

CONSERVATIONCAPITAL

Name of insurer	Prudential	Policy Number	PRU 7401	Date of Sales Sheet	15 Nov 2024
Date Policy Started	20 Dec 2011	Premium Paid Till	Fully Paid	Date of Maturity	20 Dec 2039
Sum Guaranteed	\$0	Projected Bonus	\$106,960	Projected maturity Value	\$106,960
Initial investment	\$155,588	Total balance Premium	Fully Paid	Total invested	\$155,588
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Compounded Interest	4.50%

Table of illustration

	2024	2025	2026 – 2038	2039	Sub Total	Total
Projected Annual Cash Back	-	\$14,626	\$8,626	\$8,626	\$135,390	
Projected Maturity Value	-			\$106,960	\$106,960	\$242,350
Premium Payable	-	-	-	-	-	-
Initial Capital	(\$155,588)	-	-	-	(\$155,588)	-
Total Payment (Premium payable + Initial Capital)						(\$155,588)
Projected Gain						\$86,762
% of Gain as a value of investment contributed						55.76%

Remarks

- 1) 55.76% gain is expected on this policy with 15 years 1 month to maturity (15.08 years).
- 2) Monthly income payout of \$1,218 projected (Guaranteed : \$1000 , Non-guaranteed : \$218) will begin on Dec 2024 – Nov 2025. Total \$14,626.
- 3) Monthly income payout of \$718 projected (Guaranteed : \$500 , Non-guaranteed : \$218) will begin on Dec 2025 – Nov 2039. \$8,626 annually, total \$120,764.
- 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
--------------------------------	-----------