

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	\$575.52	\$299.27	\$152.51	\$149.64	\$50.36	N/A
Trendsetter(SM) Super 20	6324	\$985.74	\$512.58	\$261.22	\$256.29	\$86.25	N/A
Trendsetter(SM) Super 30	6330	\$1,279.86	\$665.53	\$339.16	\$332.76	\$111.99	\$117.75

* 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: 40
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: \$1,279.86

Summary of Premiums for Trendsetter(SM) Super 30

Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums	Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums
1	40	1,280	1,280	16	55	1,280	1,280
2	41	1,280	1,280	17	56	1,280	1,280
3	42	1,280	1,280	18	57	1,280	1,280
4	43	1,280	1,280	19	58	1,280	1,280
5	44	1,280	1,280	20	59	1,280	1,280
6	45	1,280	1,280	21	60	1,280	1,280
7	46	1,280	1,280	22	61	1,280	1,280
8	47	1,280	1,280	23	62	1,280	1,280
9	48	1,280	1,280	24	63	1,280	1,280
10	49	1,280	1,280	25	64	1,280	1,280
11	50	1,280	1,280	26	65	1,280	1,280
12	51	1,280	1,280	27	66	1,280	1,280
13	52	1,280	1,280	28	67	1,280	1,280
14	53	1,280	1,280	29	68	1,280	1,280
15	54	1,280	1,280	30	69	1,280	1,280

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.