

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	\$1,398.54	\$727.24	\$370.61	\$363.62	\$122.37	\$128.67
Trendsetter(SM) Super 20	6322	\$2,089.98	\$1,086.79	\$553.84	\$543.39	\$182.87	\$192.28

* Premiums increase annually after the initial level premium period.

Underwriting Requirements: Paramedical

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

Kind Code / Plan Code: 6322 TD504C N A

Insured Information

Sex: Male
Age: 60
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: \$2,089.98

Summary of Premiums for Trendsetter(SM) Super 20

Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums	Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums
1	60	2,090	2,090	11	70	2,090	2,090
2	61	2,090	2,090	12	71	2,090	2,090
3	62	2,090	2,090	13	72	2,090	2,090
4	63	2,090	2,090	14	73	2,090	2,090
5	64	2,090	2,090	15	74	2,090	2,090
6	65	2,090	2,090	16	75	2,090	2,090
7	66	2,090	2,090	17	76	2,090	2,090
8	67	2,090	2,090	18	77	2,090	2,090
9	68	2,090	2,090	19	78	2,090	2,090
10	69	2,090	2,090	20	79	2,090	2,090

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.