Insured : Subash , Aged 47, Non-smoker

Option : US$1M Life

Option 1	:	Expert Term Life
Initial Sum Assured	:	US$1,000,000
Premium	:	US$4,230
Benefit Term	:	Until 85 Age
Payment Term	:	1-20 year : 4,230
		21-39 year : US$36,230
Total Premium	:	US$736,740.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$1,000,000
Aged 85	:	US$1,000,000
Aged 100	:	-

End of Policy Year	:	Surrender Values
Aged 65	:	US$1,000,000
Aged 85	:	US$1,000,000
Aged 100	:	-

Remarks : ** Renew every 20 years

Option 2	:	Serene Life
Initial Sum Assured	:	US$1,000,000
Premium	:	US$100,473
Benefit Term	:	Whole Life
Payment Term	:	5 Years
Break Even Year	:	9
Total Premium	:	US$502,363.85

End of Policy Year	:	Death Benefit
Aged 65	:	US$1,290,800
Aged 85	:	US$2,847,400
Aged 100	:	US$5,464,600

End of Policy Year	:	Surrender Values
Aged 65	:	US$851,280
Aged 85	:	US$2,494,770
Aged 100	:	US$5,464,600

Remarks : -

Option 3	:	Wealth Elite 2 - Sapphire
Initial Sum Assured	:	US$1,000,000
Premium	:	US$235,773
Benefit Term	:	Whole Life
Payment Term	:	Single Premium
Break Even Year	:	19
1st Date Surrender Value	:	US$200,400
Total Premium	:	US$235,772.77

End of Policy Year	:	Death Benefit
Aged 65	:	US$1,044,395
Aged 85	:	US$1,386,744
Aged 100	:	US$2,168,239

End of Policy Year	:	Surrender Values
Aged 65	:	US$220,554
Aged 85	:	US$947,977
Aged 100	:	US$1,903,999

Remarks : Max 85% for Premium Financing

Option 4	:	2 in 1 Protection (Single Pay)
Initial Sum Assured	:	US$1,000,000
Premium	:	US$22,222
Benefit Term	:	Whole Life
Payment Term	:	Single Premium
Break Even Year	:	9
Total Premium	:	US$222,222.20

End of Policy Year	:	Death Benefit
Aged 65 (9% p.a.)	:	US$1,000,000
Aged 65 (9% p.a.)	:	US$4,287,184
Aged 65 (9% p.a.)	:	US$14,820,384

End of Policy Year	:	Surrender Values
Aged 65 (9% p.a.)	:	US$760,195
Aged 65 (9% p.a.)	:	US$4,083,032
Aged 65 (9% p.a.)	:	US$14,114,651

Remarks : Depend of Investment Return

Option 5	:	2 in 1 Protection (Regular Pay)
Initial Sum Assured	:	US$1,000,000
Premium	:	US$22,222
Benefit Term	:	Whole Life
Payment Term	:	10 years
Break Even Year	:	9
Total Premium	:	US$222,222.20

End of Policy Year	:	Death Benefit
Aged 65 (9% p.a.)	:	US$1,000,000
Aged 65 (9% p.a.)	:	US$2,471,589
Aged 65 (9% p.a.)	:	US$7,929,538

End of Policy Year	:	Surrender Values
Aged 65 (9% p.a.)	:	US$463,842
Aged 65 (9% p.a.)	:	US$2,353,894
Aged 65 (9% p.a.)	:	US$7,551,941

Remarks : Depend of Investment Return

Insured : Subash , Aged 47, Non-smoker

Option : US$159,146 Life

Option 2	:	Serene Life
Initial Sum Assured	:	US$159,146
Premium	:	US$16,028
Benefit Term	:	Whole Life
Payment Term	:	5 Years
Break Even Year	:	9
Total Premium	:	US$80,137.95

End of Policy Year	:	Death Benefit
Aged 65	:	US$205,330
Aged 85	:	US$453,152
Aged 100	:	US$869,669

End of Policy Year	:	Surrender Values
Aged 65	:	US$46,184
Aged 85	:	US$397,033
Aged 100	:	US$869,669
Remarks	:	-

Option 3	:	2 in 1 Protection (Single Pay)
Initial Sum Assured	:	US$159,146
Premium	:	US$36,366
Benefit Term	:	Whole Life
Payment Term	:	Single Premium
Break Even Year	:	2
Total Premium	:	US$35,365.78

End of Policy Year	:	Death Benefit
Aged 65 (9% p.a.)	:	US$159,146
Aged 85 (9% p.a.)	:	US$633,911
Aged 100 (9% p.a.)	:	US$2,180,420

End of Policy Year	:	Surrender Values
Aged 65 (9% p.a.)	:	US$115,450
Aged 85 (9% p.a.)	:	US$603,725
Aged 100 (9% p.a.)	:	US$2,076,590
Remarks	:	Depend of Investment Return

Option 4	:	2 in 1 Protection (Regular Pay)
Initial Sum Assured	:	US$159,146
Premium	:	3536.58*10
Benefit Term	:	Whole Life
Payment Term	:	10 years
Break Even Year	:	9
Total Premium	:	US$36,365.80

End of Policy Year	:	Death Benefit
Aged 65 (9% p.a.)	:	US$159,146
Aged 85 (9% p.a.)	:	US$363,930
Aged 100 (9% p.a.)	:	US$1,157,103

End of Policy Year	:	Surrender Values
Aged 65 (9% p.a.)	:	US$71,044
Aged 85 (9% p.a.)	:	US$346,600
Aged 100 (9% p.a.)	:	US$1,102,002
Remarks	:	Depend of Investment Return

Insured : Subash , Aged 47, Non-smoker
Option : US$1M Face Value vs Premium

Option A	:	Wealth Elite 2 - Sapphire
Initial Sum Assured	:	US$1,000,000
Premium	:	US$235,773
Benefit Term	:	Whole Life
Payment Term	:	Single Premium
Break Even Year	:	19
1st Date Surrender Value	:	US$200,400
Total Premium	:	US$235,772.77

End of Policy Year	:	Death Benefit
Aged 65	:	US$1,044,395
Aged 85	:	US$1,386,744
Aged 100	:	US$2,168,239

End of Policy Year	:	Surrender Values
Aged 65	:	US$220,554
Aged 85	:	US$947,977
Aged 100	:	US$1,903,999
Remarks	:	Max 85% for Premium Financing

Option B	:	Wealth Elite 2 - Sapphire
Initial Sum Assured	:	US$4,241,602
Premium	:	US$1,000,000
Benefit Term	:	Whole Life
Payment Term	:	Single Premium
Break Even Year	:	19
1st Date Surrender Value	:	US$850,017
Total Premium	:	US$1,000,000.09

End of Policy Year	:	Death Benefit
Aged 65	:	US$4,429,907
Aged 85	:	US$5,882,017
Aged 100	:	US$9,196,809

End of Policy Year	:	Surrender Values
Aged 65	:	US$935,501
Aged 85	:	US$4,020,941
Aged 100	:	US$8,076,008
Remarks	:	Max 85% for Premium Financing

Insured : Subash, Aged 47, Non-smoker

Option 1	:	On Your Side (10 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$350,000*
** Wavier of Premium Rider, 10 Years*	:	*US$300,000*
Premium	:	US$85,310
Benefit Term	:	Whole Life
Payment Term	:	10 Years
Break Even Year	:	22
Total Premium	:	US$853,100.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$1,315,400
Aged 85	:	US$3,304,700
Aged 100	:	US$10,412,900

End of Policy Year	:	Surrender Values
Aged 65	:	US$599,750
Aged 85	:	US$3,131,300
Aged 100	:	US$10,412,900
Remarks	:	

Option 2	:	On Your Side (18 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$350,000*
** Wavier of Premium Rider, 13 Years*	:	*US$300,000*
Premium	:	US$52,100
Benefit Term	:	Whole Life
Payment Term	:	18 Years
Break Even Year	:	27
Total Premium	:	US$937,800.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$1,061,600
Aged 85	:	US$2,841,700
Aged 100	:	US$8,234,600

End of Policy Year	:	Surrender Values
Aged 65	:	US$396,900
Aged 85	:	US$2,695,220
Aged 100	:	US$8,234,600
Remarks	:	

Option 3	:	On Your Side (25 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$350,000*
** Wavier of Premium Rider, 13 Years*	:	*US$300,000*
Premium	:	US$44,530
Benefit Term	:	Whole Life
Payment Term	:	25 Years
Break Even Year	:	30
Total Premium	:	US$1,113,250.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$1,088,100
Aged 85	:	US$1,811,900
Aged 100	:	US$6,032,700

End of Policy Year	:	Surrender Values
Aged 65	:	US$347,590
Aged 85	:	US$1,751,960
Aged 100	:	US$6,032,700
Remarks	:	

Insured : Stef, Aged 48, Non-smoker

Option 1	:	On Your Side (10 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$350,000*
** Wavier of Premium Rider, 10 Years*	:	*US$300,000*
Premium	:	US$89,870
Benefit Term	:	Whole Life
Payment Term	:	10 Years
Break Even Year	:	22
Total Premium	:	US$898,700.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$1,320,100
Aged 85	:	US$3,487,800
Aged 100	:	US$10,544,400

End of Policy Year	:	Surrender Values
Aged 65	:	US$578,990
Aged 85	:	US$3,350,470
Aged 100	:	US$10,544,400
Remarks	:	

Option 2	:	On Your Side (18 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$350,000*
** Wavier of Premium Rider, 12 Years*	:	*US$300,000*
Premium	:	US$54,650
Benefit Term	:	Whole Life
Payment Term	:	18 Years
Break Even Year	:	28
Total Premium	:	US$983,700.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$1,043,700
Aged 85	:	US$2,456,400
Aged 100	:	US$6,426,200

End of Policy Year	:	Surrender Values
Aged 65	:	US$337,680
Aged 85	:	US$2,314,960
Aged 100	:	US$6,426,200
Remarks	:	

Option 3	:	On Your Side (25 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$350,000*
** Wavier of Premium Rider, 12 Years*	:	*US$300,000*
Premium	:	US$44,620
Benefit Term	:	Whole Life
Payment Term	:	25 Years
Break Even Year	:	36
Total Premium	:	US$1,115,500.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$1,066,300
Aged 85	:	US$1,319,600
Aged 100	:	US$3,275,200

End of Policy Year	:	Surrender Values
Aged 65	:	US$283,600
Aged 85	:	US$1,214,530
Aged 100	:	US$3,275,200
Remarks	:	

Insured : Subash Daughter, Aged 6, Non-smoker

Option 1	:	On Your Side (10 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$500,000*
**Payor Benefit (Death) 22 Years*	:	*US$1,000,000*
** Wavier of Premium Rider, 10 Years*	:	*US$300,000*
Premium	:	US$26,240
Benefit Term	:	Whole Life
Payment Term	:	10 Years
Break Even Year	:	23
Total Premium	:	US$262,400.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$6,830,800
Aged 85	:	US$22,473,100
Aged 100	:	US$67,058,100

End of Policy Year	:	Surrender Values
Aged 65	:	US$5,256,540
Aged 85	:	US$21,260,500
Aged 100	:	US$67,058,100
Remarks	:	

Option 2	:	On Your Side (18 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$500,000*
**Payor Benefit (Death) 22 Years*	:	*US$1,000,000*
** Wavier of Premium Rider, 18 Years*	:	*US$300,000*
Premium	:	US$16,180
Benefit Term	:	Whole Life
Payment Term	:	18 Years
Break Even Year	:	25
Total Premium	:	US$291,240.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$4,568,700
Aged 85	:	US$13,892,500
Aged 100	:	US$41,003,000

End of Policy Year	:	Surrender Values
Aged 65	:	US$3,353,820
Aged 85	:	US$13,601,010
Aged 100	:	US$41,003,000
Remarks	:	

Option 3	:	On Your Side (25 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$500,000*
**Payor Benefit (Death) 22 Years*	:	*US$1,000,000*
** Wavier of Premium Rider, 25 Years*	:	*US$300,000*
Premium	:	US$12,480
Benefit Term	:	Whole Life
Payment Term	:	25 Years
Break Even Year	:	31
Total Premium	:	US$312,000.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$4,125,900
Aged 85	:	US$12,464,000
Aged 100	:	US$35,037,700

End of Policy Year	:	Surrender Values
Aged 65	:	US$2,972,810
Aged 85	:	US$12,164,820
Aged 100	:	US$35,037,700
Remarks	:	

Insured : Subash Son, Aged 3, Non-smoker

Option 1	:	On Your Side (10 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$500,000*
**Payor Benefit (Death) 22 Years*	:	*US$1,000,000*
** Wavier of Premium Rider, 10 Years*	:	*US$300,000*
Premium	:	US$23,570
Benefit Term	:	Whole Life
Payment Term	:	10 Years
Break Even Year	:	23
Total Premium	:	US$235,700.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$7,303,400
Aged 85	:	US$24,352,600
Aged 100	:	US$74,775,100

End of Policy Year	:	Surrender Values
Aged 65	:	US$5,728,870
Aged 85	:	US$23,980,880
Aged 100	:	US$74,775,100
Remarks	:	

Option 2	:	On Your Side (18 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$500,000*
**Payor Benefit (Death) 22 Years*	:	*US$1,000,000*
** Wavier of Premium Rider, 18 Years*	:	*US$300,000*
Premium	:	US$14,280
Benefit Term	:	Whole Life
Payment Term	:	18 Years
Break Even Year	:	25
Total Premium	:	US$257,040.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$4,867,100
Aged 85	:	US$15,137,800
Aged 100	:	US$43,617,200

End of Policy Year	:	Surrender Values
Aged 65	:	US$3,653,160
Aged 85	:	US$14,855,030
Aged 100	:	US$43,617,200
Remarks	:	

Option 3	:	On Your Side (25 Years)
Initial Sum Assured	:	US$1,000,000
**Coverage Booster (1st 10 Years)*	:	*US$500,000*
**Payor Benefit (Death) 22 Years*	:	*US$1,000,000*
** Wavier of Premium Rider, 25 Years*	:	*US$300,000*
Premium	:	US$11,110
Benefit Term	:	Whole Life
Payment Term	:	25 Years
Break Even Year	:	31
Total Premium	:	US$277,750.00

End of Policy Year	:	Death Benefit
Aged 65	:	US$4,430,400
Aged 85	:	US$13,524,900
Aged 100	:	US$39,293,200

End of Policy Year	:	Surrender Values
Aged 65	:	US$3,275,080
Aged 85	:	US$13,242,630
Aged 100	:	US$39,293,200
Remarks	:	