

# SAMPLE

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## Life Insurance Proposal

FOR

**MR. SAMPLE**

Presented by

29 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	: 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

		Premium
		<u>Standard</u>
Basic Plan	:	\$2,270.00
Terminal Illness	:	Free
Waiver Of Premium	:	Free
24-hour Worldwide Emergency Assistance Service	:	Free

Total	:	Annually	:	\$2,270.00
		Semi-Annually	:	\$1,203.10
		Quarterly	:	\$612.90
		Monthly	:	\$211.11

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>Standard</u>
1	30	2,270
2	31	2,270
3	32	2,270
4	33	2,270
5	34	2,270
6	35	2,270
7	36	2,270
8	37	2,270
9	38	2,270
10	39	2,270
11	40	2,270
12	41	2,270
13	42	2,270
14	43	2,270
15	44	2,270
16	45	5,690
17	46	6,290
18	47	6,850
19	48	7,460
20	49	7,780
21	50	8,150
22	51	8,690
23	52	9,360
24	53	10,280
25	54	11,340
26	55	12,660
27	56	14,160
28	57	15,690
29	58	17,310
30	59	18,550
31	60	19,990
32	61	21,760
33	62	23,960
34	63	26,650
35	64	29,640

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.