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:	Mr. SUBASH	Applicant:	Mr. SUBASH
Age and Sex:	47 / Male	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Premium Payment Term:	10 Years
Currency:	US$	Annual	
Initial Sum Assured:	$159,146	Regular Premium:	$3,536.58
Prescribed Percentage:	450%	Initial Lump Sum Premium:	$0.00

	INITIAL SUM ASSURED	BENEFIT TERM (YEARS)	INITIAL PAYMENT ANNUAL PREMIUM (US$)
BASIC POLICY			
AIA 2-IN-1 PROTECTION LINKED PLAN (REGULAR PREMIUM)	159,146	Whole Life	3,536.58
		TOTAL:	**3,536.58**

LEVY

Levy on insurance premiums to Insurance Authority (IA)	3.54

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): **3,540.12**

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.

Print Date: Mar/19/2024

05272019

AIA INTERNATIONAL LIMITED

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: Mr. SUBASH	Age: 47	Sex: Male	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)	159,146	3,536.58	10 Years	450%	Whole Life
	Total:	3,536.58			
		==========			

Print Date: Mar/19/2024

05272019

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	3,537	2,133	2,201	2,270	2,338
2	7,073	4,782	5,010	5,242	5,480
3	10,610	7,653	8,138	8,643	9,169
4	14,146	10,128	10,933	11,787	12,694
5	17,683	12,561	13,764	15,067	16,477
10	35,366	26,816	31,755	37,668	44,741
15	35,366	20,429	29,748	42,541	60,013
20	35,366	22,765	35,472	56,156	89,323
25	35,366	21,303	38,543	70,538	129,398
30	35,366	19,975	41,948	88,875	188,428
35	35,366	18,723	45,663	112,154	275,537
40	35,366	17,550	49,716	141,918	404,077
45	35,366	16,450	54,142	180,203	593,758
50	35,366	15,419	59,011	229,447	873,658
At age 90	35,366	16,882	52,323	163,724	508,942
At age 95	35,366	15,824	57,007	208,251	748,500
At age 100	35,366	14,832	62,166	265,524	1,102,002

Print Date: Mar/19/2024

05272019

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	3,537	159,146	159,146	159,146	159,146
2	7,073	159,146	159,146	159,146	159,146
3	10,610	159,146	159,146	159,146	159,146
4	14,146	159,146	159,146	159,146	159,146
5	17,683	159,146	159,146	159,146	159,146
10	35,366	159,146	159,146	159,146	159,146
15	35,366	159,146	159,146	159,146	159,146
20	35,366	35,366	37,246	58,963	93,789
25	35,366	35,366	40,470	74,064	135,868
30	35,366	35,366	44,045	93,319	197,850
35	35,366	35,366	47,946	117,762	289,314
40	35,366	35,366	52,201	149,014	424,281
45	35,366	35,366	56,849	189,213	623,446
50	35,366	35,366	61,962	240,919	917,341
At age 90	35,366	35,366	54,939	171,910	534,389
At age 95	35,366	35,366	59,857	218,663	785,925
At age 100	35,366	35,366	65,275	278,800	1,157,103

Print Date: Mar/19/2024

05272019

AIA INTERNATIONAL LIMITED

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

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: _____

10PLPNS5

Print Date: Mar/19/2024

Confirmation Page

05272019

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

10PLPNS5

Print Date: Mar/19/2024

05272019

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: 159,146

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)
1	3,537	N/A	N/A	94	397	N/A	3,045
2	3,537	N/A	N/A	182	429	N/A	2,926
3	3,537	N/A	N/A	269	459	N/A	2,808
4	3,537	N/A	N/A	356	486	N/A	2,695
5	3,537	N/A	N/A	442	519	N/A	2,576
6	3,537	N/A	N/A	340	551	22	2,668
7	3,537	N/A	N/A	399	585	29	2,582
8	3,537	N/A	N/A	457	622	35	2,493
9	3,537	N/A	N/A	515	676	42	2,387
10	3,537	N/A	N/A	574	728	178	2,413
11	N/A	N/A	N/A	476	807	60	N/A
12	N/A	N/A	N/A	471	894	67	N/A
13	N/A	N/A	N/A	464	991	71	N/A
14	N/A	N/A	N/A	456	1,107	73	N/A
15	N/A	N/A	N/A	447	1,251	533	N/A

to be continued

Print Date: Mar/19/2024

05272019

AIA INTERNATIONAL LIMITED

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)
16	N/A	N/A	N/A	441	1,409	71	N/A
17	N/A	N/A	N/A	426	1,598	70	N/A
18	N/A	N/A	N/A	408	1,813	68	N/A
19	N/A	N/A	N/A	400	N/A	65	N/A
20	N/A	N/A	N/A	406	N/A	8,255	N/A
21	N/A	N/A	N/A	537	N/A	65	N/A
22	N/A	N/A	N/A	546	N/A	70	N/A
23	N/A	N/A	N/A	555	N/A	75	N/A
24	N/A	N/A	N/A	565	N/A	82	N/A
25	N/A	N/A	N/A	574	N/A	88	N/A
26	N/A	N/A	N/A	584	N/A	92	N/A
27	N/A	N/A	N/A	594	N/A	94	N/A
28	N/A	N/A	N/A	604	N/A	96	N/A
29	N/A	N/A	N/A	615	N/A	98	N/A
30	N/A	N/A	N/A	625	N/A	100	N/A
31	N/A	N/A	N/A	636	N/A	102	N/A
32	N/A	N/A	N/A	647	N/A	104	N/A
33	N/A	N/A	N/A	658	N/A	106	N/A
34	N/A	N/A	N/A	669	N/A	108	N/A
35	N/A	N/A	N/A	680	N/A	110	N/A
36	N/A	N/A	N/A	692	N/A	113	N/A
37	N/A	N/A	N/A	704	N/A	115	N/A
38	N/A	N/A	N/A	716	N/A	117	N/A
39	N/A	N/A	N/A	728	N/A	120	N/A
40	N/A	N/A	N/A	741	N/A	122	N/A
41	N/A	N/A	N/A	753	N/A	124	N/A
42	N/A	N/A	N/A	766	N/A	127	N/A
43	N/A	N/A	N/A	780	N/A	129	N/A
44	N/A	N/A	N/A	793	N/A	133	N/A
45	N/A	N/A	N/A	807	N/A	138	N/A

to be continued

Print Date: Mar/19/2024

05272019

AIA INTERNATIONAL LIMITED

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		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)
46	N/A	N/A	N/A	821	N/A	142	N/A
47	N/A	N/A	N/A	835	N/A	147	N/A
48	N/A	N/A	N/A	849	N/A	151	N/A
49	N/A	N/A	N/A	864	N/A	156	N/A
50	N/A	N/A	N/A	879	N/A	161	N/A
51	N/A	N/A	N/A	894	N/A	166	N/A
52	N/A	N/A	N/A	910	N/A	171	N/A
53	N/A	N/A	N/A	926	N/A	176	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 **)	3,322	4,833	(1,616)
Total cost of insurance payable	5,453	10,503	15,323
Total	8,775	15,335	13,706

**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.

****

Print Date: Mar/19/2024

AIA INTERNATIONAL LIMITED

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

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:	Mr. SUBASH	Applicant:	Mr. SUBASH
Age and Sex:	47 / Male	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Premium Payment Term:	10 Years
Currency:	US$	Annual	
Initial Sum Assured:	$159,146	Regular Premium:	$3,536.58
Prescribed Percentage:	450%	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).

AIA INTERNATIONAL LIMITED

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

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.

AIA INTERNATIONAL LIMITED

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

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:	Mr. SUBASH	Applicant:	Mr. SUBASH
Age and Sex:	47 / Male	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Premium Payment Term:	10 Years
Currency:	US$	Annual	
Initial Sum Assured:	$159,146	Regular Premium:	$3,536.58
Prescribed Percentage:	450%	Initial Lump Sum Premium:	$0.00

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

Policy Year	Current	Policy Year	Current
1	2.55	10	5.72
2	2.81	11	6.33
3	3.07	12	7.00
4	3.32	13	7.73
5	3.62	14	8.60
6	3.93	15	9.67
7	4.27	16	10.86
8	4.65	17	12.22
9	5.18	18	13.74

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	3,537	2,133	2,201	2,270	2,338
2	7,073	4,782	5,010	5,242	5,480
3	10,610	7,653	8,138	8,643	9,169
4	14,146	10,128	10,933	11,787	12,694
5	17,683	12,561	13,764	15,067	16,477
6	21,219	15,123	16,822	18,699	20,770
7	24,756	17,860	20,173	22,778	25,710
8	28,293	20,625	23,659	27,146	31,151
9	31,829	23,152	26,981	31,473	36,739
10	35,366	26,816	31,755	37,668	44,741
11	35,366	25,631	31,469	38,626	47,392
12	35,366	24,370	31,097	39,560	50,193
13	35,366	23,023	30,626	40,462	53,153
14	35,366	21,567	30,034	41,311	56,274
15	35,366	20,429	29,748	42,541	60,013
16	35,366	18,668	28,838	43,240	63,503
17	35,366	16,718	27,722	43,819	67,176
18	35,366	14,551	26,371	44,254	71,044
19	35,366	14,371	26,824	46,322	76,490
20	35,366	22,765	35,472	56,156	89,323
21	35,366	22,459	36,058	58,760	96,167
22	35,366	22,160	36,657	61,489	103,550
23	35,366	21,867	37,270	64,355	111,516
24	35,366	21,581	37,898	67,369	120,110
25	35,366	21,303	38,543	70,538	129,398
26	35,366	21,031	39,200	73,864	139,441
27	35,366	20,762	39,869	77,353	150,298
28	35,366	20,497	40,550	81,012	162,033
29	35,366	20,234	41,243	84,850	174,717
30	35,366	19,975	41,948	88,875	188,428
31	35,366	19,718	42,665	93,098	203,249
32	35,366	19,465	43,395	97,527	219,269
33	35,366	19,214	44,138	102,172	236,586
34	35,366	18,967	44,893	107,044	255,304
35	35,366	18,723	45,663	112,154	275,537
36	35,366	18,483	46,445	117,523	297,407
37	35,366	18,245	47,242	123,169	321,047
38	35,366	18,010	48,052	129,107	346,600
39	35,366	17,779	48,877	135,351	374,221
40	35,366	17,550	49,716	141,918	404,077

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	35,366	17,324	50,569	148,824	436,350
42	35,366	17,102	51,438	156,087	471,234
43	35,366	16,882	52,323	163,724	508,942
44	35,366	16,664	53,224	171,756	549,700
45	35,366	16,450	54,142	180,203	593,758
46	35,366	16,239	55,079	189,085	641,381
47	35,366	16,030	56,033	198,427	692,857
48	35,366	15,824	57,007	208,251	748,500
49	35,366	15,620	57,999	218,582	808,645
50	35,366	15,419	59,011	229,447	873,658
51	35,366	15,221	60,043	240,872	943,933
52	35,366	15,025	61,094	252,888	1,019,894
53	35,366	14,832	62,166	265,524	1,102,002
At age 90	35,366	16,882	52,323	163,724	508,942
At age 95	35,366	15,824	57,007	208,251	748,500
At age 100	35,366	14,832	62,166	265,524	1,102,002

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	3,537	159,146	159,146	159,146	159,146
2	7,073	159,146	159,146	159,146	159,146
3	10,610	159,146	159,146	159,146	159,146
4	14,146	159,146	159,146	159,146	159,146
5	17,683	159,146	159,146	159,146	159,146
6	21,219	159,146	159,146	159,146	159,146
7	24,756	159,146	159,146	159,146	159,146
8	28,293	159,146	159,146	159,146	159,146
9	31,829	159,146	159,146	159,146	159,146
10	35,366	159,146	159,146	159,146	159,146
11	35,366	159,146	159,146	159,146	159,146
12	35,366	159,146	159,146	159,146	159,146
13	35,366	159,146	159,146	159,146	159,146
14	35,366	159,146	159,146	159,146	159,146
15	35,366	159,146	159,146	159,146	159,146
16	35,366	159,146	159,146	159,146	159,146
17	35,366	159,146	159,146	159,146	159,146
18	35,366	159,146	159,146	159,146	159,146
19	35,366	35,366	35,366	48,638	80,315
20	35,366	35,366	37,246	58,963	93,789
21	35,366	35,366	37,861	61,698	100,975
22	35,366	35,366	38,490	64,563	108,728
23	35,366	35,366	39,133	67,573	117,091
24	35,366	35,366	39,793	70,738	126,116
25	35,366	35,366	40,470	74,064	135,868
26	35,366	35,366	41,160	77,557	146,413
27	35,366	35,366	41,863	81,220	157,813
28	35,366	35,366	42,577	85,062	170,134
29	35,366	35,366	43,305	89,092	183,453
30	35,366	35,366	44,045	93,319	197,850
31	35,366	35,366	44,798	97,753	213,412
32	35,366	35,366	45,565	102,403	230,233
33	35,366	35,366	46,344	107,280	248,415
34	35,366	35,366	47,138	112,396	268,069
35	35,366	35,366	47,946	117,762	289,314
36	35,366	35,366	48,767	123,399	312,277
37	35,366	35,366	49,604	129,328	337,099
38	35,366	35,366	50,454	135,562	363,930
39	35,366	35,366	51,320	142,119	392,932
40	35,366	35,366	52,201	149,014	424,281

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	35,366	35,366	53,098	156,265	458,168
42	35,366	35,366	54,010	163,891	494,796
43	35,366	35,366	54,939	171,910	534,389
44	35,366	35,366	55,885	180,344	577,185
45	35,366	35,366	56,849	189,213	623,446
46	35,366	35,366	57,833	198,540	673,450
47	35,366	35,366	58,835	208,348	727,500
48	35,366	35,366	59,857	218,663	785,925
49	35,366	35,366	60,899	229,511	849,078
50	35,366	35,366	61,962	240,919	917,341
51	35,366	35,366	63,045	252,916	991,129
52	35,366	35,366	64,149	265,533	1,070,889
53	35,366	35,366	65,275	278,800	1,157,103
At age 90	35,366	35,366	54,939	171,910	534,389
At age 95	35,366	35,366	59,857	218,663	785,925
At age 100	35,366	35,366	65,275	278,800	1,157,103

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	3,537	2,133	3,046	2,201	3,144	2,270	3,242
2	7,073	4,782	5,977	5,010	6,262	5,242	6,553
3	10,610	7,653	8,796	8,138	9,354	8,643	9,935
4	14,146	10,128	11,509	10,933	12,424	11,787	13,395
5	17,683	12,561	14,113	13,764	15,466	15,067	16,929
6	21,219	15,123	16,803	16,822	18,691	18,699	20,777
7	24,756	17,860	19,413	20,173	21,927	22,778	24,758
8	28,293	20,625	21,941	23,659	25,169	27,146	28,878
9	31,829	23,152	24,371	26,981	28,401	31,473	33,130
10	35,366	26,816	26,816	31,755	31,755	37,668	37,668
11	35,366	25,631	25,631	31,469	31,469	38,626	38,626
12	35,366	24,370	24,370	31,097	31,097	39,560	39,560
13	35,366	23,023	23,023	30,626	30,626	40,462	40,462
14	35,366	21,567	21,567	30,034	30,034	41,311	41,311
15	35,366	20,429	20,429	29,748	29,748	42,541	42,541
16	35,366	18,668	18,668	28,838	28,838	43,240	43,240
17	35,366	16,718	16,718	27,722	27,722	43,819	43,819
18	35,366	14,551	14,551	26,371	26,371	44,254	44,254
19	35,366	14,371	14,371	26,824	26,824	46,322	46,322
20	35,366	22,765	22,765	35,472	35,472	56,156	56,156
21	35,366	22,459	22,459	36,058	36,058	58,760	58,760
22	35,366	22,160	22,160	36,657	36,657	61,489	61,489
23	35,366	21,867	21,867	37,270	37,270	64,355	64,355
24	35,366	21,581	21,581	37,898	37,898	67,369	67,369
25	35,366	21,303	21,303	38,543	38,543	70,538	70,538
26	35,366	21,031	21,031	39,200	39,200	73,864	73,864
27	35,366	20,762	20,762	39,869	39,869	77,353	77,353
28	35,366	20,497	20,497	40,550	40,550	81,012	81,012
29	35,366	20,234	20,234	41,243	41,243	84,850	84,850
30	35,366	19,975	19,975	41,948	41,948	88,875	88,875
31	35,366	19,718	19,718	42,665	42,665	93,098	93,098
32	35,366	19,465	19,465	43,395	43,395	97,527	97,527
33	35,366	19,214	19,214	44,138	44,138	102,172	102,172
34	35,366	18,967	18,967	44,893	44,893	107,044	107,044
35	35,366	18,723	18,723	45,663	45,663	112,154	112,154
36	35,366	18,483	18,483	46,445	46,445	117,523	117,523
37	35,366	18,245	18,245	47,242	47,242	123,169	123,169
38	35,366	18,010	18,010	48,052	48,052	129,107	129,107
39	35,366	17,779	17,779	48,877	48,877	135,351	135,351
40	35,366	17,550	17,550	49,716	49,716	141,918	141,918

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	35,366	17,324	17,324	50,569	50,569	148,824	148,824
42	35,366	17,102	17,102	51,438	51,438	156,087	156,087
43	35,366	16,882	16,882	52,323	52,323	163,724	163,724
44	35,366	16,664	16,664	53,224	53,224	171,756	171,756
45	35,366	16,450	16,450	54,142	54,142	180,203	180,203
46	35,366	16,239	16,239	55,079	55,079	189,085	189,085
47	35,366	16,030	16,030	56,033	56,033	198,427	198,427
48	35,366	15,824	15,824	57,007	57,007	208,251	208,251
49	35,366	15,620	15,620	57,999	57,999	218,582	218,582
50	35,366	15,419	15,419	59,011	59,011	229,447	229,447
51	35,366	15,221	15,221	60,043	60,043	240,872	240,872
52	35,366	15,025	15,025	61,094	61,094	252,888	252,888
53	35,366	14,832	14,832	62,166	62,166	265,524	265,524
At age 90	35,366	16,882	16,882	52,323	52,323	163,724	163,724
At age 95	35,366	15,824	15,824	57,007	57,007	208,251	208,251
At age 100	35,366	14,832	14,832	62,166	62,166	265,524	265,524

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	3,537	159,146	3,046	159,146	3,144	159,146	3,242
2	7,073	159,146	5,977	159,146	6,262	159,146	6,553
3	10,610	159,146	8,796	159,146	9,354	159,146	9,935
4	14,146	159,146	11,509	159,146	12,424	159,146	13,395
5	17,683	159,146	14,113	159,146	15,466	159,146	16,929
6	21,219	159,146	16,803	159,146	18,691	159,146	20,777
7	24,756	159,146	19,413	159,146	21,927	159,146	24,758
8	28,293	159,146	21,941	159,146	25,169	159,146	28,878
9	31,829	159,146	24,371	159,146	28,401	159,146	33,130
10	35,366	159,146	26,816	159,146	31,755	159,146	37,668
11	35,366	159,146	25,631	159,146	31,469	159,146	38,626
12	35,366	159,146	24,370	159,146	31,097	159,146	39,560
13	35,366	159,146	23,023	159,146	30,626	159,146	40,462
14	35,366	159,146	21,567	159,146	30,034	159,146	41,311
15	35,366	159,146	20,429	159,146	29,748	159,146	42,541
16	35,366	159,146	18,668	159,146	28,838	159,146	43,240
17	35,366	159,146	16,718	159,146	27,722	159,146	43,819
18	35,366	159,146	14,551	159,146	26,371	159,146	44,254
19	35,366	35,366	14,371	35,366	26,824	48,638	46,322
20	35,366	35,366	22,765	37,246	35,472	58,963	56,156
21	35,366	35,366	22,459	37,861	36,058	61,698	58,760
22	35,366	35,366	22,160	38,490	36,657	64,563	61,489
23	35,366	35,366	21,867	39,133	37,270	67,573	64,355
24	35,366	35,366	21,581	39,793	37,898	70,738	67,369
25	35,366	35,366	21,303	40,470	38,543	74,064	70,538
26	35,366	35,366	21,031	41,160	39,200	77,557	73,864
27	35,366	35,366	20,762	41,863	39,869	81,220	77,353
28	35,366	35,366	20,497	42,577	40,550	85,062	81,012
29	35,366	35,366	20,234	43,305	41,243	89,092	84,850
30	35,366	35,366	19,975	44,045	41,948	93,319	88,875
31	35,366	35,366	19,718	44,798	42,665	97,753	93,098
32	35,366	35,366	19,465	45,565	43,395	102,403	97,527
33	35,366	35,366	19,214	46,344	44,138	107,280	102,172
34	35,366	35,366	18,967	47,138	44,893	112,396	107,044
35	35,366	35,366	18,723	47,946	45,663	117,762	112,154
36	35,366	35,366	18,483	48,767	46,445	123,399	117,523
37	35,366	35,366	18,245	49,604	47,242	129,328	123,169
38	35,366	35,366	18,010	50,454	48,052	135,562	129,107
39	35,366	35,366	17,779	51,320	48,877	142,119	135,351
40	35,366	35,366	17,550	52,201	49,716	149,014	141,918

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	35,366	35,366	17,324	53,098	50,569	156,265	148,824
42	35,366	35,366	17,102	54,010	51,438	163,891	156,087
43	35,366	35,366	16,882	54,939	52,323	171,910	163,724
44	35,366	35,366	16,664	55,885	53,224	180,344	171,756
45	35,366	35,366	16,450	56,849	54,142	189,213	180,203
46	35,366	35,366	16,239	57,833	55,079	198,540	189,085
47	35,366	35,366	16,030	58,835	56,033	208,348	198,427
48	35,366	35,366	15,824	59,857	57,007	218,663	208,251
49	35,366	35,366	15,620	60,899	57,999	229,511	218,582
50	35,366	35,366	15,419	61,962	59,011	240,919	229,447
51	35,366	35,366	15,221	63,045	60,043	252,916	240,872
52	35,366	35,366	15,025	64,149	61,094	265,533	252,888
53	35,366	35,366	14,832	65,275	62,166	278,800	265,524
At age 90	35,366	35,366	16,882	54,939	52,323	171,910	163,724
At age 95	35,366	35,366	15,824	59,857	57,007	218,663	208,251
At age 100	35,366	35,366	14,832	65,275	62,166	278,800	265,524

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.