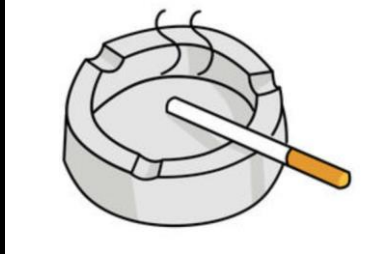


Age:20

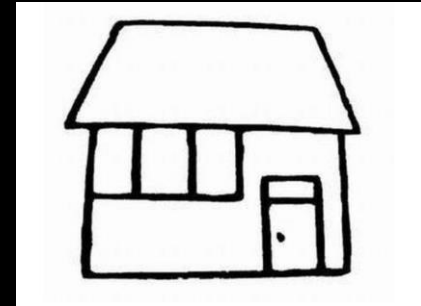
Non-Smoker



No Kids



Mortgage: \$3,000,000



Mr. Chan



HE NEEDS (MINIMUM):

- \$3,060,000 DEATH PROTECTION
- \$3,060,000 ACCIDENT PROTECTION
- In case anything happens to him
- Burden won't pass on to his family

HE WANTS (IDEALLY):

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