

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	\$325.26	\$169.14	\$86.19	\$84.57	\$28.46	N/A
Trendsetter(SM) Super 20	6322	\$462.00	\$240.24	\$122.43	\$120.12	\$40.43	N/A
Trendsetter(SM) Super 30	6328	\$681.30	\$354.28	\$180.54	\$177.14	\$59.61	N/A

* Premiums increase annually after the initial level premium period.

Underwriting Requirements: Non-Medical

Trendsetter(SM) Super 10 Policy Form Number: 6-606 67-110

Kind Code / Plan Code: 6316 TD504A N A

Insured Information

Sex: Male

Age: 40

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: \$325.26

Summary of Premiums for Trendsetter(SM) Super 10

Year	Age	Guaranteed	Premiums	Non-Guaranteed Premiums
1	40		326	326
2	41		326	326
3	42		326	326
4	43		326	326
5	44		326	326
6	45		326	326
7	46		326	326
8	47		326	326
9	48		326	326
10	49		326	326

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.