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: Standard	Usual Residence: Hong Kong	First Day Surrender Value: 425,007	

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	2,757,100	500,000.09	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: 500,012.85
(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
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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	500,000	425,007	0	425,007	2,757,100	0	2,757,100
2	500,000	425,007	0	425,007	2,757,100	0	2,757,100
3	500,000	425,007	1,296	426,303	2,757,100	1,296	2,758,396
4	500,000	425,007	1,902	426,909	2,757,100	1,902	2,759,002
5	500,000	425,007	3,584	428,591	2,757,100	3,584	2,760,684
10	500,000	425,007	78,026	503,033	2,757,100	78,026	2,835,126
15	500,000	425,007	138,765	563,772	2,067,825	781,335	2,849,160
20	500,000	425,007	239,978	664,985	1,378,550	1,484,671	2,863,221
25	500,000	425,007	388,228	813,235	1,378,550	1,513,979	2,892,529
30	500,000	500,000	553,598	1,053,598	1,378,550	1,543,287	2,921,837
Age 65	500,000	425,007	97,877	522,884	2,481,390	359,333	2,840,723
Age 70	500,000	425,007	172,732	597,739	1,792,115	1,062,669	2,854,784
Age 75	500,000	425,007	291,260	716,267	1,378,550	1,496,388	2,874,938
Age 80	500,000	425,007	469,286	894,293	1,378,550	1,525,696	2,904,246
Age 85	500,000	500,000	636,588	1,136,588	1,378,550	1,686,435	3,064,985
Age 90	500,000	500,000	910,863	1,410,863	1,378,550	1,835,015	3,213,565
Age 95	500,000	500,000	1,263,327	1,763,328	1,378,550	2,028,702	3,407,252
Age 100	500,000	500,000	1,731,240	2,231,240	1,378,550	2,283,541	3,662,091

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	500,000	425,007	0	425,007	0	425,007
2	500,000	425,007	0	425,007	0	425,007
3	500,000	425,007	303	425,310	2,923	427,929
4	500,000	425,007	441	425,448	4,218	429,225
5	500,000	425,007	855	425,862	7,885	432,892
10	500,000	425,007	18,610	443,617	172,622	597,629
15	500,000	425,007	32,660	457,667	287,004	712,011
20	500,000	425,007	56,442	481,448	530,827	955,833
25	500,000	425,007	91,288	516,295	866,626	1,291,633
30	500,000	500,000	130,154	630,154	1,235,895	1,735,895
Age 65	500,000	425,007	23,078	448,085	203,579	628,586
Age 70	500,000	425,007	40,639	465,646	365,874	790,881
Age 75	500,000	425,007	68,498	493,505	650,127	1,075,134
Age 80	500,000	425,007	110,340	535,347	1,047,615	1,472,622
Age 85	500,000	500,000	149,231	649,231	1,423,572	1,923,572
Age 90	500,000	500,000	213,305	713,305	2,038,288	2,538,288
Age 95	500,000	500,000	295,018	795,019	2,831,477	3,331,477
Age 100	500,000	500,000	402,522	902,522	3,890,149	4,390,149

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	500,000	2,757,100	0	2,757,100	0	2,757,100
2	500,000	2,757,100	0	2,757,100	0	2,757,100
3	500,000	2,757,100	303	2,757,403	2,923	2,760,023
4	500,000	2,757,100	441	2,757,541	4,218	2,761,318
5	500,000	2,757,100	855	2,757,955	7,885	2,764,985
10	500,000	2,757,100	18,610	2,775,710	172,622	2,929,722
15	500,000	2,067,825	183,899	2,251,724	1,616,019	3,683,844
20	500,000	1,378,550	349,187	1,727,737	3,284,065	4,662,615
25	500,000	1,378,550	355,997	1,734,547	3,379,598	4,758,148
30	500,000	1,378,550	362,834	1,741,384	3,445,355	4,823,905
Age 65	500,000	2,481,390	84,726	2,566,116	747,395	3,228,785
Age 70	500,000	1,792,115	250,014	2,042,129	2,250,896	4,043,011
Age 75	500,000	1,378,550	351,916	1,730,466	3,340,116	4,718,666
Age 80	500,000	1,378,550	358,726	1,737,276	3,405,901	4,784,451
Age 85	500,000	1,378,550	395,341	1,773,891	3,771,299	5,149,849
Age 90	500,000	1,378,550	429,722	1,808,272	4,106,314	5,484,864
Age 95	500,000	1,378,550	473,752	1,852,302	4,546,899	5,925,449
Age 100	500,000	1,378,550	530,935	1,909,485	5,131,184	6,509,734

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: $2,757,100
First Day Surrender Value: $425,007

****

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	664,985
30	1,053,598

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	500,000	425,007	0	425,007	2,757,100	0	2,757,100
55	2	500,000	425,007	0	425,007	2,757,100	0	2,757,100
56	3	500,000	425,007	1,296	426,303	2,757,100	1,296	2,758,396
57	4	500,000	425,007	1,902	426,909	2,757,100	1,902	2,759,002
58	5	500,000	425,007	3,584	428,591	2,757,100	3,584	2,760,684
59	6	500,000	425,007	7,279	432,286	2,757,100	7,279	2,764,379
60	7	500,000	425,007	75,903	500,910	2,757,100	75,903	2,833,003
61	8	500,000	425,007	76,592	501,599	2,757,100	76,592	2,833,692
62	9	500,000	425,007	77,530	502,537	2,757,100	77,530	2,834,630
63	10	500,000	425,007	78,026	503,033	2,757,100	78,026	2,835,126
64	11	500,000	425,007	86,876	511,883	2,619,245	218,666	2,837,911
65	12	500,000	425,007	97,877	522,884	2,481,390	359,333	2,840,723
66	13	500,000	425,007	110,257	535,263	2,343,535	500,000	2,843,535
67	14	500,000	425,007	124,593	549,600	2,205,680	640,667	2,846,347
68	15	500,000	425,007	138,765	563,772	2,067,825	781,335	2,849,160
69	16	500,000	425,007	154,783	579,790	1,929,970	922,002	2,851,972
70	17	500,000	425,007	172,732	597,739	1,792,115	1,062,669	2,854,784
71	18	500,000	425,007	189,661	614,668	1,654,260	1,203,336	2,857,596
72	19	500,000	425,007	213,703	638,710	1,516,405	1,344,004	2,860,409
73	20	500,000	425,007	239,978	664,985	1,378,550	1,484,671	2,863,221
74	21	500,000	425,007	264,379	689,385	1,378,550	1,490,516	2,869,066
75	22	500,000	425,007	291,260	716,267	1,378,550	1,496,388	2,874,938
76	23	500,000	425,007	320,651	745,658	1,378,550	1,502,261	2,880,811
77	24	500,000	425,007	352,881	777,888	1,378,550	1,508,106	2,886,656
78	25	500,000	425,007	388,228	813,235	1,378,550	1,513,979	2,892,529
79	26	500,000	425,007	426,909	851,916	1,378,550	1,519,851	2,898,401
80	27	500,000	425,007	469,286	894,293	1,378,550	1,525,696	2,904,246
81	28	500,000	425,007	506,672	931,679	1,378,550	1,531,569	2,910,119
82	29	500,000	425,007	546,953	971,960	1,378,550	1,537,414	2,915,964
83	30	500,000	500,000	553,598	1,053,598	1,378,550	1,543,287	2,921,837
84	31	500,000	500,000	606,039	1,106,039	1,378,550	1,661,952	3,040,502
85	32	500,000	500,000	636,588	1,136,588	1,378,550	1,686,435	3,064,985
86	33	500,000	500,000	682,161	1,182,161	1,378,550	1,712,545	3,091,095
87	34	500,000	500,000	730,605	1,230,605	1,378,550	1,740,337	3,118,887
88	35	500,000	500,000	782,023	1,282,023	1,378,550	1,769,920	3,148,470
89	36	500,000	500,000	852,080	1,352,080	1,378,550	1,801,434	3,179,984
90	37	500,000	500,000	910,863	1,410,863	1,378,550	1,835,015	3,213,565
91	38	500,000	500,000	973,309	1,473,309	1,378,550	1,870,885	3,249,435
92	39	500,000	500,000	1,039,454	1,539,454	1,378,550	1,909,154	3,287,704
93	40	500,000	500,000	1,109,731	1,609,731	1,378,550	1,950,042	3,328,592

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	500,000	500,000	1,184,256	1,684,256	1,378,550	1,987,869	3,366,419
95	42	500,000	500,000	1,263,327	1,763,328	1,378,550	2,028,702	3,407,252
96	43	500,000	500,000	1,347,313	1,847,313	1,378,550	2,072,733	3,451,283
97	44	500,000	500,000	1,436,447	1,936,447	1,378,550	2,120,210	3,498,760
98	45	500,000	500,000	1,531,184	2,031,184	1,378,550	2,171,464	3,550,014
99	46	500,000	500,000	1,628,230	2,128,230	1,378,550	2,225,448	3,603,998
100	47	500,000	500,000	1,731,240	2,231,240	1,378,550	2,283,541	3,662,091

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	500,000	425,007	0	425,007	2,757,100	0	2,757,100	(74,993)
2	500,000	425,007	0	425,007	2,757,100	0	2,757,100	(74,993)
3	500,000	425,007	1,296	426,303	2,757,100	1,296	2,758,396	(73,697)
4	500,000	425,007	1,902	426,909	2,757,100	1,902	2,759,002	(73,091)
5	500,000	425,007	3,584	428,591	2,757,100	3,584	2,760,684	(71,409)
6	500,000	425,007	7,279	432,286	2,757,100	7,279	2,764,379	(67,714)
7	500,000	425,007	75,903	500,910	2,757,100	75,903	2,833,003	910
8	500,000	425,007	76,592	501,599	2,757,100	76,592	2,833,692	1,599
9	500,000	425,007	77,530	502,537	2,757,100	77,530	2,834,630	2,537
10	500,000	425,007	78,026	503,033	2,757,100	78,026	2,835,126	3,033
11	500,000	425,007	86,876	511,883	2,619,245	218,666	2,837,911	11,883
12	500,000	425,007	97,877	522,884	2,481,390	359,333	2,840,723	22,884
13	500,000	425,007	110,257	535,263	2,343,535	500,000	2,843,535	35,263
14	500,000	425,007	124,593	549,600	2,205,680	640,667	2,846,347	49,600
15	500,000	425,007	138,765	563,772	2,067,825	781,335	2,849,160	63,772
16	500,000	425,007	154,783	579,790	1,929,970	922,002	2,851,972	79,790
17	500,000	425,007	172,732	597,739	1,792,115	1,062,669	2,854,784	97,739
18	500,000	425,007	189,661	614,668	1,654,260	1,203,336	2,857,596	114,668
19	500,000	425,007	213,703	638,710	1,516,405	1,344,004	2,860,409	138,710
20	500,000	425,007	239,978	664,985	1,378,550	1,484,671	2,863,221	164,985
21	500,000	425,007	264,379	689,385	1,378,550	1,490,516	2,869,066	189,385
22	500,000	425,007	291,260	716,267	1,378,550	1,496,388	2,874,938	216,267
23	500,000	425,007	320,651	745,658	1,378,550	1,502,261	2,880,811	245,658
24	500,000	425,007	352,881	777,888	1,378,550	1,508,106	2,886,656	277,888
25	500,000	425,007	388,228	813,235	1,378,550	1,513,979	2,892,529	313,235
26	500,000	425,007	426,909	851,916	1,378,550	1,519,851	2,898,401	351,916
27	500,000	425,007	469,286	894,293	1,378,550	1,525,696	2,904,246	394,293
28	500,000	425,007	506,672	931,679	1,378,550	1,531,569	2,910,119	431,679
29	500,000	425,007	546,953	971,960	1,378,550	1,537,414	2,915,964	471,960
30	500,000	500,000	553,598	1,053,598	1,378,550	1,543,287	2,921,837	553,598
Age 65	500,000	425,007	97,877	522,884	2,481,390	359,333	2,840,723	22,884
Age 70	500,000	425,007	172,732	597,739	1,792,115	1,062,669	2,854,784	97,739
Age 75	500,000	425,007	291,260	716,267	1,378,550	1,496,388	2,874,938	216,267
Age 80	500,000	425,007	469,286	894,293	1,378,550	1,525,696	2,904,246	394,293
Age 85	500,000	500,000	636,588	1,136,588	1,378,550	1,686,435	3,064,985	636,588
Age 90	500,000	500,000	910,863	1,410,863	1,378,550	1,835,015	3,213,565	910,863
Age 95	500,000	500,000	1,263,327	1,763,328	1,378,550	2,028,702	3,407,252	1,263,328
Age 100	500,000	500,000	1,731,240	2,231,240	1,378,550	2,283,541	3,662,091	1,731,240

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.