

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 Q	uarterly PAC	Monthly PAC	Monthly
Trendsetter(SM) Super 10	6318	\$1,068.30	\$555.52	\$283.10	\$277.76	\$93.48	N/A
Trendsetter(SM) Super 20	6324	\$2,074.50	\$1,078.74	\$549.74	\$539.37	\$181.52	\$190.85

^{*} 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: 50

Face Amount: \$129,000

Underwritng Class: Standard Smoker

Substandard Rating: Flat Extra Rating: Flat Extra Period:

Payment Mode: Annually

Insured's Residence: HongKong (Region 1)

Premium Breakdown

Base: \$2,074.50

Summary of Premiums for Trendsetter(SM) Super 20

Year	Age	Guaranteed Premiums	Non- Guaranteed Premiums	Year	Age	Guaranteed Premiums	Non- Guaranteed Premiums
1	50	2,075	2,075	11	60	2,075	2,075
2	51	2,075	2,075	12	61	2,075	2,075
3	52	2,075	2,075	13	62	2,075	2,075
4	53	2,075	2,075	14	63	2,075	2,075
5	54	2,075	2,075	15	64	2,075	2,075
6	55	2,075	2,075	16	65	2,075	2,075
7	56	2,075	2,075	17	66	2,075	2,075
8	57	2,075	2,075	18	67	2,075	2,075
9	58	2,075	2,075	19	68	2,075	2,075
10	59	2,075	2,075	20	69	2,075	2,075

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.