

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 | \$587.13 | \$305.31 | \$155.59 | \$152.65 | \$51.37 | N/A |
| Trendsetter(SM) Super 20 | 6322 | \$917.37 | \$477.03 | \$243.10 | \$238.52 | \$80.27 | N/A |
| Trendsetter(SM) Super 30 | 6328 | \$1,315.98 | \$684.31 | \$348.73 | \$342.15 | \$115.15 | \$121.07 |

* 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: 50
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: \$917.37

Summary of Premiums for Trendsetter(SM) Super 20

| Year | Age | Guaranteed Premiums | Non-Guaranteed Premiums | Year | Age | Guaranteed Premiums | Non-Guaranteed Premiums |
|------|-----|---------------------|-------------------------|------|-----|---------------------|-------------------------|
| 1 | 50 | 918 | 918 | 11 | 60 | 918 | 918 |
| 2 | 51 | 918 | 918 | 12 | 61 | 918 | 918 |
| 3 | 52 | 918 | 918 | 13 | 62 | 918 | 918 |
| 4 | 53 | 918 | 918 | 14 | 63 | 918 | 918 |
| 5 | 54 | 918 | 918 | 15 | 64 | 918 | 918 |
| 6 | 55 | 918 | 918 | 16 | 65 | 918 | 918 |
| 7 | 56 | 918 | 918 | 17 | 66 | 918 | 918 |
| 8 | 57 | 918 | 918 | 18 | 67 | 918 | 918 |
| 9 | 58 | 918 | 918 | 19 | 68 | 918 | 918 |
| 10 | 59 | 918 | 918 | 20 | 69 | 918 | 918 |

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.