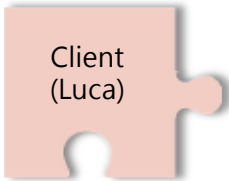


VALUE OF HIGHLY EFFECTIVE PLANNING

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



Profile

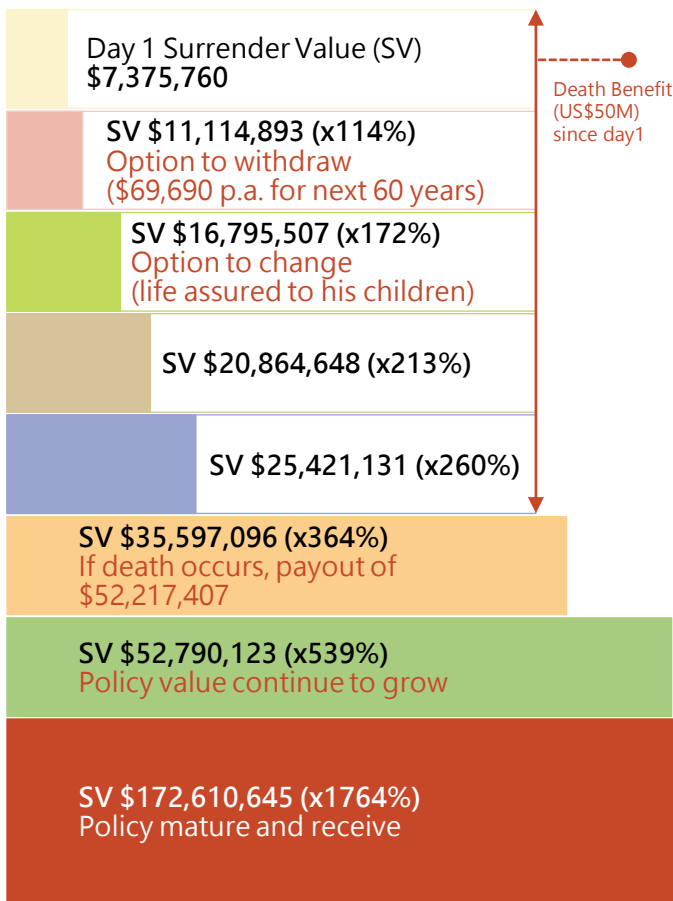
Age 50, Non-Smoker
 Standard, Region 1
 Death Benefit: US\$50M
 Premium: US\$9.78M

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



- ✓ Year 1
Start off with a high guaranteed policy value
- ✓ Year 10
Partial Surrender to meet different lifestyle needs
- ✓ Year 20
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
- ✓ Year 40
Option for further withdrawal for other purposes (Liquidity planning for tax optimization)
- ✓ Year 50
Passing wealth down to next generation
- ✓ 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**