

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) : 01/01/1964
Age Next Birthday : 50
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	\$21,170.00
Terminal Illness	Free
Waiver Of Premium	Free
24-hour Worldwide Emergency Assistance Service	Free

Total	:	Annually	:	\$21,170.00
		Semi-Annually	:	\$11,220.10
		Quarterly	:	\$5,715.90
		Monthly	:	\$1,968.81

The basic medical underwriting requirements* based on this quote are : ParaMed, BT1
**The company reserves the right to request for additional evidence if necessary.*

SAMPLE

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	50	21,170
2	51	21,170
3	52	21,170
4	53	21,170
5	54	21,170
6	55	21,170
7	56	21,170
8	57	21,170
9	58	21,170
10	59	21,170
11	60	21,170
12	61	21,170
13	62	21,170
14	63	21,170
15	64	21,170
16	65	21,170
17	66	21,170
18	67	21,170
19	68	21,170
20	69	21,170
21	70	21,170
22	71	21,170
23	72	21,170
24	73	21,170
25	74	21,170
26	75	21,170
27	76	21,170
28	77	21,170
29	78	21,170
30	79	21,170
31	80	108,790
32	81	119,410
33	82	129,460
34	83	139,270
35	84	149,300

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.