Client: Mr. KLOTH JAN | Age 53 (2026) | Male | Non-smoker | HK resident | Retires at 58 (2031) | Official Standard Illustration (2026-10-13, Year-2 6% discount)

Scenario 1 (i): Plan A US$1M vs Plan B US$1M — Surrender Value Comparison (all figures actual)

Plan A — Protection Type (Premium US$1,000,000)	Plan B — Growth Type (Premium US$1,000,000.75)
Guaranteed death benefit at issue: US$6,338,341	Guaranteed death benefit at issue: US$1,000,001
Surrender value, day 1: US$849,972	Surrender value, day 1: US$565,263
Role: **Protection leverage (6.3×)**	Role: **Growth engine (~6.6× over 30 yrs)**

🔵 Dark blue = Non-guaranteed (investment-dependent) 🟢 Green = Guaranteed (contractual)

Policy Year / Attained Age	Plan A — Protection Type (Premium US$1,000,000)			Plan B — Growth Type (Premium US$1,000,000.75)		
	Surrender Non-guar	Death Benefit Guar	Death Benefit Non-guar	Surrender Non-guar	Death Benefit Guar	Death Benefit Non-guar
Yr 5 · age 58	858,211	6,338,341 👍	6,346,581 👍	1,159,500 👍	1,000,001	1,159,500
Yr 10 · 63	1,029,347	6,338,341 👍	6,517,716 👍	1,657,891 👍	1,000,001	1,657,891
Yr 15 · 68	1,168,980	6,338,341 👍	6,549,978 👍	2,299,445 👍	1,000,001	2,299,445
Yr 20 · 73	1,401,660	6,338,341 👍	6,582,304 👍	3,278,151 👍	1,000,001	3,278,151
Yr 25 · 78	1,742,474	6,338,341 👍	6,649,680 👍	4,718,978 👍	1,000,001	4,718,978
Yr 30 · 83	2,272,675	6,338,341 👍	6,717,057 👍	6,614,371 👍	1,000,001	6,614,371

🏆 Surrender growth：Plan B leads throughout (gap widens from Yr 10) 🏆 Guaranteed death benefit：Plan A wins (6.3×) 🏆 Non-guaranteed death benefit：Plan A wins

How to read: Plan B is the growth champion — surrender value at Year 30 reaches US$6,614,371 vs Plan A's US$2,272,675. Yet Plan A's guaranteed death benefit of US$6,338,341 is 6.3 times Plan B's (US$1,000,001) — one earns growth, the other buys protection.

Client: Mr. KLOTH JAN | Age 53 (2026) | Male | Non-smoker | Official Standard Illustration (2026-10-13)

Scenario 1 (ii): Plan C US$526.7K vs Plan B US$1M — Actual Figures

Plan B — Growth Type (Premium US$1,000,000.75)

Guaranteed death benefit	US$1,000,001
Surrender value, day 1	US$565,263
Surrender value, Year 5	US$1,159,500
Surrender value, Year 30	US$6,614,371

Plan C — Half-Premium Type (Premium US$526,691)

Guaranteed death benefit	US$553,025 (105% of premium)
Surrender value, day 1	US$298,422
Surrender value, Year 5	US$589,742
Surrender value, Year 30	US$3,483,724

🔵 Dark blue = Non-guaranteed 🟢 Green = Guaranteed

Policy Year / Attained Age	Plan B — Growth Type (Premium US$1,000,000.75)			Plan C — Half-Premium Type (Premium US$526,691)		
	Surrender Non-guar	Death Benefit Guar	Death Benefit Non-guar	Surrender Non-guar	Death Benefit Guar	Death Benefit Non-guar
Yr 5 · age 58	1,159,500 👍	1,000,001	1,159,500	589,742	553,025	589,742
Yr 10 · 63	1,657,891 👍	1,000,001	1,657,891	869,861	553,025	869,861
Yr 15 · 68	2,299,445 👍	1,000,001	2,299,445	1,206,892	553,025	1,206,892
Yr 20 · 73	3,278,151 👍	1,000,001	3,278,151	1,721,101	556,911	1,721,101
Yr 25 · 78	4,718,978 👍	1,000,001	4,718,978	2,477,393	561,605	2,477,393
Yr 30 · 83	6,614,371 👍	1,000,001	6,614,371	3,483,724 👍	567,434	3,483,724

🏆 **Same-premium returns：Tie (identical growth curve)** 🏆 **Premium efficiency：Plan C wins — half the premium, same ~6.6×** 🏆 **Guaranteed death benefit：Tie (Plan C: 105% of premium, never steps down; Plan B: US$1M locked for first 10 years)**

How to read: Plan C uses roughly half the premium (US$526,691 vs US$1,000,000.75) yet reaches US$3,483,724 at Year 30 — 52.7% of Plan B, exactly matching the premium ratio and proving the two share the same growth curve. The real difference is structure: Plan C guarantees 105% of premium, never stepping down; Plan B locks in US$1M guaranteed for the first 10 years. Both are growth tools — the protection gap should be filled by Plan A. See Scenario 2.

Client: Mr. KLOTH JAN | Age 53 (2026) | Male | Non-smoker | Official Standard Illustration (2026-10-13)

Scenario 2: Option 1 Plan B US$1M vs Option 2 (Plan A US$473K + Plan C US$526.7K) — Same Total Premium US$1,000,001

Option 1 — Plan B only (Total premium US$1,000,000.75)

Total premium **US$1,000,000.75**

Guaranteed death benefit **US$1,000,001**

Surrender value, Yr 5 (age 58) **US$1,159,500**

Surrender value, Yr 30 (age 83) **US$6,614,371**

Option 2 — Plan A US$473,310 + Plan C US$526,691 (Total US$1,000,001)

Total premium **US$1,000,001**

Guaranteed death benefit **US$3,553,025 (3.55×)**

Surrender value, Yr 5 (age 58) **US$995,942**

Surrender value, Yr 30 (age 83) **US$4,559,404**

Dark blue = Non-guaranteed Green = Guaranteed

Policy Year / Attained Age	Option 1 — Plan B only (Total premium US$1,000,000.75)			Option 2 — Plan A US$473,310 + Plan C US$526,691 (Total US$1,000,001)		
	Surrender Non-guar	Death Benefit Guar	Death Benefit Non-guar	Surrender Non-guar	Death Benefit Guar	Death Benefit Non-guar
Yr 5 · age 58	1,159,500	1,000,001	1,159,500	995,942	3,553,025	3,593,642
Yr 10 · 63	1,657,891	1,000,001	1,657,891	1,357,061	3,553,025	3,954,761
Yr 15 · 68	2,299,445	1,000,001	2,299,445	1,760,182	2,803,025	4,307,062
Yr 20 · 73	3,278,151	1,060,638	3,278,151	2,384,521	2,056,911	4,836,571
Yr 25 · 78	4,718,978	1,069,579	4,718,978	3,302,123	2,061,605	5,624,753
Yr 30 · 83	6,614,371	1,080,679	6,614,371	4,559,404	2,067,434	6,662,974

Surrender cash value：Option 1 leads throughout (US$2.05M more at Yr 30) Guaranteed death benefit：Option 2 wins (3.55×) Total death benefit：Option 2 leads throughout — non-guaranteed overtakes at Yr 30: 6.66M vs 6.61M

In one line: Same US$1,000,001 — Option 1 buys maximum growth (US$6.61M at Year 30) but only US$1.0M guaranteed death benefit; Option 2 secures US$3.55M guaranteed (3.55×) with growth at US$4.56M. During the age 58–65 gap years, Option 2's guaranteed backing is 3.55 times Option 1's — that is the value of the safe-deposit structure.

Data Source · Compliance Notes · Key Points | Mr. KLOTH JAN | Age 53 | Retires at 58 (2031)

📌 Official Illustration Figures (all client's own Standard Illustration, 2026-10-13)

Plan	Premium	Guar. DB	Surr. Day 1	Surr. Yr 5	Surr. Yr 30
Plan A — Protection	US$1,000,000.06	US$6,338,341	US$849,972	858,211	2,272,675
Plan A — Half	US$473,310.00	US$3,000,000	US$402,300	406,200	1,075,680
Plan B — Growth	US$1,000,000.75	US$1,000,001	US$565,263	1,159,500	6,614,371
Plan C — Half-premium	US$526,691	US$553,025	US$298,422	589,742	3,483,724

Every figure on this page is taken directly from the four official illustrations — zero estimation.

🔴 Must-say 5 points (Compliance)

1️⃣ Always say "non-guaranteed" — dark-blue figures depend on investment returns; they may be higher or lower.
2️⃣ Plan A's guaranteed death benefit steps down — 100% of SA for the first 10 years, then −5% yearly to 50%; the client's age 58–65 window sits in the highest-guarantee phase.
3️⃣ Plan C figures are from the US$526,691 illustration.
4️⃣ The 3.55×/6.3× are protection multiples, not return rates.
5️⃣ Underwriting not yet confirmed — illustrations are illustrative, not contractual; health disclosure may affect terms. Discount subject to A260714 terms.

🏆 Which wins, and when (straight answers)

① **Growth (surrender value):** Plan B leads throughout, pulling away from Year 10 — a US$4.34M gap by Year 30. At equal premium, Plan C tracks Plan B exactly; Plan C's edge is entry at half the premium. 👍🏻
② **Age 58–65 gap years:** Option 2's guaranteed backing of US$3.55M is 3.55× Option 1's — 7 locked-in years where guarantee is the real return. 👍🏻
③ **Long-run total death benefit:** Option 2 leads from Year 5, overtaking 6.66M vs 6.61M at Year 30. 👍🏻
④ **One-liner:** "For yourself → Plan B; for family responsibility → Option 2." Higher returns kick in after Year 10 (age 63).

🗣️ **Talking points (health never mentioned)**

"All four illustrations were issued in your own name — every figure is actual."
Scenario 1 (growth vs protection): "Same US$1M: Plan A gives you US$6.34M guaranteed death benefit; Plan B gives 6.6× growth over 30 years. One buys protection, one earns growth."
Scenario 2 (same money, two ways): "Same US$1,000,001 — all in Plan B: US$6.61M in 30 years but only US$1M guaranteed; split across Plan A + Plan C: US$3.55M guaranteed and still US$4.56M at Year 30."
Close: "From retirement at 58 to unlock at 65, your money is locked — the guaranteed backing behind it is the real protection. Pick your option and I'll arrange it."