

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) : 01/01/1974
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	:	\$3,390.00	\$4,260.00
Terminal Illness	:	Free	Free
Waiver Of Premium	:	Free	Free
24-hour Worldwide Emergency Assistance Service	:	Free	Free
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Total	:		
	Annually	\$3,390.00	\$4,260.00
	Semi-Annually	\$1,796.70	\$2,257.80
	Quarterly	\$915.30	\$1,150.20
	Monthly	\$315.27	\$396.18

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 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	40	3,390	4,260
2	41	3,390	4,260
3	42	3,390	4,260
4	43	3,390	4,260
5	44	3,390	4,260
6	45	3,390	4,260
7	46	3,390	4,260
8	47	3,390	4,260
9	48	3,390	4,260
10	49	3,390	4,260
11	50	3,390	4,260
12	51	3,390	4,260
13	52	3,390	4,260
14	53	3,390	4,260
15	54	3,390	4,260
16	55	3,390	4,260
17	56	3,390	4,260
18	57	3,390	4,260
19	58	3,390	4,260
20	59	3,390	4,260
21	60	3,390	4,260
22	61	3,390	4,260
23	62	3,390	4,260
24	63	3,390	4,260
25	64	3,390	4,260
26	65	3,390	4,260
27	66	3,390	4,260
28	67	3,390	4,260
29	68	3,390	4,260
30	69	3,390	4,260
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 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.