

SAMPLE

Life Insurance Proposal

FOR

MR. SAMPLE

Presented by

29 November, 2013

SAMPLE

Easy Term 10 Presentation Sheet

Personal Information

Name : MR. SAMPLE
Date of Birth (DD/MM/YYYY) : 01/01/1974
Age Next Birthday : 40
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	\$4,460.00
Terminal Illness	Free
Waiver Of Premium	Free
24-hour Worldwide Emergency Assistance Service	Free

Total	:	Annually	:	\$4,460.00
		Semi-Annually	:	\$2,363.80
		Quarterly	:	\$1,204.20
		Monthly	:	\$414.78

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	40	4,460
2	41	4,460
3	42	4,460
4	43	4,460
5	44	4,460
6	45	4,460
7	46	4,460
8	47	4,460
9	48	4,460
10	49	4,460
11	50	8,150
12	51	8,690
13	52	9,360
14	53	10,280
15	54	11,340
16	55	12,660
17	56	14,160
18	57	15,690
19	58	17,310
20	59	18,550
21	60	19,990
22	61	21,760
23	62	23,960
24	63	26,650
25	64	29,640
26	65	32,680
27	66	35,660
28	67	38,520
29	68	41,260
30	69	44,150
31	70	46,980
32	71	50,440
33	72	54,220
34	73	59,450
35	74	64,680

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.