

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) : 01/01/1964
Age Next Birthday : 50
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	\$12,640.00
Terminal Illness	Free
Waiver Of Premium	Free
24-hour Worldwide Emergency Assistance Service	Free

Total	:	Annually	:	\$12,640.00
		Semi-Annually	:	\$6,699.20
		Quarterly	:	\$3,412.80
		Monthly	:	\$1,175.52

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	50	12,640
2	51	12,640
3	52	12,640
4	53	12,640
5	54	12,640
6	55	12,640
7	56	12,640
8	57	12,640
9	58	12,640
10	59	12,640
11	60	12,640
12	61	12,640
13	62	12,640
14	63	12,640
15	64	12,640
16	65	32,680
17	66	35,660
18	67	38,520
19	68	41,260
20	69	44,150
21	70	46,980
22	71	50,440
23	72	54,220
24	73	59,450
25	74	64,680
26	75	69,920
27	76	76,050
28	77	82,550
29	78	90,080
30	79	98,820
31	80	108,790
32	81	119,410
33	82	129,460
34	83	139,270
35	84	149,300

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.