

SAMPLE

Life Insurance Proposal

FOR

MR. SAMPLE

Presented by

29 November, 2013

SAMPLE

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 : 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	\$6,580.00
Terminal Illness	Free
Waiver Of Premium	Free
24-hour Worldwide Emergency Assistance Service	Free

Total	:	Annually	:	\$6,580.00
		Semi-Annually	:	\$3,487.40
		Quarterly	:	\$1,776.60
		Monthly	:	\$611.94

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>Standard</u>
1	30	6,580
2	31	6,580
3	32	6,580
4	33	6,580
5	34	6,580
6	35	6,580
7	36	6,580
8	37	6,580
9	38	6,580
10	39	6,580
11	40	6,580
12	41	6,580
13	42	6,580
14	43	6,580
15	44	6,580
16	45	6,580
17	46	6,580
18	47	6,580
19	48	6,580
20	49	6,580
21	50	6,580
22	51	6,580
23	52	6,580
24	53	6,580
25	54	6,580
26	55	6,580
27	56	6,580
28	57	6,580
29	58	6,580
30	59	6,580
31	60	6,580
32	61	6,580
33	62	6,580
34	63	6,580
35	64	6,580
36	65	6,580
37	66	6,580
38	67	6,580
39	68	6,580
40	69	6,580
41	70	46,980
42	71	50,440
43	72	54,220
44	73	59,450
45	74	64,680

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.