

IMPORTANT:
THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUE AND DEATH BENEFIT OF YOUR POLICY. IT IS INTENDED TO SHOW THE PROPORTION OF ANY NON-GUARANTEED ELEMENTS AND THE IMPACT OF CHANGE OF SUCH ELEMENTS UNDER SPECIFIED SCENARIOS. IN NO WAY IT SHOULD AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

Proposal Summary for Sun Diamond Income Plan 10/10 (5-Year Pay)

Prepared for

Name of Life Insured: Mr. Valued Client

1. Insured Information

Age Last Birthday : 40
Sex : Male
Smoking Status : Non-smoker

2. Benefit Summary

Policy Currency : United States Dollars
Dividend Option : Accumulate with interest
Income Option : Accumulate with interest

Benefit Description	Guaranteed Monthly Income	Initial Annual Premium	Premium Payment Term	Benefit Term
Basic Plan				
Sun Diamond Income Plan 10/10 (5-Year Pay)	1,015	20,067.57	5	20
	Initial Sum Assured	Initial Annual Premium	Premium Payment Term	Benefit Term
Rider Benefits				
Worldwide Emergency Assistance Benefit		FREE		

	Total Initial Annual Premium :	20,067.57		
	Total Initial Monthly Premium :	1,772.63		

Name of Applicant: _____ Signature: _____ Date: _____

Prepared by : JA Financial Group Co Ltd Telephone : 2103 8888(O)
District / Branch : Hong Kong Office Email Address :

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3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT			
		Guaranteed	Non-Guaranteed		Total	Guaranteed	Non-Guaranteed		Total
			Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest			Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest	
1	20,068	0	916	0	916	20,268	916	0	21,184
2	40,135	1,050	2,394	0	3,443	40,536	2,394	0	42,930
3	60,203	4,262	4,292	0	8,554	60,805	4,292	0	65,097
4	80,270	16,232	6,629	0	22,862	81,073	6,629	0	87,702
5	100,338	28,138	9,656	0	37,793	101,341	9,656	0	110,997
6	100,338	36,247	10,503	0	46,750	101,341	10,503	0	111,844
7	100,338	60,713	11,324	0	72,036	101,341	11,324	0	112,665
8	100,338	81,851	12,184	0	94,035	101,341	12,184	0	113,525
9	100,338	99,299	13,085	0	112,384	101,341	13,085	0	114,426
10	100,338	110,149	13,985	0	124,134	111,251	13,985	0	125,236
Commencement of Income Period									
11	100,338	112,892	12,961	2,581	128,434	113,798	12,961	2,581	129,340
12	100,338	116,515	11,872	5,752	134,138	117,335	11,872	5,752	134,958
13	100,338	119,795	10,705	9,537	140,037	120,526	10,705	9,537	140,768
14	100,338	122,719	9,457	13,960	146,137	123,358	9,457	13,960	146,775
15	100,338	125,273	8,123	19,048	152,444	125,815	8,123	19,048	152,986
16	100,338	127,442	6,698	24,827	158,967	127,884	6,698	24,827	159,409
17	100,338	129,211	5,178	31,324	165,712	129,549	5,178	31,324	166,050
18	100,338	130,563	3,558	38,568	172,688	130,792	3,558	38,568	172,918
19	100,338	131,482	1,832	46,589	179,902	131,599	1,832	46,589	180,019
20	100,338	131,950	2	55,418	187,369	131,950	2	55,418	187,369
Age 60	100,338	131,950	2	55,418	187,369	131,950	2	55,418	187,369

Explanation on above illustration: Please refer to Explanation Notes in Section 6.

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The table below illustrates the impact on Surrender Value under Pessimistic and Optimistic scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the current assumed investment return of Sun Life Hong Kong Limited (the "Company") respectively; while other factors affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

4. Basic Plan - Surrender Value - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	SURRENDER VALUE						
		Guaranteed	Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total	Non-Guaranteed		Total
			Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest		Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest	
1	20,068	0	916	0	916	916	0	916
2	40,135	1,050	2,323	0	3,372	2,516	0	3,566
3	60,203	4,262	4,008	0	8,270	4,787	0	9,050
4	80,270	16,232	5,980	0	22,212	7,766	0	23,998
5	100,338	28,138	8,478	0	36,616	11,721	0	39,859
6	100,338	36,247	8,763	0	45,009	13,568	0	49,815
7	100,338	60,713	9,056	0	69,769	15,333	0	76,046
8	100,338	81,851	9,359	0	91,211	17,198	0	99,049
9	100,338	99,299	9,673	0	108,972	19,167	0	118,466
10	100,338	110,149	9,997	0	120,146	21,124	0	131,273
Commencement of Income Period								
11	100,338	112,892	9,140	1,752	123,784	19,806	4,009	136,707
12	100,338	116,515	8,253	3,971	128,739	18,359	8,771	143,644
13	100,338	119,795	7,338	6,673	133,805	16,749	14,321	150,865
14	100,338	122,719	6,391	9,873	138,983	14,967	20,695	158,381
15	100,338	125,273	5,413	13,588	144,274	13,001	27,932	166,206
16	100,338	127,442	4,402	17,835	149,679	10,840	36,071	174,353
17	100,338	129,211	3,357	22,633	155,201	8,471	45,156	182,838
18	100,338	130,563	2,277	28,000	160,839	5,881	55,230	191,674
19	100,338	131,482	1,161	33,954	166,597	3,058	66,338	200,877
20	100,338	131,950	7	40,516	172,474	3	78,529	210,482
Age 60	100,338	131,950	7	40,516	172,474	3	78,529	210,482

Explanation on above illustration: Please refer to Explanation Notes in Section 6.

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The table below illustrates the impact on Death Benefit under Pessimistic and Optimistic scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

5. Basic Plan - Death Benefit - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
		Guaranteed	Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total	Non-Guaranteed		Total
			Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest		Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest	
1	20,068	20,268	916	0	21,184	916	0	21,184
2	40,135	40,536	2,323	0	42,859	2,516	0	43,053
3	60,203	60,805	4,008	0	64,813	4,787	0	65,592
4	80,270	81,073	5,980	0	87,053	7,766	0	88,839
5	100,338	101,341	8,478	0	109,820	11,721	0	113,062
6	100,338	101,341	8,763	0	110,104	13,568	0	114,910
7	100,338	101,341	9,056	0	110,397	15,333	0	116,674
8	100,338	101,341	9,359	0	110,701	17,198	0	118,539
9	100,338	101,341	9,673	0	111,014	19,167	0	120,508
10	100,338	111,251	9,997	0	121,248	21,124	0	132,374
Commencement of Income Period								
11	100,338	113,798	9,140	1,752	124,690	19,806	4,009	137,613
12	100,338	117,335	8,253	3,971	129,560	18,359	8,771	144,464
13	100,338	120,526	7,338	6,673	134,536	16,749	14,321	151,596
14	100,338	123,358	6,391	9,873	139,621	14,967	20,695	159,020
15	100,338	125,815	5,413	13,588	144,816	13,001	27,932	166,748
16	100,338	127,884	4,402	17,835	150,121	10,840	36,071	174,796
17	100,338	129,549	3,357	22,633	155,539	8,471	45,156	183,176
18	100,338	130,792	2,277	28,000	161,069	5,881	55,230	191,903
19	100,338	131,599	1,161	33,954	166,714	3,058	66,338	200,994
20	100,338	131,950	7	40,516	172,474	3	78,529	210,482
Age 60	100,338	131,950	7	40,516	172,474	3	78,529	210,482

Explanation on above illustration: Please refer to Explanation Notes in Section 6.

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6. Explanation Notes:

- (i) Sections 3, 4 and 5 are only summary illustrations of the major benefits of your Basic Plan excluding any Rider Benefits as shown in Section 2 (if applicable) and assume that all premiums are paid in full when due. You should refer to your consultant or the Company for more information or, if appropriate, a more detailed proposal.
- (ii) The projected non-guaranteed benefits included in Section 3 are based on the Company's dividend scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change anytime with the values being higher or lower than those illustrated. As another example, the possible potential impact of a change in the Company's current assumed investment return on the Total Surrender Value and the Total Death Benefit are illustrated in Sections 4 and 5. Under some circumstances, the non-guaranteed benefits may be **zero**.
- (iii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 0.80% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 0.80% p.a. in comparing with the current assumed investment return.
- (iv) As illustrated in Sections 3, 4 and 5, you can leave the projected dividends, Monthly Income and Guaranteed Savings Bonus with the Company for interest accumulation at interest rates which are not guaranteed. The current interest rates used to illustrate the effect of accumulation in Section 3 are 4.00% p.a., 4.00% p.a. and 4.00% p.a. respectively. The actual interest rate may change from time to time with rate higher or lower than 4.00% p.a., 4.00% p.a. and 4.00% p.a. In accordance with the change in the investment return under Pessimistic and Optimistic Scenario in Sections 4 and 5 as mentioned in note (ii), the accumulation interest rate of 3.35% p.a., 3.35% p.a., 3.35% p.a. and 4.65% p.a., 4.65% p.a., 4.65% p.a. are used for projected dividends, Monthly Income and Guaranteed Savings Bonus respectively. These rates are also not guaranteed. You may cash all or part of the amount of projected dividends before the Income Period or Monthly Income and Guaranteed Savings Bonus after commencement of Income Period without affecting the Guaranteed Monthly Income of Section 2 but the total values shown above will be reduced accordingly.
- (v) As illustrated in Sections 3, 4 and 5, Accumulated Non-Guaranteed Monthly Income and Interest includes (1) accumulated Non-Guaranteed Monthly Income and (2) interest from (a) accumulated Non-Guaranteed Monthly Income, (b) accumulated Guaranteed Monthly Income and (c) Guaranteed Savings Bonus.
- (vi) Upon commencement of the Income Period: The guaranteed amount of Surrender Value will be the sum of (a) Guaranteed Cash Value, (b) Guaranteed Savings Bonus and (c) Accumulated Guaranteed Monthly Income. The non-guaranteed amount of Surrender Value will be the sum of (a) Accumulated Non-Guaranteed Monthly Income, (b) accumulated interest of Monthly Income, (c) accumulated interest of Guaranteed Savings Bonus and (d) any remaining accumulated dividends.
- (vii) Before the commencement of Income Period, the Total Death Benefit is equal to the greater of (i) and (ii), where: (i) is 101% of total premiums of the Basic Plan due and paid excluding Rider Benefit premiums; and (ii) is 101% of Guaranteed Cash Value at death; in addition to any dividends and any other amounts on deposit with us less the amount of any loans with interest. During the Income Period, the Total Death Benefit is equal to 101% of Guaranteed Cash Value at death plus any accumulated Monthly Income, any accumulated Guaranteed Savings Bonus, any accumulated dividends and any other amounts on deposit with us less the amount of any loans with interest.
- (viii) When reviewing the values shown in the illustrations in Sections 3, 4 and 5, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
- (ix) Please refer to the product leaflet of Basic Plan for the details of the investment strategy, dividend/ bonus philosophy and key product risks.

7. Dividend History

www.sunlife.com.hk/dividendhistory_eng

You may browse the above website to understand the Company's dividend history for reference purposes. The historical dividends are not an indicator of future declaration of this plan.

Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Should you terminate this product early or cease paying premiums early, you may suffer a significant loss.

Important Notes

- All amounts shown in this illustration are calculated in United States Dollars (USD). All amounts payable either to or by the Company will be in United States Dollars. You can pay premiums or receive benefits in Hong Kong Dollars (HKD) at an exchange rate determined by the Company from time to time at our sole discretion. The fluctuation in the exchange rates of United States Dollars may result in gains or losses in the case where you convert United States Dollars to Hong Kong Dollars, and vice versa.

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits, and received the product leaflet and the information regarding the relevant dividend history (if applicable).

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Mr. Valued Client
Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 10/10 (5-Year Pay)
Premium Payment Term : 5 Years
Benefit Term : 20 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,015
Initial Total Annualized Premium : USD 20,067.57
Accumulation Period : 10 Years
Income Period : 10 Years
Income Option : Cash Payment

Total Premiums Paid

	Premium Payment Term	Annual Premium	Total Premiums Paid
Sun Diamond Income Plan 10/10 (5-Year Pay)	5 Years	20,068	100,338

Monthly Income

While the insured is alive, Sun Diamond Income Plan will provide you with Monthly Income during the Income Period.

	Guaranteed	Non-Guaranteed	Total
Monthly Income	1,015	156	1,171
Total Monthly Income in 10 Years	121,800 (a)	18,720 (b)	140,520

Guaranteed Savings Bonus

You will also receive a Guaranteed Savings Bonus equal to 10 months of the Guaranteed Monthly Income at the commencement of the Income Period.

	Guaranteed Savings Bonus
Guaranteed Savings Bonus at the commencement of the Income Period	10,150 (c)

Projected Total Income

	Guaranteed	Non-Guaranteed	Total
Projected Total Income in 20 years	131,950 (a+c)	18,720 (b)	150,670

Projected Total Income = \$150,670 (Projected as 150% of Total Premiums Paid)

Notes

- The above is only a summary of the major benefits of your Basic Plan. You should refer to your consultant or the Company for more information or, if appropriate, a more detailed proposal.
- The Illustration above relates only to your Basic Plan excluding any Rider Benefits as shown in the Benefit Summary (if applicable).
- The figures shown in the above illustration assume that: (1) the current dividend scales will continue indefinitely, (2) there will be no loans/advances and the Guaranteed Savings Bonus, the Guaranteed Monthly Income and the Non-Guaranteed Monthly Income are paid to you, (3) all premiums are paid in full when due.
- Projected dividends values are included in the Non-Guaranteed values shown above. They are based on the Company's current dividend scales and are not guaranteed. The actual dividends paid may change with the values being higher or lower than those illustrated. In particular, the Non-Guaranteed Monthly Income may increase or decrease during the Income Period. The Company's dividends will typically vary based on the performance of a number of experience factors, including investment return (which may be impacted by asset defaults and investment expenses), as one of the main determinants of dividend performance. Other factors include, but are not limited to claim experience, taxes, and policyholder termination experience.
- The rates of interest for accumulation of projected dividends, Monthly Income and Guaranteed Savings Bonus (4.00%, 4.00% and 4.00% p.a. respectively) and the dividend scales are likely to change during the policy's lifetime. As these changes will affect the figures above, this proposal is prepared for information purposes only, to demonstrate the features of the recommended policy. It is neither an estimate nor a guarantee of the future policy performance.
- During the Income Period, accumulated dividends cannot be withdrawn and are used to pay the Non-Guaranteed Monthly Income. Non-Guaranteed Monthly Income is not guaranteed and may change at our sole discretion during the Income Period. Any withdrawals of accumulated dividends during the Accumulation Period will also affect the Non-Guaranteed Monthly Income.
- Upon commencement of the Income Period: The guaranteed amount of Surrender Value will be the sum of (a) Guaranteed Cash Value, (b) Guaranteed Savings Bonus and (c) Accumulated Guaranteed Monthly Income. The non-guaranteed amount of Surrender Value will be the sum of (a) Accumulated Non-Guaranteed Monthly Income, (b) accumulated interest of Monthly Income, (c) accumulated interest of Guaranteed Savings Bonus and (d) any remaining accumulated dividends.
- Before the commencement of Income Period, the Total Death Benefit is equal to the greater of (i) and (ii), where: (i) is 101% of total premiums of the Basic Plan due and paid excluding Rider Benefit premiums; and (ii) is 101% of Guaranteed Cash Value at death; in addition to any dividends and any other amounts on deposit with us less the amount of any loans with interest. During the Income Period, the Total Death Benefit is equal to 101% of Guaranteed Cash Value at death plus any accumulated Monthly Income, any accumulated Guaranteed Savings Bonus, any accumulated dividends and any other amounts on deposit with us less the amount of any loans with interest.
- In the event of the Insured's accidental death and the Insured is below age 70, an extra Accidental Death Benefit equivalent to 50% of total premiums of the Basic Plan due and paid will be paid. This additional amount is subject to an aggregate maximum of USD125,000 per life or its equivalent value in Hong Kong Dollars.
- When reviewing the values shown in the above illustration, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

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Mr. Valued Client
Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 10/10 (5-Year Pay)
Premium Payment Term : 5 Years
Benefit Term : 20 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,015
Initial Total Annualized Premium : USD 20,067.57
Accumulation Period : 10 Years
Income Period : 10 Years
Income Option : Cash Payment

ILLUSTRATION OF BENEFITS

End of Policy Year	Total Premiums Paid	INCOME WITHDRAWN*		SURRENDER VALUE				Total
		Guaranteed	Non-Guaranteed	Guaranteed		Non-Guaranteed		
				Guaranteed Cash Value	Guaranteed Savings Bonus and Accumulated Guaranteed Monthly Income	Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest	
1	20,068	0	0	0	0	916	0	916
2	40,135	0	0	1,050	0	2,394	0	3,443
3	60,203	0	0	4,262	0	4,292	0	8,554
4	80,270	0	0	16,232	0	6,629	0	22,862
5	100,338	0	0	28,138	0	9,656	0	37,793
6	100,338	0	0	36,247	0	10,503	0	46,750
7	100,338	0	0	60,713	0	11,324	0	72,036
8	100,338	0	0	81,851	0	12,184	0	94,035
9	100,338	0	0	99,299	0	13,085	0	112,384
10	100,338	0	0	110,149	0	13,985	0	124,134
Commencement of Income Period								
11	100,338	22,330	1,872	90,562	0	12,961	0	103,523
12	100,338	12,180	1,872	82,005	0	11,872	0	93,877
13	100,338	12,180	1,872	73,105	0	10,705	0	83,810
14	100,338	12,180	1,872	63,849	0	9,457	0	73,306
15	100,338	12,180	1,872	54,223	0	8,123	0	62,346

* Guaranteed Value of Income Withdrawn each year is the sum of Guaranteed Savings Bonus (if any) and 12 months of Guaranteed Monthly Income and Non-Guaranteed Value of Income Withdrawn each year is the sum of 12 months of Non-Guaranteed Monthly Income

Notes

- The above is only a summary illustration of the major benefits of your Basic Plan. You should refer to your consultant or the Company for more information or, if appropriate, a more detailed proposal.
- The Illustration of Benefits above relates only to your Basic Plan excluding any Rider Benefits as shown in the Benefit Summary (if applicable).
- The figures shown in the above illustration assume that: (1) the current dividend scales will continue indefinitely, (2) there will be no loans/advances and the Guaranteed Savings Bonus, the Guaranteed Monthly Income and the Non-Guaranteed Monthly Income are paid to you, (3) all premiums are paid in full when due.
- Projected dividends values are included in the Non-Guaranteed values shown above. They are based on the Company's current dividend scales and are not guaranteed. The actual dividends paid may change with the values being higher or lower than those illustrated. In particular, the Non-Guaranteed Monthly Income may increase or decrease during the Income Period. The Company's dividends will typically vary based on the performance of a number of experience factors, including investment return (which may be impacted by asset defaults and investment expenses), as one of the main determinants of dividend performance. Other factors include, but are not limited to claim experience, taxes, and policyholder termination experience.
- The rates of interest for accumulation of projected dividends, Monthly Income and Guaranteed Savings Bonus (4.00%, 4.00% and 4.00% p.a. respectively) and the dividend scales are likely to change during the policy's lifetime. As these changes will affect the figures above, this proposal is prepared for information purposes only, to demonstrate the features of the recommended policy. It is neither an estimate nor a guarantee of the future policy performance.
- Accumulated Non-Guaranteed Monthly Income and Interest as illustrated above includes (1) accumulated Non-Guaranteed Monthly Income and (2) interest from (a) accumulated Non-Guaranteed Monthly Income, (b) accumulated Guaranteed Monthly Income and (c) Guaranteed Savings Bonus.
- During the Income Period, accumulated dividends cannot be withdrawn and are used to pay the Non-Guaranteed Monthly Income. Non-Guaranteed Monthly Income is not guaranteed and may change at our sole discretion during the Income Period. Any withdrawals of accumulated dividends during the Accumulation Period will also affect the Non-Guaranteed Monthly Income.
- Upon commencement of the Income Period: The guaranteed amount of Surrender Value will be the sum of (a) Guaranteed Cash Value, (b) Guaranteed Savings Bonus and (c) Accumulated Guaranteed Monthly Income. The non-guaranteed amount of Surrender Value will be the sum of (a) Accumulated Non-Guaranteed Monthly Income, (b) accumulated interest of Monthly Income, (c) accumulated interest of Guaranteed Savings Bonus and (d) any remaining accumulated dividends.
- Before the commencement of Income Period, the Total Death Benefit is equal to the greater of (i) and (ii), where: (i) is 101% of total premiums of the Basic Plan due and paid excluding Rider Benefit premiums; and (ii) is 101% of Guaranteed Cash Value at death; in addition to any dividends and any other amounts on deposit with us less the amount of any loans with interest. During the Income Period, the Total Death Benefit is equal to 101% of Guaranteed Cash Value at death plus any accumulated Guaranteed Savings Bonus, any accumulated dividends and any other amounts on deposit with us less the amount of any loans with interest.
- In the event of the Insured's accidental death and the Insured is below age 70, an extra Accidental Death Benefit equivalent to 50% of total premiums of the Basic Plan due and paid will be paid. This additional amount is subject to an aggregate maximum of USD125,000 per life or its equivalent value in Hong Kong Dollars.
- When reviewing the values shown in the above illustration, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

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Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 10/10 (5-Year Pay)
Premium Payment Term : 5 Years
Benefit Term : 20 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,015
Initial Total Annualized Premium : USD 20,067.57
Accumulation Period : 10 Years
Income Period : 10 Years
Income Option : Cash Payment

ILLUSTRATION OF BENEFITS

End of Policy Year	Total Premiums Paid	INCOME WITHDRAWN*		SURRENDER VALUE				Total
		Guaranteed	Non-Guaranteed	Guaranteed		Non-Guaranteed		
				Guaranteed Cash Value	Guaranteed Savings Bonus and Accumulated Guaranteed Monthly Income	Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest	
16	100,338	12,180	1,872	44,212	0	6,698	0	50,910
17	100,338	12,180	1,872	33,801	0	5,178	0	38,978
18	100,338	12,180	1,872	22,973	0	3,558	0	26,530
19	100,338	12,180	1,872	11,712	0	1,832	0	13,543
20	100,338	12,180	1,872	0	0	2	0	2
Age 55	100,338	12,180	1,872	54,223	0	8,123	0	62,346
Age 60	100,338	12,180	1,872	0	0	2	0	2

* Guaranteed Value of Income Withdrawn each year is the sum of Guaranteed Savings Bonus (if any) and 12 months of Guaranteed Monthly Income and Non-Guaranteed Value of Income Withdrawn each year is the sum of 12 months of Non-Guaranteed Monthly Income

Notes

- The above is only a summary illustration of the major benefits of your Basic Plan. You should refer to your consultant or the Company for more information or, if appropriate, a more detailed proposal.
- The Illustration of Benefits above relates only to your Basic Plan excluding any Rider Benefits as shown in the Benefit Summary (if applicable).
- The figures shown in the above illustration assume that: (1) the current dividend scales will continue indefinitely, (2) there will be no loans/advances and the Guaranteed Savings Bonus, the Guaranteed Monthly Income and the Non-Guaranteed Monthly Income are paid to you, (3) all premiums are paid in full when due.
- Projected dividends values are included in the Non-Guaranteed values shown above. They are based on the Company's current dividend scales and are not guaranteed. The actual dividends paid may change with the values being higher or lower than those illustrated. In particular, the Non-Guaranteed Monthly Income may increase or decrease during the Income Period. The Company's dividends will typically vary based on the performance of a number of experience factors, including investment return (which may be impacted by asset defaults and investment expenses), as one of the main determinants of dividend performance. Other factors include, but are not limited to claim experience, taxes, and policyholder termination experience.
- The rates of interest for accumulation of projected dividends, Monthly Income and Guaranteed Savings Bonus (4.00%, 4.00% and 4.00% p.a. respectively) and the dividend scales are likely to change during the policy's lifetime. As these changes will affect the figures above, this proposal is prepared for information purposes only, to demonstrate the features of the recommended policy. It is neither an estimate nor a guarantee of the future policy performance.
- Accumulated Non-Guaranteed Monthly Income and Interest as illustrated above includes (1) accumulated Non-Guaranteed Monthly Income and (2) interest from (a) accumulated Non-Guaranteed Monthly Income, (b) accumulated Guaranteed Monthly Income and (c) Guaranteed Savings Bonus.
- During the Income Period, accumulated dividends cannot be withdrawn and are used to pay the Non-Guaranteed Monthly Income. Non-Guaranteed Monthly Income is not guaranteed and may change at our sole discretion during the Income Period. Any withdrawals of accumulated dividends during the Accumulation Period will also affect the Non-Guaranteed Monthly Income.
- Upon commencement of the Income Period: The guaranteed amount of Surrender Value will be the sum of (a) Guaranteed Cash Value, (b) Guaranteed Savings Bonus and (c) Accumulated Guaranteed Monthly Income. The non-guaranteed amount of Surrender Value will be the sum of (a) Accumulated Non-Guaranteed Monthly Income, (b) accumulated interest of Monthly Income, (c) accumulated interest of Guaranteed Savings Bonus and (d) any remaining accumulated dividends.
- Before the commencement of Income Period, the Total Death Benefit is equal to the greater of (i) and (ii), where: (i) is 101% of total premiums of the Basic Plan due and paid excluding Rider Benefit premiums; and (ii) is 101% of Guaranteed Cash Value at death; in addition to any dividends and any other amounts on deposit with us less the amount of any loans with interest. During the Income Period, the Total Death Benefit is equal to 101% of Guaranteed Cash Value at death plus any accumulated Guaranteed Savings Bonus, any accumulated dividends and any other amounts on deposit with us less the amount of any loans with interest.
- In the event of the Insured's accidental death and the Insured is below age 70, an extra Accidental Death Benefit equivalent to 50% of total premiums of the Basic Plan due and paid will be paid. This additional amount is subject to an aggregate maximum of USD125,000 per life or its equivalent value in Hong Kong Dollars.
- When reviewing the values shown in the above illustration, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

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This proposal is valid until March 24, 2017

This proposal is intended for use in the Hong Kong Special Administrative Region only

Mr. Valued Client
Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 10/10 (5-Year Pay)
Premium Payment Term : 5 Years
Benefit Term : 20 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,015
Initial Total Annualized Premium : USD 20,067.57
Accumulation Period : 10 Years
Income Period : 10 Years
Income Option : Cash Payment

ILLUSTRATION OF BENEFITS

End of Policy Year	Total Premiums Paid	INCOME WITHDRAWN*		DEATH BENEFIT				Total
		Guaranteed	Non-Guaranteed	Guaranteed		Non-Guaranteed		
				Guaranteed Cash Value	Guaranteed Savings Bonus and Accumulated Guaranteed Monthly Income	Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest	
1	20,068	0	0	0	0	916	0	21,184
2	40,135	0	0	1,050	0	2,394	0	42,930
3	60,203	0	0	4,262	0	4,292	0	65,097
4	80,270	0	0	16,232	0	6,629	0	87,702
5	100,338	0	0	28,138	0	9,656	0	110,997
6	100,338	0	0	36,247	0	10,503	0	111,844
7	100,338	0	0	60,713	0	11,324	0	112,665
8	100,338	0	0	81,851	0	12,184	0	113,525
9	100,338	0	0	99,299	0	13,085	0	114,426
10	100,338	0	0	110,149	0	13,985	0	125,236
Commencement of Income Period								
11	100,338	22,330	1,872	90,562	0	12,961	0	104,429
12	100,338	12,180	1,872	82,005	0	11,872	0	94,697
13	100,338	12,180	1,872	73,105	0	10,705	0	84,541
14	100,338	12,180	1,872	63,849	0	9,457	0	73,945
15	100,338	12,180	1,872	54,223	0	8,123	0	62,888

* Guaranteed Value of Income Withdrawn each year is the sum of Guaranteed Savings Bonus (if any) and 12 months of Guaranteed Monthly Income and Non-Guaranteed Value of Income Withdrawn each year is the sum of 12 months of Non-Guaranteed Monthly Income

Notes

- The above is only a summary illustration of the major benefits of your Basic Plan. You should refer to your consultant or the Company for more information or, if appropriate, a more detailed proposal.
- The Illustration of Benefits above relates only to your Basic Plan excluding any Rider Benefits as shown in the Benefit Summary (if applicable).
- The figures shown in the above illustration assume that: (1) the current dividend scales will continue indefinitely, (2) there will be no loans/advances and the Guaranteed Savings Bonus, the Guaranteed Monthly Income and the Non-Guaranteed Monthly Income are paid to you, (3) all premiums are paid in full when due.
- Projected dividends values are included in the Non-Guaranteed values shown above. They are based on the Company's current dividend scales and are not guaranteed. The actual dividends paid may change with the values being higher or lower than those illustrated. In particular, the Non-Guaranteed Monthly Income may increase or decrease during the Income Period. The Company's dividends will typically vary based on the performance of a number of experience factors, including investment return (which may be impacted by asset defaults and investment expenses), as one of the main determinants of dividend performance. Other factors include, but are not limited to claim experience, taxes, and policyholder termination experience.
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- During the Income Period, accumulated dividends cannot be withdrawn and are used to pay the Non-Guaranteed Monthly Income. Non-Guaranteed Monthly Income is not guaranteed and may change at our sole discretion during the Income Period. Any withdrawals of accumulated dividends during the Accumulation Period will also affect the Non-Guaranteed Monthly Income.
- Upon commencement of the Income Period: The guaranteed amount of Surrender Value will be the sum of (a) Guaranteed Cash Value, (b) Guaranteed Savings Bonus and (c) Accumulated Guaranteed Monthly Income. The non-guaranteed amount of Surrender Value will be the sum of (a) Accumulated Non-Guaranteed Monthly Income, (b) accumulated interest of Monthly Income, (c) accumulated interest of Guaranteed Savings Bonus and (d) any remaining accumulated dividends.
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- In the event of the Insured's accidental death and the Insured is below age 70, an extra Accidental Death Benefit equivalent to 50% of total premiums of the Basic Plan due and paid will be paid. This additional amount is subject to an aggregate maximum of USD125,000 per life or its equivalent value in Hong Kong Dollars.
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Mr. Valued Client
Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 10/10 (5-Year Pay)
Premium Payment Term : 5 Years
Benefit Term : 20 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,015
Initial Total Annualized Premium : USD 20,067.57
Accumulation Period : 10 Years
Income Period : 10 Years
Income Option : Cash Payment

ILLUSTRATION OF BENEFITS

End of Policy Year	Total Premiums Paid	INCOME WITHDRAWN*		DEATH BENEFIT				Total
		Guaranteed	Non-Guaranteed	Guaranteed		Non-Guaranteed		
				Guaranteed Cash Value	Guaranteed Savings Bonus and Accumulated Guaranteed Monthly Income	Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest	
16	100,338	12,180	1,872	44,212	0	6,698	0	51,352
17	100,338	12,180	1,872	33,801	0	5,178	0	39,316
18	100,338	12,180	1,872	22,973	0	3,558	0	26,760
19	100,338	12,180	1,872	11,712	0	1,832	0	13,661
20	100,338	12,180	1,872	0	0	2	0	2
Age 55	100,338	12,180	1,872	54,223	0	8,123	0	62,888
Age 60	100,338	12,180	1,872	0	0	2	0	2

* Guaranteed Value of Income Withdrawn each year is the sum of Guaranteed Savings Bonus (if any) and 12 months of Guaranteed Monthly Income and Non-Guaranteed Value of Income Withdrawn each year is the sum of 12 months of Non-Guaranteed Monthly Income

Notes

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- Upon commencement of the Income Period: The guaranteed amount of Surrender Value will be the sum of (a) Guaranteed Cash Value, (b) Guaranteed Savings Bonus and (c) Accumulated Guaranteed Monthly Income. The non-guaranteed amount of Surrender Value will be the sum of (a) Accumulated Non-Guaranteed Monthly Income, (b) accumulated interest of Monthly Income, (c) accumulated interest of Guaranteed Savings Bonus and (d) any remaining accumulated dividends.
- Before the commencement of Income Period, the Total Death Benefit is equal to the greater of (i) and (ii), where: (i) is 101% of total premiums of the Basic Plan due and paid excluding Rider Benefit premiums; and (ii) is 101% of Guaranteed Cash Value at death; in addition to any dividends and any other amounts on deposit with us less the amount of any loans with interest. During the Income Period, the Total Death Benefit is equal to 101% of Guaranteed Cash Value at death plus any accumulated Guaranteed Savings Bonus, any accumulated dividends and any other amounts on deposit with us less the amount of any loans with interest.
- In the event of the Insured's accidental death and the Insured is below age 70, an extra Accidental Death Benefit equivalent to 50% of total premiums of the Basic Plan due and paid will be paid. This additional amount is subject to an aggregate maximum of USD125,000 per life or its equivalent value in Hong Kong Dollars.
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Mr. Valued Client
Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 10/10 (5-Year Pay)
Premium Payment Term : 5 Years
Benefit Term : 20 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,015
Initial Total Annualized Premium : USD 20,067.57
Accumulation Period : 10 Years
Income Period : 10 Years
Income Option : Accumulate with interest

ILLUSTRATION OF BENEFITS

End of Policy Year	Total Premiums Paid	SURRENDER VALUE				Total
		Guaranteed		Non-Guaranteed		
		Guaranteed Cash Value	Guaranteed Savings Bonus and Accumulated Guaranteed Monthly Income	Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest	
1	20,068	0	0	916	0	916
2	40,135	1,050	0	2,394	0	3,443
3	60,203	4,262	0	4,292	0	8,554
4	80,270	16,232	0	6,629	0	22,862
5	100,338	28,138	0	9,656	0	37,793
6	100,338	36,247	0	10,503	0	46,750
7	100,338	60,713	0	11,324	0	72,036
8	100,338	81,851	0	12,184	0	94,035
9	100,338	99,299	0	13,085	0	112,384
10	100,338	110,149	0	13,985	0	124,134
Commencement of Income Period						
11	100,338	90,562	22,330	12,961	2,581	128,434
12	100,338	82,005	34,510	11,872	5,752	134,138
13	100,338	73,105	46,690	10,705	9,537	140,037
14	100,338	63,849	58,870	9,457	13,960	146,137
15	100,338	54,223	71,050	8,123	19,048	152,444

Notes

- The above is only a summary illustration of the major benefits of your Basic Plan. You should refer to your consultant or the Company for more information or, if appropriate, a more detailed proposal.
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- The figures shown in the above illustration assume that: (1) the current dividend scales will continue indefinitely, (2) there will be no loans/advances and the Guaranteed Savings Bonus, the Guaranteed Monthly Income and the Non-Guaranteed Monthly Income are accumulated with the company, (3) no withdrawals on the policy, (4) all premiums are paid in full when due.
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- The rates of interest for accumulation of projected dividends, Monthly Income and Guaranteed Savings Bonus (4.00%, 4.00% and 4.00% p.a. respectively) and the dividend scales are likely to change during the policy's lifetime. As these changes will affect the figures above, this proposal is prepared for information purposes only, to demonstrate the features of the recommended policy. It is neither an estimate nor a guarantee of the future policy performance.
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- During the Income Period, accumulated dividends cannot be withdrawn and are used to pay the Non-Guaranteed Monthly Income. Non-Guaranteed Monthly Income is not guaranteed and may change at our sole discretion during the Income Period. Any withdrawals of accumulated dividends during the Accumulation Period will also affect the Non-Guaranteed Monthly Income.
- Upon commencement of the Income Period: The guaranteed amount of Surrender Value will be the sum of (a) Guaranteed Cash Value, (b) Guaranteed Savings Bonus and (c) Accumulated Guaranteed Monthly Income. The non-guaranteed amount of Surrender Value will be the sum of (a) Accumulated Non-Guaranteed Monthly Income, (b) accumulated interest of Monthly Income, (c) accumulated interest of Guaranteed Savings Bonus and (d) any remaining accumulated dividends.
- Before the commencement of Income Period, the Total Death Benefit is equal to the greater of (i) and (ii), where: (i) is 101% of total premiums of the Basic Plan due and paid excluding Rider Benefit premiums; and (ii) is 101% of Guaranteed Cash Value at death; in addition to any dividends and any other amounts on deposit with us less the amount of any loans with interest. During the Income Period, the Total Death Benefit is equal to 101% of Guaranteed Cash Value at death plus any accumulated Guaranteed Monthly Income, any accumulated Guaranteed Savings Bonus, any accumulated dividends and any other amounts on deposit with us less the amount of any loans with interest.
- In the event of the Insured's accidental death and the Insured is below age 70, an extra Accidental Death Benefit equivalent to 50% of total premiums of the Basic Plan due and paid will be paid. This additional amount is subject to an aggregate maximum of USD125,000 per life or its equivalent value in Hong Kong Dollars.
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Mr. Valued Client
Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 10/10 (5-Year Pay)
Premium Payment Term : 5 Years
Benefit Term : 20 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,015
Initial Total Annualized Premium : USD 20,067.57
Accumulation Period : 10 Years
Income Period : 10 Years
Income Option : Accumulate with interest

ILLUSTRATION OF BENEFITS

End of Policy Year	Total Premiums Paid	SURRENDER VALUE				Total
		Guaranteed		Non-Guaranteed		
		Guaranteed Cash Value	Guaranteed Savings Bonus and Accumulated Guaranteed Monthly Income	Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest	
16	100,338	44,212	83,230	6,698	24,827	158,967
17	100,338	33,801	95,410	5,178	31,324	165,712
18	100,338	22,973	107,590	3,558	38,568	172,688
19	100,338	11,712	119,770	1,832	46,589	179,902
20	100,338	0	131,950	2	55,418	187,369
Age 55	100,338	54,223	71,050	8,123	19,048	152,444
Age 60	100,338	0	131,950	2	55,418	187,369

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Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 10/10 (5-Year Pay)
Premium Payment Term : 5 Years
Benefit Term : 20 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,015
Initial Total Annualized Premium : USD 20,067.57
Accumulation Period : 10 Years
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ILLUSTRATION OF BENEFITS

End of Policy Year	Total Premiums Paid	DEATH BENEFIT				Total
		Guaranteed		Non-Guaranteed		
		Guaranteed Cash Value	Guaranteed Savings Bonus and Accumulated Guaranteed Monthly Income	Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest	
1	20,068	0	0	916	0	21,184
2	40,135	1,050	0	2,394	0	42,930
3	60,203	4,262	0	4,292	0	65,097
4	80,270	16,232	0	6,629	0	87,702
5	100,338	28,138	0	9,656	0	110,997
6	100,338	36,247	0	10,503	0	111,844
7	100,338	60,713	0	11,324	0	112,665
8	100,338	81,851	0	12,184	0	113,525
9	100,338	99,299	0	13,085	0	114,426
10	100,338	110,149	0	13,985	0	125,236
Commencement of Income Period						
11	100,338	90,562	22,330	12,961	2,581	129,340
12	100,338	82,005	34,510	11,872	5,752	134,958
13	100,338	73,105	46,690	10,705	9,537	140,768
14	100,338	63,849	58,870	9,457	13,960	146,775
15	100,338	54,223	71,050	8,123	19,048	152,986

Notes

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- The rates of interest for accumulation of projected dividends, Monthly Income and Guaranteed Savings Bonus (4.00%, 4.00% and 4.00% p.a. respectively) and the dividend scales are likely to change during the policy's lifetime. As these changes will affect the figures above, this proposal is prepared for information purposes only, to demonstrate the features of the recommended policy. It is neither an estimate nor a guarantee of the future policy performance.
- Accumulated Non-Guaranteed Monthly Income and Interest as illustrated above includes (1) accumulated Non-Guaranteed Monthly Income and (2) interest from (a) accumulated Non-Guaranteed Monthly Income, (b) accumulated Guaranteed Monthly Income and (c) Guaranteed Savings Bonus.
- During the Income Period, accumulated dividends cannot be withdrawn and are used to pay the Non-Guaranteed Monthly Income. Non-Guaranteed Monthly Income is not guaranteed and may change at our sole discretion during the Income Period. Any withdrawals of accumulated dividends during the Accumulation Period will also affect the Non-Guaranteed Monthly Income.
- Upon commencement of the Income Period: The guaranteed amount of Surrender Value will be the sum of (a) Guaranteed Cash Value, (b) Guaranteed Savings Bonus and (c) Accumulated Guaranteed Monthly Income. The non-guaranteed amount of Surrender Value will be the sum of (a) Accumulated Non-Guaranteed Monthly Income, (b) accumulated interest of Monthly Income, (c) accumulated interest of Guaranteed Savings Bonus and (d) any remaining accumulated dividends.
- Before the commencement of Income Period, the Total Death Benefit is equal to the greater of (i) and (ii), where: (i) is 101% of total premiums of the Basic Plan due and paid excluding Rider Benefit premiums; and (ii) is 101% of Guaranteed Cash Value at death; in addition to any dividends and any other amounts on deposit with us less the amount of any loans with interest. During the Income Period, the Total Death Benefit is equal to 101% of Guaranteed Cash Value at death plus any accumulated Guaranteed Monthly Income, any accumulated Guaranteed Savings Bonus, any accumulated dividends and any other amounts on deposit with us less the amount of any loans with interest.
- In the event of the Insured's accidental death and the Insured is below age 70, an extra Accidental Death Benefit equivalent to 50% of total premiums of the Basic Plan due and paid will be paid. This additional amount is subject to an aggregate maximum of USD125,000 per life or its equivalent value in Hong Kong Dollars.
- When reviewing the values shown in the above illustration, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

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This proposal is valid until March 24, 2017

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Mr. Valued Client
Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 10/10 (5-Year Pay)
Premium Payment Term : 5 Years
Benefit Term : 20 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,015
Initial Total Annualized Premium : USD 20,067.57
Accumulation Period : 10 Years
Income Period : 10 Years
Income Option : Accumulate with interest

ILLUSTRATION OF BENEFITS

End of Policy Year	Total Premiums Paid	DEATH BENEFIT				Total
		Guaranteed		Non-Guaranteed		
		Guaranteed Cash Value	Guaranteed Savings Bonus and Accumulated Guaranteed Monthly Income	Accumulated Dividends and Interest	Accumulated Non-Guaranteed Monthly Income and Interest	
16	100,338	44,212	83,230	6,698	24,827	159,409
17	100,338	33,801	95,410	5,178	31,324	166,050
18	100,338	22,973	107,590	3,558	38,568	172,918
19	100,338	11,712	119,770	1,832	46,589	180,019
20	100,338	0	131,950	2	55,418	187,369
Age 55	100,338	54,223	71,050	8,123	19,048	152,986
Age 60	100,338	0	131,950	2	55,418	187,369

Notes

- The above is only a summary illustration of the major benefits of your Basic Plan. You should refer to your consultant or the Company for more information or, if appropriate, a more detailed proposal.
- The Illustration of Benefits above relates only to your Basic Plan excluding any Rider Benefits as shown in the Benefit Summary (if applicable).
- The figures shown in the above illustration assume that: (1) the current dividend scales will continue indefinitely, (2) there will be no loans/advances and the Guaranteed Savings Bonus, the Guaranteed Monthly Income and the Non-Guaranteed Monthly Income are accumulated with the company, (3) no withdrawals on the policy, (4) all premiums are paid in full when due.
- Projected dividends values are included in the Non-Guaranteed values shown above. They are based on the Company's current dividend scales and are not guaranteed. The actual dividends paid may change with the values being higher or lower than those illustrated. In particular, the Non-Guaranteed Monthly Income may increase or decrease during the Income Period. The Company's dividends will typically vary based on the performance of a number of experience factors, including investment return (which may be impacted by asset defaults and investment expenses), as one of the main determinants of dividend performance. Other factors include, but are not limited to claim experience, taxes, and policyholder termination experience.
- The rates of interest for accumulation of projected dividends, Monthly Income and Guaranteed Savings Bonus (4.00%, 4.00% and 4.00% p.a. respectively) and the dividend scales are likely to change during the policy's lifetime. As these changes will affect the figures above, this proposal is prepared for information purposes only, to demonstrate the features of the recommended policy. It is neither an estimate nor a guarantee of the future policy performance.
- Accumulated Non-Guaranteed Monthly Income and Interest as illustrated above includes (1) accumulated Non-Guaranteed Monthly Income and (2) interest from (a) accumulated Non-Guaranteed Monthly Income, (b) accumulated Guaranteed Monthly Income and (c) Guaranteed Savings Bonus.
- During the Income Period, accumulated dividends cannot be withdrawn and are used to pay the Non-Guaranteed Monthly Income. Non-Guaranteed Monthly Income is not guaranteed and may change at our sole discretion during the Income Period. Any withdrawals of accumulated dividends during the Accumulation Period will also affect the Non-Guaranteed Monthly Income.
- Upon commencement of the Income Period: The guaranteed amount of Surrender Value will be the sum of (a) Guaranteed Cash Value, (b) Guaranteed Savings Bonus and (c) Accumulated Guaranteed Monthly Income. The non-guaranteed amount of Surrender Value will be the sum of (a) Accumulated Non-Guaranteed Monthly Income, (b) accumulated interest of Monthly Income, (c) accumulated interest of Guaranteed Savings Bonus and (d) any remaining accumulated dividends.
- Before the commencement of Income Period, the Total Death Benefit is equal to the greater of (i) and (ii), where: (i) is 101% of total premiums of the Basic Plan due and paid excluding Rider Benefit premiums; and (ii) is 101% of Guaranteed Cash Value at death; in addition to any dividends and any other amounts on deposit with us less the amount of any loans with interest. During the Income Period, the Total Death Benefit is equal to 101% of Guaranteed Cash Value at death plus any accumulated Guaranteed Monthly Income, any accumulated Guaranteed Savings Bonus, any accumulated dividends and any other amounts on deposit with us less the amount of any loans with interest.
- In the event of the Insured's accidental death and the Insured is below age 70, an extra Accidental Death Benefit equivalent to 50% of total premiums of the Basic Plan due and paid will be paid. This additional amount is subject to an aggregate maximum of USD125,000 per life or its equivalent value in Hong Kong Dollars.
- When reviewing the values shown in the above illustration, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

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Mr. Valued Client
Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 10/10 (5-Year Pay)

Guaranteed Monthly Income : USD 1,015
Initial Total Annualized Premium : USD 20,067.57

PREPAYMENT OF PREMIUMS ILLUSTRATION

This illustration shows the number of annual premiums that will be paid if a lump sum prepayment is provided at the beginning of policy year 1. The annual premiums include the premium of Basic Plan and any Rider Benefits, if applicable. The premium rates of some Rider Benefits, if applicable, are not guaranteed and will be changed by the Company from time to time. The interest rate used in this illustration is based on the current rate the Company credits to Premium Deposit Funds. This rate is not guaranteed and will be changed by the Company from time to time. Consequently, there is no guarantee your Premium Deposit Fund will be sufficient to pay all of the annual premiums as shown below.

Number of Annual Premiums: 5
Initial Prepayment Deposit: USD 97,416
Initial Interest Rate: 1.50% p.a.

Beginning of Year	Premium Deposit Fund *	Annual Premium Paid	Net Amount	Interest Earned	Year End Balance
1	97,416	20,068	77,348	1,160	78,508
2	78,508	20,068	58,441	877	59,317
3	59,317	20,068	39,250	589	39,839
4	39,839	20,068	19,771	297	20,068
5	20,068	20,068	0	0	0

*Withdrawal of the Premium Deposit Fund will be subject to a 1.5% surcharge on the amount withdrawn. The percentage of surcharge may be subject to change from time to time.

The figures shown above assume that: (1) the initial interest rate will continue indefinitely, (2) there will be no withdrawal, and (3) the premium rates of Rider Benefits, if applicable, remain unchanged.

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This proposal is valid until March 24, 2017

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