

*Protect your lifestyle and legacy
even in adverse economic conditions*

You have worked a lifetime accumulating your wealth. As you look forward to a comfortable retirement, you also plan to leave your loved ones a legacy that will provide for them adequately. However, with uncertain economic conditions, your fortune may be eroded over time.

ePREMIER *legacy II* is a single premium plan designed to enhance your wealth without compromising your lifestyle. Regardless of economic conditions, it works hard to increase the value of your estate, so you have more to enjoy in your golden years and most importantly, enable you to leave a lasting legacy for those who matter most.

Enhance your estate with ePREMIER *legacy II*

Scenario:

With assets worth \$2,200,000, you (a non-smoker who is turning 50 on your next birthday) hope that you and your loved ones will be well taken care of.

While planning your legacy, you look forward to enjoying your retirement years by setting aside \$1 million for yourself. Being a devoted husband and father, you also plan to set aside \$400,000 each for your wife and two children. But you are concerned that with the current volatile market, the value of your estate may erode over time.

What ePREMIER *legacy II* can do for you:

With ePREMIER *legacy II*, not only can you safeguard the inheritance of your loved ones, you can also look forward to an even grander retirement.

By setting aside a single premium of \$415,572 for ePREMIER *legacy II* with a guaranteed coverage of \$1,200,000, you can ensure that your loved ones will receive the inheritance you had intended for them when you pass on. You can enjoy a more lavish lifestyle in your golden years, as your retirement fund will grow from your initial \$1,000,000 to \$1,784,428.

Your total assets of \$2,200,000 will grow to \$2,984,428.

Without ePREMIER *legacy II*



Retirement fund of \$1,000,000



Leave your wife and 2 children \$400,000 each

With ePREMIER *legacy II*



Single premium of \$415,572 for ePREMIER *legacy II*



Guaranteed lump sum payout of \$1,200,000 upon your death (For your wife and 2 children \$400,000 each)



Retirement fund of \$1,784,428

Important Notes:

The above illustration is based on a male, non-smoker who is turning 50 on his next birthday.

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Preserve the harmony in your family by ensuring your wealth is distributed fairly

Leaving your loved ones with property is a generous legacy. However, this non-liquid asset can lead to heartaches, in the event your heirs disagree on how to divide it among themselves.

ePREMIER *legacy II* is a single premium plan designed to enhance your wealth while providing your heirs the flexibility to liquidate and divide your assets fairly amongst themselves. With ePREMIER *legacy II*, you can enjoy peace of mind knowing that you are leaving behind a lasting and harmonious legacy.

Maintain harmony within the family with ePREMIER *legacy II*

Scenario:

You have provided a comfortable home for your family worth \$5 million. You plan to bequeath it to your wife and son, hoping they will share it equally.

However, your wife and son may not necessarily agree on what to do with it later on. Your wife may want to keep the house for sentimental reasons, while your son may want to liquidate it to buy his own home for his new family.

What ePREMIER *legacy II* can do for you:

With ePREMIER *legacy II*, you can maintain harmony between your wife and son by providing liquidity. By setting aside a single premium for ePREMIER *legacy II* with a guaranteed coverage of \$5 million (the same value as your property), you can divide this insurance payout equally between your beneficiaries.

In the untimely event of your passing, your wife can use her half of the payout to buy your son's share of the property. This way, your assets are distributed fairly, and more importantly, this will help preserve the harmony between mother and son.

Without ePREMIER *legacy II*



Property worth \$5 million

With ePREMIER *legacy II*



Guaranteed lump sum payout of \$5 million upon your passing



Wife receives \$2.5 million



Son receives \$2.5 million



Wife can use her share to buy over son's share of the property. Wife retains property worth \$5 million



Son receives \$5 million

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Ensure sound succession planning by distributing your wealth fairly

Leaving a family business to your loved ones can be very tricky as they may have different ideas on how to divide it equitably among themselves. Being a non-liquid asset, a business is difficult to quantify and split equally among your heirs.

ePREMIER *legacy II* is a single premium plan designed to provide the heirs to your business the flexibility to liquidate and divide the company fairly amongst themselves, as you intended. Beyond financial security, you have peace of mind knowing your legacy is also fostering harmony amongst your heirs.

Resolve any discord that can arise from non-liquid asset distribution with ePREMIER *legacy II*

Scenario:

You have worked hard to build a business, which you intend to leave to your son and daughter. It is your fervent hope that they will eventually divide the business (worth \$10 million) between themselves – equally and peacefully.

However, your son and daughter may not necessarily agree on what to do with it later on. Your son may want to keep the business, while your daughter may want to liquidate it – potentially creating discord between them.

What ePREMIER *legacy II* can do for you:

With ePREMIER *legacy II*, you can resolve the discord by providing liquidity. By setting aside a single premium for ePREMIER *legacy II* with a guaranteed coverage amount of \$10 million (the same value as your business), you can divide this insurance payout equally between your two beneficiaries.

In the untimely event of your passing, each of your children will receive \$5 million. Your son can use his share of the payout to buy your daughter's share of the business. This way, your assets can be distributed fairly. This will also help preserve the harmony between your children.

Without ePREMIER *legacy II*



Business worth \$10 million

With ePREMIER *legacy II*



Guaranteed lump sum payout of \$10 million upon your passing



Son gets \$5 million



Daughter gets \$5 million

Either beneficiary can use their share of the insurance payout to buy out the other's share of the business

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*Protect your company's leadership,
protect your business*

Every company is only as good as the people who run it. It is especially dependent on key management who make the critical decisions. If something untoward happens to any of them, business operations may halt, making creditors and investors uneasy, and leaving your company vulnerable to potential short-term cash flow issues.

ePREMIER *legacy II* is a single premium plan designed to protect your company's liquidity, regardless of what happens to key management staff and economic conditions. It works just as hard as you do, helping to keep your business financially viable at all times.

Safeguard your company from the unexpected with ePREMIER *legacy II*

Scenario:

You run a thriving business with a few partners. To ensure the company's continued success, it is critical to minimise risk, including the danger of financial exposure – should anyone from management meet an unfortunate fate.

If your business generates an annual revenue of \$100 million, the loss of a partner or key manager can result in an estimated 10% (or \$10 million) revenue decrease. These two losses can put your company in a dire financial situation.

What ePREMIER *legacy II* can do for you:

With a single premium, the company can purchase an ePREMIER *legacy II* policy with a guaranteed coverage of \$10 million each for every key member of management. Should anything untoward happen that permanently prevents one member from serving his duties, the company will be guaranteed a lump sum payout of \$10 million.

This vital payout will provide the company liquidity to compensate for the revenue loss. It also buys management more time to find a suitable candidate to fill the position.

The business risk is contained, and more importantly, there is minimal impact on the continuity of business.

Without ePREMIER *legacy II*



Total loss of revenue \$10 million

With ePREMIER *legacy II*



Guaranteed lump sum payout of \$10 million upon death of any key management staff



**Provides liquidity for the company
Provides buffer time to find a replacement**

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