PREMIER
GLOBAL ADVISORS

A Member of the Professional Insurance Brokers Association

PERSONAL PROTECTION

WHOLE OF LIFE INSURANCE

Securing your family's future and preserving wealth across generations, providing guaranteed protection that lasts a lifetime.

Lifetime Guarantee

Whole of Life insurance provides permanent, lifelong protection with a guaranteed lump sum payable on death. Unlike term insurance, it never expires. The policy also builds guaranteed cash value over time, creating a living financial asset you can access during your lifetime.

Estate Planning & Wealth Transfer

For high-net-worth families, Whole of Life provides immediate liquidity to cover estate taxes and settlement costs, avoids the delays and expense of probate, and ensures wealth transfers efficiently and intact to the next generation.

What's Covered

1. **Guaranteed Death Benefit**
   A guaranteed lump sum paid to your beneficiaries, delivering financial security for your family regardless of when you pass, with no policy expiry risk.

2. **Cash Value Growth**
   Your policy builds guaranteed cash value over time, creating a tangible living asset.

3. **Estate Tax Liquidity**
   Provides immediate cash to cover estate taxes, duties, and settlement costs and prevent the forced sale of family assets at potentially unfavourable values.

4. **Probate Avoidance**
   Death benefits pass directly to named beneficiaries outside the estate, bypassing costly and time-consuming probate proceedings ensuring prompt, private, and efficient wealth transfer.

5. **Estate Equalisation**
   Enables equitable distribution among heirs. E.g One beneficiary inherits the family business while another receives equivalent value through the policy.

6. **Multi-Generational Planning**
   A cornerstone of succession planning ensuring wealth is preserved and transferred efficiently across generations through proper trust structuring, premium financing, and policy ownership strategies.

Who This Is For

- Hight-Net-Worth Families & Individuals
- Parents Planning for Future Generations
- Business Owners & Entrepreneurs
- Families with Cross-Border Assets

WEALTH PROTECTION & TRANSFER

Research shows that approximately 70% of wealthy families lose significant wealth by the second generation. Whole of Life insurance anchors your estate plan. It delivers a guaranteed, tax-efficient lump sum to your family, providing immediate liquidity to protect assets, and preserving your legacy for generations to come.

Important Considerations: Whole of Life insurance structures, tax treatment, and regulatory requirements vary by jurisdiction and individual circumstances. Cover terms, cash value projections, and trust arrangements differ by policy and provider.

Premier Global Advisors Limited
Suite 1803-4, St. George's Building · 2 Ice House Street, Central, Hong Kong
Tel (852) 2867 6658 Fax (852) 2867 6600
www.premierglobaladvisors.com