

**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 LIFE Brilliance 10

### 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

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term	Benefit Term
<b>Basic Plan</b>				
LIFE Brilliance 10	109,700	5,008.90	10	60
<b>Rider Benefits</b>				
LIFE Flexi Rider		FREE		
Crisis Advance Rider		FREE		
Worldwide Emergency Assistance Benefit		FREE		
		-----		
	Total Initial Annual Premium :	5,008.90		
	Total Initial Monthly Premium :	442.45		

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
			Cash Value of Accumulated Reversionary Bonus	Cash Value of Terminal Bonus			Face Value of Accumulated Reversionary Bonus	Face Value of Terminal Bonus	
1	5,009	0	0	0	0	109,700	0	0	109,700
2	10,018	90	0	0	90	109,700	0	0	109,700
3	15,027	1,364	385	0	1,749	109,700	7,240	0	116,940
4	20,036	4,188	808	0	4,997	109,700	9,813	0	119,513
5	25,045	8,022	1,234	0	9,257	109,700	12,442	0	122,142
10	50,089	31,984	7,024	434	39,443	109,700	26,482	1,310	137,492
15	50,089	52,942	16,277	9,457	78,677	109,700	42,136	24,482	176,318
20	50,089	54,664	26,664	16,160	97,488	109,700	59,589	36,114	205,403
25	50,089	61,135	40,675	24,278	126,088	109,700	79,049	47,182	235,930
30	50,089	67,803	59,155	36,549	163,507	109,700	100,745	62,246	272,691
Age 65	50,089	61,135	40,675	24,278	126,088	109,700	79,049	47,182	235,930
Age 70	50,089	67,803	59,155	36,549	163,507	109,700	100,745	62,246	272,691
Age 75	50,089	74,294	82,747	53,764	210,805	109,700	124,935	81,177	315,812
Age 80	50,089	81,859	111,834	77,717	271,411	109,700	151,906	105,565	367,171
Age 85	50,089	89,259	146,507	110,784	346,550	109,700	181,976	137,605	429,282
Age 90	50,089	95,742	186,592	156,121	438,454	109,700	215,504	180,315	505,519
Age 95	50,089	101,323	232,306	217,770	551,399	109,700	252,885	237,069	599,655
Age 100	50,089	109,700	294,564	300,704	704,968	109,700	294,564	300,704	704,968

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
			Cash Value of Accumulated Reversionary Bonus	Cash Value of Terminal Bonus		Cash Value of Accumulated Reversionary Bonus	Cash Value of Terminal Bonus	
1	5,009	0	0	0	0	0	0	0
2	10,018	90	0	0	90	0	0	90
3	15,027	1,364	312	0	1,675	567	0	1,931
4	20,036	4,188	652	0	4,840	1,200	0	5,388
5	25,045	8,022	993	0	9,015	1,844	0	9,867
10	50,089	31,984	5,583	194	37,761	10,812	1,025	43,821
15	50,089	52,942	12,789	4,218	69,949	25,793	22,300	101,035
20	50,089	54,664	20,708	7,207	82,579	43,526	38,105	136,295
25	50,089	61,135	31,214	10,827	103,177	68,459	57,247	186,841
30	50,089	67,803	44,845	16,300	128,949	102,757	86,181	256,742
Age 65	50,089	61,135	31,214	10,827	103,177	68,459	57,247	186,841
Age 70	50,089	67,803	44,845	16,300	128,949	102,757	86,181	256,742
Age 75	50,089	74,294	61,950	23,978	160,223	148,498	126,776	349,568
Age 80	50,089	81,859	82,660	34,662	199,182	207,555	183,257	472,671
Age 85	50,089	89,259	106,876	49,410	245,544	281,470	261,229	631,957
Age 90	50,089	95,742	134,301	69,630	299,672	371,447	368,132	835,321
Age 95	50,089	101,323	164,922	97,125	363,371	479,623	513,501	1,094,448
Age 100	50,089	109,700	206,207	134,114	450,021	631,317	709,060	1,450,077

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
			Face Value of Accumulated Reversionary Bonus	Face Value of Terminal Bonus		Face Value of Accumulated Reversionary Bonus	Face Value of Terminal Bonus	
1	5,009	109,700	0	0	109,700	0	0	109,700
2	10,018	109,700	0	0	109,700	0	0	109,700
3	15,027	109,700	5,858	0	115,558	10,663	0	120,363
4	20,036	109,700	7,915	0	117,615	14,563	0	124,263
5	25,045	109,700	10,008	0	119,708	18,589	0	128,289
10	50,089	109,700	21,049	585	131,333	40,763	3,088	153,551
15	50,089	109,700	33,107	10,918	153,725	66,769	57,727	234,196
20	50,089	109,700	46,277	16,107	172,085	97,270	85,158	292,128
25	50,089	109,700	60,662	21,043	191,405	133,044	111,256	353,999
30	50,089	109,700	76,374	27,762	213,836	175,001	146,776	431,477
Age 65	50,089	109,700	60,662	21,043	191,405	133,044	111,256	353,999
Age 70	50,089	109,700	76,374	27,762	213,836	175,001	146,776	431,477
Age 75	50,089	109,700	93,535	36,205	239,440	224,209	191,416	525,325
Age 80	50,089	109,700	112,278	47,082	269,060	281,923	248,924	640,547
Age 85	50,089	109,700	132,750	61,372	303,822	349,613	324,474	783,786
Age 90	50,089	109,700	155,110	80,420	345,230	429,002	425,183	963,885
Age 95	50,089	109,700	179,533	105,733	394,966	522,113	559,009	1,190,822
Age 100	50,089	109,700	206,207	134,114	450,021	631,317	709,060	1,450,077

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 Face Value of Accumulated Reversionary Bonus (if any) and Terminal Bonus (if any) will be paid when the Company is paying the Death Benefit or Maturity Benefit, whereas the cash value of these bonuses will be paid when the policy is surrendered in whole or in part or terminated (other than due to the death of the Insured or policy maturity). The cash value of these bonuses may not be equal to the face value of the bonuses.
- (iii) The Face Value and Cash Value of Accumulated Reversionary Bonus are guaranteed once declared.
- (iv) The projected non-guaranteed benefits included in Section 3 are based on the Company's bonus 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**.
- (v) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.25% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.25% p.a. in comparing with the current assumed investment return.
- (vi) 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.
- (vii) Please refer to the product leaflet of Basic Plan for the details of the investment strategy, dividend/ bonus philosophy and key product risks.

## 7. Bonus History

[www.sunlife.com.hk/dividendhistory\\_eng](http://www.sunlife.com.hk/dividendhistory_eng)

You may browse the above website to understand the Company's bonus history for reference purposes. The historical bonuses 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 bonuses history (if applicable).

Name of Applicant: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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Mr. Valued Client  
Age 40 (Male, Non-smoker)  
LIFE Brilliance 10

Initial Sum Assured : USD 109,700  
Initial Total Annualized Premium : USD 5,008.90

**ILLUSTRATION OF BENEFITS**

End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT			
		Guaranteed	Non-Guaranteed		Total	Guaranteed	Non-Guaranteed		Total
			Cash Value of Accumulated Reversionary Bonus	Cash Value of Terminal Bonus			Face Value of Accumulated Reversionary Bonus	Face Value of Terminal Bonus	
1	5,009	0	0	0	0	109,700	0	0	109,700
2	10,018	90	0	0	90	109,700	0	0	109,700
3	15,027	1,364	385	0	1,749	109,700	7,240	0	116,940
4	20,036	4,188	808	0	4,997	109,700	9,813	0	119,513
5	25,045	8,022	1,234	0	9,257	109,700	12,442	0	122,142
6	30,053	11,478	1,992	0	13,470	109,700	15,129	0	124,829
7	35,062	15,528	2,968	0	18,496	109,700	17,876	0	127,576
8	40,071	20,221	3,866	0	24,087	109,700	20,682	0	130,382
9	45,080	25,718	5,298	0	31,016	109,700	23,551	0	133,251
10	50,089	31,984	7,024	434	39,443	109,700	26,482	1,310	137,492
11	50,089	35,269	8,316	2,001	45,586	109,700	29,478	5,851	145,030
12	50,089	38,719	10,041	3,725	52,485	109,700	32,540	10,564	152,804
13	50,089	42,338	11,997	5,719	60,053	109,700	35,669	15,728	161,097
14	50,089	49,519	13,840	8,186	71,544	109,700	38,867	21,839	170,407
15	50,089	52,942	16,277	9,457	78,677	109,700	42,136	24,482	176,318
16	50,089	53,147	18,101	10,809	82,058	109,700	45,476	27,155	182,331
17	50,089	53,353	20,046	11,674	85,073	109,700	48,890	28,473	187,063
18	50,089	53,559	22,118	12,761	88,438	109,700	52,379	30,221	192,300
19	50,089	53,764	24,322	14,404	92,490	109,700	55,945	33,132	198,777
20	50,089	54,664	26,664	16,160	97,488	109,700	59,589	36,114	205,403
Age 55	50,089	52,942	16,277	9,457	78,677	109,700	42,136	24,482	176,318
Age 60	50,089	54,664	26,664	16,160	97,488	109,700	59,589	36,114	205,403
Age 65	50,089	61,135	40,675	24,278	126,088	109,700	79,049	47,182	235,930

**Notes**

- The above is only a summary illustration of the major benefits of your policy. 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 scales of Reversionary Bonus and Terminal Bonus will continue indefinitely, (2) there will be no loans/advances, (3) no withdrawals on the policy, (4) all premiums are paid in full when due.
- The non-guaranteed values stated above take into account the Reversionary Bonus and Terminal Bonus (collectively the "Bonuses") payable under the policy. The Reversionary Bonus declared will be accumulated with the policy, whereas the Terminal Bonus may be different at each subsequent declaration. The face value of declared Bonuses will be one of the factors in the Death Benefit or Maturity Benefit calculation. However, when the policy is surrendered (in whole or in part) or terminated (other than due to the death of the Insured or policy maturity), only cash value of these Bonuses will be paid. The Bonuses are calculated based on the Company's current projection of Bonuses scales, which are not guaranteed and will be subject to change at the Company's sole discretion. The actual values paid may change with the values being higher or lower than those illustrated. The Company's Bonuses 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 determinant of the Bonuses performance. Other factors include, but are not limited to, claim experience, policy expenses, taxes, and policyholder termination experience.
- Total Death Benefit as illustrated above is equal to Initial Sum Assured; plus Face Value of Accumulated Reversionary Bonus (if any) and Face Value of Terminal Bonus (if any).
- Total Surrender Value as illustrated above is the sum of Guaranteed Cash Value, Cash Value of Accumulated Reversionary Bonus (if any) and Cash Value of Terminal Bonus (if any).
- You can withdraw all or part of the Cash Value of Accumulated Reversionary Bonus (if any) and the Cash Value and Face Value of Accumulated Reversionary Bonus shall then be reduced accordingly. Withdrawal of your Reversionary Bonus will reduce the long-term value of the policy.
- 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)  
LIFE Brilliance 10

Initial Sum Assured : USD 109,700  
Initial Total Annualized Premium : USD 5,008.90

**ILLUSTRATION OF BENEFITS**

End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT			
		Guaranteed	Non-Guaranteed		Total	Guaranteed	Non-Guaranteed		Total
			Cash Value of Accumulated Reversionary Bonus	Cash Value of Terminal Bonus			Face Value of Accumulated Reversionary Bonus	Face Value of Terminal Bonus	
Age 70	50,089	67,803	59,155	36,549	163,507	109,700	100,745	62,246	272,691
Age 75	50,089	74,294	82,747	53,764	210,805	109,700	124,935	81,177	315,812
Age 80	50,089	81,859	111,834	77,717	271,411	109,700	151,906	105,565	367,171
Age 100	50,089	109,700	294,564	300,704	704,968	109,700	294,564	300,704	704,968

**Notes**

- The above is only a summary illustration of the major benefits of your policy. 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 scales of Reversionary Bonus and Terminal Bonus will continue indefinitely, (2) there will be no loans/advances, (3) no withdrawals on the policy, (4) all premiums are paid in full when due.
- The non-guaranteed values stated above take into account the Reversionary Bonus and Terminal Bonus (collectively the "Bonuses") payable under the policy. The Reversionary Bonus declared will be accumulated with the policy, whereas the Terminal Bonus may be different at each subsequent declaration. The face value of declared Bonuses will be one of the factors in the Death Benefit or Maturity Benefit calculation. However, when the policy is surrendered (in whole or in part) or terminated (other than due to the death of the Insured or policy maturity), only cash value of these Bonuses will be paid. The Bonuses are calculated based on the Company's current projection of Bonuses scales, which are not guaranteed and will be subject to change at the Company's sole discretion. The actual values paid may change with the values being higher or lower than those illustrated. The Company's Bonuses 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 determinant of the Bonuses performance. Other factors include, but are not limited to, claim experience, policy expenses, taxes, and policyholder termination experience.
- Total Death Benefit as illustrated above is equal to Initial Sum Assured; plus Face Value of Accumulated Reversionary Bonus (if any) and Face Value of Terminal Bonus (if any).
- Total Surrender Value as illustrated above is the sum of Guaranteed Cash Value, Cash Value of Accumulated Reversionary Bonus (if any) and Cash Value of Terminal Bonus (if any).
- You can withdraw all or part of the Cash Value of Accumulated Reversionary Bonus (if any) and the Cash Value and Face Value of Accumulated Reversionary Bonus shall then be reduced accordingly. Withdrawal of your Reversionary Bonus will reduce the long-term value of the policy.
- 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)  
LIFE Brilliance 10

Initial Sum Assured : USD 109,700  
Initial Total Annualized Premium : USD 5,008.90

### LIFE FLEXI RIDER

#### 1. What is the benefit?

It's not always easy predicting what you will need in the future, but you can prepare for it. That's why Sun Life's policies offer you this Rider Benefit with unique and flexible options, to provide the help you need, if and when you need it.

#### GUARANTEED INSURABILITY OPTION

To keep you and your family well protected, we guarantee the acceptance for selected Whole Life plans on the insured without evidence of insurability upon occurrence of any of the following life events:

- First wedding anniversary
- Giving birth to a child
- Adoption of a child in Hong Kong by Hong Kong residents
- Graduation (the Insured attaining bachelor degree or above)
- Accidental death of a direct family member (spouse, parents or children)
- Emigration from Hong Kong to selected countries

Other conditions:

- The Guaranteed Insurability Option is only available for policies which are:
  - issued at standard rates with no extra exclusions;
  - not converted from any term insurance plan; and
  - not purchased under any guaranteed insurability option
- You can exercise this option once after the policy is in effect for 1 year from the Issue Date or the last reinstatement date of the policy, whichever is later and before the insured reaches the age of 65
- The sum assured of the new policy should not exceed USD62,500 per life or 50% of the Sum Assured of the original basic plan, whichever is lower

#### UNEMPLOYMENT BENEFIT

If you become unemployed for 30 consecutive days or more, we will extend your premium grace period for the whole policy from 31 days to 365 days to lighten your burden. The policy will remain effective during the extended grace period so that you don't need to worry about it when you are planning your next career movement. Any benefit payout from your policy during the extended grace period will be deducted by any due and unpaid premium.

At the end of the extended grace period, you will need to pay any due and unpaid premium without interest.

To be eligible for the Unemployment Benefit, you need to meet all of the following conditions:

- You can enjoy this benefit once, after the policy has been in effect for 2 years from the Issue Date or the effective date of the last change of the ownership of the policy, whichever is later
- Your age is between 18 and 65 at the time of application of this benefit
- You are not self-employed or employed by your relatives
- You have been unemployed for at least 30 days consecutively
- You have been continuously employed by the same employer in Hong Kong for at least 1 year prior to your unemployment with at least 18 hours per week on average
- The unemployment is not caused by resignation, retirement, voluntary redundancy, termination due to misconduct, negligence in the duties, dishonesty or commitment of any unlawful act.

#### ANNUITY OPTION

Starting from age 55 up to age 70 and after your policy has been in effect for at least 10 years and is fully paid up, you can use all or part of your Surrender Value to purchase an annuity plan offered by the Company to enjoy a guaranteed lifetime income. The minimum exercise amount is USD25,000. The actual annuity amount is determined by the Company based on the rates as well as terms and conditions in effect at the time of purchase. The annuity amount is guaranteed for 20 years even if the Insured passes away within this guaranteed period; in which case, the beneficiary will receive the annuity payment. After this guaranteed period, the Insured will still enjoy the annuity payment until age 100 while the Insured is alive.

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Part II

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Mr. Valued Client  
Age 40 (Male, Non-smoker)  
LIFE Brilliance 10

Initial Sum Assured : USD 109,700  
Initial Total Annualized Premium : USD 5,008.90

### LIFE FLEXI RIDER

2. How long are you covered?

This Rider Benefit is guaranteed renewable until all the Guaranteed Insurability Option, Unemployment Benefit and Annuity Option terminate or expire or your Basic Plan matures, whichever is earlier.

3. What about the premium?

It is offered with no additional cost.

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Part II

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