Subject: **市場產品資訊速遞 –「加裕智倍保 3」與盛記「摯 X 保危 X 保障」之比較**
Market Product Information Express – Protect Elite Ultra 3 vs AXX LxveAsxure Critical Illness Plan Comparison

盛記近日推出全新危疾產品「摯X保危X保障」，為使各同事更能掌握與「加裕智倍保3」之比較，我們特別提供以下分析，包括**A）主要疾病定義比較**、**B）產品特點**、**C）保費**及**D）回報**之比較。

分析重點：

- 盛記由取締上一代產品「X 護 X 行危疾保障」至「摯 X 保危 X 保障」整體保費升幅約 **2 - 22%**，同時亦**調低保證現金價值回報率**。
- **就 18 年保費繳付期而言，加裕智倍保 3 與摯 X 保危 X 保障保費相差少於 4%。詳情請參照附錄 B。**
- **盛記於癌症及中風的定義均較友邦嚴謹。盛記於合約條款內訂明疾病定義可不時被更改，友邦則無此條款。另外，友邦設有原狀條款，統一劃定新舊產品的危疾定義，令理賠更清晰明確，保障客戶利益。**

盛記「摯 X 保危 X 保障」合約截圖
為反映該項疾病在醫學發展及分類方面發生的定性或定量之變化，而有關變化已獲得相關醫學界認可，嚴重疾病定義將會不時被更改，從而反映本定義的原意。

詳情請參閱附件內之詳細比較。

如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 親臨營運服務中心(澳門)查詢。

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AXX has recently launched new critical illness products LoxeAsxure Critical Illness Plan. To facilitate our colleagues to better understand the comparison with Protect Elite Ultra 3, we provide the following analysis, which include comparisons of **A) Comparison on Definition of Key Illnesses, B) Product Features**, **C) Premiums** and **D) Returns**.

Key Analysis：

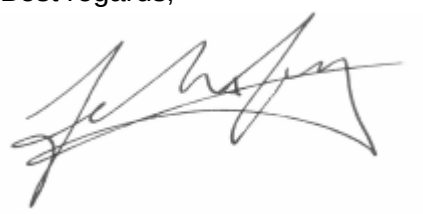
- **AXX's overall premium increment from replacing XritiXartner Xritical Xllness Plan with LoxeAsxure Critical Illness Plan is around 2 - 22%, while the guaranteed cash value internal rate of return(IRR) is lowered.**
- **For 18 years premium payment period, premium difference between Protect Elite Ultra 3 and LoxeAsxure Critical Illness Plan is less than 4%. For details, please refer to appendix B.**
- **AXX's definition on cancer and stroke are more stringent compared to AIA. AXX stated in their contract that their illness definition can be changed from time to time whereas AIA does not have such clause. Besides, AIA's Grandfathering provision aligns new and old products' critical illness definitions to enhance clarity in claims process.**

AXX LxveAsxure Critical Illness Plan contract captured image
Definition of Major Illness will be subject to change from time to time to reflect the changes in qualitative or quantitative medical advancement and categorisation of this illness recognised by the relevant medical community so as to give effect to the original intent of this definition.

For details, please refer to the comparisons in the appendices.

Thanks for your attention. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) via agency leaders or visit our Operations Service Center (Macau).

Best regards,



Felix Fung
Product Strategy and Management Department

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A) 主要疾病定義比較

	友邦 「加裕智倍保 3」	盛記 「摯 X 保危 X 保障」
癌症		
不保事項	(i) 任何在組織病理學中分類為癌前病變、非侵略性、或原位癌，或邊緣性或低惡性潛力的腫瘤； (ii) 根據 TNM 評級系統，任何在組織學上被界定為 T1N0M0 或以下級別的甲狀腺腫瘤； (iii) 根據 TNM 評級系統，任何在組織學上被界定為 **T1a 或 T1b 或以下級別的前列腺腫瘤**； (iv) 被分類為 RAI 級別 III 以下的慢性淋巴性白血病； (v) 與人體免疫力缺乏病毒(HIV)感染同時存在的所有癌症；及 (vi) 任何非黑色素瘤的皮膚癌	- **仍未入侵肌肉層的膀胱腫瘤 (Tis 及 Ta)** - 任何子宮頸上皮內瘤樣病變(CIN I、CIN II或CIN III)或子宮鱗狀上皮內病變 - 所有經組織學分類為良性、原位癌、惡性前期、非侵入性、界性惡性或低潛在惡性的腫瘤 - 所有存在人類免疫缺陷病毒的腫瘤 - 所有被分類為低於RAI第3期的慢性淋巴細胞白血病 - 所有經組織學分類為**TNM分級標準低於T2N0M0及Gleason評分低於7的前列腺腫瘤** - 所有經組織學分類為TNM分級標準於T1N0M0或以下級別的甲狀腺腫瘤 - 所有皮膚癌，惡性黑色素瘤皮膚癌除外
中風		
永久神經後遺症的定義	需持續 4 個星期	**永久性**

盛記「摯 X 保危 X 保障」合約截圖
為反映該項疾病在醫學發展及分類方面發生的定性或定量之變化，而有關變化已獲得相關醫學界認可，嚴重疾病定義將會不時被更改，從而反映本定義的原意。

於癌症及中風，盛記的定義均比我們嚴緊。盛記於合約條款內訂明將來可不時更改危疾定義；

我們則無此條款。另外，我們設有原狀條款，統一劃定新舊產品的危疾定義。

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B) 產品特點比較

	友邦 加裕智倍保 3	盛記 摯 X 保危 X 保障
保障期	人壽:終身 危疾:終身^ 早期危疾:終身+ 嚴重兒童疾病:18 歲以下 嚴重傳染病保障賠償: 終身 特選危疾多重賠償:至 85 歲* 癌症治療靈活選:至 85 歲* 星級人生選項: 至 65 歲 ^不能獨立生活只保障至受保人65歲 +骨質疏鬆症連骨折只保障至受保人70歲 *若受保人曾就前列腺癌作出索償，並於年屆70歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償	人壽: 至 100 歲 危疾: 至 100 歲^ 早期危疾: 至 100 歲 嚴重兒童疾病: 22 歲以下 多重危疾保障: 至 85 歲* 持續癌症保險賠償: 至 85 歲* 認知障礙症照顧者年金保險賠償: 至 85 歲 ^就不能獨立生活只保障，受保人必須為15至75歲。 *若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償
保費繳付期	10 / 18 / 25 / 30 年	10 / 15 / 20 / 25 年
受保疾病數目 (危疾/ 早期危疾/ 嚴重兒童疾病)	115 項 (58 / 44 / 13)	130 項 (63 / 54@ / 13) @包括良性病變重大手術，當中包括 22 種指定手術
紅利 / 分紅	非保證終期分紅 (第 5 個保單週年日起)	非保證特別紅利 (第 5 個保單週年日起)
最高賠償額 (不計首 N 年額外保障)	500%原有保額	900%原有保額
預支賠償後之保費	按比例減少	不變

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	友邦 加裕智倍保 3	盛記 摯 X 保危 X 保障
首 N 年額外保障 - 保障金額(原有保額的百分比) - 可轉換至終身壽險計劃	- 首 10 年額外保障 (此保障包括危疾賠償及身故賠償) • 0 - 30 歲: 50% • 31 歲或以上: 35% • 可轉換	- 首 10 年額外保障 (此保障包括危疾賠償及身故賠償) • 所有投保年齡: 最多 50%保額 • 可轉換
多重危疾保障	合共最多 4 次 共最高 400%原有保額 - 特選危疾多重賠償: • 每次額外原有保額 100% • 保障癌症（包括癌症持續、擴散、復發或新確診癌症）、心臟病及中風	合共最多 8 次 共最高 800%原有保額 • 癌症賠償: **合共**最多5 次 最高賠償原有保額 500% • 心臟病 / 中風賠償: **合共**最多 2 次 各疾病於保單最多 2 次， 例如: 第一次危疾為心臟病，額外心臟病賠償則為 1 次；額外賠償達原有保額 200% • 嚴重認知障礙症: 最多1次；原有保額 100%
癌症治療靈活選 / 持續癌症保險賠償	- 將 3 年的癌症等候期縮短至 1 年 - 受保人需就患有癌症接受積極治療或晚期護理 - 50%原有保額 - 最多 2 次賠償 • 每次賠償將取代一次的特選危疾多重賠償。因此如行使了兩次癌症治療靈活選，特選危疾多重賠償將最多賠償兩次	- 1年癌症等待期 - 每月賠償 5%原有保額，最長100個月，即最高為 500%原有保額 - 需每 6 個月提交 • 一份診斷報告確認癌症於報告當日仍然存在；及 • 一份報告確認受保人仍在接受持續的癌症治療 - 一旦持續癌症保險賠償在任何期間已支付，則**不會**就任何癌症支付癌症的嚴重疾病多重保險賠償。

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	友邦 加裕智倍保 3	盛記 摯 X 保危 X 保障
嚴重傳染病保障賠償 / 深切治療有關保障	若受保人確診疾病而該疾病於 - 確診後1年內被世界衛生組織視為國際關注的突發公共衛生事件之疾病， - 並因而需要連續3日或以上入住深切治療病房 - 預支20%原有保額 - 最多賠償1次 - 個人終身賠償限額：50,000美元	若受保人確診非嚴重疾病 - 深切治療 - 需要連續3日或以上入住深切治療病房 - 預支20%原有保額 - 最多賠償1次 - 若受保人於香港境外入住深切治療病房，賠償額將調整至原有保額10%及受限於個人終身賠償限額：50,000美元/400,000港元 若受保人確診嚴重疾病 - 深切治療連複雜手術 - 入住深切治療病房並使用維生支持，兩均持續120小時或以上，及於同一次住院內確實已接受複雜手術 - 100%現有保額 若受保人於香港境外入住深切治療病房，必須在三甲及或獲批准、指定醫院內進行
星級人生選項	可在經歷下列的人生大事時，購買額外的壽險計劃，而毋須進一步申報健康狀況： i. 受保人獲批樓宇按揭及提取首次按揭貸款（適用於購買新住宅物業）； ii. 受保人結婚；或 iii. 受保人的親生子女出生（不包括領養子女） 每項額外的壽險保障之保額不得超過： - 500,000美元； - 此計劃原有保額的一半；或 - 受保人為新購置住宅物業而取得的按揭貸款金額。 以較低者為準。	不適用

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	友邦 加裕智倍保 3	盛記 摯 X 保危 X 保障
其他保障	- AIA Vitality 健康程式 - 保障增值 • 最高額外 15%人壽或嚴重疾病保障 - 可選擇「加裕智倍保 3 — 首護摯寶」為將出世的子女投保 - 危疾豁免繳付保費 - 父母身故豁免繳付保費保障 - 配偶身故豁免繳付保費保障 - 先天性疾病兒童保障	- 危疾豁免繳付保費 - 認知障礙症照顧者年金保險賠償 • 如受保人於85歲前確診嚴重認知障礙症 • 於賠償該危疾或多重危疾賠償1年後，每年賠償6%原有保額，直至受保人100歲 - 首20年摯X保障保險賠償 • 同時投保「摯X保」及指定兩款其中一款的醫療附加契約，首 20 年的「摯X保」危疾賠償及身故賠償可獲額外 50%賠償 - 廷長寬限期保障 – 最長一年

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A) Comparison on Definition of Key Illnesses

	AIA Protect Elite Ultra 3	AXX LoxeAsxure Critical Illness Plan
Cancer		
Exclusion	(i) any cancer which is histologically classified as pre-malignant, non-invasive, or carcinoma in situ, or as having either borderline malignancy or low malignant potential; (ii) any tumour of the thyroid histologically classified as T1N0M0 or a lower stage according to the TNM classification system; (iii) any **tumour of the prostate** histologically classified as **T1a or T1b or a lower stage** according to the TNM classification system; (iv) chronic lymphocytic leukemia classified as less than RAI Stage III; (v) any cancer where HIV Infection is also present; and (vi) any skin cancer, other than malignant melanoma.	**- Urinary bladder tumours that have not invaded the muscle layer (Tis and Ta)** - Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Cervical Squamous Intra-epithelial Lesion - All tumours which are histologically classified as benign, carcinoma-in-situ, pre-malignant, non-invasive, having borderline malignancy or having low malignant potential - All tumours in the presence of any human immunodeficiency virus - All chronic lymphocytic leukaemia classified as less than RAI stage III - All **prostate tumours** which are histologically classified as **less than T2N0M0 according to the TNM classification system and having a Gleason score below 7** - All thyroid tumours which are histologically classified as T1N0M0 or a lower stage according to the TNM classification system - All skin tumours except malignant melanoma
Stroke		
Definition for permanent neurological sequelae	4 weeks	**Permanent**

AXX LoxeAsxure Critical Illness Plan contract captured image

Definition of Major Illness will be subject to change from time to time to reflect the changes in qualitative or quantitative medical advancement and categorisation of this illness recognised by the relevant medical community so as to give effect to the original intent of this definition.

For cancer and stroke, AXX has more stringent requirement in definition. AXX stated in their contract that their illness definition can be changed from time to time whereas we do not have such clause. Besides, AIA's Grandfathering provision aligns new and old products' critical illness definitions to enhance clarity in claims process.

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B) Product Features Comparison

	AIA Protect Elite Ultra 3	AXX LoxeAsxure Critical Illness Plan
Benefit Term	Life Protection: Whole Life Critical Illnesses: Whole Life^ Early Stage CIs: Whole Life+ Severe Child Diseases: Below age 18 Selected Critical Illness Shield Benefit: Up to age 85* Cancer Treatment Flexi Option: To age 85* Super Lifestage Option: To age 65 ^Loss of Independent Existence is covered till insured's age 65 +Osteoporosis with Fractures is covered till insured's age 70 *If the insured needs to make any subsequent claim for prostate cancer resulting from the continuation of a previous prostate cancer for which previous claim has been made and such subsequent claim occurs on or after the insured reaching the age of 70, the insured is required to receive surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy) which is the full course of medically necessary during the intervening period between the diagnosis of the previous and subsequent prostate cancer	Life Protection: To age 100 Critical Illnesses: To age 100 Early Stage CIs: To age 100 Severe Child Diseases: Below age 22 Multiple CI Coverage: Up to age 85 Continuous Cancer Payout Benefit: To age 85 Dementia Caregiver Annuity Benefit: To age 85 ^For Loss of Independent Existence and Total and Permanent Disability, the insured must be between age 15 and age 75 *If the insured needs to make any subsequent claim for prostate cancer resulting from the continuation of a previous prostate cancer for which previous claim has been made and such subsequent claim occurs on or after the insured reaching the age of 70, the insured is required to receive surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy) which is the full course of medically necessary during the intervening period between the diagnosis of the previous and subsequent prostate cancer
Premium Payment Term	10 / 18 / 25 / 30 years	10 / 15 / 20 / 25 years
No. of Covered Illness (Critical Illnesses/ Early Stage Critical Illnesses/ Severe Child Diseases)	115 (58 / 44 / 13)	130 (63 / 54@ / 13) @ Including Benign Condition Critical Surgery, 22 specific surgeries are included
Dividends/ Bonus	Non-guaranteed Terminal Bonus (On or after the 5th Policy Anniversary)	Non-guaranteed Special Bonus (On or after the 5th Policy Anniversary)
Maximum Payable Amount (Excluding first N Years Extra Coverage)	500% Initial Sum Assured	900% Initial Sum Assured
Premium After Advance Payment	Reduce Accordingly	No Change

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	AIA Protect Elite Ultra 3	AXX LoxeAsxure Critical Illness Plan
First N Years Extra Coverage - Covered Amount (% of Initial Sum Assured) - Convertible to a whole life plan	- Extra coverage in first 10 years (For critical illness benefit and death benefit) • Age 0-30: Up to 50% • Age 31 or above: Up to 35% • Convertible	- Extra coverage in first 10 years (For critical illness benefit and death benefit) • For all age: Up to 50% • Convertible
Multiple CI Coverage	Max. up to 4 times in total 400% of Initial Sum Assured in total - Selected Critical Illness Shield Benefit: • Extra 100% Initial Sum Assured each • Covers cancer (including a continuation, metastasis or recurrence of a previous covered cancer or a new covered cancer), heart attack or stroke	Total Maximum 8 times Up to 800% Initial Sum Assured in total - Cancer benefit: Maximum 5 claims in total Max benefit up to 500% Initial Sum Assured - Heart Attack or Stroke benefit: Maximum 2 claims in total Maximum 2 claims for each illness under the policy. Example: If the first CI claim is Heart Attack, there will only be maximum 1 extra claim for Heart Attack. Extra benefit up to 200% Initial Sum Assured - Severe Dementias Maximum 1 claim, 100% Initial Sum Assured
Cancer Treatment Flexi Option / Continuous Cancer Payout Benefit	- Shorten the 3-year cancer waiting period to just 1 year - the insured needs to be under active treatment for cancer - Extra 50% Initial Sum Assured - Maximum 2 claims • Such payment will replace 1 pay-out under Selected Critical Illness Shield Benefit. Hence, there will only be up to 2 payouts under the Selected Critical Illness Shield Benefit if this option is exercised twice	- 1 year cancer waiting period - 5% Initial Sum Assured monthly, up to 100 months period, max 500% Initial Sum Assured pay-out - Required to hand in the below documents every 6 months • a report confirming the existence of cancer as at the date of the report; • a report confirming the insured is treated with on-going cancer treatment - Once Continuous Cancer Payout Benefit has been paid under the Basic Plan for any period, **no** Multiple Claims Major Illness Benefit for Cancer will be payable for any Cancer

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	AIA Protect Elite Ultra 3	AXX LoxeAsxure Critical Illness Plan
Serious Infectious Disease Protection Benefit / Intensive Care Benefit	if the insured is diagnosed with a disease - that is a PHEIC according to the WHO within 1 year after the diagnosis - and he / she has stayed in the ICU for 3 or more consecutive days as a result of that disease - 20% Initial Sum Assured advanced payment - Maximum 1 claim - Benefit per life maximum amount: USD 50,000	If the insured is diagnosed with minor illness – Intensive Care - Stay in an ICU of a hospital for consecutive 3 days or more - 20% Initial Sum Assured advanced payment - Maximum 1 claim - If the insured is admitted to an ICU outside of Hong Kong, the benefit amount will be adjusted to 10% Initial Sum Assured and is subject to per life maximum benefit amount: USD 50,000 / HKD 400,000 If the insured is diagnosed with minor illness – Intensive Care with Complex Surgery - stays in the an ICU and on invasive life support both for 120 consecutive hours or more, along with the actual undergoing of a Complex Surgery during the same hospital admission - 100% Initial Sum Assured Any ICU stay in mainland China must be at “Third-level First-class” hospital and / or approved or designated hospital(s)
Super Lifestage Option	It offers an option to purchase an additional whole-life protection insurance plan without requiring further health information upon any of the following milestone events: i. the insured obtains a property mortgage and drawdown the mortgage loan (new purchase of residential property); ii. the insured’s marriage; or iii. the birth of a natural child of the insured (excluding adoption) The sum assured of each additional whole-life insurance plan cannot exceed: - US$500,000; - 50% of the Initial Sum Assured of this plan; or - the mortgage loan amount obtained by the insured for the new purchase of residential property; whichever is lower.	N/A

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	AIA Protect Elite Ultra 3	AXX LoxeAsxure Critical Illness Plan
Other Benefits	- AIA Vitality - Power Up Coverage • Maximum 15% extra cover for life protection or major illness benefit - Protect Elite Ultra 3 – First Gift is available and accepts applications before the birth of a childWaiver of Premium for Critical Illness - Waiver of Premium on Death (Parents) - Waiver of Premium on Death (Spouse) - Waiver of Congenital Exclusion	- Waiver of Premium for Critical Illness - Dementia Caregiver Annuity Benefit • If the insured is diagnosed with Severe Dementias before age 85 • After 1 year after that Major Illness Benefit or Multiple Claims Major Illness Benefit, 6% of the initial sum insured will be paidevery year, up to age 100 - First 20 Years Asxure Coverage Benefit • Applying for 1 of the 2 designated medical riders together with XritiXartner, extra 50% will be paid for critical illness benefit and death benefit under XritiXartner in the first 20 years - Extended Grace Period Benefit – extension up to 1 year

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C) 保費比較 Premium Comparison

友邦較優勝
AIA is more competitive

以總繳付保費計算，差額為（1 – 盛記 / 友邦 ）%。
Difference is calculated as (1 – AXX / AIA)% using total premium paid.

保費繳付期=18/20 年，保額=US$75,000

Premium Payment Period=18/20 years, SA=US$75,000

	友邦 AIA 加裕智倍保 3 Protect Elite Ultra 3 (18 年保費繳付期) (18 years Premium Payment Period)	盛記 AXX 「摯 X 保危 X 保障」 LoxeAsxure Critical Illness Plan (20 年保費繳付期) (20 years Premium Payment Period)	差額 Diff. (%)
男性 Male			
Age 0(歲)	19,940	19,830	1%
Age 10(歲)	25,677	25,395	1%
Age 20(歲)	33,467	32,445	3%
Age 30(歲)	42,485	42,045	1%
Age 40(歲)	59,535	57,720	3%
Age 50(歲)	78,570	82,095	-4%
女性 Female			
Age 0(歲)	20,561	20,460	~0%
Age 10(歲)	26,339	26,250	~0%
Age 20(歲)	34,155	34,020	~0%
Age 30(歲)	46,710	45,570	3%
Age 40(歲)	60,845	60,720	~0%
Age 50(歲)	77,504	80,760	-4%

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保費繳付期=25 年，保額=US$75,000

Premium Payment Period=25 years, SA=US$75,000

	友邦 AIA 加裕智倍保 3 Protect Elite Ultra 3	盛記 AXX 「摯 X 保危 X 保障」 LoxeAsxure Critical Illness Plan	差額 Diff. (%)
男性 Male			
Age 0(歲)	22,238	20,588	8%
Age 10(歲)	28,463	26,119	9%
Age 20(歲)	37,181	33,375	11%
Age 30(歲)	46,631	43,688	7%
Age 40(歲)	65,944	63,450	4%
Age 50(歲)	92,081	95,906	-4%
女性 Female			
Age 0(歲)	22,950	20,944	10%
Age 10(歲)	29,213	26,906	9%
Age 20(歲)	37,913	34,894	9%
Age 30(歲)	49,913	46,425	8%
Age 40(歲)	68,119	64,819	5%
Age 50(歲)	90,844	93,263	-3%

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保費繳付期=10 年，保額=US$75,000

Premium Payment Period=10 years, SA=US$75,000

	友邦 AIA 加裕智倍保 3 Protect Elite Ultra 3	盛記 AXX 「摯 X 保危 X 保障」 LoxeAsxure Critical Illness Plan	差額 Diff. (%)
男性 Male			
Age 0(歲)	17,993	16,943	6%
Age 10(歲)	22,553	21,938	3%
Age 20(歲)	29,108	27,788	5%
Age 30(歲)	39,705	37,238	7%
Age 40(歲)	55,155	51,698	7%
Age 50(歲)	73,950	69,225	7%
Age 60(歲)	100,875	91,613	9%
女性 Female			
Age 0(歲)	17,873	17,228	4%
Age 10(歲)	23,175	22,950	1%
Age 20(歲)	30,983	29,543	5%
Age 30(歲)	42,758	40,410	6%
Age 40(歲)	55,005	53,243	3%
Age 50(歲)	69,360	70,755	-2%
Age 60(歲)	92,543	92,468	~0%

比較總結：

根據上述表格所述的情況

- 就 18 年保費繳付期而言，加裕智倍保 3 與摯 X 保危 X 保障保費相差少於 4%。
- 就其他保費繳付期而言，保費相差少於 12%

Comparison summary:

According to mentioned conditions in the above tables

- For 18 years premium payment period, premium difference between Protect Elite Ultra 3 and LoxeAsxure Critical Illness Plan is less than 4%.
- For other premium payment period, the premium difference is less than 12%

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D) 回報比較 Return Comparison

25 年保費繳付期 25 years premium payment period

以 **30** 歲男性，非吸煙計算 Male, Age **30**, Non-smoker

	友邦 AIA 加裕智倍保 3 Protect Elite Ultra 3		盛記 AXX 「摯 X 保危 X 保障」 LoxeAsxure Critical Illness Plan	
每年總保費 (美元) (US$) Total Annual Premium	1,865		1,748	
總保費 (美元) Total Premium (US$)	46,631		43,688	
保額 (美元) Sum Assured (US$)	75,000		75,000	
保證現金價值 (Guaranteed Cash Value)				
保單年度終結 End of Policy Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	2,225	-45.55%	900	-66.01%
20	16,682	-8.50%	3,300	-34.62%
30	25,331	-3.51%	30,600	-2.02%
40	37,097	-0.82%	34,425	-0.85%
50	55,155	0.44%	49,050	0.30%
60	69,090	0.82%	75,000	1.13%
70	75,000	0.82%	75,000	0.93%
預期總現金價值 (Projected Total Cash Value)				
保單年度終結 End of Policy Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	2,285	-44.88%	1,725	-50.30%
20	16,832	-8.39%	20,775	-5.27%
30	68,951	2.13%	84,525	3.55%
40	117,632	3.26%	160,800	4.57%
50	208,200	3.91%	322,875	5.22%
60	458,430	4.76%	642,075	5.59%
70	929,408	5.18%	1,353,225	5.94%
保證身故賠償 (Guaranteed Death Benefit)				
保單年度終結 End of Policy Year	金額 Amount	保證身故賠償/ 已付保費總和 Guara. DB/ Total Premiums Paid	金額 Amount	保證身故賠償/ 已付保費總和 Guara. DB/ Total Premiums Paid
10	112,500	603%	112,500	644%
20	75,000	201%	75,000	215%
30	75,000	161%	75,000	172%
40	75,000	161%	75,000	172%
50	75,000	161%	75,000	172%
60	75,000	161%	75,000	172%
70	75,000	161%	75,000	172%
預期總身故賠償 (Projected Total Death Benefit)				
保單年度終結 End of Policy Year	金額 Amount	預期總身故賠償/ 已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	預期總身故賠償 /已付保費總和 Total DB/ Total Premiums Paid
10	112,598	604%	113,325	648%
20	75,195	202%	92,475	265%
30	128,213	275%	128,925	295%
40	165,908	356%	201,375	461%
50	235,898	506%	348,825	798%
60	464,340	996%	642,075	1470%
70	929,408	1993%	1,353,225	3098%
保證回本期 (年) (Year) Guaranteed Breakeven	46		46 - 50	
預期總回本期 (年) (Year) Projected Total Breakeven	29		26 - 30	

* Coverage Booster are taken into account in the comparison, while benefit related to wellness program is not, e.g. Vitality for AIA.
比較已包含計算額外保障，而與健康計劃有關之保障則不包含，如 AIA Vitality.

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