

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 8/8 (3-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 8/8 (3-Year Pay)	1,170	33,000.20	3	16
	Initial Sum Assured	Initial Annual Premium	Premium Payment Term	Benefit Term
Rider Benefits				
Worldwide Emergency Assistance Benefit		FREE		
	Total Initial Annual Premium :	33,000.20		
	Total Initial Monthly Premium :	2,915.02		

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	33,000	0	1,468	0	1,468	33,330	1,468	0	34,799
2	66,000	8,647	4,557	0	13,203	66,660	4,557	0	71,217
3	99,001	30,505	9,909	0	40,414	99,991	9,909	0	109,899
4	99,001	35,241	10,650	0	45,891	99,991	10,650	0	110,641
5	99,001	62,816	11,426	0	74,242	99,991	11,426	0	111,417
6	99,001	81,939	12,239	0	94,178	99,991	12,239	0	112,230
7	99,001	99,066	13,090	0	112,156	100,057	13,090	0	113,147
8	99,001	108,006	13,982	0	121,988	109,086	13,982	0	123,068
Commencement of Income Period									
9	99,001	110,009	12,623	3,020	125,652	110,852	12,623	3,020	126,494
10	99,001	113,380	11,149	6,722	131,250	114,116	11,149	6,722	131,986
11	99,001	116,324	9,574	11,134	137,032	116,949	9,574	11,134	137,657
12	99,001	118,824	7,894	16,284	143,001	119,333	7,894	16,284	143,511
13	99,001	120,862	6,102	22,201	149,166	121,252	6,102	22,201	149,555
14	99,001	122,421	4,193	28,917	155,531	122,686	4,193	28,917	155,796
15	99,001	123,480	2,161	36,463	162,104	123,615	2,161	36,463	162,239
16	99,001	124,020	7	44,873	168,900	124,020	7	44,873	168,900
Age 56	99,001	124,020	7	44,873	168,900	124,020	7	44,873	168,900

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	33,000	0	1,468	0	1,468	1,468	0	1,468
2	66,000	8,647	4,461	0	13,107	4,722	0	13,369
3	99,001	30,505	9,519	0	40,025	10,581	0	41,086
4	99,001	35,241	9,838	0	45,079	12,049	0	47,290
5	99,001	62,816	10,168	0	72,984	13,602	0	76,417
6	99,001	81,939	10,509	0	92,447	15,241	0	97,180
7	99,001	99,066	10,861	0	109,927	16,973	0	116,039
8	99,001	108,006	11,224	0	119,230	18,804	0	126,810
Commencement of Income Period								
9	99,001	110,009	9,978	2,268	122,255	17,248	4,264	131,522
10	99,001	113,380	8,690	5,082	127,151	15,450	9,380	138,209
11	99,001	116,324	7,359	8,461	132,143	13,452	15,386	145,161
12	99,001	118,824	5,983	12,423	137,230	11,240	22,324	152,388
13	99,001	120,862	4,561	16,988	142,411	8,802	30,238	159,902
14	99,001	122,421	3,091	22,177	147,689	6,123	39,172	167,716
15	99,001	123,480	1,572	28,010	153,062	3,189	49,175	175,844
16	99,001	124,020	3	34,508	158,531	6	60,296	184,322
Age 56	99,001	124,020	3	34,508	158,531	6	60,296	184,322

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	33,000	33,330	1,468	0	34,799	1,468	0	34,799
2	66,000	66,660	4,461	0	71,121	4,722	0	71,382
3	99,001	99,991	9,519	0	109,510	10,581	0	110,571
4	99,001	99,991	9,838	0	109,829	12,049	0	112,040
5	99,001	99,991	10,168	0	110,158	13,602	0	113,592
6	99,001	99,991	10,509	0	110,499	15,241	0	115,232
7	99,001	100,057	10,861	0	110,917	16,973	0	117,030
8	99,001	109,086	11,224	0	120,310	18,804	0	127,890
Commencement of Income Period								
9	99,001	110,852	9,978	2,268	123,097	17,248	4,264	132,364
10	99,001	114,116	8,690	5,082	127,887	15,450	9,380	138,945
11	99,001	116,949	7,359	8,461	132,768	13,452	15,386	145,786
12	99,001	119,333	5,983	12,423	137,739	11,240	22,324	152,897
13	99,001	121,252	4,561	16,988	142,801	8,802	30,238	160,292
14	99,001	122,686	3,091	22,177	147,954	6,123	39,172	167,981
15	99,001	123,615	1,572	28,010	153,197	3,189	49,175	175,979
16	99,001	124,020	3	34,508	158,531	6	60,296	184,322
Age 56	99,001	124,020	3	34,508	158,531	6	60,296	184,322

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 8/8 (3-Year Pay)
Premium Payment Term : 3 Years
Benefit Term : 16 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,170
Initial Total Annualized Premium : USD 33,000.20
Accumulation Period : 8 Years
Income Period : 8 Years
Income Option : Cash Payment

Total Premiums Paid

	Premium Payment Term	Annual Premium	Total Premiums Paid
Sun Diamond Income Plan 8/8 (3-Year Pay)	3 Years	33,000	99,001

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	1,170	184	1,354
Total Monthly Income in 8 Years	112,320 (a)	17,616 (b)	129,936

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	11,700 (c)

Projected Total Income

	Guaranteed	Non-Guaranteed	Total
Projected Total Income in 16 years	124,020 (a+c)	17,616 (b)	141,636

Projected Total Income = \$141,636 (Projected as 143% 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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Premium Payment Term : 3 Years
Benefit Term : 16 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,170
Initial Total Annualized Premium : USD 33,000.20
Accumulation Period : 8 Years
Income Period : 8 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	33,000	0	0	0	0	1,468	0	1,468
2	66,000	0	0	8,647	0	4,557	0	13,203
3	99,001	0	0	30,505	0	9,909	0	40,414
4	99,001	0	0	35,241	0	10,650	0	45,891
5	99,001	0	0	62,816	0	11,426	0	74,242
6	99,001	0	0	81,939	0	12,239	0	94,178
7	99,001	0	0	99,066	0	13,090	0	112,156
8	99,001	0	0	108,006	0	13,982	0	121,988
Commencement of Income Period								
9	99,001	25,740	2,202	84,269	0	12,623	0	96,892
10	99,001	14,040	2,202	73,600	0	11,149	0	84,748
11	99,001	14,040	2,202	62,504	0	9,574	0	72,078
12	99,001	14,040	2,202	50,964	0	7,894	0	58,857
13	99,001	14,040	2,202	38,962	0	6,102	0	45,064
14	99,001	14,040	2,202	26,481	0	4,193	0	30,674
15	99,001	14,040	2,202	13,500	0	2,161	0	15,661

* 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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Sun Diamond Income Plan 8/8 (3-Year Pay)
Premium Payment Term : 3 Years
Benefit Term : 16 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,170
Initial Total Annualized Premium : USD 33,000.20
Accumulation Period : 8 Years
Income Period : 8 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	99,001	14,040	2,202	0	0	7	0	7
Age 55	99,001	14,040	2,202	13,500	0	2,161	0	15,661
Age 56	99,001	14,040	2,202	0	0	7	0	7

* 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

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Mr. Valued Client
Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 8/8 (3-Year Pay)
Premium Payment Term : 3 Years
Benefit Term : 16 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,170
Initial Total Annualized Premium : USD 33,000.20
Accumulation Period : 8 Years
Income Period : 8 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	33,000	0	0	0	0	1,468	0	34,799
2	66,000	0	0	8,647	0	4,557	0	71,217
3	99,001	0	0	30,505	0	9,909	0	109,899
4	99,001	0	0	35,241	0	10,650	0	110,641
5	99,001	0	0	62,816	0	11,426	0	111,417
6	99,001	0	0	81,939	0	12,239	0	112,230
7	99,001	0	0	99,066	0	13,090	0	113,147
8	99,001	0	0	108,006	0	13,982	0	123,068
Commencement of Income Period								
9	99,001	25,740	2,202	84,269	0	12,623	0	97,734
10	99,001	14,040	2,202	73,600	0	11,149	0	85,484
11	99,001	14,040	2,202	62,504	0	9,574	0	72,703
12	99,001	14,040	2,202	50,964	0	7,894	0	59,367
13	99,001	14,040	2,202	38,962	0	6,102	0	45,454
14	99,001	14,040	2,202	26,481	0	4,193	0	30,938
15	99,001	14,040	2,202	13,500	0	2,161	0	15,796

* 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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- 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 8/8 (3-Year Pay)
Premium Payment Term : 3 Years
Benefit Term : 16 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,170
Initial Total Annualized Premium : USD 33,000.20
Accumulation Period : 8 Years
Income Period : 8 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	99,001	14,040	2,202	0	0	7	0	7
Age 55	99,001	14,040	2,202	13,500	0	2,161	0	15,796
Age 56	99,001	14,040	2,202	0	0	7	0	7

* 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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Mr. Valued Client
Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 8/8 (3-Year Pay)
Premium Payment Term : 3 Years
Benefit Term : 16 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,170
Initial Total Annualized Premium : USD 33,000.20
Accumulation Period : 8 Years
Income Period : 8 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	33,000	0	0	1,468	0	1,468
2	66,000	8,647	0	4,557	0	13,203
3	99,001	30,505	0	9,909	0	40,414
4	99,001	35,241	0	10,650	0	45,891
5	99,001	62,816	0	11,426	0	74,242
6	99,001	81,939	0	12,239	0	94,178
7	99,001	99,066	0	13,090	0	112,156
8	99,001	108,006	0	13,982	0	121,988
Commencement of Income Period						
9	99,001	84,269	25,740	12,623	3,020	125,652
10	99,001	73,600	39,780	11,149	6,722	131,250
11	99,001	62,504	53,820	9,574	11,134	137,032
12	99,001	50,964	67,860	7,894	16,284	143,001
13	99,001	38,962	81,900	6,102	22,201	149,166
14	99,001	26,481	95,940	4,193	28,917	155,531
15	99,001	13,500	109,980	2,161	36,463	162,104

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.
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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 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	Guaranteed Monthly Income :	USD 1,170
Age 40 (Male, Non-smoker)	Initial Total Annualized Premium :	USD 33,000.20
Sun Diamond Income Plan 8/8 (3-Year Pay)	Accumulation Period :	8 Years
Premium Payment Term : 3 Years	Income Period :	8 Years
Benefit Term : 16 Years	Income Option :	Accumulate with interest
Dividend 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	99,001	0	124,020	7	44,873	168,900
Age 55	99,001	13,500	109,980	2,161	36,463	162,104
Age 56	99,001	0	124,020	7	44,873	168,900

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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- 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.
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Age 40 (Male, Non-smoker)
Sun Diamond Income Plan 8/8 (3-Year Pay)
Premium Payment Term : 3 Years
Benefit Term : 16 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,170
Initial Total Annualized Premium : USD 33,000.20
Accumulation Period : 8 Years
Income Period : 8 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	33,000	0	0	1,468	0	34,799
2	66,000	8,647	0	4,557	0	71,217
3	99,001	30,505	0	9,909	0	109,899
4	99,001	35,241	0	10,650	0	110,641
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7	99,001	99,066	0	13,090	0	113,147
8	99,001	108,006	0	13,982	0	123,068
Commencement of Income Period						
9	99,001	84,269	25,740	12,623	3,020	126,494
10	99,001	73,600	39,780	11,149	6,722	131,986
11	99,001	62,504	53,820	9,574	11,134	137,657
12	99,001	50,964	67,860	7,894	16,284	143,511
13	99,001	38,962	81,900	6,102	22,201	149,555
14	99,001	26,481	95,940	4,193	28,917	155,796
15	99,001	13,500	109,980	2,161	36,463	162,239

Notes

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Sun Diamond Income Plan 8/8 (3-Year Pay)
Premium Payment Term : 3 Years
Benefit Term : 16 Years
Dividend Option : Accumulate with interest

Guaranteed Monthly Income : USD 1,170
Initial Total Annualized Premium : USD 33,000.20
Accumulation Period : 8 Years
Income Period : 8 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	99,001	0	124,020	7	44,873	168,900
Age 55	99,001	13,500	109,980	2,161	36,463	162,239
Age 56	99,001	0	124,020	7	44,873	168,900

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.

This is only an illustration, not a contract of insurance or an offer to provide insurance. It does not form part of any policy that may be issued.

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 8/8 (3-Year Pay)

Guaranteed Monthly Income : USD 1,170
Initial Total Annualized Premium : USD 33,000.20

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: 3
Initial Prepayment Deposit: USD 97,545
Initial Interest Rate: 1.50% p.a.

Beginning of Year	Premium Deposit Fund *	Annual Premium Paid	Net Amount	Interest Earned	Year End Balance
1	97,545	33,000	64,545	968	65,513
2	65,513	33,000	32,513	488	33,000
3	33,000	33,000	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.

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 future policy performance.

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