

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	6316	\$587.13	\$305.31	\$155.59	\$152.65	\$51.37	N/A
Trendsetter(SM) Super 20	6322	\$917.37	\$477.03	\$243.10	\$238.52	\$80.27	N/A
Trendsetter(SM) Super 30	6328	\$1,315.98	\$684.31	\$348.73	\$342.15	\$115.15	\$121.07

* Premiums increase annually after the initial level premium period.

Underwriting Requirements: Non-Medical

Trendsetter(SM) Super 10 Policy Form Number: 6-606 67-110

Kind Code / Plan Code: 6316 TD504A N A

Insured Information

Sex: Male

Age: 50

Face Amount: \$129,000

Underwriting Class: Standard Nonsmoker

Substandard Rating:

Flat Extra Rating:

Flat Extra Period:

Payment Mode: Annually

Insured's Residence: HongKong (Region 1)

Premium Breakdown

Base: \$587.13

Summary of Premiums for Trendsetter(SM) Super 10

Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums
1	50	588	588
2	51	588	588
3	52	588	588
4	53	588	588
5	54	588	588
6	55	588	588
7	56	588	588
8	57	588	588
9	58	588	588
10	59	588	588

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.