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: Prestige	Usual Residence: Hong Kong	First Day Surrender Value: 173,520	

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	1,000,000	204,140.00	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: 204,152.77
(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	204,140	173,520	0	0	173,520	1,000,000	0	0	1,000,000
2	204,140	173,520	0	0	173,520	1,000,000	0	0	1,000,000
3	204,140	173,520	63	557	174,140	1,000,000	340	3,001	1,003,341
4	204,140	173,520	130	768	174,418	1,000,000	680	4,003	1,004,683
5	204,140	173,520	202	1,388	175,110	1,000,000	1,020	7,007	1,008,027
10	204,140	173,520	735	3,247	177,502	1,000,000	2,723	12,033	1,014,756
15	204,140	173,520	1,902	6,097	181,520	1,000,000	5,333	17,091	1,022,423
20	204,140	173,520	5,334	85,728	264,582	850,000	11,581	186,131	1,047,712
25	204,140	173,520	10,398	284,308	468,226	600,000	17,869	488,577	1,106,446
30	204,140	204,140	15,824	421,337	641,301	500,000	24,195	644,219	1,168,414
Age 65	204,140	173,520	3,101	11,978	188,599	1,000,000	7,827	30,235	1,038,062
Age 70	204,140	173,520	7,145	157,857	338,522	750,000	14,092	311,326	1,075,418
Age 75	204,140	173,520	12,454	383,203	569,176	500,000	20,395	627,543	1,147,937
Age 80	204,140	204,140	18,261	460,732	683,133	500,000	26,737	674,566	1,201,303
Age 85	204,140	204,140	24,917	602,382	831,438	500,000	33,118	800,667	1,333,785
Age 90	204,140	204,140	32,203	814,480	1,050,823	500,000	39,539	1,000,037	1,539,576
Age 95	204,140	204,140	40,509	1,062,053	1,306,702	500,000	46,001	1,206,039	1,752,039
Age 100	204,140	204,140	52,502	1,432,455	1,689,097	500,000	52,502	1,432,455	1,984,957

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						
		Guaranteed	Pessimistic Scenario			Optimistic Scenario		
			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	204,140	173,520	0	0	173,520	0	0	173,520
2	204,140	173,520	0	0	173,520	0	0	173,520
3	204,140	173,520	56	186	173,761	71	929	174,519
4	204,140	173,520	115	192	173,827	146	1,344	175,010
5	204,140	173,520	178	397	174,095	226	2,578	176,324
10	204,140	173,520	648	812	174,980	822	6,226	180,568
15	204,140	173,520	1,680	1,434	176,634	2,125	12,202	187,847
20	204,140	173,520	4,720	21,869	200,109	5,949	176,814	356,283
25	204,140	173,520	9,204	72,707	255,431	11,594	605,969	791,083
30	204,140	204,140	14,007	106,217	324,364	17,647	932,956	1,154,743
Age 65	204,140	173,520	2,742	2,792	179,055	3,460	24,378	201,358
Age 70	204,140	173,520	6,324	40,043	219,887	7,968	329,610	511,098
Age 75	204,140	173,520	11,024	97,601	282,145	13,887	828,747	1,016,154
Age 80	204,140	204,140	16,163	115,363	335,665	20,366	1,037,472	1,261,978
Age 85	204,140	204,140	22,049	147,136	373,325	27,794	1,415,962	1,647,896
Age 90	204,140	204,140	28,490	193,876	426,506	35,932	2,002,649	2,242,721
Age 95	204,140	204,140	35,828	246,523	486,491	45,213	2,737,667	2,987,019
Age 100	204,140	204,140	46,422	322,298	572,860	58,617	3,878,771	4,141,528

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	204,140	1,000,000	0	0	1,000,000	0	0	1,000,000
2	204,140	1,000,000	0	0	1,000,000	0	0	1,000,000
3	204,140	1,000,000	300	1,000	1,001,300	380	5,002	1,005,382
4	204,140	1,000,000	600	1,001	1,001,601	760	7,005	1,007,765
5	204,140	1,000,000	900	2,002	1,002,902	1,140	13,015	1,014,155
10	204,140	1,000,000	2,403	3,007	1,005,410	3,044	23,070	1,026,114
15	204,140	1,000,000	4,710	4,019	1,008,729	5,956	34,202	1,040,158
20	204,140	850,000	10,248	47,482	907,730	12,916	383,895	1,246,811
25	204,140	600,000	15,817	124,945	740,762	19,925	1,041,343	1,661,268
30	204,140	500,000	21,416	162,405	683,821	26,981	1,426,477	1,953,459
Age 65	204,140	1,000,000	6,921	7,048	1,013,970	8,734	61,533	1,070,267
Age 70	204,140	750,000	12,472	78,973	841,445	15,714	650,057	1,415,770
Age 75	204,140	500,000	18,053	159,834	677,887	22,741	1,357,178	1,879,919
Age 80	204,140	500,000	23,664	168,905	692,569	29,818	1,518,981	2,048,799
Age 85	204,140	500,000	29,307	195,568	724,875	36,943	1,882,052	2,418,995
Age 90	204,140	500,000	34,980	238,046	773,026	44,118	2,458,898	3,003,016
Age 95	204,140	500,000	40,685	279,944	820,630	51,342	3,108,819	3,660,162
Age 100	204,140	500,000	46,422	322,298	868,720	58,617	3,878,771	4,437,388

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: $1,000,000
First Day Surrender Value: $173,520

****

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	264,582
30	641,301

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	204,140	173,520	0	0	173,520	1,000,000	0	0	1,000,000
50	2	204,140	173,520	0	0	173,520	1,000,000	0	0	1,000,000
51	3	204,140	173,520	63	557	174,140	1,000,000	340	3,001	1,003,341
52	4	204,140	173,520	130	768	174,418	1,000,000	680	4,003	1,004,683
53	5	204,140	173,520	202	1,388	175,110	1,000,000	1,020	7,007	1,008,027
54	6	204,140	173,520	288	1,693	175,501	1,000,000	1,361	8,011	1,009,372
55	7	204,140	173,520	383	2,029	175,932	1,000,000	1,701	9,015	1,010,716
56	8	204,140	173,520	489	2,400	176,408	1,000,000	2,042	10,020	1,012,062
57	9	204,140	173,520	606	2,805	176,931	1,000,000	2,382	11,026	1,013,409
58	10	204,140	173,520	735	3,247	177,502	1,000,000	2,723	12,033	1,014,756
59	11	204,140	173,520	876	3,729	178,126	1,000,000	3,064	13,040	1,016,104
60	12	204,140	173,520	1,031	4,252	178,803	1,000,000	3,405	14,048	1,017,453
61	13	204,140	173,520	1,199	4,819	179,538	1,000,000	3,746	15,056	1,018,803
62	14	204,140	173,520	1,382	5,431	180,333	1,000,000	4,088	16,065	1,020,153
63	15	204,140	173,520	1,902	6,097	181,520	1,000,000	5,333	17,091	1,022,423
64	16	204,140	173,520	2,475	8,708	184,702	1,000,000	6,579	23,151	1,029,731
65	17	204,140	173,520	3,101	11,978	188,599	1,000,000	7,827	30,235	1,038,062
66	18	204,140	173,520	3,785	34,499	211,804	950,000	9,077	82,744	1,041,822
67	19	204,140	173,520	4,528	58,910	236,958	900,000	10,328	134,374	1,044,702
68	20	204,140	173,520	5,334	85,728	264,582	850,000	11,581	186,131	1,047,712
69	21	204,140	173,520	6,206	116,051	295,776	800,000	12,836	240,042	1,052,878
70	22	204,140	173,520	7,145	157,857	338,522	750,000	14,092	311,326	1,075,418
71	23	204,140	173,520	8,156	195,837	377,512	700,000	15,349	368,572	1,083,921
72	24	204,140	173,520	9,239	239,223	421,983	650,000	16,608	430,025	1,096,633
73	25	204,140	173,520	10,398	284,308	468,226	600,000	17,869	488,577	1,106,446
74	26	204,140	173,520	11,407	331,170	516,096	550,000	19,131	555,426	1,124,557
75	27	204,140	173,520	12,454	383,203	569,176	500,000	20,395	627,543	1,147,937
76	28	204,140	173,520	13,539	394,665	581,724	500,000	21,660	631,386	1,153,046
77	29	204,140	173,520	14,663	410,188	598,371	500,000	22,927	641,375	1,164,302
78	30	204,140	204,140	15,824	421,337	641,301	500,000	24,195	644,219	1,168,414
79	31	204,140	204,140	17,024	431,886	653,050	500,000	25,465	646,043	1,171,508
80	32	204,140	204,140	18,261	460,732	683,133	500,000	26,737	674,566	1,201,303
81	33	204,140	204,140	19,537	494,748	718,425	500,000	28,010	709,327	1,237,337
82	34	204,140	204,140	20,841	520,814	745,795	500,000	29,285	731,821	1,261,106
83	35	204,140	204,140	22,171	547,275	773,586	500,000	30,561	754,371	1,284,931
84	36	204,140	204,140	23,530	574,215	801,885	500,000	31,839	776,975	1,308,813
85	37	204,140	204,140	24,917	602,382	831,438	500,000	33,118	800,667	1,333,785
86	38	204,140	204,140	26,328	631,760	862,228	500,000	34,399	825,451	1,359,850
87	39	204,140	204,140	27,774	673,937	905,851	500,000	35,682	865,830	1,401,512
88	40	204,140	204,140	29,234	711,003	944,377	500,000	36,966	899,050	1,436,016

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	204,140	204,140	30,710	750,200	985,050	500,000	38,252	934,427	1,472,679
90	42	204,140	204,140	32,203	814,480	1,050,823	500,000	39,539	1,000,037	1,539,576
91	43	204,140	204,140	33,726	861,486	1,099,351	500,000	40,828	1,042,910	1,583,739
92	44	204,140	204,140	35,330	905,608	1,145,078	500,000	42,119	1,079,635	1,621,755
93	45	204,140	204,140	36,999	949,769	1,190,908	500,000	43,411	1,114,363	1,657,775
94	46	204,140	204,140	38,724	1,010,820	1,253,684	500,000	44,705	1,166,936	1,711,641
95	47	204,140	204,140	40,509	1,062,053	1,306,702	500,000	46,001	1,206,039	1,752,039
96	48	204,140	204,140	42,365	1,134,144	1,380,649	500,000	47,298	1,266,183	1,813,481
97	49	204,140	204,140	44,359	1,207,930	1,456,429	500,000	48,596	1,323,329	1,871,925
98	50	204,140	204,140	46,578	1,281,934	1,532,653	500,000	49,897	1,373,265	1,923,161
99	51	204,140	204,140	49,229	1,356,450	1,609,819	500,000	51,198	1,410,708	1,961,907
100	52	204,140	204,140	52,502	1,432,455	1,689,097	500,000	52,502	1,432,455	1,984,957

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	204,140	156,168	0	156,168	0
2	204,140	156,168	0	156,168	0
3	204,140	156,168	57	156,225	63
4	204,140	156,168	117	156,285	131
5	204,140	156,168	182	156,350	204
6	204,140	156,168	259	156,427	290
7	204,140	156,168	345	156,513	386
8	204,140	156,168	440	156,608	494
9	204,140	156,168	545	156,713	613
10	204,140	156,168	661	156,829	744
15	204,140	156,168	1,712	157,880	1,935
20	204,140	156,168	4,801	160,969	6,316
25	204,140	156,168	9,358	165,526	15,389
30	204,140	183,726	14,242	197,968	25,778
Age 80	204,140	183,726	16,435	200,161	30,259
Age 85	204,140	183,726	22,425	206,151	44,227
Age 90	204,140	183,726	28,983	212,709	63,182
Age 95	204,140	183,726	36,458	220,184	87,215
Age 100	204,140	183,726	47,252	230,978	123,957

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.