

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) : 01/01/1974
Age Next Birthday : 40
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	\$8,560.00
Terminal Illness	Free
Waiver Of Premium	Free
24-hour Worldwide Emergency Assistance Service	Free

Total	:	Annually	:	\$8,560.00
		Semi-Annually	:	\$4,536.80
		Quarterly	:	\$2,311.20
		Monthly	:	\$796.08

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	40	8,560
2	41	8,560
3	42	8,560
4	43	8,560
5	44	8,560
6	45	8,560
7	46	8,560
8	47	8,560
9	48	8,560
10	49	8,560
11	50	8,560
12	51	8,560
13	52	8,560
14	53	8,560
15	54	8,560
16	55	8,560
17	56	8,560
18	57	8,560
19	58	8,560
20	59	8,560
21	60	8,560
22	61	8,560
23	62	8,560
24	63	8,560
25	64	8,560
26	65	8,560
27	66	8,560
28	67	8,560
29	68	8,560
30	69	8,560
31	70	46,980
32	71	50,440
33	72	54,220
34	73	59,450
35	74	64,680

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.