05272019

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite Life Insurance Plan 3

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 Wealth Elite Life Insurance Plan 3

Name of Life Insured: Mr. KLOTH JAN	Age: 53	Sex: Male	Non-Smoker
Risk Classification: Prestige Plus	Usual Residence: Hong Kong	First Day Surrender Value: 849,972	

2. Benefit Summary

Policy Currency: US$

(i) Basic Policy

Benefit Description	Initial Sum Assured	Initial Single Premium	Premium Payment Term (Year)	Benefit Term (Year)
Wealth Elite Life Insurance Plan 3	6,338,341	1,000,000.06	Single Premium	Whole Life

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: 1,000,012.82
(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).

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 Terminal Bonus	Total	Guaranteed(1)	Non-Guaranteed Terminal Bonus	Total
		(A)	(B)	(A)+(B)	(C)	(D)	(C)+(D)= (E)
1	1,000,000	849,972	0	849,972	6,338,341	0	6,338,341
2	1,000,000	849,972	0	849,972	6,338,341	0	6,338,341
3	1,000,000	849,972	2,979	852,951	6,338,341	2,979	6,341,320
4	1,000,000	849,972	4,373	854,345	6,338,341	4,373	6,342,714
5	1,000,000	849,972	8,240	858,211	6,338,341	8,240	6,346,581
10	1,000,000	849,972	179,375	1,029,347	6,338,341	179,375	6,517,716
15	1,000,000	849,972	319,009	1,168,980	4,753,756	1,796,222	6,549,978
20	1,000,000	849,972	551,689	1,401,660	3,169,171	3,413,133	6,582,304
25	1,000,000	849,972	892,503	1,742,474	3,169,171	3,480,510	6,649,680
30	1,000,000	1,000,000	1,272,675	2,272,675	3,169,171	3,547,886	6,717,057
Age 65	1,000,000	849,972	225,011	1,074,982	5,704,507	826,076	6,530,583
Age 70	1,000,000	849,972	397,097	1,247,069	4,119,922	2,442,987	6,562,908
Age 75	1,000,000	849,972	669,582	1,519,554	3,169,171	3,440,071	6,609,242
Age 80	1,000,000	849,972	1,078,850	1,928,821	3,169,171	3,507,448	6,676,618
Age 85	1,000,000	1,000,000	1,463,462	2,463,462	3,169,171	3,876,973	7,046,144
Age 90	1,000,000	1,000,000	2,093,997	3,093,997	3,169,171	4,218,546	7,387,717
Age 95	1,000,000	1,000,000	2,904,284	3,904,284	3,169,171	4,663,815	7,832,985
Age 100	1,000,000	1,000,000	3,979,976	4,979,976	3,169,171	5,249,668	8,418,838

Remark: (1) On or before the 10th policy anniversary, value of column (C) is equal to 100% of Sum Assured. After the 10th policy anniversary, it is equal to the higher of (i) Single Premium paid; and (ii) the Sum Assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be 100% from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by 5% on each policy anniversary starting from 11th policy anniversary until it reaches 50% and shall remain unchanged thereafter.

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

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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 Terminal Bonus	Total	Non-Guaranteed Terminal Bonus	Total
		(A)	(B)	(A)+(B)	(C)	(A)+(C)
1	1,000,000	849,972	0	849,972	0	849,972
2	1,000,000	849,972	0	849,972	0	849,972
3	1,000,000	849,972	697	850,669	6,719	856,690
4	1,000,000	849,972	1,014	850,986	9,698	859,669
5	1,000,000	849,972	1,965	851,936	18,128	868,099
10	1,000,000	849,972	42,784	892,755	396,844	1,246,815
15	1,000,000	849,972	75,083	925,055	659,799	1,509,771
20	1,000,000	849,972	129,754	979,726	1,220,326	2,070,297
25	1,000,000	849,972	209,863	1,059,834	1,992,300	2,842,271
30	1,000,000	1,000,000	299,212	1,299,212	2,841,219	3,841,219
Age 65	1,000,000	849,972	53,054	903,026	468,012	1,317,983
Age 70	1,000,000	849,972	93,425	943,397	841,113	1,691,085
Age 75	1,000,000	849,972	157,470	1,007,442	1,494,586	2,344,558
Age 80	1,000,000	849,972	253,662	1,103,634	2,408,379	3,258,350
Age 85	1,000,000	1,000,000	343,070	1,343,070	3,272,673	4,272,673
Age 90	1,000,000	1,000,000	490,370	1,490,370	4,685,853	5,685,853
Age 95	1,000,000	1,000,000	678,223	1,678,223	6,509,328	7,509,328
Age 100	1,000,000	1,000,000	925,365	1,925,365	8,943,124	9,943,124

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 lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

5. Basic Plan - Death Benefits - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	DEATH BENEFIT				
			Pessimistic Scenario		Optimistic Scenario	
		Guaranteed[1]	Non-Guaranteed Terminal Bonus	Total	Non-Guaranteed Terminal Bonus	Total
		(A)	(B)	(A)+(B)=(C)	(D)	(A)+(D)=(E)
1	1,000,000	6,338,341	0	6,338,341	0	6,338,341
2	1,000,000	6,338,341	0	6,338,341	0	6,338,341
3	1,000,000	6,338,341	697	6,339,038	6,719	6,345,060
4	1,000,000	6,338,341	1,014	6,339,355	9,698	6,348,039
5	1,000,000	6,338,341	1,965	6,340,306	18,128	6,356,469
10	1,000,000	6,338,341	42,784	6,381,125	396,844	6,735,185
15	1,000,000	4,753,756	422,767	5,176,523	3,715,092	8,468,848
20	1,000,000	3,169,171	802,751	3,971,921	7,549,788	10,718,959
25	1,000,000	3,169,171	818,407	3,987,577	7,769,412	10,938,582
30	1,000,000	3,169,171	834,126	4,003,296	7,920,581	11,089,752
Age 65	1,000,000	5,704,507	194,777	5,899,284	1,718,197	7,422,704
Age 70	1,000,000	4,119,922	574,761	4,694,682	5,174,622	9,294,543
Age 75	1,000,000	3,169,171	809,026	3,978,196	7,678,647	10,847,817
Age 80	1,000,000	3,169,171	824,682	3,993,852	7,829,879	10,999,050
Age 85	1,000,000	3,169,171	908,855	4,078,025	8,669,900	11,839,070
Age 90	1,000,000	3,169,171	987,894	4,157,064	9,440,072	12,609,242
Age 95	1,000,000	3,169,171	1,089,117	4,258,288	10,452,938	13,622,109
Age 100	1,000,000	3,169,171	1,220,574	4,389,745	11,796,160	14,965,330

Remark: (1) On or before the 10th policy anniversary, value of column (A) is equal to 100% of Sum Assured. After the 10th policy anniversary, it is equal to the higher of (i) Single Premium paid; and (ii) the Sum Assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be 100% from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by 5% on each policy anniversary starting from 11th policy anniversary until it reaches 50% and shall remain unchanged thereafter.

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

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6. Explanation Notes

(i) This Standard Illustration for Participating Policies assumes that no loans and no cash withdrawal of Terminal Bonus and Guaranteed Cash Values are taken throughout the term of the policy, and none of the 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 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) For SURRENDER VALUE in Sections 3 and 4

- Projected TOTAL SURRENDER VALUE is equal to the sum of Guaranteed Cash Value and the non-guaranteed cash value of Terminal Bonus.
- Guaranteed amount of SURRENDER VALUE is equal to Guaranteed Cash Value.
- Projected Non-Guaranteed amount of SURRENDER VALUE is equal to the non-guaranteed cash value of Terminal Bonus.

(iv) For DEATH BENEFIT in Sections 3 and 5

- If the insured passes away on or before the 10th policy anniversary, projected TOTAL DEATH BENEFIT is equal to 100% of the Sum Assured plus the non-guaranteed face value of Terminal Bonus.
- If the insured passes away after the 10th policy anniversary, projected TOTAL DEATH BENEFIT is equal to the higher of
  (i) Single Premium paid, and
  (ii) the Sum Assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be 100% from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by 5% on each policy anniversary starting from the 11th policy anniversary until it reaches 50% and shall remain unchanged thereafter;

  plus the non-guaranteed face value of Terminal Bonus. Guaranteed amount of DEATH BENEFIT is equal to the higher of (i) Single Premium paid, and (ii) 50% to 100% of the Sum Assured depending on when the insured passes away.
- Projected Non-Guaranteed amount of DEATH BENEFIT is equal to the face 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 non-guaranteed face value of any Terminal Bonus will be paid when the Company is paying the Death Benefit on or after the end of the 3rd policy year, whereas the non-guaranteed cash value of any Terminal Bonus will be paid when the policy is surrendered in whole or in part or terminated (other than due to the death of the insured) on or after the end of the 3rd policy year. The cash value of any Terminal Bonus may be equal to or less than the face value of any Terminal Bonus. Both the face value and cash value of Terminal Bonus are non-guaranteed.

(vii) The projected non-guaranteed benefits included in Section 3 are based on the Company's Terminal Bonus scale determined under current assumed investment return and are not guaranteed. The actual amount payable may change from time to time with the values being higher or lower than those illustrated. As another example, the possible potential impact of a change in the Company's current assumed investment return on the Total Surrender Value and the Total Death Benefit are illustrated in Sections 4 and 5. Under certain circumstances, the non-guaranteed benefits may be **zero**.

(viii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.70% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.70% p.a. in comparing with the current assumed investment return.

(ix) When reviewing the values shown in the illustrations in Sections 3, 4 and 5, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

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

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

(xii) In case of discrepancy on the coverage amount and the premium shown in documents submitted to the Company for underwriting purposes (including but not limited to this standard illustration for participating policies and the application form) and the policy contract, the latter shall prevail and shall be final and conclusive.

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

You are subject to exchange rate risks for plans denominated in currencies other than local currency. Exchange rate fluctuates from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of the exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.

Unless otherwise expressly stated as guaranteed in this illustration, any other benefits shown to the Applicant by the sales representative or the Company at any time are subject to change, and are not guaranteed by the sales representative nor by the Company.

	Dividend / Bonus History
	You may browse the website https://www.aia.com.hk/en/dividend-philosophy-history.html to understand the Company's dividend / bonus history for reference purposes.

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).

Usual Residence: Hong Kong
First Day Guaranteed Death Benefit: $6,338,341
First Day Surrender Value: $849,972

****

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.

Wealth Elite Life Insurance Plan 3 is a participating whole-life insurance plan that covers the entire lifespan of the insured (who is being protected under the policy). We will distribute the profit generated from this product group (if any) by declaring a non-guaranteed Terminal Bonus to the policy at least once per policy year starting from the end of the 3rd policy year. Any Terminal Bonus declared is not permanently added to the policy and may change (increase or decrease) according to declarations of Terminal Bonus we make subsequently.

We will make payment of the non-guaranteed face value of Terminal Bonus under your policy upon the death of the insured (according to the death benefit calculation).

In the event that the policy is terminated in any way other than the death of the insured, we will make payment of the non-guaranteed cash value of Terminal Bonus under the policy, which is not guaranteed.

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

End of Policy Year	Projected Total Surrender Value
20	1,401,660
30	2,272,675

Projected Total Surrender Value means the sum of the guaranteed cash value and the non-guaranteed cash value of Terminal Bonus. 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.

2. **Preserve your wealth with life protection**

If the insured passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary as follows:

a) If the insured passes away on or before the 10th policy anniversary, the death benefit is equal to 100% of the sum assured plus the non-guaranteed face value of Terminal Bonus.

b) If the insured passes away after the 10th policy anniversary, the death benefit is equal to the higher of

(i) Single Premium paid of the basic plan, and

(ii) the Sum Assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be 100% from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by 5% on each policy anniversary starting from the 11th policy anniversary until it reaches 50% and shall remain unchanged thereafter.

Together with the non-guaranteed face value of Terminal Bonus.

3. **Contingent Owner**

You can designate an aged 18 or above family member as the Contingent Owner. In the event of your passing, the ownership of the Policy will be transferred to the Contingent Owner if we approve the Contingent Owner's application to become the new Owner.

4. **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.

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5. **Beneficiary Flexi Option**

   Once you have selected the Death Benefit Settlement Option, you can also select the Beneficiary Flexi Option. Under this option, after the insured has passed away, the beneficiary who is aged 18 or above may receive his / her share of the unpaid balance of the death benefit 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 that he / she is diagnosed 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.

6. **Health Impairment Option**

   Starting from the end of the 3rd policy year, 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 means the percentage of Sum Assured as designated by the Owner on our prescribed form and approved by us. The designated percentage of policy value for (i) benefit payment; (ii) ownership transfer; and (iii) benefit payment and ownership transfer are subject to our minimum percentage and maximum percentage requirements. We reserve the right to change any of the minimum percentage and maximum percentage requirements from time to time with absolute discretion. 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.

7. **Policy Split Option**

   After the end of the 1st policy year, provided there is no policy debt, 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") based on the percentage of split of the sum assured of the 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 respective sum assured of both the current policy and the Split Policy after the Policy Split Option is exercised must not be less than the minimum sum assured amount we permit at the time of your application to exercise the Policy Split Option. 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. Please refer to the product brochure for details of the Policy Split Option.

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8. **Pre-underwriting Option**
   If you expect the need for additional life coverage for the insured in the future, you can apply for the Pre-underwriting Option during your application for Wealth Elite Life Insurance Plan 3 to benefit from medical underwriting in advance, provided the insured is aged 60 or below when you apply for this option. Your application for the Pre-underwriting Option is subject to our approval, our prevailing rules and conditions and the insured's underwriting result. Under the Pre-underwriting Option, you can apply for new Wealth Elite Life Insurance Plan 3 policies via simplified medial underwriting within 36 months from the date of our approval of your application for this option, as long as the total sum assured of all Wealth Elite Life Insurance Plan 3 policies covering the same insured does not exceed the pre-underwriting limit approved by us under this option. However, if the insured does not pass the simplified medical underwriting, the insured will need to undergo full medical underwriting. Pre-underwriting Option is not a product feature, and it is not guaranteed to be offered. Please refer to the product brochure for details of the Pre-underwriting Option.

9. **Policy Reverse Mortgage Programme**
   This plan is eligible for simplified application under the Policy Reverse Mortgage Programme ("PRMP") operated by HKMC Insurance Limited, a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited. Policy reverse mortgage is a loan arrangement. It enables the policyowner to use his / her life insurance policy as collateral to borrow from a lender. Borrower will receive monthly payouts either over a fixed period of his / her choice or throughout his / her lifetime until the termination of his / her life insurance policy. The borrower may also apply to borrow lump-sum payouts for specific purposes when needed, subject to the lender's approval. The eligibility of Wealth Elite Life Insurance Plan 3 under the PRMP is based on the features of this plan, and it does not mean your PRMP application will be approved. Therefore, you and your life insurance policy are still required to meet all the eligibility requirements under PRMP before you apply for the policy reverse mortgage loan. For further information, please refer to The Hong Kong Mortgage Corporation Limited website: www.hkmc.com.hk.

10. This plan offers an option for a policy loan. Interest on a policy loan will be charged at a rate solely determined by us from time to time. Please note we will deduct all amount you owe us and outstanding debt under your policy before we make any benefit payment.

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

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Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			DEATH BENEFIT		
			Guaranteed	Non-Guaranteed Terminal Bonus	Total	Guaranteed[1]	Non-Guaranteed Terminal Bonus	Total
			(A)	(B)	(A)+(B)	(C)	(D)	(C)+(D)= (E)
54	1	1,000,000	849,972	0	849,972	6,338,341	0	6,338,341
55	2	1,000,000	849,972	0	849,972	6,338,341	0	6,338,341
56	3	1,000,000	849,972	2,979	852,951	6,338,341	2,979	6,341,320
57	4	1,000,000	849,972	4,373	854,345	6,338,341	4,373	6,342,714
58	5	1,000,000	849,972	8,240	858,211	6,338,341	8,240	6,346,581
59	6	1,000,000	849,972	16,733	866,705	6,338,341	16,733	6,355,074
60	7	1,000,000	849,972	174,495	1,024,466	6,338,341	174,495	6,512,836
61	8	1,000,000	849,972	176,079	1,026,051	6,338,341	176,079	6,514,420
62	9	1,000,000	849,972	178,234	1,028,206	6,338,341	178,234	6,516,575
63	10	1,000,000	849,972	179,375	1,029,347	6,338,341	179,375	6,517,716
64	11	1,000,000	849,972	199,721	1,049,693	6,021,424	502,694	6,524,118
65	12	1,000,000	849,972	225,011	1,074,982	5,704,507	826,076	6,530,583
66	13	1,000,000	849,972	253,470	1,103,442	5,387,590	1,149,458	6,537,048
67	14	1,000,000	849,972	286,429	1,136,401	5,070,673	1,472,840	6,543,513
68	15	1,000,000	849,972	319,009	1,168,980	4,753,756	1,796,222	6,549,978
69	16	1,000,000	849,972	355,834	1,205,806	4,436,839	2,119,605	6,556,443
70	17	1,000,000	849,972	397,097	1,247,069	4,119,922	2,442,987	6,562,908
71	18	1,000,000	849,972	436,015	1,285,986	3,803,005	2,766,369	6,569,374
72	19	1,000,000	849,972	491,285	1,341,257	3,486,088	3,089,751	6,575,839
73	20	1,000,000	849,972	551,689	1,401,660	3,169,171	3,413,133	6,582,304
74	21	1,000,000	849,972	607,784	1,457,756	3,169,171	3,426,571	6,595,741
75	22	1,000,000	849,972	669,582	1,519,554	3,169,171	3,440,071	6,609,242
76	23	1,000,000	849,972	737,149	1,587,120	3,169,171	3,453,572	6,622,742
77	24	1,000,000	849,972	811,245	1,661,216	3,169,171	3,467,009	6,636,180
78	25	1,000,000	849,972	892,503	1,742,474	3,169,171	3,480,510	6,649,680
79	26	1,000,000	849,972	981,428	1,831,399	3,169,171	3,494,010	6,663,181
80	27	1,000,000	849,972	1,078,850	1,928,821	3,169,171	3,507,448	6,676,618
81	28	1,000,000	849,972	1,164,797	2,014,769	3,169,171	3,520,948	6,690,119
82	29	1,000,000	849,972	1,257,399	2,107,371	3,169,171	3,534,386	6,703,556
83	30	1,000,000	1,000,000	1,272,675	2,272,675	3,169,171	3,547,886	6,717,057
84	31	1,000,000	1,000,000	1,393,232	2,393,232	3,169,171	3,820,689	6,989,859
85	32	1,000,000	1,000,000	1,463,462	2,463,462	3,169,171	3,876,973	7,046,144
86	33	1,000,000	1,000,000	1,568,231	2,568,231	3,169,171	3,936,997	7,106,168
87	34	1,000,000	1,000,000	1,679,599	2,679,599	3,169,171	4,000,888	7,170,058
88	35	1,000,000	1,000,000	1,797,804	2,797,804	3,169,171	4,068,898	7,238,069
89	36	1,000,000	1,000,000	1,958,861	2,958,861	3,169,171	4,141,345	7,310,516
90	37	1,000,000	1,000,000	2,093,997	3,093,997	3,169,171	4,218,546	7,387,717
91	38	1,000,000	1,000,000	2,237,556	3,237,556	3,169,171	4,301,008	7,470,179
92	39	1,000,000	1,000,000	2,389,616	3,389,616	3,169,171	4,388,984	7,558,155
93	40	1,000,000	1,000,000	2,551,178	3,551,179	3,169,171	4,482,982	7,652,152

to be continued

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite Life Insurance Plan 3

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			DEATH BENEFIT		
			Guaranteed	Non-Guaranteed Terminal Bonus	Total	Guaranteed(1)	Non-Guaranteed Terminal Bonus	Total
			(A)	(B)	(A)+(B)	(C)	(D)	(C)+(D)= (E)
94	41	1,000,000	1,000,000	2,722,506	3,722,506	3,169,171	4,569,944	7,739,114
95	42	1,000,000	1,000,000	2,904,284	3,904,284	3,169,171	4,663,815	7,832,985
96	43	1,000,000	1,000,000	3,097,358	4,097,358	3,169,171	4,765,038	7,934,208
97	44	1,000,000	1,000,000	3,302,270	4,302,271	3,169,171	4,874,184	8,043,355
98	45	1,000,000	1,000,000	3,520,064	4,520,064	3,169,171	4,992,014	8,161,184
99	46	1,000,000	1,000,000	3,743,164	4,743,164	3,169,171	5,116,119	8,285,289
100	47	1,000,000	1,000,000	3,979,976	4,979,976	3,169,171	5,249,668	8,418,838

Remark: (1) On or before the 10th policy anniversary, value of column (C) is equal to 100% of Sum Assured. After the 10th policy anniversary, it is equal to the higher of (i) Single Premium paid; and (ii) the Sum Assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be 100% from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by 5% on each policy anniversary starting from 11th policy anniversary until it reaches 50% and shall remain unchanged thereafter.

Note: Please refer to Basic Policy Benefits Highlight and Section 6 of Standard Illustration for Participating Policies of this proposal when interpreting this illustration.

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite Life Insurance Plan 3

End of Policy Year	Total Premiums Paid	Surrender Value			Death Benefit			Net Gain/Cost
		Guaranteed	Non-Guaranteed Terminal Bonus	Total	Guaranteed[1]	Non-Guaranteed Terminal Bonus	Total	
		(A)	(B)	(A)+(B)	(C)	(D)	(C)+(D)	
1	1,000,000	849,972	0	849,972	6,338,341	0	6,338,341	(150,028)
2	1,000,000	849,972	0	849,972	6,338,341	0	6,338,341	(150,028)
3	1,000,000	849,972	2,979	852,951	6,338,341	2,979	6,341,320	(147,049)
4	1,000,000	849,972	4,373	854,345	6,338,341	4,373	6,342,714	(145,655)
5	1,000,000	849,972	8,240	858,211	6,338,341	8,240	6,346,581	(141,789)
6	1,000,000	849,972	16,733	866,705	6,338,341	16,733	6,355,074	(133,295)
7	1,000,000	849,972	174,495	1,024,466	6,338,341	174,495	6,512,836	24,466
8	1,000,000	849,972	176,079	1,026,051	6,338,341	176,079	6,514,420	26,051
9	1,000,000	849,972	178,234	1,028,206	6,338,341	178,234	6,516,575	28,206
10	1,000,000	849,972	179,375	1,029,347	6,338,341	179,375	6,517,716	29,347
11	1,000,000	849,972	199,721	1,049,693	6,021,424	502,694	6,524,118	49,693
12	1,000,000	849,972	225,011	1,074,982	5,704,507	826,076	6,530,583	74,982
13	1,000,000	849,972	253,470	1,103,442	5,387,590	1,149,458	6,537,048	103,442
14	1,000,000	849,972	286,429	1,136,401	5,070,673	1,472,840	6,543,513	136,401
15	1,000,000	849,972	319,009	1,168,980	4,753,756	1,796,222	6,549,978	168,980
16	1,000,000	849,972	355,834	1,205,806	4,436,839	2,119,605	6,556,443	205,806
17	1,000,000	849,972	397,097	1,247,069	4,119,922	2,442,987	6,562,908	247,069
18	1,000,000	849,972	436,015	1,285,986	3,803,005	2,766,369	6,569,374	285,986
19	1,000,000	849,972	491,285	1,341,257	3,486,088	3,089,751	6,575,839	341,257
20	1,000,000	849,972	551,689	1,401,660	3,169,171	3,413,133	6,582,304	401,660
21	1,000,000	849,972	607,784	1,457,756	3,169,171	3,426,571	6,595,741	457,756
22	1,000,000	849,972	669,582	1,519,554	3,169,171	3,440,071	6,609,242	519,554
23	1,000,000	849,972	737,149	1,587,120	3,169,171	3,453,572	6,622,742	587,120
24	1,000,000	849,972	811,245	1,661,216	3,169,171	3,467,009	6,636,180	661,216
25	1,000,000	849,972	892,503	1,742,474	3,169,171	3,480,510	6,649,680	742,474
26	1,000,000	849,972	981,428	1,831,399	3,169,171	3,494,010	6,663,181	831,399
27	1,000,000	849,972	1,078,850	1,928,821	3,169,171	3,507,448	6,676,618	928,821
28	1,000,000	849,972	1,164,797	2,014,769	3,169,171	3,520,948	6,690,119	1,014,769
29	1,000,000	849,972	1,257,399	2,107,371	3,169,171	3,534,386	6,703,556	1,107,371
30	1,000,000	1,000,000	1,272,675	2,272,675	3,169,171	3,547,886	6,717,057	1,272,675
Age 65	1,000,000	849,972	225,011	1,074,982	5,704,507	826,076	6,530,583	74,982
Age 70	1,000,000	849,972	397,097	1,247,069	4,119,922	2,442,987	6,562,908	247,069
Age 75	1,000,000	849,972	669,582	1,519,554	3,169,171	3,440,071	6,609,242	519,554
Age 80	1,000,000	849,972	1,078,850	1,928,821	3,169,171	3,507,448	6,676,618	928,821
Age 85	1,000,000	1,000,000	1,463,462	2,463,462	3,169,171	3,876,973	7,046,144	1,463,462
Age 90	1,000,000	1,000,000	2,093,997	3,093,997	3,169,171	4,218,546	7,387,717	2,093,997
Age 95	1,000,000	1,000,000	2,904,284	3,904,284	3,169,171	4,663,815	7,832,985	2,904,284
Age 100	1,000,000	1,000,000	3,979,976	4,979,976	3,169,171	5,249,668	8,418,838	3,979,976

Remark: (1) On or before the 10th policy anniversary, value of column (C) is equal to 100% of Sum Assured. After the 10th policy anniversary, it is equal to the higher of (i) Single Premium paid; and (ii) the Sum Assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be 100% from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by 5% on each policy anniversary starting from 11th policy anniversary until it reaches 50% and shall remain unchanged thereafter.

Note: Please refer to Basic Policy Benefits Highlight and Section 6 of Standard Illustration for Participating Policies of this proposal when interpreting this illustration.