

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	6316	\$255.60	\$132.91	\$67.73	\$66.46	\$22.37	N/A
Trendsetter(SM) Super 20	6322	\$358.80	\$186.58	\$95.08	\$93.29	\$31.40	N/A
Trendsetter(SM) Super 30	6328	\$534.24	\$277.80	\$141.57	\$138.90	\$46.75	N/A

* Premiums increase annually after the initial level premium period.

Underwriting Requirements: Non-Medical

Trendsetter(SM) Super 20 Policy Form Number: 6-604 67-110

Kind Code / Plan Code: 6322 TD504C N A

Insured Information

Sex: Male
Age: 30
Face Amount: \$129,000
Underwriting Class: Standard Nonsmoker
Substandard Rating:
Flat Extra Rating:
Flat Extra Period:
Payment Mode: Annually
Insured's Residence: HongKong (Region 1)

Premium Breakdown

Base: \$358.80

Summary of Premiums for Trendsetter(SM) Super 20

Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums	Year	Age	Guaranteed Premiums	Non-Guaranteed Premiums
1	30	359	359	11	40	359	359
2	31	359	359	12	41	359	359
3	32	359	359	13	42	359	359
4	33	359	359	14	43	359	359
5	34	359	359	15	44	359	359
6	35	359	359	16	45	359	359
7	36	359	359	17	46	359	359
8	37	359	359	18	47	359	359
9	38	359	359	19	48	359	359
10	39	359	359	20	49	359	359

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.