

SAMPLE

November 28, 2013

INITIAL TERM PREMIUM SUMMARY*

Version: 1.00

IMPORTANT:

THIS IS A SUMMARY QUOTE OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

For: MR. SAMPLE Producer:

Product Premium Mode Comparison

Product	Kind Code	Annual	Semi-Annual	Quarterly	Quarterly PAC	Monthly PAC	Monthly
Trendsetter(SM) Super 10	6318	\$371.70	\$193.28	\$98.50	\$96.64	\$32.52	N/A
Trendsetter(SM) Super 20	6324	\$718.71	\$373.73	\$190.46	\$186.86	\$62.89	N/A
Trendsetter(SM) Super 30	6330	\$818.04	\$425.38	\$216.78	\$212.69	\$71.58	N/A

* Premiums increase annually after the initial level premium period.

Underwriting Requirements: Non-Medical

Trendsetter(SM) Super 10 Policy Form Number: 6-606 67-110

Kind Code / Plan Code: 6318 TD504A S A

Insured Information

Sex: Male
Age: 30
Face Amount: \$129,000
Underwriting Class: Standard Smoker
Substandard Rating:
Flat Extra Rating:
Flat Extra Period:
Payment Mode: Annually
Insured's Residence: HongKong (Region 1)

Premium Breakdown

Base: \$371.70

Summary of Premiums for Trendsetter(SM) Super 10

Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums
1	30	372	372
2	31	372	372
3	32	372	372
4	33	372	372
5	34	372	372
6	35	372	372
7	36	372	372
8	37	372	372
9	38	372	372
10	39	372	372

All products may not be available in all jurisdictions.

The above is only a summary quote of the major benefits of your policy. You should refer to your distributor or the Company for more information or, if appropriate, a more detailed proposal.