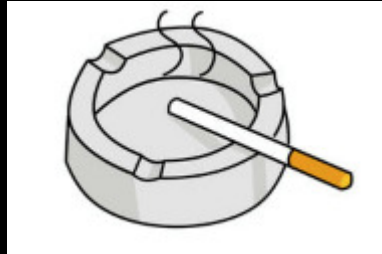


Age:30

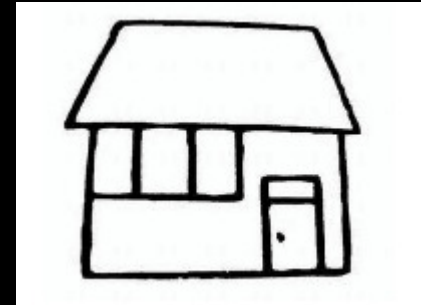
Non-Smoker



With Kids



Mortgage: \$12,000,000



Mr. Li



HE NEEDS (MINIMUM):

- \$12,240,000 DEATH PROTECTION
- \$12,240,000 ACCIDENT PROTECTION
- In case anything happens to him
- Additional amount should be considered as there's expense for the kid

HE WANTS (IDEALLY):

- \$240,000 YEARLY ANNUITY PROTECTION
- \$420,000 ILLNESS PROECTION
- For a decent retirement life, a higher annuity premium payment is desirable