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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): 8,100.00

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	810.65	8,505	8,100.00	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) 8.10

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: 8,108.10
(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.

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

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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	8,100	0	0	0	2,430	932	3,362
2	16,200	0	0	0	8,100	1,831	9,931
3	24,300	0	0	0	14,580	2,001	16,581
4	32,400	0	0	0	22,680	2,106	24,786
5	40,500	0	0	0	32,400	2,147	34,547
10	40,500	0	0	0	40,946	4,034	44,979
15	40,500	0	0	0	43,254	10,214	53,468
20	40,500	0	0	0	45,684	20,955	66,639
25	40,500	0	0	0	51,192	33,801	84,993
30	40,500	0	0	0	61,115	49,912	111,027
Age 65	40,500	0	0	0	54,959	39,544	94,503
Age 70	40,500	0	0	0	63,585	56,238	119,823
Age 75	40,500	0	0	0	70,187	76,019	146,205
Age 80	40,500	9,728	8,890	18,618	40,006	38,119	78,125
Age 85	40,500	9,728	8,890	18,618	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.

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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		
						Guaranteed Death Value(2)	Terminal Dividend	(C)+(E)=	Total
		(A)	(B)	(A)+(B)	(C)	(D)	(E)	(F)	Max(D or F)
1	8,100	0	0	0	2,430	8,505	932	3,362	8,505
2	16,200	0	0	0	8,100	17,010	1,831	9,931	17,010
3	24,300	0	0	0	14,580	25,515	2,001	16,581	25,515
4	32,400	0	0	0	22,680	34,020	2,106	24,786	34,020
5	40,500	0	0	0	32,400	42,525	2,147	34,547	42,525
10	40,500	0	0	0	40,946	42,525	4,034	44,979	44,979
15	40,500	0	0	0	43,254	43,254	10,214	53,468	53,468
20	40,500	0	0	0	45,684	45,684	20,955	66,639	66,639
25	40,500	0	0	0	51,192	51,192	33,801	84,993	84,993
30	40,500	0	0	0	61,115	61,115	49,912	111,027	111,027
Age 65	40,500	0	0	0	54,959	54,959	39,544	94,503	94,503
Age 70	40,500	0	0	0	63,585	63,585	56,238	119,823	119,823
Age 75	40,500	0	0	0	70,187	70,187	76,019	146,205	146,205
Age 80	40,500	9,728	8,890	18,618	40,006	40,006	38,119	78,125	78,125
Age 85	40,500	9,728	8,890	18,618	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.

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

4. Basic Plan - Surrender Values - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	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	8,100	0	0	0	0	0	2,430	42	2,472	2,028	4,458
2	16,200	0	0	0	0	0	8,100	83	8,183	3,985	12,085
3	24,300	0	0	0	0	0	14,580	90	14,670	4,355	18,935
4	32,400	0	0	0	0	0	22,680	95	22,775	4,585	27,265
5	40,500	0	0	0	0	0	32,400	97	32,497	4,673	37,073
10	40,500	0	0	0	0	0	40,946	182	41,128	8,781	49,727
15	40,500	0	0	0	0	0	43,254	461	43,715	22,236	65,490
20	40,500	0	0	0	0	0	45,684	946	46,630	45,617	91,301
25	40,500	0	0	0	0	0	51,192	1,526	52,718	73,584	124,776
30	40,500	0	0	0	0	0	61,115	2,253	63,368	108,656	169,771
Age 65	40,500	0	0	0	0	0	54,959	1,785	56,744	86,086	141,044
Age 70	40,500	0	0	0	0	0	63,585	2,539	66,124	122,428	186,013
Age 75	40,500	0	0	0	0	0	70,187	3,432	73,618	165,488	235,675
Age 80	40,500	9,728	405	10,132	19,372	29,100	40,006	1,721	41,727	82,982	122,988
Age 85	40,500	9,728	405	10,132	19,372	29,100	0	0	0	0	0

Remark: (1) Excluding guaranteed Monthly Annuity Payment.

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

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

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

End of Policy Year	Total Premiums Paid	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	8,100	0	0	2,430	8,505	42	2,472	8,505	2,028	4,458	8,505
2	16,200	0	0	8,100	17,010	83	8,183	17,010	3,985	12,085	17,010
3	24,300	0	0	14,580	25,515	90	14,670	25,515	4,355	18,935	25,515
4	32,400	0	0	22,680	34,020	95	22,775	34,020	4,585	27,265	34,020
5	40,500	0	0	32,400	42,525	97	32,497	42,525	4,673	37,073	42,525
10	40,500	0	0	40,946	42,525	182	41,128	42,525	8,781	49,727	49,727
15	40,500	0	0	43,254	43,254	461	43,715	43,715	22,236	65,490	65,490
20	40,500	0	0	45,684	45,684	946	46,630	46,630	45,617	91,301	91,301
25	40,500	0	0	51,192	51,192	1,526	52,718	52,718	73,584	124,776	124,776
30	40,500	0	0	61,115	61,115	2,253	63,368	63,368	108,656	169,771	169,771
Age 65	40,500	0	0	54,959	54,959	1,785	56,744	56,744	86,086	141,044	141,044
Age 70	40,500	0	0	63,585	63,585	2,539	66,124	66,124	122,428	186,013	186,013
Age 75	40,500	0	0	70,187	70,187	3,432	73,618	73,618	165,488	235,675	235,675
Age 80	40,500	10,132	29,100	40,006	40,006	1,721	41,727	41,727	82,982	122,988	122,988
Age 85	40,500	10,132	29,100	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.

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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.

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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.

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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	810.65	740.83	1,551.48
Pessimistic Scenario		33.71	844.36
Optimistic Scenario		1,614.35	2,425.00

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

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Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$810.65
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	
							Guaranteed Cash Value[1]	Terminal Dividend	Total
			(A)	(B)	(A)+(B)		(C)	(D)	(C)+(D)
39	1	8,100	0	0	0	0	2,430	932	3,362
40	2	16,200	0	0	0	0	8,100	1,831	9,931
41	3	24,300	0	0	0	0	14,580	2,001	16,581
42	4	32,400	0	0	0	0	22,680	2,106	24,786
43	5	40,500	0	0	0	0	32,400	2,147	34,547
44	6	40,500	0	0	0	0	33,413	2,228	35,640
45	7	40,500	0	0	0	0	34,425	2,430	36,855
46	8	40,500	0	0	0	0	37,463	3,167	40,630
47	9	40,500	0	0	0	0	40,500	3,775	44,275
48	10	40,500	0	0	0	0	40,946	4,034	44,979
53	15	40,500	0	0	0	0	43,254	10,214	53,468
58	20	40,500	0	0	0	0	45,684	20,955	66,639
63	25	40,500	0	0	0	0	51,192	33,801	84,993
68	30	40,500	0	0	0	0	61,115	49,912	111,027
70	32	40,500	0	0	0	0	63,585	56,238	119,823
71	33	40,500	0	0	0	0	64,841	59,616	124,457
72	34	40,500	0	0	0	0	66,137	63,480	129,616
73	35	40,500	0	0	0	0	67,473	67,262	134,735
74	36	40,500	0	0	0	0	68,810	71,766	140,576
75	37	40,500	0	0	0	0	70,187	76,019	146,205
Annuity Period[2]									
76	38	40,500	9,728	8,890	18,618	18,618	62,208	70,843	133,051
77	39	40,500	9,728	8,890	18,618	37,236	57,429	62,176	119,605
78	40	40,500	9,728	8,890	18,618	55,853	52,140	54,570	106,709
79	41	40,500	9,728	8,890	18,618	74,471	46,340	46,235	92,575
80	42	40,500	9,728	8,890	18,618	93,089	40,006	38,119	78,125
81	43	40,500	9,728	8,890	18,618	111,707	32,967	30,051	63,018
82	44	40,500	9,728	8,890	18,618	130,324	25,450	22,826	48,276
83	45	40,500	9,728	8,890	18,618	148,942	17,464	15,439	32,902
84	46	40,500	9,728	8,890	18,618	167,560	8,983	7,849	16,832
85	47	40,500	9,728	8,890	18,618	186,178	0	0	0
Total			97,278	88,900	186,178				

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.

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(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.

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Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$810.65
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	8,100	0	0	0	0	2,430	8,505	932	3,362	8,505
40	2	16,200	0	0	0	0	8,100	17,010	1,831	9,931	17,010
41	3	24,300	0	0	0	0	14,580	25,515	2,001	16,581	25,515
42	4	32,400	0	0	0	0	22,680	34,020	2,106	24,786	34,020
43	5	40,500	0	0	0	0	32,400	42,525	2,147	34,547	42,525
44	6	40,500	0	0	0	0	33,413	42,525	2,228	35,640	42,525
45	7	40,500	0	0	0	0	34,425	42,525	2,430	36,855	42,525
46	8	40,500	0	0	0	0	37,463	42,525	3,167	40,630	42,525
47	9	40,500	0	0	0	0	40,500	42,525	3,775	44,275	44,275
48	10	40,500	0	0	0	0	40,946	42,525	4,034	44,979	44,979
53	15	40,500	0	0	0	0	43,254	43,254	10,214	53,468	53,468
58	20	40,500	0	0	0	0	45,684	45,684	20,955	66,639	66,639
63	25	40,500	0	0	0	0	51,192	51,192	33,801	84,993	84,993
68	30	40,500	0	0	0	0	61,115	61,115	49,912	111,027	111,027
70	32	40,500	0	0	0	0	63,585	63,585	56,238	119,823	119,823
71	33	40,500	0	0	0	0	64,841	64,841	59,616	124,457	124,457
72	34	40,500	0	0	0	0	66,137	66,137	63,480	129,616	129,616
73	35	40,500	0	0	0	0	67,473	67,473	67,262	134,735	134,735
74	36	40,500	0	0	0	0	68,810	68,810	71,766	140,576	140,576
75	37	40,500	0	0	0	0	70,187	70,187	76,019	146,205	146,205
Annuity Period[3]											
76	38	40,500	9,728	8,890	18,618	18,618	62,208	62,208	70,843	133,051	133,051
77	39	40,500	9,728	8,890	18,618	37,236	57,429	57,429	62,176	119,605	119,605
78	40	40,500	9,728	8,890	18,618	55,853	52,140	52,140	54,570	106,709	106,709
79	41	40,500	9,728	8,890	18,618	74,471	46,340	46,340	46,235	92,575	92,575
80	42	40,500	9,728	8,890	18,618	93,089	40,006	40,006	38,119	78,125	78,125
81	43	40,500	9,728	8,890	18,618	111,707	32,967	32,967	30,051	63,018	63,018
82	44	40,500	9,728	8,890	18,618	130,324	25,450	25,450	22,826	48,276	48,276
83	45	40,500	9,728	8,890	18,618	148,942	17,464	17,464	15,439	32,902	32,902
84	46	40,500	9,728	8,890	18,618	167,560	8,983	8,983	7,849	16,832	16,832
85	47	40,500	9,728	8,890	18,618	186,178	0	0	0	0	0
Total			97,278	88,900	186,178						

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.

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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.

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AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan 2

Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$810.65
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	8,100	0	0	0	2,430	0	0	0	932	3,362
40	2	16,200	0	0	0	8,100	0	0	0	1,831	9,931
41	3	24,300	0	0	0	14,580	0	0	0	2,001	16,581
42	4	32,400	0	0	0	22,680	0	0	0	2,106	24,786
43	5	40,500	0	0	0	32,400	0	0	0	2,147	34,547
44	6	40,500	0	0	0	33,413	0	0	0	2,228	35,640
45	7	40,500	0	0	0	34,425	0	0	0	2,430	36,855
46	8	40,500	0	0	0	37,463	0	0	0	3,167	40,630
47	9	40,500	0	0	0	40,500	0	0	0	3,775	44,275
48	10	40,500	0	0	0	40,946	0	0	0	4,034	44,979
53	15	40,500	0	0	0	43,254	0	0	0	10,214	53,468
58	20	40,500	0	0	0	45,684	0	0	0	20,955	66,639
63	25	40,500	0	0	0	51,192	0	0	0	33,801	84,993
68	30	40,500	0	0	0	61,115	0	0	0	49,912	111,027
70	32	40,500	0	0	0	63,585	0	0	0	56,238	119,823
71	33	40,500	0	0	0	64,841	0	0	0	59,616	124,457
72	34	40,500	0	0	0	66,137	0	0	0	63,480	129,616
73	35	40,500	0	0	0	67,473	0	0	0	67,262	134,735
74	36	40,500	0	0	0	68,810	0	0	0	71,766	140,576
75	37	40,500	0	0	0	70,187	0	0	0	76,019	146,205
Annuity Period[3]											
76	38	40,500	9,728	8,890	18,618	62,208	9,728	8,890	297	70,843	151,965
77	39	40,500	9,728	8,890	18,618	57,429	19,456	17,780	1,256	62,176	158,096
78	40	40,500	9,728	8,890	18,618	52,140	29,183	26,670	2,900	54,570	165,462
79	41	40,500	9,728	8,890	18,618	46,340	38,911	35,560	5,253	46,235	172,299
80	42	40,500	9,728	8,890	18,618	40,006	48,639	44,450	8,340	38,119	179,553
81	43	40,500	9,728	8,890	18,618	32,967	58,367	53,340	12,187	30,051	186,911
82	44	40,500	9,728	8,890	18,618	25,450	68,095	62,230	16,820	22,826	195,420
83	45	40,500	9,728	8,890	18,618	17,464	77,822	71,120	22,267	15,439	204,111
84	46	40,500	9,728	8,890	18,618	8,983	87,550	80,010	28,556	7,849	212,947
85	47	40,500	9,728	8,890	18,618	0	97,278	88,900	35,717	0	221,894

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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%.

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Plan: AIA Deferred Annuity Plan 2

Annuity Payment Start Age:	75
Initial Guaranteed Monthly Annuity Payment:	$810.65
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	8,100	0	2,430	8,505	0	0	0	932	8,505	8,505
40	2	16,200	0	8,100	17,010	0	0	0	1,831	17,010	17,010
41	3	24,300	0	14,580	25,515	0	0	0	2,001	25,515	25,515
42	4	32,400	0	22,680	34,020	0	0	0	2,106	34,020	34,020
43	5	40,500	0	32,400	42,525	0	0	0	2,147	42,525	42,525
44	6	40,500	0	33,413	42,525	0	0	0	2,228	42,525	42,525
45	7	40,500	0	34,425	42,525	0	0	0	2,430	42,525	42,525
46	8	40,500	0	37,463	42,525	0	0	0	3,167	42,525	42,525
47	9	40,500	0	40,500	42,525	0	0	0	3,775	44,275	44,275
48	10	40,500	0	40,946	42,525	0	0	0	4,034	44,979	44,979
53	15	40,500	0	43,254	43,254	0	0	0	10,214	53,468	53,468
58	20	40,500	0	45,684	45,684	0	0	0	20,955	66,639	66,639
63	25	40,500	0	51,192	51,192	0	0	0	33,801	84,993	84,993
68	30	40,500	0	61,115	61,115	0	0	0	49,912	111,027	111,027
70	32	40,500	0	63,585	63,585	0	0	0	56,238	119,823	119,823
71	33	40,500	0	64,841	64,841	0	0	0	59,616	124,457	124,457
72	34	40,500	0	66,137	66,137	0	0	0	63,480	129,616	129,616
73	35	40,500	0	67,473	67,473	0	0	0	67,262	134,735	134,735
74	36	40,500	0	68,810	68,810	0	0	0	71,766	140,576	140,576
75	37	40,500	0	70,187	70,187	0	0	0	76,019	146,205	146,205
Annuity Period[5]											
76	38	40,500	18,618	62,208	62,208	9,728	8,890	297	70,843	133,051	151,965
77	39	40,500	18,618	57,429	57,429	19,456	17,780	1,256	62,176	119,605	158,096
78	40	40,500	18,618	52,140	52,140	29,183	26,670	2,900	54,570	106,709	165,462
79	41	40,500	18,618	46,340	46,340	38,911	35,560	5,253	46,235	92,575	172,299
80	42	40,500	18,618	40,006	40,006	48,639	44,450	8,340	38,119	78,125	179,553
81	43	40,500	18,618	32,967	32,967	58,367	53,340	12,187	30,051	63,018	186,911
82	44	40,500	18,618	25,450	25,450	68,095	62,230	16,820	22,826	48,276	195,420
83	45	40,500	18,618	17,464	17,464	77,822	71,120	22,267	15,439	32,902	204,111
84	46	40,500	18,618	8,983	8,983	87,550	80,010	28,556	7,849	16,832	212,947
85	47	40,500	18,618	0	0	97,278	88,900	35,717	0	0	221,894

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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
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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: 40,500)

	Guaranteed Amount	Non-Guaranteed Amount	Total
Initial Monthly Annuity Payment[a,b]	810.65	740.83	1,551.48
Total Projected Monthly Annuity Payment Being Paid Out within the Annuity Period	97,278	88,900	186,178

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	186,178 (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]	221,894 (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:	$810.65
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	8,100	0	0	0	0	2,430	932	3,362
40	2	16,200	0	0	0	0	8,100	1,831	9,931
41	3	24,300	0	0	0	0	14,580	2,001	16,581
42	4	32,400	0	0	0	0	22,680	2,106	24,786
43	5	40,500	0	0	0	0	32,400	2,147	34,547
44	6	40,500	0	0	0	0	33,413	2,228	35,640
45	7	40,500	0	0	0	0	34,425	2,430	36,855
46	8	40,500	0	0	0	0	37,463	3,167	40,630
47	9	40,500	0	0	0	0	40,500	3,775	44,275
48	10	40,500	0	0	0	0	40,946	4,034	44,979
49	11	40,500	0	0	0	0	41,391	5,046	46,437
50	12	40,500	0	0	0	0	41,837	6,140	47,976
51	13	40,500	0	0	0	0	42,282	7,363	49,645
52	14	40,500	0	0	0	0	42,768	8,708	51,476
53	15	40,500	0	0	0	0	43,254	10,214	53,468
54	16	40,500	0	0	0	0	43,740	11,931	55,671
55	17	40,500	0	0	0	0	44,226	13,851	58,077
56	18	40,500	0	0	0	0	44,712	15,973	60,685
57	19	40,500	0	0	0	0	45,198	18,338	63,536
58	20	40,500	0	0	0	0	45,684	20,955	66,639
59	21	40,500	0	0	0	0	46,737	23,101	69,838
60	22	40,500	0	0	0	0	47,831	25,434	73,265
61	23	40,500	0	0	0	0	48,924	27,986	76,910
62	24	40,500	0	0	0	0	50,058	30,764	80,822
63	25	40,500	0	0	0	0	51,192	33,801	84,993
64	26	40,500	0	0	0	0	53,055	36,555	89,610
65	27	40,500	0	0	0	0	54,959	39,544	94,503
66	28	40,500	0	0	0	0	56,943	42,752	99,695

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	40,500	0	0	0	0	59,009	46,186	105,195
68	30	40,500	0	0	0	0	61,115	49,912	111,027
69	31	40,500	0	0	0	0	62,330	53,023	115,352
70	32	40,500	0	0	0	0	63,585	56,238	119,823
71	33	40,500	0	0	0	0	64,841	59,616	124,457
72	34	40,500	0	0	0	0	66,137	63,480	129,616
73	35	40,500	0	0	0	0	67,473	67,262	134,735
74	36	40,500	0	0	0	0	68,810	71,766	140,576
75	37	40,500	0	0	0	0	70,187	76,019	146,205
Annuity Period(2)									
76	38	40,500	9,728	8,890	18,618	18,618	62,208	70,843	133,051
77	39	40,500	9,728	8,890	18,618	37,236	57,429	62,176	119,605
78	40	40,500	9,728	8,890	18,618	55,853	52,140	54,570	106,709
79	41	40,500	9,728	8,890	18,618	74,471	46,340	46,235	92,575
80	42	40,500	9,728	8,890	18,618	93,089	40,006	38,119	78,125
81	43	40,500	9,728	8,890	18,618	111,707	32,967	30,051	63,018
82	44	40,500	9,728	8,890	18,618	130,324	25,450	22,826	48,276
83	45	40,500	9,728	8,890	18,618	148,942	17,464	15,439	32,902
84	46	40,500	9,728	8,890	18,618	167,560	8,983	7,849	16,832
85	47	40,500	9,728	8,890	18,618	186,178	0	0	0
Total			97,278	88,900	186,178				

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:	$810.65
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	8,100	0	0	0	0	2,430	8,505	932	3,362	8,505
40	2	16,200	0	0	0	0	8,100	17,010	1,831	9,931	17,010
41	3	24,300	0	0	0	0	14,580	25,515	2,001	16,581	25,515
42	4	32,400	0	0	0	0	22,680	34,020	2,106	24,786	34,020
43	5	40,500	0	0	0	0	32,400	42,525	2,147	34,547	42,525
44	6	40,500	0	0	0	0	33,413	42,525	2,228	35,640	42,525
45	7	40,500	0	0	0	0	34,425	42,525	2,430	36,855	42,525
46	8	40,500	0	0	0	0	37,463	42,525	3,167	40,630	42,525
47	9	40,500	0	0	0	0	40,500	42,525	3,775	44,275	44,275
48	10	40,500	0	0	0	0	40,946	42,525	4,034	44,979	44,979
49	11	40,500	0	0	0	0	41,391	42,525	5,046	46,437	46,437
50	12	40,500	0	0	0	0	41,837	42,525	6,140	47,976	47,976
51	13	40,500	0	0	0	0	42,282	42,525	7,363	49,645	49,645
52	14	40,500	0	0	0	0	42,768	42,768	8,708	51,476	51,476
53	15	40,500	0	0	0	0	43,254	43,254	10,214	53,468	53,468
54	16	40,500	0	0	0	0	43,740	43,740	11,931	55,671	55,671
55	17	40,500	0	0	0	0	44,226	44,226	13,851	58,077	58,077
56	18	40,500	0	0	0	0	44,712	44,712	15,973	60,685	60,685
57	19	40,500	0	0	0	0	45,198	45,198	18,338	63,536	63,536
58	20	40,500	0	0	0	0	45,684	45,684	20,955	66,639	66,639
59	21	40,500	0	0	0	0	46,737	46,737	23,101	69,838	69,838
60	22	40,500	0	0	0	0	47,831	47,831	25,434	73,265	73,265
61	23	40,500	0	0	0	0	48,924	48,924	27,986	76,910	76,910
62	24	40,500	0	0	0	0	50,058	50,058	30,764	80,822	80,822
63	25	40,500	0	0	0	0	51,192	51,192	33,801	84,993	84,993
64	26	40,500	0	0	0	0	53,055	53,055	36,555	89,610	89,610
65	27	40,500	0	0	0	0	54,959	54,959	39,544	94,503	94,503
66	28	40,500	0	0	0	0	56,943	56,943	42,752	99,695	99,695

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)	(F)	Max(D or F)
67	29	40,500	0	0	0	0	59,009	59,009	46,186	105,195	105,195
68	30	40,500	0	0	0	0	61,115	61,115	49,912	111,027	111,027
69	31	40,500	0	0	0	0	62,330	62,330	53,023	115,352	115,352
70	32	40,500	0	0	0	0	63,585	63,585	56,238	119,823	119,823
71	33	40,500	0	0	0	0	64,841	64,841	59,616	124,457	124,457
72	34	40,500	0	0	0	0	66,137	66,137	63,480	129,616	129,616
73	35	40,500	0	0	0	0	67,473	67,473	67,262	134,735	134,735
74	36	40,500	0	0	0	0	68,810	68,810	71,766	140,576	140,576
75	37	40,500	0	0	0	0	70,187	70,187	76,019	146,205	146,205
Annuity Period(3)											
76	38	40,500	9,728	8,890	18,618	18,618	62,208	62,208	70,843	133,051	133,051
77	39	40,500	9,728	8,890	18,618	37,236	57,429	57,429	62,176	119,605	119,605
78	40	40,500	9,728	8,890	18,618	55,853	52,140	52,140	54,570	106,709	106,709
79	41	40,500	9,728	8,890	18,618	74,471	46,340	46,340	46,235	92,575	92,575
80	42	40,500	9,728	8,890	18,618	93,089	40,006	40,006	38,119	78,125	78,125
81	43	40,500	9,728	8,890	18,618	111,707	32,967	32,967	30,051	63,018	63,018
82	44	40,500	9,728	8,890	18,618	130,324	25,450	25,450	22,826	48,276	48,276
83	45	40,500	9,728	8,890	18,618	148,942	17,464	17,464	15,439	32,902	32,902
84	46	40,500	9,728	8,890	18,618	167,560	8,983	8,983	7,849	16,832	16,832
85	47	40,500	9,728	8,890	18,618	186,178	0	0	0	0	0
Total			97,278	88,900	186,178						

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:	$810.65
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	8,100	0	0	0	2,430	0	0	0	932	3,362
40	2	16,200	0	0	0	8,100	0	0	0	1,831	9,931
41	3	24,300	0	0	0	14,580	0	0	0	2,001	16,581
42	4	32,400	0	0	0	22,680	0	0	0	2,106	24,786
43	5	40,500	0	0	0	32,400	0	0	0	2,147	34,547
44	6	40,500	0	0	0	33,413	0	0	0	2,228	35,640
45	7	40,500	0	0	0	34,425	0	0	0	2,430	36,855
46	8	40,500	0	0	0	37,463	0	0	0	3,167	40,630
47	9	40,500	0	0	0	40,500	0	0	0	3,775	44,275
48	10	40,500	0	0	0	40,946	0	0	0	4,034	44,979
49	11	40,500	0	0	0	41,391	0	0	0	5,046	46,437
50	12	40,500	0	0	0	41,837	0	0	0	6,140	47,976
51	13	40,500	0	0	0	42,282	0	0	0	7,363	49,645
52	14	40,500	0	0	0	42,768	0	0	0	8,708	51,476
53	15	40,500	0	0	0	43,254	0	0	0	10,214	53,468
54	16	40,500	0	0	0	43,740	0	0	0	11,931	55,671
55	17	40,500	0	0	0	44,226	0	0	0	13,851	58,077
56	18	40,500	0	0	0	44,712	0	0	0	15,973	60,685
57	19	40,500	0	0	0	45,198	0	0	0	18,338	63,536
58	20	40,500	0	0	0	45,684	0	0	0	20,955	66,639
59	21	40,500	0	0	0	46,737	0	0	0	23,101	69,838
60	22	40,500	0	0	0	47,831	0	0	0	25,434	73,265
61	23	40,500	0	0	0	48,924	0	0	0	27,986	76,910
62	24	40,500	0	0	0	50,058	0	0	0	30,764	80,822
63	25	40,500	0	0	0	51,192	0	0	0	33,801	84,993
64	26	40,500	0	0	0	53,055	0	0	0	36,555	89,610
65	27	40,500	0	0	0	54,959	0	0	0	39,544	94,503
66	28	40,500	0	0	0	56,943	0	0	0	42,752	99,695

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	40,500	0	0	0	59,009	0	0	0	46,186	105,195
68	30	40,500	0	0	0	61,115	0	0	0	49,912	111,027
69	31	40,500	0	0	0	62,330	0	0	0	53,023	115,352
70	32	40,500	0	0	0	63,585	0	0	0	56,238	119,823
71	33	40,500	0	0	0	64,841	0	0	0	59,616	124,457
72	34	40,500	0	0	0	66,137	0	0	0	63,480	129,616
73	35	40,500	0	0	0	67,473	0	0	0	67,262	134,735
74	36	40,500	0	0	0	68,810	0	0	0	71,766	140,576
75	37	40,500	0	0	0	70,187	0	0	0	76,019	146,205
Annuity Period[3]											
76	38	40,500	9,728	8,890	18,618	62,208	9,728	8,890	297	70,843	151,965
77	39	40,500	9,728	8,890	18,618	57,429	19,456	17,780	1,256	62,176	158,096
78	40	40,500	9,728	8,890	18,618	52,140	29,183	26,670	2,900	54,570	165,462
79	41	40,500	9,728	8,890	18,618	46,340	38,911	35,560	5,253	46,235	172,299
80	42	40,500	9,728	8,890	18,618	40,006	48,639	44,450	8,340	38,119	179,553
81	43	40,500	9,728	8,890	18,618	32,967	58,367	53,340	12,187	30,051	186,911
82	44	40,500	9,728	8,890	18,618	25,450	68,095	62,230	16,820	22,826	195,420
83	45	40,500	9,728	8,890	18,618	17,464	77,822	71,120	22,267	15,439	204,111
84	46	40,500	9,728	8,890	18,618	8,983	87,550	80,010	28,556	7,849	212,947
85	47	40,500	9,728	8,890	18,618	0	97,278	88,900	35,717	0	221,894

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:	$810.65
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	8,100	0	2,430	8,505	0	0	0	932	8,505	8,505
40	2	16,200	0	8,100	17,010	0	0	0	1,831	17,010	17,010
41	3	24,300	0	14,580	25,515	0	0	0	2,001	25,515	25,515
42	4	32,400	0	22,680	34,020	0	0	0	2,106	34,020	34,020
43	5	40,500	0	32,400	42,525	0	0	0	2,147	42,525	42,525
44	6	40,500	0	33,413	42,525	0	0	0	2,228	42,525	42,525
45	7	40,500	0	34,425	42,525	0	0	0	2,430	42,525	42,525
46	8	40,500	0	37,463	42,525	0	0	0	3,167	42,525	42,525
47	9	40,500	0	40,500	42,525	0	0	0	3,775	44,275	44,275
48	10	40,500	0	40,946	42,525	0	0	0	4,034	44,979	44,979
49	11	40,500	0	41,391	42,525	0	0	0	5,046	46,437	46,437
50	12	40,500	0	41,837	42,525	0	0	0	6,140	47,976	47,976
51	13	40,500	0	42,282	42,525	0	0	0	7,363	49,645	49,645
52	14	40,500	0	42,768	42,768	0	0	0	8,708	51,476	51,476
53	15	40,500	0	43,254	43,254	0	0	0	10,214	53,468	53,468
54	16	40,500	0	43,740	43,740	0	0	0	11,931	55,671	55,671
55	17	40,500	0	44,226	44,226	0	0	0	13,851	58,077	58,077
56	18	40,500	0	44,712	44,712	0	0	0	15,973	60,685	60,685
57	19	40,500	0	45,198	45,198	0	0	0	18,338	63,536	63,536
58	20	40,500	0	45,684	45,684	0	0	0	20,955	66,639	66,639
59	21	40,500	0	46,737	46,737	0	0	0	23,101	69,838	69,838
60	22	40,500	0	47,831	47,831	0	0	0	25,434	73,265	73,265
61	23	40,500	0	48,924	48,924	0	0	0	27,986	76,910	76,910
62	24	40,500	0	50,058	50,058	0	0	0	30,764	80,822	80,822
63	25	40,500	0	51,192	51,192	0	0	0	33,801	84,993	84,993
64	26	40,500	0	53,055	53,055	0	0	0	36,555	89,610	89,610
65	27	40,500	0	54,959	54,959	0	0	0	39,544	94,503	94,503
66	28	40,500	0	56,943	56,943	0	0	0	42,752	99,695	99,695

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[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)
67	29	40,500	0	59,009	59,009	0	0	0	46,186	105,195	105,195
68	30	40,500	0	61,115	61,115	0	0	0	49,912	111,027	111,027
69	31	40,500	0	62,330	62,330	0	0	0	53,023	115,352	115,352
70	32	40,500	0	63,585	63,585	0	0	0	56,238	119,823	119,823
71	33	40,500	0	64,841	64,841	0	0	0	59,616	124,457	124,457
72	34	40,500	0	66,137	66,137	0	0	0	63,480	129,616	129,616
73	35	40,500	0	67,473	67,473	0	0	0	67,262	134,735	134,735
74	36	40,500	0	68,810	68,810	0	0	0	71,766	140,576	140,576
75	37	40,500	0	70,187	70,187	0	0	0	76,019	146,205	146,205
Annuity Period[5]											
76	38	40,500	18,618	62,208	62,208	9,728	8,890	297	70,843	133,051	151,965
77	39	40,500	18,618	57,429	57,429	19,456	17,780	1,256	62,176	119,605	158,096
78	40	40,500	18,618	52,140	52,140	29,183	26,670	2,900	54,570	106,709	165,462
79	41	40,500	18,618	46,340	46,340	38,911	35,560	5,253	46,235	92,575	172,299
80	42	40,500	18,618	40,006	40,006	48,639	44,450	8,340	38,119	78,125	179,553
81	43	40,500	18,618	32,967	32,967	58,367	53,340	12,187	30,051	63,018	186,911
82	44	40,500	18,618	25,450	25,450	68,095	62,230	16,820	22,826	48,276	195,420
83	45	40,500	18,618	17,464	17,464	77,822	71,120	22,267	15,439	32,902	204,111
84	46	40,500	18,618	8,983	8,983	87,550	80,010	28,556	7,849	16,832	212,947
85	47	40,500	18,618	0	0	97,278	88,900	35,717	0	0	221,894

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%.

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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%.