

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) : 01/01/1964
Age Next Birthday : 50
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	:	\$4,160.00	\$5,250.00
Terminal Illness	:	Free	Free
Waiver Of Premium	:	Free	Free
24-hour Worldwide Emergency Assistance Service	:	Free	Free
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Total	:		
	Annually	\$4,160.00	\$5,250.00
	Semi-Annually	\$2,204.80	\$2,782.50
	Quarterly	\$1,123.20	\$1,417.50
	Monthly	\$386.88	\$488.25

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	50	4,160	5,250
2	51	4,160	5,250
3	52	4,160	5,250
4	53	4,160	5,250
5	54	4,160	5,250
6	55	4,160	5,250
7	56	4,160	5,250
8	57	4,160	5,250
9	58	4,160	5,250
10	59	4,160	5,250
11	60	4,160	5,250
12	61	4,160	5,250
13	62	4,160	5,250
14	63	4,160	5,250
15	64	4,160	5,250
16	65	4,160	5,250
17	66	4,160	5,250
18	67	4,160	5,250
19	68	4,160	5,250
20	69	4,160	5,250
21	70	30,800	30,800
22	71	33,760	33,760
23	72	37,070	37,070
24	73	41,500	41,500
25	74	46,140	46,140
26	75	51,000	51,000
27	76	56,330	56,330
28	77	62,110	62,110
29	78	68,870	68,870
30	79	76,770	76,770
31	80	85,930	85,930
32	81	95,910	95,910
33	82	105,680	105,680
34	83	115,550	115,550
35	84	125,980	125,980

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.