

DIAMOND RM180,000, AVERAGE RETURN OF 11% OVER 8 YEARS

| Particulars (RM) | 1 st Yr 8% | 2 nd Yr 8% | 3 rd Yr 8% | 4 th Yr 9.5% | 5 th Yr 11% | 6 th Yr 13% | 7 th Yr 14% | 8 th Yr 16.5% |
|---------------------|--------------------------|--------------------------|--------------------------|----------------------------|---------------------------|---------------------------|---------------------------|-----------------------------|
| Quarterly Dividends | 3,600 | 3,600 | 3,600 | 4,275 | 4,950 | 5,850 | 6,300 | 7,425 |
| Annual Dividends | 14,400 | 14,400 | 14,400 | 17,100 | 19,800 | 23,400 | 25,200 | 29,700 |
| Cumulative Earnings | 14,400 | 28,800 | 43,200 | 60,300 | 80,100 | 103,500 | 128,700 | 158,400 |

EMERALD RM120,000, AVERAGE RETURN OF 10.5% OVER 8 YEARS

| Particulars (RM) | 1 st Yr 8% | 2 nd Yr 8% | 3 rd Yr 8% | 4 th Yr 9.5% | 5 th Yr 11% | 6 th Yr 12% | 7 th Yr 13% | 8 th Yr 14.5% |
|---------------------|--------------------------|--------------------------|--------------------------|----------------------------|---------------------------|---------------------------|---------------------------|-----------------------------|
| Quarterly Dividends | 2,400 | 2,400 | 2,400 | 2,850 | 3,300 | 3,600 | 3,900 | 4,350 |
| Annual Dividends | 9,600 | 9,600 | 9,600 | 11,400 | 13,200 | 14,400 | 15,600 | 17,400 |
| Cumulative Earnings | 9,600 | 19,200 | 28,800 | 40,200 | 53,400 | 67,800 | 83,400 | 100,800 |

RUBY RM60,000, AVERAGE RETURN OF 10% OVER 8 YEARS

| Particulars (RM) | 1 st Yr 8% | 2 nd Yr 8% | 3 rd Yr 8% | 4 th Yr 9% | 5 th Yr 10% | 6 th Yr 11% | 7 th Yr 12% | 8 th Yr 14% |
|---------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Quarterly Dividends | 1,200 | 1,200 | 1,200 | 1,350 | 1,500 | 1,650 | 1,800 | 2,100 |
| Annual Dividends | 4,800 | 4,800 | 4,800 | 5,400 | 6,000 | 6,600 | 7,200 | 8,400 |
| Cumulative Earnings | 4,800 | 9,600 | 14,400 | 19,800 | 25,800 | 32,400 | 39,600 | 48,000 |

SAPPHIRE RM20,000, AVERAGE RETURN OF 9.5% OVER 8 YEARS

| Particulars (RM) | 1 st Yr 8% | 2 nd Yr 8% | 3 rd Yr 8% | 4 th Yr 9% | 5 th Yr 9.5% | 6 th Yr 10.5% | 7 th Yr 11% | 8 th Yr 12% |
|---------------------|--------------------------|--------------------------|--------------------------|--------------------------|----------------------------|-----------------------------|---------------------------|---------------------------|
| Quarterly Dividends | 400 | 400 | 400 | 450 | 475 | 525 | 550 | 600 |
| Annual Dividends | 1,600 | 1,600 | 1,600 | 1,800 | 1,900 | 2,100 | 2,200 | 2,400 |
| Cumulative Earnings | 1,600 | 3,200 | 4,800 | 6,600 | 8,500 | 10,600 | 12,800 | 15,200 |

