05272019

AIA INTERNATIONAL LIMITED

Plan: 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 On Your Side Plan (18 Years Payment)

Name of Life Insured: Ms. SUBASH	Age: 6	Sex: Female	-

2. Benefit Summary

Policy Currency: US$

(i) Basic Policy

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
On Your Side Plan (18 Years Payment)	1,000,000	16,180.00	18	Whole Life
Coverage Booster (First 10 Years)	500,000	0.00	N/A	10
Payor Benefit (Death)	1,000,000	0.00	N/A	18

(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	18

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: 16,192.77
(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.

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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			MAJOR ILLNESS BENEFIT / DEATH BENEFIT		
		Guaranteed	Non-Guaranteed Terminal Bonus	Total	Guaranteed	Non-Guaranteed Terminal Bonus	Total
1	16,180	0	0	0	1,500,000	0	1,500,000
2	32,360	0	0	0	1,500,000	0	1,500,000
3	48,540	1,400	0	1,400	1,500,000	0	1,500,000
4	64,720	2,480	0	2,480	1,500,000	0	1,500,000
5	80,900	4,640	3,900	8,540	1,500,000	7,600	1,507,600
10	161,800	23,160	12,100	35,260	1,500,000	22,600	1,522,600
15	242,700	67,160	28,600	95,760	1,000,000	50,900	1,050,900
20	291,240	135,860	54,100	189,960	1,000,000	91,700	1,091,700
25	291,240	151,330	144,100	295,430	1,000,000	232,900	1,232,900
30	291,240	177,480	378,200	555,680	1,000,000	582,800	1,582,800
Age 65	291,240	349,720	3,004,100	3,353,820	1,000,000	3,568,700	4,568,700
Age 70	291,240	446,110	4,256,900	4,703,010	1,000,000	4,857,800	5,857,800
Age 75	291,240	558,200	6,046,400	6,604,600	1,000,000	6,634,200	7,634,200
Age 80	291,240	678,900	8,858,900	9,537,800	1,000,000	9,343,800	10,343,800
Age 85	291,240	836,110	12,764,900	13,601,010	1,000,000	12,892,500	13,892,500
Age 90	291,240	871,290	19,186,100	20,057,390	1,000,000	19,186,100	20,186,100
Age 95	291,240	907,280	29,220,900	30,128,180	1,000,000	29,220,900	30,220,900
Age 100	291,240	1,000,000	40,003,000	41,003,000	1,000,000	40,003,000	41,003,000

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	16,180	0	0	0	0	0
2	32,360	0	0	0	0	0
3	48,540	1,400	0	1,400	0	1,400
4	64,720	2,480	0	2,480	0	2,480
5	80,900	4,640	2,700	7,340	5,300	9,940
10	161,800	23,160	7,000	30,160	18,000	41,160
15	242,700	67,160	12,400	79,560	47,800	114,960
20	291,240	135,860	14,700	150,560	105,200	241,060
25	291,240	151,330	50,700	202,030	275,400	426,730
30	291,240	177,480	144,300	321,780	738,200	915,680
Age 65	291,240	349,720	407,900	757,620	9,054,500	9,404,220
Age 70	291,240	446,110	490,700	936,810	13,947,800	14,393,910
Age 75	291,240	558,200	577,600	1,135,800	21,572,800	22,131,000
Age 80	291,240	678,900	679,300	1,358,200	34,697,500	35,376,400
Age 85	291,240	836,110	799,200	1,635,310	54,866,100	55,702,210
Age 90	291,240	871,290	1,026,900	1,898,190	90,275,100	91,146,390
Age 95	291,240	907,280	1,453,000	2,360,280	150,875,000	151,782,280
Age 100	291,240	1,000,000	1,906,400	2,906,400	234,445,400	235,445,400

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	16,180	1,500,000	0	1,500,000	0	1,500,000
2	32,360	1,500,000	0	1,500,000	0	1,500,000
3	48,540	1,500,000	0	1,500,000	0	1,500,000
4	64,720	1,500,000	0	1,500,000	0	1,500,000
5	80,900	1,500,000	5,300	1,505,300	10,200	1,510,200
10	161,800	1,500,000	13,000	1,513,000	33,500	1,533,500
15	242,700	1,000,000	22,000	1,022,000	85,100	1,085,100
20	291,240	1,000,000	25,200	1,025,200	178,200	1,178,200
25	291,240	1,000,000	81,900	1,081,900	445,200	1,445,200
30	291,240	1,000,000	222,400	1,222,400	1,137,500	2,137,500
Age 65	291,240	1,000,000	484,500	1,484,500	10,756,300	11,756,300
Age 70	291,240	1,000,000	559,900	1,559,900	15,916,600	16,916,600
Age 75	291,240	1,000,000	633,800	1,633,800	23,670,000	24,670,000
Age 80	291,240	1,000,000	716,400	1,716,400	36,596,700	37,596,700
Age 85	291,240	1,000,000	807,200	1,807,200	55,414,600	56,414,600
Age 90	291,240	1,000,000	1,026,900	2,026,900	90,275,100	91,275,100
Age 95	291,240	1,000,000	1,453,000	2,453,000	150,875,000	151,875,000
Age 100	291,240	1,000,000	1,906,400	2,906,400	234,445,400	235,445,400

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.

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.

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
Print Date: Mar/21/2024

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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.

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 13 severe child diseases 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, 13 severe child diseases 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 50% 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, severe child disease 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, severe child disease, 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. **Payor Benefit (Death):**
Under this cover, should you pass away before the age of 75, the insured child will continue to enjoy cover under the policy without having to pay the remaining premiums of the basic plan until the insured reaches the age of 25, provided that the policy has been in force for 2 years or more at the time of your death.

8. **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.

9. **Cover for undetected congenital conditions:**
The younger you are when your critical illness protection begins, the lower the premium and the longer the cover period you obtain. That is why parents usually buy insurance policies for their children. Undetected congenital conditions may remain undetected for years and could develop into a critical illness. However, policies often fail to cover diseases caused by congenital diseases. We provide your children with thorough cover for critical illnesses related to congenital diseases with symptoms which remain undetected at policy issue, and protecting your financial plans from any surprise discovery of a life-changing hereditary trait.

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10. **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.

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

End of Policy Year	Projected Total Surrender Value
20	189,960
30	555,680

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.

12. 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.

13. **Waiver of Premium Rider (Basic Plan):**
If the insured is a Juvenile and has total and irrecoverable loss of sight of BOTH eyes; severance of ONE limb and loss of sight of ONE eye; or severance of TWO limbs due to either injury or sickness, the premium payable under the Basic Policy for the amount of coverage equal to the coverage of this rider shall be waived. If the insured attains 18 years of age and 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 the following: Self-inflicted injury and any congenital defect which has manifested or was diagnosed before the insured attains 17 years of age.

14. 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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Groups	44 Early Stage Critical Illnesses and 13 Severe Child Diseases^	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 10. Kawasaki Disease with Heart Complications^ 11. Rheumatic Fever with Valvular Impairment^ 12. Severe Haemophilia^	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	13. Angioplasty or Endarterectomy for Carotid Arteries 14. Cerebral Shunt Insertion 15. Early Stage Dementia including Early Stage Alzheimer's Disease 16. Endovascular Treatment for Cerebral Aneurysm 17. Less severe Bacterial Meningitis 18. Less Severe Coma 19. Less Severe Encephalitis 20. Less Severe Parkinson's Disease 21. Moderately Severe Brain Damage 22. Moderately Severe Paralysis 23. Severe Psychiatric Illness 24. Surgery for Subdural Haematoma 25. Surgical Removal of Pituitary Tumour 26. Autism^ 27. Intellectual Impairment due to Sickness or Injury^ 28. Type I Juvenile Spinal Amyotrophy^	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

^ Cover for severe child diseases will cease when the insured attains the age of 18.
@ Cerebral Aneurysm Requiring Surgery is classified as a minor illness.

AIA INTERNATIONAL LIMITED

Plan: On Your Side Plan (18 Years Payment)

Groups	44 Early Stage Critical Illnesses and 13 Severe Child Diseases^	58 Critical Illnesses (including 57 major illnesses and 1 minor illness)
Group 4 Illnesses related to Major Organs and Functions	29. Biliary Tract Reconstruction Surgery 30. Chronic Lung Disease 31. Hepatitis with Cirrhosis 32. Less Severe Aplastic Anaemia 33. Less Severe Kidney Disease 34. Less Severe Systemic Lupus Erythematosus 35. Liver Surgery 36. Major Organ Transplantation (on waiting list) 37. Surgical Removal of One Lung 38. Glomerulonephritis with Nephrotic Syndrome^ 39. Severe Asthma^ 40. Wilson's Disease^	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	41. Cochlear Implant Surgery 42. Diabetic Retinopathy 43. Endovascular Treatment of Peripheral Arterial Disease 44. Facial Burns due to Accident 45. Facial Reconstructive Surgery for Injury due to Accident 46. Less Severe Burns to Body due to Accident 47. Less Severe Creutzfeldt-Jakob Disease 48. Loss of Hearing In One Ear 49. Loss of One Limb 50. Loss of Sight In One Eye 51. Osteoporosis with Fractures 52. Severe Central or Mixed Sleep Apnea 53. Severe Obstructive Sleep Apnea 54. Dengue Haemorrhagic Fever^ 55. Insulin Dependent Diabetes Mellitus^ 56. Osteogenesis Imperfecta - Type III^ 57. Still's Disease^	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

^ Cover for severe child diseases will cease when the insured attains the age of 18.

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Plan: On Your Side Plan (18 Years Payment)

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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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 $500,000
	• Loss of Independent Existence	Up to age 65		
Minor Illness	• Cerebral Aneurysm Requiring Surgery	Whole life	$500,000 advance payment	Additional $250,000 (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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Plan: On Your Side Plan (18 Years Payment)

Type of Protection	Covered Illness	Benefit Term	Benefit	
			Basic Plan	Coverage Booster (First 10 Years)
13 Severe Child Diseases				
Severe Child Disease	• Autism • Dengue Haemorrhagic Fever • Glomerulonephritis with Nephrotic Syndrome • Insulin Dependent Diabetes Mellitus • Intellectual Impairment due to Sickness or Injury • Kawasaki Disease with Heart Complications • Osteogenesis Imperfecta - Type III • Rheumatic Fever with Valvular Impairment • Severe Asthma • Severe Haemophilia • Still's Disease • Type I Juvenile Spinal Amyotrophy • Wilson's Disease	Below age 18	$50,000 advance payment per illness Subject to a maximum of $50,000 per life for each illness	N/A
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 $500,000
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

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Plan: On Your Side Plan (18 Years Payment)

Type of Protection	Covered Illness	Benefit Term	Benefit	
			Basic Plan	Coverage Booster (First 10 Years)
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

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, severe child disease 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, severe child disease 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).

AIA INTERNATIONAL LIMITED

Plan: On Your Side Plan (18 Years Payment)

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.

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.

AIA INTERNATIONAL LIMITED

Plan: 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)
7	1	16,180	0	0	0	1,500,000	0	1,500,000
8	2	32,360	0	0	0	1,500,000	0	1,500,000
9	3	48,540	1,400	0	1,400	1,500,000	0	1,500,000
10	4	64,720	2,480	0	2,480	1,500,000	0	1,500,000
11	5	80,900	4,640	3,900	8,540	1,500,000	7,600	1,507,600
12	6	97,080	7,420	5,300	12,720	1,500,000	10,300	1,510,300
13	7	113,260	10,820	6,800	17,620	1,500,000	13,100	1,513,100
14	8	129,440	13,590	8,500	22,090	1,500,000	16,200	1,516,200
15	9	145,620	18,070	10,200	28,270	1,500,000	19,200	1,519,200
16	10	161,800	23,160	12,100	35,260	1,500,000	22,600	1,522,600
17	11	177,980	28,870	15,100	43,970	1,000,000	27,900	1,027,900
18	12	194,160	33,360	17,800	51,160	1,000,000	32,600	1,032,600
19	13	210,340	44,160	20,700	64,860	1,000,000	37,500	1,037,500
20	14	226,520	56,200	24,300	80,500	1,000,000	43,700	1,043,700
21	15	242,700	67,160	28,600	95,760	1,000,000	50,900	1,050,900
22	16	258,880	78,470	33,100	111,570	1,000,000	58,300	1,058,300
23	17	275,060	90,780	38,100	128,880	1,000,000	66,500	1,066,500
24	18	291,240	106,750	43,000	149,750	1,000,000	74,300	1,074,300
25	19	291,240	126,150	47,600	173,750	1,000,000	81,500	1,081,500
26	20	291,240	135,860	54,100	189,960	1,000,000	91,700	1,091,700
27	21	291,240	138,440	65,800	204,240	1,000,000	110,500	1,110,500
28	22	291,240	141,300	80,000	221,300	1,000,000	133,100	1,133,100
29	23	291,240	144,230	97,300	241,530	1,000,000	160,300	1,160,300
30	24	291,240	147,480	118,200	265,680	1,000,000	192,900	1,192,900
31	25	291,240	151,330	144,100	295,430	1,000,000	232,900	1,232,900
32	26	291,240	154,720	174,100	328,820	1,000,000	278,700	1,278,700
33	27	291,240	161,790	209,800	371,590	1,000,000	332,700	1,332,700
34	28	291,240	170,190	255,900	426,090	1,000,000	401,900	1,401,900
35	29	291,240	173,380	311,300	484,680	1,000,000	484,300	1,484,300
36	30	291,240	177,480	378,200	555,680	1,000,000	582,800	1,582,800
37	31	291,240	181,670	403,200	584,870	1,000,000	615,500	1,615,500
38	32	291,240	185,950	430,200	616,150	1,000,000	650,500	1,650,500
39	33	291,240	190,310	458,800	649,110	1,000,000	687,200	1,687,200
40	34	291,240	195,080	488,500	683,580	1,000,000	724,900	1,724,900
41	35	291,240	201,250	521,700	722,950	1,000,000	766,900	1,766,900
42	36	291,240	205,270	557,300	762,570	1,000,000	811,600	1,811,600
43	37	291,240	209,370	595,700	805,070	1,000,000	859,300	1,859,300
44	38	291,240	213,530	637,000	850,530	1,000,000	910,400	1,910,400
45	39	291,240	217,750	681,100	898,850	1,000,000	964,300	1,964,300
46	40	291,240	222,400	729,000	951,400	1,000,000	1,022,600	2,022,600

to be continued

AIA INTERNATIONAL LIMITED

Plan: On Your Side Plan (18 Years Payment)

Age	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
			(A)	(B)	(A)+(B)	(C)	(D)	(C)+(D)
47	41	291,240	226,740	780,300	1,007,040	1,000,000	1,084,400	2,084,400
48	42	291,240	231,520	835,700	1,067,220	1,000,000	1,150,600	2,150,600
49	43	291,240	235,980	895,200	1,131,180	1,000,000	1,221,300	2,221,300
50	44	291,240	240,880	959,300	1,200,180	1,000,000	1,296,900	2,296,900
51	45	291,240	245,830	1,028,200	1,274,030	1,000,000	1,377,400	2,377,400
52	46	291,240	251,230	1,100,300	1,351,530	1,000,000	1,460,800	2,460,800
53	47	291,240	256,290	1,178,000	1,434,290	1,000,000	1,550,000	2,550,000
54	48	291,240	261,800	1,261,700	1,523,500	1,000,000	1,645,400	2,645,400
55	49	291,240	267,390	1,351,100	1,618,490	1,000,000	1,746,500	2,746,500
56	50	291,240	273,440	1,447,200	1,720,640	1,000,000	1,854,400	2,854,400
57	51	291,240	279,560	1,584,100	1,863,660	1,000,000	2,012,300	3,012,300
58	52	291,240	285,750	1,733,400	2,019,150	1,000,000	2,183,100	3,183,100
59	53	291,240	292,430	1,896,400	2,188,830	1,000,000	2,368,100	3,368,100
60	54	291,240	299,210	2,070,600	2,369,810	1,000,000	2,563,900	3,563,900
61	55	291,240	310,590	2,261,200	2,571,790	1,000,000	2,776,500	3,776,500
62	56	291,240	321,730	2,429,200	2,750,930	1,000,000	2,957,700	3,957,700
63	57	291,240	329,370	2,608,400	2,937,770	1,000,000	3,149,900	4,149,900
64	58	291,240	338,990	2,800,300	3,139,290	1,000,000	3,354,100	4,354,100
65	59	291,240	349,720	3,004,100	3,353,820	1,000,000	3,568,700	4,568,700
66	60	291,240	363,060	3,220,600	3,583,660	1,000,000	3,794,700	4,794,700
67	61	291,240	377,640	3,456,000	3,833,640	1,000,000	4,039,300	5,039,300
68	62	291,240	394,990	3,711,200	4,106,190	1,000,000	4,302,800	5,302,800
69	63	291,240	410,140	3,967,500	4,377,640	1,000,000	4,563,500	5,563,500
70	64	291,240	446,110	4,256,900	4,703,010	1,000,000	4,857,800	5,857,800
71	65	291,240	467,780	4,568,800	5,036,580	1,000,000	5,172,400	6,172,400
72	66	291,240	489,840	4,897,300	5,387,140	1,000,000	5,500,700	6,500,700
73	67	291,240	512,260	5,251,400	5,763,660	1,000,000	5,852,400	6,852,400
74	68	291,240	535,050	5,633,500	6,168,550	1,000,000	6,229,700	7,229,700
75	69	291,240	558,200	6,046,400	6,604,600	1,000,000	6,634,200	7,634,200
76	70	291,240	581,690	6,493,400	7,075,090	1,000,000	7,068,800	8,068,800
77	71	291,240	605,520	7,015,600	7,621,120	1,000,000	7,577,900	8,577,900
78	72	291,240	629,660	7,581,300	8,210,960	1,000,000	8,124,900	9,124,900
79	73	291,240	654,130	8,194,600	8,848,730	1,000,000	8,713,000	9,713,000
80	74	291,240	678,900	8,858,900	9,537,800	1,000,000	9,343,800	10,343,800
81	75	291,240	703,970	9,579,200	10,283,170	1,000,000	10,022,200	11,022,200
82	76	291,240	729,180	10,273,100	11,002,280	1,000,000	10,657,800	11,657,800
83	77	291,240	754,490	11,030,300	11,784,790	1,000,000	11,345,700	12,345,700
84	78	291,240	779,950	11,830,700	12,610,650	1,000,000	12,061,100	13,061,100
85	79	291,240	836,110	12,764,900	13,601,010	1,000,000	12,892,500	13,892,500
86	80	291,240	843,600	13,798,600	14,642,200	1,000,000	13,798,600	14,798,600

to be continued

AIA INTERNATIONAL LIMITED

Plan: On Your Side Plan (18 Years Payment)

Age	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
			(A)	(B)	(A)+(B)	(C)	(D)	(C)+(D)
87	81	291,240	851,000	14,979,400	15,830,400	1,000,000	14,979,400	15,979,400
88	82	291,240	858,050	16,264,800	17,122,850	1,000,000	16,264,800	17,264,800
89	83	291,240	864,810	17,663,700	18,528,510	1,000,000	17,663,700	18,663,700
90	84	291,240	871,290	19,186,100	20,057,390	1,000,000	19,186,100	20,186,100
91	85	291,240	877,740	20,842,000	21,719,740	1,000,000	20,842,000	21,842,000
92	86	291,240	884,770	22,716,500	23,601,270	1,000,000	22,716,500	23,716,500
93	87	291,240	892,090	24,736,900	25,628,990	1,000,000	24,736,900	25,736,900
94	88	291,240	899,590	26,905,500	27,805,090	1,000,000	26,905,500	27,905,500
95	89	291,240	907,280	29,220,900	30,128,180	1,000,000	29,220,900	30,220,900
96	90	291,240	915,240	31,120,300	32,035,540	1,000,000	31,120,300	32,120,300
97	91	291,240	924,140	33,143,100	34,067,240	1,000,000	33,143,100	34,143,100
98	92	291,240	934,720	35,297,500	36,232,220	1,000,000	35,297,500	36,297,500
99	93	291,240	948,820	37,591,700	38,540,520	1,000,000	37,591,700	38,591,700
100	94	291,240	1,000,000	40,003,000	41,003,000	1,000,000	40,003,000	41,003,000

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

AIA INTERNATIONAL LIMITED

Plan: 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	16,180	0	0	0	1,500,000	0	1,500,000	(16,180)
2	32,360	0	0	0	1,500,000	0	1,500,000	(32,360)
3	48,540	1,400	0	1,400	1,500,000	0	1,500,000	(47,140)
4	64,720	2,480	0	2,480	1,500,000	0	1,500,000	(62,240)
5	80,900	4,640	3,900	8,540	1,500,000	7,600	1,507,600	(72,360)
6	97,080	7,420	5,300	12,720	1,500,000	10,300	1,510,300	(84,360)
7	113,260	10,820	6,800	17,620	1,500,000	13,100	1,513,100	(95,640)
8	129,440	13,590	8,500	22,090	1,500,000	16,200	1,516,200	(107,350)
9	145,620	18,070	10,200	28,270	1,500,000	19,200	1,519,200	(117,350)
10	161,800	23,160	12,100	35,260	1,500,000	22,600	1,522,600	(126,540)
11	177,980	28,870	15,100	43,970	1,000,000	27,900	1,027,900	(134,010)
12	194,160	33,360	17,800	51,160	1,000,000	32,600	1,032,600	(143,000)
13	210,340	44,160	20,700	64,860	1,000,000	37,500	1,037,500	(145,480)
14	226,520	56,200	24,300	80,500	1,000,000	43,700	1,043,700	(146,020)
15	242,700	67,160	28,600	95,760	1,000,000	50,900	1,050,900	(146,940)
16	258,880	78,470	33,100	111,570	1,000,000	58,300	1,058,300	(147,310)
17	275,060	90,780	38,100	128,880	1,000,000	66,500	1,066,500	(146,180)
18	291,240	106,750	43,000	149,750	1,000,000	74,300	1,074,300	(141,490)
19	291,240	126,150	47,600	173,750	1,000,000	81,500	1,081,500	(117,490)
20	291,240	135,860	54,100	189,960	1,000,000	91,700	1,091,700	(101,280)
21	291,240	138,440	65,800	204,240	1,000,000	110,500	1,110,500	(87,000)
22	291,240	141,300	80,000	221,300	1,000,000	133,100	1,133,100	(69,940)
23	291,240	144,230	97,300	241,530	1,000,000	160,300	1,160,300	(49,710)
24	291,240	147,480	118,200	265,680	1,000,000	192,900	1,192,900	(25,560)
25	291,240	151,330	144,100	295,430	1,000,000	232,900	1,232,900	4,190
26	291,240	154,720	174,100	328,820	1,000,000	278,700	1,278,700	37,580
27	291,240	161,790	209,800	371,590	1,000,000	332,700	1,332,700	80,350
28	291,240	170,190	255,900	426,090	1,000,000	401,900	1,401,900	134,850
29	291,240	173,380	311,300	484,680	1,000,000	484,300	1,484,300	193,440
30	291,240	177,480	378,200	555,680	1,000,000	582,800	1,582,800	264,440
Age 65	291,240	349,720	3,004,100	3,353,820	1,000,000	3,568,700	4,568,700	3,062,580
Age 70	291,240	446,110	4,256,900	4,703,010	1,000,000	4,857,800	5,857,800	4,411,770
Age 75	291,240	558,200	6,046,400	6,604,600	1,000,000	6,634,200	7,634,200	6,313,360
Age 80	291,240	678,900	8,858,900	9,537,800	1,000,000	9,343,800	10,343,800	9,246,560
Age 85	291,240	836,110	12,764,900	13,601,010	1,000,000	12,892,500	13,892,500	13,309,770
Age 90	291,240	871,290	19,186,100	20,057,390	1,000,000	19,186,100	20,186,100	19,766,150
Age 95	291,240	907,280	29,220,900	30,128,180	1,000,000	29,220,900	30,220,900	29,836,940
Age 100	291,240	1,000,000	40,003,000	41,003,000	1,000,000	40,003,000	41,003,000	40,711,760

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