

ENJOY EQUITY RETURNS WITHOUT ACTUAL INVESTING

INDEXED UNIVERSAL LIFE AS AN OPTION FOR WEALTH MANAGEMENT

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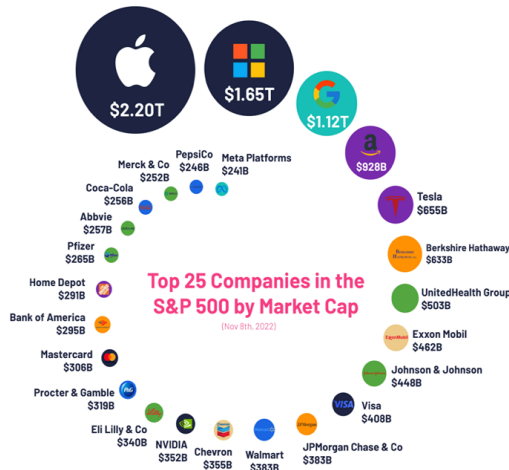


Why should you consider Indexed Universal Life (IUL)?

IUL invests in a portfolio of fixed income and leverages on call options to enjoy the potential upside of the index performance. This provides clients with potentially higher returns via the equity index with downside protection.

What is S&P 500?

The Standard & Poor's 500 (S&P 500) Index, is a market-capitalisation-weighted index of 500 leading publicly traded companies in the U.S.



Source: Google Finance, Genuine Impact. Nov 8th, 2022, extract from https://www.reddit.com/r-datavisbeautiful/comments/17xcll/octop_25_companies_in_the_sp_500_by_market_cap/



S&P 500's past returns have mostly been positive, why should clients consider an IUL policy?

Investing directly in the S&P 500 can lead to volatile returns, with losses in some years and gains in others. IUL offers stability for clients seeking legacy planning, with a floor and cap to stabilize returns, ensuring profits and losses are managed within a specified range. It serves as a legacy plan for those seeking certainty in achieving their legacy goals.



Efficient Distribution of Life Insurance Benefit

The death settlement option offers a lump sum or instalment payment. This provides simpler, lower setup costs and control over the distribution of how beneficiaries receive the money.

Benefits of IUL*



Opportunity:
Potentially higher returns from S&P 500 performance



Protection:
Index Account has a floor rate of 0%*



Flexibility:
Receive death benefit in lump sum or instalment



Liquidity:
Free partial withdrawals*



Accumulation:
Minimum 2% crediting rate*

* Please refer to the policy summary of respective IUL plans for more information. T&Cs apply.

'A Passion to Go Beyond'

is a passion to serve both clients and partners, going beyond their expectations now and for years to come.

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