

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 6/6 (Single 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 Single Premium	Premium Payment Term	Benefit Term
Basic Plan				
Sun Diamond Income Plan 6/6 (Single Pay)	1,450	100,146.57	1	12
	Initial Sum Assured	Initial Single Premium	Premium Payment Term	Benefit Term
Rider Benefits				
Worldwide Emergency Assistance Benefit		FREE		
Total Initial Single Premium :		100,146.57		

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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This proposal is valid until March 24, 2017

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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	100,147	52,000	216	0	52,216	101,148	216	0	101,364
2	100,147	68,178	668	0	68,846	101,148	668	0	101,816
3	100,147	85,296	1,144	0	86,440	101,148	1,144	0	102,292
4	100,147	98,232	1,655	0	99,887	101,148	1,655	0	102,803
5	100,147	103,901	2,203	0	106,104	104,940	2,203	0	107,143
6	100,147	111,387	2,782	0	114,169	112,501	2,782	0	115,283
Commencement of Income Period									
7	100,147	111,686	2,561	1,673	115,920	112,483	2,561	1,673	116,718
8	100,147	112,460	2,196	4,109	118,765	113,092	2,196	4,109	119,397
9	100,147	114,987	1,762	7,339	124,087	115,469	1,762	7,339	124,570
10	100,147	116,918	1,254	11,393	129,565	117,246	1,254	11,393	129,894
11	100,147	118,231	669	16,306	135,206	118,398	669	16,306	135,373
12	100,147	118,900	1	22,111	141,013	118,900	1	22,111	141,013
Age 52	100,147	118,900	1	22,111	141,013	118,900	1	22,111	141,013

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	100,147	52,000	0	0	52,000	617	0	52,617
2	100,147	68,178	0	0	68,178	1,896	0	70,075
3	100,147	85,296	0	0	85,296	3,254	0	88,550
4	100,147	98,232	0	0	98,232	4,720	0	102,952
5	100,147	103,901	0	0	103,901	6,300	0	110,202
6	100,147	111,387	0	0	111,387	7,979	0	119,365
Commencement of Income Period								
7	100,147	111,686	0	800	112,485	7,348	3,204	122,238
8	100,147	112,460	0	2,210	114,670	6,307	7,366	126,134
9	100,147	114,987	0	4,249	119,236	5,067	12,531	132,585
10	100,147	116,918	0	6,940	123,858	3,612	18,746	139,276
11	100,147	118,231	0	10,304	128,535	1,929	26,058	146,218
12	100,147	118,900	0	14,364	133,264	2	34,519	153,421
Age 52	100,147	118,900	0	14,364	133,264	2	34,519	153,421

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	100,147	101,148	0	0	101,148	617	0	101,765
2	100,147	101,148	0	0	101,148	1,896	0	103,044
3	100,147	101,148	0	0	101,148	3,254	0	104,402
4	100,147	101,148	0	0	101,148	4,720	0	105,868
5	100,147	104,940	0	0	104,940	6,300	0	111,241
6	100,147	112,501	0	0	112,501	7,979	0	120,479
Commencement of Income Period								
7	100,147	112,483	0	800	113,283	7,348	3,204	123,035
8	100,147	113,092	0	2,210	115,301	6,307	7,366	126,766
9	100,147	115,469	0	4,249	119,719	5,067	12,531	133,068
10	100,147	117,246	0	6,940	124,186	3,612	18,746	139,604
11	100,147	118,398	0	10,304	128,702	1,929	26,058	146,385
12	100,147	118,900	0	14,364	133,264	2	34,519	153,421
Age 52	100,147	118,900	0	14,364	133,264	2	34,519	153,421

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 6/6 (Single Pay)
Premium Payment Term : 1 Year
Benefit Term : 12 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,450
Single Premium: USD 100,146.57
Accumulation Period : 6 Years
Income Period : 6 Years
Income Option : Cash Payment

Total Premiums Paid

	Premium Payment Term	Single Premium Paid
Sun Diamond Income Plan 6/6 (Single Pay)	1 Year	100,147

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	1,450	59	1,509
Total Monthly Income in 6 Years	104,400 (a)	4,219 (b)	108,619

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	14,500 (c)

Projected Total Income

	Guaranteed	Non-Guaranteed	Total
Projected Total Income in 12 years	118,900 (a+c)	4,219 (b)	123,119

Projected Total Income = \$123,119 (Projected as 123% 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 6/6 (Single Pay)
Premium Payment Term : 1 Year
Benefit Term : 12 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,450
Single Premium: USD 100,146.57
Accumulation Period : 6 Years
Income Period : 6 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	100,147	0	0	52,000	0	216	0	52,216
2	100,147	0	0	68,178	0	668	0	68,846
3	100,147	0	0	85,296	0	1,144	0	86,440
4	100,147	0	0	98,232	0	1,655	0	99,887
5	100,147	0	0	103,901	0	2,203	0	106,104
6	100,147	0	0	111,387	0	2,782	0	114,169
Commencement of Income Period								
7	100,147	31,900	703	79,786	0	2,561	0	82,347
8	100,147	17,400	703	63,160	0	2,196	0	65,356
9	100,147	17,400	703	48,287	0	1,762	0	50,048
10	100,147	17,400	703	32,818	0	1,254	0	34,072
11	100,147	17,400	703	16,731	0	669	0	17,400
12	100,147	17,400	703	0	0	1	0	1

* 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 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 6/6 (Single Pay)
Premium Payment Term : 1 Year
Benefit Term : 12 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,450
Single Premium: USD 100,146.57
Accumulation Period : 6 Years
Income Period : 6 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	100,147	0	0	52,000	0	216	0	101,364
2	100,147	0	0	68,178	0	668	0	101,816
3	100,147	0	0	85,296	0	1,144	0	102,292
4	100,147	0	0	98,232	0	1,655	0	102,803
5	100,147	0	0	103,901	0	2,203	0	107,143
6	100,147	0	0	111,387	0	2,782	0	115,283
Commencement of Income Period								
7	100,147	31,900	703	79,786	0	2,561	0	83,145
8	100,147	17,400	703	63,160	0	2,196	0	65,988
9	100,147	17,400	703	48,287	0	1,762	0	50,531
10	100,147	17,400	703	32,818	0	1,254	0	34,401
11	100,147	17,400	703	16,731	0	669	0	17,567
12	100,147	17,400	703	0	0	1	0	1

* 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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Mr. Valued Client
Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 6/6 (Single Pay)
Premium Payment Term : 1 Year
Benefit Term : 12 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,450
Single Premium: USD 100,146.57
Accumulation Period : 6 Years
Income Period : 6 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	100,147	52,000	0	216	0	52,216
2	100,147	68,178	0	668	0	68,846
3	100,147	85,296	0	1,144	0	86,440
4	100,147	98,232	0	1,655	0	99,887
5	100,147	103,901	0	2,203	0	106,104
6	100,147	111,387	0	2,782	0	114,169
Commencement of Income Period						
7	100,147	79,786	31,900	2,561	1,673	115,920
8	100,147	63,160	49,300	2,196	4,109	118,765
9	100,147	48,287	66,700	1,762	7,339	124,087
10	100,147	32,818	84,100	1,254	11,393	129,565
11	100,147	16,731	101,500	669	16,306	135,206
12	100,147	0	118,900	1	22,111	141,013

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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Age 40 (Male, Non-smoker)
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Benefit Term : 12 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,450
Single Premium: USD 100,146.57
Accumulation Period : 6 Years
Income Period : 6 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	
1	100,147	52,000	0	216	0	101,364
2	100,147	68,178	0	668	0	101,816
3	100,147	85,296	0	1,144	0	102,292
4	100,147	98,232	0	1,655	0	102,803
5	100,147	103,901	0	2,203	0	107,143
6	100,147	111,387	0	2,782	0	115,283
Commencement of Income Period						
7	100,147	79,786	31,900	2,561	1,673	116,718
8	100,147	63,160	49,300	2,196	4,109	119,397
9	100,147	48,287	66,700	1,762	7,339	124,570
10	100,147	32,818	84,100	1,254	11,393	129,894
11	100,147	16,731	101,500	669	16,306	135,373
12	100,147	0	118,900	1	22,111	141,013

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.
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