

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) : 01/01/1974
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	\$13,190.00
Terminal Illness	Free
Waiver Of Premium	Free
24-hour Worldwide Emergency Assistance Service	Free

Total	:	Annually	:	\$13,190.00
		Semi-Annually	:	\$6,990.70
		Quarterly	:	\$3,561.30
		Monthly	:	\$1,226.67

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	40	13,190
2	41	13,190
3	42	13,190
4	43	13,190
5	44	13,190
6	45	13,190
7	46	13,190
8	47	13,190
9	48	13,190
10	49	13,190
11	50	13,190
12	51	13,190
13	52	13,190
14	53	13,190
15	54	13,190
16	55	13,190
17	56	13,190
18	57	13,190
19	58	13,190
20	59	13,190
21	60	13,190
22	61	13,190
23	62	13,190
24	63	13,190
25	64	13,190
26	65	13,190
27	66	13,190
28	67	13,190
29	68	13,190
30	69	13,190
31	70	13,190
32	71	13,190
33	72	13,190
34	73	13,190
35	74	13,190
36	75	13,190
37	76	13,190
38	77	13,190
39	78	13,190
40	79	13,190
41	80	108,790
42	81	119,410
43	82	129,460
44	83	139,270
45	84	149,300

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.