

# SAMPLE

---

## Life Insurance Proposal

FOR

**MR. SAMPLE**

Presented by

28 November, 2013

# SAMPLE

## Easy Term 30 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	:	\$1,700.00	\$2,070.00
Terminal Illness	:	Free	Free
Waiver Of Premium	:	Free	Free
24-hour Worldwide Emergency Assistance Service	:	Free	Free
<hr/>			
Total	:		
	Annually	\$1,700.00	\$2,070.00
	Semi-Annually	\$901.00	\$1,097.10
	Quarterly	\$459.00	\$558.90
	Monthly	\$158.10	\$192.51

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.*

# SAMPLE

## Easy Term 30 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	1,700	2,070
2	31	1,700	2,070
3	32	1,700	2,070
4	33	1,700	2,070
5	34	1,700	2,070
6	35	1,700	2,070
7	36	1,700	2,070
8	37	1,700	2,070
9	38	1,700	2,070
10	39	1,700	2,070
11	40	1,700	2,070
12	41	1,700	2,070
13	42	1,700	2,070
14	43	1,700	2,070
15	44	1,700	2,070
16	45	1,700	2,070
17	46	1,700	2,070
18	47	1,700	2,070
19	48	1,700	2,070
20	49	1,700	2,070
21	50	1,700	2,070
22	51	1,700	2,070
23	52	1,700	2,070
24	53	1,700	2,070
25	54	1,700	2,070
26	55	1,700	2,070
27	56	1,700	2,070
28	57	1,700	2,070
29	58	1,700	2,070
30	59	1,700	2,070
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 30 policy years. Premiums after year 30 are non-guaranteed and are calculated in accordance with the then current premium rate of the Insured's then age.