

INTERNATIONAL WOMEN'S MONTH

EMPOWERING WOMEN TO SEIZE OPPORTUNITIES

Why should women have life insurance?

Wealth Planning:



Working women

Their income significantly contributes to the household. In the event of their absence, life insurance provides a significant payout that can help to achieve their wealth transfer objectives.



Stay-at-home moms

By taking on household responsibilities, they enable their spouses to focus on work. Life insurance can help to achieve their legacy planning and wealth creation goals.

Income Gaps:



Women often outlive men

Women tend to have longer life expectancy than men. As a result, women need to have a larger retirement sum to meet their desired retirement, liquidity and lifestyle needs.



Security for Loved Ones

Women may take time off for family reasons, impacting their long-term earning potential. The accumulated cash value or dividend payouts of the life insurance plan can generate yield diversification for portfolio income.

#1 Women have mortality advantages, paying lower premium

Non-Smoker, Sum Assured US\$10M, Single Premium				
Age	30	40	50	60
Female	\$621,193	\$957,299	\$1,571,679	\$2,670,448
Male	\$705,355	\$1,093,113	\$1,790,864	\$3,003,035
Premium Difference	11.93%	12.42%	12.24%	11.08%

*Please refer to respective policy illustrations for more information. The information above is accurate at the time of print.

#2 Women need to build cash reserve and create liquidity

Female, Non-Smoker, Sum Assured US\$10M, Single Premium				
Age	30	40	50	60
Year 20	\$995,611	\$1,744,091	\$3,004,292	\$4,854,443
Year 30	\$1,744,094	\$3,004,296	\$4,854,441	\$7,079,487
Year 40	\$3,004,302	\$4,854,449	\$7,079,482	\$10,000,054

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