

SAMPLE

Life Insurance Proposal

FOR

MR. SAMPLE

Presented by

29 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 : Smoker
Occupation : Class 1
Quoted Premium Class : Standard

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

	<u>Premium</u>
	<u>Standard</u>
Basic Plan	\$3,140.00
Terminal Illness	Free
Waiver Of Premium	Free
24-hour Worldwide Emergency Assistance Service	Free

Total	:	Annually	:	\$3,140.00
		Semi-Annually	:	\$1,664.20
		Quarterly	:	\$847.80
		Monthly	:	\$292.02

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>Standard</u>
1	30	3,140
2	31	3,140
3	32	3,140
4	33	3,140
5	34	3,140
6	35	3,140
7	36	3,140
8	37	3,140
9	38	3,140
10	39	3,140
11	40	3,140
12	41	3,140
13	42	3,140
14	43	3,140
15	44	3,140
16	45	3,140
17	46	3,140
18	47	3,140
19	48	3,140
20	49	3,140
21	50	3,140
22	51	3,140
23	52	3,140
24	53	3,140
25	54	3,140
26	55	3,140
27	56	3,140
28	57	3,140
29	58	3,140
30	59	3,140
31	60	19,990
32	61	21,760
33	62	23,960
34	63	26,650
35	64	29,640

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.