05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Vitality Series: On Your Side Plan (18 Years Payment)

IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUES AND MAJOR ILLNESS BENEFITS / DEATH BENEFITS OF YOUR POLICY. MAJOR ILLNESS BENEFIT IS THE PROJECTED TOTAL BENEFIT PAYABLE FOR A COVERED MAJOR ILLNESS DIAGNOSED OR FOR WHICH SURGERY IS PERFORMED AT THE END OF THE POLICY YEAR INDICATED. THIS SUMMARY ILLUSTRATION IS INTENDED TO SHOW THE PROPORTION OF ANY NON-GUARANTEED ELEMENTS AND THE IMPACT OF CHANGE OF SUCH ELEMENTS UNDER SPECIFIED SCENARIOS. IN NO WAY SHOULD IT AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

1. Proposal Summary for AIA Vitality Series: On Your Side Plan (18 Years Payment)

Name of Life Insured: Mr. SUBASH	Age: 47	Sex: Male	Non-Smoker

2. Benefit Summary

Policy Currency: US$

(i) Basic Policy

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
AIA Vitality Series: On Your Side Plan (18 Years Payment)#	1,000,000	52,100.00	18	Whole Life
Coverage Booster (First 10 Years)	350,000	0.00	N/A	10

(ii) Rider

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
Waiver of Premium Rider (Basic Plan)	300,000	0.00	N/A	13

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 Initial Annual Premium: 52,112.77
(Including Levy on insurance premiums) ==========

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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):	**52,167.90**
Grand Total (Existing member):	**52,112.77**

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.

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

The Sum Assured of the Basic Policy shown does not include the AIA Vitality Power Up Coverage. The initial AIA Vitality Power Up Coverage is US$100,000.

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3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	SURRENDER VALUE			MAJOR ILLNESS BENEFIT / DEATH BENEFIT		
		Guaranteed	Non-Guaranteed Terminal Bonus	Total	Guaranteed	Non-Guaranteed Terminal Bonus	Total
1	52,100	0	0	0	1,350,000	0	1,350,000
2	104,200	0	0	0	1,350,000	0	1,350,000
3	156,300	4,370	0	4,370	1,350,000	0	1,350,000
4	208,400	7,760	0	7,760	1,350,000	0	1,350,000
5	260,500	14,530	4,100	18,630	1,350,000	5,400	1,355,400
10	521,000	72,600	10,900	83,500	1,350,000	13,600	1,363,600
15	781,500	210,530	31,900	242,430	1,000,000	38,300	1,038,300
20	937,800	451,020	69,300	520,320	1,000,000	80,000	1,080,000
25	937,800	557,960	246,400	804,360	1,000,000	274,100	1,274,100
30	937,800	666,050	854,700	1,520,750	1,000,000	917,800	1,917,800
Age 65	937,800	344,300	52,600	396,900	1,000,000	61,600	1,061,600
Age 70	937,800	516,330	143,300	659,630	1,000,000	161,800	1,161,800
Age 75	937,800	622,160	484,400	1,106,560	1,000,000	527,500	1,527,500
Age 80	937,800	732,950	1,165,900	1,898,850	1,000,000	1,225,700	2,225,700
Age 85	937,800	871,720	1,823,500	2,695,220	1,000,000	1,841,700	2,841,700
Age 90	937,800	899,380	3,130,100	4,029,480	1,000,000	3,130,100	4,130,100
Age 95	937,800	922,740	5,297,800	6,220,540	1,000,000	5,297,800	6,297,800
Age 100	937,800	1,000,000	7,234,600	8,234,600	1,000,000	7,234,600	8,234,600

Explanation on above illustration: Please refer to the Explanation Notes Section.

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The table below illustrates the impact on Surrender Values under Pessimistic and Optimistic Scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors, such as claims experience, expense factors and persistency factors, affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

4. Basic Plan - Surrender Values - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	SURRENDER VALUE				
		Guaranteed	Pessimistic Scenario		Optimistic Scenario	
			Non-Guaranteed Terminal Bonus	Total	Non-Guaranteed Terminal Bonus	Total
1	52,100	0	0	0	0	0
2	104,200	0	0	0	0	0
3	156,300	4,370	0	4,370	0	4,370
4	208,400	7,760	0	7,760	0	7,760
5	260,500	14,530	2,900	17,430	5,500	20,030
10	521,000	72,600	6,300	78,900	16,200	88,800
15	781,500	210,530	13,800	224,330	53,300	263,830
20	937,800	451,020	17,900	468,920	134,700	585,720
25	937,800	557,960	86,600	644,560	471,000	1,028,960
30	937,800	666,050	326,200	992,250	1,668,200	2,334,250
Age 65	937,800	344,300	17,700	362,000	95,600	439,900
Age 70	937,800	516,330	44,900	561,230	275,800	792,130
Age 75	937,800	622,160	180,700	802,860	935,900	1,558,060
Age 80	937,800	732,950	402,000	1,134,950	2,380,000	3,112,950
Age 85	937,800	871,720	528,400	1,400,120	4,001,000	4,872,720
Age 90	937,800	899,380	750,500	1,649,880	7,401,100	8,300,480
Age 95	937,800	922,740	1,054,100	1,976,840	13,477,100	14,399,840
Age 100	937,800	1,000,000	1,189,600	2,189,600	19,886,400	20,886,400

Explanation on above illustration: Please refer to the Explanation Notes Section.

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The table below illustrates the impact on Major Illness Benefits / Death Benefits under Pessimistic and Optimistic Scenarios. Major Illness Benefit is the projected total benefit payable for a covered major illness diagnosed or for which surgery is performed at the end of the policy year indicated. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors, such as claims experience, expense factors and persistency factors, affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

5. Basic Plan - Major Illness Benefits / Death Benefits - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	MAJOR ILLNESS BENEFIT / DEATH BENEFIT				
		Guaranteed	Pessimistic Scenario		Optimistic Scenario	
			Non-Guaranteed Terminal Bonus	Total	Non-Guaranteed Terminal Bonus	Total
1	52,100	1,350,000	0	1,350,000	0	1,350,000
2	104,200	1,350,000	0	1,350,000	0	1,350,000
3	156,300	1,350,000	0	1,350,000	0	1,350,000
4	208,400	1,350,000	0	1,350,000	0	1,350,000
5	260,500	1,350,000	3,800	1,353,800	7,300	1,357,300
10	521,000	1,350,000	7,800	1,357,800	20,200	1,370,200
15	781,500	1,000,000	16,600	1,016,600	64,000	1,064,000
20	937,800	1,000,000	20,900	1,020,900	155,500	1,155,500
25	937,800	1,000,000	96,400	1,096,400	523,900	1,523,900
30	937,800	1,000,000	350,300	1,350,300	1,791,400	2,791,400
Age 65	937,800	1,000,000	20,700	1,020,700	112,000	1,112,000
Age 70	937,800	1,000,000	50,700	1,050,700	311,400	1,311,400
Age 75	937,800	1,000,000	196,800	1,196,800	1,019,200	2,019,200
Age 80	937,800	1,000,000	422,600	1,422,600	2,502,100	3,502,100
Age 85	937,800	1,000,000	533,700	1,533,700	4,041,000	5,041,000
Age 90	937,800	1,000,000	750,500	1,750,500	7,401,100	8,401,100
Age 95	937,800	1,000,000	1,054,100	2,054,100	13,477,100	14,477,100
Age 100	937,800	1,000,000	1,189,600	2,189,600	19,886,400	20,886,400

Explanation on above illustration: Please refer to the Explanation Notes Section.

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6. Explanation Notes

(i) This Standard Illustration for Participating Policies assumes that no loans are taken throughout the term of the policy, that no claims have been paid and that all premiums are paid in full when due.

(ii) Sections 3, 4 and 5 are only summary illustrations of the major benefits of your basic plan excluding any supplementary benefits as shown in Section 2 (if applicable) and assume that all premiums are paid in full when due. You should refer to your licensed insurance intermediary or the Company for more information or, if appropriate, a more detailed proposal.

(iii) The amount of total premium shown assumes that premiums are paid on annual basis.

(iv) The amount of Total Premium(s) Paid may differ slightly from the total of the premiums payable in the policy due to rounding differences.

(v) In Sections 3 and 4, Guaranteed amount of SURRENDER VALUE equals to Guaranteed Cash Value.

(vi) In Sections 3 and 4, projected Non-Guaranteed amount of SURRENDER VALUE equals to any Terminal Bonus.

(vii) In the case of policy surrender, the Terminal Bonus payable may be less as compared to the Terminal Bonus payable for Major Illness Benefit / Death Benefit.

(viii) The Major Illness Benefit / Death Benefit shown in this illustration includes the Coverage Booster Amount added to the amount for any major illness or death occurring while Coverage Booster benefit is in effect.

(ix) The projected non-guaranteed benefits included in Section 3 are based on the Company's Terminal Bonus scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change from time to time with the values being higher or lower than those illustrated. As another example, the possible potential impact of a change in the Company's current assumed investment return on the Total Surrender Value and the Total Major Illness Benefit / Death Benefit are illustrated in Sections 4 and 5. Under certain circumstances, the non-guaranteed benefits may be **zero**.

(x) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 2.10% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 2.10% p.a. in comparing with the current assumed investment return.

(xi) When reviewing the values shown in the illustrations in Sections 3, 4 and 5, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

(xii) The figures illustrated above are rounded to the nearest whole numbers.

(xiii) The Company will review the actual experience of the product (including but not limited to investment returns, expenses, claims and surrenders) and determine whether the Terminal Bonus payable for the year need to be adjusted. When considering the Terminal Bonus adjustment, we may smooth out the experience over a few years to provide a more stable Terminal Bonus payout. When the investment market becomes volatile, chances of Terminal Bonus adjustment are higher. Accordingly, the actual Terminal Bonus payable (if any) may be higher or lower than those illustrated. Such review shall be performed at least annually and Terminal Bonus may be adjusted more frequently than annually upon change in economic and other related factors.

(xiv) In case of discrepancy on the coverage amount and the premium shown in documents submitted to the Company for underwriting purposes (including but not limited to this standard illustration for participating policies and the application form) and the policy contract, the latter shall prevail and shall be final and conclusive. The total premiums paid shown above may differ from the actual premiums paid when changing payment mode after policy issuance.

(xv) This illustration assumes no levy on insurance premiums is included throughout the term of the policy.

(xvi) The values shown in this illustration does not include the AIA Vitality Power Up Coverage.

You are subject to exchange rate risks for plans denominated in currencies other than local currency. Exchange rate fluctuates from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of the exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.

Unless otherwise expressly stated as guaranteed in this illustration, any other benefits shown to the Applicant by the sales representative or the Company at any time are subject to change, and are not guaranteed by the sales representative nor by the Company.

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	Dividend / Bonus History
	You may browse the website https://www.aia.com.hk/en/dividend-philosophy-history.html to understand the Company's dividend / bonus history for reference purposes.

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AIA Vitality Power Up Coverage

There are four (4) types of AIA Vitality Status, depending on the total number of points being earned and accumulated by a member for each membership year. Once you have joined AIA Vitality and purchase this AIA Vitality Series product, you are entitled to an immediate upfront 10% AIA Vitality Power Up Percentage for the first Policy Year. For each subsequent Policy Year, the AIA Vitality Power Up Percentage may increase or decrease depending on the Insured's AIA Vitality Status as shown in the below table.

AIA Vitality Status	Current Year Power Up Coverage Percentage
Bronze	Decrease by 2%
Silver	Decrease by 1%
Gold	No Adjustment
Platinum	Increase by 1%

How to calculate my AIA Vitality Power Up Coverage?

The below tables illustrate the AIA Vitality Power Up Coverage for the first seven (7) policy years based on the highest and lowest attainment of AIA Vitality Status by the Insured. Thereafter your AIA Vitality Power Up Coverage will continue to be calculated in accordance with your AIA Vitality Status achieved on each subsequent Policy Anniversary. No AIA Vitality Power Up Coverage 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 one (1).
- The maximum attainable AIA Vitality Power Up Percentage is 15% and it can be attained starting from Policy Year six (6).

Policy Year	AIA Vitality Power Up Percentage for the previous year (%)	Adjustment to the AIA Vitality Power Up Percentage based on AIA Vitality Status (%)	AIA Vitality Power Up Percentage for the current year (%)	Initial Sum Assured Amount (A)	AIA Vitality Power Up Coverage (B)	Total Coverage Amount (A)+(B)
1	N/A	N/A	10	1,000,000	100,000	1,100,000
2	10	1	11	1,000,000	110,000	1,110,000
3	11	1	12	1,000,000	120,000	1,120,000
4	12	1	13	1,000,000	130,000	1,130,000
5	13	1	14	1,000,000	140,000	1,140,000
6	14	1	15	1,000,000	150,000	1,150,000
7	15	1	15	1,000,000	150,000	1,150,000

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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 one (1).
- No AIA Vitality Power Up Coverage will be offered starting from Policy Year six (6).

Policy Year	AIA Vitality Power Up Percentage for the previous year (%)	Adjustment to the AIA Vitality Power Up Percentage based on AIA Vitality Status (%)	AIA Vitality Power Up Percentage for the current year (%)	Initial Sum Assured Amount (A)	AIA Vitality Power Up Coverage (B)	Total Coverage Amount (A)+(B)
1	N/A	N/A	10	1,000,000	100,000	1,100,000
2	10	(2)	8	1,000,000	80,000	1,080,000
3	8	(2)	6	1,000,000	60,000	1,060,000
4	6	(2)	4	1,000,000	40,000	1,040,000
5	4	(2)	2	1,000,000	20,000	1,020,000
6	2	(2)	0	1,000,000	0	1,000,000
7	0	(2)	0	1,000,000	0	1,000,000

Important Notes:

1) The AIA Vitality Power Up Coverage is only applicable to the specific Basic Policy. The AIA Vitality Power Up Coverage is not extended to any other policies unless it is specifically stated otherwise. Please check the illustration of the other policies, and contact the Company if you have any doubt.
2) The AIA Vitality Power Up Percentage is capped at 15% and floored at 0%.
3) The Death Benefit or the Lump Sum Advance Payment for Critical Illness (as the case may be), the value of which is dependent on the Initial Sum Assured, may be increased.
4) The insured has to be an AIA Vitality member in order to enjoy the AIA Vitality Power Up Coverage. There are other prerequisite, terms and conditions which dictate the availability of the AIA Vitality Power Up Coverage. Please refer to the policy contract for details.
5) 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 Power Up Coverage (if any) in the subsequent policy years.
6) If the AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, the AIA Vitality Power Up Coverage or AIA Vitality Insurance Premium Discount applied, as the case may be, should be calculated independently for each policy or supplementary contract. For the avoidance of doubt, AIA Vitality Power Up Coverage and AIA Vitality Insurance Premium Discount 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.

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.

Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.
- Please note that if you have purchased any medical protection insurance plans / riders, the medical protection insurance premiums are required to be paid until the end of the benefit period. If you plan to pay for the medical protection insurance premium by deducting the values accumulated in the Basic Policy, any change in the future interest rate for accumulation, dividend, or bonus, or the increase of medical protection insurance premiums due to medical cost inflation and worsening of overall claim experience, may lead to the accumulated values of the Basic Policy being insufficient to pay for the future medical protection insurance premiums, and you may then need to resume the premium payments.

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits, and received the product brochure and the information regarding the relevant dividend / bonus history (if applicable).

****

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

Policy Number: _____

18QABNP5
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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.

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

AIA Vitality Series: On Your Side Plan is a participating insurance plan that provides you with life insurance, critical illness protection and the opportunity to enhance your savings. It gives you all-round cover for 58 critical illnesses (including 57 major illnesses and 1 minor illness), 44 early stage critical illnesses and stay in ICU because of health issues beyond critical illnesses, including infectious diseases and injuries, along with flexible support in case cancer, heart attack, stroke and Alzheimer's disease strike multiple times.

1. **Death Benefit:**
   If the insured, who is the person protected under the policy, passes away, we will pay the death benefit to the person whom you select in your policy as the beneficiary. The death benefit will include:

   i. Current Sum Assured; and
   ii. a one-off non-guaranteed cash amount (if any), called Terminal Bonus, provided that the policy has been in force for 5 years or more.

   Current Sum Assured means the Sum Assured left after deduction of all advance payment(s) made from the Initial Sum Assured. The Initial Sum Assured means the protection amount that you have purchased.

   We will deduct all outstanding debt under your policy before making any claim payment.

2. **Benefits for Covered Illnesses:**
   If the insured is diagnosed with any of the 58 covered critical illnesses (including 57 major illnesses and 1 minor illness), 44 early stage critical illnesses and / or meets the criteria for the ICU Protection Benefit, we will pay:

   i. the benefit amount base on Covered Illnesses Benefit Schedule; and
   ii. the corresponding non-guaranteed Terminal Bonus (if any), provided that the policy has been in force for 5 years or more.

   Under these benefits, an advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) and each tier of ICU Protection Benefit throughout the term of policy. For Carcinoma-in-situ, the advance payment may be paid up to 2 times for different organs throughout the term of policy.

   Except the Selected Critical Illness Septuple Benefit, Continuous Cancer Income Option and Lifelong Alzherimer Annuity Benefit, the claims payments made in total for these benefits under the policy cannot exceed 100% of the Initial Sum Assured (excluding any Terminal Bonus). Any advance payment(s) made will reduce the Current Sum Assured of the basic policy. The future premium, guaranteed cash value and any Terminal Bonus will also be reduced accordingly. Once advance payments reach 100% of the Initial Sum Assured, guaranteed cash value would reduce to zero with the Current Sum Assured, and the Terminal Bonus will no longer be declared.

   We will deduct all outstanding debt under your policy before making any claim payment.

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3. **Upgraded Protection for the First 10 years:**
During the first 10 years of the policy, we will provide the Coverage Booster which is an additional one-off payment equal to 35% of the Initial Sum Assured applicable to 58 critical illnesses (including 57 major illnesses and 1 minor illness), the death benefit or the 2nd tier ICU Protection Benefit. The Coverage Booster will not be reduced by any advance payment for early stage critical illness and 1st tier ICU Protection Benefit.

Subject to our underwriting decision at policy inception, we may offer you a conversion right for the Coverage Booster. Starting from the last year of the Coverage Booster effective period or the anniversary of your cover immediately following the insured's 64th birthday (whichever is earlier), you can convert the remaining unpaid amount of the Coverage Booster into a whole-life or whole-life with critical illness protection insurance plan subject to additional premium, and no further health information will be required. Upon conversion, the Coverage Booster will be surrendered and the new converted plan will be dated as of the date of such surrender.

4. **ICU Protection Benefit:**
On Your Side Plan provides 2 tiers of ICU Protection Benefit for stay in ICU because of any health issues beyond critical illnesses, including infectious diseases and injuries.

Under the 1st tier ICU Protection Benefit, you could receive an advance payment of 20% of the Initial Sum Assured if the insured has stayed in the ICU and is on invasive life support for 72 or more consecutive hours. If the stay in Intensive Care Unit takes place outside of Hong Kong and Macau, the benefit payable under 1st tier will be reduced to 10% of the Initial Sum Assured.

If a claim is eligible for both 1st tier ICU Protection Benefit, and Early Stage Critical Illness Benefit or Severe Child Disease Benefit, only Early Stage Critical Illness Benefit or Severe Child Disease Benefit is payable.

Under the 2nd tier ICU Protection Benefit, you could receive an 100% of the Initial Sum Assured, less any paid advance payment, if the insured has stayed in the ICU, is on invasive life support for 120 or more consecutive hours and undergoes a complex surgery, as defined under the Voluntary Health Insurance Scheme ("VHIS") Schedule of Surgical Procedures. If the insured undergoes a surgery which is not included in any surgical category under the Voluntary Health Insurance Scheme Schedule of Surgical Procedures, or if this Schedule of Surgical Procedures is no longer valid or is replaced, or if the categories of surgical procedures in this Schedule are renamed or otherwise changed, we will reasonably determine the applicable surgical category based on other surgical procedures with similar difficulty and complexity included in the Schedule of Surgical Procedures and / or any other publication or information from the Hong Kong Government, relevant authorities or medical associations.

If a claim is eligible for both 2nd tier ICU Protection Benefit and Critical Illness Benefit, only Critical Illness Benefit is payable except in the case of Cerebral Aneurysm Requiring Surgery, only 2nd tier ICU Protection Benefit would be payable.

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5. **Selected Critical Illness Septuple Benefit:**

Once you have claimed 100% of the Initial Sum Assured, no further premium will be required. Subsequently, the Selected Critical Illness Septuple Benefit will pay up to 7 additional claims in total for cancer (including a continuation, metastasis or recurrence of a previous covered cancer or a new covered cancer), heart attack, stroke and Alzheimer's disease, each for 100% of the Initial Sum Assured.

Together with the major illness benefit, the maximum number of claims cannot exceed the following limitation for corresponding diseases:

- Cancer: 5 claims
- Heart Attack or Stroke: 2 claims in total
- Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders: 1 claim

All claims under this Benefit are subject to a survival period of 15 days from the date of diagnosis, as well as a waiting period. The waiting period will be 1 year, except where the previous and subsequent diagnoses are both for cancer, in which case the waiting period will be 3 years. If the last claim was made for an early stage critical illness, minor illness or 1st tier ICU Protection Benefit, no waiting period will be applicable.

Each subsequent heart attack must be newly diagnosed and must relate to a separate cardiac incident, with fresh diagnostic findings that meet the definition for a heart attack. Each subsequent stroke must be newly diagnosed and must relate to a separate cerebrovascular accident or incident, producing new findings of new or increased neurological functional impairment that meet the definition for a stroke. To entitle the benefit of Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders under the Selected Critical Illness Septuple Benefit, the Insured must be evidenced with a Mini Mental State Examination score of less than 10 out of 30. Please refer to the policy contract for the definition of covered illnesses.

The cover period of the Selected Critical Illness Septuple Benefit is up to age 85 of the insured. In case the insured reaches the age of 70 or above and makes any subsequent claim for prostate cancer resulting from the continuation of a previous prostate cancer for which a previous claim was made, the benefit will only be payable if the insured has received or is in the process of receiving the full course of cancer-directed surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy) which is medically necessary during the intervening period between the diagnosis of the previous and subsequent prostate cancer.

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6. **Continuous Cancer Income Option:**
Once a cancer claim is paid under the major illness benefit or Selected Critical Illness Septuple Benefit, you may select the Continuous Cancer Income Option, which gives you the flexibility to receive monthly payouts for offsetting ongoing medical costs and loss of income. After just a 1-year waiting period following a preceding cancer diagnosis if the insured is still suffering from cancer and is still receiving active treatment or the cancer is classified as terminal cancer, you can opt to claim a monthly income of 5% of the Initial Sum Assured up to 100 months or up to age 85 of the insured, whichever is earlier.

The aggregate amount of all benefits paid and payable for eligible claims for cancer under the major illness benefit, Continuous Cancer Income Option and Selected Critical Illness Septuple Benefit is up to 600% of the Initial Sum Assured.

Report(s) compiled by a registered specialist doctor confirming the below is / are required to be submitted every 6 months:

i. The existence of cancer; and

ii. The insured is undergoing Active Treatment unless a terminal cancer confirmation by a registered specialist doctor has been provided.

Once the Continuous Cancer Income Option has been paid, no Selected Critical Illness Septuple Benefit shall be payable for any cancer.

The cover period of the Continuous Cancer Income Option is up until age 85 of the insured, this benefit is subject to a survival period of 15 days.

7. **Lifelong Alzheimer Annuity Benefit:**
Once a claim due to diagnosis of the Alzheimer's disease / Irreversible organic degenerative brain disorders is paid under the major illness benefit or Selected Critical Illness Septuple Benefit, and upon a 1-year waiting period after the insured suffer from Alzheimer's disease / Irreversible organic degenerative brain disorders which is characterized by a Mini Mental State Examination score of 10 or less out of 30 on or before age 85 of the insured, an annual income of 6% of the Initial Sum Assured will be payable up to policy termination, as long as survival proof is received by us not less than 1 month but not more than 2 months prior to the benefit payment date each year.

8. **Continuous Protection:**
Once claims for covered illnesses reach 100% of the Initial Sum Assured, the subsequent premiums of the basic policy will be waived. Add-on plans (if any) attached to the basic policy will remain in force and provide cover if their respective premiums continue to be paid.

9. **Summary of Projected Total Surrender Value:**
The plan also helps you accumulate wealth.

End of Policy Year	Projected Total Surrender Value
20	520,320
30	1,520,750

Projected Total Surrender Value means the sum of the guaranteed cash value and non-guaranteed Terminal Bonus. For the Projected Total Surrender Value in other policy years and the relevant assumptions, please refer to the Standard Illustration for Participating Policies of this proposal including the Explanation Note under Section 6.

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10. By putting aside money for **regular contributions for the selected period of time, you can enjoy whole life protection** while being financially flexible. The premium is not expected to increase with age. The premium of the basic policy is not guaranteed, and we reserve our right to review and adjust the premium from time to time.

11. **Waiver of Premium Rider (Basic Plan):**
    If the insured becomes Totally and Permanently Disabled due to either injury or sickness before age of 60, the future premium payable under the Basic Policy for the amount of coverage equal to the coverage of this rider shall be waived while disability continues.

    - The offer of Waiver of Premium Rider (Basic Plan) is for standard insured only and is subject to the Company's final approval.
    - Subject to the Company's prevailing rules and regulations, the aggregate amount of coverage under this rider, any Waiver of Premium Rider (Basic Plan) and any Enhanced Advance Payment and Waiver of Premium Rider (Basic Plan) covering the insured, and whether attached to the Basic Policy or otherwise, shall not exceed a maximum of US$300,000 / HK$2,250,000 per life.
    - This rider does not cover any Disability caused by self-inflicted injury.

12. This plan offers an option for a policy loan. Interest on a policy loan will be charged at a rate solely determined by us from time to time. Please note we will deduct all outstanding debt under your policy before we make any benefit payment.

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

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Plan: AIA Vitality Series: On Your Side Plan (18 Years Payment)

Groups	44 Early Stage Critical Illnesses	58 Critical Illnesses (including 57 major illnesses and 1 minor illness)
Group 1 Cancer	1. Carcinoma-in-situ 2. Early Stage Malignancy	1. Cancer
Group 2 Illnesses related to the Heart	3. Endovascular Treatments of Aortic Disease or Aortic Aneurysm 4. Less Invasive Treatments of Heart Valve Disease 5. Less Severe Heart Disease (including cardiac pacemaker or defibrillator insertion) 6. Less Severe Infective Endocarditis 7. Minimally Invasive Direct Coronary Artery By-pass 8. Percutaneous Coronary Intervention 9. Pericardectomy	2. Cardiomyopathy 3. Coronary Artery Surgery 4. Heart Attack 5. Heart Valve Replacement and Repair 6. Infective Endocarditis 7. Other Serious Coronary Artery Disease 8. Pulmonary Arterial Hypertension (Primary) 9. Surgery to Aorta
Group 3 Illnesses related to the Nervous System	10. Angioplasty or Endarterectomy for Carotid Arteries 11. Cerebral Shunt Insertion 12. Early Stage Dementia including Early Stage Alzheimer's Disease 13. Endovascular Treatment for Cerebral Aneurysm 14. Less severe Bacterial Meningitis 15. Less Severe Coma 16. Less Severe Encephalitis 17. Less Severe Parkinson's Disease 18. Moderately Severe Brain Damage 19. Moderately Severe Paralysis 20. Severe Psychiatric Illness 21. Surgery for Subdural Haematoma 22. Surgical Removal of Pituitary Tumour	10. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 11. Apallic Syndrome 12. Bacterial Meningitis 13. Benign Brain Tumour 14. Cerebral Aneurysm Requiring Surgery@ 15. Coma 16. Encephalitis 17. Hemiplegia 18. Major Head Trauma 19. Meningeal Tuberculosis 20. Motor Neurone Disease (including Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis) 21. Multiple Sclerosis 22. Muscular Dystrophy 23. Paralysis 24. Parkinson's Disease 25. Poliomyelitis 26. Progressive Supranuclear Palsy 27. Severe Myasthenia Gravis 28. Stroke

@ Cerebral Aneurysm Requiring Surgery is classified as a minor illness.

AIA INTERNATIONAL LIMITED

Plan: AIA Vitality Series: On Your Side Plan (18 Years Payment)

Groups	44 Early Stage Critical Illnesses	58 Critical Illnesses (including 57 major illnesses and 1 minor illness)
Group 4 Illnesses related to Major Organs and Functions	23. Biliary Tract Reconstruction Surgery 24. Chronic Lung Disease 25. Hepatitis with Cirrhosis 26. Less Severe Aplastic Anaemia 27. Less Severe Kidney Disease 28. Less Severe Systemic Lupus Erythematosus 29. Liver Surgery 30. Major Organ Transplantation (on waiting list) 31. Surgical Removal of One Lung	29. Acute Necrohemorrhagic Pancreatitis 30. Aplastic Anaemia 31. Chronic Liver Disease 32. Chronic Relapsing Pancreatitis 33. End-stage Lung Disease 34. Fulminant Viral Hepatitis 35. Kidney Failure 36. Major Organ Transplant 37. Medullary Cystic Disease 38. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis 39. Systemic Scleroderma
Group 5 Other Major Illnesses	32. Cochlear Implant Surgery 33. Diabetic Retinopathy 34. Endovascular Treatment of Peripheral Arterial Disease 35. Facial Burns due to Accident 36. Facial Reconstructive Surgery for Injury due to Accident 37. Less Severe Burns to Body due to Accident 38. Less Severe Creutzfeldt-Jakob Disease 39. Loss of Hearing In One Ear 40. Loss of One Limb 41. Loss of Sight In One Eye 42. Osteoporosis with Fractures 43. Severe Central or Mixed Sleep Apnea 44. Severe Obstructive Sleep Apnea	40. AIDS due to Blood Transfusion 41. Blindness 42. Chronic Adrenal Insufficiency (Addison's Disease) 43. Creutzfeldt-Jakob Disease 44. Crohn's Disease 45. Ebola 46. Elephantiasis 47. Loss of Hearing 48. Loss of One Limb and One Eye 49. Loss of Speech 50. Loss of Two Limbs 51. Major Burns 52. Necrotising Fasciitis 53. Occupationally Acquired HIV 54. Pheochromocytoma 55. Severe Rheumatoid Arthritis 56. Severe Ulcerative Colitis
Group 6 Terminal Illness and Loss of Independent Existence		57. Loss of Independent Existence 58. Terminal Illness

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Remarks:

- Cover for cancer under major illnesses, the Selected Critical Illness Septuple Benefit and Continuous Cancer Income Option do not include early thyroid cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukaemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or Carcinoma-in-situ.
- Carcinoma-in-situ cover does not include: (a) Cervical intraepithelial neoplasia grade II (CIN II) or below; (b) Prostatic intraepithelial neoplasia grade II (PIN II) or below; and (c) Skin Carcinoma-in-situ.
- Early Stage Malignancy shall mean the presence of one of the following early malignant conditions: (a) tumour of the thyroid classified as T1N0M0 according to the TNM classification; (b) tumour of the prostate classified as T1a or T1b according to the TNM classification system; (c) chronic lymphocytic leukaemia classified as RAI Stage I or II; or (d) non-melanoma skin cancer.
- Please refer to the policy contract for the definitions of covered illnesses.

	Covered illnesses
	You may browse the website to understand covered illnesses for reference purpose: http://www.aia.com.hk/en/our-products/critical-illness-protection/illness.html

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Plan: AIA Vitality Series: On Your Side Plan (18 Years Payment)

The covered illnesses benefit schedule which is offered by the basic policy is shown as below:

Type of Protection	Covered Illness	Benefit Term	Benefit	
			Basic Plan	Coverage Booster (First 10 Years)
58 Critical Illnesses (including 57 major illnesses and 1 minor illness)				
Major Illness	• 56 Major Illnesses	Whole life	$1,000,000	Additional $350,000
	• Loss of Independent Existence	Up to age 65		
Minor Illness	• Cerebral Aneurysm Requiring Surgery	Whole life	$500,000 advance payment	Additional $175,000 (advance from Coverage Booster Amount)
44 Early Stage Critical Illnesses				
Early Stage Critical Illness	• Carcinoma-in-situ • Diabetic Retinopathy • Early Stage Malignancy • Endovascular Treatment of Peripheral Arterial Disease • Minimally Invasive Direct Coronary Artery By-pass • Percutaneous Coronary Intervention • Severe Central or Mixed Sleep Apnea • Severe Obstructive Sleep Apnea • Severe Psychiatric Illness	Whole life	$50,000 advance payment per illness Subject to a maximum of $50,000 per life for each illness	N/A
	• Osteoporosis with Fractures	Up to age 70	$50,000 advance payment Subject to a maximum of $50,000 per life	
	• 34 Early Stage Critical Illnesses (excluding the above)	Whole life	$200,000 advance payment per illness	

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Type of Protection	Covered Illness	Benefit Term	Benefit	
			Basic Plan	Coverage Booster (First 10 Years)
ICU Protection Benefit				
ICU Protection Benefit	• 1st tier: A continuous stay of 72 or more consecutive hours in ICU and on invasive life support	Whole life	$50,000 advance payment Subject to a maximum of $50,000 per life	N/A
	• 2nd tier: A continuous stay of 120 or more consecutive hours in ICU and on invasive life support and undergone a complex surgery		$1,000,000	Additional $350,000
Selected Critical Illness Septuple Benefit				
Selected Critical Illness Septuple Benefit	• All cancers • Heart Attack • Stroke • Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	Up to age 85	$1,000,000 (Up to 7 pay-out)	N/A
Continuous Cancer Income Option				
Continuous Cancer Income Option	• All cancers	Up to age 85	$50,000 each month (pay-outs for cancer under Selected Critical Illness Septuple Benefit will no longer be available once Continuous Cancer Income Option is exercised)	N/A
Lifelong Alzheimer Annuity Benefit				
Lifelong Alzheimer Annuity Benefit	• Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	Whole life	$60,000 every year	N/A

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Remarks:

- The benefits paid for major illnesses and 2nd tier ICU Protection Benefit will be reduced by any advance payments for minor illness, early stage critical illness and 1st tier ICU Protection Benefit. Except Selected Critical Illness Septuple Benefit, the Continuous Cancer Income Option and Lifelong Alzheimer Annuity Benefit, the advance payments made in total for benefits under this policy cannot exceed the Initial Sum Assured (excluding any Terminal Bonus). When the aggregate amount of any advance payments for benefits under the policy reaches 100% of the Initial Sum Assured, the benefits of major illness, minor illness, early stage critical illness and ICU Protection Benefit will cease to apply (except Selected Critical Illness Septuple Benefit, Continuous Cancer Income Option and Lifelong Alzheimer Annuity Benefit).
- An advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) and each tier of ICU Protection Benefit throughout the term of policy. For Carcinoma-in-situ, the advance payment may be paid up to 2 times for different organs throughout the term of policy. Under Major Illness Benefit and Selected Critical Illness Septuple Benefit, the benefit payment will be payable in total of 5 times for cancer, 2 times in total for heart attack and stroke, 1 time for Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders. While under Selected Critical Illness Septuple Benefit, the benefit payment is payable 7 times in total.
- Under Coverage Booster, the benefits paid for a major illness and 2nd tier ICU Protection Benefit will be reduced by any advance payment for minor illness. The advance payments made in total for benefits under Coverage Booster cannot exceed the Coverage Booster Amount. When the aggregate amount of any advance payments for the benefits under Coverage Booster reaches 100% of the Coverage Booster Amount, the Coverage Booster will cease to apply.
- If the Insured stays in the Intensive Care Unit outside of Hong Kong and Macau for 72 or more consecutive hours with the use of Invasive Life Support, the advance payments equal to 10% of the Initial Sum Assured or the US$50,000 per life limit, whichever is lower; any stay in the Intensive Care Unit in mainland China must be at the designated hospital. 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.
- Under Selected Critical Illness Septuple Benefit and the Lifelong Alzheimer Annuity Benefit, the Insured must fulfil the definition requirement of Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders and score 10 or less out of 30 in a Mini Mental Strate Examination in order to be eligible for the relevant benefit.
- Under Continuous Cancer Income Option, the benefit payable equal to 5% of the Initial Sum Assured each month, up to 500% of the Initial Sum Assured (together with the previously claimed Major Illness Benefit and / or Selected Critical Illness Septuple Benefit for Cancer, up to 600% of the Initial Sum Assured).

i. Key Exclusions

Except for the death benefit, under this plan, we will not cover any of the following events or conditions that result from any of the following events:

- any illnesses with signs / symptoms, or surgeries caused or triggered by conditions, which first occurred before or within 90 days after the policy is issued;
- Fulminant viral hepatitis or cancer of the insured was due to AIDS or HIV infection; and
- a self-inflicted injury.

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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ii. Additional Exclusions for ICU Protection Benefit

The stay in Intensive Care Unit must not be related to or must not arise as a direct or indirect result of:

- a cosmetic treatment performed on the insured unless it is necessitated by injury and it is performed within 90 days of the accident;
- the insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes;
- mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder of the insured;
- primarily for physiotherapy or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
- experimental and / or unconventional medical technology / procedure / therapy performed on the insured; or novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality.

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	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			MAJOR ILLNESS BENEFIT / DEATH BENEFIT		
			Guaranteed (A)	Non-Guaranteed Terminal Bonus (B)	Total (A)+(B)	Guaranteed (C)	Non-Guaranteed Terminal Bonus (D)	Total (C)+(D)
48	1	52,100	0	0	0	1,350,000	0	1,350,000
49	2	104,200	0	0	0	1,350,000	0	1,350,000
50	3	156,300	4,370	0	4,370	1,350,000	0	1,350,000
51	4	208,400	7,760	0	7,760	1,350,000	0	1,350,000
52	5	260,500	14,530	4,100	18,630	1,350,000	5,400	1,355,400
53	6	312,600	23,240	5,400	28,640	1,350,000	7,000	1,357,000
54	7	364,700	33,880	6,800	40,680	1,350,000	8,700	1,358,700
55	8	416,800	42,600	8,100	50,700	1,350,000	10,300	1,360,300
56	9	468,900	56,630	9,500	66,130	1,350,000	12,000	1,362,000
57	10	521,000	72,600	10,900	83,500	1,350,000	13,600	1,363,600
58	11	573,100	90,510	14,200	104,710	1,000,000	17,600	1,017,600
59	12	625,200	104,550	17,300	121,850	1,000,000	21,300	1,021,300
60	13	677,300	138,430	21,100	159,530	1,000,000	25,700	1,025,700
61	14	729,400	176,170	26,000	202,170	1,000,000	31,500	1,031,500
62	15	781,500	210,530	31,900	242,430	1,000,000	38,300	1,038,300
63	16	833,600	247,600	38,300	285,900	1,000,000	45,600	1,045,600
64	17	885,700	289,310	45,200	334,510	1,000,000	53,400	1,053,400
65	18	937,800	344,300	52,600	396,900	1,000,000	61,600	1,061,600
66	19	937,800	411,200	59,000	470,200	1,000,000	68,600	1,068,600
67	20	937,800	451,020	69,300	520,320	1,000,000	80,000	1,080,000
68	21	937,800	467,910	88,400	556,310	1,000,000	101,300	1,101,300
69	22	937,800	482,790	110,900	593,690	1,000,000	126,100	1,126,100
70	23	937,800	516,330	143,300	659,630	1,000,000	161,800	1,161,800
71	24	937,800	536,980	186,900	723,880	1,000,000	209,400	1,209,400
72	25	937,800	557,960	246,400	804,360	1,000,000	274,100	1,274,100
73	26	937,800	579,130	300,800	879,930	1,000,000	332,200	1,332,200
74	27	937,800	600,530	376,900	977,430	1,000,000	413,400	1,413,400
75	28	937,800	622,160	484,400	1,106,560	1,000,000	527,500	1,527,500
76	29	937,800	644,000	637,400	1,281,400	1,000,000	689,300	1,689,300
77	30	937,800	666,050	854,700	1,520,750	1,000,000	917,800	1,917,800
78	31	937,800	688,260	945,400	1,633,660	1,000,000	1,008,100	2,008,100
79	32	937,800	710,580	1,048,500	1,759,080	1,000,000	1,110,100	2,110,100
80	33	937,800	732,950	1,165,900	1,898,850	1,000,000	1,225,700	2,225,700
81	34	937,800	755,360	1,298,600	2,053,960	1,000,000	1,355,200	2,355,200
82	35	937,800	777,730	1,448,700	2,226,430	1,000,000	1,500,600	2,500,600
83	36	937,800	800,110	1,558,600	2,358,710	1,000,000	1,601,700	2,601,700
84	37	937,800	822,490	1,659,000	2,481,490	1,000,000	1,690,800	2,690,800
85	38	937,800	871,720	1,823,500	2,695,220	1,000,000	1,841,700	2,841,700
86	39	937,800	877,940	2,015,200	2,893,140	1,000,000	2,015,200	3,015,200
87	40	937,800	883,810	2,237,200	3,121,010	1,000,000	2,237,200	3,237,200

to be continued

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Plan: AIA Vitality Series: On Your Side Plan (18 Years Payment)

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			MAJOR ILLNESS BENEFIT / DEATH BENEFIT		
			Guaranteed (A)	Non-Guaranteed Terminal Bonus (B)	Total (A)+(B)	Guaranteed (C)	Non-Guaranteed Terminal Bonus (D)	Total (C)+(D)
88	41	937,800	889,340	2,504,500	3,393,840	1,000,000	2,504,500	3,504,500
89	42	937,800	894,510	2,801,000	3,695,510	1,000,000	2,801,000	3,801,000
90	43	937,800	899,380	3,130,100	4,029,480	1,000,000	3,130,100	4,130,100
91	44	937,800	903,980	3,494,900	4,398,880	1,000,000	3,494,900	4,494,900
92	45	937,800	908,510	3,901,700	4,810,210	1,000,000	3,901,700	4,901,700
93	46	937,800	913,050	4,316,200	5,229,250	1,000,000	4,316,200	5,316,200
94	47	937,800	917,730	4,779,400	5,697,130	1,000,000	4,779,400	5,779,400
95	48	937,800	922,740	5,297,800	6,220,540	1,000,000	5,297,800	6,297,800
96	49	937,800	928,390	5,642,100	6,570,490	1,000,000	5,642,100	6,642,100
97	50	937,800	935,330	6,008,800	6,944,130	1,000,000	6,008,800	7,008,800
98	51	937,800	944,420	6,399,400	7,343,820	1,000,000	6,399,400	7,399,400
99	52	937,800	957,170	6,815,400	7,772,570	1,000,000	6,815,400	7,815,400
100	53	937,800	1,000,000	7,234,600	8,234,600	1,000,000	7,234,600	8,234,600

Note: Please refer to Section 6 of Standard Illustration for Participating Policies of this proposal when interpreting this illustration.

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Plan: AIA Vitality Series: On Your Side Plan (18 Years Payment)

End of Policy Year	Total Premiums Paid	Surrender Value			Major Illness Benefit / Death Benefit			Net Gain/Cost
		Guaranteed (A)	Non-Guaranteed Terminal Bonus (B)	Total (A)+(B)	Guaranteed (C)	Non-Guaranteed Terminal Bonus (D)	Total (C)+(D)	
1	52,100	0	0	0	1,350,000	0	1,350,000	(52,100)
2	104,200	0	0	0	1,350,000	0	1,350,000	(104,200)
3	156,300	4,370	0	4,370	1,350,000	0	1,350,000	(151,930)
4	208,400	7,760	0	7,760	1,350,000	0	1,350,000	(200,640)
5	260,500	14,530	4,100	18,630	1,350,000	5,400	1,355,400	(241,870)
6	312,600	23,240	5,400	28,640	1,350,000	7,000	1,357,000	(283,960)
7	364,700	33,880	6,800	40,680	1,350,000	8,700	1,358,700	(324,020)
8	416,800	42,600	8,100	50,700	1,350,000	10,300	1,360,300	(366,100)
9	468,900	56,630	9,500	66,130	1,350,000	12,000	1,362,000	(402,770)
10	521,000	72,600	10,900	83,500	1,350,000	13,600	1,363,600	(437,500)
11	573,100	90,510	14,200	104,710	1,000,000	17,600	1,017,600	(468,390)
12	625,200	104,550	17,300	121,850	1,000,000	21,300	1,021,300	(503,350)
13	677,300	138,430	21,100	159,530	1,000,000	25,700	1,025,700	(517,770)
14	729,400	176,170	26,000	202,170	1,000,000	31,500	1,031,500	(527,230)
15	781,500	210,530	31,900	242,430	1,000,000	38,300	1,038,300	(539,070)
16	833,600	247,600	38,300	285,900	1,000,000	45,600	1,045,600	(547,700)
17	885,700	289,310	45,200	334,510	1,000,000	53,400	1,053,400	(551,190)
18	937,800	344,300	52,600	396,900	1,000,000	61,600	1,061,600	(540,900)
19	937,800	411,200	59,000	470,200	1,000,000	68,600	1,068,600	(467,600)
20	937,800	451,020	69,300	520,320	1,000,000	80,000	1,080,000	(417,480)
21	937,800	467,910	88,400	556,310	1,000,000	101,300	1,101,300	(381,490)
22	937,800	482,790	110,900	593,690	1,000,000	126,100	1,126,100	(344,110)
23	937,800	516,330	143,300	659,630	1,000,000	161,800	1,161,800	(278,170)
24	937,800	536,980	186,900	723,880	1,000,000	209,400	1,209,400	(213,920)
25	937,800	557,960	246,400	804,360	1,000,000	274,100	1,274,100	(133,440)
26	937,800	579,130	300,800	879,930	1,000,000	332,200	1,332,200	(57,870)
27	937,800	600,530	376,900	977,430	1,000,000	413,400	1,413,400	39,630
28	937,800	622,160	484,400	1,106,560	1,000,000	527,500	1,527,500	168,760
29	937,800	644,000	637,400	1,281,400	1,000,000	689,300	1,689,300	343,600
30	937,800	666,050	854,700	1,520,750	1,000,000	917,800	1,917,800	582,950
Age 65	937,800	344,300	52,600	396,900	1,000,000	61,600	1,061,600	(540,900)
Age 70	937,800	516,330	143,300	659,630	1,000,000	161,800	1,161,800	(278,170)
Age 75	937,800	622,160	484,400	1,106,560	1,000,000	527,500	1,527,500	168,760
Age 80	937,800	732,950	1,165,900	1,898,850	1,000,000	1,225,700	2,225,700	961,050
Age 85	937,800	871,720	1,823,500	2,695,220	1,000,000	1,841,700	2,841,700	1,757,420
Age 90	937,800	899,380	3,130,100	4,029,480	1,000,000	3,130,100	4,130,100	3,091,680
Age 95	937,800	922,740	5,297,800	6,220,540	1,000,000	5,297,800	6,297,800	5,282,740
Age 100	937,800	1,000,000	7,234,600	8,234,600	1,000,000	7,234,600	8,234,600	7,296,800

Note: Please refer to Section 6 of Standard Illustration for Participating Policies of this proposal when interpreting this illustration.