

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

First-Year Annual Premium

		<u>Premium</u>
		<u>Standard</u>
Basic Plan	:	\$28,950.00
Terminal Illness	:	Free
24-hour Worldwide Emergency Assistance Service	:	Free
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Total	:	\$28,950.00
	: Annually	\$28,950.00
	: Semi-Annually	\$15,343.50
	: Quarterly	\$7,816.50
	: Monthly	\$2,692.35

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	60	28,950
2	61	28,950
3	62	28,950
4	63	28,950
5	64	28,950
6	65	28,950
7	66	28,950
8	67	28,950
9	68	28,950
10	69	28,950
11	70	28,950
12	71	28,950
13	72	28,950
14	73	28,950
15	74	28,950
16	75	69,920
17	76	76,050
18	77	82,550
19	78	90,080
20	79	98,820
21	80	108,790
22	81	119,410
23	82	129,460
24	83	139,270
25	84	149,300
26	85	160,060
27	86	172,820
28	87	186,650
29	88	198,690
30	89	210,940
31	90	223,110

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.