

A CUSTOM LIFE INSURANCE ILLUSTRATION OF

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

> For **SAMPLE**

PRESENTED BY

SUN FLOWER INSURANCE BROKERS LTD

Hong Kong

Telephone: 852-25211881

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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 40, Standard, Smoker

Total Sum Assured = \$300,000, 1st Year Premium Outlay = \$1,584, 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: \$1,584.00 Semi-Annual: \$823.68 Quarterly: \$419.76 Quarterly PAC: \$411.84 Monthly PAC: \$138.60

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 40, Standard, Smoker

Total Sum Assured = \$300,000, 1st Year Premium Outlay = \$1,584, paid Annually

Guaranteed Maximum Contract Premium

Trendsetter(SM) Super 30	Trendsetter(SM) Super 20	Trendsetter(SM) Super 10	Age	Policy Year
1,878	1,584	972	40	1
1,878	1,584	972	41	2
1,878	1,584	972	42	3
1,878	1,584	972	43	4
1,878	1,584	972	44	5
1,878	1,584	972	45	6
1,878	1,584	972	46	7
1,878	1,584	972	47	8
1,878	1,584	972	48	9
1,878	1,584	972	49	10
1,878	1,584	4,077	50	11
1,878	1,584	4,368	51	12
1,878	1,584	4,698	52	13
1,878	1,584	5,067	53	14
1,878	1,584	5,439	54	15
1,878	1,584	5,826	55	16
1,878	1,584	6,207	56	17
1,878	1,584	6,564	57	18
1,878	1,584	6,915	58	19
1,878	1,584	7,287	59	20
1,878	7,734	7,734	60	21
1,878	8,292	8,292	61	22
1,878	9,012	9,012	62	23
1,878	9,885	9,885	63	24
1,878	10,860	10,860	64	25
1,878	11,889	11,889	65	26
1,878	12,936	12,936	66	27
1,878	13,947	13,947	67	28
1,878	14,970	14,970	68	29
1,878	16,083	16,083	69	30
17,400	17,400	17,400	70	31
19,068	19,068	19,068	71	32
21,108	21,108	21,108	72	33
23,538	23,538	23,538	73	34
26,307	26,307	26,307	74	35
29,331	29,331	29,331	75	36
32,550	32,550	32,550	76	37
35,910	35,910	35,910	77	38
39,465	39,465	39,465	78	39
43,335	43,335	43,335	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.