

# SAMPLE

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## Life Insurance Proposal

FOR

**MR. SAMPLE**

Presented by

28 November, 2013

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## Easy Term 15 Presentation Sheet

### Personal Information

Name : MR. SAMPLE  
Date of Birth (DD/MM/YYYY) : 01/01/1984  
Age Next Birthday : 30  
Sex : Male  
Smoking Status : Non-Smoker  
Occupation : Class 1  
Quoted Premium Class : (1) Preferred (2) Standard Plus

### 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

		Premium	
		<u>Preferred</u>	<u>Standard Plus</u>
Basic Plan	:	\$1,280.00	\$1,520.00
Terminal Illness	:	Free	Free
Waiver Of Premium	:	Free	Free
24-hour Worldwide Emergency Assistance Service	:	Free	Free
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Total	:		
	Annually	\$1,280.00	\$1,520.00
	Semi-Annually	\$678.40	\$805.60
	Quarterly	\$345.60	\$410.40
	Monthly	\$119.04	\$141.36

When application is submitted and/or medical examination is done, the applicant is making an offer and therefore has to submit premium at the Standard Plus rate. If Underwriter can accept at Preferred rate, the difference between Standard Plus rate and Preferred rate will be refunded.

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 15 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>Preferred</u>	<u>Standard Plus</u>
1	30	1,280	1,520
2	31	1,280	1,520
3	32	1,280	1,520
4	33	1,280	1,520
5	34	1,280	1,520
6	35	1,280	1,520
7	36	1,280	1,520
8	37	1,280	1,520
9	38	1,280	1,520
10	39	1,280	1,520
11	40	1,280	1,520
12	41	1,280	1,520
13	42	1,280	1,520
14	43	1,280	1,520
15	44	1,280	1,520
16	45	3,080	3,080
17	46	3,390	3,390
18	47	3,680	3,680
19	48	4,000	4,000
20	49	4,170	4,170
21	50	4,370	4,370
22	51	4,670	4,670
23	52	5,020	5,020
24	53	5,510	5,510
25	54	6,070	6,070
26	55	6,770	6,770
27	56	7,650	7,650
28	57	8,540	8,540
29	58	9,510	9,510
30	59	10,310	10,310
31	60	11,250	11,250
32	61	12,390	12,390
33	62	13,790	13,790
34	63	15,530	15,530
35	64	17,480	17,480

The premium is guaranteed to remain level for the first 15 policy years. Premiums after year 15 are non-guaranteed and are calculated in accordance with the then current premium rate of the Insured's then age.