

IMPORTANT:
THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUE AND DEATH BENEFIT OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT. THE ASSUMED CREDITING INTEREST RATES USED BELOW ARE FOR ILLUSTRATIVE PURPOSES ONLY. UNLESS OTHERWISE STATED, THEY ARE NEITHER GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL CREDITING INTEREST RATES MAY BE DIFFERENT!

Proposal Summary for BRIGHT UL Wealth-Builder

Prepared for

Name of Life Insured: Mr. Valued Client

1. Insured Information

Age Last Birthday : 30
Sex : Male
Smoking Status : Non-Smoker

2. Benefit Summary

Policy Currency : United States Dollars

Benefit Description	Initial Sum Assured *	Initial Single Premium	Premium Payment Term	Benefit Term
Basic Plan				
BRIGHT UL Wealth-Builder	50,000.00	50,000.00	1	Whole Life
Rider Benefits				
Worldwide Emergency Assistance Benefit		Free		
Total Initial Single Premium :		50,000.00		

* Initial Sum Assured shown above is the death benefit payable upon death of the Life Insured on policy issue date. For details of the death benefit, please refer to Explanation Notes in Section 4.

Name of Applicant: _____ Signature: _____ Date: _____

Prepared by : Jumbo Alliance Funds Ltd Telephone : 2103 8888 (O)

District / Branch : Hong Kong Office Email Address : _____

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This proposal is valid until December 16, 2017

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The table below illustrates projected policy values under Conservative Basis and Current Assumed Basis. Figures under Conservative Basis are not guaranteed and are calculated based on crediting interest rate of 2.8% p.a. guaranteed minimum Crediting Interest Rate for first ten policy years only on the 10th policy anniversary and 0% p.a. for all other policy years, current charges (which may be subject to changes) for all policy years, and exclude non-guaranteed bonus (if any). Figures under Current Assumed Basis are calculated using current forecast crediting interest rate, current charges (which may be subject to changes), and include non-guaranteed bonus (if any), and are not guaranteed. The actual amount payable may be lower or higher than those illustrated. Under certain circumstances, the non-guaranteed bonus may be zero (if applicable). The current assumed crediting interest rate illustrated by Sun Life Hong Kong Limited (the "Company") shall in no way be interpreted as a projection or estimation of the future return. The future crediting interest rate may be lower or higher. Details of the maximum and current scale of charges are presented in Summary of Charges.

3. Basic Plan - Illustration Summary

Policy Currency : United States Dollars

End of Policy Year	Total Premiums Paid	Conservative Basis			Current Assumed Basis		
		Crediting Interest Rate: 2.8% p.a. guaranteed minimum Crediting Interest Rate* for first ten policy years only on the 10th policy anniversary and 0% p.a. for all other policy years			Crediting Interest Rate: 3.70% p.a.		
		Current Charges are applied			Current Charges are applied		
		Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	50,000	46,952	42,304	50,000	48,690	43,870	50,000
2	50,000	46,904	42,683	50,000	50,443	45,903	50,947
3	50,000	46,856	43,061	50,000	52,260	48,027	52,783
4	50,000	46,808	43,438	50,000	54,145	50,246	54,686
5	50,000	46,760	43,814	50,000	56,099	52,565	56,660
10	50,000	61,395	61,395	62,009	67,011	67,011	67,681
15	50,000	61,155	61,155	61,766	81,068	81,068	81,879
20	50,000	60,915	60,915	61,524	99,317	99,317	100,310
25	50,000	60,675	60,675	61,282	121,733	121,733	122,950
30	50,000	60,435	60,435	61,039	149,270	149,270	150,762
Age 65	50,000	60,195	60,195	60,797	183,095	183,095	184,926
Age 70	50,000	59,955	59,955	60,554	224,647	224,647	226,893
Age 75	50,000	59,715	59,715	60,312	275,689	275,689	278,445
Age 80	50,000	59,475	59,475	60,070	338,388	338,388	341,772
Age 85	50,000	59,235	59,235	59,827	415,408	415,408	419,562
Age 90	50,000	58,995	58,995	59,585	510,018	510,018	515,119
Age 95	50,000	58,755	58,755	59,342	626,238	626,238	632,500
Age 100	50,000	58,515	58,515	59,100	769,002	769,002	776,692

Explanation on above illustration: Please refer to Explanation Notes in Section 4.

* Please refer to the Explanation Note (v) in Section 4.

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4. Explanation Notes:

- (i) 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.
- (ii) The Basic Plan Illustration in Section 3 relates to your Basic Plan excluding any Rider Benefits as shown in Section 2 (if applicable). It assumes that all premiums are paid in full as planned without making any withdrawals.
- (iii) The Summary illustrated in Section 3 includes charges for the Basic Plan only.
- (iv) The illustration under Conservative Basis excludes a non-guaranteed Bonus Interest, and the illustration under Current Assumed Basis includes a non-guaranteed Bonus Interest calculated at the Bonus Crediting Interest Rate of 0.25% per annum for the 11th to 15th policy year and 0.5% per annum from the 16th policy year onwards, if applicable. Bonus Interest will be credited as extra interest in addition to the then current crediting interest rate for a 12-month period until the end of that policy year and will be reflected in the Account Value provided that the average Account Value in the preceding 12 months is at least USD 50,000. The eligibility of this Bonus Interest will be determined annually on the 10th policy anniversary and on each subsequent policy anniversary.
- (v) On the 10th policy anniversary, the Account Value of the Initial Premium (net of all applicable charges and Cash Withdrawals) ("Initial Premium Account Value") is guaranteed to be no less than Initial Premium Account Value that would have resulted had the crediting interest rate been 2.8% every year for the first 10 policy years. Before and after this time, the Account Value is not guaranteed.
- (vi) The Death Benefit is the higher of (i) 101% of Account Value; or (ii) the sum of all premiums paid, less all previous Cash Withdrawals (including any applicable Surrender Charge) and any premium received after the date of death of the Insured. Any outstanding loan balance and any Bonus Interest credited to your policy after the death of the Insured will be deducted from the death proceeds. For purposes of calculating the Death Benefit, any Premium received after the death of the Insured will be refunded and will not be included in the Account Value. We will not pay any interest pending payment of any Death Benefit under this Policy.
- (vii) The crediting interest rate shown above is for illustrative purposes only and shall in no way be interpreted as a projection or estimation of the future return. The actual crediting interest rates may be different.
- (viii) When reviewing the values shown in the illustration in Section 3, 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 the Basic Plan for the details of the investment strategy, crediting interest rate philosophy and key product risks.

5. Crediting Interest Rate History

www.sunlife.com.hk/creditinginterestratehistory_eng

You may browse the above website to understand the Company's crediting interest rate history for reference purposes. Please be reminded that the crediting interest rates shown on the website are before any relevant policy charges (e.g. Premium Charge, Policy Fee, etc). The historical crediting interest rate is not an indicator of future declaration of this plan.

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3. Basic Plan - Illustration Summary

Policy Currency : United States Dollars

End of Policy Year	Total Premiums Paid	Conservative Basis			Current Assumed Basis		
		Crediting Interest Rate: 2.8% p.a. guaranteed minimum Crediting Interest Rate* for first ten policy years only on the 10th policy anniversary and 0% p.a. for all other policy years			Crediting Interest Rate: 3.70% p.a.		
		Current Charges are applied			Current Charges are applied		
		Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	50,000	46,952	42,304	50,000	48,690	43,870	50,000
2	50,000	46,904	42,683	50,000	50,443	45,903	50,947
3	50,000	46,856	43,061	50,000	52,260	48,027	52,783
4	50,000	46,808	43,438	50,000	54,145	50,246	54,686
5	50,000	46,760	43,814	50,000	56,099	52,565	56,660
10	50,000	61,395	61,395	62,009	67,011	67,011	67,681
15	50,000	61,155	61,155	61,766	81,068	81,068	81,879
20	50,000	60,915	60,915	61,524	99,317	99,317	100,310
25	50,000	60,675	60,675	61,282	121,733	121,733	122,950
30	50,000	60,435	60,435	61,039	149,270	149,270	150,762
Age 65	50,000	60,195	60,195	60,797	183,095	183,095	184,926
Age 70	50,000	59,955	59,955	60,554	224,647	224,647	226,893
Age 75	50,000	59,715	59,715	60,312	275,689	275,689	278,445
Age 80	50,000	59,475	59,475	60,070	338,388	338,388	341,772
Age 85	50,000	59,235	59,235	59,827	415,408	415,408	419,562
Age 90	50,000	58,995	58,995	59,585	510,018	510,018	515,119
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Age 100	50,000	58,515	58,515	59,100	769,002	769,002	776,692

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- (v) On the 10th policy anniversary, the Account Value of the Initial Premium (net of all applicable charges and Cash Withdrawals) ("Initial Premium Account Value") is guaranteed to be no less than Initial Premium Account Value that would have resulted had the crediting interest rate been 2.8% every year for the first 10 policy years. Before and after this time, the Account Value is not guaranteed.
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- (viii) When reviewing the values shown in the illustration in Section 3, 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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Summary of Charges

The scales of charges used in the Basic Plan Illustration in Section 3 are set out below. The current scale of charges, unless otherwise specified, is not guaranteed and is subject to the Company's sole discretion to change with prior written notice to policyholders no less than 3 months before effective.

1) Premium Charge

6% of each premium paid in the first policy year, and 3% of each premium paid in the following policy years will be deducted upfront.

2) Surrender Charge

You will be subject to a Surrender Charge if policy termination except death or cash withdrawal occurs before 11th policy year based on the following table.

Beginning of policy year	Surrender Charge Rate on Account Value after Free Withdrawal Amount
1	12%
2	11%
3	10%
4	9%
5	8%
6	7%
7	6%
8	5%
9	3%
10	1%
11 and thereafter	0%

There is no Surrender Charge for Cash Withdrawal up to 10% of the Account Value in the first 5 policy years and up to 15% of the Account Value for the 6th to 10th policy year. Such free withdrawal amount is net of any outstanding loan balance and all used free withdrawal amount in the policy year. Any Cash Withdrawal in excess of the above free withdrawal amount will be subjected to a Surrender Charge (only applicable to the first 10 policy years) and will be reflected in the Account Value. Cash Withdrawal is allowed at anytime subject to our then current administrative rules regarding minimum and maximum amount of Cash Withdrawals for each Cash Withdrawal and in each policy year.

3) Policy Fee

USD 4 will be deducted on each Monthly Date (1st day of each policy month) for all policy years. There is no maximum Policy Fee for this Basic Plan, and the Company retains the right to increase the Policy Fee above the current rates without limit.

Warning

- Should you terminate this product early, you may suffer a significant loss.
- Your policy may terminate if (i) the Account Value is insufficient to pay the charges, or (ii) policy loan balance (if applicable) and any unpaid charges exceed the Account Value.

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 together with the Summary of Charges of this illustration document, and received the product leaflet and the information regarding the relevant crediting interest rate history (if applicable).

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Your BRIGHT UL Wealth-Builder Proposal - Supplementary Illustration

The table below illustrates projected policy values under Conservative Basis. Figures under Conservative Basis are not guaranteed and are calculated based on crediting interest rate of 2.8% p.a. guaranteed minimum Crediting Interest Rate for first ten policy years only on the 10th policy anniversary and 0% p.a. for all other policy years, current charges (which may be subject to changes) for all policy years, and exclude non-guaranteed bonus (if any). The actual amount payable may be lower or higher than those illustrated. Under certain circumstances, the non-guaranteed bonus may be zero (if applicable). Details of the maximum and current scale of charges are presented in Summary of Charges.

Policy Currency : United States Dollars

End of Policy Year	Total Premiums Paid	Net Withdrawal	Conservative Basis		
			Crediting Interest Rate: 2.8% p.a. guaranteed minimum Crediting Interest Rate for first ten policy years only on the 10th policy anniversary and 0% p.a. for all other policy years		
			Current Charges are applied		
			Account Value	Surrender Value	Death Benefit
1	50,000	0	46,952	42,304	50,000
2	50,000	0	46,904	42,683	50,000
3	50,000	0	46,856	43,061	50,000
4	50,000	0	46,808	43,438	50,000
5	50,000	0	46,760	43,814	50,000
6	50,000	0	46,712	44,330	50,000
7	50,000	0	46,664	44,681	50,000
8	50,000	0	46,616	45,427	50,000
9	50,000	0	46,568	46,172	50,000
10	50,000	0	61,395	61,395	62,009
15	50,000	0	61,155	61,155	61,766
20	50,000	0	60,915	60,915	61,524
Age 55	50,000	0	60,675	60,675	61,282
Age 60	50,000	0	60,435	60,435	61,039
Age 65	50,000	0	60,195	60,195	60,797
Age 70	50,000	0	59,955	59,955	60,554
Age 75	50,000	0	59,715	59,715	60,312
Age 80	50,000	0	59,475	59,475	60,070
Age 85	50,000	0	59,235	59,235	59,827

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.
- This proposal assumes that: (i) all premiums are paid in full as planned, (ii) no policy loans have been made, (iii) the current scale of charges, crediting interest rate and Bonus Crediting Interest Rate remain unchanged, and (iv) withdrawals (if any) are made at the beginning of the policy year and all illustrated values are calculated on the basis of net premiums paid (Total Premium less Net Withdrawal).
- The illustration under Conservative Basis excludes a non-guaranteed Bonus Interest, and the illustration under Current Assumed Basis includes a non-guaranteed Bonus Interest calculated at the Bonus Crediting Interest Rate of 0.25% per annum for the 11th to 15th policy year and 0.5% per annum from the 16th policy year onwards, if applicable. Bonus Interest will be credited as extra interest in addition to the then current crediting interest rate for a 12-month period until the end of that policy year and will be reflected in the Account Value provided that the average Account Value in the preceding 12 months is at least USD 50,000. The eligibility of this Bonus Interest will be determined annually on the 10th policy anniversary and on each subsequent policy anniversary.
- On the 10th policy anniversary, the Account Value of the Initial Premium (net of all applicable charges and Cash Withdrawals) ("Initial Premium Account Value") is guaranteed to be no less than Initial Premium Account Value that would have resulted had the crediting interest rate been 2.8% every year for the first 10 policy years. Before and after this time, the Account Value is not guaranteed.
- There is no Surrender Charge for Cash Withdrawal up to 10% of the Account Value in the first 5 policy years and up to 15% of the Account Value for the 6th to 10th policy year. Such free withdrawal amount is net of any outstanding loan balance and all used free withdrawal amount in the policy year. Any Cash Withdrawal in excess of the above free withdrawal amount will be subjected to a Surrender Charge (only applicable to the first 10 policy years) and will be reflected in the Account Value. Cash Withdrawal is allowed at anytime subject to our then current administrative rules regarding minimum and maximum amount of Cash Withdrawals for each Cash Withdrawal and in each policy year.
- The Death Benefit is the higher of (i) 101% of Account Value; or (ii) the sum of all premiums paid, less all previous Cash Withdrawals (including any applicable Surrender Charge) and any premium received after the date of death of the Insured. Any outstanding loan balance and any Bonus Interest credited to your policy after the death of the Insured will be deducted from the death proceeds. For purposes of calculating the Death Benefit, any Premium received after the death of the Insured will be refunded and will not be included in the Account Value. We will not pay any interest pending payment of any Death Benefit under this Policy.
- Day 1 Surrender Value of \$41,920.43 is the Surrender Value payable upon policy surrender on the 1st day from the inception of this policy.
- The crediting interest rate shown above is for illustrative purposes only and shall in no way be interpreted as a projection or estimation of the future return. The actual crediting interest rates may be different.
- 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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The table below illustrates projected policy values under Conservative Basis. Figures under Conservative Basis are not guaranteed and are calculated based on crediting interest rate of 2.8% p.a. guaranteed minimum Crediting Interest Rate for first ten policy years only on the 10th policy anniversary and 0% p.a. for all other policy years, current charges (which may be subject to changes) for all policy years, and exclude non-guaranteed bonus (if any). The actual amount payable may be lower or higher than those illustrated. Under certain circumstances, the non-guaranteed bonus may be zero (if applicable). Details of the maximum and current scale of charges are presented in Summary of Charges.

Policy Currency : United States Dollars

End of Policy Year	Total Premiums Paid	Net Withdrawal	Conservative Basis		
			Crediting Interest Rate: 2.8% p.a. guaranteed minimum Crediting Interest Rate for first ten policy years only on the 10th policy anniversary and 0% p.a. for all other policy years		
			Current Charges are applied		
			Account Value	Surrender Value	Death Benefit
Age 90	50,000	0	58,995	58,995	59,585
Age 95	50,000	0	58,755	58,755	59,342
Age 100	50,000	0	58,515	58,515	59,100

Notes

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- This proposal assumes that: (i) all premiums are paid in full as planned, (ii) no policy loans have been made, (iii) the current scale of charges, crediting interest rate and Bonus Crediting Interest Rate remain unchanged, and (iv) withdrawals (if any) are made at the beginning of the policy year and all illustrated values are calculated on the basis of net premiums paid (Total Premium less Net Withdrawal).
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- On the 10th policy anniversary, the Account Value of the Initial Premium (net of all applicable charges and Cash Withdrawals) ("Initial Premium Account Value") is guaranteed to be no less than Initial Premium Account Value that would have resulted had the crediting interest rate been 2.8% every year for the first 10 policy years. Before and after this time, the Account Value is not guaranteed.
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Policy Currency : United States Dollars

End of Policy Year	Total Premiums Paid	Net Withdrawal	Current Assumed Basis		
			Crediting Interest Rate: 3.70% p.a.		
			Current Charges are applied		
			Account Value	Surrender Value	Death Benefit
1	50,000	0	48,690	43,870	50,000
2	50,000	0	50,443	45,903	50,947
3	50,000	0	52,260	48,027	52,783
4	50,000	0	54,145	50,246	54,686
5	50,000	0	56,099	52,565	56,660
6	50,000	0	58,126	55,161	58,707
7	50,000	0	60,228	57,668	60,830
8	50,000	0	62,407	60,816	63,031
9	50,000	0	64,667	64,117	65,314
10	50,000	0	67,011	67,011	67,681
15	50,000	0	81,068	81,068	81,879
20	50,000	0	99,317	99,317	100,310
Age 55	50,000	0	121,733	121,733	122,950
Age 60	50,000	0	149,270	149,270	150,762
Age 65	50,000	0	183,095	183,095	184,926
Age 70	50,000	0	224,647	224,647	226,893
Age 75	50,000	0	275,689	275,689	278,445
Age 80	50,000	0	338,388	338,388	341,772
Age 85	50,000	0	415,408	415,408	419,562

Notes

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- This proposal assumes that: (i) all premiums are paid in full as planned, (ii) no policy loans have been made, (iii) the current scale of charges, crediting interest rate and Bonus Crediting Interest Rate remain unchanged, and (iv) withdrawals (if any) are made at the beginning of the policy year and all illustrated values are calculated on the basis of net premiums paid (Total Premium less Net Withdrawal).
- The illustration under Conservative Basis excludes a non-guaranteed Bonus Interest, and the illustration under Current Assumed Basis includes a non-guaranteed Bonus Interest calculated at the Bonus Crediting Interest Rate of 0.25% per annum for the 11th to 15th policy year and 0.5% per annum from the 16th policy year onwards, if applicable. Bonus Interest will be credited as extra interest in addition to the then current crediting interest rate for a 12-month period until the end of that policy year and will be reflected in the Account Value provided that the average Account Value in the preceding 12 months is at least USD 50,000. The eligibility of this Bonus Interest will be determined annually on the 10th policy anniversary and on each subsequent policy anniversary.
- On the 10th policy anniversary, the Account Value of the Initial Premium (net of all applicable charges and Cash Withdrawals) ("Initial Premium Account Value") is guaranteed to be no less than Initial Premium Account Value that would have resulted had the crediting interest rate been 2.8% every year for the first 10 policy years. Before and after this time, the Account Value is not guaranteed.
- There is no Surrender Charge for Cash Withdrawal up to 10% of the Account Value in the first 5 policy years and up to 15% of the Account Value for the 6th to 10th policy year. Such free withdrawal amount is net of any outstanding loan balance and all used free withdrawal amount in the policy year. Any Cash Withdrawal in excess of the above free withdrawal amount will be subjected to a Surrender Charge (only applicable to the first 10 policy years) and will be reflected in the Account Value. Cash Withdrawal is allowed at anytime subject to our then current administrative rules regarding minimum and maximum amount of Cash Withdrawals for each Cash Withdrawal and in each policy year.
- The Death Benefit is the higher of (i) 101% of Account Value; or (ii) the sum of all premiums paid, less all previous Cash Withdrawals (including any applicable Surrender Charge) and any premium received after the date of death of the Insured. Any outstanding loan balance and any Bonus Interest credited to your policy after the death of the Insured will be deducted from the death proceeds. For purposes of calculating the Death Benefit, any Premium received after the death of the Insured will be refunded and will not be included in the Account Value. We will not pay any interest pending payment of any Death Benefit under this Policy.
- Day 1 Surrender Value of \$41,920.43 is the Surrender Value payable upon policy surrender on the 1st day from the inception of this policy.
- The crediting interest rate shown above is for illustrative purposes only and shall in no way be interpreted as a projection or estimation of the future return. The actual crediting interest rates may be different.
- 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 December 16, 2017

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Your BRIGHT UL Wealth-Builder Proposal - Supplementary Illustration

The table below illustrates projected policy values under Current Assumed Basis. Figures under Current Assumed Basis are calculated using current forecast crediting interest rate, current charges (which may be subject to changes), and include non-guaranteed bonus (if any), and are not guaranteed. The actual amount payable may be lower or higher than those illustrated. Under certain circumstances, the non-guaranteed bonus may be zero (if applicable). The current assumed crediting interest rate illustrated by the Company shall in no way be interpreted as a projection or estimation of the future return. The future crediting interest rate may be lower or higher. Details of the maximum and current scale of charges are presented in Summary of Charges.

Policy Currency : United States Dollars

End of Policy Year	Total Premiums Paid	Net Withdrawal	Current Assumed Basis		
			Crediting Interest Rate: 3.70% p.a.		
			Current Charges are applied		
			Account Value	Surrender Value	Death Benefit
Age 90	50,000	0	510,018	510,018	515,119
Age 95	50,000	0	626,238	626,238	632,500
Age 100	50,000	0	769,002	769,002	776,692

Notes

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- On the 10th policy anniversary, the Account Value of the Initial Premium (net of all applicable charges and Cash Withdrawals) ("Initial Premium Account Value") is guaranteed to be no less than Initial Premium Account Value that would have resulted had the crediting interest rate been 2.8% every year for the first 10 policy years. Before and after this time, the Account Value is not guaranteed.
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- Day 1 Surrender Value of \$41,920.43 is the Surrender Value payable upon policy surrender on the 1st day from the inception of this policy.
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Your BRIGHT UL Wealth-Builder Proposal - Supplementary Illustration

Summary of Charges

Initial Single Premium	: USD50,000.00
While policy remains inforce, Subsequent Premium	: As illustrated on the Supplementary Illustration
Net Withdrawal	: As illustrated on the Supplementary Illustration

Current Assumed Basis: crediting interest rate 3.70% each year

End of Policy Year	Age	Premium Charge	Policy Fee	Surrender Charge	Surrender Charge on Net Withdrawal
1	31	3,000	48	4,820	0
2	32	0	48	4,540	0
3	33	0	48	4,233	0
4	34	0	48	3,898	0
5	35	0	48	3,534	0
6	36	0	48	2,964	0
7	37	0	48	2,560	0
8	38	0	48	1,591	0
9	39	0	48	550	0
10	40	0	48	0	0
15	45	0	48	0	0
20	50	0	48	0	0
25	55	0	48	0	0
30	60	0	48	0	0
35	65	0	48	0	0
40	70	0	48	0	0
45	75	0	48	0	0
50	80	0	48	0	0
55	85	0	48	0	0
60	90	0	48	0	0
65	95	0	48	0	0
70	100	0	48	0	0

Notes

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- This proposal assumes that: (i) all premiums are paid in full as planned, (ii) no policy loans have been made, (iii) the current scale of charges, crediting interest rate and Bonus Crediting Interest Rate remain unchanged, and (iv) withdrawals (if any) are made at the beginning of the policy year and all illustrated values are calculated on the basis of net premiums paid (Total Premium less Net Withdrawal).
- There is no Surrender Charge for Cash Withdrawal up to 10% of the Account Value in the first 5 policy years and up to 15% of the Account Value for the 6th to 10th policy year. Such free withdrawal amount is net of any outstanding loan balance and all used free withdrawal amount in the policy year. Any Cash Withdrawal in excess of the above free withdrawal amount will be subjected to a Surrender Charge (only applicable to the first 10 policy years) and will be reflected in the Account Value. Cash Withdrawal is allowed at anytime subject to our then current administrative rules regarding minimum and maximum amount of Cash Withdrawals for each Cash Withdrawal and in each policy year.
- The crediting interest rate shown above is for illustrative purposes only and shall in no way be interpreted as a projection or estimation of the future return. The actual crediting interest rates may be different.

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Your BRIGHT UL Wealth-Builder Proposal

Worldwide Emergency Assistance Benefit

1. What is the benefit?

You will enjoy free 24-hour worldwide emergency assistance services provided by a third party company, Inter Partner Assistance Hong Kong Limited (I.P.A.) when you are traveling outside of Hong Kong at anytime.

2. When is the benefit payable?

If you suffer injury or sickness while traveling abroad, you may call upon the Alarm Centre of I.P.A. for assistance that includes the following benefits and services.

- Telephone medical advice, evaluation and referral appointment
- Medical evacuation and repatriation after treatment
- Dispatch of essential medication and medical equipment
- Provide medical monitoring
- Repatriation of mortal remains or ashes
- Compassionate visit of close relatives
- Return of unattended dependent children to country of residence
- Prepayment of deposit for hospital admission up to HKD40,000
- Unexpected return to the country of residence
- Hotel room accommodation for convalescence
- Offer travel information, luggage retrieval and emergency rerouting arrangements
- Administration assistance on traveling document
- Legal referral and claims advisory services
- House call, dental practitioner, baby-sitter, domestic helper and nurse referral (these are provided within Hong Kong only and the Insured will bear the cost without reimbursement from I.P.A.)

Please refer to the Worldwide Emergency Assistance Benefit Endorsement for the full list and detailed terms and conditions of services.

3. What about the Monthly Insurance Charge?

This Rider Benefit is provided to the Insured by the Company with no additional cost. It is not guaranteed renewable.

Exclusions

We will not pay any claim directly or indirectly caused by or resulting from any of the following:

- the Insured travels or resides outside of Country of Residence against the advice of the physician and/or for the purpose of obtaining or seeking any medical or surgical treatment method.
- pre-existing conditions which manifested themselves prior to the commencement of the trip.
- pregnancy, maternity or any related complications, congenital abnormalities, psychiatric disorders.
- injuries arising as a result of participation in any professional or competitive sports, deep-sea diving, scuba-diving, water motorcycling, racing, rallies, potholing, rock climbing or mountaineering normally involving the use of ropes or guides, parachuting or martial arts.
- costs which would have been payable if the event giving rise to the intervention of I.P.A. had not occurred.
- any treatment that can be reasonably delayed according to I.P.A.'s doctor's opinion until the Insured returns to his or her Country of Residence.
- self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, illegal acts, sexually transmitted diseases, AIDS or any AIDS related conditions or diseases.
- services rendered without the authorization and/or intervention of I.P.A.
- expenses incurred where the Insured, in the opinion of the I.P.A.'s doctor, is physically able to return to his or her Country of Residence sitting as a normal passenger and without a medical escort.
- engaging in any form of aerial flight except as a fare paying passenger on a regular scheduled flight or licensed charter aircraft over an established route.

Please refer to the Policy Document for details of exclusions.

This is only a proposal, not a contract of insurance or an offer to provide insurance. Please refer to the Policy Document for full terms and conditions. If there is any conflict between the Policy Document and this proposal, the Policy Document shall prevail.

This proposal is valid until December 16, 2017.

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