

# A CUSTOM LIFE INSURANCE ILLUSTRATION OF

Trendsetter(SM) Super 10
Policy Form Number: 6-606 67-113

For **SAMPLE** 

PRESENTED BY

SUN FLOWER INSURANCE BROKERS LTD

Hong Kong

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May 28, 2021

# THIS IS A QUOTE SHOWING THE GUARANTEED ELEMENTS OF THE LIFE INSURANCE POLICY.

#### **IMPORTANT:**

THIS IS A SUMMARY QUOTE OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

YOU HAVE BEEN PROVIDED WITH A PRODUCT BROCHURE FOR THE PRODUCT TO WHICH THIS ILLUSTRATION DOCUMENT RELATES. IT IS VERY IMPORTANT THAT YOU READ THIS DOCUMENT IN ORDER TO FULLY UNDERSTAND THE RELEVANT RISKS OF THE RELEVANT PRODUCT, INCLUDING BUT NOT LIMITED TO THE RISKS SET OUT IN THAT PRODUCT BROCHURE.

Incorporated in Bermuda with limited liability



# Trendsetter(SM) Super 10 GUIDE TO THE QUOTE

On SAMPLE, Male age 30, Standard, Nonsmoker

Total Sum Assured = \$300,000, 1st Year Premium Outlay = \$411, paid Annually

#### **Annual Premium**

For the policy form named above, the annual premium is guaranteed to remain level for the first ten policy years. This quote shows the sum of the modal premiums that you will pay during the year. For instance, if you select quarterly payments, the first year premium outlay shown above shows 4 times the quarterly premium being paid each year. Premiums increase annually starting in the eleventh policy year.

#### **Death Benefit**

The death benefit of the policy is the amount payable to the beneficiary at the insured's death. Subject to all policy provisions, the sum assured is guaranteed to remain level to the policy anniversary nearest the insured's age 95, as long as the required premium is paid before the end of the grace period.

The policy owner may request a decrease in the sum assured while the policy is in-force, but may not reduce the sum assured below the policy minimum.

#### **Initial Modal Premiums**

Annual: \$411.00 Semi-Annual: \$213.72 Quarterly: \$108.92 Quarterly PAC: \$106.86 Monthly PAC: \$35.96

# **Policy Issue Information**

The basic underwriting requirements based on this quote are: Non-med\*

Additional underwriting requirements may apply if any prior Transamerica Life (Bermuda) Ltd. (Transamerica Life Bermuda) coverage was issued within the last 12 months. Please contact the Transamerica Life Bermuda underwriters.

The above is only a summary quote of the major benefits of your policy. You should refer to your distributor or Transamerica Life Bermuda for more information or, if appropriate, a more detailed proposal.



# Comparison of our Trendsetter(SM) Super 10, Trendsetter(SM) Super 20, Trendsetter(SM) Super 30 Products On SAMPLE, Male age 30, Standard, Nonsmoker

# Total Sum Assured = \$300,000, 1st Year Premium Outlay = \$411, paid Annually

#### **Guaranteed Maximum Contract Premium**

Policy Year	Age Trendsetter(SM) Super 10 Trendsetter(SM) Super 20 Trendsetter(SM) Super 30			
1	30	411	558	819
2	31	411	558	819
3	32	411	558	819
4	33	411	558	819
5	34	411	558	819
6	35	411	558	819
7	36	411	558	819
8	37	411	558	819
9	38	411	558	819
10	39	411	558	819
11	40	1,479	558	819
12	41	1,584	558	819
13	42	1,698	558	819
14	43	1,821	558	819
15	44	1,959	558	819
16	45	2,112	558	819
17	46	2,277	558	819
18	47	2,454	558	819
19	48	2,652	558	819
20	49	2,865	558	819
21	50	3,108	3,108	819
22	51	3,384	3,384	819
23	52	3,705	3,705	819
24	53	4,074	4,074	819
25	54	4,482	4,482	819
26	55	4,938	4,938	819
27	56	5,436	5,436	819
28	57	5,964	5,964	819
29	58	6,552	6,552	819
30	59	7,212	7,212	819
31	60	7,947	7,947	7,947
32	61	8,766	8,766	8,766
33	62	9,711	9,711	9,711
34	63	10,779	10,779	10,779
35	64	11,970	11,970	11,970
36	65	13,269	13,269	13,269
37	66	14,679	14,679	14,679
38	67	16,191	16,191	16,191
39	68	17,832	17,832	17,832
40	69	19,653	19,653	19,653

Trendsetter(SM) Super 10 Policy Form Number, HK: 6-606 67-113

Trendsetter(SM) Super 20 Policy Form Number, HK: 6-604 67-113

Trendsetter(SM) Super 30 Policy Form Number, HK: 6-634 67-113

Term Life Insurance premiums increase annually starting with year 11 for Trendsetter(SM) Super 10, year 21 for Trendsetter(SM) Super 20, year 31 for Trendsetter(SM) Super 30.