

In addition to protecting your income you should also consider the following:

- Making or updating your Will;
- Increasing your life insurance;
- Tasking out comprehensive medical insurance for you and your family;
- Put any savings plans into Trust;
- Reviewing your current financial situation;
- Property;
- Investments.

If you wish to discuss any of these matters please feel free to contact us on +852 2521 9188 for impartial, professional advice.



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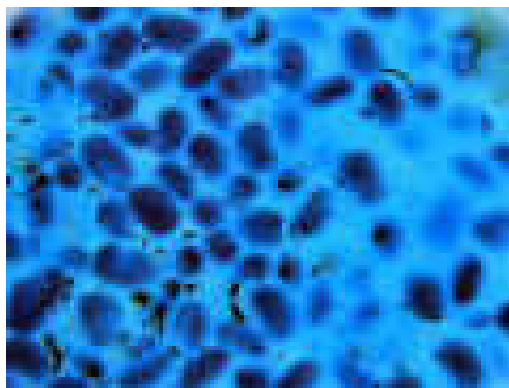
Financial Planning Made Simple



**Is protecting your family's future
important to you?**

Financial Planning

“Fortunes are won and lost on planning decisions made well in advance”



Ernest Maude can help you to:

- **Wills**
- **Insurance**
- **Pensions**
- **Property**
- **Investments**
- **Taxation**
- **Trusts**

Working in partnership with us we can ensure **simple** planning and **easy** payments.

What can you do to protect dependants?

Wills are the cornerstone of any financial planning and professional assistance should be sought. You can take out an Income Protection and Life Assurance to protect those ones you love. Even a simple travel insurance may help to mitigate the damage to your finances that a prolonged hospitalisation would have while overseas. For personal Life Assurance quote goto <http://www.ernestmaude.com/protection.php>

Saving for retirement?

For most, saving for old-age is too remote an issue and is most often ignored or left too late. Contributions made in your 20's needs to be doubled in your 30's, tripled in your 40's and quadrupled in your 50's to have the same net effect on your pension at age 60. To retire early you need to start contributing early; it's as simple as that!

Property?

Most of the world's wealth has been made through property and if you fundamentally don't know how and why then just ask!!! Got no money for a deposit...let us help! Whether Hong Kong or overseas, see how you can safely profit from a well thought out plan of action with as little as 1% down-payment!!!!

Age (based on non-smoker) cover for 20 years	Typical Annual Costs per US\$ 100,000 Life Cover	Typical Annual Costs per US\$ 250,000 of life cover
35 Female	193	373
45 Male	462	878
45 Female	332	640
55 Female	680	1,310
55 Male	998	1,948

E&OE

Taxation?

Do you have tax bills to pay? Are there any ways you can reduce or minimise your tax liabilities now or in the future?

International Life Assurance	
• Tax-free	AA+ rated
• 3% pa guaranteed	Cover to age 100
• Any assets	Succession
• Free life cover	Up to US\$50m
• Up to 50% tax savings	Any major asset
• Confidential	Out of Country
• Money back Guarantee	Asset Protection
• Legislation Protected	Risk-free?

Trusts?

For the rich and famous you might think but a simple trust wording would save as much as 40% of any family protection insurances with just a little planning! Your choice, plan and save or just give your hard earned money away!!!

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