05272019

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite 2 - Sapphire

IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUES AND DEATH BENEFITS OF YOUR POLICY. IT 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 Wealth Elite 2 - Sapphire

Name of Life Insured: Mr. SUBASH	Age: 47	Sex: Male	Non-Smoker
Risk Classification: Standard	Usual Residence: Hong Kong	First Day Surrender Value: 200,400	

2. Benefit Summary

Policy Currency: US$

(i) Basic Policy

Benefit Description	Initial Sum Assured	Initial Single Premium	Premium Payment Term (Year)	Benefit Term (Year)
Wealth Elite 2 - Sapphire	1,000,000	235,760.00	Single Premium	Whole Life

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 Single Premium: 235,772.77
(Including Levy on insurance premiums) ==========

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).

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3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT			
		Guaranteed	Non-Guaranteed		Total	Guaranteed(1)	Non-Guaranteed		Total
			Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus	
		(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(D)+(E)+(F)= (G)
1	235,760	200,400	0	0	200,400	1,000,000	0	0	1,000,000
2	235,760	200,400	0	0	200,400	1,000,000	0	0	1,000,000
3	235,760	200,400	68	402	200,870	1,000,000	340	2,001	1,002,341
4	235,760	200,400	141	624	201,165	1,000,000	680	3,002	1,003,682
5	235,760	200,400	219	1,074	201,693	1,000,000	1,020	5,005	1,006,025
10	235,760	200,400	799	3,531	204,730	1,000,000	2,723	12,033	1,014,756
15	235,760	200,400	2,074	6,255	208,729	1,000,000	5,333	16,085	1,021,418
20	235,760	200,400	5,795	71,882	278,077	900,000	11,581	143,645	1,055,226
25	235,760	200,400	11,233	264,270	475,904	650,000	17,869	420,380	1,088,248
30	235,760	235,760	16,955	451,437	704,152	500,000	24,195	644,219	1,168,414
Age 65	235,760	200,400	4,121	16,033	220,554	1,000,000	9,077	35,318	1,044,395
Age 70	235,760	200,400	8,830	182,827	392,057	750,000	15,349	317,804	1,083,153
Age 75	235,760	200,400	14,559	421,645	636,604	500,000	21,660	627,299	1,148,959
Age 80	235,760	235,760	20,786	519,530	776,077	500,000	28,010	700,075	1,228,084
Age 85	235,760	235,760	27,629	684,588	947,977	500,000	34,399	852,345	1,386,744
Age 90	235,760	235,760	34,800	922,633	1,193,193	500,000	40,828	1,082,462	1,623,290
Age 95	235,760	235,760	42,334	1,216,720	1,494,814	500,000	47,298	1,359,392	1,906,690
Age 100	235,760	235,760	53,807	1,614,432	1,903,999	500,000	53,807	1,614,432	2,168,239

Remark: (1) Before the age of 65, value of column (D) is equal to 100% of Sum Assured. After the above times, it is equal to the higher of (i) Total Premium Paid; and (ii) 100% of the Sum Assured which is reduced by 5% of the Sum Assured immediately after the end of each policy year for consecutive 10 policy years until 50% of Sum Assured.

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		Total	Non-Guaranteed		Total
			Reversionary Bonus	Terminal Bonus		Reversionary Bonus	Terminal Bonus	
		(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(A)+(D)+(E)
1	235,760	200,400	0	0	200,400	0	0	200,400
2	235,760	200,400	0	0	200,400	0	0	200,400
3	235,760	200,400	60	201	200,661	76	804	201,281
4	235,760	200,400	125	208	200,733	158	1,247	201,805
5	235,760	200,400	193	215	200,808	245	1,934	202,579
10	235,760	200,400	705	882	201,987	893	7,064	208,357
15	235,760	200,400	1,832	1,563	203,794	2,316	12,910	215,626
20	235,760	200,400	5,128	16,683	222,211	6,463	150,543	357,406
25	235,760	200,400	9,943	61,943	272,286	12,526	571,926	784,851
30	235,760	235,760	15,007	104,501	355,268	18,907	1,016,158	1,270,825
Age 65	235,760	200,400	3,645	3,661	207,706	4,597	33,475	238,472
Age 70	235,760	200,400	7,815	43,149	251,365	9,846	390,280	600,526
Age 75	235,760	200,400	12,887	98,647	311,934	16,235	934,151	1,150,786
Age 80	235,760	235,760	18,397	118,639	372,796	23,183	1,198,444	1,457,386
Age 85	235,760	235,760	24,448	153,112	413,320	30,822	1,649,659	1,916,241
Age 90	235,760	235,760	30,786	201,354	467,900	38,832	2,326,868	2,601,460
Age 95	235,760	235,760	37,440	257,366	530,566	47,252	3,217,952	3,500,965
Age 100	235,760	235,760	47,573	331,033	614,366	60,078	4,487,308	4,783,146

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

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The table below illustrates the impact on Death Benefits 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.

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

End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
			Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total	Non-Guaranteed		Total
		Guaranteed[1]	Reversionary Bonus	Terminal Bonus		Reversionary Bonus	Terminal Bonus	
		(A)	(B)	(C)	(A)+(B)+(C)=(D)	(E)	(F)	(A)+(E)+(F)=(G)
1	235,760	1,000,000	0	0	1,000,000	0	0	1,000,000
2	235,760	1,000,000	0	0	1,000,000	0	0	1,000,000
3	235,760	1,000,000	300	1,000	1,001,300	380	4,002	1,004,382
4	235,760	1,000,000	600	1,001	1,001,601	760	6,005	1,006,765
5	235,760	1,000,000	900	1,001	1,001,901	1,140	9,010	1,010,151
10	235,760	1,000,000	2,403	3,007	1,005,410	3,044	24,073	1,027,117
15	235,760	1,000,000	4,710	4,019	1,008,729	5,956	33,197	1,039,152
20	235,760	900,000	10,248	33,338	943,586	12,916	300,836	1,213,752
25	235,760	650,000	15,817	98,534	764,351	19,925	909,773	1,579,697
30	235,760	500,000	21,416	149,127	670,543	26,981	1,450,098	1,977,079
Age 65	235,760	1,000,000	8,029	8,064	1,016,093	10,126	73,739	1,083,865
Age 70	235,760	750,000	13,585	75,005	838,591	17,115	678,416	1,445,531
Age 75	235,760	500,000	19,172	146,761	665,933	24,153	1,389,775	1,913,928
Age 80	235,760	500,000	24,790	159,867	684,658	31,239	1,614,920	2,146,159
Age 85	235,760	500,000	30,439	190,631	721,070	38,374	2,053,904	2,592,279
Age 90	235,760	500,000	36,119	236,235	772,354	45,559	2,729,954	3,275,513
Age 95	235,760	500,000	41,830	287,545	829,375	52,793	3,595,289	4,148,082
Age 100	235,760	500,000	47,573	331,033	878,606	60,078	4,487,308	5,047,386

Remark: (1) Before the age of 65, value of column (A) is equal to 100% of Sum Assured. After the above times, it is equal to the higher of (i) Total Premium Paid; and (ii) 100% of the Sum Assured which is reduced by 5% of the Sum Assured immediately after the end of each policy year for consecutive 10 policy years until 50% of Sum Assured.

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 and no Reversionary Bonus and Terminal Bonus are taken throughout the term of the policy.

(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 the required Single Premium has been paid in full. You should refer to your licensed insurance intermediary or the Company for more information or, if appropriate, a more detailed proposal.

(iii) For SURRENDER VALUE in Sections 3 and 4

- Projected TOTAL SURRENDER VALUE is equal to the sum of Guaranteed Cash Value, cash value of any Reversionary Bonus and cash value of any Terminal Bonus.
- Guaranteed amount of SURRENDER VALUE is equal to Guaranteed Cash Value.
- Projected Non-Guaranteed amount of SURRENDER VALUE is equal to the sum of cash value of any Reversionary Bonus and cash value of any Terminal Bonus.

(iv) For DEATH BENEFIT in Sections 3 and 5

- If the insured passes away before the age of 65, projected TOTAL DEATH BENEFIT is equal to 100% of the Sum Assured plus the face value of any Reversionary Bonus and the face value of any Terminal Bonus.
- If the death occurs after the above times, projected TOTAL DEATH BENEFIT is equal to the higher of
  (i) Single Premium Paid, and
  (ii) 100% of the Sum Assured, which is reduced by 5% of the Sum Assured immediately after the end of each policy year for consecutive 10 policy years, until 50% of the Sum Assured;

  plus the face value of any Reversionary Bonus and the face value of any Terminal Bonus. Guaranteed amount of DEATH BENEFIT is equal to 50% - 100% of the Sum Assured depending on the Policy Year.
- Projected Non-Guaranteed amount of DEATH BENEFIT is equal to the sum of face value of any Reversionary Bonus and face value of any Terminal Bonus.

(v) The face value of any Reversionary Bonus and the face value of any Terminal Bonus will be paid when the Company is paying the Death Benefit, whereas the cash value of these bonuses will be paid when the policy is surrendered in whole or in part or terminated (other than due to the death of the insured). The cash value of these bonuses may not be equal to the face value of these bonuses. Both the face value and cash value of Terminal Bonus are non-guaranteed.

(vi) The face value of Reversionary Bonus is guaranteed once declared while the cash value of Reversionary Bonus is not guaranteed.

(vii) The projected non-guaranteed benefits included in Section 3 are based on the Company's 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 Death Benefit are illustrated in Sections 4 and 5. Under certain circumstances, the non-guaranteed benefits may be **zero**.

(viii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.50% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.50% p.a. in comparing with the current assumed investment return.

(ix) 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.

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

(xi) 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 face value and cash value of the bonuses payable for the year need to be adjusted. When considering the bonuses adjustment, we may smooth out the experience over a few years to provide a more stable bonus payout. When the investment market becomes volatile, chances of bonuses adjustment are higher. Accordingly, the actual face value and cash value of both Reversionary Bonus and Terminal Bonus payable (if any) may be higher or lower than those illustrated. Such review shall be performed at least annually and the face value and cash value of the bonuses may be adjusted more frequently than annually upon change in economic and other related factors.

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(xii) 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.

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

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.

	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.

Warning

- Should you terminate this policy 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).

Usual Residence: Hong Kong
First Day Guaranteed Death Benefit: $1,000,000
First Day Surrender Value: $200,400

****

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

Policy Number: _____

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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.

Wealth Elite 2 - Sapphire is a participating whole-life insurance plan that covers the entire lifespan of the insured (who is being protected under the policy). We will distribute the profit generated from this product group by declaring a non-guaranteed Reversionary Bonus and a non-guaranteed Terminal Bonus to you at least once per year starting from the end of the 3rd policy year.

We will make payment of the face value of any Reversionary Bonus and the face value of any Terminal Bonus under your policy upon the death of the insured (according to the death benefit calculation).

In the event that the policy is terminated in any other way, we will make payment of the cash value of any Reversionary Bonus and the cash value of any Terminal Bonus under the policy. However, these cash values are not guaranteed.

1. **Summary of Projected Total Surrender Value:**

End of Policy Year	Projected Total Surrender Value
20	278,077
30	704,152

Projected Total Surrender Value means the sum of the guaranteed cash value, the non-guaranteed cash value of any Reversionary Bonus and the non-guaranteed cash value of any 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 Notes under Section 6.

2. **Preserve your wealth with life protection**

If the insured passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary as follows:

a) If the insured passes away before the age of 65, the death benefit is equal to 100% of the sum assured plus the face value of any non-guaranteed Reversionary Bonus and the face value of any non-guaranteed Terminal Bonus.

b) If the insured passes away after the above times, the death benefit is equal to the higher of
   (i) One-time premium paid, and
   (ii) 100% of the sum assured, which will be reduced by 5% of the sum assured immediately after the end of each policy year for consecutive 10 policy years, until 50% of sum assured;
   plus the face value of any non-guaranteed Reversionary Bonus and the face value of any non-guaranteed Terminal Bonus.

3. **Death Benefit Settlement Option**

Apart from a lump sum payment, the death benefit can alternatively be paid to your beneficiary in regular instalments starting from a designated date according to the amount and date determined by you while the insured is still alive through the Death Benefit Settlement Option. Please refer to the product brochure for details of the Death Benefit Settlement Option.

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4. **Pre-underwriting Option**

   If you expect the additional need of life coverage in the future, you can apply the Pre-underwriting Option when you enrol in your Wealth Elite 2 - Sapphire to benefit from a medical underwriting in advance, based on the total life coverage amount determined by you. Subject to our prevailing rules and regulations, in a specific period of time, you can apply for a new policy within the Wealth Elite 2 series with a simplified medial underwriting directly as long as the total sum assured is not exceeded the total life coverage amount that has been approved in the previous medical underwriting process. Please refer to the product brochure for details of the Pre-underwriting Option.

5. 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.

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

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Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT			
			Guaranteed	Non-Guaranteed		Total	Guaranteed[1]	Non-Guaranteed		Total
				Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus	
			(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(D)+(E)+(F) =(G)
48	1	235,760	200,400	0	0	200,400	1,000,000	0	0	1,000,000
49	2	235,760	200,400	0	0	200,400	1,000,000	0	0	1,000,000
50	3	235,760	200,400	68	402	200,870	1,000,000	340	2,001	1,002,341
51	4	235,760	200,400	141	624	201,165	1,000,000	680	3,002	1,003,682
52	5	235,760	200,400	219	1,074	201,693	1,000,000	1,020	5,005	1,006,025
53	6	235,760	200,400	312	1,836	202,547	1,000,000	1,361	8,011	1,009,372
54	7	235,760	200,400	416	1,958	202,773	1,000,000	1,701	8,014	1,009,715
55	8	235,760	200,400	531	2,606	203,537	1,000,000	2,042	10,020	1,012,062
56	9	235,760	200,400	659	2,771	203,829	1,000,000	2,382	10,024	1,012,406
57	10	235,760	200,400	799	3,531	204,730	1,000,000	2,723	12,033	1,014,756
58	11	235,760	200,400	953	4,057	205,410	1,000,000	3,064	13,040	1,016,104
59	12	235,760	200,400	1,122	4,298	205,820	1,000,000	3,405	13,044	1,016,449
60	13	235,760	200,400	1,306	4,899	206,604	1,000,000	3,746	14,052	1,017,799
61	14	235,760	200,400	1,506	5,549	207,454	1,000,000	4,088	15,061	1,019,149
62	15	235,760	200,400	2,074	6,255	208,729	1,000,000	5,333	16,085	1,021,418
63	16	235,760	200,400	2,697	9,079	212,176	1,000,000	6,579	22,145	1,028,724
64	17	235,760	200,400	3,379	12,181	215,960	1,000,000	7,827	28,219	1,036,047
65	18	235,760	200,400	4,121	16,033	220,554	1,000,000	9,077	35,318	1,044,395
66	19	235,760	200,400	4,925	42,879	248,205	950,000	10,328	89,919	1,050,248
67	20	235,760	200,400	5,795	71,882	278,077	900,000	11,581	143,645	1,055,226
68	21	235,760	200,400	6,734	103,621	310,755	850,000	12,836	197,503	1,060,339
69	22	235,760	200,400	7,745	137,106	345,250	800,000	14,092	249,467	1,063,558
70	23	235,760	200,400	8,830	182,827	392,057	750,000	15,349	317,804	1,083,153
71	24	235,760	200,400	9,992	221,410	431,802	700,000	16,608	368,012	1,084,620
72	25	235,760	200,400	11,233	264,270	475,904	650,000	17,869	420,380	1,088,248
73	26	235,760	200,400	12,306	310,733	523,438	600,000	19,131	483,068	1,102,199
74	27	235,760	200,400	13,414	361,082	574,896	550,000	20,395	548,972	1,119,367
75	28	235,760	200,400	14,559	421,645	636,604	500,000	21,660	627,299	1,148,959
76	29	235,760	200,400	15,739	437,493	653,632	500,000	22,927	637,283	1,160,210
77	30	235,760	235,760	16,955	451,437	704,152	500,000	24,195	644,219	1,168,414
78	31	235,760	235,760	18,203	468,415	722,378	500,000	25,465	655,272	1,180,737
79	32	235,760	235,760	19,482	488,536	743,778	500,000	26,737	670,459	1,197,196
80	33	235,760	235,760	20,786	519,530	776,077	500,000	28,010	700,075	1,228,084
81	34	235,760	235,760	22,115	561,203	819,078	500,000	29,285	743,143	1,272,428
82	35	235,760	235,760	23,464	588,678	847,902	500,000	30,561	766,737	1,297,298
83	36	235,760	235,760	24,833	619,696	880,289	500,000	31,839	794,516	1,326,355
84	37	235,760	235,760	26,222	651,950	913,933	500,000	33,118	823,395	1,356,513
85	38	235,760	235,760	27,629	684,588	947,977	500,000	34,399	852,345	1,386,744
86	39	235,760	235,760	29,049	724,268	989,077	500,000	35,682	889,651	1,425,333
87	40	235,760	235,760	30,478	761,781	1,028,020	500,000	36,966	923,937	1,460,903

to be continued

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Plan: Wealth Elite 2 - Sapphire

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT			
			Guaranteed	Non-Guaranteed		Total	Guaranteed[1]	Non-Guaranteed		Total
				Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus	
			(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(D)+(E)+(F) =(G)
88	41	235,760	235,760	31,915	805,601	1,073,275	500,000	38,252	965,574	1,503,826
89	42	235,760	235,760	33,355	851,517	1,120,632	500,000	39,539	1,009,393	1,548,932
90	43	235,760	235,760	34,800	922,633	1,193,193	500,000	40,828	1,082,462	1,623,290
91	44	235,760	235,760	36,250	971,346	1,243,356	500,000	42,119	1,128,615	1,670,734
92	45	235,760	235,760	37,718	1,026,248	1,299,726	500,000	43,411	1,181,142	1,724,553
93	46	235,760	235,760	39,213	1,083,140	1,358,113	500,000	44,705	1,234,842	1,779,547
94	47	235,760	235,760	40,745	1,156,274	1,432,779	500,000	46,001	1,305,409	1,851,409
95	48	235,760	235,760	42,334	1,216,720	1,494,814	500,000	47,298	1,359,392	1,906,690
96	49	235,760	235,760	44,011	1,330,455	1,610,225	500,000	48,596	1,469,083	2,017,680
97	50	235,760	235,760	45,846	1,397,809	1,679,415	500,000	49,897	1,521,300	2,071,197
98	51	235,760	235,760	47,942	1,466,678	1,750,380	500,000	51,198	1,566,286	2,117,484
99	52	235,760	235,760	50,483	1,533,211	1,819,454	500,000	52,502	1,594,540	2,147,042
100	53	235,760	235,760	53,807	1,614,432	1,903,999	500,000	53,807	1,614,432	2,168,239

Remark: (1) Before the age of 65, value of column (D) is equal to 100% of Sum Assured. After the above times, it is equal to the higher of (i) Total Premium Paid; and (ii) 100% of the Sum Assured which is reduced by 5% of the Sum Assured immediately after the end of each policy year for consecutive 10 policy years until 50% of Sum Assured.

Note: Please refer to Basic Policy Benefits Highlight and Section 6 of Standard Illustration for Participating Policies of this proposal when interpreting this illustration.

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite 2 - Sapphire

End of Policy Year	Total Premiums Paid	Maximum Policy Loan[1]			Non-Guaranteed Cash Value of Encashable Bonuses[2]
		Guaranteed	Non-Guaranteed	Total	
		From Guaranteed Cash Value	From Cash Value of Reversionary Bonus[3]		
1	235,760	180,360	0	180,360	0
2	235,760	180,360	0	180,360	0
3	235,760	180,360	62	180,422	68
4	235,760	180,360	127	180,487	142
5	235,760	180,360	197	180,557	220
6	235,760	180,360	281	180,641	314
7	235,760	180,360	374	180,734	419
8	235,760	180,360	478	180,838	536
9	235,760	180,360	593	180,953	665
10	235,760	180,360	719	181,079	809
15	235,760	180,360	1,866	182,226	2,107
20	235,760	180,360	5,216	185,576	6,618
25	235,760	180,360	10,110	190,470	15,872
30	235,760	212,184	15,259	227,443	27,619
Age 80	235,760	212,184	18,708	230,892	34,942
Age 85	235,760	212,184	24,866	237,050	50,395
Age 90	235,760	212,184	31,320	243,504	70,992
Age 95	235,760	212,184	38,100	250,284	97,283
Age 100	235,760	212,184	48,426	260,610	136,239

1. You can apply for a policy loan of up to the relevant amounts as illustrated above provided that your Policy has a cash value. The above illustrated policy loan is an amount equal to 90% of the sum of guaranteed cash value and projected cash value of Reversionary Bonus. Interest will be payable on policy loan amounts at the prevailing rate for policy loans that the Company will determine from time to time.
2. Cash Value of Encashable Bonuses consists of the projected cash value of Reversionary Bonus and the projected cash value of the associated Terminal Bonus which are based on current projections of surrender values and bonus scales, which are not guaranteed. When the cash value of the Reversionary Bonus is encashed (whether in whole or in part), its corresponding cash value of the Terminal Bonus will be encashed as well and the face values of Reversionary Bonus and Terminal Bonus will be reduced accordingly. This will in turn reduce the Death Benefit and the future value of your Policy. The above illustration assumes that no loans are taken and none of the bonuses has been encashed previously and that all premiums are paid in full when due.
3. As the cash value of Reversionary Bonus is non-guaranteed, there may be a risk of overloan when there is adjustment on the cash value of Reversionary Bonus. Immediate loan repayment is required when there is an overloan, otherwise your Policy will be terminated and you or the insured may lose the cover.
4. Since the loan reduces the policy value as well as the level of protection of the policy, you should make regular repayments as soon as possible; you may repay the loan in part or in full at any time. Each repayment reduces the debt, as well as the interest that is charged. Loan interest should be payable on each policy anniversary until loan is fully repaid.