

SAMPLE

November 28, 2013

INITIAL TERM PREMIUM SUMMARY*

Version: 1.00

IMPORTANT:

THIS IS A SUMMARY QUOTE OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

For: MR. SAMPLE Producer:

Product Premium Mode Comparison

Product	Kind Code	Annual	Semi-Annual	Quarterly	Quarterly PAC	Monthly PAC	Monthly
Trendsetter(SM) Super 10	6318	\$1,068.30	\$555.52	\$283.10	\$277.76	\$93.48	N/A
Trendsetter(SM) Super 20	6324	\$2,074.50	\$1,078.74	\$549.74	\$539.37	\$181.52	\$190.85

* Premiums increase annually after the initial level premium period.

Underwriting Requirements: Non-Medical

Trendsetter(SM) Super 10 Policy Form Number: 6-606 67-110

Kind Code / Plan Code: 6318 TD504A S A

Insured Information

Sex: Male

Age: 50

Face Amount: \$129,000

Underwriting Class: Standard Smoker

Substandard Rating:

Flat Extra Rating:

Flat Extra Period:

Payment Mode: Annually

Insured's Residence: HongKong (Region 1)

Premium Breakdown

Base: \$1,068.30

Summary of Premiums for Trendsetter(SM) Super 10

Year	Age	Guaranteed	Premiums	Non-Guaranteed Premiums
1	50		1,069	1,069
2	51		1,069	1,069
3	52		1,069	1,069
4	53		1,069	1,069
5	54		1,069	1,069
6	55		1,069	1,069
7	56		1,069	1,069
8	57		1,069	1,069
9	58		1,069	1,069
10	59		1,069	1,069

All products may not be available in all jurisdictions.

The above is only a summary quote of the major benefits of your policy. You should refer to your distributor or the Company for more information or, if appropriate, a more detailed proposal.