

SAMPLE

Life Insurance Proposal

FOR

MR. SAMPLE

Presented by

28 November, 2013

SAMPLE

Easy Term 20 Presentation Sheet

Personal Information

Name : MR. SAMPLE
Date of Birth (DD/MM/YYYY) : 01/01/1984
Age Next Birthday : 30
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
Waiver Of Premium : Yes
24-hour Worldwide Emergency Assistance Service : Yes

First-Year Annual Premium

		Premium	
		<u>Preferred</u>	<u>Standard Plus</u>
Basic Plan	:	\$1,340.00	\$1,610.00
Terminal Illness	:	Free	Free
Waiver Of Premium	:	Free	Free
24-hour Worldwide Emergency Assistance Service	:	Free	Free
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Total	:		
	Annually	\$1,340.00	\$1,610.00
	Semi-Annually	\$710.20	\$853.30
	Quarterly	\$361.80	\$434.70
	Monthly	\$124.62	\$149.73

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 20 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	30	1,340	1,610
2	31	1,340	1,610
3	32	1,340	1,610
4	33	1,340	1,610
5	34	1,340	1,610
6	35	1,340	1,610
7	36	1,340	1,610
8	37	1,340	1,610
9	38	1,340	1,610
10	39	1,340	1,610
11	40	1,340	1,610
12	41	1,340	1,610
13	42	1,340	1,610
14	43	1,340	1,610
15	44	1,340	1,610
16	45	1,340	1,610
17	46	1,340	1,610
18	47	1,340	1,610
19	48	1,340	1,610
20	49	1,340	1,610
21	50	4,370	4,370
22	51	4,670	4,670
23	52	5,020	5,020
24	53	5,510	5,510
25	54	6,070	6,070
26	55	6,770	6,770
27	56	7,650	7,650
28	57	8,540	8,540
29	58	9,510	9,510
30	59	10,310	10,310
31	60	11,250	11,250
32	61	12,390	12,390
33	62	13,790	13,790
34	63	15,530	15,530
35	64	17,480	17,480

The premium is guaranteed to remain level for the first 20 policy years. Premiums after year 20 are non-guaranteed and are calculated in accordance with the then current premium rate of the Insured's then age.