AIA Hong Kong
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734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

Attn:	All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)	From:	Felix Fung
Co/Dept:		Dept:	Product Strategy and Management Department
Copy:	Mr. Peter Crewe / All Department Heads / Mr. Jim Jan Zen / Ms. Manda Chan / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre	Total page:	2 pages + enclosure
Date:	20 Jun, 2017		

Subject: (Ref: A170636) **推出「摯誠定期壽險系列」 及 「尊誠定期壽險系列」**
The Launch of Wisdom Term Life Series and Expert Term Life Series

我們誠意於**2017年6月30日（以保單申請日起計）**推出全新的定期壽險系列 – 專為大眾客戶群而設的**「摯誠定期壽險系列」**及高端客戶群而設的**「尊誠定期壽險系列」**。

摯誠定期壽險系列 及 尊誠定期壽險系列備有3個續保年期可供選擇：1年、5年及20年。客戶可因應個人需要挑選最合適的年期，亦可選擇以基本計劃或附加契約形式投保，靈活方便。

相對舊有的定期壽險系列，主要更新內容如下：

- **延長保障年期**：至受保人**85歲**
- **新增星級人生選項**：可於受保人經歷「人生大事」時，以附加契約形式**購買額外的定期壽險保障**而毋須進一步申報健康狀況



於同類產品中市場首創

- **統一轉換權益的最高年齡限制**：可於受保人**70歲**生日後緊隨的保障週年日當日或之前可將本計劃轉換為終身壽險計劃，而毋須再次提供健康申報
- **中國內地人仕**可選擇投保**摯誠定期壽險附加契約** 及 **尊誠定期壽險附加契約**
- **核保級別**：尊誠定期壽險系列提供**標準級別** 及 **尊尚級別**
- **保費率**：更具**競爭力**
- 加入**「AIA Vitality 健康程式」**，即享**首年9折**保費折扣

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線(852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

「我們」、「AIA」、「友邦」、「本公司」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
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We are pleased to announce the launch of a new term series, **Wisdom Term Life Series** tailored for mass market and **Expert Term Life Series** tailored for affluent market on **30 June 2017 (the first application date)**.

Wisdom Term Life Series and Expert Term Life Series provide 3 renewal periods for customers to choose from: 1 year, 5 years and 20 years. It is also available as a basic plan or an add-on plan. Customers can pick one that best suits their needs.

Compare to the old term series, summary of the major enhancements are as follows:

- **Extend the benefit term**: up to the **age of 85** of the insured
- **Super Lifestage Option**: an option to **purchase an additional term life insurance plan** in the form of add-on plan without requiring further health information upon any of the following milestone events of the insured



Market first for similar products in market

- **Align the maximum age of exercising the conversion privilege**: On or before the anniversary of cover immediately following the insured's **70th** birthday, the plan can be converted into a whole life protection insurance plan without requiring additional health information
- **PRC nationals** can apply **Wisdom Term Life Supplementary Contract** and **Expert Term Life Supplementary Contract**
- **Underwriting Class**: Expert Term Life Series provide **Standard** and **Preferred** classes
- **Premium rate**: more **competitive**
- By joining **AIA Vitality**, enjoy an instant **10% off** the premium for the **first year**

For the product details, please refer to the launch pack. For details of the launch arrangements, please refer to the enclosure.

Please convey the above message to your fellow agents. Thanks for your attention. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Felix Fung
Product Strategy and Management Department

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附件：產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料冊
中文版的印刷版本會於 2017 年 6 月 30 日 起陸續送抵香港及澳門各營業辦事處

</td></tr>
<tr><td>產品簡介</td><td>

財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載電子版本的產品簡介
印刷版本會由 2017 年 6 月 30 日起陸續送抵香港及澳門各營業辦事處
財務策劃顧問亦可於 2017 年 7 月 7 日起從 PSS 訂購印刷版本產品簡介
產品簡介編號

<table>
<tr><td></td><td>摯誠定期
壽險計劃</td><td>摯誠定期壽險
附加契約</td><td>尊誠定期
壽險計劃</td><td>尊誠定期壽險
附加契約</td></tr>
<tr><td>a) 英文</td><td colspan="2">PTA999406</td><td colspan="2">PTA999409</td></tr>
<tr><td>b) 繁體中文</td><td colspan="2">PTA999407</td><td colspan="2">PTA999410</td></tr>
<tr><td>c) 簡體中文</td><td>不適用</td><td>PTA999413</td><td>不適用</td><td>PTA999414</td></tr>
</table>
</td></tr>
<tr><td>建議書系統
PGS2014
（15.6 版本）</td><td>
<table>
<tr><td></td><td>網上版</td><td>視窗離線版</td><td>iPad 離線版</td></tr>
<tr><td>版本號碼</td><td>15.6</td><td>15.6</td><td>15.6</td></tr>
<tr><td>推出日期</td><td colspan="3">2017年6月20日
下午10:00</td></tr>
</table>

有關 15.6 版本的詳細安排，將會由產品策劃部另函通知 (通告：A170635)

</td></tr>
<tr><td>保單契約</td><td>可於2017年6月30日登入Contract Library下載</td></tr>
</table>

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Enclosure: Launch Arrangement

<table>
<tr><td>Launch Pack</td><td>

The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on <u>30 June 2017</u>
Chinese printed version will be delivered to Agency offices in Hong Kong & Macau starting from <u>30 June 2017</u>

</td></tr>
<tr><td>Product Brochure</td><td>

The electronic version will be ready for download by financial planners in Agency Corner by <u>30 June 2017</u>
Printed version will be delivered to all Agency offices in Hong Kong and Macau starting from <u>30 June 2017</u>
Printed version will be ready for order through PSS from <u>7 July 2017</u>
PTA number for Brochure:

<table>
<tr><td></td><td>Wisdom Term Life Plan</td><td>Wisdom Term Life Supplementary Contract</td><td>Expert Term Life Plan</td><td>Expert Term Life Supplementary Contract</td></tr>
<tr><td>a) English</td><td colspan="2">PTA999406</td><td colspan="2">PTA999409</td></tr>
<tr><td>b) Traditional Chinese</td><td colspan="2">PTA999407</td><td colspan="2">PTA999410</td></tr>
<tr><td>c) Simplified Chinese</td><td>N/A</td><td>PTA999413</td><td>N/A</td><td>PTA999414</td></tr>
</table>
</td></tr>
<tr><td>PGS2014 (version 15.6)</td><td>
<table>
<tr><td></td><td>Web Version</td><td>Windows Offline Version</td><td>iPad Offline Version</td></tr>
<tr><td>Version no.</td><td>15.6</td><td>15.6</td><td>15.6</td></tr>
<tr><td>Launch Date</td><td colspan="3">20 June 2017
10:00pm</td></tr>
</table>

Detailed arrangements regarding the release of version 15.6 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A170635)

</td></tr>
<tr><td>Policy Contract</td><td>Available at Contract Library on <u>30 June 2017</u></td></tr>
</table>

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此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。
只供 AIA 內部使用不得發放予任何公眾人士、客戶或準客戶。

一、 前言

世事無常，意外難保會降臨我們身上。及早作好準備，為家人提供最好的生活保障，讓他們輕鬆應對突如其來的事故。因此，我們於**2017年6月30日**推出全新的定期壽險系列 – 專為大眾客戶群而設的「摯誠定期壽險系列」 及高端客戶群而設的「尊誠定期壽險系列」，讓客戶以相宜的保費，全面守護自己和至親。

摯誠定期壽險系列 及 尊誠定期壽險系列備有3個續保年期可供選擇：1年、5年及20年。客戶可因應個人需要挑選最合適的年期，亦可選擇以基本計劃或附加契約形式投保，靈活方便。

在每個續保年期內，保費會維持不變，而且在每個續保年期結束後，保證成功續保至85歲*。同時，考慮到客戶的人壽保障需要或會隨年月增加，我們帶來 **星級人生選項**，讓客戶的在經歷人生大事時，可按需要購買額外定期保障。

** 保證續約權提供至 MR'D' 或 +US$5/M*

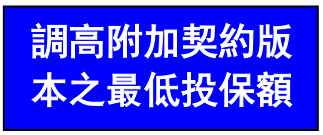
二、 目標客戶



- 只需要基本的人壽保障，當中並無任何儲蓄或投資回報的要求
- 家庭經濟支柱或剛畢業的年青人：希望以相宜的保費，獲得較大的人壽保障
- 剛置業並持有按揭人士：一旦在供樓期間發生不幸，避免每月按揭還款額變成家人的經濟負擔

三、 銷售重點

摯誠定期壽險系列 及 尊誠定期壽險系列 Vs 舊有的定期壽險系列

	摯誠定期壽險系列		尊誠定期壽險系列
目標客戶群	**大眾客戶群**		**高端客戶群**
續保年期	1 年、5 年及 20 年		
基本計劃 / 附加契約	基本計劃 及 附加契約		
投保年齡 	**續保年期**		
	1 年	**5 年**	**20 年**
	基本計劃		
	16 - 70 歲	16 - 70 歲	16 - 65 歲
	附加契約		
	15 日 - 70 歲	15 日 - 70 歲	15 日 - 65 歲
保障年期 	至受保人 85 歲		
最低投保額 	基本計劃： 100,000 美元或 750,000 港元 / 澳門幣* 附加契約： 25,000 美元或 187,500 港元 / 澳門幣*		500,000 美元或 3,750,000 港元 / 澳門幣*
最高投保額	499,999 美元或 3,749,999 港元 / 澳門幣*		10,000,000 美元或 75,000,000 港元 / 澳門幣*
保證續保	提供至 MR'D' 或 +US$5/M *尊誠定期壽險系列 (尊尚級別)只接受標準評級人仕投保*		
續保保費率	非保證 下一個續保年期的保費將根據續保時受保人的年齡適用之保費		
轉換權益 	提供至 MR'D' 或 +US$5/M 70 歲或之前		
星級人生選項^ 	可在經歷下列的人生大事時，以附加契約形式購買額外的定期壽險保障（「新定期壽險附加契約」）而毋須進一步申報健康狀況： (i) 受保人獲批樓宇按揭及提取首次按揭貸款（適用於購買新住宅物業）； (ii) 受保人結婚；或 (iii) 受保人的親生子女出生（不包括領養子女）。 有關詳情，請參閱第四部份：星級人生選項 及 附錄一 ： A.利益。		

	摯誠定期壽險系列	尊誠定期壽險系列
目標客戶群	大眾客戶群	高端客戶群
末期疾病利益^,# 保障提升	只適用於基本計劃 將預支相等於 100%保額的末期疾病利益 所有由我們向同一受保人繕發的末期疾病利益下需支付的累積最高賠償金額為 2,000,000 美元或 15,000,000 港元 / 澳門幣。	
風險類別 附加契約版本也可選擇尊尚級別	-	標準級別 / 尊尚級別
中國內地人士可投保定期壽險產品?	可選擇投保附加契約版本 提升	

除此之外，摯誠定期壽險系列 及 尊誠定期壽險系列的**保費率**亦較舊有的定期壽險系列**更具競爭力**。

**澳門幣只適用於澳門繕發的保單*
^倘受保人因體檢評級及/或國籍評級及/或職業評級而需繳付附加保費，星級人生選項 / 末期疾病利益將不適用。
#當我們支付此預支賠償金額後，保額將會隨之減少。

建議書系統小貼士

可於建議書系統選擇風險類別

基本計劃



附加契約



就 AIA 健康系列：尊誠定期壽險計劃

若建議書上的風險類別與經核保後的最終風險類別不同，請重新遞交建議書。(如投保之保單為 G 單，客戶需再次親臨認証中心並重新進行認証程序)

四、 星級人生選項

隨著踏入不同的人生新階段，客戶可能需要更充足的壽險保障。透過星級人生選項，客戶可在歷下列的人生大事時，以附加契約形式購買額外的定期壽險保障（「新定期壽險附加契約」）而毋須進一步申報健康狀況：



受保人獲批樓宇按揭及提取首次按揭貸款
(適用於購買新住宅物業)



受保人結婚



受保人的親生子女出生
（不包括領養子女）

可行使星級人生選項的情況如下：

- 只可就每項人生大事行使一次選項，而同一受保人最多只可行使兩次此選項
- 每次行使與上一次相隔最少連續兩年；
- 計劃須已生效滿兩年；
- 須於受保人 60 歲生日後緊隨的保障週年日當日或之前行使；
- 須於人生大事發生當日起計的 180 日內行使；及
- 您不曾向我們提出索償，或曾根據此保單成功索償。

每項新附加契約的保額不得超過：

- 500,000 美元或 3,750,000 港元 / 澳門幣；
- 此計劃保額的一半；或
- 受保人為新購置住宅物業而取得的按揭貸款金額。

以較低者為準。

於同類產品中，市場首創



例子：以下個案及數字乃假設並只作舉例說明之用，若以下數值有任何更改，恕不作任何通知。

保單持有人及受保人： Edmond (35 歲、非吸煙者)
職業： 建築師
家庭狀況： 已婚



Edmond 是家中的經濟支柱，他明白人生變幻無常，因此希望及早作好準備，應付突如其來的不幸為摯愛及家人帶來沉重的經濟壓力，所以決定投保「尊誠定期壽險計劃」令 Edmond 及其家人可以一直安享優質生活，放心迎接每個人生階段的不同挑戰。

<u>於35歲時</u>
投保「尊誠定期壽險計劃」(每20年續保） - 尊尚級別 。

保額：**5,000,000港元**
首20年之每月保費：600港元

人生大事：生兒育女



<u>於 38 歲時</u>
需給太太及囝囝一個安心的保障，行使星級人生選項，額外購買定期壽險附加契約（「附加契約1」），保額為**2,500,000港元***（5,000,000港元 x 50%）（每20年續保） - 尊尚級別。

新附加契約需每月額外繳付：350港元
每月總保費：950 港元

人生大事：置業並向銀行申請樓宇按揭



<u>於 40 歲時</u>
貸款額：3,500,000港元
由於加大了財政的負擔，需為家人提供一個更大的保障，因此再次行使星級人生選項，額外購買定期壽險附加契約（「附加契約2」），保額為**2,500,000港元***（5,000,000港元 x 50%）（每20年續保） - 尊尚級別**。

新附加契約需每月額外繳付：400港元
每月總保費：1,350 港元

行使轉換權



<u>於 60 歲時</u>
在毋須呈交任何健康證明或重新接受身體檢查下，將保額4,000,000港元換為「裕滿人生」保障計劃2。

保額的扣減次序會以「後進先出」的方法進行。

1) 從「附加契約2」扣減：餘下的保額 = 2,500,000港元 – 2,500,000港元= 0 港元
2) 從「附加契約1」扣減：餘下的保額 = 2,500,000港元 – (4,000,000港元 – 2,500,000港元) = 1,000,000港元

然而，尊誠定期壽險計劃的保額將維持不變。

* 保單持有人須在每宗「人生大事」發生後的180日內行使星級人生選項。保單持有人可行使星級人生選項而購買額外附加契約，此權利最多行使兩次，而每份新的定期壽險附加契約之保額不可多於(i)港元 / 澳門幣3,750,000；(ii)基本計劃保額的50%；或(iii)受保人獲得新買入的住宅物業之貸款額，以較低者為準。
** 保單持有人每次行使星級人生選項而購買額外定期壽險附加契約時必須相隔最少連續兩年。

附錄一：產品資料介紹

<table>
<tr><td rowspan="2">產品名稱</td><td>摯誠定期
壽險計劃</td><td>尊誠定期
壽險計劃</td><td>摯誠定期壽險
附加契約</td><td>尊誠定期壽險
附加契約</td></tr>
<tr><td colspan="4">包括 AIA 健康系列版本</td></tr>
<tr><td>銷售日期</td><td colspan="4">香港及澳門：2017 年 6 月 30 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="2">基本計劃</td><td colspan="2">附加契約</td></tr>
<tr><td>產品概覽</td><td colspan="4">• 備有 3 個續保年期可供選擇：1 年、5 年及 20 年
• 保證可於每個續保年期屆滿時續保，直至受保人年滿 85 歲為止*
• 特設星級人生選項^，可於受保人經歷「人生大事」時，以附加契約形式購買額外的定期壽險保障而毋須進一步申報健康狀況
• 可於受保人 70 歲生日後緊隨的保障週年日當日或之前可將本計劃轉換為終身壽險計劃，而毋須再次提供健康申報</td></tr>
<tr><td>保單編號</td><td colspan="4">只適用於基本計劃
<table>
<tr><td>地區</td><td>適用於非內地人士</td><td>適用於抵港 /
抵澳內地人士</td></tr>
<tr><td>香港區</td><td>B3 / B6 / B9</td><td>G3800-G3806
G6800-G6806
G9800-G9806</td></tr>
<tr><td>澳門區</td><td>B4</td><td>G4800-G4806</td></tr>
</table></td></tr>
</table>

* *提供至 MR'D' 或 +US$5/M*

^ *倘受保人因體檢評級及/或國籍評級及/或職業評級而需繳付附加保費，星級人生選項將不適用。*

計劃編號

摯誠定期壽險計劃			摯誠定期壽險附加契約		
續保年期	吸煙狀況	計劃編號	續保年期	吸煙狀況	計劃編號
設有保單續保及轉換權利(提供至 MR'D' 或+US$5/M)					
1 年	S	YRTMSN5	1 年	S	YRRMSN5
1 年	NS	YRTMNN5	1 年	NS	YRRMNN5
5 年	S	5YTMSN5	5 年	S	5YRMSN5
5 年	NS	5YTMNN5	5 年	NS	5YRMNN5
20 年	S	20TMSN5	20 年	S	20RMSN5
20 年	NS	20TMNN5	20 年	NS	20RMNN5
不設保單續保及轉換權利(MR'E'及以上或+US$7.5/M 及以上)					
1 年	S	YRTMLSN5	1 年	S	YRRMLSN5
1 年	NS	YRTMLNN5	1 年	NS	YRRMLNN5
5 年	S	5YTMLSN5	5 年	S	5YRMLSN5
5 年	NS	5YTMLNN5	5 年	NS	5YRMLNN5
20 年	S	20TMLSN5	20 年	S	20RMLSN5
20 年	NS	20TMLNN5	20 年	NS	20RMLNN5

尊誠定期壽險計劃				尊誠定期壽險附加契約			
續保年期	吸煙狀況	級別	計劃編號	續保年期	吸煙狀況	級別	計劃編號
設有保單續保及轉換權利(提供至 MR'D' 或+US$5/M)							
1 年	S	標準	YRTASN5	1 年	S	標準	YRRASN5
1 年	NS	標準	YRTANN5	1 年	NS	標準	YRRANN5
1 年	S	尊尚	YRTAPSN5	1 年	S	尊尚	YRRAPSN5
1 年	NS	尊尚	YRTAPNN5	1 年	NS	尊尚	YRRAPNN5
5 年	S	標準	5YTASN5	5 年	S	標準	5YRASN5
5 年	NS	標準	5YTANN5	5 年	NS	標準	5YRANN5
5 年	S	尊尚	5YTAPSN5	5 年	S	尊尚	5YRAPSN5
5 年	NS	尊尚	5YTAPNN5	5 年	NS	尊尚	5YRAPNN5
20 年	S	標準	20TASN5	20 年	S	標準	20RASN5
20 年	NS	標準	20TANN5	20 年	NS	標準	20RANN5
20 年	S	尊尚	20TAPSN5	20 年	S	尊尚	20RAPSN5
20 年	NS	尊尚	20TAPNN5	20 年	NS	尊尚	20RAPNN5
不設保單續保及轉換權利(MR'E'及以上或+US$7.5/M 及以上)							
1 年	S	標準	YRTALSN5	1 年	S	標準	YRRALSN5
1 年	NS	標準	YRTALNN5	1 年	NS	標準	YRRALNN5
5 年	S	標準	5YTALSN5	5 年	S	標準	5YRALSN5
5 年	NS	標準	5YTALNN5	5 年	NS	標準	5YRALNN5
20 年	S	標準	20TALSN5	20 年	S	標準	20RALSN5
20 年	NS	標準	20TALNN5	20 年	NS	標準	20RALNN5

A. 利益

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
1. 保障期	• 每 1 年 / 5 年 / 20 年續保 • 可續保至受保人 85 歲			
2. 身故賠償	保額 100%			
3. 星級人生選項 *註：倘受保人因體檢評級及/或國籍評級及/或職業評級而需繳付附加保費，星級人生選項將不適用。*	可在經歷下列的人生大事時，以附加契約形式購買額外的定期壽險保障（「新定期壽險附加契約」）而毋須進一步申報健康狀況： (i) 受保人結婚； (ii) 受保人的親生子女出生（不包括領養子女）；或 (iii) 受保人獲批樓宇按揭及提取首次按揭貸款（適用於購買新住宅物業）。 可行使星級人生選項的情況如下： • 只可就每項人生大事行使一次選項，而同一受保人最多只可行使兩次此選項 • 每次行使與上一次相隔最少連續兩年； • 計劃須已生效滿兩年； • 須於受保人 60 歲生日後緊隨的保障週年日當日或之前行使； • 須於人生大事發生當日起計的 180 日內行使；及 • 您不曾根據此保單向我們提出索償或成功索償。 每項新附加契約的保額不得超過： • 500,000 美元或 3,750,000 港元 / 澳門幣； • 此計劃保額的一半；或 • 受保人為新購置住宅物業而取得的按揭貸款金額。 以較低者為準。 必須於人生大事發生後 180 日內遞交通知書給我們，而在我們批核「新定期壽險附加契約」前，須提供符合我們要求的證明。 • 就人生大事第(i)項：結婚證書的核證真實副本； • 就人生大事第(ii)項：受保人子女的出世紙的核證真實副本； • 就人生大事第(iii)項^ - 已於香港土地註冊處註冊的樓宇買賣合約 及 按揭契據的核證真實副本 及 於香港土地註冊處取得的土地查冊文件，或就位於香港以外的物業而言，符合我們要求的用作證明該物業的買賣及按揭交易文件的核證真實副本及該物業官方土地查冊文件的核證真實副本； - 承按銀行就提取物業按揭貸款發出的證明文件的核證真實副本； - 承按銀行發出的樓宇按揭貸款批核書的核證真實副本；及 • 我們要求用作批核購買「新定期壽險附加契約」的任何其他資料。 *^就位於香港以外之物業的按揭之通知及證明而向我們提供的文件，必須為(1) 中文或英文的翻譯本，及(2)符合我們要求的就證明該等文件的真實性而受法律公證人或具公證職能的律師所妥為認證及 / 或受加簽之文件。*			

產品名稱	摯誠定期壽險計劃	尊誠定期壽險計劃	摯誠定期壽險附加契約	尊誠定期壽險附加契約
4. 末期疾病利益 *註：倘受保人因體檢評級及/或國籍評級及/或職業評級而需繳付附加保費，末期疾病利益將不適用。*	• 若受保人不幸罹患末期疾病，而有關疾病獲專科之註冊醫生及我們委任之註冊醫生確認並且預期將導致受保人於 12 個月內死亡 • 將預支相等於 100%保額的末期疾病利益 • 所有由我們向同一受保人繕發的末期疾病利益下需支付的累積最高賠償金額為 2,000,000 美元或 15,000,000 港元 / 澳門幣 • 支付此預支賠償金額後，保額將會隨之減少 末期疾病利益亦適用於行使星級人生選項而衍生的定期壽險附加契約		不適用	
5. 續約權	**<u>提供至 MR'D' 或 +US$5/M</u>** • 可於每個續保年期屆滿時續保，直至受保人年滿 85 歲為止 • 下一個續保年期的保費將根據續保時受保人的年齡適用之保費率而定			
6. 轉換權益	**<u>提供至 MR'D' 或 +US$5/M</u>** • 可於受保人 70 歲生日後緊隨的保障週年日當日或之前將本計劃轉換為終身壽險計劃，而毋須再次提供健康申報，惟須繳付額外保費及受限於當時我們就此項權益可提供的一眾產品選擇而定			
7. 保單貸款	不適用			
8. 既有現金價值條款 (Non-Forfeiture Options)	不適用			
9. 自殺、誤報年齡、性別及吸煙習慣	跟隨現行傳統壽險之規則			

B. 保費

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
1. 保費形式	• 每年續保：每 1 年保障期內為保證平衡保費 • 每 5 年續保：每 5 年保障期內為保證平衡保費 • 每 20 年續保：每 20 年保障期內為保證平衡保費			
2. 保費繳付期	• 每年續保：1 年 • 每 5 年續保：5 年 • 每 20 年續保：20 年 最長可續保至受保人 85 歲			
3. 續保保費	非保證。下一個續保年期的保費將根據續保時受保人的年齡適用之保費率而定			
4. 保費級別選擇	• 標準級別 (分吸煙及非吸煙) • 尊尚級別 (分吸煙及非吸煙)：只適用於尊誠定期壽險計劃及尊誠定期壽險附加契約 公司會根據投保人於申請本計劃時所提供的有效健康證明及其有關資料，而釐定是否能給予投保人「尊尚級別」之保費率優惠。詳情請參閱附錄三。			
5. 保費繳付方法	年繳 / 半年繳 / 季繳 / 月繳		跟隨基本計劃 年繳 / 半年繳 / 季繳 / 月繳	
6. 健康生活折扣	不適用			
7. 大額折扣	保額大於或等於 250,000 美元或 1,875,000 港元 / 澳門幣： 每千元保額-0.1	不適用		

C. 產品細節

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
1. 投保年齡				
• 每年續保：	16 - 70 歲		15 日 - 70 歲	
• 每 5 年續保：	16 - 70 歲		15 日 - 70 歲	
• 每 20 年續保：	16 - 65 歲		15 日 - 65 歲	
2. 最低保額	100,000 美元或 750,000 港元 / 澳門幣	500,000 美元或 3,750,000 港元 / 澳門幣	25,000 美元或 187,500 港元 / 澳門幣	500,000 美元或 3,750,000 港元 / 澳門幣
3. 最高保額	499,999 美元或 3,749,999 港元 / 澳門幣	10,000,000 美元 或 75,000,000 港 元 / 澳門幣	**抵港抵澳內地人士** 以下之較低者： a) 499,999 美元或 3,749,999 港元 / 澳門幣 b) (i) 附加至 SLE /SLE2：基本計劃的總保費 減去 SCIR Pearl Pro 的保額 (ii) 附加至其他基本計劃：基本計劃的保額或基本金額 減去 SCIR Pearl Pro 的保額 **非抵港抵澳內地人士** 以下之較低者： a) 499,999 美元或 3,749,999 港元 / 澳門幣 b) (i) 附加至 SLE /SLE2：基本計劃總保費的 500% 減去 SCIR Pro 的保額 減去 ECIR	**抵港抵澳內地人士** 以下之較低者： a) 10,000,000 美元或 75,000,000 港元 / 澳門幣 b) (i) 附加至 SLE /SLE2：基本計劃的總保費 減去 SCIR Pearl Pro 的保額 (ii) 附加至其他基本計劃：基本計劃的保額或基本金額 減去 SCIR Pearl Pro 的保額 **非抵港抵澳內地人士** 以下之較低者： a) 10,000,000 美元或 75,000,000 港元 / 澳門幣 b) (i) 附加至 SLE /SLE2：基本計劃總保費的 500% 減去 SCIR Pro 的保額 減去 ECIR

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
			Pro 的保額 (ii) 附加至其他基本計劃： 基本計劃保額或基本金額 的 500% 減去 SCIR Pro 的保額 減去 ECIR Pro 的保額	Pro 的保額 (ii) 附加至其他基本計劃： 基本計劃保額或基本金額的 500% 減去 SCIR Pro 的保額 減去 ECIR Pro 的保額
	個人最高投保額：10,000,000 美元或 75,000,000 港元 / 澳門幣 (包括所有摯誠定期壽險系列及尊誠定期壽險系列)			
4. 銷售地點	香港 / 澳門 附加契約版本可提供給抵港抵澳內地人士。詳情請參考 PRC Operations 的現行指引。			
5. 貨幣	香港：美元 (US$) / 港元 (HK$) 澳門：美元 (US$) / 港元 (HK$) / 澳門幣 (MOP)			
6. 附加契約	ADB / ADD / AI / PACS (ADD/MR/HI) / SADD / HB / SGHR2 / WP		WP / EAPWP	
7. 可附加的基本計劃	不適用		AL2 / BP2 / BP(EP)2 / EGPWL AP / Excel Kid's Choice AP / EL / FLCP3 / FLCP3 (EP) / LES AP / PIP2 / SLE2 / TLESAP / ECP2 / MCP2 / PCP2 / PE / PEP / SCP / SEU / Premier Life 包括現行可附加定期壽險附加契約的已停售產品	
8. 計劃類別	傳統壽險			
9. 保單契約頁碼				
• 美國公民批註	BBBO		BBBP	
• 附加契約條款	不適用		HACC	
• 中華人民共和國批註	不適用		MACI	
• 末期疾病利益批註	DCFF		不適用	
• 星級人生選項批註	DCFG		MACJ	
• 基本計劃契約 (標準)	DCFH	DCFJ	不適用	
• 基本計劃契約 (非標準)	DCFI	DCFK	不適用	
• 附加契約 (標準)	不適用		MACK	MACM
• 附加契約 (非標準)	不適用		MACL	MACN
	保單契約樣本可在 Contract Library 下載			

D. 核保規則

產品名稱	摯誠定期壽險計劃	尊誠定期壽險計劃	摯誠定期壽險附加契約	尊誠定期壽險附加契約
1. 體檢要求	• 跟隨現行人壽保障之規則 • 若受保人以非吸煙優惠 (Non-smoker rate) 申請保單，並須進行體檢及 / 或顯微鏡尿液分析，此受保人便須接受尼古丁測試 (Cotinine Test) **尊誠定期壽險系列 – 尊尚級別的附加要求：** • 必須進行體檢及驗血 (類別 P) 測試 • 若受保人以非吸煙優惠 (Non-smoker rate) 申請保單，均須接受尼古丁測試 (Cotinine Test) • 必須達到附錄三所有列出的要求			
2. 財務核保要求	• 跟隨現行人壽保障之規則 • 摯誠定期壽險計劃 及 尊誠定期壽險計劃: 請遞交收入及職務資料問卷			
3. 體檢評級	• 摯誠定期壽險系列：可接受至評級 'H' • 尊誠定期壽險系列： - 標準級別：可接受至評級 'H' - 尊尚級別：只接受標準評級			
4. 國籍評級	• 摯誠定期壽險系列：請參閱上載於內聯網之國籍/居留風險評級表 • 尊誠定期壽險系列： - 標準級別：請參閱上載於內聯網之國籍/居留風險評級表 - 尊尚級別：只接受標準評級			
5. 職業評級	參閱現行職業風險評級表中人壽之評級 • 摯誠定期壽險系列：可接受至+US$15/M 評級 • 尊誠定期壽險系列： - 標準級別：可接受至+US$15/M 評級 - 尊尚級別：只接受標準評級			
6. 保單日期	可以 Date Back		跟隨基本計劃之要求	
7. 投保申請書	香港	壽險及人身意外保險投保申請書 (OPUAIF00)		
	澳門	壽險及人身意外保險投保申請書 (OPMCUF13)		
8. VIP Club	100%年繳保費			
9. 非標準保費折扣優惠	不適用			
10. 要員保險	適用，惟星級人生選項將不適用			
11. CRS	不適用			
12. FATCA	適用			

E. 保戶服務行政指引

產品名稱	摯誠定期壽險計劃	尊誠定期壽險計劃	摯誠定期壽險附加契約	尊誠定期壽險附加契約
1. 更改保額	• 於保單繕發後，不可增加保額 • 可減少保額，但不可低於最低保額要求			
2. 復效	跟隨現行復效規則			

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
3. 申請減價 (Appeal Loading)	跟隨現行規則			
4. 更改計劃	不可以 (包括由其他計劃轉入或由本計劃轉到其他計劃)			
5. 自定期保險轉入	不可以 (惟可於受保人 70 歲生日後緊隨的保障週年日當日或之前將本計劃 (MR'D' 或 +US$5/M 為限) 轉換為終身壽險計劃，而毋須再次提供健康申報，惟須繳付額外保費及受限於當時我們就此項權益可提供的一眾產品選擇而定)			
6. 更改繳付保費方法	跟隨現行規則			

F. 佣金

<table>
<tr><td>產品名稱</td><td colspan="4">摯誠定期
壽險計劃</td><td colspan="2">尊誠定期
壽險計劃</td><td colspan="2">摯誠定期壽險
附加契約</td><td>尊誠定期壽險
附加契約</td></tr>
<tr><td rowspan="6">1. 佣金</td><td>保單
年期</td><td colspan="2">每年
續保</td><td colspan="2">每 5 年
續保</td><td>每 20 年
續保</td><td colspan="2" rowspan="2">附加於 AL2 / BP2 / BP(EP)2 / EL / FLCP3 / FLCP3 (EP) / QSWL / SLE2 / ECP2 / MCP2 / PCP2 / PIP2 / PE / PEP / SCP / AL / BP / BP(EP) / FLCP2 / FLCP2 (EP) / SLE / ECP / MCP / PCP / PIP / SEU</td><td></td></tr>
<tr><td colspan="2">年期</td><td>佣金</td></tr>
<tr><td>1</td><td colspan="2">22.95%</td><td colspan="2">35.1%</td><td>50%</td><td colspan="2">1</td><td>46%</td></tr>
<tr><td>2</td><td colspan="2">8.5%</td><td colspan="2">13%</td><td>5.5%</td><td colspan="2">2</td><td>17%</td></tr>
<tr><td>3-6</td><td colspan="2">10%</td><td colspan="2">5%</td><td>5%</td><td colspan="2">3-6</td><td>5%</td></tr>
<tr><td colspan="7"></td><td colspan="2">附加於 EGPWLAP / Excel Kid's Choice AP / LESAP / TLESAP：跟隨基本計劃</td></tr>
<tr><td>2. High Issue Age FYC Adjustment</td><td colspan="7">• 每年續保：65 歲以上，投保年齡每加大一歲減 1.08%
• 每 5 年續保：65 歲以上，投保年齡每加大一歲減 1.35%
• 每 20 年續保：不適用</td><td colspan="2">• 附加於 AL2 / BP2 / BP(EP)2 / EL / FLCP3 / FLCP3 (EP) / QSWL / SLE2 / ECP2 / MCP2 / PCP2 / PIP2 / PE / PEP / SCP / AL / BP / BP(EP) / FLCP2 / FLCP2 (EP) / SLE / ECP / MCP / PCP / PIP / SEU：不適用
• 其他：跟隨基本計劃</td></tr>
<tr><td>3. Persistency</td><td colspan="9">適用</td></tr>
<tr><td>4. Extra 10%</td><td colspan="9">摯誠定期壽險計劃 / 尊誠定期壽險計劃：不適用
摯誠定期壽險附加契約 / 尊誠定期壽險附加契約：跟隨基本計劃</td></tr>
<tr><td>5. Provident Fund</td><td colspan="6">不適用</td><td colspan="3">由第 7 年開始適用</td></tr>
<tr><td rowspan="5">6. 附加契約</td><td colspan="3" rowspan="4">ADB / ADD / AI / SADD / HB</td><td>保單年期</td><td colspan="2">佣金</td><td colspan="3" rowspan="4">WP / EAPWP: 跟隨摯誠定期壽險附加契約 / 尊誠定期壽險附加契約的佣金</td></tr>
<tr><td>1</td><td colspan="2">46%</td></tr>
<tr><td>2</td><td colspan="2">17%</td></tr>
<tr><td>3-6</td><td colspan="2">5%</td></tr>
<tr><td colspan="3">SGHR 2 /</td><td colspan="2">跟隨各自的佣金</td></tr>
</table>

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
	PACS			
	WP	跟隨摯誠定期壽險計劃 / 尊誠定期壽險計劃的佣金		
7. FYP Credit	首年保費 100%			
8. FYC Adjustment	Regular Premium – Life (組別 2)			

G. 其他

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
1. 保單建議書系統 (PGS)	適用於以下版本： • PGS 2014 Web (PGS 15.6) • PGS 2014 iPad (PGS 15.6) • PGS 2014 Windows (PGS 15.6)			
2. 產品簡介編號				
a) 英文	PTA999406	PTA999409	PTA999406	PTA999409
b) 繁體中文	PTA999407	PTA999410	PTA999407	PTA999410
c) 簡體中文	不適用	不適用	PTA999413	PTA999414

附錄二：產品比較

公司名稱	AIA	保記*		宏記	安記	忠記	全記	匯記*
產品名稱	摯誠 / 尊誠定期壽險系列	每年 XX 保障計劃 / 五年 XX 保障計劃	定 X 保	精 X 定 X 壽險	真 X 系列	至 X 之選	TrendXX SupXX	尊 X 定期
投保年齡	基本計劃版本： • 每年續保 / 每 5 年續保: 16-70 歲 • 每 20 年續保：16-65 歲 附加契約版本： • 每年續保 / 每 5 年續保: 15 日-70 歲 • 每 20 年續保：15 日-65 歲	• 每年續保：16-70 歲 • 每 5 年續保：16-60 歲	• 10 年：16-65 歲 • 15 年：16-60 歲 • 20 年 / 至 65 歲：16-55 歲 • 25 年 / 至 60 歲：16-50 歲 • 30 年 / 至 55 歲：16-45 歲	• 每 10 年續保：16-65 歲 • 每 20 年續保：16-55 歲	• 每 1 年 / 5 年續保：16-70 歲 • 每 10 年續保 / 至 75 歲：16-65 歲	• 每 10 年續保：18-70 歲 • 每 20 年續保：18-60 歲 • 至 80 歲：18-55 歲	• 每 10 年續保：18-80 歲 • 每 20 年續保：18-65 歲 (非吸煙) / 18-60 歲 (吸煙) • 每 30 年續保：18-50 歲 (非吸煙) / 18-45 歲 (吸煙)	• 每 1 年 / 10 年續保：19-70 歲 • 每 20 年續保：19-60 歲
保單貨幣	美元 / 港元 / 澳門幣	美元 / 港元	美元 / 港元	美元 / 港元	美元 / 港元 / 澳元 / 加元 / 英鎊 / 新西蘭元	美元 / 港元	美元	美元 / 港元
保障年期	1 / 5 / 20 年 最長可續保至受保人 85 歲	1 / 5 年 最長可續保至受保人 75 歲	10 / 15 / 20 / 25 / 30 年 或 至 55 / 60 / 65 歲	10 / 20 年 最長可續保至受保人 75 歲	1 / 5 / 10 年 最長可續保至受保人 75 歲 或 至 75 歲	10 / 20 年 最長可續保至受保人 80 歲 或 至 80 歲	10 / 20 / 30 年 最長可續保至受保人 95 歲	1 / 10 / 20 年 最長可續保至受保人 80 歲
保費繳付期	與保障年期相同	與保障年期相同	與保障年期相同	與保障年期相同	與保障年期相同	與保障年期相同	與保障年期相同	與保障年期相同

公司名稱	AIA	保記*		宏記	安記	忠記	全記	匯記*
產品名稱	**摯誠 / 尊誠定期壽險系列**	**每年 XX 保障計劃 / 五年 XX 保障計劃**	**定 X 保**	**精 X 定 X 壽險**	**真 X 系列**	**至 X 之選**	**TrendXX SupXX**	**尊 X 定期**
最低保額	摯誠定期壽險計劃：100,000 美元或 750,000 港元 / 澳門幣 摯誠定期壽險附加契約: 25,000 美元或 187,500 港元 / 澳門幣 尊誠定期壽險系列：500,000 美元或 3,750,000 港元 / 澳門幣	基本計劃版本：100,000 美元或 800,000 港元 附加契約版本：25,000 美元或 200,000 港元	25,000 美元或 200,000 港元 (尊尚級別：500,000 美元或 4,000,000 港元)	40,000 美元或 320,000 港元	基本計劃版本：30,000 美元或 240,000 港元 附加契約版本：10,000 美元或 80,000 港元	100,000 美元或 800,000 港元	100,000 美元 Preferred Plus 級別: 500,000 美元	625,001 美元或 5,000,001 港元
保證續保	是 *(提供至 MR'D' 或 +US$5/M)*	是	否	是 於首個續保年期完結後，每 10 年續保	是	是	是 於首個續保年期完結後，每年續保	是
轉換權	適用， 70 歲或之前	適用 • 每年續保：66 歲或之前 • 每 5 年續保：65 歲或之前	適用， 65 歲或之前	適用， 65 歲或之前	適用， 70 歲或之前	不適用	需額外收取保費	適用， 60 歲或之前
風險類別	• 摯誠定期壽險系列：1 • 尊誠定期壽險系列：2 (標準/尊尚)	1	2 (標準/尊尚) 尊尚級別只提供予非吸煙人士	1	1	1	3 (標準 / 優越 / 特級優越)	1

**下次生日年齡*

競爭對手並未有就每年續保之定期壽險計劃提供尊尚級別

每年續保，保額：1,000,000 美元，標準級別

公司名稱	AIA	保記*		安記		匯記*	
產品名稱	尊誠定期壽險計劃 (A)	每年 XX 保障計劃 (B)	(A)/(B)	真 X 系列 (C)	(A)/(C)	尊 X 定期 (D)	(A)/(D)
男性 / 非吸煙							
20 歲	750	1,056	**71%**	985	**76%**	780	**96%**
30 歲	780	1,056	**74%**	985	**79%**	790	**99%**
40 歲	1,300	1,506	**86%**	1,515	**86%**	1,330	**98%**
50 歲	3,090	3,621	**85%**	3,325	**93%**	3,150	**98%**
60 歲	7,920	13,512	**59%**	10,215	**78%**	8,570	**92%**
男性 / 吸煙							
20 歲	1,070	1,641	**65%**	1,525	**70%**	1,150	**93%**
30 歲	1,180	1,866	**63%**	1,525	**77%**	1,200	**98%**
40 歲	2,260	3,054	**74%**	3,255	**69%**	2,280	**99%**
50 歲	6,060	8,346	**73%**	7,935	**76%**	6,180	**98%**
60 歲	15,750	26,130	**60%**	20,515	**77%**	17,890	**88%**
女性 / 非吸煙							
20 歲	750	1,029	**73%**	955	**79%**	780	**96%**
30 歲	770	1,029	**75%**	955	**81%**	790	**97%**
40 歲	1,110	1,254	**89%**	1,315	**84%**	1,130	**98%**
50 歲	2,300	2,766	**83%**	2,445	**94%**	2,350	**98%**
60 歲	5,650	8,346	**68%**	6,725	**84%**	6,060	**93%**
女性 / 吸煙							
20 歲	1,060	1,434	**74%**	1,175	**90%**	1,150	**92%**
30 歲	1,130	1,452	**78%**	1,175	**96%**	1,180	**96%**
40 歲	1,700	1,767	**96%**	2,435	**70%**	1,800	**94%**
50 歲	4,510	5,502	**82%**	4,775	**94%**	4,600	**98%**
60 歲	10,760	17,193	**63%**	11,395	**94%**	12,060	**89%**

每年續保，保額：200,000 美元

公司名稱	AIA	保記*		安記	
產品名稱	摯誠定期壽險計劃 (A)	每年 XX 保障計劃 (B)	(A)/(B)	真 X 系列 (C)	(A)/(C)
男性 / 非吸煙					
20 歲	200	258	**78%**	267	**75%**
30 歲	204	258	**79%**	267	**76%**
40 歲	314	358	**88%**	377	**83%**
50 歲	688	828	**83%**	841	**82%**
60 歲	1,688	3,026	**56%**	2,529	**67%**
男性 / 吸煙					
20 歲	264	388	**68%**	361	**73%**
30 歲	288	438	**66%**	361	**80%**
40 歲	514	702	**73%**	747	**69%**
50 歲	1,312	1,878	**70%**	1,915	**69%**
60 歲	3,336	5,830	**57%**	4,283	**78%**
女性 / 非吸煙					
20 歲	200	252	**79%**	249	**80%**
30 歲	202	252	**80%**	249	**81%**
40 歲	274	302	**91%**	333	**82%**
50 歲	524	638	**82%**	579	**91%**
60 歲	1,210	1,878	**64%**	1,513	**80%**
女性 / 吸煙					
20 歲	264	342	**77%**	291	**91%**
30 歲	266	346	**77%**	291	**91%**
40 歲	398	416	**96%**	607	**66%**
50 歲	988	1,246	**79%**	1,155	**86%**
60 歲	2,286	3,844	**59%**	2,701	**85%**

**下次生日年齡*
以上保費並未包括「AIA Vitality 健康程式」的保費折扣。
有顏色的地方代表 AIA 較優勝。

競爭對手並未有就每 5 年續保之定期壽險計劃提供尊尚級別

每 5 年續保，保額：1,000,000 美元，標準級別

公司名稱	AIA	保記*		安記	
產品名稱	尊誠定期壽險計劃 (A)	五年 XX 保障計劃 (B)	(A)/(B)	真 X 系列 (C)	(A)/(C)
男性 / 非吸煙					
20 歲	750	1,110	**68%**	985	**76%**
30 歲	830	1,150	**72%**	1,045	**79%**
40 歲	1,520	2,370	**64%**	1,965	**77%**
50 歲	3,740	6,020	**62%**	4,835	**77%**
60 歲	9,580	16,700	**57%**	14,665	**65%**
男性 / 吸煙					
20 歲	1,070	1,110	**96%**	1,525	**70%**
30 歲	1,270	1,470	**86%**	1,615	**79%**
40 歲	2,780	3,180	**87%**	4,045	**69%**
50 歲	7,190	8,180	**88%**	10,715	**67%**
60 歲	19,200	21,790	**88%**	28,195	**68%**
女性 / 非吸煙					
20 歲	750	1,110	**68%**	955	**79%**
30 歲	780	1,110	**70%**	995	**78%**
40 歲	1,280	1,880	**68%**	1,645	**78%**
50 歲	2,660	4,580	**58%**	3,175	**84%**
60 歲	6,940	12,630	**55%**	9,325	**74%**
女性 / 吸煙					
20 歲	1,060	1,110	**95%**	1,175	**90%**
30 歲	1,140	1,150	**99%**	1,255	**91%**
40 歲	1,910	2,370	**81%**	2,955	**65%**
50 歲	5,260	6,020	**87%**	6,265	**84%**
60 歲	13,010	16,700	**78%**	15,975	**81%**

每 5 年續保，保額：200,000 美元

公司名稱	AIA	保記*		安記	
產品名稱	摯誠定期壽險計劃 (A)	五年 XX 保障計劃 (B)	(A)/(B)	真 X 系列 (C)	(A)/(C)
男性 / 非吸煙					
20 歲	200	246	**81%**	267	**75%**
30 歲	218	254	**86%**	281	**78%**
40 歲	368	498	**74%**	455	**81%**
50 歲	834	1,228	**68%**	1,179	**71%**
60 歲	2,058	3,364	**61%**	3,493	**59%**
男性 / 吸煙					
20 歲	264	246	107%	361	**73%**
30 歲	306	318	**96%**	387	**79%**
40 歲	624	660	**95%**	903	**69%**
50 歲	1,550	1,660	**93%**	2,391	**65%**
60 歲	4,072	4,382	**93%**	5,907	**69%**
女性 / 非吸煙					
20 歲	200	246	**81%**	249	**80%**
30 歲	206	246	**84%**	259	**80%**
40 歲	302	400	**76%**	409	**74%**
50 歲	610	940	**65%**	737	**83%**
60 歲	1,498	2,550	**59%**	2,051	**73%**
女性 / 吸煙					
20 歲	264	246	107%	291	**91%**
30 歲	268	254	106%	317	**85%**
40 歲	442	498	**89%**	703	**63%**
50 歲	1,148	1,228	**93%**	1,383	**83%**
60 歲	2,788	3,364	**83%**	3,455	**81%**

**下次生日年齡*
以上保費並未包括「AIA Vitality 健康程式」的保費折扣。
有顏色的地方代表 AIA 較優勝。

每 20 年續保，保額：1,000,000 美元，標準級別

公司名稱	AIA	保記*		宏記		忠記		全記		匯記*	
產品名稱	尊誠定期壽險計劃 (A)	定 X 保 (B)	(A)/(B)	精 X 定 X 壽險 (C)	(A)/(C)	至 X 之選 (D)	(A)/(D)	TrendXX SupXX (E)	(A)/(E)	尊 X 定期 (F)	(A)/(F)
男性 / 非吸煙											
20 歲	760	810	**94%**	785	**97%**	780	**97%**	1,375	**55%**	780	**97%**
30 歲	1,100	1,380	**80%**	1,195	**92%**	1,120	**98%**	1,435	**77%**	1,150	**96%**
40 歲	2,310	3,530	**65%**	2,665	**87%**	2,480	**93%**	2,515	**92%**	2,560	**90%**
50 歲	5,570	9,470	**59%**	6,295	**88%**	6,230	**89%**	5,715	**97%**	5,980	**93%**
60 歲	15,500	N/A	N/A	N/A	N/A	17,180	**90%**	13,205	117%	N/A	N/A
男性 / 吸煙											
20 歲	1,090	1,130	**96%**	1,115	**98%**	1,260	**87%**	3,965	**27%**	1,180	**92%**
30 歲	1,840	2,080	**88%**	2,015	**91%**	1,990	**92%**	4,165	**44%**	1,880	**98%**
40 歲	4,260	5,090	**84%**	5,375	**79%**	4,690	**91%**	6,175	**69%**	4,570	**93%**
50 歲	11,500	14,120	**81%**	14,345	**80%**	12,090	**95%**	14,775	**78%**	12,350	**93%**
60 歲	28,130	N/A	N/A	N/A	N/A	33,050	**85%**	39,545	**71%**	N/A	N/A
女性 / 非吸煙											
20 歲	760	810	**94%**	755	101%	580	131%	1,235	**62%**	780	**97%**
30 歲	810	1,080	**75%**	955	**85%**	840	**96%**	1,265	**64%**	900	**90%**
40 歲	1,630	2,630	**62%**	2,055	**79%**	1,650	**99%**	1,955	**83%**	1,980	**82%**
50 歲	3,680	7,080	**52%**	4,735	**78%**	3,720	**99%**	4,285	**86%**	4,510	**82%**
60 歲	10,350	N/A	N/A	N/A	N/A	10,920	**95%**	9,355	111%	N/A	N/A
女性 / 吸煙											
20 歲	1,080	1,130	**96%**	1,045	103%	760	142%	3,185	**34%**	1,160	**93%**
30 歲	1,440	1,660	**87%**	1,695	**85%**	1,330	108%	3,285	**44%**	1,470	**98%**
40 歲	3,340	3,760	**89%**	4,335	**77%**	2,790	120%	4,945	**68%**	3,590	**93%**
50 歲	8,790	10,510	**84%**	11,015	**80%**	6,550	134%	11,315	**78%**	9,440	**93%**
60 歲	20,770	N/A	N/A	N/A	N/A	19,260	108%	25,285	**82%**	N/A	N/A

每 20 年續保，保額：1,000,000 美元，尊尚級別

公司名稱	AIA	保記*		全記	
產品名稱	尊誠定期壽險計劃 (A)	定 X 保 (B)	(A)/(B)	TrendXX SupXX (C)	(A)/(C)
男性 / 非吸煙					
20 歲	650	650	**100%**	995	**65%**
30 歲	940	1,110	**85%**	1,155	**81%**
40 歲	1,960	2,840	**69%**	1,795	109%
50 歲	4,730	7,570	**62%**	4,045	117%
60 歲	13,180	N/A	N/A	9,635	137%
男性 / 吸煙					
20 歲	930	N/A		2,425	**38%**
30 歲	1,560			2,525	**62%**
40 歲	3,620			3,685	**98%**
50 歲	9,780			8,805	111%
60 歲	23,910			23,545	102%
女性 / 非吸煙					
20 歲	650	650	**100%**	865	**75%**
30 歲	690	860	**80%**	865	**80%**
40 歲	1,390	2,120	**66%**	1,435	**97%**
50 歲	3,130	5,660	**55%**	3,105	101%
60 歲	8,800	N/A	N/A	6,755	130%
女性 / 吸煙					
20 歲	920	N/A		1,945	**47%**
30 歲	1,220			1,975	**62%**
40 歲	2,840			2,905	**98%**
50 歲	7,470			6,685	112%
60 歲	17,650			14,575	121%

**下次生日年齡*
以上保費並未包括「AIA Vitality 健康程式」的保費折扣。

有顏色的地方代表 AIA 較優勝。

每 20 年續保，保額：200,000 美元

公司名稱	AIA	保記*		宏記		忠記		全記	
產品名稱	摯誠定期壽險計劃 (A)	定 X 保 (B)	(A)/(B)	精 X 定 X 壽險 (C)	(A)/(C)	至 X 之選 (D)	(A)/(D)	TrendXX SupXX (E)	(A)/(E)
男性 / 非吸煙									
20 歲	204	186	110%	179	114%	156	131%	505	**40%**
30 歲	270	300	**90%**	273	**99%**	224	121%	515	**52%**
40 歲	524	730	**72%**	611	**86%**	496	106%	675	**78%**
50 歲	1,208	1,918	**63%**	1,341	**90%**	1,246	**97%**	1,381	**87%**
60 歲	3,444	N/A	N/A	N/A	N/A	3,436	100%	3,199	108%
男性 / 吸煙									
20 歲	270	250	108%	249	108%	252	107%	897	**30%**
30 歲	426	440	**97%**	443	**96%**	398	107%	1,073	**40%**
40 歲	932	1,042	**89%**	1,185	**79%**	938	**99%**	1,487	**63%**
50 歲	2,454	2,848	**86%**	3,037	**81%**	2,418	101%	3,175	**77%**
60 歲	5,926	N/A	N/A	N/A	N/A	6,610	**90%**	8,049	**74%**
女性 / 非吸煙									
20 歲	204	186	110%	175	117%	116	176%	473	**43%**
30 歲	210	240	**88%**	221	**95%**	168	125%	477	**44%**
40 歲	394	550	**72%**	489	**81%**	330	119%	587	**67%**
50 歲	848	1,440	**59%**	1,015	**84%**	744	114%	1,119	**76%**
60 歲	2,416	N/A	N/A	N/A	N/A	2,184	111%	2,401	101%
女性 / 吸煙									
20 歲	270	250	108%	235	115%	152	178%	875	**31%**
30 歲	342	356	**96%**	365	**94%**	266	129%	901	**38%**
40 歲	728	776	**94%**	949	**77%**	558	130%	1,237	**59%**
50 歲	1,884	2,126	**89%**	2,333	**81%**	1,310	144%	2,487	**76%**
60 歲	4,382	N/A	N/A	N/A	N/A	3,852	114%	5,227	**84%**

**下次生日年齡*

以上保費並未包括「AIA Vitality 健康程式」的保費折扣。

有顏色的地方代表 AIA 較優勝。

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之聲明

聲明： 由於上述分析及比較乃根據各公司於 2017 年 5 月之建議書資料及網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項： 這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析)。

附錄三：符合尊尚級別之最低要求

1.	血壓 必須低於 147/90 mmHg
2.	膽固醇 必須低於或等於 6.7 mmol/l 或 260 mg/dL
3.	膽固醇/高密度膽固醇比例 必須低於或等於 6.0
4.	體格 受保人的身體質量指數 (BMI) 必須低於 29
5.	家庭病史 受保人的父母並未於 60 歲前被診斷患上心臟病或癌症
6.	個人病史 受保人沒有患上心臟病，糖尿病或癌症 (厚度少於 1.5 毫米的惡性黑色素瘤除外)
7.	濫用藥物 / 酗酒 在過去 10 年並沒有有關的治療歷史，且所有肝酵素在正常參考範圍內。
8.	空中飛行 / 業餘嗜好 受保人必須在過往兩年內及預計之將來均不會參與高危的運動、業餘嗜好或空中飛行*。 (*高危的運動、業餘嗜好或空中飛行 – 包括但不限於賽車、爬山、深度超過40 米的水肺潛水、滑雪競賽、與飛行有關的運動及駕駛私人飛機。)
9.	體檢 / 國籍 / 職業評級 必須為標準評級類別。

附錄四：星級人生選項批註樣本

AIA International Limited

友邦保險（國際）有限公司

星級人生選項批註

此批註附加於基本保單，並構成基本保單的一部份。

星級人生選項

於此保單有效期間，您可於任何一宗「人生大事」發生後毋須遞交任何可保證明，便可根據此批註的條款及限制，額外購買一份為施行本條文目的而言本公司當時可提供為附加契約形式的定期壽險保單（「新定期壽險附加契約」）並將「新定期壽險附加契約」附加於此基本保單。

人生大事的定義

「人生大事」是指：

(i) 受保人在香港獲得承認的合法註冊婚姻；或

(ii) 受保人的任何親生子女出生（不包括領養）；或

(iii) 新買入的住宅物業後的一百八十(180)日內，受保人於香港金融管理局認可的銀行或於香港以外成立或設立並受到與香港金融管理局執行相類職能的監管機構所監管的銀行作出物業首按。

「新定期壽險附加契約」之保費，將按購買「新定期壽險附加契約」時本公司適用之保費率及受保人當時之實際年齡計算。「新定期壽險附加契約」之保障年期與此保單的原有保障年期相同，但不得超過受保人八十五(85)歲生日後緊隨之保單週年日。

行使星級人生選項的限制

限制

(i) 於繕發此批註後，在您的基本保單沒有被附加特別條款的前提下，您享有星級人生選項的權利，倘您的基本保單繕發後有特別條款因爲其後的批註而適用於您的基本保單，此星級人生選項會於繕發有關特別條款的批註後自動終止。

(ii) 您只可就每宗「人生大事」最多行使一(1)次星級人生選項。

(iii) 以每個受保人的一生計，您最多只可行使兩(2)次星級人生選項。

(iv) 每次行使星級人生選項需相隔至少連續兩(2)年。

(v) 您只可於受保人六十(60)歲生日後緊隨的保單週年日前行使星級人生選項。

(vi) 您可於繕發日期或生效日期（以較後者為準）起計兩(2)年後行使星級人生選項。

(vii) 在從未有向我們提交過關於此基本保單的索償申請或沒有正在處理關於此基本保單的索償申請或作出任何關於此基本保單的賠償的前提下，方可行使星級人生選項。

每次「新定期人壽附加契約」之保額不可多於：

(i) 美金 500,000 元或港幣／澳門幣 3,750,000 元，視乎保單資料頁上列明的貨幣而定；或

(ii) 此保單的保額的 50%；或

(iii) 就上述「人生大事」的定義第(iii)項，受保人新買入的住宅物業之貸款額，

以較低者為準。

— 此頁完 —

樣本

AIA International Limited

友邦保險（國際）有限公司

「人生大事」之通知及證明

通知書必須於「人生大事」發生後一百八十(180)日內遞交給我們，而在我們批核「新定期壽險附加契約」前，您須提供符合我們要求的證明。

「人生大事」之證明包括下列各項，並需遞交至我們的辦事處：

所需的證明文件

(i) （就「人生大事」第(i)項）結婚證書的核證真實副本；

(ii) （就「人生大事」第(ii)項）受保人子女的出世紙的核證真實副本；

(iii) （就「人生大事」第(iii)項）已於香港土地註冊處註冊的樓宇買賣合約及按揭契據的核證真實副本及於香港土地註冊處取得的土地查冊文件，或就位於香港以外的物業而言，符合我們要求的用作證明該物業的買賣及按揭交易文件的核證真實副本及該物業官方土地查冊文件的核證真實副本；

(iv) （就「人生大事」第(iii)項）承按銀行就提取物業按揭貸款發出的證明文件的核證真實副本；

(v) （就「人生大事」第(iii)項）承按銀行發出的樓宇按揭貸款批核書的核證真實副本；及

(vi) 我們要求用作批核購買「新定期壽險附加契約」的任何其他資料。

儘管上文有所規定，就「人生大事」第(iii)項而言，為位於香港以外之物業的按揭並根據本段「人生大事」之通知及證明第(iii)至第(vi)項而向我們提供的文件，必須為(1) 中文或英文的翻譯本，及(2)符合我們要求的就證明該等文件的真實性而受法律公證人或具公證職能的律師所妥為認證及／或受加簽之文件。

– 此頁完 –

樣本

附錄五: 財務需要分析表格之配對

適合性評估

問題			**摯誠定期 / 尊誠定期系列**
C1	您選購本公司產品的目標為何? (可選多於一項)		
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等)	✓
	B	為醫療需要作準備 (例如：危疾、住院等)	
	C	為未來提供定期的收入 (例如：退休收入等)	
	D	為未來需要儲蓄 (例如：子女教育，退休等)	
	E	投資	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____	
C2	您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項)		
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃)	
	E	其他 (請詳述) : _____	
C3	您投購保單及/或投資計劃的目標得益/保障年期為多久? (請選一項)：		
	<1 年		
	1-5 年		✓ (每年 / 5 年續保)
	6-10 年		✓ (每年 / 5 年續保)
	11-20 年		✓
	> 20 年		✓
	終身		
C4a	您能夠及願意支付保單及/或投資計劃的年期為? (請選一項)		
	<1 年		
	1-5 年		✓ (每年 / 5 年續保)
	6-10 年		✓ (每年 / 5 年續保)
	11-20 年		✓
	> 20 年		✓
	終身		
C5	須計算額外人壽保障額?		適用
	共同匯報標準		不適用

✓指申請本產品之可配對選項

備註：FNA 豁免產品

附錄六: 保費表 Appendix 5: Premium Rate

摯誠定期壽險計劃 Wisdom Term Life Plan

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.33
17	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.33
18	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.35
19	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.35
20	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.35
21	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.35
22	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.35
23	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.40	1.02	1.36
24	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.03	1.45	1.03	1.36
25	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.06	1.55	1.03	1.36
26	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.11	1.66	1.03	1.36
27	1.00	1.34	1.00	1.33	1.01	1.35	1.01	1.33	1.16	1.77	1.03	1.38
28	1.00	1.37	1.00	1.33	1.03	1.38	1.01	1.33	1.21	1.88	1.03	1.48
29	1.01	1.40	1.01	1.33	1.06	1.46	1.01	1.33	1.28	2.00	1.03	1.60
30	1.02	1.44	1.01	1.33	1.09	1.53	1.03	1.34	1.35	2.13	1.05	1.71
31	1.06	1.48	1.04	1.35	1.14	1.58	1.08	1.36	1.43	2.28	1.11	1.84
32	1.09	1.55	1.04	1.37	1.18	1.66	1.11	1.38	1.53	2.44	1.18	1.98
33	1.13	1.63	1.09	1.39	1.23	1.79	1.14	1.47	1.63	2.63	1.25	2.13
34	1.18	1.72	1.10	1.42	1.29	1.91	1.18	1.56	1.74	2.84	1.33	2.30
35	1.24	1.83	1.14	1.50	1.35	2.04	1.22	1.64	1.86	3.08	1.43	2.48
36	1.28	1.94	1.18	1.56	1.41	2.21	1.26	1.74	2.01	3.36	1.53	2.68
37	1.34	2.07	1.22	1.61	1.50	2.36	1.32	1.84	2.16	3.68	1.64	2.91
38	1.41	2.21	1.27	1.73	1.60	2.58	1.38	1.95	2.34	4.03	1.77	3.17
39	1.48	2.38	1.33	1.82	1.71	2.84	1.44	2.07	2.48	4.33	1.86	3.41
40	1.57	2.57	1.37	1.99	1.84	3.12	1.51	2.21	2.62	4.66	1.97	3.64
41	1.72	2.95	1.43	2.07	1.98	3.32	1.61	2.37	2.83	5.14	2.11	3.98
42	1.83	3.23	1.51	2.17	2.13	3.75	1.71	2.57	3.06	5.66	2.27	4.36
43	1.97	3.53	1.59	2.32	2.30	4.09	1.83	2.83	3.33	6.24	2.43	4.78
44	2.11	3.87	1.68	2.53	2.49	4.41	1.96	3.15	3.62	6.88	2.62	5.26
45	2.28	4.24	1.84	2.78	2.70	4.75	2.11	3.52	3.93	7.60	2.83	5.79
46	2.48	4.65	1.96	3.09	2.93	5.25	2.26	3.95	4.28	8.37	3.05	6.38
47	2.68	5.07	2.10	3.46	3.20	5.74	2.43	4.39	4.66	9.23	3.31	7.04
48	2.91	5.54	2.24	3.90	3.50	6.33	2.62	4.75	5.08	10.16	3.60	7.76
49	3.16	6.03	2.42	4.39	3.82	7.00	2.83	5.24	5.53	11.18	3.90	8.56
50	3.44	6.56	2.62	4.94	4.17	7.75	3.05	5.74	6.04	12.27	4.24	9.42
51	3.83	7.21	2.81	5.31	4.56	8.69	3.31	6.20	6.73	13.40	4.61	10.32
52	4.18	7.89	3.03	5.72	4.97	9.51	3.61	6.73	7.55	14.58	5.02	11.31
53	4.51	8.63	3.27	6.15	5.42	10.41	3.93	7.33	8.20	15.95	5.53	12.40
54	4.92	9.45	3.54	6.62	5.93	11.42	4.29	8.01	8.99	17.64	6.11	13.58
55	5.38	10.34	3.94	7.27	6.48	12.54	4.69	8.77	9.87	19.28	6.59	14.86
56	5.89	11.32	4.30	7.96	7.10	13.80	5.11	9.60	10.71	20.93	7.44	16.18
57	6.45	12.41	4.64	8.71	7.77	15.26	5.59	10.51	11.87	22.98	8.37	17.57
58	7.05	13.66	5.06	9.54	8.51	16.95	6.14	11.52	13.23	24.82	9.34	18.98
59	7.71	15.07	5.53	10.44	9.35	18.64	6.78	12.66	14.74	26.72	10.41	20.45
60	8.44	16.68	6.05	11.43	10.29	20.36	7.49	13.94	17.22	29.63	12.08	21.91
61	9.25	18.62	6.71	12.53	11.36	22.65	8.30	15.41	18.93	33.44	13.76	23.93
62	10.19	20.88	7.43	13.79	12.56	25.04	9.25	17.12	21.18	37.60	15.58	26.24
63	11.24	23.50	8.23	15.22	13.92	26.95	10.36	19.07	24.74	40.88	18.40	28.92
64	12.45	26.58	9.11	16.85	15.43	28.84	11.68	20.90	27.10	44.70	20.49	32.02
65	13.78	29.79	10.09	18.81	17.12	31.01	13.22	22.92	30.35	50.20	23.41	35.47
66	15.28	32.95	11.47	21.09	19.13	33.64	15.03	25.05	33.68*	55.27*	26.45*	39.16*
67	16.97	36.02	13.04	23.73	21.47	36.99	16.31	27.21	38.40*	61.72*	29.15*	42.97*
68	18.85	39.09	14.82	26.84	24.23	40.67	18.40	29.31	42.93*	66.51*	32.59*	46.75*
69	20.92	42.11	16.85	30.08	27.48	44.72	21.68	32.05	48.85*	70.83*	38.52*	51.64*
70	23.84	45.68	19.15	33.27	31.32	48.00	24.39	34.86	52.00*	76.21*	43.10*	56.73*
71	27.01*	50.25*	21.49*	36.37*	35.76*	52.03*	27.37*	37.93*	57.24*	82.51*	45.69*	62.35*
72	30.84*	55.64*	24.12*	39.47*	40.96*	57.77*	30.73*	42.40*	63.81*	91.05*	46.97*	66.08*
73	35.14*	61.47*	27.07*	42.52*	46.99*	65.92*	34.49*	47.86*	72.89*	101.48*	48.78*	69.61*
74	40.17*	68.10*	30.39*	46.13*	54.04*	75.78*	38.71*	52.96*	80.25*	110.94*	51.66*	73.45*
75	46.12*	75.73*	34.11*	50.74*	62.28*	87.30*	43.24*	59.97*	85.74*	117.79*	54.51*	77.63*
76	53.06*	84.35*	38.29*	56.18*	71.63*	104.21*	48.06*	68.39*	91.52*	125.11*	59.75*	82.09*
77	61.10*	94.00*	42.98*	62.07*	81.75*	117.74*	53.85*	76.90*	97.50*	132.92*	63.44*	86.81*
78	70.51*	104.89*	48.24*	68.76*	91.41*	129.61*	60.36*	85.19*	103.73*	141.23*	67.35*	91.82*
79	81.48*	117.15*	54.13*	76.46*	103.37*	144.01*	67.72*	92.77*	109.95*	150.01*	71.51*	97.10*
80	92.98*	134.39*	60.60*	86.95*	115.87*	161.72*	75.91*	105.08*	115.87*	161.72*	75.91*	105.08*
81	105.10*	150.50*	67.92*	97.02*	123.28*	171.92*	80.60*	111.89*	123.28*	171.92*	80.60*	111.89*
82	118.32*	167.67*	76.34*	108.13*	130.82*	182.10*	85.62*	119.00*	130.82*	182.10*	85.62*	119.00*
83	131.83*	184.62*	86.08*	120.83*	138.26*	191.91*	90.92*	126.40*	138.26*	191.91*	90.92*	126.40*
84	145.52*	201.30*	96.24*	133.64*	145.52*	201.30*	96.24*	133.64*	145.52*	201.30*	96.24*	133.64*

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險計劃 (標準級別) Expert Term Life Plan (Standard Class)

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.75	1.08
17	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.75	1.08
18	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.76	1.08
19	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.76	1.08
20	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.76	1.08
21	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.76	1.08
22	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.77	1.10	0.77	1.09
23	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.77	1.14	0.77	1.09
24	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.77	1.19	0.77	1.09
25	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.79	1.29	0.78	1.09
26	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.82	1.39	0.78	1.09
27	0.75	1.09	0.75	1.06	0.76	1.10	0.75	1.06	0.87	1.50	0.78	1.12
28	0.75	1.11	0.75	1.06	0.78	1.12	0.75	1.07	0.93	1.60	0.78	1.22
29	0.77	1.14	0.76	1.09	0.80	1.20	0.76	1.10	1.01	1.72	0.79	1.33
30	0.78	1.18	0.77	1.13	0.83	1.27	0.78	1.14	1.10	1.84	0.81	1.44
31	0.80	1.22	0.77	1.14	0.87	1.31	0.79	1.15	1.18	1.98	0.87	1.57
32	0.83	1.27	0.77	1.15	0.92	1.39	0.82	1.16	1.27	2.14	0.93	1.71
33	0.87	1.34	0.79	1.16	0.97	1.49	0.85	1.21	1.36	2.31	1.00	1.86
34	0.91	1.41	0.81	1.19	1.02	1.59	0.89	1.28	1.47	2.52	1.08	2.01
35	0.97	1.48	0.85	1.22	1.08	1.71	0.94	1.36	1.60	2.74	1.14	2.19
36	1.03	1.57	0.89	1.28	1.15	1.87	0.99	1.45	1.73	3.02	1.23	2.39
37	1.08	1.69	0.94	1.33	1.22	2.05	1.05	1.55	1.88	3.31	1.32	2.62
38	1.14	1.83	1.00	1.43	1.31	2.27	1.12	1.66	2.05	3.66	1.41	2.88
39	1.21	2.02	1.04	1.56	1.40	2.51	1.19	1.78	2.16	3.94	1.51	3.10
40	1.30	2.26	1.11	1.70	1.52	2.78	1.28	1.91	2.31	4.26	1.63	3.34
41	1.40	2.51	1.19	1.77	1.65	2.97	1.39	2.06	2.51	4.70	1.76	3.66
42	1.51	2.78	1.27	1.88	1.80	3.38	1.50	2.25	2.73	5.21	1.88	4.01
43	1.63	3.07	1.38	2.02	1.97	3.70	1.62	2.50	2.97	5.76	2.02	4.42
44	1.79	3.38	1.50	2.21	2.17	4.01	1.75	2.79	3.24	6.37	2.19	4.86
45	1.96	3.72	1.63	2.45	2.38	4.33	1.88	3.15	3.53	7.05	2.36	5.37
46	2.16	4.10	1.75	2.75	2.61	4.81	2.02	3.56	3.87	7.79	2.56	5.93
47	2.37	4.48	1.89	3.10	2.85	5.28	2.16	3.97	4.23	8.60	2.77	6.55
48	2.63	4.91	2.03	3.51	3.11	5.84	2.31	4.33	4.63	9.49	3.05	7.22
49	2.84	5.42	2.16	3.98	3.40	6.48	2.47	4.80	5.07	10.45	3.34	7.97
50	3.09	6.06	2.30	4.51	3.74	7.19	2.66	5.26	5.57	11.50	3.68	8.79
51	3.36	6.75	2.46	4.84	4.11	8.06	2.89	5.69	6.13	12.62	4.05	9.65
52	3.69	7.40	2.64	5.24	4.50	8.83	3.18	6.18	6.75	13.86	4.49	10.60
53	4.08	8.10	2.84	5.71	4.92	9.67	3.50	6.74	7.44	15.24	4.96	11.65
54	4.51	8.88	3.09	6.19	5.39	10.61	3.82	7.37	8.20	16.72	5.49	12.78
55	5.00	9.73	3.48	6.81	5.91	11.67	4.19	8.08	9.01	18.33	6.08	14.01
56	5.50	10.66	3.91	7.47	6.50	12.86	4.60	8.87	10.03	19.99	6.83	15.28
57	6.03	11.69	4.31	8.18	7.14	14.23	5.07	9.74	11.18	21.72	7.64	16.60
58	6.60	12.88	4.71	8.97	7.86	15.83	5.62	10.71	12.47	23.47	8.57	17.94
59	7.23	14.22	5.16	9.82	8.67	17.56	6.24	11.79	13.99	25.29	9.44	19.33
60	7.92	15.75	5.65	10.76	9.58	19.20	6.94	13.01	15.50	28.13	10.35	20.77
61	8.69	17.59	6.28	11.81	10.58	21.00	7.70	14.39	17.88	31.65	11.52	22.70
62	9.59	19.74	6.96	13.01	11.72	23.85	8.59	15.84	20.26	36.04	12.97	24.93
63	10.58	22.23	7.72	14.36	12.99	25.48	9.64	17.31	23.38	38.70	15.45	27.49
64	11.73	25.16	8.56	15.91	14.41	27.28	10.88	18.82	25.94	42.86	17.32	30.45
65	13.00	27.63	9.49	17.32	16.00	29.34	12.33	20.36	28.80	47.71	19.93	33.77
66	14.42	29.72	10.80	18.79	17.91	31.85	14.00	22.01	32.24*	52.98*	22.61*	37.31*
67	16.03	31.88	12.29	20.32	20.13	35.04	15.34	23.79	36.23*	58.29*	25.32*	40.95*
68	17.81	34.09	13.98	21.92	22.76	38.54	17.33	25.69	40.97*	63.53*	28.51*	43.21*
69	19.78	36.34	15.74	23.65	25.66	42.40	19.28	27.72	46.19*	69.17*	32.01*	45.49*
70	22.55	39.83	17.39	25.58	28.72	45.57	21.32	29.84	50.19*	74.79*	34.95*	47.95*
71	25.56*	44.24*	19.47*	28.15*	31.94*	50.36*	23.61*	32.23*	54.90*	79.63*	37.25*	50.60*
72	29.20*	49.57*	21.98*	31.37*	35.35*	56.69*	26.18*	34.77*	58.52*	82.08*	39.76*	53.47*
73	33.29*	55.82*	24.92*	35.23*	38.95*	61.68*	29.07*	37.36*	62.41*	86.92*	42.48*	56.62*
74	38.07*	63.00*	28.29*	39.73*	43.04*	66.99*	32.34*	40.96*	66.72*	92.27*	45.44*	60.12*
75	43.72*	71.10*	32.09*	44.87*	48.11*	73.24*	36.07*	45.68*	71.54*	98.31*	48.68*	64.10*
76	50.31*	80.12*	36.32*	50.66*	57.94*	81.94*	41.76*	52.32*	76.99*	105.28*	52.24*	68.69*
77	57.95*	90.06*	40.98*	57.09*	69.32*	94.32*	47.40*	60.64*	83.28*	113.56*	56.22*	73.81*
78	66.89*	100.92*	46.07*	64.16*	81.93*	109.80*	54.47*	71.04*	90.70*	123.52*	60.71*	80.53*
79	77.31*	112.70*	51.59*	71.88*	94.13*	129.35*	62.74*	83.41*	99.59*	135.91*	65.79*	88.10*
80	88.36*	125.42*	57.52*	80.24*	110.11*	151.37*	72.08*	97.47*	110.11*	151.37*	72.08*	97.47*
81	99.90*	139.81*	64.50*	88.88*	117.19*	160.18*	76.56*	103.09*	117.19*	160.18*	76.56*	103.09*
82	112.50*	155.21*	72.51*	98.50*	124.38*	168.92*	81.34*	108.84*	124.38*	168.92*	81.34*	108.84*
83	125.36*	170.40*	81.79*	109.65*	131.47*	177.33*	86.40*	114.95*	131.47*	177.33*	86.40*	114.95*
84	138.40*	185.33*	91.47*	120.90*	138.40*	185.33*	91.47*	120.90*	138.40*	185.33*	91.47*	120.90*

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險計劃 (尊尚級別) Expert Term Life Plan (Preferred Class)

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.64	0.92
17	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.64	0.92
18	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.65	0.92
19	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.65	0.92
20	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.65	0.92
21	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.65	0.92
22	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.94	0.65	0.93
23	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.97	0.65	0.93
24	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	1.01	0.65	0.93
25	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.67	1.10	0.66	0.93
26	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.70	1.18	0.66	0.93
27	0.64	0.93	0.64	0.90	0.65	0.94	0.64	0.90	0.74	1.28	0.66	0.95
28	0.64	0.94	0.64	0.90	0.66	0.95	0.64	0.91	0.79	1.36	0.66	1.04
29	0.65	0.97	0.65	0.93	0.68	1.02	0.65	0.94	0.86	1.46	0.67	1.13
30	0.66	1.00	0.65	0.96	0.71	1.08	0.66	0.97	0.94	1.56	0.69	1.22
31	0.68	1.04	0.65	0.97	0.74	1.11	0.67	0.98	1.00	1.68	0.74	1.33
32	0.71	1.08	0.65	0.98	0.78	1.18	0.69	0.99	1.08	1.82	0.79	1.45
33	0.74	1.14	0.67	0.99	0.82	1.27	0.72	1.03	1.16	1.96	0.85	1.58
34	0.77	1.20	0.69	1.01	0.87	1.35	0.76	1.09	1.25	2.14	0.92	1.71
35	0.82	1.26	0.72	1.04	0.92	1.45	0.80	1.16	1.36	2.33	0.97	1.86
36	0.88	1.33	0.76	1.09	0.98	1.59	0.84	1.23	1.47	2.57	1.05	2.03
37	0.92	1.44	0.80	1.13	1.04	1.74	0.89	1.32	1.60	2.81	1.12	2.23
38	0.97	1.56	0.85	1.22	1.11	1.93	0.95	1.41	1.74	3.11	1.20	2.45
39	1.03	1.72	0.88	1.33	1.19	2.13	1.01	1.51	1.84	3.35	1.28	2.64
40	1.11	1.92	0.94	1.45	1.29	2.36	1.09	1.62	1.96	3.62	1.39	2.84
41	1.19	2.13	1.01	1.50	1.40	2.52	1.18	1.75	2.13	4.00	1.50	3.11
42	1.28	2.36	1.08	1.60	1.53	2.87	1.28	1.91	2.32	4.43	1.60	3.41
43	1.39	2.61	1.17	1.72	1.67	3.15	1.38	2.13	2.52	4.90	1.72	3.76
44	1.52	2.87	1.28	1.88	1.84	3.41	1.49	2.37	2.75	5.41	1.86	4.13
45	1.67	3.16	1.39	2.08	2.02	3.68	1.60	2.68	3.00	5.99	2.01	4.56
46	1.84	3.49	1.49	2.34	2.22	4.09	1.72	3.03	3.29	6.62	2.18	5.04
47	2.01	3.81	1.61	2.64	2.42	4.49	1.84	3.37	3.60	7.31	2.35	5.57
48	2.24	4.17	1.73	2.98	2.64	4.96	1.96	3.68	3.94	8.07	2.59	6.14
49	2.41	4.61	1.84	3.38	2.89	5.51	2.10	4.08	4.31	8.88	2.84	6.77
50	2.63	5.15	1.96	3.83	3.18	6.11	2.26	4.47	4.73	9.78	3.13	7.47
51	2.86	5.74	2.09	4.11	3.49	6.85	2.46	4.84	5.21	10.73	3.44	8.20
52	3.14	6.29	2.24	4.45	3.83	7.51	2.70	5.25	5.74	11.78	3.82	9.01
53	3.47	6.89	2.41	4.85	4.18	8.22	2.98	5.73	6.32	12.95	4.22	9.90
54	3.83	7.55	2.63	5.26	4.58	9.02	3.25	6.26	6.97	14.21	4.67	10.86
55	4.25	8.27	2.96	5.79	5.02	9.92	3.56	6.87	7.66	15.58	5.17	11.91
56	4.68	9.06	3.32	6.35	5.53	10.93	3.91	7.54	8.53	16.99	5.81	12.99
57	5.13	9.94	3.66	6.95	6.07	12.10	4.31	8.28	9.50	18.46	6.49	14.11
58	5.61	10.95	4.00	7.62	6.68	13.46	4.78	9.10	10.60	19.95	7.28	15.25
59	6.15	12.09	4.39	8.35	7.37	14.93	5.30	10.02	11.89	21.50	8.02	16.43
60	6.73	13.39	4.80	9.15	8.14	16.32	5.90	11.06	13.18	23.91	8.80	17.65
61	7.39	14.95	5.34	10.04	8.99	17.85	6.55	12.23	15.20	26.90	9.79	19.30
62	8.15	16.78	5.92	11.06	9.96	20.27	7.30	13.46	17.22	30.63	11.02	21.19
63	8.99	18.90	6.56	12.21	11.04	21.66	8.19	14.71	19.87	32.90	13.13	23.37
64	9.97	21.39	7.28	13.52	12.25	23.19	9.25	16.00	22.05	36.43	14.72	25.88
65	11.05	23.49	8.07	14.72	13.60	24.94	10.48	17.31	24.48	40.55	16.94	28.70
66	12.26	25.26	9.18	15.97	15.22	27.07	11.90	18.71	27.40*	45.03*	19.22*	31.71*
67	13.63	27.10	10.45	17.27	17.11	29.78	13.04	20.22	30.80*	49.55*	21.52*	34.81*
68	15.14	28.98	11.88	18.63	19.35	32.76	14.73	21.84	34.82*	54.00*	24.23*	36.73*
69	16.81	30.89	13.38	20.10	21.81	36.04	16.39	23.56	39.26*	58.79*	27.21*	38.67*
70	19.17	33.86	14.78	21.74	24.41	38.73	18.12	25.36	42.66*	63.57*	29.71*	40.76*
71	21.73*	37.60*	16.55*	23.93*	27.15*	42.81*	20.07*	27.40*	46.67*	67.69*	31.66*	43.01*
72	24.82*	42.13*	18.68*	26.66*	30.05*	48.19*	22.25*	29.55*	49.74*	69.77*	33.80*	45.45*
73	28.30*	47.45*	21.18*	29.95*	33.11*	52.43*	24.71*	31.76*	53.05*	73.88*	36.11*	48.13*
74	32.36*	53.55*	24.05*	33.77*	36.58*	56.94*	27.49*	34.82*	56.71*	78.43*	38.62*	51.10*
75	37.16*	60.44*	27.28*	38.14*	40.89*	62.25*	30.66*	38.83*	60.81*	83.56*	41.38*	54.49*
76	42.76*	68.10*	30.87*	43.06*	49.25*	69.65*	35.50*	44.47*	65.44*	89.49*	44.40*	58.39*
77	49.26*	76.55*	34.83*	48.53*	58.92*	80.17*	40.29*	51.54*	70.79*	96.53*	47.79*	62.74*
78	56.86*	85.78*	39.16*	54.54*	69.64*	93.33*	46.30*	60.38*	77.10*	104.99*	51.60*	68.45*
79	65.71*	95.80*	43.85*	61.10*	80.01*	109.95*	53.33*	70.90*	84.65*	115.52*	55.92*	74.89*
80	75.11*	106.61*	48.89*	68.20*	93.59*	128.66*	61.27*	82.85*	93.59*	128.66*	61.27*	82.85*
81	84.92*	118.84*	54.83*	75.55*	99.61*	136.15*	65.08*	87.63*	99.61*	136.15*	65.08*	87.63*
82	95.63*	131.93*	61.63*	83.73*	105.72*	143.58*	69.14*	92.51*	105.72*	143.58*	69.14*	92.51*
83	106.56*	144.84*	69.52*	93.20*	111.75*	150.73*	73.44*	97.71*	111.75*	150.73*	73.44*	97.71*
84	117.64*	157.53*	77.75*	102.77*	117.64*	157.53*	77.75*	102.77*	117.64*	157.53*	77.75*	102.77*

*** 此為續保保費率 For Renewal Only**

摯誠定期壽險附加契約 Wisdom Term Life Supplementary Contract

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
0 - 15	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.18
16	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.18
17	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.18
18	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.20
19	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.20
20	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.20
21	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.20
22	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.20
23	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.25	0.87	1.21
24	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.88	1.30	0.88	1.21
25	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.91	1.40	0.88	1.21
26	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.96	1.51	0.88	1.21
27	0.85	1.19	0.85	1.18	0.86	1.20	0.86	1.18	1.01	1.62	0.88	1.23
28	0.85	1.22	0.85	1.18	0.88	1.23	0.86	1.18	1.06	1.73	0.88	1.33
29	0.86	1.25	0.86	1.18	0.91	1.31	0.86	1.18	1.13	1.85	0.88	1.45
30	0.87	1.29	0.86	1.18	0.94	1.38	0.88	1.19	1.20	1.98	0.90	1.56
31	0.91	1.33	0.89	1.20	0.99	1.43	0.93	1.21	1.28	2.13	0.96	1.69
32	0.94	1.40	0.89	1.22	1.03	1.51	0.96	1.23	1.38	2.29	1.03	1.83
33	0.98	1.48	0.94	1.24	1.08	1.64	0.99	1.32	1.48	2.48	1.10	1.98
34	1.03	1.57	0.95	1.27	1.14	1.76	1.03	1.41	1.59	2.69	1.18	2.15
35	1.09	1.68	0.99	1.35	1.20	1.89	1.07	1.49	1.71	2.93	1.28	2.33
36	1.13	1.79	1.03	1.41	1.26	2.06	1.11	1.59	1.86	3.21	1.38	2.53
37	1.19	1.92	1.07	1.46	1.35	2.21	1.17	1.69	2.01	3.53	1.49	2.76
38	1.26	2.06	1.12	1.58	1.45	2.43	1.23	1.80	2.19	3.88	1.62	3.02
39	1.33	2.23	1.18	1.67	1.56	2.69	1.29	1.92	2.33	4.18	1.71	3.26
40	1.42	2.42	1.22	1.84	1.69	2.97	1.36	2.06	2.47	4.51	1.82	3.49
41	1.57	2.80	1.28	1.92	1.83	3.17	1.46	2.22	2.68	4.99	1.96	3.83
42	1.68	3.08	1.36	2.02	1.98	3.60	1.56	2.42	2.91	5.51	2.12	4.21
43	1.82	3.38	1.44	2.17	2.15	3.94	1.68	2.68	3.18	6.09	2.28	4.63
44	1.96	3.72	1.53	2.38	2.34	4.26	1.81	3.00	3.47	6.73	2.47	5.11
45	2.13	4.09	1.69	2.63	2.55	4.60	1.96	3.37	3.78	7.45	2.68	5.64
46	2.33	4.50	1.81	2.94	2.78	5.10	2.11	3.80	4.13	8.22	2.90	6.23
47	2.53	4.92	1.95	3.31	3.05	5.59	2.28	4.24	4.51	9.08	3.16	6.89
48	2.76	5.39	2.09	3.75	3.35	6.18	2.47	4.60	4.93	10.01	3.45	7.61
49	3.01	5.88	2.27	4.24	3.67	6.85	2.68	5.09	5.38	11.03	3.75	8.41
50	3.29	6.41	2.47	4.79	4.02	7.60	2.90	5.59	5.89	12.12	4.09	9.27
51	3.68	7.06	2.66	5.16	4.41	8.54	3.16	6.05	6.58	13.25	4.46	10.17
52	4.03	7.74	2.88	5.57	4.82	9.36	3.46	6.58	7.40	14.43	4.87	11.16
53	4.36	8.48	3.12	6.00	5.27	10.26	3.78	7.18	8.05	15.80	5.38	12.25
54	4.77	9.30	3.39	6.47	5.78	11.27	4.14	7.86	8.84	17.49	5.96	13.43
55	5.23	10.19	3.79	7.12	6.33	12.39	4.54	8.62	9.72	19.13	6.44	14.71
56	5.74	11.17	4.15	7.81	6.95	13.65	4.96	9.45	10.56	20.78	7.29	16.03
57	6.30	12.26	4.49	8.56	7.62	15.11	5.44	10.36	11.72	22.83	8.22	17.42
58	6.90	13.51	4.91	9.39	8.36	16.80	5.99	11.37	13.08	24.67	9.19	18.83
59	7.56	14.92	5.38	10.29	9.20	18.49	6.63	12.51	14.59	26.57	10.26	20.30
60	8.29	16.53	5.90	11.28	10.14	20.21	7.34	13.79	17.07	29.48	11.93	21.76
61	9.10	18.47	6.56	12.38	11.21	22.50	8.15	15.26	18.78	33.29	13.61	23.78
62	10.04	20.73	7.28	13.64	12.41	24.89	9.10	16.97	21.03	37.45	15.43	26.09
63	11.09	23.35	8.08	15.07	13.77	26.80	10.21	18.92	24.59	40.73	18.25	28.77
64	12.30	26.43	8.96	16.70	15.28	28.69	11.53	20.75	26.95	44.55	20.34	31.87
65	13.63	29.64	9.94	18.66	16.97	30.86	13.07	22.77	30.20	50.05	23.26	35.32
66	15.13	32.80	11.32	20.94	18.98	33.49	14.88	24.90	33.53*	55.12*	26.30*	39.01*
67	16.82	35.87	12.89	23.58	21.32	36.84	16.16	27.06	38.25*	61.57*	29.00*	42.82*
68	18.70	38.94	14.67	26.69	24.08	40.52	18.25	29.16	42.78*	66.36*	32.44*	46.60*
69	20.77	41.96	16.70	29.93	27.33	44.57	21.53	31.90	48.70*	70.68*	38.37*	51.49*
70	23.69	45.53	19.00	33.12	31.17	47.85	24.24	34.71	51.85*	76.06*	42.95*	56.58*
71	26.86*	50.10*	21.34*	36.22*	35.61*	51.88*	27.22*	37.78*	57.09*	82.36*	45.54*	62.20*
72	30.69*	55.49*	23.97*	39.32*	40.81*	57.62*	30.58*	42.25*	63.66*	90.90*	46.82*	65.93*
73	34.99*	61.32*	26.92*	42.37*	46.84*	65.77*	34.34*	47.71*	72.74*	101.33*	48.63*	69.46*
74	40.02*	67.95*	30.24*	45.98*	53.89*	75.63*	38.56*	52.81*	80.10*	110.79*	51.51*	73.30*
75	45.97*	75.58*	33.96*	50.59*	62.13*	87.15*	43.09*	59.82*	85.59*	117.64*	54.36*	77.48*
76	52.91*	84.20*	38.14*	56.03*	71.48*	104.06*	47.91*	68.24*	91.37*	124.96*	59.60*	81.94*
77	60.95*	93.85*	42.83*	61.92*	81.60*	117.59*	53.70*	76.75*	97.35*	132.77*	63.29*	86.66*
78	70.36*	104.74*	48.09*	68.61*	91.26*	129.46*	60.21*	85.04*	103.58*	141.08*	67.20*	91.67*
79	81.33*	117.00*	53.98*	76.31*	103.22*	143.86*	67.57*	92.62*	109.80*	149.86*	71.36*	96.95*
80	92.83*	134.24*	60.45*	86.80*	115.72*	161.57*	75.76*	104.93*	115.72*	161.57*	75.76*	104.93*
81	104.95*	150.35*	67.77*	96.87*	123.13*	171.77*	80.45*	111.74*	123.13*	171.77*	80.45*	111.74*
82	118.17*	167.52*	76.19*	107.98*	130.67*	181.95*	85.47*	118.85*	130.67*	181.95*	85.47*	118.85*
83	131.68*	184.47*	85.93*	120.68*	138.11*	191.76*	90.77*	126.25*	138.11*	191.76*	90.77*	126.25*
84	145.37*	201.15*	96.09*	133.49*	145.37*	201.15*	96.09*	133.49*	145.37*	201.15*	96.09*	133.49*

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險附加契約 (標準級別) Expert Term Life Supplementary Contract (Standard Class)

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
0 - 15	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.60	0.93
16	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.60	0.93
17	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.60	0.93
18	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.61	0.93
19	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.61	0.93
20	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.61	0.93
21	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.61	0.93
22	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.62	0.95	0.62	0.94
23	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.62	0.99	0.62	0.94
24	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.62	1.04	0.62	0.94
25	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.64	1.14	0.63	0.94
26	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.67	1.24	0.63	0.94
27	0.60	0.94	0.60	0.91	0.61	0.95	0.60	0.91	0.72	1.35	0.63	0.97
28	0.60	0.96	0.60	0.91	0.63	0.97	0.60	0.92	0.78	1.45	0.63	1.07
29	0.62	0.99	0.61	0.94	0.65	1.05	0.61	0.95	0.86	1.57	0.64	1.18
30	0.63	1.03	0.62	0.98	0.68	1.12	0.63	0.99	0.95	1.69	0.66	1.29
31	0.65	1.07	0.62	0.99	0.72	1.16	0.64	1.00	1.03	1.83	0.72	1.42
32	0.68	1.12	0.62	1.00	0.77	1.24	0.67	1.01	1.12	1.99	0.78	1.56
33	0.72	1.19	0.64	1.01	0.82	1.34	0.70	1.06	1.21	2.16	0.85	1.71
34	0.76	1.26	0.66	1.04	0.87	1.44	0.74	1.13	1.32	2.37	0.93	1.86
35	0.82	1.33	0.70	1.07	0.93	1.56	0.79	1.21	1.45	2.59	0.99	2.04
36	0.88	1.42	0.74	1.13	1.00	1.72	0.84	1.30	1.58	2.87	1.08	2.24
37	0.93	1.54	0.79	1.18	1.07	1.90	0.90	1.40	1.73	3.16	1.17	2.47
38	0.99	1.68	0.85	1.28	1.16	2.12	0.97	1.51	1.90	3.51	1.26	2.73
39	1.06	1.87	0.89	1.41	1.25	2.36	1.04	1.63	2.01	3.79	1.36	2.95
40	1.15	2.11	0.96	1.55	1.37	2.63	1.13	1.76	2.16	4.11	1.48	3.19
41	1.25	2.36	1.04	1.62	1.50	2.82	1.24	1.91	2.36	4.55	1.61	3.51
42	1.36	2.63	1.12	1.73	1.65	3.23	1.35	2.10	2.58	5.06	1.73	3.86
43	1.48	2.92	1.23	1.87	1.82	3.55	1.47	2.35	2.82	5.61	1.87	4.27
44	1.64	3.23	1.35	2.06	2.02	3.86	1.60	2.64	3.09	6.22	2.04	4.71
45	1.81	3.57	1.48	2.30	2.23	4.18	1.73	3.00	3.38	6.90	2.21	5.22
46	2.01	3.95	1.60	2.60	2.46	4.66	1.87	3.41	3.72	7.64	2.41	5.78
47	2.22	4.33	1.74	2.95	2.70	5.13	2.01	3.82	4.08	8.45	2.62	6.40
48	2.48	4.76	1.88	3.36	2.96	5.69	2.16	4.18	4.48	9.34	2.90	7.07
49	2.69	5.27	2.01	3.83	3.25	6.33	2.32	4.65	4.92	10.30	3.19	7.82
50	2.94	5.91	2.15	4.36	3.59	7.04	2.51	5.11	5.42	11.35	3.53	8.64
51	3.21	6.60	2.31	4.69	3.96	7.91	2.74	5.54	5.98	12.47	3.90	9.50
52	3.54	7.25	2.49	5.09	4.35	8.68	3.03	6.03	6.60	13.71	4.34	10.45
53	3.93	7.95	2.69	5.56	4.77	9.52	3.35	6.59	7.29	15.09	4.81	11.50
54	4.36	8.73	2.94	6.04	5.24	10.46	3.67	7.22	8.05	16.57	5.34	12.63
55	4.85	9.58	3.33	6.66	5.76	11.52	4.04	7.93	8.86	18.18	5.93	13.86
56	5.35	10.51	3.76	7.32	6.35	12.71	4.45	8.72	9.88	19.84	6.68	15.13
57	5.88	11.54	4.16	8.03	6.99	14.08	4.92	9.59	11.03	21.57	7.49	16.45
58	6.45	12.73	4.56	8.82	7.71	15.68	5.47	10.56	12.32	23.32	8.42	17.79
59	7.08	14.07	5.01	9.67	8.52	17.41	6.09	11.64	13.84	25.14	9.29	19.18
60	7.77	15.60	5.50	10.61	9.43	19.05	6.79	12.86	15.35	27.98	10.20	20.62
61	8.54	17.44	6.13	11.66	10.43	20.85	7.55	14.24	17.73	31.50	11.37	22.55
62	9.44	19.59	6.81	12.86	11.57	23.70	8.44	15.69	20.11	35.89	12.82	24.78
63	10.43	22.08	7.57	14.21	12.84	25.33	9.49	17.16	23.23	38.55	15.30	27.34
64	11.58	25.01	8.41	15.76	14.26	27.13	10.73	18.67	25.79	42.71	17.17	30.30
65	12.85	27.48	9.34	17.17	15.85	29.19	12.18	20.21	28.65	47.56	19.78	33.62
66	14.27	29.57	10.65	18.64	17.76	31.70	13.85	21.86	32.09*	52.83*	22.46*	37.16*
67	15.88	31.73	12.14	20.17	19.98	34.89	15.19	23.64	36.08*	58.14*	25.17*	40.80*
68	17.66	33.94	13.83	21.77	22.61	38.39	17.18	25.54	40.82*	63.38*	28.36*	43.06*
69	19.63	36.19	15.59	23.50	25.51	42.25	19.13	27.57	46.04*	69.02*	31.86*	45.34*
70	22.40	39.68	17.24	25.43	28.57	45.42	21.17	29.69	50.04*	74.64*	34.80*	47.80*
71	25.41*	44.09*	19.32*	28.00*	31.79*	50.21*	23.46*	32.08*	54.75*	79.48*	37.10*	50.45*
72	29.05*	49.42*	21.83*	31.22*	35.20*	56.54*	26.03*	34.62*	58.37*	81.93*	39.61*	53.32*
73	33.14*	55.67*	24.77*	35.08*	38.80*	61.53*	28.92*	37.21*	62.26*	86.77*	42.33*	56.47*
74	37.92*	62.85*	28.14*	39.58*	42.89*	66.84*	32.19*	40.81*	66.57*	92.12*	45.29*	59.97*
75	43.57*	70.95*	31.94*	44.72*	47.96*	73.09*	35.92*	45.53*	71.39*	98.16*	48.53*	63.95*
76	50.16*	79.97*	36.17*	50.51*	57.79*	81.79*	41.61*	52.17*	76.84*	105.13*	52.09*	68.54*
77	57.80*	89.91*	40.83*	56.94*	69.17*	94.17*	47.25*	60.49*	83.13*	113.41*	56.07*	73.66*
78	66.74*	100.77*	45.92*	64.01*	81.78*	109.65*	54.32*	70.89*	90.55*	123.37*	60.56*	80.38*
79	77.16*	112.55*	51.44*	71.73*	93.98*	129.20*	62.59*	83.26*	99.44*	135.76*	65.64*	87.95*
80	88.21*	125.27*	57.37*	80.09*	109.96*	151.22*	71.93*	97.32*	109.96*	151.22*	71.93*	97.32*
81	99.75*	139.66*	64.35*	88.73*	117.04*	160.03*	76.41*	102.94*	117.04*	160.03*	76.41*	102.94*
82	112.35*	155.06*	72.36*	98.35*	124.23*	168.77*	81.19*	108.69*	124.23*	168.77*	81.19*	108.69*
83	125.21*	170.25*	81.64*	109.50*	131.32*	177.18*	86.25*	114.80*	131.32*	177.18*	86.25*	114.80*
84	138.25*	185.18*	91.32*	120.75*	138.25*	185.18*	91.32*	120.75*	138.25*	185.18*	91.32*	120.75*

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險附加契約 (尊尚級別) Expert Term Life Supplementary Contract (Preferred Class)

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
0 - 15	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.49	0.77
16	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.49	0.77
17	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.49	0.77
18	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.50	0.77
19	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.50	0.77
20	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.50	0.77
21	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.50	0.77
22	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.79	0.50	0.78
23	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.82	0.50	0.78
24	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.86	0.50	0.78
25	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.52	0.95	0.51	0.78
26	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.55	1.03	0.51	0.78
27	0.49	0.78	0.49	0.75	0.50	0.79	0.49	0.75	0.59	1.13	0.51	0.80
28	0.49	0.79	0.49	0.75	0.51	0.80	0.49	0.76	0.64	1.21	0.51	0.89
29	0.50	0.82	0.50	0.78	0.53	0.87	0.50	0.79	0.71	1.31	0.52	0.98
30	0.51	0.85	0.50	0.81	0.56	0.93	0.51	0.82	0.79	1.41	0.54	1.07
31	0.53	0.89	0.50	0.82	0.59	0.96	0.52	0.83	0.85	1.53	0.59	1.18
32	0.56	0.93	0.50	0.83	0.63	1.03	0.54	0.84	0.93	1.67	0.64	1.30
33	0.59	0.99	0.52	0.84	0.67	1.12	0.57	0.88	1.01	1.81	0.70	1.43
34	0.62	1.05	0.54	0.86	0.72	1.20	0.61	0.94	1.10	1.99	0.77	1.56
35	0.67	1.11	0.57	0.89	0.77	1.30	0.65	1.01	1.21	2.18	0.82	1.71
36	0.73	1.18	0.61	0.94	0.83	1.44	0.69	1.08	1.32	2.42	0.90	1.88
37	0.77	1.29	0.65	0.98	0.89	1.59	0.74	1.17	1.45	2.66	0.97	2.08
38	0.82	1.41	0.70	1.07	0.96	1.78	0.80	1.26	1.59	2.96	1.05	2.30
39	0.88	1.57	0.73	1.18	1.04	1.98	0.86	1.36	1.69	3.20	1.13	2.49
40	0.96	1.77	0.79	1.30	1.14	2.21	0.94	1.47	1.81	3.47	1.24	2.69
41	1.04	1.98	0.86	1.35	1.25	2.37	1.03	1.60	1.98	3.85	1.35	2.96
42	1.13	2.21	0.93	1.45	1.38	2.72	1.13	1.76	2.17	4.28	1.45	3.26
43	1.24	2.46	1.02	1.57	1.52	3.00	1.23	1.98	2.37	4.75	1.57	3.61
44	1.37	2.72	1.13	1.73	1.69	3.26	1.34	2.22	2.60	5.26	1.71	3.98
45	1.52	3.01	1.24	1.93	1.87	3.53	1.45	2.53	2.85	5.84	1.86	4.41
46	1.69	3.34	1.34	2.19	2.07	3.94	1.57	2.88	3.14	6.47	2.03	4.89
47	1.86	3.66	1.46	2.49	2.27	4.34	1.69	3.22	3.45	7.16	2.20	5.42
48	2.09	4.02	1.58	2.83	2.49	4.81	1.81	3.53	3.79	7.92	2.44	5.99
49	2.26	4.46	1.69	3.23	2.74	5.36	1.95	3.93	4.16	8.73	2.69	6.62
50	2.48	5.00	1.81	3.68	3.03	5.96	2.11	4.32	4.58	9.63	2.98	7.32
51	2.71	5.59	1.94	3.96	3.34	6.70	2.31	4.69	5.06	10.58	3.29	8.05
52	2.99	6.14	2.09	4.30	3.68	7.36	2.55	5.10	5.59	11.63	3.67	8.86
53	3.32	6.74	2.26	4.70	4.03	8.07	2.83	5.58	6.17	12.80	4.07	9.75
54	3.68	7.40	2.48	5.11	4.43	8.87	3.10	6.11	6.82	14.06	4.52	10.71
55	4.10	8.12	2.81	5.64	4.87	9.77	3.41	6.72	7.51	15.43	5.02	11.76
56	4.53	8.91	3.17	6.20	5.38	10.78	3.76	7.39	8.38	16.84	5.66	12.84
57	4.98	9.79	3.51	6.80	5.92	11.95	4.16	8.13	9.35	18.31	6.34	13.96
58	5.46	10.80	3.85	7.47	6.53	13.31	4.63	8.95	10.45	19.80	7.13	15.10
59	6.00	11.94	4.24	8.20	7.22	14.78	5.15	9.87	11.74	21.35	7.87	16.28
60	6.58	13.24	4.65	9.00	7.99	16.17	5.75	10.91	13.03	23.76	8.65	17.50
61	7.24	14.80	5.19	9.89	8.84	17.70	6.40	12.08	15.05	26.75	9.64	19.15
62	8.00	16.63	5.77	10.91	9.81	20.12	7.15	13.31	17.07	30.48	10.87	21.04
63	8.84	18.75	6.41	12.06	10.89	21.51	8.04	14.56	19.72	32.75	12.98	23.22
64	9.82	21.24	7.13	13.37	12.10	23.04	9.10	15.85	21.90	36.28	14.57	25.73
65	10.90	23.34	7.92	14.57	13.45	24.79	10.33	17.16	24.33	40.40	16.79	28.55
66	12.11	25.11	9.03	15.82	15.07	26.92	11.75	18.56	27.25*	44.88*	19.07*	31.56*
67	13.48	26.95	10.30	17.12	16.96	29.63	12.89	20.07	30.65*	49.40*	21.37*	34.66*
68	14.99	28.83	11.73	18.48	19.20	32.61	14.58	21.69	34.67*	53.85*	24.08*	36.58*
69	16.66	30.74	13.23	19.95	21.66	35.89	16.24	23.41	39.11*	58.64*	27.06*	38.52*
70	19.02	33.71	14.63	21.59	24.26	38.58	17.97	25.21	42.51*	63.42*	29.56*	40.61*
71	21.58*	37.45*	16.40*	23.78*	27.00*	42.66*	19.92*	27.25*	46.52*	67.54*	31.51*	42.86*
72	24.67*	41.98*	18.53*	26.51*	29.90*	48.04*	22.10*	29.40*	49.59*	69.62*	33.65*	45.30*
73	28.15*	47.30*	21.03*	29.80*	32.96*	52.28*	24.56*	31.61*	52.90*	73.73*	35.96*	47.98*
74	32.21*	53.40*	23.90*	33.62*	36.43*	56.79*	27.34*	34.67*	56.56*	78.28*	38.47*	50.95*
75	37.01*	60.29*	27.13*	37.99*	40.74*	62.10*	30.51*	38.68*	60.66*	83.41*	41.23*	54.34*
76	42.61*	67.95*	30.72*	42.91*	49.10*	69.50*	35.35*	44.32*	65.29*	89.34*	44.25*	58.24*
77	49.11*	76.40*	34.68*	48.38*	58.77*	80.02*	40.14*	51.39*	70.64*	96.38*	47.64*	62.59*
78	56.71*	85.63*	39.01*	54.39*	69.49*	93.18*	46.15*	60.23*	76.95*	104.84*	51.45*	68.30*
79	65.56*	95.65*	43.70*	60.95*	79.86*	109.80*	53.18*	70.75*	84.50*	115.37*	55.77*	74.74*
80	74.96*	106.46*	48.74*	68.05*	93.44*	128.51*	61.12*	82.70*	93.44*	128.51*	61.12*	82.70*
81	84.77*	118.69*	54.68*	75.40*	99.46*	136.00*	64.93*	87.48*	99.46*	136.00*	64.93*	87.48*
82	95.48*	131.78*	61.48*	83.58*	105.57*	143.43*	68.99*	92.36*	105.57*	143.43*	68.99*	92.36*
83	106.41*	144.69*	69.37*	93.05*	111.60*	150.58*	73.29*	97.56*	111.60*	150.58*	73.29*	97.56*
84	117.49*	157.38*	77.60*	102.62*	117.49*	157.38*	77.60*	102.62*	117.49*	157.38*	77.60*	102.62*

*** 此為續保保費率 For Renewal Only**

摯誠定期壽險計劃免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Wisdom Term Life Plan (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.07
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.06	0.08
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.10	0.06	0.09
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.11	0.07	0.10
31	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.09	0.13	0.08	0.11
32	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.10	0.14	0.08	0.13
33	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.12	0.16	0.09	0.14
34	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.07	0.14	0.19	0.10	0.16
35	0.06	0.08	0.06	0.06	0.07	0.09	0.06	0.07	0.15	0.21	0.12	0.18
36	0.06	0.09	0.06	0.07	0.07	0.10	0.06	0.08	0.17	0.24	0.13	0.20
37	0.06	0.10	0.06	0.08	0.08	0.11	0.07	0.09	0.19	0.27	0.15	0.23
38	0.07	0.10	0.06	0.08	0.09	0.12	0.07	0.10	0.21	0.30	0.17	0.25
39	0.08	0.12	0.07	0.09	0.10	0.14	0.08	0.11	0.24	0.33	0.19	0.28
40	0.09	0.13	0.07	0.10	0.11	0.15	0.09	0.13	0.27	0.38	0.22	0.32
41	0.10	0.14	0.08	0.11	0.13	0.18	0.11	0.14	0.28	0.40	0.23	0.33
42	0.11	0.16	0.09	0.13	0.14	0.20	0.12	0.16	0.29	0.43	0.24	0.35
43	0.12	0.18	0.10	0.15	0.17	0.23	0.14	0.19	0.32	0.45	0.26	0.37
44	0.14	0.21	0.12	0.17	0.19	0.26	0.16	0.21	0.33	0.47	0.27	0.39
45	0.16	0.24	0.14	0.19	0.22	0.30	0.18	0.25	0.35	0.51	0.29	0.42
46	0.19	0.28	0.16	0.22	0.25	0.35	0.21	0.29	0.38	0.56	0.33	0.46
47	0.21	0.32	0.18	0.25	0.29	0.41	0.24	0.33	0.42	0.61	0.36	0.50
48	0.25	0.37	0.21	0.29	0.34	0.47	0.28	0.38	0.47	0.66	0.39	0.54
49	0.29	0.43	0.24	0.34	0.39	0.54	0.33	0.44	0.52	0.70	0.45	0.60
50	0.33	0.49	0.28	0.39	0.45	0.62	0.38	0.51	0.54	0.75	0.50	0.65
51	0.40	0.59	0.33	0.47	0.54	0.75	0.45	0.61	0.61	0.83	0.54	0.73
52	0.48	0.71	0.40	0.56	0.65	0.89	0.54	0.72	0.69	0.94	0.57	0.81
53	0.57	0.85	0.48	0.67	0.78	1.06	0.64	0.86	0.79	1.06	0.61	0.89
54	0.69	1.01	0.58	0.80	0.93	1.27	0.77	1.02	0.88	1.19	0.67	0.98
55	0.83	1.22	0.69	0.96	1.12	1.50	0.93	1.22	0.96	1.32	0.72	1.09
56*	0.95	1.40	0.80	1.10	1.20	1.62	0.99	1.30	1.00	1.40	0.78	1.16
57*	1.10	1.62	0.91	1.26	1.28	1.74	1.05	1.39	1.06	1.50	0.83	1.23
58*	1.26	1.86	1.05	1.44	1.37	1.86	1.12	1.49	1.12	1.59	0.88	1.31
59*	1.45	2.13	1.20	1.64	1.47	1.99	1.22	1.58	1.18	1.69	0.93	1.40

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險計劃 (標準級別) 免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Expert Term Life Plan (Standard Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.06
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.07
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.10	0.06	0.08
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.11	0.06	0.09
31	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.12	0.06	0.10
32	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.13	0.07	0.11
33	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.10	0.15	0.08	0.12
34	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.12	0.17	0.09	0.14
35	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.13	0.19	0.10	0.16
36	0.06	0.08	0.06	0.06	0.06	0.09	0.06	0.07	0.15	0.21	0.12	0.18
37	0.06	0.09	0.06	0.07	0.07	0.10	0.06	0.08	0.17	0.24	0.13	0.20
38	0.06	0.09	0.06	0.07	0.08	0.11	0.07	0.09	0.19	0.27	0.15	0.23
39	0.07	0.10	0.06	0.08	0.09	0.13	0.07	0.10	0.22	0.30	0.17	0.26
40	0.08	0.12	0.07	0.09	0.10	0.14	0.08	0.11	0.25	0.35	0.19	0.30
41	0.09	0.13	0.07	0.10	0.11	0.16	0.09	0.12	0.26	0.37	0.20	0.31
42	0.10	0.15	0.08	0.11	0.13	0.18	0.11	0.14	0.27	0.40	0.20	0.33
43	0.11	0.17	0.10	0.13	0.15	0.21	0.12	0.16	0.29	0.42	0.22	0.35
44	0.13	0.19	0.11	0.15	0.17	0.24	0.14	0.19	0.31	0.44	0.23	0.37
45	0.15	0.22	0.12	0.17	0.19	0.27	0.16	0.22	0.32	0.48	0.25	0.39
46	0.17	0.25	0.14	0.19	0.22	0.32	0.19	0.25	0.36	0.52	0.28	0.43
47	0.20	0.29	0.17	0.22	0.26	0.37	0.22	0.29	0.39	0.57	0.31	0.47
48	0.23	0.34	0.19	0.26	0.30	0.43	0.25	0.33	0.44	0.62	0.34	0.50
49	0.27	0.39	0.22	0.30	0.35	0.49	0.29	0.38	0.48	0.66	0.38	0.53
50	0.31	0.45	0.26	0.34	0.40	0.56	0.34	0.44	0.51	0.71	0.40	0.56
51	0.37	0.54	0.31	0.41	0.48	0.67	0.40	0.52	0.57	0.79	0.44	0.62
52	0.45	0.64	0.37	0.49	0.58	0.81	0.48	0.62	0.62	0.85	0.48	0.69
53	0.54	0.77	0.44	0.59	0.69	0.97	0.58	0.74	0.68	0.94	0.53	0.76
54	0.64	0.92	0.53	0.70	0.82	1.15	0.69	0.88	0.75	1.05	0.59	0.85
55	0.77	1.11	0.64	0.84	0.99	1.37	0.83	1.05	0.82	1.17	0.65	0.96
56*	0.89	1.28	0.74	0.96	1.06	1.45	0.88	1.12	0.88	1.25	0.69	1.03
57*	1.03	1.47	0.85	1.10	1.14	1.58	0.94	1.19	0.94	1.35	0.74	1.11
58*	1.18	1.69	0.98	1.26	1.22	1.69	1.01	1.27	1.01	1.45	0.79	1.20
59*	1.36	1.93	1.12	1.43	1.30	1.81	1.08	1.36	1.09	1.56	0.84	1.30

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險計劃 (尊尚級別) 免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Expert Term Life Plan (Preferred Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.06
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.06	0.07
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.10	0.06	0.08
31	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.11	0.06	0.09
32	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.12	0.06	0.10
33	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.13	0.07	0.11
34	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.11	0.15	0.08	0.12
35	0.06	0.07	0.06	0.06	0.06	0.07	0.06	0.06	0.12	0.17	0.09	0.14
36	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.13	0.19	0.10	0.16
37	0.06	0.08	0.06	0.06	0.06	0.09	0.06	0.07	0.15	0.22	0.12	0.18
38	0.06	0.09	0.06	0.07	0.07	0.10	0.06	0.08	0.17	0.25	0.13	0.21
39	0.06	0.10	0.06	0.07	0.08	0.11	0.06	0.09	0.20	0.28	0.15	0.24
40	0.07	0.11	0.06	0.08	0.09	0.13	0.07	0.10	0.22	0.32	0.17	0.27
41	0.08	0.12	0.07	0.09	0.10	0.14	0.08	0.11	0.23	0.34	0.17	0.28
42	0.09	0.14	0.07	0.10	0.12	0.17	0.09	0.13	0.25	0.37	0.18	0.29
43	0.10	0.15	0.08	0.12	0.13	0.19	0.11	0.15	0.26	0.38	0.20	0.31
44	0.12	0.17	0.10	0.13	0.15	0.22	0.12	0.17	0.27	0.40	0.20	0.33
45	0.14	0.20	0.11	0.15	0.17	0.25	0.14	0.19	0.29	0.43	0.22	0.35
46	0.16	0.23	0.13	0.17	0.20	0.29	0.17	0.22	0.32	0.47	0.24	0.38
47	0.18	0.27	0.15	0.20	0.24	0.34	0.19	0.26	0.35	0.52	0.27	0.42
48	0.21	0.31	0.17	0.23	0.27	0.39	0.22	0.30	0.39	0.56	0.30	0.45
49	0.24	0.35	0.20	0.27	0.31	0.45	0.26	0.34	0.43	0.60	0.33	0.47
50	0.28	0.41	0.23	0.31	0.36	0.52	0.30	0.40	0.46	0.65	0.36	0.50
51	0.34	0.49	0.27	0.37	0.44	0.61	0.36	0.47	0.51	0.72	0.39	0.55
52	0.40	0.59	0.33	0.44	0.52	0.74	0.43	0.56	0.56	0.78	0.43	0.61
53	0.48	0.71	0.39	0.53	0.63	0.88	0.51	0.66	0.62	0.86	0.47	0.68
54	0.58	0.85	0.47	0.63	0.74	1.05	0.61	0.79	0.68	0.95	0.52	0.76
55	0.70	1.02	0.57	0.76	0.89	1.25	0.73	0.94	0.74	1.06	0.57	0.86
56*	0.81	1.17	0.66	0.87	0.96	1.33	0.78	1.00	0.79	1.14	0.61	0.92
57*	0.93	1.35	0.76	0.99	1.03	1.44	0.83	1.07	0.85	1.23	0.65	1.00
58*	1.07	1.55	0.87	1.13	1.10	1.54	0.89	1.14	0.91	1.32	0.70	1.07
59*	1.23	1.77	0.99	1.29	1.18	1.65	0.96	1.22	0.98	1.42	0.75	1.16

*** 此為續保保費率 For Renewal Only**

摯誠定期壽險附加契約免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Wisdom Term Life Supplementary Contract (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.07
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.06	0.07
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.10	0.06	0.09
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.11	0.07	0.10
31	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.13	0.08	0.11
32	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.10	0.14	0.08	0.12
33	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.12	0.16	0.09	0.14
34	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.07	0.13	0.19	0.10	0.16
35	0.06	0.08	0.06	0.06	0.06	0.09	0.06	0.07	0.15	0.21	0.11	0.18
36	0.06	0.09	0.06	0.07	0.07	0.10	0.06	0.08	0.17	0.23	0.13	0.20
37	0.06	0.09	0.06	0.07	0.08	0.11	0.06	0.09	0.19	0.26	0.15	0.22
38	0.07	0.10	0.06	0.08	0.09	0.12	0.07	0.10	0.21	0.30	0.17	0.25
39	0.08	0.11	0.06	0.09	0.10	0.14	0.08	0.11	0.23	0.33	0.19	0.28
40	0.09	0.13	0.07	0.10	0.11	0.15	0.09	0.13	0.27	0.38	0.22	0.32
41	0.10	0.14	0.08	0.11	0.13	0.18	0.10	0.14	0.28	0.40	0.23	0.33
42	0.11	0.16	0.09	0.13	0.14	0.20	0.12	0.16	0.29	0.43	0.24	0.35
43	0.12	0.18	0.10	0.14	0.16	0.23	0.13	0.19	0.31	0.45	0.26	0.37
44	0.14	0.21	0.12	0.16	0.19	0.26	0.16	0.21	0.32	0.47	0.27	0.39
45	0.16	0.24	0.13	0.19	0.22	0.30	0.18	0.25	0.34	0.51	0.29	0.42
46	0.18	0.27	0.15	0.22	0.25	0.35	0.21	0.28	0.38	0.55	0.32	0.46
47	0.21	0.32	0.18	0.25	0.29	0.40	0.24	0.33	0.42	0.61	0.35	0.50
48	0.25	0.37	0.20	0.29	0.34	0.46	0.28	0.38	0.46	0.65	0.39	0.54
49	0.28	0.42	0.24	0.33	0.39	0.54	0.32	0.44	0.51	0.70	0.45	0.59
50	0.33	0.49	0.27	0.39	0.45	0.62	0.37	0.50	0.54	0.75	0.49	0.65
51	0.40	0.59	0.33	0.46	0.54	0.74	0.45	0.60	0.61	0.83	0.53	0.73
52	0.47	0.70	0.40	0.55	0.65	0.89	0.53	0.72	0.69	0.93	0.56	0.80
53	0.57	0.84	0.47	0.66	0.77	1.06	0.64	0.86	0.78	1.05	0.60	0.88
54	0.68	1.01	0.57	0.80	0.93	1.26	0.77	1.01	0.87	1.19	0.66	0.97
55	0.82	1.21	0.68	0.95	1.11	1.50	0.92	1.21	0.95	1.31	0.71	1.08
56*	0.95	1.40	0.79	1.09	1.19	1.61	0.98	1.29	1.00	1.39	0.77	1.15
57*	1.09	1.61	0.91	1.25	1.27	1.73	1.04	1.38	1.05	1.49	0.82	1.23
58*	1.26	1.85	1.04	1.43	1.36	1.85	1.12	1.48	1.11	1.58	0.87	1.31
59*	1.44	2.12	1.19	1.63	1.46	1.98	1.21	1.57	1.17	1.68	0.92	1.39

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險附加契約 (標準級別) 免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Expert Term Life Supplementary Contract (Standard Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.07
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.06	0.08
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.11	0.06	0.08
31	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.12	0.06	0.10
32	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.13	0.07	0.11
33	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.10	0.15	0.08	0.12
34	0.06	0.07	0.06	0.06	0.06	0.07	0.06	0.06	0.11	0.16	0.09	0.14
35	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.13	0.19	0.10	0.16
36	0.06	0.08	0.06	0.06	0.06	0.09	0.06	0.07	0.15	0.21	0.11	0.18
37	0.06	0.08	0.06	0.07	0.07	0.10	0.06	0.08	0.17	0.24	0.13	0.20
38	0.06	0.09	0.06	0.07	0.08	0.11	0.06	0.09	0.19	0.27	0.15	0.23
39	0.07	0.10	0.06	0.08	0.09	0.12	0.07	0.10	0.21	0.30	0.17	0.26
40	0.08	0.12	0.07	0.09	0.10	0.14	0.08	0.11	0.24	0.35	0.19	0.29
41	0.09	0.13	0.07	0.10	0.11	0.16	0.09	0.12	0.26	0.37	0.19	0.31
42	0.10	0.15	0.08	0.11	0.13	0.18	0.10	0.14	0.27	0.40	0.20	0.32
43	0.11	0.17	0.09	0.13	0.15	0.21	0.12	0.16	0.29	0.41	0.22	0.34
44	0.13	0.19	0.11	0.15	0.17	0.24	0.14	0.18	0.30	0.44	0.23	0.36
45	0.15	0.22	0.12	0.17	0.19	0.27	0.16	0.21	0.32	0.47	0.24	0.39
46	0.17	0.25	0.14	0.19	0.22	0.31	0.19	0.25	0.35	0.52	0.27	0.43
47	0.20	0.29	0.16	0.22	0.26	0.37	0.21	0.28	0.39	0.57	0.30	0.47
48	0.23	0.33	0.19	0.26	0.30	0.42	0.25	0.33	0.43	0.61	0.34	0.50
49	0.26	0.39	0.22	0.30	0.34	0.49	0.29	0.38	0.48	0.66	0.37	0.53
50	0.31	0.45	0.25	0.34	0.40	0.56	0.33	0.44	0.51	0.71	0.40	0.56
51	0.37	0.53	0.30	0.41	0.48	0.67	0.40	0.52	0.57	0.78	0.44	0.62
52	0.44	0.64	0.37	0.49	0.57	0.81	0.48	0.62	0.62	0.85	0.48	0.68
53	0.53	0.77	0.44	0.58	0.69	0.96	0.57	0.73	0.68	0.94	0.53	0.76
54	0.64	0.92	0.53	0.70	0.82	1.15	0.68	0.87	0.74	1.04	0.58	0.85
55	0.77	1.10	0.64	0.84	0.98	1.36	0.82	1.04	0.82	1.16	0.64	0.95
56*	0.89	1.27	0.73	0.96	1.05	1.45	0.88	1.11	0.87	1.25	0.68	1.02
57*	1.02	1.46	0.84	1.10	1.13	1.57	0.93	1.18	0.93	1.34	0.73	1.11
58*	1.17	1.68	0.97	1.25	1.21	1.68	1.00	1.26	1.00	1.44	0.78	1.19
59*	1.35	1.93	1.11	1.42	1.29	1.80	1.07	1.35	1.08	1.55	0.83	1.29

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險附加契約 (尊尚級別) 免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Expert Term Life Supplementary Contract (Preferred Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.06
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.07
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.10	0.06	0.08
31	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.11	0.06	0.08
32	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.12	0.06	0.10
33	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.13	0.07	0.11
34	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.10	0.15	0.08	0.12
35	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.12	0.17	0.09	0.14
36	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.13	0.19	0.10	0.16
37	0.06	0.08	0.06	0.06	0.06	0.09	0.06	0.07	0.15	0.22	0.12	0.18
38	0.06	0.09	0.06	0.06	0.07	0.10	0.06	0.08	0.17	0.25	0.13	0.21
39	0.06	0.09	0.06	0.07	0.08	0.11	0.06	0.09	0.19	0.28	0.15	0.23
40	0.07	0.11	0.06	0.08	0.09	0.13	0.07	0.10	0.22	0.32	0.17	0.26
41	0.08	0.12	0.06	0.09	0.10	0.14	0.08	0.11	0.23	0.34	0.17	0.27
42	0.09	0.13	0.07	0.10	0.11	0.17	0.09	0.13	0.24	0.36	0.18	0.29
43	0.10	0.15	0.08	0.11	0.13	0.19	0.11	0.14	0.26	0.38	0.19	0.30
44	0.12	0.17	0.09	0.13	0.15	0.22	0.12	0.16	0.27	0.40	0.20	0.32
45	0.13	0.20	0.11	0.15	0.17	0.25	0.14	0.19	0.28	0.43	0.21	0.35
46	0.15	0.23	0.12	0.17	0.20	0.29	0.16	0.22	0.31	0.47	0.24	0.38
47	0.18	0.26	0.14	0.20	0.23	0.33	0.19	0.25	0.35	0.51	0.26	0.42
48	0.21	0.30	0.17	0.23	0.27	0.39	0.22	0.29	0.38	0.56	0.29	0.44
49	0.24	0.35	0.19	0.26	0.31	0.45	0.25	0.34	0.43	0.60	0.33	0.47
50	0.28	0.41	0.22	0.31	0.36	0.51	0.29	0.39	0.46	0.65	0.35	0.50
51	0.33	0.49	0.27	0.37	0.43	0.61	0.35	0.47	0.51	0.71	0.38	0.55
52	0.40	0.59	0.32	0.44	0.52	0.74	0.42	0.55	0.56	0.77	0.42	0.61
53	0.48	0.70	0.39	0.52	0.62	0.88	0.50	0.66	0.61	0.85	0.46	0.68
54	0.58	0.84	0.47	0.63	0.74	1.05	0.60	0.78	0.67	0.95	0.51	0.76
55	0.69	1.01	0.56	0.75	0.88	1.24	0.72	0.94	0.74	1.06	0.57	0.85
56*	0.80	1.17	0.65	0.86	0.95	1.32	0.78	1.00	0.78	1.13	0.60	0.92
57*	0.92	1.34	0.75	0.99	1.02	1.43	0.82	1.06	0.84	1.22	0.65	0.99
58*	1.06	1.54	0.86	1.13	1.09	1.53	0.89	1.13	0.90	1.31	0.69	1.07
59*	1.22	1.76	0.98	1.28	1.17	1.65	0.95	1.21	0.98	1.41	0.74	1.15

*** 此為續保保費率 For Renewal Only**

摯誠定期壽險附加契約特級預支保額及免付保費保費率 (每 1,000 元保額)
Annual premium rate for Enhanced Advanced Payment & Waiver of Premium (EAPWP) for Wisdom Term Life Supplementary Contract (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.22	0.22	0.21	0.22	0.23	0.23	0.23	0.23	0.29	0.30	0.29	0.30
17	0.22	0.23	0.22	0.23	0.24	0.25	0.24	0.24	0.30	0.31	0.30	0.31
18	0.23	0.24	0.23	0.23	0.25	0.26	0.25	0.25	0.31	0.32	0.31	0.32
19	0.24	0.25	0.24	0.24	0.26	0.27	0.26	0.26	0.33	0.34	0.32	0.33
20	0.25	0.26	0.25	0.26	0.27	0.28	0.27	0.28	0.34	0.35	0.34	0.35
21	0.26	0.27	0.26	0.27	0.28	0.29	0.28	0.29	0.35	0.37	0.35	0.36
22	0.27	0.29	0.27	0.28	0.30	0.31	0.29	0.30	0.37	0.39	0.37	0.38
23	0.29	0.30	0.28	0.29	0.31	0.32	0.30	0.31	0.39	0.41	0.39	0.40
24	0.30	0.31	0.29	0.30	0.32	0.33	0.32	0.32	0.41	0.43	0.41	0.42
25	0.31	0.32	0.31	0.32	0.33	0.34	0.33	0.34	0.43	0.46	0.43	0.45
26	0.32	0.34	0.32	0.33	0.34	0.36	0.34	0.35	0.46	0.48	0.45	0.47
27	0.33	0.35	0.33	0.34	0.35	0.37	0.35	0.36	0.49	0.52	0.48	0.50
28	0.34	0.36	0.34	0.35	0.37	0.38	0.36	0.37	0.53	0.55	0.52	0.54
29	0.35	0.37	0.35	0.36	0.38	0.39	0.37	0.38	0.57	0.60	0.56	0.58
30	0.37	0.38	0.36	0.37	0.39	0.41	0.38	0.40	0.61	0.64	0.60	0.63
31	0.38	0.40	0.37	0.39	0.41	0.43	0.40	0.41	0.66	0.70	0.65	0.68
32	0.39	0.41	0.38	0.40	0.42	0.44	0.41	0.43	0.72	0.76	0.70	0.74
33	0.41	0.43	0.40	0.41	0.44	0.46	0.43	0.45	0.79	0.84	0.77	0.81
34	0.42	0.45	0.41	0.43	0.46	0.49	0.46	0.47	0.87	0.92	0.84	0.89
35	0.44	0.47	0.43	0.45	0.49	0.52	0.48	0.50	0.96	1.01	0.92	0.98
36	0.46	0.49	0.45	0.47	0.52	0.55	0.51	0.53	1.06	1.12	1.02	1.09
37	0.49	0.52	0.48	0.50	0.56	0.59	0.55	0.57	1.17	1.24	1.13	1.20
38	0.52	0.55	0.51	0.53	0.60	0.64	0.59	0.61	1.29	1.37	1.25	1.33
39	0.56	0.59	0.54	0.57	0.65	0.69	0.64	0.67	1.43	1.52	1.39	1.48
40	0.60	0.64	0.58	0.61	0.71	0.76	0.70	0.73	1.60	1.70	1.55	1.65
41	0.65	0.70	0.63	0.67	0.78	0.83	0.76	0.80	1.67	1.79	1.63	1.73
42	0.71	0.76	0.69	0.73	0.87	0.92	0.84	0.89	1.76	1.89	1.71	1.81
43	0.78	0.84	0.76	0.80	0.96	1.03	0.93	0.98	1.86	1.98	1.81	1.91
44	0.86	0.93	0.84	0.88	1.07	1.15	1.04	1.10	1.95	2.09	1.90	2.02
45	0.95	1.03	0.93	0.98	1.20	1.28	1.16	1.23	2.06	2.22	2.01	2.13
46	1.06	1.16	1.03	1.10	1.34	1.44	1.30	1.38	2.18	2.35	2.13	2.26
47	1.19	1.29	1.15	1.23	1.51	1.62	1.46	1.55	2.33	2.51	2.26	2.40
48	1.34	1.46	1.29	1.38	1.70	1.83	1.64	1.74	2.47	2.66	2.40	2.55
49	1.50	1.64	1.45	1.55	1.91	2.06	1.84	1.96	2.63	2.81	2.57	2.71
50	1.69	1.85	1.63	1.75	2.15	2.32	2.07	2.20	2.78	2.98	2.73	2.89
51	1.97	2.16	1.90	2.03	2.51	2.71	2.41	2.57	3.05	3.27	2.98	3.17
52	2.29	2.52	2.21	2.37	2.92	3.16	2.80	2.99	3.36	3.60	3.24	3.47
53	2.68	2.95	2.58	2.77	3.40	3.68	3.27	3.49	3.71	3.98	3.53	3.81
54	3.13	3.46	3.02	3.24	3.97	4.30	3.81	4.05	4.08	4.39	3.87	4.18
55	3.66	4.05	3.52	3.79	4.63	5.02	4.44	4.73	4.47	4.83	4.23	4.60
56*	4.11	4.56	3.95	4.26	4.90	5.32	4.69	5.01	4.71	5.10	4.48	4.86
57*	4.62	5.13	4.43	4.78	5.19	5.64	4.96	5.30	4.96	5.40	4.73	5.14
58*	5.17	5.77	4.96	5.35	5.49	5.98	5.24	5.61	5.24	5.71	4.99	5.43
59*	5.79	6.47	5.54	5.98	5.81	6.33	5.55	5.92	5.52	6.03	5.27	5.74

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險附加契約 (標準級別) 特級預支保額及免付保費保費率 (每 1,000 元保額)
Annual premium rate for Enhanced Advanced Payment & Waiver of Premium (EAPWP) for Expert Term Life Supplementary Contract (Standard Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.21	0.22	0.21	0.22	0.23	0.23	0.22	0.23	0.29	0.30	0.28	0.29
17	0.22	0.23	0.22	0.22	0.24	0.24	0.23	0.24	0.30	0.31	0.29	0.31
18	0.23	0.24	0.23	0.23	0.25	0.25	0.24	0.25	0.31	0.32	0.31	0.32
19	0.24	0.25	0.24	0.24	0.26	0.27	0.26	0.26	0.32	0.33	0.32	0.33
20	0.25	0.26	0.25	0.25	0.27	0.28	0.27	0.27	0.34	0.35	0.33	0.34
21	0.26	0.27	0.26	0.26	0.28	0.29	0.28	0.28	0.35	0.37	0.35	0.36
22	0.27	0.28	0.27	0.28	0.29	0.30	0.29	0.30	0.37	0.38	0.36	0.38
23	0.28	0.29	0.28	0.29	0.31	0.32	0.30	0.31	0.39	0.40	0.38	0.40
24	0.30	0.31	0.29	0.30	0.32	0.33	0.31	0.32	0.41	0.43	0.40	0.42
25	0.31	0.32	0.30	0.31	0.33	0.34	0.32	0.33	0.43	0.45	0.42	0.44
26	0.32	0.33	0.31	0.32	0.34	0.35	0.33	0.34	0.46	0.48	0.45	0.47
27	0.33	0.34	0.33	0.33	0.35	0.36	0.34	0.35	0.49	0.51	0.48	0.50
28	0.34	0.35	0.34	0.34	0.36	0.38	0.36	0.37	0.52	0.55	0.51	0.53
29	0.35	0.37	0.35	0.36	0.37	0.39	0.37	0.38	0.56	0.59	0.55	0.57
30	0.36	0.38	0.36	0.37	0.39	0.40	0.38	0.39	0.60	0.64	0.59	0.62
31	0.37	0.39	0.37	0.38	0.40	0.42	0.39	0.41	0.66	0.69	0.64	0.67
32	0.39	0.41	0.38	0.39	0.42	0.44	0.41	0.42	0.71	0.75	0.69	0.73
33	0.40	0.42	0.39	0.41	0.44	0.46	0.43	0.44	0.78	0.82	0.76	0.80
34	0.42	0.44	0.41	0.42	0.46	0.48	0.45	0.46	0.85	0.90	0.83	0.87
35	0.44	0.46	0.43	0.44	0.48	0.51	0.47	0.49	0.94	0.99	0.91	0.96
36	0.46	0.48	0.45	0.46	0.51	0.54	0.50	0.52	1.03	1.10	1.00	1.07
37	0.48	0.51	0.47	0.49	0.55	0.58	0.54	0.56	1.15	1.21	1.11	1.18
38	0.51	0.54	0.50	0.52	0.59	0.63	0.58	0.60	1.27	1.35	1.23	1.31
39	0.55	0.58	0.54	0.56	0.64	0.68	0.63	0.65	1.41	1.50	1.37	1.46
40	0.59	0.63	0.58	0.60	0.70	0.74	0.68	0.71	1.57	1.67	1.52	1.62
41	0.64	0.68	0.63	0.65	0.77	0.82	0.75	0.78	1.65	1.76	1.59	1.70
42	0.70	0.75	0.68	0.71	0.85	0.90	0.83	0.86	1.74	1.86	1.67	1.79
43	0.77	0.82	0.75	0.78	0.94	1.01	0.92	0.96	1.83	1.95	1.77	1.89
44	0.85	0.91	0.83	0.87	1.05	1.12	1.02	1.07	1.93	2.06	1.86	1.99
45	0.94	1.01	0.92	0.96	1.17	1.25	1.14	1.19	2.03	2.18	1.96	2.10
46	1.05	1.13	1.02	1.07	1.32	1.41	1.28	1.34	2.16	2.32	2.08	2.24
47	1.18	1.27	1.14	1.20	1.48	1.59	1.43	1.50	2.29	2.47	2.21	2.37
48	1.32	1.42	1.28	1.34	1.66	1.78	1.61	1.69	2.44	2.62	2.35	2.51
49	1.48	1.60	1.43	1.51	1.87	2.01	1.81	1.90	2.60	2.78	2.50	2.65
50	1.66	1.80	1.61	1.70	2.10	2.26	2.03	2.14	2.75	2.94	2.64	2.80
51	1.94	2.11	1.88	1.98	2.44	2.63	2.36	2.48	3.01	3.22	2.88	3.06
52	2.26	2.46	2.19	2.31	2.85	3.08	2.75	2.89	3.29	3.52	3.15	3.36
53	2.64	2.88	2.55	2.69	3.32	3.59	3.20	3.36	3.60	3.86	3.45	3.68
54	3.08	3.37	2.98	3.14	3.86	4.19	3.73	3.92	3.95	4.24	3.79	4.05
55	3.61	3.94	3.48	3.67	4.50	4.88	4.34	4.56	4.34	4.68	4.16	4.47
56*	4.05	4.44	3.90	4.12	4.76	5.16	4.59	4.82	4.58	4.96	4.40	4.74
57*	4.54	4.99	4.37	4.62	5.04	5.48	4.85	5.10	4.85	5.25	4.64	5.02
58*	5.09	5.60	4.89	5.17	5.34	5.81	5.13	5.39	5.13	5.57	4.91	5.32
59*	5.70	6.27	5.46	5.77	5.64	6.15	5.42	5.70	5.43	5.90	5.18	5.64

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險附加契約 (尊尚級別) 特級預支保額及免付保費保費率 (每 1,000 元保額)
Annual premium rate for Enhanced Advanced Payment & Waiver of Premium (EAPWP) for Expert Term Life Supplementary Contract (Preferred Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.21	0.22	0.21	0.21	0.23	0.23	0.22	0.23	0.29	0.29	0.28	0.29
17	0.22	0.22	0.22	0.22	0.23	0.24	0.23	0.24	0.30	0.31	0.29	0.30
18	0.23	0.23	0.23	0.23	0.25	0.25	0.24	0.25	0.31	0.32	0.30	0.31
19	0.24	0.24	0.24	0.24	0.26	0.26	0.25	0.26	0.32	0.33	0.32	0.33
20	0.25	0.26	0.25	0.25	0.27	0.28	0.27	0.27	0.33	0.35	0.33	0.34
21	0.26	0.27	0.26	0.26	0.28	0.29	0.28	0.28	0.35	0.36	0.34	0.36
22	0.27	0.28	0.27	0.27	0.29	0.30	0.29	0.29	0.37	0.38	0.36	0.37
23	0.28	0.29	0.28	0.28	0.30	0.31	0.30	0.31	0.38	0.40	0.38	0.39
24	0.29	0.30	0.29	0.30	0.31	0.32	0.31	0.32	0.40	0.42	0.40	0.41
25	0.30	0.32	0.30	0.31	0.32	0.34	0.32	0.33	0.43	0.44	0.42	0.44
26	0.32	0.33	0.31	0.32	0.34	0.35	0.33	0.34	0.45	0.47	0.44	0.46
27	0.33	0.34	0.32	0.33	0.35	0.36	0.34	0.35	0.48	0.50	0.47	0.49
28	0.34	0.35	0.33	0.34	0.36	0.37	0.35	0.36	0.51	0.54	0.50	0.53
29	0.35	0.36	0.34	0.35	0.37	0.38	0.36	0.37	0.55	0.58	0.54	0.56
30	0.36	0.37	0.35	0.36	0.38	0.40	0.38	0.39	0.60	0.63	0.58	0.61
31	0.37	0.39	0.37	0.38	0.40	0.41	0.39	0.40	0.65	0.68	0.63	0.66
32	0.38	0.40	0.38	0.39	0.41	0.43	0.41	0.42	0.70	0.74	0.68	0.72
33	0.40	0.42	0.39	0.40	0.43	0.45	0.42	0.44	0.77	0.81	0.75	0.78
34	0.41	0.43	0.41	0.42	0.45	0.47	0.44	0.46	0.84	0.89	0.82	0.86
35	0.43	0.45	0.42	0.44	0.48	0.50	0.47	0.48	0.92	0.98	0.90	0.95
36	0.45	0.48	0.44	0.46	0.51	0.53	0.50	0.51	1.02	1.08	0.99	1.05
37	0.48	0.50	0.47	0.48	0.54	0.57	0.53	0.55	1.13	1.19	1.10	1.16
38	0.51	0.53	0.50	0.51	0.58	0.62	0.57	0.59	1.25	1.33	1.22	1.29
39	0.54	0.57	0.53	0.55	0.63	0.67	0.62	0.64	1.39	1.47	1.35	1.43
40	0.58	0.62	0.57	0.59	0.69	0.73	0.68	0.70	1.55	1.64	1.50	1.59
41	0.63	0.67	0.62	0.64	0.76	0.80	0.74	0.77	1.63	1.73	1.57	1.67
42	0.69	0.73	0.67	0.70	0.84	0.89	0.82	0.85	1.71	1.83	1.65	1.76
43	0.76	0.81	0.74	0.77	0.93	0.99	0.90	0.94	1.80	1.92	1.74	1.85
44	0.84	0.89	0.81	0.85	1.03	1.10	1.01	1.05	1.90	2.02	1.83	1.95
45	0.93	0.99	0.90	0.94	1.15	1.23	1.12	1.17	2.00	2.14	1.93	2.06
46	1.03	1.11	1.01	1.05	1.29	1.38	1.26	1.31	2.12	2.27	2.05	2.19
47	1.16	1.24	1.12	1.18	1.45	1.55	1.41	1.47	2.25	2.41	2.17	2.32
48	1.30	1.39	1.26	1.32	1.63	1.75	1.58	1.65	2.40	2.56	2.31	2.45
49	1.45	1.57	1.41	1.48	1.83	1.97	1.78	1.86	2.55	2.72	2.45	2.59
50	1.64	1.77	1.58	1.66	2.06	2.21	1.99	2.09	2.70	2.88	2.59	2.74
51	1.90	2.06	1.84	1.94	2.40	2.57	2.32	2.43	2.95	3.15	2.83	3.00
52	2.22	2.40	2.14	2.26	2.79	3.01	2.69	2.83	3.23	3.44	3.10	3.28
53	2.59	2.81	2.50	2.63	3.25	3.51	3.13	3.29	3.54	3.78	3.39	3.60
54	3.02	3.29	2.91	3.07	3.78	4.09	3.65	3.83	3.88	4.15	3.72	3.96
55	3.53	3.85	3.40	3.59	4.40	4.76	4.25	4.46	4.26	4.58	4.09	4.37
56*	3.97	4.33	3.82	4.03	4.66	5.03	4.49	4.71	4.50	4.85	4.32	4.63
57*	4.45	4.86	4.27	4.51	4.94	5.35	4.74	4.98	4.75	5.13	4.56	4.90
58*	4.98	5.46	4.78	5.04	5.22	5.66	5.01	5.26	5.03	5.44	4.82	5.19
59*	5.57	6.11	5.33	5.63	5.52	6.00	5.30	5.56	5.32	5.76	5.09	5.50

*** 此為續保保費率 For Renewal Only**

AIA Hong Kong
1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

Attn:	All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)	From:	Felix Fung
Co/Dept:		Dept:	Product Strategy and Management Department
Copy:	Mr. Peter Crewe / All Department Heads / Mr. Jim Jan Zen / Ms. Manda Chan / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre	Total page:	2 pages + enclosure
Date:	20 Jun, 2017		

Subject: (Ref: A170636) **推出「摯誠定期壽險系列」 及 「尊誠定期壽險系列」**
The Launch of Wisdom Term Life Series and Expert Term Life Series

我們誠意於**2017年6月30日（以保單申請日起計）**推出全新的定期壽險系列 – 專為大眾客戶群而設的**「摯誠定期壽險系列」**及高端客戶群而設的**「尊誠定期壽險系列」**。

摯誠定期壽險系列 及 尊誠定期壽險系列備有3個續保年期可供選擇：1年、5年及20年。客戶可因應個人需要挑選最合適的年期，亦可選擇以基本計劃或附加契約形式投保，靈活方便。

相對舊有的定期壽險系列，主要更新內容如下：

- **延長保障年期**：至受保人**85歲**
- **新增星級人生選項**：可於受保人經歷「人生大事」時，以附加契約形式**購買額外的定期壽險保障**而毋須進一步申報健康狀況



於同類產品中市場首創

- **統一轉換權益的最高年齡限制**：可於受保人**70歲**生日後緊隨的保障週年日當日或之前可將本計劃轉換為終身壽險計劃，而毋須再次提供健康申報
- **中國內地人仕**可選擇投保**摯誠定期壽險附加契約** 及 **尊誠定期壽險附加契約**
- **核保級別**：尊誠定期壽險系列提供**標準級別** 及 **尊尚級別**
- **保費率**：更具**競爭力**
- 加入**「AIA Vitality 健康程式」**，即享**首年9折**保費折扣

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線(852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

「我們」、「AIA」、「友邦」、「本公司」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"We", "AIA" or "AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

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Memo

We are pleased to announce the launch of a new term series, **Wisdom Term Life Series** tailored for mass market and **Expert Term Life Series** tailored for affluent market on **30 June 2017 (the first application date)**.

Wisdom Term Life Series and Expert Term Life Series provide 3 renewal periods for customers to choose from: 1 year, 5 years and 20 years. It is also available as a basic plan or an add-on plan. Customers can pick one that best suits their needs.

Compare to the old term series, summary of the major enhancements are as follows:

- **Extend the benefit term**: up to the **age of 85** of the insured
- **Super Lifestage Option**: an option to **purchase an additional term life insurance plan** in the form of add-on plan without requiring further health information upon any of the following milestone events of the insured



Market first for similar products in market

- **Align the maximum age of exercising the conversion privilege**: On or before the anniversary of cover immediately following the insured's **70th** birthday, the plan can be converted into a whole life protection insurance plan without requiring additional health information
- **PRC nationals** can apply **Wisdom Term Life Supplementary Contract** and **Expert Term Life Supplementary Contract**
- **Underwriting Class**: Expert Term Life Series provide **Standard** and **Preferred** classes
- **Premium rate**: more **competitive**
- By joining **AIA Vitality**, enjoy an instant **10% off** the premium for the **first year**

For the product details, please refer to the launch pack. For details of the launch arrangements, please refer to the enclosure.

Please convey the above message to your fellow agents. Thanks for your attention. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Felix Fung
Product Strategy and Management Department

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Memo

附件：產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料冊
中文版的印刷版本會於 2017 年 6 月 30 日 起陸續送抵香港及澳門各營業辦事處

</td></tr>
<tr><td>產品簡介</td><td>

財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載電子版本的產品簡介
印刷版本會由 2017 年 6 月 30 日起陸續送抵香港及澳門各營業辦事處
財務策劃顧問亦可於 2017 年 7 月 7 日起從 PSS 訂購印刷版本產品簡介
產品簡介編號

<table>
<tr><td></td><td>摯誠定期
壽險計劃</td><td>摯誠定期壽險
附加契約</td><td>尊誠定期
壽險計劃</td><td>尊誠定期壽險
附加契約</td></tr>
<tr><td>a) 英文</td><td colspan="2">PTA999406</td><td colspan="2">PTA999409</td></tr>
<tr><td>b) 繁體中文</td><td colspan="2">PTA999407</td><td colspan="2">PTA999410</td></tr>
<tr><td>c) 簡體中文</td><td>不適用</td><td>PTA999413</td><td>不適用</td><td>PTA999414</td></tr>
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</td></tr>
<tr><td>建議書系統
PGS2014
（15.6 版本）</td><td>
<table>
<tr><td></td><td>網上版</td><td>視窗離線版</td><td>iPad 離線版</td></tr>
<tr><td>版本號碼</td><td>15.6</td><td>15.6</td><td>15.6</td></tr>
<tr><td>推出日期</td><td colspan="3">2017年6月20日
下午10:00</td></tr>
</table>

有關 15.6 版本的詳細安排，將會由產品策劃部另函通知 (通告：A170635)

</td></tr>
<tr><td>保單契約</td><td>可於2017年6月30日登入Contract Library下載</td></tr>
</table>

「我們」、「AIA」、「友邦」、「本公司」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"We", "AIA" or "AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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AIA Hong Kong

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734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Enclosure: Launch Arrangement

<table>
<tr><td>Launch Pack</td><td>

The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on <u>30 June 2017</u>
Chinese printed version will be delivered to Agency offices in Hong Kong & Macau starting from <u>30 June 2017</u>

</td></tr>
<tr><td>Product Brochure</td><td>

The electronic version will be ready for download by financial planners in Agency Corner by <u>30 June 2017</u>
Printed version will be delivered to all Agency offices in Hong Kong and Macau starting from <u>30 June 2017</u>
Printed version will be ready for order through PSS from <u>7 July 2017</u>
PTA number for Brochure:

<table>
<tr><td></td><td>Wisdom Term Life Plan</td><td>Wisdom Term Life Supplementary Contract</td><td>Expert Term Life Plan</td><td>Expert Term Life Supplementary Contract</td></tr>
<tr><td>a) English</td><td colspan="2">PTA999406</td><td colspan="2">PTA999409</td></tr>
<tr><td>b) Traditional Chinese</td><td colspan="2">PTA999407</td><td colspan="2">PTA999410</td></tr>
<tr><td>c) Simplified Chinese</td><td>N/A</td><td>PTA999413</td><td>N/A</td><td>PTA999414</td></tr>
</table>
</td></tr>
<tr><td>PGS2014 (version 15.6)</td><td>
<table>
<tr><td></td><td>Web Version</td><td>Windows Offline Version</td><td>iPad Offline Version</td></tr>
<tr><td>Version no.</td><td>15.6</td><td>15.6</td><td>15.6</td></tr>
<tr><td>Launch Date</td><td colspan="3">20 June 2017
10:00pm</td></tr>
</table>

Detailed arrangements regarding the release of version 15.6 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A170635)

</td></tr>
<tr><td>Policy Contract</td><td>Available at Contract Library on <u>30 June 2017</u></td></tr>
</table>

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此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。
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一、 前言

世事無常，意外難保會降臨我們身上。及早作好準備，為家人提供最好的生活保障，讓他們輕鬆應對突如其來的事故。因此，我們於**2017年6月30日**推出全新的定期壽險系列 – 專為大眾客戶群而設的「摯誠定期壽險系列」 及高端客戶群而設的「尊誠定期壽險系列」，讓客戶以相宜的保費，全面守護自己和至親。

摯誠定期壽險系列 及 尊誠定期壽險系列備有3個續保年期可供選擇：1年、5年及20年。客戶可因應個人需要挑選最合適的年期，亦可選擇以基本計劃或附加契約形式投保，靈活方便。

在每個續保年期內，保費會維持不變，而且在每個續保年期結束後，保證成功續保至85歲*。同時，考慮到客戶的人壽保障需要或會隨年月增加，我們帶來 **星級人生選項**，讓客戶的在經歷人生大事時，可按需要購買額外定期保障。

** 保證續約權提供至 MR'D' 或 +US$5/M*

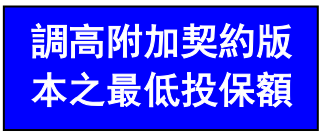
二、 目標客戶



- 只需要基本的人壽保障，當中並無任何儲蓄或投資回報的要求
- 家庭經濟支柱或剛畢業的年青人：希望以相宜的保費，獲得較大的人壽保障
- 剛置業並持有按揭人士：一旦在供樓期間發生不幸，避免每月按揭還款額變成家人的經濟負擔

三、 銷售重點

摯誠定期壽險系列 及 尊誠定期壽險系列 Vs 舊有的定期壽險系列

	摯誠定期壽險系列		尊誠定期壽險系列
目標客戶群	**大眾客戶群**		**高端客戶群**
續保年期	1 年、5 年及 20 年		
基本計劃 / 附加契約	基本計劃 及 附加契約		
投保年齡 	**續保年期**		
	1 年	**5 年**	**20 年**
	基本計劃		
	16 - 70 歲	16 - 70 歲	16 - 65 歲
	附加契約		
	15 日 - 70 歲	15 日 - 70 歲	15 日 - 65 歲
保障年期 	至受保人 85 歲		
最低投保額 	基本計劃： 100,000 美元或 750,000 港元 / 澳門幣* 附加契約： 25,000 美元或 187,500 港元 / 澳門幣*		500,000 美元或 3,750,000 港元 / 澳門幣*
最高投保額	499,999 美元或 3,749,999 港元 / 澳門幣*		10,000,000 美元或 75,000,000 港元 / 澳門幣*
保證續保	提供至 MR'D' 或 +US$5/M *尊誠定期壽險系列 (尊尚級別)只接受標準評級人仕投保*		
續保保費率	非保證 下一個續保年期的保費將根據續保時受保人的年齡適用之保費		
轉換權益 	提供至 MR'D' 或 +US$5/M 70 歲或之前		
星級人生選項^ 	可在經歷下列的人生大事時，以附加契約形式購買額外的定期壽險保障（「新定期壽險附加契約」）而毋須進一步申報健康狀況： (i) 受保人獲批樓宇按揭及提取首次按揭貸款（適用於購買新住宅物業）； (ii) 受保人結婚；或 (iii) 受保人的親生子女出生（不包括領養子女）。 有關詳情，請參閱第四部份：星級人生選項 及 附錄一 ： A.利益。		

	摯誠定期壽險系列	尊誠定期壽險系列
目標客戶群	大眾客戶群	高端客戶群
末期疾病利益^,# 保障提升	只適用於基本計劃 將預支相等於 100%保額的末期疾病利益 所有由我們向同一受保人繕發的末期疾病利益下需支付的累積最高賠償金額為 2,000,000 美元或 15,000,000 港元 / 澳門幣。	
風險類別 附加契約版本也可選擇尊尚級別	-	標準級別 / 尊尚級別
中國內地人士可投保定期壽險產品?	可選擇投保附加契約版本 提升	

除此之外，摯誠定期壽險系列 及 尊誠定期壽險系列的**保費率**亦較舊有的定期壽險系列**更具競爭力**。

**澳門幣只適用於澳門繕發的保單*
^倘受保人因體檢評級及/或國籍評級及/或職業評級而需繳付附加保費，星級人生選項 / 末期疾病利益將不適用。
#當我們支付此預支賠償金額後，保額將會隨之減少。

建議書系統小貼士

可於建議書系統選擇風險類別

基本計劃



附加契約



就 AIA 健康系列：尊誠定期壽險計劃

若建議書上的風險類別與經核保後的最終風險類別不同，請重新遞交建議書。(如投保之保單為 G 單，客戶需再次親臨認証中心並重新進行認証程序)

四、 星級人生選項

隨著踏入不同的人生新階段，客戶可能需要更充足的壽險保障。透過星級人生選項，客戶可在歷下列的人生大事時，以附加契約形式購買額外的定期壽險保障（「新定期壽險附加契約」）而毋須進一步申報健康狀況：



受保人獲批樓宇按揭及提取首次按揭貸款
(適用於購買新住宅物業)



受保人結婚



受保人的親生子女出生
（不包括領養子女）

可行使星級人生選項的情況如下：

- 只可就每項人生大事行使一次選項，而同一受保人最多只可行使兩次此選項
- 每次行使與上一次相隔最少連續兩年；
- 計劃須已生效滿兩年；
- 須於受保人 60 歲生日後緊隨的保障週年日當日或之前行使；
- 須於人生大事發生當日起計的 180 日內行使；及
- 您不曾向我們提出索償，或曾根據此保單成功索償。

每項新附加契約的保額不得超過：

- 500,000 美元或 3,750,000 港元 / 澳門幣；
- 此計劃保額的一半；或
- 受保人為新購置住宅物業而取得的按揭貸款金額。

以較低者為準。

於同類產品中，市場首創



例子：以下個案及數字乃假設並只作舉例說明之用，若以下數值有任何更改，恕不作任何通知。

保單持有人及受保人： Edmond (35 歲、非吸煙者)
職業： 建築師
家庭狀況： 已婚



Edmond 是家中的經濟支柱，他明白人生變幻無常，因此希望及早作好準備，應付突如其來的不幸為摯愛及家人帶來沉重的經濟壓力，所以決定投保「尊誠定期壽險計劃」令 Edmond 及其家人可以一直安享優質生活，放心迎接每個人生階段的不同挑戰。

<u>於35歲時</u>
投保「尊誠定期壽險計劃」(每20年續保） - 尊尚級別 。

保額：**5,000,000港元**
首20年之每月保費：600港元

人生大事：生兒育女



<u>於 38 歲時</u>
需給太太及囝囝一個安心的保障，行使星級人生選項，額外購買定期壽險附加契約（「附加契約1」），保額為**2,500,000港元***（5,000,000港元 x 50%）（每20年續保） - 尊尚級別。

新附加契約需每月額外繳付：350港元
每月總保費：950 港元

人生大事：置業並向銀行申請樓宇按揭



<u>於 40 歲時</u>
貸款額：3,500,000港元
由於加大了財政的負擔，需為家人提供一個更大的保障，因此再次行使星級人生選項，額外購買定期壽險附加契約（「附加契約2」），保額為**2,500,000港元***（5,000,000港元 x 50%）（每20年續保） - 尊尚級別**。

新附加契約需每月額外繳付：400港元
每月總保費：1,350 港元

行使轉換權



<u>於 60 歲時</u>
在毋須呈交任何健康證明或重新接受身體檢查下，將保額4,000,000港元換為「裕滿人生」保障計劃2。

保額的扣減次序會以「後進先出」的方法進行。

1) 從「附加契約2」扣減：餘下的保額 = 2,500,000港元 – 2,500,000港元= 0 港元
2) 從「附加契約1」扣減：餘下的保額 = 2,500,000港元 – (4,000,000港元 – 2,500,000港元) = 1,000,000港元

然而，尊誠定期壽險計劃的保額將維持不變。

* 保單持有人須在每宗「人生大事」發生後的180日內行使星級人生選項。保單持有人可行使星級人生選項而購買額外附加契約，此權利最多行使兩次，而每份新的定期壽險附加契約之保額不可多於(i)港元 / 澳門幣3,750,000；(ii)基本計劃保額的50%；或(iii)受保人獲得新買入的住宅物業之貸款額，以較低者為準。
** 保單持有人每次行使星級人生選項而購買額外定期壽險附加契約時必須相隔最少連續兩年。

附錄一：產品資料介紹

<table>
<tr><td rowspan="2">產品名稱</td><td>摯誠定期
壽險計劃</td><td>尊誠定期
壽險計劃</td><td>摯誠定期壽險
附加契約</td><td>尊誠定期壽險
附加契約</td></tr>
<tr><td colspan="4">包括 AIA 健康系列版本</td></tr>
<tr><td>銷售日期</td><td colspan="4">香港及澳門：2017 年 6 月 30 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="2">基本計劃</td><td colspan="2">附加契約</td></tr>
<tr><td>產品概覽</td><td colspan="4">• 備有 3 個續保年期可供選擇：1 年、5 年及 20 年
• 保證可於每個續保年期屆滿時續保，直至受保人年滿 85 歲為止*
• 特設星級人生選項^，可於受保人經歷「人生大事」時，以附加契約形式購買額外的定期壽險保障而毋須進一步申報健康狀況
• 可於受保人 70 歲生日後緊隨的保障週年日當日或之前可將本計劃轉換為終身壽險計劃，而毋須再次提供健康申報</td></tr>
<tr><td>保單編號</td><td colspan="4">只適用於基本計劃
<table>
<tr><td>地區</td><td>適用於非內地人士</td><td>適用於抵港 /
抵澳內地人士</td></tr>
<tr><td>香港區</td><td>B3 / B6 / B9</td><td>G3800-G3806
G6800-G6806
G9800-G9806</td></tr>
<tr><td>澳門區</td><td>B4</td><td>G4800-G4806</td></tr>
</table></td></tr>
</table>

* *提供至 MR'D' 或 +US$5/M*

^ *倘受保人因體檢評級及/或國籍評級及/或職業評級而需繳付附加保費，星級人生選項將不適用。*

計劃編號

摯誠定期壽險計劃			摯誠定期壽險附加契約		
續保年期	吸煙狀況	計劃編號	續保年期	吸煙狀況	計劃編號
設有保單續保及轉換權利(提供至 MR'D' 或+US$5/M)					
1 年	S	YRTMSN5	1 年	S	YRRMSN5
1 年	NS	YRTMNN5	1 年	NS	YRRMNN5
5 年	S	5YTMSN5	5 年	S	5YRMSN5
5 年	NS	5YTMNN5	5 年	NS	5YRMNN5
20 年	S	20TMSN5	20 年	S	20RMSN5
20 年	NS	20TMNN5	20 年	NS	20RMNN5
不設保單續保及轉換權利(MR'E'及以上或+US$7.5/M 及以上)					
1 年	S	YRTMLSN5	1 年	S	YRRMLSN5
1 年	NS	YRTMLNN5	1 年	NS	YRRMLNN5
5 年	S	5YTMLSN5	5 年	S	5YRMLSN5
5 年	NS	5YTMLNN5	5 年	NS	5YRMLNN5
20 年	S	20TMLSN5	20 年	S	20RMLSN5
20 年	NS	20TMLNN5	20 年	NS	20RMLNN5

尊誠定期壽險計劃				尊誠定期壽險附加契約			
續保年期	吸煙狀況	級別	計劃編號	續保年期	吸煙狀況	級別	計劃編號
設有保單續保及轉換權利(提供至 MR'D' 或+US$5/M)							
1 年	S	標準	YRTASN5	1 年	S	標準	YRRASN5
1 年	NS	標準	YRTANN5	1 年	NS	標準	YRRANN5
1 年	S	尊尚	YRTAPSN5	1 年	S	尊尚	YRRAPSN5
1 年	NS	尊尚	YRTAPNN5	1 年	NS	尊尚	YRRAPNN5
5 年	S	標準	5YTASN5	5 年	S	標準	5YRASN5
5 年	NS	標準	5YTANN5	5 年	NS	標準	5YRANN5
5 年	S	尊尚	5YTAPSN5	5 年	S	尊尚	5YRAPSN5
5 年	NS	尊尚	5YTAPNN5	5 年	NS	尊尚	5YRAPNN5
20 年	S	標準	20TASN5	20 年	S	標準	20RASN5
20 年	NS	標準	20TANN5	20 年	NS	標準	20RANN5
20 年	S	尊尚	20TAPSN5	20 年	S	尊尚	20RAPSN5
20 年	NS	尊尚	20TAPNN5	20 年	NS	尊尚	20RAPNN5
不設保單續保及轉換權利(MR'E'及以上或+US$7.5/M 及以上)							
1 年	S	標準	YRTALSN5	1 年	S	標準	YRRALSN5
1 年	NS	標準	YRTALNN5	1 年	NS	標準	YRRALNN5
5 年	S	標準	5YTALSN5	5 年	S	標準	5YRALSN5
5 年	NS	標準	5YTALNN5	5 年	NS	標準	5YRALNN5
20 年	S	標準	20TALSN5	20 年	S	標準	20RALSN5
20 年	NS	標準	20TALNN5	20 年	NS	標準	20RALNN5

A. 利益

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
1. 保障期	• 每 1 年 / 5 年 / 20 年續保 • 可續保至受保人 85 歲			
2. 身故賠償	保額 100%			
3. 星級人生選項 *註：倘受保人因體檢評級及/或國籍評級及/或職業評級而需繳付附加保費，星級人生選項將不適用。*	可在經歷下列的人生大事時，以附加契約形式購買額外的定期壽險保障（「新定期壽險附加契約」）而毋須進一步申報健康狀況： (i) 受保人結婚； (ii) 受保人的親生子女出生（不包括領養子女）；或 (iii) 受保人獲批樓宇按揭及提取首次按揭貸款（適用於購買新住宅物業）。 可行使星級人生選項的情況如下： • 只可就每項人生大事行使一次選項，而同一受保人最多只可行使兩次此選項 • 每次行使與上一次相隔最少連續兩年； • 計劃須已生效滿兩年； • 須於受保人 60 歲生日後緊隨的保障週年日當日或之前行使； • 須於人生大事發生當日起計的 180 日內行使；及 • 您不曾根據此保單向我們提出索償或成功索償。 每項新附加契約的保額不得超過： • 500,000 美元或 3,750,000 港元 / 澳門幣； • 此計劃保額的一半；或 • 受保人為新購置住宅物業而取得的按揭貸款金額。 以較低者為準。 必須於人生大事發生後 180 日內遞交通知書給我們，而在我們批核「新定期壽險附加契約」前，須提供符合我們要求的證明。 • 就人生大事第(i)項：結婚證書的核證真實副本； • 就人生大事第(ii)項：受保人子女的出世紙的核證真實副本； • 就人生大事第(iii)項^ - 已於香港土地註冊處註冊的樓宇買賣合約 及 按揭契據的核證真實副本 及 於香港土地註冊處取得的土地查冊文件，或就位於香港以外的物業而言，符合我們要求的用作證明該物業的買賣及按揭交易文件的核證真實副本及該物業官方土地查冊文件的核證真實副本； - 承按銀行就提取物業按揭貸款發出的證明文件的核證真實副本； - 承按銀行發出的樓宇按揭貸款批核書的核證真實副本；及 • 我們要求用作批核購買「新定期壽險附加契約」的任何其他資料。 *^就位於香港以外之物業的按揭之通知及證明而向我們提供的文件，必須為(1) 中文或英文的翻譯本，及(2)符合我們要求的就證明該等文件的真實性而受法律公證人或具公證職能的律師所妥為認證及 / 或受加簽之文件。*			

產品名稱	摯誠定期壽險計劃	尊誠定期壽險計劃	摯誠定期壽險附加契約	尊誠定期壽險附加契約
4. 末期疾病利益 *註：倘受保人因體檢評級及/或國籍評級及/或職業評級而需繳付附加保費，末期疾病利益將不適用。*	• 若受保人不幸罹患末期疾病，而有關疾病獲專科之註冊醫生及我們委任之註冊醫生確認並且預期將導致受保人於 12 個月內死亡 • 將預支相等於 100%保額的末期疾病利益 • 所有由我們向同一受保人繕發的末期疾病利益下需支付的累積最高賠償金額為 2,000,000 美元或 15,000,000 港元 / 澳門幣 • 支付此預支賠償金額後，保額將會隨之減少 末期疾病利益亦適用於行使星級人生選項而衍生的定期壽險附加契約		不適用	
5. 續約權	**<u>提供至 MR'D' 或 +US$5/M</u>** • 可於每個續保年期屆滿時續保，直至受保人年滿 85 歲為止 • 下一個續保年期的保費將根據續保時受保人的年齡適用之保費率而定			
6. 轉換權益	**<u>提供至 MR'D' 或 +US$5/M</u>** • 可於受保人 70 歲生日後緊隨的保障週年日當日或之前將本計劃轉換為終身壽險計劃，而毋須再次提供健康申報，惟須繳付額外保費及受限於當時我們就此項權益可提供的一眾產品選擇而定			
7. 保單貸款	不適用			
8. 既有現金價值條款 (Non-Forfeiture Options)	不適用			
9. 自殺、誤報年齡、性別及吸煙習慣	跟隨現行傳統壽險之規則			

B. 保費

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
1. 保費形式	• 每年續保：每 1 年保障期內為保證平衡保費 • 每 5 年續保：每 5 年保障期內為保證平衡保費 • 每 20 年續保：每 20 年保障期內為保證平衡保費			
2. 保費繳付期	• 每年續保：1 年 • 每 5 年續保：5 年 • 每 20 年續保：20 年 最長可續保至受保人 85 歲			
3. 續保保費	非保證。下一個續保年期的保費將根據續保時受保人的年齡適用之保費率而定			
4. 保費級別選擇	• 標準級別 (分吸煙及非吸煙) • 尊尚級別 (分吸煙及非吸煙)：只適用於尊誠定期壽險計劃及尊誠定期壽險附加契約 公司會根據投保人於申請本計劃時所提供的有效健康證明及其有關資料，而釐定是否能給予投保人「尊尚級別」之保費率優惠。詳情請參閱附錄三。			
5. 保費繳付方法	年繳 / 半年繳 / 季繳 / 月繳		跟隨基本計劃 年繳 / 半年繳 / 季繳 / 月繳	
6. 健康生活折扣	不適用			
7. 大額折扣	保額大於或等於 250,000 美元或 1,875,000 港元 / 澳門幣： 每千元保額-0.1	不適用		

C. 產品細節

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
1. 投保年齡				
• 每年續保：	16 - 70 歲		15 日 - 70 歲	
• 每 5 年續保：	16 - 70 歲		15 日 - 70 歲	
• 每 20 年續保：	16 - 65 歲		15 日 - 65 歲	
2. 最低保額	100,000 美元或 750,000 港元 / 澳門幣	500,000 美元或 3,750,000 港元 / 澳門幣	25,000 美元或 187,500 港元 / 澳門幣	500,000 美元或 3,750,000 港元 / 澳門幣
3. 最高保額	499,999 美元或 3,749,999 港元 / 澳門幣	10,000,000 美元 或 75,000,000 港 元 / 澳門幣	**抵港抵澳內地人士** 以下之較低者： a) 499,999 美元或 3,749,999 港元 / 澳門幣 b) (i) 附加至 SLE /SLE2：基本計劃的總保費 減去 SCIR Pearl Pro 的保額 (ii) 附加至其他基本計劃：基本計劃的保額或基本金額 減去 SCIR Pearl Pro 的保額 **非抵港抵澳內地人士** 以下之較低者： a) 499,999 美元或 3,749,999 港元 / 澳門幣 b) (i) 附加至 SLE /SLE2：基本計劃總保費的 500% 減去 SCIR Pro 的保額 減去 ECIR	**抵港抵澳內地人士** 以下之較低者： a) 10,000,000 美元或 75,000,000 港元 / 澳門幣 b) (i) 附加至 SLE /SLE2：基本計劃的總保費 減去 SCIR Pearl Pro 的保額 (ii) 附加至其他基本計劃：基本計劃的保額或基本金額 減去 SCIR Pearl Pro 的保額 **非抵港抵澳內地人士** 以下之較低者： a) 10,000,000 美元或 75,000,000 港元 / 澳門幣 b) (i) 附加至 SLE /SLE2：基本計劃總保費的 500% 減去 SCIR Pro 的保額 減去 ECIR

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
			Pro 的保額 (ii) 附加至其他基本計劃： 基本計劃保額或基本金額 的 500% 減去 SCIR Pro 的保額 減去 ECIR Pro 的保額	Pro 的保額 (ii) 附加至其他基本計劃： 基本計劃保額或基本金額的 500% 減去 SCIR Pro 的保額 減去 ECIR Pro 的保額
	個人最高投保額：10,000,000 美元或 75,000,000 港元 / 澳門幣 (包括所有摯誠定期壽險系列及尊誠定期壽險系列)			
4. 銷售地點	香港 / 澳門 附加契約版本可提供給抵港抵澳內地人士。詳情請參考 PRC Operations 的現行指引。			
5. 貨幣	香港：美元 (US$) / 港元 (HK$) 澳門：美元 (US$) / 港元 (HK$) / 澳門幣 (MOP)			
6. 附加契約	ADB / ADD / AI / PACS (ADD/MR/HI) / SADD / HB / SGHR2 / WP		WP / EAPWP	
7. 可附加的基本計劃	不適用		AL2 / BP2 / BP(EP)2 / EGPWL AP / Excel Kid's Choice AP / EL / FLCP3 / FLCP3 (EP) / LES AP / PIP2 / SLE2 / TLESAP / ECP2 / MCP2 / PCP2 / PE / PEP / SCP / SEU / Premier Life 包括現行可附加定期壽險附加契約的已停售產品	
8. 計劃類別	傳統壽險			
9. 保單契約頁碼				
• 美國公民批註	BBBO		BBBP	
• 附加契約條款	不適用		HACC	
• 中華人民共和國批註	不適用		MACI	
• 末期疾病利益批註	DCFF		不適用	
• 星級人生選項批註	DCFG		MACJ	
• 基本計劃契約 (標準)	DCFH	DCFJ	不適用	
• 基本計劃契約 (非標準)	DCFI	DCFK	不適用	
• 附加契約 (標準)	不適用		MACK	MACM
• 附加契約 (非標準)	不適用		MACL	MACN
	保單契約樣本可在 Contract Library 下載			

D. 核保規則

產品名稱	摯誠定期壽險計劃	尊誠定期壽險計劃	摯誠定期壽險附加契約	尊誠定期壽險附加契約
1. 體檢要求	• 跟隨現行人壽保障之規則 • 若受保人以非吸煙優惠 (Non-smoker rate) 申請保單，並須進行體檢及 / 或顯微鏡尿液分析，此受保人便須接受尼古丁測試 (Cotinine Test) **尊誠定期壽險系列 – 尊尚級別的附加要求：** • 必須進行體檢及驗血 (類別 P) 測試 • 若受保人以非吸煙優惠 (Non-smoker rate) 申請保單，均須接受尼古丁測試 (Cotinine Test) • 必須達到附錄三所有列出的要求			
2. 財務核保要求	• 跟隨現行人壽保障之規則 • 摯誠定期壽險計劃 及 尊誠定期壽險計劃: 請遞交收入及職務資料問卷			
3. 體檢評級	• 摯誠定期壽險系列：可接受至評級 'H' • 尊誠定期壽險系列： - 標準級別：可接受至評級 'H' - 尊尚級別：只接受標準評級			
4. 國籍評級	• 摯誠定期壽險系列：請參閱上載於內聯網之國籍/居留風險評級表 • 尊誠定期壽險系列： - 標準級別：請參閱上載於內聯網之國籍/居留風險評級表 - 尊尚級別：只接受標準評級			
5. 職業評級	參閱現行職業風險評級表中人壽之評級 • 摯誠定期壽險系列：可接受至+US$15/M 評級 • 尊誠定期壽險系列： - 標準級別：可接受至+US$15/M 評級 - 尊尚級別：只接受標準評級			
6. 保單日期	可以 Date Back		跟隨基本計劃之要求	
7. 投保申請書	香港	壽險及人身意外保險投保申請書 (OPUAIF00)		
	澳門	壽險及人身意外保險投保申請書 (OPMCUF13)		
8. VIP Club	100%年繳保費			
9. 非標準保費折扣優惠	不適用			
10. 要員保險	適用，惟星級人生選項將不適用			
11. CRS	不適用			
12. FATCA	適用			

E. 保戶服務行政指引

產品名稱	摯誠定期壽險計劃	尊誠定期壽險計劃	摯誠定期壽險附加契約	尊誠定期壽險附加契約
1. 更改保額	• 於保單繕發後，不可增加保額 • 可減少保額，但不可低於最低保額要求			
2. 復效	跟隨現行復效規則			

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
3. 申請減價 (Appeal Loading)	跟隨現行規則			
4. 更改計劃	不可以 (包括由其他計劃轉入或由本計劃轉到其他計劃)			
5. 自定期保險轉入	不可以 (惟可於受保人 70 歲生日後緊隨的保障週年日當日或之前將本計劃 (MR'D' 或 +US$5/M 為限) 轉換為終身壽險計劃，而毋須再次提供健康申報，惟須繳付額外保費及受限於當時我們就此項權益可提供的一眾產品選擇而定)			
6. 更改繳付保費方法	跟隨現行規則			

F. 佣金

<table>
<tr><td>產品名稱</td><td colspan="4">摯誠定期
壽險計劃</td><td colspan="2">尊誠定期
壽險計劃</td><td colspan="2">摯誠定期壽險
附加契約</td><td>尊誠定期壽險
附加契約</td></tr>
<tr><td rowspan="6">1. 佣金</td><td>保單
年期</td><td colspan="2">每年
續保</td><td colspan="2">每 5 年
續保</td><td>每 20 年
續保</td><td colspan="2" rowspan="2">附加於 AL2 / BP2 / BP(EP)2 / EL / FLCP3 / FLCP3 (EP) / QSWL / SLE2 / ECP2 / MCP2 / PCP2 / PIP2 / PE / PEP / SCP / AL / BP / BP(EP) / FLCP2 / FLCP2 (EP) / SLE / ECP / MCP / PCP / PIP / SEU</td><td></td></tr>
<tr><td colspan="2">年期</td><td>佣金</td></tr>
<tr><td>1</td><td colspan="2">22.95%</td><td colspan="2">35.1%</td><td>50%</td><td colspan="2">1</td><td>46%</td></tr>
<tr><td>2</td><td colspan="2">8.5%</td><td colspan="2">13%</td><td>5.5%</td><td colspan="2">2</td><td>17%</td></tr>
<tr><td>3-6</td><td colspan="2">10%</td><td colspan="2">5%</td><td>5%</td><td colspan="2">3-6</td><td>5%</td></tr>
<tr><td colspan="7"></td><td colspan="2">附加於 EGPWLAP / Excel Kid's Choice AP / LESAP / TLESAP：跟隨基本計劃</td></tr>
<tr><td>2. High Issue Age FYC Adjustment</td><td colspan="7">• 每年續保：65 歲以上，投保年齡每加大一歲減 1.08%
• 每 5 年續保：65 歲以上，投保年齡每加大一歲減 1.35%
• 每 20 年續保：不適用</td><td colspan="2">• 附加於 AL2 / BP2 / BP(EP)2 / EL / FLCP3 / FLCP3 (EP) / QSWL / SLE2 / ECP2 / MCP2 / PCP2 / PIP2 / PE / PEP / SCP / AL / BP / BP(EP) / FLCP2 / FLCP2 (EP) / SLE / ECP / MCP / PCP / PIP / SEU：不適用
• 其他：跟隨基本計劃</td></tr>
<tr><td>3. Persistency</td><td colspan="9">適用</td></tr>
<tr><td>4. Extra 10%</td><td colspan="9">摯誠定期壽險計劃 / 尊誠定期壽險計劃：不適用
摯誠定期壽險附加契約 / 尊誠定期壽險附加契約：跟隨基本計劃</td></tr>
<tr><td>5. Provident Fund</td><td colspan="6">不適用</td><td colspan="3">由第 7 年開始適用</td></tr>
<tr><td rowspan="5">6. 附加契約</td><td colspan="3" rowspan="4">ADB / ADD / AI / SADD / HB</td><td>保單年期</td><td colspan="2">佣金</td><td colspan="3" rowspan="4">WP / EAPWP: 跟隨摯誠定期壽險附加契約 / 尊誠定期壽險附加契約的佣金</td></tr>
<tr><td>1</td><td colspan="2">46%</td></tr>
<tr><td>2</td><td colspan="2">17%</td></tr>
<tr><td>3-6</td><td colspan="2">5%</td></tr>
<tr><td colspan="3">SGHR 2 /</td><td colspan="2">跟隨各自的佣金</td></tr>
</table>

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
	PACS			
	WP	跟隨摯誠定期壽險計劃 / 尊誠定期壽險計劃的佣金		
7. FYP Credit	首年保費 100%			
8. FYC Adjustment	Regular Premium – Life (組別 2)			

G. 其他

產品名稱	摯誠定期 壽險計劃	尊誠定期 壽險計劃	摯誠定期壽險 附加契約	尊誠定期壽險 附加契約
1. 保單建議書系統 (PGS)	適用於以下版本： • PGS 2014 Web (PGS 15.6) • PGS 2014 iPad (PGS 15.6) • PGS 2014 Windows (PGS 15.6)			
2. 產品簡介編號				
a) 英文	PTA999406	PTA999409	PTA999406	PTA999409
b) 繁體中文	PTA999407	PTA999410	PTA999407	PTA999410
c) 簡體中文	不適用	不適用	PTA999413	PTA999414

附錄二：產品比較

公司名稱	AIA	保記*		宏記	安記	忠記	全記	匯記*
產品名稱	摯誠 / 尊誠定期壽險系列	每年 XX 保障計劃 / 五年 XX 保障計劃	定 X 保	精 X 定 X 壽險	真 X 系列	至 X 之選	TrendXX SupXX	尊 X 定期
投保年齡	基本計劃版本： • 每年續保 / 每 5 年續保: 16-70 歲 • 每 20 年續保：16-65 歲 附加契約版本： • 每年續保 / 每 5 年續保: 15 日-70 歲 • 每 20 年續保：15 日-65 歲	• 每年續保：16-70 歲 • 每 5 年續保：16-60 歲	• 10 年：16-65 歲 • 15 年：16-60 歲 • 20 年 / 至 65 歲：16-55 歲 • 25 年 / 至 60 歲：16-50 歲 • 30 年 / 至 55 歲：16-45 歲	• 每 10 年續保：16-65 歲 • 每 20 年續保：16-55 歲	• 每 1 年 / 5 年續保：16-70 歲 • 每 10 年續保 / 至 75 歲：16-65 歲	• 每 10 年續保：18-70 歲 • 每 20 年續保：18-60 歲 • 至 80 歲：18-55 歲	• 每 10 年續保：18-80 歲 • 每 20 年續保：18-65 歲 (非吸煙) / 18-60 歲 (吸煙) • 每 30 年續保：18-50 歲 (非吸煙) / 18-45 歲 (吸煙)	• 每 1 年 / 10 年續保：19-70 歲 • 每 20 年續保：19-60 歲
保單貨幣	美元 / 港元 / 澳門幣	美元 / 港元	美元 / 港元	美元 / 港元	美元 / 港元 / 澳元 / 加元 / 英鎊 / 新西蘭元	美元 / 港元	美元	美元 / 港元
保障年期	1 / 5 / 20 年 最長可續保至受保人 85 歲	1 / 5 年 最長可續保至受保人 75 歲	10 / 15 / 20 / 25 / 30 年 或 至 55 / 60 / 65 歲	10 / 20 年 最長可續保至受保人 75 歲	1 / 5 / 10 年 最長可續保至受保人 75 歲 或 至 75 歲	10 / 20 年 最長可續保至受保人 80 歲 或 至 80 歲	10 / 20 / 30 年 最長可續保至受保人 95 歲	1 / 10 / 20 年 最長可續保至受保人 80 歲
保費繳付期	與保障年期相同	與保障年期相同	與保障年期相同	與保障年期相同	與保障年期相同	與保障年期相同	與保障年期相同	與保障年期相同

公司名稱	AIA	保記*		宏記	安記	忠記	全記	匯記*
產品名稱	**摯誠 / 尊誠定期壽險系列**	**每年 XX 保障計劃 / 五年 XX 保障計劃**	**定 X 保**	**精 X 定 X 壽險**	**真 X 系列**	**至 X 之選**	**TrendXX SupXX**	**尊 X 定期**
最低保額	摯誠定期壽險計劃：100,000 美元或 750,000 港元 / 澳門幣 摯誠定期壽險附加契約: 25,000 美元或 187,500 港元 / 澳門幣 尊誠定期壽險系列：500,000 美元或 3,750,000 港元 / 澳門幣	基本計劃版本：100,000 美元或 800,000 港元 附加契約版本：25,000 美元或 200,000 港元	25,000 美元或 200,000 港元 (尊尚級別：500,000 美元或 4,000,000 港元)	40,000 美元或 320,000 港元	基本計劃版本：30,000 美元或 240,000 港元 附加契約版本：10,000 美元或 80,000 港元	100,000 美元或 800,000 港元	100,000 美元 Preferred Plus 級別: 500,000 美元	625,001 美元或 5,000,001 港元
保證續保	是 *(提供至 MR'D' 或 +US$5/M)*	是	否	是 於首個續保年期完結後，每 10 年續保	是	是	是 於首個續保年期完結後，每年續保	是
轉換權	適用， 70 歲或之前	適用 • 每年續保：66 歲或之前 • 每 5 年續保：65 歲或之前	適用， 65 歲或之前	適用， 65 歲或之前	適用， 70 歲或之前	不適用	需額外收取保費	適用， 60 歲或之前
風險類別	• 摯誠定期壽險系列：1 • 尊誠定期壽險系列：2 (標準/尊尚)	1	2 (標準/尊尚) 尊尚級別只提供予非吸煙人士	1	1	1	3 (標準 / 優越 / 特級優越)	1

**下次生日年齡*

競爭對手並未有就每年續保之定期壽險計劃提供尊尚級別

每年續保，保額：1,000,000 美元，標準級別

公司名稱	AIA	保記*		安記		匯記*	
產品名稱	尊誠定期壽險計劃 (A)	每年 XX 保障計劃 (B)	(A)/(B)	真 X 系列 (C)	(A)/(C)	尊 X 定期 (D)	(A)/(D)
男性 / 非吸煙							
20 歲	750	1,056	**71%**	985	**76%**	780	**96%**
30 歲	780	1,056	**74%**	985	**79%**	790	**99%**
40 歲	1,300	1,506	**86%**	1,515	**86%**	1,330	**98%**
50 歲	3,090	3,621	**85%**	3,325	**93%**	3,150	**98%**
60 歲	7,920	13,512	**59%**	10,215	**78%**	8,570	**92%**
男性 / 吸煙							
20 歲	1,070	1,641	**65%**	1,525	**70%**	1,150	**93%**
30 歲	1,180	1,866	**63%**	1,525	**77%**	1,200	**98%**
40 歲	2,260	3,054	**74%**	3,255	**69%**	2,280	**99%**
50 歲	6,060	8,346	**73%**	7,935	**76%**	6,180	**98%**
60 歲	15,750	26,130	**60%**	20,515	**77%**	17,890	**88%**
女性 / 非吸煙							
20 歲	750	1,029	**73%**	955	**79%**	780	**96%**
30 歲	770	1,029	**75%**	955	**81%**	790	**97%**
40 歲	1,110	1,254	**89%**	1,315	**84%**	1,130	**98%**
50 歲	2,300	2,766	**83%**	2,445	**94%**	2,350	**98%**
60 歲	5,650	8,346	**68%**	6,725	**84%**	6,060	**93%**
女性 / 吸煙							
20 歲	1,060	1,434	**74%**	1,175	**90%**	1,150	**92%**
30 歲	1,130	1,452	**78%**	1,175	**96%**	1,180	**96%**
40 歲	1,700	1,767	**96%**	2,435	**70%**	1,800	**94%**
50 歲	4,510	5,502	**82%**	4,775	**94%**	4,600	**98%**
60 歲	10,760	17,193	**63%**	11,395	**94%**	12,060	**89%**

每年續保，保額：200,000 美元

公司名稱	AIA	保記*		安記	
產品名稱	摯誠定期壽險計劃 (A)	每年 XX 保障計劃 (B)	(A)/(B)	真 X 系列 (C)	(A)/(C)
男性 / 非吸煙					
20 歲	200	258	**78%**	267	**75%**
30 歲	204	258	**79%**	267	**76%**
40 歲	314	358	**88%**	377	**83%**
50 歲	688	828	**83%**	841	**82%**
60 歲	1,688	3,026	**56%**	2,529	**67%**
男性 / 吸煙					
20 歲	264	388	**68%**	361	**73%**
30 歲	288	438	**66%**	361	**80%**
40 歲	514	702	**73%**	747	**69%**
50 歲	1,312	1,878	**70%**	1,915	**69%**
60 歲	3,336	5,830	**57%**	4,283	**78%**
女性 / 非吸煙					
20 歲	200	252	**79%**	249	**80%**
30 歲	202	252	**80%**	249	**81%**
40 歲	274	302	**91%**	333	**82%**
50 歲	524	638	**82%**	579	**91%**
60 歲	1,210	1,878	**64%**	1,513	**80%**
女性 / 吸煙					
20 歲	264	342	**77%**	291	**91%**
30 歲	266	346	**77%**	291	**91%**
40 歲	398	416	**96%**	607	**66%**
50 歲	988	1,246	**79%**	1,155	**86%**
60 歲	2,286	3,844	**59%**	2,701	**85%**

**下次生日年齡*
以上保費並未包括「AIA Vitality 健康程式」的保費折扣。
有顏色的地方代表 AIA 較優勝。

競爭對手並未有就每 5 年續保之定期壽險計劃提供尊尚級別

每 5 年續保，保額：1,000,000 美元，標準級別

公司名稱	AIA	保記*		安記	
產品名稱	尊誠定期壽險計劃 (A)	五年 XX 保障計劃 (B)	(A)/(B)	真 X 系列 (C)	(A)/(C)
男性 / 非吸煙					
20 歲	750	1,110	**68%**	985	**76%**
30 歲	830	1,150	**72%**	1,045	**79%**
40 歲	1,520	2,370	**64%**	1,965	**77%**
50 歲	3,740	6,020	**62%**	4,835	**77%**
60 歲	9,580	16,700	**57%**	14,665	**65%**
男性 / 吸煙					
20 歲	1,070	1,110	**96%**	1,525	**70%**
30 歲	1,270	1,470	**86%**	1,615	**79%**
40 歲	2,780	3,180	**87%**	4,045	**69%**
50 歲	7,190	8,180	**88%**	10,715	**67%**
60 歲	19,200	21,790	**88%**	28,195	**68%**
女性 / 非吸煙					
20 歲	750	1,110	**68%**	955	**79%**
30 歲	780	1,110	**70%**	995	**78%**
40 歲	1,280	1,880	**68%**	1,645	**78%**
50 歲	2,660	4,580	**58%**	3,175	**84%**
60 歲	6,940	12,630	**55%**	9,325	**74%**
女性 / 吸煙					
20 歲	1,060	1,110	**95%**	1,175	**90%**
30 歲	1,140	1,150	**99%**	1,255	**91%**
40 歲	1,910	2,370	**81%**	2,955	**65%**
50 歲	5,260	6,020	**87%**	6,265	**84%**
60 歲	13,010	16,700	**78%**	15,975	**81%**

每 5 年續保，保額：200,000 美元

公司名稱	AIA	保記*		安記	
產品名稱	摯誠定期壽險計劃 (A)	五年 XX 保障計劃 (B)	(A)/(B)	真 X 系列 (C)	(A)/(C)
男性 / 非吸煙					
20 歲	200	246	**81%**	267	**75%**
30 歲	218	254	**86%**	281	**78%**
40 歲	368	498	**74%**	455	**81%**
50 歲	834	1,228	**68%**	1,179	**71%**
60 歲	2,058	3,364	**61%**	3,493	**59%**
男性 / 吸煙					
20 歲	264	246	107%	361	**73%**
30 歲	306	318	**96%**	387	**79%**
40 歲	624	660	**95%**	903	**69%**
50 歲	1,550	1,660	**93%**	2,391	**65%**
60 歲	4,072	4,382	**93%**	5,907	**69%**
女性 / 非吸煙					
20 歲	200	246	**81%**	249	**80%**
30 歲	206	246	**84%**	259	**80%**
40 歲	302	400	**76%**	409	**74%**
50 歲	610	940	**65%**	737	**83%**
60 歲	1,498	2,550	**59%**	2,051	**73%**
女性 / 吸煙					
20 歲	264	246	107%	291	**91%**
30 歲	268	254	106%	317	**85%**
40 歲	442	498	**89%**	703	**63%**
50 歲	1,148	1,228	**93%**	1,383	**83%**
60 歲	2,788	3,364	**83%**	3,455	**81%**

**下次生日年齡*
以上保費並未包括「AIA Vitality 健康程式」的保費折扣。
有顏色的地方代表 AIA 較優勝。

每 20 年續保，保額：1,000,000 美元，標準級別

公司名稱	AIA	保記*		宏記		忠記		全記		匯記*	
產品名稱	尊誠定期壽險計劃 (A)	定 X 保 (B)	(A)/(B)	精 X 定 X 壽險 (C)	(A)/(C)	至 X 之選 (D)	(A)/(D)	TrendXX SupXX (E)	(A)/(E)	尊 X 定期 (F)	(A)/(F)
男性 / 非吸煙											
20 歲	760	810	**94%**	785	**97%**	780	**97%**	1,375	**55%**	780	**97%**
30 歲	1,100	1,380	**80%**	1,195	**92%**	1,120	**98%**	1,435	**77%**	1,150	**96%**
40 歲	2,310	3,530	**65%**	2,665	**87%**	2,480	**93%**	2,515	**92%**	2,560	**90%**
50 歲	5,570	9,470	**59%**	6,295	**88%**	6,230	**89%**	5,715	**97%**	5,980	**93%**
60 歲	15,500	N/A	N/A	N/A	N/A	17,180	**90%**	13,205	117%	N/A	N/A
男性 / 吸煙											
20 歲	1,090	1,130	**96%**	1,115	**98%**	1,260	**87%**	3,965	**27%**	1,180	**92%**
30 歲	1,840	2,080	**88%**	2,015	**91%**	1,990	**92%**	4,165	**44%**	1,880	**98%**
40 歲	4,260	5,090	**84%**	5,375	**79%**	4,690	**91%**	6,175	**69%**	4,570	**93%**
50 歲	11,500	14,120	**81%**	14,345	**80%**	12,090	**95%**	14,775	**78%**	12,350	**93%**
60 歲	28,130	N/A	N/A	N/A	N/A	33,050	**85%**	39,545	**71%**	N/A	N/A
女性 / 非吸煙											
20 歲	760	810	**94%**	755	101%	580	131%	1,235	**62%**	780	**97%**
30 歲	810	1,080	**75%**	955	**85%**	840	**96%**	1,265	**64%**	900	**90%**
40 歲	1,630	2,630	**62%**	2,055	**79%**	1,650	**99%**	1,955	**83%**	1,980	**82%**
50 歲	3,680	7,080	**52%**	4,735	**78%**	3,720	**99%**	4,285	**86%**	4,510	**82%**
60 歲	10,350	N/A	N/A	N/A	N/A	10,920	**95%**	9,355	111%	N/A	N/A
女性 / 吸煙											
20 歲	1,080	1,130	**96%**	1,045	103%	760	142%	3,185	**34%**	1,160	**93%**
30 歲	1,440	1,660	**87%**	1,695	**85%**	1,330	108%	3,285	**44%**	1,470	**98%**
40 歲	3,340	3,760	**89%**	4,335	**77%**	2,790	120%	4,945	**68%**	3,590	**93%**
50 歲	8,790	10,510	**84%**	11,015	**80%**	6,550	134%	11,315	**78%**	9,440	**93%**
60 歲	20,770	N/A	N/A	N/A	N/A	19,260	108%	25,285	**82%**	N/A	N/A

每 20 年續保，保額：1,000,000 美元，尊尚級別

公司名稱	AIA	保記*		全記	
產品名稱	尊誠定期壽險計劃 (A)	定 X 保 (B)	(A)/(B)	TrendXX SupXX (C)	(A)/(C)
男性 / 非吸煙					
20 歲	650	650	**100%**	995	**65%**
30 歲	940	1,110	**85%**	1,155	**81%**
40 歲	1,960	2,840	**69%**	1,795	109%
50 歲	4,730	7,570	**62%**	4,045	117%
60 歲	13,180	N/A	N/A	9,635	137%
男性 / 吸煙					
20 歲	930	N/A		2,425	**38%**
30 歲	1,560			2,525	**62%**
40 歲	3,620			3,685	**98%**
50 歲	9,780			8,805	111%
60 歲	23,910			23,545	102%
女性 / 非吸煙					
20 歲	650	650	**100%**	865	**75%**
30 歲	690	860	**80%**	865	**80%**
40 歲	1,390	2,120	**66%**	1,435	**97%**
50 歲	3,130	5,660	**55%**	3,105	101%
60 歲	8,800	N/A	N/A	6,755	130%
女性 / 吸煙					
20 歲	920	N/A		1,945	**47%**
30 歲	1,220			1,975	**62%**
40 歲	2,840			2,905	**98%**
50 歲	7,470			6,685	112%
60 歲	17,650			14,575	121%

**下次生日年齡*
以上保費並未包括「AIA Vitality 健康程式」的保費折扣。

有顏色的地方代表 AIA 較優勝。

每 20 年續保，保額：200,000 美元

公司名稱	AIA	保記*		宏記		忠記		全記	
產品名稱	摯誠定期壽險計劃 (A)	定 X 保 (B)	(A)/(B)	精 X 定 X 壽險 (C)	(A)/(C)	至 X 之選 (D)	(A)/(D)	TrendXX SupXX (E)	(A)/(E)
男性 / 非吸煙									
20 歲	204	186	110%	179	114%	156	131%	505	**40%**
30 歲	270	300	**90%**	273	**99%**	224	121%	515	**52%**
40 歲	524	730	**72%**	611	**86%**	496	106%	675	**78%**
50 歲	1,208	1,918	**63%**	1,341	**90%**	1,246	**97%**	1,381	**87%**
60 歲	3,444	N/A	N/A	N/A	N/A	3,436	100%	3,199	108%
男性 / 吸煙									
20 歲	270	250	108%	249	108%	252	107%	897	**30%**
30 歲	426	440	**97%**	443	**96%**	398	107%	1,073	**40%**
40 歲	932	1,042	**89%**	1,185	**79%**	938	**99%**	1,487	**63%**
50 歲	2,454	2,848	**86%**	3,037	**81%**	2,418	101%	3,175	**77%**
60 歲	5,926	N/A	N/A	N/A	N/A	6,610	**90%**	8,049	**74%**
女性 / 非吸煙									
20 歲	204	186	110%	175	117%	116	176%	473	**43%**
30 歲	210	240	**88%**	221	**95%**	168	125%	477	**44%**
40 歲	394	550	**72%**	489	**81%**	330	119%	587	**67%**
50 歲	848	1,440	**59%**	1,015	**84%**	744	114%	1,119	**76%**
60 歲	2,416	N/A	N/A	N/A	N/A	2,184	111%	2,401	101%
女性 / 吸煙									
20 歲	270	250	108%	235	115%	152	178%	875	**31%**
30 歲	342	356	**96%**	365	**94%**	266	129%	901	**38%**
40 歲	728	776	**94%**	949	**77%**	558	130%	1,237	**59%**
50 歲	1,884	2,126	**89%**	2,333	**81%**	1,310	144%	2,487	**76%**
60 歲	4,382	N/A	N/A	N/A	N/A	3,852	114%	5,227	**84%**

**下次生日年齡*

以上保費並未包括「AIA Vitality 健康程式」的保費折扣。

有顏色的地方代表 AIA 較優勝。

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之聲明

聲明： 由於上述分析及比較乃根據各公司於 2017 年 5 月之建議書資料及網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項： 這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析)。

附錄三：符合尊尚級別之最低要求

1.	血壓 必須低於 147/90 mmHg
2.	膽固醇 必須低於或等於 6.7 mmol/l 或 260 mg/dL
3.	膽固醇/高密度膽固醇比例 必須低於或等於 6.0
4.	體格 受保人的身體質量指數 (BMI) 必須低於 29
5.	家庭病史 受保人的父母並未於 60 歲前被診斷患上心臟病或癌症
6.	個人病史 受保人沒有患上心臟病，糖尿病或癌症 (厚度少於 1.5 毫米的惡性黑色素瘤除外)
7.	濫用藥物 / 酗酒 在過去 10 年並沒有有關的治療歷史，且所有肝酵素在正常參考範圍內。
8.	空中飛行 / 業餘嗜好 受保人必須在過往兩年內及預計之將來均不會參與高危的運動、業餘嗜好或空中飛行*。 (*高危的運動、業餘嗜好或空中飛行 – 包括但不限於賽車、爬山、深度超過40 米的水肺潛水、滑雪競賽、與飛行有關的運動及駕駛私人飛機。)
9.	體檢 / 國籍 / 職業評級 必須為標準評級類別。

附錄四：星級人生選項批註樣本

AIA International Limited

友邦保險（國際）有限公司

星級人生選項批註

此批註附加於基本保單，並構成基本保單的一部份。

星級人生選項

於此保單有效期間，您可於任何一宗「人生大事」發生後毋須遞交任何可保證明，便可根據此批註的條款及限制，額外購買一份為施行本條文目的而言本公司當時可提供為附加契約形式的定期壽險保單（「新定期壽險附加契約」）並將「新定期壽險附加契約」附加於此基本保單。

人生大事的定義

「人生大事」是指：

(i) 受保人在香港獲得承認的合法註冊婚姻；或

(ii) 受保人的任何親生子女出生（不包括領養）；或

(iii) 新買入的住宅物業後的一百八十(180)日內，受保人於香港金融管理局認可的銀行或於香港以外成立或設立並受到與香港金融管理局執行相類職能的監管機構所監管的銀行作出物業首按。

「新定期壽險附加契約」之保費，將按購買「新定期壽險附加契約」時本公司適用之保費率及受保人當時之實際年齡計算。「新定期壽險附加契約」之保障年期與此保單的原有保障年期相同，但不得超過受保人八十五(85)歲生日後緊隨之保單週年日。

行使星級人生選項的限制

限制

(i) 於繕發此批註後，在您的基本保單沒有被附加特別條款的前提下，您享有星級人生選項的權利，倘您的基本保單繕發後有特別條款因爲其後的批註而適用於您的基本保單，此星級人生選項會於繕發有關特別條款的批註後自動終止。

(ii) 您只可就每宗「人生大事」最多行使一(1)次星級人生選項。

(iii) 以每個受保人的一生計，您最多只可行使兩(2)次星級人生選項。

(iv) 每次行使星級人生選項需相隔至少連續兩(2)年。

(v) 您只可於受保人六十(60)歲生日後緊隨的保單週年日前行使星級人生選項。

(vi) 您可於繕發日期或生效日期（以較後者為準）起計兩(2)年後行使星級人生選項。

(vii) 在從未有向我們提交過關於此基本保單的索償申請或沒有正在處理關於此基本保單的索償申請或作出任何關於此基本保單的賠償的前提下，方可行使星級人生選項。

每次「新定期人壽附加契約」之保額不可多於：

(i) 美金 500,000 元或港幣／澳門幣 3,750,000 元，視乎保單資料頁上列明的貨幣而定；或

(ii) 此保單的保額的 50%；或

(iii) 就上述「人生大事」的定義第(iii)項，受保人新買入的住宅物業之貸款額，

以較低者為準。

— 此頁完 —

樣本

AIA International Limited

友邦保險（國際）有限公司

「人生大事」之通知及證明

通知書必須於「人生大事」發生後一百八十(180)日內遞交給我們，而在我們批核「新定期壽險附加契約」前，您須提供符合我們要求的證明。

「人生大事」之證明包括下列各項，並需遞交至我們的辦事處：

所需的證明文件

(i) （就「人生大事」第(i)項）結婚證書的核證真實副本；

(ii) （就「人生大事」第(ii)項）受保人子女的出世紙的核證真實副本；

(iii) （就「人生大事」第(iii)項）已於香港土地註冊處註冊的樓宇買賣合約及按揭契據的核證真實副本及於香港土地註冊處取得的土地查冊文件，或就位於香港以外的物業而言，符合我們要求的用作證明該物業的買賣及按揭交易文件的核證真實副本及該物業官方土地查冊文件的核證真實副本；

(iv) （就「人生大事」第(iii)項）承按銀行就提取物業按揭貸款發出的證明文件的核證真實副本；

(v) （就「人生大事」第(iii)項）承按銀行發出的樓宇按揭貸款批核書的核證真實副本；及

(vi) 我們要求用作批核購買「新定期壽險附加契約」的任何其他資料。

儘管上文有所規定，就「人生大事」第(iii)項而言，為位於香港以外之物業的按揭並根據本段「人生大事」之通知及證明第(iii)至第(vi)項而向我們提供的文件，必須為(1) 中文或英文的翻譯本，及(2)符合我們要求的就證明該等文件的真實性而受法律公證人或具公證職能的律師所妥為認證及／或受加簽之文件。

– 此頁完 –

樣本

附錄五: 財務需要分析表格之配對

適合性評估

問題			**摯誠定期 / 尊誠定期系列**
C1	您選購本公司產品的目標為何? (可選多於一項)		
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等)	✓
	B	為醫療需要作準備 (例如：危疾、住院等)	
	C	為未來提供定期的收入 (例如：退休收入等)	
	D	為未來需要儲蓄 (例如：子女教育，退休等)	
	E	投資	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____	
C2	您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項)		
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃)	
	E	其他 (請詳述) : _____	
C3	您投購保單及/或投資計劃的目標得益/保障年期為多久? (請選一項)：		
	<1 年		
	1-5 年		✓ (每年 / 5 年續保)
	6-10 年		✓ (每年 / 5 年續保)
	11-20 年		✓
	> 20 年		✓
	終身		
C4a	您能夠及願意支付保單及/或投資計劃的年期為? (請選一項)		
	<1 年		
	1-5 年		✓ (每年 / 5 年續保)
	6-10 年		✓ (每年 / 5 年續保)
	11-20 年		✓
	> 20 年		✓
	終身		
C5	須計算額外人壽保障額?		適用
	共同匯報標準		不適用

✓指申請本產品之可配對選項

備註：FNA 豁免產品

附錄六: 保費表 Appendix 5: Premium Rate

摯誠定期壽險計劃 Wisdom Term Life Plan

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.33
17	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.33
18	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.35
19	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.35
20	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.35
21	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.35
22	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.35	1.02	1.35
23	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.02	1.40	1.02	1.36
24	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.03	1.45	1.03	1.36
25	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.06	1.55	1.03	1.36
26	1.00	1.32	1.00	1.32	1.00	1.32	1.00	1.32	1.11	1.66	1.03	1.36
27	1.00	1.34	1.00	1.33	1.01	1.35	1.01	1.33	1.16	1.77	1.03	1.38
28	1.00	1.37	1.00	1.33	1.03	1.38	1.01	1.33	1.21	1.88	1.03	1.48
29	1.01	1.40	1.01	1.33	1.06	1.46	1.01	1.33	1.28	2.00	1.03	1.60
30	1.02	1.44	1.01	1.33	1.09	1.53	1.03	1.34	1.35	2.13	1.05	1.71
31	1.06	1.48	1.04	1.35	1.14	1.58	1.08	1.36	1.43	2.28	1.11	1.84
32	1.09	1.55	1.04	1.37	1.18	1.66	1.11	1.38	1.53	2.44	1.18	1.98
33	1.13	1.63	1.09	1.39	1.23	1.79	1.14	1.47	1.63	2.63	1.25	2.13
34	1.18	1.72	1.10	1.42	1.29	1.91	1.18	1.56	1.74	2.84	1.33	2.30
35	1.24	1.83	1.14	1.50	1.35	2.04	1.22	1.64	1.86	3.08	1.43	2.48
36	1.28	1.94	1.18	1.56	1.41	2.21	1.26	1.74	2.01	3.36	1.53	2.68
37	1.34	2.07	1.22	1.61	1.50	2.36	1.32	1.84	2.16	3.68	1.64	2.91
38	1.41	2.21	1.27	1.73	1.60	2.58	1.38	1.95	2.34	4.03	1.77	3.17
39	1.48	2.38	1.33	1.82	1.71	2.84	1.44	2.07	2.48	4.33	1.86	3.41
40	1.57	2.57	1.37	1.99	1.84	3.12	1.51	2.21	2.62	4.66	1.97	3.64
41	1.72	2.95	1.43	2.07	1.98	3.32	1.61	2.37	2.83	5.14	2.11	3.98
42	1.83	3.23	1.51	2.17	2.13	3.75	1.71	2.57	3.06	5.66	2.27	4.36
43	1.97	3.53	1.59	2.32	2.30	4.09	1.83	2.83	3.33	6.24	2.43	4.78
44	2.11	3.87	1.68	2.53	2.49	4.41	1.96	3.15	3.62	6.88	2.62	5.26
45	2.28	4.24	1.84	2.78	2.70	4.75	2.11	3.52	3.93	7.60	2.83	5.79
46	2.48	4.65	1.96	3.09	2.93	5.25	2.26	3.95	4.28	8.37	3.05	6.38
47	2.68	5.07	2.10	3.46	3.20	5.74	2.43	4.39	4.66	9.23	3.31	7.04
48	2.91	5.54	2.24	3.90	3.50	6.33	2.62	4.75	5.08	10.16	3.60	7.76
49	3.16	6.03	2.42	4.39	3.82	7.00	2.83	5.24	5.53	11.18	3.90	8.56
50	3.44	6.56	2.62	4.94	4.17	7.75	3.05	5.74	6.04	12.27	4.24	9.42
51	3.83	7.21	2.81	5.31	4.56	8.69	3.31	6.20	6.73	13.40	4.61	10.32
52	4.18	7.89	3.03	5.72	4.97	9.51	3.61	6.73	7.55	14.58	5.02	11.31
53	4.51	8.63	3.27	6.15	5.42	10.41	3.93	7.33	8.20	15.95	5.53	12.40
54	4.92	9.45	3.54	6.62	5.93	11.42	4.29	8.01	8.99	17.64	6.11	13.58
55	5.38	10.34	3.94	7.27	6.48	12.54	4.69	8.77	9.87	19.28	6.59	14.86
56	5.89	11.32	4.30	7.96	7.10	13.80	5.11	9.60	10.71	20.93	7.44	16.18
57	6.45	12.41	4.64	8.71	7.77	15.26	5.59	10.51	11.87	22.98	8.37	17.57
58	7.05	13.66	5.06	9.54	8.51	16.95	6.14	11.52	13.23	24.82	9.34	18.98
59	7.71	15.07	5.53	10.44	9.35	18.64	6.78	12.66	14.74	26.72	10.41	20.45
60	8.44	16.68	6.05	11.43	10.29	20.36	7.49	13.94	17.22	29.63	12.08	21.91
61	9.25	18.62	6.71	12.53	11.36	22.65	8.30	15.41	18.93	33.44	13.76	23.93
62	10.19	20.88	7.43	13.79	12.56	25.04	9.25	17.12	21.18	37.60	15.58	26.24
63	11.24	23.50	8.23	15.22	13.92	26.95	10.36	19.07	24.74	40.88	18.40	28.92
64	12.45	26.58	9.11	16.85	15.43	28.84	11.68	20.90	27.10	44.70	20.49	32.02
65	13.78	29.79	10.09	18.81	17.12	31.01	13.22	22.92	30.35	50.20	23.41	35.47
66	15.28	32.95	11.47	21.09	19.13	33.64	15.03	25.05	33.68*	55.27*	26.45*	39.16*
67	16.97	36.02	13.04	23.73	21.47	36.99	16.31	27.21	38.40*	61.72*	29.15*	42.97*
68	18.85	39.09	14.82	26.84	24.23	40.67	18.40	29.31	42.93*	66.51*	32.59*	46.75*
69	20.92	42.11	16.85	30.08	27.48	44.72	21.68	32.05	48.85*	70.83*	38.52*	51.64*
70	23.84	45.68	19.15	33.27	31.32	48.00	24.39	34.86	52.00*	76.21*	43.10*	56.73*
71	27.01*	50.25*	21.49*	36.37*	35.76*	52.03*	27.37*	37.93*	57.24*	82.51*	45.69*	62.35*
72	30.84*	55.64*	24.12*	39.47*	40.96*	57.77*	30.73*	42.40*	63.81*	91.05*	46.97*	66.08*
73	35.14*	61.47*	27.07*	42.52*	46.99*	65.92*	34.49*	47.86*	72.89*	101.48*	48.78*	69.61*
74	40.17*	68.10*	30.39*	46.13*	54.04*	75.78*	38.71*	52.96*	80.25*	110.94*	51.66*	73.45*
75	46.12*	75.73*	34.11*	50.74*	62.28*	87.30*	43.24*	59.97*	85.74*	117.79*	54.51*	77.63*
76	53.06*	84.35*	38.29*	56.18*	71.63*	104.21*	48.06*	68.39*	91.52*	125.11*	59.75*	82.09*
77	61.10*	94.00*	42.98*	62.07*	81.75*	117.74*	53.85*	76.90*	97.50*	132.92*	63.44*	86.81*
78	70.51*	104.89*	48.24*	68.76*	91.41*	129.61*	60.36*	85.19*	103.73*	141.23*	67.35*	91.82*
79	81.48*	117.15*	54.13*	76.46*	103.37*	144.01*	67.72*	92.77*	109.95*	150.01*	71.51*	97.10*
80	92.98*	134.39*	60.60*	86.95*	115.87*	161.72*	75.91*	105.08*	115.87*	161.72*	75.91*	105.08*
81	105.10*	150.50*	67.92*	97.02*	123.28*	171.92*	80.60*	111.89*	123.28*	171.92*	80.60*	111.89*
82	118.32*	167.67*	76.34*	108.13*	130.82*	182.10*	85.62*	119.00*	130.82*	182.10*	85.62*	119.00*
83	131.83*	184.62*	86.08*	120.83*	138.26*	191.91*	90.92*	126.40*	138.26*	191.91*	90.92*	126.40*
84	145.52*	201.30*	96.24*	133.64*	145.52*	201.30*	96.24*	133.64*	145.52*	201.30*	96.24*	133.64*

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險計劃 (標準級別) Expert Term Life Plan (Standard Class)

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.75	1.08
17	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.75	1.08
18	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.76	1.08
19	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.76	1.08
20	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.76	1.08
21	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.76	1.09	0.76	1.08
22	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.77	1.10	0.77	1.09
23	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.77	1.14	0.77	1.09
24	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.77	1.19	0.77	1.09
25	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.79	1.29	0.78	1.09
26	0.75	1.07	0.75	1.06	0.75	1.07	0.75	1.06	0.82	1.39	0.78	1.09
27	0.75	1.09	0.75	1.06	0.76	1.10	0.75	1.06	0.87	1.50	0.78	1.12
28	0.75	1.11	0.75	1.06	0.78	1.12	0.75	1.07	0.93	1.60	0.78	1.22
29	0.77	1.14	0.76	1.09	0.80	1.20	0.76	1.10	1.01	1.72	0.79	1.33
30	0.78	1.18	0.77	1.13	0.83	1.27	0.78	1.14	1.10	1.84	0.81	1.44
31	0.80	1.22	0.77	1.14	0.87	1.31	0.79	1.15	1.18	1.98	0.87	1.57
32	0.83	1.27	0.77	1.15	0.92	1.39	0.82	1.16	1.27	2.14	0.93	1.71
33	0.87	1.34	0.79	1.16	0.97	1.49	0.85	1.21	1.36	2.31	1.00	1.86
34	0.91	1.41	0.81	1.19	1.02	1.59	0.89	1.28	1.47	2.52	1.08	2.01
35	0.97	1.48	0.85	1.22	1.08	1.71	0.94	1.36	1.60	2.74	1.14	2.19
36	1.03	1.57	0.89	1.28	1.15	1.87	0.99	1.45	1.73	3.02	1.23	2.39
37	1.08	1.69	0.94	1.33	1.22	2.05	1.05	1.55	1.88	3.31	1.32	2.62
38	1.14	1.83	1.00	1.43	1.31	2.27	1.12	1.66	2.05	3.66	1.41	2.88
39	1.21	2.02	1.04	1.56	1.40	2.51	1.19	1.78	2.16	3.94	1.51	3.10
40	1.30	2.26	1.11	1.70	1.52	2.78	1.28	1.91	2.31	4.26	1.63	3.34
41	1.40	2.51	1.19	1.77	1.65	2.97	1.39	2.06	2.51	4.70	1.76	3.66
42	1.51	2.78	1.27	1.88	1.80	3.38	1.50	2.25	2.73	5.21	1.88	4.01
43	1.63	3.07	1.38	2.02	1.97	3.70	1.62	2.50	2.97	5.76	2.02	4.42
44	1.79	3.38	1.50	2.21	2.17	4.01	1.75	2.79	3.24	6.37	2.19	4.86
45	1.96	3.72	1.63	2.45	2.38	4.33	1.88	3.15	3.53	7.05	2.36	5.37
46	2.16	4.10	1.75	2.75	2.61	4.81	2.02	3.56	3.87	7.79	2.56	5.93
47	2.37	4.48	1.89	3.10	2.85	5.28	2.16	3.97	4.23	8.60	2.77	6.55
48	2.63	4.91	2.03	3.51	3.11	5.84	2.31	4.33	4.63	9.49	3.05	7.22
49	2.84	5.42	2.16	3.98	3.40	6.48	2.47	4.80	5.07	10.45	3.34	7.97
50	3.09	6.06	2.30	4.51	3.74	7.19	2.66	5.26	5.57	11.50	3.68	8.79
51	3.36	6.75	2.46	4.84	4.11	8.06	2.89	5.69	6.13	12.62	4.05	9.65
52	3.69	7.40	2.64	5.24	4.50	8.83	3.18	6.18	6.75	13.86	4.49	10.60
53	4.08	8.10	2.84	5.71	4.92	9.67	3.50	6.74	7.44	15.24	4.96	11.65
54	4.51	8.88	3.09	6.19	5.39	10.61	3.82	7.37	8.20	16.72	5.49	12.78
55	5.00	9.73	3.48	6.81	5.91	11.67	4.19	8.08	9.01	18.33	6.08	14.01
56	5.50	10.66	3.91	7.47	6.50	12.86	4.60	8.87	10.03	19.99	6.83	15.28
57	6.03	11.69	4.31	8.18	7.14	14.23	5.07	9.74	11.18	21.72	7.64	16.60
58	6.60	12.88	4.71	8.97	7.86	15.83	5.62	10.71	12.47	23.47	8.57	17.94
59	7.23	14.22	5.16	9.82	8.67	17.56	6.24	11.79	13.99	25.29	9.44	19.33
60	7.92	15.75	5.65	10.76	9.58	19.20	6.94	13.01	15.50	28.13	10.35	20.77
61	8.69	17.59	6.28	11.81	10.58	21.00	7.70	14.39	17.88	31.65	11.52	22.70
62	9.59	19.74	6.96	13.01	11.72	23.85	8.59	15.84	20.26	36.04	12.97	24.93
63	10.58	22.23	7.72	14.36	12.99	25.48	9.64	17.31	23.38	38.70	15.45	27.49
64	11.73	25.16	8.56	15.91	14.41	27.28	10.88	18.82	25.94	42.86	17.32	30.45
65	13.00	27.63	9.49	17.32	16.00	29.34	12.33	20.36	28.80	47.71	19.93	33.77
66	14.42	29.72	10.80	18.79	17.91	31.85	14.00	22.01	32.24*	52.98*	22.61*	37.31*
67	16.03	31.88	12.29	20.32	20.13	35.04	15.34	23.79	36.23*	58.29*	25.32*	40.95*
68	17.81	34.09	13.98	21.92	22.76	38.54	17.33	25.69	40.97*	63.53*	28.51*	43.21*
69	19.78	36.34	15.74	23.65	25.66	42.40	19.28	27.72	46.19*	69.17*	32.01*	45.49*
70	22.55	39.83	17.39	25.58	28.72	45.57	21.32	29.84	50.19*	74.79*	34.95*	47.95*
71	25.56*	44.24*	19.47*	28.15*	31.94*	50.36*	23.61*	32.23*	54.90*	79.63*	37.25*	50.60*
72	29.20*	49.57*	21.98*	31.37*	35.35*	56.69*	26.18*	34.77*	58.52*	82.08*	39.76*	53.47*
73	33.29*	55.82*	24.92*	35.23*	38.95*	61.68*	29.07*	37.36*	62.41*	86.92*	42.48*	56.62*
74	38.07*	63.00*	28.29*	39.73*	43.04*	66.99*	32.34*	40.96*	66.72*	92.27*	45.44*	60.12*
75	43.72*	71.10*	32.09*	44.87*	48.11*	73.24*	36.07*	45.68*	71.54*	98.31*	48.68*	64.10*
76	50.31*	80.12*	36.32*	50.66*	57.94*	81.94*	41.76*	52.32*	76.99*	105.28*	52.24*	68.69*
77	57.95*	90.06*	40.98*	57.09*	69.32*	94.32*	47.40*	60.64*	83.28*	113.56*	56.22*	73.81*
78	66.89*	100.92*	46.07*	64.16*	81.93*	109.80*	54.47*	71.04*	90.70*	123.52*	60.71*	80.53*
79	77.31*	112.70*	51.59*	71.88*	94.13*	129.35*	62.74*	83.41*	99.59*	135.91*	65.79*	88.10*
80	88.36*	125.42*	57.52*	80.24*	110.11*	151.37*	72.08*	97.47*	110.11*	151.37*	72.08*	97.47*
81	99.90*	139.81*	64.50*	88.88*	117.19*	160.18*	76.56*	103.09*	117.19*	160.18*	76.56*	103.09*
82	112.50*	155.21*	72.51*	98.50*	124.38*	168.92*	81.34*	108.84*	124.38*	168.92*	81.34*	108.84*
83	125.36*	170.40*	81.79*	109.65*	131.47*	177.33*	86.40*	114.95*	131.47*	177.33*	86.40*	114.95*
84	138.40*	185.33*	91.47*	120.90*	138.40*	185.33*	91.47*	120.90*	138.40*	185.33*	91.47*	120.90*

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險計劃 (尊尚級別) Expert Term Life Plan (Preferred Class)

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.64	0.92
17	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.64	0.92
18	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.65	0.92
19	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.65	0.92
20	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.65	0.92
21	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.93	0.65	0.92
22	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.94	0.65	0.93
23	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	0.97	0.65	0.93
24	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.65	1.01	0.65	0.93
25	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.67	1.10	0.66	0.93
26	0.64	0.91	0.64	0.90	0.64	0.91	0.64	0.90	0.70	1.18	0.66	0.93
27	0.64	0.93	0.64	0.90	0.65	0.94	0.64	0.90	0.74	1.28	0.66	0.95
28	0.64	0.94	0.64	0.90	0.66	0.95	0.64	0.91	0.79	1.36	0.66	1.04
29	0.65	0.97	0.65	0.93	0.68	1.02	0.65	0.94	0.86	1.46	0.67	1.13
30	0.66	1.00	0.65	0.96	0.71	1.08	0.66	0.97	0.94	1.56	0.69	1.22
31	0.68	1.04	0.65	0.97	0.74	1.11	0.67	0.98	1.00	1.68	0.74	1.33
32	0.71	1.08	0.65	0.98	0.78	1.18	0.69	0.99	1.08	1.82	0.79	1.45
33	0.74	1.14	0.67	0.99	0.82	1.27	0.72	1.03	1.16	1.96	0.85	1.58
34	0.77	1.20	0.69	1.01	0.87	1.35	0.76	1.09	1.25	2.14	0.92	1.71
35	0.82	1.26	0.72	1.04	0.92	1.45	0.80	1.16	1.36	2.33	0.97	1.86
36	0.88	1.33	0.76	1.09	0.98	1.59	0.84	1.23	1.47	2.57	1.05	2.03
37	0.92	1.44	0.80	1.13	1.04	1.74	0.89	1.32	1.60	2.81	1.12	2.23
38	0.97	1.56	0.85	1.22	1.11	1.93	0.95	1.41	1.74	3.11	1.20	2.45
39	1.03	1.72	0.88	1.33	1.19	2.13	1.01	1.51	1.84	3.35	1.28	2.64
40	1.11	1.92	0.94	1.45	1.29	2.36	1.09	1.62	1.96	3.62	1.39	2.84
41	1.19	2.13	1.01	1.50	1.40	2.52	1.18	1.75	2.13	4.00	1.50	3.11
42	1.28	2.36	1.08	1.60	1.53	2.87	1.28	1.91	2.32	4.43	1.60	3.41
43	1.39	2.61	1.17	1.72	1.67	3.15	1.38	2.13	2.52	4.90	1.72	3.76
44	1.52	2.87	1.28	1.88	1.84	3.41	1.49	2.37	2.75	5.41	1.86	4.13
45	1.67	3.16	1.39	2.08	2.02	3.68	1.60	2.68	3.00	5.99	2.01	4.56
46	1.84	3.49	1.49	2.34	2.22	4.09	1.72	3.03	3.29	6.62	2.18	5.04
47	2.01	3.81	1.61	2.64	2.42	4.49	1.84	3.37	3.60	7.31	2.35	5.57
48	2.24	4.17	1.73	2.98	2.64	4.96	1.96	3.68	3.94	8.07	2.59	6.14
49	2.41	4.61	1.84	3.38	2.89	5.51	2.10	4.08	4.31	8.88	2.84	6.77
50	2.63	5.15	1.96	3.83	3.18	6.11	2.26	4.47	4.73	9.78	3.13	7.47
51	2.86	5.74	2.09	4.11	3.49	6.85	2.46	4.84	5.21	10.73	3.44	8.20
52	3.14	6.29	2.24	4.45	3.83	7.51	2.70	5.25	5.74	11.78	3.82	9.01
53	3.47	6.89	2.41	4.85	4.18	8.22	2.98	5.73	6.32	12.95	4.22	9.90
54	3.83	7.55	2.63	5.26	4.58	9.02	3.25	6.26	6.97	14.21	4.67	10.86
55	4.25	8.27	2.96	5.79	5.02	9.92	3.56	6.87	7.66	15.58	5.17	11.91
56	4.68	9.06	3.32	6.35	5.53	10.93	3.91	7.54	8.53	16.99	5.81	12.99
57	5.13	9.94	3.66	6.95	6.07	12.10	4.31	8.28	9.50	18.46	6.49	14.11
58	5.61	10.95	4.00	7.62	6.68	13.46	4.78	9.10	10.60	19.95	7.28	15.25
59	6.15	12.09	4.39	8.35	7.37	14.93	5.30	10.02	11.89	21.50	8.02	16.43
60	6.73	13.39	4.80	9.15	8.14	16.32	5.90	11.06	13.18	23.91	8.80	17.65
61	7.39	14.95	5.34	10.04	8.99	17.85	6.55	12.23	15.20	26.90	9.79	19.30
62	8.15	16.78	5.92	11.06	9.96	20.27	7.30	13.46	17.22	30.63	11.02	21.19
63	8.99	18.90	6.56	12.21	11.04	21.66	8.19	14.71	19.87	32.90	13.13	23.37
64	9.97	21.39	7.28	13.52	12.25	23.19	9.25	16.00	22.05	36.43	14.72	25.88
65	11.05	23.49	8.07	14.72	13.60	24.94	10.48	17.31	24.48	40.55	16.94	28.70
66	12.26	25.26	9.18	15.97	15.22	27.07	11.90	18.71	27.40*	45.03*	19.22*	31.71*
67	13.63	27.10	10.45	17.27	17.11	29.78	13.04	20.22	30.80*	49.55*	21.52*	34.81*
68	15.14	28.98	11.88	18.63	19.35	32.76	14.73	21.84	34.82*	54.00*	24.23*	36.73*
69	16.81	30.89	13.38	20.10	21.81	36.04	16.39	23.56	39.26*	58.79*	27.21*	38.67*
70	19.17	33.86	14.78	21.74	24.41	38.73	18.12	25.36	42.66*	63.57*	29.71*	40.76*
71	21.73*	37.60*	16.55*	23.93*	27.15*	42.81*	20.07*	27.40*	46.67*	67.69*	31.66*	43.01*
72	24.82*	42.13*	18.68*	26.66*	30.05*	48.19*	22.25*	29.55*	49.74*	69.77*	33.80*	45.45*
73	28.30*	47.45*	21.18*	29.95*	33.11*	52.43*	24.71*	31.76*	53.05*	73.88*	36.11*	48.13*
74	32.36*	53.55*	24.05*	33.77*	36.58*	56.94*	27.49*	34.82*	56.71*	78.43*	38.62*	51.10*
75	37.16*	60.44*	27.28*	38.14*	40.89*	62.25*	30.66*	38.83*	60.81*	83.56*	41.38*	54.49*
76	42.76*	68.10*	30.87*	43.06*	49.25*	69.65*	35.50*	44.47*	65.44*	89.49*	44.40*	58.39*
77	49.26*	76.55*	34.83*	48.53*	58.92*	80.17*	40.29*	51.54*	70.79*	96.53*	47.79*	62.74*
78	56.86*	85.78*	39.16*	54.54*	69.64*	93.33*	46.30*	60.38*	77.10*	104.99*	51.60*	68.45*
79	65.71*	95.80*	43.85*	61.10*	80.01*	109.95*	53.33*	70.90*	84.65*	115.52*	55.92*	74.89*
80	75.11*	106.61*	48.89*	68.20*	93.59*	128.66*	61.27*	82.85*	93.59*	128.66*	61.27*	82.85*
81	84.92*	118.84*	54.83*	75.55*	99.61*	136.15*	65.08*	87.63*	99.61*	136.15*	65.08*	87.63*
82	95.63*	131.93*	61.63*	83.73*	105.72*	143.58*	69.14*	92.51*	105.72*	143.58*	69.14*	92.51*
83	106.56*	144.84*	69.52*	93.20*	111.75*	150.73*	73.44*	97.71*	111.75*	150.73*	73.44*	97.71*
84	117.64*	157.53*	77.75*	102.77*	117.64*	157.53*	77.75*	102.77*	117.64*	157.53*	77.75*	102.77*

*** 此為續保保費率 For Renewal Only**

摯誠定期壽險附加契約 Wisdom Term Life Supplementary Contract

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
0 - 15	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.18
16	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.18
17	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.18
18	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.20
19	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.20
20	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.20
21	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.20
22	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.20	0.87	1.20
23	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.87	1.25	0.87	1.21
24	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.88	1.30	0.88	1.21
25	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.91	1.40	0.88	1.21
26	0.85	1.17	0.85	1.17	0.85	1.17	0.85	1.17	0.96	1.51	0.88	1.21
27	0.85	1.19	0.85	1.18	0.86	1.20	0.86	1.18	1.01	1.62	0.88	1.23
28	0.85	1.22	0.85	1.18	0.88	1.23	0.86	1.18	1.06	1.73	0.88	1.33
29	0.86	1.25	0.86	1.18	0.91	1.31	0.86	1.18	1.13	1.85	0.88	1.45
30	0.87	1.29	0.86	1.18	0.94	1.38	0.88	1.19	1.20	1.98	0.90	1.56
31	0.91	1.33	0.89	1.20	0.99	1.43	0.93	1.21	1.28	2.13	0.96	1.69
32	0.94	1.40	0.89	1.22	1.03	1.51	0.96	1.23	1.38	2.29	1.03	1.83
33	0.98	1.48	0.94	1.24	1.08	1.64	0.99	1.32	1.48	2.48	1.10	1.98
34	1.03	1.57	0.95	1.27	1.14	1.76	1.03	1.41	1.59	2.69	1.18	2.15
35	1.09	1.68	0.99	1.35	1.20	1.89	1.07	1.49	1.71	2.93	1.28	2.33
36	1.13	1.79	1.03	1.41	1.26	2.06	1.11	1.59	1.86	3.21	1.38	2.53
37	1.19	1.92	1.07	1.46	1.35	2.21	1.17	1.69	2.01	3.53	1.49	2.76
38	1.26	2.06	1.12	1.58	1.45	2.43	1.23	1.80	2.19	3.88	1.62	3.02
39	1.33	2.23	1.18	1.67	1.56	2.69	1.29	1.92	2.33	4.18	1.71	3.26
40	1.42	2.42	1.22	1.84	1.69	2.97	1.36	2.06	2.47	4.51	1.82	3.49
41	1.57	2.80	1.28	1.92	1.83	3.17	1.46	2.22	2.68	4.99	1.96	3.83
42	1.68	3.08	1.36	2.02	1.98	3.60	1.56	2.42	2.91	5.51	2.12	4.21
43	1.82	3.38	1.44	2.17	2.15	3.94	1.68	2.68	3.18	6.09	2.28	4.63
44	1.96	3.72	1.53	2.38	2.34	4.26	1.81	3.00	3.47	6.73	2.47	5.11
45	2.13	4.09	1.69	2.63	2.55	4.60	1.96	3.37	3.78	7.45	2.68	5.64
46	2.33	4.50	1.81	2.94	2.78	5.10	2.11	3.80	4.13	8.22	2.90	6.23
47	2.53	4.92	1.95	3.31	3.05	5.59	2.28	4.24	4.51	9.08	3.16	6.89
48	2.76	5.39	2.09	3.75	3.35	6.18	2.47	4.60	4.93	10.01	3.45	7.61
49	3.01	5.88	2.27	4.24	3.67	6.85	2.68	5.09	5.38	11.03	3.75	8.41
50	3.29	6.41	2.47	4.79	4.02	7.60	2.90	5.59	5.89	12.12	4.09	9.27
51	3.68	7.06	2.66	5.16	4.41	8.54	3.16	6.05	6.58	13.25	4.46	10.17
52	4.03	7.74	2.88	5.57	4.82	9.36	3.46	6.58	7.40	14.43	4.87	11.16
53	4.36	8.48	3.12	6.00	5.27	10.26	3.78	7.18	8.05	15.80	5.38	12.25
54	4.77	9.30	3.39	6.47	5.78	11.27	4.14	7.86	8.84	17.49	5.96	13.43
55	5.23	10.19	3.79	7.12	6.33	12.39	4.54	8.62	9.72	19.13	6.44	14.71
56	5.74	11.17	4.15	7.81	6.95	13.65	4.96	9.45	10.56	20.78	7.29	16.03
57	6.30	12.26	4.49	8.56	7.62	15.11	5.44	10.36	11.72	22.83	8.22	17.42
58	6.90	13.51	4.91	9.39	8.36	16.80	5.99	11.37	13.08	24.67	9.19	18.83
59	7.56	14.92	5.38	10.29	9.20	18.49	6.63	12.51	14.59	26.57	10.26	20.30
60	8.29	16.53	5.90	11.28	10.14	20.21	7.34	13.79	17.07	29.48	11.93	21.76
61	9.10	18.47	6.56	12.38	11.21	22.50	8.15	15.26	18.78	33.29	13.61	23.78
62	10.04	20.73	7.28	13.64	12.41	24.89	9.10	16.97	21.03	37.45	15.43	26.09
63	11.09	23.35	8.08	15.07	13.77	26.80	10.21	18.92	24.59	40.73	18.25	28.77
64	12.30	26.43	8.96	16.70	15.28	28.69	11.53	20.75	26.95	44.55	20.34	31.87
65	13.63	29.64	9.94	18.66	16.97	30.86	13.07	22.77	30.20	50.05	23.26	35.32
66	15.13	32.80	11.32	20.94	18.98	33.49	14.88	24.90	33.53*	55.12*	26.30*	39.01*
67	16.82	35.87	12.89	23.58	21.32	36.84	16.16	27.06	38.25*	61.57*	29.00*	42.82*
68	18.70	38.94	14.67	26.69	24.08	40.52	18.25	29.16	42.78*	66.36*	32.44*	46.60*
69	20.77	41.96	16.70	29.93	27.33	44.57	21.53	31.90	48.70*	70.68*	38.37*	51.49*
70	23.69	45.53	19.00	33.12	31.17	47.85	24.24	34.71	51.85*	76.06*	42.95*	56.58*
71	26.86*	50.10*	21.34*	36.22*	35.61*	51.88*	27.22*	37.78*	57.09*	82.36*	45.54*	62.20*
72	30.69*	55.49*	23.97*	39.32*	40.81*	57.62*	30.58*	42.25*	63.66*	90.90*	46.82*	65.93*
73	34.99*	61.32*	26.92*	42.37*	46.84*	65.77*	34.34*	47.71*	72.74*	101.33*	48.63*	69.46*
74	40.02*	67.95*	30.24*	45.98*	53.89*	75.63*	38.56*	52.81*	80.10*	110.79*	51.51*	73.30*
75	45.97*	75.58*	33.96*	50.59*	62.13*	87.15*	43.09*	59.82*	85.59*	117.64*	54.36*	77.48*
76	52.91*	84.20*	38.14*	56.03*	71.48*	104.06*	47.91*	68.24*	91.37*	124.96*	59.60*	81.94*
77	60.95*	93.85*	42.83*	61.92*	81.60*	117.59*	53.70*	76.75*	97.35*	132.77*	63.29*	86.66*
78	70.36*	104.74*	48.09*	68.61*	91.26*	129.46*	60.21*	85.04*	103.58*	141.08*	67.20*	91.67*
79	81.33*	117.00*	53.98*	76.31*	103.22*	143.86*	67.57*	92.62*	109.80*	149.86*	71.36*	96.95*
80	92.83*	134.24*	60.45*	86.80*	115.72*	161.57*	75.76*	104.93*	115.72*	161.57*	75.76*	104.93*
81	104.95*	150.35*	67.77*	96.87*	123.13*	171.77*	80.45*	111.74*	123.13*	171.77*	80.45*	111.74*
82	118.17*	167.52*	76.19*	107.98*	130.67*	181.95*	85.47*	118.85*	130.67*	181.95*	85.47*	118.85*
83	131.68*	184.47*	85.93*	120.68*	138.11*	191.76*	90.77*	126.25*	138.11*	191.76*	90.77*	126.25*
84	145.37*	201.15*	96.09*	133.49*	145.37*	201.15*	96.09*	133.49*	145.37*	201.15*	96.09*	133.49*

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險附加契約 (標準級別) Expert Term Life Supplementary Contract (Standard Class)

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
0 - 15	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.60	0.93
16	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.60	0.93
17	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.60	0.93
18	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.61	0.93
19	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.61	0.93
20	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.61	0.93
21	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.61	0.94	0.61	0.93
22	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.62	0.95	0.62	0.94
23	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.62	0.99	0.62	0.94
24	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.62	1.04	0.62	0.94
25	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.64	1.14	0.63	0.94
26	0.60	0.92	0.60	0.91	0.60	0.92	0.60	0.91	0.67	1.24	0.63	0.94
27	0.60	0.94	0.60	0.91	0.61	0.95	0.60	0.91	0.72	1.35	0.63	0.97
28	0.60	0.96	0.60	0.91	0.63	0.97	0.60	0.92	0.78	1.45	0.63	1.07
29	0.62	0.99	0.61	0.94	0.65	1.05	0.61	0.95	0.86	1.57	0.64	1.18
30	0.63	1.03	0.62	0.98	0.68	1.12	0.63	0.99	0.95	1.69	0.66	1.29
31	0.65	1.07	0.62	0.99	0.72	1.16	0.64	1.00	1.03	1.83	0.72	1.42
32	0.68	1.12	0.62	1.00	0.77	1.24	0.67	1.01	1.12	1.99	0.78	1.56
33	0.72	1.19	0.64	1.01	0.82	1.34	0.70	1.06	1.21	2.16	0.85	1.71
34	0.76	1.26	0.66	1.04	0.87	1.44	0.74	1.13	1.32	2.37	0.93	1.86
35	0.82	1.33	0.70	1.07	0.93	1.56	0.79	1.21	1.45	2.59	0.99	2.04
36	0.88	1.42	0.74	1.13	1.00	1.72	0.84	1.30	1.58	2.87	1.08	2.24
37	0.93	1.54	0.79	1.18	1.07	1.90	0.90	1.40	1.73	3.16	1.17	2.47
38	0.99	1.68	0.85	1.28	1.16	2.12	0.97	1.51	1.90	3.51	1.26	2.73
39	1.06	1.87	0.89	1.41	1.25	2.36	1.04	1.63	2.01	3.79	1.36	2.95
40	1.15	2.11	0.96	1.55	1.37	2.63	1.13	1.76	2.16	4.11	1.48	3.19
41	1.25	2.36	1.04	1.62	1.50	2.82	1.24	1.91	2.36	4.55	1.61	3.51
42	1.36	2.63	1.12	1.73	1.65	3.23	1.35	2.10	2.58	5.06	1.73	3.86
43	1.48	2.92	1.23	1.87	1.82	3.55	1.47	2.35	2.82	5.61	1.87	4.27
44	1.64	3.23	1.35	2.06	2.02	3.86	1.60	2.64	3.09	6.22	2.04	4.71
45	1.81	3.57	1.48	2.30	2.23	4.18	1.73	3.00	3.38	6.90	2.21	5.22
46	2.01	3.95	1.60	2.60	2.46	4.66	1.87	3.41	3.72	7.64	2.41	5.78
47	2.22	4.33	1.74	2.95	2.70	5.13	2.01	3.82	4.08	8.45	2.62	6.40
48	2.48	4.76	1.88	3.36	2.96	5.69	2.16	4.18	4.48	9.34	2.90	7.07
49	2.69	5.27	2.01	3.83	3.25	6.33	2.32	4.65	4.92	10.30	3.19	7.82
50	2.94	5.91	2.15	4.36	3.59	7.04	2.51	5.11	5.42	11.35	3.53	8.64
51	3.21	6.60	2.31	4.69	3.96	7.91	2.74	5.54	5.98	12.47	3.90	9.50
52	3.54	7.25	2.49	5.09	4.35	8.68	3.03	6.03	6.60	13.71	4.34	10.45
53	3.93	7.95	2.69	5.56	4.77	9.52	3.35	6.59	7.29	15.09	4.81	11.50
54	4.36	8.73	2.94	6.04	5.24	10.46	3.67	7.22	8.05	16.57	5.34	12.63
55	4.85	9.58	3.33	6.66	5.76	11.52	4.04	7.93	8.86	18.18	5.93	13.86
56	5.35	10.51	3.76	7.32	6.35	12.71	4.45	8.72	9.88	19.84	6.68	15.13
57	5.88	11.54	4.16	8.03	6.99	14.08	4.92	9.59	11.03	21.57	7.49	16.45
58	6.45	12.73	4.56	8.82	7.71	15.68	5.47	10.56	12.32	23.32	8.42	17.79
59	7.08	14.07	5.01	9.67	8.52	17.41	6.09	11.64	13.84	25.14	9.29	19.18
60	7.77	15.60	5.50	10.61	9.43	19.05	6.79	12.86	15.35	27.98	10.20	20.62
61	8.54	17.44	6.13	11.66	10.43	20.85	7.55	14.24	17.73	31.50	11.37	22.55
62	9.44	19.59	6.81	12.86	11.57	23.70	8.44	15.69	20.11	35.89	12.82	24.78
63	10.43	22.08	7.57	14.21	12.84	25.33	9.49	17.16	23.23	38.55	15.30	27.34
64	11.58	25.01	8.41	15.76	14.26	27.13	10.73	18.67	25.79	42.71	17.17	30.30
65	12.85	27.48	9.34	17.17	15.85	29.19	12.18	20.21	28.65	47.56	19.78	33.62
66	14.27	29.57	10.65	18.64	17.76	31.70	13.85	21.86	32.09*	52.83*	22.46*	37.16*
67	15.88	31.73	12.14	20.17	19.98	34.89	15.19	23.64	36.08*	58.14*	25.17*	40.80*
68	17.66	33.94	13.83	21.77	22.61	38.39	17.18	25.54	40.82*	63.38*	28.36*	43.06*
69	19.63	36.19	15.59	23.50	25.51	42.25	19.13	27.57	46.04*	69.02*	31.86*	45.34*
70	22.40	39.68	17.24	25.43	28.57	45.42	21.17	29.69	50.04*	74.64*	34.80*	47.80*
71	25.41*	44.09*	19.32*	28.00*	31.79*	50.21*	23.46*	32.08*	54.75*	79.48*	37.10*	50.45*
72	29.05*	49.42*	21.83*	31.22*	35.20*	56.54*	26.03*	34.62*	58.37*	81.93*	39.61*	53.32*
73	33.14*	55.67*	24.77*	35.08*	38.80*	61.53*	28.92*	37.21*	62.26*	86.77*	42.33*	56.47*
74	37.92*	62.85*	28.14*	39.58*	42.89*	66.84*	32.19*	40.81*	66.57*	92.12*	45.29*	59.97*
75	43.57*	70.95*	31.94*	44.72*	47.96*	73.09*	35.92*	45.53*	71.39*	98.16*	48.53*	63.95*
76	50.16*	79.97*	36.17*	50.51*	57.79*	81.79*	41.61*	52.17*	76.84*	105.13*	52.09*	68.54*
77	57.80*	89.91*	40.83*	56.94*	69.17*	94.17*	47.25*	60.49*	83.13*	113.41*	56.07*	73.66*
78	66.74*	100.77*	45.92*	64.01*	81.78*	109.65*	54.32*	70.89*	90.55*	123.37*	60.56*	80.38*
79	77.16*	112.55*	51.44*	71.73*	93.98*	129.20*	62.59*	83.26*	99.44*	135.76*	65.64*	87.95*
80	88.21*	125.27*	57.37*	80.09*	109.96*	151.22*	71.93*	97.32*	109.96*	151.22*	71.93*	97.32*
81	99.75*	139.66*	64.35*	88.73*	117.04*	160.03*	76.41*	102.94*	117.04*	160.03*	76.41*	102.94*
82	112.35*	155.06*	72.36*	98.35*	124.23*	168.77*	81.19*	108.69*	124.23*	168.77*	81.19*	108.69*
83	125.21*	170.25*	81.64*	109.50*	131.32*	177.18*	86.25*	114.80*	131.32*	177.18*	86.25*	114.80*
84	138.25*	185.18*	91.32*	120.75*	138.25*	185.18*	91.32*	120.75*	138.25*	185.18*	91.32*	120.75*

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險附加契約 (尊尚級別) Expert Term Life Supplementary Contract (Preferred Class)

每 1,000 元保額年繳保費率 Annual premium rate per $1,000 sum assured (美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
0 - 15	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.49	0.77
16	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.49	0.77
17	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.49	0.77
18	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.50	0.77
19	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.50	0.77
20	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.50	0.77
21	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.78	0.50	0.77
22	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.79	0.50	0.78
23	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.82	0.50	0.78
24	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.50	0.86	0.50	0.78
25	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.52	0.95	0.51	0.78
26	0.49	0.76	0.49	0.75	0.49	0.76	0.49	0.75	0.55	1.03	0.51	0.78
27	0.49	0.78	0.49	0.75	0.50	0.79	0.49	0.75	0.59	1.13	0.51	0.80
28	0.49	0.79	0.49	0.75	0.51	0.80	0.49	0.76	0.64	1.21	0.51	0.89
29	0.50	0.82	0.50	0.78	0.53	0.87	0.50	0.79	0.71	1.31	0.52	0.98
30	0.51	0.85	0.50	0.81	0.56	0.93	0.51	0.82	0.79	1.41	0.54	1.07
31	0.53	0.89	0.50	0.82	0.59	0.96	0.52	0.83	0.85	1.53	0.59	1.18
32	0.56	0.93	0.50	0.83	0.63	1.03	0.54	0.84	0.93	1.67	0.64	1.30
33	0.59	0.99	0.52	0.84	0.67	1.12	0.57	0.88	1.01	1.81	0.70	1.43
34	0.62	1.05	0.54	0.86	0.72	1.20	0.61	0.94	1.10	1.99	0.77	1.56
35	0.67	1.11	0.57	0.89	0.77	1.30	0.65	1.01	1.21	2.18	0.82	1.71
36	0.73	1.18	0.61	0.94	0.83	1.44	0.69	1.08	1.32	2.42	0.90	1.88
37	0.77	1.29	0.65	0.98	0.89	1.59	0.74	1.17	1.45	2.66	0.97	2.08
38	0.82	1.41	0.70	1.07	0.96	1.78	0.80	1.26	1.59	2.96	1.05	2.30
39	0.88	1.57	0.73	1.18	1.04	1.98	0.86	1.36	1.69	3.20	1.13	2.49
40	0.96	1.77	0.79	1.30	1.14	2.21	0.94	1.47	1.81	3.47	1.24	2.69
41	1.04	1.98	0.86	1.35	1.25	2.37	1.03	1.60	1.98	3.85	1.35	2.96
42	1.13	2.21	0.93	1.45	1.38	2.72	1.13	1.76	2.17	4.28	1.45	3.26
43	1.24	2.46	1.02	1.57	1.52	3.00	1.23	1.98	2.37	4.75	1.57	3.61
44	1.37	2.72	1.13	1.73	1.69	3.26	1.34	2.22	2.60	5.26	1.71	3.98
45	1.52	3.01	1.24	1.93	1.87	3.53	1.45	2.53	2.85	5.84	1.86	4.41
46	1.69	3.34	1.34	2.19	2.07	3.94	1.57	2.88	3.14	6.47	2.03	4.89
47	1.86	3.66	1.46	2.49	2.27	4.34	1.69	3.22	3.45	7.16	2.20	5.42
48	2.09	4.02	1.58	2.83	2.49	4.81	1.81	3.53	3.79	7.92	2.44	5.99
49	2.26	4.46	1.69	3.23	2.74	5.36	1.95	3.93	4.16	8.73	2.69	6.62
50	2.48	5.00	1.81	3.68	3.03	5.96	2.11	4.32	4.58	9.63	2.98	7.32
51	2.71	5.59	1.94	3.96	3.34	6.70	2.31	4.69	5.06	10.58	3.29	8.05
52	2.99	6.14	2.09	4.30	3.68	7.36	2.55	5.10	5.59	11.63	3.67	8.86
53	3.32	6.74	2.26	4.70	4.03	8.07	2.83	5.58	6.17	12.80	4.07	9.75
54	3.68	7.40	2.48	5.11	4.43	8.87	3.10	6.11	6.82	14.06	4.52	10.71
55	4.10	8.12	2.81	5.64	4.87	9.77	3.41	6.72	7.51	15.43	5.02	11.76
56	4.53	8.91	3.17	6.20	5.38	10.78	3.76	7.39	8.38	16.84	5.66	12.84
57	4.98	9.79	3.51	6.80	5.92	11.95	4.16	8.13	9.35	18.31	6.34	13.96
58	5.46	10.80	3.85	7.47	6.53	13.31	4.63	8.95	10.45	19.80	7.13	15.10
59	6.00	11.94	4.24	8.20	7.22	14.78	5.15	9.87	11.74	21.35	7.87	16.28
60	6.58	13.24	4.65	9.00	7.99	16.17	5.75	10.91	13.03	23.76	8.65	17.50
61	7.24	14.80	5.19	9.89	8.84	17.70	6.40	12.08	15.05	26.75	9.64	19.15
62	8.00	16.63	5.77	10.91	9.81	20.12	7.15	13.31	17.07	30.48	10.87	21.04
63	8.84	18.75	6.41	12.06	10.89	21.51	8.04	14.56	19.72	32.75	12.98	23.22
64	9.82	21.24	7.13	13.37	12.10	23.04	9.10	15.85	21.90	36.28	14.57	25.73
65	10.90	23.34	7.92	14.57	13.45	24.79	10.33	17.16	24.33	40.40	16.79	28.55
66	12.11	25.11	9.03	15.82	15.07	26.92	11.75	18.56	27.25*	44.88*	19.07*	31.56*
67	13.48	26.95	10.30	17.12	16.96	29.63	12.89	20.07	30.65*	49.40*	21.37*	34.66*
68	14.99	28.83	11.73	18.48	19.20	32.61	14.58	21.69	34.67*	53.85*	24.08*	36.58*
69	16.66	30.74	13.23	19.95	21.66	35.89	16.24	23.41	39.11*	58.64*	27.06*	38.52*
70	19.02	33.71	14.63	21.59	24.26	38.58	17.97	25.21	42.51*	63.42*	29.56*	40.61*
71	21.58*	37.45*	16.40*	23.78*	27.00*	42.66*	19.92*	27.25*	46.52*	67.54*	31.51*	42.86*
72	24.67*	41.98*	18.53*	26.51*	29.90*	48.04*	22.10*	29.40*	49.59*	69.62*	33.65*	45.30*
73	28.15*	47.30*	21.03*	29.80*	32.96*	52.28*	24.56*	31.61*	52.90*	73.73*	35.96*	47.98*
74	32.21*	53.40*	23.90*	33.62*	36.43*	56.79*	27.34*	34.67*	56.56*	78.28*	38.47*	50.95*
75	37.01*	60.29*	27.13*	37.99*	40.74*	62.10*	30.51*	38.68*	60.66*	83.41*	41.23*	54.34*
76	42.61*	67.95*	30.72*	42.91*	49.10*	69.50*	35.35*	44.32*	65.29*	89.34*	44.25*	58.24*
77	49.11*	76.40*	34.68*	48.38*	58.77*	80.02*	40.14*	51.39*	70.64*	96.38*	47.64*	62.59*
78	56.71*	85.63*	39.01*	54.39*	69.49*	93.18*	46.15*	60.23*	76.95*	104.84*	51.45*	68.30*
79	65.56*	95.65*	43.70*	60.95*	79.86*	109.80*	53.18*	70.75*	84.50*	115.37*	55.77*	74.74*
80	74.96*	106.46*	48.74*	68.05*	93.44*	128.51*	61.12*	82.70*	93.44*	128.51*	61.12*	82.70*
81	84.77*	118.69*	54.68*	75.40*	99.46*	136.00*	64.93*	87.48*	99.46*	136.00*	64.93*	87.48*
82	95.48*	131.78*	61.48*	83.58*	105.57*	143.43*	68.99*	92.36*	105.57*	143.43*	68.99*	92.36*
83	106.41*	144.69*	69.37*	93.05*	111.60*	150.58*	73.29*	97.56*	111.60*	150.58*	73.29*	97.56*
84	117.49*	157.38*	77.60*	102.62*	117.49*	157.38*	77.60*	102.62*	117.49*	157.38*	77.60*	102.62*

*** 此為續保保費率 For Renewal Only**

摯誠定期壽險計劃免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Wisdom Term Life Plan (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.07
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.06	0.08
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.10	0.06	0.09
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.11	0.07	0.10
31	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.09	0.13	0.08	0.11
32	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.10	0.14	0.08	0.13
33	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.12	0.16	0.09	0.14
34	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.07	0.14	0.19	0.10	0.16
35	0.06	0.08	0.06	0.06	0.07	0.09	0.06	0.07	0.15	0.21	0.12	0.18
36	0.06	0.09	0.06	0.07	0.07	0.10	0.06	0.08	0.17	0.24	0.13	0.20
37	0.06	0.10	0.06	0.08	0.08	0.11	0.07	0.09	0.19	0.27	0.15	0.23
38	0.07	0.10	0.06	0.08	0.09	0.12	0.07	0.10	0.21	0.30	0.17	0.25
39	0.08	0.12	0.07	0.09	0.10	0.14	0.08	0.11	0.24	0.33	0.19	0.28
40	0.09	0.13	0.07	0.10	0.11	0.15	0.09	0.13	0.27	0.38	0.22	0.32
41	0.10	0.14	0.08	0.11	0.13	0.18	0.11	0.14	0.28	0.40	0.23	0.33
42	0.11	0.16	0.09	0.13	0.14	0.20	0.12	0.16	0.29	0.43	0.24	0.35
43	0.12	0.18	0.10	0.15	0.17	0.23	0.14	0.19	0.32	0.45	0.26	0.37
44	0.14	0.21	0.12	0.17	0.19	0.26	0.16	0.21	0.33	0.47	0.27	0.39
45	0.16	0.24	0.14	0.19	0.22	0.30	0.18	0.25	0.35	0.51	0.29	0.42
46	0.19	0.28	0.16	0.22	0.25	0.35	0.21	0.29	0.38	0.56	0.33	0.46
47	0.21	0.32	0.18	0.25	0.29	0.41	0.24	0.33	0.42	0.61	0.36	0.50
48	0.25	0.37	0.21	0.29	0.34	0.47	0.28	0.38	0.47	0.66	0.39	0.54
49	0.29	0.43	0.24	0.34	0.39	0.54	0.33	0.44	0.52	0.70	0.45	0.60
50	0.33	0.49	0.28	0.39	0.45	0.62	0.38	0.51	0.54	0.75	0.50	0.65
51	0.40	0.59	0.33	0.47	0.54	0.75	0.45	0.61	0.61	0.83	0.54	0.73
52	0.48	0.71	0.40	0.56	0.65	0.89	0.54	0.72	0.69	0.94	0.57	0.81
53	0.57	0.85	0.48	0.67	0.78	1.06	0.64	0.86	0.79	1.06	0.61	0.89
54	0.69	1.01	0.58	0.80	0.93	1.27	0.77	1.02	0.88	1.19	0.67	0.98
55	0.83	1.22	0.69	0.96	1.12	1.50	0.93	1.22	0.96	1.32	0.72	1.09
56*	0.95	1.40	0.80	1.10	1.20	1.62	0.99	1.30	1.00	1.40	0.78	1.16
57*	1.10	1.62	0.91	1.26	1.28	1.74	1.05	1.39	1.06	1.50	0.83	1.23
58*	1.26	1.86	1.05	1.44	1.37	1.86	1.12	1.49	1.12	1.59	0.88	1.31
59*	1.45	2.13	1.20	1.64	1.47	1.99	1.22	1.58	1.18	1.69	0.93	1.40

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險計劃 (標準級別) 免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Expert Term Life Plan (Standard Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.06
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.07
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.10	0.06	0.08
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.11	0.06	0.09
31	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.12	0.06	0.10
32	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.13	0.07	0.11
33	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.10	0.15	0.08	0.12
34	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.12	0.17	0.09	0.14
35	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.13	0.19	0.10	0.16
36	0.06	0.08	0.06	0.06	0.06	0.09	0.06	0.07	0.15	0.21	0.12	0.18
37	0.06	0.09	0.06	0.07	0.07	0.10	0.06	0.08	0.17	0.24	0.13	0.20
38	0.06	0.09	0.06	0.07	0.08	0.11	0.07	0.09	0.19	0.27	0.15	0.23
39	0.07	0.10	0.06	0.08	0.09	0.13	0.07	0.10	0.22	0.30	0.17	0.26
40	0.08	0.12	0.07	0.09	0.10	0.14	0.08	0.11	0.25	0.35	0.19	0.30
41	0.09	0.13	0.07	0.10	0.11	0.16	0.09	0.12	0.26	0.37	0.20	0.31
42	0.10	0.15	0.08	0.11	0.13	0.18	0.11	0.14	0.27	0.40	0.20	0.33
43	0.11	0.17	0.10	0.13	0.15	0.21	0.12	0.16	0.29	0.42	0.22	0.35
44	0.13	0.19	0.11	0.15	0.17	0.24	0.14	0.19	0.31	0.44	0.23	0.37
45	0.15	0.22	0.12	0.17	0.19	0.27	0.16	0.22	0.32	0.48	0.25	0.39
46	0.17	0.25	0.14	0.19	0.22	0.32	0.19	0.25	0.36	0.52	0.28	0.43
47	0.20	0.29	0.17	0.22	0.26	0.37	0.22	0.29	0.39	0.57	0.31	0.47
48	0.23	0.34	0.19	0.26	0.30	0.43	0.25	0.33	0.44	0.62	0.34	0.50
49	0.27	0.39	0.22	0.30	0.35	0.49	0.29	0.38	0.48	0.66	0.38	0.53
50	0.31	0.45	0.26	0.34	0.40	0.56	0.34	0.44	0.51	0.71	0.40	0.56
51	0.37	0.54	0.31	0.41	0.48	0.67	0.40	0.52	0.57	0.79	0.44	0.62
52	0.45	0.64	0.37	0.49	0.58	0.81	0.48	0.62	0.62	0.85	0.48	0.69
53	0.54	0.77	0.44	0.59	0.69	0.97	0.58	0.74	0.68	0.94	0.53	0.76
54	0.64	0.92	0.53	0.70	0.82	1.15	0.69	0.88	0.75	1.05	0.59	0.85
55	0.77	1.11	0.64	0.84	0.99	1.37	0.83	1.05	0.82	1.17	0.65	0.96
56*	0.89	1.28	0.74	0.96	1.06	1.45	0.88	1.12	0.88	1.25	0.69	1.03
57*	1.03	1.47	0.85	1.10	1.14	1.58	0.94	1.19	0.94	1.35	0.74	1.11
58*	1.18	1.69	0.98	1.26	1.22	1.69	1.01	1.27	1.01	1.45	0.79	1.20
59*	1.36	1.93	1.12	1.43	1.30	1.81	1.08	1.36	1.09	1.56	0.84	1.30

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險計劃 (尊尚級別) 免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Expert Term Life Plan (Preferred Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.06
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.06	0.07
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.10	0.06	0.08
31	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.11	0.06	0.09
32	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.12	0.06	0.10
33	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.13	0.07	0.11
34	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.11	0.15	0.08	0.12
35	0.06	0.07	0.06	0.06	0.06	0.07	0.06	0.06	0.12	0.17	0.09	0.14
36	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.13	0.19	0.10	0.16
37	0.06	0.08	0.06	0.06	0.06	0.09	0.06	0.07	0.15	0.22	0.12	0.18
38	0.06	0.09	0.06	0.07	0.07	0.10	0.06	0.08	0.17	0.25	0.13	0.21
39	0.06	0.10	0.06	0.07	0.08	0.11	0.06	0.09	0.20	0.28	0.15	0.24
40	0.07	0.11	0.06	0.08	0.09	0.13	0.07	0.10	0.22	0.32	0.17	0.27
41	0.08	0.12	0.07	0.09	0.10	0.14	0.08	0.11	0.23	0.34	0.17	0.28
42	0.09	0.14	0.07	0.10	0.12	0.17	0.09	0.13	0.25	0.37	0.18	0.29
43	0.10	0.15	0.08	0.12	0.13	0.19	0.11	0.15	0.26	0.38	0.20	0.31
44	0.12	0.17	0.10	0.13	0.15	0.22	0.12	0.17	0.27	0.40	0.20	0.33
45	0.14	0.20	0.11	0.15	0.17	0.25	0.14	0.19	0.29	0.43	0.22	0.35
46	0.16	0.23	0.13	0.17	0.20	0.29	0.17	0.22	0.32	0.47	0.24	0.38
47	0.18	0.27	0.15	0.20	0.24	0.34	0.19	0.26	0.35	0.52	0.27	0.42
48	0.21	0.31	0.17	0.23	0.27	0.39	0.22	0.30	0.39	0.56	0.30	0.45
49	0.24	0.35	0.20	0.27	0.31	0.45	0.26	0.34	0.43	0.60	0.33	0.47
50	0.28	0.41	0.23	0.31	0.36	0.52	0.30	0.40	0.46	0.65	0.36	0.50
51	0.34	0.49	0.27	0.37	0.44	0.61	0.36	0.47	0.51	0.72	0.39	0.55
52	0.40	0.59	0.33	0.44	0.52	0.74	0.43	0.56	0.56	0.78	0.43	0.61
53	0.48	0.71	0.39	0.53	0.63	0.88	0.51	0.66	0.62	0.86	0.47	0.68
54	0.58	0.85	0.47	0.63	0.74	1.05	0.61	0.79	0.68	0.95	0.52	0.76
55	0.70	1.02	0.57	0.76	0.89	1.25	0.73	0.94	0.74	1.06	0.57	0.86
56*	0.81	1.17	0.66	0.87	0.96	1.33	0.78	1.00	0.79	1.14	0.61	0.92
57*	0.93	1.35	0.76	0.99	1.03	1.44	0.83	1.07	0.85	1.23	0.65	1.00
58*	1.07	1.55	0.87	1.13	1.10	1.54	0.89	1.14	0.91	1.32	0.70	1.07
59*	1.23	1.77	0.99	1.29	1.18	1.65	0.96	1.22	0.98	1.42	0.75	1.16

*** 此為續保保費率 For Renewal Only**

摯誠定期壽險附加契約免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Wisdom Term Life Supplementary Contract (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.07
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.06	0.07
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.10	0.06	0.09
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.11	0.07	0.10
31	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.13	0.08	0.11
32	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.10	0.14	0.08	0.12
33	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.12	0.16	0.09	0.14
34	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.07	0.13	0.19	0.10	0.16
35	0.06	0.08	0.06	0.06	0.06	0.09	0.06	0.07	0.15	0.21	0.11	0.18
36	0.06	0.09	0.06	0.07	0.07	0.10	0.06	0.08	0.17	0.23	0.13	0.20
37	0.06	0.09	0.06	0.07	0.08	0.11	0.06	0.09	0.19	0.26	0.15	0.22
38	0.07	0.10	0.06	0.08	0.09	0.12	0.07	0.10	0.21	0.30	0.17	0.25
39	0.08	0.11	0.06	0.09	0.10	0.14	0.08	0.11	0.23	0.33	0.19	0.28
40	0.09	0.13	0.07	0.10	0.11	0.15	0.09	0.13	0.27	0.38	0.22	0.32
41	0.10	0.14	0.08	0.11	0.13	0.18	0.10	0.14	0.28	0.40	0.23	0.33
42	0.11	0.16	0.09	0.13	0.14	0.20	0.12	0.16	0.29	0.43	0.24	0.35
43	0.12	0.18	0.10	0.14	0.16	0.23	0.13	0.19	0.31	0.45	0.26	0.37
44	0.14	0.21	0.12	0.16	0.19	0.26	0.16	0.21	0.32	0.47	0.27	0.39
45	0.16	0.24	0.13	0.19	0.22	0.30	0.18	0.25	0.34	0.51	0.29	0.42
46	0.18	0.27	0.15	0.22	0.25	0.35	0.21	0.28	0.38	0.55	0.32	0.46
47	0.21	0.32	0.18	0.25	0.29	0.40	0.24	0.33	0.42	0.61	0.35	0.50
48	0.25	0.37	0.20	0.29	0.34	0.46	0.28	0.38	0.46	0.65	0.39	0.54
49	0.28	0.42	0.24	0.33	0.39	0.54	0.32	0.44	0.51	0.70	0.45	0.59
50	0.33	0.49	0.27	0.39	0.45	0.62	0.37	0.50	0.54	0.75	0.49	0.65
51	0.40	0.59	0.33	0.46	0.54	0.74	0.45	0.60	0.61	0.83	0.53	0.73
52	0.47	0.70	0.40	0.55	0.65	0.89	0.53	0.72	0.69	0.93	0.56	0.80
53	0.57	0.84	0.47	0.66	0.77	1.06	0.64	0.86	0.78	1.05	0.60	0.88
54	0.68	1.01	0.57	0.80	0.93	1.26	0.77	1.01	0.87	1.19	0.66	0.97
55	0.82	1.21	0.68	0.95	1.11	1.50	0.92	1.21	0.95	1.31	0.71	1.08
56*	0.95	1.40	0.79	1.09	1.19	1.61	0.98	1.29	1.00	1.39	0.77	1.15
57*	1.09	1.61	0.91	1.25	1.27	1.73	1.04	1.38	1.05	1.49	0.82	1.23
58*	1.26	1.85	1.04	1.43	1.36	1.85	1.12	1.48	1.11	1.58	0.87	1.31
59*	1.44	2.12	1.19	1.63	1.46	1.98	1.21	1.57	1.17	1.68	0.92	1.39

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險附加契約 (標準級別) 免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Expert Term Life Supplementary Contract (Standard Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.07
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.06	0.08
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.11	0.06	0.08
31	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.12	0.06	0.10
32	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.13	0.07	0.11
33	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.10	0.15	0.08	0.12
34	0.06	0.07	0.06	0.06	0.06	0.07	0.06	0.06	0.11	0.16	0.09	0.14
35	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.13	0.19	0.10	0.16
36	0.06	0.08	0.06	0.06	0.06	0.09	0.06	0.07	0.15	0.21	0.11	0.18
37	0.06	0.08	0.06	0.07	0.07	0.10	0.06	0.08	0.17	0.24	0.13	0.20
38	0.06	0.09	0.06	0.07	0.08	0.11	0.06	0.09	0.19	0.27	0.15	0.23
39	0.07	0.10	0.06	0.08	0.09	0.12	0.07	0.10	0.21	0.30	0.17	0.26
40	0.08	0.12	0.07	0.09	0.10	0.14	0.08	0.11	0.24	0.35	0.19	0.29
41	0.09	0.13	0.07	0.10	0.11	0.16	0.09	0.12	0.26	0.37	0.19	0.31
42	0.10	0.15	0.08	0.11	0.13	0.18	0.10	0.14	0.27	0.40	0.20	0.32
43	0.11	0.17	0.09	0.13	0.15	0.21	0.12	0.16	0.29	0.41	0.22	0.34
44	0.13	0.19	0.11	0.15	0.17	0.24	0.14	0.18	0.30	0.44	0.23	0.36
45	0.15	0.22	0.12	0.17	0.19	0.27	0.16	0.21	0.32	0.47	0.24	0.39
46	0.17	0.25	0.14	0.19	0.22	0.31	0.19	0.25	0.35	0.52	0.27	0.43
47	0.20	0.29	0.16	0.22	0.26	0.37	0.21	0.28	0.39	0.57	0.30	0.47
48	0.23	0.33	0.19	0.26	0.30	0.42	0.25	0.33	0.43	0.61	0.34	0.50
49	0.26	0.39	0.22	0.30	0.34	0.49	0.29	0.38	0.48	0.66	0.37	0.53
50	0.31	0.45	0.25	0.34	0.40	0.56	0.33	0.44	0.51	0.71	0.40	0.56
51	0.37	0.53	0.30	0.41	0.48	0.67	0.40	0.52	0.57	0.78	0.44	0.62
52	0.44	0.64	0.37	0.49	0.57	0.81	0.48	0.62	0.62	0.85	0.48	0.68
53	0.53	0.77	0.44	0.58	0.69	0.96	0.57	0.73	0.68	0.94	0.53	0.76
54	0.64	0.92	0.53	0.70	0.82	1.15	0.68	0.87	0.74	1.04	0.58	0.85
55	0.77	1.10	0.64	0.84	0.98	1.36	0.82	1.04	0.82	1.16	0.64	0.95
56*	0.89	1.27	0.73	0.96	1.05	1.45	0.88	1.11	0.87	1.25	0.68	1.02
57*	1.02	1.46	0.84	1.10	1.13	1.57	0.93	1.18	0.93	1.34	0.73	1.11
58*	1.17	1.68	0.97	1.25	1.21	1.68	1.00	1.26	1.00	1.44	0.78	1.19
59*	1.35	1.93	1.11	1.42	1.29	1.80	1.07	1.35	1.08	1.55	0.83	1.29

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險附加契約 (尊尚級別) 免付保費保費率 (每 1,000 元保額)
Annual premium rate for Waiver of Premium for Expert Term Life Supplementary Contract (Preferred Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
18	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
19	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
20	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
21	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
22	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
23	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
24	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
25	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
26	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
27	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06
28	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.06
29	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.06	0.07
30	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.10	0.06	0.08
31	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.07	0.11	0.06	0.08
32	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.08	0.12	0.06	0.10
33	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.09	0.13	0.07	0.11
34	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.10	0.15	0.08	0.12
35	0.06	0.06	0.06	0.06	0.06	0.07	0.06	0.06	0.12	0.17	0.09	0.14
36	0.06	0.07	0.06	0.06	0.06	0.08	0.06	0.06	0.13	0.19	0.10	0.16
37	0.06	0.08	0.06	0.06	0.06	0.09	0.06	0.07	0.15	0.22	0.12	0.18
38	0.06	0.09	0.06	0.06	0.07	0.10	0.06	0.08	0.17	0.25	0.13	0.21
39	0.06	0.09	0.06	0.07	0.08	0.11	0.06	0.09	0.19	0.28	0.15	0.23
40	0.07	0.11	0.06	0.08	0.09	0.13	0.07	0.10	0.22	0.32	0.17	0.26
41	0.08	0.12	0.06	0.09	0.10	0.14	0.08	0.11	0.23	0.34	0.17	0.27
42	0.09	0.13	0.07	0.10	0.11	0.17	0.09	0.13	0.24	0.36	0.18	0.29
43	0.10	0.15	0.08	0.11	0.13	0.19	0.11	0.14	0.26	0.38	0.19	0.30
44	0.12	0.17	0.09	0.13	0.15	0.22	0.12	0.16	0.27	0.40	0.20	0.32
45	0.13	0.20	0.11	0.15	0.17	0.25	0.14	0.19	0.28	0.43	0.21	0.35
46	0.15	0.23	0.12	0.17	0.20	0.29	0.16	0.22	0.31	0.47	0.24	0.38
47	0.18	0.26	0.14	0.20	0.23	0.33	0.19	0.25	0.35	0.51	0.26	0.42
48	0.21	0.30	0.17	0.23	0.27	0.39	0.22	0.29	0.38	0.56	0.29	0.44
49	0.24	0.35	0.19	0.26	0.31	0.45	0.25	0.34	0.43	0.60	0.33	0.47
50	0.28	0.41	0.22	0.31	0.36	0.51	0.29	0.39	0.46	0.65	0.35	0.50
51	0.33	0.49	0.27	0.37	0.43	0.61	0.35	0.47	0.51	0.71	0.38	0.55
52	0.40	0.59	0.32	0.44	0.52	0.74	0.42	0.55	0.56	0.77	0.42	0.61
53	0.48	0.70	0.39	0.52	0.62	0.88	0.50	0.66	0.61	0.85	0.46	0.68
54	0.58	0.84	0.47	0.63	0.74	1.05	0.60	0.78	0.67	0.95	0.51	0.76
55	0.69	1.01	0.56	0.75	0.88	1.24	0.72	0.94	0.74	1.06	0.57	0.85
56*	0.80	1.17	0.65	0.86	0.95	1.32	0.78	1.00	0.78	1.13	0.60	0.92
57*	0.92	1.34	0.75	0.99	1.02	1.43	0.82	1.06	0.84	1.22	0.65	0.99
58*	1.06	1.54	0.86	1.13	1.09	1.53	0.89	1.13	0.90	1.31	0.69	1.07
59*	1.22	1.76	0.98	1.28	1.17	1.65	0.95	1.21	0.98	1.41	0.74	1.15

*** 此為續保保費率 For Renewal Only**

摯誠定期壽險附加契約特級預支保額及免付保費保費率 (每 1,000 元保額)
Annual premium rate for Enhanced Advanced Payment & Waiver of Premium (EAPWP) for Wisdom Term Life Supplementary Contract (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.22	0.22	0.21	0.22	0.23	0.23	0.23	0.23	0.29	0.30	0.29	0.30
17	0.22	0.23	0.22	0.23	0.24	0.25	0.24	0.24	0.30	0.31	0.30	0.31
18	0.23	0.24	0.23	0.23	0.25	0.26	0.25	0.25	0.31	0.32	0.31	0.32
19	0.24	0.25	0.24	0.24	0.26	0.27	0.26	0.26	0.33	0.34	0.32	0.33
20	0.25	0.26	0.25	0.26	0.27	0.28	0.27	0.28	0.34	0.35	0.34	0.35
21	0.26	0.27	0.26	0.27	0.28	0.29	0.28	0.29	0.35	0.37	0.35	0.36
22	0.27	0.29	0.27	0.28	0.30	0.31	0.29	0.30	0.37	0.39	0.37	0.38
23	0.29	0.30	0.28	0.29	0.31	0.32	0.30	0.31	0.39	0.41	0.39	0.40
24	0.30	0.31	0.29	0.30	0.32	0.33	0.32	0.32	0.41	0.43	0.41	0.42
25	0.31	0.32	0.31	0.32	0.33	0.34	0.33	0.34	0.43	0.46	0.43	0.45
26	0.32	0.34	0.32	0.33	0.34	0.36	0.34	0.35	0.46	0.48	0.45	0.47
27	0.33	0.35	0.33	0.34	0.35	0.37	0.35	0.36	0.49	0.52	0.48	0.50
28	0.34	0.36	0.34	0.35	0.37	0.38	0.36	0.37	0.53	0.55	0.52	0.54
29	0.35	0.37	0.35	0.36	0.38	0.39	0.37	0.38	0.57	0.60	0.56	0.58
30	0.37	0.38	0.36	0.37	0.39	0.41	0.38	0.40	0.61	0.64	0.60	0.63
31	0.38	0.40	0.37	0.39	0.41	0.43	0.40	0.41	0.66	0.70	0.65	0.68
32	0.39	0.41	0.38	0.40	0.42	0.44	0.41	0.43	0.72	0.76	0.70	0.74
33	0.41	0.43	0.40	0.41	0.44	0.46	0.43	0.45	0.79	0.84	0.77	0.81
34	0.42	0.45	0.41	0.43	0.46	0.49	0.46	0.47	0.87	0.92	0.84	0.89
35	0.44	0.47	0.43	0.45	0.49	0.52	0.48	0.50	0.96	1.01	0.92	0.98
36	0.46	0.49	0.45	0.47	0.52	0.55	0.51	0.53	1.06	1.12	1.02	1.09
37	0.49	0.52	0.48	0.50	0.56	0.59	0.55	0.57	1.17	1.24	1.13	1.20
38	0.52	0.55	0.51	0.53	0.60	0.64	0.59	0.61	1.29	1.37	1.25	1.33
39	0.56	0.59	0.54	0.57	0.65	0.69	0.64	0.67	1.43	1.52	1.39	1.48
40	0.60	0.64	0.58	0.61	0.71	0.76	0.70	0.73	1.60	1.70	1.55	1.65
41	0.65	0.70	0.63	0.67	0.78	0.83	0.76	0.80	1.67	1.79	1.63	1.73
42	0.71	0.76	0.69	0.73	0.87	0.92	0.84	0.89	1.76	1.89	1.71	1.81
43	0.78	0.84	0.76	0.80	0.96	1.03	0.93	0.98	1.86	1.98	1.81	1.91
44	0.86	0.93	0.84	0.88	1.07	1.15	1.04	1.10	1.95	2.09	1.90	2.02
45	0.95	1.03	0.93	0.98	1.20	1.28	1.16	1.23	2.06	2.22	2.01	2.13
46	1.06	1.16	1.03	1.10	1.34	1.44	1.30	1.38	2.18	2.35	2.13	2.26
47	1.19	1.29	1.15	1.23	1.51	1.62	1.46	1.55	2.33	2.51	2.26	2.40
48	1.34	1.46	1.29	1.38	1.70	1.83	1.64	1.74	2.47	2.66	2.40	2.55
49	1.50	1.64	1.45	1.55	1.91	2.06	1.84	1.96	2.63	2.81	2.57	2.71
50	1.69	1.85	1.63	1.75	2.15	2.32	2.07	2.20	2.78	2.98	2.73	2.89
51	1.97	2.16	1.90	2.03	2.51	2.71	2.41	2.57	3.05	3.27	2.98	3.17
52	2.29	2.52	2.21	2.37	2.92	3.16	2.80	2.99	3.36	3.60	3.24	3.47
53	2.68	2.95	2.58	2.77	3.40	3.68	3.27	3.49	3.71	3.98	3.53	3.81
54	3.13	3.46	3.02	3.24	3.97	4.30	3.81	4.05	4.08	4.39	3.87	4.18
55	3.66	4.05	3.52	3.79	4.63	5.02	4.44	4.73	4.47	4.83	4.23	4.60
56*	4.11	4.56	3.95	4.26	4.90	5.32	4.69	5.01	4.71	5.10	4.48	4.86
57*	4.62	5.13	4.43	4.78	5.19	5.64	4.96	5.30	4.96	5.40	4.73	5.14
58*	5.17	5.77	4.96	5.35	5.49	5.98	5.24	5.61	5.24	5.71	4.99	5.43
59*	5.79	6.47	5.54	5.98	5.81	6.33	5.55	5.92	5.52	6.03	5.27	5.74

*** 此為續保保費率 For Renewal Only**

尊誠定期壽險附加契約 (標準級別) 特級預支保額及免付保費保費率 (每 1,000 元保額)
Annual premium rate for Enhanced Advanced Payment & Waiver of Premium (EAPWP) for Expert Term Life Supplementary Contract (Standard Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.21	0.22	0.21	0.22	0.23	0.23	0.22	0.23	0.29	0.30	0.28	0.29
17	0.22	0.23	0.22	0.22	0.24	0.24	0.23	0.24	0.30	0.31	0.29	0.31
18	0.23	0.24	0.23	0.23	0.25	0.25	0.24	0.25	0.31	0.32	0.31	0.32
19	0.24	0.25	0.24	0.24	0.26	0.27	0.26	0.26	0.32	0.33	0.32	0.33
20	0.25	0.26	0.25	0.25	0.27	0.28	0.27	0.27	0.34	0.35	0.33	0.34
21	0.26	0.27	0.26	0.26	0.28	0.29	0.28	0.28	0.35	0.37	0.35	0.36
22	0.27	0.28	0.27	0.28	0.29	0.30	0.29	0.30	0.37	0.38	0.36	0.38
23	0.28	0.29	0.28	0.29	0.31	0.32	0.30	0.31	0.39	0.40	0.38	0.40
24	0.30	0.31	0.29	0.30	0.32	0.33	0.31	0.32	0.41	0.43	0.40	0.42
25	0.31	0.32	0.30	0.31	0.33	0.34	0.32	0.33	0.43	0.45	0.42	0.44
26	0.32	0.33	0.31	0.32	0.34	0.35	0.33	0.34	0.46	0.48	0.45	0.47
27	0.33	0.34	0.33	0.33	0.35	0.36	0.34	0.35	0.49	0.51	0.48	0.50
28	0.34	0.35	0.34	0.34	0.36	0.38	0.36	0.37	0.52	0.55	0.51	0.53
29	0.35	0.37	0.35	0.36	0.37	0.39	0.37	0.38	0.56	0.59	0.55	0.57
30	0.36	0.38	0.36	0.37	0.39	0.40	0.38	0.39	0.60	0.64	0.59	0.62
31	0.37	0.39	0.37	0.38	0.40	0.42	0.39	0.41	0.66	0.69	0.64	0.67
32	0.39	0.41	0.38	0.39	0.42	0.44	0.41	0.42	0.71	0.75	0.69	0.73
33	0.40	0.42	0.39	0.41	0.44	0.46	0.43	0.44	0.78	0.82	0.76	0.80
34	0.42	0.44	0.41	0.42	0.46	0.48	0.45	0.46	0.85	0.90	0.83	0.87
35	0.44	0.46	0.43	0.44	0.48	0.51	0.47	0.49	0.94	0.99	0.91	0.96
36	0.46	0.48	0.45	0.46	0.51	0.54	0.50	0.52	1.03	1.10	1.00	1.07
37	0.48	0.51	0.47	0.49	0.55	0.58	0.54	0.56	1.15	1.21	1.11	1.18
38	0.51	0.54	0.50	0.52	0.59	0.63	0.58	0.60	1.27	1.35	1.23	1.31
39	0.55	0.58	0.54	0.56	0.64	0.68	0.63	0.65	1.41	1.50	1.37	1.46
40	0.59	0.63	0.58	0.60	0.70	0.74	0.68	0.71	1.57	1.67	1.52	1.62
41	0.64	0.68	0.63	0.65	0.77	0.82	0.75	0.78	1.65	1.76	1.59	1.70
42	0.70	0.75	0.68	0.71	0.85	0.90	0.83	0.86	1.74	1.86	1.67	1.79
43	0.77	0.82	0.75	0.78	0.94	1.01	0.92	0.96	1.83	1.95	1.77	1.89
44	0.85	0.91	0.83	0.87	1.05	1.12	1.02	1.07	1.93	2.06	1.86	1.99
45	0.94	1.01	0.92	0.96	1.17	1.25	1.14	1.19	2.03	2.18	1.96	2.10
46	1.05	1.13	1.02	1.07	1.32	1.41	1.28	1.34	2.16	2.32	2.08	2.24
47	1.18	1.27	1.14	1.20	1.48	1.59	1.43	1.50	2.29	2.47	2.21	2.37
48	1.32	1.42	1.28	1.34	1.66	1.78	1.61	1.69	2.44	2.62	2.35	2.51
49	1.48	1.60	1.43	1.51	1.87	2.01	1.81	1.90	2.60	2.78	2.50	2.65
50	1.66	1.80	1.61	1.70	2.10	2.26	2.03	2.14	2.75	2.94	2.64	2.80
51	1.94	2.11	1.88	1.98	2.44	2.63	2.36	2.48	3.01	3.22	2.88	3.06
52	2.26	2.46	2.19	2.31	2.85	3.08	2.75	2.89	3.29	3.52	3.15	3.36
53	2.64	2.88	2.55	2.69	3.32	3.59	3.20	3.36	3.60	3.86	3.45	3.68
54	3.08	3.37	2.98	3.14	3.86	4.19	3.73	3.92	3.95	4.24	3.79	4.05
55	3.61	3.94	3.48	3.67	4.50	4.88	4.34	4.56	4.34	4.68	4.16	4.47
56*	4.05	4.44	3.90	4.12	4.76	5.16	4.59	4.82	4.58	4.96	4.40	4.74
57*	4.54	4.99	4.37	4.62	5.04	5.48	4.85	5.10	4.85	5.25	4.64	5.02
58*	5.09	5.60	4.89	5.17	5.34	5.81	5.13	5.39	5.13	5.57	4.91	5.32
59*	5.70	6.27	5.46	5.77	5.64	6.15	5.42	5.70	5.43	5.90	5.18	5.64

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尊誠定期壽險附加契約 (尊尚級別) 特級預支保額及免付保費保費率 (每 1,000 元保額)
Annual premium rate for Enhanced Advanced Payment & Waiver of Premium (EAPWP) for Expert Term Life Supplementary Contract (Preferred Class) (per $1,000 sum assured)

(美元 US$ / 港幣 HK$)

年齡 Age	每年續保 Yearly Renewal				每 5 年續保 5 Year Renewal				每 20 年續保 20 Year Renewal			
	男 Male		女 Female		男 Male		女 Female		男 Male		女 Female	
	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S	非吸煙 NS	吸煙 S
16	0.21	0.22	0.21	0.21	0.23	0.23	0.22	0.23	0.29	0.29	0.28	0.29
17	0.22	0.22	0.22	0.22	0.23	0.24	0.23	0.24	0.30	0.31	0.29	0.30
18	0.23	0.23	0.23	0.23	0.25	0.25	0.24	0.25	0.31	0.32	0.30	0.31
19	0.24	0.24	0.24	0.24	0.26	0.26	0.25	0.26	0.32	0.33	0.32	0.33
20	0.25	0.26	0.25	0.25	0.27	0.28	0.27	0.27	0.33	0.35	0.33	0.34
21	0.26	0.27	0.26	0.26	0.28	0.29	0.28	0.28	0.35	0.36	0.34	0.36
22	0.27	0.28	0.27	0.27	0.29	0.30	0.29	0.29	0.37	0.38	0.36	0.37
23	0.28	0.29	0.28	0.28	0.30	0.31	0.30	0.31	0.38	0.40	0.38	0.39
24	0.29	0.30	0.29	0.30	0.31	0.32	0.31	0.32	0.40	0.42	0.40	0.41
25	0.30	0.32	0.30	0.31	0.32	0.34	0.32	0.33	0.43	0.44	0.42	0.44
26	0.32	0.33	0.31	0.32	0.34	0.35	0.33	0.34	0.45	0.47	0.44	0.46
27	0.33	0.34	0.32	0.33	0.35	0.36	0.34	0.35	0.48	0.50	0.47	0.49
28	0.34	0.35	0.33	0.34	0.36	0.37	0.35	0.36	0.51	0.54	0.50	0.53
29	0.35	0.36	0.34	0.35	0.37	0.38	0.36	0.37	0.55	0.58	0.54	0.56
30	0.36	0.37	0.35	0.36	0.38	0.40	0.38	0.39	0.60	0.63	0.58	0.61
31	0.37	0.39	0.37	0.38	0.40	0.41	0.39	0.40	0.65	0.68	0.63	0.66
32	0.38	0.40	0.38	0.39	0.41	0.43	0.41	0.42	0.70	0.74	0.68	0.72
33	0.40	0.42	0.39	0.40	0.43	0.45	0.42	0.44	0.77	0.81	0.75	0.78
34	0.41	0.43	0.41	0.42	0.45	0.47	0.44	0.46	0.84	0.89	0.82	0.86
35	0.43	0.45	0.42	0.44	0.48	0.50	0.47	0.48	0.92	0.98	0.90	0.95
36	0.45	0.48	0.44	0.46	0.51	0.53	0.50	0.51	1.02	1.08	0.99	1.05
37	0.48	0.50	0.47	0.48	0.54	0.57	0.53	0.55	1.13	1.19	1.10	1.16
38	0.51	0.53	0.50	0.51	0.58	0.62	0.57	0.59	1.25	1.33	1.22	1.29
39	0.54	0.57	0.53	0.55	0.63	0.67	0.62	0.64	1.39	1.47	1.35	1.43
40	0.58	0.62	0.57	0.59	0.69	0.73	0.68	0.70	1.55	1.64	1.50	1.59
41	0.63	0.67	0.62	0.64	0.76	0.80	0.74	0.77	1.63	1.73	1.57	1.67
42	0.69	0.73	0.67	0.70	0.84	0.89	0.82	0.85	1.71	1.83	1.65	1.76
43	0.76	0.81	0.74	0.77	0.93	0.99	0.90	0.94	1.80	1.92	1.74	1.85
44	0.84	0.89	0.81	0.85	1.03	1.10	1.01	1.05	1.90	2.02	1.83	1.95
45	0.93	0.99	0.90	0.94	1.15	1.23	1.12	1.17	2.00	2.14	1.93	2.06
46	1.03	1.11	1.01	1.05	1.29	1.38	1.26	1.31	2.12	2.27	2.05	2.19
47	1.16	1.24	1.12	1.18	1.45	1.55	1.41	1.47	2.25	2.41	2.17	2.32
48	1.30	1.39	1.26	1.32	1.63	1.75	1.58	1.65	2.40	2.56	2.31	2.45
49	1.45	1.57	1.41	1.48	1.83	1.97	1.78	1.86	2.55	2.72	2.45	2.59
50	1.64	1.77	1.58	1.66	2.06	2.21	1.99	2.09	2.70	2.88	2.59	2.74
51	1.90	2.06	1.84	1.94	2.40	2.57	2.32	2.43	2.95	3.15	2.83	3.00
52	2.22	2.40	2.14	2.26	2.79	3.01	2.69	2.83	3.23	3.44	3.10	3.28
53	2.59	2.81	2.50	2.63	3.25	3.51	3.13	3.29	3.54	3.78	3.39	3.60
54	3.02	3.29	2.91	3.07	3.78	4.09	3.65	3.83	3.88	4.15	3.72	3.96
55	3.53	3.85	3.40	3.59	4.40	4.76	4.25	4.46	4.26	4.58	4.09	4.37
56*	3.97	4.33	3.82	4.03	4.66	5.03	4.49	4.71	4.50	4.85	4.32	4.63
57*	4.45	4.86	4.27	4.51	4.94	5.35	4.74	4.98	4.75	5.13	4.56	4.90
58*	4.98	5.46	4.78	5.04	5.22	5.66	5.01	5.26	5.03	5.44	4.82	5.19
59*	5.57	6.11	5.33	5.63	5.52	6.00	5.30	5.56	5.32	5.76	5.09	5.50

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'AIA', 'the Company', 'we' or 'our' as used herein (including all appendices) refers to AIA International Limited (Incorporated in Bermuda with limited liability).

This launch pack is for reference only. Please refer to the Policy Contract for the definitions of capitalized terms, and the exact and complete terms and conditions of coverage.

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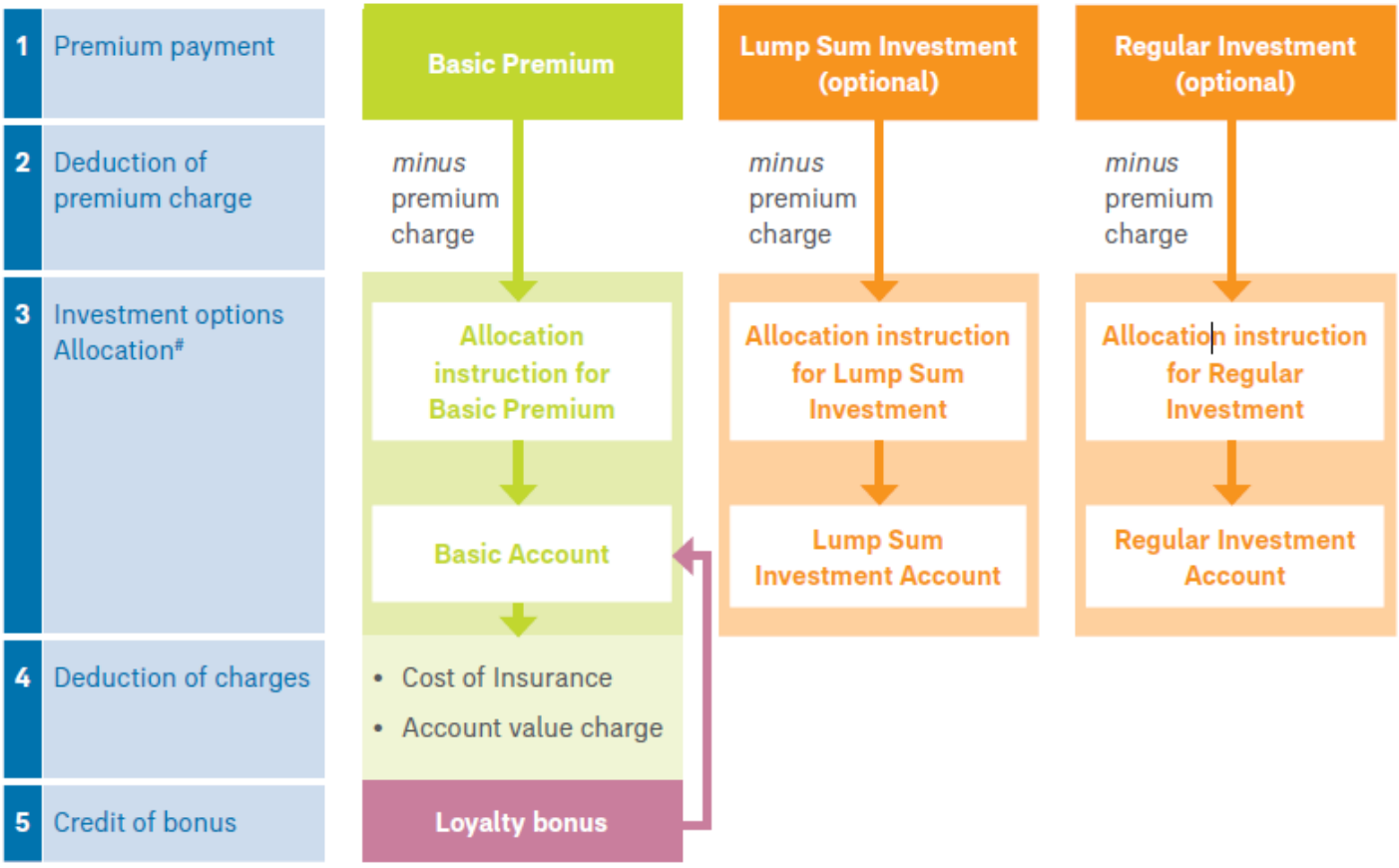
I. Target Customers

Affordable premium for protection and investment	• Applicable to customers looking for life protection with affordable premiums and would like to accumulate wealth through long-term investment.
Supplementary benefits with flexibility	• Customers wish to attach different supplementary benefits with extra premium, and enjoy comprehensive coverage ranging from medical, critical illness, accidents, disability and term life.
Widen the investment horizons	• Customers wish to widen their investment horizon, and access to the global markets, emerging markets and bond markets.
Receiving cash dividends	• Those who choose to invest in Investment Options (Cash Distribution) to aim for receiving monthly dividend (if any) but not relying on the non-guaranteed cash dividend as their main or only source of income.

II. Product Structure

U-Select is an investment-linked assurance scheme combining life insurance coverage and investment. The following diagram describes how the product works:



Underlying fund charges are reflected in the Offer Price of the respective Investment Options.

III. Key Selling Points

1) Investment with flexibility

Apart from the Basic Premium, and depending on the financial needs, customers can increase their investment and capture investment opportunities through additional lump sum investment of at least US$100 or HK$800 and /or through regular investment (annual regular investment should be at least US$100 or HK$800), new policy application is not required. Customers may also partially withdraw the account value. In times of financial difficulties, customers may also apply for premium holiday, to better manage the financial needs and make funding allocation easier.

2) Tailored death benefit

Customers may decide on the amount of life insurance coverage in need by specifying the Face Amount (subject to minimum amount requirements of US$50,000 or HK$375,000).

In the unfortunate event of death of the life insured, we will pay the beneficiary the Total Account Value plus the higher of:

(a) Face Amount; and

(b) 5% x Total Account Value

If the insured fails to survive 180 days from the date of birth, the death benefit payable will be reduced to the Total Account Value plus the higher of (a) 20% of the Face Amount; and (b) 5% of the Total Account Value.

3) Loyalty bonus – boosting the long-term account value

Provided that the Policy is in force on the 20th Policy Anniversary and policyholder has paid the Basic Premium for at least 120 policy months (whether consecutive or non-consecutive) within the first 20 Policy Years, customers will be entitled to receive a one-off loyalty bonus for which the maximum is equal to the amount of Basic Premium paid in the 1st Policy Year. AIA will also offer campaign for loyalty bonus from time to time.

Loyalty bonus will be calculated as follow:

$$\text{Loyalty Bonus} = \frac{\text{Number of months with Basic Premium paid in the first 20 Policy Years}^{\wedge}}{240} \times \text{Lowest annualised Basic Premium in the first 20 Policy Years}$$

^ The Basic Premium must have been paid for at least 120 policy months, otherwise the loyalty bonus will not be paid.

4) Supplementary benefits with flexibility

To enjoy comprehensive coverage ranging from medical, critical illness, accidents, disability and term life, customers can choose from more than 40 supplementary benefits with extra premiums. In particular, there are unit deducting riders, Cheerful Term and Cheerful Prime Care Pro, which are specially designed for U-Select. The cost of insurance of these supplementary riders will be paid through redemption of units from the account of basic plan.

5) Investment options

U-Select provides a wide range of investment options, customers can invest in different markets, investment strategies, risks and asset classes through different investment options. Among those there are a range of investment options that may distribute cash dividend. Investment options that may distribute dividends (i.e. Investment Options (Cash Distribution)) cover investment choices from different categories, including equity, bonds, and multi-assets. Monthly dividend (if any) will be made without withdrawal charge. Currently, banking fee for autopay is waived.

For details about the minimum investment amount restriction of investing in Investment Options (Cash Distribution), please refer to section **VII. Product Information - C. Product Particulars**.

6) Convertible to other policy

Conversion to other policy can be made according to the changing needs of customers, such as converting to whole life insurance plan or critical illness protection (applicable to U-Select policy with supplementary contract that provide critical illness benefits), meeting the needs of customers at all times. For details and requirements in conversion, please refer to section **IV. Conversion of U-Select and Riders to Other Policies**.

IV. Conversion of U-Select and Riders to Other Policies

Original Coverage	Convert to	Points to note
U-Select and term rider (include Cheerful Term) [1]	Whole life plan	Follow existing rule
U-Select and Cheerful Prime Care Pro The benefit of Cheerful Prime Care Pro is advancement of Face Amount; hence, the conversion must be taken place together with the Basic Plan or Cheerful Term.	Prime Care Pro 2	• Customer can convert to Prime Care Pro 2 through **simplified underwriting**, details please refer to Memo A181168 • The age of the insured must be less than 70 when exercising the conversion rights • Conversion is available to an insured with Medical Rating of D or below; and Flat rating below 7.5/M • This conversion rights can only be exercised after the policy has been in-force for two years
	Executive Care Pro 2, Multiple Care Pro 2 & Smart Care Pro	• Follow existing rule • Client has to acknowledge that the number of critical illness covered will be reduced；and • There will be 90 days waiting period on male cancer for Executive Care Pro 2, Multiple Care Pro 2 and Smart Care Pro.
Term Rider (including Critical Illness)	Prime Care Pro 2	• Follow existing rule • Since PCP2 provides plan 100 only，SCIP Pro or other Critical Illness term products with plan 80 will need to follow normal underwriting (including medical and financial underwriting) in order to be converted into PCP2 • For new covered illnesses and limits: o 90 days of waiting period applies o All pre-existing condition before the effective date of the PCP2 policy will not be covered • Please refer to Memo A160343 for details
	Executive Care Pro 2, Multiple Care Pro 2 & Smart Care Pro	Follow existing rule

1 Regarding conversion details of U-Select and Cheerful Term, please refer to section **VII. Production Information - I. POS Guildelines**.

V. Commission

	Premium Payment Year	Commission
Basic Premium	1	50%
	2	10%
	3 to 6	8.5%
	7 to 30	0.25%
	11 or after	0.3%/12 (per month) of Basic Account Value
Regular Investment and Lump Sum Investment	All policy years	2.7%

Remarks: Commission is not applicable to Cheerful Term

VI. Region

- Hong Kong and Macau
- PRC nationals applying for the policy in Hong Kong or Macau via qualified agents, terms and conditions for PRC nationals in Hong Kong and Macau must be complied with.

VII. Product Information

Product Name	U-Select (「您想」投資連繫壽險計劃)			
Region	Hong Kong and Macau			
Launch Date	1 January 2015（Hong Kong） 2 February 2015（Macau） 16 May 2019 (Introduce the Investment Options (Cash Distribution) and enhance the customer suitability assessment) (for Hong Kong and Macau)			
Plan Code	Basic/ Riders	Smoker (S)/ Non-Smoker (NS)	Plan Code	Short Name
	Hong Kong Region			
	U-Select	NS	D76P0P	PALPKNNP
	U-Select	S	D76Q0P	PALPLSNP
	Macau Region			
	U-Select	NS	D76P0N	PALPKNNN
	U-Select	S	D76Q0N	PALPLSNN
	Riders			
	CIR Pro attaching to U-Select	NS	88KR0N	CALP1NNN
	CIR Pro attaching to U-Select	S	88KS0N	CALP1SNN
	CIR Pro attaching to Cheerful Term	NS	88KV0N	CALPTNNN
	CIR Pro attaching to Cheerful Term	S	88KW0N	CALPTSNN
	Unit Deducting Riders			
	Cheerful Term	NS	577P05	TOLAYNN5
	Cheerful Term	S	577Q05	TOLAYSN5
	Cheerful Prime Care Pro on Basic	NS	88KH0N	CALUGNNN
	Cheerful Prime Care Pro on Basic	S	88KI0N	CALUGSNN
	Cheerful Prime Care Pro on Term	NS	88KP0N	CALUYNNN
	Cheerful Prime Care Pro on Term	S	88KQ0N	CALUYSNN
Policy Number Prefix			Only applicable to PRC nationals applying for Policy in Hong Kong or Macau	
	Hong Kong	B02xxxxxxx B72xxxxxxx	G13000000X - G13029999X G16000000X - G16029999X G19000000X - G19029999X	
	Macau	B490xxxxxx	G42300000X - G42329999X	

A. Benefits

1. Death benefit	Total Account Value + the higher of: (a) Face Amount; and (b) 5% x Total Account Value <u>Juvenile Lien</u> If the insured fails to survive 180 days from the date of birth, the death benefit payable will be reduced to the Total Account Value plus the higher of (a) 20% of the Face Amount; and (b) 5% of the Total Account Value. The supplementary contract sum assured for the purpose of calculating the death benefit of any supplementary contract will also be reduced to 20% of the supplementary contract sum assured.
2. Cost of Insurance	YRT
3. Surrender Benefit	Surrender Value = Total Account Value (There is no surrender charge)
4. Loyalty Bonus	Provided that the Policy is in force on the 20th Policy Anniversary and policyholder has paid the Basic Premium for at least 120 policy months (whether consecutive or non-consecutive) within the first 20 Policy Years, he/she will be entitled to receive a one-off loyalty bonus for which the maximum is equal to the amount of Basic Premium paid in the 1st Policy Year. The loyalty bonus will be credited by way of Units allocated to the Basic Account. The loyalty bonus will be reduced if premium holiday has been exercised or the Basic Premium has been reduced in the first 20 Policy Years. In the event that a premium holiday has been exercised, the loyalty bonus will be adjusted in proportion to the number of months of Basic Premium payments made during the first 20 Policy Years. If the Basic Premium has been reduced (e.g. due to reduction of Face Amount of the Basic Policy) in the first 20 Policy Years, the loyalty bonus will be based on the lowest reduced annualised Basic Premium in the first 20 Policy Years. AIA will also offer campaign for loyalty bonus from time to time. $$\textbf{Loyalty Bonus} = \frac{\textbf{Number of months with Basic Premium paid in the first 20 Policy Years}^{\wedge}}{\textbf{240}} \times \textbf{Lowest annualised Basic Premium in the first 20 Policy Years}$$ ^ The Basic Premium must have been paid for at least 120 policy months, otherwise the loyalty bonus will not be paid. The loyalty bonus will be credited to the Basic Account by allocating Units in proportion to the latest allocation instructions at the Offer Price on the next appropriate Valuation Day after the 20th Policy Anniversary. The loyalty bonus forms part of the Basic Account Value and is subject to fees and charges of the policy applicable to the Basic Account. In the event that the Policy is terminated due to death of the insured and there is any loyalty bonus entitled that has not been credited to the Basic Account, the policyholder will still receive the loyalty bonus.

5. Conditional 10-year No Lapse Privilege	In case of poor performance of the investment options selected, the Total Account Value may fall significantly. With the conditional 10-year no lapse privilege, the Basic Policy and the Unit Deducting Supplementary Contracts (if any) shall guarantee to remain in force in the first 10 Policy Years even if the Total Account Value is insufficient to cover the COI and the account value charge of the Basic Account, provided that the following conditions are met in the first 10 Policy Years: (i) no premium holidays have been exercised; (ii) no partial withdrawals have been made from the Basic Account; and (iii) policy has not been lapsed and reinstated before. However, once the conditional 10-year no lapse privilege expires at the 10th Policy Anniversary or terminates (when fail to satisfy either of the above conditions), the conditional 10-year no lapse privilege will cease permanently. When the conditional 10-year no lapse privilege has ceased and the Total Account Value is insufficient to cover the COI and account value charge, the Policy will Lapse if policyholder do not make sufficient payment of premiums to increase the Total Account Value so as to pay the monthly fees and charges due. Please note that the conditional 10-year no lapse privilege is not applicable to reinstated policies.

B. Premiums

1. Basic Premiums

Basic Premium is the premium of the Basic Policy which pays regularly while the Policy is in force. The premium amount of Basic Policy is subject to the Face Amount selected, insured's Issue Age, gender, smoking status and class of risk.

Basic Premium is subject to premium charge in the first 6 Premium Payment Years. After deducting the premium charge from each Basic Premium received, the remainder shall be used to subscribe Units in accordance with customer's selection of investment option(s) at the relevant Offer Price on the next appropriate Valuation Day following the day of our receipt of such Basic Premium. Such Units will be notionally allocated to the Basic Account. Investment Options (Cash Distribution) are not available for selection through allocation of Basic Premium. For the details of the premium charge, please refer to **D. Fees and Charges**.

2. Regular Investment

- Regular Investment is optional.
- Can be increased or decreased at any time (subject to minimum amount requirement).
- After deduction of the premium charges from each Regular Investment, the remainder shall be used to subscribe Units in accordance with customer's selection of investment option(s) at the relevant Offer Price on the next appropriate Valuation Day following the day of our receipt of such premium. Such Units shall be notionally allocated to the Regular Investment Account. For the details of the premium charge, please refer to **D. Fees and Charges**.
- The minimum amount of Regular Investment for dealing of an Investment Option is currently set as follows:

Payment Mode	**Min Regular Investment (US$/ HK$)***
Annual	100 / 800
Semi-Annual	50 / 400
Quarterly	25 / 200
Monthly	8.33 / 66.64

*Actual amount may subject to rounding difference.

- For dealing of an Investment Option (Cash Distribution), the minimum amount of Regular Investment is as follows:

Payment Mode	**Min Regular Investment (US$/ HK$)**
Annual	24,000 / 192,000
Semi-Annual	12,000 / 96,000
Quarterly	6,000 / 48,000
Monthly	2,000 / 16,000

Please refer to **F. Introduce the Investment Options (Cash Distribution)** for more details of the Investment Options (Cash Distribution).

Note: Please refer to the latest requirements before any new application / change in Regular Investment.

3. Lump Sum Investment	● Lump Sum Investment is optional. ● May be contributed at any time while the policy is in force. ● The minimum amount of each Lump Sum Investment is currently set as US$100/ HK$800. ● For dealing of an Investment Option (Cash Distribution), the minimum amount of Lump Sum Investment is US$2,000 or HK$16,000. For the details of the Investment Options (Cash Distribution), please refer to **F. Introduce the Investment Options (Cash Distribution)**. ● After deduction of the premium charges, the remainder shall be used to subscribe Units in accordance with customer's selection of investment option(s). For the details of the premium charge, please refer to **D. Fees and Charges**. ● Only Bankdrafts and personal cheques will be accepted for the payment of Lump Sum Investment. Bankdrafts / personal cheques should be accompanied by "Request for Investment-Linked Assurance Scheme (ILAS) Services (For Cheerful Life/ U-Select)" stating the payment is Lump Sum Investment. ● When paying a Lump Sum Investment during premium holiday, we will: (i) deduct from the Lump Sum Investment an amount equal to Basic Premium and premium of Unit Deducting Supplementary Contracts of the selected payment mode to pay one modal Basic Premium; thereafter (ii) apply the applicable premium charges on the Basic Premium, premium of Unit Deducting Supplementary Contracts and any remaining Lump Sum Investment respectively; and then (iii) use the net premiums to purchase notional Units at the Offer Price on the next appropriate Valuation Day. Such Units will be allocated to the Basic Account and Lump Sum Investment Account respectively. Note: Please refer to the latest requirements before any new application Lump Sum Investment.
4. Non-Smoker Discount	Not applicable
5. AIA Vitality Discount	Not applicable
6. Size Adjustment	Not applicable

C. Product Particulars

1. Issue Age	Insured: 15 days to 70 Policy Owner: 18 to 70
2. Premium Structure	• Basic Premium • Regular Investment (optional) • Lump Sum Investment (optional)
3. Payment Mode	Annual/ Semi-annual/ Quarterly/ Monthly
4. Minimum Face Amount	US$50,000/ HK$375,000
5. Premium Payment Term	Whole life
6. Currency	US$ / HK$
7. Product Type	Investment-linked Assurance Scheme
8. Benefit/ Policy Term	Whole life
9. Premium Holiday	To give customers more flexibility, customer can temporarily suspend paying Basic Premium and Regular Investment (if applicable) by applying for a premium holiday from the 3rd Policy Year onwards as long as the Total Account Value is sufficient to cover: ● COI for the Basic Policy and Unit Deducting Supplementary Contracts (if any); ● Account value charge of the Basic Account; and ● Premiums of Supplementary Contracts (if any) During premium holiday, COI for the Basic Policy and Unit Deducting Supplementary Contracts (if any) and account value charge of the Basic Account will continue to be deducted from the Basic Account monthly while the Policy is in force. The premiums of Supplementary Contracts (if any) will be deducted from the Basic Account following the payment mode of the Policy. When the Basic Account is insufficient to pay for the COI, account value charge or premiums of Supplementary Contracts (if any), the outstanding amounts will be deducted from the Regular Investment Account followed by Lump Sum Investment Account. Hence, the Total Account Value will be significantly reduced and this may therefore lead to a reduction in the death benefit and loyalty bonus. Furthermore, if the Total Account Value is insufficient to cover such fees and charges, the Policy will Lapse and the customer will lose all the investments. Once premium holiday has been exercised, the conditional 10-year no lapse privilege will cease and will no longer be applicable regardless of subsequent resumption of premium payment or reinstatement. In addition, grace period will not be applicable during premium holiday but will be resumed upon subsequent resumption of premium payment. During premium holiday, payment(s) to both Basic Premium and Regular Investment are suspended while at the same time, we will not accept a Lump Sum Investment which is lower than the Basic Premium of the selected payment mode. When paying a Lump Sum Investment during premium holiday, we will: (i) deduct from the Lump Sum Investment an amount equal to Basic Premium and premium of Unit Deducting Supplementary Contracts of the selected payment mode to pay one modal Basic Premium; thereafter (ii) apply the applicable premium charges on the Basic Premium, premium of Unit Deducting Supplementary Contracts and any remaining Lump Sum Investment respectively; and then (iii) use the net premiums to purchase notional Units at the Offer Price on the next appropriate Valuation Day. Such Units will be allocated to the Basic Account and Lump Sum Investment Account respectively.

Customer may resume payment of Basic Premium, premium of Unit Deducting Supplementary Contracts and Regular Investment at any time. Please note that the premium charges of Basic Premium and premium of Unit Deducting Supplementary Contracts are based on the Premium Payment Year, not the Policy Year. When customer takes premium holiday, the Premium Payment Year will freeze until resume paying Basic Premium and premium of Unit Deducting Supplementary Contracts. Hence the Premium Payment Year will be different from the Policy Year. It means when the customer resumes paying Basic Premium and premium of Unit Deducting Supplementary Contracts, it may still be subject to premium charges if the Premium Payment Year is still within the first 6 Premium Payment Years.

Illustration of Policy Year and Premium Payment Year

Ms. Lee purchased U-Select, with Policy Date on 1 January, 2015 and chose to pay in monthly mode. She continued to pay until 1 March, 2018 and decided to take premium holiday afterwards. On 1 January, 2021, she resumed premium payment. The premium payment is still subject to premium charge. The Policy Year and Premium Payment Year are summarized as follows:

	Policy Year	Premium Payment Year
1 January 2015	1	1
1 March 2018	4 (3rd month in the 4th Policy Year)	4 (3rd month in the 4th Policy Year)
1 April 2018 to 31 December 2020	Premium Holiday	
1 January 2021	7 (1st month in the 7th Policy Year)	4 (4th month in the 4th Premium Payment Year)

The above example is hypothetical and for illustrative purposes only.

10. Partial Withdrawal	Customers can make a partial withdrawal request by indicating the number of Units (not the amount to be withdrawn) of investment option(s) they want to withdraw. After the partial withdrawal request was approved, the withdrawal amount will be calculated by multiplying the requested number of Units of investment option(s) to be redeemed by the Bid Price on the next appropriate Valuation Day. If the selected investment option(s) is/are present in more than one sub-account, the Units requested in the partial withdrawal request shall be drawn in the following order: First: Lump Sum Investment Account (if any); Next: Regular Investment Account (if any); Last: Basic Account. The minimum withdrawal amount is US$100 or HK$800 and the minimum remaining Total Account Value immediately after the payment of the withdrawn amount is US$500 or HK$4,000. If the Total Account Value immediately after the payment of the withdrawn amount falls below such minimum, customers can either cancel the partial withdrawal request or withdraw the Total Account Value by surrendering the Policy. **Please note that once the partial withdrawal has been made from the Basic Account, the customers will no longer enjoy the conditional 10-year no lapse privilege.** **After withdrawal, the Total Account Value will be reduced and this may therefore lead to a reduction in the death benefit. If the remaining Total Account Value is insufficient to pay the policy fees and charges and any premiums required to be paid under the Supplementary Contracts (if any), the Policy will Lapse.** Payment of the withdrawal amount will normally be made within one month from the date of approval of the withdrawal request.
11. Auto-Rebalancing	Not applicable
12. FlexiMoney Account	Not applicable

13. Investment Option Requirement

Depending on the risk tolerance level and investment strategies of the customers, we will allocate the net premium in one or a combination of investment options in accordance with customers' instructions in terms of percentages. Customers can assign different combinations of investment options for the Basic Premium, Lump Sum Investment and Regular Investment. For each allocation instruction:

(i) the percentage allocated to each selected Investment Option must be in integer and at least 10% in each selected Investment Option;
(ii) the total of all the premium allocation percentages must be 100%;
(iii) customers may choose up to 10 Investment Options; and
(iv) if an Investment Option (Cash Distribution) is selected for Lump Sum Investment and / or Regular Investment, the minimum amount for Lump Sum Investment is US$2,000 or HK$16,000; and the minimum amount for Regular Investment is as follows:

Payment Mode	**Min Regular Investment (US$/ HK$)**
Annual	24,000 / 192,000
Semi-Annual	12,000 / 96,000
Quarterly	6,000 / 48,000
Monthly	2,000 / 16,000

If customers need to change the investment strategy, customer may switch the Units in their Account. Switching for Investment Options should be at least US$100 or HK$800 per transaction. Switching into an Investment Option (Cash Distribution) is subject to a minimum investment amount of US$2,000 or HK$16,000 per transaction.

Switching out from an Investment Option (Cash Distribution) should be at least US$100 or HK$800 per transaction. There is no switching fee.

Remark: Investment Options (Cash Distribution) are not available for selection through allocation of Basic Premium.

14. Unit Deducting Supplementary Contract	Unit Deducting Supplementary Contracts Unit Deducting Supplementary Contracts are specially designed for U-Select. After deduction of the premium charges, the remaining premium shall be used to subscribe Units and notionally allocated to the Basic Account. The Cost of Insurance is then paid through redemption of Units from the Account. There are 3 different Unit Deducting Supplementary Contracts for U-Select. • Cheerful Term – please refer to below descriptions • Cheerful Prime Care Pro (on Basic) • Cheerful Prime Care Pro (on Term) Cheerful Term A term rider is offered to U-Select (as well as Cheerful Life). It is paid through the deduction of COI. The COI is waived for the first policy year of the basic policy and it will be deducted monthly from the Total Account Value automatically starting from the second policy year of the Basic Policy. • Issue Age: Same as the Basic Policy • Benefit / Policy Term: Same as the Basic Policy • Minimum face amount: US$10,000 / HK$75,000 • Maximum face amount: 1) Cheerful Term face amount cannot be greater than 100% of the face amount of the Basic Policy 2) Cheerful Term + TR + ECIR Pro+ SCIR Pro face amounts must not be greater than 5 times the face amount of U-Select • Face amount of Cheerful Term will be calculated as Total Non-medical Limit • The COI rate table for Cheerful Term is same as that of the Basic Policy (please refer to **Q. Standard Premium Rate Tables**). The COI will be deducted from the Basic Account Value. Should that be not enough, the COI will be deducted from the Regular Investment Account followed by Lump Sum Investment Account • Can be converted to other non-investment-linked life insurance plan at anytime before the Policy Anniversary immediately following the insured's 70th birthday • Cheerful Term will not be offered for sub-standard cases, hence it will not be available to nationalities with sub-standard rating, e.g. PRC customers

D. Fees and Charges

AIA reserves the right to vary the policy charges or impose new charges with not less than 1 month prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

<table>
<tr><th colspan="4">Investment-linked assurance scheme charges</th></tr>
<tr><td rowspan="13">Premium charge</td><td colspan="2">Applicable Rate</td><td>Deduct from</td></tr>
<tr><td colspan="2">For Basic Premium:</td><td rowspan="6">Each Basic Premium, Regular Investment and Lump Sum Investment received respectively</td></tr>
<tr><td>Premium Payment Year</td><td>% of each Basic Premium received</td></tr>
<tr><td>1st Year</td><td>100%</td></tr>
<tr><td>2nd year</td><td>30%</td></tr>
<tr><td>3rd – 6th year</td><td>10%</td></tr>
<tr><td>7th year and thereafter</td><td>Nil</td></tr>
<tr><td colspan="2">For Lump Sum Investment (if any):
6% of each Lump Sum Investment

For Regular Investment (if any):
6% of each Regular Investment</td><td></td></tr>
<tr><td colspan="2">For premium of Unit Deducting Supplementary Contract (if applicable):</td><td rowspan="6">Each premium of Unit Deducting Supplementary Contract received</td></tr>
<tr><td>Premium Payment Year</td><td>% of each premium of Unit Deducting Supplementary Contract received</td></tr>
<tr><td>1st year</td><td>100%</td></tr>
<tr><td>2nd year</td><td>30%</td></tr>
<tr><td>3rd year – 6th year</td><td>10%</td></tr>
<tr><td>7th year and thereafter</td><td>Nil</td></tr>
<tr><td rowspan="3">Account value charge</td><td colspan="2">For Basic Account:</td><td rowspan="3">Basic Account monthly by redeeming Units in proportional to the value of the investment options from the Basic Account on the day before each Policy Monthiversary</td></tr>
<tr><td>Policy Year</td><td>% of Basic Account Value</td></tr>
<tr><td>7th year and onwards</td><td>0.5% / 12 per month</td></tr>
</table>

	Applicable Rate	Deduct from
COI	<u>For Basic Policy</u> COI is waived in the 1st Policy Year. COI will be charged monthly from the 2nd Policy Year until termination of the Policy. The COI is calculated by: **COI = sum at risk x COI rate,** where (i) Sum at risk is the higher of (a) Face Amount; and (b) 5% of Total Account Value after the deduction of account value charge for that policy month. (ii) COI rates are based on the following factors of the insured: 1) Attained Age and/or Issue Age; 2) gender; 3) class of risk (including, but not limited to, health status, smoking status, nationality and residence); The COI rate may increase significantly during the payment term of Basic Policy due to insured's Attained Age and may significantly reduce the Total Account Value of the Policy. Please refer to the rate table under **Q. Standard Premium Rate Table** for indicative COI rates. The COI rates can also be found in the appendix of illustration documents.	**Basic Account by redeeming Units in proportion to the value of the investment options on the day before each Policy Monthiversary.** **When the Basic Account is insufficient to pay for the COI, the outstanding COI will be deducted from the Regular Investment Account followed by Lump Sum Investment Account.** **If the Total Account Value is insufficient to pay the COI, the Policy will lapse.**
	<u>For Unit Deducting Supplementary Contract</u> <u>For Unit Deducting Supplementary Contracts that do not require premium payment:</u> COI is charged monthly until termination of the Unit Deducting Supplementary Contract. If Unit Deducting Supplementary Contract is issued in the 1st Policy Year, COI in the 1st Policy Year is waived. <u>For Unit Deducting Supplementary Contracts that require premium payment:</u> COI is charged monthly until termination of the Unit Deducting Supplementary Contract but COI is waived in the first 12 calendar months commencing from the date when the Unit Deducting Supplementary Contract is attached to the Basic Policy. COI varies depending on factors such as: • the type of Unit Deducting Supplementary Contract; • gender of the insured; • Issue Age and the insured's Attained Age; • class of risk of the insured (including but not limited to health status, smoking status, nationality and residence); and • □the sum assured or coverage selected.	

Underlying funds level: The underlying funds of the Investment Options may have separate charges on management fee, performance fee, bid-offer spread and / or switching fee. Customer does not pay these fees directly – the fees will be deducted and such reduction will be reflected in the unit price of the underlying funds. For details, please refer to the offering document of the underlying funds and the investment options brochure of U-Select, which will be provided upon request.

E. List of Attachable Riders

Unit Deducting	
Term Life	1. Cheerful Term[#]
Critical Illness	2. Cheerful Prime Care Pro On Basic/ UDPCP (on Basic) 3. Cheerful Prime Care Pro On Term/ UDPCP (on Term)^ 4. Critical Illness Pro (on Term) / CIR Pro (on Cheerful Term)
Extra Premium	
Critical Illness	5. Critical Illness Pro/ CIR Pro* 6. Enhanced Critical Illness Rider Pro/ ECIR Pro* 7. Superior Critical Illness Rider Pro/ SCIR Pro* 8. Enhanced Advance Payment and Waiver of Premium on SCIR Pro / EAPWP* 9. Pretty Choice Rider Pro/ PCR Pro*
Medical	10. Hospitalization Benefit Rider/ HB 11. Super Good Health Hospital & Surgical Rider 2/ SGHR 2 12. Hospital & Surgical HS80 *(Only applicable to Macau policy)* 13. CEO Medical Supplementary Contract 5/ 5 CEO5* 14. CEO Pearl Medical Supplementary Contract 5/ CEO Pearl 5 15. CEO Essence Medical Supplementary Contract 2/ CEOE2* 16. CEO Essence Pearl Medical Supplementary Contract 2/ CEOE Pearl 2 17. Cancer Guardian Rider 2/ CGR2 * 18. Cancer Guardian Pearl Rider 2/ CG Pearl R 2 19. Metro-Trio Medical & Critical Illness Protection Supplementary Contract/ Metro-Trio* 20. Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract / Metro-Trio Pearl 21. AIA Voluntary Health Insurance Standard Scheme *(Only applicable to Hong Kong policy)* * 22. AIA Voluntary Health Insurance Flexi Scheme *(Only applicable to Hong Kong policy)* * 23. AIA Voluntary Health Insurance Prime Scheme *(Only applicable to Hong Kong policy)* *
Term Life	24. Expert Term 25. Wisdom Term 26. Enhanced Advance Payment and Waiver of Premium on Term Rider / EAPWP* 27. Waiver of Premium on Term Rider / WP
Accident	28. Accidental Death Benefit Rider/ ADB 29. Accidental Death and Dismemberment Rider/ ADD* 30. Accident Indemnity Rider/ AI* 31. Personal Accident Select 2 / PACS 2 32. Simplified Accidental Death and Dismemberment Rider/ SADD
Disability	33. Enhanced Advance Payment and Waiver of Premium Rider/ EAPWP* 34. Waiver of Premium Rider WP/ Payor Benefit Rider PB 35. Critical Illness Waiver of Premium Pro WPCI Pro/ Critical Illness Payor Benefit Pro PBCI Pro*

AIA Vitality Series	36. Expert Term 37. Wisdom Term 38. Enhanced Advance Payment and Waiver of Premium on Term Rider / EAPWP* 39. Waiver of Premium on Term Rider/ WP 40. Superior Critical Illness Rider Pro/ SCIR Pro* 41. Super Good Health Hospital & Surgical Rider 2/ SGHR2 42. CEO Essence Medical Supplementary Contract 2 / CEOE2* 43. CEO Essence Pearl Medical Supplementary Contract 2/ CEOE Pearl 2 44. Cancer Guardian Rider 2/ CGR2* 45. Cancer Guardian Pearl Rider 2/ CG Pearl R 2 46. Metro-Trio Medical & Critical Illness Protection Supplementary Contract/ Metro-Trio* 47. Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract / Metro-Trio Pearl 48. AIA Voluntary Health Insurance Standard Scheme *(Only applicable to Hong Kong policy)* * 49. AIA Voluntary Health Insurance Flexi Scheme *(Only applicable to Hong Kong policy)* * 50. AIA Voluntary Health Insurance Prime Scheme *(Only applicable to Hong Kong policy)**

[#] Cheerful Term will not be offered for sub-standard cases.

*Not applicable to mainland visitor to Hong Kong or Macau.

^Cheerful Prime Care Pro on Term is only applicable to policy already attached with or attaching Cheerful Prime Care Pro on Basic at the same time.

F. Introduce the Investment Options (Cash Distribution)

With effect from 16 May 2019, U-Select will introduce investment options that may distribute cash dividend (the "Investment Options (Cash Distribution)"). Investment Options (Cash Distribution) are designated with "(Dis)" at the end of their name which represent that they may distribute monthly cash dividend, if any. If customers choose to invest in the Investment Option(s) (Cash Distribution) and the corresponding underlying fund(s) distributed dividends, AIA will distribute the cash dividend received to the customers. Please be reminded that there would be additional potential risks in investing in Investment Options (Cash Distribution). For details, please refer to the updated offering documents.

Please note that distribution of cash dividend is not subject to any withdrawal charge.

Below is the list of Investment Option(s) (Cash Distribution) that will be launched on 16 May 2019 where the code starts with "Z". Please refer to the latest Investment Option Brochure for details.

Code	Investment Option (Cash Distribution)	Corresponding Underlying Fund	Asset Class
Z08	Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond Distribution Shares (Class AMg) (Dis)	Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond	Fixed Income – Others
Z07	Allianz Global Investors Fund - Allianz Income and Growth Distribution Shares (Class AM) (Dis)	Allianz Global Investors Fund - Allianz Income and Growth	Multi-Assets
Z13	Fidelity Funds - US High Yield Fund Class A-MINCOME(G)-USD (Dis)	Fidelity Funds - US High Yield Fund	Fixed Income – Others
Z03	JPM - Asia Pacific Income Fund A (mth) - USD share class (Dis)	JPM - Asia Pacific Income Fund	Multi-Assets
Z04	JPMorgan China Income Fund (mth) - USD class (Dis)	JPMorgan China Income Fund	Multi-Assets
Z12	JPMorgan Funds - Income Fund A (mth) USD Share Class (Dis)	JPMorgan Funds - Income Fund	Fixed Income – Global
Z05	Neuberger Berman Investment Funds plc - Neuberger Berman Emerging Market Debt – Hard Currency Fund USD A (Monthly) Distributing Class (Dis)	Neuberger Berman Investment Funds plc - Neuberger Berman Emerging Market Debt – Hard Currency Fund	Fixed Income - Emerging Markets
Z06	PineBridge Global Funds - PineBridge Global Dynamic Asset Allocation Fund Class ADC Units (Dis)	PineBridge Global Funds - PineBridge Global Dynamic Asset Allocation Fund	Multi-Assets
Z01	Value Partners High Dividend Stocks Fund Class A2 MDis (Dis)	Value Partners High Dividend Stocks Fund	Equity - Regional - Asia Pacific

<table>
<tr><td>Agents' eligibility requirements</td><td>With effect from 16 May 2019, agents must complete below course(s)/test(s) before selling of U-Select:

1. Insurance Intermediaries Qualifying Examination – Paper I, III & V;
2. Complete Unit Linked Product Training (WMT-ULPT) (license 83) and pass E-test for ILAS sales course (Part 1: U-Select); and
3. Pass the E-test for ILAS sales course (Part 3: Investment Options which may distribute dividends) - Internal sales license (license 8A)*
* Financial planners who are eligible to sell Treasure Master Plus have already obtained license 8A.</td></tr>
<tr><td>Customers' communication</td><td>AIA has sent the following documents to the existing policyholders of U-Select on 8 April 2019 (for Hong Kong customers) and 2 May 2019 (for Macau customers), to inform the policyholders about the launch date of Investment Options (Cash Distribution), the supplementary Risk Profile Questionnaire, arrangement for payment of cash dividend, new form for switching / top up investment and enhancement of customer suitability assessment.

The documents are listed as follows:
1. The notice (to inform existing customers the introduction of Investment Options (Cash Distribution) and policy contract amendment
2. Request for Amendment to U-Select Policy Terms
3. Sample contract endorsement
4. The notice (to inform existing customers the documents required and arrangement for selecting the Investment Options (Cash Distribution), including supplementary Risk Profile Questionnaire, arrangement for payment of cash dividend, new form for switching / top up investment and enhancement of customer suitability assessment)
5. Supplement to Risk Profile Questionnaire (Applicable to owners of Treasure Master Plus or U-Select only)
6. Request for Application/Change Of e-BankIn (Applicable to Hong Kong Policy Only)
7. Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)</td></tr>
<tr><td>Customers eligibility requirements</td><td>With effect from 16 May 2019, existing policyholders of U-Select must complete the following steps in order to be eligible to select Investment Options (Cash Distribution):
<table>
<tr><td><u>Existing policyholders</u>

(Policyholders of U-Select policies with application date before 16 May 2019)</td><td>If the existing policyholders choose to <u>switch-in</u> to the Investment Option(s) (Cash Distribution), they must complete, sign and submit the following documents to AIA:
1. Supplement to Risk Profile Questionnaire (Applicable to owners of Treasure Master Plus or U-Select only) (See Annex F(I)) @;
2. Request for Amendment to U-Select Policy Terms (See Annex F(II)) @;
3. New Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only) (OPPOSF47.0419) for selecting Investment Option(s) (Cash Distribution)^; and
4. Request for Application/Change of e-BankIn (Applicable to Hong Kong Policy Only)# @

Existing policyholders may also choose to submit Supplement to Risk Profile Questionnaire (Applicable to owners of Treasure Master Plus or U-Select only), Request for Amendment to U-Select Policy Terms and switching request via Customer Corner or AIA Connect mobile app to AIA on or after 16 May 2019 (See Annex F (IV) and (V)).</td></tr>
</table></td></tr>
</table>

			If the existing customers choose to invest <u>Regular Investment or Lump Sum Investment</u> in the Investment Option(s) (Cash Distribution), they must complete, sign and submit the following documents to AIA: 1. Risk Profile Questionnaire (See Annex F(III)) @; 2. Request For Amendment To U-Select Policy Terms (See Annex F(II)) @; 3. New Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only) (OPPOSF47.0419) for selecting Investment Option(s) (Cash Distribution) ^; 4. Request for Application/Change of e-BankIn (Applicable to Hong Kong Policy Only)# @ 5. Important Facts Statement and Applicant's Declarations (applicable to request for Top-up premium); and 6. Financial Needs Analysis. @ The document will not be required if it has been submitted to AIA before. ^ **With effect from 16 May 2019, policyholders must use the new "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only" (OPPOSF47.0419) to apply for Investment Options (Cash Distribution). Application using the old form will not be accepted.** **The revised "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" can be downloaded from the Agency Corner (Download → Forms → Operations) on or after 16 May 2019.** # If the policyholders have not registered for the e-Bankin service for their U-Select policies, they must register the e-Bankin service by completing, signing and submitting the Request for Application/Change of e-BankIn form to AIA. AIA will convert the cash dividend received (if any) to HKD and distribute it to the registered HKD bank account. If the registered HKD bank account is invalid, or for other reasons make it impossible for AIA to distribute the cash dividend to the registered HKD bank account, the HKD cash dividend will be converted to policy currency (i.e. USD or HKD) and transferred to the FPDA of the policy. e-BankIn service is not applicable to Macau policies.
		<u>New customers</u> (Policyholders of U-Select policies applied on or after 16 May 2019)	Customers applying for U-Select on or after 16 May 2019 are eligible to select the Investment Option (Cash Distribution) given the policy contract, the "Risk Profile Questionnaire" and "Important Facts Statement and Applicant's Declarations" are updated. If the customers select the Investment Option(s) (Cash Distribution), please ensure they complete, sign and submit the Request for Application/Change Of e-BankIn (Applicable to Hong Kong Policy Only) to AIA, so that they can receive cash dividend by autopay.

Please be reminded that the form numbers of the updated documents are listed below:

Form	Form Number
Important Facts Statement and Applicant's Declarations (New customers)	OPUAIFA8.0519
Risk Profile Questionnaire	OPUAIFA2.0519

iPoS will also be updated on 16 May 2019 for both the "Risk Profile Questionnaire" section and "Important Facts Statement and Applicant's Declarations" section. In addition, customers may also apply for e-Bankin in iPoS (See Annex F(VI) (c)) (Applicable to Hong Kong Policy Only).

The below table summarizes the required documents for submission for your easy reference:

If the customers choose to invest in Investment Option(s) (Cash Distribution)			
Form	**Existing Customers (Switching Request only)**	**Existing Customers (Invest with top-up premium)**	**New Customers**
1. Supplement To Risk Profile Questionnaire (Applicable to owners of Treasure Master Plus or U-Select only)	✓		
2. Risk Profile Questionnaire		✓	✓
3. Request for Amendment to U-Select Policy Terms	✓	✓	
4. New "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)"	✓ ^	✓ ^	
5. Request for Application/Change Of e-BankIn (Applicable to Hong Kong Policy Only)	✓	✓	✓
6. Financial Needs Analysis		✓	✓
7. Important Facts Statement and Applicant's Declarations (New customers)			✓
8. Important Facts Statement and Applicant's Declarations (applicable to request for Top-up premium)		✓	

^ Please note that with effective from 16 May 2019, only the new "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only" (OPPOSF47.0419) can be used for selection of any investment options under U-Select.

In addition, no request for transaction, including switching or top-up investment, will be accepted or processed in relation to the Investment Options (Cash Distribution) before 16 May 2019.

<table>
<tr><td>Who is eligible to receive dividend distributed from Investment Options (Cash Distribution)</td><td>The policyholders who held units of the Investment Options (Cash Distribution) on the Record Date of the corresponding underlying funds are eligible to receive the dividend declared by the underlying funds. Please refer to the Q3 under L. Frequently asked questions for definition of Record Date.</td></tr>
<tr><td>How to calculate the dividend amount</td><td>The dividend amount is determined as follows:

The number of units of the Investment Option (Cash Distribution) recorded on the Record Date x the dividend amount per Unit of the Investment Option (Cash Distribution)

The dividend amount per unit of the Investment Option (Cash Distribution) will be equal to the dividend amount per unit in the denominated currency declared by the corresponding underlying fund of the Investment Option (Cash Distribution).

For details of the declared dividend amount per unit of the corresponding underlying funds, please refer to the relevant websites of fund houses, Agency Corner, Customer Corner, ULB website and AIA Corporate Website.</td></tr>
<tr><td>Dividend payment date</td><td>AIA will pay the received cash dividend to the eligible policyholders' registered e-Bankin account (for Hong Kong policies only) or the policy's FPDA in policy currency (i.e. USD or HKD) within 12 business days upon receipt of the cash dividend.

However, such payment may be delayed due to events that are beyond AIA's control. In any cases, AIA will arrange such payment as soon as practicable once such events ceased.</td></tr>
<tr><td>How can policyholder receive dividend? (Hong Kong policies)</td><td><table>
<tr><td>e-BankIn</td><td>AIA will convert the dividend received to HKD and deposit it into the policyholder's registered e-Bankin account.

Fee for e-Bankin payment is currently waived.</td></tr>
<tr><td>Future Premium Deposit Account ("FPDA")</td><td>If the policyholder has not registered the e-Bankin account or for any reasons, AIA is not able to transfer the dividend received to the registered e-Bankin account, AIA will deposit the dividend received in policy currency (i.e. USD or HKD) into the FPDA of the policy

The policyholder can withdraw cash from the FPDA at any time. He can complete, sign and submit the "Policy Account Value Request Form" to AIA.</td></tr>
</table></td></tr>
<tr><td>How can policyholder receive dividend? (Macau policies)</td><td>Future Premium Deposit Account ("FPDA") - Dividend will be paid in USD or HKD (i.e., policy currency) into the FPDA of the customers' policy.

The policyholder can withdraw cash from the FPDA at any time. He can complete, sign and submit the "Policy Account Value Request Form" to AIA.</td></tr>
<tr><td>How to determine the amount of cash dividend received?</td><td>The relevant fund houses of the corresponding underlying funds of the investment options have their respective dividend policies to determine the cash dividend amount. For details, please refer to the offering documents of the underlying funds.</td></tr>
</table>

How to check for the historical dividend records of the policy?	Policyholders can check for the dividend records of the policy by : 1. Customer Corner (see Annex F(IV)(d)) 2. Mobile app AIA Connect (see Annex F(V)(d)) 3. Quarterly statement Financial Planners could check the dividend record of the customers' policy in Policy Enquiry System (PES). (See Annex F(VII))
Dividend distribution record for Investment Option(s) (Cash Distribution)	Policyholders can check for the dividend composition and distribution record through AIA corporate website and learn about the proportion of dividend payout from investment income or capital in previous dividend distributions.
Potential risks for selecting Investment Option(s) (Cash Distribution)	**Must explain to customers the potential risks of investing in the Investment Option (Cash Distribution):** **1. Potential risks on dividend distribution:** • Dividend should not be relied on as the main or only source of income; • Historical dividend yields are for reference only and in no way should they be taken as the prediction or indicator of dividend yields for the future; and • Investment options in distribution shares will not guarantee: (1) the distribution of cash dividends; (2) the frequency of distribution; and (3) the amount or rate of cash dividends. **2. Potential risks on account value:** • A distribution fund may at its discretion pay cash dividend out of investment income, capital gains or capital while charging/ paying all of its fees and expenses to/ out of capital (i.e. effectively pay cash dividend out of capital). Since this kind of payout does not represent payment purely from investment income, it may reduce the net asset value and lead to a decrease in the unit price of the investment option. Consequentially, it may reduce the account value (and death benefit and surrender value) of the policy. Please refer to the Investment Options Brochure for the associated risks. For details of the cash dividend composition of the underlying funds, please visit http://www.aia.com.hk/. • As dividend can be paid out directly and will not be reinvested in the underlying fund, the unit price of the investment option or the policy value may remain the same or be reduced. Consequentially, the account value (and death benefit and surrender value) of the policy may be reduced or may remain unchanged. **3. Investment options in distribution shares will face similar potential risks as other investment options in asset category:** • The underlying fund of an investment option in distribution shares may invest in derivatives and be exposed to counterparty, leverage, liquidity, market, volatility or other relevant risks, all of which may adversely impact the net asset value of the underlying fund. • The underlying fund of an investment option may be exposed to credit or default risk of the fixed income securities that it invests in. In the event of default or bankruptcy of an issuer, the underlying fund of the investment option may experience significant losses. The actual or perceived downgrading of a rated fixed income security will decrease in value and liquidity, and may have an adverse impact on the net asset value of the underlying fund. Please refer to the latest offering documents of U-Select for details of the potential risks of Investment Options (Cash Distribution).

Annex F

I	A new form, namely "Supplement to Risk Profile Questionnaire (Applicable to owners of Treasure Master Plus or U-Select only)", has been developed. Policyholders have to confirm whether they will rely on the non-guaranteed cash dividend from the investment option(s) that may distribute cash dividend as their main or only source of income. According to the internal suitability guidelines, customers have to select "NO" in order to be eligible to select Investment Option(s) (Cash Distribution).
II	A new form, namely "Request for Amendment to U-Select Policy Terms", has been developed. The existing policyholders should confirm to accept the new policy terms to receive dividend in form of cash in order to be eligible to select Investment Option(s) (Cash distribution).

I, hereby supplement the following information to my risk profile for the above policies:
本人現就上述保單的個人風險承擔能力作以下補充：

Are you relying on the non-guaranteed cash dividend from the investment option(s) that may distribute cash dividend as your main or only source of income? 你是否以可能會派發非保證現金股息的投資選擇的現金股息作為你的主要或唯一的收入來源？	☐ YES # 是 # ☑ NO 否

Based on internal suitability guidelines, investment options that may distribute cash dividend are not suitable for applicants with the answer "Yes" to this question, and selection of these investment options will be unavailable.
根據內部合適性指引，可派發現金股息的投資選擇並不適合於此申報「是」的申請人，申請人將無法選擇該些投資選擇。

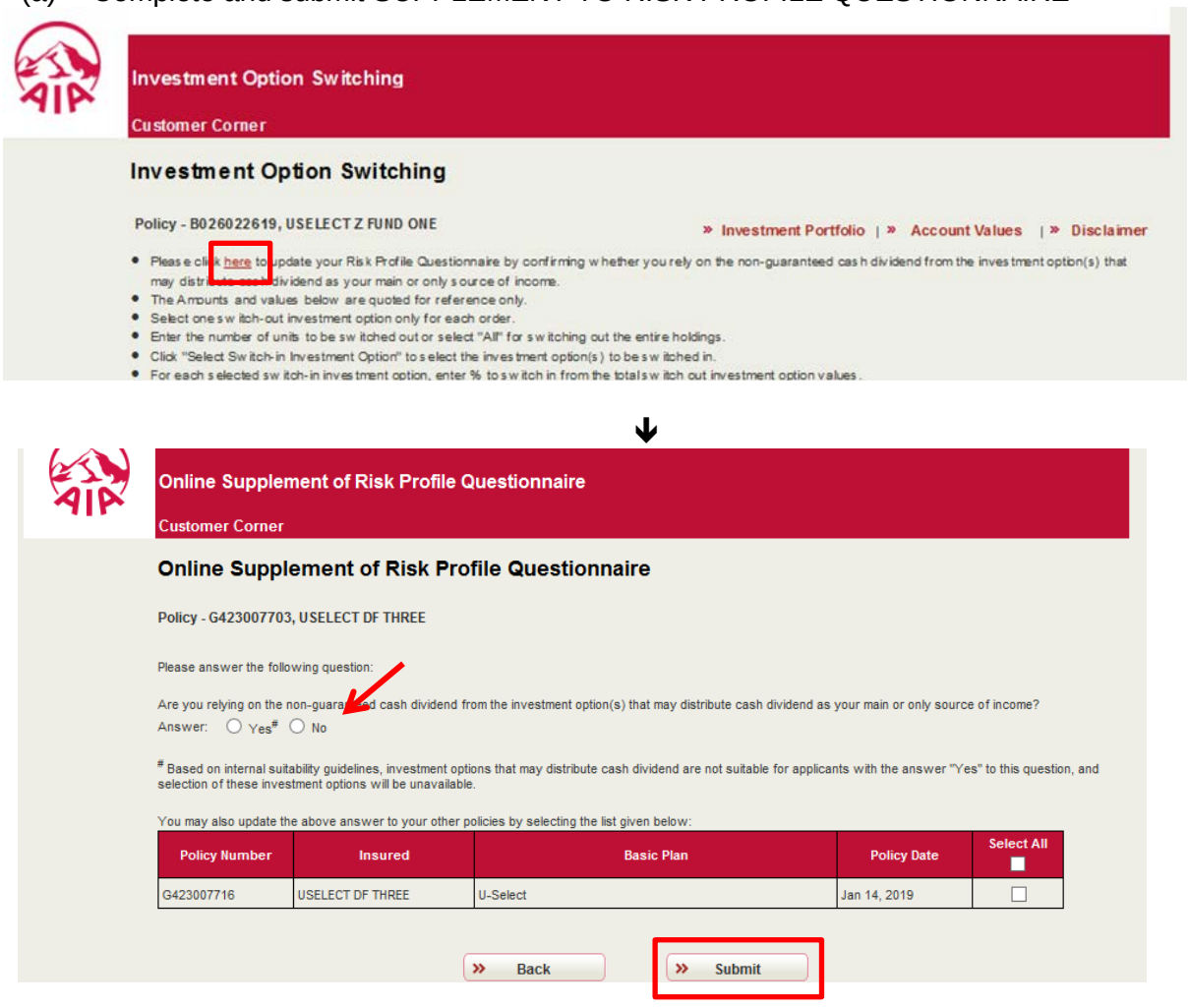
I / We acknowledge that I / we will also receive an endorsement to policy contract from AIA for my / our record.
本人 / 我們知悉本人 / 我們亦會收取由友邦發出的保單契約批註。

☐ I / We confirmed that I / we have agreed with the changes as stated in the enclosed endorsement sent by AIA.
☐ 本人 / 我們確認本人 / 我們已同意友邦發出隨函附上的批註所列之改變。

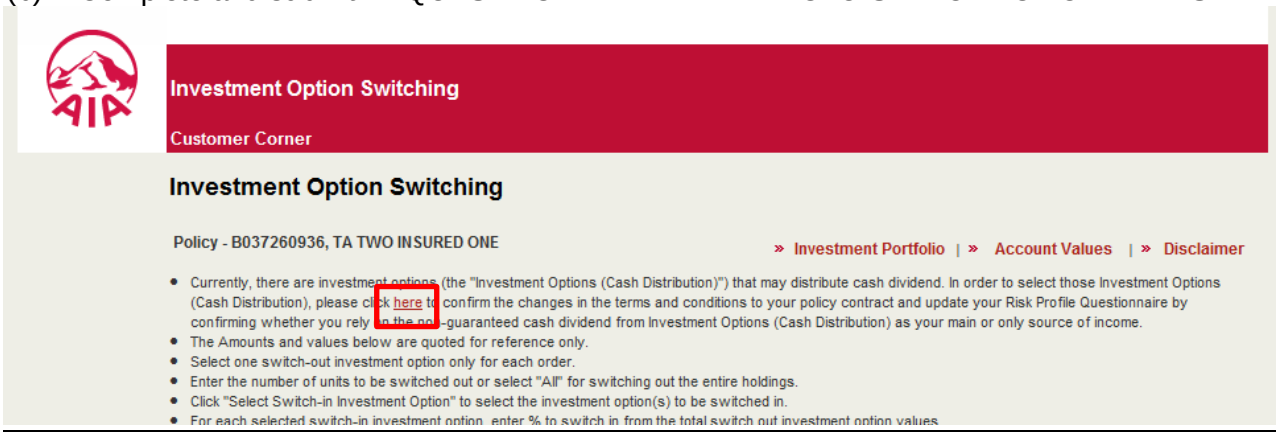
Signature of Insured (if different from the Owner) 受保人簽名(倘非持有人) on 於 MM月/DD日/YYYY年

Signature of Owner 持有人簽名 on 於 MM月/DD日/YYYY年

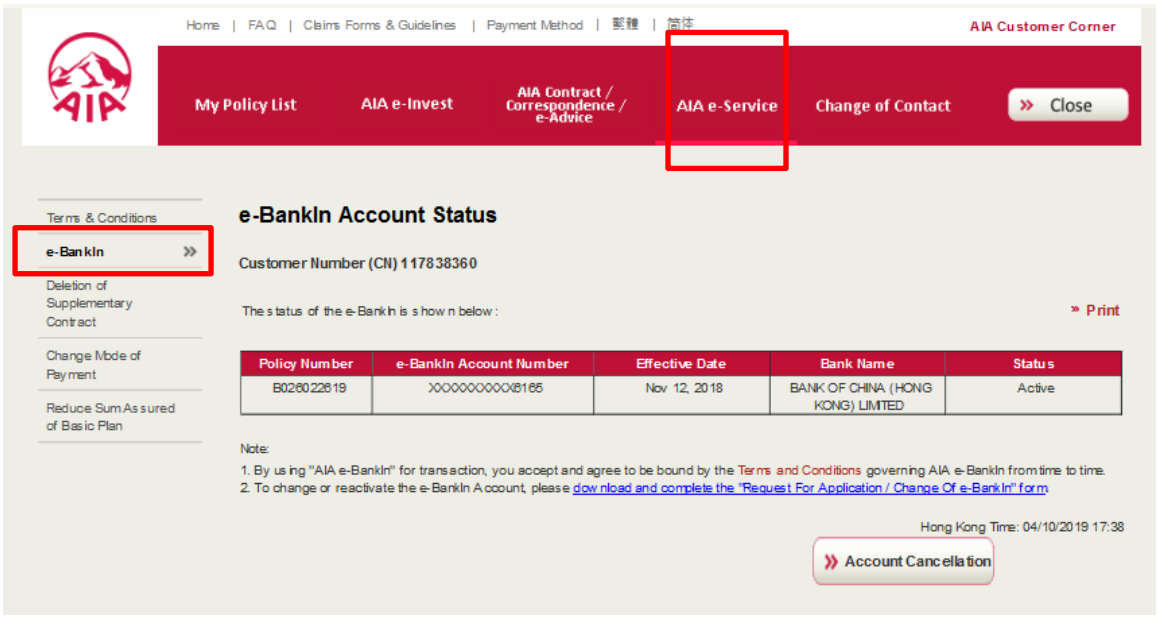
Signature of Assignee (if applicable) 受讓人簽名(如適用) on 於 MM月/DD日/YYYY年

III	AIA has revised the "Risk Profile Questionnaire" and customers have to confirm whether they will rely on the non-guaranteed cash dividend from the investment option(s) that may distribute cash dividend as their main or only source of income. According to the internal suitability guidelines, customers have to select "NO" in order to be eligible to select Investment Option(s) (Cash Distribution). **Applicable to applicants of Treasure Master Plus or U-Select only:** **只適用於「卓選智悅」或「您想」投資連繫壽險計劃的申請人：** 1. Are you relying on the non-guaranteed cash dividend from the investment option(s) that may distribute cash dividend as your main or only source of income? 你是否以可能會派發非保證現金股息的投資選擇的現金股息作為你的主要或唯一的收入來源？ ☐ Yes 是* ☑ No 否 * Based on internal suitability guidelines, investment options that distribute cash dividend are not suitable for applicants with the answer "Yes" to this question, and selection of these investment options will be unavailable. 根據內部合適性指引，可派發現金股息的投資選擇並不適合於此申報「是」的申請人，申請人將無法選擇該些投資選擇。
IV	In the Customer Corner, customers could: (a) Complete and submit SUPPLEMENT TO RISK PROFILE QUESTIONNAIRE 

(b) Complete and submit REQUEST FOR AMENDMENT TO U-SELECT POLICY TERMS



(c) If the customers currently payment premiums by autopay (i.e., DDA), customers could use the same HKD bank account to apply for e-BankIn service



(d) Check the dividend record



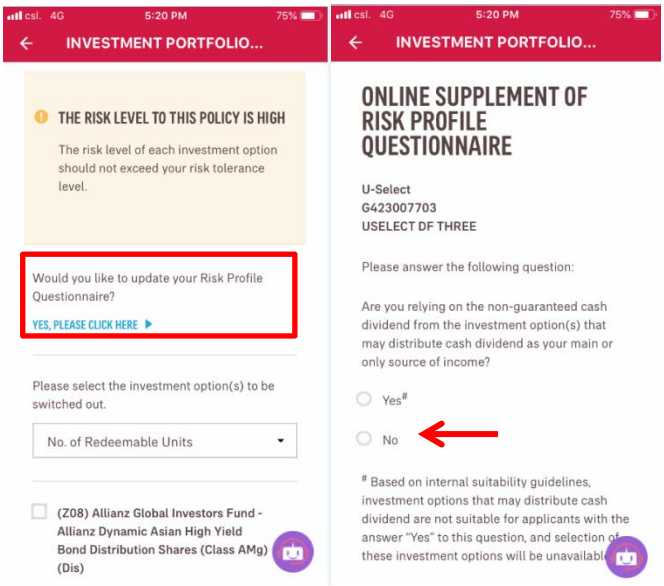
Payment Date	Investment Options	Number of units entitled to cash dividends	Dividend per unit	Foreign Exchange Rate	Dividend	Handling fee#	Net cash dividend	Credited to
Jul 14, 2023	Z08 (Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond Distribution Shares (Class AMg) (Dis) (Z08))	1635.40170	USD $0.137117	1.000000000	USD $224.24	N/A	USD $224.24	FPDA
Jun 07, 2023	Z08 (Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond Distribution Shares (Class AMg) (Dis) (Z08))	1706.54170	USD $0.137117	1.000000000	USD $234.00	N/A	USD $234.00	FPDA
Apr 30, 2023	Z08 (Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond Distribution Shares (Class AMg) (Dis) (Z08))	1299.55560	USD $0.137117	1.000000000	USD $178.19	N/A	USD $178.19	FPDA

The level of handling fee is subject to change.

V

By mobile app AIA Connect:

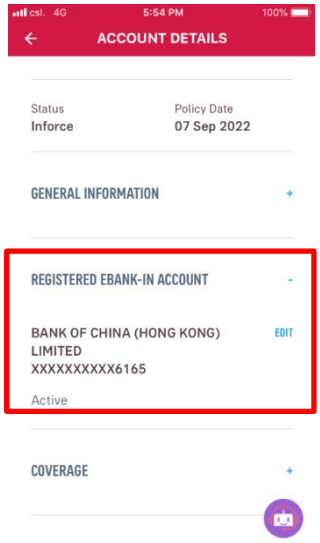
(a) Complete and submit SUPPLEMENT TO RISK PROFILE QUESTIONNAIRE



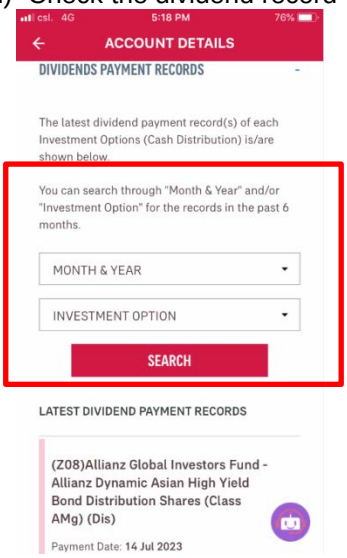
(b) Complete and submit REQUEST FOR AMENDMENT TO U-SELECT POLICY TERMS



(c) If the customers currently payment premiums by autopay (i.e., DDA), customers could use the same HKD bank account to apply for e-BankIn service



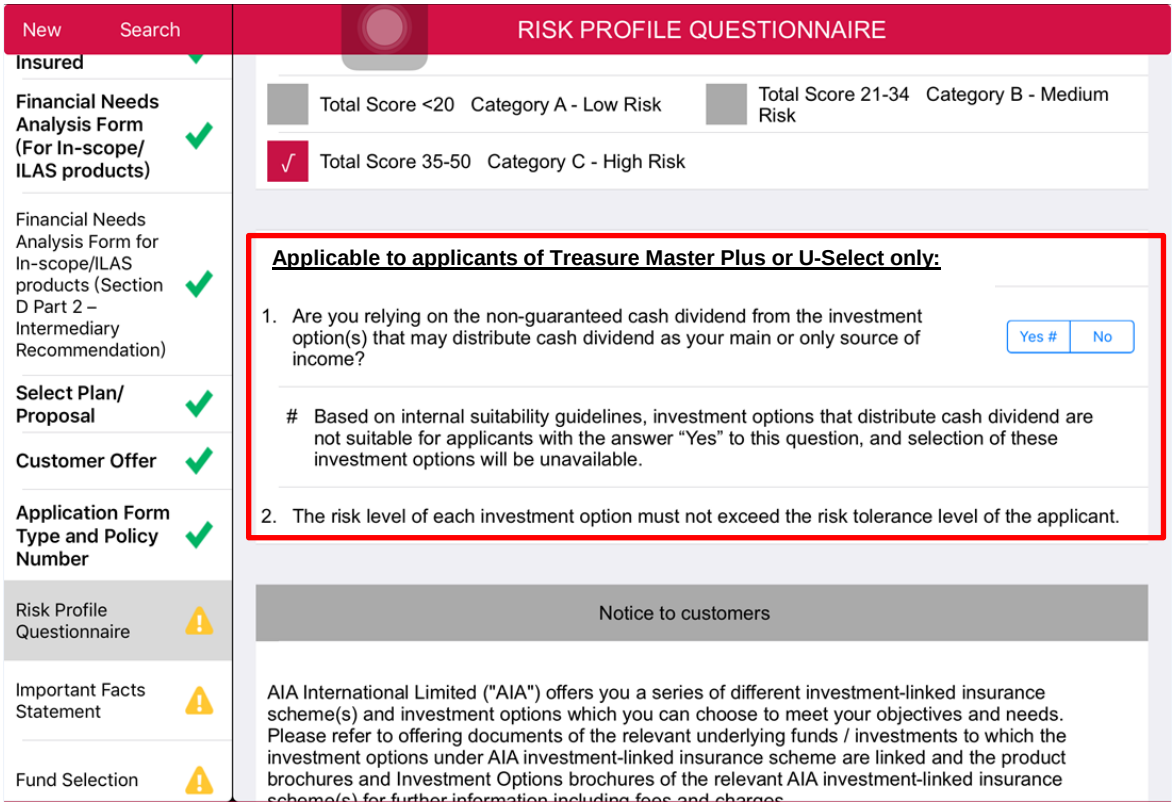
(d) Check the dividend record



VI

In iPoS:

(a) The section “Risk Profile Questionnaire” has been updated

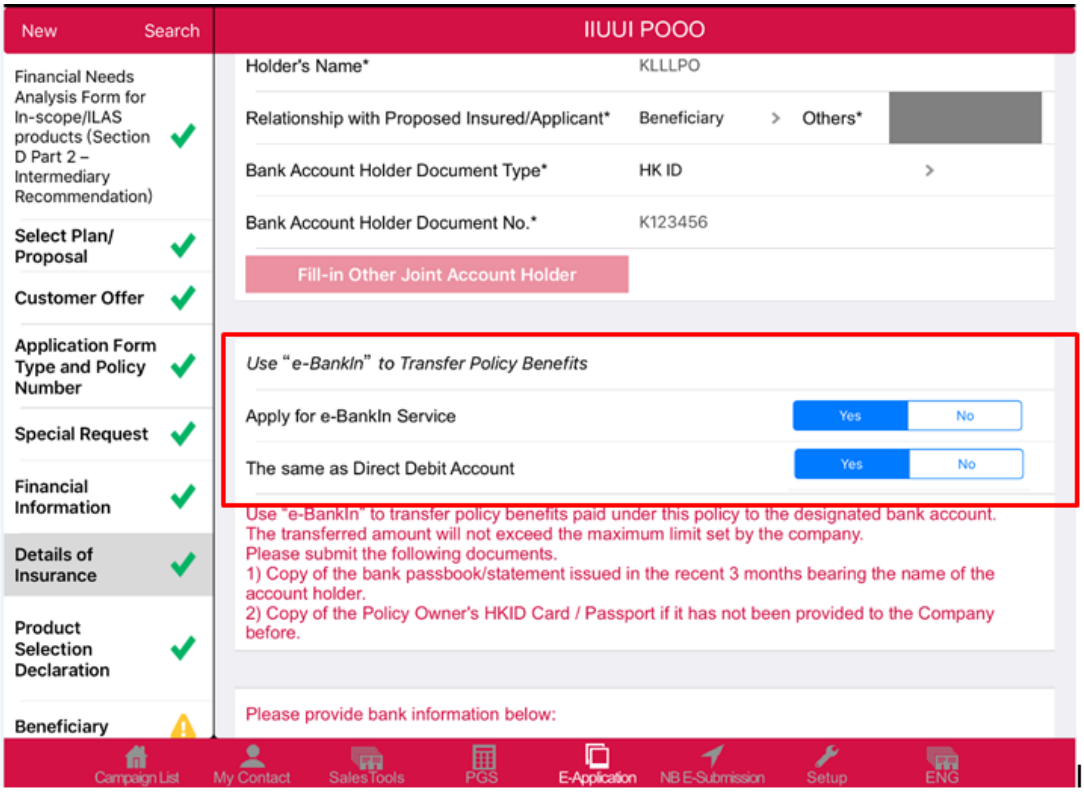


(b) The section "Important Facts Statement and Applicant's Declarations" has been updated (please refer to FAQ Q9)

√ (6) **Specific risks of investing in Investment Option / Investment Option (Cash Distribution) with underlying investments in derivatives and/or fixed income securities:**
(a) The underlying fund of an investment option may invest in derivatives and be exposed to counterparty, leverage, liquidity, market, volatility or other relevant risks, all of which may adversely impact the net asset value of the underlying fund of the investment option.
(b) The underlying fund of an investment option may be exposed to credit or default risk of the fixed income securities that it invests in. In the event of default or bankruptcy of an issuer, the underlying fund may experience significant losses. The actual or perceived downgrading of a rated fixed income security will decrease in value and liquidity, and may have an adverse impact on the net asset value of the underlying fund.

√ (7) **Specific risks of investing in Investment Option (Cash Distribution):**
The Investment Option designated with "(Dis)" in the name (the "Investment Option (Cash Distribution)") is an investment option that may distribute cash dividend on a regular basis. If you choose to invest in the Investment Option(s) (Cash Distribution), you will receive cash dividend if AIA receives such dividend from the underlying fund(s) of the Investment Option(s) (Cash Distribution). Please note:

(c) Customers could apply for e-BankIn account



VII

Financial planners can check for the dividend records of customers' policies in Policy Enquiry System (PES).



Payment Date	Investment Options	Number of units entitled to cash dividends	Dividend per unit	Foreign Exchange Rate	Dividend	Handling fee#	Net cash dividend	Credited To
Aug 22, 2022	Z01 (Value Partners High Dividend Stocks Fund Class A2 MDis (Dis) (Z01))	76.80550	USD $0.13712	1.000000000	USD $10.53	N/A	USD $10.53	FPDA
Aug 22, 2022	Z04 (JPMorgan China Income Fund (mth) - USD class (Dis) (Z04))	0.17310	USD $0.13712	1.000000000	USD $0.02	N/A	USD $0.02	FPDA
Sep 30, 2022	Z01 (Value Partners High Dividend Stocks Fund Class A2 MDis (Dis) (Z01))	76.71710	USD $0.13712	1.000000000	USD $10.52	N/A	USD $10.52	FPDA
Sep 30, 2022	Z04 (JPMorgan China Income Fund (mth) - USD class (Dis) (Z04))	0.18680	USD $0.13712	1.000000000	USD $0.03	N/A	USD $0.03	FPDA

G. Enhancement on Customer Suitability Assessment

With effect from 16 May 2019, AIA will enhance customer suitability assessment under U-Select (which is the same as Treasure Master Plus). The customer suitability assessment for other ILAS products remains unchanged. iPoS will also be updated to reflect the following changes:

	With effect from 16 May 2019	On or before 15 May 2019
I. Identified risk tolerance level of Customer		
• **"Low"**	• Can select investment options with "low" risk level only	• No more than 20% of allocation to investment options with "medium" or "high" risk level
• **"Medium"**	• Can select investment options with "medium" or "low" risk level	• No more than 50% of allocation to investment options with "high" risk level
• **"High"**	• Can select investment options with any risk level	• Investment options with any risk level is available for selection
II. Applicable to	• New investments • Top-up premiums • Switching/ change of allocation	• New Investments • Top-up premiums/ change of allocation
III. Suitability declaration	Customers who select <u>investment options with risk level higher than their risk profile</u> have to state the reason(s) in the section of suitability declaration in relevant forms and submit to AIA. AIA will review and evaluate the reason(s) for customers to select investment options with higher risk level than their risk profile. **<u>Investment option risk level ≤ Customer risk profile : Normal processing</u>** **<u>Investment option risk level > Customer risk profile : State reason(s) / acknowledge risk mismatch</u>**	
	<u>New investment/ top-up premium</u> Customers have to state the reason(s) in the "Important Facts Statement and Applicant's Declarations" under the section "Suitability Declaration" and submit to AIA. AIA will review and evaluate the reason(s) in order to process the request. **<u>Switching/ change of allocation</u>** (i) Customers have to confirm whether it is their intention and desire to proceed with their request(s) under the section "Suitability Declaration" in the "Request for Investment-Linked Assurance Scheme ("ILAS") Services" (For Cheerful Life/ U-Select only). (See Annex G (I))	**<u>New investment/ top-up premium</u>** Customers have to state the reason(s) in the "Important Facts Statement and Applicant's Declarations" under the section "Suitability Declaration" and submit to AIA. AIA will review and evaluate the reason(s) in order to process the request.

	(ii) Customers may submit the request via Customer Corner or mobile app AIA Connect. They will be requested to confirm whether it is their intention and desire to proceed with their request(s) (See Annex G (II) & (III))	

With effect from 16 May 2019, all new application, top-up premium and switching requests for U-Select policies **must use the revised forms**, including:

(i) "Important Facts Statement and Applicant's Declarations";
(ii) "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)"; and
(iii) "Risk Profile Questionnaire" (See Annex G (IV)).

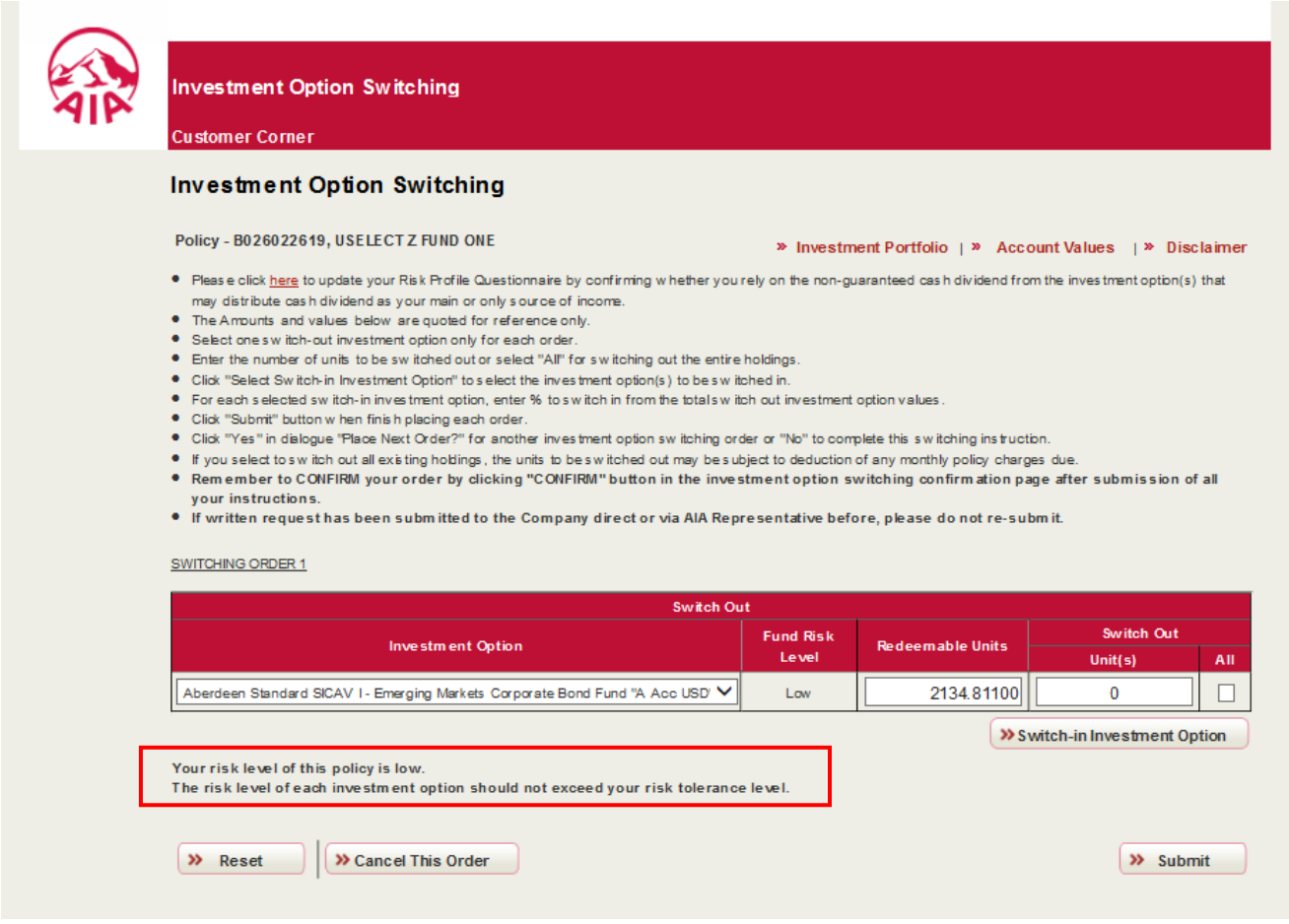
Form numbers are listed as below:

Form	Form number
Important Facts Statement and Applicant's Declarations (for new customers)	OPUAIFA8.0519
Important Facts Statement and Applicant's Declarations (for top-up premium)	OPPOSF61.0419
Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)	OPPOSF47.0419
Risk Profile Questionnaire	OPUAIFA2.0519

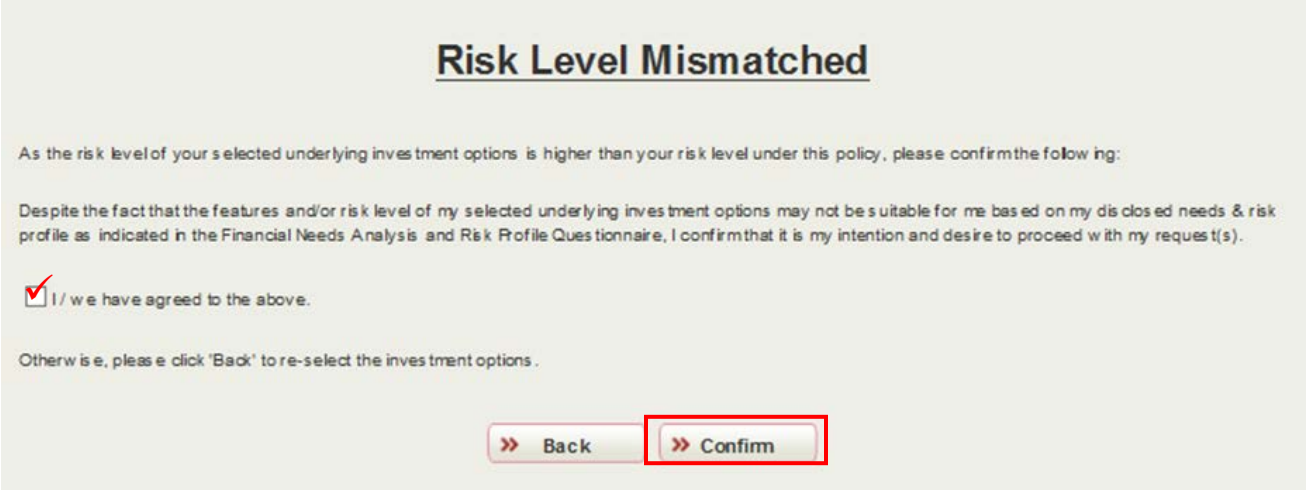
iPoS will also be updated on 16 May 2019 to reflect the above new enhancements for application of U-Select policy (See Annex G (V)).

Besides, commencing from 24 January 2019, policyholders can update the risk tolerance level of U-Select policy after the policy takes effect. During investment re-allocation or switching, the risk level of investment options should match with the policyholder's latest risk level tolerance. Otherwise policyholders have to state the reason(s) in the "Suitability Declaration" of relevant document and submit to AIA for evaluation.

Annex G

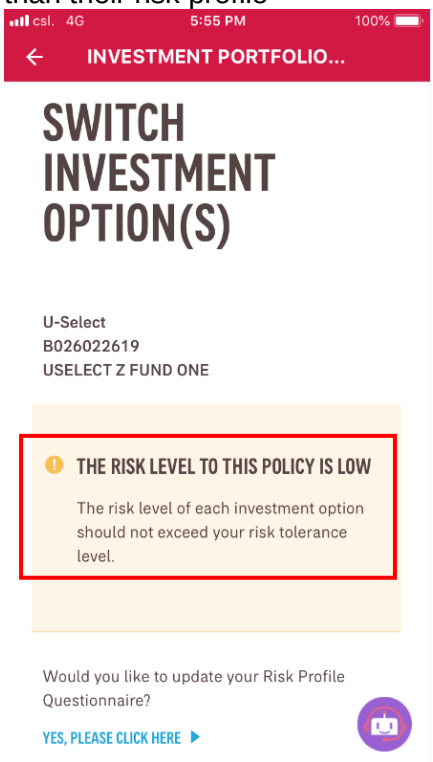
I	If customers select investment options with risk level higher than their risk profile, customers have to confirm whether it is their intention and desire to proceed with their request(s). See below section added in the "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" form. Unless the following confirmation is specified, any request for investing in an investment option that carries a risk level higher than your risk tolerance will not be accepted. 除非閣下作出以下的確認，否則任何投資於風險類別高於閣下風險承擔能力的投資選擇之申請均不會被接納。 ☑ Despite the fact that the features and/or risk level of my selected underlying investment choices, as stated in Part 3, Part 5 and/or Part 6 above, may not be suitable for me based on my disclosed needs & risk profile as indicated in the Financial Needs Analysis and Risk Profile Questionnaire, I confirm that it is my intention and desire to proceed with my request(s). 儘管根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的需要及投資風險概況，本人於第三項、第五項及/或第六項中選擇的相關投資選擇可能並不適合本人，但本人確認打算及意欲執行有關申請。
II	Customer Corner a. Customer Corner will remind the customers to select investment options with risk level not higher than their risk profile 

b. If customers select investment options with risk level higher than their risk profile, customers have to confirm whether it is their intention and desire to proceed with their request(s).

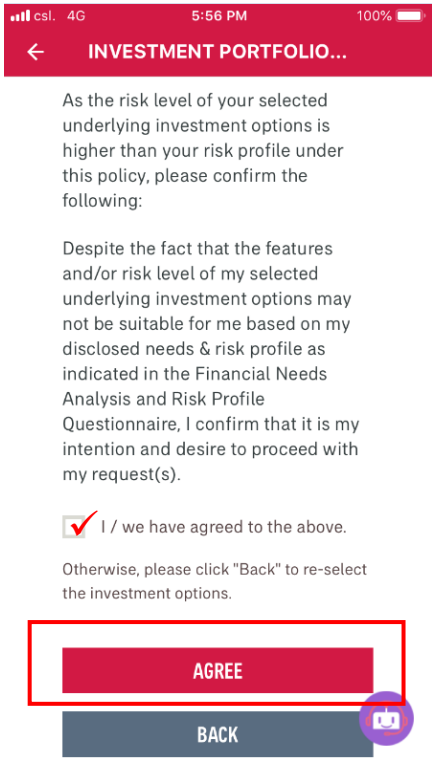


III Mobile App AIA Connect

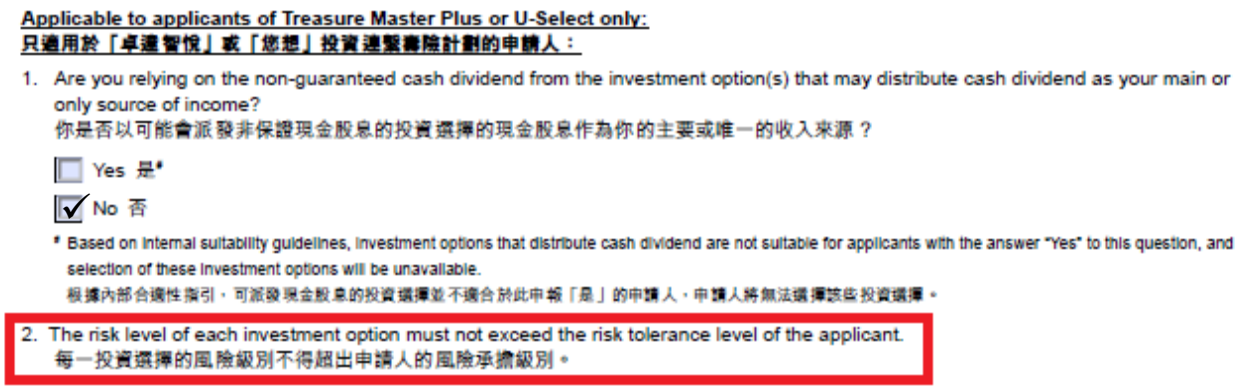
a. AIA Connect will remind the customers to select investment options with risk level not higher than their risk profile

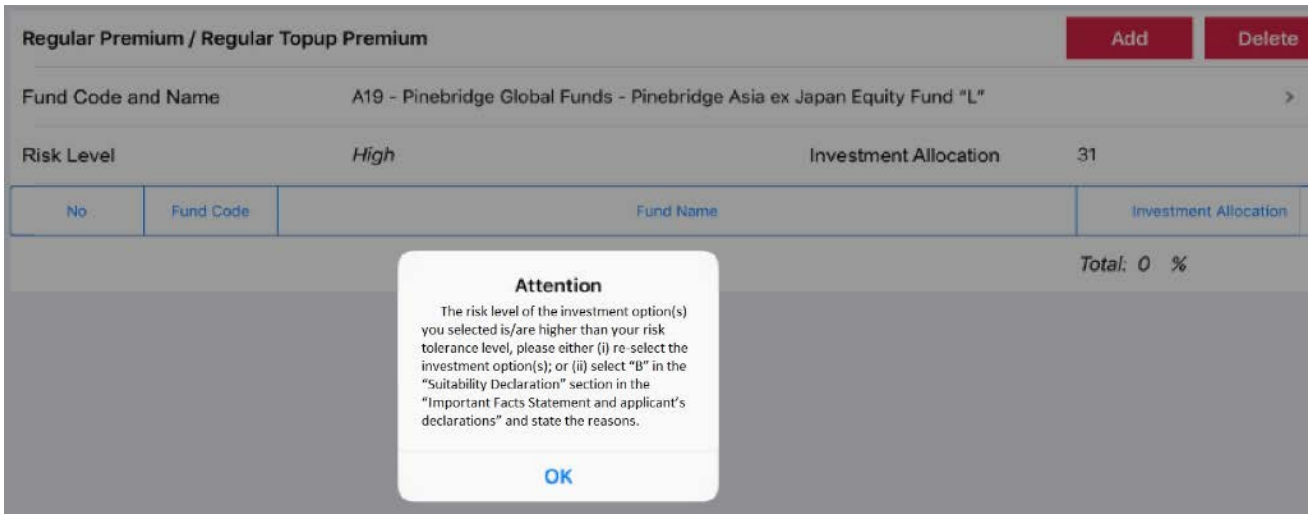


b. If customers select investment options with risk level higher than their risk profile, customers have to confirm whether it is their intention and desire to proceed with their request(s).



IV “Risk Profile Questionnaire” has been updated to remind the customers about the enhancement on customers’ suitability assessment that applicable to U-Select.



V	iPoS iPoS will remind the customers to select investment options with risk level not higher than their risk profile 

H. Underwriting Guidelines

1. Application Form	Please submit the below documents： • Life and Personal Accident Insurance Application Form • **Proposal Illustration** and **Acknowledgement Receipt of material** found in proposal (need to submit both together with the application form). The information shown in proposal must be the same as those in the application form. Client must sign both proposal illustration and acknowledgement receipt of material. The insured name, age, gender, signature and policy number in the proposal must be accurate. • Financial Need Analysis, Risk Profile Questionnaire, Important Facts Statement and Applicant's Declaration
2. Medical Requirement	Same as existing, and please refer to "Non-medical Privilege, Limits & Routine Medical Requirements and Guaranteed Issue Offer (GIO)/ Simplified Issue Offer (SIO) Limit".
3. Financial Requirement	Same as existing, and please refer to "Financial Underwriting Requirements – Life/ Critical Illness (CI) Coverage". PRC need to follow PRC guideline.
4. Medical/ Occupational Rating	Same as existing
5. Nationality Rating	Same as existing, and please refer to "Nationality/ Residence Rating Table".
6. Date Back / Forward	Allow date back
7. Substandard Premium Discount Program	Applicable to U-Select and Cheerful Term

I. POS Guidelines

<table>
<tr><td colspan="2">Specific POS service form is applicable to U-Select. (OPPOSF47.0419)</td></tr>
<tr><td>1. Reinstatement</td><td>
• Policy reinstatement fee
<table>
<tr><th>Basic Policy and Supplementary Contracts</th><th>Policy Reinstatement Fee</th></tr>
<tr><td>Basic Policy and Unit Deducting Supplementary Contracts (YRT)</td><td>Premium calculated by us</td></tr>
<tr><td>Other Supplementary Contracts</td><td>Same as existing</td></tr>
</table>
• Request is only allowed within 2 years from the last Premium Due Date
• Conditional 10-year no lapse privilege will NOT apply for a reinstated policy
• Other existing rules are followed

The Company reserves the right to ask for evidence of insurability of the insured to reinstate the policy.
</td></tr>
<tr><td>2. Partial Withdrawal</td><td>Please refer to C.Product Particulars</td></tr>
<tr><td>3. Surrender</td><td>Please refer to A. Benefit</td></tr>
<tr><td>4. GIO limit for U-Select Regular and Lump Sum Investment</td><td>Per life GIO limit for U-Select Regular Investment and Lump Sum Investment
- GIO limit: USD 2 million per life
- Regular Investment and Lump Sum Investment in the last 12 months are counted into the GIO limit</td></tr>
<tr><td>5. Increase / Reduction in Regular Investment</td><td>Allowed and subject to the minimum amount requirement (please refer to B. Premium). The request will be effective on the next Premium Due Date after the request is approved by the Company.</td></tr>
<tr><td>6. Increase / Reduction on Face Amount</td><td>• Increase in Face Amount is not allowed
• Decrease in Face Amount is allowed, but subject to minimum restriction

Customers can apply for reducing basic coverage at any time, however, please note that minimum face amount limit is US$50,000 / HK$375,000. The loyalty bonus will be reduced if the basic coverage has been reduced. Customers have to apply for a new U-Select policy or Cheerful Term if they want to increase the basic or Cheerful Term coverage.</td></tr>
<tr><td>7. Change Payment Mode</td><td>Follow Existing Rule</td></tr>
<tr><td>8. Policy Loans</td><td>Not Available</td></tr>
</table>

9. Conversion	Basic Plan • Can be converted to other non-investment-linked life insurance plans • The age of the insured must be less than 70 for him/her to exercise the conversion right • Only available to an insured with Medical Rating of D or below; and Flat rating below 7.5/M • This conversion right can only be exercised after the policy has been in-force for two years Cheerful Term • Can be converted to other non-investment-linked life insurance plans • The age of the insured must be less than 70 for him/her to exercise the conversion right • The face amount of the new plan should not exceed the face amount of the Cheerful Term at the time of conversion • Once the Cheerful Term is issued, it can be converted to other non-investment-linked life insurance plans as long as the above conditions are fulfilled Full Conversion • If requested by the policyholder to fully convert the face amount of the basic plan to other non-investment-linked life insurance plans, the policy will be terminated and the Total Account Value will be refunded to the policyholder Partial Conversion • If requested by the policyholder to partially convert the face amount of the basic plan to other non-investment-linked life insurance plans, the remaining face amount will be kept in the policy but subject to the U-Select minimum issue limit and the Total Account Value will continue to accumulate in the Company Other Traditional Term Insurance Plans or Term Insurance Supplementary contracts • If the right of conversion to whole life insurance plans is applicable, a plan can be converted to U-Select as long as the age of the insured does not exceed the conversion age limit of the original plan and the issue age limit of U-Select **Note:** The full face amount of Cheerful Term attached to U-Select will be converted to other plans before the face amount from U-Select is converted.
10. Conversion from Term	Term Policy or Term rider can be converted to U-Select or Cheerful Term following the existing conversion rule. For the case of conversion to Cheerful Term, policyholder must convert to U-Select as well. We do not accept conversion to Cheerful Term only.
11. Auto-Rebalancing	Not Applicable

J. Commission

<table>
<tr><td>Commission Disclosure</td><td>Subject to the regulatory requirement, the below information is disclosed in the Important Facts Statement and Applicant's Declarations. Consultants should explain to the customers in the selling process:

If you take up this ILAS policy, the agent will on average receive remuneration of $7.43 per $100 of the Basic Premium and, if any, $2.70 per $100 of the Lump Sum Investment or Regular Investment that you pay.The remuneration is an average figure calculated on the assumption that you will pay all the premiums throughout the entire premium payment period. It covers all payments to the agent directly attributable to the sale of this policy (including upfront and future commissions, bonuses and other incentives).
• The amount of remuneration actually receivable by the agent may vary from year to year and is higher in the first policy year/early policy years.
• Certain benefits that are immaterial, not directly attributable to the sale of this policy and not readily convertible to cash are not included from the calculation.
• As this policy involves whole-life premium payment, a 30-year period has been adopted for calculating both the total premiums and the total remuneration.
Please consult your agent if you wish to know more about the remuneration that he/she/they may receive in respect of this policy.</td></tr>
<tr><td>Commission</td><td><table>
<tr><td></td><td>Premium Payment Year</td><td>Commission</td></tr>
<tr><td rowspan="5">Basic Premium</td><td>1</td><td>50%</td></tr>
<tr><td>2</td><td>10%</td></tr>
<tr><td>3 to 6</td><td>8.5%</td></tr>
<tr><td>7 to 30</td><td>0.25%</td></tr>
<tr><td>11or after</td><td>0.3%/12 (per month) of Basic Account Value</td></tr>
<tr><td>Regular Investment and Lump Sum Investment</td><td>All Policy Years</td><td>2.7%</td></tr>
</table>
Remarks: Commission is not applicable to Cheerful Term.</td></tr>
<tr><td>Persistency, Career Benefit & Persistency Ratio</td><td>Applicable</td></tr>
<tr><td>Extra 10%</td><td>Not Applicable</td></tr>
<tr><td>Provident Fund</td><td>Basic: Not Applicable
Riders: Available from year 7 onwards (Except for PACS2)</td></tr>
</table>

Supplementary Contract Commission

WP / PB / EAPWP/ W PCI Pro/ PBCI Pro / PCR Pro/ UDPCP (on Basic):

Follow Basic Plan

Metro-Trio rider:

Rider Year	Commission
1	26%
2	18%
3 to 6	15%

SGHR2:

Rider Year	Issue Age	Commission
1	0-65	30%
	66	29%
	67	28%
	68	27%
	69	26%
	70	25%
2		17%
3 to 6		5%

PACS2:

Rider Year	Issue Age	Commission
1	0-65	40.5%
	66	38.5%
	67	36.5%
	68	34.5%
	69	32.5%
	70	30.5%
2		18%
3 onwards		30%

CEO5/ CEO Pearl 5/ CEOE2/ CEOE Pearl 2:

Rider Year	Issue Age	Commission
1	0-65	25%
	66-70	20%
2	0-65	20%
	66-70	15%
3 to6	0-65	15%
	66-70	10%

CG2/ CG Pearl 2:

Rider Year	Commission
1	46%
2	17%
3 to 6	5%

AI / ADD / ADB / SADD / HB / CIR Pro / ECIR Pro / SCIR Pro/ Expert/ Wisdom / HS80 (Macau only) :

Rider Year	Commission
1	46%
2	17%
3 to 6	5%

Supplementary Contract Commission (Continued)

VHIS Standard/ Flexi (Hong Kong only) :

Rider Year	Issue Age	Commission
1	0-65	30%
	66	29%
	67	28%
	68	27%
	69	26%
	70	25%
	71	24%
	72	23%
	73	22%
	74	21%
	75	20%
	76	19%
	77	18%
	78-80	17%
2		17%
3 to6		5%

VHIS Prime (Hong Kong only) :

Issue Age	Rider Year/ Commission		
	1	2	3 - 6
0 - 65	25%	20%	15%
66 - 70	20%	15%	10%
71 - 75	16%	8%	8%
76 - 80	13%	8%	5%

FYP Credit

Regular Premium - 100%
Regular Investment – 15%
Lump Sum Investment – 15%

FYC Adjustment

Basic Plan: Group2 - Regular Premium – Life
Cheerful prime Care Pro on Basic : Group 4 – Regular Premium – Critical Illness

K. Others

1. PTA Number for Offering Documents

HK version

Printed version	English	Traditional Chinese
Product Brochure	PTA999229.0519	PTA999228.0519
Product Key Facts statement	ADD000092.0519	ADD000091.0519
Investment Options Brochure	PTA999233.0519	PTA999232.0519

Macau version

Printed version	English	Traditional Chinese
Product Brochure	PTA999231.0519	PTA999230.0519
Product Key Facts statement	ADD000094.0519	ADD000093.0519
Investment Options Brochure	PTA999860.0519	PTA999861.0519

2. **Contract**: Contract can be downloaded from the Product Library

3. **Applicable Law**: Hong Kong Law / The laws of Macau

4. **Contract Laser Print Code**

	Hong Kong	**Macau**
Main Contract	EGWS	EGWT
U-Select Endorsement	DCFZ	DCGI
Schedule of Fees and Charges	EGWO	EGWP
Juvenile Lien Endorsement (for issue age 180 days)	DB9R	
PRC Endorsement	AEDU	
Cheerful Term	JB0B	
CIR Pro on Cheerful Term	N10H	

L. Frequently Asked Questions

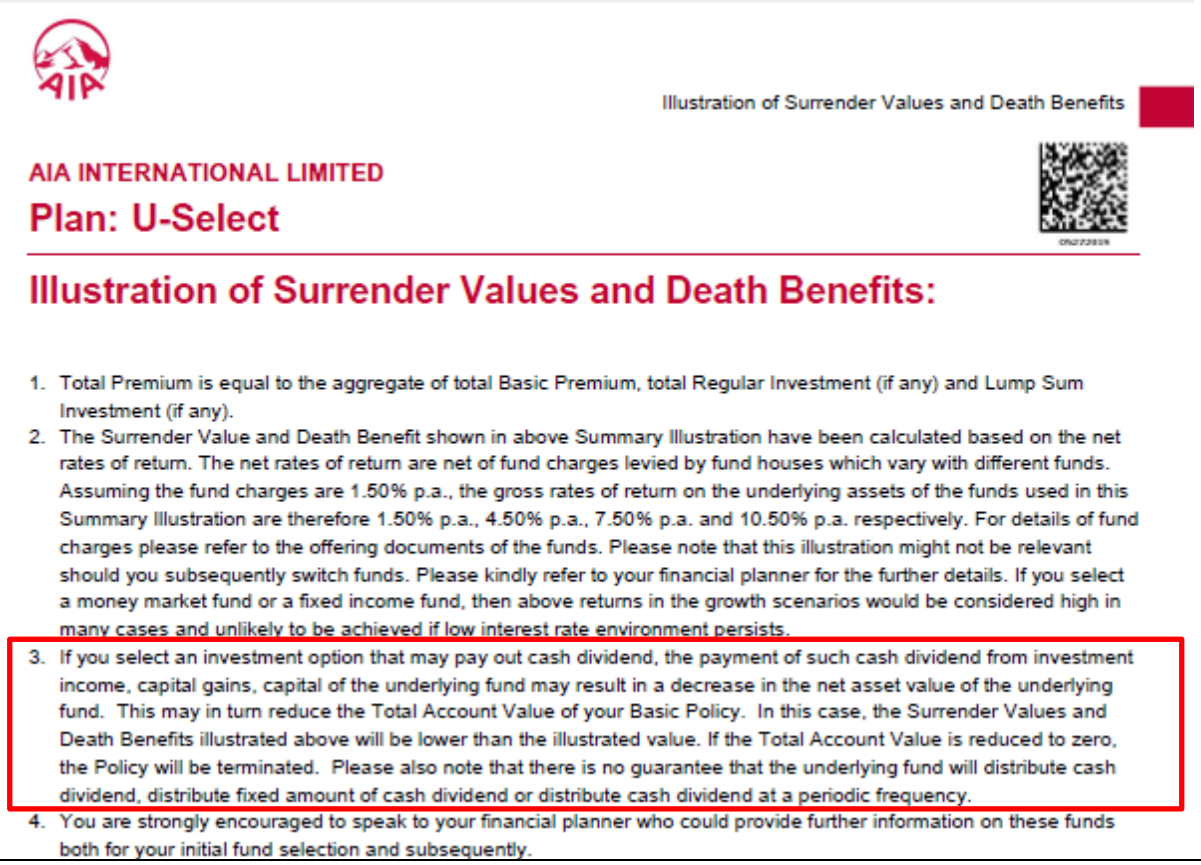
1.	**Q:**	Does the enhancement of customers' suitability assessment for U-Select also apply to other ILAS policy?
	A:	No. The enhancement of customers' suitability assessment will only be applicable to the policies of U-Select and Treasure Master Plus.
2.	**Q:**	When will AIA inform the existing policyholders of U-Select about introduction of the Investment Options (Cash Distribution) and the enhancement of customers' suitability assessment which is launching on 16 May 2019?
	A:	Notification to the existing policyholders of U-Select are sent in two batches: <u>Hong Kong Customers</u> The 1st batch of notification was sent on 8 April 2019 to those policyholders who held U-Select policies on or before 31 March 2019. The 2nd batch of notification will be sent on 23 May 2019 to those policyholders who held U-Select policies between 1 April 2019 and 16 May 2019. <u>Macau Customers</u> The 1st batch of notification was sent on 2 May 2019 to those policyholders who held U-Select policies on or before 16 April 2019. The 2nd batch of notification will be sent on 23 May 2019 to those policyholders who held U-Select policies between 17 April 2019 and 16 May 2019.
3.	**Q:**	What are Record Date, Ex-Dividend Date, Payment Date, AIA Dividend Received Date and AIA Payment Date?
	A:	<table><tr><th>Date</th><th>Meaning</th></tr><tr><td>Record Date</td><td>The date that AIA records the number of units of the Investment Option (Cash Distribution) held by the policyholders.</td></tr><tr><td>Ex-Dividend Date</td><td>The date on which the underlying fund will deduct the declared dividend per unit from the net asset value.</td></tr><tr><td>Payment Date</td><td>The date on which the underlying fund will distribute the declared dividend to AIA.</td></tr><tr><td>AIA Dividend Received Date</td><td>The date on which AIA received the dividend from the underlying fund.</td></tr><tr><td>AIA Payment Date</td><td>The date on which AIA distributes the dividend received to the policyholders. AIA will distribute the dividend within 12 working days upon receipt of the dividend.</td></tr></table> Please refer to the website of the relevant fund houses, agency corner, Customer Corner, ULB website and AIA Corporate Website for details.

4.	**Q:**	Is the dividend payment date of the corresponding underlying fund of an Investment Option (Cash Distribution) the same as the dividend payment date of that Investment Option (Cash Distribution)?
	A:	No. AIA will pay the dividend received from the underlying fund to the policyholders within 12 working days once AIA received the declared dividend from the corresponding underlying fund.
5.	**Q:**	How to calculate the dividend amount that the eligible policyholders can receive?
	A:	Example: The underlying fund of an Investment Option (Cash Distribution) has declared a cash dividend of US$0.05 per unit in May 2019. Mr. Lee owned a U-Select policy on 1 March 2019 and has 100 units of this Investment Option (Cash Distribution) on 7 May 2019 (i.e., the Record Date). Mr. Lee is eligible to receive the following dividend: 100 units x US$0.05 / units = US$5 AIA will convert US$5 to HKD and pay to Mr. Lee's registered e-BankIn account.
6.	**Q:**	How can the existing policyholders to be eligible to select the Investment Options (Cash Distribution)?
	A:	The existing policyholders should complete, sign and submit the following documents in order to be eligible to select the Investment Options (Cash Distribution): (a) "Request for Amendment to U-Select Policy Terms" (OPPOSF84.0419); (b) "Supplement to Risk Profile Questionnaire" (OPPOSF79.0419) (for customers who choose to switch-in to the Investment Options (Cash Distribution)); or the new "Risk Profile Questionnaire" (OPUAIFA2.0519) (for customers who choose to invest into the Investment Options (Cash Distribution) in form of top-up premium); (c) Request for Application/Change of e-BankIn (OPPOSF40) (Only applicable for HK policies); and (d) The new "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" (OPPOSF47.0419) (Customers can select Investment Options (Cash Distribution) starting from 16 May 2019).

7.	**Q:**	Why the existing policyholders have to submit the "Request for Amendment to U-Select Policy Terms" in order to be eligible to select the Investment Options (Cash Distribution)?
	A:	The existing policy terms of U-Select stated that if dividend is distributed from the underlying fund of an investment option, the dividend will be re-invested in the form of additional units into that investment option. To allow dividend to be paid in cash, policyholders have to accept the new policy terms so that cash dividend can be paid directly to the policyholder. The existing policyholders, therefore, have to complete, sign and submit the "Request for Amendment to U-Select Policy Terms" if they intend to select the Investment Options (Cash Distribution). Please note that the policy terms of U-Select were updated with effect from 16 May 2019. Therefore, any customers apply for U-Select on or after 16 May 2019 are eligible to select Investment Options (Cash Distribution).
8.	**Q:**	Why should the existing policyholders submit the "Supplement to Risk Profile Questionnaire" in order to be eligible to select Investment Options (Cash Distribution)?
	A:	This is part of the enhancement for customers' suitability assessment. Customers are required to confirm whether they rely on the non-guaranteed cash dividend from the Investment Option(s) (Cash Distribution) as their main or only source of income in the "Supplement to Risk Profile Questionnaire". If the answer is "YES", they are not eligible to select Investment Options (Cash Distribution).

9.	**Q:**	What are the changes in the updated "Important Facts Statement and Applicant's Declarations"?
	A:	**<u>Important Facts Statement and Applicant's Declarations (OPUAIFA8.0519) (for new policy)</u>** • <u>The updated "Important Facts Statement and Applicant's Declarations" (OPUAIFA8.0519) that is applicable to new customers</u> has added the following two sections for specific risks: i. Specific risk of investing in Investment Option / Investment Option (Cash Distribution) with underlying investments in derivatives and/or fixed income securities ii. Specific risks of investing in Investment Option (Cash Distribution) (6) **<u>Specific risk of investing in Investment Option / Investment Option (Cash Distribution) with underlying investments in derivatives and/or fixed income securities:</u>** (a) The underlying fund of an investment option may invest in derivatives and be exposed to counterparty, leverage, liquidity, market, volatility or other relevant risks, all of which may adversely impact the net asset value of the underlying fund of the investment option. (b) The underlying fund of an investment option may be exposed to credit or default risk of the fixed income securities that it invests in. In the event of default or bankruptcy of an issuer, the underlying fund may experience significant losses. The actual or perceived downgrading of a rated fixed income security will decrease in value and liquidity, and may have an adverse impact on the net asset value of the underlying fund. (7) **<u>Specific risks of investing in Investment Option (Cash Distribution):</u>** The Investment Option designated with "(Dis)" in the name (the "Investment Option (Cash Distribution)") is an investment option that may distribute cash dividend on a regular basis. If you choose to invest in the Investment Option(s) (Cash Distribution), you will receive cash dividend if AIA receives such dividend from the underlying fund(s) of the Investment Option(s) (Cash Distribution). Please note: (a) There is no guarantee that the underlying fund of an Investment Option (Cash Distribution) will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency. The amount of cash dividend paid is in no way an indication, a forecast or a projection of cash dividends to be paid in the future. (b) An underlying fund of an Investment Option (Cash Distribution) may, according to its dividend policy, pay cash dividend out of investment income, capital gains or capital of the underlying fund. Payment of cash dividend out of capital indicates an actual withdrawal of part of the original investment, or payment of cash dividend out of gross investment income while paying or charging all of the underlying fund's expenses and fees out of or to the capital will lead to an increase in distributable income for payment of cash dividend and hence, the underlying fund may effectively pay cash dividend out of capital. Such payments of cash dividend will result in an immediate decrease in the net asset value per unit of the underlying fund after the date of dividend payment, and change in the unit price of the underlying fund will be reflected in the price of the Investment Option (Cash Distribution). (c) In comparison to the Investment Options that reinvest dividend, Investment Options (Cash Distribution) pay out cash dividend and hence, may reduce the Total Account Value of the ILAS policy. This may in turn reduce the death benefit payable. If the Total Account Value is reduced to zero, the Policy will be terminated. (d) You should not select the Investment Options (Cash Distribution) unless you understand them and your financial planner has explained to you how they are suitable to you. Please refer to the offering documents (including the product key facts statements) of the underlying funds for details of the underlying funds (including, without limitation, their investment objectives and policies, risk factors and charges). • The "Cooling-off period" section has been revised to reflect that if the policy is cancelled within cooling-off period, AIA will deduct the amount of cash dividend paid by Investment Option(s) (Cash Distribution) from the original investment.

		(2) Cooling-off period*: **You have the right to cancel this ILAS policy** and get back your original investments (subject to market value adjustment) and levy (for Hong Kong policies only) less the amount of cash dividend paid to you if you have selected Investment Option(s) (Cash Distribution) (if applicable) within the cooling-off period, which is 21 days after the delivery of the policy or issue of a notice to you or your representative, whichever is the earlier. For details of how you can exercise this right, please refer to the application form. *not applicable for contribution of top-up premium **Important Facts Statement and Applicant's Declarations (OPPOSF61.0419) (for top-up premium)** • The updated "Important Facts Statement and Applicant's Declarations" (OPPOSF61.0419) for top-up premium has also added the above two sections for specific risks: i) Specific risks of investing in Investment Option / Investment Option (Cash Distribution) with underlying investments in derivatives and/or fixed income securities ii) Specific risk of investing in Investment Option (Cash Distribution)

10.	**Q:**	What are the changes in the illustration document?
	A:	With effect from 16 May 2019, the following risk disclosure statements are added to the illustration document of U-Select to remind customers the potential risks of investing in Investment Options (Cash Distribution).  Illustration of Surrender Values and Death Benefits AIA INTERNATIONAL LIMITED Plan: U-Select Illustration of Surrender Values and Death Benefits: 1. Total Premium is equal to the aggregate of total Basic Premium, total Regular Investment (if any) and Lump Sum Investment (if any). 2. The Surrender Value and Death Benefit shown in above Summary Illustration have been calculated based on the net rates of return. The net rates of return are net of fund charges levied by fund houses which vary with different funds. Assuming the fund charges are 1.50% p.a., the gross rates of return on the underlying assets of the funds used in this Summary Illustration are therefore 1.50% p.a., 4.50% p.a., 7.50% p.a. and 10.50% p.a. respectively. For details of fund charges please refer to the offering documents of the funds. Please note that this illustration might not be relevant should you subsequently switch funds. Please kindly refer to your financial planner for the further details. If you select a money market fund or a fixed income fund, then above returns in the growth scenarios would be considered high in many cases and unlikely to be achieved if low interest rate environment persists. 3. If you select an investment option that may pay out cash dividend, the payment of such cash dividend from investment income, capital gains, capital of the underlying fund may result in a decrease in the net asset value of the underlying fund. This may in turn reduce the Total Account Value of your Basic Policy. In this case, the Surrender Values and Death Benefits illustrated above will be lower than the illustrated value. If the Total Account Value is reduced to zero, the Policy will be terminated. Please also note that there is no guarantee that the underlying fund will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency. 4. You are strongly encouraged to speak to your financial planner who could provide further information on these funds both for your initial fund selection and subsequently.
11.	**Q:**	What is the additional question in the post-sales call?
	A:	A question is added in the post-sales call for U-Select policies. The question is as follows: *"This ILAS policy provides investment options that may pay out cash dividend.* *If you have selected or intend to select these investment options, you should understand that cash dividend is paid out from investment income, capital gains or capital of the underlying fund and such payment of cash dividend may result in a decrease in the net asset value of the underlying fund. This may in turn reduce the account value of your policy. In this case, the surrender values and death benefits will be lower than the illustrated value in the illustration document.* *Please also note that there is no guarantee that the investment options will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency. You are clear with that, right?"*

12.	**Q:**	If the underlying fund of an Investment Option (Cash Distribution) distributes dividend in USD, how does AIA distribute the dividend to the policyholder's registered e-BankIn account (Only applicable to policies in HK)?
	A:	For Hong Kong policies, AIA will convert the USD dividend received from the corresponding underlying fund to HKD (the exchange rate used are based on prevailing exchange rate as determined by AIA in good faith and commercially reasonable manner with reference to prevailing market exchange rates from time to time. Please refer to aia.com.hk for the current exchange rate), and through autopay deposit it into the policyholder's registered e-BankIn account. If for any reasons, AIA is not able to transfer the dividend amount in HKD to the registered e-BankIn account (e.g. bank account closed), AIA will **re-convert the returned dividend amount (HKD) to policy currency (i.e. USD or HKD)** and transfer it to the FPDA of the policy. If the policy is a Macau policy or has not registered for an e-BankIn account with AIA, AIA will directly transfer the USD dividend received in **policy currency (i.e. USD or HKD)** to the FPDA of the policy.
13.	**Q:**	Will AIA charge any fees for distributing the dividend to the policyholders (Only applicable to policies in HK)?
	A:	Currently, AIA waives the banking charges when distributing dividend to the policyholders' registered e-BankIn accounts. Customers may contact their banks to check if they will charge for any other fees. Withdrawal charge is not applicable to distribution of cash dividend.
14.	**Q:**	When should customers use new forms if they apply for U-Select?
	A:	AIA will only accept the below revised forms if customers apply for U-Select or apply policy changes in U-Select on or after 16 May 2019: • Important Facts Statement and Applicant's Declarations (New customers) (OPUAIFA8.0519) • Important Facts Statement and Applicant's Declarations (Top-up premium) (OPPOSF61.0419) • Risk Profile Questionnaire (OPUAIFA2.0519) • Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only) (OPPOSF47.0419)

<table>
<tr><td rowspan="2">15.</td><td>Q:</td><td>Can customers of U-Select select investment options with risk level higher than their risk profile?</td></tr>
<tr><td>A:</td><td>With effect from 16 May 2019, AIA will enhance the customers' suitability assessment for U-Select to further protect customer's interest throughout the policy lifetime. We will assess the risk level of each selected investment option against the customer's risk tolerance level when handling any request for switching or top-up investment. Please refer to the following table for details:

<table>
<tr><th>Identified risk tolerance level of customer</th><th>Available investment options</th></tr>
<tr><td>"Low"</td><td>Investment options with "low" risk level only</td></tr>
<tr><td>"Medium"</td><td>Investment options with "medium" or "low" risk level</td></tr>
<tr><td>"High"</td><td>Investment options with any risk level</td></tr>
</table>

Customers who select investment options with risk level higher than their risk tolerance level have to state the reason(s) or confirm the mismatch of risk level in relevant forms and submit to AIA.

Please refer to sections "III Suitability declaration" under "G. Enhancement on customer suitability assessment" for details.</td></tr>
<tr><td rowspan="2">16.</td><td>Q:</td><td>If a policyholder submitted the "Request for Amendment to U-Select Policy Terms" before 16 May 2019, when will the confirmation be sent to the policyholder?</td></tr>
<tr><td>A:</td><td>If the policyholder submitted the "Request for Amendment to U-Select Policy Terms" before 16 May 2019, AIA will assess the request.

After approving the requests, AIA will send a confirmation and the contract endorsement to the customer for record on or after 16 May 2019, which is the launch date of the Investment Options (Cash Distribution).

No acknowledgement will be sent to the customer before 16 May 2019.</td></tr>
</table>

17.	**Q:**	Can a policyholder submit a request to switch into or invest top-up premium in the Investment Option(s) (Cash Distribution) before 16 May 2019?
	A:	No. Investment Options (Cash Distribution) will be launched on 16 May 2019. AIA will reject any switching or top up request received before 16 May 2019. In addition, starting from 16 May 2019, policyholders **must use the revised** "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" (OPPOSF47.0419) form to apply for switching or to invest with top up premium in the Investment Options (Cash Distribution). For U-Select, the old "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" form will not be accepted. Please refer to section "**G. Enhancement on customers' suitability assessment**" for details. The revised "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" can also be downloaded from the Agency Corner (Download → Forms → Operations) on or after 16 May 2019. Starting from 16 May 2019, policyholders can login to the Customer Corner or mobile app AIA Connect to apply or switching. Application for investing with top up premium will follow the existing procedures.
18.	**Q:**	When can policyholders of U-Select complete the online "Request for Amendment to U-Select Policy Terms", "Supplement to Risk Profile Questionnaire" and switch into the Investment Options (Cash Distribution) in the Customer Corner or AIA Connect?
	A:	The policyholders can login to their Customer Corner or AIA Connect accounts starting from 16 May 2019 to accept the revised policy terms, complete the supplementary risk profile questionnaire and switch in to the Investment Options (Cash Distribution).

M. The Selling Process of ILAS

	Procedure	Points to notes	Required documents
1	**Suitability assessment**	• Understand customers' objective in purchasing AIA products, and their preferences over different type of insurance products. Please be noted that ILAS products should only be recommended when customers have chosen "Financial protection" and "Investment" as their objectives in purchase • Understand the expected policy term of the customers, based on customers' income and saving, assess the affordability of the customers for paying premiums throughout the policy term • Recommend insurance products of different types (including at least one participating product), ensuring ILAS product is suitable for the customers based on their financial needs • Assess the risk profile of customers, and find out customers' risk tolerance level	• Financial Needs Analysis (FNA) • Risk Profile Questionnaires (RPQ)
2	**Provide relevant documents, and recommend ILAS product which suit the needs of customers**	• Before the purchase, customers should have some fundamental understanding on ILAS plan • Based on the investment needs and financial status of the customers, propose ILAS that suit customers' need, and using the Product Brochure to go through the features and benefits of the product • Utilizing the Key Facts Statement, go through the product features, risks factors, fee and charges, and other important facts with customers • Utilizing the Investment Options Brochure, go through the information of investment options, and remind the customers to read through the prospectus of relevant investment options, in order to understand the fees and its calculation, and any dealing restrictions applicable to the investment options • Provide a tailored-made Illustration Document, and to go through the plan details, including the assumed rate of return, fees, benefits, premium payment term and premiums	• Pamphlet "Questions you need to ask before taking out an ILAS product" • Product Brochure (PB) • Product Key Facts Statement (PKFS) • Investment Options Brochure (IOB) • Illustration Document

3	**Handle the application process**	• Before filling in the application form, make sure the customers fully understand the content in the Illustration Document • Customers to select the investment options, based on their result of Risk Profile Questionnaires, referencing the information on Investment Options Brochure and performance summaries • Ensure the customers fully understand the Important Facts Statement, including Statement of Purpose, Cooling-off Period, No Ownership of Assets and No Guarantee for Investment Returns, Long-term Features, Fees and Charges, Specific Risk of Investing in Investment Option/ Investment Option (Cash Distribution) with Underlying Investment in Derivatives and/ or Fixed Income Securities, Specific Risks of Investing in Investment Options (Cash Distribution), Switching of Investment, Premium Holiday, Risk of Early Termination, Intermediaries' Remuneration, and Post-Sales Controls • Customers declared to received relevant documents, and acknowledged fully understand and agreed with the features, premiums, risks and investment options of the ILAS plan chosen, and acknowledge the plan chosen meets their personal needs • Assist the customers to complete the application form, and other relevant documents • Customers to sign the documents one by one	• Illustration Document • Risk Profile Questionnaires, Investment Options Brochure and performance summaries • Important Facts Statement and Applicants' Declaration • Application forms
4	**Post-sales call**	• Notify the customers that AIA customer services officer will conduct a post-sales call after the issuance of the policy, aiming to ensure customers' understanding on the policy information, and to ensure customers benefits are protected	

N. Product Risks

Investment involves risks, consultant should explain the relevant risks of U-Select and Investment Options (Cash Distribution) to customers.

The Relevant Risks of U-Select

1. **Credit and insolvency risks**
   U-Select is an insurance policy issued by AIA. The investments of customers are subject to the credit risks of AIA.

2. **The investment options available under U-Select can have very different features and risk profiles. Some may be of high risk. Please read the principal brochure and the offering documents of the underlying funds involved for details.**

3. **Early surrender / withdrawal penalty**
   U-Select policy is designed to be held for a long term period. Early surrender or withdrawal of the ILAS policy / suspension of or reduction in premium may result in a significant loss of principal and bonus awarded. Poor performance of underlying funds may further magnify the investment losses, while all charges are still deductible. In particular, if customers surrender the ILAS policy in the 1st Premium Payment Year, customers will lose all their Basic Premium paid because of the premium charge, which is 100% of their Basic Premium paid.

4. **Premium holiday**
   With no premium contribution during premium holiday, the value of this ILAS policy may be significantly reduced due to fees and charges, which are still deductible during premium holiday. If the value of the ILAS policy is insufficient to cover such fees and charges, the policy will lapse and customers may lose all their investments and benefits (including the life insurance coverage). Besides, customers' entitlement to the bonus and the conditional 10-year no lapse privilege may also be affected.

5. **Market risks**
   Return of U-Select policy is contingent upon the performance of the underlying funds and therefore there is a risk of capital loss.

6. **Foreign exchange risks**
   The investment returns of customers' ILAS policy may be subject to foreign exchange risks as some of the underlying funds may be denominated in a currency which is different from that of customers' ILAS policy.

The Relevant Risks of Investment Options (Cash Distribution)

1. Potential risks on dividend distribution:

- Dividend should not be relied on as the main or only source of income;
- Historical dividend yields are for reference only and in no way should they be taken as the prediction or indicator of dividend yields for the future; and
- Investment options in distribution shares will not guarantee:
  (1) the distribution of cash dividends;
  (2) the frequency of distribution; and
  (3) the amount or rate of cash dividends.

2. Potential risks on account value:

- A distribution fund may at its discretion pay cash dividend out of investment income, capital gains or capital while charging/ paying all of its fees and expenses to/ out of capital (i.e. effectively pay cash dividend out of capital). Since this kind of payout does not represent payment purely from investment income, it may reduce the net asset value and lead to a decrease in the unit price of the investment option. Consequentially, it may reduce the account value (and death benefit and surrender value) of the policy. Please refer to the Investment Options Brochure for the associated risks. For details of the cash dividend composition of the underlying funds, please visit http://www.aia.com.hk/.
- As dividend can be paid out directly and will not be reinvested in the underlying fund, the unit price of the investment option or the policy value may remain the same or be reduced. Consequentially, the account value (and death benefit and surrender value) of the policy may be reduced or may remain unchanged.

3. Investment options in distribution shares will face similar potential risks as other investment options in asset category:

- The underlying fund of an investment option in distribution shares may invest in derivatives and be exposed to counterparty, leverage, liquidity, market, volatility or other relevant risks, all of which may adversely impact the net asset value of the underlying fund.
- The underlying fund of an investment option may be exposed to credit or default risk of the fixed income securities that it invests in. In the event of default or bankruptcy of an issuer, the underlying fund of the investment option may experience significant losses. The actual or perceived downgrading of a rated fixed income security will decrease in value and liquidity, and may have an adverse impact on the net asset value of the underlying fund.

Please refer to the latest offering documents of U-Select for details of the potential risks of Investment Options (Cash Distribution).

O. Mapping in Financial Needs Analysis Form

適合性評估 Suitability Assessment

問題 Questions		可配對選項 choices that can be mapped to apply the product
1. 您選購本公司產品的目標為何? (可選多於一項) **1. What are your objectives of buying our product? (tick one or more)**		
A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	★
B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
E	投資 Investment	★
F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2. 您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) 2. What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	
B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	★
E	其他 (請詳述) : Others (Please specify) _____	

★ 必填選擇

★ Compulsory choices.

3. 您投購保單及/或投資計劃的目標得益/保障年期為多久? (請選一項)： **3. What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)**	
<1 year 年	
1-5 years 年	
6-10 years 年	
11-20 years 年	✓
> 20 years 年	✓
終身 Whole of Life	✓
4a. 您能夠及願意支付保單及/或投資計劃的年期為? (請選一項) **4a. For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)**	
<1 year 年	
1-5 years 年	
6-10 years 年	
11-20 years 年	
> 20 years 年	
終身 Whole of Life	✓

P. Market Comparison

Disclaimer: AIA does not guaranteed the accuracy and completeness of the comparison information as the below analysis and comparisons made by the Company are based on other company's product information on the internet in Mar 2019. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

Note: This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).

Plan	**AIA U-Select**		**FX Life Chxxrs Plxx**		**AXX Oxion II**	
Basic Information						
Plan Type	Basic premium, optional regular top up, optional lump sum top up		Basic premium, optional regular top up, optional lump sum top up		Basic premium, optional regular top up, optional lump sum top up	
Total Fees and Charges Disclosed in KFS	30%		31.4% - 45.5% (Depends on plan chosen)		29.4% - 33.3% (Depends on plan chosen)	
Cost of Life Protection Disclosed in KFS	23%		16.6% - 34.1% (Depends on plan chosen)		17.8% - 21.7% (Depends on plan chosen)	
Account Structure	(1) Basic Account (2) Regular Investment Account (3) Lump Sum Investment Account		(1) Basic Account (2) Top-up Account		Account Value	
Benefit Term	Whole Life		Age 100		Age 100	
Issue age of Insured/ Owner	Insured 15 days – 70 yrs old	Owner 18 – 70 yrs old	Premium payment term 5 yr 10 yr 15 yr 20 yr	Insured Age 15 days - 65 yrs old 15 days - 65 yrs old 15 days - 65 yrs old 15 days - 60 yrs old	Insured 14 days – 70 yrs old	Owner 18 – 70 yrs old

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Policy Currency	HKD/ USD	HKD/ USD	HKD/ USD/ EUR
Min Face Amount	HKD375,000/ USD50,000	HKD80,000/USD10,000	USD25,000/ HKD200,000/ EUR25,000
Reduction of Face Amount	Allowed Subject to minimum requirement: HKD375,000/USD50,000	Allowed Subject to min requirement: HKD80,000/USD10,000	Allowed Subject to min requirement: USD25,000/ HKD200,000/ EUR25,000
Increase of Face Amount	Not Applicable	Not Applicable	Allowed in 1st policy year
Premium Payment			
Premium Term	Whole Life	5/10/15/20 years	Age 100
Payment Mode	Annual/ Semi-Annual/ Quarterly/ Monthly	Annual/ Semi-Annual/ Monthly	Annual/ Semi-Annual/ Monthly
Initial Contribution Period (ICP)	Not Applicable	Not Applicable	Not Applicable
Min Basic Premium (Annual)	Depends on Face Amount	HKD4,800/ USD600	USD240 / HKD1,920/ EUR240
Max Basic Premium (Annual)	Depends on Face Amount	Subject to underwriting	Subject to underwriting
Min Regular Top Up Premium (Annual)	For non- cash distributing IO: HKD800/ USD100 For cash distributing IO: HKD192,000/ USD24,000	HKD2,400/ USD300	USD300/ HKD2,400/ EUR300
Max Regular Top Up Premium (Annual)	Subject to underwriting	Subject to underwriting	Subject to underwriting
Optional Lump Sum Premium	Allowed	Allowed	Allowed
Min Lump Sum Top Up	For non- cash distributing IO: HKD800/ USD100 For cash distributing IO: HKD16,000/ USD2,000	HKD8,000/USD1,000	USD300/ HKD2,400/ EUR300

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Max Lump Sum Top Up	Subject to underwriting	Subject to underwriting	Subject to underwriting
Premium Holiday	- Allowed for basic premium and regular investment, starting from the 3rd policy year	- Allowed after payment of first year premium	- Allowed after payment of initial premium
	Condition: Total Account Value is sufficient to cover (i) COI for the Basic Policy and Unit Deducting Supplementary Contracts (if any); (ii) Account Value charge of the Basic Account; and (iii) Premiums of Supplementary Contracts (if any)	Condition: (i) Account Value of the Basic Account is not less than the amount equivalent to two times of the latest annual Basic Premium due; or (ii) Total Account Value is not less than the amount equivalent to three times of the latest annual Basic Premium due	- Condition: At any time the Account Value is sufficient to cover all relevant charges due
Underwriting			
Underwriting Requirements	Full underwriting - Medical - Financial - Occupational - Nationality	Full underwriting	Full underwriting - Medical - Financial - Occupational - Nationality
Fees and Charges			
Policy Fee	Not Applicable	Not Applicable	Not Applicable
Maintenance Fee	Not Applicable	USD6/ HKD48/ per month	From the 2nd policy year, USD4/ HKD32/ EUR4 per month
Account Value Charge	From 7th policy years onwards, 0.5%/12 per month based on Basic Account Value	0.125% per month of the Basic Account and Top-up Account	Started from 2nd policy year, 1.2%/12 per month of the Account Value

<table>
<tr><th>Plan</th><th colspan="2">AIA
U-Select</th><th colspan="5">FX Life
Chxxrs Plxx</th><th colspan="2">AXX
Oxion II</th></tr>
<tr><td rowspan="11">Premium Charge</td><td colspan="2"><u>For Basic Premium</u></td><td colspan="5"><u>For Basic Premium</u></td><td colspan="2"><u>For Basic Premium</u></td></tr>
<tr><td><u>Premium Payment Year</u></td><td><u>% of each Basic Premium</u></td><td colspan="5"><u>% of each Basic Premium</u></td><td><u>Premium Payment Year</u></td><td><u>% of each Basic Premium</u></td></tr>
<tr><td>1</td><td>100%</td><td rowspan="2"><u>Premium Payment Year</u></td><td colspan="4"><u>Premium Payment Period</u></td><td>1</td><td>100%</td></tr>
<tr><td>2</td><td>30%</td><td><u>5</u></td><td><u>10</u></td><td><u>15</u></td><td><u>20</u></td><td>2</td><td>20%</td></tr>
<tr><td>3-6</td><td>10%</td><td>1</td><td>20%</td><td>50%</td><td>70%</td><td>85%</td><td>3-6</td><td>10%</td></tr>
<tr><td>7 or after</td><td>0%</td><td>2</td><td>8%</td><td>15%</td><td>18%</td><td>22%</td><td>7 or after</td><td>0%</td></tr>
<tr><td colspan="2" rowspan="4"></td><td>3-5</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td><td colspan="2" rowspan="4"></td></tr>
<tr><td>6-10</td><td>-</td><td>5%</td><td>5%</td><td>5%</td></tr>
<tr><td>11+</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td colspan="5"></td></tr>
<tr><td colspan="2"><u>For regular/ lump sum investment:</u>
6% each investment</td><td colspan="5"><u>For regular/ lump sum investment:</u>
5% each investment</td><td colspan="2"><u>For regular/ lump sum investment:</u>
5% each investment</td></tr>
</table>

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Cost of Insurance	- COI = sum at risk x COI rate - Charged monthly starting from 2nd policy year - Sum at risk is the higher of (a) Face Amount and (b) 5% of Total Account Value after the deduction of account value charge for that policy month - COI rates are based on: (i) attained age and/or issue age, (ii) gender (iii) class of risk (including but not limited to health status, smoking status, nationality and residency) of insured	**Plan A (Increasing COI)** - COI = Sum Insured x COI Rate - COI rates are based on: attained age of insured, gender and class of risk (health status and smoking status) of insured. - Charged starting from 2nd policy year until Insured's age of 80 **Plan B (Level COI)** - COI = Sum Insured x COI rate - COI rates are based on: issue age of insured, gender and class of risk (health status and smoking status) of insured. - Charged starting from 2nd policy year until Insured's age of 80 **Plan C (Increasing COI)** - COI = Sum at risk x COI rate - Sum at risk is defined as the higher of: (a) excess of Sum Insured over the aggregate account value of the Basic Account and accumulated amount withdrawn from the Basic Account; or (b) US5,000 / HKD40,000 - COI rates are based on: attained age of insured, gender and class of risk (health status and smoking status) of insured. - Charged starting from 2nd policy year until Insured's age of 80	- COI = net amount at risk (NAR) x Insurance Charge rate / 12 - COI rates are based on: attained age, gender and class of risk (health status and smoking status) of insured. **Level death benefit option** NAR =higher of: (i) 105% of Account Value (ii) Sum Insured less the Account Value **Increasing death benefit option** NAR =higher of: (i) 105% of Account Value (ii) Sum Insured + Account Value less the Account Value

<table>
<tr><th>Plan</th><th colspan="3">AIA
U-Select</th><th colspan="3">FX Life
Chxxrs Plxx</th><th colspan="3">AXX
Oxion II</th></tr>
<tr><td rowspan="11">Cost of Insurance</td><td colspan="9">Below COI rates are for reference only, the actual COI rates will subject to factors such as, the insured attained age, gender and risk class.</td></tr>
<tr><td colspan="3"><u>COI Rates</u></td><td colspan="3"><u>COI Rates</u>
Plan A and C</td><td colspan="3"><u>COI Rates</u></td></tr>
<tr><td rowspan="2">Non-smoker Insured's age</td><td colspan="2">Insured Gender</td><td rowspan="2">Non-smoker Insured's age</td><td colspan="2">Insured Gender</td><td rowspan="2">Non-smoker Insured's age</td><td colspan="2">Insured Gender</td></tr>
<tr><td>Male</td><td>Female</td><td>Male</td><td>Female</td><td>Male</td><td>Female</td></tr>
<tr><td>30</td><td>0.140%</td><td>0.109%</td><td>30</td><td>0.090%</td><td>0.080%</td><td>30</td><td>0.080%</td><td>0.054%</td></tr>
<tr><td>40</td><td>0.203%</td><td>0.163%</td><td>40</td><td>0.128%</td><td>0.090%</td><td>40</td><td>0.145%</td><td>0.110%</td></tr>
<tr><td>50</td><td>0.385%</td><td>0.312%</td><td>50</td><td>0.318%</td><td>0.228%</td><td>50</td><td>0.292%</td><td>0.217%</td></tr>
<tr><td>60</td><td>0.909%</td><td>0.529%</td><td>60</td><td>0.980%</td><td>0.573%</td><td>60</td><td>0.783%</td><td>0.539%</td></tr>
<tr><td colspan="3" rowspan="5"></td><td colspan="3">Plan B</td><td colspan="3" rowspan="5"></td></tr>
<tr><td rowspan="2">Non-smoker Insured's age</td><td colspan="2">Insured Gender</td></tr>
<tr><td>Male</td><td>Female</td></tr>
<tr><td>30</td><td>0.438%</td><td>0.276%</td></tr>
<tr><td>40</td><td>0.684%</td><td>0.423%</td></tr>
<tr><td>50</td><td>1.114%</td><td>0.672%</td></tr>
<tr><td>60</td><td>1.900%</td><td>1.137%</td></tr>
<tr><td>Surrender Charge</td><td colspan="3">Not Applicable</td><td colspan="3">Not Applicable</td><td colspan="3">Not Applicable</td></tr>
<tr><td>Partial Withdrawal Charge</td><td colspan="3">Not Applicable</td><td colspan="3">Not Applicable</td><td colspan="3">Not Applicable</td></tr>
<tr><td>Switching Charge</td><td colspan="3">Not Applicable</td><td colspan="3">Up to 2% of the amount being switched but is currently waived</td><td colspan="3">Not Applicable</td></tr>
</table>

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Bonus			
Bonus	**Loyalty Bonus** Condition: - The policy is in force at the 20th Policy Anniversary - Basic Premiums are paid for at least 120 policy months within the first 20th Policy Years Bonus Amount: Loyalty Bonus = Lowest annualised Basic Premium in the first 20 Policy Years x [numbers of months of Basic Premium Paid in the first 20 Policy Years / 240] Maximum: Basic Premium Paid in the first policy year	**Welcome Bonus** - to be clawed back if Insured commits suicide within the 1st policy year - Welcome Bonus = 1st policy year Basic Premium paid x Welcome Bonus Rate, where Welcome Bonus Rate = 4% (if PPP = 5 years) / 5% (if PPP = 10/15/20 years) - Payable within one month after receipt of each Basic Premium for the first policy year **Persistency Bonus** - Condition: Continuous contribution - Payable every 5 years until the end of PPP - Persistency Bonus = (total Basic premium paid in the past 5 policy years - total withdrawal amount in the past 5 policy years) x Persistency Bonus Rate / 5, where Persistency Bonus Rate = 5% (if PPP = 5 years) / 10% (if PPP = 10/15/20 years) **Loyalty Bonus** - Condition: The policy is still effective at the end of 20th policy year and all Basic premiums were paid - Payable at the end of 20th policy year - Loyalty Bonus = total premium charge levied on the Basic Premium x Loyalty Bonus Multiplier x Loyalty Bonus Adjustment Factor - where Loyalty Bonus Multiplier = 5 (if PPP = 5 years) / 3 (if PPP = 10 years) / 2 (if PPP = 15 years) / 1 (if PPP = 20 years), - where Loyalty Bonus Adjustment Factor = the Sum Insured at the time of Bonus Payment / the Sum Insured at the time of policy inception	**Loyalty Bonus** Condition: - payable every year from 10th Policy Anniversary Bonus Amount: - Loyalty Bonus = Average calendar month-end account value for the 12 months prior to the relevant policy anniversary x 1%
Surrender			
Allow surrender?	Allowed	Allowed	Allowed
Surrender Value	Total Account Value	Account Value less any outstanding fees and charges	Account Value less any outstanding fees and charges

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Partial Withdrawal			
Allow Partial Withdrawal?	Allowed	Allowed	Allowed
Min Partial Withdrawal Amount	Min: HKD800/ USD100	Min: USD 4,800/ USD600	Min: HKD 800/USD100/EUR100
Min Account Value after Partial Withdrawal	Total Account Value after partial withdrawal should be equals to or greater than HKD4,000/ USD 500	- Basic Account Value should be at least HKD4,800/ USD600 - Total Account Value should be at least HKD12,000/USD1,500	Account Value should be at least HKD4,000/USD500/ EUR500
Benefits			
Death Benefit	**Total Account Value, plus the higher of** (i) Face Amount (ii) 5% of Total Account Value **If the insured passed away within 180 days from date of birth:** Total Account Value, plus the higher of (i) 20% Face Amount (ii) 5% of Total Account Value	**Before Insured's age of 80** **(a) Plan A and B - non-level death benefit** **The higher of:** (i) Sum Insured + total account value - any outstanding fees and charges (ii) 105% of (Total Account Value - any outstanding fees and charges) **(b) Plan C - level death benefit** The higher of: (i) Sum at risk + total account value - any outstanding fees and charges (ii) 105% of (Total Account Value - any outstanding fees and charges) Sum at risk is defined as the higher of: (a) excess of Sum Insured over the aggregate account value of the Basic Account and accumulated amount withdrawn from the Basic Account; or (b) US5,000 / HKD40,000 **On or after Insured's age of 80** 105% of (Total Account Value - any outstanding fees and charges)	**Level Death Benefit** Higher of: (i) basic sum assured – any withdrawal made (ii) 105% of Account Value **Increasing Death Benefit** Higher of: (i) basic sum assured + Account Value (ii) 105% of Account Value

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Other Benefits	**Conditional 10-year no lapse privilege** **Conditions:** (i) No premium holidays have been exercised (ii) No partial withdrawals have been made from the Basic Account (iii) The Policy has not been Lapsed and reinstated before	**Terminal Illness Benefit** Benefit = 5% of Sum Insured (maximum: HKD40,000/USD5,000)	Not Applicable
Riders			
	(i) Critical Illnesses (ii) Medical (iii) Accidents (iv) Waiver of premiums (v) Disabilities (vi) Surgical benefits	Riders are attachable	(i) Critical Illnesses (ii) Accidents (iii) Medical (iv) Waiver of premiums
Investment Options			
No. of Investment Options	52	173	148
Cash Dividends			
Investment Options Distributing Cash Dividends	9	Nil	Nil
Payout Method	Auto-pay (eBank-In) / Cheque/ FPDA	Not Applicable	Not Applicable
Payout Currency	Auto-pay: by HKD / FPDA: by policy currency	Not Applicable	Not Applicable
Payout Frequency	Monthly	Not Applicable	Not Applicable

Q. Standard Premium Rate Table

(i) Schedule of Annual Premium Rate of U-Select – Male (Per US$ / HK$ 1,000 Face Amount)					
Issue Age	**Non-Smoker**	**Smoker**	**Issue Age**	**Non-Smoker**	**Smoker**
0	8.05	8.05	36	15.43	20.32
1	8.05	8.05	37	16.26	21.38
2	8.05	8.05	38	17.13	22.50
3	8.05	8.05	39	18.05	23.67
4	8.05	8.05	40	19.02	24.90
5	8.05	8.05	41	20.04	26.20
6	8.05	8.05	42	21.11	27.57
7	8.05	8.05	43	22.24	29.01
8	8.05	8.05	44	23.43	30.52
9	8.05	8.05	45	24.68	32.11
10	8.05	8.05	46	26.01	33.76
11	8.05	8.05	47	27.42	35.49
12	8.05	8.05	48	28.90	37.31
13	8.05	8.05	49	30.46	39.22
14	8.05	8.05	50	32.11	41.23
15	8.05	8.05	51	33.85	43.34
16	8.13	8.36	52	35.68	45.56
17	8.21	8.68	53	37.61	47.90
18	8.29	9.01	54	39.64	50.36
19	8.37	9.35	55	41.79	52.95
20	8.45	9.71	56	44.03	55.57
21	8.54	10.08	57	46.40	58.32
22	8.63	10.46	58	48.89	61.21
23	8.72	10.86	59	51.52	64.24
24	8.81	11.27	60	54.29	67.42
25	8.90	11.70	61	57.21	70.76
26	9.35	12.30	62	60.28	74.27
27	9.83	12.93	63	63.52	77.95
28	10.33	13.59	64	66.93	81.81
29	10.86	14.29	65	70.52	85.87
30	11.41	15.02	66	74.11	89.93
31	11.99	15.79	67	77.70	93.99
32	12.60	16.60	68	81.29	98.05
33	13.24	17.45	69	84.88	102.11
34	13.92	18.35	70	88.47	106.17
35	14.65	19.31			

(i) Schedule of Annual Premium Rate of U-Select – Female (Per US$ / HK$ 1,000 Face Amount)					
Issue Age	**Non-Smoker**	**Smoker**	**Issue Age**	**Non-Smoker**	**Smoker**
0	7.35	7.35	36	13.92	18.32
1	7.35	7.35	37	14.70	19.32
2	7.35	7.35	38	15.52	20.37
3	7.35	7.35	39	16.39	21.48
4	7.35	7.35	40	17.31	22.65
5	7.35	7.35	41	18.28	23.89
6	7.35	7.35	42	19.30	25.19
7	7.35	7.35	43	20.38	26.57
8	7.35	7.35	44	21.52	28.02
9	7.35	7.35	45	22.72	29.56
10	7.35	7.35	46	24.03	31.05
11	7.35	7.35	47	25.45	32.62
12	7.35	7.35	48	26.93	34.27
13	7.35	7.35	49	28.47	36.00
14	7.35	7.35	50	29.99	37.82
15	7.35	7.35	51	31.59	39.73
16	7.43	7.63	52	33.28	41.74
17	7.51	7.92	53	35.06	43.85
18	7.59	8.22	54	36.93	46.07
19	7.67	8.54	55	38.21	48.41
20	7.75	8.87	56	40.23	50.77
21	7.83	9.21	57	42.36	53.25
22	7.91	9.56	58	44.60	55.85
23	7.99	9.93	59	46.96	58.58
24	8.07	10.31	60	49.45	61.44
25	8.15	10.71	61	52.07	64.44
26	8.55	11.24	62	54.83	67.58
27	9.02	11.80	63	57.73	70.88
28	9.46	12.38	64	60.79	74.34
29	9.93	12.99	65	64.02	77.96
30	10.42	13.63	66	67.25	81.58
31	10.93	14.31	67	70.48	85.20
32	11.47	15.02	68	73.71	88.82
33	12.03	15.76	69	76.94	92.44
34	12.62	16.54	70	80.17	96.06
35	13.18	17.37			

Issue Age	(ii) Schedule of Annual Premium Rates of Supplementary Contracts (Male) (per US$ / HK$1,000 Supplementary Contract face amount)							
	WP		EAPWP		WPCI Pro		CIR Pro (Applicable to both attached on basic and Cheerful Term)	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0					0.19	0.19	1.51	1.51
1					0.19	0.19	1.58	1.58
2					0.20	0.20	1.65	1.65
3					0.21	0.21	1.72	1.72
4					0.21	0.21	1.79	1.79
5					0.22	0.22	1.87	1.87
6					0.23	0.23	1.97	1.97
7					0.24	0.24	2.07	2.07
8					0.25	0.25	2.17	2.17
9					0.27	0.27	2.28	2.28
10					0.27	0.27	2.40	2.40
11					0.28	0.28	2.47	2.47
12					0.30	0.30	2.54	2.54
13					0.31	0.31	2.61	2.61
14					0.33	0.33	2.68	2.68
15					0.35	0.35	2.76	2.76
16					0.37	0.38	2.91	4.21
17					0.39	0.41	3.11	4.52
18	0.11	0.12	0.86	0.93	0.41	0.45	3.35	4.76
19	0.12	0.13	0.88	0.98	0.43	0.49	3.60	5.07
20	0.12	0.13	0.90	1.03	0.46	0.53	3.87	5.33
21	0.13	0.15	0.93	1.10	0.49	0.58	4.17	5.64
22	0.12	0.15	0.95	1.15	0.52	0.63	4.50	5.96
23	0.13	0.16	0.98	1.22	0.56	0.69	4.81	6.27
24	0.13	0.17	1.01	1.29	0.59	0.76	5.11	6.59
25	0.14	0.18	1.03	1.36	0.63	0.83	5.44	6.93
26	0.15	0.19	1.07	1.41	0.70	0.92	5.74	7.30
27	0.16	0.22	1.11	1.47	0.78	1.02	6.03	7.66
28	0.17	0.23	1.17	1.54	0.86	1.13	6.41	8.12
29	0.19	0.25	1.22	1.61	0.95	1.25	6.86	8.70
30	0.21	0.27	1.29	1.69	1.05	1.38	7.23	9.17
31	0.23	0.30	1.35	1.78	1.16	1.53	7.61	9.66
32	0.25	0.32	1.42	1.87	1.29	1.70	7.98	10.13
33	0.27	0.36	1.50	1.98	1.42	1.87	8.47	10.76
34	0.29	0.39	1.59	2.10	1.57	2.08	8.98	11.41
35	0.32	0.43	1.70	2.24	1.74	2.30	9.52	12.09

Issue Age	(ii) Schedule of Annual Premium Rates of Supplementary Contracts (Male) (per US$ / HK$1,000 Supplementary Contract face amount)							
	WP		EAPWP		WPCI Pro		CIR Pro (Applicable to both attached on basic and Cheerful Term)	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
36	0.36	0.48	1.81	2.38	1.92	2.53	10.04	12.81
37	0.40	0.52	1.93	2.54	2.12	2.79	10.58	13.51
38	0.44	0.57	2.08	2.73	2.35	3.08	11.13	14.22
39	0.48	0.63	2.23	2.92	2.59	3.40	11.72	14.98
40	0.54	0.70	2.39	3.13	2.85	3.73	12.51	15.98
41	0.60	0.78	2.49	3.25	3.14	4.10	13.34	17.06
42	0.67	0.87	2.59	3.38	3.45	4.50	14.08	17.95
43	0.73	0.96	2.71	3.54	3.77	4.92	14.87	18.99
44	0.81	1.06	2.85	3.72	4.12	5.37	15.73	20.12
45	0.90	1.17	3.01	3.92	4.51	5.86	16.47	21.17
46	1.00	1.29	3.19	4.14	4.91	6.38	17.42	22.47
47	1.10	1.43	3.38	4.38	5.35	6.92	18.21	23.61
48	1.22	1.58	3.60	4.64	5.81	7.51	19.05	24.85
49	1.36	1.75	3.83	4.93	6.30	8.11	19.94	26.20
50	1.50	1.92	4.10	5.27	6.81	8.75	20.87	27.66
51	1.66	2.13	4.40	5.63	7.36	9.42	22.30	29.81
52	1.84	2.34	4.73	6.03	7.92	10.11	23.37	31.38
53	2.04	2.59	5.09	6.48	8.50	10.83	24.74	33.56
54	2.25	2.86	5.47	6.95	9.10	11.57	26.19	35.90
55	2.49	3.15	5.91	7.49	9.74	12.34	27.73	38.40
56					10.39	13.12	29.58	41.02
57					11.06	13.90	31.48	43.68
58					11.75	14.71	33.40	46.39
59					12.45	15.53	35.36	49.15
60					13.18	16.36	37.36	51.90

Issue Age	(ii) Schedule of Annual Premium Rates of Supplementary Contracts (Female) (per US$ / HK$1,000 Supplementary Contract face amount)							
	WP		EAPWP		WPCI Pro		CIR Pro (Applicable to both attached on basic and Cheerful Term)	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0					0.14	0.14	2.00	2.00
1					0.15	0.15	2.10	2.10
2					0.15	0.15	2.21	2.21
3					0.15	0.15	2.33	2.33
4					0.16	0.16	2.45	2.45
5					0.17	0.17	2.57	2.57
6					0.17	0.17	2.67	2.67
7					0.18	0.18	2.77	2.77
8					0.18	0.18	2.88	2.88
9					0.19	0.19	2.99	2.99
10					0.19	0.19	3.10	3.10
11					0.20	0.20	3.16	3.16
12					0.21	0.21	3.22	3.22
13					0.21	0.21	3.28	3.28
14					0.22	0.22	3.34	3.34
15					0.23	0.23	3.40	3.40
16					0.25	0.26	3.51	5.07
17					0.26	0.28	3.70	5.39
18	0.13	0.14	1.08	1.17	0.27	0.30	3.96	5.66
19	0.13	0.14	1.10	1.23	0.29	0.32	4.28	5.95
20	0.14	0.16	1.13	1.30	0.31	0.35	4.67	6.22
21	0.14	0.16	1.17	1.37	0.33	0.38	5.03	6.66
22	0.14	0.17	1.20	1.46	0.34	0.41	5.45	7.10
23	0.15	0.19	1.23	1.53	0.37	0.46	5.80	7.57
24	0.15	0.19	1.27	1.63	0.38	0.49	6.19	8.02
25	0.16	0.21	1.32	1.73	0.41	0.53	6.59	8.53
26	0.18	0.23	1.36	1.79	0.45	0.59	6.90	8.96
27	0.19	0.24	1.42	1.86	0.49	0.65	7.27	9.36
28	0.20	0.26	1.48	1.93	0.55	0.71	7.69	9.92
29	0.22	0.29	1.54	2.01	0.60	0.78	8.25	10.58
30	0.24	0.31	1.62	2.12	0.65	0.85	8.68	11.15
31	0.26	0.34	1.70	2.22	0.72	0.94	9.09	11.69
32	0.28	0.37	1.79	2.34	0.78	1.02	9.49	12.23
33	0.31	0.41	1.89	2.47	0.85	1.12	10.02	12.96
34	0.34	0.45	2.00	2.62	0.93	1.22	10.56	13.70

Issue Age	(ii) Schedule of Annual Premium Rates of Supplementary Contracts (Female) (per US$ / HK$1,000 Supplementary Contract face amount)							
	WP		EAPWP		WPCI Pro		CIR Pro (Applicable to both attached on basic and Cheerful Term)	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
35	0.37	0.49	2.11	2.78	1.01	1.34	11.14	14.42
36	0.41	0.54	2.25	2.96	1.11	1.46	11.67	15.12
37	0.44	0.58	2.41	3.17	1.22	1.60	12.23	15.78
38	0.50	0.65	2.60	3.41	1.33	1.75	12.78	16.42
39	0.55	0.72	2.79	3.66	1.46	1.91	13.36	17.06
40	0.61	0.80	3.02	3.95	1.60	2.09	14.11	17.99
41	0.68	0.89	3.12	4.08	1.74	2.28	14.87	18.88
42	0.76	0.99	3.25	4.25	1.90	2.48	15.47	19.57
43	0.84	1.10	3.40	4.44	2.06	2.69	16.10	20.38
44	0.93	1.21	3.58	4.66	2.25	2.93	16.80	21.25
45	1.03	1.35	3.78	4.92	2.44	3.17	17.35	22.03
46	1.15	1.49	4.01	5.18	2.65	3.43	18.14	23.02
47	1.28	1.64	4.27	5.47	2.88	3.69	18.72	23.86
48	1.42	1.81	4.56	5.80	3.13	3.98	19.35	24.78
49	1.58	2.00	4.86	6.15	3.39	4.28	20.09	25.80
50	1.75	2.21	5.20	6.55	3.64	4.59	20.84	26.95
51	1.94	2.44	5.57	7.00	3.92	4.93	22.09	28.75
52	2.15	2.69	5.98	7.51	4.22	5.29	23.04	30.01
53	2.37	2.97	6.43	8.04	4.52	5.65	24.28	31.85
54	2.62	3.27	6.92	8.64	4.84	6.04	25.65	33.92
55	2.85	3.61	7.33	9.28	5.09	6.45	27.06	36.09
56					5.44	6.86	28.91	38.60
57					5.79	7.28	30.85	41.20
58					6.17	7.72	32.87	43.89
59					6.56	8.19	34.99	46.66
60					6.98	8.67	37.21	49.46

(iii) Rider – Cheerful Prime Care Pro on Basic Standard Annual Premium Rates - Male (per US$ / HK$1,000 Supplementary Contract face amount)					
Issue Age	Non-Smoker	Smoker	Issue Age	Non-Smoker	Smoker
0	1.84	1.84	36	15.06	25.62
1	1.92	1.92	37	15.88	27.02
2	1.99	1.99	38	16.69	28.45
3	2.09	2.09	39	17.58	29.95
4	2.17	2.17	40	18.53	31.57
5	2.27	2.27	41	19.52	33.30
6	2.41	2.41	42	20.60	35.02
7	2.56	2.56	43	21.77	37.06
8	2.71	2.71	44	23.02	39.26
9	2.88	2.88	45	24.11	41.31
10	3.06	3.06	46	25.19	43.31
11	3.18	3.18	47	26.33	45.52
12	3.31	3.31	48	27.54	47.90
13	3.44	3.44	49	28.82	50.51
14	3.58	3.58	50	30.18	53.33
15	3.72	3.72	51	31.48	56.11
16	3.97	8.65	52	32.99	59.07
17	4.30	9.32	53	34.92	63.17
18	4.67	9.86	54	36.97	67.58
19	5.08	10.55	55	39.14	72.29
20	5.53	11.16	56	41.28	76.32
21	6.04	11.68	57	43.42	80.34
22	6.59	12.23	58	45.55	86.99
23	7.16	12.86	59	47.68	91.13
24	7.76	13.54	60	49.81	109.57
25	8.38	14.21	61	53.35	123.52
26	8.95	15.17	62	59.60	126.00
27	9.53	16.13	63	68.72	140.76
28	10.12	17.10	64	75.48	149.81
29	10.69	18.08	65	87.99	162.36
30	11.27	19.06			
31	11.86	20.06			
32	12.43	21.06			
33	13.03	22.06			
34	13.64	23.10			
35	14.28	24.18			

Note: The current Cost of Insurance rates are not fixed and the Company reserves the right to revise them by giving written notice.

(iii) Rider – Cheerful Prime Care Pro on Basic Standard Annual Premium Rates - Female (per US$ / HK$1,000 Supplementary Contract face amount)					
Issue Age	Non-Smoker	Smoker	Issue Age	Non-Smoker	Smoker
0	2.42	2.42	36	17.51	30.24
1	2.54	2.54	37	18.35	31.55
2	2.68	2.68	38	19.18	32.83
3	2.82	2.82	39	20.04	34.13
4	2.96	2.96	40	20.90	35.54
5	3.12	3.12	41	21.76	36.85
6	3.28	3.28	42	22.64	38.18
7	3.43	3.43	43	23.56	39.76
8	3.60	3.60	44	24.59	41.46
9	3.78	3.78	45	25.39	42.98
10	3.96	3.96	46	26.23	44.38
11	4.08	4.08	47	27.07	46.00
12	4.20	4.20	48	27.97	47.76
13	4.32	4.32	49	29.04	49.73
14	4.45	4.45	50	30.13	51.95
15	4.58	4.58	51	31.19	54.11
16	4.79	9.22	52	32.52	56.50
17	5.10	9.90	53	34.27	59.95
18	5.52	10.53	54	36.22	63.86
19	6.04	11.20	55	38.21	67.94
20	6.67	11.84	56	40.34	71.81
21	7.27	12.85	57	42.55	75.78
22	7.98	13.86	58	44.82	82.30
23	8.65	15.04	59	47.18	86.51
24	9.40	16.24	60	49.61	104.41
25	10.14	17.49	61	53.13	117.71
26	10.75	18.61	62	59.35	125.77
27	11.48	19.71	63	68.44	139.94
28	12.14	20.88	64	75.18	157.62
29	12.85	21.98	65	87.65	169.88
30	13.52	23.17			
31	14.16	24.29			
32	14.78	25.41			
33	15.42	26.59			
34	16.04	27.74			
35	16.72	28.83			

Note: The current Cost of Insurance rates are not fixed and the Company reserves the right to revise them by giving written notice.

(iv) Schedule of Current Standard Cost of Insurance Rates – Male / US$ and HK$ (Applicable to U-Select and Cheerful Term)					
Attained Age	**Non-Smoker**	**Smoker**	**Attained Age**	**Non-Smoker**	**Smoker**
0	0.114%	0.114%	50	0.385%	0.654%
1	0.114%	0.114%	51	0.427%	0.726%
2	0.114%	0.114%	52	0.478%	0.816%
3	0.114%	0.114%	53	0.532%	0.910%
4	0.114%	0.114%	54	0.576%	0.991%
5	0.114%	0.114%	55	0.619%	1.057%
6	0.114%	0.114%	56	0.681%	1.161%
7	0.114%	0.114%	57	0.739%	1.254%
8	0.114%	0.114%	58	0.793%	1.335%
9	0.114%	0.114%	59	0.845%	1.411%
10	0.114%	0.114%	60	0.909%	1.507%
11	0.114%	0.114%	61	0.999%	1.644%
12	0.114%	0.114%	62	1.111%	1.816%
13	0.114%	0.114%	63	1.246%	2.022%
14	0.114%	0.114%	64	1.397%	2.250%
15	0.114%	0.114%	65	1.539%	2.446%
16	0.117%	0.121%	66	1.667%	2.613%
17	0.120%	0.131%	67	1.766%	2.731%
18	0.123%	0.138%	68	1.847%	2.814%
19	0.127%	0.149%	69	1.928%	2.894%
20	0.130%	0.159%	70	2.036%	3.008%
21	0.133%	0.165%	71	2.195%	3.190%
22	0.138%	0.177%	72	2.435%	3.486%
23	0.140%	0.186%	73	2.773%	3.904%
24	0.140%	0.188%	74	3.215%	4.450%
25	0.140%	0.194%	75	3.733%	5.107%
26	0.140%	0.196%	76	4.370%	5.904%
27	0.140%	0.196%	77	5.061%	6.756%
28	0.140%	0.200%	78	5.790%	7.631%
29	0.140%	0.202%	79	6.539%	8.507%
30	0.140%	0.206%	80	7.302%	9.373%
31	0.142%	0.208%	81	8.067%	10.212%
32	0.144%	0.212%	82	8.865%	11.066%
33	0.146%	0.214%	83	9.629%	11.844%
34	0.148%	0.222%	84	10.346%	12.539%
35	0.148%	0.222%	85	11.036%	13.243%
36	0.155%	0.234%	86	11.036%	13.243%
37	0.161%	0.249%	87	11.036%	13.243%
38	0.174%	0.270%	88	11.036%	13.243%
39	0.188%	0.295%	89	11.036%	13.243%
40	0.203%	0.324%	90	11.036%	13.243%
41	0.220%	0.357%	91	11.036%	13.243%
42	0.238%	0.389%	92	11.036%	13.243%
43	0.259%	0.428%	93	11.036%	13.243%
44	0.278%	0.464%	94	11.036%	13.243%
45	0.295%	0.499%	95	11.036%	13.243%
46	0.316%	0.533%	96	11.036%	13.243%
47	0.336%	0.568%	97	11.036%	13.243%
48	0.357%	0.606%	98	11.036%	13.243%
49	0.368%	0.623%	99	11.036%	13.243%

Note: The current Cost of Insurance rates are not fixed and the Company reserves the right to revise them by giving written notice. For PRC customers, the applicable Cost of Insurance rate will increase by 50% for U-Select.

(iv) Schedule of Current Standard Cost of Insurance Rates – Female / US$ and HK$ (Applicable to U-Select and Cheerful Term)					
Attained Age	**Non-Smoker**	**Smoker**	**Attained Age**	**Non-Smoker**	**Smoker**
0	0.096%	0.096%	50	0.312%	0.520%
1	0.096%	0.096%	51	0.325%	0.544%
2	0.096%	0.096%	52	0.336%	0.562%
3	0.096%	0.096%	53	0.343%	0.576%
4	0.096%	0.096%	54	0.357%	0.603%
5	0.096%	0.096%	55	0.366%	0.619%
6	0.096%	0.096%	56	0.383%	0.642%
7	0.096%	0.096%	57	0.406%	0.684%
8	0.096%	0.096%	58	0.429%	0.716%
9	0.096%	0.096%	59	0.470%	0.788%
10	0.096%	0.096%	60	0.529%	0.886%
11	0.096%	0.096%	61	0.593%	0.996%
12	0.096%	0.096%	62	0.691%	1.161%
13	0.096%	0.096%	63	0.801%	1.345%
14	0.096%	0.096%	64	0.918%	1.538%
15	0.096%	0.096%	65	1.031%	1.722%
16	0.096%	0.096%	66	1.136%	1.885%
17	0.100%	0.105%	67	1.236%	2.044%
18	0.102%	0.112%	68	1.346%	2.213%
19	0.104%	0.116%	69	1.476%	2.415%
20	0.104%	0.117%	70	1.608%	2.621%
21	0.105%	0.126%	71	1.777%	2.881%
22	0.106%	0.127%	72	1.990%	3.209%
23	0.107%	0.130%	73	2.250%	3.609%
24	0.107%	0.134%	74	2.556%	4.081%
25	0.107%	0.139%	75	2.903%	4.584%
26	0.107%	0.139%	76	3.307%	5.166%
27	0.107%	0.139%	77	3.727%	5.754%
28	0.107%	0.139%	78	4.119%	6.282%
29	0.107%	0.139%	79	4.529%	6.831%
30	0.109%	0.142%	80	4.973%	7.402%
31	0.110%	0.148%	81	5.460%	8.031%
32	0.112%	0.150%	82	6.005%	8.710%
33	0.113%	0.154%	83	6.618%	9.476%
34	0.121%	0.169%	84	7.222%	10.199%
35	0.132%	0.186%	85	7.857%	10.868%
36	0.140%	0.202%	86	7.857%	10.868%
37	0.148%	0.215%	87	7.857%	10.868%
38	0.152%	0.223%	88	7.857%	10.868%
39	0.159%	0.233%	89	7.857%	10.868%
40	0.163%	0.242%	90	7.857%	10.868%
41	0.171%	0.256%	91	7.857%	10.868%
42	0.181%	0.275%	92	7.857%	10.868%
43	0.194%	0.298%	93	7.857%	10.868%
44	0.213%	0.329%	94	7.857%	10.868%
45	0.229%	0.360%	95	7.857%	10.868%
46	0.252%	0.398%	96	7.857%	10.868%
47	0.273%	0.437%	97	7.857%	10.868%
48	0.294%	0.475%	98	7.857%	10.868%
49	0.305%	0.501%	99	7.857%	10.868%

Note: The current Cost of Insurance rates are not fixed and the Company reserves the right to revise them by giving written notice. For PRC customers, the applicable Cost of Insurance rate will increase by 50% for U-Select.

– End –

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Memo

Attn: All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)
Co/Dept:

From: Christine Yeung

Dept: Product Strategy and Management

Date: 18 July 2016

Total page: 3 pages

Copy: Mr. Jacky Chan / All Department Heads / Mr. Jim Jan Zen/ Mr. Chris Ma / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre

Subject: (Ref : A160724) **推出「財富相傳 5」及「財富雋永 2」壽險計劃**
The Launch of Wealth Preserver 5 and Wealth Ultima 2

我們一直以來致力為高資產客戶提供一站式服務及產品方案。我們將於 **2016 年 7 月 19 日(即首個保單申請日)**推出全新萬用壽險產品**「財富相傳 5」及「財富雋永 2」壽險計劃**，以進一步鞏固友邦於高資產客戶市場的領先地位。

「財富相傳 5」及「財富雋永 2」壽險計劃特色如下：

- 最低保額為 100 萬美元(「財富相傳 5」) 及 1,000 萬美元(「財富雋永 2」)
- 現行派息率為每年 4.00%
- 保證派息率為每年 2.00%
- 更具競爭力的保險費用
- 吸煙人士的行政費用及退保費用將和非吸煙人士相同
- 大部份客戶均可製作 10 年年繳(PTE)之建議書，以多次形式繳付保費可以讓客戶在保障初期享受更高的保障槓桿

有關產品的詳細內容，請參閱產品資料册。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的財務策劃顧問，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

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Memo

We strive to provide High Net Worth customers with one-stop service and product solution. We will launch new universal life products Wealth Preserver 5 and Wealth Ultima 2 on 19, July 2016 so as to further consolidate the leading position of AIA in the High Net Worth market.

Key highlights of **Wealth Preserver 5 and Wealth Ultima 2**:

- Min. Sum Assured of USD1M (Wealth Preserver 5) and USD10M (Wealth Ultima 2)
- Current Crediting Interest Rate at 4.00% p.a.
- Guaranteed Crediting Interest Rate at 2.00% p.a.
- More competitive Cost of Insurance
- Same Administration and Surrender Charge between smokers and non-smokers
- 10-pay premium to endow (PTE) proposal available for most customers. Multiple premium payment can allow clients to enjoy higher leverage on initial protection

For the product details, please refer to the launch pack. For details of the launch arrangements, please refer to the enclosure.

Kindly please convey the above message to your financial planners. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Christine Yeung
Product Strategy and Management Department

AIA Hong Kong

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Memo

附件：產品推出時的各項安排

產品資料冊	財務策劃顧問可於 2016 年 7 月 18 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料冊
產品簡介	財務策劃顧問可於 2016 年 7 月 18 日起登入 Agency Corner 下載電子版本的產品簡介

	「財富相傳 5」	「財富雋永 2」
英文：	PTA001110.0716	PTA001113.0716
繁體中文：	PTA001111.0716	PTA001114.0716
簡體中文：	PTA001112.0716	PTA001115.0716

建議書系統 PGS2014 (14.3 版本)

	網上版	視窗離線版	iPad 離線版
版本號碼	14.3	14.3	14.3
推出日期	2016 年 7 月 18 日 下午 5:30		2016 年 7 月 18 日 下午 5:30

有關 14.3 版本的詳細安排，將會由產品策劃部另函通知 (通告：A160717(香港)或 A160718(澳門))

保單契約	可於 7 月 18 日登入 Contract Library 下載

Enclosure: Launch Arrangement

Launch Pack	The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 18 July 2016
Product Brochure	The electronic version will be ready for download by financial planners in Agency Corner by 18 July 2016

	Wealth Preserver 5	Wealth Ultima 2
English	PTA001110.0716	PTA001113.0716
Traditional Chinese	PTA001111.0716	PTA001114.0716
Simplified Chinese	PTA001112.0716	PTA001115.0716

PGS2014 (version 14.3)

	Web Version	Windows Offline Version	iPad Offline Version
Version no.	14.3	14.3	14.3
Launch Date	18 July 2016 5:30pm		18 July 2016 5:30pm

Detailed arrangements regarding the release of version 14.3 will be set out in a separate memo issued by Product Strategy and Management Department (memo reference number: A160717 (Hong Kong) or A160718 (Macau))

Policy Contract	Available at Contract Library on 18 July 2016

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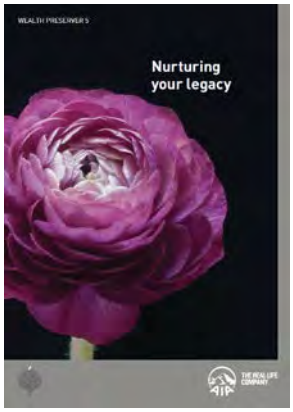
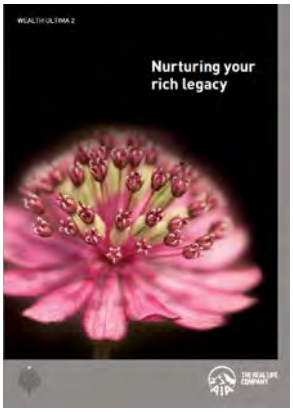
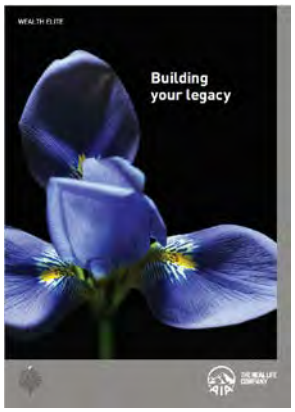
This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover.

It is only for AIA's internal use, it must not be distributed to the public or clients.

I. A Real Multiple HNW Solutions Partner

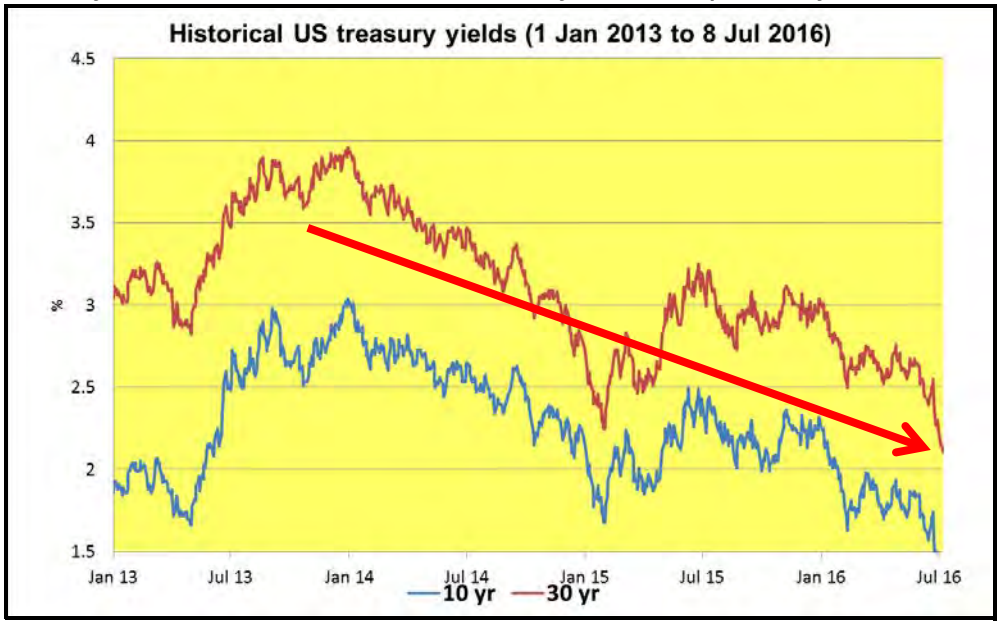
AIA strives to provide High Net Worth customers with one-stop service and product solution. In addition to Universal Life which is specifically designed for HNW customers, AIA provides a variety of insurance products, such as traditional life product - Wealth Elite, RMB universal life product - RMB Wealth Preserver and a series of Medical and Critical Illness solutions. To optimise and maintain competitiveness of Universal Life insurance products, AIA will launch Wealth Preserver 5 and Wealth Ultima 2 on 19th July, 2016 so as to further substantiate the leading position of AIA in the HNW market.

Wealth Preserver 5	Wealth Ultima 2	RMB Wealth Preserver	Wealth Elite
			

II. Product Enhancements

Global Interest Rate Trend

In Dec 2015, Federal Reserve started to raise the Federal Rate (with only up by 0.25%) for the first time since June 2006, however, the pace is slower than expected, 10 and 30 years US treasury yield is just 1.37% and 2.11% as of 8 July 2016 respectively.



Source: U.S. Department of the Treasury website

New Product Enhancement in AIA

In response to the low interest rate environment and to maintain product competitiveness, AIA will revamp existing Wealth Series by launching 2 new products - Wealth Preserver 5 and Wealth Ultima 2. The key changes are summarized as below.



	Wealth Preserver 5	Wealth Ultima 2	Wealth Preserver 3	Wealth Ultima
Minimum Sum Assured	USD 1M	USD 10M	USD 0.5M	USD 10M
Death Benefit	Level only		2 options – Level / Increasing	
No Lapse Guarantee Option	No Infinity version		Available as WP3 – Infinity	
Proposal Generation	10-pay premium to endow proposal available for most customers since minimum premium requirement is lowered for target segment		No 10-pay premium to endow proposal for some customers due to minimum premium requirement	
Crediting Interest Rate				
Current Crediting Interest Rate	**4.00%**		3.80%	
Guaranteed Crediting Interest Rate	2.00%		2.25%	
Interest Rate Lock	1 year		3 years	
Charges				
Premium Charge	6.5%		6.0%	
Administration Charge/ Surrender Charge ***(15 years)***	Increase, Smokers **=** non-smokers		Smokers > non-smokers	
COI ***(all years)***	Current COI: **Decrease**		Max COI = 150% of current	Max COI = current
	Max COI = **125%** of current;	Max COI **=** current		
Commission	No change			

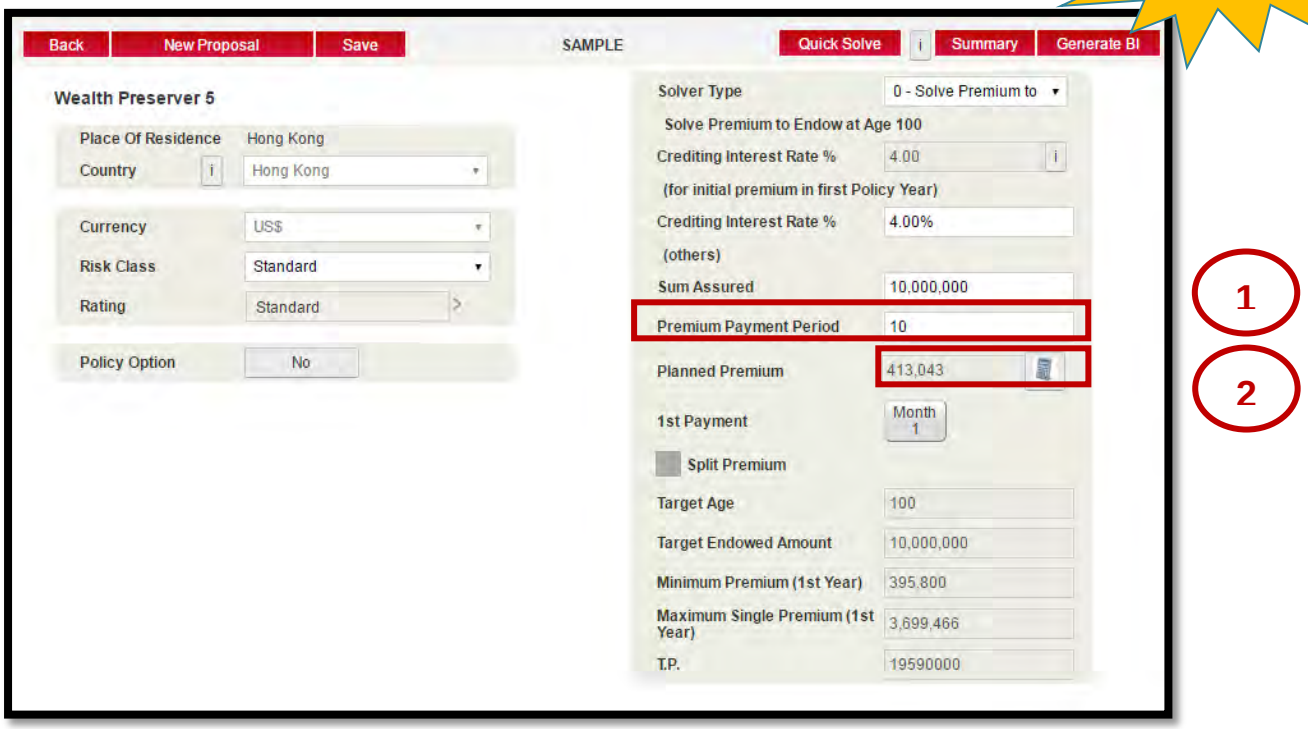
Key Selling Edges

1. Alternative to Single Premium Payment

Single premium contributes a significant portion of Universal Life business. Alternatively, customers can also consider to make multiple premium payments.

Enhancement

Generating multiple premium payments proposals in PGS is simple:



1. Input the planned premium payment period after the Sum Assured.
2. Click the calculation button to calculate the planned premium.

Multiple premium payments can bring the following benefits:

i. Lower initial cost

Case Study:
Male, Hong Kong resident, non-smoker, Age 50, SA=US$10,000,000, Standard Medical Rating

	Single Premium	10 Years Payment
(Annual) Premium to Endow to Age 100	US$3,456,760	US$413,050

Under the same Sum Assured, clients can start their legacy planning with lower initial premium.

ii. Higher leverage on initial protection

Same Case Study:

Male, Hong Kong resident, non-smoker, Age 50, SA=US$10,000,000, Standard Medical Rating

Death Benefit/ Total Premium Paid		
End of Policy Year	Single Premium	10 Years Premium Payments
1	289%	2421%
2	289%	1211%
3	289%	807%
4	289%	605%
5	289%	484%
6	289%	404%
7	289%	346%
8	289%	303%
9	289%	269%
10	289%	242%



Lower initial cost in multiple payments can allow clients to enjoy higher leverage on initial protection as above.

iii. Eliminates concern of having an outstanding loan

HNW clients usually purchase Universal Life products through premium financing. However, the loan interest fluctuates and the cost of premium financing may increase in future, leading to call loan and policy surrender. By using multiple payment instalments, client might not need premium financing so that they will have less worry about increasing financing cost and even lose in protection.

2. Lower Premium to Endow (PTE) to Age 100 for Target Segment

Based on 4.00% Current Crediting Interest Rate

Male, HK, SA US$10M, Level	Non-smoker		Smoker	
Age 40	**WP5/ WU2**	**WP3/ WU**	**WP5/ WU2**	**WP3/ WU**
PTE to Age 100	**2,411,050(↓5%)**	2,537,807	**2,766,510(↓11%)**	3,100,178
Day 1 CV	80%	84%	82%	84%
Total Breakeven Year	9	6	8	7
Age 50	**WP5/ WU2**	**WP3/ WU**	**WP5/ WU2**	**WP3/ WU**
PTE to Age 100	**3,456,760(↓1%)**	3,505,644	**3,930,550(↓8%)**	4,258,403
Day 1 CV	80%	83%	82%	82%
Total Breakeven Year	9	7	9	8



Although the total breakeven year of WP5 and WU2 are longer, their PTE are reduced, especially for smoker.

3. More Competitive Cost of Insurance

In the new Wealth Preserver 5 and Wealth Ultima 2, the current and maximum cost of insurance is reduced (shown as below table)

Current COI:

For Hong Kong resident, Standard Medical Rating, the range of current COI is decreased in WP5/WU2:

	Non-smoker	Smoker
Male	Reduce up to 52%	Reduce up to 58%
Female	Reduce up to 52%	Reduce up to 55%

Maximum COI:

WP5	Max COI = 125% of current	WP3	Max COI = 150% of current
WU2	Max COI = current	WU	Max COI = current



Since there is a significant reduction on COI, WP5 and WU2 can provide better guaranteed values in long term (please refer to V Market Comparison for more details).

III. GN16

According to GN16 requirements, contents and formats of product brochure and PGS are required to be changed in order to follow the requirement provided by Office of the Commissioner of Insurance (OCI).

1. Product Brochure

	GN 16 Requirement	Changes in Product Brochure
Clear Information	Providing customers with clear information before, during and after the point of sale.	• Add issue age, premium payment term and benefit term. • Show the guaranteed and non- guaranteed projected values.
Simple Language	Product information should be clear and succinct with the use of plain language and should be easily understandable by customers. Insurers should avoid using technical or industry terminology.	• Use simple language and avoid using technical terminology. We will elaborate the term if technical terminology must be used.
Risk Disclosure	Key product risks should be included in the product brochure.	• Add the following contents： ➢ Risk of Early Surrender ➢ Circumstances that the policy would be terminated ➢ Key exclusion for the terminal illness benefit ➢ Credit Risk ➢ Risk of Exchange rate ➢ Risk of Inflation
Investment Strategy	Providing right information such that customers can make evidence-based decision. For example: Risk and volatility of investment return and how it affects non-guaranteed return.	• Add Investment Philosophy, Policy and Strategy to show our target asset mix
Crediting Interest Rate Philosophy	Dealing with customers' expectation on Crediting Interest Rate.	• Add philosophy of Crediting Interest Rate and mention the factors for determining Crediting Interest Rate. • Provide Crediting Interest Rate information on website

Please refer to X. Product Brochure for details.

2. Proposal Illustration

	GN 16 Requirement	Changes in Proposal Illustration
Standard proposal format	Insurance companies are required to follow the standard proposal format provided by OCI completely	Follow the standard template and format
Spin-off guaranteed basis and current assumed basis	Showing the projected values on guaranteed basis and current assumed basis	Follow existing practice, show projected values on both guaranteed and current assumed basis

Please refer to XI. Proposal Illustration for details.

According to the GN16 requirements, the following product terminologies are revised on proposal:

Proposals of WP3/ WU/RMB WP	Proposal of WP5/ WU2 (GN16)
Face Amount	Sum Assured
Interest Rate	Crediting Interest Rate

Furthermore, if the medical rating of the insured is found different from the medical rating stated in proposal after underwriting, the client needs to re-sign and return a new proposal. And the re-signed new proposal will be attached to the policy when issued.

3. Website of Crediting Interest Rate History

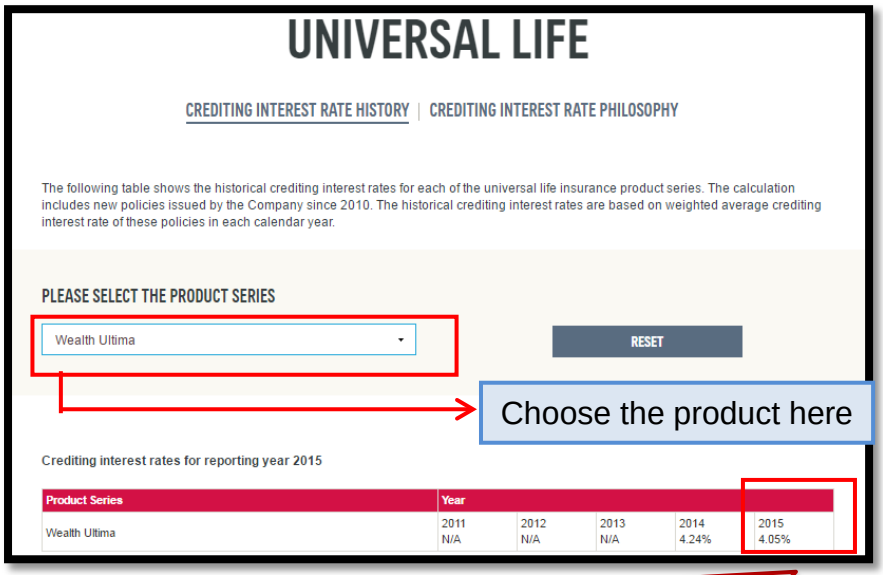
Customer can browse the following website and select “Universal Life”, or visit aia.com.hk homepage and select “Our Products” > “Further Product Information” > “Universal Life” to access the following information.

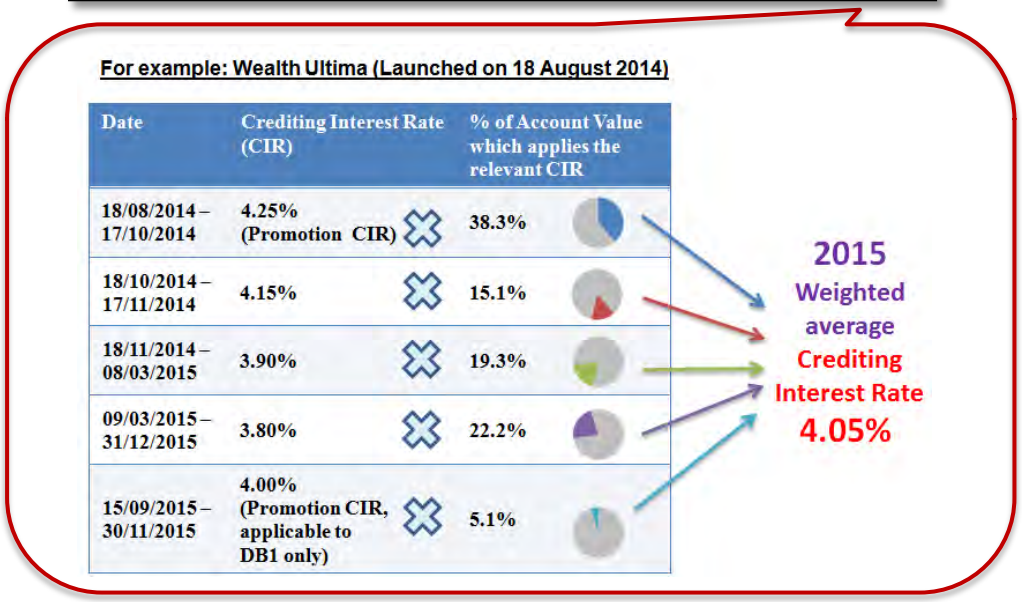
Traditional Chinese	http://www.aia.com.hk/zh-hk/our-products/further-product-information.html
Simplified Chinese	http://www.aia.com.hk/zh-cn/our-products/further-product-information.html
English	http://www.aia.com.hk/en/our-products/further-product-information.html

Remark: These links can be found on product brochure and proposal illustration. Please refer to X. Product Brochure and XI. Proposal Illustration for details.

Historical Crediting Interest rates

The calculation includes new policies issued by the Company since 2010. The historical Crediting Interest Rates are based on weighted average Crediting Interest Rate of these policies in each calendar year.





Crediting Interest Rate philosophy

Apart from the Crediting Interest Rate Philosophy mentioned in product brochure, the website further elaborates how the Company manages the potential conflict between the duty of the Company to policy owner and shareholders in the determination of Crediting Interest Rates and other non-guaranteed benefits and policy charges.

Remark:
The current values shown in the website are based on the historical Crediting Interest Rates for reporting year 2015. Information of Crediting Interest Rate for Wealth Preserver 5 and Wealth Ultima 2 will be available in 2017.

IV. Product Quick Facts – Wealth Series

The key features and differences of Wealth Preserver 5, Wealth Ultima 2, RMB Wealth Preserver and Wealth Elite are as follows:

	NEW **Wealth Preserver 5** ***WP5***	**Wealth Ultima 2** ***WU2***	**RMB Wealth Preserver** ***RMB WP***	**Wealth Elite WE**
Product Type	Universal Life			Traditional Life
Issue Age	Age 18-75			Age 18-70
Policy Currency	US$		RMB	US$
No Lapse Privilege	Nil			Once the single premium is paid, the policy will last until age 100
Interest Rate Lock	First 1 Policy Year		First 2 Policy Years	Same as other traditional plans, Crediting Interest Rate is not applicable
Current Crediting Interest Rate	4.0% p.a.		4.3% p.a.	
Guaranteed Crediting Interest Rate	2.0% p.a.		First 10 Policy Years: 3.0% p.a. Thereafter: 2.0% p.a.	
Minimum Current Sum Assured	US$ 1Million	US$ 10 Million	RMB 3 Million	US$ 3 Million
Premium	Flexible Subject to the Maximum and Minimum Premium Requirement			Single Premium
Death Benefit	**Before Insured's age 120^** The Current Sum Assured OR the Account Value, whichever is higher, less Policy Debt (if any) **On or after Insured's age 120^** The Surrender Value		**Before Insured's age 120^** The Current Face Amount OR the Account Value, whichever is higher **On or after Insured's age 120^** The Surrender Value	**On or before the 20th Policy Anniversary or Insured's age 70, whichever is later:** The higher of: i) 80% of Face Amount + any face value of Reversionary Bonus (non-guaranteed) + any face value of Extra Bonus (non-guaranteed); and ii) 100% of Face Amount, less Policy Debt (if any). **Thereafter:** 80% of Face Amount + any face value of Reversionary Bonus (non-guaranteed) + any face value of Extra Bonus (non-guaranteed), less Policy Debt (if any).
Terminal Illness Benefit	Advanced 100% Death Benefit			Nil
	Subject to a per Insured life limit of US$2M Sum at Risk* less Policy Debt (if any)		Subject to a per Insured life limit of RMB12M Sum at Risk*	Nil

<table>
<tr><th>NEW</th><th colspan="2">Wealth Preserver 5
WP5</th><th>Wealth Ultima 2
WU2</th><th>RMB Wealth Preserver
RMB WP</th><th>Wealth Elite
WE</th></tr>
<tr><td>Surrender Benefit</td><td colspan="3">Account Value
– Surrender Charge (if any)
– Policy Debt (if any)</td><td>Account Value
– Surrender Charge (if any)</td><td>Guaranteed Cash Value
+ Cash Value of Reversionary Bonus
+ Cash Value of Extra Bonus
- Policy Debt (if any)</td></tr>
<tr><td colspan="6">Charges</td></tr>
<tr><td>Premium Charge</td><td colspan="3">6.5% of each premium payment (applicable to both planned premiums and additional premiums)</td><td>6% of each premium payment (applicable to both planned premiums and additional premiums)</td><td rowspan="5">Same as other traditional plans, there's no explicit fees and charges but such costs have been reflected in the policy values</td></tr>
<tr><td rowspan="2">Administration Charge</td><td colspan="3">Applicable for the first 15 years of each new Layer</td><td></td></tr>
<tr><td colspan="3">Smokers rates follow non-smokers rates</td><td></td></tr>
<tr><td rowspan="2">Cost of Insurance (COI)</td><td colspan="3">Deducted monthly until the Insured reaches aged 120</td><td></td></tr>
<tr><td>Determined at the prevailing cost of insurance rate
i.e. Maximum COI rates = 1.25 x current COI rates</td><td>Determined at Guaranteed COI Rates
i.e. Guaranteed COI rates = current COI rates</td><td>Determined at the prevailing cost of insurance rate i.e. Maximum COI rates = 1.5 x current COI rates</td><td></td></tr>
<tr><td rowspan="2">Surrender Charge</td><td colspan="3">Applicable for the first 15 years of each new Layer</td><td></td></tr>
<tr><td colspan="3">Smokers rates follow non-smokers rates</td><td></td></tr>
<tr><td colspan="6">Others</td></tr>
<tr><td>Policy Loan</td><td colspan="2">Applicable</td><td colspan="2">Not applicable</td><td>Applicable</td></tr>
<tr><td>Partial Withdrawals</td><td colspan="4">• Partial withdrawals from the Account Value may only be made after the first Policy Year (or one year after additional premium payment).
• The remaining Surrender Value after partial withdrawal must be sufficient to cover monthly deductions of applicable charges for three months. The remaining Sum Assured must be at least minimum Sum Assured
• Any Partial Withdrawal will reduce the Account Value and Current Sum Assured correspondingly
• Surrender Charge will be deducted from the Account Value for withdrawal made during the first 15 years of each Layer

<u>Free-of-Charge Partial Withdrawal Limit</u>
From the 11th Policy Year onwards, if the total withdrawal amount made in the relevant policy year is less than <u>4.5% of the Account Value</u> as of the preceding policy anniversary, there will be no reduction in the Current Sum Assured and no Surrender Charge will be incurred.</td><td>Partial Withdrawal of Cash Value of Reversionary Bonus associated with Cash Value of Extra Bonus</td></tr>
<tr><td>Change in Current Sum Assured</td><td colspan="4">The Current Sum Assured may be increased or decreased after 2nd Policy Year</td><td>The Current Sum Assured can be decreased by partial surrender only</td></tr>
</table>

^ Calculated up until the Policy Anniversary immediately following the Insured's 120th birthday
** Sum at Risk in relation to a Monthly Deduction Day, means the amount, subject to a minimum of zero, equal to the death benefit less the Account Value.*

As of June 2016

V. Market Competiveness

Wealth Preserver 5:

Company Name	AIA	ManX HK	PruX	HSXC	SunX	Trans Xmerica
Product Name	**Wealth Preserver 5**	**Universal Xife**	**PRUuniversXX life wealth planner**	**JaXX Global**	**SXX Global Legacy Core**	**Universal Xife 2**
Current Crediting Interest Rate	4.00%p.a.	3.90% p.a.	First year: 3.65% Thereafter: 3.50%	First year: 4.00% p.a. Thereafter: 3.9% p.a.	First 10 year: 3.60% p.a. Thereafter: 4.35% p.a.	4.20%
Guaranteed Crediting Interest Rate	2.00%p.a.	2.25% p.a.	1.80% p.a.	2.00% p.a.	First 10 year: 1.50% p.a. Thereafter: 2.00% p.a.	2.00%
Interest Rate Lock	1 year	5 years	1 year	1 year	1 year	3 years
Take insured aged 50, Male, Non-smoker, HK resident, Standard Risk Class, Sum Assured: US$10,000,000 as an example						
Single Premium (PTE @ Age 100)	3,456,760	3,647,889	3,749,700	3,138,496	3,217,626	3,323,283
First Day Surrender Value / Singe Premium	80%	83%	83%	79%	N/A	82%
Current Surrender Value / Single Premium						
10th policy year	105%	114%	113%	112%	113%	107%
20th policy year	142%	151%	147%	157%	162%	154%
30th policy year	185%	189%	183%	203%	208%	202%
40th policy year	226%	228%	219%	250%	252%	253%
50th policy year	289%	274%	276%	319%	311%	301%
Guaranteed Surrender Value / Single Premium						
10th policy year	83%	100%	92%	88%	90%	89%
20th policy year	84%	95%	88%	87%	89%	74%
30th policy year	51%	27%	52%	42%	29%	7%
40th policy year	0%	0%	0%	0%	0%	0%
50th policy year	0%	0%	0%	0%	0%	0%
Account Value falls to 0 at insured age	85	82	86	84	83	81

Coloured cells indicate AIA's Wealth Preserver 5 is better

Wealth Ultima 2:

Company Name	AIA	ManX HK	PruX	HSXC	SunX	Trans Xmerica
Product Name	**Wealth Ultima 2**	**Universal Xife**	**PRUuniversXX life wealth planner**	**JaXX Global**	**SXX Global Legacy Core**	**Universal Xife 2**
Current Crediting Interest Rate	4.00%p.a.	3.90% p.a.	First year: 3.65% Thereafter: 3.50%	First year: 4.00% p.a. Thereafter: 3.9% p.a.	First 10 year: 3.60% p.a. Thereafter: 4.35% p.a.	4.20%
Guaranteed Crediting Interest Rate	2.00%p.a.	2.25% p.a.	1.80% p.a.	2.00% p.a.	First 10 year: 1.50% p.a. Thereafter: 2.00% p.a.	2.00%
Interest Rate Lock	1 year	5 years	1 year	1 year	1 year	3 years
Take insured aged 50, Male, Non-smoker, HK resident, Standard Risk Class, Sum Assured: US$10,000,000 as an example						
Single Premium (PTE @ Age 100)	3,456,760	3,647,889	3,749,700	3,138,496	3,217,626	3,323,283
First Day Surrender Value / Singe Premium	80%	83%	83%	79%	N/A	82%
Current Surrender Value / Single Premium						
10th policy year	105%	114%	113%	112%	113%	107%
20th policy year	142%	151%	147%	157%	162%	154%
30th policy year	185%	189%	183%	203%	208%	202%
40th policy year	226%	228%	219%	250%	252%	253%
50th policy year	289%	274%	276%	319%	311%	301%
Guaranteed Surrender Value / Single Premium						
10th policy year	85%	100%	92%	88%	90%	89%
20th policy year	89%	95%	88%	87%	89%	74%
30th policy year	70%	27%	52%	42%	29%	7%
40th policy year	0%	0%	0%	0%	0%	0%
50th policy year	0%	0%	0%	0%	0%	0%
Account Value falls to 0 at insured age	88	82	86	83	83	81

Coloured cells indicate AIA's Wealth Ultima 2 is better

Overview:

The followings are the advantages of Wealth Preserver 5 and Wealth Ultima 2 in the market. Please refer to Appendix 2 for product feature comparison.

1. **Crediting Interest Rate:**
   - WP5 and WU2 provide **higher Current Crediting Interest Rate** than ManX HK, PruX and HSXC.
   - WP5 and WU2 provide **higher Guaranteed Crediting Interest Rate** than PruX and SunX (for first 10 years).

2. **PTE to Age 100 and First Day Surrender Value:**
   - WP5 and WU2 have **lower PTE at age 100** than ManX HK and PruX.
   - WP5 and WU2 have a **higher ratio of First Day Surrender Value / Singe Premium** than HSXC.

3. **Current Surrender Value:**
   - WP5 and WU2 have a **higher ratio of Current Surrender Value/ Single Premium** staring from 30th policy year than PruX.

4. **Guaranteed Surrender Value:**
   - WP5 has a **higher ratio of Guaranteed Surrender Value/ Single Premium** at the end of 20th and 30th policy years for TransXmerica and at the end of 30th policy year for HSXC, ManX HK and SunX.
   - WU2 has a **higher ratio Guaranteed Surrender Value/ Single Premium** at the end of 20th and 30th policy years for PruX, HSXC and TransXmerica and at the end of 30th policy year for ManX HK and SunX.

5. **Age for Lapsation based on Guaranteed Surrender Value**
   - WP5 has **older age for lapsation** based on Guarantee Surrender Value than ManX HK, HSXC, SunX and TransXmerica.
   - WU2 has **older age for lapsation** based on Guarantee Surrender Value than ManX HK, PruX, HSXC, SunX and TransXmerica.

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Remark and Disclaimer of Market Analysis

The above analysis and comparisons are made on the assumption that no withdrawal nor policy loans, if applicable, have been taken out throughout the policy years and that all premiums are paid in full when due.

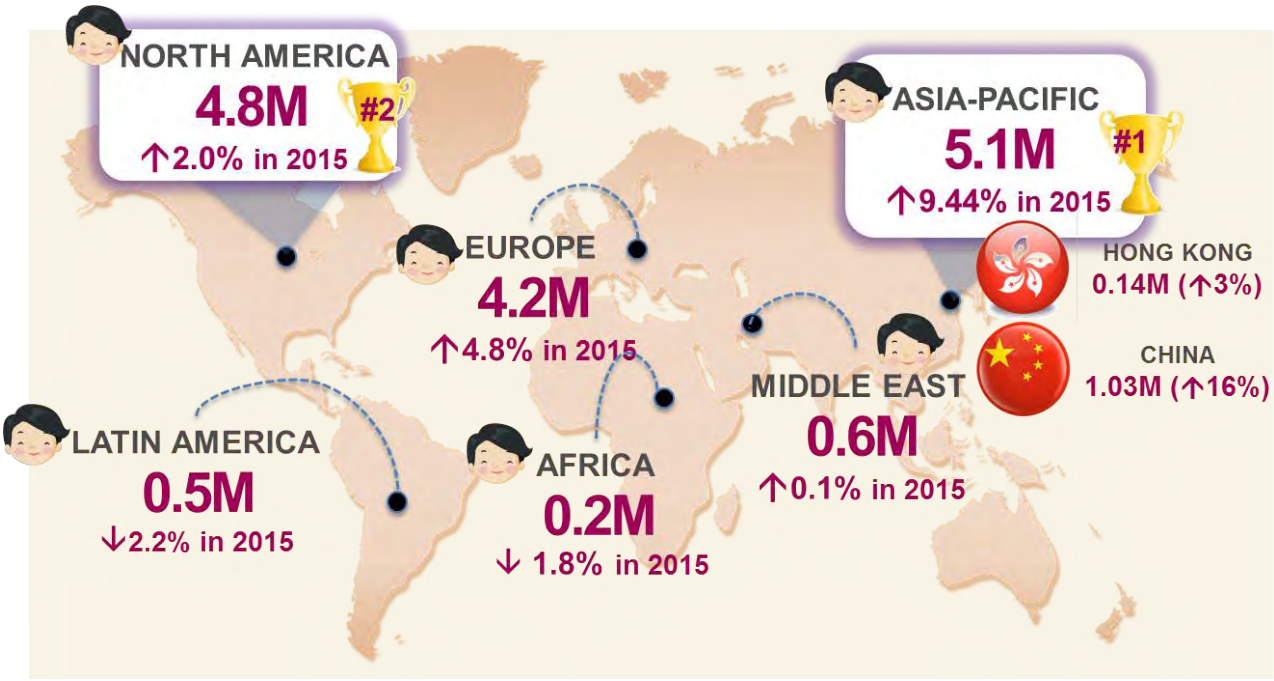
Disclaimer: AIA does not guarantee the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in June 2016. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information is 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.

Important Notes: This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).

VI. Target Market

What is High Net Worth Individual (HNWI) ?

It is an individual who holds at least US$1M financial assets1. In 2015, 0.72 million individuals joined the HNWI population, increased by 4.9% vs 2014. The total number has reached 15.4 million.



Refer to footnote 1.

- There are 5.1 million HNWI in Asia Pacific region, which has overtaken North America as the region with the **largest HNWI population**[1].
- HNWI population growth in **China** is higher than Asia Pacific as a whole[1].

To grab the business opportunities, we are pleased to launch Wealth Preserver 5 and Wealth Ultima 2, Universal Life products targeting HNWI to further tap the Asia-Pacific market.

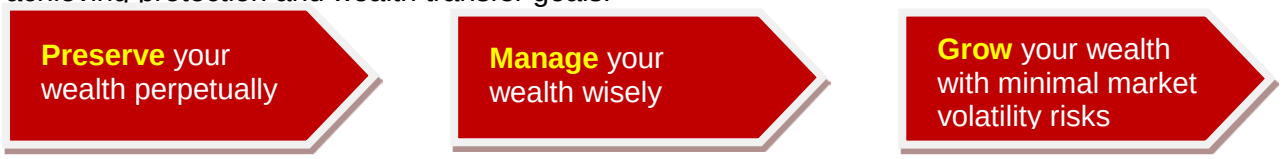
Who are the target customers? What do they need?

Needs of our Target Groups	**Estate Planning**	It is crucial to **preserve** the wealth for their next generations.
	Liquidity and Growth of Capital	They need tools to **manage** and **grow** their wealth.
	Business Continuity	Valuable employees are the key to the success of business. Business might suffer a substantial loss if one of the key persons is passed away prematurely. Wealth Preserver 5 and Wealth Ultima 2 would be the way out for business continuity.

[1] According to Capgemini and RBC Wealth Management - World Wealth Report 2016. HNWI is defined as those who hold at least US$1M in financial assets.

VII. Selling Propositions

Wealth Preserver 5 and Wealth Ultima 2 are designed for High Net Worth individuals who have unique financial needs. With these plans, they can Preserve, Manage and Grow their wealth smartly, as well as achieving protection and wealth transfer goals.



To Preserve

This Plan enables customers to plan ahead for a prestigious retirement life and pass on their everlasting love to the next generations. Without proper estate planning, the wealth can be eroded and unable to reach the next generations. With Wealth Preserver 5 and Wealth Ultima 2, customers can fully preserve their wealth to next generation, and at the same time keep part of their assets for retirement expense, tax and debt repayment. Please refer to example of VIII. Segment Story for details.

To Manage

Wealth Preserver 5 and Wealth Ultima 2 provide high flexibility in terms of premium amount and premium payment period as well as accessibility to Account Value. In addition, subject to individual financial institution's approval, client can arrange premium financing[2] to enhance the liquidity of the capital.

- **Flexible premium to cater clients' individual needs**
  - Client can decide the amount of premium and payment period given that the Minimum Premium Requirement[3] is fulfilled.
  - Client may set the target Sum Assured and target endowment amount in accordance with their needs. With the solver function in PGS, you will be able to suggest a premium that can achieve the required goal.

- **Accessible Account Value to enhance asset liquidity**
  Client can withdraw cash from the Account Value after the first Policy Year but he may subject to applicable charges in certain cases.

- **Adjustable Sum Assured**
  Client can increase or decrease the Sum Assured after the second Policy Year according to changing needs. Increase of Sum Assured will subject to underwriting approval. Decrease of Sum Assured will subject to Minimum Current Sum Assured of US$1,000,000 for Wealth Preserver 5 or US$10,000,000 for Wealth Ultima 2.

To Grow

Wealth Preserver 5 and Wealth Ultima 2 allow clients to enjoy relatively stable return without exposing to excessive market volatility risks. In the first Policy Year, the Crediting Interest Rate is guaranteed unchanged at Crediting Interest Rate declared at the point of premium received until the end of the first Policy Year. Thereafter and for all subsequent premiums received during the term of the Policy, the Crediting Interest Rate is guaranteed to be no less than 2.00% p.a. The interest will be credited to the account of the policy.

[2] Our company will not involve in premium financing arrangement and relevant terms and conditions set up between clients and individual financial institutions. We will only provide information of premium financing services that the respective financial institutions will offer to our clients. Clients may negotiate with the individual financial institutions about the terms and conditions directly

[3] Minimum Premium Requirement is a requirement that the total premiums paid less Partial Withdrawals must not be less than the Minimum Premium Amount in respect of that Policy Year. This value is shown in illustration and Policy Contract. The requirement must be met at each Policy Anniversary in the first 5 Policy Years or when a Partial Withdrawal is requested during the first 5 Policy Years. We reserve the right to refund, reject or limit the amount of additional premiums at any time.

VIII. Segment Story[4]

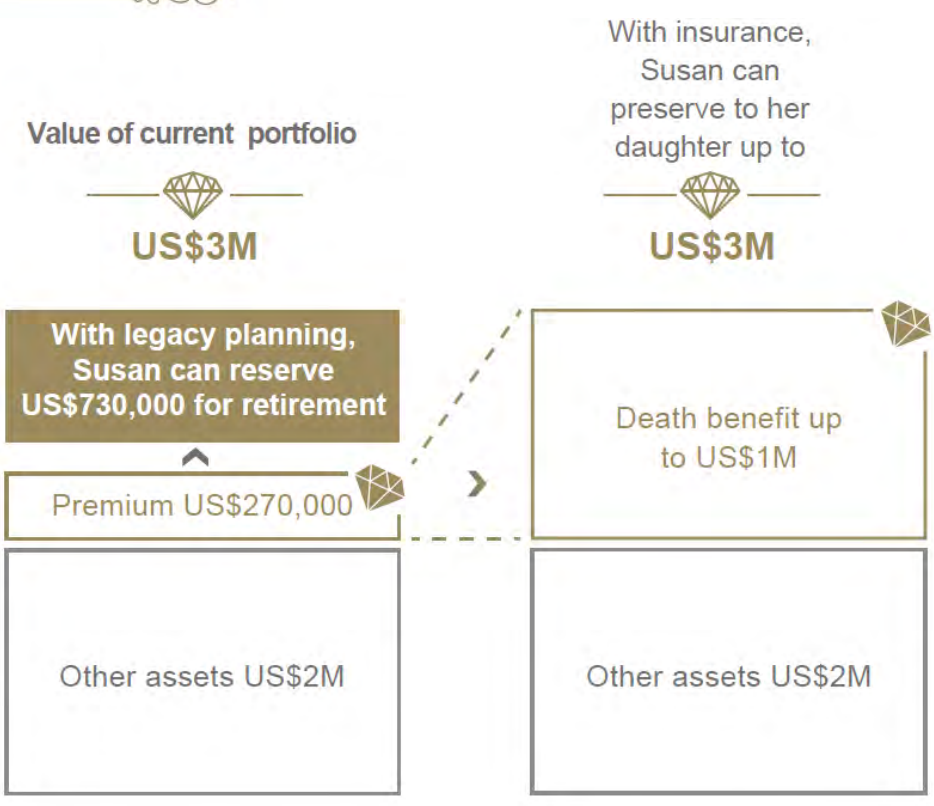


Susan Kan
Age 45（Non-smoker）
Value of current portfolio: US$3million

"With financial planning, I can enjoy hassle-free retirement"

Insurance Helps You Achieve Retirement Goals Happy Golden Years

Susan purchased Wealth Preserver 5 with a single premium of US $270,000. If she passes away, the beneficiaries will receive a death benefit up to US$1M. Assets upon death (including US$1M death benefit and $2M other assets) can be fully preserved to the next generation. Meanwhile, Susan can still reserve US$730,000 of cash for retirement.



[4] The example is hypothetical and for illustrative purpose only. Should there be any changes in values, we will not make separate announcement.

Remark：The above figure is for illustrative purposes only and assumes that Susan Kan applied for Wealth Preserver 5. For the same premium amount, the Sum Assured varies by products, the premium is determined by the Insured's sex, age, smoking status, Sum Assured and underwriting class. Please refer to relevant product information for details.

IX. Agency Compensation

- The commission rate is same as Wealth Preserver 3 and Wealth Ultima.
- Commission Rate on Target Premium:

Year (Layer effective year)	**Insured aged 18 - 64**	**Insured aged 65 - 69**	**Insured aged 70 - 75**
1	54%	48%	41%
2-6	2.5%	2.5%	2.5%
7+	4.75%	4.75%	4.75%

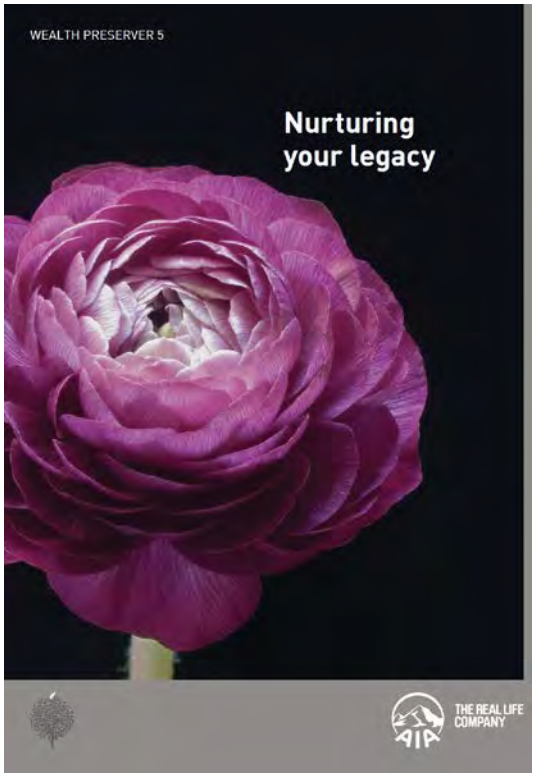
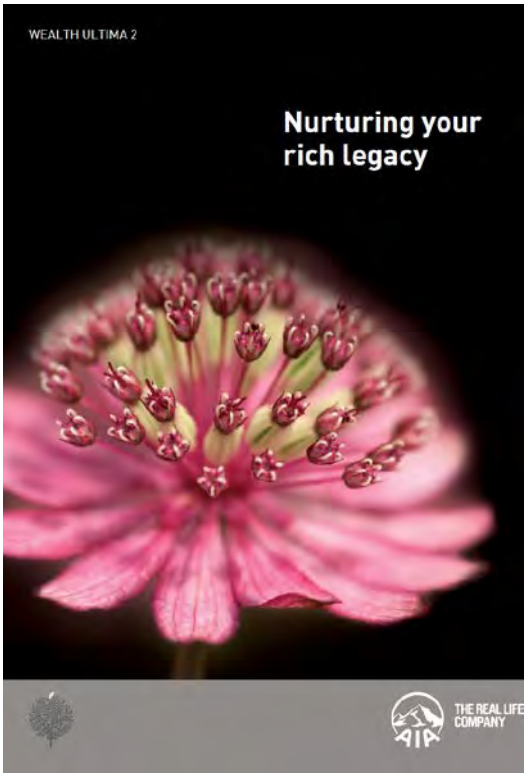
- Commission Rate on Excess Premium: 2.5% for all years.
- All premium contributions (Planned Premium & Additional Premium) received will be split into Target Premium and Excess Premium. They are only used for **commission calculation** and are not known to policyholders.
- Target Premium depends on Sum Assured, Insured's age, sex, risk class and usual residence. You may find the Target Premium in illustration document or refer to Appendix 8.
- Excess Premium = Planned Premium – Target Premium
- Commission = Target Premium x Commission Rate on Target Premium + Excess Premium x Commission Rate on Excess Premium

Example:
Mr. Chan, Age 45, Male, Non-Smoker, Standard Plan, Hong Kong
He bought Wealth Preserver 5 with the following details
Sum Assured: US$ 12,000,000
Single Planned Premium: US$ 3,431,052
Target Premium = US$ 185,040
Excess Premium = US$ 3,431,052 – US$ 185,040 = US$ 3,246,012
Commission = US$ 185,040 x 54% + US$ 3,246,012 x 2.5% = US$ 181,072
= **5.3%** of Single Planned Premium

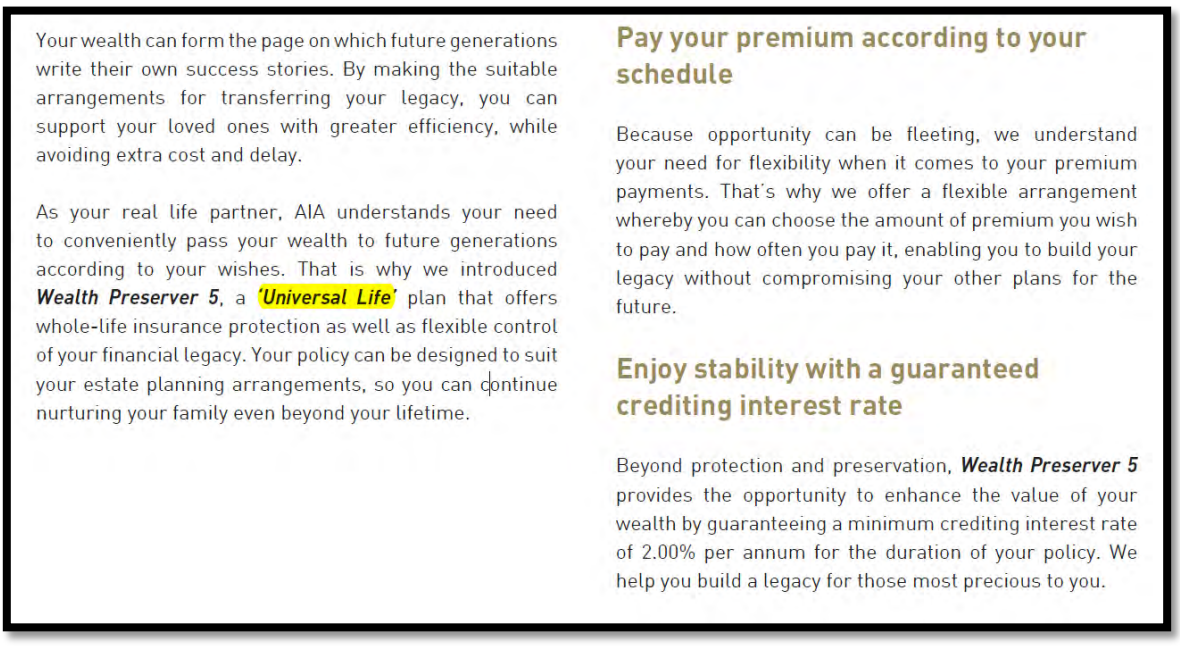


X. Product Brochure

To help you understand and explain the product brochure to customers, please refer to the sample product brochure below.

Wealth Preserver 5	Wealth Ultima 2
	

1. The plan is described clearly as Universal Life.



Your wealth can form the page on which future generations write their own success stories. By making the suitable arrangements for transferring your legacy, you can support your loved ones with greater efficiency, while avoiding extra cost and delay.

As your real life partner, AIA understands your need to conveniently pass your wealth to future generations according to your wishes. That is why we introduced ***Wealth Preserver 5***, a ***'Universal Life'*** plan that offers whole-life insurance protection as well as flexible control of your financial legacy. Your policy can be designed to suit your estate planning arrangements, so you can continue nurturing your family even beyond your lifetime.

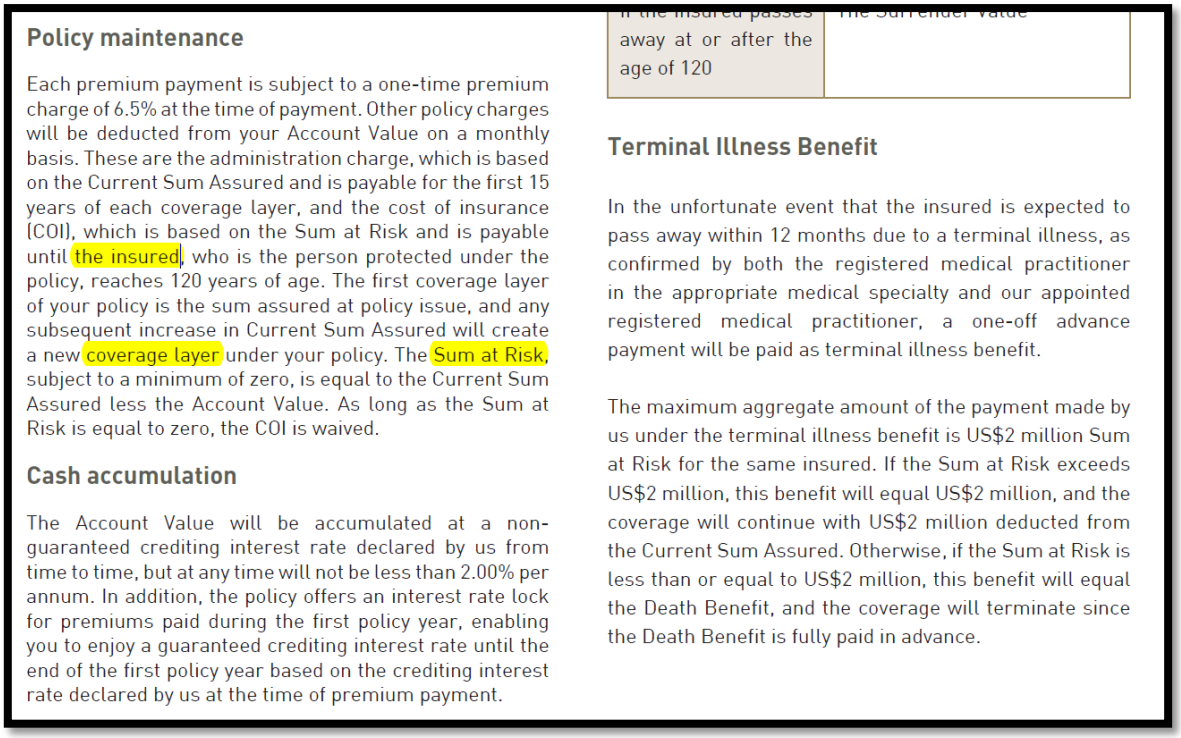
Pay your premium according to your schedule

Because opportunity can be fleeting, we understand your need for flexibility when it comes to your premium payments. That's why we offer a flexible arrangement whereby you can choose the amount of premium you wish to pay and how often you pay it, enabling you to build your legacy without compromising your other plans for the future.

Enjoy stability with a guaranteed crediting interest rate

Beyond protection and preservation, ***Wealth Preserver 5*** provides the opportunity to enhance the value of your wealth by guaranteeing a minimum crediting interest rate of 2.00% per annum for the duration of your policy. We help you build a legacy for those most precious to you.

2. Product information is provided by using plain language and avoiding using technical or industry terminology. For example, explanation of the insured, coverage layer and Sum at Risk. To facilitate understanding by customers, all remarks are moved back to main body.



away at or after the age of 120	

Policy maintenance

Each premium payment is subject to a one-time premium charge of 6.5% at the time of payment. Other policy charges will be deducted from your Account Value on a monthly basis. These are the administration charge, which is based on the Current Sum Assured and is payable for the first 15 years of each coverage layer, and the cost of insurance (COI), which is based on the Sum at Risk and is payable until the insured, who is the person protected under the policy, reaches 120 years of age. The first coverage layer of your policy is the sum assured at policy issue, and any subsequent increase in Current Sum Assured will create a new coverage layer under your policy. The Sum at Risk, subject to a minimum of zero, is equal to the Current Sum Assured less the Account Value. As long as the Sum at Risk is equal to zero, the COI is waived.

Cash accumulation

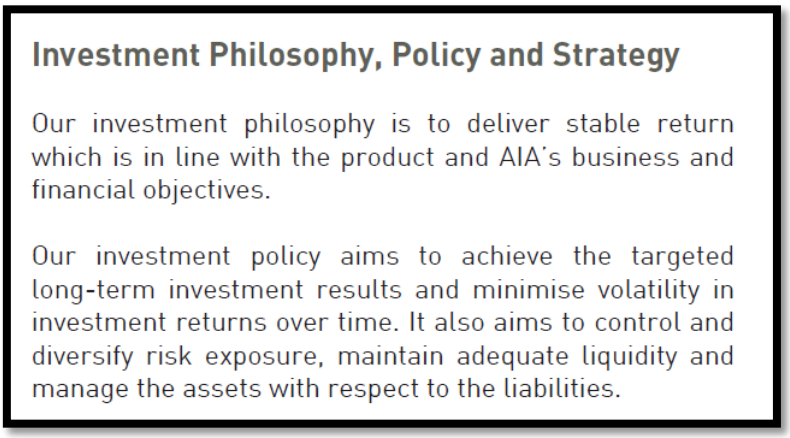
The Account Value will be accumulated at a non-guaranteed crediting interest rate declared by us from time to time, but at any time will not be less than 2.00% per annum. In addition, the policy offers an interest rate lock for premiums paid during the first policy year, enabling you to enjoy a guaranteed crediting interest rate until the end of the first policy year based on the crediting interest rate declared by us at the time of premium payment.

Terminal Illness Benefit

In the unfortunate event that the insured is expected to pass away within 12 months due to a terminal illness, as confirmed by both the registered medical practitioner in the appropriate medical specialty and our appointed registered medical practitioner, a one-off advance payment will be paid as terminal illness benefit.

The maximum aggregate amount of the payment made by us under the terminal illness benefit is US$2 million Sum at Risk for the same insured. If the Sum at Risk exceeds US$2 million, this benefit will equal US$2 million, and the coverage will continue with US$2 million deducted from the Current Sum Assured. Otherwise, if the Sum at Risk is less than or equal to US$2 million, this benefit will equal the Death Benefit, and the coverage will terminate since the Death Benefit is fully paid in advance.

3. For our customer understanding on Company's direction and philosophy on investment, we add Investment Philosophy, Policy and Strategy. Our investment policy aims to achieve the targeted long-term investment results and minimize volatility in investment returns over time. It also aims to control and diversify risk exposure and maintain adequate liquidity.



Investment Philosophy, Policy and Strategy

Our investment philosophy is to deliver stable return which is in line with the product and AIA's business and financial objectives.

Our investment policy aims to achieve the targeted long-term investment results and minimise volatility in investment returns over time. It also aims to control and diversify risk exposure, maintain adequate liquidity and manage the assets with respect to the liabilities.

4. Target Asset mix of these products is provided clearly by using a table. Target Asset mix of Wealth Preserver 5 and Wealth Ultima 2:

- Bonds and other fixed income instruments: 80% - 100%
- Equity-like assets: 0% - 20%

Our current long-term target strategy is to allocate assets attributed to this product as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed income instruments	*80% - 100%*
Equity-like assets	*0% - 20%*

The bonds and other fixed income instruments predominantly include government and corporate bonds, and are mainly invested in the geographic region of the United States and Asia-Pacific (excluding Japan). Equity-like assets may include listed equity, mutual funds and direct / indirect investment in commercial / residential properties, and are mainly invested in Asia. Subject to our investment policy, derivatives may be utilised to manage our investment risk exposure and for matching between assets and liabilities.

5. The account value will be invested in a variety of assets according to our investment strategy and will be credited with a declared interest determined by us. We aim to ensure a fair interest determined from the underlying investment and among different groups of policy owners. Through our smoothing process, we aim to deliver a more stable Crediting Interest Rate by spreading out the gains and losses over a longer period of time. Stable interest will ease your financial planning. The factors of policy of Crediting Interest Rate and charges making are simply explained. For example, investment returns, surrenders, claims, and expenses. And customer can visit the website shown in the brochure to find out more on Crediting Interest Rate philosophy and the historical rates

Crediting Interest Rate Philosophy

This is a universal life insurance plan designed to be held long term. Your premiums will be deposited to the account value of your policy subject to the applicable fees and charges of the product. The account value will be invested in a variety of assets according to our investment strategy and will be credited with a declared interest determined by us. We aim to ensure a fair interest determined from the underlying investment and among different groups of policy owners.

Future investment performances are unpredictable and we are here to help smooth out the bumps. Through our smoothing process, we aim to deliver a more stable crediting interest rate by spreading out the gains and losses over a longer period of time. Stable interest will ease your financial planning.

We will review and determine the crediting interest rate at least once per year. The actual crediting interest rate declared may be different from those illustrated in any product information provided (including Product Brochure and Illustrative Documents). In case of any change in the actual crediting interest rate against the illustration or should there be a change in the assumed future crediting interest rate, such changes will be reflected in the policy anniversary statement.

To determine our crediting interest rate, we consider both past experience and future outlooks for all the factors including, but not limited to, the following:

Investment returns: include both interest earnings and any changes in the market value of the product's backing asset. Depending on the asset allocation adopted by the product, investment returns could be affected by fluctuations in interest income (both interest earnings and outlook of interest rate) and various market risks, including credit spread and default risk, fluctuations in equity price, property price and currency price of the backing asset against the policy currency.

Surrenders: include policy surrender, partial surrender and policy lapse; and the corresponding impact on investment under the product(s).

This product also has non-guaranteed policy charges and fees which we will review regularly and may adjust if necessary. In addition to the conditions stated in the schedule of policy charges, and the factors mentioned above, any change in the policy charges and fees may also be subject to the following factors.

Claims: include the cost of providing the death benefit and other insured benefits under the product(s).

Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expense) and indirect expenses allocated to the product group (e.g. general administrative costs).

For further information, please visit our website at http://www.aia.com.hk/en/our-products/further-product-information.html

6. Listing the circumstances that the policy would be terminated as below:

- The insured passes away
- The terminal illness benefit is paid and the Death Benefit under this policy is fully paid in advance
- Customer does not pay the required premium amount within 60 days starting from the monthly deduction day on which the total projected policy charges for 3 months exceeds the Account Value less any applicable surrender charge and any outstanding debt
- Customer does not pay the required premium amount to meet the minimum premium requirement within 31 days from the relevant policy anniversary in the first 5 policy years.

Key Product Risks

1. The savings component of the plan is subject to risks and possible loss. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
2. We will terminate your policy and you / the insured will lose the cover when one of the following happens:
   - the insured passes away; or
   - the terminal illness benefit is paid and the Death Benefit under this policy is fully paid in advance; or
   - you do not pay the required premium amount within 60 days starting from the monthly deduction day on which the total projected policy charges for 3 months exceeds the Account Value less any applicable surrender charge and any outstanding debt; or
   - you do not pay the required premium amount to meet the minimum premium requirement within 31 days from the relevant policy anniversary in the first 5 policy years.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose substantial part, and even all, premiums paid and benefits.
4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living is higher than they are today due to inflation.

7. Listing the key product risks benefit as below:

- Risk of Early Surrender: Should customer surrenders the policy early, customer may receive an amount considerably less than the total amount of premiums paid
- Credit Risk: If Company is unable to satisfy the financial obligations of the policy, customer may lose substantial part, and even all, premiums paid and benefits.
- Risk of Exchange rate: Exchange rates fluctuate due to unstable economic and political condition.
- Risk of Inflation: Customer's current planned benefit may not be sufficient to meet customer's future needs since the future cost of living is higher than they are today due to inflation.

Key Product Risks

1. The savings component of the plan is subject to risks and possible loss. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
2. We will terminate your policy and you / the insured will lose the cover when one of the following happens:
   - the insured passes away; or
   - the terminal illness benefit is paid and the Death Benefit under this policy is fully paid in advance; or
   - you do not pay the required premium amount within 60 days starting from the monthly deduction day on which the total projected policy charges for 3 months exceeds the Account Value less any applicable surrender charge and any outstanding debt; or
   - you do not pay the required premium amount to meet the minimum premium requirement within 31 days from the relevant policy anniversary in the first 5 policy years.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose substantial part, and even all, premiums paid and benefits.
4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living is higher than they are today due to inflation.

8. Listing the key exclusion for the terminal illness benefit as below:

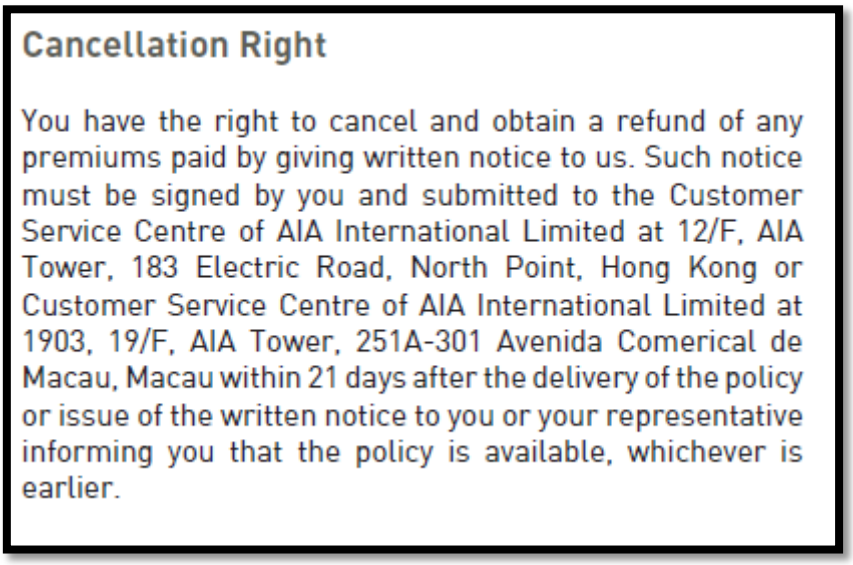
- The signs and symptoms of terminal illness first occur on or before 90 days from the issue date of the policy
- The 12-month period which the insured is expected to pass away due to the terminal illness falls on or after the Policy Anniversary immediately following the insured's 120th birthday
- The terminal illness is caused by any pre-existing illnesses, diseases, impairments or conditions from which the insured was suffering prior to the policy being issued, unless the insured makes a declaration in the application for the policy, and such application is specifically accepted by us
- The terminal illness is the result of or is related (directly or indirectly) to Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV)
- The terminal illness is due (directly or indirectly) to a congenital defect or disease which manifests or is diagnosed before the insured attains 17 years of age
- The terminal illness is the result of self-inflicted injury or injuries
- The terminal illness is the result of any physical or mental condition existing before the policy was issued, and which was not disclosed in any application or in any health statement relating to the policy before the commencement of cover.

Key Exclusions for the terminal illness benefit

No terminal illness benefit will be paid if:

1. the signs and symptoms of terminal illness first occur on or before 90 days from the issue date of the policy; or
2. the 12-month period which the insured is expected to pass away due to the terminal illness falls on or after the Policy Anniversary immediately following the insured's 120th birthday; or
3. the terminal illness is caused by any pre-existing illnesses, diseases, impairments or conditions from which the insured was suffering prior to the policy being issued, unless the insured makes a declaration in the application for the policy, and such application is specifically accepted by us; or
4. the terminal illness is the result of or is related (directly or indirectly) to Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV); or
5. the terminal illness is due (directly or indirectly) to a congenital defect or disease which manifests or is diagnosed before the insured attains 17 years of age; or
6. the terminal illness is the result of self-inflicted injury or injuries; or
7. the terminal illness is the result of any physical or mental condition existing before the policy was issued, and which was not disclosed in any application or in any health statement relating to the policy before the commencement of cover.

9. Cancellation Right: Customer has the right to cancel and obtain a refund of any premiums paid by giving written notice to us. Such notice must be signed by customer and submitted within 21 days after the delivery of the policy or issue of the written notice, whichever is earlier.



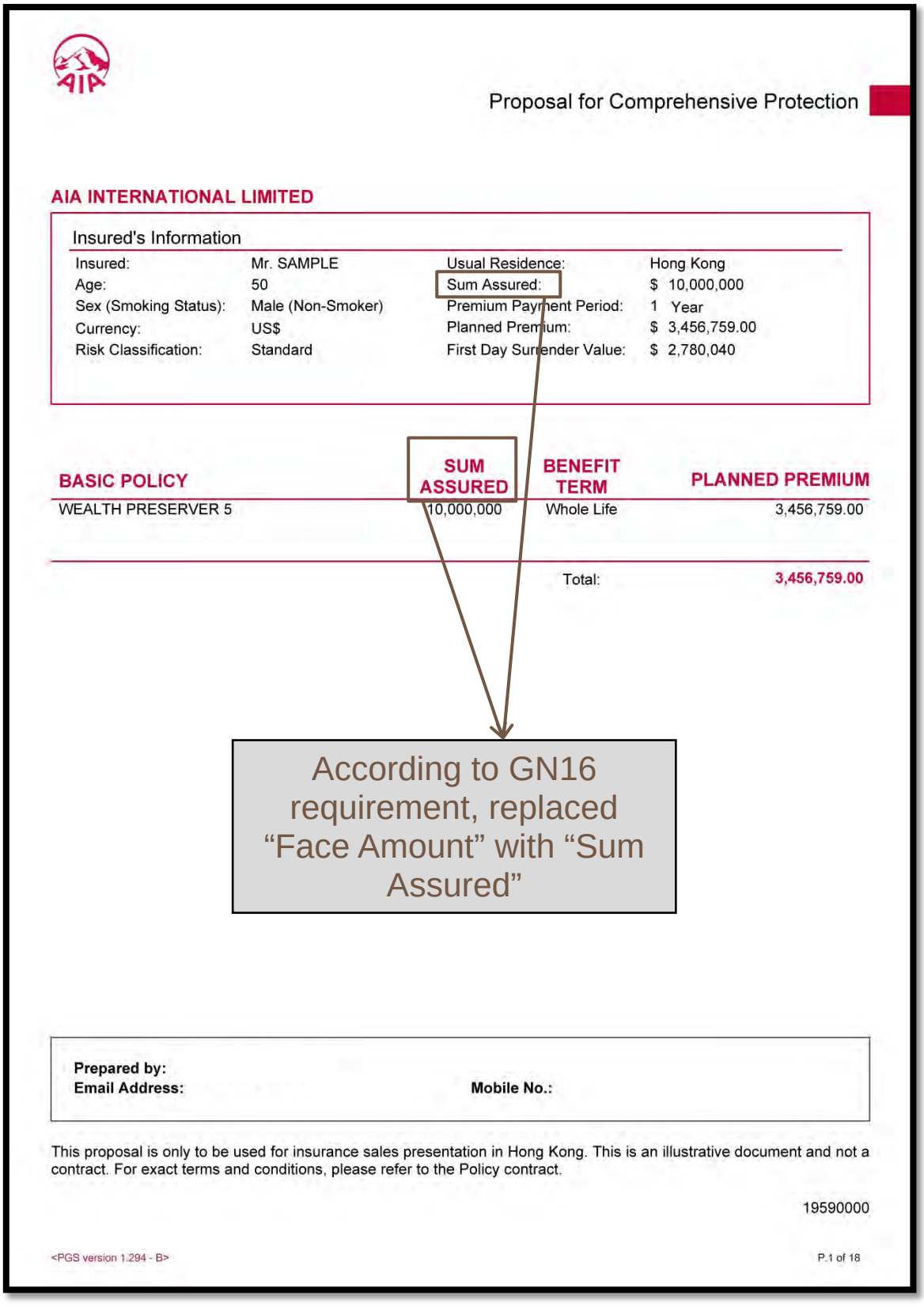
Cancellation Right

You have the right to cancel and obtain a refund of any premiums paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or Customer Service Centre of AIA International Limited at 1903, 19/F, AIA Tower, 251A-301 Avenida Comerical de Macau, Macau within 21 days after the delivery of the policy or issue of the written notice to you or your representative informing you that the policy is available, whichever is earlier.

XI. Proposal Illustration

To help you understand and explain the proposal illustration to customers, please refer to the sample proposal illustration below.

Proposal Sample – Proposal Summary (Compulsory Page)



Proposal for Comprehensive Protection

AIA INTERNATIONAL LIMITED

Insured's Information

Insured:	Mr. SAMPLE	Usual Residence:	Hong Kong
Age:	50	Sum Assured:	$ 10,000,000
Sex (Smoking Status):	Male (Non-Smoker)	Premium Payment Period:	1 Year
Currency:	US$	Planned Premium:	$ 3,456,759.00
Risk Classification:	Standard	First Day Surrender Value:	$ 2,780,040

BASIC POLICY	SUM ASSURED	BENEFIT TERM	PLANNED PREMIUM
WEALTH PRESERVER 5	10,000,000	Whole Life	3,456,759.00
		Total:	3,456,759.00

According to GN16 requirement, replaced "Face Amount" with "Sum Assured"

Prepared by:
Email Address: Mobile No.:

This proposal is only to be used for insurance sales presentation in Hong Kong. This is an illustrative document and not a contract. For exact terms and conditions, please refer to the Policy contract.

19590000

<PGS version 1.294 - B>

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Proposal Sample – Basic Policy Benefits Highlight (Compulsory Page)

Basic Policy Benefits Highlight

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

This Benefits Highlight is for your reference only. Please read other sections of this illustration thoroughly to understand your policy benefits. This Benefits Highlight is valid only if all illustration pages are included.

1. Wealth Preservation

Your premiums will accumulate in your policy as Account Value, which is subject to charges that will support the maintenance of your policy. Net of these charges, your Account Value will earn interest throughout the duration of your policy.

i. **Policy maintenance**

Each premium payment is subject to a one-time premium charge of 6.5% at the time of payment. Other policy charges (administration charge and cost of insurance) will be deducted from your Account Value on a monthly basis. For details, please refer to the Summary of Charges.

ii. **Cash accumulation**

The policy offers an interest rate lock for premiums paid during the first policy year, enabling you to enjoy a guaranteed crediting interest rate until the end of the first policy year based on the crediting interest rate declared by us at the time of premium payment. For the entire duration of your policy, your crediting interest rate is guaranteed to be no less than 2.00% per annum.

2. Death Benefit

Upon the death of the insured, the Death Benefit will allow your legacy to be quickly and reliably transferred.

If the insured passes away before the age of 120	The higher of: i. the Current Sum Assured; and ii. the Account Value minus outstanding debt (if any)
If the insured passes away at or after the age of 120	The Surrender Value

3. Terminal Illness Benefit*

In the unfortunate event that the insured is expected to pass away within 12 months due to a terminal illness, as confirmed by both a registered medical practitioner in the appropriate medical specialty and our appointed registered medical practitioner, a one-off adva

"Interest Rate" is revised to "Crediting Interest Rate"

* If the Sum at Risk exceeds US$2 m ntinue with US$2 million deducted from the Current Su US$2 million, this benefit will equal the Death Benefit, a in advance. The maximum aggregate amount of the payment made by us under the terminal illness benefit is US$2 million Sum at Risk for the same insured. The Sum at Risk, subject to a minimum of zero, is equal to the Current Sum Assured less the Account Value.

4. Accessible Cash

Wealth Preserver 5 also offers several ways to address immediate financial needs.

i. **Withdrawal**

You may withdraw part of the Account Value from your policy after the first policy year. (or, in relation to additional premiums, one year following the date of payment of the additional premium). The withdrawal amount must be at least US$ 1,000.

In general, withdrawals will reduce the Account Value and Current Sum Assured. A surrender charge will also be deducted from the Account Value for any withdrawals made during the first 15 years of each coverage layer. However, from the 11th policy year onwards, if the total withdrawal amount made in the relevant policy year is less than 4.5% of your Account Value as of the preceding policy anniversary, no surrender charge will apply and the Current Sum Assured will not be reduced.

<PGS version 1.294 - B> P.2 of 18

The wordings in "Basic Policy Benefits Highlight" follow the Brochure

Proposal Sample – Basic Policy Benefits Highlight (Compulsory Page) (Cont.)

Basic Policy Benefits Highlight

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

ii. Policy loan

This plan offers option for a policy loan. after the first policy year. The loan amount must be at least US$1,000, but cannot exceed 80% of your Account Value less any applicable surrender charge under your policy. interest on a policy loan will be charged at a rate solely determined by us from time to time.

5. Summary of Values at Different Policy Years(Please refer to "Detail Illustration" for details)

The projected values are based on the current forecast crediting interest rate and current charges.

End of Policy Year	Age	Total Premium Paid (Planned Premium plus top-up premium)	Account Value	Surrender Value	Death Benefit	Account Value/Total Premium Paid	Surrender Value/Total Premium Paid	Death Benefit/Total Premium Paid
5	55	3,456,759	3,529,067	3,082,967	10,000,000	102 %	89 %	289 %
10	60	3,456,759	3,857,686	3,614,386	10,000,000	112 %	105 %	289 %
15	65	3,456,759	4,208,369	4,167,769	10,000,000	122 %	121 %	289 %
20	70	3,456,759	4,903,760	4,903,760	10,000,000	142 %	142 %	289 %
50	100	3,456,759	10,000,014	10,000,014	10,000,014	289 %	289 %	289 %

6. Summary of Surrender Value as at the Policy Issue Date Immediately Following the First Year Premium

First Year Premium	$3,456,759
Less Premium Charge	$224,689
Less Cost of Insurance and Administration Charge	$5,930
Account Value as at Policy Issue	$3,226,140
Less Surrender Charge	$446,100
Surrender Value as at Policy issue	$2,780,040

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

Showing calculation of Day 1 Cash Value

<PGS version 1.294 - B>

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Proposal Sample – Standard Illustration for Universal Life (Non-linked) Policies (Compulsory Page)

STANDARD ILLUSTRATION for Universal Life (Non-linked) Policies

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

IMPORTANT:
THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUE AND DEATH BENEFIT OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT. THE ASSUMED CREDITING INTEREST RATES USED BELOW ARE FOR ILLUSTRATIVE PURPOSES ONLY. UNLESS OTHERWISE STATED, THEY ARE NEITHER GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL CREDITING INTEREST RATES MAY BE DIFFERENT!

1. Proposal Summary for Wealth Preserver 5

Name of Life Insured: Mr. SAMPLE	Age: 50	Sex: Male	Non-Smoker
Risk Classification: Standard	Usual Residence: Hong Kong	First Day Surrender Value: 2,780,040	

2. Benefit Summary

Policy Currency: US$

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term	Benefit Term
Wealth Preserver 5	10,000,000	3,456,759.00	1 Year	Whole Life

Total Initial Annual Premium: $3,456,759.00

==========

- Following the standard template of GN16
- Showing proposal summary

PRINT DATE: Jul/05/2016

<PGS version 1.294 - B>

P.4 of 18

Proposal Sample – Standard Illustration for Universal Life (Non-linked) Policies (Compulsory Page) (Cont.)

STANDARD ILLUSTRATION for
Universal Life (Non-linked) Policies

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

3. Basic Plan Illustration

The table below illustrates projected policy values under Guaranteed Basis and Current Assumed Basis. Figures under Guaranteed Basis are calculated based on minimum guaranteed crediting interest rate, maximum scale of charges and exclude non-guaranteed bonus (if any). Figures under Current Assumed Basis are calculated using current forecast crediting interest rate, current charges (which may be subject to changes), and include non-guaranteed bonus (if any), and are not guaranteed. The actual amount payable may be lower or higher than those illustrated. Under certain circumstances, the non-guaranteed bonus may be zero (if applicable). The current assumed crediting interest rate illustrated by the company shall in no way be interpreted as a projection or estimation of the future returns. The future crediting interest rate may be lower or higher. Details of the maximum and current scale of charges are presented in Summary of Charges.

End of Policy Year	Total Premiums Paid	Guaranteed Basis 2.00% p.a.(For initial premium in first Policy Year:4.00% p.a.) Maximum charges are applied			Current Assumed Basis 4.00% p.a. Current charges are applied		
		Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	3,456,759	3,286,152	2,840,052	10,000,000	3,288,702	2,842,602	10,000,000
2	3,456,759	3,276,420	2,830,320	10,000,000	3,346,800	2,900,700	10,000,000
3	3,456,759	3,265,115	2,819,015	10,000,000	3,406,229	2,960,129	10,000,000
4	3,456,759	3,252,126	2,806,026	10,000,000	3,467,006	3,020,906	10,000,000
5	3,456,759	3,237,204	2,791,104	10,000,000	3,529,067	3,082,967	10,000,000
10	3,456,759	3,126,666	2,883,366	10,000,000	3,857,686	3,614,386	10,000,000
15	3,456,759	2,925,944	2,885,344	10,000,000	4,208,369	4,167,769	10,000,000
20	3,456,759	2,894,474	2,894,474	10,000,000	4,903,760	4,903,760	10,000,000
25	3,456,759	2,598,816	2,598,816	10,000,000	5,640,221	5,640,221	10,000,000
30	3,456,759	1,772,286	1,772,286	10,000,000	6,393,548	6,393,548	10,000,000
Age85	3,456,759	0	0	0	7,110,208	7,110,208	10,000,000
Age90	3,456,759	0	0	0	7,813,135	7,813,135	10,000,000
Age95	3,456,759	0	0	0	8,623,436	8,623,436	10,000,000
Age100	3,456,759	0	0	0	10,000,014	10,000,014	10,000,014

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

Showing the projected values on **guaranteed basis** and **current assumed basis**

PRINT DATE: Jul/05/2016

<PGS version 1.294 - B>

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Proposal Sample – Standard Illustration for Universal Life (Non-linked) Policies (Compulsory Page) (Cont.)

STANDARD ILLUSTRATION for
Universal Life (Non-linked) Policies

AIA INTERNATIONAL LIMITED
Plan: Wealth Preserver 5

4. Explanation Notes

(i) The above is only a summary illustration of the major benefits of your policy. You should refer to your intermediary or the company for more information or, if appropriate, a more detailed proposal.
(ii) The Basic Plan Illustration in Section 3 relates to your Basic Plan excluding any riders or additional benefits as shown in Section 2 (if applicable).
(iii) Premiums are paid in full on the first day of a policy year.
(iv) It assumes that no loans and partial withdrawals are made and there is no increase or reduction in the Sum Assured.
(v) The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences.
(vi) The minimum premium amount for each of the first 5 policy year is US$395,800.00. The total minimum premium for the first 5 policy years is US$1,979,000.00.
(vii) Under the "Guaranteed Basis" illustration, the policy terminates in the 35th policy year as the Surrender Value falls to zero.
(viii) The Surrender Value is the amount you receive if you surrender the policy. The Surrender Value is the Account Value less surrender charges and any Policy Debt.
(ix) When reviewing the values shown in the above illustration, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

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

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

5. Crediting Interest Rate History

http://www.aia.com.hk/en/our-products/further-product-information.html

You may browse the above website to understand the company's crediting interest rate history for reference purposes. Please be reminded that the crediting interest rates shown on the website are before any relevant policy charges (e.g. cost of insurance, administration charges, etc).

GN16 Standard:
Customers can refer to website for Crediting Interest Rate history

PRINT DATE: Jul/05/2016

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Proposal Sample – Standard Illustration for Universal Life (Non-linked) Policies (Compulsory Page) (Cont.)

STANDARD ILLUSTRATION for
Universal Life (Non-linked) Policies

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

Summary of Charges

The scales of charges used in the Basic Plan Illustration in Section 3 are set out below. The current scale of charges, unless otherwise specified, is not guaranteed and is subject to the Company's sole discretion to change with prior written notice to policyholders 3 months before effective. The rates shown for administration charge and surrendercharge are applicable to the first layer only.

1. **Premium Charge**

   6.5% of each premium paid will be deducted upfront.

2. **Surrender Charge**

   You will be subject to a surrender charge if policy lapse, surrender, decrease in Current Sum Assured or withdrawals in the first 15 years of each layer based on the following table.

Policy year	Surrender charge on Sum Assured (per US$1,000 Sum Assured)	Policy year	Surrender charge on Sum Assured (per US$1,000 Sum Assured)
1-5	44.61	11	20.27
6	40.55	12	16.23
7	36.50	13	12.17
8	32.44	14	8.11
9	28.38	15	4.06
10	24.33	16+	0.00

3. **Administration Charge**

   The administration charge will be charged from your policy account according to a rate per US$1,000 Sum Assured of each layer varied with the number of years that the layer has been in force based on the following table. The Company retains the right to increase the administration charge up to the maximum rates as specified.

Policy Year	Per US$1,000 Sum Assured (Current rates)	Per US$1,000 Sum Assured (Maximum rates)
1-15	6.11	6.11

Revised charge summary based on GN16 standard template and wording

PRINT DATE: Jul/05/2016

<PGS version 1.294 - B>

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Proposal Sample – Detail Illustration (Compulsory Page)

Detail Illustration

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

The table below illustrates projected policy values under Guaranteed Basis and Current Assumed Basis. Figures under Guaranteed Basis are calculated based on minimum guaranteed crediting interest rate, maximum scale of charges and exclude non-guaranteed bonus (if any). Figures under Current Assumed Basis are calculated using current forecast crediting interest rate, current charges (which may be subject to changes), and include non-guaranteed bonus (if any), and are not guaranteed. The actual amount payable may be lower or higher than those illustrated. Under certain circumstances, the non-guaranteed bonus may be zero (if applicable). The current assumed crediting interest rate illustrated by the company shall in no way be interpreted as a projection or estimation of the future returns. The future crediting interest rate may be lower or higher. Details of the maximum and current scale of charges are presented in Summary of Charges.

End of Policy Year	Age	Total Premium Paid (Planned Premium plus top-up premium)	Guaranteed Basis			Current Assumed Basis		
			2.00% p.a.(For initial premium in first Policy Year:4.00% p.a.)			4.00% p.a.		
			Maximum charges are applied			Current charges are applied		
			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	51	3,456,759	3,286,152	2,840,052	10,000,000	3,288,702	2,842,602	10,000,000
2	52	3,456,759	3,276,420	2,830,320	10,000,000	3,346,800	2,900,700	10,000,000
3	53	3,456,759	3,265,115	2,819,015	10,000,000	3,406,229	2,960,129	10,000,000
4	54	3,456,759	3,252,126	2,806,026	10,000,000	3,467,006	3,020,906	10,000,000
5	55	3,456,759	3,237,204	2,791,104	10,000,000	3,529,067	3,082,967	10,000,000
6	56	3,456,759	3,220,222	2,814,722	10,000,000	3,592,434	3,186,934	10,000,000
7	57	3,456,759	3,200,929	2,835,929	10,000,000	3,657,048	3,292,048	10,000,000
8	58	3,456,759	3,179,117	2,854,717	10,000,000	3,722,866	3,398,466	10,000,000
9	59	3,456,759	3,154,508	2,870,708	10,000,000	3,789,781	3,505,981	10,000,000
10	60	3,456,759	3,126,666	2,883,366	10,000,000	3,857,686	3,614,386	10,000,000
11	61	3,456,759	3,095,293	2,892,593	10,000,000	3,926,480	3,723,780	10,000,000
12	62	3,456,759	3,060,054	2,897,754	10,000,000	3,996,129	3,833,829	10,000,000
13	63	3,456,759	3,020,476	2,898,776	10,000,000	4,066,470	3,944,770	10,000,000
14	64	3,456,759	2,975,972	2,894,872	10,000,000	4,137,286	4,056,186	10,000,000
15	65	3,456,759	2,925,944	2,885,344	10,000,000	4,208,369	4,167,769	10,000,000
16	66	3,456,759	2,931,927	2,931,927	10,000,000	4,342,278	4,342,278	10,000,000
17	67	3,456,759	2,932,768	2,932,768	10,000,000	4,478,981	4,478,981	10,000,000
18	68	3,456,759	2,927,607	2,927,607	10,000,000	4,618,330	4,618,330	10,000,000
19	69	3,456,759	2,915,399	2,915,399	10,000,000	4,760,092	4,760,092	10,000,000
20	70	3,456,759	2,894,474	2,894,474	10,000,000	4,903,760	4,903,760	10,000,000
21	71	3,456,759	2,863,197	2,863,197	10,000,000	5,048,985	5,048,985	10,000,000
22	72	3,456,759	2,820,421	2,820,421	10,000,000	5,195,752	5,195,752	10,000,000
23	73	3,456,759	2,763,940	2,763,940	10,000,000	5,343,573	5,343,573	10,000,000
24	74	3,456,759	2,690,999	2,690,999	10,000,000	5,491,867	5,491,867	10,000,000
25	75	3,456,759	2,598,816	2,598,816	10,000,000	5,640,221	5,640,221	10,000,000
26	76	3,456,759	2,492,822	2,492,822	10,000,000	5,792,273	5,792,273	10,000,000
27	77	3,456,759	2,362,181	2,362,181	10,000,000	5,944,131	5,944,131	10,000,000
28	78	3,456,759	2,202,434	2,202,434	10,000,000	6,095,332	6,095,332	10,000,000
29	79	3,456,759	2,008,079	2,008,079	10,000,000	6,245,343	6,245,343	10,000,000
30	80	3,456,759	1,772,286	1,772,286	10,000,000	6,393,548	6,393,548	10,000,000
31	81	3,456,759	1,487,691	1,487,691	10,000,000	6,539,659	6,539,659	10,000,000
32	82	3,456,759	1,146,637	1,146,637	10,000,000	6,683,792	6,683,792	10,000,000
33	83	3,456,759	741,754	741,754	10,000,000	6,826,663	6,826,663	10,000,000
34	84	3,456,759	263,316	263,316	10,000,000	6,968,822	6,968,822	10,000,000
35	85	3,456,759	0	0	0	7,110,208	7,110,208	10,000,000

to be continued

<PGS version 1.294 - B>

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Showing detailed illustration in **guaranteed basis** and **current assured basis** for all policy years

Proposal Sample –Illustration of Partial Withdrawal and Sum Assured Changes (Guaranteed Basis) (Optional Page)

Illustration of Partial Withdrawal and Sum Assured Changes(Guaranteed Basis)

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

The table below illustrates projected policy values under Guaranteed Basis. Figures under Guaranteed Basis are calculated based on minimum guaranteed crediting interest rate, maximum scale of charges and exclude non-guaranteed bonus (if any). Details of the maximum scale of charges are presented in Summary of Charges.

End of Policy Year	Age	Total Premium Paid (Planned Premium plus top-up premium)	Current Year Partial Withdrawals	Guaranteed Basis		
				2.00% p.a.(For initial premium in first Policy Year:4.00% p.a.)		
				Maximum charges are applied		
				Account Value	Surrender Value	Death Benefit
1	51	3,456,759	0	3,286,152	2,840,052	10,000,000
2	52	3,456,759	0	3,276,420	2,830,320	10,000,000
3	53	3,456,759	0	3,265,115	2,819,015	10,000,000
4	54	3,456,759	0	3,252,126	2,806,026	10,000,000
5	55	3,456,759	0	3,237,204	2,791,104	10,000,000
6	56	3,456,759	0	3,220,222	2,814,722	10,000,000
7	57	3,456,759	0	3,200,929	2,835,929	10,000,000
8	58	3,456,759	0	3,179,117	2,854,717	10,000,000
9	59	3,456,759	0	3,154,508	2,870,708	10,000,000
10	60	3,456,759	0	3,126,666	2,883,366	10,000,000
11	61	3,456,759	0	3,095,293	2,892,593	10,000,000
12	62	3,456,759	0	3,060,054	2,897,754	10,000,000
13	63	3,456,759	0	3,020,476	2,898,776	10,000,000
14	64	3,456,759	0	2,975,972	2,894,872	10,000,000
15	65	3,456,759	0	2,925,944	2,885,344	10,000,000
16	66	3,456,759	0	2,931,927	2,931,927	10,000,000
17	67	3,456,759	0	2,932,768	2,932,768	10,000,000
18	68	3,456,759	0	2,927,607	2,927,607	10,000,000
19	69	3,456,759	0	2,915,399	2,915,399	10,000,000
20	70	3,456,759	0	2,894,474	2,894,474	10,000,000
21	71	3,456,759	0	2,863,197	2,863,197	10,000,000
22	72	3,456,759	0	2,820,421	2,820,421	10,000,000
23	73	3,456,759	0	2,763,940	2,763,940	10,000,000
24	74	3,456,759	0	2,690,999	2,690,999	10,000,000
25	75	3,456,759	0	2,598,816	2,598,816	10,000,000
26	76	3,456,759	0	2,492,822	2,492,822	10,000,000
27	77	3,456,759	0	2,362,181	2,362,181	10,000,000
28	78	3,456,759	0	2,202,434	2,202,434	10,000,000
29	79	3,456,759	0	2,008,079	2,008,079	10,000,000
30	80	3,456,759	0	1,772,286	1,772,286	10,000,000
31	81	3,456,759	0	1,487,691	1,487,691	10,000,000
32	82	3,456,759	0	1,146,637	1,146,637	10,000,000
33	83	3,456,759	0	741,754	741,754	10,000,000
34	84	3,456,759	0	263,316	263,316	10,000,000
35	85	3,456,759	0	0	0	0

to be continued

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Showing the impact of cash withdrawal and reducing Sum Assured based on **guaranteed basis**

Proposal Sample –Illustration of Partial Withdrawal and Sum Assured Changes (Projected Illustrated Basis) (Optional Page)

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

Illustration of Partial Withdrawal and Sum Assured Changes(Projected Illustrated Basis)

The table below illustrates projected policy values under Projected Illustrated Basis. Figures under Projected Illustrated Basis are calculated using projected illustrated crediting interest rate(s), current charges (which may be subject to changes), and include non-guaranteed bonus (if any), and are not guaranteed. The actual amount payable may be lower or higher than those illustrated. Under certain circumstances, the non-guaranteed bonus may be zero (if applicable). The projected illustrated crediting interest rate(s) illustrated by the company shall in no way be interpreted as a projection or estimation of the future returns. The future crediting interest rate may be lower or higher. Details of current scale of charges are presented in Summary of Charges.

End of Policy Year	Age	Total Premium Paid (Planned Premium plus top-up premium)	Current Year Partial Withdrawals	Projected Illustrated Basis 4.00% p.a. Current charges are applied		
				Account Value	Surrender Value	Death Benefit
1	51	3,456,759	0	3,288,702	2,842,602	10,000,000
2	52	3,456,759	0	3,346,800	2,900,700	10,000,000
3	53	3,456,759	0	3,406,229	2,960,129	10,000,000
4	54	3,456,759	0	3,467,006	3,020,906	10,000,000
5	55	3,456,759	0	3,529,067	3,082,967	10,000,000
6	56	3,456,759	0	3,592,434	3,186,934	10,000,000
7	57	3,456,759	0	3,657,048	3,292,048	10,000,000
8	58	3,456,759	0	3,722,866	3,398,466	10,000,000
9	59	3,456,759	0	3,789,781	3,505,981	10,000,000
10	60	3,456,759	0	3,857,686	3,614,386	10,000,000
11	61	3,456,759	0	3,926,480	3,723,780	10,000,000
12	62	3,456,759	0	3,996,129	3,833,829	10,000,000
13	63	3,456,759	0	4,066,470	3,944,770	10,000,000
14	64	3,456,759	0	4,137,286	4,056,186	10,000,000
15	65	3,456,759	0	4,208,369	4,167,769	10,000,000
16	66	3,456,759	0	4,342,278	4,342,278	10,000,000
17	67	3,456,759	0	4,478,981	4,478,981	10,000,000
18	68	3,456,759	0	4,618,330	4,618,330	10,000,000
19	69	3,456,759	0	4,760,092	4,760,092	10,000,000
20	70	3,456,759	0	4,903,760	4,903,760	10,000,000
21	71	3,456,759	0	5,048,985	5,048,985	10,000,000
22	72	3,456,759	0	5,195,752	5,195,752	10,000,000
23	73	3,456,759	0	5,343,573	5,343,573	10,000,000
24	74	3,456,759	0	5,491,867	5,491,867	10,000,000
25	75	3,456,759	0	5,640,221	5,640,221	10,000,000
26	76	3,456,759	0	5,792,273	5,792,273	10,000,000
27	77	3,456,759	0	5,944,131	5,944,131	10,000,000
28	78	3,456,759	0	6,095,332	6,095,332	10,000,000
29	79	3,456,759	0	6,245,343	6,245,343	10,000,000
30	80	3,456,759	0	6,393,548	6,393,548	10,000,000
31	81	3,456,759	0	6,539,659	6,539,659	10,000,000
32	82	3,456,759	0	6,683,792	6,683,792	10,000,000
33	83	3,456,759	0	6,826,663	6,826,663	10,000,000
34	84	3,456,759	0	6,968,822	6,968,822	10,000,000
35	85	3,456,759	0	7,110,208	7,110,208	10,000,000

to be continued

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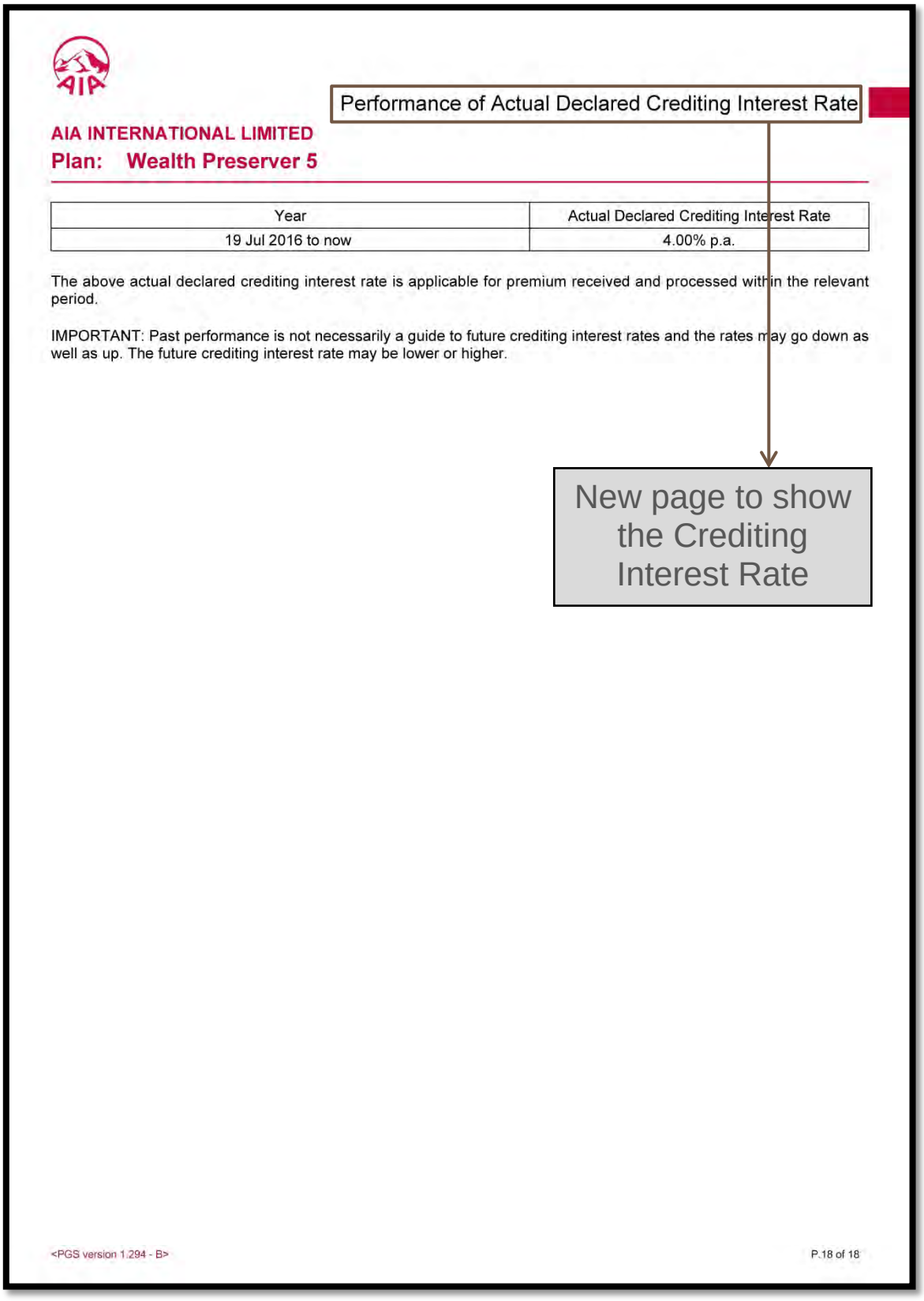
Showing the impact of cash withdrawal and reducing Sum Assured based on **projected illustrated basis** with inputted Crediting Interest Rate between guaranteed and current Crediting Interest Rate

Proposal Sample – Performance of Actual Declared Crediting Interest Rate (Compulsory Page)



AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

Performance of Actual Declared Crediting Interest Rate

Year	Actual Declared Crediting Interest Rate
19 Jul 2016 to now	4.00% p.a.

The above actual declared crediting interest rate is applicable for premium received and processed within the relevant period.

IMPORTANT: Past performance is not necessarily a guide to future crediting interest rates and the rates may go down as well as up. The future crediting interest rate may be lower or higher.

New page to show the Crediting Interest Rate

<PGS version 1.294 - B>

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Proposal Sample – Company Copy (Compulsory Page)

STANDARD ILLUSTRATION for
Universal Life (Non-linked) Policies

05272019

AIA INTERNATIONAL LIMITED
Plan: Wealth Preserver 5

IMPORTANT:
THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUE AND DEATH BENEFIT OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT. THE ASSUMED CREDITING INTEREST RATES USED BELOW ARE FOR ILLUSTRATIVE PURPOSES ONLY. UNLESS OTHERWISE STATED, THEY ARE NEITHER GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL CREDITING INTEREST RATES MAY BE DIFFERENT!

1. Proposal Summary for Wealth Preserver 5

Name of Life Insured: Mr. SAMPLE	Age: 50	Sex: Male	Non-Smoker
Risk Classification: Standard	Usual Residence: Hong Kong	First Day Surrender Value: 2,780,040	

2. Benefit Summary

Policy Currency: US$

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term	Benefit Term
Wealth Preserver 5	10,000,000	3,456,759.00	1 Year	Whole Life

Total Initial Annual Premium: $3,456,759.00

Standard Illustration for Universal Life (Non-Linked) of Company Copy is similar to Standard Illustration for Universal Life (Non-Linked) of Customer Copy

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

Policy Number: _____

UPSS1NN5
PRINT DATE: Jul/05/2016

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Proposal Sample – Company Copy (Compulsory Page) (Cont.)

STANDARD ILLUSTRATION for
Universal Life (Non-linked) Policies

05272019

AIA INTERNATIONAL LIMITED
Plan: Wealth Preserver 5

Policy Year	Attained age	Cost of insurance rate (Current rates) (Per US$1,000 Sum at Risk)	Cost of insurance rate (Maximum rates) (Per US$1,000 Sum at Risk)	Policy Year	Attained age	Cost of insurance rate (Current rates) (Per US$1,000 Sum at Risk)	Cost of insurance rate (Maximum rates) (Per US$1,000 Sum at Risk)
63	112	198.30	247.88	67	116	227.69	284.61
64	113	205.70	257.13	68	117	235.73	294.66
65	114	212.72	265.90	69	118	247.03	308.78
66	115	220.02	275.03	70	119	256.94	321.18

Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Should you terminate this product early or cease paying premiums early, you may suffer a significant loss.
- Your policy may terminate if (i) the Account Value is insufficient to pay the charges, (ii) policy loan balance (if applicable) exceeds the Account Value or (iii) minimum premium requirement is not met in the first 5 policy years.

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits together with the Summary of Charges of this illustration document, and received the product brochure and the information regarding the relevant crediting interest rate history (if applicable).

Warming and declaration on Company Copy only

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

Policy Number: _____

UPSS1NN5
PRINT DATE: Jul/05/2016

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Difference is that there is signature required on every page of Standard Illustration for Universal Life (Non-Linked) of Company Copy

XII. Mapping in Financial Needs Analysis Form

C. Suitability Assessment

Question			Wealth Preserver 5/ Wealth Ultima 2*
1	What are your objectives of buying our product? (tick one or more)		
	A	Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	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	
	F	Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2	What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
	A	Pure insurance product (without any savings or investment element) (e.g. term insurance)	
	B	Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	Insurance product with investment element (Investment decisions and risks borne by insurer)(e.g. participating policy, universal life insurance)	✓
	D	Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	Others (Please specify) _____	
3	What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	<1year		
	1-5 years		
	6-10years		
	11-20years		✓
	> 20years		✓
	Whole of Life		✓
4a	For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)		
	<1year		✓
	1-5 years		✓
	6-10years		✓
	11-20years		✓
	> 20years		✓
	Whole of Life		✓
5	What is the additional level of life protection needed for the Proposed Insured?		Applicable

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

Appendix 1: Product Description

<table>
<tr><td>Product Name</td><td colspan="4">Wealth Preserver 5 and Wealth Ultima 2</td></tr>
<tr><td>Launch Date</td><td colspan="4">Hong Kong & Macau: 19 July, 2016 (according to the application date)</td></tr>
<tr><td>Product Group</td><td colspan="4">Universal Life</td></tr>
<tr><td>Basic/ Rider</td><td colspan="4">Basic Plan</td></tr>
<tr><td>Overview</td><td colspan="4">• Wealth Preserver 5 and Wealth Ultima 2 have a minimum Current Sum Assured of US$1,000,000 and US$10,000,000 respectively
• In the first Policy Year, the crediting interest rate is guaranteed unchanged at the prevailing crediting interest rate declared at the point of premium injection
• The crediting interest rate will not be less than 2.00% per annum
• Premium and Sum Assured are flexible (subject to respective minimum and maximum requirement).
• Partial Withdrawal up to 4.5% of the Account Value of the preceding Policy Anniversary per year after the 10th Policy Year will be free of Surrender Charge.</td></tr>
<tr><td>Target Market</td><td colspan="4">• High Net Worth individuals aged around 40 – 65.
• Look for protection, retirement planning and estate planning.
• Look for financial flexibility in terms of premium payment, protection and Partial Withdrawal.</td></tr>
<tr><td rowspan="13">Plan Shortnames</td><td colspan="4">Wealth Preserver 5</td></tr>
<tr><td>Prestige Plus (PP)/ Prestige (P)/ Standard (S)</td><td>Smoker (S)/ Non-Smoker (NS)</td><td>Plan Code</td><td>Short name</td></tr>
<tr><td>S</td><td>S</td><td>F84A05</td><td>UPSS1SN5</td></tr>
<tr><td>S</td><td>N</td><td>F84B05</td><td>UPSS1NN5</td></tr>
<tr><td>P</td><td>S</td><td>F84C05</td><td>UPSP1SN5</td></tr>
<tr><td>P</td><td>N</td><td>F84D05</td><td>UPSP1NN5</td></tr>
<tr><td>PP</td><td>N</td><td>F84E05</td><td>UPSA1NN5</td></tr>
<tr><td colspan="4">Wealth Ultima 2</td></tr>
<tr><td>Prestige Plus (PP)/ Prestige (P)/ Standard (S)</td><td>Smoker (S)/ Non-Smoker (NS)</td><td>Plan Code</td><td>Short name</td></tr>
<tr><td>S</td><td>S</td><td>F85A05</td><td>UPTS1SN5</td></tr>
<tr><td>S</td><td>N</td><td>F85B05</td><td>UPTS1NN5</td></tr>
<tr><td>P</td><td>S</td><td>F85C05</td><td>UPTP1SN5</td></tr>
<tr><td>P</td><td>N</td><td>F85D05</td><td>UPTP1NN5</td></tr>
<tr><td>PP</td><td>N</td><td>F85E05</td><td>UPTA1NN5</td></tr>
<tr><td>Policy Number Prefix</td><td colspan="4"><table>
<tr><th>Region</th><th>Applicable to Non-PRC nationals</th><th>Applicable to PRC nationals applying for Policy in Hong Kong or Macau</th></tr>
<tr><td>Hong Kong</td><td>B051-B059</td><td>G2300 – G2302
G2600 – G2602
G2900 – G2902</td></tr>
<tr><td>Macau</td><td>B4955</td><td>G4300 - G4302</td></tr>
</table></td></tr>
</table>

A. Product Particulars

Product	Wealth Preserver 5	Wealth Ultima 2
1. Issue Age	18 – 75	
2. Currency	US$	
3. Current Sum Assured	**Minimum:** US$ 1,000,000	**Minimum:** US$ 10,000,000
	• **Maximum (per insured):** The limit differs depending on the Insured's usual residence, and is subject to medical and financial underwriting. Please refer to Wealth Series – High Net Worth Underwriting and Operations Technical Guide for details.	
4. Benefit Term	Whole Life of the Insured	
5. Death Benefit	• **Death benefit before the age of 120*:** The Current Sum Assured OR the Account Value, whichever is higher minus the Policy Debt (if any) • **Death benefit at or after the age of 120*:** The Surrender Value *Calculated up until the Policy Anniversary that immediately follows the 120th birthday of the Insured	
6. Surrender Benefit	Surrender Value = Account Value less any applicable Surrender Charge and Policy Debt (if any)	
7. Reasons for Policy Lapse	• First 5 Policy Years: A notice will be issued to the Policy Owner whenever the Minimum Premium Requirement is not met by the relevant Policy Anniversary. → The notice will specify the premium amount required to make up the shortfall. If this is not paid within 31 days of the Policy Anniversary in question, the Policy will lapse and we will pay out the Surrender Value (if any). → For details on the Minimum Premium Requirement, please refer to Appendix 1: Section (B) Premium. • The Policy will enter into a Grace Period if the Surrender Value is insufficient to cover monthly deductions of applicable charges for three months. → Once the Grace Period begins, the Policy Owner will receive a notice requesting payment for a premium. → If the Grace Period expires before full payment is made, the Policy will lapse and we will pay out the Surrender Value (if any), and a lapse notice will be sent to the Policy Owner. → If death occurs during the Grace Period, monthly deductions of charges and Policy Debt (if any) will be deducted from the death benefit proceeds (calculated up to the policy month in which the death occurred).	

Product	Wealth Preserver 5	Wealth Ultima 2
8. Crediting Interest Rate	• The Crediting Interest Rate is a minimum of 2% per annum. → In the first Policy Year, the Crediting Interest Rate is guaranteed unchanged at the prevailing Crediting Interest Rate declared at the point of premium injection until the end of the first Policy Year. → We reserve the right to announce different Crediting Interest Rates for premiums contributed over different periods of times. • For the first premium (after applicable charges are deducted): The Policy will begin accruing interest one day after it is approved*. • For all subsequent premiums (after applicable charges are deducted): If premium payment is received on or before 17:15 HK time on a Business Day, the Policy will begin accruing interest one day after that Business Day. Premium payment received after 17:15 HK time will be deemed to have been received on the following Business Day. * A Policy will be approved if the premium and all necessary documents are received on or before 17:15 HK time on a Business Day. Otherwise, the Policy is deemed to have been approved on the next Business Day.	
9. Partial Withdrawals	• Partial Withdrawals from the Account Value may only be made after the 1st Policy Year (or one year after additional premium payment). • Partial Withdrawal will reduce the Account Value by the amount withdrawn. → **First 10 Policy Years:** A Partial Withdrawal will reduce the Current Sum Assured. The Surrender Charge* incurred will be deducted from the Account Value. → **11th Policy Year onwards:** - If the *total Partial Withdrawal in a particular year does not exceed 4.5%** of the Account Value* as of the preceding Policy Anniversary, there will be no reduction in the Current Sum Assured and no Surrender Charge will be incurred. - If the *total Partial Withdrawal exceeds 4.5% of the Account Value* as of the preceding Policy Anniversary, then the Current Sum Assured will be reduced by the exceeding amount. The Surrender Charge* incurred will be deducted from the Account Value. * Please refer to Item 12. Change in Current Sum Assured for details. ** This 4.5% Account Value cannot be carried forward to the next Policy Anniversary if it is not used up within a Policy Year. • Each Partial Withdrawal must be at least US$1,000, and the remaining Surrender Value must be sufficient to cover monthly deductions of applicable charges for three months. The remaining Current Sum Assured must be at least US$1,000,000 for Wealth Preserver 5 and US$10,000,000 for Wealth Ultima 2. • If a Partial Withdrawal request is made on the Monthly Deduction Day, the Partial Withdrawal will be processed before monthly deductions of charges are calculated and deducted from the Account Value. • A Partial Withdrawal request will be declined if the Minimum Premium Requirement is not met at the time of the request. Please refer to Appendix 1: Section B. Premium for details.	

Example to illustrate how free Partial Withdrawal works:
Insured: Mr Chan, aged 30, Standard Risk Class, non-smoker
Sum Assured: US$15,000,000
At the beginning of the 12th Policy Year, the Account Value at his last Policy Anniversary was US$8,000,000.

Free Partial Withdrawal amount = US$8,000,000 x 4.5% = US$360,000

If Mr Chan withdraws US$1,000,000 in the 12th Policy Year, then US$360,000 is not subject to a Surrender Charge, but the remaining US$640,000 is subject to Surrender Charge and will trigger a reduction in the Current Sum Assured.

Product	Wealth Preserver 5	Wealth Ultima 2
10. Terminal Illness Benefit	• If the Insured is diagnosed with a Terminal Illness, we will pay the Terminal Illness benefit. • The overall limit is US$2,000,000, which is the maximum aggregate coverage we will pay for the Insured with regards to Terminal Illness under all of the Insured's insurance policies. • If the Sum at Risk under the policy exceeds US$2 million, this benefit will equal to US$2 million, and the coverage will continue with US$2 million deducted from the Current Sum Assured. • If the Sum at Risk is less than or equal to US$2 million, this benefit will equal to 100% of the Death Benefit, and the coverage will terminate after the benefit is paid. • We will deduct any outstanding debt under the policy before making the above payment.	
11. Policy Loan	• A policy loan may be taken out after the 1st Policy Year with loan interest. • The loan must be at least US$1,000 in value, the maximum amount being 80% of the Surrender Value. • The repayment must amount to at least US$1,000 OR the total outstanding loan amount, whichever is lower. • A form should be submitted with all loan repayments, otherwise the payment will be treated as a premium contribution.	
12. Change in Current Sum Assured	• The Current Sum Assured may be increased or decreased when the Policy has been in force for 2 years. • **For increases in the Current Sum Assured:** → Evidence of insurability and Financial Needs Analysis (FNA) are required. → The Insured must be less than the maximum allowable Issue Age currently is 75, but we reserve the right to change this age designation at any time. → Each increase in the Current Sum Assured must be no less than US$100,000. → Each increase is counted as a new Layer*. If the risk class of an Insured has changed, it might not be possible to add a new Layer to the existing Policy. → The Minimum Premium Requirement is calculated based on the first Layer only. Any subsequent increase or decrease in the Sum Assured will not affect the Minimum Premium Requirement. → Any increase will take effect on the date that we approve the application for it. If this date is not a Monthly Deduction Day, the increase will take effect from the next Monthly Deduction Day. * The Sum Assured at Policy Inception is the first Layer under the Basic Policy. For each increase in the Current Sum Assured, a new Layer is created for the amount of the increase which is subject to its own charges. • **For decreases in the Current Sum Assured:** → The Current Sum Assured following a decrease must be at least US$1,000,000 for Wealth Preserver 5 and US$10,000,000 for Wealth Ultima 2.	

Product	Wealth Preserver 5	Wealth Ultima 2
	→ The Surrender Charge will be deducted from the Account Value. → The charge for any decreases is calculated at the Surrender Charge rate for each Layer multiplied by the decrease in Current Sum Assured of each Layer. → The remaining Surrender Value must be sufficient to cover the monthly deductions of charges for 3 months. → No Surrender Charge will be incurred for decreases that take place after the 15th anniversary of a Layer. → Decreases on Layers are handled according to the first-in-first-out rule (hereafter FIFO). The first Layer will be reduced first, followed by the second Layer, and so on. Likewise, the target premium for the first Layer will be reduced first, followed by the subsequent Layers. → The target premium will change based on the reduced Current Sum Assured. This will take effect on the next Monthly Deduction Day following the Business Day on which we approve the request. → Any decrease will take effect on the date that we approve the application. → We reserve the right to reject any application for a reduction in Current Sum Assured.	
13. Monthly Deductions	• Monthly deductions of charges will take effect at the beginning of the policy month. These include the Cost of Insurance (COI) for the Policy plus the Administration Charge for each Layer, which is payable during the Administration Charge period. • Each Layer will incur an Administration Charge for a period of 15 years, starting from the effective commencement day of each Layer. • The Monthly Deduction Day is the same as the Policy Date (or the next Business Day, if the Policy Date is not a Business Day).	
14. Suicide and Misstatement of Age, Sex, Smoking Status, Usual Residence and/or Nationality	• **Suicide:** → **For the first Layer of the Sum Assured:** If the Insured commits suicide within 1 year of the Issue Date or Reinstatement Date, whichever is later, our liability is then limited to a refund of the total premiums paid (without interest), minus the Policy Debt (if any) and Partial Withdrawal (if any) . → **For each subsequent Layer:** If the Insured commits suicide within 1 year from the Layer Effective Date of an increase in the Current Sum Assured or the Reinstatement Date, whichever is later, our liability is then limited to a refund of the COI paid to the Account Value for that Layer without interest. • **Misstatement of Age, Sex, Smoking Status, Usual Residence and/or Nationality:** → If the Insured's age, sex, smoking status, usual residence and/or nationality are misstated in the application, any amount payable and benefits accrued and payable under the Policy at the time of a claim will be adjusted. → Where higher COI charges should have been applied on the basis of the Insured's correct age, sex, smoking status, usual residence and/or nationality, the Sum at Risk (SAR)* for the payable death benefit will be reduced to an amount corresponding with the most recent COI charges. → When lower COI charges should have been applied on this basis, the difference between the COI paid and the correct COI without interest will be refunded. * Sum at Risk in relation to a Monthly Deduction Day, means the amount, subject to a minimum of zero, equal to the death benefit less the Account Value. . • **Incontestability:**	

Product	Wealth Preserver 5	Wealth Ultima 2
	→ Unless there is fraud, the validity of the Policy cannot be contested after it has been in force for 2 years from the Issue Date or Reinstatement Date, whichever is later. If we declare the Policy void, we will refund the total premium paid (without interest), minus the Policy Debt (if any) and Partial Withdrawal (if any). → For increases in the Current Sum Assured, a separate incontestability period of 2 years will apply to the Sum Assured of each Layer added, beginning on the Layer Effective Date or the Reinstatement Date, whichever is later. If we declare a subsequent Layer void, only the COI of that Layer will be refunded to the Account Value without interest.	
15. Grace Period	• For the first 5 Policy Years: The Grace Period is 60 days starting from the Monthly Deduction Day on which the Account Value less Policy Debt (if any) first falls below 3 months' Monthly Deductions. • After the 5th Policy Year: The Grace Period is 60 days starting from the Monthly Deduction Day on which the Surrender Value first falls below 3 months' Monthly Deductions.	
16. Riders	• Riders are not available for this plan.	

B. Premium

Product	Wealth Preserver 5	Wealth Ultima 2
1. Premium Term	• The premium term is flexible. After paying the planned premium, the Policy Owner is free to determine the premium amount and frequency of additional premium payments as long as the minimum and maximum premium requirements are both met. • The Policy Owner can determine the regular premium amount based on his/her premium payment period. • The premium amount needs to be entered in the Proposal Generation System (PGS) to create an illustration. • **Minimum Premium Amount** → This is the minimum premium required for every US$1,000 of the Sum Assured, calculated according to the Schedule of Minimum Premium Amount (please refer to Appendix 3: Schedule of Minimum Premium Amount). → The Minimum Premium Amount is shown in the illustration document. → For details, please refer to item 2. Minimum Premium Requirement below. • **Additional Premium** → The minimum additional premium must be no less than US$5,000. → Other than the planned premiums, all premium contributions will be treated as additional premiums. → No premium contributions will be accepted after the Insured reaches the age of 100.	
2. Minimum Premium Requirement	• Under the Minimum Premium Requirement, the total premium paid, less the Partial Withdrawals (if any), must be no less than the Minimum Premium Amount for that Policy Year. • The Minimum Premium Requirement is unaffected by any increases or decreases in the Current Sum Assured. • The fulfillment of the Minimum Premium Requirement is checked on a regular basis: → On each Policy Anniversary during the first 5 Policy Years*, and → When a Partial Withdrawal is requested within the first 5 Policy Years[#]. * If the Minimum Premium Requirement is not met at that point of time, a letter will be sent to the customer indicating the amount that must be paid in order to ensure that the Policy remains in force. If this amount is not paid within 31 days, the Policy will lapse and we will pay out the Surrender Value (if any). # If the Minimum Premium Requirement is not met, the withdrawal request will be declined.	
3. Maximum Premium Limits	• Premium contributions that exceed the maximum limit will not be accepted. Rules on the maximum premium amount are set forth in PGS. The maximum limit is subject to change by the Company. • Each premium contribution, i.e. a planned premium or additional premium, will be subject to the prevailing maximum limit. • We will review the maximum premium limit from time to time.	
4. Premium Payment	Flexible (subject to respective minimum and maximum requirement)	
5. Non-smoking Discount	Non-smokers enjoy lower rates for the following: • Minimum Premium Requirement • Cost of Insurance	
6. Lifestyle Discount	Not Applicable	

Example to illustrate how the Minimum Premium Requirement works:

Insured: Mr. Chan**,** aged 30, Standard Risk Class, non-smoker
Sum Assured: US$15,000,000
First premium paid on 1 Sep 2016 (Policy Date): US$850,000
The Minimum Premium Amount per year (per 1,000 Sum Assured) is as follows:

Year / Age	1	2	3	4	5
30	18.62	37.24	55.86	74.48	93.10

The Minimum Premium Requirement for the first 5 Policy Years are calculated as follows:

Date	Total Premium Paid	Accumulated Withdrawal (Including Current Withdrawal)	Minimum Premium Amount	Minimum Premium Requirement
1 Sep 2017	US$850,000	US$ 0	18.62 x US$15,000,000 / 1,000 = US$279,300	**Met** because Total Premium Paid – Accumulated Withdrawal **>** Minimum Premium Amount
1 Sep 2018	US$850,000	US$ 0	37.24 x US$15,000,000 / 1,000 = US$558,600	**Met** because Total Premium Paid – Accumulated Withdrawal **>** Minimum Premium Amount
1 Sep 2019	US$850,000	US$ 0	55.86 x US$15,000,000 / 1,000 = US$837,900	**Met** because Total Premium Paid – Accumulated Withdrawal **>** Minimum Premium Amount
1 Sep 2020	US$850,000	US$ 0	74.47 x US$15,000,000 / 1,000 = US$1,117,200*	**Not met** because Total Premium Paid – Accumulated Withdrawal < Minimum Premium Amount

*The premium shortfall is calculated as US$1,117,200 – US$850,000 = US$267,200. Mr Chan is advised to pay a minimum premium of US$267,200 within 31 days of the policy anniversary, otherwise the Policy will lapse.

Assuming that Mr Chan has paid a premium of US$600,000 on 15 Sep 2020 to keep the Policy in force and subsequently Mr Chan requests a withdrawal US$100,000 on 1 Nov 2020:

Date	Total Premium Paid	Accumulated Withdrawal (Including Current Withdrawal)	Minimum Premium Amount	Minimum Premium Requirement
1 Nov 2020	US$850,000 + US$600,000 = US$1,450,000	US$100,000	93.10 x US$15,000,000 / 1,000 = US$1,396,500	**Not met** because Total Premium Paid – Accumulated Withdrawal **<** Minimum Premium Amount

The withdrawal request will be declined because the Minimum Premium Requirement has not been met.

C. Policy Charges

<table>
<tr><th>Product</th><th colspan="2">Wealth Preserver 5</th><th>Wealth Ultima 2</th></tr>
<tr><td>1) Premium Charge</td><td colspan="3">• 6.5% of the premium contribution will be deducted as a Premium Charge (i.e. the planned premium or additional premium).
• The maximum Premium Charge is 6.5%.</td></tr>
<tr><td>2) Administration Charge</td><td colspan="3">• For the first 15 years after a Layer is initiated, that Layer will incur an Administration Charge based on its Current Sum Assured.
• Factors such as the Insured's age (when the Layer is initiated), sex, usual residence and underwriting class will determine the base rate from which the Administration Charge will be calculated.
• The Administration Charge for smokers and non-smokers are the same.
• The Administration Charge for each Layer is calculated as the applicable base rate multiplied by the Current Sum Assured of that Layer, divided by 1,000.
• Here are examples of Administration Charge rates (per US$1,000 of the Sum Assured) for the standard risk class male, non-smoker, Country Group A:
<table>
<tr><th>Age</th><th>40</th><th>50</th><th>60</th></tr>
<tr><td>Administration Charge Rate</td><td>4.18</td><td>6.11</td><td>9.28</td></tr>
</table></td></tr>
<tr><td>3) Cost of Insurance</td><td colspan="3">• For the purposes of this Policy, the COI is calculated as the Sum at Risk (SAR)* multiplied by the COI Rate.
• The COI will be deducted from the Account Value beginning on the first day that coverage takes effect. The cost will vary depending on the Insured's attained age, sex, usual residence, underwriting class and smoking status.

* Sum at Risk in relation to a Monthly Deduction Day, means the amount, subject to a minimum of zero, equal to the death benefit less the Account Value.</td></tr>
<tr><td>4) Surrender Charge</td><td colspan="3">• A Surrender Charge will apply to reductions in the Current Sum Assured, Partial Withdrawal, policy lapse and policy surrender.
• The Surrender Charge applicable for each Layer is calculated as follows:
the applicable Surrender Charge rate multiplied by the reduction in that Layer's Current Sum Assured, divided by 1,000.
• The Surrender Charge varies according to the Insured's age at issue, sex, usual residence, underwriting class and the number of years that the Layer has been in force.
• The Surrender Charge for smokers and non-smokers are the same.
• From the 16th year after a Layer is initiated, that Layer will not be subject to the Surrender Charge.
• The Surrender Charge for each Layer will be determined on the basis of that Layer's effective date. Please refer to item 12. Change in Current Sum Assured under Appendix 1A: Product Particulars for additional Layer information.
• For Partial Withdrawals, the Surrender Charge will be deducted from the remaining Account Value rather than the amount withdrawn.</td></tr>
</table>

We reserve the right to change the charges outlined above at any time without prior written notice.

Example illustrating how policy charges are calculated if there is no change in the Current Sum Assured:

Assuming the following charge scale (which is hypothetical for illustration only):
Premium Charge is 6.5% of each premium payment
Administration Charge rate = 2 per 1,000 Sum Assured (SA) per annum for 15 years

Cost of Insurance rates:

Attained Age	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
COI (per 1,000 SAR)	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

Note: COI rates after aged 46 are not shown here

Surrender Charge rates:

Year of Surrender	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Surrender Charge (per 1,000 SA)	17	16	15	14	14	13	13	12	12	11	11	10	10	9	9

Date	Policy Transaction
7 Sep 2016	Policy issue with: SA = US$15,000,000 and premium = US$1,000,000 *Charges incurred at Policy inception:* Premium Charge: 6.5% x US$1,000,000= US$65,000 *1st month Administration Charge:* 2 x US$15,000,000 / 1,000 / 12 = US$30,000 / 12 = US$2,500 *Account Value before deduction of the 1st month COI:* US$1,000,000 – US$65,000 – US$2,500 = US$932,500 *1st month COI (attained age =30):* (US$15,000,000 – US$932,500) x 2 / 1,000 / 12 = US$2,345 *Account Value at policy inception:* US$932,500 – US$2,345 = US$930,155
7 Sep 2023 (8th Policy Year)	*Partial Withdrawal* = US$60,000 Surrender Charge = (US$60,000 x 12) / 1,000 = US$720 Sum Assured will be reduced by US$6,000
7 Sep 2024 (9th Policy Year)	*Full surrender* Surrender Charge = (US$15,000,000 – US$60,000) x 12 / 1,000 = US$179,280

Example illustrating how policy charges are calculated if there is change in the Current Sum Assured:

Note that the below hypothetical case assumes the charge scale of all the Layers are the same. In reality, the charge scale of each Layer varies according to the Insured's age when the Layer is added.

<table>
<tr><th>Date</th><th>Policy Transaction</th></tr>
<tr><td>7 Sep 2016</td><td>Policy issue with SA = US$10,000,000 ($SA_1$)
Premium Charge, Administration Charge and COI are incurred.</td></tr>
<tr><td>7 Sep 2025</td><td>Increase SA by US$5,000,000 ($SA_2$)</td></tr>
<tr><td>7 Sep 2032</td><td>
<table>
<tr><td>Sum Assured</td><td>SA_1</td><td>SA_2</td></tr>
<tr><td>Policy Year or Layer Effective Year</td><td>17</td><td>8</td></tr>
</table>
Administration Charge
SA_1 : US$0
SA_2 :monthly Administration Charge rate = 2/12 = 0.17
1st month Administration Charge = 0.17 x US$5,000,000 / 1,000 = US$850

Assume Account Value = US$7,000,000

Total SAR = US$10,000,000 + US$5,000,000 – US$7,000,000 = US$8,000,000
SAR for SA_1 = SA_1 / (SA_1 + SA_2) x SAR = US$5,333,333
SAR for SA_2 = SA_2 / (SA_1 + SA_2) x SAR = US$2,666,667

The COI charge for SAR will depend on its Layers.
The COI rate depends on the underwriting result of each Layer.
</td></tr>
<tr><td>7 Sep 2033</td><td>
<table>
<tr><td>Sum Assured</td><td>SA_1</td><td>SA_2</td></tr>
<tr><td>Policy Year or Layer Effective Year</td><td>18</td><td>9</td></tr>
</table>
Administration Charge and COI will both be incurred.

Partial Withdrawal amount: US$5,000,000

Free Partial Withdrawal:
4.5% of Account Value as of the last Policy Anniversary
4.5% x US$7,000,000 = US$315,000

Partial Withdrawal that will trigger a reduction in the Sum Assured:
US$5,000,000 – US$315,000 = US$4,685,000

Current Sum Assured after Partial Withdrawal:
<table>
<tr><th></th><th>SA_1</th><th>SA_2</th></tr>
<tr><td>Amount</td><td>US$10,000,000 – US$4,685,000 = US$5,315,000</td><td>US$5,000,000</td></tr>
</table>
No Surrender Charge will be incurred as the withdrawal will only affect SA_1.
There is also no Surrender Charge rate for SA_1 in the 18th year.
</td></tr>
</table>

D. Underwriting Guidelines

<table>
<tr><th>Product</th><th colspan="2">Wealth Preserver 5</th><th>Wealth Ultima 2</th></tr>
<tr><td>1) Medical Requirements</td><td colspan="3">• Follow existing Life medical requirement table for Wealth Series based on 100% of Sum Assured
• Please refer to Wealth Series - High Net Worth Underwriting and Operations Technical Guide for details</td></tr>
<tr><td>2) Financial Requirements</td><td colspan="3">• Follow existing Life Financial Requirements for Wealth Series based on 100% of Sum Assured
• Please refer to Wealth Series - High Net Worth Underwriting and Operations Technical Guide for details</td></tr>
<tr><td>3) Medical Rating</td><td colspan="3">• For Prestige and Prestige Plus Classes, standard rate only, otherwise decline
• For Standard Class, available up to MR “H” (not for all issue age)
• Maximum issue age:
<table>
<tr><td colspan="2">MR/Country</td><td>A</td><td>B</td><td>C</td></tr>
<tr><td colspan="2">Std</td><td>75</td><td>75</td><td>75</td></tr>
<tr><td rowspan="6">Sub-standard</td><td>B</td><td>75</td><td>70</td><td>70</td></tr>
<tr><td>C</td><td>75</td><td>70</td><td>70</td></tr>
<tr><td>D</td><td>70</td><td>70</td><td>70</td></tr>
<tr><td>E</td><td>70</td><td>70</td><td>65</td></tr>
<tr><td>F</td><td>70</td><td>65</td><td>65</td></tr>
<tr><td>H</td><td>70</td><td>65</td><td>65</td></tr>
</table></td></tr>
<tr><td>4) Occupational Rating</td><td colspan="3">• Not applicable to Prestige and Prestige Plus Classes.
• For Standard Class, Special Quotation is required.</td></tr>
<tr><td>5) Usual Residence Rating</td><td colspan="3">• Usual residence is grouped into 3 different groups. Their COI rates, Admin Charge, Surrender Charge, Target Premium and Minimum Premium Requirement are different.
• Prestige class and Standard class are applicable for residents in all usual residence groups while Prestige Plus class is only available for residents in country group A.
• Please refer to Wealth Series - High Net Worth Underwriting and Operations Technical Guide for details.</td></tr>
<tr><td>6) Policy Date</td><td colspan="3">Not allow Date Back or Date Forward</td></tr>
<tr><td>7) Application Form</td><td colspan="3">Wealth Series Application Form</td></tr>
</table>

E. POS Guidelines

Product	Wealth Preserver 5	Wealth Ultima 2
1) Partial Withdrawal	Please refer to Appendix 1: Section A. Item 9) Partial Withdrawals.	
2) Policy Loan	Please refer to Appendix I Section A Item 11) Policy Loan under	
3) Increase/ Reduction in Current Sum Assured	Please refer to Appendix 1: Section A. Item 12) Change in Current Sum Assured	
4) Change Payment Mode	Not available.	
5) Plan Change	Not allowed.	
6) Reinstatement	• Policy can be reinstated after being terminated at the end of the Grace Period. • Reinstatement will be subject to the Company's approval and should satisfy the following requirements: a. Apply for reinstatement within two years from the end of the Grace Period; and b. Produce evidence of insurability; and c. Pay the amount of premium we determined to be appropriate; and d. The Insured is not more than the maximum insurable age announce by us. e. All prevailing terms and conditions for reinstatement as we may specify from time to time must be satisfied on the date we approve your request. • The reinstated Policy will be effective following the date the reinstatement is approved. • The interest rate applying to the reinstated Account Value will follow the prevailing crediting interest rate. • The reinstated Policy will redate the Policy Date of the Policy. New Policy Date is equal to Reinstatement Date minus the number of Months that the Policy had been in force. • The Account Value at the time of reinstatement will be equal to: a. the lesser of (i) the Account Value (before deduction of Surrender Charges) at the date of lapse; and (ii) the Surrender Charge calculated as at the date of lapse; plus b. the Net Premium paid at reinstatement; less c. the Monthly Deductions for one month.	

F. Agent Compensation

<table>
<tr><th>Product</th><th>Wealth Preserver 5</th><th>Wealth Ultima 2</th></tr>
<tr><td>1) Commission</td><td colspan="2">

The commission rate is same as Wealth Preserver 3 and Wealth Ultima.
Commission Rate on Target Premium:
<table>
<tr><th>Year
(Layer effective year)</th><th>Insured aged
18 - 64</th><th>Insured aged
65 - 69</th><th>Insured aged
70 - 75</th></tr>
<tr><td>1</td><td>54%</td><td>48%</td><td>41%</td></tr>
<tr><td>2-6</td><td>2.5%</td><td>2.5%</td><td>2.5%</td></tr>
<tr><td>7+</td><td>4.75%</td><td>4.75%</td><td>4.75%</td></tr>
</table>

Commission Rate on Excess Premium: 2.5% for all years.
All premium contributions (Planned Premium & Additional Premium) received will be split into Target Premium and Excess Premium. They are only used for commission calculation and are not known to policyholders.
Target Premium depends on Sum Assured, Insured's age, sex, risk class and usual residence. You may find the Target Premium Table in illustration document or refer to Appendix 8.
Excess Premium = Planned Premium – Target Premium
Commission = Target Premium x Commission Rate on Target Premium + Excess Premium x Commission Rate on Excess Premium

</td></tr>
<tr><td>2) Persistency, Career Benefit & Presistency Ration</td><td colspan="2">

LIMRA 19 Persistency is calculated based on Target Premium.
If the Policy lapses, persistency calculation will be based on Target Premium up to a limit of US$6,000.

</td></tr>
<tr><td>3) Extra 10%</td><td colspan="2">

Not applicable

</td></tr>
<tr><td>4) Provident Fund</td><td colspan="2">

Not Available

</td></tr>
<tr><td>5) FYP Credit</td><td colspan="2">

Amount up to Target Premium: 100%
Excess Premium: Follows FYP Credit of Single Premium.

</td></tr>
<tr><td>6) FYC Adjustment (Product categories)</td><td colspan="2">Regular Premium – Life (Group 2)</td></tr>
<tr><td>7) Production Count</td><td colspan="2">

Collected Premium within the Target Premium is counted as Life Premium.
Collected Premium in excess of Target Premium if any is counted as Life Excess Premium.
If an additional Layer is created by the servicing agent instead of the producing agent, the FYC will go to the servicing agent but the production count will remain with the agency unit of the producing agent.

</td></tr>
</table>

Example:
Mr. Chan, Age 45, Male, Non-Smoker, Standard Plan, Hong Kong
He bought US$ Wealth Preserver 5 with the following details
Sum Assured: US$ 12,000,000
Single Planned Premium: US$ 3,431,052
Target Premium = US$ 185,040
Excess Premium = US$ 3,431,052 – US$ 185,040 = US$ 3,246,012
Commission = US$ 185,040 x 54% + US$ 3,246,012 x 2.5% = US$ 181,072 = **5.3% of Single Planned Premium**

G. Others

<table>
<tr><td>Product</td><td colspan="3">Wealth Preserver 5</td><td colspan="2">Wealth Ultima 2</td></tr>
<tr><td>1) Proposal Generation System (PGS)</td><td colspan="5">Below version will be applicable:
• PGS 2014 Web version (PGS 14.3)
• PGS 2014 iPad offline version (PGS 14.3)
• PGS 2014 Windows offline version (PGS 14.3)</td></tr>
<tr><td>2) PTA Number for Brochure</td><td colspan="5"><table><tr><td></td><td>Wealth Preserver 5</td><td>Wealth Ultima 2</td></tr><tr><td>English</td><td>PTA001110.0716</td><td>PTA001113.0716</td></tr><tr><td>Traditional Chinese</td><td>PTA001111.0716</td><td>PTA001114.0716</td></tr><tr><td>Simplified Chinese</td><td>PTA001112.0716</td><td>PTA001115.0716</td></tr></table></td></tr>
<tr><td>3) Contract</td><td colspan="5">Specimen contracts can be downloaded from the Contract Library.</td></tr>
<tr><td rowspan="11">4) Contract Laser Print Code</td><td colspan="3"></td><td>Wealth Preserver 5</td><td>Wealth Ultima 2</td></tr>
<tr><td colspan="3">Main Contract – HK – HK Law</td><td>EGXJ</td><td>EGXP</td></tr>
<tr><td colspan="3">Main Contract – HK – Bermuda Law</td><td>EGXK</td><td>EGXQ</td></tr>
<tr><td colspan="3">Main Contract - Macau</td><td>EGXL</td><td>EGXR</td></tr>
<tr><td colspan="3">Terminal Illness Endorsement</td><td colspan="2">AXLF</td></tr>
<tr><td colspan="3">Schedule of Minimum Premium Amount</td><td colspan="2">EJIA-EJIZ
EJJA-EJJZ
EJKA-EJKZ
EJLA-EJLF
EJQC-EJQP</td></tr>
<tr><td colspan="3">Schedule of Maximum Administration Charge Rate</td><td colspan="2">EJLG-EJLM</td></tr>
<tr><td colspan="3">Schedules of Maximum Guaranteed Annual Cost Of Insurance Rates</td><td>EJLN-EJLZ
EJMA-EJMZ
EJNA-EJNJ</td><td>N/A</td></tr>
<tr><td colspan="3">Schedules of Guaranteed Annual Cost Of Insurance Rates</td><td>N/A</td><td>EJOF-EJOZ
EJPA-EJPZ
EJQA-EJQB</td></tr>
<tr><td colspan="3">Schedule of Surrender Charge</td><td colspan="2">EJNK-EJNX</td></tr>
<tr><td colspan="3">Endorsement for Guaranteed COI Rate and Minimum Premium Amount</td><td>EEAX</td><td>EEAY</td></tr>
<tr><td colspan="3">PRC Endorsement G</td><td colspan="2">EECA</td></tr>
<tr><td colspan="3">Endorsement (Rating Class and Planned Premium)</td><td colspan="2">ADTH</td></tr>
</table>

Appendix 2: Product Comparison of Similar Products in the Market

As of June 2016

Company	AIA	AIA	ManX HK	PruX	HSXC	SunX	Trans Xmerica
Product Name	**Wealth Preserver 5**	**Wealth Ultima 2**	**Universal Xife**	**PRUuniversXX life wealth planner**	**JaXX Global**	**SXX Global Legacy Core**	**Universal Xife 2**
Issue Age	18 – 75 (Age Last Birthday)		20-70 (Age Nearest)	19 – 75 (ANB)	18 – 80 (18 - 70 if Critical Illness Advance Payment is to be selected) (Age Nearest)	20-80 (Age Nearest)	Region 1: 16 – 80 Region 2 and 3: 16 – 75 (Age Last Birthday)
Policy Currency	US$		US$	US$	US$*	US$	US$
Benefit Term	Whole Life		Whole Life	Whole Life	Whole Life	Whole Life	Whole Life
Minimum Sum Assured	US$1,000,000	US$10,000,000	US$500,000	US$250,000	US$750,000	US$1,000,000	US$500,000 for HK and Singapore US$1,000,000 for others
Death Benefit Option	Level		Level / Increasing	Level	Level	Level / Increasing	Level
No Lapse Privilege	Nil		5-Year Early Lapse Protection	To age 100 (optional)	To age100 (optional and only applicable to SP policies)	Not available	Not available
Other Benefit	**Embedded:** 1. Terminal Illness Benefit		**Optional:** 1. Cash Value Enhancement Optional Benefit	**Embedded:** 1. Terminal Illness Benefit 2. Change of Life Insured	**Embedded:** 1. Charitable Giving Benefit 2. Terminal Illness Benefit 3. Change of Life Insured **Optional:** 1. Critical Illness Advanced Payment	**Embedded:** 1. Account Value Interest Enhancement	Nil
Interest Rate Lock	First Policy Year		First 5 years	First Policy Year	1, 3 or 5 years	First Policy Year	First 3 years
Guaranteed Crediting	2.00% p.a.		2.25% p.a.	1st year: 3.65%p.a. Thereafter:1.80%p.a	2.00% p.a.	First 10 yrs: 1.5% p.a.	2.00% p.a.

Company	AIA	AIA	ManX HK	PruX	HSXC	SunX	Trans Xmerica
Product Name	**Wealth Preserver 5**	**Wealth Ultima 2**	**Universal Xife**	**PRUuniversXX life wealth planner**	**JaXX Global**	**SXX Global Legacy Core**	**Universal Xife 2**
Interest Rate						Thereafter: 2% p.a.	
Current Crediting Interest Rate	4.00% p.a.		3.90% p.a.	1st Year: 3.65% p.a Thereafter: 3.50% p.a.	First year: 4.00% p.a. Thereafter: 3.90% p.a.	First 10 yrs: 3.6% p.a. Thereafter: 4.35% p.a.	4.20% p.a.
Free Partial Withdrawal Limit	After the 10th Policy Year: 4.5% of the Account Value of the preceding Policy Anniversary		After the 7th Policy Year: 5% of the Account Value of the preceding Policy Anniversary	After the 10th Policy Year: 5% of the Account Value of the preceding Policy Anniversary	After the 10th Policy Year: 5% of the Account Value of the preceding Policy Anniversary	Withdraw is subject to surrender charge and reduction in Sum Assured	Starting from 2nd policy year: 10% of the Account Value of the preceding Policy Anniversary
Charges							
Policy Charges (of each premium payment)	6.5%		6% for non-CVE 7.3% for CVE	6.0%	6.0%	7.0%	Current: 8.5% Max.: 8.5% for first year and 10% thereafter
Administration Charge	Applicable to first 15 years of each Layer		Applicable to first 15 years of each Layer	Applicable to first 15 years of each Layer	Applicable to first 18 years of each Layer	N/A	**Monthly expense charge:** Applicable for the first 10 years of the policy (may charge it for the first 20 years) + **Policy fee (USD16 per month):** The prevailing charge ends at age 111(may charge it until age 121)
Cost of Insurance	Till Insured aged 120		Till Insured aged 100	Applicable for whole policy term	Applicable for whole policy term	Applicable for whole policy term	The prevailing charge ends at age 111 (may charge it until age 121)
Surrender Charge	Applicable to first 15 years of each Layer		Applicable to first 15 years of each Layer	Applicable to first 15 years of each Layer	Applicable to first 18 years of each Layer	Applicable for 15 years	From the accumulation value at the point

Company	AIA	AIA	ManX HK	PruX	HSXC	SunX	Trans Xmerica
Product Name	**Wealth Preserver 5**	**Wealth Ultima 2**	**Universal Xife**	**PRUuniversXX life wealth planner**	**JaXX Global**	**SXX Global Legacy Core**	**Universal Xife 2**
							of surrender or lapse.
Other charges	Nil		Nil	Nil	Nil	Nil	Nil

* Other currencies (USD / AUD / GBP) are available.

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附錄三 – 「財富相傳 5」/「財富雋永 2」壽險計劃最低保費表

（每 1,000 美元保額）– 標準級別 (組別 A) – 男性非吸煙

Appendix 3 – Schedule of Minimum Premium Amount for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) - Standard Life (Group A) – MNS

保單年度 Policy Year / 繕發年齡 IssueAge	1	2	3	4	5
18	11.80	23.60	35.40	47.20	59.00
19	12.32	24.64	36.96	49.28	61.60
20	12.69	25.38	38.07	50.76	63.45
21	13.23	26.46	39.69	52.92	66.15
22	13.62	27.24	40.86	54.48	68.10
23	14.20	28.40	42.60	56.80	71.00
24	14.63	29.26	43.89	58.52	73.15
25	15.24	30.48	45.72	60.96	76.20
26	15.88	31.76	47.64	63.52	79.40
27	16.53	33.06	49.59	66.12	82.65
28	17.20	34.40	51.60	68.80	86.00
29	17.73	35.46	53.19	70.92	88.65
30	18.62	37.24	55.86	74.48	93.10
31	19.18	38.36	57.54	76.72	95.90
32	19.95	39.90	59.85	79.80	99.75
33	20.74	41.48	62.22	82.96	103.70
34	21.55	43.10	64.65	86.20	107.75
35	22.39	44.78	67.17	89.56	111.95
36	23.25	46.50	69.75	93.00	116.25
37	24.14	48.28	72.42	96.56	120.70
38	25.05	50.10	75.15	100.20	125.25
39	26.16	52.32	78.48	104.64	130.80
40	27.13	54.26	81.39	108.52	135.65
41	28.13	56.26	84.39	112.52	140.65
42	29.16	58.32	87.48	116.64	145.80
43	30.21	60.42	90.63	120.84	151.05
44	31.30	62.60	93.90	125.20	156.50
45	32.42	64.84	97.26	129.68	162.10
46	33.75	67.50	101.25	135.00	168.75
47	35.11	70.22	105.33	140.44	175.55
48	36.50	73.00	109.50	146.00	182.50
49	38.11	76.22	114.33	152.44	190.55
50	39.58	79.16	118.74	158.32	197.90
51	41.09	82.18	123.27	164.36	205.45
52	42.64	85.28	127.92	170.56	213.20
53	44.40	88.80	133.20	177.60	222.00
54	46.03	92.06	138.09	184.12	230.15
55	47.87	95.74	143.61	191.48	239.35
56	49.59	99.18	148.77	198.36	247.95
57	51.52	103.04	154.56	206.08	257.60
58	53.50	107.00	160.50	214.00	267.50
59	55.52	111.04	166.56	222.08	277.60
60	94.50	189.00	283.50	378.00	472.50
61	98.34	196.68	295.02	393.36	491.70
62	101.96	203.92	305.88	407.84	509.80
63	105.89	211.78	317.67	423.56	529.45
64	109.85	219.70	329.55	439.40	549.25
65	114.66	229.32	343.98	458.64	573.30
66	118.41	236.82	355.23	473.64	592.05
67	122.19	244.38	366.57	488.76	610.95
68	125.98	251.96	377.94	503.92	629.90
69	129.78	259.56	389.34	519.12	648.90
70	133.57	267.14	400.71	534.28	667.85
71	137.60	275.20	412.80	550.40	688.00
72	141.61	283.22	424.83	566.44	708.05
73	145.57	291.14	436.71	582.28	727.85
74	149.71	299.42	449.13	598.84	748.55
75	153.54	307.08	460.62	614.16	767.70

附錄三 –「財富相傳 5」/「財富雋永 2」壽險計劃最低保費表

（每 1,000 美元保額）– 標準級別 (組別 A) – 男性吸煙

Appendix 3 – Schedule of Minimum Premium Amount for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) - Standard Life (Group A) – MS

保單年度 Policy Year / 繕發年齡 **Issue** Age	1	2	3	4	5
18	13.78	27.56	41.34	55.12	68.90
19	14.37	28.74	43.11	57.48	71.85
20	14.81	29.62	44.43	59.24	74.05
21	15.42	30.84	46.26	61.68	77.10
22	15.89	31.78	47.67	63.56	79.45
23	16.54	33.08	49.62	66.16	82.70
24	17.05	34.10	51.15	68.20	85.25
25	17.74	35.48	53.22	70.96	88.70
26	18.46	36.92	55.38	73.84	92.30
27	19.21	38.42	57.63	76.84	96.05
28	19.97	39.94	59.91	79.88	99.85
29	20.59	41.18	61.77	82.36	102.95
30	21.59	43.18	64.77	86.36	107.95
31	22.26	44.52	66.78	89.04	111.30
32	23.14	46.28	69.42	92.56	115.70
33	24.04	48.08	72.12	96.16	120.20
34	24.97	49.94	74.91	99.88	124.85
35	25.93	51.86	77.79	103.72	129.65
36	26.92	53.84	80.76	107.68	134.60
37	27.94	55.88	83.82	111.76	139.70
38	28.99	57.98	86.97	115.96	144.95
39	30.24	60.48	90.72	120.96	151.20
40	31.35	62.70	94.05	125.40	156.75
41	32.50	65.00	97.50	130.00	162.50
42	33.68	67.36	101.04	134.72	168.40
43	34.90	69.80	104.70	139.60	174.50
44	36.15	72.30	108.45	144.60	180.75
45	37.44	74.88	112.32	149.76	187.20
46	38.94	77.88	116.82	155.76	194.70
47	40.47	80.94	121.41	161.88	202.35
48	42.05	84.10	126.15	168.20	210.25
49	43.84	87.68	131.52	175.36	219.20
50	45.50	91.00	136.50	182.00	227.50
51	47.19	94.38	141.57	188.76	235.95
52	48.93	97.86	146.79	195.72	244.65
53	50.88	101.76	152.64	203.52	254.40
54	52.71	105.42	158.13	210.84	263.55
55	54.75	109.50	164.25	219.00	273.75
56	56.66	113.32	169.98	226.64	283.30
57	58.79	117.58	176.37	235.16	293.95
58	60.97	121.94	182.91	243.88	304.85
59	63.20	126.40	189.60	252.80	316.00
60	105.70	211.40	317.10	422.80	528.50
61	109.59	219.18	328.77	438.36	547.95
62	113.23	226.46	339.69	452.92	566.15
63	117.13	234.26	351.39	468.52	585.65
64	121.03	242.06	363.09	484.12	605.15
65	125.70	251.40	377.10	502.80	628.50
66	129.31	258.62	387.93	517.24	646.55
67	132.91	265.82	398.73	531.64	664.55
68	136.48	272.96	409.44	545.92	682.40
69	140.03	280.06	420.09	560.12	700.15
70	143.53	287.06	430.59	574.12	717.65
71	147.21	294.42	441.63	588.84	736.05
72	150.81	301.62	452.43	603.24	754.05
73	154.32	308.64	462.96	617.28	771.60
74	157.95	315.90	473.85	631.80	789.75
75	161.24	322.48	483.72	644.96	806.20

附錄三 – 「財富相傳 5」/「財富雋永 2」壽險計劃最低保費表

（每 1,000 美元保額）– 標準級別 (組別 A) – 女性非吸煙

Appendix 3 – Schedule of Minimum Premium Amount for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) - Standard Life (Group A) – FNS

保單年度 Policy Year / 繕發年齡 Issue Age	1	2	3	4	5
18	10.61	21.22	31.83	42.44	53.05
19	10.93	21.86	32.79	43.72	54.65
20	11.44	22.88	34.32	45.76	57.20
21	11.79	23.58	35.37	47.16	58.95
22	12.33	24.66	36.99	49.32	61.65
23	12.71	25.42	38.13	50.84	63.55
24	13.27	26.54	39.81	53.08	66.35
25	13.68	27.36	41.04	54.72	68.40
26	14.28	28.56	42.84	57.12	71.40
27	14.89	29.78	44.67	59.56	74.45
28	15.53	31.06	46.59	62.12	77.65
29	16.01	32.02	48.03	64.04	80.05
30	16.68	33.36	50.04	66.72	83.40
31	17.37	34.74	52.11	69.48	86.85
32	18.08	36.16	54.24	72.32	90.40
33	18.81	37.62	56.43	75.24	94.05
34	19.56	39.12	58.68	78.24	97.80
35	20.17	40.34	60.51	80.68	100.85
36	20.96	41.92	62.88	83.84	104.80
37	21.78	43.56	65.34	87.12	108.90
38	22.63	45.26	67.89	90.52	113.15
39	23.50	47.00	70.50	94.00	117.50
40	24.40	48.80	73.20	97.60	122.00
41	25.32	50.64	75.96	101.28	126.60
42	26.27	52.54	78.81	105.08	131.35
43	27.25	54.50	81.75	109.00	136.25
44	28.26	56.52	84.78	113.04	141.30
45	29.30	58.60	87.90	117.20	146.50
46	30.37	60.74	91.11	121.48	151.85
47	31.65	63.30	94.95	126.60	158.25
48	32.95	65.90	98.85	131.80	164.75
49	34.30	68.60	102.90	137.20	171.50
50	35.67	71.34	107.01	142.68	178.35
51	37.09	74.18	111.27	148.36	185.45
52	38.37	76.74	115.11	153.48	191.85
53	39.86	79.72	119.58	159.44	199.30
54	41.39	82.78	124.17	165.56	206.95
55	42.97	85.94	128.91	171.88	214.85
56	44.76	89.52	134.28	179.04	223.80
57	46.43	92.86	139.29	185.72	232.15
58	48.15	96.30	144.45	192.60	240.75
59	50.09	100.18	150.27	200.36	250.45
60	85.85	171.70	257.55	343.40	429.25
61	89.41	178.82	268.23	357.64	447.05
62	93.03	186.06	279.09	372.12	465.15
63	96.72	193.44	290.16	386.88	483.60
64	100.46	200.92	301.38	401.84	502.30
65	104.80	209.60	314.40	419.20	524.00
66	108.36	216.72	325.08	433.44	541.80
67	111.96	223.92	335.88	447.84	559.80
68	115.58	231.16	346.74	462.32	577.90
69	119.49	238.98	358.47	477.96	597.45
70	123.40	246.80	370.20	493.60	617.00
71	127.30	254.60	381.90	509.20	636.50
72	131.20	262.40	393.60	524.80	656.00
73	135.35	270.70	406.05	541.40	676.75
74	139.47	278.94	418.41	557.88	697.35
75	143.56	287.12	430.68	574.24	717.80

附錄三 –「財富相傳 5」/「財富雋永 2」壽險計劃最低保費表

（每 1,000 美元保額）– 標準級別 (組別 A) – 女性吸煙

Appendix 3 – Schedule of Minimum Premium Amount for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) - Standard Life (Group A) – FS

保單年度 Policy Year / 繕發年齡 Issue Age	1	2	3	4	5
18	12.05	24.10	36.15	48.20	60.25
19	12.42	24.84	37.26	49.68	62.10
20	12.98	25.96	38.94	51.92	64.90
21	13.38	26.76	40.14	53.52	66.90
22	13.97	27.94	41.91	55.88	69.85
23	14.41	28.82	43.23	57.64	72.05
24	15.03	30.06	45.09	60.12	75.15
25	15.51	31.02	46.53	62.04	77.55
26	16.17	32.34	48.51	64.68	80.85
27	16.85	33.70	50.55	67.40	84.25
28	17.56	35.12	52.68	70.24	87.80
29	18.11	36.22	54.33	72.44	90.55
30	18.86	37.72	56.58	75.44	94.30
31	19.63	39.26	58.89	78.52	98.15
32	20.42	40.84	61.26	81.68	102.10
33	21.24	42.48	63.72	84.96	106.20
34	22.08	44.16	66.24	88.32	110.40
35	22.77	45.54	68.31	91.08	113.85
36	23.66	47.32	70.98	94.64	118.30
37	24.58	49.16	73.74	98.32	122.90
38	25.53	51.06	76.59	102.12	127.65
39	26.50	53.00	79.50	106.00	132.50
40	27.50	55.00	82.50	110.00	137.50
41	28.54	57.08	85.62	114.16	142.70
42	29.60	59.20	88.80	118.40	148.00
43	30.70	61.40	92.10	122.80	153.50
44	31.83	63.66	95.49	127.32	159.15
45	32.99	65.98	98.97	131.96	164.95
46	34.18	68.36	102.54	136.72	170.90
47	35.58	71.16	106.74	142.32	177.90
48	37.02	74.04	111.06	148.08	185.10
49	38.49	76.98	115.47	153.96	192.45
50	40.00	80.00	120.00	160.00	200.00
51	41.55	83.10	124.65	166.20	207.75
52	42.96	85.92	128.88	171.84	214.80
53	44.58	89.16	133.74	178.32	222.90
54	46.24	92.48	138.72	184.96	231.20
55	47.95	95.90	143.85	191.80	239.75
56	49.88	99.76	149.64	199.52	249.40
57	51.69	103.38	155.07	206.76	258.45
58	53.55	107.10	160.65	214.20	267.75
59	55.65	111.30	166.95	222.60	278.25
60	94.41	188.82	283.23	377.64	472.05
61	98.07	196.14	294.21	392.28	490.35
62	101.78	203.56	305.34	407.12	508.90
63	105.53	211.06	316.59	422.12	527.65
64	109.31	218.62	327.93	437.24	546.55
65	113.64	227.28	340.92	454.56	568.20
66	117.17	234.34	351.51	468.68	585.85
67	120.71	241.42	362.13	482.84	603.55
68	124.23	248.46	372.69	496.92	621.15
69	127.99	255.98	383.97	511.96	639.95
70	131.70	263.40	395.10	526.80	658.50
71	135.36	270.72	406.08	541.44	676.80
72	138.98	277.96	416.94	555.92	694.90
73	142.78	285.56	428.34	571.12	713.90
74	146.51	293.02	439.53	586.04	732.55
75	150.17	300.34	450.51	600.68	750.85

附錄四 – 「財富相傳 5」/「財富雋永 2」壽險計劃最高行政費用率

(每 1,000 美元保額) – 標準級別 (組別 A)

Appendix 4 – Schedule of Maximum Administration Charge Rates for Wealth Preserver 5/ Wealth Ultima 2 (per USD 1,000 Sum Assured) for Standard Life (Group A)

年齡 Age*	男 Male	女 Female
18	1.97	1.78
19	2.04	1.83
20	2.08	1.87
21	2.14	1.94
22	2.18	2.00
23	2.25	2.05
24	2.31	2.11
25	2.39	2.20
26	2.50	2.29
27	2.60	2.38
28	2.71	2.46
29	2.81	2.57
30	2.94	2.68
31	3.02	2.77
32	3.15	2.86
33	3.26	2.95
34	3.36	3.06
35	3.49	3.17
36	3.61	3.28
37	3.74	3.39
38	3.89	3.52
39	4.03	3.63
40	4.18	3.76
41	4.31	3.87
42	4.41	3.96
43	4.56	4.07
44	4.68	4.18
45	4.81	4.29
46	5.04	4.49
47	5.29	4.69
48	5.54	4.91
49	5.84	5.15
50	6.11	5.39
51	6.36	5.59
52	6.64	5.81
53	6.91	6.03
54	7.20	6.27
55	7.52	6.51
56	7.83	6.78
57	8.17	7.04
58	8.53	7.33
59	8.90	7.63
60	9.28	7.96
61	9.81	8.38
62	10.35	8.84
63	10.94	9.35
64	11.55	9.86
65	12.47	10.52
66	12.92	10.87
67	13.38	11.24
68	13.88	11.66
69	14.39	12.08
70	14.93	12.54
71	15.50	13.05
72	16.09	13.57
73	16.72	14.12
74	17.35	14.70
75	18.02	15.31

*受保人於保額層生效時之年齡/ Age refers to the Insured's age as at the Layer Effective Date

附錄五 – 「財富相傳 5」壽險計劃最高每年保險費用率表（每 1,000 美元風險額) – 標準級別 (組別 A)

Appendix 5 – Schedule of Maximum Annual COI Rate for Wealth Preserver 5

(per USD 1,000 SAR) for Standard Life (Group A)

實際年齡 Attained Age	男性非吸煙 MNS	男性吸煙 MS	女性非吸煙 FNS	女性吸煙 FS
18	0.29	0.45	0.14	0.28
19	0.33	0.51	0.16	0.29
20	0.36	0.58	0.16	0.29
21	0.36	0.58	0.16	0.29
22	0.36	0.58	0.18	0.31
23	0.36	0.58	0.19	0.31
24	0.36	0.58	0.19	0.31
25	0.36	0.58	0.19	0.31
26	0.36	0.58	0.21	0.34
27	0.36	0.58	0.21	0.35
28	0.36	0.58	0.23	0.36
29	0.36	0.58	0.25	0.39
30	0.36	0.58	0.26	0.40
31	0.36	0.60	0.29	0.44
32	0.40	0.63	0.29	0.46
33	0.40	0.68	0.33	0.50
34	0.45	0.73	0.35	0.53
35	0.49	0.79	0.39	0.59
36	0.53	0.84	0.43	0.64
37	0.59	0.93	0.46	0.69
38	0.64	1.00	0.50	0.75
39	0.70	1.11	0.56	0.83
40	0.75	1.18	0.59	0.89
41	0.83	1.30	0.65	0.98
42	0.93	1.41	0.70	1.05
43	1.00	1.55	0.76	1.16
44	1.10	1.70	0.83	1.26
45	1.20	1.88	0.91	1.39
46	1.31	2.06	1.00	1.53
47	1.43	2.26	1.08	1.68
48	1.54	2.51	1.16	1.83
49	1.68	2.76	1.28	2.01
50	1.84	3.06	1.36	2.20
51	2.00	3.40	1.46	2.43
52	2.20	3.78	1.59	2.63
53	2.41	4.15	1.70	2.84
54	2.65	4.58	1.81	3.05
55	2.90	5.05	1.96	3.28
56	3.18	5.58	2.10	3.53
57	3.48	6.18	2.23	3.80
58	3.81	6.81	2.38	4.09
59	4.19	7.53	2.58	4.41
60	4.60	8.31	2.76	4.79
61	5.04	9.16	2.99	5.24
62	5.53	10.11	3.29	5.78
63	6.08	11.15	3.64	6.43
64	6.69	12.30	4.09	7.25
65	7.35	13.55	4.64	8.24
66	8.09	14.95	5.29	9.45
67	8.93	16.50	6.09	10.89
68	9.89	18.18	7.04	12.50
69	11.05	20.18	8.15	14.35
70	12.39	22.49	9.34	16.38

實際年齡 Attained Age	男性非吸煙 MNS	男性吸煙 MS	女性非吸煙 FNS	女性吸煙 FS
71	13.83	25.00	10.58	18.43
72	15.50	28.09	11.89	20.75
73	17.45	31.30	13.38	23.11
74	19.65	34.91	15.03	25.71
75	20.98	36.96	16.04	27.16
76	23.60	40.18	18.00	29.41
77	26.56	43.63	20.21	31.81
78	29.91	47.31	22.69	34.38
79	33.71	51.26	25.49	37.06
80	37.89	55.25	28.64	39.88
81	42.33	59.00	32.14	42.69
82	46.84	63.50	35.96	46.39
83	51.51	69.01	40.15	51.13
84	56.64	74.88	44.76	57.16
85	62.24	81.04	49.88	63.75
86	68.33	89.04	55.48	70.89
87	74.85	97.59	61.53	78.59
88	81.78	106.61	68.03	86.83
89	89.03	116.08	74.90	95.58
90	96.48	125.88	82.10	104.80
91	104.01	135.86	89.49	114.36
92	111.45	145.94	96.90	124.20
93	118.56	155.88	104.15	134.14
94	125.29	160.74	111.18	137.58
95	131.53	164.76	117.86	143.58
96	137.23	169.03	124.16	149.06
97	142.38	172.54	130.11	154.10
98	148.73	174.33	136.39	156.70
99	154.83	175.63	142.48	158.90
100	160.76	176.54	148.45	160.78
101	166.64	182.35	154.40	167.03
102	172.64	188.35	160.53	173.49
103	178.98	194.69	167.03	180.29
104	185.66	201.38	173.95	187.46
105	192.73	208.45	181.33	195.03
106	200.13	215.89	189.11	202.95
107	207.84	223.65	197.31	211.23
108	215.80	231.74	205.86	219.83
109	223.94	240.10	214.68	228.71
110	232.10	254.00	223.64	242.78
111	240.16	268.41	232.59	257.36
112	247.88	283.23	241.26	272.39
113	257.13	299.33	251.53	288.90
114	265.90	321.09	261.44	310.91
115	275.03	344.73	271.76	334.88
116	284.61	370.04	282.66	360.68
117	294.66	397.15	294.13	388.41
118	308.78	426.25	305.73	418.29
119	321.18	457.49	318.00	450.45

附錄六 – 「財富雋永 2」壽險計劃最高每年保險費用率表（每 1,000 美元風險額) – 標準級別 (組別 A)

Appendix 6 – Schedule of Guaranteed Annual COI Rate for Wealth Ultima 2

(per USD 1,000 SAR) for Standard Life (Group A)

實際年齡 Attained Age	男性非吸煙 MNS	男性吸煙 MS	女性非吸煙 FNS	女性吸煙 FS
18	0.23	0.36	0.11	0.22
19	0.26	0.41	0.13	0.23
20	0.29	0.46	0.13	0.23
21	0.29	0.46	0.13	0.23
22	0.29	0.46	0.14	0.25
23	0.29	0.46	0.15	0.25
24	0.29	0.46	0.15	0.25
25	0.29	0.46	0.15	0.25
26	0.29	0.46	0.17	0.27
27	0.29	0.46	0.17	0.28
28	0.29	0.46	0.18	0.29
29	0.29	0.46	0.20	0.31
30	0.29	0.46	0.21	0.32
31	0.29	0.48	0.23	0.35
32	0.32	0.50	0.23	0.37
33	0.32	0.54	0.26	0.40
34	0.36	0.58	0.28	0.42
35	0.39	0.63	0.31	0.47
36	0.42	0.67	0.34	0.51
37	0.47	0.74	0.37	0.55
38	0.51	0.80	0.40	0.60
39	0.56	0.89	0.45	0.66
40	0.60	0.94	0.47	0.71
41	0.66	1.04	0.52	0.78
42	0.74	1.13	0.56	0.84
43	0.80	1.24	0.61	0.93
44	0.88	1.36	0.66	1.01
45	0.96	1.50	0.73	1.11
46	1.05	1.65	0.80	1.22
47	1.14	1.81	0.86	1.34
48	1.23	2.01	0.93	1.46
49	1.34	2.21	1.02	1.61
50	1.47	2.45	1.09	1.76
51	1.60	2.72	1.17	1.94
52	1.76	3.02	1.27	2.10
53	1.93	3.32	1.36	2.27
54	2.12	3.66	1.45	2.44
55	2.32	4.04	1.57	2.62
56	2.54	4.46	1.68	2.82
57	2.78	4.94	1.78	3.04
58	3.05	5.45	1.90	3.27
59	3.35	6.02	2.06	3.53
60	3.68	6.65	2.21	3.83
61	4.03	7.33	2.39	4.19
62	4.42	8.09	2.63	4.62
63	4.86	8.92	2.91	5.14
64	5.35	9.84	3.27	5.80
65	5.88	10.84	3.71	6.59
66	6.47	11.96	4.23	7.56
67	7.14	13.20	4.87	8.71
68	7.91	14.54	5.63	10.00
69	8.84	16.14	6.52	11.48
70	9.91	17.99	7.47	13.10

實際年齡 Attained Age	男性非吸煙 MNS	男性吸煙 MS	女性非吸煙 FNS	女性吸煙 FS
71	11.06	20.00	8.46	14.74
72	12.40	22.47	9.51	16.60
73	13.96	25.04	10.70	18.49
74	15.72	27.93	12.02	20.57
75	16.78	29.57	12.83	21.73
76	18.88	32.14	14.40	23.53
77	21.25	34.90	16.17	25.45
78	23.93	37.85	18.15	27.50
79	26.97	41.01	20.39	29.65
80	30.31	44.20	22.91	31.90
81	33.86	47.20	25.71	34.15
82	37.47	50.80	28.77	37.11
83	41.21	55.21	32.12	40.90
84	45.31	59.90	35.81	45.73
85	49.79	64.83	39.90	51.00
86	54.66	71.23	44.38	56.71
87	59.88	78.07	49.22	62.87
88	65.42	85.29	54.42	69.46
89	71.22	92.86	59.92	76.46
90	77.18	100.70	65.68	83.84
91	83.21	108.69	71.59	91.49
92	89.16	116.75	77.52	99.36
93	94.85	124.70	83.32	107.31
94	100.23	128.59	88.94	110.06
95	105.22	131.81	94.29	114.86
96	109.78	135.22	99.33	119.25
97	113.90	138.03	104.09	123.28
98	118.98	139.46	109.11	125.36
99	123.86	140.50	113.98	127.12
100	128.61	141.23	118.76	128.62
101	133.31	145.88	123.52	133.62
102	138.11	150.68	128.42	138.79
103	143.18	155.75	133.62	144.23
104	148.53	161.10	139.16	149.97
105	154.18	166.76	145.06	156.02
106	160.10	172.71	151.29	162.36
107	166.27	178.92	157.85	168.98
108	172.64	185.39	164.69	175.86
109	179.15	192.08	171.74	182.97
110	185.68	203.20	178.91	194.22
111	192.13	214.73	186.07	205.89
112	198.30	226.58	193.01	217.91
113	205.70	239.46	201.22	231.12
114	212.72	256.87	209.15	248.73
115	220.02	275.78	217.41	267.90
116	227.69	296.03	226.13	288.54
117	235.73	317.72	235.30	310.73
118	247.03	341.00	244.58	334.63
119	256.94	365.99	254.40	360.36

附錄七 – 「財富相傳 5」/「財富雋永 2」壽險計劃退保費用率 (每 1,000 美元保額) – 標準級別 (組別 A) / 退保費用不適用於第 16 年及以後 – 男性

Appendix 7 – Surrender Charges Rate for Wealth Preserver 5/ Wealth Ultima 2

(per USD 1,000 Sum Assured) – Standard Life (Group A) / No Surrender Charge after 16th year – Male

年 Year# / 年齡 Age*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18	14.78	14.78	14.78	14.78	14.78	13.43	12.09	10.75	9.41	8.06	6.72	5.37	4.03	2.69	1.35
19	15.27	15.27	15.27	15.27	15.27	13.88	12.50	11.11	9.72	8.33	6.95	5.55	4.16	2.77	1.39
20	15.74	15.74	15.74	15.74	15.74	14.32	12.88	11.45	10.02	8.59	7.15	5.73	4.29	2.86	1.43
21	16.25	16.25	16.25	16.25	16.25	14.78	13.29	11.82	10.34	8.87	7.38	5.91	4.43	2.96	1.47
22	16.76	16.76	16.76	16.76	16.76	15.24	13.71	12.19	10.66	9.14	7.61	6.10	4.57	3.05	1.52
23	17.28	17.28	17.28	17.28	17.28	15.71	14.15	12.57	10.99	9.43	7.85	6.29	4.72	3.14	1.58
24	17.89	17.89	17.89	17.89	17.89	16.27	14.64	13.02	11.39	9.76	8.13	6.51	4.88	3.25	1.62
25	18.50	18.50	18.50	18.50	18.50	16.82	15.13	13.46	11.78	10.10	8.41	6.73	5.05	3.37	1.68
26	19.12	19.12	19.12	19.12	19.12	17.39	15.65	13.90	12.17	10.43	8.69	6.96	5.22	3.47	1.74
27	19.85	19.85	19.85	19.85	19.85	18.04	16.24	14.43	12.63	10.82	9.03	7.22	5.42	3.61	1.81
28	20.57	20.57	20.57	20.57	20.57	18.70	16.84	14.96	13.09	11.22	9.35	7.49	5.61	3.74	1.87
29	21.32	21.32	21.32	21.32	21.32	19.38	17.45	15.50	13.57	11.63	9.69	7.75	5.82	3.88	1.94
30	22.11	22.11	22.11	22.11	22.11	20.10	18.09	16.09	14.08	12.06	10.05	8.04	6.03	4.03	2.01
31	22.91	22.91	22.91	22.91	22.91	20.83	18.75	16.66	14.58	12.50	10.41	8.33	6.24	4.16	2.08
32	23.78	23.78	23.78	23.78	23.78	21.62	19.46	17.30	15.13	12.97	10.81	8.65	6.49	4.32	2.16
33	24.66	24.66	24.66	24.66	24.66	22.41	20.17	17.93	15.69	13.44	11.21	8.97	6.73	4.49	2.24
34	25.60	25.60	25.60	25.60	25.60	23.28	20.94	18.62	16.30	13.96	11.64	9.30	6.98	4.66	2.32
35	26.55	26.55	26.55	26.55	26.55	24.14	21.72	19.31	16.89	14.48	12.08	9.66	7.25	4.83	2.42
36	27.57	27.57	27.57	27.57	27.57	25.06	22.55	20.04	17.54	15.03	12.54	10.03	7.52	5.01	2.51
37	28.64	28.64	28.64	28.64	28.64	26.04	23.43	20.83	18.23	15.62	13.02	10.41	7.81	5.21	2.60
38	29.74	29.74	29.74	29.74	29.74	27.04	24.33	21.63	18.93	16.23	13.51	10.81	8.11	5.41	2.70
39	30.90	30.90	30.90	30.90	30.90	28.09	25.28	22.47	19.67	16.86	14.04	11.24	8.43	5.62	2.81
40	32.14	32.14	32.14	32.14	32.14	29.22	26.30	23.38	20.46	17.54	14.61	11.68	8.76	5.84	2.92
41	33.18	33.18	33.18	33.18	33.18	30.16	27.14	24.13	21.11	18.10	15.08	12.06	9.05	6.04	3.01
42	34.24	34.24	34.24	34.24	34.24	31.12	28.01	24.90	21.78	18.68	15.56	12.45	9.34	6.22	3.12
43	35.39	35.39	35.39	35.39	35.39	32.17	28.96	25.74	22.52	19.30	16.09	12.87	9.65	6.43	3.22
44	36.57	36.57	36.57	36.57	36.57	33.25	29.92	26.60	23.28	19.95	16.62	13.29	9.97	6.65	3.32
45	37.77	37.77	37.77	37.77	37.77	34.33	30.90	27.46	24.04	20.60	17.17	13.73	10.30	6.87	3.44
46	39.03	39.03	39.03	39.03	39.03	35.48	31.94	28.38	24.84	21.29	17.74	14.19	10.65	7.10	3.55
47	40.35	40.35	40.35	40.35	40.35	36.69	33.02	29.35	25.68	22.01	18.34	14.67	11.01	7.34	3.67
48	41.69	41.69	41.69	41.69	41.69	37.89	34.11	30.31	26.53	22.74	18.95	15.16	11.37	7.58	3.80
49	43.14	43.14	43.14	43.14	43.14	39.22	35.29	31.37	27.45	23.53	19.61	15.69	11.76	7.84	3.92
50	44.61	44.61	44.61	44.61	44.61	40.55	36.50	32.44	28.38	24.33	20.27	16.23	12.17	8.11	4.06
51	46.17	46.17	46.17	46.17	46.17	41.98	37.78	33.58	29.38	25.19	20.99	16.79	12.59	8.40	4.20
52	47.76	47.76	47.76	47.76	47.76	43.41	39.08	34.73	30.39	26.05	21.71	17.37	13.03	8.68	4.35
53	49.43	49.43	49.43	49.43	49.43	44.93	40.45	35.95	31.45	26.96	22.47	17.97	13.48	8.98	4.50
54	51.19	51.19	51.19	51.19	51.19	46.53	41.88	37.23	32.57	27.92	23.26	18.62	13.96	9.30	4.66
55	52.99	52.99	52.99	52.99	52.99	48.17	43.36	38.54	33.72	28.90	24.09	19.27	14.46	9.64	4.82

* 指受保人於保額層生效時之年齡。It refers to the Insured's age as at the Layer Effective Date.

指保額層由生效日期起計的年期。It refers to the number of years since the Layer Effective Date.

附錄七 – 「財富相傳 5」/「財富雋永 2」壽險計劃退保費用率 (每 1,000 美元保額) – 標準級別 (組別 A) / 退保費用不適用於第 16 年及以後 – 男性

Appendix 7 – Surrender Charges Rate for Wealth Preserver 5/ Wealth Ultima 2

(per USD 1,000 Sum Assured) – Standard Life (Group A) / No Surrender Charge after 16th year – Male

年 Year# / 年齡 Age*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
56	54.88	54.88	54.88	54.88	54.88	49.89	44.90	39.92	34.93	29.93	24.94	19.95	14.96	9.98	4.99
57	56.83	56.83	56.83	56.83	56.83	51.67	46.49	41.33	36.17	31.00	25.83	20.67	15.50	10.34	5.16
58	58.87	58.87	58.87	58.87	58.87	53.52	48.16	42.81	37.47	32.11	26.76	21.40	16.05	10.71	5.35
59	62.07	62.07	62.07	62.07	62.07	56.42	50.78	45.14	39.49	33.86	28.21	22.57	16.93	11.28	5.65
60	65.47	65.47	65.47	65.47	65.47	59.51	53.57	47.61	41.66	35.71	29.76	23.81	17.86	11.90	5.96
61	69.09	69.09	69.09	69.09	69.09	62.81	56.53	50.24	43.96	37.69	31.41	25.13	18.85	12.56	6.28
62	72.96	72.96	72.96	72.96	72.96	66.32	59.70	53.06	46.43	39.79	33.17	26.53	19.90	13.26	6.64
63	77.07	77.07	77.07	77.07	77.07	70.07	63.05	56.05	49.05	42.04	35.03	28.03	21.02	14.02	7.00
64	81.47	81.47	81.47	81.47	81.47	74.06	66.65	59.25	51.84	44.44	37.03	29.62	22.22	14.81	7.41
65	83.93	83.93	83.93	83.93	83.93	76.30	68.67	61.04	53.41	45.78	38.15	30.52	22.89	15.26	7.62
66	86.43	86.43	86.43	86.43	86.43	78.58	70.71	62.86	55.00	47.15	39.28	31.43	23.58	15.72	7.85
67	89.02	89.02	89.02	89.02	89.02	80.93	72.84	64.75	56.65	48.55	40.47	32.37	24.28	16.18	8.10
68	91.64	91.64	91.64	91.64	91.64	83.32	74.98	66.65	58.32	49.99	41.65	33.33	24.99	16.66	8.33
69	94.31	94.31	94.31	94.31	94.31	85.73	77.17	68.59	60.02	51.44	42.87	34.29	25.73	17.15	8.58
70	97.06	97.06	97.06	97.06	97.06	88.24	79.41	70.59	61.77	52.95	44.11	35.29	26.47	17.65	8.82
71	98.56	98.56	98.56	98.56	98.56	89.60	80.64	71.68	62.72	53.76	44.79	35.83	26.88	17.92	8.96
72	99.98	99.98	99.98	99.98	99.98	90.90	81.80	72.71	63.63	54.53	45.45	36.35	27.27	18.18	9.09
73	101.36	101.36	101.36	101.36	101.36	92.15	82.93	73.72	64.50	55.29	46.07	36.86	27.65	18.43	9.21
74	102.63	102.63	102.63	102.63	102.63	93.30	83.96	74.64	65.31	55.98	46.64	37.32	27.99	18.66	9.33
75	103.74	103.74	103.74	103.74	103.74	94.31	84.88	75.45	66.02	56.59	47.15	37.72	28.29	18.86	9.43

* 指受保人於保額層生效時之年齡。It refers to the Insured's age as at the Layer Effective Date.

指保額層由生效日期起計的年期。It refers to the number of years since the Layer Effective Date.

附錄七 – 「財富相傳 5」/「財富雋永 2」壽險計劃退保費用率 (每 1,000 美元保額) – 標準級別 (組別 A) / 退保費用不適用於第 16 年及以後 – 女性

Appendix 7 – Surrender Charges Rate for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) – Standard Life (Group A) / No surrender charge from 16th year – Female

年 Year# / 年齡 Age*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18	13.79	13.79	13.79	13.79	13.79	12.54	11.28	10.03	8.77	7.52	6.27	5.01	3.76	2.51	1.25
19	14.27	14.27	14.27	14.27	14.27	12.97	11.67	10.38	9.09	7.79	6.49	5.19	3.89	2.60	1.30
20	14.77	14.77	14.77	14.77	14.77	13.42	12.09	10.74	9.40	8.05	6.72	5.37	4.03	2.68	1.35
21	15.26	15.26	15.26	15.26	15.26	13.87	12.49	11.10	9.71	8.33	6.93	5.55	4.16	2.77	1.39
22	15.77	15.77	15.77	15.77	15.77	14.33	12.90	11.47	10.03	8.60	7.16	5.74	4.30	2.86	1.44
23	16.33	16.33	16.33	16.33	16.33	14.85	13.36	11.88	10.40	8.91	7.42	5.93	4.45	2.97	1.48
24	16.92	16.92	16.92	16.92	16.92	15.38	13.85	12.31	10.76	9.22	7.69	6.15	4.61	3.07	1.54
25	17.53	17.53	17.53	17.53	17.53	15.93	14.34	12.74	11.16	9.56	7.97	6.37	4.78	3.19	1.60
26	18.17	18.17	18.17	18.17	18.17	16.51	14.87	13.21	11.56	9.91	8.26	6.61	4.96	3.30	1.66
27	18.84	18.84	18.84	18.84	18.84	17.12	15.41	13.70	11.98	10.27	8.57	6.85	5.14	3.43	1.71
28	19.49	19.49	19.49	19.49	19.49	17.72	15.95	14.18	12.41	10.64	8.86	7.08	5.31	3.54	1.77
29	20.21	20.21	20.21	20.21	20.21	18.37	16.54	14.70	12.86	11.02	9.19	7.35	5.51	3.67	1.84
30	20.98	20.98	20.98	20.98	20.98	19.07	17.16	15.26	13.35	11.44	9.53	7.62	5.72	3.82	1.91
31	21.69	21.69	21.69	21.69	21.69	19.72	17.74	15.78	13.80	11.83	9.86	7.89	5.91	3.94	1.97
32	22.48	22.48	22.48	22.48	22.48	20.44	18.40	16.35	14.31	12.26	10.22	8.18	6.13	4.08	2.05
33	23.31	23.31	23.31	23.31	23.31	21.19	19.07	16.95	14.84	12.72	10.59	8.48	6.36	4.24	2.12
34	24.14	24.14	24.14	24.14	24.14	21.94	19.75	17.56	15.36	13.17	10.97	8.77	6.58	4.39	2.20
35	25.02	25.02	25.02	25.02	25.02	22.75	20.47	18.20	15.93	13.65	11.37	9.10	6.82	4.55	2.28
36	25.92	25.92	25.92	25.92	25.92	23.56	21.21	18.85	16.49	14.13	11.79	9.43	7.07	4.72	2.36
37	26.91	26.91	26.91	26.91	26.91	24.46	22.02	19.57	17.12	14.67	12.24	9.79	7.34	4.89	2.45
38	27.92	27.92	27.92	27.92	27.92	25.38	22.85	20.31	17.77	15.23	12.70	10.15	7.61	5.07	2.54
39	28.96	28.96	28.96	28.96	28.96	26.32	23.69	21.06	18.42	15.79	13.17	10.53	7.90	5.27	2.63
40	30.06	30.06	30.06	30.06	30.06	27.32	24.60	21.86	19.12	16.40	13.66	10.94	8.20	5.46	2.74
41	30.99	30.99	30.99	30.99	30.99	28.18	25.36	22.54	19.72	16.91	14.09	11.27	8.45	5.64	2.82
42	32.00	32.00	32.00	32.00	32.00	29.10	26.19	23.28	20.37	17.46	14.55	11.64	8.73	5.82	2.91
43	33.01	33.01	33.01	33.01	33.01	30.00	27.00	24.00	21.00	18.00	15.01	12.01	9.00	6.00	3.00
44	34.03	34.03	34.03	34.03	34.03	30.94	27.84	24.75	21.65	18.56	15.47	12.37	9.28	6.19	3.09
45	35.13	35.13	35.13	35.13	35.13	31.94	28.75	25.55	22.36	19.16	15.97	12.78	9.58	6.38	3.20
46	36.26	36.26	36.26	36.26	36.26	32.96	29.67	26.37	23.07	19.78	16.48	13.19	9.89	6.59	3.30
47	37.43	37.43	37.43	37.43	37.43	34.03	30.62	27.22	23.82	20.41	17.02	13.62	10.21	6.81	3.40
48	38.64	38.64	38.64	38.64	38.64	35.13	31.61	28.11	24.59	21.08	17.56	14.05	10.53	7.03	3.51
49	39.91	39.91	39.91	39.91	39.91	36.28	32.65	29.03	25.39	21.77	18.14	14.51	10.88	7.26	3.62
50	41.22	41.22	41.22	41.22	41.22	37.47	33.72	29.98	26.23	22.48	18.73	14.98	11.24	7.50	3.75
51	42.57	42.57	42.57	42.57	42.57	38.70	34.83	30.96	27.09	23.22	19.35	15.48	11.62	7.74	3.88
52	44.01	44.01	44.01	44.01	44.01	40.01	36.01	32.00	28.00	24.00	20.01	16.01	12.01	8.00	4.00
53	45.47	45.47	45.47	45.47	45.47	41.34	37.20	33.07	28.93	24.81	20.67	16.54	12.40	8.27	4.13
54	47.05	47.05	47.05	47.05	47.05	42.77	38.49	34.21	29.93	25.66	21.39	17.11	12.83	8.56	4.28
55	48.62	48.62	48.62	48.62	48.62	44.21	39.78	35.36	30.95	26.52	22.10	17.68	13.26	8.84	4.42

* 指受保人於保額層生效時之年齡。It refers to the Insured's age as at the Layer Effective Date.

指保額層由生效日期起計的年期。It refers to the number of years since the Layer Effective Date.

附錄七 – 「財富相傳 5」/「財富雋永 2」壽險計劃退保費用率 (每 1,000 美元保額) – 標準級別 (組別 A) / 退保費用不適用於第 16 年及以後 – 女性

Appendix 7 – Surrender Charges Rate for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) – Standard Life (Group A) / No surrender charge from 16th year – Female

年 Year# / 年齡 Age*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
56	50.30	50.30	50.30	50.30	50.30	45.72	41.16	36.58	32.00	27.44	22.86	18.30	13.72	9.14	4.58
57	52.04	52.04	52.04	52.04	52.04	47.31	42.57	37.85	33.12	28.38	23.66	18.92	14.19	9.46	4.73
58	53.88	53.88	53.88	53.88	53.88	48.98	44.08	39.18	34.28	29.38	24.50	19.60	14.70	9.80	4.90
59	55.81	55.81	55.81	55.81	55.81	50.74	45.67	40.58	35.51	30.44	25.37	20.30	15.23	10.14	5.07
60	57.86	57.86	57.86	57.86	57.86	52.60	47.33	42.08	36.82	31.56	26.30	21.03	15.78	10.52	5.26
61	60.02	60.02	60.02	60.02	60.02	54.57	49.11	43.65	38.19	32.74	27.28	21.83	16.36	10.91	5.45
62	62.27	62.27	62.27	62.27	62.27	56.61	50.95	45.29	39.63	33.97	28.30	22.64	16.99	11.33	5.66
63	64.65	64.65	64.65	64.65	64.65	58.78	52.90	47.02	41.15	35.27	29.38	23.51	17.63	11.75	5.88
64	67.11	67.11	67.11	67.11	67.11	61.01	54.91	48.81	42.71	36.60	30.51	24.40	18.31	12.20	6.11
65	69.14	69.14	69.14	69.14	69.14	62.85	56.57	50.28	44.00	37.71	31.43	25.14	18.86	12.57	6.29
66	71.20	71.20	71.20	71.20	71.20	64.72	58.25	51.78	45.31	38.84	32.36	25.89	19.41	12.95	6.47
67	73.30	73.30	73.30	73.30	73.30	66.64	59.97	53.31	46.64	39.99	33.32	26.66	19.99	13.33	6.66
68	75.50	75.50	75.50	75.50	75.50	68.63	61.77	54.91	48.05	41.18	34.32	27.45	20.59	13.73	6.87
69	77.80	77.80	77.80	77.80	77.80	70.73	63.65	56.58	49.51	42.44	35.36	28.29	21.22	14.15	7.07
70	80.19	80.19	80.19	80.19	80.19	72.90	65.61	58.32	51.03	43.73	36.46	29.16	21.87	14.58	7.29
71	81.64	81.64	81.64	81.64	81.64	74.22	66.79	59.37	51.96	44.53	37.11	29.68	22.26	14.85	7.42
72	83.13	83.13	83.13	83.13	83.13	75.58	68.02	60.46	52.90	45.34	37.79	30.23	22.68	15.11	7.56
73	84.62	84.62	84.62	84.62	84.62	76.92	69.23	61.54	53.84	46.15	38.47	30.77	23.08	15.39	7.69
74	86.04	86.04	86.04	86.04	86.04	78.22	70.40	62.57	54.75	46.93	39.11	31.29	23.47	15.64	7.82
75	87.42	87.42	87.42	87.42	87.42	79.48	71.53	63.58	55.64	47.69	39.73	31.79	23.84	15.89	7.95

* 指受保人於保額層生效時之年齡。It refers to the Insured's age as at the Layer Effective Date.

指保額層由生效日期起計的年期。It refers to the number of years since the Layer Effective Date.

附錄八 –「財富相傳 5」/「財富雋永 2」壽險計劃目標保費表 (每 1,000 美元保額) – 標準級別 (組別 A)

Appendix 8 – Target Premium Table for Wealth Preserver 5/ Wealth Ultima 2 (per USD 1,000 Sum Assured) – Standard Life (Group A)

年齡 Age	男 Male	女 Female
18	5.04	4.34
19	5.23	4.51
20	5.41	4.68
21	5.61	4.86
22	5.81	5.04
23	6.02	5.24
24	6.26	5.45
25	6.50	5.67
26	6.75	5.90
27	7.03	6.14
28	7.32	6.38
29	7.62	6.64
30	7.94	6.92
31	8.27	7.20
32	8.64	7.51
33	9.01	7.83
34	9.41	8.16
35	9.82	8.51
36	10.26	8.87
37	10.72	9.26
38	11.20	9.67
39	11.71	10.09
40	12.26	10.54
41	12.82	11.00
42	13.41	11.50
43	14.05	12.01
44	14.72	12.54
45	15.42	13.11
46	16.16	13.71
47	16.95	14.34
48	17.77	15.00
49	18.66	15.70
50	19.59	16.44
51	20.59	17.22
52	21.63	18.05
53	22.74	18.92
54	23.93	19.86
55	25.18	20.83
56	26.51	21.87
57	27.92	22.97
58	29.42	24.15
59	31.02	25.41
60	32.72	26.76
61	33.82	27.64
62	34.92	28.52
63	36.02	29.40
64	37.12	30.28
65	38.22	31.16
66	39.30	32.01
67	41.57	33.98
68	43.84	35.95
69	46.11	37.92
70	48.38	39.89
71	50.65	41.86
72	52.92	43.83
73	55.19	45.80
74	57.46	47.77
75	59.74	49.77

AIA Hong Kong

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Memo

Attn: All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)
Co/Dept:

From: Christine Yeung

Dept: Product Strategy and Management

Date: 18 July 2016

Total page: 3 pages

Copy: Mr. Jacky Chan / All Department Heads / Mr. Jim Jan Zen/ Mr. Chris Ma / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre

Subject: (Ref : A160724) **推出「財富相傳 5」及「財富雋永 2」壽險計劃**
The Launch of Wealth Preserver 5 and Wealth Ultima 2

我們一直以來致力為高資產客戶提供一站式服務及產品方案。我們將於 **2016 年 7 月 19 日(即首個保單申請日)**推出全新萬用壽險產品**「財富相傳 5」及「財富雋永 2」壽險計劃**，以進一步鞏固友邦於高資產客戶市場的領先地位。

「財富相傳 5」及「財富雋永 2」壽險計劃特色如下：

- 最低保額為 100 萬美元(「財富相傳 5」) 及 1,000 萬美元(「財富雋永 2」)
- 現行派息率為每年 4.00%
- 保證派息率為每年 2.00%
- 更具競爭力的保險費用
- 吸煙人士的行政費用及退保費用將和非吸煙人士相同
- 大部份客戶均可製作 10 年年繳(PTE)之建議書，以多次形式繳付保費可以讓客戶在保障初期享受更高的保障槓桿

有關產品的詳細內容，請參閱產品資料册。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的財務策劃顧問，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

AIA Hong Kong

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Memo

We strive to provide High Net Worth customers with one-stop service and product solution. We will launch new universal life products Wealth Preserver 5 and Wealth Ultima 2 on 19, July 2016 so as to further consolidate the leading position of AIA in the High Net Worth market.

Key highlights of **Wealth Preserver 5 and Wealth Ultima 2**:

- Min. Sum Assured of USD1M (Wealth Preserver 5) and USD10M (Wealth Ultima 2)
- Current Crediting Interest Rate at 4.00% p.a.
- Guaranteed Crediting Interest Rate at 2.00% p.a.
- More competitive Cost of Insurance
- Same Administration and Surrender Charge between smokers and non-smokers
- 10-pay premium to endow (PTE) proposal available for most customers. Multiple premium payment can allow clients to enjoy higher leverage on initial protection

For the product details, please refer to the launch pack. For details of the launch arrangements, please refer to the enclosure.

Kindly please convey the above message to your financial planners. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or (853) 8988 1833 (Macau) via agency leaders.

Best regards,



Christine Yeung
Product Strategy and Management Department

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Memo

附件：產品推出時的各項安排

產品資料冊	財務策劃顧問可於 2016 年 7 月 18 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料冊
產品簡介	財務策劃顧問可於 2016 年 7 月 18 日起登入 Agency Corner 下載電子版本的產品簡介

	「財富相傳 5」	「財富雋永 2」
英文：	PTA001110.0716	PTA001113.0716
繁體中文：	PTA001111.0716	PTA001114.0716
簡體中文：	PTA001112.0716	PTA001115.0716

建議書系統 PGS2014 (14.3 版本)

	網上版	視窗離線版	iPad 離線版
版本號碼	14.3	14.3	14.3
推出日期	2016 年 7 月 18 日 下午 5:30		2016 年 7 月 18 日 下午 5:30

有關 14.3 版本的詳細安排，將會由產品策劃部另函通知 (通告：A160717(香港)或 A160718(澳門))

保單契約	可於 7 月 18 日登入 Contract Library 下載

Enclosure: Launch Arrangement

Launch Pack	The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 18 July 2016
Product Brochure	The electronic version will be ready for download by financial planners in Agency Corner by 18 July 2016

	Wealth Preserver 5	Wealth Ultima 2
English	PTA001110.0716	PTA001113.0716
Traditional Chinese	PTA001111.0716	PTA001114.0716
Simplified Chinese	PTA001112.0716	PTA001115.0716

PGS2014 (version 14.3)

	Web Version	Windows Offline Version	iPad Offline Version
Version no.	14.3	14.3	14.3
Launch Date	18 July 2016 5:30pm		18 July 2016 5:30pm

Detailed arrangements regarding the release of version 14.3 will be set out in a separate memo issued by Product Strategy and Management Department (memo reference number: A160717 (Hong Kong) or A160718 (Macau))

Policy Contract	Available at Contract Library on 18 July 2016

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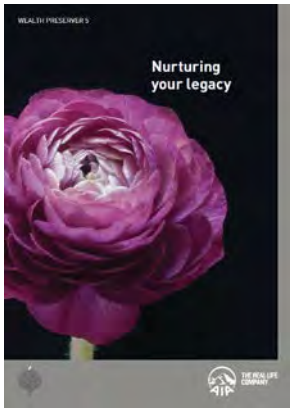
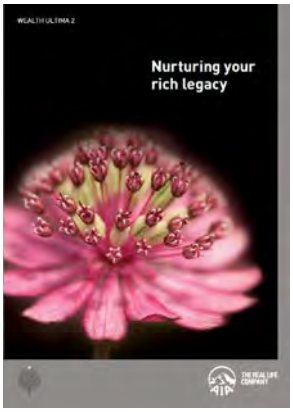
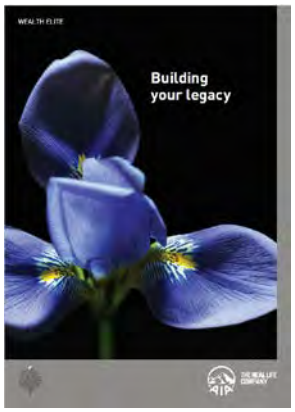
This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover.

It is only for AIA's internal use, it must not be distributed to the public or clients.

I. A Real Multiple HNW Solutions Partner

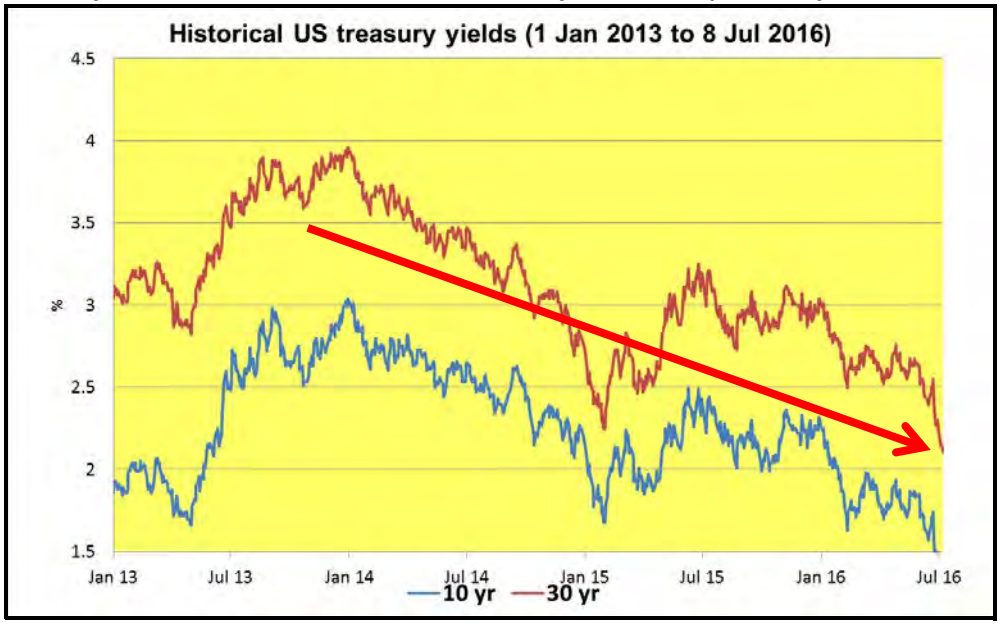
AIA strives to provide High Net Worth customers with one-stop service and product solution. In addition to Universal Life which is specifically designed for HNW customers, AIA provides a variety of insurance products, such as traditional life product - Wealth Elite, RMB universal life product - RMB Wealth Preserver and a series of Medical and Critical Illness solutions. To optimise and maintain competitiveness of Universal Life insurance products, AIA will launch Wealth Preserver 5 and Wealth Ultima 2 on 19th July, 2016 so as to further substantiate the leading position of AIA in the HNW market.

Wealth Preserver 5	Wealth Ultima 2	RMB Wealth Preserver	Wealth Elite
			

II. Product Enhancements

Global Interest Rate Trend

In Dec 2015, Federal Reserve started to raise the Federal Rate (with only up by 0.25%) for the first time since June 2006, however, the pace is slower than expected, 10 and 30 years US treasury yield is just 1.37% and 2.11% as of 8 July 2016 respectively.



Source: U.S. Department of the Treasury website

New Product Enhancement in AIA

In response to the low interest rate environment and to maintain product competitiveness, AIA will revamp existing Wealth Series by launching 2 new products - Wealth Preserver 5 and Wealth Ultima 2. The key changes are summarized as below.



	Wealth Preserver 5	Wealth Ultima 2	Wealth Preserver 3	Wealth Ultima
Minimum Sum Assured	USD 1M	USD 10M	USD 0.5M	USD 10M
Death Benefit	Level only		2 options – Level / Increasing	
No Lapse Guarantee Option	No Infinity version		Available as WP3 – Infinity	
Proposal Generation	10-pay premium to endow proposal available for most customers since minimum premium requirement is lowered for target segment		No 10-pay premium to endow proposal for some customers due to minimum premium requirement	
Crediting Interest Rate				
Current Crediting Interest Rate	**4.00%**		3.80%	
Guaranteed Crediting Interest Rate	2.00%		2.25%	
Interest Rate Lock	1 year		3 years	
Charges				
Premium Charge	6.5%		6.0%	
Administration Charge/ Surrender Charge ***(15 years)***	Increase, Smokers **=** non-smokers		Smokers > non-smokers	
COI ***(all years)***	Current COI: **Decrease**		Max COI = 150% of current	Max COI = current
	Max COI = **125%** of current;	Max COI **=** current		
Commission	No change			

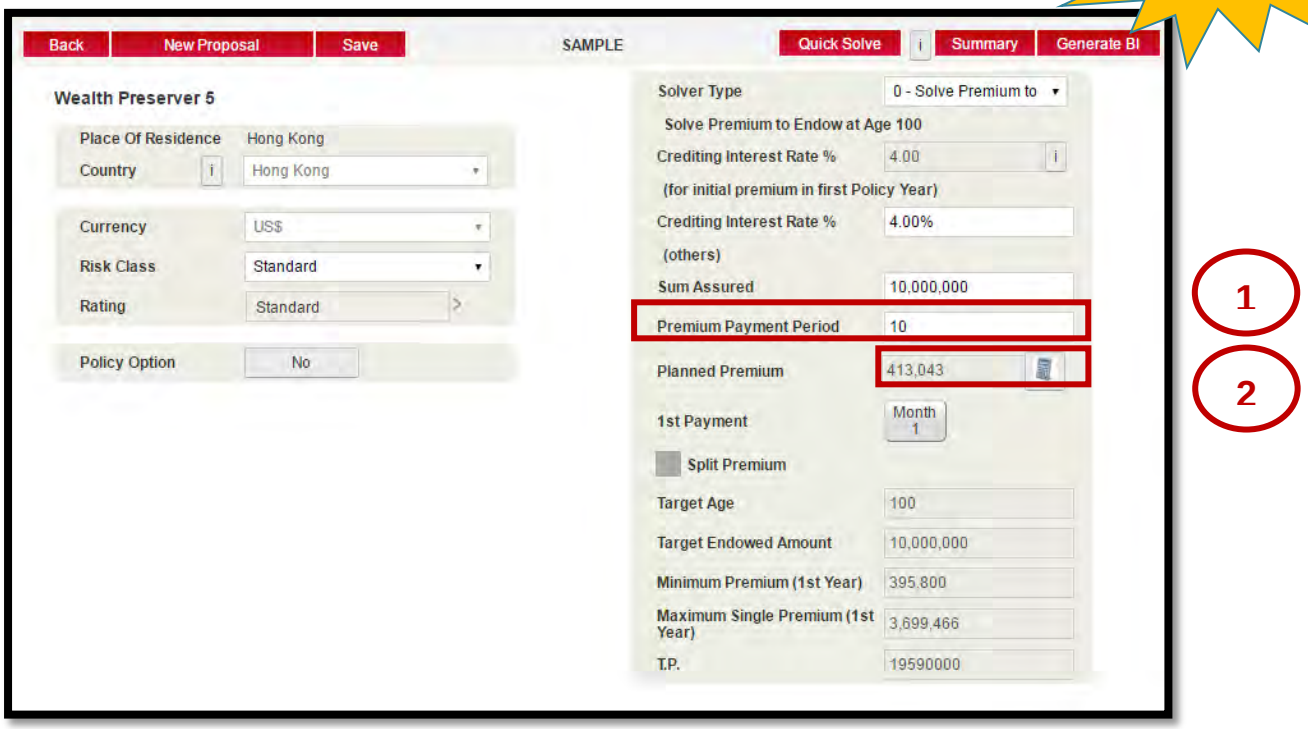
Key Selling Edges

1. Alternative to Single Premium Payment

Single premium contributes a significant portion of Universal Life business. Alternatively, customers can also consider to make multiple premium payments.

Enhancement

Generating multiple premium payments proposals in PGS is simple:



1. Input the planned premium payment period after the Sum Assured.
2. Click the calculation button to calculate the planned premium.

Multiple premium payments can bring the following benefits:

i. Lower initial cost

Case Study:
Male, Hong Kong resident, non-smoker, Age 50, SA=US$10,000,000, Standard Medical Rating

	Single Premium	10 Years Payment
(Annual) Premium to Endow to Age 100	US$3,456,760	US$413,050

Under the same Sum Assured, clients can start their legacy planning with lower initial premium.

ii. Higher leverage on initial protection

Same Case Study:

Male, Hong Kong resident, non-smoker, Age 50, SA=US$10,000,000, Standard Medical Rating

Death Benefit/ Total Premium Paid		
End of Policy Year	Single Premium	10 Years Premium Payments
1	289%	2421%
2	289%	1211%
3	289%	807%
4	289%	605%
5	289%	484%
6	289%	404%
7	289%	346%
8	289%	303%
9	289%	269%
10	289%	242%



Lower initial cost in multiple payments can allow clients to enjoy higher leverage on initial protection as above.

iii. Eliminates concern of having an outstanding loan

HNW clients usually purchase Universal Life products through premium financing. However, the loan interest fluctuates and the cost of premium financing may increase in future, leading to call loan and policy surrender. By using multiple payment instalments, client might not need premium financing so that they will have less worry about increasing financing cost and even lose in protection.

2. Lower Premium to Endow (PTE) to Age 100 for Target Segment

Based on 4.00% Current Crediting Interest Rate

Male, HK, SA US$10M, Level	Non-smoker		Smoker	
Age 40	**WP5/ WU2**	**WP3/ WU**	**WP5/ WU2**	**WP3/ WU**
PTE to Age 100	**2,411,050(↓5%)**	2,537,807	**2,766,510(↓11%)**	3,100,178
Day 1 CV	80%	84%	82%	84%
Total Breakeven Year	9	6	8	7
Age 50	**WP5/ WU2**	**WP3/ WU**	**WP5/ WU2**	**WP3/ WU**
PTE to Age 100	**3,456,760(↓1%)**	3,505,644	**3,930,550(↓8%)**	4,258,403
Day 1 CV	80%	83%	82%	82%
Total Breakeven Year	9	7	9	8



Although the total breakeven year of WP5 and WU2 are longer, their PTE are reduced, especially for smoker.

3. More Competitive Cost of Insurance

In the new Wealth Preserver 5 and Wealth Ultima 2, the current and maximum cost of insurance is reduced (shown as below table)

Current COI:

For Hong Kong resident, Standard Medical Rating, the range of current COI is decreased in WP5/WU2:

	Non-smoker	Smoker
Male	Reduce up to 52%	Reduce up to 58%
Female	Reduce up to 52%	Reduce up to 55%

Maximum COI:

WP5	Max COI = 125% of current	WP3	Max COI = 150% of current
WU2	Max COI = current	WU	Max COI = current



Since there is a significant reduction on COI, WP5 and WU2 can provide better guaranteed values in long term (please refer to V Market Comparison for more details).

III. GN16

According to GN16 requirements, contents and formats of product brochure and PGS are required to be changed in order to follow the requirement provided by Office of the Commissioner of Insurance (OCI).

1. Product Brochure

	GN 16 Requirement	Changes in Product Brochure
Clear Information	Providing customers with clear information before, during and after the point of sale.	• Add issue age, premium payment term and benefit term. • Show the guaranteed and non- guaranteed projected values.
Simple Language	Product information should be clear and succinct with the use of plain language and should be easily understandable by customers. Insurers should avoid using technical or industry terminology.	• Use simple language and avoid using technical terminology. We will elaborate the term if technical terminology must be used.
Risk Disclosure	Key product risks should be included in the product brochure.	• Add the following contents： ➢ Risk of Early Surrender ➢ Circumstances that the policy would be terminated ➢ Key exclusion for the terminal illness benefit ➢ Credit Risk ➢ Risk of Exchange rate ➢ Risk of Inflation
Investment Strategy	Providing right information such that customers can make evidence-based decision. For example: Risk and volatility of investment return and how it affects non-guaranteed return.	• Add Investment Philosophy, Policy and Strategy to show our target asset mix
Crediting Interest Rate Philosophy	Dealing with customers' expectation on Crediting Interest Rate.	• Add philosophy of Crediting Interest Rate and mention the factors for determining Crediting Interest Rate. • Provide Crediting Interest Rate information on website

Please refer to X. Product Brochure for details.

2. Proposal Illustration

	GN 16 Requirement	Changes in Proposal Illustration
Standard proposal format	Insurance companies are required to follow the standard proposal format provided by OCI completely	Follow the standard template and format
Spin-off guaranteed basis and current assumed basis	Showing the projected values on guaranteed basis and current assumed basis	Follow existing practice, show projected values on both guaranteed and current assumed basis

Please refer to XI. Proposal Illustration for details.

According to the GN16 requirements, the following product terminologies are revised on proposal:

Proposals of WP3/ WU/RMB WP	Proposal of WP5/ WU2 (GN16)
Face Amount	Sum Assured
Interest Rate	Crediting Interest Rate

Furthermore, if the medical rating of the insured is found different from the medical rating stated in proposal after underwriting, the client needs to re-sign and return a new proposal. And the re-signed new proposal will be attached to the policy when issued.

3. Website of Crediting Interest Rate History

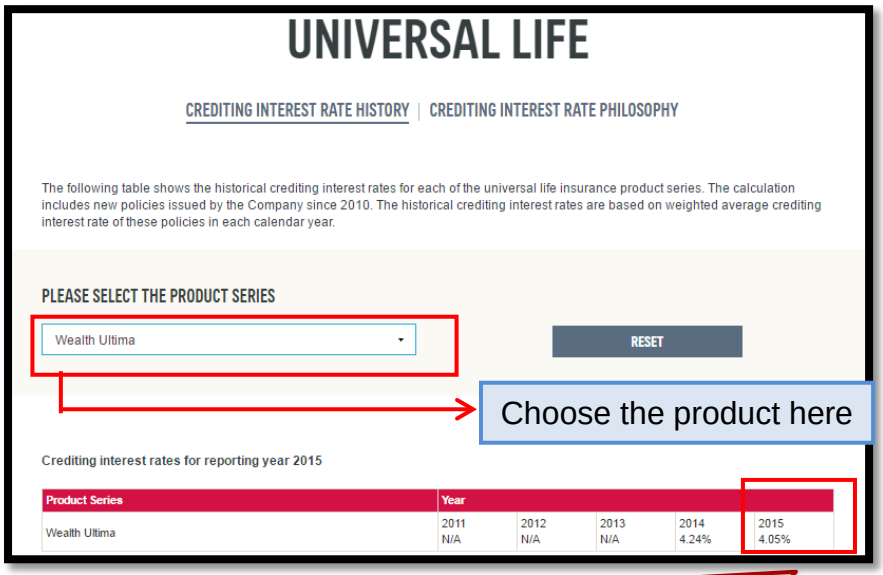
Customer can browse the following website and select “Universal Life”, or visit aia.com.hk homepage and select “Our Products” > “Further Product Information” > “Universal Life” to access the following information.

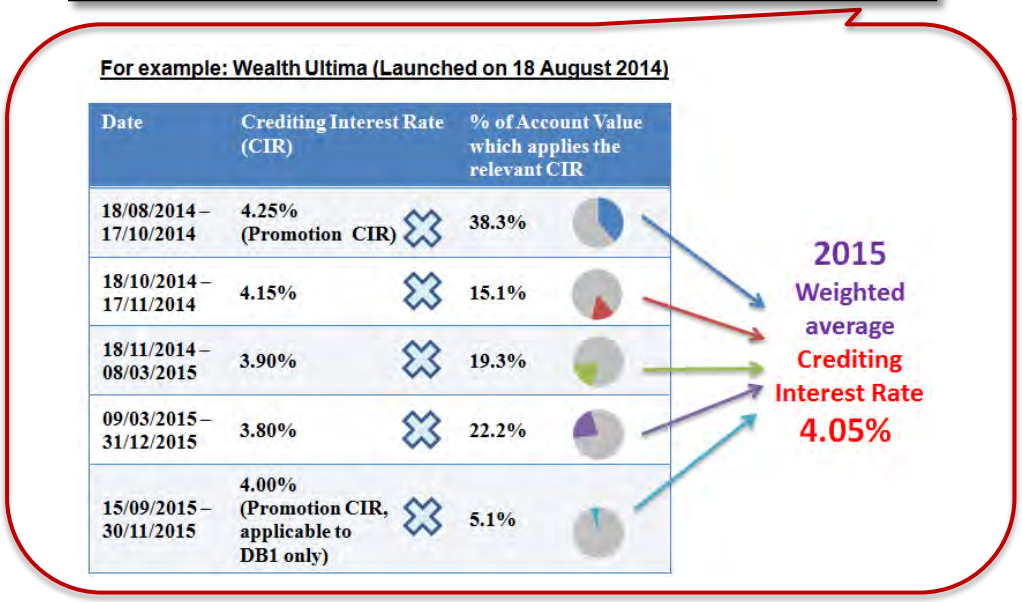
Traditional Chinese	http://www.aia.com.hk/zh-hk/our-products/further-product-information.html
Simplified Chinese	http://www.aia.com.hk/zh-cn/our-products/further-product-information.html
English	http://www.aia.com.hk/en/our-products/further-product-information.html

Remark: These links can be found on product brochure and proposal illustration. Please refer to X. Product Brochure and XI. Proposal Illustration for details.

Historical Crediting Interest rates

The calculation includes new policies issued by the Company since 2010. The historical Crediting Interest Rates are based on weighted average Crediting Interest Rate of these policies in each calendar year.





Crediting Interest Rate philosophy

Apart from the Crediting Interest Rate Philosophy mentioned in product brochure, the website further elaborates how the Company manages the potential conflict between the duty of the Company to policy owner and shareholders in the determination of Crediting Interest Rates and other non-guaranteed benefits and policy charges.

Remark:
The current values shown in the website are based on the historical Crediting Interest Rates for reporting year 2015. Information of Crediting Interest Rate for Wealth Preserver 5 and Wealth Ultima 2 will be available in 2017.

IV. Product Quick Facts – Wealth Series

The key features and differences of Wealth Preserver 5, Wealth Ultima 2, RMB Wealth Preserver and Wealth Elite are as follows:

	NEW **Wealth Preserver 5** ***WP5***	**Wealth Ultima 2** ***WU2***	**RMB Wealth Preserver** ***RMB WP***	**Wealth Elite WE**
Product Type	Universal Life			Traditional Life
Issue Age	Age 18-75			Age 18-70
Policy Currency	US$		RMB	US$
No Lapse Privilege	Nil			Once the single premium is paid, the policy will last until age 100
Interest Rate Lock	First 1 Policy Year		First 2 Policy Years	Same as other traditional plans, Crediting Interest Rate is not applicable
Current Crediting Interest Rate	4.0% p.a.		4.3% p.a.	
Guaranteed Crediting Interest Rate	2.0% p.a.		First 10 Policy Years: 3.0% p.a. Thereafter: 2.0% p.a.	
Minimum Current Sum Assured	US$ 1Million	US$ 10 Million	RMB 3 Million	US$ 3 Million
Premium	Flexible Subject to the Maximum and Minimum Premium Requirement			Single Premium
Death Benefit	**Before Insured's age 120^** The Current Sum Assured OR the Account Value, whichever is higher, less Policy Debt (if any) **On or after Insured's age 120^** The Surrender Value		**Before Insured's age 120^** The Current Face Amount OR the Account Value, whichever is higher **On or after Insured's age 120^** The Surrender Value	**On or before the 20th Policy Anniversary or Insured's age 70, whichever is later:** The higher of: i) 80% of Face Amount + any face value of Reversionary Bonus (non-guaranteed) + any face value of Extra Bonus (non-guaranteed); and ii) 100% of Face Amount, less Policy Debt (if any). **Thereafter:** 80% of Face Amount + any face value of Reversionary Bonus (non-guaranteed) + any face value of Extra Bonus (non-guaranteed), less Policy Debt (if any).
Terminal Illness Benefit	Advanced 100% Death Benefit			Nil
	Subject to a per Insured life limit of US$2M Sum at Risk* less Policy Debt (if any)		Subject to a per Insured life limit of RMB12M Sum at Risk*	Nil

<table>
<tr><th>NEW</th><th colspan="2">Wealth Preserver 5
WP5</th><th>Wealth Ultima 2
WU2</th><th>RMB Wealth Preserver
RMB WP</th><th>Wealth Elite
WE</th></tr>
<tr><td>Surrender Benefit</td><td colspan="3">Account Value
– Surrender Charge (if any)
– Policy Debt (if any)</td><td>Account Value
– Surrender Charge (if any)</td><td>Guaranteed Cash Value
+ Cash Value of Reversionary Bonus
+ Cash Value of Extra Bonus
- Policy Debt (if any)</td></tr>
<tr><td colspan="6">Charges</td></tr>
<tr><td>Premium Charge</td><td colspan="3">6.5% of each premium payment (applicable to both planned premiums and additional premiums)</td><td>6% of each premium payment (applicable to both planned premiums and additional premiums)</td><td rowspan="5">Same as other traditional plans, there's no explicit fees and charges but such costs have been reflected in the policy values</td></tr>
<tr><td rowspan="2">Administration Charge</td><td colspan="3">Applicable for the first 15 years of each new Layer</td><td></td></tr>
<tr><td colspan="3">Smokers rates follow non-smokers rates</td><td></td></tr>
<tr><td rowspan="2">Cost of Insurance (COI)</td><td colspan="3">Deducted monthly until the Insured reaches aged 120</td><td></td></tr>
<tr><td>Determined at the prevailing cost of insurance rate
i.e. Maximum COI rates = 1.25 x current COI rates</td><td>Determined at Guaranteed COI Rates
i.e. Guaranteed COI rates = current COI rates</td><td>Determined at the prevailing cost of insurance rate i.e. Maximum COI rates = 1.5 x current COI rates</td><td></td></tr>
<tr><td rowspan="2">Surrender Charge</td><td colspan="3">Applicable for the first 15 years of each new Layer</td><td></td></tr>
<tr><td colspan="3">Smokers rates follow non-smokers rates</td><td></td></tr>
<tr><td colspan="6">Others</td></tr>
<tr><td>Policy Loan</td><td colspan="2">Applicable</td><td colspan="2">Not applicable</td><td>Applicable</td></tr>
<tr><td>Partial Withdrawals</td><td colspan="4">• Partial withdrawals from the Account Value may only be made after the first Policy Year (or one year after additional premium payment).
• The remaining Surrender Value after partial withdrawal must be sufficient to cover monthly deductions of applicable charges for three months. The remaining Sum Assured must be at least minimum Sum Assured
• Any Partial Withdrawal will reduce the Account Value and Current Sum Assured correspondingly
• Surrender Charge will be deducted from the Account Value for withdrawal made during the first 15 years of each Layer

<u>Free-of-Charge Partial Withdrawal Limit</u>
From the 11th Policy Year onwards, if the total withdrawal amount made in the relevant policy year is less than <u>4.5% of the Account Value</u> as of the preceding policy anniversary, there will be no reduction in the Current Sum Assured and no Surrender Charge will be incurred.</td><td>Partial Withdrawal of Cash Value of Reversionary Bonus associated with Cash Value of Extra Bonus</td></tr>
<tr><td>Change in Current Sum Assured</td><td colspan="4">The Current Sum Assured may be increased or decreased after 2nd Policy Year</td><td>The Current Sum Assured can be decreased by partial surrender only</td></tr>
</table>

^ Calculated up until the Policy Anniversary immediately following the Insured's 120th birthday
** Sum at Risk in relation to a Monthly Deduction Day, means the amount, subject to a minimum of zero, equal to the death benefit less the Account Value.*

As of June 2016

V. Market Competiveness

Wealth Preserver 5:

Company Name	AIA	ManX HK	PruX	HSXC	SunX	Trans Xmerica
Product Name	**Wealth Preserver 5**	**Universal Xife**	**PRUuniversXX life wealth planner**	**JaXX Global**	**SXX Global Legacy Core**	**Universal Xife 2**
Current Crediting Interest Rate	4.00%p.a.	3.90% p.a.	First year: 3.65% Thereafter: 3.50%	First year: 4.00% p.a. Thereafter: 3.9% p.a.	First 10 year: 3.60% p.a. Thereafter: 4.35% p.a.	4.20%
Guaranteed Crediting Interest Rate	2.00%p.a.	2.25% p.a.	1.80% p.a.	2.00% p.a.	First 10 year: 1.50% p.a. Thereafter: 2.00% p.a.	2.00%
Interest Rate Lock	1 year	5 years	1 year	1 year	1 year	3 years
Take insured aged 50, Male, Non-smoker, HK resident, Standard Risk Class, Sum Assured: US$10,000,000 as an example						
Single Premium (PTE @ Age 100)	3,456,760	3,647,889	3,749,700	3,138,496	3,217,626	3,323,283
First Day Surrender Value / Singe Premium	80%	83%	83%	79%	N/A	82%
Current Surrender Value / Single Premium						
10th policy year	105%	114%	113%	112%	113%	107%
20th policy year	142%	151%	147%	157%	162%	154%
30th policy year	185%	189%	183%	203%	208%	202%
40th policy year	226%	228%	219%	250%	252%	253%
50th policy year	289%	274%	276%	319%	311%	301%
Guaranteed Surrender Value / Single Premium						
10th policy year	83%	100%	92%	88%	90%	89%
20th policy year	84%	95%	88%	87%	89%	74%
30th policy year	51%	27%	52%	42%	29%	7%
40th policy year	0%	0%	0%	0%	0%	0%
50th policy year	0%	0%	0%	0%	0%	0%
Account Value falls to 0 at insured age	85	82	86	84	83	81

Coloured cells indicate AIA's Wealth Preserver 5 is better

Wealth Ultima 2:

Company Name	AIA	ManX HK	PruX	HSXC	SunX	Trans Xmerica
Product Name	**Wealth Ultima 2**	**Universal Xife**	**PRUuniversXX life wealth planner**	**JaXX Global**	**SXX Global Legacy Core**	**Universal Xife 2**
Current Crediting Interest Rate	4.00%p.a.	3.90% p.a.	First year: 3.65% Thereafter: 3.50%	First year: 4.00% p.a. Thereafter: 3.9% p.a.	First 10 year: 3.60% p.a. Thereafter: 4.35% p.a.	4.20%
Guaranteed Crediting Interest Rate	2.00%p.a.	2.25% p.a.	1.80% p.a.	2.00% p.a.	First 10 year: 1.50% p.a. Thereafter: 2.00% p.a.	2.00%
Interest Rate Lock	1 year	5 years	1 year	1 year	1 year	3 years
Take insured aged 50, Male, Non-smoker, HK resident, Standard Risk Class, Sum Assured: US$10,000,000 as an example						
Single Premium (PTE @ Age 100)	3,456,760	3,647,889	3,749,700	3,138,496	3,217,626	3,323,283
First Day Surrender Value / Singe Premium	80%	83%	83%	79%	N/A	82%
Current Surrender Value / Single Premium						
10th policy year	105%	114%	113%	112%	113%	107%
20th policy year	142%	151%	147%	157%	162%	154%
30th policy year	185%	189%	183%	203%	208%	202%
40th policy year	226%	228%	219%	250%	252%	253%
50th policy year	289%	274%	276%	319%	311%	301%
Guaranteed Surrender Value / Single Premium						
10th policy year	85%	100%	92%	88%	90%	89%
20th policy year	89%	95%	88%	87%	89%	74%
30th policy year	70%	27%	52%	42%	29%	7%
40th policy year	0%	0%	0%	0%	0%	0%
50th policy year	0%	0%	0%	0%	0%	0%
Account Value falls to 0 at insured age	88	82	86	83	83	81

Coloured cells indicate AIA's Wealth Ultima 2 is better

Overview:

The followings are the advantages of Wealth Preserver 5 and Wealth Ultima 2 in the market. Please refer to Appendix 2 for product feature comparison.

1. **Crediting Interest Rate:**
   - WP5 and WU2 provide **higher Current Crediting Interest Rate** than ManX HK, PruX and HSXC.
   - WP5 and WU2 provide **higher Guaranteed Crediting Interest Rate** than PruX and SunX (for first 10 years).

2. **PTE to Age 100 and First Day Surrender Value:**
   - WP5 and WU2 have **lower PTE at age 100** than ManX HK and PruX.
   - WP5 and WU2 have a **higher ratio of First Day Surrender Value / Singe Premium** than HSXC.

3. **Current Surrender Value:**
   - WP5 and WU2 have a **higher ratio of Current Surrender Value/ Single Premium** staring from 30th policy year than PruX.

4. **Guaranteed Surrender Value:**
   - WP5 has a **higher ratio of Guaranteed Surrender Value/ Single Premium** at the end of 20th and 30th policy years for TransXmerica and at the end of 30th policy year for HSXC, ManX HK and SunX.
   - WU2 has a **higher ratio Guaranteed Surrender Value/ Single Premium** at the end of 20th and 30th policy years for PruX, HSXC and TransXmerica and at the end of 30th policy year for ManX HK and SunX.

5. **Age for Lapsation based on Guaranteed Surrender Value**
   - WP5 has **older age for lapsation** based on Guarantee Surrender Value than ManX HK, HSXC, SunX and TransXmerica.
   - WU2 has **older age for lapsation** based on Guarantee Surrender Value than ManX HK, PruX, HSXC, SunX and TransXmerica.

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Data and Information Collection Statement

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Remark and Disclaimer of Market Analysis

The above analysis and comparisons are made on the assumption that no withdrawal nor policy loans, if applicable, have been taken out throughout the policy years and that all premiums are paid in full when due.

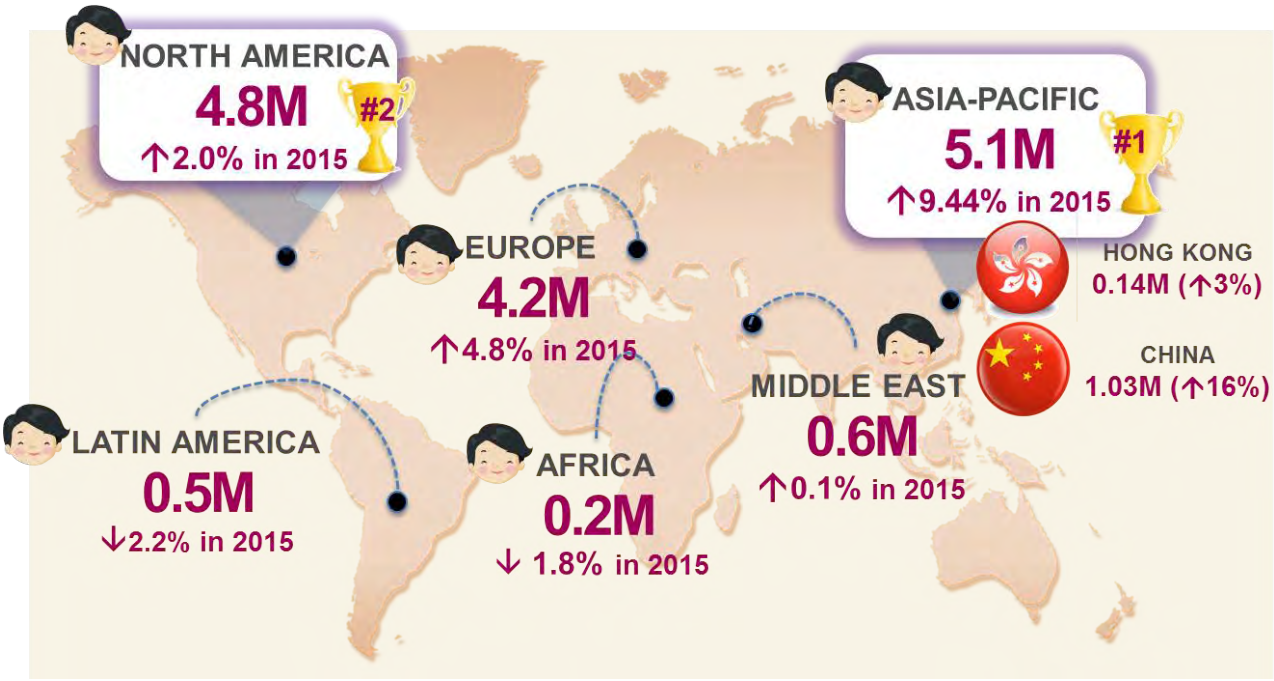
Disclaimer: AIA does not guarantee the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in June 2016. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information is 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.

Important Notes: This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).

VI. Target Market

What is High Net Worth Individual (HNWI) ?

It is an individual who holds at least US$1M financial assets1. In 2015, 0.72 million individuals joined the HNWI population, increased by 4.9% vs 2014. The total number has reached 15.4 million.



Refer to footnote 1.

- There are 5.1 million HNWI in Asia Pacific region, which has overtaken North America as the region with the **largest HNWI population**[1].
- HNWI population growth in **China** is higher than Asia Pacific as a whole[1].

To grab the business opportunities, we are pleased to launch Wealth Preserver 5 and Wealth Ultima 2, Universal Life products targeting HNWI to further tap the Asia-Pacific market.

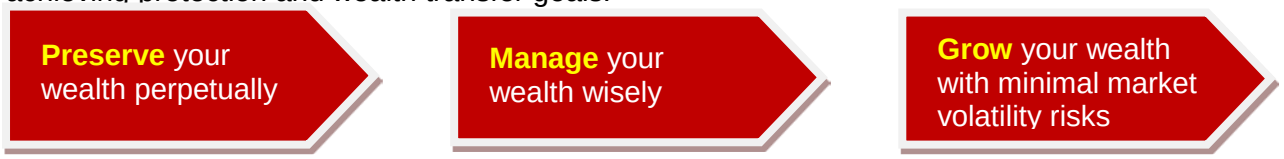
Who are the target customers? What do they need?

Needs of our Target Groups	**Estate Planning**	It is crucial to **preserve** the wealth for their next generations.
	Liquidity and Growth of Capital	They need tools to **manage** and **grow** their wealth.
	Business Continuity	Valuable employees are the key to the success of business. Business might suffer a substantial loss if one of the key persons is passed away prematurely. Wealth Preserver 5 and Wealth Ultima 2 would be the way out for business continuity.

[1] According to Capgemini and RBC Wealth Management - World Wealth Report 2016. HNWI is defined as those who hold at least US$1M in financial assets.

VII. Selling Propositions

Wealth Preserver 5 and Wealth Ultima 2 are designed for High Net Worth individuals who have unique financial needs. With these plans, they can Preserve, Manage and Grow their wealth smartly, as well as achieving protection and wealth transfer goals.



To Preserve

This Plan enables customers to plan ahead for a prestigious retirement life and pass on their everlasting love to the next generations. Without proper estate planning, the wealth can be eroded and unable to reach the next generations. With Wealth Preserver 5 and Wealth Ultima 2, customers can fully preserve their wealth to next generation, and at the same time keep part of their assets for retirement expense, tax and debt repayment. Please refer to example of VIII. Segment Story for details.

To Manage

Wealth Preserver 5 and Wealth Ultima 2 provide high flexibility in terms of premium amount and premium payment period as well as accessibility to Account Value. In addition, subject to individual financial institution's approval, client can arrange premium financing[2] to enhance the liquidity of the capital.

- **Flexible premium to cater clients' individual needs**
  - Client can decide the amount of premium and payment period given that the Minimum Premium Requirement[3] is fulfilled.
  - Client may set the target Sum Assured and target endowment amount in accordance with their needs. With the solver function in PGS, you will be able to suggest a premium that can achieve the required goal.

- **Accessible Account Value to enhance asset liquidity**
  Client can withdraw cash from the Account Value after the first Policy Year but he may subject to applicable charges in certain cases.

- **Adjustable Sum Assured**
  Client can increase or decrease the Sum Assured after the second Policy Year according to changing needs. Increase of Sum Assured will subject to underwriting approval. Decrease of Sum Assured will subject to Minimum Current Sum Assured of US$1,000,000 for Wealth Preserver 5 or US$10,000,000 for Wealth Ultima 2.

To Grow

Wealth Preserver 5 and Wealth Ultima 2 allow clients to enjoy relatively stable return without exposing to excessive market volatility risks. In the first Policy Year, the Crediting Interest Rate is guaranteed unchanged at Crediting Interest Rate declared at the point of premium received until the end of the first Policy Year. Thereafter and for all subsequent premiums received during the term of the Policy, the Crediting Interest Rate is guaranteed to be no less than 2.00% p.a. The interest will be credited to the account of the policy.

[2] Our company will not involve in premium financing arrangement and relevant terms and conditions set up between clients and individual financial institutions. We will only provide information of premium financing services that the respective financial institutions will offer to our clients. Clients may negotiate with the individual financial institutions about the terms and conditions directly

[3] Minimum Premium Requirement is a requirement that the total premiums paid less Partial Withdrawals must not be less than the Minimum Premium Amount in respect of that Policy Year. This value is shown in illustration and Policy Contract. The requirement must be met at each Policy Anniversary in the first 5 Policy Years or when a Partial Withdrawal is requested during the first 5 Policy Years. We reserve the right to refund, reject or limit the amount of additional premiums at any time.

VIII. Segment Story[4]

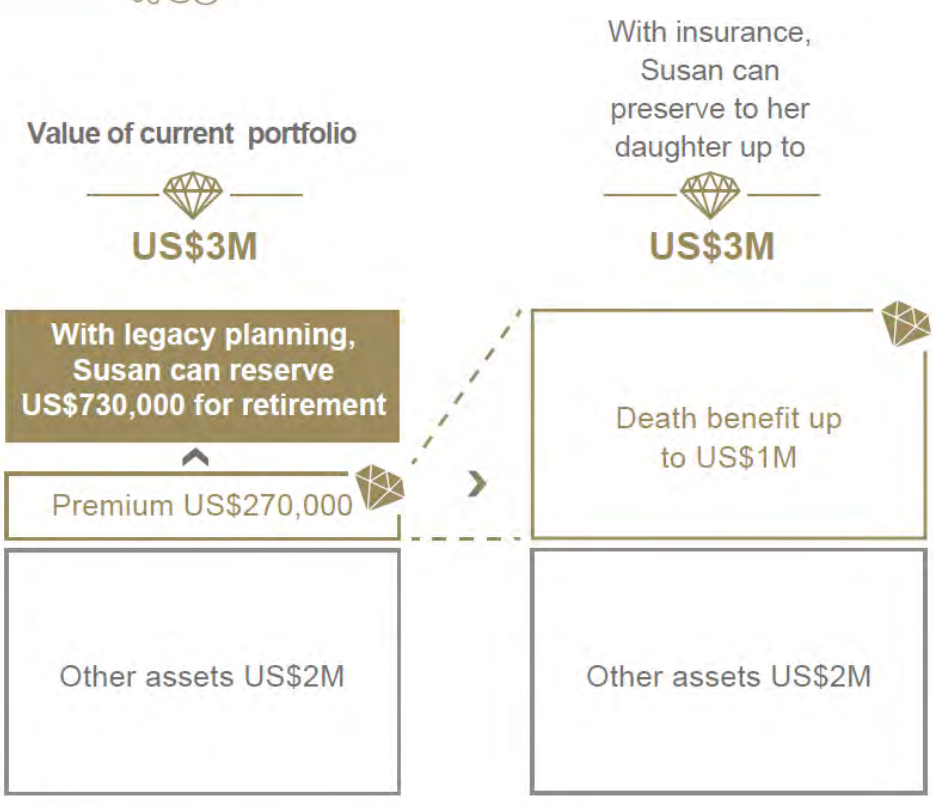


Susan Kan
Age 45（Non-smoker）
Value of current portfolio: US$3million

"With financial planning, I can enjoy hassle-free retirement"

Insurance Helps You Achieve Retirement Goals Happy Golden Years

Susan purchased Wealth Preserver 5 with a single premium of US $270,000. If she passes away, the beneficiaries will receive a death benefit up to US$1M. Assets upon death (including US$1M death benefit and $2M other assets) can be fully preserved to the next generation. Meanwhile, Susan can still reserve US$730,000 of cash for retirement.



[4] The example is hypothetical and for illustrative purpose only. Should there be any changes in values, we will not make separate announcement.

Remark：The above figure is for illustrative purposes only and assumes that Susan Kan applied for Wealth Preserver 5. For the same premium amount, the Sum Assured varies by products, the premium is determined by the Insured's sex, age, smoking status, Sum Assured and underwriting class. Please refer to relevant product information for details.

IX. Agency Compensation

- The commission rate is same as Wealth Preserver 3 and Wealth Ultima.
- Commission Rate on Target Premium:

Year (Layer effective year)	**Insured aged 18 - 64**	**Insured aged 65 - 69**	**Insured aged 70 - 75**
1	54%	48%	41%
2-6	2.5%	2.5%	2.5%
7+	4.75%	4.75%	4.75%

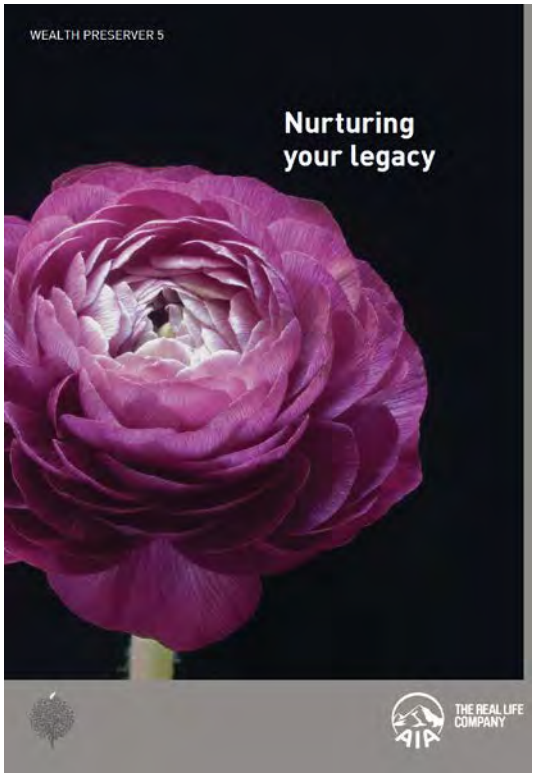
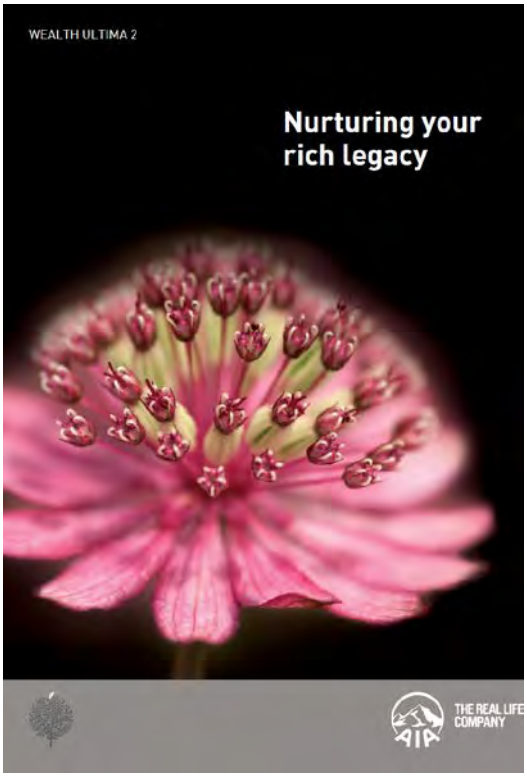
- Commission Rate on Excess Premium: 2.5% for all years.
- All premium contributions (Planned Premium & Additional Premium) received will be split into Target Premium and Excess Premium. They are only used for **commission calculation** and are not known to policyholders.
- Target Premium depends on Sum Assured, Insured's age, sex, risk class and usual residence. You may find the Target Premium in illustration document or refer to Appendix 8.
- Excess Premium = Planned Premium – Target Premium
- Commission = Target Premium x Commission Rate on Target Premium + Excess Premium x Commission Rate on Excess Premium

Example:
Mr. Chan, Age 45, Male, Non-Smoker, Standard Plan, Hong Kong
He bought Wealth Preserver 5 with the following details
Sum Assured: US$ 12,000,000
Single Planned Premium: US$ 3,431,052
Target Premium = US$ 185,040
Excess Premium = US$ 3,431,052 – US$ 185,040 = US$ 3,246,012
Commission = US$ 185,040 x 54% + US$ 3,246,012 x 2.5% = US$ 181,072
= **5.3%** of Single Planned Premium

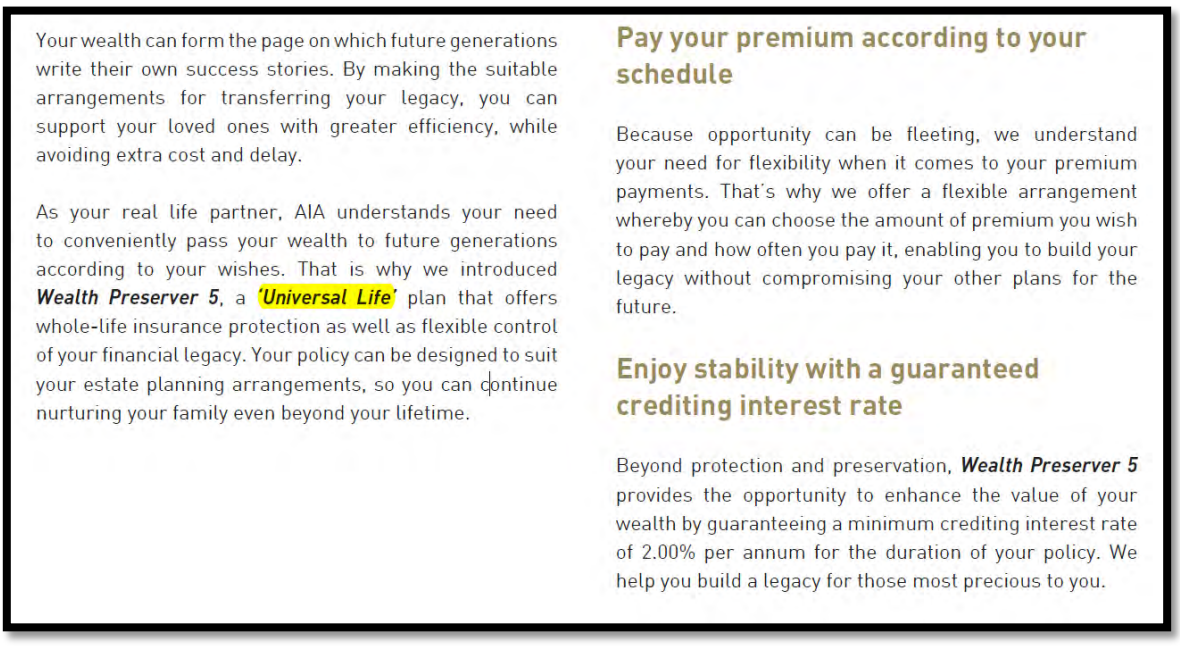


X. Product Brochure

To help you understand and explain the product brochure to customers, please refer to the sample product brochure below.

Wealth Preserver 5	Wealth Ultima 2
	

1. The plan is described clearly as Universal Life.



Your wealth can form the page on which future generations write their own success stories. By making the suitable arrangements for transferring your legacy, you can support your loved ones with greater efficiency, while avoiding extra cost and delay.

As your real life partner, AIA understands your need to conveniently pass your wealth to future generations according to your wishes. That is why we introduced ***Wealth Preserver 5***, a ***'Universal Life'*** plan that offers whole-life insurance protection as well as flexible control of your financial legacy. Your policy can be designed to suit your estate planning arrangements, so you can continue nurturing your family even beyond your lifetime.

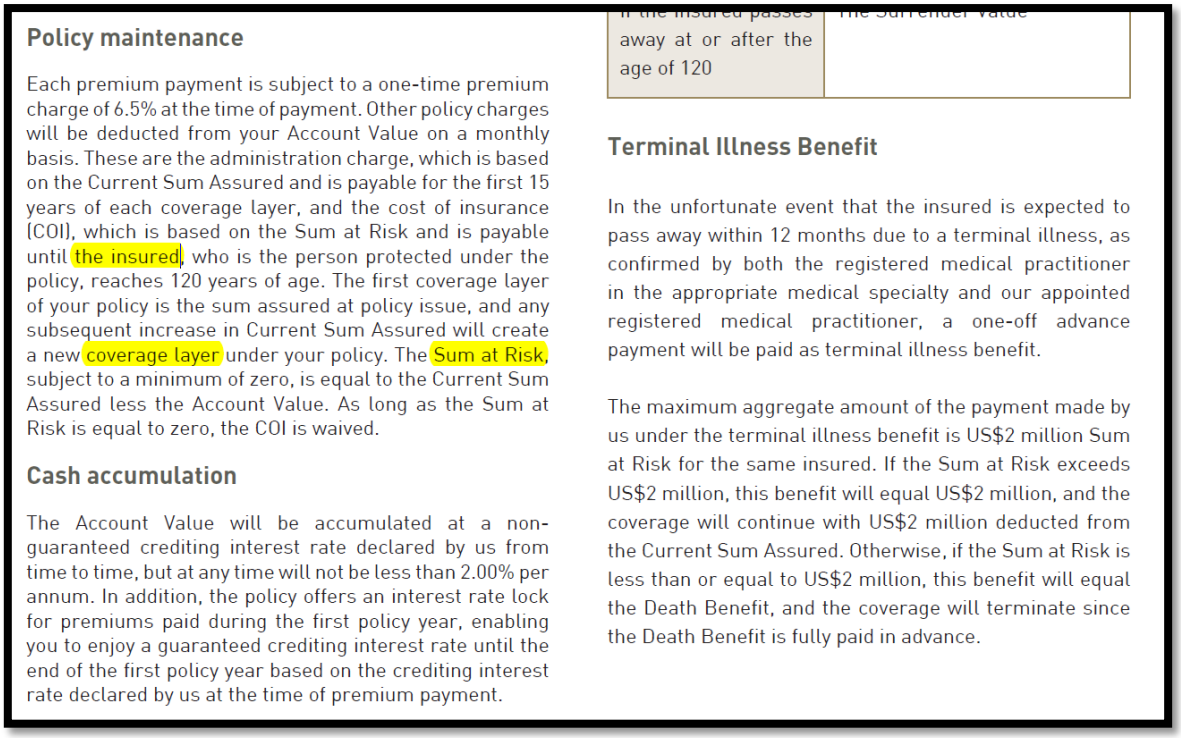
Pay your premium according to your schedule

Because opportunity can be fleeting, we understand your need for flexibility when it comes to your premium payments. That's why we offer a flexible arrangement whereby you can choose the amount of premium you wish to pay and how often you pay it, enabling you to build your legacy without compromising your other plans for the future.

Enjoy stability with a guaranteed crediting interest rate

Beyond protection and preservation, ***Wealth Preserver 5*** provides the opportunity to enhance the value of your wealth by guaranteeing a minimum crediting interest rate of 2.00% per annum for the duration of your policy. We help you build a legacy for those most precious to you.

2. Product information is provided by using plain language and avoiding using technical or industry terminology. For example, explanation of the insured, coverage layer and Sum at Risk. To facilitate understanding by customers, all remarks are moved back to main body.



away at or after the age of 120	

Policy maintenance

Each premium payment is subject to a one-time premium charge of 6.5% at the time of payment. Other policy charges will be deducted from your Account Value on a monthly basis. These are the administration charge, which is based on the Current Sum Assured and is payable for the first 15 years of each coverage layer, and the cost of insurance (COI), which is based on the Sum at Risk and is payable until the insured, who is the person protected under the policy, reaches 120 years of age. The first coverage layer of your policy is the sum assured at policy issue, and any subsequent increase in Current Sum Assured will create a new coverage layer under your policy. The Sum at Risk, subject to a minimum of zero, is equal to the Current Sum Assured less the Account Value. As long as the Sum at Risk is equal to zero, the COI is waived.

Cash accumulation

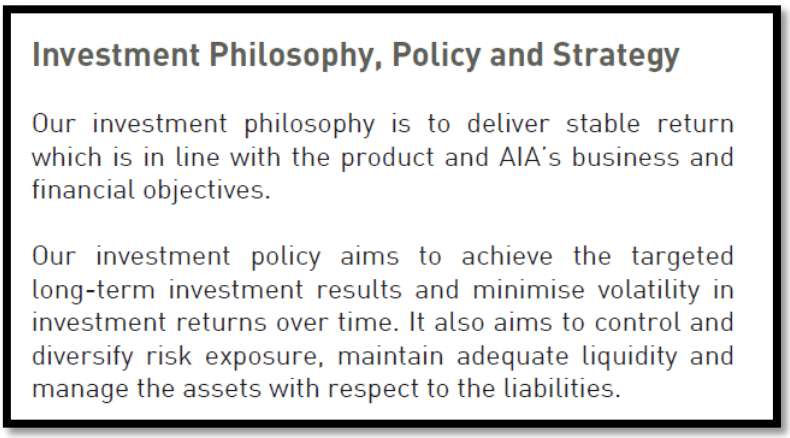
The Account Value will be accumulated at a non-guaranteed crediting interest rate declared by us from time to time, but at any time will not be less than 2.00% per annum. In addition, the policy offers an interest rate lock for premiums paid during the first policy year, enabling you to enjoy a guaranteed crediting interest rate until the end of the first policy year based on the crediting interest rate declared by us at the time of premium payment.

Terminal Illness Benefit

In the unfortunate event that the insured is expected to pass away within 12 months due to a terminal illness, as confirmed by both the registered medical practitioner in the appropriate medical specialty and our appointed registered medical practitioner, a one-off advance payment will be paid as terminal illness benefit.

The maximum aggregate amount of the payment made by us under the terminal illness benefit is US$2 million Sum at Risk for the same insured. If the Sum at Risk exceeds US$2 million, this benefit will equal US$2 million, and the coverage will continue with US$2 million deducted from the Current Sum Assured. Otherwise, if the Sum at Risk is less than or equal to US$2 million, this benefit will equal the Death Benefit, and the coverage will terminate since the Death Benefit is fully paid in advance.

3. For our customer understanding on Company's direction and philosophy on investment, we add Investment Philosophy, Policy and Strategy. Our investment policy aims to achieve the targeted long-term investment results and minimize volatility in investment returns over time. It also aims to control and diversify risk exposure and maintain adequate liquidity.



Investment Philosophy, Policy and Strategy

Our investment philosophy is to deliver stable return which is in line with the product and AIA's business and financial objectives.

Our investment policy aims to achieve the targeted long-term investment results and minimise volatility in investment returns over time. It also aims to control and diversify risk exposure, maintain adequate liquidity and manage the assets with respect to the liabilities.

4. Target Asset mix of these products is provided clearly by using a table. Target Asset mix of Wealth Preserver 5 and Wealth Ultima 2:

- Bonds and other fixed income instruments: 80% - 100%
- Equity-like assets: 0% - 20%

Our current long-term target strategy is to allocate assets attributed to this product as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed income instruments	*80% - 100%*
Equity-like assets	*0% - 20%*

The bonds and other fixed income instruments predominantly include government and corporate bonds, and are mainly invested in the geographic region of the United States and Asia-Pacific (excluding Japan). Equity-like assets may include listed equity, mutual funds and direct / indirect investment in commercial / residential properties, and are mainly invested in Asia. Subject to our investment policy, derivatives may be utilised to manage our investment risk exposure and for matching between assets and liabilities.

5. The account value will be invested in a variety of assets according to our investment strategy and will be credited with a declared interest determined by us. We aim to ensure a fair interest determined from the underlying investment and among different groups of policy owners. Through our smoothing process, we aim to deliver a more stable Crediting Interest Rate by spreading out the gains and losses over a longer period of time. Stable interest will ease your financial planning. The factors of policy of Crediting Interest Rate and charges making are simply explained. For example, investment returns, surrenders, claims, and expenses. And customer can visit the website shown in the brochure to find out more on Crediting Interest Rate philosophy and the historical rates

Crediting Interest Rate Philosophy

This is a universal life insurance plan designed to be held long term. Your premiums will be deposited to the account value of your policy subject to the applicable fees and charges of the product. The account value will be invested in a variety of assets according to our investment strategy and will be credited with a declared interest determined by us. We aim to ensure a fair interest determined from the underlying investment and among different groups of policy owners.

Future investment performances are unpredictable and we are here to help smooth out the bumps. Through our smoothing process, we aim to deliver a more stable crediting interest rate by spreading out the gains and losses over a longer period of time. Stable interest will ease your financial planning.

We will review and determine the crediting interest rate at least once per year. The actual crediting interest rate declared may be different from those illustrated in any product information provided (including Product Brochure and Illustrative Documents). In case of any change in the actual crediting interest rate against the illustration or should there be a change in the assumed future crediting interest rate, such changes will be reflected in the policy anniversary statement.

To determine our crediting interest rate, we consider both past experience and future outlooks for all the factors including, but not limited to, the following:

Investment returns: include both interest earnings and any changes in the market value of the product's backing asset. Depending on the asset allocation adopted by the product, investment returns could be affected by fluctuations in interest income (both interest earnings and outlook of interest rate) and various market risks, including credit spread and default risk, fluctuations in equity price, property price and currency price of the backing asset against the policy currency.

Surrenders: include policy surrender, partial surrender and policy lapse; and the corresponding impact on investment under the product(s).

This product also has non-guaranteed policy charges and fees which we will review regularly and may adjust if necessary. In addition to the conditions stated in the schedule of policy charges, and the factors mentioned above, any change in the policy charges and fees may also be subject to the following factors.

Claims: include the cost of providing the death benefit and other insured benefits under the product(s).

Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expense) and indirect expenses allocated to the product group (e.g. general administrative costs).

For further information, please visit our website at http://www.aia.com.hk/en/our-products/further-product-information.html

6. Listing the circumstances that the policy would be terminated as below:

- The insured passes away
- The terminal illness benefit is paid and the Death Benefit under this policy is fully paid in advance
- Customer does not pay the required premium amount within 60 days starting from the monthly deduction day on which the total projected policy charges for 3 months exceeds the Account Value less any applicable surrender charge and any outstanding debt
- Customer does not pay the required premium amount to meet the minimum premium requirement within 31 days from the relevant policy anniversary in the first 5 policy years.

Key Product Risks

1. The savings component of the plan is subject to risks and possible loss. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
2. We will terminate your policy and you / the insured will lose the cover when one of the following happens:
   - the insured passes away; or
   - the terminal illness benefit is paid and the Death Benefit under this policy is fully paid in advance; or
   - you do not pay the required premium amount within 60 days starting from the monthly deduction day on which the total projected policy charges for 3 months exceeds the Account Value less any applicable surrender charge and any outstanding debt; or
   - you do not pay the required premium amount to meet the minimum premium requirement within 31 days from the relevant policy anniversary in the first 5 policy years.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose substantial part, and even all, premiums paid and benefits.
4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living is higher than they are today due to inflation.

7. Listing the key product risks benefit as below:

- Risk of Early Surrender: Should customer surrenders the policy early, customer may receive an amount considerably less than the total amount of premiums paid
- Credit Risk: If Company is unable to satisfy the financial obligations of the policy, customer may lose substantial part, and even all, premiums paid and benefits.
- Risk of Exchange rate: Exchange rates fluctuate due to unstable economic and political condition.
- Risk of Inflation: Customer's current planned benefit may not be sufficient to meet customer's future needs since the future cost of living is higher than they are today due to inflation.

Key Product Risks

1. The savings component of the plan is subject to risks and possible loss. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
2. We will terminate your policy and you / the insured will lose the cover when one of the following happens:
   - the insured passes away; or
   - the terminal illness benefit is paid and the Death Benefit under this policy is fully paid in advance; or
   - you do not pay the required premium amount within 60 days starting from the monthly deduction day on which the total projected policy charges for 3 months exceeds the Account Value less any applicable surrender charge and any outstanding debt; or
   - you do not pay the required premium amount to meet the minimum premium requirement within 31 days from the relevant policy anniversary in the first 5 policy years.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose substantial part, and even all, premiums paid and benefits.
4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living is higher than they are today due to inflation.

8. Listing the key exclusion for the terminal illness benefit as below:

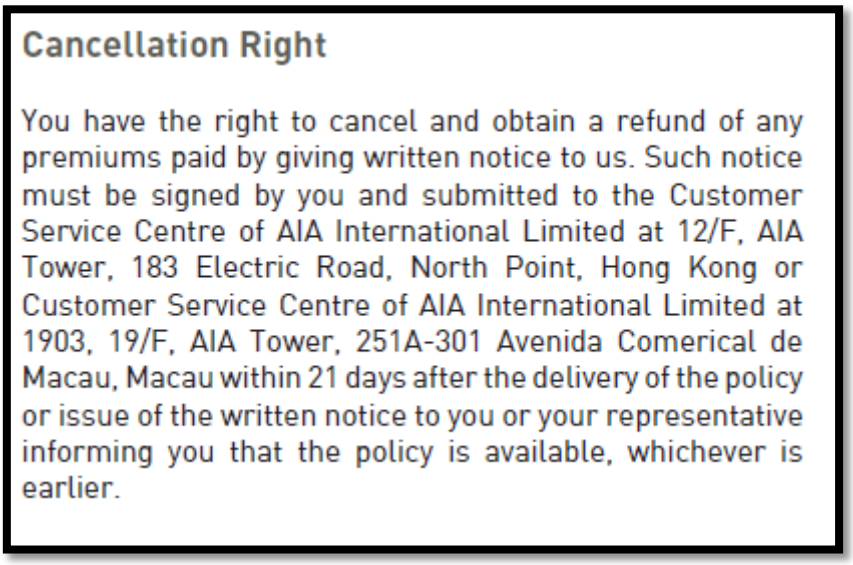
- The signs and symptoms of terminal illness first occur on or before 90 days from the issue date of the policy
- The 12-month period which the insured is expected to pass away due to the terminal illness falls on or after the Policy Anniversary immediately following the insured's 120th birthday
- The terminal illness is caused by any pre-existing illnesses, diseases, impairments or conditions from which the insured was suffering prior to the policy being issued, unless the insured makes a declaration in the application for the policy, and such application is specifically accepted by us
- The terminal illness is the result of or is related (directly or indirectly) to Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV)
- The terminal illness is due (directly or indirectly) to a congenital defect or disease which manifests or is diagnosed before the insured attains 17 years of age
- The terminal illness is the result of self-inflicted injury or injuries
- The terminal illness is the result of any physical or mental condition existing before the policy was issued, and which was not disclosed in any application or in any health statement relating to the policy before the commencement of cover.

Key Exclusions for the terminal illness benefit

No terminal illness benefit will be paid if:

1. the signs and symptoms of terminal illness first occur on or before 90 days from the issue date of the policy; or
2. the 12-month period which the insured is expected to pass away due to the terminal illness falls on or after the Policy Anniversary immediately following the insured's 120th birthday; or
3. the terminal illness is caused by any pre-existing illnesses, diseases, impairments or conditions from which the insured was suffering prior to the policy being issued, unless the insured makes a declaration in the application for the policy, and such application is specifically accepted by us; or
4. the terminal illness is the result of or is related (directly or indirectly) to Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV); or
5. the terminal illness is due (directly or indirectly) to a congenital defect or disease which manifests or is diagnosed before the insured attains 17 years of age; or
6. the terminal illness is the result of self-inflicted injury or injuries; or
7. the terminal illness is the result of any physical or mental condition existing before the policy was issued, and which was not disclosed in any application or in any health statement relating to the policy before the commencement of cover.

9. Cancellation Right: Customer has the right to cancel and obtain a refund of any premiums paid by giving written notice to us. Such notice must be signed by customer and submitted within 21 days after the delivery of the policy or issue of the written notice, whichever is earlier.



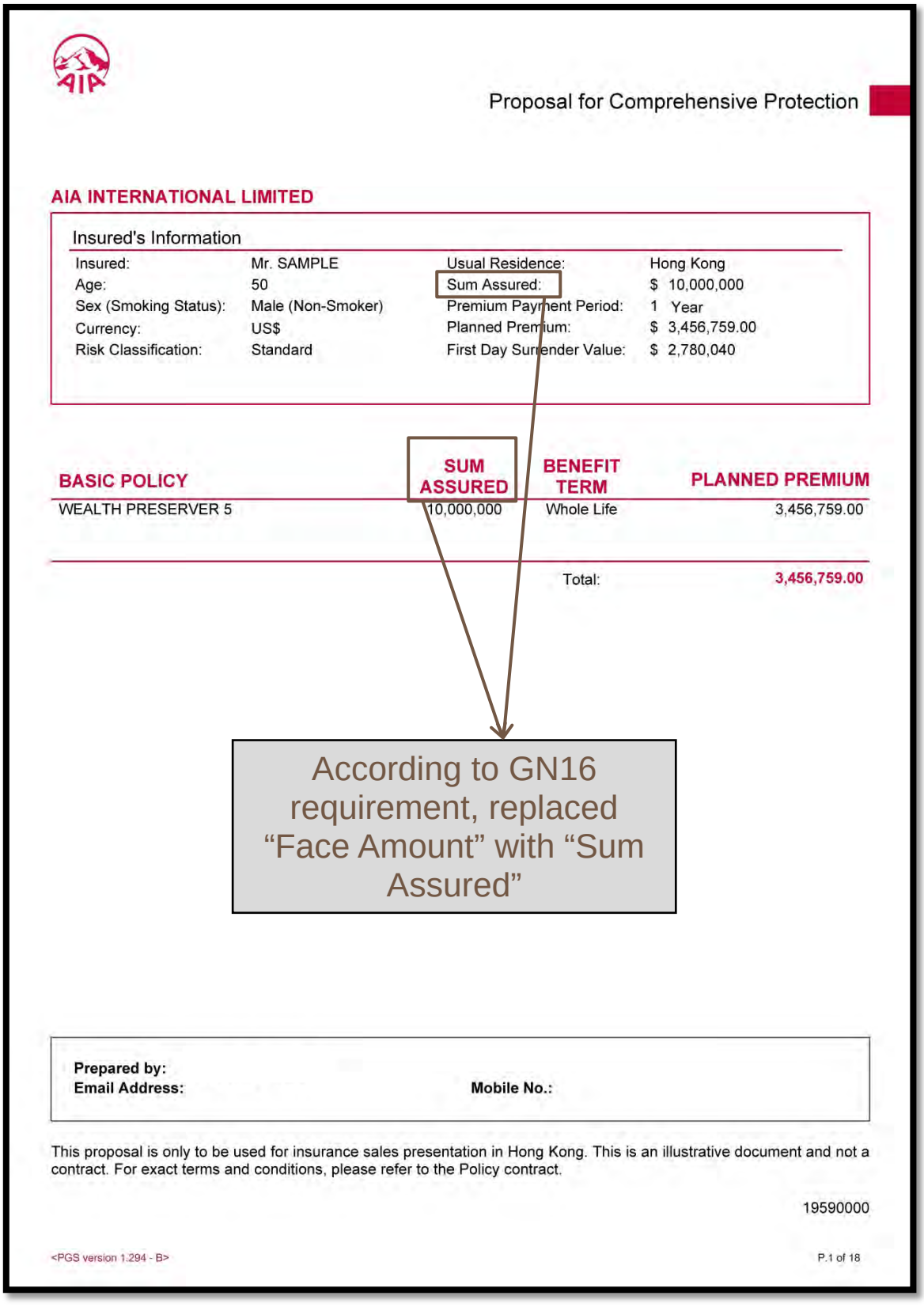
Cancellation Right

You have the right to cancel and obtain a refund of any premiums paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or Customer Service Centre of AIA International Limited at 1903, 19/F, AIA Tower, 251A-301 Avenida Comerical de Macau, Macau within 21 days after the delivery of the policy or issue of the written notice to you or your representative informing you that the policy is available, whichever is earlier.

XI. Proposal Illustration

To help you understand and explain the proposal illustration to customers, please refer to the sample proposal illustration below.

Proposal Sample – Proposal Summary (Compulsory Page)



Proposal for Comprehensive Protection

AIA INTERNATIONAL LIMITED

Insured's Information

Insured:	Mr. SAMPLE	Usual Residence:	Hong Kong
Age:	50	Sum Assured:	$ 10,000,000
Sex (Smoking Status):	Male (Non-Smoker)	Premium Payment Period:	1 Year
Currency:	US$	Planned Premium:	$ 3,456,759.00
Risk Classification:	Standard	First Day Surrender Value:	$ 2,780,040

BASIC POLICY	SUM ASSURED	BENEFIT TERM	PLANNED PREMIUM
WEALTH PRESERVER 5	10,000,000	Whole Life	3,456,759.00
		Total:	3,456,759.00

According to GN16 requirement, replaced "Face Amount" with "Sum Assured"

Prepared by:
Email Address: Mobile No.:

This proposal is only to be used for insurance sales presentation in Hong Kong. This is an illustrative document and not a contract. For exact terms and conditions, please refer to the Policy contract.

19590000

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Proposal Sample – Basic Policy Benefits Highlight (Compulsory Page)

Basic Policy Benefits Highlight

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

This Benefits Highlight is for your reference only. Please read other sections of this illustration thoroughly to understand your policy benefits. This Benefits Highlight is valid only if all illustration pages are included.

1. Wealth Preservation

Your premiums will accumulate in your policy as Account Value, which is subject to charges that will support the maintenance of your policy. Net of these charges, your Account Value will earn interest throughout the duration of your policy.

i. **Policy maintenance**

Each premium payment is subject to a one-time premium charge of 6.5% at the time of payment. Other policy charges (administration charge and cost of insurance) will be deducted from your Account Value on a monthly basis. For details, please refer to the Summary of Charges.

ii. **Cash accumulation**

The policy offers an interest rate lock for premiums paid during the first policy year, enabling you to enjoy a guaranteed crediting interest rate until the end of the first policy year based on the crediting interest rate declared by us at the time of premium payment. For the entire duration of your policy, your crediting interest rate is guaranteed to be no less than 2.00% per annum.

2. Death Benefit

Upon the death of the insured, the Death Benefit will allow your legacy to be quickly and reliably transferred.

If the insured passes away before the age of 120	The higher of: i. the Current Sum Assured; and ii. the Account Value minus outstanding debt (if any)
If the insured passes away at or after the age of 120	The Surrender Value

3. Terminal Illness Benefit*

In the unfortunate event that the insured is expected to pass away within 12 months due to a terminal illness, as confirmed by both a registered medical practitioner in the appropriate medical specialty and our appointed registered medical practitioner, a one-off adva

"Interest Rate" is revised to "Crediting Interest Rate"

* If the Sum at Risk exceeds US$2 m ntinue with US$2 million deducted from the Current Su US$2 million, this benefit will equal the Death Benefit, a in advance. The maximum aggregate amount of the payment made by us under the terminal illness benefit is US$2 million Sum at Risk for the same insured. The Sum at Risk, subject to a minimum of zero, is equal to the Current Sum Assured less the Account Value.

4. Accessible Cash

Wealth Preserver 5 also offers several ways to address immediate financial needs.

i. **Withdrawal**

You may withdraw part of the Account Value from your policy after the first policy year. (or, in relation to additional premiums, one year following the date of payment of the additional premium). The withdrawal amount must be at least US$ 1,000.

In general, withdrawals will reduce the Account Value and Current Sum Assured. A surrender charge will also be deducted from the Account Value for any withdrawals made during the first 15 years of each coverage layer. However, from the 11th policy year onwards, if the total withdrawal amount made in the relevant policy year is less than 4.5% of your Account Value as of the preceding policy anniversary, no surrender charge will apply and the Current Sum Assured will not be reduced.

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The wordings in "Basic Policy Benefits Highlight" follow the Brochure

Proposal Sample – Basic Policy Benefits Highlight (Compulsory Page) (Cont.)

Basic Policy Benefits Highlight

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

ii. Policy loan

This plan offers option for a policy loan. after the first policy year. The loan amount must be at least US$1,000, but cannot exceed 80% of your Account Value less any applicable surrender charge under your policy. interest on a policy loan will be charged at a rate solely determined by us from time to time.

5. Summary of Values at Different Policy Years(Please refer to "Detail Illustration" for details)

The projected values are based on the current forecast crediting interest rate and current charges.

End of Policy Year	Age	Total Premium Paid (Planned Premium plus top-up premium)	Account Value	Surrender Value	Death Benefit	Account Value/Total Premium Paid	Surrender Value/Total Premium Paid	Death Benefit/Total Premium Paid
5	55	3,456,759	3,529,067	3,082,967	10,000,000	102 %	89 %	289 %
10	60	3,456,759	3,857,686	3,614,386	10,000,000	112 %	105 %	289 %
15	65	3,456,759	4,208,369	4,167,769	10,000,000	122 %	121 %	289 %
20	70	3,456,759	4,903,760	4,903,760	10,000,000	142 %	142 %	289 %
50	100	3,456,759	10,000,014	10,000,014	10,000,014	289 %	289 %	289 %

6. Summary of Surrender Value as at the Policy Issue Date Immediately Following the First Year Premium

First Year Premium	$3,456,759
Less Premium Charge	$224,689
Less Cost of Insurance and Administration Charge	$5,930
Account Value as at Policy Issue	$3,226,140
Less Surrender Charge	$446,100
Surrender Value as at Policy issue	$2,780,040

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

Showing calculation of Day 1 Cash Value

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Proposal Sample – Standard Illustration for Universal Life (Non-linked) Policies (Compulsory Page)

STANDARD ILLUSTRATION for Universal Life (Non-linked) Policies

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

IMPORTANT:
THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUE AND DEATH BENEFIT OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT. THE ASSUMED CREDITING INTEREST RATES USED BELOW ARE FOR ILLUSTRATIVE PURPOSES ONLY. UNLESS OTHERWISE STATED, THEY ARE NEITHER GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL CREDITING INTEREST RATES MAY BE DIFFERENT!

1. Proposal Summary for Wealth Preserver 5

Name of Life Insured: Mr. SAMPLE	Age: 50	Sex: Male	Non-Smoker
Risk Classification: Standard	Usual Residence: Hong Kong	First Day Surrender Value: 2,780,040	

2. Benefit Summary

Policy Currency: US$

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term	Benefit Term
Wealth Preserver 5	10,000,000	3,456,759.00	1 Year	Whole Life

Total Initial Annual Premium: $3,456,759.00

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- Following the standard template of GN16
- Showing proposal summary

PRINT DATE: Jul/05/2016

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Proposal Sample – Standard Illustration for Universal Life (Non-linked) Policies (Compulsory Page) (Cont.)

STANDARD ILLUSTRATION for
Universal Life (Non-linked) Policies

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

3. Basic Plan Illustration

The table below illustrates projected policy values under Guaranteed Basis and Current Assumed Basis. Figures under Guaranteed Basis are calculated based on minimum guaranteed crediting interest rate, maximum scale of charges and exclude non-guaranteed bonus (if any). Figures under Current Assumed Basis are calculated using current forecast crediting interest rate, current charges (which may be subject to changes), and include non-guaranteed bonus (if any), and are not guaranteed. The actual amount payable may be lower or higher than those illustrated. Under certain circumstances, the non-guaranteed bonus may be zero (if applicable). The current assumed crediting interest rate illustrated by the company shall in no way be interpreted as a projection or estimation of the future returns. The future crediting interest rate may be lower or higher. Details of the maximum and current scale of charges are presented in Summary of Charges.

End of Policy Year	Total Premiums Paid	Guaranteed Basis 2.00% p.a.(For initial premium in first Policy Year:4.00% p.a.) Maximum charges are applied			Current Assumed Basis 4.00% p.a. Current charges are applied		
		Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	3,456,759	3,286,152	2,840,052	10,000,000	3,288,702	2,842,602	10,000,000
2	3,456,759	3,276,420	2,830,320	10,000,000	3,346,800	2,900,700	10,000,000
3	3,456,759	3,265,115	2,819,015	10,000,000	3,406,229	2,960,129	10,000,000
4	3,456,759	3,252,126	2,806,026	10,000,000	3,467,006	3,020,906	10,000,000
5	3,456,759	3,237,204	2,791,104	10,000,000	3,529,067	3,082,967	10,000,000
10	3,456,759	3,126,666	2,883,366	10,000,000	3,857,686	3,614,386	10,000,000
15	3,456,759	2,925,944	2,885,344	10,000,000	4,208,369	4,167,769	10,000,000
20	3,456,759	2,894,474	2,894,474	10,000,000	4,903,760	4,903,760	10,000,000
25	3,456,759	2,598,816	2,598,816	10,000,000	5,640,221	5,640,221	10,000,000
30	3,456,759	1,772,286	1,772,286	10,000,000	6,393,548	6,393,548	10,000,000
Age85	3,456,759	0	0	0	7,110,208	7,110,208	10,000,000
Age90	3,456,759	0	0	0	7,813,135	7,813,135	10,000,000
Age95	3,456,759	0	0	0	8,623,436	8,623,436	10,000,000
Age100	3,456,759	0	0	0	10,000,014	10,000,014	10,000,014

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

Showing the projected values on **guaranteed basis** and **current assumed basis**

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Proposal Sample – Standard Illustration for Universal Life (Non-linked) Policies (Compulsory Page) (Cont.)

STANDARD ILLUSTRATION for
Universal Life (Non-linked) Policies

AIA INTERNATIONAL LIMITED
Plan: Wealth Preserver 5

4. Explanation Notes

(i) The above is only a summary illustration of the major benefits of your policy. You should refer to your intermediary or the company for more information or, if appropriate, a more detailed proposal.
(ii) The Basic Plan Illustration in Section 3 relates to your Basic Plan excluding any riders or additional benefits as shown in Section 2 (if applicable).
(iii) Premiums are paid in full on the first day of a policy year.
(iv) It assumes that no loans and partial withdrawals are made and there is no increase or reduction in the Sum Assured.
(v) The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences.
(vi) The minimum premium amount for each of the first 5 policy year is US$395,800.00. The total minimum premium for the first 5 policy years is US$1,979,000.00.
(vii) Under the "Guaranteed Basis" illustration, the policy terminates in the 35th policy year as the Surrender Value falls to zero.
(viii) The Surrender Value is the amount you receive if you surrender the policy. The Surrender Value is the Account Value less surrender charges and any Policy Debt.
(ix) When reviewing the values shown in the above illustration, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

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

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

5. Crediting Interest Rate History

http://www.aia.com.hk/en/our-products/further-product-information.html

You may browse the above website to understand the company's crediting interest rate history for reference purposes. Please be reminded that the crediting interest rates shown on the website are before any relevant policy charges (e.g. cost of insurance, administration charges, etc).

GN16 Standard:
Customers can refer to website for Crediting Interest Rate history

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Proposal Sample – Standard Illustration for Universal Life (Non-linked) Policies (Compulsory Page) (Cont.)

STANDARD ILLUSTRATION for
Universal Life (Non-linked) Policies

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

Summary of Charges

The scales of charges used in the Basic Plan Illustration in Section 3 are set out below. The current scale of charges, unless otherwise specified, is not guaranteed and is subject to the Company's sole discretion to change with prior written notice to policyholders 3 months before effective. The rates shown for administration charge and surrendercharge are applicable to the first layer only.

1. **Premium Charge**

   6.5% of each premium paid will be deducted upfront.

2. **Surrender Charge**

   You will be subject to a surrender charge if policy lapse, surrender, decrease in Current Sum Assured or withdrawals in the first 15 years of each layer based on the following table.

Policy year	Surrender charge on Sum Assured (per US$1,000 Sum Assured)	Policy year	Surrender charge on Sum Assured (per US$1,000 Sum Assured)
1-5	44.61	11	20.27
6	40.55	12	16.23
7	36.50	13	12.17
8	32.44	14	8.11
9	28.38	15	4.06
10	24.33	16+	0.00

3. **Administration Charge**

   The administration charge will be charged from your policy account according to a rate per US$1,000 Sum Assured of each layer varied with the number of years that the layer has been in force based on the following table. The Company retains the right to increase the administration charge up to the maximum rates as specified.

Policy Year	Per US$1,000 Sum Assured (Current rates)	Per US$1,000 Sum Assured (Maximum rates)
1-15	6.11	6.11

Revised charge summary based on GN16 standard template and wording

PRINT DATE: Jul/05/2016

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Proposal Sample – Detail Illustration (Compulsory Page)

Detail Illustration

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

The table below illustrates projected policy values under Guaranteed Basis and Current Assumed Basis. Figures under Guaranteed Basis are calculated based on minimum guaranteed crediting interest rate, maximum scale of charges and exclude non-guaranteed bonus (if any). Figures under Current Assumed Basis are calculated using current forecast crediting interest rate, current charges (which may be subject to changes), and include non-guaranteed bonus (if any), and are not guaranteed. The actual amount payable may be lower or higher than those illustrated. Under certain circumstances, the non-guaranteed bonus may be zero (if applicable). The current assumed crediting interest rate illustrated by the company shall in no way be interpreted as a projection or estimation of the future returns. The future crediting interest rate may be lower or higher. Details of the maximum and current scale of charges are presented in Summary of Charges.

End of Policy Year	Age	Total Premium Paid (Planned Premium plus top-up premium)	Guaranteed Basis			Current Assumed Basis		
			2.00% p.a.(For initial premium in first Policy Year:4.00% p.a.)			4.00% p.a.		
			Maximum charges are applied			Current charges are applied		
			Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	51	3,456,759	3,286,152	2,840,052	10,000,000	3,288,702	2,842,602	10,000,000
2	52	3,456,759	3,276,420	2,830,320	10,000,000	3,346,800	2,900,700	10,000,000
3	53	3,456,759	3,265,115	2,819,015	10,000,000	3,406,229	2,960,129	10,000,000
4	54	3,456,759	3,252,126	2,806,026	10,000,000	3,467,006	3,020,906	10,000,000
5	55	3,456,759	3,237,204	2,791,104	10,000,000	3,529,067	3,082,967	10,000,000
6	56	3,456,759	3,220,222	2,814,722	10,000,000	3,592,434	3,186,934	10,000,000
7	57	3,456,759	3,200,929	2,835,929	10,000,000	3,657,048	3,292,048	10,000,000
8	58	3,456,759	3,179,117	2,854,717	10,000,000	3,722,866	3,398,466	10,000,000
9	59	3,456,759	3,154,508	2,870,708	10,000,000	3,789,781	3,505,981	10,000,000
10	60	3,456,759	3,126,666	2,883,366	10,000,000	3,857,686	3,614,386	10,000,000
11	61	3,456,759	3,095,293	2,892,593	10,000,000	3,926,480	3,723,780	10,000,000
12	62	3,456,759	3,060,054	2,897,754	10,000,000	3,996,129	3,833,829	10,000,000
13	63	3,456,759	3,020,476	2,898,776	10,000,000	4,066,470	3,944,770	10,000,000
14	64	3,456,759	2,975,972	2,894,872	10,000,000	4,137,286	4,056,186	10,000,000
15	65	3,456,759	2,925,944	2,885,344	10,000,000	4,208,369	4,167,769	10,000,000
16	66	3,456,759	2,931,927	2,931,927	10,000,000	4,342,278	4,342,278	10,000,000
17	67	3,456,759	2,932,768	2,932,768	10,000,000	4,478,981	4,478,981	10,000,000
18	68	3,456,759	2,927,607	2,927,607	10,000,000	4,618,330	4,618,330	10,000,000
19	69	3,456,759	2,915,399	2,915,399	10,000,000	4,760,092	4,760,092	10,000,000
20	70	3,456,759	2,894,474	2,894,474	10,000,000	4,903,760	4,903,760	10,000,000
21	71	3,456,759	2,863,197	2,863,197	10,000,000	5,048,985	5,048,985	10,000,000
22	72	3,456,759	2,820,421	2,820,421	10,000,000	5,195,752	5,195,752	10,000,000
23	73	3,456,759	2,763,940	2,763,940	10,000,000	5,343,573	5,343,573	10,000,000
24	74	3,456,759	2,690,999	2,690,999	10,000,000	5,491,867	5,491,867	10,000,000
25	75	3,456,759	2,598,816	2,598,816	10,000,000	5,640,221	5,640,221	10,000,000
26	76	3,456,759	2,492,822	2,492,822	10,000,000	5,792,273	5,792,273	10,000,000
27	77	3,456,759	2,362,181	2,362,181	10,000,000	5,944,131	5,944,131	10,000,000
28	78	3,456,759	2,202,434	2,202,434	10,000,000	6,095,332	6,095,332	10,000,000
29	79	3,456,759	2,008,079	2,008,079	10,000,000	6,245,343	6,245,343	10,000,000
30	80	3,456,759	1,772,286	1,772,286	10,000,000	6,393,548	6,393,548	10,000,000
31	81	3,456,759	1,487,691	1,487,691	10,000,000	6,539,659	6,539,659	10,000,000
32	82	3,456,759	1,146,637	1,146,637	10,000,000	6,683,792	6,683,792	10,000,000
33	83	3,456,759	741,754	741,754	10,000,000	6,826,663	6,826,663	10,000,000
34	84	3,456,759	263,316	263,316	10,000,000	6,968,822	6,968,822	10,000,000
35	85	3,456,759	0	0	0	7,110,208	7,110,208	10,000,000

to be continued

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Showing detailed illustration in **guaranteed basis** and **current assured basis** for all policy years

Proposal Sample –Illustration of Partial Withdrawal and Sum Assured Changes (Guaranteed Basis) (Optional Page)

Illustration of Partial Withdrawal and Sum Assured Changes(Guaranteed Basis)

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

The table below illustrates projected policy values under Guaranteed Basis. Figures under Guaranteed Basis are calculated based on minimum guaranteed crediting interest rate, maximum scale of charges and exclude non-guaranteed bonus (if any). Details of the maximum scale of charges are presented in Summary of Charges.

End of Policy Year	Age	Total Premium Paid (Planned Premium plus top-up premium)	Current Year Partial Withdrawals	Guaranteed Basis		
				2.00% p.a.(For initial premium in first Policy Year:4.00% p.a.)		
				Maximum charges are applied		
				Account Value	Surrender Value	Death Benefit
1	51	3,456,759	0	3,286,152	2,840,052	10,000,000
2	52	3,456,759	0	3,276,420	2,830,320	10,000,000
3	53	3,456,759	0	3,265,115	2,819,015	10,000,000
4	54	3,456,759	0	3,252,126	2,806,026	10,000,000
5	55	3,456,759	0	3,237,204	2,791,104	10,000,000
6	56	3,456,759	0	3,220,222	2,814,722	10,000,000
7	57	3,456,759	0	3,200,929	2,835,929	10,000,000
8	58	3,456,759	0	3,179,117	2,854,717	10,000,000
9	59	3,456,759	0	3,154,508	2,870,708	10,000,000
10	60	3,456,759	0	3,126,666	2,883,366	10,000,000
11	61	3,456,759	0	3,095,293	2,892,593	10,000,000
12	62	3,456,759	0	3,060,054	2,897,754	10,000,000
13	63	3,456,759	0	3,020,476	2,898,776	10,000,000
14	64	3,456,759	0	2,975,972	2,894,872	10,000,000
15	65	3,456,759	0	2,925,944	2,885,344	10,000,000
16	66	3,456,759	0	2,931,927	2,931,927	10,000,000
17	67	3,456,759	0	2,932,768	2,932,768	10,000,000
18	68	3,456,759	0	2,927,607	2,927,607	10,000,000
19	69	3,456,759	0	2,915,399	2,915,399	10,000,000
20	70	3,456,759	0	2,894,474	2,894,474	10,000,000
21	71	3,456,759	0	2,863,197	2,863,197	10,000,000
22	72	3,456,759	0	2,820,421	2,820,421	10,000,000
23	73	3,456,759	0	2,763,940	2,763,940	10,000,000
24	74	3,456,759	0	2,690,999	2,690,999	10,000,000
25	75	3,456,759	0	2,598,816	2,598,816	10,000,000
26	76	3,456,759	0	2,492,822	2,492,822	10,000,000
27	77	3,456,759	0	2,362,181	2,362,181	10,000,000
28	78	3,456,759	0	2,202,434	2,202,434	10,000,000
29	79	3,456,759	0	2,008,079	2,008,079	10,000,000
30	80	3,456,759	0	1,772,286	1,772,286	10,000,000
31	81	3,456,759	0	1,487,691	1,487,691	10,000,000
32	82	3,456,759	0	1,146,637	1,146,637	10,000,000
33	83	3,456,759	0	741,754	741,754	10,000,000
34	84	3,456,759	0	263,316	263,316	10,000,000
35	85	3,456,759	0	0	0	0

to be continued

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Showing the impact of cash withdrawal and reducing Sum Assured based on **guaranteed basis**

Proposal Sample –Illustration of Partial Withdrawal and Sum Assured Changes (Projected Illustrated Basis) (Optional Page)

AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

Illustration of Partial Withdrawal and Sum Assured Changes(Projected Illustrated Basis)

The table below illustrates projected policy values under Projected Illustrated Basis. Figures under Projected Illustrated Basis are calculated using projected illustrated crediting interest rate(s), current charges (which may be subject to changes), and include non-guaranteed bonus (if any), and are not guaranteed. The actual amount payable may be lower or higher than those illustrated. Under certain circumstances, the non-guaranteed bonus may be zero (if applicable). The projected illustrated crediting interest rate(s) illustrated by the company shall in no way be interpreted as a projection or estimation of the future returns. The future crediting interest rate may be lower or higher. Details of current scale of charges are presented in Summary of Charges.

End of Policy Year	Age	Total Premium Paid (Planned Premium plus top-up premium)	Current Year Partial Withdrawals	Projected Illustrated Basis 4.00% p.a. Current charges are applied		
				Account Value	Surrender Value	Death Benefit
1	51	3,456,759	0	3,288,702	2,842,602	10,000,000
2	52	3,456,759	0	3,346,800	2,900,700	10,000,000
3	53	3,456,759	0	3,406,229	2,960,129	10,000,000
4	54	3,456,759	0	3,467,006	3,020,906	10,000,000
5	55	3,456,759	0	3,529,067	3,082,967	10,000,000
6	56	3,456,759	0	3,592,434	3,186,934	10,000,000
7	57	3,456,759	0	3,657,048	3,292,048	10,000,000
8	58	3,456,759	0	3,722,866	3,398,466	10,000,000
9	59	3,456,759	0	3,789,781	3,505,981	10,000,000
10	60	3,456,759	0	3,857,686	3,614,386	10,000,000
11	61	3,456,759	0	3,926,480	3,723,780	10,000,000
12	62	3,456,759	0	3,996,129	3,833,829	10,000,000
13	63	3,456,759	0	4,066,470	3,944,770	10,000,000
14	64	3,456,759	0	4,137,286	4,056,186	10,000,000
15	65	3,456,759	0	4,208,369	4,167,769	10,000,000
16	66	3,456,759	0	4,342,278	4,342,278	10,000,000
17	67	3,456,759	0	4,478,981	4,478,981	10,000,000
18	68	3,456,759	0	4,618,330	4,618,330	10,000,000
19	69	3,456,759	0	4,760,092	4,760,092	10,000,000
20	70	3,456,759	0	4,903,760	4,903,760	10,000,000
21	71	3,456,759	0	5,048,985	5,048,985	10,000,000
22	72	3,456,759	0	5,195,752	5,195,752	10,000,000
23	73	3,456,759	0	5,343,573	5,343,573	10,000,000
24	74	3,456,759	0	5,491,867	5,491,867	10,000,000
25	75	3,456,759	0	5,640,221	5,640,221	10,000,000
26	76	3,456,759	0	5,792,273	5,792,273	10,000,000
27	77	3,456,759	0	5,944,131	5,944,131	10,000,000
28	78	3,456,759	0	6,095,332	6,095,332	10,000,000
29	79	3,456,759	0	6,245,343	6,245,343	10,000,000
30	80	3,456,759	0	6,393,548	6,393,548	10,000,000
31	81	3,456,759	0	6,539,659	6,539,659	10,000,000
32	82	3,456,759	0	6,683,792	6,683,792	10,000,000
33	83	3,456,759	0	6,826,663	6,826,663	10,000,000
34	84	3,456,759	0	6,968,822	6,968,822	10,000,000
35	85	3,456,759	0	7,110,208	7,110,208	10,000,000

to be continued

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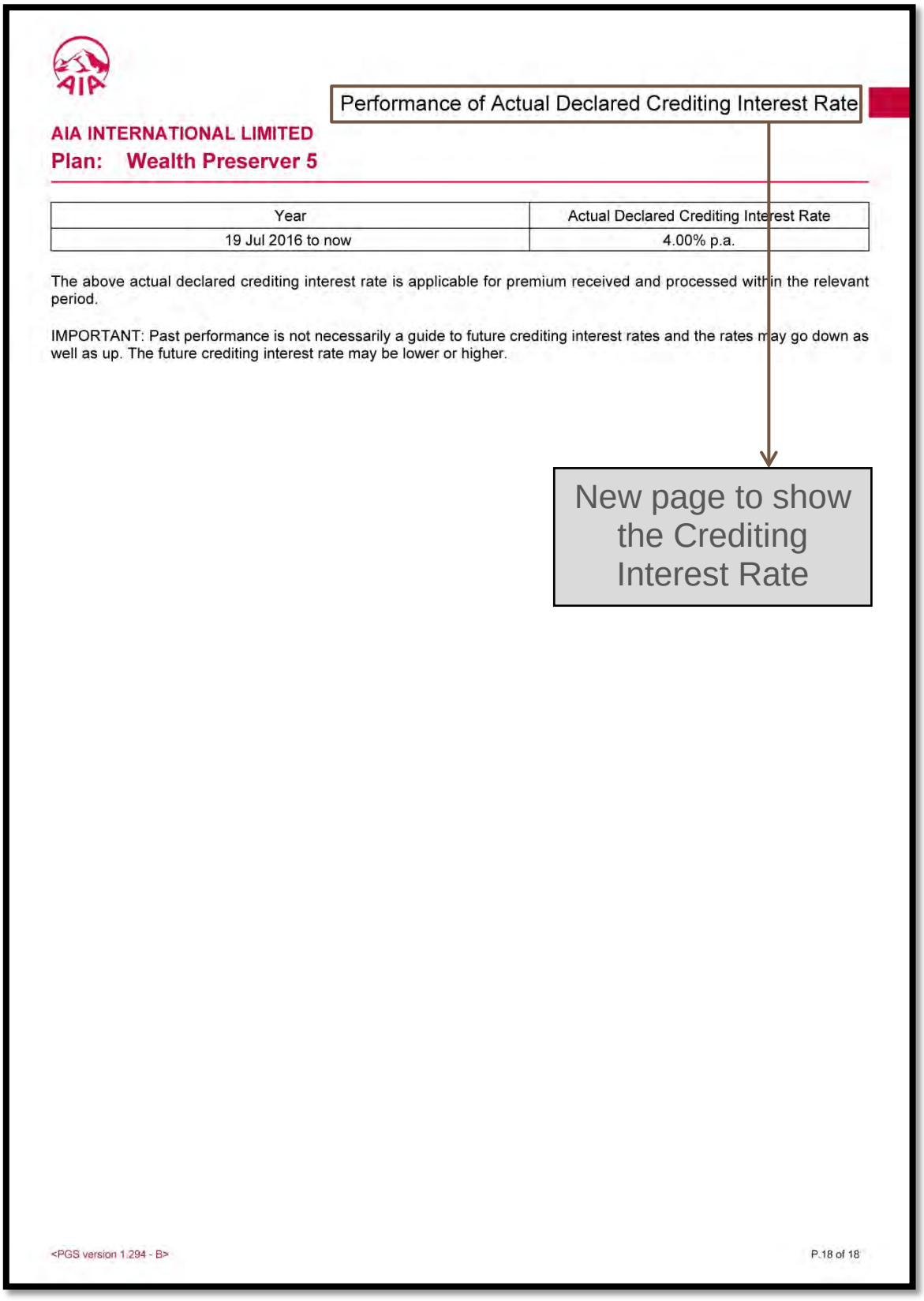
Showing the impact of cash withdrawal and reducing Sum Assured based on **projected illustrated basis** with inputted Crediting Interest Rate between guaranteed and current Crediting Interest Rate

Proposal Sample – Performance of Actual Declared Crediting Interest Rate (Compulsory Page)



AIA INTERNATIONAL LIMITED

Plan: Wealth Preserver 5

Performance of Actual Declared Crediting Interest Rate

Year	Actual Declared Crediting Interest Rate
19 Jul 2016 to now	4.00% p.a.

The above actual declared crediting interest rate is applicable for premium received and processed within the relevant period.

IMPORTANT: Past performance is not necessarily a guide to future crediting interest rates and the rates may go down as well as up. The future crediting interest rate may be lower or higher.

New page to show the Crediting Interest Rate

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Proposal Sample – Company Copy (Compulsory Page)

STANDARD ILLUSTRATION for
Universal Life (Non-linked) Policies

05272019

AIA INTERNATIONAL LIMITED
Plan: Wealth Preserver 5

IMPORTANT:
THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUE AND DEATH BENEFIT OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT. THE ASSUMED CREDITING INTEREST RATES USED BELOW ARE FOR ILLUSTRATIVE PURPOSES ONLY. UNLESS OTHERWISE STATED, THEY ARE NEITHER GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL CREDITING INTEREST RATES MAY BE DIFFERENT!

1. Proposal Summary for Wealth Preserver 5

Name of Life Insured: Mr. SAMPLE	Age: 50	Sex: Male	Non-Smoker
Risk Classification: Standard	Usual Residence: Hong Kong	First Day Surrender Value: 2,780,040	

2. Benefit Summary

Policy Currency: US$

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term	Benefit Term
Wealth Preserver 5	10,000,000	3,456,759.00	1 Year	Whole Life

Total Initial Annual Premium: $3,456,759.00

Standard Illustration for Universal Life (Non-Linked) of Company Copy is similar to Standard Illustration for Universal Life (Non-Linked) of Customer Copy

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

Policy Number: _____

UPSS1NN5
PRINT DATE: Jul/05/2016

<PGS version 1.294 - B> [Company Copy] P.1 of 6

Proposal Sample – Company Copy (Compulsory Page) (Cont.)

STANDARD ILLUSTRATION for
Universal Life (Non-linked) Policies

05272019

AIA INTERNATIONAL LIMITED
Plan: Wealth Preserver 5

Policy Year	Attained age	Cost of insurance rate (Current rates) (Per US$1,000 Sum at Risk)	Cost of insurance rate (Maximum rates) (Per US$1,000 Sum at Risk)	Policy Year	Attained age	Cost of insurance rate (Current rates) (Per US$1,000 Sum at Risk)	Cost of insurance rate (Maximum rates) (Per US$1,000 Sum at Risk)
63	112	198.30	247.88	67	116	227.69	284.61
64	113	205.70	257.13	68	117	235.73	294.66
65	114	212.72	265.90	69	118	247.03	308.78
66	115	220.02	275.03	70	119	256.94	321.18

Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Should you terminate this product early or cease paying premiums early, you may suffer a significant loss.
- Your policy may terminate if (i) the Account Value is insufficient to pay the charges, (ii) policy loan balance (if applicable) exceeds the Account Value or (iii) minimum premium requirement is not met in the first 5 policy years.

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits together with the Summary of Charges of this illustration document, and received the product brochure and the information regarding the relevant crediting interest rate history (if applicable).

Warming and declaration on Company Copy only

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

Policy Number: _____

UPSS1NN5
PRINT DATE: Jul/05/2016

<PGS version 1.294 - B> [Company Copy] P.6 of 6

Difference is that there is signature required on every page of Standard Illustration for Universal Life (Non-Linked) of Company Copy

XII. Mapping in Financial Needs Analysis Form

C. Suitability Assessment

Question			Wealth Preserver 5/ Wealth Ultima 2*
1	What are your objectives of buying our product? (tick one or more)		
	A	Financial protection against adversities (e.g. death, accident, disability, etc.)	✓
	B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	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	
	F	Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2	What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
	A	Pure insurance product (without any savings or investment element) (e.g. term insurance)	
	B	Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	Insurance product with investment element (Investment decisions and risks borne by insurer)(e.g. participating policy, universal life insurance)	✓
	D	Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	Others (Please specify) _____	
3	What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	<1year		
	1-5 years		
	6-10years		
	11-20years		✓
	> 20years		✓
	Whole of Life		✓
4a	For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)		
	<1year		✓
	1-5 years		✓
	6-10years		✓
	11-20years		✓
	> 20years		✓
	Whole of Life		✓
5	What is the additional level of life protection needed for the Proposed Insured?		Applicable

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

Appendix 1: Product Description

<table>
<tr><td>Product Name</td><td colspan="4">Wealth Preserver 5 and Wealth Ultima 2</td></tr>
<tr><td>Launch Date</td><td colspan="4">Hong Kong & Macau: 19 July, 2016 (according to the application date)</td></tr>
<tr><td>Product Group</td><td colspan="4">Universal Life</td></tr>
<tr><td>Basic/ Rider</td><td colspan="4">Basic Plan</td></tr>
<tr><td>Overview</td><td colspan="4">• Wealth Preserver 5 and Wealth Ultima 2 have a minimum Current Sum Assured of US$1,000,000 and US$10,000,000 respectively
• In the first Policy Year, the crediting interest rate is guaranteed unchanged at the prevailing crediting interest rate declared at the point of premium injection
• The crediting interest rate will not be less than 2.00% per annum
• Premium and Sum Assured are flexible (subject to respective minimum and maximum requirement).
• Partial Withdrawal up to 4.5% of the Account Value of the preceding Policy Anniversary per year after the 10th Policy Year will be free of Surrender Charge.</td></tr>
<tr><td>Target Market</td><td colspan="4">• High Net Worth individuals aged around 40 – 65.
• Look for protection, retirement planning and estate planning.
• Look for financial flexibility in terms of premium payment, protection and Partial Withdrawal.</td></tr>
<tr><td rowspan="13">Plan Shortnames</td><td colspan="4">Wealth Preserver 5</td></tr>
<tr><td>Prestige Plus (PP)/ Prestige (P)/ Standard (S)</td><td>Smoker (S)/ Non-Smoker (NS)</td><td>Plan Code</td><td>Short name</td></tr>
<tr><td>S</td><td>S</td><td>F84A05</td><td>UPSS1SN5</td></tr>
<tr><td>S</td><td>N</td><td>F84B05</td><td>UPSS1NN5</td></tr>
<tr><td>P</td><td>S</td><td>F84C05</td><td>UPSP1SN5</td></tr>
<tr><td>P</td><td>N</td><td>F84D05</td><td>UPSP1NN5</td></tr>
<tr><td>PP</td><td>N</td><td>F84E05</td><td>UPSA1NN5</td></tr>
<tr><td colspan="4">Wealth Ultima 2</td></tr>
<tr><td>Prestige Plus (PP)/ Prestige (P)/ Standard (S)</td><td>Smoker (S)/ Non-Smoker (NS)</td><td>Plan Code</td><td>Short name</td></tr>
<tr><td>S</td><td>S</td><td>F85A05</td><td>UPTS1SN5</td></tr>
<tr><td>S</td><td>N</td><td>F85B05</td><td>UPTS1NN5</td></tr>
<tr><td>P</td><td>S</td><td>F85C05</td><td>UPTP1SN5</td></tr>
<tr><td>P</td><td>N</td><td>F85D05</td><td>UPTP1NN5</td></tr>
<tr><td>PP</td><td>N</td><td>F85E05</td><td>UPTA1NN5</td></tr>
<tr><td>Policy Number Prefix</td><td colspan="4"><table>
<tr><th>Region</th><th>Applicable to Non-PRC nationals</th><th>Applicable to PRC nationals applying for Policy in Hong Kong or Macau</th></tr>
<tr><td>Hong Kong</td><td>B051-B059</td><td>G2300 – G2302
G2600 – G2602
G2900 – G2902</td></tr>
<tr><td>Macau</td><td>B4955</td><td>G4300 - G4302</td></tr>
</table></td></tr>
</table>

A. Product Particulars

Product	Wealth Preserver 5	Wealth Ultima 2
1. Issue Age	18 – 75	
2. Currency	US$	
3. Current Sum Assured	**Minimum:** US$ 1,000,000	**Minimum:** US$ 10,000,000
	• **Maximum (per insured):** The limit differs depending on the Insured's usual residence, and is subject to medical and financial underwriting. Please refer to Wealth Series – High Net Worth Underwriting and Operations Technical Guide for details.	
4. Benefit Term	Whole Life of the Insured	
5. Death Benefit	• **Death benefit before the age of 120*:** The Current Sum Assured OR the Account Value, whichever is higher minus the Policy Debt (if any) • **Death benefit at or after the age of 120*:** The Surrender Value *Calculated up until the Policy Anniversary that immediately follows the 120th birthday of the Insured	
6. Surrender Benefit	Surrender Value = Account Value less any applicable Surrender Charge and Policy Debt (if any)	
7. Reasons for Policy Lapse	• First 5 Policy Years: A notice will be issued to the Policy Owner whenever the Minimum Premium Requirement is not met by the relevant Policy Anniversary. → The notice will specify the premium amount required to make up the shortfall. If this is not paid within 31 days of the Policy Anniversary in question, the Policy will lapse and we will pay out the Surrender Value (if any). → For details on the Minimum Premium Requirement, please refer to Appendix 1: Section (B) Premium. • The Policy will enter into a Grace Period if the Surrender Value is insufficient to cover monthly deductions of applicable charges for three months. → Once the Grace Period begins, the Policy Owner will receive a notice requesting payment for a premium. → If the Grace Period expires before full payment is made, the Policy will lapse and we will pay out the Surrender Value (if any), and a lapse notice will be sent to the Policy Owner. → If death occurs during the Grace Period, monthly deductions of charges and Policy Debt (if any) will be deducted from the death benefit proceeds (calculated up to the policy month in which the death occurred).	

Product	Wealth Preserver 5	Wealth Ultima 2
8. Crediting Interest Rate	• The Crediting Interest Rate is a minimum of 2% per annum. → In the first Policy Year, the Crediting Interest Rate is guaranteed unchanged at the prevailing Crediting Interest Rate declared at the point of premium injection until the end of the first Policy Year. → We reserve the right to announce different Crediting Interest Rates for premiums contributed over different periods of times. • For the first premium (after applicable charges are deducted): The Policy will begin accruing interest one day after it is approved*. • For all subsequent premiums (after applicable charges are deducted): If premium payment is received on or before 17:15 HK time on a Business Day, the Policy will begin accruing interest one day after that Business Day. Premium payment received after 17:15 HK time will be deemed to have been received on the following Business Day. * A Policy will be approved if the premium and all necessary documents are received on or before 17:15 HK time on a Business Day. Otherwise, the Policy is deemed to have been approved on the next Business Day.	
9. Partial Withdrawals	• Partial Withdrawals from the Account Value may only be made after the 1st Policy Year (or one year after additional premium payment). • Partial Withdrawal will reduce the Account Value by the amount withdrawn. → **First 10 Policy Years:** A Partial Withdrawal will reduce the Current Sum Assured. The Surrender Charge* incurred will be deducted from the Account Value. → **11th Policy Year onwards:** - If the *total Partial Withdrawal in a particular year does not exceed 4.5%** of the Account Value* as of the preceding Policy Anniversary, there will be no reduction in the Current Sum Assured and no Surrender Charge will be incurred. - If the *total Partial Withdrawal exceeds 4.5% of the Account Value* as of the preceding Policy Anniversary, then the Current Sum Assured will be reduced by the exceeding amount. The Surrender Charge* incurred will be deducted from the Account Value. * Please refer to Item 12. Change in Current Sum Assured for details. ** This 4.5% Account Value cannot be carried forward to the next Policy Anniversary if it is not used up within a Policy Year. • Each Partial Withdrawal must be at least US$1,000, and the remaining Surrender Value must be sufficient to cover monthly deductions of applicable charges for three months. The remaining Current Sum Assured must be at least US$1,000,000 for Wealth Preserver 5 and US$10,000,000 for Wealth Ultima 2. • If a Partial Withdrawal request is made on the Monthly Deduction Day, the Partial Withdrawal will be processed before monthly deductions of charges are calculated and deducted from the Account Value. • A Partial Withdrawal request will be declined if the Minimum Premium Requirement is not met at the time of the request. Please refer to Appendix 1: Section B. Premium for details.	

Example to illustrate how free Partial Withdrawal works:
Insured: Mr Chan, aged 30, Standard Risk Class, non-smoker
Sum Assured: US$15,000,000
At the beginning of the 12th Policy Year, the Account Value at his last Policy Anniversary was US$8,000,000.

Free Partial Withdrawal amount = US$8,000,000 x 4.5% = US$360,000

If Mr Chan withdraws US$1,000,000 in the 12th Policy Year, then US$360,000 is not subject to a Surrender Charge, but the remaining US$640,000 is subject to Surrender Charge and will trigger a reduction in the Current Sum Assured.

Product	Wealth Preserver 5	Wealth Ultima 2
10. Terminal Illness Benefit	• If the Insured is diagnosed with a Terminal Illness, we will pay the Terminal Illness benefit. • The overall limit is US$2,000,000, which is the maximum aggregate coverage we will pay for the Insured with regards to Terminal Illness under all of the Insured's insurance policies. • If the Sum at Risk under the policy exceeds US$2 million, this benefit will equal to US$2 million, and the coverage will continue with US$2 million deducted from the Current Sum Assured. • If the Sum at Risk is less than or equal to US$2 million, this benefit will equal to 100% of the Death Benefit, and the coverage will terminate after the benefit is paid. • We will deduct any outstanding debt under the policy before making the above payment.	
11. Policy Loan	• A policy loan may be taken out after the 1st Policy Year with loan interest. • The loan must be at least US$1,000 in value, the maximum amount being 80% of the Surrender Value. • The repayment must amount to at least US$1,000 OR the total outstanding loan amount, whichever is lower. • A form should be submitted with all loan repayments, otherwise the payment will be treated as a premium contribution.	
12. Change in Current Sum Assured	• The Current Sum Assured may be increased or decreased when the Policy has been in force for 2 years. • **For increases in the Current Sum Assured:** → Evidence of insurability and Financial Needs Analysis (FNA) are required. → The Insured must be less than the maximum allowable Issue Age currently is 75, but we reserve the right to change this age designation at any time. → Each increase in the Current Sum Assured must be no less than US$100,000. → Each increase is counted as a new Layer*. If the risk class of an Insured has changed, it might not be possible to add a new Layer to the existing Policy. → The Minimum Premium Requirement is calculated based on the first Layer only. Any subsequent increase or decrease in the Sum Assured will not affect the Minimum Premium Requirement. → Any increase will take effect on the date that we approve the application for it. If this date is not a Monthly Deduction Day, the increase will take effect from the next Monthly Deduction Day. * The Sum Assured at Policy Inception is the first Layer under the Basic Policy. For each increase in the Current Sum Assured, a new Layer is created for the amount of the increase which is subject to its own charges. • **For decreases in the Current Sum Assured:** → The Current Sum Assured following a decrease must be at least US$1,000,000 for Wealth Preserver 5 and US$10,000,000 for Wealth Ultima 2.	

Product	Wealth Preserver 5	Wealth Ultima 2
	→ The Surrender Charge will be deducted from the Account Value. → The charge for any decreases is calculated at the Surrender Charge rate for each Layer multiplied by the decrease in Current Sum Assured of each Layer. → The remaining Surrender Value must be sufficient to cover the monthly deductions of charges for 3 months. → No Surrender Charge will be incurred for decreases that take place after the 15th anniversary of a Layer. → Decreases on Layers are handled according to the first-in-first-out rule (hereafter FIFO). The first Layer will be reduced first, followed by the second Layer, and so on. Likewise, the target premium for the first Layer will be reduced first, followed by the subsequent Layers. → The target premium will change based on the reduced Current Sum Assured. This will take effect on the next Monthly Deduction Day following the Business Day on which we approve the request. → Any decrease will take effect on the date that we approve the application. → We reserve the right to reject any application for a reduction in Current Sum Assured.	
13. Monthly Deductions	• Monthly deductions of charges will take effect at the beginning of the policy month. These include the Cost of Insurance (COI) for the Policy plus the Administration Charge for each Layer, which is payable during the Administration Charge period. • Each Layer will incur an Administration Charge for a period of 15 years, starting from the effective commencement day of each Layer. • The Monthly Deduction Day is the same as the Policy Date (or the next Business Day, if the Policy Date is not a Business Day).	
14. Suicide and Misstatement of Age, Sex, Smoking Status, Usual Residence and/or Nationality	• **Suicide:** → **For the first Layer of the Sum Assured:** If the Insured commits suicide within 1 year of the Issue Date or Reinstatement Date, whichever is later, our liability is then limited to a refund of the total premiums paid (without interest), minus the Policy Debt (if any) and Partial Withdrawal (if any) . → **For each subsequent Layer:** If the Insured commits suicide within 1 year from the Layer Effective Date of an increase in the Current Sum Assured or the Reinstatement Date, whichever is later, our liability is then limited to a refund of the COI paid to the Account Value for that Layer without interest. • **Misstatement of Age, Sex, Smoking Status, Usual Residence and/or Nationality:** → If the Insured's age, sex, smoking status, usual residence and/or nationality are misstated in the application, any amount payable and benefits accrued and payable under the Policy at the time of a claim will be adjusted. → Where higher COI charges should have been applied on the basis of the Insured's correct age, sex, smoking status, usual residence and/or nationality, the Sum at Risk (SAR)* for the payable death benefit will be reduced to an amount corresponding with the most recent COI charges. → When lower COI charges should have been applied on this basis, the difference between the COI paid and the correct COI without interest will be refunded. * Sum at Risk in relation to a Monthly Deduction Day, means the amount, subject to a minimum of zero, equal to the death benefit less the Account Value. . • **Incontestability:**	

Product	Wealth Preserver 5	Wealth Ultima 2
	→ Unless there is fraud, the validity of the Policy cannot be contested after it has been in force for 2 years from the Issue Date or Reinstatement Date, whichever is later. If we declare the Policy void, we will refund the total premium paid (without interest), minus the Policy Debt (if any) and Partial Withdrawal (if any). → For increases in the Current Sum Assured, a separate incontestability period of 2 years will apply to the Sum Assured of each Layer added, beginning on the Layer Effective Date or the Reinstatement Date, whichever is later. If we declare a subsequent Layer void, only the COI of that Layer will be refunded to the Account Value without interest.	
15. Grace Period	• For the first 5 Policy Years: The Grace Period is 60 days starting from the Monthly Deduction Day on which the Account Value less Policy Debt (if any) first falls below 3 months' Monthly Deductions. • After the 5th Policy Year: The Grace Period is 60 days starting from the Monthly Deduction Day on which the Surrender Value first falls below 3 months' Monthly Deductions.	
16. Riders	• Riders are not available for this plan.	

B. Premium

Product	Wealth Preserver 5	Wealth Ultima 2
1. Premium Term	• The premium term is flexible. After paying the planned premium, the Policy Owner is free to determine the premium amount and frequency of additional premium payments as long as the minimum and maximum premium requirements are both met. • The Policy Owner can determine the regular premium amount based on his/her premium payment period. • The premium amount needs to be entered in the Proposal Generation System (PGS) to create an illustration. • **Minimum Premium Amount** → This is the minimum premium required for every US$1,000 of the Sum Assured, calculated according to the Schedule of Minimum Premium Amount (please refer to Appendix 3: Schedule of Minimum Premium Amount). → The Minimum Premium Amount is shown in the illustration document. → For details, please refer to item 2. Minimum Premium Requirement below. • **Additional Premium** → The minimum additional premium must be no less than US$5,000. → Other than the planned premiums, all premium contributions will be treated as additional premiums. → No premium contributions will be accepted after the Insured reaches the age of 100.	
2. Minimum Premium Requirement	• Under the Minimum Premium Requirement, the total premium paid, less the Partial Withdrawals (if any), must be no less than the Minimum Premium Amount for that Policy Year. • The Minimum Premium Requirement is unaffected by any increases or decreases in the Current Sum Assured. • The fulfillment of the Minimum Premium Requirement is checked on a regular basis: → On each Policy Anniversary during the first 5 Policy Years*, and → When a Partial Withdrawal is requested within the first 5 Policy Years[#]. * If the Minimum Premium Requirement is not met at that point of time, a letter will be sent to the customer indicating the amount that must be paid in order to ensure that the Policy remains in force. If this amount is not paid within 31 days, the Policy will lapse and we will pay out the Surrender Value (if any). # If the Minimum Premium Requirement is not met, the withdrawal request will be declined.	
3. Maximum Premium Limits	• Premium contributions that exceed the maximum limit will not be accepted. Rules on the maximum premium amount are set forth in PGS. The maximum limit is subject to change by the Company. • Each premium contribution, i.e. a planned premium or additional premium, will be subject to the prevailing maximum limit. • We will review the maximum premium limit from time to time.	
4. Premium Payment	Flexible (subject to respective minimum and maximum requirement)	
5. Non-smoking Discount	Non-smokers enjoy lower rates for the following: • Minimum Premium Requirement • Cost of Insurance	
6. Lifestyle Discount	Not Applicable	

Example to illustrate how the Minimum Premium Requirement works:

Insured: Mr. Chan**,** aged 30, Standard Risk Class, non-smoker
Sum Assured: US$15,000,000
First premium paid on 1 Sep 2016 (Policy Date): US$850,000
The Minimum Premium Amount per year (per 1,000 Sum Assured) is as follows:

Year / Age	1	2	3	4	5
30	18.62	37.24	55.86	74.48	93.10

The Minimum Premium Requirement for the first 5 Policy Years are calculated as follows:

Date	Total Premium Paid	Accumulated Withdrawal (Including Current Withdrawal)	Minimum Premium Amount	Minimum Premium Requirement
1 Sep 2017	US$850,000	US$ 0	18.62 x US$15,000,000 / 1,000 = US$279,300	**Met** because Total Premium Paid – Accumulated Withdrawal **>** Minimum Premium Amount
1 Sep 2018	US$850,000	US$ 0	37.24 x US$15,000,000 / 1,000 = US$558,600	**Met** because Total Premium Paid – Accumulated Withdrawal **>** Minimum Premium Amount
1 Sep 2019	US$850,000	US$ 0	55.86 x US$15,000,000 / 1,000 = US$837,900	**Met** because Total Premium Paid – Accumulated Withdrawal **>** Minimum Premium Amount
1 Sep 2020	US$850,000	US$ 0	74.47 x US$15,000,000 / 1,000 = US$1,117,200*	**Not met** because Total Premium Paid – Accumulated Withdrawal < Minimum Premium Amount

*The premium shortfall is calculated as US$1,117,200 – US$850,000 = US$267,200. Mr Chan is advised to pay a minimum premium of US$267,200 within 31 days of the policy anniversary, otherwise the Policy will lapse.

Assuming that Mr Chan has paid a premium of US$600,000 on 15 Sep 2020 to keep the Policy in force and subsequently Mr Chan requests a withdrawal US$100,000 on 1 Nov 2020:

Date	Total Premium Paid	Accumulated Withdrawal (Including Current Withdrawal)	Minimum Premium Amount	Minimum Premium Requirement
1 Nov 2020	US$850,000 + US$600,000 = US$1,450,000	US$100,000	93.10 x US$15,000,000 / 1,000 = US$1,396,500	**Not met** because Total Premium Paid – Accumulated Withdrawal **<** Minimum Premium Amount

The withdrawal request will be declined because the Minimum Premium Requirement has not been met.

C. Policy Charges

<table>
<tr><th>Product</th><th colspan="2">Wealth Preserver 5</th><th>Wealth Ultima 2</th></tr>
<tr><td>1) Premium Charge</td><td colspan="3">• 6.5% of the premium contribution will be deducted as a Premium Charge (i.e. the planned premium or additional premium).
• The maximum Premium Charge is 6.5%.</td></tr>
<tr><td>2) Administration Charge</td><td colspan="3">• For the first 15 years after a Layer is initiated, that Layer will incur an Administration Charge based on its Current Sum Assured.
• Factors such as the Insured's age (when the Layer is initiated), sex, usual residence and underwriting class will determine the base rate from which the Administration Charge will be calculated.
• The Administration Charge for smokers and non-smokers are the same.
• The Administration Charge for each Layer is calculated as the applicable base rate multiplied by the Current Sum Assured of that Layer, divided by 1,000.
• Here are examples of Administration Charge rates (per US$1,000 of the Sum Assured) for the standard risk class male, non-smoker, Country Group A:
<table>
<tr><th>Age</th><th>40</th><th>50</th><th>60</th></tr>
<tr><td>Administration Charge Rate</td><td>4.18</td><td>6.11</td><td>9.28</td></tr>
</table></td></tr>
<tr><td>3) Cost of Insurance</td><td colspan="3">• For the purposes of this Policy, the COI is calculated as the Sum at Risk (SAR)* multiplied by the COI Rate.
• The COI will be deducted from the Account Value beginning on the first day that coverage takes effect. The cost will vary depending on the Insured's attained age, sex, usual residence, underwriting class and smoking status.

* Sum at Risk in relation to a Monthly Deduction Day, means the amount, subject to a minimum of zero, equal to the death benefit less the Account Value.</td></tr>
<tr><td>4) Surrender Charge</td><td colspan="3">• A Surrender Charge will apply to reductions in the Current Sum Assured, Partial Withdrawal, policy lapse and policy surrender.
• The Surrender Charge applicable for each Layer is calculated as follows:
the applicable Surrender Charge rate multiplied by the reduction in that Layer's Current Sum Assured, divided by 1,000.
• The Surrender Charge varies according to the Insured's age at issue, sex, usual residence, underwriting class and the number of years that the Layer has been in force.
• The Surrender Charge for smokers and non-smokers are the same.
• From the 16th year after a Layer is initiated, that Layer will not be subject to the Surrender Charge.
• The Surrender Charge for each Layer will be determined on the basis of that Layer's effective date. Please refer to item 12. Change in Current Sum Assured under Appendix 1A: Product Particulars for additional Layer information.
• For Partial Withdrawals, the Surrender Charge will be deducted from the remaining Account Value rather than the amount withdrawn.</td></tr>
</table>

We reserve the right to change the charges outlined above at any time without prior written notice.

Example illustrating how policy charges are calculated if there is no change in the Current Sum Assured:

Assuming the following charge scale (which is hypothetical for illustration only):
Premium Charge is 6.5% of each premium payment
Administration Charge rate = 2 per 1,000 Sum Assured (SA) per annum for 15 years

Cost of Insurance rates:

Attained Age	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
COI (per 1,000 SAR)	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17

Note: COI rates after aged 46 are not shown here

Surrender Charge rates:

Year of Surrender	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Surrender Charge (per 1,000 SA)	17	16	15	14	14	13	13	12	12	11	11	10	10	9	9

Date	Policy Transaction
7 Sep 2016	Policy issue with: SA = US$15,000,000 and premium = US$1,000,000 *Charges incurred at Policy inception:* Premium Charge: 6.5% x US$1,000,000= US$65,000 *1st month Administration Charge:* 2 x US$15,000,000 / 1,000 / 12 = US$30,000 / 12 = US$2,500 *Account Value before deduction of the 1st month COI:* US$1,000,000 – US$65,000 – US$2,500 = US$932,500 *1st month COI (attained age =30):* (US$15,000,000 – US$932,500) x 2 / 1,000 / 12 = US$2,345 *Account Value at policy inception:* US$932,500 – US$2,345 = US$930,155
7 Sep 2023 (8th Policy Year)	*Partial Withdrawal* = US$60,000 Surrender Charge = (US$60,000 x 12) / 1,000 = US$720 Sum Assured will be reduced by US$6,000
7 Sep 2024 (9th Policy Year)	*Full surrender* Surrender Charge = (US$15,000,000 – US$60,000) x 12 / 1,000 = US$179,280

Example illustrating how policy charges are calculated if there is change in the Current Sum Assured:

Note that the below hypothetical case assumes the charge scale of all the Layers are the same. In reality, the charge scale of each Layer varies according to the Insured's age when the Layer is added.

<table>
<tr><th>Date</th><th>Policy Transaction</th></tr>
<tr><td>7 Sep 2016</td><td>Policy issue with SA = US$10,000,000 ($SA_1$)
Premium Charge, Administration Charge and COI are incurred.</td></tr>
<tr><td>7 Sep 2025</td><td>Increase SA by US$5,000,000 ($SA_2$)</td></tr>
<tr><td>7 Sep 2032</td><td>
<table>
<tr><td>Sum Assured</td><td>SA_1</td><td>SA_2</td></tr>
<tr><td>Policy Year or Layer Effective Year</td><td>17</td><td>8</td></tr>
</table>
Administration Charge
SA_1 : US$0
SA_2 :monthly Administration Charge rate = 2/12 = 0.17
1st month Administration Charge = 0.17 x US$5,000,000 / 1,000 = US$850

Assume Account Value = US$7,000,000

Total SAR = US$10,000,000 + US$5,000,000 – US$7,000,000 = US$8,000,000
SAR for SA_1 = SA_1 / (SA_1 + SA_2) x SAR = US$5,333,333
SAR for SA_2 = SA_2 / (SA_1 + SA_2) x SAR = US$2,666,667

The COI charge for SAR will depend on its Layers.
The COI rate depends on the underwriting result of each Layer.
</td></tr>
<tr><td>7 Sep 2033</td><td>
<table>
<tr><td>Sum Assured</td><td>SA_1</td><td>SA_2</td></tr>
<tr><td>Policy Year or Layer Effective Year</td><td>18</td><td>9</td></tr>
</table>
Administration Charge and COI will both be incurred.

Partial Withdrawal amount: US$5,000,000

Free Partial Withdrawal:
4.5% of Account Value as of the last Policy Anniversary
4.5% x US$7,000,000 = US$315,000

Partial Withdrawal that will trigger a reduction in the Sum Assured:
US$5,000,000 – US$315,000 = US$4,685,000

Current Sum Assured after Partial Withdrawal:
<table>
<tr><th></th><th>SA_1</th><th>SA_2</th></tr>
<tr><td>Amount</td><td>US$10,000,000 – US$4,685,000 = US$5,315,000</td><td>US$5,000,000</td></tr>
</table>
No Surrender Charge will be incurred as the withdrawal will only affect SA_1.
There is also no Surrender Charge rate for SA_1 in the 18th year.
</td></tr>
</table>

D. Underwriting Guidelines

<table>
<tr><th>Product</th><th colspan="2">Wealth Preserver 5</th><th>Wealth Ultima 2</th></tr>
<tr><td>1) Medical Requirements</td><td colspan="3">• Follow existing Life medical requirement table for Wealth Series based on 100% of Sum Assured
• Please refer to Wealth Series - High Net Worth Underwriting and Operations Technical Guide for details</td></tr>
<tr><td>2) Financial Requirements</td><td colspan="3">• Follow existing Life Financial Requirements for Wealth Series based on 100% of Sum Assured
• Please refer to Wealth Series - High Net Worth Underwriting and Operations Technical Guide for details</td></tr>
<tr><td>3) Medical Rating</td><td colspan="3">• For Prestige and Prestige Plus Classes, standard rate only, otherwise decline
• For Standard Class, available up to MR “H” (not for all issue age)
• Maximum issue age:
<table>
<tr><td colspan="2">MR/Country</td><td>A</td><td>B</td><td>C</td></tr>
<tr><td colspan="2">Std</td><td>75</td><td>75</td><td>75</td></tr>
<tr><td rowspan="6">Sub-standard</td><td>B</td><td>75</td><td>70</td><td>70</td></tr>
<tr><td>C</td><td>75</td><td>70</td><td>70</td></tr>
<tr><td>D</td><td>70</td><td>70</td><td>70</td></tr>
<tr><td>E</td><td>70</td><td>70</td><td>65</td></tr>
<tr><td>F</td><td>70</td><td>65</td><td>65</td></tr>
<tr><td>H</td><td>70</td><td>65</td><td>65</td></tr>
</table></td></tr>
<tr><td>4) Occupational Rating</td><td colspan="3">• Not applicable to Prestige and Prestige Plus Classes.
• For Standard Class, Special Quotation is required.</td></tr>
<tr><td>5) Usual Residence Rating</td><td colspan="3">• Usual residence is grouped into 3 different groups. Their COI rates, Admin Charge, Surrender Charge, Target Premium and Minimum Premium Requirement are different.
• Prestige class and Standard class are applicable for residents in all usual residence groups while Prestige Plus class is only available for residents in country group A.
• Please refer to Wealth Series - High Net Worth Underwriting and Operations Technical Guide for details.</td></tr>
<tr><td>6) Policy Date</td><td colspan="3">Not allow Date Back or Date Forward</td></tr>
<tr><td>7) Application Form</td><td colspan="3">Wealth Series Application Form</td></tr>
</table>

E. POS Guidelines

Product	Wealth Preserver 5	Wealth Ultima 2
1) Partial Withdrawal	Please refer to Appendix 1: Section A. Item 9) Partial Withdrawals.	
2) Policy Loan	Please refer to Appendix I Section A Item 11) Policy Loan under	
3) Increase/ Reduction in Current Sum Assured	Please refer to Appendix 1: Section A. Item 12) Change in Current Sum Assured	
4) Change Payment Mode	Not available.	
5) Plan Change	Not allowed.	
6) Reinstatement	• Policy can be reinstated after being terminated at the end of the Grace Period. • Reinstatement will be subject to the Company's approval and should satisfy the following requirements: a. Apply for reinstatement within two years from the end of the Grace Period; and b. Produce evidence of insurability; and c. Pay the amount of premium we determined to be appropriate; and d. The Insured is not more than the maximum insurable age announce by us. e. All prevailing terms and conditions for reinstatement as we may specify from time to time must be satisfied on the date we approve your request. • The reinstated Policy will be effective following the date the reinstatement is approved. • The interest rate applying to the reinstated Account Value will follow the prevailing crediting interest rate. • The reinstated Policy will redate the Policy Date of the Policy. New Policy Date is equal to Reinstatement Date minus the number of Months that the Policy had been in force. • The Account Value at the time of reinstatement will be equal to: a. the lesser of (i) the Account Value (before deduction of Surrender Charges) at the date of lapse; and (ii) the Surrender Charge calculated as at the date of lapse; plus b. the Net Premium paid at reinstatement; less c. the Monthly Deductions for one month.	

F. Agent Compensation

<table>
<tr><th>Product</th><th>Wealth Preserver 5</th><th>Wealth Ultima 2</th></tr>
<tr><td>1) Commission</td><td colspan="2">

The commission rate is same as Wealth Preserver 3 and Wealth Ultima.
Commission Rate on Target Premium:
<table>
<tr><th>Year
(Layer effective year)</th><th>Insured aged
18 - 64</th><th>Insured aged
65 - 69</th><th>Insured aged
70 - 75</th></tr>
<tr><td>1</td><td>54%</td><td>48%</td><td>41%</td></tr>
<tr><td>2-6</td><td>2.5%</td><td>2.5%</td><td>2.5%</td></tr>
<tr><td>7+</td><td>4.75%</td><td>4.75%</td><td>4.75%</td></tr>
</table>

Commission Rate on Excess Premium: 2.5% for all years.
All premium contributions (Planned Premium & Additional Premium) received will be split into Target Premium and Excess Premium. They are only used for commission calculation and are not known to policyholders.
Target Premium depends on Sum Assured, Insured's age, sex, risk class and usual residence. You may find the Target Premium Table in illustration document or refer to Appendix 8.
Excess Premium = Planned Premium – Target Premium
Commission = Target Premium x Commission Rate on Target Premium + Excess Premium x Commission Rate on Excess Premium

</td></tr>
<tr><td>2) Persistency, Career Benefit & Presistency Ration</td><td colspan="2">

LIMRA 19 Persistency is calculated based on Target Premium.
If the Policy lapses, persistency calculation will be based on Target Premium up to a limit of US$6,000.

</td></tr>
<tr><td>3) Extra 10%</td><td colspan="2">

Not applicable

</td></tr>
<tr><td>4) Provident Fund</td><td colspan="2">

Not Available

</td></tr>
<tr><td>5) FYP Credit</td><td colspan="2">

Amount up to Target Premium: 100%
Excess Premium: Follows FYP Credit of Single Premium.

</td></tr>
<tr><td>6) FYC Adjustment (Product categories)</td><td colspan="2">Regular Premium – Life (Group 2)</td></tr>
<tr><td>7) Production Count</td><td colspan="2">

Collected Premium within the Target Premium is counted as Life Premium.
Collected Premium in excess of Target Premium if any is counted as Life Excess Premium.
If an additional Layer is created by the servicing agent instead of the producing agent, the FYC will go to the servicing agent but the production count will remain with the agency unit of the producing agent.

</td></tr>
</table>

Example:
Mr. Chan, Age 45, Male, Non-Smoker, Standard Plan, Hong Kong
He bought US$ Wealth Preserver 5 with the following details
Sum Assured: US$ 12,000,000
Single Planned Premium: US$ 3,431,052
Target Premium = US$ 185,040
Excess Premium = US$ 3,431,052 – US$ 185,040 = US$ 3,246,012
Commission = US$ 185,040 x 54% + US$ 3,246,012 x 2.5% = US$ 181,072 = **5.3% of Single Planned Premium**

G. Others

<table>
<tr><td>Product</td><td colspan="3">Wealth Preserver 5</td><td colspan="2">Wealth Ultima 2</td></tr>
<tr><td>1) Proposal Generation System (PGS)</td><td colspan="5">Below version will be applicable:
• PGS 2014 Web version (PGS 14.3)
• PGS 2014 iPad offline version (PGS 14.3)
• PGS 2014 Windows offline version (PGS 14.3)</td></tr>
<tr><td>2) PTA Number for Brochure</td><td colspan="5"><table><tr><td></td><td>Wealth Preserver 5</td><td>Wealth Ultima 2</td></tr><tr><td>English</td><td>PTA001110.0716</td><td>PTA001113.0716</td></tr><tr><td>Traditional Chinese</td><td>PTA001111.0716</td><td>PTA001114.0716</td></tr><tr><td>Simplified Chinese</td><td>PTA001112.0716</td><td>PTA001115.0716</td></tr></table></td></tr>
<tr><td>3) Contract</td><td colspan="5">Specimen contracts can be downloaded from the Contract Library.</td></tr>
<tr><td rowspan="11">4) Contract Laser Print Code</td><td colspan="3"></td><td>Wealth Preserver 5</td><td>Wealth Ultima 2</td></tr>
<tr><td colspan="3">Main Contract – HK – HK Law</td><td>EGXJ</td><td>EGXP</td></tr>
<tr><td colspan="3">Main Contract – HK – Bermuda Law</td><td>EGXK</td><td>EGXQ</td></tr>
<tr><td colspan="3">Main Contract - Macau</td><td>EGXL</td><td>EGXR</td></tr>
<tr><td colspan="3">Terminal Illness Endorsement</td><td colspan="2">AXLF</td></tr>
<tr><td colspan="3">Schedule of Minimum Premium Amount</td><td colspan="2">EJIA-EJIZ
EJJA-EJJZ
EJKA-EJKZ
EJLA-EJLF
EJQC-EJQP</td></tr>
<tr><td colspan="3">Schedule of Maximum Administration Charge Rate</td><td colspan="2">EJLG-EJLM</td></tr>
<tr><td colspan="3">Schedules of Maximum Guaranteed Annual Cost Of Insurance Rates</td><td>EJLN-EJLZ
EJMA-EJMZ
EJNA-EJNJ</td><td>N/A</td></tr>
<tr><td colspan="3">Schedules of Guaranteed Annual Cost Of Insurance Rates</td><td>N/A</td><td>EJOF-EJOZ
EJPA-EJPZ
EJQA-EJQB</td></tr>
<tr><td colspan="3">Schedule of Surrender Charge</td><td colspan="2">EJNK-EJNX</td></tr>
<tr><td colspan="3">Endorsement for Guaranteed COI Rate and Minimum Premium Amount</td><td>EEAX</td><td>EEAY</td></tr>
<tr><td colspan="3">PRC Endorsement G</td><td colspan="2">EECA</td></tr>
<tr><td colspan="3">Endorsement (Rating Class and Planned Premium)</td><td colspan="2">ADTH</td></tr>
</table>

Appendix 2: Product Comparison of Similar Products in the Market

As of June 2016

Company	AIA	AIA	ManX HK	PruX	HSXC	SunX	Trans Xmerica
Product Name	**Wealth Preserver 5**	**Wealth Ultima 2**	**Universal Xife**	**PRUuniversXX life wealth planner**	**JaXX Global**	**SXX Global Legacy Core**	**Universal Xife 2**
Issue Age	18 – 75 (Age Last Birthday)		20-70 (Age Nearest)	19 – 75 (ANB)	18 – 80 (18 - 70 if Critical Illness Advance Payment is to be selected) (Age Nearest)	20-80 (Age Nearest)	Region 1: 16 – 80 Region 2 and 3: 16 – 75 (Age Last Birthday)
Policy Currency	US$		US$	US$	US$*	US$	US$
Benefit Term	Whole Life		Whole Life	Whole Life	Whole Life	Whole Life	Whole Life
Minimum Sum Assured	US$1,000,000	US$10,000,000	US$500,000	US$250,000	US$750,000	US$1,000,000	US$500,000 for HK and Singapore US$1,000,000 for others
Death Benefit Option	Level		Level / Increasing	Level	Level	Level / Increasing	Level
No Lapse Privilege	Nil		5-Year Early Lapse Protection	To age 100 (optional)	To age100 (optional and only applicable to SP policies)	Not available	Not available
Other Benefit	**Embedded:** 1. Terminal Illness Benefit		**Optional:** 1. Cash Value Enhancement Optional Benefit	**Embedded:** 1. Terminal Illness Benefit 2. Change of Life Insured	**Embedded:** 1. Charitable Giving Benefit 2. Terminal Illness Benefit 3. Change of Life Insured **Optional:** 1. Critical Illness Advanced Payment	**Embedded:** 1. Account Value Interest Enhancement	Nil
Interest Rate Lock	First Policy Year		First 5 years	First Policy Year	1, 3 or 5 years	First Policy Year	First 3 years
Guaranteed Crediting	2.00% p.a.		2.25% p.a.	1st year: 3.65%p.a. Thereafter:1.80%p.a	2.00% p.a.	First 10 yrs: 1.5% p.a.	2.00% p.a.

Company	AIA	AIA	ManX HK	PruX	HSXC	SunX	Trans Xmerica
Product Name	**Wealth Preserver 5**	**Wealth Ultima 2**	**Universal Xife**	**PRUuniversXX life wealth planner**	**JaXX Global**	**SXX Global Legacy Core**	**Universal Xife 2**
Interest Rate						Thereafter: 2% p.a.	
Current Crediting Interest Rate	4.00% p.a.		3.90% p.a.	1st Year: 3.65% p.a Thereafter: 3.50% p.a.	First year: 4.00% p.a. Thereafter: 3.90% p.a.	First 10 yrs: 3.6% p.a. Thereafter: 4.35% p.a.	4.20% p.a.
Free Partial Withdrawal Limit	After the 10th Policy Year: 4.5% of the Account Value of the preceding Policy Anniversary		After the 7th Policy Year: 5% of the Account Value of the preceding Policy Anniversary	After the 10th Policy Year: 5% of the Account Value of the preceding Policy Anniversary	After the 10th Policy Year: 5% of the Account Value of the preceding Policy Anniversary	Withdraw is subject to surrender charge and reduction in Sum Assured	Starting from 2nd policy year: 10% of the Account Value of the preceding Policy Anniversary
Charges							
Policy Charges (of each premium payment)	6.5%		6% for non-CVE 7.3% for CVE	6.0%	6.0%	7.0%	Current: 8.5% Max.: 8.5% for first year and 10% thereafter
Administration Charge	Applicable to first 15 years of each Layer		Applicable to first 15 years of each Layer	Applicable to first 15 years of each Layer	Applicable to first 18 years of each Layer	N/A	**Monthly expense charge:** Applicable for the first 10 years of the policy (may charge it for the first 20 years) + **Policy fee (USD16 per month):** The prevailing charge ends at age 111(may charge it until age 121)
Cost of Insurance	Till Insured aged 120		Till Insured aged 100	Applicable for whole policy term	Applicable for whole policy term	Applicable for whole policy term	The prevailing charge ends at age 111 (may charge it until age 121)
Surrender Charge	Applicable to first 15 years of each Layer		Applicable to first 15 years of each Layer	Applicable to first 15 years of each Layer	Applicable to first 18 years of each Layer	Applicable for 15 years	From the accumulation value at the point

Company	AIA	AIA	ManX HK	PruX	HSXC	SunX	Trans Xmerica
Product Name	**Wealth Preserver 5**	**Wealth Ultima 2**	**Universal Xife**	**PRUuniversXX life wealth planner**	**JaXX Global**	**SXX Global Legacy Core**	**Universal Xife 2**
							of surrender or lapse.
Other charges	Nil		Nil	Nil	Nil	Nil	Nil

* Other currencies (USD / AUD / GBP) are available.

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附錄三 – 「財富相傳 5」/「財富雋永 2」壽險計劃最低保費表

（每 1,000 美元保額）– 標準級別 (組別 A) – 男性非吸煙

Appendix 3 – Schedule of Minimum Premium Amount for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) - Standard Life (Group A) – MNS

保單年度 Policy Year / 繕發年齡 IssueAge	1	2	3	4	5
18	11.80	23.60	35.40	47.20	59.00
19	12.32	24.64	36.96	49.28	61.60
20	12.69	25.38	38.07	50.76	63.45
21	13.23	26.46	39.69	52.92	66.15
22	13.62	27.24	40.86	54.48	68.10
23	14.20	28.40	42.60	56.80	71.00
24	14.63	29.26	43.89	58.52	73.15
25	15.24	30.48	45.72	60.96	76.20
26	15.88	31.76	47.64	63.52	79.40
27	16.53	33.06	49.59	66.12	82.65
28	17.20	34.40	51.60	68.80	86.00
29	17.73	35.46	53.19	70.92	88.65
30	18.62	37.24	55.86	74.48	93.10
31	19.18	38.36	57.54	76.72	95.90
32	19.95	39.90	59.85	79.80	99.75
33	20.74	41.48	62.22	82.96	103.70
34	21.55	43.10	64.65	86.20	107.75
35	22.39	44.78	67.17	89.56	111.95
36	23.25	46.50	69.75	93.00	116.25
37	24.14	48.28	72.42	96.56	120.70
38	25.05	50.10	75.15	100.20	125.25
39	26.16	52.32	78.48	104.64	130.80
40	27.13	54.26	81.39	108.52	135.65
41	28.13	56.26	84.39	112.52	140.65
42	29.16	58.32	87.48	116.64	145.80
43	30.21	60.42	90.63	120.84	151.05
44	31.30	62.60	93.90	125.20	156.50
45	32.42	64.84	97.26	129.68	162.10
46	33.75	67.50	101.25	135.00	168.75
47	35.11	70.22	105.33	140.44	175.55
48	36.50	73.00	109.50	146.00	182.50
49	38.11	76.22	114.33	152.44	190.55
50	39.58	79.16	118.74	158.32	197.90
51	41.09	82.18	123.27	164.36	205.45
52	42.64	85.28	127.92	170.56	213.20
53	44.40	88.80	133.20	177.60	222.00
54	46.03	92.06	138.09	184.12	230.15
55	47.87	95.74	143.61	191.48	239.35
56	49.59	99.18	148.77	198.36	247.95
57	51.52	103.04	154.56	206.08	257.60
58	53.50	107.00	160.50	214.00	267.50
59	55.52	111.04	166.56	222.08	277.60
60	94.50	189.00	283.50	378.00	472.50
61	98.34	196.68	295.02	393.36	491.70
62	101.96	203.92	305.88	407.84	509.80
63	105.89	211.78	317.67	423.56	529.45
64	109.85	219.70	329.55	439.40	549.25
65	114.66	229.32	343.98	458.64	573.30
66	118.41	236.82	355.23	473.64	592.05
67	122.19	244.38	366.57	488.76	610.95
68	125.98	251.96	377.94	503.92	629.90
69	129.78	259.56	389.34	519.12	648.90
70	133.57	267.14	400.71	534.28	667.85
71	137.60	275.20	412.80	550.40	688.00
72	141.61	283.22	424.83	566.44	708.05
73	145.57	291.14	436.71	582.28	727.85
74	149.71	299.42	449.13	598.84	748.55
75	153.54	307.08	460.62	614.16	767.70

附錄三 –「財富相傳 5」/「財富雋永 2」壽險計劃最低保費表

（每 1,000 美元保額）– 標準級別 (組別 A) – 男性吸煙

Appendix 3 – Schedule of Minimum Premium Amount for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) - Standard Life (Group A) – MS

保單年度 Policy Year / 繕發年齡 **Issue** Age	1	2	3	4	5
18	13.78	27.56	41.34	55.12	68.90
19	14.37	28.74	43.11	57.48	71.85
20	14.81	29.62	44.43	59.24	74.05
21	15.42	30.84	46.26	61.68	77.10
22	15.89	31.78	47.67	63.56	79.45
23	16.54	33.08	49.62	66.16	82.70
24	17.05	34.10	51.15	68.20	85.25
25	17.74	35.48	53.22	70.96	88.70
26	18.46	36.92	55.38	73.84	92.30
27	19.21	38.42	57.63	76.84	96.05
28	19.97	39.94	59.91	79.88	99.85
29	20.59	41.18	61.77	82.36	102.95
30	21.59	43.18	64.77	86.36	107.95
31	22.26	44.52	66.78	89.04	111.30
32	23.14	46.28	69.42	92.56	115.70
33	24.04	48.08	72.12	96.16	120.20
34	24.97	49.94	74.91	99.88	124.85
35	25.93	51.86	77.79	103.72	129.65
36	26.92	53.84	80.76	107.68	134.60
37	27.94	55.88	83.82	111.76	139.70
38	28.99	57.98	86.97	115.96	144.95
39	30.24	60.48	90.72	120.96	151.20
40	31.35	62.70	94.05	125.40	156.75
41	32.50	65.00	97.50	130.00	162.50
42	33.68	67.36	101.04	134.72	168.40
43	34.90	69.80	104.70	139.60	174.50
44	36.15	72.30	108.45	144.60	180.75
45	37.44	74.88	112.32	149.76	187.20
46	38.94	77.88	116.82	155.76	194.70
47	40.47	80.94	121.41	161.88	202.35
48	42.05	84.10	126.15	168.20	210.25
49	43.84	87.68	131.52	175.36	219.20
50	45.50	91.00	136.50	182.00	227.50
51	47.19	94.38	141.57	188.76	235.95
52	48.93	97.86	146.79	195.72	244.65
53	50.88	101.76	152.64	203.52	254.40
54	52.71	105.42	158.13	210.84	263.55
55	54.75	109.50	164.25	219.00	273.75
56	56.66	113.32	169.98	226.64	283.30
57	58.79	117.58	176.37	235.16	293.95
58	60.97	121.94	182.91	243.88	304.85
59	63.20	126.40	189.60	252.80	316.00
60	105.70	211.40	317.10	422.80	528.50
61	109.59	219.18	328.77	438.36	547.95
62	113.23	226.46	339.69	452.92	566.15
63	117.13	234.26	351.39	468.52	585.65
64	121.03	242.06	363.09	484.12	605.15
65	125.70	251.40	377.10	502.80	628.50
66	129.31	258.62	387.93	517.24	646.55
67	132.91	265.82	398.73	531.64	664.55
68	136.48	272.96	409.44	545.92	682.40
69	140.03	280.06	420.09	560.12	700.15
70	143.53	287.06	430.59	574.12	717.65
71	147.21	294.42	441.63	588.84	736.05
72	150.81	301.62	452.43	603.24	754.05
73	154.32	308.64	462.96	617.28	771.60
74	157.95	315.90	473.85	631.80	789.75
75	161.24	322.48	483.72	644.96	806.20

附錄三 – 「財富相傳 5」/「財富雋永 2」壽險計劃最低保費表

（每 1,000 美元保額）– 標準級別 (組別 A) – 女性非吸煙

Appendix 3 – Schedule of Minimum Premium Amount for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) - Standard Life (Group A) – FNS

保單年度 Policy Year / 繕發年齡 Issue Age	1	2	3	4	5
18	10.61	21.22	31.83	42.44	53.05
19	10.93	21.86	32.79	43.72	54.65
20	11.44	22.88	34.32	45.76	57.20
21	11.79	23.58	35.37	47.16	58.95
22	12.33	24.66	36.99	49.32	61.65
23	12.71	25.42	38.13	50.84	63.55
24	13.27	26.54	39.81	53.08	66.35
25	13.68	27.36	41.04	54.72	68.40
26	14.28	28.56	42.84	57.12	71.40
27	14.89	29.78	44.67	59.56	74.45
28	15.53	31.06	46.59	62.12	77.65
29	16.01	32.02	48.03	64.04	80.05
30	16.68	33.36	50.04	66.72	83.40
31	17.37	34.74	52.11	69.48	86.85
32	18.08	36.16	54.24	72.32	90.40
33	18.81	37.62	56.43	75.24	94.05
34	19.56	39.12	58.68	78.24	97.80
35	20.17	40.34	60.51	80.68	100.85
36	20.96	41.92	62.88	83.84	104.80
37	21.78	43.56	65.34	87.12	108.90
38	22.63	45.26	67.89	90.52	113.15
39	23.50	47.00	70.50	94.00	117.50
40	24.40	48.80	73.20	97.60	122.00
41	25.32	50.64	75.96	101.28	126.60
42	26.27	52.54	78.81	105.08	131.35
43	27.25	54.50	81.75	109.00	136.25
44	28.26	56.52	84.78	113.04	141.30
45	29.30	58.60	87.90	117.20	146.50
46	30.37	60.74	91.11	121.48	151.85
47	31.65	63.30	94.95	126.60	158.25
48	32.95	65.90	98.85	131.80	164.75
49	34.30	68.60	102.90	137.20	171.50
50	35.67	71.34	107.01	142.68	178.35
51	37.09	74.18	111.27	148.36	185.45
52	38.37	76.74	115.11	153.48	191.85
53	39.86	79.72	119.58	159.44	199.30
54	41.39	82.78	124.17	165.56	206.95
55	42.97	85.94	128.91	171.88	214.85
56	44.76	89.52	134.28	179.04	223.80
57	46.43	92.86	139.29	185.72	232.15
58	48.15	96.30	144.45	192.60	240.75
59	50.09	100.18	150.27	200.36	250.45
60	85.85	171.70	257.55	343.40	429.25
61	89.41	178.82	268.23	357.64	447.05
62	93.03	186.06	279.09	372.12	465.15
63	96.72	193.44	290.16	386.88	483.60
64	100.46	200.92	301.38	401.84	502.30
65	104.80	209.60	314.40	419.20	524.00
66	108.36	216.72	325.08	433.44	541.80
67	111.96	223.92	335.88	447.84	559.80
68	115.58	231.16	346.74	462.32	577.90
69	119.49	238.98	358.47	477.96	597.45
70	123.40	246.80	370.20	493.60	617.00
71	127.30	254.60	381.90	509.20	636.50
72	131.20	262.40	393.60	524.80	656.00
73	135.35	270.70	406.05	541.40	676.75
74	139.47	278.94	418.41	557.88	697.35
75	143.56	287.12	430.68	574.24	717.80

附錄三 –「財富相傳 5」/「財富雋永 2」壽險計劃最低保費表

（每 1,000 美元保額）– 標準級別 (組別 A) – 女性吸煙

Appendix 3 – Schedule of Minimum Premium Amount for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) - Standard Life (Group A) – FS

保單年度 Policy Year / 繕發年齡 Issue Age	1	2	3	4	5
18	12.05	24.10	36.15	48.20	60.25
19	12.42	24.84	37.26	49.68	62.10
20	12.98	25.96	38.94	51.92	64.90
21	13.38	26.76	40.14	53.52	66.90
22	13.97	27.94	41.91	55.88	69.85
23	14.41	28.82	43.23	57.64	72.05
24	15.03	30.06	45.09	60.12	75.15
25	15.51	31.02	46.53	62.04	77.55
26	16.17	32.34	48.51	64.68	80.85
27	16.85	33.70	50.55	67.40	84.25
28	17.56	35.12	52.68	70.24	87.80
29	18.11	36.22	54.33	72.44	90.55
30	18.86	37.72	56.58	75.44	94.30
31	19.63	39.26	58.89	78.52	98.15
32	20.42	40.84	61.26	81.68	102.10
33	21.24	42.48	63.72	84.96	106.20
34	22.08	44.16	66.24	88.32	110.40
35	22.77	45.54	68.31	91.08	113.85
36	23.66	47.32	70.98	94.64	118.30
37	24.58	49.16	73.74	98.32	122.90
38	25.53	51.06	76.59	102.12	127.65
39	26.50	53.00	79.50	106.00	132.50
40	27.50	55.00	82.50	110.00	137.50
41	28.54	57.08	85.62	114.16	142.70
42	29.60	59.20	88.80	118.40	148.00
43	30.70	61.40	92.10	122.80	153.50
44	31.83	63.66	95.49	127.32	159.15
45	32.99	65.98	98.97	131.96	164.95
46	34.18	68.36	102.54	136.72	170.90
47	35.58	71.16	106.74	142.32	177.90
48	37.02	74.04	111.06	148.08	185.10
49	38.49	76.98	115.47	153.96	192.45
50	40.00	80.00	120.00	160.00	200.00
51	41.55	83.10	124.65	166.20	207.75
52	42.96	85.92	128.88	171.84	214.80
53	44.58	89.16	133.74	178.32	222.90
54	46.24	92.48	138.72	184.96	231.20
55	47.95	95.90	143.85	191.80	239.75
56	49.88	99.76	149.64	199.52	249.40
57	51.69	103.38	155.07	206.76	258.45
58	53.55	107.10	160.65	214.20	267.75
59	55.65	111.30	166.95	222.60	278.25
60	94.41	188.82	283.23	377.64	472.05
61	98.07	196.14	294.21	392.28	490.35
62	101.78	203.56	305.34	407.12	508.90
63	105.53	211.06	316.59	422.12	527.65
64	109.31	218.62	327.93	437.24	546.55
65	113.64	227.28	340.92	454.56	568.20
66	117.17	234.34	351.51	468.68	585.85
67	120.71	241.42	362.13	482.84	603.55
68	124.23	248.46	372.69	496.92	621.15
69	127.99	255.98	383.97	511.96	639.95
70	131.70	263.40	395.10	526.80	658.50
71	135.36	270.72	406.08	541.44	676.80
72	138.98	277.96	416.94	555.92	694.90
73	142.78	285.56	428.34	571.12	713.90
74	146.51	293.02	439.53	586.04	732.55
75	150.17	300.34	450.51	600.68	750.85

附錄四 – 「財富相傳 5」/「財富雋永 2」壽險計劃最高行政費用率

(每 1,000 美元保額) – 標準級別 (組別 A)

Appendix 4 – Schedule of Maximum Administration Charge Rates for Wealth Preserver 5/ Wealth Ultima 2 (per USD 1,000 Sum Assured) for Standard Life (Group A)

年齡 Age*	男 Male	女 Female
18	1.97	1.78
19	2.04	1.83
20	2.08	1.87
21	2.14	1.94
22	2.18	2.00
23	2.25	2.05
24	2.31	2.11
25	2.39	2.20
26	2.50	2.29
27	2.60	2.38
28	2.71	2.46
29	2.81	2.57
30	2.94	2.68
31	3.02	2.77
32	3.15	2.86
33	3.26	2.95
34	3.36	3.06
35	3.49	3.17
36	3.61	3.28
37	3.74	3.39
38	3.89	3.52
39	4.03	3.63
40	4.18	3.76
41	4.31	3.87
42	4.41	3.96
43	4.56	4.07
44	4.68	4.18
45	4.81	4.29
46	5.04	4.49
47	5.29	4.69
48	5.54	4.91
49	5.84	5.15
50	6.11	5.39
51	6.36	5.59
52	6.64	5.81
53	6.91	6.03
54	7.20	6.27
55	7.52	6.51
56	7.83	6.78
57	8.17	7.04
58	8.53	7.33
59	8.90	7.63
60	9.28	7.96
61	9.81	8.38
62	10.35	8.84
63	10.94	9.35
64	11.55	9.86
65	12.47	10.52
66	12.92	10.87
67	13.38	11.24
68	13.88	11.66
69	14.39	12.08
70	14.93	12.54
71	15.50	13.05
72	16.09	13.57
73	16.72	14.12
74	17.35	14.70
75	18.02	15.31

*受保人於保額層生效時之年齡/ Age refers to the Insured's age as at the Layer Effective Date

附錄五 – 「財富相傳 5」壽險計劃最高每年保險費用率表（每 1,000 美元風險額) – 標準級別 (組別 A)

Appendix 5 – Schedule of Maximum Annual COI Rate for Wealth Preserver 5

(per USD 1,000 SAR) for Standard Life (Group A)

實際年齡 Attained Age	男性非吸煙 MNS	男性吸煙 MS	女性非吸煙 FNS	女性吸煙 FS
18	0.29	0.45	0.14	0.28
19	0.33	0.51	0.16	0.29
20	0.36	0.58	0.16	0.29
21	0.36	0.58	0.16	0.29
22	0.36	0.58	0.18	0.31
23	0.36	0.58	0.19	0.31
24	0.36	0.58	0.19	0.31
25	0.36	0.58	0.19	0.31
26	0.36	0.58	0.21	0.34
27	0.36	0.58	0.21	0.35
28	0.36	0.58	0.23	0.36
29	0.36	0.58	0.25	0.39
30	0.36	0.58	0.26	0.40
31	0.36	0.60	0.29	0.44
32	0.40	0.63	0.29	0.46
33	0.40	0.68	0.33	0.50
34	0.45	0.73	0.35	0.53
35	0.49	0.79	0.39	0.59
36	0.53	0.84	0.43	0.64
37	0.59	0.93	0.46	0.69
38	0.64	1.00	0.50	0.75
39	0.70	1.11	0.56	0.83
40	0.75	1.18	0.59	0.89
41	0.83	1.30	0.65	0.98
42	0.93	1.41	0.70	1.05
43	1.00	1.55	0.76	1.16
44	1.10	1.70	0.83	1.26
45	1.20	1.88	0.91	1.39
46	1.31	2.06	1.00	1.53
47	1.43	2.26	1.08	1.68
48	1.54	2.51	1.16	1.83
49	1.68	2.76	1.28	2.01
50	1.84	3.06	1.36	2.20
51	2.00	3.40	1.46	2.43
52	2.20	3.78	1.59	2.63
53	2.41	4.15	1.70	2.84
54	2.65	4.58	1.81	3.05
55	2.90	5.05	1.96	3.28
56	3.18	5.58	2.10	3.53
57	3.48	6.18	2.23	3.80
58	3.81	6.81	2.38	4.09
59	4.19	7.53	2.58	4.41
60	4.60	8.31	2.76	4.79
61	5.04	9.16	2.99	5.24
62	5.53	10.11	3.29	5.78
63	6.08	11.15	3.64	6.43
64	6.69	12.30	4.09	7.25
65	7.35	13.55	4.64	8.24
66	8.09	14.95	5.29	9.45
67	8.93	16.50	6.09	10.89
68	9.89	18.18	7.04	12.50
69	11.05	20.18	8.15	14.35
70	12.39	22.49	9.34	16.38

實際年齡 Attained Age	男性非吸煙 MNS	男性吸煙 MS	女性非吸煙 FNS	女性吸煙 FS
71	13.83	25.00	10.58	18.43
72	15.50	28.09	11.89	20.75
73	17.45	31.30	13.38	23.11
74	19.65	34.91	15.03	25.71
75	20.98	36.96	16.04	27.16
76	23.60	40.18	18.00	29.41
77	26.56	43.63	20.21	31.81
78	29.91	47.31	22.69	34.38
79	33.71	51.26	25.49	37.06
80	37.89	55.25	28.64	39.88
81	42.33	59.00	32.14	42.69
82	46.84	63.50	35.96	46.39
83	51.51	69.01	40.15	51.13
84	56.64	74.88	44.76	57.16
85	62.24	81.04	49.88	63.75
86	68.33	89.04	55.48	70.89
87	74.85	97.59	61.53	78.59
88	81.78	106.61	68.03	86.83
89	89.03	116.08	74.90	95.58
90	96.48	125.88	82.10	104.80
91	104.01	135.86	89.49	114.36
92	111.45	145.94	96.90	124.20
93	118.56	155.88	104.15	134.14
94	125.29	160.74	111.18	137.58
95	131.53	164.76	117.86	143.58
96	137.23	169.03	124.16	149.06
97	142.38	172.54	130.11	154.10
98	148.73	174.33	136.39	156.70
99	154.83	175.63	142.48	158.90
100	160.76	176.54	148.45	160.78
101	166.64	182.35	154.40	167.03
102	172.64	188.35	160.53	173.49
103	178.98	194.69	167.03	180.29
104	185.66	201.38	173.95	187.46
105	192.73	208.45	181.33	195.03
106	200.13	215.89	189.11	202.95
107	207.84	223.65	197.31	211.23
108	215.80	231.74	205.86	219.83
109	223.94	240.10	214.68	228.71
110	232.10	254.00	223.64	242.78
111	240.16	268.41	232.59	257.36
112	247.88	283.23	241.26	272.39
113	257.13	299.33	251.53	288.90
114	265.90	321.09	261.44	310.91
115	275.03	344.73	271.76	334.88
116	284.61	370.04	282.66	360.68
117	294.66	397.15	294.13	388.41
118	308.78	426.25	305.73	418.29
119	321.18	457.49	318.00	450.45

附錄六 – 「財富雋永 2」壽險計劃最高每年保險費用率表（每 1,000 美元風險額) – 標準級別 (組別 A)

Appendix 6 – Schedule of Guaranteed Annual COI Rate for Wealth Ultima 2

(per USD 1,000 SAR) for Standard Life (Group A)

實際年齡 Attained Age	男性非吸煙 MNS	男性吸煙 MS	女性非吸煙 FNS	女性吸煙 FS
18	0.23	0.36	0.11	0.22
19	0.26	0.41	0.13	0.23
20	0.29	0.46	0.13	0.23
21	0.29	0.46	0.13	0.23
22	0.29	0.46	0.14	0.25
23	0.29	0.46	0.15	0.25
24	0.29	0.46	0.15	0.25
25	0.29	0.46	0.15	0.25
26	0.29	0.46	0.17	0.27
27	0.29	0.46	0.17	0.28
28	0.29	0.46	0.18	0.29
29	0.29	0.46	0.20	0.31
30	0.29	0.46	0.21	0.32
31	0.29	0.48	0.23	0.35
32	0.32	0.50	0.23	0.37
33	0.32	0.54	0.26	0.40
34	0.36	0.58	0.28	0.42
35	0.39	0.63	0.31	0.47
36	0.42	0.67	0.34	0.51
37	0.47	0.74	0.37	0.55
38	0.51	0.80	0.40	0.60
39	0.56	0.89	0.45	0.66
40	0.60	0.94	0.47	0.71
41	0.66	1.04	0.52	0.78
42	0.74	1.13	0.56	0.84
43	0.80	1.24	0.61	0.93
44	0.88	1.36	0.66	1.01
45	0.96	1.50	0.73	1.11
46	1.05	1.65	0.80	1.22
47	1.14	1.81	0.86	1.34
48	1.23	2.01	0.93	1.46
49	1.34	2.21	1.02	1.61
50	1.47	2.45	1.09	1.76
51	1.60	2.72	1.17	1.94
52	1.76	3.02	1.27	2.10
53	1.93	3.32	1.36	2.27
54	2.12	3.66	1.45	2.44
55	2.32	4.04	1.57	2.62
56	2.54	4.46	1.68	2.82
57	2.78	4.94	1.78	3.04
58	3.05	5.45	1.90	3.27
59	3.35	6.02	2.06	3.53
60	3.68	6.65	2.21	3.83
61	4.03	7.33	2.39	4.19
62	4.42	8.09	2.63	4.62
63	4.86	8.92	2.91	5.14
64	5.35	9.84	3.27	5.80
65	5.88	10.84	3.71	6.59
66	6.47	11.96	4.23	7.56
67	7.14	13.20	4.87	8.71
68	7.91	14.54	5.63	10.00
69	8.84	16.14	6.52	11.48
70	9.91	17.99	7.47	13.10

實際年齡 Attained Age	男性非吸煙 MNS	男性吸煙 MS	女性非吸煙 FNS	女性吸煙 FS
71	11.06	20.00	8.46	14.74
72	12.40	22.47	9.51	16.60
73	13.96	25.04	10.70	18.49
74	15.72	27.93	12.02	20.57
75	16.78	29.57	12.83	21.73
76	18.88	32.14	14.40	23.53
77	21.25	34.90	16.17	25.45
78	23.93	37.85	18.15	27.50
79	26.97	41.01	20.39	29.65
80	30.31	44.20	22.91	31.90
81	33.86	47.20	25.71	34.15
82	37.47	50.80	28.77	37.11
83	41.21	55.21	32.12	40.90
84	45.31	59.90	35.81	45.73
85	49.79	64.83	39.90	51.00
86	54.66	71.23	44.38	56.71
87	59.88	78.07	49.22	62.87
88	65.42	85.29	54.42	69.46
89	71.22	92.86	59.92	76.46
90	77.18	100.70	65.68	83.84
91	83.21	108.69	71.59	91.49
92	89.16	116.75	77.52	99.36
93	94.85	124.70	83.32	107.31
94	100.23	128.59	88.94	110.06
95	105.22	131.81	94.29	114.86
96	109.78	135.22	99.33	119.25
97	113.90	138.03	104.09	123.28
98	118.98	139.46	109.11	125.36
99	123.86	140.50	113.98	127.12
100	128.61	141.23	118.76	128.62
101	133.31	145.88	123.52	133.62
102	138.11	150.68	128.42	138.79
103	143.18	155.75	133.62	144.23
104	148.53	161.10	139.16	149.97
105	154.18	166.76	145.06	156.02
106	160.10	172.71	151.29	162.36
107	166.27	178.92	157.85	168.98
108	172.64	185.39	164.69	175.86
109	179.15	192.08	171.74	182.97
110	185.68	203.20	178.91	194.22
111	192.13	214.73	186.07	205.89
112	198.30	226.58	193.01	217.91
113	205.70	239.46	201.22	231.12
114	212.72	256.87	209.15	248.73
115	220.02	275.78	217.41	267.90
116	227.69	296.03	226.13	288.54
117	235.73	317.72	235.30	310.73
118	247.03	341.00	244.58	334.63
119	256.94	365.99	254.40	360.36

附錄七 – 「財富相傳 5」/「財富雋永 2」壽險計劃退保費用率 (每 1,000 美元保額) – 標準級別 (組別 A) / 退保費用不適用於第 16 年及以後 – 男性

Appendix 7 – Surrender Charges Rate for Wealth Preserver 5/ Wealth Ultima 2

(per USD 1,000 Sum Assured) – Standard Life (Group A) / No Surrender Charge after 16th year – Male

年 Year# / 年齡 Age*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18	14.78	14.78	14.78	14.78	14.78	13.43	12.09	10.75	9.41	8.06	6.72	5.37	4.03	2.69	1.35
19	15.27	15.27	15.27	15.27	15.27	13.88	12.50	11.11	9.72	8.33	6.95	5.55	4.16	2.77	1.39
20	15.74	15.74	15.74	15.74	15.74	14.32	12.88	11.45	10.02	8.59	7.15	5.73	4.29	2.86	1.43
21	16.25	16.25	16.25	16.25	16.25	14.78	13.29	11.82	10.34	8.87	7.38	5.91	4.43	2.96	1.47
22	16.76	16.76	16.76	16.76	16.76	15.24	13.71	12.19	10.66	9.14	7.61	6.10	4.57	3.05	1.52
23	17.28	17.28	17.28	17.28	17.28	15.71	14.15	12.57	10.99	9.43	7.85	6.29	4.72	3.14	1.58
24	17.89	17.89	17.89	17.89	17.89	16.27	14.64	13.02	11.39	9.76	8.13	6.51	4.88	3.25	1.62
25	18.50	18.50	18.50	18.50	18.50	16.82	15.13	13.46	11.78	10.10	8.41	6.73	5.05	3.37	1.68
26	19.12	19.12	19.12	19.12	19.12	17.39	15.65	13.90	12.17	10.43	8.69	6.96	5.22	3.47	1.74
27	19.85	19.85	19.85	19.85	19.85	18.04	16.24	14.43	12.63	10.82	9.03	7.22	5.42	3.61	1.81
28	20.57	20.57	20.57	20.57	20.57	18.70	16.84	14.96	13.09	11.22	9.35	7.49	5.61	3.74	1.87
29	21.32	21.32	21.32	21.32	21.32	19.38	17.45	15.50	13.57	11.63	9.69	7.75	5.82	3.88	1.94
30	22.11	22.11	22.11	22.11	22.11	20.10	18.09	16.09	14.08	12.06	10.05	8.04	6.03	4.03	2.01
31	22.91	22.91	22.91	22.91	22.91	20.83	18.75	16.66	14.58	12.50	10.41	8.33	6.24	4.16	2.08
32	23.78	23.78	23.78	23.78	23.78	21.62	19.46	17.30	15.13	12.97	10.81	8.65	6.49	4.32	2.16
33	24.66	24.66	24.66	24.66	24.66	22.41	20.17	17.93	15.69	13.44	11.21	8.97	6.73	4.49	2.24
34	25.60	25.60	25.60	25.60	25.60	23.28	20.94	18.62	16.30	13.96	11.64	9.30	6.98	4.66	2.32
35	26.55	26.55	26.55	26.55	26.55	24.14	21.72	19.31	16.89	14.48	12.08	9.66	7.25	4.83	2.42
36	27.57	27.57	27.57	27.57	27.57	25.06	22.55	20.04	17.54	15.03	12.54	10.03	7.52	5.01	2.51
37	28.64	28.64	28.64	28.64	28.64	26.04	23.43	20.83	18.23	15.62	13.02	10.41	7.81	5.21	2.60
38	29.74	29.74	29.74	29.74	29.74	27.04	24.33	21.63	18.93	16.23	13.51	10.81	8.11	5.41	2.70
39	30.90	30.90	30.90	30.90	30.90	28.09	25.28	22.47	19.67	16.86	14.04	11.24	8.43	5.62	2.81
40	32.14	32.14	32.14	32.14	32.14	29.22	26.30	23.38	20.46	17.54	14.61	11.68	8.76	5.84	2.92
41	33.18	33.18	33.18	33.18	33.18	30.16	27.14	24.13	21.11	18.10	15.08	12.06	9.05	6.04	3.01
42	34.24	34.24	34.24	34.24	34.24	31.12	28.01	24.90	21.78	18.68	15.56	12.45	9.34	6.22	3.12
43	35.39	35.39	35.39	35.39	35.39	32.17	28.96	25.74	22.52	19.30	16.09	12.87	9.65	6.43	3.22
44	36.57	36.57	36.57	36.57	36.57	33.25	29.92	26.60	23.28	19.95	16.62	13.29	9.97	6.65	3.32
45	37.77	37.77	37.77	37.77	37.77	34.33	30.90	27.46	24.04	20.60	17.17	13.73	10.30	6.87	3.44
46	39.03	39.03	39.03	39.03	39.03	35.48	31.94	28.38	24.84	21.29	17.74	14.19	10.65	7.10	3.55
47	40.35	40.35	40.35	40.35	40.35	36.69	33.02	29.35	25.68	22.01	18.34	14.67	11.01	7.34	3.67
48	41.69	41.69	41.69	41.69	41.69	37.89	34.11	30.31	26.53	22.74	18.95	15.16	11.37	7.58	3.80
49	43.14	43.14	43.14	43.14	43.14	39.22	35.29	31.37	27.45	23.53	19.61	15.69	11.76	7.84	3.92
50	44.61	44.61	44.61	44.61	44.61	40.55	36.50	32.44	28.38	24.33	20.27	16.23	12.17	8.11	4.06
51	46.17	46.17	46.17	46.17	46.17	41.98	37.78	33.58	29.38	25.19	20.99	16.79	12.59	8.40	4.20
52	47.76	47.76	47.76	47.76	47.76	43.41	39.08	34.73	30.39	26.05	21.71	17.37	13.03	8.68	4.35
53	49.43	49.43	49.43	49.43	49.43	44.93	40.45	35.95	31.45	26.96	22.47	17.97	13.48	8.98	4.50
54	51.19	51.19	51.19	51.19	51.19	46.53	41.88	37.23	32.57	27.92	23.26	18.62	13.96	9.30	4.66
55	52.99	52.99	52.99	52.99	52.99	48.17	43.36	38.54	33.72	28.90	24.09	19.27	14.46	9.64	4.82

* 指受保人於保額層生效時之年齡。It refers to the Insured's age as at the Layer Effective Date.

指保額層由生效日期起計的年期。It refers to the number of years since the Layer Effective Date.

附錄七 – 「財富相傳 5」/「財富雋永 2」壽險計劃退保費用率 (每 1,000 美元保額) – 標準級別 (組別 A) / 退保費用不適用於第 16 年及以後 – 男性

Appendix 7 – Surrender Charges Rate for Wealth Preserver 5/ Wealth Ultima 2

(per USD 1,000 Sum Assured) – Standard Life (Group A) / No Surrender Charge after 16th year – Male

年 Year# / 年齡 Age*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
56	54.88	54.88	54.88	54.88	54.88	49.89	44.90	39.92	34.93	29.93	24.94	19.95	14.96	9.98	4.99
57	56.83	56.83	56.83	56.83	56.83	51.67	46.49	41.33	36.17	31.00	25.83	20.67	15.50	10.34	5.16
58	58.87	58.87	58.87	58.87	58.87	53.52	48.16	42.81	37.47	32.11	26.76	21.40	16.05	10.71	5.35
59	62.07	62.07	62.07	62.07	62.07	56.42	50.78	45.14	39.49	33.86	28.21	22.57	16.93	11.28	5.65
60	65.47	65.47	65.47	65.47	65.47	59.51	53.57	47.61	41.66	35.71	29.76	23.81	17.86	11.90	5.96
61	69.09	69.09	69.09	69.09	69.09	62.81	56.53	50.24	43.96	37.69	31.41	25.13	18.85	12.56	6.28
62	72.96	72.96	72.96	72.96	72.96	66.32	59.70	53.06	46.43	39.79	33.17	26.53	19.90	13.26	6.64
63	77.07	77.07	77.07	77.07	77.07	70.07	63.05	56.05	49.05	42.04	35.03	28.03	21.02	14.02	7.00
64	81.47	81.47	81.47	81.47	81.47	74.06	66.65	59.25	51.84	44.44	37.03	29.62	22.22	14.81	7.41
65	83.93	83.93	83.93	83.93	83.93	76.30	68.67	61.04	53.41	45.78	38.15	30.52	22.89	15.26	7.62
66	86.43	86.43	86.43	86.43	86.43	78.58	70.71	62.86	55.00	47.15	39.28	31.43	23.58	15.72	7.85
67	89.02	89.02	89.02	89.02	89.02	80.93	72.84	64.75	56.65	48.55	40.47	32.37	24.28	16.18	8.10
68	91.64	91.64	91.64	91.64	91.64	83.32	74.98	66.65	58.32	49.99	41.65	33.33	24.99	16.66	8.33
69	94.31	94.31	94.31	94.31	94.31	85.73	77.17	68.59	60.02	51.44	42.87	34.29	25.73	17.15	8.58
70	97.06	97.06	97.06	97.06	97.06	88.24	79.41	70.59	61.77	52.95	44.11	35.29	26.47	17.65	8.82
71	98.56	98.56	98.56	98.56	98.56	89.60	80.64	71.68	62.72	53.76	44.79	35.83	26.88	17.92	8.96
72	99.98	99.98	99.98	99.98	99.98	90.90	81.80	72.71	63.63	54.53	45.45	36.35	27.27	18.18	9.09
73	101.36	101.36	101.36	101.36	101.36	92.15	82.93	73.72	64.50	55.29	46.07	36.86	27.65	18.43	9.21
74	102.63	102.63	102.63	102.63	102.63	93.30	83.96	74.64	65.31	55.98	46.64	37.32	27.99	18.66	9.33
75	103.74	103.74	103.74	103.74	103.74	94.31	84.88	75.45	66.02	56.59	47.15	37.72	28.29	18.86	9.43

* 指受保人於保額層生效時之年齡。It refers to the Insured's age as at the Layer Effective Date.

指保額層由生效日期起計的年期。It refers to the number of years since the Layer Effective Date.

附錄七 – 「財富相傳 5」/「財富雋永 2」壽險計劃退保費用率 (每 1,000 美元保額) – 標準級別 (組別 A) / 退保費用不適用於第 16 年及以後 – 女性

Appendix 7 – Surrender Charges Rate for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) – Standard Life (Group A) / No surrender charge from 16th year – Female

年 Year# / 年齡 Age*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
18	13.79	13.79	13.79	13.79	13.79	12.54	11.28	10.03	8.77	7.52	6.27	5.01	3.76	2.51	1.25
19	14.27	14.27	14.27	14.27	14.27	12.97	11.67	10.38	9.09	7.79	6.49	5.19	3.89	2.60	1.30
20	14.77	14.77	14.77	14.77	14.77	13.42	12.09	10.74	9.40	8.05	6.72	5.37	4.03	2.68	1.35
21	15.26	15.26	15.26	15.26	15.26	13.87	12.49	11.10	9.71	8.33	6.93	5.55	4.16	2.77	1.39
22	15.77	15.77	15.77	15.77	15.77	14.33	12.90	11.47	10.03	8.60	7.16	5.74	4.30	2.86	1.44
23	16.33	16.33	16.33	16.33	16.33	14.85	13.36	11.88	10.40	8.91	7.42	5.93	4.45	2.97	1.48
24	16.92	16.92	16.92	16.92	16.92	15.38	13.85	12.31	10.76	9.22	7.69	6.15	4.61	3.07	1.54
25	17.53	17.53	17.53	17.53	17.53	15.93	14.34	12.74	11.16	9.56	7.97	6.37	4.78	3.19	1.60
26	18.17	18.17	18.17	18.17	18.17	16.51	14.87	13.21	11.56	9.91	8.26	6.61	4.96	3.30	1.66
27	18.84	18.84	18.84	18.84	18.84	17.12	15.41	13.70	11.98	10.27	8.57	6.85	5.14	3.43	1.71
28	19.49	19.49	19.49	19.49	19.49	17.72	15.95	14.18	12.41	10.64	8.86	7.08	5.31	3.54	1.77
29	20.21	20.21	20.21	20.21	20.21	18.37	16.54	14.70	12.86	11.02	9.19	7.35	5.51	3.67	1.84
30	20.98	20.98	20.98	20.98	20.98	19.07	17.16	15.26	13.35	11.44	9.53	7.62	5.72	3.82	1.91
31	21.69	21.69	21.69	21.69	21.69	19.72	17.74	15.78	13.80	11.83	9.86	7.89	5.91	3.94	1.97
32	22.48	22.48	22.48	22.48	22.48	20.44	18.40	16.35	14.31	12.26	10.22	8.18	6.13	4.08	2.05
33	23.31	23.31	23.31	23.31	23.31	21.19	19.07	16.95	14.84	12.72	10.59	8.48	6.36	4.24	2.12
34	24.14	24.14	24.14	24.14	24.14	21.94	19.75	17.56	15.36	13.17	10.97	8.77	6.58	4.39	2.20
35	25.02	25.02	25.02	25.02	25.02	22.75	20.47	18.20	15.93	13.65	11.37	9.10	6.82	4.55	2.28
36	25.92	25.92	25.92	25.92	25.92	23.56	21.21	18.85	16.49	14.13	11.79	9.43	7.07	4.72	2.36
37	26.91	26.91	26.91	26.91	26.91	24.46	22.02	19.57	17.12	14.67	12.24	9.79	7.34	4.89	2.45
38	27.92	27.92	27.92	27.92	27.92	25.38	22.85	20.31	17.77	15.23	12.70	10.15	7.61	5.07	2.54
39	28.96	28.96	28.96	28.96	28.96	26.32	23.69	21.06	18.42	15.79	13.17	10.53	7.90	5.27	2.63
40	30.06	30.06	30.06	30.06	30.06	27.32	24.60	21.86	19.12	16.40	13.66	10.94	8.20	5.46	2.74
41	30.99	30.99	30.99	30.99	30.99	28.18	25.36	22.54	19.72	16.91	14.09	11.27	8.45	5.64	2.82
42	32.00	32.00	32.00	32.00	32.00	29.10	26.19	23.28	20.37	17.46	14.55	11.64	8.73	5.82	2.91
43	33.01	33.01	33.01	33.01	33.01	30.00	27.00	24.00	21.00	18.00	15.01	12.01	9.00	6.00	3.00
44	34.03	34.03	34.03	34.03	34.03	30.94	27.84	24.75	21.65	18.56	15.47	12.37	9.28	6.19	3.09
45	35.13	35.13	35.13	35.13	35.13	31.94	28.75	25.55	22.36	19.16	15.97	12.78	9.58	6.38	3.20
46	36.26	36.26	36.26	36.26	36.26	32.96	29.67	26.37	23.07	19.78	16.48	13.19	9.89	6.59	3.30
47	37.43	37.43	37.43	37.43	37.43	34.03	30.62	27.22	23.82	20.41	17.02	13.62	10.21	6.81	3.40
48	38.64	38.64	38.64	38.64	38.64	35.13	31.61	28.11	24.59	21.08	17.56	14.05	10.53	7.03	3.51
49	39.91	39.91	39.91	39.91	39.91	36.28	32.65	29.03	25.39	21.77	18.14	14.51	10.88	7.26	3.62
50	41.22	41.22	41.22	41.22	41.22	37.47	33.72	29.98	26.23	22.48	18.73	14.98	11.24	7.50	3.75
51	42.57	42.57	42.57	42.57	42.57	38.70	34.83	30.96	27.09	23.22	19.35	15.48	11.62	7.74	3.88
52	44.01	44.01	44.01	44.01	44.01	40.01	36.01	32.00	28.00	24.00	20.01	16.01	12.01	8.00	4.00
53	45.47	45.47	45.47	45.47	45.47	41.34	37.20	33.07	28.93	24.81	20.67	16.54	12.40	8.27	4.13
54	47.05	47.05	47.05	47.05	47.05	42.77	38.49	34.21	29.93	25.66	21.39	17.11	12.83	8.56	4.28
55	48.62	48.62	48.62	48.62	48.62	44.21	39.78	35.36	30.95	26.52	22.10	17.68	13.26	8.84	4.42

* 指受保人於保額層生效時之年齡。It refers to the Insured's age as at the Layer Effective Date.

指保額層由生效日期起計的年期。It refers to the number of years since the Layer Effective Date.

附錄七 – 「財富相傳 5」/「財富雋永 2」壽險計劃退保費用率 (每 1,000 美元保額) – 標準級別 (組別 A) / 退保費用不適用於第 16 年及以後 – 女性

Appendix 7 – Surrender Charges Rate for Wealth Preserver 5/ Wealth Ultima 2

(Per USD 1,000 Sum Assured) – Standard Life (Group A) / No surrender charge from 16th year – Female

年 Year# / 年齡 Age*	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
56	50.30	50.30	50.30	50.30	50.30	45.72	41.16	36.58	32.00	27.44	22.86	18.30	13.72	9.14	4.58
57	52.04	52.04	52.04	52.04	52.04	47.31	42.57	37.85	33.12	28.38	23.66	18.92	14.19	9.46	4.73
58	53.88	53.88	53.88	53.88	53.88	48.98	44.08	39.18	34.28	29.38	24.50	19.60	14.70	9.80	4.90
59	55.81	55.81	55.81	55.81	55.81	50.74	45.67	40.58	35.51	30.44	25.37	20.30	15.23	10.14	5.07
60	57.86	57.86	57.86	57.86	57.86	52.60	47.33	42.08	36.82	31.56	26.30	21.03	15.78	10.52	5.26
61	60.02	60.02	60.02	60.02	60.02	54.57	49.11	43.65	38.19	32.74	27.28	21.83	16.36	10.91	5.45
62	62.27	62.27	62.27	62.27	62.27	56.61	50.95	45.29	39.63	33.97	28.30	22.64	16.99	11.33	5.66
63	64.65	64.65	64.65	64.65	64.65	58.78	52.90	47.02	41.15	35.27	29.38	23.51	17.63	11.75	5.88
64	67.11	67.11	67.11	67.11	67.11	61.01	54.91	48.81	42.71	36.60	30.51	24.40	18.31	12.20	6.11
65	69.14	69.14	69.14	69.14	69.14	62.85	56.57	50.28	44.00	37.71	31.43	25.14	18.86	12.57	6.29
66	71.20	71.20	71.20	71.20	71.20	64.72	58.25	51.78	45.31	38.84	32.36	25.89	19.41	12.95	6.47
67	73.30	73.30	73.30	73.30	73.30	66.64	59.97	53.31	46.64	39.99	33.32	26.66	19.99	13.33	6.66
68	75.50	75.50	75.50	75.50	75.50	68.63	61.77	54.91	48.05	41.18	34.32	27.45	20.59	13.73	6.87
69	77.80	77.80	77.80	77.80	77.80	70.73	63.65	56.58	49.51	42.44	35.36	28.29	21.22	14.15	7.07
70	80.19	80.19	80.19	80.19	80.19	72.90	65.61	58.32	51.03	43.73	36.46	29.16	21.87	14.58	7.29
71	81.64	81.64	81.64	81.64	81.64	74.22	66.79	59.37	51.96	44.53	37.11	29.68	22.26	14.85	7.42
72	83.13	83.13	83.13	83.13	83.13	75.58	68.02	60.46	52.90	45.34	37.79	30.23	22.68	15.11	7.56
73	84.62	84.62	84.62	84.62	84.62	76.92	69.23	61.54	53.84	46.15	38.47	30.77	23.08	15.39	7.69
74	86.04	86.04	86.04	86.04	86.04	78.22	70.40	62.57	54.75	46.93	39.11	31.29	23.47	15.64	7.82
75	87.42	87.42	87.42	87.42	87.42	79.48	71.53	63.58	55.64	47.69	39.73	31.79	23.84	15.89	7.95

* 指受保人於保額層生效時之年齡。It refers to the Insured's age as at the Layer Effective Date.

指保額層由生效日期起計的年期。It refers to the number of years since the Layer Effective Date.

附錄八 –「財富相傳 5」/「財富雋永 2」壽險計劃目標保費表 (每 1,000 美元保額) – 標準級別 (組別 A)

Appendix 8 – Target Premium Table for Wealth Preserver 5/ Wealth Ultima 2 (per USD 1,000 Sum Assured) – Standard Life (Group A)

年齡 Age	男 Male	女 Female
18	5.04	4.34
19	5.23	4.51
20	5.41	4.68
21	5.61	4.86
22	5.81	5.04
23	6.02	5.24
24	6.26	5.45
25	6.50	5.67
26	6.75	5.90
27	7.03	6.14
28	7.32	6.38
29	7.62	6.64
30	7.94	6.92
31	8.27	7.20
32	8.64	7.51
33	9.01	7.83
34	9.41	8.16
35	9.82	8.51
36	10.26	8.87
37	10.72	9.26
38	11.20	9.67
39	11.71	10.09
40	12.26	10.54
41	12.82	11.00
42	13.41	11.50
43	14.05	12.01
44	14.72	12.54
45	15.42	13.11
46	16.16	13.71
47	16.95	14.34
48	17.77	15.00
49	18.66	15.70
50	19.59	16.44
51	20.59	17.22
52	21.63	18.05
53	22.74	18.92
54	23.93	19.86
55	25.18	20.83
56	26.51	21.87
57	27.92	22.97
58	29.42	24.15
59	31.02	25.41
60	32.72	26.76
61	33.82	27.64
62	34.92	28.52
63	36.02	29.40
64	37.12	30.28
65	38.22	31.16
66	39.30	32.01
67	41.57	33.98
68	43.84	35.95
69	46.11	37.92
70	48.38	39.89
71	50.65	41.86
72	52.92	43.83
73	55.19	45.80
74	57.46	47.77
75	59.74	49.77