

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	\$255.60	\$132.91	\$67.73	\$66.46	\$22.37	N/A
Trendsetter(SM) Super 20	6322	\$358.80	\$186.58	\$95.08	\$93.29	\$31.40	N/A
Trendsetter(SM) Super 30	6328	\$534.24	\$277.80	\$141.57	\$138.90	\$46.75	N/A

* Premiums increase annually after the initial level premium period.

Underwriting Requirements: Non-Medical

Trendsetter(SM) Super 30 Policy Form Number: 6-634 67-110

Kind Code / Plan Code: 6328 TD504D N A

Insured Information

Sex: Male
Age: 30
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: \$534.24

Summary of Premiums for Trendsetter(SM) Super 30

Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums	Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums
1	30	535	535	16	45	535	535
2	31	535	535	17	46	535	535
3	32	535	535	18	47	535	535
4	33	535	535	19	48	535	535
5	34	535	535	20	49	535	535
6	35	535	535	21	50	535	535
7	36	535	535	22	51	535	535
8	37	535	535	23	52	535	535
9	38	535	535	24	53	535	535
10	39	535	535	25	54	535	535
11	40	535	535	26	55	535	535
12	41	535	535	27	56	535	535
13	42	535	535	28	57	535	535
14	43	535	535	29	58	535	535
15	44	535	535	30	59	535	535

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.