

CONSERVATIONCAPITAL

Name of insurer	Prudential	Policy Number	PRU 2171	Date of Sales Sheet	15 Nov 2024
Date Policy Started	30 Jun 2016	Premium Paid Till	Fully Paid	Date of Maturity	30 Jun 2050
Sum Guaranteed	\$22,940	Projected Bonus	\$6,340	Projected maturity Value	\$29,280
Initial investment	\$31,338	Total balance Premium	Fully Paid	Total invested	\$31,338
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Compounded / Simple Interest	4.50% / 4.44%

Table of illustration

	2024	2025	2026 – 2035	2036	2037 – 2049	2050	Sub Total	Total
Guaranteed Yearly Returns	-	-	\$660	\$798	\$660	\$660	\$16,638	
Projected Yearly Bonus	-	\$275	\$825	\$963	\$825	\$825	\$21,038	
Total Returns	-	\$275	\$1,485	\$1,761	\$1,485	\$1,485	\$37,676	
Projected Maturity Value	-	-	-	-	-	\$29,280	\$29,280	\$66,956
Premium Payable	-	-	-	-	-	-	-	-
Initial Capital	(\$31,338)	-	-	-	-	-	(\$31,338)	-
Total Payment (Premium payable + Initial Capital)								(\$31,338)
Projected Gain								\$35,618
% of Gain as a value of investment contributed								113.66%

Remarks

- 1) 113.66% gain is expected on this policy with 25 years 7 months to maturity (25.58 years).
- 2) This is a perpetual annuity that continues to give a projected passive income of \$1,485 (Guaranteed : \$660 , Non-guaranteed : \$825) from 2051 – 2084, while surrender value increases approx. \$250 annually.
- 3) Annual cash back is shown in the table above.
- 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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