

Assumptions

Individual information

Insured person:	James Kim	Sophia Kim
Age:	52	50
Sex:	Male	Female
Smoking status:	Non-smoker	Non-smoker
Risk class:	Standard	Standard

Policy assumptions

Plan:	Estate Select, Max 10
Initial payout on death:	\$418,410
Initial annual premium:	\$25,000.00
Illustration basis:	Primary example
Coverage type:	Joint last-to-die, premiums payable to last death

Taxation

Province of residence:	British Columbia
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Investment assumptions

Annual amount invested:	\$25,000.00
Comparison age:	90 based on James Kim

Asset class	Investment mix %	Growth rate %	Tax rate %
Interest	100	4.00	40.00
Taxable dividends	0	3.00	40.00
Realized capital gains	0	6.00	20.00
Unrealized capital gains	0	6.00	20.00