05272019

AIA INTERNATIONAL LIMITED

Plan: Serene Life (10 Years Payment)

IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUES AND DEATH BENEFITS OF YOUR POLICY. IT IS INTENDED TO SHOW THE PROPORTION OF ANY NON-GUARANTEED ELEMENTS AND THE IMPACT OF CHANGE OF SUCH ELEMENTS UNDER SPECIFIED SCENARIOS. IN NO WAY SHOULD IT AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

1. Proposal Summary for Serene Life (10 Years Payment)

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

2. Benefit Summary

Policy Currency: US$

(i) Basic Policy

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
Serene Life (10 Years Payment)	1,000,000	52,280.00	10	Whole Life

(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	10
AIA Vitality Series: Simple Care Essence Rider (5-year renewable)*	250,000	2,165.40	32	32

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 Initial Annual Premium: 54,458.18
(Including Levy on insurance premiums) ==========

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AIA VITALITY MEMBERSHIP

First year membership fee **55.13**

- Only applicable to new member
- Existing member is not required to pay this first year membership fee again upon policy application.
- Based on exchange rate US$1=HK$7.8

Grand Total (New member):	**54,513.31**
Grand Total (Existing member):	**54,458.18**

This proposal is only to be used for insurance sales presentation in Hong Kong. This is an illustrative document and not a contract. For exact terms and conditions, please refer to the Policy contract.

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

* The premium shown is the premium required for the first policy year after AIA Vitality-related insurance premium discount.

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3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	SURRENDER VALUE			DEATH BENEFIT		
		Guaranteed	Non-Guaranteed Terminal Dividend	Total	Guaranteed	Non-Guaranteed Terminal Dividend	Total
1	52,280	0	0	0	1,000,000	0	1,000,000
2	104,560	3,480	0	3,480	1,000,000	0	1,000,000
3	156,840	15,730	6,100	21,830	1,000,000	6,100	1,006,100
4	209,120	39,440	10,100	49,540	1,000,000	10,100	1,010,100
5	261,400	79,090	22,900	101,990	1,000,000	22,900	1,022,900
10	522,800	213,400	219,600	433,000	1,000,000	219,600	1,219,600
15	522,800	381,730	280,900	662,630	1,000,000	280,900	1,280,900
20	522,800	576,830	329,100	905,930	1,000,000	329,100	1,329,100
25	522,800	596,930	551,400	1,148,330	1,000,000	551,400	1,551,400
30	522,800	618,170	891,300	1,509,470	1,000,000	891,300	1,891,300
Age 65	522,800	477,620	300,100	777,720	1,000,000	300,100	1,300,100
Age 70	522,800	584,740	407,300	992,040	1,000,000	407,300	1,407,300
Age 75	522,800	605,280	673,000	1,278,280	1,000,000	673,000	1,673,000
Age 80	522,800	626,800	1,027,400	1,654,200	1,000,000	1,027,400	2,027,400
Age 85	522,800	649,110	1,445,500	2,094,610	1,000,000	1,445,500	2,445,500
Age 90	522,800	699,070	1,975,800	2,674,870	1,000,000	1,975,800	2,975,800
Age 95	522,800	849,530	2,558,300	3,407,830	1,000,000	2,558,300	3,558,300
Age 100	522,800	1,000,000	3,312,400	4,312,400	1,000,000	3,312,400	4,312,400

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 Dividend	Total	Non-Guaranteed Terminal Dividend	Total
1	52,280	0	0	0	0	0
2	104,560	3,480	0	3,480	0	3,480
3	156,840	15,730	4,700	20,430	7,200	22,930
4	209,120	39,440	7,700	47,140	12,000	51,440
5	261,400	79,090	17,500	96,590	27,200	106,290
10	522,800	213,400	76,300	289,700	303,800	517,200
15	522,800	381,730	94,600	476,330	455,100	836,830
20	522,800	576,830	118,200	695,030	625,900	1,202,730
25	522,800	596,930	175,400	772,330	1,111,500	1,708,430
30	522,800	618,170	238,900	857,070	1,967,100	2,585,270
Age 65	522,800	477,620	103,300	580,920	512,200	989,820
Age 70	522,800	584,740	135,800	720,540	790,600	1,375,340
Age 75	522,800	605,280	199,200	804,480	1,407,700	2,012,980
Age 80	522,800	626,800	258,600	885,400	2,347,200	2,974,000
Age 85	522,800	649,110	314,400	963,510	3,595,700	4,244,810
Age 90	522,800	699,070	394,000	1,093,070	5,306,700	6,005,770
Age 95	522,800	849,530	489,200	1,338,730	7,485,600	8,335,130
Age 100	522,800	1,000,000	596,300	1,596,300	10,814,100	11,814,100

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

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Plan: Serene Life (10 Years Payment)

The table below illustrates the impact on Death Benefits under Pessimistic and Optimistic Scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors, such as claims experience, expense factors and persistency factors, affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

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

End of Policy Year	Total Premiums Paid	DEATH BENEFIT				
		Guaranteed	Pessimistic Scenario		Optimistic Scenario	
			Non-Guaranteed Terminal Dividend	Total	Non-Guaranteed Terminal Dividend	Total
1	52,280	1,000,000	0	1,000,000	0	1,000,000
2	104,560	1,000,000	0	1,000,000	0	1,000,000
3	156,840	1,000,000	4,700	1,004,700	7,200	1,007,200
4	209,120	1,000,000	7,700	1,007,700	12,000	1,012,000
5	261,400	1,000,000	17,500	1,017,500	27,200	1,027,200
10	522,800	1,000,000	76,300	1,076,300	303,800	1,303,800
15	522,800	1,000,000	94,600	1,094,600	455,100	1,455,100
20	522,800	1,000,000	118,200	1,118,200	625,900	1,625,900
25	522,800	1,000,000	175,400	1,175,400	1,111,500	2,111,500
30	522,800	1,000,000	238,900	1,238,900	1,967,100	2,967,100
Age 65	522,800	1,000,000	103,300	1,103,300	512,200	1,512,200
Age 70	522,800	1,000,000	135,800	1,135,800	790,600	1,790,600
Age 75	522,800	1,000,000	199,200	1,199,200	1,407,700	2,407,700
Age 80	522,800	1,000,000	258,600	1,258,600	2,347,200	3,347,200
Age 85	522,800	1,000,000	314,400	1,314,400	3,595,700	4,595,700
Age 90	522,800	1,000,000	394,000	1,394,000	5,306,700	6,306,700
Age 95	522,800	1,000,000	489,200	1,489,200	7,485,600	8,485,600
Age 100	522,800	1,000,000	596,300	1,596,300	10,814,100	11,814,100

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 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 Dividend.

(vii) The projected non-guaranteed benefits included in Section 3 are based on the Company's Terminal Dividend scale determined under current assumed investment return and are not guaranteed. The actual amount payable may change from time to time with the values being higher or lower than those illustrated. As another example, the possible potential impact of a change in the Company's current assumed investment return on the Total Surrender Value and the Total Death Benefit are illustrated in Sections 4 and 5. Under certain circumstances, the non-guaranteed benefits may be **zero**.

(viii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.90% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.90% p.a. in comparing with the current assumed investment return.

(ix) When reviewing the values shown in the illustrations in Sections 3, 4 and 5, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

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

(xi) The Company will review the actual experience of the product (including but not limited to investment returns, expenses, claims and surrenders) and determine whether the Terminal Dividend payable for the year need to be adjusted. When considering the Terminal Dividend adjustment, we may smooth out the experience over a few years to provide a more stable Terminal Dividend payout. When the investment market becomes volatile, chances of Terminal Dividend adjustment are higher. Accordingly, the actual Terminal Dividend payable (if any) may be higher or lower than those illustrated. Such review shall be performed at least annually and Terminal Dividend may be adjusted more frequently than annually upon change in economic and other related factors.

(xii) In case of discrepancy on the coverage amount and the premium shown in documents submitted to the Company for underwriting purposes (including but not limited to this standard illustration for participating policies and the application form) and the policy contract, the latter shall prevail and shall be final and conclusive. The total premiums paid shown above may differ from the actual premiums paid when changing payment mode after policy issuance.

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

You are subject to exchange rate risks for plans denominated in currencies other than local currency. Exchange rate fluctuates from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of the exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.

Unless otherwise expressly stated as guaranteed in this illustration, any other benefits shown to the Applicant by the sales representative or the Company at any time are subject to change, and are not guaranteed by the sales representative nor by the Company.

	Dividend / Bonus History
	You may browse the website https://www.aia.com.hk/en/dividend-philosophy-history.html to understand the Company's dividend / bonus history for reference purposes.

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AIA INTERNATIONAL LIMITED

Rider: AIA Vitality Series: Simple Care Essence Rider (5-year renewable)

AIA Vitality Premium Discount

AIA Vitality is the science-backed wellness programme that gives you the knowledge, tools and motivations to become healthier and rewards you for the healthy choices you make. There are 4 types of AIA Vitality Status, depending on the total number of points being earned and accumulated by a member for each membership year.

If you have joined AIA Vitality and purchase this AIA Vitality Series product, you are entitled to an immediate upfront 10% AIA Vitality Insurance Premium Discount Percentage for the first Policy Year. For each subsequent Policy Year, the AIA Vitality Insurance Premium Discount Percentage may increase or decrease depending on the Insured's AIA Vitality Status as shown in the below table.

AIA Vitality Status	Adjustment to the Premium Discount at policy renewal for the next policy year
Bronze	Decrease by 2%
Silver	Decrease by 1%
Gold	No Adjustment
Platinum	Increase by 1%

How to calculate my future payments?

The below tables illustrate the annual premium required for the first seven policy years based on the highest and lowest attainment of AIA Vitality Status by the Insured. Thereafter your annual premium will continue to be calculated in accordance with your AIA Vitality Status achieved on each subsequent Policy Anniversary. No AIA Vitality Insurance Premium Discount will be offered if the Insured's AIA Vitality membership is terminated for whatever reason.

Best Scenario

- We assume the Insured achieves "Platinum" AIA Vitality Status (i.e. highest status) at the end of each subsequent Policy Year, starting from Policy Year 1.
- The maximum attainable AIA Vitality Insurance Premium Discount Percentage is 15% and it can be attained starting from Policy Year 6.

Age	Policy Year	AIA Vitality Insurance Premium Discount Percentage for the previous year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the current year (%)	Annual Premium [i] (US$)	Discounted Annual Premium [i, ii] (US$)
48	1	N/A	N/A	10	2,406	2,165
49	2	10	1	11	2,406	2,141
50	3	11	1	12	2,406	2,117
51	4	12	1	13	2,406	2,093
52	5	13	1	14	2,406	2,069
53	6	14	1	15	3,454	2,936
54	7	15	1	15	3,454	2,936

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AIA INTERNATIONAL LIMITED

Rider: AIA Vitality Series: Simple Care Essence Rider (5-year renewable)

Worst Scenario

- We assume the Insured achieves "Bronze" AIA Vitality Status (i.e. lowest status) at the end of each subsequent Policy Year, starting from Policy Year 1.
- No AIA Vitality Insurance Premium Discount will be offered starting from Policy Year 6.

Age	Policy Year	AIA Vitality Insurance Premium Discount Percentage for the previous year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the current year (%)	Annual Premium [i] (US$)	Discounted Annual Premium [i, ii] (US$)
48	1	N/A	N/A	10	2,406	2,165
49	2	10	(2)	8	2,406	2,214
50	3	8	(2)	6	2,406	2,262
51	4	6	(2)	4	2,406	2,310
52	5	4	(2)	2	2,406	2,358
53	6	2	(2)	0	3,454	3,454
54	7	0	(2)	0	3,454	3,454

Remarks:

i. All premiums (including renewal premiums) shown above are based on the standard premium rate and do not include any extra premiums due to loading. Moreover, the above renewal premiums have not reflected the premium increase due to medical cost inflation (applicable to medical protection insurance plans only) and overall claim experience. The actual renewal premiums will be calculated according to the Insured's attained age and the applicable premium rate at the time of renewal. Such premium rate is non-guaranteed and subject to revision by the Company from time to time.

ii. The AIA Vitality Insurance Premium Discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.

Important Notes:-

1) The AIA Vitality Insurance Premium Discount is only applicable to the specific Basic Policy or Supplementary Contract. The AIA Vitality Insurance Premium Discount is not extended to any other policies or supplementary contracts unless it is specifically stated otherwise. Please check the illustration of the other policies or supplementary contract, and contact the Company if you have any doubt.
2) The AIA Vitality Insurance Premium Discount Percentage is capped at 15% and floored at 0%.
3) The Insured has to be an AIA Vitality member in order to enjoy the AIA Vitality Insurance Premium Discount.
4) An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually in order to enjoy AIA Vitality Insurance Premium Discount (if any) in the subsequent policy years.
5) If the AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, the AIA Vitality Insurance Premium Discount or AIA Vitality Power Up Coverage applied, as the case may be, should be calculated independently for each policy or supplementary contract. For the avoidance of doubt, AIA Vitality Insurance Premium Discount and AIA Vitality Power Up Coverage are mutually exclusive. Please check the illustration of each policy or supplementary contract to find out which one applies.

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AIA INTERNATIONAL LIMITED

"**AIA Vitality**" means the science-backed incentivised wellness programme which is administered, managed and distributed by AIA International Limited separately to the Insured in Hong Kong or Macau (as the case may be) to promote personal wellness and health styles, which has its independent terms and conditions to govern a member's eligibility, reward and participation in the programme as well as the AIA Vitality Status. For terms and conditions of AIA Vitality membership, please visit AIA Vitality website for more information.

AIA Vitality is not an insurance product that falls under the jurisdiction of the insurance regulation. Moreover, the coverage of insured under the policy shall remain unchanged no matter whether customer chooses to join AIA Vitality or not.

AIA International Limited shall have its sole discretion to (1) modify AIA Vitality structure, make changes, in whole or in part, with or without notice, to any aspect of AIA Vitality, including benefits, rules, regulations, policies, procedures, conditions of participation or other features and any other terms and conditions communicated in any other materials relating to AIA Vitality, even though changes may affect the points earned (or to be earned) and accumulated and the benefits entitlement; and (2) terminate, suspend, cancel, deactivate, recall or revoke AIA Vitality (in whole or in part) at any time, upon reasonable notice where it is possible and / or practical to give such notice. Any revised version of the terms and conditions shall be effective at the date of publication on the website, and available for download at AIA Vitality website. We also reserve the right to change our partners and benefits structure / incentives / discounts / cash back and eligibility conditions at any time.

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: _____

10LPSNP5
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This is an illustrative document and not a contract. For exact terms and conditions of the contract and further information on the capitalized terms in this illustration, please refer to the Policy contract.

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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.

Serene Life is a participating whole life insurance plan that covers the entire lifespan of the insured, who is the person protected under the policy, and provides you with guaranteed cash value, enabling you to accumulate wealth and secure a prosperous future for yourself and your family.
Once the policy has been in force for 3 years, we will also provide you with the non-guaranteed Terminal Dividend if:

i. you surrender the policy; or
ii. the insured passes away.

1. The premium amount is guaranteed to be fixed. By putting aside money for **regular contributions for the selected period of time, you can enjoy whole life protection** while being financially flexible.

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

End of Policy Year	Projected Total Surrender Value
20	905,930
30	1,509,470

Projected Total Surrender Value means the sum of the guaranteed cash value and non-guaranteed Terminal Dividend. 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, illustration including the Explanation Notes under Section 6.

3. **Death Benefit:**
If the insured passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will include:
i. the sum assured of the policy; plus
ii. non-guaranteed Terminal Dividend (if any).

4. **Death Benefit Settlement Option:**
Instead of a lump sum payment, if you wish your beneficiary to receive specific amounts of death benefit at regular intervals chosen by you, the plan provides you with a settlement option. Please refer to the product brochure for details of the Death Benefit Settlement Option.

5. **Waiver of Premium Rider (Basic Plan):**
If the insured 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 self-inflicted injury.

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6. **Policy Reverse Mortgage Programme:**
   This plan is eligible for simplified application under the Policy Reverse Mortgage Programme, which enables borrower to use their life insurance policy as collateral to borrow from a lender. Borrower will receive monthly payouts either over a fixed period of their choice or throughout their entire life until the maturity of their life insurance policy, and borrower may also borrow lump-sump payouts for specific purposes when needed. Please refer to the product brochure for details of the Policy Reverse Mortgage Programme.

7. 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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Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			DEATH BENEFIT		
			Guaranteed	Non-Guaranteed Terminal Dividend	Total	Guaranteed	Non-Guaranteed Terminal Dividend	Total
49	1	52,280	0	0	0	1,000,000	0	1,000,000
50	2	104,560	3,480	0	3,480	1,000,000	0	1,000,000
51	3	156,840	15,730	6,100	21,830	1,000,000	6,100	1,006,100
52	4	209,120	39,440	10,100	49,540	1,000,000	10,100	1,010,100
53	5	261,400	79,090	22,900	101,990	1,000,000	22,900	1,022,900
54	6	313,680	99,040	31,500	130,540	1,000,000	31,500	1,031,500
55	7	365,960	119,000	83,100	202,100	1,000,000	83,100	1,083,100
56	8	418,240	138,960	131,600	270,560	1,000,000	131,600	1,131,600
57	9	470,520	185,440	184,200	369,640	1,000,000	184,200	1,184,200
58	10	522,800	213,400	219,600	433,000	1,000,000	219,600	1,219,600
59	11	522,800	240,670	231,300	471,970	1,000,000	231,300	1,231,300
60	12	522,800	270,770	243,200	513,970	1,000,000	243,200	1,243,200
61	13	522,800	304,030	255,000	559,030	1,000,000	255,000	1,255,000
62	14	522,800	340,870	268,200	609,070	1,000,000	268,200	1,268,200
63	15	522,800	381,730	280,900	662,630	1,000,000	280,900	1,280,900
64	16	522,800	427,120	289,700	716,820	1,000,000	289,700	1,289,700
65	17	522,800	477,620	300,100	777,720	1,000,000	300,100	1,300,100
66	18	522,800	533,870	304,800	838,670	1,000,000	304,800	1,304,800
67	19	522,800	565,660	307,800	873,460	1,000,000	307,800	1,307,800
68	20	522,800	576,830	329,100	905,930	1,000,000	329,100	1,329,100
69	21	522,800	580,770	366,600	947,370	1,000,000	366,600	1,366,600
70	22	522,800	584,740	407,300	992,040	1,000,000	407,300	1,407,300
71	23	522,800	588,760	451,400	1,040,160	1,000,000	451,400	1,451,400
72	24	522,800	592,820	499,400	1,092,220	1,000,000	499,400	1,499,400
73	25	522,800	596,930	551,400	1,148,330	1,000,000	551,400	1,551,400
74	26	522,800	601,080	609,200	1,210,280	1,000,000	609,200	1,609,200
75	27	522,800	605,280	673,000	1,278,280	1,000,000	673,000	1,673,000
76	28	522,800	609,530	742,200	1,351,730	1,000,000	742,200	1,742,200
77	29	522,800	613,830	814,700	1,428,530	1,000,000	814,700	1,814,700
78	30	522,800	618,170	891,300	1,509,470	1,000,000	891,300	1,891,300
79	31	522,800	622,470	956,800	1,579,270	1,000,000	956,800	1,956,800
80	32	522,800	626,800	1,027,400	1,654,200	1,000,000	1,027,400	2,027,400
81	33	522,800	631,180	1,101,500	1,732,680	1,000,000	1,101,500	2,101,500
82	34	522,800	635,600	1,179,300	1,814,900	1,000,000	1,179,300	2,179,300
83	35	522,800	640,060	1,265,300	1,905,360	1,000,000	1,265,300	2,265,300
84	36	522,800	644,560	1,352,800	1,997,360	1,000,000	1,352,800	2,352,800
85	37	522,800	649,110	1,445,500	2,094,610	1,000,000	1,445,500	2,445,500
86	38	522,800	653,780	1,543,700	2,197,480	1,000,000	1,543,700	2,543,700
87	39	522,800	658,330	1,650,600	2,308,930	1,000,000	1,650,600	2,650,600
88	40	522,800	663,010	1,779,500	2,442,510	1,000,000	1,779,500	2,779,500

to be continued

AIA INTERNATIONAL LIMITED

Plan: Serene Life (10 Years Payment)

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			DEATH BENEFIT		
			Guaranteed	Non-Guaranteed Terminal Dividend	Total	Guaranteed	Non-Guaranteed Terminal Dividend	Total
89	41	522,800	680,780	1,876,300	2,557,080	1,000,000	1,876,300	2,876,300
90	42	522,800	699,070	1,975,800	2,674,870	1,000,000	1,975,800	2,975,800
91	43	522,800	729,160	2,080,500	2,809,660	1,000,000	2,080,500	3,080,500
92	44	522,800	759,260	2,190,900	2,950,160	1,000,000	2,190,900	3,190,900
93	45	522,800	789,350	2,307,100	3,096,450	1,000,000	2,307,100	3,307,100
94	46	522,800	819,440	2,429,500	3,248,940	1,000,000	2,429,500	3,429,500
95	47	522,800	849,530	2,558,300	3,407,830	1,000,000	2,558,300	3,558,300
96	48	522,800	879,630	2,693,900	3,573,530	1,000,000	2,693,900	3,693,900
97	49	522,800	909,720	2,836,800	3,746,520	1,000,000	2,836,800	3,836,800
98	50	522,800	939,810	2,987,300	3,927,110	1,000,000	2,987,300	3,987,300
99	51	522,800	969,910	3,145,700	4,115,610	1,000,000	3,145,700	4,145,700
100	52	522,800	1,000,000	3,312,400	4,312,400	1,000,000	3,312,400	4,312,400

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

AIA INTERNATIONAL LIMITED

Plan: Serene Life (10 Years Payment)

End of Policy Year	Total Premiums Paid	Surrender Value			Death Benefit			Net Gain/Cost
		Guaranteed	Non-Guaranteed Terminal Dividend	Total	Guaranteed	Non-Guaranteed Terminal Dividend	Total	
		(A)	(B)	(A)+(B)	(C)	(D)	(C)+(D)	
1	52,280	0	0	0	1,000,000	0	1,000,000	(52,280)
2	104,560	3,480	0	3,480	1,000,000	0	1,000,000	(101,080)
3	156,840	15,730	6,100	21,830	1,000,000	6,100	1,006,100	(135,010)
4	209,120	39,440	10,100	49,540	1,000,000	10,100	1,010,100	(159,580)
5	261,400	79,090	22,900	101,990	1,000,000	22,900	1,022,900	(159,410)
6	313,680	99,040	31,500	130,540	1,000,000	31,500	1,031,500	(183,140)
7	365,960	119,000	83,100	202,100	1,000,000	83,100	1,083,100	(163,860)
8	418,240	138,960	131,600	270,560	1,000,000	131,600	1,131,600	(147,680)
9	470,520	185,440	184,200	369,640	1,000,000	184,200	1,184,200	(100,880)
10	522,800	213,400	219,600	433,000	1,000,000	219,600	1,219,600	(89,800)
11	522,800	240,670	231,300	471,970	1,000,000	231,300	1,231,300	(50,830)
12	522,800	270,770	243,200	513,970	1,000,000	243,200	1,243,200	(8,830)
13	522,800	304,030	255,000	559,030	1,000,000	255,000	1,255,000	36,230
14	522,800	340,870	268,200	609,070	1,000,000	268,200	1,268,200	86,270
15	522,800	381,730	280,900	662,630	1,000,000	280,900	1,280,900	139,830
16	522,800	427,120	289,700	716,820	1,000,000	289,700	1,289,700	194,020
17	522,800	477,620	300,100	777,720	1,000,000	300,100	1,300,100	254,920
18	522,800	533,870	304,800	838,670	1,000,000	304,800	1,304,800	315,870
19	522,800	565,660	307,800	873,460	1,000,000	307,800	1,307,800	350,660
20	522,800	576,830	329,100	905,930	1,000,000	329,100	1,329,100	383,130
21	522,800	580,770	366,600	947,370	1,000,000	366,600	1,366,600	424,570
22	522,800	584,740	407,300	992,040	1,000,000	407,300	1,407,300	469,240
23	522,800	588,760	451,400	1,040,160	1,000,000	451,400	1,451,400	517,360
24	522,800	592,820	499,400	1,092,220	1,000,000	499,400	1,499,400	569,420
25	522,800	596,930	551,400	1,148,330	1,000,000	551,400	1,551,400	625,530
26	522,800	601,080	609,200	1,210,280	1,000,000	609,200	1,609,200	687,480
27	522,800	605,280	673,000	1,278,280	1,000,000	673,000	1,673,000	755,480
28	522,800	609,530	742,200	1,351,730	1,000,000	742,200	1,742,200	828,930
29	522,800	613,830	814,700	1,428,530	1,000,000	814,700	1,814,700	905,730
30	522,800	618,170	891,300	1,509,470	1,000,000	891,300	1,891,300	986,670
Age 65	522,800	477,620	300,100	777,720	1,000,000	300,100	1,300,100	254,920
Age 70	522,800	584,740	407,300	992,040	1,000,000	407,300	1,407,300	469,240
Age 75	522,800	605,280	673,000	1,278,280	1,000,000	673,000	1,673,000	755,480
Age 80	522,800	626,800	1,027,400	1,654,200	1,000,000	1,027,400	2,027,400	1,131,400
Age 85	522,800	649,110	1,445,500	2,094,610	1,000,000	1,445,500	2,445,500	1,571,810
Age 90	522,800	699,070	1,975,800	2,674,870	1,000,000	1,975,800	2,975,800	2,152,070
Age 95	522,800	849,530	2,558,300	3,407,830	1,000,000	2,558,300	3,558,300	2,885,030
Age 100	522,800	1,000,000	3,312,400	4,312,400	1,000,000	3,312,400	4,312,400	3,789,600

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

AIA INTERNATIONAL LIMITED

Rider: AIA Vitality Series: Simple Care Essence Rider (5-year renewable)

Sum Assured:	$250,000	Currency:	US$
First Year Premium:	$2,406.00		

This Benefits Highlight is for your reference only. Please read other sections of this illustration thoroughly to understand your benefits.

AIA Vitality Series: Simple Care Essence Rider is a critical illness protection insurance plan with life protection, giving you and your family greater protection for the future. This plan provides critical illness protection up to the age of 80. It covers 58 critical Illnesses (including 57 major illnesses and 1 minor illness) and 44 early stage critical illnesses. The thorough cover frees you and your family from worry.

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 beneficiary. The death benefit will be equal to the Current Sum Assured.

   Current Sum Assured means the Initial Sum Assured left after deduction of all advance payment(s) made for the benefits for any covered illness. The Initial Sum Assured means the protection amount that you have purchased.

2. **Benefits for Covered Illnesses:**

   If the insured is diagnosed with any covered illness, we will pay the benefit amount for the covered illness (see the Covered Illnesses Benefit Schedule).

   The advance claims payments made in total for covered illnesses under this plan cannot exceed the Initial Sum Assured. Any advance claims payment(s) made will reduce the Current Sum Assured of this plan. The premium will also be reduced accordingly.

3. **Fixed Premium within Every 5-Year Cover Period:**

   This plan guarantees that your premium for renewal will not be raised for any claims you have made, or any changes in your health condition. You can renew your cover every 5 years until age 80. Renewal premium will be based on the prevailing premium for the age of the insured at the time of renewal. The premium of this plan is not guaranteed, and we reserve our right to the premium review and adjust the premium from time to time.

4. **Conversion Privilege:**

   On or before the anniversary of cover immediately following the insured's 70th birthday, this plan can be converted 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.

AIA INTERNATIONAL LIMITED

Rider: AIA Vitality Series: Simple Care Essence Rider (5-year renewable)

Groups	44 Early Stage Critical Illnesses	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	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	10. Angioplasty or Endarterectomy for Carotid Arteries 11. Cerebral Shunt Insertion 12. Early Stage Dementia including Early Stage Alzheimer's Disease 13. Endovascular Treatment for Cerebral Aneurysm 14. Less severe Bacterial Meningitis 15. Less Severe Coma 16. Less Severe Encephalitis 17. Less Severe Parkinson's Disease 18. Moderately Severe Brain Damage 19. Moderately Severe Paralysis 20. Severe Psychiatric Illness 21. Surgery for Subdural Haematoma 22. Surgical Removal of Pituitary Tumour	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

@Cerebral Aneurysm Requiring Surgery is classified as a minor illness.

AIA INTERNATIONAL LIMITED

Rider: AIA Vitality Series: Simple Care Essence Rider (5-year renewable)

Groups	44 Early Stage Critical Illnesses	58 Critical Illnesses (including 57 major illnesses and 1 minor illness)
Group 4 Illnesses related to Major Organs and Functions	23. Biliary Tract Reconstruction Surgery 24. Chronic Lung Disease 25. Hepatitis with Cirrhosis 26. Less Severe Aplastic Anaemia 27. Less Severe Kidney Disease 28. Less Severe Systemic Lupus Erythematosus 29. Liver Surgery 30. Major Organ Transplantation (on waiting list) 31. Surgical Removal of One Lung	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	32. Cochlear Implant Surgery 33. Diabetic Retinopathy 34. Endovascular Treatment of Peripheral Arterial Disease 35. Facial Burns due to Accident 36. Facial Reconstructive Surgery for Injury due to Accident 37. Less Severe Burns to Body due to Accident 38. Less Severe Creutzfeldt-Jakob Disease 39. Loss of Hearing In One Ear 40. Loss of One Limb 41. Loss of Sight In One Eye 42. Osteoporosis with Fractures 43. Severe Central or Mixed Sleep Apnea 44. Severe Obstructive Sleep Apnea	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

AIA INTERNATIONAL LIMITED

Rider: AIA Vitality Series: Simple Care Essence Rider (5-year renewable)

Remarks:

- Cover for cancer under major illnesses 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 excludes: (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

AIA INTERNATIONAL LIMITED

Rider: AIA Vitality Series: Simple Care Essence Rider (5-year renewable)

The covered illnesses benefit schedule which is offered by this plan is shown as below:

Type of Protection	Covered Illness	Benefit Term	Benefit Amount (% of sum assured)
58 Critical Illnesses (including 57 major illnesses and 1 minor illness)			
Major Illness	• 56 Major Illnesses	Up to age 80	$250,000
	• Loss of Independent Existence	Up to age 65	
Minor Illness	• Cerebral Aneurysm Requiring Surgery	Up to age 80	$125,000 advance payment
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	Up to age 80	$50,000 advance payment per illness Subject to a maximum of $50,000 per life for each illness
	• Osteoporosis with Fractures	Up to age 70	$25,000 advance payment Subject to a maximum of $50,000 per life
	• 34 Early Stage Critical Illnesses (excluding the above)	Up to age 80	$50,000 advance payment per illness

Remarks:

- The benefits paid for major illnesses will be reduced by any advance payments for minor illness and / or early stage critical illness. The advance payments made in total for benefits under this plan cannot exceed the Initial Sum Assured. When the aggregate amount of any advance payments for benefits under this plan reaches 100% of the Initial Sum Assured, the benefits of major illness, minor illness and early stage critical illness will cease to apply.
- An advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) throughout the term of this plan. For Carcinoma-in-situ, the advance payment may be paid up to 2 times for different covered organs throughout the term of this plan.

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 this plan 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.

AIA INTERNATIONAL LIMITED

Rider: AIA Vitality Series: Simple Care Essence Rider (5-year renewable)

Age	Policy Year	Current Year Premium Paid	Total Premium Paid
48	1	2,406	2,406
49	2	2,406	4,812
50	3	2,406	7,218
51	4	2,406	9,624
52	5	2,406	12,030
53	6	3,454	15,484
54	7	3,454	18,938
55	8	3,454	22,392
56	9	3,454	25,846
57	10	3,454	29,300
58	11	4,950	34,250
59	12	4,950	39,200
60	13	4,950	44,150
61	14	4,950	49,100
62	15	4,950	54,050
63	16	7,596	61,646

Age	Policy Year	Current Year Premium Paid	Total Premium Paid
64	17	7,596	69,242
65	18	7,596	76,838
66	19	7,596	84,434
67	20	7,596	92,030
68	21	11,762	103,792
69	22	11,762	115,554
70	23	11,762	127,316
71	24	11,762	139,078
72	25	11,762	150,840
73	26	18,436	169,276
74	27	18,436	187,712
75	28	18,436	206,148
76	29	18,436	224,584
77	30	18,436	243,020
78	31	25,392	268,412
79	32	25,392	293,804

The amount of Current Year Premium Paid and Total Premium Paid may differ slightly from the actual total amount of the premiums payable over the term of the policy due to rounding differences.