05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

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 AIA Deferred Annuity Plan 2

Name of Life Insured: Mr. WANG TODD	Age: 38	Sex: Male	Non-Smoker

2. Benefit Summary

Policy Currency: US$

Principal Amount (1): 7,700.00

Annuity Payment Start Age: 75

Annuity Period: 10 Years

Guaranteed Monthly Annuity Payment Pattern(2): Level

(i) Basic Policy

Benefit Description	Initial Guaranteed Monthly Annuity Payment(3)	Initial Sum Assured(4)	Initial Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
AIA Deferred Annuity Plan 2	770.62	8,085	7,700.00	5	47

(1) The principal amount of AIA Deferred Annuity Plan 2 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) Guaranteed Monthly Annuity Payment will be the same within the Annuity Period.

(3) This is the first Guaranteed Monthly Annuity Payment amount paid following commencement of the Annuity Period.

(4) The initial sum assured of AIA Deferred Annuity Plan 2 is equivalent to the guaranteed death benefit at the end of the first policy year.

Levy on insurance premiums to Insurance Authority (IA) 7.70

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 Annual Premium: 7,707.70
(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.

Print Date: Sep/17/2026
7700

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

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

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

Print Date: Sep/17/2026
7700

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

3. Basic Plan - Illustration Summary (Surrender Value)

End of Policy Year	Total Premiums Paid	CURRENT YEAR AGGREGATE MONTHLY ANNUITY PAYMENT			SURRENDER VALUE		
		Guaranteed	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed	Total
		(A)	(B)	(A)+(B)	Guaranteed Cash Value(1) (C)	Terminal Dividend (D)	(C)+(D)
1	7,700	0	0	0	2,310	886	3,196
2	15,400	0	0	0	7,700	1,740	9,440
3	23,100	0	0	0	13,860	1,902	15,762
4	30,800	0	0	0	21,560	2,002	23,562
5	38,500	0	0	0	30,800	2,041	32,841
10	38,500	0	0	0	38,924	3,835	42,758
15	38,500	0	0	0	41,118	9,710	50,828
20	38,500	0	0	0	43,428	19,920	63,348
25	38,500	0	0	0	48,664	32,132	80,796
30	38,500	0	0	0	58,097	47,447	105,544
Age 65	38,500	0	0	0	52,245	37,591	89,836
Age 70	38,500	0	0	0	60,445	53,461	113,906
Age 75	38,500	0	0	0	66,721	72,265	138,985
Age 80	38,500	9,247	8,451	17,698	38,030	36,236	74,267
Age 85	38,500	9,247	8,451	17,698	0	0	0

Remark: (1) Excluding guaranteed Monthly Annuity Payment.

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

The Internal Rate of Return at policy maturity based on the above illustration, assuming the Monthly Annuity Payments are received monthly by the Annuitant, is shown in the table below:

The Internal Rate of Return (IRR) at policy maturity	
Guaranteed IRR	2.22%
Total IRR	3.89%

The calculation of guaranteed IRR includes guaranteed Monthly Annuity Payment and guaranteed cash value, while the calculation of total IRR includes guaranteed Monthly Annuity Payment, any non-guaranteed Monthly Annuity Payment, and guaranteed cash value.

Print Date: Sep/17/2026
7700

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

3. Basic Plan - Illustration Summary (Death Benefit)

End of Policy Year	Total Premiums Paid	CURRENT YEAR AGGREGATE MONTHLY ANNUITY PAYMENT			Guaranteed Cash Value(1)	DEATH BENEFIT			
		Guaranteed	Non-Guaranteed	Total		Guaranteed	Non-Guaranteed		Total
						Guaranteed Death Value(2)	Terminal Dividend	(C)+(E)=	
		(A)	(B)	(A)+(B)	(C)	(D)	(E)	(F)	Max(D or F)
1	7,700	0	0	0	2,310	8,085	886	3,196	8,085
2	15,400	0	0	0	7,700	16,170	1,740	9,440	16,170
3	23,100	0	0	0	13,860	24,255	1,902	15,762	24,255
4	30,800	0	0	0	21,560	32,340	2,002	23,562	32,340
5	38,500	0	0	0	30,800	40,425	2,041	32,841	40,425
10	38,500	0	0	0	38,924	40,425	3,835	42,758	42,758
15	38,500	0	0	0	41,118	41,118	9,710	50,828	50,828
20	38,500	0	0	0	43,428	43,428	19,920	63,348	63,348
25	38,500	0	0	0	48,664	48,664	32,132	80,796	80,796
30	38,500	0	0	0	58,097	58,097	47,447	105,544	105,544
Age 65	38,500	0	0	0	52,245	52,245	37,591	89,836	89,836
Age 70	38,500	0	0	0	60,445	60,445	53,461	113,906	113,906
Age 75	38,500	0	0	0	66,721	66,721	72,265	138,985	138,985
Age 80	38,500	9,247	8,451	17,698	38,030	38,030	36,236	74,267	74,267
Age 85	38,500	9,247	8,451	17,698	0	0	0	0	0

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.

(2) Before the Annuity Period begins, Guaranteed Death Value is equal to guaranteed cash value or 105% of the total premiums paid for the basic plan, whichever is higher. On or after the commencement of the Annuity Period but before the policy matures, Guaranteed Death Value is equal to guaranteed cash value or 105% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment paid, whichever is higher.

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

Print Date: Sep/17/2026
7700

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

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	CURRENT YEAR AGGREGATE MONTHLY ANNUITY PAYMENT					SURRENDER VALUE				
			Pessimistic Scenario		Optimistic Scenario			Pessimistic Scenario		Optimistic Scenario	
		Guaranteed	Non-Guaranteed	Total	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed		Non-Guaranteed	
							Guaranteed Cash Value(1)	Terminal Dividend	Total	Terminal Dividend	Total
		(A)	(B)	(A)+(B)	(C)	(A)+(C)	(D)	(E)	(D)+(E)	(F)	(D)+(F)
1	7,700	0	0	0	0	0	2,310	40	2,350	1,928	4,238
2	15,400	0	0	0	0	0	7,700	79	7,779	3,788	11,488
3	23,100	0	0	0	0	0	13,860	86	13,946	4,140	18,000
4	30,800	0	0	0	0	0	21,560	90	21,650	4,358	25,918
5	38,500	0	0	0	0	0	30,800	92	30,892	4,442	35,242
10	38,500	0	0	0	0	0	38,924	173	39,097	8,348	47,271
15	38,500	0	0	0	0	0	41,118	438	41,556	21,138	62,256
20	38,500	0	0	0	0	0	43,428	899	44,327	43,365	86,793
25	38,500	0	0	0	0	0	48,664	1,450	50,114	69,950	118,614
30	38,500	0	0	0	0	0	58,097	2,142	60,238	103,291	161,387
Age 65	38,500	0	0	0	0	0	52,245	1,697	53,941	81,835	134,079
Age 70	38,500	0	0	0	0	0	60,445	2,413	62,858	116,382	176,827
Age 75	38,500	0	0	0	0	0	66,721	3,262	69,983	157,316	224,037
Age 80	38,500	9,247	384	9,632	18,416	27,663	38,030	1,636	39,666	78,884	116,915
Age 85	38,500	9,247	384	9,632	18,416	27,663	0	0	0	0	0

Remark: (1) Excluding guaranteed Monthly Annuity Payment.

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

Print Date: Sep/17/2026
7700

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

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

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

End of Policy Year	Total Premiums Paid	CURRENT YEAR AGGREGATE MONTHLY ANNUITY PAYMENT		Guaranteed Cash Value[2]	DEATH BENEFIT						
					Guaranteed	Pessimistic Scenario			Optimistic Scenario		
		Pessimistic Scenario	Optimistic Scenario			Non-Guaranteed			Non-Guaranteed		
		Total[1]	Total[1]		Guaranteed Death Value[3]	Terminal Dividend	(C)+(E)=	Total	Terminal Dividend	(C)+(G)=	Total
		(A)	(B)	(C)	(D)	(E)	(F)	Max(D or F)	(G)	(H)	Max(D or H)
1	7,700	0	0	2,310	8,085	40	2,350	8,085	1,928	4,238	8,085
2	15,400	0	0	7,700	16,170	79	7,779	16,170	3,788	11,488	16,170
3	23,100	0	0	13,860	24,255	86	13,946	24,255	4,140	18,000	24,255
4	30,800	0	0	21,560	32,340	90	21,650	32,340	4,358	25,918	32,340
5	38,500	0	0	30,800	40,425	92	30,892	40,425	4,442	35,242	40,425
10	38,500	0	0	38,924	40,425	173	39,097	40,425	8,348	47,271	47,271
15	38,500	0	0	41,118	41,118	438	41,556	41,556	21,138	62,256	62,256
20	38,500	0	0	43,428	43,428	899	44,327	44,327	43,365	86,793	86,793
25	38,500	0	0	48,664	48,664	1,450	50,114	50,114	69,950	118,614	118,614
30	38,500	0	0	58,097	58,097	2,142	60,238	60,238	103,291	161,387	161,387
Age 65	38,500	0	0	52,245	52,245	1,697	53,941	53,941	81,835	134,079	134,079
Age 70	38,500	0	0	60,445	60,445	2,413	62,858	62,858	116,382	176,827	176,827
Age 75	38,500	0	0	66,721	66,721	3,262	69,983	69,983	157,316	224,037	224,037
Age 80	38,500	9,632	27,663	38,030	38,030	1,636	39,666	39,666	78,884	116,915	116,915
Age 85	38,500	9,632	27,663	0	0	0	0	0	0	0	0

Remarks: (1) For the breakdown of guaranteed and non-guaranteed Current Year Aggregate Monthly Annuity Payment, please refer to the Current Year Aggregate Monthly Annuity Payment under Section 4.

(2) Excluding guaranteed Monthly Annuity Payment.

(3) Before the Annuity Period begins, Guaranteed Death Value is equal to guaranteed cash value or 105% of the total premiums paid for the basic plan, whichever is higher. On or after the commencement of the Annuity Period but before the policy matures, Guaranteed Death Value is equal to guaranteed cash value or 105% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment paid, whichever is higher.

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

Print Date: Sep/17/2026
7700

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

6. Explanation Notes

(i) This Standard Illustration for Participating Policies assumes that no loans are taken throughout the term of the policy and that all premiums are paid in full when due.

(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) The amount of total premium shown assumes that premiums are paid on annual basis.

(iv) The amount of Total Premium(s) Paid may differ slightly from the total of the premiums payable in the policy due to rounding differences.

(v) In Sections 3 and 4, Guaranteed amount of SURRENDER VALUE equals to Guaranteed Cash Value.

(vi) In Sections 3 and 4, projected Non-Guaranteed amount of SURRENDER VALUE equals to any Terminal Dividend.

(vii) 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. As another example, the possible potential impact of a change in the Company's current assumed investment return on the Total Surrender Value and the Total Death Benefit are illustrated in Sections 4 and 5. Under certain circumstances, the non-guaranteed benefits may be **zero**.

(viii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.50% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.50% p.a. in comparing with the current assumed investment return.

(ix) As illustrated in Sections 3, 4 and 5, the annuitant can receive the amount of guaranteed Monthly Annuity Payment without affecting the protection amount of Section 2. Otherwise, you may leave the guaranteed Monthly Annuity Payment with the Company for interest accumulation at an interest rate which is not guaranteed for your withdrawal later.

(x) As illustrated in Sections 3, 4 and 5, the annuitant can receive the amount of projected non-guaranteed Monthly Annuity Payment without affecting the protection amount of Section 2. Otherwise, you may leave the projected non-guaranteed Monthly Annuity Payment with the Company for interest accumulation at an interest rate which is not guaranteed for your withdrawal later.

(xi) Non-guaranteed Monthly Annuity Payment is not guaranteed and may fluctuate during the annuity period, depending on actual non-guaranteed Monthly Annuity Payment declared during the annuity period.

(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 terminations) and determine whether the non-guaranteed Monthly Annuity Payment and Terminal Dividend payable for the year need to be adjusted. When considering the non-guaranteed Monthly Annuity Payment and Terminal Dividend adjustment, we may smooth out the experience over a few years to provide a more stable non-guaranteed Monthly Annuity Payment and Terminal Dividend payout. When the investment market becomes volatile, chances of non-guaranteed Monthly Annuity Payment and Terminal Dividend adjustment are higher. Accordingly, the actual non-guaranteed Monthly Annuity Payment and Terminal Dividend payable (if any) may be higher or lower than those illustrated. Such review shall be performed at least annually and non-guaranteed Monthly Annuity Payment and Terminal Dividend 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 showing 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. The total premiums paid shown above may differ from the actual premiums paid when changing payment mode after policy issuance.

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

Print Date: Sep/17/2026
7700

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

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

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

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

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

The table below illustrates the amounts of projected monthly annuity payments starting from the Policy Year 38 and the fluctuation under Current Assumed Basis, Pessimistic and Optimistic Scenarios. The projected benefits under the Pessimistic and Optimistic 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.

Monthly Annuity Payment - Illustration Under Different Investment Return

Policy Currency: US$

Annuity Payment Start Age: 75

Annuity Period: 10 Years

Guaranteed Monthly Annuity Payment Pattern: Level

	Guaranteed Monthly Annuity Payment (A)	Non-Guaranteed Monthly Annuity Payment (B)	Total Monthly Annuity Payment (A+B)
Current Assumed Basis	770.62	704.24	1,474.86
Pessimistic Scenario		32.04	802.66
Optimistic Scenario		1,534.63	2,305.25

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

Print Date: Sep/17/2026
7700

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$770.62
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Cash Payment

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be withdrawn immediately after being declared.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			Total Accumulated Monthly Annuity Payment Being Paid Out	SURRENDER VALUE		
							Guaranteed	Non-Guaranteed	
			Guaranteed	Non-Guaranteed	Total		Guaranteed Cash Value[1]	Terminal Dividend	Total
			(A)	(B)	(A)+(B)		(C)	(D)	(C)+(D)
39	1	7,700	0	0	0	0	2,310	886	3,196
40	2	15,400	0	0	0	0	7,700	1,740	9,440
41	3	23,100	0	0	0	0	13,860	1,902	15,762
42	4	30,800	0	0	0	0	21,560	2,002	23,562
43	5	38,500	0	0	0	0	30,800	2,041	32,841
44	6	38,500	0	0	0	0	31,763	2,118	33,880
45	7	38,500	0	0	0	0	32,725	2,310	35,035
46	8	38,500	0	0	0	0	35,613	3,011	38,623
47	9	38,500	0	0	0	0	38,500	3,588	42,088
48	10	38,500	0	0	0	0	38,924	3,835	42,758
53	15	38,500	0	0	0	0	41,118	9,710	50,828
58	20	38,500	0	0	0	0	43,428	19,920	63,348
63	25	38,500	0	0	0	0	48,664	32,132	80,796
68	30	38,500	0	0	0	0	58,097	47,447	105,544
70	32	38,500	0	0	0	0	60,445	53,461	113,906
71	33	38,500	0	0	0	0	61,639	56,672	118,311
72	34	38,500	0	0	0	0	62,871	60,345	123,215
73	35	38,500	0	0	0	0	64,141	63,941	128,082
74	36	38,500	0	0	0	0	65,412	68,222	133,634
75	37	38,500	0	0	0	0	66,721	72,265	138,985
Annuity Period[2]									
76	38	38,500	9,247	8,451	17,698	17,698	59,136	67,344	126,480
77	39	38,500	9,247	8,451	17,698	35,397	54,593	59,105	113,698
78	40	38,500	9,247	8,451	17,698	53,095	49,565	51,875	101,440
79	41	38,500	9,247	8,451	17,698	70,793	44,052	43,952	88,003
80	42	38,500	9,247	8,451	17,698	88,492	38,030	36,236	74,267
81	43	38,500	9,247	8,451	17,698	106,190	31,339	28,567	59,906
82	44	38,500	9,247	8,451	17,698	123,888	24,193	21,699	45,892
83	45	38,500	9,247	8,451	17,698	141,587	16,601	14,676	31,277
84	46	38,500	9,247	8,451	17,698	159,285	8,539	7,461	16,001
85	47	38,500	9,247	8,451	17,698	176,983	0	0	0
Total			92,474	84,509	176,983				

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

(2) The Monthly Annuity Payment will be payable one month after the end of the policy year on or immediately following the Annuity Payment Start Age. The respective amount shown in the column "Current Year Aggregate Monthly Annuity Payment" is the accumulated amount of the 12 Monthly Annuity Payments (excluding interest).

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

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$770.62
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Cash Payment

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be withdrawn immediately after being declared.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			Total Accumulated Monthly Annuity Payment Being Paid Out	Guaranteed Cash Value[1]	DEATH BENEFIT			
			Guaranteed	Non-Guaranteed	Total			Guaranteed	Non-Guaranteed		
								Guaranteed Death Value[2]	Terminal Dividend	(C)+(E)=(F)	Total
			(A)	(B)	(A)+(B)		(C)	(D)	(E)		Max(D or F)
39	1	7,700	0	0	0	0	2,310	8,085	886	3,196	8,085
40	2	15,400	0	0	0	0	7,700	16,170	1,740	9,440	16,170
41	3	23,100	0	0	0	0	13,860	24,255	1,902	15,762	24,255
42	4	30,800	0	0	0	0	21,560	32,340	2,002	23,562	32,340
43	5	38,500	0	0	0	0	30,800	40,425	2,041	32,841	40,425
44	6	38,500	0	0	0	0	31,763	40,425	2,118	33,880	40,425
45	7	38,500	0	0	0	0	32,725	40,425	2,310	35,035	40,425
46	8	38,500	0	0	0	0	35,613	40,425	3,011	38,623	40,425
47	9	38,500	0	0	0	0	38,500	40,425	3,588	42,088	42,088
48	10	38,500	0	0	0	0	38,924	40,425	3,835	42,758	42,758
53	15	38,500	0	0	0	0	41,118	41,118	9,710	50,828	50,828
58	20	38,500	0	0	0	0	43,428	43,428	19,920	63,348	63,348
63	25	38,500	0	0	0	0	48,664	48,664	32,132	80,796	80,796
68	30	38,500	0	0	0	0	58,097	58,097	47,447	105,544	105,544
70	32	38,500	0	0	0	0	60,445	60,445	53,461	113,906	113,906
71	33	38,500	0	0	0	0	61,639	61,639	56,672	118,311	118,311
72	34	38,500	0	0	0	0	62,871	62,871	60,345	123,215	123,215
73	35	38,500	0	0	0	0	64,141	64,141	63,941	128,082	128,082
74	36	38,500	0	0	0	0	65,412	65,412	68,222	133,634	133,634
75	37	38,500	0	0	0	0	66,721	66,721	72,265	138,985	138,985
Annuity Period[3]											
76	38	38,500	9,247	8,451	17,698	17,698	59,136	59,136	67,344	126,480	126,480
77	39	38,500	9,247	8,451	17,698	35,397	54,593	54,593	59,105	113,698	113,698
78	40	38,500	9,247	8,451	17,698	53,095	49,565	49,565	51,875	101,440	101,440
79	41	38,500	9,247	8,451	17,698	70,793	44,052	44,052	43,952	88,003	88,003
80	42	38,500	9,247	8,451	17,698	88,492	38,030	38,030	36,236	74,267	74,267
81	43	38,500	9,247	8,451	17,698	106,190	31,339	31,339	28,567	59,906	59,906
82	44	38,500	9,247	8,451	17,698	123,888	24,193	24,193	21,699	45,892	45,892
83	45	38,500	9,247	8,451	17,698	141,587	16,601	16,601	14,676	31,277	31,277
84	46	38,500	9,247	8,451	17,698	159,285	8,539	8,539	7,461	16,001	16,001
85	47	38,500	9,247	8,451	17,698	176,983	0	0	0	0	0
Total			92,474	84,509	176,983						

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.

7700

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

(2) Before the Annuity Period begins, Guaranteed Death Value is equal to guaranteed cash value or 105% of the total premiums paid for the basic plan, whichever is higher. On or after the commencement of the Annuity Period but before the policy matures, Guaranteed Death Value is equal to guaranteed cash value or 105% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment paid, whichever is higher.

(3) The Monthly Annuity Payment will be payable one month after the end of the policy year on or immediately following the Annuity Payment Start Age. The respective amount shown in the column "Current Year Aggregate Monthly Annuity Payment" is the accumulated amount of the 12 Monthly Annuity Payments (excluding interest).

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

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$770.62
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Accumulation

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be left with us to accumulate interest until the end of the Annuity Period.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			SURRENDER VALUE					
						Guaranteed		Non-Guaranteed			Total
			Guaranteed	Non-Guaranteed	Total	Guaranteed Cash Value[1]	Accumulated Guaranteed Monthly Annuity Payment (excluding interest)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest)	Accumulated Interest[2]	Terminal Dividend	
			(A)	(B)	(A)+(B)	(C)	(D)	(E)	(F)	(G)	(C)+(D)+(E)+(F)+(G)
39	1	7,700	0	0	0	2,310	0	0	0	886	3,196
40	2	15,400	0	0	0	7,700	0	0	0	1,740	9,440
41	3	23,100	0	0	0	13,860	0	0	0	1,902	15,762
42	4	30,800	0	0	0	21,560	0	0	0	2,002	23,562
43	5	38,500	0	0	0	30,800	0	0	0	2,041	32,841
44	6	38,500	0	0	0	31,763	0	0	0	2,118	33,880
45	7	38,500	0	0	0	32,725	0	0	0	2,310	35,035
46	8	38,500	0	0	0	35,613	0	0	0	3,011	38,623
47	9	38,500	0	0	0	38,500	0	0	0	3,588	42,088
48	10	38,500	0	0	0	38,924	0	0	0	3,835	42,758
53	15	38,500	0	0	0	41,118	0	0	0	9,710	50,828
58	20	38,500	0	0	0	43,428	0	0	0	19,920	63,348
63	25	38,500	0	0	0	48,664	0	0	0	32,132	80,796
68	30	38,500	0	0	0	58,097	0	0	0	47,447	105,544
70	32	38,500	0	0	0	60,445	0	0	0	53,461	113,906
71	33	38,500	0	0	0	61,639	0	0	0	56,672	118,311
72	34	38,500	0	0	0	62,871	0	0	0	60,345	123,215
73	35	38,500	0	0	0	64,141	0	0	0	63,941	128,082
74	36	38,500	0	0	0	65,412	0	0	0	68,222	133,634
75	37	38,500	0	0	0	66,721	0	0	0	72,265	138,985
Annuity Period[3]											
76	38	38,500	9,247	8,451	17,698	59,136	9,247	8,451	282	67,344	144,461
77	39	38,500	9,247	8,451	17,698	54,593	18,495	16,902	1,194	59,105	150,288
78	40	38,500	9,247	8,451	17,698	49,565	27,742	25,353	2,756	51,875	157,291
79	41	38,500	9,247	8,451	17,698	44,052	36,990	33,804	4,993	43,952	163,790
80	42	38,500	9,247	8,451	17,698	38,030	46,237	42,254	7,928	36,236	170,686
81	43	38,500	9,247	8,451	17,698	31,339	55,485	50,705	11,585	28,567	177,681
82	44	38,500	9,247	8,451	17,698	24,193	64,732	59,156	15,989	21,699	185,769
83	45	38,500	9,247	8,451	17,698	16,601	73,980	67,607	21,167	14,676	194,031
84	46	38,500	9,247	8,451	17,698	8,539	83,227	76,058	27,146	7,461	202,431
85	47	38,500	9,247	8,451	17,698	0	92,474	84,509	33,953	0	210,936

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.
(2) Including interest earned from accumulated guaranteed Monthly Annuity Payment and accumulated non-guaranteed Monthly Annuity Payment.
(3) The Monthly Annuity Payment will be payable one month after the end of the policy year on or immediately following the Annuity Payment Start Age. The respective amount shown in the column "Current Year Aggregate Monthly Annuity Payment" is the accumulated amount of the 12 Monthly Annuity Payments (excluding interest).

Note: Please refer to Section 6 of Standard Illustration for Participating Policies of this proposal (except point (v), (vi), (ix) and (x)) when interpreting this illustration.

1. Guaranteed amount of SURRENDER VALUE equals to the sum of Guaranteed Cash Value and any accumulated guaranteed Monthly Annuity Payment (excluding interest).
2. The Non-Guaranteed amount of SURRENDER VALUE equals to the sum of any accumulated non-guaranteed Monthly Annuity Payment with interest, any interest earned from guaranteed Monthly Annuity Payment and any Terminal Dividend.
3. As illustrated in this illustration, you can leave the guaranteed Monthly Annuity Payment 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 this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.
4. As illustrated in this illustration, you can leave the non-guaranteed Monthly Annuity Payment 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 this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$770.62
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Accumulation

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be left with us to accumulate interest until the end of the Annuity Period.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment	Guaranteed Cash Value[2]	DEATH BENEFIT						
					Guaranteed		Non-Guaranteed				Total
			Total[1]	(A)	Guaranteed Death Value[3] (B)	Accumulated Guaranteed Monthly Annuity Payment (excluding interest) (C)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest) (D)	Accumulated Interest[4] (E)	Terminal Dividend (F)	Max(A+F) or (B)= (G)	(C)+(D)+ (E)+(G)
39	1	7,700	0	2,310	8,085	0	0	0	886	8,085	8,085
40	2	15,400	0	7,700	16,170	0	0	0	1,740	16,170	16,170
41	3	23,100	0	13,860	24,255	0	0	0	1,902	24,255	24,255
42	4	30,800	0	21,560	32,340	0	0	0	2,002	32,340	32,340
43	5	38,500	0	30,800	40,425	0	0	0	2,041	40,425	40,425
44	6	38,500	0	31,763	40,425	0	0	0	2,118	40,425	40,425
45	7	38,500	0	32,725	40,425	0	0	0	2,310	40,425	40,425
46	8	38,500	0	35,613	40,425	0	0	0	3,011	40,425	40,425
47	9	38,500	0	38,500	40,425	0	0	0	3,588	42,088	42,088
48	10	38,500	0	38,924	40,425	0	0	0	3,835	42,758	42,758
53	15	38,500	0	41,118	41,118	0	0	0	9,710	50,828	50,828
58	20	38,500	0	43,428	43,428	0	0	0	19,920	63,348	63,348
63	25	38,500	0	48,664	48,664	0	0	0	32,132	80,796	80,796
68	30	38,500	0	58,097	58,097	0	0	0	47,447	105,544	105,544
70	32	38,500	0	60,445	60,445	0	0	0	53,461	113,906	113,906
71	33	38,500	0	61,639	61,639	0	0	0	56,672	118,311	118,311
72	34	38,500	0	62,871	62,871	0	0	0	60,345	123,215	123,215
73	35	38,500	0	64,141	64,141	0	0	0	63,941	128,082	128,082
74	36	38,500	0	65,412	65,412	0	0	0	68,222	133,634	133,634
75	37	38,500	0	66,721	66,721	0	0	0	72,265	138,985	138,985
Annuity Period[5]											
76	38	38,500	17,698	59,136	59,136	9,247	8,451	282	67,344	126,480	144,461
77	39	38,500	17,698	54,593	54,593	18,495	16,902	1,194	59,105	113,698	150,288
78	40	38,500	17,698	49,565	49,565	27,742	25,353	2,756	51,875	101,440	157,291
79	41	38,500	17,698	44,052	44,052	36,990	33,804	4,993	43,952	88,003	163,790
80	42	38,500	17,698	38,030	38,030	46,237	42,254	7,928	36,236	74,267	170,686
81	43	38,500	17,698	31,339	31,339	55,485	50,705	11,585	28,567	59,906	177,681
82	44	38,500	17,698	24,193	24,193	64,732	59,156	15,989	21,699	45,892	185,769
83	45	38,500	17,698	16,601	16,601	73,980	67,607	21,167	14,676	31,277	194,031
84	46	38,500	17,698	8,539	8,539	83,227	76,058	27,146	7,461	16,001	202,431
85	47	38,500	17,698	0	0	92,474	84,509	33,953	0	0	210,936

05272019

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Remarks:
(1) For the breakdown of guaranteed and non-guaranteed Current Year Aggregate Monthly Annuity Payment, please refer to the Current Year Aggregate Monthly Annuity Payment under the Surrender Value table of Accumulate Monthly Annuity Payment (Simple Illustration).
(2) Excluding guaranteed Monthly Annuity Payment.
(3) Before the Annuity Period begins, Guaranteed Death Value is equal to guaranteed cash value or 105% of the total premiums paid for the basic plan, whichever is higher. On or after the commencement of the Annuity Period but before the policy matures, Guaranteed Death Value is equal to guaranteed cash value or 105% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment paid, whichever is higher.
(4) Including interest earned from accumulated guaranteed Monthly Annuity Payment and accumulated non-guaranteed Monthly Annuity Payment.
(5) The Monthly Annuity Payment will be payable one month after the end of the policy year on or immediately following the Annuity Payment Start Age. The respective amount shown in the column "Current Year Aggregate Monthly Annuity Payment" is the accumulated amount of the 12 Monthly Annuity Payments (excluding interest).

Note: Please refer to Section 6 of Standard Illustration for Participating Policies of this proposal (except point (v), (vi), (ix) and (x)) when interpreting this illustration.

1. As illustrated in this illustration, you can leave the guaranteed Monthly Annuity Payment 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 this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.
2. As illustrated in this illustration, you can leave the non-guaranteed Monthly Annuity Payment 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 this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.

Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- 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.

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).

****

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

Policy Number: _____

5PLV2RP5
Print Date: Sep/17/2026
7700

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

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

AIA Deferred Annuity Plan 2 is a participating insurance plan that provides guaranteed cash value, guaranteed Monthly Annuity Payment, and non-guaranteed Monthly Annuity Payment for retirement.
Also, once the policy has been in force for a year, we may provide you with a one-off non-guaranteed cash amount, called a Terminal Dividend upon the occurrence of the earliest of the following:

i. you surrender the policy;
ii. the annuitant as the insured, who is the person protected under the policy, passes away before the policy terminates and the death benefit is payable in lump sum (according to the death benefit calculation under the Death Benefit section below); or
iii. the Terminal Illness Benefit is paid, provided the date of the second certification of the insured's terminal illness is after the 1st policy year.

1. The premium amount is guaranteed to be fixed. By putting aside money for regular contributions for the selected period of time, you can receive the Monthly Annuity Payment throughout the Annuity Period while being financially flexible.

2. **Monthly Annuity Payment:**
Monthly Annuity Payment is comprised of both guaranteed and non-guaranteed portions. During the Annuity Period, the guaranteed cash value of this plan will decrease when the guaranteed Monthly Annuity Payment begins while the non-guaranteed Monthly Annuity Payment will be credited into your policy on a monthly basis.

You have to select the Annuity Payment Start Age when you apply for the policy.

To provide you with a greater flexibility, you may opt to change the Annuity Payment Start Age once during the following period:
i. from the end of the 2nd policy year or when the annuitant reaches age 49 (whichever is later), to
ii. 30 days before both the originally and newly selected Annuity Payment Start Age.

All subsequent guaranteed Monthly Annuity Payment, non-guaranteed Monthly Annuity Payment, guaranteed cash value and Terminal Dividend (if any) will be adjusted where applicable according to your newly selected Annuity Payment Start Age.

You can specify a person to become both the insured and the annuitant, who is the person to receive the Monthly Annuity Payment during the Annuity Period. You can choose for the annuitant to start receiving Monthly Annuity Payment at the Annuity Payment Start Age. Alternatively, you can choose to accumulate the Monthly Annuity Payment in your policy to potentially gain interest for your withdrawal later during the Annuity Period which will be after the end of the premium payment term. If no payment option has been chosen by you, we will pay the Monthly Annuity Payment to the annuitant monthly. You can change your payment option without additional charge.

(Currency: US$) (Total Premiums Paid: 38,500)

	Guaranteed Amount	Non-Guaranteed Amount	Total
Initial Monthly Annuity Payment[a,b]	770.62	704.24	1,474.86
Total Projected Monthly Annuity Payment Being Paid Out within the Annuity Period	92,474	84,509	176,983

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Your Payment Options of Monthly Annuity Payment Example:	
(i) Monthly Payout At policy maturity, Total Projected Monthly Annuity Payment Being Paid Out[c] within the Annuity Period	176,983 (Equivalent to 460% of Total Premiums Paid)
(ii) Accumulation with interest, if any (without monthly payout) At policy maturity, Total Projected Monthly Annuity Payment Accumulations[d]	210,936 (Equivalent to 548% of Total Premiums Paid)

The Monthly Annuity Payment will be payable to the annuitant on each Policy Monthiversary starting from the first payment date of Monthly Annuity Payment until the end of the Annuity Period unless you choose to put it aside with the Company for accumulation with interest, if any.

Notes:

a) "Monthly Annuity Payment" consists of guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment.
b) "Initial Monthly Annuity Payment" refers to the first Monthly Annuity Payment amount paid one month after the end of the policy year on or immediately following the Annuity Payment Start Age.
c) "Total Projected Monthly Annuity Payment Being Paid Out" includes accumulated Monthly Annuity Payment (without interest) that will be payable to the annuitant.
d) "Total Projected Monthly Annuity Payment Accumulations" includes accumulated Monthly Annuity Payment with any interest at maturity that will be payable to you.

3. **Death Benefit:**

If the insured passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The amount of death benefit will be calculated according to the tables below.

If the insured passes away before the commencement of the Annuity Period	The higher of: i. 105% of total premiums paid for the basic plan; and ii. the guaranteed cash value of the policy plus any Terminal Dividend
If the insured passes away on or after the commencement of the Annuity Period but before the policy terminates	The higher of: i. 105% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment already paid; and ii. the guaranteed cash value of the policy plus any Terminal Dividend; Plus, any accumulated Monthly Annuity Payment with any interest

Instead of lump sum payment of the death benefit, you can choose in advance during the insured's lifetime to allow the beneficiary to receive any unpaid Monthly Annuity Payment commencing from the insured's death (provided the death occurs on or after the commencement of the Annuity Period) until the end of the Annuity Period as death benefit. If there is any accumulated Monthly Annuity Payment accrued before the insured passes away, such amount with any interest will be paid in a lump sum to the beneficiary upon the insured's death.

In all of the cases above, we will deduct all outstanding debt under your policy before we make the payment of death benefit to the beneficiary.

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

4. **Terminal Illness Benefit:**
   In the unfortunate 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. If Terminal Illness Benefit is paid, no Death Benefit will be payable under this policy. The policy will terminate upon payment of the Terminal Illness Benefit.

5. **Unemployment Benefit:**
   Subject to terms and conditions and our approval, if you are laid off and become involuntarily unemployed during premium payment term of your basic plan, you may claim for the Unemployment Benefit. Once approved, the grace period of late premium payment under the basic plan and any riders will be extended from 31 days to 365 days to give you a safe buffer. Please note that you must be employed under a continuous contract for not less than 24 months and be eligible for a severance payment upon termination under the employment or labour laws of Hong Kong prior to the involuntary unemployment. Please refer to the product brochure for details of the Unemployment Benefit.

6. To give you additional financial flexibility in times of need, you can borrow up to the guaranteed cash value of the policy before the commencement of the Annuity Period, subject to our approval. Interest on a policy loan will be charged at a rate solely determined by us. 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: AIA Deferred Annuity Plan 2

Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$770.62
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Cash Payment

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be withdrawn immediately after being declared.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			Total Accumulated Monthly Annuity Payment Being Paid Out	SURRENDER VALUE		
			Guaranteed	Non-Guaranteed	Total		Guaranteed	Non-Guaranteed	Total
							Guaranteed Cash Value[1]	Terminal Dividend	
			(A)	(B)	(A)+(B)		(C)	(D)	(C)+(D)
39	1	7,700	0	0	0	0	2,310	886	3,196
40	2	15,400	0	0	0	0	7,700	1,740	9,440
41	3	23,100	0	0	0	0	13,860	1,902	15,762
42	4	30,800	0	0	0	0	21,560	2,002	23,562
43	5	38,500	0	0	0	0	30,800	2,041	32,841
44	6	38,500	0	0	0	0	31,763	2,118	33,880
45	7	38,500	0	0	0	0	32,725	2,310	35,035
46	8	38,500	0	0	0	0	35,613	3,011	38,623
47	9	38,500	0	0	0	0	38,500	3,588	42,088
48	10	38,500	0	0	0	0	38,924	3,835	42,758
49	11	38,500	0	0	0	0	39,347	4,797	44,144
50	12	38,500	0	0	0	0	39,771	5,837	45,607
51	13	38,500	0	0	0	0	40,194	6,999	47,193
52	14	38,500	0	0	0	0	40,656	8,278	48,934
53	15	38,500	0	0	0	0	41,118	9,710	50,828
54	16	38,500	0	0	0	0	41,580	11,342	52,922
55	17	38,500	0	0	0	0	42,042	13,167	55,209
56	18	38,500	0	0	0	0	42,504	15,184	57,688
57	19	38,500	0	0	0	0	42,966	17,433	60,399
58	20	38,500	0	0	0	0	43,428	19,920	63,348
59	21	38,500	0	0	0	0	44,429	21,960	66,389
60	22	38,500	0	0	0	0	45,469	24,178	69,647
61	23	38,500	0	0	0	0	46,508	26,604	73,112
62	24	38,500	0	0	0	0	47,586	29,245	76,831
63	25	38,500	0	0	0	0	48,664	32,132	80,796
64	26	38,500	0	0	0	0	50,435	34,750	85,185
65	27	38,500	0	0	0	0	52,245	37,591	89,836
66	28	38,500	0	0	0	0	54,131	40,641	94,772

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			Total Accumulated Monthly Annuity Payment Being Paid Out	SURRENDER VALUE		
			Guaranteed	Non-Guaranteed	Total		Guaranteed	Non-Guaranteed	
							Guaranteed Cash Value(1)	Terminal Dividend	Total
			(A)	(B)	(A)+(B)		(C)	(D)	(C)+(D)
67	29	38,500	0	0	0	0	56,095	43,905	100,000
68	30	38,500	0	0	0	0	58,097	47,447	105,544
69	31	38,500	0	0	0	0	59,252	50,404	109,656
70	32	38,500	0	0	0	0	60,445	53,461	113,906
71	33	38,500	0	0	0	0	61,639	56,672	118,311
72	34	38,500	0	0	0	0	62,871	60,345	123,215
73	35	38,500	0	0	0	0	64,141	63,941	128,082
74	36	38,500	0	0	0	0	65,412	68,222	133,634
75	37	38,500	0	0	0	0	66,721	72,265	138,985
Annuity Period(2)									
76	38	38,500	9,247	8,451	17,698	17,698	59,136	67,344	126,480
77	39	38,500	9,247	8,451	17,698	35,397	54,593	59,105	113,698
78	40	38,500	9,247	8,451	17,698	53,095	49,565	51,875	101,440
79	41	38,500	9,247	8,451	17,698	70,793	44,052	43,952	88,003
80	42	38,500	9,247	8,451	17,698	88,492	38,030	36,236	74,267
81	43	38,500	9,247	8,451	17,698	106,190	31,339	28,567	59,906
82	44	38,500	9,247	8,451	17,698	123,888	24,193	21,699	45,892
83	45	38,500	9,247	8,451	17,698	141,587	16,601	14,676	31,277
84	46	38,500	9,247	8,451	17,698	159,285	8,539	7,461	16,001
85	47	38,500	9,247	8,451	17,698	176,983	0	0	0
Total			92,474	84,509	176,983				

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.

(2) The Monthly Annuity Payment will be payable one month after the end of the policy year on or immediately following the Annuity Payment Start Age. The respective amount shown in the column "Current Year Aggregate Monthly Annuity Payment" is the accumulated amount of the 12 Monthly Annuity Payments (excluding interest).

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

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$770.62
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Cash Payment

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be withdrawn immediately after being declared.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			Total Accumulated Monthly Annuity Payment Being Paid Out	Guaranteed Cash Value[1]	DEATH BENEFIT			
			Guaranteed	Non-Guaranteed	Total			Guaranteed	Non-Guaranteed		
								Guaranteed Death Value[2]	Terminal Dividend	(C)+(E)=	Total
			(A)	(B)	(A)+(B)		(C)	(D)	(E)	(F)	Max(D or F)
39	1	7,700	0	0	0	0	2,310	8,085	886	3,196	8,085
40	2	15,400	0	0	0	0	7,700	16,170	1,740	9,440	16,170
41	3	23,100	0	0	0	0	13,860	24,255	1,902	15,762	24,255
42	4	30,800	0	0	0	0	21,560	32,340	2,002	23,562	32,340
43	5	38,500	0	0	0	0	30,800	40,425	2,041	32,841	40,425
44	6	38,500	0	0	0	0	31,763	40,425	2,118	33,880	40,425
45	7	38,500	0	0	0	0	32,725	40,425	2,310	35,035	40,425
46	8	38,500	0	0	0	0	35,613	40,425	3,011	38,623	40,425
47	9	38,500	0	0	0	0	38,500	40,425	3,588	42,088	42,088
48	10	38,500	0	0	0	0	38,924	40,425	3,835	42,758	42,758
49	11	38,500	0	0	0	0	39,347	40,425	4,797	44,144	44,144
50	12	38,500	0	0	0	0	39,771	40,425	5,837	45,607	45,607
51	13	38,500	0	0	0	0	40,194	40,425	6,999	47,193	47,193
52	14	38,500	0	0	0	0	40,656	40,656	8,278	48,934	48,934
53	15	38,500	0	0	0	0	41,118	41,118	9,710	50,828	50,828
54	16	38,500	0	0	0	0	41,580	41,580	11,342	52,922	52,922
55	17	38,500	0	0	0	0	42,042	42,042	13,167	55,209	55,209
56	18	38,500	0	0	0	0	42,504	42,504	15,184	57,688	57,688
57	19	38,500	0	0	0	0	42,966	42,966	17,433	60,399	60,399
58	20	38,500	0	0	0	0	43,428	43,428	19,920	63,348	63,348
59	21	38,500	0	0	0	0	44,429	44,429	21,960	66,389	66,389
60	22	38,500	0	0	0	0	45,469	45,469	24,178	69,647	69,647
61	23	38,500	0	0	0	0	46,508	46,508	26,604	73,112	73,112
62	24	38,500	0	0	0	0	47,586	47,586	29,245	76,831	76,831
63	25	38,500	0	0	0	0	48,664	48,664	32,132	80,796	80,796
64	26	38,500	0	0	0	0	50,435	50,435	34,750	85,185	85,185
65	27	38,500	0	0	0	0	52,245	52,245	37,591	89,836	89,836
66	28	38,500	0	0	0	0	54,131	54,131	40,641	94,772	94,772

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			Total Accumulated Monthly Annuity Payment Being Paid Out	Guaranteed Cash Value(1)	DEATH BENEFIT			
			Guaranteed	Non-Guaranteed	Total			Guaranteed	Non-Guaranteed		Total
								Guaranteed Death Value(2)	Terminal Dividend	(C)+(E)= (F)	
			(A)	(B)	(A)+(B)		(C)	(D)	(E)		Max(D or F)
67	29	38,500	0	0	0	0	56,095	56,095	43,905	100,000	100,000
68	30	38,500	0	0	0	0	58,097	58,097	47,447	105,544	105,544
69	31	38,500	0	0	0	0	59,252	59,252	50,404	109,656	109,656
70	32	38,500	0	0	0	0	60,445	60,445	53,461	113,906	113,906
71	33	38,500	0	0	0	0	61,639	61,639	56,672	118,311	118,311
72	34	38,500	0	0	0	0	62,871	62,871	60,345	123,215	123,215
73	35	38,500	0	0	0	0	64,141	64,141	63,941	128,082	128,082
74	36	38,500	0	0	0	0	65,412	65,412	68,222	133,634	133,634
75	37	38,500	0	0	0	0	66,721	66,721	72,265	138,985	138,985
Annuity Period(3)											
76	38	38,500	9,247	8,451	17,698	17,698	59,136	59,136	67,344	126,480	126,480
77	39	38,500	9,247	8,451	17,698	35,397	54,593	54,593	59,105	113,698	113,698
78	40	38,500	9,247	8,451	17,698	53,095	49,565	49,565	51,875	101,440	101,440
79	41	38,500	9,247	8,451	17,698	70,793	44,052	44,052	43,952	88,003	88,003
80	42	38,500	9,247	8,451	17,698	88,492	38,030	38,030	36,236	74,267	74,267
81	43	38,500	9,247	8,451	17,698	106,190	31,339	31,339	28,567	59,906	59,906
82	44	38,500	9,247	8,451	17,698	123,888	24,193	24,193	21,699	45,892	45,892
83	45	38,500	9,247	8,451	17,698	141,587	16,601	16,601	14,676	31,277	31,277
84	46	38,500	9,247	8,451	17,698	159,285	8,539	8,539	7,461	16,001	16,001
85	47	38,500	9,247	8,451	17,698	176,983	0	0	0	0	0
Total			92,474	84,509	176,983						

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.

(2) Before the Annuity Period begins, Guaranteed Death Value is equal to guaranteed cash value or 105% of the total premiums paid for the basic plan, whichever is higher. On or after the commencement of the Annuity Period but before the policy matures, Guaranteed Death Value is equal to guaranteed cash value or 105% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment paid, whichever is higher.

(3) The Monthly Annuity Payment will be payable one month after the end of the policy year on or immediately following the Annuity Payment Start Age. The respective amount shown in the column "Current Year Aggregate Monthly Annuity Payment" is the accumulated amount of the 12 Monthly Annuity Payments (excluding interest).

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

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$770.62
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Accumulation

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be left with us to accumulate interest until the end of the Annuity Period.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			SURRENDER VALUE					
						Guaranteed		Non-Guaranteed			Total
			Guaranteed (A)	Non-Guaranteed (B)	Total (A)+(B)	Guaranteed Cash Value[1] (C)	Accumulated Guaranteed Monthly Annuity Payment (excluding interest) (D)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest) (E)	Accumulated Interest[2] (F)	Terminal Dividend (G)	(C)+(D)+(E)+(F)+(G)
39	1	7,700	0	0	0	2,310	0	0	0	886	3,196
40	2	15,400	0	0	0	7,700	0	0	0	1,740	9,440
41	3	23,100	0	0	0	13,860	0	0	0	1,902	15,762
42	4	30,800	0	0	0	21,560	0	0	0	2,002	23,562
43	5	38,500	0	0	0	30,800	0	0	0	2,041	32,841
44	6	38,500	0	0	0	31,763	0	0	0	2,118	33,880
45	7	38,500	0	0	0	32,725	0	0	0	2,310	35,035
46	8	38,500	0	0	0	35,613	0	0	0	3,011	38,623
47	9	38,500	0	0	0	38,500	0	0	0	3,588	42,088
48	10	38,500	0	0	0	38,924	0	0	0	3,835	42,758
49	11	38,500	0	0	0	39,347	0	0	0	4,797	44,144
50	12	38,500	0	0	0	39,771	0	0	0	5,837	45,607
51	13	38,500	0	0	0	40,194	0	0	0	6,999	47,193
52	14	38,500	0	0	0	40,656	0	0	0	8,278	48,934
53	15	38,500	0	0	0	41,118	0	0	0	9,710	50,828
54	16	38,500	0	0	0	41,580	0	0	0	11,342	52,922
55	17	38,500	0	0	0	42,042	0	0	0	13,167	55,209
56	18	38,500	0	0	0	42,504	0	0	0	15,184	57,688
57	19	38,500	0	0	0	42,966	0	0	0	17,433	60,399
58	20	38,500	0	0	0	43,428	0	0	0	19,920	63,348
59	21	38,500	0	0	0	44,429	0	0	0	21,960	66,389
60	22	38,500	0	0	0	45,469	0	0	0	24,178	69,647
61	23	38,500	0	0	0	46,508	0	0	0	26,604	73,112
62	24	38,500	0	0	0	47,586	0	0	0	29,245	76,831
63	25	38,500	0	0	0	48,664	0	0	0	32,132	80,796
64	26	38,500	0	0	0	50,435	0	0	0	34,750	85,185
65	27	38,500	0	0	0	52,245	0	0	0	37,591	89,836
66	28	38,500	0	0	0	54,131	0	0	0	40,641	94,772

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			SURRENDER VALUE					
						Guaranteed		Non-Guaranteed			Total
			Guaranteed	Non-Guaranteed	Total	Guaranteed Cash Value[1]	Accumulated Guaranteed Monthly Annuity Payment (excluding interest)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest)	Accumulated Interest[2]	Terminal Dividend	
			(A)	(B)	(A)+(B)	(C)	(D)	(E)	(F)	(G)	(C)+(D)+(E)+(F)+(G)
67	29	38,500	0	0	0	56,095	0	0	0	43,905	100,000
68	30	38,500	0	0	0	58,097	0	0	0	47,447	105,544
69	31	38,500	0	0	0	59,252	0	0	0	50,404	109,656
70	32	38,500	0	0	0	60,445	0	0	0	53,461	113,906
71	33	38,500	0	0	0	61,639	0	0	0	56,672	118,311
72	34	38,500	0	0	0	62,871	0	0	0	60,345	123,215
73	35	38,500	0	0	0	64,141	0	0	0	63,941	128,082
74	36	38,500	0	0	0	65,412	0	0	0	68,222	133,634
75	37	38,500	0	0	0	66,721	0	0	0	72,265	138,985
Annuity Period[3]											
76	38	38,500	9,247	8,451	17,698	59,136	9,247	8,451	282	67,344	144,461
77	39	38,500	9,247	8,451	17,698	54,593	18,495	16,902	1,194	59,105	150,288
78	40	38,500	9,247	8,451	17,698	49,565	27,742	25,353	2,756	51,875	157,291
79	41	38,500	9,247	8,451	17,698	44,052	36,990	33,804	4,993	43,952	163,790
80	42	38,500	9,247	8,451	17,698	38,030	46,237	42,254	7,928	36,236	170,686
81	43	38,500	9,247	8,451	17,698	31,339	55,485	50,705	11,585	28,567	177,681
82	44	38,500	9,247	8,451	17,698	24,193	64,732	59,156	15,989	21,699	185,769
83	45	38,500	9,247	8,451	17,698	16,601	73,980	67,607	21,167	14,676	194,031
84	46	38,500	9,247	8,451	17,698	8,539	83,227	76,058	27,146	7,461	202,431
85	47	38,500	9,247	8,451	17,698	0	92,474	84,509	33,953	0	210,936

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.

(2) Including interest earned from accumulated guaranteed Monthly Annuity Payment and accumulated non-guaranteed Monthly Annuity Payment.

(3) The Monthly Annuity Payment will be payable one month after the end of the policy year on or immediately following the Annuity Payment Start Age. The respective amount shown in the column "Current Year Aggregate Monthly Annuity Payment" is the accumulated amount of the 12 Monthly Annuity Payments (excluding interest).

Note: Please refer to Section 6 of Standard Illustration for Participating Policies of this proposal (except point (v), (vi), (ix) and (x)) when interpreting this illustration.

1. Guaranteed amount of SURRENDER VALUE equals to the sum of Guaranteed Cash Value and any accumulated guaranteed Monthly Annuity Payment (excluding interest).
2. The Non-Guaranteed amount of SURRENDER VALUE equals to the sum of any accumulated non-guaranteed Monthly Annuity Payment with interest, any interest earned from guaranteed Monthly Annuity Payment and any Terminal Dividend.
3. As illustrated in this illustration, you can leave the guaranteed Monthly Annuity Payment 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 this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

4. As illustrated in this illustration, you can leave the non-guaranteed Monthly Annuity Payment 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 this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$770.62
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Accumulation

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be left with us to accumulate interest until the end of the Annuity Period.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment	Guaranteed Cash Value[2]	DEATH BENEFIT						
					Guaranteed		Non-Guaranteed				
			Total[1]	(A)	Guaranteed Death Value[3] (B)	Accumulated Guaranteed Monthly Annuity Payment (excluding interest) (C)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest) (D)	Accumulated Interest[4] (E)	Terminal Dividend (F)	Max(A+F) or (B)= (G)	Total (C)+(D)+(E)+(G)
39	1	7,700	0	2,310	8,085	0	0	0	886	8,085	8,085
40	2	15,400	0	7,700	16,170	0	0	0	1,740	16,170	16,170
41	3	23,100	0	13,860	24,255	0	0	0	1,902	24,255	24,255
42	4	30,800	0	21,560	32,340	0	0	0	2,002	32,340	32,340
43	5	38,500	0	30,800	40,425	0	0	0	2,041	40,425	40,425
44	6	38,500	0	31,763	40,425	0	0	0	2,118	40,425	40,425
45	7	38,500	0	32,725	40,425	0	0	0	2,310	40,425	40,425
46	8	38,500	0	35,613	40,425	0	0	0	3,011	40,425	40,425
47	9	38,500	0	38,500	40,425	0	0	0	3,588	42,088	42,088
48	10	38,500	0	38,924	40,425	0	0	0	3,835	42,758	42,758
49	11	38,500	0	39,347	40,425	0	0	0	4,797	44,144	44,144
50	12	38,500	0	39,771	40,425	0	0	0	5,837	45,607	45,607
51	13	38,500	0	40,194	40,425	0	0	0	6,999	47,193	47,193
52	14	38,500	0	40,656	40,656	0	0	0	8,278	48,934	48,934
53	15	38,500	0	41,118	41,118	0	0	0	9,710	50,828	50,828
54	16	38,500	0	41,580	41,580	0	0	0	11,342	52,922	52,922
55	17	38,500	0	42,042	42,042	0	0	0	13,167	55,209	55,209
56	18	38,500	0	42,504	42,504	0	0	0	15,184	57,688	57,688
57	19	38,500	0	42,966	42,966	0	0	0	17,433	60,399	60,399
58	20	38,500	0	43,428	43,428	0	0	0	19,920	63,348	63,348
59	21	38,500	0	44,429	44,429	0	0	0	21,960	66,389	66,389
60	22	38,500	0	45,469	45,469	0	0	0	24,178	69,647	69,647
61	23	38,500	0	46,508	46,508	0	0	0	26,604	73,112	73,112
62	24	38,500	0	47,586	47,586	0	0	0	29,245	76,831	76,831
63	25	38,500	0	48,664	48,664	0	0	0	32,132	80,796	80,796
64	26	38,500	0	50,435	50,435	0	0	0	34,750	85,185	85,185
65	27	38,500	0	52,245	52,245	0	0	0	37,591	89,836	89,836
66	28	38,500	0	54,131	54,131	0	0	0	40,641	94,772	94,772

to be continued

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment	Guaranteed Cash Value[2]	DEATH BENEFIT						
					Guaranteed		Non-Guaranteed				Total
			Total[1]	(A)	Guaranteed Death Value[3] (B)	Accumulated Guaranteed Monthly Annuity Payment (excluding interest) (C)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest) (D)	Accumulated Interest[4] (E)	Terminal Dividend (F)	Max(A+F) or (B)= (G)	(C)+(D)+ (E)+(G)
67	29	38,500	0	56,095	56,095	0	0	0	43,905	100,000	100,000
68	30	38,500	0	58,097	58,097	0	0	0	47,447	105,544	105,544
69	31	38,500	0	59,252	59,252	0	0	0	50,404	109,656	109,656
70	32	38,500	0	60,445	60,445	0	0	0	53,461	113,906	113,906
71	33	38,500	0	61,639	61,639	0	0	0	56,672	118,311	118,311
72	34	38,500	0	62,871	62,871	0	0	0	60,345	123,215	123,215
73	35	38,500	0	64,141	64,141	0	0	0	63,941	128,082	128,082
74	36	38,500	0	65,412	65,412	0	0	0	68,222	133,634	133,634
75	37	38,500	0	66,721	66,721	0	0	0	72,265	138,985	138,985
Annuity Period[5]											
76	38	38,500	17,698	59,136	59,136	9,247	8,451	282	67,344	126,480	144,461
77	39	38,500	17,698	54,593	54,593	18,495	16,902	1,194	59,105	113,698	150,288
78	40	38,500	17,698	49,565	49,565	27,742	25,353	2,756	51,875	101,440	157,291
79	41	38,500	17,698	44,052	44,052	36,990	33,804	4,993	43,952	88,003	163,790
80	42	38,500	17,698	38,030	38,030	46,237	42,254	7,928	36,236	74,267	170,686
81	43	38,500	17,698	31,339	31,339	55,485	50,705	11,585	28,567	59,906	177,681
82	44	38,500	17,698	24,193	24,193	64,732	59,156	15,989	21,699	45,892	185,769
83	45	38,500	17,698	16,601	16,601	73,980	67,607	21,167	14,676	31,277	194,031
84	46	38,500	17,698	8,539	8,539	83,227	76,058	27,146	7,461	16,001	202,431
85	47	38,500	17,698	0	0	92,474	84,509	33,953	0	0	210,936

Remarks:
(1) For the breakdown of guaranteed and non-guaranteed Current Year Aggregate Monthly Annuity Payment, please refer to the Current Year Aggregate Monthly Annuity Payment under the Surrender Value table of Accumulate Monthly Annuity Payment (Detail Illustration).
(2) Excluding guaranteed Monthly Annuity Payment.
(3) Before the Annuity Period begins, Guaranteed Death Value is equal to guaranteed cash value or 105% of the total premiums paid for the basic plan, whichever is higher. On or after the commencement of the Annuity Period but before the policy matures, Guaranteed Death Value is equal to guaranteed cash value or 105% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment paid, whichever is higher.
(4) Including interest earned from accumulated guaranteed Monthly Annuity Payment and accumulated non-guaranteed Monthly Annuity Payment.
(5) The Monthly Annuity Payment will be payable one month after the end of the policy year on or immediately following the Annuity Payment Start Age. The respective amount shown in the column "Current Year Aggregate Monthly Annuity Payment" is the accumulated amount of the 12 Monthly Annuity Payments (excluding interest).

Note: Please refer to Section 6 of Standard Illustration for Participating Policies of this proposal (except point (v), (vi), (ix) and (x)) when interpreting this illustration.

1. As illustrated in this illustration, you can leave the guaranteed Monthly Annuity Payment 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 this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

2. As illustrated in this illustration, you can leave the non-guaranteed Monthly Annuity Payment 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 this illustration is 3.50% p.a. The actual interest rate may change from time to time with rate higher or lower than 3.50%.