05272019

AIA INTERNATIONAL LIMITED

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

Proposal for Comprehensive Protection

Name of Insurance Company:	AIA International Limited		
Name of Basic Policy:	AIA 2-in-1 Protection Linked Plan (Single Premium)		
Insured:	Mr. SUBASH	Applicant:	Mr. SUBASH
Age and Sex:	47 / Male	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Prescribed Percentage:	450%
Currency:	US$	Single Premium:	$35,365.78
Initial Sum Assured:	$159,146	Initial Lump Sum Premium:	$0.00

	INITIAL SUM ASSURED	BENEFIT TERM (YEARS)	INITIAL PAYMENT PREMIUM (US$)
BASIC POLICY			
AIA 2-IN-1 PROTECTION LINKED PLAN (SINGLE PREMIUM)	159,146	Whole Life	35,365.78
		TOTAL:	**35,365.78**

LEVY

Levy on insurance premiums to Insurance Authority (IA)	12.77

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk. (The levy rate for policies with policy date or policy anniversary date from 1 April 2021 onwards is 0.10%, whilst the maximum levy amount payable for each policy year is HK$100 or an equivalent amount in other applicable currencies for non-Hong Kong dollars policies.)

Total (Including levy on insurance premiums): **35,378.55**

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 (Single Premium)

IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE SURRENDER VALUES AND DEATH BENEFITS OF AIA 2-IN-1 PROTECTION LINKED PLAN (SINGLE 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 (SINGLE 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 Premium	Premium Payment Term	Prescribed Percentage	Benefit Term
AIA 2-in-1 Protection Linked Plan (Single Premium)	159,146	35,365.78	Single Premium	450%	Whole Life
	Total:	35,365.78			
		==========			

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Plan: AIA 2-in-1 Protection Linked Plan (Single 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	35,366	31,614	32,646	33,678	34,710
2	35,366	30,863	32,899	34,996	37,154
3	35,366	30,194	33,207	36,403	39,787
4	35,366	29,519	33,482	37,811	42,529
5	35,366	28,912	33,804	39,310	45,484
10	35,366	25,282	35,219	48,232	65,135
15	35,366	19,049	34,178	57,449	92,810
20	35,366	21,081	40,352	75,985	140,050
25	35,366	20,225	44,979	98,127	209,176
30	35,366	19,436	50,204	127,057	313,823
35	35,366	18,678	56,057	165,130	472,100
40	35,366	17,948	62,659	215,323	711,489
45	35,366	17,248	70,112	281,494	1,073,558
50	35,366	16,574	78,528	368,729	1,621,180
At age 90	35,366	17,525	67,022	252,814	910,568
At age 95	35,366	16,840	75,038	330,920	1,374,662
At age 100	35,366	16,183	84,089	433,888	2,076,590

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Plan: AIA 2-in-1 Protection Linked Plan (Single 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	35,366	159,146	159,146	159,146	159,146
2	35,366	159,146	159,146	159,146	159,146
3	35,366	159,146	159,146	159,146	159,146
4	35,366	159,146	159,146	159,146	159,146
5	35,366	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	42,369	79,784	147,052
25	35,366	35,366	47,228	103,033	219,634
30	35,366	35,366	52,714	133,410	329,514
35	35,366	35,366	58,859	173,387	495,705
40	35,366	35,366	65,791	226,089	747,063
45	35,366	35,366	73,618	295,569	1,127,236
50	35,366	35,366	82,454	387,165	1,702,239
At age 90	35,366	35,366	70,373	265,455	956,097
At age 95	35,366	35,366	78,790	347,466	1,443,395
At age 100	35,366	35,366	88,294	455,582	2,180,420

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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 Single 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 illustrated above 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 on the date this proposal was generated. For details of the refund of COI, bonuses, fees and charges, please refer to the product brochure and Policy.
   (ii) No partial withdrawals have been made.
   (iii) 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, 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 (Single 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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Plan: AIA 2-in-1 Protection Linked Plan (Single 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 (Single 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				
	Single Premium	Initial Lump Sum Premium (if applicable)	Premium Charge# (if applicable)	Account Value Charge	Cost of Insurance	Loyalty Bonus, Persistency 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	35,366	N/A	N/A	885	316	N/A	34,166
2	N/A	N/A	N/A	880	348	N/A	N/A
3	N/A	N/A	N/A	875	381	N/A	N/A
4	N/A	N/A	N/A	869	413	N/A	N/A
5	N/A	N/A	N/A	862	451	87	N/A
6	N/A	N/A	N/A	345	490	84	N/A
7	N/A	N/A	N/A	348	531	84	N/A
8	N/A	N/A	N/A	350	577	84	N/A
9	N/A	N/A	N/A	352	642	84	N/A
10	N/A	N/A	N/A	353	709	84	N/A
11	N/A	N/A	N/A	353	784	85	N/A
12	N/A	N/A	N/A	353	867	85	N/A
13	N/A	N/A	N/A	351	959	85	N/A
14	N/A	N/A	N/A	349	1,069	85	N/A
15	N/A	N/A	N/A	345	1,205	85	N/A

to be continued

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

Policy Year	Premiums Paid in the Policy Year		Assuming Net Rate of Return* of 3% p.a. (for illustration only)				
			Platform Fees				
	Single Premium	Initial Lump Sum Premium (if applicable)	Premium Charge# (if applicable)	Account Value Charge	Cost of Insurance	Loyalty Bonus, Persistency 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	340	1,359	84	N/A
17	N/A	N/A	N/A	333	1,538	83	N/A
18	N/A	N/A	N/A	324	1,742	82	N/A
19	N/A	N/A	N/A	321	N/A	80	N/A
20	N/A	N/A	N/A	329	N/A	7,269	N/A
21	N/A	N/A	N/A	409	N/A	81	N/A
22	N/A	N/A	N/A	417	N/A	86	N/A
23	N/A	N/A	N/A	427	N/A	91	N/A
24	N/A	N/A	N/A	436	N/A	98	N/A
25	N/A	N/A	N/A	446	N/A	105	N/A
26	N/A	N/A	N/A	455	N/A	109	N/A
27	N/A	N/A	N/A	466	N/A	112	N/A
28	N/A	N/A	N/A	476	N/A	115	N/A
29	N/A	N/A	N/A	487	N/A	118	N/A
30	N/A	N/A	N/A	497	N/A	121	N/A
31	N/A	N/A	N/A	508	N/A	124	N/A
32	N/A	N/A	N/A	520	N/A	128	N/A
33	N/A	N/A	N/A	531	N/A	132	N/A
34	N/A	N/A	N/A	543	N/A	137	N/A
35	N/A	N/A	N/A	555	N/A	143	N/A
36	N/A	N/A	N/A	568	N/A	149	N/A
37	N/A	N/A	N/A	580	N/A	155	N/A
38	N/A	N/A	N/A	594	N/A	161	N/A
39	N/A	N/A	N/A	607	N/A	167	N/A
40	N/A	N/A	N/A	621	N/A	174	N/A
41	N/A	N/A	N/A	635	N/A	180	N/A
42	N/A	N/A	N/A	649	N/A	187	N/A
43	N/A	N/A	N/A	664	N/A	194	N/A
44	N/A	N/A	N/A	679	N/A	201	N/A
45	N/A	N/A	N/A	694	N/A	208	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				
	Single Premium	Initial Lump Sum Premium (if applicable)	Premium Charge# (if applicable)	Account Value Charge	Cost of Insurance	Loyalty Bonus, Persistency 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	710	N/A	216	N/A
47	N/A	N/A	N/A	726	N/A	224	N/A
48	N/A	N/A	N/A	743	N/A	231	N/A
49	N/A	N/A	N/A	760	N/A	239	N/A
50	N/A	N/A	N/A	778	N/A	248	N/A
51	N/A	N/A	N/A	795	N/A	256	N/A
52	N/A	N/A	N/A	814	N/A	265	N/A
53	N/A	N/A	N/A	833	N/A	274	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 **)	5,611	6,936	984
Total cost of insurance payable	4,858	9,742	14,381
Total	10,469	16,678	15,364

**Loyalty Bonus, Persistency 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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Plan: AIA 2-in-1 Protection Linked Plan (Single 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 (Single Premium)		
Insured:	Mr. SUBASH	Applicant:	Mr. SUBASH
Age and Sex:	47 / Male	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Prescribed Percentage:	450%
Currency:	US$	Single Premium:	$35,365.78
Initial Sum Assured:	$159,146	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	• 2.5% per annum (i.e. 2.5% p.a. ÷ 12 per month) of the Basic Account Value on each Monthiversary within the first 5 policy years. • 1.0% per annum (i.e. 1.0% p.a. ÷ 12 per month) of the Basic Account Value on each Monthiversary from the 6th 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 or (b) surrender, Surrender Charge is applicable to the Net Chargeable Amount (applicable for partial withdrawal) or Net Single Premium Paid (applicable for surrender) within the first five policy years.

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Schedule of Current Policy Fees And Charges

Appendix

The Surrender Charge Rate scales is as follows:

Policy Year	Surrender Charge Rate Applicable to Net Chargeable Amount (NCA) or Net Single Premium Paid (NSPP)
1	7.25%
2	6.00%
3	4.50%
4	3.00%
5	1.50%
6 and thereafter	Not applicable

(a) For partial withdrawal:

The amount of Surrender Charge is calculated by multiplying the Net Chargeable Amount (NCA) (i.e. withdrawal amount from Basic Account minus Free Partial Withdrawal Amount*, subject to a minimum of zero, and to be determined at the time of each partial withdrawal) with the relevant Surrender Charge Rate as set out in the above table:

Net Chargeable Amount	Surrender Charge
≤ 0	0
> 0	NCA x applicable Surrender Charge Rate as set out in the above table

Whereas:

NCA = Net Chargeable Amount

The value of NCA is determined at the time of each partial withdrawal.

* The amount of the Basic Account Value exceeding the sum of any Net Single Premium Paid to which surrender charge is not applicable and is subject to a minimum of zero.

(b) For surrender:

Surrender Charge is:

Net Single Premium Paid (NSPP) x applicable 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 revise them by giving advance notice to you.

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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Plan: AIA 2-in-1 Protection Linked Plan (Single 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 (Single Premium)		
Insured:	Mr. SUBASH	Applicant:	Mr. SUBASH
Age and Sex:	47 / Male	Benefit Term:	Whole Life
Rating Class:	Standard (Non-Smoker)	Prescribed Percentage:	450%
Currency:	US$	Single Premium:	$35,365.78
Initial Sum Assured:	$159,146	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 revise them by giving advance notice. Please refer to the product brochure for details.

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Projected Surrender Values						
End of Policy Year	Total Premiums Paid	Current Year Withdrawals	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	35,366	0	31,614	32,646	33,678	34,710
2	35,366	0	30,863	32,899	34,996	37,154
3	35,366	0	30,194	33,207	36,403	39,787
4	35,366	0	29,519	33,482	37,811	42,529
5	35,366	0	28,912	33,804	39,310	45,484
6	35,366	0	28,715	34,604	41,431	49,312
7	35,366	0	27,945	34,836	43,069	52,854
8	35,366	0	27,127	35,026	44,755	56,661
9	35,366	0	26,239	35,154	46,475	60,743
10	35,366	0	25,282	35,219	48,232	65,135
11	35,366	0	24,245	35,209	50,024	69,863
12	35,366	0	23,118	35,115	51,846	74,959
13	35,366	0	21,892	34,927	53,699	80,459
14	35,366	0	20,545	34,625	55,571	86,397
15	35,366	0	19,049	34,178	57,449	92,810
16	35,366	0	17,381	33,567	59,326	99,749
17	35,366	0	15,514	32,762	61,188	107,272
18	35,366	0	13,419	31,734	63,025	115,450
19	35,366	0	13,319	32,441	66,323	124,990
20	35,366	0	21,081	40,352	75,985	140,050
21	35,366	0	20,902	41,230	79,951	151,677
22	35,366	0	20,727	42,131	84,136	164,311
23	35,366	0	20,555	43,055	88,550	178,041
24	35,366	0	20,387	44,004	93,210	192,961
25	35,366	0	20,225	44,979	98,127	209,176
26	35,366	0	20,065	45,978	103,312	226,792
27	35,366	0	19,906	46,999	108,778	245,928
28	35,366	0	19,748	48,044	114,540	266,715
29	35,366	0	19,592	49,112	120,625	289,295
30	35,366	0	19,436	50,204	127,057	313,823
31	35,366	0	19,282	51,321	133,854	340,467
32	35,366	0	19,129	52,463	141,037	369,410
33	35,366	0	18,977	53,632	148,628	400,850
34	35,366	0	18,827	54,830	156,651	435,002
35	35,366	0	18,678	56,057	165,130	472,100
36	35,366	0	18,529	57,314	174,091	512,398
37	35,366	0	18,382	58,602	183,561	556,173
38	35,366	0	18,237	59,921	193,569	603,725
39	35,366	0	18,092	61,273	204,145	655,379
40	35,366	0	17,948	62,659	215,323	711,489

to be continued

AIA INTERNATIONAL LIMITED

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

Projected Surrender Values						
End of Policy Year	Total Premiums Paid	Current Year Withdrawals	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	0	17,806	64,078	227,136	772,439
42	35,366	0	17,665	65,532	239,621	838,648
43	35,366	0	17,525	67,022	252,814	910,568
44	35,366	0	17,386	68,548	266,758	988,694
45	35,366	0	17,248	70,112	281,494	1,073,558
46	35,366	0	17,111	71,715	297,067	1,165,745
47	35,366	0	16,975	73,356	313,526	1,265,884
48	35,366	0	16,840	75,038	330,920	1,374,662
49	35,366	0	16,707	76,762	349,302	1,492,824
50	35,366	0	16,574	78,528	368,729	1,621,180
51	35,366	0	16,443	80,337	389,260	1,760,609
52	35,366	0	16,312	82,190	410,957	1,912,066
53	35,366	0	16,183	84,089	433,888	2,076,590
At age 90	35,366	0	17,525	67,022	252,814	910,568
At age 95	35,366	0	16,840	75,038	330,920	1,374,662
At age 100	35,366	0	16,183	84,089	433,888	2,076,590

AIA INTERNATIONAL LIMITED

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

Projected Death Benefits						
End of Policy Year	Total Premiums Paid	Current Year Withdrawals	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	35,366	0	159,146	159,146	159,146	159,146
2	35,366	0	159,146	159,146	159,146	159,146
3	35,366	0	159,146	159,146	159,146	159,146
4	35,366	0	159,146	159,146	159,146	159,146
5	35,366	0	159,146	159,146	159,146	159,146
6	35,366	0	159,146	159,146	159,146	159,146
7	35,366	0	159,146	159,146	159,146	159,146
8	35,366	0	159,146	159,146	159,146	159,146
9	35,366	0	159,146	159,146	159,146	159,146
10	35,366	0	159,146	159,146	159,146	159,146
11	35,366	0	159,146	159,146	159,146	159,146
12	35,366	0	159,146	159,146	159,146	159,146
13	35,366	0	159,146	159,146	159,146	159,146
14	35,366	0	159,146	159,146	159,146	159,146
15	35,366	0	159,146	159,146	159,146	159,146
16	35,366	0	159,146	159,146	159,146	159,146
17	35,366	0	159,146	159,146	159,146	159,146
18	35,366	0	159,146	159,146	159,146	159,146
19	35,366	0	35,366	35,366	69,639	131,240
20	35,366	0	35,366	42,369	79,784	147,052
21	35,366	0	35,366	43,292	83,949	159,261
22	35,366	0	35,366	44,238	88,342	172,527
23	35,366	0	35,366	45,208	92,978	186,943
24	35,366	0	35,366	46,205	97,870	202,609
25	35,366	0	35,366	47,228	103,033	219,634
26	35,366	0	35,366	48,277	108,478	238,132
27	35,366	0	35,366	49,349	114,217	258,224
28	35,366	0	35,366	50,446	120,267	280,051
29	35,366	0	35,366	51,567	126,657	303,760
30	35,366	0	35,366	52,714	133,410	329,514
31	35,366	0	35,366	53,887	140,546	357,491
32	35,366	0	35,366	55,086	148,089	387,881
33	35,366	0	35,366	56,314	156,060	420,892
34	35,366	0	35,366	57,571	164,484	456,752
35	35,366	0	35,366	58,859	173,387	495,705
36	35,366	0	35,366	60,179	182,795	538,018
37	35,366	0	35,366	61,532	192,739	583,982
38	35,366	0	35,366	62,917	203,247	633,911
39	35,366	0	35,366	64,337	214,353	688,148
40	35,366	0	35,366	65,791	226,089	747,063

to be continued

AIA INTERNATIONAL LIMITED

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

Projected Death Benefits						
End of Policy Year	Total Premiums Paid	Current Year Withdrawals	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	0	35,366	67,282	238,493	811,061
42	35,366	0	35,366	68,809	251,602	880,580
43	35,366	0	35,366	70,373	265,455	956,097
44	35,366	0	35,366	71,976	280,096	1,038,128
45	35,366	0	35,366	73,618	295,569	1,127,236
46	35,366	0	35,366	75,300	311,921	1,224,032
47	35,366	0	35,366	77,024	329,202	1,329,178
48	35,366	0	35,366	78,790	347,466	1,443,395
49	35,366	0	35,366	80,600	366,767	1,567,465
50	35,366	0	35,366	82,454	387,165	1,702,239
51	35,366	0	35,366	84,354	408,723	1,848,639
52	35,366	0	35,366	86,300	431,505	2,007,670
53	35,366	0	35,366	88,294	455,582	2,180,420
At age 90	35,366	0	35,366	70,373	265,455	956,097
At age 95	35,366	0	35,366	78,790	347,466	1,443,395
At age 100	35,366	0	35,366	88,294	455,582	2,180,420

AIA INTERNATIONAL LIMITED

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

Projected Surrender Values and Account Values

End of Policy Year	Total Premiums Paid	Current Year Withdrawals	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	35,366	0	31,614	34,178	32,646	35,210	33,678	36,242
2	35,366	0	30,863	32,985	32,899	35,021	34,996	37,118
3	35,366	0	30,194	31,785	33,207	34,798	36,403	37,994
4	35,366	0	29,519	30,580	33,482	34,543	37,811	38,872
5	35,366	0	28,912	29,442	33,804	34,335	39,310	39,840
6	35,366	0	28,715	28,715	34,604	34,604	41,431	41,431
7	35,366	0	27,945	27,945	34,836	34,836	43,069	43,069
8	35,366	0	27,127	27,127	35,026	35,026	44,755	44,755
9	35,366	0	26,239	26,239	35,154	35,154	46,475	46,475
10	35,366	0	25,282	25,282	35,219	35,219	48,232	48,232
11	35,366	0	24,245	24,245	35,209	35,209	50,024	50,024
12	35,366	0	23,118	23,118	35,115	35,115	51,846	51,846
13	35,366	0	21,892	21,892	34,927	34,927	53,699	53,699
14	35,366	0	20,545	20,545	34,625	34,625	55,571	55,571
15	35,366	0	19,049	19,049	34,178	34,178	57,449	57,449
16	35,366	0	17,381	17,381	33,567	33,567	59,326	59,326
17	35,366	0	15,514	15,514	32,762	32,762	61,188	61,188
18	35,366	0	13,419	13,419	31,734	31,734	63,025	63,025
19	35,366	0	13,319	13,319	32,441	32,441	66,323	66,323
20	35,366	0	21,081	21,081	40,352	40,352	75,985	75,985
21	35,366	0	20,902	20,902	41,230	41,230	79,951	79,951
22	35,366	0	20,727	20,727	42,131	42,131	84,136	84,136
23	35,366	0	20,555	20,555	43,055	43,055	88,550	88,550
24	35,366	0	20,387	20,387	44,004	44,004	93,210	93,210
25	35,366	0	20,225	20,225	44,979	44,979	98,127	98,127
26	35,366	0	20,065	20,065	45,978	45,978	103,312	103,312
27	35,366	0	19,906	19,906	46,999	46,999	108,778	108,778
28	35,366	0	19,748	19,748	48,044	48,044	114,540	114,540
29	35,366	0	19,592	19,592	49,112	49,112	120,625	120,625
30	35,366	0	19,436	19,436	50,204	50,204	127,057	127,057
31	35,366	0	19,282	19,282	51,321	51,321	133,854	133,854
32	35,366	0	19,129	19,129	52,463	52,463	141,037	141,037
33	35,366	0	18,977	18,977	53,632	53,632	148,628	148,628
34	35,366	0	18,827	18,827	54,830	54,830	156,651	156,651
35	35,366	0	18,678	18,678	56,057	56,057	165,130	165,130
36	35,366	0	18,529	18,529	57,314	57,314	174,091	174,091
37	35,366	0	18,382	18,382	58,602	58,602	183,561	183,561
38	35,366	0	18,237	18,237	59,921	59,921	193,569	193,569
39	35,366	0	18,092	18,092	61,273	61,273	204,145	204,145
40	35,366	0	17,948	17,948	62,659	62,659	215,323	215,323

to be continued

AIA INTERNATIONAL LIMITED

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

Projected Surrender Values and Account Values								
End of Policy Year	Total Premiums Paid	Current Year Withdrawals	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	0	17,806	17,806	64,078	64,078	227,136	227,136
42	35,366	0	17,665	17,665	65,532	65,532	239,621	239,621
43	35,366	0	17,525	17,525	67,022	67,022	252,814	252,814
44	35,366	0	17,386	17,386	68,548	68,548	266,758	266,758
45	35,366	0	17,248	17,248	70,112	70,112	281,494	281,494
46	35,366	0	17,111	17,111	71,715	71,715	297,067	297,067
47	35,366	0	16,975	16,975	73,356	73,356	313,526	313,526
48	35,366	0	16,840	16,840	75,038	75,038	330,920	330,920
49	35,366	0	16,707	16,707	76,762	76,762	349,302	349,302
50	35,366	0	16,574	16,574	78,528	78,528	368,729	368,729
51	35,366	0	16,443	16,443	80,337	80,337	389,260	389,260
52	35,366	0	16,312	16,312	82,190	82,190	410,957	410,957
53	35,366	0	16,183	16,183	84,089	84,089	433,888	433,888
At age 90	35,366	0	17,525	17,525	67,022	67,022	252,814	252,814
At age 95	35,366	0	16,840	16,840	75,038	75,038	330,920	330,920
At age 100	35,366	0	16,183	16,183	84,089	84,089	433,888	433,888

AIA INTERNATIONAL LIMITED

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

Projected Death Benefits and Account Values

End of Policy Year	Total Premiums Paid	Current Year Withdrawals	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	35,366	0	159,146	34,178	159,146	35,210	159,146	36,242
2	35,366	0	159,146	32,985	159,146	35,021	159,146	37,118
3	35,366	0	159,146	31,785	159,146	34,798	159,146	37,994
4	35,366	0	159,146	30,580	159,146	34,543	159,146	38,872
5	35,366	0	159,146	29,442	159,146	34,335	159,146	39,840
6	35,366	0	159,146	28,715	159,146	34,604	159,146	41,431
7	35,366	0	159,146	27,945	159,146	34,836	159,146	43,069
8	35,366	0	159,146	27,127	159,146	35,026	159,146	44,755
9	35,366	0	159,146	26,239	159,146	35,154	159,146	46,475
10	35,366	0	159,146	25,282	159,146	35,219	159,146	48,232
11	35,366	0	159,146	24,245	159,146	35,209	159,146	50,024
12	35,366	0	159,146	23,118	159,146	35,115	159,146	51,846
13	35,366	0	159,146	21,892	159,146	34,927	159,146	53,699
14	35,366	0	159,146	20,545	159,146	34,625	159,146	55,571
15	35,366	0	159,146	19,049	159,146	34,178	159,146	57,449
16	35,366	0	159,146	17,381	159,146	33,567	159,146	59,326
17	35,366	0	159,146	15,514	159,146	32,762	159,146	61,188
18	35,366	0	159,146	13,419	159,146	31,734	159,146	63,025
19	35,366	0	35,366	13,319	35,366	32,441	69,639	66,323
20	35,366	0	35,366	21,081	42,369	40,352	79,784	75,985
21	35,366	0	35,366	20,902	43,292	41,230	83,949	79,951
22	35,366	0	35,366	20,727	44,238	42,131	88,342	84,136
23	35,366	0	35,366	20,555	45,208	43,055	92,978	88,550
24	35,366	0	35,366	20,387	46,205	44,004	97,870	93,210
25	35,366	0	35,366	20,225	47,228	44,979	103,033	98,127
26	35,366	0	35,366	20,065	48,277	45,978	108,478	103,312
27	35,366	0	35,366	19,906	49,349	46,999	114,217	108,778
28	35,366	0	35,366	19,748	50,446	48,044	120,267	114,540
29	35,366	0	35,366	19,592	51,567	49,112	126,657	120,625
30	35,366	0	35,366	19,436	52,714	50,204	133,410	127,057
31	35,366	0	35,366	19,282	53,887	51,321	140,546	133,854
32	35,366	0	35,366	19,129	55,086	52,463	148,089	141,037
33	35,366	0	35,366	18,977	56,314	53,632	156,060	148,628
34	35,366	0	35,366	18,827	57,571	54,830	164,484	156,651
35	35,366	0	35,366	18,678	58,859	56,057	173,387	165,130
36	35,366	0	35,366	18,529	60,179	57,314	182,795	174,091
37	35,366	0	35,366	18,382	61,532	58,602	192,739	183,561
38	35,366	0	35,366	18,237	62,917	59,921	203,247	193,569
39	35,366	0	35,366	18,092	64,337	61,273	214,353	204,145
40	35,366	0	35,366	17,948	65,791	62,659	226,089	215,323

to be continued

AIA INTERNATIONAL LIMITED

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

Projected Death Benefits and Account Values								
End of Policy Year	Total Premiums Paid	Current Year Withdrawals	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	0	35,366	17,806	67,282	64,078	238,493	227,136
42	35,366	0	35,366	17,665	68,809	65,532	251,602	239,621
43	35,366	0	35,366	17,525	70,373	67,022	265,455	252,814
44	35,366	0	35,366	17,386	71,976	68,548	280,096	266,758
45	35,366	0	35,366	17,248	73,618	70,112	295,569	281,494
46	35,366	0	35,366	17,111	75,300	71,715	311,921	297,067
47	35,366	0	35,366	16,975	77,024	73,356	329,202	313,526
48	35,366	0	35,366	16,840	78,790	75,038	347,466	330,920
49	35,366	0	35,366	16,707	80,600	76,762	366,767	349,302
50	35,366	0	35,366	16,574	82,454	78,528	387,165	368,729
51	35,366	0	35,366	16,443	84,354	80,337	408,723	389,260
52	35,366	0	35,366	16,312	86,300	82,190	431,505	410,957
53	35,366	0	35,366	16,183	88,294	84,089	455,582	433,888
At age 90	35,366	0	35,366	17,525	70,373	67,022	265,455	252,814
At age 95	35,366	0	35,366	16,840	78,790	75,038	347,466	330,920
At age 100	35,366	0	35,366	16,183	88,294	84,089	455,582	433,888

AIA INTERNATIONAL LIMITED

Plan: AIA 2-in-1 Protection Linked Plan (Single 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 Single 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 illustrated above 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 on the date this proposal was generated. For details of the refund of COI and bonuses, fees and charges, please refer to the product brochure and Policy.
   (ii) Partial Withdrawals (if any) are made at the end of a Policy Year. Conditions and fees and charges may apply to Partial Withdrawal. Please refer to product brochure for details.
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.