

Smart legacy planning solution

“Wealth Achiever” Universal Life Protection Plan not only allows your inheritors to receive a substantial death benefit in the future, it also helps you to distribute inheritance equitably.



Example:

Value of existing asset portfolio of Mr Cheung:

USD20.81 million

Applied “Wealth Achiever” Universal Life Protection Plan with USD1.81 million
Cash USD5 million
Family Business USD8 million
Stocks USD6 million

Estimated value of asset portfolio after Mr Cheung deceased:

USD24 million

“Wealth Achiever” Universal Life Protection Plan USD5 million
Cash USD5 million
Family Business USD8 million
Stocks USD6 million

His son inherits a total of USD12 million:

- Family Business USD8 million
- Cash USD4 million

His daughter inherits a total of USD12 million:

- Stocks USD6 million
- Cash USD1 million
- Insurance benefits USD5 million

Mr Cheung can equitably distribute his wealth to his son who wish to inherit the family business and his daughter who is interested in stock investment.

*For details please refer to the Product Brochure of “Wealth Achiever” Universal Life Protection Plan.

Remarks:

1. It is assumed that the policy holder (also the insured) is a non-smoking male Hong Kong resident who pays a single premium of US\$1.81 million at age 50 to apply for “Wealth Achiever” Universal Life Protection Plan with a sum insured of USD5 million, and passes away 30 years later. Also assumes that the value of cash, family business and stocks remains unchanged after 30 years.
2. The above stated figures of “Wealth Achiever” Universal Life Protection Plan are under the assumption that the interest rate is 4.5% p.a. during the two years’ lock-in interest period, and the crediting interest rate is 4% afterwards. During the promotion period, the term and interest rate of “Lock-in Interest” will be specified at the time of policy issuance and are guaranteed. The crediting interest rate after the lock-in interest period is non-guaranteed. Please contact your Consultant or call our Customer Service Hotline for the latest crediting interest rate.