AIA Hong Kong

12/F, AIA Tower
183 Electric Road,
North Point, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Policy Future Value Illustration

Policy Information:

Policy Number:	B998496221
Policy Owner:	LI WAI PING
Insured:	LI WAI PING
Issue Age:	36
Policy Date:	21 Mar 1995
Current Policy Anniversary Date:	21 Mar 2023
Print Date:	21 Mar 2023

Section 1 – Summary for WHOLE LIFE CD

Name of Life Insured: LI WAI PING	Attained Age: 64	Sex: Female

Section 2 – Benefit Summary

Policy Currency: US$

Benefit Description	Current Sum Assured^	Current Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
WHOLE LIFE CD	20,000.00	289.00	52	Whole Life
CPA3	See Contract	86.00	29	29
H&S + SMM TO AGE 70 (WARD)	69.00	2,151.60	52	52

^ Sum Assured can also be expressed as Principal Sum/Principal Amount/Face Amount in accordance with your Basic Plan Contract. For any medical and accident coverage, this can be defined as Benefit Amount.

Total Current Annual Premium: 2,526.60

"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Hong Kong

12/F, AIA Tower
183 Electric Road,
North Point, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Section 3 – Basic Plan - Illustration Summary

Your current Annual Dividend option is: Accumulation

End of Policy Year	Total Premiums Paid for Basic Plan	SURRENDER VALUE				DEATH BENEFIT			
		Guaranteed	Non-Guaranteed		Total	Guaranteed	Non-Guaranteed		Total
			Accumulated Annual Dividends and Accumulated Non-guaranteed Cash Payments with Interest (if any)	Terminal Dividend (if any)			Accumulated Annual Dividends and Accumulated Non-guaranteed Cash Payments with Interest (if any)	Terminal Dividend (if any)	
		(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(D)+(E)+(F)
28	8,092	11,222	0	2,019	13,241	25,142	0	2,019	27,161
Age 65	8,381	11,462	317	2,091	13,870	25,142	317	2,091	27,550
Age 66	8,670	11,702	645	2,163	14,509	25,142	645	2,163	27,949
Age 67	8,959	11,922	984	2,235	15,141	25,142	984	2,235	28,361
Age 68	9,248	12,162	1,335	2,307	15,804	25,142	1,335	2,307	28,784
Age 69	9,537	12,382	1,698	2,380	16,460	25,142	1,698	2,380	29,220
Age 70	9,826	12,602	2,076	2,452	17,130	25,142	2,076	2,452	29,670
Age 71	10,115	12,822	2,465	2,524	17,811	25,142	2,465	2,524	30,131
Age 72	10,404	13,042	2,870	2,596	18,507	25,142	2,870	2,596	30,607
Age 73	10,693	13,262	3,286	2,668	19,216	25,142	3,286	2,668	31,096
Age 74	10,982	13,462	3,718	2,740	19,920	25,142	3,718	2,740	31,600
Age 75	11,271	13,682	4,165	2,812	20,658	25,142	4,165	2,812	32,118
Age 76	11,560	13,882	4,626	2,884	21,392	25,142	4,626	2,884	32,652
Age 77	11,849	14,082	5,104	2,956	22,142	25,142	5,104	2,956	33,202
Age 78	12,138	14,302	5,597	3,028	22,927	25,142	5,597	3,028	33,767
Age 79	12,427	14,502	6,106	3,101	23,709	25,142	6,106	3,101	34,349
Age 80	12,716	14,682	6,631	3,173	24,485	25,142	6,631	3,173	34,945
Age 81	13,005	14,882	7,173	3,245	25,300	25,142	7,173	3,245	35,560
Age 82	13,294	15,082	7,734	3,317	26,132	25,142	7,734	3,317	36,192
Age 83	13,583	15,282	8,313	3,389	26,984	25,142	8,313	3,389	36,844
Age 84	13,872	15,482	8,911	3,461	27,854	25,142	8,911	3,461	37,514
Age 85	14,161	15,682	9,527	3,533	28,742	25,142	9,527	3,533	38,202
Age 86	14,450	15,922	10,163	3,605	29,690	25,142	10,163	3,605	38,910
Age 87	14,739	16,182	10,820	3,677	30,679	25,142	10,820	3,677	39,639
Age 88	15,028	16,482	11,496	3,749	31,727	25,142	11,496	3,749	40,387
Age 89	15,028	16,582	12,194	3,822	32,598	25,142	12,194	3,822	41,158
Age 90	15,028	16,682	12,916	3,894	33,491	25,142	12,916	3,894	41,951
Age 91	15,028	16,782	13,660	3,966	34,407	25,142	13,660	3,966	42,767
Age 92	15,028	16,882	14,428	4,038	35,348	25,142	14,428	4,038	43,608
Age 93	15,028	16,982	15,219	4,110	36,311	25,142	15,219	4,110	44,471
Age 94	15,028	17,102	16,036	4,182	37,320	25,142	16,036	4,182	45,360
Age 95	15,028	17,222	16,879	4,254	38,355	25,142	16,879	4,254	46,275
Age 96	15,028	17,362	17,747	4,326	39,435	25,142	17,747	4,326	47,215
Age 97	15,028	17,522	18,645	4,399	40,565	25,142	18,645	4,399	48,185
Age 98	15,028	17,682	19,571	4,471	41,723	25,142	19,571	4,471	49,183
Age 99	15,028	17,802	20,527	4,543	42,871	25,142	20,527	4,543	50,211
Age 100	15,028	25,142	21,511	4,615	51,268	25,142	21,511	4,615	51,268

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

"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Hong Kong

12/F, AIA Tower
183 Electric Road,
North Point, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Section 4 – Explanation Notes

(i) The following definitions used in this Policy Future Value Illustration are identical to the corresponding definitions used in other sections of this illustration, the product brochure and other relevant documents.

Policy Future Value Illustration:	Other sections of this illustration, the product brochure and other relevant documents:
Terminal Dividend	Maturity Dividend
Cash Payment	Types of guaranteed cash payment: Coupon Payment, Cash Endowment, Guaranteed Cash Payment, Guaranteed Monthly Income, Guaranteed Retirement Bonus, Guaranteed Bonus and/or Guaranteed Annual Income Types of non-guaranteed cash payment: Non-Guaranteed Monthly Income

(ii) Sum Assured in this Illustration of Policy Future Value Illustration can also be expressed as Principal Sum/Principal Amount/Face Amount in accordance with your Basic Plan Contract. For any medical and accident coverage, this can be defined as Benefit Amount.

(iii) This Policy Future Value Illustration assumes that there are currently no loans taken under the policy, no future loans will be taken throughout the term of the policy and no Terminal Dividend Lock-in Option is exercised (if applicable). It also assumes that the existing insurance coverage and premium amounts will not be changed by you, no advance payment (if any) will be paid in the future, no future cash withdrawals will be made throughout the term of the policy, and Death Benefit is paid in lump sum at the death of insured. Any amounts in your FPDA are excluded in this Illustration.

(iv) Section 3 is only summary illustration 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.

(v) Total Premiums Paid includes premiums estimated based on current premium level and product design before 1 January, 2017 and actual premiums payable on or after 1 January, 2017. The amount may differ from total of the premiums payable in the policy since the Total Premiums Paid will be adjusted based on the current status of the policy and due to rounding differences.

(vi) In Section 3, Guaranteed amount of SURRENDER VALUE equals to the sum of Guaranteed Cash Value, any paid accumulated Cash Payments with interest, any accumulated unpaid guaranteed Cash Payments (excluding interest) and any paid accumulated Annual Dividends with interest.

(vii) In Section 3, projected non-guaranteed amount of SURRENDER VALUE equals to the sum of any projected accumulated unpaid Annual Dividends with interest, any projected accumulated unpaid non-guaranteed Cash Payments with interest, any projected interest earned from paid accumulated Cash Payments with interest and paid accumulated Annual Dividends with interest, any Terminal Dividend and any cash value of Paid-Up Addition.

(viii) The Death Benefit amount of this policy is illustrated as TOTAL DEATH BENEFIT in this Policy Future Value Illustration. The guaranteed amount of DEATH BENEFIT is guaranteed to pay out when the insured passes away. Depending on the Death Benefit calculation as set out in the policy contract, the non-guaranteed amount of DEATH BENEFIT stated in this Policy Future Value Illustration may not be paid out when the insured passes away. Therefore, the TOTAL DEATH BENEFIT calculation may not be equal to the sum of guaranteed amount and non-guaranteed amount of the Death Benefit.

(ix) The Death Benefits shown in this illustration includes any Paid-Up Addition and any extra coverage of the Basic Plan, but excludes any additional Accidental Death Benefit. The actual Death Benefit payable is subject to the special terms (if any) specified in your policy contract.

(x) The projected non-guaranteed benefits included in Section 3 are based on the Company's dividend scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change from time to time with the values being higher or lower than those illustrated. Under certain circumstances, the non-guaranteed benefits may be **zero**.

(xi) As illustrated in Section 3, you can leave any Annual Dividends with the Company for interest accumulation at an interest rate which is not guaranteed. The interest rate used by the Company for interest accumulation in Section 3 is 3.00% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.00%. You may cash all or part of the amount of any Annual Dividends without affecting the protection amount shown in Section 2 but the Surrender Values and Death Benefits shown above will be reduced accordingly.

(xii) When reviewing the values shown in the illustrations in Section 3, 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 dividends payable (if applicable) for the year need to be adjusted. When considering the dividends adjustment, we may smooth out the experience over a few years to provide a more stable dividends payout (if applicable). When the investment market becomes volatile, chances of dividends adjustment (if applicable) are higher. Accordingly, the actual Annual Dividends and Terminal Dividend paid (if applicable) may be higher or lower than those illustrated. Such review shall be performed at least annually and dividends may be adjusted more frequently than annually upon change in economic and other related factors.

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

AIA Hong Kong

12/F, AIA Tower
183 Electric Road,
North Point, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Warning

- Should you terminate this policy early or cease paying premiums 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.

友邦香港

香港北角
電氣道 183 號
友邦廣場 12 樓
電話：(852) 2881 3333

AIA.COM.HK

保單預期價值一覽表

保單資料：

保單號碼：	B998496221
保單持有人：	LI WAI PING
受保人：	LI WAI PING
繕發年齡：	36
保單日期：	1995年03月21日
現時保單週年日：	2023年03月21日
列印日期：	2023年03月21日

1. 建議書摘要：終身紅利壽險

受保人姓名：LI WAI PING	已達之年齡：64	性別：女

2.保障摘要

保單貨幣：美元

保障項目	現時保額^	現時每年保費	保費供款年期	保障年期
終身紅利壽險	20,000.00	289.00	52	終身
人身意外保險契約	參閱契約	86.00	29	29
「永無憂」連額外醫療保障至70歲附加契約(大房)	69.00	2,151.60	52	52

^視乎閣下的基本計劃契約而定，保額亦可表達為主要保額/基本金額/基本保額。醫療及個人意外保障則可定義為利益金額。

現時每年總保費：2,526.60

Reference Only

「AIA」、「友邦」或「友邦香港」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。

友邦香港

香港北角
電氣道 183 號
友邦廣場 12 樓
電話：(852) 2881 3333

AIA.COM.HK

3. 基本計劃 – 說明摘要

您現時之週年紅利選擇: 積存

保單年度終結	繳付保費總額（基本計劃）	退保發還金額				身故賠償額			
		保證金額	非保證金額		總額	保證金額	非保證金額		總額
			累積週年紅利、累積非保證現金保障收益及利息（如有）	終期紅利（如有）			累積週年紅利、累積非保證現金保障收益及利息（如有）	終期紅利（如有）	
		(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(D)+(E)+(F)
28	8,092	11,222	0	2,019	13,241	25,142	0	2,019	27,161
65 歲	8,381	11,462	317	2,091	13,870	25,142	317	2,091	27,550
66 歲	8,670	11,702	645	2,163	14,509	25,142	645	2,163	27,949
67 歲	8,959	11,922	984	2,235	15,141	25,142	984	2,235	28,361
68 歲	9,248	12,162	1,335	2,307	15,804	25,142	1,335	2,307	28,784
69 歲	9,537	12,382	1,698	2,380	16,460	25,142	1,698	2,380	29,220
70 歲	9,826	12,602	2,076	2,452	17,130	25,142	2,076	2,452	29,670
71 歲	10,115	12,822	2,465	2,524	17,811	25,142	2,465	2,524	30,131
72 歲	10,404	13,042	2,870	2,596	18,507	25,142	2,870	2,596	30,607
73 歲	10,693	13,262	3,286	2,668	19,216	25,142	3,286	2,668	31,096
74 歲	10,982	13,462	3,718	2,740	19,920	25,142	3,718	2,740	31,600
75 歲	11,271	13,682	4,165	2,812	20,658	25,142	4,165	2,812	32,118
76 歲	11,560	13,882	4,626	2,884	21,392	25,142	4,626	2,884	32,652
77 歲	11,849	14,082	5,104	2,956	22,142	25,142	5,104	2,956	33,202
78 歲	12,138	14,302	5,597	3,028	22,927	25,142	5,597	3,028	33,767
79 歲	12,427	14,502	6,106	3,101	23,709	25,142	6,106	3,101	34,349
80 歲	12,716	14,682	6,631	3,173	24,485	25,142	6,631	3,173	34,945
81 歲	13,005	14,882	7,173	3,245	25,300	25,142	7,173	3,245	35,560
82 歲	13,294	15,082	7,734	3,317	26,132	25,142	7,734	3,317	36,192
83 歲	13,583	15,282	8,313	3,389	26,984	25,142	8,313	3,389	36,844
84 歲	13,872	15,482	8,911	3,461	27,854	25,142	8,911	3,461	37,514
85 歲	14,161	15,682	9,527	3,533	28,742	25,142	9,527	3,533	38,202
86 歲	14,450	15,922	10,163	3,605	29,690	25,142	10,163	3,605	38,910
87 歲	14,739	16,182	10,820	3,677	30,679	25,142	10,820	3,677	39,639
88 歲	15,028	16,482	11,496	3,749	31,727	25,142	11,496	3,749	40,387
89 歲	15,028	16,582	12,194	3,822	32,598	25,142	12,194	3,822	41,158
90 歲	15,028	16,682	12,916	3,894	33,491	25,142	12,916	3,894	41,951
91 歲	15,028	16,782	13,660	3,966	34,407	25,142	13,660	3,966	42,767
92 歲	15,028	16,882	14,428	4,038	35,348	25,142	14,428	4,038	43,608
93 歲	15,028	16,982	15,219	4,110	36,311	25,142	15,219	4,110	44,471
94 歲	15,028	17,102	16,036	4,182	37,320	25,142	16,036	4,182	45,360
95 歲	15,028	17,222	16,879	4,254	38,355	25,142	16,879	4,254	46,275
96 歲	15,028	17,362	17,747	4,326	39,435	25,142	17,747	4,326	47,215
97 歲	15,028	17,522	18,645	4,399	40,565	25,142	18,645	4,399	48,185
98 歲	15,028	17,682	19,571	4,471	41,723	25,142	19,571	4,471	49,183
99 歲	15,028	17,802	20,527	4,543	42,871	25,142	20,527	4,543	50,211
100 歲	15,028	25,142	21,511	4,615	51,268	25,142	21,511	4,615	51,268

以上摘要說明: 請參考說明部份。

Reference Only

「AIA」、「友邦」或「友邦香港」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。

友邦香港

香港北角
電氣道 183 號
友邦廣場 12 樓
電話：(852) 2881 3333

AIA.COM.HK

4.說明

(i) 於此保單預期價值一覽表內，下列定義與本保單預期價值一覽表其他說明、產品簡介及其他相關文件內的定義相同：

保單預期價值一覽表：	本保單預期價值一覽表其他說明、產品簡介及其他相關文件：
終期紅利	期滿紅利
現金保障收益	保證的現金保障收益種類：現金支付、可支取現金、保證現金、保證每月入息、保證退休獎賞、保證獎賞及/或保證每年入息 非保證的現金保障收益種類：非保證每月入息

(ii) 視乎閣下的基本計劃契約而定，保額亦可表達為主要保額/基本金額/基本保額。醫療及個人意外保障則可定義為利益金額。

(iii) 此保單預期價值一覽表假設現時沒有任何保單貸款、整個保單年期內沒有任何未來保單貸款，以及沒有行使終期紅利鎖定選項（如適用者）。它並且假設現時的保障額及保費金額不會被您改變、將來不會支付任何預支保額、於整個保單年期內沒有任何未來現金提取及身故賠償於受保人身故時以一筆過形式支付。此一覽表亦不包括現金儲備金戶口內之任何金額。

(iv) 第3部份乃概括說明閣下基本計劃的主要利益，並未將第2部份所列之附加保障（如適用）計算在內，且假設閣下會全數支付應繳保費。如欲知悉更多資料，請與閣下的持牌保險中介人或本公司聯絡。

(v) 繳付保費總額包括於2017年1月1日之前根據現時保費以及產品設計而預計之保費及於2017年1月1日或之後實際應繳保費。由於繳付保費總額會因現時保單的狀況而相應調整及需要將金額調整為整數，上列繳付保費總額或會與保單中應繳保費總額稍有出入。

(vi) 第3部份退保發還金額的保證金額相等於保證現金價值、任何已支付的累積現金保障收益及利息、任何未支付的累積保證現金保障收益（不包括利息）及任何已支付的累積週年紅利及利息的總和。

(vii) 第3部份退保發還金額預計的非保證金額相等於任何預計的累積未支付的週年紅利及利息、任何預計的累積未支付的非保證的現金保障收益及利息、任何由累積已支付的保證現金保障收益及利息及累積已支付的週年紅利及利息積存之預計利息、任何終期紅利及任何加購付清保險之現金價值的總和。

(viii) 此保單的身故賠償額已計算於本保單預期價值一覽表內之身故賠償總額內。身故賠償額的保證金額會於受保人身故時保證支付。視乎詳載於保單契約內身故賠償之計算方式，顯示於本保單預期價值一覽表內之身故賠償額的非保證金額可能不會於受保人身故時支付。所以，身故賠償總額之計算方法可能並不等於身故賠償的保證金額加非保證金額。

(ix) 本保單預期價值一覽表內之「身故賠償額」包括任何加購付清保險及任何基本計劃的額外保障，但不包括任何額外意外身故賠償 。實際的身故賠償將按照保單契約內列明的特別條款(如有)支付。

(x) 第3部份預計的非保證利益乃根據本公司現時假設投資回報而計算，該利益並非保證金額。實際獲發之金額或會被不時調整而比所顯示者較高或較低。在某些情況下，非保證金額可能為零。

(xi) 如第3部份所示，閣下可將任何週年紅利存放於本公司作生息之用，惟有關息率則不獲保證。本公司於第3部份用以計算累積金額之年利率為 3.00%。實際利率將不時調整並可能比 3.00%較高或較低。閣下可選擇提取全數或部份週年紅利金額，而此舉將不會影響第2部分所示的保障額，惟上述之退保發還金額及身故賠償額將因此相應地減少。

(xii) 於審視第3部份說明的金額時，應注意未來的生活成本很可能會因通脹而上升。

(xiii) 以上顯示之數字已將金額調整為整數。

(xiv) 本公司會審核產品的實際經驗(包括但不限於投資回報、支出費用、理賠及退保情況)，並決定是否需要調整該年度所派發的紅利(如適用)。考慮調整紅利時，本公司或會平均化過往數年經驗以派發相對較穩定的紅利金額。當投資市場變得波動，調整紅利(如適用)的機會將變得較高。故此實際應派發的週年紅利(如適用)及終期紅利(如適用)或會比所列出的較高或較低。這種審核應至少每年進行一次，當經濟及其他相關因素改變時，紅利調整的次數可能會較每年調整一次更頻繁。

(xv) 此說明文件假設整個保單年期內沒有包括任何保費徵費。

<u>警告</u>

- 如果閣下提前終止本保單或提前停止支付保費，則可能會蒙受重大損失。
- 請注意若閣下已選購任何醫療保障計劃/附加契約，您須繳付醫療保障的保費至保障期完結。如果您打算以提取基本保單的累積價值來繳付醫療保障的保費，未來任何積存息率、紅利或分紅之改變，以及醫療保障保費的調升（因醫療通脹及整體賠償情況惡化）將有機會令基本保單的累積價值不足以繳付將來醫療保障的保費，您因而需要恢復繳付醫療保障的保費。

Retail Use Only