Proposal for Comprehensive Protection

05272019

AIA INTERNATIONAL LIMITED

Insured's Information

Name:	Mr. SUBASH	Currency:	US$
Age:	47	Sum Assured:	$1,000,000
Sex (Smoking Status):	Male (Non-Smoker)	Basic Policy First Annual Premium:	$4,230.00

BASIC POLICY	SUM ASSURED	BENEFIT TERM (YEAR)	FIRST YEAR ANNUAL PREMIUM
AIA Vitality Series: Expert Term Life Plan (20-year renewable) Standard Class*	1,000,000	38	3,807.00
	Total:		**3,807.00**

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LEVY

Levy on insurance premiums to Insurance Authority (IA)	3.81

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):	**3,810.81**

AIA VITALITY MEMBERSHIP

First year membership fee	**55.13**

- Only applicable to new member
- Existing member is not required to pay this first year membership fee again upon policy application.
- Based on exchange rate US$1=HK$7.8

Grand Total (New member):	**3,865.94**
Grand Total (Existing member):	**3,810.81**

Remark: "We", "Our", "Company" or "AIA" refers to AIA International Limited (Incorporated in Bermuda with limited liability).

* The premium shown is the premium required for the first policy year after AIA Vitality-related insurance premium discount.

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

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This proposal is only to be used for insurance sales presentation in Hong Kong. This is an illustrative document and not a contract. For exact terms and conditions, please refer to the Policy contract.

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AIA INTERNATIONAL LIMITED

Plan: AIA Vitality Series: Expert Term Life Plan (20-year renewable) Standard Class

AIA Vitality Premium Discount

AIA Vitality is the science-backed wellness programme that gives you the knowledge, tools and motivations to become healthier and rewards you for the healthy choices you make. There are 4 types of AIA Vitality Status, depending on the total number of points being earned and accumulated by a member for each membership year.

If you have joined AIA Vitality and purchase this AIA Vitality Series product, you are entitled to an immediate upfront 10% AIA Vitality Insurance Premium Discount Percentage for the first Policy Year. For each subsequent Policy Year, the AIA Vitality Insurance Premium Discount Percentage may increase or decrease depending on the Insured's AIA Vitality Status as shown in the below table.

AIA Vitality Status	Adjustment to the Premium Discount at policy renewal for the next policy year
Bronze	Decrease by 2%
Silver	Decrease by 1%
Gold	No Adjustment
Platinum	Increase by 1%

How to calculate my future payments?

The below tables illustrate the annual premium required for the first seven policy years based on the highest and lowest attainment of AIA Vitality Status by the Insured. Thereafter your annual premium will continue to be calculated in accordance with your AIA Vitality Status achieved on each subsequent Policy Anniversary. No AIA Vitality Insurance Premium Discount will be offered if the Insured's AIA Vitality membership is terminated for whatever reason.

Best Scenario

- We assume the Insured achieves "Platinum" AIA Vitality Status (i.e. highest status) at the end of each subsequent Policy Year, starting from Policy Year 1.
- The maximum attainable AIA Vitality Insurance Premium Discount Percentage is 15% and it can be attained starting from Policy Year 6.

Age	Policy Year	AIA Vitality Insurance Premium Discount Percentage for the previous year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the current year (%)	Annual Premium [i] (US$)	Discounted Annual Premium [i, ii] (US$)
47	1	N/A	N/A	10	4,230	3,807
48	2	10	1	11	4,230	3,765
49	3	11	1	12	4,230	3,722
50	4	12	1	13	4,230	3,680
51	5	13	1	14	4,230	3,638
52	6	14	1	15	4,230	3,596
53	7	15	1	15	4,230	3,596

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Worst Scenario

- We assume the Insured achieves "Bronze" AIA Vitality Status (i.e. lowest status) at the end of each subsequent Policy Year, starting from Policy Year 1.
- No AIA Vitality Insurance Premium Discount will be offered starting from Policy Year 6.

Age	Policy Year	AIA Vitality Insurance Premium Discount Percentage for the previous year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the current year (%)	Annual Premium [i] (US$)	Discounted Annual Premium [i, ii] (US$)
47	1	N/A	N/A	10	4,230	3,807
48	2	10	(2)	8	4,230	3,892
49	3	8	(2)	6	4,230	3,976
50	4	6	(2)	4	4,230	4,061
51	5	4	(2)	2	4,230	4,145
52	6	2	(2)	0	4,230	4,230
53	7	0	(2)	0	4,230	4,230

Remarks:

i. All premiums (including renewal premiums) shown above are based on the standard premium rate and do not include any extra premiums due to loading. Moreover, the above renewal premiums have not reflected the premium increase due to medical cost inflation (applicable to medical protection insurance plans only) and overall claim experience. The actual renewal premiums will be calculated according to the Insured's attained age and the applicable premium rate at the time of renewal. Such premium rate is non-guaranteed and subject to revision by the Company from time to time.

ii. The AIA Vitality Insurance Premium Discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.

Important Notes:-

1) The AIA Vitality Insurance Premium Discount is only applicable to the specific Basic Policy or Supplementary Contract. The AIA Vitality Insurance Premium Discount is not extended to any other policies or supplementary contracts unless it is specifically stated otherwise. Please check the illustration of the other policies or supplementary contract, and contact the Company if you have any doubt.
2) The AIA Vitality Insurance Premium Discount Percentage is capped at 15% and floored at 0%.
3) The Insured has to be an AIA Vitality member in order to enjoy the AIA Vitality Insurance Premium Discount.
4) An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually in order to enjoy AIA Vitality Insurance Premium Discount (if any) in the subsequent policy years.
5) If the AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, the AIA Vitality Insurance Premium Discount or AIA Vitality Power Up Coverage applied, as the case may be, should be calculated independently for each policy or supplementary contract. For the avoidance of doubt, AIA Vitality Insurance Premium Discount and AIA Vitality Power Up Coverage are mutually exclusive. Please check the illustration of each policy or supplementary contract to find out which one applies.

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"**AIA Vitality**" means the science-backed incentivised wellness programme which is administered, managed and distributed by AIA International Limited separately to the Insured in Hong Kong or Macau (as the case may be) to promote personal wellness and health styles, which has its independent terms and conditions to govern a member's eligibility, reward and participation in the programme as well as the AIA Vitality Status. For terms and conditions of AIA Vitality membership, please visit AIA Vitality website for more information.

AIA Vitality is not an insurance product that falls under the jurisdiction of the insurance regulation. Moreover, the coverage of insured under the policy shall remain unchanged no matter whether customer chooses to join AIA Vitality or not.

AIA International Limited shall have its sole discretion to (1) modify AIA Vitality structure, make changes, in whole or in part, with or without notice, to any aspect of AIA Vitality, including benefits, rules, regulations, policies, procedures, conditions of participation or other features and any other terms and conditions communicated in any other materials relating to AIA Vitality, even though changes may affect the points earned (or to be earned) and accumulated and the benefits entitlement; and (2) terminate, suspend, cancel, deactivate, recall or revoke AIA Vitality (in whole or in part) at any time, upon reasonable notice where it is possible and / or practical to give such notice. Any revised version of the terms and conditions shall be effective at the date of publication on the website, and available for download at AIA Vitality website. We also reserve the right to change our partners and benefits structure / incentives / discounts / cash back and eligibility conditions at any time.

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Name of Applicant: _____ Signature: _____ Date: _____
(MM/DD/YYYY)

Policy Number: _____

20TANN5
Print Date: Mar/18/2024

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

AIA INTERNATIONAL LIMITED

Plan: AIA Vitality Series: Expert Term Life Plan (20-year renewable) Standard Class

This Benefits Highlight is for your reference only. Please read other sections of this illustration thoroughly to understand your policy benefits.

AIA Vitality Series: Expert Term Life Plan is a life protection insurance plan that provides you and your family with ample protection at affordable premiums, which are guaranteed to remain unchanged within each renewal period. The plan is also guaranteed to be renewable at the end of each renewal period up to the age of 85.

1. Protection for your loved ones

If the insured, who is the person protected under the plan, passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will be equal to 100% of the sum assured.

We will deduct all outstanding amount you owe to us under your policy before we make the payment to the beneficiary.

2. Super Lifestage Option

You may need better life insurance protection when you enter another stage of life. It offers you an option to purchase an additional term life insurance plan in the form of add-on plan without requiring further health information upon any of the following milestone events:

- the insured obtains a property mortgage and drawdown the mortgage loan (new purchase of residential property);
- the insured's marriage; or
- the birth of a natural child of the insured (excluding adoption).

You may exercise the Super Lifestage Option:

- a maximum of once per milestone event and any two milestone events for the same insured;
- each purchase of the additional add-on plan must be separated by at least 2 consecutive years;
- after the plan has been in force for 2 years;
- on or before the anniversary of cover immediately following the insured's 60th birthday;
- within 180 days from the date of the milestone events; and
- provided that no claim is submitted to us or has been made under this plan.

The sum assured of each new add-on plan cannot exceed:

- US$500,000
- the mortgage loan amount obtained by the insured for the new purchase of residential property

whichever is lower.

Eligibility of this benefit is subject to underwriting requirements determined by us from time to time.

3. Terminal Illness Benefit

In the unfortunate event that the insured is expected to pass away within 12 months due to a terminal illness, as confirmed by both the registered medical practitioner in the appropriate medical specialty and our appointed registered medical practitioner, a one-off advance payment, equal to 100% of the sum assured will be paid as Terminal Illness Benefit to help you alleviate the financial burden of medical expenses.

The sum assured will be reduced accordingly after the advance payment is paid. The maximum aggregate amount of payment made by us under all terminal illness benefit(s) issued by us will be US$2,000,000 for the same insured. Eligibility of this benefit is subject to underwriting requirements determined by us from time to time.

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In the People's Republic of China, any diagnosis made must be made by the designated hospitals in China. You may go to our website (www.aia.com.hk) for retrieval of the most current designated hospital list. The list may be amended from time to time at the Company's discretion, and any change shall be deemed as effective on the date of publication on the AIA website.

4. Guaranteed Renewal

This plan guarantees that your premium for renewal will not be increased because of any changes in your health condition within each renewal period. This cover is guaranteed to be renewable at the end of each renewal period up to the age of 85 of the insured. Renewal premium of next renewal period will be based on the prevailing premium rates for the age of the insured at the time of renewal.

5. Conversion Privilege

On or before the anniversary of cover immediately following the insured's 70th birthday, the plan can be converted into a whole life protection insurance plan without requiring additional health information, subject to increase in premium and choices of products then made available for the purpose of this privilege.

Key Exclusions for the Terminal Illness Benefit

We will not cover any terminal illnesses that result from any of the following events:

1. the signs and symptoms of terminal illness first occur on or before 90 days from the issue date of the policy; or
2. the 12-month period which the insured is expected to pass away due to the terminal illness falls on or after the Policy Anniversary immediately following the insured's 85th birthday; or
3. the terminal illness is caused by any pre-existing illnesses, diseases, impairments or conditions from which the insured was suffering prior to the policy being issued, unless the insured makes a declaration in the application for the policy, and such application is specifically accepted by us; or
4. the terminal illness is the result of or is related (directly or indirectly) to Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV); or
5. the terminal illness is due (directly or indirectly) to a congenital defect or disease which manifests or is diagnosed before the insured attains 17 years of age; or
6. the terminal illness is the result of self-inflicted injury or injuries; or
7. the terminal illness is the result of any physical or mental condition existing before the policy was issued, and which was not disclosed in any application or in any health statement relating to the policy before the commencement of cover.

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

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Age	Policy Year	Current Year Premium Paid	Total Premium Paid
47	1	4,230	4,230
48	2	4,230	8,460
49	3	4,230	12,690
50	4	4,230	16,920
51	5	4,230	21,150
52	6	4,230	25,380
53	7	4,230	29,610
54	8	4,230	33,840
55	9	4,230	38,070
56	10	4,230	42,300
57	11	4,230	46,530
58	12	4,230	50,760
59	13	4,230	54,990
60	14	4,230	59,220
61	15	4,230	63,450
62	16	4,230	67,680
63	17	4,230	71,910
64	18	4,230	76,140
65	19	4,230	80,370

Age	Policy Year	Current Year Premium Paid	Total Premium Paid
66	20	4,230	84,600
67	21	36,230	120,830
68	22	36,230	157,060
69	23	36,230	193,290
70	24	36,230	229,520
71	25	36,230	265,750
72	26	36,230	301,980
73	27	36,230	338,210
74	28	36,230	374,440
75	29	36,230	410,670
76	30	36,230	446,900
77	31	36,230	483,130
78	32	36,230	519,360
79	33	36,230	555,590
80	34	36,230	591,820
81	35	36,230	628,050
82	36	36,230	664,280
83	37	36,230	700,510
84	38	36,230	736,740

Note: The premium will not be increased within each renewal period. Renewal premium of next renewal period will be based on the prevailing premium rates for the age of the insured at the time of renewal, which is non-guaranteed and could be higher or lower than the figures illustrated above.

The amount of Current Year Premium Paid and Total Premium Paid may differ slightly from the actual total amount of the premiums payable over the term of the policy due to rounding differences.