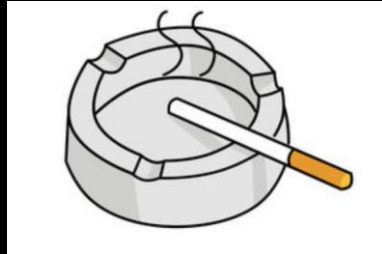


Age:60

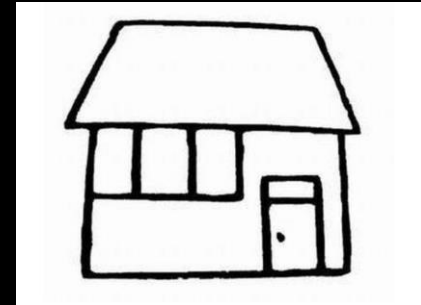
Non-Smoker



With Kids



Mortgage: \$3,000,000



Mr. He



HE NEEDS (MINIMUM):

- \$3,480,000 DEATH PROTECTION
- \$3,480,000 ACCIDENT PROTECTION
- In case anything happens to him
- Burden won't pass on to his family
- Extra amount for child daily expenses

HE WANTS (IDEALLY):

- \$60,000 YEARLY ANNUITY PROTECTION
- \$640,000 ILLNESS PROTECTION