

INITIAL TERM PREMIUM SUMMARY* November 28, 2013 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 Q	uarterly PAC	Monthly PAC	Monthly
Trendsetter(SM) Super 10	6318	\$575.52	\$299.27	\$152.51	\$149.64	\$50.36	N/A
Trendsetter(SM) Super 20	6324	\$985.74	\$512.58	\$261.22	\$256.29	\$86.25	N/A
Trendsetter(SM) Super 30	6330	\$1,279.86	\$665.53	\$339.16	\$332.76	\$111.99	\$117.75

^{*} 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: 6324 TD504C S A

Insured Information

Sex: Male

Age: 40

Face Amount: \$129,000

Underwriting Class: Standard Smoker

Substandard Rating: Flat Extra Rating: Flat Extra Period:

Payment Mode: Annually

Insured's Residence: HongKong (Region 1)

Premium Breakdown

Base: \$985.74

Summary of Premiums for Trendsetter(SM) Super 20

Year	Age	Guaranteed Premiums	Non- Guaranteed Premiums	Year	Age	Guaranteed Premiums	Non- Guaranteed Premiums
1	40	986	986	11	50	986	986
2	41	986	986	12	51	986	986
3	42	986	986	13	52	986	986
4	43	986	986	14	53	986	986
5	44	986	986	15	54	986	986
6	45	986	986	16	55	986	986
7	46	986	986	17	56	986	986
8	47	986	986	18	57	986	986
9	48	986	986	19	58	986	986
10	49	986	986	20	59	986	986

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.