

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

Product	Kind Code	Annual	Semi-Annual	Quarterly	Quarterly PAC	Monthly PAC	Monthly
Trendsetter(SM) Super 10	6316	\$325.26	\$169.14	\$86.19	\$84.57	\$28.46	N/A
Trendsetter(SM) Super 20	6322	\$462.00	\$240.24	\$122.43	\$120.12	\$40.43	N/A
Trendsetter(SM) Super 30	6328	\$681.30	\$354.28	\$180.54	\$177.14	\$59.61	N/A

* Premiums increase annually after the initial level premium period.

Underwriting Requirements: Non-Medical

Trendsetter(SM) Super 20 Policy Form Number: 6-604 67-110

Kind Code / Plan Code: 6322 TD504C N A

Insured Information

Sex: Male
Age: 40
Face Amount: \$129,000
Underwriting Class: Standard Nonsmoker
Substandard Rating:
Flat Extra Rating:
Flat Extra Period:
Payment Mode: Annually
Insured's Residence: HongKong (Region 1)

Premium Breakdown

Base: \$462.00

Summary of Premiums for Trendsetter(SM) Super 20

Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums	Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums
1	40	462	462	11	50	462	462
2	41	462	462	12	51	462	462
3	42	462	462	13	52	462	462
4	43	462	462	14	53	462	462
5	44	462	462	15	54	462	462
6	45	462	462	16	55	462	462
7	46	462	462	17	56	462	462
8	47	462	462	18	57	462	462
9	48	462	462	19	58	462	462
10	49	462	462	20	59	462	462

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.