05272019

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

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 GlobalFlexi Savings Insurance Plan (Single Premium)

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

2. Benefit Summary

Policy Currency: US$

(i) Basic Policy

Benefit Description	Initial Principal Amount(1)	Initial Sum Assured(2)	Initial Single Premium	Premium Payment Term (Year)	Benefit Term (Year)
GlobalFlexi Savings Insurance Plan (Single Premium)	539,642	553,025	526,690.59	Single Premium	Whole Life
First 12-Month Accidental Death Benefit	-	100,000	0.00	N/A	1

(1) The initial principal amount of GlobalFlexi Savings 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) The initial sum assured of GlobalFlexi Savings 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: 526,703.35
(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).

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

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3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT				
		Guaranteed	Non-Guaranteed		Total	Guaranteed*	Non-Guaranteed		Total	Total Benefit Amount
		Guaranteed Cash Value	Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus		
		(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(A)+(E)+(F)= (G)	Max (D or G)
1	526,691	298,422	0	0	298,422	553,025	0	0	298,422	553,025
2	526,691	301,444	0	0	301,444	553,025	0	0	301,444	553,025
3	526,691	304,520	4,371	14,144	323,035	553,025	4,371	14,144	323,035	553,025
4	526,691	307,542	8,808	131,628	447,978	553,025	8,808	131,628	447,978	553,025
5	526,691	323,731	13,311	252,700	589,742	553,025	13,311	252,700	589,742	589,742
10	526,691	370,140	33,010	466,711	869,861	553,025	33,010	466,711	869,861	869,861
15	526,691	510,124	38,390	658,378	1,206,892	553,025	38,390	658,378	1,206,892	1,206,892
20	526,691	556,911	44,462	1,119,728	1,721,101	556,911	44,462	1,119,728	1,721,101	1,721,101
25	526,691	561,605	51,316	1,864,472	2,477,393	561,605	51,316	1,864,472	2,477,393	2,477,393
30	526,691	567,434	59,051	2,857,239	3,483,724	567,434	59,051	2,857,239	3,483,724	3,483,724
Age 65	526,691	421,622	35,084	533,346	990,052	553,025	35,084	533,346	990,052	990,052
Age 70	526,691	552,000	40,731	798,013	1,390,744	553,025	40,731	798,013	1,390,744	1,390,744
Age 75	526,691	558,853	47,105	1,390,589	1,996,547	558,853	47,105	1,390,589	1,996,547	1,996,547
Age 80	526,691	563,494	54,298	2,241,530	2,859,322	563,494	54,298	2,241,530	2,859,322	2,859,322
Age 85	526,691	571,859	62,417	3,317,051	3,951,327	571,859	62,417	3,317,051	3,951,327	3,951,327
Age 90	526,691	582,921	71,581	4,759,158	5,413,660	582,921	71,581	4,759,158	5,413,660	5,413,660
Age 95	526,691	596,628	83,911	6,736,645	7,417,184	596,628	83,911	6,736,645	7,417,184	7,417,184
Age 100	526,691	605,047	98,068	9,459,070	10,162,185	605,047	98,068	9,459,070	10,162,185	10,162,185

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

* The guaranteed death benefit is equal to 105% of the Single Premium paid for the basic plan. However, if the Guaranteed Cash Value (A) is higher than such amount in the respective year, then the guaranteed death benefit will be equal to the Guaranteed Cash Value (A).

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

4. Basic Plan - Surrender Values - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	SURRENDER VALUE						
		Guaranteed	Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total	Non-Guaranteed		Total
		Guaranteed Cash Value	Reversionary Bonus	Terminal Bonus		Reversionary Bonus	Terminal Bonus	
		(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(A)+(D)+(E)
1	526,691	298,422	0	0	298,422	0	0	298,422
2	526,691	301,444	0	0	301,444	0	0	301,444
3	526,691	304,520	3,446	11,839	319,805	5,238	16,346	326,104
4	526,691	307,542	6,933	105,926	420,401	10,570	159,726	477,838
5	526,691	323,731	10,461	192,151	526,344	15,997	320,715	660,444
10	526,691	370,140	25,649	257,264	653,053	40,096	578,433	988,670
15	526,691	510,124	29,107	259,350	798,580	47,708	796,732	1,354,564
20	526,691	556,911	32,913	349,602	939,425	56,505	1,242,454	1,855,870
25	526,691	561,605	37,100	503,034	1,101,740	66,671	1,914,427	2,542,703
30	526,691	567,434	41,708	813,541	1,422,683	78,420	2,837,870	3,483,724
Age 65	526,691	421,622	26,993	257,989	706,604	43,010	656,742	1,121,374
Age 70	526,691	552,000	30,586	270,801	853,387	51,075	933,305	1,536,380
Age 75	526,691	558,853	34,540	412,320	1,005,713	60,396	1,485,725	2,104,974
Age 80	526,691	563,494	38,891	583,450	1,185,835	71,168	2,249,336	2,883,998
Age 85	526,691	571,859	43,678	907,005	1,522,541	83,617	3,295,852	3,951,327
Age 90	526,691	582,921	48,946	1,167,524	1,799,392	98,003	4,732,736	5,413,660
Age 95	526,691	596,628	57,510	1,474,787	2,128,925	114,840	6,705,716	7,417,184
Age 100	526,691	605,047	68,179	1,859,142	2,532,368	132,676	9,424,462	10,162,185

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

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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 the 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	Guaranteed Cash Value	DEATH BENEFIT								
			Guaranteed*	Pessimistic Scenario				Optimistic Scenario			
				Non-Guaranteed		Total	Total Benefit Amount	Non-Guaranteed		Total	Total Benefit Amount
				Reversionary Bonus	Terminal Bonus	(A)+(C)+(D)=	Max(B or E)	Reversionary Bonus	Terminal Bonus	(A)+(F)+(G)=	Max(B or H)
		(A)	(B)	(C)	(D)	(E)		(F)	(G)	(H)	
1	526,691	298,422	553,025	0	0	298,422	553,025	0	0	298,422	553,025
2	526,691	301,444	553,025	0	0	301,444	553,025	0	0	301,444	553,025
3	526,691	304,520	553,025	3,446	11,839	319,805	553,025	5,238	16,346	326,104	553,025
4	526,691	307,542	553,025	6,933	105,926	420,401	553,025	10,570	159,726	477,838	553,025
5	526,691	323,731	553,025	10,461	192,151	526,344	553,025	15,997	320,715	660,444	660,444
10	526,691	370,140	553,025	25,649	257,264	653,053	653,053	40,096	578,433	988,670	988,670
15	526,691	510,124	553,025	29,107	259,350	798,580	798,580	47,708	796,732	1,354,564	1,354,564
20	526,691	556,911	556,911	32,913	349,602	939,425	939,425	56,505	1,242,454	1,855,870	1,855,870
25	526,691	561,605	561,605	37,100	503,034	1,101,740	1,101,740	66,671	1,914,427	2,542,703	2,542,703
30	526,691	567,434	567,434	41,708	813,541	1,422,683	1,422,683	78,420	2,837,870	3,483,724	3,483,724
Age 65	526,691	421,622	553,025	26,993	257,989	706,604	706,604	43,010	656,742	1,121,374	1,121,374
Age 70	526,691	552,000	553,025	30,586	270,801	853,387	853,387	51,075	933,305	1,536,380	1,536,380
Age 75	526,691	558,853	558,853	34,540	412,320	1,005,713	1,005,713	60,396	1,485,725	2,104,974	2,104,974
Age 80	526,691	563,494	563,494	38,891	583,450	1,185,835	1,185,835	71,168	2,249,336	2,883,998	2,883,998
Age 85	526,691	571,859	571,859	43,678	907,005	1,522,541	1,522,541	83,617	3,295,852	3,951,327	3,951,327
Age 90	526,691	582,921	582,921	48,946	1,167,524	1,799,392	1,799,392	98,003	4,732,736	5,413,660	5,413,660
Age 95	526,691	596,628	596,628	57,510	1,474,787	2,128,925	2,128,925	114,840	6,705,716	7,417,184	7,417,184
Age 100	526,691	605,047	605,047	68,179	1,859,142	2,532,368	2,532,368	132,676	9,424,462	10,162,185	10,162,185

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

* The guaranteed death benefit is equal to 105% of the Single Premium paid for the basic plan. However, if the Guaranteed Cash Value (A) is higher than such amount in the respective year, then the guaranteed death benefit will be equal to the Guaranteed Cash Value (A).

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6. Explanation Notes

(i) This Standard Illustration for Participating Policies assumes that no loans, and no Reversionary Bonuses and Terminal Bonuses are taken throughout the term of the policy, and none of the Flexi Withdrawal Option, Value Safeguard Option, Bonus Lock-in Option, Bonus Unlock Option, Currency Exchange Option, Policy Split Option and Health Impairment Option 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 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) 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 the sum of cash value of any Reversionary Bonus and cash value of any Terminal Bonus.

(v) **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 Total Surrender Value and where applicable, the projected Total Death Benefit are adjusted accordingly. 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.**

(vi) The face values of any Reversionary Bonus and Terminal Bonus may be paid when the Company is paying the Death Benefit, whereas the cash values of these bonuses will be paid when the policy is surrendered in whole or in part or terminated (other than due to the death of the insured). The cash values of these bonuses may not be equal to the face values of the bonuses.

(vii) The face value of Reversionary Bonus is guaranteed once declared while the cash value of Reversionary Bonus is not guaranteed.

(viii) The principal amount of GlobalFlexi Savings 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.

(ix) The Death Benefit shown in this illustration excludes any additional Accidental Death Benefit amount.

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

(xi) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 2.90% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 2.90% p.a. in comparing with the current assumed investment return.

(xii) 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.

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

(xiv) 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 face values and cash values of the bonuses payable for the year need to be adjusted. When considering the bonuses adjustment, we may smooth out the experience over a few years to provide a more stable bonus payout. When the investment market becomes volatile, chances of bonuses adjustment are higher. Accordingly, the actual face values and cash values of both Reversionary Bonus and Terminal Bonus payable (if any) may be higher or lower than those illustrated. Such review shall be performed at least annually and the face values and cash values of the bonuses may be adjusted more frequently than annually upon change in economic and other related factors.

(xv) 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.

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

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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.

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: $553,025
First Day Surrender Value: $296,803

****

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

Policy Number: _____

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

GlobalFlexi Savings Insurance Plan is a participating whole-life insurance plan, which covers the entire lifespan of the insured (who is being protected under the policy). The plan helps accumulate wealth by offering guaranteed cash value and starting from the end of the 3rd policy year, it may declare non-guaranteed Reversionary Bonus and Terminal Bonus to your policy at least once per year. Upon the death of the insured and according to the death benefit calculation, we will pay to the person whom you select in your policy as beneficiary the face values of any Reversionary Bonus and any Terminal Bonus under the policy. Upon surrender or termination of the policy, we will pay any cash values that may have accumulated on any Reversionary Bonus, and any cash value of Terminal Bonus under the policy and these cash values are not guaranteed.

1. One-off payment and the coverage is for whole life. You don't have to worry about future premiums.

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

End of Policy Year	Projected Total Surrender Value
20	1,721,101
30	3,483,724

Projected Total Surrender Value means the sum of the guaranteed cash value, non-guaranteed cash value of Reversionary Bonus (if any), non-guaranteed cash value of Terminal Bonus (if any) and any remaining balance of the Bonus Lock-in Account* (if applicable) and any remaining balance of the Value Safeguard Account* (if applicable). 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, including the Explanation Notes under Section 6.

* Assume the policyowner does not exercise the Bonus Lock-in Option and the Value Safeguard Option. Therefore, the remaining balance of the Bonus Lock-in Account and the Value Safeguard Account under the above Projected Total Surrender Value is assumed to be 0.

3. **Flexi Withdrawal Option:**
After the end of the 5th policy year or the end of the premium payment term of the Basic Policy, whichever is later, you may apply to set up instruction to withdraw certain policy values from the policy during a period specified by you and to designate a recipient to receive such withdrawal payments. The recipient must meet our eligibility requirements which shall be determined by us from time to time. Your application to exercise this option is subject to applicable laws, our prevailing rules and conditions and our approval at our sole discretion. We reserve the right to suspend and / or terminate your instruction or revoke any designation made under this option at any time at our sole discretion. We reserve the right to change the administrative rules applicable to the Flexi Withdrawal Option from time to time. Please refer to the product brochure for details of Flexi Withdrawal Option.

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4. **Currency Exchange Option:**
   Helping you capture ever-evolving opportunities in a dynamic world while continue accumulating wealth with extra financial flexibility, you can select from one of the following as the policy currency, which includes US dollars (US$) and HK dollars (HK$). Currency Exchange option allows you to change the policy currency of your policy to another currency, by exchanging your plan to the latest plan under the GlobalFlexi Series in your designated policy currency, while maintaining the policy duration and without requiring medical examination of the insured. Your guaranteed and non-guaranteed policy values will be adjusted (either increased or decreased), and your benefits will also follow those as provided under the latest plan of the GlobalFlexi Series after exercising the Currency Exchange Option. The option is available once per policy year starting from the end of the 2nd policy year and within 30 days after the end of each policy year. Please refer to product brochure (including Cover at a glance and Key Product Risks) for details of the Currency Exchange Option.

5. **Policy Split Option:**
   Starting from the end of the 1st policy year or the end of the premium payment term of the Basic Policy, whichever is later, you can split one policy into two policies by exercising the Policy Split Option, whereby certain policy values of your current policy are transferred to a separate policy ("Split Policy"). Your current policy will continue to be effective with no change in effective date, and the policy effective date of the Split Policy will be the same as your current policy. The "Principal Policy" is the original policy that you purchase with full premium payment. "Split Policy" refers to the policy split from the Principal Policy and other policy split from a Split Policy. You can apply for change of policy currency and change of insured for the Split Policy after your policy has been split. This flexibility allows you to allocate your assets strategically by holding multi-currency policies and help create the legacy you envision. Please refer to the product brochure for details of the Policy Split Option.

6. **Value Safeguard Option:**
   Starting from the end of the 6th policy year, the Value Safeguard Option enables you to withdraw (i) a certain amount of the latest cash value of the Reversionary Bonus and the corresponding latest cash value of the Terminal Bonus and / or (ii) part of the Guaranteed Cash Value and the corresponding latest cash value of the Terminal Bonus (if any) for transfer to the Value Safeguard Account to accumulate interest at a non-guaranteed rate. All amounts transferred to the Value Safeguard Account cannot be cancelled or reversed.

   If the transfer amount consists of part of the Guaranteed Cash Value and the corresponding cash value of the Terminal Bonus, it will lead to reduction of the principal amount of your policy. The subsequent Guaranteed Cash Value, the cash values and face values of Reversionary Bonus and Terminal Bonus, and the Single Premium paid for the basic plan as used in the calculation of the death benefit will all be reduced based on the reduced principal amount. After transfer, any Reversionary Bonus and any Terminal Bonus which the Company may declare subsequently and in the future will be reduced accordingly. Therefore, this will in turn reduce the total death benefit, the surrender value and the future value of your policy as well as the sustainability and potential growth in the value of your policy.

   You may earn potential interest in the Value Safeguard Account. Additionally, you can make withdrawals from the Value Safeguard Account at any time.

   Please refer to product brochure for details of Value Safeguard Option.

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7. **Bonus Lock-in Option and Bonus Unlock Option:**

Through the Bonus Lock-in Option, GlobalFlexi Savings Insurance Plan enables you to realise potential returns by transferring an identical percentage of the latest cash values of the Reversionary Bonus and Terminal Bonus into a Bonus Lock-in Account to earn interest at a non-guaranteed rate. This is available once per policy year, starting from the end of the 15th policy year and within 30 days after the end of each policy year.

To provide further flexibility for your financial needs throughout various life stages, you can make withdrawals from the Bonus Lock-in Account anytime without reducing the principal amount of your policy.

By exercising the Bonus Unlock Option, you can even unlock certain amount of the latest value of the Bonus Lock-in Account as Reversionary Bonus and Terminal Bonus to suit your financial needs. This is available once per policy year, starting from 1 year after bonus lock-in and within 30 days after the end of each policy year. Once the unlock amount is transferred as the Reversionary Bonus and Terminal Bonus, any Reversionary Bonus and Terminal Bonus which we may declare subsequently and in the future will be adjusted. The unlock amount will be changed from guaranteed value in the Bonus Lock-in Account to non-guaranteed value as Reversionary Bonus and Terminal Bonus of the policy.

Please refer to product brochure for details of Bonus Lock-in Option and Bonus Unlock Option.

8. **Death Benefit:**

If the insured passes away and no contingent insured has become the new insured, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will be:

i. 105% of the Single Premium paid for the basic plan; or
ii. the sum of the following:
    a. the guaranteed cash value of the policy;
    b. the face value of non-guaranteed Reversionary Bonus in the policy (if any); and
    c. the face value of non-guaranteed Terminal Bonus in the policy (if any),

whichever is higher, plus any remaining balance of the Bonus Lock-in Account (if applicable) and of the Value Safeguard Account (if applicable).

We will deduct all outstanding debt (if any) under the policy before we make the payment to the beneficiary.

9. **First year Accidental Death Benefit:**

If the insured passes away due to a covered accident within the first year of the policy (provided there is no named and surviving contingent insured who becomes the new insured under the contingent insured Option), GlobalFlexi Savings Insurance Plan also pays the accidental death benefit equal to the Single Premium paid for your basic plan, in addition to the above death benefit, subject to the limit that no more than US$100,000 / HK$750,000 / MOP750,000 can be claimed for accidental death benefit with respect to the same insured under all GlobalFlexi Savings Insurance Plan policies. If there is more than one such policy, such limit will be prorated among all of these policies according to the proportion of the Single Premium paid for the basic plan of each policy.

10. **Death Benefit Settlement Option:**

Instead of a lump sum payment, if you wish your beneficiary to receive specific amounts of death benefit and accidental death benefit (if any) at regular intervals 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.

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Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

11. **Beneficiary Flexi Option:**

Once you have chosen the Death Benefit Settlement Option, you can also choose the Beneficiary Flexi Option. Under this option, after the insured has passed away and no contingent insured has become the new insured, the beneficiary who is aged 18 or above may receive his / her share of the unpaid balance of the death benefit and accidental death benefit (if any) according to the settlement option selected by such beneficiary (payment either in a lump sum or by installments) upon the earlier of (a) the beneficiary has attained the age designated by you and (b) the beneficiary has been medically certified with a Specified Illness under Beneficiary Flexi Option including cancer, stroke, heart attack, terminal illness and kidney failure. Please refer to the product brochure for details of the Beneficiary Flexi Option and the types of illnesses which fall within Specified Illness under Beneficiary Flexi Option.

12. **Change of Insured Option and Contingent Insured Option:**

During the lifetime of the current insured and after the end of the 1st policy year, the Change of Insured Option allows you to change the insured to another loved one as many times as you wish, subject to our approval. That way, the value of your policy will not be affected and can be inherited by future generations, helping you pass on your wealth with extra flexibility.

With the Contingent Insured Option, during the lifetime of the current insured, you can designate one of your loved ones as the contingent insured. There is no limit on the number of times you can designate, modify or remove a contingent insured during the lifetime of the current insured. There can only be one contingent insured per policy at any time. Upon the passing of the current insured, the contingent insured may become the new insured without affecting the value of your policy.

13. **Health Impairment Option:**

After the end of the 3rd policy year or the end of the premium payment term of the Basic Policy (whichever is later), if you are also the insured, you may apply to designate up to 2 family members aged 18 or above as designated recipients and the applicable designated percentage of policy value for benefit payment and / or ownership transfer respectively. The designated percentage of policy value refers to the percentage of principal amount of the policy, which is subject to our minimum percentage and maximum percentage requirements from time to time. In the event you are diagnosed as a permanent mentally incapacitated person or become unconscious due to a specified illness under Health Impairment Option including Apallic Syndrome and Coma ("Specified Illness under Health Impairment Option"), upon our approval of a designated recipient's application, and subject to applicable laws and our prevailing rules and conditions, the designated recipient may in accordance with your instructions receive a lump sum benefit payment, or become the new policy owner of part or all of your policy, or receive a lump sum benefit payment and become the new policy owner of part of your policy, and the amount of such benefit payment and transfer of ownership will be based on the designated percentage of policy value selected by you. We will deduct all amount you owe us and all outstanding debt (if any) under your policy before we make any payment under this option. We reserve the right to change the administrative rules applicable to the Health Impairment Option from time to time. Please refer to the product brochure for details of the Health Impairment Option.

14. **Educational Merit Benefit:**

To motivate the insured to strive for academic excellence, we will reward academic achievements by offering the Educational Merit Benefit. Once the policy has been in force for at least 1 year, if the insured obtains any one of the following achievements before the age of 25, GlobalFlexi Savings Insurance Plan will pay the corresponding award amount while the policy is in force.

The Educational Merit Benefit will only be paid once per life under all GlobalFlexi Savings Insurance Plan policies.

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Educational Merit Benefit

Category	Achievement	Award Amount#
Hong Kong Diploma of Secondary Education (HKDSE)	At least three 5* grades or above from at least six subjects in one sitting	US$280 for each 5* grade or above
Test of English as a Foreign Language (TOEFL)	Total score of 110 or above	US$680
International English Language Test System (IELTS)	Overall band score of 8 or above	US$680
SAT	Total score of 1,500 or above	US$680
International Baccalaureate Diploma Programme (IBDP)	Total score of 41 or above	US$680
University admission	Successful admission to any of the world's top ten universities^	US$2,800

If the policy is issued in a currency other than US$, the award amount would be available in the respective policy currency and the prevailing exchange rate will be used to calculate the above amounts.

^ The ranking is based on a source as determined by us from time to time. For the latest details, please visit https://www.aia.com.hk/content/dam/hk/en/pdf/product-brochure/individuals/University_Ranking_en.pdf

The Educational Merit Benefit of your policy will terminate if you have claimed for the award amount in respect of any one insured. With respect to the same insured under all GlobalFlexi Savings Insurance Plan policies, the Educational Merit Benefit is only payable once per life.

If Educational Merit Benefit has not yet been claimed under the policy, and if you have changed the insured of the policy through Change of Insured Option or Contingent Insured Option, GlobalFlexi Savings Insurance Plan will only pay the Educational Merit Benefit when the new insured has achieved the required achievements at least 1 year after the change of insured and before age 25 of the new insured.

If Policy Split Option has been exercised, Educational Merit Benefit will only be payable once under the Principal Policy and will not be paid under any of the Split Policies. Once the Health Impairment Option is exercised under a policy, Educational Merit Benefit will no longer be available to such policy and all policies which are split from such policy.

We reserve the right to change the terms and conditions of Educational Merit Benefit from time to time without further notice.

15. **Terminal Illness Benefit:**

In the event that the insured is expected to pass away within 12 months due to a terminal illness, as confirmed by both the registered medical practitioner in the appropriate medical specialty and our appointed registered medical practitioner, a one-off advance payment will be paid as Terminal Illness Benefit. The Terminal Illness Benefit is an advance payment of the death benefit under the policy. Any Terminal Illness Benefit will be payable to the policy owner. If Terminal Illness Benefit is paid, no death benefit will be payable under this policy. Upon payment of the Terminal Illness Benefit, all benefits under the Basic Policy shall cease. The Terminal Illness Benefit will automatically end upon the policy anniversary on or immediately following the insured's 85th birthday.

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This Terminal Illness Benefit does not cover any diagnosis made in any hospital in mainland China except the designated hospitals in mainland China. You may go to our website (www.aia.com.hk) for retrieval of the most current designated hospital list. The list may be amended from time to time at the Company's discretion, and any change shall be deemed as effective on the date of publication on the AIA website.

16. 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.

17. Please note we will deduct all outstanding debt under your policy before we make any benefit payment.

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

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Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT				
			Guaranteed	Non-Guaranteed		Total	Guaranteed*	Non-Guaranteed		Total	Total Benefit Amount
			Guaranteed Cash Value	Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus	(A)+(E)+(F)=	
			(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(G)	Max(D or G)
54	1	526,691	298,422	0	0	298,422	553,025	0	0	298,422	553,025
55	2	526,691	301,444	0	0	301,444	553,025	0	0	301,444	553,025
56	3	526,691	304,520	4,371	14,144	323,035	553,025	4,371	14,144	323,035	553,025
57	4	526,691	307,542	8,808	131,628	447,978	553,025	8,808	131,628	447,978	553,025
58	5	526,691	323,731	13,311	252,700	589,742	553,025	13,311	252,700	589,742	589,742
59	6	526,691	323,839	17,882	311,656	653,377	553,025	17,882	311,656	653,377	653,377
60	7	526,691	325,188	22,521	348,541	696,250	553,025	22,521	348,541	696,250	696,250
61	8	526,691	340,568	27,230	376,403	744,201	553,025	27,230	376,403	744,201	744,201
62	9	526,691	353,951	32,010	421,307	807,268	553,025	32,010	421,307	807,268	807,268
63	10	526,691	370,140	33,010	466,711	869,861	553,025	33,010	466,711	869,861	869,861
64	11	526,691	392,104	34,034	501,967	928,105	553,025	34,034	501,967	928,105	928,105
65	12	526,691	421,622	35,084	533,346	990,052	553,025	35,084	533,346	990,052	990,052
66	13	526,691	451,141	36,159	568,316	1,055,616	553,025	36,159	568,316	1,055,616	1,055,616
67	14	526,691	480,605	37,261	609,787	1,127,653	553,025	37,261	609,787	1,127,653	1,127,653
68	15	526,691	510,124	38,390	658,378	1,206,892	553,025	38,390	658,378	1,206,892	1,206,892
69	16	526,691	539,642	39,546	715,297	1,294,486	553,025	39,546	715,297	1,294,486	1,294,486
70	17	526,691	552,000	40,731	798,013	1,390,744	553,025	40,731	798,013	1,390,744	1,390,744
71	18	526,691	555,130	41,945	899,715	1,496,789	555,130	41,945	899,715	1,496,789	1,496,789
72	19	526,691	556,047	43,188	1,008,879	1,608,115	556,047	43,188	1,008,879	1,608,115	1,608,115
73	20	526,691	556,911	44,462	1,119,728	1,721,101	556,911	44,462	1,119,728	1,721,101	1,721,101
74	21	526,691	557,936	45,767	1,258,045	1,861,748	557,936	45,767	1,258,045	1,861,748	1,861,748
75	22	526,691	558,853	47,105	1,390,589	1,996,547	558,853	47,105	1,390,589	1,996,547	1,996,547
76	23	526,691	559,717	48,474	1,534,984	2,143,175	559,717	48,474	1,534,984	2,143,175	2,143,175
77	24	526,691	560,634	49,878	1,693,101	2,303,613	560,634	49,878	1,693,101	2,303,613	2,303,613
78	25	526,691	561,605	51,316	1,864,472	2,477,393	561,605	51,316	1,864,472	2,477,393	2,477,393
79	26	526,691	562,523	52,789	2,051,588	2,666,900	562,523	52,789	2,051,588	2,666,900	2,666,900
80	27	526,691	563,494	54,298	2,241,530	2,859,322	563,494	54,298	2,241,530	2,859,322	2,859,322
81	28	526,691	564,466	55,844	2,439,112	3,059,422	564,466	55,844	2,439,112	3,059,422	3,059,422
82	29	526,691	565,923	57,428	2,647,751	3,271,102	565,923	57,428	2,647,751	3,271,102	3,271,102
83	30	526,691	567,434	59,051	2,857,239	3,483,724	567,434	59,051	2,857,239	3,483,724	3,483,724
84	31	526,691	569,646	60,714	3,079,806	3,710,166	569,646	60,714	3,079,806	3,710,166	3,710,166
85	32	526,691	571,859	62,417	3,317,051	3,951,327	571,859	62,417	3,317,051	3,951,327	3,951,327
86	33	526,691	574,071	64,162	3,569,930	4,208,163	574,071	64,162	3,569,930	4,208,163	4,208,163
87	34	526,691	576,284	65,950	3,839,460	4,481,694	576,284	65,950	3,839,460	4,481,694	4,481,694
88	35	526,691	578,496	67,782	4,126,726	4,773,004	578,496	67,782	4,126,726	4,773,004	4,773,004
89	36	526,691	580,709	69,658	4,432,882	5,083,249	580,709	69,658	4,432,882	5,083,249	5,083,249
90	37	526,691	582,921	71,581	4,759,158	5,413,660	582,921	71,581	4,759,158	5,413,660	5,413,660
91	38	526,691	585,134	73,550	5,106,864	5,765,548	585,134	73,550	5,106,864	5,765,548	5,765,548
92	39	526,691	587,400	75,568	5,477,341	6,140,309	587,400	75,568	5,477,341	6,140,309	6,140,309
93	40	526,691	593,067	78,337	5,868,026	6,539,429	593,067	78,337	5,868,026	6,539,429	6,539,429

to be continued

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT				
			Guaranteed	Non-Guaranteed		Total	Guaranteed*	Non-Guaranteed		Total	Total Benefit Amount
			Guaranteed Cash Value	Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus	(A)+(E)+(F)=	
			(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(G)	Max(D or G)
94	41	526,691	594,524	81,117	6,288,851	6,964,492	594,524	81,117	6,288,851	6,964,492	6,964,492
95	42	526,691	596,628	83,911	6,736,645	7,417,184	596,628	83,911	6,736,645	7,417,184	7,417,184
96	43	526,691	598,895	86,717	7,213,689	7,899,301	598,895	86,717	7,213,689	7,899,301	7,899,301
97	44	526,691	600,460	89,535	7,722,761	8,412,756	600,460	89,535	7,722,761	8,412,756	8,412,756
98	45	526,691	601,971	92,367	8,265,248	8,959,585	601,971	92,367	8,265,248	8,959,585	8,959,585
99	46	526,691	603,536	95,211	8,843,212	9,541,958	603,536	95,211	8,843,212	9,541,958	9,541,958
100	47	526,691	605,047	98,068	9,459,070	10,162,185	605,047	98,068	9,459,070	10,162,185	10,162,185

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

* The guaranteed death benefit is equal to 105% of the Single Premium paid for the basic plan. However, if the Guaranteed Cash Value (A) is higher than such amount in the respective year, then the guaranteed death benefit will be equal to the Guaranteed Cash Value (A).

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

End of Policy Year	Total Premiums Paid	Maximum Policy Loan[1]			Non-Guaranteed Cash Value of Encashable Bonuses[2]
		Guaranteed	Non-Guaranteed	Total	
		From Guaranteed Cash Value	From Cash Value of Reversionary Bonus[3]		
1	526,691	268,580	0	268,580	0
2	526,691	271,300	0	271,300	0
3	526,691	274,068	3,934	278,002	4,485
4	526,691	276,788	7,927	284,715	10,922
5	526,691	291,358	11,980	303,338	19,394
6	526,691	291,455	16,094	307,549	27,878
7	526,691	292,669	20,269	312,938	36,484
8	526,691	306,511	24,507	331,018	45,311
9	526,691	318,556	28,809	347,365	55,601
10	526,691	333,126	29,709	362,835	59,912
15	526,691	459,111	34,551	493,662	82,116
20	526,691	501,219	40,016	541,236	129,696
25	526,691	505,445	46,184	551,629	213,217
30	526,691	510,690	53,146	563,836	344,032
Age 65	526,691	379,460	31,576	411,036	67,642
Age 70	526,691	496,800	36,658	533,458	96,736
Age 75	526,691	502,968	42,394	545,362	158,742
Age 80	526,691	507,145	48,868	556,013	259,219
Age 85	526,691	514,673	56,175	570,848	410,018
Age 90	526,691	524,629	64,423	589,052	634,777
Age 95	526,691	536,965	75,520	612,485	999,630
Age 100	526,691	544,542	88,261	632,803	1,567,023

1. You can apply for a policy loan of up to the relevant amounts as illustrated above provided that your Policy has a cash value. The above illustrated policy loan is an amount equal to 90% of the sum of guaranteed cash value and projected cash value of Reversionary Bonus. Interest will be payable on policy loan amounts at the prevailing rate for policy loans that the Company will determine from time to time.
2. Cash Value of Encashable Bonuses consists of the projected cash value of Reversionary Bonus and the projected cash value of the associated Terminal Bonus which are based on current projections of surrender values and bonus scales, which are not guaranteed. When the cash value of the Reversionary Bonus is encashed (whether in whole or in part), its corresponding cash value of the Terminal Bonus will be encashed as well and the face values of Reversionary Bonus and Terminal Bonus will be reduced accordingly. This will in turn reduce the Death Benefit, Surrender Benefit and the future value of your Policy as well as the sustainability and potential growth of the value of your Policy. The above illustration assumes that no loans are taken, none of the bonuses has been encashed, and none of the Flexi Withdrawal Option, Value Safeguard Option, Bonus Lock-in Option, Bonus Unlock Option, Currency Exchange Option, Policy Split Option and Health Impairment Option is exercised and that the required Single Premium has been paid in full.
3. As the cash value of Reversionary Bonus is non-guaranteed, there may be a risk of overloan when there is adjustment on the cash value of Reversionary Bonus. Immediate loan repayment is required when there is an overloan, otherwise your Policy will be terminated and you or the insured may lose the cover.
4. Since the loan reduces the policy value as well as the level of protection of the policy, you should make regular repayments as soon as possible; you may repay the loan in part or in full at any time. Each repayment reduces the debt, as well as the interest that is charged. Loan interest should be payable on each policy anniversary until loan is fully repaid.
5. **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 Total Surrender Value and where applicable, the projected Total Death Benefit are adjusted accordingly. 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.**

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Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

The breakdown of guaranteed and non-guaranteed Cash Withdrawal Amount is illustrated as follows:

Age	End of Policy Year	Cash Withdrawal Amount			
		Guaranteed	Non-Guaranteed		Total
		From Guaranteed Cash Value (A)	From Reversionary Bonus (B)	From Terminal Bonus (C)	(A)+(B)+(C)
54	1	0	0	0	0
55	2	30,000	0	0	30,000
56	3	24,818	3,936	1,246	30,000
57	4	17,986	3,580	8,434	30,000
58	5	14,279	3,324	12,397	30,000
59	6	13,004	3,131	13,864	30,000
60	7	12,426	2,956	14,618	30,000
61	8	12,358	2,789	14,854	30,000
62	9	11,975	2,630	15,394	30,000
63	10	13,608	123	16,269	30,000
64	11	13,513	115	16,373	30,000
65	12	13,618	107	16,275	30,000
66	13	13,666	100	16,234	30,000
67	14	13,630	94	16,276	30,000
68	15	13,521	88	16,391	30,000
69	16	13,341	82	16,577	30,000
70	17	12,720	77	17,204	30,000
71	18	11,909	72	18,020	30,000
72	19	11,126	67	18,807	30,000
73	20	10,435	63	19,503	30,000
74	21	9,685	59	20,256	30,000
75	22	9,066	55	20,879	30,000
76	23	8,479	51	21,470	30,000
77	24	7,920	48	22,032	30,000
78	25	7,395	45	22,560	30,000
79	26	6,897	42	23,060	30,000
80	27	6,461	39	23,500	30,000
81	28	6,064	37	23,899	30,000
82	29	5,680	35	24,285	30,000
83	30	5,333	33	24,634	30,000
84	31	5,042	31	24,928	30,000
85	32	4,766	29	25,205	30,000
86	33	4,505	27	25,468	30,000
87	34	4,259	25	25,716	30,000
88	35	4,026	24	25,950	30,000
89	36	3,807	22	26,171	30,000
90	37	3,599	21	26,380	30,000
91	38	3,404	19	26,577	30,000
92	39	3,219	18	26,763	30,000
93	40	2,878	189	26,933	30,000

to be continued

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

Age	End of Policy Year	Cash Withdrawal Amount			
		Guaranteed	Non-Guaranteed		Total
		From Guaranteed Cash Value (A)	From Reversionary Bonus (B)	From Terminal Bonus (C)	(A)+(B)+(C)
94	41	2,722	177	27,101	30,000
95	42	2,577	166	27,256	30,000
96	43	2,442	156	27,403	30,000
97	44	2,310	146	27,544	30,000
98	45	2,185	137	27,678	30,000
99	46	2,068	128	27,805	30,000
100	47	1,956	119	27,924	30,000

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

Age	End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount[1],[2]	Principal Amount After Cash Withdrawal	Surrender Value after Cash Withdrawal			
					Guaranteed[2]	Non-Guaranteed		Total
					Guaranteed Cash Value (A)	Reversionary Bonus (B)	Terminal Bonus (C)	(A)+(B)+(C)
54	1	526,691	0	539,642	298,422	0	0	298,422
55	2	475,732	30,000	485,936	271,444	0	0	271,444
56	3	432,675	30,000	441,956	249,396	0	11,491	260,887
57	4	401,777	30,000	410,395	233,884	0	98,495	332,379
58	5	378,475	30,000	386,593	231,917	0	176,673	408,590
59	6	357,259	30,000	364,923	218,990	0	203,992	422,982
60	7	337,071	30,000	344,301	207,476	0	213,467	420,943
61	8	317,901	30,000	324,720	204,931	0	215,614	420,545
62	9	300,027	30,000	306,463	201,009	0	225,863	426,872
63	10	280,604	30,000	286,623	196,595	0	233,598	430,192
64	11	262,397	30,000	268,026	194,748	0	234,523	429,270
65	12	245,333	30,000	250,596	195,790	0	232,553	428,343
66	13	230,032	30,000	234,249	195,832	0	231,203	427,035
67	14	215,003	30,000	218,944	194,991	0	231,424	426,415
68	15	200,957	30,000	204,641	193,447	0	233,086	426,532
69	16	187,856	30,000	191,300	191,300	0	236,255	427,554
70	17	175,645	30,000	178,864	182,960	0	245,939	428,899
71	18	164,277	30,000	167,288	172,089	0	258,794	430,883
72	19	153,673	30,000	156,490	161,247	0	270,884	432,131
73	20	144,183	30,000	146,379	151,063	0	280,608	431,671
74	21	134,956	30,000	137,011	141,656	0	294,438	436,094
75	22	126,333	30,000	128,257	132,823	0	303,968	436,791
76	23	118,281	30,000	120,082	124,549	0	313,414	437,963
77	24	110,772	30,000	112,459	116,833	0	322,981	439,815
78	25	103,773	30,000	105,353	109,641	0	332,389	442,030
79	26	97,255	30,000	98,736	102,923	0	341,923	444,846
80	27	91,161	30,000	92,549	96,640	0	349,279	445,919
81	28	85,450	30,000	86,751	90,742	0	355,333	446,075
82	29	80,115	30,000	81,335	85,296	0	362,346	447,642
83	30	75,119	30,000	76,263	80,190	0	368,044	448,235
84	31	70,772	30,000	71,487	75,461	0	370,729	446,191
85	32	66,319	30,000	66,989	70,988	0	373,062	444,051
86	33	62,127	30,000	62,754	66,758	0	375,019	441,777
87	34	58,178	30,000	58,766	62,756	0	376,511	439,267
88	35	54,460	30,000	55,010	58,970	0	377,696	436,666
89	36	50,957	30,000	51,472	55,389	0	378,422	433,810
90	37	47,658	30,000	48,140	52,000	0	378,763	430,764
91	38	44,551	30,000	45,001	48,794	0	378,680	427,475
92	39	41,623	30,000	42,043	45,764	0	378,180	423,944
93	40	39,030	30,000	39,425	43,328	0	378,162	421,489

to be continued

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

Age	End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount[1],[2]	Principal Amount After Cash Withdrawal	Surrender Value after Cash Withdrawal			
					Guaranteed[2]	Non-Guaranteed		Total
					Guaranteed Cash Value (A)	Reversionary Bonus (B)	Terminal Bonus (C)	(A)+(B)+(C)
94	41	36,584	30,000	36,954	40,712	0	378,187	418,899
95	42	34,623	30,000	34,623	38,279	0	377,837	416,116
96	43	32,423	30,000	32,423	35,983	0	377,141	413,124
97	44	30,347	30,000	30,347	33,767	0	376,241	410,008
98	45	28,388	30,000	28,388	31,667	0	374,948	406,614
99	46	26,539	30,000	26,539	29,681	0	373,354	403,035
100	47	24,794	30,000	24,794	27,799	0	371,396	399,195

Remarks: (1) For the breakdown of guaranteed and non-guaranteed Cash Withdrawal Amount, please refer to the Cash Withdrawal Amount illustration under the Illustration of Cash Withdrawal.

(2) The above "Guaranteed Cash Withdrawal Amount" and "Guaranteed amount of Surrender Value after Cash Withdrawal" at each policy year are calculated based on the projected principal amount at the end of the policy year. The actual principal amount after each partial surrender may be more or less than the above illustrated figures of each policy year, therefore, depending on the actual principal amount at the end of the policy year, the subsequent actual "Guaranteed Cash Withdrawal Amount" and "Guaranteed amount of Surrender Value after Cash Withdrawal" will be reflected accordingly.

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

1. The principal amount of GlobalFlexi Savings Insurance Plan is used to calculate premium and relevant policy values. For death benefit, please refer to the value illustrated as Total Death Benefit after Cash Withdrawal in the Illustration of Cash Withdrawal of this illustration.
2. This illustration assumes that no loans are taken throughout the term of the Policy, and none of the Flexi Withdrawal Option, Value Safeguard Option, Bonus Lock-in Option, Bonus Unlock Option, Currency Exchange Option, Policy Split Option and Health Impairment Option is exercised and that the required Single Premium has been paid in full.
3. Cash withdrawals (illustrated above) will be deducted first from any cash value of your encashable Reversionary Bonus and any associated Terminal Bonus (collectively, "Cash Value of Encashable Bonuses"), and then any withdrawal which exceeds the remaining balance of the Cash Value of Encashable Bonuses will be deducted from the Guaranteed Cash Value and any associated cash value of Terminal Bonus (from and after the end of the 3rd policy year) (if any), which in turn will reduce the principal amount of the policy (as reflected in an endorsement to the policy). Therefore, the subsequent Guaranteed Cash Value, face values and cash values of any Reversionary Bonus and any Terminal Bonus and total premiums paid as used in the calculation of the Death Benefit will be reduced accordingly based on the reduced principal amount. Any cash withdrawals will reduce the future value of your Policy as well as the sustainability and potential growth in the value of your Policy.
4. Total Premiums Paid refers to the total premiums paid corresponding to the latest principal amount of the Policy. Therefore, for cash withdrawals that cause a reduction in the principal amount of the Policy, the Total Premiums Paid will be adjusted accordingly based on the reduced principal amount. The amount of Total Premiums Paid illustrated above may differ from the actual total amount of premiums payable over the term of the Policy. The total premiums required over the term of the Policy is $526,691.
5. The Policy is subject to the Company's minimum principal amount requirements, and no withdrawal will be allowed which has the effect of reducing the principal amount of the policy below the minimum principal amount required.
6. Cash Value of Encashable Bonuses consists of the projected cash value of Reversionary Bonus and the projected cash value of the associated Terminal Bonus which are based on current projections of surrender values and bonus scales, both of which are not guaranteed.
7. The actual amount and number of years for withdrawal may not be sustainable and may vary from those illustrated depending on the actual amount of non-guaranteed benefits payable.
8. Cash withdrawal will be by application in writing to the Company using the Company's prescribed form.

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

9. **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 Total Surrender Value and where applicable, the projected Total Death Benefit are adjusted accordingly. 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.**

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

Age	End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount[1],[2]	Principal Amount After Cash Withdrawal	Guaranteed Cash Value	Death Benefit after Cash Withdrawal				
						Guaranteed[2]	Non-Guaranteed		Total	Total Benefit Amount
							Reversionary Bonus	Terminal Bonus		
					(A)	(B)	(C)	(D)	(A)+(C)+(D)= (E)	Max(B or E)
54	1	526,691	0	539,642	298,422	553,025	0	0	298,422	553,025
55	2	475,732	30,000	485,936	271,444	499,518	0	0	271,444	499,518
56	3	432,675	30,000	441,956	249,396	454,309	0	11,491	260,887	454,309
57	4	401,777	30,000	410,395	233,884	421,866	0	98,495	332,379	421,866
58	5	378,475	30,000	386,593	231,917	397,398	0	176,673	408,590	408,590
59	6	357,259	30,000	364,923	218,990	375,122	0	203,992	422,982	422,982
60	7	337,071	30,000	344,301	207,476	353,925	0	213,467	420,943	420,943
61	8	317,901	30,000	324,720	204,931	333,796	0	215,614	420,545	420,545
62	9	300,027	30,000	306,463	201,009	315,028	0	225,863	426,872	426,872
63	10	280,604	30,000	286,623	196,595	294,634	0	233,598	430,192	430,192
64	11	262,397	30,000	268,026	194,748	275,517	0	234,523	429,270	429,270
65	12	245,333	30,000	250,596	195,790	257,600	0	232,553	428,343	428,343
66	13	230,032	30,000	234,249	195,832	241,534	0	231,203	427,035	427,035
67	14	215,003	30,000	218,944	194,991	225,753	0	231,424	426,415	426,415
68	15	200,957	30,000	204,641	193,447	211,005	0	233,086	426,532	426,532
69	16	187,856	30,000	191,300	191,300	197,249	0	236,255	427,554	427,554
70	17	175,645	30,000	178,864	182,960	184,427	0	245,939	428,899	428,899
71	18	164,277	30,000	167,288	172,089	172,490	0	258,794	430,883	430,883
72	19	153,673	30,000	156,490	161,247	161,357	0	270,884	432,131	432,131
73	20	144,183	30,000	146,379	151,063	151,392	0	280,608	431,671	431,671
74	21	134,956	30,000	137,011	141,656	141,704	0	294,438	436,094	436,094
75	22	126,333	30,000	128,257	132,823	132,823	0	303,968	436,791	436,791
76	23	118,281	30,000	120,082	124,549	124,549	0	313,414	437,963	437,963
77	24	110,772	30,000	112,459	116,833	116,833	0	322,981	439,815	439,815
78	25	103,773	30,000	105,353	109,641	109,641	0	332,389	442,030	442,030
79	26	97,255	30,000	98,736	102,923	102,923	0	341,923	444,846	444,846
80	27	91,161	30,000	92,549	96,640	96,640	0	349,279	445,919	445,919
81	28	85,450	30,000	86,751	90,742	90,742	0	355,333	446,075	446,075
82	29	80,115	30,000	81,335	85,296	85,296	0	362,346	447,642	447,642
83	30	75,119	30,000	76,263	80,190	80,190	0	368,044	448,235	448,235
84	31	70,772	30,000	71,487	75,461	75,461	0	370,729	446,191	446,191
85	32	66,319	30,000	66,989	70,988	70,988	0	373,062	444,051	444,051
86	33	62,127	30,000	62,754	66,758	66,758	0	375,019	441,777	441,777
87	34	58,178	30,000	58,766	62,756	62,756	0	376,511	439,267	439,267
88	35	54,460	30,000	55,010	58,970	58,970	0	377,696	436,666	436,666
89	36	50,957	30,000	51,472	55,389	55,389	0	378,422	433,810	433,810
90	37	47,658	30,000	48,140	52,000	52,000	0	378,763	430,764	430,764
91	38	44,551	30,000	45,001	48,794	48,794	0	378,680	427,475	427,475
92	39	41,623	30,000	42,043	45,764	45,764	0	378,180	423,944	423,944
93	40	39,030	30,000	39,425	43,328	43,328	0	378,162	421,489	421,489

to be continued

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

Age	End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount(1),(2)	Principal Amount After Cash Withdrawal	Guaranteed Cash Value	Death Benefit after Cash Withdrawal				
						Guaranteed(2)	Non-Guaranteed		Total	Total Benefit Amount
							Reversionary Bonus	Terminal Bonus		
					(A)	(B)	(C)	(D)	(A)+(C)+(D)= (E)	Max(B or E)
94	41	36,584	30,000	36,954	40,712	40,712	0	378,187	418,899	418,899
95	42	34,623	30,000	34,623	38,279	38,279	0	377,837	416,116	416,116
96	43	32,423	30,000	32,423	35,983	35,983	0	377,141	413,124	413,124
97	44	30,347	30,000	30,347	33,767	33,767	0	376,241	410,008	410,008
98	45	28,388	30,000	28,388	31,667	31,667	0	374,948	406,614	406,614
99	46	26,539	30,000	26,539	29,681	29,681	0	373,354	403,035	403,035
100	47	24,794	30,000	24,794	27,799	27,799	0	371,396	399,195	399,195

Remarks: (1) For the breakdown of guaranteed and non-guaranteed Cash Withdrawal Amount, please refer to the Cash Withdrawal Amount illustration under the Illustration of Cash Withdrawal.

(2) The above "Guaranteed Cash Withdrawal Amount" and "Guaranteed amount of Death Benefit after Cash Withdrawal" at each policy year are calculated based on the projected principal amount at the end of the policy year. The actual principal amount after each partial surrender may be more or less than the above illustrated figures of each policy year, therefore, depending on the actual principal amount at the end of the policy year, the subsequent actual "Guaranteed Cash Withdrawal Amount" and "Guaranteed amount of Death Benefit after Cash Withdrawal" will be reflected accordingly.

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

1. The principal amount of GlobalFlexi Savings Insurance Plan is used to calculate premium and relevant policy values. For death benefit, please refer to the value illustrated as Total Death Benefit after Cash Withdrawal in the Illustration of Cash Withdrawal of this illustration.
2. This illustration assumes that no loans are taken throughout the term of the Policy, and none of the Flexi Withdrawal Option, Value Safeguard Option, Bonus Lock-in Option, Bonus Unlock Option, Currency Exchange Option, Policy Split Option and Health Impairment Option is exercised and that the required Single Premium has been paid in full.
3. Cash withdrawals (illustrated above) will be deducted first from any cash value of your encashable Reversionary Bonus and any associated Terminal Bonus (collectively, "Cash Value of Encashable Bonuses"), and then any withdrawal which exceeds the remaining balance of the Cash Value of Encashable Bonuses will be deducted from the Guaranteed Cash Value and any associated cash value of Terminal Bonus (from and after the end of the 3rd policy year) (if any), which in turn will reduce the principal amount of the policy (as reflected in an endorsement to the policy). Therefore, the subsequent Guaranteed Cash Value, face values and cash values of any Reversionary Bonus and any Terminal Bonus and total premiums paid as used in the calculation of the Death Benefit will be reduced accordingly based on the reduced principal amount. Any cash withdrawals will reduce the future value of your Policy as well as the sustainability and potential growth in the value of your Policy.
4. Total Premiums Paid refers to the total premiums paid corresponding to the latest principal amount of the Policy. Therefore, for cash withdrawals that cause a reduction in the principal amount of the Policy, the Total Premiums Paid will be adjusted accordingly based on the reduced principal amount. The amount of Total Premiums Paid illustrated above may differ from the actual total amount of premiums payable over the term of the Policy. The total premiums required over the term of the Policy is $526,691.
5. The Policy is subject to the Company's minimum principal amount requirements, and no withdrawal will be allowed which has the effect of reducing the principal amount of the policy below the minimum principal amount required.
6. Cash Value of Encashable Bonuses consists of the projected cash value of Reversionary Bonus and the projected cash value of the associated Terminal Bonus which are based on current projections of surrender values and bonus scales, both of which are not guaranteed.
7. The actual amount and number of years for withdrawal may not be sustainable and may vary from those illustrated depending on the actual amount of non-guaranteed benefits payable.
8. Cash withdrawal will be by application in writing to the Company using the Company's prescribed form.

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

9. **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 Total Surrender Value and where applicable, the projected Total Death Benefit are adjusted accordingly. 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.**

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

The breakdown of guaranteed and non-guaranteed Cash Withdrawal Amount is illustrated as follows:

Age	End of Policy Year	Cash Withdrawal Amount			
		Guaranteed	Non-Guaranteed		Total
		From Guaranteed Cash Value (A)	From Reversionary Bonus (B)	From Terminal Bonus (C)	(A)+(B)+(C)
54	1	0	0	0	0
55	2	30,000	0	0	30,000
56	3	25,831	3,103	1,066	30,000
57	4	19,883	2,811	7,306	30,000
58	5	16,753	2,588	10,659	30,000
59	6	15,787	2,410	11,803	30,000
60	7	15,517	2,242	12,241	30,000
61	8	15,858	2,077	12,065	30,000
62	9	16,165	1,917	11,918	30,000
63	10	17,958	87	11,955	30,000
64	11	18,374	79	11,547	30,000
65	12	18,889	71	11,040	30,000
66	13	19,360	63	10,577	30,000
67	14	19,793	56	10,151	30,000
68	15	20,190	49	9,761	30,000
69	16	20,561	42	9,397	30,000
70	17	20,452	35	9,512	30,000
71	18	19,996	29	9,975	30,000
72	19	19,451	23	10,526	30,000
73	20	18,831	17	11,152	30,000
74	21	18,271	11	11,717	30,000
75	22	18,989	6	13,172	32,167

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

Age	End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount[1],[2]	Principal Amount After Cash Withdrawal	Surrender Value after Cash Withdrawal			
					Guaranteed[2]	Non-Guaranteed		Total
					Guaranteed Cash Value (A)	Reversionary Bonus (B)	Terminal Bonus (C)	(A)+(B)+(C)
54	1	526,691	0	539,642	298,422	0	0	298,422
55	2	475,732	30,000	485,936	271,444	0	0	271,444
56	3	430,917	30,000	440,161	248,383	0	9,596	257,978
57	4	396,761	30,000	405,272	230,965	0	78,542	309,506
58	5	369,421	30,000	377,345	226,370	0	131,807	358,176
59	6	343,666	30,000	351,038	210,658	0	144,276	354,934
60	7	318,456	30,000	325,287	196,018	0	142,248	338,266
61	8	293,857	30,000	300,160	189,431	0	133,121	322,552
62	9	269,729	30,000	275,515	180,710	0	123,624	304,334
63	10	244,845	30,000	249,333	171,017	0	113,471	284,489
64	11	220,012	30,000	224,045	162,791	0	101,985	264,776
65	12	196,270	30,000	199,868	156,156	0	91,000	247,156
66	13	173,529	30,000	176,710	147,729	0	80,491	228,221
67	14	151,704	30,000	154,485	137,584	0	70,383	207,968
68	15	131,130	30,000	133,127	125,845	0	60,706	186,551
69	16	110,877	30,000	112,566	112,566	0	51,341	163,907
70	17	91,183	30,000	92,571	94,691	0	43,962	138,653
71	18	72,402	30,000	73,133	75,232	0	37,473	112,706
72	19	53,713	30,000	54,256	55,905	0	30,215	86,120
73	20	35,649	30,000	36,009	37,161	0	21,987	59,148
74	21	18,337	30,000	18,337	18,958	0	12,150	31,108
75	22	0	32,167	0	0	0	0	0

It is assumed the policy will be surrendered at the end of policy year 22 with all cash value of the policy has been withdrawn.

Remarks: (1) For the breakdown of guaranteed and non-guaranteed Cash Withdrawal Amount, please refer to the Cash Withdrawal Amount illustration under the Illustration of Cash Withdrawal.

(2) The above "Guaranteed Cash Withdrawal Amount" and "Guaranteed amount of Surrender Value after Cash Withdrawal" at each policy year are calculated based on the projected principal amount at the end of the policy year. The actual principal amount after each partial surrender may be more or less than the above illustrated figures of each policy year, therefore, depending on the actual principal amount at the end of the policy year, the subsequent actual "Guaranteed Cash Withdrawal Amount" and "Guaranteed amount of Surrender Value after Cash Withdrawal" will be reflected accordingly.

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

1. The principal amount of GlobalFlexi Savings Insurance Plan is used to calculate premium and relevant policy values. For death benefit, please refer to the value illustrated as Total Death Benefit after Cash Withdrawal in the Illustration of Cash Withdrawal of this illustration.
2. This illustration assumes that no loans are taken throughout the term of the Policy, and none of the Flexi Withdrawal Option, Value Safeguard Option, Bonus Lock-in Option, Bonus Unlock Option, Currency Exchange Option, Policy Split Option and Health Impairment Option is exercised and that the required Single Premium has been paid in full.

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

3. Cash withdrawals (illustrated above) will be deducted first from any cash value of your encashable Reversionary Bonus and any associated Terminal Bonus (collectively, "Cash Value of Encashable Bonuses"), and then any withdrawal which exceeds the remaining balance of the Cash Value of Encashable Bonuses will be deducted from the Guaranteed Cash Value and any associated cash value of Terminal Bonus (from and after the end of the 3rd policy year) (if any), which in turn will reduce the principal amount of the policy (as reflected in an endorsement to the policy). Therefore, the subsequent Guaranteed Cash Value, face values and cash values of any Reversionary Bonus and any Terminal Bonus and total premiums paid as used in the calculation of the Death Benefit will be reduced accordingly based on the reduced principal amount. Any cash withdrawals will reduce the future value of your Policy as well as the sustainability and potential growth in the value of your Policy.
4. Total Premiums Paid refers to the total premiums paid corresponding to the latest principal amount of the Policy. Therefore, for cash withdrawals that cause a reduction in the principal amount of the Policy, the Total Premiums Paid will be adjusted accordingly based on the reduced principal amount. The amount of Total Premiums Paid illustrated above may differ from the actual total amount of premiums payable over the term of the Policy. The total premiums required over the term of the Policy is $526,691.
5. The Policy is subject to the Company's minimum principal amount requirements, and no withdrawal will be allowed which has the effect of reducing the principal amount of the policy below the minimum principal amount required.
6. Cash Value of Encashable Bonuses consists of the projected cash value of Reversionary Bonus and the projected cash value of the associated Terminal Bonus which are based on current projections of surrender values and bonus scales, both of which are not guaranteed.
7. The actual amount and number of years for withdrawal may not be sustainable and may vary from those illustrated depending on the actual amount of non-guaranteed benefits payable.
8. Cash withdrawal will be by application in writing to the Company using the Company's prescribed form.
9. **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 Total Surrender Value and where applicable, the projected Total Death Benefit are adjusted accordingly. 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.**

AIA INTERNATIONAL LIMITED

Plan: GlobalFlexi Savings Insurance Plan (Single Premium)

Age	End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount(1),(2)	Principal Amount After Cash Withdrawal	Guaranteed Cash Value	Death Benefit after Cash Withdrawal				
						Guaranteed(2)	Non-Guaranteed		Total	Total Benefit Amount
							Reversionary Bonus	Terminal Bonus		
					(A)	(B)	(C)	(D)	(A)+(C)+(D)= (E)	Max(B or E)
54	1	526,691	0	539,642	298,422	553,025	0	0	298,422	553,025
55	2	475,732	30,000	485,936	271,444	499,518	0	0	271,444	499,518
56	3	430,917	30,000	440,161	248,383	452,463	0	9,596	257,978	452,463
57	4	396,761	30,000	405,272	230,965	416,599	0	78,542	309,506	416,599
58	5	369,421	30,000	377,345	226,370	387,892	0	131,807	358,176	387,892
59	6	343,666	30,000	351,038	210,658	360,849	0	144,276	354,934	360,849
60	7	318,456	30,000	325,287	196,018	334,379	0	142,248	338,266	338,266
61	8	293,857	30,000	300,160	189,431	308,550	0	133,121	322,552	322,552
62	9	269,729	30,000	275,515	180,710	283,216	0	123,624	304,334	304,334
63	10	244,845	30,000	249,333	171,017	257,087	0	113,471	284,489	284,489
64	11	220,012	30,000	224,045	162,791	231,012	0	101,985	264,776	264,776
65	12	196,270	30,000	199,868	156,156	206,083	0	91,000	247,156	247,156
66	13	173,529	30,000	176,710	147,729	182,205	0	80,491	228,221	228,221
67	14	151,704	30,000	154,485	137,584	159,289	0	70,383	207,968	207,968
68	15	131,130	30,000	133,127	125,845	137,686	0	60,706	186,551	186,551
69	16	110,877	30,000	112,566	112,566	116,421	0	51,341	163,907	163,907
70	17	91,183	30,000	92,571	94,691	95,742	0	43,962	138,653	138,653
71	18	72,402	30,000	73,133	75,232	76,022	0	37,473	112,706	112,706
72	19	53,713	30,000	54,256	55,905	56,399	0	30,215	86,120	86,120
73	20	35,649	30,000	36,009	37,161	37,431	0	21,987	59,148	59,148
74	21	18,337	30,000	18,337	18,958	19,253	0	12,150	31,108	31,108
75	22	0	32,167	0	0	0	0	0	0	0

It is assumed the policy will be surrendered at the end of policy year 22 with all cash value of the policy has been withdrawn.

Remarks: (1) For the breakdown of guaranteed and non-guaranteed Cash Withdrawal Amount, please refer to the Cash Withdrawal Amount illustration under the Illustration of Cash Withdrawal.

(2) The above "Guaranteed Cash Withdrawal Amount" and "Guaranteed amount of Death Benefit after Cash Withdrawal" at each policy year are calculated based on the projected principal amount at the end of the policy year. The actual principal amount after each partial surrender may be more or less than the above illustrated figures of each policy year, therefore, depending on the actual principal amount at the end of the policy year, the subsequent actual "Guaranteed Cash Withdrawal Amount" and "Guaranteed amount of Death Benefit after Cash Withdrawal" will be reflected accordingly.

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

1. The principal amount of GlobalFlexi Savings Insurance Plan is used to calculate premium and relevant policy values. For death benefit, please refer to the value illustrated as Total Death Benefit after Cash Withdrawal in the Illustration of Cash Withdrawal of this illustration.
2. This illustration assumes that no loans are taken throughout the term of the Policy, and none of the Flexi Withdrawal Option, Value Safeguard Option, Bonus Lock-in Option, Bonus Unlock Option, Currency Exchange Option, Policy Split Option and Health Impairment Option is exercised and that the required Single Premium has been paid in full.

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3. Cash withdrawals (illustrated above) will be deducted first from any cash value of your encashable Reversionary Bonus and any associated Terminal Bonus (collectively, "Cash Value of Encashable Bonuses"), and then any withdrawal which exceeds the remaining balance of the Cash Value of Encashable Bonuses will be deducted from the Guaranteed Cash Value and any associated cash value of Terminal Bonus (from and after the end of the 3rd policy year) (if any), which in turn will reduce the principal amount of the policy (as reflected in an endorsement to the policy). Therefore, the subsequent Guaranteed Cash Value, face values and cash values of any Reversionary Bonus and any Terminal Bonus and total premiums paid as used in the calculation of the Death Benefit will be reduced accordingly based on the reduced principal amount. Any cash withdrawals will reduce the future value of your Policy as well as the sustainability and potential growth in the value of your Policy.
4. Total Premiums Paid refers to the total premiums paid corresponding to the latest principal amount of the Policy. Therefore, for cash withdrawals that cause a reduction in the principal amount of the Policy, the Total Premiums Paid will be adjusted accordingly based on the reduced principal amount. The amount of Total Premiums Paid illustrated above may differ from the actual total amount of premiums payable over the term of the Policy. The total premiums required over the term of the Policy is $526,691.
5. The Policy is subject to the Company's minimum principal amount requirements, and no withdrawal will be allowed which has the effect of reducing the principal amount of the policy below the minimum principal amount required.
6. Cash Value of Encashable Bonuses consists of the projected cash value of Reversionary Bonus and the projected cash value of the associated Terminal Bonus which are based on current projections of surrender values and bonus scales, both of which are not guaranteed.
7. The actual amount and number of years for withdrawal may not be sustainable and may vary from those illustrated depending on the actual amount of non-guaranteed benefits payable.
8. Cash withdrawal will be by application in writing to the Company using the Company's prescribed form.
9. **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 Total Surrender Value and where applicable, the projected Total Death Benefit are adjusted accordingly. 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.**