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Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	**From:**	Vanessa Tan
		Dept.:	Product Development – Health & Protection
Copy:	Mr. Alger Fung / Mr. Jim Jan Zen / Ms. Alice Liang / Ms. Isabella Lau / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	4 pages + Appendix
Date:	19 June, 2023		

Subject: **A230625**

市場產品資訊速遞 –「愛伴航」系列與保記「誠 X 一生危 X 保」/「誠 X 一生危 X 保—摯 X 寶」之比較
Market Product Information Express – On Your Side Plan Series vs Prxdential's PRXHealth Guxrdian Critical Illness Plan / PRXHealth Bxby Guardian Critical Illness Plan Comparison

保記近日推出全新危疾產品「誠 X 一生危 X 保」及「誠 X 一生危 X 保—摯 X 寶」。為使各同事更能掌握「愛伴航」系列與兩者之比較，我們特別提供以下分析，包括 **A）產品特點**、**B）保費**及 **C）回報**之比較。

分析重點：

- **「愛伴航」系列於所有保費繳付期的保費均比「誠 X 一生危 X 保」相宜，低約 2-19%**。值得留意的是，**保記將會就抵港抵澳內地人士收取 7-8%附加保費，而「愛伴航」則不設該附加保費**。詳情請參照附錄 B。
- 保記之總保障最高可達 1100%原有保額，而友邦之總保障則最高可達 900%原有保額。值得一提的是，就主要客戶最為關注 [1] 的癌症保障而言，友邦提供最多**五次癌症賠償**，而保記最多只提供三次癌症賠償。此外，除可獲取一筆過賠償外，「愛伴航」之客戶亦可選擇**持續癌症現金選項**，每月收取 5%原有保額，最長達 100 個月。於此選項下，癌症賠償總額更可高達 **600%原有保額**，作為客戶復康路上的強大支援。
- 保記之產品首次新增深切治療保障，當受保人連續入住深切治療部三天或以上，最高可獲預支 20%原有保額；「愛伴航」亦特別設有**兩個級別**的深切治療保障賠償，最高**可獲預支 100%原有保額**，為客戶提供全面保障，以應對未知狀況。

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- **首護摯寶**為寶寶出生後即時提供保障，**由友邦於 2019 年首創**，自推出以來反應熱烈，深受客戶歡迎。保記的「誠 X 一生危 X 保—摯 X 寶」首次注入了這元素，可見市場對準媽媽及腹中寶寶的保障有確實需要。
- 在首10個保單年度，保記會給予索償嚴重危疾或身故賠償之客戶額外50%原有保額作為升級保障，而友邦之升級保障同樣於首10個保單年度提供高達額外50%[2]原有保額，除了包括嚴重危疾索償或身故保障外，更會包括**級別二深切治療保障賠償**，保障更為全面。
- 保記提供人壽延伸保障，如受保人於與首次確診嚴重病況相隔最少一年並於85歲前身故，計劃將提供人壽保障。
- 於回報方面 [3]，**「愛伴航」的保證回報率較「誠 X 一生危 X 保」優勝**，而保記的預期年度化回報率則較高。詳情請參照附錄 C。

1. 資料來源: 2023 年 2 月由本公司進行有關危疾保障的問卷調查，透過網上問卷訪問共 448 位年齡介乎 18 至 64 歲的受訪者。
2. 視乎受保人投保時的年齡而定
3. 非吸煙男性(0 歲及 40 歲)以 25 年保費繳付期的情景作為比較

請將以上訊息傳達予屬下的營業同事，多謝合作！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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Prxdential has recently launched new critical illness products PRXHealth Guxrdian Critical Illness Plan & PRXHealth Bxby Guxrdian Critical Illness Plan. To facilitate our colleagues to better understand the comparison between On Your Side Plan Series and the two products, we provide the following analysis, which include comparisons of **A) Product Features**, **B) Premiums** and **C) Returns**.

Key Analysis：

- **OYS's premium is more competitive than PRX for all premium payment period**, **around 2-19% lower**. Another point to note is that for MCV customers, there is **an addition of 7-8% MCV loading for PRX's product**, whilst **no additional loading is required for OYS**. For details, please refer to appendix B.

- With respect to coverage, PRX provides a total coverage of up to 1100% of the Initial Sum Assured, whereas AIA provides a total coverage of up to 900% of the Initial Sum Assured. A point to note, in view of the **cancer protection** which is most concerned[1] by our customers, AIA offers a maximum of **5 cancer claims** whilst PRX only offers a maximum of 3. Moreover, apart from offering lump sum payout, under the **Continuous Cancer Income Option** of On Your Side Plan, customers can also opt to claim a monthly income of 5% of the Initial Sum Assured (up to 100 consecutive months). Under this option, the total cancer benefit can sum up to **600% of the Initial Sum Assured**, which can serve as a strong boost in the journey of recovery.

- PRX's product firstly introduces Intensive Care Benefit, where up to 20% of the Initial Sum Assured will be advanced when the Insured has been stayed in the Intensive Care Unit for 3 or more consecutive days; On Your Side Plan also provides **2 tiers** of ICU Protection Benefit, in which **up to 100% of the Initial Sum Assured** will be advanced, providing an all-rounded support towards unknown conditions.

- **First Gift version** provides protection for baby right after birth, which is the **first in market**, since its launch in 2019, it has always been a great success in the market. PRX's PRXHealth Bxby Guxrdian Critical Illness Plan also includes this element for the first time, in which it proves the market need of providing the expectant mother and the unborn baby a peace of mind.

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- For the first 10 policy years, PRX will provide an additional 50% of the Initial Sum Assured if a major critical illness claim or a death claim is made as a Coverage Booster, where AIA's Coverage Booster also offers up to an additional 50%[2] of the Initial Sum Assured for the first 10 policy years, apart from covering major critical illness or death claim, **2nd tier ICU protection benefit** claim will also be covered, which makes the coverage more comprehensive.

- PRX provides Renewed Life Protection Benefit, death benefit will be provided if the insured dies at least one year from the first diagnosis of Major Disease Condition before age 85.

- With respect to return[3], **OYS's guaranteed IRR is more competitive than PRX**, whilst the total IRR of PRX is more competitive. For details, please refer to appendix C.

1. Source: The company conducted a survey on critical illness protection in March 2023. A total of 448 respondents aged between 18 and 64 were interviewed through the online questionnaire.
2. Depending on the issue age at application
3. Compared by the scenarios of non-smoking male (age 0 & 40) with 25-year premium payment term

Please convey the above message to your fellow agents. Thanks for your attention. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or visit our Operations Service Center (Macau).

Best regards,

Vanessa Tan
Product Development – Health & Protection

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附件 A) 產品特點比較

<table>
<tr><th></th><th>友邦
愛伴航 /
愛伴航 – 首護摯寶</th><th>保記
「誠 X 一生」危 X 保 /
「誠 X 一生」危 X 保—摯 X 寶</th></tr>
<tr><td>保障期^</td><td>• 人壽: 終身
• 危疾: 終身
• 早期危疾: 終身
• 嚴重兒童疾病: 18 歲以下
• 深切治療保障: 終身
• 特選危疾七重保障: 至 85 歲
• 持續癌症現金選項: 至 85 歲
• 腦退化疾病終身年金賠償（85 歲前確診）: 終身</td><td>• 人壽: 終身
• 危疾: 終身
• 早期嚴重疾病保障: 終身
• 兒童疾病保障: 18 歲以下
• 深切治療保障: 終身
• 嚴重疾病延伸保障: 至 85 歲
• 嚴重腦退化症或柏金遜病終身年金（85 歲前確診）: 終身
• 人壽延伸保障: 至 85 歲
只適用於「誠 X 一生」危 X 保—摯 X 寶：
• 產後抑鬱保障: 至孩子出生後 6 個月內
• 嚴重初生嬰兒黃疸保障: 至孩子出生後 30 日內</td></tr>
<tr><td>保費繳付年期及繕發年齡</td><td>愛伴航:
<table><tr><th>保費繳付年期</th><th>繕發年齡</th></tr><tr><td>10 年</td><td>15 日至 65 歲</td></tr><tr><td>18 年</td><td>15 日至 62 歲</td></tr><tr><td>25 年</td><td>15 日至 55 歲</td></tr><tr><td>30 年</td><td>15 日至 50 歲</td></tr></table>愛伴航 – 首護摯寶:
<table><tr><th>保費繳付年期</th><th>受保媽媽繕發年齡</th></tr><tr><td>10 年</td><td rowspan="4">18 歲至 45 歲，
懷孕期第 22 週或以上</td></tr><tr><td>18 年</td></tr><tr><td>25 年</td></tr><tr><td>30 年</td></tr></table></td><td>「誠 X 一生」危 X 保:
<table><tr><th>保費繳付年期</th><th>繕發年齡</th></tr><tr><td>5 年</td><td>15 日至 65 歲</td></tr><tr><td>10 年</td><td>15 日至 65 歲</td></tr><tr><td>15 年</td><td>15 日至 60 歲</td></tr><tr><td>20 年</td><td>15 日至 55 歲</td></tr><tr><td>25 年</td><td>15 日至 50 歲</td></tr></table>「誠 X 一生」危 X 保—摯 X 寶:
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<tr><td>保單貨幣</td><td>美元</td><td>美元及港元</td></tr>
<tr><td>受保疾病數目
(危疾/ 早期危疾/ 嚴重兒童疾病)</td><td>115
(58 / 44 / 13)</td><td>127
(56 / 49 / 22)</td></tr>
</table>

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	友邦 愛伴航 / 愛伴航 – 首護摯寶	**保記 「誠 X 一生」危 X 保 / 「誠 X 一生」危 X 保—摯 X 寶**
多次索償	多重危疾保障: 額外最多合共 7 次(合共 700%) ▪ 癌症賠償: 連同第一次索償最多 5 次(合共 500%) ▪ 中風 / 心臟病賠償: 連同第一次索償合共最多 2 次索償 (200%) ▪ 亞爾茲默氏症 / 不可還原之器質性腦退化疾病: 每保單最多 1 次索償 (100%)	**嚴重疾病延伸保障:** 額外最多合共 9 次(合共 900%) ▪ 癌症賠償: 連同第一次索償最多 3 次索償(合共 300%) ▪ 中風 / 心臟病賠償: 連同第一次最多 3 次索償(合共 300%) ▪ 亞爾茲默氏症 / 不可還原之器質性腦退化疾病 / 柏金遜病: 每保單最多 1 次索償(合共 100%) ▪ 與主要器官及功能相關的嚴重疾病: 連同第一次最多 3 次索償(合共 300%) ▪ 其他嚴重疾病: 連同第一次最多 3 次索償(合共 300%)
持續癌症現金選項	**每月 5%, 最多 100 個月**	不適用
深切治療保障賠償	設有**兩個級別**，各級別最多 1 次賠償，合共**最多 100%** **級別一：20% 原有保額:** • 入住深切治療病房並接受侵入性維生支持連續 72 小時或以上 **級別二：100% 原有保額:** • 入住深切治療病房並接受侵入性維生支持連續 120 小時或以上及進行了自願醫保（VHIS）手術表中所定義的複雜手術	只有一個級別，每保單最多 1 次賠償，最多 20% **20% 原有保額:** ▪ 入住深切治療病房連續 3 天或以上

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	友邦 愛伴航 / 愛伴航 – 首護摯寶	**保記 「誠 X 一生」危 X 保 / 「誠 X 一生」危 X 保—摯 X 寶**
腦退化疾病終身年金賠償	• 每年支付原有保額 6%賠償直至保單終止 • 於 85 歲前確診腦退化疾病，並在 30 分為滿分的簡短智能測驗(MMSE)中取得 10 分或以下 • 一年等候期 • 需每年遞交在生證明	• 每年支付原有保額 6%賠償直至保單終止 • 於 85 歲前確診腦退化疾病或柏金遜病，並在 30 分為滿分的簡短智能測驗(MMSE)中取得 10 分或以下 • 包括柏金遜病 • 一年等候期 • 需每年遞交在生證明
首 10 年額外保障	• 0-30 歲: 50% • 31 歲或以上: 35% • 危疾、身故及**級別二深切治療保障** • 可轉換至終身壽險計劃	• 額外 50% • 危疾保障及身故 • 可轉換至人壽及 / 或危疾保障計劃
抵港抵澳內地人士附加保費 	• **標準保費**	• 7-8% 附加保費
其他保障	1. 首護摯寶版本 2. 先天性疾病兒童保障 3. 豁免繳付保費 4. 付款人身故保障 5. AIA Vitality 健康程式保障增值 ▪ 最高額外 15%人壽或嚴重疾病保障	1. 摯 X 寶版本 ▪ 產後抑鬱保障 ▪ 嚴重初生嬰兒黃疸保障 2. 先天性疾病兒童保障 3. 豁免繳付保費 ▪ 於早期嚴重病況及嚴重兒童病況索償後，可豁免計劃一年保費 ▪ 於嚴重疾病索償後，可豁免計劃往後的保費 4. 親子保費豁免保障 5. 人壽延伸保障

^ 保障期指受保人可享有保障的最高年期。有關保障期的完整敘述，請參考相關的市場資料或/及保單契約

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B) 保費比較 (以總繳付保費計算)

有顏色的地方代表友邦的「愛伴航」較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's On Your Side Plan is better: Lower premium in relevant age

保費繳付期 = **10** 年，保額 = **US$75,000**, 非吸煙
Premium Payment Period = **10** years, Sum Assured for CI = **US$75,000**, Non-smoker

	AIA On Your Side Plan 「愛伴航」	PRX 保記* PRXHealth Guxrdian Critical Illness Plan 「誠 X 一生」危 X 保	Diff. (%) 差額
Male 男性			
Age 0 (歲)	16,943	18,998	12%
Age 10 (歲)	21,938	22,868	4%
Age 20 (歲)	27,750	30,413	10%
Age 30 (歲)	37,418	41,580	11%
Age 40 (歲)	52,028	58,268	12%
Age 50 (歲)	69,840	81,818	17%
Age 60 (歲)	95,385	113,205	19%
Female 女性			
Age 0 (歲)	17,228	18,473	7%
Age 10 (歲)	22,935	23,325	2%
Age 20 (歲)	29,588	32,310	9%
Age 30 (歲)	40,523	45,113	11%
Age 40 (歲)	53,333	58,980	11%
Age 50 (歲)	71,033	81,818	15%
Age 60 (歲)	92,858	104,498	13%

* Use Age Next Birthday 使用下次生日年齡

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有顏色的地方代表友邦的「愛伴航」較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's On Your Side Plan is better: Lower premium in relevant age

保費繳付期 = **18/20** 年，保額 = **US$75,000**, 非吸煙
Premium Payment Period = **18/20** years, Sum Assured for CI = **US$75,000**, Non-smoker

	AIA On Your Side Plan 「愛伴航」	PRX 保記* PRXHealth Guxrdian Critical Illness Plan 「誠 X 一生」危 X 保	Diff. (%) 差額
Male 男性			
Age 0 (歲)	18,617	21,420	15%
Age 10 (歲)	24,287	26,310	8%
Age 20 (歲)	31,064	34,890	12%
Age 30 (歲)	39,960	45,045	13%
Age 40 (歲)	56,781	64,185	13%
Age 50 (歲)	78,111	88,665	14%
Age 60 (歲)	127,103	-	-
Female 女性			
Age 0 (歲)	19,292	21,555	12%
Age 10 (歲)	25,191	26,850	7%
Age 20 (歲)	32,076	35,970	12%
Age 30 (歲)	43,956	49,950	14%
Age 40 (歲)	58,671	66,435	13%
Age 50 (歲)	79,691	87,180	9%
Age 60 (歲)	122,756	-	-

* Use Age Next Birthday 使用下次生日年齡
^ AIA offers 18-year premium payment term, while PRX offers 20-year premium payment term.
友邦提供18年保費繳付期，保記則提供20年保費繳付期

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有顏色的地方代表友邦的「愛伴航」較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's On Your Side Plan is better: Lower premium in relevant age

保費繳付期 = **25** 年，保額 = **US$75,000**, 非吸煙
Premium Payment Period = **25** years, Sum Assured for CI = **US$75,000**, Non-smoker

	AIA On Your Side Plan 「愛伴航」	PRX 保記* PRXHealth Guxrdian Critical Illness Plan 「誠 X 一生」危 X 保	Diff. (%) 差額
Male 男性			
Age 0 (歲)	20,588	24,000	17%
Age 10 (歲)	26,100	29,194	12%
Age 20 (歲)	33,356	38,588	16%
Age 30 (歲)	43,669	50,044	15%
Age 40 (歲)	63,394	71,306	12%
Age 50 (歲)	96,413	-	-
Female 女性			
Age 0 (歲)	20,944	24,206	16%
Age 10 (歲)	26,888	29,813	11%
Age 20 (歲)	34,875	39,656	14%
Age 30 (歲)	46,406	53,438	15%
Age 40 (歲)	64,800	73,875	14%
Age 50 (歲)	93,750	-	-

* Use Age Next Birthday 使用下次生日年齡

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C) 回報比較

有顏色的地方代表友邦的「愛伴航」較優勝：
於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's On Your Side Plan is better: Higher return in relevant year or earlier breakeven

男性，**0**歲，非吸煙，保費繳付期=**25**年，總保費=**US$17,788**
Male, Age **0**, Non-smoker, Premium Payment Period=**25** years, Total Premium=**US$17,788**

	AIA On Your Side Plan 「愛伴航」		PRX 保記* PRXHealth Guxrdian Critical Illness Plan 「誠 X 一生」危 X 保	
每年總保費 (美元) (US$) Total Annual Premium	712		712	
總保費 (美元) Total Premium (US$)	17,788		17,792	
保額 (美元) Sum Assured (US$)	64,800		55,600	
保證現金價值 (Guaranteed Cash Value)				
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	850	-45.52%	756	-48.46%
20	6,076	-9.05%	5,406	-10.50%
30	9,207	-3.80%	9,017	-3.93%
70	28,537	0.82%	12,677	-0.58%
80	43,640	1.32%	12,677	-0.50%
90	55,299	1.46%	55,600	1.46%
100	64,800	1.47%	55,600	1.30%
預期總現金價值 (Projected Total Cash Value)				
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	1,024	-40.86%	1,653	-29.45%
20	6,523	-8.21%	13,678	-0.38%
30	26,748	2.22%	30,259	2.88%
70	339,435	5.10%	449,861	5.59%
80	682,322	5.40%	901,282	5.81%
90	1,482,318	5.73%	1,844,447	6.01%
100	2,890,048	5.86%	3,390,957	6.04%
預期總身故賠償 (Projected Total Death Benefit)				
年期 Year	金額 Amount	總身故賠償/ 已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/ 已付保費總和 Total DB/ Total Premiums Paid
10	97,537^	1371%	84,479^	1187%
20	65,584	461%	80,666	567%
30	92,897	522%	107,537	604%
70	415,737	2337%	509,110	2861%
80	736,251	4139%	945,095	5312%
90	1,491,819	8387%	1,844,447	10367%
100	2,890,048	16248%	3,390,957	19059%
保證回本期 (年) (Year) Guaranteed Breakeven	58		81-85	
預期總回本期 (年) (Year) Projected Total Breakeven	29		21-25	

* Use Age Next Birthday 使用下次生日年齡

^ Includes Coverage Booster 包括升級保障

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有顏色的地方代表友邦的「愛伴航」較優勝：
於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's On Your Side Plan is better: Higher return in relevant year or earlier breakeven

男性，**40**歲，非吸煙，保費繳付期=**25**年，總保費=**US$59,075**
Male, Age **40**, Non-smoker, Premium Payment Period=**25** years, Total Premium=**US$59,075**

	AIA On Your Side Plan 「愛伴航」		PRX 保記* PRXHealth Guxrdian Critical Illness Plan 「誠 X 一生」危 X 保	
每年總保費 (美元) (US$) Total Annual Premium	2,363		2,373	
總保費 (美元) Total Premium (US$)	59,075		59,327	
保額 (美元) Sum Assured (US$)	69,890		62,400	
保證現金價值 (Guaranteed Cash Value)				
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	2,818	-45.55%	2,520	-48.47%
20	19,868	-9.24%	18,026	-10.50%
30	34,697	-3.05%	30,067	-3.93%
40	50,066	-0.59%	33,656	-2.04%
50	61,893	0.12%	62,400	0.13%
60	69,890	0.35%	62,400	0.11%
預期總現金價值 (Projected Total Cash Value)				
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	2,895	-44.88%	4,904	-32.15%
20	20,035	-9.14%	40,540	-1.53%
30	84,535	1.96%	91,152	2.34%
40	145,668	3.18%	165,839	3.62%
50	317,656	4.40%	336,381	4.53%
60	642,177	4.96%	642,951	4.96%
預期總身故賠償 (Projected Total Death Benefit)				
年期 Year	金額 Amount	總身故賠償/ 已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/ 已付保費總和 Total DB/ Total Premiums Paid
10	94,456^	400%	95,984^	404%
20	70,093	148%	94,021	198%
30	126,144	214%	138,282	233%
40	170,399	288%	214,334	361%
50	325,652	551%	336,381	567%
60	642,177	1087%	642,951	1084%
保證回本期 (年) (Year) Guaranteed Breakeven	45		41-45	
預期總回本期 (年) (Year) Projected Total Breakeven	29		21-25	

* Use Age Next Birthday 使用下次生日年齡

^ Includes Coverage Booster 包括升級保障

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Appendix: A) Product Features Comparison

<table>
<tr><th></th><th>AIA
On Your Side Plan /
On Your Side Plan – First Gift</th><th>Prxdential
PRXHealth Guxrdian Critical Illness Plan / PRXHealth Bxby Guardian Critical Illness Plan</th></tr>
<tr><td>Benefit Term^</td><td>• Life: Whole life
• CIs: Whole life
• Early-Stage CIs: Whole life
• Severe Child Disease: Below age 18
• ICU Protection Benefit: Whole life
• Selected Critical Illness Septuple Benefit: To age 85
• Continuous Cancer Income Option: To age 85
• Lifelong Alzheimer Annuity Benefit (Diagnosed before age 85): Whole life</td><td>• Life: Whole life
• Major Disease Benefit: Whole life
• Early Stage Major Disease Benefit: Whole life
• Juvenile Disease Benefit: Below age 18
• Intensive Care Benefit: Whole life
• Extended Major Disease Benefit: Up to age 85
• Lifelong Annuity on Severe Dementia or Parkinson's Disease (Diagnosed before age 85): Whole Life
• Renewed Life Protection Benefit: To age 85

For PRXHealth Bxby Guardian Critical Illness Plan:
• Postpartum Depression Benefit: Within 6 months after birth of baby
• Severe Newborn Jaundice Benefit: Within 30 days after birth of baby</td></tr>
<tr><td>Premium Payment Term & Issue Age</td><td>For On Your Side Plan:
<table><tr><th>Premium Payment Term</th><th>Issue Age</th></tr><tr><td>10 years</td><td>15 days – age 65</td></tr><tr><td>18 years</td><td>15 days – age 62</td></tr><tr><td>25 years</td><td>15 days – age 55</td></tr><tr><td>30 years</td><td>15 days – age 50</td></tr></table>For On Your Side Plan – First Gift:
<table><tr><th>Premium Payment Term</th><th>Insured Mother's Issue Age</th></tr><tr><td>10 years</td><td rowspan="4">Age 18 to age 45 with gestation period of 22nd week or above</td></tr><tr><td>18 years</td></tr><tr><td>25 years</td></tr><tr><td>30 years</td></tr></table></td><td>For PRXHealth Guxrdian Critical Illness Plan:
<table><tr><th>Premium Payment Term</th><th>Issue Age</th></tr><tr><td>5 years</td><td>15 days – age 65</td></tr><tr><td>10 years</td><td>15 days – age 65</td></tr><tr><td>15 years</td><td>15 days – age 60</td></tr><tr><td>20 years</td><td>15 days – age 55</td></tr><tr><td>25 years</td><td>15 days – age 50</td></tr></table>For PRXHealth Bxby Guardian Critical Illness Plan:
<table><tr><th>Premium Payment Term</th><th>Insured Mother's Issue Age Range</th></tr><tr><td>10 years</td><td rowspan="4">Age 18 to age 45 with gestation period of 22nd week or above</td></tr><tr><td>15 years</td></tr><tr><td>20 years</td></tr><tr><td>25 years</td></tr></table></td></tr>
<tr><td>Currency</td><td>US$</td><td>HK$/US$</td></tr>
<tr><td>No. of Covered Illness (Critical Illness/Early Stage Critical Illness/Severe Child Disease)</td><td>115
(58 / 44 / 13)</td><td>127
(56 / 49 / 22)</td></tr>
</table>

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	AIA **On Your Side Plan /** **On Your Side Plan – First Gift**	**Prxdential** **PRXHealth Guxrdian Critical Illness Plan / PRXHealth Bxby Guardian Critical Illness Plan**
Multiple Claims	Selected Critical Illness Septuple Benefit: Max. 7 times in total (Up to 700%) ▪ Cancer: Max. 5 times in total (Including the first claim, up to 500%) ▪ Heart Attack & Stroke: Max. twice in total (Including the first claim, up to 200%) ▪ Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia): Max. once per policy (up to 100%)	Continuous Care Benefits: Max. 9 times in total (Up to 900%) ▪ Cancer: Max. 3 times in total (Including the first claim, up to 300%) ▪ Heart attack & Stroke: Max. 3 times in total (Including the first claim, up to 300%) ▪ Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (Dementia) / Parkinson's Disease: Max. once per policy (up to 100%) ▪ Illnesses related to the Major Organs and Functions: Max. 3 times in total (including the first claim, up to 300%) ▪ Others: Max. 3 times in total (including the first claim, up to 300%)
Continuous Cancer Income Option	**5% per month, up to 100 months**	Not applicable
ICU Protection Benefit	**Two tiers**, max. one claim for each tier, **up to 100%** **Tier 1: 20% initial sum assured** • Stayed in the ICU with the use of Invasive Life Support for 72 or more consecutive hours **Tier 2: 100% initial sum assured** • Stayed in the ICU with the use of Invasive Life Support for 120 or more consecutive hours • undergone a complex surgery as defined under VHIS Schedule of Surgical Procedures	One tier only, max one claim per policy, up to 20% **20% initial sum assured payable:** ▪ Stayed in ICU for 3 consecutive days or more

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	AIA **On Your Side Plan /** **On Your Side Plan – First Gift**	**Prxdential** **PRXHealth Guxrdian Critical Illness Plan / PRXHealth Bxby Guardian Critical Illness Plan**
Lifelong Alzheimer Annuity Benefit	• Annual payment of 6% Initial Sum Assured until the policy terminates • Diagnosis of Alzheimer's Disease before age 85, evidenced with a Mini Mental State Examination score of 10 or less out of 30 • 1 year waiting period • Required to submit survival proof every year	• Annual payment of 6% Initial Sum Assured until the policy terminates • Diagnosis of Severe Dementia or Parkinson's Disease before age 85, evidenced with a Mini Mental State Examination score of 10 or less out of 30 • Parkinson's Disease is also covered • 1 year waiting period • Required to submit survival proof every year
Extra Coverage in first 10 years	• Age 0-30: 50% • Age 31 or above: 35% • CI, death, **2nd tier ICU Protection Benefit** • Convertible	• Extra 50% • CI and death • Convertible
MCV Loading 	• **Standard Premium**	• 7-8% loading will be applied
Other Benefit	1. First Gift version 2. Waiver of Congenital Exclusion 3. Waiver of Premium 4. Payor Benefit (Death) 5. AIA Vitality - Power Up Coverage ▪ Maximum 15% extra cover for life protection or major illness benefit	1. Bxby Guardian Version ▪ Postpartum Depression Benefit ▪ Severe Newborn Jaundice Benefit 2. Waiver of Congenital Exclusion 3. Waiver of Premium ▪ The premiums due in next 12 months will be waived after the Early Stage Major Disease Benefit or Juvenile Disease Benefit is paid ▪ All future premiums will be waived after the Major Disease Benefit is paid 4. Parental Premium Waiver Benefit 5. Renewed Life Protection Benefit

^ The Benefit Term illustrated the maximum age of coverage. For details of the Benefit Term, please refer to the relevant marketing materials and/or the policy contract.

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B) Premium Comparison (Based on Total Premiums Paid)

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Coloured cells indicate AIA's On Your Side Plan is better: Lower premium in relevant age

保費繳付期 = **10** 年，保額 = **US$75,000**, 非吸煙
Premium Payment Period = **10** years, Sum Assured for CI = **US$75,000**, Non-smoker

	AIA On Your Side Plan 「愛伴航」	PRX 保記* PRXHealth Guxrdian Critical Illness Plan 「誠 X 一生」危 X 保	Diff. (%) 差額
Male 男性			
Age 0 (歲)	16,943	18,998	12%
Age 10 (歲)	21,938	22,868	4%
Age 20 (歲)	27,750	30,413	10%
Age 30 (歲)	37,418	41,580	11%
Age 40 (歲)	52,028	58,268	12%
Age 50 (歲)	69,840	81,818	17%
Age 60 (歲)	95,385	113,205	19%
Female 女性			
Age 0 (歲)	17,228	18,473	7%
Age 10 (歲)	22,935	23,325	2%
Age 20 (歲)	29,588	32,310	9%
Age 30 (歲)	40,523	45,113	11%
Age 40 (歲)	53,333	58,980	11%
Age 50 (歲)	71,033	81,818	15%
Age 60 (歲)	92,858	104,498	13%

* Use Age Next Birthday 使用下次生日年齡

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保費繳付期 = **18/20** 年，保額 = **US$75,000**, 非吸煙
Premium Payment Period = **18/20** years, Sum Assured for CI = **US$75,000**, Non-smoker

	AIA On Your Side Plan 「愛伴航」	PRX 保記* PRXHealth Guxrdian Critical Illness Plan 「誠 X 一生」危 X 保	Diff. (%) 差額
Male 男性			
Age 0 (歲)	18,617	21,420	15%
Age 10 (歲)	24,287	26,310	8%
Age 20 (歲)	31,064	34,890	12%
Age 30 (歲)	39,960	45,045	13%
Age 40 (歲)	56,781	64,185	13%
Age 50 (歲)	78,111	88,665	14%
Age 60 (歲)	127,103	-	-
Female 女性			
Age 0 (歲)	19,292	21,555	12%
Age 10 (歲)	25,191	26,850	7%
Age 20 (歲)	32,076	35,970	12%
Age 30 (歲)	43,956	49,950	14%
Age 40 (歲)	58,671	66,435	13%
Age 50 (歲)	79,691	87,180	9%
Age 60 (歲)	122,756	-	-

* Use Age Next Birthday 使用下次生日年齡
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友邦提供18年保費繳付期，保記則提供20年保費繳付期

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保費繳付期 = **25** 年，保額 = **US$75,000**, 非吸煙
Premium Payment Period = **25** years, Sum Assured for CI = **US$75,000**, Non-smoker

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Age 30 (歲)	43,669	50,044	15%
Age 40 (歲)	63,394	71,306	12%
Age 50 (歲)	96,413	-	-
Female 女性			
Age 0 (歲)	20,944	24,206	16%
Age 10 (歲)	26,888	29,813	11%
Age 20 (歲)	34,875	39,656	14%
Age 30 (歲)	46,406	53,438	15%
Age 40 (歲)	64,800	73,875	14%
Age 50 (歲)	93,750	-	-

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C) Return Comparison

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男性，**0**歲，非吸煙，保費繳付期=**25**年，總保費=**US$17,788**
Male, Age **0**, Non-smoker, Premium Payment Period=**25** years, Total Premium=**US$17,788**

	AIA On Your Side Plan 「愛伴航」		PRX 保記 PRXHealth Guxrdian Critical Illness Plan 「誠 X 一生」危 X 保	
每年總保費 (美元) (US$) Total Annual Premium	712		712	
總保費 (美元) Total Premium (US$)	17,788		17,792	
保額 (美元) Sum Assured (US$)	64,800		55,600	
保證現金價值 (Guaranteed Cash Value)				
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	850	-45.52%	756	-48.46%
20	6,076	-9.05%	5,406	-10.50%
30	9,207	-3.80%	9,017	-3.93%
70	28,537	0.82%	12,677	-0.58%
80	43,640	1.32%	12,677	-0.50%
90	55,299	1.46%	55,600	1.46%
100	64,800	1.47%	55,600	1.30%
預期總現金價值 (Projected Total Cash Value)				
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	1,024	-40.86%	1,653	-29.45%
20	6,523	-8.21%	13,678	-0.38%
30	26,748	2.22%	30,259	2.88%
70	339,435	5.10%	449,861	5.59%
80	682,322	5.40%	901,282	5.81%
90	1,482,318	5.73%	1,844,447	6.01%
100	2,890,048	5.86%	3,390,957	6.04%
預期總身故賠償 (Projected Total Death Benefit)				
年期 Year	金額 Amount	總身故賠償/ 已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/ 已付保費總和 Total DB/ Total Premiums Paid
10	97,537^	1371%	84,479^	1187%
20	65,584	461%	80,666	567%
30	92,897	522%	107,537	604%
70	415,737	2337%	509,110	2861%
80	736,251	4139%	945,095	5312%
90	1,491,819	8387%	1,844,447	10367%
100	2,890,048	16248%	3,390,957	19059%
保證回本期 (年) (Year) Guaranteed Breakeven	58		81-85	
預期總回本期 (年) (Year) Projected Total Breakeven	29		21-25	

* Use Age Next Birthday 使用下次生日年齡

^ Includes Coverage Booster 包括升級保障

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有顏色的地方代表友邦的「愛伴航」較優勝：
於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's On Your Side Plan is better: Higher return in relevant year or earlier breakeven

男性，**40**歲，非吸煙，保費繳付期=**25**年，總保費=**US$59,075**
Male, Age **40**, Non-smoker, Premium Payment Period=**25** years, Total Premium=**US$59,075**

	AIA On Your Side Plan 「愛伴航」		PRX 保記 PRXHealth Guxrdian Critical Illness Plan 「誠 X 一生」危 X 保	
每年總保費 (美元) (US$) Total Annual Premium	2,363		2,373	
總保費 (美元) Total Premium (US$)	59,075		59,327	
保額 (美元) Sum Assured (US$)	69,890		62,400	
保證現金價值 (Guaranteed Cash Value)				
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	2,818	-45.55%	2,520	-48.47%
20	19,868	-9.24%	18,026	-10.50%
30	34,697	-3.05%	30,067	-3.93%
40	50,066	-0.59%	33,656	-2.04%
50	61,893	0.12%	62,400	0.13%
60	69,890	0.35%	62,400	0.11%
預期總現金價值 (Projected Total Cash Value)				
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	2,895	-44.88%	4,904	-32.15%
20	20,035	-9.14%	40,540	-1.53%
30	84,535	1.96%	91,152	2.34%
40	145,668	3.18%	165,839	3.62%
50	317,656	4.40%	336,381	4.53%
60	642,177	4.96%	642,951	4.96%
預期總身故賠償 (Projected Total Death Benefit)				
年期 Year	金額 Amount	總身故賠償/ 已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/ 已付保費總和 Total DB/ Total Premiums Paid
10	94,456^	400%	95,984^	404%
20	70,093	148%	94,021	198%
30	126,144	214%	138,282	233%
40	170,399	288%	214,334	361%
50	325,652	551%	336,381	567%
60	642,177	1087%	642,951	1084%
保證回本期 (年) (Year) Guaranteed Breakeven	45		41-45	
預期總回本期 (年) (Year) Projected Total Breakeven	29		21-25	

* Use Age Next Birthday 使用下次生日年齡

^ Includes Coverage Booster 包括升級保障

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