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: 850,017	

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	4,241,602	1,000,000.09	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: 1,000,012.86
(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	1,000,000	850,017	0	0	850,017	4,241,602	0	0	4,241,602
2	1,000,000	850,017	0	0	850,017	4,241,602	0	0	4,241,602
3	1,000,000	850,017	290	1,706	852,013	4,241,602	1,442	8,486	4,251,530
4	1,000,000	850,017	599	2,645	853,262	4,241,602	2,885	12,733	4,257,220
5	1,000,000	850,017	929	4,557	855,503	4,241,602	4,328	21,230	4,267,160
10	1,000,000	850,017	3,389	14,976	868,383	4,241,602	11,551	51,038	4,304,191
15	1,000,000	850,017	8,796	26,532	885,346	4,241,602	22,619	68,228	4,332,449
20	1,000,000	850,017	24,582	304,894	1,179,493	3,817,442	49,123	609,283	4,475,848
25	1,000,000	850,017	47,646	1,120,930	2,018,593	2,757,041	75,792	1,783,084	4,615,916
30	1,000,000	1,000,000	71,915	1,914,816	2,986,731	2,120,801	102,626	2,732,519	4,955,946
Age 65	1,000,000	850,017	17,478	68,005	935,501	4,241,602	38,502	149,804	4,429,907
Age 70	1,000,000	850,017	37,453	775,478	1,662,949	3,181,202	65,104	1,347,999	4,594,305
Age 75	1,000,000	850,017	61,753	1,788,452	2,700,222	2,120,801	91,872	2,660,753	4,873,426
Age 80	1,000,000	1,000,000	88,167	2,203,641	3,291,808	2,120,801	118,806	2,969,438	5,209,046
Age 85	1,000,000	1,000,000	117,191	2,903,751	4,020,941	2,120,801	145,908	3,615,308	5,882,017
Age 90	1,000,000	1,000,000	147,608	3,913,442	5,061,050	2,120,801	173,178	4,591,371	6,885,351
Age 95	1,000,000	1,000,000	179,562	5,160,842	6,340,405	2,120,801	200,618	5,766,001	8,087,420
Age 100	1,000,000	1,000,000	228,228	6,847,780	8,076,008	2,120,801	228,228	6,847,780	9,196,809

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	1,000,000	850,017	0	0	850,017	0	0	850,017
2	1,000,000	850,017	0	0	850,017	0	0	850,017
3	1,000,000	850,017	256	853	851,126	324	3,412	853,753
4	1,000,000	850,017	529	882	851,428	670	5,291	855,978
5	1,000,000	850,017	820	911	851,748	1,038	8,204	859,260
10	1,000,000	850,017	2,990	3,743	856,750	3,789	29,962	883,768
15	1,000,000	850,017	7,769	6,629	864,415	9,824	54,757	914,598
20	1,000,000	850,017	21,752	70,762	942,531	27,415	638,542	1,515,974
25	1,000,000	850,017	42,174	262,739	1,154,930	53,128	2,425,882	3,329,027
30	1,000,000	1,000,000	63,655	443,250	1,506,905	80,197	4,310,136	5,390,333
Age 65	1,000,000	850,017	15,460	15,528	881,005	19,498	141,987	1,011,503
Age 70	1,000,000	850,017	33,150	183,021	1,066,189	41,763	1,655,412	2,547,192
Age 75	1,000,000	850,017	54,661	418,420	1,323,099	68,861	3,962,299	4,881,177
Age 80	1,000,000	1,000,000	78,033	503,218	1,581,251	98,332	5,083,321	6,181,653
Age 85	1,000,000	1,000,000	103,699	649,438	1,753,137	130,733	6,997,197	8,127,930
Age 90	1,000,000	1,000,000	130,581	854,065	1,984,646	164,710	9,869,649	11,034,359
Age 95	1,000,000	1,000,000	158,805	1,091,646	2,250,451	200,426	13,649,273	14,849,699
Age 100	1,000,000	1,000,000	201,785	1,404,110	2,605,895	254,825	19,033,375	20,288,200

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	1,000,000	4,241,602	0	0	4,241,602	0	0	4,241,602
2	1,000,000	4,241,602	0	0	4,241,602	0	0	4,241,602
3	1,000,000	4,241,602	1,272	4,243	4,247,117	1,612	16,973	4,260,187
4	1,000,000	4,241,602	2,545	4,244	4,248,391	3,224	25,469	4,270,295
5	1,000,000	4,241,602	3,819	4,245	4,249,666	4,837	38,218	4,284,657
10	1,000,000	4,241,602	10,191	12,755	4,264,548	12,912	102,108	4,356,622
15	1,000,000	4,241,602	19,978	17,046	4,278,626	25,262	140,807	4,407,671
20	1,000,000	3,817,442	43,468	141,407	4,002,317	54,785	1,276,027	5,148,254
25	1,000,000	2,757,041	67,088	417,943	3,242,072	84,512	3,858,894	6,700,447
30	1,000,000	2,120,801	90,838	632,536	2,844,175	114,445	6,150,738	8,385,984
Age 65	1,000,000	4,241,602	34,056	34,205	4,309,864	42,952	312,772	4,597,326
Age 70	1,000,000	3,181,202	57,624	318,143	3,556,968	72,597	2,877,571	6,131,369
Age 75	1,000,000	2,120,801	81,322	622,501	2,824,624	102,447	5,894,874	8,118,122
Age 80	1,000,000	2,120,801	105,150	678,093	2,904,045	132,504	6,849,850	9,103,154
Age 85	1,000,000	2,120,801	129,110	808,582	3,058,493	162,768	8,711,845	10,995,414
Age 90	1,000,000	2,120,801	153,202	1,002,015	3,276,018	193,243	11,579,379	13,893,423
Age 95	1,000,000	2,120,801	177,427	1,219,652	3,517,880	223,928	15,249,784	17,594,512
Age 100	1,000,000	2,120,801	201,785	1,404,110	3,726,696	254,825	19,033,375	21,409,001

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: $4,241,602
First Day Surrender Value: $850,017

****

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	1,179,493
30	2,986,731

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	1,000,000	850,017	0	0	850,017	4,241,602	0	0	4,241,602
49	2	1,000,000	850,017	0	0	850,017	4,241,602	0	0	4,241,602
50	3	1,000,000	850,017	290	1,706	852,013	4,241,602	1,442	8,486	4,251,530
51	4	1,000,000	850,017	599	2,645	853,262	4,241,602	2,885	12,733	4,257,220
52	5	1,000,000	850,017	929	4,557	855,503	4,241,602	4,328	21,230	4,267,160
53	6	1,000,000	850,017	1,323	7,786	859,126	4,241,602	5,772	33,979	4,281,353
54	7	1,000,000	850,017	1,763	8,303	860,083	4,241,602	7,216	33,991	4,282,808
55	8	1,000,000	850,017	2,252	11,052	863,321	4,241,602	8,660	42,503	4,292,765
56	9	1,000,000	850,017	2,793	11,752	864,563	4,241,602	10,105	42,517	4,294,224
57	10	1,000,000	850,017	3,389	14,976	868,383	4,241,602	11,551	51,038	4,304,191
58	11	1,000,000	850,017	4,043	17,207	871,267	4,241,602	12,997	55,310	4,309,909
59	12	1,000,000	850,017	4,759	18,230	873,006	4,241,602	14,444	55,329	4,311,374
60	13	1,000,000	850,017	5,539	20,778	876,334	4,241,602	15,891	59,605	4,317,097
61	14	1,000,000	850,017	6,387	23,535	879,939	4,241,602	17,338	63,884	4,322,824
62	15	1,000,000	850,017	8,796	26,532	885,346	4,241,602	22,619	68,228	4,332,449
63	16	1,000,000	850,017	11,441	38,509	899,968	4,241,602	27,907	93,929	4,363,438
64	17	1,000,000	850,017	14,332	51,669	916,018	4,241,602	33,201	119,694	4,394,498
65	18	1,000,000	850,017	17,478	68,005	935,501	4,241,602	38,502	149,804	4,429,907
66	19	1,000,000	850,017	20,891	181,877	1,052,785	4,029,522	43,809	381,402	4,454,733
67	20	1,000,000	850,017	24,582	304,894	1,179,493	3,817,442	49,123	609,283	4,475,848
68	21	1,000,000	850,017	28,564	439,518	1,318,099	3,605,362	54,444	837,729	4,497,534
69	22	1,000,000	850,017	32,850	581,548	1,464,415	3,393,282	59,771	1,058,138	4,511,190
70	23	1,000,000	850,017	37,453	775,478	1,662,949	3,181,202	65,104	1,347,999	4,594,305
71	24	1,000,000	850,017	42,382	939,135	1,831,534	2,969,121	70,445	1,560,961	4,600,527
72	25	1,000,000	850,017	47,646	1,120,930	2,018,593	2,757,041	75,792	1,783,084	4,615,916
73	26	1,000,000	850,017	52,196	1,318,004	2,220,217	2,544,961	81,145	2,048,982	4,675,089
74	27	1,000,000	850,017	56,898	1,531,564	2,438,479	2,332,881	86,505	2,328,522	4,747,908
75	28	1,000,000	850,017	61,753	1,788,452	2,700,222	2,120,801	91,872	2,660,753	4,873,426
76	29	1,000,000	850,017	66,759	1,855,672	2,772,447	2,120,801	97,246	2,703,102	4,921,149
77	30	1,000,000	1,000,000	71,915	1,914,816	2,986,731	2,120,801	102,626	2,732,519	4,955,946
78	31	1,000,000	1,000,000	77,212	1,986,829	3,064,041	2,120,801	108,013	2,779,404	5,008,218
79	32	1,000,000	1,000,000	82,634	2,072,175	3,154,810	2,120,801	113,406	2,843,820	5,078,028
80	33	1,000,000	1,000,000	88,167	2,203,641	3,291,808	2,120,801	118,806	2,969,438	5,209,046
81	34	1,000,000	1,000,000	93,803	2,380,401	3,474,204	2,120,801	124,213	3,152,119	5,397,133
82	35	1,000,000	1,000,000	99,524	2,496,937	3,596,461	2,120,801	129,627	3,252,194	5,502,622
83	36	1,000,000	1,000,000	105,332	2,628,504	3,733,837	2,120,801	135,047	3,370,020	5,625,868
84	37	1,000,000	1,000,000	111,225	2,765,314	3,876,539	2,120,801	140,474	3,492,515	5,753,790
85	38	1,000,000	1,000,000	117,191	2,903,751	4,020,941	2,120,801	145,908	3,615,308	5,882,017
86	39	1,000,000	1,000,000	123,214	3,072,058	4,195,271	2,120,801	151,349	3,773,545	6,045,694
87	40	1,000,000	1,000,000	129,277	3,231,173	4,360,451	2,120,801	156,796	3,918,973	6,196,569

to be continued

AIA INTERNATIONAL LIMITED

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	1,000,000	1,000,000	135,369	3,417,038	4,552,407	2,120,801	162,250	4,095,582	6,378,633
89	42	1,000,000	1,000,000	141,480	3,611,795	4,753,275	2,120,801	167,711	4,281,443	6,569,954
90	43	1,000,000	1,000,000	147,608	3,913,442	5,061,050	2,120,801	173,178	4,591,371	6,885,351
91	44	1,000,000	1,000,000	153,758	4,120,063	5,273,821	2,120,801	178,653	4,787,136	7,086,589
92	45	1,000,000	1,000,000	159,987	4,352,935	5,512,922	2,120,801	184,134	5,009,933	7,314,867
93	46	1,000,000	1,000,000	166,326	4,594,249	5,760,575	2,120,801	189,622	5,237,706	7,548,129
94	47	1,000,000	1,000,000	172,825	4,904,453	6,077,278	2,120,801	195,116	5,537,024	7,852,942
95	48	1,000,000	1,000,000	179,562	5,160,842	6,340,405	2,120,801	200,618	5,766,001	8,087,420
96	49	1,000,000	1,000,000	186,675	5,643,260	6,829,935	2,120,801	206,126	6,231,267	8,558,194
97	50	1,000,000	1,000,000	194,461	5,928,948	7,123,409	2,120,801	211,641	6,452,750	8,785,192
98	51	1,000,000	1,000,000	203,353	6,221,063	7,424,416	2,120,801	217,163	6,643,560	8,981,525
99	52	1,000,000	1,000,000	214,127	6,503,272	7,717,399	2,120,801	222,692	6,763,406	9,106,899
100	53	1,000,000	1,000,000	228,228	6,847,780	8,076,008	2,120,801	228,228	6,847,780	9,196,809

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	1,000,000	765,015	0	765,015	0
2	1,000,000	765,015	0	765,015	0
3	1,000,000	765,015	261	765,276	290
4	1,000,000	765,015	539	765,555	601
5	1,000,000	765,015	836	765,851	934
6	1,000,000	765,015	1,190	766,206	1,333
7	1,000,000	765,015	1,586	766,602	1,777
8	1,000,000	765,015	2,027	767,042	2,275
9	1,000,000	765,015	2,514	767,529	2,821
10	1,000,000	765,015	3,050	768,066	3,430
15	1,000,000	765,015	7,917	772,932	8,937
20	1,000,000	765,015	22,124	787,139	28,072
25	1,000,000	765,015	42,882	807,897	67,324
30	1,000,000	900,000	64,724	964,724	117,150
Age 80	1,000,000	900,000	79,350	979,350	148,209
Age 85	1,000,000	900,000	105,472	1,005,472	213,756
Age 90	1,000,000	900,000	132,847	1,032,847	301,120
Age 95	1,000,000	900,000	161,606	1,061,606	412,634
Age 100	1,000,000	900,000	205,405	1,105,405	577,873

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.