

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

### First-Year Annual Premium

		Premium			
		<u>Preferred</u>	<u>Standard Plus</u>		
Basic Plan	:	\$8,340.00	\$10,670.00		
Terminal Illness	:	Free	Free		
24-hour Worldwide Emergency Assistance Service	:	Free	Free		
Total	:	Annually	:	\$8,340.00	\$10,670.00
		Semi-Annually	:	\$4,420.20	\$5,655.10
		Quarterly	:	\$2,251.80	\$2,880.90
		Monthly	:	\$775.62	\$992.31

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	60	8,340	10,670
2	61	8,340	10,670
3	62	8,340	10,670
4	63	8,340	10,670
5	64	8,340	10,670
6	65	8,340	10,670
7	66	8,340	10,670
8	67	8,340	10,670
9	68	8,340	10,670
10	69	8,340	10,670
11	70	8,340	10,670
12	71	8,340	10,670
13	72	8,340	10,670
14	73	8,340	10,670
15	74	8,340	10,670
16	75	51,000	51,000
17	76	56,330	56,330
18	77	62,110	62,110
19	78	68,870	68,870
20	79	76,770	76,770
21	80	85,930	85,930
22	81	95,910	95,910
23	82	105,680	105,680
24	83	115,550	115,550
25	84	125,980	125,980
26	85	139,410	139,410
27	86	152,160	152,160
28	87	166,150	166,150
29	88	178,670	178,670
30	89	191,680	191,680
31	90	207,620	207,620

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.