

# SAMPLE

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## Life Insurance Proposal

FOR

**MR. SAMPLE**

Presented by

28 November, 2013

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## Easy Term 20 Presentation Sheet

### Personal Information

Name : MR. SAMPLE  
Date of Birth (DD/MM/YYYY) : 01/01/1954  
Age Next Birthday : 60  
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  
24-hour Worldwide Emergency Assistance Service : Yes

### First-Year Annual Premium

		Premium	
		<u>Preferred</u>	<u>Standard Plus</u>
Basic Plan	:	\$9,470.00	\$12,130.00
Terminal Illness	:	Free	Free
24-hour Worldwide Emergency Assistance Service	:	Free	Free
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Total	:		
	: Annually	\$9,470.00	\$12,130.00
	: Semi-Annually	\$5,019.10	\$6,428.90
	: Quarterly	\$2,556.90	\$3,275.10
	: Monthly	\$880.71	\$1,128.09

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	60	9,470	12,130
2	61	9,470	12,130
3	62	9,470	12,130
4	63	9,470	12,130
5	64	9,470	12,130
6	65	9,470	12,130
7	66	9,470	12,130
8	67	9,470	12,130
9	68	9,470	12,130
10	69	9,470	12,130
11	70	9,470	12,130
12	71	9,470	12,130
13	72	9,470	12,130
14	73	9,470	12,130
15	74	9,470	12,130
16	75	9,470	12,130
17	76	9,470	12,130
18	77	9,470	12,130
19	78	9,470	12,130
20	79	9,470	12,130
21	80	85,930	85,930
22	81	95,910	95,910
23	82	105,680	105,680
24	83	115,550	115,550
25	84	125,980	125,980
26	85	139,410	139,410
27	86	152,160	152,160
28	87	166,150	166,150
29	88	178,670	178,670
30	89	191,680	191,680
31	90	207,620	207,620

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.