

proLife Series & Elite Protector Series - Term Life Insurance

Premium

- 20 years level-term
- Male, Non-Smoker
- Sum Assured : HK\$ 2M

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Liberty prolife Series vs Liberty Elite Protector Series and Competitors

Age	Liberty (proLife)	Liberty (Elite Protector)	Diff %	TA (Preferred)	Diff %	TA (Standard)	Diff %	PL (Preferred)	Diff %	PL (Std Plus)	Diff %
20	\$2,030	\$2,080	2%	\$2,652	31%	\$3,608	78%	\$1,870	-8%	\$2,290	13%
30	\$2,591	\$2,640	2%	\$2,789	8%	\$3,725	44%	\$2,330	-10%	\$2,890	12%
40	\$4,786	\$4,900	2%	\$4,115	-14%	\$5,694	19%	\$4,130	-14%	\$5,210	9%



Liberty
Insurance

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20	\$2,235	\$2,300	3%	\$5,343	139%	\$8,210	267%	\$2,670	19%	\$3,770	69%
30	\$3,530	\$3,620	3%	\$5,636	60%	\$8,716	147%	\$3,330	-6%	\$4,770	35%
40	\$8,225	\$8,440	3%	\$7,917	-4%	\$12,539	52%	\$8,890	8%	\$13,110	59%



Medical examination table:

Sum assured in HKD	Up to age 40	41 - 45	46-50	51-55	56-60	61-65
250,000-600,000 (For C.I. only)	Non Med	Non Med	Non Med	Non Med	Non Med	Med
600,001-999,999 (For C.I. only)	Non Med	Non Med	Non Med	Non Med	Med	Med
1,000,000-2,400,000	Non Med	Non Med	Non Med	Med	Med	Med
2,400,001-4,500,000	Non Med	Non Med	Med	Med	Med BP1	Med BP1 ECG APS
4,500,001 - 6,000,000	Med BP1	Med BP1	Med BP1	Med BP1 APS	Med BP1 APS	Med BP1 ECG APS
6,000,001 - 12,000,000	Med MU HIV BP2 AFP APS	Med MU HIV BP2 AFP APS	Med MU HIV BP2 AFP APS	Med MU HIV BP2 AFP APS	Med MU HIV BP2 AFP PSA (for male) Ex-ECG CXR APS	Med MU HIV BP2 AFP PSA (for male) ECG Ex-ECG CXR APS
12,000,001 - 40,000,000	Med MU HIV BP2 AFP PSA (for male) APS	Med MU HIV BP2 AFP PSA (for male) CXR APS	Med MU HIV BP2 AFP PSA (for male) Ex-ECG CXR APS	Med MU HIV BP2 AFP PSA (for male) Ex-ECG CXR APS	Med MU HIV BP2 AFP PSA (for male) Ex-ECG CXR APS	Med MU HIV BP2 AFP PSA (for male) ECG Ex-ECG CXR APS
Over 40,000,000	Refer to underwriter	Refer to underwriter	Refer to underwriter	Refer to underwriter	Refer to underwriter	Refer to underwriter

Non Med	-	requires proposal form only
Med	-	Medical examination
MU	-	Microunalysis
HIV	-	Human Immunodeficiency Virus
BP1	-	Total & HDL Cholesterol, Triglycerides, Fasting Blood Sugar (FBS), Gamma Glutamyl Transpeptidase (GGT), Alanine Aminotransferase (ALT), Aspartate Amino transferase (AST), Hepatitis B surface Antigen (HbsAg)#
	-	# reflex to HbsAg if positive (Hepatitis B e Antigen)
BP2	-	Total & HDL Cholesterol, Triglycerides, Fasting Blood Sugar (FBS), Gamma GT, Bilirubin (Total, Direct & Indirect), Alkaline Phosphatase, ALT, AST, Total Protein, Albumin, Globulin, HbsAg (reflex to HbsAg if positive), Renal Function Test (includes Urea & Creatinine), Complete Blood Count and Uric Acid
ECG	-	Electrocardiogram
Ex-ECG	-	Exercise Electrocardiogram
CXR	-	Chest X-ray
PSA	-	Prostate Specific Antigen
AFP	-	Alpha-fetoprotein
APS	-	Attending Physician Statement

*Remark: if dipstick urine test is abnormal, refer to Microunalysis