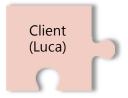


# VALUE OF HIGHLY EFFECTIVE PLANNING

Enjoy Your Golden Years in Luxury and Passing on a Legacy **Embedded with Your Values** 



### Profile

Age 50, Non-Smoker Standard, Region 1 Death Benefit: US\$50M Premium: US\$9.78M

# Background

- Luca is a successful businessman with business presence across the globe
- Having built an empire, his current goals are succession, retirement and legacy planning

## Objective

- To truly enjoy fruits of labour during golden years
- To leave a true legacy embedded with core values and philosophy of life

Day 1 Surrender Value (SV) \$7,375,760

SV \$11,114,893 (x114%) Option to withdraw (\$69,690 p.a. for next 60 years)

SV \$16,795,507 (x172%) Option to change (life assured to his children)

SV \$20,864,648 (x213%)

SV \$25,421,131 (x260%)

SV \$35,597,096 (x364%) If death occurs, payout of \$52,217,407

SV \$52,790,123 (x539%) Policy value continue to grow Death Benefit (US\$50M) since day1



Start off with a high guaranteed policy value

Year 10

Partial Surrender to meet different lifestyle needs

Policy value can continue funding for retirement lifestyle

Year 25

Wealth continues to grow for legacy, retirement purposes or personal wishes (e.g. Philanthropy)

Year 30

High policy value creates liquidity for various needs

Option for further withdrawal for other purposes (Liquidity planning for tax optimization)

Passing wealth down to next generation

SV \$172,610,645 (x1764%) Policy mature and receive



Year 70

Next generation wealth achieved Maturity Value: \$172.610.645 Drawdown: \$4,181,400 (\$69,690 p.a. since year 10) Total: \$176,792,045 (x1807%)

\*Values illustrated consists of guaranteed and non-guaranteed portions, it must be read in conjunction with the main Policy Illustration.



- Portfolio is designed for wealth accumulation, consisting of high day 1 guaranteed cash value and flexible withdrawal benefits
- Versatile strategy offering various allocation options and downside protection without sacrificing short-term liquidity

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