

CONSERVATIONCAPITAL

Name of insurer	Prudential	Policy Number	PRU 3464	Date of Sales Sheet	15 Nov 2024
Date Policy Started	18 Mar 2014	Premium Paid Till	Fully Paid	Date of Maturity	18 Mar 2046
Sum Guaranteed	\$0	Projected Bonus	\$0	Projected maturity Value	\$0
Initial investment	\$45,988	Total balance Premium	Fully Paid	Total invested	\$45,988
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Compounded Interest	4.50%

Table of illustration

	2024	2025 – 2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	Total
Guaranteed Yearly Return	-	-	\$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	-	-	\$2,520	\$2,570	\$2,620	\$2,671	\$2,721	\$2,772	\$2,822	\$2,872	\$2,923	\$2,973	\$3,024	\$3,074	\$3,124	\$3,175	\$3,494	\$43,355
Total Returns	-	-	\$6,120	\$5,018	\$5,116	\$5,215	\$5,313	\$5,412	\$5,510	\$5,608	\$5,707	\$5,805	\$5,904	\$6,002	\$6,100	\$6,199	\$6,822	\$85,851
Initial Capital	(\$45,988)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(\$45,988)
% Gain (total returns vs initial capital)	-	-	13.3%	10.9%	11.1%	11.3%	11.5%	11.7%	11.9%	12.1%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	14.8%	-
Projected Gain																		\$39,863
% of Gain as a value of investment contributed																		86.68%

Remarks

- 1) 86.68% gain is expected on this policy with 21 years 4 months to maturity (21.33 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 2046.
- 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
----------------------------	-----------

CONSERVATION CAPITAL PTE LTD

TEL : 6222 0338 , EMAIL : INFO@CONSERVATIONCAPITAL.COM.SG