05272019

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite 2 - Sapphire

IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUES AND DEATH BENEFITS OF YOUR POLICY. IT IS INTENDED TO SHOW THE PROPORTION OF ANY NON-GUARANTEED ELEMENTS AND THE IMPACT OF CHANGE OF SUCH ELEMENTS UNDER SPECIFIED SCENARIOS. IN NO WAY SHOULD IT AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

1. Proposal Summary for Wealth Elite 2 - Sapphire

Name of Life Insured: Ms. STEF	Age: 48	Sex: Female	Non-Smoker
Risk Classification: Standard	Usual Residence: Hong Kong	First Day Surrender Value: 850,037	

2. Benefit Summary

Policy Currency: US$

(i) Basic Policy

Benefit Description	Initial Sum Assured	Initial Single Premium	Premium Payment Term (Year)	Benefit Term (Year)
Wealth Elite 2 - Sapphire	4,588,840	1,000,000.01	Single Premium	Whole Life

Levy on insurance premiums to Insurance Authority (IA) 12.77

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk. (The levy rate for policies with policy date or policy anniversary date from 1 April 2021 onwards is 0.10%, whilst the maximum levy amount payable for each policy year is HK$100 or an equivalent amount in other applicable currencies for non-Hong Kong dollars policies.)

Total Initial Single Premium: 1,000,012.78
(Including Levy on insurance premiums) ==========

This proposal is only to be used for insurance sales presentation in Hong Kong. This is an illustrative document and not a contract. For exact terms and conditions, please refer to the Policy contract.

Remark: "We", "Our", "Company" or "AIA" refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT			
		Guaranteed	Non-Guaranteed		Total	Guaranteed(1)	Non-Guaranteed		Total
			Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus	
		(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(D)+(E)+(F)= (G)
1	1,000,000	850,037	0	0	850,037	4,588,840	0	0	4,588,840
2	1,000,000	850,037	0	0	850,037	4,588,840	0	0	4,588,840
3	1,000,000	850,037	290	2,557	852,883	4,588,840	1,560	13,771	4,604,171
4	1,000,000	850,037	599	3,524	854,159	4,588,840	3,121	18,368	4,610,329
5	1,000,000	850,037	928	6,370	857,335	4,588,840	4,682	32,155	4,625,677
10	1,000,000	850,037	3,373	14,902	868,312	4,588,840	12,497	55,216	4,656,553
15	1,000,000	850,037	8,730	27,979	886,746	4,588,840	24,471	78,426	4,691,737
20	1,000,000	850,037	24,477	393,391	1,267,905	3,900,514	53,144	854,125	4,807,784
25	1,000,000	850,037	47,715	1,304,645	2,202,397	2,753,304	81,996	2,242,001	5,077,302
30	1,000,000	1,000,000	72,615	1,933,448	3,006,063	2,294,420	111,027	2,956,217	5,361,664
Age 65	1,000,000	850,037	14,230	54,966	919,233	4,588,840	35,919	138,743	4,763,502
Age 70	1,000,000	850,037	32,788	724,382	1,607,206	3,441,630	64,664	1,428,626	4,934,919
Age 75	1,000,000	850,037	57,148	1,758,456	2,665,640	2,294,420	93,587	2,879,693	5,267,700
Age 80	1,000,000	1,000,000	83,798	2,114,225	3,198,023	2,294,420	122,690	3,095,475	5,512,586
Age 85	1,000,000	1,000,000	114,338	2,764,233	3,878,570	2,294,420	151,974	3,674,131	6,120,525
Age 90	1,000,000	1,000,000	147,774	3,737,519	4,885,293	2,294,420	181,440	4,589,010	7,064,870
Age 95	1,000,000	1,000,000	185,888	4,873,593	6,059,481	2,294,420	211,089	5,534,319	8,039,828
Age 100	1,000,000	1,000,000	240,923	6,573,307	7,814,230	2,294,420	240,923	6,573,307	9,108,650

Remark: (1) Before the age of 65, value of column (D) is equal to 100% of Sum Assured. After the above times, it is equal to the higher of (i) Total Premium Paid; and (ii) 100% of the Sum Assured which is reduced by 5% of the Sum Assured immediately after the end of each policy year for consecutive 10 policy years until 50% of Sum Assured.

Explanation on above illustration: Please refer to the Explanation Notes Section.

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The table below illustrates the impact on Surrender Values under Pessimistic and Optimistic Scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors, such as claims experience, expense factors and persistency factors, affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

4. Basic Plan - Surrender Values - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	SURRENDER VALUE						
			Pessimistic Scenario			Optimistic Scenario		
		Guaranteed	Non-Guaranteed		Total	Non-Guaranteed		Total
			Reversionary Bonus	Terminal Bonus		Reversionary Bonus	Terminal Bonus	
		(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(A)+(D)+(E)
1	1,000,000	850,037	0	0	850,037	0	0	850,037
2	1,000,000	850,037	0	0	850,037	0	0	850,037
3	1,000,000	850,037	256	852	851,145	324	4,262	854,622
4	1,000,000	850,037	528	881	851,446	669	6,167	856,873
5	1,000,000	850,037	818	1,820	852,675	1,037	11,832	862,905
10	1,000,000	850,037	2,975	3,724	856,737	3,770	28,572	882,378
15	1,000,000	850,037	7,711	6,579	864,326	9,750	55,993	915,780
20	1,000,000	850,037	21,659	100,353	972,049	27,298	811,370	1,688,705
25	1,000,000	850,037	42,235	333,641	1,225,913	53,204	2,780,694	3,683,936
30	1,000,000	1,000,000	64,274	487,415	1,551,689	80,978	4,281,186	5,362,164
Age 65	1,000,000	850,037	12,583	12,814	875,434	15,879	111,865	977,780
Age 70	1,000,000	850,037	29,019	183,751	1,062,806	36,562	1,512,527	2,399,126
Age 75	1,000,000	850,037	50,586	447,876	1,348,499	63,725	3,802,988	4,716,749
Age 80	1,000,000	1,000,000	74,168	529,381	1,603,549	93,455	4,760,793	5,854,248
Age 85	1,000,000	1,000,000	101,179	675,183	1,776,362	127,544	6,497,623	7,625,166
Age 90	1,000,000	1,000,000	130,735	889,667	2,020,402	164,886	9,189,837	10,354,723
Age 95	1,000,000	1,000,000	164,409	1,131,253	2,295,662	207,474	12,562,714	13,770,188
Age 100	1,000,000	1,000,000	213,022	1,478,973	2,691,995	268,982	17,799,061	19,068,043

Explanation on above illustration: Please refer to the Explanation Notes Section.

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The table below illustrates the impact on Death Benefits under Pessimistic and Optimistic Scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors, such as claims experience, expense factors and persistency factors, affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

5. Basic Plan - Death Benefits - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
			Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total	Non-Guaranteed		Total
		Guaranteed[1]	Reversionary Bonus	Terminal Bonus		Reversionary Bonus	Terminal Bonus	
		(A)	(B)	(C)	(A)+(B)+(C)=(D)	(E)	(F)	(A)+(E)+(F)=(G)
1	1,000,000	4,588,840	0	0	4,588,840	0	0	4,588,840
2	1,000,000	4,588,840	0	0	4,588,840	0	0	4,588,840
3	1,000,000	4,588,840	1,377	4,590	4,594,807	1,744	22,953	4,613,537
4	1,000,000	4,588,840	2,754	4,592	4,596,185	3,488	32,146	4,624,474
5	1,000,000	4,588,840	4,131	9,186	4,602,157	5,233	59,723	4,653,796
10	1,000,000	4,588,840	11,025	13,800	4,613,664	13,969	105,865	4,708,673
15	1,000,000	4,588,840	21,613	18,442	4,628,895	27,330	156,950	4,773,120
20	1,000,000	3,900,514	47,026	217,886	4,165,426	59,270	1,761,634	5,721,418
25	1,000,000	2,753,304	72,580	573,355	3,399,238	91,431	4,778,556	7,623,291
30	1,000,000	2,294,420	98,274	745,251	3,137,945	123,814	6,545,876	8,964,110
Age 65	1,000,000	4,588,840	31,762	32,344	4,652,946	40,080	282,364	4,911,284
Age 70	1,000,000	3,441,630	57,231	362,394	3,861,254	72,108	2,983,007	6,496,744
Age 75	1,000,000	2,294,420	82,841	733,454	3,110,714	104,357	6,227,873	8,626,650
Age 80	1,000,000	2,294,420	108,591	775,076	3,178,088	136,830	6,970,363	9,401,612
Age 85	1,000,000	2,294,420	134,484	897,432	3,326,336	169,527	8,636,436	11,100,383
Age 90	1,000,000	2,294,420	160,520	1,092,353	3,547,292	202,450	11,283,489	13,780,359
Age 95	1,000,000	2,294,420	186,699	1,284,620	3,765,739	235,602	14,265,874	16,795,896
Age 100	1,000,000	2,294,420	213,022	1,478,973	3,986,415	268,982	17,799,061	20,362,463

Remark: (1) Before the age of 65, value of column (A) is equal to 100% of Sum Assured. After the above times, it is equal to the higher of (i) Total Premium Paid; and (ii) 100% of the Sum Assured which is reduced by 5% of the Sum Assured immediately after the end of each policy year for consecutive 10 policy years until 50% of Sum Assured.

Explanation on above illustration: Please refer to the Explanation Notes Section.

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6. Explanation Notes

(i) This Standard Illustration for Participating Policies assumes that no loans and no Reversionary Bonus and Terminal Bonus are taken throughout the term of the policy.

(ii) Sections 3, 4 and 5 are only summary illustrations of the major benefits of your basic plan excluding any supplementary benefits as shown in Section 2 (if applicable) and assume that the required Single Premium has been paid in full. You should refer to your licensed insurance intermediary or the Company for more information or, if appropriate, a more detailed proposal.

(iii) For SURRENDER VALUE in Sections 3 and 4

- Projected TOTAL SURRENDER VALUE is equal to the sum of Guaranteed Cash Value, cash value of any Reversionary Bonus and cash value of any Terminal Bonus.
- Guaranteed amount of SURRENDER VALUE is equal to Guaranteed Cash Value.
- Projected Non-Guaranteed amount of SURRENDER VALUE is equal to the sum of cash value of any Reversionary Bonus and cash value of any Terminal Bonus.

(iv) For DEATH BENEFIT in Sections 3 and 5

- If the insured passes away before the age of 65, projected TOTAL DEATH BENEFIT is equal to 100% of the Sum Assured plus the face value of any Reversionary Bonus and the face value of any Terminal Bonus.
- If the death occurs after the above times, projected TOTAL DEATH BENEFIT is equal to the higher of
  (i) Single Premium Paid, and
  (ii) 100% of the Sum Assured, which is reduced by 5% of the Sum Assured immediately after the end of each policy year for consecutive 10 policy years, until 50% of the Sum Assured;

  plus the face value of any Reversionary Bonus and the face value of any Terminal Bonus. Guaranteed amount of DEATH BENEFIT is equal to 50% - 100% of the Sum Assured depending on the Policy Year.
- Projected Non-Guaranteed amount of DEATH BENEFIT is equal to the sum of face value of any Reversionary Bonus and face value of any Terminal Bonus.

(v) The face value of any Reversionary Bonus and the face value of any Terminal Bonus will be paid when the Company is paying the Death Benefit, whereas the cash value of these bonuses will be paid when the policy is surrendered in whole or in part or terminated (other than due to the death of the insured). The cash value of these bonuses may not be equal to the face value of these bonuses. Both the face value and cash value of Terminal Bonus are non-guaranteed.

(vi) The face value of Reversionary Bonus is guaranteed once declared while the cash value of Reversionary Bonus is not guaranteed.

(vii) The projected non-guaranteed benefits included in Section 3 are based on the Company's bonus scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change from time to time with the values being higher or lower than those illustrated. As another example, the possible potential impact of a change in the Company's current assumed investment return on the Total Surrender Value and the Total Death Benefit are illustrated in Sections 4 and 5. Under certain circumstances, the non-guaranteed benefits may be **zero**.

(viii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.50% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.50% p.a. in comparing with the current assumed investment return.

(ix) When reviewing the values shown in the illustrations in Sections 3, 4 and 5, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

(x) The figures illustrated above are rounded to the nearest whole numbers.

(xi) The Company will review the actual experience of the product (including but not limited to investment returns, expenses, claims and surrenders) and determine whether the face value and cash value of the bonuses payable for the year need to be adjusted. When considering the bonuses adjustment, we may smooth out the experience over a few years to provide a more stable bonus payout. When the investment market becomes volatile, chances of bonuses adjustment are higher. Accordingly, the actual face value and cash value of both Reversionary Bonus and Terminal Bonus payable (if any) may be higher or lower than those illustrated. Such review shall be performed at least annually and the face value and cash value of the bonuses may be adjusted more frequently than annually upon change in economic and other related factors.

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(xii) In case of discrepancy on the coverage amount and the premium shown in documents submitted to the Company for underwriting purposes (including but not limited to this standard illustration for participating policies and the application form) and the policy contract, the latter shall prevail and shall be final and conclusive.

(xiii) This illustration assumes no levy on insurance premiums is included throughout the term of the policy.

You are subject to exchange rate risks for plans denominated in currencies other than local currency. Exchange rate fluctuates from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of the exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.

Unless otherwise expressly stated as guaranteed in this illustration, any other benefits shown to the Applicant by the sales representative or the Company at any time are subject to change, and are not guaranteed by the sales representative nor by the Company.

	Dividend / Bonus History
	You may browse the website https://www.aia.com.hk/en/dividend-philosophy-history.html to understand the Company's dividend / bonus history for reference purposes.

Warning

- Should you terminate this policy early, you may suffer a significant loss.
- Please note that if you have purchased any medical protection insurance plans / riders, the medical protection insurance premiums are required to be paid until the end of the benefit period. If you plan to pay for the medical protection insurance premium by deducting the values accumulated in the Basic Policy, any change in the future interest rate for accumulation, dividend, or bonus, or the increase of medical protection insurance premiums due to medical cost inflation and worsening of overall claim experience, may lead to the accumulated values of the Basic Policy being insufficient to pay for the future medical protection insurance premiums, and you may then need to resume the premium payments.

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits, and received the product brochure and the information regarding the relevant dividend / bonus history (if applicable).

Usual Residence: Hong Kong
First Day Guaranteed Death Benefit: $4,588,840
First Day Surrender Value: $850,037

****

Name of Applicant: _____ Signature: _____ Date: _____
(MM/DD/YYYY)

Policy Number: _____

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This Benefits Highlight is for your reference only. Please read other sections of this illustration thoroughly to understand your policy benefits.

Wealth Elite 2 - Sapphire is a participating whole-life insurance plan that covers the entire lifespan of the insured (who is being protected under the policy). We will distribute the profit generated from this product group by declaring a non-guaranteed Reversionary Bonus and a non-guaranteed Terminal Bonus to you at least once per year starting from the end of the 3rd policy year.

We will make payment of the face value of any Reversionary Bonus and the face value of any Terminal Bonus under your policy upon the death of the insured (according to the death benefit calculation).

In the event that the policy is terminated in any other way, we will make payment of the cash value of any Reversionary Bonus and the cash value of any Terminal Bonus under the policy. However, these cash values are not guaranteed.

1. **Summary of Projected Total Surrender Value:**

End of Policy Year	Projected Total Surrender Value
20	1,267,905
30	3,006,063

Projected Total Surrender Value means the sum of the guaranteed cash value, the non-guaranteed cash value of any Reversionary Bonus and the non-guaranteed cash value of any Terminal Bonus. For the Projected Total Surrender Value in other Policy Years and the relevant assumptions, please refer to the Standard Illustration for Participating Policies of this proposal, including the Explanation Notes under Section 6.

2. **Preserve your wealth with life protection**

If the insured passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary as follows:

a) If the insured passes away before the age of 65, the death benefit is equal to 100% of the sum assured plus the face value of any non-guaranteed Reversionary Bonus and the face value of any non-guaranteed Terminal Bonus.

b) If the insured passes away after the above times, the death benefit is equal to the higher of
   (i) One-time premium paid, and
   (ii) 100% of the sum assured, which will be reduced by 5% of the sum assured immediately after the end of each policy year for consecutive 10 policy years, until 50% of sum assured;
   plus the face value of any non-guaranteed Reversionary Bonus and the face value of any non-guaranteed Terminal Bonus.

3. **Death Benefit Settlement Option**

Apart from a lump sum payment, the death benefit can alternatively be paid to your beneficiary in regular instalments starting from a designated date according to the amount and date determined by you while the insured is still alive through the Death Benefit Settlement Option. Please refer to the product brochure for details of the Death Benefit Settlement Option.

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4. **Pre-underwriting Option**

   If you expect the additional need of life coverage in the future, you can apply the Pre-underwriting Option when you enrol in your Wealth Elite 2 - Sapphire to benefit from a medical underwriting in advance, based on the total life coverage amount determined by you. Subject to our prevailing rules and regulations, in a specific period of time, you can apply for a new policy within the Wealth Elite 2 series with a simplified medial underwriting directly as long as the total sum assured is not exceeded the total life coverage amount that has been approved in the previous medical underwriting process. Please refer to the product brochure for details of the Pre-underwriting Option.

5. This plan offers an option for a policy loan. Interest on a policy loan will be charged at a rate solely determined by us from time to time. Please note we will deduct all outstanding debt under your policy before we make any benefit payment.

   Remarks: "We", "Our", "Company", "us" or "AIA" refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT			
			Guaranteed	Non-Guaranteed		Total	Guaranteed[1]	Non-Guaranteed		Total
				Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus	
			(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(D)+(E)+(F) =(G)
49	1	1,000,000	850,037	0	0	850,037	4,588,840	0	0	4,588,840
50	2	1,000,000	850,037	0	0	850,037	4,588,840	0	0	4,588,840
51	3	1,000,000	850,037	290	2,557	852,883	4,588,840	1,560	13,771	4,604,171
52	4	1,000,000	850,037	599	3,524	854,159	4,588,840	3,121	18,368	4,610,329
53	5	1,000,000	850,037	928	6,370	857,335	4,588,840	4,682	32,155	4,625,677
54	6	1,000,000	850,037	1,320	7,769	859,125	4,588,840	6,244	36,761	4,631,845
55	7	1,000,000	850,037	1,757	9,313	861,107	4,588,840	7,806	41,370	4,638,016
56	8	1,000,000	850,037	2,244	11,011	863,291	4,588,840	9,369	45,982	4,644,191
57	9	1,000,000	850,037	2,781	12,871	865,689	4,588,840	10,933	50,597	4,650,370
58	10	1,000,000	850,037	3,373	14,902	868,312	4,588,840	12,497	55,216	4,656,553
59	11	1,000,000	850,037	4,021	17,113	871,171	4,588,840	14,061	59,838	4,662,739
60	12	1,000,000	850,037	4,730	19,513	874,280	4,588,840	15,626	64,463	4,668,928
61	13	1,000,000	850,037	5,502	22,114	877,653	4,588,840	17,191	69,090	4,675,122
62	14	1,000,000	850,037	6,342	24,924	881,302	4,588,840	18,758	73,722	4,681,319
63	15	1,000,000	850,037	8,730	27,979	886,746	4,588,840	24,471	78,426	4,691,737
64	16	1,000,000	850,037	11,355	39,958	901,350	4,588,840	30,191	106,238	4,725,269
65	17	1,000,000	850,037	14,230	54,966	919,233	4,588,840	35,919	138,743	4,763,502
66	18	1,000,000	850,037	17,367	158,310	1,025,714	4,359,398	41,654	379,700	4,780,752
67	19	1,000,000	850,037	20,778	270,327	1,141,142	4,129,956	47,396	616,619	4,793,971
68	20	1,000,000	850,037	24,477	393,391	1,267,905	3,900,514	53,144	854,125	4,807,784
69	21	1,000,000	850,037	28,476	532,538	1,411,051	3,671,072	58,901	1,101,515	4,831,487
70	22	1,000,000	850,037	32,788	724,382	1,607,206	3,441,630	64,664	1,428,626	4,934,919
71	23	1,000,000	850,037	37,424	898,664	1,786,125	3,212,188	70,434	1,691,316	4,973,939
72	24	1,000,000	850,037	42,397	1,097,758	1,990,191	2,982,746	76,212	1,973,317	5,032,274
73	25	1,000,000	850,037	47,715	1,304,645	2,202,397	2,753,304	81,996	2,242,001	5,077,302
74	26	1,000,000	850,037	52,343	1,519,684	2,422,064	2,523,862	87,788	2,548,762	5,160,412
75	27	1,000,000	850,037	57,148	1,758,456	2,665,640	2,294,420	93,587	2,879,693	5,267,700
76	28	1,000,000	850,037	62,129	1,811,056	2,723,221	2,294,420	99,393	2,897,328	5,291,142
77	29	1,000,000	850,037	67,284	1,882,288	2,799,609	2,294,420	105,207	2,943,167	5,342,794
78	30	1,000,000	1,000,000	72,615	1,933,448	3,006,063	2,294,420	111,027	2,956,217	5,361,664
79	31	1,000,000	1,000,000	78,119	1,981,857	3,059,976	2,294,420	116,855	2,964,588	5,375,863
80	32	1,000,000	1,000,000	83,798	2,114,225	3,198,023	2,294,420	122,690	3,095,475	5,512,586
81	33	1,000,000	1,000,000	89,650	2,270,321	3,359,971	2,294,420	128,533	3,254,987	5,677,940
82	34	1,000,000	1,000,000	95,635	2,389,931	3,485,567	2,294,420	134,382	3,358,211	5,787,013
83	35	1,000,000	1,000,000	101,739	2,511,356	3,613,095	2,294,420	140,239	3,461,686	5,896,345
84	36	1,000,000	1,000,000	107,976	2,634,979	3,742,954	2,294,420	146,103	3,565,412	6,005,935
85	37	1,000,000	1,000,000	114,338	2,764,233	3,878,570	2,294,420	151,974	3,674,131	6,120,525
86	38	1,000,000	1,000,000	120,813	2,899,047	4,019,860	2,294,420	157,853	3,787,861	6,240,134
87	39	1,000,000	1,000,000	127,450	3,092,589	4,220,039	2,294,420	163,739	3,973,156	6,431,315
88	40	1,000,000	1,000,000	134,151	3,262,677	4,396,829	2,294,420	169,632	4,125,595	6,589,647

to be continued

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite 2 - Sapphire

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT			
			Guaranteed	Non-Guaranteed		Total	Guaranteed[1]	Non-Guaranteed		Total
				Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus	
			(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(D)+(E)+(F) =(G)
89	41	1,000,000	1,000,000	140,925	3,442,547	4,583,473	2,294,420	175,532	4,287,935	6,757,888
90	42	1,000,000	1,000,000	147,774	3,737,519	4,885,293	2,294,420	181,440	4,589,010	7,064,870
91	43	1,000,000	1,000,000	154,763	3,953,219	5,107,982	2,294,420	187,355	4,785,748	7,267,523
92	44	1,000,000	1,000,000	162,123	4,155,690	5,317,813	2,294,420	193,278	4,954,274	7,441,972
93	45	1,000,000	1,000,000	169,784	4,358,336	5,528,120	2,294,420	199,208	5,113,635	7,607,263
94	46	1,000,000	1,000,000	177,700	4,638,489	5,816,189	2,294,420	205,145	5,354,881	7,854,446
95	47	1,000,000	1,000,000	185,888	4,873,593	6,059,481	2,294,420	211,089	5,534,319	8,039,828
96	48	1,000,000	1,000,000	194,408	5,204,406	6,398,814	2,294,420	217,041	5,810,311	8,321,772
97	49	1,000,000	1,000,000	203,554	5,542,999	6,746,553	2,294,420	223,001	6,072,543	8,589,964
98	50	1,000,000	1,000,000	213,740	5,882,592	7,096,331	2,294,420	228,967	6,301,692	8,825,079
99	51	1,000,000	1,000,000	225,905	6,224,530	7,450,436	2,294,420	234,941	6,473,515	9,002,876
100	52	1,000,000	1,000,000	240,923	6,573,307	7,814,230	2,294,420	240,923	6,573,307	9,108,650

Remark: (1) Before the age of 65, value of column (D) is equal to 100% of Sum Assured. After the above times, it is equal to the higher of (i) Total Premium Paid; and (ii) 100% of the Sum Assured which is reduced by 5% of the Sum Assured immediately after the end of each policy year for consecutive 10 policy years until 50% of Sum Assured.

Note: Please refer to Basic Policy Benefits Highlight and Section 6 of Standard Illustration for Participating Policies of this proposal when interpreting this illustration.

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite 2 - Sapphire

End of Policy Year	Total Premiums Paid	Maximum Policy Loan[1]			Non-Guaranteed Cash Value of Encashable Bonuses[2]
		Guaranteed	Non-Guaranteed	Total	
		From Guaranteed Cash Value	From Cash Value of Reversionary Bonus[3]		
1	1,000,000	765,033	0	765,033	0
2	1,000,000	765,033	0	765,033	0
3	1,000,000	765,033	261	765,294	291
4	1,000,000	765,033	539	765,572	601
5	1,000,000	765,033	835	765,868	934
6	1,000,000	765,033	1,188	766,221	1,330
7	1,000,000	765,033	1,582	766,615	1,773
8	1,000,000	765,033	2,019	767,052	2,266
9	1,000,000	765,033	2,503	767,536	2,812
10	1,000,000	765,033	3,035	768,068	3,413
15	1,000,000	765,033	7,857	772,890	8,879
20	1,000,000	765,033	22,029	787,063	28,981
25	1,000,000	765,033	42,943	807,976	70,617
30	1,000,000	900,000	65,353	965,354	118,290
Age 80	1,000,000	900,000	75,418	975,418	138,853
Age 85	1,000,000	900,000	102,904	1,002,904	202,950
Age 90	1,000,000	900,000	132,997	1,032,997	289,933
Age 95	1,000,000	900,000	167,299	1,067,299	400,217
Age 100	1,000,000	900,000	216,831	1,116,831	568,819

1. You can apply for a policy loan of up to the relevant amounts as illustrated above provided that your Policy has a cash value. The above illustrated policy loan is an amount equal to 90% of the sum of guaranteed cash value and projected cash value of Reversionary Bonus. Interest will be payable on policy loan amounts at the prevailing rate for policy loans that the Company will determine from time to time.
2. Cash Value of Encashable Bonuses consists of the projected cash value of Reversionary Bonus and the projected cash value of the associated Terminal Bonus which are based on current projections of surrender values and bonus scales, which are not guaranteed. When the cash value of the Reversionary Bonus is encashed (whether in whole or in part), its corresponding cash value of the Terminal Bonus will be encashed as well and the face values of Reversionary Bonus and Terminal Bonus will be reduced accordingly. This will in turn reduce the Death Benefit and the future value of your Policy. The above illustration assumes that no loans are taken and none of the bonuses has been encashed previously and that all premiums are paid in full when due.
3. As the cash value of Reversionary Bonus is non-guaranteed, there may be a risk of overloan when there is adjustment on the cash value of Reversionary Bonus. Immediate loan repayment is required when there is an overloan, otherwise your Policy will be terminated and you or the insured may lose the cover.
4. Since the loan reduces the policy value as well as the level of protection of the policy, you should make regular repayments as soon as possible; you may repay the loan in part or in full at any time. Each repayment reduces the debt, as well as the interest that is charged. Loan interest should be payable on each policy anniversary until loan is fully repaid.