







Business Idea

LIFE PROTECTION PLAN OPTIMIZATION

Case Sharing



Face amount : 5,000,000
Premium : 1,000,000

Sex/Age/Smoking Status: Male/40/Nonsmoker
Face Amount: \$5,000,000
Risk Classification: Preferred
Underwriting Requirements: MER, MSU, BP1
Substandard Rating: No
Flat Extra Amount: No
Flat Extra Years: 0

Insured's Residence: HongKong (Region 1)
Kind Code: 6960 A1 ATUE13A
Form Number: UL09 HK
Plan Type: CVCapLevel
Loan: No

Summary of Values (for more years please see the next page)

Year	Age	Premium	Guaranteed Basis			Non-Guaranteed Basis		
			Cash Value	Accum Value	Death Benefit	Cash Value	Accum Value	Death Benefit
1	41	1,000,000	828,589	968,089	5,000,000	828,589	968,089	5,000,000
2	42	0	860,423	997,423	5,000,000	860,423	997,423	5,000,000
3	43	0	893,520	1,028,020	5,000,000	893,520	1,028,020	5,000,000
4	44	0	900,951	1,032,951	5,000,000	925,433	1,057,433	5,000,000
5	45	0	908,445	1,037,945	5,000,000	958,624	1,088,124	5,000,000
6	46	0	915,080	1,037,080	5,000,000	998,809	1,120,809	5,000,000
7	47	0	913,274	1,035,274	5,000,000	1,032,642	1,154,642	5,000,000
8	48	0	913,663	1,032,663	5,000,000	1,070,681	1,189,681	5,000,000
9	49	0	912,891	1,029,391	5,000,000	1,109,448	1,225,948	5,000,000
10	50	0	911,279	1,025,279	5,000,000	1,149,465	1,263,465	5,000,000
25	65	0	674,013	674,013	5,000,000	2,056,056	2,056,056	5,000,000
60	100	0	0	0	0	5,408,723	5,408,723	6,003,683
71	111	0	0	0	0	5,935,539	5,935,539	6,351,027
81	121	0	0	0	0	9,129,881	9,129,881	9,495,077

Plan Summary

Lock-In Interest Rate: 4.65%
Current Interest Rate: 4.40%
Guaranteed Minimum Interest Rate: 2.00%

Planned Periodic Premium (Annualised): \$0
ANNUALLY Planned Periodic Premium: \$0
Planned Initial Lump Sum / Single Premium: \$1,000,000
Required Premium: \$46,800
Target Premium: \$64,050

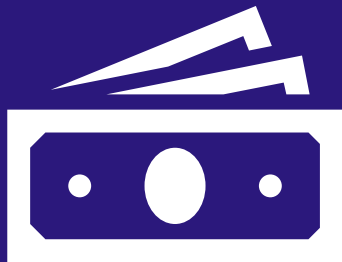
Day One Accumulation Value: \$938,729
Day One Cash Value: \$796,729
Lump Sum Assumed Beginning of Policy Month: 1
Current Values end at age: 121
Guaranteed Coverage ends at age: 72

Lock-In Interest Rate: 4.65%
Current Interest Rate: 4.40%
Guaranteed Minimum Interest Rate: 2.00%

Cash value of 9th year
(2022)
1,109,448

Case Sharing

Assumed Cash value of Jan-2023



~~1,109,448~~
1,039,768 **-6.3%**

Crediting Interest Rates for Reporting Year 2021



Universal Life Alpha

Product Name	2013	2014	2015	2016	2017	2018	2019	2020	2021
Universal Life Alpha	-	-	-	-	4.00%	4.00%	4.01%	3.09%	3.50%

Universal Life 2

Product Name	2013	2014	2015	2016	2017	2018	2019	2020	2021
Universal Life 2	-	-	-	4.20%	4.20%	4.20%	4.12%	3.76%	3.42%

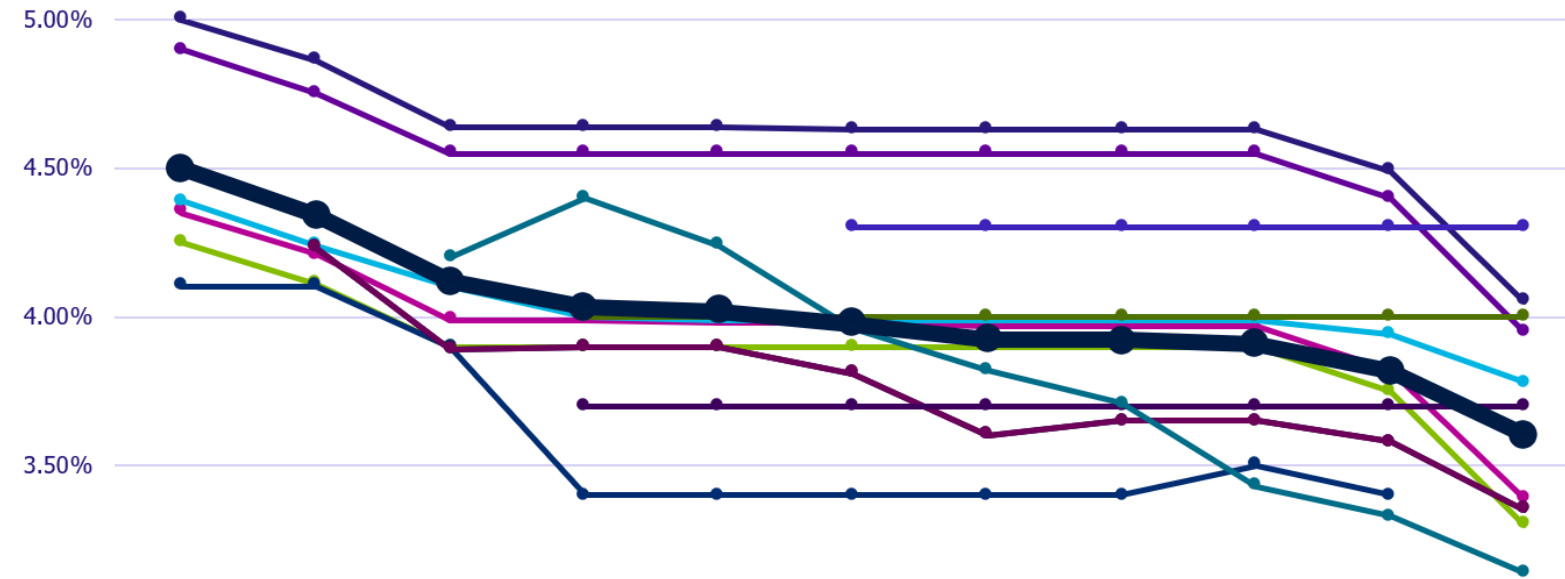
Universal Life and Universal Life (Version 1.1)

Product Name	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Universal Life and Universal Life (Version 1.1)	4.20%	4.40%	4.24%	3.96%	3.82%	3.71%	3.43%	3.33%	3.14%	3.14%

Universal Life Plus

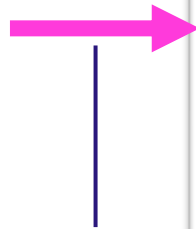
Product Name	2013	2014	2015	2016	2017	2018	2019	2020	2021
Universal Life Plus	-	4.20%	3.89%	3.80%	3.47%	3.47%	3.29%	3.18%	3.08%

Trend of crediting interest rate of U-Life



	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
AIA - Wealth Preserver (with 10-Year No Lapse Privilege)	5.00%	4.86%	4.64%	4.64%	4.64%	4.63%	4.63%	4.63%	4.63%	4.49%	4.05%
AIA - Wealth Preserver (with No Lapse Privilege to Age 100)	4.35%	4.21%	3.99%	3.99%	3.98%	3.98%	3.97%	3.97%	3.97%	3.82%	3.39%
AIA - Wealth Preserver Plus (with 10-Year No Lapse Privilege)	4.90%	4.75%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.55%	4.40%	3.95%
AIA - Wealth Preserver Plus (with No Lapse Privilege to Age 100)	4.25%	4.11%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.75%	3.30%
AIA - Wealth Preserver 2	4.39%	4.24%	4.10%	4.00%	3.99%	3.99%	3.99%	3.99%	3.99%	3.94%	3.78%
ML - Universal Life	4.10%	4.10%	3.90%	3.40%	3.40%	3.40%	3.40%	3.40%	3.50%	3.40%	
HSBC - Jade Ultra Global Generations Universal Life (USD)		4.23%	3.89%	3.90%	3.90%	3.81%	3.60%	3.65%	3.65%	3.58%	3.35%
HSBC - Jade Global Generations Universal Life (USD)		4.23%	3.89%	3.90%	3.90%	3.81%	3.60%	3.65%	3.65%	3.58%	3.35%
YF - Prestige U-Life Insurance Plan				3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%
YF - FLEXI-Ulife Prime Saver				4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
TA - Universal Life			4.20%	4.40%	4.24%	3.96%	3.82%	3.71%	3.43%	3.33%	3.14%
AXA - HBULP						4.30%	4.30%	4.30%	4.30%	4.30%	4.30%
Avg.	4.50%	4.34%	4.12%	4.03%	4.02%	3.98%	3.92%	3.92%	3.91%	3.82%	3.60%

Solution



Proposal Summary for Generations II - 50				
Prepared for				
Name of Life Insured : Mr. VIP				
1. Insured Information				
Age Last Birthday :	49	$1,288,900 - 1,095,500(90\%) = 302,950$		
Sex :	Male			
Underwriting Class :	Standard – Non-smoker			
Residency Class :	A+			
2. Benefit Summary				
Policy Currency :	United States Dollars			
Sum Assured :	5,000,000			
First Day Surrender Value :	1,095,550			
Benefit Description	Initial Sum Assured	Single Premium	Premium Payment Term (Year)	Benefit Term (Year)
<u>Basic Plan</u>				
Generations II - 50	5,000,000	1,288,900.00	1	Whole Life
<u>Rider Benefits</u>				
Worldwide Emergency Assistance Benefit	N/A	FREE		
	Single Premium (1) :	1,288,900.00		
	Levy** (2) :	12.82		
	Total (1) + (2) :	<u>1,288,912.82</u>		

Solution

3. Basic Plan - Illustration Summary

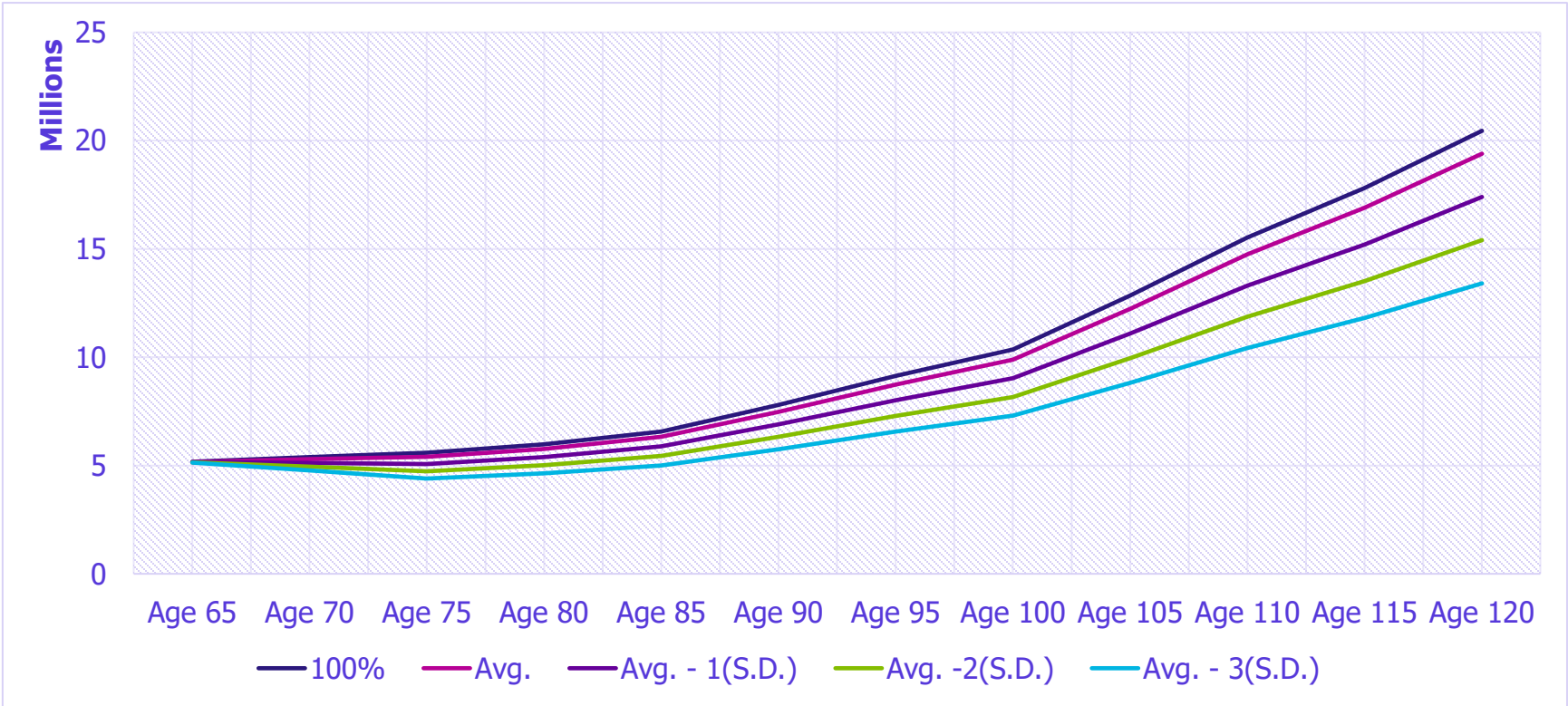
End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT			
		Guaranteed (A)	Non-Guaranteed		Total (A+B+C)	Guaranteed^ (D)	Non-Guaranteed		Total (D+E+F)
			Cash Value of Accumulated Reversionary Bonus (B)	Cash Value of Terminal Bonus (C)			Face Value of Accumulated Reversionary Bonus (E)	Face Value of Terminal Bonus (F)	
1	1,288,900	1,095,550	0	0	1,095,550	5,000,000	0	0	5,000,000
2	1,288,900	1,095,550	0	0	1,095,550	5,000,000	0	0	5,000,000
3	1,288,900	1,095,550	1,544	100	1,097,194	5,000,000	10,000	550	5,010,550
4	1,288,900	1,095,550	3,228	100	1,098,878	5,000,000	20,020	550	5,020,570
5	1,288,900	1,095,550	5,063	550	1,101,163	5,000,000	30,060	3,350	5,033,410
10	1,288,900	1,095,550	16,841	3,250	1,115,641	5,000,000	80,562	15,550	5,096,112
15	1,288,900	1,095,550	34,010	6,700	1,136,260	5,000,000	131,571	25,900	5,157,471
20	1,288,900	1,095,550	58,238	372,900	1,526,688	4,000,000	183,093	1,172,350	5,355,443
25	1,288,900	1,288,900	91,588	991,850	2,372,338	2,750,000	235,132	2,546,250	5,531,382
30	1,288,900	1,288,900	136,191	1,460,950	2,886,041	2,500,000	287,693	3,086,200	5,873,893
Age 65	1,288,900	1,095,550	38,236	10,850	1,144,636	5,000,000	141,835	40,250	5,182,085
Age 70	1,288,900	1,095,550	64,110	481,300	1,640,960	3,750,000	193,459	1,452,350	5,395,809
Age 75	1,288,900	1,288,900	99,528	1,155,700	2,544,128	2,500,000	245,602	2,851,850	5,597,452
Age 80	1,288,900	1,288,900	146,718	1,565,000	3,000,618	2,500,000	298,268	3,181,550	5,979,818
Age 85	1,288,900	1,288,900	208,639	2,207,050	3,704,589	2,500,000	351,463	3,717,850	6,569,313
Age 90	1,288,900	1,288,900	286,276	3,455,700	5,030,876	2,500,000	405,192	4,891,150	7,796,342
Age 95	1,288,900	1,288,900	381,003	5,125,300	6,795,203	2,500,000	459,461	6,180,750	9,140,211
Age 100	1,288,900	1,288,900	514,274	7,342,250	9,145,424	2,500,000	514,274	7,342,250	10,356,524
Age 105	1,288,900	1,288,900	569,638	9,780,200	11,638,738	2,500,000	569,638	9,780,200	12,849,838
Age 110	1,288,900	1,288,900	625,558	12,393,550	14,308,008	2,500,000	625,558	12,393,550	15,519,108
Age 115	1,288,900	1,288,900	682,039	14,634,150	16,605,089	2,500,000	682,039	14,634,150	17,816,189
Age 120	1,288,900	1,288,900	739,087	17,217,550	19,245,537	2,500,000	739,087	17,217,550	20,456,637

Solution



Fulfillment ratio analysis – Death benefit

	Count.	Min.	Max.	Avg.	Stdev.
Annual Bonus	102	52.40%	169.10%	90.90%	18.58%
Reversionary Bonus	18	85.00%	100.00%	91.86%	4.35%
Terminal Bonus	8	66.40%	100.00%	94.14%	11.39%
Total	128	52.40%	169.10%	91.23%	16.89%





Solution



- Liquidity
- Short term valuation
- Transparency



- Whole-Life protection
- Long term valuation
- Day one surrender value



Conclusion

- Client's life protection planning optimization
- New business
- Release AUM
- Legacy
- Attractive sales credit



DAY-ONE SURRENDER VALUE

Generation II – 50
(Single premium)

A large, solid blue circle containing the text "85%" in a white, bold, sans-serif font.

85%



STABILITY OF FULFILLMENT RATIO

Generation II – 50
(Single premium)

91.86%

IN AVG. OF REVERSIONARY
BONUS

94.14%

IN AVG. OF TERMINAL BONUS



CLIENT OFFER

**Generation II – 50
(Single premium)**

A large, solid dark blue circle containing the text "1%".

1%

From now until September 30, 2022

THANK YOU



Whatsapp



Wechat