

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	\$2,372.49	\$1,233.69	\$628.71	\$616.85	\$207.59	\$218.27
Trendsetter(SM) Super 20	6324	\$5,218.23	\$2,713.48	\$1,382.83	\$1,356.74	\$456.60	\$480.08

* Premiums increase annually after the initial level premium period.

Underwriting Requirements: Paramedical

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

Kind Code / Plan Code: 6318 TD504A S A

Insured Information

Sex: Male

Age: 60

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: \$2,372.49

Summary of Premiums for Trendsetter(SM) Super 10

Year	Age	Guaranteed	Premiums	Non-Guaranteed Premiums
1	60		2,373	2,373
2	61		2,373	2,373
3	62		2,373	2,373
4	63		2,373	2,373
5	64		2,373	2,373
6	65		2,373	2,373
7	66		2,373	2,373
8	67		2,373	2,373
9	68		2,373	2,373
10	69		2,373	2,373

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.