This Cover Page is an important document.

- **It highlights the key features and risks of this product and should be read together with the Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable.**
- **It is important to read the Policy Illustration, Product Summary and Bundled Product Disclosure Document, where applicable, before deciding whether to purchase this product. If you do not have a copy of these documents, please contact us at 1800 248 8000 or your Financial Services Consultant to ask for them.**
- **You should not purchase this product if you do not understand or are not comfortable with the risks of this product.**

AIA Platinum Indexed Legacy

Product Type	**Universal Life Plan**
Premium Term	**Flexible Premium**
Policy Term	**Whole Life**
Fixed Account **Current Crediting Rate**	**4.30%**
Index Account **Assumed Current Crediting Rate**	**S&P 500: 6.10%**
Guaranteed Crediting Rate	**Fixed Account:** **• 4.30% on initial premium (for the first 3 years)** **• 2.00% on subsequent premiums** **Index Account: 0.00%**
Name of Insurer	**AIA SINGAPORE PRIVATE LIMITED**
Policy Currency	**US Dollars**

WHAT ARE YOU PURCHASING?

This is a non-participating universal life plan. It is a product which offers you insurance coverage and also invests part of your premiums in the insurer's Non-participating Fund. It comprises guaranteed and non-guaranteed benefits and may not be suitable for you if you want all benefits to be guaranteed.

WHAT ARE THE KEY RISKS OF A UNIVERSAL LIFE PLAN?

By purchasing a universal life plan, your premiums will be pooled together and invested with premiums from other policyholders in the Non-participating Fund managed by AIA SINGAPORE PRIVATE LIMITED. As a policyholder, the key risks commonly associated with universal life plan are:

Investment Risk	Lower than expected investment returns earned by the fund.
Insurance Risks	Higher than expected claims made by policyholders (e.g. due to death or other terminations).
Expense Risks	Higher than expected expenses incurred for managing the Non-participating Fund.
Currency Risk	If your home currency is not denominated in the U.S. Dollars, the payments you make or receive may be worth less over time when expressed in your home currency.

Signature _____

Signature of Life Insured / Applicant _____

COVER PAGE FOR NON-PARTICIPATING UNIVERSAL LIFE PLAN

These risks can affect the crediting rate to be declared to and the charges to be deducted from the policy, which in turn affect the accumulation value.

Your policy will lapse if the accumulation value is insufficient to pay for the charges, subject to the Minimum Surrender Value. In order to keep your policy in force, you may need to pay additional premium(s).

ARE THE UNIVERSAL LIFE ILLUSTRATED CREDITING RATE GUARANTEED?

The Policy Illustration shows two crediting rates – current and guaranteed crediting rate. Current crediting rate is not guaranteed and may increase or decrease after the guaranteed period, subject to the guaranteed crediting rate as a minimum floor. For the initial premium (Fixed Account), there is a 3-years guaranteed period. The guaranteed crediting rate is guaranteed by the company.

ARE THE UNIVERSAL LIFE ILLUSTRATED CHARGES GUARANTEED?

The Policy Illustration shows two charges – current and maximum charges. Some charges may increase or decrease after the guaranteed period. Should the charges increased from their current level, a larger deduction will be made and this will impact the accumulation value of your policy. We may adjust the charges according to factors such as the expected future claims and expenses. However, the charges will never exceed the maximum level stated in your policy contract.

You may refer to the product summary for the details of the current and maximum charges for the policy.

WHAT RETURNS CAN YOU EXPECT FROM THIS POLICY BASED ON THE ILLUSTRATED CREDITING RATES AND CHARGES?

*Based on the Fixed Account Current Crediting Rate of 4.30% p.a., assumed Index Account Current Crediting rate for the S&P 500 Sub-Account of 6.10% p.a., and current charges, your total Illustrated Yield upon surrender at age 86 is 3.56% p.a.

^Based on the Fixed Account minimum guaranteed crediting rate of 4.30% p.a. on initial premium (for the first 3 years), 2.00% p.a. on subsequent premiums, Index Account minimum floor crediting rate for the S&P 500 Sub-Account of 0.00% p.a., and maximum charges, your total Illustrated Yield upon surrender at age 86 is 0.00% p.a.

*Under this scenario, for the Fixed Account, the guaranteed crediting rate is the same as the current crediting rate for a period of three years for initial premium. The illustrations for both Fixed Account and Index Account also include the Guaranteed Special Bonus (if applicable).

^Under this scenario, the applicable illustrated value is the higher of the following:

(a) based on the guaranteed crediting rate of 2.00% p.a. for the Fixed Account, minimum floor crediting rate of 0.00% p.a. for the Index Account, and maximum charges; and

(b) based on the Minimum Surrender Value#, and maximum charges.

#Upon request for a full surrender, we will pay the Minimum Surrender Value if it is higher than the Accumulation Values (of the Fixed Account and the Index Account) after deducting the surrender charge. The Minimum Surrender Value is determined using a crediting rate of 2.00% p.a., and after deducting for applicable charges. It does not take into account the actual crediting rates and Guaranteed Special Bonus for the Fixed Account or the Index Account.

The total Illustrated Yields upon surrender have not taken into consideration any additional premiums paid, partial withdrawals made and loans taken. Please refer to the Policy Illustration for assumptions made. The actual benefits payable (if any) and coverage are not guaranteed and are dependent on the actual crediting rates (subject to the minimum guaranteed crediting rate) and charges (subject to the maximum charges) as well as the amounts of any additional premiums paid, partial withdrawals made and loans taken.

Depending upon actual experience, you may need to make additional premiums payment to keep the policy in force.

You can compare 3.56% and 0.00% Illustrated Yields upon surrender at age 86 with the returns of Singapore Savings Bonds and Singapore Government Securities. You may refer to https://www.mas.gov.sg/bonds-and-bills for more information on the returns of Singapore Savings Bonds and Singapore Government Securities. Please note that the Illustrated Yields upon surrender at age 86 have taken into account the cost of insurance and expenses incurred.

HOW MUCH WILL YOU NEED TO PAY FOR ADVICE?

The total distribution cost of this product is the amount that you will pay for advice and for other distribution related expenses. It includes cash payments in the form of commissions and benefits paid to the financial advisory firm and its representative(s) who have provided you with financial advice. This is not an additional cost to you as it has been included in the premiums payable for this plan.

The Total Distribution Cost for this plan is $31,281 as shown in the Policy Illustration. This makes up 19.2% of the total premiums payable.

WHAT HAPPENS IF YOU SURRENDER YOUR POLICY EARLY?

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

OTHER IMPORTANT INFORMATION

After purchasing a life insurance policy, you have a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, the insurer will refund you the premiums you have paid, less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by the insurer.

If we have posted the policy to you, the 14-day free-look period will start 7 days from the date we posted the policy.

Signature

Signature of Life

Policy No

Life Insured	: cl****	Insured's Age Last Birthday (ALB) / Smoker	: **46 / Male**
Insured's Occupation	: **Accountant**		: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

PLAN SUMMARY

Plan/Rider		Premium Amount ($)	Premium Term (Years)	Coverage Amount ($)	Coverage Term (Years)
Plan					
UI1	**AIA Platinum Indexed Legacy**	163,103.00	1	1,000,000.00	Whole Life

Based on your selection, AIA Platinum Indexed Legacy allocates the premium you paid after premium charge (referred to as "Net Premium") into two different accounts to grow your policy value:

Initial Account Allocation
(i) 25% of net premium into the Fixed Account
(ii) 75% of net premium into the Index Account

Fixed Account

Current Crediting Rate : 4.30%
Guaranteed Crediting Rate : 4.30% on initial premium (for the first 3 years) and 2.00% on subsequent premiums.
Guaranteed Special Bonus payable : 0.35% p.a. starting from policy year 11 until the policy anniversary following the Life Assured's 100th birthday,payable on the Fixed Account.

Index Account

Index Sub-Account	Allocation in Index Account	Minimum Floor Rate	Assumed Current Crediting Rate	Cap Rate
S&P 500	100%	0.00%	6.10%	9.00%

Guaranteed Special Bonus payable : 0.35% p.a. starting from policy year 11 until the policy anniversary following the Life Assured's 100th birthday, payable on the Index Account (comprising of the Holding Account, Interim Holding Account, and Index Segments).

Scheduled Premium Transfer: No **Duration:** N.A.

If Scheduled Premium Transfer is selected, a portion of your premiums will be regularly transferred into Index Segments over the duration you selected. The purpose of the Scheduled Premium Transfer is to ensure stable long-term returns in the Index Account by smoothing out the impact of changes in market conditions. It enables the policy to enjoy returns through a regular savings approach, instead of being fully invested into one single Index Segment.

Note that the Policy Illustration does not illustrate Scheduled Premium Transfer. Instead, it assumes that the premium allocated to the Index Account is fully invested into one single Index Segment at policy inception. The actual effect of Scheduled Premium Transfer can only be appreciated in a volatile market environment, causing the underlying index to rise and fall, thus resulting in varying crediting rates.

Signature of Applicant

Policy No | | | | | | | | | | |

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

Death Benefit Bequest Option: You have chosen to receive the Death Benefit in a single payout. This arrangement cannot be changed after the Issue Date.

Signature of Applicant

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

The assumed current crediting rate for the S&P 500 Index Sub-Account of 6.10%, is based on the historical returns of the underlying index (excluding dividends), with a minimum floor rate of 0.00% (guaranteed), and capped at 9.00% for the S&P 500 Index Sub-Account.

The assumed current crediting rate for the Index Sub-Account is not guaranteed, and is an estimate that is used for illustration purpose. It should not be regarded as an indication or representation of the historical or future performance of the Index Sub-Account.

The cap rate is not guaranteed, and may be revised from one index segment to another. The revision of the cap rate for new segment will be determined before the creation date of the segment. Any revision in cap rate will only apply to new index segments after the revision.

The actual crediting rate for the respective index segments of the Index Sub-Account will only be known at their respective Segment Maturity Dates.

The values in the policy illustration are illustrated assuming the values in the Sub-Account will increase at the respective assumed crediting rate.

Introduction

This Policy Illustration is valid in Singapore and any other jurisdiction where it is not prohibited.

AIA Singapore Private Limited (AIA Singapore) believes that it is important that you fully appreciate the benefits of your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The illustration that follows shows how the value of your policy progresses over time and the sum(s) that would be payable. The methods used to derive the values shown follow guidelines established by the Life Insurance Association, Singapore, to ensure that a fair and consistent approach is used in preparing this illustration.

Please note that your policy illustration provides two sets of illustrated values:
(1) Illustrated values at the minimum guaranteed crediting rate and maximum charges
The crediting rate used in this illustration is a guaranteed minimum that cannot be lowered any further and charges are the maximum chargeable that cannot be increased any further.
(2) Illustrated values at the current crediting rate and current charges
The crediting rate used in this illustration, which does not exceed the rate supportable by underlying asset portfolio, is not guaranteed and may be varied at the company's discretion, subject to the guaranteed minimum. Charges are not guaranteed and may be increased in the future up to the maximum limits.

The crediting rate and charges used are the rate and charges prevailing at the date of this illustration.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

If you need clarification, please do not hesitate to ask your AIA Financial Services Consultant / Insurance Representative.

Signature of Applicant

Policy No | | | | | | | | | | |

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

The Illustrated values in the Policy Illustration are determined based on the following rates:

Policy Year		**Guaranteed Basis**		**Non-Guaranteed Basis**	
		Fixed Account	**Index Account**	**Fixed Account**	**Index Account**
Year 1-3	**Crediting Rate**	4.30%#	0.00%	4.30%#	6.10%
Year 4 onwards	**Crediting Rate**	2.00%	0.00%	4.30%	6.10%
	Charges*	Maximum Charges		Current Charges	

#Applicable on the Initial Premium.

* Charges refers to Premium Charge, Administrative Charge, and Insurance Risk Charge.

In addition to the above crediting rates, the Guaranteed Special Bonus of 0.35% will be applied to the Fixed Account and Index Account from Policy Year 11 until the policy anniversary following the Life Assured's 100th birthday.

POLICY ILLUSTRATION

End of Policy Year / Age	Premium Schedule ($)	Total Premiums Paid To-date ($)	**Guaranteed Basis**			**Non-Guaranteed Basis**		
			Illustrated Values at Guaranteed Crediting Rate(s) & Maximum Charges			Illustrated Values at Current Fixed Account Crediting Rate , assumed Index Account Crediting Rate & Current Charges		
			Surrender Value ($)[1]	Accumulation Value ($)	Death Benefit ($)	Surrender Value ($)[2]	Accumulation Value ($)	Death Benefit ($)
1/47	163,103	163,103	124,193	146,739	1,000,000	129,591	153,501	1,000,000
2/48	0	163,103	122,152	143,386	1,000,000	133,195	157,105	1,000,000
3/49	0	163,103	120,020	139,993	1,000,000	136,966	160,876	1,000,000
4/50	0	163,103	117,777	135,676	1,000,000	140,898	164,808	1,000,000
5/51	0	163,103	115,415	131,268	1,000,000	144,995	168,905	1,000,000
6/52	0	163,103	112,871	126,709	1,000,000	149,253	173,163	1,000,000
7/53	0	163,103	112,559	122,025	1,000,000	156,062	177,582	1,000,000
8/54	0	163,103	112,076	117,204	1,000,000	163,034	182,164	1,000,000
9/55	0	163,103	112,624	112,248	1,000,000	171,385	186,925	1,000,000
10/56	0	163,103	113,014	107,181	1,000,000	179,940	191,900	1,000,000
15/61	0	163,103	104,547	80,838	1,000,000	222,445	223,645	1,000,000
20/66	0	163,103	100,129	68,260	1,000,000	286,092	286,092	1,000,000
25/71	0	163,103	82,212	43,129	1,000,000	362,773	362,773	1,000,000
30/76	0	163,103	38,048	0	1,000,000	453,484	453,484	1,000,000
35/81	0	163,103	0	0	0	555,093	555,093	1,000,000
40/86	0	163,103	0	0	0	661,213	661,213	1,000,000
54/100	0	163,103	0	0	0	1,000,032	1,000,032	1,000,032

[1]The higher of:

(i) Accumulation Value (under the Guaranteed Basis) less surrender charge; or

Signature of Applicant

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

(ii) illustrated values as determined based on Minimum Surrender Value and maximum charges. The Minimum Surrender Value is determined using the minimum guaranteed crediting rate of 2.00% regardless of the actual crediting rate earned by the Fixed Account and Indexed Account, after deducting for the maximum monthly charges, and the surrender charge.

[2]The higher of:

(i) Accumulation Value (under the Non-Guaranteed Basis) less surrender charge; or
(ii) illustrated values as determined based on Minimum Surrender Value and current charges. The Minimum Surrender Value is determined using the minimum guaranteed crediting rate of 2.00% regardless of the actual crediting rate earned by the Fixed Account and Indexed Account, after deducting for the applicable monthly charges, and the surrender charge.

Day 1 Cash Value is illustrated to be USD 125,737.
Minimum Premium required for each of the first 8 years is USD 17,592.

Signature of Applicant

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

The Illustrated values in the Supplementary Illustration are determined based on the following rates:

Policy Year		**Guaranteed Basis**	
		Fixed Account	**Index Account**
Year 1-3	**Crediting Rate**	4.30%#	0.00%
Year 4 onwards	**Crediting Rate**	2.00%	0.00%
	Charges*	Maximum Charges	

#Applicable on the Initial Premium.

* Charges refers to Premium Charge, Administrative Charge, and Insurance Risk Charge.

In addition to the above crediting rates, the Guaranteed Special Bonus of 0.35% will be applied to the Fixed Account and Index Account from Policy Year 11 until the policy anniversary following the Life Assured's 100th birthday.

SUPPLEMENTARY ILLUSTRATION

End of Policy Year / Age	Total Premiums Paid To-date ($)	Annual Withdrawal ($)	**Guaranteed Basis**			
			Illustrated Values at Minimum Guaranteed Crediting Rate & Maximum Charges			
			Minimum Surrender Value ($)[1]	Surrender Value ($)[2]	Accumulation Value ($)	Death Benefit ($)
1/47	163,103	0	124,193	124,193	146,739	1,000,000
2/48	163,103	0	122,152	122,152	143,386	1,000,000
3/49	163,103	0	120,020	120,020	139,993	1,000,000
4/50	163,103	0	117,777	117,777	135,676	1,000,000
5/51	163,103	0	115,415	115,415	131,268	1,000,000
6/52	163,103	0	112,871	112,871	126,709	1,000,000
7/53	163,103	0	112,559	112,559	122,025	1,000,000
8/54	163,103	0	112,076	112,076	117,204	1,000,000
9/55	163,103	0	112,624	112,624	112,248	1,000,000
10/56	163,103	0	113,014	113,014	107,181	1,000,000
11/57	163,103	0	112,062	112,062	102,356	1,000,000
12/58	163,103	0	110,908	110,908	97,363	1,000,000
13/59	163,103	0	109,495	109,495	92,136	1,000,000
14/60	163,103	0	107,799	107,799	86,652	1,000,000
15/61	163,103	0	104,547	104,547	80,838	1,000,000
16/62	163,103	0	105,291	105,291	79,014	1,000,000
17/63	163,103	0	104,536	104,536	76,879	1,000,000
18/64	163,103	0	103,450	103,450	74,401	1,000,000
19/65	163,103	0	101,989	101,989	71,534	1,000,000
20/66	163,103	0	100,129	100,129	68,260	1,000,000
21/67	163,103	0	97,819	97,819	64,526	1,000,000
22/68	163,103	0	94,997	94,997	60,272	1,000,000

Signature of Applicant

Policy No | | | | | | | | | | |

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

End of Policy Year / Age	Total Premiums Paid To-date ($)	Annual Withdrawal ($)	Guaranteed Basis			
			Illustrated Values at Minimum Guaranteed Crediting Rate & Maximum Charges			
			Minimum Surrender Value ($)[1]	Surrender Value ($)[2]	Accumulation Value ($)	Death Benefit ($)
23/69	163,103	0	91,580	91,580	55,413	1,000,000
24/70	163,103	0	87,439	87,439	49,824	1,000,000
25/71	163,103	0	82,212	82,212	43,129	1,000,000
26/72	163,103	0	76,033	76,033	35,477	1,000,000
27/73	163,103	0	68,743	68,743	26,709	1,000,000
28/74	163,103	0	60,144	60,144	16,626	1,000,000
29/75	163,103	0	50,022	50,022	5,014	1,000,000
30/76	163,103	0	38,048	38,048	0	1,000,000
31/77	163,103	0	23,206	23,206	0	1,000,000
32/78	163,103	0	5,975	5,975	0	1,000,000
33/79	163,103	0	0	0	0	0
34/80	163,103	0	0	0	0	0
35/81	163,103	0	0	0	0	0
36/82	163,103	0	0	0	0	0
37/83	163,103	0	0	0	0	0
38/84	163,103	0	0	0	0	0
39/85	163,103	0	0	0	0	0
40/86	163,103	0	0	0	0	0
41/87	163,103	0	0	0	0	0
42/88	163,103	0	0	0	0	0
43/89	163,103	0	0	0	0	0
44/90	163,103	0	0	0	0	0
45/91	163,103	0	0	0	0	0
46/92	163,103	0	0	0	0	0
47/93	163,103	0	0	0	0	0
48/94	163,103	0	0	0	0	0
49/95	163,103	0	0	0	0	0
50/96	163,103	0	0	0	0	0
51/97	163,103	0	0	0	0	0
52/98	163,103	0	0	0	0	0
53/99	163,103	0	0	0	0	0
54/100	163,103	0	0	0	0	0
55/101	163,103	0	0	0	0	0
56/102	163,103	0	0	0	0	0
57/103	163,103	0	0	0	0	0
58/104	163,103	0	0	0	0	0
59/105	163,103	0	0	0	0	0
60/106	163,103	0	0	0	0	0
61/107	163,103	0	0	0	0	0
62/108	163,103	0	0	0	0	0

Signature of Applicant

Policy No | | | | | | | | | | |

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

End of Policy Year / Age	Total Premiums Paid To-date ($)	Annual Withdrawal ($)	**Guaranteed Basis**			
			Illustrated Values at Minimum Guaranteed Crediting Rate & Maximum Charges			
			Minimum Surrender Value ($)[1]	Surrender Value ($)[2]	Accumulation Value ($)	Death Benefit ($)
63/109	163,103	0	0	0	0	0
64/110	163,103	0	0	0	0	0
65/111	163,103	0	0	0	0	0
66/112	163,103	0	0	0	0	0
67/113	163,103	0	0	0	0	0
68/114	163,103	0	0	0	0	0
69/115	163,103	0	0	0	0	0
70/116	163,103	0	0	0	0	0
71/117	163,103	0	0	0	0	0
72/118	163,103	0	0	0	0	0
73/119	163,103	0	0	0	0	0
74/120	163,103	0	0	0	0	0
75/121	163,103	0	0	0	0	0
76/122	163,103	0	0	0	0	0

[1]illustrated values as determined based on Minimum Surrender Value and maximum charges. The Minimum Surrender Value is determined using the minimum guaranteed crediting rate of 2.00% regardless of the actual crediting rate earned by the Fixed Account and Indexed Account, after deducting for the maximum monthly charges, and the surrender charge.

[2]The higher of:

(i) Accumulation Value (under the Guaranteed Basis) less surrender charge; or
(ii) illustrated values as determined based on Minimum Surrender Value and maximum charges. The Minimum Surrender Value is determined using the minimum guaranteed crediting rate of 2.00% regardless of the actual crediting rate earned by the Fixed Account and Indexed Account, after deducting for the maximum monthly charges, and the surrender charge.

Day 1 Cash Value is illustrated to be USD 125,737.

Minimum Premium required for each of the first 8 years is USD 17,592.

This is only a supplementary illustration and must be read in conjunction with the main policy illustration.

Based on the Fixed Account minimum guaranteed crediting rate of 4.30% p.a. on initial premium (for the first 3 years), 2.00% p.a. on subsequent premiums, Index Account minimum floor crediting rate for the S&P 500 Sub-account of 0.00% p.a., and maximum charges, the policy is projected to have lapsed before age 86.

Signature of Applicant

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

The Illustrated values in the Supplementary Illustration are determined based on the following rates:

Policy Year		**Non-Guaranteed Basis**	
		Fixed Account	**Index Account**
Year 1-3	**Crediting Rate**	4.30%#	6.10%
Year 4 onwards	**Crediting Rate**	4.30%	6.10%
	Charges*	Current Charges	

#Applicable on the Initial Premium.

* Charges refers to Premium Charge, Administrative Charge, and Insurance Risk Charge.

In addition to the above crediting rates, the Guaranteed Special Bonus of 0.35% will be applied to the Fixed Account and Index Account from Policy Year 11 until the policy anniversary following the Life Assured's 100th birthday.

SUPPLEMENTARY ILLUSTRATION

End of Policy Year / Age	Total Premiums Paid To-date ($)	Annual Withdrawal ($)	**Non-Guaranteed Basis**			
			Illustrated Values at Current Fixed Account Crediting Rate, assumed Index Account Crediting Rate & Current Charges			
			Minimum Surrender Value ($)[1]	Surrender Value ($)[2]	Accumulation Value ($)	Death Benefit ($)
1/47	163,103	0	124,193	129,591	153,501	1,000,000
2/48	163,103	0	122,152	133,195	157,105	1,000,000
3/49	163,103	0	120,020	136,966	160,876	1,000,000
4/50	163,103	0	117,777	140,898	164,808	1,000,000
5/51	163,103	0	115,415	144,995	168,905	1,000,000
6/52	163,103	0	112,918	149,253	173,163	1,000,000
7/53	163,103	0	112,660	156,062	177,582	1,000,000
8/54	163,103	0	112,237	163,034	182,164	1,000,000
9/55	163,103	0	112,852	171,385	186,925	1,000,000
10/56	163,103	0	113,314	179,940	191,900	1,000,000
11/57	163,103	0	112,440	188,197	197,757	1,000,000
12/58	163,103	0	111,372	196,713	203,883	1,000,000
13/59	163,103	0	110,056	205,464	210,244	1,000,000
14/60	163,103	0	108,470	214,454	216,844	1,000,000
15/61	163,103	0	105,343	222,445	223,645	1,000,000
16/62	163,103	0	106,227	235,091	235,091	1,000,000
17/63	163,103	0	105,631	247,040	247,040	1,000,000
18/64	163,103	0	104,722	259,510	259,510	1,000,000
19/65	163,103	0	103,459	272,515	272,515	1,000,000
20/66	163,103	0	101,821	286,092	286,092	1,000,000
21/67	163,103	0	99,758	300,258	300,258	1,000,000
22/68	163,103	0	97,213	315,028	315,028	1,000,000

Signature of Applicant

Policy No | | | | | | | | | | |

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

End of Policy Year / Age	Total Premiums Paid To-date ($)	Annual Withdrawal ($)	Non-Guaranteed Basis			
			Illustrated Values at Current Fixed Account Crediting Rate, assumed Index Account Crediting Rate & Current Charges			
			Minimum Surrender Value ($)[1]	Surrender Value ($)[2]	Accumulation Value ($)	Death Benefit ($)
23/69	163,103	0	94,106	330,409	330,409	1,000,000
24/70	163,103	0	90,318	346,381	346,381	1,000,000
25/71	163,103	0	85,502	362,773	362,773	1,000,000
26/72	163,103	0	79,789	379,765	379,765	1,000,000
27/73	163,103	0	73,030	397,352	397,352	1,000,000
28/74	163,103	0	65,038	415,515	415,515	1,000,000
29/75	163,103	0	55,613	434,244	434,244	1,000,000
30/76	163,103	0	44,446	453,484	453,484	1,000,000
31/77	163,103	0	30,580	472,831	472,831	1,000,000
32/78	163,103	0	14,474	492,729	492,729	1,000,000
33/79	163,103	0	0	513,182	513,182	1,000,000
34/80	163,103	0	0	534,200	534,200	1,000,000
35/81	163,103	0	0	555,093	555,093	1,000,000
36/82	163,103	0	0	576,121	576,121	1,000,000
37/83	163,103	0	0	597,248	597,248	1,000,000
38/84	163,103	0	0	618,506	618,506	1,000,000
39/85	163,103	0	0	639,880	639,880	1,000,000
40/86	163,103	0	0	661,213	661,213	1,000,000
41/87	163,103	0	0	682,291	682,291	1,000,000
42/88	163,103	0	0	703,072	703,072	1,000,000
43/89	163,103	0	0	723,656	723,656	1,000,000
44/90	163,103	0	0	744,180	744,180	1,000,000
45/91	163,103	0	0	764,352	764,352	1,000,000
46/92	163,103	0	0	784,392	784,392	1,000,000
47/93	163,103	0	0	804,415	804,415	1,000,000
48/94	163,103	0	0	824,167	824,167	1,000,000
49/95	163,103	0	0	844,589	844,589	1,000,000
50/96	163,103	0	0	866,492	866,492	1,000,000
51/97	163,103	0	0	890,891	890,891	1,000,000
52/98	163,103	0	0	919,413	919,413	1,000,000
53/99	163,103	0	0	954,398	954,398	1,000,000
54/100	163,103	0	0	1,000,032	1,000,032	1,000,032
55/101	163,103	0	0	1,059,006	1,059,006	1,059,006
56/102	163,103	0	0	1,121,490	1,121,490	1,121,490
57/103	163,103	0	0	1,187,694	1,187,694	1,187,694
58/104	163,103	0	0	1,257,842	1,257,842	1,257,842
59/105	163,103	0	0	1,332,171	1,332,171	1,332,171
60/106	163,103	0	0	1,410,930	1,410,930	1,410,930
61/107	163,103	0	0	1,494,385	1,494,385	1,494,385

Signature of Applicant

Policy No | | | | | | | | | | |

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

End of Policy Year / Age	Total Premiums Paid To-date ($)	Annual Withdrawal ($)	Non-Guaranteed Basis			
			Illustrated Values at Current Fixed Account Crediting Rate, assumed Index Account Crediting Rate & Current Charges			
			Minimum Surrender Value ($)[1]	Surrender Value ($)[2]	Accumulation Value ($)	Death Benefit ($)
62/108	163,103	0	0	1,582,820	1,582,820	1,582,820
63/109	163,103	0	0	1,676,531	1,676,531	1,676,531
64/110	163,103	0	0	1,775,837	1,775,837	1,775,837
65/111	163,103	0	0	1,881,073	1,881,073	1,881,073
66/112	163,103	0	0	1,992,596	1,992,596	1,992,596
67/113	163,103	0	0	2,110,783	2,110,783	2,110,783
68/114	163,103	0	0	2,236,035	2,236,035	2,236,035
69/115	163,103	0	0	2,368,776	2,368,776	2,368,776
70/116	163,103	0	0	2,509,458	2,509,458	2,509,458
71/117	163,103	0	0	2,658,557	2,658,557	2,658,557
72/118	163,103	0	0	2,816,580	2,816,580	2,816,580
73/119	163,103	0	0	2,984,064	2,984,064	2,984,064
74/120	163,103	0	0	3,161,579	3,161,579	3,161,579
75/121	163,103	0	0	3,349,727	3,349,727	3,349,727
76/122	163,103	0	0	3,549,151	3,549,151	3,549,151

[1]illustrated values as determined based on Minimum Surrender Value and current charges. The Minimum Surrender Value is determined using the minimum guaranteed crediting rate of 2.00% regardless of the actual crediting rate earned by the Fixed Account and Indexed Account, after deducting for the applicable monthly charges, and the surrender charge.

[2]The higher of:

(i) Accumulation Value (under the Non-Guaranteed Basis) less surrender charge; or
(ii) illustrated values as determined based on Minimum Surrender Value and current charges. The Minimum Surrender Value is determined using the minimum guaranteed crediting rate of 2.00% regardless of the actual crediting rate earned by the Fixed Account and Indexed Account, after deducting for the applicable monthly charges, and the surrender charge.

This is only a supplementary illustration and must be read in conjunction with the main policy illustration.

Based on the Fixed Account current crediting rate of 4.30% p.a., assumed Index Account current crediting rate for the S&P 500 Sub-account of 6.10% p.a., and current charges, your total Illustrated Yield upon surrender at age 86 is 3.56% p.a.

Signature of Applicant

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

What is the significance of the Illustrated Crediting Rate and Charges?

The illustrations have been prepared on two sets of assumptions regarding the crediting rate and charges applicable to the policy:

(1) The illustrated values at guaranteed crediting rate of and maximum charges represent the lower benefit limits of the policy.

The Surrender Value, Accumulation Value and Death Benefit are illustrated as follows:

(a) For Initial Premium & subsequent premiums (if any), the crediting rate below is applicable:

	Fixed Account	Index Account
Initial premium	From year 1 to year 3: 4.30% per annum From year 4 to year 76: 2.00% per annum	0.00% per annum
Subsequent premium (if any)	2.00% per annum	0.00% per annum

(b) The Maximum charges are the maximum amount of Premium Charge, Administration Charge and Insurance Risk Charge that can be deducted.

(c) Fixed Account Guaranteed Special Bonus is payable starting from Policy Year 11 until the policy anniversary following the Life Assured's 100th birthday.

We will pay the Minimum Surrender Value at time of full surrender if the Minimum Surrender Value is higher than the Surrender Value. Minimum Surrender Value is determined using minimum guaranteed crediting rate of 2.00% regardless of the actual crediting rate earned by the Fixed Account and Indexed Account.

(2) The illustrated values at current crediting rate and charges are based on rates and charges prevailing at the date of this illustration.

The Surrender Value, Accumulation Value and Death Benefit are illustrated as follows:

(a) For Initial Premium & subsequent premiums (if any), the crediting rate below is applicable:

	Fixed Account	Index Account
Initial premium	From year 1 to year 3: 4.30% per annum From year 4 to year 76: 4.30% per annum	6.10% per annum
Subsequent premium (if any)	4.30% per annum	6.10% per annum

(b) The Maximum charges are the current amount of Premium Charge, Administration Charge and Insurance Risk Charge that can be deducted.

(c) Fixed Account Guaranteed Special Bonus is payable starting from Policy Year 11 until the policy anniversary following the Life Assured's 100th birthday.

Note: The Current Crediting Rate used, which does not exceed the rate supportable by underlying asset portfolio, is not guaranteed and may be varied at the Company's discretion, subject to the Minimum Guaranteed Crediting Rate. The Current charges are not guaranteed and may be varied at the Company's discretion, subject to the maximum limit.

The Current Crediting Rate and Current charges used are the rate and charges prevailing at the date of this illustration. Please note that this Policy Illustration will only be valid if your Policy is incepted before any revised Current Crediting Rate or/ and Charges is/ are effected. The actual crediting rates applicable to your policy may be different to those shown in the illustrations, which are purely illustrative. The actual rates may be higher or lower depending on future investment performance.

Signature of Applicant

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

The actual benefits payable (if any) and coverage are not guaranteed and are dependent on the actual crediting rates (subject to the guaranteed crediting rate) and actual charges (subject to the maximum charges) as well as the amounts of any additional premiums, partial withdrawals made and loans taken.
Depending upon actual experience, you may need to make additional premiums payment to keep the policy in force.

What is the Illustrated Yield upon Surrender?

The Illustrated Yields upon Surrender represent the annualised investment return you may receive upon the surrender of the policy at the age of 86, net of the cost of insurance and charges, based on the Illustrated Crediting Rates and Charges.

The Illustrated Yields upon Surrender based on current crediting rate and current charges is not guaranteed and do not represent the upper and lower limits on the yield you could receive on this policy.

The total Illustrated Yields upon Surrender have not taken into consideration any additional premiums paid, partial withdrawals made and loans taken. The actual benefits payable (if any) and coverage are not guaranteed and are dependent on the actual crediting rates (subject to the minimum guaranteed crediting rate) and actual charges (subject to the maximum charges) as well as the amounts of any additional premiums paid, partial withdrawals made and loans taken.

Please note that the guaranteed benefit you receive upon the surrender of the policy may be less than the total premiums paid.

Signature of Applicant

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

The Illustrated values in the Table of Deductions are determined based on the following rates:

Policy Year		**Guaranteed Basis**		**Non-Guaranteed Basis**	
		Fixed Account	**Index Account**	**Fixed Account**	**Index Account**
Year 1-3	**Crediting Rate**	4.30%#	0.00%	4.30%#	6.10%
Year 4 onwards	**Crediting Rate**	2.00%	0.00%	4.30%	6.10%
	Charges*	Maximum Charges		Current Charges	

#Applicable on the Initial Premium.

* Charges refers to Premium Charge, Administrative Charge, and Insurance Risk Charge.

In addition to the above crediting rates, the Guaranteed Special Bonus of 0.35% will be applied to the Fixed Account and Index Account from Policy Year 11 until the policy anniversary following the Life Assured's 100th birthday.

What is the impact of deductions on what you might get back?

The following table illustrates the effect that deductions will have on the amount you get back on surrender or maturity. It also highlights the cost of surrendering the policy early.

TABLE OF DEDUCTIONS

End of Policy Year / Age	Total Premiums Paid To-date ($)	**DEDUCTIONS**					
		Illustrated Values at Minimum Guaranteed Crediting Rate & Maximum Charges			Illustrated Values at Current Fixed Account Crediting Rate, assumed Index Account Crediting Rate & Current Charges		
		Value of Premiums Paid To-date ($)	Effect of Deductions To-date ($)	Surrender Value ($)[1]	Value of Premiums Paid To-date ($)	Effect of Deductions To-date ($)	Surrender Value ($)[2]
1/47	163,103	166,365	42,172	124,193	172,318	42,727	129,591
2/48	163,103	169,692	47,540	122,152	182,064	48,869	133,195
3/49	163,103	173,086	53,066	120,020	192,371	55,405	136,966
4/50	163,103	176,547	58,770	117,777	203,273	62,375	140,898
5/51	163,103	180,078	64,663	115,415	214,804	69,809	144,995
6/52	163,103	183,680	70,809	112,871	227,001	77,748	149,253
7/53	163,103	187,354	74,795	112,559	239,904	83,842	156,062
8/54	163,103	191,101	79,025	112,076	253,552	90,518	163,034
9/55	163,103	194,923	82,299	112,624	267,991	96,606	171,385
10/56	163,103	198,821	85,807	113,014	283,266	103,326	179,940
15/61	163,103	219,515	114,968	104,547	374,017	151,572	222,445
20/66	163,103	242,362	142,233	100,129	494,431	208,339	286,092
25/71	163,103	267,587	185,375	82,212	654,354	291,581	362,773
30/76	163,103	295,438	257,390	38,048	866,933	413,449	453,484
35/81	163,103	326,187	326,187	0	1,149,738	594,645	555,093

Signature of Applicant

Policy No | | | | | | | | | | |

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

End of Policy Year / Age	Total Premiums Paid To-date ($)	DEDUCTIONS					
		Illustrated Values at Minimum Guaranteed Crediting Rate & Maximum Charges			Illustrated Values at Current Fixed Account Crediting Rate, assumed Index Account Crediting Rate & Current Charges		
		Value of Premiums Paid To-date ($)	Effect of Deductions To-date ($)	Surrender Value ($)[1]	Value of Premiums Paid To-date ($)	Effect of Deductions To-date ($)	Surrender Value ($)[2]
40/86	163,103	360,137	360,137	0	1,526,259	865,046	661,213
54/100	163,103	475,194	475,194	0	3,389,379	2,389,347	1,000,032

[1]The higher of:

(i) Accumulation Value (under the Guaranteed Basis) less surrender charge; or
(ii) illustrated values as determined based on Minimum Surrender Value and maximum charges. The Minimum Surrender Value is determined using the minimum guaranteed crediting rate of 2.00% regardless of the actual crediting rate earned by the Fixed Account and Indexed Account, after deducting for the maximum monthly charges, and the surrender charge.

[2]The higher of:

(i) Accumulation Value (under the Non-Guaranteed Basis) less surrender charge; or
(ii) illustrated values as determined based on Minimum Surrender Value and current charges. The Minimum Surrender Value is determined using the minimum guaranteed crediting rate of 2.00% regardless of the actual crediting rate earned by the Fixed Account and Indexed Account, after deducting for the applicable monthly charges, and the surrender charge.

What do the columns in the table of deductions mean?

1. "Value of Premiums Paid To-date" is obtained by accumulating the premiums paid to date at the Illustrated Crediting Rate, assuming the premiums paid can be invested without deduction for the cost of insurance and without any expenses.

2. The difference between the "Value of Premiums Paid To-date" and "Surrender Value" represents the "Effect of Deductions To-date". This is the accumulated value of the deductions for the cost of insurance, distribution cost, expenses, surrender charge, expected tax payments, and expected transfers to shareholders (for participating policies).

Signature of Applicant

Policy No | | | | | | | | | | |

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

How much are you paying for distribution costs?

This table shows the total costs of distribution that AIA Singapore expects to incur in relation to your policy, including the cost of any financial advice provided to you.

TOTAL DISTRIBUTION COST		
End of Policy Year / Age	Total Premiums Paid To-date ($)	Total Distribution Cost To-date ($)
1/47	163,103	31,281
2/48	163,103	31,281
3/49	163,103	31,281
4/50	163,103	31,281
5/51	163,103	31,281
6/52	163,103	31,281
7/53	163,103	31,281
8/54	163,103	31,281
9/55	163,103	31,281
10/56	163,103	31,281
15/61	163,103	31,281
20/66	163,103	31,281
25/71	163,103	31,281
30/76	163,103	31,281
35/81	163,103	31,281
40/86	163,103	31,281
54/100	163,103	31,281

What does the last column represent?

1. The Total Distribution Cost To-date is the sum of each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel.
2. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.
3. You can obtain the Total Distribution Cost of each of the supplementary benefits (if applicable) from your AIA Financial Services Consultant / Insurance Representative.

Signature of Applicant

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

Explanatory Notes to Policy Illustration:

Fixed Account
This account credits crediting rate as declared by AIA Singapore on monthly basis. The crediting rate declared, subject to minimum guaranteed fixed account crediting rate, may be higher or lower depending on future investment performance.

Index Account
This account provides the opportunity to grow policy value through participation in the growth of underlying Indices. Index Account consist of one Holding Account, Interim Holding Account & Index Segments, and the Index Sub-account. Premium allocated into Index Account will be first kept in the Holding Account (earns the same crediting rate as Fixed Account) and subsequently allocated into the S&P 500 Index sub-account.

The Index sub-account has up to 12 Index Segments. Interest of the Index Sub-account is credited into Index Account annually using annual point-to-point strategy that compares the start and end date values of their respective segment over a one-year period to determine the percentage of change in the index. If the result is positive, your account value may be credited with index interest. If the result is negative, your account value is protected by the guaranteed floor.

Index Segment
Index Segments are components of the index account to which net premiums are allocated. There are up to 12 Index Segments, which begin on 12th of every month and run for a calendar year and matures on the 11th of the month on the following year. The value of an index account is the sum of its segment values and any amount pending application to that segment.

Cap Rate
Cap Rate is the maximum rate used to determine how much excess index interest that we will credit the index accounts. It may increase or decrease at the end of each segment period but will never be less than the Floor Rate. Current cap rate is not guaranteed and may be varied at the Company's discretion, subject to the minimum cap rate.

Floor Rate
Floor rate is the minimum guaranteed crediting rate of Index Account which protects the policy from negative index performance.

Crediting Rate
The actual crediting rate applicable to your Policy may be different from the crediting rate shown in the Policy Illustration. Cap rate and floor rate will affect the actual crediting rate. Below are the reference historical returns of S&P 500 Index Sub-Account (excluding dividends) with floor rate of 0%, minimum and current cap rate.

	Minimum	Current
Cap Rate	3.00%	9.00%
Historical Return	2.00%	6.10%

You may request your AIA Financial Services Consultant / Insurance Representative to provide a supplementary illustration based on the minimum cap rate by referencing to the historical return above.

The rate used is purely for illustrative purpose – the actual crediting rate, subject to the Minimum Guaranteed Crediting Rate, may be higher or lower depending on the timing of the Initial Premium payment and subsequent premium payments.

The crediting rates for subsequent premium payments may be different from that for the Initial Premium.

Signature of Applicant

Policy No | | | | | | | | | | |

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

Total Premiums Paid to Date

This is the sum of the periodic premium payments you plan to make each year. The timing and amount of premium payments you make after the Initial Premium is flexible, provided that the Minimum Premium Requirement as set out in product summary is met. We will continue to deduct the applicable charges even when there is no premium payment made.

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Insured's Occupation	: **Accountant**	Smoker	: **N**
Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

Annual Withdrawal
These are the withdrawals that you plan to make from the Policy. The withdrawals are illustrated only in the supplementary illustration, and are based on the Current Crediting Rate and Current charges illustration. Any applicable Partial Withdrawal Charge will be applied accordingly.

Surrender Value
For the main policy illustration, the Surrender Value is the illustrated amount you will receive if you surrender the Policy. This is the illustrated Accumulation Value less any applicable surrender charge. It has been calculated assuming no policy loan and no Annual Withdrawals have been made on your Policy.

For the supplementary illustration, the Surrender Value is the illustrated amount you will receive if you surrender the Policy. This is the illustrated Accumulation Value less any applicable surrender charge. It has been calculated assuming no policy loan has been made on your Policy.

Minimum Surrender Value
We will pay the Minimum Surrender Value at the time of full surrender if the Minimum Surrender Value is higher than the Surrender Value. Minimum Surrender Value is determined using minimum guaranteed crediting rate of 2.0% regardless of the actual crediting rate earned by the Fixed Account and Indexed Account.

Accumulation Value
For the main policy illustration, the illustrated Accumulation Value is the sum of premiums paid and interest earned based on the applicable crediting rates less any charges deducted. It has been calculated assuming no policy loan and no Annual Withdrawals have been made on your Policy.
For the supplementary illustration, the illustrated Accumulation Value is the sum of premiums paid and interest earned based on the applicable crediting rates less any Annual Withdrawals and charges deducted. It has been calculated assuming no policy loan has been made on your Policy.

Death Benefit
For the main policy illustration, the illustrated Death Benefit has been calculated assuming no policy loan and no Annual Withdrawals have been made on your Policy.

For the supplementary illustration, the illustrated Death Benefit has been calculated less any applicable Annual Withdrawals and charges deducted, but assuming no policy loan has been made on your Policy.

The actual Surrender Value, Accumulation Value and Death Benefit are not guaranteed and are dependent on the actual crediting rates and charges, the timing and amount of subsequent premium payments, the timing and amount of withdrawals and policy loans, and changes to your Insured Amount.

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Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

Summary of Charges

The charges applicable to your policy are:

1. Premium Charge

The premium charge is applied to the initial premium and any additional premiums as shown in the table below:

Policy Year	Premium Charge Rate (% of premium paid)
1	8.0%
2	8.0%
3	8.0%
4	8.0%
5	8.0%
6	5.0%
7	5.0%
8	5.0%
9+	5.0%

2. Administration Charge (Per US$1,000 Current Insured Amount)

The administration charge rate varies according to the Insured's age, gender, underwriting risk class, country of residence, and current insured amount banding as at the effective date of each layer and will be deducted from the accumulation value on a monthly basis for 15 years commencing from the effective date of respective layer. A new layer will be created for each increase in current insured amount. The administration charge rate shown in table below is applicable to the first layer only. Please refer to the policy contract for the administration charge rates for subsequent layers.

Policy Year	Administration Charges Rates for the First Layer
1 to 15	4.29

3. Partial Withdrawal/ Surrender Charge (Per US$1,000 Current Insured Amount)

The partial withdrawal/ surrender charge rate varies according to the Insured's gender, country of residence, smoker status, underwriting risk class and attained age as at the effective date of the layer and number of years from the effective date of that layer from which the partial withdrawal is made.

The partial withdrawal/ surrender charge is applicable in the first 15 years from the effective date of each layer, and is applied upon a partial withdrawal, upon a full surrender, as a result of a reduction in the current insured amount, or on termination of the policy if the required premiums are not paid by the expiry of the grace period. A new layer will be created for each increase in current insured amount.

The partial withdrawal/surrender charge rate shown in table below is applicable to the first layer only. Please refer to the policy contract for partial withdrawal/surrender charge rate for subsequent layer.

Policy Year	Partial Withdrawal/ Surrender Charge for First Layer
1	23.910
2	23.910

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Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

Policy Year	Partial Withdrawal/ Surrender Charge for First Layer
3	23.910
4	23.910
5	23.910
6	23.910
7	21.520
8	19.130
9	15.540
10	11.960
11	9.560
12	7.170
13	4.780
14	2.390
15	1.200

4. Insurance Risk Charge (IRC)(Per US$1,000 Sum At Risk)

The applicable IRC rates will be based on the Insured's gender, attained age, country of residence, smoker status, underwriting risk class and any extra charges (if applicable) including but not limited to medical loading and is applied on the sum at risk on a monthly basis. The IRC rates for the first 5 policy years are guaranteed. We reserve the right to increase the IRC up to the maximum IRC charges as specified in table below.

The sum at risk is calculated by deducting the accumulation value (before the IRC deduction is made for the applicable month and after the deduction of administration charge) from the current insured amount before indebtedness.

Policy Year	Attained Age	Current Insurance Risk	Maximum Insurance Risk
1	47	0.716	0.752
2	48	0.773	0.812
3	49	0.830	0.872
4	50	0.905	0.950
5	51	0.989	1.038
6	52	1.087	1.141
7	53	1.200	1.260
8	54	1.323	1.389
9	55	1.439	1.511
10	56	1.529	1.605
11	57	1.628	1.709
12	58	1.756	1.844
13	59	1.949	2.046
14	60	2.159	2.267
15	61	2.439	2.561
16	62	2.709	2.844

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Country of Residence	: **China**		
Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

Policy Year	Attained Age	Current Insurance Risk	Maximum Insurance Risk
17	63	3.011	3.162
18	64	3.340	3.507
19	65	3.708	3.893
20	66	4.088	4.292
21	67	4.510	4.736
22	68	4.983	5.232
23	69	5.527	5.803
24	70	6.181	6.490
25	71	7.184	7.543
26	72	8.008	8.408
27	73	8.952	9.400
28	74	10.049	10.551
29	75	11.298	11.863
30	76	12.795	13.435
31	77	15.176	15.935
32	78	16.933	17.780
33	79	18.905	19.850
34	80	21.107	22.162
35	81	25.016	26.267
36	82	28.702	30.137
37	83	32.853	34.496
38	84	37.371	39.240
39	85	42.450	44.573
40	86	48.549	50.976
41	87	55.958	58.756
42	88	64.342	67.559
43	89	73.415	77.086
44	90	83.229	87.390
45	91	95.524	100.300
46	92	108.751	114.189
47	93	123.696	129.881
48	94	142.598	149.728
49	95	160.566	168.594
50	96	179.342	188.309
51	97	199.844	209.836
52	98	221.857	232.950
53	99	247.565	259.943
54	100	275.194	288.954
55	101	292.363	306.981
56	102	305.132	376.283
57	103	318.608	445.585
58	104	332.833	514.887

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Premium Class	: **Standard**	Applicant's / Owner's Age (ALB) / Gender	: **46 / Male**
Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

Policy Year	Attained Age	Current Insurance Risk	Maximum Insurance Risk
59	105	347.858	584.189
60	106	363.736	653.491
61	107	380.524	722.792
62	108	398.277	792.094
63	109	417.057	861.396
64	110	436.937	930.698
65	111	457.987	1,000.000
66	112	480.284	1,000.000
67	113	503.915	1,000.000
68	114	527.764	1,000.000
69	115	550.678	1,000.000
70	116	572.746	1,000.000
71	117	592.411	1,000.000
72	118	610.206	1,000.000
73	119	625.668	1,000.000
74	120	635.531	1,000.000
75	121	645.590	1,000.000
76	122	648.844	1,000.000

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Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

Declarations:

1. I acknowledge receipt of all pages of this Policy Illustration. The AIA Financial Services Consultant / Insurance Representative has explained the values/ key benefits/ information in the Policy Illustration to my satisfaction and that I have read and understood its contents.

2. I understand that any non-guaranteed benefits, including where applicable, current crediting rate, assumed in the Policy Illustration are subject to change and are not guaranteed.

3. I understand that this Policy Illustration does not form a part of any contract of insurance and is only intended to be an illustrative document.

4. I understand that the contents of this Policy Illustration may vary from the terms of cover eventually issued and that it is the precise terms and conditions as appear in the policy contract which will bind the parties.

5. For the purpose of this insurance application, this Policy Illustration supersedes all previous Policy Illustrations (if any), which may have been signed by me, and any AIA Financial Services Consultant / Insurance Representative. I understand that this is a US dollar policy, as such the Singapore dollar return will depend on prevailing exchange rates which may be highly volatile.

6. I have personally signed this Policy Illustration.

Policy No | | | | | | | | | | |

Product Summary Cover Page

Life Insured	: cl****	Insured's Age Last Birthday (ALB) /	: **46 / Male**
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Percentage Loading	: **-**		
Per Mille Loading	: **-**	Death Benefit Option	: **1**
Applicant / Owner	: cl****		
Currency	: **USD**	Backdate	: **-**

Plan/Rider	* Premium ($)	Coverage ($)	Product Summary Version	No. of Pages
Plan				
AIA Platinum Indexed Legacy	163,103.00	1,000,000.00	Ver. 1.0	16
Total	163,103.00			16

*For details on premiums please refer to the individual product summary for the basic plan/ rider.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/ LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Declarations:

1. I acknowledge receipt of all pages of the Cover Page, Product Summary, Product Highlights Sheet and Bundled Product Disclosure, wherever applicable. The AIA Financial Services Consultant / Insurance Representative has explained the values/ key benefits/ information in the Cover Page, Product Summary and Bundled Product Disclosure, wherever applicable, to my satisfaction and that I have read and understood their contents.
2. I understand that any non-guaranteed benefits (if any), including where applicable, current crediting rate, assumed in the Cover Page, Product Summary and Bundled Product Disclosure, wherever applicable, are subject to change and are not guaranteed.
3. I understand that the Cover Page, Product Summary and Bundled Product Disclosure, wherever applicable, do not form a part of any contract of insurance. They are simplified description of the product features and general exclusions and are not exhaustive.
4. I understand that it is the precise terms and conditions as appear in the policy contract which will bind the parties.
5. I have personally signed on this page.