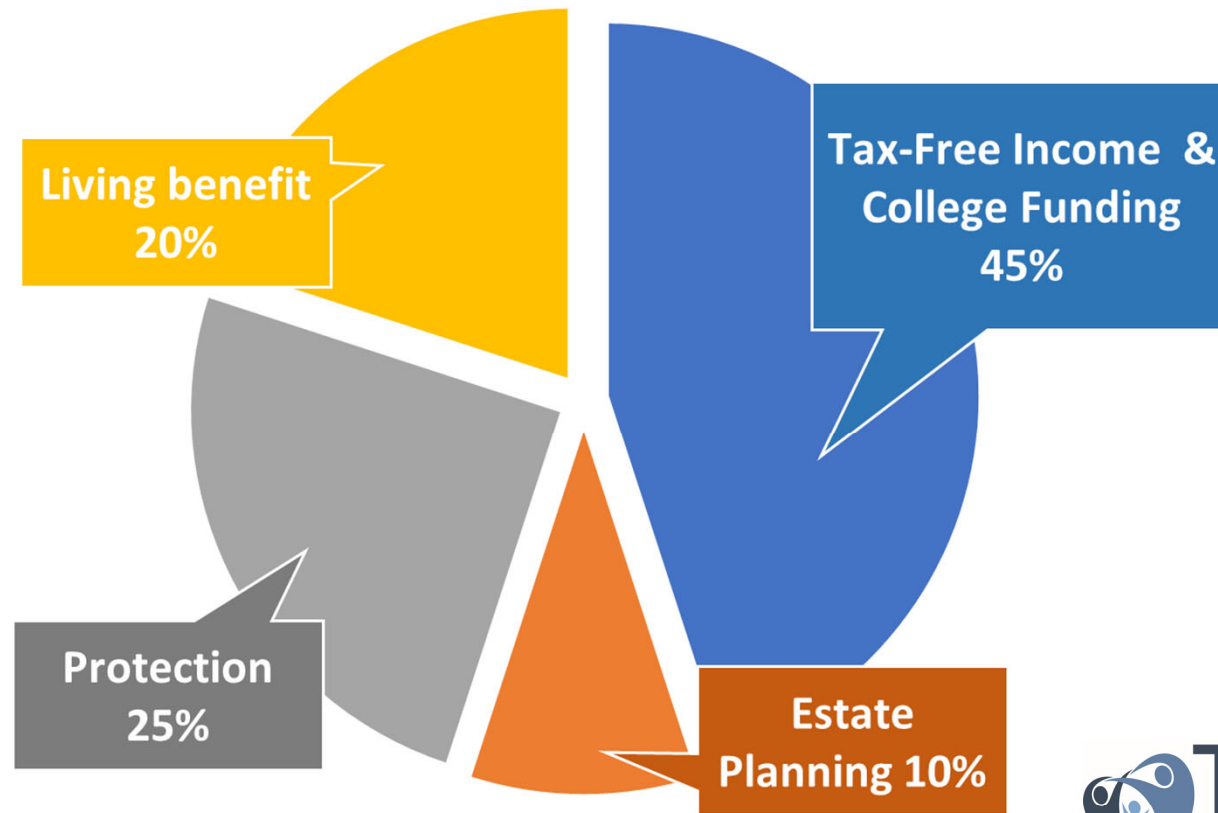


Where is the Future Life Insurance Market?



How to do Planning For A Client?



1 Insurance Protection

25-45 Single: (Male) 3 , (Female) 3 and maybe 4

2 College Funding

25-50 Middle Income Family w/ Kids: 1, 2, 3, 4

3 Retirement Planning

50 & up Average Asset: 1, 3, 4 (Replacement), 7

4 Living Benefit

66+ Some Asset: 1,4 (Replacement), 7

5 Estate Planning

35 & Up High income Business Owner:

Most important 3, 5, 6, then 2,
4 (Business Insurance), 7

6 Income Tax Saving

7 After-Tax \$ for Annuity

50 & up High Net Worth: 5, 6, then 1, 4 (Replacement), 7

5 POINT STEPS

01 Why we need a life insurance?

02 How many different types of life insurance out there and what are the pros and cons for each one?

03 Beside Death Benefit what other benefits you like?

04 How much insurance we need

05 What is our budget?