

SAMPLE

Life Insurance Proposal

FOR

MR. SAMPLE

Presented by

28 November, 2013

SAMPLE

Easy Term 40 Presentation Sheet

Personal Information

Name : MR. SAMPLE
Date of Birth (DD/MM/YYYY) : 01/01/1974
Age Next Birthday : 40
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 | : | \$5,590.00 | \$7,100.00 |
| Terminal Illness | : | Free | Free |
| Waiver Of Premium | : | Free | Free |
| 24-hour Worldwide Emergency Assistance Service | : | Free | Free |
| <hr/> | | | |
| Total | : | | |
| | Annually | \$5,590.00 | \$7,100.00 |
| | Semi-Annually | \$2,962.70 | \$3,763.00 |
| | Quarterly | \$1,509.30 | \$1,917.00 |
| | Monthly | \$519.87 | \$660.30 |

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 | 40 | 5,590 | 7,100 |
| 2 | 41 | 5,590 | 7,100 |
| 3 | 42 | 5,590 | 7,100 |
| 4 | 43 | 5,590 | 7,100 |
| 5 | 44 | 5,590 | 7,100 |
| 6 | 45 | 5,590 | 7,100 |
| 7 | 46 | 5,590 | 7,100 |
| 8 | 47 | 5,590 | 7,100 |
| 9 | 48 | 5,590 | 7,100 |
| 10 | 49 | 5,590 | 7,100 |
| 11 | 50 | 5,590 | 7,100 |
| 12 | 51 | 5,590 | 7,100 |
| 13 | 52 | 5,590 | 7,100 |
| 14 | 53 | 5,590 | 7,100 |
| 15 | 54 | 5,590 | 7,100 |
| 16 | 55 | 5,590 | 7,100 |
| 17 | 56 | 5,590 | 7,100 |
| 18 | 57 | 5,590 | 7,100 |
| 19 | 58 | 5,590 | 7,100 |
| 20 | 59 | 5,590 | 7,100 |
| 21 | 60 | 5,590 | 7,100 |
| 22 | 61 | 5,590 | 7,100 |
| 23 | 62 | 5,590 | 7,100 |
| 24 | 63 | 5,590 | 7,100 |
| 25 | 64 | 5,590 | 7,100 |
| 26 | 65 | 5,590 | 7,100 |
| 27 | 66 | 5,590 | 7,100 |
| 28 | 67 | 5,590 | 7,100 |
| 29 | 68 | 5,590 | 7,100 |
| 30 | 69 | 5,590 | 7,100 |
| 31 | 70 | 5,590 | 7,100 |
| 32 | 71 | 5,590 | 7,100 |
| 33 | 72 | 5,590 | 7,100 |
| 34 | 73 | 5,590 | 7,100 |
| 35 | 74 | 5,590 | 7,100 |
| 36 | 75 | 5,590 | 7,100 |
| 37 | 76 | 5,590 | 7,100 |
| 38 | 77 | 5,590 | 7,100 |
| 39 | 78 | 5,590 | 7,100 |
| 40 | 79 | 5,590 | 7,100 |
| 41 | 80 | 85,930 | 85,930 |
| 42 | 81 | 95,910 | 95,910 |
| 43 | 82 | 105,680 | 105,680 |
| 44 | 83 | 115,550 | 115,550 |
| 45 | 84 | 125,980 | 125,980 |

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.