

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	\$371.70	\$193.28	\$98.50	\$96.64	\$32.52	N/A
Trendsetter(SM) Super 20	6324	\$718.71	\$373.73	\$190.46	\$186.86	\$62.89	N/A
Trendsetter(SM) Super 30	6330	\$818.04	\$425.38	\$216.78	\$212.69	\$71.58	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: 6330 TD504D S A

Insured Information

Sex: Male
Age: 30
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: \$818.04

Summary of Premiums for Trendsetter(SM) Super 30

Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums	Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums
1	30	819	819	16	45	819	819
2	31	819	819	17	46	819	819
3	32	819	819	18	47	819	819
4	33	819	819	19	48	819	819
5	34	819	819	20	49	819	819
6	35	819	819	21	50	819	819
7	36	819	819	22	51	819	819
8	37	819	819	23	52	819	819
9	38	819	819	24	53	819	819
10	39	819	819	25	54	819	819
11	40	819	819	26	55	819	819
12	41	819	819	27	56	819	819
13	42	819	819	28	57	819	819
14	43	819	819	29	58	819	819
15	44	819	819	30	59	819	819

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.