SAMPLE

November 28, 2013

INITIAL TERM PREMIUM SUMMARY*

Version: 1.00

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.

For: MR. SAMPLE Producer:

Product Premium Mode Comparison

Kind Code	Annual	Semi-Annual	Quarterly Qua	arterly PAC	Monthly PAC	Monthly
6316	\$1,045.00	\$543.40	\$276.93	\$271.70	\$91.44	N/A
6322	\$1,435.00	\$746.20	\$380.28	\$373.10	\$125.56	\$132.02
6328	\$2,365.00	\$1,229.80	\$626.73	\$614.90	\$206.94	\$217.58
	6316 6322	6316 \$1,045.00 6322 \$1,435.00	6316\$1,045.00\$543.406322\$1,435.00\$746.20	6316\$1,045.00\$543.40\$276.936322\$1,435.00\$746.20\$380.28	6316\$1,045.00\$543.40\$276.93\$271.706322\$1,435.00\$746.20\$380.28\$373.10	6316\$1,045.00\$543.40\$276.93\$271.70\$91.446322\$1,435.00\$746.20\$380.28\$373.10\$125.56

* Premiums increase annually after the initial level premium period.

Underwriting Requirements: Non-Medical

Trendsetter(SM) Super 10 Policy Form Number: 6-606 67-110

Kind Code / Plan Code: 6316 TD504A N C

Insured Information

Sex: Male Age: 30 Face Amount: \$1,000,000 Underwritng Class: Standard Nonsmoker Substandard Rating: Flat Extra Rating: Flat Extra Period: Payment Mode: Annually Insured's Residence: HongKong (Region 1)

Premium Breakdown

Base: \$1,045.00

Summary of Premiums for Trendsetter(SM) Super 10

Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums
1	30	1,045	1,045
2	31	1,045	1,045
3	32	1,045	1,045
4	33	1,045	1,045
5	34	1,045	1,045
6	35	1,045	1,045
7	36	1,045	1,045
8	37	1,045	1,045
9	38	1,045	1,045
10	39	1,045	1,045

All products may not be available in all jurisdictions.

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