

CONSERVATIONCAPITAL

Name of insurer	Prudential	Policy Number	PRU 7257	Date of Sales Sheet	15 Nov 2024
Date Policy Started	26 Mar 2014	Premium Paid Till	26 Mar 2025	Date of Maturity	26 Mar 2054
Sum Guaranteed	\$0	Projected Bonus	\$0	Projected maturity Value	\$0
Initial investment	\$193,203	Total balance Premium	\$61,222.40	Total invested	\$254,425.40
Balance Premium years	4	Nett Premium Amount	\$15,305.60	Simple / Compounded Interest	4.50% / 4.47%

Table of illustration

	2024	2025 – 2028	2029 – 2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	Total
Guaranteed Yearly Returns	-	-	-	\$14,400	\$9,792	\$9,984	\$10,176	\$10,368	\$10,560	\$10,752	\$10,944	\$11,136	\$11,328	\$11,520	\$11,712	\$11,904	\$12,096	\$12,288	\$12,480	\$12,672	\$12,864	\$13,056	\$14,352	\$234,384
Projected Yearly Bonus	-	-	-	\$14,880	\$15,177	\$15,475	\$15,772	\$16,070	\$16,368	\$16,665	\$16,963	\$17,260	\$17,558	\$17,856	\$18,153	\$18,451	\$18,748	\$19,046	\$19,344	\$19,641	\$19,939	\$20,236	\$22,245	\$355,847
Total Returns	-	-	-	\$29,280	\$24,969	\$25,459	\$25,948	\$26,438	\$26,928	\$27,417	\$27,907	\$28,396	\$28,886	\$29,376	\$29,865	\$30,355	\$30,844	\$31,334	\$31,824	\$32,313	\$32,803	\$33,292	\$36,597	\$590,231
% Gain (total returns vs initial capital)	-	-	-	15.1%	12.9%	13.1%	13.4%	13.6%	13.9%	14.1%	14.4%	14.6%	14.9%	15.2%	15.4%	15.7%	15.9%	16.2%	16.4%	16.7%	16.9%	17.2%	18.9%	-
Premium Payable	-	(\$15,305.60)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(\$61,222.40)
Initial Capital	(\$193,203)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(\$193,203)
Total Payment (Premium payable + Initial Capital)																							(\$254,425.40)	
Projected Gain																							\$335,805.60	
% of Gain as a value of investment contributed																							131.99%	

Remarks

- 1) 131.99% gain is expected on this policy with 29 years 4 months to maturity (29.33 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 2054.
- 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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