

CONSERVATIONCAPITAL

Name of insurer	Prudential	Policy Number	PRU 5198	Date of Sales Sheet	15 Nov 2024
Date Policy Started	18 Mar 2014	Premium Paid Till	18 Mar 2025	Date of Maturity	18 Mar 2053
Sum Guaranteed	\$0	Projected Bonus	\$0	Projected maturity Value	\$0
Initial investment	\$138,078	Total balance Premium	\$86,939.20	Total invested	\$225,017.20
Balance Premium years	8	Nett Premium Amount	\$10,867.40	Annual Simple Interest	4.50%

Table of illustration

	2024	2025 – 2032	2033 – 2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	Total
Guaranteed Yearly Return	-	-	-	\$18,000	\$12,240	\$12,480	\$12,720	\$12,960	\$13,200	\$13,440	\$13,680	\$13,920	\$14,160	\$14,400	\$14,640	\$14,880	\$15,120	\$16,640	\$212,480
Projected Yearly Bonus	-	-	-	\$17,400	\$17,748	\$18,096	\$18,444	\$18,792	\$19,140	\$19,488	\$19,836	\$20,184	\$20,532	\$20,880	\$21,228	\$21,576	\$21,924	\$24,128	\$299,396
Total Returns	-	-	-	\$35,400	\$29,988	\$30,576	\$31,164	\$31,752	\$32,340	\$32,928	\$33,516	\$34,104	\$34,692	\$35,280	\$35,868	\$36,456	\$37,044	\$40,768	\$511,876
% Gain (total returns vs initial capital)	-	-	-	25.6%	21.7%	22.1%	22.5%	22.9%	23.4%	23.8%	24.2%	24.6%	25.1%	25.5%	25.9%	26.4%	26.8%	29.5%	-
Premium Payable	-	(\$10,867.40)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(\$86,939.20)
Initial Capital	(\$138,078)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(\$138,078)
Total Payment (Premium Payable + Initial Capital)																			(\$225,017.20)
Projected Gain																			\$286,858.80
% of Gain as a value of investment contributed																			127.48%

Remarks

- 1) 127.48% gain is expected on this policy with 28 years 4 months to maturity (28.33 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 2053.
- 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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