

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) : 01/01/1964
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	:	\$6,680.00	\$8,510.00
Terminal Illness	:	Free	Free
Waiver Of Premium	:	Free	Free
24-hour Worldwide Emergency Assistance Service	:	Free	Free
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Total	:		
	Annually	\$6,680.00	\$8,510.00
	Semi-Annually	\$3,540.40	\$4,510.30
	Quarterly	\$1,803.60	\$2,297.70
	Monthly	\$621.24	\$791.43

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	50	6,680	8,510
2	51	6,680	8,510
3	52	6,680	8,510
4	53	6,680	8,510
5	54	6,680	8,510
6	55	6,680	8,510
7	56	6,680	8,510
8	57	6,680	8,510
9	58	6,680	8,510
10	59	6,680	8,510
11	60	6,680	8,510
12	61	6,680	8,510
13	62	6,680	8,510
14	63	6,680	8,510
15	64	6,680	8,510
16	65	6,680	8,510
17	66	6,680	8,510
18	67	6,680	8,510
19	68	6,680	8,510
20	69	6,680	8,510
21	70	6,680	8,510
22	71	6,680	8,510
23	72	6,680	8,510
24	73	6,680	8,510
25	74	6,680	8,510
26	75	6,680	8,510
27	76	6,680	8,510
28	77	6,680	8,510
29	78	6,680	8,510
30	79	6,680	8,510
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 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.