

# SAMPLE

---

## Life Insurance Proposal

FOR

**MR. SAMPLE**

Presented by

29 November, 2013

# SAMPLE

## Easy Term 15 Presentation Sheet

### Personal Information

Name : MR. SAMPLE  
Date of Birth (DD/MM/YYYY) : 01/01/1974  
Age Next Birthday : 40  
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

|  | <u>Premium</u>  |
|--|-----------------|
|  | <u>Standard</u> |
| Basic Plan                                     | \$5,510.00      |
| Terminal Illness                               | Free            |
| Waiver Of Premium                              | Free            |
| 24-hour Worldwide Emergency Assistance Service | Free            |

---

|       |   |               |   |            |
|-------|---|---------------|---|------------|
| Total | : | Annually      | : | \$5,510.00 |
|       |   | Semi-Annually | : | \$2,920.30 |
|       |   | Quarterly     | : | \$1,487.70 |
|       |   | Monthly       | : | \$512.43   |

The basic medical underwriting requirements\* based on this quote are : ParaMed, BT1  
*\*The company reserves the right to request for additional evidence if necessary.*

# SAMPLE

## 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><br><u>Standard</u> |
|--------------------|--------------------------|---|
| 1                  | 40                       | 5,510   |
| 2                  | 41                       | 5,510   |
| 3                  | 42                       | 5,510   |
| 4                  | 43                       | 5,510   |
| 5                  | 44                       | 5,510   |
| 6                  | 45                       | 5,510   |
| 7                  | 46                       | 5,510   |
| 8                  | 47                       | 5,510   |
| 9                  | 48                       | 5,510   |
| 10                 | 49                       | 5,510   |
| 11                 | 50                       | 5,510   |
| 12                 | 51                       | 5,510   |
| 13                 | 52                       | 5,510   |
| 14                 | 53                       | 5,510   |
| 15                 | 54                       | 5,510   |
| 16                 | 55                       | 12,660  |
| 17                 | 56                       | 14,160  |
| 18                 | 57                       | 15,690  |
| 19                 | 58                       | 17,310  |
| 20                 | 59                       | 18,550  |
| 21                 | 60                       | 19,990  |
| 22                 | 61                       | 21,760  |
| 23                 | 62                       | 23,960  |
| 24                 | 63                       | 26,650  |
| 25                 | 64                       | 29,640  |
| 26                 | 65                       | 32,680  |
| 27                 | 66                       | 35,660  |
| 28                 | 67                       | 38,520  |
| 29                 | 68                       | 41,260  |
| 30                 | 69                       | 44,150  |
| 31                 | 70                       | 46,980  |
| 32                 | 71                       | 50,440  |
| 33                 | 72                       | 54,220  |
| 34                 | 73                       | 59,450  |
| 35                 | 74                       | 64,680  |

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.