05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

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 EverBliss Annuity Insurance Plan

Name of Life Insured: Mr. KLOTH JAN	Age: 53	Sex: Male	Non-Smoker

2. Benefit Summary

Policy Currency: US$

Principal Amount (1): 1,000,000.00

(i) Basic Policy

Benefit Description	Initial Guaranteed Monthly Income(2)	Initial Sum Assured(3)	Initial Single Premium	Premium Payment Term (Year)	Benefit Term (Year)
EverBliss Annuity Insurance Plan (5 Years accumulation period)	4,030.00	1,050,000	1,000,000.00	Single Premium	Whole Life

(1) The principal amount of EverBliss Annuity Insurance Plan is used to calculate premium and relevant policy values. For death benefit, please refer to the value illustrated as TOTAL DEATH BENEFIT in the Standard Illustration for Participating Policies of this illustration.

(2) This is the first "Monthly Income" amount paid during the Income Period.

(3) The initial sum assured of EverBliss Annuity Insurance Plan is equivalent to the guaranteed death benefit at the end of the first policy year.

Levy on insurance premiums to Insurance Authority (IA) 12.76

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 Single Premium: 1,000,012.76
(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: Oct/13/2026

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

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

Print Date: Oct/13/2026

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

3. Basic Plan - Illustration Summary (Surrender Value)

End of Policy Year	Total Premiums Paid	CURRENT YEAR AGGREGATE MONTHLY INCOME			SURRENDER VALUE		
		Guaranteed	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed	Total
		(A)	(B)	(A)+(B)	Guaranteed Cash Value[1] (C)	Terminal Dividend (D)	(C)+(D)
1	1,000,000	0	0	0	503,520	0	503,520
2	1,000,000	0	0	0	520,190	0	520,190
3	1,000,000	0	0	0	537,250	65,000	602,250
4	1,000,000	0	0	0	554,710	88,000	642,710
5	1,000,000	0	0	0	572,570	112,000	684,570
10	1,000,000	48,360	27,600	75,960	519,260	223,000	742,260
15	1,000,000	48,360	27,600	75,960	415,250	262,000	677,250
20	1,000,000	48,360	27,600	75,960	303,870	318,000	621,870
25	1,000,000	48,360	27,600	75,960	230,190	323,000	553,190
30	1,000,000	48,360	27,600	75,960	81,730	340,000	421,730
Age 65	1,000,000	48,360	27,600	75,960	478,520	236,000	714,520
Age 70	1,000,000	48,360	27,600	75,960	371,610	282,000	653,610
Age 75	1,000,000	48,360	27,600	75,960	283,550	320,000	603,550
Age 80	1,000,000	48,360	27,600	75,960	172,820	325,000	497,820
Age 85	1,000,000	48,360	27,600	75,960	8,800	375,000	383,800
Age 90	1,000,000	48,360	27,600	75,960	0	293,000	293,000
Age 95	1,000,000	48,360	27,600	75,960	0	218,000	218,000
Age 100	1,000,000	48,360	27,600	75,960	0	161,000	161,000

Remark: (1) Excludes guaranteed Monthly Income.

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

Print Date: Oct/13/2026

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

3. Basic Plan - Illustration Summary (Death Benefit)

End of Policy Year	Total Premiums Paid	CURRENT YEAR AGGREGATE MONTHLY INCOME			DEATH BENEFIT		
		Guaranteed	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed	Total
					Guaranteed Death Value(1)	Terminal Dividend	
		(A)	(B)	(A)+(B)	(C)	(D)	(C)+(D)
1	1,000,000	0	0	0	1,050,000	0	1,050,000
2	1,000,000	0	0	0	1,050,000	0	1,050,000
3	1,000,000	0	0	0	1,050,000	65,000	1,115,000
4	1,000,000	0	0	0	1,050,000	88,000	1,138,000
5	1,000,000	0	0	0	1,050,000	112,000	1,162,000
10	1,000,000	48,360	27,600	75,960	808,200	223,000	1,031,200
15	1,000,000	48,360	27,600	75,960	566,400	262,000	828,400
20	1,000,000	48,360	27,600	75,960	324,600	318,000	642,600
25	1,000,000	48,360	27,600	75,960	230,190	323,000	553,190
30	1,000,000	48,360	27,600	75,960	81,730	340,000	421,730
Age 65	1,000,000	48,360	27,600	75,960	711,480	236,000	947,480
Age 70	1,000,000	48,360	27,600	75,960	469,680	282,000	751,680
Age 75	1,000,000	48,360	27,600	75,960	283,550	320,000	603,550
Age 80	1,000,000	48,360	27,600	75,960	172,820	325,000	497,820
Age 85	1,000,000	48,360	27,600	75,960	8,800	375,000	383,800
Age 90	1,000,000	48,360	27,600	75,960	0	293,000	293,000
Age 95	1,000,000	48,360	27,600	75,960	0	218,000	218,000
Age 100	1,000,000	48,360	27,600	75,960	0	161,000	161,000

Remark: (1) Guaranteed Death Value is equal to the guaranteed cash value after deducting the Unrecovered Advanced Income (if any) or 105% of the Single Premium paid after deducting all guaranteed Monthly Income and Advanced Income already paid out by us (if any), whichever is higher.

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

Print Date: Oct/13/2026

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

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	CURRENT YEAR AGGREGATE MONTHLY INCOME					SURRENDER VALUE				
			Pessimistic Scenario		Optimistic Scenario			Pessimistic Scenario		Optimistic Scenario	
		Guaranteed	Non-Guaranteed	Total	Non-Guaranteed (1)	Total	Guaranteed Cash Value(2)	Non-Guaranteed Terminal Dividend	Total	Non-Guaranteed Terminal Dividend	Total
		(A)	(B)	(A)+(B)	(C)	(A)+(C)	(D)	(E)	(D)+(E)	(F)	(D)+(F)
1	1,000,000	0	0	0	0	0	503,520	0	503,520	0	503,520
2	1,000,000	0	0	0	0	0	520,190	0	520,190	0	520,190
3	1,000,000	0	0	0	0	0	537,250	18,220	555,470	128,810	666,060
4	1,000,000	0	0	0	0	0	554,710	24,670	579,380	174,390	729,100
5	1,000,000	0	0	0	0	0	572,570	31,400	603,970	221,950	794,520
10	1,000,000	48,360	7,680	56,040	54,720	103,080	519,260	62,510	581,770	441,910	961,170
15	1,000,000	48,360	7,680	56,040	54,720	103,080	415,250	73,450	488,700	519,190	934,440
20	1,000,000	48,360	7,680	56,040	54,720	103,080	303,870	89,150	393,020	630,170	934,040
25	1,000,000	48,360	7,680	56,040	54,720	103,080	230,190	90,550	320,740	569,680	799,870
30	1,000,000	48,360	7,680	56,040	54,720	103,080	81,730	95,310	177,040	509,190	590,920
Age 65	1,000,000	48,360	7,680	56,040	54,720	103,080	478,520	66,160	544,680	467,670	946,190
Age 70	1,000,000	48,360	7,680	56,040	54,720	103,080	371,610	79,050	450,660	558,830	930,440
Age 75	1,000,000	48,360	7,680	56,040	54,720	103,080	283,550	89,710	373,260	605,970	889,520
Age 80	1,000,000	48,360	7,680	56,040	54,720	103,080	172,820	91,110	263,930	545,490	718,310
Age 85	1,000,000	48,360	7,680	56,040	54,720	103,080	8,800	105,120	113,920	485,000	493,800
Age 90	1,000,000	48,360	7,680	56,040	54,720	103,080	0	82,140	82,140	382,000	382,000
Age 95	1,000,000	48,360	7,680	56,040	10,134	58,494	0	61,110	61,110	250,244	250,244
Age 100	1,000,000	48,360	7,680	56,040	10,134	58,494	0	45,130	45,130	0	0

Remarks: (1) The customer's total internal rate of return (IRR) on the projected Total Surrender Value under all scenarios is subject to a cap of 6.5% p.a. pursuant to regulatory requirement. In the Optimistic Scenario, the IRR exceeds 6.5% p.a. in certain policy years therefore it is capped at 6.5% p.a., and the amount of projected non-guaranteed benefits for those policy years under Optimistic Scenario have been adjusted downwards accordingly. As a result, the amount of projected non-guaranteed benefits for those policy years under the Optimistic Scenario may be shown to be lower than those under the current assumed investment return and the Pessimistic Scenario. However, in this illustrative document, the IRR across all policy years under the Optimistic Scenario remains higher than the IRR under the current assumed investment return and the Pessimistic Scenario.

(2) Excludes guaranteed Monthly Income.

Print Date: Oct/13/2026

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

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

Print Date: Oct/13/2026

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

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	CURRENT YEAR AGGREGATE MONTHLY INCOME		DEATH BENEFIT				
				Guaranteed	Pessimistic Scenario		Optimistic Scenario	
		Pessimistic Scenario	Optimistic Scenario		Non-Guaranteed	Total	Non-Guaranteed	Total
		Total[1]	Total[1][2]	Guaranteed Death Value[3]	Terminal Dividend		Terminal Dividend	
		(A)	(B)	(C)	(D)	(C)+(D)	(E)	(C)+(E)
1	1,000,000	0	0	1,050,000	0	1,050,000	0	1,050,000
2	1,000,000	0	0	1,050,000	0	1,050,000	0	1,050,000
3	1,000,000	0	0	1,050,000	18,220	1,068,220	128,810	1,178,810
4	1,000,000	0	0	1,050,000	24,670	1,074,670	174,390	1,224,390
5	1,000,000	0	0	1,050,000	31,400	1,081,400	221,950	1,271,950
10	1,000,000	56,040	103,080	808,200	62,510	870,710	441,910	1,250,110
15	1,000,000	56,040	103,080	566,400	73,450	639,850	519,190	1,085,590
20	1,000,000	56,040	103,080	324,600	89,150	413,750	630,170	954,770
25	1,000,000	56,040	103,080	230,190	90,550	320,740	569,680	799,870
30	1,000,000	56,040	103,080	81,730	95,310	177,040	509,190	590,920
Age 65	1,000,000	56,040	103,080	711,480	66,160	777,640	467,670	1,179,150
Age 70	1,000,000	56,040	103,080	469,680	79,050	548,730	558,830	1,028,510
Age 75	1,000,000	56,040	103,080	283,550	89,710	373,260	605,970	889,520
Age 80	1,000,000	56,040	103,080	172,820	91,110	263,930	545,490	718,310
Age 85	1,000,000	56,040	103,080	8,800	105,120	113,920	485,000	493,800
Age 90	1,000,000	56,040	103,080	0	82,140	82,140	382,000	382,000
Age 95	1,000,000	56,040	58,494	0	61,110	61,110	250,244	250,244
Age 100	1,000,000	56,040	58,494	0	45,130	45,130	0	0

Remarks: (1) For the breakdown of guaranteed and non-guaranteed Current Year Aggregate Monthly Income, please refer to the Current Year Aggregate Monthly Income under Section 4.

(2) The customer's total internal rate of return (IRR) on the projected Total Surrender Value under all scenarios is subject to a cap of 6.5% p.a. pursuant to regulatory requirement. In the Optimistic Scenario, the IRR exceeds 6.5% p.a. in certain policy years therefore it is capped at 6.5% p.a., and the amount of projected non-guaranteed benefits for those policy years under Optimistic Scenario have been adjusted downwards accordingly. As a result, the amount of projected non-guaranteed benefits for those policy years under the Optimistic Scenario may be shown to be lower than those under the current assumed investment return and the Pessimistic Scenario. However, in this illustrative document, the IRR across all policy years under the Optimistic Scenario remains higher than the IRR under the current assumed investment return and the Pessimistic Scenario.

Print Date: Oct/13/2026



AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

(3) Guaranteed Death Value is equal to the guaranteed cash value after deducting the Unrecovered Advanced Income (if any) or 105% of the Single Premium paid after deducting all guaranteed Monthly Income and Advanced Income already paid out by us (if any), whichever is higher.

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

Print Date: Oct/13/2026

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

6. Explanation Notes

(i) This Standard Illustration for Participating Policies assumes that no loans are taken throughout the term of the policy, and none of the Income Transfer Option, Advance Income Benefit and Extra Income Benefit is exercised, and that the required Single Premium has been paid in full.

(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 the required Single Premium has been paid in full. You should refer to your licensed insurance intermediary or the Company for more information or, if appropriate, a more detailed proposal.

(iii) In Sections 3 and 4, Guaranteed amount of SURRENDER VALUE equals to Guaranteed Cash Value.

(iv) In Sections 3 and 4, projected Non-Guaranteed amount of SURRENDER VALUE equals to any Terminal Dividend.

(v) The projected non-guaranteed benefits included in Section 3 are based on the Company's dividend scales 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**.

(vi) **The customer's total internal rate of return (IRR) on projected Total Surrender Value under all scenarios in this illustrative document is subject to a cap of 6.5% p.a. pursuant to regulatory requirement. If the IRR exceeds 6.5% p.a., the projected non-guaranteed Monthly Income, Total Surrender Value and Total Death Benefit are adjusted accordingly, where applicable. Please note that the calculation of IRR is based on Total Premiums Paid to the basic plan only and all rider premiums (if any) are excluded.**

(vii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.80% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.80% p.a. in comparing with the current assumed investment return.

(viii) As illustrated in Sections 3 and 4, you can receive the amount of guaranteed Monthly Income without affecting the protection amount of Section 2. Otherwise, you may leave the guaranteed Monthly Income with the Company for interest accumulation at an interest rate which is not guaranteed for your withdrawal later.

(ix) As illustrated in Sections 3 and 4, you can receive the amount of projected non-guaranteed Monthly Income without affecting the protection amount of Section 2. Otherwise, you may leave the projected non-guaranteed Monthly Income with the Company for interest accumulation at an interest rate which is not guaranteed for your withdrawal later.

(x) Non-guaranteed Monthly Income is not guaranteed and may fluctuate during the income period, depending on the actual non-guaranteed Monthly Income declared during the income period.

(xi) 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.

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

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

(xiv) In case of discrepancy on the coverage amount and the premium showing 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.

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

Print Date: Oct/13/2026

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

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.

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

In the below illustration, guaranteed Monthly Income and non-guaranteed Monthly Income are assumed to be withdrawn in cash immediately after being declared.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Income			Total Accumulated Monthly Income Being Paid Out	SURRENDER VALUE		
			Guaranteed	Non-Guaranteed	Total		Guaranteed	Non-Guaranteed	
							Guaranteed Cash Value[1]	Terminal Dividend	Total
			(A)	(B)	(A)+(B)		(C)	(D)	(C)+(D)
54	1	1,000,000	0	0	0	0	503,520	0	503,520
55	2	1,000,000	0	0	0	0	520,190	0	520,190
56	3	1,000,000	0	0	0	0	537,250	65,000	602,250
57	4	1,000,000	0	0	0	0	554,710	88,000	642,710
58	5	1,000,000	0	0	0	0	572,570	112,000	684,570
Income Period									
59	6	1,000,000	48,360	0	48,360	48,360	564,460	137,000	701,460
60	7	1,000,000	48,360	0	48,360	96,720	555,500	164,000	719,500
61	8	1,000,000	48,360	27,600	75,960	172,680	545,670	186,000	731,670
62	9	1,000,000	48,360	27,600	75,960	248,640	534,960	208,000	742,960
63	10	1,000,000	48,360	27,600	75,960	324,600	519,260	223,000	742,260
64	11	1,000,000	48,360	27,600	75,960	400,560	499,030	229,000	728,030
65	12	1,000,000	48,360	27,600	75,960	476,520	478,520	236,000	714,520
66	13	1,000,000	48,360	27,600	75,960	552,480	457,720	244,000	701,720
67	14	1,000,000	48,360	27,600	75,960	628,440	436,630	253,000	689,630
68	15	1,000,000	48,360	27,600	75,960	704,400	415,250	262,000	677,250
69	16	1,000,000	48,360	27,600	75,960	780,360	393,570	272,000	665,570
70	17	1,000,000	48,360	27,600	75,960	856,320	371,610	282,000	653,610
71	18	1,000,000	48,360	27,600	75,960	932,280	349,330	293,000	642,330
72	19	1,000,000	48,360	27,600	75,960	1,008,240	326,750	304,000	630,750
73	20	1,000,000	48,360	27,600	75,960	1,084,200	303,870	318,000	621,870
74	21	1,000,000	48,360	27,600	75,960	1,160,160	293,950	319,000	612,950
75	22	1,000,000	48,360	27,600	75,960	1,236,120	283,550	320,000	603,550
76	23	1,000,000	48,360	27,600	75,960	1,312,080	268,370	321,000	589,370
77	24	1,000,000	48,360	27,600	75,960	1,388,040	250,590	322,000	572,590
78	25	1,000,000	48,360	27,600	75,960	1,464,000	230,190	323,000	553,190
79	26	1,000,000	48,360	27,600	75,960	1,539,960	204,590	324,000	528,590
80	27	1,000,000	48,360	27,600	75,960	1,615,920	172,820	325,000	497,820
81	28	1,000,000	48,360	27,600	75,960	1,691,880	140,830	326,000	466,830
82	29	1,000,000	48,360	27,600	75,960	1,767,840	108,660	332,000	440,660
83	30	1,000,000	48,360	27,600	75,960	1,843,800	81,730	340,000	421,730

to be continued

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Income			Total Accumulated Monthly Income Being Paid Out	SURRENDER VALUE		
			Guaranteed	Non-Guaranteed	Total		Guaranteed	Non-Guaranteed	Total
							Guaranteed Cash Value(1)	Terminal Dividend	
			(A)	(B)	(A)+(B)		(C)	(D)	(C)+(D)
84	31	1,000,000	48,360	27,600	75,960	1,919,760	45,850	357,000	402,850
85	32	1,000,000	48,360	27,600	75,960	1,995,720	8,800	375,000	383,800
86	33	1,000,000	48,360	27,600	75,960	2,071,680	0	364,000	364,000
87	34	1,000,000	48,360	27,600	75,960	2,147,640	0	345,000	345,000
88	35	1,000,000	48,360	27,600	75,960	2,223,600	0	327,000	327,000
89	36	1,000,000	48,360	27,600	75,960	2,299,560	0	309,000	309,000
90	37	1,000,000	48,360	27,600	75,960	2,375,520	0	293,000	293,000
91	38	1,000,000	48,360	27,600	75,960	2,451,480	0	277,000	277,000
92	39	1,000,000	48,360	27,600	75,960	2,527,440	0	262,000	262,000
93	40	1,000,000	48,360	27,600	75,960	2,603,400	0	247,000	247,000
94	41	1,000,000	48,360	27,600	75,960	2,679,360	0	233,000	233,000
95	42	1,000,000	48,360	27,600	75,960	2,755,320	0	218,000	218,000
96	43	1,000,000	48,360	27,600	75,960	2,831,280	0	205,000	205,000
97	44	1,000,000	48,360	27,600	75,960	2,907,240	0	191,000	191,000
98	45	1,000,000	48,360	27,600	75,960	2,983,200	0	179,000	179,000
99	46	1,000,000	48,360	27,600	75,960	3,059,160	0	169,000	169,000
100	47	1,000,000	48,360	27,600	75,960	3,135,120	0	161,000	161,000
Total			2,031,120	1,104,000	3,135,120				

Remark: (1) Excludes guaranteed Monthly Income.

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

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

In the below illustration, guaranteed Monthly Income and non-guaranteed Monthly Income are assumed to be withdrawn in cash immediately after being declared.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Income			Total Accumulated Monthly Income Being Paid Out	Guaranteed Cash Value(1)	DEATH BENEFIT		
								Guaranteed	Non-Guaranteed	
			Guaranteed	Non-Guaranteed	Total			Guaranteed Death Value(2)	Terminal Dividend	Total
			(A)	(B)	(A)+(B)			(C)	(D)	(C)+(D)
54	1	1,000,000	0	0	0	0	503,520	1,050,000	0	1,050,000
55	2	1,000,000	0	0	0	0	520,190	1,050,000	0	1,050,000
56	3	1,000,000	0	0	0	0	537,250	1,050,000	65,000	1,115,000
57	4	1,000,000	0	0	0	0	554,710	1,050,000	88,000	1,138,000
58	5	1,000,000	0	0	0	0	572,570	1,050,000	112,000	1,162,000
Income Period										
59	6	1,000,000	48,360	0	48,360	48,360	564,460	1,001,640	137,000	1,138,640
60	7	1,000,000	48,360	0	48,360	96,720	555,500	953,280	164,000	1,117,280
61	8	1,000,000	48,360	27,600	75,960	172,680	545,670	904,920	186,000	1,090,920
62	9	1,000,000	48,360	27,600	75,960	248,640	534,960	856,560	208,000	1,064,560
63	10	1,000,000	48,360	27,600	75,960	324,600	519,260	808,200	223,000	1,031,200
64	11	1,000,000	48,360	27,600	75,960	400,560	499,030	759,840	229,000	988,840
65	12	1,000,000	48,360	27,600	75,960	476,520	478,520	711,480	236,000	947,480
66	13	1,000,000	48,360	27,600	75,960	552,480	457,720	663,120	244,000	907,120
67	14	1,000,000	48,360	27,600	75,960	628,440	436,630	614,760	253,000	867,760
68	15	1,000,000	48,360	27,600	75,960	704,400	415,250	566,400	262,000	828,400
69	16	1,000,000	48,360	27,600	75,960	780,360	393,570	518,040	272,000	790,040
70	17	1,000,000	48,360	27,600	75,960	856,320	371,610	469,680	282,000	751,680
71	18	1,000,000	48,360	27,600	75,960	932,280	349,330	421,320	293,000	714,320
72	19	1,000,000	48,360	27,600	75,960	1,008,240	326,750	372,960	304,000	676,960
73	20	1,000,000	48,360	27,600	75,960	1,084,200	303,870	324,600	318,000	642,600
74	21	1,000,000	48,360	27,600	75,960	1,160,160	293,950	293,950	319,000	612,950
75	22	1,000,000	48,360	27,600	75,960	1,236,120	283,550	283,550	320,000	603,550
76	23	1,000,000	48,360	27,600	75,960	1,312,080	268,370	268,370	321,000	589,370
77	24	1,000,000	48,360	27,600	75,960	1,388,040	250,590	250,590	322,000	572,590
78	25	1,000,000	48,360	27,600	75,960	1,464,000	230,190	230,190	323,000	553,190
79	26	1,000,000	48,360	27,600	75,960	1,539,960	204,590	204,590	324,000	528,590
80	27	1,000,000	48,360	27,600	75,960	1,615,920	172,820	172,820	325,000	497,820
81	28	1,000,000	48,360	27,600	75,960	1,691,880	140,830	140,830	326,000	466,830
82	29	1,000,000	48,360	27,600	75,960	1,767,840	108,660	108,660	332,000	440,660
83	30	1,000,000	48,360	27,600	75,960	1,843,800	81,730	81,730	340,000	421,730

to be continued

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Income			Total Accumulated Monthly Income Being Paid Out	Guaranteed Cash Value(1)	DEATH BENEFIT		
			Guaranteed	Non-Guaranteed	Total			Guaranteed	Non-Guaranteed	Total
								Guaranteed Death Value(2)	Terminal Dividend	
			(A)	(B)	(A)+(B)			(C)	(D)	(C)+(D)
84	31	1,000,000	48,360	27,600	75,960	1,919,760	45,850	45,850	357,000	402,850
85	32	1,000,000	48,360	27,600	75,960	1,995,720	8,800	8,800	375,000	383,800
86	33	1,000,000	48,360	27,600	75,960	2,071,680	0	0	364,000	364,000
87	34	1,000,000	48,360	27,600	75,960	2,147,640	0	0	345,000	345,000
88	35	1,000,000	48,360	27,600	75,960	2,223,600	0	0	327,000	327,000
89	36	1,000,000	48,360	27,600	75,960	2,299,560	0	0	309,000	309,000
90	37	1,000,000	48,360	27,600	75,960	2,375,520	0	0	293,000	293,000
91	38	1,000,000	48,360	27,600	75,960	2,451,480	0	0	277,000	277,000
92	39	1,000,000	48,360	27,600	75,960	2,527,440	0	0	262,000	262,000
93	40	1,000,000	48,360	27,600	75,960	2,603,400	0	0	247,000	247,000
94	41	1,000,000	48,360	27,600	75,960	2,679,360	0	0	233,000	233,000
95	42	1,000,000	48,360	27,600	75,960	2,755,320	0	0	218,000	218,000
96	43	1,000,000	48,360	27,600	75,960	2,831,280	0	0	205,000	205,000
97	44	1,000,000	48,360	27,600	75,960	2,907,240	0	0	191,000	191,000
98	45	1,000,000	48,360	27,600	75,960	2,983,200	0	0	179,000	179,000
99	46	1,000,000	48,360	27,600	75,960	3,059,160	0	0	169,000	169,000
100	47	1,000,000	48,360	27,600	75,960	3,135,120	0	0	161,000	161,000
Total			2,031,120	1,104,000	3,135,120					

Remarks: (1) Excludes guaranteed Monthly Income.

(2) Guaranteed Death Value is equal to the guaranteed cash value after deducting the Unrecovered Advanced Income (if any) or 105% of the Single Premium paid after deducting all guaranteed Monthly Income and Advanced Income already paid out by us (if any), whichever is higher.

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

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

In the below illustration, guaranteed Monthly Income and non-guaranteed Monthly Income are assumed to be left with us to accumulate interest until the end of the corresponding policy year.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Income			SURRENDER VALUE					
						Guaranteed		Non-Guaranteed			Total
			Guaranteed	Non-Guaranteed	Total	Guaranteed Cash Value[1]	Accumulated Guaranteed Monthly Income (excluding interest)	Accumulated Non-Guaranteed Monthly Income (excluding interest)	Accumulated Interest[2]	Terminal Dividend	
			(A)	(B)	(A)+(B)	(C)	(D)	(E)	(F)	(G)	(C)+(D)+(E)+(F)+(G)
54	1	1,000,000	0	0	0	503,520	0	0	0	0	503,520
55	2	1,000,000	0	0	0	520,190	0	0	0	0	520,190
56	3	1,000,000	0	0	0	537,250	0	0	0	65,000	602,250
57	4	1,000,000	0	0	0	554,710	0	0	0	88,000	642,710
58	5	1,000,000	0	0	0	572,570	0	0	0	112,000	684,570
Income Period											
59	6	1,000,000	48,360	0	48,360	564,460	48,360	0	771	137,000	750,591
60	7	1,000,000	48,360	0	48,360	555,500	96,720	0	3,261	164,000	819,481
61	8	1,000,000	48,360	27,600	75,960	545,670	145,080	27,600	7,972	186,000	912,322
62	9	1,000,000	48,360	27,600	75,960	534,960	193,440	55,200	15,506	208,000	1,007,106
63	10	1,000,000	48,360	27,600	75,960	519,260	241,800	82,800	25,962	223,000	1,092,822
64	11	1,000,000	48,360	27,600	75,960	499,030	290,160	110,400	39,442	229,000	1,168,032
65	12	1,000,000	48,360	27,600	75,960	478,520	338,520	138,000	56,053	236,000	1,247,093
66	13	1,000,000	48,360	27,600	75,960	457,720	386,880	165,600	75,904	244,000	1,330,104
67	14	1,000,000	48,360	27,600	75,960	436,630	435,240	193,200	99,109	253,000	1,417,179
68	15	1,000,000	48,360	27,600	75,960	415,250	483,600	220,800	125,784	262,000	1,507,434
69	16	1,000,000	48,360	27,600	75,960	393,570	531,960	248,400	156,051	272,000	1,601,981
70	17	1,000,000	48,360	27,600	75,960	371,610	580,320	276,000	190,037	282,000	1,699,967
71	18	1,000,000	48,360	27,600	75,960	349,330	628,680	303,600	227,870	293,000	1,802,480
72	19	1,000,000	48,360	27,600	75,960	326,750	677,040	331,200	269,686	304,000	1,908,676
73	20	1,000,000	48,360	27,600	75,960	303,870	725,400	358,800	315,625	318,000	2,021,695
74	21	1,000,000	48,360	27,600	75,960	293,950	773,760	386,400	365,829	319,000	2,138,939
75	22	1,000,000	48,360	27,600	75,960	283,550	822,120	414,000	420,450	320,000	2,260,120
76	23	1,000,000	48,360	27,600	75,960	268,370	870,480	441,600	479,641	321,000	2,381,091
77	24	1,000,000	48,360	27,600	75,960	250,590	918,840	469,200	543,562	322,000	2,504,192
78	25	1,000,000	48,360	27,600	75,960	230,190	967,200	496,800	612,379	323,000	2,629,569
79	26	1,000,000	48,360	27,600	75,960	204,590	1,015,560	524,400	686,263	324,000	2,754,813
80	27	1,000,000	48,360	27,600	75,960	172,820	1,063,920	552,000	765,392	325,000	2,879,132
81	28	1,000,000	48,360	27,600	75,960	140,830	1,112,280	579,600	849,949	326,000	3,008,659
82	29	1,000,000	48,360	27,600	75,960	108,660	1,160,640	607,200	940,124	332,000	3,148,624
83	30	1,000,000	48,360	27,600	75,960	81,730	1,209,000	634,800	1,036,114	340,000	3,301,644

to be continued

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Income			SURRENDER VALUE					
						Guaranteed		Non-Guaranteed			Total
			Guaranteed	Non-Guaranteed	Total	Guaranteed Cash Value(1)	Accumulated Guaranteed Monthly Income (excluding interest)	Accumulated Non-Guaranteed Monthly Income (excluding interest)	Accumulated Interest(2)	Terminal Dividend	
			(A)	(B)	(A)+(B)	(C)	(D)	(E)	(F)	(G)	(C)+(D)+(E)+(F)+(G)
84	31	1,000,000	48,360	27,600	75,960	45,850	1,257,360	662,400	1,138,122	357,000	3,460,732
85	32	1,000,000	48,360	27,600	75,960	8,800	1,305,720	690,000	1,246,358	375,000	3,625,878
86	33	1,000,000	48,360	27,600	75,960	0	1,354,080	717,600	1,361,042	364,000	3,796,722
87	34	1,000,000	48,360	27,600	75,960	0	1,402,440	745,200	1,482,398	345,000	3,975,038
88	35	1,000,000	48,360	27,600	75,960	0	1,450,800	772,800	1,610,661	327,000	4,161,261
89	36	1,000,000	48,360	27,600	75,960	0	1,499,160	800,400	1,746,071	309,000	4,354,631
90	37	1,000,000	48,360	27,600	75,960	0	1,547,520	828,000	1,888,879	293,000	4,557,399
91	38	1,000,000	48,360	27,600	75,960	0	1,595,880	855,600	2,039,344	277,000	4,767,824
92	39	1,000,000	48,360	27,600	75,960	0	1,644,240	883,200	2,197,734	262,000	4,987,174
93	40	1,000,000	48,360	27,600	75,960	0	1,692,600	910,800	2,364,326	247,000	5,214,726
94	41	1,000,000	48,360	27,600	75,960	0	1,740,960	938,400	2,539,407	233,000	5,451,767
95	42	1,000,000	48,360	27,600	75,960	0	1,789,320	966,000	2,723,275	218,000	5,696,595
96	43	1,000,000	48,360	27,600	75,960	0	1,837,680	993,600	2,916,236	205,000	5,952,516
97	44	1,000,000	48,360	27,600	75,960	0	1,886,040	1,021,200	3,118,610	191,000	6,216,850
98	45	1,000,000	48,360	27,600	75,960	0	1,934,400	1,048,800	3,330,726	179,000	6,492,926
99	46	1,000,000	48,360	27,600	75,960	0	1,982,760	1,076,400	3,552,925	169,000	6,781,085
100	47	1,000,000	48,360	27,600	75,960	0	2,031,120	1,104,000	3,785,559	161,000	7,081,679

Remarks: (1) Excludes guaranteed Monthly Income.
(2) Includes interest earned from accumulated guaranteed Monthly Income and accumulated non-guaranteed Monthly Income.

Note: Please refer to Section 6 of Standard Illustration for Participating Policies of this proposal (except point (iii), (iv), (viii) and (ix)) when interpreting this illustration.

1. Guaranteed amount of SURRENDER VALUE equals to the sum of Guaranteed Cash Value and any accumulated guaranteed Monthly Income (excluding interest).
2. The Non-Guaranteed amount of SURRENDER VALUE equals to the sum of any accumulated non-guaranteed Monthly Income with interest, any interest earned from guaranteed Monthly Income and any Terminal Dividend.
3. As illustrated in this illustration, you can leave the guaranteed Monthly Income with the Company for interest accumulation at an interest rate which is not guaranteed. The interest rate used by the Company for interest accumulation in this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.
4. As illustrated in this illustration, you can leave the non-guaranteed Monthly Income with the Company for interest accumulation at an interest rate which is not guaranteed. The interest rate used by the Company for interest accumulation in this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

In the below illustration, guaranteed Monthly Income and non-guaranteed Monthly Income are assumed to be left with us to accumulate interest until the end of the corresponding policy year.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Income	Guaranteed Cash Value[2]	DEATH BENEFIT						
					Guaranteed		Non-Guaranteed				
			Total[1]		Guaranteed Death Value[3] (A)	Accumulated Guaranteed Monthly Income (excluding interest) (B)	Accumulated Non-Guaranteed Monthly Income (excluding interest) (C)	Accumulated Interest[4] (D)	Terminal Dividend (E)	(A)+(E) =(F)	Total (B)+(C)+ (D)+(F)
54	1	1,000,000	0	503,520	1,050,000	0	0	0	0	1,050,000	1,050,000
55	2	1,000,000	0	520,190	1,050,000	0	0	0	0	1,050,000	1,050,000
56	3	1,000,000	0	537,250	1,050,000	0	0	0	65,000	1,115,000	1,115,000
57	4	1,000,000	0	554,710	1,050,000	0	0	0	88,000	1,138,000	1,138,000
58	5	1,000,000	0	572,570	1,050,000	0	0	0	112,000	1,162,000	1,162,000
Income Period											
59	6	1,000,000	48,360	564,460	1,001,640	48,360	0	771	137,000	1,138,640	1,187,771
60	7	1,000,000	48,360	555,500	953,280	96,720	0	3,261	164,000	1,117,280	1,217,261
61	8	1,000,000	75,960	545,670	904,920	145,080	27,600	7,972	186,000	1,090,920	1,271,572
62	9	1,000,000	75,960	534,960	856,560	193,440	55,200	15,506	208,000	1,064,560	1,328,706
63	10	1,000,000	75,960	519,260	808,200	241,800	82,800	25,962	223,000	1,031,200	1,381,762
64	11	1,000,000	75,960	499,030	759,840	290,160	110,400	39,442	229,000	988,840	1,428,842
65	12	1,000,000	75,960	478,520	711,480	338,520	138,000	56,053	236,000	947,480	1,480,053
66	13	1,000,000	75,960	457,720	663,120	386,880	165,600	75,904	244,000	907,120	1,535,504
67	14	1,000,000	75,960	436,630	614,760	435,240	193,200	99,109	253,000	867,760	1,595,309
68	15	1,000,000	75,960	415,250	566,400	483,600	220,800	125,784	262,000	828,400	1,658,584
69	16	1,000,000	75,960	393,570	518,040	531,960	248,400	156,051	272,000	790,040	1,726,451
70	17	1,000,000	75,960	371,610	469,680	580,320	276,000	190,037	282,000	751,680	1,798,037
71	18	1,000,000	75,960	349,330	421,320	628,680	303,600	227,870	293,000	714,320	1,874,470
72	19	1,000,000	75,960	326,750	372,960	677,040	331,200	269,686	304,000	676,960	1,954,886
73	20	1,000,000	75,960	303,870	324,600	725,400	358,800	315,625	318,000	642,600	2,042,425
74	21	1,000,000	75,960	293,950	293,950	773,760	386,400	365,829	319,000	612,950	2,138,939
75	22	1,000,000	75,960	283,550	283,550	822,120	414,000	420,450	320,000	603,550	2,260,120
76	23	1,000,000	75,960	268,370	268,370	870,480	441,600	479,641	321,000	589,370	2,381,091
77	24	1,000,000	75,960	250,590	250,590	918,840	469,200	543,562	322,000	572,590	2,504,192
78	25	1,000,000	75,960	230,190	230,190	967,200	496,800	612,379	323,000	553,190	2,629,569
79	26	1,000,000	75,960	204,590	204,590	1,015,560	524,400	686,263	324,000	528,590	2,754,813
80	27	1,000,000	75,960	172,820	172,820	1,063,920	552,000	765,392	325,000	497,820	2,879,132
81	28	1,000,000	75,960	140,830	140,830	1,112,280	579,600	849,949	326,000	466,830	3,008,659
82	29	1,000,000	75,960	108,660	108,660	1,160,640	607,200	940,124	332,000	440,660	3,148,624
83	30	1,000,000	75,960	81,730	81,730	1,209,000	634,800	1,036,114	340,000	421,730	3,301,644

to be continued

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Income	Guaranteed Cash Value[2]	DEATH BENEFIT						
					Guaranteed		Non-Guaranteed				
			Total[1]		Guaranteed Death Value[3]	Accumulated Guaranteed Monthly Income (excluding interest)	Accumulated Non-Guaranteed Monthly Income (excluding interest)	Accumulated Interest[4]	Terminal Dividend	(A)+(E) =(F)	Total (B)+(C)+ (D)+(F)
					(A)	(B)	(C)	(D)	(E)		
84	31	1,000,000	75,960	45,850	45,850	1,257,360	662,400	1,138,122	357,000	402,850	3,460,732
85	32	1,000,000	75,960	8,800	8,800	1,305,720	690,000	1,246,358	375,000	383,800	3,625,878
86	33	1,000,000	75,960	0	0	1,354,080	717,600	1,361,042	364,000	364,000	3,796,722
87	34	1,000,000	75,960	0	0	1,402,440	745,200	1,482,398	345,000	345,000	3,975,038
88	35	1,000,000	75,960	0	0	1,450,800	772,800	1,610,661	327,000	327,000	4,161,261
89	36	1,000,000	75,960	0	0	1,499,160	800,400	1,746,071	309,000	309,000	4,354,631
90	37	1,000,000	75,960	0	0	1,547,520	828,000	1,888,879	293,000	293,000	4,557,399
91	38	1,000,000	75,960	0	0	1,595,880	855,600	2,039,344	277,000	277,000	4,767,824
92	39	1,000,000	75,960	0	0	1,644,240	883,200	2,197,734	262,000	262,000	4,987,174
93	40	1,000,000	75,960	0	0	1,692,600	910,800	2,364,326	247,000	247,000	5,214,726
94	41	1,000,000	75,960	0	0	1,740,960	938,400	2,539,407	233,000	233,000	5,451,767
95	42	1,000,000	75,960	0	0	1,789,320	966,000	2,723,275	218,000	218,000	5,696,595
96	43	1,000,000	75,960	0	0	1,837,680	993,600	2,916,236	205,000	205,000	5,952,516
97	44	1,000,000	75,960	0	0	1,886,040	1,021,200	3,118,610	191,000	191,000	6,216,850
98	45	1,000,000	75,960	0	0	1,934,400	1,048,800	3,330,726	179,000	179,000	6,492,926
99	46	1,000,000	75,960	0	0	1,982,760	1,076,400	3,552,925	169,000	169,000	6,781,085
100	47	1,000,000	75,960	0	0	2,031,120	1,104,000	3,785,559	161,000	161,000	7,081,679

Remarks: (1) For the breakdown of guaranteed and non-guaranteed Current Year Aggregate Monthly Income, please refer to the Current Year Aggregate Monthly Income under the Surrender Value table of Accumulate Monthly Income (Detail Illustration).
(2) Excludes guaranteed Monthly Income.
(3) Guaranteed Death Value is equal to the guaranteed cash value after deducting the Unrecovered Advanced Income (if any) or 105% of the Single Premium paid after deducting all guaranteed Monthly Income and Advanced Income already paid out by us (if any), whichever is higher.
(4) Includes interest earned from accumulated guaranteed Monthly Income and accumulated non-guaranteed Monthly Income.

Note: Please refer to Section 6 of Standard Illustration for Participating Policies of this proposal (except point (iii), (iv), (viii) and (ix)) when interpreting this illustration.

1. Guaranteed amount of SURRENDER VALUE equals to the sum of Guaranteed Cash Value and any accumulated guaranteed Monthly Income (excluding interest).
2. The Non-Guaranteed amount of SURRENDER VALUE equals to the sum of any accumulated non-guaranteed Monthly Income with interest, any interest earned from guaranteed Monthly Income and any Terminal Dividend.
3. As illustrated in this illustration, you can leave the guaranteed Monthly Income with the Company for interest accumulation at an interest rate which is not guaranteed. The interest rate used by the Company for interest accumulation in this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.
4. As illustrated in this illustration, you can leave the non-guaranteed Monthly Income with the Company for interest accumulation at an interest rate which is not guaranteed. The interest rate used by the Company for interest accumulation in this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.

05272019

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

Warning

- Should you terminate this policy 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).

First Day Guaranteed Death Benefit: $1,050,000
First Day Surrender Value: $503,520

****

Name of Applicant: _____ Signature: _____ Date: _____
(MM/DD/YYYY)

Policy Number: _____

SP5N99S5
Print Date: Oct/13/2026

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

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

EverBliss Annuity Insurance Plan is a participating insurance plan that provides you with guaranteed cash value, guaranteed Monthly Income and non-guaranteed Monthly Income.

Also, once the policy has been in force for 3 policy years, we may provide you with a one-off non-guaranteed cash amount, called a Terminal Dividend if:

i. you surrender the policy; or
ii. the insured, who is the person protected under the policy, passes away before the policy terminates and the death benefit is payable.

1. One-off premium payment and you can receive the guaranteed Monthly Income on a monthly basis from the 61st Monthiversary until the termination of the basic policy.

2. **Monthly Income:**
   Monthly Income is comprised of both guaranteed and non-guaranteed portions. During the Income Period, the guaranteed cash value of the policy will decrease while the guaranteed Monthly Income is being paid under the policy during the Income Period. The non-guaranteed Monthly Income may be credited into your policy on a Monthiversary starting from the 85th Monthiversary until the termination of the basic policy. The amount of the non-guaranteed Monthly Income is not guaranteed and may fluctuate and such amount(s) may even be zero.

   You may choose to receive the Monthly Income (including the guaranteed Monthly Income and the non-guaranteed Monthly Income) during the Income Period as cash payments. Alternatively, you can choose to accumulate the Monthly Income with the Company to potentially gain interest for your withdrawal later during the Income Period. If no payment option has been chosen by you, we will pay the Monthly Income to you on a monthly basis as cash payments. You can apply to change your payment option at any time without additional charge, and your application is subject to our approval, the terms of the policy and our prevailing rules and conditions.

(Currency: US$) (Single Premium Paid: 1,000,000)

	Guaranteed Amount	Non-Guaranteed Amount	Total
Initial Monthly Income[a,b]	4,030.00	0.00	4,030.00
Total Projected Amount of Monthly Income[a,b] as of age 100	2,031,120	1,104,000	3,135,120

Your Payment Option of Monthly Income Example:	
(i) Withdraw Monthly At age 100, Projected Total Income Withdrawn[c]	3,135,120 (Equivalent to 314% of Single Premium Paid)
(ii) Accumulate in the Company At age 100, Projected Total Income Accumulations[d]	6,920,679 (Equivalent to 692% of Single Premium Paid)

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

The above figures assume that no loans are taken throughout the term of the policy, and none of the Income Transfer Option, Advance Income Benefit and Extra Income Benefit is exercised, and that the required Single Premium has been paid in full. Age 100 refers to the Policy Anniversary on or immediately following the projected age of 100 of the Insured at which both the Total Projected Income Withdrawn and the Total Projected Income Accumulations described in the table above are measured.

The Guaranteed Monthly Income will be paid to you once on each Monthiversary starting from the first payment date of the Guaranteed Monthly Income until the end of the Income Period unless you choose to put it aside with the Company for accumulation with interest (if any), at an interest rate which is not guaranteed. While the policy is in force, we may determine and credit a Non-Guaranteed Monthly Income to the policy on a Monthiversary starting from the 85th Monthiversary until the termination of the basic policy. The interest rate used by the Company for interest accumulation in this illustration is 3.50% p.a. The actual interest rate may change from time to time at the Company's sole discretion with rate higher or lower than 3.50%.

Notes:

a) "Monthly Income" consists of Guaranteed Monthly Income and Non-Guaranteed Monthly Income.
b) "Initial Monthly Income" refers to the first "Monthly Income" amount paid during the Income Period.
c) "Total Income Withdrawn" includes all Monthly Income paid as cash payments under the policy (without interest).
d) "Total Income Accumulations" includes accumulated Monthly Income with interest (if any).

3. **Death Benefit:**

If the insured, who is the person protected under the policy, passed away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will be:

i. Guaranteed Cash Value after deducting the Unrecovered Advanced Income (if any); or
ii. 105% of Single Premium paid after deducting all guaranteed Monthly Income and Advanced Income already paid out by us (if any),

whichever is higher, plus non-guaranteed Terminal Dividend (if any) and accumulated Monthly Income and interest thereon (if any) that are left in the Company. The Death Benefit payable will be reduced by Policy Debt (if any).

"Unrecovered Advanced Income" means the amount of Guaranteed Monthly Income (i) approved to be paid in advance by us as Advanced Income under the Advance Income Benefit and (ii) which should have been paid after the date of termination of the Policy according to the original payment schedule if such amount is not paid in advance as Advanced Income under the Advance Income Benefit.

All Monthly Income payment(s) paid by us to the Payments Recipient (if any) under the Income Transfer Option from the date of the insured's death to the date we approve the death claim, shall be deducted from the death benefit to be paid under the policy.

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

4. **Income Transfer Option:**
   Starting from the 5th Policy Anniversary, provided the policy has no Policy Debt, you may apply to instruct us to pay the Monthly Income payments of the policy during a specified period directly to a Payments Recipient designated by you. The Payments Recipient must meet our eligibility requirements to be determined by us from time to time and satisfy our due diligence requirements. Your application to exercise this option is subject to applicable laws, our prevailing rules and conditions and our approval at our sole discretion. Depending on the amount of the non-guaranteed component of the Monthly Income, the amount of each Monthly Income payment paid by us to your designated Payments Recipient is not guaranteed and may fluctuate. Under the Income Transfer Option, Monthly Income Accumulations And Interest cannot be paid to a Payments Recipient. Your designation of the Payments Recipient and Income Transfer Instruction under this option will be revoked automatically when we have approved your application to exercise the Advance Income Benefit. We reserve the right to suspend and / or terminate your instruction and / or to revoke your designation of the Payments Recipient at any time at our sole discretion. In such circumstances, the Income Transfer Instruction will suspend or terminate (as the case may be), and we will pay the Monthly Income payments directly to you instead of your designated Payments Recipient. We reserve the right to change the administrative rules applicable to the Income Transfer Option from time to time. Please refer to the product brochure for details of the Income Transfer Option.

5. **Advance Income Benefit:**
   On or after the first Guaranteed Monthly Income payment date, provided the policy has no Policy Debt, you may apply to request up to a total of 24 months of Guaranteed Monthly Income be paid in advance as Advanced Income if an eligible event occurs during the Income Period, such as your child or grandchild gets married, or your child or grandchild is admitted to university. The amount of Advanced Income is equivalent to the amount of Guaranteed Monthly Income as at the time when we approve your application multiplied by the number of months of Guaranteed Monthly Income approved to be paid in advance under this benefit. If your application is submitted before the end of the 5th policy year, you may apply for up to 12 months of Guaranteed Monthly Income to be paid in advance. If your application is submitted on or after the end of the 5th policy year, you may apply for up to 24 months of Guaranteed Monthly Income to be paid in advance. Your application is subject to our approval, applicable laws, our prevailing rules and satisfaction of all of the terms and conditions of the Advance Income Benefit. Non-Guaranteed Monthly Income (if any) and Extra Income (if any) cannot be paid in advance under the Advance Income Benefit. From the date we approve your application until the end of the Advance Period, any request for partial surrender of the policy, and any application to make designation and instruction under the Income Transfer Option will not be accepted by the Company. We reserve the right to change the administrative rules applicable to the Advance Income Benefit from time to time. Please refer to the product brochure for details of the Advance Income Benefit.

6. **Extra Income Benefit:**
   If the insured is diagnosed with Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (provided that the Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders is characterized by a Mini Mental State Examination score of 10 or less out of 30) or Parkinson's Disease on or after the end of the 5th Policy Anniversary, upon our approval of your application and our receipt of due proof of such illness or condition, we will provide extra 50% of the amount of the Guaranteed Monthly Income on a monthly basis as long as the policy is in force and the insured is alive, up to a maximum of 120 months. We will deduct from the Extra Income any Policy Debt you owe us. Your application for this benefit is subject to our approval, applicable laws, our prevailing rules and satisfaction of all of the terms and conditions of the Extra Income Benefit including the definition of the illness or condition. This benefit can only be claimed once under the policy. Extra Income will be paid as part of the Monthly Income, but no Extra Income will be paid in advance under the Advance Income Benefit. We reserve the right to change the administrative rules applicable to the Extra Income Benefit from time to time. Please refer to the product brochure for details and exclusions of the Extra Income Benefit.

AIA INTERNATIONAL LIMITED

Plan: EverBliss Annuity Insurance Plan

7. **Death Benefit Settlement Option:**
   Instead of a lump sum payment, if you wish your beneficiary to receive specific amounts of the death benefit in regular installments over a period as chosen by you, the plan provides you with a Death Benefit Settlement Option. Please refer to the product brochure for details of the Death Benefit Settlement Option.

8. While the policy is in force and prior to the commencement of the Income Period, you may apply for a policy loan for an amount up to the Guaranteed Cash Value, subject to our approval and our prevailing rules. 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).