



VALUE OF HIGHLY EFFECTIVE PLANNING

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

Client (Luca)

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

(US\$50M) since day1

Death Benefit



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)



'ear 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 shortterm liquidity

'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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