

SAMPLE

November 28, 2013

INITIAL TERM PREMIUM SUMMARY*

Version: 1.00

IMPORTANT:

THIS IS A SUMMARY QUOTE OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

For: MR. SAMPLE Producer:

Product Premium Mode Comparison

Product	Kind Code	Annual	Semi-Annual	Quarterly	Quarterly PAC	Monthly PAC	Monthly
Trendsetter(SM) Super 10	6316	\$1,398.54	\$727.24	\$370.61	\$363.62	\$122.37	\$128.67
Trendsetter(SM) Super 20	6322	\$2,089.98	\$1,086.79	\$553.84	\$543.39	\$182.87	\$192.28

* Premiums increase annually after the initial level premium period.

Underwriting Requirements: Paramedical

Trendsetter(SM) Super 10 Policy Form Number: 6-606 67-110

Kind Code / Plan Code: 6316 TD504A N A

Insured Information

Sex: Male

Age: 60

Face Amount: \$129,000

Underwriting Class: Standard Nonsmoker

Substandard Rating:

Flat Extra Rating:

Flat Extra Period:

Payment Mode: Annually

Insured's Residence: HongKong (Region 1)

Premium Breakdown

Base: \$1,398.54

Summary of Premiums for Trendsetter(SM) Super 10

Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums
1	60	1,399	1,399
2	61	1,399	1,399
3	62	1,399	1,399
4	63	1,399	1,399
5	64	1,399	1,399
6	65	1,399	1,399
7	66	1,399	1,399
8	67	1,399	1,399
9	68	1,399	1,399
10	69	1,399	1,399

All products may not be available in all jurisdictions.

The above is only a summary quote of the major benefits of your policy. You should refer to your distributor or the Company for more information or, if appropriate, a more detailed proposal.