Leverage Your Wealth Portfolio

Premium Financing — Exclusive Solutions for High-Net-Worth Individuals
AIA Elite Financial Planning — Leveraging Low-Interest Bank Financing (H + 1% / P - 2.25%), using 30% down payment to unlock 100% policy compounding, with leverage up to 20x, achieving asset multiplication and family wealth succession.



Kelly
AIA Elite Financial Planning Team
Wealth Advisor | MDRT Member

How Top Business Owners Think
"Use the Bank's Money to Grow Your Assets"



Every dollar in your account should be working for you.
Putting nearly HKD 4 million (USD 500,000) into a single asset means giving up all other business opportunities and growth potential.
The Smart Approach: Arbitrage policy compounding with low-cost bank financing (H+1% or P-2.25%) while preserving defensive cash flow.
True Wealth Thinking: Keep capital flowing, create compounding through leverage, and secure succession through structure.
No Margin Call Risk: Cap Rate guarantees an interest ceiling for peace of mind.

Premium Financing Tri-Party Structure

01

High-Net-Worth Client

Pay only 30% of premium, retaining 70% liquidity for other opportunities. Minimal cash outlay unlocks maximum coverage leverage, up to 20x or more.

02

Partner Bank (HK)

Provides 70% low-interest financing at H+1% or P-2.25%. Hard cap at 3.15%-4.1%. AIA policy serves as high-quality collateral with no Margin Call risk.

03

AIA Universal Life Policy

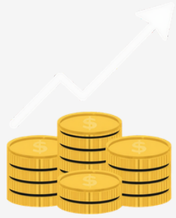
100% total premium compounds over time with projected annual IRR of 6.5%-7%. Policy dividends cover bank interest; surrender value exceeds total premium from Year 8.

04

Fund Flow Overview

Client pays 30% → Bank funds 70% → AIA policy compounds at 100% → Dividends offset interest → Switch banks anytime for better rates, forming a complete positive cycle.

Golden Leverage Ratio: 30% Down vs 70% Financing



Total Premium

Total premium US$500,000, structured for optimal capital allocation to maximize asset growth while preserving business liquidity for higher commercial returns.



Down Payment

Only US$150,000 down (30%), significantly reducing immediate capital pressure while preserving cash flow for business expansion or other high-return opportunities.



Bank Financing

Bank finances US$350,000 (70%) at exclusive rates of H+1% / P-2.25%, using the policy as high-quality collateral with no additional asset pledge required.



Leverage Effect

Leverage amplifies death benefit 3-5x. Policy IRR projected at 6.5%, far exceeding financing cost, achieving net positive arbitrage and accelerated wealth growth.

Financing Cost vs Expected Return

Financing Cost

Exclusive bank rate for HNW clients: as low as H+1% / P-2.25%
Cap Rate locked at 3.15% - 4.1% (hard ceiling guarantee)
No Margin Call risk, interest ceiling protected by hard cap

Expected Return & Arbitrage

AIA participating universal life projected annual compound return: 6.5%-7%
Policy dividends automatically cover bank interest, achieving net positive arbitrage
Arbitrage spread: 6.5% return - 3.15% cap cost = net gain 3.35%+
Assets compound continuously, creating significant wealth multiplication

Real Cost: Cash Flow Flexibility



Three Pain Points of Lump-Sum Payment:
Cash Flow Strain: Paying $10M premium upfront freezes business liquidity and misses opportunities
High Opportunity Cost: Full self-payment means forgoing other high-return investments
Cash Flow Pressure: Short-term funding needs conflict with long-term asset allocation

Premium Financing Cash Flow Solution:
Only 30% down payment required, greatly reducing upfront capital pressure
Policy dividends automatically offset bank interest, achieving near-zero cash outflow
Retain 70% liquidity for business operations and investment flexibility

Structure Comparison Full Payment vs Premium Financing

Comparative Advantages

Metric	Full Payment	Premium Financing
Upfront Cash	100%	30%
Asset Multiplier	1x	3.3x
Liquidity Retained	0%	70%
Death Benefit Leverage	1x	3-5x
Renewal Advantage	Strengthens 7-Year Top Talent / CIES & PR Financial Proof	

"Use 30% to unlock 100% coverage, retain 70% wealth freedom"



Transparent Integrity: Interest Rate & Risk Defense

01

Locked-In Cap Rate

Even if market rates rise, clients can lock in a financing rate ceiling (Cap Rate), effectively controlling maximum interest costs and ensuring stable arbitrage margins unaffected by rate fluctuations.

02

Flexible Currency Switching

Supports 9 major currencies including HKD, USD, and RMB. Clients can flexibly adjust financing currency based on exchange rate trends and allocation needs, optimizing costs through multi-currency hedging.

03

Flexible Early Repayment

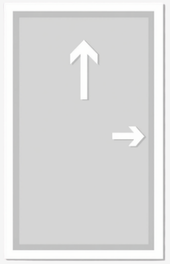
Clients can make partial early repayments at any time, reducing outstanding loan balance and interest costs. No mandatory repayment schedule — full flexibility aligned with business cash flow.

04

No Margin Call Risk

Premium financing uses policy cash value as collateral. Banks will not issue margin calls due to market fluctuations. No forced liquidation risk — wealth planning lands safely with long-term peace of mind.

Safe Landing Flexible Exit



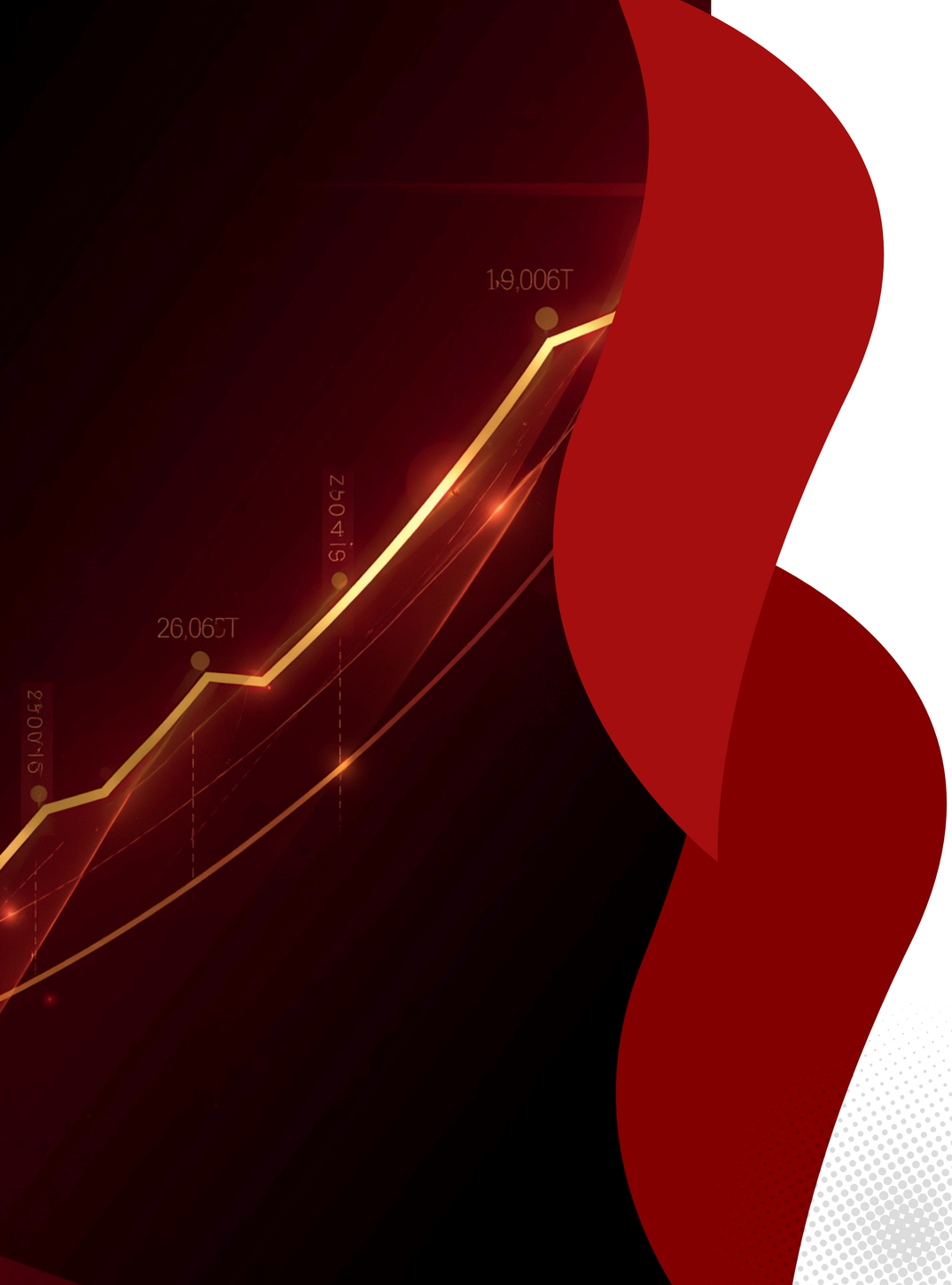
Option A: Long-Term Compounding Exit

Year 7-10: Policy cash value covers bank loan balance. You can fully repay the loan using policy value alone — no personal funds needed. Remaining assets continue compounding and can distribute lifetime annuity payments, achieving wealth freedom and multi-generational succession.

Option B: Mid-Term Flexible Liquidation

If mid-term liquidity is needed, flexible options include:
1. Transfer policy to designated beneficiary or trust structure;
2. Partial withdrawal of policy cash value for business opportunities;
3. Increase financing limit to further amplify leverage.

No Margin Call risk throughout. Multiple safe and controlled exit mechanisms.



Case Study: USD 3M Allocation Comparison

Client Profile: Mainland entrepreneur / Top Talent Category B | Total premium USD 3M,
Self-paid USD 900K, Bank financing USD 2.1M.
Below are key milestones and wealth growth projections demonstrating the long-term compounding power and succession advantages of premium financing.

Year 7: Break-Even, PR Secured

Policy value covers bank loan, achieving break-even. Through premium financing structure, successfully passes Top Talent/CIES PR financial review — completing the first identity planning milestone.

Year 20: Assets Grow 3x

Policy value reaches USD 9M (approx. 3x). Flexibly withdraw USD 1.5M for children's education or business ventures. Remaining assets continue compounding with succession planning activated.

Year 50: Value Exceeds 20x, Generational Legacy

Total policy value exceeds USD 60M (over 20x). Change insured person for generational transfer. Low-cost leverage drives multi-generational wealth, with lifetime annuity payments continuing.

Key Takeaway: Complete Family Wealth Protection

Effectively separates business and family risk, protecting core family assets from commercial volatility. USD 900K self-payment unlocks USD 3M coverage — 3.3x asset multiplication with succession in one step.

Tailored for You: Your Exclusive Premium Financing Blueprint

"The framework is set — this is your family's custom execution plan."

Bespoke financing structure precisely matched to your asset scale

AIA top-tier policies paired with low-interest bank financing for maximum wealth growth

Dedicated advisory team guiding you from plan design to bank approval

Your wealth deserves the most distinguished succession solution



Efficient Execution: Bank Account Opening, Linking & Approval Process



Step 1: Document Pre-Review

Submit ID/travel document and proof of assets. Kelly's team completes initial eligibility review to ensure compliance with bank and AIA policy requirements.



Step 2: Bank Account Opening

Fast-track bank appointment through AIA team, reducing wait times and efficiently completing HK partner bank account opening and KYC approval.



Step 3: Policy Issuance & Linking

AIA designated policy officially issued, dedicated policy account opened, and linked to bank financing account to ensure compliant and clear fund flow.



Step 4: Loan Disbursement

Bank disburses 70% low-interest loan to policy account. Assets immediately begin compounding. Premium financing plan fully activated — wealth growth begins.



Full Dedicated Support

Kelly's team provides one-on-one dedicated service throughout, with regular updates on policy performance and financing status, ensuring a premium planning experience.

Today's Foresight Builds Tomorrow's Family Security



Kelly | Your Wealth Planning Advisor

• My Vision & Mission: To be the most trusted "Wealth & Identity Architect" for HNW individuals and new Hong Kong families, delivering tailored holistic asset and settlement solutions with an accountant's precision.

• US-HK Accounting Background: Over a decade of professional finance and accounting expertise, ensuring every allocation is precise, compliant, and efficient.

• Cross-Border Resource Integration: Seamless access to legal, cross-border tax, premium HK school selection, and full property management — your all-in-one partner for settling in Hong Kong.

• Lifetime Commitment & Service Spirit: Dedicated to attentive, generous service with a promise of lifelong professional support, protecting family assets through structure and mechanism.

Every Asset Placement Is a Solemn Promise to the Future

Let our professional team build the golden execution path for your family a s

In-Depth Review: Detailed analysis of projected returns and risk defense data in the proposal, ensuring full alignment with family needs.

Detailed Discussion: Schedule an online walkthrough or in-person coffee meeting to discuss asset allocation, premium financing, or identity-related details.

Execution: Efficient preparation of identity and financial documents, with Kelly's team fast-tracking HK partner bank account opening and policy issuance.

We look forward to embarking on this journey of secure wealth succession with you.

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AIA Elite Financial Planning Team | Hong Kong

We plan not just identity and assets, but a century of family wealth succession.
Connect with our Chief Advisor now to start your exclusive premium financing blueprint.