

CONSERVATIONCAPITAL

Name of insurer	Prudential	Policy Number	PRU 1165	Date of Sales Sheet	15 Nov 2024
Date Policy Started	24 May 2016	Premium Paid Till	Fully Paid	Date of Maturity	24 May 2042
Sum Guaranteed	\$0	Projected Bonus	\$0	Projected maturity Value	\$0
Initial investment	\$47,888	Total balance Premium	Fully Paid	Total invested	\$47,888
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Compounded Interest	4.50%

Table of illustration

	2024	2025 – 2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	Total
Guaranteed Yearly Returns	-	-	\$3,600	\$2,448	\$2,496	\$2,544	\$2,592	\$2,640	\$2,688	\$2,736	\$2,784	\$2,832	\$2,880	\$2,928	\$2,976	\$3,024	\$3,328	\$42,496
Projected Yearly Bonus	-	-	\$1,920	\$1,958	\$1,996	\$2,035	\$2,073	\$2,112	\$2,150	\$2,188	\$2,227	\$2,265	\$2,304	\$2,342	\$2,380	\$2,419	\$2,662	\$33,031
Total Returns	-	-	\$5,520	\$4,406	\$4,492	\$4,579	\$4,665	\$4,752	\$4,838	\$4,924	\$5,011	\$5,097	\$5,184	\$5,270	\$5,356	\$5,443	\$5,990	\$75,527
% Gain (total returns vs initial capital)	-	-	11.5%	9.2%	9.3%	9.5%	9.7%	9.9%	10.1%	10.2%	10.4%	10.6%	10.8%	11.0%	11.1%	11.3%	12.5%	-
Initial Capital	(\$47,888)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(\$47,888)
Total Payment (Premium payable + Initial Capital)																		(\$47,888)
Projected Gain																		\$27,639
% of Gain as a value of investment contributed																		57.72%

Remarks

- 1) 57.72% gain is expected on this policy with 17 years 6 months to maturity (17.50 years).
- 2) Annual cash back ranges year to year as shown in the table above.
- 3) There is no surrender value at the end of the policy year 2042.
- 4) The above values are revised to illustrate the latest figures provided by the insurer and have taken into account any withdrawals if any.

Note : The values in the illustration are only estimates which are based on the current method of computing policy values. While every care has been taken in the preparation of this illustration, it is subject to correction and confers no legal right. Please refer to the policy documents for the exact terms and conditions.

Accepted by Name and IC	Signature
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