

SAMPLE

Life Insurance Proposal

FOR

MR. SAMPLE

Presented by

29 November, 2013

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Easy Term 10 Presentation Sheet

Personal Information

Name : MR. SAMPLE
Date of Birth (DD/MM/YYYY) : 01/01/1984
Age Next Birthday : 30
Sex : Male
Smoking Status : Smoker
Occupation : Class 1
Quoted Premium Class : Standard

Plan Information

Currency : Hong Kong Dollar
Basic Sum Insured : \$1,000,000.00
Terminal Illness : Yes
Waiver Of Premium : Yes
24-hour Worldwide Emergency Assistance Service : Yes

First-Year Annual Premium

	<u>Premium</u>
	<u>Standard</u>
Basic Plan	\$1,950.00
Terminal Illness	Free
Waiver Of Premium	Free
24-hour Worldwide Emergency Assistance Service	Free

Total	:	Annually	:	\$1,950.00
		Semi-Annually	:	\$1,033.50
		Quarterly	:	\$526.50
		Monthly	:	\$181.35

The basic medical underwriting requirements* based on this quote are : ParaMed, BT1

**The company reserves the right to request for additional evidence if necessary.*

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Easy Term 10 Table of Premium Rate

The following rate table illustrates basic plan premium only and excludes all riders.

<u>Policy Year</u>	<u>Age Next Birthday</u>	<u>Annualized Premium (HK\$)</u> <u>Standard</u>
1	30	1,950
2	31	1,950
3	32	1,950
4	33	1,950
5	34	1,950
6	35	1,950
7	36	1,950
8	37	1,950
9	38	1,950
10	39	1,950
11	40	3,660
12	41	3,920
13	42	4,250
14	43	4,650
15	44	5,120
16	45	5,690
17	46	6,290
18	47	6,850
19	48	7,460
20	49	7,780
21	50	8,150
22	51	8,690
23	52	9,360
24	53	10,280
25	54	11,340
26	55	12,660
27	56	14,160
28	57	15,690
29	58	17,310
30	59	18,550
31	60	19,990
32	61	21,760
33	62	23,960
34	63	26,650
35	64	29,640

The premium is guaranteed to remain level for the first 10 policy years. Premiums after year 10 are non-guaranteed and are calculated in accordance with the then current premium rate of the Insured's then age.