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:	$22,222.22
Prescribed Percentage:	450%	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	22,222.22
		TOTAL:	**22,222.22**

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): **22,235.00**

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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AIA INTERNATIONAL LIMITED

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	22,222.22	10 Years	450%	Whole Life
	Total:	22,222.22			
		==========			

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AIA INTERNATIONAL LIMITED

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	22,222	13,691	14,126	14,561	14,996
2	44,444	30,742	32,193	33,674	35,184
3	66,667	49,359	52,458	55,683	59,036
4	88,889	65,532	70,681	76,146	81,940
5	111,111	81,511	89,226	97,575	106,601
10	222,222	177,574	209,786	248,288	294,287
15	222,222	148,889	211,309	296,501	412,268
20	222,222	163,700	253,800	397,297	622,966
25	222,222	155,501	280,669	508,043	916,135
30	222,222	148,226	311,335	651,139	1,349,374
35	222,222	141,195	345,588	835,196	1,988,679
40	222,222	134,401	383,848	1,071,943	2,932,065
45	222,222	127,837	426,585	1,376,464	4,324,167
50	222,222	121,494	474,323	1,768,158	6,378,413
At age 90	222,222	131,748	400,377	1,184,641	3,424,942
At age 95	222,222	125,273	445,049	1,521,422	5,051,478
At age 100	222,222	119,017	494,948	1,954,614	7,451,665

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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	22,222	1,000,000	1,000,000	1,000,000	1,000,000
2	44,444	1,000,000	1,000,000	1,000,000	1,000,000
3	66,667	1,000,000	1,000,000	1,000,000	1,000,000
4	88,889	1,000,000	1,000,000	1,000,000	1,000,000
5	111,111	1,000,000	1,000,000	1,000,000	1,000,000
10	222,222	1,000,000	1,000,000	1,000,000	1,000,000
15	222,222	1,000,000	1,000,000	1,000,000	1,000,000
20	222,222	222,222	266,490	417,161	654,114
25	222,222	222,222	294,703	533,445	961,942
30	222,222	222,222	326,902	683,696	1,416,843
35	222,222	222,222	362,867	876,956	2,088,113
40	222,222	222,222	403,040	1,125,541	3,078,668
45	222,222	222,222	447,914	1,445,287	4,540,375
50	222,222	222,222	498,039	1,856,566	6,697,334
At age 90	222,222	222,222	420,396	1,243,873	3,596,189
At age 95	222,222	222,222	467,301	1,597,494	5,304,052
At age 100	222,222	222,222	519,695	2,052,344	7,824,248

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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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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	22,222	N/A	N/A	598	2,075	N/A	19,550
2	22,222	N/A	N/A	1,162	2,224	N/A	18,836
3	22,222	N/A	N/A	1,725	2,261	N/A	18,235
4	22,222	N/A	N/A	2,288	2,323	N/A	17,611
5	22,222	N/A	N/A	2,849	2,443	N/A	16,930
6	22,222	N/A	N/A	2,202	2,554	241	17,707
7	22,222	N/A	N/A	2,589	2,671	343	17,305
8	22,222	N/A	N/A	2,979	2,879	485	16,849
9	22,222	N/A	N/A	3,373	3,088	652	16,413
10	22,222	N/A	N/A	3,771	3,304	1,649	16,796
11	N/A	N/A	N/A	3,157	3,616	978	N/A
12	N/A	N/A	N/A	3,162	3,970	1,101	N/A
13	N/A	N/A	N/A	3,163	4,388	1,189	N/A
14	N/A	N/A	N/A	3,157	4,927	1,243	N/A
15	N/A	N/A	N/A	3,144	5,517	4,148	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	3,164	6,233	1,260	N/A
17	N/A	N/A	N/A	3,130	7,067	1,258	N/A
18	N/A	N/A	N/A	3,136	N/A	1,254	N/A
19	N/A	N/A	N/A	3,201	N/A	1,256	N/A
20	N/A	N/A	N/A	3,267	N/A	35,369	N/A
21	N/A	N/A	N/A	3,851	N/A	1,317	N/A
22	N/A	N/A	N/A	3,928	N/A	1,397	N/A
23	N/A	N/A	N/A	4,007	N/A	1,488	N/A
24	N/A	N/A	N/A	4,089	N/A	1,581	N/A
25	N/A	N/A	N/A	4,174	N/A	1,677	N/A
26	N/A	N/A	N/A	4,261	N/A	1,740	N/A
27	N/A	N/A	N/A	4,350	N/A	1,785	N/A
28	N/A	N/A	N/A	4,441	N/A	1,831	N/A
29	N/A	N/A	N/A	4,534	N/A	1,877	N/A
30	N/A	N/A	N/A	4,629	N/A	1,925	N/A
31	N/A	N/A	N/A	4,727	N/A	1,975	N/A
32	N/A	N/A	N/A	4,826	N/A	2,025	N/A
33	N/A	N/A	N/A	4,928	N/A	2,076	N/A
34	N/A	N/A	N/A	5,032	N/A	2,129	N/A
35	N/A	N/A	N/A	5,138	N/A	2,182	N/A
36	N/A	N/A	N/A	5,247	N/A	2,237	N/A
37	N/A	N/A	N/A	5,358	N/A	2,293	N/A
38	N/A	N/A	N/A	5,472	N/A	2,351	N/A
39	N/A	N/A	N/A	5,588	N/A	2,410	N/A
40	N/A	N/A	N/A	5,707	N/A	2,470	N/A
41	N/A	N/A	N/A	5,828	N/A	2,531	N/A
42	N/A	N/A	N/A	5,952	N/A	2,594	N/A
43	N/A	N/A	N/A	6,079	N/A	2,658	N/A
44	N/A	N/A	N/A	6,209	N/A	2,723	N/A
45	N/A	N/A	N/A	6,342	N/A	2,790	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	6,477	N/A	2,859	N/A
47	N/A	N/A	N/A	6,616	N/A	2,929	N/A
48	N/A	N/A	N/A	6,758	N/A	3,000	N/A
49	N/A	N/A	N/A	6,903	N/A	3,074	N/A
50	N/A	N/A	N/A	7,051	N/A	3,148	N/A
51	N/A	N/A	N/A	7,202	N/A	3,225	N/A
52	N/A	N/A	N/A	7,357	N/A	3,303	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 **)	20,167	27,291	2,792
Total cost of insurance payable	25,823	48,240	61,540
Total	45,990	75,531	64,332

**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:	$22,222.22
Prescribed Percentage:	450%	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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Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

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:	$22,222.22
Prescribed Percentage:	450%	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	22,222	13,691	14,126	14,561	14,996
2	44,444	30,742	32,193	33,674	35,184
3	66,667	49,359	52,458	55,683	59,036
4	88,889	65,532	70,681	76,146	81,940
5	111,111	81,511	89,226	97,575	106,601
6	133,333	98,487	109,415	121,477	134,775
7	155,556	116,761	131,674	148,467	167,358
8	177,778	135,323	154,967	177,531	203,423
9	200,000	152,576	177,464	206,626	240,768
10	222,222	177,574	209,786	248,288	294,287
11	222,222	171,973	210,205	256,983	314,174
12	222,222	166,138	210,397	265,945	335,565
13	222,222	159,963	210,261	275,107	358,529
14	222,222	153,281	209,634	284,349	383,098
15	222,222	148,889	211,309	296,501	412,268
16	222,222	140,811	209,399	305,812	440,570
17	222,222	131,855	206,621	314,964	470,832
18	222,222	130,636	210,912	330,877	508,561
19	222,222	129,389	215,267	347,584	549,323
20	222,222	163,700	253,800	397,297	622,966
21	222,222	161,929	258,845	417,193	672,779
22	222,222	160,219	264,045	438,153	726,653
23	222,222	158,578	269,412	460,240	784,926
24	222,222	157,006	274,952	483,516	847,958
25	222,222	155,501	280,669	508,043	916,135
26	222,222	154,027	286,535	533,856	989,847
27	222,222	152,562	292,531	561,001	1,069,525
28	222,222	151,107	298,661	589,547	1,155,650
29	222,222	149,661	304,928	619,568	1,248,745
30	222,222	148,226	311,335	651,139	1,349,374
31	222,222	146,800	317,886	684,340	1,458,146
32	222,222	145,384	324,583	719,255	1,575,721
33	222,222	143,978	331,430	755,973	1,702,811
34	222,222	142,582	338,431	794,588	1,840,186
35	222,222	141,195	345,588	835,196	1,988,679
36	222,222	139,817	352,905	877,902	2,149,188
37	222,222	138,449	360,386	922,812	2,322,687
38	222,222	137,090	368,034	970,042	2,510,226
39	222,222	135,741	375,853	1,019,710	2,712,943
40	222,222	134,401	383,848	1,071,943	2,932,065

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	222,222	133,070	392,021	1,126,874	3,168,919
42	222,222	131,748	400,377	1,184,641	3,424,942
43	222,222	130,435	408,921	1,245,391	3,701,683
44	222,222	129,131	417,655	1,309,278	4,000,821
45	222,222	127,837	426,585	1,376,464	4,324,167
46	222,222	126,551	435,715	1,447,119	4,673,680
47	222,222	125,273	445,049	1,521,422	5,051,478
48	222,222	124,005	454,592	1,599,563	5,459,850
49	222,222	122,745	464,348	1,681,739	5,901,270
50	222,222	121,494	474,323	1,768,158	6,378,413
51	222,222	120,251	484,521	1,859,039	6,894,170
52	222,222	119,017	494,948	1,954,614	7,451,665
At age 90	222,222	131,748	400,377	1,184,641	3,424,942
At age 95	222,222	125,273	445,049	1,521,422	5,051,478
At age 100	222,222	119,017	494,948	1,954,614	7,451,665

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	22,222	1,000,000	1,000,000	1,000,000	1,000,000
2	44,444	1,000,000	1,000,000	1,000,000	1,000,000
3	66,667	1,000,000	1,000,000	1,000,000	1,000,000
4	88,889	1,000,000	1,000,000	1,000,000	1,000,000
5	111,111	1,000,000	1,000,000	1,000,000	1,000,000
6	133,333	1,000,000	1,000,000	1,000,000	1,000,000
7	155,556	1,000,000	1,000,000	1,000,000	1,000,000
8	177,778	1,000,000	1,000,000	1,000,000	1,000,000
9	200,000	1,000,000	1,000,000	1,000,000	1,000,000
10	222,222	1,000,000	1,000,000	1,000,000	1,000,000
11	222,222	1,000,000	1,000,000	1,000,000	1,000,000
12	222,222	1,000,000	1,000,000	1,000,000	1,000,000
13	222,222	1,000,000	1,000,000	1,000,000	1,000,000
14	222,222	1,000,000	1,000,000	1,000,000	1,000,000
15	222,222	1,000,000	1,000,000	1,000,000	1,000,000
16	222,222	1,000,000	1,000,000	1,000,000	1,000,000
17	222,222	1,000,000	1,000,000	1,000,000	1,000,000
18	222,222	222,222	222,222	347,420	533,989
19	222,222	222,222	226,031	364,963	576,789
20	222,222	222,222	266,490	417,161	654,114
21	222,222	222,222	271,787	438,053	706,418
22	222,222	222,222	277,247	460,061	762,986
23	222,222	222,222	282,883	483,252	824,173
24	222,222	222,222	288,700	507,692	890,355
25	222,222	222,222	294,703	533,445	961,942
26	222,222	222,222	300,862	560,548	1,039,340
27	222,222	222,222	307,158	589,051	1,123,001
28	222,222	222,222	313,594	619,025	1,213,433
29	222,222	222,222	320,174	650,546	1,311,182
30	222,222	222,222	326,902	683,696	1,416,843
31	222,222	222,222	333,780	718,557	1,531,054
32	222,222	222,222	340,812	755,218	1,654,507
33	222,222	222,222	348,002	793,772	1,787,952
34	222,222	222,222	355,352	834,317	1,932,196
35	222,222	222,222	362,867	876,956	2,088,113
36	222,222	222,222	370,550	921,797	2,256,647
37	222,222	222,222	378,405	968,953	2,438,821
38	222,222	222,222	386,436	1,018,544	2,635,738
39	222,222	222,222	394,646	1,070,696	2,848,590
40	222,222	222,222	403,040	1,125,541	3,078,668

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	222,222	222,222	411,622	1,183,218	3,327,365
42	222,222	222,222	420,396	1,243,873	3,596,189
43	222,222	222,222	429,367	1,307,660	3,886,768
44	222,222	222,222	438,538	1,374,741	4,200,862
45	222,222	222,222	447,914	1,445,287	4,540,375
46	222,222	222,222	457,501	1,519,475	4,907,364
47	222,222	222,222	467,301	1,597,494	5,304,052
48	222,222	222,222	477,321	1,679,541	5,732,842
49	222,222	222,222	487,566	1,765,826	6,196,333
50	222,222	222,222	498,039	1,856,566	6,697,334
51	222,222	222,222	508,747	1,951,991	7,238,878
52	222,222	222,222	519,695	2,052,344	7,824,248
At age 90	222,222	222,222	420,396	1,243,873	3,596,189
At age 95	222,222	222,222	467,301	1,597,494	5,304,052
At age 100	222,222	222,222	519,695	2,052,344	7,824,248

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	22,222	13,691	19,559	14,126	20,180	14,561	20,801
2	44,444	30,742	38,428	32,193	40,242	33,674	42,093
3	66,667	49,359	56,734	52,458	60,296	55,683	64,003
4	88,889	65,532	74,468	70,681	80,320	76,146	86,529
5	111,111	81,511	91,585	89,226	100,254	97,575	109,634
6	133,333	98,487	109,429	109,415	121,572	121,477	134,974
7	155,556	116,761	126,914	131,674	143,124	148,467	161,377
8	177,778	135,323	143,961	154,967	164,859	177,531	188,863
9	200,000	152,576	160,607	177,464	186,804	206,626	217,501
10	222,222	177,574	177,574	209,786	209,786	248,288	248,288
11	222,222	171,973	171,973	210,205	210,205	256,983	256,983
12	222,222	166,138	166,138	210,397	210,397	265,945	265,945
13	222,222	159,963	159,963	210,261	210,261	275,107	275,107
14	222,222	153,281	153,281	209,634	209,634	284,349	284,349
15	222,222	148,889	148,889	211,309	211,309	296,501	296,501
16	222,222	140,811	140,811	209,399	209,399	305,812	305,812
17	222,222	131,855	131,855	206,621	206,621	314,964	314,964
18	222,222	130,636	130,636	210,912	210,912	330,877	330,877
19	222,222	129,389	129,389	215,267	215,267	347,584	347,584
20	222,222	163,700	163,700	253,800	253,800	397,297	397,297
21	222,222	161,929	161,929	258,845	258,845	417,193	417,193
22	222,222	160,219	160,219	264,045	264,045	438,153	438,153
23	222,222	158,578	158,578	269,412	269,412	460,240	460,240
24	222,222	157,006	157,006	274,952	274,952	483,516	483,516
25	222,222	155,501	155,501	280,669	280,669	508,043	508,043
26	222,222	154,027	154,027	286,535	286,535	533,856	533,856
27	222,222	152,562	152,562	292,531	292,531	561,001	561,001
28	222,222	151,107	151,107	298,661	298,661	589,547	589,547
29	222,222	149,661	149,661	304,928	304,928	619,568	619,568
30	222,222	148,226	148,226	311,335	311,335	651,139	651,139
31	222,222	146,800	146,800	317,886	317,886	684,340	684,340
32	222,222	145,384	145,384	324,583	324,583	719,255	719,255
33	222,222	143,978	143,978	331,430	331,430	755,973	755,973
34	222,222	142,582	142,582	338,431	338,431	794,588	794,588
35	222,222	141,195	141,195	345,588	345,588	835,196	835,196
36	222,222	139,817	139,817	352,905	352,905	877,902	877,902
37	222,222	138,449	138,449	360,386	360,386	922,812	922,812
38	222,222	137,090	137,090	368,034	368,034	970,042	970,042
39	222,222	135,741	135,741	375,853	375,853	1,019,710	1,019,710
40	222,222	134,401	134,401	383,848	383,848	1,071,943	1,071,943

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	222,222	133,070	133,070	392,021	392,021	1,126,874	1,126,874
42	222,222	131,748	131,748	400,377	400,377	1,184,641	1,184,641
43	222,222	130,435	130,435	408,921	408,921	1,245,391	1,245,391
44	222,222	129,131	129,131	417,655	417,655	1,309,278	1,309,278
45	222,222	127,837	127,837	426,585	426,585	1,376,464	1,376,464
46	222,222	126,551	126,551	435,715	435,715	1,447,119	1,447,119
47	222,222	125,273	125,273	445,049	445,049	1,521,422	1,521,422
48	222,222	124,005	124,005	454,592	454,592	1,599,563	1,599,563
49	222,222	122,745	122,745	464,348	464,348	1,681,739	1,681,739
50	222,222	121,494	121,494	474,323	474,323	1,768,158	1,768,158
51	222,222	120,251	120,251	484,521	484,521	1,859,039	1,859,039
52	222,222	119,017	119,017	494,948	494,948	1,954,614	1,954,614
At age 90	222,222	131,748	131,748	400,377	400,377	1,184,641	1,184,641
At age 95	222,222	125,273	125,273	445,049	445,049	1,521,422	1,521,422
At age 100	222,222	119,017	119,017	494,948	494,948	1,954,614	1,954,614

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	22,222	1,000,000	19,559	1,000,000	20,180	1,000,000	20,801
2	44,444	1,000,000	38,428	1,000,000	40,242	1,000,000	42,093
3	66,667	1,000,000	56,734	1,000,000	60,296	1,000,000	64,003
4	88,889	1,000,000	74,468	1,000,000	80,320	1,000,000	86,529
5	111,111	1,000,000	91,585	1,000,000	100,254	1,000,000	109,634
6	133,333	1,000,000	109,429	1,000,000	121,572	1,000,000	134,974
7	155,556	1,000,000	126,914	1,000,000	143,124	1,000,000	161,377
8	177,778	1,000,000	143,961	1,000,000	164,859	1,000,000	188,863
9	200,000	1,000,000	160,607	1,000,000	186,804	1,000,000	217,501
10	222,222	1,000,000	177,574	1,000,000	209,786	1,000,000	248,288
11	222,222	1,000,000	171,973	1,000,000	210,205	1,000,000	256,983
12	222,222	1,000,000	166,138	1,000,000	210,397	1,000,000	265,945
13	222,222	1,000,000	159,963	1,000,000	210,261	1,000,000	275,107
14	222,222	1,000,000	153,281	1,000,000	209,634	1,000,000	284,349
15	222,222	1,000,000	148,889	1,000,000	211,309	1,000,000	296,501
16	222,222	1,000,000	140,811	1,000,000	209,399	1,000,000	305,812
17	222,222	1,000,000	131,855	1,000,000	206,621	1,000,000	314,964
18	222,222	222,222	130,636	222,222	210,912	347,420	330,877
19	222,222	222,222	129,389	226,031	215,267	364,963	347,584
20	222,222	222,222	163,700	266,490	253,800	417,161	397,297
21	222,222	222,222	161,929	271,787	258,845	438,053	417,193
22	222,222	222,222	160,219	277,247	264,045	460,061	438,153
23	222,222	222,222	158,578	282,883	269,412	483,252	460,240
24	222,222	222,222	157,006	288,700	274,952	507,692	483,516
25	222,222	222,222	155,501	294,703	280,669	533,445	508,043
26	222,222	222,222	154,027	300,862	286,535	560,548	533,856
27	222,222	222,222	152,562	307,158	292,531	589,051	561,001
28	222,222	222,222	151,107	313,594	298,661	619,025	589,547
29	222,222	222,222	149,661	320,174	304,928	650,546	619,568
30	222,222	222,222	148,226	326,902	311,335	683,696	651,139
31	222,222	222,222	146,800	333,780	317,886	718,557	684,340
32	222,222	222,222	145,384	340,812	324,583	755,218	719,255
33	222,222	222,222	143,978	348,002	331,430	793,772	755,973
34	222,222	222,222	142,582	355,352	338,431	834,317	794,588
35	222,222	222,222	141,195	362,867	345,588	876,956	835,196
36	222,222	222,222	139,817	370,550	352,905	921,797	877,902
37	222,222	222,222	138,449	378,405	360,386	968,953	922,812
38	222,222	222,222	137,090	386,436	368,034	1,018,544	970,042
39	222,222	222,222	135,741	394,646	375,853	1,070,696	1,019,710
40	222,222	222,222	134,401	403,040	383,848	1,125,541	1,071,943

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	222,222	222,222	133,070	411,622	392,021	1,183,218	1,126,874
42	222,222	222,222	131,748	420,396	400,377	1,243,873	1,184,641
43	222,222	222,222	130,435	429,367	408,921	1,307,660	1,245,391
44	222,222	222,222	129,131	438,538	417,655	1,374,741	1,309,278
45	222,222	222,222	127,837	447,914	426,585	1,445,287	1,376,464
46	222,222	222,222	126,551	457,501	435,715	1,519,475	1,447,119
47	222,222	222,222	125,273	467,301	445,049	1,597,494	1,521,422
48	222,222	222,222	124,005	477,321	454,592	1,679,541	1,599,563
49	222,222	222,222	122,745	487,566	464,348	1,765,826	1,681,739
50	222,222	222,222	121,494	498,039	474,323	1,856,566	1,768,158
51	222,222	222,222	120,251	508,747	484,521	1,951,991	1,859,039
52	222,222	222,222	119,017	519,695	494,948	2,052,344	1,954,614
At age 90	222,222	222,222	131,748	420,396	400,377	1,243,873	1,184,641
At age 95	222,222	222,222	125,273	467,301	445,049	1,597,494	1,521,422
At age 100	222,222	222,222	119,017	519,695	494,948	2,052,344	1,954,614

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.