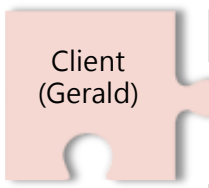



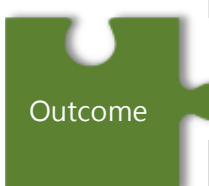







REAL LIFE EXPERIENCE FOR TAKEAWAY

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|  <p>Client (Gerald)</p> | <p><u>Profile</u> Age 39, Non-Smoker Sub-Standard Region 2</p> | <p><u>Remarks</u> Classified as uninsurable by market standards</p> | <p><u>Enquiry</u> Looking for a life insurance policy for his loved ones (married with children)</p> | <p><u>Death Benefit</u> US\$10,000,000</p> |
|  <p>Background</p> | <ul style="list-style-type: none"> Gerald has pre-existing medical conditions that make him difficult to obtain life insurance approved by insurers. The client wants to add a life insurance policy to his portfolio to ensure his loved ones have sufficient protection in any circumstance. The client's banker collaborates with an international broker with solid experience in offering effective solutions to adopt the client's changing life stages. | | | |
|  <p>Challenges</p> | <ul style="list-style-type: none"> Gerald's medical condition, including heart-related complications and other elevated organ readings, was classified as extremely high risk, which posed a significant challenge for insurers - declining his application. With previous unsuccessful attempts, it is difficult for Gerald to make new life insurance applications. Work with the client to adopt a healthy lifestyle for favourable medical examination results, second opinions and doctor reports. | | | |
|  <p>GRANDTAG</p> | <ul style="list-style-type: none"> Address the client's financial and medical conditions, provide valuable solutions and resolve all the complexities relating to the application to ensure a favourable outcome. Customize bespoke contemporary life insurance tailored to help the client to achieve his financial and legacy objectives. Based on trusted relationships with top-rated global insurers, convince insurers and reinsurers to reconsider and support the client's application despite his medical conditions. | | | |
|  <p>Outcome</p> | <ul style="list-style-type: none"> Grandtag secured not only one but two final offers from insurers for Gerald's life insurance coverage. Gerald obtained an insurance policy with favourable conditions at a reasonable premium rate that provides the coverage he wants for his family. The positive outcome benefitted all parties involved, including Gerald as the client, banker, and insurer – strengthening the business relationship (value-added). | | | |

CHOOSE SUCCESS WITH GRANDTAG OVERSEAS

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|  <p>Local Talent Who Speaks Your Local Language</p> |  <p>Deep Understanding of Asian Clients and Markets</p> |  <p>Experienced Professional Team Specialized in US Life Insurance</p> |
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