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:	Mr. SUBASH	Applicant:	Mr. SUBASH
Age and Sex:	47 / Male	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)	12.77

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

Total (Including levy on insurance premiums):	**22,234.99**

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.

Print Date: Mar/18/2024

05272019

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: Mr. SUBASH	Age: 47	Sex: Male	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			
		==========			

Print Date: Mar/18/2024

05272019

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	13,400	13,831	14,262	14,693
2	44,444	30,046	31,478	32,940	34,431
3	66,667	48,086	51,136	54,312	57,614
4	88,889	63,641	68,698	74,067	79,761
5	111,111	78,927	86,489	94,676	103,531
10	222,222	169,529	200,866	238,381	283,261
15	222,222	131,746	191,828	274,267	386,786
20	222,222	147,877	231,667	367,697	584,610
25	222,222	139,935	255,672	469,704	859,289
30	222,222	133,187	283,414	601,826	1,265,490
35	222,222	126,663	314,399	771,767	1,864,896
40	222,222	120,360	349,010	990,357	2,749,405
45	222,222	114,270	387,671	1,271,521	4,054,626
50	222,222	108,386	430,855	1,633,174	5,980,667
At age 90	222,222	116,681	371,691	1,150,501	3,470,992
At age 95	222,222	110,715	413,006	1,477,510	5,119,431
At age 100	222,222	104,951	459,155	1,898,130	7,551,941

Print Date: Mar/18/2024

05272019

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	243,250	386,081	613,841
25	222,222	222,222	268,456	493,190	902,253
30	222,222	222,222	297,585	631,917	1,328,764
35	222,222	222,222	330,119	810,356	1,958,141
40	222,222	222,222	366,460	1,039,875	2,886,876
45	222,222	222,222	407,054	1,335,097	4,257,358
50	222,222	222,222	452,398	1,714,833	6,279,701
At age 90	222,222	222,222	390,276	1,208,026	3,644,542
At age 95	222,222	222,222	433,656	1,551,385	5,375,403
At age 100	222,222	222,222	482,113	1,993,037	7,929,538

Print Date: Mar/18/2024

05272019

AIA INTERNATIONAL LIMITED

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

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

Print Date: Mar/18/2024

Confirmation Page

05272019

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

10PLPNS5

Print Date: Mar/18/2024

05272019

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	592	2,496	N/A	19,134
2	22,222	N/A	N/A	1,145	2,695	N/A	18,383
3	22,222	N/A	N/A	1,692	2,884	N/A	17,645
4	22,222	N/A	N/A	2,236	3,055	N/A	16,931
5	22,222	N/A	N/A	2,775	3,261	N/A	16,186
6	22,222	N/A	N/A	2,139	3,463	232	16,853
7	22,222	N/A	N/A	2,507	3,675	330	16,370
8	22,222	N/A	N/A	2,878	3,907	458	15,896
9	22,222	N/A	N/A	3,251	4,245	618	15,345
10	22,222	N/A	N/A	3,624	4,568	1,578	15,608
11	N/A	N/A	N/A	3,012	5,059	927	N/A
12	N/A	N/A	N/A	2,991	5,604	1,039	N/A
13	N/A	N/A	N/A	2,962	6,204	1,115	N/A
14	N/A	N/A	N/A	2,923	6,924	1,155	N/A
15	N/A	N/A	N/A	2,873	7,818	4,046	N/A

to be continued

Print Date: Mar/18/2024

05272019

AIA INTERNATIONAL LIMITED

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

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	2,851	8,796	1,140	N/A
17	N/A	N/A	N/A	2,769	9,964	1,119	N/A
18	N/A	N/A	N/A	2,666	11,298	1,091	N/A
19	N/A	N/A	N/A	2,628	N/A	1,058	N/A
20	N/A	N/A	N/A	2,683	N/A	52,325	N/A
21	N/A	N/A	N/A	3,514	N/A	1,070	N/A
22	N/A	N/A	N/A	3,582	N/A	1,150	N/A
23	N/A	N/A	N/A	3,653	N/A	1,248	N/A
24	N/A	N/A	N/A	3,726	N/A	1,362	N/A
25	N/A	N/A	N/A	3,802	N/A	1,479	N/A
26	N/A	N/A	N/A	3,881	N/A	1,549	N/A
27	N/A	N/A	N/A	3,962	N/A	1,589	N/A
28	N/A	N/A	N/A	4,044	N/A	1,630	N/A
29	N/A	N/A	N/A	4,128	N/A	1,672	N/A
30	N/A	N/A	N/A	4,214	N/A	1,716	N/A
31	N/A	N/A	N/A	4,302	N/A	1,760	N/A
32	N/A	N/A	N/A	4,392	N/A	1,806	N/A
33	N/A	N/A	N/A	4,484	N/A	1,852	N/A
34	N/A	N/A	N/A	4,579	N/A	1,900	N/A
35	N/A	N/A	N/A	4,675	N/A	1,948	N/A
36	N/A	N/A	N/A	4,773	N/A	1,998	N/A
37	N/A	N/A	N/A	4,874	N/A	2,049	N/A
38	N/A	N/A	N/A	4,976	N/A	2,101	N/A
39	N/A	N/A	N/A	5,081	N/A	2,154	N/A
40	N/A	N/A	N/A	5,189	N/A	2,208	N/A
41	N/A	N/A	N/A	5,299	N/A	2,264	N/A
42	N/A	N/A	N/A	5,411	N/A	2,320	N/A
43	N/A	N/A	N/A	5,526	N/A	2,378	N/A
44	N/A	N/A	N/A	5,643	N/A	2,438	N/A
45	N/A	N/A	N/A	5,763	N/A	2,498	N/A

to be continued

Print Date: Mar/18/2024

05272019

AIA INTERNATIONAL LIMITED

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

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)
46	N/A	N/A	N/A	5,886	N/A	2,560	N/A
47	N/A	N/A	N/A	6,012	N/A	2,624	N/A
48	N/A	N/A	N/A	6,140	N/A	2,688	N/A
49	N/A	N/A	N/A	6,271	N/A	2,755	N/A
50	N/A	N/A	N/A	6,405	N/A	2,822	N/A
51	N/A	N/A	N/A	6,542	N/A	2,892	N/A
52	N/A	N/A	N/A	6,682	N/A	2,962	N/A
53	N/A	N/A	N/A	6,825	N/A	3,035	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 **)	19,622	26,102	(17,035)
Total cost of insurance payable	34,249	65,858	95,917
Total	53,871	91,960	78,882

**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.

****

Print Date: Mar/18/2024

AIA INTERNATIONAL LIMITED

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

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:	Mr. SUBASH	Applicant:	Mr. SUBASH
Age and Sex:	47 / Male	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).

AIA INTERNATIONAL LIMITED

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.

AIA INTERNATIONAL LIMITED

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:	Mr. SUBASH	Applicant:	Mr. SUBASH
Age and Sex:	47 / Male	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	2.55	10	5.72
2	2.81	11	6.33
3	3.07	12	7.00
4	3.32	13	7.73
5	3.62	14	8.60
6	3.93	15	9.67
7	4.27	16	10.86
8	4.65	17	12.22
9	5.18	18	13.74

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	13,400	13,831	14,262	14,693
2	44,444	30,046	31,478	32,940	34,431
3	66,667	48,086	51,136	54,312	57,614
4	88,889	63,641	68,698	74,067	79,761
5	111,111	78,927	86,489	94,676	103,531
6	133,333	95,093	105,785	117,593	130,620
7	155,556	112,413	126,980	143,393	161,873
8	177,778	129,964	149,119	171,146	196,446
9	200,000	146,109	170,349	198,786	232,120
10	222,222	169,529	200,866	238,381	283,261
11	222,222	162,512	199,650	245,177	300,935
12	222,222	155,065	197,979	251,972	319,794
13	222,222	147,094	195,758	258,700	339,901
14	222,222	138,432	192,819	265,230	361,271
15	222,222	131,746	191,828	274,267	386,786
16	222,222	121,108	186,933	280,084	410,990
17	222,222	109,247	180,768	285,282	436,636
18	222,222	95,983	173,142	289,722	463,842
19	222,222	95,078	176,745	304,382	501,045
20	222,222	147,877	231,667	367,697	584,610
21	222,222	146,128	236,139	385,996	631,260
22	222,222	144,446	240,757	405,280	681,718
23	222,222	142,847	245,542	425,615	736,307
24	222,222	141,343	250,512	447,069	795,375
25	222,222	139,935	255,672	469,704	859,289
26	222,222	138,568	260,979	493,538	928,401
27	222,222	137,209	266,403	518,601	1,003,106
28	222,222	135,859	271,949	544,959	1,083,856
29	222,222	134,518	277,618	572,677	1,171,141
30	222,222	133,187	283,414	601,826	1,265,490
31	222,222	131,864	289,340	632,481	1,367,474
32	222,222	130,550	295,398	664,718	1,477,711
33	222,222	129,246	301,592	698,620	1,596,869
34	222,222	127,950	307,925	734,273	1,725,671
35	222,222	126,663	314,399	771,767	1,864,896
36	222,222	125,385	321,018	811,197	2,015,388
37	222,222	124,116	327,785	852,663	2,178,059
38	222,222	122,856	334,704	896,270	2,353,894
39	222,222	121,604	341,778	942,130	2,543,959
40	222,222	120,360	349,010	990,357	2,749,405

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	119,125	356,404	1,041,074	2,971,478
42	222,222	117,899	363,963	1,094,411	3,211,522
43	222,222	116,681	371,691	1,150,501	3,470,992
44	222,222	115,471	379,592	1,209,488	3,751,460
45	222,222	114,270	387,671	1,271,521	4,054,626
46	222,222	113,077	395,929	1,336,757	4,382,326
47	222,222	111,892	404,373	1,405,362	4,736,546
48	222,222	110,715	413,006	1,477,510	5,119,431
49	222,222	109,546	421,832	1,553,383	5,533,303
50	222,222	108,386	430,855	1,633,174	5,980,667
51	222,222	107,233	440,080	1,717,085	6,464,236
52	222,222	106,088	449,512	1,805,329	6,986,938
53	222,222	104,951	459,155	1,898,130	7,551,941
At age 90	222,222	116,681	371,691	1,150,501	3,470,992
At age 95	222,222	110,715	413,006	1,477,510	5,119,431
At age 100	222,222	104,951	459,155	1,898,130	7,551,941

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	1,000,000	1,000,000	1,000,000	1,000,000
19	222,222	222,222	222,222	319,602	526,097
20	222,222	222,222	243,250	386,081	613,841
21	222,222	222,222	247,946	405,296	662,823
22	222,222	222,222	252,795	425,544	715,804
23	222,222	222,222	257,819	446,895	773,122
24	222,222	222,222	263,037	469,422	835,143
25	222,222	222,222	268,456	493,190	902,253
26	222,222	222,222	274,028	518,215	974,821
27	222,222	222,222	279,723	544,532	1,053,261
28	222,222	222,222	285,546	572,207	1,138,049
29	222,222	222,222	291,499	601,311	1,229,698
30	222,222	222,222	297,585	631,917	1,328,764
31	222,222	222,222	303,807	664,105	1,435,848
32	222,222	222,222	310,168	697,954	1,551,597
33	222,222	222,222	316,672	733,552	1,676,713
34	222,222	222,222	323,321	770,987	1,811,954
35	222,222	222,222	330,119	810,356	1,958,141
36	222,222	222,222	337,069	851,757	2,116,157
37	222,222	222,222	344,175	895,296	2,286,962
38	222,222	222,222	351,439	941,084	2,471,589
39	222,222	222,222	358,867	989,236	2,671,157
40	222,222	222,222	366,460	1,039,875	2,886,876

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	374,224	1,093,128	3,120,052
42	222,222	222,222	382,161	1,149,131	3,372,098
43	222,222	222,222	390,276	1,208,026	3,644,542
44	222,222	222,222	398,572	1,269,963	3,939,034
45	222,222	222,222	407,054	1,335,097	4,257,358
46	222,222	222,222	415,726	1,403,595	4,601,442
47	222,222	222,222	424,592	1,475,630	4,973,373
48	222,222	222,222	433,656	1,551,385	5,375,403
49	222,222	222,222	442,923	1,631,052	5,809,968
50	222,222	222,222	452,398	1,714,833	6,279,701
51	222,222	222,222	462,084	1,802,939	6,787,448
52	222,222	222,222	471,988	1,895,596	7,336,285
53	222,222	222,222	482,113	1,993,037	7,929,538
At age 90	222,222	222,222	390,276	1,208,026	3,644,542
At age 95	222,222	222,222	433,656	1,551,385	5,375,403
At age 100	222,222	222,222	482,113	1,993,037	7,929,538

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	13,400	19,143	13,831	19,758	14,262	20,374
2	44,444	30,046	37,557	31,478	39,348	32,940	41,175
3	66,667	48,086	55,271	51,136	58,777	54,312	62,427
4	88,889	63,641	72,319	68,698	78,066	74,067	84,167
5	111,111	78,927	88,682	86,489	97,178	94,676	106,377
6	133,333	95,093	105,659	105,785	117,539	117,593	130,659
7	155,556	112,413	122,189	126,980	138,021	143,393	155,862
8	177,778	129,964	138,259	149,119	158,638	171,146	182,070
9	200,000	146,109	153,799	170,349	179,314	198,786	209,249
10	222,222	169,529	169,529	200,866	200,866	238,381	238,381
11	222,222	162,512	162,512	199,650	199,650	245,177	245,177
12	222,222	155,065	155,065	197,979	197,979	251,972	251,972
13	222,222	147,094	147,094	195,758	195,758	258,700	258,700
14	222,222	138,432	138,432	192,819	192,819	265,230	265,230
15	222,222	131,746	131,746	191,828	191,828	274,267	274,267
16	222,222	121,108	121,108	186,933	186,933	280,084	280,084
17	222,222	109,247	109,247	180,768	180,768	285,282	285,282
18	222,222	95,983	95,983	173,142	173,142	289,722	289,722
19	222,222	95,078	95,078	176,745	176,745	304,382	304,382
20	222,222	147,877	147,877	231,667	231,667	367,697	367,697
21	222,222	146,128	146,128	236,139	236,139	385,996	385,996
22	222,222	144,446	144,446	240,757	240,757	405,280	405,280
23	222,222	142,847	142,847	245,542	245,542	425,615	425,615
24	222,222	141,343	141,343	250,512	250,512	447,069	447,069
25	222,222	139,935	139,935	255,672	255,672	469,704	469,704
26	222,222	138,568	138,568	260,979	260,979	493,538	493,538
27	222,222	137,209	137,209	266,403	266,403	518,601	518,601
28	222,222	135,859	135,859	271,949	271,949	544,959	544,959
29	222,222	134,518	134,518	277,618	277,618	572,677	572,677
30	222,222	133,187	133,187	283,414	283,414	601,826	601,826
31	222,222	131,864	131,864	289,340	289,340	632,481	632,481
32	222,222	130,550	130,550	295,398	295,398	664,718	664,718
33	222,222	129,246	129,246	301,592	301,592	698,620	698,620
34	222,222	127,950	127,950	307,925	307,925	734,273	734,273
35	222,222	126,663	126,663	314,399	314,399	771,767	771,767
36	222,222	125,385	125,385	321,018	321,018	811,197	811,197
37	222,222	124,116	124,116	327,785	327,785	852,663	852,663
38	222,222	122,856	122,856	334,704	334,704	896,270	896,270
39	222,222	121,604	121,604	341,778	341,778	942,130	942,130
40	222,222	120,360	120,360	349,010	349,010	990,357	990,357

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	119,125	119,125	356,404	356,404	1,041,074	1,041,074
42	222,222	117,899	117,899	363,963	363,963	1,094,411	1,094,411
43	222,222	116,681	116,681	371,691	371,691	1,150,501	1,150,501
44	222,222	115,471	115,471	379,592	379,592	1,209,488	1,209,488
45	222,222	114,270	114,270	387,671	387,671	1,271,521	1,271,521
46	222,222	113,077	113,077	395,929	395,929	1,336,757	1,336,757
47	222,222	111,892	111,892	404,373	404,373	1,405,362	1,405,362
48	222,222	110,715	110,715	413,006	413,006	1,477,510	1,477,510
49	222,222	109,546	109,546	421,832	421,832	1,553,383	1,553,383
50	222,222	108,386	108,386	430,855	430,855	1,633,174	1,633,174
51	222,222	107,233	107,233	440,080	440,080	1,717,085	1,717,085
52	222,222	106,088	106,088	449,512	449,512	1,805,329	1,805,329
53	222,222	104,951	104,951	459,155	459,155	1,898,130	1,898,130
At age 90	222,222	116,681	116,681	371,691	371,691	1,150,501	1,150,501
At age 95	222,222	110,715	110,715	413,006	413,006	1,477,510	1,477,510
At age 100	222,222	104,951	104,951	459,155	459,155	1,898,130	1,898,130

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	19,143	1,000,000	19,758	1,000,000	20,374
2	44,444	1,000,000	37,557	1,000,000	39,348	1,000,000	41,175
3	66,667	1,000,000	55,271	1,000,000	58,777	1,000,000	62,427
4	88,889	1,000,000	72,319	1,000,000	78,066	1,000,000	84,167
5	111,111	1,000,000	88,682	1,000,000	97,178	1,000,000	106,377
6	133,333	1,000,000	105,659	1,000,000	117,539	1,000,000	130,659
7	155,556	1,000,000	122,189	1,000,000	138,021	1,000,000	155,862
8	177,778	1,000,000	138,259	1,000,000	158,638	1,000,000	182,070
9	200,000	1,000,000	153,799	1,000,000	179,314	1,000,000	209,249
10	222,222	1,000,000	169,529	1,000,000	200,866	1,000,000	238,381
11	222,222	1,000,000	162,512	1,000,000	199,650	1,000,000	245,177
12	222,222	1,000,000	155,065	1,000,000	197,979	1,000,000	251,972
13	222,222	1,000,000	147,094	1,000,000	195,758	1,000,000	258,700
14	222,222	1,000,000	138,432	1,000,000	192,819	1,000,000	265,230
15	222,222	1,000,000	131,746	1,000,000	191,828	1,000,000	274,267
16	222,222	1,000,000	121,108	1,000,000	186,933	1,000,000	280,084
17	222,222	1,000,000	109,247	1,000,000	180,768	1,000,000	285,282
18	222,222	1,000,000	95,983	1,000,000	173,142	1,000,000	289,722
19	222,222	222,222	95,078	222,222	176,745	319,602	304,382
20	222,222	222,222	147,877	243,250	231,667	386,081	367,697
21	222,222	222,222	146,128	247,946	236,139	405,296	385,996
22	222,222	222,222	144,446	252,795	240,757	425,544	405,280
23	222,222	222,222	142,847	257,819	245,542	446,895	425,615
24	222,222	222,222	141,343	263,037	250,512	469,422	447,069
25	222,222	222,222	139,935	268,456	255,672	493,190	469,704
26	222,222	222,222	138,568	274,028	260,979	518,215	493,538
27	222,222	222,222	137,209	279,723	266,403	544,532	518,601
28	222,222	222,222	135,859	285,546	271,949	572,207	544,959
29	222,222	222,222	134,518	291,499	277,618	601,311	572,677
30	222,222	222,222	133,187	297,585	283,414	631,917	601,826
31	222,222	222,222	131,864	303,807	289,340	664,105	632,481
32	222,222	222,222	130,550	310,168	295,398	697,954	664,718
33	222,222	222,222	129,246	316,672	301,592	733,552	698,620
34	222,222	222,222	127,950	323,321	307,925	770,987	734,273
35	222,222	222,222	126,663	330,119	314,399	810,356	771,767
36	222,222	222,222	125,385	337,069	321,018	851,757	811,197
37	222,222	222,222	124,116	344,175	327,785	895,296	852,663
38	222,222	222,222	122,856	351,439	334,704	941,084	896,270
39	222,222	222,222	121,604	358,867	341,778	989,236	942,130
40	222,222	222,222	120,360	366,460	349,010	1,039,875	990,357

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	119,125	374,224	356,404	1,093,128	1,041,074
42	222,222	222,222	117,899	382,161	363,963	1,149,131	1,094,411
43	222,222	222,222	116,681	390,276	371,691	1,208,026	1,150,501
44	222,222	222,222	115,471	398,572	379,592	1,269,963	1,209,488
45	222,222	222,222	114,270	407,054	387,671	1,335,097	1,271,521
46	222,222	222,222	113,077	415,726	395,929	1,403,595	1,336,757
47	222,222	222,222	111,892	424,592	404,373	1,475,630	1,405,362
48	222,222	222,222	110,715	433,656	413,006	1,551,385	1,477,510
49	222,222	222,222	109,546	442,923	421,832	1,631,052	1,553,383
50	222,222	222,222	108,386	452,398	430,855	1,714,833	1,633,174
51	222,222	222,222	107,233	462,084	440,080	1,802,939	1,717,085
52	222,222	222,222	106,088	471,988	449,512	1,895,596	1,805,329
53	222,222	222,222	104,951	482,113	459,155	1,993,037	1,898,130
At age 90	222,222	222,222	116,681	390,276	371,691	1,208,026	1,150,501
At age 95	222,222	222,222	110,715	433,656	413,006	1,551,385	1,477,510
At age 100	222,222	222,222	104,951	482,113	459,155	1,993,037	1,898,130

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.