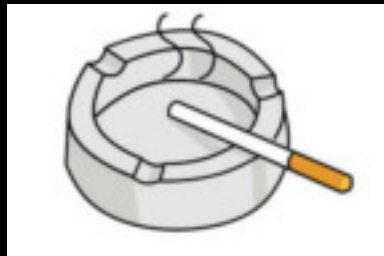
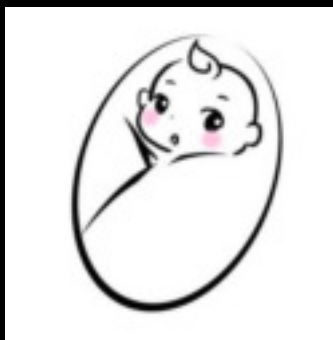


Age:40

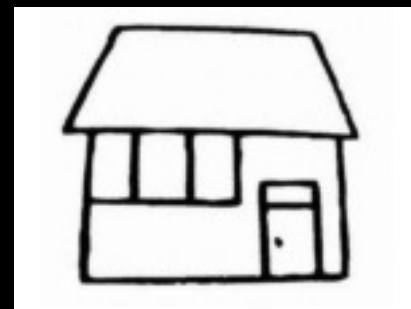
Smoker



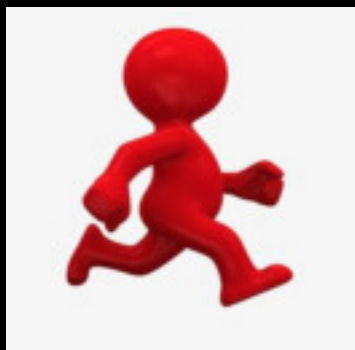
No Kids



Mortgage: \$3,000,000



Mr. Zhang



HE NEEDS (MINIMUM):

- \$3,360,000 DEATH PROTECTION
- \$3,360,000 ACCIDENT PROTECTION
- In case anything happens to him
- Burden won't pass on to his family
- Smoker generally pays higher premium because of health issue

HE WANTS (IDEALLY):

- \$60,000 YEARLY ANNUITY PROTECTION
- \$420,000 ILLNESS PROTECTION