

CONSERVATIONCAPITAL

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|------------------------------|-------------|------------------------------|-------------|-------------------------------------|---------------|
| Name of insurer | Prudential | Policy Number | PRU 9169 | Date of Sales Sheet | 15 Jul 2024 |
| Date Policy Started | 24 Mar 2023 | Premium Paid Till | 24 Mar 2025 | Date of Maturity | 24 Mar 2033 |
| Sum Guaranteed | \$47,790 | Projected Bonus | \$994 | Projected maturity Value | \$48,784 |
| Initial investment | \$17,338 | Total balance Premium | \$25,100 | Total invested | \$42,438 |
| Balance Premium years | 2 | Nett Premium Amount | \$12,550 | Simple / Compounded Interest | 4.47% / 4.20% |

Table of illustration

| | 2024 | 2025 – 2026 | 2027 - 2032 | 2033 | Sub Total | Total |
|--|------------|-------------|-------------|----------|------------|------------|
| Projected Annual Cash Back | - | - | \$1,440 | \$1,440 | \$10,080 | |
| Projected Maturity Value | - | - | - | \$48,784 | \$48,784 | \$58,864 |
| Premium Payable | - | (\$12,550) | - | - | (\$25,100) | - |
| Initial Capital | (\$17,338) | - | - | - | (\$17,338) | - |
| Total Payment (Premium payable + Initial Capital) | | | | | | (\$42,438) |
| Projected Gain | | | | | | \$16,426 |
| % of Gain as a value of investment contributed | | | | | | 38.71% |

Remarks

- 1) 38.71% gain is expected on this policy with 8 years 8 months to maturity (8.66 years).
- 2) This is a perpetual annuity that continues to give a monthly cashback of \$120, annually (\$120 x 12) = \$1,440 (Guaranteed : \$432 , Non-guaranteed : \$1,008) to year 2075, while slightly growing in surrender value annually.
- 3) After year 10, it continues to grow and give a dividend yield of approx. 3% per annum against the surrender value of year 10; \$48,784 for another 42 years.
- 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.

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| Accepted by Name and IC | Signature |
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