

# LEGACY PLANNING WITH THE SILK LIFE PLAN

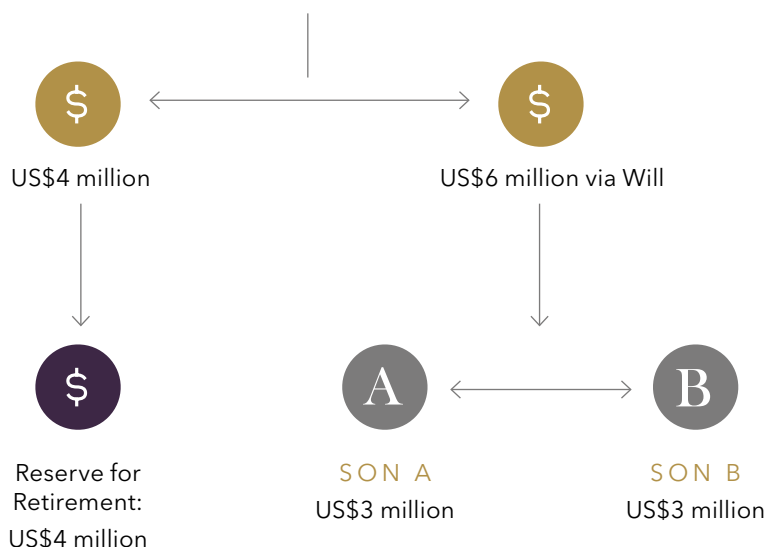
- › When it comes to legacy planning, high net worth individuals especially for entrepreneurs may face a tough choice between the tradition of providing quality long-term security for their children and pursuing their ideal retirement.
- › People today are living longer, making it difficult to predict the amounts needed to fund retirement. The general view is that it is best to put aside more than enough funding to make sure an unexpectedly long retirement can be afforded.
- › The Utmost International Silk Life Plan can be used to free up more spare funding to achieve legacy planning objectives.
- › By consciously allocating some assets to the intended retirement funding reserves, and other assets<sup>^</sup> into a Silk Life Plan as premiums, investors can plan well ahead to both secure their retirement needs and provide long-term security and peace of mind for their family.
- › The two scenarios on the next page show how Paul and Emma can choose to:
  - 1) reserve more of their estate as retirement fund, or
  - 2) leave more of the estate for their childrenby making appropriate arrangements in conjunction with the Silk Life Plan.

## SCENARIO WITH NO PLANNING

PAUL AND EMMA



Possess an estate of US\$10 million



<sup>^</sup> Assets include mutual funds, stocks, currency, structured notes, bonds, private company shares and, for third party custodian arrangements, exchange-traded options (all subject to acceptance by Utmost International). Investment involves risk. Utmost International does not offer investment advice or investment guarantee and we suggest that you seek independent professional advice. Do not rely on this document alone and please read the product brochure and other relevant literature for details.

The value of investments can fall as well as rise in value and you may not get back what you put in.

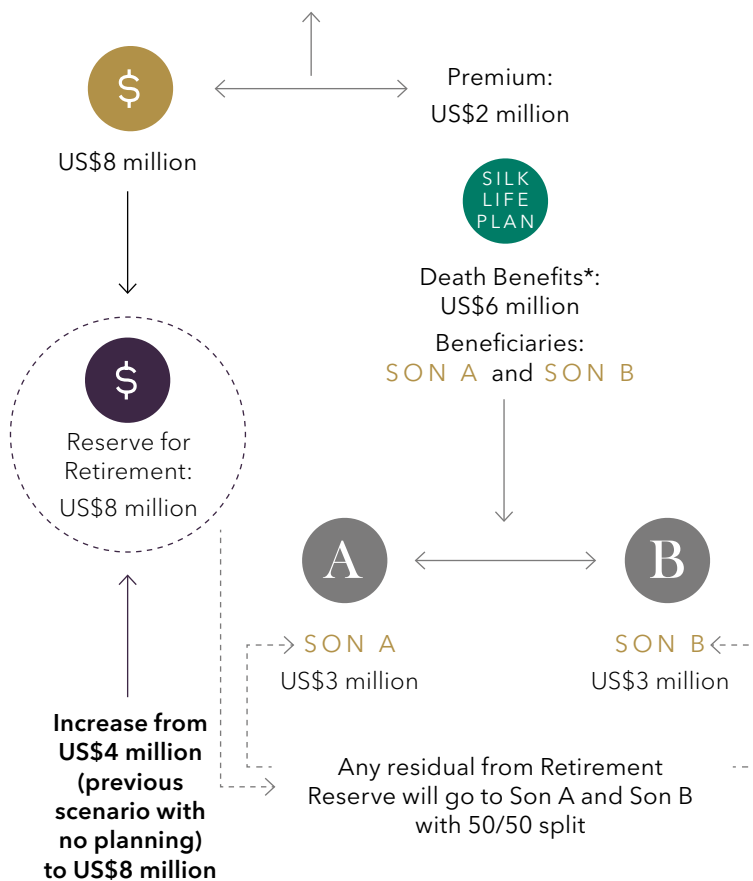
Images and figures are for illustrative purposes only.

## SCENARIO 1: MORE FOR RETIREMENT

PAUL AND EMMA



Possess an estate of US\$10 million  
(Owner and Life Assured of a Silk Life Plan)

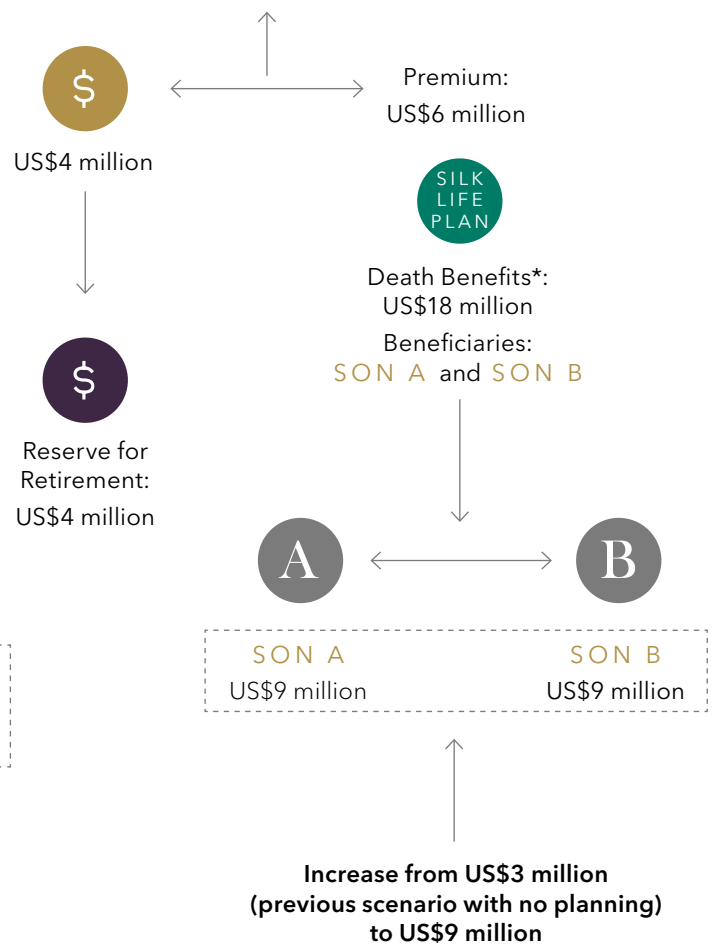


## SCENARIO 2: MORE FOR THEIR CHILDREN

PAUL AND EMMA



Possess an estate of US\$10 million  
(Owner and Life Assured of a Silk Life Plan)



\* The death benefit will be paid as a cash amount, by transfer of assets or a combination of both.  
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## A WEALTH *of* DIFFERENCE

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