友邦香港

香港北角
電氣道 183 號
友邦廣場 12 樓
電話：(852) 2881 3333

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保單預期價值一覽表

保單資料：

保單號碼：	G980712395
保單持有人：	SUN QIAOYUN
受保人：	ZENG NGO YIN
繕發年齡：	0
保單日期：	2011年05月26日
現時保單週年日：	2026年05月26日
列印日期：	2026年05月26日

1. 建議書摘要：愛無憂長享計劃 2（特級保障）

受保人姓名：ZENG NGO YIN	已達之年齡：15	性別：女

2. 保障摘要

保單貨幣：美元

保障項目	現時保額^	現時每年保費	保費供款年期	保障年期
愛無憂長享計劃 2（特級保障）	10,000.00	不適用	10	100

^視乎閣下的基本計劃契約而定，保額亦可表達為主要保額/基本金額/基本保額。醫療及個人意外保障則可定義為利益金額。

現時每年總保費：不適用

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3. 基本計劃 – 說明摘要

您現時之週年紅利選擇: 積存

您現時之現金保障收益選擇: 積存

保單年度終結	繳付保費總額（基本計劃）	退保發還金額					身故賠償額				
		保證金額		非保證金額		總額	保證金額		非保證金額		總額
		保證現金價值	其他保證金額@	累積週年紅利、累積非保證現金保障收益及利息（如有）	終期紅利（如有）		保證身故價值#	其他保證金額@	累積週年紅利、累積非保證現金保障收益及利息（如有）	終期紅利（如有）	
		(A)	(B)	(C)	(D)	(A)+(B)+(C)+(D)	(E)	(F)	(G)	(H)	(E)+(F)+(G)+(H)
15	9,119	6,560	5,087	0	953	12,600	17,250	5,087	0	953	23,290
16	9,119	6,670	5,237	270	1,055	13,232	17,100	5,237	270	1,055	23,662
17	9,119	6,730	5,387	559	1,149	13,825	16,950	5,387	559	1,149	24,045
18	9,119	6,800	5,537	867	1,258	14,462	16,800	5,537	867	1,258	24,462
19	9,119	6,870	5,687	1,196	1,357	15,110	16,650	5,687	1,196	1,357	24,890
20	9,119	6,440	6,337	1,547	1,473	15,796	16,000	6,337	1,547	1,473	25,356
21	9,119	6,570	6,537	1,936	1,473	16,515	15,800	6,537	1,936	1,473	25,745
22	9,119	6,660	6,737	2,350	1,473	17,219	15,600	6,737	2,350	1,473	26,159
23	9,119	6,750	6,937	2,789	1,510	17,986	15,400	6,937	2,789	1,510	26,636
24	9,119	6,840	7,137	3,254	1,549	18,779	15,200	7,137	3,254	1,549	27,139
25	9,119	6,930	7,337	3,745	1,592	19,604	15,000	7,337	3,745	1,592	27,674
26	9,119	7,030	7,537	4,266	1,623	20,455	14,800	7,537	4,266	1,623	28,225
27	9,119	7,120	7,737	4,815	1,668	21,340	14,600	7,737	4,815	1,668	28,820
28	9,119	7,210	7,937	5,395	1,700	22,242	14,400	7,937	5,395	1,700	29,432
29	9,119	7,310	8,137	6,007	1,751	23,204	14,200	8,137	6,007	1,751	30,094
30	9,119	7,400	8,337	6,651	1,801	24,188	14,000	8,337	6,651	1,801	30,788
31	9,119	7,420	8,537	7,329	1,869	25,155	13,800	8,537	7,329	1,869	31,535
32	9,119	7,440	8,737	8,042	1,962	26,181	13,600	8,737	8,042	1,962	32,341
33	9,119	7,470	8,937	8,792	2,040	27,239	13,400	8,937	8,792	2,040	33,169
34	9,119	7,490	9,137	9,580	2,117	28,324	13,200	9,137	9,580	2,117	34,034
35	9,119	7,510	9,337	10,406	2,210	29,464	13,000	9,337	10,406	2,210	34,954
36	9,119	7,530	9,537	11,273	2,287	30,627	12,800	9,537	11,273	2,287	35,897
37	9,119	7,560	9,737	12,182	2,363	31,842	12,600	9,737	12,182	2,363	36,882
38	9,119	7,580	9,937	13,135	2,454	33,105	12,400	9,937	13,135	2,454	37,925
39	9,119	7,610	10,137	14,132	2,529	34,407	12,200	10,137	14,132	2,529	38,997
40	9,119	7,630	10,337	15,176	2,602	35,745	12,000	10,337	15,176	2,602	40,115
41	9,119	7,660	10,537	16,270	2,690	37,157	11,800	10,537	16,270	2,690	41,297
42	9,119	7,690	10,737	17,416	2,757	38,600	11,600	10,737	17,416	2,757	42,510
43	9,119	7,710	10,937	18,616	2,838	40,100	11,400	10,937	18,616	2,838	43,790
44	9,119	7,740	11,137	19,871	2,897	41,645	11,200	11,137	19,871	2,897	45,105
45	9,119	7,770	11,337	21,185	2,970	43,262	11,000	11,337	21,185	2,970	46,492
46	9,119	7,800	11,537	22,559	3,020	44,916	10,800	11,537	22,559	3,020	47,916
47	9,119	7,830	11,737	23,996	3,082	46,645	10,600	11,737	23,996	3,082	49,415
48	9,119	7,860	11,937	25,498	3,138	48,433	10,400	11,937	25,498	3,138	50,973
49	9,119	7,890	12,137	27,067	3,171	50,265	10,200	12,137	27,067	3,171	52,575
50	9,119	7,920	12,337	28,706	3,216	52,179	10,000	12,337	28,706	3,216	54,259
51	9,119	7,950	12,537	30,418	3,252	54,157	10,000	12,537	30,418	3,252	56,207
52	9,119	7,990	12,737	32,205	3,263	56,195	10,000	12,737	32,205	3,263	58,205
53	9,119	8,020	12,937	34,070	3,280	58,307	10,000	12,937	34,070	3,280	60,287
54	9,119	8,050	13,137	36,017	3,288	60,491	10,000	13,137	36,017	3,288	62,441
55	9,119	8,090	13,337	38,047	3,288	62,762	10,000	13,337	38,047	3,288	64,672
56	9,119	8,120	13,537	40,165	3,288	65,110	10,000	13,537	40,165	3,288	66,990
57	9,119	8,150	13,737	42,373	3,288	67,548	10,000	13,737	42,373	3,288	69,398
58	9,119	8,190	13,937	44,676	3,288	70,091	10,000	13,937	44,676	3,288	71,901
59	9,119	8,220	14,137	47,076	3,288	72,721	10,000	14,137	47,076	3,288	74,501
60	9,119	8,260	14,337	49,577	3,288	75,462	10,000	14,337	49,577	3,288	77,202
61	9,119	8,300	14,537	52,183	3,288	78,308	10,000	14,537	52,183	3,288	80,008
62	9,119	8,330	14,737	54,898	3,295	81,259	10,000	14,737	54,898	3,295	82,929
63	9,119	8,370	14,937	57,726	3,411	84,444	10,000	14,937	57,726	3,411	86,074
64	9,119	8,400	15,137	60,671	3,514	87,722	10,000	15,137	60,671	3,514	89,322
65 歲	9,119	8,440	15,337	63,738	3,618	91,134	10,000	15,337	63,738	3,618	92,694
66 歲	9,119	8,480	15,537	66,932	3,741	94,689	10,000	15,537	66,932	3,741	96,209
67 歲	9,119	8,520	15,737	70,256	3,848	98,361	10,000	15,737	70,256	3,848	99,841
68 歲	9,119	8,560	15,937	73,716	3,975	102,188	10,000	15,937	73,716	3,975	103,628
69 歲	9,119	8,590	16,137	77,317	4,103	106,147	10,000	16,137	77,317	4,103	107,557
70 歲	9,119	8,630	16,337	81,065	4,233	110,265	10,000	16,337	81,065	4,233	111,635

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71 歲	9,119	8,670	16,537	84,964	4,348	114,519	10,000	16,537	84,964	4,348	115,849
72 歲	9,119	8,710	16,737	89,021	4,482	118,950	10,000	16,737	89,021	4,482	120,240
73 歲	9,119	8,750	16,937	93,242	4,636	123,565	10,000	16,937	93,242	4,636	124,815
74 歲	9,119	8,790	17,137	97,632	4,775	128,334	10,000	17,137	97,632	4,775	129,544
75 歲	9,119	8,830	17,337	102,199	4,915	133,281	10,000	17,337	102,199	4,915	134,451
76 歲	9,119	8,870	17,537	106,949	5,058	138,413	10,000	17,537	106,949	5,058	139,543
77 歲	9,119	8,910	17,737	111,888	5,221	143,757	10,000	17,737	111,888	5,221	144,847
78 歲	9,119	8,940	17,937	117,025	5,388	149,290	10,000	17,937	117,025	5,388	150,350
79 歲	9,119	8,980	18,137	122,367	5,557	155,041	10,000	18,137	122,367	5,557	156,061
80 歲	9,119	9,020	18,337	127,921	5,729	161,007	10,000	18,337	127,921	5,729	161,987
81 歲	9,119	9,060	18,537	133,697	5,903	167,197	10,000	18,537	133,697	5,903	168,137
82 歲	9,119	9,100	18,737	139,702	6,079	173,619	10,000	18,737	139,702	6,079	174,519
83 歲	9,119	9,130	18,937	145,947	6,279	180,293	10,000	18,937	145,947	6,279	181,163
84 歲	9,119	9,170	19,137	152,439	6,376	187,122	10,000	19,137	152,439	6,376	187,952
85 歲	9,119	9,200	19,337	159,190	6,452	194,179	10,000	19,337	159,190	6,452	194,979
86 歲	9,119	9,240	19,537	166,184	6,528	201,489	10,000	19,537	166,184	6,528	202,249
87 歲	9,119	9,270	19,737	173,430	6,604	209,041	10,000	19,737	173,430	6,604	209,771
88 歲	9,119	9,300	19,937	180,937	6,680	216,854	10,000	19,937	180,937	6,680	217,554
89 歲	9,119	9,340	20,137	188,713	6,756	224,946	10,000	20,137	188,713	6,756	225,606
90 歲	9,119	9,370	20,337	196,769	6,832	233,307	10,000	20,337	196,769	6,832	233,937
91 歲	9,119	9,400	20,537	205,113	6,908	241,957	10,000	20,537	205,113	6,908	242,557
92 歲	9,119	9,440	20,737	213,756	6,984	250,917	10,000	20,737	213,756	6,984	251,477
93 歲	9,119	9,470	20,937	222,709	7,059	260,176	10,000	20,937	222,709	7,059	260,706
94 歲	9,119	9,520	21,137	231,983	7,135	269,775	10,000	21,137	231,983	7,135	270,255
95 歲	9,119	9,560	21,337	241,588	7,211	279,696	10,000	21,337	241,588	7,211	280,136
96 歲	9,119	9,610	21,537	251,536	7,287	289,970	10,000	21,537	251,536	7,287	290,360
97 歲	9,119	9,670	21,737	261,839	7,363	300,609	10,000	21,737	261,839	7,363	300,939
98 歲	9,119	9,750	21,937	272,510	7,439	311,636	10,000	21,937	272,510	7,439	311,886
99 歲	9,119	9,850	22,137	283,561	7,515	323,063	10,000	22,137	283,561	7,515	323,213
100 歲	9,119	10,000	22,337	295,006	7,591	334,934	10,000	22,337	295,006	7,591	334,934

#若受保人如在保費繳付期期間身故，保證身故價值相等於保額或基本保單的已付基本年繳保費總和（不包括額外附加的保費），以較高者為準。若受保人在保費付清日期後及保障期期間身故，保證身故價值相等於(i)保額、(ii)基本保單的已付基本年繳保費總和（不包括額外附加的保費）或(iii)將來未付的可支取保證現金總額，以最高者為準。

@包括已支付累積現金保障收益及利息、未支付累積保證現金保障收益(不包括利息)及已支付的累積週年紅利及利息(如有)

以上摘要說明：請參考說明部份。

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4. 說明

(i) 於此保單預期價值一覽表內，下列定義與本保單預期價值一覽表其他說明、產品簡介及其他相關文件內的定義相同：

保單預期價值一覽表：	本保單預期價值一覽表其他說明、產品簡介及其他相關文件：
終期紅利	期滿紅利
現金保障收益	保證的現金保障收益種類：現金支付、可支取現金、保證現金、保證每月入息、保證退休獎賞、保證獎賞及/或保證每年入息 非保證的現金保障收益種類：非保證每月入息

(ii) 視乎閣下的基本計劃契約而定，保額亦可表達為主要保額/基本金額/基本保額。醫療及個人意外保障則可定義為利益金額。

(iii) 此保單預期價值一覽表假設現時沒有任何保單貸款、整個保單年期內沒有任何未來保單貸款，以及沒有行使終期紅利鎖定選項（如適用者）。它並且假設現時的保障額及保費金額不會被您改變、將來不會支付任何預支保額、於整個保單年期內沒有任何未來現金提取及身故賠償於受保人身故時以一筆過形式支付。此一覽表亦不包括現金儲備金戶口內之任何金額。

(iv) 第3部份乃概括說明閣下基本計劃的主要利益，並未將第2部份所列之附加保障（如適用）計算在內，且假設閣下會全數支付應繳保費。如欲知悉更多資料，請與閣下的持牌保險中介人或本公司聯絡。

(v) 繳付保費總額包括於2017年1月1日之前根據現時保費以及產品設計而預計之保費及於2017年1月1日或之後實際應繳保費。由於繳付保費總額會因現時保單的狀況而相應調整及需要將金額調整為整數，上列繳付保費總額或會與保單中應繳保費總額稍有出入。

(vi) 第3部份退保發還金額的保證金額相等於保證現金價值、任何已支付的累積現金保障收益及利息、任何未支付的累積保證現金保障收益（不包括利息）及任何已支付的累積週年紅利及利息的總和。

(vii) 第3部份退保發還金額預計的非保證金額相等於任何預計的累積未支付的週年紅利及利息、任何預計的累積未支付的非保證的現金保障收益及利息、任何由累積已支付的保證現金保障收益及利息及累積已支付的週年紅利及利息積存之預計利息、任何由未支付累積的保證現金保障收益積存之預計利息、任何終期紅利及任何加購付清保險之現金價值的總和。

(viii) 此保單的身故賠償額已計算於本保單預期價值一覽表內之身故賠償總額內。身故賠償額的保證金額會於受保人身故時保證支付。視乎詳載於保單契約內身故賠償之計算方式，顯示於本保單預期價值一覽表內之身故賠償額的非保證金額可能不會於受保人身故時支付。所以，身故賠償總額之計算方法可能並不等於身故賠償的保證金額加非保證金額。

(ix) 本保單預期價值一覽表內之「身故賠償額」包括任何加購付清保險及任何基本計劃的額外保障，但不包括任何額外意外身故賠償 。實際的身故賠償將按照保單契約內列明的特別條款(如有)支付。

(x) 第3部份預計的非保證利益乃根據本公司現時假設投資回報而計算，該利益並非保證金額。實際獲發之金額或會被不時調整而比所顯示者較高或較低。在某些情況下，非保證金額可能為零。

(xi) 如第3部份所示，閣下可將任何週年紅利存放於本公司作生息之用，惟有關息率則不獲保證。本公司於第3部份用以計算累積金額之年利率為 3.50%。實際利率將不時調整並可能比 3.50%較高或較低。閣下可選擇提取全數或部份週年紅利金額，而此舉將不會影響第2部分所示的保障額，惟上述之退保發還金額及身故賠償額將因此相應地減少。

(xii) 如第3部份所示，閣下可將任何現金保障收益存放於本公司作生息之用，惟有關息率則不獲保證。本公司於第3部份用以計算累積金額之年利率為 3.50%。實際利率將不時調整並可能比 3.50%較高或較低。閣下可選擇提取全數或部份現金保障收益金額，而此舉將不會影響第2部分所示的保障額，惟上述之退保發還金額及身故賠償額將因此相應地減少。

(xiii) 於審視第3部份說明的金額時，應注意未來的生活成本很可能會因通脹而上升。

(xiv) 以上顯示之數字已將金額調整為整數。

(xv) 本公司會審核產品的實際經驗(包括但不限於投資回報、支出費用、理賠及退保情況)，並決定是否需要調整該年度所派發的紅利(如適用)。考慮調整紅利時，本公司或會平均化過往數年經驗以派發相對較穩定的紅利金額。當投資市場變得波動，調整紅利(如適用)的機會將變得較高。故此實際應派發的週年紅利(如適用)及終期紅利(如適用)或會比所列出的較高或較低。這種審核應至少每年進行一次，當經濟及其他相關因素改變時，紅利調整的次數可能會較每年調整一次更頻繁。

(xvi) 此說明文件假設整個保單年期內沒有包括任何保費徵費。

<u>警告</u>

- 如果閣下提前終止本保單或提前停止支付保費，則可能會蒙受重大損失。
- 請注意若閣下已選購任何醫療保障計劃/附加契約，您須繳付醫療保障的保費至保障期完結。如果您打算以提取基本保單的累積價值來繳付醫療保障的保費，未來任何積存息率、紅利或分紅之改變，以及醫療保障保費的調升（因醫療通脹及整體賠償情況惡化）將有機會令基本保單的累積價值不足以繳付將來醫療保障的保費，您因而需要恢復繳付醫療保障的保費。

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Policy Future Value Illustration

Policy Information:

Policy Number:	G980712395
Policy Owner:	SUN QIAOYUN
Insured:	ZENG NGO YIN
Issue Age:	0
Policy Date:	26 May 2011
Current Policy Anniversary Date:	26 May 2026
Print Date:	26 May 2026

Section 1 – Summary for FOREVER LOVE COUPON PLAN2 (ENHANCED PROTECTION)

Name of Life Insured: ZENG NGO YIN	Attained Age: 15	Sex: Female

Section 2 – Benefit Summary

Policy Currency: US$

Benefit Description	Current Sum Assured^	Current Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
FOREVER LOVE COUPON PLAN2 (ENHANCED PROTECTION)	10,000.00	N/A	10	100

^ Sum Assured can also be expressed as Principal Sum/Principal Amount/Face Amount in accordance with your Basic Plan Contract. For any medical and accident coverage, this can be defined as Benefit Amount.

Total Current Annual Premium: N/A

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Section 3 – Basic Plan - Illustration Summary

Your current Annual Dividend option is: Accumulation

Your current Cash Payment option is: Accumulation

End of Policy Year	Total Premiums Paid for Basic Plan	SURRENDER VALUE					DEATH BENEFIT				
		Guaranteed		Non-Guaranteed		Total	Guaranteed		Non-Guaranteed		Total
		Guaranteed Cash Value	Other Guaranteed Amount@	Accumulated Annual Dividends and Accumulated Non-guaranteed Cash Payments with Interest (if any)	Terminal Dividend (if any)		Guaranteed Death Value#	Other Guaranteed Amount@	Accumulated Annual Dividends and Accumulated Non-guaranteed Cash Payments with Interest (if any)	Terminal Dividend (if any)	
		(A)	(B)	(C)	(D)	(A)+(B)+(C)+(D)	(E)	(F)	(G)	(H)	(E)+(F)+(G)+(H)
15	9,119	6,560	5,087	0	953	12,600	17,250	5,087	0	953	23,290
16	9,119	6,670	5,237	270	1,055	13,232	17,100	5,237	270	1,055	23,662
17	9,119	6,730	5,387	559	1,149	13,825	16,950	5,387	559	1,149	24,045
18	9,119	6,800	5,537	867	1,258	14,462	16,800	5,537	867	1,258	24,462
19	9,119	6,870	5,687	1,196	1,357	15,110	16,650	5,687	1,196	1,357	24,890
20	9,119	6,440	6,337	1,547	1,473	15,796	16,000	6,337	1,547	1,473	25,356
21	9,119	6,570	6,537	1,936	1,473	16,515	15,800	6,537	1,936	1,473	25,745
22	9,119	6,660	6,737	2,350	1,473	17,219	15,600	6,737	2,350	1,473	26,159
23	9,119	6,750	6,937	2,789	1,510	17,986	15,400	6,937	2,789	1,510	26,636
24	9,119	6,840	7,137	3,254	1,549	18,779	15,200	7,137	3,254	1,549	27,139
25	9,119	6,930	7,337	3,745	1,592	19,604	15,000	7,337	3,745	1,592	27,674
26	9,119	7,030	7,537	4,266	1,623	20,455	14,800	7,537	4,266	1,623	28,225
27	9,119	7,120	7,737	4,815	1,668	21,340	14,600	7,737	4,815	1,668	28,820
28	9,119	7,210	7,937	5,395	1,700	22,242	14,400	7,937	5,395	1,700	29,432
29	9,119	7,310	8,137	6,007	1,751	23,204	14,200	8,137	6,007	1,751	30,094
30	9,119	7,400	8,337	6,651	1,801	24,188	14,000	8,337	6,651	1,801	30,788
31	9,119	7,420	8,537	7,329	1,869	25,155	13,800	8,537	7,329	1,869	31,535
32	9,119	7,440	8,737	8,042	1,962	26,181	13,600	8,737	8,042	1,962	32,341
33	9,119	7,470	8,937	8,792	2,040	27,239	13,400	8,937	8,792	2,040	33,169
34	9,119	7,490	9,137	9,580	2,117	28,324	13,200	9,137	9,580	2,117	34,034
35	9,119	7,510	9,337	10,406	2,210	29,464	13,000	9,337	10,406	2,210	34,954
36	9,119	7,530	9,537	11,273	2,287	30,627	12,800	9,537	11,273	2,287	35,897
37	9,119	7,560	9,737	12,182	2,363	31,842	12,600	9,737	12,182	2,363	36,882
38	9,119	7,580	9,937	13,135	2,454	33,105	12,400	9,937	13,135	2,454	37,925
39	9,119	7,610	10,137	14,132	2,529	34,407	12,200	10,137	14,132	2,529	38,997
40	9,119	7,630	10,337	15,176	2,602	35,745	12,000	10,337	15,176	2,602	40,115
41	9,119	7,660	10,537	16,270	2,690	37,157	11,800	10,537	16,270	2,690	41,297
42	9,119	7,690	10,737	17,416	2,757	38,600	11,600	10,737	17,416	2,757	42,510
43	9,119	7,710	10,937	18,616	2,838	40,100	11,400	10,937	18,616	2,838	43,790
44	9,119	7,740	11,137	19,871	2,897	41,645	11,200	11,137	19,871	2,897	45,105
45	9,119	7,770	11,337	21,185	2,970	43,262	11,000	11,337	21,185	2,970	46,492
46	9,119	7,800	11,537	22,559	3,020	44,916	10,800	11,537	22,559	3,020	47,916
47	9,119	7,830	11,737	23,996	3,082	46,645	10,600	11,737	23,996	3,082	49,415
48	9,119	7,860	11,937	25,498	3,138	48,433	10,400	11,937	25,498	3,138	50,973
49	9,119	7,890	12,137	27,067	3,171	50,265	10,200	12,137	27,067	3,171	52,575
50	9,119	7,920	12,337	28,706	3,216	52,179	10,000	12,337	28,706	3,216	54,259
51	9,119	7,950	12,537	30,418	3,252	54,157	10,000	12,537	30,418	3,252	56,207
52	9,119	7,990	12,737	32,205	3,263	56,195	10,000	12,737	32,205	3,263	58,205
53	9,119	8,020	12,937	34,070	3,280	58,307	10,000	12,937	34,070	3,280	60,287
54	9,119	8,050	13,137	36,017	3,288	60,491	10,000	13,137	36,017	3,288	62,441
55	9,119	8,090	13,337	38,047	3,288	62,762	10,000	13,337	38,047	3,288	64,672
56	9,119	8,120	13,537	40,165	3,288	65,110	10,000	13,537	40,165	3,288	66,990
57	9,119	8,150	13,737	42,373	3,288	67,548	10,000	13,737	42,373	3,288	69,398
58	9,119	8,190	13,937	44,676	3,288	70,091	10,000	13,937	44,676	3,288	71,901
59	9,119	8,220	14,137	47,076	3,288	72,721	10,000	14,137	47,076	3,288	74,501
60	9,119	8,260	14,337	49,577	3,288	75,462	10,000	14,337	49,577	3,288	77,202
61	9,119	8,300	14,537	52,183	3,288	78,308	10,000	14,537	52,183	3,288	80,008
62	9,119	8,330	14,737	54,898	3,295	81,259	10,000	14,737	54,898	3,295	82,929
63	9,119	8,370	14,937	57,726	3,411	84,444	10,000	14,937	57,726	3,411	86,074
64	9,119	8,400	15,137	60,671	3,514	87,722	10,000	15,137	60,671	3,514	89,322
Age 65	9,119	8,440	15,337	63,738	3,618	91,134	10,000	15,337	63,738	3,618	92,694
Age 66	9,119	8,480	15,537	66,932	3,741	94,689	10,000	15,537	66,932	3,741	96,209

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Age 67	9,119	8,520	15,737	70,256	3,848	98,361	10,000	15,737	70,256	3,848	99,841
Age 68	9,119	8,560	15,937	73,716	3,975	102,188	10,000	15,937	73,716	3,975	103,628
Age 69	9,119	8,590	16,137	77,317	4,103	106,147	10,000	16,137	77,317	4,103	107,557
Age 70	9,119	8,630	16,337	81,065	4,233	110,265	10,000	16,337	81,065	4,233	111,635
Age 71	9,119	8,670	16,537	84,964	4,348	114,519	10,000	16,537	84,964	4,348	115,849
Age 72	9,119	8,710	16,737	89,021	4,482	118,950	10,000	16,737	89,021	4,482	120,240
Age 73	9,119	8,750	16,937	93,242	4,636	123,565	10,000	16,937	93,242	4,636	124,815
Age 74	9,119	8,790	17,137	97,632	4,775	128,334	10,000	17,137	97,632	4,775	129,544
Age 75	9,119	8,830	17,337	102,199	4,915	133,281	10,000	17,337	102,199	4,915	134,451
Age 76	9,119	8,870	17,537	106,949	5,058	138,413	10,000	17,537	106,949	5,058	139,543
Age 77	9,119	8,910	17,737	111,888	5,221	143,757	10,000	17,737	111,888	5,221	144,847
Age 78	9,119	8,940	17,937	117,025	5,388	149,290	10,000	17,937	117,025	5,388	150,350
Age 79	9,119	8,980	18,137	122,367	5,557	155,041	10,000	18,137	122,367	5,557	156,061
Age 80	9,119	9,020	18,337	127,921	5,729	161,007	10,000	18,337	127,921	5,729	161,987
Age 81	9,119	9,060	18,537	133,697	5,903	167,197	10,000	18,537	133,697	5,903	168,137
Age 82	9,119	9,100	18,737	139,702	6,079	173,619	10,000	18,737	139,702	6,079	174,519
Age 83	9,119	9,130	18,937	145,947	6,279	180,293	10,000	18,937	145,947	6,279	181,163
Age 84	9,119	9,170	19,137	152,439	6,376	187,122	10,000	19,137	152,439	6,376	187,952
Age 85	9,119	9,200	19,337	159,190	6,452	194,179	10,000	19,337	159,190	6,452	194,979
Age 86	9,119	9,240	19,537	166,184	6,528	201,489	10,000	19,537	166,184	6,528	202,249
Age 87	9,119	9,270	19,737	173,430	6,604	209,041	10,000	19,737	173,430	6,604	209,771
Age 88	9,119	9,300	19,937	180,937	6,680	216,854	10,000	19,937	180,937	6,680	217,554
Age 89	9,119	9,340	20,137	188,713	6,756	224,946	10,000	20,137	188,713	6,756	225,606
Age 90	9,119	9,370	20,337	196,769	6,832	233,307	10,000	20,337	196,769	6,832	233,937
Age 91	9,119	9,400	20,537	205,113	6,908	241,957	10,000	20,537	205,113	6,908	242,557
Age 92	9,119	9,440	20,737	213,756	6,984	250,917	10,000	20,737	213,756	6,984	251,477
Age 93	9,119	9,470	20,937	222,709	7,059	260,176	10,000	20,937	222,709	7,059	260,706
Age 94	9,119	9,520	21,137	231,983	7,135	269,775	10,000	21,137	231,983	7,135	270,255
Age 95	9,119	9,560	21,337	241,588	7,211	279,696	10,000	21,337	241,588	7,211	280,136
Age 96	9,119	9,610	21,537	251,536	7,287	289,970	10,000	21,537	251,536	7,287	290,360
Age 97	9,119	9,670	21,737	261,839	7,363	300,609	10,000	21,737	261,839	7,363	300,939
Age 98	9,119	9,750	21,937	272,510	7,439	311,636	10,000	21,937	272,510	7,439	311,886
Age 99	9,119	9,850	22,137	283,561	7,515	323,063	10,000	22,137	283,561	7,515	323,213
Age 100	9,119	10,000	22,337	295,006	7,591	334,934	10,000	22,337	295,006	7,591	334,934

If the insured passes away within the premium payment period, Guaranteed Death Value equals to the sum assured or the total annual premiums paid to your basic plan (with no extra premium loading), whichever is higher. If the insured passes away after the premium payment period, Guaranteed Death Value equals to the highest of (i) sum assured, (ii) the total annual premiums paid to your basic plan (with no extra premium loading), or (iii) future unpaid guaranteed cash payment.

@ Including Paid Accumulated Cash Payment with Interest and Unpaid Accumulated Guaranteed Cash Payment (excluding Interest) and Paid Accumulated Annual Dividends with Interest (if any).

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

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Section 4 – Explanation Notes

(i) The following definitions used in this Policy Future Value Illustration are identical to the corresponding definitions used in other sections of this illustration, the product brochure and other relevant documents.

Policy Future Value Illustration:	Other sections of this illustration, the product brochure and other relevant documents:
Terminal Dividend	Maturity Dividend
Cash Payment	Types of guaranteed cash payment: Coupon Payment, Cash Endowment, Guaranteed Cash Payment, Guaranteed Monthly Income, Guaranteed Retirement Bonus, Guaranteed Bonus and/or Guaranteed Annual Income Types of non-guaranteed cash payment: Non-Guaranteed Monthly Income

(ii) Sum Assured in this Policy Future Value Illustration can also be expressed as Principal Sum/Principal Amount/Face Amount in accordance with your Basic Plan Contract. For any medical and accident coverage, this can be defined as Benefit Amount.

(iii) This Policy Future Value Illustration assumes that there are currently no loans taken under the policy, no future loans will be taken throughout the term of the policy and no Terminal Dividend Lock-in Option is exercised (if applicable). It also assumes that the existing insurance coverage and premium amounts will not be changed by you, no advance payment (if any) will be paid in the future, no future cash withdrawals will be made throughout the term of the policy, and Death Benefit is paid in lump sum at the death of insured. Any amounts in your FPDA are excluded in this Illustration.

(iv) Section 3 is only summary illustration 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.

(v) Total Premiums Paid includes premiums estimated based on current premium level and product design before 1 January, 2017 and actual premiums payable on or after 1 January, 2017. The amount may differ from total of the premiums payable in the policy since the Total Premiums Paid will be adjusted based on the current status of the policy and due to rounding differences.

(vi) In Section 3, Guaranteed amount of SURRENDER VALUE equals to the sum of Guaranteed Cash Value, any paid accumulated Cash Payments with interest, any accumulated unpaid guaranteed Cash Payments (excluding interest) and any paid accumulated Annual Dividends with interest.

(vii) In Section 3, projected non-guaranteed amount of SURRENDER VALUE equals to the sum of any projected accumulated unpaid Annual Dividends with interest, any projected accumulated unpaid non-guaranteed Cash Payments with interest, any projected interest earned from paid accumulated Cash Payments with interest and paid accumulated Annual Dividends with interest, any Terminal Dividend and any cash value of Paid-Up Addition.

(viii) The Death Benefit amount of this policy is illustrated as TOTAL DEATH BENEFIT in this Policy Future Value Illustration. The guaranteed amount of DEATH BENEFIT is guaranteed to pay out when the insured passes away. Depending on the Death Benefit calculation as set out in the policy contract, the non-guaranteed amount of DEATH BENEFIT stated in this Policy Future Value Illustration may not be paid out when the insured passes away. Therefore, the TOTAL DEATH BENEFIT calculation may not be equal to the sum of guaranteed amount and non-guaranteed amount of the Death Benefit.

(ix) The Death Benefits shown in this illustration includes any Paid-Up Addition and any extra coverage of the Basic Plan, but excludes any additional Accidental Death Benefit. The actual Death Benefit payable is subject to the special terms (if any) specified in your policy contract.

(x) The projected non-guaranteed benefits included in Section 3 are based on the Company's dividend 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. Under certain circumstances, the non-guaranteed benefits may be **zero**.

(xi) As illustrated in Section 3, you can leave any Annual Dividends with the Company for interest accumulation at an interest rate which is not guaranteed. The interest rate used by the Company for interest accumulation in Section 3 is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%. You may cash all or part of the amount of any Annual Dividends without affecting the protection amount shown in Section 2 but the Surrender Values and Death Benefits shown above will be reduced accordingly.

(xii) As illustrated in Section 3, you can leave any Cash Payments with the Company for interest accumulation at an interest rate which is not guaranteed. The interest rate used by the Company for interest accumulation in Section 3 is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%. You may cash all or part of the amount of any Cash Payments without affecting the protection amount shown in Section 2 but the Surrender Values and Death Benefits shown above will be reduced accordingly.

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

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

(xv) 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 dividends payable (if applicable) for the year need to be adjusted. When considering the dividends adjustment, we may smooth out the experience over a few years to provide a more stable dividends payout (if applicable). When the investment market becomes volatile, chances of dividends adjustment (if applicable) are higher. Accordingly, the actual Annual Dividends and Terminal Dividend paid (if applicable) may be higher or lower than those illustrated. Such review shall be performed at least annually and dividends may be adjusted more frequently than annually upon change in economic and other related factors.

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

Warning

- 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.

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