05272019

## AIA INTERNATIONAL LIMITED

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

# Proposal for Comprehensive Protection

| | | | |
|---|---|---|---|
| Name of Insurance Company: | AIA International Limited | | |
| Name of Basic Policy: | AIA 2-in-1 Protection Linked Plan (Single Premium) | | |
| Insured: | Mr. SUBASH | Applicant: | Mr. SUBASH |
| Age and Sex: | 47 / Male | Benefit Term: | Whole Life |
| Rating Class: | Standard (Non-Smoker) | Prescribed Percentage: | 450% |
| Currency: | US$ | Single Premium: | $222,222.22 |
| Initial Sum Assured: | $1,000,000 | Initial Lump Sum Premium: | $0.00 |

| | INITIAL SUM ASSURED | BENEFIT TERM (YEARS) | INITIAL PAYMENT PREMIUM (US$) |
|---|---|---|---|
| **BASIC POLICY** | | | |
| AIA 2-IN-1 PROTECTION LINKED PLAN (SINGLE PREMIUM) | 1,000,000 | Whole Life | 222,222.22 |
| | | **TOTAL:** | **222,222.22** |

## 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): **222,234.99**

**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.***

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## AIA INTERNATIONAL LIMITED

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

**IMPORTANT:**

**THIS IS A SUMMARY ILLUSTRATION OF THE SURRENDER VALUES AND DEATH BENEFITS OF AIA 2-IN-1 PROTECTION LINKED PLAN (SINGLE 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 (SINGLE 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 Premium | Premium Payment Term | Prescribed Percentage | Benefit Term |
|---|---|---|---|---|---|
| AIA 2-in-1 Protection Linked Plan (Single Premium) | 1,000,000 | 222,222.22 | Single Premium | 450% | Whole Life |

Total: 222,222.22

==========

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## AIA INTERNATIONAL LIMITED

# Plan: AIA 2-in-1 Protection Linked Plan (Single 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 | 222,222 | 198,649 | 205,133 | 211,618 | 218,103 |
| 2 | 222,222 | 193,928 | 206,723 | 219,900 | 233,458 |
| 3 | 222,222 | 189,722 | 208,657 | 228,738 | 250,000 |
| 4 | 222,222 | 185,481 | 210,383 | 237,587 | 267,230 |
| 5 | 222,222 | 181,670 | 212,409 | 247,003 | 285,800 |
| 10 | 222,222 | 162,038 | 225,561 | 308,678 | 416,493 |
| 15 | 222,222 | 125,411 | 224,163 | 375,692 | 604,254 |
| 20 | 222,222 | 139,494 | 268,439 | 505,086 | 924,918 |
| 25 | 222,222 | 135,236 | 304,298 | 662,765 | 1,395,774 |
| 30 | 222,222 | 131,867 | 346,160 | 871,371 | 2,108,524 |
| 35 | 222,222 | 128,529 | 394,082 | 1,146,378 | 3,186,538 |
| 40 | 222,222 | 125,223 | 448,943 | 1,508,928 | 4,817,006 |
| 45 | 222,222 | 121,949 | 511,749 | 1,986,887 | 7,283,047 |
| 50 | 222,222 | 118,707 | 583,650 | 2,616,992 | 11,012,870 |
| At age 90 | 222,222 | 123,255 | 485,603 | 1,779,731 | 6,172,930 |
| At age 95 | 222,222 | 120,000 | 553,718 | 2,343,894 | 9,333,847 |
| At age 100 | 222,222 | 116,777 | 631,697 | 3,087,643 | 14,114,651 |

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## AIA INTERNATIONAL LIMITED

# Plan: AIA 2-in-1 Protection Linked Plan (Single 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 | 222,222 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 2 | 222,222 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 3 | 222,222 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 4 | 222,222 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 5 | 222,222 | 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 | 281,861 | 530,341 | 971,164 |
| 25 | 222,222 | 222,222 | 319,512 | 695,903 | 1,465,563 |
| 30 | 222,222 | 222,222 | 363,468 | 914,939 | 2,213,950 |
| 35 | 222,222 | 222,222 | 413,786 | 1,203,697 | 3,345,865 |
| 40 | 222,222 | 222,222 | 471,390 | 1,584,375 | 5,057,857 |
| 45 | 222,222 | 222,222 | 537,336 | 2,086,231 | 7,647,200 |
| 50 | 222,222 | 222,222 | 612,833 | 2,747,842 | 11,563,514 |
| At age 90 | 222,222 | 222,222 | 509,883 | 1,868,718 | 6,481,577 |
| At age 95 | 222,222 | 222,222 | 581,404 | 2,461,088 | 9,800,539 |
| At age 100 | 222,222 | 222,222 | 663,281 | 3,242,026 | 14,820,384 |

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## AIA INTERNATIONAL LIMITED

## Plan: AIA 2-in-1 Protection Linked Plan (Single 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 Single 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 illustrated above 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 on the date this proposal was generated. For details of the refund of COI, bonuses, fees and charges, please refer to the product brochure and Policy.
   (ii) No partial withdrawals have been made.
   (iii) 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, 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 (Single 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 (Single 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 (Single 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 | Loyalty Bonus, Persistency Bonus and Refund of COI (if applicable) | Net Amount of Premiums Available for Investment |
| | Single 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 | 222,222 | N/A | N/A | 5,558 | 1,983 | N/A | 214,681 |
| 2 | N/A | N/A | N/A | 5,531 | 2,188 | N/A | N/A |
| 3 | N/A | N/A | N/A | 5,499 | 2,395 | N/A | N/A |
| 4 | N/A | N/A | N/A | 5,461 | 2,595 | N/A | N/A |
| 5 | N/A | N/A | N/A | 5,418 | 2,835 | 548 | N/A |
| 6 | N/A | N/A | N/A | 2,174 | 3,076 | 1,328 | N/A |
| 7 | N/A | N/A | N/A | 2,198 | 3,331 | 1,324 | N/A |
| 8 | N/A | N/A | N/A | 2,220 | 3,618 | 1,325 | N/A |
| 9 | N/A | N/A | N/A | 2,239 | 4,020 | 1,332 | N/A |
| 10 | N/A | N/A | N/A | 2,254 | 4,431 | 1,344 | N/A |
| 11 | N/A | N/A | N/A | 2,265 | 4,896 | 1,359 | N/A |
| 12 | N/A | N/A | N/A | 2,272 | 5,410 | 1,371 | N/A |
| 13 | N/A | N/A | N/A | 2,273 | 5,973 | 1,381 | N/A |
| 14 | N/A | N/A | N/A | 2,269 | 6,649 | 1,387 | N/A |
| 15 | N/A | N/A | N/A | 2,256 | 7,488 | 1,389 | N/A |

to be continued

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## AIA INTERNATIONAL LIMITED

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

| Policy Year | Premiums Paid in the Policy Year | | Assuming Net Rate of Return* of 3% p.a. (for illustration only) | | | | |
|---|---|---|---|---|---|---|---|
| | | | Platform Fees | | | | |
| | Single Premium | Initial Lump Sum Premium (if applicable) | Premium Charge# (if applicable) | Account Value Charge | Cost of Insurance | Loyalty Bonus, Persistency 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 | 2,235 | 8,433 | 1,387 | N/A |
| 17 | N/A | N/A | N/A | 2,203 | 9,528 | 1,378 | N/A |
| 18 | N/A | N/A | N/A | 2,158 | 10,775 | 1,362 | N/A |
| 19 | N/A | N/A | N/A | 2,155 | N/A | 1,343 | N/A |
| 20 | N/A | N/A | N/A | 2,211 | N/A | 46,143 | N/A |
| 21 | N/A | N/A | N/A | 2,722 | N/A | 1,377 | N/A |
| 22 | N/A | N/A | N/A | 2,790 | N/A | 1,464 | N/A |
| 23 | N/A | N/A | N/A | 2,860 | N/A | 1,569 | N/A |
| 24 | N/A | N/A | N/A | 2,933 | N/A | 1,690 | N/A |
| 25 | N/A | N/A | N/A | 3,009 | N/A | 1,816 | N/A |
| 26 | N/A | N/A | N/A | 3,087 | N/A | 1,901 | N/A |
| 27 | N/A | N/A | N/A | 3,167 | N/A | 1,960 | N/A |
| 28 | N/A | N/A | N/A | 3,250 | N/A | 2,022 | N/A |
| 29 | N/A | N/A | N/A | 3,335 | N/A | 2,085 | N/A |
| 30 | N/A | N/A | N/A | 3,422 | N/A | 2,150 | N/A |
| 31 | N/A | N/A | N/A | 3,512 | N/A | 2,218 | N/A |
| 32 | N/A | N/A | N/A | 3,604 | N/A | 2,286 | N/A |
| 33 | N/A | N/A | N/A | 3,698 | N/A | 2,357 | N/A |
| 34 | N/A | N/A | N/A | 3,796 | N/A | 2,430 | N/A |
| 35 | N/A | N/A | N/A | 3,895 | N/A | 2,505 | N/A |
| 36 | N/A | N/A | N/A | 3,998 | N/A | 2,582 | N/A |
| 37 | N/A | N/A | N/A | 4,103 | N/A | 2,661 | N/A |
| 38 | N/A | N/A | N/A | 4,212 | N/A | 2,742 | N/A |
| 39 | N/A | N/A | N/A | 4,323 | N/A | 2,825 | N/A |
| 40 | N/A | N/A | N/A | 4,437 | N/A | 2,911 | N/A |
| 41 | N/A | N/A | N/A | 4,555 | N/A | 2,999 | N/A |
| 42 | N/A | N/A | N/A | 4,676 | N/A | 3,089 | N/A |
| 43 | N/A | N/A | N/A | 4,800 | N/A | 3,182 | N/A |
| 44 | N/A | N/A | N/A | 4,927 | N/A | 3,278 | N/A |
| 45 | N/A | N/A | N/A | 5,058 | N/A | 3,376 | N/A |

to be continued

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## AIA INTERNATIONAL LIMITED

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

| Policy Year | Premiums Paid in the Policy Year | | Assuming Net Rate of Return* of 3% p.a. (for illustration only) | | | | |
|---|---|---|---|---|---|---|---|
| | | | Platform Fees | | | | |
| | Single Premium | Initial Lump Sum Premium (if applicable) | Premium Charge# (if applicable) | Account Value Charge | Cost of Insurance | Loyalty Bonus, Persistency 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 | 5,192 | N/A | 3,476 | N/A |
| 47 | N/A | N/A | N/A | 5,331 | N/A | 3,580 | N/A |
| 48 | N/A | N/A | N/A | 5,473 | N/A | 3,686 | N/A |
| 49 | N/A | N/A | N/A | 5,618 | N/A | 3,795 | N/A |
| 50 | N/A | N/A | N/A | 5,768 | N/A | 3,908 | N/A |
| 51 | N/A | N/A | N/A | 5,922 | N/A | 4,023 | N/A |
| 52 | N/A | N/A | N/A | 6,080 | N/A | 4,141 | N/A |
| 53 | N/A | N/A | N/A | 6,243 | N/A | 4,263 | 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 **)** | 31,353 | 35,800 | (4,851) |
| **Total cost of insurance payable** | 30,472 | 60,887 | 89,624 |
| **Total** | 61,824 | 96,688 | 84,772 |

**Loyalty Bonus, Persistency 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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## AIA INTERNATIONAL LIMITED

## Plan: AIA 2-in-1 Protection Linked Plan (Single 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 (Single Premium) | | |
| Insured: | Mr. SUBASH | Applicant: | Mr. SUBASH |
| Age and Sex: | 47 / Male | Benefit Term: | Whole Life |
| Rating Class: | Standard (Non-Smoker) | Prescribed Percentage: | 450% |
| Currency: | US$ | Single Premium: | $222,222.22 |
| Initial Sum Assured: | $1,000,000 | 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** | • 2.5% per annum (i.e. 2.5% p.a. ÷ 12 per month) of the Basic Account Value on each Monthiversary within the first 5 policy years.<br>• 1.0% per annum (i.e. 1.0% p.a. ÷ 12 per month) of the Basic Account Value on each Monthiversary from the 6th 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 or (b) surrender, Surrender Charge is applicable to the Net Chargeable Amount (applicable for partial withdrawal) or Net Single Premium Paid (applicable for surrender) within the first five policy years. |

**AIA INTERNATIONAL LIMITED**

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

# Schedule of Current Policy Fees And Charges

## Appendix

The Surrender Charge Rate scales is as follows:

| Policy Year | Surrender Charge Rate Applicable to Net Chargeable Amount (NCA) or Net Single Premium Paid (NSPP) |
|---|---|
| 1 | 7.25% |
| 2 | 6.00% |
| 3 | 4.50% |
| 4 | 3.00% |
| 5 | 1.50% |
| 6 and thereafter | Not applicable |

(a) For partial withdrawal:

The amount of Surrender Charge is calculated by multiplying the Net Chargeable Amount (NCA) (i.e. withdrawal amount from Basic Account minus Free Partial Withdrawal Amount*, subject to a minimum of zero, and to be determined at the time of each partial withdrawal) with the relevant Surrender Charge Rate as set out in the above table:

| Net Chargeable Amount | Surrender Charge |
|---|---|
| ≤ 0 | 0 |
| > 0 | NCA x applicable Surrender Charge Rate as set out in the above table |

Whereas:

NCA = Net Chargeable Amount

The value of NCA is determined at the time of each partial withdrawal.

* The amount of the Basic Account Value exceeding the sum of any Net Single Premium Paid to which surrender charge is not applicable and is subject to a minimum of zero.

(b) For surrender:

Surrender Charge is:

Net Single Premium Paid (NSPP) x applicable 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 revise them by giving advance notice to you.

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 (Single 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 (Single Premium) | | |
| Insured: | Mr. SUBASH | Applicant: | Mr. SUBASH |
| Age and Sex: | 47 / Male | Benefit Term: | Whole Life |
| Rating Class: | Standard (Non-Smoker) | Prescribed Percentage: | 450% |
| Currency: | US$ | Single Premium: | $222,222.22 |
| Initial Sum Assured: | $1,000,000 | 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 revise them by giving advance notice. Please refer to the product brochure for details.

## AIA INTERNATIONAL LIMITED

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

| Projected Surrender Values | | | | | | |
|---|---|---|---|---|---|---|
| End of Policy Year | Total Premiums Paid | Current Year Withdrawals | 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 | 222,222 | 0 | 198,649 | 205,133 | 211,618 | 218,103 |
| 2 | 222,222 | 0 | 193,928 | 206,723 | 219,900 | 233,458 |
| 3 | 222,222 | 0 | 189,722 | 208,657 | 228,738 | 250,000 |
| 4 | 222,222 | 0 | 185,481 | 210,383 | 237,587 | 267,230 |
| 5 | 222,222 | 0 | 181,670 | 212,409 | 247,003 | 285,800 |
| 6 | 222,222 | 0 | 181,135 | 218,240 | 261,257 | 310,909 |
| 7 | 222,222 | 0 | 176,958 | 220,524 | 272,563 | 334,392 |
| 8 | 222,222 | 0 | 172,445 | 222,565 | 284,264 | 359,731 |
| 9 | 222,222 | 0 | 167,474 | 224,248 | 296,291 | 387,028 |
| 10 | 222,222 | 0 | 162,038 | 225,561 | 308,678 | 416,493 |
| 11 | 222,222 | 0 | 156,075 | 226,446 | 321,421 | 448,326 |
| 12 | 222,222 | 0 | 149,528 | 226,842 | 334,516 | 482,755 |
| 13 | 222,222 | 0 | 142,334 | 226,689 | 347,965 | 520,042 |
| 14 | 222,222 | 0 | 134,358 | 225,856 | 361,719 | 560,447 |
| 15 | 222,222 | 0 | 125,411 | 224,163 | 375,692 | 604,254 |
| 16 | 222,222 | 0 | 115,361 | 221,479 | 389,856 | 651,845 |
| 17 | 222,222 | 0 | 104,026 | 217,629 | 404,155 | 703,651 |
| 18 | 222,222 | 0 | 91,219 | 212,429 | 418,541 | 760,195 |
| 19 | 222,222 | 0 | 90,797 | 217,979 | 442,010 | 825,401 |
| 20 | 222,222 | 0 | 139,494 | 268,439 | 505,086 | 924,918 |
| 21 | 222,222 | 0 | 138,518 | 275,129 | 533,158 | 1,004,124 |
| 22 | 222,222 | 0 | 137,590 | 282,039 | 562,854 | 1,090,186 |
| 23 | 222,222 | 0 | 136,727 | 289,192 | 594,280 | 1,183,706 |
| 24 | 222,222 | 0 | 135,942 | 296,608 | 627,548 | 1,285,335 |
| 25 | 222,222 | 0 | 135,236 | 304,298 | 662,765 | 1,395,774 |
| 26 | 222,222 | 0 | 134,561 | 312,224 | 700,007 | 1,515,758 |
| 27 | 222,222 | 0 | 133,886 | 320,367 | 739,364 | 1,646,093 |
| 28 | 222,222 | 0 | 133,212 | 328,734 | 780,958 | 1,787,672 |
| 29 | 222,222 | 0 | 132,539 | 337,329 | 824,915 | 1,941,464 |
| 30 | 222,222 | 0 | 131,867 | 346,160 | 871,371 | 2,108,524 |
| 31 | 222,222 | 0 | 131,197 | 355,233 | 920,466 | 2,289,996 |
| 32 | 222,222 | 0 | 130,528 | 364,555 | 972,351 | 2,487,124 |
| 33 | 222,222 | 0 | 129,860 | 374,132 | 1,027,185 | 2,701,257 |
| 34 | 222,222 | 0 | 129,194 | 383,972 | 1,085,135 | 2,933,864 |
| 35 | 222,222 | 0 | 128,529 | 394,082 | 1,146,378 | 3,186,538 |
| 36 | 222,222 | 0 | 127,865 | 404,469 | 1,211,102 | 3,461,010 |
| 37 | 222,222 | 0 | 127,202 | 415,140 | 1,279,504 | 3,759,160 |
| 38 | 222,222 | 0 | 126,541 | 426,104 | 1,351,793 | 4,083,032 |
| 39 | 222,222 | 0 | 125,881 | 437,369 | 1,428,190 | 4,434,844 |
| 40 | 222,222 | 0 | 125,223 | 448,943 | 1,508,928 | 4,817,006 |

to be continued

## AIA INTERNATIONAL LIMITED

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

| Projected Surrender Values | | | | | | |
|---|---|---|---|---|---|---|
| End of Policy Year | Total Premiums Paid | Current Year Withdrawals | 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 | 0 | 124,565 | 460,834 | 1,594,255 | 5,232,138 |
| 42 | 222,222 | 0 | 123,909 | 473,051 | 1,684,431 | 5,683,083 |
| 43 | 222,222 | 0 | 123,255 | 485,603 | 1,779,731 | 6,172,930 |
| 44 | 222,222 | 0 | 122,601 | 498,499 | 1,880,447 | 6,705,036 |
| 45 | 222,222 | 0 | 121,949 | 511,749 | 1,986,887 | 7,283,047 |
| 46 | 222,222 | 0 | 121,298 | 525,362 | 2,099,376 | 7,910,923 |
| 47 | 222,222 | 0 | 120,648 | 539,348 | 2,218,257 | 8,592,965 |
| 48 | 222,222 | 0 | 120,000 | 553,718 | 2,343,894 | 9,333,847 |
| 49 | 222,222 | 0 | 119,353 | 568,482 | 2,476,670 | 10,138,644 |
| 50 | 222,222 | 0 | 118,707 | 583,650 | 2,616,992 | 11,012,870 |
| 51 | 222,222 | 0 | 118,063 | 599,234 | 2,765,289 | 11,962,516 |
| 52 | 222,222 | 0 | 117,419 | 615,246 | 2,922,013 | 12,994,087 |
| 53 | 222,222 | 0 | 116,777 | 631,697 | 3,087,643 | 14,114,651 |
| At age 90 | 222,222 | 0 | 123,255 | 485,603 | 1,779,731 | 6,172,930 |
| At age 95 | 222,222 | 0 | 120,000 | 553,718 | 2,343,894 | 9,333,847 |
| At age 100 | 222,222 | 0 | 116,777 | 631,697 | 3,087,643 | 14,114,651 |

## AIA INTERNATIONAL LIMITED

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

| Projected Death Benefits | | | | | | |
|---|---|---|---|---|---|---|
| End of Policy Year | Total Premiums Paid | Current Year Withdrawals | 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 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 2 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 3 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 4 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 5 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 6 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 7 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 8 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 9 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 10 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 11 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 12 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 13 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 14 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 15 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 16 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 17 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 18 | 222,222 | 0 | 1,000,000 | 1,000,000 | 1,000,000 | 1,000,000 |
| 19 | 222,222 | 0 | 222,222 | 228,878 | 464,110 | 866,671 |
| 20 | 222,222 | 0 | 222,222 | 281,861 | 530,341 | 971,164 |
| 21 | 222,222 | 0 | 222,222 | 288,885 | 559,815 | 1,054,330 |
| 22 | 222,222 | 0 | 222,222 | 296,141 | 590,996 | 1,144,696 |
| 23 | 222,222 | 0 | 222,222 | 303,652 | 623,994 | 1,242,892 |
| 24 | 222,222 | 0 | 222,222 | 311,439 | 658,925 | 1,349,601 |
| 25 | 222,222 | 0 | 222,222 | 319,512 | 695,903 | 1,465,563 |
| 26 | 222,222 | 0 | 222,222 | 327,835 | 735,007 | 1,591,546 |
| 27 | 222,222 | 0 | 222,222 | 336,386 | 776,333 | 1,728,398 |
| 28 | 222,222 | 0 | 222,222 | 345,170 | 820,006 | 1,877,055 |
| 29 | 222,222 | 0 | 222,222 | 354,195 | 866,161 | 2,038,537 |
| 30 | 222,222 | 0 | 222,222 | 363,468 | 914,939 | 2,213,950 |
| 31 | 222,222 | 0 | 222,222 | 372,994 | 966,489 | 2,404,496 |
| 32 | 222,222 | 0 | 222,222 | 382,782 | 1,020,969 | 2,611,480 |
| 33 | 222,222 | 0 | 222,222 | 392,839 | 1,078,544 | 2,836,320 |
| 34 | 222,222 | 0 | 222,222 | 403,171 | 1,139,392 | 3,080,558 |
| 35 | 222,222 | 0 | 222,222 | 413,786 | 1,203,697 | 3,345,865 |
| 36 | 222,222 | 0 | 222,222 | 424,692 | 1,271,657 | 3,634,060 |
| 37 | 222,222 | 0 | 222,222 | 435,897 | 1,343,479 | 3,947,118 |
| 38 | 222,222 | 0 | 222,222 | 447,410 | 1,419,382 | 4,287,184 |
| 39 | 222,222 | 0 | 222,222 | 459,238 | 1,499,599 | 4,656,586 |
| 40 | 222,222 | 0 | 222,222 | 471,390 | 1,584,375 | 5,057,857 |

to be continued

## AIA INTERNATIONAL LIMITED

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

| Projected Death Benefits | | | | | | |
|---|---|---|---|---|---|---|
| End of Policy Year | Total Premiums Paid | Current Year Withdrawals | 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 | 0 | 222,222 | 483,876 | 1,673,968 | 5,493,745 |
| 42 | 222,222 | 0 | 222,222 | 496,704 | 1,768,652 | 5,967,237 |
| 43 | 222,222 | 0 | 222,222 | 509,883 | 1,868,718 | 6,481,577 |
| 44 | 222,222 | 0 | 222,222 | 523,424 | 1,974,470 | 7,040,288 |
| 45 | 222,222 | 0 | 222,222 | 537,336 | 2,086,231 | 7,647,200 |
| 46 | 222,222 | 0 | 222,222 | 551,630 | 2,204,344 | 8,306,469 |
| 47 | 222,222 | 0 | 222,222 | 566,316 | 2,329,169 | 9,022,613 |
| 48 | 222,222 | 0 | 222,222 | 581,404 | 2,461,088 | 9,800,539 |
| 49 | 222,222 | 0 | 222,222 | 596,906 | 2,600,504 | 10,645,576 |
| 50 | 222,222 | 0 | 222,222 | 612,833 | 2,747,842 | 11,563,514 |
| 51 | 222,222 | 0 | 222,222 | 629,196 | 2,903,553 | 12,560,642 |
| 52 | 222,222 | 0 | 222,222 | 646,008 | 3,068,114 | 13,643,791 |
| 53 | 222,222 | 0 | 222,222 | 663,281 | 3,242,026 | 14,820,384 |
| At age 90 | 222,222 | 0 | 222,222 | 509,883 | 1,868,718 | 6,481,577 |
| At age 95 | 222,222 | 0 | 222,222 | 581,404 | 2,461,088 | 9,800,539 |
| At age 100 | 222,222 | 0 | 222,222 | 663,281 | 3,242,026 | 14,820,384 |

## AIA INTERNATIONAL LIMITED

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

**Projected Surrender Values and Account Values**

| End of Policy Year | Total Premiums Paid | Current Year Withdrawals | 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 | 222,222 | 0 | 198,649 | 214,760 | 205,133 | 221,245 | 211,618 | 227,729 |
| 2 | 222,222 | 0 | 193,928 | 207,261 | 206,723 | 220,057 | 219,900 | 233,233 |
| 3 | 222,222 | 0 | 189,722 | 199,722 | 208,657 | 218,657 | 228,738 | 238,738 |
| 4 | 222,222 | 0 | 185,481 | 192,148 | 210,383 | 217,050 | 237,587 | 244,254 |
| 5 | 222,222 | 0 | 181,670 | 185,003 | 212,409 | 215,743 | 247,003 | 250,336 |
| 6 | 222,222 | 0 | 181,135 | 181,135 | 218,240 | 218,240 | 261,257 | 261,257 |
| 7 | 222,222 | 0 | 176,958 | 176,958 | 220,524 | 220,524 | 272,563 | 272,563 |
| 8 | 222,222 | 0 | 172,445 | 172,445 | 222,565 | 222,565 | 284,264 | 284,264 |
| 9 | 222,222 | 0 | 167,474 | 167,474 | 224,248 | 224,248 | 296,291 | 296,291 |
| 10 | 222,222 | 0 | 162,038 | 162,038 | 225,561 | 225,561 | 308,678 | 308,678 |
| 11 | 222,222 | 0 | 156,075 | 156,075 | 226,446 | 226,446 | 321,421 | 321,421 |
| 12 | 222,222 | 0 | 149,528 | 149,528 | 226,842 | 226,842 | 334,516 | 334,516 |
| 13 | 222,222 | 0 | 142,334 | 142,334 | 226,689 | 226,689 | 347,965 | 347,965 |
| 14 | 222,222 | 0 | 134,358 | 134,358 | 225,856 | 225,856 | 361,719 | 361,719 |
| 15 | 222,222 | 0 | 125,411 | 125,411 | 224,163 | 224,163 | 375,692 | 375,692 |
| 16 | 222,222 | 0 | 115,361 | 115,361 | 221,479 | 221,479 | 389,856 | 389,856 |
| 17 | 222,222 | 0 | 104,026 | 104,026 | 217,629 | 217,629 | 404,155 | 404,155 |
| 18 | 222,222 | 0 | 91,219 | 91,219 | 212,429 | 212,429 | 418,541 | 418,541 |
| 19 | 222,222 | 0 | 90,797 | 90,797 | 217,979 | 217,979 | 442,010 | 442,010 |
| 20 | 222,222 | 0 | 139,494 | 139,494 | 268,439 | 268,439 | 505,086 | 505,086 |
| 21 | 222,222 | 0 | 138,518 | 138,518 | 275,129 | 275,129 | 533,158 | 533,158 |
| 22 | 222,222 | 0 | 137,590 | 137,590 | 282,039 | 282,039 | 562,854 | 562,854 |
| 23 | 222,222 | 0 | 136,727 | 136,727 | 289,192 | 289,192 | 594,280 | 594,280 |
| 24 | 222,222 | 0 | 135,942 | 135,942 | 296,608 | 296,608 | 627,548 | 627,548 |
| 25 | 222,222 | 0 | 135,236 | 135,236 | 304,298 | 304,298 | 662,765 | 662,765 |
| 26 | 222,222 | 0 | 134,561 | 134,561 | 312,224 | 312,224 | 700,007 | 700,007 |
| 27 | 222,222 | 0 | 133,886 | 133,886 | 320,367 | 320,367 | 739,364 | 739,364 |
| 28 | 222,222 | 0 | 133,212 | 133,212 | 328,734 | 328,734 | 780,958 | 780,958 |
| 29 | 222,222 | 0 | 132,539 | 132,539 | 337,329 | 337,329 | 824,915 | 824,915 |
| 30 | 222,222 | 0 | 131,867 | 131,867 | 346,160 | 346,160 | 871,371 | 871,371 |
| 31 | 222,222 | 0 | 131,197 | 131,197 | 355,233 | 355,233 | 920,466 | 920,466 |
| 32 | 222,222 | 0 | 130,528 | 130,528 | 364,555 | 364,555 | 972,351 | 972,351 |
| 33 | 222,222 | 0 | 129,860 | 129,860 | 374,132 | 374,132 | 1,027,185 | 1,027,185 |
| 34 | 222,222 | 0 | 129,194 | 129,194 | 383,972 | 383,972 | 1,085,135 | 1,085,135 |
| 35 | 222,222 | 0 | 128,529 | 128,529 | 394,082 | 394,082 | 1,146,378 | 1,146,378 |
| 36 | 222,222 | 0 | 127,865 | 127,865 | 404,469 | 404,469 | 1,211,102 | 1,211,102 |
| 37 | 222,222 | 0 | 127,202 | 127,202 | 415,140 | 415,140 | 1,279,504 | 1,279,504 |
| 38 | 222,222 | 0 | 126,541 | 126,541 | 426,104 | 426,104 | 1,351,793 | 1,351,793 |
| 39 | 222,222 | 0 | 125,881 | 125,881 | 437,369 | 437,369 | 1,428,190 | 1,428,190 |
| 40 | 222,222 | 0 | 125,223 | 125,223 | 448,943 | 448,943 | 1,508,928 | 1,508,928 |

to be continued

## AIA INTERNATIONAL LIMITED

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

| Projected Surrender Values and Account Values | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| End of Policy Year | Total Premiums Paid | Current Year Withdrawals | 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 | 0 | 124,565 | 124,565 | 460,834 | 460,834 | 1,594,255 | 1,594,255 |
| 42 | 222,222 | 0 | 123,909 | 123,909 | 473,051 | 473,051 | 1,684,431 | 1,684,431 |
| 43 | 222,222 | 0 | 123,255 | 123,255 | 485,603 | 485,603 | 1,779,731 | 1,779,731 |
| 44 | 222,222 | 0 | 122,601 | 122,601 | 498,499 | 498,499 | 1,880,447 | 1,880,447 |
| 45 | 222,222 | 0 | 121,949 | 121,949 | 511,749 | 511,749 | 1,986,887 | 1,986,887 |
| 46 | 222,222 | 0 | 121,298 | 121,298 | 525,362 | 525,362 | 2,099,376 | 2,099,376 |
| 47 | 222,222 | 0 | 120,648 | 120,648 | 539,348 | 539,348 | 2,218,257 | 2,218,257 |
| 48 | 222,222 | 0 | 120,000 | 120,000 | 553,718 | 553,718 | 2,343,894 | 2,343,894 |
| 49 | 222,222 | 0 | 119,353 | 119,353 | 568,482 | 568,482 | 2,476,670 | 2,476,670 |
| 50 | 222,222 | 0 | 118,707 | 118,707 | 583,650 | 583,650 | 2,616,992 | 2,616,992 |
| 51 | 222,222 | 0 | 118,063 | 118,063 | 599,234 | 599,234 | 2,765,289 | 2,765,289 |
| 52 | 222,222 | 0 | 117,419 | 117,419 | 615,246 | 615,246 | 2,922,013 | 2,922,013 |
| 53 | 222,222 | 0 | 116,777 | 116,777 | 631,697 | 631,697 | 3,087,643 | 3,087,643 |
| At age 90 | 222,222 | 0 | 123,255 | 123,255 | 485,603 | 485,603 | 1,779,731 | 1,779,731 |
| At age 95 | 222,222 | 0 | 120,000 | 120,000 | 553,718 | 553,718 | 2,343,894 | 2,343,894 |
| At age 100 | 222,222 | 0 | 116,777 | 116,777 | 631,697 | 631,697 | 3,087,643 | 3,087,643 |

## AIA INTERNATIONAL LIMITED

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

**Projected Death Benefits and Account Values**

| End of Policy Year | Total Premiums Paid | Current Year Withdrawals | 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 | 222,222 | 0 | 1,000,000 | 214,760 | 1,000,000 | 221,245 | 1,000,000 | 227,729 |
| 2 | 222,222 | 0 | 1,000,000 | 207,261 | 1,000,000 | 220,057 | 1,000,000 | 233,233 |
| 3 | 222,222 | 0 | 1,000,000 | 199,722 | 1,000,000 | 218,657 | 1,000,000 | 238,738 |
| 4 | 222,222 | 0 | 1,000,000 | 192,148 | 1,000,000 | 217,050 | 1,000,000 | 244,254 |
| 5 | 222,222 | 0 | 1,000,000 | 185,003 | 1,000,000 | 215,743 | 1,000,000 | 250,336 |
| 6 | 222,222 | 0 | 1,000,000 | 181,135 | 1,000,000 | 218,240 | 1,000,000 | 261,257 |
| 7 | 222,222 | 0 | 1,000,000 | 176,958 | 1,000,000 | 220,524 | 1,000,000 | 272,563 |
| 8 | 222,222 | 0 | 1,000,000 | 172,445 | 1,000,000 | 222,565 | 1,000,000 | 284,264 |
| 9 | 222,222 | 0 | 1,000,000 | 167,474 | 1,000,000 | 224,248 | 1,000,000 | 296,291 |
| 10 | 222,222 | 0 | 1,000,000 | 162,038 | 1,000,000 | 225,561 | 1,000,000 | 308,678 |
| 11 | 222,222 | 0 | 1,000,000 | 156,075 | 1,000,000 | 226,446 | 1,000,000 | 321,421 |
| 12 | 222,222 | 0 | 1,000,000 | 149,528 | 1,000,000 | 226,842 | 1,000,000 | 334,516 |
| 13 | 222,222 | 0 | 1,000,000 | 142,334 | 1,000,000 | 226,689 | 1,000,000 | 347,965 |
| 14 | 222,222 | 0 | 1,000,000 | 134,358 | 1,000,000 | 225,856 | 1,000,000 | 361,719 |
| 15 | 222,222 | 0 | 1,000,000 | 125,411 | 1,000,000 | 224,163 | 1,000,000 | 375,692 |
| 16 | 222,222 | 0 | 1,000,000 | 115,361 | 1,000,000 | 221,479 | 1,000,000 | 389,856 |
| 17 | 222,222 | 0 | 1,000,000 | 104,026 | 1,000,000 | 217,629 | 1,000,000 | 404,155 |
| 18 | 222,222 | 0 | 1,000,000 | 91,219 | 1,000,000 | 212,429 | 1,000,000 | 418,541 |
| 19 | 222,222 | 0 | 222,222 | 90,797 | 228,878 | 217,979 | 464,110 | 442,010 |
| 20 | 222,222 | 0 | 222,222 | 139,494 | 281,861 | 268,439 | 530,341 | 505,086 |
| 21 | 222,222 | 0 | 222,222 | 138,518 | 288,885 | 275,129 | 559,815 | 533,158 |
| 22 | 222,222 | 0 | 222,222 | 137,590 | 296,141 | 282,039 | 590,996 | 562,854 |
| 23 | 222,222 | 0 | 222,222 | 136,727 | 303,652 | 289,192 | 623,994 | 594,280 |
| 24 | 222,222 | 0 | 222,222 | 135,942 | 311,439 | 296,608 | 658,925 | 627,548 |
| 25 | 222,222 | 0 | 222,222 | 135,236 | 319,512 | 304,298 | 695,903 | 662,765 |
| 26 | 222,222 | 0 | 222,222 | 134,561 | 327,835 | 312,224 | 735,007 | 700,007 |
| 27 | 222,222 | 0 | 222,222 | 133,886 | 336,386 | 320,367 | 776,333 | 739,364 |
| 28 | 222,222 | 0 | 222,222 | 133,212 | 345,170 | 328,734 | 820,006 | 780,958 |
| 29 | 222,222 | 0 | 222,222 | 132,539 | 354,195 | 337,329 | 866,161 | 824,915 |
| 30 | 222,222 | 0 | 222,222 | 131,867 | 363,468 | 346,160 | 914,939 | 871,371 |
| 31 | 222,222 | 0 | 222,222 | 131,197 | 372,994 | 355,233 | 966,489 | 920,466 |
| 32 | 222,222 | 0 | 222,222 | 130,528 | 382,782 | 364,555 | 1,020,969 | 972,351 |
| 33 | 222,222 | 0 | 222,222 | 129,860 | 392,839 | 374,132 | 1,078,544 | 1,027,185 |
| 34 | 222,222 | 0 | 222,222 | 129,194 | 403,171 | 383,972 | 1,139,392 | 1,085,135 |
| 35 | 222,222 | 0 | 222,222 | 128,529 | 413,786 | 394,082 | 1,203,697 | 1,146,378 |
| 36 | 222,222 | 0 | 222,222 | 127,865 | 424,692 | 404,469 | 1,271,657 | 1,211,102 |
| 37 | 222,222 | 0 | 222,222 | 127,202 | 435,897 | 415,140 | 1,343,479 | 1,279,504 |
| 38 | 222,222 | 0 | 222,222 | 126,541 | 447,410 | 426,104 | 1,419,382 | 1,351,793 |
| 39 | 222,222 | 0 | 222,222 | 125,881 | 459,238 | 437,369 | 1,499,599 | 1,428,190 |
| 40 | 222,222 | 0 | 222,222 | 125,223 | 471,390 | 448,943 | 1,584,375 | 1,508,928 |

to be continued

## AIA INTERNATIONAL LIMITED

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

| Projected Death Benefits and Account Values | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| End of Policy Year | Total Premiums Paid | Current Year Withdrawals | 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 | 0 | 222,222 | 124,565 | 483,876 | 460,834 | 1,673,968 | 1,594,255 |
| 42 | 222,222 | 0 | 222,222 | 123,909 | 496,704 | 473,051 | 1,768,652 | 1,684,431 |
| 43 | 222,222 | 0 | 222,222 | 123,255 | 509,883 | 485,603 | 1,868,718 | 1,779,731 |
| 44 | 222,222 | 0 | 222,222 | 122,601 | 523,424 | 498,499 | 1,974,470 | 1,880,447 |
| 45 | 222,222 | 0 | 222,222 | 121,949 | 537,336 | 511,749 | 2,086,231 | 1,986,887 |
| 46 | 222,222 | 0 | 222,222 | 121,298 | 551,630 | 525,362 | 2,204,344 | 2,099,376 |
| 47 | 222,222 | 0 | 222,222 | 120,648 | 566,316 | 539,348 | 2,329,169 | 2,218,257 |
| 48 | 222,222 | 0 | 222,222 | 120,000 | 581,404 | 553,718 | 2,461,088 | 2,343,894 |
| 49 | 222,222 | 0 | 222,222 | 119,353 | 596,906 | 568,482 | 2,600,504 | 2,476,670 |
| 50 | 222,222 | 0 | 222,222 | 118,707 | 612,833 | 583,650 | 2,747,842 | 2,616,992 |
| 51 | 222,222 | 0 | 222,222 | 118,063 | 629,196 | 599,234 | 2,903,553 | 2,765,289 |
| 52 | 222,222 | 0 | 222,222 | 117,419 | 646,008 | 615,246 | 3,068,114 | 2,922,013 |
| 53 | 222,222 | 0 | 222,222 | 116,777 | 663,281 | 631,697 | 3,242,026 | 3,087,643 |
| At age 90 | 222,222 | 0 | 222,222 | 123,255 | 509,883 | 485,603 | 1,868,718 | 1,779,731 |
| At age 95 | 222,222 | 0 | 222,222 | 120,000 | 581,404 | 553,718 | 2,461,088 | 2,343,894 |
| At age 100 | 222,222 | 0 | 222,222 | 116,777 | 663,281 | 631,697 | 3,242,026 | 3,087,643 |

## AIA INTERNATIONAL LIMITED

# Plan: AIA 2-in-1 Protection Linked Plan (Single 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 Single 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 illustrated above 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 on the date this proposal was generated. For details of the refund of COI and bonuses, fees and charges, please refer to the product brochure and Policy.
   (ii) Partial Withdrawals (if any) are made at the end of a Policy Year. Conditions and fees and charges may apply to Partial Withdrawal. Please refer to product brochure for details.
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.