

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	6318	\$2,372.49	\$1,233.69	\$628.71	\$616.85	\$207.59	\$218.27
Trendsetter(SM) Super 20	6324	\$5,218.23	\$2,713.48	\$1,382.83	\$1,356.74	\$456.60	\$480.08

* 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: 6324 TD504C S A

Insured Information

Sex: Male
Age: 60
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: \$5,218.23

Summary of Premiums for Trendsetter(SM) Super 20

Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums	Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums
1	60	5,219	5,219	11	70	5,219	5,219
2	61	5,219	5,219	12	71	5,219	5,219
3	62	5,219	5,219	13	72	5,219	5,219
4	63	5,219	5,219	14	73	5,219	5,219
5	64	5,219	5,219	15	74	5,219	5,219
6	65	5,219	5,219	16	75	5,219	5,219
7	66	5,219	5,219	17	76	5,219	5,219
8	67	5,219	5,219	18	77	5,219	5,219
9	68	5,219	5,219	19	78	5,219	5,219
10	69	5,219	5,219	20	79	5,219	5,219

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.