

CONSERVATIONCAPITAL

Name of insurer	Tokio Marine	Policy Number	TM 7468	Date of Sales Sheet	15 Nov 2024
Date Policy Started	14 Aug 2009	Premium Paid Till	Fully Paid	Date of Maturity	14 Aug 2031
Sum Guaranteed	\$0	Projected Bonus	\$10,863	Projected maturity Value	\$10,863
Initial investment	\$51,208	Total balance Premium	Fully Paid	Total invested	\$51,208
Balance Premium years	Fully Paid	Nett Premium Amount	Fully Paid	Annual Compounded Interest	4.00%

Table of illustration

	2024	2025 – 2026	2027	2028 – 2030	2031	Sub Total	Total	
Guaranteed Annual Cash Back	-	-	\$20,000	\$10,000	-	\$50,000		
Projected Maturity Value	-	-	-	-	\$10,863	\$10,863	\$60,863	
Premium Payable	-	-	-	-	-	-	-	
Initial Capital	(\$51,208)	-	-	-	-	(\$51,208)	-	
Total Payment (Premium payable + Initial Capital)							(\$51,208)	
Projected Gain							\$9,655	
% of Gain as a value of investment contributed							18.85%	

Remarks

- 1) 18.85% gain is expected on this policy with 6 years 9 months to maturity (6.75 years).
- 2) Annual cash back of \$20,000 in year 2027 and \$10,000 in year 2028 – 2030 are guaranteed and can be deposited with the insurer for another 3% interest per annum.
- 3) 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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