05272019

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Proposal for Comprehensive Protection

Name of Insurance Company:	AIA International Limited		
Name of Basic Policy:	AIA 2-in-1 Protection Linked Plan (Regular Premium)		
Insured:	Ms. JOHNNIDES STEPHANIE MAC LEOD	Applicant:	Ms. JOHNNIDES STEPHANIE MAC LEOD
Age and Sex:	48 / Female	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Premium Payment Term:	10 Years
Currency:	US$	Annual	
Initial Sum Assured:	$1,000,000	Regular Premium:	$66,666.67
Prescribed Percentage:	150%	Initial Lump Sum Premium:	$0.00

	INITIAL SUM ASSURED	BENEFIT TERM (YEARS)	INITIAL PAYMENT ANNUAL PREMIUM (US$)
BASIC POLICY			
AIA 2-IN-1 PROTECTION LINKED PLAN (REGULAR PREMIUM)	1,000,000	Whole Life	66,666.67
		TOTAL:	**66,666.67**

LEVY

Levy on insurance premiums to Insurance Authority (IA)	12.78

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 (Including levy on insurance premiums):	**66,679.45**

Prepared by: HO KAR LEE
Email Address: kelly.kl.ho@aia.com.hk **Mobile No.:** 63837307

This proposal is only to be used for insurance sales presentation in Hong Kong.

This is an illustration document and not a contract. For exact and complete terms and conditions of the contract and further information on the capitalized terms in this illustration, please refer to the Policy contract.

Cash payment should only be made directly to the Company. All cheques must be crossed and made payable to AIA International Limited.

If you have signed an application for insurance, and have paid the premiums due, and your Policy contract is not received within 30 days, you are welcomed to call our Customer Service Hotline at 2232-8888.

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Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE SURRENDER VALUES AND DEATH BENEFITS OF AIA 2-IN-1 PROTECTION LINKED PLAN (REGULAR PREMIUM). IT IS INTENDED TO SHOW THE IMPACT OF FEES AND CHARGES ON SURRENDER VALUES AND DEATH BENEFITS BASED ON THE ASSUMPTIONS STATED BELOW AND IN NO WAY AFFECTS THE TERMS OF CONDITIONS STATED IN THE POLICY DOCUMENT.

THE ASSUMED RATES OF RETURN USED BELOW ARE FOR ILLUSTRATIVE PURPOSES. THEY ARE NEITHER GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL RATES OF RETURN MAY BE DIFFERENT!

1. Proposal Summary for AIA 2-IN-1 PROTECTION LINKED PLAN (REGULAR PREMIUM)

Name of Life Insured: Ms. JOHNNIDES STEPHANIE MAC LEOD	Age: 48	Sex: Female	Non-Smoker

2. Benefit Summary

Policy Currency: US$

Basic Policy

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term	Prescribed Percentage	Benefit Term
AIA 2-in-1 Protection Linked Plan (Regular Premium)	1,000,000	66,666.67	10 Years	150%	Whole Life
	Total:	66,666.67			
		==========			

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Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

3a. Basic Plan - Illustration Summary of Surrender Values

Projected Surrender Values					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
1	66,667	44,007	45,351	46,695	48,040
2	133,333	99,162	103,709	108,347	113,075
3	200,000	159,572	169,358	179,535	190,111
4	266,667	212,332	228,677	246,009	264,373
5	333,333	264,837	289,421	316,006	344,726
10	666,667	592,576	697,217	822,020	970,808
15	666,667	566,028	775,932	1,059,313	1,434,877
20	666,667	547,710	870,694	1,368,926	2,122,926
25	666,667	527,011	970,209	1,758,260	3,129,954
30	666,667	507,190	1,081,560	2,259,250	4,616,182
35	666,667	488,038	1,205,939	2,903,657	6,809,323
40	666,667	469,532	1,344,874	3,732,537	10,045,619
45	666,667	451,652	1,500,065	4,798,697	14,821,239
50	666,667	434,375	1,673,416	6,170,064	21,868,352
At age 90	666,667	462,306	1,404,898	4,127,103	11,736,439
At age 95	666,667	444,670	1,567,113	5,306,215	17,316,287
At age 100	666,667	427,628	1,748,310	6,822,868	25,550,154

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AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

3b. Basic Plan - Illustration Summary of Death Benefits

Projected Death Benefits					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
1	66,667	1,000,000	1,000,000	1,000,000	1,000,000
2	133,333	1,000,000	1,000,000	1,000,000	1,000,000
3	200,000	1,000,000	1,000,000	1,000,000	1,000,000
4	266,667	1,000,000	1,000,000	1,000,000	1,000,000
5	333,333	1,000,000	1,000,000	1,000,000	1,000,000
10	666,667	1,000,000	1,000,000	1,000,000	1,019,349
15	666,667	1,000,000	1,000,000	1,112,279	1,506,621
20	666,667	666,667	914,229	1,437,373	2,229,073
25	666,667	666,667	1,018,719	1,846,173	3,286,452
30	666,667	666,667	1,135,638	2,372,213	4,846,991
35	666,667	666,667	1,266,236	3,048,840	7,149,789
40	666,667	666,667	1,412,117	3,919,164	10,547,900
45	666,667	666,667	1,575,068	5,038,632	15,562,301
50	666,667	666,667	1,757,087	6,478,567	22,961,770
At age 90	666,667	666,667	1,475,142	4,333,459	12,323,261
At age 95	666,667	666,667	1,645,468	5,571,526	18,182,101
At age 100	666,667	666,667	1,835,725	7,164,011	26,827,662

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4. Explanatory Notes

* The Surrender Values and Death Benefits shown in the above illustration are calculated based on the net rates of return. However, the net rates of return are net of any underlying fund charges levied by fund houses which vary with different underlying funds. Assuming the underlying fund charges are 1.50% p.a., the gross rates of return on the underlying assets of the underlying funds used in this illustration are therefore 1.50% p.a., 4.50% p.a., 7.50% p.a. and 10.50% p.a. respectively. For details of underlying fund charges, please refer to the offering documents of the underlying funds. Please note that this illustration might not be relevant to the actual rates of return, which depend on your choice of investment options. Please consult your advisor for further details. If you select any investment options linked to a money market fund or a fixed income fund, the above returns in the growth scenarios would be considered higher in many cases and unlikely to be achieved should low interest rate environment persists. You are strongly encouraged to consult your financial advisor who could provide further information on these underlying funds - both for your initial and subsequent investment option selections.

1. Total Premiums Paid is equal to the aggregate of total Regular Premium and initial Lump Sum Premium (if any).
2. If you select an Investment Option that may pay out cash dividend, the payment of such cash dividend from investment income, capital gains, capital of the underlying fund may result in a decrease in the net asset value of the underlying fund. This may in turn reduce the Account Value of your Basic Policy. In this case, the Surrender Values and Death Benefits will be lower than the illustrated value. If the Account Value is reduced to zero, the Basic Policy will be terminated. Please also note that there is no guarantee that the underlying fund will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency.
3. You are strongly encouraged to speak to your financial planner who could provide further information on these underlying funds both for your initial investment option selection and subsequently.
4. This illustration assumes:
   (i) The above projected Surrender Values and Death Benefits are projected according to the assumed net rates of return as shown above and reflect the refund of COI and bonuses credited and the deduction of all fees and charges during the period. For details of the refund of COI, bonuses, fees and charges, please refer to the product brochure and Policy.
   (ii) No Lump Sum Premiums have been contributed, except Initial Lump Sum Premium (if any).
5. When reviewing this illustration, please bear in mind that the cost of living is likely to be higher in the future than it is today due to inflation.

For definitions of the capitalized terms in this proposal, please refer to the product brochure and Policy.

Warning

- ***You should only invest in this product if you intend to pay the premium for the whole of your chosen premium payment term.***
- ***Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.***
- ***Your policy may be terminated if the Account Value is insufficient to pay the fees and charges.***

Declaration

I confirm having read and understood the information provided in this illustration and received the principal brochure.

Name of Applicant: _____ **Signature:** _____ **Date:** _____

Policy Number: _____

10PLPNS5

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Confirmation Page

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To	: **AIA International Limited**
From	: Applicant _____
Subject	: Acknowledge receipt of materials

I am the Applicant applying for the above-mentioned investment-linked assurance scheme with policy number : _____

Plan applied for : AIA 2-in-1 Protection Linked Plan (Regular Premium)

Name of Proposed Insured : _____

I have received and read the following relevant product materials regarding this policy:

1. Product brochure;
2. Investment options brochure; and
3. Product key facts statement

I also confirm my understanding on how to obtain information on the underlying fund(s), including but not limited to their prospectus(es), product key facts statement(s), Hong Kong offering documents (if any) and fund factsheet(s). I know such information can be obtained from my financial planner or download from the website: AIA.COM.HK

I have received and read the relevant product materials and understand the investment risks, product features and policy fees & charges involved in selecting the plan.

Signed by the Applicant	Month Day Year

Signed by the financial planner	Name of the financial planner	(Agent Code)	Month Day Year

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AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Supplementary Sheet of Benefit Illustration Statement

The purpose of this Supplementary Sheet is to illustrate the effect of policy charges on the amount available for investment. Please consider this carefully before you decide whether or not to proceed with taking out this ILAS policy.

AIA 2-in-1 Protection Linked Plan (Regular Premium) - Supplementary Illustration on the Effect of Policy Charges on the Amount Available for Investment

The policy charges paid to the Company (e.g. premium charge, account value charge and cost of insurance) will reduce the amount of premiums available for investment under your ILAS policy. Your ILAS policy provides an embedded high level of death benefits. The policy charge for the cost of insurance reflects this embedded high level of death benefits. The policy charge for the cost of insurance may increase as you get older or when the performance of your investment is poor (and this may further reduce the amount of your premiums which is available for investment).

To illustrate the net amount of premiums available for investment after deducting all the applicable charges, a Net Rate of Return* of 3% per annum is assumed in the following illustration. Given that the actual performance of the underlying fund(s) may be higher or lower than the assumed Net Rate of Return* of 3%, the actual cost of insurance and the fees and charges payable may be different. Also, surrender charge and underlying fund charges (e.g. management fee and performance fee) are excluded from this illustration.

Policy Currency: US$
Initial Sum Assured: 1,000,000

Policy Year	Premiums Paid in the Policy Year		Assuming Net Rate of Return* of 3% p.a. (for illustration only)				
			Platform Fees		Cost of Insurance	Persistency Bonus, Loyalty Bonus, Special Bonus and Refund of COI (if applicable)	Net Amount of Premiums Available for Investment
	Regular Premium	Initial Lump Sum Premium (if applicable)	Premium Charge# (if applicable)	Account Value Charge			
	(A)	(B)	(C)	(D)	(E)	(F)	(G) = (A) + (B) - (C) - (D) - (E) + (F)
1	66,667	N/A	N/A	1,847	1,980	N/A	62,839
2	66,667	N/A	N/A	3,666	2,016	N/A	60,984
3	66,667	N/A	N/A	5,489	1,938	N/A	59,240
4	66,667	N/A	N/A	7,316	1,869	N/A	57,481
5	66,667	N/A	N/A	9,148	1,831	N/A	55,687
6	66,667	N/A	N/A	7,105	1,761	1,428	59,229
7	66,667	N/A	N/A	8,396	1,665	1,960	58,566
8	66,667	N/A	N/A	9,713	1,588	2,503	57,868
9	66,667	N/A	N/A	11,057	1,466	3,061	57,204
10	66,667	N/A	N/A	12,430	1,293	6,337	59,280
11	N/A	N/A	N/A	10,573	1,352	4,171	N/A
12	N/A	N/A	N/A	10,773	1,417	4,617	N/A
13	N/A	N/A	N/A	10,982	1,489	4,969	N/A
14	N/A	N/A	N/A	11,197	1,582	5,225	N/A
15	N/A	N/A	N/A	11,417	1,668	14,050	N/A

to be continued

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Policy Year	Premiums Paid in the Policy Year		Assuming Net Rate of Return* of 3% p.a. (for illustration only)				
			Platform Fees				
	Regular Premium	Initial Lump Sum Premium (if applicable)	Premium Charge# (if applicable)	Account Value Charge	Cost of Insurance	Persistency Bonus, Loyalty Bonus, Special Bonus and Refund of COI (if applicable)	Net Amount of Premiums Available for Investment
	(A)	(B)	(C)	(D)	(E)	(F)	(G) = (A) + (B) - (C) - (D) - (E) + (F)
16	N/A	N/A	N/A	11,772	1,700	5,505	N/A
17	N/A	N/A	N/A	12,002	1,785	5,635	N/A
18	N/A	N/A	N/A	12,250	N/A	5,768	N/A
19	N/A	N/A	N/A	12,518	N/A	5,907	N/A
20	N/A	N/A	N/A	12,792	N/A	16,051	N/A
21	N/A	N/A	N/A	13,223	N/A	6,202	N/A
22	N/A	N/A	N/A	13,512	N/A	6,360	N/A
23	N/A	N/A	N/A	13,807	N/A	6,524	N/A
24	N/A	N/A	N/A	14,110	N/A	6,692	N/A
25	N/A	N/A	N/A	14,419	N/A	6,864	N/A
26	N/A	N/A	N/A	14,735	N/A	7,030	N/A
27	N/A	N/A	N/A	15,059	N/A	7,193	N/A
28	N/A	N/A	N/A	15,389	N/A	7,360	N/A
29	N/A	N/A	N/A	15,728	N/A	7,530	N/A
30	N/A	N/A	N/A	16,073	N/A	7,705	N/A
31	N/A	N/A	N/A	16,427	N/A	7,884	N/A
32	N/A	N/A	N/A	16,788	N/A	8,066	N/A
33	N/A	N/A	N/A	17,157	N/A	8,253	N/A
34	N/A	N/A	N/A	17,535	N/A	8,443	N/A
35	N/A	N/A	N/A	17,921	N/A	8,638	N/A
36	N/A	N/A	N/A	18,316	N/A	8,838	N/A
37	N/A	N/A	N/A	18,720	N/A	9,042	N/A
38	N/A	N/A	N/A	19,132	N/A	9,250	N/A
39	N/A	N/A	N/A	19,554	N/A	9,463	N/A
40	N/A	N/A	N/A	19,986	N/A	9,681	N/A
41	N/A	N/A	N/A	20,427	N/A	9,904	N/A
42	N/A	N/A	N/A	20,877	N/A	10,131	N/A
43	N/A	N/A	N/A	21,338	N/A	10,364	N/A
44	N/A	N/A	N/A	21,810	N/A	10,602	N/A
45	N/A	N/A	N/A	22,291	N/A	10,845	N/A

to be continued

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Policy Year	Premiums Paid in the Policy Year		Assuming Net Rate of Return* of 3% p.a. (for illustration only)				
			Platform Fees				
	Regular Premium	Initial Lump Sum Premium (if applicable)	Premium Charge# (if applicable)	Account Value Charge	Cost of Insurance	Persistency Bonus, Loyalty Bonus, Special Bonus and Refund of COI (if applicable)	Net Amount of Premiums Available for Investment
	(A)	(B)	(C)	(D)	(E)	(F)	(G) = (A) + (B) - (C) - (D) - (E) + (F)
46	N/A	N/A	N/A	22,784	N/A	11,094	N/A
47	N/A	N/A	N/A	23,288	N/A	11,349	N/A
48	N/A	N/A	N/A	23,803	N/A	11,609	N/A
49	N/A	N/A	N/A	24,329	N/A	11,874	N/A
50	N/A	N/A	N/A	24,867	N/A	12,146	N/A
51	N/A	N/A	N/A	25,417	N/A	12,424	N/A
52	N/A	N/A	N/A	25,980	N/A	12,708	N/A

*Net Rate of Return is net of any underlying fund charges levied by fund houses which vary with different underlying funds.
#Premium Charge is an upfront charge applicable to lump sum premium (if any) only.

The total policy charges payable under your ILAS policy over the respective holding periods of 10, 15 and 20 years based on the above illustration are summarized in the summary table below.

Holding Period	10 years	15 years	20 years
Total premium charge (if applicable) and account value charge payable (net of bonuses and refund of COI **)	60,880	82,791	105,258
Total cost of insurance payable	17,408	24,916	28,400
Total	78,288	107,706	133,659

**Persistency Bonus, Loyalty Bonus, Special Bonus and Refund of COI, if any, are netted off in the calculation of total premium charge (if applicable) and account value charge payable.

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Schedule of Current Policy Fees And Charges

Appendix

Name of Insurance Company:	AIA International Limited		
Name of Basic Policy:	AIA 2-in-1 Protection Linked Plan (Regular Premium)		
Insured:	Ms. JOHNNIDES STEPHANIE MAC LEOD	Applicant:	Ms. JOHNNIDES STEPHANIE MAC LEOD
Age and Sex:	48 / Female	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Premium Payment Term:	10 Years
Currency:	US$	Annual	
Initial Sum Assured:	$1,000,000	Regular Premium:	$66,666.67
Prescribed Percentage:	150%	Initial Lump Sum Premium:	$0.00

The supplementary information stated in this appendix is customized with reference to your selected plan and is generated upon your request.

Premium Charge

- 6% from each Lump Sum Premium received.

Account Value Charge

- 2.8% per annum (i.e. 2.8% p.a. ÷ 12 per month) of the Basic Account Value on each Monthiversary within the first 5 policy years.
- 1.8% per annum (i.e. 1.8% p.a. ÷ 12 per month) of the Basic Account Value on each Monthiversary from the 6th policy year to the 10th policy year.
- 1.5% per annum (i.e. 1.5% p.a. ÷ 12 per month) of the Basic Account Value on each Monthiversary from the 11th policy year.

Cost of Insurance

- Please refer to the Schedule of Current Standard Cost of Insurance Rates as attached.

Surrender Charge

- In the event of: (a) partial withdrawal from Basic Account in the first 9 policy year or (b) non-payment of the regular premium at the expiry of grace period in the first 3 policy years or (c) surrender in the first 9 policy year, Surrender Charge is applicable to the partial withdrawal amount (applicable for partial withdrawal) or the Basic Account Value (applicable for non-payment of the regular premium and surrender).

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Schedule of Current Policy Fees And Charges

Appendix

The Surrender Charge Rate scales is as follows:

Policy Year	Surrender Charge
1	30%
2	20%
3	13%
4	12%
5	11%
6	10%
7	8%
8	6%
9	5%
10 and thereafter	Not applicable

(a) For partial withdrawal:
The amount of Surrender Charge is calculated by multiplying the partial withdrawal amount with the relevant Surrender Charge Rate as set out in the above table.

(b) For non-payment of the regular premium:
The amount of Surrender Charge is calculated by multiplying the Basic Account value with the relevant Surrender Charge Rate as set out in the above table at the expiry of grace period during the first three policy years.

(c) For surrender:
The amount of Surrender Charge is calculated by multiplying the Basic Account value with the relevant Surrender Charge Rate as set out in the above table.

Notes:-

A. For fees and charges, please refer to sections "B) Summary of fees and charges" and "C) Illustrative examples on fees and charges" in the product brochure for detail and examples on the calculations.

B. The current fees and charges are not fixed and the Company reserves the right to vary the policy charges with not less than one month’s prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

This supplementary information is for reference only and is not part of the contract. For exact and complete terms and conditions of the contract and further information on the capitalized terms in this supplementary information, please refer to the Policy contract.

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Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Schedule of Current Standard Cost of Insurance Rates

Name of Insurance Company:	AIA International Limited		
Name of Basic Policy:	AIA 2-in-1 Protection Linked Plan (Regular Premium)		
Insured:	Ms. JOHNNIDES STEPHANIE MAC LEOD	Applicant:	Ms. JOHNNIDES STEPHANIE MAC LEOD
Age and Sex:	48 / Female	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Premium Payment Term:	10 Years
Currency:	US$	Annual	
Initial Sum Assured:	$1,000,000	Regular Premium:	$66,666.67
Prescribed Percentage:	150%	Initial Lump Sum Premium:	$0.00

(Annual rate per 1,000 Sum at Risk[1])

Policy Year	Current	Policy Year	Current
1	2.12	10	4.18
2	2.32	11	4.58
3	2.41	12	5.03
4	2.53	13	5.56
5	2.72	14	6.24
6	2.91	15	6.98
7	3.12	16	7.90
8	3.45	17	8.93
9	3.80		

1 "Sum at Risk" is the death benefit of the Basic Account minus Basic Account Value, subject to minimum of zero.

The current fees and charges are not fixed and the Company reserves the right to vary the policy charges with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements. Please refer to the product brochure for details.

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Surrender Values					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
1	66,667	44,007	45,351	46,695	48,040
2	133,333	99,162	103,709	108,347	113,075
3	200,000	159,572	169,358	179,535	190,111
4	266,667	212,332	228,677	246,009	264,373
5	333,333	264,837	289,421	316,006	344,726
6	400,000	321,477	356,467	395,047	437,544
7	466,667	382,974	430,938	484,865	545,440
8	533,333	446,291	509,677	582,356	665,623
9	600,000	506,099	586,672	680,897	791,018
10	666,667	592,576	697,217	822,020	970,808
11	666,667	585,457	710,273	862,560	1,047,958
12	666,667	578,531	723,903	905,671	1,131,628
13	666,667	571,651	738,014	951,440	1,222,252
14	666,667	564,641	752,497	999,799	1,320,283
15	666,667	566,028	775,932	1,059,313	1,434,877
16	666,667	558,291	791,135	1,113,104	1,549,912
17	666,667	550,107	806,605	1,169,601	1,674,133
18	666,667	545,951	824,233	1,229,549	1,809,165
19	666,667	541,818	842,259	1,292,604	1,955,134
20	666,667	547,710	870,694	1,368,926	2,122,926
21	666,667	543,485	889,698	1,439,129	2,294,240
22	666,667	539,300	909,140	1,512,970	2,479,429
23	666,667	535,159	929,032	1,590,639	2,679,618
24	666,667	531,063	949,385	1,672,332	2,896,022
25	666,667	527,011	970,209	1,758,260	3,129,954
26	666,667	522,992	991,504	1,848,631	3,382,824
27	666,667	519,001	1,013,276	1,943,668	3,656,157
28	666,667	515,037	1,035,536	2,043,612	3,951,610
29	666,667	511,100	1,058,293	2,148,718	4,270,973
30	666,667	507,190	1,081,560	2,259,250	4,616,182
31	666,667	503,307	1,105,347	2,375,491	4,989,326
32	666,667	499,450	1,129,666	2,497,734	5,392,669
33	666,667	495,620	1,154,530	2,626,289	5,828,652
34	666,667	491,816	1,179,950	2,761,483	6,299,919
35	666,667	488,038	1,205,939	2,903,657	6,809,323
36	666,667	484,286	1,232,510	3,053,174	7,359,952
37	666,667	480,559	1,259,675	3,210,411	7,955,142
38	666,667	476,858	1,287,449	3,375,767	8,598,498
39	666,667	473,183	1,315,843	3,549,662	9,293,919
40	666,667	469,532	1,344,874	3,732,537	10,045,619

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Surrender Values					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
41	666,667	465,907	1,374,553	3,924,855	10,858,151
42	666,667	462,306	1,404,898	4,127,103	11,736,439
43	666,667	458,730	1,435,921	4,339,796	12,685,804
44	666,667	455,179	1,467,638	4,563,471	13,711,998
45	666,667	451,652	1,500,065	4,798,697	14,821,239
46	666,667	448,149	1,533,218	5,046,069	16,020,247
47	666,667	444,670	1,567,113	5,306,215	17,316,287
48	666,667	441,214	1,601,766	5,579,794	18,717,211
49	666,667	437,783	1,637,195	5,867,501	20,231,508
50	666,667	434,375	1,673,416	6,170,064	21,868,352
51	666,667	430,990	1,710,449	6,488,251	23,637,661
52	666,667	427,628	1,748,310	6,822,868	25,550,154
At age 90	666,667	462,306	1,404,898	4,127,103	11,736,439
At age 95	666,667	444,670	1,567,113	5,306,215	17,316,287
At age 100	666,667	427,628	1,748,310	6,822,868	25,550,154

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Death Benefits					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
1	66,667	1,000,000	1,000,000	1,000,000	1,000,000
2	133,333	1,000,000	1,000,000	1,000,000	1,000,000
3	200,000	1,000,000	1,000,000	1,000,000	1,000,000
4	266,667	1,000,000	1,000,000	1,000,000	1,000,000
5	333,333	1,000,000	1,000,000	1,000,000	1,000,000
6	400,000	1,000,000	1,000,000	1,000,000	1,000,000
7	466,667	1,000,000	1,000,000	1,000,000	1,000,000
8	533,333	1,000,000	1,000,000	1,000,000	1,000,000
9	600,000	1,000,000	1,000,000	1,000,000	1,000,000
10	666,667	1,000,000	1,000,000	1,000,000	1,019,349
11	666,667	1,000,000	1,000,000	1,000,000	1,100,356
12	666,667	1,000,000	1,000,000	1,000,000	1,188,210
13	666,667	1,000,000	1,000,000	1,000,000	1,283,364
14	666,667	1,000,000	1,000,000	1,049,789	1,386,297
15	666,667	1,000,000	1,000,000	1,112,279	1,506,621
16	666,667	1,000,000	1,000,000	1,168,759	1,627,408
17	666,667	1,000,000	1,000,000	1,228,081	1,757,839
18	666,667	666,667	865,445	1,291,027	1,899,623
19	666,667	666,667	884,372	1,357,234	2,052,891
20	666,667	666,667	914,229	1,437,373	2,229,073
21	666,667	666,667	934,183	1,511,086	2,408,952
22	666,667	666,667	954,597	1,588,619	2,603,401
23	666,667	666,667	975,484	1,670,171	2,813,599
24	666,667	666,667	996,854	1,755,949	3,040,823
25	666,667	666,667	1,018,719	1,846,173	3,286,452
26	666,667	666,667	1,041,080	1,941,062	3,551,965
27	666,667	666,667	1,063,940	2,040,851	3,838,965
28	666,667	666,667	1,087,312	2,145,793	4,149,191
29	666,667	666,667	1,111,208	2,256,154	4,484,522
30	666,667	666,667	1,135,638	2,372,213	4,846,991
31	666,667	666,667	1,160,614	2,494,265	5,238,793
32	666,667	666,667	1,186,150	2,622,621	5,662,302
33	666,667	666,667	1,212,257	2,757,604	6,120,085
34	666,667	666,667	1,238,948	2,899,557	6,614,915
35	666,667	666,667	1,266,236	3,048,840	7,149,789
36	666,667	666,667	1,294,136	3,205,832	7,727,950
37	666,667	666,667	1,322,659	3,370,931	8,352,899
38	666,667	666,667	1,351,821	3,544,555	9,028,423
39	666,667	666,667	1,381,636	3,727,145	9,758,615
40	666,667	666,667	1,412,117	3,919,164	10,547,900

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Death Benefits					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
41	666,667	666,667	1,443,281	4,121,097	11,401,059
42	666,667	666,667	1,475,142	4,333,459	12,323,261
43	666,667	666,667	1,507,717	4,556,786	13,320,094
44	666,667	666,667	1,541,020	4,791,645	14,397,598
45	666,667	666,667	1,575,068	5,038,632	15,562,301
46	666,667	666,667	1,609,879	5,298,373	16,821,259
47	666,667	666,667	1,645,468	5,571,526	18,182,101
48	666,667	666,667	1,681,854	5,858,784	19,653,072
49	666,667	666,667	1,719,055	6,160,876	21,243,083
50	666,667	666,667	1,757,087	6,478,567	22,961,770
51	666,667	666,667	1,795,971	6,812,663	24,819,544
52	666,667	666,667	1,835,725	7,164,011	26,827,662
At age 90	666,667	666,667	1,475,142	4,333,459	12,323,261
At age 95	666,667	666,667	1,645,468	5,571,526	18,182,101
At age 100	666,667	666,667	1,835,725	7,164,011	26,827,662

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Surrender Values and Account Values							
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*		Assuming Net Rate of Return of 3% p.a.*		Assuming Net Rate of Return of 6% p.a.*	
		Surrender Values	Account Values	Surrender Values	Account Values	Surrender Values	Account Values
1	66,667	44,007	62,867	45,351	64,787	46,695	66,708
2	133,333	99,162	123,953	103,709	129,637	108,347	135,434
3	200,000	159,572	183,416	169,358	194,664	179,535	206,362
4	266,667	212,332	241,287	228,677	259,860	246,009	279,556
5	333,333	264,837	297,569	289,421	325,193	316,006	355,063
6	400,000	321,477	357,196	356,467	396,074	395,047	438,941
7	466,667	382,974	416,277	430,938	468,411	484,865	527,027
8	533,333	446,291	474,778	509,677	542,210	582,356	619,528
9	600,000	506,099	532,735	586,672	617,550	680,897	716,733
10	666,667	592,576	592,576	697,217	697,217	822,020	822,020
11	666,667	585,457	585,457	710,273	710,273	862,560	862,560
12	666,667	578,531	578,531	723,903	723,903	905,671	905,671
13	666,667	571,651	571,651	738,014	738,014	951,440	951,440
14	666,667	564,641	564,641	752,497	752,497	999,799	999,799
15	666,667	566,028	566,028	775,932	775,932	1,059,313	1,059,313
16	666,667	558,291	558,291	791,135	791,135	1,113,104	1,113,104
17	666,667	550,107	550,107	806,605	806,605	1,169,601	1,169,601
18	666,667	545,951	545,951	824,233	824,233	1,229,549	1,229,549
19	666,667	541,818	541,818	842,259	842,259	1,292,604	1,292,604
20	666,667	547,710	547,710	870,694	870,694	1,368,926	1,368,926
21	666,667	543,485	543,485	889,698	889,698	1,439,129	1,439,129
22	666,667	539,300	539,300	909,140	909,140	1,512,970	1,512,970
23	666,667	535,159	535,159	929,032	929,032	1,590,639	1,590,639
24	666,667	531,063	531,063	949,385	949,385	1,672,332	1,672,332
25	666,667	527,011	527,011	970,209	970,209	1,758,260	1,758,260
26	666,667	522,992	522,992	991,504	991,504	1,848,631	1,848,631
27	666,667	519,001	519,001	1,013,276	1,013,276	1,943,668	1,943,668
28	666,667	515,037	515,037	1,035,536	1,035,536	2,043,612	2,043,612
29	666,667	511,100	511,100	1,058,293	1,058,293	2,148,718	2,148,718
30	666,667	507,190	507,190	1,081,560	1,081,560	2,259,250	2,259,250
31	666,667	503,307	503,307	1,105,347	1,105,347	2,375,491	2,375,491
32	666,667	499,450	499,450	1,129,666	1,129,666	2,497,734	2,497,734
33	666,667	495,620	495,620	1,154,530	1,154,530	2,626,289	2,626,289
34	666,667	491,816	491,816	1,179,950	1,179,950	2,761,483	2,761,483
35	666,667	488,038	488,038	1,205,939	1,205,939	2,903,657	2,903,657
36	666,667	484,286	484,286	1,232,510	1,232,510	3,053,174	3,053,174
37	666,667	480,559	480,559	1,259,675	1,259,675	3,210,411	3,210,411
38	666,667	476,858	476,858	1,287,449	1,287,449	3,375,767	3,375,767
39	666,667	473,183	473,183	1,315,843	1,315,843	3,549,662	3,549,662
40	666,667	469,532	469,532	1,344,874	1,344,874	3,732,537	3,732,537

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Surrender Values and Account Values							
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*		Assuming Net Rate of Return of 3% p.a.*		Assuming Net Rate of Return of 6% p.a.*	
		Surrender Values	Account Values	Surrender Values	Account Values	Surrender Values	Account Values
41	666,667	465,907	465,907	1,374,553	1,374,553	3,924,855	3,924,855
42	666,667	462,306	462,306	1,404,898	1,404,898	4,127,103	4,127,103
43	666,667	458,730	458,730	1,435,921	1,435,921	4,339,796	4,339,796
44	666,667	455,179	455,179	1,467,638	1,467,638	4,563,471	4,563,471
45	666,667	451,652	451,652	1,500,065	1,500,065	4,798,697	4,798,697
46	666,667	448,149	448,149	1,533,218	1,533,218	5,046,069	5,046,069
47	666,667	444,670	444,670	1,567,113	1,567,113	5,306,215	5,306,215
48	666,667	441,214	441,214	1,601,766	1,601,766	5,579,794	5,579,794
49	666,667	437,783	437,783	1,637,195	1,637,195	5,867,501	5,867,501
50	666,667	434,375	434,375	1,673,416	1,673,416	6,170,064	6,170,064
51	666,667	430,990	430,990	1,710,449	1,710,449	6,488,251	6,488,251
52	666,667	427,628	427,628	1,748,310	1,748,310	6,822,868	6,822,868
At age 90	666,667	462,306	462,306	1,404,898	1,404,898	4,127,103	4,127,103
At age 95	666,667	444,670	444,670	1,567,113	1,567,113	5,306,215	5,306,215
At age 100	666,667	427,628	427,628	1,748,310	1,748,310	6,822,868	6,822,868

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Death Benefits and Account Values							
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*		Assuming Net Rate of Return of 3% p.a.*		Assuming Net Rate of Return of 6% p.a.*	
		Death Benefits	Account Values	Death Benefits	Account Values	Death Benefits	Account Values
1	66,667	1,000,000	62,867	1,000,000	64,787	1,000,000	66,708
2	133,333	1,000,000	123,953	1,000,000	129,637	1,000,000	135,434
3	200,000	1,000,000	183,416	1,000,000	194,664	1,000,000	206,362
4	266,667	1,000,000	241,287	1,000,000	259,860	1,000,000	279,556
5	333,333	1,000,000	297,569	1,000,000	325,193	1,000,000	355,063
6	400,000	1,000,000	357,196	1,000,000	396,074	1,000,000	438,941
7	466,667	1,000,000	416,277	1,000,000	468,411	1,000,000	527,027
8	533,333	1,000,000	474,778	1,000,000	542,210	1,000,000	619,528
9	600,000	1,000,000	532,735	1,000,000	617,550	1,000,000	716,733
10	666,667	1,000,000	592,576	1,000,000	697,217	1,000,000	822,020
11	666,667	1,000,000	585,457	1,000,000	710,273	1,000,000	862,560
12	666,667	1,000,000	578,531	1,000,000	723,903	1,000,000	905,671
13	666,667	1,000,000	571,651	1,000,000	738,014	1,000,000	951,440
14	666,667	1,000,000	564,641	1,000,000	752,497	1,049,789	999,799
15	666,667	1,000,000	566,028	1,000,000	775,932	1,112,279	1,059,313
16	666,667	1,000,000	558,291	1,000,000	791,135	1,168,759	1,113,104
17	666,667	1,000,000	550,107	1,000,000	806,605	1,228,081	1,169,601
18	666,667	666,667	545,951	865,445	824,233	1,291,027	1,229,549
19	666,667	666,667	541,818	884,372	842,259	1,357,234	1,292,604
20	666,667	666,667	547,710	914,229	870,694	1,437,373	1,368,926
21	666,667	666,667	543,485	934,183	889,698	1,511,086	1,439,129
22	666,667	666,667	539,300	954,597	909,140	1,588,619	1,512,970
23	666,667	666,667	535,159	975,484	929,032	1,670,171	1,590,639
24	666,667	666,667	531,063	996,854	949,385	1,755,949	1,672,332
25	666,667	666,667	527,011	1,018,719	970,209	1,846,173	1,758,260
26	666,667	666,667	522,992	1,041,080	991,504	1,941,062	1,848,631
27	666,667	666,667	519,001	1,063,940	1,013,276	2,040,851	1,943,668
28	666,667	666,667	515,037	1,087,312	1,035,536	2,145,793	2,043,612
29	666,667	666,667	511,100	1,111,208	1,058,293	2,256,154	2,148,718
30	666,667	666,667	507,190	1,135,638	1,081,560	2,372,213	2,259,250
31	666,667	666,667	503,307	1,160,614	1,105,347	2,494,265	2,375,491
32	666,667	666,667	499,450	1,186,150	1,129,666	2,622,621	2,497,734
33	666,667	666,667	495,620	1,212,257	1,154,530	2,757,604	2,626,289
34	666,667	666,667	491,816	1,238,948	1,179,950	2,899,557	2,761,483
35	666,667	666,667	488,038	1,266,236	1,205,939	3,048,840	2,903,657
36	666,667	666,667	484,286	1,294,136	1,232,510	3,205,832	3,053,174
37	666,667	666,667	480,559	1,322,659	1,259,675	3,370,931	3,210,411
38	666,667	666,667	476,858	1,351,821	1,287,449	3,544,555	3,375,767
39	666,667	666,667	473,183	1,381,636	1,315,843	3,727,145	3,549,662
40	666,667	666,667	469,532	1,412,117	1,344,874	3,919,164	3,732,537

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Death Benefits and Account Values							
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*		Assuming Net Rate of Return of 3% p.a.*		Assuming Net Rate of Return of 6% p.a.*	
		Death Benefits	Account Values	Death Benefits	Account Values	Death Benefits	Account Values
41	666,667	666,667	465,907	1,443,281	1,374,553	4,121,097	3,924,855
42	666,667	666,667	462,306	1,475,142	1,404,898	4,333,459	4,127,103
43	666,667	666,667	458,730	1,507,717	1,435,921	4,556,786	4,339,796
44	666,667	666,667	455,179	1,541,020	1,467,638	4,791,645	4,563,471
45	666,667	666,667	451,652	1,575,068	1,500,065	5,038,632	4,798,697
46	666,667	666,667	448,149	1,609,879	1,533,218	5,298,373	5,046,069
47	666,667	666,667	444,670	1,645,468	1,567,113	5,571,526	5,306,215
48	666,667	666,667	441,214	1,681,854	1,601,766	5,858,784	5,579,794
49	666,667	666,667	437,783	1,719,055	1,637,195	6,160,876	5,867,501
50	666,667	666,667	434,375	1,757,087	1,673,416	6,478,567	6,170,064
51	666,667	666,667	430,990	1,795,971	1,710,449	6,812,663	6,488,251
52	666,667	666,667	427,628	1,835,725	1,748,310	7,164,011	6,822,868
At age 90	666,667	666,667	462,306	1,475,142	1,404,898	4,333,459	4,127,103
At age 95	666,667	666,667	444,670	1,645,468	1,567,113	5,571,526	5,306,215
At age 100	666,667	666,667	427,628	1,835,725	1,748,310	7,164,011	6,822,868

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Explanatory Notes

* The Surrender Values, Death Benefits and Account Values shown in the above illustration are calculated based on the net rates of return. However, the net rates of return are net of any underlying fund charges levied by fund houses which vary with different underlying funds. Assuming the underlying fund charges are 1.50% p.a., the gross rates of return on the underlying assets of the underlying funds used in this illustration are therefore 1.50% p.a., 4.50% p.a., 7.50% p.a. and 10.50% p.a. respectively. For details of underlying fund charges, please refer to the offering documents of the underlying funds. Please note that this illustration might not be relevant to the actual rates of return, which depend on your choice of investment options. Please consult your advisor for further details. If you select any investment options linked to a money market fund or a fixed income fund, the above returns in the growth scenarios would be considered higher in many cases and unlikely to be achieved should low interest rate environment persists. You are strongly encouraged to consult your financial advisor who could provide further information on these underlying funds – both for your initial and subsequent investment option selections.

1. Total Premiums Paid is equal to the aggregate of total Regular Premium and Lump Sum Premium (if any).
2. If you select an Investment Option that may pay out cash dividend, the payment of such cash dividend from investment income, capital gains, capital of the underlying fund may result in a decrease in the net asset value of the underlying fund. This may in turn reduce the account value of your Basic Policy. In this case, the Surrender Values and Death Benefits will be lower than the illustrated value. If the account value is reduced to zero, the Basic Policy will be terminated. Please also note that there is no guarantee that the underlying fund will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency.
3. You are strongly encouraged to speak to your financial planner who could provide further information on these underlying funds both for your initial investment option selection and subsequently.
4. This illustration assumes:
   (i) The above projected Surrender Values, Death Benefits and Account Values are projected according to the assumed net rates of return as shown above and reflect the refund of COI and bonuses credited and the deduction of all fees and charges during the period. For details of the refund of COI and bonuses, fees and charges, please refer to the product brochure and Policy.
5. When reviewing this illustration, please bear in mind that the cost of living is likely to be higher in the future than it is today due to inflation.

For definitions of the capitalized terms in this proposal, please refer to the product brochure and Policy.