



DIVERSIFY YOUR SAVINGS INTO A BANK OR AN INSURANCE COMPANY

The purchase of an insurance policy could be considered as a form of opening a savings account in an insurance company. Life insurance is an effective way of protecting and transferring wealth, as well as diversifying savings. If your intention is to build up cash savings to protect the loved ones in case of anything happens to them, the death benefit protection offered by cash value life insurance will typically provide them with a greater amount than the cash value of a bank account.

In an insurance company, investment account has a guaranteed interest rate which could provide a more attractive returns at a lower risk than a bank account since it is protected with guaranteed non-negative interest rate.

If the account owner (policy holder) dies, the insurance company usually is able to proceed the death claim to the named beneficiary in a month which is less time-consuming than a bank account which does not have a named beneficiary.

Diversify your savings into a bank or an insurance company



Below is a comparison table of a wealth management bank account and an insurance company account:

	Wealth Management Bank Account	Insurance Company Account
Deposit	Flexible (with minimum deposit) e.g. US\$100,000	Flexible (with limitation) e.g. US\$100,000
Withdrawal	Anytime (with guideline)	Anytime (with guideline)
Account Transparent	Able to check daily account balance online	Able to check daily account balance online
Investment Option	<ul style="list-style-type: none"> • Stock • Bond • Structured product (depends on account type) 	<ul style="list-style-type: none"> • Investment account: Fixed <ul style="list-style-type: none"> ○ Current interest rate: 3.5% ○ Guaranteed interest rate: 2% • Investment account: Index (S&P 500 / Euro Stoxx 50) <ul style="list-style-type: none"> ○ Guaranteed interest rate: 0% (no negative interest rate)
Guaranteed	Depends on product type	Guaranteed no loss (investment is protected after deducting all charges)
Claim	Takes a long progress to get the account value if the holder dies	Usually takes one month for the named beneficiary to complete the death claim
Insurance Protection	NIL	Able to choose the leverage amount

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