

# A CUSTOM LIFE INSURANCE ILLUSTRATION OF

Trendsetter(SM) Super 30 Policy Form Number: 6-634 67-113

> For **SAMPLE**

PRESENTED BY

SUN FLOWER INSURANCE BROKERS LTD

Hong Kong

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May 28, 2021

# THIS IS A QUOTE SHOWING THE GUARANTEED ELEMENTS OF THE LIFE INSURANCE POLICY.

#### **IMPORTANT:**

THIS IS A SUMMARY QUOTE OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

YOU HAVE BEEN PROVIDED WITH A PRODUCT BROCHURE FOR THE PRODUCT TO WHICH THIS ILLUSTRATION DOCUMENT RELATES. IT IS VERY IMPORTANT THAT YOU READ THIS DOCUMENT IN ORDER TO FULLY UNDERSTAND THE RELEVANT RISKS OF THE RELEVANT PRODUCT, INCLUDING BUT NOT LIMITED TO THE RISKS SET OUT IN THAT PRODUCT BROCHURE.

Incorporated in Bermuda with limited liability



# Trendsetter(SM) Super 30 GUIDE TO THE QUOTE

On SAMPLE, Male age 40, Standard, Nonsmoker

Total Sum Assured = \$300,000, 1st Year Premium Outlay = \$1,173, paid Annually

#### **Annual Premium**

For the policy form named above, the annual premium is guaranteed to remain level for the first thirty policy years. This quote shows the sum of the modal premiums that you will pay during the year. For instance, if you select quarterly payments, the first year premium outlay shown above shows 4 times the quarterly premium being paid each year. Premiums increase annually starting in the thirty-first policy year.

#### **Death Benefit**

The death benefit of the policy is the amount payable to the beneficiary at the insured's death. Subject to all policy provisions, the sum assured is guaranteed to remain level to the policy anniversary nearest the insured's age 95, as long as the required premium is paid before the end of the grace period.

The policy owner may request a decrease in the sum assured while the policy is in-force, but may not reduce the sum assured below the policy minimum.

#### **Initial Modal Premiums**

Annual: \$1,173.00 Semi-Annual: \$609.96 Quarterly: \$310.85 Quarterly PAC: \$304.98 Monthly PAC: \$102.64

# **Policy Issue Information**

The basic underwriting requirements based on this quote are: Non-med\*

Additional underwriting requirements may apply if any prior Transamerica Life (Bermuda) Ltd. (Transamerica Life Bermuda) coverage was issued within the last 12 months. Please contact the Transamerica Life Bermuda underwriters.

The above is only a summary quote of the major benefits of your policy. You should refer to your distributor or Transamerica Life Bermuda for more information or, if appropriate, a more detailed proposal.



# Comparison of our Trendsetter(SM) Super 10, Trendsetter(SM) Super 20, Trendsetter(SM) Super 30 Products On SAMPLE, Male age 40, Standard, Nonsmoker

### Total Sum Assured = \$300,000, 1st Year Premium Outlay = \$1,173, paid Annually

# **Guaranteed Maximum Contract Premium**

Trendsetter(SM) Super 30	Trendsetter(SM) Super 20	Trendsetter(SM) Super 10	Age	Policy Year
1,173	861	636	40	1
1,173	861	636	41	2
1,173	861	636	42	3
1,173	861	636	43	4
1,173	861	636	44	5
1,173	861	636	45	6
1,173	861	636	46	7
1,173	861	636	47	8
1,173	861	636	48	9
1,173	861	636	49	10
1,173	861	3,108	50	11
1,173	861	3,384	51	12
1,173	861	3,705	52	13
1,173	861	4,074	53	14
1,173	861	4,482	54	15
1,173	861	4,938	55	16
1,173	861	5,436	56	17
1,173	861	5,964	57	18
1,173	861	6,552	58	19
1,173	861	7,212	59	20
1,173	7,947	7,947	60	21
1,173	8,766	8,766	61	22
1,173	9,711	9,711	62	23
1,173	10,779	10,779	63	24
1,173	11,970	11,970	64	25
1,173	13,269	13,269	65	26
1,173	14,679	14,679	66	27
1,173	16,191	16,191	67	28
1,173	17,832	17,832	68	29
1,173	19,653	19,653	69	30
21,711	21,711	21,711	70	31
24,060	24,060	24,060	71	32
26,775	26,775	26,775	72	33
29,847	29,847	29,847	73	34
33,225	33,225	33,225	74	35
36,834	36,834	36,834	75	36
40,647	40,647	40,647	76	37
44,634	44,634	44,634	77	38
48,819	48,819	48,819	78	39
53,334	53,334	53,334	79	40

Trendsetter(SM) Super 10 Policy Form Number, HK: 6-606 67-113

Trendsetter(SM) Super 20 Policy Form Number, HK: 6-604 67-113

Trendsetter(SM) Super 30 Policy Form Number, HK: 6-634 67-113

Term Life Insurance premiums increase annually starting with year 11 for Trendsetter(SM) Super 10, year 21 for Trendsetter(SM) Super 20, year 31 for Trendsetter(SM) Super 30.