



MAXVALUE 20 ENDOWMENT PLAN

Simon has a steady salary as a public servant and want to diversify his financial portfolio with some life insurance coverage over the plan duration. Therefore, he subscribes MaxValue 20 Endowment Plan.

He opted to participate in this to gain potential non-guaranteed returns as a strong possibility of good market performances. He also wants to have the flexibility for his policy partial or total surrender, in case he needs the funds to set up a new business.

THIS PLAN OFFERS SIMON:

- Security of a Life Cover - dual benefit of savings and life insurance coverage in one plan.
- Upside potential through well diversified portfolio of investments in the global equity and bond markets.
- Surrender Flexibility as tool to invest in other projects. Surrender benefit is the maximum of: (a) Account Value x Exit Value Adjustment; and (b) Guaranteed Minimum Surrender Benefit (GMSB). Exit Value Adjustment follows the prevailing market conditions. Partial surrender benefit is Partial Surrender % multiply by the maximum of: (a) Account Value x Exit Value Adjustment; and (b) GMSB.

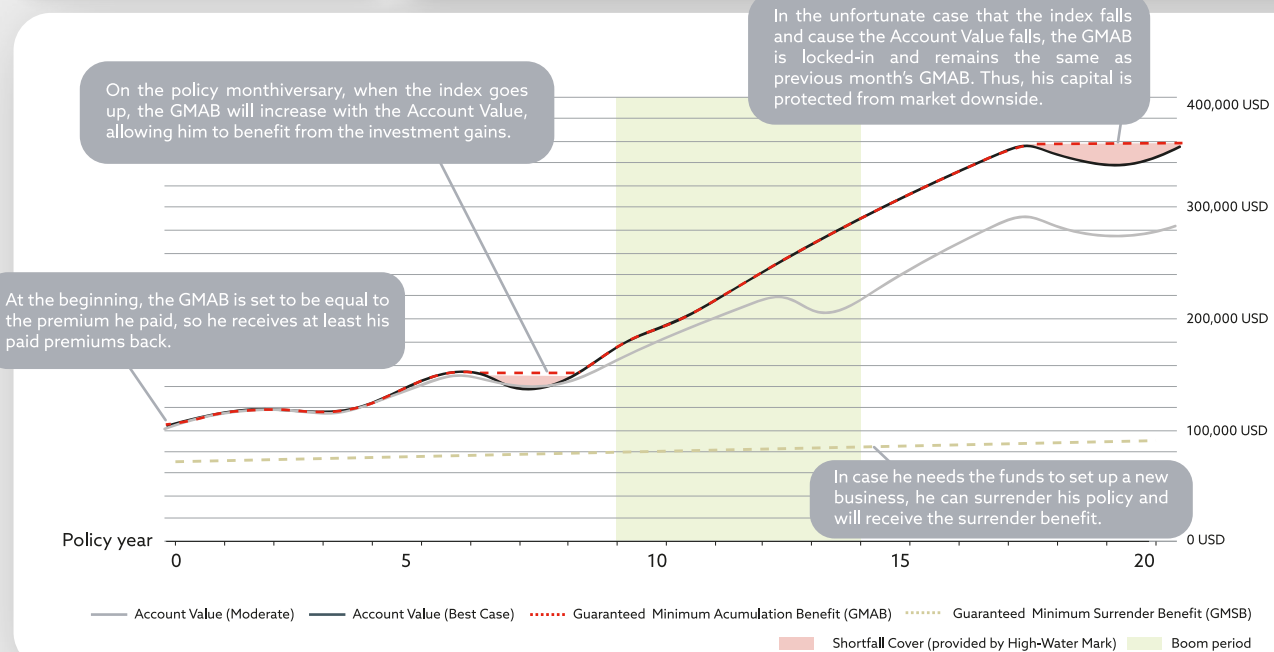
Initial premium (USD)
50,000

Performance Simulation (at maturity)

140,254 USD
Maturity Benefit

128,639 USD
Account Value

5.29%
Average Annual Return



When the policy matures, he will receive the maturity benefits, equals to the GMAB upon maturity and can still enjoy peace of mind.

Notes:

- The diagram is for reference and informational purpose only.
- For details of coverage, terms, conditions and exclusions, please refer to Policy General Conditions.

To know more:



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