## GRANDTAG ARCANAUTILITY

| Profile | Gordon |
| ---: | :--- |
| Age | 40 |
| Gender | Male |
| Status | Non-Smoker |
| Sum Assured | US $\$ 10 \mathrm{M}$ |
| Risk Class | Standard |
| Region | S |

from $6^{\text {th }}$ to $15^{\text {th }}$ policy year

Pays a premium of \$335,146 for first 5 policy years, reducing to $\$ 44,746$


Gordon receives yearly cashback of US\$24,000

## Objective:

Looking for legacy planning, retirement, succession planning, wealth accumulation solutions

Enjoys death benefit* of US\$10M till age 75
Gordon has a son (Lehman), a daughter-in-law (Janice), and a grandson (Lucas)


Premium ceases and cash value continues to grow


Gordon passes away. Lehman (beneficiary) receives a death benefit payout of US\$10M.



Lehman (age 35), gives one of the policies to Janice as a $10^{\text {th }}$ year anniversary gift


Policy A1 (50\%)
PO: Janice
LA: Janice

Policy A2 (50\%)
PO: Lehman
LA: Lehman


Lehman (age 45) does a policy split of $50 \%$ to Lucas (age 20) to support his new fintech startup



Combined cash value of \$849,718,053 Total premium paid \$2,123,196

## Sustainable multi-generational wealth transfer and lifestyle planning achieved

## Bespoke solutions cater for additional

## life-stage events and lifestyle changes:

1. Policy split with change of currency and withdrawals: support children pursuing bachelor's or masters in lvy League institutions.
2. Policy split for philanthropic or legacy purposes: support your values and beliefs or enhance your community value.

'A Passion to Go Beyond'<br>is a passion to serve both clients and partners, going beyond their expectations now and for years to come.<br>www.grandtag.com

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