05272019

## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi 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 Wealth Flexi 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) |
|---|---|---|---|---|---|
| Wealth Flexi Savings Insurance Plan (Single Premium) | 1,027,750 | 1,000,001 | 1,000,000.75 | Single Premium | Whole Life |
| First 12-Month Accidental Death Benefit | - | 400,000 | 0.00 | N/A | 1 |

(1) The initial principal amount of Wealth Flexi 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 Wealth Flexi 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: 1,000,013.51
(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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## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi Savings Insurance Plan (Single Premium)

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

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## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi Savings Insurance Plan (Single Premium)

### 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 | 1,000,001 | 568,346 | 0 | 0 | 568,346 | 1,000,001 | 0 | 0 | 568,346 | 1,000,001 |
| 2 | 1,000,001 | 574,101 | 0 | 0 | 574,101 | 1,000,001 | 0 | 0 | 574,101 | 1,000,001 |
| 3 | 1,000,001 | 579,959 | 12,847 | 22,893 | 615,699 | 1,000,001 | 12,847 | 22,893 | 615,699 | 1,000,001 |
| 4 | 1,000,001 | 585,715 | 25,707 | 242,295 | 853,716 | 1,000,001 | 25,707 | 242,295 | 853,716 | 1,000,001 |
| 5 | 1,000,001 | 616,547 | 38,579 | 504,374 | 1,159,500 | 1,000,001 | 38,579 | 504,374 | 1,159,500 | 1,159,500 |
| 10 | 1,000,001 | 704,934 | 55,788 | 897,169 | 1,657,891 | 1,000,001 | 55,788 | 897,169 | 1,657,891 | 1,657,891 |
| 15 | 1,000,001 | 971,532 | 75,605 | 1,252,308 | 2,299,445 | 1,000,001 | 75,605 | 1,252,308 | 2,299,445 | 2,299,445 |
| 20 | 1,000,001 | 1,060,638 | 155,789 | 2,061,724 | 3,278,151 | 1,060,638 | 155,789 | 2,061,724 | 3,278,151 | 3,278,151 |
| 25 | 1,000,001 | 1,069,579 | 246,677 | 3,402,721 | 4,718,978 | 1,069,579 | 246,677 | 3,402,721 | 4,718,978 | 4,718,978 |
| 30 | 1,000,001 | 1,080,679 | 338,021 | 5,195,671 | 6,614,371 | 1,080,679 | 338,021 | 5,195,671 | 6,614,371 | 6,614,371 |
| Age 65 | 1,000,001 | 802,981 | 57,956 | 1,024,907 | 1,885,844 | 1,000,001 | 57,956 | 1,024,907 | 1,885,844 | 1,885,844 |
| Age 70 | 1,000,001 | 1,051,285 | 106,604 | 1,491,676 | 2,649,565 | 1,051,285 | 106,604 | 1,491,676 | 2,649,565 | 2,649,565 |
| Age 75 | 1,000,001 | 1,064,338 | 192,090 | 2,547,025 | 3,803,453 | 1,064,338 | 192,090 | 2,547,025 | 3,803,453 | 3,803,453 |
| Age 80 | 1,000,001 | 1,073,177 | 283,160 | 4,090,040 | 5,446,377 | 1,073,177 | 283,160 | 4,090,040 | 5,446,377 | 5,446,377 |
| Age 85 | 1,000,001 | 1,089,107 | 374,687 | 6,038,391 | 7,502,185 | 1,089,107 | 374,687 | 6,038,391 | 7,502,185 | 7,502,185 |
| Age 90 | 1,000,001 | 1,110,176 | 466,672 | 8,701,795 | 10,278,643 | 1,110,176 | 466,672 | 8,701,795 | 10,278,643 | 10,278,643 |
| Age 95 | 1,000,001 | 1,136,280 | 548,836 | 12,397,516 | 14,082,632 | 1,136,280 | 548,836 | 12,397,516 | 14,082,632 | 14,082,632 |
| Age 100 | 1,000,001 | 1,152,313 | 615,949 | 17,526,165 | 19,294,427 | 1,152,313 | 615,949 | 17,526,165 | 19,294,427 | 19,294,427 |

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

* The guaranteed death benefit is equal to 100% 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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## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi Savings Insurance Plan (Single Premium)

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 | 1,000,001 | 568,346 | 0 | 0 | 568,346 | 0 | 0 | 568,346 |
| 2 | 1,000,001 | 574,101 | 0 | 0 | 574,101 | 0 | 0 | 574,101 |
| 3 | 1,000,001 | 579,959 | 8,236 | 17,612 | 605,807 | 17,639 | 26,553 | 624,151 |
| 4 | 1,000,001 | 585,715 | 16,478 | 178,563 | 780,756 | 35,303 | 291,914 | 912,932 |
| 5 | 1,000,001 | 616,547 | 24,725 | 352,895 | 994,167 | 52,991 | 637,313 | 1,306,850 |
| 10 | 1,000,001 | 704,934 | 35,700 | 479,190 | 1,219,824 | 76,748 | 1,095,456 | 1,877,138 |
| 15 | 1,000,001 | 971,532 | 48,337 | 498,228 | 1,518,098 | 104,107 | 1,496,203 | 2,571,842 |
| 20 | 1,000,001 | 1,060,638 | 99,623 | 663,910 | 1,824,171 | 214,480 | 2,248,529 | 3,523,647 |
| 25 | 1,000,001 | 1,069,579 | 157,673 | 946,442 | 2,173,694 | 339,770 | 3,418,352 | 4,827,702 |
| 30 | 1,000,001 | 1,080,679 | 215,910 | 1,353,475 | 2,650,064 | 465,922 | 5,067,770 | 6,614,371 |
| Age 65 | 1,000,001 | 802,981 | 37,063 | 484,064 | 1,324,109 | 79,783 | 1,246,333 | 2,129,097 |
| Age 70 | 1,000,001 | 1,051,285 | 68,173 | 526,701 | 1,646,160 | 146,758 | 1,719,005 | 2,917,048 |
| Age 75 | 1,000,001 | 1,064,338 | 122,821 | 776,980 | 1,964,139 | 264,493 | 2,667,778 | 3,996,609 |
| Age 80 | 1,000,001 | 1,073,177 | 180,945 | 1,125,537 | 2,379,659 | 390,127 | 4,012,398 | 5,475,701 |
| Age 85 | 1,000,001 | 1,089,107 | 239,257 | 1,511,159 | 2,839,523 | 516,626 | 5,896,452 | 7,502,185 |
| Age 90 | 1,000,001 | 1,110,176 | 297,755 | 1,989,716 | 3,397,647 | 643,996 | 8,524,472 | 10,278,643 |
| Age 95 | 1,000,001 | 1,136,280 | 349,850 | 2,664,553 | 4,150,683 | 758,122 | 12,188,230 | 14,082,632 |
| Age 100 | 1,000,001 | 1,152,313 | 392,207 | 3,399,661 | 4,944,182 | 851,779 | 17,290,335 | 19,294,427 |

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

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## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi Savings Insurance Plan (Single Premium)

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 | 1,000,001 | 568,346 | 1,000,001 | 0 | 0 | 568,346 | 1,000,001 | 0 | 0 | 568,346 | 1,000,001 |
| 2 | 1,000,001 | 574,101 | 1,000,001 | 0 | 0 | 574,101 | 1,000,001 | 0 | 0 | 574,101 | 1,000,001 |
| 3 | 1,000,001 | 579,959 | 1,000,001 | 8,236 | 17,612 | 605,807 | 1,000,001 | 17,639 | 26,553 | 624,151 | 1,000,001 |
| 4 | 1,000,001 | 585,715 | 1,000,001 | 16,478 | 178,563 | 780,756 | 1,000,001 | 35,303 | 291,914 | 912,932 | 1,000,001 |
| 5 | 1,000,001 | 616,547 | 1,000,001 | 24,725 | 352,895 | 994,167 | 1,000,001 | 52,991 | 637,313 | 1,306,850 | 1,306,850 |
| 10 | 1,000,001 | 704,934 | 1,000,001 | 35,700 | 479,190 | 1,219,824 | 1,219,824 | 76,748 | 1,095,456 | 1,877,138 | 1,877,138 |
| 15 | 1,000,001 | 971,532 | 1,000,001 | 48,337 | 498,228 | 1,518,098 | 1,518,098 | 104,107 | 1,496,203 | 2,571,842 | 2,571,842 |
| 20 | 1,000,001 | 1,060,638 | 1,060,638 | 99,623 | 663,910 | 1,824,171 | 1,824,171 | 214,480 | 2,248,529 | 3,523,647 | 3,523,647 |
| 25 | 1,000,001 | 1,069,579 | 1,069,579 | 157,673 | 946,442 | 2,173,694 | 2,173,694 | 339,770 | 3,418,352 | 4,827,702 | 4,827,702 |
| 30 | 1,000,001 | 1,080,679 | 1,080,679 | 215,910 | 1,353,475 | 2,650,064 | 2,650,064 | 465,922 | 5,067,770 | 6,614,371 | 6,614,371 |
| Age 65 | 1,000,001 | 802,981 | 1,000,001 | 37,063 | 484,064 | 1,324,109 | 1,324,109 | 79,783 | 1,246,333 | 2,129,097 | 2,129,097 |
| Age 70 | 1,000,001 | 1,051,285 | 1,051,285 | 68,173 | 526,701 | 1,646,160 | 1,646,160 | 146,758 | 1,719,005 | 2,917,048 | 2,917,048 |
| Age 75 | 1,000,001 | 1,064,338 | 1,064,338 | 122,821 | 776,980 | 1,964,139 | 1,964,139 | 264,493 | 2,667,778 | 3,996,609 | 3,996,609 |
| Age 80 | 1,000,001 | 1,073,177 | 1,073,177 | 180,945 | 1,125,537 | 2,379,659 | 2,379,659 | 390,127 | 4,012,398 | 5,475,701 | 5,475,701 |
| Age 85 | 1,000,001 | 1,089,107 | 1,089,107 | 239,257 | 1,511,159 | 2,839,523 | 2,839,523 | 516,626 | 5,896,452 | 7,502,185 | 7,502,185 |
| Age 90 | 1,000,001 | 1,110,176 | 1,110,176 | 297,755 | 1,989,716 | 3,397,647 | 3,397,647 | 643,996 | 8,524,472 | 10,278,643 | 10,278,643 |
| Age 95 | 1,000,001 | 1,136,280 | 1,136,280 | 349,850 | 2,664,553 | 4,150,683 | 4,150,683 | 758,122 | 12,188,230 | 14,082,632 | 14,082,632 |
| Age 100 | 1,000,001 | 1,152,313 | 1,152,313 | 392,207 | 3,399,661 | 4,944,182 | 4,944,182 | 851,779 | 17,290,335 | 19,294,427 | 19,294,427 |

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

* The guaranteed death benefit is equal to 100% 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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## Plan: Wealth Flexi Savings Insurance Plan (Single Premium)

### 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 Wealth Flexi 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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# Plan: Wealth Flexi Savings Insurance Plan (Single Premium)

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<br>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: $1,000,001
First Day Surrender Value: $565,263

********

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

Policy Number: _____

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## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi Savings Insurance Plan (Single Premium)

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

Wealth Flexi 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 | 3,278,151 |
| 30 | 6,614,371 |

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 Wealth Flexi 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 Wealth Flexi Series after exercising the Currency Exchange Option. Any future premiums will be adjusted if the Currency Exchange Option is exercised within the premium payment term. 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 (if any) 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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## Plan: Wealth Flexi Savings Insurance Plan (Single Premium)

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

Through the Bonus Lock-in Option, Wealth Flexi 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. 100% 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), Wealth Flexi Savings Insurance Plan also pays an accidental death benefit equals to US$400,000 / HK$3,000,000 / MOP3,000,000 in addition to the above death benefit, subject to the limit that no more than US$400,000 / HK$3,000,000 / MOP3,000,000 can be claimed for accidental death benefit with respect to the same insured under all Wealth Flexi 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.

## AIA INTERNATIONAL LIMITED

## Plan: Wealth Flexi 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, Wealth Flexi 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 Wealth Flexi Savings Insurance Plan policies.

## AIA INTERNATIONAL LIMITED

## Plan: Wealth Flexi Savings Insurance Plan (Single Premium)

**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 Wealth Flexi 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, Wealth Flexi 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 85$^{th}$ birthday.

## AIA INTERNATIONAL LIMITED

## Plan: Wealth Flexi Savings Insurance Plan (Single Premium)

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).

## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi Savings Insurance Plan (Single Premium)

| Age | End of Policy Year | Total Premiums Paid | SURRENDER VALUE | | | | DEATH BENEFIT | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Guaranteed | Non-Guaranteed | | Total | | Non-Guaranteed | | Total | Total Benefit Amount |
| | | | Guaranteed Cash Value | Reversionary Bonus | Terminal Bonus | | Guaranteed* | Reversionary Bonus | Terminal Bonus | | |
| | | | (A) | (B) | (C) | (A)+(B)+(C) | (D) | (E) | (F) | (A)+(E)+(F)= (G) | Max(D or G) |
| 54 | 1 | 1,000,001 | 568,346 | 0 | 0 | 568,346 | 1,000,001 | 0 | 0 | 568,346 | 1,000,001 |
| 55 | 2 | 1,000,001 | 574,101 | 0 | 0 | 574,101 | 1,000,001 | 0 | 0 | 574,101 | 1,000,001 |
| 56 | 3 | 1,000,001 | 579,959 | 12,847 | 22,893 | 615,699 | 1,000,001 | 12,847 | 22,893 | 615,699 | 1,000,001 |
| 57 | 4 | 1,000,001 | 585,715 | 25,707 | 242,295 | 853,716 | 1,000,001 | 25,707 | 242,295 | 853,716 | 1,000,001 |
| 58 | 5 | 1,000,001 | 616,547 | 38,579 | 504,374 | 1,159,500 | 1,000,001 | 38,579 | 504,374 | 1,159,500 | 1,159,500 |
| 59 | 6 | 1,000,001 | 616,753 | 51,465 | 588,172 | 1,256,389 | 1,000,001 | 51,465 | 588,172 | 1,256,389 | 1,256,389 |
| 60 | 7 | 1,000,001 | 619,322 | 52,544 | 654,658 | 1,326,524 | 1,000,001 | 52,544 | 654,658 | 1,326,524 | 1,326,524 |
| 61 | 8 | 1,000,001 | 648,613 | 53,624 | 715,870 | 1,418,107 | 1,000,001 | 53,624 | 715,870 | 1,418,107 | 1,418,107 |
| 62 | 9 | 1,000,001 | 674,101 | 54,706 | 809,677 | 1,538,483 | 1,000,001 | 54,706 | 809,677 | 1,538,483 | 1,538,483 |
| 63 | 10 | 1,000,001 | 704,934 | 55,788 | 897,169 | 1,657,891 | 1,000,001 | 55,788 | 897,169 | 1,657,891 | 1,657,891 |
| 64 | 11 | 1,000,001 | 746,763 | 56,872 | 964,229 | 1,767,863 | 1,000,001 | 56,872 | 964,229 | 1,767,863 | 1,767,863 |
| 65 | 12 | 1,000,001 | 802,981 | 57,956 | 1,024,907 | 1,885,844 | 1,000,001 | 57,956 | 1,024,907 | 1,885,844 | 1,885,844 |
| 66 | 13 | 1,000,001 | 859,199 | 59,042 | 1,093,313 | 2,011,553 | 1,000,001 | 59,042 | 1,093,313 | 2,011,553 | 2,011,553 |
| 67 | 14 | 1,000,001 | 915,314 | 60,129 | 1,172,733 | 2,148,176 | 1,000,001 | 60,129 | 1,172,733 | 2,148,176 | 2,148,176 |
| 68 | 15 | 1,000,001 | 971,532 | 75,605 | 1,252,308 | 2,299,445 | 1,000,001 | 75,605 | 1,252,308 | 2,299,445 | 2,299,445 |
| 69 | 16 | 1,000,001 | 1,027,750 | 91,097 | 1,347,092 | 2,465,938 | 1,027,750 | 91,097 | 1,347,092 | 2,465,938 | 2,465,938 |
| 70 | 17 | 1,000,001 | 1,051,285 | 106,604 | 1,491,676 | 2,649,565 | 1,051,285 | 106,604 | 1,491,676 | 2,649,565 | 2,649,565 |
| 71 | 18 | 1,000,001 | 1,057,246 | 122,127 | 1,671,921 | 2,851,295 | 1,057,246 | 122,127 | 1,671,921 | 2,851,295 | 2,851,295 |
| 72 | 19 | 1,000,001 | 1,058,994 | 137,665 | 1,866,996 | 3,063,655 | 1,058,994 | 137,665 | 1,866,996 | 3,063,655 | 3,063,655 |
| 73 | 20 | 1,000,001 | 1,060,638 | 155,789 | 2,061,724 | 3,278,151 | 1,060,638 | 155,789 | 2,061,724 | 3,278,151 | 3,278,151 |
| 74 | 21 | 1,000,001 | 1,062,591 | 173,930 | 2,309,629 | 3,546,150 | 1,062,591 | 173,930 | 2,309,629 | 3,546,150 | 3,546,150 |
| 75 | 22 | 1,000,001 | 1,064,338 | 192,090 | 2,547,025 | 3,803,453 | 1,064,338 | 192,090 | 2,547,025 | 3,803,453 | 3,803,453 |
| 76 | 23 | 1,000,001 | 1,065,982 | 210,267 | 2,806,585 | 4,082,835 | 1,065,982 | 210,267 | 2,806,585 | 4,082,835 | 4,082,835 |
| 77 | 24 | 1,000,001 | 1,067,729 | 228,463 | 3,091,541 | 4,387,734 | 1,067,729 | 228,463 | 3,091,541 | 4,387,734 | 4,387,734 |
| 78 | 25 | 1,000,001 | 1,069,579 | 246,677 | 3,402,721 | 4,718,978 | 1,069,579 | 246,677 | 3,402,721 | 4,718,978 | 4,718,978 |
| 79 | 26 | 1,000,001 | 1,071,327 | 264,910 | 3,743,542 | 5,079,779 | 1,071,327 | 264,910 | 3,743,542 | 5,079,779 | 5,079,779 |
| 80 | 27 | 1,000,001 | 1,073,177 | 283,160 | 4,090,040 | 5,446,377 | 1,073,177 | 283,160 | 4,090,040 | 5,446,377 | 5,446,377 |
| 81 | 28 | 1,000,001 | 1,075,027 | 301,429 | 4,451,421 | 5,827,876 | 1,075,027 | 301,429 | 4,451,421 | 5,827,876 | 5,827,876 |
| 82 | 29 | 1,000,001 | 1,077,801 | 319,716 | 4,813,160 | 6,210,677 | 1,077,801 | 319,716 | 4,813,160 | 6,210,677 | 6,210,677 |
| 83 | 30 | 1,000,001 | 1,080,679 | 338,021 | 5,195,671 | 6,614,371 | 1,080,679 | 338,021 | 5,195,671 | 6,614,371 | 6,614,371 |
| 84 | 31 | 1,000,001 | 1,084,893 | 356,345 | 5,603,067 | 7,044,305 | 1,084,893 | 356,345 | 5,603,067 | 7,044,305 | 7,044,305 |
| 85 | 32 | 1,000,001 | 1,089,107 | 374,687 | 6,038,391 | 7,502,185 | 1,089,107 | 374,687 | 6,038,391 | 7,502,185 | 7,502,185 |
| 86 | 33 | 1,000,001 | 1,093,320 | 393,047 | 6,503,459 | 7,989,827 | 1,093,320 | 393,047 | 6,503,459 | 7,989,827 | 7,989,827 |
| 87 | 34 | 1,000,001 | 1,097,534 | 411,426 | 7,000,205 | 8,509,165 | 1,097,534 | 411,426 | 7,000,205 | 8,509,165 | 8,509,165 |
| 88 | 35 | 1,000,001 | 1,101,748 | 429,823 | 7,530,690 | 9,062,261 | 1,101,748 | 429,823 | 7,530,690 | 9,062,261 | 9,062,261 |
| 89 | 36 | 1,000,001 | 1,105,962 | 448,239 | 8,097,108 | 9,651,308 | 1,105,962 | 448,239 | 8,097,108 | 9,651,308 | 9,651,308 |
| 90 | 37 | 1,000,001 | 1,110,176 | 466,672 | 8,701,795 | 10,278,643 | 1,110,176 | 466,672 | 8,701,795 | 10,278,643 | 10,278,643 |
| 91 | 38 | 1,000,001 | 1,114,389 | 485,125 | 9,347,241 | 10,946,755 | 1,114,389 | 485,125 | 9,347,241 | 10,946,755 | 10,946,755 |
| 92 | 39 | 1,000,001 | 1,118,706 | 503,595 | 10,035,992 | 11,658,294 | 1,118,706 | 503,595 | 10,035,992 | 11,658,294 | 11,658,294 |
| 93 | 40 | 1,000,001 | 1,129,497 | 522,085 | 10,764,501 | 12,416,083 | 1,129,497 | 522,085 | 10,764,501 | 12,416,083 | 12,416,083 |

to be continued

## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi 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 | 1,000,001 | 1,132,272 | 535,454 | 11,555,403 | 13,223,129 | 1,132,272 | 535,454 | 11,555,403 | 13,223,129 | 13,223,129 |
| 95 | 42 | 1,000,001 | 1,136,280 | 548,836 | 12,397,516 | 14,082,632 | 1,136,280 | 548,836 | 12,397,516 | 14,082,632 | 14,082,632 |
| 96 | 43 | 1,000,001 | 1,140,597 | 562,232 | 13,295,174 | 14,998,003 | 1,140,597 | 562,232 | 13,295,174 | 14,998,003 | 14,998,003 |
| 97 | 44 | 1,000,001 | 1,143,577 | 575,641 | 14,253,656 | 15,972,874 | 1,143,577 | 575,641 | 14,253,656 | 15,972,874 | 15,972,874 |
| 98 | 45 | 1,000,001 | 1,146,455 | 589,063 | 15,275,592 | 17,011,110 | 1,146,455 | 589,063 | 15,275,592 | 17,011,110 | 17,011,110 |
| 99 | 46 | 1,000,001 | 1,149,436 | 602,499 | 16,364,899 | 18,116,833 | 1,149,436 | 602,499 | 16,364,899 | 18,116,833 | 18,116,833 |
| 100 | 47 | 1,000,001 | 1,152,313 | 615,949 | 17,526,165 | 19,294,427 | 1,152,313 | 615,949 | 17,526,165 | 19,294,427 | 19,294,427 |

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 100% 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: Wealth Flexi 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 | 1,000,001 | 511,511 | 0 | 511,511 | 0 |
| 2 | 1,000,001 | 516,691 | 0 | 516,691 | 0 |
| 3 | 1,000,001 | 521,963 | 11,562 | 533,526 | 13,130 |
| 4 | 1,000,001 | 527,143 | 23,136 | 550,279 | 31,619 |
| 5 | 1,000,001 | 554,893 | 34,721 | 589,614 | 56,827 |
| 6 | 1,000,001 | 555,077 | 46,318 | 601,396 | 79,513 |
| 7 | 1,000,001 | 557,390 | 47,289 | 604,679 | 84,385 |
| 8 | 1,000,001 | 583,752 | 48,262 | 632,013 | 89,123 |
| 9 | 1,000,001 | 606,691 | 49,235 | 655,926 | 95,625 |
| 10 | 1,000,001 | 634,440 | 50,209 | 684,650 | 101,980 |
| 15 | 1,000,001 | 874,379 | 68,045 | 942,423 | 161,417 |
| 20 | 1,000,001 | 954,574 | 140,210 | 1,094,784 | 427,173 |
| 25 | 1,000,001 | 962,621 | 222,010 | 1,184,631 | 905,306 |
| 30 | 1,000,001 | 972,611 | 304,219 | 1,276,830 | 1,644,474 |
| Age 65 | 1,000,001 | 722,683 | 52,161 | 774,843 | 112,667 |
| Age 70 | 1,000,001 | 946,157 | 95,944 | 1,042,101 | 246,789 |
| Age 75 | 1,000,001 | 957,904 | 172,881 | 1,130,785 | 593,173 |
| Age 80 | 1,000,001 | 965,859 | 254,844 | 1,220,703 | 1,166,620 |
| Age 85 | 1,000,001 | 980,196 | 337,218 | 1,317,414 | 2,014,692 |
| Age 90 | 1,000,001 | 999,158 | 420,005 | 1,419,163 | 3,233,573 |
| Age 95 | 1,000,001 | 1,022,652 | 493,952 | 1,516,605 | 4,949,951 |
| Age 100 | 1,000,001 | 1,037,082 | 554,354 | 1,591,436 | 7,324,860 |

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.**

## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi 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 | 60,000 | 0 | 0 | 60,000 |
| 56 | 3 | 46,432 | 11,504 | 2,063 | 60,000 |
| 57 | 4 | 33,568 | 10,476 | 15,957 | 60,000 |
| 58 | 5 | 25,527 | 9,739 | 24,734 | 60,000 |
| 59 | 6 | 23,988 | 9,208 | 26,804 | 60,000 |
| 60 | 7 | 29,358 | 697 | 29,946 | 60,000 |
| 61 | 8 | 28,758 | 648 | 30,595 | 60,000 |
| 62 | 9 | 27,540 | 602 | 31,858 | 60,000 |
| 63 | 10 | 26,720 | 560 | 32,720 | 60,000 |
| 64 | 11 | 26,541 | 521 | 32,937 | 60,000 |
| 65 | 12 | 26,744 | 485 | 32,771 | 60,000 |
| 66 | 13 | 26,821 | 451 | 32,728 | 60,000 |
| 67 | 14 | 26,751 | 419 | 32,831 | 60,000 |
| 68 | 15 | 21,610 | 5,828 | 32,562 | 60,000 |
| 69 | 16 | 21,738 | 5,485 | 32,777 | 60,000 |
| 70 | 17 | 21,026 | 5,159 | 33,815 | 60,000 |
| 71 | 18 | 19,929 | 4,850 | 35,221 | 60,000 |
| 72 | 19 | 18,842 | 4,560 | 36,599 | 60,000 |
| 73 | 20 | 17,221 | 5,000 | 37,779 | 60,000 |
| 74 | 21 | 16,175 | 4,708 | 39,117 | 60,000 |
| 75 | 22 | 15,353 | 4,434 | 40,213 | 60,000 |
| 76 | 23 | 14,553 | 4,175 | 41,272 | 60,000 |
| 77 | 24 | 13,774 | 3,929 | 42,297 | 60,000 |
| 78 | 25 | 13,022 | 3,697 | 43,281 | 60,000 |
| 79 | 26 | 12,294 | 3,478 | 44,228 | 60,000 |
| 80 | 27 | 11,665 | 3,272 | 45,063 | 60,000 |
| 81 | 28 | 11,096 | 3,076 | 45,828 | 60,000 |
| 82 | 29 | 10,524 | 2,891 | 46,585 | 60,000 |
| 83 | 30 | 10,007 | 2,715 | 47,278 | 60,000 |
| 84 | 31 | 9,590 | 2,548 | 47,861 | 60,000 |
| 85 | 32 | 9,191 | 2,389 | 48,420 | 60,000 |
| 86 | 33 | 8,809 | 2,238 | 48,953 | 60,000 |
| 87 | 34 | 8,441 | 2,093 | 49,466 | 60,000 |
| 88 | 35 | 8,091 | 1,954 | 49,954 | 60,000 |
| 89 | 36 | 7,756 | 1,822 | 50,422 | 60,000 |
| 90 | 37 | 7,435 | 1,696 | 50,868 | 60,000 |
| 91 | 38 | 7,130 | 1,576 | 51,295 | 60,000 |
| 92 | 39 | 6,839 | 1,461 | 51,701 | 60,000 |
| 93 | 40 | 6,597 | 1,351 | 52,053 | 60,000 |

to be continued

## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi 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 | 6,684 | 890 | 52,426 | 60,000 |
| 95 | 42 | 6,381 | 814 | 52,806 | 60,000 |
| 96 | 43 | 6,094 | 742 | 53,164 | 60,000 |
| 97 | 44 | 5,814 | 673 | 53,512 | 60,000 |
| 98 | 45 | 5,549 | 608 | 53,843 | 60,000 |
| 99 | 46 | 5,298 | 546 | 54,156 | 60,000 |
| 100 | 47 | 5,060 | 486 | 54,454 | 60,000 |

## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi 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 | 1,000,001 | 0 | 1,027,750 | 568,346 | 0 | 0 | 568,346 |
| 55 | 2 | 898,250 | 60,000 | 920,339 | 514,101 | 0 | 0 | 514,101 |
| 56 | 3 | 817,942 | 60,000 | 838,055 | 472,915 | 0 | 18,437 | 491,352 |
| 57 | 4 | 760,455 | 60,000 | 779,154 | 444,040 | 0 | 179,206 | 623,246 |
| 58 | 5 | 718,924 | 60,000 | 736,603 | 441,888 | 0 | 348,413 | 790,301 |
| 59 | 6 | 679,909 | 60,000 | 696,628 | 418,047 | 0 | 379,663 | 797,709 |
| 60 | 7 | 632,360 | 60,000 | 647,910 | 390,431 | 0 | 392,633 | 783,064 |
| 61 | 8 | 587,886 | 60,000 | 602,343 | 380,138 | 0 | 398,751 | 778,889 |
| 62 | 9 | 546,906 | 60,000 | 560,354 | 367,536 | 0 | 419,145 | 786,682 |
| 63 | 10 | 508,885 | 60,000 | 521,398 | 357,627 | 0 | 431,718 | 789,345 |
| 64 | 11 | 474,688 | 60,000 | 484,870 | 352,307 | 0 | 431,049 | 783,356 |
| 65 | 12 | 441,176 | 60,000 | 450,640 | 352,085 | 0 | 425,404 | 777,489 |
| 66 | 13 | 409,768 | 60,000 | 418,557 | 349,914 | 0 | 421,069 | 770,983 |
| 67 | 14 | 380,362 | 60,000 | 388,521 | 346,016 | 0 | 418,825 | 764,842 |
| 68 | 15 | 357,981 | 60,000 | 365,660 | 345,658 | 0 | 415,024 | 760,682 |
| 69 | 16 | 336,699 | 60,000 | 343,921 | 343,921 | 0 | 414,081 | 758,003 |
| 70 | 17 | 316,575 | 60,000 | 323,366 | 330,771 | 0 | 425,226 | 755,996 |
| 71 | 18 | 297,609 | 60,000 | 303,993 | 312,717 | 0 | 442,005 | 754,723 |
| 72 | 19 | 279,707 | 60,000 | 285,707 | 294,393 | 0 | 457,703 | 752,095 |
| 73 | 20 | 263,370 | 60,000 | 269,020 | 277,628 | 0 | 468,633 | 746,261 |
| 74 | 21 | 248,054 | 60,000 | 253,375 | 261,965 | 0 | 486,987 | 748,952 |
| 75 | 22 | 234,256 | 60,000 | 238,550 | 247,043 | 0 | 498,093 | 745,136 |
| 76 | 23 | 220,478 | 60,000 | 224,519 | 232,871 | 0 | 508,985 | 741,856 |
| 77 | 24 | 207,459 | 60,000 | 211,261 | 219,479 | 0 | 519,914 | 739,393 |
| 78 | 25 | 195,171 | 60,000 | 198,748 | 206,837 | 0 | 530,658 | 737,495 |
| 79 | 26 | 183,589 | 60,000 | 186,954 | 194,881 | 0 | 541,420 | 736,301 |
| 80 | 27 | 172,619 | 60,000 | 175,783 | 183,552 | 0 | 548,442 | 731,995 |
| 81 | 28 | 162,202 | 60,000 | 165,175 | 172,773 | 0 | 553,171 | 725,944 |
| 82 | 29 | 152,347 | 60,000 | 155,139 | 162,695 | 0 | 559,123 | 721,817 |
| 83 | 30 | 143,438 | 60,000 | 145,622 | 153,122 | 0 | 562,830 | 715,951 |
| 84 | 31 | 134,489 | 60,000 | 136,537 | 144,128 | 0 | 561,713 | 705,841 |
| 85 | 32 | 125,946 | 60,000 | 127,864 | 135,497 | 0 | 559,660 | 695,158 |
| 86 | 33 | 117,789 | 60,000 | 119,583 | 127,212 | 0 | 556,539 | 683,752 |
| 87 | 34 | 110,003 | 60,000 | 111,678 | 119,261 | 0 | 552,585 | 671,847 |
| 88 | 35 | 102,569 | 60,000 | 104,130 | 111,628 | 0 | 547,414 | 659,042 |
| 89 | 36 | 95,469 | 60,000 | 96,923 | 104,299 | 0 | 541,218 | 645,517 |
| 90 | 37 | 88,689 | 60,000 | 90,040 | 97,261 | 0 | 533,845 | 631,106 |
| 91 | 38 | 82,212 | 60,000 | 83,464 | 90,500 | 0 | 525,241 | 615,741 |
| 92 | 39 | 76,024 | 60,000 | 77,182 | 84,012 | 0 | 515,343 | 599,355 |
| 93 | 40 | 70,468 | 60,000 | 71,179 | 78,226 | 0 | 503,878 | 582,105 |

to be continued

## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi 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 | 64,461 | 60,000 | 65,112 | 71,734 | 0 | 490,686 | 562,420 |
| 95 | 42 | 58,748 | 60,000 | 59,341 | 65,608 | 0 | 475,857 | 541,464 |
| 96 | 43 | 53,312 | 60,000 | 53,850 | 59,763 | 0 | 459,343 | 519,106 |
| 97 | 44 | 48,139 | 60,000 | 48,625 | 54,105 | 0 | 441,124 | 495,229 |
| 98 | 45 | 43,214 | 60,000 | 43,650 | 48,692 | 0 | 421,005 | 469,697 |
| 99 | 46 | 38,524 | 60,000 | 38,913 | 43,520 | 0 | 398,894 | 442,414 |
| 100 | 47 | 34,400 | 60,000 | 34,400 | 38,569 | 0 | 374,682 | 413,251 |

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 Wealth Flexi 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 values 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 $1,000,001.
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: Wealth Flexi 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: Wealth Flexi 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 | 1,000,001 | 0 | 1,027,750 | 568,346 | 1,000,001 | 0 | 0 | 568,346 | 1,000,001 |
| 55 | 2 | 898,250 | 60,000 | 920,339 | 514,101 | 898,250 | 0 | 0 | 514,101 | 898,250 |
| 56 | 3 | 817,942 | 60,000 | 838,055 | 472,915 | 817,942 | 0 | 18,437 | 491,352 | 817,942 |
| 57 | 4 | 760,455 | 60,000 | 779,154 | 444,040 | 760,455 | 0 | 179,206 | 623,246 | 760,455 |
| 58 | 5 | 718,924 | 60,000 | 736,603 | 441,888 | 718,924 | 0 | 348,413 | 790,301 | 790,301 |
| 59 | 6 | 679,909 | 60,000 | 696,628 | 418,047 | 679,909 | 0 | 379,663 | 797,709 | 797,709 |
| 60 | 7 | 632,360 | 60,000 | 647,910 | 390,431 | 632,360 | 0 | 392,633 | 783,064 | 783,064 |
| 61 | 8 | 587,886 | 60,000 | 602,343 | 380,138 | 587,886 | 0 | 398,751 | 778,889 | 778,889 |
| 62 | 9 | 546,906 | 60,000 | 560,354 | 367,536 | 546,906 | 0 | 419,145 | 786,682 | 786,682 |
| 63 | 10 | 508,885 | 60,000 | 521,398 | 357,627 | 508,885 | 0 | 431,718 | 789,345 | 789,345 |
| 64 | 11 | 474,688 | 60,000 | 484,870 | 352,307 | 474,688 | 0 | 431,049 | 783,356 | 783,356 |
| 65 | 12 | 441,176 | 60,000 | 450,640 | 352,085 | 441,176 | 0 | 425,404 | 777,489 | 777,489 |
| 66 | 13 | 409,768 | 60,000 | 418,557 | 349,914 | 409,768 | 0 | 421,069 | 770,983 | 770,983 |
| 67 | 14 | 380,362 | 60,000 | 388,521 | 346,016 | 380,362 | 0 | 418,825 | 764,842 | 764,842 |
| 68 | 15 | 357,981 | 60,000 | 365,660 | 345,658 | 357,981 | 0 | 415,024 | 760,682 | 760,682 |
| 69 | 16 | 336,699 | 60,000 | 343,921 | 343,921 | 343,921 | 0 | 414,081 | 758,003 | 758,003 |
| 70 | 17 | 316,575 | 60,000 | 323,366 | 330,771 | 330,771 | 0 | 425,226 | 755,996 | 755,996 |
| 71 | 18 | 297,609 | 60,000 | 303,993 | 312,717 | 312,717 | 0 | 442,005 | 754,723 | 754,723 |
| 72 | 19 | 279,707 | 60,000 | 285,707 | 294,393 | 294,393 | 0 | 457,703 | 752,095 | 752,095 |
| 73 | 20 | 263,370 | 60,000 | 269,020 | 277,628 | 277,628 | 0 | 468,633 | 746,261 | 746,261 |
| 74 | 21 | 248,054 | 60,000 | 253,375 | 261,965 | 261,965 | 0 | 486,987 | 748,952 | 748,952 |
| 75 | 22 | 234,256 | 60,000 | 238,550 | 247,043 | 247,043 | 0 | 498,093 | 745,136 | 745,136 |
| 76 | 23 | 220,478 | 60,000 | 224,519 | 232,871 | 232,871 | 0 | 508,985 | 741,856 | 741,856 |
| 77 | 24 | 207,459 | 60,000 | 211,261 | 219,479 | 219,479 | 0 | 519,914 | 739,393 | 739,393 |
| 78 | 25 | 195,171 | 60,000 | 198,748 | 206,837 | 206,837 | 0 | 530,658 | 737,495 | 737,495 |
| 79 | 26 | 183,589 | 60,000 | 186,954 | 194,881 | 194,881 | 0 | 541,420 | 736,301 | 736,301 |
| 80 | 27 | 172,619 | 60,000 | 175,783 | 183,552 | 183,552 | 0 | 548,442 | 731,995 | 731,995 |
| 81 | 28 | 162,202 | 60,000 | 165,175 | 172,773 | 172,773 | 0 | 553,171 | 725,944 | 725,944 |
| 82 | 29 | 152,347 | 60,000 | 155,139 | 162,695 | 162,695 | 0 | 559,123 | 721,817 | 721,817 |
| 83 | 30 | 143,438 | 60,000 | 145,622 | 153,122 | 153,122 | 0 | 562,830 | 715,951 | 715,951 |
| 84 | 31 | 134,489 | 60,000 | 136,537 | 144,128 | 144,128 | 0 | 561,713 | 705,841 | 705,841 |
| 85 | 32 | 125,946 | 60,000 | 127,864 | 135,497 | 135,497 | 0 | 559,660 | 695,158 | 695,158 |
| 86 | 33 | 117,789 | 60,000 | 119,583 | 127,212 | 127,212 | 0 | 556,539 | 683,752 | 683,752 |
| 87 | 34 | 110,003 | 60,000 | 111,678 | 119,261 | 119,261 | 0 | 552,585 | 671,847 | 671,847 |
| 88 | 35 | 102,569 | 60,000 | 104,130 | 111,628 | 111,628 | 0 | 547,414 | 659,042 | 659,042 |
| 89 | 36 | 95,469 | 60,000 | 96,923 | 104,299 | 104,299 | 0 | 541,218 | 645,517 | 645,517 |
| 90 | 37 | 88,689 | 60,000 | 90,040 | 97,261 | 97,261 | 0 | 533,845 | 631,106 | 631,106 |
| 91 | 38 | 82,212 | 60,000 | 83,464 | 90,500 | 90,500 | 0 | 525,241 | 615,741 | 615,741 |
| 92 | 39 | 76,024 | 60,000 | 77,182 | 84,012 | 84,012 | 0 | 515,343 | 599,355 | 599,355 |
| 93 | 40 | 70,468 | 60,000 | 71,179 | 78,226 | 78,226 | 0 | 503,878 | 582,105 | 582,105 |

to be continued

## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi 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 | 64,461 | 60,000 | 65,112 | 71,734 | 71,734 | 0 | 490,686 | 562,420 | 562,420 |
| 95 | 42 | 58,748 | 60,000 | 59,341 | 65,608 | 65,608 | 0 | 475,857 | 541,464 | 541,464 |
| 96 | 43 | 53,312 | 60,000 | 53,850 | 59,763 | 59,763 | 0 | 459,343 | 519,106 | 519,106 |
| 97 | 44 | 48,139 | 60,000 | 48,625 | 54,105 | 54,105 | 0 | 441,124 | 495,229 | 495,229 |
| 98 | 45 | 43,214 | 60,000 | 43,650 | 48,692 | 48,692 | 0 | 421,005 | 469,697 | 469,697 |
| 99 | 46 | 38,524 | 60,000 | 38,913 | 43,520 | 43,520 | 0 | 398,894 | 442,414 | 442,414 |
| 100 | 47 | 34,400 | 60,000 | 34,400 | 38,569 | 38,569 | 0 | 374,682 | 413,251 | 413,251 |

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 Wealth Flexi 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 values 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 $1,000,001.
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: Wealth Flexi 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: Wealth Flexi 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 | 60,000 | 0 | 0 | 60,000 |
| 56 | 3 | 50,964 | 7,376 | 1,661 | 60,000 |
| 57 | 4 | 40,160 | 6,652 | 13,188 | 60,000 |
| 58 | 5 | 33,274 | 6,087 | 20,639 | 60,000 |
| 59 | 6 | 32,260 | 5,643 | 22,097 | 60,000 |
| 60 | 7 | 36,243 | 417 | 23,340 | 60,000 |
| 61 | 8 | 36,485 | 378 | 23,136 | 60,000 |
| 62 | 9 | 35,649 | 341 | 24,010 | 60,000 |
| 63 | 10 | 35,943 | 306 | 23,751 | 60,000 |
| 64 | 11 | 36,745 | 273 | 22,982 | 60,000 |
| 65 | 12 | 37,709 | 240 | 22,050 | 60,000 |
| 66 | 13 | 38,569 | 209 | 21,221 | 60,000 |
| 67 | 14 | 39,424 | 180 | 20,396 | 60,000 |
| 68 | 15 | 38,042 | 2,273 | 19,685 | 60,000 |
| 69 | 16 | 39,036 | 1,886 | 19,078 | 60,000 |
| 70 | 17 | 39,299 | 1,511 | 19,190 | 60,000 |
| 71 | 18 | 38,828 | 1,141 | 20,030 | 60,000 |
| 72 | 19 | 38,221 | 778 | 21,000 | 60,000 |
| 73 | 20 | 37,703 | 492 | 21,805 | 60,000 |
| 74 | 21 | 7,561 | 82 | 4,697 | 12,340 |

## AIA INTERNATIONAL LIMITED

# Plan: Wealth Flexi 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 | 1,000,001 | 0 | 1,027,750 | 568,346 | 0 | 0 | 568,346 |
| 55 | 2 | 898,250 | 60,000 | 920,339 | 514,101 | 0 | 0 | 514,101 |
| 56 | 3 | 810,105 | 60,000 | 830,025 | 468,383 | 0 | 14,110 | 482,494 |
| 57 | 4 | 741,327 | 60,000 | 759,556 | 432,871 | 0 | 129,884 | 562,755 |
| 58 | 5 | 687,192 | 60,000 | 704,090 | 422,384 | 0 | 236,081 | 658,465 |
| 59 | 6 | 634,724 | 60,000 | 650,332 | 390,264 | 0 | 241,923 | 632,188 |
| 60 | 7 | 576,023 | 60,000 | 590,188 | 355,647 | 0 | 227,458 | 583,105 |
| 61 | 8 | 519,599 | 60,000 | 532,376 | 335,982 | 0 | 211,673 | 547,655 |
| 62 | 9 | 467,986 | 60,000 | 478,025 | 313,536 | 0 | 209,853 | 523,389 |
| 63 | 10 | 416,684 | 60,000 | 425,622 | 291,934 | 0 | 191,785 | 483,719 |
| 64 | 11 | 367,174 | 60,000 | 375,050 | 272,511 | 0 | 169,523 | 442,034 |
| 65 | 12 | 319,923 | 60,000 | 326,786 | 255,318 | 0 | 148,557 | 403,874 |
| 66 | 13 | 274,756 | 60,000 | 280,650 | 234,623 | 0 | 128,510 | 363,133 |
| 67 | 14 | 232,129 | 60,000 | 236,384 | 210,523 | 0 | 108,476 | 319,000 |
| 68 | 15 | 192,610 | 60,000 | 196,141 | 185,412 | 0 | 90,813 | 276,225 |
| 69 | 16 | 154,277 | 60,000 | 157,105 | 157,105 | 0 | 73,242 | 230,347 |
| 70 | 17 | 116,906 | 60,000 | 118,686 | 121,404 | 0 | 57,040 | 178,444 |
| 71 | 18 | 79,727 | 60,000 | 80,941 | 83,264 | 0 | 41,693 | 124,957 |
| 72 | 19 | 43,409 | 60,000 | 43,847 | 45,180 | 0 | 24,313 | 69,493 |
| 73 | 20 | 7,313 | 60,000 | 7,313 | 7,547 | 0 | 4,307 | 11,853 |
| 74 | 21 | 0 | 12,340 | 0 | 0 | 0 | 0 | 0 |

It is assumed the policy will be surrendered at the end of policy year 21 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 Wealth Flexi 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: Wealth Flexi Savings Insurance Plan (Single Premium)

3. Cash withdrawals (illustrated above) will be deducted first from any cash values 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 $1,000,001.
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.**

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# Plan: Wealth Flexi 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 | 1,000,001 | 0 | 1,027,750 | 568,346 | 1,000,001 | 0 | 0 | 568,346 | 1,000,001 |
| 55 | 2 | 898,250 | 60,000 | 920,339 | 514,101 | 898,250 | 0 | 0 | 514,101 | 898,250 |
| 56 | 3 | 810,105 | 60,000 | 830,025 | 468,383 | 810,105 | 0 | 14,110 | 482,494 | 810,105 |
| 57 | 4 | 741,327 | 60,000 | 759,556 | 432,871 | 741,327 | 0 | 129,884 | 562,755 | 741,327 |
| 58 | 5 | 687,192 | 60,000 | 704,090 | 422,384 | 687,192 | 0 | 236,081 | 658,465 | 687,192 |
| 59 | 6 | 634,724 | 60,000 | 650,332 | 390,264 | 634,724 | 0 | 241,923 | 632,188 | 634,724 |
| 60 | 7 | 576,023 | 60,000 | 590,188 | 355,647 | 576,023 | 0 | 227,458 | 583,105 | 583,105 |
| 61 | 8 | 519,599 | 60,000 | 532,376 | 335,982 | 519,599 | 0 | 211,673 | 547,655 | 547,655 |
| 62 | 9 | 467,986 | 60,000 | 478,025 | 313,536 | 467,986 | 0 | 209,853 | 523,389 | 523,389 |
| 63 | 10 | 416,684 | 60,000 | 425,622 | 291,934 | 416,684 | 0 | 191,785 | 483,719 | 483,719 |
| 64 | 11 | 367,174 | 60,000 | 375,050 | 272,511 | 367,174 | 0 | 169,523 | 442,034 | 442,034 |
| 65 | 12 | 319,923 | 60,000 | 326,786 | 255,318 | 319,923 | 0 | 148,557 | 403,874 | 403,874 |
| 66 | 13 | 274,756 | 60,000 | 280,650 | 234,623 | 274,756 | 0 | 128,510 | 363,133 | 363,133 |
| 67 | 14 | 232,129 | 60,000 | 236,384 | 210,523 | 232,129 | 0 | 108,476 | 319,000 | 319,000 |
| 68 | 15 | 192,610 | 60,000 | 196,141 | 185,412 | 192,610 | 0 | 90,813 | 276,225 | 276,225 |
| 69 | 16 | 154,277 | 60,000 | 157,105 | 157,105 | 157,105 | 0 | 73,242 | 230,347 | 230,347 |
| 70 | 17 | 116,906 | 60,000 | 118,686 | 121,404 | 121,404 | 0 | 57,040 | 178,444 | 178,444 |
| 71 | 18 | 79,727 | 60,000 | 80,941 | 83,264 | 83,264 | 0 | 41,693 | 124,957 | 124,957 |
| 72 | 19 | 43,409 | 60,000 | 43,847 | 45,180 | 45,180 | 0 | 24,313 | 69,493 | 69,493 |
| 73 | 20 | 7,313 | 60,000 | 7,313 | 7,547 | 7,547 | 0 | 4,307 | 11,853 | 11,853 |
| 74 | 21 | 0 | 12,340 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

It is assumed the policy will be surrendered at the end of policy year 21 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 Wealth Flexi 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: Wealth Flexi Savings Insurance Plan (Single Premium)

3. Cash withdrawals (illustrated above) will be deducted first from any cash values 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 $1,000,001.
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.**