

SAMPLE

Life Insurance Proposal

FOR

MR. SAMPLE

Presented by

28 November, 2013

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Easy Term 40 Presentation Sheet

Personal Information

Name : MR. SAMPLE
Date of Birth (DD/MM/YYYY) : 01/01/1984
Age Next Birthday : 30
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	:	\$2,630.00	\$3,270.00
Terminal Illness	:	Free	Free
Waiver Of Premium	:	Free	Free
24-hour Worldwide Emergency Assistance Service	:	Free	Free
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Total	:		
	Annually	\$2,630.00	\$3,270.00
	Semi-Annually	\$1,393.90	\$1,733.10
	Quarterly	\$710.10	\$882.90
	Monthly	\$244.59	\$304.11

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 40 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	30	2,630	3,270
2	31	2,630	3,270
3	32	2,630	3,270
4	33	2,630	3,270
5	34	2,630	3,270
6	35	2,630	3,270
7	36	2,630	3,270
8	37	2,630	3,270
9	38	2,630	3,270
10	39	2,630	3,270
11	40	2,630	3,270
12	41	2,630	3,270
13	42	2,630	3,270
14	43	2,630	3,270
15	44	2,630	3,270
16	45	2,630	3,270
17	46	2,630	3,270
18	47	2,630	3,270
19	48	2,630	3,270
20	49	2,630	3,270
21	50	2,630	3,270
22	51	2,630	3,270
23	52	2,630	3,270
24	53	2,630	3,270
25	54	2,630	3,270
26	55	2,630	3,270
27	56	2,630	3,270
28	57	2,630	3,270
29	58	2,630	3,270
30	59	2,630	3,270
31	60	2,630	3,270
32	61	2,630	3,270
33	62	2,630	3,270
34	63	2,630	3,270
35	64	2,630	3,270
36	65	2,630	3,270
37	66	2,630	3,270
38	67	2,630	3,270
39	68	2,630	3,270
40	69	2,630	3,270
41	70	30,800	30,800
42	71	33,760	33,760
43	72	37,070	37,070
44	73	41,500	41,500
45	74	46,140	46,140

The premium is guaranteed to remain level for the first 40 policy years. Premiums after year 40 are non-guaranteed and are calculated in accordance with the then current premium rate of the Insured's then age.