

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 Qu	uarterly PAC	Monthly PAC	Monthly
Trendsetter(SM) Super 10	6316	\$587.13	\$305.31	\$155.59	\$152.65	\$51.37	N/A
Trendsetter(SM) Super 20	6322	\$917.37	\$477.03	\$243.10	\$238.52	\$80.27	N/A
Trendsetter(SM) Super 30	6328	\$1,315.98	\$684.31	\$348.73	\$342.15	\$115.15	\$121.07

^{*} 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: 50

Face Amount: \$129,000

Underwritng Class: Standard Nonsmoker

Substandard Rating: Flat Extra Rating: Flat Extra Period:

Payment Mode: Annually

Insured's Residence: HongKong (Region 1)

Premium Breakdown

Base: \$1,315.98

Summary of Premiums for Trendsetter(SM) Super 30

Year	Age	Guaranteed Premiums	Non- Guaranteed Premiums	Year	Age	Guaranteed Premiums	Non- Guaranteed Premiums
1	50	1,316	1,316	16	65	1,316	1,316
2	51	1,316	1,316	17	66	1,316	1,316
3	52	1,316	1,316	18	67	1,316	1,316
4	53	1,316	1,316	19	68	1,316	1,316
5	54	1,316	1,316	20	69	1,316	1,316
6	55	1,316	1,316	21	70	1,316	1,316
7	56	1,316	1,316	22	71	1,316	1,316
8	57	1,316	1,316	23	72	1,316	1,316
9	58	1,316	1,316	24	73	1,316	1,316
10	59	1,316	1,316	25	74	1,316	1,316
11	60	1,316	1,316	26	75	1,316	1,316
12	61	1,316	1,316	27	76	1,316	1,316
13	62	1,316	1,316	28	77	1,316	1,316
14	63	1,316	1,316	29	78	1,316	1,316
15	64	1,316	1,316	30	79	1,316	1,316

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.