HEALTHIER, LONGER, BETTER LIVES

Wealth Elite Life Insurance Plan 3

First application Date : 31st August 2026

產品創新發展及執行部 Product Innovation, Development & Delivery Department

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- The guaranteed IRR and projected IRR used in this launch pack refers to the Guaranteed Internal Rate of Return and Total Internal Rate of Return in product brochure.

- Financial planners must conduct financial needs analysis with customers to confirm their needs and premium affordability.

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Remark: The analysis and comparisons of this material are made on the assumption that no withdrawal nor policy loans, if applicable, none of the Flexi Withdrawal Option, Value Safeguard Option, Bonus Lock-in Option, Bonus Unlock Option, Policy Split Option, Currency Exchange Option and Health Impairment Option has been taken out throughout the policy years and that all premiums are paid in full when due. 'Projected Total Surrender Value' means guaranteed cash value plus non-guaranteed cash value of Reversionary Bonus (if any)/ non-guaranteed Annual Dividends accumulation (if any) with any interest and non-guaranteed cash value of Terminal Dividend (if any)/ non-guaranteed Terminal Bonus (if any). The value of 'Guaranteed IRR' is calculated based on the Guaranteed Cash Value and the total premium paid of the relevant policy years; the value of 'Projected Total IRR' is calculated based on Projected Total Surrender Value and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Projected Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time. All non-guaranteed bonuses aforesaid are subject to the experience of the products such as investment returns, claims, surrender and expenses.
Disclaimer: AIA does not guarantee the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in May 2025. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.
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The HNW Landscape: Market Trends & Customer Needs

Capturing High-Net-Worth Growth Through Hong Kong's Global Wealth Hub Position

High-Net-Worth ("HNW") / Ultra High-Net-Worth ("UHNW") segment is set to become the most valuable growth engine for life insurance, driven by rising wealth management and intergenerational transfer needs. As the world's #1 cross-border wealth hub[1], Hong Kong is uniquely positioned to capture this demand.



Significant Demand for Life Protection

A growing number of high-net-worth business owners prioritise "corporate debt isolation and family risk protection" as the primary purpose of life insurance allocation[2]

A high-sum assured life policy is essential to secure a financial safety floor

Rising Demand for Flexibility

Traditional large life insurance policies often lack flexibility, making it difficult to adapt to policyholders' evolving needs

Rapid industry disruption requires higher flexibility, and full lifecycle usability

Strong Demand for Wealth Succession

An estimated US$5.8[3] trillion of wealth will be transferred from HNW and UHNW founding generations to successors by 2030.

Desire for wealth transfer, avoidance of inheritance disputes, streamlined processes

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Notes: 1: Hong Kong Surpasses Switzerland as the World's Largest Cross-Border Wealth Hub, Driven by Mainland China Inflows
Notes: 2: Hong Kong Overtakes Switzerland as Top Cross-Border Wealth Hub, BCG Report Finds - Asian Wealth Management and Asian Private Banking
Notes: 3:Asia-Pacific set for $5.8tn intergenerational wealth transfer by 2030 - Funds Global Asia

Protect Today Prepare Future

As a Market First Measure of Longevity Readiness in Health and Wealth , the AIA Alta High-Net-Worth Optimal Longevity Index reflects the longevity readiness of high-net-worth individuals across both health and wealth dimensions.

1 In terms of legacy decision and confidence level, the scores of **57** and **63** (out of 100) represent Foundational and Developing levels, respectively.

Insurance aids wealth succession by providing families with clear legacy planning, thereby enhancing planning confidence.

2 More than **50%** of High-Net-Worth individuals consider avoiding significant asset volatility as their top long-term priority.

Protection plans with cash value offer a viable option.

3 Up to **20%** of High-Net-Worth individuals have not yet established any succession or legacy planning.

Insurance offers a diverse range of legacy planning options, making asset inheritance more precise and flexible.



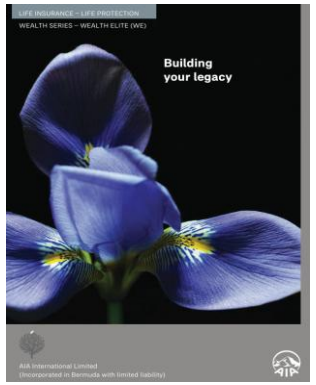
A whole-life participating insurance plan not only helps steadily accumulate wealth but also offers diverse legacy options, allowing your loved ones to flexibly adjust their protection across different stages of life.

Remarks:

1.The survey covers 328 qualified respondents across Hong Kong and Chinese Mainland who participated in the survey and in-depth interviews. Detailed analysis focuses on 201 high-net-worth and ultra-high-net-worth respondents with investible assets above US$1 million. High-net-worth means an individual with investable wealth of US$1 million to US$30 million. Ultra-high-net worth means an individual with investable wealth of more than US$30 million. Respondents were analysed by tier, geography, generation and gender.

Wealth Series (Life Protection) – Continuous Enhancement of Coverage and Features/ Services

Wealth Elite



Dec 2015

- First traditional life product in Wealth Series
- 75% Day 1 surrender value

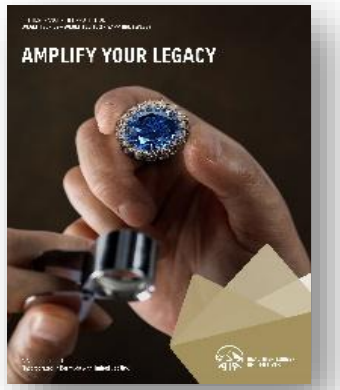
Wealth Optima



Jan 2020

- Uplift day 1 surrender value to 80%
- Introduce Death Benefit Settlement Option
- Switch Focus from life protection to wealth accumulation

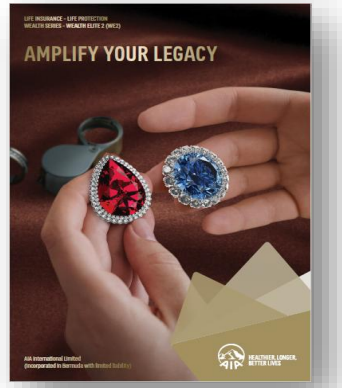
Wealth Elite 2 - Sapphire



Nov 2022

- Uplift day 1 surrender value to 85%
- Introduce first-in-market pre-underwriting option
- Introduce Mental incapacity Option

Wealth Elite 2 - Ruby



Jul2023

- Enhance Pre-underwriting Option
- Enhance Mental Incapacity Option

Wealth Elite Life Insurance Plan 3



Aug 2026

The next-generation of Wealth Elite to capture HNW market

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Wealth Elite Life Insurance Plan 3 – Product At A Glance

Protect Today

Based on a 50-year-old male, the guaranteed death benefit for the first 10 policy years can be as high as **6.5*** times the single premium paid

Total Breakeven

as short as **7 years***

Day1 surrender value

As **85%** of Single Premium Paid

Pre-Underwritings Option

benefit from medical underwriting in advance

Enhanced Life Protection

Prepare Future

Policy Split Option New@

Flexibly Manage Policy Value to Optimise Wealth Allocation

HKMC New@

Policy Reverse Mortgage Programme+

Allow a policy to be used as collateral for a reverse mortgage, turning its protection into retirement income

Flexibility Across Different Life Stages

Plan for Next Generation

<First in Market^> New@

Future Wishes Arrangement[Value Added Services]#

Integrated legacy solution with simplified application

New@

Transitional Owner Arrangement[Value Added Services] # #

Trusted stewardship until the policy is transferred to the designated contingent owner

New@ Contingent Owner

Death Benefit Settlement Option New@

New@ Health Impairment Option <First in Market^^>

Beneficiary Flexi Option New@ <First in Market+>

Choices of Legacy Plannings

*The above 6.5 times figure is calculated based on the following assumptions and rounded to one decimal place:Male, Age 50, Standard class, Non-smoking, Single Payment, Country group A+, Sum Assured = USD 10,000,000 and assumes that the insured passes away on or before the 10th policy anniversary. If the insured passes away after the 10th policy anniversary, the death benefit is equal to the higher of (i)Single Premium paid of the basic plan, and (ii)the Sum Assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be 100% from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by 5% on each policy anniversary starting from the 11th policy anniversary until it reaches 5% and shall remain unchanged thereafter. The ratio of guaranteed death benefit and the total premium paid varies according to the issue age, gender, residence, nationality, health and smoking habits of the insured.

* * The above total breakeven year is based on the assumption scenario of Age 50, Male, non-smoking , standard class, single premium payment, country group A+, Sum Assured = USD 10,000,000 and under current assumed investment return. The longest total breakeven year can be the same as the guaranteed breakeven year across different ages, underwriting class, genders, smoking class and country class.

@"New" indicates that this is a newly added feature/service compared with the Wealth Elite 2 - Sapphire and Wealth Elite 2 – Ruby

+only applicable to policies issued in Hong Kong and Applications are subject to meeting all eligibility requirements prescribed by HKMC. The policyholders may not be able to exercise "Death Benefit Settlement Option", "Beneficiary Flexi Option", "Contingent Owner", "Health Impairment Option", and "Policy Spilt Option" once the policies are assigned

#Future Wishes Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong and Transitional Owner Arrangement is not designated for or being exercised under the policy. It is not applicable to corporate-owned policies and trust-owner policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Elite Life Insurance Plan 3. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Future Wishes Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion. Upon the designation of Future Wishes Arrangement for the policy, all designations of Contingent Owner, Designated Ownership Recipient and Designated Payment Recipient for the policy which have been made prior to the commencement of the Future Wishes Arrangement (if any) are automatically revoked.

##Transitional Owner Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong. It is not applicable to corporate-owned policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Elite Life Insurance Plan 3. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Transitional Owner Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion.

^First-in-market refers to Future Wishes Arrangement's feature which allows the policy owner to make different instructions for different specified triggering events in one integrated value-added service. This feature is first-in-market when compared against similar services offered by Hong Kong major insurance companies, pioneered by AIA in Wealth Flexi Savings Insurance Plan on 1 June 2026.

^ ^ First-in-market refers to the Health Impairment Option's specific feature where the policy owner can designate up to 2 different designated recipients and elect for both benefit payment and transfer of ownership under this option at the same time. This feature is first-in-market when compared with the savings insurance products and life insurance products provided by Hong Kong major insurance companies, pioneered by AIA in the Wealth Generation Savings Insurance Plan on 23 June 2025.

~ First-in-market refers to the Beneficiary Flexi Option's specific feature where the policy owner allows the beneficiary to choose to receive the death benefit payment in accordance with the beneficiary's selected settlement option when the beneficiary has attained the Designated Age selected by the policy owner or when the beneficiary is diagnosed with a Specified Illness under Beneficiary Flexi Option. This feature is first-in-market when compared with the savings insurance products and life insurance products provided by Hong Kong major insurance companies, pioneered by AIA in the FlexiAchiever Savings Plan on 8 January 2025.

Wealth Elite Life Insurance Plan 3 – Key Enhancements

❑ Male, Age 50, Non-Smoking, Standard, Single Pay, SA USD10M

Company	AIA		AIA		AIA	
Product	Wealth Elite Life Insurance Plan 3		Wealth Elite 2 Sapphire (will be shelved on 31 Aug 2026)		Wealth Elite 2 Ruby (will be shelved on 31 Aug 2026)	
Non-guaranteed component	Terminal Bonus		Reversionary Bonus + Terminal Bonus		Reversionary Bonus + Terminal Bonus	
Single Premium	1,530,000		2,593,000		2,953,800	
Day 1 Surrender Value/ SP (%)	85%		85%		85%	
Policy Year	Guaranteed Death Benefit Amount / Guaranteed Death Benefit Leverage Ratio					
10	10,000,000	654%	10,000,000	386%	10,000,000	339%
20	5,000,000	327%	7,500,000	289%	7,500,000	254%
30	5,000,000	327%	5,000,000	193%	7,000,000	237%
40	5,000,000	327%	5,000,000	193%	7,000,000	237%
At age 100	5,000,000	327%	5,000,000	193%	7,000,000	237%
Policy Year	Total Death Benefit Amount / Total Death Benefit Leverage Ratio					
10	10,240,300	669%	10,157,586	392%	10,147,559	344%
20	10,327,500	675%	10,569,630	408%	11,662,137	395%
30	10,557,000	690%	11,489,541	443%	13,223,250	448%
40	12,367,600	808%	14,847,533	573%	17,117,144	579%
At age 100	15,142,300	990%	19,557,081	754%	22,323,505	756%
Guaranteed Breakeven Year	30		30		30	
Total Breakeven Year	7		17		12	
Product Features						
Contingent Owner	New		-		-	
Beneficiary Flexi Option	New		-		-	
Policy Split Option	New		-		-	
Health Impairment Option	New		√(mental incapacity option)		√(mental incapacity option)	
Death Benefit Settlement Option	Same as Wealth Elite 2 Death Benefit Settlement Option		√		√	
Pre-Underwriting Option	Same as Wealth Elite 2 Pre-Underwriting Option		√		√	
Value Added Service (VAS)						
Future Wishes Arrangement@	New		-		-	
Transitional Owner Arrangement#	New		-		-	
Others						
Policy Reverse Mortgage Programme +	New		-		-	

Lower Premium

Higher Protection

Faster breakeven

More Features

More services

Day1 Surrender Value As 85% of Single Premium Paid

Increase the Guaranteed Death Benefit-to-Single Premium Ratio

Faster Total Breakeven Year

Newly Added Product Features and Value Added Services

Newly Added Policy Reverse Mortgage Programme

@Future Wishes Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong and Transitional Owner Arrangement is not designated for or being exercised under the policy. It is not applicable to corporate-owned policies and trust-owner policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Elite Life Insurance Plan 3. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Future Wishes Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion. Upon the designation of Future Wishes Arrangement for the policy, all designations of Contingent Owner, Designated Ownership Recipient and Designated Payment Recipient for the policy which have been made prior to the commencement of the Future Wishes Arrangement (if any) are automatically revoked.

#Transitional Owner Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong. It is not applicable to corporate-owned policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Elite Life Insurance Plan 3. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Transitional Owner Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion.

Wealth Elite Life Insurance Plan 3– Market Comparison

Coloured cells indicate that AIA's Wealth Elite Life Insurance Plan 3 is on par with or better than the relevant comparison, with the same or higher return or death benefit leverage in the relevant year, or the same or an earlier breakeven year

❑ Age 40, Male, Non-smoker, Hong Kong Resident, Standard Rate, SA=US$10,000,000

Company	AIA		PRX*		ManX		HSXC*		SunXife		FXD*	
Product Name	Wealth Elite Life Insurance Plan 3		PrXme VanXage Xrestige PrXector		WXole-in-OXe Xrime 3 EssenXe		ParaXount Xlobal Xife II – 50		GeXerXtions III – 50		GloXioXs Xortune – LonXevity II	
Age 40, Male, Non-smoker, Hong Kong Resident, Standard Rate, SA=US$10,000,000												
Single Premium (SP)(USD)	1,057,600		1,212,700		1,187,600		1,206,300		1,155,300		1,062,900	
Day 1 Surrender Value/ SP (%)	85%		85%		80%		85%		85%		82%	
Policy Year	Guaranteed Cash Value / Guaranteed IRR											
10	899,000	-1.61%	1,030,800	-1.61%	950,100	-2.21%	1,025,400	-1.61%	1,097,600	-0.51%	871,600	-1.96%
20	899,000	-0.81%	1,030,800	-0.81%	950,100	-1.11%	1,025,400	-0.81%	1,155,300	0.00%	1,062,900	0.00%
30	1,057,600	0.00%	1,212,700	0.00%	1,187,600	0.00%	1,265,600	0.16%	1,155,300	0.00%	1,062,900	0.00%
40	1,057,600	0.00%	1,212,700	0.00%	1,187,600	0.00%	1,286,000	0.16%	1,155,300	0.00%	1,062,900	0.00%
50	1,057,600	0.00%	1,212,700	0.00%	1,187,600	0.00%	1,306,700	0.16%	1,155,300	0.00%	1,062,900	0.00%
At age 100	1,057,600	0.00%	1,212,700	0.00%	1,187,600	0.00%	N/A	N/A	1,155,300	0.00%	1,062,900	0.00%
Policy Year	Projected Total Cash Value / Projected IRR											
10	1,084,500	0.25%	1,035,800	-1.56%	1,247,162	0.49%	1,266,100	0.49%	1,216,300	0.52%	1,183,467	1.08%
20	1,575,100	2.01%	1,703,998	1.72%	1,778,157	2.04%	1,684,200	1.68%	1,662,200	1.84%	1,582,917	2.01%
30	2,558,801	2.99%	2,934,000	2.99%	3,063,628	3.21%	2,910,500	2.98%	2,640,500	2.79%	2,302,662	2.61%
40	4,236,198	3.53%	4,016,701	3.04%	5,231,863	3.78%	3,980,100	3.03%	3,546,400	2.84%	3,321,986	2.89%
50	7,552,315	4.01%	5,417,701	3.04%	9,487,167	4.24%	5,495,800	3.08%	5,018,700	2.98%	4,794,233	3.06%
At age 100	12,775,791	4.24%	7,308,502	3.04%	17,607,747	4.60%	N/A	N/A	6,756,100	2.99%	6,470,140	3.06%
Policy Year	Guaranteed Death Benefit / Leverage Ratio											
10	10,000,000	946%	10,000,000	825%	10,000,000	842%	10,000,000	829%	10,000,000	866%	10,000,000	941%
20	5,000,000	473%	5,000,000	412%	5,000,000	421%	5,000,000	414%	5,000,000	433%	5,000,000	470%
30	5,000,000	473%	5,000,000	412%	5,000,000	421%	5,000,000	414%	5,000,000	433%	5,000,000	470%
40	5,000,000	473%	5,000,000	412%	5,000,000	421%	5,000,000	414%	5,000,000	433%	5,000,000	470%
50	5,000,000	473%	5,000,000	412%	5,000,000	421%	5,000,000	414%	5,000,000	433%	5,000,000	470%
At age 100	5,000,000	473%	5,000,000	412%	5,000,000	421%	N/A	N/A	5,000,000	433%	5,000,000	470%
Policy Year	Projected Total Death Benefit / Leverage Ratio											
10	10,290,500	973%	10,005,000	825%	10,297,062	867%	10,000,000	829%	10,118,700	876%	10,341,867	973%
20	10,745,300	1016%	10,005,000	825%	10,737,257	904%	10,000,000	829%	10,215,600	884%	10,800,017	1016%
30	11,337,500	1072%	10,005,000	825%	11,276,928	950%	10,000,000	829%	10,225,700	885%	11,389,762	1072%
40	12,659,500	1197%	11,162,600	920%	12,506,663	1053%	11,314,100	938%	11,005,700	953%	12,719,086	1197%
50	15,493,900	1465%	14,334,800	1182%	15,151,667	1276%	14,483,000	1201%	14,036,700	1215%	15,571,333	1465%
At age 100	20,961,700	1982%	14,334,800	1182%	21,420,147	1804%	N/A	N/A	14,121,700	1222%	21,067,240	1982%
Guaranteed Breakeven Year	30		30		25		25		15		18	
Total Breakeven Year	7		11		7		7		7		6	

Wealth Elite Life Insurance Plan 3
- Lowest Single Premium
- Highest Guaranteed and Total Death Benefit-to-Single Premium Ratio
- Competitive Total Breakeven Years

*Example of PrXme VanXage Xrestige PrXector / HSXC ParaXount Xlobal Xife II – 50 / FXD GlorXous ForXune - LonXevity II – 50 is of Age Next Birthday 41.

Wealth Elite Life Insurance Plan 3– Market Comparison

Coloured cells indicate that AIA's Wealth Elite Life Insurance Plan 3 is on par with or better than the relevant comparison, with the same or higher return or death benefit leverage in the relevant year, or the same or an earlier breakeven year

❑ Age 50, Male, Non-smoker, Hong Kong Resident, Standard Rate, SA=US$10,000,000

Company	AIA		PRX*		ManX		HSXC*		SunXife		FXD*	
Product Name	Wealth Elite Life Insurance Plan 3		PrXme VanXage Xrestige PrXector		WXole-in-OXe Xrime 3 EssenXe		ParaXount Xlobal Xife II – 50		GeXerXtions III – 50		GloXioXs Xortune – LonXevity II	
Age 50, Male, Non-smoker, Hong Kong Resident, Standard Rate, SA=US$10,000,000												
Single Premium (SP)(USD)	1,530,000		1,539,900		1,583,200		1,603,200		1,734,600		1,558,800	
Day 1 Surrender Value/ SP (%)	85%		85%		80%		85%		85%		82%	
Policy Year	Guaranteed Cash Value / Guaranteed IRR											
10	1,300,500	-1.61%	1,308,900	-1.61%	1,266,600	-2.21%	1,362,800	-1.61%	1,647,900	-0.51%	1,278,300	-1.96%
20	1,300,500	-0.81%	1,308,900	-0.81%	1,266,600	-1.11%	1,362,800	-0.81%	1,734,600	0.00%	1,558,800	0.00%
30	1,530,000	0.00%	1,539,900	0.00%	1,583,200	0.00%	1,682,000	0.16%	1,734,600	0.00%	1,558,800	0.00%
40	1,530,000	0.00%	1,539,900	0.00%	1,583,200	0.00%	1,709,100	0.16%	1,734,600	0.00%	1,558,800	0.00%
At age 100	1,530,000	0.00%	1,539,900	0.00%	1,583,200	0.00%	N/A	N/A	1,734,600	0.00%	1,558,800	0.00%
Policy Year	Projected Total Cash Value / Projected IRR											
10	1,540,800	0.07%	1,313,900	-1.57%	1,644,658	0.38%	1,679,800	0.47%	1,823,100	0.50%	1,730,167	1.05%
20	2,102,700	1.60%	2,036,702	1.41%	2,175,732	1.60%	2,121,200	1.41%	2,431,700	1.70%	2,317,082	2.00%
30	3,480,399	2.78%	2,997,801	2.25%	3,601,335	2.78%	3,110,800	2.23%	3,519,300	2.39%	3,367,774	2.60%
40	5,807,694	3.39%	3,743,397	2.25%	6,009,634	3.39%	3,956,500	2.28%	4,543,000	2.44%	4,870,834	2.89%
At age 100	10,219,874	3.87%	4,674,197	2.25%	10,575,148	3.87%	N/A	N/A	6,046,900	2.53%	7,024,492	3.06%
Policy Year	Guaranteed Death Benefit / Leverage Ratio											
10	10,000,000	654%	10,000,000	649%	10,000,000	632%	10,000,000	624%	10,000,000	577%	10,000,000	642%
20	5,000,000	327%	5,000,000	325%	5,000,000	316%	5,000,000	312%	5,000,000	288%	5,000,000	321%
30	5,000,000	327%	5,000,000	325%	5,000,000	316%	5,000,000	312%	5,000,000	288%	5,000,000	321%
40	5,000,000	327%	5,000,000	325%	5,000,000	316%	5,000,000	312%	5,000,000	288%	5,000,000	321%
At age 100	5,000,000	327%	5,000,000	325%	5,000,000	316%	N/A	N/A	5,000,000	288%	5,000,000	321%
Policy Year	Projected Total Death Benefit / Leverage Ratio											
10	10,240,300	669%	10,005,000	650%	10,378,058	656%	10,000,000	624%	10,175,200	587%	10,181,867	653%
20	10,327,500	675%	10,005,000	650%	10,857,232	686%	10,000,000	624%	10,276,800	592%	10,468,282	672%
30	10,557,000	690%	10,005,000	650%	11,437,135	722%	10,000,000	624%	10,287,000	593%	10,828,974	695%
40	12,367,600	808%	11,180,900	726%	12,797,634	808%	11,314,100	706%	10,996,500	634%	12,212,034	783%
At age 100	15,142,300	990%	14,075,500	914%	15,668,748	990%	N/A	N/A	12,944,000	746%	14,235,692	913%
Guaranteed Breakeven Year	30		30		25		25		15		18	
Total Breakeven Year	7		12		7		7		7		6	

Wealth Elite Life Insurance Plan 3

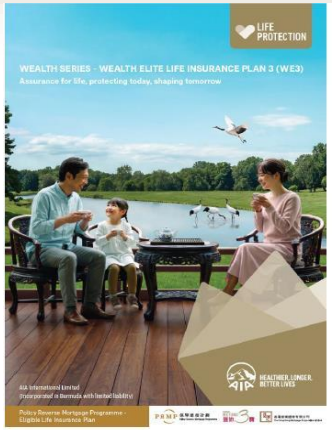
- Lowest Single Premium
- Highest Guaranteed Death Benefit-to-Single Premium Ratio
- Competitive Total Breakeven Years

*Example of PrXme VanXage Xrestige PrXector / HSXC ParaXount Xlobal Xife II – 50 / FXD GlorXous ForXune - LonXevity II – 50 is of Age Next Birthday 51.

Wealth Elite Life Insurance Plan 3 Internal Proposition – Wealth Series

Wealth Elite Life Insurance Plan 3

Life Protection Plan



- **Target Customer**
  - Seeking **optimised life** protection while enjoying **flexible policy options**

Highlights

- Single pay with 85% Day 1 cash value
- **6.5X* guaranteed death benefit leverage** in the first 10 years
- **Policy Split Option** and **Policy Reverse Mortgage Programme+** to cater various arrangements
- 【First-in-market^】 Future Wishes Arrangement@, to provide integrated legacy solution with simplified application

Wealth Flexi Savings Insurance Plan

Saving Plan

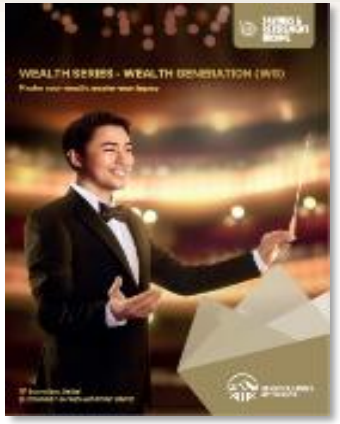


- **Target Customer**
  - Seeking greater medium term potential return with flexible payment terms and multicurrency

Highlights

- Competitive medium-term return (5-year premium payment term)
- Competitive potential returns after withdrawals
- 【First-in-market^】 Future Wishes Arrangement@, to provide integrated legacy solution with simplified application

Wealth Generation Savings Insurance Plan



- **Target Customer**
  - Seeking maximized short-to-medium term potential returns

Highlights

- Single pay **81%** Day 1 cash value
- Competitive short-term projected IRR

Wealth Enrich Savings Insurance Plan



- **Target Customer**
  - Seeking balance between guaranteed and non-guaranteed returns

Highlights

- Single pay **81%** Day 1 cash value
- Competitive guaranteed breakeven year
- Offer annual dividend

*The above 6.5 times figure is calculated based on the following assumptions and rounded to one decimal place: The guaranteed leverage ratio is based on Male, Age 50, Standard class, Non-smoking, Single Payment, Country group A+, Sum Assured = USD 10,000,000 and this leverage ratio varies according to the issue age, gender, residence, nationality, health and smoking habits of the insured. The total breakeven years are based on Age 50, Male, Non-smoking , Standard class, single payment, country group A+, Sum Assured = USD 10,000,000 .

^ First-in-market refers to Future Wishes Arrangement's feature which allows the policy owner to make different instructions for different specified triggering events in one integrated value-added service. This feature is first-in-market when compared against similar services offered by Hong Kong major insurance companies, pioneered by AIA in Wealth Flexi Savings Insurance Plan on 1 June 2026.

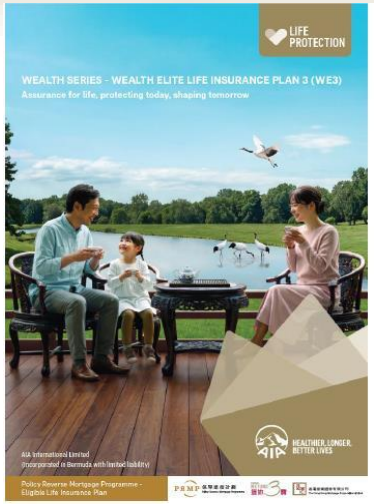
@ Future Wishes Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong and Transitional Owner Arrangement is not designated for or being exercised under the policy. It is not applicable to corporate-owned policies and trust-owner policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Elite Life Insurance Plan 3. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Future Wishes Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion. Upon the designation of Future Wishes Arrangement for the policy, all designations of Contingent Owner, Designated Ownership Recipient and Designated Payment Recipient for the policy which have been made prior to the commencement of the Future Wishes Arrangement (if any) are automatically revoked.

+ only applicable to policies issued in Hong Kong and Applications are subject to meeting all eligibility requirements prescribed by HKMC. The policyholders may not be able to exercise "Death Benefit Settlement Option", "Beneficiary Flexi Option", "Contingent Owner", "Health Impairment Option", and "Policy Spilt Option" once the policies are assigned

Please note the risks associated with partial surrenders. Cash withdrawals may reduce the policy's future value and compromise its long-term sustainability and growth potential.

Wealth Elite Life Insurance Plan 3 Internal Proposition – Life Protection Plan

HNW Customers



Wealth Elite Life Insurance Plan 3

- **Single pay with 85%** Day 1 Surrender Value
- **Competitive guaranteed** life protection
- With **legacy planning solutions**

Mass to Mass Affluent Customers



ProsperLife Insurance Plan

- Regular pay for affordable premium
- Additional accidental death benefit
- Competitive Long term TIRR



Serene Life Series

- Regular pay for affordable premium



Admire Life Insurance Plan 2

- Option to have Regular pay for affordable premium (Admire Life 2 offers both single pay and regular pay)

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Wealth Elite Life Insurance Plan 3 – Product Details

Company	AIA
Product	Wealth Elite Life Insurance Plan 3
Day1 Surrender Value / Single Premium Paid (%)	85%
Premium Payment / Issue Age	Single premium: 0 (15 days) – age 75 (The maximum issue age varies by medical rating) (Standard: age 0 (15 days) -75, Prestige/ Prestige plus: age 18-75)
Benefit Term	Whole Life
Currency	USD
Min Sum Assured	US$ 1,000,000
Non-guaranteed Bonus Structure	Terminal Bonus
Death Benefit	a) If the insured passes away **on or before the 10th policy anniversary**, the death benefit is equal to 100% of the sum assured plus the non-guaranteed face value of Terminal Bonus (if any) b) If the insured passes away **after the 10th policy anniversary**, the death benefit is equal to the higher of (i) Single Premium paid; and (ii) the sum assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be 100% from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by 5% on each policy anniversary starting from the 11th policy anniversary until it reaches 50% and shall remain unchanged thereafter Together with the non-guaranteed face value of Terminal Bonus (if any) The Death Benefit payable will be reduced by Policy Debt (if any).
Other Features	• Contingent Owner **[Newly Added@]** • Policy Split Option **[Newly Added@]** • Beneficiary Flexi Option **[Newly Added@]** • Health Impairment Option **[Newly Added@]** • Death Benefit Settlement Option **[Same as Wealth Elite 2 Death Benefit Settlement Option]** • Pre-Underwriting **[Same as Wealth Elite 2 Pre-Underwriting Option]** • Policy Reverse Mortgage Programme% **[Newly Added@]** • Future Wishes Arrangement **[Newly Added@]** [VAS+] • Transitional Owner Arrangement **[Newly Added@]** [VAS^]

Enhancement 1

Min Issue Age extend to age 0

Enhancement 2

The max issue age under the same medical rating is aligned across different country groups

@"Newly Added" indicates that this is a newly added feature/service compared with the Wealth Elite 2 - Sapphire and Wealth Elite 2 – Ruby

+only applicable to policies issued in Hong Kong and Applications are subject to meeting all eligibility requirements prescribed by HKMC. The policyholders may not be able to exercise "Death Benefit Settlement Option", "Beneficiary Flexi Option", "Contingent Owner", "Health Impairment Option", and "Policy Spilt Option" once the policies are assigned

+Future Wishes Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong and Transitional Owner Arrangement is not designated for or being exercised under the policy. It is not applicable to corporate-owned policies and trust-owner policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Elite Life Insurance Plan 3. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Future Wishes Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion. Upon the designation of Future Wishes Arrangement for the policy, all designations of Contingent Owner, Designated Ownership Recipient and Designated Payment Recipient for the policy which have been made prior to the commencement of the Future Wishes Arrangement (if any) are automatically revoked.

^Transitional Owner Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong. It is not applicable to corporate-owned policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Elite Life Insurance Plan 3. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Transitional Owner Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion.

Product At-a-glance

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Overview of Product Features and Value-Added Services

Policy options with greater flexibility and choices legacy planning options

Contingent Owner

Newly Added Feature

- Assured Policy Continuity
- Controlled Succession Planning
- Efficient Wealth Transfer

Contingent Owner is applicable for Wealth Elite Life Insurance Plan 3 only when the Insured is not the same individual as the Owner.

Policy Split

Newly Added Feature

- Flexible Allocation
- Independent Management
- Diversified Allocation

Death Benefit Settlement Option & Beneficiary Flexi Option <First-in-market^>

Newly Added Feature
(Beneficiary Flexi Option)
[Death Benefit Settlement Option same as Wealth Elite 2]

- Support Long-Term Funding
- Enhance Financial Stability
- Enable Flexible Planning

Health Impairment Option <First-in-market^>

Newly Added Feature

- Ensure Uninterrupted Planning
- Address Urgent Needs
- Secure Wealth Transfer

Pre-Underwriting Option

Same as Wealth Elite 2

- Lock In Coverage
- Simplify Future Applications
- Accommodate Cash Flow Needs

Transitional Owner Arrangement

Newly Added Service+

- The Owner to designate a Contingent Owner under Transitional Owner Arrangement and pre-appoint a Transitional Owner under the Transitional Owner Arrangement, so that the Owner can empower a loved one to steward wealth according to his or her wishes after his/her passing and pass on his/her legacy with a peace of mind.

Transitional Owner Arrangement is NOT APPLICABLE to Wealth Elite Life Insurance Plan 3 policies if the Owner and the Insured are the same individual.
Contingent Insured under Transitional Owner Arrangement is not applicable to Wealth Elite Life Insurance Plan 3 policies.

Future Wishes Arrangement <First-in-market@>

Newly Added Service++

- A streamlined application process enables integrated legacy planning with greater ease and efficiency.

Benefit Payout Option, policy ownership transfers, and/or policy splits under Wealth Elite Life Insurance Plan 3 will be calculated based on the sum assured rather than the principal amount.
Change of Insured is not applicable to Wealth Elite Life Insurance Plan 3

^First-in-market refers to the Beneficiary Flexi Option's specific feature where the policy owner allows the beneficiary to choose to receive the death benefit payment in accordance with the beneficiary's selected settlement option when the beneficiary has attained the Designated Age selected by the policy owner or when the beneficiary is diagnosed with a Specified Illness under Beneficiary Flexi Option. This feature is first-in-market when compared with the savings insurance products and life insurance products provided by Hong Kong major insurance companies, pioneered by AIA in the FlexiAchiever Savings Plan on 8 January 2025.
^ ^First-in-market refers to the Health Impairment Option's specific feature where the policy owner can designate up to 2 different designated recipients and elect for both benefit payment and transfer of ownership under this option at the same time. This feature is first-in-market when compared with the savings insurance products and life insurance products provided by Hong Kong major insurance companies, pioneered by AIA in the Wealth Generation Savings Insurance Plan on 23 June 2025.
@ First-in-market refers to Future Wishes Arrangement's feature which allows the policy owner to make different instructions for different specified triggering events in one integrated value-added service. This feature is first-in-market when compared against similar services offered by Hong Kong major insurance companies, pioneered by AIA in Wealth Flexi Savings Insurance Plan on 1 June 2026.
+ Transitional Owner Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong. It is not applicable to corporate-owned policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Elite Life Insurance Plan 3. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Transitional Owner Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion.
+ + Future Wishes Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong and Transitional Owner Arrangement is not designated for or being exercised under the policy. It is not applicable to corporate-owned policies and trust-owner policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Elite Life Insurance Plan 3. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Future Wishes Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion. Upon the designation of Future Wishes Arrangement for the policy, all designations of Contingent Owner, Designated Ownership Recipient and Designated Payment Recipient for the policy which have been made prior to the commencement of the Future Wishes Arrangement (if any) are automatically revoked.

Product Features – Contingent Owner (only applicable when insured is not the same individual as the policy owner)

If Contingent Owner has not been designated			VS	If Contingent Owner has been designated		
High Risk on Policy Continuity	Challenges in Maintaining Family Asset Control	Inefficient Wealth Transfer		Assured Policy Continuity	Controlled Succession Planning	Efficient Wealth Transfer

High Risk on Policy Continuity

The policyholder's death may create uncertainty over the policy's administration:

- Probate proceedings may affect the policy's continued operation
- The transfer of ownership and control may be delayed or disputed

Solution

Assured Policy Continuity

The contingent owner can take over the policy immediately

- Avoid complex estate administration procedures
- Ensure uninterrupted policy operation

Challenges in Maintaining Family Asset Control

Lack of Succession Planning

- The right person may not take over policy management
- Family disputes may arise or arrangements may not reflect the original intentions

Solution

Controlled Succession Planning

Appoint a Preferred Successor in Advance

- Ensure the policy continues to be managed as intended
- Minimize the risk of family disputes

Inefficient Wealth Transfer

The asset transfer process is lengthy and difficult to control

- The estate representative may need to obtain documents such as a Grant of Probate or Letters of Administration to handle matters relating to the policy
- The overall wealth arrangement and liquidity may be affected

Solution

Establish Efficient and Reliable Succession Frameworks

The policy can be transferred directly to the Contingent Owner

- Shorten the succession process
- Provide greater certainty in asset arrangements

For details and rules, please refer to the Contingent Owner section of the product training deck

Product Features – Contingent Owner Case Study (only applicable when insured is not the same individual as the owner)

Policy Owner : David (age 45)
Contingent Owner: Mary (43, Wife)
Insured : Jackson(age 10, Son)



David applies for a policy for his 10-year-old son, Jackson, to provide him with long-term protection. As the policy may remain in force for several decades, David recognises that the family's circumstances may change over time. If David passes away unexpectedly, there could be uncertainty over who would assume ownership of the policy, particularly if Jackson is still too young to do so. David therefore designates Mary as the contingent policyowner at the time of application, establishing a clear succession arrangement in advance.

The following cases are hypothetical and are provided for illustration purposes only.



David passed away when Jackson was 12

If the Owner has **NOT designated** a contingent owner

- Uncertain Policy Continuity
- Disrupted Asset Control
- Inefficient Wealth Transfer

If the Owner **has already designated** a contingent owner



Uncertainty Over Policy Management and Continuity

Mary Is Designated as the Contingent Owner

Assured Policy Continuity

Controlled Succession Planning

Establish Efficient and Reliable Succession Frameworks

- In the event of death of Owner, the ownership of the policy will be seamlessly transferred to the contingent owner upon our approval of the contingent owner's application, ensuring wealth are managed according to Owner's wish
- Upon designation of Contingent Owner, Contingent Owner must have reached age of 18 or above
- Contingent Owner is applicable for Wealth Elite Life Insurance Plan 3 only when the Insured is not the same individual as the Owner

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For details and rules, please refer to the Contingent Owner section of the product training deck

Product Features– Policy Split Option

1 Lack of Flexibility

Traditional jumbo life insurance policies often lack flexibility and may not adequately accommodate evolving policyholder needs or changes in overall wealth allocation

2 Limited Plannings

Traditional jumbo life insurance policies are typically Single-owner policies and may not adequately accommodate evolving needs at different life stages

3 Lack of Diversification

Traditional jumbo life insurance policies are typically structured as a single contract, resulting in concentrated assets and limited diversification

Key Pain Points of Traditional Life Insurance Plans

Solution with Policy Split Option

1 Flexible Allocation

After splitting, each sub-policy can be managed independently to support both liquidity and long-term planning

2 Independent Management

Allows a policy to be split into multiple independent contracts, each managed by a different policy owner

3 Diversified Allocation

After policy splitting, ownership can be distributed among multiple holders, diversifying the value concentrated in the original policy and creating greater planning flexibility

Enhance Policy Flexibility

Customized splits to achieve strategic allocation

Enhanced Management Autonomy

Each new policy owner has 100% independent decision-making authority

Mitigate the risk of high asset concentration

By splitting policies, assets can be allocated more effectively, mitigating concentration risk

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For details and rules, please refer to the Policy Split Option section of the product training deck

Product Features – Policy Split Option Case Study

Policy Owner and Insured : Annie (Age 55)
Beneficiary : Jane (Age 20, Daughter)
Split Policy's Owner: Ken (Age 56,Husband)
Split Policy's Beneficiary : Kenny (Age 25, Son)

Annie would like to enhance the flexibility of her family's asset management while maintaining her existing insurance protection. Following the policy split, ownership of the split policy will be transferred to her husband, Ken, while Annie will remain the insured. This arrangement not only enables independent management of the policy but also provides greater flexibility for family members in allocating and planning their insurance assets.

The following cases are hypothetical and are provided for illustration purposes only.



Annie has purchased Wealth Elite Life Insurance Plan 3 to protect her family in the future

Policy

Policy Owner: Annie
Insured : Annie
Beneficiary : Jane

50% of the Sum Assured

50% of the Sum Assured

Policy

Policy Owner: Annie
Insured : Annie
Beneficiary : Jane

Split Policy

Policy Owner: Ken
Insured : Annie
Beneficiary : Kenny

- Flexible Allocation
- Independent Management
- Asset Diversification

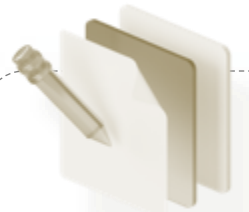
At policy year 5, Annie exercised the Policy Split Option to split her policy into 2 policies. The policy values can still accumulate based on the same Policy Date, Issue Date and Commencement Date.

Policy Year: 1 — 5

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For details and rules, please refer to the Policy Split Option section of the product training deck

Product Features – Death Benefit Settlement Option and Beneficiary Flexi Option



Lump-Sum Death Benefit Payout

Death benefit may be used up too soon, leaving insufficient protection for the long term

- Without proper planning, a large lump-sum payout may be exhausted within a short period of time

Beneficiaries may face pressures and risks in managing the proceeds

- Upon receiving a substantial lump-sum payout, beneficiaries must independently plan and manage the use of the funds and may not have the experience or expertise required to manage such a large amount effectively

Limited flexibility to adapt to life changes or unexpected needs

- A single-form payout offers limited flexibility to adapt to different life stages or unexpected circumstances

VS

Customized Death Benefit Payouts

Instalment payments can help to prevent the proceeds from being used up too soon

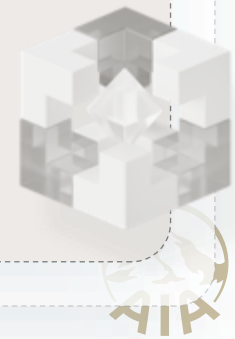
- Instalment payments can provide a stable source of income, ensuring beneficiaries receive ongoing financial support in the years ahead, such as for living and education expenses

Easier and more secure death benefit management

- Instalment payments can reduce the pressure and risks associated with financial decision-making and protect asset value from market volatility or inappropriate decisions

Tailored to evolving life-stage needs with flexible planning

- Allows beneficiaries, upon reaching a specified age, to choose how they receive the death benefit, helping address their needs at different stages of life



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For details and rules, please refer to the Death Benefit Settlement Option and Beneficiary Flexi Option section of the product training deck

Product Features – Death Benefit Settlement Option and Beneficiary Flexi Option Case Study

Policy Owner: Ben (Age 45)
Beneficiary : Jack (Son, Age 18)

As the primary breadwinner of his family, Ben wishes to secure life protection for his loved ones through the Wealth Elite Life Insurance Plan 3. However, mindful that his son lacks adequate financial management experience, Ben is concerned that a lump-sum death benefit distribution could place a heavy financial management burden on Jack, or that the funds might be prematurely depleted without proper planning. Consequently, Ben has utilized the Death Benefit Settlement Option and the Beneficiary Flexi Option to establish the following pre-arranged strategy for his son.

The following cases are hypothetical and are provided for illustration purposes only.

Ben designates that upon his untimely passing, 50% of the death benefit will be distributed as an immediate **lump sum** to cover emergency family expenses. The remaining balance will be paid out in monthly instalments commencing at a specified time, ensuring continuous financial support for his son Jack's living and education expenses. Additionally, via the **Beneficiary Flexi Option**, Ben designated that once Jack reaches age 30, he may **choose how to receive any remaining, unpaid death benefits.**



Ben Age 45
Jack Age 18

In the unfortunate event of Ben's passing at age 50, as **Jack has not yet reached the pre-designated age of 30**, the death benefit will continue to be distributed in regular instalments in accordance with Ben's original arrangements.



Ben Age 50
Jack Age 23

When Jack reached the age of 30, he exercised the **Beneficiary Flexi Option** to receive the rest of the death benefit as a lump sum (if any).



Jack Age 30

- **Tailored to evolving life-stage needs with flexible planning**
- **Easier and more secure death benefit management**
- **Instalment Payments can help prevent the proceeds from being used up too soon**

AIA confidential and proprietary information. Not for distribution.

For details and rules, please refer to the Death Benefit Settlement Option and Beneficiary Flexi Option section of the product training deck

Product Features – Health Impairment Option

Maintain Continuity in Asset Planning



Unexpected health crises may result in the loss of control over assets and insurance policies, leaving family members unable to access urgently needed funds and potentially facing financial hardship

Provide Immediate Financial Relief



A pre-designated recipient can quickly access funds to cover substantial medical expenses or essential family expenses

Ensure Wealth Succession



An Ownership Recipient can be designated in advance, ensuring a smooth transfer of policy ownership and control

AIA confidential and proprietary information. Not for distribution.

For details and rules, please refer to the Health Impairment Option section of the product training deck

Product Features – Health Impairment Option Case Study

Policy Owner and Insured: Ben (Age 70)
Designated Ownership Recipient : Benson(Age 45, Son)
Designated Payment Recipient : Jenny (Age 66, Wife)

Ben is currently 70 years old. As he advances in age, he is concerned that a severe illness might render him incapable of managing his finances in the future. To safeguard his assets, he proactively utilizes the Health Impairment Option to designate his son, Benson, as the Designated Ownership Recipient, and his wife, Jenny, as the Designated Payment Recipient. At age 80, Ben is unfortunately diagnosed as being permanently mentally incapacitated, making him unable to self-manage his financial affairs or administer his policy.

The following cases are hypothetical and are provided for illustration purposes only.

Maintain Continuity in Asset Planning

Provide Immediate Financial Relief

Ensure Wealth Succession

Ben Applied "Health Impairment Option" after 5 years

Policy Owner: Ben

Ben designated Benson as Designated Ownership Recipient and designate ownership transfer of 50% of the policy value

Ben designated Jenny as the Designated Payment Recipient and designate payment of 50% of the policy value

Ben was diagnosed as a permanently mentally incapacitated person at the age of 80









Age 70

Age 75

Age 80



Designated Ownership Recipient Benson

Since Ben had already designated Benson as the Designated Ownership Recipient, Benson can take over the partial ownership and related management rights of 50% of the policy value according to the policy arrangements. He can continue to handle policy matters without having to wait for complicated procedures to be completed.



Designated Payment Recipient Jenny

Since Jenny was pre-designated as the Payment Recipient, she can receive an amount equivalent to 50% of the policy value. This fund can be used to:

- Pay for hospital and long-term care centre expenses
- Hire professional caregivers
- Cover daily family living expenses
- Alleviate immediate financial pressure on family members

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For details and rules, please refer to the Health Impairment Option section of the product training deck

Product Features – Pre-Underwriting Option

Secure Coverage in Advance

Pre-approve Future Coverage Capacity



Complete medical underwriting upfront to secure an approved life insured amount, allowing future coverage increases within the approved limit*

* The insured still needs complete simplified medical underwriting

Simplify Future Application Process

Simplified Underwriting for Future Additional Coverage



Applications submitted within 36 months can undergo a simplified medical underwriting process^, reducing the need for repeated declarations and improving application efficiency

^ If the insured does not pass the simplified medical underwriting, the insured will need to undergo full medical underwriting

Accommodate HNW Funding Needs

Secure the coverage first, then allocate funds progressively



Secure future coverage eligibility first, then fund the policy progressively based on available liquidity

AIA confidential and proprietary information. Not for distribution.

For details and rules, please refer to the Pre-Underwriting section of the product training materials.

Product Features – Pre-Underwriting Option Case Study

The following cases are hypothetical and are provided for illustration purposes only.

Secure Coverage in Advance

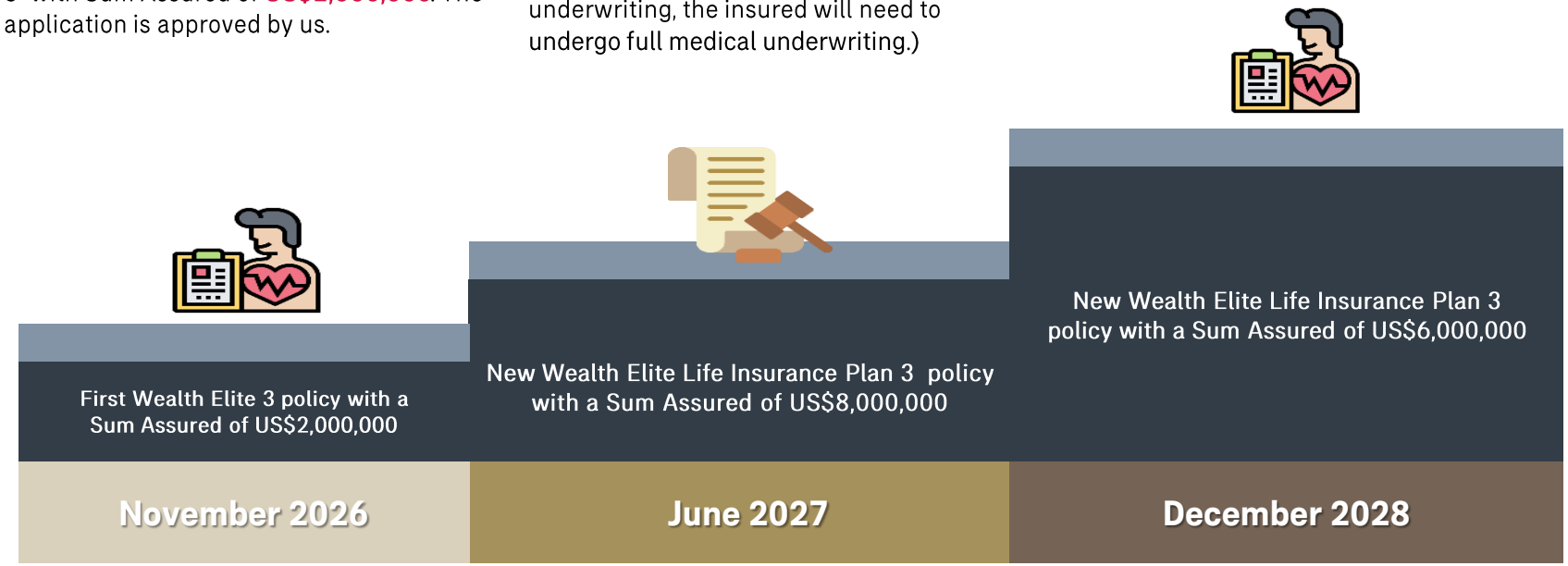
The customer applies the Pre-underwriting Option and undergoes medical underwriting in advance with a US$10,000,000 life coverage amount and a policy of Wealth Elite Life Insurance Plan 3 with Sum Assured of US$2,000,000. The application is approved by us.

Simplify Future Application Process

The customer consented through the pre-set health question and utilized the remaining US$8,000,000 life protection coverage amount to apply for 1 more policy of Wealth Elite Life Insurance Plan 3 with Sum Assured of US$8,000,000.(If the insured does not pass the simplified medical underwriting, the insured will need to undergo full medical underwriting.)

Accommodate HNW Funding Needs

The total Sum Assured of the previously applied policies has reached the total life coverage amount. If the Insured applies for a new policy, full medical underwriting is required.



AIA confidential and proprietary information. Not for distribution.

For details and rules, please refer to the Pre-Underwriting section of the product training materials.

VAS– Transitional Owner Arrangement (TOA)

(TOA is NOT APPLICABLE to Wealth Elite Life Insurance Plan 3 policies if the Owner and the Insured are the same individual. Contingent Insured under TOA is not applicable to Wealth Elite Life Insurance Plan 3 policies.)

Only applicable to policies issued in Hong Kong

By designating a Contingent Owner and Transitional Owner in advance, the policy owner can authorize authorize a family member to temporarily manage the policy according to their wishes, until the Contingent Owner reaches the designated age or date, ensuring that the wealth is properly protected and transferred in accordance with the policyholder's wishes

TOA is a value-added service and not a product feature, therefore it does not form part of the policy contract of Wealth Elite Life Insurance Plan 3

Pre-designated

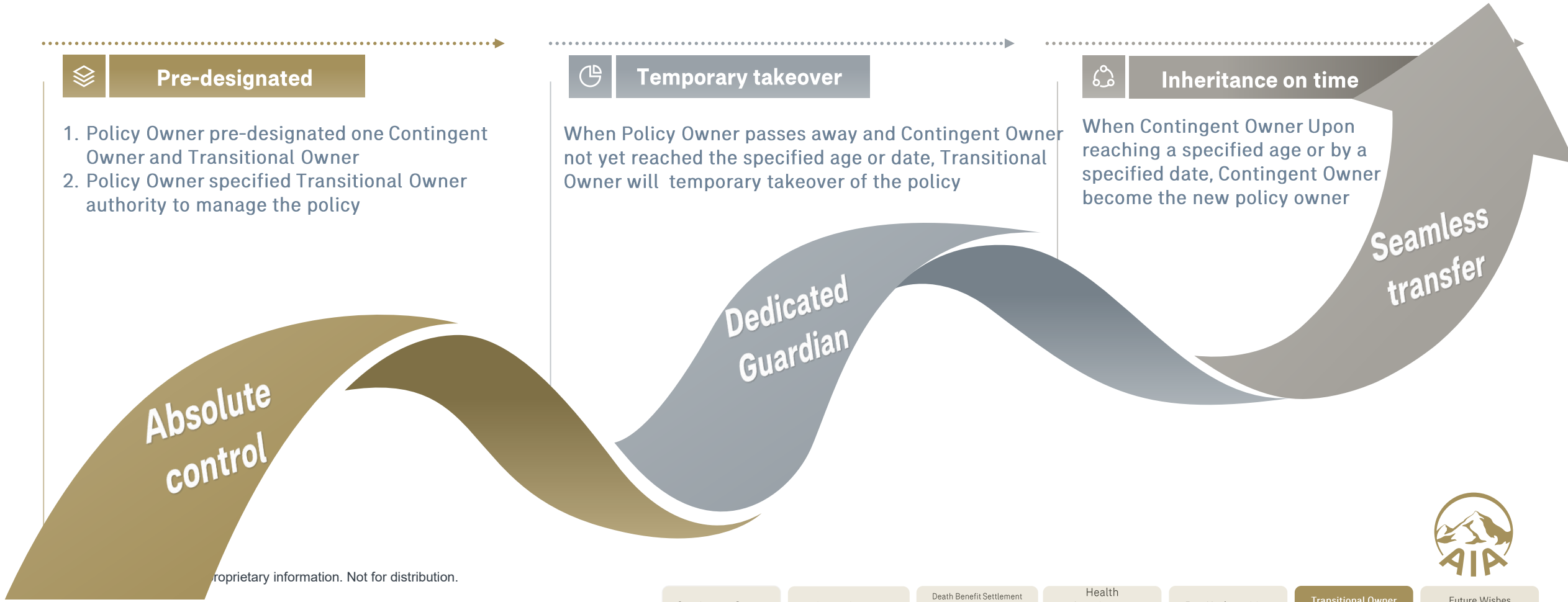
1. Policy Owner pre-designated one Contingent Owner and Transitional Owner
2. Policy Owner specified Transitional Owner authority to manage the policy

Temporary takeover

When Policy Owner passes away and Contingent Owner not yet reached the specified age or date, Transitional Owner will temporary takeover of the policy

Inheritance on time

When Contingent Owner Upon reaching a specified age or by a specified date, Contingent Owner become the new policy owner



roprietary information. Not for distribution.

For details and rules, please refer to the Transitional Owner Arrangement section of the product training deck

Value Added Services – Transitional Owner Arrangement Case Study

(TOS is NOT APPLICABLE to Wealth Elite Life Insurance Plan 3 policies if the Owner and the Insured are the same individual. Contingent Insured under TOA is not applicable to Wealth Elite Life Insurance Plan 3 policies.)

Only applicable to policies issued in Hong Kong

Policy Owner: Jack (Age 50)
Transitional Owner: Anna (Age 45, Wife)
Insured : Ben (Age 14, Son)
Contingent Owner under Transitional Owner Arrangement: Ben (Age 14, Son)

Jack purchases the Wealth Elite Life Insurance Plan 3 for his 14-year-old son, Ben. Jack is concerned that, should he pass away before Ben reaches adulthood, Ben may be too young to take immediate control of the policy. Jack utilizes the Transitional Owner Arrangement. Under this services, he designates his son as the contingent owner and appoints his wife, Anna, as the transitional owner. This authorizes Anna to temporarily manage the policy until their son reaches the specified age. Upon turning 25, Ben can officially become the new policyowner, fully assuming control of the policy and the associated wealth planning

The following cases are hypothetical and are provided for illustration purposes only.

Jack applies the Wealth Elite Life Insurance Plan 3 and applied the Transitional Owner Arrangement. Through this arrangement, Jack designated his son, Ben, as the Contingent owner, specifying that in the unfortunate event of Jack's death, Ben can inherit the policy at age 25 (the designated age). At the same time, he designated his wife, Anna, as the transitional owner.





His wife Anna's application for Transitional Owner Arrangement is approved and she serves as the transitional owner for the policy



When Ben reaches age 25, his application for policy ownership is approved by the company, and he officially becomes the policyowner of the policy while continuing to be protected as the insured.

Three years later, the policy owner Jack passes away but his son Ben has not yet reached the designated age (25 years old)

Designated age (25 years old)

Pre-designated

Temporary takeover

Inheritance on time

AIA confidential and proprietary information. Not for distribution.

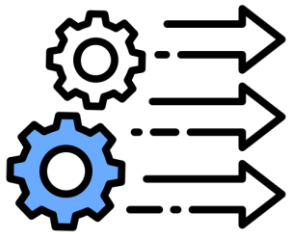
For details and rules, please refer to the Transitional Owner Arrangement section of the product training deck

Value Added Services – Future Wishes Arrangement

Only applicable to policies issued in Hong Kong

FUTURE WISHES ARRANGEMENT

The **Market First^ Future Wishes Arrangement@** is a sophisticated and versatile value-added service.



Flexible pre-set arrangements, increase controllability

- Policy owner can pre-set detailed instructions
- Pre-set instructions will come to effect when a major life event occurs
- Makes planning more flexible and controllable.



One-stop wealth planning and succession solution

- Designate key roles such as Contingent Owner(s), Payment Recipient(s), etc.
- Clear Death Benefit Payout instructions
- Easy, simple yet effective management



All-rounded design for protection

- Can designate up to 2 back-up person(s) for each roles
- Effectively cope with sudden and even extreme situations
- Ensuring arrangements to be executed smoothly.

^As of 1 June 2026, compared against similar services offered by Hong Kong major insurance companies. First-in-market refers to Future Wishes Arrangement's feature which allows the policy owner to make different instructions for different specified triggering events in one integrated value-added service.

@Future Wishes Arrangement is a value-added service and not a product feature, therefore it is not offered under the policy contract. We reserve the right to withdraw the Future Wishes Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion.

AIA confidential and proprietary information. Not for distribution.

For details and rules, please refer to the Future Wishes Arrangement section of the product training deck

Only applicable to policies issued in Hong Kong



3331 Future Wishes Arrangement

3 Events / 3 Options / 3 Levels of Roles / 1 Application Form

3 Triggering Events*

Plan ahead for the Future

3 Designated Options^

Make Wishes Possible

3 Levels of Designated Roles

Ensure Arrangements to be smoothly executed

1 Application Form

To complete all applications

*Triggering event of "Death of Insured" must be designated. Triggering events of "Death of Owner" and "Owner is diagnosed with a Specified Illness under Health Impairment Option or as a permanent Mentally Incapacitated Person" are optional designations. Triggering event of "Death of Owner" is only available for designation if the owner and the insured are not the same person. If the Company is notified of the occurrence of more than 1 Triggering Events, the Company will exercise the Future Wishes Arrangement according to the Triggering Event which has been first notified to the Company that such Triggering Event has occurred. If the Company is notified of the occurrence of more than 1 Triggering Events at the same time and if one of the Triggering Events is "Death of Insured", the Company will only exercise the Triggering Event of "Death of Insured", and that all other Triggering Event(s) designated under the Future Wishes Arrangement (including all designations made thereunder) (if any) will be revoked immediately.

^ Designated Options refers to Policy Continuation Option, Death Benefit Payout Option and Benefit Payment Option. Only Death Benefit Payout Option can be selected under the Triggering Event of "Death of Insured". Only Policy Continuation Option can be selected under the Triggering Event of "Death of Owner". A maximum of 1 portion for Policy Continuation Option and a maximum of 1 portion for Benefit Payment Option can be selected under the Triggering Event of "Owner is diagnosed with a Specified Illness under Health Impairment Option or as a permanent Mentally Incapacitated Person".

Note: Wealth Elite Life Insurance Plan 3 does not allow to change insured

For details and rules, please refer to the Future Wishes Arrangement section of the product training deck

Value Added Services – Future Wishes Arrangement

Comparison Summary of Wealth Elite Life Insurance Plan 3 & Wealth Flexi Savings Insurance Plan

Triggering Events	Options	Designations	Wealth Elite Life Insurance Plan 3	Wealth Flexi Savings Insurance Plan
Death of Insured	Death Benefit Payout Option	I. Beneficiary II. 1st Successive Beneficiary III. 2nd Successive Beneficiary	✓	✓
	Policy Continuation Option	I. 1st Contingent Insured & 1st Contingent Owner II. 2nd Contingent Insured & 2nd Contingent Owner III. 3rd Contingent Insured & 3rdContingent Owner	✗	✓
Death of Owner ***(Applicable to owner =/= insured)***	Policy Continuation Option	I. 1st Contingent Owner II. 2nd Contingent Owner III. 3rd Contingent Owner	✓	✓
Owner is diagnosed with a Specified Illness under Health Impairment Option or as a permanent Mentally Incapacitated Person	Policy Continuation Option	I. 1st Designated Ownership Recipient II. 2nd Designated Ownership Recipient III. 3rd Designated Ownership Recipient	✓	✓
	Benefit Payment Option	I. 1st Designated Payment Recipient II. 2nd Designated Payment Recipient III. 3rd Designated Payment Recipient	✓	✓

Note:
1.Benefit Payout Option, policy ownership transfers, and/or policy splits under Wealth Elite Life Insurance Plan 3 will be calculated based on the sum assured rather than the principal amount
2.Wealth Elite Life Insurance Plan 3 does not allow to change of insured

For details and rules, please refer to the Future Wishes Arrangement section of the product training deck

Case Study

Wealth Succession and Legacy Planning for an Entrepreneur Family

The following cases are hypothetical and are provided for illustration purposes only.

Mr. Chan (Age 55) — Corporate Founder, Policyowner and Insured
Family Members:

- Wife (Age 52)
- Son (Age 20, studying abroad)
- Daughter (Age 15, studying abroad)

Through the Wealth Elite Life Insurance Plan 3, Mr. Chan can proactively plan for future coverage top-ups, mental incapacity arrangements and legacy planning while he is still healthy and possesses full decision-making capacity. This ensures his wealth can be transferred to the next generation in an orderly manner, exactly according to his wishes.

Mr. Chan initially intended to purchase a policy with a USD 20 million sum assured for himself. However, considering that buying the maximum coverage right now would impose a heavier premium burden and impact his capital allocation, he opted to defer the full amount.

Mr. Chan Age 55

- Therefore, he applied for the **Pre-Underwriting Option** to undergo medical underwriting for a total life protection amount of **USD 20 million** and purchased his first Wealth Elite Life Insurance Plan 3 policy with a sum assured of **USD 10 million**, which was approved by us.
- Although the current actual sum assured is only **USD 10 million**, **within 36 months from the approval date**, if he wants to increase his coverage in the future, he can apply for a new Wealth Elite Life Insurance Plan 3 policy within the approved limit through simplified medical underwriting^, allowing him to gradually deploy policies based on his financial needs.

Two years later, with enhanced cash flow and greater financial liquidity, Mr. Chan plans to have more insurance coverage.

Mr. Chan Age 57

- Benefiting from his previously approved **Pre-Underwriting Option** which is still within its 36-month validity period, Mr. Chan decides to utilize his remaining **USD 10 million** underwriting capacity to purchases a second Wealth Elite Life Insurance Plan 3 policy with a **USD 10 million** sum assured.
- Following a successful simplified medical underwriting process, his application is approved, successfully elevating his total life protection to the desired level.

As he grows older, in addition to the risk of death, Mr. Chan also begins to focus on two key considerations
1.In the event of his unfortunate passing, how can he secure comprehensive protection for his family while ensuring his children do not mismanage substantial wealth by inheriting large sums prematurely
2.If he loses the ability to manage his finances due to illness or an accident, how can the assets be properly managed and utilized?
To address this, Mr. Chan seeks an integrated legacy planning strategy to structurally organize his lifetime asset management and post-mortem estate succession. This ensures his wealth is distributed precisely in accordance with his intentions to provide long-term security for his family. Consequently, Mr. Chan proactively applied for the Future Wishes Arrangement

Mr. Chan Age 60

Through **the Future Wishes Arrangement ***, Mr. Chan has established the following pre-designated instructions:

1. **Under the Trigger Event: "Death of Insured",** Mr. Chan designates his wife, son and daughter as the beneficiaries, allocating **40% of the death benefit to his wife, 30% to his son and 30% to his daughter.** He has tailored distinct settlement methods for each beneficiary:
   a) Wife : The 40% death benefit will be distributed as **a lump-sum payout**
   b) Son and daughter's Allocations: The 30% individual shares will be disbursed through a regular instalment payment arrangement. **This structural setup transforms the wealth into a sustainable, long-term source of financial support rather than an asset that could be soon used up.** With Beneficiary Flexi Option: Mr. Chan designated that once the son reaches age 35 and the daughter reaches age 30, they can exercise full discretion over how to receive any remaining, unpaid death proceeds.
2. Under the Trigger Event: **"Owner is diagnosed with a Specified Illness under Health Impairment Option or as a permanent Mentally Incapacitated Person" :** Mr. Chan designates his son as the Designated Ownership Recipient and his wife as the Designated Payment Recipient. If Mr. Chan be medically diagnosed as permanently mentally incapacitated, the policy will be executed seamlessly without waiting for lengthy and complicated legal procedures: **The Son will smoothly assume partial ownership and related management rights over 50% of the policy value**, enabling him to continue administering all policy matters without disruption. **The Wife will be entitled to receive a payout equivalent to 50% of the policy value.** This amount can be flexibly used to cover essential expenses, such as Paying for hospital fees and long-term care facility costs or Hiring professional nursing staff

Mr. Chan Age 60 (Passed away)
Son Age 35/ Daughter Age 30

- According to the **Death Benefit Settlement Option** of the **Death Benefit Payout Option** under the **Future Wishes Arrangement**, upon Mr. Chan's passing, his wife will receive 40% of the death benefit distributed as a lump sum.
- The son and daughter are each allocated 30% of the death benefit, to be distributed in regular instalments.
- Since neither the son nor the daughter has attained the age pre-designated by Mr. Chan at this stage, the death proceeds will be paid out strictly in accordance with the method he designated under the **Death Benefit Settlement Option.**

Son Age 35
Daughter Age 30

- Five years later, the son has reached age 35 and the daughter has reached age 30. Through the **Beneficiary Flexi Option**, to decide for themselves how the remaining unpaid death benefit will be distributed.

^If Mr. Chen fails the simplified medical underwriting process, the insured must undergo medical underwriting.

Only applicable to policies issued in Hong Kong

Policy Reverse Mortgage Programme

Approved as Eligible Life Insurance Plan

Flexible Planning

Enhance Liquidity through PRMP

Exercise Policy Split

Maintain part of the life insurance protection

Following the policy split, the sum assured of the original policy will be adjusted in proportion to the split ratio. **However, coverage will remain uninterrupted**, and the remaining sum assured will continue to safeguard the insured's protection needs.

The Split Policy to apply for the Policy Reverse Mortgage Programme

Unlock liquidity from the insurance coverage to enhance financial flexibility

Uninterrupted Coverage

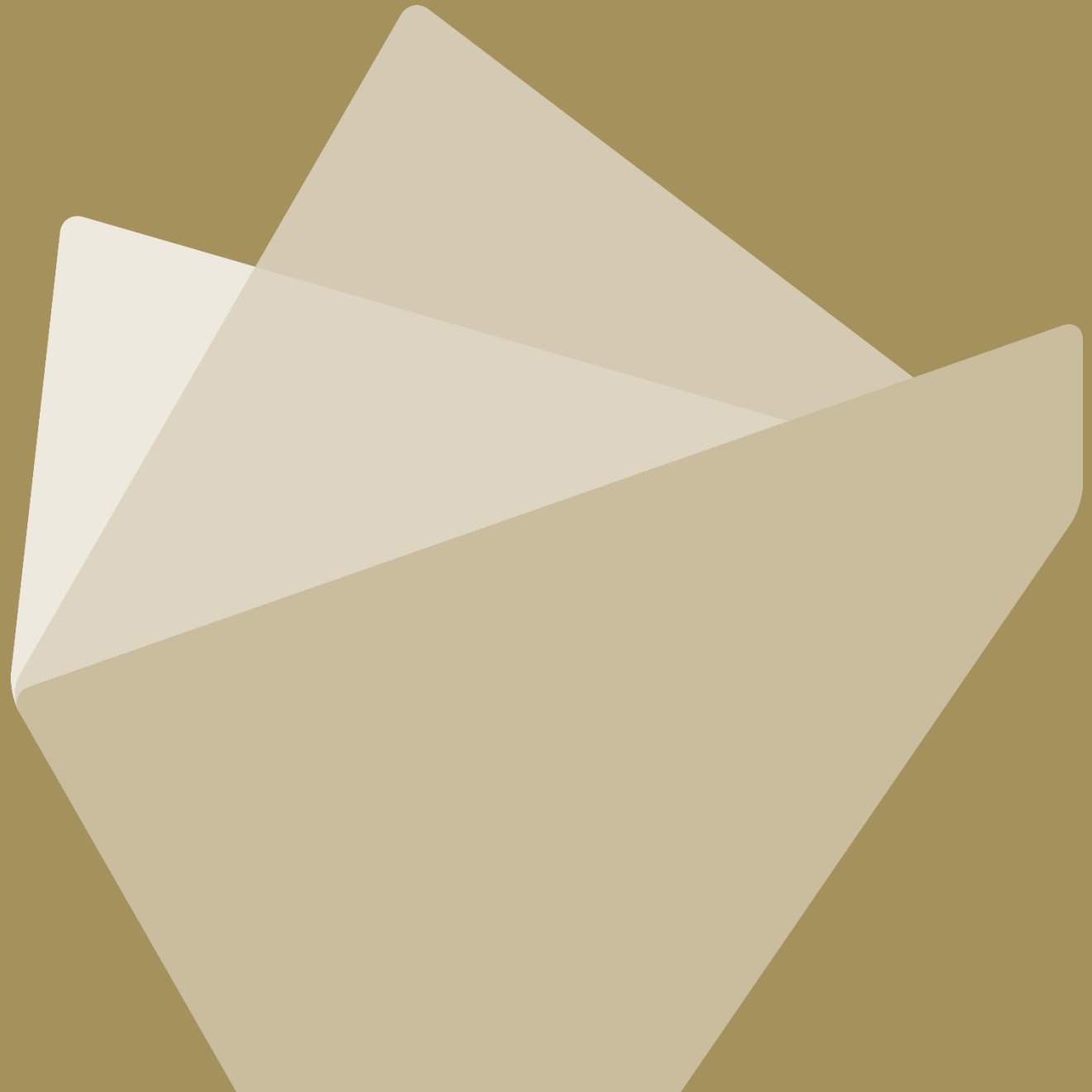
Flexible Allocation

All information relating to the Policy Reverse Mortgage Programme is provided for reference only and should not be relied upon as the sole basis for making any decision. For details of the Policy Reverse Mortgage Programme, please refer to the website of The Hong Kong Mortgage Corporation Limited at www.hkmc.com.hk.

In most circumstances, a Policy Reverse Mortgage Loan becomes due and payable upon the death of the policyholder. The lending institution will, within a specified period, enforce the life insurance policy pledged by the policyholder to fully repay the outstanding Policy Reverse Mortgage Loan. The amount used for repayment will be drawn from the death benefit proceeds of the life insurance policy. If the death benefit exceeds the total outstanding balance of the Policy Reverse Mortgage Loan, the lending institution will refund the entire surplus amount, after repayment of the loan, to the policyholder (or the policyholder's personal representative). If there is any shortfall, it will be borne by the mortgage insurer in accordance with the insurance arrangement with the lending institution. Each loan application may only be secured by one life insurance policy. The aggregate amount of death benefits from all pledged and proposed-to-be-pledged life insurance policies that may be used for annuity calculation is subject to a maximum limit of HKD 15 million. If the aggregate death benefit amount exceeds this limit at the time of application, the application will be considered on a case-by-case basis.
Note: The policyholders may not be able to exercise "Death Benefit Settlement Option", "Beneficiary Flexi Option", "Contingent Owner", "Health Impairment Option", and "Policy Spilt Option" once the policies are assigned.

HEALTHIER, LONGER, BETTER LIVES

Detailed Product Features And Value-added Services



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Product Details Highlights (1/2)

Premium Payment Term / Issue Age

- Single Premium：0 (15 days) – age 75 (subject to our prevailing underwriting rules)
- Standard: age 0 (15 days) – Age 75, Prestige/ Prestige plus: age 18-75

Maximum Issue Age based on Medical Ratings and Country Group

MR/Country	A+	A	B	C
Std	75	75	75	75
B	60	60	60	60
C	55	55	55	55
D	50	50	50	50
E	50	50	50	50
F	45	45	45	45
H	40	40	40	40

- Increase the maximum issue age across medical ratings classes under in Country Groups B&C
- Align the maximum issue age across different country groups for the same underwriting rating class

Benefit Term

- Whole life

Currency and Minimum Sum Assured

- USD; Minimum Sum Assured USD 1,000,000

Policy Loan and Surrender Benefit

- Policy Loan: 90% of the sum of guaranteed cash value
- Surrender Benefit: Guaranteed cash value+ non-guaranteed cash value of the Terminal Bonus (if any) – outstanding debt (if any)

Death Benefit

- If the insured's death occurs on or before the end of 10th policy year : 100% of the sum assured plus the non-guaranteed face value of the Terminal Bonus (if any)
- If the insured's death occurs after the end of 10th policy year , the higher of:
  i. the single premium paid for the basic plan; or
  ii. the Sum Assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be 100% from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by 5% on each policy anniversary starting from the 11th policy anniversary until it reaches 50% and shall remain unchanged thereafter. Together with the non-guaranteed face value of the Terminal Bonus (if any)

The Death Benefit payable will be reduced by Policy Debt (if any)

Product Details Highlights (2/2)

Newly Added

Contingent Owner

- While the policy is in force and the insured is alive, the Owner can designate a Contingent Owner. There is no limit on the number of times Owner can designate, change, or remove a contingent owner during the lifetime of the current insured. Contingent Owner is applicable for Wealth Elite Life Insurance Plan 3 only when the Insured is not the same individual as the Owner.

Newly Added

Policy Split Option

- While the policy is inforce, from the end of the 1st policy year, the Owner can choose to exercise the Policy Split Option. Only one application for exercising the Policy Split Option can be submitted per day.

Death Benefit Settlement Option

- Apart from paying a lump sum Death Benefit, the policy owner may choose to have all or part of the Death Benefit paid by instalment payments to the Beneficiary.

Newly Added

Beneficiary Flexi Option

- After the Owner applies Death Benefit Settlement Option, the owner can also apply for the Beneficiary Flexi Option and sets the Designated Age for the .When the Beneficiary (i) has attained designated age or (ii) is at least age 18 and has been diagnosed with a Specified Illness under Beneficiary Flexi Option with satisfactory medical proof provided to and accepted by us, whichever is earlier, the Beneficiary can choose his/her settlement option to receive the remaining benefit in a lump sum or by regular installment payments.

Newly Added

Health Impairment Option

- Starting from the 3rd policy anniversary, if the Owner is also the insured, the Owner may elect for benefit payment and/or ownership transfer under the Health Impairment Option by making the following designations: the designated payment recipient, the designated ownership recipient, and the designated percentage of policy value. If Owner is diagnosed as a permanent mentally incapacitated person or become unconscious for a certain period due to a Specified Illness under Health Impairment Option, such designated recipient may in accordance with the instructions (i) receive a lump sum benefit payment; or (ii) become the policy owner of part or all of the policy; or (iii) receive a lump sum benefit payment and become the policy owner of part of the policy.

Pre-Underwriting

- The insured undergo full medical underwriting with a specific total life coverage amount determined by the Owner in advance, up to an aggregate limit of US$20,000,000, subject to our approval (“pre-underwriting limit”).Once the Owner’s application for the Pre-underwriting Option is approved, within 36 months from the date of our approval, the Owner can apply for new policies of Wealth Elite Life Insurance Plan 3 via simplified medical underwriting

AIA confidential and proprietary information. Not for distribution.

Note: “Newly Added” indicates that this is a newly added feature compared with the Wealth Elite 2 - Sapphire and Wealth Elite 2 – Ruby

Value-added Services

Newly Added

Future Wishes Arrangement@

The policy owner may designate the Future Wishes Arrangement while the policy is in force, including Death of Insured, Death of Owner and Owner is diagnosed with a Specified Illness under Health Impairment Option or as a permanent Mentally Incapacitated Person, and may designated option(s) for one or more portion(s)(1) under the selected Triggering Event(s)(2)

- Death of Insured: Under "Death Benefit Payout Option" – the Owner can designate a maximum of 2 Successive Beneficiaries and the sequence of the Successive Beneficiaries. Death Benefit Settlement Option and Beneficiary Flexi Option can also be selected for each Beneficiary and Successive Beneficiary.
- Death of Owner: Under each portion of "Policy Continuation Option" – the Owner can designate a maximum of 3 Contingent Owners and their sequence. If the Owner passed away, the Contingent Owner (according to the sequence) will become the new policy owner of the Policy or the relevant portion of the Policy.
- Owner is diagnosed with a Specified Illness under Health Impairment Option or as a permanent Mentally Incapacitated Person: Under "Policy Continuation Option" – the Owner can designate a maximum of 3 Designated Ownership Recipients and their sequence. If the triggering event is exercised, the Designated Ownership Recipient (according to the sequence) will become the new policy owner of the Policy or the relevant portion of the Policy. Under "Benefit Payment Option" – the Owner can designate and a maximum of 3 Designated Payment Recipients and their sequence. If the triggering event is exercised, the Benefit Payment will be paid to the Designated Payment Recipient (according to the sequence)

Newly Added

Transitional Owner Arrangement @

- Transitional Owner Arrangement (TOA): Set a specified age for the contingent owner (which must be age 18 or above) or a specified date (contingent owner must be age 18 or above on the specified date) to transfer ownership of the policy to the contingent owner after the passing of the policy owner. Upon the death of the policy owner (occurs prior to the contingent owner reaches the specified age or specified date), the transitional owner will become the new policy owner for a temporary period and may exercise the limited policy administrative rights as provided under Administrative Actions of Transitional Owner. Upon the contingent owner reaches the specified age or specified date, the contingent owner will become the new policy owner of the current policy. TOA is NOT APPLICABLE to Wealth Elite Life Insurance Plan 3 policies if the Owner and the Insured are the same individual. Contingent Insured under TOA is not applicable to Wealth Elite Life Insurance Plan 3 policies.

Note: "Newly Added" indicates that this is a newly added value-added service compared with the Wealth Elite 2 - Sapphire and Wealth Elite 2 – Ruby

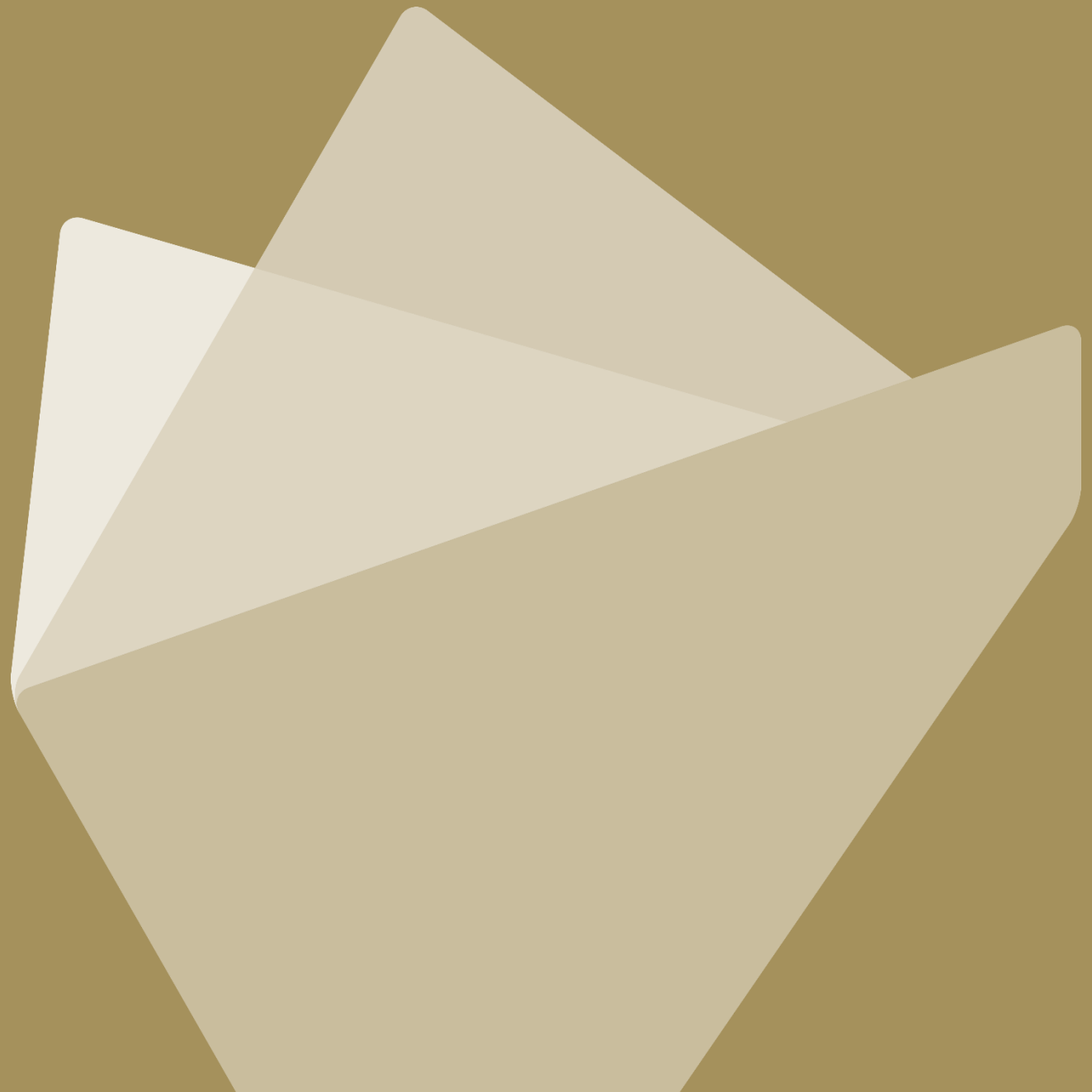
(1) Triggering event of "Death of Insured" must be designated. Triggering events of "Death of Owner" and "Owner is diagnosed with a Specified Illness under Health Impairment Option or as a permanent Mentally Incapacitated Person" are optional designations. Triggering event of "Death of Owner" is only available for designation if the owner and the insured are not the same person. If the Company is notified of the occurrence of more than 1 Triggering Events, the Company will exercise the Future Wishes Arrangement according to the Triggering Event which has been first notified to the Company that such Triggering Event has occurred. If the Company is notified of the occurrence of more than 1 Triggering Events at the same time and if one of the Triggering Events is "Death of Insured", the Company will only exercise the Triggering Event of "Death of Insured", and that all other Triggering Event(s) designated under the Future Wishes Arrangement (including all designations made thereunder) (if any) will be revoked immediately.

(2) Designated Options refers to Policy Continuation Option, Death Benefit Payout Option and Benefit Payment Option. Only Death Benefit Payout Option can be selected under the Triggering Event of "Death of Insured". Only Policy Continuation Option can be selected under the Triggering Event of "Death of Owner". A maximum of 1 portion for Policy Continuation Option and a maximum of 1 portion for Benefit Payment Option can be selected under the Triggering Event of "Owner is diagnosed with a Specified Illness under Health Impairment Option or as a permanent Mentally Incapacitated Person"

@Future Wishes Arrangement and Transitional Owner Arrangement are only available to specified insurance plans and designated policies which meet our eligibility requirements. Future Wishes Arrangement and Transitional Owner Arrangement are value-added services and not product features, therefore they are not offered under the policy contract of Wealth Elite Life Insurance Plan 3. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the . Future Wishes Arrangement and Transitional Owner Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion.

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Commission



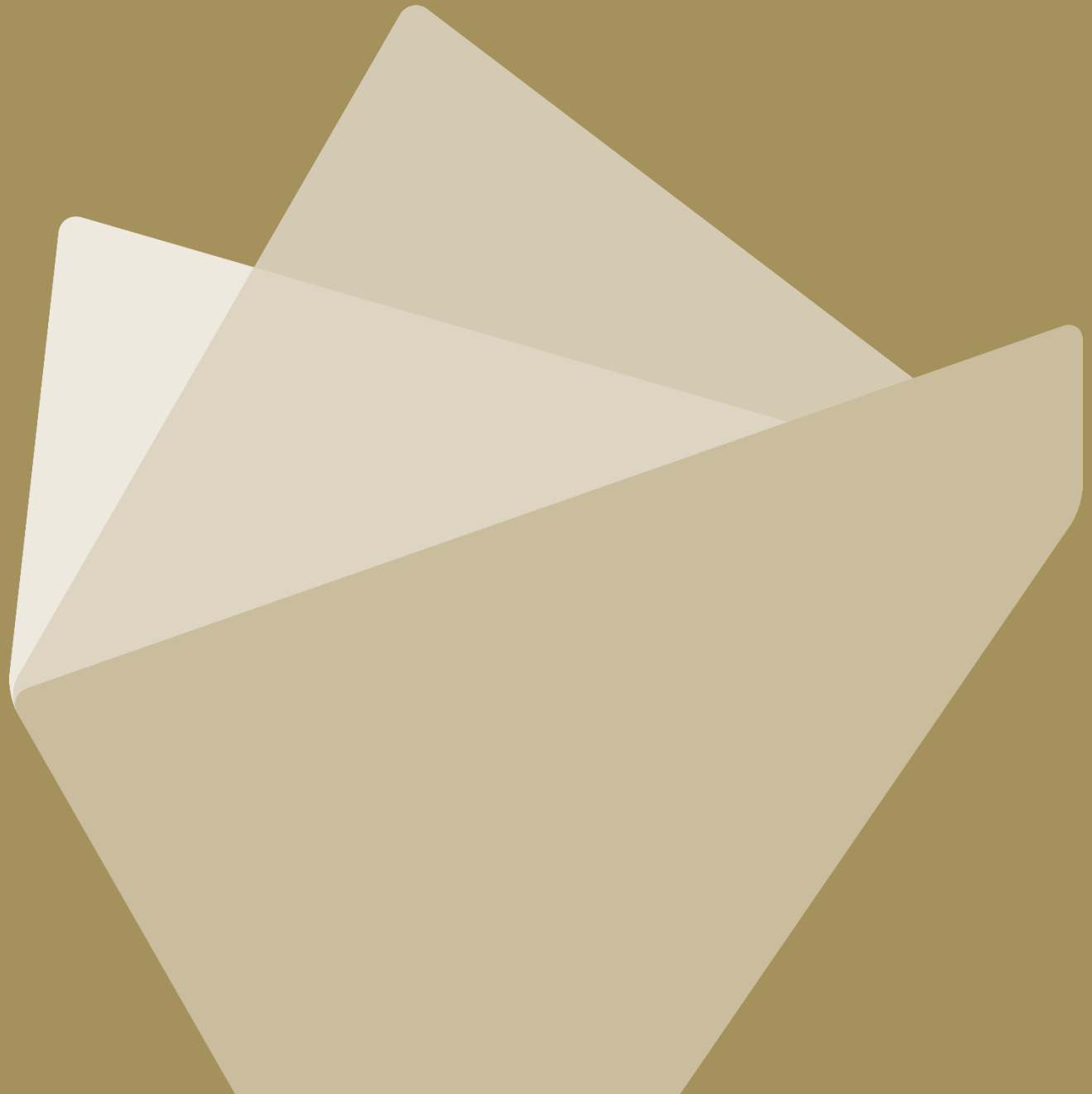
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Commission

	Wealth Elite Life Insurance Plan 3
Single Pay First Year Commission	4%
High Issue Age FYC Reduction	Not Applicable
Extra 10%	Not Applicable

AIA confidential and proprietary information. Not for distribution.

Financial Needs Analysis Form (FNA)



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Mapping in Financial Needs Analysis Form

Questions			
C1. What are your objectives of buying our product? (tick one or more)	A. Financial protection against adversities (e.g. death, accident, disability, etc.)		✓core
	B. Preparation for health care needs (e.g. critical illness, hospitalization, etc.)		
	(i)	The application of the policy meets my insurance objective of providing protection against loss of income during hospital confinement, and it is a medical insurance product with hospital income protection.	
	(ii)	The application of the policy meets my insurance objective of providing protection against increasing expenses for medical and healthcare services, and it is a medical insurance product with hospitalization expense reimbursement benefit.	
	(iii)	The application of the policy meets my insurance objective of providing health protection/critical illness protection for future healthcare services and it offers Lump Sum Payment upon claims of health protection / Critical Illness.	
	C. Providing regular income in the future (e.g. retirement income, etc.)		
	D. Saving up for the future (e.g. child education, retirement, etc.)		
	E. Investment To meet your "Investment" objective indicated above, how would you prefer to manage different investment options/investment choices, if available, under the insurance product? (tick one)		
	(i)	I want to make my own decisions (without any professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/ choices	
	(ii)	I want to make my own decisions (with professional advice to be provided by the authorized insurer and/or licensed insurance intermediaries) to choose and manage different investment options/ investment choices	
	(iii)	I do not want to choose or manage different investment options/ choices	
	F. Others		
	(i)	Payor Benefit	
	(ii)	Critical Illness Payor Benefit	
	(iii)	Waiver of Premium	
	(iv)	Advance payment and Waiver of Premium	
	(v)	Conversion Privilege	

AIA confidential and proprietary information. Not for distribution.

Mapping in Financial Needs Analysis Form

C2. What is your target benefit / protection period / expected timeframe for meeting the target amount for insurance policy? (tick one)	A. <1 year	
	B. 1-5 years	
	C. 6-10 years	
	D. 11-15 years	✓
	E. 16-20 years	✓
	F. > 20 years	✓
	G. Whole of Life	✓
C3. Do you have any financial knowledge and experience, such as life insurance and/ or other financial products (e.g. stocks, bonds, funds, financial derivatives, Mandatory Provident Fund etc.)?*	Yes, I have financial knowledge and experience.	
	No, I did not have any prior financial knowledge and experience but the insurance intermediary has explained to me the insurance concept and knowledge and shared the below materials for my reference. Accordingly, I confirmed that I possess the fundamental insurance concept and knowledge now.	
C4. Considering your risk tolerance level, are you open to explore insurance products that provide non-guaranteed returns?	Yes	✓
	No	
C4a. If you consider to purchase insurance products that offer non-guaranteed returns, what is the maximum percentage of investment in growth assets (such as listed equity, equity mutual funds, physical real estate, real estate funds, private equity funds and private credit funds) for supporting such insurance products which you are willing to accept?	Investment in growth assets ≤ 50%	✓
	Investment in growth assets > 50%	
Max Premium Term		Single pay
Common Report Standard		Applicable

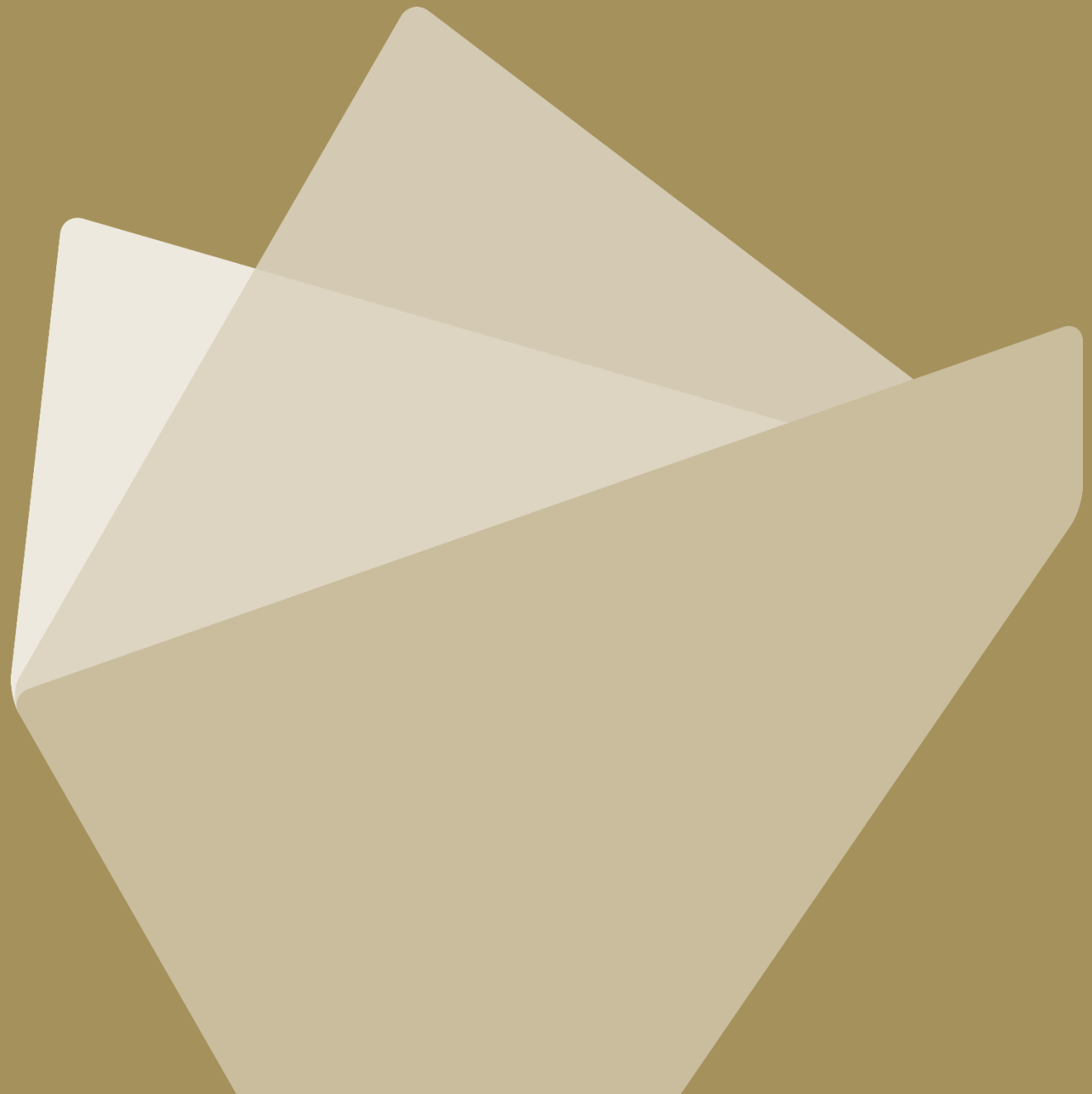
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* Customer must select either “Yes” or “No” for C3; blank is not allowed

✓refers to the choices that can be mapped to apply the product

Product Training Materials

Product Features Details



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Product Features Details

Contingent Owner

Contingent Owner is applicable for Wealth Elite Life Insurance Plan 3 only when the Insured is not the same individual as the Owner

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Contingent Owner



When Owner passes away

- If the Insured is **under age of 18**
  - If the Owner **has NOT designated** a contingent owner → **Successor to the Deceased Owner's estate**
  - If the Owner **has already designated** a contingent owner → Current arrangement: **Contingent Owner***
- If the Insured has **reached age of 18**
  - If the Owner **has NOT designated** a contingent owner → **Insured**
  - If the Owner **has already designated** a contingent owner → Current arrangement: **Contingent Owner***

shall become new owner

✓ In the event of death of Owner, the ownership of the policy will be seamlessly transferred to the contingent owner upon our approval of the contingent owner's application, ensuring wealth are managed according to Owner's wish.

⚠ Upon designation of Contingent Owner, Contingent Owner must have reached age of 18 or above.

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*Provided application for change of ownership submitted by the Contingent Owner is approved by the Company

Revocation of Contingent Owner

Revocation	
1	Owner designates a new Contingent Owner and such designation has been approved by us;
2	Owner's application to remove the existing designation of Contingent Owner has been approved by us;
3	we are notified of the death of the Contingent Owner;
4	we have approved Owner's application to designate a Designated Ownership Recipient under the Health Impairment Option;
5	we have rejected the Contingent Owner's application to change the ownership of the Policy from the Owner to the Contingent Owner;
6	if such designation may constitute a breach of or conflict with any laws, regulations or guidelines, or may render us to incur any liability or potential liability; or
7	[Update on Future Wishes Arrangement] Upon the Company's approval of the Owner's application to designate Future Wishes Arrangement for the Policy, the designation of Contingent Owner for the Policy in the Company's records which has been made prior to the commencement of the Future Wishes Arrangement (if any) will be automatically revoked with immediate effect.

If the existing designation of Contingent Owner is revoked and there is no new designation of Contingent Owner, and if the insured is alive at the time of the Owner's death, the ownership of the policy will be determined according to the policy provisions as if the Contingent Owner has never been designated.

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Product Features Details

Policy Split Option

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How to Exercise Policy Split Option？

1. Owner submits the Company's prescribed form within specified period and **specifies the Split Percentage of the Sum Assured** in the application form

2. Once the application for exercising Policy Split Option is approved, we will **transfer certain policy values of the Policy to the Split Policy** according to the respective sum assured of the Policy and Split Policy

3. The application for Policy Split Option is subject to our prevailing rules and regulation, and the Policy splits into 2 policies according to the split percentage stated by the Owner on the application form. **The new policy number for the Split Policy will be provided by AIA, while the policy number of the current Policy will remain unchanged.**

4. **Owner can apply for different policy options for each of the current Policy and the Split Policy after policy split, such as Health Impairment Option, Policy Split Option**, and change of ownership, subject to our prevailing rules and regulations.

5. **Owner can apply for Policy Split Option again after policy split. Application is limited to once per day.**

Notice

- An Endorsement will be issued upon our approval of the Policy Split Option to record the Split
- **No PGS, FNA and underwriting are required** for applying this Option
- For MCV customers, application of Policy Split Option **does not require authentication** and can be done outside of Hong Kong or Macau

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Conditions for exercising Policy Split Option

1. Owner can exercise Policy Split Option based on his /her need after the **1st Policy Anniversary**

2. **Application for the Option can only be made once per day**

3. The respective sum assured of the Policy and Split Policy **must not be less than the minimum amount we permit** at the time of the application

4. There must not be any outstanding debt and any claims in progress under the Policy at the time of application

5. Once the application of this Policy Split Option is made, **it cannot be withdrawn, changed or reverted**. Endorsement and policy contract for the Split Policy^ will be sent to Policy Owner

   ^ Endorsement and policy contract for the split policy will be sent separately due to system setting

6. **No cooling-off period** will be applicable to the Split Policy

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What will happen after exercising Policy Split Option?

Item	Changes due to the approval of Policy Split Option
Sum Assured and Policy Value	Policy value will be transferred from the Policy to the Split Policy according to the split percentage of the sum assured determined by the Owner on the application form for Policy Split Option. Hence, Sum Assured of the Policy will be reduced
Policy Date, Issue Date and Commencement Date	All dates of the Policy will remain unchanged. All dates of the Split Policy will be the same as the Policy
Policy Number	Agents are required to request for a new policy number for the Split Policy while the policy number of current Policy will remain unchanged
Owner, Contingent Owner (if any), Insured, Beneficiary, assignee (if any)	Remain unchanged for the Policy, where same arrangement will be applied to the Split Policy Owner can choose to change the Owner, Beneficiary and assignee (if any) for both policies after the Policy Split Option is approved
Health Impairment Option	All instructions and designations under Health Impairment Option will be revoked for the Policy, while no arrangements will be defaulted for the Split Policy. Owner can submit requests under the Health Impairment Option after the approval of this Policy Split Option for both Policy and the Split Policy
Death Benefit Settlement Option and Beneficiary Flexi Option	Remain unchanged for the Policy, while lump-sum payment of the Death Benefit will be defaulted for Split Policy. Owner can apply for Death Benefit Settlement Option and Beneficiary Flexi Option after the approval of this Policy Split Option for the Split Policy subject to prevailing rules

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Product Features Details

Death Benefit Settlement Option

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Death Benefit Settlement Option

Customize your Death Benefit Payout for each of the beneficiary



Full payment in a lump-sum

OR



Full payment by instalments
Can select monthly / quarterly / semi-annually / annually instalment

OR



Partial payment by instalments
Can select partial payment to be paid in a lump-sum and the rest amount by instalments

Further customise for instalment payout option



Increasing option
Can select increasing instalments with annual rate of increase from 1% to 100%*
**Annual rate of increase selected by the owner*

OR



Date of first installment option*
Can pre-set first date to pay-out death benefit, which could be 1 year after and within 30 years from the signed date of the Death Benefit Settlement Option application

**Date of death benefit first installment pre-set by the owner*

OR

Attains Designated Age



Last installment payment (by age of beneficiary)
Can pre-set the last installment payment in lump sum by the age of beneficiary

Customise the Death Benefit payout for each of the beneficiaries

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Death Benefit Settlement Option Requirement

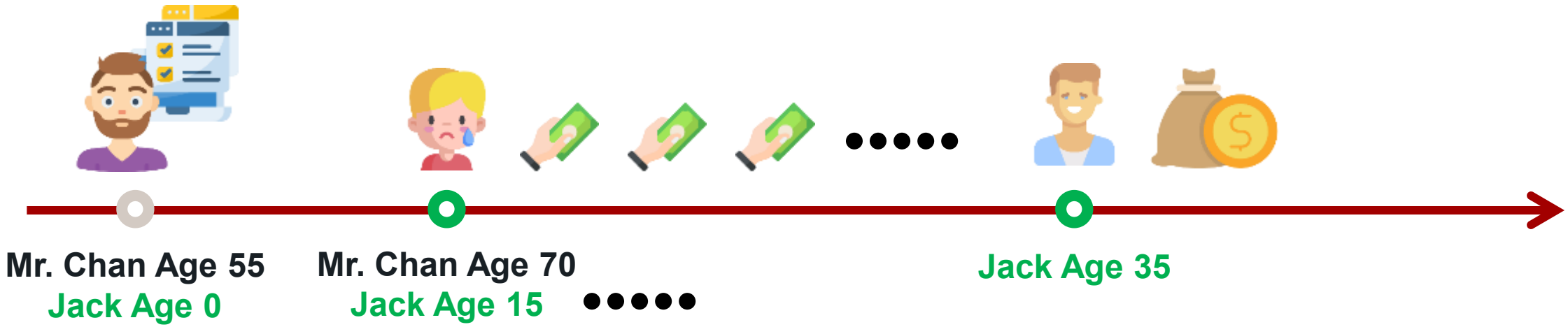
Death Benefit Settlement Option	
1	**During the Insured's lifetime,** the Owner can select the interval and decide the amount of each instalment as well as the date of first installment
2	Part or all of the Death Benefit will be paid in **specific amount at regular intervals**
3	The Death Benefit Settlement Option is not available **if the sum of Death Benefit payable under the policy is less than US$50,000**
4	The total annual payment is at least equal to 2% of the sum of the Death Benefit
5	Remaining Death Benefit will be held by us at a non guaranteed interest rate to be determined by us from time to time at our absolute discretion until the full amount of Death Benefit has been paid to the Beneficiary(ies).The current non-guaranteed annual interest rate is 2%.
6	Date of first installment must be at **least 1 year after and within 30 years** from the signing date of the Death Benefit Settlement Option application. If the Insured passes away after the first installment payment date, the first installment payment of death benefit will be paid immediately after the death claim is approved.
7	If the owner names more **than one beneficiary** in our prescribed form, if any one of the beneficiaries passes away, we will continue to pay the surviving beneficiary's share of the Death Benefit to him/her according the request made under the Death Benefit Settlement Option or Beneficiary Flexi Option (as the case may be).

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Death Benefit Settlement Option

The following examples are hypothetical and are for illustrative purposes and reference only.

Example 1a Last Installment Payment (by age of beneficiary)



Mr. Chan applied Death Benefit Settlement Option at the age of 55 and designated that when Jack reaches the age of 35, the last installment payment of death benefit will be paid in lump sum. 15 years later, Mr. Chan unfortunately passed away at the age of 70 and the death benefit will be paid according to Mr. Chan's choice of Death Benefit Settlement Option. When **Jack reaches the age of 35**, the remaining death benefit will be paid to Jack in a lump sum.

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Death Benefit Settlement Option

Example 1b Last Installment Payment (by age of beneficiary)





Mr. Chan Age 55
Jack Age 0

Jack Age 35

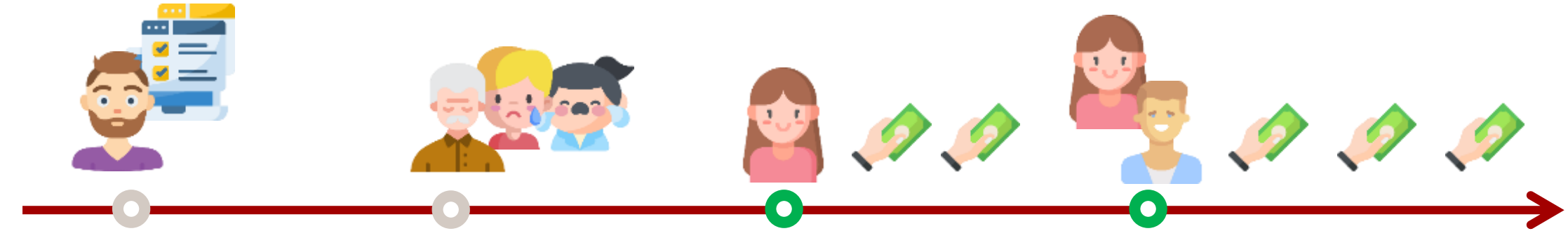
Mr. Chan applied Death Benefit Settlement Option at the age of 55 and designated that when Jack reaches the age of 35, the last installment payment of death benefit will be paid in lump sum. 35 years later, Mr. Chan unfortunately passed away at the age of 90. Since **Jack has reached the age of 35 designated by Mr. Chan during his lifetime**, the death benefit will be paid out immediately.

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The following examples are hypothetical and are for illustrative purposes and reference only.

Death Benefit Settlement Option

Example 2 Select different Death Benefit Settlement Option for each beneficiary



Mr. Chan Age 55
Jack Age 0
Jane Age 5

Mr. Chan Age 70
Jack Age 15
Jane Age 20

Jack Age 20
Jane Age 25

Jack Age 25
Jane Age 30

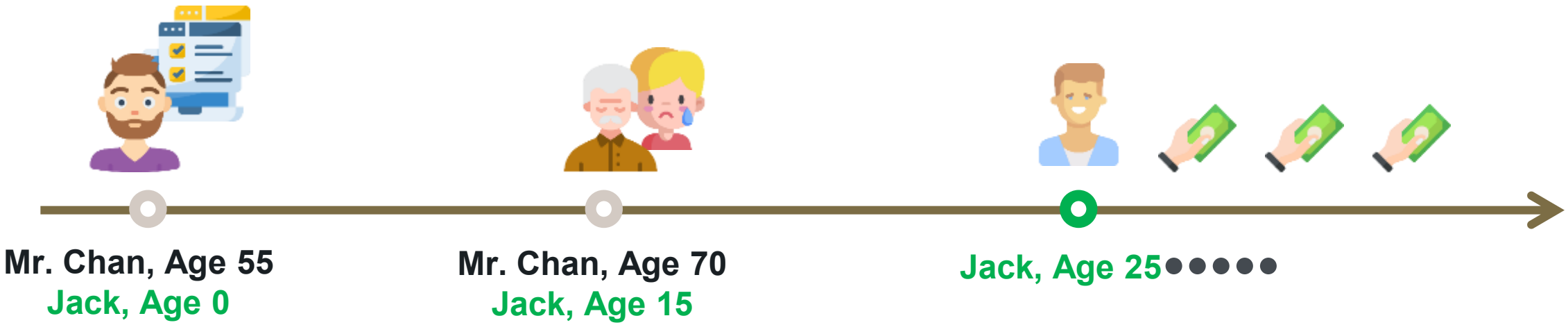
Mr. Chan applied Death Benefit Settlement Option at the age of 55 and designated that US$5,000 would be distributed annually to the beneficiaries – Jack and Jane (his grandsons) respectively, starting from 25 years and 20 years from the date of signing of the application. 15 years later, Mr. Chan unfortunately passed away at the age of 70 where Jack and Jane were 15 and 20 years old respectively at the time. Since **the 25 and 20 years designated by Mr. Chan during his lifetime is not yet reached, the death benefit would not be paid immediately**. When **Jane reaches age 25**, her share of the death benefit will begin to be paid; and Jack's share of death benefit will not yet be paid as **he is still under age 25.** Until **Jack reaches age 25**, his share of the death benefit will begin to be paid.

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Death Benefit Settlement Option

The following examples are hypothetical and are for illustrative purposes and reference only.

Example 3a Set up the Date of First Installment



Mr. Chan, Age 55
Jack, Age 0

Mr. Chan, Age 70
Jack, Age 15

Jack, Age 25●●●●●

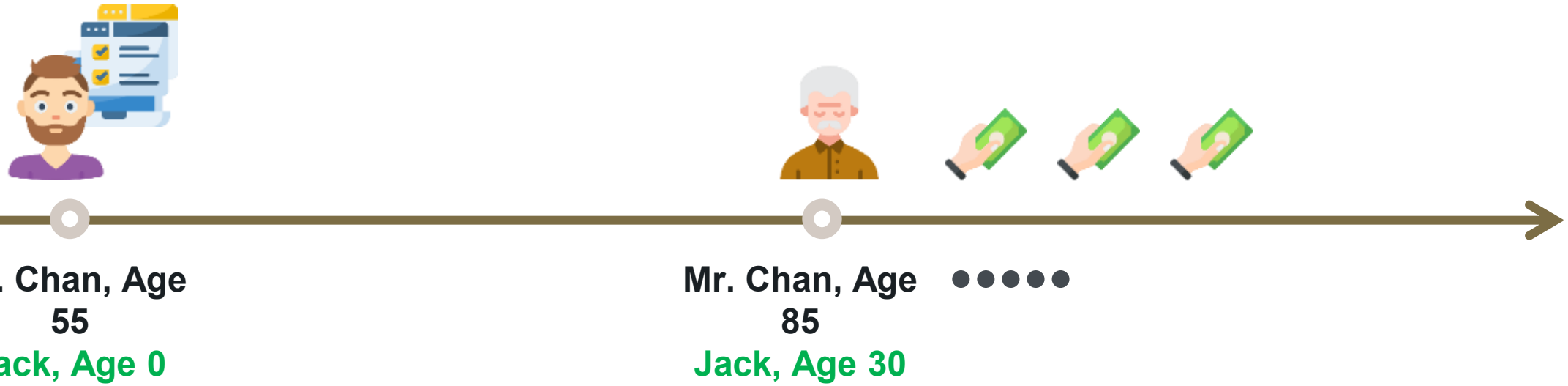
Mr. Chan applied for the Death Benefit Settlement Option at age 55 to issue a death benefit of US$5,000 per year to the Beneficiary – Jack (his grandson) **25 years** after applying for the Death Benefit Settlement Option. 15 years later, Mr. Chan passes away at age 70 when Jack is 15 years old. Since it **has not reached Mr. Chan's previously specified waiting period of 25 years**, the death benefit will not be paid out immediately. The death benefit will only be paid when **Jack is 25 years old**.

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Death Benefit Settlement Option

The following examples are hypothetical and are for illustrative purposes and reference only.

Example 3b Set up the Date of First Installment



Mr. Chan applied for the Death Benefit Settlement Option at age 55 to issue a death benefit of US$5,000 per year to the Beneficiary – Jack (his grandson) **25 years** after applying for the Death Benefit Settlement Option. 30 years later, Mr. Chan passes away at age 85. Since it **has reached Mr. Chan's previously specified waiting period of 25 year**, the death benefit will be paid out immediately.

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Product Features Details

Beneficiary Flexi Option

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Beneficiary Flexi Option

First-in-market* – Beneficiary Flexi Option

Owner and Insured



Beneficiary



While the Owner applies Death Benefit Settlement Option, he can also apply for the Beneficiary Flexi Option and sets **the Designated Age for the beneficiary (For example: Age 25). When the Beneficiary (i) has attained age 25** or (ii) is at least age 18 and **has been diagnosed with a Specified Illness under Beneficiary Flexi Option with satisfactory medical proof provided to and accepted by us, whichever is earlier,** the Beneficiary can choose his/her settlement option to receive the remaining benefit in a lump sum or by regular installment payments.

Owner and Insured



Beneficiary



If the Insured dies, the death benefit will be distributed to the beneficiary in the method as designated by the Owner.

If the beneficiary's share of the unpaid balance of the death benefit is less than US$50,000, the beneficiary can select to have the remaining balance of death benefit paid to him/her in a lump sum or continue to be paid according to the instructions pre-set by the Owner under the Death Benefit Settlement Option until the full amount has been paid.

Beneficiary



After the death of the Insured, the beneficiary has attained the Designated Age (Age 25), he decides to receive the remaining balance of the death benefit in a lump sum. In addition to the above conditions, before the beneficiary reaches the Designated Age, he can apply for the Beneficiary's Settlement Selection if he is at least age 18 and has been diagnosed with a Specified Illness under Beneficiary Flexi Option with satisfactory medial proof provided to and accepted by us.

Pass on the authority from owner to beneficiary
Achieve genuine wealth inheritance

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* First-in-market refers to the Beneficiary Flexi Option's specific feature where the policy owner allows the beneficiary to choose to receive the death benefit payment in accordance with the beneficiary's selected settlement option when the beneficiary has attained the Designated Age selected by the policy owner or when the beneficiary is diagnosed with a Specified Illness under Beneficiary Flexi Option. This feature is first-in-market when compared with the savings insurance products and life insurance products provided by Hong Kong major insurance companies, pioneered by AIA in the FlexiAchiever Savings Plan on 8 January 2025

Death Benefit Settlement Option and Beneficiary Flexi Option



How to apply for the Death Benefit Settlement Option and Beneficiary Flexi Option?

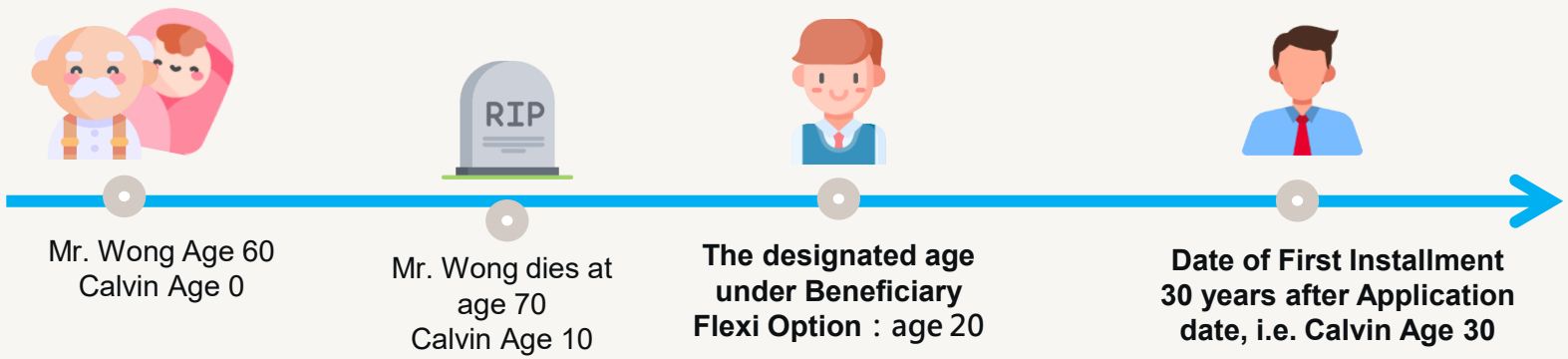
If the owner wants to apply the Death Benefit Settlement Option and Beneficiary Flexi Option, he can notify the Company of their desire to settle the Death Benefit using the Death Benefit Settlement Option and designate the Designated Age under Beneficiary Flexi Option (if applicable) by submitting a hard copy of **the Death Benefit Settlement Option Application Form (OOPOSF75)** during the Insured's lifetime. Next slides is a brief introduction to the application form. Please be reminded that the owner must fill all required fields to continue the application and submit via iChange. The content of application form in next slides is for reference only.

If the beneficiary reaches the Designated Age or has been medically certified with a Specified Illness, he can notify the Company of their desire to settle the remaining balance of his/ her share of the unpaid Death Benefit by using **the Beneficiary's Settlement Option Application Form** in installments or as a lump sum.

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Beneficiary Flexi Option – Application Rules and Important Notice

Application Rules and Important Notice	
1	If the Owner has selected the Beneficiary Flexi Option, and if the date of First Installment in the application of DBSO conflicts with the Designated Age, the Designated Age under Beneficiary Flexi Option shall prevail.

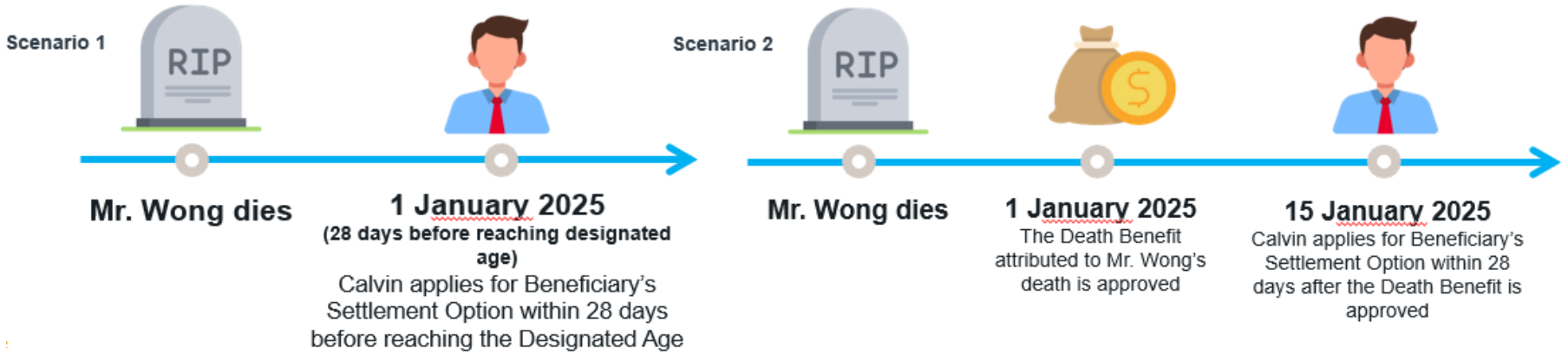


Under this scenario, Calvin can apply for Beneficiary's Settlement Selection at age 20

2	If the Insured dies after the beneficiary has attained the Designated Age, the beneficiary can apply to select the settlement option for his/her share of the unpaid balance of the death benefit during the application of death claim. The Beneficiary's Settlement Selection will be subject to the settlement options made available by the Company under the Beneficiary Flexi Option at the time of the beneficiary's application.
3	If the Insured dies before the beneficiary reaches the Designated Age, beneficiary can apply for Beneficiary's Settlement Selection within 28 days before he reaches the Designated Age.

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Beneficiary Flexi Option – Application Rules and Important Notice

Application Rules and Important Notice	
4	If the beneficiary has not selected any Beneficiary's Settlement Selection using our prescribed form within 28 days before the beneficiary reaches the Designated Age (if the insured dies before the beneficiary reaches the Designated Age) or within 28 days after we have approved the death claim (if the insured dies after the beneficiary reaches the Designated Age), the beneficiary's share of the unpaid balance of the Death Benefit will continue to be paid according to the Owner's request made under the Death Benefit Settlement Option until the full amount has been paid.
	
5	The beneficiary **can only change the settlement option once a year.**
6	The Designated Age must be age 18 or above

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Beneficiary Flexi Option – Application Rules and Important Notice

Application Rules and Important Notice	
7	The beneficiary will only start to receive his / her share of the unpaid balance of the death benefit according to his / her selected Beneficiary's Settlement Selection when the Beneficiary's Settlement Selection becomes effective upon the beneficiary (i) has attained the Designated Age or (ii) has been diagnosed with a Specified Illness under Beneficiary Flexi Option.
8	Before the Beneficiary's Settlement Selection becomes effective, we will pay the beneficiary's share of the death benefit to him/her according to the owner's request made under the Death Benefit Settlement Option. Once the Beneficiary's Settlement Selection under Beneficiary Flexi Option becomes effective, we will pay the beneficiary's share of the unpaid balance of the Death Benefit to him/her according to the Beneficiary's Settlement Selection.
9	If the beneficiary has not selected any Beneficiary's Settlement Selection, or the Beneficiary's Settlement Selection does not become effective for whatever reason, we will pay the beneficiary's share of the unpaid balance of the Death Benefit to him/her according to owner's request made under the Death Benefit Settlement Option until the full amount has been paid.
10	If the unpaid balance of the Death Benefit is less than US$50,000, the beneficiary can only select to have the remaining balance of the death benefit in a lump sum or continue to be paid according to the Death Benefit Settlement Option selected by the owner until the full amount has been paid.
11	Assessment of beneficiary's request according to our prevailing rules and conditions, and we reserve the right to reject the beneficiary's request if satisfactory medical proof of the beneficiary's Specified Illness has not been provided to us or has not been accepted by us.
12	Payments made according to the Beneficiary's Settlement Selection are subject to our prevailing rules and conditions, and if the beneficiary's share of the unpaid balance of the death benefit is less than US$50,000 when we process the first payment under the Beneficiary Flexi Option for such beneficiary, the entire remaining unpaid balance of the death benefit will be paid to the beneficiary in a lump sum.
13	The remaining amount of the beneficiary's share of the death benefit will be left with our Company to accumulate interest at a non-guaranteed interest rate determined by us, until the full amount has been paid to the beneficiary.

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Product Features Details

Health Impairment Option

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First-in-market^ Health Impairment Option

The Mental Incapacity Option only protects mentally incapacitated persons."

After payment is made under the Mental Incapacity Option, policyholder no longer can manage the remaining policy value.

What if the policyholder becomes coma?

How can someone can receive payment and transfer policy's ownership to a trusted family member at the same time?



^First-in-market refers to the Health Impairment Option's specific feature where the policy owner can designate up to 2 different designated recipients and elect for both benefit payment and transfer of ownership under this option at the same time. This feature is first-in-market when compared with the savings insurance products and life insurance products provided by Hong Kong major insurance companies, pioneered by AIA in the Wealth Generation Savings Insurance Plan on 23 June 2025.

First-in-market^ Health Impairment Option

Starting from the end of 3rd policy year, policyholder (must also be the insured) can exercise this option.....

Policyholder can designate a percentage of the policy value in advance and

i. **Benefit Payment** with designated percentage of policy value from 10% to 100%: designate a **Designated Payment Recipient**; or

Market First

ii. **Ownership Transfer**@ with designated percentage of policy value from 10% to 100%: designate a **Designated Ownership Recipient**; or

Market First

iii. The sum of the designated percentage of policy value must be 100% for **Benefit Payment and Ownership Transfer**@ respectively: apply to designate **a Designated Payment Recipient and a Designated Ownership Recipient** (Can be the same or different person)



If the policyholder is diagnosed with a Specified Illness (e.g. Apallic Syndrome^ or Coma#) or as a permanent Mentally Incapacitated Person*, (i) Designated Payment Recipient can on behalf of Policyholder to receive the payable amount which equal to a designated percentage of policy value designated by Policyholder and / or (ii) Designated Ownership Recipient can receive part or all of the ownership with a designated percentage of policy value designated by Policyholder.

*Mental incapacity means a person who is incapable, by reason of mental incapacity (as defined under the Mental Health Ordinance, Cap. 136 of Hong Kong Ordinance or under Article 122 of the Macau Civil Code, depending on the place where the Policy is issued), of managing and administering his property and affairs and which shall be supported by Diagnosis of 2 Registered Medical Practitioners who are psychiatrists or neurologists (or proof provided pursuant to applicable laws which is acceptable to us).

^Apallic Syndrome means universal necrosis of the brain cortex with the brainstem remaining intact. A definite Diagnosis of apallic syndrome must be confirmed by a Registered Medical Practitioner who is a neurologist, and the condition must be medically documented for at least one (1) month.

#Coma means a state of unconsciousness with no reaction or response to external stimuli or internal needs, which is associated with a permanent neurological deficit, persists continuously for at least ninety-six (96) hours, and requires the use of a life support system. The Coma must be diagnosed and confirmed by a Registered Medical Practitioner who is a neurologist. Irrespective of the above, Coma resulting directly from self-inflicted injury, alcohol or drug mis-use is excluded.

^First-in-market refers to the Health Impairment Option's specific feature where the policy owner can designate up to 2 different designated recipients and elect for both benefit payment and transfer of ownership under this option at the same time. This feature is first-in-market when compared with the savings insurance products and life insurance products provided by Hong Kong major insurance companies, pioneered by AIA in the Wealth Generation Savings Insurance Plan on 23 June 2025.

@You must apply after the 3rd policy anniversary

Conditions applicable to Health Impairment Option

Conditions applicable to Health Impairment Option	
1	**Owner and the Insured must be the same person at the time** of (i) Owner's application to designate, change or remove the Designated Payment Recipient and/or the Designated Ownership Recipient; (ii) Owner's application to designate or change the Designated Percentage of Policy Value for Benefit Payment and/or Ownership Transfer; (iii) the Designated Payment Recipient's application for Benefit Payment; and (iv) the Designated Ownership Recipient's application for Ownership Transfer
2	We must have received **satisfactory proof** on Owner's diagnosis of a Specified Illness under Health Impairment Option or on Owner's condition as a permanent Mentally Incapacitated Person before making any Benefit Payment or Ownership Transfer under the Health Impairment Option
3	The designated ownership recipient and the designated payment recipient must be **at least 18 years old** and be the Owner's spouse, child, parent, grandchild or any other relationship related to the Owner as approved by the Company
4	The designated ownership recipient and the designated payment recipient must provide an indemnity to us against all losses suffered by us, and they must also undertake to take such actions to enable us to (a) comply with any legal or regulatory obligations; or (b) exercise our rights in relation to the Health Impairment Option.
5	Benefit Payment under the Health Impairment Option can only be made **once** under the Policy. Ownership Transfer under the Health Impairment Option can only be made **once** under the Policy

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Conditions applicable to Health Impairment Option

Conditions applicable to Health Impairment Option	
6	If there is a dispute or we have reasonable belief that there may be a dispute on the Health Impairment Option between the Designated Payment Recipient, Designated Ownership Recipient, Beneficiary(ies), guardian, committee, attorney and/or any other person, or if we may incur liability as a result of us making payment or transferring ownership under this option, **we have the right to withhold the payment or transfer of ownership under this option until such dispute or matter is resolved to our satisfaction.**
7	Once we have paid the Benefit Payment to the Designated Payment Recipient or we have made the Ownership Transfer to the Designated Ownership Recipient in the event the Owner is diagnosed with a Specified Illness under Health Impairment Option or as a permanent Mentally Incapacitated Person, **such payment or ownership transfer cannot be cancelled or reversed for whatever reason, including if the Owner has subsequently recovered from such illness.**
8	**We have the right to revoke the designation of the designated payment recipient or the designated ownership recipient, or to withhold or reject the payment or transfer of ownership under this option,** if such designation or payment or transfer of ownership may constitute a breach of or conflict with any law or may render us to incur or potentially incur any liability.
9	**Under no circumstances shall we be liable** to the Owner, the Designated Ownership Recipient, Designated Payment Recipient, Beneficiary(ies), guardian, committee, attorney and/or any other person as a result of payment or ownership transfer made pursuant to this option in accordance with the terms and condition of Policy
10	We **reserve the right** to change the administrative rules applicable to the Health Impairment Option **from time to time**

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Conditions applicable to Ownership Transfer

Conditions applicable to Ownership Transfer	
1	There is no Policy Debt and no claim in progress under this Policy
2	The Designated Percentage must be between 10% and 100%, we have the right to change the Minimum and Maximum Designated Percentage from time to time
3	If the Designated Percentage of Policy Value is less than 100%, after transfer of ownership of part of this Policy to the Designated Ownership Recipient, the sum assured of the split policy being held by the Designated Ownership Recipient as the owner must not be less than the minimum sum assured we permit at the time of the Designated Ownership Recipient's application.
4	The Designated Ownership Recipient has satisfied our customer due diligence requirements and has provided us with all of the information we need to comply with our customer due diligence requirements and the requirements under the Anti-Money Laundering and Counter-Terrorist Financing Ordinance and any other applicable laws and guidelines

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Health Impairment Option

The following cases are hypothetical and are provided for illustration purposes only.



The recipient can only be paid a designated percentage of the policy value on the approval date or a share of a designated percentage of the policy value as previously designated by the policyowner. We will deduct any outstanding balance under the policy before making any payment. Unless the policy is surrendered during the period due to payments are being made under this option, the policy value will continue to accumulate.

Example 1

Premium Payment Term: Single Premium

Exercise “Health Impairment Option” after 3 years and designate Mrs. Chan as the designated payment recipient and designate payment of 100% of the policy value.

Mr. Chan was diagnosed as a permanently mentally incapacitated person at the age of 70. After we approved Mrs. Chan’s application, Mrs. Chan was paid the full policy value as the designated recipient on behalf of Mr. Chan.









Age 50 **Age 53 ●●●** **Age 70** **Policy Termination**

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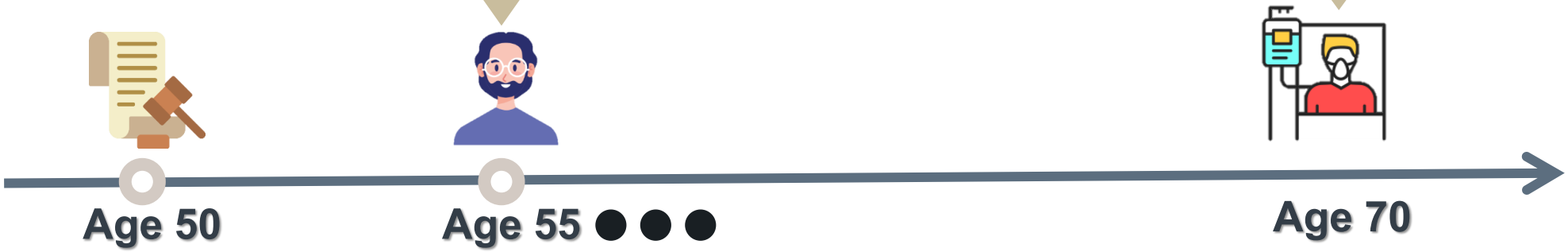
Health Impairment Option

The following cases are hypothetical and are provided for illustration purposes only.

Example 2a

Exercise “Health Impairment Option” after 5 years and designate Mrs. Chan as the designated ownership recipient and designate ownership transfer of 100% of the policy value.

Mr. Chan was diagnosed as Apallic Syndrome at the age of 70. After we approved Mrs. Chan’s application, Mrs Chan get the ownership of full policy value as the designated ownership recipient on behalf of Mr Chan.



Example 2b

Exercise “Health Impairment Option” after 5 years and designate Mrs. Chan as the designated ownership recipient and designate ownership transfer of 30% of policy value.

Mr. Chan was diagnosed as Apallic Syndrome at the age of 70. After we approved Mrs. Chan’s application, Mrs. Chan get the ownership of the splited policy with 30% of original policy value as the designated ownership recipient, Mr. Chan still the ownership of the rest of 70% of the original policy value.



Health Impairment Option

The following cases are hypothetical and are provided for illustration purposes only.

Example 3

The total of the specified percentages of policy value transferred must be 100%.

Exercise “Health Impairment Option after 5 years and designate **Mrs. Chan as the designated payment recipient** and designate payment of **50%** of the policy value. In addition, **designate his son Andy as the designated ownership recipient** and designate ownership transfer of **50%** of the policy value

Mr. Chan was **diagnosed as Coma** when he is aged 70

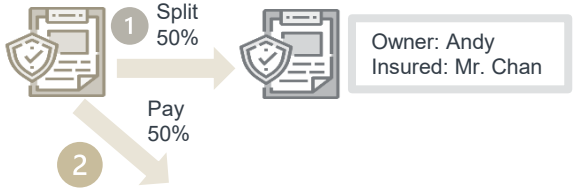






Age 50 **Age 55●●●** **Age 70**

Scenario 1 After Andy’s application was approved, Mrs. Chan applied.





The application of Mrs. Chan (designated payee) was subsequently approved. The policy will terminate immediately after we pay the designated payee.

Scenario 2 Andy and Mrs. Chan apply at the same time, or
After Mrs. Chan’s application was approved, Andy applied.



Policy transfer to designated Andy (Policyowner)

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Health Impairment Option

The following cases are hypothetical and are provided for illustration purposes only.

Example 4

Exercise “Health Impairment Option” after 5 years and designate Mrs. Chan as the designated payment recipient and designate payment of 20% of the policy value. In addition, designate his son Andy as the designated ownership recipient and designate ownership transfer of 30% of the policy value.



Age 50 Age 55 ● ● ●



The sum of designated percentage of **benefit payment and ownership transfer** is 50%.

The sum of designated percentage of benefit payment and ownership transfer **must be 100%:** apply to designate a designated payment recipient, a designated ownership recipient

Example 5

Exercise “Health Impairment Option” after 5 years and designate Mrs. Chan as the designated payment recipient and designate payment of 99% of policy value. In addition, designate his son Andy as the designated ownership recipient and designate ownership transfer of 1% of the policy value



Age 50 Age 55 ● ● ●



If the designated percentage with ownership transfer at **1%** is lower than the minimum amount.

After the partial transfer of ownership of this policy to the designated owner, the principal amount of the policy held by the designated owner as the policy owner must not be less than the minimum amount approved by us when approving the application.

Revocation of Health Impairment Option



Please note that the designation(s) under Health Impairment Option of this Policy will be **cancelled and revoked** if any of the following occurs:

Revocation of Health Impairment Option	
1	We are notified of the death of the insured;
2	the Designated Payment Recipient dies, or the application for Benefit Payment has been rejected by us, the designation of the Designated Payment Recipient will be automatically revoked;
3	the Designated Ownership Recipient dies, or the application for Ownership Transfer has been rejected by us, the designation of the Designated Ownership Recipient will be automatically revoked;
4	Any change of policy owner of the policy , unless such action has been made pursuant to the Health Impairment Option;
5	Exercising any of the benefits or options of the policy or withdraw any policy value from the policy which triggers a reduction of the sum assured of the policy , unless such action has been made pursuant to the Health Impairment Option;
6	We are notified or become aware that the policy owner has been adjudged bankrupt or bankruptcy proceedings have been initiated against the policy owner;
7	We are notified or become aware that there is a guardian or committee appointed under the Mental Health Ordinance (Cap. 136 of the Laws of Hong Kong) (or a guardian or committee appointed under similar laws in the place where the Policy is issued) or an attorney appointed by the policy owner pursuant to an enduring power of attorney covering the policy (except if we have received the written consent of such guardian, committee or attorney (as the case may be) for us to make the benefit payment to the designated payment recipient and/or to make the ownership transfer to the designated ownership recipient); or
8	[Update on Future Wishes Arrangement] Upon the Company's approval of the Owner's application to designate Future Wishes Arrangement for the Policy, all designations of Designated Ownership Recipient and Designated Payment Recipient for the Policy in the Company's records which have been made prior to the commencement of the Future Wishes Arrangement (if any) will be automatically revoked with immediate effect.

If the designations made by the Owner under this option have been revoked, we will reject all applications for Benefit Payment and Ownership Transfer received by us and which are in progress. If Ownership Transfer or Benefit Payment has already been made before we are notified of the death of the Insured, regardless of the date of death of the Insured, the amount of the Death Benefit payable will be calculated by reference to the latest Sum Assured of this Policy on the date of our approval of such payment.

Health Impairment Option - Acceptable Relationship List

Designated Ownership Recipient
Acceptable Relationship List to Owner

- Spouse
- Children
- Parents
- Grandchildren

Designated Payment Recipient
Acceptable Relationship List to Owner

- Spouse
- Child
- Parents
- Grandparents
- Grandchildren
- Brothers and Sister
- Brothers and Sisters (Half)
- Nephew / Niece
- Uncle (Parent's brother) / Aunt (Parent's sister)
- Fiancé / Fiancée
- Son-in-law / Daughter-in-law
- Stepfather/Stepmother (legally married)
- Stepchildren
- **Cousin**
- **Cohabiting Domestic Partner**
- **(can be same or opposite sex gender)**



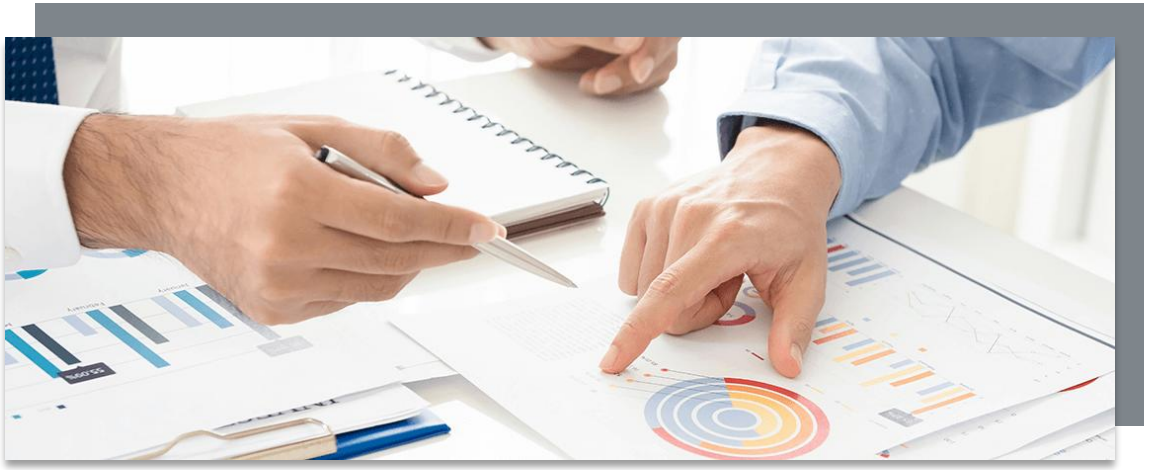
Note: Acceptable relationships for the Health Impairment Option will be listed on the designated form and may be subject to change from time to time.

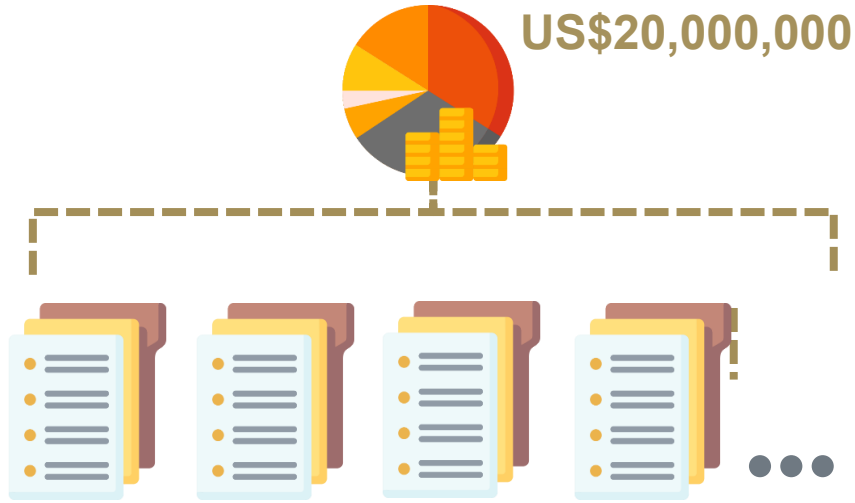
Product Features Details

Pre-Underwriting Option

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Pre-Underwriting Option





When applying for their first Wealth Elite Life Insurance Plan 3 policy, the insureds can undergo medical underwriting with a specific life coverage amount determined by them (subject to our approval) in advance based on their protection needs, up to an aggregate limit of **US$20,000,000** for each insured. Once approved, **within 36 months**, the customer can apply for a new Wealth Elite Life Insurance Plan 3 policy for the same insured with a simplified medical underwriting, as long as **the total sum assured does not exceeded the total life coverage amount that has been approved in the previous medical underwriting process**. The Insured will not be required to undergo medical underwriting and will only need to consent to pre-set **health questions***. If the result of medical underwriting doesn't meet our requirement, AIA has right to reject the application of pre-underwriting option.

*If the customer fails to disclose or withhold pre-existing health conditions, the approval of the policies or future claims will be affected.

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Pre-Underwriting Option

1. This option is only applicable to Insured:
   - age 60 or below
   - residents in country group A+/A
   - Standard, Prestige and Prestige Plus

2. If we approved the Pre-Underwriting Option, except the medical underwriting, other requirements of policy application (e.g. financial underwriting, AML requirements) will remain unchanged.

3. Non-medical limit is not applicable to the Pre-Underwriting Option

4. After the Pre-Underwriting Option is approved, if (1) the Insured applies for another policy with a medical report of worse health status, (2) there are any claims or pending claims under the insured's policy, or (3) the insured does not pass the pre-set health question, we will consider as adverse health status. As such, a full medical underwriting will be required.

5. The approved Pre-Underwriting Option will no longer be available when Wealth Elite Life Insurance Plan 3 are no longer offered. We will give corresponding customers a written notice 30 days before product closure of Wealth Elite Life Insurance Plan 3.

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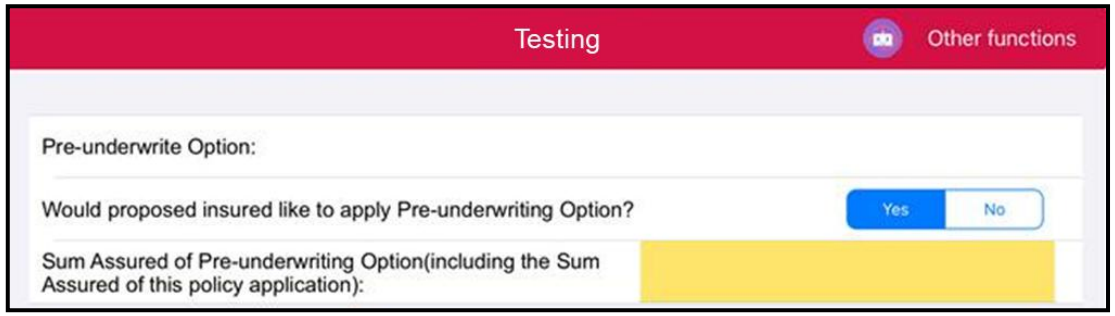
Pre-Underwriting Option

How to apply?

Step1:

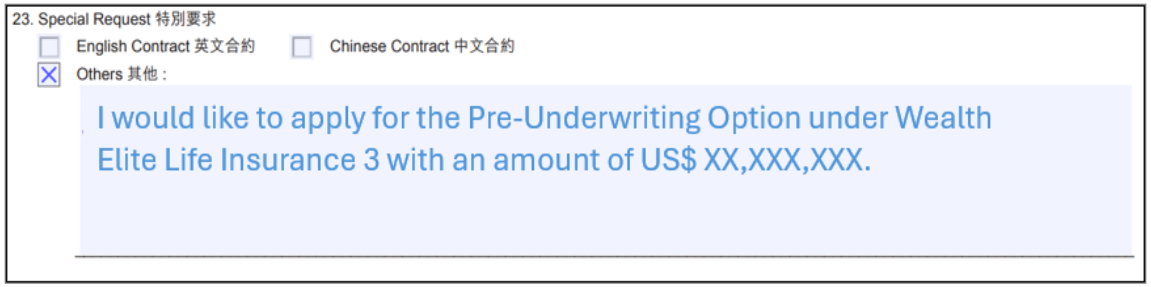
iPoS:

During the policy application, please select “Pre-Underwriting Option” and input the amount of “Pre-Underwriting Option” that customer would like to apply. The amount must include the sum assured of the first policy.



Wealth Series Application Form:

During the policy application, fill in **“I would like to apply for the Pre-Underwriting Option under Wealth Elite Life Insurance Plan 3 with an amount of US$XX,XXX,XXX.”** on the Wealth Series Application Form (HK: OPUAIF48 / Macau: OPMCUF27) – “Details Of Insurance Applied For” – 23. Special Request – Others and signs the application. The amount must include the sum assured of the first policy.



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Pre-Underwriting Option – First Application

How to apply for "Pre-underwriting Option"?

Step 2 : **Medical Underwriting** will be undergone **based on the amount inputted for "Pre-Underwriting Option"**. **Other requirements of policy application** (e.g. financial underwriting, AML requirements) will **remain unchanged**, **according to the Sum Assured stated on the PGS**.

Step 3 : Once the underwriting is complete and "Pre-Underwriting Option" is approved, the customer is required to **state the acceptance of the option** by **submitting the following declaration with amendment form**:

"I hereby understand that the Pre-Underwriting Option has been approved. I have an option to apply other new policy(ies) of **Wealth Elite Life Insurance Plan 3**(subject to product availability) by simplified medical underwriting for the same insured up to Sum Assured of US$X,XXX,XXX on or before DD/MM/YYYY. The insured needs to complete pre-set health questions truthfully and other requirements of policy application will remain unchanged. If the Insured fails to disclose or withhold any pre-existing health condition, the validity of the concerned new policy(ies) or future claims will be affected. If the answer of pre-set health questions do not meet our requirement, the insured will need to undergo full health underwriting and complete full health questions in standard application form. AIA has a right to decline any application via pre-underwriting option if the medical underwriting result is unsatisfied. The approved pre-underwriting option will be terminated upon product closure of **Wealth Elite Life Insurance Plan 3**, and any approved pre-underwriting limit cannot be transferred to any existing or other new AIA policies or products. AIA will issue a written notice 30 days before product closure, any new application submitted after product closure will not be accepted. I also acknowledge that the Pre-Underwriting Option will be effective after the premium of this Policy is paid in full"

Step 4 : Once the declaration is confirmed and required premium are fully paid, we will issue the policy with the "Pre-underwriting Option."

New policy(ies) of Wealth Elite Life Insurance Plan 3 applied by simplified medical underwriting will not affect the calculation of commission and case Count.

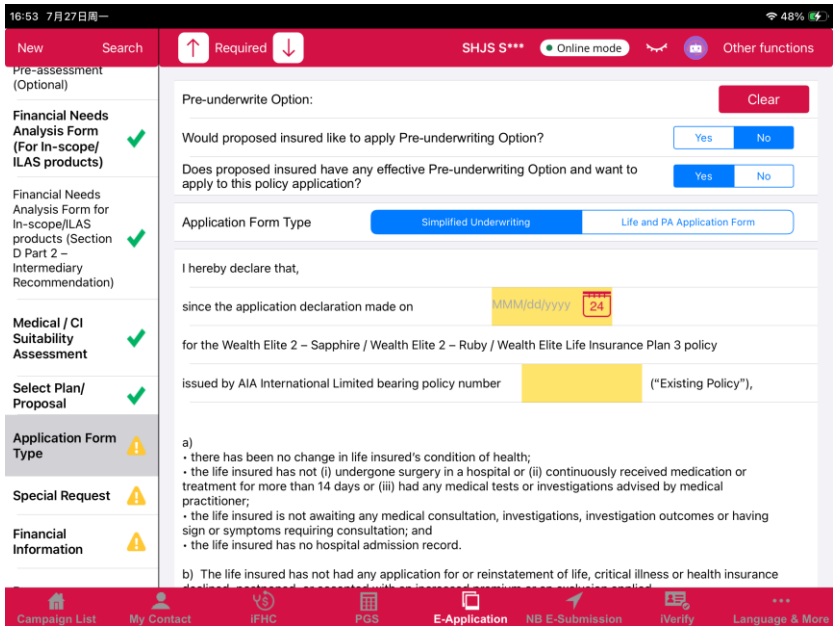
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Pre-Underwriting Option – First Application

How to apply for a new Wealth Elite Life Insurance Plan 3 policy with the approved life coverage amount?

The Owner may consent to the health questions* through **iPoS's "Application Form Type" by choosing the "Simplified Underwriting" option** or through a **written form "Wealth Elite Life Insurance Plan 3 – SIO Declaration Form OPUAIF09(WE3**)" and entering the **signature date** and **policy number** of the first inforce Wealth Elite Life Insurance Plan 3 policy.
*If the policy owner withholds or fails to disclose pre-existing health conditions, the approval of the policies or future claims will be affected.

iPoS



Paper copy application method

I hereby declare that, since the application declaration made on _____ for the Wealth Elite 2 – Sapphire / Wealth Elite 2 – Ruby / Wealth Elite Life Insurance Plan 3 policy issued by AIA International Limited bearing policy number _____ ("Existing Policy"),

a)
- there has been no change in life insured's condition of health;
- the life insured has not (i) undergone surgery in a hospital or (ii) continuously received medication or treatment for more than 14 days or (iii) had any medical tests or investigations advised by medical practitioner;
- the life insured is not awaiting any medical consultation, investigations, investigation outcomes or having sign or symptoms requiring consultation; and
- the life insured has no hospital admission record.

b) The life insured has not had any application for or reinstatement of life, critical illness or health insurance declined, postponed, or accepted with an increased premium or an exclusion applied.

I also understand AIA International Limited will rely on the information including all disclosures and declarations that I and/or the life insured have provided in the application for the Existing Policy (as defined above) to consider this new insurance policy application, and this SIO Declaration Form and the disclosures and declarations made under the Existing Policy shall form the basis of the Wealth Elite Life Insurance Plan 3 policy contract (to be issued if this insurance policy application is approved) between the Applicant / Owner and AIA International Limited.

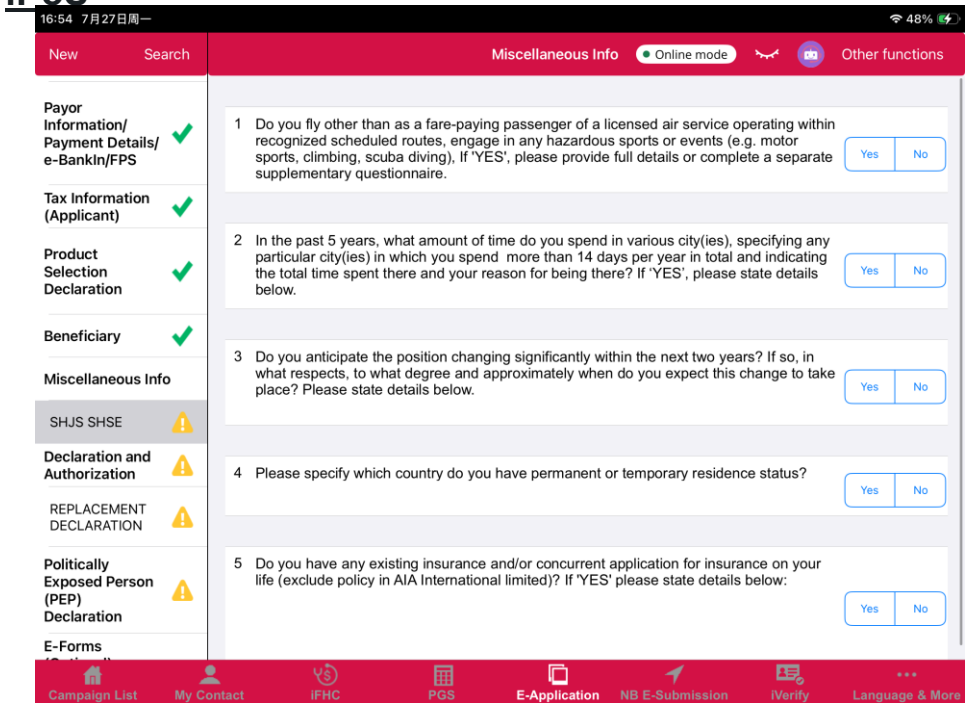
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Pre-underwriting Option – Subsequent Application

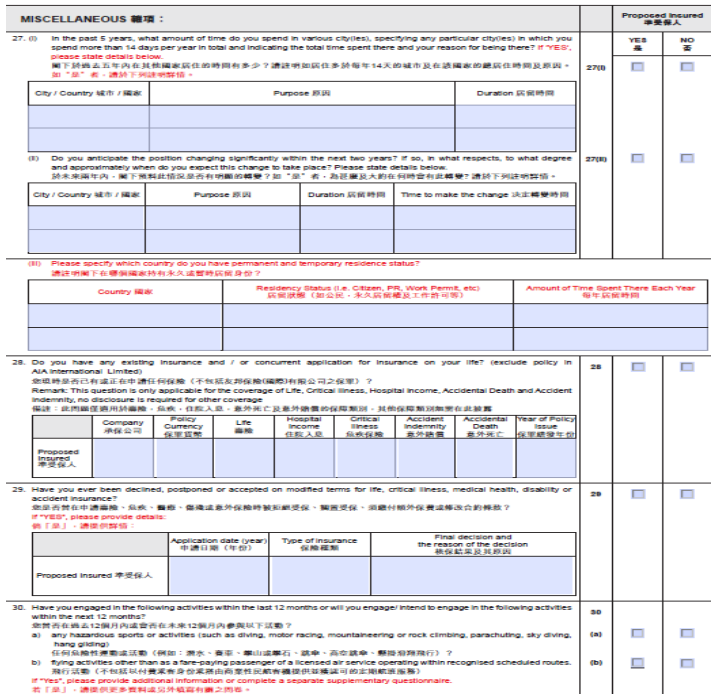
Is there any Miscellaneous questions when using the already approved Pre-underwriting Option to apply for new policies?

Besides the questions in the above mentioned SIO Declaration Form, customers are required to answer the miscellaneous questions. If iPoS is used for policy application, customers can answer the miscellaneous questions in "Miscellaneous Info" after declaring "Simplified Underwriting" under "Application Form Type". If a written application form is used, customers must complete "Wealth Preserver Series Application Form (Hong Kong: OPUAIF48 / Macau: OPMCUF27)" and also answer questions 27 to 30. After answering and declaring all health questions and miscellaneous questions, customers can apply new Wealth Elite Life Insurance Plan 3 policies with the remaining approved life coverage amount.

iPoS



Paper Copy Application Method



Frequently asked questions

1. When applying the Pre-underwriting Option, how will each of the Medical Underwriting, Financial Underwriting and "Anti-Money Laundering" be processed?

Medical Underwriting will be performed based on the life coverage amount determined by the owner. Whereas, Financial Underwriting and "Anti-Money Laundering" will be performed based on individual policy applications.

Example:
For example, Mr. Chan does not have any existing inforce policies. He is now applying for a Wealth Elite Life Insurance Plan 3 policy with a sum assured of USD5,000,000 and Pre-underwriting Option with a USD20,000,000 life coverage amount.

Underwriting will be performed based on the following requirements:

- **Medical Underwriting – USD20,000,000**
- **Financial Underwriting – USD 5,000,000**
- **"Anti-Money Laundering" – USD5,000,000**

2. If customers already owned an existing inforce life protection policy, will the policy amount be included in the aggregate life coverage limit (USD20,000,000)?

No, the aggregate life coverage limit will only include Wealth Elite Life Insurance Plan 3 policies. However, medical underwriting will be performed following the total Sum Assured of existing and new policies under the insured.

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Value-added Services Details

Transitional Owner Arrangement

*The Transitional Owner Arrangement is NOT APPLICABLE to Wealth Elite Life Insurance Plan 3 policies if the Owner and the Insured are the same individual. Contingent Insured under Transitional Owner Arrangement is not applicable to Wealth Elite Life Insurance Plan 3 policies.

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Only applicable to policies issued in Hong Kong

Transitional owner arrangement

Owner can change ownership of the policy while his or she is alive;
When Owner passes away, he or she can pass on the policy to Contingent Owner;
After Owner passes away, is there a way he or she can make a more dedicated, accurate plan for when to pass on the policy ownership?

By designating a Contingent Owner and pre-appointing a Transitional Owner under the Transitional Owner Arrangement, Owner can empower a loved one to steward wealth according to his or her wishes and preserve legacy.



Transitional Owner Arrangement is a value-added service and not a product feature, therefore it does not form part of the policy contract of Wealth Elite Life Insurance Plan 3.

Only applicable to policies issued in Hong Kong

Transitional owner arrangement

	Transitional Owner	Contingent Owner under Transitional Owner Arrangement
Policy ownership	From after the Owner passes away **until the Contingent Owner takes up ownership of the policy** upon reaching of the Specified Date or Specified Age	Can apply to become owner of the policy upon reaching the Specified Date or Specified Age after Owner passes away
Policy rights	Limited policy administrative rights as set out under the **Administrative Actions of Transitional Owner,** not entitled to exercise the Restricted Actions	Full policy ownership rights
Age limit	• At the time of designation of Transitional Owner, Transitional Owner must be aged 18 or above.	• At the time of designation of Contingent Owner, Contingent Owner can be at any age, **even under 18.** • At the time of taking up policy ownership, Contingent Owner must be aged 18 or above.
Acceptable relationship	Under the Company's list of acceptable relationship to Contingent Owner under TOA as follows:	Under the Company's list of acceptable relationship to Owner as follows:
	Acceptable relationship means Parent / Children / Spouse / Grandparent / Grandchild/ Sibling / Uncle / Aunt / Niece / Nephew / Cousin	
Other special requirement	Nil	• The current Owner and the current Insured must be different individuals, and the Contingent Owner under TOA must also be the Insured • Only 1 contingent owner can be designated for each policy (with or without Transitional Owner Arrangement).

Please note:

1.Once the Company has approved the application for designation of Transitional Owner Arrangement, all designations and instructions made by the policy owner under Health Impairment Option (if any) will be revoked. While the Transitional Owner Arrangement is designated for the policy, no designation or instruction can be made under the Health Impairment Option.

2.The beneficiary of the policy will be automatically changed to "estate of the Contingent Owner under TOA" upon the Transitional Owner or the Contingent Owner under TOA takes on ownership of the policy (whichever is earlier).

Only applicable to policies issued in Hong Kong

Transitional owner arrangement

Policy ownership of Transitional Owner

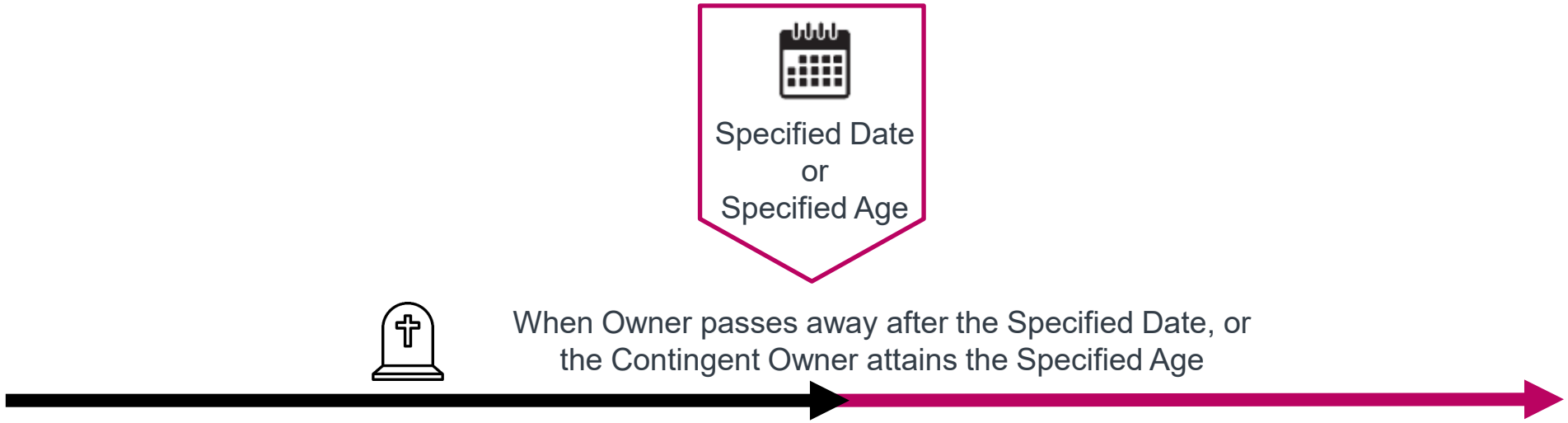


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Only applicable to policies issued in Hong Kong

Transitional owner arrangement

Policy ownership of Transitional Owner



- Contingent Owner can apply to become new owner of the policy

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Transitional owner arrangement

The Owner can grant certain policy rights to the Transitional Owner for managing the policy using the prescribed form when designating the Transitional Owner Arrangement:
(Please note the below options and benefit can only be selected by the Owner if such options and benefit are available under the policy)

Allowed Action	Restricted Actions
✓ **Withdrawal of Policy Value (subject to maximum percentage of reduction of sum assured)**	Regardless of what policy rights have been granted by the Owner, the Transitional Owner are not entitled to exercise any and all of the below **Restricted Actions**: × Change the Owner, Contingent Owner or Beneficiary of the Policy × Change any of the designations or instructions made by the Owner under the Transitional Owner Arrangement × Exercise **Policy Split Option** × Apply for policy loan (if applicable) × Apply for withdrawal of any policy values (such as regular withdrawal or partial surrender, unless such actions have been granted by the Owner under Administrative Actions of Transitional Owner) × Apply or make designations under the Death Benefit Settlement Option or Beneficiary Flexi Option × Exercise **Health Impairment Option** × Assign the policy Please refer to the Request for Transitional Owner Arrangement Form for the full list of Restricted Actions.

Only applicable to policies issued in Hong Kong

Transitional owner arrangement : Requirement

Transitional Owner Arrangement Requirement

- Currently, Transitional Owner Arrangement is only applicable to designated plans and policies issued in Hong Kong with total premiums payable of at least US$500,000 (or equivalent). The Company has the right to change this minimum premium requirement from time to time with absolute discretion and the latest minimum premium requirement shall be reflected on the Company's prescribed form. The Transitional Owner Arrangement is not applicable to corporate owned policies.

- The acceptance of any Transitional Owner Arrangement application is at the Company's sole and absolute discretion and which is subject to appliable laws, regulations and the terms and conditions of the Transitional Owner Arrangement (as may be amended by the Company from time to time).

- Owner should also designate Specified Age or Specified Date of Contingent Owner (The Specified Age or the attained age of the Contingent Owner at the Specified Date **must be 18 or above**.)

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Only applicable to policies issued in Hong Kong

How can Transitional Owner and Contingent Owner under TOA apply to become owner of the policy?

Transitional Owner Or Contingent Owner Under TOA Should Submit Required Documents To Apply For Change Of Ownership Within Specified Period Below:

	Event	Application period	Required documents
Transitional Owner	Owner passes away （**BEFORE** Specified Date or Specified Age）	**Within 1 year** after the occurrence of any of the events above	• Request for Change of Beneficiary / Signature / Ownership / Trustee [Form: OPPOSF29] • Proof of death of the Deceased Owner
Contingent Owner under TOA	Owner passes away （**ON OR AFTER** Specified Date or Specified Age）		
	• Transfer of Ownership from Transitional Owner to Contingent Owner upon reaching the Specified Date or Specified Age • Transitional Owner fails to take up ownership of the policy* and the Contingent Owner under TOA is aged 18 or above		• Request for Change of Beneficiary / Signature / Ownership / Trustee [Form: OPPOSF29] • Proof of death of the Transitional Owner (if applicable)

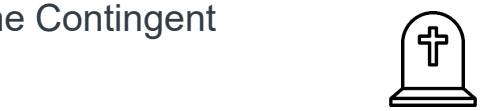
* Fails to take up ownership of the policy" means
i. the Transitional Owner passes away or he/she is incapable of taking up the ownership of the Policy;
ii. the Company has received written notification from the Transitional Owner that he/she refuses to act or to continue to act as the Transitional Owner; or
iii. the Company has not received or has not provided approval for Application for Change of Ownership submitted by the Transitional Owner within 1 year from the death of Owner.

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Only applicable to policies issued in Hong Kong

If Transitional Owner fails to take up ownership of the policy

When Owner passes away before the Specified Date, or the Contingent Owner attains the Specified Age



When Owner passes away before Contingent Owner attains the Specified Age





If Transitional Owner fails to take up ownership of the policy~, and:

If the Contingent Owner under TOA has attained the age of 18 or above	If the Contingent Owner under TOA submits an Application for Change of Ownership and it has been approved by the Company within 1 year from the occurrence of the event causing the Transitional Owner fails to take up ownership, the Contingent Owner under Transitional Owner Arrangement will become the Owner of the Policy and the Transitional Owner Arrangement shall be terminated at the same time.
If the Contingent Owner under TOA is below the age of 18	The successor to the Deceased Owner's estate will become the Owner of the Policy and the Transitional Owner Arrangement shall be terminated with immediate effect.

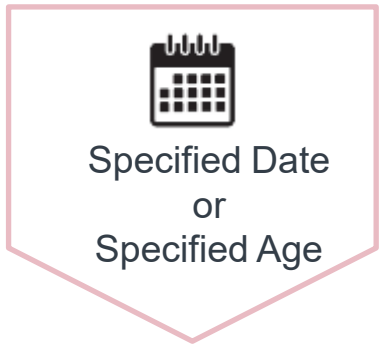
~"Fails to take up ownership of the policy" means
i. the Transitional Owner passes away or he/she is incapable of taking up the ownership of the Policy;
ii. the Company has received written notification from the Transitional Owner that he/she refuses to act or to continue to act as the Transitional Owner; or
iii.the Company has not received, or has not provided approval for Application for Change of Ownership submitted by the Transitional Owner within 1 year from the death of Owner.

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Only applicable to policies issued in Hong Kong

If Contingent Owner under TOA fails to take up ownership of the policy

- When Owner passes away after the Specified Date, or
- The Contingent Owner attains the Specified Age



If Contingent Owner under TOA fails to take up ownership of the policy^

The successor to the Deceased Owner's estate will become the Owner of the Policy and the Transitional Owner Arrangement shall be terminated with immediate effect.

^ "Fails to take up ownership of the policy" means
i. the Contingent Owner under TOA passes away or he/she is incapable of taking up the ownership of the Policy;
ii. the Company has received written notification from the Contingent Owner under TOA that he/she refuses to take up ownership of the Policy; or
iii. the Company has not received, or has not provided approval for Application for Change of Ownership submitted by the Contingent Owner within 1 year from the Specified Date or the first day of Contingent Owner reaching Specified Age.

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Only applicable to policies issued in Hong Kong

Revocation of Transitional Owner Arrangement

Upon the occurrence of any of the following events while the owner is alive, the designation of Transitional Owner Arrangement will be revoked automatically with immediate effect:

- Transitional Owner or the Contingent Owner under Transitional Owner Arrangement passes away or is incapable of taking up the ownership of the Policy;
- The Company has been informed the Transitional Owner or the Contingent Owner under Transitional Owner Arrangement refuses to take up the ownership of the Policy;
- Any change of Owner of the Policy or any designation of Contingent Owner for the Policy; or
- The Company reserves the right to revoke the designation of the Transitional Owner Arrangement and / or any of the designations made under the Transitional Owner Arrangement if such designation may constitute a breach of or conflict with any laws, regulations or guidelines, or may render the Company to incur any liability or potential liability.

If the Transitional Owner Arrangement is revoked, the Owner shall retain the ownership of the Policy , and all designations under the Transitional Owner Arrangement shall be revoked at the same time, including the Transitional Owner, Contingent Owner under Transitional Owner Arrangement, Specified Date or Specified Age (as the case may be), Beneficiary under Transitional Owner Arrangement, and Administrative Actions of Transitional Owner.

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Only applicable to policies issued in Hong Kong

Risk related to Transitional Owner Arrangement

Although Transitional Owner Arrangement provides flexibility to customers in terms of legacy planning, there is some related risks that customers should take into consideration:

- The Transitional Owner shall make own assessment on his/her own ability to meet the premiums and levy payment obligations of the policy. Upon confirmation and recorded by the Company that he/she becomes the Transitional Owner of the Policy, Transitional Owner assumes all the obligations as the owner (which includes but without limitation, the obligation to pay premiums on or before their due dates, settle all outstanding and future levy payable to the Insurance Authority, and settle all Policy Debt) and is bound by and subject to the terms and conditions of the Policy.
- The Transitional Owner is allowed to place or withdraw amounts into / from the Policy's Future Premium Deposit Account.
- The Transitional Owner is allowed to make and submit claims under the Policy. Once such claims have been approved by the Company, the claim payments will be paid to the Transitional Owner.
- If the Policy provides the "Terminal Illness Benefit", the Transitional Owner may make and submit a claim for Terminal Illness Benefit on behalf of the Insured. Once such claim has been approved by the Company, the Policy will terminate immediately, and the Terminal Illness Benefit will be paid to the Transitional Owner.
- If the Transitional Owner becomes bankrupt, the Policy will be vested in the Trustee-in-Bankruptcy of the Transitional Owner, and the proceeds of the Policy will be used to pay the debts of the Transitional Owner.
- In the event of a divorce of the Transitional Owner, the Policy may become the matrimonial asset of the Transitional Owner and may be transferred or allocated to the former spouse of the Transitional Owner.
- When the Transitional Owner takes up ownership of the Policy, if the Policy is not yet fully paid, the Transitional Owner has the obligations to meet the premiums payment requirement.

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Lien Adjustment Of Death Benefit Due To Medical Rating

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Lien Adjustment of Death Benefit due to Medical Rating

If the Medical Rating (MR) of the Insured is sub-standard, his/ her Death Benefit will be adjusted according to the Lien* Percentage (Lien %). Such adjustment will not affect the Sum Assured and premium of the policy. **Given the same Sum Assured, the Terminal Bonus payable between standard and sub-standard policies are the same.**

The following guaranteed component of Death Benefit (in ***italics***) will be subject to the adjustment according to the Lien %:

Insured's death occurs on or before the 10th Policy Anniversary	Insured's death occurs after the 10th Policy Anniversary
X% of Sum Assured, plus the non-guaranteed face value Terminal Bonus (if any) **Less** Policy Debt (if any), plus the non-guaranteed	the higher of: (i) the Single Premium Paid for the basic plan; and (ii) the Sum Assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be ***X%*** from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by ***A%*** on each policy anniversary starting from the 11th policy anniversary until it reaches ***Z%*** and shall remain unchanged thereafter. together with the non-guaranteed face value Terminal Bonus (if any) **Less** Policy Debt (if any)

Medical Rating	Standard	Sub-standard					
		B	C	D	E	F	H
(Lien %)	0%	18%	22%	27%	35%	42%	50%

Medical Rating	Standard	Sub-standard					
		B	C	D	E	F	H
X%	100%	82%	78%	73%	65%	58%	50%
A%	5%	4.1%	3.9%	3.65%	3.25%	2.9%	2.5%
Z%	50%	41%	39%	36.5%	32.5%	29%	25%

× **(1 – Lien %)**

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Lien Adjustment of Death Benefit due to Medical Rating

Assume the insured is aged 50; male; non-smoker; Country Group A+

	Take Wealth Elite Life Insurance Plan 3 as an example	
	Medical Rating – Standard	**Medical Rating – MR (B)**
Lien %	**0%**	**18%**
Sum Assured	10,000,000	10,000,000
Single Premium (A)	1,530,000	1,530,000
Day 1 Surrender Value (B)	1,300,500	1,300,500
(B) / (A) Ratio	85%	85%
Guaranteed Death Benefit*		
on or before the end of 10th policy year	10,000,000×100% × (1-**0%**) = **10,000,000**	10,000,000×100% × (1-**18%**) =10,000,000 × **82%** = **8,200,000**
After the end of 10th policy year until the day immediately preceding the end of the 11th policy year	10,000,000×100% × (1-**0%**) = **10,000,000**	10,000,000×100% × (1-**18%**) =10,000,000 × **82%** = **8,200,000**
From the end of 11th policy year until the day immediately preceding the end of the 12th policy year	10,000,000 × [100% × (1-**0%**) - 5% × (1-**0%**)] = **9,500,000**	10,000,000 ×[100% × (1-**18%**) - 5% × (1-**18%**)] =10,000,000 × **77.9%** = **7,790,000**
From the end of 12th policy year until the day immediately preceding the end of the 13th policy year	10,000,000 × [100% × (1-**0%**) - 5% × (1-**0%**) x2] = **9,000,000**	10,000,000 ×[100% × (1-**18%**) - 5% × (1-**18%**) x2] =10,000,000 × **73.8%** = **7,380,000**
...	...	...
From the end of the 20th policy year and onwards	10,000,000 × [100% × (1-**0%**) - 5% × (1-**0%**) x 10] = **5,000,000**	10,000,000 × [100% × (1-**18%**) - 5% × (1-**18%**) x10] =10,000,000 × **41%** = **4,100,000**

Insured with MR(B) attains the same premium and Day 1 Surrender Value as standard medical rating, yet the Death Benefit will be subject to the lien % adjustment.

*In standard and MR(B) cases, the guaranteed death benefit will not less than single premium paid.

FNA Suitability assessment of additional level of life protection will be based on the initial guaranteed death benefit for the cases with Death Lien.

Issue Counteroffer

1 Submit Proposal （Standard Medical Rating）

Standard Illustration for Participating Policies

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite Life Insurance Plan 3

3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	SURRENDER VALUE			DEATH BENEFIT		
		Guaranteed	Non-Guaranteed Terminal Bonus	Total	Guaranteed(1)	Non-Guaranteed Terminal Bonus	Total
		(A)	(B)	(A)+(B)	(C)	(D)	(C)+(D)= (E)
1	153,000	130,050	0	130,050	1,000,000	0	1,000,000
2	153,000	130,050	0	130,050	1,000,000		00
3	153,000	130,050	500	130,550	1,000,000		00
4	153,000	130,050	600	130,650	1,000,000		00
5	153,000	130,050	1,070	131,120	1,000,000	1,070	1,001,070
10	153,000	130,050	24,030	154,080	1,000,000	24,030	1,024,030
15	153,000	130,050	43,310	173,360	750,000	278,390	1,028,390
20	153,000	130,050	80,220	210,270	500,000	532,750	1,032,750
25	153,000	130,050	132,910	262,960	500,000	544,230	1,044,230
30	153,000	153,000	195,040	348,040	500,000	555,700	1,055,700
Age 65	153,000	130,050	43,310	173,360	750,000		
Age 70	153,000	130,050	80,220	210,270	500,000		
Age 75	153,000	130,050	132,910	262,960	500,000		
Age 80	153,000	153,000	195,040	348,040	500,000		
Age 85	153,000	153,000	291,711	444,711	500,000		
Age 90	153,000	153,000	427,769	580,769	500,000		
Age 95	153,000	153,000	617,040	770,040	500,000		
Age 100	153,000	153,000	868,987	1,021,987	500,000	1,014,230	1,514,230

100% of Sum Assured

Guaranteed Death Benefit will be adjusted to 50% of the Sum Assured

Remark: (1) On or before the 10th policy anniversary, value of column (C) is equal to 100% of Sum Assured. After the 10th policy anniversary, it is equal to the higher of (i) Single Premium paid; and (ii) the Sum Assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be 100% from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by 5% on each policy anniversary starting from 11th policy anniversary until it reaches 50% and shall remain unchanged thereafter.

Explanation of calculation of Death Benefit

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

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Issue Counteroffer

2 Insured's Medical Rating was rated as MR(B) after underwriting; and issue counter offer



We have carefully considered your application, please refer below for the details of your Revised Premium/ Exclusion(s)/ Special Terms & Conditions.

Part 1: Revised Premium

Plan Type	Sum Assured^	Single Premium
WEALTH ELITE LIFE INSURANCE PLAN 3	1,000,000	71,150.00
Total Premium	US$	71,150.00
Levy Required for The Policy*	US$	12.76

Product	Special Conditions
WEALTH ELITE LIFE INSURANCE PLAN 3	Guaranteed Death Benefit will be reduced by 18%, but no less than Single Premium.

Guaranteed Death Benefit will be reduced by 18%

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Issue Counteroffer

3 Clients accepts the counteroffer and re-signs MR(B) proposal

Standard Illustration for Participating Policies

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite Life Insurance Plan 3

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 Wealth Elite Life Insurance Plan 3

Name of Life Insured: Mr. AGE 50	Age: 50	Sex: Male	Non-Smoker
Risk Classification: Standard - Death Lien Applied (MRB)	Usual Residence: Hong Kong	First Day Surrender Value: 130,050	

2. Benefit Summary

Policy Currency: US$

(i) Basic Policy

Benefit Description	Initial Sum Assured	Initial Single Premium	Premium Payment Term (Year)	Benefit Term (Year)
Wealth Elite Life Insurance Plan 3	1,000,000	153,000.00	Single Premium	Whole Life

Levy on insurance premiums to Insurance Authority (IA) 12.76

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 Single Premium: 153,012.76
(Including Levy on insurance premiums) ==========

Risk Classification will show "Standard – Death Lien Applied (MRB)"

Same Sum Assured, Premium and Cash Value as for "Standard" Medical Rating

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Issue Counteroffer

3 Clients accepts the counteroffer and re-signs MR(B) proposal

Same Cash Values as for "Standard" Medical Rating

Standard Illustration for Participating Policies

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite Life Insurance Plan 3

3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	SURRENDER VALUE			DEATH BENEFIT		
		Guaranteed	Non-Guaranteed Terminal Bonus	Total	Guaranteed(1)	Non-Guaranteed Terminal Bonus	Total
		(A)	(B)	(A)+(B)	(C)	(D)	(C)+(D)=(E)
1	153,000	130,050	0	130,050	[illegible]	0	820,000
2	153,000	130,050	0	130,050	820,000	0	820,000
3	153,000	130,050	500	130,550	820,000	500	820,500
4	153,000	130,050	600	130,650	820,000	600	820,600
5	153,000	130,050	1,070	131,120	820,000	1,070	821,070
10	153,000	130,050	24,030	154,080	820,000	24,030	844,030
15	153,000	130,050	43,310	173,360	615,000	278,390	893,390
20	153,000	130,050	80,220	210,270	[illegible]	532,750	942,750
25	153,000	130,050	132,910	262,960	410,000	544,230	954,230
30	153,000	153,000	195,040	348,040	410,000	555,700	965,700
Age 65	153,000	130,050	43,310	173,360	615,000	278,390	893,390
Age 70	153,000	130,050	80,220	210,270	410,000	532,750	942,750
Age 75	153,000	130,050	132,910	262,960	410,000	544,230	954,230
Age 80	153,000	153,000	195,040	348,040	410,000	555,700	965,700
Age 85	153,000	153,000	291,711	444,711	410,000	658,280	1,068,280
Age 90	153,000	153,000	427,769	580,769	410,000	736,760	1,146,760
Age 95	153,000	153,000	617,040	770,040	410,000	851,490	1,261,490
Age 100	153,000	153,000	868,987	1,021,987	410,000	1,014,230	1,424,230

82% of Sum Assured

Guaranteed Death Benefit will be adjusted to 41% of Sum Assured

Remark: (1) On or before the 10th policy anniversary, value of column (C) is equal to 82% of Sum Assured. After the 10th policy anniversary, it is equal to the higher of (i) Single Premium paid; and (ii) the Sum Assured multiplied by the relevant designated percentage. The designated percentage is based on the date of the insured's death. The designated percentage shall be 82% from the day immediately after the 10th policy anniversary until the day immediately preceding the 11th policy anniversary, and such percentage shall be reduced progressively by 4.1% on each policy anniversary starting from 11th policy anniversary until it reaches 41% and shall remain unchanged thereafter.

Explanation of calculation of Death Benefit

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

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Issue Counteroffer

3 Issue Policy

- Attach re-signed proposal and relevant documents
- Policy Information Page still shows the original Sum Assured
- Issue Death Lien Endorsement

What is the Death Benefit?

If the Insured passed away while this Policy is in force, we will pay a Death Benefit, where:

(a) if the Insured's death occurs on or before the 10th Policy Anniversary, the Death Benefit is equal to 82% of the Sum Assured plus the face value of Terminal Bonus (if any); or

(b) if the Insured's death occurs after the 10th Policy Anniversary, the Death Benefit is equal to the higher of:

(i) the Single Premium paid; and

(ii) the Sum Assured multiplied by the relevant designated percentage, and the designated percentage is based on when the Insured passed away as shown in the table below (the designated percentage will be reduced progressively by 4.1% on each Policy Anniversary starting from the 11th Policy Anniversary until it reaches 41% and shall remain unchanged thereafter):

Occurrence of the Insured's death	Designated percentage
From the day immediately after the 10th Policy Anniversary until the day immediately preceding the 11th Policy Anniversary	82%
From the 11th Policy Anniversary until the day immediately preceding the 12th Policy Anniversary	77.9%
From the 12th Policy Anniversary until the day immediately preceding the 13th Policy Anniversary	73.8%
From the 13th Policy Anniversary until the day immediately preceding the 14th Policy Anniversary	69.7%
From the 14th Policy Anniversary until the day immediately preceding the 15th Policy Anniversary	65.6%
From the 15th Policy Anniversary until the day immediately preceding the 16th Policy Anniversary	61.5%
From the 16th Policy Anniversary until the day immediately preceding the 17th Policy Anniversary	57.4%
From the 17th Policy Anniversary until the day immediately preceding the 18th Policy Anniversary	53.3%
From the 18th Policy Anniversary until the day immediately preceding the 19th Policy Anniversary	49.2%
From the 19th Policy Anniversary until the day immediately preceding the 20th Policy Anniversary	45.1%
From the 20th Policy Anniversary and onwards	41%

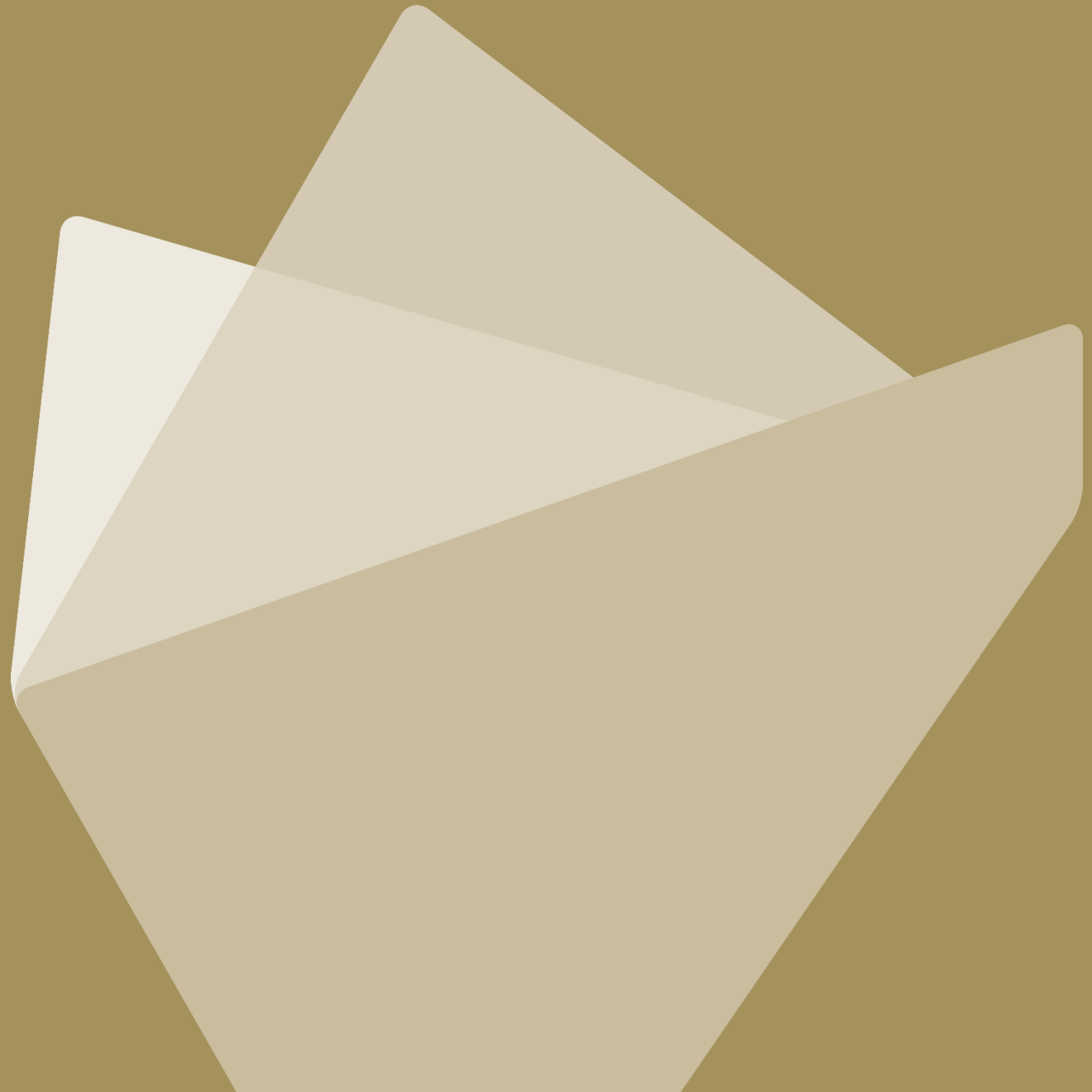
Together with the face value of Terminal Bonus (if any).

Show adjusted Death Benefit (in terms of % of Sum Assured)

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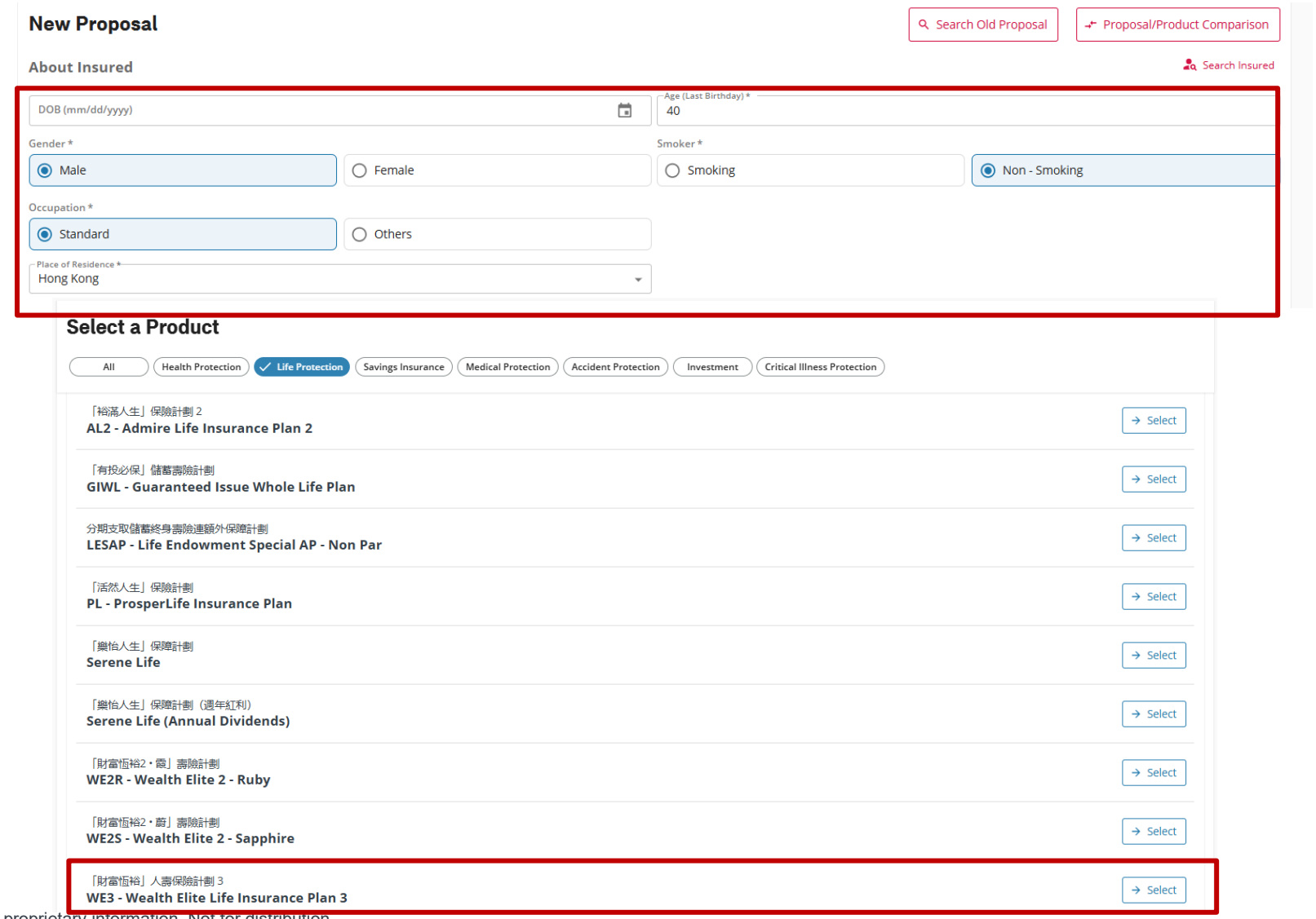
IPGS+



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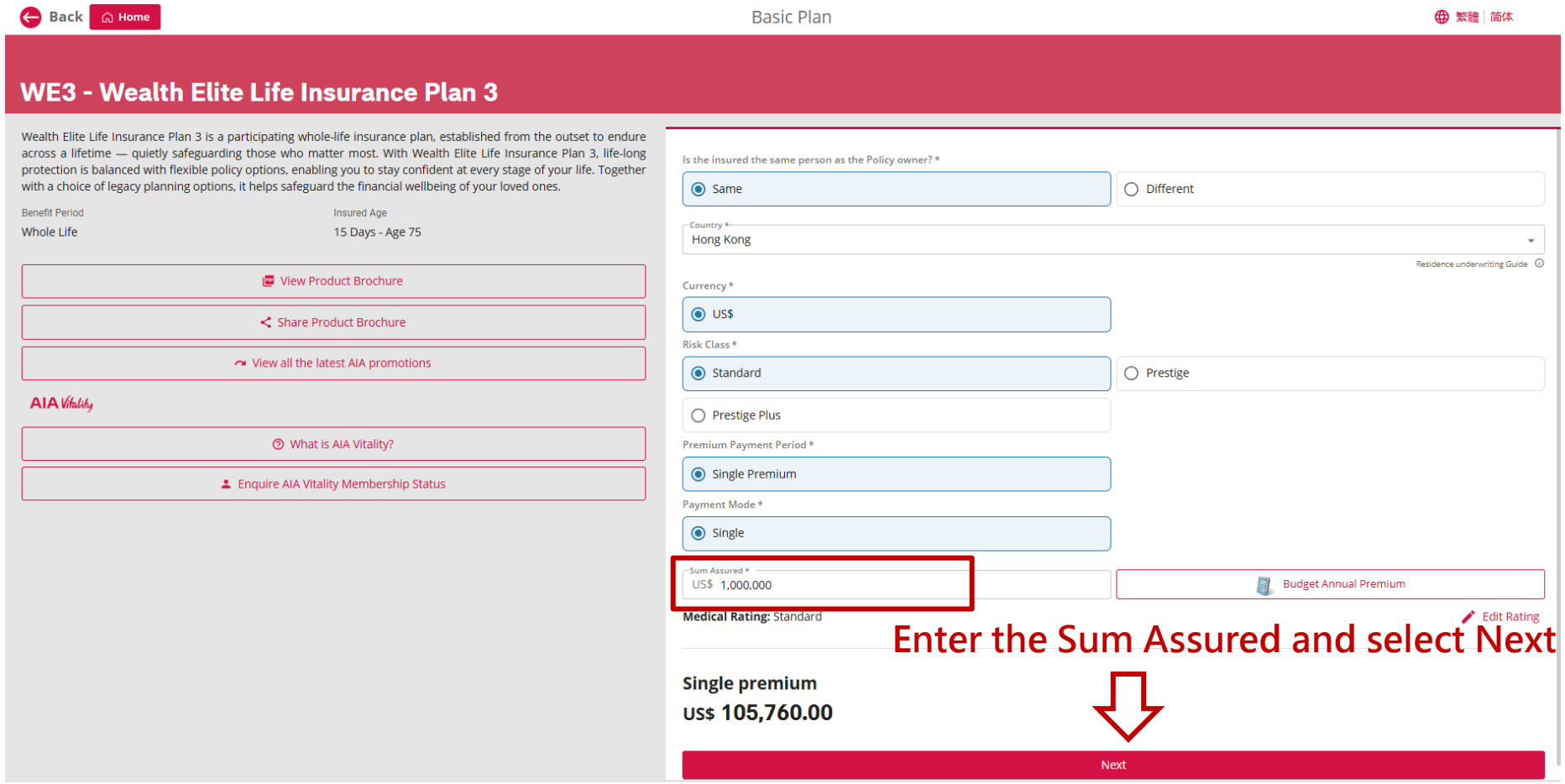
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Enter the correct age and select the plan



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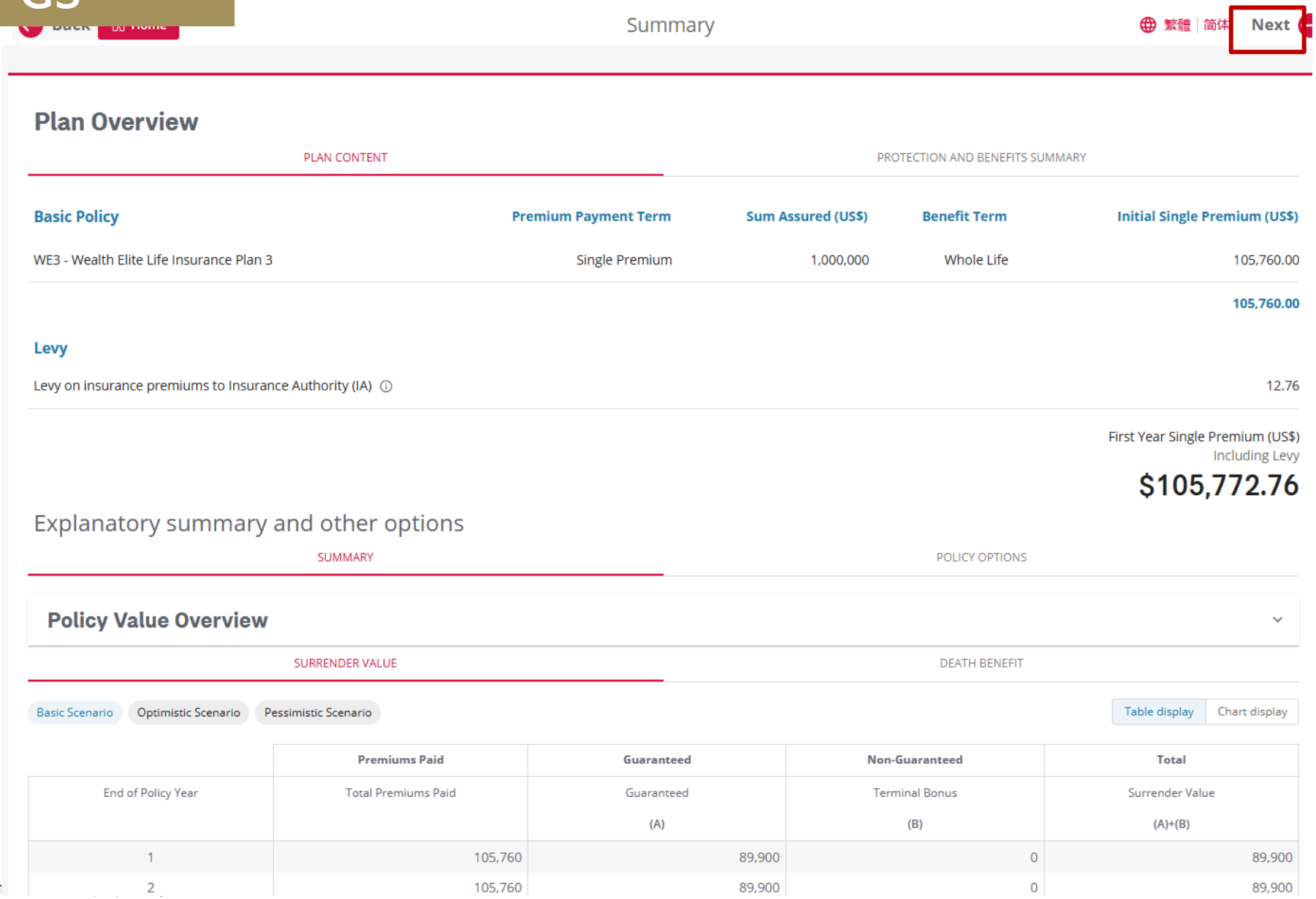
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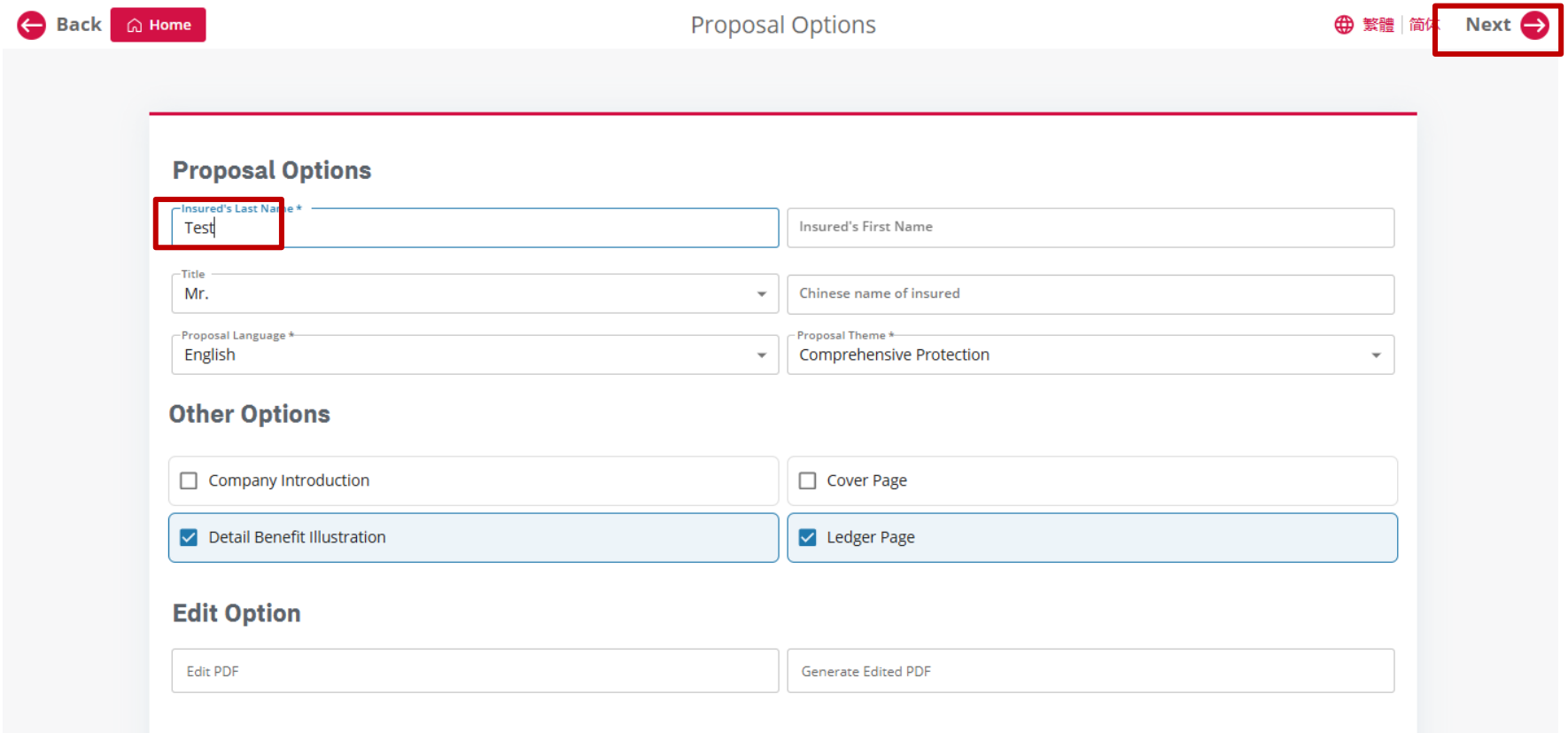
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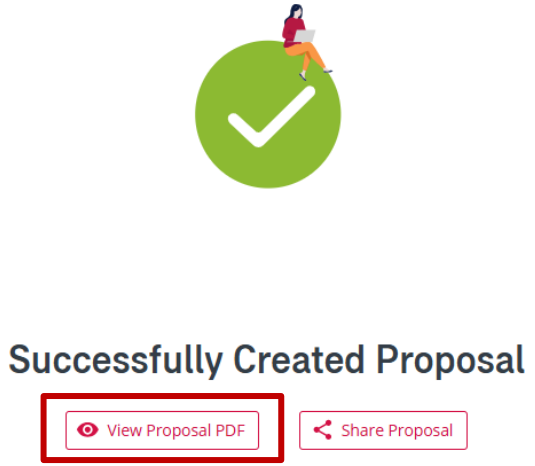
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Select Next



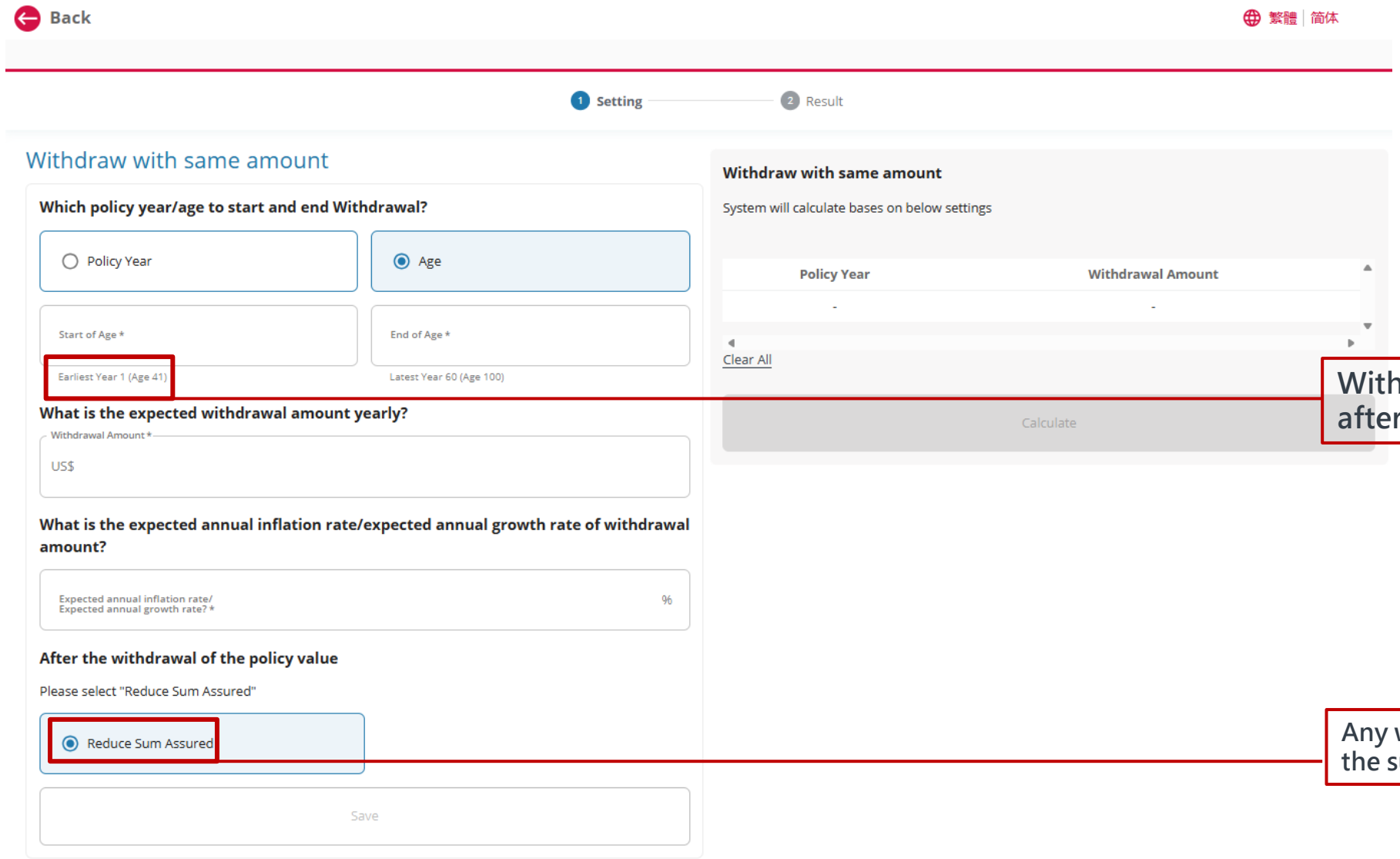
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Withdrawal can begin after one year

Any withdrawal will reduce the sum insured

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Market Comparison

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Market Comparison – Features

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Company	AIA		PRX		ManXlife		HSXC		SunXife		FXD	
Product Name	**Wealth Elite Life Insurance Plan 3**		**PrXme VanXage Xrestige PrXector**		**WXole-in-OXe Xrime 3 EssenXe**		**ParaXount Xlobal Xife II – 50**		**GeXerXtions III – 50**		**GloXioXs Xortune – LonXevity II– 50**	
Premium Payment Period / Issue Age	PPP SP	Issue Age 0-75	PPP SP	Issue Age 1-75 (ANB)	PPP SP 5 years 10 years	Issue Age 0 - 75 0 – 70 0 - 70	PPP SP 2 YEARS 3 /5 years 10 years	Issue Age 0 - 75(ANB) 0 - 73(ANB) 0 - 70(ANB) 0 – 65(ANB)	PPP SP 5 years 10 years	Issue Age 0 – 75 0 - 70 0 - 65	PPP SP 5 /10 years	Issue Age 1 – 75(ANB) 1 - 70(ANB)
Benefit Term	Whole Life		Whole Life		Whole Life		Whole life		Whole life		Whole life	
Currency	US$		US$		US$		US$		US$		US$	
Minimum Sum Assured	USD 1,000,000		US$ 1,000,000		US$ 250,000		US$ 750,000		US$ 500,000		US$ 500,000	
Bonus / Dividend	Terminal Bonus		**Special Bonus** (to be paid when policy termination other than death of insured) **Terminal Bonus** (to be paid when together with death benefit)		Special Bonus		Special Bonus		Terminal Bonus		Annual Dividends+ Special Bonus	
Death Benefit	On or before the 10th Policy Anniversary: 100% of Sum Assured + face value of any Terminal Bonus (non-guaranteed) - any Policy Debt		Before the 11th policy anniversary or the policy anniversary immediately following the insured reaching age 51 (ANB), whichever is later (Designated Anniversary) : 100% of Sum Assured + any Terminal Benefit - any Policy Debt		Before 10th Policy Anniversary: 100% notional amount +any non-guaranteed face value of special bonus + any realized special bonus left for interest accumulation - any Policy Debt		Before the 11th policy year: 100% of Sum Assured + any non-guaranteed Special Bonus + any Policy Value Management Balance - any Policy Debt		Within first 10 policy years: 100% of Sum Assured + any face value of Terminal Bonus+ any other amounts left with Sun Life HK - any Policy Debt		Within first 10 policy years: The higher of : i) total premium paid ii) 100% of Sum Assured + any accumulated annual dividends and interest + any special bonus- any Policy Debt	
	Thereafter: The higher of: i) the Single Premium paid ii) 100% of the sum assured shall be reduced progressively by 5% on each policy anniversary starting from the 11th policy anniversary until it reaches 50% and shall remain unchanged thereafter. + face value of Terminal Bonus (non-guaranteed) - any Policy Debt		Thereafter: The higher of i) 100% of single premium ii) Corresponding percentage of the sum assured which will be reduced progressively by 5% on each policy year starting from the Designated Anniversary, until it reaches 50% of the sum assured, remaining unchanged thereafter + any Terminal Bonus - any outstanding loans and interest"		Thereafter: The highest of i) guaranteed cash value ii) total premium paid iii) designated percentage of notional amount, which will be reduced progressively by 5% on each policy year until it reaches 50% of the notional amount, remaining unchanged thereafter +any non-guaranteed face value of special bonus + any realized special bonus left for interest accumulation - any outstanding debt		Thereafter: 100% of the sum assured which will be reduced progressively by 5% on each policy year until it reaches 50% of the sum assured, remaining unchanged thereafter + any non-guaranteed Special Bonus + any Policy Value Management Balance - any Policy Debt		Thereafter: The higher of i) total premium paid ii) 100% of the sum assured which will be reduced progressively by 5% on each policy year until it reaches 50% of the sum assured, remaining unchanged thereafter + any face value of Terminal Bonus+ any other amounts left with Sun Life HK - any Policy Debt		Thereafter: The higher of i) total premium paid ii) 100% of the sum assured which will be reduced progressively by 5% on each policy year until it reaches 50% of the sum assured, remaining unchanged thereafter + any accumulated annual dividends and interest + any special bonus- any Policy Debt	
Surrender Benefit	Guaranteed cash value + any non-guaranteed cash value of the Terminal Bonus - any Policy Debt		Guaranteed cash value + any Special Bonus - any Policy Debt		Guaranteed cash value + any cash value of special bonus + any realized special bonus left for interest accumulation – any Policy Debt		Guaranteed cash value + any Special Bonus + any Policy Value Management Balance - any Policy Debt		Guaranteed Cash Value + any cash value of Terminal Bonus + any other amounts left - any Policy Debt		Guaranteed Cash Value + any accumulated annual dividends and interest + any special bonus - any Policy Debt	

Market Comparison – Features

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Company	AIA	PRX	ManXlife	HSXC	SunXife	FXD
Product Name	**Wealth Elite Life Insurance Plan 3**	**PrXme VanXage Xrestige PrXector**	**WXole-in-OXe Xrime 3 EssenXe**	**ParaXount Xlobal Xife II – 50**	**GeXerXtions III – 50**	**GloXioXs Xortune – LonXevity II– 50**
Contingent Owner	During the lifetime of the Insured while the policy is in force	After the 1st Policy Anniversary	During the lifetime of the Insured while the policy is in force	During the lifetime of the Insured while the policy is in force	1. During the lifetime of the Insured while the policy is in force 2. Designate up to three Contingent Policy Owner(s) in the order of priority	Not Applicable
Policy Split	1. After the 1st Policy Anniversary 2. Multiple times per policy year	1. After the 2nd Policy Anniversary 2. Only once per policy year	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Change of Insured	Not Applicable	Not Applicable	Not Applicable	Applicable	Not Applicable	Not Applicable
Death Benefit Settlement Option	1. Full payment in a lump-sum 2. Full payment by instalments 3. Lump Sum + Partial Instalments 4. Increasing Option(Annual rate of increase from 1% to 100%) 5. Date of first installment option 6. Last installment payment by age of beneficiary 7. Customise the Death Benefit payout for each of the beneficiaries	1. Lump Sum 2. Monthly instalments over 10, 20, 30 or 40 years 3. A mix of both – pay the percentage of the Death Benefit you decide in a lump sum then the remaining balance in monthly instalments 4. FlexLegacy (Decide when to distribute: Death benefits can be distributed when the beneficiary experiences a life event chosen by the owner)	1. Lump Sum 2. Full payment by instalments 3. Lump sum + by instalments 4. Deferred payments （Defer the lump sum payment by specific a start date/ payment date as the end of a certain period of time（X years Y months）from the death of the life insured） 5. Increasing Instalments 6. Maximum period of instalments （The remaining amount will be settled with a lump sum at the end of the maximum period of instalments)	1. Lump Sum 2. Annual or monthly instalments paid over 10, 20 or 30 years 3. First payment in a lump sum, followed by annual or monthly instalments over the tenor (2 to 30 years) 4. Annual or monthly instalments until the designated actual age of the designated beneficiary(ies) as specified, followed by a lump sum payment of the balance 5. Increasing payment by instalments (2 to 30 years) on an annual or a monthly basis, increasing at the designated default rate of 3%, 5% or 10% per annum.	1. Lump Sum 2. Instalments 3. Deferred Payment (designated age of the beneficiary or upon designated years after the death of the insured) 4. Increasing installments 5. Optional Designated Life Event (Designated percentage of Death Benefit in a lump sum)	1. Lump Sum 2. Regular Instalments 3. Combine of 2 payments : lump sum and have the remaining amount paid by regular instalments 4. Full payment in increasing instalments 5. Partial payment followed by instalments of increasing amounts
Beneficiary Flexi Option	The beneficiary can choose his/her settlement option upon reaching the age specified by the Owner or upon being diagnosed with a Specified Illness under the Beneficiary Flexi Option (whichever is earlier) or receive the remaining benefit in a lump sum or by regular installments payments. Applicable after applied the Death Benefit Settlement Option	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Market Comparison – Features

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Company	AIA	PRX	ManXlife	HSXC	SunXife	FXD
Product Name	**Wealth Elite Life Insurance Plan 3**	**PrXme VanXage Xrestige PrXector**	**WXole-in-OXe Xrime 3 EssenXe**	**ParaXount Xlobal Xife II – 50**	**GeXerXtions III – 50**	**GloXioXs Xortune – LonXevity II– 50**
Mental/Physical Incapacity Option	**Health Impairment Option (Ownership and payment recipients can be designated at the same time)** Option 1- Benefit payment: Appoint a designated person to receive a designated percentage of policy value if the owner has become unconscious for a certain period due to a Specified Illness under Health Impairment Option or is diagnosed as a permanent Mentally Incapacitated Peron Option 2- Ownership Transfer Appoint a designated person to become the new policyholder if the owner has become unconscious for a certain period due to a Specified Illness under Health Impairment Option or is diagnosed as a permanent Mentally Incapacitated Peron Option3- Benefit Payment and Ownership Transfer	**Incapacity Option (Only one option can be selected)** Option 1-Benefit Payout (Insured must be Owner): Appoint a designated person to receive a designated percentage of surrender value if Owner (Insured) becomes mentally or physically incapacitated because of any of the plan's Covered Diseases Option 2- Ownership Transfer Appoint a designated person to become the new policyholder if the owner becomes mentally or physically incapacitated because of any of the plan's Covered Diseases	**Incapacity Care Service (Only one option can be selected)** Option 1- Ownership Transfer Appoint a designated person to become the new policyholder if the owner become mentally and/or physically incapacitated Option 2- One-off withdrawal from the policy Appoint a designated person to withdraw a certain of the policy value if the owner become mentally and/or physically incapacitated	**Incapacity Protection Service(Only one)** Option - One-off withdrawal from the policy Appoint a designated person to make a one-time partial withdrawal from the policy if the owner is diagnosed as physically or mentally incapacitated	**Incapacity safety net(Only one)** Option - One-off withdrawal from the policy Designated person as the Incapacity Benefit Recipient can file a claim on the owner's behalf if the owner is diagnosed as a Mentally Incapacitated Person or with Coma, Major Head Trauma or Paralysis. (20%、50%、75%、100%)	**Incapacity Benefit (Only one)** Option – Ownership Transfer Designated person in advance to receive the incapacity benefit on behalf of the owner if the owner is diagnosed as a Mentally Incapacitated Person or with terminal illness, coma, loss of independent existence, apallic syndrome, major head trauma and paralysis.
Pre-Underwriting Option	**Pre-underwriting Option** Allows the Owner to apply for additional Wealth Elite Life Insurance Plan 3 policies within 36 months from the date of the approval of owner's application for this option through simplified medical underwriting. The total Sum Assured for all Wealth Elite Life Insurance Plan 3 policies on the same insured must not exceed the approved pre-underwriting limit, up to an aggregate maximum of US$20,000,000.	Not Applicable	Not Applicable	Not Applicable	Not Applicable	**Pre-underwriting Option (Same with WE3)** Allows the Owner to apply for additional GloXioXs Xortune – LonXevity II policies within 36 months from the date of the approval of owner's application for this option through simplified medical underwriting. The total Sum Assured for all GloXioXs Xortune – LonXevity II policies on the same insured must not exceed the approved pre-underwriting limit, up to an aggregate maximum of US$20,000,000.

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Company	AIA	PRX	ManXlife	HSXC	SunXife	FXD
Product Name	**Wealth Elite Life Insurance Plan 3**	**PrXme VanXage Xrestige PrXector**	**WXole-in-OXe Xrime 3 EssenXe**	**ParaXount Xlobal Xife II – 50**	**GeXerXtions III – 50**	**GloXioXs Xortune – LonXevity II– 50**
Additional Death Benefit	Not Applicable	**Centennial Reward** Additional 5% of the sum assured when policy is still in force on the policy anniversary immediately following the insured's 100th birthday	Not Applicable	**Additional Accidental Death Benefit** If the life insured passes away due to an accident before the Age 80, 30% of Total Basic Plan Premium Paid will be paid, subject to a maximum benefit limit of USD3,000,000 or its equivalent per life insured	Not Applicable	Not Applicable
Advanced Death Benefit	Not Applicable	Not Applicable	**Terminal Illness Advance Benefit** Advanced payment will be paid if the life insured is diagnosed with a terminal illness and is expected to pass away within 12 months due to that terminal illness , which will be lower of 1. death benefit plus accumulated realized bonus and the interest 2. US$3,000,000 less any aggregate amount of the same or similar benefits already paid under other policies for the same life insured plus accumulated realized bonus and the interest	**Accelerated Death Benefit** Advanced payment will be paid if the life insured is diagnosed with a terminal illness and is expected to pass away within 12 months due to that terminal illness , which will be lower of 1. death benefit 2. USD 2,000,000 less the total claim paid and/or payable under this Accelerated Death Benefit ensuring the same life insured under all other life insurance policies	**Accelerated Benefit** If the insured suffers from Terminal Illness or Accidental Coma, 50% of Death Benefit calculated as of the date of diagnosis of Terminal Illness or Accidental Coma will be accelerated, subject to a cap of USD2,000,000 under all policy(ies) for the same insured, and paid to the policy owner or to the Designated Benefit Recipient	**Advanced Death Benefit** If the insured is expected to pass away due to a terminal illness within 12 months, policy owner may apply for the advanced death benefit 1. Death Benefit 2. USD3,000,000 (Same insured)

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Market Comparison – Features

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Company	AIA	PRX	ManXlife	HSXC	SunXife	FXD
Product Name	**Wealth Elite Life Insurance Plan 3**	**PrXme VanXage Xrestige PrXector**	**WXole-in-OXe Xrime 3 EssenXe**	**ParaXount Xlobal Xife II – 50**	**GeXerXtions III – 50**	**GloXioXs Xortune – LonXevity II– 50**
Others	Not Applicable	Not Applicable	**Realization Option** Starting from the 15th policy anniversary and on every policy anniversary, thereafter, can choose to lock in up to 50% of cash value of special bonus, without cashing in the policy **Body and Mind Advance Benefit** Additional one-time option allows to realize up to 100% of the cash value of special bonus in the event that the life insured is diagnosed with any of the designated illnesses	**Policy Value Management Option** After 20 policy years, allow to lock a portion of the Plan's net cash value to the Policy Value Management Balance to accumulate at a non-guaranteed interest rate	**24-hour Worldwide Emergency Assistance Benefits**	**Automatic Lock-in** The lock-in value of special bonus will be converted automatically on each subsequent policy anniversary **Flexi Lock-in** Convert a specified percentage of the special bonus into annual dividends
Transitional Owner	Transitional Owner Arrangement	Not Applicable	Legacy Choice	Not Applicable	Interim Policy Owner	Not Applicable
Multiple/ Multi-level of Contingent Owner/Beneficiaries/ Designated Payment Recipient / Designated Ownership Recipient	Future Wishes Arrangement	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Policy Reverse Mortgage Programme	Applicable	Applicable	Applicable	Applicable	Applicable	Not Applicable

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Market Comparison – Death Benefit Leverage Ratio And Return

Coloured cells indicate that AIA's Wealth Elite Life Insurance Plan 3 is on par with or better than the relevant comparison, with the same or higher return or death benefit leverage in the relevant year, or the same or an earlier breakeven year

❑ Age 40, Male, Non-smoker, Hong Kong Resident, Standard Rate, SA=US$10,000,000

Company	AIA		PRX*		ManXlife		HSXC*		SunXife		FXD	
Product Name	Wealth Elite Life Insurance Plan 3		PrXme VanXage Xrestige PrXector		WXole-in-OXe Xrime 3 EssenXe		ParaXount Xlobal Xife II – 50		GeXerXtions III – 50		GloXioXs Xortune – LonXevity II– 50	
Age 40, Male, Non-smoker, Hong Kong Resident, Standard Rate, SA=US$10,000,000												
Single Premium (SP)(USD)	1,057,600		1,212,700		1,187,600		1,206,300		1,155,300		1,062,900	
Day 1 Surrender Value/ SP (%)	85%		85%		80%		85%		85%		82%	
Policy Year	**Guaranteed Cash Value / Guaranteed IRR**											
10	899,000	-1.61%	1,030,800	-1.61%	950,100	-2.21%	1,025,400	-1.61%	1,097,600	-0.51%	871,600	-1.96%
20	899,000	-0.81%	1,030,800	-0.81%	950,100	-1.11%	1,025,400	-0.81%	1,155,300	0.00%	1,062,900	0.00%
30	1,057,600	0.00%	1,212,700	0.00%	1,187,600	0.00%	1,265,600	0.16%	1,155,300	0.00%	1,062,900	0.00%
40	1,057,600	0.00%	1,212,700	0.00%	1,187,600	0.00%	1,286,000	0.16%	1,155,300	0.00%	1,062,900	0.00%
50	1,057,600	0.00%	1,212,700	0.00%	1,187,600	0.00%	1,306,700	0.16%	1,155,300	0.00%	1,062,900	0.00%
At age 100	1,057,600	0.00%	1,212,700	0.00%	1,187,600	0.00%	N/A	N/A	1,155,300	0.00%	1,062,900	0.00%
Policy Year	**Projected Total Cash Value / Projected IRR**											
10	1,084,500	0.25%	1,035,800	-1.56%	1,247,162	0.49%	1,266,100	0.49%	1,216,300	0.52%	1,183,467	1.08%
20	1,575,100	2.01%	1,703,998	1.72%	1,778,157	2.04%	1,684,200	1.68%	1,662,200	1.84%	1,582,917	2.01%
30	2,558,801	2.99%	2,934,000	2.99%	3,063,628	3.21%	2,910,500	2.98%	2,640,500	2.79%	2,302,662	2.61%
40	4,236,198	3.53%	4,016,701	3.04%	5,231,863	3.78%	3,980,100	3.03%	3,546,400	2.84%	3,321,986	2.89%
50	7,552,315	4.01%	5,417,701	3.04%	9,487,167	4.24%	5,495,800	3.08%	5,018,700	2.98%	4,794,233	3.06%
At age 100	12,775,791	4.24%	7,308,502	3.04%	17,607,747	4.60%	N/A	N/A	6,756,100	2.99%	6,470,140	3.06%
Policy Year	**Guaranteed Death Benefit / Leverage Ratio**											
10	10,000,000	946%	10,000,000	825%	10,000,000	842%	10,000,000	829%	10,000,000	866%	10,000,000	941%
20	5,000,000	473%	5,000,000	412%	5,000,000	421%	5,000,000	414%	5,000,000	433%	5,000,000	470%
30	5,000,000	473%	5,000,000	412%	5,000,000	421%	5,000,000	414%	5,000,000	433%	5,000,000	470%
40	5,000,000	473%	5,000,000	412%	5,000,000	421%	5,000,000	414%	5,000,000	433%	5,000,000	470%
50	5,000,000	473%	5,000,000	412%	5,000,000	421%	5,000,000	414%	5,000,000	433%	5,000,000	470%
At age 100	5,000,000	473%	5,000,000	412%	5,000,000	421%	N/A	N/A	5,000,000	433%	5,000,000	470%
Policy Year	**Projected Total Death Benefit / Leverage Ratio**											
10	10,290,500	973%	10,005,000	825%	10,297,062	867%	10,000,000	829%	10,118,700	876%	10,341,867	973%
20	10,745,300	1016%	10,005,000	825%	10,737,257	904%	10,000,000	829%	10,215,600	884%	10,800,017	1016%
30	11,337,500	1072%	10,005,000	825%	11,276,928	950%	10,000,000	829%	10,225,700	885%	11,389,762	1072%
40	12,659,500	1197%	11,162,600	920%	12,506,663	1053%	11,314,100	938%	11,005,700	953%	12,719,086	1197%
50	15,493,900	1465%	14,334,800	1182%	15,151,667	1276%	14,483,000	1201%	14,036,700	1215%	15,571,333	1465%
At age 100	20,961,700	1982%	14,334,800	1182%	21,420,147	1804%	N/A	N/A	14,121,700	1222%	21,067,240	1982%
Guaranteed Breakeven Year	30		30		25		25		15		18	
Total Breakeven Year	7		11		7		7		7		6	

*Example of PrXme VanXage Xrestige PrXector / HSXC ParaXount Xlobal Xife II – 50 / FXD GlorXous ForXune - LonXevity II – 50 is of Age Next Birthday 41.

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Market Comparison – Death Benefit Leverage Ratio And Return

Coloured cells indicate that AIA's Wealth Elite Life Insurance Plan 3 is on par with or better than the relevant comparison, with the same or higher return or death benefit leverage in the relevant year, or the same or an earlier breakeven year

❑ Age 50, Male, Non-smoker, Hong Kong Resident, Standard Rate, SA=US$10,000,000

Company	AIA		PRX*		ManXlife		HSXC*		SunXife		FXD	
Product Name	Wealth Elite Life Insurance Plan 3		PrXme VanXage Xrestige PrXector		WXole-in-OXe Xrime 3 EssenXe		ParaXount Xlobal Xife II – 50		GeXerXtions III – 50		GloXioXs Xortune – LonXevity II– 50	
Age 50, Male, Non-smoker, Hong Kong Resident, Standard Rate, SA=US$10,000,000												
Single Premium (SP)(USD)	1,530,000		1,539,900		1,583,200		1,603,200		1,734,600		1,558,800	
Day 1 Surrender Value/ SP (%)	85%		85%		80%		85%		85%		82%	
Policy Year	Guaranteed Cash Value / Guaranteed IRR											
10	1,300,500	-1.61%	1,308,900	-1.61%	1,266,600	-2.21%	1,362,800	-1.61%	1,647,900	-0.51%	1,278,300	-1.96%
20	1,300,500	-0.81%	1,308,900	-0.81%	1,266,600	-1.11%	1,362,800	-0.81%	1,734,600	0.00%	1,558,800	0.00%
30	1,530,000	0.00%	1,539,900	0.00%	1,583,200	0.00%	1,682,000	0.16%	1,734,600	0.00%	1,558,800	0.00%
40	1,530,000	0.00%	1,539,900	0.00%	1,583,200	0.00%	1,709,100	0.16%	1,734,600	0.00%	1,558,800	0.00%
At age 100	1,530,000	0.00%	1,539,900	0.00%	1,583,200	0.00%	N/A	N/A	1,734,600	0.00%	1,558,800	0.00%
Policy Year	Projected Total Cash Value / Projected IRR											
10	1,540,800	0.07%	1,313,900	-1.57%	1,644,658	0.38%	1,679,800	0.47%	1,823,100	0.50%	1,730,167	1.05%
20	2,102,700	1.60%	2,036,702	1.41%	2,175,732	1.60%	2,121,200	1.41%	2,431,700	1.70%	2,317,082	2.00%
30	3,480,399	2.78%	2,997,801	2.25%	3,601,335	2.78%	3,110,800	2.23%	3,519,300	2.39%	3,367,774	2.60%
40	5,807,694	3.39%	3,743,397	2.25%	6,009,634	3.39%	3,956,500	2.28%	4,543,000	2.44%	4,870,834	2.89%
At age 100	10,219,874	3.87%	4,674,197	2.25%	10,575,148	3.87%	N/A	N/A	6,046,900	2.53%	7,024,492	3.06%
Policy Year	Guaranteed Death Benefit / Leverage Ratio											
10	10,000,000	654%	10,000,000	649%	10,000,000	632%	10,000,000	624%	10,000,000	577%	10,000,000	642%
20	5,000,000	327%	5,000,000	325%	5,000,000	316%	5,000,000	312%	5,000,000	288%	5,000,000	321%
30	5,000,000	327%	5,000,000	325%	5,000,000	316%	5,000,000	312%	5,000,000	288%	5,000,000	321%
40	5,000,000	327%	5,000,000	325%	5,000,000	316%	5,000,000	312%	5,000,000	288%	5,000,000	321%
At age 100	5,000,000	327%	5,000,000	325%	5,000,000	316%	N/A	N/A	5,000,000	288%	5,000,000	321%
Policy Year	Projected Total Death Benefit / Leverage Ratio											
10	10,240,300	669%	10,005,000	650%	10,378,058	656%	10,000,000	624%	10,175,200	587%	10,181,867	653%
20	10,327,500	675%	10,005,000	650%	10,857,232	686%	10,000,000	624%	10,276,800	592%	10,468,282	672%
30	10,557,000	690%	10,005,000	650%	11,437,135	722%	10,000,000	624%	10,287,000	593%	10,828,974	695%
40	12,367,600	808%	11,180,900	726%	12,797,634	808%	11,314,100	706%	10,996,500	634%	12,212,034	783%
At age 100	15,142,300	990%	14,075,500	914%	15,668,748	990%	N/A	N/A	12,944,000	746%	14,235,692	913%
Guaranteed Breakeven Year	30		30		25		25		15		18	
Total Breakeven Year	7		12		7		7		7		6	

*Example of PrXme VanXage Xrestige PrXector / HSXC ParaXount Xlobal Xife II – 50 / FXD GlorXous ForXune - LonXevity II – 50 is of Age Next Birthday 51.

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