

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) : 01/01/1974
Age Next Birthday : 40
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	\$2,160.00	\$2,660.00	
Terminal Illness	Free	Free	
Waiver Of Premium	Free	Free	
24-hour Worldwide Emergency Assistance Service	Free	Free	
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Total	Annually	\$2,160.00	\$2,660.00
	Semi-Annually	\$1,144.80	\$1,409.80
	Quarterly	\$583.20	\$718.20
	Monthly	\$200.88	\$247.38

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	40	2,160	2,660
2	41	2,160	2,660
3	42	2,160	2,660
4	43	2,160	2,660
5	44	2,160	2,660
6	45	2,160	2,660
7	46	2,160	2,660
8	47	2,160	2,660
9	48	2,160	2,660
10	49	2,160	2,660
11	50	2,160	2,660
12	51	2,160	2,660
13	52	2,160	2,660
14	53	2,160	2,660
15	54	2,160	2,660
16	55	2,160	2,660
17	56	2,160	2,660
18	57	2,160	2,660
19	58	2,160	2,660
20	59	2,160	2,660
21	60	11,250	11,250
22	61	12,390	12,390
23	62	13,790	13,790
24	63	15,530	15,530
25	64	17,480	17,480
26	65	19,530	19,530
27	66	21,680	21,680
28	67	23,850	23,850
29	68	26,030	26,030
30	69	28,390	28,390
31	70	30,800	30,800
32	71	33,760	33,760
33	72	37,070	37,070
34	73	41,500	41,500
35	74	46,140	46,140

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.