

For Our Family

Income Replacement Protection

We know income is important, but most don't know the need to protect it - or how easy and affordable it can be.

Disability insurance provides monthly benefit payment of 75% of workers income to replace loss of income due to injuries or illness sustained at work or home.

Life Insurance pays beneficiaries up to 10 times of annual income of insured at death.

Estate Preservation & Equalization

Estate planning is to preserve and equalize the estate, to maximize the value transferred at death to the people and institutions favored by the deceased, and to avoid lesser value because of taxes and forced liquidation of assets, by orderly arrangement of financial affairs.

A fixed Equity Index Universal Life (EIUL) insurance plan provides the most suitable solution to achieve this goal.