

# SAMPLE

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## 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) : 01/01/1954  
Age Next Birthday : 60  
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  
24-hour Worldwide Emergency Assistance Service : Yes

### First-Year Annual Premium

		<u>Premium</u>
		<u>Standard</u>
Basic Plan	:	\$19,950.00
Terminal Illness	:	Free
24-hour Worldwide Emergency Assistance Service	:	Free
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Total	:	\$19,950.00
	Semi-Annually	\$10,573.50
	Quarterly	\$5,386.50
	Monthly	\$1,855.35

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	60	19,950
2	61	19,950
3	62	19,950
4	63	19,950
5	64	19,950
6	65	19,950
7	66	19,950
8	67	19,950
9	68	19,950
10	69	19,950
11	70	46,980
12	71	50,440
13	72	54,220
14	73	59,450
15	74	64,680
16	75	69,920
17	76	76,050
18	77	82,550
19	78	90,080
20	79	98,820
21	80	108,790
22	81	119,410
23	82	129,460
24	83	139,270
25	84	149,300
26	85	160,060
27	86	172,820
28	87	186,650
29	88	198,690
30	89	210,940
31	90	223,110

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.