

CONSERVATIONCAPITAL

Name of insurer	Prudential	Policy Number	PRU 7381	Date of Sales Sheet	15 Nov 2024
Date Policy Started	29 Nov 2016	Premium Paid Till	Fully Paid	Date of Maturity	29 Nov 2043
Sum Guaranteed	\$0	Projected Bonus	\$72,400	Projected maturity Value	\$72,400
Initial investment	\$267,488	Total balance Premium	Fully Paid	Total invested	\$267,488
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Compounded Interest	5.50%

Table of illustration

	2024	2025 – 2028	2029 – 2042	2043	Sub Total	Total
Projected Annual Cash Back	-	-	\$28,944	\$31,356	\$436,572	
Projected Maturity Value	-	-	-	\$72,400	\$72,400	\$508,972
Premium Payable	-	-	-	-	-	-
Initial Capital	(\$267,488)	-	-	-	(\$267,488)	-
Total Payment (Premium payable + Initial Capital)						(\$267,488)
Projected Gain						\$241,484
% of Gain as a value of investment contributed						90.28%

Remarks

- 1) 90.28% gain is expected on this policy with 19 years 0 months to maturity (19 years).
- 2) This policy will give a monthly passive income of \$2,412 (Guaranteed : \$2,000 , Non-guaranteed : \$412) starting from Dec 2028 – Nov 2042. \$28,944 annually, total \$405,216 projected for 14 years. This is **10.8% of the capital invested**.
- 3) This policy will then give a monthly passive income of \$2,613 (Guaranteed : \$2,166 , Non-guaranteed : \$446) from Dec 2042 – Nov 2043. \$31,356 projected annually for 1 year. This is **11.7% of the capital invested**.
- 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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