05272019

AIA INTERNATIONAL LIMITED

Plan: Serene Life (5 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 (5 Years Payment)

Name of Life Insured: Mr. SUBASH	Age: 47	Sex: Male	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 (5 Years Payment)	159,146	16,027.59	5	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)	159,146	0.00	N/A	5

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 Initial Annual Premium: 16,040.36
(Including Levy on insurance premiums) ==========

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).

Print Date: Mar/21/2024

05272019

AIA INTERNATIONAL LIMITED

Plan: Serene Life (5 Years Payment)

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Print Date: Mar/21/2024

05272019

AIA INTERNATIONAL LIMITED

Plan: Serene Life (5 Years Payment)

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	16,028	0	0	0	159,146	0	159,146
2	32,055	2,008	0	2,008	159,146	0	159,146
3	48,083	7,631	668	8,299	159,146	668	159,814
4	64,110	19,680	1,257	20,937	159,146	1,257	160,403
5	80,138	29,722	3,565	33,287	159,146	3,565	162,711
10	80,138	71,138	24,715	95,854	159,146	24,715	183,861
15	80,138	87,231	31,320	118,551	159,146	31,320	190,466
20	80,138	90,861	62,258	153,119	159,146	62,258	221,404
25	80,138	94,070	100,819	194,889	159,146	100,819	259,965
30	80,138	97,467	157,618	255,086	159,146	157,618	316,764
Age 65	80,138	89,294	46,184	135,478	159,146	46,184	205,330
Age 70	80,138	92,763	83,281	176,044	159,146	83,281	242,427
Age 75	80,138	96,084	132,314	228,398	159,146	132,314	291,460
Age 80	80,138	99,508	200,126	299,634	159,146	200,126	359,272
Age 85	80,138	103,026	294,006	397,033	159,146	294,006	453,152
Age 90	80,138	113,562	404,167	517,729	159,146	404,167	563,313
Age 95	80,138	136,353	535,876	672,230	159,146	535,876	695,022
Age 100	80,138	159,146	710,523	869,669	159,146	710,523	869,669

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

Print Date: Mar/21/2024

05272019

AIA INTERNATIONAL LIMITED

Plan: Serene Life (5 Years Payment)

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	16,028	0	0	0	0	0
2	32,055	2,008	0	2,008	0	2,008
3	48,083	7,631	605	8,236	732	8,363
4	64,110	19,680	1,114	20,794	1,385	21,065
5	80,138	29,722	3,024	32,746	4,122	33,844
10	80,138	71,138	9,835	80,973	34,551	105,689
15	80,138	87,231	13,687	100,918	53,123	140,354
20	80,138	90,861	24,684	115,545	111,736	202,598
25	80,138	94,070	35,951	130,021	194,874	288,944
30	80,138	97,467	48,253	145,720	332,567	430,035
Age 65	80,138	89,294	18,843	108,137	80,894	170,188
Age 70	80,138	92,763	31,734	124,497	155,151	247,914
Age 75	80,138	96,084	42,954	139,038	269,673	365,757
Age 80	80,138	99,508	56,401	155,909	444,304	543,811
Age 85	80,138	103,026	72,762	175,788	710,364	813,390
Age 90	80,138	113,562	93,801	207,362	1,053,324	1,166,886
Age 95	80,138	136,353	118,214	254,567	1,501,336	1,637,689
Age 100	80,138	159,146	170,811	329,957	2,039,074	2,198,220

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

Print Date: Mar/21/2024

05272019

AIA INTERNATIONAL LIMITED

Plan: Serene Life (5 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	16,028	159,146	0	159,146	0	159,146
2	32,055	159,146	0	159,146	0	159,146
3	48,083	159,146	605	159,751	732	159,878
4	64,110	159,146	1,114	160,260	1,385	160,531
5	80,138	159,146	3,024	162,170	4,122	163,268
10	80,138	159,146	9,835	168,981	34,551	193,697
15	80,138	159,146	13,687	172,833	53,123	212,269
20	80,138	159,146	24,684	183,830	111,736	270,882
25	80,138	159,146	35,951	195,097	194,874	354,020
30	80,138	159,146	48,253	207,399	332,567	491,713
Age 65	80,138	159,146	18,843	177,989	80,894	240,040
Age 70	80,138	159,146	31,734	190,880	155,151	314,297
Age 75	80,138	159,146	42,954	202,100	269,673	428,819
Age 80	80,138	159,146	56,401	215,547	444,304	603,450
Age 85	80,138	159,146	72,762	231,908	710,364	869,510
Age 90	80,138	159,146	93,801	252,947	1,053,324	1,212,470
Age 95	80,138	159,146	118,214	277,360	1,501,336	1,660,482
Age 100	80,138	159,146	170,811	329,957	2,039,074	2,198,220

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

Print Date: Mar/21/2024

05272019

AIA INTERNATIONAL LIMITED

Plan: Serene Life (5 Years Payment)

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 1.70% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.70% 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.

Print Date: Mar/21/2024

05272019

AIA INTERNATIONAL LIMITED

Plan: Serene Life (5 Years Payment)

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: _____

5LPSNP5
Print Date: Mar/21/2024

AIA INTERNATIONAL LIMITED

Plan: Serene Life (5 Years Payment)

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	153,119
30	255,086

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.

AIA INTERNATIONAL LIMITED

Plan: Serene Life (5 Years Payment)

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).

AIA INTERNATIONAL LIMITED

Plan: Serene Life (5 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
48	1	16,028	0	0	0	159,146	0	159,146
49	2	32,055	2,008	0	2,008	159,146	0	159,146
50	3	48,083	7,631	668	8,299	159,146	668	159,814
51	4	64,110	19,680	1,257	20,937	159,146	1,257	160,403
52	5	80,138	29,722	3,565	33,287	159,146	3,565	162,711
53	6	80,138	39,562	5,554	45,116	159,146	5,554	164,700
54	7	80,138	49,604	7,671	57,275	159,146	7,671	166,817
55	8	80,138	60,264	10,122	70,386	159,146	10,122	169,268
56	9	80,138	69,790	13,368	83,159	159,146	13,368	172,514
57	10	80,138	71,138	24,715	95,854	159,146	24,715	183,861
58	11	80,138	76,444	25,813	102,258	159,146	25,813	184,959
59	12	80,138	78,434	27,055	105,488	159,146	27,055	186,201
60	13	80,138	80,860	27,962	108,822	159,146	27,962	187,108
61	14	80,138	83,327	29,092	112,419	159,146	29,092	188,238
62	15	80,138	87,231	31,320	118,551	159,146	31,320	190,466
63	16	80,138	87,903	35,028	122,931	159,146	35,028	194,174
64	17	80,138	88,601	39,755	128,356	159,146	39,755	198,901
65	18	80,138	89,294	46,184	135,478	159,146	46,184	205,330
66	19	80,138	90,080	53,744	143,823	159,146	53,744	212,890
67	20	80,138	90,861	62,258	153,119	159,146	62,258	221,404
68	21	80,138	91,488	68,433	159,921	159,146	68,433	227,579
69	22	80,138	92,122	75,451	167,573	159,146	75,451	234,597
70	23	80,138	92,763	83,281	176,044	159,146	83,281	242,427
71	24	80,138	93,412	91,732	185,144	159,146	91,732	250,878
72	25	80,138	94,070	100,819	194,889	159,146	100,819	259,965
73	26	80,138	94,733	110,718	205,451	159,146	110,718	269,864
74	27	80,138	95,405	121,062	216,467	159,146	121,062	280,208
75	28	80,138	96,084	132,314	228,398	159,146	132,314	291,460
76	29	80,138	96,772	144,409	241,181	159,146	144,409	303,555
77	30	80,138	97,467	157,618	255,086	159,146	157,618	316,764
78	31	80,138	98,142	170,764	268,906	159,146	170,764	329,910
79	32	80,138	98,822	184,944	283,765	159,146	184,944	344,090
80	33	80,138	99,508	200,126	299,634	159,146	200,126	359,272
81	34	80,138	100,200	216,470	316,670	159,146	216,470	375,616
82	35	80,138	100,897	234,104	335,001	159,146	234,104	393,250
83	36	80,138	101,600	253,042	354,643	159,146	253,042	412,188
84	37	80,138	102,310	272,776	375,086	159,146	272,776	431,922
85	38	80,138	103,026	294,006	397,033	159,146	294,006	453,152
86	39	80,138	103,747	316,844	420,591	159,146	316,844	475,990
87	40	80,138	104,475	341,448	445,922	159,146	341,448	500,594

to be continued

AIA INTERNATIONAL LIMITED

Plan: Serene Life (5 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
88	41	80,138	107,404	361,102	468,507	159,146	361,102	520,248
89	42	80,138	110,433	381,982	492,415	159,146	381,982	541,128
90	43	80,138	113,562	404,167	517,729	159,146	404,167	563,313
91	44	80,138	118,120	427,625	545,745	159,146	427,625	586,771
92	45	80,138	122,678	452,436	575,114	159,146	452,436	611,582
93	46	80,138	127,237	478,695	605,932	159,146	478,695	637,841
94	47	80,138	131,795	506,482	638,277	159,146	506,482	665,628
95	48	80,138	136,353	535,876	672,230	159,146	535,876	695,022
96	49	80,138	140,913	566,974	707,886	159,146	566,974	726,120
97	50	80,138	145,471	599,885	745,356	159,146	599,885	759,031
98	51	80,138	150,029	634,706	784,735	159,146	634,706	793,852
99	52	80,138	154,588	671,548	826,136	159,146	671,548	830,694
100	53	80,138	159,146	710,523	869,669	159,146	710,523	869,669

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 (5 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	16,028	0	0	0	159,146	0	159,146	(16,028)
2	32,055	2,008	0	2,008	159,146	0	159,146	(30,047)
3	48,083	7,631	668	8,299	159,146	668	159,814	(39,783)
4	64,110	19,680	1,257	20,937	159,146	1,257	160,403	(43,173)
5	80,138	29,722	3,565	33,287	159,146	3,565	162,711	(46,851)
6	80,138	39,562	5,554	45,116	159,146	5,554	164,700	(35,022)
7	80,138	49,604	7,671	57,275	159,146	7,671	166,817	(22,863)
8	80,138	60,264	10,122	70,386	159,146	10,122	169,268	(9,752)
9	80,138	69,790	13,368	83,159	159,146	13,368	172,514	3,021
10	80,138	71,138	24,715	95,854	159,146	24,715	183,861	15,716
11	80,138	76,444	25,813	102,258	159,146	25,813	184,959	22,120
12	80,138	78,434	27,055	105,488	159,146	27,055	186,201	25,350
13	80,138	80,860	27,962	108,822	159,146	27,962	187,108	28,684
14	80,138	83,327	29,092	112,419	159,146	29,092	188,238	32,281
15	80,138	87,231	31,320	118,551	159,146	31,320	190,466	38,413
16	80,138	87,903	35,028	122,931	159,146	35,028	194,174	42,793
17	80,138	88,601	39,755	128,356	159,146	39,755	198,901	48,218
18	80,138	89,294	46,184	135,478	159,146	46,184	205,330	55,340
19	80,138	90,080	53,744	143,823	159,146	53,744	212,890	63,685
20	80,138	90,861	62,258	153,119	159,146	62,258	221,404	72,981
21	80,138	91,488	68,433	159,921	159,146	68,433	227,579	79,783
22	80,138	92,122	75,451	167,573	159,146	75,451	234,597	87,435
23	80,138	92,763	83,281	176,044	159,146	83,281	242,427	95,906
24	80,138	93,412	91,732	185,144	159,146	91,732	250,878	105,006
25	80,138	94,070	100,819	194,889	159,146	100,819	259,965	114,751
26	80,138	94,733	110,718	205,451	159,146	110,718	269,864	125,313
27	80,138	95,405	121,062	216,467	159,146	121,062	280,208	136,329
28	80,138	96,084	132,314	228,398	159,146	132,314	291,460	148,260
29	80,138	96,772	144,409	241,181	159,146	144,409	303,555	161,043
30	80,138	97,467	157,618	255,086	159,146	157,618	316,764	174,948
Age 65	80,138	89,294	46,184	135,478	159,146	46,184	205,330	55,340
Age 70	80,138	92,763	83,281	176,044	159,146	83,281	242,427	95,906
Age 75	80,138	96,084	132,314	228,398	159,146	132,314	291,460	148,260
Age 80	80,138	99,508	200,126	299,634	159,146	200,126	359,272	219,496
Age 85	80,138	103,026	294,006	397,033	159,146	294,006	453,152	316,895
Age 90	80,138	113,562	404,167	517,729	159,146	404,167	563,313	437,591
Age 95	80,138	136,353	535,876	672,230	159,146	535,876	695,022	592,092
Age 100	80,138	159,146	710,523	869,669	159,146	710,523	869,669	789,531

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