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:	$50,000.00
Prescribed Percentage:	200%	Initial Lump Sum Premium:	$0.00

BASIC POLICY

	INITIAL SUM ASSURED	BENEFIT TERM (YEARS)	INITIAL PAYMENT ANNUAL PREMIUM (US$)
AIA 2-IN-1 PROTECTION LINKED PLAN (REGULAR PREMIUM)	1,000,000	Whole Life	50,000.00
		TOTAL:	**50,000.00**

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): **50,012.78**

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	50,000.00	10 Years	200%	Whole Life
	Total:	50,000.00			
		==========			

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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	50,000	32,638	33,642	34,645	35,649
2	100,000	73,505	76,891	80,345	83,866
3	150,000	118,242	125,520	133,090	140,958
4	200,000	157,282	169,428	182,310	195,961
5	250,000	196,089	214,348	234,095	255,429
10	500,000	436,899	514,386	606,834	717,090
15	500,000	409,550	564,148	773,676	1,056,255
20	500,000	391,566	627,763	996,498	1,562,226
25	500,000	376,187	698,903	1,279,271	2,302,613
30	500,000	361,459	778,507	1,643,142	3,395,321
35	500,000	347,228	867,426	2,111,178	5,007,767
40	500,000	333,477	966,749	2,713,196	7,387,164
45	500,000	320,190	1,077,694	3,487,553	10,898,307
50	500,000	307,353	1,201,622	4,483,582	16,079,502
At age 90	500,000	328,108	1,009,659	2,999,771	8,630,293
At age 95	500,000	315,002	1,125,626	3,856,165	12,732,722
At age 100	500,000	302,340	1,255,162	4,957,716	18,786,445

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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	50,000	1,000,000	1,000,000	1,000,000	1,000,000
2	100,000	1,000,000	1,000,000	1,000,000	1,000,000
3	150,000	1,000,000	1,000,000	1,000,000	1,000,000
4	200,000	1,000,000	1,000,000	1,000,000	1,000,000
5	250,000	1,000,000	1,000,000	1,000,000	1,000,000
10	500,000	1,000,000	1,000,000	1,000,000	1,000,000
15	500,000	1,000,000	1,000,000	1,000,000	1,109,068
20	500,000	500,000	659,151	1,046,323	1,640,337
25	500,000	500,000	733,849	1,343,234	2,417,744
30	500,000	500,000	817,433	1,725,299	3,565,087
35	500,000	500,000	910,797	2,216,736	5,258,156
40	500,000	500,000	1,015,086	2,848,856	7,756,523
45	500,000	500,000	1,131,579	3,661,930	11,443,222
50	500,000	500,000	1,261,703	4,707,761	16,883,477
At age 90	500,000	500,000	1,060,142	3,149,760	9,061,808
At age 95	500,000	500,000	1,181,907	4,048,973	13,369,358
At age 100	500,000	500,000	1,317,920	5,205,602	19,725,768

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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: _____

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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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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	50,000	N/A	N/A	1,378	2,016	N/A	46,606
2	50,000	N/A	N/A	2,727	2,094	N/A	45,179
3	50,000	N/A	N/A	4,078	2,059	N/A	43,863
4	50,000	N/A	N/A	5,431	2,039	N/A	42,530
5	50,000	N/A	N/A	6,786	2,061	N/A	41,153
6	50,000	N/A	N/A	5,266	2,059	952	43,627
7	50,000	N/A	N/A	6,218	2,042	1,345	43,085
8	50,000	N/A	N/A	7,187	2,072	1,746	42,486
9	50,000	N/A	N/A	8,175	2,074	2,157	41,908
10	50,000	N/A	N/A	9,182	2,048	4,578	43,349
11	N/A	N/A	N/A	7,791	2,201	2,974	N/A
12	N/A	N/A	N/A	7,918	2,375	3,298	N/A
13	N/A	N/A	N/A	8,049	2,577	3,551	N/A
14	N/A	N/A	N/A	8,181	2,837	3,731	N/A
15	N/A	N/A	N/A	8,314	3,111	10,336	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	8,543	3,401	3,913	N/A
17	N/A	N/A	N/A	8,674	3,766	3,993	N/A
18	N/A	N/A	N/A	8,832	N/A	4,075	N/A
19	N/A	N/A	N/A	9,023	N/A	4,162	N/A
20	N/A	N/A	N/A	9,219	N/A	11,756	N/A
21	N/A	N/A	N/A	9,533	N/A	4,358	N/A
22	N/A	N/A	N/A	9,739	N/A	4,468	N/A
23	N/A	N/A	N/A	9,951	N/A	4,586	N/A
24	N/A	N/A	N/A	10,167	N/A	4,706	N/A
25	N/A	N/A	N/A	10,388	N/A	4,830	N/A
26	N/A	N/A	N/A	10,614	N/A	4,948	N/A
27	N/A	N/A	N/A	10,845	N/A	5,065	N/A
28	N/A	N/A	N/A	11,082	N/A	5,184	N/A
29	N/A	N/A	N/A	11,323	N/A	5,306	N/A
30	N/A	N/A	N/A	11,570	N/A	5,431	N/A
31	N/A	N/A	N/A	11,823	N/A	5,559	N/A
32	N/A	N/A	N/A	12,081	N/A	5,689	N/A
33	N/A	N/A	N/A	12,346	N/A	5,822	N/A
34	N/A	N/A	N/A	12,616	N/A	5,959	N/A
35	N/A	N/A	N/A	12,892	N/A	6,098	N/A
36	N/A	N/A	N/A	13,174	N/A	6,241	N/A
37	N/A	N/A	N/A	13,462	N/A	6,386	N/A
38	N/A	N/A	N/A	13,757	N/A	6,535	N/A
39	N/A	N/A	N/A	14,059	N/A	6,688	N/A
40	N/A	N/A	N/A	14,367	N/A	6,844	N/A
41	N/A	N/A	N/A	14,683	N/A	7,003	N/A
42	N/A	N/A	N/A	15,005	N/A	7,166	N/A
43	N/A	N/A	N/A	15,334	N/A	7,332	N/A
44	N/A	N/A	N/A	15,671	N/A	7,502	N/A
45	N/A	N/A	N/A	16,016	N/A	7,676	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	16,368	N/A	7,854	N/A
47	N/A	N/A	N/A	16,728	N/A	8,036	N/A
48	N/A	N/A	N/A	17,096	N/A	8,222	N/A
49	N/A	N/A	N/A	17,472	N/A	8,412	N/A
50	N/A	N/A	N/A	17,857	N/A	8,606	N/A
51	N/A	N/A	N/A	18,251	N/A	8,805	N/A
52	N/A	N/A	N/A	18,653	N/A	9,008	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 **)	45,650	62,014	78,406
Total cost of insurance payable	20,564	33,664	40,831
Total	66,214	95,678	119,236

**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:	$50,000.00
Prescribed Percentage:	200%	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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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:	$50,000.00
Prescribed Percentage:	200%	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	50,000	32,638	33,642	34,645	35,649
2	100,000	73,505	76,891	80,345	83,866
3	150,000	118,242	125,520	133,090	140,958
4	200,000	157,282	169,428	182,310	195,961
5	250,000	196,089	214,348	234,095	255,429
6	300,000	237,823	263,794	292,434	323,986
7	350,000	283,097	318,676	358,686	403,638
8	400,000	329,629	376,622	430,515	492,274
9	450,000	373,479	433,179	503,012	584,648
10	500,000	436,899	514,386	606,834	717,090
11	500,000	430,350	522,702	635,430	772,951
12	500,000	423,833	531,292	665,732	833,760
13	500,000	417,217	540,059	697,772	899,927
14	500,000	410,330	548,874	731,567	971,886
15	500,000	409,550	564,148	773,676	1,056,255
16	500,000	401,685	572,932	811,533	1,140,825
17	500,000	393,211	581,558	851,492	1,232,146
18	500,000	390,158	594,183	895,039	1,331,415
19	500,000	387,107	607,082	940,835	1,438,724
20	500,000	391,566	627,763	996,498	1,562,226
21	500,000	388,429	641,351	1,047,487	1,688,179
22	500,000	385,319	655,248	1,101,117	1,824,333
23	500,000	382,242	669,468	1,157,527	1,971,516
24	500,000	379,199	684,017	1,216,861	2,130,621
25	500,000	376,187	698,903	1,279,271	2,302,613
26	500,000	373,201	714,128	1,344,907	2,488,528
27	500,000	370,236	729,692	1,413,933	2,689,489
28	500,000	367,290	745,605	1,486,523	2,906,713
29	500,000	364,365	761,874	1,562,862	3,141,516
30	500,000	361,459	778,507	1,643,142	3,395,321
31	500,000	358,574	795,513	1,727,568	3,669,665
32	500,000	355,708	812,898	1,816,354	3,966,212
33	500,000	352,862	830,673	1,909,724	4,286,756
34	500,000	350,035	848,846	2,007,915	4,633,242
35	500,000	347,228	867,426	2,111,178	5,007,767
36	500,000	344,440	886,421	2,219,772	5,412,602
37	500,000	341,671	905,841	2,333,974	5,850,199
38	500,000	338,921	925,696	2,454,073	6,323,209
39	500,000	336,189	945,995	2,580,373	6,834,498
40	500,000	333,477	966,749	2,713,196	7,387,164

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	500,000	330,783	987,967	2,852,877	7,984,556
42	500,000	328,108	1,009,659	2,999,771	8,630,293
43	500,000	325,450	1,031,837	3,154,251	9,328,287
44	500,000	322,811	1,054,512	3,316,707	10,082,768
45	500,000	320,190	1,077,694	3,487,553	10,898,307
46	500,000	317,587	1,101,395	3,667,220	11,779,844
47	500,000	315,002	1,125,626	3,856,165	12,732,722
48	500,000	312,435	1,150,399	4,054,867	13,762,713
49	500,000	309,885	1,175,727	4,263,829	14,876,058
50	500,000	307,353	1,201,622	4,483,582	16,079,502
51	500,000	304,838	1,228,096	4,714,682	17,380,338
52	500,000	302,340	1,255,162	4,957,716	18,786,445
At age 90	500,000	328,108	1,009,659	2,999,771	8,630,293
At age 95	500,000	315,002	1,125,626	3,856,165	12,732,722
At age 100	500,000	302,340	1,255,162	4,957,716	18,786,445

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	50,000	1,000,000	1,000,000	1,000,000	1,000,000
2	100,000	1,000,000	1,000,000	1,000,000	1,000,000
3	150,000	1,000,000	1,000,000	1,000,000	1,000,000
4	200,000	1,000,000	1,000,000	1,000,000	1,000,000
5	250,000	1,000,000	1,000,000	1,000,000	1,000,000
6	300,000	1,000,000	1,000,000	1,000,000	1,000,000
7	350,000	1,000,000	1,000,000	1,000,000	1,000,000
8	400,000	1,000,000	1,000,000	1,000,000	1,000,000
9	450,000	1,000,000	1,000,000	1,000,000	1,000,000
10	500,000	1,000,000	1,000,000	1,000,000	1,000,000
11	500,000	1,000,000	1,000,000	1,000,000	1,000,000
12	500,000	1,000,000	1,000,000	1,000,000	1,000,000
13	500,000	1,000,000	1,000,000	1,000,000	1,000,000
14	500,000	1,000,000	1,000,000	1,000,000	1,020,481
15	500,000	1,000,000	1,000,000	1,000,000	1,109,068
16	500,000	1,000,000	1,000,000	1,000,000	1,197,866
17	500,000	1,000,000	1,000,000	1,000,000	1,293,753
18	500,000	500,000	623,892	939,791	1,397,986
19	500,000	500,000	637,436	987,876	1,510,661
20	500,000	500,000	659,151	1,046,323	1,640,337
21	500,000	500,000	673,418	1,099,861	1,772,588
22	500,000	500,000	688,011	1,156,173	1,915,550
23	500,000	500,000	702,941	1,215,404	2,070,092
24	500,000	500,000	718,218	1,277,704	2,237,152
25	500,000	500,000	733,849	1,343,234	2,417,744
26	500,000	500,000	749,834	1,412,153	2,612,955
27	500,000	500,000	766,177	1,484,630	2,823,964
28	500,000	500,000	782,885	1,560,849	3,052,049
29	500,000	500,000	799,968	1,641,005	3,298,592
30	500,000	500,000	817,433	1,725,299	3,565,087
31	500,000	500,000	835,288	1,813,946	3,853,148
32	500,000	500,000	853,543	1,907,171	4,164,522
33	500,000	500,000	872,207	2,005,210	4,501,094
34	500,000	500,000	891,288	2,108,311	4,864,904
35	500,000	500,000	910,797	2,216,736	5,258,156
36	500,000	500,000	930,742	2,330,760	5,683,232
37	500,000	500,000	951,133	2,450,672	6,142,709
38	500,000	500,000	971,981	2,576,776	6,639,369
39	500,000	500,000	993,295	2,709,392	7,176,223
40	500,000	500,000	1,015,086	2,848,856	7,756,523

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	500,000	500,000	1,037,365	2,995,521	8,383,784
42	500,000	500,000	1,060,142	3,149,760	9,061,808
43	500,000	500,000	1,083,429	3,311,963	9,794,702
44	500,000	500,000	1,107,238	3,482,543	10,586,907
45	500,000	500,000	1,131,579	3,661,930	11,443,222
46	500,000	500,000	1,156,464	3,850,581	12,368,836
47	500,000	500,000	1,181,907	4,048,973	13,369,358
48	500,000	500,000	1,207,919	4,257,610	14,450,848
49	500,000	500,000	1,234,513	4,477,021	15,619,861
50	500,000	500,000	1,261,703	4,707,761	16,883,477
51	500,000	500,000	1,289,500	4,950,416	18,249,354
52	500,000	500,000	1,317,920	5,205,602	19,725,768
At age 90	500,000	500,000	1,060,142	3,149,760	9,061,808
At age 95	500,000	500,000	1,181,907	4,048,973	13,369,358
At age 100	500,000	500,000	1,317,920	5,205,602	19,725,768

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	50,000	32,638	46,626	33,642	48,059	34,645	49,493
2	100,000	73,505	91,881	76,891	96,114	80,345	100,431
3	150,000	118,242	135,911	125,520	144,276	133,090	152,977
4	200,000	157,282	178,730	169,428	192,532	182,310	207,171
5	250,000	196,089	220,325	214,348	240,840	234,095	263,028
6	300,000	237,823	264,248	263,794	293,105	292,434	324,927
7	350,000	283,097	307,714	318,676	346,387	358,686	389,877
8	400,000	329,629	350,670	376,622	400,661	430,515	457,995
9	450,000	373,479	393,136	433,179	455,978	503,012	529,486
10	500,000	436,899	436,899	514,386	514,386	606,834	606,834
11	500,000	430,350	430,350	522,702	522,702	635,430	635,430
12	500,000	423,833	423,833	531,292	531,292	665,732	665,732
13	500,000	417,217	417,217	540,059	540,059	697,772	697,772
14	500,000	410,330	410,330	548,874	548,874	731,567	731,567
15	500,000	409,550	409,550	564,148	564,148	773,676	773,676
16	500,000	401,685	401,685	572,932	572,932	811,533	811,533
17	500,000	393,211	393,211	581,558	581,558	851,492	851,492
18	500,000	390,158	390,158	594,183	594,183	895,039	895,039
19	500,000	387,107	387,107	607,082	607,082	940,835	940,835
20	500,000	391,566	391,566	627,763	627,763	996,498	996,498
21	500,000	388,429	388,429	641,351	641,351	1,047,487	1,047,487
22	500,000	385,319	385,319	655,248	655,248	1,101,117	1,101,117
23	500,000	382,242	382,242	669,468	669,468	1,157,527	1,157,527
24	500,000	379,199	379,199	684,017	684,017	1,216,861	1,216,861
25	500,000	376,187	376,187	698,903	698,903	1,279,271	1,279,271
26	500,000	373,201	373,201	714,128	714,128	1,344,907	1,344,907
27	500,000	370,236	370,236	729,692	729,692	1,413,933	1,413,933
28	500,000	367,290	367,290	745,605	745,605	1,486,523	1,486,523
29	500,000	364,365	364,365	761,874	761,874	1,562,862	1,562,862
30	500,000	361,459	361,459	778,507	778,507	1,643,142	1,643,142
31	500,000	358,574	358,574	795,513	795,513	1,727,568	1,727,568
32	500,000	355,708	355,708	812,898	812,898	1,816,354	1,816,354
33	500,000	352,862	352,862	830,673	830,673	1,909,724	1,909,724
34	500,000	350,035	350,035	848,846	848,846	2,007,915	2,007,915
35	500,000	347,228	347,228	867,426	867,426	2,111,178	2,111,178
36	500,000	344,440	344,440	886,421	886,421	2,219,772	2,219,772
37	500,000	341,671	341,671	905,841	905,841	2,333,974	2,333,974
38	500,000	338,921	338,921	925,696	925,696	2,454,073	2,454,073
39	500,000	336,189	336,189	945,995	945,995	2,580,373	2,580,373
40	500,000	333,477	333,477	966,749	966,749	2,713,196	2,713,196

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	500,000	330,783	330,783	987,967	987,967	2,852,877	2,852,877
42	500,000	328,108	328,108	1,009,659	1,009,659	2,999,771	2,999,771
43	500,000	325,450	325,450	1,031,837	1,031,837	3,154,251	3,154,251
44	500,000	322,811	322,811	1,054,512	1,054,512	3,316,707	3,316,707
45	500,000	320,190	320,190	1,077,694	1,077,694	3,487,553	3,487,553
46	500,000	317,587	317,587	1,101,395	1,101,395	3,667,220	3,667,220
47	500,000	315,002	315,002	1,125,626	1,125,626	3,856,165	3,856,165
48	500,000	312,435	312,435	1,150,399	1,150,399	4,054,867	4,054,867
49	500,000	309,885	309,885	1,175,727	1,175,727	4,263,829	4,263,829
50	500,000	307,353	307,353	1,201,622	1,201,622	4,483,582	4,483,582
51	500,000	304,838	304,838	1,228,096	1,228,096	4,714,682	4,714,682
52	500,000	302,340	302,340	1,255,162	1,255,162	4,957,716	4,957,716
At age 90	500,000	328,108	328,108	1,009,659	1,009,659	2,999,771	2,999,771
At age 95	500,000	315,002	315,002	1,125,626	1,125,626	3,856,165	3,856,165
At age 100	500,000	302,340	302,340	1,255,162	1,255,162	4,957,716	4,957,716

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	50,000	1,000,000	46,626	1,000,000	48,059	1,000,000	49,493
2	100,000	1,000,000	91,881	1,000,000	96,114	1,000,000	100,431
3	150,000	1,000,000	135,911	1,000,000	144,276	1,000,000	152,977
4	200,000	1,000,000	178,730	1,000,000	192,532	1,000,000	207,171
5	250,000	1,000,000	220,325	1,000,000	240,840	1,000,000	263,028
6	300,000	1,000,000	264,248	1,000,000	293,105	1,000,000	324,927
7	350,000	1,000,000	307,714	1,000,000	346,387	1,000,000	389,877
8	400,000	1,000,000	350,670	1,000,000	400,661	1,000,000	457,995
9	450,000	1,000,000	393,136	1,000,000	455,978	1,000,000	529,486
10	500,000	1,000,000	436,899	1,000,000	514,386	1,000,000	606,834
11	500,000	1,000,000	430,350	1,000,000	522,702	1,000,000	635,430
12	500,000	1,000,000	423,833	1,000,000	531,292	1,000,000	665,732
13	500,000	1,000,000	417,217	1,000,000	540,059	1,000,000	697,772
14	500,000	1,000,000	410,330	1,000,000	548,874	1,000,000	731,567
15	500,000	1,000,000	409,550	1,000,000	564,148	1,000,000	773,676
16	500,000	1,000,000	401,685	1,000,000	572,932	1,000,000	811,533
17	500,000	1,000,000	393,211	1,000,000	581,558	1,000,000	851,492
18	500,000	500,000	390,158	623,892	594,183	939,791	895,039
19	500,000	500,000	387,107	637,436	607,082	987,876	940,835
20	500,000	500,000	391,566	659,151	627,763	1,046,323	996,498
21	500,000	500,000	388,429	673,418	641,351	1,099,861	1,047,487
22	500,000	500,000	385,319	688,011	655,248	1,156,173	1,101,117
23	500,000	500,000	382,242	702,941	669,468	1,215,404	1,157,527
24	500,000	500,000	379,199	718,218	684,017	1,277,704	1,216,861
25	500,000	500,000	376,187	733,849	698,903	1,343,234	1,279,271
26	500,000	500,000	373,201	749,834	714,128	1,412,153	1,344,907
27	500,000	500,000	370,236	766,177	729,692	1,484,630	1,413,933
28	500,000	500,000	367,290	782,885	745,605	1,560,849	1,486,523
29	500,000	500,000	364,365	799,968	761,874	1,641,005	1,562,862
30	500,000	500,000	361,459	817,433	778,507	1,725,299	1,643,142
31	500,000	500,000	358,574	835,288	795,513	1,813,946	1,727,568
32	500,000	500,000	355,708	853,543	812,898	1,907,171	1,816,354
33	500,000	500,000	352,862	872,207	830,673	2,005,210	1,909,724
34	500,000	500,000	350,035	891,288	848,846	2,108,311	2,007,915
35	500,000	500,000	347,228	910,797	867,426	2,216,736	2,111,178
36	500,000	500,000	344,440	930,742	886,421	2,330,760	2,219,772
37	500,000	500,000	341,671	951,133	905,841	2,450,672	2,333,974
38	500,000	500,000	338,921	971,981	925,696	2,576,776	2,454,073
39	500,000	500,000	336,189	993,295	945,995	2,709,392	2,580,373
40	500,000	500,000	333,477	1,015,086	966,749	2,848,856	2,713,196

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	500,000	500,000	330,783	1,037,365	987,967	2,995,521	2,852,877
42	500,000	500,000	328,108	1,060,142	1,009,659	3,149,760	2,999,771
43	500,000	500,000	325,450	1,083,429	1,031,837	3,311,963	3,154,251
44	500,000	500,000	322,811	1,107,238	1,054,512	3,482,543	3,316,707
45	500,000	500,000	320,190	1,131,579	1,077,694	3,661,930	3,487,553
46	500,000	500,000	317,587	1,156,464	1,101,395	3,850,581	3,667,220
47	500,000	500,000	315,002	1,181,907	1,125,626	4,048,973	3,856,165
48	500,000	500,000	312,435	1,207,919	1,150,399	4,257,610	4,054,867
49	500,000	500,000	309,885	1,234,513	1,175,727	4,477,021	4,263,829
50	500,000	500,000	307,353	1,261,703	1,201,622	4,707,761	4,483,582
51	500,000	500,000	304,838	1,289,500	1,228,096	4,950,416	4,714,682
52	500,000	500,000	302,340	1,317,920	1,255,162	5,205,602	4,957,716
At age 90	500,000	500,000	328,108	1,060,142	1,009,659	3,149,760	2,999,771
At age 95	500,000	500,000	315,002	1,181,907	1,125,626	4,048,973	3,856,165
At age 100	500,000	500,000	302,340	1,317,920	1,255,162	5,205,602	4,957,716

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.