05272019

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Proposal for Comprehensive Protection

Name of Insurance Company:	AIA International Limited		
Name of Basic Policy:	AIA 2-in-1 Protection Linked Plan (Regular Premium)		
Insured:	Ms. JOHNNIDES STEPHANIE MAC LEOD	Applicant:	Ms. JOHNNIDES STEPHANIE MAC LEOD
Age and Sex:	48 / Female	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Premium Payment Term:	10 Years
Currency:	US$	Annual	
Initial Sum Assured:	$1,000,000	Regular Premium:	$33,333.33
Prescribed Percentage:	300%	Initial Lump Sum Premium:	$0.00

BASIC POLICY

	INITIAL SUM ASSURED	BENEFIT TERM (YEARS)	INITIAL PAYMENT ANNUAL PREMIUM (US$)
AIA 2-IN-1 PROTECTION LINKED PLAN (REGULAR PREMIUM)	1,000,000	Whole Life	33,333.33
		TOTAL:	**33,333.33**

LEVY

Levy on insurance premiums to Insurance Authority (IA)	12.78

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 (Including levy on insurance premiums): **33,346.11**

Prepared by: HO KAR LEE
Email Address: kelly.kl.ho@aia.com.hk **Mobile No.:** 63837307

This proposal is only to be used for insurance sales presentation in Hong Kong.

This is an illustration document and not a contract. For exact and complete terms and conditions of the contract and further information on the capitalized terms in this illustration, please refer to the Policy contract.

Cash payment should only be made directly to the Company. All cheques must be crossed and made payable to AIA International Limited.

If you have signed an application for insurance, and have paid the premiums due, and your Policy contract is not received within 30 days, you are welcomed to call our Customer Service Hotline at 2232-8888.

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Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE SURRENDER VALUES AND DEATH BENEFITS OF AIA 2-IN-1 PROTECTION LINKED PLAN (REGULAR PREMIUM). IT IS INTENDED TO SHOW THE IMPACT OF FEES AND CHARGES ON SURRENDER VALUES AND DEATH BENEFITS BASED ON THE ASSUMPTIONS STATED BELOW AND IN NO WAY AFFECTS THE TERMS OF CONDITIONS STATED IN THE POLICY DOCUMENT.

THE ASSUMED RATES OF RETURN USED BELOW ARE FOR ILLUSTRATIVE PURPOSES. THEY ARE NEITHER GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL RATES OF RETURN MAY BE DIFFERENT!

1. Proposal Summary for AIA 2-IN-1 PROTECTION LINKED PLAN (REGULAR PREMIUM)

Name of Life Insured: Ms. JOHNNIDES STEPHANIE MAC LEOD	Age: 48	Sex: Female	Non-Smoker

2. Benefit Summary

Policy Currency: US$

Basic Policy

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term	Prescribed Percentage	Benefit Term
AIA 2-in-1 Protection Linked Plan (Regular Premium)	1,000,000	33,333.33	10 Years	300%	Whole Life
	Total:	33,333.33			
		==========			

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AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

3a. Basic Plan - Illustration Summary of Surrender Values

Projected Surrender Values					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
1	33,333	21,270	21,932	22,595	23,257
2	66,667	47,847	50,072	52,342	54,657
3	100,000	76,912	81,683	86,646	91,805
4	133,333	102,232	110,180	118,612	127,548
5	166,667	127,342	139,275	152,183	166,133
10	333,333	281,227	331,557	391,648	463,360
15	333,333	253,076	352,366	487,294	669,987
20	333,333	264,387	411,464	643,144	1,004,478
25	333,333	252,816	456,828	824,338	1,479,213
30	333,333	242,255	508,107	1,057,979	2,180,277
35	333,333	232,049	565,384	1,358,502	3,214,796
40	333,333	222,188	629,364	1,745,054	4,741,377
45	333,333	212,659	700,830	2,242,263	6,994,066
50	333,333	203,452	780,659	2,881,807	10,318,234
At age 90	333,333	218,337	657,005	1,929,062	5,538,947
At age 95	333,333	208,938	731,706	2,478,947	8,170,996
At age 100	333,333	199,857	815,148	3,186,246	12,054,963

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AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

3b. Basic Plan - Illustration Summary of Death Benefits

Projected Death Benefits					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
1	33,333	1,000,000	1,000,000	1,000,000	1,000,000
2	66,667	1,000,000	1,000,000	1,000,000	1,000,000
3	100,000	1,000,000	1,000,000	1,000,000	1,000,000
4	133,333	1,000,000	1,000,000	1,000,000	1,000,000
5	166,667	1,000,000	1,000,000	1,000,000	1,000,000
10	333,333	1,000,000	1,000,000	1,000,000	1,000,000
15	333,333	1,000,000	1,000,000	1,000,000	1,000,000
20	333,333	333,333	432,037	675,301	1,054,702
25	333,333	333,333	479,669	865,555	1,553,174
30	333,333	333,333	533,512	1,110,878	2,289,291
35	333,333	333,333	593,654	1,426,427	3,375,535
40	333,333	333,333	660,832	1,832,307	4,978,445
45	333,333	333,333	735,872	2,354,377	7,343,770
50	333,333	333,333	819,692	3,025,898	10,834,146
At age 90	333,333	333,333	689,856	2,025,515	5,815,894
At age 95	333,333	333,333	768,291	2,602,894	8,579,546
At age 100	333,333	333,333	855,905	3,345,558	12,657,712

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4. Explanatory Notes

* The Surrender Values and Death Benefits shown in the above illustration are calculated based on the net rates of return. However, the net rates of return are net of any underlying fund charges levied by fund houses which vary with different underlying funds. Assuming the underlying fund charges are 1.50% p.a., the gross rates of return on the underlying assets of the underlying funds used in this illustration are therefore 1.50% p.a., 4.50% p.a., 7.50% p.a. and 10.50% p.a. respectively. For details of underlying fund charges, please refer to the offering documents of the underlying funds. Please note that this illustration might not be relevant to the actual rates of return, which depend on your choice of investment options. Please consult your advisor for further details. If you select any investment options linked to a money market fund or a fixed income fund, the above returns in the growth scenarios would be considered higher in many cases and unlikely to be achieved should low interest rate environment persists. You are strongly encouraged to consult your financial advisor who could provide further information on these underlying funds - both for your initial and subsequent investment option selections.

1. Total Premiums Paid is equal to the aggregate of total Regular Premium and initial Lump Sum Premium (if any).
2. If you select an Investment Option that may pay out cash dividend, the payment of such cash dividend from investment income, capital gains, capital of the underlying fund may result in a decrease in the net asset value of the underlying fund. This may in turn reduce the Account Value of your Basic Policy. In this case, the Surrender Values and Death Benefits will be lower than the illustrated value. If the Account Value is reduced to zero, the Basic Policy will be terminated. Please also note that there is no guarantee that the underlying fund will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency.
3. You are strongly encouraged to speak to your financial planner who could provide further information on these underlying funds both for your initial investment option selection and subsequently.
4. This illustration assumes:
   (i) The above projected Surrender Values and Death Benefits are projected according to the assumed net rates of return as shown above and reflect the refund of COI and bonuses credited and the deduction of all fees and charges during the period. For details of the refund of COI, bonuses, fees and charges, please refer to the product brochure and Policy.
   (ii) No Lump Sum Premiums have been contributed, except Initial Lump Sum Premium (if any).
5. When reviewing this illustration, please bear in mind that the cost of living is likely to be higher in the future than it is today due to inflation.

For definitions of the capitalized terms in this proposal, please refer to the product brochure and Policy.

Warning

- ***You should only invest in this product if you intend to pay the premium for the whole of your chosen premium payment term.***
- ***Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.***
- ***Your policy may be terminated if the Account Value is insufficient to pay the fees and charges.***

Declaration

I confirm having read and understood the information provided in this illustration and received the principal brochure.

Name of Applicant: _____ **Signature:** _____ **Date:** _____

Policy Number: _____

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Confirmation Page

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To	: **AIA International Limited**
From	: Applicant _____
Subject	: Acknowledge receipt of materials

I am the Applicant applying for the above-mentioned investment-linked assurance scheme with policy number : _____

Plan applied for : AIA 2-in-1 Protection Linked Plan (Regular Premium)

Name of Proposed Insured : _____

I have received and read the following relevant product materials regarding this policy:

1. Product brochure;
2. Investment options brochure; and
3. Product key facts statement

I also confirm my understanding on how to obtain information on the underlying fund(s), including but not limited to their prospectus(es), product key facts statement(s), Hong Kong offering documents (if any) and fund factsheet(s). I know such information can be obtained from my financial planner or download from the website: AIA.COM.HK

I have received and read the relevant product materials and understand the investment risks, product features and policy fees & charges involved in selecting the plan.

Signed by the Applicant	Month Day Year

Signed by the financial planner	Name of the financial planner	(Agent Code)	Month Day Year

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AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Supplementary Sheet of Benefit Illustration Statement

The purpose of this Supplementary Sheet is to illustrate the effect of policy charges on the amount available for investment. Please consider this carefully before you decide whether or not to proceed with taking out this ILAS policy.

AIA 2-in-1 Protection Linked Plan (Regular Premium) - Supplementary Illustration on the Effect of Policy Charges on the Amount Available for Investment

The policy charges paid to the Company (e.g. premium charge, account value charge and cost of insurance) will reduce the amount of premiums available for investment under your ILAS policy. Your ILAS policy provides an embedded high level of death benefits. The policy charge for the cost of insurance reflects this embedded high level of death benefits. The policy charge for the cost of insurance may increase as you get older or when the performance of your investment is poor (and this may further reduce the amount of your premiums which is available for investment).

To illustrate the net amount of premiums available for investment after deducting all the applicable charges, a Net Rate of Return* of 3% per annum is assumed in the following illustration. Given that the actual performance of the underlying fund(s) may be higher or lower than the assumed Net Rate of Return* of 3%, the actual cost of insurance and the fees and charges payable may be different. Also, surrender charge and underlying fund charges (e.g. management fee and performance fee) are excluded from this illustration.

Policy Currency: US$
Initial Sum Assured: 1,000,000

Policy Year	Premiums Paid in the Policy Year		Assuming Net Rate of Return* of 3% p.a. (for illustration only)				
			Platform Fees		Cost of Insurance	Persistency Bonus, Loyalty Bonus, Special Bonus and Refund of COI (if applicable)	Net Amount of Premiums Available for Investment
	Regular Premium	Initial Lump Sum Premium (if applicable)	Premium Charge# (if applicable)	Account Value Charge			
	(A)	(B)	(C)	(D)	(E)	(F)	(G) = (A) + (B) - (C) - (D) - (E) + (F)
1	33,333	N/A	N/A	910	2,051	N/A	30,372
2	33,333	N/A	N/A	1,788	2,172	N/A	29,373
3	33,333	N/A	N/A	2,666	2,181	N/A	28,487
4	33,333	N/A	N/A	3,545	2,210	N/A	27,579
5	33,333	N/A	N/A	4,424	2,290	N/A	26,619
6	33,333	N/A	N/A	3,427	2,356	476	28,026
7	33,333	N/A	N/A	4,039	2,420	730	27,604
8	33,333	N/A	N/A	4,661	2,557	989	27,104
9	33,333	N/A	N/A	5,293	2,683	1,254	26,612
10	33,333	N/A	N/A	5,934	2,802	2,820	27,417
11	N/A	N/A	N/A	5,010	3,050	1,776	N/A
12	N/A	N/A	N/A	5,064	3,332	1,979	N/A
13	N/A	N/A	N/A	5,116	3,664	2,133	N/A
14	N/A	N/A	N/A	5,166	4,091	2,237	N/A
15	N/A	N/A	N/A	5,211	4,555	6,623	N/A

to be continued

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Policy Year	Premiums Paid in the Policy Year		Assuming Net Rate of Return* of 3% p.a. (for illustration only)				
			Platform Fees				
	Regular Premium	Initial Lump Sum Premium (if applicable)	Premium Charge# (if applicable)	Account Value Charge	Cost of Insurance	Persistency Bonus, Loyalty Bonus, Special Bonus and Refund of COI (if applicable)	Net Amount of Premiums Available for Investment
	(A)	(B)	(C)	(D)	(E)	(F)	(G) = (A) + (B) - (C) - (D) - (E) + (F)
16	N/A	N/A	N/A	5,315	5,101	2,321	N/A
17	N/A	N/A	N/A	5,346	5,747	2,352	N/A
18	N/A	N/A	N/A	5,413	N/A	2,382	N/A
19	N/A	N/A	N/A	5,529	N/A	2,418	N/A
20	N/A	N/A	N/A	5,647	N/A	34,092	N/A
21	N/A	N/A	N/A	6,246	N/A	2,541	N/A
22	N/A	N/A	N/A	6,377	N/A	2,646	N/A
23	N/A	N/A	N/A	6,511	N/A	2,761	N/A
24	N/A	N/A	N/A	6,649	N/A	2,879	N/A
25	N/A	N/A	N/A	6,791	N/A	3,000	N/A
26	N/A	N/A	N/A	6,937	N/A	3,092	N/A
27	N/A	N/A	N/A	7,086	N/A	3,166	N/A
28	N/A	N/A	N/A	7,238	N/A	3,243	N/A
29	N/A	N/A	N/A	7,394	N/A	3,322	N/A
30	N/A	N/A	N/A	7,553	N/A	3,402	N/A
31	N/A	N/A	N/A	7,716	N/A	3,484	N/A
32	N/A	N/A	N/A	7,882	N/A	3,568	N/A
33	N/A	N/A	N/A	8,052	N/A	3,654	N/A
34	N/A	N/A	N/A	8,226	N/A	3,742	N/A
35	N/A	N/A	N/A	8,404	N/A	3,832	N/A
36	N/A	N/A	N/A	8,586	N/A	3,924	N/A
37	N/A	N/A	N/A	8,772	N/A	4,017	N/A
38	N/A	N/A	N/A	8,962	N/A	4,113	N/A
39	N/A	N/A	N/A	9,156	N/A	4,212	N/A
40	N/A	N/A	N/A	9,355	N/A	4,312	N/A
41	N/A	N/A	N/A	9,558	N/A	4,414	N/A
42	N/A	N/A	N/A	9,765	N/A	4,519	N/A
43	N/A	N/A	N/A	9,977	N/A	4,626	N/A
44	N/A	N/A	N/A	10,194	N/A	4,736	N/A
45	N/A	N/A	N/A	10,416	N/A	4,848	N/A

to be continued

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Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Policy Year	Premiums Paid in the Policy Year		Assuming Net Rate of Return* of 3% p.a. (for illustration only)				
			Platform Fees				
	Regular Premium	Initial Lump Sum Premium (if applicable)	Premium Charge# (if applicable)	Account Value Charge	Cost of Insurance	Persistency Bonus, Loyalty Bonus, Special Bonus and Refund of COI (if applicable)	Net Amount of Premiums Available for Investment
	(A)	(B)	(C)	(D)	(E)	(F)	(G) = (A) + (B) - (C) - (D) - (E) + (F)
46	N/A	N/A	N/A	10,643	N/A	4,963	N/A
47	N/A	N/A	N/A	10,875	N/A	5,080	N/A
48	N/A	N/A	N/A	11,112	N/A	5,200	N/A
49	N/A	N/A	N/A	11,355	N/A	5,322	N/A
50	N/A	N/A	N/A	11,602	N/A	5,447	N/A
51	N/A	N/A	N/A	11,856	N/A	5,575	N/A
52	N/A	N/A	N/A	12,115	N/A	5,706	N/A

*Net Rate of Return is net of any underlying fund charges levied by fund houses which vary with different underlying funds.
#Premium Charge is an upfront charge applicable to lump sum premium (if any) only.

The total policy charges payable under your ILAS policy over the respective holding periods of 10, 15 and 20 years based on the above illustration are summarized in the summary table below.

Holding Period	10 years	15 years	20 years
Total premium charge (if applicable) and account value charge payable (net of bonuses and refund of COI **)	30,420	41,237	24,923
Total cost of insurance payable	23,720	42,413	53,261
Total	54,140	83,650	78,183

**Persistency Bonus, Loyalty Bonus, Special Bonus and Refund of COI, if any, are netted off in the calculation of total premium charge (if applicable) and account value charge payable.

****

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Schedule of Current Policy Fees And Charges

Appendix

Name of Insurance Company:	AIA International Limited		
Name of Basic Policy:	AIA 2-in-1 Protection Linked Plan (Regular Premium)		
Insured:	Ms. JOHNNIDES STEPHANIE MAC LEOD	Applicant:	Ms. JOHNNIDES STEPHANIE MAC LEOD
Age and Sex:	48 / Female	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Premium Payment Term:	10 Years
Currency:	US$	Annual	
Initial Sum Assured:	$1,000,000	Regular Premium:	$33,333.33
Prescribed Percentage:	300%	Initial Lump Sum Premium:	$0.00

The supplementary information stated in this appendix is customized with reference to your selected plan and is generated upon your request.

Premium Charge

- 6% from each Lump Sum Premium received.

Account Value Charge

- 2.8% per annum (i.e. 2.8% p.a. ÷ 12 per month) of the Basic Account Value on each Monthiversary within the first 5 policy years.
- 1.8% per annum (i.e. 1.8% p.a. ÷ 12 per month) of the Basic Account Value on each Monthiversary from the 6th policy year to the 10th policy year.
- 1.5% per annum (i.e. 1.5% p.a. ÷ 12 per month) of the Basic Account Value on each Monthiversary from the 11th policy year.

Cost of Insurance

- Please refer to the Schedule of Current Standard Cost of Insurance Rates as attached.

Surrender Charge

- In the event of: (a) partial withdrawal from Basic Account in the first 9 policy year or (b) non-payment of the regular premium at the expiry of grace period in the first 3 policy years or (c) surrender in the first 9 policy year, Surrender Charge is applicable to the partial withdrawal amount (applicable for partial withdrawal) or the Basic Account Value (applicable for non-payment of the regular premium and surrender).

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Schedule of Current Policy Fees And Charges

Appendix

The Surrender Charge Rate scales is as follows:

Policy Year	Surrender Charge
1	30%
2	20%
3	13%
4	12%
5	11%
6	10%
7	8%
8	6%
9	5%
10 and thereafter	Not applicable

(a) For partial withdrawal:
The amount of Surrender Charge is calculated by multiplying the partial withdrawal amount with the relevant Surrender Charge Rate as set out in the above table.

(b) For non-payment of the regular premium:
The amount of Surrender Charge is calculated by multiplying the Basic Account value with the relevant Surrender Charge Rate as set out in the above table at the expiry of grace period during the first three policy years.

(c) For surrender:
The amount of Surrender Charge is calculated by multiplying the Basic Account value with the relevant Surrender Charge Rate as set out in the above table.

Notes:-

A. For fees and charges, please refer to sections "B) Summary of fees and charges" and "C) Illustrative examples on fees and charges" in the product brochure for detail and examples on the calculations.

B. The current fees and charges are not fixed and the Company reserves the right to vary the policy charges with not less than one month’s prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

This supplementary information is for reference only and is not part of the contract. For exact and complete terms and conditions of the contract and further information on the capitalized terms in this supplementary information, please refer to the Policy contract.

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Schedule of Current Standard Cost of Insurance Rates

Name of Insurance Company:	AIA International Limited		
Name of Basic Policy:	AIA 2-in-1 Protection Linked Plan (Regular Premium)		
Insured:	Ms. JOHNNIDES STEPHANIE MAC LEOD	Applicant:	Ms. JOHNNIDES STEPHANIE MAC LEOD
Age and Sex:	48 / Female	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Premium Payment Term:	10 Years
Currency:	US$	Annual	
Initial Sum Assured:	$1,000,000	Regular Premium:	$33,333.33
Prescribed Percentage:	300%	Initial Lump Sum Premium:	$0.00

(Annual rate per 1,000 Sum at Risk[1])

Policy Year	Current	Policy Year	Current
1	2.12	10	4.18
2	2.32	11	4.58
3	2.41	12	5.03
4	2.53	13	5.56
5	2.72	14	6.24
6	2.91	15	6.98
7	3.12	16	7.90
8	3.45	17	8.93
9	3.80		

1 "Sum at Risk" is the death benefit of the Basic Account minus Basic Account Value, subject to minimum of zero.

The current fees and charges are not fixed and the Company reserves the right to vary the policy charges with not less than one month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements. Please refer to the product brochure for details.

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Surrender Values					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
1	33,333	21,270	21,932	22,595	23,257
2	66,667	47,847	50,072	52,342	54,657
3	100,000	76,912	81,683	86,646	91,805
4	133,333	102,232	110,180	118,612	127,548
5	166,667	127,342	139,275	152,183	166,133
6	200,000	154,173	171,122	189,821	210,429
7	233,333	183,224	206,415	232,508	261,835
8	266,667	212,972	243,567	278,675	318,925
9	300,000	240,863	279,686	325,128	378,278
10	333,333	281,227	331,557	391,648	463,360
11	333,333	275,246	335,133	408,300	497,632
12	333,333	269,139	338,683	425,795	534,787
13	333,333	262,788	342,106	444,104	575,026
14	333,333	256,024	345,253	463,163	618,556
15	333,333	253,076	352,366	487,294	669,987
16	333,333	245,084	354,731	508,018	721,321
17	333,333	236,320	356,511	529,489	776,986
18	333,333	234,368	364,134	556,450	839,455
19	333,333	232,400	371,905	584,788	906,972
20	333,333	264,387	411,464	643,144	1,004,478
21	333,333	261,937	420,052	675,756	1,085,192
22	333,333	259,551	428,872	710,086	1,172,466
23	333,333	257,236	437,937	746,228	1,266,835
24	333,333	254,992	447,253	784,279	1,368,877
25	333,333	252,816	456,828	824,338	1,479,213
26	333,333	250,676	466,636	866,484	1,598,494
27	333,333	248,549	476,662	910,805	1,727,427
28	333,333	246,437	486,913	957,415	1,866,794
29	333,333	244,339	497,393	1,006,432	2,017,440
30	333,333	242,255	508,107	1,057,979	2,180,277
31	333,333	240,186	519,061	1,112,188	2,356,292
32	333,333	238,131	530,260	1,169,197	2,546,551
33	333,333	236,090	541,710	1,229,149	2,752,207
34	333,333	234,062	553,416	1,292,198	2,974,506
35	333,333	232,049	565,384	1,358,502	3,214,796
36	333,333	230,050	577,620	1,428,229	3,474,531
37	333,333	228,064	590,130	1,501,558	3,755,285
38	333,333	226,092	602,920	1,578,672	4,058,761
39	333,333	224,133	615,996	1,659,769	4,386,795
40	333,333	222,188	629,364	1,745,054	4,741,377

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Surrender Values					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
41	333,333	220,256	643,032	1,834,742	5,124,653
42	333,333	218,337	657,005	1,929,062	5,538,947
43	333,333	216,431	671,292	2,028,252	5,986,768
44	333,333	214,539	685,897	2,132,565	6,470,831
45	333,333	212,659	700,830	2,242,263	6,994,066
46	333,333	210,792	716,097	2,357,627	7,559,646
47	333,333	208,938	731,706	2,478,947	8,170,996
48	333,333	207,097	747,664	2,606,532	8,831,821
49	333,333	205,268	763,979	2,740,706	9,546,125
50	333,333	203,452	780,659	2,881,807	10,318,234
51	333,333	201,648	797,713	3,030,195	11,152,828
52	333,333	199,857	815,148	3,186,246	12,054,963
At age 90	333,333	218,337	657,005	1,929,062	5,538,947
At age 95	333,333	208,938	731,706	2,478,947	8,170,996
At age 100	333,333	199,857	815,148	3,186,246	12,054,963

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Death Benefits					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
1	33,333	1,000,000	1,000,000	1,000,000	1,000,000
2	66,667	1,000,000	1,000,000	1,000,000	1,000,000
3	100,000	1,000,000	1,000,000	1,000,000	1,000,000
4	133,333	1,000,000	1,000,000	1,000,000	1,000,000
5	166,667	1,000,000	1,000,000	1,000,000	1,000,000
6	200,000	1,000,000	1,000,000	1,000,000	1,000,000
7	233,333	1,000,000	1,000,000	1,000,000	1,000,000
8	266,667	1,000,000	1,000,000	1,000,000	1,000,000
9	300,000	1,000,000	1,000,000	1,000,000	1,000,000
10	333,333	1,000,000	1,000,000	1,000,000	1,000,000
11	333,333	1,000,000	1,000,000	1,000,000	1,000,000
12	333,333	1,000,000	1,000,000	1,000,000	1,000,000
13	333,333	1,000,000	1,000,000	1,000,000	1,000,000
14	333,333	1,000,000	1,000,000	1,000,000	1,000,000
15	333,333	1,000,000	1,000,000	1,000,000	1,000,000
16	333,333	1,000,000	1,000,000	1,000,000	1,000,000
17	333,333	1,000,000	1,000,000	1,000,000	1,000,000
18	333,333	333,333	382,341	584,273	881,428
19	333,333	333,333	390,500	614,028	952,321
20	333,333	333,333	432,037	675,301	1,054,702
21	333,333	333,333	441,054	709,544	1,139,452
22	333,333	333,333	450,315	745,590	1,231,090
23	333,333	333,333	459,834	783,539	1,330,177
24	333,333	333,333	469,616	823,493	1,437,321
25	333,333	333,333	479,669	865,555	1,553,174
26	333,333	333,333	489,967	909,808	1,678,419
27	333,333	333,333	500,495	956,346	1,813,799
28	333,333	333,333	511,258	1,005,286	1,960,134
29	333,333	333,333	522,262	1,056,753	2,118,312
30	333,333	333,333	533,512	1,110,878	2,289,291
31	333,333	333,333	545,014	1,167,798	2,474,106
32	333,333	333,333	556,773	1,227,657	2,673,878
33	333,333	333,333	568,796	1,290,607	2,889,817
34	333,333	333,333	581,087	1,356,808	3,123,232
35	333,333	333,333	593,654	1,426,427	3,375,535
36	333,333	333,333	606,501	1,499,641	3,648,257
37	333,333	333,333	619,636	1,576,636	3,943,050
38	333,333	333,333	633,066	1,657,606	4,261,699
39	333,333	333,333	646,795	1,742,758	4,606,135
40	333,333	333,333	660,832	1,832,307	4,978,445

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Death Benefits					
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of 3% p.a.*	Assuming Net Rate of Return of 6% p.a.*	Assuming Net Rate of Return of 9% p.a.*
41	333,333	333,333	675,183	1,926,479	5,380,886
42	333,333	333,333	689,856	2,025,515	5,815,894
43	333,333	333,333	704,856	2,129,665	6,286,107
44	333,333	333,333	720,192	2,239,193	6,794,372
45	333,333	333,333	735,872	2,354,377	7,343,770
46	333,333	333,333	751,902	2,475,508	7,937,628
47	333,333	333,333	768,291	2,602,894	8,579,546
48	333,333	333,333	785,047	2,736,859	9,273,412
49	333,333	333,333	802,178	2,877,741	10,023,431
50	333,333	333,333	819,692	3,025,898	10,834,146
51	333,333	333,333	837,598	3,181,705	11,710,470
52	333,333	333,333	855,905	3,345,558	12,657,712
At age 90	333,333	333,333	689,856	2,025,515	5,815,894
At age 95	333,333	333,333	768,291	2,602,894	8,579,546
At age 100	333,333	333,333	855,905	3,345,558	12,657,712

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Surrender Values and Account Values							
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*		Assuming Net Rate of Return of 3% p.a.*		Assuming Net Rate of Return of 6% p.a.*	
		Surrender Values	Account Values	Surrender Values	Account Values	Surrender Values	Account Values
1	33,333	21,270	30,386	21,932	31,332	22,595	32,278
2	66,667	47,847	59,809	50,072	62,590	52,342	65,428
3	100,000	76,912	88,405	81,683	93,888	86,646	99,593
4	133,333	102,232	116,173	110,180	125,205	118,612	134,786
5	166,667	127,342	143,081	139,275	156,488	152,183	170,992
6	200,000	154,173	171,304	171,122	190,135	189,821	210,912
7	233,333	183,224	199,156	206,415	224,364	232,508	252,726
8	266,667	212,972	226,566	243,567	259,114	278,675	296,463
9	300,000	240,863	253,540	279,686	294,407	325,128	342,240
10	333,333	281,227	281,227	331,557	331,557	391,648	391,648
11	333,333	275,246	275,246	335,133	335,133	408,300	408,300
12	333,333	269,139	269,139	338,683	338,683	425,795	425,795
13	333,333	262,788	262,788	342,106	342,106	444,104	444,104
14	333,333	256,024	256,024	345,253	345,253	463,163	463,163
15	333,333	253,076	253,076	352,366	352,366	487,294	487,294
16	333,333	245,084	245,084	354,731	354,731	508,018	508,018
17	333,333	236,320	236,320	356,511	356,511	529,489	529,489
18	333,333	234,368	234,368	364,134	364,134	556,450	556,450
19	333,333	232,400	232,400	371,905	371,905	584,788	584,788
20	333,333	264,387	264,387	411,464	411,464	643,144	643,144
21	333,333	261,937	261,937	420,052	420,052	675,756	675,756
22	333,333	259,551	259,551	428,872	428,872	710,086	710,086
23	333,333	257,236	257,236	437,937	437,937	746,228	746,228
24	333,333	254,992	254,992	447,253	447,253	784,279	784,279
25	333,333	252,816	252,816	456,828	456,828	824,338	824,338
26	333,333	250,676	250,676	466,636	466,636	866,484	866,484
27	333,333	248,549	248,549	476,662	476,662	910,805	910,805
28	333,333	246,437	246,437	486,913	486,913	957,415	957,415
29	333,333	244,339	244,339	497,393	497,393	1,006,432	1,006,432
30	333,333	242,255	242,255	508,107	508,107	1,057,979	1,057,979
31	333,333	240,186	240,186	519,061	519,061	1,112,188	1,112,188
32	333,333	238,131	238,131	530,260	530,260	1,169,197	1,169,197
33	333,333	236,090	236,090	541,710	541,710	1,229,149	1,229,149
34	333,333	234,062	234,062	553,416	553,416	1,292,198	1,292,198
35	333,333	232,049	232,049	565,384	565,384	1,358,502	1,358,502
36	333,333	230,050	230,050	577,620	577,620	1,428,229	1,428,229
37	333,333	228,064	228,064	590,130	590,130	1,501,558	1,501,558
38	333,333	226,092	226,092	602,920	602,920	1,578,672	1,578,672
39	333,333	224,133	224,133	615,996	615,996	1,659,769	1,659,769
40	333,333	222,188	222,188	629,364	629,364	1,745,054	1,745,054

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Surrender Values and Account Values							
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*		Assuming Net Rate of Return of 3% p.a.*		Assuming Net Rate of Return of 6% p.a.*	
		Surrender Values	Account Values	Surrender Values	Account Values	Surrender Values	Account Values
41	333,333	220,256	220,256	643,032	643,032	1,834,742	1,834,742
42	333,333	218,337	218,337	657,005	657,005	1,929,062	1,929,062
43	333,333	216,431	216,431	671,292	671,292	2,028,252	2,028,252
44	333,333	214,539	214,539	685,897	685,897	2,132,565	2,132,565
45	333,333	212,659	212,659	700,830	700,830	2,242,263	2,242,263
46	333,333	210,792	210,792	716,097	716,097	2,357,627	2,357,627
47	333,333	208,938	208,938	731,706	731,706	2,478,947	2,478,947
48	333,333	207,097	207,097	747,664	747,664	2,606,532	2,606,532
49	333,333	205,268	205,268	763,979	763,979	2,740,706	2,740,706
50	333,333	203,452	203,452	780,659	780,659	2,881,807	2,881,807
51	333,333	201,648	201,648	797,713	797,713	3,030,195	3,030,195
52	333,333	199,857	199,857	815,148	815,148	3,186,246	3,186,246
At age 90	333,333	218,337	218,337	657,005	657,005	1,929,062	1,929,062
At age 95	333,333	208,938	208,938	731,706	731,706	2,478,947	2,478,947
At age 100	333,333	199,857	199,857	815,148	815,148	3,186,246	3,186,246

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Death Benefits and Account Values							
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*		Assuming Net Rate of Return of 3% p.a.*		Assuming Net Rate of Return of 6% p.a.*	
		Death Benefits	Account Values	Death Benefits	Account Values	Death Benefits	Account Values
1	33,333	1,000,000	30,386	1,000,000	31,332	1,000,000	32,278
2	66,667	1,000,000	59,809	1,000,000	62,590	1,000,000	65,428
3	100,000	1,000,000	88,405	1,000,000	93,888	1,000,000	99,593
4	133,333	1,000,000	116,173	1,000,000	125,205	1,000,000	134,786
5	166,667	1,000,000	143,081	1,000,000	156,488	1,000,000	170,992
6	200,000	1,000,000	171,304	1,000,000	190,135	1,000,000	210,912
7	233,333	1,000,000	199,156	1,000,000	224,364	1,000,000	252,726
8	266,667	1,000,000	226,566	1,000,000	259,114	1,000,000	296,463
9	300,000	1,000,000	253,540	1,000,000	294,407	1,000,000	342,240
10	333,333	1,000,000	281,227	1,000,000	331,557	1,000,000	391,648
11	333,333	1,000,000	275,246	1,000,000	335,133	1,000,000	408,300
12	333,333	1,000,000	269,139	1,000,000	338,683	1,000,000	425,795
13	333,333	1,000,000	262,788	1,000,000	342,106	1,000,000	444,104
14	333,333	1,000,000	256,024	1,000,000	345,253	1,000,000	463,163
15	333,333	1,000,000	253,076	1,000,000	352,366	1,000,000	487,294
16	333,333	1,000,000	245,084	1,000,000	354,731	1,000,000	508,018
17	333,333	1,000,000	236,320	1,000,000	356,511	1,000,000	529,489
18	333,333	333,333	234,368	382,341	364,134	584,273	556,450
19	333,333	333,333	232,400	390,500	371,905	614,028	584,788
20	333,333	333,333	264,387	432,037	411,464	675,301	643,144
21	333,333	333,333	261,937	441,054	420,052	709,544	675,756
22	333,333	333,333	259,551	450,315	428,872	745,590	710,086
23	333,333	333,333	257,236	459,834	437,937	783,539	746,228
24	333,333	333,333	254,992	469,616	447,253	823,493	784,279
25	333,333	333,333	252,816	479,669	456,828	865,555	824,338
26	333,333	333,333	250,676	489,967	466,636	909,808	866,484
27	333,333	333,333	248,549	500,495	476,662	956,346	910,805
28	333,333	333,333	246,437	511,258	486,913	1,005,286	957,415
29	333,333	333,333	244,339	522,262	497,393	1,056,753	1,006,432
30	333,333	333,333	242,255	533,512	508,107	1,110,878	1,057,979
31	333,333	333,333	240,186	545,014	519,061	1,167,798	1,112,188
32	333,333	333,333	238,131	556,773	530,260	1,227,657	1,169,197
33	333,333	333,333	236,090	568,796	541,710	1,290,607	1,229,149
34	333,333	333,333	234,062	581,087	553,416	1,356,808	1,292,198
35	333,333	333,333	232,049	593,654	565,384	1,426,427	1,358,502
36	333,333	333,333	230,050	606,501	577,620	1,499,641	1,428,229
37	333,333	333,333	228,064	619,636	590,130	1,576,636	1,501,558
38	333,333	333,333	226,092	633,066	602,920	1,657,606	1,578,672
39	333,333	333,333	224,133	646,795	615,996	1,742,758	1,659,769
40	333,333	333,333	222,188	660,832	629,364	1,832,307	1,745,054

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Projected Death Benefits and Account Values							
End of Policy Year	Total Premiums Paid	Assuming Net Rate of Return of 0% p.a.*		Assuming Net Rate of Return of 3% p.a.*		Assuming Net Rate of Return of 6% p.a.*	
		Death Benefits	Account Values	Death Benefits	Account Values	Death Benefits	Account Values
41	333,333	333,333	220,256	675,183	643,032	1,926,479	1,834,742
42	333,333	333,333	218,337	689,856	657,005	2,025,515	1,929,062
43	333,333	333,333	216,431	704,856	671,292	2,129,665	2,028,252
44	333,333	333,333	214,539	720,192	685,897	2,239,193	2,132,565
45	333,333	333,333	212,659	735,872	700,830	2,354,377	2,242,263
46	333,333	333,333	210,792	751,902	716,097	2,475,508	2,357,627
47	333,333	333,333	208,938	768,291	731,706	2,602,894	2,478,947
48	333,333	333,333	207,097	785,047	747,664	2,736,859	2,606,532
49	333,333	333,333	205,268	802,178	763,979	2,877,741	2,740,706
50	333,333	333,333	203,452	819,692	780,659	3,025,898	2,881,807
51	333,333	333,333	201,648	837,598	797,713	3,181,705	3,030,195
52	333,333	333,333	199,857	855,905	815,148	3,345,558	3,186,246
At age 90	333,333	333,333	218,337	689,856	657,005	2,025,515	1,929,062
At age 95	333,333	333,333	208,938	768,291	731,706	2,602,894	2,478,947
At age 100	333,333	333,333	199,857	855,905	815,148	3,345,558	3,186,246

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Regular Premium)

Explanatory Notes

* The Surrender Values, Death Benefits and Account Values shown in the above illustration are calculated based on the net rates of return. However, the net rates of return are net of any underlying fund charges levied by fund houses which vary with different underlying funds. Assuming the underlying fund charges are 1.50% p.a., the gross rates of return on the underlying assets of the underlying funds used in this illustration are therefore 1.50% p.a., 4.50% p.a., 7.50% p.a. and 10.50% p.a. respectively. For details of underlying fund charges, please refer to the offering documents of the underlying funds. Please note that this illustration might not be relevant to the actual rates of return, which depend on your choice of investment options. Please consult your advisor for further details. If you select any investment options linked to a money market fund or a fixed income fund, the above returns in the growth scenarios would be considered higher in many cases and unlikely to be achieved should low interest rate environment persists. You are strongly encouraged to consult your financial advisor who could provide further information on these underlying funds – both for your initial and subsequent investment option selections.

1. Total Premiums Paid is equal to the aggregate of total Regular Premium and Lump Sum Premium (if any).
2. If you select an Investment Option that may pay out cash dividend, the payment of such cash dividend from investment income, capital gains, capital of the underlying fund may result in a decrease in the net asset value of the underlying fund. This may in turn reduce the account value of your Basic Policy. In this case, the Surrender Values and Death Benefits will be lower than the illustrated value. If the account value is reduced to zero, the Basic Policy will be terminated. Please also note that there is no guarantee that the underlying fund will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency.
3. You are strongly encouraged to speak to your financial planner who could provide further information on these underlying funds both for your initial investment option selection and subsequently.
4. This illustration assumes:
   (i) The above projected Surrender Values, Death Benefits and Account Values are projected according to the assumed net rates of return as shown above and reflect the refund of COI and bonuses credited and the deduction of all fees and charges during the period. For details of the refund of COI and bonuses, fees and charges, please refer to the product brochure and Policy.
5. When reviewing this illustration, please bear in mind that the cost of living is likely to be higher in the future than it is today due to inflation.

For definitions of the capitalized terms in this proposal, please refer to the product brochure and Policy.