

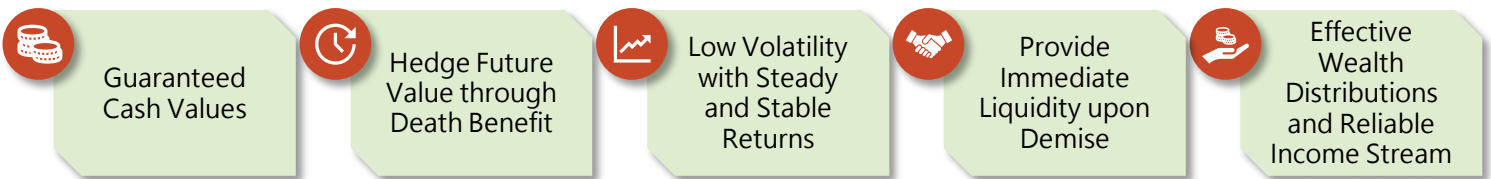
# PORTFOLIO DIVERSIFICATION WITH LIFE INSURANCE

## MARKETS SNAPSHOT

Market sentiments are mostly negative with the US Federal Reserve raising rates over the last 10 meetings, currently at 5.25%. Fear of bank failures and the impact of debt ceiling also weighed on sentiments and financial assets remain under pressure.

## CREATING A MORE ROBUST PORTFOLIO USING LIFE INSURANCE

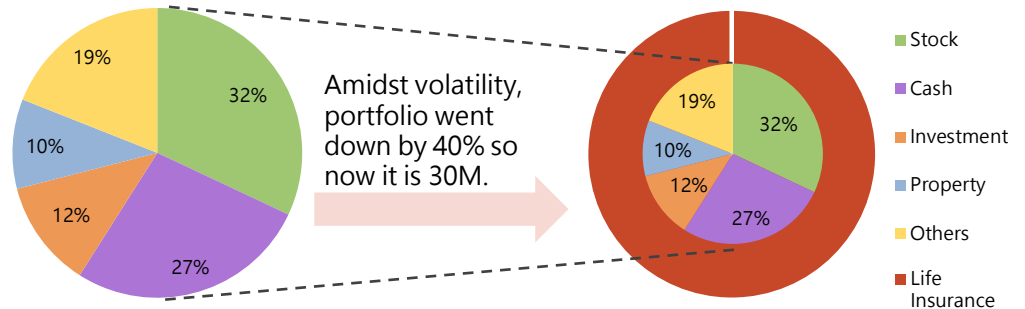
- ✓ Insurance solutions are much safer asset class and its mechanism of effective risk transfer has proved well over the last 2 centuries across different applications.
- ✓ Insurance policy's cash value and sum assured act as a safety net and introduce flexibility options for clients.
- ✓ Insurance mechanism continues to play an important role in estate equalisation, legacy planning, wealth preservation, special needs planning and charitable giving.



Clients portfolio's will be enhanced and risk optimized by including the invaluable and unique features of life insurance as a diversification strategy!

Original Portfolio of USD50M

Client took USD20M face amount, with insurance planning the portfolio remains at USD50M



## CASE STUDY

Client's Profile: Dato Kun, Age 55, Non-smoker, Death Coverage of US\$20M

Dato Kun is married with children and bought a jumbo insurance policy in his early 40s. When the market plunged, the policy's **cash values** (1) remained steady since there is a **guaranteed** portion and (2) continued to **grow** year-on-year. During the global financial crisis and even with the more recent market volatility, that put downward pressure on asset prices, his life insurance plan continued to remain a **robust asset class** of choice, to compliment his overall investment and wealth management strategy.

The policy provided him the **flexibility** to make withdrawals and policy adjustments when he encountered major changes in his life. This coverage gave him the comfort of knowing his **assets were safe** and his beneficiaries would not run into any predicament in the event of an unexpected demise.

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