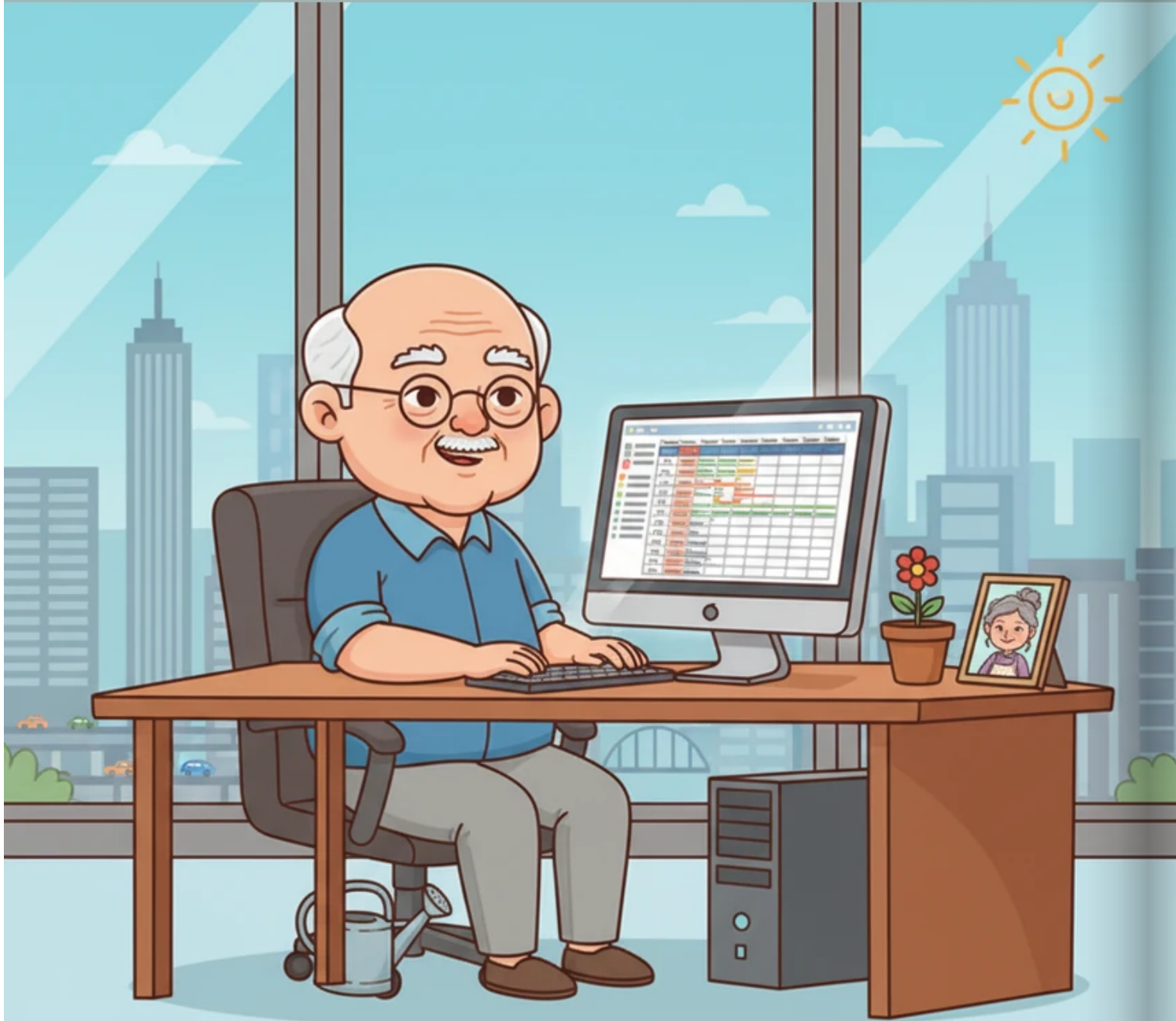




A Golden Future: Mr. Chan's Smart  
Path to Retirement

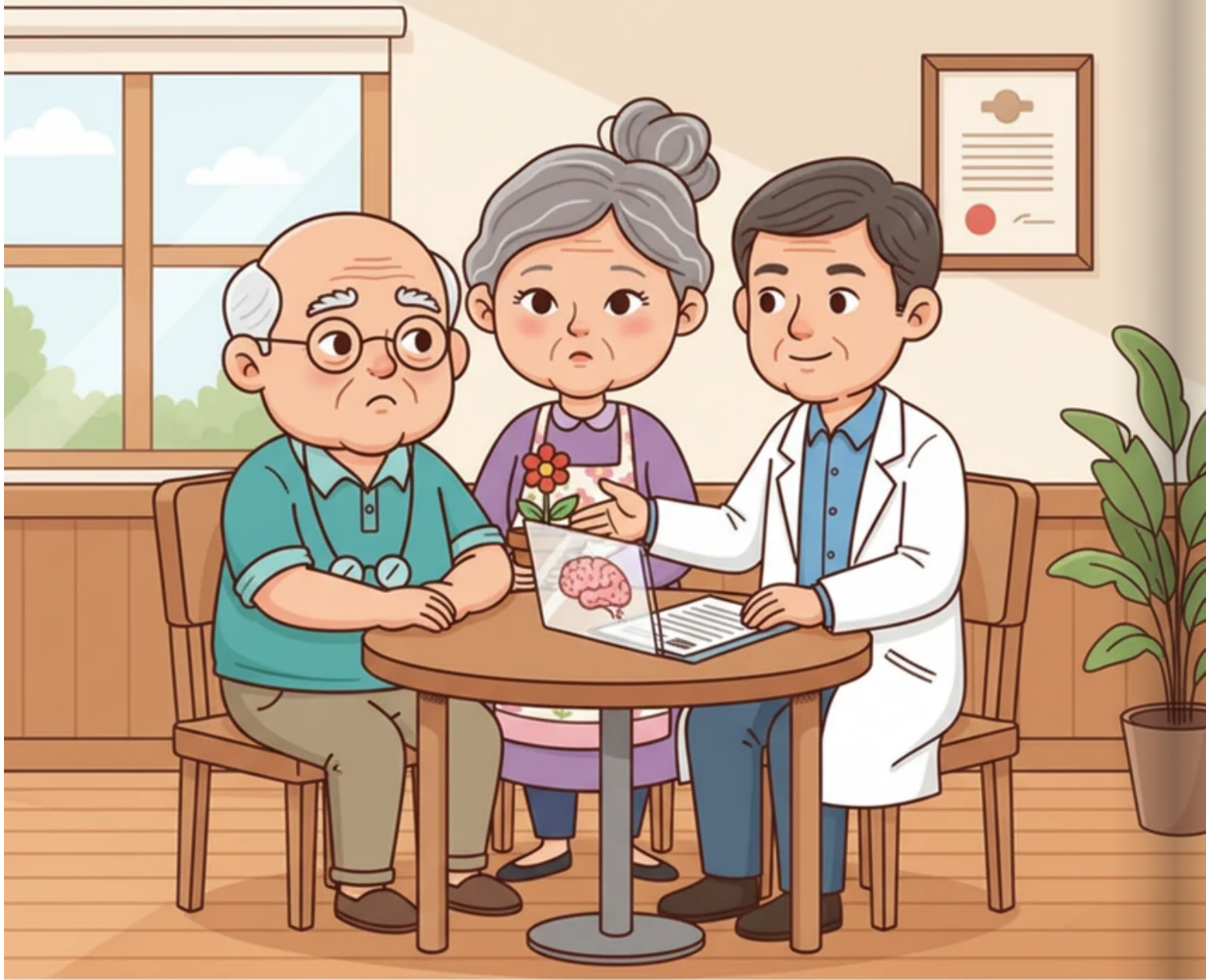
MR. & MRS. CHAN'S GARDEN ADVENTURES ktang1977



Mr. Chan sits at his desk in a high-rise office, surrounded by blueprints and a daunting tax assessment. The bright lights of the city flicker outside, reflecting his concern for his financial future and the rising costs of living.



During a walk along the Star Ferry pier, a trusted financial advisor introduces Mr. Chan to the concept of a Qualifying Deferred Annuity Policy. The sea breeze carries a sense of hope as he listens to how he can save for retirement while reducing his current tax burden.



MR. CHAN

MRS. CHAN

DR. LEE

## THE REALIZATION

Mr. Chan smiles as he realizes he can claim a tax deduction of up to sixty thousand Hong Kong dollars every year through his QDAP contributions. He envisions the immediate savings helping his family while building a substantial nest egg for his later years.

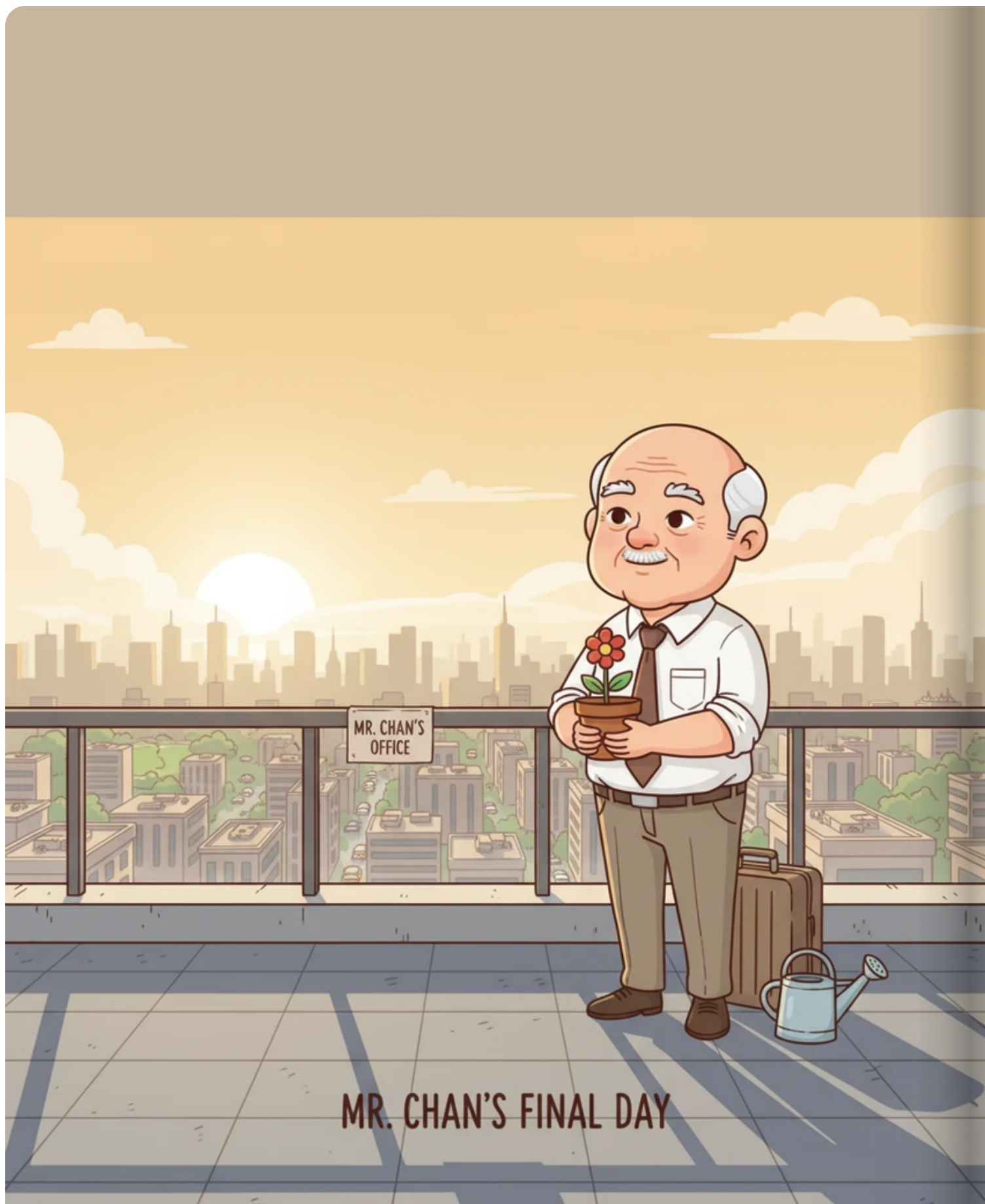


With a confident stroke of a pen, Mr. Chan signs his QDAP contract in a modern, sunlit office overlooking the harbor. He feels a weight lift off his shoulders, knowing his future self will thank him for this disciplined and tax-efficient saving habit.

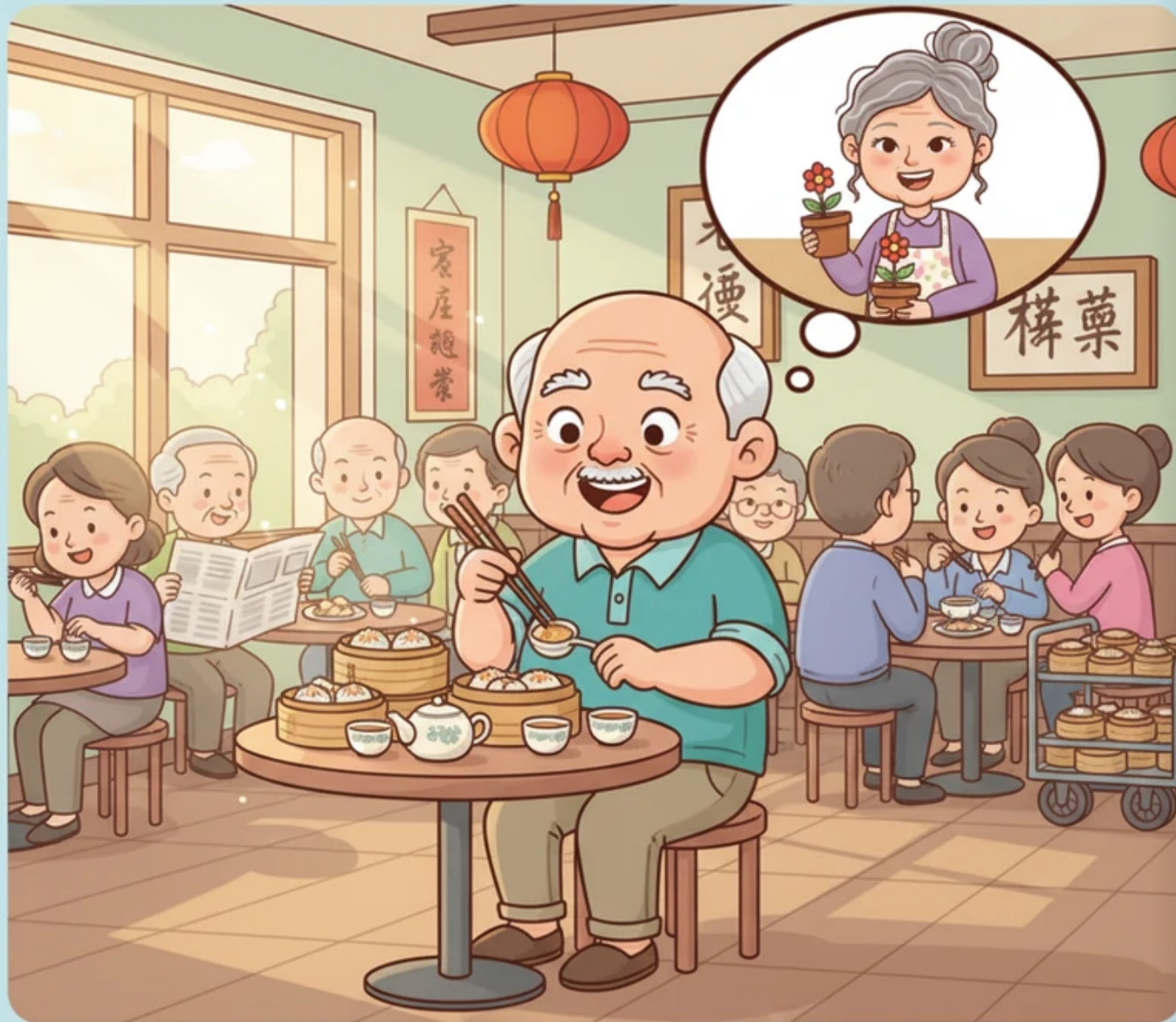


MR. CHAN IN HONG KONG - AUTUMN

The seasons change in Hong Kong, from the humid summers to the crisp autumns, as Mr. Chan continues his career with newfound peace of mind. Each monthly contribution to his annuity is a solid brick in the foundation of his dream retirement.



Years later, Mr. Chan stands on his office balcony one last time, watching the sun set behind the peaks. He is not afraid of the transition into retirement, for his annuity is now ready to provide a steady, guaranteed stream of income.



**MR. CHAN'S SURPRISE!**

At a bustling tea house in Central, Mr. Chan receives a notification on his phone confirming his first monthly annuity payment. He pours a cup of hot jasmine tea, enjoying the taste of financial independence and the rewards of his long-term foresight.



With no more worries about daily expenses, Mr. Chan sets up his easel at a quiet park overlooking the Victoria Harbour. He spends his afternoons painting the vibrant landscapes of the city he loves, fueled by the reliable income from his policy.



Mr. Chan and his wife embark on a long-awaited journey, exploring new cultures with the confidence that their lifestyle is protected. The QDAP payments act as a reliable companion, ensuring they never have to compromise on their comfort or adventures.



MR. CHAN

MRS. CHAN

Resting on a bench in a peaceful garden, Mr. Chan watches the next generation of professionals rush by in the distance. He smiles contentedly, knowing that his smart choice years ago has truly turned his retirement into a golden era of fulfillment.