

# A CUSTOM LIFE INSURANCE ILLUSTRATION OF

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

> For **SAMPLE**

PRESENTED BY

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Hong Kong

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# 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 20 GUIDE TO THE QUOTE

On SAMPLE, Female age 50, Standard, Nonsmoker

Total Sum Assured = \$300,000, 1st Year Premium Outlay = \$1,506, paid Annually

#### **Annual Premium**

For the policy form named above, the annual premium is guaranteed to remain level for the first twenty 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 twenty-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: \$1,506.00 Semi-Annual: \$783.12 Quarterly: \$399.09 Quarterly PAC: \$391.56 Monthly PAC: \$131.78

# **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, Female age 50, Standard, Nonsmoker

# Total Sum Assured = \$300,000, 1st Year Premium Outlay = \$1,506, paid Annually

# **Guaranteed Maximum Contract Premium**

Trendsetter(SM) Super 30	Trendsetter(SM) Super 20	Trendsetter(SM) Super 10	Age	Policy Year
2,241	1,506	1,035	50	1
2,241	1,506	1,035	51	2
2,241	1,506	1,035	52	3
2,241	1,506	1,035	53	4
2,241	1,506	1,035	54	5
2,241	1,506	1,035	55	6
2,241	1,506	1,035	56	7
2,241	1,506	1,035	57	8
2,241	1,506	1,035	58	9
2,241	1,506	1,035	59	10
2,241	1,506	5,307	60	11
2,241	1,506	5,745	61	12
2,241	1,506	6,291	62	13
2,241	1,506	6,963	63	14
2,241	1,506	7,719	64	15
2,241	1,506	8,532	65	16
2,241	1,506	9,375	66	17
2,241	1,506	10,239	67	18
2,241	1,506	11,130	68	19
2,241	1,506	12,126	69	20
2,241	13,290	13,290	70	21
2,241	14,715	14,715	71	22
2,241	16,458	16,458	72	23
2,241	18,546	18,546	73	24
2,241	20,952	20,952	74	25
2,241	23,637	23,637	75	26
2,241	26,544	26,544	76	27
2,241	29,661	29,661	77	28
2,241	33,033	33,033	78	29
2,241	36,771	36,771	79	30
41,022	41,022	41,022	80	31
45,912	45,912	45,912	81	32
51,549	51,549	51,549	82	33
57,909	57,909	57,909	83	34
64,923	64,923	64,923	84	35
72,510	72,510	72,510	85	36
80,619	80,619	80,619	86	37
89,238	89,238	89,238	87	38
98,373	98,373	98,373	88	39
108,099	108,099	108,099	89	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.