AIA Hong Kong

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

AIA.COM.HK

Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong only)	From:	Felix Fung
Co/Dept:			
Copy:	Mr. Peter Crewe / Ms. Bonnie Tse / Mr. Jim Jan Zen/ Ms. Manda Chan / Ms. Alex Foo / All Department Heads / Heads of Agency Division / DOAs / Team Heads / BDEs / Call Centre	Dept:	Product Strategy and Management Department
Date:	Nov 29, 2019	Total page:	4 pages

Subject: (Ref.: A191175) **AIA延期年金計劃更新**
AIA Deferred Annuity Plan Enhancement

承蒙大家支持，AIA延期年金計劃自2019年4月推出以來，市場反應熱烈。我們不斷孳力為客戶提供多元化的產品，近日我們亦收到不少意見，期望延期年金產品設計可以更著重靈活性及全面性。有見及此，我們將於**2019年12月2日(即首個保單申請日)更新AIA延期年金計劃**，而更新之產品特點同樣適用於2019年12月2日前購買AIA延期年金計劃的客戶(「現有客戶」) 以及新客戶。

AIA 延期年金計劃之更新產品特點如下：

- 新增**2個年金款項開始年齡**(55歲、60歲)供客戶選擇，更能全面配合不同人士之退休計劃
- 可在指定時段內更改**年金款項開始年齡**及**保證每月年金款項模式**各一次，令客戶可以輕鬆應對人生不同階段退休計劃的變化

如上所述, 更新之產品特點亦適用於現有客戶，詳情請參閱產品資料册第 III 部份 - 產品更新及詳解及第 XI 部份 - AIA 延期年金計劃現有客戶安排。

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。

如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638 (香港)查詢。

於這通告內所提及的「AIA」或「我們」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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Thanks to your support, AIA Deferred Annuity Plan has been a great success in the market since its launch in April 2019. We strive to maintain a diversified product suite and recently, we have also received constructive feedbacks that would like the product design of annuity products more flexible and all-rounded. In view of this, we are going to **enhance AIA Deferred Annuity Plan on 2 December 2019 (the first application date)**, and the updated product features are applicable to customers who have purchased AIA Deferred Annuity Plan before 2 December ("Existing Customers") and new customers.

Major product feature updates to AIA Deferred Annuity Plan are as follows:

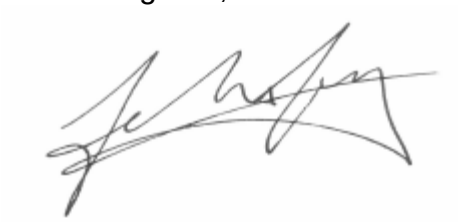
- Newly added **2 more choices of Annuity Payment Start Age** (age 55 & 60) for customers to select in order to match their different retirement plans more comprehensively
- Allow customers to change the **Annuity Payment Start Age** and **Guaranteed Monthly Annuity Payment Pattern** once each within a specified period to cater with changes in retirement planning at different stages of life with ease

As mentioned above, the product feature updates are also applicable to Existing Customers. For more details, please refer to Section III - Product Features Update and Detailed Explanation and Section XI - Treatment towards existing customers of AIA Deferred Annuity Plan of the launch pack.

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

Thanks for your attention. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) 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>

中文版的印刷版本會於 2019 年 12 月 2 日起送抵香港各營業辦事處
財務策劃顧問可於 2019 年 12 月 2 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料冊

</td></tr>
<tr><td>建議書系統PGS2014
(18.6版本)</td><td>
<table>
<tr><td></td><td>iPad 離線版</td><td>網上版</td><td>視窗離線版</td></tr>
<tr><td>版本號碼</td><td>18.6</td><td>18.6</td><td>18.6</td></tr>
<tr><td>推出日期</td><td colspan="3">2019 年12 月2日
0 時0分</td></tr>
</table>

有關 18.6 版本的詳細安排，將會由產品策劃部另函通知(通告：A191158)

</td></tr>
<tr><td>產品簡介</td><td>

印刷版本會由 2019 年 12 月 2 日開始送抵香港各營業辦事處。
財務策劃顧問亦可於 2019 年 12 月 2 日起登入 Agency Corner 下載最新的電子版本的產品簡介。
財務策劃顧問亦可於 2019 年 12 月 2 日起從 PSS 訂購下列產品之印刷版本產品簡介。請全面使用最新的產品簡介，並自行銷毀現有的產品簡介。
產品簡介編號

英文：PTA999825.1219
繁體中文：PTA999826.1219

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<tr><td>客戶助銷工具</td><td>

財務策劃顧問可於 2019 年 12 月 2 日 起登入 eAC > 部門資訊 > 客戶策略部 瀏覽及下載最新客戶助銷工具

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</table>

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Enclosure: Launch Arrangement

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

Chinese printed version will be delivered to Agency offices in Hong Kong starting from 2 December 2019
The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 2 December 2019

</td></tr>
<tr><td>PGS2014
(version 18.6)</td><td>
<table>
<tr><td></td><td>iPad Offline Version</td><td>Web Version</td><td>Windows Offline Version</td></tr>
<tr><td>Version no.</td><td>18.6</td><td>18.6</td><td>18.6</td></tr>
<tr><td>Launch Date</td><td colspan="3">00:00am on
2 December 2019</td></tr>
</table>

Detailed arrangements regarding the release of version.18.6 will be set out in a separate memo issued by Product Strategy and Management Department (memo reference number: A191158)

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

Printed version will be delivered to all Agency offices in Hong Kong starting from 2 December 2019.
The latest electronic version will be ready for download by financial planners in Agency Corner by 2 December 2019.
Printed version for the following products will be ready for order through PSS from 2 December 2019. Please use the latest product brochures and dispose the existing product brochures.
PTA number for Brochure
- English: PTA999825.1219
- Traditional Chinese: PTA999826.1219

</td></tr>
<tr><td>Segment Sales Tool</td><td>

Starting from 2 December 2019, sales tool will be available for financial planning consultants to browse and download at eAC > Departments > Customer Office

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</table>

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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.

This document is based on publicly available information and you shall refer to the source of information at the footnote of this document. The purpose of this document is for reference only and shall not be construed as tax advice nor is this document intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA does not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document. AIA does not provide tax or accounting advice and you should ask your clients to consult their own tax and accounting advisors for any tax advice.

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I. Preface

In support of the government's policy to encourage the public's early savings for retirement, we have launched our first qualifying deferred annuity policy ("QDAP") – AIA Deferred Annuity Plan on 1 April 2019. After that, other competitors launched their similar products one by one, putting annuity products into the spotlight again, and soon become a commonly discussed topic amongst the public. Undoubtedly, the tax deduction offer from the government has a certain degree of attractiveness and has boosted the public's interest in applying for QDAP. Although AIA Deferred Annuity Plan has been pleasantly received since launch, on and off we have got feedbacks from customers asking for increased flexibility. AIA is committed to provide suitable insurance solutions to our customers. In view of this, we are going to enhance AIA Deferred Annuity Plan on 2 December 2019.

The enhanced AIA Deferred Annuity Plan not only has more selections of Annuity Payment Start Age, it also allows customers to change their plan options after the Policy is issued, giving them improved flexibility in terms of retirement planning. For more details on the enhanced product features, please refer to Section III - Product Features Update and Detailed Explanation.

II. Tax Concession Measures of the Government

Ageing population is an issue under the government's spotlight. In the 2018-19 Budget Speech, the Financial Secretary suggested introducing tax concessions to encourage the development of the deferred annuity market as well as Voluntary Contributions of MPF, hoping the working population will save more for retirement as early as possible to manage longevity risks. The relevant Inland Revenue Ordinance Amendment Bill has been effective starting from April 1 2019. According to the amended Inland Revenue Ordinance, in every assessment year each taxpayer can claim up to **HK$60,000 tax deduction** for the premiums paid under qualifying deferred annuity policy ("qualifying annuity premium") and MPF Tax Deductible Voluntary Contributions.

In terms of qualifying annuity premium, the ordinance also provides flexibility for husband and wife, allowing them to apply for tax deduction for the premiums paid under each other's QDAP. If both spouses are taxpayers, they can also freely allocate the tax deduction for qualifying annuity premium, **in order to apply for a combined tax deduction of HK$120,000**, as long as the applied deduction amount per taxpayer does not exceed the individual tax deductible limit. The policies under both scenarios mentioned above must meet a list of specified criteria, details as follows:

The relevant policy holder is	The relevant qualifying annuity premium is	The relevant Annuitant is	The relevant Annuitant
• The taxpayer ; • the taxpayer's spouse; or • the taxpayer and the taxpayer's spouse	• Paid by the taxpayer ; • paid by the taxpayer's spouse, not being a spouse living apart from the taxpayer; or • paid by the taxpayer and the taxpayer's spouse, not being a spouse living apart from the taxpayer	• The taxpayer ; • the taxpayer's spouse at any time during the year of assessment; or • the taxpayer and the taxpayer's spouse at any time during the year of assessment	• Owns a Hong Kong Identity Card

Below please find a few examples to demonstrate how tax deduction between spouse works (assuming both husband and wife have Hong Kong Identity Card):

Example 1:

David (taxpayer) buys a QDAP for his wife Holly (housewife)



With respect to David:
Owner: David (the taxpayer)
Qualifying annuity premium (HK$60,000 per year): paid by David (the taxpayer)
Annuitant: Holly (the taxpayer's spouse)



The above example has met all the specified criteria, thus David can apply for tax deduction for the qualifying annuity premium of the policy

Example 2:

Aaron (taxpayer) buys a QDAP for his wife Rita (also a taxpayer)



With respect to Aaron:
Owner: Aaron (the taxpayer)
Qualifying annuity premium (HK$90,000 per year): paid by Aaron (the taxpayer)
Annuitant: Rita (the taxpayer's spouse)
With respect to Rita:
Owner: Aaron (the taxpayer's spouse)
Qualifying annuity premium (HK$90,000 per year): paid by Aaron (the taxpayer's spouse)
Annuitant: Rita (the taxpayer)



With respect to both Aaron and Rita, the above example has met all the specified criteria, thus they can both apply for tax deduction for the qualifying annuity premium of the policy. Aaron and Rita can allocate the tax deduction amount of HK$90,000, as long as the individual limit of HK$60,000 is not exceeded.

Example 3:

Ronald (taxpayer) and his wife Mary (also a taxpayer) each purchase a QDAP



With respect to Ronald:
Owner: Ronald (the taxpayer)
Qualifying annuity premium (HK$90,000 per year): paid by Ronald (the taxpayer)
Annuitant: Ronald (the taxpayer)



With respect to Mary:
Owner: Mary (the taxpayer)
Qualifying annuity premium (HK$30,000 per year): paid by Mary (the taxpayer)
Annuitant: Mary (the taxpayer)

With respect to both Ronald and Mary, the above example has met the all the specified criteria, thus they can each apply for tax deduction for the qualifying annuity premium of their own policy. Since the annual qualifying annuity premium of Ronald's policy has exceeded the individual limit of HK$60,000, he can choose to allocate the rest of the HK$30,000 tax deduction limit to Mary, such that she can apply for a combined tax deduction of HK$60,000 (HK$30,000 + HK$30,000). Under this scenario, the couple can apply for a combined tax deduction of HK$120,000.

Remarks: For details related to tax deduction, you must advise your customer to visit Inland Revenue Department (IRD) of HKSAR website and consult their tax and accounting advisors for tax advice

Source: Inland Revenue and MPF Schemes Legislation (Tax Deductions for Annuity Premiums and MPF Voluntary Contributions) (Amendment) Ordinance 2019

III. Product Features Update and Detailed Explanation

A. Product Design Update

To facilitate you in understanding the updated design and features of AIA Deferred Annuity Plan, we have prepared a detailed summary below for your reference:

Product Design Update #1: New Selections of Annuity Payment Start Age



To cater for the different retirement plans and needs of customers, we have introduced 2 new Annuity Payment Start Age for selection:

Product Design Update #2: Allow change of plan options

At application, customers have to choose (1) Annuity Payment Start Age and (2) Guaranteed Monthly Annuity Payment Pattern that suit their needs.

We understand that the society runs at a fast pace and there may be changes to clients' retirement plans. Therefore, we allow clients to change the above plan options once each (be it together or separately) within a specified period, improving the plan's flexibility.

The specified period means:

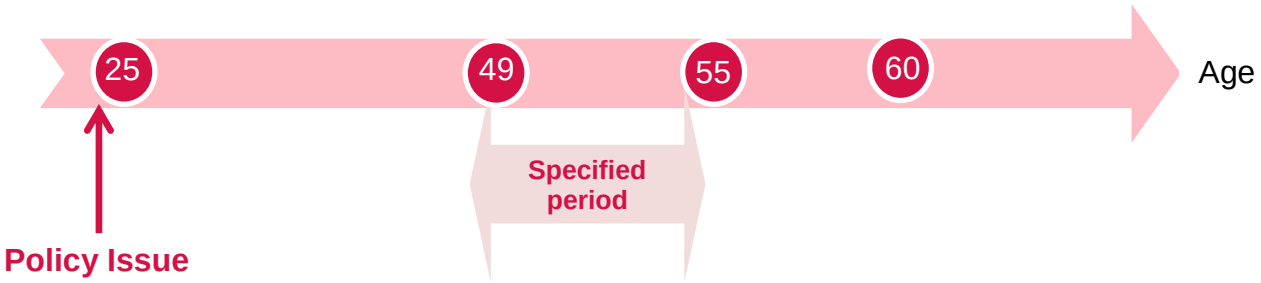
- From the 2nd Policy Anniversary or the Policy Anniversary immediately following the Annuitant's 49th birthday (whichever is later), to
- for the change of Annuity Payment Start Age, you should apply for 30 days before both the originally and newly selected Annuity Payment Start Age; for the change of Guaranteed Monthly Annuity Payment Pattern, you should apply for 30 days before your selected Annuity Payment Start Age.

Below are 2 examples to introduce the determination of the specified period.

a) Assuming the issue age of the Annuitant (i.e. the Insured) is 25, the selected original Annuity Payment Start Age is age 55 and the client wants to change to age 60 as the new Annuity Payment Start Age.

The specified period of time when the Owner can apply for change of plan options is:

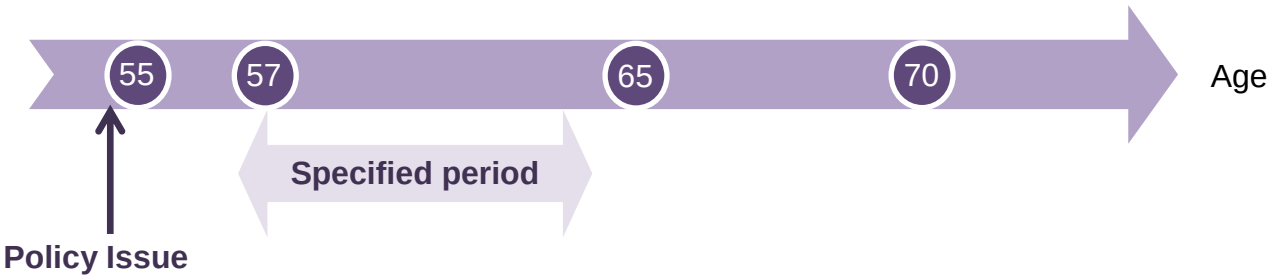
- From the Policy Anniversary immediately following the Annuitant's 49th birthday, to
- 30 days before the Annuity Payment Start Age 55



b) Assuming the issue age of the Annuitant (i.e. the Insured) is 55, the selected original Annuity Payment Start Age is age 70 and the client wants to change to age 65 as the new Annuity Payment Start Age.

The specified period of time when the Owner can apply for change of plan options is:

- From the 2nd Policy Anniversary, to
- 30 days before the Annuity Payment Start Age 65



When the Owner applies for change of plan options, the Company's prescribed form must be filled and submitted together with new signed illustration. The illustration can be generated from AIA Policy Enquiry System, details will be announced in due course.

Notice to existing customers:



The Change of Plan Option would also be applicable to policies applied before 2nd December 2019. For more details, please refer to Section XI - Treatment towards existing customers of AIA Deferred Annuity Plan.

Product Design Update #3: Slight Increase in Terminal Dividend of AIA Deferred Annuity Plan

As per the latest requirement from the Insurance Authority, the Terminal Dividend of specific policies will be increased slightly under certain scenarios. Other guaranteed and non-guaranteed components would remain unchanged.

Below is an example to illustrate the increase in Terminal Dividend.

Issue Age	**45**	
Annuity Payment Start Age	**65**	
Annual Premium (US$)	7,500	
Guaranteed Monthly Annuity Payment Pattern	Increasing	
Affected Policy Years	26 - 29	
Terminal Dividend		
Affected Policy Year	**BEFORE adjustment**	**AFTER adjustment**
26	10,545	10,553
27	8,100	8,108
28	5,558	5,565
29	2,903	2,910

Notice to existing customers:

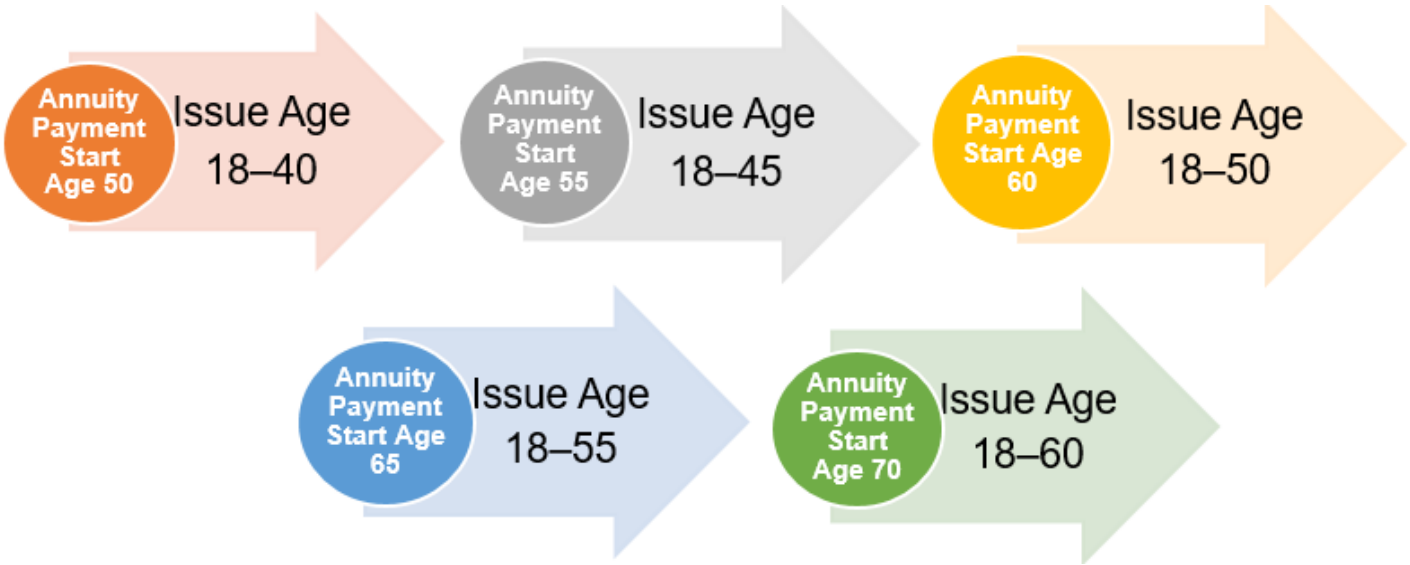
The increase in Terminal Dividend would also be applicable to policies applied before 2nd December 2019. The updated figures of Terminal Dividend would be reflected on the Inforce Illustration.

B. Product Design Recap

Apart from the above updated features, AIA Deferred Annuity Plan has kept part of the original design, which we will recap as follows:

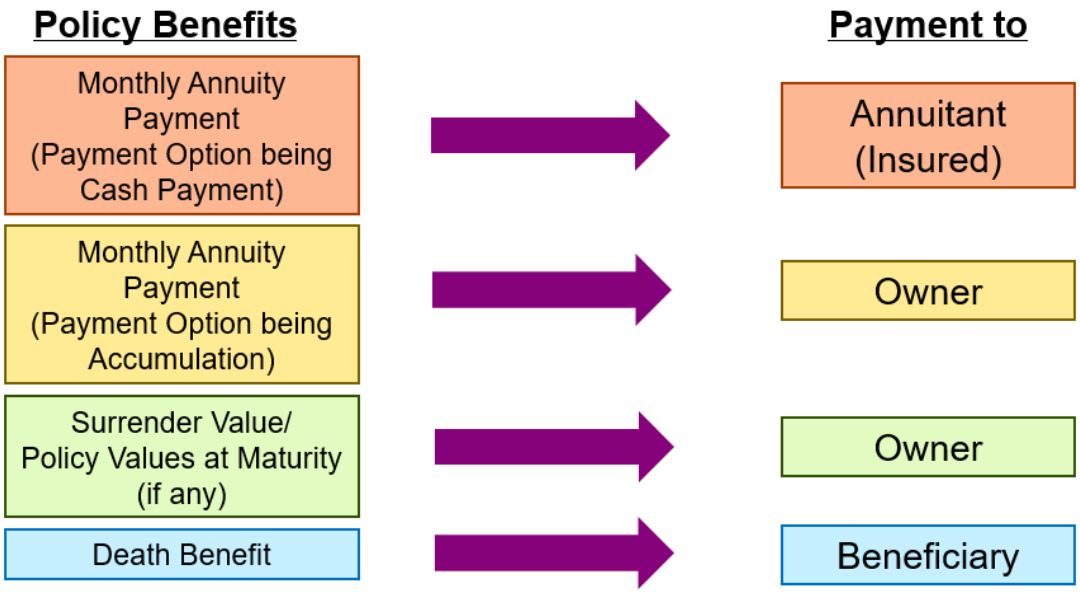
1) Issue Age

To ensure there is sufficient time for policy value accumulation prior to the start of the Annuity Period, the issue age and Annuity Payment Start Age must be **at least 10 years apart**, the respective issue age of each Annuity Payment Start Age is as follows:



2) Different Roles under the Policy

Same as other plans, the policies under this plan have the roles of **Owner**, **Insured** and **Beneficiary**. The one thing that makes AIA Deferred Annuity Plan different is **the addition of Annuitant** as a new role. Per product design, **the Annuitant and the Insured must be the same person**. Below is a summary of the recipients of benefits under this plan:





Per current regulatory requirement, before we make payments of Monthly Annuity Payment to the Annuitant (i.e. the Insured), his/her most updated personal information is reqiured, including identity document, mobile phone number and address proof (if applicable). Please advise customers to provide the requested information when required, otherwise there may be a delay in payments of Monthly Annuity Payment. On the other hand, if the Owner selects to use e-BankIn as a means to pay Monthly Annuity Payment to the Annuitant, we will require his/her bank account details as well.

3) Monthly Annuity Payment

Within the Annuity Period, AIA Deferred Annuity Plan will pay Monthly Annuity Payment on each Policy Monthiversary (**default** payment option is **Cash Payment**), providing **stable income stream** for customers to afford part of their daily expenses.

Monthly Annuity Payment is comprised of:

Guaranteed Monthly Annuity Payment

Amount is guaranteed by the Company, Owner can select to receive such amount in level or increasing pattern

Non-Guaranteed Monthly Annuity Payment

The share of divisible surplus of the basic policy in the relevant product group, increasing the potential Monthly Annuity Payment payable to the Policy

Minimum guaranteed portion of Monthly Annuity Payment

According to the IA guideline, AIA Deferred Annuity Plan policies with different Benefit Terms must meet the specified requirements, adding protection to the retirement income stream of customers:

Benefit Term	Minimum guaranteed portion of Monthly Annuity Payment upon policy inception
Less than 30 years	70%
30 – 39 years	60%
40 years or above	50%

4) Death Benefit

When the Insured (i.e. the Annuitant) passes away, the plan will pay the death benefit to the beneficiary in a lump sum, as follows:

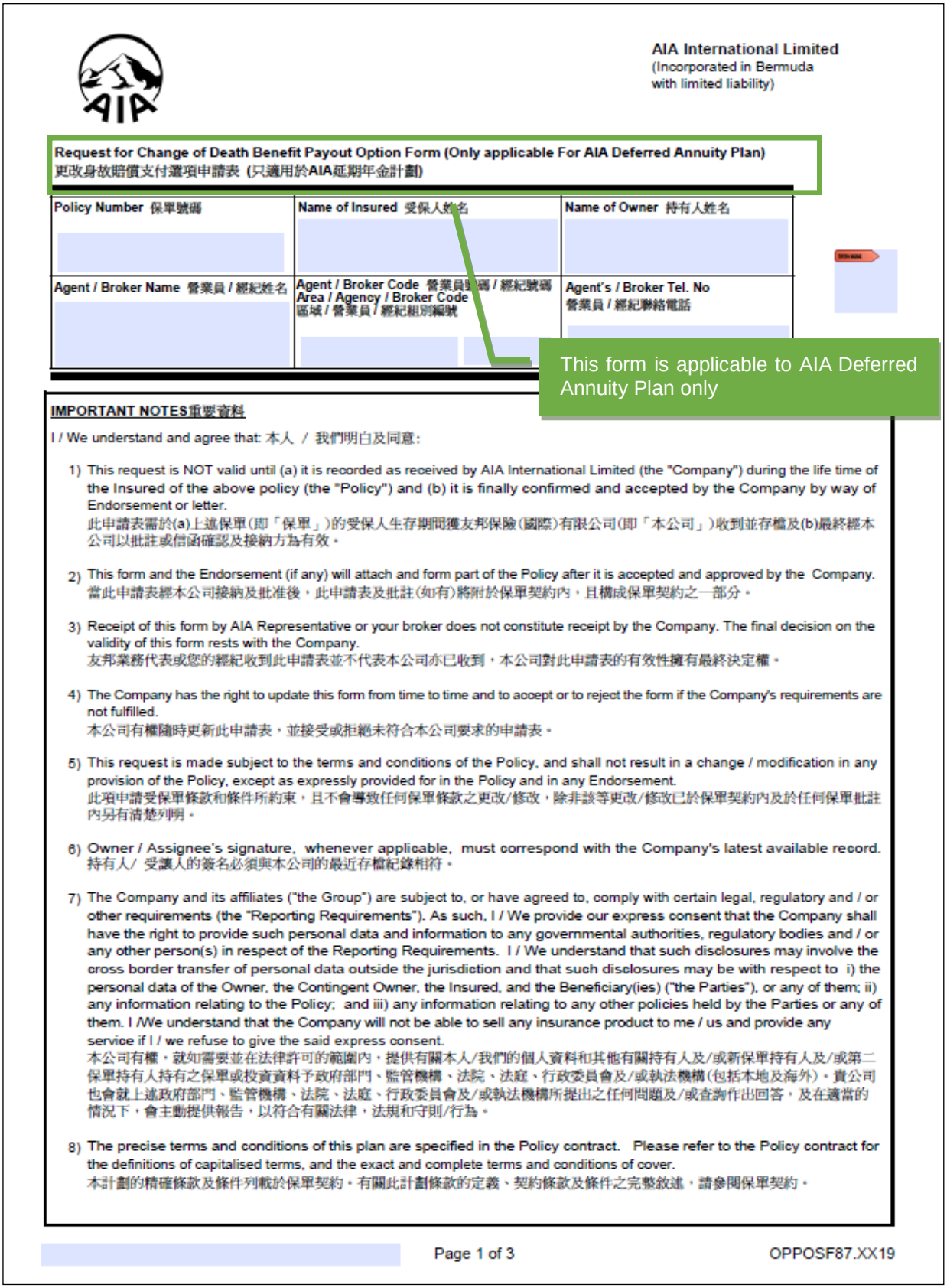
If the insured passes away before the commencement of the Annuity Period	The higher of: i. 110% of total premiums paid for the basic plan; and ii. the guaranteed cash value of the policy plus any Terminal Dividend
If the insured passes away on or after the commencement of the Annuity Period but before the policy matures	The higher of: i. 110% of total premiums paid for the basic plan, minus any guaranteed Monthly Annuity Payment paid; and ii. the guaranteed cash value of the policy plus any Terminal Dividend; Plus, any accumulated Monthly Annuity Payment with any interest

In either of the cases above, we will deduct all outstanding debt under your policy before we make the payment of death benefit to the beneficiary.

Apart from a lump sum, during the Insured's lifetime, the Owner can choose to **let the beneficiary continue receiving the unpaid Monthly Annuity Payment from the insured's death** (the death should occur on or after the commencement of the Annuity Period) **until the end of the Annuity Period**. If there is any accumulated Monthly Annuity Payment accrued before the insured passes away, such amount with any interest will be paid in a lump sum to the beneficiary at the time of the insured's death.

- After the death of the Insured, can ensure stable income for your loved ones
- Guaranteed to receive all the Monthly Annuity Payment payable under the policy

The Owner may elect in writing on the Company's prescribed form to change the Death Benefit Payout Option. The Request for Change of Death Benefit Payout Option Form can be downloaded from Agency Corner -> Download -> Forms -> Operations -> E-Forms -> POS.



AIA International Limited
(Incorporated in Bermuda
with limited liability)

Request for Change of Death Benefit Payout Option Form (Only applicable For AIA Deferred Annuity Plan)
更改身故賠償支付選項申請表 (只適用於AIA延期年金計劃)

Policy Number 保單號碼	Name of Insured 受保人姓名	Name of Owner 持有人姓名
Agent / Broker Name 營業員 / 經紀姓名	**Agent / Broker Code 營業員號碼 / 經紀號碼 Area / Agency / Broker Code 區域 / 營業員 / 經紀組別編號**	**Agent's / Broker Tel. No 營業員 / 經紀聯絡電話**

This form is applicable to AIA Deferred Annuity Plan only

IMPORTANT NOTES重要資料

I / We understand and agree that: 本人 / 我們明白及同意:

1) This request is NOT valid until (a) it is recorded as received by AIA International Limited (the "Company") during the life time of the Insured of the above policy (the "Policy") and (b) it is finally confirmed and accepted by the Company by way of Endorsement or letter.
此申請表需於(a)上述保單(即「保單」)的受保人生存期間獲友邦保險(國際)有限公司(即「本公司」)收到並存檔及(b)最終經本公司以批註或信函確認及接納方為有效。

2) This form and the Endorsement (if any) will attach and form part of the Policy after it is accepted and approved by the Company.
當此申請表經本公司接納及批准後，此申請表及批註(如有)將附於保單契約內，且構成保單契約之一部分。

3) Receipt of this form by AIA Representative or your broker does not constitute receipt by the Company. The final decision on the validity of this form rests with the Company.
友邦業務代表或您的經紀收到此申請表並不代表本公司亦已收到，本公司對此申請表的有效性擁有最終決定權。

4) The Company has the right to update this form from time to time and to accept or to reject the form if the Company's requirements are not fulfilled.
本公司有權隨時更新此申請表，並接受或拒絕未符合本公司要求的申請表。

5) This request is made subject to the terms and conditions of the Policy, and shall not result in a change / modification in any provision of the Policy, except as expressly provided for in the Policy and in any Endorsement.
此項申請受保單條款和條件所約束，且不會導致任何保單條款之更改/修改，除非該等更改/修改已於保單契約內及於任何保單批註內另有清楚列明。

6) Owner / Assignee's signature, whenever applicable, must correspond with the Company's latest available record.
持有人/ 受讓人的簽名必須與本公司的最近存檔紀錄相符。

7) The Company and its affiliates ("the Group") are subject to, or have agreed to, comply with certain legal, regulatory and / or other requirements (the "Reporting Requirements"). As such, I / We provide our express consent that the Company shall have the right to provide such personal data and information to any governmental authorities, regulatory bodies and / or any other person(s) in respect of the Reporting Requirements. I / We understand that such disclosures may involve the cross border transfer of personal data outside the jurisdiction and that such disclosures may be with respect to i) the personal data of the Owner, the Contingent Owner, the Insured, and the Beneficiary(ies) ("the Parties"), or any of them; ii) any information relating to the Policy; and iii) any information relating to any other policies held by the Parties or any of them. I /We understand that the Company will not be able to sell any insurance product to me / us and provide any service if I / we refuse to give the said express consent.
本公司有權，就如需要並在法律許可的範圍內，提供有關本人/我們的個人資料和其他有關持有人及/或新保單持有人及/或第二保單持有人持有之保單或投資資料予政府部門、監管機構、法院、法庭、行政委員會及/或執法機構(包括本地及海外)。貴公司也會就上述政府部門、監管機構、法院、法庭、行政委員會及/或執法機構所提出之任何問題及/或查詢作出回答，及在適當的情況下，會主動提供報告，以符合有關法律，法規和守則/行為。

8) The precise terms and conditions of this plan are specified in the Policy contract. Please refer to the Policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover.
本計劃的精確條款及條件列載於保單契約。有關此計劃條款的定義、契約條款及條件之完整敘述，請參閱保單契約。

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When the Insured is still alive, the owner can submit this application form **anytime** to change the death benefit payout option

Policy

DEATH BENEFIT PAYOUT OPTION (Only applicable to Policy with 10-year Annuity Period)
身故賠償支付選項 (只適用於年金期為10年之保單)

The undersigned hereby elects the below Death Benefit Payout Option of the Policy (please select):
下方簽名者現將選擇保單之身故賠償支付選項(請於適當空格內填上"X"號):

Death Benefit Payout Option:
身故賠償支付選項:

☐ Lump Sum Payment 一筆過支付

☐ Monthly Annuity Payment Continuity 持續支付每月年金款項

If the Insured passes away **before the start of the 10-year Annuity Period**, Monthly Annuity Payment Continuity **will not be applicable**

NOTES注意：

1) The Death Benefit Payout Option must be submitted to AIA by this form before the death of the Insured occurs. If the Owner has not submitted this form, or the request is not accepted and recorded by us prior to the Insured's death, we will pay the Death Benefit to the Beneficiary in a Lump Sum Payment when the death of the Insured occurs.
身故賠償支付選項必須透過此申請表於受保人身故前遞交至本公司。如持有人未有於受保人身故前遞交此申請表，或申請尚未為我們所接納及記錄，我們將會於受保人身故時以一筆過支付形式支付身故賠償予受益人。

2) **The Monthly Annuity Payment Continuity is only applicable if the death of the Insured occurs on or after the commencement of the 10-year Annuity Period. Therefore if the Insured dies before the commencement of Annuity Period, even if the Owner has selected the Monthly Annuity Payment Continuity Option, we will still pay the Death Benefit to the Beneficiary in a Lump Sum Payment.**
持續支付每月年金款項只適用於受保人於10年年金期開始時或之後身故之情況。因此，若受保人於年金期開始之前身故，即使持有人已揀選持續支付每月年金款項，我們仍將會以一筆過支付形式支付身故賠償予受益人。

3) If the Owner has selected the Monthly Annuity Payment Continuity, regardless of which Payment Options of Monthly Annuity Payment applied during the Insured's lifetime, accumulated Guaranteed Monthly Annuity Payment and Non-guaranteed Monthly Annuity Payment with interests thereon will be paid to the Beneficiary in a lump sum when the Insured dies. On each Policy Monthiversary after the Insured's death, we will continue to pay any unpaid Guaranteed Monthly Annuity Payment and Non-guaranteed Monthly Annuity Payment (without interests) to the Beneficiary, until the end of the Annuity Period.
若持有人選擇持續支付每月年金款項，不論受保人在生時已選擇何款每月年金款項支付辦法，於受保人身故後，我們會以一筆過支付於保單內的任何累積保證每月年金款項及非保證每月年金款項連利息予受益人。此後的每個保單週月日，我們將會繼續支付任何未付的保證每月年金款項及非保證每月年金款項（不連利息）予受益人，直至年金期完結為止。

4) If the Beneficiary dies prior to the end of the Annuity Period, subject to applicable law, we will pay the Guaranteed Cash Value and any terminal dividend under the Policy, less any Policy Debt, in a lump sum to the estate of the Beneficiary.
若受益人於年金期完結前身故，在符合適用之法律規管下，我們將以一筆過支付保證現金價值及任何終期紅利，扣除任何保單欠款予受益人的遺產繼承人。

This application form must be submitted and accepted by us during the Insured's lifetime

With regards to Monthly Annuity Payment Continuity option, any **Monthly Annuity Payment Accumulation And Interest** accrued during the Insured's lifetime will be **paid in a lump sum to the beneficiary** when the Insured passes away. On the other hand, if the beneficiary passes away before the end of the Annuity Period, the **Guaranteed Cash Value and any terminal dividend of the Policy will be paid to the Beneficiary's estate**.

OPPOGF87.0719

Policy Number 保單號碼 | | | | | | | | | | |

PERSONAL DATA COLLECTION AND USE

I / We confirm that I / we have read and understood the AIA Personal Information Collection Statement ("AIA PIC").

I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies) or investments contained in this application or collected, obtained, compiled or held by the Company by any means from time to time may be collected and utilized in accordance with the AIA PIC. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau), as the case may be, for the purposes and to the types of transferee as set out in the AIA PIC.

The updated version of AIA PIC is available for download from its website: www.aia.com.hk, and is made available upon request.

個人資料收集及使用

本人 / 我們確認本人 / 我們已閱讀及明白AIA個人資料收集聲明（「AIA個人資料收集聲明」）。

本人 / 我們聲明及同意在本申請所載或貴公司不時以任何方法收集所得、編製或持有的任何個人資料及關於本人 / 我們或本人 / 我們的保單或投資的其他資料，可根據AIA個人資料收集聲明收集及使用。本人 / 我們知悉及同意就AIA個人資料收集聲明所述目的視乎情況轉讓本人 / 我們的個人資料至香港（如保單在香港繕發）或澳門（如保單在澳門繕發）境外予AIA個人資料收集聲明所載的資料承讓人。

AIA個人資料收集聲明的最新版本可於以下網址下載：www.aia.com.hk，及可向貴公司索取。

By signing below, I / we represent that I am / we are not a U.S. person for purposes of U.S. federal income tax and that I am / we are not acting for, or on behalf of, a U.S. person. I / We understand that the Company, believing this statement to be true, will rely on it and act on it. In the event this statement is incorrect / false, the Company reserves the right and shall be entitled to cancel the policy. Any policy issued may accordingly be considered void in which case the Company shall notify me / us and repay any premium and levy (for Hong Kong policies) less reasonable charges and policy withdrawals / loans. Note: A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If your tax status changes and you become a U.S. citizen or resident, you must notify us within 30 days. (This Clause is not applicable to U.S. citizens or residents, who must complete IRS Form W-9.)

於下方簽署作實，本人 / 我們聲明，就美國聯邦薪俸稅之有關事項而言，本人 / 我們並非美國人，及並不代表美國人行事。本人 / 我們明白貴公司相信此陳述是真實的，並以此為依據及代為行事。倘若此陳述是不正確 / 虛假的，貴公司保留權利，並有權取消保單。任何依據此陳述而繕發的保單可視作無效。在這情況下，貴公司將通知本人 / 我們償還扣除合理的費用及保單提款 / 貸款後的保費與保費徵費（香港保單適用）。

備註：根據美國法律，任何美國人就其稅務狀況有虛假或失實陳述，將會受到刑罰。若閣下的稅務狀況有更改，並且成為美國公民或居民，請於三十日內通知本公司。（美國公民或居民必須填寫IRS之W-9表格，而以上之有關條款並不適用。）

Follow existing practice, both Owner and Assignee's signatures are required

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

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

PLEASE SIGN & RETURN IMMEDIATELY BUT NO LATER THAN 14 DAYS 請簽署後即時但不遲於14天內遞交

PLEASE DO NOT SIGN ON BLANK FORM 請勿在空白表格上簽署

Download our mobile app AIA Connect to manage your policy anytime, anywhere!
下載AIA「友聯繫」手機應用程式以便輕鬆管理您的保單！

5) Underwriting requirements

Regardless of issue age, all AIA Deferred Annuity Plan customers have the chance to enjoy simple underwriting process, details as follows:

Issue Age	**No Medical Examination**	Simplified Underwriting	Normal Underwriting
18 - 60	Total Premium <= US$4,000,000	Total Premium over US$4,000,000 and <= US$20,000,000	Total Premium over US$20,000,000

Total Premium = annual premium of basic plan (exclude size discount) multiplied by premium payment period

- Policies issued more than 2 years will be exempted (based on NB application date)
- Only basic premium is included, premium for attachable rider should not be calculated
- Prevailing currency exchange rate: US$1 = HK$7.5 / MOP7.5 / RMB$6

Products cover (below list will be updated from time to time):

Part A: NB products

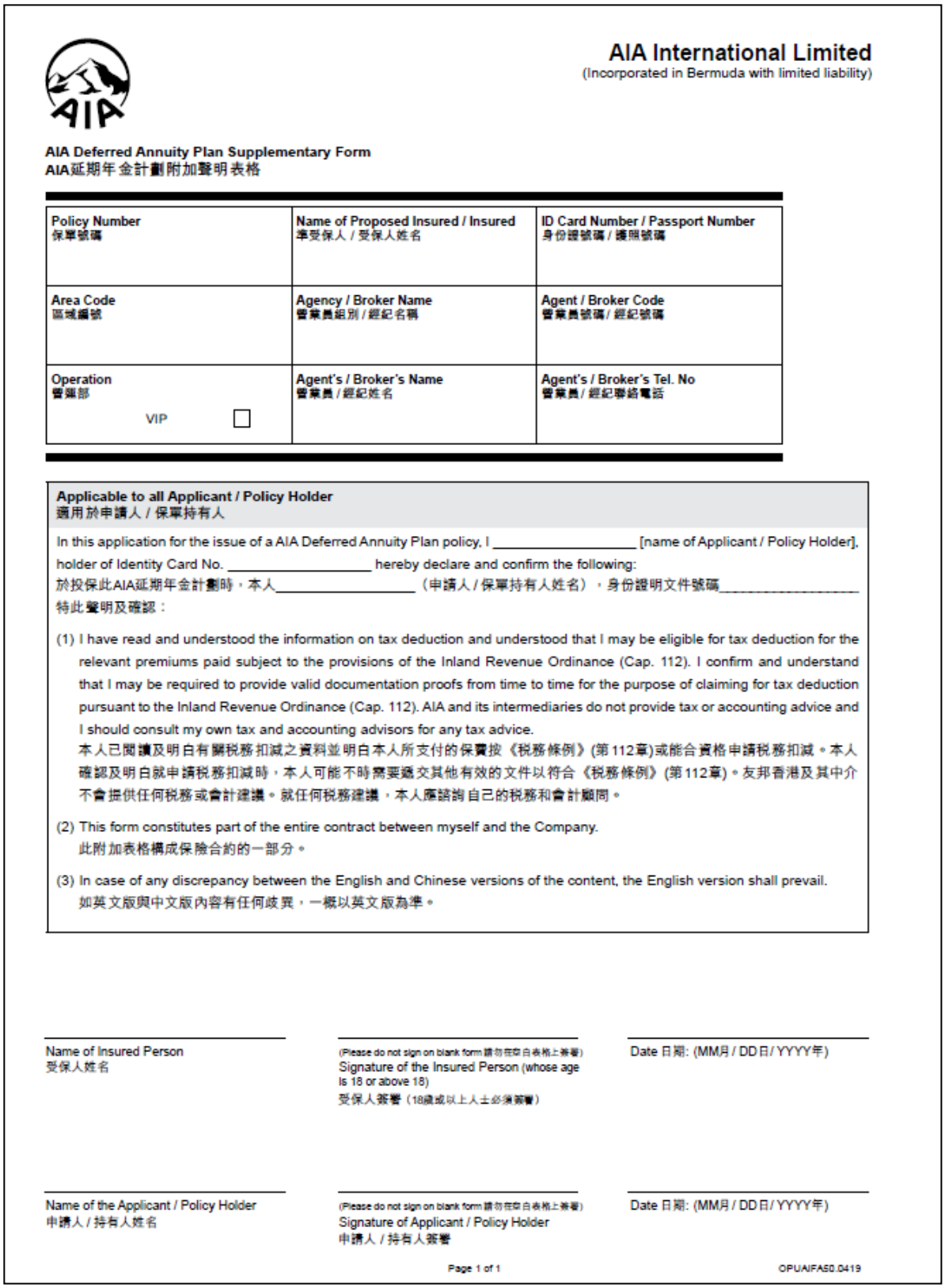
(a) Spring Income Plan
(b) RMB Spring Income Plan
(c) Simply Love Encore 2
(d) Forever Love Coupon Plan 5
(e) Golden Years Income Plan
(f) Special Target Saver Plus
(g) Kiss Kids Education Plan
(h) Proactive Insurance Plan 2
(i) Bonus Power Plan 3
(j) AIA Deferred Annuity Plan

Part B: Shelved products

(k) Gemstar RMB Plan
(l) Forever Love Coupon Plan 3
(m) Forever Love Coupon Plan 2
(n) Forever Love Coupon Plan
(o) Promise Me Coupon Plan
(p) Admire Life (Simple Version)
(q) Simply Love Encore
(r) Proactive Insurance Plan
(s) Bonus Power Plan
(t) Bonus Power Plan 2

6) AIA Deferred Annuity Plan Supplementary Form

Since this is a plan that is eligible for tax deduction, thus in addition to the existing Application Form, customers (both Owner and Insured) have to sign a Supplementary Form at application to confirm their acknowledgement of the terms and conditions related to tax deduction:



AIA International Limited
(Incorporated in Bermuda with limited liability)

AIA Deferred Annuity Plan Supplementary Form
AIA延期年金計劃附加聲明表格

Policy Number 保單號碼	Name of Proposed Insured / Insured 準受保人 / 受保人姓名	ID Card Number / Passport Number 身份證號碼 / 護照號碼
Area Code 區域編號	Agency / Broker Name 營業員組別 / 經紀名稱	Agent / Broker Code 營業員號碼 / 經紀號碼
Operation 營運部 VIP ☐	Agent's / Broker's Name 營業員 / 經紀姓名	Agent's / Broker's Tel. No 營業員 / 經紀聯絡電話

Applicable to all Applicant / Policy Holder
適用於申請人 / 保單持有人

In this application for the issue of a AIA Deferred Annuity Plan policy, I _____ [name of Applicant / Policy Holder], holder of Identity Card No. _____ hereby declare and confirm the following:
於投保此AIA延期年金計劃時，本人_____（申請人 / 保單持有人姓名），身份證明文件號碼_____特此聲明及確認：

(1) I have read and understood the information on tax deduction and understood that I may be eligible for tax deduction for the relevant premiums paid subject to the provisions of the Inland Revenue Ordinance (Cap. 112). I confirm and understand that I may be required to provide valid documentation proofs from time to time for the purpose of claiming for tax deduction pursuant to the Inland Revenue Ordinance (Cap. 112). AIA and its intermediaries do not provide tax or accounting advice and I should consult my own tax and accounting advisors for any tax advice.
本人已閱讀及明白有關稅務扣減之資料並明白本人所支付的保費按《稅務條例》(第112章)或能合資格申請稅務扣減。本人確認及明白就申請稅務扣減時，本人可能不時需要遞交其他有效的文件以符合《稅務條例》(第112章)。友邦香港及其中介不會提供任何稅務或會計建議。就任何稅務建議，本人應諮詢自己的稅務和會計顧問。

(2) This form constitutes part of the entire contract between myself and the Company.
此附加表格構成保險合約的一部分。

(3) In case of any discrepancy between the English and Chinese versions of the content, the English version shall prevail.
如英文版與中文版內容有任何歧異，一概以英文版為準。

Name of Insured Person
受保人姓名

(Please do not sign on blank form 請勿在空白表格上簽署)
Signature of the Insured Person (whose age is 18 or above 18)
受保人簽署（18歲或以上人士必須簽署）

Date 日期: (MM月 / DD日 / YYYY年)

Name of the Applicant / Policy Holder
申請人 / 持有人姓名

(Please do not sign on blank form 請勿在空白表格上簽署)
Signature of Applicant / Policy Holder
申請人 / 持有人簽署

Date 日期: (MM月 / DD日 / YYYY年)

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OPUAIFA50.0419

IV. Summary of Product Feature and Return of AIA Deferred Annuity Plan

A) Product Feature Summary

	AIA Deferred Annuity Plan (ADAP)
Premium Payment Term	5 years
Policy Currency	USD
Annuity Payment Start Age and Issue Age 	<table><tr><th>Annuity Payment Start Age</th><th>Insured's Age at Application</th></tr><tr><td>50</td><td>18-40</td></tr><tr><td>**55**</td><td>**18-45**</td></tr><tr><td>**60**</td><td>**18-50**</td></tr><tr><td>65</td><td>18-55</td></tr><tr><td>70</td><td>18-60</td></tr></table>
Annuity Period	10 years
Payment Mode	Annual / Semi-Annual / Quarterly / Monthly
Guaranteed Monthly Annuity Payment Pattern	Level or Increasing (at 5% every 3 years)
Monthly Annuity Payment	Guaranteed monthly annuity payment + non-guaranteed monthly annuity payment
Benefit Term	Until the end of Annuity Period
Minimum Annual Premium	USD 4,800
Change of Plan Option 	**Allow changing the Annuity Payment Start Age and Guaranteed Annuity Payment Pattern once each (be it together or separately) within a specified period:** **i. From the 2nd Policy Anniversary or the Policy Anniversary immediately following the Annuitant's 49th birthday (whichever is later), to** **ii. for the change of Annuity Payment Start Age, you should apply for 30 days before both the originally and newly selected Annuity Payment Start Age; for the change of Guaranteed Monthly Annuity Payment Pattern, you should apply for 30 days before your selected Annuity Payment Start Age.**
Date Back	Allow Date Back (Follow Existing Rules)
Partial Surrender	Can only be done after the Premium Payment Term and when Basic Policy is paid up
Policy Loan	• Only applicable when the Policy is in force AND any time prior to the commencement of Annuity Period • Must not exceed the balance of the Guaranteed Cash Value after deducting the amount of any existing Policy Debt at the time of request
Attachable Riders	• Waiver of Premium (WP) • Critical Illness Waiver of Premium Pro (WPCI Pro) • Expert Term Rider (YRT/5RT) (including Vitality version) • Wisdom Term Rider (YRT/5RT) (including Vitality version)

B) Return Summary

Level Guaranteed Monthly Annuity Payment Pattern

(Issue Age 40, Total Premium = US$37,500, Payment Option = Cash Payment)

Annuity Payment Start Age	50	55	60	65	70
Benefit Term	20	25	30	35	40
Annual Premium (US$)	7,500	7,500	7,500	7,500	7,500
Total Premium (US$)	37,500	37,500	37,500	37,500	37,500
Annuity Frequency	Monthly	Monthly	Monthly	Monthly	Monthly
Guaranteed Annual Annuity Payment (US$)	4,343	4,856	5,431	6,071	6,749
Non-guaranteed Annual Annuity Payment (US$)	1,225	1,688	2,213	2,857	3,686
Total Annual Annuity Payment (US$)	5,568	6,545	7,644	8,927	10,436
At maturity					
Total guaranteed annuity payment / Total Premium	116%	130%	145%	162%	180%
Total annuity payment withdrawn / Total Premium	148%	175%	204%	238%	278%
Policy Year	Guaranteed IRR				
5	-16.57%	-16.57%	-16.57%	-16.57%	-16.57%
10	-2.76%	-2.76%	-2.76%	-2.76%	-2.76%
15	0.35%	0.00%	0.00%	0.00%	0.00%
20	1.14%	1.07%	0.64%	0.64%	0.64%
25	-	1.45%	1.35%	1.00%	1.00%
30	-	-	1.62%	1.51%	1.23%
35	-	-	-	1.74%	1.61%
40	-	-	-	-	1.80%
Policy Year	Total Projected IRR				
5	-8.29%	-8.29%	-8.29%	-8.29%	-8.29%
10	0.80%	0.80%	0.80%	0.80%	0.80%
15	2.84%	2.72%	2.72%	2.72%	2.72%
20	3.10%	3.15%	3.14%	3.14%	3.14%
25	-	3.15%	3.15%	3.14%	3.14%
30	-	-	3.15%	3.15%	3.16%
35	-	-	-	3.15%	3.16%
40	-	-	-	-	3.16%
Guaranteed Breakeven Year	14	15	15	15	15
Projected Total Breakeven Year	9	9	9	9	9

Remark: The figures illustrated above are rounded to the nearest whole numbers.

Increasing Guaranteed Monthly Annuity Payment Pattern

(Issue Age 40**,** Total Premium = US$37,500, Payment Option = Cash Payment)

Annuity Payment Start Age	**50**	**55**	**60**	**65**	**70**
Benefit Term	**20**	**25**	**30**	**35**	**40**
Annual Premium (US$)	7,500	7,500	7,500	7,500	7,500
Total Premium (US$)	37,500	37,500	37,500	37,500	37,500
Annuity Frequency	Monthly	Monthly	Monthly	Monthly	Monthly
Guaranteed Annual Annuity Payment (US$)	4,102 (1st year)	4,586 (1st year)	5,126 (1st year)	5,730 (1st year)	6,386 (1st year)
Non-guaranteed Annual Annuity Payment (US$)	1,157 (1st year)	1,597 (1st year)	2,092 (1st year)	2,696 (1st year)	3,488 (1st year)
Total Annual Annuity Payment (US$)	5,259 (1st year)	6,182 (1st year)	7,218 (1st year)	8,427 (1st year)	9,874 (1st year)
At maturity					
Total guaranteed annuity payment / Total Premium	116%	130%	145%	162%	181%
Total annuity payment withdrawn / Total Premium	149%	175%	204%	239%	279%
Policy Year	**Guaranteed IRR**				
5	-16.57%	-16.57%	-16.57%	-16.57%	-16.57%
10	-2.76%	-2.76%	-2.76%	-2.76%	-2.76%
15	0.33%	0.00%	0.00%	0.00%	0.00%
20	1.14%	1.06%	0.64%	0.64%	0.64%
25	-	1.45%	1.33%	1.00%	1.00%
30	-	-	1.62%	1.50%	1.23%
35	-	-	-	1.74%	1.61%
40	-	-	-	-	1.80%
Policy Year	**Total Projected IRR**				
5	-8.29%	-8.29%	-8.29%	-8.29%	-8.29%
10	0.80%	0.80%	0.80%	0.80%	0.80%
15	2.84%	2.72%	2.72%	2.72%	2.72%
20	3.09%	3.14%	3.14%	3.14%	3.14%
25	-	3.14%	3.14%	3.14%	3.14%
30	-	-	3.14%	3.14%	3.16%
35	-	-	-	3.14%	3.16%
40	-	-	-	-	3.16%
Guaranteed Breakeven Year	14	15	15	15	15
Projected Total Breakeven Year	9	9	9	9	9

^ Guaranteed Monthly Annuity Payment will increase at 5% every 3 years during the Annuity Period
Remark: The figures illustrated above are rounded to the nearest whole numbers.

V. Frequently Asked Questions

As per this enhancement, the below frequently asked questions are added or amended for your reference.

1. **Q: At application, policyowner(s)/policy holder(s) can select the Annuity Payment Start Age and Guaranteed Monthly Annuity Payment Pattern. In case their future planning has changed, are they allowed to change these options?**

   A: Yes, we allow policy holder(s) changing the Annuity Payment Start Age and Guaranteed Annuity Payment Pattern once each (be it together or separately) within a specified period:

   i. From the 2nd Policy Anniversary or the Policy Anniversary immediately following the Annuitant's 49th birthday (whichever is later), to
   ii. for the change of Annuity Payment Start Age, you should apply for 30 days before both the originally and newly selected Annuity Payment Start Age; for the change of Guaranteed Monthly Annuity Payment Pattern, you should apply for 30 days before your selected Annuity Payment Start Age.

2. **Q: Is date back allowed for AIA Deferred Annuity Plan?**

   A: Yes, date back is allowed for AIA Deferred Annuity Plan and it follows existing rules regarding date back.

3. **Q: If the policy holder(s) purchased AIA Deferred Annuity Plan before 2 December 2019, would they be eligible for the Change of Plan Option?**

   A: Yes, even if the policy holder(s) purchased AIA Deferred Annuity Plan before 2 December 2019, they are also eligilble for the Change of Plan Option. A cover letter and Change of Plan Option Endorsement would be sent to them. For more details, please refer to Section XI - Treatment towards existing customers of AIA Deferred Annuity Plan.

The below frequently asked questions are the same as those in AIA Deferred Annuity Plan – Frequently Asked Questions (Memo Ref: A190554), for details please refer to the relevant memo.

Product Feature

4. **Q: Can an individual purchase more than one AIA Deferred Annuity Plan policies?**

   A: Yes, there is no limitation to the number of policies purchased by an individual. For example, a husband can buy an AIA Deferred Annuity Plan policy each for himself and his wife, totaling two policies. Please note that regardless of the number of policies purchased, each Hong Kong taxpayer is still subject to the HK$60,000 tax deduction limit in each assessment year (to be shared with MPF Tax Deductible Voluntary Contributions).

5. **Q: With regard to the payment of Monthly Annuity Payment, is there any difference between AIA Deferred Annuity Plan and other similar products currently on shelf?**

   A: Under different Payment Options of Monthly Annuity Payment, the recipient of the Monthly Annuity Payment differs. If such Payment Option is "Cash Payment", the amount will only be paid to the Annuitant (who is the Insured). If such Payment Option is "Accumulation", the Owner can withdraw the accumulated Monthly Annuity Payment and any interest under the Policy

anytime. Please note that the Owner has the absolute right to decide on the Payment Option of Monthly Annuity Payment and can request to change such Payment Option anytime as he/she wishes.

6. **Q: At application, policy holder(s) can select the Payment Option of Monthly Annuity Payment. In case their future planning has changed, are they allowed to change this option?**

   A: Yes. Even after the Policy is issued, the Payment Option of Monthly Annuity Payment can still be changed.

7. **Q: Under different Payment Options of Monthly Annuity Payment, will the recipient of the policy values at maturity (if any) be different?**

   A: No. Regardless whether the Payment Option of Monthly Annuity Payment is “Cash Payment” or “Accumulation”, the policy values at maturity (if any) will be payable to the policyowner.

8. **Q: In PGS, if the Annuity Payment Start Age is selected as 50, why would the amount of Monthly Annuity Payment be shown in the column “Current Year Aggregate Monthly Annuity Payment” at age 51?**

   A: The Monthly Annuity Payment will be payable one month after the end of the policy year immediately following age 50; One year after age 50, the first 12 Monthly Annuity Payments have been paid. Therefore, since PGS shows annual figures, as shown on the below picture, the respective amount shown in the column "Current Year Aggregate Monthly Annuity Payment" as at age 51 is the accumulated amount of the 12 Monthly Annuity Payments.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			Total Accumulated Monthly Annuity Payment Being Paid Out
			Guaranteed (A)	Non-Guaranteed (B)	Total (A)+(B)	
41	1	134,270	0	0	0	0
42	2	268,539	0	0	0	0
43	3	402,809	0	0	0	0
44	4	537,079	0	0	0	0
45	5	671,349	0	0	0	0
46	6	671,349	0	0	0	0
47	7	671,349	0	0	0	0
48	8	671,349	0	0	0	0
49	9	671,349	0	0	0	0
50	10	671,349	0	0	0	0
					Annuity Period(2)	
51	11	671,349	72,000	20,298	92,299	92,299
52	12	671,349	72,000	20,298	92,299	184,597

9. **Q: Is there any special requirement on Partial Surrender?**

   A: Yes. Partial Surrender can only be done after the end of the Premium Payment Term. Moreover, the Policy must be paid up at the time of Partial Surrender.

Tax Related

(Source: Frequently Asked Questions-Tax deductions for qualifying annuity premiums and tax deductible MPF voluntary contributions from Inland Revenue Department's website)

For details please refer to the relevant Inland Revenue Ordinance.

Note: For this document, all discussion of taxpayers means Hong Kong taxpayers only.

10. Q: Taxpayer has salaries income in year of assessment 2019/20. Taxpayer's spouse is a housewife and has no income chargeable to tax. Each of them purchased a qualified deferred annuity policy and paid premiums of $60,000. Other than the $60,000 premiums paid for his own qualified deferred annuity policy, can taxpayer also claim deduction for the premiums paid by his spouse?

A: As taxpayer's spouse has no income chargeable to tax, they are not eligible to elect joint assessment or elect personal assessment jointly. Therefore, the maximum amount of deduction allowable to the taxpayer is his individual limit of $60,000.

11. Q: Taxpayer purchased two qualified deferred annuity policies for himself and paid the qualifying annuity premiums of $30,000 and $20,000 respectively. Can taxpayer claim deductions for the premiums paid for two policies in the same year of assessment?

A: Yes. Taxpayer may claim deduction for qualifying annuity premiums paid under one or more than one policy. However, the deduction allowable to the taxpayer should not exceed the aggregate of qualifying annuity premiums and deductible MPF voluntary contributions actually paid; or the specified maximum deduction of $60,000, whichever is lower.

12. Q: Taxpayer purchased a qualifying annuity policy for his spouse who is not a HKID card holder. Taxpayer paid qualifying premiums of $20,000 and $30,000 on 1 June 2019 and 1 June 2020. Taxpayer's spouse was issued a HKID card on 1 August 2020. Can taxpayer claim deduction in the years of assessment 2019/20 and 2020/21?

A: To be deductible, the annuitant must be an HKID card holder at any time during the year of assessment. As taxpayer's spouse is not an HKID card holder in the year of assessment 2019/20, no deduction would be allowed. In the year of assessment 2020/21, taxpayer's spouse is an HKID card holder at some time during the year of assessment, deduction of $30,000* would be allowed.

* The deduction of $30,000 qualifying premiums refers to the tax deductible amount and it is not the same as the amount of premiums saved. The actual amount saved is calculated according to the claimable tax deductible amount and the marginal tax rate based on personal assessment.

13. Q: Taxpayer purchased two qualified deferred annuity policies, one for self and one for spouse. Taxpayer paid the qualifying annuity premiums of $40,000 and $30,000 respectively. Can taxpayer claim deductions for the premiums paid under the two policies in the same year of assessment?

A: Taxpayer can claim deduction for qualifying annuity premiums paid under more than one policy. However, the maximum deduction for each taxpayer is $60,000, so taxpayer can only claim $60,000 deduction for qualifying annuity premiums paid instead of $70,000.

14. Q: Taxpayer purchased a qualified deferred annuity policy for his spouse and paid premiums of $40,000 and $30,000 on 1 June 2019 and 1 June 2020 respectively. They got divorced on 1 February 2020. Can taxpayer claim deduction for the premiums paid under that policy?

A: As the annuitant was taxpayer's spouse at some time during the year of assessment 2019/20, qualifying annuity premiums of $40,000 paid on 1 June 2019 would be fully allowed to the taxpayer. However, in the year of assessment 2020/21, the requirement of an annuitant is not satisfied (i.e. the annuitant is not the taxpayer's spouse at any time during the year of assessment), premiums of $30,000 paid would not be allowed.

15. Q: Taxpayer purchased a qualified deferred annuity policy for himself and paid the premiums of $60,000. Can taxpayer's spouse claim deduction for the premiums of $60,000 paid under that policy? Can they each claim deduction of $40,000 and $20,000 respectively?

A: Yes. If the qualifying annuity premium is paid by taxpayer or his spouse not living apart, both of them can claim deduction for the premiums paid. Taxpayer's spouse may either claim deduction for the whole premiums paid of $60,000 or in accordance with the agreement reached by them. However, the total deduction allowable to the couple should not exceed the qualifying annuity premiums actually paid.

16. Q: On 25 March 2020, taxpayer purchased two qualifying deferred annuity policies and paid total premiums of $60,000. Taxpayer cancelled the first policy during the cooling-off period and total premium of $20,000 was refunded. Which amount can taxpayer claim for deduction in year of assessment 2019/20?

A: The deductible amount is net of the refunded premiums. So taxpayer can only claim deduction of $40,000 in year of assessment 2019/20.

17. Q: During the year of assessment of 2019/20, taxpayer paid qualifying annuity premiums of $50,000 and a tax deductible MPF voluntary contribution of $40,000, for a total exceeding the specified maximum deduction of $60,000. In this case, what is the deduction order?

A: If taxpayer paid both qualifying annuity premiums and tax deductible MPF voluntary contribution, deduction of $40,000 for tax deductible MPF voluntary contribution should be firstly allowed, and the remaining of $20,000 will be allowed for deduction of qualifying annuity premiums, with the aggregate not exceeding the specified maximum deduction of $60,000.

18. Q: Taxpayer purchased a qualifying deferred annuity policy and the premiums of $40,000 were due and payable on 31 March 2020. Taxpayer paid premiums of $30,000 on or before the due date and settled the outstanding premiums on 7 April 2020. What is the amount of deduction can taxpayer claim in year of assessment 2019/20?

A: Deduction is only allowed for qualifying annuity premiums paid in a year of assessment. Qualifying annuity premiums of $30,000 paid by taxpayer during the year of assessment 2019/20 would be allowable. The remaining balance would be allowable in year of assessment 2020/21.

(Source: Departmental Interpretation and Practice Notes 57, Inland Revenue Department)

19. Q: If the policy holder chooses to pay the qualifying annuity premiums in advance, would the prepaid premiums be allowed for deduction in the year of assessment when the prepaid premiums are made?

A: No. Only premiums paid that are due during the year of assessment would be allowed for deduction. No deduction for prepaid premiums would be allowed in the year of assessment when the prepaid premiums are made. Prepaid sums used to pay for any premiums subsequently become due would be allowed in the year of payment.

20. Q: If there is a change of policy holder during the year of assessment, who would be allowed for the deduction, the old policy holder or the new policy holder?

A: It depends on the proportion of premiums being paid by old and new policy holder. If the premiums during the year of assessment are fully paid by the old policy holder before the change of policy holder, the premiums would be fully allowed to the old policy holder. If not, at the time of change of policy holder, the paid premiums during the year of assessment would be allowed to the old policy holder and the unpaid during the year of assessment premiums would be allowed to the new policy holder.

21. Q: Taxpayer purchased a qualified deferred annuity policy for himself and paid the qualifying annuity premiums of $110,000. Can taxpayer and taxpayer's spouse claim deduction for the premiums of $60,000 and $50,000 paid under that policy respectively?

A: Yes. As long as the total deductions to taxpayer and his spouse would not exceed the premiums paid, and the deduction to each would not exceed $60,000, taxpayer and his spouse claim deduction for the premiums of $60,000 and $50,000 respectively. However, if taxpayer's spouse had no income chargeable to tax, only $60,000 deduction to taxpayer is allowed as they would not be eligible to elect for joint assessment or personal assessment jointly.

22. Q: Riders are attachable to AIA Deferred Annuity Plan. Are the rider premiums tax deductible?

A: No. Only the premiums of AIA Deferred Annuity Plan basic policy are considered as Qualifying Annuity Premiums, the premiums of riders are not tax deductible.

(Source: Section 26O, Inland Revenue and MPF Schemes Legislation (Tax Deductions for Annuity Premiums and MPF Voluntary Contributions (Amendment) Ordinance 2019)

23. Q: What conditions need to be satisfied in order to allow a taxpayer being eligible for claiming deduction for the qualifying annuity premiums?

A: In order to be eligible for claiming deduction for the qualifying annuity premiums, the following conditions must be satisfied:

(a) The policyowner(s) is(are) –
  (i) The taxpayer;
  (ii) The taxpayer's spouse; or
  (iii) The taxpayer and the taxpayer's spouse

(b) The qualifying annuity premiums were paid by –
  (i) The taxpayer;
  (ii) The taxpayer's spouse; not being a spouse living apart from the taxpayer; or
  (iii) The taxpayer and the taxpayer's spouse; not being a spouse living apart from the taxpayer;

(c) The annuitant(s) is(are) –
  (i) The taxpayer;
  (ii) The taxpayer's spouse; not being a spouse living apart from the taxpayer; or
  (iii) The taxpayer and the taxpayer's spouse; not being a spouse living apart from the taxpayer; and

(d) At any time during the year of assessment, the annuitant(s) hold(s) an identity card issued under the Registration of Persons Ordinance (Cap. 177)

24. Q: If taxpayer's spouse is living apart from the taxpayer, is he or she still eligible for claiming deduction for the premiums?

A: No. In order to have the taxpayer's spouse being eligible for claiming deduction, taxpayer's spouse must be living with the taxpayer.

25. Q: For MCV applying for policies in Hong Kong, can they purchase AIA Deferred Annuity Plan? Can they enjoy the said tax benefit?

A: MCV applying for policies in Hong Kong can purchase AIA Deferred Annuity Plan. However, as mentioned in Q23, please note that at any time during the year of assessment, the annuitant(s) must hold(s) an identity card issued under the Registration of Persons Ordinance (Cap. 177) in order to be eligible for claiming deduction for the qualifying annuity premiums.

(Source: Hong Kong Federation of Insurers)

26. Q: If I pay tax at standard rate, can I claim my qualifying annuity premiums as tax deductions?

A: If qualifying annuity premiums are allowable to a taxpayer, the amounts of qualifying annuity premiums paid can be deducted regardless of whether the taxpayer's salaries tax is charged at progressive rates or standard rate.

27. Q: Will IRD claw back the relevant tax return or make an additional assessment on the policyholder who stops paying and applies for full surrender within the same year when premiums are paid?

A: Section 26Q of the IRO provides that where any of the qualifying annuity premiums paid during a year of assessment under a QDAP is refunded, the qualifying annuity premiums paid are taken to be reduced by the amount of refund. That is to say, if the refund is made before a taxpayer claims the deduction, the taxpayer can only claim the reduced amount of qualifying annuity premiums (i.e. premiums net of refund). If the refund is made after the taxpayer has claimed a deduction and the deduction has been allowed, an additional assessment will be raised on the taxpayer to withdraw the deduction previously allowed in accordance with section 26Q(3)(b).

In the case of full surrender, when a policyholder surrenders the policy, the policyholder will only receive surrender value of the policy but not premium refund. As no premium refund is involved, section 26Q of the IRO will not apply in this case.

28. Q: Will IRD claw back the relevant tax return reinstatement or make an additional assessment on the policyholder who stops paying for a QDAP and reinstates it in 2 years' time?

A: Section 26Q of the IRO provides that where any of the qualifying annuity premiums paid during a year of assessment under a QDAP is refunded, the qualifying annuity premiums paid are taken to be reduced by the amount of refund. That is to say, if the refund is made before a taxpayer claims the deduction, the taxpayer can only claim the reduced amount of qualifying annuity premiums (i.e. premiums net of refund). If the refund is made after the taxpayer has claimed a deduction and the deduction has been allowed, an additional assessment will be raised on the taxpayer to withdraw the deduction previously allowed in accordance with section 26Q(3)(b).

In the scenario of reinstatement, no deduction will be allowed in the 1st and 2nd year since no premiums were paid. Qualifying annuity premiums that are due in a year of assessment (i.e. the 1st and 2nd year) but not paid until the 3rd year is deductible in the 3rd year (i.e. the year of payment of premiums.) As such, there shall be no question of premium refund under this scenario.

VI. Market Comparison

Since 1 Apr 2019, gradually there are more and more QDAP launched in the market. Comparing with our major competitors, AIA Deferred Annuity Plan is very competitive in terms of both return and product design. Below please find our detailed analysis:

A. Return Comparison

Colored cells indicate AIA Deferred Annuity Plan is more competitive

Annuity Payment Start Age = **Age 50**, Accumulation Period = **10/15 years**
(Total Premium = US$37,500, Payment Option = Cash Payment, Guaranteed Monthly Annuity Payment Pattern = Level)

Company	AIA	PRX*	ManX	AXX	BOX Life
Product Name	**AIA Deferred Annuity Plan**	**PRXRetirement Xeferred Xnnuity Plan**	**ManuXeisure Xeferred Xnnuity**	**IncomeXartner Xeferred Xnnuity Plan**	**BOX Xife Xeferred Xnnuity (Fixed Term)**
Issue Age	**40**	**41**	**40**	**40**	**40**
Premium Payment Term	5	5	5	5	5
Accumulation Period	10	15	15	10	10
Annuity Period	10	20	30	10	10
Benefit Term	20	35	45	20	20
Annuity Frequency	Monthly	Monthly	Monthly	Monthly	Monthly
Annual Premium (US$)	7,500	7,452	7,516	7,500	7,500
Total Premium (US$)	37,500	37,262	37,579	37,500	37,500
Guaranteed Annual Annuity Payment (US$)	4,343	2,640	1,944	4,905	5,532
Non-guaranteed Annual Annuity Payment (US$)	1,225	1,188	1,274	1,170	0
Total Annual Annuity Payment (US$)	5,568	3,828	3,218	6,075	5,532
At maturity					
Total guaranteed annuity payment/ Total Premium	116%	142%	155%	131%	148%
Total annuity payment withdrawn/ Total Premium	148%	205%	257%	162%	148%
Policy Year	**Guaranteed IRR**				
5	-16.57%	-25.23%	-11.00%	-39.45%	-4.43%
10	-2.76%	-3.47%	-1.31%	-0.14%	1.10%
15	0.35%	-0.47%	0.45%	1.49%	1.40%
20	1.14%	0.72%	1.04%	2.09%	3.05%
25	-	1.23%	1.32%	-	-
30	-	1.47%	1.48%	-	-
35	-	1.54%	1.56%	-	-
40	-	-	1.60%	-	-
45	-	-	1.61%	-	-
Policy Year	**Projected Total IRR**				
5	-8.29%	-12.13%	-7.65%	-36.97%	-4.43%
10	0.80%	0.83%	0.59%	1.20%	1.10%
15	2.84%	2.41%	1.93%	3.23%	1.40%
20	3.10%	3.06%	2.63%	3.80%	3.05%
30	-	3.35%	2.99%	-	-
30	-	3.49%	3.22%	-	-
35	-	3.56%	3.38%	-	-
40	-	-	3.51%	-	-
45	-	-	3.59%	-	-
Guaranteed Breakeven Year	14	17	13	11	8
Projected Total Breakeven Year	9	9	9	10	8

Note: The above figures are rounded to the nearest integer.
* Uses Age Next Birthday

Observations based on the above sample age and accumulation period:

- Guaranteed IRR: AIA Deferred Annuity Plan has higher Guaranteed IRR than PRX's product in the same policy year
- Projected IRR: AIA Deferred Annuity Plan has higher Total Projected IRR than PRX and ManX's products in the same policy year
- Guaranteed Breakeven Year: AIA Deferred Annuity Plan has shorter Guaranteed Breakeven Year than PRX's product
- Projected Total Breakeven Year: AIA Deferred Annuity Plan has shorter Projected Total Breakeven Year than AXX's products

For details, remarks and disclaimer of product comparison, please refer to Appendix 2.

B. Product Feature Comparison

Company	AIA	PRX	ManX	AXX	BOX Life
Product Name	**AIA Deferred Annuity Plan**	**PRXRetirement Xeferred Xnnuity Plan**	**ManuXeisure Xeferred Xnnuity**	**IncomeXartner Xeferred Xnnuity Plan**	**BOX Xife Xeferred Xnnuity (Fixed Term)**
Issue Age	• Annuity Payment Start Age 50: age 18-40 • Annuity Payment Start Age 55: age 18-45 • Annuity Payment Start Age 60: age 18-50 • Annuity Payment Start Age 65: age 18-55 • Annuity Payment Start Age 70: age 18-60	• PPT 5 years – AP 5 years (5-5-20): age 46-70 (ANB) • PPT 5 years – AP 15 years (5-15-20): age 36-60 (ANB) • PPT 5 years – AP 25 years (5-25-20): age 26-50 (ANB) • PPT 10 years – AP 15 years (10-15-20): age 36-60 (ANB) • PPT 10 years – AP 25 years (10-25-20): age 26-50 (ANB)	• PPT 5 years - Annuity Payment Start Age 55: age 18-45 • PPT 5 years - Annuity Payment Start Age 60: age 18-50 • PPT 5 years - Annuity Payment Start Age 65: age 18-55 • PPT 5 years - Annuity Payment Start Age 70: age 18-60 • PPT 10 years - Annuity Payment Start Age 60: age 18-45 • PPT 10 years - Annuity Payment Start Age 65: age 18-50 • PPT 10 years - Annuity Payment Start Age 70: age 18-55	• Annuity Payment Start Age 50: age 18-40 • Annuity Payment Start Age 55: age 18-45 • Annuity Payment Start Age 60: age 18-50 • Annuity Payment Start Age 65: age 18-55 • Annuity Payment Start Age 70: age 18-60 • Annuity Payment Start Age 75: age 18-65	• Benefit Term 15 years: age 45-75 • Benefit Term 20 years: age 40-75
Policy Currency	USD	USD	USD	USD	HKD / RMB / USD
Premium Payment Term (“PPT”)	5 Years	5 / 10 Years	5 / 10 Years	5 / 10 Years	5 Years
Accumulation Period (“AP”) (counted from Policy issuance)	10-52 Years	5 / 15 / 25 Years	10-52 Years	10-57 Years	• Benefit Term 15 Years: 5 Years • Benefit Term 20 Years: 10 Years
Annuity Payment Start Age	Begins at age 50 / 55 / 60 / 65 / 70, freely chosen by customer	Begins after the end of AP	Begins at age 55 / 60 / 65 / 70, freely chosen by customer	Begins at age 50 / 55 / 60 / 65 / 70 / 75, freely chosen by customer	Begins after the end of AP

Company	AIA	PRX	ManX	AXX	BOX Life
Product Name	**AIA Deferred Annuity Plan**	**PRXRetirement Xeferred Xnnuity Plan**	**ManuXeisure Xeferred Xnnuity**	**IncomeXartner Xeferred Xnnuity Plan**	**BOX Xife Xeferred Xnnuity (Fixed Term)**
Annuity Period	10 Years	20 Years	From Annuity Payment Start Age to age 85	Annuity Payment Start Age 50 / 55 / 60 / 65: 10 / 20 Years Annuity Payment Start Age 70 / 75: 10 Years	10 Years
Benefit Term	20–62 years (depends on the Issue Age and Annuity Payment Start Age)	25 / 35 / 45 Years	25–67 years (depends on the Issue Age)	20–67 years (depends on the Issue Age and Annuity Payment Start Age)	15 / 20 Years
Guaranteed Monthly Annuity Payment Pattern	Level / **Increasing (at 5% every 3 years)**	Level	Level	Level	Level
Monthly Annuity Payment	Guaranteed Monthly Annuity Payment + Non-guaranteed Monthly Annuity Payment	Guaranteed Monthly Annuity Payment + Non-guaranteed Monthly Annuity Payment	Guaranteed Monthly Annuity Payment + Non-guaranteed Monthly Annuity Payment	Guaranteed Monthly Annuity Payment + Non-guaranteed Monthly Annuity Payment	Guaranteed Monthly Annuity Payment
Minimum Guaranteed Monthly Annuity Payment	USD 216.24-593.04 (being the Initial Guaranteed Monthly Annuity Payment, depends on Issue Age, Annuity Payment Start Age and Guaranteed Monthly Annuity Payment Pattern)	USD 180 – 300 (depends on PPT and AP)	No Information	No Information	No Information
Minimum Annual Premium	USD 4,800	USD 4,120 – 7,610 (depends on PPT and AP)	PPT 5 years: USD 5,200 PPT 10 years: USD 2,600	PPT 5 years: USD 4,800 PPT 10 years: USD 2,400	HKD 36,000 / RMB 36,000 / USD 4,800

Company	AIA	PRX	ManX	AXX	BOX Life
Product Name	AIA Deferred Annuity Plan	PRXRetirement Xeferred Xnnuity Plan	ManuXeisure Xeferred Xnnuity	IncomeXartner Xeferred Xnnuity Plan	BOX Xife Xeferred Xnnuity (Fixed Term)
Relationship between Owner, Insured and Annuitant	**Owner and Insured can be different persons**; but the Insured and Annuitant must be the same person	Owner, Insured and Annuitant must be the same person	Owner, Insured and Annuitant must be the same person	Owner, Insured and Annuitant must be the same person	Owner, Insured and Annuitant must be the same person
Non-Guaranteed Component	Non-guaranteed Monthly Annuity Payment and Terminal Dividend (if any)	Non-guaranteed Monthly Annuity Payment and Terminal Dividend (if any)	Non-guaranteed Monthly Annuity Payment (converted from Annual Dividends) and Terminal Bonus	Non-guaranteed Monthly Annuity Payment and Terminal Dividend (if any)	No
Change of Plan Option	**Within the specified period, allow changing the Annuity Payment Start Age (either move forward or delay) and changing the Guaranteed Monthly Annuity Payment Pattern once each, free of charge**	Not Applicable	Not Applicable	Within the specified period, allow changing the Annuity Payment Start Age (but cannot be earlier than the Annuity Payment Start Age at policy issue). The first change is free of charge while there may be administration fee for changes thereafter	Not Applicable
Death Benefit Payout Option	Yes	Yes	No	No	No
Underwriting Rules	No medical examination if the aggregated premiums are equal to or less than USD4M	No medical examination if the aggregated premiums are equal to or less than HKD6M/ USD750k	No medical examination	No medical examination	No medical examination

Compared to 4 of our major competitors' products, AIA Deferred Annuity Plan is the **only product that offers Increasing Guaranteed Monthly Annuity Payment Pattern.** On the other hand, it is the only product that **allows the Owner and Insured to be different persons.** Although AXX's product allows customers to change the Annuity Payment Start Age, but this can only be delayed. On the opposite, AIA Deferred Annuity Plan provides greater flexibility, **the Annuity Payment Start Age can either be moved forward or delayed once**, making it easier for customer to plan for retirement.

For details, remarks and disclaimer of product comparison, please refer to Appendix 2.

VII. Mapping in Financial Needs Analysis Form

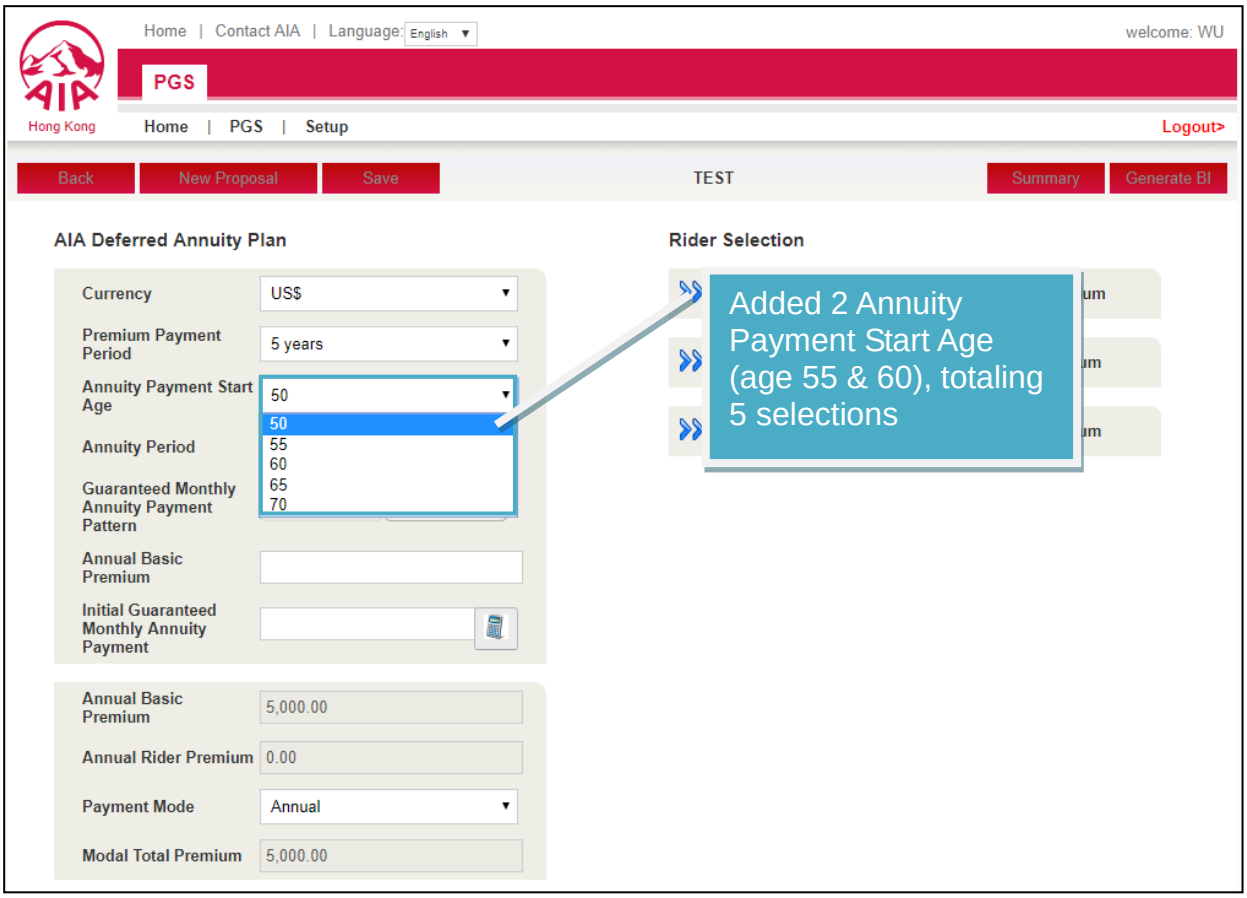
Question			
1	What are your objectives of buying our product? (tick one or more)		
	A	Financial protection against adversities (e.g. death, accident, disability, etc.)	
	B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	Providing regular income in the future (e.g. retirement income, etc.)	Core
	D	Saving up for the future (e.g. child education, retirement, etc.)	Core
	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 owner) (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	Not less than premium paying term: **5** Pay
		1-5 years (applicable to 5 Pay only)	
		6-10years	
		11-20years	
		> 20years	
		Whole of Life	
5	What is the additional level of life protection needed for the Proposed Insured?		N/A

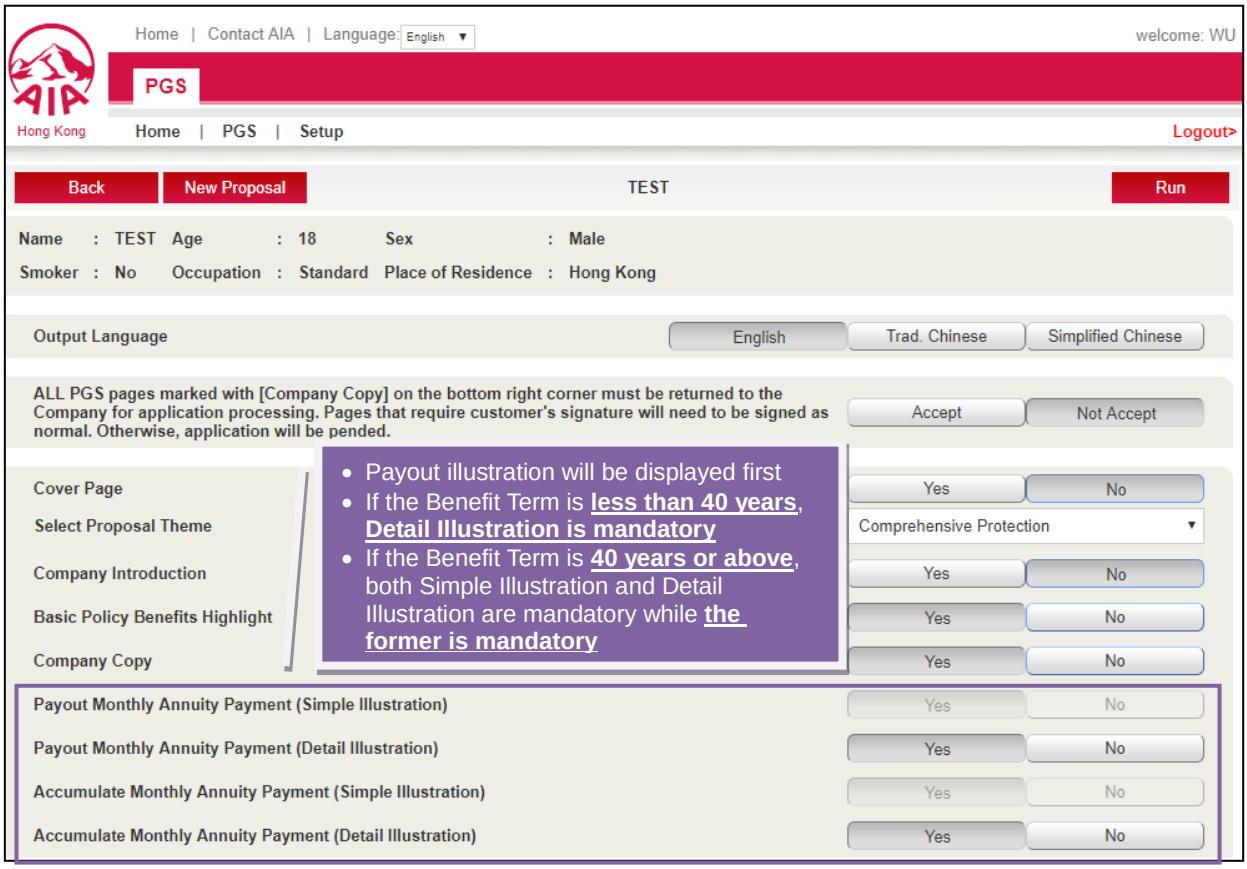
✓ refers to the choices that can be mapped to apply the product

VIII. Proposal Illustration

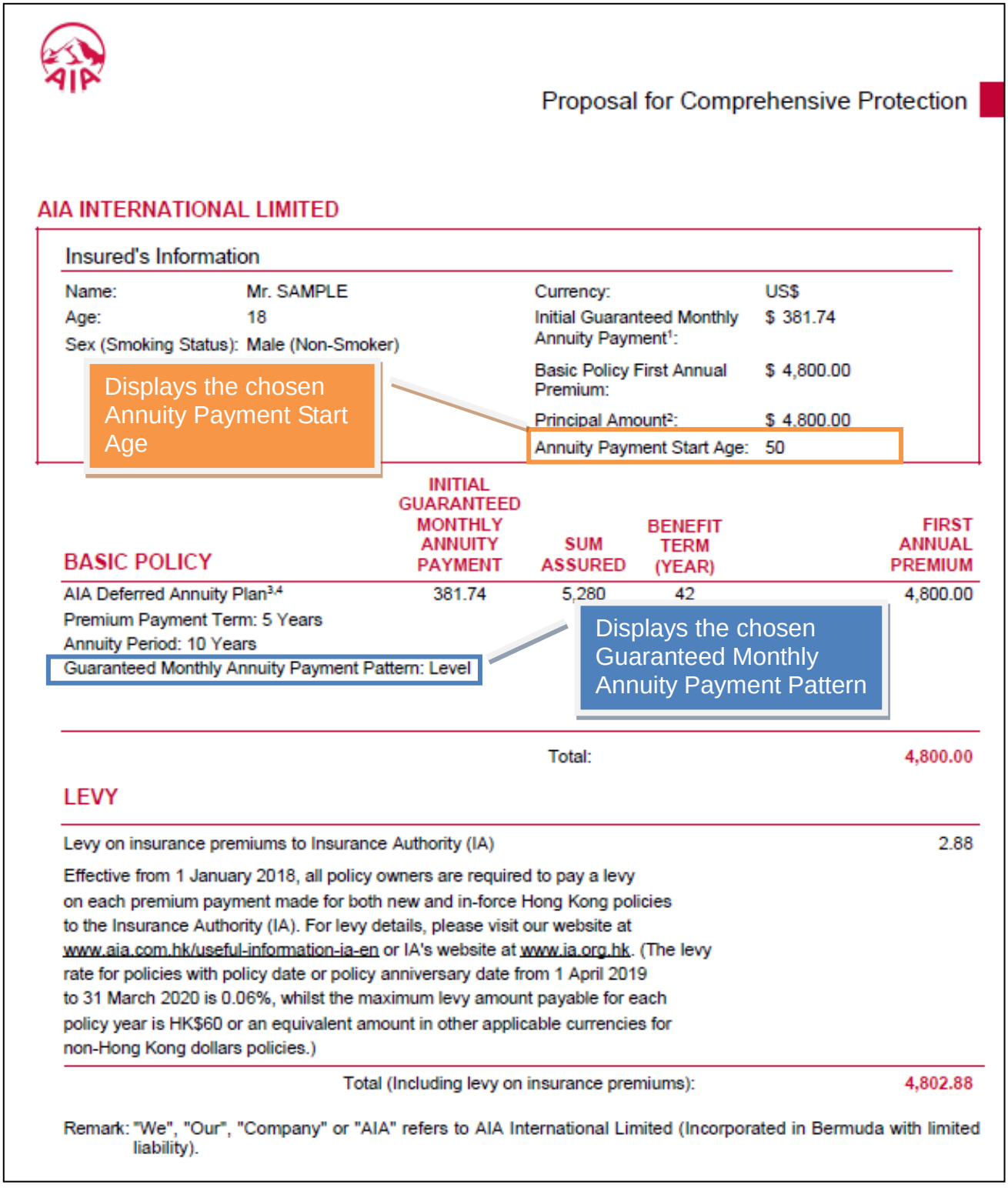
In order to help you have a smooth selling process, we will provide an introduction to the updated sections of new product's illustration and some points to note as follows:

PGS User Interface




Home | Contact AIA | Language: English
welcome: WU
PGS
Hong Kong
Home | PGS | Setup
Logout>
Back
New Proposal
TEST
Run
Name : TEST Age : 18 Sex : Male
Smoker : No Occupation : Standard Place of Residence : Hong Kong
Output Language
English
Trad. Chinese
Simplified Chinese
ALL PGS pages marked with [Company Copy] on the bottom right corner must be returned to the Company for application processing. Pages that require customer's signature will need to be signed as normal. Otherwise, application will be pended.
Accept
Not Accept
Cover Page
Select Proposal Theme
Company Introduction
Basic Policy Benefits Highlight
Company Copy
Comprehensive Protection
Yes
No
Payout Monthly Annuity Payment (Simple Illustration)
Payout Monthly Annuity Payment (Detail Illustration)
Accumulate Monthly Annuity Payment (Simple Illustration)
Accumulate Monthly Annuity Payment (Detail Illustration)
• Payout illustration will be displayed first
• If the Benefit Term is less than 40 years, Detail Illustration is mandatory
• If the Benefit Term is 40 years or above, both Simple Illustration and Detail Illustration are mandatory while the former is mandatory

Cover Page



Proposal for Comprehensive Protection

AIA INTERNATIONAL LIMITED

Insured's Information

Name:	Mr. SAMPLE	Currency:	US$
Age:	18	Initial Guaranteed Monthly Annuity Payment[1]:	$ 381.74
Sex (Smoking Status):	Male (Non-Smoker)	Basic Policy First Annual Premium:	$ 4,800.00
		Principal Amount[2]:	$ 4,800.00
		Annuity Payment Start Age:	50

Displays the chosen Annuity Payment Start Age

BASIC POLICY	INITIAL GUARANTEED MONTHLY ANNUITY PAYMENT	SUM ASSURED	BENEFIT TERM (YEAR)	FIRST ANNUAL PREMIUM
AIA Deferred Annuity Plan[3,4]	381.74	5,280	42	4,800.00
Premium Payment Term: 5 Years				
Annuity Period: 10 Years				
Guaranteed Monthly Annuity Payment Pattern: Level				

Displays the chosen Guaranteed Monthly Annuity Payment Pattern

Total: 4,800.00

LEVY

Levy on insurance premiums to Insurance Authority (IA) 2.88

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk. (The levy rate for policies with policy date or policy anniversary date from 1 April 2019 to 31 March 2020 is 0.06%, whilst the maximum levy amount payable for each policy year is HK$60 or an equivalent amount in other applicable currencies for non-Hong Kong dollars policies.)

Total (Including levy on insurance premiums): 4,802.88

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

Basic Policy Benefits Highlight

Basic Policy Benefits Highlight

Annuitant and Insured are the same person

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

This Benefits Highlight is for your reference only. Please read other sections of this illustration thoroughly to understand your policy benefits.

AIA Deferred Annuity Plan is a participating insurance plan that provides guaranteed cash value, guaranteed Monthly Annuity Payment, and non-guaranteed Monthly Annuity Payment for retirement.
Also, once the policy has been in force for a year, we will provide you with a one-off non-guaranteed cash amount (if any), called a Terminal Dividend if:

i. you surrender the policy;
ii. the annuitant as the insured, who is the person protected under the policy, passes away before the policy matures and the death benefit is payable in lump sum (according to the death benefit calculation under the Death Benefit section below); or
iii. the policy matures.

1. The premium amount is guaranteed to be fixed. By putting aside money for regular contributions for the selected period of time, you can receive the Monthly Annuity Payment throughout the annuity period while being financially flexible.

2. **Monthly Annuity Payment:**
Monthly Annuity Payment is comprised of both guaranteed and non-guaranteed portions. During the Annuity Period, the guaranteed cash value of this plan will decrease when the guaranteed Monthly Annuity Payment begins whilst the non-guaranteed Monthly Annuity Payment will be credited into your policy on a monthly basis.

You have to select the (i) Annuity Payment Start Age and (ii) Guaranteed Monthly Annuity Payment Pattern you want when you apply the policy.

To provide you with a greater flexibility, you may opt to change once for each of these options during the following period:

i. from the end of the 2nd policy year or when the annuitant reaches age 49 (whichever is later), to
ii. 30 days before both the originally and newly selected Annuity Payment Start Age.

All subsequent guaranteed Monthly Annuity Payment, any non-guaranteed Monthly Annuity Payment, guaranteed cash value and any Terminal Dividend will be adjusted according to your choice of Annuity Payment Start Age and / or Guaranteed Monthly Annuity Payment Pattern.

You can specify a person to become the annuitant, who is the person to receive the Monthly Annuity Payment during the Annuity Period. You can choose for the annuitant to start receiving Monthly Annuity Payment at the Annuity Payment Start Age. Alternatively, you can choose to accumulate the Monthly Annuity Payment in your policy to potentially gain interest for your withdrawal later. If no payment option has been chosen by you, we will pay the Monthly Annuity Payment to the annuitant monthly. You can change your payment option without additional charge.

(Currency: US$) (Total Premiums Paid: 24,000)

	Guaranteed Amount	Non-Guaranteed Amount	Total
Initial Monthly Annuity Payment[a,b]	381.74	220.94	602.68
Total Projected Monthly Annuity Payment Being Paid Out within the Annuity Period	45,809	26,513	72,322

Break down of Monthly Annuity Payment and the calculation of total Monthly Annuity Payment amount under different Payment Options

Basic Policy Benefits Highlight

Basic Policy Benefits Highlight

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

Your Payment Options of Monthly Annuity Payment Example:	
(i) Monthly Payout At policy maturity, Total Projected Monthly Annuity Payment Being Paid Out with any Terminal Dividend[c] within the Annuity Period	72,322 (Equivalent to 301% of Total Premiums Paid)
(ii) Accumulation with interest, if any (without monthly payout) At policy maturity, Total Projected Monthly Annuity Payment Accumulations with any Terminal Dividend[d]	88,411 (Equivalent to 368% of Total Premiums Paid)

The Monthly Annuity Payment will be payable to the Annuitant on each Policy Monthiversary starting from the First Payment Date of Monthly Annuity Payment until the end of the Annuity Period unless you choose to put it aside with the Company for accumulation with interest, if any.

Notes:

a) "Monthly Annuity Payment" consists of guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment.
b) Initial Monthly Annuity Payment refers to the first Monthly Annuity Payment amount paid following the beginning of the Annuity Period.
c) "Total Projected Monthly Annuity Payment Being Paid Out with any Terminal Dividend" includes accumulated Monthly Annuity Payment (excluding interest) that will have been paid to the annuitant and any Terminal Dividend at maturity that will be payable to you.
d) "Total Projected Monthly Annuity Payment Accumulations with any Terminal Dividend" includes accumulated Monthly Annuity Payment with any int
be payable to you.

Detailed description of the death benefit

3. **Death Benefit:**

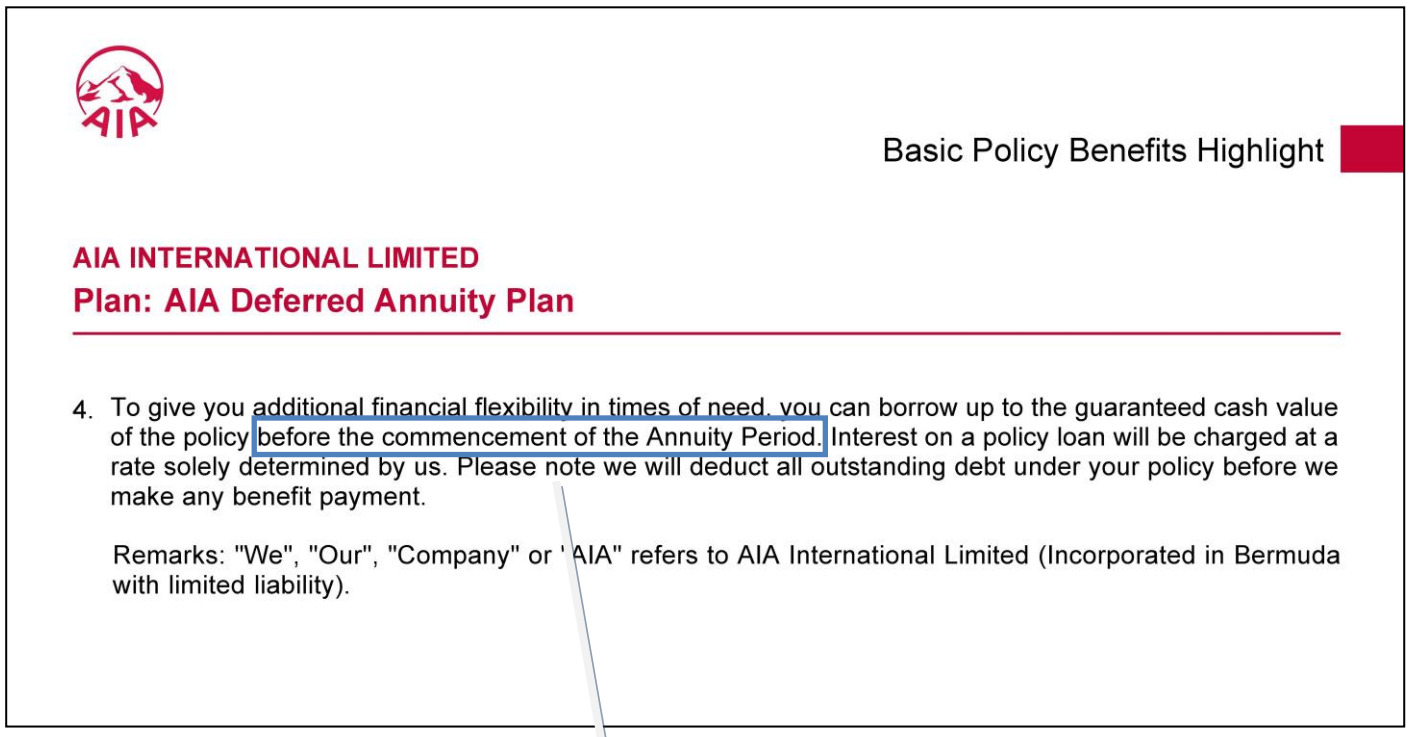
If the insured passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The amount of death benefit will be calculated according to the tables below.

If the insured passes away before the commencement of the Annuity Period	The higher of: i. 110% of total premiums paid for the basic plan; and ii. the guaranteed cash value of the policy plus any Terminal Dividend
If the insured passes away on or after the commencement of the Annuity Period but before the policy matures	The higher of: i. 110% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment paid; and ii. the guaranteed cash value of the policy plus any Terminal Dividend; Plus, any accumulated Monthly Annuity Payment with interest

In either of the cases above, we will deduct all outstanding debt under your policy before we make the payment of death benefit to the beneficiary.

Apart from lump sum payment, during the insured's lifetime, you can choose in advance to let the beneficiary continue receiving the unpaid Monthly Annuity Payment from the insured's death (the death should occur on or after the commencement of the Annuity Period) until the end of the Annuity Period. If there is any accumulated Monthly Annuity Payment accrued before the insured passes away, such amount with any interest will be paid in a lump sum to the beneficiary at the time of the insured's death.

Basic Policy Benefits Highlight



Basic Policy Benefits Highlight

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

4. To give you additional financial flexibility in times of need, you can borrow up to the guaranteed cash value of the policy before the commencement of the Annuity Period. Interest on a policy loan will be charged at a rate solely determined by us. Please note we will deduct all outstanding debt under your policy before we make any benefit payment.

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

Unlike other plans, policy loan can only be taken out under this plan before the start of the Annuity Period

Standard Illustration for Participating Policies

Standard Illustration for Participating Policies

AIA INTERNATIONAL LIMITED
Plan: AIA Deferred Annuity Plan

Assumed the Payment Option is Cash Payment and the break down of Monthly Annuity Payment is shown

3. Basic Plan - Illustration Summary (Surrender Value)

End of Policy Year	Total Premiums Paid	CURRENT YEAR AGGREGATE MONTHLY ANNUITY PAYMENT			SURRENDER VALUE		
		Guaranteed	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed	Total
		(A)	(B)	(A)+(B)	Guaranteed Cash Value(1) (C)	Terminal Dividend (D)	(C)+(D)
1	4,800	0	0	0	1,344	638	1,982
2	9,600	0	0	0	4,320	1,512	5,832
3	14,400	0	0	0	7,200	2,534	9,734
4	19,200	0	0	0	10,560	3,451	14,011
5	24,000	0	0	0	14,400	4,262	18,662
10	24,000	0	0	0	19,200	6,398	25,598
15	24,000	0	0	0	24,000	10,008	34,008
20	24,000	0	0	0	26,904	15,470	42,374
25	24,000	0	0	0	30,144	19,464	49,608
30	24,000	0	0	0	33,792	24,288	58,080
42	24,000	4,581	2,651	7,232	0	0	0

Remark: (1) Excluding guaranteed Monthly Annuity Payment.

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

Standard Il

AIA INTERNATIONAL LIMITED
Plan: AIA Deferred Annuity Plan

- Before the start of Annuity Period, Guaranteed Death Value is the higher of (a) Guaranteed Cash Value and (b) 110% of Total Basic Premiums Paid.
- On or after the start of Annuity Period, Guaranteed Death Value is the higher of (a) Guaranteed Cash Value and (b) 110% of Total Basic Premiums Paid less any paid Guaranteed Monthly Annuity Payment

3. Basic Plan - Illustration Summary (Death Benefit)

End of Policy Year	Total Premiums Paid	CURRENT YEAR AGGREGATE MONTHLY ANNUITY PAYMENT			Guaranteed Cash Value(1)				
		Guaranteed	Non-Guaranteed	Total		Guaranteed	Non-Guaranteed		Total
		(A)	(B)	(A)+(B)	(C)	Guaranteed Death Value(2) (D)	Terminal Dividend (E)	(C)+(E)= (F)	Max(D or F)
1	4,800	0	0	0	1,344	5,280	638	1,982	5,280
2	9,600	0	0	0	4,320	10,560	1,512	5,832	10,560
3	14,400	0	0	0	7,200	15,840	2,534	9,734	15,840
4	19,200	0	0	0	10,560	21,120	3,451	14,011	21,120
5	24,000	0	0	0	14,400	26,400	4,262	18,662	26,400
10	24,000	0	0	0	19,200	26,400	6,398	25,598	26,400
15	24,000	0	0	0	24,000	26,400	10,008	34,008	34,008
20	24,000	0	0	0	26,904	26,904	15,470	42,374	42,374
25	24,000	0	0	0	30,144	30,144	19,464	49,608	49,608
30	24,000	0	0	0	33,792	33,792	24,288	58,080	58,080
42	24,000	4,581	2,651	7,232	0	0	0	0	0

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.
(2) Before the Annuity Period begins, Guaranteed Death Value is equal to guaranteed cash value or 110% of the total premiums paid for the basic plan, whichever is higher. On or after the commencement of the Annuity Period but before the policy matures, Guaranteed Death Value is equal to guaranteed cash value or 110% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment paid, whichever is higher.

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

Standard Illustration for Participating Policies

Standard Illustration for Participating Policies

As per the latest requirement from the Insurance Authority, the Pessimistic Scenario and Optimistic Scenario of Current Year Aggregare Monthly Annuity Payment and Surrender Value are put in the same page.

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

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

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

End of Policy Year	Total Premiums Paid	CURRENT YEAR AGGREGATE MONTHLY ANNUITY PAYMENT					SURRENDER VALUE				
			Pessimistic Scenario		Optimistic Scenario			Pessimistic Scenario		Optimistic Scenario	
		Guaranteed	Non-Guaranteed	Total	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed		Non-Guaranteed	
							Guaranteed Cash Value[1]	Terminal Dividend	Total	Terminal Dividend	Total
		(A)	(B)	(A)+(B)	(C)	(A)+(C)	(D)	(E)	(D)+(E)	(F)	(D)+(F)
1	4,800	0	0	0	0	0	1,344	624	1,968	672	2,016
2	9,600	0	0	0	0	0	4,320	1,459	5,779	1,584	5,904
3	14,400	0	0	0	0	0	7,200	2,414	9,614	2,640	9,840
4	19,200	0	0	0	0	0	10,560	3,230	13,790	3,696	14,256
5	24,000	0	0	0	0	0	14,400	3,907	18,307	4,608	19,008
10	24,000	0	0	0	0	0	19,200	4,805	24,005	8,112	27,312
15	24,000	0	0	0	0	0	24,000	5,986	29,986	14,640	38,640
20	24,000	0	0	0	0	0	26,904	7,402	34,306	25,296	52,200
25	24,000	0	0	0	0	0	30,144	7,742	37,886	34,608	64,752
30	24,000	0	0	0	0	0	33,792	8,040	41,832	46,512	80,304
42	24,000	4,581	478	5,059	4,653	9,234	0	0	0	19,680	19,680

Standard Illustration for Participating Policies

Standard Illustration for Participating Policies

As per the latest requirement from the Insurance Authority, the Pessimistic Scenario and Optimistic Scenario of Total Current Year Aggregare Monthly Annuity Payment and Death Benefit are put in the same page.

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

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

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

End of Policy Year	Total Premiums Paid	CURRENT YEAR AGGREGATE MONTHLY ANNUITY PAYMENT		Guaranteed Cash Value[2]	DEATH BENEFIT						
		Pessimistic Scenario	Optimistic Scenario		Guaranteed	Pessimistic Scenario			Optimistic Scenario		
						Non-Guaranteed			Non-Guaranteed		
		Total[1]	Total[1]		Guaranteed Death Value[3]	Terminal Dividend		Total	Terminal Dividend		Total
		(A)	(B)	(C)	(D)	(E)	(C)+(E)= (F)	Max(D or F)	(G)	(C)+(G)= (H)	Max(D or H)
1	4,800	0	0	1,344	5,280	624	1,968	5,280	672	2,016	5,280
2	9,600	0	0	4,320	10,560	1,459	5,779	10,560	1,584	5,904	10,560
3	14,400	0	0	7,200	15,840	2,414	9,614	15,840	2,640	9,840	15,840
4	19,200	0	0	10,560	21,120	3,230	13,790	21,120	3,696	14,256	21,120
5	24,000	0	0	14,400	26,400	3,907	18,307	26,400	4,608	19,008	26,400
10	24,000	0	0	19,200	26,400	4,805	24,005	26,400	8,112	27,312	27,312
15	24,000	0	0	24,000	26,400	5,986	29,986	29,986	14,640	38,640	38,640
20	24,000	0	0	26,904	26,904	7,402	34,306	34,306	25,296	52,200	52,200
25	24,000	0	0	30,144	30,144	7,742	37,886	37,886	34,608	64,752	64,752
30	24,000	0	0	33,792	33,792	8,040	41,832	41,832	46,512	80,304	80,304
42	24,000	5,059	9,234	0	0	0	0	0	19,680	19,680	19,680

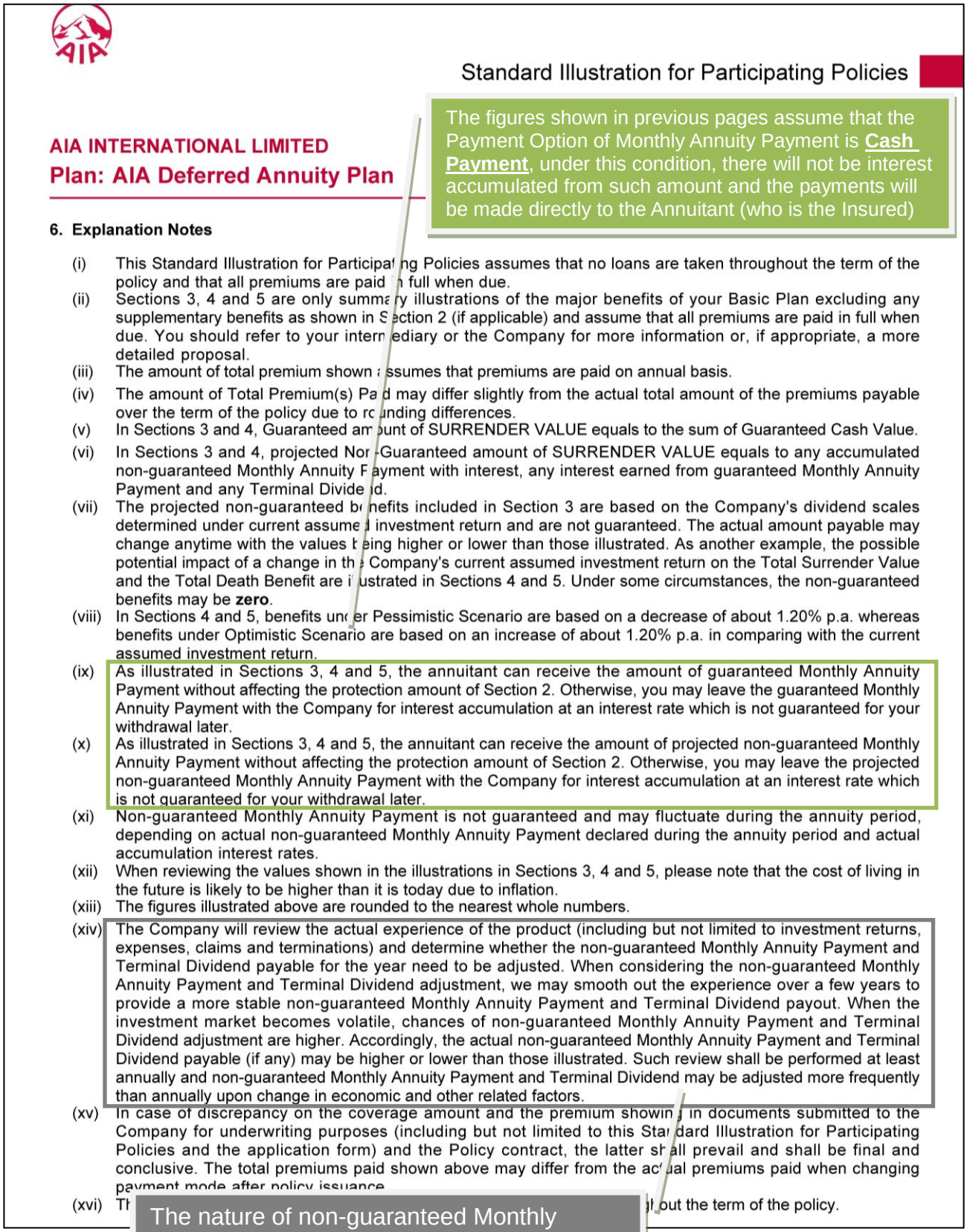
Remarks: (1) For the breakdown of guaranteed and non-guaranteed Current Year Aggregate Monthly Annuity Payment, please refer to the Current Year Aggregate Monthly Annuity Payment under Section 4.

(2) Excluding guaranteed Monthly Annuity Payment.

(3) Before the Annuity Period begins, Guaranteed Death Value is equal to guaranteed cash value or 110% of the total premiums paid for the basic plan, whichever is higher. On or after the commencement of the Annuity Period but before the policy matures, Guaranteed Death Value is equal to guaranteed cash value or 110% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment paid, whichever is higher.

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

Standard Illustration for Participating Policies



Standard Illustration for Participating Policies

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

The figures shown in previous pages assume that the Payment Option of Monthly Annuity Payment is **Cash Payment**, under this condition, there will not be interest accumulated from such amount and the payments will be made directly to the Annuitant (who is the Insured)

6. Explanation Notes

(i) This Standard Illustration for Participating Policies assumes that no loans are taken throughout the term of the policy and that all premiums are paid in full when due.

(ii) Sections 3, 4 and 5 are only summary illustrations of the major benefits of your Basic Plan excluding any supplementary benefits as shown in Section 2 (if applicable) and assume that all premiums are paid in full when due. You should refer to your intermediary or the Company for more information or, if appropriate, a more detailed proposal.

(iii) The amount of total premium shown assumes that premiums are paid on annual basis.

(iv) The amount of Total Premium(s) Paid may differ slightly from the actual total amount of the premiums payable over the term of the policy due to rounding differences.

(v) In Sections 3 and 4, Guaranteed amount of SURRENDER VALUE equals to the sum of Guaranteed Cash Value.

(vi) In Sections 3 and 4, projected Non-Guaranteed amount of SURRENDER VALUE equals to any accumulated non-guaranteed Monthly Annuity Payment with interest, any interest earned from guaranteed Monthly Annuity Payment and any Terminal Dividend.

(vii) The projected non-guaranteed benefits included in Section 3 are based on the Company's dividend scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change anytime with the values being higher or lower than those illustrated. As another example, the possible potential impact of a change in the Company's current assumed investment return on the Total Surrender Value and the Total Death Benefit are illustrated in Sections 4 and 5. Under some circumstances, the non-guaranteed benefits may be **zero**.

(viii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.20% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.20% p.a. in comparing with the current assumed investment return.

(ix) As illustrated in Sections 3, 4 and 5, the annuitant can receive the amount of guaranteed Monthly Annuity Payment without affecting the protection amount of Section 2. Otherwise, you may leave the guaranteed Monthly Annuity Payment with the Company for interest accumulation at an interest rate which is not guaranteed for your withdrawal later.

(x) As illustrated in Sections 3, 4 and 5, the annuitant can receive the amount of projected non-guaranteed Monthly Annuity Payment without affecting the protection amount of Section 2. Otherwise, you may leave the projected non-guaranteed Monthly Annuity Payment with the Company for interest accumulation at an interest rate which is not guaranteed for your withdrawal later.

(xi) Non-guaranteed Monthly Annuity Payment is not guaranteed and may fluctuate during the annuity period, depending on actual non-guaranteed Monthly Annuity Payment declared during the annuity period and actual accumulation interest rates.

(xii) When reviewing the values shown in the illustrations in Sections 3, 4 and 5, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

(xiii) The figures illustrated above are rounded to the nearest whole numbers.

(xiv) The Company will review the actual experience of the product (including but not limited to investment returns, expenses, claims and terminations) and determine whether the non-guaranteed Monthly Annuity Payment and Terminal Dividend payable for the year need to be adjusted. When considering the non-guaranteed Monthly Annuity Payment and Terminal Dividend adjustment, we may smooth out the experience over a few years to provide a more stable non-guaranteed Monthly Annuity Payment and Terminal Dividend payout. When the investment market becomes volatile, chances of non-guaranteed Monthly Annuity Payment and Terminal Dividend adjustment are higher. Accordingly, the actual non-guaranteed Monthly Annuity Payment and Terminal Dividend payable (if any) may be higher or lower than those illustrated. Such review shall be performed at least annually and non-guaranteed Monthly Annuity Payment and Terminal Dividend may be adjusted more frequently than annually upon change in economic and other related factors.

(xv) In case of discrepancy on the coverage amount and the premium showing in documents submitted to the Company for underwriting purposes (including but not limited to this Standard Illustration for Participating Policies and the application form) and the Policy contract, the latter shall prevail and shall be final and conclusive. The total premiums paid shown above may differ from the actual premiums paid when changing payment mode after policy issuance.

(xvi) Th ...out the term of the policy.

The nature of non-guaranteed Monthly Annuity Payment is similar to Annual Dividends, both depend on factors such as investment returns and smoothing may occur

Accumulate Monthly Annuity Payment (Simple Illustration/ Detail Illustration)

For both Simple and Detail Illustrations, the selected plan options and amount of Initial Guaranteed Monthly Annuity Payment will be shown at the beginning

Accumulate Monthly Annuity Payment (Detail Illustration)

The figures under the below 3 columns are the aggregate amount for each Policy Year (i.e.12 months)

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

Annuity Payment Start Age:	50
Initial Guaranteed Monthly Annuity Payment:	$381.74
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Accumulation

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be left with us to accumulate interest until the end of the Annuity Period.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			SURRENDER VALUE					
						Guaranteed		Non-Guaranteed			
			Guaranteed	Non-Guaranteed	Total	Guaranteed Cash Value[1]	Accumulated Guaranteed Monthly Annuity Payment (excluding interest)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest)	Accumulated Interest[2]	Terminal Dividend	Total
			(A)	(B)	(A)+(B)	(C)	(D)	(E)	(F)	(G)	(C)+(D)+(E)+(F)+(G)
19	1	4,800	0	0	0	1,344	0	0	0	638	1,982
20	2	9,600	0	0	0	4,320	0	0	0	1,512	5,832
21	3	14,400	0	0	0	7,200	0	0	0	2,534	9,734
22	4	19,200	0	0	0	10,560	0	0	0	3,451	14,011
23	5	24,000	0	0	0	14,400	0	0	0	4,262	18,662
24	6	24,000	0	0	0	15,360	0	0	0	4,608	19,968
25	7	24,000	0	0	0	16,320	0	0	0	4,992	21,312
26	8	24,000	0	0	0	17,280	0	0	0	5,414	22,694
27	9	24,000	0	0	0	18,240	0	0	0	5,880	24,120
28	10	24,000	0	0	0	19,200	0	0	0	6,398	25,598
29	11	24,000	0	0	0	20,160	0	0	0	6,974	27,134
30	12	24,000	0	0	0	21,120	0	0	0	7,613	28,733
31	13	24,000	0	0	0	22,080	0	0	0	8,328	30,408
32	14	24,000	0	0	0	23,040	0	0	0	9,125	32,165
33	15	24,000	0	0	0	24,000	0	0	0	10,008	34,008
34	16	24,000	0	0	0	24,552	0	0	0	11,318	35,870
35	17	24,000	0	0	0	25,128	0	0	0	12,739	37,867
36	18	24,000	0	0	0	25,704	0	0	0	14,078	39,782
37	19	24,000	0	0	0	26,304	0	0	0	14,755	41,059
38	20	24,000	0	0	0	26,904	0	0	0	15,470	42,374
39	21	24,000	0	0	0	27,528	0	0	0	16,200	43,728
40	22	24,000	0	0	0	28,152	0	0	0	16,978	45,130
41	23	24,000	0	0	0	28,800	0	0	0	17,774	46,574
42	24	24,000	0	0	0	29,472	0	0	0	18,595	48,067
43	25	24,000	0	0	0	30,144	0	0	0	19,464	49,608
44	26	24,000	0	0	0	30,840	0	0	0	20,357	51,197
45	27	24,000	0	0	0	31,560	0	0	0	21,278	52,838
46	28	24,000	0	0	0	32,280	0	0	0	22,248	54,528

to be continued

Accumulate Monthly Annuity Payment (Simple Illustration/ Detail Illustration)

Accumulate Monthly Annuity Payment (Detail Illustration)

The Monthly Annuity Payment begins one month after the Policy Anniversary immediately following the Annuity Payment Start Age. After the first year's Monthly Annuity Payment is paid, the Insured is one year older than the Annuity Payment Start Age.

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Pla

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment			SURRENDER VALUE					
						Guaranteed		Non-Guaranteed			
			Guaranteed (A)	Non-Guaranteed (B)	Total (A)+(B)	Guaranteed Cash Value[1] (C)	Accumulated Guaranteed Monthly Annuity Payment (excluding interest) (D)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest) (E)	Accumulated Interest[2] (F)	Terminal Dividend (G)	Total (C)+(D)+(E)+(F)+(G)
47	29	24,000	0	0	0	33,024	0	0	0	23,251	56,275
48	30	24,000	0	0	0	33,792	0	0	0	24,288	58,080
49	31	24,000	0	0	0	34,560	0	0	0	25,378	59,938
50	32	24,000	0	0	0	35,352	0	0	0	26,506	61,858
Annuity Period[3]											
51	33	24,000	4,58	2,651	7,232	33,221	4,581	2 51	132	23,362	63,946
52	34	24,000	4,58	2,651	7,232	20,895	9,162	,303	558	21,178	66,085
53	35	24,000	4,5 1	2,65				7,954	1,290	18,898	68,347
54	36	24,000	4, 81	2,65				10,605	2,342	16,517	70,745
55	37	24,000	4 581	2,65				13,256	3,724	14,040	73,288
56	38	24,000	4 581	2,65				15,908	5,451	11,458	75,983
57	39	24,000	,581	2,65				18,559	7,536	8,770	78,835
58	40	24,000	4,581	2,65				21,210	9,995	5,962	81,849
59	41	24,000	4,581	2,65				23,862	12,840	3,043	85,039
60	42	24,000	4,581	2,65				26,513	16,089	0	88,411

If the Payment Option of Monthly Annuity Payment is Accumulation, the amount will be accumulated under the Policy within the Annuity Period to earn non-guaranteed interest

Remarks: (1) Excludi g guaranteed Monthly Annuity Payment.
(2) Includi g interest earned from accumulated guaranteed Monthly Annuity Payment and accumulated non-guaranteed Monthly Annuity Payment.
(3) The Monthly Annuity Payment will be payable one month after the end of the policy year immediately following the Annuity Payment Start Age. One year after the Annuity Payment Start Age, the first 12 Monthly Annuity Payments have been paid. The respective amount shown in the column "Current Year Aggregate Monthly Annuity Payment" is the accumulated amount of the 12 Monthly Annuity Payments (excluding interest).

Note : Please refer to Basic Policy Benefits Highlight and Section 6 of Standard Illustration for Participating Policies of this proposal (except point (v), (vi), (ix) and (x)) when interpreting this illustration.

1. Guaranteed amount of SURRENDER VALUE equals to the sum of Guaranteed Cash Value and any accumulated guaranteed Monthly Annuity Payment (excluding interest).
2. The Non-Guaranteed amount of SURRENDER VALUE equals to the sum of any accumulated non-guaranteed Monthly Annuity Payment with interest, any interest earned from guaranteed Monthly Annuity Payment and any Terminal Dividend.
3. As illustrated in this illustration, you can leave the guaranteed Monthly Annuity Payment with the Company for interest accumulation at an interest rate which is not guaranteed. The current interest rate used to illustrate the effect of accumulation in this illustration is 4.00% p.a. The actual interest rate may change from time to time with rate higher or lower than 4.00%.
4. As illustrated in this illustration, you can leave the non-guaranteed Monthly Annuity Payment with the Company for interest accumulation at an interest rate which is not guaranteed. The current interest rate used to illustrate the effect of accumulation in this illustration is 4.00% p.a. The actual interest rate may change from time to time with rate higher or lower than 4.00%.

The current non-guaranteed interest rate used to accumulate both guaranteed and non-guaranteed Monthly Annuity Payment is 4% p.a.

Accumulate Monthly Annuity Payment (Simple Illustration/ Detail Illustration)

Accumulate Monthly Annuity Payment (Detail Illustration)

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

Annuity Payment Start Age:	50
Initial Guaranteed Monthly Annuity Payment:	$381.74
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Accumulation

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be left with us to accumulate interest until the end of the Annuity Period.

Age	End of Policy Year	Total Premiums Paid	Current Year Aggregate Monthly Annuity Payment Total[1]	Guaranteed Cash Value[2]	DEATH BENEFIT						
					Guaranteed		Non-Guaranteed				
					Guaranteed Death Value[3]	Accumulated Guaranteed Monthly Annuity Payment (excluding interest)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest)	Accumulated Interest[4]	Terminal Dividend	Max(A+F) or (B)= (G)	Total (C)+(D)+ (E)+(G)
				(A)	(B)	(C)	(D)	(E)	(F)		
19	1	4,800	0	1,344	5,280	0	0	0	638	5,280	5,280
20	2	9,600	0	4,320	10,560	0	0	0	1,512	10,560	10,560
21	3	14,400	0	7,200	15,840	0	0	0	2,534	15,840	15,840
22	4	19,200	0	10,560	21,120	0	0	0	3,451	21,120	21,120
23	5	24,000	0	14,400	26,400	0	0	0	4,262	26,400	26,400
24	6	24,000	0	15,360	26,400	0	0	0	4,608	26,400	26,400
25	7	24,000	0	16,320	26,400	0	0	0	4,992	26,400	26,400
26	8	24,000	0	17,280	26,400	0	0	0	5,414	26,400	26,400
27	9	24,000	0	18,240	26,400	0	0	0	5,880	26,400	26,400
28	10	24,000	0	19,200	26,400	0	0	0	6,398	26,400	26,400
29	11	24,000	0	20,160	26,400	0	0	0	6,974	27,134	27,134
30	12	24,000	0	21,120	26,400	0	0	0	7,613	28,733	28,733
31	13	24,000	0	22,080	26,400	0	0	0	8,328	30,408	30,408
32	14	24,000	0	23,040	26,400	0	0	0	9,125	32,165	32,165
33	15	24,000	0	24,000	26,400	0	0	0	10,008	34,008	34,008
34	16	24,000	0	24,552	26,400	0	0	0	11,318	35,870	35,870
35	17	24,000	0	25,128	26,400	0	0	0	12,739	37,867	37,867
36	18	24,000	0	25,704	26,400	0	0	0	14,078	39,782	39,782
37	19	24,000	0	26,304	26,400	0	0	0	14,755	41,059	41,059
38	20	24,000	0	26,904	26,904	0	0	0	15,470	42,374	42,374
39	21	24,000	0	27,528	27,528	0	0	0	16,200	43,728	43,728
40	22	24,000	0	28,152	28,152	0	0	0	16,978	45,130	45,130
41	23	24,000	0	28,800	28,800	0	0	0	17,774	46,574	46,574
42	24	24,000	0	29,472	29,472	0	0	0	18,595	48,067	48,067
43	25	24,000	0	30,144	30,144	0	0	0	19,464	49,608	49,608
44	26	24,000	0	30,840	30,840	0	0	0	20,357	51,197	51,197
45	27	24,000	0	31,560	31,560	0	0	0	21,278	52,838	52,838
46	28	24,000	0	32,280	32,280	0	0	0	22,248	54,528	54,528

to be continued

When calculating the Total Death Benefit, we will first take the higher of (a) Guaranteed Cash Value + Terminal Dividend and (b) Guaranteed Death Value, then add back the accumulated Monthly Annuity Payment with any interest

IX. Policy Contracts – Make It Easy Tips

To facilitate the review of Policy Contract, we have prepared a "Policy Contract – Make It Easy Tips". This document is to guide you to understand the important notes of the product and clearly states the relevant section of Policy Contract for the important notes.

"Policy Contract – Make It Easy Tips" does not set out the details of benefits provided. As such, this document is provided for reference only. Details of benefits and exact Policy terms and conditions should be referred to the Policy Contract.

This document is intended to provide easy to understand guidance on the main limitations on coverage of this product (including scope limitations, key terms and conditions and policy exclusions). It does not set out the details of benefits provided. As such, this document is provided for reference only, and reference should be made to the Policy contract for the details of benefits and exact Policy terms and conditions.

Part I: Annuity Provisions

1. When will I be entitled to Monthly Annuity Payment?

While the Basic Policy is in force, starting from the First Payment Date of Monthly Annuity Payment, we will pay the Monthly Annuity Payment on each Policy Monthiversary. Please refer to Q2 for what you can do with the Monthly Annuity Payment.

Please refer to the policy contract:

- **"Annuity Provisions" – "Monthly Annuity Payment"**

2. What can I do with Monthly Annuity Payment?

You may elect in writing on our Company's prescribed form for Monthly Annuity Payment (being the sum of Guaranteed Monthly Annuity Payment and Non-Guaranteed Monthly Annuity Payment (if any)) to be applied according to one of the following payment options:

Option 1: Cash payment - While your Policy is in force and during the lifetime of the Insured, the Monthly Annuity Payment will be payable to the Annuitant on each Policy Monthiversary starting from the First Payment Date of Monthly Annuity Payment. For the avoidance of doubt, under Option 1, the Monthly Annuity Payment shall be paid to the Annuitant only but not you.

Option 2: Monthly Annuity Payment Accumulations And Interest - While your Policy is in force and during the lifetime of the Insured, the Monthly Annuity Payment is put aside with us to accumulate at such interest rates as may be determined by us from time to time. Interest rates on the accumulation of the Monthly Annuity Payment are not guaranteed, may fluctuate during the Annuity Period, and may even be zero percent in any given year. At any time while the Policy is in force, you may request a withdrawal of any part or all (as the case may be) of the Monthly Annuity Payment Accumulations And Interest to be made to you. A request for a withdrawal of any Monthly Annuity Payment Accumulations And Interest must be submitted in writing on the Company's prescribed form to our Issuing Office. Upon termination of the Policy, we will pay the remaining balance of any Monthly Annuity Payment

Accumulations And Interest after deducting any outstanding Policy Debt to you. For the avoidance of doubt, any payments under this Option 2 shall be paid to you only but not the Annuitant.

If no option is elected, we will apply Monthly Annuity Payment according to option (1) - Cash Payment.

Please refer to the policy contract:

- **"Annuity Provisions" – "Payment Options of Monthly Annuity Payment"**

Part II: Dividend Provisions

3. When will I be entitled to Terminal Dividend?

You may be entitled to terminal dividend starting from the 1st Policy Anniversary upon the following events:

- Death of the Insured;
- Surrender of the Policy; or
- Maturity of the Policy

Please refer to the policy contract:

- **"Dividend Provisions" – "Terminal Dividend"**

Part III: Death Benefit Provisions

4. Does this plan provide any Death Benefit prior to the start of the Annuity Period?

Yes, if the insured passes away prior to the start of the Annuity Period, we will pay the higher of:

(a) 110% of the Total Basic Premiums Paid, and

(b) Guaranteed Cash Value plus any Terminal Dividend;

minus Policy Debt (if any).

Please refer to the policy contract:

- **"Death Benefit Provisions" – "Death Benefit"**

5. Does this plan provide any Death Benefit on or after the start of the Annuity Period?

Yes, if the insured passes away on or after the start of the Annuity Period, we will pay the Death Benefit according to one of the following options as selected in writing by the Owner on the Company's prescribed for:

Option 1: Lump Sum Payment

The higher of the following:

(i) 110% of the Total Basic Premiums Paid less any Guaranteed Monthly Annuity Payment already paid, and

(ii) Guaranteed Cash Value plus any Terminal Dividend;

Plus any Monthly Annuity Payment Accumulations And Interest

minus Policy Debt (if any).

Option 2: Monthly Annuity Payment Continuity

To continue to pay any unpaid Guaranteed Monthly Annuity Payment and any unpaid Non-Guaranteed Monthly Annuity Payment on each Policy Monthiversary from the Insured's death to the Beneficiary(ies) in the form of cash payment, subject to the following:

(i) Upon the death of the Insured, we will pay any Monthly Annuity Payment Accumulations And Interest accrued under the Policy before the death of the Insured in a lump sum to the Beneficiary(ies); and
(ii) In the event a Beneficiary dies prior to the expiry of the Annuity Period, subject to applicable law, we will pay the Guaranteed Cash Value and any terminal dividend under the Policy, less any Policy Debt, in a lump sum to the estate of the Beneficiary.

If no option is elected, we will apply the Death Benefit according to option (1) – Lump Sum Payment.

Please refer to the policy contract:
- **"Death Benefit Provisions" – "Death Benefit"**

Part IV: Ownership Provisions

6. Under what conditions will this policy terminate?

This Policy shall terminate on the occurrence of the earliest of the following:
- the Insured passes away, or if later and applicable, the date by which all due amounts of Guaranteed Monthly Annuity Payment, any Non-Guaranteed Monthly Annuity Payment, any Monthly Annuity Payment Accumulations And Interest accrued, Guaranteed Cash Value and any terminal dividend have been paid pursuant to Death Benefit (b) Option 2 under the Death Benefit Provisions;
- the Maturity Date;
- the policy owner surrenders the Policy;
- the policy owner do not pay the premium within 31 days of the due date and the policy has no cash value;
- any benefit is paid under the basic plan or an add-on plan that triggers termination of the policy; or
- the outstanding debt exceeds the Guaranteed Cash Value of the policy. Where the premium is covered by a loan taken out on the policy automatically, the outstanding debt exceeds the sum of Guaranteed Cash Value and Monthly Annuity Payment Accumulations And Interest (if any) of your policy.

Please refer to the policy contract:
- **"Ownership Provisions" – "Termination"**

Part V: Non-Forfeiture Provisions

7. What will happen if the policy owner stops paying premium?

The policy owner should pay premium(s) on time and according to the selected premium payment schedule. If you stop paying the premium before completion of the premium term, the premium will be covered by a loan taken out on the policy automatically. Interest will be charged on the loan in accordance with the Loan Provisions of the policy.

The coverage during this period remains unchanged, however

- the unpaid loan or any Policy Debt on this Policy will be deducted from any payment or proceeds under this Policy at the time of settlement; and
- any outstanding Policy Debt at the time of any payment of Monthly Annuity Payment shall be deducted from the amount otherwise payable.

If/when the loan advance for the unpaid premium will result in the loan balance exceeding the sum of guaranteed cash value and the Monthly Annuity Payment Accumulations And Interest, the policy will be surrendered and you will lose the cover. The surrender value of the policy will be used to repay the loan balance, and we will refund any remaining value.

Please refer to the policy contract:

- **"Non-Forfeiture Provisions" – "Automatic Premium Loan"**
- **"Loan Provisions" – "Loan Repayment"**
- **"Loan Provisions" – "Deduction From Proceeds"**

8. How much can I get if the policy owner surrender the Policy?

The policy owner can get the Guaranteed Cash Value, any Monthly Annuity Payment Accumulations And Interest and any Terminal Dividend for the relevant Policy Year.

Any Policy Debt will be deducted from the proceeds of surrender.

Please refer to the policy contract:

- **"Non-Forfeiture Provisions" – "Cash Surrender"**
- **"Loan Provisions" – "Deduction From Proceeds"**

9. When can the policy owner request for partial surrender?

If the policy owner would like to apply for Partial Surrender, it must be done after the Premium Payment Term and when the Policy is paid up.

Please refer to the policy contract:

- **"Non-Forfeiture Provisions" – "Cash Surrender"**

Part VI: Loan Provisions

10. Is there any special requirements on policy loan?

The policy owner can only request for policy loan before the commencement of Annuity Period, and the maximum loan amount should not exceed the Guaranteed Cash Value of the Policy.

Please refer to the policy contract:

- **"Loan Provisions" – "Policy Loan"**

Part VII: Change of Plan Option Endorsement

11. What is the benefit?

You may apply for changing the First Payment Date of Monthly Annuity Payment and Guaranteed Monthly Annuity Payment Pattern using the Company's prescribed form.

Please refer to the Change of Plan Option Endorsement:

- **"Benefit"**

12. Are there any limitations to changing the First Payment Date of Monthly Annuity Payment or Guaranteed Monthly Annuity Payment Pattern?

Yes, application for changing the First Payment Date of Monthly Annuity Payment or Guaranteed Monthly Annuity Payment Pattern is subject to the following conditions:

- each option can only be changed once;
- option change can only be done within the below specified period:
  - from the 2nd Policy Anniversary or Policy Anniversary immediately following the 49th birthday of the Annuitant, whichever is later, to
  - 30 days prior to the then First Payment Date of Monthly Annuity Payment that is recorded by us.
- Where the request for change of First Payment Date of Monthly Annuity Payment Pattern is made, it must be submitted at least 30 days prior to the original and newly selected First Payment Date of Monthly Annuity Payment.

Please refer to the Change of Plan Option Endorsement:

- **"General Terms & Conditions"**

X. Annual Summary (Proof for Tax Deduction)

The Annual Summary will be issued at the end of each fiscal year (i.e. April of each year).

In addition, the Annual Summary will be issued after the owner is changed and it will be issued to the old owner.

Please note that only the paid premiums of AIA Deferred Annuity Plan can be applied for tax deductions whereas the premium refund ,premium discount and rider premiums (if applicable) are not included.

The Annual Summary will be uploaded to AIA Policy Enquiry System and AIA Customer Corner. Below is a sample for your reference:

ANNUAL SUMMARY OF
QUALIFYING DEFERRED ANNUITY POLICY (QDAP)

FOR THE YEAR OF ASSESSMENT FROM 1 APRIL 20XX TO 31 MARCH 20XY

Print/Issue Date:

DETAILS OF THE QDAP

Name of QDAP:
Reference no. of QDAP:
Name of Insurer:
Name(s) of Policy Holder(s):
Name(s) of Annuitant(s):
Policy Number:

SUMMARY OF PREMIUMS PAID DURING THE YEAR OF ASSESSMENT

All amounts in Hong Kong Dollars [or policy currency]

Total amount of premium due and paid during the year of assessment		$xx,xxx
Less:		
Riders	$x,xxx	
Premium refund	$x,xxx	
Total amount of premium NOT qualified for tax deduction		($x,xxx)
Total amount of Qualifying Annuity Premiums due and paid during the year of assessment		**$xx,xxx**

Important notes:
The Annual Summary of QDAP is to facilitate the completion of tax returns by policy holders with regard to the deduction claim of Qualifying Annuity Premiums paid under a QDAP during a year of assessment.

The amount of premium due and paid does not include levy.

In the event of refund of premiums, policy holders are required to notify the Commissioner of the Inland Revenue of such refund within 3 months after the date of refund if the policy holder has claimed tax deduction in respect of the qualifying annuity premiums paid.

For policy in currency other than the Hong Kong Dollars, policy holder may refer to the published rates on the website of the Inland Revenue Department (https://www.ird.gov.hk/eng/tax/ind_stp.htm).

For more information about QDAP, please visit our website at [insert the address to insurer's website] or by calling our hotline at [insert insurer's hotline no.].

Rider premiums cannot be applied for tax deduction

XI. Treatment towards existing customers of AIA Deferred Annuity Plan

Customers who have purchased AIA Deferred Annuity Plan before 2 December 2019 ("Existing Customers") are also eligible for the Change of Plan Option which is newly added to AIA Deferred Annuity Plan.

A cover letter together with the Change of Plan Option Endorsement will be issued to Existing Customers. Below is a sample of the cover letter for your reference:

«Letter_Date»

Policy No: «Policy_No. »
Insured: «Insured_Name»

«Policyowner_Name»
«Policyowner_Address»

Dear Mr / Ms <Lastname>,

Re: Newly Added Change of Plan Option

Thank you for choosing AIA as your financial planning partner.

In order to appreciate your support of AIA, we are pleased to inform you that Change of Plan Option has been added to your AIA Deferred Annuity Plan policy which you purchased on <App date>. Please refer to the enclosed endorsement for details.

If you have any questions regarding this letter, please contact your AIA Financial Planner <agent_name> or the AIA Customer Hotline on 22328888 at your convenience. We are always ready to help.

Yours faithfully,

Felix Fung
Head of Product Strategy and Management Department
Product Strategy and Management Department

Encl.
cc: «Agency_Name» «Area_Code» «Agent_Name» (without enclosure)

Appendix 1: Product Description

<table>
<tr><td>Product Name</td><td>AIA Deferred Annuity Plan</td></tr>
<tr><td>Launch Date</td><td><u>Hong Kong</u>
Annuity Payment Start Age 55 & 60 : 2 December, 2019 (according to the application date)
Annuity Payment Start Age 50, 65 & 70: launched already</td></tr>
<tr><td>Basic / Rider</td><td>Basic Plan</td></tr>
<tr><td>Overview</td><td>• This is a qualifying deferred annuity policy (“QDAP”) certified by the Insurance Authority, which means eligible customers may potentially benefit from tax concession by buying this product and applying to deduct their contributions from their annual taxable income
• Guaranteed Monthly Annuity Payment and Non-Guaranteed Monthly Annuity Payment (“Monthly Annuity Payment”) will be distributed during the Annuity Period
• Different options of Annuity Payment Start Age and Guaranteed Monthly Annuity Payment Pattern for customers to choose from, with flexibility to change these options within a specified period after policy is issued
• No medical examination if aggregated total premium is less than or equal to US$4million(1)</td></tr>
<tr><td>Product Shortnames</td><td>
<table>
<tr><th>Annuity Payment Start Age</th><th>Guaranteed Monthly Annuity Payment Pattern</th><th>Annuity Period</th><th>Plan Shortname</th></tr>
<tr><td>50</td><td>Level</td><td>10 years</td><td>5PLVLAP5</td></tr>
<tr><td>50</td><td>Increasing</td><td>10 years</td><td>5PINCAP5</td></tr>
<tr><td>55</td><td>Level</td><td>10 years</td><td>5PLVLWP5</td></tr>
<tr><td>55</td><td>Increasing</td><td>10 years</td><td>5PINCWP5</td></tr>
<tr><td>60</td><td>Level</td><td>10 years</td><td>5PLVLXP5</td></tr>
<tr><td>60</td><td>Increasing</td><td>10 years</td><td>5PINCXP5</td></tr>
<tr><td>65</td><td>Level</td><td>10 years</td><td>5PLVLCP5</td></tr>
<tr><td>65</td><td>Increasing</td><td>10 years</td><td>5PINCCP5</td></tr>
<tr><td>70</td><td>Level</td><td>10 years</td><td>5PLVLEP5</td></tr>
<tr><td>70</td><td>Increasing</td><td>10 years</td><td>5PINCEP5</td></tr>
</table>
</td></tr>
<tr><td>Policy Number Prefix</td><td>
<table>
<tr><th>Region</th><th>Non-MCV</th><th>MCV applying policy in Hong Kong</th></tr>
<tr><td>Hong Kong</td><td>B3 / B6 / B9

(except B360 – B364
B660 – B664
B960 – B964
B37 / B67 / B97)</td><td>G38
G68
G98</td></tr>
</table>
</td></tr>
</table>

(1) Subject to other requirements. Please refer to part D for details.

A. Benefit

Annuity Period	**10 Years**
1. Premium Payment Term	5 years
2. Benefit Term	Until end of the Annuity Period
3. Savings	• **Guaranteed Monthly Annuity Payment –** is payable on each Policy Monthiversary within the Annuity Period with option to pay in cash or accumulate to earn interest (if any) • **Non-guaranteed Monthly Annuity Payment –** is payable on each Policy Monthiversary within the Annuity Period with option to pay in cash or accumulate to earn interest (if any) • **Guaranteed Cash Value -** is payable upon surrender of the Policy • **Terminal Dividend** (non-guaranteed) - is payable upon surrender, death occurring on or after the 1st Policy Anniversary (according to the death benefit calculation and applicable for lump sum death benefit only) or at Policy maturity
4. Death Benefit	**Before commencement of the Annuity Period** The higher of (i) 110% of the Total Basic Premiums Paid for the basic plan; and (ii) the Guaranteed Cash Value plus any Terminal Dividend; *minus* Policy Debt (if any) **On or after the commencement of the Annuity Period:** **Option 1 - Lump Sum Payment (Default Option):** The higher of (i) 110% of the Total Basic Premiums Paid for the basic plan less any Guaranteed Monthly Annuity Payment already paid; and (ii) the Guaranteed Cash Value plus any Terminal Dividend; plus any accumulated Monthly Annuity Payment with any interest *minus* Policy Debt (if any) **Option 2 - Monthly Annuity Payment Continuity:** • Continue to pay to the Beneficiary any unpaid Guaranteed Monthly Annuity Payment and any unpaid Non-Guaranteed Monthly Annuity Payment on each Policy Monthiversary from the Insured's death until the end of the Annuity Period • Pay in a lump sum amount of any Monthly Annuity Payment Accumulations and Interest accrued to Beneficiary when the Insured dies, minus Policy Debt (if any)
5. Benefit at Policy Maturity	(i) Monthly Annuity Payment Accumulations and Interest, plus (ii) Any Terminal Dividend; *minus* Policy Debt (if any)
6. Surrender Benefit	Guaranteed Cash Value + accumulated Monthly Annuity Payment with any interest + any Terminal Dividend – Policy Debt (if any)
7. Policy Loan	• Only applicable when the Policy is in force AND any time prior to the commencement of Annuity Period • Must not exceed the balance of the Guaranteed Cash Value after deducting the amount of any existing Policy Debt at the time of request
8. Non-Forfeiture Options	• Automatic Premium Loan (APL) is allowed only during premium payment term. APL can run for more than 1 policy year as long as Guaranteed Cash Value and any accumulated Monthly Annuity Payment with any interest is enough to cover Premium in default • When the Annuity Period starts, all outstanding loans will be settled by deduction from the Guaranteed Monthly Annuity Payment until they are entirely repaid • Policy loan will no longer be applicable when the Annuity Period starts
9. Suicide and Misstatement of age and sex arrangement	Following existing rules for traditional life plan

Annuity Period	**10 Years**
10. Payment Option of Guaranteed Monthly Annuity Payment & Non-Guaranteed Monthly Annuity Payment	Option 1: Cash Payment (Default), of which the amount will be paid to the annuitant (who is also the insured) only Option 2: Accumulation, of which the Owner can withdraw the values accumulated under the policy at any time and the amount will be payable to the Owner only
11. Guaranteed Monthly Annuity Payment Pattern	Level: a fixed amount of Guaranteed Monthly Annuity Payment is payable during the Annuity Period. Increasing: the Guaranteed Monthly Annuity Payment payable increases by 5% every 3 years during the Annuity Period
12. Change of plan option	From the 2nd Policy Anniversary or the Policy Anniversary immediately following the Annuitant's 49th birthday (whichever is later) to 30 days before both the originally and newly selected Annuity Payment Start Age (for the change of Annuity Payment Start Age) / 30 days before your selected Annuity Payment Start Age (for the change of Guaranteed Monthly Annuity Payment Pattern)30 days before both the originally and newly selected Annuity Payment Start Age, Owner can change the selections of Annuity Payment Start Age and Guaranteed Monthly Annuity Payment Pattern, limited to 1 time each

B. Premium

Annuity Period	**10 Years**
1. Premium Structure	Level and guaranteed
2. Premium Payment Term	5 years
3. Premium Rates	Annual Basic Premium is US$1,000 per US$1,000 Principal Amount The amount of Guaranteed Monthly Annuity Payment is calculated according to the Principal Amount. Please refer to Appendix 3
4. Payment Mode	Annual / Semi-annual / Quarterly / Monthly
5. Size Discount	Not applicable

C. Product Particulars

<table>
<tr><td>Annuity Period</td><td>10 Years</td></tr>
<tr><td>1. Issue Age</td><td>
<table>
<tr><th>Annuity Payment Start Age</th><th>Issue Age</th></tr>
<tr><td>50</td><td>18 – 40</td></tr>
<tr><td>55</td><td>18 – 45</td></tr>
<tr><td>60</td><td>18 – 50</td></tr>
<tr><td>65</td><td>18 – 55</td></tr>
<tr><td>70</td><td>18 – 60</td></tr>
</table>
</td></tr>
<tr><td>2. Minimum Annual Premium</td><td>US$4,800</td></tr>
<tr><td>3. Region</td><td>Hong Kong</td></tr>
<tr><td>4. Currency</td><td>US$</td></tr>
<tr><td>5. Rider Attachable</td><td>Waiver of Premium (WP) / Critical Illness Waiver of Premium Pro (WPCI Pro) / Expert Term Rider (YRT/5RT) (including Vitality version) / Wisdom Term Rider (YRT/5RT) (including Vitality version)</td></tr>
<tr><td>6. Maximum Per Life Limit</td><td>Following existing rules</td></tr>
<tr><td>7. Product Group</td><td>Traditional Life</td></tr>
<tr><td>8. Contract Laser Print Code
- Basic Contract

- PRC Endorsement

- Change of Plan Endorsement
- Table of Guaranteed Monthly Annuity Payment
- Table of Guaranteed Cash Values</td><td>
DCGG

BM7M

DGRF

Printed by System

Printed by System</td></tr>
</table>

D. Underwriting Guidelines

<table>
<tr><td>Annuity Period</td><td>10 Years</td></tr>
<tr><td>1. Medical Requirement</td><td>Medical requirement will be based on aggregated(2) Total Premium limit determined as the table below:
<table>
<tr><td>Issue Age</td><td>No Medical Examination</td><td>Simplified Underwriting</td><td>Normal Underwriting</td></tr>
<tr><td>18 – 60</td><td>Total premium <= US$4M</td><td>Total premium US$4.01M - US$20M</td><td>Total Premium over US$20,000,000</td></tr>
</table>
Total Premium = annual premium of basic plan (excludes size discount) multiplied by premium payment term

• Policies issued more than 2 years will be exempted (based on NB application date)
• Only basic premium is included, premium for attachable rider should not be calculated
• Prevailing currency exchange rate: US$1 = HK$7.5 / MOP7.5 / RMB$6

(2) Products cover (below list will be updated from time to time):

<u>Part A: NB products</u>
(a) Spring Income Plan
(b) RMB Spring Income Plan
(c) Simply Love Encore 2
(d) Forever Love Coupon Plan 5
(e) Golden Years Income Plan
(f) Special Target Saver Plus
(g) Kiss Kids Education Savings Plan
(h) Proactive Insurance Plan 2
(i) Bonus Power Plan 3
(j) AIA Deferred Annuity Plan

<u>Part B: Shelved products</u>
(k) Gemstar RMB Plan
(l) Forever Love Coupon Plan 3
(m) Forever Love Coupon Plan 2
(n) Forever Love Coupon Plan
(o) Promise Me Coupon Plan
(p) Admire Life (Simple Version)
(q) Simply Love Encore
(r) Proactive Insurance Plan
(s) Bonus Power Plan
(t) Bonus Power Plan 2</td></tr>
<tr><td>2. Financial Requirement</td><td>● Follow general non-product specific guidelines such as Guideline on Anti-Money Laundering and Counter-Terrorist Financing (AMLG) and Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner From MCV</td></tr>
<tr><td>3. Medical Rating

4. Nationality Rating</td><td>● No medical examination for the same Insured satisfying the requirements above

● For other underwritings, standard premium rate will be offered subject to the following rules (failing which the application will be declined)：
➢ Temporary flat amount rating may not be applied and can be waived</td></tr>
</table>

Annuity Period	**10 Years**
5. Occupational Rating	➢ Permanent flat amount rating not exceeding $2.50 per mil category **and** without Medical Rating (MR) or Nationality Rating (NR) ➢ MR'D'* or below for Insured between 0 and 50 **and** without permanent flat amount rating ➢ MR'B'* or below for Insured between 51 and 65 **and** without permanent flat amount rating ➢ Standard* Medical Rating for Insured 66 or above * It there is Nationality Rating (NR), the combination rating (MR+NR) should not exceed the rating class as specified.
6. Policy Date	Allow Date Back (Follow existing rules)
7. Application Form	Hong Kong: Life and Personal Accident Insurance Application Form (OPUAIF00); AIA Deferred Annuity Plan Supplementary Form (OPUAIFA50)
8. VIP Club	Premium calculated in VIP Club: Premium Payment Term: 5 years — % of Premium: 50% of Annual Premium
9. Substandard Premium Discount Program	Not Applicable
10.Others	The aggregate sum assured of WP and PB cannot exceed US$50,000/HK$/MOP375,000 (Aggregate amount of PC, all WP attached to AIA Deferred Annuity Plan/Simple Love Encore 2/Spring Income Plan/Treasure Advantage/Treasure Advantage (Enhanced Protection)/Leisure Year/Better Tomorrow/Asset Accumulator/Asset Accumulator (Enhanced Death Benefit) and all PB attached to Simply Love Encore 2/Spring Income Plan/Treasure Advantage/Treasure Advantage (Enhanced Protection)/Wiz Kids/Better Tomorrow/Asset Accumulator/Asset Accumulator (Enhanced Death Benefit))

E. POS Guidelines

Annuity Period	**10 Years**
1. Change of Principal Amount	● Increase of Principal Amount is NOT allowed after the policy is issued ● Reduction in Principal Amount will be considered as partial surrender, can only be done after the Premium Payment Term and when Basic Policy is paid up
2. Add / Delete (Basic Plan)	Not Applicable
3. Reinstatement	● Follow normal reinstatement requirements ● No "Re-dating" is allowed
4. Appeal Loading	● Not applicable for Basic Plan ● For appeal loading on riders, follow normal rules
5. Change Plan (Basic Plan)	Not allowed (Neither for changing from other basic plans to this plan nor from this plan to other basic plans)
6. Term Conversion	Not allowed
7. Change Payment Mode	Follow existing rules
8. Transfer of Existing Hospital Coverage	Not Applicable

F. Agent Compensation

1. Commission	Policy Year / Commission		
	1	**2**	**3 - 5**
	15%	1%	1%
2. High Issue Age FYC Reduction	Not Applicable		
3. Persistency & Career Benefit	Applicable		
4. Extra 10%	Applicable		
5. Provident Fund	Not Applicable		
6. Riders	WP / WPCI Pro	Follow commission scale of basic plan	
	Expert Term Rider (YRT/5RT) (including Vitality version) / Wisdom Term Rider (YRT/5RT) (including Vitality version)	1st year: 46% 2nd year: 17% 3rd - 6th year: 5%	
7. Production Credit	100% FYC		
8. FYC Adjustment	Group 3 Regular Premium – 101 Linked and Traditional Savings		

G. Others

Annuity Period	**10 Years**
1. Proposal Generation System	Version **18.6** will be applicable
2. PTA Number for Brochure	Chinese Version： PTA999826.1219 English Version： PTA999825.1219

Appendix 2: Product Comparison

A) Plan Features Comparison of Similar Products in the Market

Company	AIA	PRX	ManX	AXX	BOX Life
Product Name	**AIA Deferred Annuity Plan**	**PRXRetirement Xeferred Xnnuity Plan**	**ManuXeisure Xeferred Xnnuity**	**IncomeXartner Xeferred Xnnuity Plan**	**BOX Xife Xeferred Xnnuity (Fixed Term)**
Issue Age	• Annuity Payment Start Age 50: age 18-40 • Annuity Payment Start Age 55: age 18-45 • Annuity Payment Start Age 60: age 18-50 • Annuity Payment Start Age 65: age 18-55 • Annuity Payment Start Age 70: age 18-60	• PPT 5 years – AP 5 years (5-5-20): age 46-70 (ANB) • PPT 5 years – AP 15 years (5-15-20): age 36-60 (ANB) • PPT 5 years – AP 25 years (5-25-20): age 26-50 (ANB) • PPT 10 years – AP 15 years (10-15-20): age 36-60 (ANB) • PPT 10 years – AP 25 years (10-25-20): age 26-50 (ANB)	• PPT 5 years - Annuity Payment Start Age 55: age 18-45 • PPT 5 years - Annuity Payment Start Age 60: age 18-50 • PPT 5 years - Annuity Payment Start Age 65: age 18-55 • PPT 5 years - Annuity Payment Start Age 70: age 18-60 • PPT 10 years - Annuity Payment Start Age 60: age 18-45 • PPT 10 years - Annuity Payment Start Age 65: age 18-50 • PPT 10 years - Annuity Payment Start Age 70: age 18-55	• Annuity Payment Start Age 50: age 18-40 • Annuity Payment Start Age 55: age 18-45 • Annuity Payment Start Age 60: age 18-50 • Annuity Payment Start Age 65: age 18-55 • Annuity Payment Start Age 70: age 18-60 • Annuity Payment Start Age 75: age 18-65	• Benefit Term 15 years: age 45-75 • Benefit Term 20 years: age 40-75
Policy Currency	USD	USD	USD	USD	HKD / RMB / USD
Premium Payment Term (“PPT”)	5 Years	5 / 10 Years	5 / 10 Years	5 / 10 Years	5 Years
Accumulation Period (“AP”) (counted from Policy issuance)	10-52 Years	5 / 15 / 25 Years	10-52 Years	10-57 Years	Benefit Term 15 Years: 5 Years Benefit Term 20 Years: 10 Years
Annuity Payment Start Age	Begins at age 50 / 55 / 60 / 65 / 70, freely chosen by customer	Begins after the end of AP	Begins at age 55 / 60 / 65 / 70, freely chosen by customer	Begins at age 50 / 55 / 60 / 65 / 70 / 75, freely chosen by customer	Begins after the end of AP
Annuity Period	10 Years	20 Years	From Annuity Payment Start Age to age 85	Annuity Payment Start Age 50 / 55 / 60 / 65: 10 / 20 Years Annuity Payment Start Age 70 / 75: 10 Years	10 Years

Company	AIA	PRX	ManX	AXX	BOX Life
Product Name	AIA Deferred Annuity Plan	PRXRetirement Xeferred Xnnuity Plan	ManuXeisure Xeferred Xnnuity	IncomeXartner Xeferred Xnnuity Plan	BOX Xife Xeferred Xnnuity (Fixed Term)
Benefit Term	20–62 years (depends on the Issue Age and Annuity Payment Start Age)	25 / 35 / 45 Years	25–67 years (depends on the Issue Age)	20–67 years (depends on the Issue Age and Annuity Payment Start Age)	15 / 20 Years
Guaranteed Monthly Annuity Payment Pattern	Level / Increasing (at 5% every 3 years)	Level	Level	Level	Level
Annuity Frequency	Monthly	Monthly	Monthly	Monthly	Monthly
Monthly Annuity Payment	Guaranteed Monthly Annuity Payment + Non-guaranteed Monthly Annuity Payment	Guaranteed Monthly Annuity Payment + Non-guaranteed Monthly Annuity Payment	Guaranteed Monthly Annuity Payment + Non-guaranteed Monthly Annuity Payment	Guaranteed Monthly Annuity Payment + Non-guaranteed Monthly Annuity Payment	Guaranteed Monthly Annuity Payment
Minimum Guaranteed Monthly Annuity Payment	USD216.24-593.04 (being the Initial Guaranteed Monthly Annuity Payment, depends on Issue Age, Annuity Payment Start Age and Guaranteed Monthly Annuity Payment Pattern)	USD 180 – 300 (depends on PPT and AP)	No Information	No Information	No Information

Company	AIA	PRX	ManX	AXX	BOX Life
Product Name	**AIA Deferred Annuity Plan**	**PRXRetirement Xeferred Xnnuity Plan**	**ManuXeisure Xeferred Xnnuity**	**IncomeXartner Xeferred Xnnuity Plan**	**BOX Xife Xeferred Xnnuity (Fixed Term)**
Minimum Annual Premium	USD 4,800	USD 4,120 – 7,610 (depends on PPT and AP)	PPT 5 years: USD 5,200 PPT 10 years: USD 2,600	PPT 5 years: USD 4,800 PPT 10 years: USD 2,400	HKD 36,000 / RMB 36,000 / USD 4,800
Relationship between Owner, Insured and Annuitant	Owner and Insured can be different persons; but the Insured and Annuitant must be the same person	Owner, Insured and Annuitant must be the same person	Owner, Insured and Annuitant must be the same person	Owner, Insured and Annuitant must be the same person	Owner, Insured and Annuitant must be the same person
Non Guaranteed Component	Non-guaranteed Monthly Annuity Payment and Terminal Dividend (if any)	Non-guaranteed Monthly Annuity Payment and Terminal Dividend (if any)	Non-guaranteed Monthly Annuity Payment (converted from Annual Dividends) and Terminal Bonus	Non-guaranteed Monthly Annuity Payment and Terminal Dividend (if any)	No
Change of Plan Option	Within the specified period, allow changing the Annuity Payment Start Age (either move forward or delay) and changing the Guaranteed Monthly Annuity Payment Pattern once each, free of charge	Not Applicable	Not Applicable	Within the specified period, allow delaying the Annuity Payment Start Age. The first change is free of charge while there may be administration fee for changes there after	Not Applicable

Company	AIA	PRX	ManX	AXX	BOX Life
Product Name	**AIA Deferred Annuity Plan**	**PRXRetirement Xeferred Xnnuity Plan**	**ManuXeisure Xeferred Xnnuity**	**IncomeXartner Xeferred Xnnuity Plan**	**BOX Xife Xeferred Xnnuity (Fixed Term)**
Death Benefit	<u>If the Insured passes away before the start of the Annuity Period</u> The higher of the following: i. 110% of total basic premiums paid; and ii. Guaranteed Cash Value + Terminal Dividend (if any). Less Policy Debt (if any) <u>If the Insured passes away on or after the start of the Annuity Period, but before the Policy matures</u> The higher of the following: i. 110% of total basic premiums paid less any paid Guaranteed Monthly Annuity Payment, and ii. Guaranteed Cash Value + Terminal Dividend (if any); plus any accumulated Monthly Annuity Payment with interest less Policy Debt (if any).	<u>If the Insured passes away before the start of the Annuity Period</u> The higher of the following: i. 105% of total basic premiums paid; and ii. 105% of Guaranteed Cash Value + 100% face value of Terminal Bonus (if any) as at the date of death of the Insured. Less Policy Debt (if any) <u>If the Insured passes away on or after the start of the Annuity Period</u> The higher of the following: i. 105%* (total basic premiums paid less paid Monthly Annuity Payment (if any)); and ii. 105% of Guaranteed Cash Value + 100% face value of Terminal Bonus (if any) as at the date of death of the Insured; plus value of the Accumulation Account (if any) less Policy Debt (if any).	<u>If the Insured passes away before the start of the Annuity Period</u> The higher of the following: i. the total basic premiums paid; and ii. the guaranteed cash value and terminal bonus (if any) Less Policy Debt (if any) <u>If the Insured passes away during the Annuity Period</u> The higher of the following: i. the total basic premiums paid less any guaranteed annuity income due and payable; and ii. the guaranteed cash value and terminal bonus (if any) plus accumulated guaranteed annuity income and Annual Dividends with interest (if any) less any Indebtedness (if any) as at the date of death of the Insured.	<u>If the Insured passes away / is first diagnosed with terminal illness from the 1st to 10th Policy Anniversary</u> The higher of the following: i. 101% of total basic premiums paid less any paid Guaranteed Monthly Annuity Payment, and ii. Guaranteed Cash Value + Terminal Dividend (if any); plus any accumulated Monthly Annuity Payment with interest less Policy Debt (if any). <u>If the Insured passes away / is first diagnosed with terminal illness on or after the 11th Policy Anniversary</u> The higher of the following: i. 120% of total basic premiums paid less any paid Guaranteed Monthly Annuity Payment, and ii. Guaranteed Cash Value + Terminal Dividend (if any); plus any accumulated Monthly Annuity Payment with interest less Policy Debt (if any).	<u>In the Insured passes away before the 2nd Policy Anniversary</u> The higher of the following: i. Guaranteed Cash value as at the date of death; and ii. 110% of Total Premiums Paid as at the date of death (capped at 100% of Total Premiums Paid + HKD100,000 / USD12,500/RMB78,125) less any paid Monthly Annuity Payment; plus any accumulated Monthly Annuity Payment and interest less any unpaid due premium. <u>If the Insured passes away on or after the 2nd Policy Anniversary</u> The higher of the following: i. Guaranteed Cash value as at the date of death; and ii. 110% of Total Premiums Paid as at the date of death (capped at 100% of Total Premiums Paid + HKD300,000/ USD37,500/ RMB 234,375) less any paid Monthly Annuity Payment; plus any accumulated Monthly Annuity Payment and interest less any unpaid due premium

Company	AIA	PRX	ManX	AXX	BOX Life
Product Name	AIA Deferred Annuity Plan	PRXRetirement Xeferred Xnnuity Plan	ManuXeisure Xeferred Xnnuity	IncomeXartner Xeferred Xnnuity Plan	BOX Xife Xeferred Xnnuity (Fixed Term)
Death Benefit Payout Option	Yes	Yes	No	No	No
Surrender Benefit	Guaranteed Cash Value + any accumulated Monthly Annuity Payment with any Interest + any Terminal Dividend – Policy Debt (if any)	Guaranteed Cash Value + cash value of the Terminal Bonus (if any) + the value of the accumulation account (if any) - any outstanding loans and interest.	Guaranteed Cash Value + any accumulated guaranteed annuity income and dividends with interests + any terminal bonus - any outstanding policy loans, interest and premiums	Guaranteed Cash Value + any accumulated Monthly Annuity Payment with Interest + any Terminal Dividend – Policy Debt (if any)	Guaranteed Cash Value + Accumulated Guaranteed Monthly Annuity Income with interest (if any) – Policy Debt (if any)
Maturity Benefit	Any accumulated Monthly Annuity Payment with any Interest + any Terminal Dividend – Policy Debt (if any)	Face value of the Terminal Bonus (if any) + the value of the accumulation account (if any) - any outstanding loans and interest.	Accumulated guaranteed annuity income and dividends with interest (if any) + Terminal Bonus (if any) – Policy Debt (if any)	Any accumulated Monthly Annuity Payment with Interest + any Terminal Dividend – Policy Debt (if any)	Accumulated Guaranteed Monthly Annuity Income with interest (if any) – Policy Debt (if any)
Underwriting Rules	No medical examination if the aggregated premiums are equal to or less than USD4M	No medical examination if the aggregated premiums are equal to or less than HKD6M/ USD750k	No medical examination	No medical examination	No medical examination
Rider	Disability and term riders	Accident, medical, critical illness, disability and term riders	No additional premium required for the below riders: 1. Critical Illness Advance Benefit 2. Additional Accidental death benefit (within first 5 policy years) Accident, medical, critical illness and other riders are also attachable	No additional premium required for the below riders: 1. Terminal Illness Benefit 2. Complimentary extended grace period benefit Accident, medical, critical illness and disability riders are also attachable	No

B) Return Comparison of Similar Products in the Market

AIA Deferred Annuity Plan is more competitive

Annuity Payment Start Age = **50**, Accumulation Period = **10/15 years**

(Total Premium = US$37,500， Payment Option = Cash Payment, Guaranteed Monthly Annuity Payment Pattern = Level)

Company	AIA	PRX*	ManX	AXX	BOX Life
Product Name	**AIA Deferred Annuity Plan**	**PRXRetirement Xeferred Xnnuity Plan**	**ManuXeisure Xeferred Xnnuity**	**IncomeXartner Xeferred Xnnuity Plan**	**BOX Xife Xeferred Xnnuity (Fixed Term)**
Issue Age	**40**	**41**	**40**	**40**	**40**
Premium Payment Term	5	5	5	5	5
Accumulation Period	10	15	15	10	10
Annuity Period	10	20	30	10	10
Benefit Term	20	35	45	20	20
Annuity Frequency	Monthly	Monthly	Monthly	Monthly	Monthly
Annual Premium (US$)	7,500	7,452	7,516	7,500	7,500
Total Premium (US$)	37,500	37,262	37,579	37,500	37,500
Guaranteed Annual Annuity Payment (US$)	4,343	2,640	1,944	4,905	5,532
Non-guaranteed Annual Annuity Payment (US$)	1,225	1,188	1,274	1,170	0
Total Annual Annuity Payment (US$)	5,568	3,828	3,218	6,075	5,532
At maturity					
Total guaranteed annuity payment / Total Premium	116%	142%	155%	131%	148%
Total annuity payment withdrawn / Total Premium	148%	205%	257%	162%	148%
Policy Year	**Guaranteed IRR**				
5	-16.57%	-25.23%	-11.00%	-39.45%	-4.43%
10	-2.76%	-3.47%	-1.31%	-0.14%	1.10%
15	0.35%	-0.47%	0.45%	1.49%	1.40%
20	1.14%	0.72%	1.04%	2.09%	3.05%
25	-	1.23%	1.32%	-	-
30	-	1.47%	1.48%	-	-
35	-	1.54%	1.56%	-	-
40	-	-	1.60%	-	-
45	-	-	1.61%	-	-
Policy Year	**Projected Total IRR**				
5	-8.29%	-12.13%	-7.65%	-36.97%	-4.43%
10	0.80%	0.83%	0.59%	1.20%	1.10%
15	2.84%	2.41%	1.93%	3.23%	1.40%
20	3.10%	3.06%	2.63%	3.80%	3.05%
25	-	3.35%	2.99%	-	-
30	-	3.49%	3.22%	-	-
35	-	3.56%	3.38%	-	-
40	-	-	3.51%	-	-
45	-	-	3.59%	-	-
Guaranteed Breakeven Year	14	17	13	11	8
Projected Total Breakeven Year	9	9	9	10	8

Note: The above figures are rounded to the nearest integer.
* Uses Age Next Birthday

Annuity Payment Start Age = **55**, Accumulation Period = **15 years**

AIA Deferred Annuity Plan is more competitive

(Total Premium = US$37,500， Payment Option = Cash Payment, Guaranteed Monthly Annuity Payment Pattern = Level)

Company	AIA	PRX*	ManX	AXX
Product Name	**AIA Deferred Annuity Plan**	**PRXRetirement Xeferred Xnnuity Plan**	**ManuXeisure Xeferred Xnnuity**	**IncomeXartner Xeferred Xnnuity Plan**
Issue Age	**40**	**41**	**40**	**40**
Premium Payment Term	5	5	5	5
Accumulation Period	15	15	15	15
Annuity Period	10	20	30	10
Benefit Term	25	35	45	25
Annuity Frequency	Monthly	Monthly	Monthly	Monthly
Annual Premium (US$)	7,500	7,452	7,516	7,500
Total Premium (US$)	37,500	37,262	37,579	37,500
Guaranteed Annual Annuity Payment (US$)	4,856	2,640	1,944	5,490
Non-guaranteed Annual Annuity Payment (US$)	1,688	1,188	1,274	2,340
Total Annual Annuity Payment (US$)	6,545	3,828	3,218	7,830
At maturity				
Total guaranteed annuity payment / Total Premium	130%	142%	155%	146%
Total annuity payment withdrawn / Total Premium	175%	205%	257%	209%
Policy Year	**Guaranteed IRR**			
5	-16.57%	-25.23%	-11.00%	-38.34%
10	-2.76%	-3.47%	-1.31%	-0.96%
15	0.00%	-0.47%	0.45%	0.66%
20	1.07%	0.72%	1.04%	1.69%
25	1.45%	1.23%	1.32%	2.14%
30	-	1.47%	1.48%	-
35	-	1.54%	1.56%	-
40	-	-	1.60%	-
45	-	-	1.61%	-
Policy Year	**Projected Total IRR**			
5	-8.29%	-12.13%	-7.65%	-33.62%
10	0.80%	0.83%	0.59%	0.77%
15	2.72%	2.41%	1.93%	2.86%
20	3.15%	3.06%	2.63%	3.85%
25	3.15%	3.35%	2.99%	4.20%
30	-	3.49%	3.22%	-
35	-	3.56%	3.38%	-
40	-	-	3.51%	-
45	-	-	3.59%	-
Guaranteed Breakeven Year	15	17	13	13
Projected Total Breakeven Year	9	9	9	10

Note: The above figures are rounded to the nearest integer.
* Uses Age Next Birthday

Annuity Payment Start Age = **60**, Accumulation Period = **20 years**

AIA Deferred Annuity Plan is more competitive

(Total Premium = US$37,500， Payment Option = Cash Payment, Guaranteed Monthly Annuity Payment Pattern = Level)

Company	AIA	MANX	AXX
Product Name	**AIA Deferred Annuity Plan**	**ManuXeisure Xeferred Xnnuity**	**XncomeXartner Xeferred Xnnuity Xlan**
Issue Age	**40**	**40**	**40**
Premium Payment Period	5	5	5
Accumulation Period	20	20	20
Annuity Period	10	25	10
Benefit Term	30	45	30
Annuity Frequency	Monthly	Monthly	Monthly
Annual Premium (US$)	7,500	7,516	7,500
Total Premium (US$)	37,500	37,579	37,500
Guaranteed Annual Annuity Payment(US$)	5,431	2,484	6,120
Non-guaranteed Annual Annuity Payment (US$)	2,213	1,858	4,050
Total Annual Annuity Payment (US$)	7,644	4,342	10,170
At Maturity			
Total Guaranteed Annuity Payment/ Total Premium	145%	165%	163%
Total Annuity Payment/ Total Premium	204%	288%	271%
Policy Year	**Guaranteed IRR**		
5	-16.57%	-11.00%	-39.04%
10	-2.76%	-1.31%	-1.76%
15	0.00%	0.45%	0.14%
20	0.64%	0.80%	1.05%
25	1.35%	1.25%	1.78%
30	1.62%	1.47%	2.15%
35	-	1.60%	-
40	-	1.66%	-
45	-	1.67%	-
Policy Year	**Projected Total IRR**		
5	-8.29%	-7.65%	-31.69%
10	0.80%	0.59%	0.49%
15	2.72%	1.72%	2.68%
20	3.14%	2.06%	3.65%
25	3.15%	2.73%	4.25%
30	3.15%	3.11%	4.45%
35	-	3.35%	-
40	-	3.53%	-
45	-	3.63%	-
Guaranteed Breakeven Year	15	13	15
Projected Total Breakeven Year	9	9	10

Note: The above figures are rounded to the nearest integer.
* Uses Age Next Birthday

Annuity Payment Start Age = **65**, Accumulation Period = **25 years**

AIA Deferred Annuity Plan is more competitive

(Total Premium = US$37,500， Payment Option = Cash Payment, Guaranteed Monthly Annuity Payment Pattern = Level)

Company	AIA	PRX*	MANX	AXX
Product Name	**AIA Deferred Annuity Plan**	**PRXRetirement Xeferred Xnnuity Plan**	**ManuXeisure Xeferred Xnnuity**	**XncomeXartner Xeferred Xnnuity Xlan**
Issue Age	**40**	**41**	**40**	**40**
Premium Payment Period	5	5	5	5
Accumulation Period	25	25	25	25
Annuity Period	10	20	20	10
Benefit Term	35	45	45	35
Annuity Frequency	Monthly	Monthly	Monthly	Monthly
Annual Premium (US$)	7,500	7,603	7,507	7,500
Total Premium (US$)	37,500	38,014	37,536	37,500
Guaranteed Annual Annuity Payment(US$)	6,071	3,480	3,276	6,930
Non-guaranteed Annual Annuity Payment (US$)	2,856	2,561	2,813	4,590
Total Annual Annuity Payment (US$)	8,927	6,041	6,089	11,520
At Maturity				
Total Guaranteed Annuity Payment/ Total Premium	162%	183%	175%	185%
Total Annuity Payment/ Total Premium	238%	318%	324%	307%
Policy Year	**Guaranteed IRR**			
5	-16.57%	-30.81%	-11.00%	-39.76%
10	-2.76%	-5.69%	-1.31%	-2.52%
15	0.00%	-1.87%	0.45%	-0.35%
20	0.64%	-0.14%	0.80%	0.68%
25	1.00%	0.85%	1.00%	1.28%
30	1.51%	1.40%	1.39%	1.88%
35	1.74%	1.68%	1.59%	2.22%
40	-	1.82%	1.69%	-
45	-	1.86%	1.71%	-
Policy Year	**Projected Total IRR**			
5	-8.29%	-12.87%	-7.65%	-32.51%
10	0.80%	0.34%	0.59%	-0.43%
15	2.72%	2.04%	1.72%	1.88%
20	3.14%	2.85%	1.87%	2.95%
25	3.14%	3.32%	2.17%	3.55%
30	3.15%	3.58%	2.88%	3.92%
35	3.15%	3.73%	3.28%	4.10%
40	-	3.80%	3.55%	-
45	-	3.84%	3.69%	-
Guaranteed Breakeven Year	15	21	13	17
Projected Total Breakeven Year	9	10	9	11

Note: The above figures are rounded to the nearest integer.
* Uses Age Next Birthday

Annuity Payment Start Age = **70**, Accumulation Period = **30 years**

AIA Deferred Annuity Plan is more competitive

(Total Premium = US$37,500， Payment Option = Cash Payment, Guaranteed Monthly Annuity Payment Pattern = Level)

Company	AIA	MANX	AXX
Product Name	**AIA Deferred Annuity Plan**	**ManuXeisure Xeferred Xnnuity**	**XncomeXartner Xeferred Xnnuity Xlan**
Issue Age	**40**	**40**	**40**
Premium Payment Period	5	5	5
Accumulation Period	30	30	30
Annuity Period	10	15	10
Benefit Term	40	45	40
Annuity Frequency	Monthly	Monthly	Monthly
Annual Premium (US$)	7,500	7,502	7,500
Total Premium (US$)	37,500	37,508	37,500
Guaranteed Annual Annuity Payment(US$)	6,749	4,644	7,965
Non-guaranteed Annual Annuity Payment (US$)	3,686	4,478	7,965
Total Annual Annuity Payment (US$)	10,436	9,122	15,930
At Maturity			
Total Guaranteed Annuity Payment/ Total Premium	180%	186%	212%
Total Annuity Payment/ Total Premium	278%	365%	425%
Policy Year	**Guaranteed IRR**		
5	-16.57%	-11.00%	-39.34%
10	-2.76%	-1.31%	-3.52%
15	0.00%	0.45%	-1.01%
20	0.64%	0.80%	0.19%
25	1.00%	1.00%	0.88%
30	1.23%	1.13%	1.36%
35	1.61%	1.53%	1.96%
40	1.80%	1.71%	2.31%
45	-	1.76%	-
Policy Year	**Projected Total IRR**		
5	-8.29%	-7.65%	-29.17%
10	0.80%	0.59%	-0.54%
15	2.72%	1.72%	1.99%
20	3.14%	1.87%	3.13%
25	3.14%	1.97%	3.77%
30	3.16%	2.28%	4.04%
35	3.16%	3.08%	4.33%
40	3.16%	3.53%	4.49%
45	-	3.74%	-
Guaranteed Breakeven Year	15	13	19
Projected Total Breakeven Year	9	9	11

Note: The above figures are rounded to the nearest integer.
* Uses Age Next Birthday

市場產品比較之註解及聲明

註：上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。「保證現金價值」乃保證現金價值加上保證每月年金款項(如有)(不包括利息)。「總現金價值」乃保證現金價值加上保證每月年金款項(如有)及任何利息、非保證每月年金款項(如有)及任何利息及非保證終期分紅(如有)。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。以上「預期總回報率」乃根據相關保單年度之「總現金價值」和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。「總身故賠償」可能因產品而異。所有非保證紅利/分紅(如有)一概受限於產品展望及經驗，例如投資回報，理賠，保單失效及支出等。

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Remark and Disclaimer of Market Analysis

Remark: 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. 'Guaranteed Cash Value' means guaranteed cash value plus guaranteed monthly annuity payment (if any) (excluding interest). 'Total Cash Value' means guaranteed cash value plus guaranteed monthly annuity payment (if any) with any interest, non-guaranteed monthly annuity payment (if any) with any interest and non-guaranteed cash value of Terminal Dividend (if any). Above value of 'Guaranteed IRR' is calculated based on the Guaranteed Cash Value and the total premium paid of the relevant policy years; the value of 'Projected Total IRR' is calculated based on Total Cash Value and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time. 'Total Death Benefit' may differ for different products. All non-guaranteed bonuses aforesaid are subject to the experience of the products such as investment returns, claims, surrender and expenses.

Disclaimer: AIA does not guarantee the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in November 2019. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

IMPORTANT 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).

附錄三：保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)

AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

固定每月年金款項
Level Monthly Annuity Payment

繕發年齡 Issue Age	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 55 歲 Annuity Payment Start Age 55	年金款項開始年齡 60 歲 Annuity Payment Start Age 60	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70
18	79.53	89.88	99.94	111.11	123.55
19	77.74	87.85	97.68	108.61	120.77
20	**76.00**	**85.87**	**95.50**	**106.18**	**118.06**
21	74.29	83.95	93.35	103.80	115.42
22	72.63	82.08	91.26	101.47	112.83
23	71.00	79.37	89.22	99.20	110.30
24	69.41	77.59	87.21	96.97	107.83
25	**67.85**	**75.85**	**85.25**	**94.80**	**105.41**
26	66.33	74.15	83.34	92.67	103.04
27	64.84	72.49	81.48	90.59	100.73
28	63.38	70.86	79.22	88.56	98.46
29	61.96	69.27	77.44	86.57	96.26
30	**60.57**	**67.72**	**75.71**	**84.63**	**94.10**
31	59.21	66.20	74.00	82.73	91.99
32	57.88	64.71	72.34	80.88	89.92
33	56.58	63.26	70.72	79.06	87.90
34	55.31	61.84	69.14	77.29	85.93
35	**54.07**	**60.45**	**67.58**	**75.56**	**84.01**
36	52.85	59.1	66.07	73.86	82.12
37	51.67	57.77	64.59	72.20	80.28
38	50.51	56.47	63.13	70.58	78.47
39	49.37	55.2	61.72	69.00	76.71
40	**48.26**	**53.96**	**60.34**	**67.45**	**74.99**
41		52.75	58.98	65.94	73.31
42		51.57	57.65	64.46	71.66
43		50.41	56.36	63.01	70.06
44		49.28	55.1	61.60	68.48
45		**48.17**	**53.86**	**60.22**	**66.95**
46			52.65	58.87	65.45
47			51.47	57.54	63.98
48			50.32	56.25	62.54
49			49.18	54.99	61.14
50			**48.07**	**53.75**	**59.76**
51				52.55	58.42
52				51.37	57.11
53				50.22	55.83
54				49.09	54.58
55				**47.98**	**53.35**
56					52.15
57					50.98
58					49.83
59					48.71
60					**47.62**

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)

AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 50 歲

Increasing Monthly Annuity Payment, Annuity Payment Start Age 50

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
18	49 歲或以前 On or before 49	0.00
	50-52	75.13
	53-55	78.89
	56-58	82.83
	59	86.97
19	49 歲或以前 On or before 49	0.00
	50-52	73.44
	53-55	77.11
	56-58	80.97
	59	85.02
20	49 歲或以前 On or before 49	0.00
	50-52	71.79
	53-55	75.38
	56-58	79.15
	59	83.11
21	49 歲或以前 On or before 49	0.00
	50-52	70.18
	53-55	73.69
	56-58	77.37
	59	81.24
22	49 歲或以前 On or before 49	0.00
	50-52	68.60
	53-55	72.03
	56-58	75.63
	59	79.41
23	49 歲或以前 On or before 49	0.00
	50-52	67.06
	53-55	70.41
	56-58	73.93
	59	77.63
24	49 歲或以前 On or before 49	0.00
	50-52	65.56
	53-55	68.84
	56-58	72.28
	59	75.89
25	49 歲或以前 On or before 49	0.00
	50-52	64.09
	53-55	67.29
	56-58	70.66
	59	74.19
26	49 歲或以前 On or before 49	0.00
	50-52	62.65
	53-55	65.78
	56-58	69.07
	59	72.53
27	49 歲或以前 On or before 49	0.00
	50-52	61.24
	53-55	64.30
	56-58	67.52
	59	70.89
28	49 歲或以前 On or before 49	0.00
	50-52	59.87
	53-55	62.86
	56-58	66.01
	59	69.31
29	49 歲或以前 On or before 49	0.00
	50-52	58.52
	53-55	61.45
	56-58	64.52
	59	67.74
30	49 歲或以前 On or before 49	0.00
	50-52	57.20
	53-55	60.06
	56-58	63.06
	59	66.22
31	49 歲或以前 On or before 49	0.00
	50-52	55.92
	53-55	58.72
	56-58	61.65
	59	64.73

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)
AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 50 歲
Increasing Monthly Annuity Payment, Annuity Payment Start Age 50

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
32	49 歲或以前 On or before 49	0.00
	50-52	54.66
	53-55	57.39
	56-58	60.26
	59	63.28
33	49 歲或以前 On or before 49	0.00
	50-52	53.44
	53-55	56.11
	56-58	58.92
	59	61.86
34	49 歲或以前 On or before 49	0.00
	50-52	52.24
	53-55	54.85
	56-58	57.59
	59	60.47
35	49 歲或以前 On or before 49	0.00
	50-52	51.06
	53-55	53.61
	56-58	56.29
	59	59.11
36	49 歲或以前 On or before 49	0.00
	50-52	49.92
	53-55	52.42
	56-58	55.04
	59	57.79
37	49 歲或以前 On or before 49	0.00
	50-52	48.79
	53-55	51.23
	56-58	53.79
	59	56.48
38	49 歲或以前 On or before 49	0.00
	50-52	47.70
	53-55	50.09
	56-58	52.59
	59	55.22
39	49 歲或以前 On or before 49	0.00
	50-52	46.63
	53-55	48.96
	56-58	51.41
	59	53.98
40	49 歲或以前 On or before 49	0.00
	50-52	45.58
	53-55	47.86
	56-58	50.25
	59	52.76

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)

AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 55 歲

Increasing Monthly Annuity Payment, Annuity Payment Start Age 55

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
18	54 歲或以前 On or before 54	0.00
	55-57	84.57
	58-60	88.80
	61-63	93.24
	64	97.90
19	54 歲或以前 On or before 54	0.00
	55-57	82.67
	58-60	86.80
	61-63	91.14
	64	95.70
20	54 歲或以前 On or before 54	0.00
	55-57	80.79
	58-60	84.83
	61-63	89.07
	64	93.52
21	54 歲或以前 On or before 54	0.00
	55-57	78.98
	58-60	82.93
	61-63	87.08
	64	91.43
22	54 歲或以前 On or before 54	0.00
	55-57	77.23
	58-60	81.09
	61-63	85.15
	64	89.40
23	54 歲或以前 On or before 54	0.00
	55-57	74.97
	58-60	78.72
	61-63	82.65
	64	86.79
24	54 歲或以前 On or before 54	0.00
	55-57	73.28
	58-60	76.94
	61-63	80.79
	64	84.83
25	54 歲或以前 On or before 54	0.00
	55-57	71.64
	58-60	75.22
	61-63	78.98
	64	82.93
26	54 歲或以前 On or before 54	0.00
	55-57	70.03
	58-60	73.53
	61-63	77.21
	64	81.07
27	54 歲或以前 On or before 54	0.00
	55-57	68.46
	58-60	71.88
	61-63	75.48
	64	79.25
28	54 歲或以前 On or before 54	0.00
	55-57	66.92
	58-60	70.27
	61-63	73.78
	64	77.47
29	54 歲或以前 On or before 54	0.00
	55-57	65.42
	58-60	68.69
	61-63	72.13
	64	75.73
30	54 歲或以前 On or before 54	0.00
	55-57	63.95
	58-60	67.15
	61-63	70.50
	64	74.03
31	54 歲或以前 On or before 54	0.00
	55-57	62.51
	58-60	65.64
	61-63	68.92
	64	72.36

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)

AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 55 歲

Increasing Monthly Annuity Payment, Annuity Payment Start Age 55

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
32	54 歲或以前 On or before 54	0.00
	55-57	61.11
	58-60	64.17
	61-63	67.37
	64	70.74
33	54 歲或以前 On or before 54	0.00
	55-57	59.74
	58-60	62.73
	61-63	65.86
	64	69.16
34	54 歲或以前 On or before 54	0.00
	55-57	58.40
	58-60	61.32
	61-63	64.39
	64	67.61
35	54 歲或以前 On or before 54	0.00
	55-57	57.08
	58-60	59.93
	61-63	62.93
	64	66.08
36	54 歲或以前 On or before 54	0.00
	55-57	55.80
	58-60	58.59
	61-63	61.52
	64	64.60
37	54 歲或以前 On or before 54	0.00
	55-57	54.55
	58-60	57.28
	61-63	60.14
	64	63.15
38	54 歲或以前 On or before 54	0.00
	55-57	53.33
	58-60	56.00
	61-63	58.80
	64	61.74
39	54 歲或以前 On or before 54	0.00
	55-57	52.13
	58-60	54.74
	61-63	57.47
	64	60.35
40	54 歲或以前 On or before 54	0.00
	55-57	50.95
	58-60	53.50
	61-63	56.17
	64	58.98
41	54 歲或以前 On or before 54	0.00
	55-57	49.81
	58-60	52.30
	61-63	54.92
	64	57.66
42	54 歲或以前 On or before 54	0.00
	55-57	48.69
	58-60	51.12
	61-63	53.68
	64	56.36
43	54 歲或以前 On or before 54	0.00
	55-57	47.60
	58-60	49.98
	61-63	52.48
	64	55.10
44	54 歲或以前 On or before 54	0.00
	55-57	46.53
	58-60	48.86
	61-63	51.30
	64	53.86
45	54 歲或以前 On or before 54	0.00
	55-57	45.48
	58-60	47.75
	61-63	50.14
	64	52.65

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)

AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 60 歲

Increasing Monthly Annuity Payment, Annuity Payment Start Age 60

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
18	59 歲或以前 On or before 59	0.00
	60-62	94.19
	63-65	98.90
	66-68	103.84
	69	109.04
19	59 歲或以前 On or before 59	0.00
	60-62	92.07
	63-65	96.67
	66-68	101.51
	69	106.58
20	59 歲或以前 On or before 59	0.00
	60-62	90.00
	63-65	94.50
	66-68	99.23
	69	104.19
21	59 歲或以前 On or before 59	0.00
	60-62	87.98
	63-65	92.38
	66-68	97.00
	69	101.85
22	59 歲或以前 On or before 59	0.00
	60-62	86.01
	63-65	90.31
	66-68	94.83
	69	99.57
23	59 歲或以前 On or before 59	0.00
	60-62	84.10
	63-65	88.31
	66-68	92.72
	69	97.36
24	59 歲或以前 On or before 59	0.00
	60-62	82.21
	63-65	86.32
	66-68	90.64
	69	95.17
25	59 歲或以前 On or before 59	0.00
	60-62	80.35
	63-65	84.37
	66-68	88.59
	69	93.02
26	59 歲或以前 On or before 59	0.00
	60-62	78.55
	63-65	82.48
	66-68	86.60
	69	90.93
27	59 歲或以前 On or before 59	0.00
	60-62	76.80
	63-65	80.64
	66-68	84.67
	69	88.91
28	59 歲或以前 On or before 59	0.00
	60-62	74.81
	63-65	78.55
	66-68	82.48
	69	86.60
29	59 歲或以前 On or before 59	0.00
	60-62	73.13
	63-65	76.79
	66-68	80.63
	69	84.66
30	59 歲或以前 On or before 59	0.00
	60-62	71.48
	63-65	75.05
	66-68	78.81
	69	82.75
31	59 歲或以前 On or before 59	0.00
	60-62	69.88
	63-65	73.37
	66-68	77.04
	69	80.89

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)

AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 60 歲

Increasing Monthly Annuity Payment, Annuity Payment Start Age 60

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
32	59 歲或以前 On or before 59	0.00
	60-62	68.31
	63-65	71.73
	66-68	75.31
	69	79.08
33	59 歲或以前 On or before 59	0.00
	60-62	66.78
	63-65	70.12
	66-68	73.62
	69	77.31
34	59 歲或以前 On or before 59	0.00
	60-62	65.28
	63-65	68.54
	66-68	71.97
	69	75.57
35	59 歲或以前 On or before 59	0.00
	60-62	63.81
	63-65	67.00
	66-68	70.35
	69	73.87
36	59 歲或以前 On or before 59	0.00
	60-62	62.38
	63-65	65.50
	66-68	68.77
	69	72.21
37	59 歲或以前 On or before 59	0.00
	60-62	60.98
	63-65	64.03
	66-68	67.23
	69	70.59
38	59 歲或以前 On or before 59	0.00
	60-62	59.61
	63-65	62.59
	66-68	65.72
	69	69.01
39	59 歲或以前 On or before 59	0.00
	60-62	58.27
	63-65	61.18
	66-68	64.24
	69	67.45
40	59 歲或以前 On or before 59	0.00
	60-62	56.96
	63-65	59.81
	66-68	62.80
	69	65.94
41	59 歲或以前 On or before 59	0.00
	60-62	55.68
	63-65	58.46
	66-68	61.39
	69	64.46
42	59 歲或以前 On or before 59	0.00
	60-62	54.43
	63-65	57.15
	66-68	60.01
	69	63.01
43	59 歲或以前 On or before 59	0.00
	60-62	53.21
	63-65	55.87
	66-68	58.66
	69	61.60
44	59 歲或以前 On or before 59	0.00
	60-62	52.01
	63-65	54.61
	66-68	57.34
	69	60.21
45	59 歲或以前 On or before 59	0.00
	60-62	50.85
	63-65	53.39
	66-68	56.06
	69	58.87

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)

AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 60 歲

Increasing Monthly Annuity Payment, Annuity Payment Start Age 60

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
46	59 歲或以前 On or before 59	0.00
	60-62	49.71
	63-65	52.20
	66-68	54.81
	69	57.55
47	59 歲或以前 On or before 59	0.00
	60-62	48.58
	63-65	51.01
	66-68	53.56
	69	56.24
48	59 歲或以前 On or before 59	0.00
	60-62	47.50
	63-65	49.88
	66-68	52.37
	69	54.99
49	59 歲或以前 On or before 59	0.00
	60-62	46.43
	63-65	48.75
	66-68	51.19
	69	53.75
50	59 歲或以前 On or before 59	0.00
	60-62	45.39
	63-65	47.66
	66-68	50.04
	69	52.54

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)

AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 65 歲

Increasing Monthly Annuity Payment, Annuity Payment Start Age 65

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
18	64 歲或以前 On or before 64	0.00
	65-67	104.93
	68-70	110.18
	71-73	115.69
	74	121.47
19	64 歲或以前 On or before 64	0.00
	65-67	102.57
	68-70	107.70
	71-73	113.08
	74	118.74
20	64 歲或以前 On or before 64	0.00
	65-67	100.27
	68-70	105.28
	71-73	110.55
	74	116.08
21	64 歲或以前 On or before 64	0.00
	65-67	98.02
	68-70	102.92
	71-73	108.07
	74	113.47
22	64 歲或以前 On or before 64	0.00
	65-67	95.82
	68-70	100.61
	71-73	105.64
	74	110.92
23	64 歲或以前 On or before 64	0.00
	65-67	93.67
	68-70	98.35
	71-73	103.27
	74	108.43
24	64 歲或以前 On or before 64	0.00
	65-67	91.57
	68-70	96.15
	71-73	100.96
	74	106.00
25	64 歲或以前 On or before 64	0.00
	65-67	89.51
	68-70	93.99
	71-73	98.68
	74	103.62
26	64 歲或以前 On or before 64	0.00
	65-67	87.50
	68-70	91.88
	71-73	96.47
	74	101.29
27	64 歲或以前 On or before 64	0.00
	65-67	85.54
	68-70	89.82
	71-73	94.31
	74	99.02
28	64 歲或以前 On or before 64	0.00
	65-67	83.63
	68-70	87.81
	71-73	92.20
	74	96.81
29	64 歲或以前 On or before 64	0.00
	65-67	81.75
	68-70	85.84
	71-73	90.13
	74	94.64
30	64 歲或以前 On or before 64	0.00
	65-67	79.91
	68-70	83.91
	71-73	88.10
	74	92.51
31	64 歲或以前 On or before 64	0.00
	65-67	78.12
	68-70	82.03
	71-73	86.13
	74	90.43

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)
AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 65 歲
Increasing Monthly Annuity Payment, Annuity Payment Start Age 65

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
32	64 歲或以前 On or before 64	0.00
	65-67	76.37
	68-70	80.19
	71-73	84.20
	74	88.41
33	64 歲或以前 On or before 64	0.00
	65-67	74.65
	68-70	78.38
	71-73	82.30
	74	86.42
34	64 歲或以前 On or before 64	0.00
	65-67	72.97
	68-70	76.62
	71-73	80.45
	74	84.47
35	64 歲或以前 On or before 64	0.00
	65-67	71.33
	68-70	74.90
	71-73	78.64
	74	82.57
36	64 歲或以前 On or before 64	0.00
	65-67	69.73
	68-70	73.22
	71-73	76.88
	74	80.72
37	64 歲或以前 On or before 64	0.00
	65-67	68.17
	68-70	71.58
	71-73	75.16
	74	78.92
38	64 歲或以前 On or before 64	0.00
	65-67	66.64
	68-70	69.97
	71-73	73.47
	74	77.14
39	64 歲或以前 On or before 64	0.00
	65-67	65.14
	68-70	68.40
	71-73	71.82
	74	75.41
40	64 歲或以前 On or before 64	0.00
	65-67	63.67
	68-70	66.85
	71-73	70.20
	74	73.71
41	64 歲或以前 On or before 64	0.00
	65-67	62.24
	68-70	65.35
	71-73	68.62
	74	72.05
42	64 歲或以前 On or before 64	0.00
	65-67	60.85
	68-70	63.89
	71-73	67.09
	74	70.44
43	64 歲或以前 On or before 64	0.00
	65-67	59.48
	68-70	62.45
	71-73	65.58
	74	68.86
44	64 歲或以前 On or before 64	0.00
	65-67	58.15
	68-70	61.06
	71-73	64.11
	74	67.32
45	64 歲或以前 On or before 64	0.00
	65-67	56.84
	68-70	59.68
	71-73	62.67
	74	65.80

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)
AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 65 歲
Increasing Monthly Annuity Payment, Annuity Payment Start Age 65

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
46	64 歲或以前 On or before 64	0.00
	65-67	55.56
	68-70	58.34
	71-73	61.25
	74	64.32
47	64 歲或以前 On or before 64	0.00
	65-67	54.32
	68-70	57.04
	71-73	59.89
	74	62.88
48	64 歲或以前 On or before 64	0.00
	65-67	53.10
	68-70	55.76
	71-73	58.54
	74	61.47
49	64 歲或以前 On or before 64	0.00
	65-67	51.90
	68-70	54.50
	71-73	57.22
	74	60.08
50	64 歲或以前 On or before 64	0.00
	65-67	50.74
	68-70	53.28
	71-73	55.94
	74	58.74
51	64 歲或以前 On or before 64	0.00
	65-67	49.60
	68-70	52.08
	71-73	54.68
	74	57.42
52	64 歲或以前 On or before 64	0.00
	65-67	48.48
	68-70	50.90
	71-73	53.45
	74	56.12
53	64 歲或以前 On or before 64	0.00
	65-67	47.40
	68-70	49.77
	71-73	52.26
	74	54.87
54	64 歲或以前 On or before 64	0.00
	65-67	46.33
	68-70	48.65
	71-73	51.08
	74	53.63
55	64 歲或以前 On or before 64	0.00
	65-67	45.29
	68-70	47.55
	71-73	49.93
	74	52.43

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)
AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 70 歲
Increasing Monthly Annuity Payment, Annuity Payment Start Age 70

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
18	69 歲或以前 On or before 69	0.00
	70-72	116.86
	73-75	122.70
	76-78	128.84
	79	135.28
19	69 歲或以前 On or before 69	0.00
	70-72	114.25
	73-75	119.96
	76-78	125.96
	79	132.26
20	69 歲或以前 On or before 69	0.00
	70-72	111.68
	73-75	117.26
	76-78	123.13
	79	129.28
21	69 歲或以前 On or before 69	0.00
	70-72	109.18
	73-75	114.64
	76-78	120.37
	79	126.39
22	69 歲或以前 On or before 69	0.00
	70-72	106.73
	73-75	112.07
	76-78	117.67
	79	123.55
23	69 歲或以前 On or before 69	0.00
	70-72	104.34
	73-75	109.56
	76-78	115.03
	79	120.79
24	69 歲或以前 On or before 69	0.00
	70-72	102.00
	73-75	107.10
	76-78	112.46
	79	118.08
25	69 歲或以前 On or before 69	0.00
	70-72	99.71
	73-75	104.70
	76-78	109.93
	79	115.43
26	69 歲或以前 On or before 69	0.00
	70-72	97.48
	73-75	102.35
	76-78	107.47
	79	112.85
27	69 歲或以前 On or before 69	0.00
	70-72	95.29
	73-75	100.05
	76-78	105.06
	79	110.31
28	69 歲或以前 On or before 69	0.00
	70-72	93.15
	73-75	97.81
	76-78	102.70
	79	107.83
29	69 歲或以前 On or before 69	0.00
	70-72	91.07
	73-75	95.62
	76-78	100.40
	79	105.42
30	69 歲或以前 On or before 69	0.00
	70-72	89.02
	73-75	93.47
	76-78	98.14
	79	103.05
31	69 歲或以前 On or before 69	0.00
	70-72	87.02
	73-75	91.37
	76-78	95.94
	79	100.74

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)
AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 70 歲
Increasing Monthly Annuity Payment, Annuity Payment Start Age 70

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
32	69 歲或以前 On or before 69	0.00
	70-72	85.07
	73-75	89.32
	76-78	93.79
	79	98.48
33	69 歲或以前 On or before 69	0.00
	70-72	83.16
	73-75	87.32
	76-78	91.68
	79	96.27
34	69 歲或以前 On or before 69	0.00
	70-72	81.29
	73-75	85.35
	76-78	89.62
	79	94.10
35	69 歲或以前 On or before 69	0.00
	70-72	79.47
	73-75	83.44
	76-78	87.62
	79	92.00
36	69 歲或以前 On or before 69	0.00
	70-72	77.69
	73-75	81.57
	76-78	85.65
	79	89.94
37	69 歲或以前 On or before 69	0.00
	70-72	75.94
	73-75	79.74
	76-78	83.72
	79	87.91
38	69 歲或以前 On or before 69	0.00
	70-72	74.24
	73-75	77.95
	76-78	81.85
	79	85.94
39	69 歲或以前 On or before 69	0.00
	70-72	72.57
	73-75	76.20
	76-78	80.01
	79	84.01
40	69 歲或以前 On or before 69	0.00
	70-72	70.95
	73-75	74.50
	76-78	78.22
	79	82.13
41	69 歲或以前 On or before 69	0.00
	70-72	69.35
	73-75	72.82
	76-78	76.46
	79	80.28
42	69 歲或以前 On or before 69	0.00
	70-72	67.80
	73-75	71.19
	76-78	74.75
	79	78.49
43	69 歲或以前 On or before 69	0.00
	70-72	66.27
	73-75	69.58
	76-78	73.06
	79	76.72
44	69 歲或以前 On or before 69	0.00
	70-72	64.78
	73-75	68.02
	76-78	71.42
	79	74.99
45	69 歲或以前 On or before 69	0.00
	70-72	63.33
	73-75	66.50
	76-78	69.82
	79	73.31

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)
AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 70 歲
Increasing Monthly Annuity Payment, Annuity Payment Start Age 70

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
46	69 歲或以前 On or before 69	0.00
	70-72	61.90
	73-75	65.00
	76-78	68.24
	79	71.66
47	69 歲或以前 On or before 69	0.00
	70-72	60.51
	73-75	63.54
	76-78	66.71
	79	70.05
48	69 歲或以前 On or before 69	0.00
	70-72	59.15
	73-75	62.11
	76-78	65.21
	79	68.47
49	69 歲或以前 On or before 69	0.00
	70-72	57.83
	73-75	60.72
	76-78	63.76
	79	66.95
50	69 歲或以前 On or before 69	0.00
	70-72	56.53
	73-75	59.36
	76-78	62.32
	79	65.44
51	69 歲或以前 On or before 69	0.00
	70-72	55.26
	73-75	58.02
	76-78	60.92
	79	63.97
52	69 歲或以前 On or before 69	0.00
	70-72	54.02
	73-75	56.72
	76-78	59.56
	79	62.53
53	69 歲或以前 On or before 69	0.00
	70-72	52.81
	73-75	55.45
	76-78	58.22
	79	61.13
54	69 歲或以前 On or before 69	0.00
	70-72	51.62
	73-75	54.20
	76-78	56.91
	79	59.76
55	69 歲或以前 On or before 69	0.00
	70-72	50.46
	73-75	52.98
	76-78	55.63
	79	58.41
56	69 歲或以前 On or before 69	0.00
	70-72	49.33
	73-75	51.80
	76-78	54.39
	79	57.11
57	69 歲或以前 On or before 69	0.00
	70-72	48.22
	73-75	50.63
	76-78	53.16
	79	55.82
58	69 歲或以前 On or before 69	0.00
	70-72	47.14
	73-75	49.50
	76-78	51.97
	79	54.57
59	69 歲或以前 On or before 69	0.00
	70-72	46.08
	73-75	48.38
	76-78	50.80
	79	53.34

附錄三: 保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 - 保證每月年金款項表(每 1,000 元基本金額) (美元) (男性/女性)

AIA Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$) (Male/Female)

遞增每月年金款項, 年金款項開始年齡 70 歲

Increasing Monthly Annuity Payment, Annuity Payment Start Age 70

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
60	69 歲或以前 On or before 69	0.00
	70-72	45.05
	73-75	47.30
	76-78	49.67
	79	52.15

附錄四: 保費率表 – AIA 延期年金計劃
Appendix 4: Premium Rate Table – AIA Deferred Annuity Plan

免付保費附加契約(WP)之年繳保費率 (每 1,000 元保額) (美元) — 男性
Annual Premium Rate for Waiver of Premium (WP) (Per $1,000 Sum Assured) (US$) - Male

年齡 Age	固定/遞增每月年金款項 Level/Increasing Monthly Annuity Payment				
	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 55 歲 Annuity Payment Start Age 55	年金款項開始年齡 60 歲 Annuity Payment Start Age 60	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70
18	1.46	1.46	1.46	1.46	1.46
19	1.46	1.46	1.46	1.46	1.46
20	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**
21	1.46	1.46	1.46	1.46	1.46
22	1.46	1.46	1.46	1.46	1.46
23	1.46	1.46	1.46	1.46	1.46
24	1.46	1.46	1.46	1.46	1.46
25	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**
26	1.46	1.46	1.46	1.46	1.46
27	1.46	1.46	1.46	1.46	1.46
28	1.47	1.47	1.47	1.47	1.47
29	1.49	1.49	1.49	1.49	1.49
30	**1.51**	**1.51**	**1.51**	**1.51**	**1.51**
31	1.56	1.56	1.56	1.56	1.56
32	1.60	1.60	1.60	1.60	1.60
33	1.64	1.64	1.64	1.64	1.64
34	1.70	1.70	1.70	1.70	1.70
35	**1.79**	**1.79**	**1.79**	**1.79**	**1.79**
36	1.90	1.90	1.90	1.90	1.90
37	2.05	2.05	2.05	2.05	2.05
38	2.23	2.23	2.23	2.23	2.23
39	2.46	2.46	2.46	2.46	2.46
40	**2.76**	**2.76**	**2.76**	**2.76**	**2.76**
41		3.15	3.15	3.15	3.15
42		3.61	3.61	3.61	3.61
43		4.16	4.16	4.16	4.16
44		4.79	4.79	4.79	4.79
45		**5.48**	**5.48**	**5.48**	**5.48**
46			6.23	6.23	6.23
47			7.04	7.04	7.04
48			7.95	7.95	7.95
49			8.96	8.96	8.96
50			**10.15**	**10.15**	**10.15**
51				11.98	11.98
52				14.15	14.15
53				16.68	16.68
54				19.65	19.65
55				**23.21**	**23.21**

附錄四: 保費率表 – AIA 延期年金計劃
Appendix 4: Premium Rate Table – AIA Deferred Annuity Plan

免付保費附加契約(WP)之年繳保費率 (每 1,000 元保額) (美元) — 女性
Annual Premium Rate for Waiver of Premium (WP) (Per $1,000 Sum Assured) (US$) - Female

年齡 Age	固定/遞增每月年金款項 Level/Increasing Monthly Annuity Payment				
	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 55 歲 Annuity Payment Start Age 55	年金款項開始年齡 60 歲 Annuity Payment Start Age 60	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70
18	1.46	1.46	1.46	1.46	1.46
19	1.46	1.46	1.46	1.46	1.46
20	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**
21	1.46	1.46	1.46	1.46	1.46
22	1.46	1.46	1.46	1.46	1.46
23	1.46	1.46	1.46	1.46	1.46
24	1.46	1.46	1.46	1.46	1.46
25	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**
26	1.46	1.46	1.46	1.46	1.46
27	1.46	1.46	1.46	1.46	1.46
28	1.47	1.47	1.47	1.47	1.47
29	1.49	1.49	1.49	1.49	1.49
30	**1.52**	**1.52**	**1.52**	**1.52**	**1.52**
31	1.56	1.56	1.56	1.56	1.56
32	1.60	1.60	1.60	1.60	1.60
33	1.64	1.64	1.64	1.64	1.64
34	1.70	1.70	1.70	1.70	1.70
35	**1.79**	**1.79**	**1.79**	**1.79**	**1.79**
36	1.91	1.91	1.91	1.91	1.91
37	2.05	2.05	2.05	2.05	2.05
38	2.24	2.24	2.24	2.24	2.24
39	2.47	2.47	2.47	2.47	2.47
40	**2.77**	**2.77**	**2.77**	**2.77**	**2.77**
41		3.15	3.15	3.15	3.15
42		3.61	3.61	3.61	3.61
43		4.16	4.16	4.16	4.16
44		4.79	4.79	4.79	4.79
45		**5.49**	**5.49**	**5.49**	**5.49**
46			6.24	6.24	6.24
47			7.05	7.05	7.05
48			7.96	7.96	7.96
49			8.98	8.98	8.98
50			**10.18**	**10.18**	**10.18**
51				12.02	12.02
52				14.20	14.20
53				16.76	16.76
54				19.77	19.77
55				**23.36**	**23.36**

附錄四: 保費率表 – AIA 延期年金計劃
Appendix 4: Premium Rate Table – AIA Deferred Annuity Plan

特級危疾豁免繳付保費附加契約(WPCI Pro)之年繳保費率(每 1,000 元保額) (美元) — 男性
Annual Premium Rate for Waiver of Premium (Critical Illness) Pro (WPCI Pro) (Per $1,000 Sum Assured) (US$) – Male

年齡 Age	固定/遞增每月年金款項 Level/Increasing Monthly Annuity Payment				
	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 55 歲 Annuity Payment Start Age 55	年金款項開始年齡 60 歲 Annuity Payment Start Age 60	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70
18	0.87	0.87	0.87	0.87	0.87
19	0.88	0.88	0.88	0.88	0.88
20	**0.90**	**0.90**	**0.90**	**0.90**	**0.90**
21	0.96	0.96	0.96	0.96	0.96
22	1.05	1.05	1.05	1.05	1.05
23	1.21	1.21	1.21	1.21	1.21
24	1.41	1.41	1.41	1.41	1.41
25	**1.61**	**1.61**	**1.61**	**1.61**	**1.61**
26	1.84	1.84	1.84	1.84	1.84
27	2.08	2.08	2.08	2.08	2.08
28	2.35	2.35	2.35	2.35	2.35
29	2.65	2.65	2.65	2.65	2.65
30	**2.99**	**2.99**	**2.99**	**2.99**	**2.99**
31	3.39	3.39	3.39	3.39	3.39
32	3.84	3.84	3.84	3.84	3.84
33	4.38	4.38	4.38	4.38	4.38
34	5.00	5.00	5.00	5.00	5.00
35	**5.68**	**5.68**	**5.68**	**5.68**	**5.68**
36	6.46	6.46	6.46	6.46	6.46
37	7.36	7.36	7.36	7.36	7.36
38	8.37	8.37	8.37	8.37	8.37
39	9.55	9.55	9.55	9.55	9.55
40	**10.88**	**10.88**	**10.88**	**10.88**	**10.88**
41		12.42	12.42	12.42	12.42
42		14.08	14.08	14.08	14.08
43		15.91	15.91	15.91	15.91
44		17.94	17.94	17.94	17.94
45		**20.18**	**20.18**	**20.18**	**20.18**
46			22.61	22.61	22.61
47			25.24	25.24	25.24
48			28.07	28.07	28.07
49			31.15	31.15	31.15
50			**34.43**	**34.43**	**34.43**
51				37.87	37.87
52				41.40	41.40
53				44.93	44.93
54				48.71	48.71
55				**52.76**	**52.76**
56					57.03
57					61.35
58					65.57
59					69.76
60					**73.85**

附錄四: 保費率表 – AIA 延期年金計劃
Appendix 4: Premium Rate Table – AIA Deferred Annuity Plan

特級危疾豁免繳付保費附加契約(WPCI Pro)之年繳保費率(每 1,000 元保額) (美元) — 女性
Annual Premium Rate for Waiver of Premium (Critical Illness) Pro (WPCI Pro) (Per $1,000 Sum Assured) (US$) – Female

年齡 Age	固定/遞增每月年金款項 Level/Increasing Monthly Annuity Payment				
	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 55 歲 Annuity Payment Start Age 55	年金款項開始年齡 60 歲 Annuity Payment Start Age 60	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70
18	1.23	1.23	1.23	1.23	1.23
19	1.26	1.26	1.26	1.26	1.26
20	**1.33**	**1.33**	**1.33**	**1.33**	**1.33**
21	1.46	1.46	1.46	1.46	1.46
22	1.65	1.65	1.65	1.65	1.65
23	1.95	1.95	1.95	1.95	1.95
24	2.28	2.28	2.28	2.28	2.28
25	**2.68**	**2.68**	**2.68**	**2.68**	**2.68**
26	3.11	3.11	3.11	3.11	3.11
27	3.58	3.58	3.58	3.58	3.58
28	4.07	4.07	4.07	4.07	4.07
29	4.65	4.65	4.65	4.65	4.65
30	**5.29**	**5.29**	**5.29**	**5.29**	**5.29**
31	6.00	6.00	6.00	6.00	6.00
32	6.78	6.78	6.78	6.78	6.78
33	7.63	7.63	7.63	7.63	7.63
34	8.54	8.54	8.54	8.54	8.54
35	**9.49**	**9.49**	**9.49**	**9.49**	**9.49**
36	10.44	10.44	10.44	10.44	10.44
37	11.48	11.48	11.48	11.48	11.48
38	12.55	12.55	12.55	12.55	12.55
39	13.69	13.69	13.69	13.69	13.69
40	**14.87**	**14.87**	**14.87**	**14.87**	**14.87**
41		16.10	16.10	16.10	16.10
42		17.38	17.38	17.38	17.38
43		18.66	18.66	18.66	18.66
44		20.04	20.04	20.04	20.04
45		**21.50**	**21.50**	**21.50**	**21.50**
46			23.05	23.05	23.05
47			24.70	24.70	24.70
48			26.41	26.41	26.41
49			28.23	28.23	28.23
50			**30.15**	**30.15**	**30.15**
51				32.18	32.18
52				34.30	34.30
53				36.53	36.53
54				38.92	38.92
55				**41.49**	**41.49**
56					44.25
57					47.04
58					49.83
59					52.84
60					**56.13**

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Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong only)	From:	Felix Fung
Co/Dept:			
Copy:	Mr. Peter Crewe / Ms. Bonnie Tse / Mr. Jim Jan Zen/ Ms. Manda Chan / Ms. Alex Foo / All Department Heads / Heads of Agency Division / DOAs / Team Heads / BDEs / Call Centre	Dept:	Product Strategy and Management Department
Date:	1 Apr, 2019	Total page:	4 pages

Subject: (Ref.: 190412) **好消息!新推出 AIA延期年金計劃**
Good News! The Launch of AIA Deferred Annuity Plan



好消息！我們之新產品**AIA 延期年金計劃**已獲得保險業監管局之核准，成為**合資格延期年金保單（"QDAP"）**。我們將於**2019年4月1日 (即首個保單申請日)** 正式推出此新產品，與延期年金扣稅草案之生效日期同步。

政府關注人口老化問題，並推出相應政策鼓勵市民提早開始儲蓄以對抗長壽風險，作為致力令客戶活得更美好的保險公司，我們對此表示支持，所以積極於扣稅草案生效同日即推出新產品。

AIA 延期年金計劃之特點如下：

- 作為合資格延期年金保單，購買的客戶有機會可以申請將所繳付之保費(即"合資格年金保費")從年度應課稅收入中扣減，從而降低保費成本，而每位納稅人於每個課稅年的**扣稅額達60,000港元**(強積金可扣稅自願性供款受限於同一扣稅額)。
- 如果兩夫婦均為納稅人的話，他們更可自行分配延期年金保費的稅務扣除，以申請**合共120,000元的扣除總額**，前提是每名納稅人所申請的扣除額不超過個人上限。
- 計劃提供**3個不同年金款項開始年齡**(50歲、65歲、70歲)供客戶選擇，配合不同人士之退休計劃
- 每月年金款項可以**遞增模式**派發，為**市場罕有**

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。

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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於這通告內所提及的「AIA」或「我們」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)。"AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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Memo

Good news! Our new product **AIA Deferred Annuity Plan** has been certified by the Insurance Authority as a **Qualifying Deferred Annuity Policy ("QDAP")**. We will launch this new product on **1 April 2019**, which is in line with the effective date of the Tax Deductions for Deferred Annuity Bill.

Ageing population has been under the spotlight of the government. In order to encourage citizens to start saving early to manage against the risk of longevity, relevant policies have been set out. As an insurance company that commits to help people to live better lives, we fully support this initiative and thus we strive to launch this new product on the same day the Tax Deductions Bill becomes effective.

Feature highlights of AIA Deferred Annuity Plan are as follows:

- As a Qualifying Deferred Annuity Policy, customers can potentially apply for tax deduction for the premiums paid under the plan ("Qualifying Annuity Premium"), which in turn reduces the cost of premiums. In every assessment year each taxpayer can claim **up to HK$60,000 tax deduction** (such limit is also shared with MPF Tax Deductible Voluntary Contributions).
- For spouses who are both taxpayers, they can also freely allocate the tax deduction for qualifying annuity premium, in order to apply for **a combined tax deduction of HK$120,000**, as long as the applied deduction amount per taxpayer does not exceed the individual limit.
- The plan offers **3 choices of Annuity Payment Start Age** (age 50, 65 & 70) for customers to select in order to match their different retirement plans
- Monthly Annuity Payment can be paid in **Increasing Pattern** which is **rare in market**

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

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

產品資料冊	• 中文版的印刷版本會送抵香港各營業辦事處 • 財務策劃顧問可登入 Agency Corner 下載中文及英文版的電子版本產品資料冊 *請注意，由於安排印刷及上載之日期受限於保監局之正式核准，現時未能提供確實日期，詳情請留意產品策劃部於不日透過電郵發出之新產品通告
建議書系統PGS2014 (17.6版本)	• 有關 17.6 版本的詳細安排，將會由產品策劃部另函通知
產品簡介	• 印刷版本會送抵香港各營業辦事處 • 財務策劃顧問亦可登入 Agency Corner 下載電子版本的產品簡介 • 財務策劃顧問亦可從 PSS 訂購下列產品之印刷版本產品簡介： • 產品簡介編號 - 英文：PTA999825.0419 - 繁體中文：PTA999826.0419 *請注意，由於安排印刷及上載之日期受限於保監局之正式核准，現時未能提供確實日期，詳情請留意產品策劃部於不日透過電郵發出之新產品通告
客戶助銷工具	• 財務策劃顧問可於 **2019 年 4 月 1 日** 起登入 **eAC > 部門資訊 > 客戶策略部** 瀏覽及下載最新客戶助銷工具

只供內部使用 For Internal Use Only

於這通告內所提及的「AIA」或「我們」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)。"AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Hong Kong

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Memo

Enclosure: Launch Arrangement

Launch Pack	● Chinese printed version will be delivered to Agency offices in Hong Kong ● The Chinese and English electronic version will be ready for download by financial planners in Agency Corner *Please note that the arrangements of printing and upload are subject to IA's official approval, and the exact dates cannot be confirmed now. For details, please refer to the new product launch memo issued by Product Strategy and Management Department through email
PGS2014 (version 17.6)	● Detailed arrangements regarding the release of version 17.6 will be set out in a separate memo issued by Product Strategy and Management Department
Brochure	● Printed version will be delivered to all Agency offices in Hong Kong ● The electronic version will be ready for download by financial planners in Agency Corner ● Printed version for the following products will be ready for order through PSS ● PTA number for Brochure - English: PTA999825.0419 - Traditional Chinese: PTA999826.0419 *Please note that the arrangements of printing and upload are subject to IA's official approval, and the exact dates cannot be confirmed now. For details, please refer to the new product launch memo issued by Product Strategy and Management Department through email
Segment Sales Tool	● Starting from **1 April 2019**, the sales tool will be available for financial planners to download at **eAC > Departments > Customer Office**

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Annual Premium Rate for AIA Deferred Annuity Plan
Annual Premium Rate for Waiver of Premium (WP)
Annual Premium Rate for Waiver of Premium (Critical Illness) Pro (WPCI Pro)

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.

This document is based on publicly available information and you shall refer to the source of information at the footnote of this document. The purpose of this document is for reference only and shall not be construed as tax advice nor is this document intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA does not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document. AIA does not provide tax or accounting advice and you should ask your clients to consult their own tax and accounting advisors for any tax advice.

It is only for AIA's internal use, it cannot be distributed to the public audience or any clients.

I. Preface

In recent years，high savings products have always been under the spotlight in the market, fellow competitors take turn to launch and revamp new high savings products, reflecting the relevant customer need. With the deteriorating ageing population issue, retirement has become a topic that catches more people's attention. In order to maintain a comfortable lifestyle post-retirement, it is essential to start early and make retirement financial plans. Apart from a sufficient financial reserve to cater for urgent and unexpected needs, a stable income stream to support daily expense is more crucial to retirees. To encourage citizens to start saving early, the government has also introduced relevant measures to provide tax benefit for those who purchase qualifying deferred annuity policy ("QDAP").

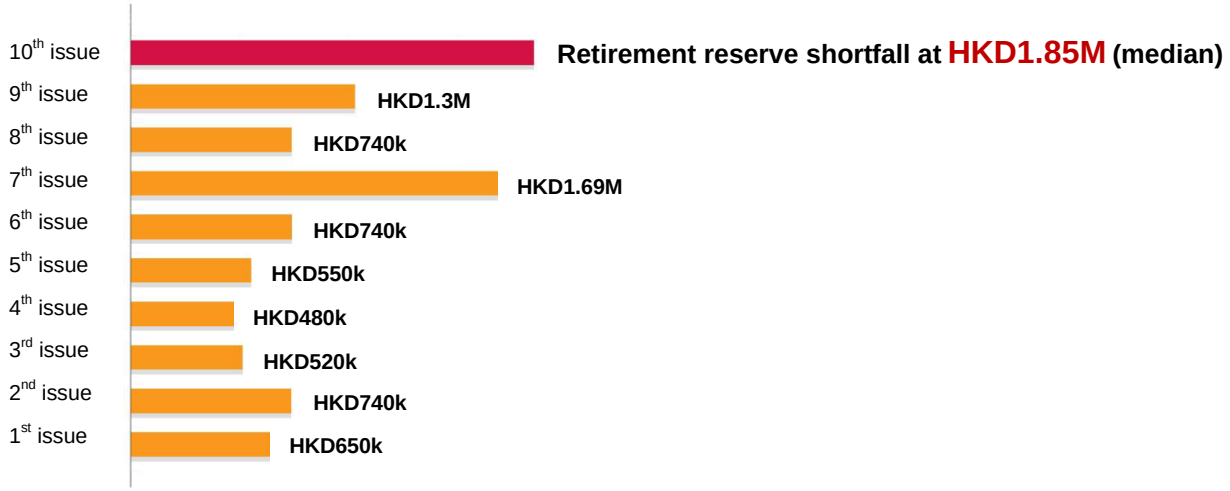
In view of this, AIA proudly presents the AIA Deferred Annuity Plan (certified by the Insurance Authority) on 1 Apr 2019. The plan allows customers to freely select when to start receiving Monthly Annuity Payment and whether to receive such amount in Level or Increasing Pattern, enabling them to plan ahead for retirement while potentially enjoying tax deduction.

II. Social Background

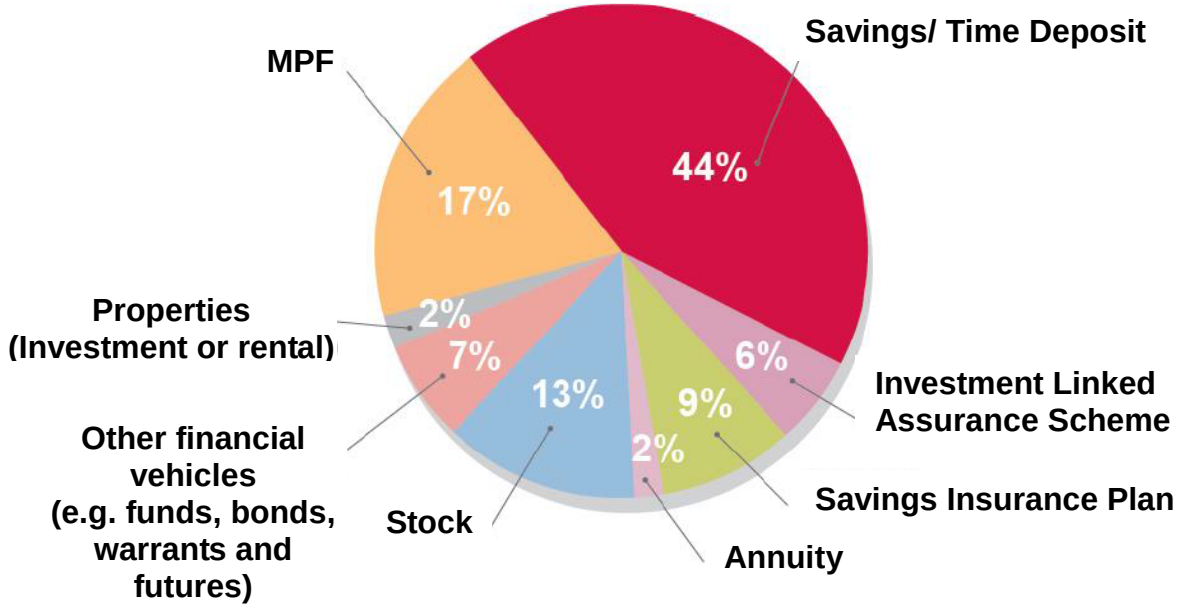
According to the Hong Kong Population Projections issued by the Census and Statistics Department in September 2017, in year 2016, the expectation of life at birth was 81.3 years for males and 87.3 years for females, these statistics were ranked vert high across the world. Longer life expectancy shows the advancement in technology, giving us more time to enjoy life and to achieve more life goals. But are there no risks behind? Assuming the general public has the same retirement age, the longer the life expectancy, the more time we have to spend post-retirement. We have hired an independent market research agency to conduct a retirement related survey, and over 1000 locals in the labor force have been interviewed. Below is an extract of part of the survey results (source - The 10th issue of AIA Desired Retirement Tracker):

Desirable Retirement Age	Desirable Retirement Reserve	Respondents with Insufficient Retirement Reserve
61	3.75M (median)	65%

According to the expected retirement reserve amount of the respondents, their savings will be used up 19 years post retirement (meaning at age 80). In other words, if their life expectancy matches the estimation of the Census and Statistics Department, their retirement reserve actually is not sufficient to support their lifetime. In relation to retirement reserve shortfall, we have also done regular surveys and an uptrend is observed:



It was found that Hong Kong citizens tend to make retirement plans late, and also possess a conservative attitude towards financial management, which has worsen the problem of insufficient retirement reserve. Below is the choice of investment vehicle of the respondents:



Close to half of the respondents rely on time deposit which generates a very low return, thus not being able to expand their capital over time. On the opposite, less than 20% of the respondents select insurance or annuity products, reflecting a low penetration rate of these products in the market.

Without the financial support of one's children and with insufficient retirement reserve, there are only 2 choices for retirees. One is to delay the time of retirement and keep working, second is to cut down daily expenses. Early planning comes crucial in order to avoid the worry at old age. The sooner one starts to plan, the more time available to accumulate wealth, reducing the saving burden. Deferred Annuity products have such advantage that after the Premium Payment Term ends, the policy values will keep accumulating until regular annuity payments begin. Also, the investment risk is borne by the insurance companies, which is a good fit for conservative Hong Kong citizens.

III. Tax Concession Measures of the Government

Ageing population is also an issue under the government's spotlight. In the 2018-19 Budget Speech, the Financial Secretary suggested introducing tax concessions to encourage the development of the deferred annuity market as well as Voluntary Contributions of MPF, hoping the working population will save more for retirement as early as possible to manage longevity risks. The relevant Inland Revenue Ordinance Amendment Bill wasintroduced into the Legislative Council for first reading in December and has been passed on 20 March 2019 with effective date of April 1. According to the amended Inland Revenue Ordinance, in every assessment year each taxpayer can claim up to **HK$60,000 tax deduction** for the premiums paid under qualifying deferred annuity policy ("qualifying annuity premium") and MPF Tax Deductible Voluntary Contributions.

In terms of qualifying annuity premium, the ordinance also provides flexibility for husband and wife, allowing them to apply for tax deduction for the premiums paid under each other's QDAP. If both spouses are taxpayers, they can also freely allocate the tax deduction for qualifying annuity premium, **in order to apply for a combined tax deduction of HK$120,000**, as long as the applied deduction amount per taxpayer does not exceed the individual limit. The policies under both scenarios mentioned above must meet a list of specified criteria, details as follows:

The relevant policy holder is	The relevant qualifying annuity premium is	The relevant Annuitant is	The relevant Annuitant
• The taxpayer; • the taxpayer's spouse; or • the taxpayer and the taxpayer's spouse	• Paid by the taxpayer; • paid by the taxpayer's spouse, not being a spouse living apart from the taxpayer; or • paid by the taxpayer and the taxpayer's spouse, not being a spouse living apart from the taxpayer	• The taxpayer; • the taxpayer's spouse at any time during the year of assessment; or • the taxpayer and the taxpayer's spouse at any time during the year of assessment	• Owns a Hong Kong Identity Card

Below please find a few examples to demonstrate how tax deduction between spouse works (assuming both husband and wife have Hong Kong Identity Card):

Example 1:

David (taxpayer) buys a QDAP for his wife Holly (housewife)



With respect to David:
Owner: David (the taxpayer)
Qualifying annuity premium (HK$60,000 per year): paid by David (the taxpayer)
Annuitant: Holly (the taxpayer's spouse)



The above example has met all the specified criteria, thus David can apply for tax deduction for the qualifying annuity premium of the policy

Example 2:

Aaron (taxpayer) buys a QDAP for his wife Rita (also a taxpayer)



With respect to Aaron:
Owner: Aaron (the taxpayer)
Qualifying annuity premium (HK$90,000 per year): paid by Aaron (the taxpayer)
Annuitant: Rita (the taxpayer's spouse)
With respect to Rita:
Owner: Aaron (the taxpayer's spouse)
Qualifying annuity premium (HK$90,000 per year): paid by Aaron (the taxpayer's spouse)
Annuitant: Rita (the taxpayer)



With respect to both Aaron and Rita, the above example has met all the specified criteria, thus they can both apply for tax deduction for the qualifying annuity premium of the policy. Aaron and Rita can allocate the tax deduction amount of HK$90,000, as long as the individual limit of HK$60,000 is not exceeded.

Example 3:

Ronald (taxpayer) and his wife Mary (also a tax payer) each purchase a QDAP



With respect to Ronald:
Owner: Ronald (the taxpayer)
Qualifying annuity premium (HK$90,000 per year): paid by Ronald (the taxpayer)
Annuitant: Ronald (the taxpayer)



With respect to Mary:
Owner: Mary (the taxpayer)
Qualifying annuity premium (HK$30,000 per year): paid by Mary (the taxpayer)
Annuitant: Mary (the taxpayer)



With respect to both Ronald and Mary, the above example has met the all the specified criteria, thus they can each apply for tax deduction for the qualifying annuity premium of their own policy. Since the annual qualifying annuity premium of Ronald's policy has exceeded the individual limit of HK$60,000, he can choose to allocate the rest of the HK$30,000 tax deduction limit to Mary, such that she can apply for a combined tax deduction of HK$60,000 (HK$30,000 + HK$30,000). Under this scenario, the couple can apply for a combined tax deduction of HK$120,000.

Remarks: For details related to tax deduction, you must advise your customer to visit Inland Revenue Department (IRD) of HKSAR website and consult their tax and accounting advisors for tax advice

Source: Inland Revenue and MPF Schemes Legislation (Tax Deductions for Annuity Premiums and MPF Voluntary Contributions) (Amendment) Bill 2018 and 1st Meeting document of Bills Committee

IV. Product Features and Operation

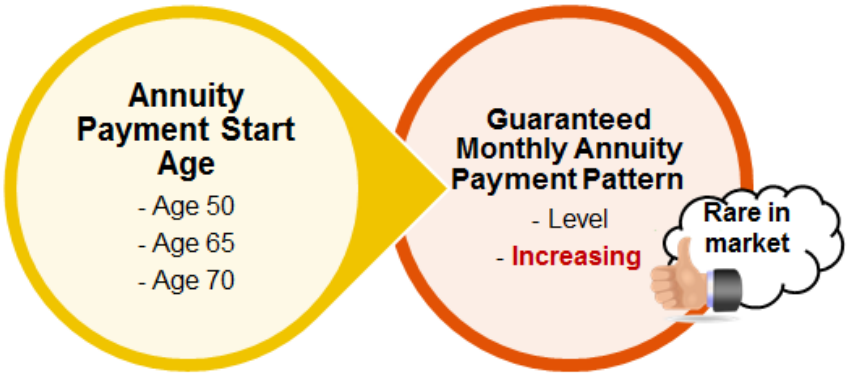
To facilitate your selling and explanation of product features of the AIA Deferred Annuity Plan to customers，we have prepared a detailed summary below for your reference：

1) Insurance Terminology

New Terminology	Old Terminology	Definitions
Annuity Period	Income Period	The specific period where Monthly Annuity Payment will be paid to the Policy regularly
Annuity Payment Start Age	-	Insured's age when the Policy starts to pay out Monthly Annuity Payment
Guaranteed Monthly Annuity Payment	Guaranteed Monthly Income	The guaranteed amount that is paid to the Policy after the start of the Annuity Period
Non-Guaranteed Monthly Annuity Payment	Non-Guaranteed Monthly Income	The non-guaranteed amount that is paid to the Policy on each Policy Monthiversary after the start of the Annuity Period, such amount is a share of divisible surplus from this product group
Monthly Annuity Payment	Monthly Income	The sum of Guaranteed Monthly Annuity Payment and Non-Guaranteed Monthly Annuity Payment
Guaranteed Monthly Annuity Payment Pattern	Income Payment Option	Selected by the Owner, 2 patterns of receiving the Monthly Annuity Payment: Level – Guaranteed Monthly Annuity Payment amount remains unchanged Increasing - Guaranteed Monthly Annuity Payment amount increase by 5% every 3 years

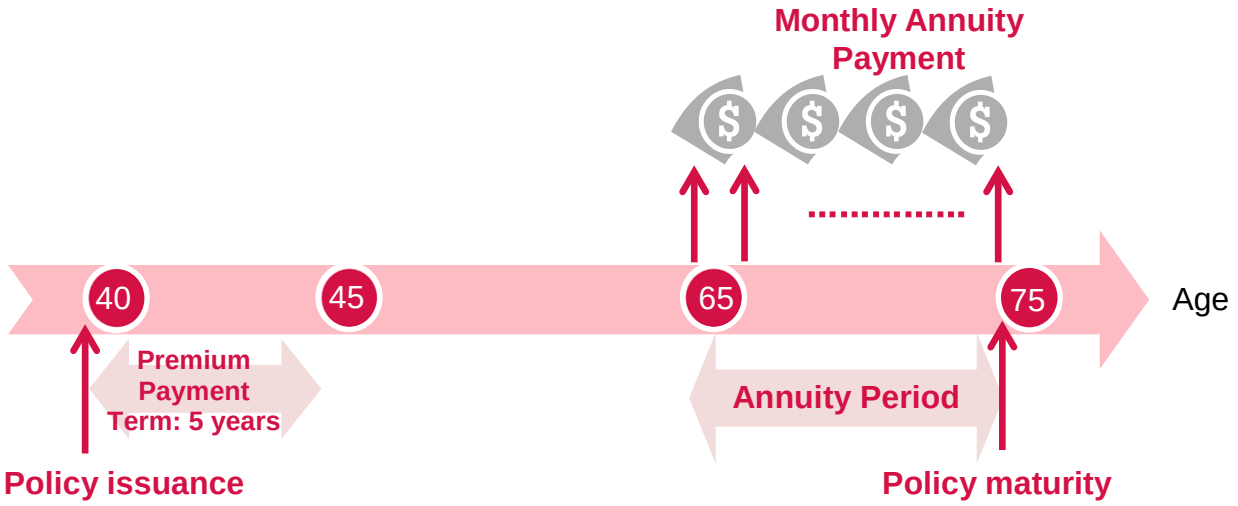
2) 2 Steps at Application

The product has a **5-year Premium Payment Term**. At application, customers have to select **the 2 items below** according to their retirement plan:

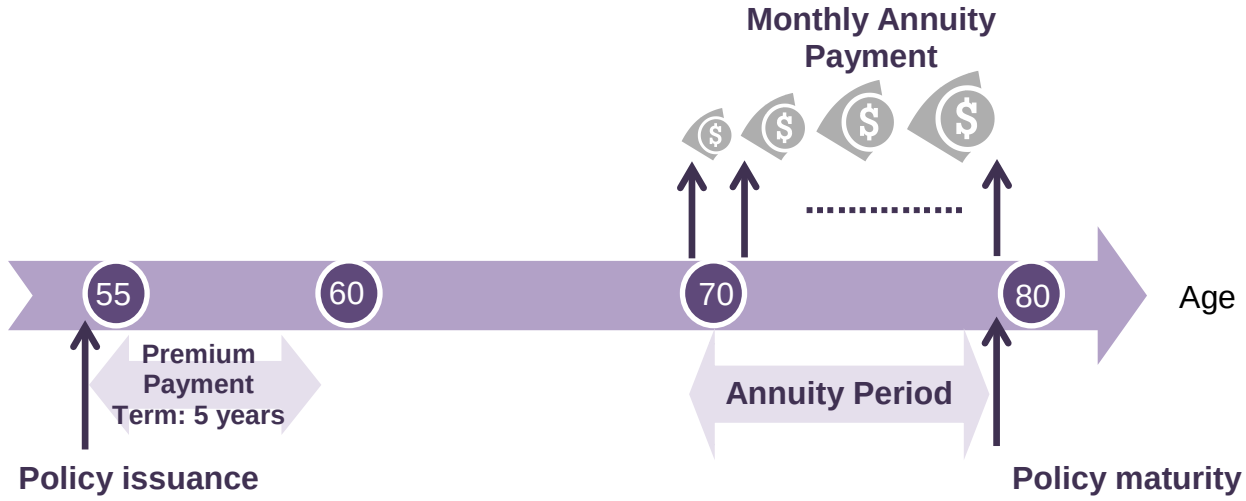


After policy issuance, the above options **cannot be changed**.

a) Assuming Mr Chan (age 40) selects to start receiving level Monthly Annuity Payment from age 65 for 10 years:



b) Assuming Mr Chan (age 55) selects to start receiving increasing Monthly Annuity Payment from age 70 for 10 years:



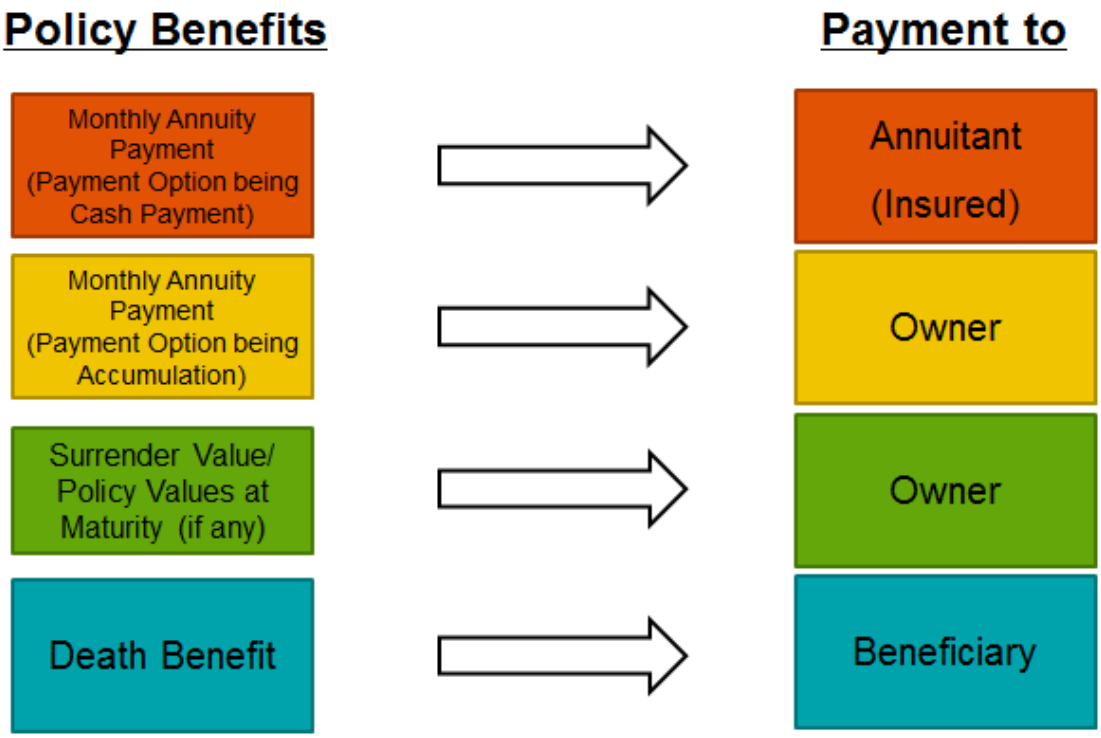
3) Issue Age

To ensure there is sufficient time for policy value accumulation prior to the start of the Annuity Period, the issue age and Annuity Payment Start Age must be **at least 10 years apart**, the respective issue age of each Annuity Payment Start Age is as follows:



4) Different Roles under the Policy

Same as other plans, the policies under this plan have the roles of **Owner**, **Insured** and **Beneficiary**. The one thing that makes AIA Deferred Annuity Plan different is **the addition of Annuitant** as a new role. Per product design, **the Annuitant and the Insured must be the same person**. Below is a summary of the receipients of beneifts under this plan:

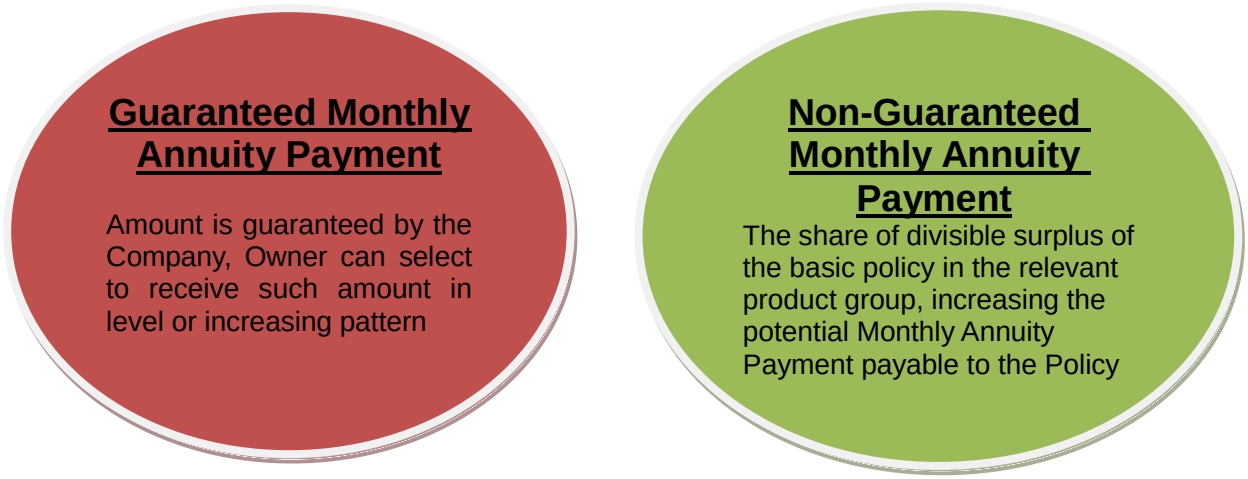


Per current regulatory requirement, before we make payments of Monthly Annuity Payment to the Annuitant (i.e. the Insured), his/her most updated personal information is reqiured, including identity document, mobile phone number and address proof (if applicable). Please advise customers to provide the requested information when required, otherwise there may be a delay in payments of Monthly Annuity Payment. On the other hand, if the Owner selects to use e-BankIn as a means to pay Monthly Annuity Payment to the Annuitant, we will require his/her bank account details as well.

5) Monthly Annuity Payment

Within the Annuity Period, AIA Deferred Annuity Plan will pay Monthly Annuity Payment on each Policy Monthiversary (**default** payment option is **Cash Payment**), providing **stable income stream** for customers to afford part of their daily expenses.

Monthly Annuity Payment is comprised of:



Minimum guaranteed portion of Monthly Annuity Payment

According to the IA guideline, AIA Deferred Annuity Plan policies with different Benefit Terms must meet the specified requirements, adding protection to the retirement income stream of customers:

Benefit Term	Minimum guaranteed portion of Monthly Annuity Payment
Less than 30 years	70%
30 – 39 years	60%
40 years or above	50%

6) Death Benefit

When the Insured (i.e. the Annuitant) passes away, the plan will pay the death benefit to the beneficiary in a lump sum, as follows:

If the insured passes away before the commencement of the Annuity Period	The higher of: i. 110% of total premiums paid for the basic plan; and ii. the guaranteed cash value of the policy plus any Terminal Dividend
If the insured passes away on or after the commencement of the Annuity Period but before the policy matures	The higher of: i. 110% of total premiums paid for the basic plan, minus any guaranteed Monthly Annuity Payment paid; and ii. the guaranteed cash value of the policy plus any Terminal Dividend; Plus, any accumulated Monthly Annuity Payment with interest

In either of the cases above, we will deduct all outstanding debt under your policy before we make the payment of death benefit to the beneficiary.

Apart from a lump sum, during the Insured's lifetime, the Owner can choose to **let the beneficiary continue receiving the unpaid Monthly Annuity Payment from the insured's death** (the death should occur on or after the commencement of the Annuity Period) **until the end of the Annuity Period**. If there is any accumulated Monthly Annuity Payment accrued before the insured passes away, such amount with any interest will be paid in a lump sum to the beneficiary at the time of the insured's death.



- After the death of the Insured, can ensure stable income for your loved ones
- Guaranteed to receive all the Monthly Annuity Payment payable under the policy

The Owner may elect in writing on the Company's prescribed form to change the Death Benefit Payout Option. The Request for Change of Insured Form can be downloaded from Agency Corner -> Download -> Forms -> Operations -> E-Forms -> POS.

New form

AIA International Limited
(Incorporated in Bermuda with limited liability)

Request for Change of Death Benefit Payout Option Form (Only applicable For AIA Deferred Annuity Plan)
更改身故賠償支付選項申請表 (只適用於AIA延期年金計劃)

Policy Number 保單號碼	Name of Insured 受保人姓名	Name of Owner 持有人姓名
Agent / Broker Name 營業員 / 經紀姓名	**Agent / Broker Code 營業員號碼 / 經紀號碼 Area / Agency / Broker Code 區域 / 營業員 / 經紀組別編號**	**Agent's / Broker Tel. No 營業員 / 經紀聯絡電話**

IMPORTANT NOTES重要資料

I / We understand and agree that: 本人 / 我們明白及同意:

1) This request is NOT valid until (a) it is recorded as received by AIA International Limited (the "Company") during the life time of the Insured of the above policy (the "Policy") and (b) it is finally confirmed and accepted by the Company by way of Endorsement or letter.
此申請表需於(a)上述保單(即「保單」)的受保人生存期間獲友邦保險(國際)有限公司(即「本公司」)收到並存檔及(b)最終經本公司以批註或信函確認及接納方為有效。

2) This form and the Endorsement (if any) will attach and form part of the Policy after it is accepted and approved by the Company.
當此申請表經本公司接納及批准後，此申請表及批註(如有)將附於保單契約內，且構成保單契約之一部分。

3) Receipt of this form by AIA Representative or your broker does not constitute receipt by the Company. The final decision on the validity of this form rests with the Company.
友邦業務代表或您的經紀收到此申請表並不代表本公司亦已收到，本公司對此申請表的有效性擁有最終決定權。

4) The Company has the right to update this form from time to time and to accept or to reject the form if the Company's requirements are not fulfilled.
本公司有權隨時更新此申請表，並接受或拒絕未符合本公司要求的申請表。

5) This request is made subject to the terms and conditions of the Policy, and shall not result in a change / modification in any provision of the Policy, except as expressly provided for in the Policy and in any Endorsement.
此項申請受保單條款和條件所約束，且不會導致任何保單條款之更改/修改，除非該等更改/修改已於保單契約內及於任何保單批註內另有清楚列明。

6) Owner / Assignee's signature, whenever applicable, must correspond with the Company's latest available record.
持有人/ 受讓人的簽名必須與本公司的最近存檔紀錄相符。

7) The Company and its affiliates ("the Group") are subject to, or have agreed to, comply with certain legal, regulatory and / or other requirements (the "Reporting Requirements"). As such, I / We provide our express consent that the Company shall have the right to provide such personal data and information to any governmental authorities, regulatory bodies and / or any other person(s) in respect of the Reporting Requirements. I / We understand that such disclosures may involve the cross border transfer of personal data outside the jurisdiction and that such disclosures may be with respect to i) the personal data of the Owner, the Contingent Owner, the Insured, and the Beneficiary(ies) ("the Parties"), or any of them; ii) any information relating to the Policy; and iii) any information relating to any other policies held by the Parties or any of them. I /We understand that the Company will not be able to sell any insurance product to me / us and provide any service if I / we refuse to give the said express consent.
本公司有權，就如需要並在法律許可的範圍內，提供有關本人/我們的個人資料和其他有關持有人及/或新保單持有人及/或第二保單持有人持有之保單或投資資料予政府部門、監管機構、法院、法庭、行政委員會及/或執法機構(包括本地及海外)。貴公司也會就上述政府部門、監管機構、法院、法庭、行政委員會及/或執法機構所提出之任何問題及/或查詢作出回答，及在適當的情況下，會主動提供報告，以符合有關法律，法規和守則/行為。

8) The precise terms and conditions of this plan are specified in the Policy contract. Please refer to the Policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover.
本計劃的精確條款及條件列載於保單契約。有關此計劃條款的定義、契約條款及條件之完整敘述，請參閱保單契約。

Page 1 of 3 OPPOSF87.XX19

Policy Number 保單號碼

DEATH BENEFIT PAYOUT OPTION (Only applicable to Policy with 10-year Annuity Period)

身故賠償支付選項 (只適用於年金期為10年之保單)

The undersigned hereby elects the below Death Benefit Payout Option of the Policy (please select):
下方署名者現將選擇保單之身故賠償支付選項(請於適當空格內填上 "X" 號):

Death Benefit Payout Option:
身故賠償支付選項:

☐ Lump Sum Payment 一筆過支付

☐ Monthly Annuity Payment Continuity 持續支付每月年金款項

Owner can submit this application form **anytime** to change the death benefit payout option

NOTES注意:

1) The Death Benefit Payout Option must be submitted to AIA by this form before the death of the Insured occurs. If the Owner has not submitted this form, or the request is not accepted and recorded by us prior to the Insured's death, we will pay the Death Benefit to the Beneficiary in a Lump Sum Payment when the death of the Insured occurs.

身故賠償支付選項必須透過此申請表於受保人身故前遞交至本公司。如持有人未有於受保人身故前遞交此申請表，或申請尚未為我們所接納及記錄，我們將會於受保人身故時以一筆過支付形式支付身故賠償予受益人。

2) **The Monthly Annuity Payment Continuity is only applicable if the death of the Insured occurs on or after the commencement of the 10-year Annuity Period. Therefore if the Insured dies before the commencement of Annuity Period, even if the Owner has selected the Monthly Annuity Payment Continuity Option, we will still pay the Death Benefit to the Beneficiary in a Lump Sum Payment.**

持續支付每月年金款項只適用於受保人於10年年金期開始時或之後身故之情況。因此，若受保人於年金期開始之前身故，即使持有人已揀選持續支付每月年金款項，我們仍將會以一筆過支付形式支付身故賠償予受益人。

3) If the Owner has selected the Monthly Annuity Payment Continuity, regardless of which Payment Options of Monthly Annuity Payment applied during the Insured's lifetime, accumulated Guaranteed Monthly Annuity Payment and Non-guaranteed Monthly Annuity Payment with interests thereon will be paid to the Beneficiary in a lump sum when the Insured dies. On each Policy Monthiversary after the Insured's death, we will continue to pay any unpaid Guaranteed Monthly Annuity Payment and Non-guaranteed Monthly Annuity Payment (without interests) to the Beneficiary, until the end of the Annuity Period.

若持有人選擇持續支付每月年金款項，不論受保人在生時已選擇何款每月年金款項支付辦法，於受保人身故後，我們會以一筆過支付於保單內的任何累積保證每月年金款項及非保證每月年金款項連利息予受益人。此後的每個保單週月日，我們將會繼續支付任何未付的保證每月年金款項及非保證每月年金款項(不連利息)予受益人，直至年金期完結為止。

4) If the Beneficiary dies prior to the end of the Annuity Period, subject to applicable law, we will pay the Guaranteed Cash Value and any terminal dividend under the Policy, less any Policy Debt, in a lump sum to the estate of the Beneficiary.

若受益人於年金期完結前身故，在符合適用之法律規管下，我們將以一筆過支付保證現金價值及任何終期紅利，扣除任何保單欠款予受益人的遺產繼承人。

This application form must be submitted and accepted by us during the Insured's lifetime

With regards to Monthly Annuity Payment Continuity option, any **Monthly Annuity Payment Accumulation And Interest** accrued during the Insured's lifetime will be **paid in a lump sum to the beneficiary** when the Insured passes away. On the other hand, if the beneficiary passes away before the end of the Annuity Period, the **Guaranteed Cash Value and any terminal dividend of the Policy will be paid to the Beneficiary's estate**.

If the Insured passes away **before the start of the 10-year Annuity Period**, Monthly Annuity Payment Continuity **will not be applicable**

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Policy Number 保單號碼

PERSONAL DATA COLLECTION AND USE

I / We confirm that I / we have read and understood the AIA Personal Information Collection Statement ("AIA PIC").
I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies) or investments contained in this application or collected, obtained, compiled or held by the Company by any means from time to time may be collected and utilized in accordance with the AIA PIC. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau), as the case may be, for the purposes and to the types of transferee as set out in the AIA PIC. The updated version of AIA PIC is available for download from its website: www.aia.com.hk, and is made available upon request.

個人資料收集及使用

本人 / 我們確認本人 / 我們已閱讀及明白AIA個人資料收集聲明(「AIA個人資料收集聲明」)。本人 / 我們聲明及同意在本申請所載或貴公司不時以任何方法收集所得、編製或持有的任何個人資料及關於本人 / 我們或本人 / 我們的保單或投資的其他資料，可根據AIA個人資料收集聲明收集及使用。本人 / 我們知悉及同意就AIA個人資料收集聲明所述目的視乎情況轉讓本人 / 我們的個人資料至香港(如保單在香港繕發)或澳門(如保單在澳門繕發)境外予AIA個人資料收集聲明所載的資料承讓人。AIA個人資料收集聲明的最新版本可於以下網址下載：www.aia.com.hk,及可向貴公司索取。

By signing below, I / we represent that I am / we are not a U.S. person for purposes of U.S. federal income tax and that I am / we are not acting for, or on behalf of, a U.S. person. I / We understand that the Company, believing this statement to be true, will rely on it and act on it. In the event this statement is incorrect / false, the Company reserves the right and shall be entitled to cancel the policy. Any policy issued may accordingly be considered void in which case the Company shall notify me / us and repay any premium and levy (for Hong Kong policies) less reasonable charges and policy withdrawals / loans. Note: A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If your tax status changes and you become a U.S. citizen or resident, you must notify us within 30 days. (This Clause is not applicable to U.S. citizens or residents, who must complete IRS Form W- 9.)

於下方簽署作實，本人 / 我們聲明，就美國聯邦薪俸稅之有關事項而言，本人 / 我們並非美國人，及並不代表美國人行事。本人 / 我們明白貴公司相信此陳述是真實的，並以此為依據及代為行事。倘若此陳述是不正確 / 虛假的，貴公司保留權利，並有權取消保單。任何依據此陳述而繕發的保單可視作無效。在這情況下，貴公司將通知我 / 我們償還扣除合理的費用及保單提款 / 貸款後的保費與保費徵費（香港保單適用）。
備注：根據美國法律，任何美國人就其稅務狀況有虛假或失實陳述，將會受到刑罰。若閣下的稅務狀況有更改，並且成為美國公民或居民，請於三十日內通知本公司。(美國公民或居民必須填寫IRS之W-9表格，而以上之有關條款並不適用。)

Follow existing practice, both Owner and Assignee's signatures are required

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

PLEASE SIGN & RETURN IMMEDIATELY BUT NO LATER THAN 14 DAYS 請簽署後即時但不遲於14天內遞交
PLEASE DO NOT SIGN ON BLANK FORM 請勿在空白表格上簽署

Download our mobile app AIA Connect to manage your policy anytime, anywhere!
下載AIA「友聯繫」手機應用程式以便輕鬆管理您的保單！

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7) Underwriting requirements

Regardless of issue age, all AIA Deferred Annuity Plan customers have the chance to enjoy simple underwriting process, details as follows:

Issue Age	**No Medical Examination**	Simplified Underwriting	Normal Underwriting
18 - 60	Total Premium <= US$4,000,000	Total Premium over US$4,000,000 and <= US$20,000,000	Total Premium over US$20,000,000

Total Premium = annual premium of basic plan (exclude size discount) multiplied by premium payment period

- Policies issued more than 2 years will be exempted (based on NB application date)
- Only basic premium is included, premium for attachable rider should not be calculated
- Prevailing currency exchange rate: US$1 = HK$7.5 / MOP7.5 / RMB$6

Products cover (below list will be updated from time to time):

Part A: NB products

(a) Spring Income Plan
(b) RMB Spring Income Plan
(c) Simply Love Encore 2
(d) Forever Love Coupon Plan 3
(e) Golden Years Income Plan
(f) Special Target Saver Plus
(g) Kiss Kids Education Plan
(h) Proactive Insurance Plan 2
(i) Bonus Power Plan 3
(j) AIA Deferred Annuity Plan

Part B: Shelved products

(k) Gemstar RMB Plan
(l) Forever Love Coupon Plan 2
(m) Forever Love Coupon Plan
(n) Promise Me Coupon Plan
(o) Admire Life (Simple Version)
(p) Simply Love Encore
(q) Proactive Insurance Plan
(r) Bonus Power Plan
(s) Bonus Power Plan 2

8) AIA Deferred Annuity Plan Supplementary Form

Since this is a plan that is eligible for tax deduction, thus in addition to the existing Application Form, customers (both Owner and Insured) have to sign a Supplementary Form at application to confirm their acknowledgement of the terms and conditions related to tax deduction:

AIA International Limited
(Incorporated in Bermuda with limited liability)

AIA Deferred Annuity Plan Supplementary Form
AIA延期年金計劃附加聲明表格

Policy Number 保單號碼	**Name of Proposed Insured / Insured** 準受保人 / 受保人姓名	**ID Card Number / Passport Number** 身份證號碼 / 護照號碼
Area Code 區域編號	**Agency / Broker Name** 營業員組別 / 經紀名稱	**Agent / Broker Code** 營業員號碼 / 經紀號碼
Operation 營運部 VIP ☐	**Agent's / Broker's Name** 營業員 / 經紀姓名	**Agent's / Broker's Tel. No** 營業員 / 經紀聯絡電話

Applicable to all Applicant / Policy Holder
適用於申請人 / 保單持有人

In this application for the issue of a AIA Deferred Annuity Plan policy, I _____ [name of Applicant / Policy Holder], holder of Identity Card No. _____ hereby declare and confirm the following:
於投保此AIA延期年金計劃時，本人_____（申請人 / 保單持有人姓名），身份證明文件號碼_____
特此聲明及確認：

(1) I have read and understood the information on tax deduction and understood that I may be eligible for tax deduction for the relevant premiums paid subject to the provisions of the Inland Revenue Ordinance (Cap. 112). I confirm and understand that I may be required to provide valid documentation proofs from time to time for the purpose of claiming for tax deduction pursuant to the Inland Revenue Ordinance (Cap. 112). AIA and its intermediaries do not provide tax or accounting advice and I should consult my own tax and accounting advisors for any tax advice.
本人已閱讀及明白有關稅務扣減之資料並明白本人所支付的保費按《稅務條例》(第112章)或能合資格申請稅務扣減。本人確認及明白就申請稅務扣減時，本人可能不時需要遞交其他有效的文件以符合《稅務條例》(第112章)。友邦香港及其中介不會提供任何稅務或會計建議。就任何稅務建議，本人應諮詢自己的稅務和會計顧問。

(2) This form constitutes part of the entire contract between myself and the Company.
此附加表格構成保險合約的一部分。

(3) In case of any discrepancy between the English and Chinese versions of the content, the English version shall prevail.
如英文版與中文版內容有任何歧異，一概以英文版為準。

Name of Insured Person 受保人姓名	(Please do not sign on blank form 請勿在空白表格上簽署) Signature of the Insured Person (whose age is 18 or above 18) 受保人簽署（18歲或以上人士必須簽署）	Date 日期: (MM月 / DD日 / YYYY年)
Name of the Applicant / Policy Holder 申請人 / 持有人姓名	(Please do not sign on blank form 請勿在空白表格上簽署) Signature of Applicant / Policy Holder 申請人 / 持有人簽署	Date 日期: (MM月 / DD日 / YYYY年)

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V. Frequently Asked Questions

With regards to product design as well as tax deduction, we have consolidated a series of frequently asked questions for your reference, in case there will be customer enquiries:

Q1	**Can an individual purchase more than one AIA Deferred Annuity Plan policies?**
A1	Yes, there is no limitation to the number of policies purchased by an individual. For example, a husband can buy an AIA Deferred Annuity Plan policy each for himself and his wife, totaling two policies. Please note that regardless of the number of policies purchased, each taxpayer is still subject to the HK$60,000 tax deduction limit in each assessment year (to be shared with MPF Tax Deductible Voluntary Contributions).
Q2	**At application, customers can select the Annuity Payment Start Age and Guaranteed Monthly Annuity Payment Pattern. In case their future planning has changed, are they allowed to change these options?**
A2	No. Once the Policy is issued, changes are not allowed to Annuity Payment Start Age and Guaranteed Monthly Annuity Payment Pattern.
Q3	**With regard to the payment of Monthly Annuity Payment, is there any difference between AIA Deferred Annuity Plan and other similar products currently on shelf?**
A3	Under different Payment Options of Monthly Annuity Payment, the recipient of the Monthly Annuity Payment differs. If such Payment Option is “Cash Payment”, the amount will only be paid to the Annuitant (who is the Insured). If such Payment Option is “Accumulation”, the Owner can withdraw the accumulated Monthly Annuity Payment and any interest under the Policy anytime. Please note that the Owner has the absolute right to decide on the Payment Option of Monthly Annuity Payment and can request to change such Payment Option anytime as he/she wishes.
Q4	**Under different Payment Options of Monthly Annuity Payment, will the recipient of the policy values at maturity (if any) be different?**
A4	No. Regardless whether the Payment Option of Monthly Annuity Payment is “Cash Payment” of “Accumulation”, the policy values at maturity will be payable to the Owner.
Q5	**Is date back allowed for AIA Deferred Annuity Plan?**
A6	Yes. However, the Policy Date cannot be earlier than 1 April 2019.
Q6	**AIA Deferred Annuity Plan can attach Term Riders. Why are these riders not available for selection in the PGS system?**
A6	Please note that Term Riders attachable to AIA Deferred Annuity Plan are only available in mid June 2019 and will be launched together with the PGS release in June. Please stay tuned for the PGS update memo in June.
Q7	**For MCV applying for policies in Hong Kong, can they purchase AIA Deferred Annuity Plan? Can they enjoy the said tax benefit?**
A7	MCV applying for policies in Hong Kong can purchase AIA Deferred Annuity Plan. However, please note that if the customer would like to apply for tax deduction, he/she must be a Hong Kong taxpayer with HKID.
Q8	**Riders are attachable to AIA Deferred Annuity Plan. Are the rider premiums tax deductible?**
A8	No. Only the premiums of AIA Deferred Annuity Plan basic policy are considered as Qualifying Annuity Premiums, the premiums of riders are not tax deductible.

Q9	Is there any special requirement on Partial Surrender?
A9	Yes. Partial Surrender can only be done after the end of the Premium Payment Term. Moreover, the Policy must be paid up at the time of Partial Surrender.
Q10	**With regards to reinstated policies, customers are required to pay all due and unpaid premiums in one go which may involve more than one instalments. How will this affect tax deduction?**
A10	When the customer pays all due and unpaid premiums in one go, the total amount will be considered as the due and paid amount in the same assessment year, and will be shown in the Annual Summary. However, the personal tax deduction limit of that same assessment year will remain unchanged. Thus, comparing to paying the premiums due on time by each instalment, the tax deduction amount under this scenario may be less.

VI. Product Return Comparison

What's special about this product is that the qualified annuity premium under is policies can potentially enjoy tax deduction. If successful, the cost for purchasing this plan will be reduced. In the below, we provide the **comparison before and after tax diction**, for your reference:

Annuity Payment Start Age = **Age 50**
(Age 40, Total Premium = US$37,500, Payment Option = Cash Payment)

	AIA Deferred Annuity Plan (Level Monthly Annuity Payment) (With Tax Concession)**	AIA Deferred Annuity Plan (Level Monthly Annuity Payment)	AIA Deferred Annuity Plan (Increasing Monthly Annuity Payment) (With Tax Concession)**	AIA Deferred Annuity Plan (Increasing Monthly Annuity Payment)^
Benefit Term	20	20	20	20
Annual Premium (US$)	7,500	7,500	7,500	7,500
Annual Tax Savings (US$)*	1,125	0	1,125	0
Annual Net Cost to Owner (US$)	6,375	7,500	6,375	7,500
Total Net Cost to Owner (US$)	31,875	37,500	31,875	37,500
Annuity Frequency	Monthly	Monthly	Monthly	Monthly
Guaranteed Annual Annuity Payment (US$)	4,343	4,343	4,102 (1st year)	4,102 (1st year)
Non-guaranteed Annual Annuity Payment (US$)	1,225	1,225	1,157 (1st year)	1,157 (1st year)
Total Annual Annuity Payment (US$)	5,568	5,568	5,259 (1st year)	5,259 (1st year)
At maturity				
Total guaranteed annuity payment/ Total Net Cost to Owner	136%	116%	137%	116%
Total annuity payment withdrawn/ Total Net Cost to Owner	175%	148%	175%	149%
Policy Year	**Guaranteed IRR**			
5	-11.39%	-16.57%	-11.39%	-16.57%
10	-0.76%	-2.76%	-0.76%	-2.76%
15	1.76%	0.35%	1.73%	0.33%
20	2.42%	1.14%	2.41%	1.14%
Maturity	2.42%	1.14%	2.41%	1.14%
Policy Year	**Projected Total IRR**			
5	-2.97%	-8.29%	-2.97%	-8.29%
10	2.86%	0.80%	2.86%	0.80%
15	4.28%	2.84%	4.27%	2.84%
20	4.42%	3.10%	4.39%	3.09%
Maturity	4.42%	3.10%	4.39%	3.09%
Guaranteed Breakeven Year	11	14	11	14
Projected Total Breakeven Year	7	9	7	9

* Calculated using Standard Tax Rate of 15%. Assuming no tax concession has been used in MPF Tax Deductible Voluntary Contributions.
** Calculated based on the net cost to owner (i.e. premium net of tax savings)
^ Guaranteed Monthly Annuity Payment will increase at 5% every 3 years during the Annuity Period
Remark: The figures illustrated above are rounded to the nearest whole numbers.

Annuity Payment Start Age = **Age 65**
(Age 40, Total Premium = US$37,500, Payment Option = Cash Payment)

	AIA Deferred Annuity Plan (Level Monthly Annuity Payment) (With Tax Concession)**	AIA Deferred Annuity Plan (Level Monthly Annuity Payment)	AIA Deferred Annuity Plan (Increasing Monthly Annuity Payment) (With Tax Concession)**	AIA Deferred Annuity Plan (Increasing Monthly Annuity Payment)^
Benefit Term	35	35	35	35
Annual Premium (US$)	7,500	7,500	7,500	7,500
Annual Tax Savings (US$)*	1,125	0	1,125	0
Annual Net Cost to Owner (US$)	6,375	7,500	6,375	7,500
Total Net Cost to Owner (US$)	31,875	37,500	31,875	37,500
Annuity Frequency	Monthly	Monthly	Monthly	Monthly
Guaranteed Annual Annuity Payment (US$)	6,071	6,071	5,730 (1st year)	5,730 (1st year)
Non-guaranteed Annual Annuity Payment (US$)	2,857	2,857	2,696 (1st year)	2,696 (1st year)
Total Annual Annuity Payment (US$)	8,927	8,927	8,427 (1st year)	8,427 (1st year)
At maturity				
Total guaranteed annuity payment/ Total Net Cost to Owner	190%	162%	191%	162%
Total annuity payment withdrawn/ Total Net Cost to Owner	280%	238%	281%	239%
Policy Year	**Guaranteed IRR**			
5	-11.39%	-16.57%	-11.39%	-16.57%
10	-0.76%	-2.76%	-0.76%	-2.76%
15	1.26%	0.00%	1.26%	0.00%
20	1.55%	0.64%	1.55%	0.64%
30	2.14%	1.51%	2.12%	1.50%
Maturity	2.33%	1.74%	2.33%	1.74%
Policy Year	**Projected Total IRR**			
5	-2.97%	-8.29%	-2.97%	-8.29%
10	2.86%	0.80%	2.86%	0.80%
15	4.00%	2.72%	4.00%	2.72%
20	4.08%	3.14%	4.08%	3.14%
30	3.78%	3.15%	3.77%	3.14%
Maturity	3.76%	3.15%	3.75%	3.14%
Guaranteed Breakeven Year	12	15	12	15
Projected Total Breakeven Year	7	9	7	9

* Calculated using Standard Tax Rate of 15%. Assuming no tax concession has been used in MPF Tax Deductible Voluntary Contributions.
** Calculated based on the net cost to owner (i.e. premium net of tax savings)
^ Guaranteed Monthly Annuity Payment will increase at 5% every 3 years during the Annuity Period
Remark: The figures illustrated above are rounded to the nearest whole numbers.

Annuity Payment Start Age = **Age 70**

(Age 40**,** Total Premium = US$37,500, Payment Option = Cash Payment)

	AIA Deferred Annuity Plan (Level Monthly Annuity Payment) (With Tax Concession)**	**AIA Deferred Annuity Plan (Level Monthly Annuity Payment)**	**AIA Deferred Annuity Plan (Increasing Monthly Annuity Payment) (With Tax Concession)****	**AIA Deferred Annuity Plan (Increasing Monthly Annuity Payment)^**
Benefit Term	40	40	40	40
Annual Premium (US$)	7,500	7,500	7,500	7,500
Annual Tax Savings (US$)*	1,125	0	1,125	0
Annual Net Cost to Owner (US$)	6,375	7,500	6,375	7,500
Total Net Cost to Owner (US$)	31,875	37,500	31,875	37,500
Annuity Frequency	Monthly	Monthly	Monthly	Monthly
Guaranteed Annual Annuity Payment (US$)	6,749	6,749	6,386 (1st year)	6,386 (1st year)
Non-guaranteed Annual Annuity Payment (US$)	3,686	3,686	3,488 (1st year)	3,488 (1st year)
Total Annual Annuity Payment (US$)	10,436	10,436	9,874 (1st year)	9,874 (1st year)
At maturity				
Total guaranteed annuity payment/ Total Net Cost to Owner	212%	180%	213%	181%
Total annuity payment withdrawn/ Total Net Cost to Owner	327%	278%	329%	279%
Policy Year	**Guaranteed IRR**			
5	-11.39%	-16.57%	-11.39%	-16.57%
10	-0.76%	-2.76%	-0.76%	-2.76%
15	1.26%	0.00%	1.26%	0.00%
20	1.55%	0.64%	1.55%	0.64%
30	1.82%	1.23%	1.82%	1.23%
40	2.30%	1.80%	2.31%	1.80%
Maturity	2.30%	1.80%	2.31%	1.80%
Policy Year	**Projected Total IRR**			
5	-2.97%	-8.29%	-2.97%	-8.29%
10	2.86%	0.80%	2.86%	0.80%
15	4.00%	2.72%	4.00%	2.72%
20	4.08%	3.14%	4.08%	3.14%
30	3.75%	3.16%	3.75%	3.16%
40	3.67%	3.16%	3.67%	3.16%
Maturity	3.67%	3.16%	3.67%	3.16%
Guaranteed Breakeven Year	12	15	12	15
Projected Total Breakeven Year	7	9	7	9

* Calculated using Standard Tax Rate of 15%. Assuming no tax concession has been used in MPF Tax Deductible Voluntary Contributions.
** Calculated based on the net cost to owner (i.e. premium net of tax savings)
^ Guaranteed Monthly Annuity Payment will increase at 5% every 3 years during the Annuity Period
Remark: The figures illustrated above are rounded to the nearest whole numbers.

Since the updated Inland Revenue Ordinance only comes into effect on 1 Apr 2019, there is currently no comparable products on the market for reference yet. We will closely monitor any new activity on the market and provide market comparisons through memos.

VII. Mapping in Financial Needs Analysis Form

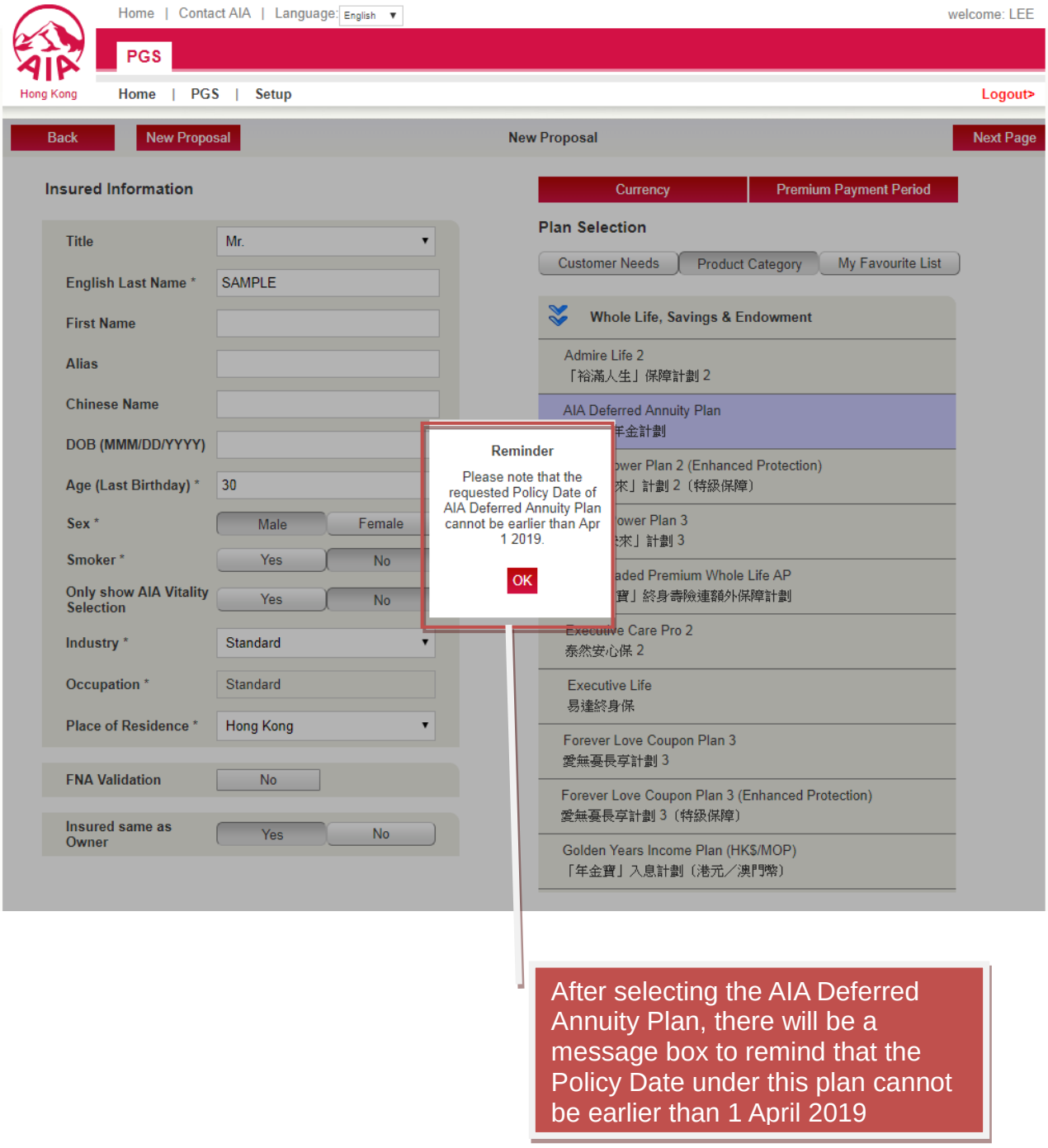
Question			
1	What are your objectives of buying our product? (tick one or more)		
	A	Financial protection against adversities (e.g. death, accident, disability, etc.)	
	B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	Providing regular income in the future (e.g. retirement income, etc.)	Core
	D	Saving up for the future (e.g. child education, retirement, etc.)	Core
	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 owner) (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	Not less than premium paying term: **5** Pay
		1-5 years (applicable to 5 Pay only)	
		6-10years	
		11-20years	
		> 20years	
		Whole of Life	
5	What is the additional level of life protection needed for the Proposed Insured?		N/A

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

VIII. Proposal Illustration

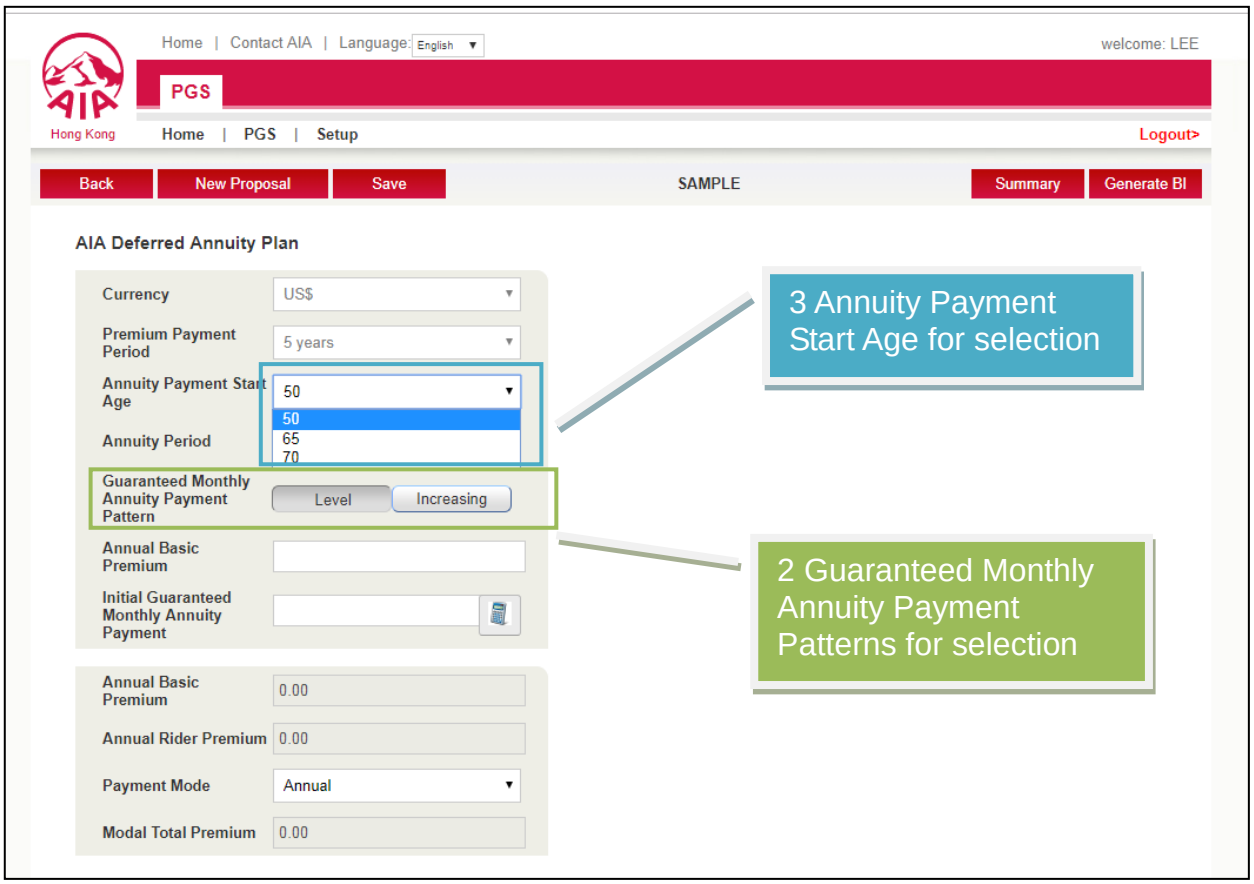
In order to help you have a smooth selling process, we will provide an introduction to the updated sections of new product's illustration and some points to note as follows:

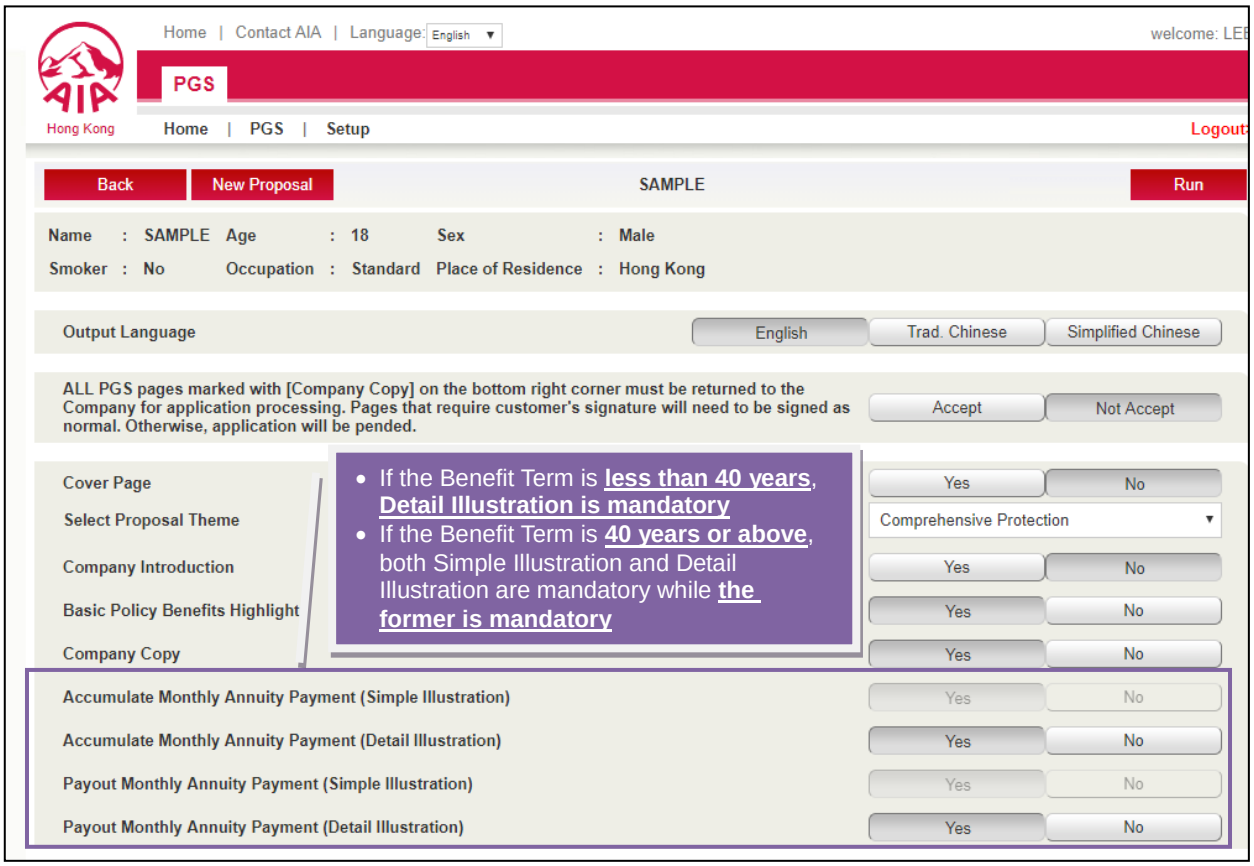
PGS User Interface



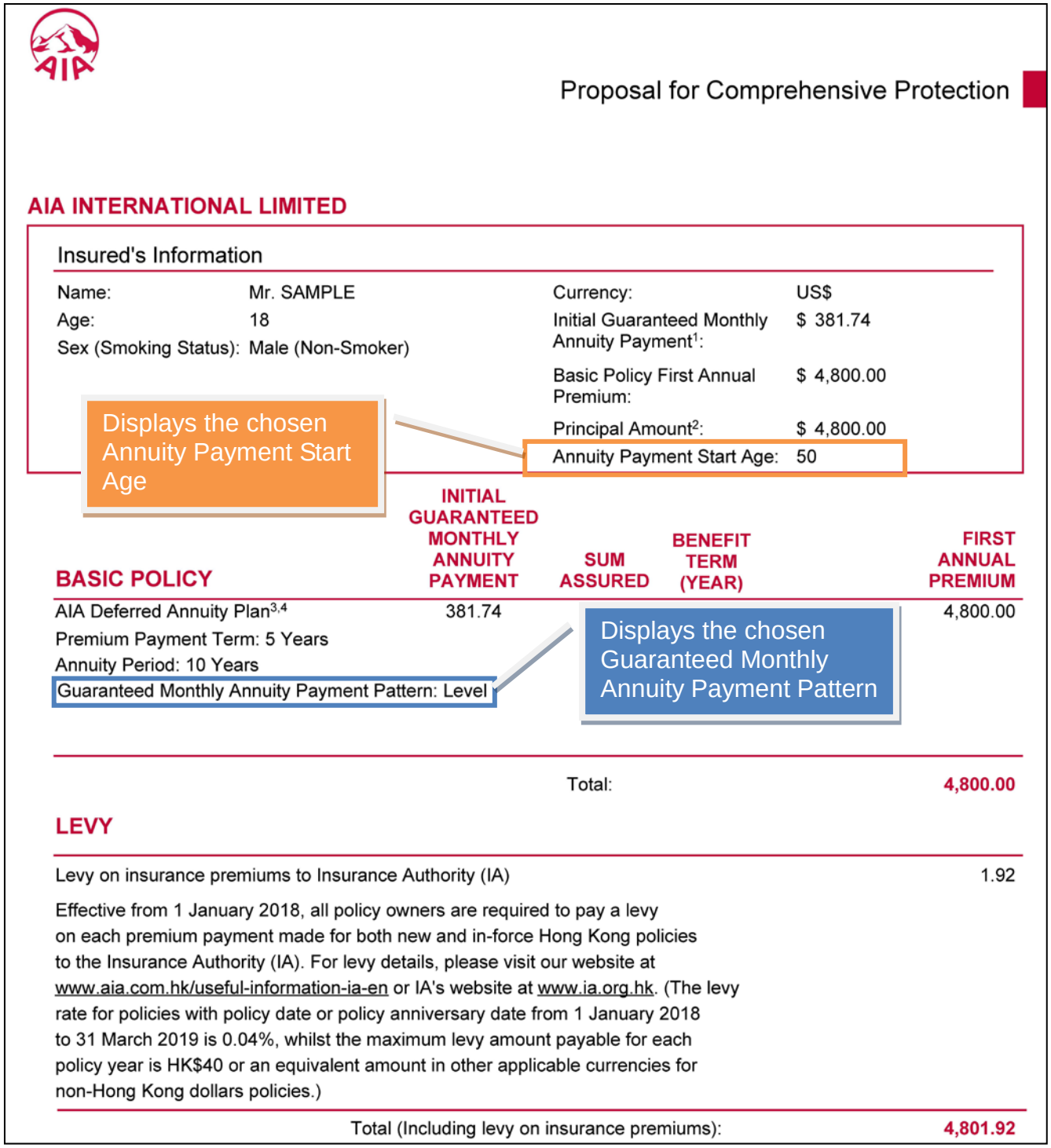
After selecting the AIA Deferred Annuity Plan, there will be a message box to remind that the Policy Date under this plan cannot be earlier than 1 April 2019

PGS User Interface





Cover Page



Proposal for Comprehensive Protection

AIA INTERNATIONAL LIMITED

Insured's Information

Name:	Mr. SAMPLE	Currency:	US$
Age:	18	Initial Guaranteed Monthly Annuity Payment[1]:	$ 381.74
Sex (Smoking Status):	Male (Non-Smoker)	Basic Policy First Annual Premium:	$ 4,800.00
		Principal Amount[2]:	$ 4,800.00
		Annuity Payment Start Age:	50

Displays the chosen Annuity Payment Start Age

BASIC POLICY	INITIAL GUARANTEED MONTHLY ANNUITY PAYMENT	SUM ASSURED	BENEFIT TERM (YEAR)	FIRST ANNUAL PREMIUM
AIA Deferred Annuity Plan[3,4]	381.74			4,800.00
Premium Payment Term: 5 Years				
Annuity Period: 10 Years				
Guaranteed Monthly Annuity Payment Pattern: Level				

Displays the chosen Guaranteed Monthly Annuity Payment Pattern

Total: 4,800.00

LEVY

Levy on insurance premiums to Insurance Authority (IA)	1.92

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk. (The levy rate for policies with policy date or policy anniversary date from 1 January 2018 to 31 March 2019 is 0.04%, whilst the maximum levy amount payable for each policy year is HK$40 or an equivalent amount in other applicable currencies for non-Hong Kong dollars policies.)

Total (Including levy on insurance premiums): 4,801.92

Basic Policy Benefits Highlight

Basic Policy Benefits Highlight

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

Annuitant and Insured are the same person

This Benefits Highlight is for your reference only. Please read other sections of this illustration thoroughly to understand your policy benefits.

AIA Deferred Annuity Plan is a participating insurance plan that provides guaranteed cash value, guaranteed Monthly Annuity Payment, and non-guaranteed Monthly Annuity Payment for retirement.
Also, once the policy has been in force for a year, we will provide you with a one-off non-guaranteed cash amount, called a Terminal Dividend if:

i. you surrender the policy; or
ii. the annuitant as the insured, who is the person protected under the policy, passes away before the policy matures and the death benefit is payable in lump sum (according to the death benefit calculation under the Death Benefit section below).

1. The premium amount is guaranteed to be fixed. By putting aside money for regular contributions for the selected period of time, you can receive the Monthly Annuity Payment throughout the annuity period while being financially flexible.

2. **Monthly Annuity Payment:**
Monthly Annuity Payment is comprised of both guaranteed and non-guaranteed portions. During the Annuity Period, the guaranteed cash value of this plan will decrease when the guaranteed Monthly Annuity Payment begins whilst the non-guaranteed Monthly Annuity Payment will be credited into your policy on a monthly basis.

You can select the (i) Annuity Payment Start Age and (ii) Guaranteed Monthly Annuity Payment Pattern you want when you apply the policy. However, these options cannot be changed once the policy is issued.

You can specify a person to become the annuitant, who is the person to receive the Monthly Annuity Payment during the Annuity Period. You can choose for the annuitant to start receiving Monthly Annuity Payment at the Annuity Payment Start Age. Alternatively, you can choose to accumulate the Monthly Annuity Payment in your policy to potentially gain interest for your withdrawal later. If no payment option has been chosen by you, we will pay the Monthly Annuity Payment to the annuitant monthly. You can change your payment option without additional charge.

(Currency:US$) (Total Premiums Paid:24,000)

	Guaranteed Amount	Non-Guaranteed Amount	Total
Initial Monthly Annuity Payment[a,b]	381.74	220.94	602.68
Total Projected Monthly Annuity Payment Being Paid Out within the Annuity Period	45,809	26,513	72,322

Break down of Monthly Annuity Payment and the calculation of total Monthly Annuity Payment amount under different Payment Options

Basic Policy Benefits Highlight

Basic Policy Benefits Highlight

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

Your Payment Options of Monthly Annuity Payment Example:	
(i) Monthly Payout At policy maturity, Total Projected Monthly Annuity Payment Being Paid Out with any Terminal Dividend[c] within the Annuity Period	72,322 (Equivalent to 301% of Total Premiums Paid)
(ii) Accumulation with interest, if any (without monthly payout) At policy maturity, Total Projected Monthly Annuity Payment Accumulations with any Terminal Dividend[d]	88,411 (Equivalent to 368% of Total Premiums Paid)

The Monthly Annuity Payment will be payable to the Annuitant on each Policy Monthiversary starting from the First Payment Date of Monthly Annuity Payment until the end of the Annuity Period unless you choose to put it aside with the Company for accumulation with interest, if any.

Notes:

a) "Monthly Annuity Payment" consists of guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment.
b) Initial Monthly Annuity Payment refers to the first Monthly Annuity Payment amount paid following the beginning of the Annuity Period.
c) "Total Projected Monthly Annuity Payment Being Paid Out with any Terminal Dividend" includes accumulated Monthly Annuity Payment (excluding interest) that will have been paid to the annuitant and any Terminal Dividend at maturity that will be payable to you.
d) "Total Projected Monthly Annuity Payment Accumulations with any Terminal Dividend" includes accumulated Monthly Annuity Payment with any interest and any Terminal Dividend at maturity that will be payable to you.

Detailed description of the death benefit

3. **Death Benefit:**

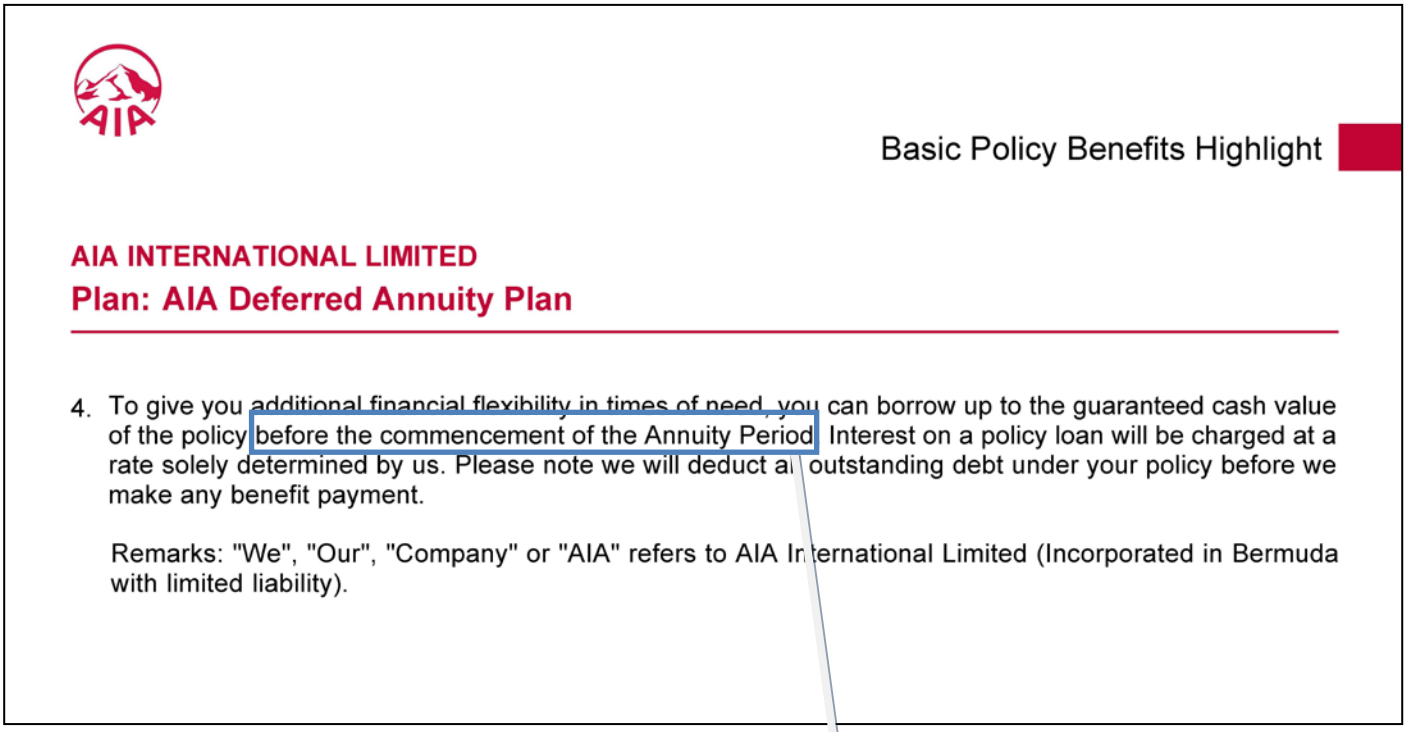
If the insured passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The amount of death benefit will be calculated according to the tables below.

If the insured passes away before the commencement of the Annuity Period	The higher of: i. 110% of total premiums paid for the basic plan; and ii. the guaranteed cash value of the policy plus any Terminal Dividend
If the insured passes away on or after the commencement of the Annuity Period but before the policy matures	The higher of: i. 110% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment paid; and ii. the guaranteed cash value of the policy plus any Terminal Dividend; Plus, any accumulated Monthly Annuity Payment with interest

In either of the cases above, we will deduct all outstanding debt under your policy before we make the payment of death benefit to the beneficiary.

Apart from lump sum payment, during the insured's lifetime, you can choose in advance to let the beneficiary continue receiving the unpaid Monthly Annuity Payment from the insured's death (the death should occur on or after the commencement of the Annuity Period) until the end of the Annuity Period. If there is any accumulated Monthly Annuity Payment accrued before the insured passes away, such amount with any interest will be paid in a lump sum to the beneficiary at the time of the insured's death.

Basic Policy Benefits Highlight



Basic Policy Benefits Highlight

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

4. To give you additional financial flexibility in times of need, you can borrow up to the guaranteed cash value of the policy before the commencement of the Annuity Period. Interest on a policy loan will be charged at a rate solely determined by us. Please note we will deduct all outstanding debt under your policy before we make any benefit payment.

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

Unlike other plans, policy loan can only be taken out under this plan before the start of the Annuity Period

Standard Illustration for Participating Policies

Standard Illustration for Participating Policies

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

Assumed the Payment Option is Cash Payment and the break down of Monthly Annuity Payment is shown

3. Basic Plan - Illustration Summary (Surrender Value)

End of Policy Year	Total Premiums Paid	CURRENT YEAR MONTHLY ANNUITY PAYMENT			SURRENDER VALUE		
		Guaranteed	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed	Total
		(A)	(B)	(A)+(B)	Guaranteed Cash Value(1) (C)	Terminal Dividend (D)	(C)+(D)
1	4,800	0	0	0	1,344	638	1,982
2	9,600	0	0	0	4,320	1,512	5,832
3	14,400	0	0	0	7,200	2,534	9,734
4	19,200	0	0	0	10,560	3,451	14,011
5	24,000	0	0	0	14,400	4,262	18,662
10	24,000	0	0	0	19,200	6,398	25,598
15	24,000	0	0	0	24,000	10,008	34,008
20	24,000	0	0	0	26,904	15,470	42,374
25	24,000	0	0	0	30,144	19,464	49,608
30	24,000	0	0	0	33,792	24,288	58,080
42	24,000	4,581	2,651	7,232	0	0	0

Remark: (1) Excluding guaranteed Monthly Annuity Payment.

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

- Before the start of Annuity Period, Guaranteed Death Value is the higher of (a) Guaranteed Cash Value and (b) 110% of Total Basic Premiums Paid.
- On or after the start of Annuity Period, Guaranteed Death Value is the higher of (a) Guaranteed Cash Value and (b) 110% of Total Basic Premiums Paid less any paid Guaranteed Monthly Annuity Payment

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

3. Basic Plan - Illustration Summary (Death Benefi

End of Policy Year	Total Premiums Paid	CURRENT YEAR MONTHLY ANNUITY PAYMENT			Guaranteed Cash Value(1)	DEATH BENEFIT			
		Guaranteed	Non-Guaranteed	Total		Guaranteed	Non-Guaranteed		Total
		(A)	(B)	(A)+(B)	(C)	Guaranteed Death Value(2) (D)	Terminal Dividend (E)	(C)+(E)= (F)	Max(D or F)
1	4,800	0	0	0	1,344	5,280	638	1,982	5,280
2	9,600	0	0	0	4,320	10,560	1,512	5,832	10,560
3	14,400	0	0	0	7,200	15,840	2,534	9,734	15,840
4	19,200	0	0	0	10,560	21,120	3,451	14,011	21,120
5	24,000	0	0	0	14,400	26,400	4,262	18,662	26,400
10	24,000	0	0	0	19,200	26,400	6,398	25,598	26,400
15	24,000	0	0	0	24,000	26,400	10,008	34,008	34,008
20	24,000	0	0	0	26,904	26,904	15,470	42,374	42,374
25	24,000	0	0	0	30,144	30,144	19,464	49,608	49,608
30	24,000	0	0	0	33,792	33,792	24,288	58,080	58,080
42	24,000	4,581	2,651	7,232	0	0	0	0	0

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.

(2) Before the Annuity Period begins, Guaranteed Death Value is equal to guaranteed cash value or 110% of the total premiums paid for the basic plan, whichever is higher. On or after the commencement of the Annuity Period but before the policy matures, Guaranteed Death Value is equal to guaranteed cash value or 110% of total premiums paid for the basic plan minus any guaranteed Monthly Annuity Payment paid, whichever is higher.

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

Standard Illustration for Participating Policies

Standard Illustration for Participating Policies

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

The figures shown in previous pages assume that the Payment Option of Monthly Annuity Payment is **Cash Payment**, under this condition, there will not be interest accumulated from such amount and the payments will be made directly to the Annuitant (who is the Insured)

6. Explanation Notes

(i) This Standard Illustration for Participating Policies assumes that no loans are taken throughout the term of the policy and that all premiums are paid in full when due.

(ii) Sections 3, 4 and 5 are only summary illustrations of the major benefits of your Basic Plan excluding any supplementary benefits as shown in Section 2 (if applicable) and assume that all premiums are paid in full when due. You should refer to your intermediary or the Company for more information or, if appropriate, a more detailed proposal.

(iii) The amount of total premium shown assumes that premiums are paid on annual basis.

(iv) The amount of Total Premium(s) Paid may differ slightly from the actual total amount of the premiums payable over the term of the policy due to rounding differences.

(v) In Sections 3 and 4, Guaranteed amount of SURRENDER VALUE equals to the sum of Guaranteed Cash Value.

(vi) In Sections 3 and 4, projected Non-Guaranteed amount of SURRENDER VALUE equals to any accumulated non-guaranteed Monthly Annuity Payment with interest, any interest earned from guaranteed Monthly Annuity Payment and any Terminal Dividend.

(vii) The projected non-guaranteed benefits included in Section 3 are based on the Company's dividend scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change anytime with the values being higher or lower than those illustrated. As another example, the possible potential impact of a change in the Company's current assumed investment return on the Total Surrender Value and the Total Death Benefit are illustrated in Sections 4 and 5. Under some circumstances, the non-guaranteed benefits may be **zero**.

(viii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.20% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.20% p.a. in comparing with the current assumed investment return.

(ix) As illustrated in Sections 3, 4 and 5, the annuitant can receive the amount of guaranteed Monthly Annuity Payment without affecting the protection amount of Section 2. Otherwise, you may leave the guaranteed Monthly Annuity Payment with the Company for interest accumulation at an interest rate which is not guaranteed for your withdrawal later.

(x) As illustrated in Sections 3, 4 and 5, the annuitant can receive the amount of projected non-guaranteed Monthly Annuity Payment without affecting the protection amount of Section 2. Otherwise, you may leave the projected non-guaranteed Monthly Annuity Payment with the Company for interest accumulation at an interest rate which is not guaranteed for your withdrawal later.

(xi) Non-guaranteed Monthly Annuity Payment is not guaranteed and may fluctuate during the annuity period, depending on actual non-guaranteed Monthly Annuity Payment declared during the annuity period and actual accumulation interest rates.

(xii) When reviewing the values shown in the illustrations in Sections 3, 4 and 5, please note that the cost of living in the future is likely to be higher than it is today due to inflation.

(xiii) The figures illustrated above are rounded to the nearest whole numbers.

(xiv) The Company will review the actual experience of the product (including but not limited to investment returns, expenses, claims and terminations) and determine whether the non-guaranteed Monthly Annuity Payment and Terminal Dividend payable for the year need to be adjusted. When considering the non-guaranteed Monthly Annuity Payment and Terminal Dividend adjustment, we may smooth out the experience over a few years to provide a more stable non-guaranteed Monthly Annuity Payment and Terminal Dividend payout. When the investment market becomes volatile, chances of non-guaranteed Monthly Annuity Payment and Terminal Dividend adjustment are higher. Accordingly, the actual non-guaranteed Monthly Annuity Payment and Terminal Dividend payable (if any) may be higher or lower than those illustrated. Such review shall be performed at least annually and non-guaranteed Monthly Annuity Payment and Terminal Dividend may be adjusted more frequently than annually upon change in economic and other related factors.

(xv) In case of discrepancy on the coverage amount and the premium showing in documents submitted to the Company for underwriting purposes (including but not limited to this Standard Illustration for Participating Policies and the application form) and the Policy contract, the latter shall prevail and shall be final and conclusive. The total premiums paid shown above may differ from the actual premiums paid when changing payment mode after policy issuance.

(xvi) This illustration assumes no levy on insurance premiums is included throughout the term of the policy.

The nature of non-guaranteed Monthly Annuity Payment is similar to Annual Dividends, both depend on factors such as investment returns and smoothing may occur

Accumulate Monthly Annuity Payment (Simple Illustration/ Detail Illustration)

Accumulate Monthly Annuity Payment (Detail Illustration)

For both Simple and Detail Illustrations, the selected plan options and amount of Initial Guaranteed Monthly Annuity Payment will be shown at the beginning

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

Annuity Payment Start Age:	50
Initial Guaranteed Monthly Annuity Payment:	$381.74
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Accumulation

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be left with us to accumulate interest until the end of the Annuity Period.

Age	End of Policy Year	Total Premiums Paid	Current Year Monthly Annuity Payment			SURRENDER VALUE					
						Guaranteed		Non-Guaranteed			Total
			Guaranteed	Non-Guaranteed	Total	Guaranteed Cash Value(1)	Accumulated Guaranteed Monthly Annuity Payment (excluding interest)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest)	Accumulated Interest(2)	Terminal Dividend	
			(A)	(B)	(A)+(B)	(C)	(D)	(E)	(F)	(G)	(C)+(D)+(E)+(F)+(G)
19	1	4,800	0	0	0	1,344	0	0	0	638	1,982
20	2	9,600	0	0	0	4,320	0	0	0	1,512	5,832
21	3	14,400	0	0	0	7,200	0	0	0	2,534	9,734
22	4	19,200	0	0	0	10,560	0	0	0	3,451	14,011
23	5	24,000	0	0	0	14,400	0	0	0	4,262	18,662
24	6	24,000	0	0	0	15,360	0	0	0	4,608	19,968
25	7	24,000	0	0	0	16,320	0	0	0	4,992	21,312
26	8	24,000	0	0	0	17,280	0	0	0	5,414	22,694
27	9	24,000	0	0	0	18,240	0	0	0	5,880	24,120
28	10	24,000	0	0	0	19,200	0	0	0	6,398	25,598
29	11	24,000	0	0	0	20,160	0	0	0	6,974	27,134
30	12	24,000	0	0	0	21,120	0	0	0	7,613	28,733
31	13	24,000	0	0	0	22,080	0	0	0	8,328	30,408
32	14	24,000	0	0	0	23,040	0	0	0	9,125	32,165
33	15	24,000	0	0	0	24,000	0	0	0	10,008	34,008
34	16	24,000	0	0	0	24,552	0	0	0	11,318	35,870
35	17	24,000	0	0	0	25,128	0	0	0	12,739	37,867
36	18	24,000	0	0	0	25,704	0	0	0	14,078	39,782
37	19	24,000	0	0	0	26,304	0	0	0	14,755	41,059
38	20	24,000	0	0	0	26,904	0	0	0	15,470	42,374
39	21	24,000	0	0	0	27,528	0	0	0	16,200	43,728
40	22	24,000	0	0	0	28,152	0	0	0	16,978	45,130
41	23	24,000	0	0	0	28,800	0	0	0	17,774	46,574
42	24	24,000	0	0	0	29,472	0	0	0	18,595	48,067
43	25	24,000	0	0	0	30,144	0	0	0	19,464	49,608
44	26	24,000	0	0	0	30,840	0	0	0	20,357	51,197
45	27	24,000	0	0	0	31,560	0	0	0	21,278	52,838
46	28	24,000	0	0	0	32,280	0	0	0	22,248	54,528

to be continued

If the Payment Option of Monthly Annuity Payment is Accumulation, the amount will be accumulated under the Policy within the Annuity Period to earn non-guaranteed interest

Accumulate Monthly Annuity Payment (Simple Illustration/ Detail Illustration)

Accumulate Monthly Annuity Payment (Detail Illustration)

The Monthly Annuity Payment begins one month after the Policy Anniversary immediately following the Annuity Payment Start Age. After the first year's Monthly Annuity Payment is paid, the Insured is one year older than the Annuity Payment Start Age.

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

Age	End of Policy Year	Total Premiums Paid	Current Year Monthly Annuity Payment			SURRENDER VALUE					
						Guaranteed		Non-Guaranteed			
			Guaranteed (A)	Non-Guaranteed (B)	Total (A)+(B)	Guaranteed Cash Value[1] (C)	Accumulated Guaranteed Monthly Annuity Payment (excluding interest) (D)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest) (E)	Accumulated Interest[2] (F)	Terminal Dividend (G)	Total (C)+(D)+(E)+(F)+(G)
47	29	24,000	0	0	0	33,024	0	0	0	23,251	56,275
48	30	24,000	0	0	0	33,792	0	0	0	24,288	58,080
49	31	24,000	0	0	0	34,560	0	0	0	25,378	59,938
50	32	24,000	0	0	0	35,352	0	0	0	26,506	61,858
Annuity Period[3]											
51	33	24,000	4,581	2,651	7,232	33,221	4,581	2,651	132	23,362	63,946
52	34	24,000	4,581	2,651	7,232	29,885	9,162	5,303	558	21,178	66,085
53	35	24,000	4,581	2,651	7,232	26,462	13,743	7,954	1,290	18,898	68,347
54	36	24,000	4,581	2,651	7,232	22,958	18,324	10,605	2,342	16,517	70,745
55	37	24,000	4,581	2,651	7,232	19,363	22,904	13,256	3,724	14,040	73,288
56	38	24,000	4,581	2,651	7,232	15,682	27,485	15,908	5,451	11,458	75,983
57	39	24,000	4,581	2,651	7,232	11,904	32,066	18,559	7,536	8,770	78,835
58	40	24,000	4,581	2,651	7,232	8,035	36,647	21,210	9,995	5,962	81,849
59	41	24,000	4,581	2,651	7,232	4,066	41,228	23,862	12,840	3,043	85,039
60	42	24,000	4,581	2,651	7,232	0	45,809	26,513	16,089	0	88,411

Remarks: (1) Excluding guaranteed Monthly Annuity Payment.
(2) Including interest earned from accumulated guaranteed Monthly Annuity Payment and accumulated non-guaranteed Monthly Annuity Payment.
(3) The Monthly Annuity Payment will be payable one month after the end of the policy year immediately following the Annuity Payment Start Age. One year after the Annuity Payment Start Age, the first 12 Monthly Annuity Payments have been paid. The respective amount shown in the column "Current Year Monthly Annuity Payment" is the accumulated amount of the 12 Monthly Annuity Payments (excluding interest).

Note : Please refer to Section 6 of Standard Illustration for Participating Policies of this proposal (except point (v), (vi), (ix) and (x)) when interpreting this illustration.

1. Guaranteed amount of SURRENDER VALUE equals to the sum of Guaranteed Cash Value and any accumulated guaranteed Monthly Annuity Payment (excluding interest).
2. The Non-Guaranteed amount of SURRENDER VALUE equals to the sum of any accumulated non-guaranteed Monthly Annuity Payment with interest, any interest earned from guaranteed Monthly Annuity Payment and any Terminal Dividend.
3. As illustrated in this illustration, you can leave the guaranteed Monthly Annuity Payment with the Company for interest accumulation at an interest rate which is not guaranteed. The current interest rate used to illustrate the effect of accumulation in this illustration is 4.00% p.a. The actual interest rate may change from time to time with rate higher or lower than 4.00%.
4. As illustrated in this illustration, you can leave the non-guaranteed Monthly Annuity Payment with the Company for interest accumulation at an interest rate which is not guaranteed. The current interest rate used to illustrate the effect of accumulation in this illustration is 4.00% p.a. The actual interest rate may change from time to time with rate higher or lower than 4.00%.

The current interest rate used to accumulate both guaranteed and non-guaranteed Monthly Annuity Payment is 4% p.a.

Accumulate Monthly Annuity Payment (Simple Illustration/ Detail Illustration)

Accumulate Monthly Annuity Payment (Detail Illustration)

AIA INTERNATIONAL LIMITED

Plan: AIA Deferred Annuity Plan

Annuity Payment Start Age:	50
Initial Guaranteed Monthly Annuity Payment:	$381.74
Annuity Period:	10 Years
Guaranteed Monthly Annuity Payment Pattern:	Level
Payment Option of Monthly Annuity Payment:	Accumulation

In the below illustration, guaranteed Monthly Annuity Payment and non-guaranteed Monthly Annuity Payment are assumed to be left with us to accumulate interest until the end of the Annuity Period.

Age	End of Policy Year	Total Premiums Paid	Current Year Monthly Annuity Payment	Guaranteed Cash Value[2]	DEATH BENEFIT						
					Guaranteed		Non-Guaranteed				
			Total[1]	(A)	Guaranteed Death Value[3] (B)	Accumulated Guaranteed Monthly Annuity Payment (excluding interest) (C)	Accumulated Non-Guaranteed Monthly Annuity Payment (excluding interest) (D)	Accumulated Interest[4] (E)	Terminal Dividend (F)	Max(A+F) or (B)= (G)	Total (C)+(D)+(E)+(G)
19	1	4,800	0	1,344	5,280	0	0	0	638	5,280	5,280
20	2	9,600	0	4,320	10,560	0	0	0	1,512	10,560	10,560
21	3	14,400	0	7,200	15,840	0	0	0	2,534	15,840	15,840
22	4	19,200	0	10,560	21,120	0	0	0	3,451	21,120	21,120
23	5	24,000	0	14,400	26,400	0	0	0	4,262	26,400	26,400
24	6	24,000	0	15,360	26,400	0	0	0	4,608	26,400	26,400
25	7	24,000	0	16,320	26,400	0	0	0	4,992	26,400	26,400
26	8	24,000	0	17,280	26,400	0	0	0	5,414	26,400	26,400
27	9	24,000	0	18,240	26,400	0	0	0	5,880	26,400	26,400
28	10	24,000	0	19,200	26,400	0	0	0	6,398	26,400	26,400
29	11	24,000	0	20,160	26,400	0	0	0	6,974	27,134	27,134
30	12	24,000	0	21,120	26,400	0	0	0	7,613	28,733	28,733
31	13	24,000	0	22,080	26,400	0	0	0	8,328	30,408	30,408
32	14	24,000	0	23,040	26,400	0	0	0	9,125	32,165	32,165
33	15	24,000	0	24,000	26,400	0	0	0	10,008	34,008	34,008
34	16	24,000	0	24,552	26,400	0	0	0	11,318	35,870	35,870
35	17	24,000	0	25,128	26,400	0	0	0	12,739	37,867	37,867
36	18	24,000	0	25,704	26,400	0	0	0	14,078	39,782	39,782
37	19	24,000	0	26,304	26,400	0	0	0	14,755	41,059	41,059
38	20	24,000	0	26,904	26,904	0	0	0	15,470	42,374	42,374
39	21	24,000	0	27,528	27,528	0	0	0	16,200	43,728	43,728
40	22	24,000	0	28,152	28,152	0	0	0	16,978	45,130	45,130
41	23	24,000	0	28,800	28,800	0	0	0	17,774	46,574	46,574
42	24	24,000	0	29,472	29,472	0	0	0	18,595	48,067	48,067
43	25	24,000	0	30,144	30,144	0	0	0	19,464	49,608	49,608
44	26	24,000	0	30,840	30,840	0	0	0	20,357	51,197	51,197
45	27	24,000	0	31,560	31,560	0	0	0	21,278	52,838	52,838
46	28	24,000	0	32,280	32,280	0	0	0	22,248	[illegible]	54,528

to be continued

When calculating the Total Death Benefit, we will first take the higher of (a) Guaranteed Cash Value + Terminal Dividend and (b) Guaranteed Death Value, then add back the accumulated Monthly Annuity Payment with any interest

IX. Policy Contract Illustration

To facilitate your reading of the Policy Contract, we have prepared the below Policy Contract Illustration to guide you in understanding the important notes of the product.

Policy Contract Sample – Basic Definitions

AIA International Limited

Your Basic Policy is called AIA Deferred Annuity Plan and provides the following benefits subject to the terms and conditions set out herein.

BASIC DEFINITIONS

DEFINITIONS

In this Policy:

"Annuitant" means the same person as shown on the Policy Information Page as the Insured who is designated by the Owner as being entitled to receive Monthly Annuity Payment in accordance with Option (1) under the "Payment Options of Monthly Annuity Payment" of the ANNUITY PROVISIONS of the Policy.

"Annuity Period" means the period shown on the Policy Information Page as the "Annuity Period".

"Application" means the application form for this Policy, Company issued questionnaires or other medical questionnaires signed by the Owner or the proposed Insured in connection with your application.

"Automatic Premium Loan" means the loan automatically advanced in accordance with the "AUTOMATIC PREMIUM LOAN" clause under the NON-FORFEITURE PROVISIONS of the Policy.

"Basic Policy" means this Policy (as may be amended by endorsement from time to time) excluding coverage issued under any Supplementary Contract.

"Beneficiary" means the person or persons designated in the Application as the beneficiary under this Policy (as may be amended from time to time in accordance with this Policy).

"Cash Value" means the Guaranteed Cash Value plus any Monthly Annuity Payment Accumulations And Interest, less any Policy Debt.

"Company", **"we"**, **"us"** or **"our"** means AIA International Limited.

"First Payment Date of Monthly Annuity Payment" means the date shown on the Policy Information Page as the "First Payment Date of Monthly Annuity Payment".

"Grace Period" has the meaning ascribed to such term under the PREMIUM PROVISIONS.

"Guaranteed Monthly Annuity Payment" means the amount determined in accordance with the TABLE OF GUARANTEED MONTHLY ANNUITY PAYMENT issued in connection with this Policy, which is payable on each Policy Monthiversary from the commencement and for the duration of the Annuity Period.

"Guaranteed Monthly Annuity Payment Pattern" means the manner of receiving Guaranteed Monthly Annuity Payment which is either in fixed or variable amount for the duration of the Annuity Period as reflected in the TABLE OF GUARANTEED MONTHLY ANNUITY PAYMENT issued in connection with this Policy.

"Guaranteed Cash Value" means the guaranteed cash value determined in accordance with the TABLE OF GUARANTEED CASH VALUES issued in connection with this Policy.

"Insured" means the person as shown on the Policy Information Page as the "Insured".

"Issue Age" in relation to the age of the Insured, means the age shown on the Policy Information Page as the "Issue Age".

*** End of Page ***

Newly added the role of Annuitant whom is the same person as the Insured. If the payment option of Monthly Annuity Payment is Cash Payment, the Annuitant is entitled to receiving the amounts

The Policy Monthiversary after the Policy Anniversary immediately following the Annuity Payment Start Age

Two options available, namely Level and Increasing pattern

This is the guaranteed amount payable throughout the Annuity Period

Policy Contract Sample – Basic Definitions

AIA International Limited

"Issue Date" or **"Commencement Date"** is the date when coverage under this Policy or its relevant Supplementary Contract takes effect. The Issue Date is shown on the Policy Information Page and the Commencement Date is indicated in the relevant endorsement if the original terms and coverage of the Policy are changed subsequently. Commencement Date is also the date of reinstatement of the Policy and/or its Supplementary Contract in case of any reinstatement.

"Issuing Office" means: 1) where this Policy is issued in Hong Kong, AIA International Limited in Hong Kong at the address shown on the Policy Information Page; 2) where this Policy is issued in Macau, AIA International Limited in Macau at the address shown on the Policy Information Page; or 3) such other address (if any) as we may notify you in writing from time to time.

"Maturity Date" in relation to the Basic Policy, means the date shown on the Policy Information Page as the "Maturity Date".

"Monthly Annuity Payment Accumulations And Interest" means such amount and any interest thereon, held by us in accordance with Option (2) under the "Payment Options of Monthly Annuity Payment" of the ANNUITY PROVISIONS of the Policy.

"Owner", **"Policy Holder"**, **"you"** or **"your"** is the person who owns this Policy and shown on the Policy Information Page as the "Owner", subject to the "CHANGE OF OWNERSHIP" provisions under the "OWNERSHIP PROVISIONS" of the Policy, if applicable.

"Paid Up Date", in relation to the Basic Policy or any Supplementary Contract, means the Policy Anniversary occurring the number of years following the Policy Date as shown under the column of "No. of Years Premiums Payable" on the Policy Information Page.

"Policy" consists of:

(a) Basic Policy (including schedules);

(b) Policy Information Page;

(c) Application for the Basic Policy and for any Supplementary Contracts (if any), including the application forms (if any), any subsequent amendments, declarations and statements duly made by the Owner and/or the Insured;

(d) endorsements to this Policy (if any); and

(e) Supplementary Contracts (if any).

"Policy Anniversary" or **"Policy Anniversaries"** means the same date in each subsequent year as the Policy Date. If the Policy Date is 29 February of a leap year, then the Policy Anniversary will be 28 February in non-leap year.

"Policy Date" as shown on the Policy Information Page, means the date from which Policy Anniversaries, Policy Years, policy months and premium due dates are determined.

"Policy Debt" means the aggregate amounts that you owe us under this Policy, including any accrued interest.

"Policy Information Page" means the schedule headed "Policy Information Page" issued in connection with this Policy.

"Policy Monthiversary" means the same date each month as the Policy Date. If there is no corresponding date in the month, then the Policy Monthiversary will be the last day of the relevant month.

"Policy Year" means each twelve-month period starting on the Policy Date.

"Principal Amount" means the amount shown on the Policy Information Page as the "Principal Amount" (as may be amended by endorsement from time to time).

*** End of Page ***

The term "Policy Holder" is used in the Annual Summary and has the same meaning as "Owner"

This is the date of each month where Monthly Annuity Payment is payable after the start of the Annuity Period

Policy Contract Sample – Basic Definitions

AIA International Limited

"Special Terms" means the special terms you have agreed for your Policy, if any, (including, but not limited to, special terms to reflect increased risks in relation to residence, nationality or health).

"Supplementary Contract" means the terms and conditions set out in any supplementary contract or rider to the Basic Policy in relation to benefits supplemental to your Basic Policy benefits.

"Surrender" means a surrender of this Policy in accordance with the CASH SURRENDER clause under the NON-FORFEITURE PROVISIONS.

"Total Basic Premiums Paid" means the total amount of due and payable premium(s) paid to the Basic Policy and received by the Company from the Policy Date up to the end of the current Policy Year. For the avoidance of doubt, Total Basic Premiums Paid does not include any Prepaid Premium or Overpayment under the PREMIUM PROVISIONS. In case of amendment of the Principal Amount by endorsement, the Total Basic Premiums Paid will be adjusted accordingly.

GENERAL INTERPRETATION AND APPLICATION

Where the context requires, words importing one gender shall include the other gender, and singular terms shall include the plural and vice versa.

Headings are for convenience only and shall not affect the interpretation of this Policy. References to sections, clauses, provisions and schedules are to sections, clauses, provisions and schedules to this Policy.

Schedules to this Policy form part of this Policy.

*** End of Page ***

Policy Contract Sample – Annuity Provisions

Monthly Annuity Payment is comprised of guaranteed and non-guaranteed portions, and the non-guaranteed portion is similar to dividend in the sense the it is a share of divisible surplus from the relevant product group. After the start of the Annuity Period, these two payments will be payable on each Policy Monthiversary

AIA

ANNUITY PROVISIONS

MONTHLY ANNUITY PAYMENT

Guaranteed Monthly Annuity Payment

While the Basic Policy is in force and starting from the First Payment Date of Monthly Annuity Payment, a Guaranteed Monthly Annuity Payment will be payable on each Policy Monthiversary according to the Payment Options of Monthly Annuity Payment selected by you herein.

Non-Guaranteed Monthly Annuity Payment

Your Basic Policy is a participating Policy. This Basic Policy participates in the divisible surplus (if any) generated from the participating policies of the relevant group of products as determined by the Company from time to time.

Provided the Basic Policy is then in force, and on each Policy Monthiversary starting from the First Payment Date of Monthly Annuity Payment, a share of divisible surplus (if any) which is not guaranteed and may fluctuate during the Annuity Period (**"Non-Guaranteed Monthly Annuity Payment"**) will be determined by us and credited to your Basic Policy as part of the Monthly Annuity Payment.

PAYMENT OPTIONS OF MONTHLY ANNUITY PAYMENT

You may elect in writing on our Company's prescribed form for Monthly Annuity Payment (being the sum of Guaranteed Monthly Annuity Payment and Non-Guaranteed Monthly Annuity Payment (if any)) to be applied according to one of the following payment options:

Option 1: Cash payment - While your Policy is in force and during the lifetime of the Insured, the Monthly Annuity Payment will be payable to the Annuitant on each Policy Monthiversary starting from the First Payment Date of Monthly Annuity Payment. For the avoidance of doubt, under Option 1, the Monthly Annuity Payment shall be paid to the Annuitant only but not you.

Option 2: Monthly Annuity Payment Accumulations And Interest - While your Policy is in force and during the lifetime of the Insured, the Monthly Annuity Payment is put aside with us to accumulate at such interest rates as may be determined by us from time to time. Interest rates on the accumulation of the Monthly Annuity Payment are not guaranteed, may fluctuate during the Annuity Period, and may even be zero percent in any given year. At any time while the Policy is in force, you may request a withdrawal of any part or all (as the case may be) of the Monthly Annuity Payment Accumulations And Interest to be made to you. A request for a withdrawal of any Monthly Annuity Payment Accumulations And Interest must be submitted in writing on the Company's prescribed form to our Issuing Office. Upon termination of the Policy, we will pay the remaining balance of any Monthly Annuity Payment Accumulations And Interest after deducting any outstanding Policy Debt to you. For the avoidance of doubt, any payments under this Option 2 shall be paid to you only but not the Annuitant.

If no option is elected, we will apply Monthly Annuity Payment according to option (1) - Cash Payment.

On or after the 1st Policy Anniversary, terminal dividend may be paid upon death or policy surrender, with regards to the former case, it depends on the calculation of the death benefit

DIVIDEND PROVISIONS

TERMINAL DIVIDEND

A terminal dividend may be paid upon the death of the Insured in accordance with the DEATH BENEFIT PROVISIONS or upon Surrender, if such death or Surrender occurs on or after the first (1st) Policy Anniversary. The terminal dividend is a once-only entitlement to a further share in the divisible surplus of the Company (if any), which is to be determined by us in our absolute discretion. As such, terminal dividend is not guaranteed. It may also be altered or withdrawn at any time by the Company.

**** End of Page ****

- **If the chosen payment option of Monthly Annuity Payment is cash payment – the payable amounts will be paid to the Annuitant (i.e. the Insured)**
- If the **chosen payment option of Monthly Annuity Payment is accumulation – the Owner can withdraw anytime the Monthly Annuity Payment Accumulations And Interest, the Annuitant will not receive any payment**

Policy Contract Sample – Death Benefit Provisions

AIA International Limited

DEATH BENEFIT PROVISIONS

If the Insured passes away before the start of the Annuity Period, the death benefit will be the higher of:
(i) 110% of Total Basic Premiums Paid; and
(ii) Guaranteed Cash Value + any terminal dividend

DEATH BENEFIT

While the Policy is in force,

(a) If the death of Insured occurs prior to the commencement of the Annuity Period, we will pay the higher of:
(i) 110% of the Total Basic Premiums Paid; and
(ii) the Guaranteed Cash Value plus any terminal dividend;
as the Death Benefit hereunder in accordance with the GENERAL PROVISIONS. The Death Benefit payable will be reduced by the Policy Debt (if any).

(b) If the death of Insured occurs on or after the commencement of the Annuity Period, the Death Benefit will be paid according to one of the following options as selected in writing by the Owner on the Company's prescribed form and such request is accepted and recorded by us prior to the Insured's death:

Option 1: Lump Sum Payment

We will pay the higher of:
(i) 110% of the Total Basic Premiums Paid less any Guaranteed Monthly Annuity Payment already paid; and
(ii) the Guaranteed Cash Value plus any terminal dividend;
plus any Monthly Annuity Payment Accumulations And Interest as the Death Benefit hereunder in accordance with the GENERAL PROVISIONS. The Death Benefit payable will be reduced by the Policy Debt (if any).

Option 2: Monthly Annuity Payment Continuity

Regardless of which Payment Options of Monthly Annuity Payment applied during the Insured's lifetime, if immediately prior to the death of the Insured, the Owner has selected this Option 2, we will continue to pay any unpaid Guaranteed Monthly Annuity Payment and any unpaid Non-Guaranteed Monthly Annuity Payment on each Policy Monthiversary from the Insured's death to the Beneficiary(ies) as last accepted and recorded by us during the Insured's lifetime in the form of cash payment, subject to the following:

i) Upon the death of the Insured, we will pay any Monthly Annuity Payment Accumulations And Interest accrued under the Policy before the death of the Insured in a lump sum to the Beneficiary(ies); and

ii) In the event a Beneficiary dies prior to the expiry of the Annuity Period, subject to applicable law, we will pay the Guaranteed Cash Value and any terminal dividend under the Policy, less any Policy Debt, in a lump sum to the estate of the Beneficiary.

If no option is elected, we will apply the Death Benefit according to option (1) – Lump Sum Payment.

NOTICE OF DEATH AND PROOF OF CLAIM

We require a written notification of the Insured's death as soon as practicable and proof of claim to our satisfaction before making any payment of the Death Benefit.

Proof of claim consists of the following, which must be submitted to our Issuing Office:

(i) this Policy document;
(ii) certified true copies of documentary proof of the date of death of the Insured;
(iii) evidence of entitlement to receive payment of the proceeds under this Policy; and
(iv) any other information which we may reasonably require to consider the claim.

Providing an option other than a lump sum payment, allowing the beneficiary to continue receiving the unpaid Monthly Annuity Payment until the end of the Annuity Period

***

If the Insured passes away on or after the start of the Annuity Period, the death benefit will be the higher of:
(i) 110% of Total Basic Premiums Paid less any Guaranteed Monthly Annuity Payment paid; and
(ii) Guaranteed Cash Value + any terminal dividend;
plus any Monthly Annuity Payment Accumulations And Interest

Policy Contract Sample – General Provisions

AIA International Limited

GENERAL PROVISIONS

THE CONTRACT

Your Policy is a legally enforceable agreement between you and us. This Policy comes into force on the Issue Date provided you have paid the full amount of the first premium and have submitted a signed and dated Application.

The plan name of the Basic Policy and the product and/or code name and form number of the Supplementary Contract (if any) are shown under the Schedule of Benefits and Premiums of the Policy Information Page.

We rely on the information you provide in your Application in deciding whether or not to accept your application. We also rely on such information to decide at our sole and absolute discretion whether or not we need to apply Special Terms to your Policy. We will treat all statements made in your Application (in the absence of fraud) to be representations and shall form the basis of the contract.

If your Application omits facts or contains materially incorrect or incomplete facts, we have the right to declare the Policy void. Alternatively, we may impose Special Terms on your Policy that will apply from the date on which the cover commences.

INCONTESTABILITY

Subject to applicable law, except for fraud or non-payment of premiums, we will not contest the validity of this Policy after it has been in force during the lifetime of the Insured for a continuous period of two (2) years from the Issue Date or Commencement Date, whichever is later.

This "Incontestability" provision does not apply to any Supplementary Contract providing accident, hospitalization or disability benefits.

SUICIDE

If the Insured, whether sane or insane, commits suicide within one (1) year from the Issue Date or Commencement Date, whichever is later, our liability under the Policy will be limited to the refund of premiums paid (without interest) less any Policy Debt.

MISSTATEMENT OF AGE AND/OR SEX

If the Insured's age or sex was misstated in your Application, the amount payable by us under your Policy will be adjusted at the time we make any payment under the Policy.

Where a higher premium would have applied on the basis of the correct age and sex, we will adjust the benefit payable based on what the premiums paid would have provided at the Insured's correct age and sex; and

Where a lower premium would have applied on the basis of the correct age and sex, we will refund any surplus premium paid without interest.

Where the Insured would not have satisfied our insurability requirements on the basis of the correct age and sex, we have the right to declare the Policy or the Supplementary Contract void (as the case may be) and our liability under the Policy or the Supplementary Contract (as the case may be) will be limited to return of premiums paid (without interest) less any Policy Debt.

We have the right to require proof of the Insured's age to our satisfaction at the time of processing any claim or payment of any benefit under your Policy.

*** End of Page ***

Policy Contract Sample – General Provisions

AIA International Limited

FREEDOM FROM RESTRICTION

Unless otherwise specified, this Policy contains no restrictions with respect to the Insured's residence, travel or occupation.

MODIFICATIONS

No variation to the Policy (or any waiver of any term or condition of the Policy) will be binding unless evidenced by an endorsement signed by our duly authorised officer.

CURRENCY AND PLACE OF PAYMENT

All amounts payable under this Policy either to or by us shall be made in the currency shown on the Policy Information Page provided that we shall have the absolute discretion to accept payment in another currency. All amounts due from us will be payable by our Issuing Office.

CONFORMITY WITH LAW

Any provision of the Policy which is in conflict with applicable law(s) is hereby amended to conform to the minimum requirements of such law(s) and shall not affect this Policy which shall remain in full force and effect.

*** End of Page ***

Policy Contract Sample – Ownership Provisions

AIA International Limited

OWNERSHIP PROVISIONS

OWNER

The Owner is the only person entitled to exercise any right or privilege provided under the Policy.

CHANGE OF OWNERSHIP

While this Policy is in force, you may, without the consent of any Beneficiary or trustee, change ownership of this Policy by filing a written notice on the Company's prescribed form. Any change of ownership of this Policy shall be conditional upon the satisfaction of customer due diligence and other applicable requirements under Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance and other applicable guidelines, and any such change will not be effective until such change is evidenced by an endorsement issued by us. We are not responsible for any written notice of a change of ownership received by us pending issue of an endorsement.

If and when the Owner dies, the Insured will become the Owner of this Policy.

PAYMENT OF BENEFITS

During the lifetime of the Insured, all benefits payable (except Monthly Annuity Payment which will be paid to the Annuitant only in accordance with Option (1) under the "Payment Options of Monthly Annuity Payment" of the ANNUITY PROVISIONS of the Policy) under the Policy will be paid to the Owner if the Owner is alive, otherwise to the Owner's estate.

If the Insured dies while this Policy is in force, unless otherwise provided under applicable law, the Death Benefit payable under the Policy will be paid to the Beneficiary(ies). If no Beneficiary survives the Insured, the Death Benefit and all other benefits (if any) will be paid to the Owner if the Owner is alive, otherwise to the Owner's estate.

Payment of the death benefit and all other benefits payable under this Policy (or Supplementary Contracts) to the above person(s) in the manner pursuant to this clause shall be deemed a good and full discharge of the Company's obligations under this Policy (or Supplementary Contracts).

CHANGE OF BENEFICIARY

While your Policy is in force and to the extent permitted by law, you may change the designated Beneficiary by sending a written notice to us on our Company's prescribed form unless the previous designation specifies otherwise. A change of Beneficiary will not be valid unless:

(a) such change has been confirmed by our Issuing Office in writing;

(b) both you and the Insured are alive at the date of such confirmation; and

(c) such change is evidenced by an endorsement issued by us.

We are not responsible for any written notice of a change of Beneficiary received by us pending issue of an endorsement.

**** End of Page ****

To remind that if the payment option of Monthly Annuity Payment is Cash Payment, the amounts will be payable to the Annuitant (i.e. Insured). **Other benefits of the policy during the lifetime of the Insured will be paid to the Owner or his/her estate (as the case maybe)**

Policy Contract Sample – Ownership Provisions

AIA International Limited

ASSIGNMENT

Subject to the satisfaction of customer due diligence and other applicable requirements under Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance and other applicable guidelines, you may assign your rights to the benefits under this Policy by filing a written notice on the Company's prescribed form or such other form of written notification as agreed by us. We shall not be deemed to have any knowledge of any assignment unless we have acknowledged in writing receipt of the notice of assignment. We are not responsible for the validity or legality of any assignment of this Policy by the Owner.

NO THIRD PARTY RIGHTS

A person who is not a party to this Policy (including but not limited to the Insured or the Beneficiary) has no right to enforce any of the terms of this Policy.

TERMINATION

This Policy shall automatically terminate on the occurrence of the earliest of the following:

(a) the death of the Insured, or if later and applicable, the date by which all due amounts of Guaranteed Monthly Annuity Payment, any Non-Guaranteed Monthly Annuity Payment, any Monthly Annuity Payment Accumulations And Interest accrued, Guaranteed Cash Value and any terminal dividend have been paid pursuant to Death Benefit (b) Option 2 under the DEATH BENEFIT PROVISIONS;

(b) the Maturity Date;

(c) the Surrender of the Policy;

(d) the lapse of the Policy following the expiry of the Grace Period;

(e) the payment of any benefit which triggers termination of the Basic Plan under the Basic Policy or any Supplementary Contract; and

(f) the date on which the amount of outstanding Policy Debt exceeds the Guaranteed Cash Value. In the case of AUTOMATIC PREMIUM LOAN under NON-FORFEITURE PROVISIONS, the amount of the outstanding Policy Debt, including automatic premium loans and interest, exceeds the Cash Value.

On termination of your Policy, all benefits under all Supplementary Contracts (if any) will also terminate.

Termination of your Policy will not affect any claim or benefits arising prior to such termination unless otherwise stated.

GOVERNING LAW AND JURISDICTION

This Policy is governed by and shall be construed in accordance with the laws of such place where this Policy is issued (being Hong Kong or Macau, as the case may be). The courts of such place shall have non-exclusive jurisdiction to consider and determine any dispute or proceedings arising out of or in connection with this Policy.

**** End of Page ****

Newly added the Governing Law and Jurisdiction clause

Policy Contract Sample – Premium Provisions

AIA International Limited

PREMIUM PROVISIONS

PAYMENT

While the Insured is alive, all premiums are payable to us on or before their respective due dates until the Paid Up Date. Payment shall be made to us either at our Issuing Office or to our authorized officer or cashier.

Any premium(s) paid to us but not yet due ("Prepaid Premium") and/or any payment in excess of premium(s) currently due and payable ("Overpayment") shall, subject to any maximum amount as determined by us from time to time, accumulate interest at such interest rates as we may determine from time to time. We reserve the right to reject any Prepaid Premium and/or Overpayment paid to us in excess of such maximum amount. You may withdraw the Prepaid Premium or Overpayment and/or any interest thereon in accordance with our procedures. The balance of any Prepaid Premium, Overpayment and/or interest thereon that is not withdrawn shall be automatically used to offset any premium due and payable which is not paid within the Grace Period.

CHANGE

You may change the frequency of premium payments by written request. Subject to our minimum premium requirements, premiums may be paid on an annual, semi-annual, quarterly or monthly mode at the premium rates applicable on the Issue Date.

DEFAULT

After payment of the first premium, failure to pay a subsequent premium on or before its due date will constitute a default in premium payment.

GRACE PERIOD

A grace period of thirty-one (31) days from the due date (**"Grace Period"**) will be allowed for payment of each subsequent premium. The Policy will remain in force during this period. If any premium remains unpaid at the end of its Grace Period, the Policy shall lapse and have no further value except as may be provided under the NON-FORFEITURE PROVISIONS.

DEDUCTION OF PREMIUM AT DEATH

If the Insured dies, any balance of the premium due for the full year in which death occurs shall be deducted from the proceeds payable under the Policy.

*** End of Page ***

Policy Contract Sample – Premium Provisions

AIA International Limited

REINSTATEMENT

If your Policy lapses following the non-payment of premium within the Grace Period, you may request for your Policy to be reinstated within five (5) years from the due date of the premium in default provided all of the following conditions are met:

(a) your request is submitted in writing on the Company's prescribed form to our Issuing Office;

(b) evidence to our satisfaction of insurability (including, but not limited to, evidence of the Insured's health status), is submitted to us;

(c) the amount of overdue premium as we may determine is paid to us with interest;

(d) any Policy Debt as at the date of lapse is repaid, or reinstated, with interest;

(e) you have not surrendered the Policy; and

(f) all due and overdue levy on insurance premium (if any) as prescribed by the applicable laws are paid.

We may refuse your Application for reinstatement at our sole discretion and without being required to give any reason for our decision.

Upon reinstatement, you will be required to repay all or part (as the case may be) of the Guaranteed Cash Value and any Terminal Dividend paid to you at the time your Basic Policy lapsed, with interest thereon, and the Policy will be in force from the relevant Commencement Date (being the date of reinstatement of the Policy). The interest on overdue premiums, Guaranteed Cash Value, any Terminal Dividend and Policy Debt (if any) will be compounded to the date of reinstatement at an annual rate determined by us.

No cover is provided under this Policy during the period starting from the date on which the Policy lapses and ending on the date of reinstatement.

*** End of Page ***

Reinstatement period is 5 years

Upon reinstatement, Guaranteed Cash Value and any terminal dividend must be returned

Policy Contract Sample – Non-Forfeiture Provisions

AIA International Limited

NON-FORFEITURE PROVISIONS

CASH SURRENDER

While this Policy is in force, and provided the Policy has acquired a Guaranteed Cash Value, you may request a Surrender of the Policy for the sum of its Guaranteed Cash Value, any Monthly Annuity Payment Accumulations And Interest and any terminal dividend, less any Policy Debt. Subject to applicable law, we reserve the right to defer such payment for a period not exceeding six (6) months from the date of Surrender.

Provided that all premiums when due have been paid and after the Paid Up Date of the Basic Policy, you may request to partially Surrender the Cash Value. Subject to the Company's prevailing rules and regulation, should you request to partially Surrender the Cash Value, the Principal Amount of the Policy (as reflected in an endorsement to the Policy) shall be reduced. Therefore, the subsequent Cash Value, the corresponding Non-Guaranteed Monthly Annuity Payment (if any), the corresponding terminal dividend (if any) and total premiums paid for the basic plan will be adjusted accordingly based on the reduced Principal Amount. The partial Surrender aforesaid reduces the future value of this Policy.

Your request for Surrender and/or partially Surrender must be submitted in writing on the Company's prescribed form to our Issuing Office. Where this Policy has lapsed following the non-payment of premium within the Grace Period and you wish to request a Surrender of the Policy, we must receive your request within ninety (90) days from the due date of the premium in default.

On Surrender, this Policy will terminate and we will have no further liability under this Policy.

AUTOMATIC PREMIUM LOAN

If any premium remains unpaid at the end of the Grace Period and the Policy has not been surrendered in accordance with the CASH SURRENDER clause, we will advance the premium due as an automatic loan so long as the Cash Value is at least equal to the premium in default. We will continue to extend the Automatic Premium Loan at subsequent premium due dates provided the Cash Value is sufficient to cover the premium in default. Interest will be charged on all such automatic premium loans in accordance with the LOAN PROVISIONS of the Policy.

For the avoidance of doubt, an Automatic Premium Loan cannot be applied towards the part payment of any outstanding modal premium. Where the Cash Value is insufficient to cover the full amount of the premium in default, no Automatic Premium Loan will be extended and the Policy will lapse, and we will pay the balance of any remaining Cash Value.

TABLE OF GUARANTEED CASH VALUES

In the TABLE OF GUARANTEED CASH VALUES, the values shown under the "Guaranteed Cash Value" column refer to the Guaranteed Cash Value as at the end of the relevant Policy Year.

The values shown on the TABLE OF GUARANTEED CASH VALUES do not include any Monthly Annuity Payment Accumulations And Interest or any terminal dividend, and assume: (i) the premiums have been paid to the end of the period shown; and (ii) there is no Policy Debt; and (iii) the value shown in respect of a Policy Year during the Annuity Period is the Guaranteed Cash Value amount after deduction of the Guaranteed Monthly Annuity Payment payable as at the end of that Policy Year. Where premiums have been paid for a fraction of a Policy Year, the values will be proportionately adjusted. The values as at any date prior to the end of the period for which premiums have been paid shall be determined by discounting the value applicable at the end of such period to the actual date of Surrender using a discount rate determined by us at our discretion. Where your Basic Policy is paid up (which, for the avoidance of doubt, means the Basic Policy is providing coverage without any required premiums) and the Policy is surrendered during a Policy Year, the value will be adjusted on a pro-rata basis.

*** End of Page ***

If the Owner would like to apply for Partial Surrender, it must be done after the Premium Payment Term and when the Policy is paid up

Policy Contract Sample – Non-Forfeiture Provisions

AIA International Limited

Policy loan is not applicable after the start of the Annuity Period, and the maximum loan amount should not exceed the Guaranteed Cash Value of the Policy

LOAN PROVISIONS

POLICY LOAN

While your Policy is in force and any time prior to the commencement of Annuity Period, you may request a policy loan if your Policy has accumulated a Guaranteed Cash Value. The policy loan being requested must not exceed the balance of the Guaranteed Cash Value after deducting the amount of any existing Policy Debt at the time of request. Your loan request will be subject to our approval.

We reserve the right to defer our approval of your policy loan request for a period not exceeding six (6) months from the date of your request.

LOAN INTEREST

Interest will be payable on policy loan amounts at the prevailing annual interest rate for policy loans that we will determine from time to time and will be charged for so long as the loan is unpaid. Interest on outstanding loan amounts is a debt to us under your Policy. Interest on loan amounts accrue on a daily basis and are due on each Policy Anniversary. If the loan interest is not paid when due, the loan itself will increase by the amount of the unpaid interest.

LOAN REPAYMENT

You may repay all or part of the outstanding loan amounts at any time before the commencement of the Annuity Period subject to our minimum repayment amount requirements that are in effect at the time of repayment.

Any Policy Debt outstanding at the commencement of Annuity Period will be deducted from the Guaranteed Monthly Annuity Payment payable to you to repay the loan. Any remaining balance of the Guaranteed Monthly Annuity Payment will be payable to you provided that Policy Debt under the Policy has been fully paid.

DEDUCTION FROM PROCEEDS

We will deduct any Policy Debt from any amount otherwise payable under this Policy. To the extent permitted by law, our claim for any Policy Debt shall be in priority to the claim of any creditor, assignee or any other person.

MATURITY PROVISIONS

POLICY MATURES

Subject to the NON-FORFEITURE PROVISIONS and the provisions herein, if the Policy is in force and the Insured is alive on the Maturity Date, we will pay you any Monthly Annuity Payment Accumulations And Interest accrued under the Policy up to the Maturity Date and any terminal dividend, in a lump sum amount. Your receipt of such payment will discharge us from any further liability under the Policy.

*** End of Page ***

At the end of the Annuity Period, if the Insured is still alive, the Policy will mature. We will pay any Monthly Annuity Payment Accumulation And Interest and any terminal dividend under the Policy to the Owner

X. Annual Summary (Proof for Tax Deduction)

The Annual Summary will be issued at the end of each fiscal year (i.e. April of each year).

In addition, the Annual Summary will be issued under the following circumstances:

1) After the owner is changed, it will be issued to the old owner; and
2) Upon premium refund.

The Annual Summary will be uploaded to AIA Policy Enquiry System and AIA Customer Corner. Below is a sample for your reference:

ANNUAL SUMMARY OF
QUALIFYING DEFERRED ANNUITY POLICY (QDAP)

FOR THE YEAR OF ASSESSMENT FROM 1 APRIL 20XX TO 31 MARCH 20XY

Print/Issue Date:

DETAILS OF THE QDAP

Name of QDAP:
Reference no. of QDAP:
Name of Insurer:
Name(s) of Policy Holder(s):
Name(s) of Annuitant(s):
Policy Number:

SUMMARY OF PREMIUMS PAID DURING THE YEAR OF ASSESSMENT

All amounts in Hong Kong Dollars [or policy currency]

Total amount of premium due and paid during the year of assessment		$xx,xxx
Less:		
Riders	$x,xxx	
Premium refund	$x,xxx	
Total amount of premium NOT qualified for tax deduction		($x,xxx)
Total amount of Qualifying Annuity Premiums due and paid during the year of assessment		**$xx,xxx**

Important notes:

The Annual Summary of QDAP is to facilitate the completion of tax returns by policy holders with regard to the deduction claim of Qualifying Annuity Premiums paid under a QDAP during a year of assessment.

The amount of premium due and paid does not include levy.

In the event of refund of premiums, policy holders are required to notify the Commissioner of the Inland Revenue of such refund within 3 months after the date of refund if the policy holder has claimed tax deduction in respect of the qualifying annuity premiums paid.

For policy in currency other than the Hong Kong Dollars, policy holder may refer to the published rates on the website of the Inland Revenue Department (https://www.ird.gov.hk/eng/tax/ind_stp.htm).

For more information about QDAP, please visit our website at [insert the address to insurer's website] or by calling our hotline at [insert insurer's hotline no.].

Rider premiums cannot be applied for tax deduction

Appendix 1: Product Description

<table>
<tr><td>Product Name</td><td>AIA Deferred Annuity Plan</td></tr>
<tr><td>Launch Date</td><td><u>Hong Kong</u>
1 April, 2019 (according to the application date)</td></tr>
<tr><td>Basic / Rider</td><td>Basic Plan</td></tr>
<tr><td>Overview</td><td>• This is a qualifying deferred annuity policy (“QDAP”) certified by the Insurance Authority, which means eligible customers may potentially benefit from tax concession by buying this product and applying to deduct their contributions from their annual taxable income
• Guaranteed Monthly Annuity Payment and Non-Guaranteed Monthly Annuity Payment (“Monthly Annuity Payment”) will be distributed during the Annuity Period
• Different options of Annuity Payment Start Age and Guaranteed Monthly Annuity Payment Pattern for customers to choose from
• No medical examination if aggregated total premium is less than or equal to US$4million(1)</td></tr>
<tr><td>Product Shortnames</td><td>
<table>
<tr><th>Annuity Payment Start Age</th><th>Guaranteed Monthly Annuity Payment Pattern</th><th>Annuity Period</th><th>Plan Shortname</th></tr>
<tr><td>50</td><td>Level</td><td>10 years</td><td>5PLVLAP5</td></tr>
<tr><td>50</td><td>Increasing</td><td>10 years</td><td>5PINCAP5</td></tr>
<tr><td>65</td><td>Level</td><td>10 years</td><td>5PLVLCP5</td></tr>
<tr><td>65</td><td>Increasing</td><td>10 years</td><td>5PINCCP5</td></tr>
<tr><td>70</td><td>Level</td><td>10 years</td><td>5PLVLEP5</td></tr>
<tr><td>70</td><td>Increasing</td><td>10 years</td><td>5PINCEP5</td></tr>
</table>
</td></tr>
<tr><td>Policy Number Prefix</td><td>
<table>
<tr><th>Region</th><th>Non-MCV</th><th>MCV applying policy in Hong Kong</th></tr>
<tr><td>Hong Kong</td><td>B3 / B6 / B9

(except B360 – B364
B660 – B664
B960 – B964
B37 / B67 / B97)</td><td>G38
G68
G98</td></tr>
</table>
</td></tr>
</table>

(1) Subject to other requirements. Please refer to part D for details.

A. Benefit

Annuity Period	**10 Years**
1. Premium Payment Term	5 years
2. Benefit Term	Until end of the Annuity Period
3. Savings	• **Guaranteed Monthly Annuity Payment –** is payable on each Policy Monthiversary within the Annuity Period with option to pay in cash or accumulate to earn interest (if any) • **Non-guaranteed Monthly Annuity Payment –** is payable on each Policy Monthiversary within the Annuity Period with option to pay in cash or accumulate to earn interest (if any) • **Guaranteed Cash Value -** is payable upon surrender of the Policy • **Terminal Dividend** (non-guaranteed) - is payable upon surrender or death occurring on or after the 1st Policy Anniversary (according to the death benefit calculation and applicable for lump sum death benefit only)
4. Death Benefit	**Before commencement of the Annuity Period** The higher of (i) 110% of the Total Basic Premiums Paid for the basic plan; and (ii) the Guaranteed Cash Value plus any Terminal Dividend; *minus* Policy Debt (if any) **On or after the commencement of the Annuity Period:** **Option 1 - Lump Sum Payment (Default Option):** The higher of (i) 110% of the Total Basic Premiums Paid for the basic plan less any Guaranteed Monthly Annuity Payment already paid; and (ii) the Guaranteed Cash Value plus any Terminal Dividend; plus any accumulated Monthly Annuity Payment with any interest *minus* Policy Debt (if any) **Option 2 - Monthly Annuity Payment Continuity:** • Continue to pay to the Beneficiary any unpaid Guaranteed Monthly Annuity Payment and any unpaid Non-Guaranteed Monthly Annuity Payment on each Policy Monthiversary from the Insured's death until the end of the Annuity Period • Pay in a lump sum amount of any Monthly Annuity Payment Accumulations and Interest accrued to Beneficiary when the Insured dies, minus Policy Debt (if any)
5. Benefit at Policy Maturity	(i) Monthly Annuity Payment Accumulations and Interest, plus (ii) Any Terminal Dividend; *minus* Policy Debt (if any)
6. Surrender Benefit	Guaranteed Cash Value + accumulated Monthly Annuity Payment with any interest + any Terminal Dividend – Policy Debt (if any)
7. Policy Loan	• Only applicable when the Policy is in force AND any time prior to the commencement of Annuity Period • Must not exceed the balance of the Guaranteed Cash Value after deducting the amount of any existing Policy Debt at the time of request
8. Non-Forfeiture Options	• Automatic Premium Loan (APL) is allowed only during premium payment term. APL can run for more than 1 policy year as long as Guaranteed Cash Value and any accumulated Monthly Annuity Payment with any interest is enough to cover Premium in default • When the Annuity Period starts, all outstanding loans will be settled by deduction from the Guaranteed Monthly Annuity Payment until they are entirely repaid • Policy loan will no longer be applicable when the Annuity Period starts
9. Suicide and Misstatement of age and sex arrangement	Following existing rules for traditional life plan

Annuity Period	**10 Years**
10. Payment Option of Guaranteed Monthly Annuity Payment & Non-Guaranteed Monthly Annuity Payment	Option 1: Cash Payment (Default), of which the amount will be paid to the annuitant (who is also the insured) only Option 2: Accumulation, of which the Owner can withdraw the values accumulated under the policy at any time and the amount will be payable to the Owner only
11. Guaranteed Monthly Annuity Payment Pattern	Level: a fixed amount of Guaranteed Monthly Annuity Payment is payable during the Annuity Period. Increasing: the Guaranteed Monthly Annuity Payment payable increases by 5% every 3 years during the Annuity Period *Once the Policy is issued, this pattern cannot be changed

B. Premium

Annuity Period	**10 Years**
1. Premium Structure	Level and guaranteed
2. Premium Payment Term	5 years
3. Premium Rates	Annual Basic Premium is US$1,000 per US$1,000 Principal Amount The amount of Guaranteed Monthly Annuity Payment is calculated according to the Principal Amount. Please refer to Appendix 3
4. Payment Mode	Annual / Semi-annual / Quarterly / Monthly
5. Size Discount	Not applicable

C. Product Particulars

<table>
<tr><td>Annuity Period</td><td>10 Years</td></tr>
<tr><td>1. Issue Age</td><td>
<table>
<tr><th>Annuity Payment Start Age</th><th>Issue Age</th></tr>
<tr><td>50</td><td>18 – 40</td></tr>
<tr><td>65</td><td>18 – 55</td></tr>
<tr><td>70</td><td>18 – 60</td></tr>
</table>
</td></tr>
<tr><td>2. Minimum Annual Premium</td><td>US$4,800</td></tr>
<tr><td>3. Region</td><td>Hong Kong</td></tr>
<tr><td>4. Currency</td><td>US$</td></tr>
<tr><td>5. Rider Attachable</td><td>Waiver of Premium (WP) / Critical Illness Waiver of Premium Pro (WPCI Pro) / Expert Term Rider (YRT/5RT) (including Vitality version)* / Wisdom Term Rider (YRT/5RT) (including Vitality version)*
*Term riders will be available in mid June 2019 only (for details please refer to the PGS release memo in June)</td></tr>
<tr><td>6. Maximum Per Life Limit</td><td>Following existing rules</td></tr>
<tr><td>7. Product Group</td><td>Traditional Life</td></tr>
<tr><td>8. Contract Laser Print Code
- Basic Contract

- Table of Guaranteed Monthly Annuity Payment

- PRC Endorsement
- Table of Guaranteed Cash Values</td><td>DCGG

Guaranteed Monthly Annuity Payment Pattern: Level
<table>
<tr><th>Annuity Payment Start Age</th><th>Laser Code</th></tr>
<tr><td>50</td><td>DEBG</td></tr>
<tr><td>65</td><td>DEBI</td></tr>
<tr><td>70</td><td>DEBK</td></tr>
</table>
Guaranteed Monthly Annuity Payment Pattern: Increasing
<table>
<tr><th>Payment Start Age</th><th>Laser Code</th></tr>
<tr><td>50</td><td>DEBM</td></tr>
<tr><td>65</td><td>DEBO</td></tr>
<tr><td>70</td><td>DEBQ</td></tr>
</table>
BM7M
Printed by System

Please refer to Contract Library for contract specimen. Plan Shortname is required for retrieving Schedule of Values.</td></tr>
</table>

D. Underwriting Guidelines

<table>
<tr><td>Annuity Period</td><td>10 Years</td></tr>
<tr><td>1. Medical Requirement</td><td>Medical requirement will be based on aggregated(2) Total Premium limit determined as the table below:
<table>
<tr><td>Issue Age</td><td>No Medical Examination</td><td>Simplified Underwriting</td><td>Normal Underwriting</td></tr>
<tr><td>18 – 60</td><td>Total premium <= US$4M</td><td>Total premium US$4.01M - US$20M</td><td>Total Premium over US$20,000,000</td></tr>
</table>
Total Premium = annual premium of basic plan (excludes size discount) multiplied by premium payment term

• Policies issued more than 2 years will be exempted (based on NB application date)
• Only basic premium is included, premium for attachable rider should not be calculated
• Prevailing currency exchange rate: US$1 = HK$7.5 / MOP7.5 / RMB$6

(2) Products cover (below list will be updated from time to time):

<u>Part A: NB products</u>
(a) Spring Income Plan
(b) RMB Spring Income Plan
(c) Simply Love Encore 2
(d) Forever Love Coupon Plan 3
(e) Golden Years Income Plan
(f) Special Target Saver Plus
(g) Kiss Kids Education Savings Plan
(h) Proactive Insurance Plan 2
(i) Bonus Power Plan 3
(j) AIA Deferred Annuity Plan

<u>Part B: Shelved products</u>
(k) Gemstar RMB Plan
(l) Forever Love Coupon Plan 2
(m) Forever Love Coupon Plan
(n) Promise Me Coupon Plan
(o) Admire Life (Simple Version)
(p) Simply Love Encore
(q) Proactive Insurance Plan
(r) Bonus Power Plan
(s) Bonus Power Plan 2</td></tr>
<tr><td>2. Financial Requirement</td><td>● Follow general non-product specific guidelines such as Guideline on Anti-Money Laundering and Counter-Terrorist Financing (AMLG) and Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner From MCV</td></tr>
<tr><td>3. Medical Rating</td><td rowspan="2">● No medical examination for the same Insured satisfying the requirements above

● For other underwritings, standard premium rate will be offered subject to the following rules (failing which the application will be declined)：
➢ Temporary flat amount rating may not be applied and can be waived</td></tr>
<tr><td>4. Nationality Rating</td></tr>
</table>

Annuity Period	**10 Years**
5. Occupational Rating	➢ Permanent flat amount rating not exceeding $2.50 per mil category **and** without Medical Rating (MR) or Nationality Rating (NR) ➢ MR'D'* or below for Insured between 0 and 50 **and** without permanent flat amount rating ➢ MR'B'* or below for Insured between 51 and 65 **and** without permanent flat amount rating ➢ Standard* Medical Rating for Insured 66 or above * It there is Nationality Rating (NR), the combination rating (MR+NR) should not exceed the rating class as specified.
6. Policy Date	Allow Date Back, Policy Date must be 1 Apr 2019 or later
7. Application Form	Hong Kong: Life and Personal Accident Insurance Application Form (OPUAIF00); AIA Deferred Annuity Plan Supplementary Form
8. VIP Club	Premium calculated in VIP Club: Premium Payment Term: 5 years — % of Premium: 50% of Annual Premium
9. Substandard Premium Discount Program	Not Applicable
10.Others	The aggregate sum assured of WP and PB cannot exceed US$50,000/HK$/MOP375,000 (Aggregate amount of PC, all WP attached to AIA Deferred Annuity Plan/Simple Love Encore 2/Spring Income Plan/Treasure Advantage/Treasure Advantage (Enhanced Protection)/Leisure Year/Better Tomorrow/Asset Accumulator/Asset Accumulator (Enhanced Death Benefit) and all PB attached to Simply Love Encore 2/Spring Income Plan/Treasure Advantage/Treasure Advantage (Enhanced Protection)/Wiz Kids/Better Tomorrow/Asset Accumulator/Asset Accumulator (Enhanced Death Benefit))

E. POS Guidelines

Annuity Period	**10 Years**
1. Change of Principal Amount	● Increase of Principal Amount is NOT allowed after the policy is issued ● Reduction in Principal Amount will be considered as partial surrender, can only be done after the Premium Payment Term and when Basic Policy is paid up
2. Add / Delete (Basic Plan)	Not Applicable
3. Reinstatement	● Follow normal reinstatement requirements ● No "Re-dating" is allowed
4. Appeal Loading	● Not applicable for Basic Plan ● For appeal loading on riders, follow normal rules
5. Change Plan (Basic Plan)	Not allowed (Neither for changing from other basic plans to this plan nor from this plan to other basic plans)
6. Term Conversion	Not allowed
7. Change Payment Mode	Follow existing rules
8. Transfer of Existing Hospital Coverage	Not Applicable

F. Agent Compensation

1. Commission	Policy Year / Commission		
	1	**2**	**3 - 5**
	15%	1%	1%
2. High Issue Age FYC Reduction	Not Applicable		
3. Persistency & Career Benefit	Applicable		
4. Extra 10%	Applicable		
5. Provident Fund	Not Applicable		
6. Riders	WP / WPCI	Follow commission scale of basic plan	
	Expert Term Rider (YRT/5RT) (including Vitality version)* / Wisdom Term Rider (YRT/5RT) (including Vitality version) * ***Term riders will be available in mid June 2019 only (for details please refer to the PGS release memo in June)**	1st year: 46% 2nd year: 17% 3rd - 6th year: 5%	
7. Production Credit	100% FYC		
8. FYC Adjustment	Group 3 Regular Premium – 101 Linked and Traditional Savings		

G. Others

Annuity Period	**10 Years**
1. Proposal Generation System	Version **17.6** will be applicable
2. PTA Number for Brochure	Chinese Version： PTA999826.0419 English Version： PTA999825.0419

Appendix 2: Product Comparison

Male, Age 40, Total Premium = US$37,500, Payment Option of Monthly Annuity Payment = Cash Payment, Guaranteed Monthly Annuity Payment Pattern = Level

	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan
Annuity Payment Start Age	**50**	**50**	**65**	**65**	**70**	**70**
Benefit Term	20	20	35	35	40	40
Annual Premium (US$)	7,500	7,500	7,500	7,500	7,500	7,500
Annual Tax Savings (US$) *	1,125	0	1,125	0	1,125	0
Annual Net Cost to Owner (US$)	6,375	7,500	6,375	7,500	6,375	7,500
Total Net Cost to Owner (US$)	31,875	37,500	31,875	37,500	31,875	37,500
Annuity Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Guaranteed Annual Annuity Payment(US$)	4,343	4,343	6,071	6,071	6,749	6,749
Non-guaranteed Annual Annuity Payment (US$)	1,225	1,225	2,857	2,857	3,686	3,686
Total Annual Annuity Payment (US$)	5,568	5,568	8,927	8,927	10,436	10,436
At Maturity						
Total Guaranteed Annuity Payment / Total Net Cost to Owner	136%	116%	190%	162%	212%	180%
Total Annuity Payment / Total Net Cost to Owner	175%	148%	280%	238%	327%	278%
Policy Year	**Guaranteed IRR**					
5	-11.39%	-16.57%	-11.39%	-16.57%	-11.39%	-16.57%
10	-0.76%	-2.76%	-0.76%	-2.76%	-0.76%	-2.76%
15	1.76%	0.35%	1.26%	0.00%	1.26%	0.00%
20	2.42%	1.14%	1.55%	0.64%	1.55%	0.64%
30	-	-	2.14%	1.51%	1.82%	1.23%
40	-	-	-	-	2.30%	1.80%
At Maturity	2.42%	1.14%	2.33%	1.74%	2.30%	1.80%
Policy Year	**Projected IRR**					
5	-2.97%	-8.29%	-2.97%	-8.29%	-2.97%	-8.29%
10	2.86%	0.80%	2.86%	0.80%	2.86%	0.80%
15	4.28%	2.84%	4.00%	2.72%	4.00%	2.72%
20	4.42%	3.10%	4.08%	3.14%	4.08%	3.14%
30	-	-	3.78%	3.15%	3.75%	3.16%
40	-	-	-	-	3.67%	3.16%
At Maturity	4.42%	3.10%	3.76%	3.15%	3.67%	3.16%
Guaranteed Breakeven (Year)	11	14	12	15	12	15
Projected Total Breakeven (Year)	7	9	7	9	7	9

* Calculated using Standard Tax Rate of 15%. Assuming no tax concession has been used in MPF Tax Deductible Voluntary Contributions.
** Calculated based on the net cost to policyholder (i.e. premium net of tax savings)
Remark: The figures illustrated above are rounded to the nearest whole numbers.

Male, Age 40, Total Premium = US$37,500, Payment Option of Monthly Annuity Payment = Cash Payment, Guaranteed Monthly Annuity Payment Pattern = Increasing^

	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan
Annuity Payment Start Age	**50**	**50**	**65**	**65**	**70**	**70**
Benefit Term	20	20	35	35	40	40
Annual Premium (US$)	7,500	7,500	7,500	7,500	7,500	7,500
Annual Tax Savings (US$) *	1,125	0	1,125	0	1,125	0
Annual Net Cost to Owner (US$)	6,375	7,500	6,375	7,500	6,375	7,500
Total Net Cost to Owner (US$)	31,875	37,500	31,875	37,500	31,875	37,500
Annuity Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Guaranteed Annual Annuity Payment(US$)	4,102 (1st year)	4,102 (1st year)	5,730 (1st year)	5,730 (1st year)	6,386 (1st year)	6,386 (1st year)
Non-guaranteed Annual Annuity Payment (US$)	1,157 (1st year)	1,157 (1st year)	2,696 (1st year)	2,696 (1st year)	3,488 (1st year)	3,488 (1st year)
Total Annual Annuity Payment (US$)	5,259 (1st year)	5,259 (1st year)	8,427 (1st year)	8,427 (1st year)	9,874 (1st year)	9,874 (1st year)
At Maturity						
Total Guaranteed Annuity Payment / Total Net Cost to Owner	137%	116%	191%	162%	213%	181%
Total Annuity Payment / Total Net Cost to Owner	175%	149%	281%	239%	329%	279%
Policy Year	**Guaranteed IRR**					
5	-11.39%	-16.57%	-11.39%	-16.57%	-11.39%	-16.57%
10	-0.76%	-2.76%	-0.76%	-2.76%	-0.76%	-2.76%
15	1.73%	0.33%	1.26%	0.00%	1.26%	0.00%
20	2.41%	1.14%	1.55%	0.64%	1.55%	0.64%
30	-	-	2.12%	1.50%	1.82%	1.23%
40	-	-	-	-	2.31%	1.80%
At Maturity	2.41%	1.14%	2.33%	1.74%	2.31%	1.80%
Policy Year	**Projected IRR**					
5	-2.97%	-8.29%	-2.97%	-8.29%	-2.97%	-8.29%
10	2.86%	0.80%	2.86%	0.80%	2.86%	0.80%
15	4.27%	2.84%	4.00%	2.72%	4.00%	2.72%
20	4.39%	3.09%	4.08%	3.14%	4.08%	3.14%
30	-	-	3.77%	3.14%	3.75%	3.16%
40	-	-	-	-	3.67%	3.16%
At Maturity	4.39%	3.09%	3.75%	3.14%	3.67%	3.16%
Guaranteed Breakeven (Year)	11	14	12	15	12	15
Projected Total Breakeven (Year)	7	9	7	9	7	9

* Calculated using Standard Tax Rate of 15%. Assuming no tax concession has been used in MPF Tax Deductible Voluntary Contributions.
** Calculated based on the net cost to policyholder (i.e. premium net of tax savings)
^ Guaranteed Monthly Annuity Payment will increase at 5% every 3 years during the Annuity Period
Remark: The figures illustrated above are rounded to the nearest whole numbers.

Male, Age 40, Total Premium = US$37,500, Payment Option of Monthly Annuity Payment = Accumulation, Guaranteed Monthly Annuity Payment Pattern = Level

	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan
Annuity Payment Start Age	**50**	**50**	**65**	**65**	**70**	**70**
Benefit Term	20	20	35	35	40	40
Annual Premium (US$)	7,500	7,500	7,500	7,500	7,500	7,500
Annual Tax Savings (US$) *	1,125	0	1,125	0	1,125	0
Annual Net Cost to Owner (US$)	6,375	7,500	6,375	7,500	6,375	7,500
Total Net Cost to Owner (US$)	31,875	37,500	31,875	37,500	31,875	37,500
Annuity Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Guaranteed Annual Annuity Payment(US$)	4,343	4,343	6,071	6,071	6,749	6,749
Non-guaranteed Annual Annuity Payment (US$)	1,225	1,225	2,857	2,857	3,686	3,686
Total Annual Annuity Payment (US$)	5,568	5,568	8,927	8,927	10,436	10,436
Accumulated non-guaranteed rate (p.a.)	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Policy Year	**Guaranteed IRR**					
5	-11.39%	-16.57%	-11.39%	-16.57%	-11.39%	-16.57%
10	-0.76%	-2.76%	-0.76%	-2.76%	-0.76%	-2.76%
15	1.57%	0.31%	1.26%	0.00%	1.26%	0.00%
20	1.73%	0.82%	1.55%	0.64%	1.55%	0.64%
30	-	-	2.03%	1.44%	1.82%	1.23%
40	-	-	-	-	1.99%	1.56%
At Maturity	1.73%	0.82%	1.97%	1.47%	1.99%	1.56%
Policy Year	**Projected IRR**					
5	-2.97%	-8.29%	-2.97%	-8.29%	-2.97%	-8.29%
10	2.86%	0.80%	2.86%	0.80%	2.86%	0.80%
15	4.25%	2.96%	4.00%	2.72%	4.00%	2.72%
20	4.30%	3.36%	4.08%	3.14%	4.08%	3.14%
30	-	-	3.79%	3.19%	3.75%	3.16%
40	-	-	-	-	3.71%	3.27%
At Maturity	4.30%	3.36%	3.80%	3.29%	3.71%	3.27%
Guaranteed Breakeven (Year)	11	14	12	15	12	15
Projected Total Breakeven (Year)	7	9	7	9	7	9

* Calculated using Standard Tax Rate of 15%. Assuming no tax concession has been used in MPF Tax Deductible Voluntary Contributions.
** Calculated based on the net cost to policyholder (i.e. premium net of tax savings)
Remark: The figures illustrated above are rounded to the nearest whole numbers.

Male, Age 40, Total Premium = US$37,500, Payment Option of Monthly Annuity Payment = Accumulation, Guaranteed Monthly Annuity Payment Pattern = Increasing^

	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan	AIA Deferred Annuity Plan (With Tax Concession)**	AIA Deferred Annuity Plan
Annuity Payment Start Age	**50**	**50**	**65**	**65**	**70**	**70**
Benefit Term	20	20	35	35	40	40
Annual Premium (US$)	7,500	7,500	7,500	7,500	7,500	7,500
Annual Tax Savings (US$) *	1,125	0	1,125	0	1,125	0
Annual Net Cost to Owner (US$)	6,375	7,500	6,375	7,500	6,375	7,500
Total Net Cost to Owner (US$)	31,875	37,500	31,875	37,500	31,875	37,500
Annuity Frequency	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Guaranteed Annual Annuity Payment(US$)	4,102 (1st year)	4,102 (1st year)	5,730 (1st year)	5,730 (1st year)	6,386 (1st year)	6,386 (1st year)
Non-guaranteed Annual Annuity Payment (US$)	1,157 (1st year)	1,157 (1st year)	2,696 (1st year)	2,696 (1st year)	3,488 (1st year)	3,488 (1st year)
Total Annual Annuity Payment (US$)	5,259 (1st year)	5,259 (1st year)	8,427 (1st year)	8,427 (1st year)	9,874 (1st year)	9,874 (1st year)
Accumulated non-guaranteed rate (p.a.)	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Policy Year	**Guaranteed IRR**					
5	-11.39%	-16.57%	-11.39%	-16.57%	-11.39%	-16.57%
10	-0.76%	-2.76%	-0.76%	-2.76%	-0.76%	-2.76%
15	1.56%	0.30%	1.26%	0.00%	1.26%	0.00%
20	1.75%	0.83%	1.55%	0.64%	1.55%	0.64%
30	-	-	2.02%	1.43%	1.82%	1.23%
40	-	-	-	-	2.00%	1.57%
At Maturity	1.75%	0.83%	1.98%	1.48%	2.00%	1.57%
Policy Year	**Projected IRR**					
5	-2.97%	-8.29%	-2.97%	-8.29%	-2.97%	-8.29%
10	2.86%	0.80%	2.86%	0.80%	2.86%	0.80%
15	4.24%	2.95%	4.00%	2.72%	4.00%	2.72%
20	4.28%	3.35%	4.08%	3.14%	4.08%	3.14%
30	-	-	3.78%	3.18%	3.75%	3.16%
40	-	-	-	-	3.71%	3.27%
At Maturity	4.28%	3.35%	3.79%	3.28%	3.71%	3.27%
Guaranteed Breakeven (Year)	11	14	12	15	12	15
Projected Total Breakeven (Year)	7	9	7	9	7	9

* Calculated using Standard Tax Rate of 15%. Assuming no tax concession has been used in MPF Tax Deductible Voluntary Contributions.
** Calculated based on the net cost to policyholder (i.e. premium net of tax savings)
^ Guaranteed Monthly Annuity Payment will increase at 5% every 3 years during the Annuity Period
Remark: The figures illustrated above are rounded to the nearest whole numbers.

附錄三：保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 – 保證每月年金款項表(每 1,000 元基本金額)（美元）
Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$)

固定每月年金款項 Level Monthly Annuity Payment

繕發年齡 Issue Age	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70
18	79.53	111.11	123.55
19	77.74	108.61	120.77
20	**76.00**	**106.18**	**118.06**
21	74.29	103.80	115.42
22	72.63	101.47	112.83
23	71.00	99.20	110.30
24	69.41	96.97	107.83
25	**67.85**	**94.80**	**105.41**
26	66.33	92.67	103.04
27	64.84	90.59	100.73
28	63.38	88.56	98.46
29	61.96	86.57	96.26
30	**60.57**	**84.63**	**94.10**
31	59.21	82.73	91.99
32	57.88	80.88	89.92
33	56.58	79.06	87.90
34	55.31	77.29	85.93
35	**54.07**	**75.56**	**84.01**
36	52.85	73.86	82.12
37	51.67	72.20	80.28
38	50.51	70.58	78.47
39	49.37	69.00	76.71
40	**48.26**	**67.45**	**74.99**
41		65.94	73.31
42		64.46	71.66
43		63.01	70.06
44		61.60	68.48
45		**60.22**	**66.95**
46		58.87	65.45
47		57.54	63.98
48		56.25	62.54
49		54.99	61.14
50		**53.75**	**59.76**
51		52.55	58.42
52		51.37	57.11
53		50.22	55.83
54		49.09	54.58
55		**47.98**	**53.35**
56			52.15
57			50.98
58			49.83
59			48.71
60			**47.62**

附錄三：保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 – 保證每月年金款項表(每 1,000 元基本金額)（美元）
Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$)

遞增每月年金款項，年金款項開始年齡 50 歲 Increasing Monthly Annuity Payment, Annuity Payment Start Age 50

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
18	49 歲或以前 On or before 49	0.00
	50-52	75.13
	53-55	78.89
	56-58	82.83
	59	86.97
19	49 歲或以前 On or before 49	0.00
	50-52	73.44
	53-55	77.11
	56-58	80.97
	59	85.02
20	49 歲或以前 On or before 49	0.00
	50-52	71.79
	53-55	75.38
	56-58	79.15
	59	83.11
21	49 歲或以前 On or before 49	0.00
	50-52	70.18
	53-55	73.69
	56-58	77.37
	59	81.24
22	49 歲或以前 On or before 49	0.00
	50-52	68.60
	53-55	72.03
	56-58	75.63
	59	79.41
23	49 歲或以前 On or before 49	0.00
	50-52	67.06
	53-55	70.41
	56-58	73.93
	59	77.63
24	49 歲或以前 On or before 49	0.00
	50-52	65.56
	53-55	68.84
	56-58	72.28
	59	75.89
25	49 歲或以前 On or before 49	0.00
	50-52	64.09
	53-55	67.29
	56-58	70.66
	59	74.19
26	49 歲或以前 On or before 49	0.00
	50-52	62.65
	53-55	65.78
	56-58	69.07
	59	72.53
27	49 歲或以前 On or before 49	0.00
	50-52	61.24
	53-55	64.30
	56-58	67.52
	59	70.89
28	49 歲或以前 On or before 49	0.00
	50-52	59.87
	53-55	62.86
	56-58	66.01
	59	69.31
29	49 歲或以前 On or before 49	0.00
	50-52	58.52
	53-55	61.45
	56-58	64.52
	59	67.74
30	49 歲或以前 On or before 49	0.00
	50-52	57.20
	53-55	60.06
	56-58	63.06
	59	66.22
31	49 歲或以前 On or before 49	0.00
	50-52	55.92
	53-55	58.72
	56-58	61.65
	59	64.73

附錄三：保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 – 保證每月年金款項表(每 1,000 元基本金額)（美元）
Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$)

遞增每月年金款項，年金款項開始年齡 50 歲 Increasing Monthly Annuity Payment, Annuity Payment Start Age 50

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
32	49 歲或以前 On or before 49	0.00
	50-52	54.66
	53-55	57.39
	56-58	60.26
	59	63.28
33	49 歲或以前 On or before 49	0.00
	50-52	53.44
	53-55	56.11
	56-58	58.92
	59	61.86
34	49 歲或以前 On or before 49	0.00
	50-52	52.24
	53-55	54.85
	56-58	57.59
	59	60.47
35	49 歲或以前 On or before 49	0.00
	50-52	51.06
	53-55	53.61
	56-58	56.29
	59	59.11
36	49 歲或以前 On or before 49	0.00
	50-52	49.92
	53-55	52.42
	56-58	55.04
	59	57.79
37	49 歲或以前 On or before 49	0.00
	50-52	48.79
	53-55	51.23
	56-58	53.79
	59	56.48
38	49 歲或以前 On or before 49	0.00
	50-52	47.70
	53-55	50.09
	56-58	52.59
	59	55.22
39	49 歲或以前 On or before 49	0.00
	50-52	46.63
	53-55	48.96
	56-58	51.41
	59	53.98
40	49 歲或以前 On or before 49	0.00
	50-52	45.58
	53-55	47.86
	56-58	50.25
	59	52.76

附錄三：保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 – 保證每月年金款項表(每 1,000 元基本金額)（美元）
Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$)

遞增每月年金款項，年金款項開始年齡 65 歲 Increasing Monthly Annuity Payment, Annuity Payment Start Age 65

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
18	64 歲或以前 On or before 64	0.00
	65-67	104.93
	68-70	110.18
	71-73	115.69
	74	121.47
19	64 歲或以前 On or before 64	0.00
	65-67	102.57
	68-70	107.70
	71-73	113.08
	74	118.74
20	64 歲或以前 On or before 64	0.00
	65-67	100.27
	68-70	105.28
	71-73	110.55
	74	116.08
21	64 歲或以前 On or before 64	0.00
	65-67	98.02
	68-70	102.92
	71-73	108.07
	74	113.47
22	64 歲或以前 On or before 64	0.00
	65-67	95.82
	68-70	100.61
	71-73	105.64
	74	110.92
23	64 歲或以前 On or before 64	0.00
	65-67	93.67
	68-70	98.35
	71-73	103.27
	74	108.43
24	64 歲或以前 On or before 64	0.00
	65-67	91.57
	68-70	96.15
	71-73	100.96
	74	106.00
25	64 歲或以前 On or before 64	0.00
	65-67	89.51
	68-70	93.99
	71-73	98.68
	74	103.62
26	64 歲或以前 On or before 64	0.00
	65-67	87.50
	68-70	91.88
	71-73	96.47
	74	101.29
27	64 歲或以前 On or before 64	0.00
	65-67	85.54
	68-70	89.82
	71-73	94.31
	74	99.02
28	64 歲或以前 On or before 64	0.00
	65-67	83.63
	68-70	87.81
	71-73	92.20
	74	96.81
29	64 歲或以前 On or before 64	0.00
	65-67	81.75
	68-70	85.84
	71-73	90.13
	74	94.64
30	64 歲或以前 On or before 64	0.00
	65-67	79.91
	68-70	83.91
	71-73	88.10
	74	92.51
31	64 歲或以前 On or before 64	0.00
	65-67	78.12
	68-70	82.03
	71-73	86.13
	74	90.43

附錄三：保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 – 保證每月年金款項表(每 1,000 元基本金額)（美元）
Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$)

遞增每月年金款項，年金款項開始年齡 65 歲 Increasing Monthly Annuity Payment, Annuity Payment Start Age 65

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
32	64 歲或以前 On or before 64	0.00
	65-67	76.37
	68-70	80.19
	71-73	84.20
	74	88.41
33	64 歲或以前 On or before 64	0.00
	65-67	74.65
	68-70	78.38
	71-73	82.30
	74	86.42
34	64 歲或以前 On or before 64	0.00
	65-67	72.97
	68-70	76.62
	71-73	80.45
	74	84.47
35	64 歲或以前 On or before 64	0.00
	65-67	71.33
	68-70	74.90
	71-73	78.64
	74	82.57
36	64 歲或以前 On or before 64	0.00
	65-67	69.73
	68-70	73.22
	71-73	76.88
	74	80.72
37	64 歲或以前 On or before 64	0.00
	65-67	68.17
	68-70	71.58
	71-73	75.16
	74	78.92
38	64 歲或以前 On or before 64	0.00
	65-67	66.64
	68-70	69.97
	71-73	73.47
	74	77.14
39	64 歲或以前 On or before 64	0.00
	65-67	65.14
	68-70	68.40
	71-73	71.82
	74	75.41
40	64 歲或以前 On or before 64	0.00
	65-67	63.67
	68-70	66.85
	71-73	70.20
	74	73.71
41	64 歲或以前 On or before 64	0.00
	65-67	62.24
	68-70	65.35
	71-73	68.62
	74	72.05
42	64 歲或以前 On or before 64	0.00
	65-67	60.85
	68-70	63.89
	71-73	67.09
	74	70.44
43	64 歲或以前 On or before 64	0.00
	65-67	59.48
	68-70	62.45
	71-73	65.58
	74	68.86
44	64 歲或以前 On or before 64	0.00
	65-67	58.15
	68-70	61.06
	71-73	64.11
	74	67.32
45	64 歲或以前 On or before 64	0.00
	65-67	56.84
	68-70	59.68
	71-73	62.67
	74	65.80

附錄三：保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 – 保證每月年金款項表(每 1,000 元基本金額)（美元）
Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$)

遞增每月年金款項，年金款項開始年齡 65 歲 Increasing Monthly Annuity Payment, Annuity Payment Start Age 65

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
46	64 歲或以前 On or before 64	0.00
	65-67	55.56
	68-70	58.34
	71-73	61.25
	74	64.32
47	64 歲或以前 On or before 64	0.00
	65-67	54.32
	68-70	57.04
	71-73	59.89
	74	62.88
48	64 歲或以前 On or before 64	0.00
	65-67	53.10
	68-70	55.76
	71-73	58.54
	74	61.47
49	64 歲或以前 On or before 64	0.00
	65-67	51.90
	68-70	54.50
	71-73	57.22
	74	60.08
50	64 歲或以前 On or before 64	0.00
	65-67	50.74
	68-70	53.28
	71-73	55.94
	74	58.74
51	64 歲或以前 On or before 64	0.00
	65-67	49.60
	68-70	52.08
	71-73	54.68
	74	57.42
52	64 歲或以前 On or before 64	0.00
	65-67	48.48
	68-70	50.90
	71-73	53.45
	74	56.12
53	64 歲或以前 On or before 64	0.00
	65-67	47.40
	68-70	49.77
	71-73	52.26
	74	54.87
54	64 歲或以前 On or before 64	0.00
	65-67	46.33
	68-70	48.65
	71-73	51.08
	74	53.63
55	64 歲或以前 On or before 64	0.00
	65-67	45.29
	68-70	47.55
	71-73	49.93
	74	52.43

附錄三：保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 – 保證每月年金款項表(每 1,000 元基本金額)（美元）
Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$)

遞增每月年金款項，年金款項開始年齡 70 歲 Increasing Monthly Annuity Payment, Annuity Payment Start Age 70

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
18	69 歲或以前 On or before 69	0.00
	70-72	116.86
	73-75	122.70
	76-78	128.84
	79	135.28
19	69 歲或以前 On or before 69	0.00
	70-72	114.25
	73-75	119.96
	76-78	125.96
	79	132.26
20	69 歲或以前 On or before 69	0.00
	70-72	111.68
	73-75	117.26
	76-78	123.13
	79	129.28
21	69 歲或以前 On or before 69	0.00
	70-72	109.18
	73-75	114.64
	76-78	120.37
	79	126.39
22	69 歲或以前 On or before 69	0.00
	70-72	106.73
	73-75	112.07
	76-78	117.67
	79	123.55
23	69 歲或以前 On or before 69	0.00
	70-72	104.34
	73-75	109.56
	76-78	115.03
	79	120.79
24	69 歲或以前 On or before 69	0.00
	70-72	102.00
	73-75	107.10
	76-78	112.46
	79	118.08
25	69 歲或以前 On or before 69	0.00
	70-72	99.71
	73-75	104.70
	76-78	109.93
	79	115.43
26	69 歲或以前 On or before 69	0.00
	70-72	97.48
	73-75	102.35
	76-78	107.47
	79	112.85
27	69 歲或以前 On or before 69	0.00
	70-72	95.29
	73-75	100.05
	76-78	105.06
	79	110.31
28	69 歲或以前 On or before 69	0.00
	70-72	93.15
	73-75	97.81
	76-78	102.70
	79	107.83
29	69 歲或以前 On or before 69	0.00
	70-72	91.07
	73-75	95.62
	76-78	100.40
	79	105.42
30	69 歲或以前 On or before 69	0.00
	70-72	89.02
	73-75	93.47
	76-78	98.14
	79	103.05
31	69 歲或以前 On or before 69	0.00
	70-72	87.02
	73-75	91.37
	76-78	95.94
	79	100.74

附錄三：保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 – 保證每月年金款項表(每 1,000 元基本金額)（美元）
Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$)

遞增每月年金款項，年金款項開始年齡 70 歲 Increasing Monthly Annuity Payment, Annuity Payment Start Age 70

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
32	69 歲或以前 On or before 69	0.00
	70-72	85.07
	73-75	89.32
	76-78	93.79
	79	98.48
33	69 歲或以前 On or before 69	0.00
	70-72	83.16
	73-75	87.32
	76-78	91.68
	79	96.27
34	69 歲或以前 On or before 69	0.00
	70-72	81.29
	73-75	85.35
	76-78	89.62
	79	94.10
35	69 歲或以前 On or before 69	0.00
	70-72	79.47
	73-75	83.44
	76-78	87.62
	79	92.00
36	69 歲或以前 On or before 69	0.00
	70-72	77.69
	73-75	81.57
	76-78	85.65
	79	89.94
37	69 歲或以前 On or before 69	0.00
	70-72	75.94
	73-75	79.74
	76-78	83.72
	79	87.91
38	69 歲或以前 On or before 69	0.00
	70-72	74.24
	73-75	77.95
	76-78	81.85
	79	85.94
39	69 歲或以前 On or before 69	0.00
	70-72	72.57
	73-75	76.20
	76-78	80.01
	79	84.01
40	69 歲或以前 On or before 69	0.00
	70-72	70.95
	73-75	74.50
	76-78	78.22
	79	82.13
41	69 歲或以前 On or before 69	0.00
	70-72	69.35
	73-75	72.82
	76-78	76.46
	79	80.28
42	69 歲或以前 On or before 69	0.00
	70-72	67.80
	73-75	71.19
	76-78	74.75
	79	78.49
43	69 歲或以前 On or before 69	0.00
	70-72	66.27
	73-75	69.58
	76-78	73.06
	79	76.72
44	69 歲或以前 On or before 69	0.00
	70-72	64.78
	73-75	68.02
	76-78	71.42
	79	74.99
45	69 歲或以前 On or before 69	0.00
	70-72	63.33
	73-75	66.50
	76-78	69.82
	79	73.31

附錄三：保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 – 保證每月年金款項表(每 1,000 元基本金額)（美元）
Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$)

遞增每月年金款項，年金款項開始年齡 70 歲 Increasing Monthly Annuity Payment, Annuity Payment Start Age 70

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
46	69 歲或以前 On or before 69	0.00
	70-72	61.90
	73-75	65.00
	76-78	68.24
	79	71.66
47	69 歲或以前 On or before 69	0.00
	70-72	60.51
	73-75	63.54
	76-78	66.71
	79	70.05
48	69 歲或以前 On or before 69	0.00
	70-72	59.15
	73-75	62.11
	76-78	65.21
	79	68.47
49	69 歲或以前 On or before 69	0.00
	70-72	57.83
	73-75	60.72
	76-78	63.76
	79	66.95
50	69 歲或以前 On or before 69	0.00
	70-72	56.53
	73-75	59.36
	76-78	62.32
	79	65.44
51	69 歲或以前 On or before 69	0.00
	70-72	55.26
	73-75	58.02
	76-78	60.92
	79	63.97
52	69 歲或以前 On or before 69	0.00
	70-72	54.02
	73-75	56.72
	76-78	59.56
	79	62.53
53	69 歲或以前 On or before 69	0.00
	70-72	52.81
	73-75	55.45
	76-78	58.22
	79	61.13
54	69 歲或以前 On or before 69	0.00
	70-72	51.62
	73-75	54.20
	76-78	56.91
	79	59.76
55	69 歲或以前 On or before 69	0.00
	70-72	50.46
	73-75	52.98
	76-78	55.63
	79	58.41
56	69 歲或以前 On or before 69	0.00
	70-72	49.33
	73-75	51.80
	76-78	54.39
	79	57.11
57	69 歲或以前 On or before 69	0.00
	70-72	48.22
	73-75	50.63
	76-78	53.16
	79	55.82
58	69 歲或以前 On or before 69	0.00
	70-72	47.14
	73-75	49.50
	76-78	51.97
	79	54.57
59	69 歲或以前 On or before 69	0.00
	70-72	46.08
	73-75	48.38
	76-78	50.80
	79	53.34

附錄三：保證每月年金款項表
Appendix 3: Table of Guaranteed Monthly Annuity Payment

AIA 延期年金計劃 – 保證每月年金款項表(每 1,000 元基本金額)（美元）
Deferred Annuity Plan – Table of Guaranteed Monthly Annuity Payment (Per $1,000 Principal Amount) (US$)

遞增每月年金款項，年金款項開始年齡 70 歲 Increasing Monthly Annuity Payment, Annuity Payment Start Age 70

繕發年齡 Issue Age	緊接著年金領取人之年齡的保單週年日 Policy Anniversary Immediately After Annuitant's Age	保證每月年金款項 Guaranteed Monthly Annuity Payment
60	69 歲或以前 On or before 69	0.00
	70-72	45.05
	73-75	47.30
	76-78	49.67
	79	52.15

附錄四: 保費率表 – AIA 延期年金計劃
Appendix 4: Premium Rate Table – AIA Deferred Annuity Plan

免付保費附加契約(WP)之年繳保費率 (每 1,000 元保額) (美元) — 男性
Annual Premium Rate for Waiver of Premium (WP) (Per $1,000 Sum Assured) (US$) - Male

年齡 Age	固定每月年金款項 Level Monthly Annuity Payment			遞增每月年金款項 Increasing Monthly Annuity Payment		
	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70
18	1.46	1.46	1.46	1.46	1.46	1.46
19	1.46	1.46	1.46	1.46	1.46	1.46
20	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**
21	1.46	1.46	1.46	1.46	1.46	1.46
22	1.46	1.46	1.46	1.46	1.46	1.46
23	1.46	1.46	1.46	1.46	1.46	1.46
24	1.46	1.46	1.46	1.46	1.46	1.46
25	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**
26	1.46	1.46	1.46	1.46	1.46	1.46
27	1.46	1.46	1.46	1.46	1.46	1.46
28	1.47	1.47	1.47	1.47	1.47	1.47
29	1.49	1.49	1.49	1.49	1.49	1.49
30	**1.51**	**1.51**	**1.51**	**1.51**	**1.51**	**1.51**
31	1.56	1.56	1.56	1.56	1.56	1.56
32	1.60	1.60	1.60	1.60	1.60	1.60
33	1.64	1.64	1.64	1.64	1.64	1.64
34	1.70	1.70	1.70	1.70	1.70	1.70
35	**1.79**	**1.79**	**1.79**	**1.79**	**1.79**	**1.79**
36	1.90	1.90	1.90	1.90	1.90	1.90
37	2.05	2.05	2.05	2.05	2.05	2.05
38	2.23	2.23	2.23	2.23	2.23	2.23
39	2.46	2.46	2.46	2.46	2.46	2.46
40	**2.76**	**2.76**	**2.76**	**2.76**	**2.76**	**2.76**
41		3.15	3.15		3.15	3.15
42		3.61	3.61		3.61	3.61
43		4.16	4.16		4.16	4.16
44		4.79	4.79		4.79	4.79
45		**5.48**	**5.48**		**5.48**	**5.48**
46		6.23	6.23		6.23	6.23
47		7.04	7.04		7.04	7.04
48		7.95	7.95		7.95	7.95
49		8.96	8.96		8.96	8.96
50		**10.15**	**10.15**		**10.15**	**10.15**
51		11.98	11.98		11.98	11.98
52		14.15	14.15		14.15	14.15
53		16.68	16.68		16.68	16.68
54		19.65	19.65		19.65	19.65
55		**23.21**	**23.21**		**23.21**	**23.21**

附錄四: 保費率表 – AIA 延期年金計劃
Appendix 4: Premium Rate Table – AIA Deferred Annuity Plan

免付保費附加契約(WP)之年繳保費率 (每 1,000 元保額) (美元) — 女性
Annual Premium Rate for Waiver of Premium (WP) (Per $1,000 Sum Assured) (US$) - Female

年齡 Age	固定每月年金款項 Level Monthly Annuity Payment			遞增每月年金款項 Increasing Monthly Annuity Payment		
	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70
18	1.46	1.46	1.46	1.46	1.46	1.46
19	1.46	1.46	1.46	1.46	1.46	1.46
20	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**
21	1.46	1.46	1.46	1.46	1.46	1.46
22	1.46	1.46	1.46	1.46	1.46	1.46
23	1.46	1.46	1.46	1.46	1.46	1.46
24	1.46	1.46	1.46	1.46	1.46	1.46
25	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**	**1.46**
26	1.46	1.46	1.46	1.46	1.46	1.46
27	1.46	1.46	1.46	1.46	1.46	1.46
28	1.47	1.47	1.47	1.47	1.47	1.47
29	1.49	1.49	1.49	1.49	1.49	1.49
30	**1.52**	**1.52**	**1.52**	**1.52**	**1.52**	**1.52**
31	1.56	1.56	1.56	1.56	1.56	1.56
32	1.60	1.60	1.60	1.60	1.60	1.60
33	1.64	1.64	1.64	1.64	1.64	1.64
34	1.70	1.70	1.70	1.70	1.70	1.70
35	**1.79**	**1.79**	**1.79**	**1.79**	**1.79**	**1.79**
36	1.91	1.91	1.91	1.91	1.91	1.91
37	2.05	2.05	2.05	2.05	2.05	2.05
38	2.24	2.24	2.24	2.24	2.24	2.24
39	2.47	2.47	2.47	2.47	2.47	2.47
40	**2.77**	**2.77**	**2.77**	**2.77**	**2.77**	**2.77**
41		3.15	3.15		3.15	3.15
42		3.61	3.61		3.61	3.61
43		4.16	4.16		4.16	4.16
44		4.79	4.79		4.79	4.79
45		**5.49**	**5.49**		**5.49**	**5.49**
46		6.24	6.24		6.24	6.24
47		7.05	7.05		7.05	7.05
48		7.96	7.96		7.96	7.96
49		8.98	8.98		8.98	8.98
50		**10.18**	**10.18**		**10.18**	**10.18**
51		12.02	12.02		12.02	12.02
52		14.20	14.20		14.20	14.20
53		16.76	16.76		16.76	16.76
54		19.77	19.77		19.77	19.77
55		**23.36**	**23.36**		**23.36**	**23.36**

附錄四: 保費率表 – AIA 延期年金計劃
Appendix 4: Premium Rate Table – AIA Deferred Annuity Plan

特級危疾豁免繳付保費附加契約(WPCI Pro)之年繳保費率(每 1,000 元保額)(美元) — 男性
Annual Premium Rate for Waiver of Premium (Critical Illness) Pro (WPCI Pro) (Per $1,000 Sum Assured) (US$) – Male

年齡 Age	固定每月年金款項 Level Monthly Annuity Payment			遞增每月年金款項 Increasing Monthly Annuity Payment		
	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70
18	0.87	0.87	0.87	0.87	0.87	0.87
19	0.88	0.88	0.88	0.88	0.88	0.88
20	**0.90**	**0.90**	**0.90**	**0.90**	**0.90**	**0.90**
21	0.96	0.96	0.96	0.96	0.96	0.96
22	1.05	1.05	1.05	1.05	1.05	1.05
23	1.21	1.21	1.21	1.21	1.21	1.21
24	1.41	1.41	1.41	1.41	1.41	1.41
25	**1.61**	**1.61**	**1.61**	**1.61**	**1.61**	**1.61**
26	1.84	1.84	1.84	1.84	1.84	1.84
27	2.08	2.08	2.08	2.08	2.08	2.08
28	2.35	2.35	2.35	2.35	2.35	2.35
29	2.65	2.65	2.65	2.65	2.65	2.65
30	**2.99**	**2.99**	**2.99**	**2.99**	**2.99**	**2.99**
31	3.39	3.39	3.39	3.39	3.39	3.39
32	3.84	3.84	3.84	3.84	3.84	3.84
33	4.38	4.38	4.38	4.38	4.38	4.38
34	5.00	5.00	5.00	5.00	5.00	5.00
35	**5.68**	**5.68**	**5.68**	**5.68**	**5.68**	**5.68**
36	6.46	6.46	6.46	6.46	6.46	6.46
37	7.36	7.36	7.36	7.36	7.36	7.36
38	8.37	8.37	8.37	8.37	8.37	8.37
39	9.55	9.55	9.55	9.55	9.55	9.55
40	**10.88**	**10.88**	**10.88**	**10.88**	**10.88**	**10.88**
41		12.42	12.42		12.42	12.42
42		14.08	14.08		14.08	14.08
43		15.91	15.91		15.91	15.91
44		17.94	17.94		17.94	17.94
45		**20.18**	**20.18**		**20.18**	**20.18**
46		22.61	22.61		22.61	22.61
47		25.24	25.24		25.24	25.24
48		28.07	28.07		28.07	28.07
49		31.15	31.15		31.15	31.15
50		**34.43**	**34.43**		**34.43**	**34.43**
51		37.87	37.87		37.87	37.87
52		41.40	41.40		41.40	41.40
53		44.93	44.93		44.93	44.93
54		48.71	48.71		48.71	48.71
55		**52.76**	**52.76**		**52.76**	**52.76**
56			57.03			57.03
57			61.35			61.35
58			65.57			65.57
59			69.76			69.76
60			**73.85**			**73.85**

附錄四: 保費率表 – AIA 延期年金計劃
Appendix 4: Premium Rate Table – AIA Deferred Annuity Plan

特級危疾豁免繳付保費附加契約(WPCI Pro)之年繳保費率(每 1,000 元保額)(美元) — 女性
Annual Premium Rate for Waiver of Premium (Critical Illness) Pro (WPCI Pro) (Per $1,000 Sum Assured) (US$) – Female

年齡 Age	固定每月年金款項 Level Monthly Annuity Payment			遞增每月年金款項 Increasing Monthly Annuity Payment		
	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70	年金款項開始年齡 50 歲 Annuity Payment Start Age 50	年金款項開始年齡 65 歲 Annuity Payment Start Age 65	年金款項開始年齡 70 歲 Annuity Payment Start Age 70
18	1.23	1.23	1.23	1.23	1.23	1.23
19	1.26	1.26	1.26	1.26	1.26	1.26
20	**1.33**	**1.33**	**1.33**	**1.33**	**1.33**	**1.33**
21	1.46	1.46	1.46	1.46	1.46	1.46
22	1.65	1.65	1.65	1.65	1.65	1.65
23	1.95	1.95	1.95	1.95	1.95	1.95
24	2.28	2.28	2.28	2.28	2.28	2.28
25	**2.68**	**2.68**	**2.68**	**2.68**	**2.68**	**2.68**
26	3.11	3.11	3.11	3.11	3.11	3.11
27	3.58	3.58	3.58	3.58	3.58	3.58
28	4.07	4.07	4.07	4.07	4.07	4.07
29	4.65	4.65	4.65	4.65	4.65	4.65
30	**5.29**	**5.29**	**5.29**	**5.29**	**5.29**	**5.29**
31	6.00	6.00	6.00	6.00	6.00	6.00
32	6.78	6.78	6.78	6.78	6.78	6.78
33	7.63	7.63	7.63	7.63	7.63	7.63
34	8.54	8.54	8.54	8.54	8.54	8.54
35	**9.49**	**9.49**	**9.49**	**9.49**	**9.49**	**9.49**
36	10.44	10.44	10.44	10.44	10.44	10.44
37	11.48	11.48	11.48	11.48	11.48	11.48
38	12.55	12.55	12.55	12.55	12.55	12.55
39	13.69	13.69	13.69	13.69	13.69	13.69
40	**14.87**	**14.87**	**14.87**	**14.87**	**14.87**	**14.87**
41		16.10	16.10		16.10	16.10
42		17.38	17.38		17.38	17.38
43		18.66	18.66		18.66	18.66
44		20.04	20.04		20.04	20.04
45		**21.50**	**21.50**		**21.50**	**21.50**
46		23.05	23.05		23.05	23.05
47		24.70	24.70		24.70	24.70
48		26.41	26.41		26.41	26.41
49		28.23	28.23		28.23	28.23
50		**30.15**	**30.15**		**30.15**	**30.15**
51		32.18	32.18		32.18	32.18
52		34.30	34.30		34.30	34.30
53		36.53	36.53		36.53	36.53
54		38.92	38.92		38.92	38.92
55		**41.49**	**41.49**		**41.49**	**41.49**
56			44.25			44.25
57			47.04			47.04
58			49.83			49.83
59			52.84			52.84
60			**56.13**			**56.13**

AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

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Memo

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

From: Christine Yeung

Co/Dept:

Dept: Product Strategy and Management

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

Date: 28 Dec 2015

Total page: 4 pages

Subject: (Ref : A151210) **推出「財富恆裕」壽險計劃**
The Launch of Wealth Elite

我們一直積極研發及優化「財富」系列的產品，繼現有 3 隻專為高資產客戶而設的萬用壽險產品後，我們將於 **2015 年 12 月 28 日(即首個保單申請日)**誠意推出「財富恆裕」壽險計劃(「財富恆裕」)。該計劃為「財富」系列內首隻傳統儲蓄壽險計劃，透過派發非保證復歸紅利及非保證額外花紅提升資產增值的潛力。

此計劃可協助高資產客戶群保存、管理及增加他們的財富。

- **保存**財富 – 「財富恆裕」的身故賠償會因應客戶所處的人生階段而自動調整，以切合客戶的財務保障及遺產策劃需要，並將重點從保障轉至財富增長。

- **管理**財富 – 客戶只需繳付整付保費，便保證可獲人壽保障直至受保人100歲，更可透過保單貸款、套現紅利及部分退保提高資產流動性。

- **增加**財富 – 透過保證現金價值、非保證復歸紅利及非保證額外花紅為客戶提供長線回報令資產增值。

為配合「財富恆裕」的推出，我們亦同時推出「財富恆裕」限時推廣！有關詳情，請參閱通告 A151238。

"We", "AIA" or "AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「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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Memo

<u>產品推出時的各項安排</u>

產品資料冊	• 中文版的印刷版本將於 12 月 28 日起送抵香港及澳門各營業辦事處 • 財務策劃顧問可於 12 月 28 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	• 印刷版本將於 12 月 28 日起開始送抵香港及澳門各營業辦事處 • 財務策劃顧問亦可於 12 月 28 日起登入 Agency Corner 下載電子版本的產品簡介 • 財務策劃顧問亦可於 12 月 28 日起從 PSS 訂購印刷版本產品簡介 • 產品簡介編號 - 英文：PTA999295 - 繁體中文：PTA999296 - 簡體中文：PTA999297
建議書系統 PGS2014	**版本號碼：13.9 (包括網上版、iPad 離線版及視窗離線版)** ***有關 13.9 版本的詳細安排及推出日期，將會由產品策劃部另函通知***
保單契約	可於 12 月 28 日登入 Contract Library 下載

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 have always been expanding and improving the Wealth Series, after the 3 universal life products specially designed for the High Net Worth individuals, we are pleased to launch the FIRST traditional life product in Wealth Series, *Wealth Elite* on **28 December 2015 (first application date)**. The plan provides opportunities for wealth accumulation through the distribution of non-guaranteed Reversionary Bonus and non-guaranteed Extra Bonus.

It is tailored for the High Net Worth individuals in preserving, managing and developing their rich legacy.

- **Preserve** - To fulfill the financial protection and estate planning needs of the customer, the Death Benefit of Wealth Elite will be automatically adjusted according to the customer's different stages in life, and the policy will switch its focus from life protection to wealth accumulation.

- **Manage** - With an one-off premium payment, the customer can enjoy guaranteed life protection till age 100. Policy loan, bonus encashment and partial surrender are also available for asset liquidity.

- **Grow** – The plan accumulates wealth by providing long-term return through guaranteed cash value and non-guaranteed Reversionary Bonus and non-guaranteed Extra Bonus.

With the launch of Wealth Elite, there will be a **Limited Time Promotion**! Please refer to memo A151238 for details.

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Memo

Launch Arrangement

Launch Pack	• Chinese printed version will be delivered to Agency offices in Hong Kong & Macau starting from 28 December • The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 28 December
Product Brochure	• Printed version will be delivered to all Agency offices in Hong Kong and Macau starting from 28 December • The electronic version will be ready for download by financial planners in Agency Corner by 28 December • Printed version will be ready for order through PSS from 28 December • PTA number for Brochure: - English: PTA999295 - Traditional Chinese: PTA999296 - Simplified Chinese: PTA999297
PGS2014	**Version No.:** 13.9 (including Web Version, iPad Offline Version and Windows Office Version) *Detailed arrangements regarding the release of version 13.9 will be set out in a separate memo issued by Product Strategy and Management Department.*
Policy Contract	Available at Contract Library on 28 December

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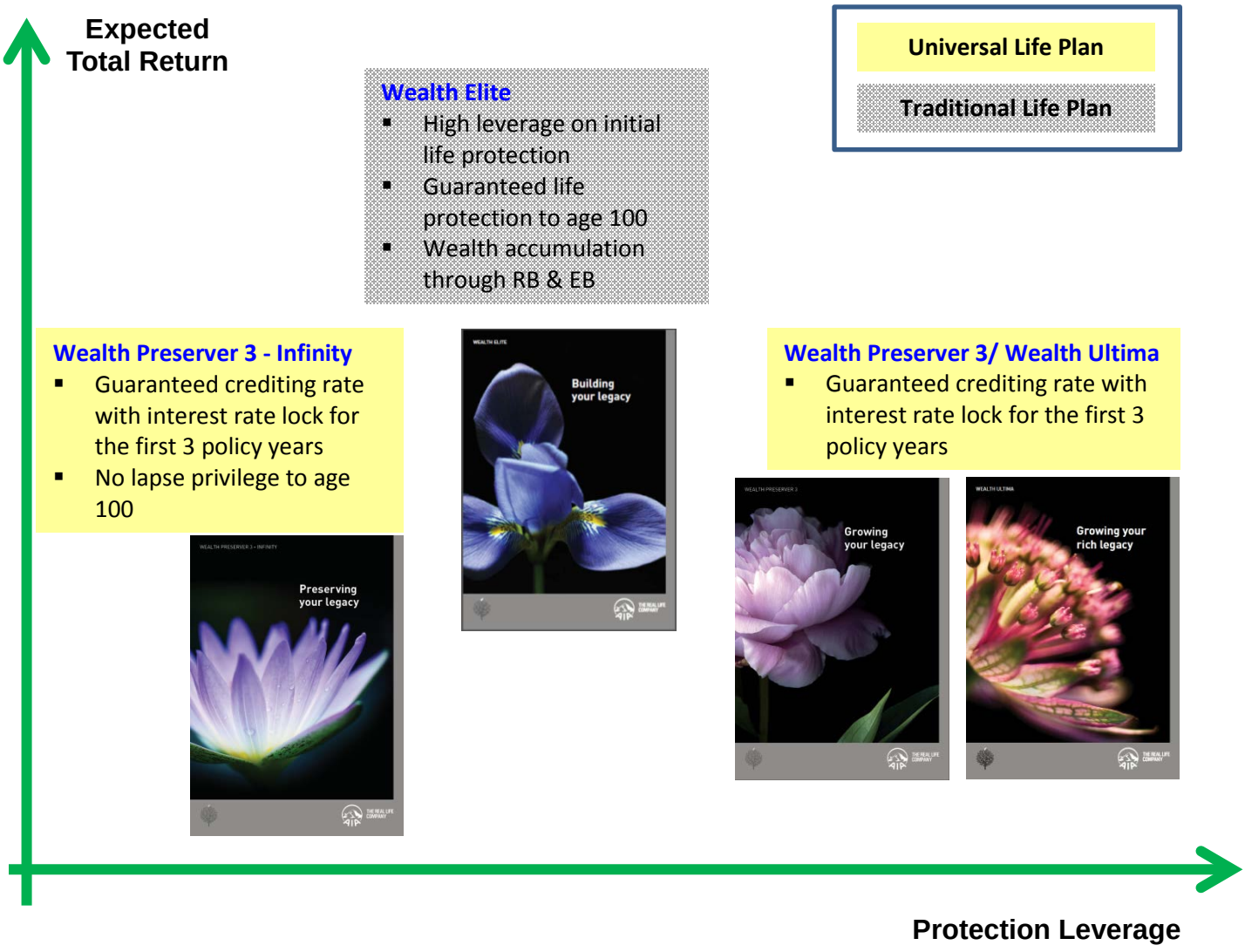
This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover.

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

I. Continuation of the Wealth Series

We have always been expanding and improving the Wealth Series, after the 3 universal life products specially designed for the High Net Worth individuals, we are pleased to launch the first traditional life product in Wealth Series, **Wealth Elite** on **28 December 2015**. The plan provides opportunities for wealth accumulation through the distribution of Reversionary Bonus and Extra Bonus. With a single premium payment, customers can enjoy a guaranteed life protection up to age 100 and achieve their protection and wealth preservation goals.

The positioning between Wealth Elite and other products in Wealth Series is shown below for your reference:



II. Traditional Life with Savings vs. Universal Life

Although Universal Life products are dominating the High Net Worth market, a Traditional Life policy can also help customers to preserve, manage and grow their wealth. During the selling process, you could introduce the most suitable plan to customers based on their needs and the characteristics of each plan.

	Traditional Life with Savings	Universal Life
Premium	**Fixed payment term and level premium**	**Flexible** (Customer can choose to pay additional premiums after paying the planned premium as long as the min. and max. premium requirement are met)
Life Coverage	**Guaranteed for the policy term** e.g. age 100, whole life, etc. (Given customer pays scheduled premium on time)	**Subject to lapse** (If the surrender value is insufficient to cover policy charges or the min. premium requirement is not met)
Cash Withdrawal	**Bonus withdrawal and policy loan are available**	**Policy value withdrawal** (subject to surrender charge) **and policy loan are available**
Charges	**Charges are reflected in the policy value**	**Charges are listed out in detail**
Feature	**Simple structure; guaranteed protection for the policy term**	**Flexible and transparent**

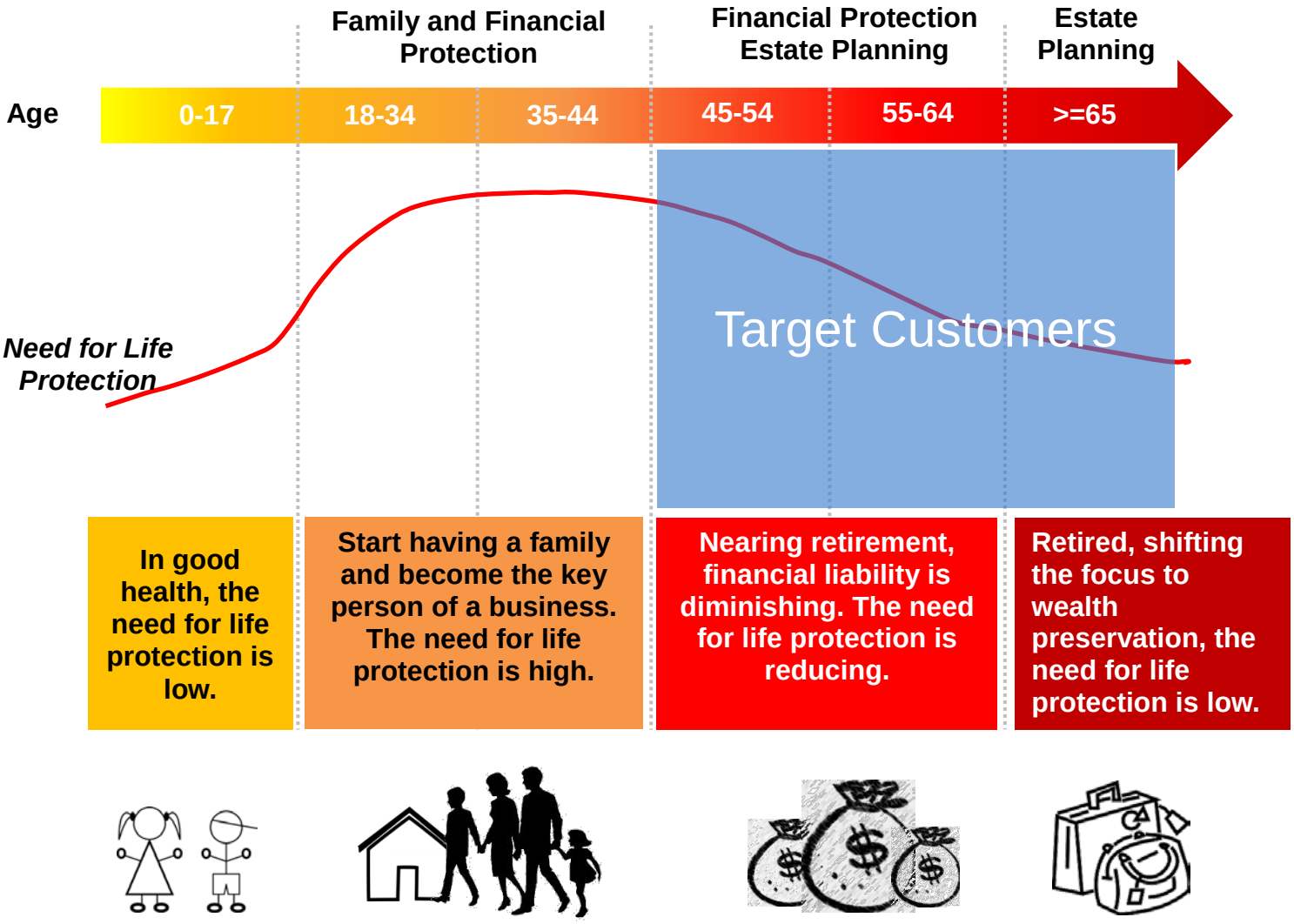
III. Selling Propositions

"Wealth Elite" is a traditional life plan with savings designed for High Net Worth individuals. With this plan, they can Preserve, Manage and Grow their wealth smartly, as well as achieving protection and wealth preservation goals.



To Preserve

Protection needs may change when the customer is going through different stages in life.

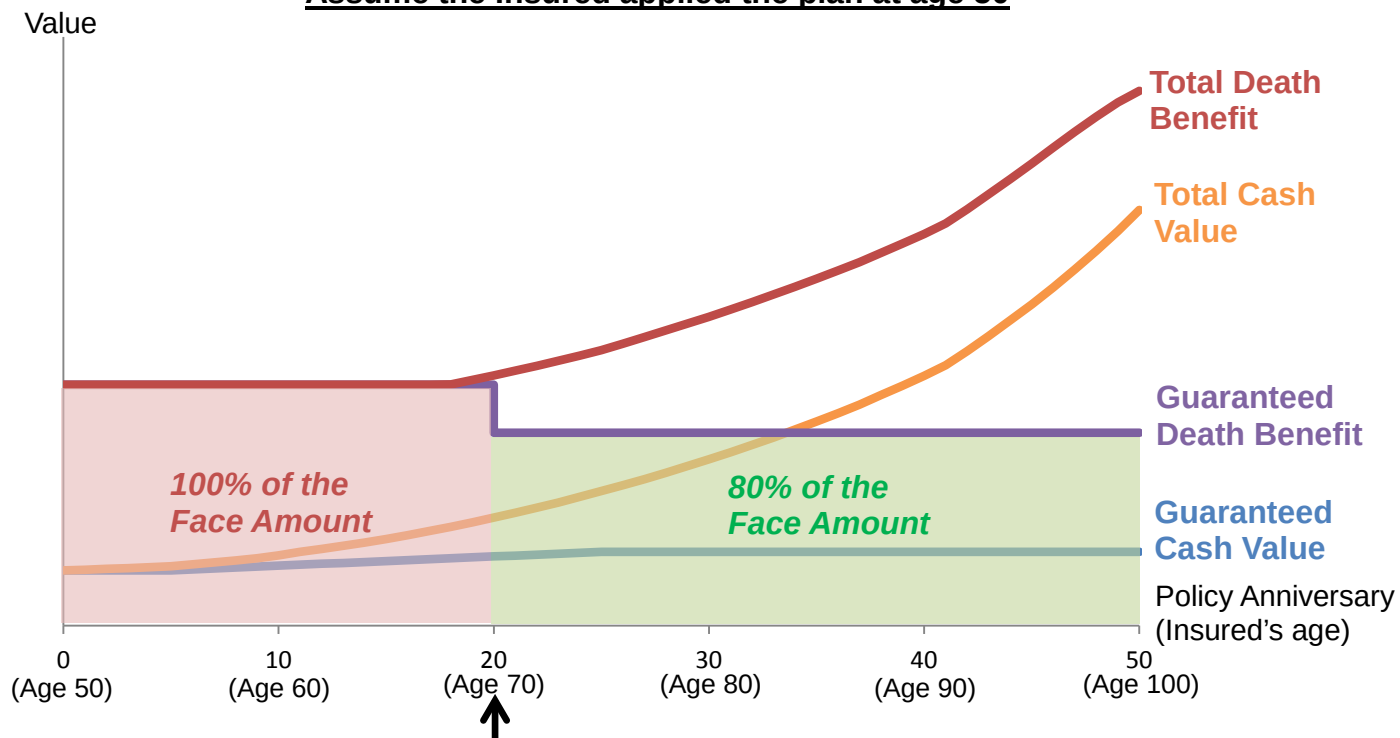


The guaranteed part of Wealth Elite's Death Benefit will be automatically adjusted according to the customer's different stages in life. The time of adjustment will depend on the policy year or the Insured's age, in order to fulfill the life and financial protection and estate planning needs of the customer.

There are two levels of Death Benefit for Wealth Elite (the guaranteed parts are in ***italic***):

On or before the 20th Policy Anniversary; or the Policy Anniversary immediately following the 70th birthday of the Insured (whichever is later)	**after the 20th Policy Anniversary; or the Policy Anniversary immediately following the 70th birthday of the Insured (whichever is later)**
the higher of: (i) 80% of the Face Amount plus any face value of non-guaranteed Reversionary Bonus and any face value of non-guaranteed Extra Bonus, and (ii) ***100% of the Face Amount*** **Less** Policy Debt (if any)	***80% of the Face Amount*** plus any face value of non-guaranteed Reversionary Bonus and any face value of non-guaranteed Extra Bonus **Less** Policy Debt (if any)

Assume the Insured applied the plan at age 50



1. 20th Policy Anniversary; or
2. the Policy Anniversary immediately following the 70th birthday of the Insured
(Whichever is later)

The policy switched its focus from life protection to wealth accumulation when the Insured's age increases. As Reversionary Bonus and Extra Bonus keep growing, **the Total Death Benefit will continue to increase even after the automatic adjustment of Guaranteed Death Benefit**.

To Manage

- **Single premium for guaranteed life protection till age 100**

  With a one-off premium payment, the customer can enjoy guaranteed life protection till age 100. This allows better budget planning.

- **Flexible arrangements for asset liquidity**

  Wealth Elite provides the following choices to customers when they need cash:



Policy Loan (1)

Policy loan amount can be up to 90% of the (guaranteed cash value + any non-guaranteed cash value of Reversionary Bonus)

Cashing Bonus (2)

Once the Reversionary Bonus is partly or wholly encashed, its corresponding non-guaranteed Extra Bonus (if any) will be encashed

Partial Surrender (3)

Withdraw any cash value by reducing the Face Amount

(1) We will charge interest on any Policy loan from the date the loan is taken until it is fully repaid. We calculate interest at a rate we determine from time to time.

(2) The face value of the Reversionary Bonus will be reduced accordingly after the encashment of the Reversionary Bonus, and thus, reducing the future value of the Policy.

(3) The subsequent guaranteed cash value, the corresponding face values and cash values of any Extra Bonus will be adjusted accordingly based on the reduced Face Amount. Partial Surrender reduces the future value of the Policy. Partial surrender is subject to the minimum Face Amount requirement.

To Grow

The plan accumulates wealth by providing long-term return through guaranteed cash value and non-guaranteed Reversionary Bonus and non-guaranteed Extra Bonus. Please note that the **face value** of Reversionary Bonus and Extra Bonus will be paid at **policy maturity** under Wealth Elite.

	Reversionary Bonus (RB)	Extra Bonus (EB)
Annually Declared Bonus is	**Face Value**	**Face Value**
Characteristic and Function	**Declared face value is guaranteed**	At Insured's death, surrender or partial surrender, Extra Bonus^ will be declared to reflect the investment performance at that time Therefore, it may be **increased or decreased** and are **non-guaranteed**
Death Benefit or Policy Maturity	**Face value of RB is payable@**	**Face value of EB is payable@**
Cash Withdrawal, Surrender or Partial Surrender	**Cash value of RB is payable* cash for withdrawal purpose**	**Cash value of EB is payable* purpose**

^ Extra Bonus is non-guaranteed, and subject to investment risk and market fluctuations. Extra Bonus does not form a permanent addition to the Policy and it may be increased or decreased at subsequent declarations by the Company. We will show Extra Bonus (if any) on anniversary statement for reference.

@ For death benefit, the payment of face value of Reversionary Bonus and face value of Extra Bonus is subject to the death benefit calculation.

* Cash value of the bonuses is non-guaranteed and determined by the Company. It is equal to or less than the face value of the bonuses and is generally expected to be increased through the policy Year and influenced by various factors, for example abrupt change of market conditions.

For more details on understanding Reversionary Bonus Plan, please refer to the launch pack for Bonus Power Plan (memo ref: A150803).

IV. Segment Story

Savvy Achievers



Mr. Chan

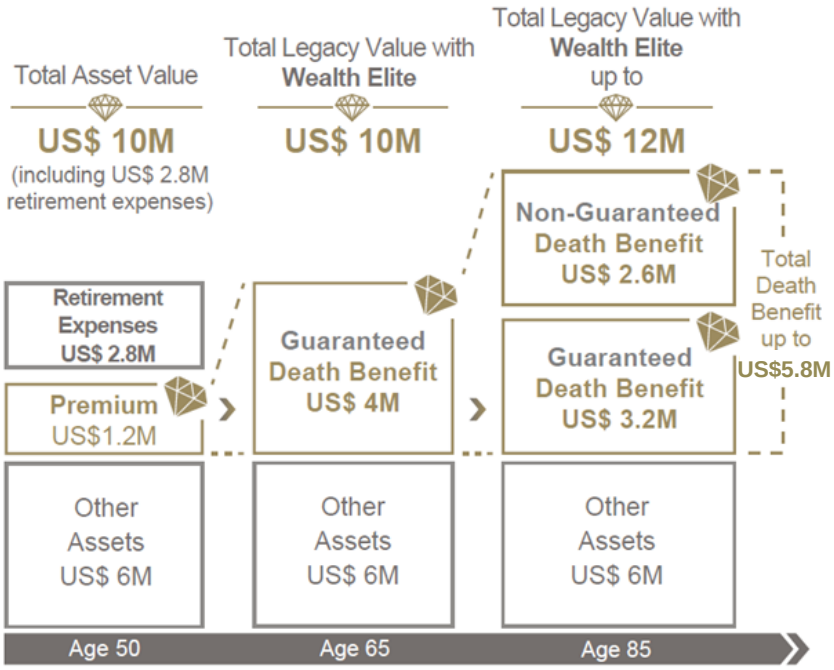
Age 50 (Non-smoker)
Current total assets: US$10m

"Enjoy a good living after retirement without affecting the estate arrangment"

US$5.8M

Preserve your wealth with higher protection

Mr. Chan used US$1.2M to purchase Wealth Elite with a Face Amount of US$4M. If Mr. Chan passes away at age 85, the beneficiaries will receive a Death Benefit up to US$5.8M. It means while the total assets upon death (including US$5.8M Death Benefit and US$6M other assets) can be maintained for future generation, Mr. Chan can still reserve US$2.8M for his retirement.



Remark:
The example is hypothetical and for illustrative purpose only and assumes Mr. Chan applied for Wealth Elite. As for the same amount of premium, the available Face Amount may differ. The premium amount is determined based on the Insured's gender, age, smoking habit, Face Amount and underwriting decision. For more details, please refer to the related product documents.

At age 65, Guaranteed Death Benefit equals to 100% of the Face Amount.

At age 85, Guaranteed Death Benefit equals to 80% of the Face Amount. The Non-guaranteed Death Benefit illustrated is the sum of the policy's face values of any non-guaranteed Reversionary Bonus and non-guaranteed Extra Bonus and is based on the current bonus scales. The current bonus scales are neither indicative of future performance nor guaranteed. The actual Reversionary Bonus and Extra Bonus payable throughout the duration of the Policy may vary at AIA's sole discretion, which may be less or more favorable than those illustrated and may be zero.

V. Lien Adjustment on Death Benefit due to Medical Rating

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

The following components of Death Benefit (in ***italic***) will be subject to the adjustment according to the Lien %:

On or before the 20th Policy Anniversary; or the Policy Anniversary immediately following the 70th birthday of the Insured (whichever is later)	**after the 20th Policy Anniversary; or the Policy Anniversary immediately following the 70th birthday of the Insured (whichever is later)**
the higher of: (i) ***X% of the Face Amount*** plus any face value of Reversionary Bonus and any face value of Extra Bonus, and (ii) ***Y% of the Face Amount*** **Less** Policy Debt (if any)	***X% of the Face Amount*** plus any face value of Reversionary Bonus and any face value of Extra Bonus **Less** Policy Debt (if any)

Lien % and the Adjustment % for each MR:

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

Medical Rating	Standard	Sub-standard					
		B	C	D	E	F	H
X%	80%	65.6%	62.4%	58.4%	52%	46.4%	40%
Y%	100%	82%	78%	73%	65%	58%	50%

× **(1 – Lien %)**

Example：Medical rating MR(B)
X% = 80% × (1 – **18%**) = **65.6%**
Y% = 100% × (1 – **18%**) = **82%**
And so on

The adjusted Death Benefit will be shown on **(1) Proposal Illustration** and **(2) Death Lien Endorsement**

The following example will explain the adjusting method：

Assume the insured aged 50; male; non-smoker; country group A

	Wealth Elite	
Medical Rating	**Standard**	**MR (B)**
Lien %	**0%**	**18%**
Face Amount	5,000,000	5,000,000
Single Premium (A)	1,529,500	1,529,500
Day 1 Guaranteed Cash Value (B)	1,147,150	1,147,150
(B) / (A) ratio	75%	75%
Guaranteed Death Benefit		
On or before the 20th Policy Anniversary; or the Policy Anniversary immediately following the 70th birthday of the Insured (whichever is later) (100% Face Amount)	5,000,000 ×100% × (1-**0%**) = **5,000,000**	5,000,000 ×100% × (1-**18%**) =5,000,000 × **82%** **= 4,100,000**
after the 20th Policy Anniversary; or the Policy Anniversary immediately following the 70th birthday of the Insured (whichever is later) (80% Face Amount)	5,000,000 ×80% × (1-**0%**) = **4,000,000**	5,000,000 ×80% × (1-**18%**) =5,000,000 × **65.6%** **= 3,280,000**

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

The following process will apply when the Insured's medical rating is found sub-standard after underwriting.

Assume the insured aged 50; male; non-smoker; country group A

1. **Submit Proposal**
   Signature page from the proposal:

AIA INTERNATIONAL LIMITED

Standard Illustration of Benefits and Returns

IMPORTANT:
THIS IS A SUMMARY ILLUSTRATION OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT. THIS ILLUSTRATION IS NOT A CONTRACT.

Proposal Summary for Wealth Elite

Insured: Mr. SAMPLE Age: 50 Risk Classification: Standard

Sex: Male Smoking Status: Non-Smoker

1. Basic Policy Summary Wealth Elite (Currency: US$)
Initial Face Amount:$5,000,000
Single Premium: $1,529,500.00

2. Basic Policy Illustration Summary Wealth Elite (Currency: US$)

End of Policy Year	Death Benefit			Cash Value			Total Premium
	Guaranteed	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed	Total	
1	5,000,000	0	5,000,000	1,147,150	15,848	1,162,998	1,529,500
2	5,000,000	0	5,000,000	1,147,150	32,900	1,180,050	1,529,500
3	5,000,000	0	5,000,000	1,147,150	51,202	1,198,352	1,529,500
4	5,000,000	0	5,000,000	1,147,150	70,798	1,217,948	1,529,500
5	5,000,000	0	5,000,000	1,147,150	91,719	1,238,869	1,529,500
6	5,000,000	0	5,000,000	1,166,250	113,999	1,280,249	1,529,500
7	5,000,000	0	5,000,000	1,185,400	137,674	1,323,074	1,529,500
8	5,000,000	0	5,000,000	1,204,500	162,781	1,367,281	1,529,500
9	5,000,000	0	5,000,000	1,223,600	189,399	1,412,999	1,529,500
10	5,000,000	0	5,000,000	1,242,750	233,715	1,476,465	1,529,500
15	5,000,000	0	5,000,000	1,338,350	492,123	1,830,473	1,529,500
20	5,000,000	191,204	5,191,204	1,433,950	851,545	2,285,495	1,529,500
25	4,000,000	1,714,534	5,714,534	1,529,500	1,318,624	2,848,124	1,529,500
30	4,000,000	2,408,983	6,408,983	1,529,500	1,973,475	3,502,975	1,529,500
@90	4,000,000	4,127,304	8,127,304	1,529,500	3,691,778	5,221,278	1,529,500
@100	4,000,000	7,096,983	11,096,983	1,529,500	7,096,983	8,626,483	1,529,500

100% Face Amount

80% Face Amount

3. Benefit Summary (Currency: US$)

Benefit Description	Initial Protection Amount	Single Premium
Wealth Elite	5,000,000	1,529,500.00

Total Single Premium(US$): $1,529,500.00

(viii) For Death Benefit

- If the death of the Insured occurs on or before the Policy Anniversary immediately following the 70th birthday of the Insured, Total Death Benefit equals to the higher of (i) 80% of the Face Amount plus any projected face value of Reversionary Bonus and any projected face value of Extra Bonus, and (ii) 100% of the Face Amount. Guaranteed Death Benefit equals to 100% of the Face Amount. If the death of the Insured occurs after the Policy Anniversary immediately following the 70th birthday of the Insured, Total Death Benefit equals to 80% of the Face Amount plus any projected face value of Reversionary Bonus and any projected face value of Extra Bonus. Guaranteed Death Benefit equals to 80% of the Face Amount.
- Non-Guaranteed Death Benefit equals to the difference between Total Death Benefit and Guaranteed Death Benefit, which may include any projected face value of Reversionary Bonus and any projected face value of Extra Bonus. The face value of these Bonuses (if any) will be taken into account when the Company is paying the Death Benefit.

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

3. Client accepts the counter offer and re-signs MR(B) proposal

Signature page from the MR(B) proposal:

AIA INTERNATIONAL LIMITED

Standard Illustration of Benefits and Returns

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

IMPORTANT:
THIS IS A SUMMARY ILLUSTRATION OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT. THIS ILLUSTRATION IS NOT A CONTRACT.

Proposal Summary for Wealth Elite

Insured: Mr. SAMPLE Age: 50 Risk Classification: Standard - Death Lien Applied (MRB)

Sex: Male Smoking Status: Non-Smoker

1. Basic Policy Summary Wealth Elite (Currency: US$)

Initial Face Amount:$5,000,000
Single Premium: $1,529,500.00

Same Face Amount Premium and Cash Values as for "Standard" Medical Rating

Guaranteed Death Benefit was adjusted according to death lien %

2. Basic Policy Illustration Summary Wealth Elite (Currency: US$)

End of Policy Year	Death Benefit			Cash Value			Total Premium
	Guaranteed	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed	Total	
1	4,100,000	0	4,100,000	1,147,150	15,848	1,162,998	1,529,500
2	4,100,000	0	4,100,000	1,147,150	32,900	1,180,050	1,529,500
3	4,100,000	0	4,100,000	1,147,150	51,202	1,198,352	1,529,500
4	4,100,000	0	4,100,000	1,147,150	70,798	1,217,948	1,529,500
5	4,100,000	0	4,100,000	1,147,150	91,719	1,238,869	1,529,500
6	4,100,000	0	4,100,000	1,166,250	113,999	1,280,249	1,529,500
7	4,100,000	0	4,100,000	1,185,400	137,674	1,323,074	1,529,500
8	4,100,000	0	4,100,000	1,204,500	162,781	1,367,281	1,529,500
9	4,100,000	0	4,100,000	1,223,600	189,399	1,412,999	1,529,500
10	4,100,000	0	4,100,000	1,242,750	233,715	1,476,465	1,529,500
15	4,100,000	0	4,100,000	1,338,350	492,123	1,830,473	1,529,500
20	4,100,000	371,204	4,471,204	1,433,950	851,545	2,285,495	1,529,500
25	3,280,000	1,714,534	4,994,534	1,529,500	1,318,624	2,848,124	1,529,500
30	3,280,000	2,408,983	5,688,983	1,529,500	1,973,475	3,502,975	1,529,500
@90	3,280,000	4,127,304	7,407,304	1,529,500	3,691,778	5,221,278	1,529,500
@100	3,280,000	7,096,983	10,376,983	1,529,500	7,096,983	8,626,483	1,529,500

82% Face Amount

65.6% Face Amount

3. Benefit Summary (Currency: US$)

Benefit Description	Initial Protection Amount	Single Premium
Wealth Elite	5,000,000	1,529,500.00

Total Single Premium(US$): $1,529,500.00

(viii) For Death Benefit

- Under the Insured's current risk classification (MRB),
- If the death of the Insured occurs on or before the Policy Anniversary immediately following the 70th birthday of the Insured, Total Death Benefit equals to the higher of (i) 65.6% of the Face Amount plus any projected face value of Reversionary Bonus and any projected face value of Extra Bonus, and (ii) 82% of the Face Amount. Guaranteed Death Benefit equals to 82% of the Face Amount. If the death of the Insured occurs after the Policy Anniversary immediately following the 70th birthday of the Insured, Total Death Benefit equals to 65.6% of the Face Amount plus any projected face value of Reversionary Bonus and any projected face value of Extra Bonus. Guaranteed Death Benefit equals to 65.6% of the Face Amount.
- Non-Guaranteed Death Benefit equals to the difference between Total Death Benefit and Guaranteed Death Benefit, which may include any projected face value of Reversionary Bonus and any projected face value of Extra Bonus. The face value of these Bonuses (if any) will be taken into account when the Company is paying the Death Benefit.

Show adjusted Death Benefit (in terms of % of FA)

4. Issue policy

- Attach re-signed proposal and relevant documents
- Policy Information Page still shows the original Face Amount (US$ 5,000,000)
- Issue Death Lien Endorsement.

Death Lien Endorsement:

DEATH BENEFIT

If the Insured dies while the Policy is in force, we will pay the Death Benefit in accordance with the GENERAL PROVISIONS, where:

(a) if the death occurs on or before the twentieth (20th) Policy Anniversary or the Policy Anniversary immediately following the seventieth (70th) birthday of the Insured, whichever is later, the Death Benefit equals to the higher of:

(i) 65.6% of the Face Amount plus any face value of Reversionary Bonus and any face value of Extra Bonus, and

(ii) 82% of the Face Amount; OR

(b) if the death occurs after the twentieth (20th) Policy Anniversary or the Policy Anniversary immediately following the seventieth (70th) birthday of the Insured, whichever is later, the Death Benefit equals to 65.6% of the Face Amount plus any face value of Reversionary Bonus and any face value of Extra Bonus.

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

Show adjusted Death Benefit (in terms of % of FA)

VI. Market Analysis

Currently, ChinX LifX is the only market player that provides traditional savings product for the High Net Worth market. Compared with ChinX LifX, the Projected IRR and Total Death Benefit of Wealth Elite are relatively competitive.

Male, Age 50, Non-smoker; Residency Grouping: A; Underwriting Class: Standard,
Face Amount: US$5,000,000

	AIA Wealth Elite	ChinX LifX NoblX LifX
Single Premium (US$)	1,529,500	1,628,000
Ratio of Total Death Benefit and Total Premiums Paid		
10 years	326.90%	315.42%
20 years	339.41%	347.20%
30 years	419.02%	410.03%
40 years	531.37%	524.43%
50 years	725.53%	724.98%
Guaranteed IRR		
10 years	-2.05%	-1.71%
20 years	-0.32%	-0.12%
30 years	0.00%	0.42%
40 years	0.00%	0.69%
50 years	0.00%	0.85%
Projected IRR		
10 years	-0.49%	-0.78%
20 years	1.92%	1.61%
30 years	2.75%	2.60%
40 years	3.10%	3.17%
50 years	3.52%	3.54%
Guaranteed Breakeven Year	25	21 – 30
Total Breakeven Year	12	13
Colored cells indicate AIA's Wealth Elite is better: both relatively higher return in relevant year or earlier breakeven		

Observations (based on the figures above):

Total Death Benefit

- Wealth Elite has **higher Total Death Benefit (ratio of Total Premiums Paid)** in general

Projected IRR

- Wealth Elite has **higher Projected IRR** in early policy years

Total Breakeven Year

- Wealth Elite has **earlier Total Breakeven Year**

For details of product comparison, please refer to **Appendix 2**.

Note: The above information is collected by AIA internally and for reference only, You must not disseminate, distribute or circulate to any third parties. AIA does not assume or shall have no liability whatsoever in case any third party claims, demands, actions or other proceedings are instituted against you. Please refer to the Data and Information Collection Statement and Market Product Comparison Remarks & Disclaimer for details.

Remark and Disclaimer of Market Analysis

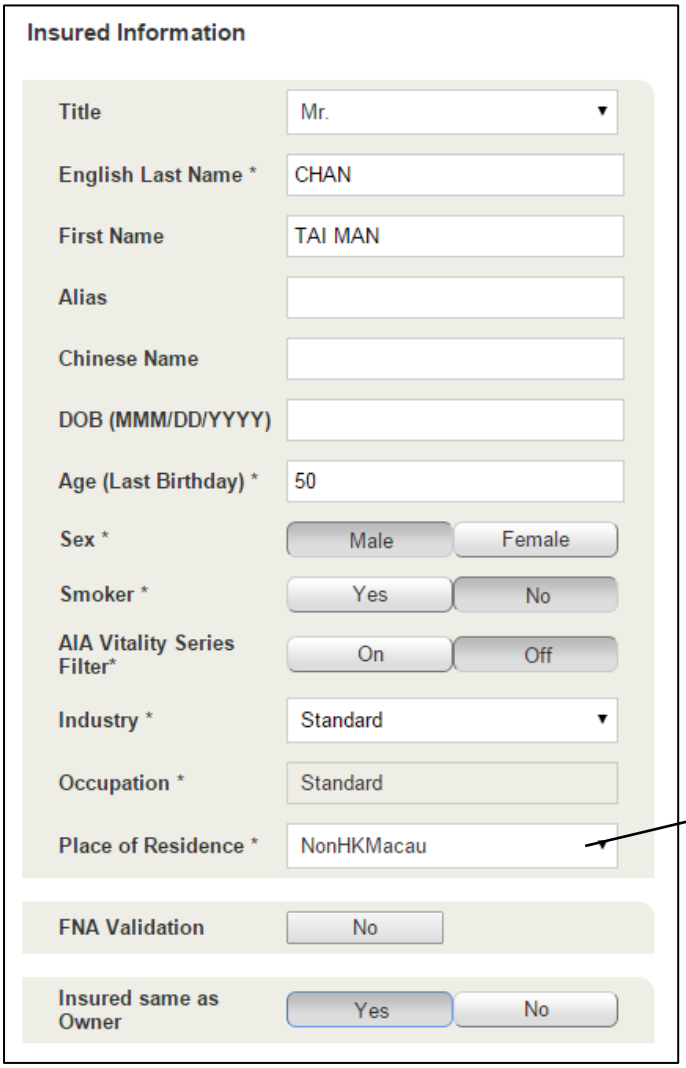
Definitions and Assumptions: The above analysis and comparisons are made on the assumption that no withdrawal nor policy loans, if applicable, have been taken out throughout the policy years and that all premiums are paid in full when due. 'Total Cash Value' means guaranteed cash value plus non-guaranteed reversionary bonus (if any) / non-guaranteed annual dividend accumulations (if any) and non-guaranteed extra bonus (if any). Above value of 'Guaranteed IRR' is calculated based on the Guaranteed Cash Value and the total premium paid of the relevant policy years; the value of 'Projected IRR' is calculated based on Total Cash Value and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time. 'Total Death Benefit' may vary between products. All non-guaranteed dividends/bonuses (if any) are subject to the outlook and the experience of the products such as investment returns, claims, surrender and expenses.

Disclaimer: AIA does not guarantee the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in Sep 2015. 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 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).

VII. Proposal Generation in PGS

Step 1. Enter Insured's Information



If residency is Hong Kong, please select "Hong Kong".

If residency is Macau, please select "Macau".

If residency is neither Hong Kong nor Macau, please select "NonHKMacau".

Step 2. Choose the Basic Plan

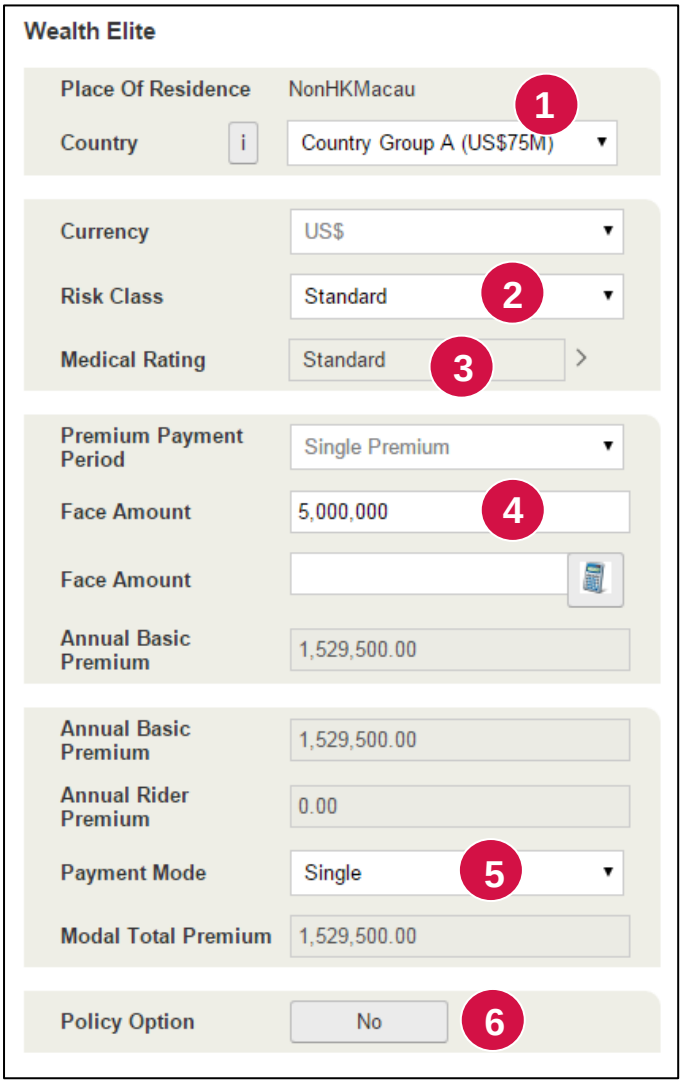
List under “Customer Needs”



List under “Product Category”

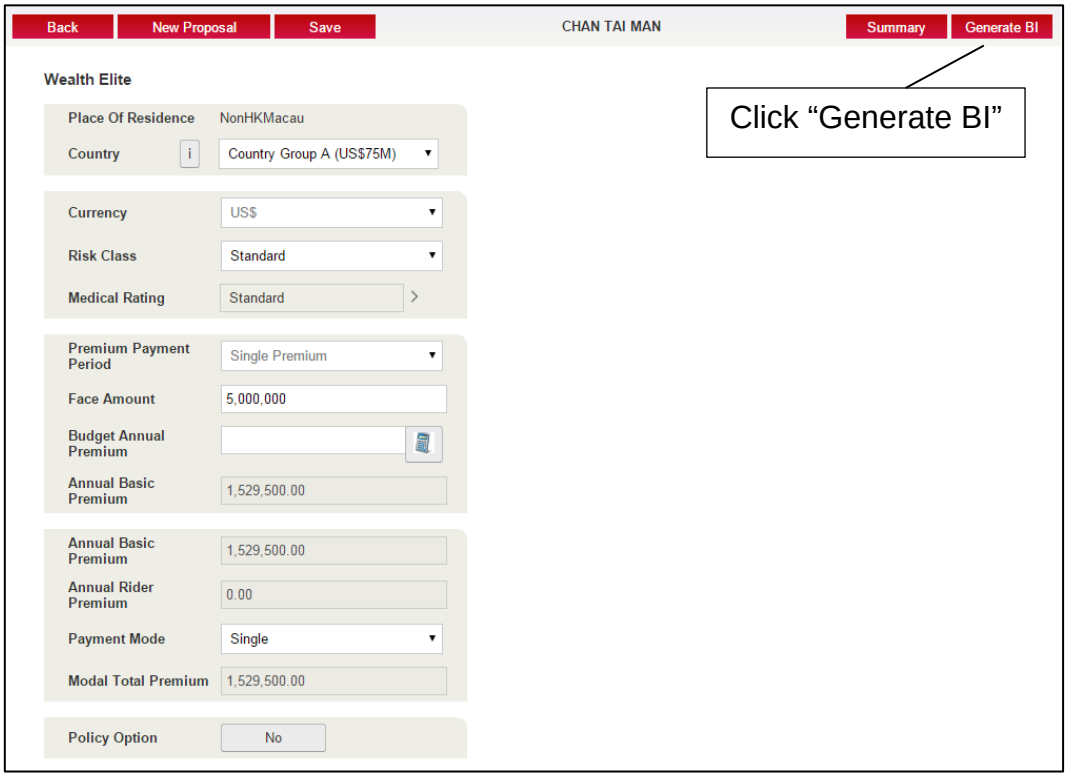


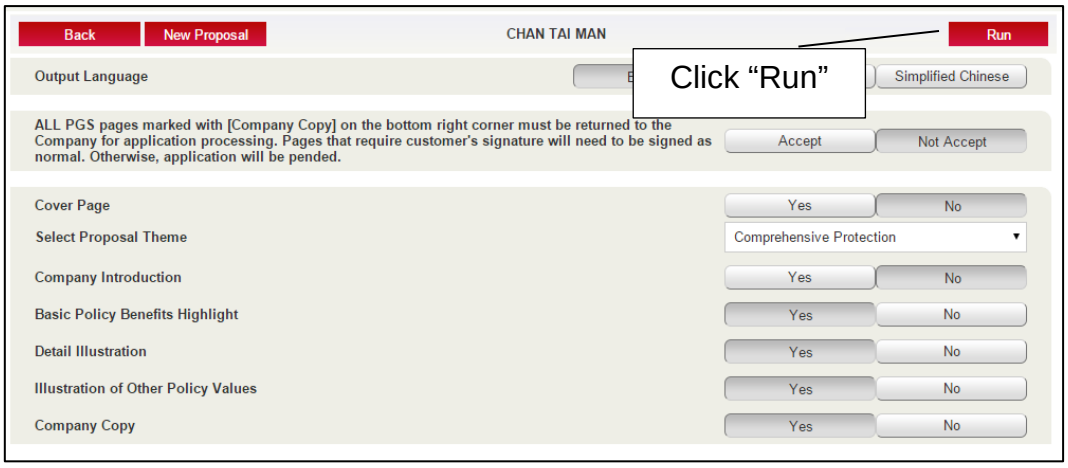
Step 3. Enter Basic Plan Information



Field	Input Data
1	If “Hong Kong” is selected as residency, “Hong Kong” is displayed. If “Macau” is selected as residency, “Macau” is displayed. If “NonHKMacau” is selected as residency, please select the country or country group here.
2	Select Risk Class (Standard/ Prestige/ Prestige Plus).
3	If Risk Class is “Standard”, please select “Medical Rating”.
4	Enter Face Amount to calculate the premium required.
5	Only Single Premium is applicable to this plan.
6	Select Policy Option for withdrawal preference • Encashing bonuses is available from year 4 to 10, but not reducing Face Amount (i.e. not allow partial surrender). • Encashing bonuses and Face Amount Reducing (i.e. partial surrender) are available from year 11.

Step 4. Generate Proposal

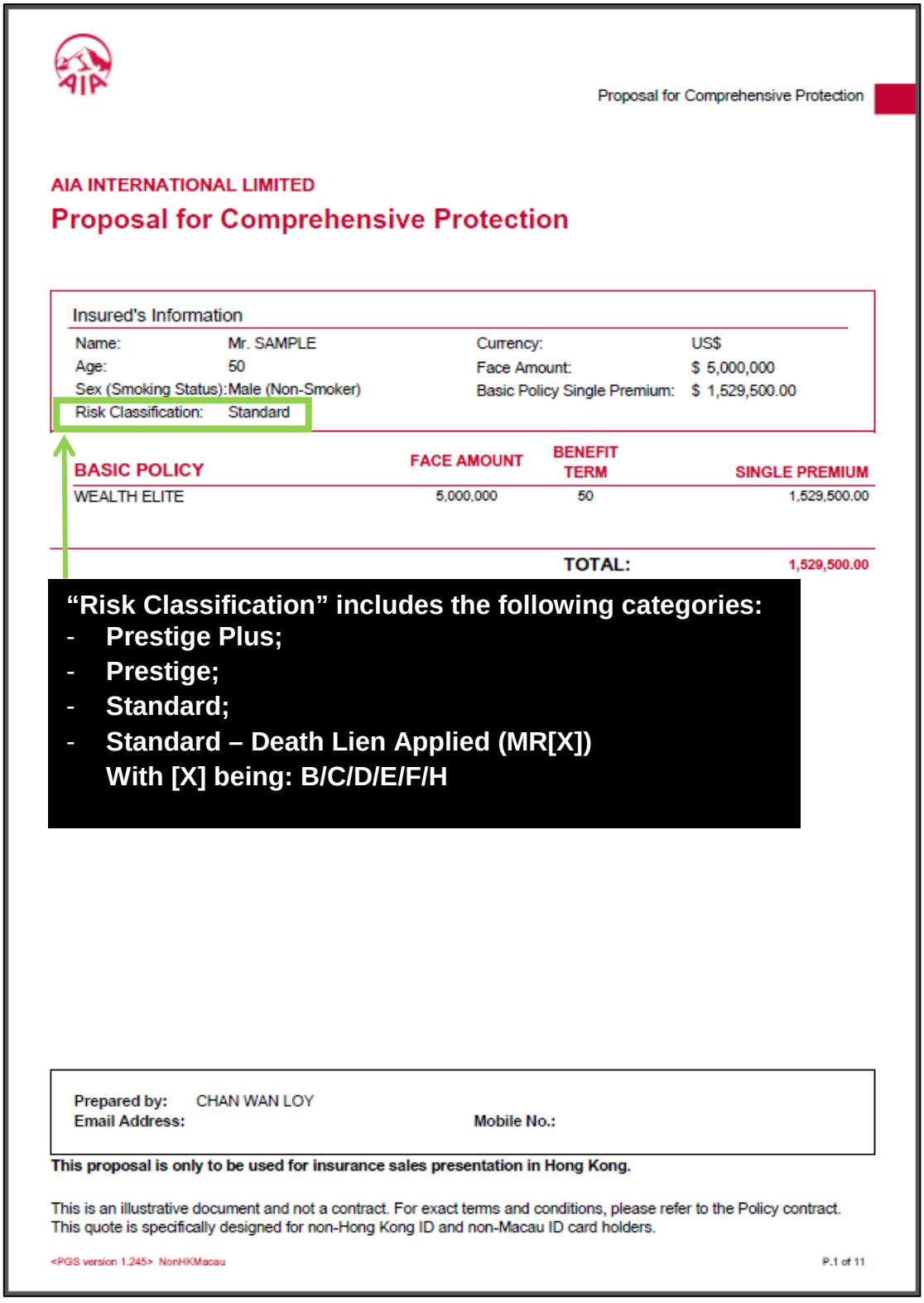




VIII. Proposal Illustration

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

Proposal for Comprehensive Protection

Insured's Information

Name:	Mr. SAMPLE	Currency:	US$
Age:	50	Face Amount:	$ 5,000,000
Sex (Smoking Status):	Male (Non-Smoker)	Basic Policy Single Premium:	$ 1,529,500.00
Risk Classification:	Standard		

BASIC POLICY	FACE AMOUNT	BENEFIT TERM	SINGLE PREMIUM
WEALTH ELITE	5,000,000	50	1,529,500.00
		TOTAL:	1,529,500.00

"Risk Classification" includes the following categories:
- **Prestige Plus;**
- **Prestige;**
- **Standard;**
- **Standard – Death Lien Applied (MR[X])**
  With [X] being: B/C/D/E/F/H

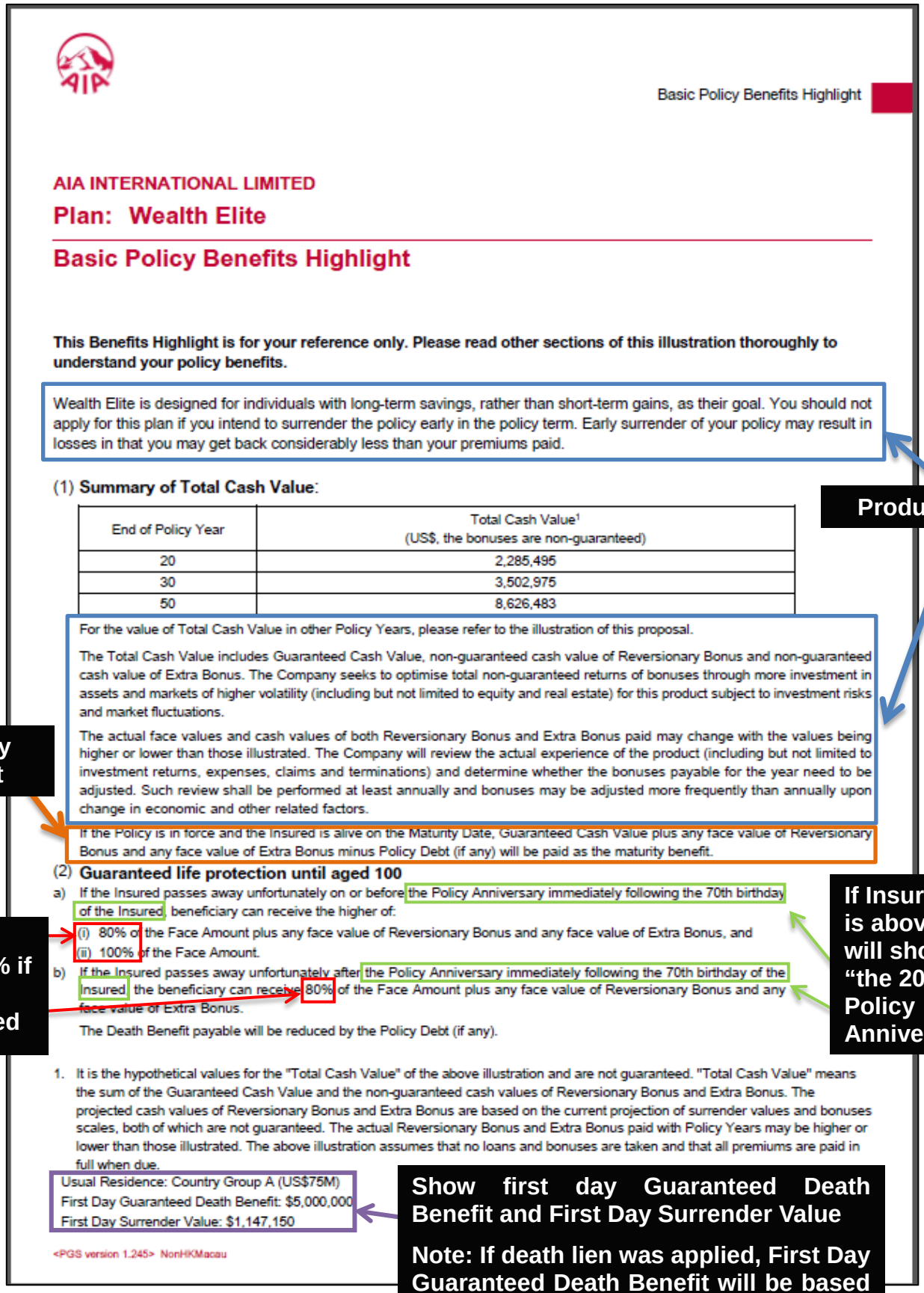
Prepared by: CHAN WAN LOY
Email Address: Mobile No.:

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.
This quote is specifically designed for non-Hong Kong ID and non-Macau ID card holders.

<PGS version 1.245> NonHKMacau P.1 of 11

Proposal Sample – Basic Policy Benefit Highlight (Optional Page)



Basic Policy Benefits Highlight

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite

Basic Policy Benefits Highlight

This Benefits Highlight is for your reference only. Please read other sections of this illustration thoroughly to understand your policy benefits.

Wealth Elite is designed for individuals with long-term savings, rather than short-term gains, as their goal. You should not apply for this plan if you intend to surrender the policy early in the policy term. Early surrender of your policy may result in losses in that you may get back considerably less than your premiums paid.

(1) **Summary of Total Cash Value**:

End of Policy Year	Total Cash Value[1] (US$, the bonuses are non-guaranteed)
20	2,285,495
30	3,502,975
50	8,626,483

For the value of Total Cash Value in other Policy Years, please refer to the illustration of this proposal.

The Total Cash Value includes Guaranteed Cash Value, non-guaranteed cash value of Reversionary Bonus and non-guaranteed cash value of Extra Bonus. The Company seeks to optimise total non-guaranteed returns of bonuses through more investment in assets and markets of higher volatility (including but not limited to equity and real estate) for this product subject to investment risks and market fluctuations.

The actual face values and cash values of both Reversionary Bonus and Extra Bonus paid may change with the values being higher or lower than those illustrated. The Company will review the actual experience of the product (including but not limited to investment returns, expenses, claims and terminations) and determine whether the bonuses payable for the year need to be adjusted. Such review shall be performed at least annually and bonuses may be adjusted more frequently than annually upon change in economic and other related factors.

If the Policy is in force and the Insured is alive on the Maturity Date, Guaranteed Cash Value plus any face value of Reversionary Bonus and any face value of Extra Bonus minus Policy Debt (if any) will be paid as the maturity benefit.

(2) **Guaranteed life protection until aged 100**

a) If the Insured passes away unfortunately on or before the Policy Anniversary immediately following the 70th birthday of the Insured, beneficiary can receive the higher of:
(i) 80% of the Face Amount plus any face value of Reversionary Bonus and any face value of Extra Bonus, and
(ii) 100% of the Face Amount.

b) If the Insured passes away unfortunately after the Policy Anniversary immediately following the 70th birthday of the Insured, the beneficiary can receive 80% of the Face Amount plus any face value of Reversionary Bonus and any face value of Extra Bonus.

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

1. It is the hypothetical values for the "Total Cash Value" of the above illustration and are not guaranteed. "Total Cash Value" means the sum of the Guaranteed Cash Value and the non-guaranteed cash values of Reversionary Bonus and Extra Bonus. The projected cash values of Reversionary Bonus and Extra Bonus are based on the current projection of surrender values and bonuses scales, both of which are not guaranteed. The actual Reversionary Bonus and Extra Bonus paid with Policy Years may be higher or lower than those illustrated. The above illustration assumes that no loans and bonuses are taken and that all premiums are paid in full when due.

Usual Residence: Country Group A (US$75M)
First Day Guaranteed Death Benefit: $5,000,000
First Day Surrender Value: $1,147,150

<PGS version 1.245> NonHKMacau

Product risk

Maturity benefit

Show adjusted % if death lien was applied

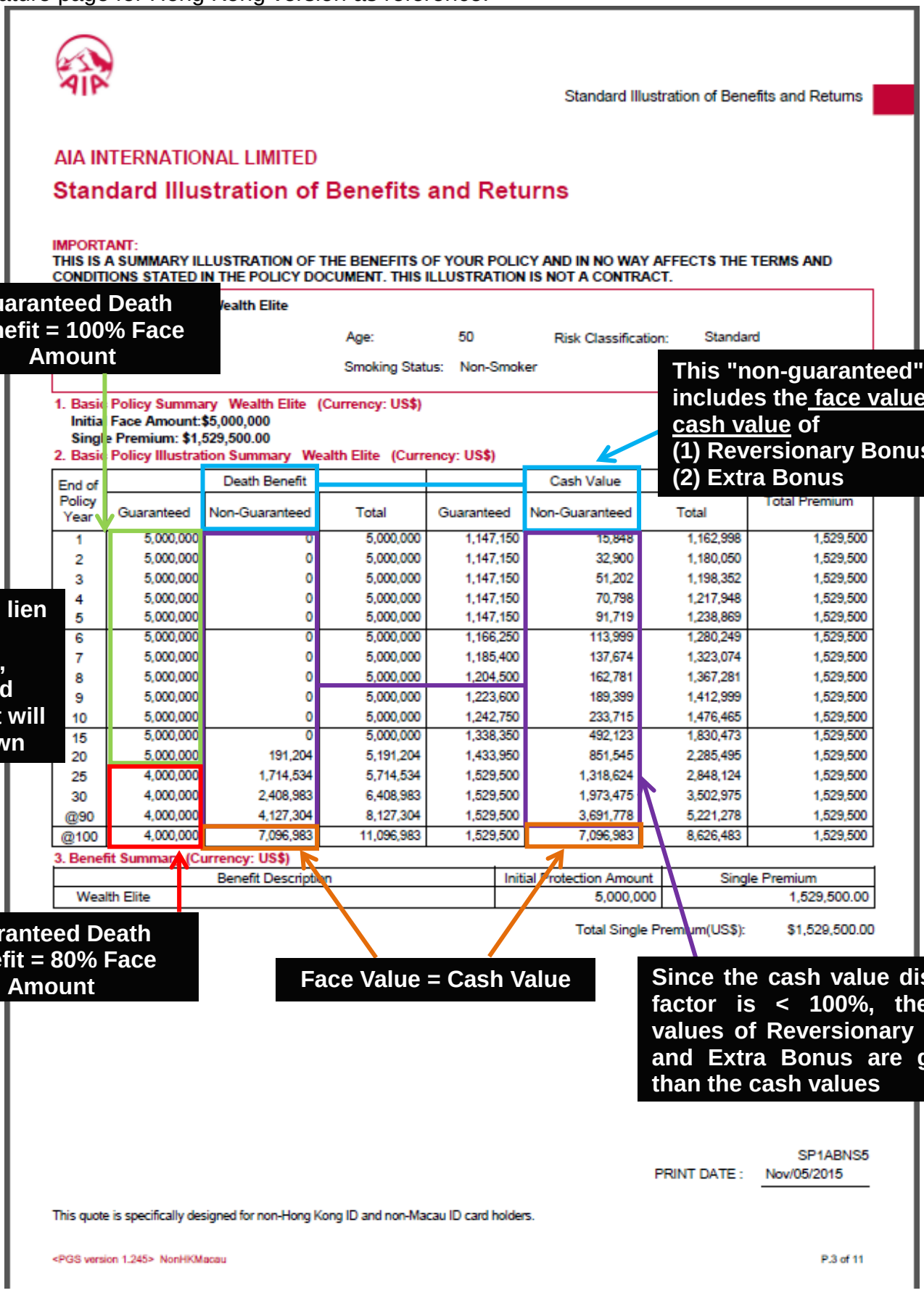
If Insured age is above 50, will show "the 20th Policy Anniversary"

Show first day Guaranteed Death Benefit and First Day Surrender Value

Note: If death lien was applied, First Day Guaranteed Death Benefit will be based on adjusted amount

Proposal Sample – Signature Page (Compulsory Page)

The content of signature pages for Hong Kong and Macau version are similar. The following is the signature page for Hong Kong version as reference.



Standard Illustration of Benefits and Returns

AIA INTERNATIONAL LIMITED

Standard Illustration of Benefits and Returns

IMPORTANT:
THIS IS A SUMMARY ILLUSTRATION OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT. THIS ILLUSTRATION IS NOT A CONTRACT.

Guaranteed Death Benefit = 100% Face Amount

This "non-guaranteed" value includes the face value and cash value of (1) Reversionary Bonus and (2) Extra Bonus

If death lien was applied, adjusted amount will be shown

Wealth Elite

Age: 50 Risk Classification: Standard

Smoking Status: Non-Smoker

1. Basic Policy Summary Wealth Elite (Currency: US$)
Initial Face Amount:$5,000,000
Single Premium: $1,529,500.00

2. Basic Policy Illustration Summary Wealth Elite (Currency: US$)

End of Policy Year	Death Benefit			Cash Value			Total Premium
	Guaranteed	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed	Total	
1	5,000,000	0	5,000,000	1,147,150	15,848	1,162,998	1,529,500
2	5,000,000	0	5,000,000	1,147,150	32,900	1,180,050	1,529,500
3	5,000,000	0	5,000,000	1,147,150	51,202	1,198,352	1,529,500
4	5,000,000	0	5,000,000	1,147,150	70,798	1,217,948	1,529,500
5	5,000,000	0	5,000,000	1,147,150	91,719	1,238,869	1,529,500
6	5,000,000	0	5,000,000	1,166,250	113,999	1,280,249	1,529,500
7	5,000,000	0	5,000,000	1,185,400	137,674	1,323,074	1,529,500
8	5,000,000	0	5,000,000	1,204,500	162,781	1,367,281	1,529,500
9	5,000,000	0	5,000,000	1,223,600	189,399	1,412,999	1,529,500
10	5,000,000	0	5,000,000	1,242,750	233,715	1,476,465	1,529,500
15	5,000,000	0	5,000,000	1,338,350	492,123	1,830,473	1,529,500
20	5,000,000	191,204	5,191,204	1,433,950	851,545	2,285,495	1,529,500
25	4,000,000	1,714,534	5,714,534	1,529,500	1,318,624	2,848,124	1,529,500
30	4,000,000	2,408,983	6,408,983	1,529,500	1,973,475	3,502,975	1,529,500
@90	4,000,000	4,127,304	8,127,304	1,529,500	3,691,778	5,221,278	1,529,500
@100	4,000,000	7,096,983	11,096,983	1,529,500	7,096,983	8,626,483	1,529,500

3. Benefit Summary (Currency: US$)

Benefit Description	Initial Protection Amount	Single Premium
Wealth Elite	5,000,000	1,529,500.00

Total Single Premium(US$): $1,529,500.00

Guaranteed Death Benefit = 80% Face Amount

Face Value = Cash Value

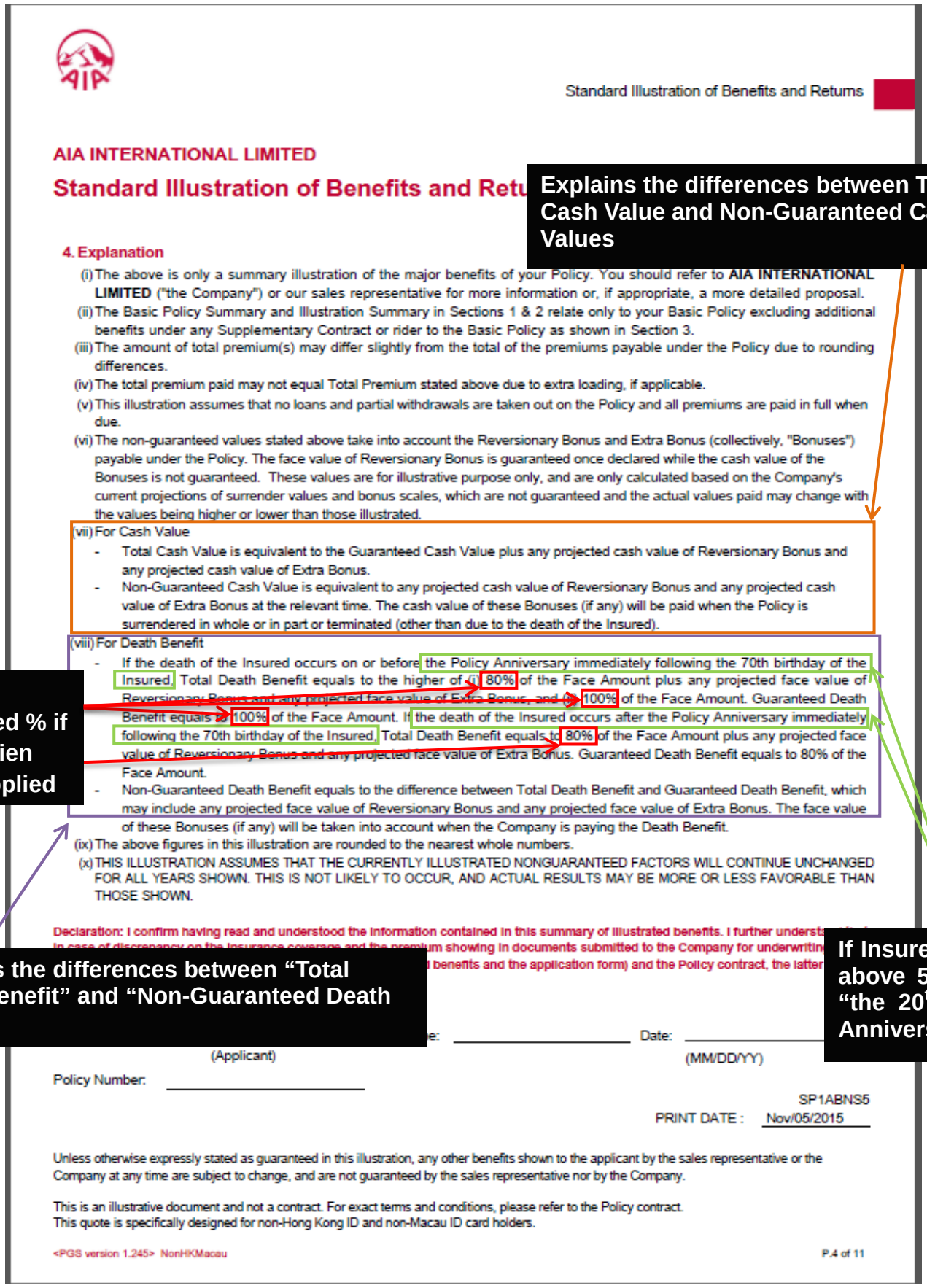
Since the cash value discount factor is < 100%, the face values of Reversionary Bonus and Extra Bonus are greater than the cash values

SP1ABNS5
PRINT DATE : Nov/05/2015

This quote is specifically designed for non-Hong Kong ID and non-Macau ID card holders.

<PGS version 1.245> NonHKMacau P.3 of 11

Proposal Sample – Signature Page (Compulsory Page) (Cont.)



Standard Illustration of Benefits and Returns

AIA INTERNATIONAL LIMITED

Standard Illustration of Benefits and Retu

4. Explanation

(i) The above is only a summary illustration of the major benefits of your Policy. You should refer to **AIA INTERNATIONAL LIMITED** ("the Company") or our sales representative for more information or, if appropriate, a more detailed proposal.

(ii) The Basic Policy Summary and Illustration Summary in Sections 1 & 2 relate only to your Basic Policy excluding additional benefits under any Supplementary Contract or rider to the Basic Policy as shown in Section 3.

(iii) The amount of total premium(s) may differ slightly from the total of the premiums payable under the Policy due to rounding differences.

(iv) The total premium paid may not equal Total Premium stated above due to extra loading, if applicable.

(v) This illustration assumes that no loans and partial withdrawals are taken out on the Policy and all premiums are paid in full when due.

(vi) The non-guaranteed values stated above take into account the Reversionary Bonus and Extra Bonus (collectively, "Bonuses") payable under the Policy. The face value of Reversionary Bonus is guaranteed once declared while the cash value of the Bonuses is not guaranteed. These values are for illustrative purpose only, and are only calculated based on the Company's current projections of surrender values and bonus scales, which are not guaranteed and the actual values paid may change with the values being higher or lower than those illustrated.

(vii) For Cash Value

- Total Cash Value is equivalent to the Guaranteed Cash Value plus any projected cash value of Reversionary Bonus and any projected cash value of Extra Bonus.
- Non-Guaranteed Cash Value is equivalent to any projected cash value of Reversionary Bonus and any projected cash value of Extra Bonus at the relevant time. The cash value of these Bonuses (if any) will be paid when the Policy is surrendered in whole or in part or terminated (other than due to the death of the Insured).

(viii) For Death Benefit

- If the death of the Insured occurs on or before the Policy Anniversary immediately following the 70th birthday of the Insured, Total Death Benefit equals to the higher of (i) 80% of the Face Amount plus any projected face value of Reversionary Bonus and any projected face value of Extra Bonus, and (ii) 100% of the Face Amount. Guaranteed Death Benefit equals to 100% of the Face Amount. If the death of the Insured occurs after the Policy Anniversary immediately following the 70th birthday of the Insured, Total Death Benefit equals to 80% of the Face Amount plus any projected face value of Reversionary Bonus and any projected face value of Extra Bonus. Guaranteed Death Benefit equals to 80% of the Face Amount.
- Non-Guaranteed Death Benefit equals to the difference between Total Death Benefit and Guaranteed Death Benefit, which may include any projected face value of Reversionary Bonus and any projected face value of Extra Bonus. The face value of these Bonuses (if any) will be taken into account when the Company is paying the Death Benefit.

(ix) The above figures in this illustration are rounded to the nearest whole numbers.

(x) THIS ILLUSTRATION ASSUMES THAT THE CURRENTLY ILLUSTRATED NONGUARANTEED FACTORS WILL CONTINUE UNCHANGED FOR ALL YEARS SHOWN. THIS IS NOT LIKELY TO OCCUR, AND ACTUAL RESULTS MAY BE MORE OR LESS FAVORABLE THAN THOSE SHOWN.

Declaration: I confirm having read and understood the information contained in this summary of illustrated benefits. I further understa
In case of discrepancy on the insurance coverage and the premium showing in documents submitted to the Company for underwritin
benefits and the application form) and the Policy contract, the latter

e: _____ Date: _____

(Applicant) (MM/DD/YY)

Policy Number: _____

SP1ABNS5

PRINT DATE : Nov/05/2015

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.

This is an illustrative document and not a contract. For exact terms and conditions, please refer to the Policy contract.
This quote is specifically designed for non-Hong Kong ID and non-Macau ID card holders.

<PGS version 1.245> NonHKMacau P.4 of 11

Explains the differences between Total Cash Value and Non-Guaranteed Cash Values

Show adjusted % if death lien was applied

Explains the differences between "Total Death Benefit" and "Non-Guaranteed Death Benefit"

If Insured age is above 50, show "the 20th Policy Anniversary"

Proposal Sample – Illustration of Benefits on the Variation of Investment Returns (Compulsory Page)

Illustration of Benefits on the Variation of Investment Returns

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite

Illustration of Benefits on the Variation of Investment Returns

The Reversionary Bonus and Extra Bonus of the Basic Policy are dependent on numerous factors. These include, but are not limited to, claims and lapse experience, expenses and the rate of return on investments of the Company ("Investment Returns").

The table below is intended to assist you in understanding the impact of a 1% per annum change in the assumed Investment Returns on the values labelled "Total Cash Value" and "Total Death Benefit". Actual Investment Returns will vary for the duration of the Policy. The table is not intended to predict actual amounts payable under the Policy. Except the 1% per annum change in the assumed Investment Returns, the value differences shown in the table below do not take into account any other factors that could affect the amount of declared Reversionary Bonus, Extra Bonus, and their corresponding cash values.

End of Policy Year	CALCULATED BASED ON ASSUMED INVESTMENT RETURNS		ASSUMED INVESTMENT RETURNS LOWER BY 1% p.a.		ASSUMED INVESTMENT RETURNS HIGHER BY 1% p.a.	
	Total Cash Value	Total Death Benefit	Total Cash Value	Total Death Benefit	Total Cash Value	Total Death Benefit
1	1,162,998	5,000,000	1,161,413	5,000,000	1,164,583	5,000,000
2	1,180,050	5,000,000	1,176,750	5,000,000	1,183,353	5,000,000
3	1,198,352	5,000,000	1,193,200	5,000,000	1,203,512	5,000,000
4	1,217,948	5,000,000	1,210,801	5,000,000	1,225,109	5,000,000
5	1,238,869	5,000,000	1,229,582	5,000,000	1,248,183	5,000,000
6	1,280,249	5,000,000	1,268,669	5,000,000	1,291,868	5,000,000
7	1,323,074	5,000,000	1,309,046	5,000,000	1,337,160	5,000,000
8	1,367,281	5,000,000	1,350,643	5,000,000	1,383,999	5,000,000
9	1,412,999	5,000,000	1,393,580	5,000,000	1,432,526	5,000,000
10	1,476,465	5,000,000	1,437,944	5,000,000	1,622,655	5,000,000
15	1,830,473	5,000,000	1,664,255	5,000,000	2,107,093	5,165,050
20	2,285,495	5,191,204	1,912,313	5,000,000	2,755,794	5,849,093
25	2,848,124	5,714,534	2,223,725	4,902,663	3,609,413	6,704,396
30	3,502,975	6,408,983	2,581,476	5,284,126	4,703,264	7,874,152
@90	5,221,278	8,127,304	3,243,691	5,916,417	8,101,574	11,347,393
@100	8,626,483	11,096,983	3,887,370	6,357,870	16,450,116	18,920,616

Please refer to the Explanation on the signatory page of this proposal when interpreting the values in the columns labelled "Total Cash Value" and "Total Death Benefit".

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Proposal Sample – Detail Illustration (Optional Page)

Detail Illustration

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite

Detail Illustration

Age	End of Policy Year	Death Benefit			Cash Value			Total Premium
		Guaranteed	Non-Guaranteed	Total	Guaranteed	Non-Guaranteed	Total	
51	1	5,000,000	0	5,000,000	1,147,150	15,848	1,162,998	1,529,500
52	2	5,000,000	0	5,000,000	1,147,150	32,900	1,180,050	1,529,500
53	3	5,000,000	0	5,000,000	1,147,150	51,202	1,198,352	1,529,500
54	4	5,000,000	0	5,000,000	1,147,150	70,798	1,217,948	1,529,500
55	5	5,000,000	0	5,000,000	1,147,150	91,719	1,238,869	1,529,500
56	6	5,000,000	0	5,000,000	1,166,250	113,999	1,280,249	1,529,500
57	7	5,000,000	0	5,000,000	1,185,400	137,674	1,323,074	1,529,500
58	8	5,000,000	0	5,000,000	1,204,500	162,781	1,367,281	1,529,500
59	9	5,000,000	0	5,000,000	1,223,600	189,399	1,412,999	1,529,500
60	10	5,000,000	0	5,000,000	1,242,750	233,715	1,476,465	1,529,500
61	11	5,000,000	0	5,000,000	1,261,850	291,286	1,553,136	1,529,500
62	12	5,000,000	0	5,000,000	1,281,000	337,831	1,618,831	1,529,500
63	13	5,000,000	0	5,000,000	1,300,100	386,225	1,686,325	1,529,500
64	14	5,000,000	0	5,000,000	1,319,200	436,434	1,755,634	1,529,500
65	15	5,000,000	0	5,000,000	1,338,350	492,123	1,830,473	1,529,500
66	16	5,000,000	0	5,000,000	1,357,450	557,336	1,914,786	1,529,500
67	17	5,000,000	0	5,000,000	1,376,550	624,986	2,001,536	1,529,500
68	18	5,000,000	3,388	5,003,388	1,395,700	695,156	2,090,856	1,529,500
69	19	5,000,000	96,789	5,096,789	1,414,800	771,918	2,186,718	1,529,500
70	20	5,000,000	191,204	5,191,204	1,433,950	851,545	2,285,495	1,529,500
71	21	4,000,000	1,286,642	5,286,642	1,453,050	934,002	2,387,052	1,529,500
72	22	4,000,000	1,388,941	5,388,941	1,472,150	1,023,612	2,495,762	1,529,500
73	23	4,000,000	1,492,365	5,492,365	1,491,300	1,116,001	2,607,301	1,529,500
74	24	4,000,000	1,602,835	5,602,835	1,510,400	1,215,733	2,726,133	1,529,500
75	25	4,000,000	1,714,534	5,714,534	1,529,500	1,318,624	2,848,124	1,529,500
76	26	4,000,000	1,845,455	5,845,455	1,529,500	1,438,584	2,968,084	1,529,500
77	27	4,000,000	1,983,917	5,983,917	1,529,500	1,566,967	3,096,467	1,529,500
78	28	4,000,000	2,123,982	6,123,982	1,529,500	1,699,054	3,228,554	1,529,500
79	29	4,000,000	2,265,665	6,265,665	1,529,500	1,834,636	3,364,136	1,529,500
80	30	4,000,000	2,408,983	6,408,983	1,529,500	1,973,475	3,502,975	1,529,500
81	31	4,000,000	2,560,158	6,560,158	1,529,500	2,120,653	3,650,153	1,529,500
82	32	4,000,000	2,713,087	6,713,087	1,529,500	2,270,954	3,800,454	1,529,500
83	33	4,000,000	2,867,786	6,867,786	1,529,500	2,424,538	3,954,038	1,529,500
84	34	4,000,000	3,030,612	7,030,612	1,529,500	2,586,875	4,116,375	1,529,500
85	35	4,000,000	3,195,331	7,195,331	1,529,500	2,752,666	4,282,166	1,529,500
86	36	4,000,000	3,368,390	7,368,390	1,529,500	2,926,963	4,456,463	1,529,500
87	37	4,000,000	3,543,471	7,543,471	1,529,500	3,104,073	4,633,573	1,529,500
88	38	4,000,000	3,733,628	7,733,628	1,529,500	3,295,259	4,824,759	1,529,500
89	39	4,000,000	3,926,028	7,926,028	1,529,500	3,489,207	5,018,707	1,529,500
90	40	4,000,000	4,127,304	8,127,304	1,529,500	3,691,778	5,221,278	1,529,500
91	41	4,000,000	4,344,271	8,344,271	1,529,500	3,909,279	5,438,779	1,529,500
92	42	4,000,000	4,637,550	8,637,550	1,529,500	4,197,975	5,727,475	1,529,500
93	43	4,000,000	4,947,976	8,947,976	1,529,500	4,505,919	6,035,419	1,529,500
94	44	4,000,000	5,262,275	9,262,275	1,529,500	4,822,360	6,351,860	1,529,500
95	45	4,000,000	5,587,331	9,587,331	1,529,500	5,155,693	6,685,193	1,529,500

to be continued

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Proposal Sample – Illustration of Other Policy Values (Optional Page)

Illustration of Other Policy Values

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite

Illustration of Other Policy Values

End of Policy Year	Maximum Policy Loan[1]	Cash Value of Encashable Bonuses[2]
1	1,046,698	15,848
2	1,062,045	32,900
3	1,078,517	51,202
4	1,096,153	70,798
5	1,114,983	91,719
6	1,152,224	113,999
7	1,190,766	137,674
8	1,230,553	162,781
9	1,271,699	189,399
10	1,314,288	218,658
15	1,532,038	376,652
20	1,772,163	576,324
25	2,035,919	826,409
30	2,234,671	1,146,068
@90	2,672,002	1,987,800
@100	3,254,572	3,561,983

"Maximum Policy Loan": Up to 90% of the (Guaranteed Cash Value + projected cash value of Reversionary Bonus)

"Cash Value of Encashable Bonuses" includes: projected cash value of Reversionary Bonus and the corresponding projected cash value of Extra Bonus

Encashment will reduce future values of the Policy

1. You can apply for a policy loan of up to the relevant amounts as illustrated above provided that your Policy has a cash value. The above illustrated policy loan is an amount equal to 90% of the sum of guaranteed cash value and projected cash value of Reversionary Bonus. Interest will be payable on policy loan amounts at the prevailing rate for policy loans that the Company will determine from time to time.
2. Cash Value of Encashable Bonuses consists of the projected cash value of Reversionary Bonus and the projected cash value of the associated Extra Bonus which are based on current projections of surrender values, bonus scales and declaration principles, all of which are not guaranteed. The encashment of your Reversionary Bonus will reduce the future value of your Policy. The reduction of the face values of Reversionary Bonus and Extra Bonus will in turn reduce the total death benefit. When the Reversionary Bonus is encashed (whether in whole or in part), its corresponding Extra Bonus will be encashed as well and the face value of the Reversionary Bonus will be reduced accordingly. The Extra Bonus under this Policy will be adjusted after the encashment of any of Reversionary Bonus and its corresponding Extra Bonus. The Company reserves the right to determine the cash values of the Reversionary Bonus and the Extra Bonus at our sole discretion. The above illustration assumes that no loans are taken, none of the bonuses has been encashed previously and all premiums are paid in full when due.

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Proposal Sample – Illustration of Cash Withdrawal (Optional Page)

Illustration of Cash Withdrawal

AIA INTERNATIONAL LIMITED

Plan: Wealth Elite

Illustration of Cash Withdrawal

Encashing bonuses is available from year 4 to 10, but not reducing Face Amount (i.e. not allow partial surrender)

Age	End of Policy Year	Cash Withdrawal Amount (Beginning of Policy Year)	Face Amount After Cash Withdrawal (Beginning of Year)	Projected Death Benefit			Projected Cash Value		
				Guaranteed*	Non-Guaranteed	Total	Guaranteed*	Non-Guaranteed	Total
51	1	0	5,000,000	5,000,000	0	5,000,000	1,147,150	15,848	1,162,998
52	2	0	5,000,000	5,000,000	0	5,000,000	1,147,150	32,900	1,180,050
53	3	0	5,000,000	5,000,000	0	5,000,000	1,147,150	51,202	1,198,352
54	4	17,000	5,000,000	5,000,000	0	5,000,000	1,147,150	53,107	1,200,257
55	5	17,000	5,000,000	5,000,000	0	5,000,000	1,147,150	55,640	1,202,790
56	6	17,000	5,000,000	5,000,000	0	5,000,000	1,166,250	58,831	1,225,081
57	7	17,000	5,000,000	5,000,000	0	5,000,000	1,185,400	62,710	1,248,110
58	8	17,000	5,000,000	5,000,000	0	5,000,000	1,204,500	67,308	1,271,808
59	9	17,000	5,000,000	5,000,000	0	5,000,000	1,223,600	72,673	1,296,273
60	10	17,000	5,000,000	5,000,000	0	5,000,000	1,242,750	94,289	1,337,039
61	11	80,000	4,996,946	4,996,946	0	4,996,946	1,261,079	64,740	1,325,819
62	12	80,000	4,773,854	4,773,854	0	4,773,854	1,223,062	78,071	1,301,132
63	13	80,000	4,554,933	4,554,933	0	4,554,933	1,184,374	90,481	1,274,855
64	14	80,000	4,339,939	4,339,939	0	4,339,939	1,145,050	101,919	1,246,969
65	15	80,000	4,128,648	4,128,648	0	4,128,648	1,105,115	115,085	1,220,200
66	16	80,000	3,921,391	3,921,391	0	3,921,391	1,064,618	132,329	1,196,947
67	17	80,000	3,718,975	3,718,975	0	3,718,975	1,023,871	147,978	1,171,849
68	18	80,000	3,521,143	3,521,143	0	3,521,143	982,892	162,013	1,144,905
69	19	80,000	3,327,664	3,327,664	0	3,327,664	941,596	176,765	1,118,361
70	20	80,000	3,138,765	3,138,765	0	3,138,765	900,167	189,687	1,089,854
71	21	1,089,853	0	0	0	0	0	0	0

* The above "Guaranteed" Death Benefit and "Guaranteed" Cash Value figures at each Policy Year is calculated based on the projected Face Amount at the end of the Policy Year. The actual Face Amount after each partial surrender may be more or less than the above illustrated figures of each Policy Year, therefore the subsequent actual "Guaranteed" death benefit and "Guaranteed" cash value will be adjusted accordingly based on the actual Face Amount.

EXPLANATION:

* This illustration assumes that no loans are taken throughout the term of the Policy and that all premiums are paid in full when due.
* Cash withdrawals made will be deducted first from the cash value of your encashable Reversionary Bonus and the associated Extra Bonus (collectively, "Cash Value of Encashable Bonuses")(if any), and then any withdrawal which exceeds the remaining balance of the Cash Value of Encashable Bonuses will be deducted from the Guaranteed Cash Value and any associated cash value of Extra Bonus, which in turn will reduce the Face Amount of the Policy (as reflected in an endorsement to the Policy). Therefore, the subsequent Guaranteed Cash Value, face values and cash values of Reversionary Bonus (if any) and Extra Bonus (if any) will be adjusted accordingly based on the reduced Face Amount.

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Encashing bonuses and Face Amount Reducing (i.e. partial surrender) are available from year 11.

IX. Policy Contract Illustration

For a better understanding of Wealth Elite's contract's content, let us introduce the following:

Policy Contract Sample – Basic Definitions

Your Basic Policy is called Wealth Eternity and provides the following benefits subject to the terms and conditions set out herein.

BASIC DEFINITIONS

DEFINITIONS

In this Policy:

"Basic Policy" means this Policy (as may be amended by endorsement from time to time).

"Beneficiary" means the person or persons designated in the application form as the beneficiary under this Policy (as may be amended from time to time in accordance with this Policy).

"Cash Value" means the guaranteed cash value determined according to the SCHEDULE OF VALUES attached to this Policy.

"Company", **"we"**, **"us"** or **"our"** means AIA International Limited.

"Extra Bonus" means the amount determined in accordance with the "BONUS PROVISIONS" of the Policy.

"Face Amount" means the amount shown on the Policy Information Page as the "Face Amount" (as may be amended by endorsement from time to time).

"Insured" means the person as shown on the Policy Information Page as the "Insured".

"Issue Age" in relation to the age of the Insured, means the age shown on the Policy Information Page as the "Issue Age".

"Issue Date" or **"Commencement Date"** is the date when coverage under this Policy takes effect. The Issue Date is shown on the Policy Information Page and the Commencement Date is indicated in the relevant endorsement if the original terms and coverage of the Policy are changed subsequently.

"Issuing Office" means AIA International Limited in Hong Kong at the address shown on the Policy Information Page or such other address (if any) as we may notify you in writing from time to time.

"Maturity Date" in relation to the Basic Policy, means the date shown on the Policy Information Page as the "Maturity Date".

"Owner", **"you"** or **"your"** is the person who owns this Policy and shown on the Policy Information Page as the "Owner", subject to the "CHANGE OF OWNERSHIP" provisions under the "OWNERSHIP PROVISIONS" of the Policy, if applicable.

"Policy" consists of:

(a) Basic Policy (including schedules);

(b) Policy Information Page;

(c) application for the Basic Policy, including the application forms, any subsequent amendments, declarations and statements duly made by the Owner and/or the Insured; and

(d) endorsements to this Policy (if any).

"Policy Anniversary" means the same date of each subsequent year as the Policy Date. If the Policy Date is 29 February of a leap year, then the Policy Anniversary will be 28 February in non-leap year.

*** End of page ***

Policy Contract Sample – Basic Definitions (Cont.)

"Policy Date" as shown on the Policy Information Page, means the date from which Policy Anniversaries, Policy Years and policy months are determined.

"Policy Debt" means the aggregate amounts that you owe us under this Policy, including any accrued interest.

"Policy Information Page" means the schedule headed "Policy Information Page" issued in connection with this Basic Policy.

"Policy Year" means each twelve-month period starting on the Policy Date.

"Reversionary Bonus" means the amount determined in accordance with the "BONUS PROVISIONS" of the Policy.

"Single Premium" means the premium you pay for this Policy as shown on the Policy Information Page.

"Special Terms" means the special terms you have agreed for your Policy, if any, (including, but not limited to, special terms to reflect increased risks in relation to residence, nationality or health).

"Surrender" means a surrender of this Policy in accordance with the CASH SURRENDER clause under the NON-FORFEITURE PROVISIONS.

GENERAL INTERPRETATION AND APPLICATION

Where the context requires, words importing one gender shall include the other gender, and singular terms shall include the plural and vice versa.

Headings are for convenience only and shall not affect the interpretation of this Policy. References to sections, clauses, provisions and schedules are to sections, clauses, provisions and schedules to this Policy.

Schedules to this Policy form part of this Policy.

Where any provision of this Policy is inconsistent with applicable law, the provisions of this Policy shall apply to the extent not prohibited by such applicable law.

*** End of page ***

Policy Contract Sample – Bonus Provisions

Explains face values for Reversionary Bonus and Extra Bonus; and state the time of paying the face values

BONUS PROVISIONS

Your Basic Policy is a participating Policy. This Basic Policy participates in the divisible surplus (if any) generated from the participating policies of the relevant group of products as determined by the Company from time to time.

REVERSIONARY BONUSES

The share of divisible surplus (if any) will be determined by us each year and credited as a Reversionary Bonus in our absolute discretion provided the Basic Policy is then in force.

The face value of Reversionary Bonus is guaranteed and forms a permanent addition to the Policy once it is declared. The face value of Reversionary Bonus declared may be paid on:
(1) the death of the Insured in accordance with the "DEATH BENEFIT PROVISIONS" of the Policy; or
(2) the Maturity Date in accordance with the "MATURITY PROVISIONS" of the Policy.

The cash value of Reversionary Bonus is not guaranteed. We reserve the right to determine the cash value of Reversionary Bonus at our sole discretion which amount shall be equal to or less than the face value of Reversionary Bonus. We will pay the cash value of Reversionary Bonus (if any) upon Surrender or Policy termination (other than due to the death of the Insured or policy maturity).

We shall declare Reversionary Bonus annually; and we will determine how much bonus (if any) we may pay in respect of your Policy.

EXTRA BONUS

The Extra Bonus is an additional entitlement to a further share in the divisible surplus (if any) which is to be determined by us in our absolute discretion provided the Basic Policy is then in force. As such, the Extra Bonus does not form a permanent addition to the Policy and it may be increased or decreased at subsequent declarations by the Company.

The face value of Extra Bonus (if any) may be paid on:
(1) the death of the Insured in accordance with the DEATH BENEFIT PROVISIONS of the Policy; or
(2) the Maturity Date in accordance with the "MATURITY PROVISIONS" of the Policy.

The cash value of Extra Bonus is not guaranteed. We reserve the right to determine the cash value of Extra Bonus at our sole discretion which amount shall be equal to or less than the face value of Extra Bonus. We will pay the cash value of the Extra Bonus (if any) upon Surrender or Policy termination (other than due to the death of the Insured or policy maturity).

We shall declare Extra Bonus annually; we reserve the right to determine the declaration frequency and we will determine how much bonus (if any) we may pay in respect of your Policy.

CASHING REVERSIONARY BONUS

You may elect in writing on our Company's prescribed form for cash out of all or part of the Reversionary Bonus (if any). Once the Reversionary Bonus is encashed (whether in whole or in part), its corresponding Extra Bonus (if any) will be encashed and the face value of the Reversionary Bonus will be reduced accordingly.

The Extra Bonus under this Policy will be adjusted after the encashment of all or part of the Reversionary Bonus (if any) and its corresponding Extra Bonus (if any). The encashment aforesaid reduces the future value of this Policy.

Explains cash values for Reversionary Bonus and Extra Bonus; and state the time of paying the cash values

*** End of page ***

Policy Contract Sample – Death Benefit Provisions

DEATH BENEFIT PROVISIONS

DEATH BENEFIT

If the Insured dies while the Policy is in force, we will pay the Death Benefit in accordance with the GENERAL PROVISIONS, where:

(a) if the death occurs on or before the twentieth (20th) Policy Anniversary or the Policy Anniversary immediately following the seventieth (70th) birthday of the Insured, whichever is later, the Death Benefit equals to the higher of:

(i) 80% of the Face Amount plus any face value of Reversionary Bonus and any face value of Extra Bonus, and
(ii) 100% of the Face Amount; OR

(b) if the death occurs after the twentieth (20th) Policy Anniversary or the Policy Anniversary immediately following the seventieth (70th) birthday of the Insured, whichever is later, the Death Benefit equals to 80% of the Face Amount plus any face value of Reversionary Bonus and any face value of Extra Bonus.

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

NOTICE OF DEATH AND PROOF OF CLAIM

We require a written notification of the Insured's death as soon as practicable and proof of claim to our satisfaction before making any payment of the Death Benefit.

Proof of claim consists of the following, which must be submitted to our Issuing Office:

(i) this Policy document;
(ii) certified true copies of documentary proof of the date of death of the Insured;
(iii) evidence of entitlement to receive payment of the proceeds under this Policy; and
(iv) any other information which we may reasonably require to consider the claim.

*** End of page ***

List out the Death Benefit. If Insured's medical rating is substandard, a separate death lien endorsement will be issued to state the adjusted death benefit

Policy Contract Sample – General Provisions

GENERAL PROVISIONS

THE CONTRACT

Your Policy is a legally enforceable agreement between you and us. In consideration of your payment of the Single Premium and provided that you have submitted a signed and dated application form, we agree to issue to you this Policy which comes into force on the Issue Date.

The plan name of the Basic Policy is shown under the Schedule of Benefits and Premiums of the Policy Information Page.

We rely on the information you provide in your application in deciding whether or not to accept your application. We also rely on such information to decide at our sole and absolute discretion whether or not we need to apply Special Terms to your Policy. We will treat all statements made in your application (in the absence of fraud) to be representations and shall form the basis of the contract.

If your application omits facts or contains materially incorrect or incomplete facts, we have the right to declare the Policy void. Alternatively, we may impose Special Terms on your Policy that will apply from the date on which the cover commences.

INCONTESTABILITY

Except for fraud, we will not contest the validity of this Policy after it has been in force during the lifetime of the Insured for a continuous period of two (2) years from the Issue Date or Commencement Date, whichever is later.

SUICIDE

If the Insured, whether sane or insane, commits suicide within one (1) year from the Issue Date or Commencement Date, whichever is later, our liability under the Policy will be limited to the refund of premiums paid (without interest) less any Policy Debt.

MISSTATEMENT OF AGE AND/OR SEX

If the Insured's age, sex, smoking status, country of residence or nationality was misstated in your application, the amount payable by us under your Policy will be adjusted at the time we make any payment under the Policy.

Where a higher premium would have applied on the basis of the correct age, sex, smoking status, country of residence or nationality, we will adjust the benefit payable based on what the premiums paid would have provided at the Insured's correct age, sex, smoking status, country of residence or nationality.

Where a lower premium would have applied on the basis of the correct age, sex, smoking status, country of residence or nationality, we will refund any surplus premium paid without interest.

Where the Insured would not have satisfied our insurability requirements on the basis of the correct age, sex, smoking status, country of residence or nationality, we have the right to declare the Policy void and our liability under the Policy will be limited to return of premiums paid (without interest) less any Policy Debt.

We have the right to require proof of the Insured's age to our satisfaction at the time of processing any claim or payment of any benefit under your Policy.

MODIFICATIONS

No variation to the Policy (or any waiver of any term or condition of the Policy) will be binding unless evidenced by an endorsement signed by our duly authorised officer.

*** End of page ***

Policy Contract Sample – General Provisions (Cont.)

CURRENCY AND PLACE OF PAYMENT

All amounts payable under this Policy either to or by us shall be made in the currency shown on the Policy Information Page provided that we have the absolute discretion to accept payment in another currency. All amounts due to us or from us may be paid to or by our Issuing Office, or any other office of the Company at our absolute discretion. We reserve the right, at our absolute discretion, to choose or vary the place of payment of all amounts payable under the Policy, whether to us, or by us, and whether to the Owner, the Owner's estate, or to the Beneficiary.

OWNERSHIP PROVISIONS

Owner

The Owner is the only person entitled to exercise any right or privilege provided under the Policy.

Change of Ownership

While this Policy is in force, you may change ownership of this Policy by filing a written notice on the Company's prescribed form. Any change of ownership of this Policy shall be conditional upon the satisfaction of customer due diligence and other applicable requirements under Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance and other applicable guidelines, and any such change will not be effective until such change is evidenced by an endorsement issued by us. We are not responsible for any written notice of a change of ownership received by us pending issue of an endorsement.

PAYMENT OF BENEFITS

Unless otherwise provided under applicable law, any Death Benefit payable under the Policy will be paid to the Beneficiary. If no Beneficiary survives the Insured, the Death Benefit will be paid to the Owner if the Owner is alive, otherwise to the Owner's estate. All other amounts under the Policy are payable to the Owner. We reserve the right, in our absolute discretion, to choose or vary the place of payment of all amounts payable under the Policy, whether to us, or by us, and whether to the Owner, the Owner's estate or to the Beneficiary.

CHANGE OF BENEFICIARY

While your Policy is in force and to the extent permitted by law, you may change the designated beneficiary by sending a written notice to us on our Company's prescribed form unless the previous designation specifies otherwise. The change will not be effective until our Issuing Office has confirmed it in writing while the Insured and the person shown on the Policy Information Page or subsequent endorsement as the "Owner" are alive.

FULL DISCHARGE

Upon the death of the Insured, the Death Benefit to be payable under the Policy shall be paid to the Beneficiary or the Owner (or the Owner's personal representatives (if applicable)) and any such payment shall be deemed a good discharge of the Company's obligations under the Policy.

ASSIGNMENT

Subject to the satisfaction of customer due diligence and other applicable requirements under Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance and other applicable guidelines, you may assign your rights to the benefits under this Policy by filing a written notice on the Company's prescribed form or such other form of written notification as agreed by us. We shall not be deemed to have any knowledge of any assignment unless we have acknowledged in writing receipt of the notice of assignment. We are not responsible for the validity or legality of any assignment of this Policy by the Owner.

NO THIRD PARTY RIGHTS

A person who is not a party to this Policy (including but not limited to the Insured or the Beneficiary) has no right to enforce any of the terms of this Policy.

*** End of page ***

Policy Contract Sample – General Provisions (Cont.)

TERMINATION

This Policy shall automatically terminate on the occurrence of the earliest of the following:

(a) the death of the Insured;

(b) the Maturity Date;

(c) the Surrender of the Policy; and

(d) the amount of the outstanding Policy Debt exceeds the sum of the Cash Value and any cash value of Reversionary Bonus.

Termination of your Policy will not affect any claim or benefit arising prior to such termination unless otherwise stated.

NOTIFICATIONS FROM THE COMPANY

Notices to be sent by under this Policy will be sent to your last known postal address, or if subsequently assigned or placed in trust, to the first named assignee or trustee as appropriate.

TAX

The Owner acknowledges that he is aware that proceeds under this Policy may be liable to estate duty or other tax under applicable tax laws and he should seek the advice of its legal or tax advisers if he has any doubts regarding the tax implications in respect of any proceeds under this Policy.

GOVERNING LAW AND JURISDICTION

This Policy is governed by and shall be construed in accordance with the laws of Hong Kong. The courts of Hong Kong shall have non-exclusive jurisdiction to consider and determine any dispute or proceedings arising out of or in connection with this Policy.

*** End of page ***

Termination includes Maturity Date, where Maturity Benefit will be mentioned in the Maturity Provision page of this contract.

Policy Contract Sample – Non-Forfeiture Provisions

NON-FORFEITURE PROVISIONS

CASH SURRENDER

While this Policy is in force, and provided the Policy has acquired a Cash Value, you may request a Surrender of the Policy for the sum of its Cash Value, any cash value of Reversionary Bonus and any cash value of Extra Bonus, less any Policy Debt. Subject to applicable law, we reserve the right to defer such payment for a period not exceeding six (6) months from the date of Surrender.

Subject to the Company's prevailing rules and regulation, in case you request partially Surrender the Cash Value, the Face Amount of the Policy (as reflected in an endorsement to the Policy) shall be reduced, therefore, the subsequent Cash Value and the corresponding face values and cash values of Extra Bonus (if any) will be adjusted accordingly based on the reduced Face Amount. The partial Surrender aforesaid reduces the future value of the Policy.

Your request for Surrender and/or partially Surrender must be submitted in writing on the Company's prescribed form to our Issuing Office.
On Surrender, this Policy will terminate and we will have no further liability under this Policy.

SCHEDULE OF VALUES

In the SCHEDULE OF VALUES, the values shown under the "Guaranteed Cash Value" column refer to the Cash Value as at the end of the relevant Policy Year.

The values shown on the SCHEDULE OF VALUES do not include any cash value of Reversionary Bonus or any cash value of Extra Bonus, and assume: (i) the Single Premium has been paid; and (ii) there is no Policy Debt. Where your Basic Policy is paid up (which, for the avoidance of doubt, means the Basic Policy is providing coverage without any required premiums) and the Policy is surrendered during a Policy Year, the value will be adjusted on a pro-rata basis.

***** End of page *****

Policy Contract Sample – Loan Provisions

LOAN PROVISIONS

POLICY LOAN

While your Policy is in force, subject to the Company's approval, you may apply for a policy loan for an amount not exceeding ninety percent (90%) of the sum of Cash Value and any cash value of Reversionary Bonus. Your Policy must be assigned to us.

We reserve the right to defer the granting of a policy loan for a period not exceeding six (6) months from date of request.

LOAN INTEREST

Interest will be payable on policy loan amounts at the prevailing rate for policy loans that we will determine from time to time and will be charged for so long as the loan is unpaid. Interest on outstanding loan amounts is a debt to us under your Policy. Interest on loan amounts accrue on a daily basis and are due on each Policy Anniversary. If the loan interest is not paid when due, the loan itself will increase by the amount of the unpaid interest.

LOAN REPAYMENT

You may repay all or part of the outstanding loan amounts at any time.

DEDUCTION FROM PROCEEDS

The unpaid loan or any Policy Debt on this Policy will be deducted from any payment or proceeds under this Policy at the time of settlement. Our claim for any Policy Debt will have priority over the claim of any creditor, assignee or any other interested party.

If the total outstanding loan amounts (including interest) owing to us under this Policy exceed the sum of Cash Value and any cash value of Reversionary Bonus of the Policy, we shall terminate your Policy immediately and we shall pay you the surrender value subject to all terms of the Policy.

*** End of page ***

Policy Loan:
Maximum of 90% of the (Guaranteed Cash Value + cash value of Reversionary Bonus)

Policy Contract Sample – Maturity Provisions

MATURITY PROVISIONS

MATURITY BENEFIT

Subject to the NON-FORFEITURE PROVISIONS and the provisions herein, if the Policy is in force and the Insured is alive on the Maturity Date, guaranteed Cash Value plus any face value of Reversionary Bonus and any face value of Extra Bonus will be paid as the maturity benefit hereunder in accordance with the GENERAL PROVISIONS. The maturity benefit payable will be reduced by the Policy Debt (if any). Your receipt of such payment will discharge us from any further liability under this Policy.

*** End of page ***

Explains the calculation of Maturity Benefit; and states when this benefit would be distributed.

Appendix 1: Product Description

<table>
<tr><td>Product Name</td><td>Wealth Elite</td></tr>
<tr><td>Launch Date</td><td>Hong Kong & Macau: 28 December, 2015 (according to the application date)</td></tr>
<tr><td>Basic/ Rider</td><td>Basic Plan</td></tr>
<tr><td>Overview</td><td>• A participating single premium life insurance plan with Reversionary Bonus (non-guaranteed) and Extra Bonus (non-guaranteed)
• Life protection until age 100 of the Insured
• United States Dollar as policy currency</td></tr>
<tr><td>Plan Shortnames</td><td>
<table>
<tr><th colspan="4">Wealth Elite</th></tr>
<tr><th>Country</th><th>Prestige Plus (PP)/ Prestige (P)/ Standard (S)</th><th>Smoker (S)/ Non-Smoker (NS)</th><th>Shortname</th></tr>
<tr><td>A</td><td>S</td><td>NS</td><td>SP1ABNS5</td></tr>
<tr><td>A</td><td>S</td><td>S</td><td>SP1ABSS5</td></tr>
<tr><td>A</td><td>P</td><td>NS</td><td>SP1AANS5</td></tr>
<tr><td>A</td><td>P</td><td>S</td><td>SP1AASS5</td></tr>
<tr><td>A</td><td>PP</td><td>NS</td><td>SP1APNS5</td></tr>
<tr><td>B</td><td>S</td><td>NS</td><td>SP1BBNS5</td></tr>
<tr><td>B</td><td>S</td><td>S</td><td>SP1BBSS5</td></tr>
<tr><td>B</td><td>P</td><td>NS</td><td>SP1BANS5</td></tr>
<tr><td>B</td><td>P</td><td>S</td><td>SP1BASS5</td></tr>
<tr><td>C</td><td>S</td><td>NS</td><td>SP1CBNS5</td></tr>
<tr><td>C</td><td>S</td><td>S</td><td>SP1CBSS5</td></tr>
<tr><td>C</td><td>P</td><td>NS</td><td>SP1CANS5</td></tr>
<tr><td>C</td><td>P</td><td>S</td><td>SP1CASS5</td></tr>
</table>
</td></tr>
<tr><td>Policy Number Prefix</td><td>
<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>B3 / B6 / B9

(except B360 - B364
B660 - B664
B960 - B964
B37 / B67 / B97)</td><td>G3800 - G3806
G6800 - G6806
G9800 - G9806</td></tr>
<tr><td>Macau</td><td>B4

(except B4190 /
B4997 / B4998 / B4999 /
B4990 - B4991)</td><td>G4800 - G4806</td></tr>
</table>
</td></tr>
</table>

A. Benefit

1. Benefit Term	To Age 100
2. Death Benefit*	**On or before the 20th Policy Anniversary or the Policy Anniversary immediately following the 70th birthday of the Insured, 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 *minus* 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) *minus* Policy Debt (if any). ** The Death Benefit may be reduced subject to the Insured's medical rating.*
3. Surrender Benefit	Guaranteed cash value + any cash value of Reversionary Bonus (non-guaranteed) + any cash value of Extra Bonus (non-guaranteed) – Policy Debt (if any)
4. Maturity Benefit	Guaranteed cash value + any face value of Reversionary Bonus (non-guaranteed) + any face value of Extra Bonus (non-guaranteed) – Policy Debt (if any)
5. Policy Loan	Applicable Maximum loan amount will be 90% of the sum of guaranteed cash value and any cash value of Reversionary Bonus
6. Reversionary Bonus	• Starting from the 1st Policy Anniversary, non-guaranteed Reversionary Bonus will be declared annually. • The face value of Reversionary Bonus is guaranteed once declared. The face value of Reversionary Bonus declared may be paid upon the death of the Insured or policy maturity. • Any cash value of Reversionary Bonus will be paid only upon Surrender or termination of the Policy (other than due to the death of the Insured or policy maturity). Such cash value is determined by non-guaranteed cash value discount factor, so the cash value of Reversionary Bonus is not guaranteed.
7. Extra Bonus	• Non-guaranteed Extra Bonus will be declared annually. Extra Bonus does not form a permanent addition to the Policy and it may be increased or decreased at subsequent declarations by the Company. • Any face value of Extra Bonus may be paid upon the death of the Insured or policy maturity. • Any cash value of Extra Bonus will be paid only upon Surrender or Policy termination (other than due to the death of the Insured or policy maturity). Such cash value is determined by non-guaranteed cash value discount factor, so the cash value of Extra Bonus is not guaranteed.
8. Suicide and Misstatement of Age, Sex, Smoking Status, Usual Residence and / or Nationality	Follow existing rules of traditional life plan

B. Premium

1. Premium Structure	Not applicable
2. Premium Payment Period	Lump Sum
3. Premium Rates	Based on issue age, gender, smoking habit, usual residence and underwriting class *(Please refer to the Premiums Rate Table in Appendix 4)*
4. Payment Mode	Not applicable
5. Lifestyle Discount	Not applicable

C. Product Particulars

1. Issue Age	Age 18 – 70* *The maximum issue age varies by medical rating and country grouping. Please refer to Section D. Underwriting Guidelines for details.
2. Minimum Face Amount	US$3,000,000
3. Region	Hong Kong and Macau
4. Currency	US$
5. Riders Attachable	Not Applicable
6. Maximum Per Life Limit	• Follow Wealth Series – 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.
7. Product Group	Traditional Life
8. Contract Laser Print Code Group	
- Basic Plan Contract	DBFF (Hong Kong) / DBFG (Macau)
- PRC Endorsement	BM9T
- Death Benefit Endorsement	
• MR "B"	BN4Q
• MR "C"	BN4R
• MR "D"	BN4S
• MR "E"	BN4T
• MR "F"	BN4U
• MR "H"	BN4V
- Schedule of Values	Printed by System
	Please refer to Contract Library for contract specimen. Plan Shortname is required for retrieving Schedule of Values.

D. Underwriting Guidelines

<table>
<tr><td>1. Medical Requirements</td><td>

Follow existing Life medical requirement table for Wealth Series based on 100% of Face Amount
Please refer to Wealth Series - High Net Worth Underwriting and Operations Technical Guide for details

</td></tr>
<tr><td>2. Financial Requirements</td><td>

Follow existing Life Financial Requirements for Wealth Series based on 100% of Face Amount
Please refer to Wealth Series - High Net Worth Underwriting and Operations Technical Guide for details

</td></tr>
<tr><td>3. Medical Rating</td><td>

For Prestige and Prestige Plus Classes, standard rate only, otherwise decline
For Standard Class,

Available up to MR “H” (not for all issue age)
No additional premium required for MR “B” to MR “H”
Decline application for medical rating higher than MR “H”

Lien % for medical ratings:
<table>
<tr><td rowspan="2">Medical rating</td><td rowspan="2">Standard</td><td colspan="6">Sub-standard</td></tr>
<tr><td>B</td><td>C</td><td>D</td><td>E</td><td>F</td><td>H</td></tr>
<tr><td>Lien %</td><td>0%</td><td>18%</td><td>22%</td><td>27%</td><td>35%</td><td>42%</td><td>50%</td></tr>
</table>
Adjusted Guaranteed Death Benefit
= 100% or 80% of Face Amount x (1 – Lien %)

Please refer to Section V. Lien Adjustment on Death Benefit due to Medical Rating of the Launch Pack for details

For temporary loading, the above lien adjustment is not applicable - additional premium required
Maximum issue age:
<table>
<tr><td colspan="2">Medical Rating / country grouping</td><td>A</td><td>B</td><td>C</td></tr>
<tr><td colspan="2">Std</td><td>70</td><td>70</td><td>70</td></tr>
<tr><td rowspan="6">Sub-standard</td><td>B</td><td>65</td><td>60</td><td>60</td></tr>
<tr><td>C</td><td>65</td><td>60</td><td>60</td></tr>
<tr><td>D</td><td>60</td><td>60</td><td>55</td></tr>
<tr><td>E</td><td>60</td><td>55</td><td>55</td></tr>
<tr><td>F</td><td>55</td><td>50</td><td>50</td></tr>
<tr><td>H</td><td>50</td><td>45</td><td>45</td></tr>
</table>

</td></tr>
<tr><td>4. Occupational Rating</td><td>

Applicable to Standard Class only
(Not applicable to Prestige and Prestige Plus Classes)
Since this product requires only one premium payment, please multiply the occupational rating by 10 times
Additional premium required

</td></tr>
<tr><td>5. Usual Residence Rating</td><td>

Usual residence is grouped into 3 different groups. Their premium rates are different.
Prestige and Standard Classes 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>Not allow Date Back or Date Forward</td></tr>
<tr><td>7. Application Form</td><td>Wealth Series Application Form</td></tr>
</table>

E. POS Guidelines

1. Change of Face Amount	• Increase of Face Amount is NOT allowed after the policy is issued • Reduction in Face Amount will be considered as partial surrender, and is subject to the minimum Face Amount requirement
2. Reinstatement	Not applicable
3. Appeal Loading	Not applicable
4. Change Plan (Basic Plan)	Not allowed (Neither for changing from other basic plans to this plan nor from this plan to other basic plans)
5. Term Conversion	Not allowed
6. Change Payment Mode	Not applicable

F. Agent Compensation

1. Commission	3.7% of Single Premium
2. High Issue Age FYC Reduction	Not Applicable
3. Persistency & Career Benefit	Not Applicable
4. Extra 10%	Not Applicable
5. Provident Fund	Not Applicable
6. Riders	Not Applicable
7. FYP Credit	15% of single premium
8. FYC Adjustment (Product categories)	Group 1 (Single Premium)

G. Others

1. Proposal Generation System (PGS)	Below version will be applicable: - PGS 2014 Web version (PGS 13.9) - PGS 2014 iPad offline version (PGS 13.9) - PGS 2014 Windows offline version (PGS 13.9)
2. PTA Number for Brochure	English: PTA999295 Traditional Chinese: PTA999296 Simplified Chinese: PTA999297

Appendix 2: Product Comparison

Plan Features Comparison of Similar Products in the Market

Company	AIA	China LifX
Product Name	**Wealth Elite**	**NoblX LifX Insurance Plan (PrX version)**
Premium Payment Period (PPP) / Issue Age	Age 18 - 70	Age 18-70
Benefit Term	To age 100	To age 100
Currency	US$	US$ / HK$
Minimum Face Amount	US$3,000,000	US$5,000,000 / HK$40,000,000
Reversionary Bonus / Annual Dividend	Declared annually starting from the 1st Policy Anniversary	Declared annually starting from the 1st policy anniversary
Extra Bonus	Declared annually and the starting year of Extra Bonus distribution varies by issue age	Not applicable
Death Benefit	**On or before the 20th Policy Anniversary or the Policy Anniversary immediately following the 70th birthday of the Insured, 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 *minus* 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) *minus* Policy Debt (if any).	Face Amount + accumulated annual dividends (if any) – Policy Debt (if any)
Surrender Benefit	Guaranteed cash value + cash value of Reversionary Bonus (if any) + cash value of Extra Bonus (if any) – Policy Debt (if any)	Guaranteed cash value + accumulated annual dividends (if any) – Policy Debt (if any)

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男性，50 歲，非吸煙，居住地組別：A，核保級別：標準，基本保額：5,000,000 美元
Male, Age 50, Non-smoker, Residency Grouping: A, Underwriting Class: Standard, Face Amount: US$5,000,000

有顏色的地方代表友邦的「財富恆裕」較優勝：於相關年度有較高回報或較早回本期
Colored cells indicate AIA's Wealth Elite is better: both relatively higher return in relevant year or earlier breakeven

公司 Company	友邦 AIA		中X人壽 ChinX LifX	
計劃名稱 Product Name	「財富恆裕」壽險計劃 Wealth Elite		「宏X終身保險計劃(升級版)」 NoblX LifX Insurance Plan (PrX version)	
整付保費(美元) Single Premium (US$)	1,529,500		1,628,000	
保證現金價值 / 保證回報率 Guaranteed Cash Value / Guaranteed IRR				
5	1,147,150	-5.59%	1,270,000	-4.85%
10	1,242,750	-2.05%	1,370,000	-1.71%
20	1,433,950	-0.32%	1,590,000	-0.12%
30	1,529,500	0.00%	1,845,000	0.42%
40	1,529,500	0.00%	2,140,000	0.69%
50	1,529,500	0.00%	2,480,000	0.85%
預期總現金價值 / 預期每年回報率 Projected Total Cash Value / Projected IRR				
5	1,229,462	-4.27%	1,309,204	-4.27%
10	1,455,776	-0.49%	1,505,043	-0.78%
20	2,238,051	1.92%	2,242,369	1.61%
30	3,447,313	2.75%	3,520,343	2.60%
40	5,184,793	3.10%	5,677,750	3.17%
50	8,626,483	3.52%	9,282,729	3.54%
身故賠償總額 / 總身故賠償與已付保費總和的比例 Total Death Benefit / Ratio of Total DB and Total Premiums Paid				
5	5,000,000	326.90%	5,039,204	309.53%
10	5,000,000	326.90%	5,135,043	315.42%
20	5,191,204	339.41%	5,652,369	347.20%
30	6,408,983	419.02%	6,675,343	410.03%
40	8,127,304	531.37%	8,537,750	524.43%
50	11,096,983	725.53%	11,802,729	724.98%
保證回本期(年) Guaranteed Breakeven Year	25		21 - 30	
總回本期 (年) Total Breakeven Year	12		13	

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市場產品比較之註解及聲明

上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。

「總現金價值」乃保證現金價值加上非保證復歸紅利(如有)/累積非保證週年紅利(如有)及非保證額外花紅(如有)。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。以上「預期每年回報率」乃根據相關保單年度之「總現金價值」和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。「總身故賠償」可能因產品而異。

所有非保證紅利/花紅(如有)一概受限於產品展望及經驗，例如投資回報，理賠，保單失效及支出等。

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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.

'Total Cash Value' means guaranteed cash value plus non-guaranteed reversionary bonus (if any) / non-guaranteed annual dividend accumulations (if any) and non-guaranteed extra bonus (if any). Above value of 'Guaranteed IRR' is calculated based on the Guaranteed Cash Value and the total premium paid of the relevant policy years; the value of 'Projected IRR' is calculated based on Total Cash Value and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time. 'Total Death Benefit' may vary between products.

All non-guaranteed dividends/bonuses (if any) are subject to the outlook and the experience of the products such as investment returns, claims, surrender and expenses.

Disclaimer: AIA does not guarantee the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in Sep 2015. 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 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).

附錄三: 財務需要分析表格之配對
Appendix 3: Mapping in Financial Needs Analysis Form

D. 適合性評估 Suitability Assessment

問題 Question			「財富恆裕」* Wealth Elite*
1	您選購本公司產品的目標為何? (可選多於一項) 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**) 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) _____	
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)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	<1year 年		
	1-5 years 年		
	6-10years 年		
	11-20years 年		✓
	> 20years 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)** For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)		
	<1year 年		✓
	1-5 years 年		✓
	6-10years 年		✓
	11-20years 年		✓
	> 20years 年		✓
	終身 Whole of Life		✓

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

✓ 指申請本產品之可配對選項

附錄四: 保費率表
Appendix 4: Premium Rate Table

「財富恆裕」壽險計劃之保費率（每 1,000 元保額）（美元）– 標準級別（組別 A）
Premium Rate for Wealth Elite (Per $1000 Face Amount)(US$) – Standard Life (Group A)

投保年齡 Issue Age	男性非吸煙 MNS	男性吸煙 MS	女性非吸煙 FNS	女性吸煙 FS
18	102.80	121.10	89.80	104.20
19	106.40	125.40	93.00	108.00
20	106.70	125.90	93.40	108.50
21	110.30	130.30	96.70	112.50
22	114.10	135.00	100.20	116.60
23	118.10	139.90	103.90	121.00
24	122.30	145.00	107.70	125.60
25	126.70	150.40	111.70	130.40
26	131.30	156.00	115.90	135.30
27	136.30	162.00	120.30	140.60
28	141.40	168.20	124.90	146.00
29	146.70	174.60	129.70	151.70
30	149.40	177.90	132.10	154.60
31	154.80	184.50	136.90	160.40
32	160.50	191.40	142.00	166.40
33	166.30	198.50	147.10	172.50
34	172.30	205.80	152.50	178.90
35	178.50	213.30	158.00	185.50
36	185.00	221.20	163.80	192.40
37	191.70	229.30	169.70	199.40
38	198.70	237.70	175.90	206.70
39	205.80	246.30	182.30	214.30
40	213.20	255.20	188.80	222.00
41	221.10	264.60	195.90	230.30
42	229.40	274.40	203.30	238.90
43	237.80	284.40	210.90	247.70
44	246.50	294.60	218.70	256.80
45	255.60	305.30	226.90	266.30
46	265.00	316.20	235.30	275.90
47	274.70	327.50	244.10	285.90
48	284.70	339.00	253.10	296.20
49	295.10	350.90	262.50	306.80
50	305.90	363.10	272.20	317.70
51	316.70	375.40	282.00	328.70
52	328.00	388.00	292.30	340.00
53	339.50	400.80	302.80	351.70
54	351.40	413.90	313.80	363.60
55	363.70	427.30	325.10	376.00
56	376.10	440.80	336.60	388.50
57	389.00	454.60	348.70	401.50
58	402.20	468.70	361.10	414.90
59	415.60	482.90	374.00	428.60
60	442.60	512.70	399.20	456.40

投保年齡 Issue Age	男性非吸煙 MNS	男性吸煙 MS	女性非吸煙 FNS	女性吸煙 FS
61	461.60	532.80	417.40	475.90
62	481.20	553.40	436.20	496.00
63	501.30	574.30	455.70	516.70
64	521.90	595.50	475.80	537.90
65	543.00	617.00	496.50	559.40
66	564.70	638.80	517.80	581.40
67	586.90	660.90	539.50	603.50
68	609.60	683.10	561.80	625.80
69	632.80	705.50	584.50	648.20
70	656.30	727.70	607.50	670.40

American International Assurance Company (Bermuda) Limited
42/F, AIA Tower, 183 Electric Road
Hong Kong

Memorandum

Attn:	All Agents via EDDs/ SDDs/ DDs/ Managers-in-charge (Hong Kong & Macau Region)	From:	Bonnie Lui
Date:	27 March, 2009	Dept:	Product Strategy and Management Department
Copy:	Mr. Derek Yung / All Department Heads / DOAs / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre	Total Page:	13 pages + Appendices

Subject: (Ref: A090334) 特級高息保 8年/10年/15年 儲蓄計劃 及
簡易特級高息保 8年/10年/15年 儲蓄計劃
Target Saver Plus 8/10/15 & Special Target Saver Plus 8/10/15

友邦明白客戶於低息環境中爲資金尋找穩妥的儲蓄方式及希望獲取更高回報的需求，公司將於2009年3月31日誠意推出8年/10年/15年之儲蓄壽險「**特級高息保**」及保證受保之「**簡易特級高息保**」**儲蓄計劃**，保費繳付年期分別爲3年/7年/12年，助客戶在保本之餘，獲取可觀回報。（3月31日爲香港推出日期，澳門推出日期將於短期內公佈）

計劃特點：

- 提供短至3年付清之保費繳付年期
- 回報比AIA現存之儲蓄壽險爲高，較市場競爭對手更有優勢
- 合資格之營業員可銷售予抵港/抵澳內地人士
- 可預期享有每年紅利(非保證)及期滿紅利(非保證)
- 兩項計劃之主要分別如下：

	特級高息保	簡易特級高息保
核保	一般核保	保證繕發，繕發上限高達1,000,000美元基本保額
身故賠償	基本保額＋已積存紅利(非保證)	首兩個保單年度： 101%保費回贈＋已積存紅利(非保證) 第 3 個保單年度起： 110%保費回贈 或 保證現金價值 (以較高者爲準) ＋已積存紅利(非保證) 基本保額與身故賠償無關，而是保證期滿利益。
其他利益	1) 末期疾病預支保額保障 2) 免費「免付保費附加契約」 3) 失業延繳保費惠益	失業延繳保費惠益

有關產品的詳細內容，請參閱產品資料冊。請注意「特級高息保」及「簡易特級高息保」有特定之保單編號，有別於現存之其他「高息保」計劃。 產品小冊子**【PTA990029 (03/09)】**(「特級高息保」) / **【PTA990030 (03/09)】**(「簡易特級高息保」) 及**建議書系統 7.3 版本**將於日內陸續送抵各營業區域。

現存其他「高息保」計劃之停售安排：

「高息保」16/20 年儲蓄計劃 及「高息保上保」10/15 年儲蓄計劃將於 2009年4月14日 停止接受新生意 (最後申請日期爲4月13日)。

另外，如之前公佈，「高息保」10/15 年儲蓄計劃 及 簡易「高息保」10/15 年儲蓄計劃在**香港**之原定銷售期將於2009年3月30日完結 (最後申請日期爲2009年3月30日)，而**澳門**之最後申請日期則延長至2009年4月13日，敬請留意。

如有任何疑問，可透過營業經理致電產品熱線 3108 1638 (香港) 或 8988 1885 (澳門) 查詢。

AIA understands the need of our clients for secure ways to build up capital under the current low interest environment and hoping to seek a better rate of return, we are pleased to launch the 8/10/15-year **Target Saver Plus** and the guaranteed issued **Special Target Saver Plus** endowment products with premium payment periods of 3/7/12-year respectively, effective from **March 31, 2009 (March 31 is launch date for Hong Kong, launch date of Macau will be announced shortly)**.

Key Plan Features:

- Offers premium payment periods of as short as 3 years
- Higher returns than existing AIA endowment products, stronger edge than our market competitors
- Available to PRC prospects via qualified agents
- Annual Dividends (Non-Guaranteed) & Maturity Dividend (Non-Guaranteed) can be anticipated
- Major differences between the two products are as follows:

	Target Saver Plus	**Special Target Saver Plus**
Underwriting	Normal Underwiriting	Guaranteed Issue up to US$1,000,000 face amount
Death Benefit	Face Amount + Accumulated Dividends (Non-Guaranteed)	Policy Year 1 &2: 101% Refund of Premiums + Accumulated Dividends (Non-Guaranteed) Policy Year 3 onwards: 110% Refund of Premiums or Guaranteed Cash Value, whichever is higher + Accumulated Dividends (Non-Guaranteed) The face amount is not related to death benefit, but it is the guaranteed maturity benefit.
Additional Benefits	1) Terminal Illness Advance Payment Benefit 2) Free WP 3) Unemployment Benefit	Unemployment Benefit

For product details, please refer to the launch pack. Please note that Target Saver Plus and Special Target Saver Plus have **specific Policy Number Prefix**, which is different from other existing Target Saver Products. New product brochure【**PTA990029 (03/09)**】(Target Saver Plus) / 【**PTA990030 (03/09)**】(Special Target Saver Plus) and **Proposal Generation System (PGS) 7.3 version** will be delivered to all agency districts shortly.

Shelving Arragements of Other Existing Target Saver Products:

Target Saver 16/20 and Target Saver AP 10/15 will close for new business on Apr 14, 2009 (last application date is Apr 13, 2009).

As previously announced, the offer period of Target Saver 10/15 and Simply Target Saver 10/15 in **Hong Kong** will end on Mar 30, 2009 (last application date is March 30, 2009), while the last application date of **Macau** will be extended to Apr 13, 2009.

For enquiries, please call our hotline at 3108 1638 (Hong Kong) or 8988 1885 (Macau) via agency leaders.

Best regards,



Bonnie Lui
Product Strategy and Management Department

BL/ps/ah/mp

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特級高息保 8 年/10 年/15 年儲蓄計劃
簡易特級高息保 8 年/10 年/15 年儲蓄計劃

I. 銷售重點

- 提供短至 3 年付清之保費繳付年期。
- 合資格之營業員可銷售予抵港/抵澳內地人士。
- 可預期享有每年紅利(非保證)及期滿紅利(非保證)。
- 可申請保單貸款，貸款金額可達保單之現金價值，貸款利息由公司決定。
- 每個計劃均內置「失業延繳保費惠益」。
- 「簡易特級高息保」無須體檢，保證繕發，繕發上限高達 1,000,000 美元基本保額。「簡易特級高息保」之基本保額與身故賠償無關，而是保證期滿利益。
- 「特級高息保」提供「末期疾病預支保額保障」，若受保人不幸患上末期疾病時，可作緊急現金。(只適用於一般標準受保人)
- 「特級高息保」提供免費「免付保費附加契約」(WP)： 若受保人不幸於 60 歲前完全及永久傷殘，可獲豁免此計劃的保費。(只適用於一般標準受保人)

II. 產品資料介紹

<table>
<tr><td>產品名稱</td><td colspan="5">特級高息保 8 年/10 年/15 年儲蓄計劃
Target Saver Plus 8/10/15 (TSP8/10/15) 及
簡易特級高息保 8 年/10 年/15 年儲蓄計劃
Special Target Saver Plus 8/10/15 (STSP 8/10/15)</td></tr>
<tr><td>產品概覽</td><td colspan="5">- 這兩種計劃是可預期獲派發紅利的儲蓄壽險計劃。
- 兩種計劃均提供 8 年，10 年及 15 年保障期選擇，保費繳付年期分別爲 3 年，7 年及 12 年。
- 其他利益包括失業延繳保費惠益。
- 「特級高息保」更提供末期疾病預支保額保障及免費 WP。
- 合資格之營業員可銷售予抵港/抵澳內地人士。</td></tr>
<tr><td>銷售日期</td><td colspan="5">香港：2009 年 3 月 31 日 (以申請日期爲準)
澳門：將於短期內公佈</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="5">基本計劃</td></tr>
<tr><td rowspan="4">基本計劃編號</td><td colspan="3"></td><td>特級高息保</td><td>簡易特級高息保</td></tr>
<tr><td colspan="3">保障期 8 年：</td><td>TSP8P5</td><td>STSP8P5</td></tr>
<tr><td colspan="3">保障期 10 年：</td><td>TSP10P5</td><td>STSP10P5</td></tr>
<tr><td colspan="3">保障期 15 年：</td><td>TSP15P5</td><td>STSP15P5</td></tr>
<tr><td rowspan="5">保單編號</td><td></td><td>營運部</td><td colspan="2"></td><td>只適用於抵港/抵澳內地人士</td></tr>
<tr><td rowspan="3">香港區</td><td>(A)</td><td colspan="2">B36000000x - B36499999x</td><td>G38070000x – G38089999x</td></tr>
<tr><td>(B)</td><td colspan="2">B66000000x - B66499999x</td><td>G68070000x – G68089999x</td></tr>
<tr><td>(C)</td><td colspan="2">B96000000x - B96499999x</td><td>G98070000x – G98089999x</td></tr>
<tr><td>澳門區</td><td></td><td colspan="2">B49970000x - B49979999x</td><td>G48070000x – G48089999x</td></tr>
</table>

A. 利益:

1. 身故賠償 (Death Benefit) (受保人身故後公司給付受益人之利益)

	特級高息保	簡易特級高息保
a. 身故賠償	基本保額＋已積存紅利(非保證)	首兩個保單年度： 101%保費回贈*＋已積存紅利(非保證) 第 3 個保單年度起： 110%保費回贈* 或保證現金價值(以較高者爲準)＋已積存紅利(非保證)
b. 保障期	TSP8/STSP8：8 年 TSP10/STSP10：10 年 TSP15/STSP15：15 年	

就「簡易特級高息保」而言，基本保額並非用來計算身故賠償，而是保證期滿利益。身故賠償之計算方法例子如下。

*保費回贈金額以年繳基本保費爲準，乘以「已付保費的年數」

如受保人於保單年度內死亡：

例 1. 年繳保費保單的受保人於保單生效後 7 年的第 6 個月死亡，保費回贈爲：

[年繳保費] x 110% x 8

例 2. 月繳保費保單的受保人於保單生效後 7 年的第 6 個月死亡，保費回贈爲：

[年繳保費] x 110% x 7.5

2. 退保利益及期滿利益 (Surrender Benefits & Maturity Benefits) (公司於保單持有人退保時或保單期滿時所給付之利益)

	特級高息保	簡易特級高息保
a. 退保利益	保證現金價值(載於價值一覽表內) ＋ 積存紅利(非保證)	
b. 期滿利益	基本保額之 100% ＋ 積存紅利(非保證) ＋ 期滿紅利(非保證)	
c. 保單貸款	適用	
d. 既有現金價值條款 (Non-Forfeiture Options)	適用	只准許自動保費貸款(APL)。只要保單的現金價值及積存紅利足夠，便可在多於 1 個保單年度行使 APL。

3. 其他利益

	特級高息保	簡易特級高息保
a. 末期疾病預支保額保障	預支金額相等於基本保額的 25%，個人最高金額爲 200,000 美元。等候期爲 90 日。(只適用於一般標準受保人)	不適用

b. 失業延繳保費惠益	
惠益	- 當保單未能行使自動保費貸款時，基本計劃的保費繳交寬限期將延長至保費到期日起計算之第 365 日。 - 當自動保費貸款適用於保單時，在「非自願性失業」期間因動用自動保費貸款而衍生的貸款利息會被豁免。此惠益將由「非自願性失業」後的保費到期日開始起計，直至保單持有人再次受僱爲止，但不多於 365 日。
條件	1) 保單持有人按一份連續性合約受僱不少於 24 個月。 2) 保單持有人並不是： - 自僱人士； - 由配偶僱用； - 由持有人之父母、祖父母、外祖父母、子女、孫及外孫僱用；或 - 以家庭僱傭身份受僱。 3) 保單持有人是「非自願性失業」，即他/她因裁員而遭僱主解僱或被停工。 4) 保單持有人之「非自願性失業」發生在保單之繕發日期或生效日期後(以較後者爲準)。 5) 保單持有人符合資格在香港或澳門追討遣散費*。 6) 保單持有人在「非自願性失業」起計 30 日內將解僱證明文件寄回公司，而獲公司批核爲準。 *申領遣散費資格參考資料請參考 http://www.labour.gov.hk/public/pdf/wcp/ConciseGuide/10.pdf 。 如保單持有人再獲僱用，此惠益將終止。

B. 保費:

1. 保費形式	保證均衡保費 (Guaranteed Level Premium)		
2. 保費繳付期	**TSP8 / STSP8**	**TSP10 / STSP10**	**TSP15 / STSP15**
	3 年	7 年	12 年
3. 保費率	基本計劃及 WP/WPCI 之保費率表詳見附錄一。 其他附加契約之保費率跟隨現行保費率。		
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳		
5. 大額折扣	不適用		
6. 非吸煙人士優惠	不適用		
7. 健康生活折扣	不適用		

C. 產品細節:

1. 繕發年齡	**TSP8 / STSP8**	**TSP10 / STSP10**	**TSP15 / STSP15**
	0 至 67 歲	0 至 65 歲	0 至 60 歲
2. 最低投保額	10,000 美元		
3. 銷售地點	香港及澳門		
4. 貨幣	美元 (US$)		
5. 附加契約	**特級高息保**	**簡易特級高息保**	
	(1) 適用於 TSP8, TSP10 及 TSP15： Free WP, WP, WPCI, PB, PBCI	**(1)** 適用於 STSP8, STSP10 及 STSP15： WP, WPCI, PB, PBCI	

	(2) 適用於 TSP10 及 TSP15： AI, ADD, ADB, PACS, SADD	**(2)** 適用於 STSP10 及 STSP15： AI, ADD, ADB, PACS, SADD
	注意事項： 1. 所有附加契約均不是保證繕發，並須接受核保。即使「簡易特級高息保」保證受保，附有附加契約之「簡易特級高息保」申請並**不是**保證繕發。 2. 除以上附加契約**(1)**會於基本計劃付清時終止外，其餘附加契約在基本計劃付清後，只需繼續繳付保費，將仍然生效直至該附加契約之最高續保年期或至基本計劃期滿爲止，以較先者爲準。**(請注意，跟一般的儲蓄計劃一樣，當基本計劃期滿時，所有的附加契約亦會同時終止。)** 3. 基本計劃付清後將不可再添加附加契約。	
6. 此基本計劃之個人最高保額	**特級高息保**	**簡易特級高息保**
	跟隨現行規則	1,000,000 美元 (包括「簡易高息保」在內)
7. 計劃類別	儲蓄壽險	
8. 保單契約	**特級高息保**	**簡易特級高息保**
	1) 基本計劃契約 (標準) 2) 基本計劃契約 (非標準) 3) 末期疾病預支保額批註 4) 失業延繳保費惠益批註 5) 兒童賠償批註 (繕發年齡=0) 6) 價值一覽表	1) 基本計劃契約 2) 失業延繳保費惠益批註 3) 兒童賠償批註 (繕發年齡=0) 4) 價值一覽表
	保單契約可在 Contract Library 下載	

9. 保單契約頁碼 (Laser Print Code)			
		特級高息保	**簡易特級高息保**
	基本計劃契約	標準：DB5G 非標準：DB5H	DB5I
	末期疾病預支保額批註	AXLA	不適用
	失業延繳保費惠益批註	AXKA	AXKA
	兒童賠償批註 (繕發年齡=0)	DB4B	DB4C
	價值一覽表 (8 年)	G5UA-L	G5TS
	價值一覽表 (10 年)	G5UM-W	G5TT
	價值一覽表 (15 年)	G5UX-Z G5VA-H	G5TU
	(保單契約樣本可在 Contract Library 下載)		

D. 核保規則:

	特級高息保	簡易特級高息保
1. 體檢要求	跟隨現行規則	保證繕發上限爲 1,000,000 美元，金額以個人計(包括「簡易高息保」在內)
2. 財務核保要求	跟隨現行規則	沒有特別要求
3. 體檢、國籍及職業評級	跟隨現行規則	沒有特別要求
4. 追溯保單日期 (Date Back)	可以	
5. 投保申請書	壽險投保申請書： 香港： 1. 只適用於成人投保人： 壽險及人身意外保險投保申請書 — OPUAIF00 2. 只適用於兒童投保人： 壽險及人身意外保險投保申請書 （適用於準受保人爲 18 歲以下之保單）— OPUAIF86 澳門： 1. 只適用於成人投保人： 壽險及人身意外保險投保申請書 — OPMCUF13 2. 只適用於兒童投保人： 壽險及人身意外保險投保申請書（適用於準受保人爲 18 歲以下之保單）— OPMCUF19	
6. 非標準保費折扣優惠計劃 (Substandard Premium Discount Program)	適用	不適用

E. 保戶服務行政指引:

	特級高息保	簡易特級高息保
1. 更改投保額	與現行規則相同	
2. 增加或刪除附加契約	與現行規則相同	
3. 復效	一般核保	可以，但須繳付有關保費差額連利息，保單欠款連利息及保單失效時之現金價值 (如有)。 復效附加契約時須遞交可保證明。
4. 申請減價(Appeal Loading)	與現行規則相同	不適用於基本計劃 (因不設評級)。 附加契約與現行規則相同。
5. 更改基本計劃	不可以	
6. 自定期保險轉入	與現行規則相同	不可以
7. 更改繳付保費方法 (Change Payment Mode)	與現行規則相同	
8. 信託保單	並非信託保單。保單之權益並不會在受保人年滿 18 歲時自動轉移給受保人。	

F. 佣金:

1. 佣金	保單年期	佣金					
		特級高息保			簡易特級高息保		
		TSP8	TSP10	TSP15	STSP8	STSP10	STSP15
	第 1 年	9%	16%	36%	8%	14%	34%
	第 2 至 3 年	1%	1%	1%	1%	1%	1%
	第 4 至 6 年	不適用	1%	1%	不適用	1%	1%
2. Persistency & Career Benefit	適用						
3. Extra 10%	適用						
4. Provident Fund	適用						
5. 附加契約	跟隨基本計劃 (PACS 除外)						
6. FYP Credit	TSP8 / STSP8: 40% FYP TSP10 / TSP15 / STSP10 / STSP15: 100% FYP						
7. FYC Adjustment	跟隨現行做法						

G. 其他

1. 保單建議書系統(PGS)	適用
2. 產品小冊子編號	TSP: PTA990029 (03/09) STSP: PTA990030 (03/09)

I. Major Selling Points

- Offers premium payment periods of as short as 3 years.
- Both plans are available to PRC prospects via qualified agents.
- Annual Dividends (Non-Guaranteed) & Maturity Dividend (Non-Guaranteed) can be anticipated.
- Policy loan is applicable, maximum loan amount can reach up to the cash value of the policy. Loan interest will be determined by the Company.
- An Unemployment Benefit (UB) is available as a build-in feature of the basic plans.
- Special Target Saver Plus (STSP) offers guaranteed issue up to US$1,000,000 face amount. The face amount of Special Target Saver Plus is not related to death benefit, but it is the guaranteed maturity benefit.
- Terminal Illness Advance Payment Benefit is available for Target Saver Plus. (For Standard Insureds only)
- Free WP is available for Target Saver Plus. (For Standard Insureds only)

II. Product Descriptions

<table>
<tr><td>Product Name</td><td colspan="5">Target Saver Plus 8/10/15 (TSP8/TSP10/TSP15) /
Special Target Save Plus 8/10/15 (STSP8/STSP10/STSP15)</td></tr>
<tr><td>Overview</td><td colspan="5">- Both plans are participating endowment plans.
- Both plans provide 8-year, 10-year and 15-year benefit terms. Clients only need to pay premiums for 3 years, 7 years and 12 years respectively.
- Unemployment Benefit is available.
- Target Saver Plus also provides Terminal Illness Advance Payment Benefit and Free WP.
- Both plans are available to PRC prospects via qualified agents.</td></tr>
<tr><td>Launch Date</td><td colspan="5">Hong Kong: March 31st, 2009 (according to application date)
Macau: Will be announced shortly</td></tr>
<tr><td>Basic/ Rider</td><td colspan="5">Basic Plan</td></tr>
<tr><td rowspan="4">Plan Shortnames</td><td colspan="2"></td><td colspan="2">Target Saver Plus</td><td>Special Target Saver Plus</td></tr>
<tr><td colspan="2">Benefit Term = 8 years:</td><td colspan="2">TSP8P5</td><td>STSP8P5</td></tr>
<tr><td colspan="2">Benefit Term = 10 years:</td><td colspan="2">TSP10P5</td><td>STSP10P5</td></tr>
<tr><td colspan="2">Benefit Term = 15 years:</td><td colspan="2">TSP15P5</td><td>STSP15P5</td></tr>
<tr><td rowspan="5">Policy Number Prefix</td><td></td><td>Operations</td><td colspan="2"></td><td>Only applicable to PRC prospects</td></tr>
<tr><td rowspan="3">Hong Kong</td><td>(A)</td><td colspan="2">B36000000x - B36499999x</td><td>G38070000x – G38089999x</td></tr>
<tr><td>(B)</td><td colspan="2">B66000000x - B66499999x</td><td>G68070000x – G68089999x</td></tr>
<tr><td>(C)</td><td colspan="2">B96000000x - B96499999x</td><td>G98070000x – G98089999x</td></tr>
<tr><td>Macau</td><td></td><td colspan="2">B49970000x - B49979999x</td><td>G48070000x – G48089999x</td></tr>
</table>

A. Benefit:

1.) Death Benefit

	Target Saver Plus	Special Target Saver Plus
a. Death Benefit	Face Amount + Accumulated Dividends (Non-Guaranteed)	Policy Year 1 &2: 101% Refund of Premiums* + Accumulated Dividends (Non-Guaranteed) Policy Year 3 onwards: 110% Refund of Premiums* or Guaranteed Cash Value, whichever is higher + Accumulated Dividends (Non-Guaranteed)
b. Benefit Term	TSP8/STSP8: 8 years TSP10/STSP10: 10 years TSP15/STSP15: 15 years	

For Special Target Saver Plus, the Face Amount is not used for calculation of Death Benefit. It is only the guaranteed maturity benefit. Examples of calculation of Death Benefit are as below.

* The refund of basic premium on death will be calculated based on annual mode premium, multiplied by Numbers of Years of Premium Paid.

For death occurs during the policy year:

Eg1. Death at 7 years and 6 months from issue of an Annual Mode policy:

Refundable amount:

[AP] x 110% x 8

Eg2. Death at 7 years and 6 months from issue of a Monthly Mode policy:

Refundable amount:

[AP] x 110% x 7.5

2.) Surrender and Maturity Benefits

	Target Saver Plus	Special Target Saver Plus
a. Surrender Benefit	Guaranteed Cash Value + Accumulated Dividends (Non-Guaranteed)	
b. Maturity Benefit	100% of Face Amount + Accumulated Dividends (Non-Guaranteed) + Maturity Dividends (Non-Guaranteed)	
c. Policy Loan	Applicable	
d. Non-Forfeiture Options	Applicable	Only APL is allowed. APL can be run for more than 1 policy year as long as Cash Value + Accumulated Dividends is enough.

3.) Other Benefits

	Target Saver Plus	Special Target Saver Plus
a. Terminal Illness Advance Payment Benefit	Advance payment equal to 25% of the face amount subject to a maximum of US$200,000. Waiting	Not Applicable

	period is 90 days. (For Standard Insureds only)	
b. Unemployment Benefit		
Benefit	- If Automatic Premium Loan (APL) does not apply to the Basic Plan, the benefit will be the extension of Grace Period to 365 days from the premium due date. - If APL is in effect under the basic policy, the loan interest under the APL advanced for premiums falling due during the period of the policy owner's Involuntary Unemployment would be waived until the policy owner is employed again but up to 365 days.	
Criteria	1) The policy owner is employed under a continuous contract for a period of not less than 24 months. 2) The policy owner was not: - self employed; - employed by his/her spouse; - employed by his/ her father, mother, grandfather, grandmother, son, daughter, grandson or granddaughter; or - employed as a domestic servant. 3) The policy owner is Involuntarily Unemployed, which means he/she was terminated by reason of redundancy or laid off. 4) The policy owner's Involuntary Unemployment occurs after the Policy Issue Date or the last Commencement Date of the Policy, whichever is later. 5) The policy owner is eligible for severance payment* in HK or Macau. 6) The proof documents are submitted to the Company within 30 days of the Involuntary Unemployment; and Company accepts the case as eligible to UB. * Please refer to http://www.labour.gov.hk/eng/public/wcp/ConciseGuide/10.pdf for reference information on eligibility for severance payment. Unemployment Benefits cease when the policy owner is re-employed.	

B. Premium:

1. Premium Structure	Guaranteed Level Premium		
2. Premium Term	**TSP8 / STSP8**	**TSP10 / STSP10**	**TSP15 / STSP15**
	3 years	7 years	12 years
3. Premium Rates	For Basic Plan and WP/WPCI, please refer to the premium rate tables in Appendix 1. For other riders, follow existing.		
4. Payment Mode	Annual/ Semi-annual/ Quarterly/ Monthly		
5. Size Discount	Not Applicable		
6. Non-Smoker Discount	Not Applicable		
7. Lifestyle Discount	Not Applicable		

C. Other Product Particulars:

1. Issue Age	**TSP8 / STSP8**	**TSP10 / STSP10**	**TSP15 / STSP15**
	Age 0-67	Age 0-65	Age 0-60
2. Minimum Face Amount	US$10,000		
3. Region	Hong Kong and Macau		
4. Currency	US$		

<table>
<tr><td rowspan="4">5. Riders attachable</td><td>Target Saver Plus</td><td>Special Target Saver Plus</td></tr>
<tr><td><u>(1)</u> <u>Applicable to TSP8, TSP10 & TSP15:</u>
Free WP, WP, WPCI, PB, PBCI</td><td><u>(1)</u> <u>Applicable to STSP8, STSP10 & STSP15:</u>
WP, WPCI, PB, PBCI</td></tr>
<tr><td><u>(2)</u> <u>Applicable to TSP10 & TSP15:</u>
AI, ADD, ADB, PACS, SADD</td><td><u>(2)</u> <u>Applicable to STSP10 & STSP15:</u>
AI, ADD, ADB, PACS, SADD</td></tr>
<tr><td colspan="2">Important Notes:
1. All riders are subject to underwriting and not guaranteed issued. Even if Special Target Saver Plus policy is guaranteed issued, the application of Special Target Saver Plus with riders is NOT guaranteed issued.
2. All the mentioned riders (excepting riders under (1) above will be terminated upon the Basic plan paid up) will be continued with the payment of premium until the maximum renewal year of riders or until the basic plan terminates/matures, whichever earliest. (Note that, same as all Endowment Plans, all riders will terminate upon maturity of the Basic plan.)
3. Addition of riders is not allowed after the policy is paid-up.</td></tr>
<tr><td rowspan="2">6. Maximum Per Life Limit</td><td>Target Saver Plus</td><td>Special Target Saver Plus</td></tr>
<tr><td>Follow current rules.</td><td>US$ 1,000,000 (Simply Target Saver inclusive)</td></tr>
<tr><td>7. Product Group</td><td colspan="2">Endowment</td></tr>
<tr><td rowspan="2">8. Contract</td><td>Target Saver Plus</td><td>Special Target Saver Plus</td></tr>
<tr><td>1) Basic Plan Contract (Standard)
2) Basic Plan Contract (Non-Standard)
3) Terminal Illness Endorsement
4) Unemployment Benefit Endorsement
5) Juvenile Lien Endorsement (For issue age=0)
6) Schedule of Values</td><td>1) Basic Plan Contract
2) Unemployment Benefit Endorsement
3) Juvenile Lien Endorsement (For issue age=0)
4) Schedule of Values</td></tr>
<tr><td colspan="2">Contracts can be downloaded from Contract Library</td></tr>
</table>

9. Contract Laser Print Code		Target Saver Plus	Special Target Saver Plus
	Basic Plan Contract	Standard: DB5G Non-Standard: DB5H	DB5I
	Terminal Illness Endorsement	AXLA	N/A
	Unemployment Benefit Endorsement	AXKA	AXKA
	Juvenile Lien Endorsement (For issue age=0)	DB4B	DB4C
	Schedule of Values (8-year)	G5UA-L	G5TS
	Schedule of Values (10-year)	G5UM-W	G5TT
	Schedule of Values (15-year)	G5UX-Z G5VA-H	G5TU
	(Please refer to Contract Library for contract specimen.)		

D. Underwriting Guidelines:

	Target Saver Plus	Special Target Saver Plus
1. Medical Requirements	Follow existing life plans	Guaranteed Issue per life up to US$1,000,000 (Simply Target Saver inclusive)
2. Financial Requirements	Follow existing life plans	Not required
3. Medical, Nationality and Occupational Rating	Follow existing life plans	Not required
4. Date Back	Allowed	
5. Application Form	Life Application Form: Hong Kong: 1. For Adult: Life and Personal Accident Insurance Application Form - OPUAIF00 2. For Juvenile: Life and Personal Accident Insurance Application Form (For policy with Proposed Insured under aged 18) - OPUAIF86 Macau: 1. For Adult: Life and Personal Accident Insurance Application Form - OPMCUF13 2. For Juvenile: Life and Personal Accident Insurance Application Form (For policy with Proposed Insured under aged 18) - OPMCUF19	
6. Substandard Premium Discount Program	Applicable	Not Applicable

E. POS Guidelines:

	Target Saver Plus	Special Target Saver Plus
1. Change of Face Amount	Follow existing rules	
2. Add/ Delete Rider	Follow existing rules	

3. Reinstatement	Normal underwriting	Allowed provided back premium with, interests, policy debt with interests and cash value at policy lapse (if any) are paid to the Company. Evidence of insurability is required only for riders.
4. Appeal Loading	Follow existing rules	Follow existing rules on riders only as Basic Plan has no rating.
5. Change Plan	Not allowed	
6. Term Conversion	Follow existing rules	Not allowed
7. Change Payment Mode	Follow existing rules	
8. Trust Policy	Not a trust policy and ownership will NOT be automatically released to the insured at age 18.	

F. Agent Compensation:

1. Commission	Policy Year	Commission					
		Target Saver Plus			Special Target Saver Plus		
		TSP8	TSP10	TSP15	STSP8	STSP10	STSP15
	First Year	9%	16%	36%	8%	14%	34%
	2nd Year to 3rd Year	1%	1%	1%	1%	1%	1%
	4th Year to 6th Year	N/A	1%	1%	N/A	1%	1%
2. Persistency & Career Benefit	Applicable						
3. Extra 10%	Applicable						
4. Provident Fund	Applicable						
5. Riders	Follow Basic (Except PACS)						
6. FYP Credit	TSP8 / STSP8: 40% FYP TSP10 / TSP15 / STSP10 / STSP15: 100% FYP						
7. FYC Adjustment	Follow existing rules						

G. Others:

1. Proposal Generation System	Applicable
2. PTA Number for Brochure	TSP: PTA990029 (03/09) STSP: PTA990030 (03/09)

附錄一

Appendix 1

特級高息保 保費率 (每 1,000 元保額) — 標準級別
Annual Premium Rate for Target Saver Plus (Per 1,000 Face Amount) – Standard Class

	TSP8		TSP10		TSP15	
年齡 Age	男 Male	女 Female	男 Male	女 Female	男 Male	女 Female
0	305.74	305.72	128.73	128.71	71.11	71.08
1	305.74	305.72	128.73	128.71	71.11	71.08
2	305.74	305.72	128.73	128.71	71.11	71.08
3	305.74	305.72	128.73	128.71	71.11	71.08
4	305.74	305.72	128.73	128.71	71.11	71.08
5	305.74	305.72	128.73	128.71	71.11	71.08
6	305.74	305.72	128.73	128.71	71.11	71.08
7	305.74	305.72	128.74	128.71	71.12	71.08
8	305.74	305.72	128.74	128.71	71.13	71.08
9	305.74	305.72	128.75	128.71	71.14	71.09
10	305.74	305.72	128.75	128.71	71.15	71.09
11	305.75	305.72	128.76	128.71	71.16	71.09
12	305.75	305.72	128.76	128.72	71.17	71.10
13	305.75	305.72	128.77	128.72	71.18	71.10
14	305.76	305.72	128.77	128.72	71.19	71.11
15	305.77	305.73	128.78	128.73	71.20	71.12
16	305.78	305.73	128.79	128.73	71.21	71.12
17	305.79	305.74	128.81	128.74	71.23	71.13
18	305.81	305.74	128.82	128.74	71.24	71.14
19	305.83	305.75	128.84	128.75	71.26	71.15
20	305.84	305.75	128.85	128.75	71.27	71.15
21	305.86	305.76	128.87	128.76	71.29	71.16
22	305.87	305.77	128.88	128.77	71.30	71.17
23	305.89	305.78	128.90	128.78	71.32	71.18
24	305.90	305.79	128.91	128.79	71.34	71.19
25	305.91	305.80	128.92	128.80	71.35	71.20
26	305.92	305.81	128.93	128.81	71.37	71.21
27	305.93	305.82	128.94	128.82	71.38	71.22
28	305.94	305.83	128.95	128.83	71.40	71.23
29	305.95	305.84	128.96	128.84	71.42	71.24
30	305.96	305.85	128.97	128.85	71.43	71.26
31	305.97	305.86	128.98	128.86	71.45	71.28
32	305.98	305.87	128.99	128.87	71.47	71.30
33	305.99	305.88	129.00	128.89	71.49	71.32
34	306.00	305.89	129.01	128.90	71.51	71.34
35	306.01	305.90	129.02	128.92	71.54	71.37
36	306.03	305.92	129.04	128.94	71.58	71.40
37	306.05	305.94	129.07	128.96	71.63	71.43
38	306.08	305.96	129.11	128.98	71.69	71.47
39	306.12	305.98	129.16	129.00	71.76	71.51
40	306.16	306.01	129.21	129.03	71.83	71.55
41	306.21	306.04	129.26	129.07	71.91	71.59
42	306.26	306.07	129.32	129.11	72.00	71.64
43	306.32	306.10	129.38	129.15	72.10	71.69
44	306.38	306.13	129.45	129.19	72.21	71.74
45	306.44	306.16	129.53	129.23	72.33	71.80
46	306.50	306.19	129.62	129.27	72.46	71.86
47	306.58	306.22	129.72	129.31	72.61	71.93
48	306.68	306.26	129.83	129.35	72.78	72.00
49	306.80	306.30	129.96	129.40	72.98	72.07
50	306.94	306.34	130.11	129.45	73.20	72.15
51	307.09	306.38	130.28	129.50	73.45	72.23
52	307.26	306.42	130.47	129.55	73.72	72.32
53	307.44	306.47	130.68	129.60	74.01	72.43
54	307.63	306.52	130.90	129.66	74.32	72.56
55	307.83	306.57	131.13	129.72	74.65	72.74
56	308.04	306.65	131.37	129.80	75.01	72.96
57	308.27	306.76	131.63	129.91	75.39	73.23
58	308.52	306.90	131.91	130.06	75.80	73.55
59	308.79	307.07	132.21	130.25	76.24	73.92
60	309.09	307.27	132.54	130.48	76.71	74.34
61	309.42	307.51	132.89	130.76		
62	309.77	307.80	133.27	131.09		
63	310.15	308.13	133.68	131.48		
64	310.55	308.51	134.13	131.93		
65	310.98	308.95	134.64	132.46		
66	311.43	309.45				
67	311.90	310.01				

簡易特級高息保 保費率 (每 1,000 元保額)
Annual Premium Rate for Special Target Saver Plus (Per 1,000 Face Amount)

	STSP8	STSP10	STSP15
所有年齡 All age	305.00	128.00	70.00

免付保費附加契約 (WP) 之年繳保費率 (每 1,000 元保額) — 標準級別
Annual Premium Rate for Waiver of Premium (WP) (Per 1,000 Face Amount) – Standard Class

	特級高息保 Target Saver Plus - WP						簡易特級高息保 Special Target Saver Plus - WP					
	TSP8		TSP10		TSP15		STSP8		STSP10		STSP15	
年齡 Age	男 M	女 F	男 M	女 F	男 M	女 F	男 M	女 F	男 M	女 F	男 M	女 F
16	0.29	0.29	0.24	0.24	0.20	0.20	0.29	0.29	0.23	0.23	0.20	0.20
17	0.29	0.29	0.24	0.24	0.20	0.20	0.29	0.29	0.23	0.23	0.20	0.20
18	0.29	0.29	0.24	0.24	0.20	0.20	0.29	0.29	0.23	0.23	0.20	0.20
19	0.29	0.29	0.24	0.24	0.20	0.20	0.29	0.29	0.23	0.23	0.20	0.20
20	0.29	0.29	0.24	0.24	0.20	0.20	0.29	0.29	0.23	0.23	0.20	0.20
21	0.29	0.29	0.24	0.24	0.20	0.20	0.29	0.29	0.23	0.23	0.20	0.20
22	0.29	0.29	0.24	0.24	0.20	0.20	0.29	0.29	0.23	0.23	0.20	0.20
23	0.29	0.29	0.24	0.24	0.20	0.20	0.29	0.29	0.23	0.23	0.20	0.20
24	0.29	0.29	0.24	0.24	0.21	0.21	0.29	0.29	0.23	0.23	0.20	0.20
25	0.29	0.29	0.24	0.24	0.21	0.21	0.29	0.29	0.23	0.23	0.20	0.20
26	0.29	0.29	0.24	0.24	0.21	0.21	0.29	0.29	0.23	0.23	0.21	0.21
27	0.29	0.29	0.24	0.24	0.21	0.21	0.29	0.29	0.24	0.24	0.21	0.21
28	0.29	0.29	0.24	0.24	0.22	0.22	0.29	0.29	0.24	0.24	0.21	0.21
29	0.29	0.29	0.24	0.24	0.22	0.22	0.29	0.29	0.24	0.24	0.22	0.22
30	0.29	0.29	0.25	0.25	0.23	0.23	0.29	0.29	0.25	0.25	0.23	0.23
31	0.30	0.30	0.26	0.26	0.24	0.24	0.30	0.30	0.25	0.26	0.24	0.24
32	0.31	0.31	0.26	0.26	0.25	0.25	0.31	0.31	0.26	0.26	0.25	0.25
33	0.32	0.32	0.27	0.27	0.27	0.27	0.32	0.32	0.27	0.27	0.26	0.26
34	0.32	0.32	0.29	0.29	0.29	0.29	0.32	0.32	0.28	0.28	0.28	0.28
35	0.34	0.34	0.30	0.30	0.31	0.31	0.34	0.34	0.30	0.30	0.31	0.31
36	0.36	0.36	0.33	0.33	0.34	0.35	0.36	0.36	0.32	0.32	0.34	0.34
37	0.38	0.38	0.35	0.36	0.38	0.38	0.38	0.38	0.35	0.35	0.37	0.38
38	0.41	0.41	0.39	0.39	0.43	0.43	0.41	0.41	0.39	0.39	0.42	0.42
39	0.45	0.45	0.44	0.44	0.49	0.49	0.45	0.45	0.43	0.43	0.47	0.48
40	0.50	0.50	0.49	0.49	0.55	0.55	0.50	0.50	0.49	0.49	0.54	0.54
41	0.56	0.57	0.56	0.57	0.63	0.63	0.56	0.56	0.56	0.56	0.61	0.62
42	0.64	0.65	0.65	0.65	0.72	0.72	0.64	0.64	0.64	0.64	0.69	0.70
43	0.74	0.74	0.74	0.74	0.82	0.82	0.74	0.74	0.73	0.74	0.79	0.80
44	0.86	0.86	0.85	0.85	0.93	0.94	0.85	0.86	0.84	0.84	0.90	0.91
45	0.99	0.99	0.97	0.97	1.06	1.07	0.98	0.99	0.95	0.96	1.02	1.04
46	1.13	1.13	1.10	1.10	1.20	1.21	1.12	1.13	1.08	1.09	1.16	1.18
47	1.28	1.29	1.24	1.25	1.36	1.37	1.28	1.28	1.22	1.23	1.31	1.33
48	1.45	1.45	1.40	1.41	1.54	1.56	1.44	1.44	1.38	1.40	1.48	1.51
49	1.62	1.62	1.59	1.60	1.81	1.84	1.61	1.62	1.56	1.58	1.74	1.78
50	1.83	1.83	1.80	1.81	2.10	2.14	1.81	1.82	1.77	1.79	2.01	2.06
51	2.16	2.17	2.12	2.14	2.49	2.55	2.14	2.16	2.08	2.11	2.38	2.45
52	2.55	2.57	2.50	2.53	2.93	3.01	2.54	2.55	2.45	2.49	2.79	2.89
53	3.02	3.03	2.94	2.98	3.43	3.53	2.99	3.01	2.88	2.93	3.26	3.38
54	3.55	3.58	3.73	3.79	3.99	4.12	3.52	3.55	3.65	3.72	3.77	3.93
55	4.19	4.22	4.63	4.72	4.62	4.78	4.15	4.19	4.53	4.63	4.35	4.56

危疾豁免繳付保費附加契約 (WPCI) 之年繳保費率 (每 1,000 元保額) — 標準級別

Annual Premium Rate for Waiver of Premium (Critical Illness) (WPCI) (Per 1,000 Face Amount) – Standard Class

	特級高息保 Target Saver Plus - WPCI						簡易特級高息保 Special Target Saver Plus - WPCI					
	TSP8		TSP10		TSP15		STSP8		STSP10		STSP15	
年齡 Age	男 M	女 F	男 M	女 F	男 M	女 F	男 M	女 F	男 M	女 F	男 M	女 F
0	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
1	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
2	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
3	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
4	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
5	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
6	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
7	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
8	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
9	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
10	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
11	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
12	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
13	0.17	0.24	0.14	0.20	0.12	0.17	0.17	0.24	0.14	0.20	0.12	0.17
14	0.17	0.24	0.14	0.20	0.12	0.18	0.17	0.24	0.14	0.20	0.12	0.17
15	0.17	0.24	0.14	0.20	0.13	0.18	0.17	0.24	0.14	0.20	0.12	0.18
16	0.17	0.24	0.14	0.20	0.13	0.19	0.17	0.24	0.14	0.20	0.13	0.19
17	0.17	0.24	0.14	0.20	0.14	0.20	0.17	0.24	0.14	0.20	0.13	0.20
18	0.17	0.24	0.14	0.21	0.14	0.22	0.17	0.24	0.14	0.20	0.14	0.21
19	0.17	0.24	0.15	0.22	0.15	0.24	0.17	0.24	0.15	0.22	0.15	0.23
20	0.17	0.25	0.16	0.23	0.17	0.27	0.17	0.25	0.16	0.23	0.17	0.26
21	0.18	0.26	0.17	0.26	0.19	0.30	0.18	0.26	0.17	0.26	0.18	0.30
22	0.19	0.29	0.19	0.30	0.21	0.35	0.19	0.29	0.19	0.30	0.21	0.34
23	0.22	0.34	0.22	0.35	0.24	0.40	0.21	0.34	0.22	0.35	0.24	0.40
24	0.25	0.40	0.25	0.41	0.27	0.47	0.25	0.40	0.25	0.41	0.27	0.46
25	0.29	0.48	0.28	0.48	0.31	0.54	0.29	0.47	0.28	0.48	0.31	0.53
26	0.33	0.56	0.32	0.56	0.35	0.61	0.33	0.56	0.32	0.55	0.35	0.60
27	0.38	0.65	0.37	0.64	0.40	0.70	0.38	0.64	0.36	0.63	0.39	0.68
28	0.43	0.73	0.41	0.72	0.45	0.79	0.43	0.73	0.41	0.72	0.45	0.77
29	0.48	0.84	0.47	0.83	0.52	0.89	0.48	0.84	0.47	0.82	0.51	0.87
30	0.54	0.96	0.53	0.94	0.58	0.99	0.54	0.95	0.53	0.93	0.57	0.98
31	0.61	1.09	0.60	1.06	0.66	1.11	0.61	1.09	0.60	1.05	0.65	1.09
32	0.69	1.23	0.68	1.19	0.76	1.24	0.69	1.23	0.68	1.18	0.74	1.21
33	0.79	1.39	0.78	1.33	0.86	1.37	0.79	1.39	0.77	1.32	0.85	1.34
34	0.90	1.57	0.89	1.48	0.98	1.51	0.90	1.57	0.88	1.47	0.96	1.48
35	1.03	1.76	1.01	1.64	1.12	1.65	1.02	1.75	1.00	1.63	1.09	1.62
36	1.17	1.94	1.15	1.80	1.27	1.81	1.16	1.93	1.14	1.79	1.24	1.77
37	1.33	2.14	1.31	1.97	1.44	1.97	1.33	2.13	1.30	1.96	1.41	1.93
38	1.51	2.34	1.49	2.15	1.63	2.13	1.50	2.33	1.48	2.14	1.60	2.09
39	1.72	2.56	1.70	2.34	1.85	2.31	1.71	2.55	1.68	2.32	1.81	2.26
40	1.96	2.79	1.93	2.54	2.09	2.49	1.95	2.78	1.91	2.52	2.04	2.44

	特級高息保 Target Saver Plus - WPCI						簡易特級高息保 Special Target Saver Plus - WPCI					
	TSP8		TSP10		TSP15		STSP8		STSP10		STSP15	
年齡 Age	男 M	女 F	男 M	女 F	男 M	女 F	男 M	女 F	男 M	女 F	男 M	女 F
41	2.25	3.03	2.19	2.74	2.36	2.68	2.24	3.02	2.18	2.72	2.30	2.62
42	2.56	3.28	2.48	2.95	2.65	2.88	2.55	3.26	2.46	2.93	2.59	2.82
43	2.89	3.52	2.80	3.17	2.96	3.09	2.88	3.51	2.77	3.14	2.89	3.02
44	3.26	3.78	3.15	3.40	3.30	3.31	3.25	3.77	3.12	3.37	3.22	3.23
45	3.68	4.06	3.53	3.65	3.67	3.55	3.67	4.04	3.49	3.61	3.58	3.46
46	4.14	4.35	3.94	3.91	4.07	3.80	4.13	4.34	3.90	3.87	3.96	3.70
47	4.64	4.67	4.39	4.19	4.49	4.06	4.62	4.65	4.35	4.15	4.37	3.95
48	5.15	4.99	4.86	4.48	4.93	4.34	5.13	4.97	4.81	4.43	4.79	4.22
49	5.73	5.34	5.37	4.78	5.40	4.63	5.71	5.32	5.31	4.73	5.24	4.50
50	6.37	5.71	5.91	5.11	5.89	4.94	6.34	5.68	5.84	5.05	5.72	4.80
51	7.05	6.10	6.47	5.45	6.40	5.27	7.01	6.07	6.40	5.39	6.20	5.10
52	7.73	6.51	7.05	5.81	6.92	5.61	7.70	6.48	6.97	5.74	6.70	5.43
53	8.39	6.92	7.64	6.19	7.45	5.97	8.35	6.89	7.54	6.11	7.20	5.77
54	9.09	7.36	8.26	6.59	7.99	6.35	9.05	7.33	8.16	6.50	7.71	6.13
55	9.87	7.86	8.92	7.01	8.56	6.77	9.81	7.82	8.80	6.92	8.24	6.52
56	10.69	8.40	9.59	7.46	9.15	7.23	10.63	8.36	9.46	7.36	8.78	6.94
57	11.54	8.95	10.26	7.93	9.76	7.73	11.47	8.90	10.11	7.81	9.33	7.39
58	12.40	9.48	10.93	8.41	10.37	8.28	12.32	9.42	10.75	8.27	9.87	7.88
59	13.26	10.04	11.60	8.94	11.02	8.89	13.17	9.97	11.40	8.78	10.43	8.42
60	14.05	10.64	12.26	9.54	11.68	9.57	13.95	10.56	12.03	9.36	11.00	9.01

Market Comparison of Similar Products with Normal Underwriting

AIA is the only insurance company that offers the short 3 pay version

Company	AIA	ManulX	HSBX	PrudentX	BOCX	BOCX
Plan Name	Target Saver Plus 8/10/15	Wealth Target	Target Protection Plus	PRUsave plus	"All-for-You" Life Endowment Plan	Blossom Insurance Plan
Benefit Term / Premium Paying Period	8 years / 3 years 10 years / 7 years 15 years / 12 years	10 years / 6 years 12 years / 8 years 16 years / 12 years	10 years / 5 or 10 years 15 years / 5, 10 or 15 years 20 years / 5, 10 or 20 years 25 years / 5, 10 or 25 years 30 years / 5, 10 or 30 years To age 18/5, 10 years or To age 18	10 years / 6 years 15 years / 8 years 20 years / 10 years	10 years / 5 years or single premium 15 years / 10 years or single premium	8 years / 3 years
Issue Age (Benefit Term)	0 – 67 (8 years) 0 – 65 (10 years) 0 – 60 (15 years)	0 – 70 (10/12/16 years)	1 – 60* (10 years); 1 – 55* (15 years) 1 – 50* (20 years); 1 – 45* (25 years) 1 – 40* (30 years); 1 – 8* (To age 18)	1 – 60* (10 years) 1 – 55* (15 years) 1 – 50* (20 years)	0 – 60 (10 years) 0 – 55 (15 years)	0-65
Main Features	High saving plan, including Guaranteed Cash Value, Accumulated Dividends and Maturity Dividends	High saving plan, including Guaranteed Cash Value and Accumulated Dividends	High saving plan, including Guaranteed Cash Value, Accumulated Dividends and Guaranteed Cash Bonus (equals 10% of Face Amount)	High saving plan, including Guaranteed Cash Value, Non-guaranteed Reversionary Bonus and Special Bonus	High saving plan, including Guaranteed Cash Value and Accumulated Dividend	High saving plan, including Guaranteed Cash Value and Accumulated Dividends
Others	➢ Unemployment Benefit ➢ Waiver of Premium ➢ Terminal Illness Advance Payment Benefit	➢ 2 Death Benefit Options — "Level Death Benefit" and "Refund of Premium Death Benefit" ➢ Premium holiday cannot be exceeded 2 years ➢ Upon maturity, can choose either withdraw all maturity benefit or leave all or part of the maturity benefit at deposit with interest for a specific period ➢ Guaranteed Insurability Option (only for issue age 0 – 15 and level death benefit has been chosen)	➢ Unemployment Benefit ➢ Waiver of Premium *HSBX uses Age Next Birthday	➢ Guaranteed Insurability Option within 3 months from the maturity date of the plan (Insured's age should be below age 65*) * PrudentX uses Age Next Birthday	➢ Guaranteed Insurability Option (within 30 days after the maturity date, the insured who aged 60 or below can take up All-for-You Series Endowment Plan without providing any evidence of insurability) ➢ Accidental Death Benefit	➢ Death Benefit (2 underwriting procedures) : 1. Full underwriting 105% Total Premiums Paid + Accumulated Dividends 2. Guaranteed Issue Policy Yr 1-4:100% Total Premiums Paid + Accumulated Dividends Policy Yr 5-8, 105% Total Premiums Paid + Accumulated Dividends

特級高息保 8/10/15 年儲蓄計劃
市場一般核保同類產品比較

AIA 是保險公司中唯一提供短至 3 年繳付期

公司	AIA 友邦	ManulX 宏記	HSBX 匯記	PrudentX 保記	BOCX 中記	BOCX 中記
計劃名稱	Target Saver Plus 特級高息保儲蓄計劃	Wealth Target 財富智選	Target Protection Plus 目標儲全保	PRUsave plus 「進寶」儲蓄計劃	"All-for-You" Life Endowment Plan "存爲您"儲蓄保險	Blossom Insurance Plan 豐盛 8 年保險計劃
保障期 / 繳付期	8 年 / 3 年 10 年 / 7 年 15 年 / 12 年	10 年 / 6 年 12 年 / 8 年 16 年 / 12 年	10 年/ 5 或 10 年 15 年/ 5, 10 或 15 年 20 年/ 5, 10 或 20 年 25 年/ 5, 10 或 25 年 30 年/ 5, 10 或 30 年 至 18 歲 / 5, 10 年或至 18 歲	10 年 / 6 年 15 年 / 8 年 20 年 / 10 年	10 年 / 5 年或躉繳 15 年 / 10 年或躉繳	8 年 / 3 年
投保年齡 (保障期)	0 – 67 (8 年) 0 – 65 (10 年) 0 – 60 (15 年)	0 – 70 (10/12/16 年)	1 – 60* (10 年); 1 – 55* (15 年) 1 – 50* (20 年); 1 – 45* (25 年) 1 – 40* (30 年); 1 – 8* (至 18 年)	1 – 60* (10 年) 1 – 55* (15 年) 1 – 50* (20 年)	0 – 60 (10 年) 0 – 55 (15 年)	0 – 65
主要特色	高儲蓄成份計劃，包括保證現金，積存紅利及期滿紅利	高儲蓄成份計劃，包括保證現金及累積紅利	高儲蓄成份計劃，包括保證現金，累積增長紅利及保證金額 (相等於10%保額)	高儲蓄成份計劃，包括保證現金，非保證之歸原紅利及特別紅利	高儲蓄成份計劃，包括保證現金價值及累積週年紅利	高儲蓄成份計劃，包括保證現金及累積紅利
其他特色	➢ 提供 365 日失業延繳保費惠益 ➢ 傷殘豁免保費 ➢ 末期疾病預支保額保障	➢ 兩種身故賠償—「固定身故賠償」及「保費回贈身故賠償」 ➢ 保費假期不可超過 2 年 ➢ 期滿時，可選擇提取期滿價值，或將部份或全部金額繼續積存生息 ➢ 免費「保證受保權益」(只適用於 0-15 歲及選擇「固定身故賠償」之受保人)	➢ 提供 365 日失業延繳保費惠益 ➢ 完全及永久性傷殘豁免保費保障 *匯記以下次生日日期	➢ 保單期滿日後 3 個月內，可行使保證受保權益 (受保人年齡必須少於 65 歲*) *保記以下次生日日期	➢ 期滿可保權 (計劃期滿後 30 天內及受保人年齡 60 歲或以下，客戶可購買「存爲您」系列而毋須再次遞交可保證明) ➢ 意外死亡附加利益保障	身故賠償 (兩種核保程序)： 1. 一般批核 已繳保費 105% + 累積紅利 2. 保證批核 第 1 至 4 個保單年度：已繳保費 100% + 累積紅利 第 5 至 8 個保單年度：已繳保費 105% + 累積紅利

Market Comparison of Similar Products with Normal Underwriting 市場一般核保相近產品回報比較

女性，25 歲，投保額美元 50,000 作比較

Company 公司	AIA 友邦	BOCX 中記
Product Name 計劃名稱	Target Saver Plus 8 特級高息保 8 年儲蓄計劃	Blossom Insurance Plan 豐盛 8 年保險計劃 (full underwriting)
Benefit Term / Premium Paying Period 保障期 / 繳付期	8 years 年/ 3 years 年	8 years 年/ 3 years 年
Annual Premium 每年保費	15,290.00	17,500.00
Total Premium 全期總保費	**45,870.00**	52,500.00
Accumulation Interest Rate 積存息率	4.75%	5.00%
Guaranteed Cash Value 保證現金價值 (IRR 每年回報)		
Year 3 年	**22,500 (-31.61%)**	4,200 (-80.53%)
Year 5 年	**33,200 (-7.81%)**	22,900 (-19.03%)
Year 8 年	**50,000 (1.24%)**	52,500 (0.00%)
Guaranteed Breakeven Period 保證回本期	**End of Year 7 7 年完結**	End of Year 8 8 年完結
Total Cash Value 總現金價值 (IRR 每年回報)		
Year 3 年	**23,359 (-30.14%)**	8,419 (-66.69%)
Year 5 年	**35,507 (-6.23%)**	30,428 (-12.89%)
Year 8 年	**60,735 (4.08%)**	68,415 (3.85%)
Projected Breakeven Period 預期回本期	End of Year 7 7 年完結	End of Year 7 7 年完結
Total Death Benefit 總身故賠償		
Year 3 年	50,859	59,344
Year 5 年	52,307	62,653
Year 8 年	55,095	71,040

Market Comparison of Similar Products with Normal Underwriting 市場一般核保相近產品回報比較

女性，25 歲，投保額美元 50,000 作比較

Company 公司	AIA 友邦	ManulX 宏記	HSBX 匯記	PrudentX 保記	BOCX 中記
Product Name 計劃名稱	Target Saver Plus 10 特級高息保 10 年儲蓄計劃	Wealth Target 財富智選	Target Protection Plus 目標儲全保	PRUsave plus 「進寶」儲蓄計劃	"All-for-You" Life Endowment Plan "存爲您"儲蓄保險
Benefit Term / Premium Paying Period 保障期 / 繳付期	10 years 年/ 7 years 年	10 years 年/ 6 years 年	10 years 年/ 5 years 年	10 years 年/ 6 years 年	10 years 年/ 5 years 年
Annual Premium 每年保費	6,440.00	7,650.00	9,854.00	7,645.50	9,643.00
Total Premium 全期總保費	**45,080.00**	45,900.00	49,270.00	45,873.00	48,215.00
Accumulation Interest Rate 積存息率	4.75%	4.50%	4.50%	N/A	5.00%
Guaranteed Cash Value 保證現金價值 (IRR 每年回報)					
Year 3 年	5,950 (-48.25%)	6,050 (-53.15%)	5,450 (-63.21%)	6,671 (-50.09%)	25,150 (-6.84%)
Year 5 年	20,150 (-15.24%)	23,600 (-15.68%)	27,450 (-18.9%)	23,676 (-15.56%)	43,150 (-3.68%)
Year 10 年	**50,000 (1.48%)**	50,000 (1.14%)	55,000 (1.38%)	50,000 (1.15%)	50,000 (0.46%)
Guaranteed Breakeven Period 保證回本期	**End of Year 8 8 年完結**	End of Year 10 10 年完結	End of Year 10 10 年完結	End of Year 10 10 年完結	End of Year 9 9 年完結
Total Cash Value 總現金價值 (IRR 每年回報)					
Year 3 年	6,345 (-46.13%)	6,638 (-50.27%)	7,562 (-54.06%)	7,417 (-46.65%)	26,714 (-3.93%)
Year 5 年	21,379 (-13.35%)	25,927 (-12.69%)	32,731 (-13.34%)	27,661 (-10.60%)	47,139 (-0.75%)
Year 10 年	61,243 (4.42%)	62,720 (4.22%)	64,668 (3.44%)	66,351 (5.00%)	63,420 (3.47%)
Projected Breakeven Period 預期回本期	End of Year 7 7 年完結	End of Year 7 7 年完結	End of Year 7 7 年完結	End of Year 8 8 年完結	End of Year 6 6 年完結
Total Death Benefit 總身故賠償					
Year 3 年	50,395	50,588	52,112	52,681	51,564
Year 5 年	51,229	52,327	55,281	57,011	53,989
Year 10 年	55,493	62,720	59,668	66,351	63,420

保證回報方面：友邦特級高息保 10 年儲蓄計劃相比其他公司有較高保證回報。此外，友邦的保證回本期最早。
非保證回報方面：友邦特級高息保 10 年儲蓄計劃之預期回報位列中游。
Guaranteed Return: AIA Target Saver Plus 10 has highest return and the guaranteed breakeven period is the earliest as compared with other companies.
Non-guaranteed Return: AIA Target Saver Plus 10 is in the middle level.

Market Comparison of Similar Products with Normal Underwriting 市場一般核保相近產品回報比較

女性，25 歲，投保額美元 50,000 作比較

Company 公司	AIA 友邦	HSBX 匯記	PrudentX 保記	BOCX 中記
Product Name 計劃名稱	Target Saver Plus 15 特級高息保 15 年儲蓄計劃	Target Protection Plus 目標儲全保	PRUsave plus 「進寶」儲蓄計劃	"All-for-You" Life Endowment Plan "存爲您"儲蓄保險
Benefit Term / Premium Paying Period 保障期 / 繳付期	15 years 年 / 12 years 年	15 years 年 / 10 years 年	15 years 年 / 8 years 年	15 years 年 / 10 years 年
Annual Premium 每年保費	3,560.00	4,750.00	5,417.50	4,595.50
Total Premium 全期總保費	**42,720.00**	47,500.00	43,340.00	45,955.00
Accumulation Interest Rate 積存息率	4.75%	4.50%	N/A	5.00%
Guaranteed Cash Value 保證現金價值 (IRR 每年回報)				
Year 3 年	2,550 (-56.10%)	1,750 (-72.67%)	3,754 (-57.06%)	10,550 (-12.79%)
Year 5 年	7,600 (-27.12%)	9,000 (-30.73%)	14,068 (-21.09%)	20,200 (-4.26%)
Year 10 年	29,200 (-3.64%)	39,250 (-3.50%)	41,114 (-0.81%)	43,150 (-1.15%)
Year 15 年	**50,000 (1.65%)**	55,000 (1.40%)	50,000 (1.25%)	50,000 (0.80%)
Guaranteed Breakeven Period 保證回本期	End of Year 12 12 年完結	End of Year 14 14 年完結	End of Year 12 12 年完結	End of Year 13 13 年完結
Total Cash Value 總現金價值 (IRR 每年回報)				
Year 3 年	2,788 (-53.45%)	2,616 (-63.32%)	4,352 (-52.67%)	11,614 (-8.33%)
Year 5 年	8,320 (-24.35%)	11,131 (-24.27%)	17,264 (-14.66%)	22,621 (-0.52%)
Year 10 年	32,556 (-1.63%)	47,161 (-0.13%)	54,559 (3.55%)	52,021 (2.24%)
Year 15 年	**70,139 (5.19%)**	68,871 (3.55%)	77,701 (5.15%)	69,652 (3.98%)
Projected Breakeven Period 預期回本期	End of Year 11 11 年完結	End of Year 11 11 年完結	End of Year 9 9 年完結	End of Year 6 6 年完結
Total Death Benefit 總身故賠償				
Year 3 年	50,238	50,866	52,681	51,064
Year 5 年	50,720	52,131	57,011	52,421
Year 10 年	53,356	57,911	66,351	58,871
Year 15 年	58,739	63,871	77,701	69,652

保證回報方面：友邦特級高息保 15 年儲蓄計劃相比其他公司有較高保證回報。
非保證回報方面：友邦特級高息保 15 年儲蓄計劃期滿時之預期回報也較高。
Guaranteed Return: AIA Target Saver Plus 15 has highest return compared with other companies.
Non-guaranteed Return: AIA Target Saver Plus 15 has highest IRR at maturity.

市場保證受保同類產品比較

AIA 是保險公司中唯一提供短至 3 年繳付期

公司	AIA 「友邦」	ManulX 「宏記」	PrudentX 「保記」	BOCX 「中記」	Dah SinX 「大記」	BEX 「東記」
計劃名稱	Special Target Saver Plus 8/10/15 簡易特級高息保 8/10/15 年儲蓄計劃	Wealth Target 財富智選	Easi-PRUsave plus 「進寶易」儲蓄計劃	Blossom Insurance Plan 豐盛 8 年保險計劃	DSL Easi-Rich Saving Protection Plan 「易富保」儲蓄保障計劃	Savings Express Insurance Plan 「智快達」儲蓄保險計劃
保障期 / 繳付期	8 年 / 3 年 10 年 / 7 年 15 年 / 12 年	10 年 / 6 年 12 年 / 8 年 16 年 / 12 年	10 年 / 6 年 15 年 / 8 年 20 年 / 10 年	8 年 / 3 年	8 年 / 3 年	8 年 / 3 年 12 年/ 6 年
投保年齡(保障期)	0 – 67 (8 年) / 0 – 65 (10 年) / 0 – 60 (15 年)	0 – 70 (10/12/16 年)	1 – 60* (10 年) / 1 – 55* (15 年) / 1 – 50* (20 年) *保記以下次生日日期	0 – 65	0 – 70	0 – 80 (8 年) 0 – 65 (12 年)
主要特色	高儲蓄成份計劃，包括保證現金，積存紅利及期滿紅利	高儲蓄成份計劃，包括保證現金及累積紅利	高儲蓄成份計劃，包括保證現金，非保證之歸原紅利及特別紅利	高儲蓄成份計劃，包括保證現金及累積紅利	高儲蓄成份計劃，包括保證現金及積存紅利	高儲蓄成份計劃，包括保證現金及期滿紅利
身故賠償	第 2 個保單週年日前： 101%保費回贈*＋已積存紅利 第 2 個保單週年日當日或其後： (i) 110%保費回贈*; 或 (ii) 保證現金價值 (以較高者爲準) + 積存紅利 *保費回贈金額以年繳基本保費爲準	兩種身故賠償—「固定身故賠償」及「保費回贈身故賠償」 「固定身故賠償」: • 保證現金；及 積存紅利 「保費回贈身故賠償」: 已繳交之保費加上利息以年利率 1.8 厘計算；及積存紅利	身故賠償將會相等於以下各項之總和: • 保證現金價值；及 • 歸原紅利現金價值；及 • 特別紅利現金價值。 [身故賠償將保證不少於已繳交之總保費的 101%]	身故賠償 (兩種核保程序)： 1. 一般批核 已繳保費 105% + 累積紅利 2. 保證批核 第 1 至 4 個保單年度：已繳保費 100% + 累積紅利 第 5 至 8 個保單年度：已繳保費 105% + 累積紅利	身故賠償： i) 101% 已繳總保費; 或 ii) 保證現金價值 以較高者 + 積存紅利 ➢ 免費意外死亡權益 (只適用於投保年齡 0 至 65 歲)	身故賠償： 「智快達」8 年: 投保年齡：0 至 65 歲 第 1 至 8 個保單年度由 101% 至 125% 已繳總保費 投保年齡：66 至 80 歲 第 1 至 8 個保單年度由 101% 至 104% 已繳總保費 「智快達」12 年: 第 1 至 12 個保單年度由 101% 至 125% 已繳總保費 ➢ 免費意外身故保障 (只適用於投保年齡 18 至 65 歲)
核保要求	➢ 保證受保 [最高保額: US$1,000,000] ➢ 無需驗身要求	身故賠償「保費回贈身故賠償」: ➢ 保證受保 [最高保額: 不設上限 (內地人士除外，其限額爲 HK$4,000,000)] ➢ 無需驗身要求	➢ 保證受保 [最高保額: US$1,000,000 (16-60 歲) ; US$350,000 (1-15 歲)] ➢ 無需驗身要求	保證批核 (核保程序)： ➢ 保證受保 [最高保額：不設上限] ➢ 無需驗身要求	➢ 保證受保 (限於基本計劃) [最高保額：不設上限] ➢ 無需驗身要求	➢ 保證受保 [最高保額：年繳保費額 US$ 500,000] ➢ 無需驗身要求

Market Comparison of Similar GIO Products

AIA is the only insurance company that offers the short 3 pay version

Company	AIA	ManulX	PrudentX	BOCX	Dah SinX	BEX
Plan Name	Special Target Saver Plus 8/10/15	Wealth Target	Easi-PRUsave plus	Blossom Insurance Plan	DSL Easi-Rich Savings Protection Plan	Savings Express Insurance Plan
Benefit Term / Premium Paying Period	8 years / 3 years 10 years / 7 years 15 years / 12 years	10 years / 6 years 12 years / 8 years 16 years / 12 years	10 years / 6 years 15 years / 8 years 20 years / 10 years	8 years / 3 years	8 years / 3 years	8 years / 3 years 12 years / 6 years
Issue Age (Benefit Term)	0 – 67 (8 years) / 0 – 65 (10 years) / 0 – 60 (15 years)	0 – 70 (10/12/16 years)	1 – 60* (10 years) / 1 – 55* (15 years) 1 – 50* (20 years) * PrudentX uses Age Next Birthday	0-65	0-70	0-80 (8 years) 0-65 (12 years)
Main Features	High saving plan, including Guaranteed Cash Value, Accumulated Dividends and Maturity Dividends	High saving plan, including Guaranteed Cash Value and Accumulated Dividends	High saving plan, including Guaranteed Cash Value, Non-guaranteed Reversionary Bonus and Special Bonus	High saving plan, including Guaranteed Cash Value, Accumulated Dividends	High saving plan, including Guaranteed Cash Value, Accumulated Dividends	High saving plan, including Guaranteed Cash Value, Maturity Dividends
Death Benefit	Before 2nd Policy Anniversary: 101% Refund of Premiums* + Accumulated Dividends 2nd Policy Anniversary or after: (i) 110% Refund of Premiums*; or (ii) Guaranteed Cash Value (whichever is higher) + Accumulated Dividends * The refund of basic premium on death will be calculated based on annual mode premium.	2 Death Benefit Options — "Level Death Benefit" and "Refund of Premium Death Benefit" Level Death Benefit: • Guaranteed amount; plus Accumulated dividends Refund of Premium Death Benefit: • Refund of premium with interest at 1.8% per annum; plus • Accumulated dividends	Death Benefit: • Guaranteed Cash Value; plus • Cash Value of Reversionary Bonus; plus • Cash Value of Special Bonus [guarantee to pay no less than 101% of total premium paid]	Death Benefit (2 underwriting procedures): 1. Full Underwriting 105% Total Premiums Paid + Accumulated dividends 2. Guaranteed Issue Policy Year 1-4: 100% Total Premiums Paid + Accumulated dividends Policy Year 5-8: 105% Total Premiums Paid+ Accumulated dividends	Death Benefit: i) 101% Total Premiums Paid; or ii) Guaranteed Cash Value whichever is higher Plus Accumulated Dividends ➢ Free Accidental Death Benefit (applicable to issue age 0-65)	Death Benefit: Saving Express 8 years: Policy Year 1-8 from 101% - 125% Total Premiums Paid Issue Age: 66-80 Policy Year 1-8 from 101% - 104% Total Premiums Paid Saving Express 12 years: Policy Year 1-12 from 101% - 125% ➢ Free Accidental Death benefit (applicable to issue age 18-65)
Underwriting Requirement	➢ Guaranteed Acceptance [Maximum limit: US$1,000,000] ➢ Medical check-up is not required.	Refund of Premium Death Benefit: ➢ Guaranteed Acceptance [Maximum limit: No (but except PRC applicant: the maximum limit is HK$4,000,000)] ➢ Medical check-up is not required.	➢ Guaranteed Acceptance [Maximum limit: US$1,000,000 (age 16-60) ; US$350,000 (age 1-15)]] ➢ Medical check-up is not required.	➢ Guaranteed Issue [Maximum limit: No] ➢ Medical check-up is not required.	➢ Guaranteed Acceptance (Basic Plan only) [Maximum limit: No] ➢ Medical check-up is not required	➢ Guaranteed Acceptance [Maximum limit: Annual Premium USD 500,000] ➢ Medical check-up is not required

Market Comparison of Similar GIO Products 市場保證受保相近產品回報比較

Female, Age 25, Approximate USD50,000 Guaranteed Cash Value at maturity for comparison 女性，25 歲，期滿時保證現金價值美元約 50,000 作比較

Company 公司	AIA 友邦	BOCX 中記	Dah SinX 大記	BEX 東記
Product Name 計劃名稱	Special Target Saver Plus 8 簡易特級高息保 8 年儲蓄計劃	Blossom Insurance Plan# 豐盛 8 年保險計劃	DSL Easi-Rich Saving Protection 「易富保」儲蓄保障計劃	Savings Express Insurance Plan 「智快達」儲蓄保險計劃
Benefit Term / Premium Paying Period 保障期 / 繳付期	8 years 年/ 3 years 年	8 years 年/ 3 years 年#	8 years 年/ 3 years 年	8 years 年/ 3 years 年
Annual Premium 每年保費	15,250	17,500	15,505	16,667
Total Premium 全期總保費	45,750	52,500	46,515	50,001
Accumulation Interest Rate 積存息率	4.75%	5.00%	4.00%	N/A
Guaranteed Cash Value 保證現金價值 (IRR 每年回報)				
Year 3 年	22,300 (-31.85%)	4,200 (-80.53%)	38,798 (-8.80%)	24,495 (-31.66%)
Year 5 年	33,050 (-7.86%)	22,900 (-19.03%)	43,448 (-1.69%)	28,402 (-13.33%)
Year 8 年	50,000 (1.28%)	52,500 (0.00%)	51,548 (1.48%)	50,001 (0.00%)
Guaranteed Breakeven Period 保證回本期	End of Year 7 7 年完結	End of Year 8 8 年完結	End of Year 7 7 年完結	End of Year 8 8 年完結
Total Cash Value 總現金價值 (IRR 每年回報)				
Year 3 年	23,250 (-30.22%)	8,419 (-66.69%)	40,177 (-7.15%)	24,495 (-31.66%)
Year 5 年	35,555 (-6.14%)	30,428 (-12.89%)	46,668 (0.08%)	28,402 (-13.33%)
Year 8 年	61,163 **(4.23%)**	68,415 (3.85%)	61,517 (4.07%)	65,832 (4.00%)
Projected Breakeven Period 預期回本期	End of Year 7 7 年完結	End of Year 7 7 年完結	End of Year 5 5 年完結	End of Year 8 8 年完結
Total Death Benefit 總身故賠償				
Year 3 年	51,275	56,719	49,907	52,001
Year 5 年	52,830	62,653	51,748	55,001
Year 8 年	55,728	71,040	61,517	78,332

#(BOCX Blossom Insurance Plan 豐盛 8 年保險計劃: 身故賠償 (保證批核核保程序) Death Benefit: (Underwriting procedure: Guaranteed Issue)

保證回報方面：友邦簡易特級高息保 8 年儲蓄計劃之保證回報位列中游。
非保證回報方面：友邦簡易特級高息保 8 年儲蓄計劃期滿時之預期每年回報較高。
Guaranteed Return: AIA Special Target Saver Plus 8 is in the middle level.
Non-guaranteed Return: AIA Special Target Saver Plus 10 has highest IRR at maturity.

Market Comparison of Similar GIO Products 市場保證受保相近產品回報比較

Female, Age 25, USD50,000 Guaranteed Cash Value at maturity for comparison 女性，25 歲，期滿時保證現金價值美元 50,000 作比較

Company 公司	AIA 友邦	ManulX 宏記	PrudentX 保記
Product Name 計劃名稱	Special Target Saver Plus 10 簡易特級高息保 10 年儲蓄計劃	Wealth Target* 宏記財富智選*	Easi-PRUsave plus 「進寶易」儲蓄計劃
Benefit Term / Premium Paying Period 保障期 / 繳付期	10 years 年/ 7 years 年	10 years 年/ 6 years 年	10 years 年/ 6 years 年
Annual Premium 每年保費	6,400	7,650	7,645
Total Premium 全期總保費	**44,800**	45,900	45,873
Accumulation Interest Rate 積存息率	4.75%	4.50%	N/A
Guaranteed Cash Value 保證現金價值 (IRR 每年回報)			
Year 3 年	**5,900 (-48.32%)**	6,050 (-53.15%)	6,671 (-50.09%)
Year 5 年	**20,000 (-15.28%)**	23,600 (-15.68%)	23,676 (-15.56%)
Year 10 年	**50,000 (1.57%)**	50,000 (1.14%)	50,000 (1.15%)
Guaranteed Breakeven Period 保證回本期	**End of Year 8 8 年完結**	End of Year 10 10 年完結	End of Year 10 10 年完結
Total Cash Value 總現金價值 (IRR 每年回報)			
Year 3 年	**6,312 (-46.10%)**	6,638 (-50.27%)	7,417 (-46.65%)
Year 5 年	21,276 (-13.31%)	25,927 (-12.69%)	27,661 (-10.60%)
Year 10 年	61,527 (4.58%)	62,720 (4.22%)	66,351 (5.00%)
Projected Breakeven Period 預期回本期	End of Year 7 7 年完結	End of Year 7 7 年完結	End of Year 8 8 年完結
Total Death Benefit 總身故賠償			
Year 3 年	21,532	24,374	23,166
Year 5 年	36,476	42,693	38,610
Year 10 年	55,627	65,215	66,351

*(ManulX Wealth Target 宏記財富智選: 身故賠償—「保費回贈身故賠償」Death Benefit Option - Refund of Premium Death Benefit)

保證回報方面：友邦簡易特級高息保 10 年儲蓄計劃相比其他公司有較高保證回報。此外，友邦的保證回本期最早。
非保證回報方面：友邦簡易特級高息保 10 年儲蓄計劃之預期回報位列中游。
由於簡易特級高息保的全期總保費較低，故身故賠償也較低，購買同類產品主要著重回報，身故賠償爲次。
Guaranteed Return: AIA Special Target Saver Plus 10 has highest return and the guaranteed breakeven period is the earliest as compared with other companies.
Non-guaranteed Return: AIA Special Target Saver Plus 10 is in the middle level.
Special Target Saver Plus offers the lowest total premium among other companies. Thus, the death benefit is the least. The primary need for this type of product is about return and death benefit is secondary.

Market Comparison of Similar GIO Products 市場保證受保相近產品回報比較

Female, Age 25, USD50,000 Guaranteed Cash Value at maturity for comparison 女性，25 歲，期滿時保證現金價值美元 50,000 作比較

Company 公司	AIA 友邦	ManulX 宏記	PrudentX 保記
Product Name 計劃名稱	Special Target Saver Plus 15 簡易特級高息保 15 年儲蓄計劃	Wealth Target* 宏記財富智選*	Easi-PRUsave plus 「進寶易」儲蓄計劃
Benefit Term / Premium Paying Period 保障期 / 繳付期	15 years 年 / 12 years 年	16 years 年/ 12 years 年	15 years 年 / 8 years 年
Annual Premium 每年保費	3,500	3,531	5,418
Total Premium 全期總保費	**42,000**	42,366	43,340
Accumulation Interest Rate 積存息率	4.75%	4.50%	N/A
Guaranteed Cash Value 保證現金價值 (IRR 每年回報)			
Year 3 年	**2,500 (-56.18%)**	2,200 (-60.04%)	3,754 (-57.06%)
Year 5 年	7,500 (-27.00%)	7,350 (-27.88%)	14,068 (-21.09%)
Year 10 年	28,900 (-3.51%)	31,100 (-2.32%)	41,114 (-0.81%)
Year 15 年	**50,000 (1.83%)**	45,450 (0.74%)	50,000 (1.25%)
Year 16 年	N/A	50,000 (1.58%)	N/A
Guaranteed Breakeven Period 保證回本期	End of Year 12 12 年完結	End of Year 13 13 年完結	End of Year 12 12 年完結
Total Cash Value 總現金價值 (IRR 每年回報)			
Year 3 年	2,703 (-53.87%)	2,404 (-57.56%)	4,352 (-52.67%)
Year 5 年	8,128 (-24.54%)	8,181 (-24.61%)	17,264 (-14.66%)
Year 10 年	31,968 (-1.65%)	36,561 (0.63%)	54,559 (3.55%)
Year 15 年	**69,865 (5.33%)**	61,709 (3.94%)	77,701 (5.15%)
Year 16 年	N/A	68,946 (4.63%)	N/A
Projected Breakeven Period 預期回本期	End of Year 11 11 年完結	End of Year 10 10 年完結	End of Year 9 9 年完結
Total Death Benefit 總身故賠償			
Year 3 年	11,753	11,182	16,415
Year 5 年	19,878	19,460	27,358
Year 10 年	41,568	44,457	54,559
Year 15 年	58,240	66,545	77,701
Year 16 年	N/A	70,137	N/A

*(ManulX Wealth Target 宏記財富智選: 身故賠償—「保費回贈身故賠償」Death Benefit Option - Refund of Premium Death Benefit)

保證回報方面：友邦簡易特級高息保 15 年儲蓄計劃相比其他公司有較高保證回報。
非保證回報方面：友邦簡易特級高息保 15 年儲蓄計劃期滿時之預期回報也較高。
由於簡易特級高息保的全期總保費較低，故身故賠償也較低，購買同類產品主要著重回報，身故賠償爲次。
Guaranteed Return: AIA Special Target Saver Plus 15 has highest return as compared with other companies.
Non-guaranteed Return: AIA Special Target Saver Plus 15 has highest IRR at maturity.
Special Target Saver Plus offers the lowest total premium among other companies. Thus, the death benefit is the least. The primary need for this type of product is about return and death benefit is secondary.

可在「營業員專頁」閱覽此通告 (www.aia.com.hk)
View this memo at Agency Corner → Bulletin → Memo

American International Assurance Company (Bermuda) Limited
Marketing Department

43/F, AIA Tower, 183 Electric Road, Hong Kong

Ref.: A03197

MEMORANDUM

By Fax total 33 pages (Memo + Appendix 1 & 2)

TO	All Agents Via SDDs / DDs (Macau Region)	**COPY FOR**	Mr. Alwin Lam, Mr. Chris Ma Mr. Derek Yung, All Department Heads, DOAs/ADOAs/ADMs/ AADMs, Marketing
FROM	Jimmy Hung		
SUBJECT	**個別現有產品之停售及推出新產品 Shelving of selected current products and launch of new products**	**DATE**	April 30th, 2003

繼「高息保上保」於本年初面世後，其內置之意外身故額外保障得到市場認可。究其原因，除了現今客戶對意外保障越來越重視外，多種獨特優點亦廣受推崇。

- ☞ 額外意外身故保障期至計劃保障期滿
- ☞ 保證「續保」至計劃保障期滿不另收費
- ☞ 較高風險人士，如獲批核此免費保障，不需繳付額外保費。

爲進一步強化產品以及反映市場持續低利率實情，公司現推出一系列新計劃代替現有計劃。下列被取代的產品即將停售，最後申請日期爲 2003 年 5 月 11 日。有關停售之產品名稱及主要計劃編號可參閱下表。

簡稱 Abbreviation	名稱 Plan	主要計劃編號 Major Plan Shortname
1. LES	分期支取儲蓄終身壽險 Life Endowment Special	LESNM
2. TLES	三週年分期支取儲蓄終身壽險 Triennial Life Endowment Special	TLESNM
3. WL-NP	終身壽險 Whole Life – Non Par	WLNM
4. SPWL-Par	整付保費終身分紅壽險計劃 及 調整保障版本 Single Premium Whole Life-Par and the Adjusted Coverage Version	SPWLSS6 / SPWLNS6 SPWLASS5 / SPWLANS5
5. EX-PP	「倍之寶」壽險計劃 Excel Protection Plus	PPLUSPM
6. EX-GPWL	「才雋之寶」終身壽險計劃 Excel Graded Premium Whole Life	GPWL0P6 / GPWL1PM / GPWL2P6 / GPWL3P6 / GPWL5P6 / GPWL10P6
7. EX-20PL	「逸之寶」二十年付清終身壽險計劃 Excel 20 Pay Life	20PLHPM
8. TSP	三星保 Tri-Star Plus	TLES1PM
9. GIWL	「有投必保」儲蓄壽險計劃 Guaranteed Issue Whole Life	GIWLP5
10. PAC	人身意外保險契約 Personal Accident Contract Rider	-

以上 1 至 8 項將由 AP 版本代替 (即內置額外意外身故保障)；第 9 項則純爲調整紅利；第 10 項將被改良版本自選人身意外保險(PAC Select) 代替。

新產品之銷售日期爲 2003 年 5 月 12 日(以申請日期爲準)。同日，「高息保上保儲蓄計劃」亦會加入兩倍及六倍內置意外身故額外賠償版本。產品資料介紹、產品小冊子及新版建議書系統(Version 1.4)將於 5 月 12 日前陸續送抵各營業區域。保單契約樣本可於 Contract Library 下載。敬希閣下留意上述產品資訊，並即協助客戶及時申請投保。 如有任何查詢，可致電澳門區營運熱線 988-1833。

由於近期新產品不斷推陳出新，新版 Quik Quote 將於本年中推出，以盡錄公司產品最新資訊。

Good health & good selling!

JH/bc/rw/ek

新產品細節

LESAP

產品名稱：分期支取儲蓄終身壽險連額外保障計劃 (Life Endowment Special AP) (LESAP)
計劃編號：LESNJ
與舊計劃不同之處
- 保留現有 LES 特點，但增加 AP 特色 (即內置相等於基本保額的終身意外身故保障)
- LESAP 之首年佣金(FYC)調升爲 50%，其他年度之佣金不變。
- 調整保費 (見附錄一)

保單契約頁碼 (Laser Print Code)：新批註：DAUA
價值表：G02J~R
產品小冊子之 PTA Number：989943(02/03)
賣點
- 保證回報
- 終身保障
- 定期有保證現金 (每 5 年)
- 額外意外身故保障
- 保證平衡保費
- Free EAPWP / WP

TLESAP

產品名稱：三週年分期支取儲蓄終身壽險連額外保障計劃 (Triennial Life Endowment Special AP) (TLESAP)
計劃編號：TLESNJ
與舊計劃不同之處
- 保留現有 TLES 特點，但增加 AP 特色 (即內置相等於基本保額的終身意外身故保障)

- TLESAP 之首年佣金(FYC) 調升爲 46%，其他年度之佣金不變。
- 調整保費 (見附錄一)

保單契約頁碼 (Laser Print Code)：新批註：DAOA
價值表：G03Q~X
產品小冊子之 PTA Number：989944(02/03)
賣點
- 保證回報
- 終身保障
- 定期有保證現金(每 3 年)
- 額外意外身故保障
- 保證平衡保費
- Free EAPWP / WP

WLAP-NP

產品名稱：終身壽險連額外保障計劃 (Whole Life AP Endorsement) (WLAP-NP)
計劃編號：WLNJ
與舊計劃不同之處
- 保留現有 WL-NP 特點，但增加 AP 特色 (即內置相等於基本保額的終身意外身故保障)
- 調整保費 (見附錄一)

保單契約頁碼 (Laser Print Code)：新批註：DAYD
價值表：G01I~P
賣點
- 保證回報
- 終身保障
- 額外意外身故保障
- 保證平衡保費
- Free WP

SPWLAP-Par

產品名稱：整付保費終身分紅壽險連額外保障計劃 (Single Premium Whole Life AP – Par)
計劃編號：SPWLNSH / SPWLSSH
與舊計劃不同之處
- 增加 AP 特色 (即內置相等於基本保額的終身意外身故保障，如 LESAP)
- 調整保費 (見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：新批註：DBZH
價值表：G1EP~U
產品小冊子之 PTA Number： 989949(03/03)
賣點
- 一生繳費一次
- 保證回報
- 終身保障
- 透過非保證紅利，有潛力獲取更高回報
- 額外終身意外身故保障

EX-PPAP
產品名稱：「倍之寶」壽險連額外保障計劃(Excel Protection Plus AP)
計劃編號：PPLUSPJ
與舊計劃不同之處
- 增加 AP 特色 (即內置相等於基本保額的終身意外身故保障，如 LESAP)
- 調整保費(見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：新批註：DBSD
價值表：G1ZQ~X
產品小冊子之 PTA Number：989947(03/03)
賣點
- 保證回報
- 終身保障
- 透過非保證紅利，有潛力獲取更高回報
- 保證平衡保費
- 末期疾病預支保額保障
- 額外終身意外身故保障
- 有免供免付保費附加契約 (Free WP)

EX-GPWLAP
產品名稱：「才雋之寶」終身壽險連額外保障計劃 (Excel Graded Premium Whole Life AP)
計劃編號：GPWL0PH / GPWL1PJ / GPWL2PH / GPWL3PH / GPWL5PH / GPWL10PH
與舊計劃不同之處
- 刪除原本首三年(等於基本保額 20%)之意外身故保障
- 增加 AP 特色 (即內置終身意外身故保障)
- 刪除旅遊保險特色
- 調整保費(見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：新批註：DAH1~2
價值表：G5TJ~N
產品小冊子之 PTA Number：989945 (03/03)
賣點
- 保證回報
- 終身保障
- 透過非保證紅利，有潛力獲取更高回報
- 首 3 年保費較低
- 保證平衡保費
- 末期疾病預支保額保障
- 額外終身意外身故保障
- 有免供免付保費附加契約 (Free WP)

EX-20PLAP
產品名稱：「逸之寶」二十年付清終身壽險連額外保障計劃 (Excel 20 Pay Life AP)
計劃編號：20PLHPJ

與舊計劃不同之處
- 增加 AP 特色 (即內置相等於基本保額的終身意外身故保障，如 LESAP)
- 調整保證現金價值(見附錄二)
- 調整保費(見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：新批註：DBWH
價值表：G04F~J

產品小冊子之 PTA Number：989946(03/03)

賣點
- 保證回報
- 終身保障
- 透過非保證紅利，有潛力獲取更高回報
- 保證繳費 20 年
- 保證平衡保費
- 末期疾病預支保額保障
- 額外終身意外身故保障
- 有免供免付保費附加契約 (Free WP)

TSPAP

產品名稱：三星保連額外保障計劃 (Tri-Star Plus AP)

計劃編號：TLES1PJ

與舊計劃不同之處
- 增加 AP 特色 (即內置相等於基本保額的終身意外身故保障，如 LESAP)
- 調整保費(見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：新批註：DBDA
價值表：G13I~P

產品小冊子之 PTA Number：999012(03/03)

賣點
- 保證回報
- 終身保障 (3 倍之 free term)
- 透過非保證紅利，有潛力獲取更高回報
- 定期有保證現金(每 3 年)
- 保證平衡保費
- 額外終身意外身故保障
- 可選擇免供特級預支保額及免付保費附加契約(Free EAPWP)或免付保費附加契約(Free WP)

新 GIWL

產品名稱：不變。仍爲「有投必保」儲蓄壽險計劃 (Guaranteed Issue Whole Life)

計劃編號：GIWLPH

保費不變

與舊計劃不同之處
- 調整紅利率

保單契約頁碼 (Laser Print Code)：不變

產品小冊子之 PTA Number：現行產品小冊子適用

賣點

- 保證受保
- 保證回報
- 終身保障
- 定期有保證現金
- 透過非保證紅利，有潛力獲取更高回報
- 保證平衡保費

TSAP10/ TSAP15

原有「高息保上保 10/15 年儲蓄計劃 1」之所有產品特色將會保留，唯計劃名稱則會改爲「高息保上保 10 年儲蓄計劃(4 倍額外保障)」。另外，計劃會加入兩倍及六倍內置意外身故額外賠償版本(見以下例子)，其他產品特色不變。 有關原有高息保上保儲蓄計劃之產品細節可參考產品資料冊及備忘錄編號 A03016.

如受保人不幸於「高息保上保」生效期間因意外受傷而身故，受益人將獲得額外賠償。

2 倍額外保障 (2AP)：額外賠償首年相等於基本保額 2 倍
6 倍額外保障 (6AP)：額外賠償首年相等於基本保額 6 倍

額外賠償額會於第 2 個保單年度開始連續 5 年每年以單息增加 10%。【以 2 倍額外保障 (2AP) 爲例：基本保額 US$50,000，則額外賠償額首年爲 US$100,000，第 2 年爲 US$110,000，第 3 年爲 US$120,000，第 4 年爲 US$130,000，第 5 年爲 US$140,000，第 6 年至 TSAP 期滿爲 US$150,000。】

此額外賠償及同一受保人的 ADB, ADD, SADD 及 AI (PAC 及 PACS 之賠償額不需計算在內) 的合併意外死亡賠償總額，最高爲 US$1,000,000。

佣金：

保單年期	佣金 (繕發年齡 60 歲以上，每額外 1 歲減 1%)		佣金	
	TSAP10 (2AP)	TSAP10 (6AP)	TSAP15 (2AP)	TSAP15 (6AP)
第 1 年	13%	17%	33%	37%
第 2 年	2%	2%	6%	6%
第 3 至 6 年	2%	2%	2%	2%

*高息保上保 10/15 年儲蓄計劃(4 倍額外保障)之佣金不變

產品名稱： 高息保上保 10 年儲蓄計劃(2 倍額外保障) 【Target Saver 10 (2AP)】
高息保上保 10 年儲蓄計劃(4 倍額外保障) 【Target Saver 10 (4AP)】
高息保上保 10 年儲蓄計劃(6 倍額外保障) 【Target Saver 10 (6AP)】
高息保上保 15 年儲蓄計劃(2 倍額外保障) 【Target Saver 15 (2AP)】
高息保上保 15 年儲蓄計劃(4 倍額外保障) 【Target Saver 15 (4AP)】
高息保上保 15 年儲蓄計劃(6 倍額外保障) 【Target Saver 15 (6AP)】

計劃編號：TSAP10
2 倍額外保障 – TS2A10P5
4 倍額外保障 – TS4A10P5 (取代原來版本之計劃 1：編號 TS10A1P6)
6 倍額外保障 – TS6A10P5
TSAP15
2 倍額外保障 – TS2A15P5

4 倍額外保障 – TS4A15P5 (取代原來版本之計劃 1：編號 TS15A1P6)
6 倍額外保障 – TS6A15P5

保單契約頁碼 (Laser Print Code)：意外死亡賠償利益批註：(2 倍額外保障) D941~2
意外死亡賠償利益批註：(4 倍額外保障) D901~2
意外死亡賠償利益批註：(6 倍額外保障) D961~2
TSAP10
高息保上保 10 年儲蓄計劃批註：DB5A
價值表：G1FJ-O
TSAP15
高息保上保 15 年儲蓄計劃批註：DB5B
價值表：G1GJ-O

產品小冊子之 PTA Number： TSAP10：989939(05/03)
TSAP15：989939(05/03)

PACS

產品名稱： 自選人身意外保險 - 意外死亡及斷肢 / 意外醫療 / 每日住院
PAC Select – ADD / MR / HI

計劃編號： CPAADDN5 / CPAMRN5 / CPAHIN5

與舊計劃不同之處：

- 新每人(同時亦爲每保單)最高保額；新最低保額 (見附錄一)
- 保費率 (table)，此保費率成人及兒童均適用。
- 自設保額。不再以套餐形式發售。可選擇 PAC Select – ADD 而不包括 MR 或 HI。
- 若要包括 MR 或 HI，則必須申請 PAC Select – ADD。(兩者間之保額並無倍數關係需遵守)
- PAC Select – ADD / MR 之營運守則跟隨 PAC。
- HI 部分之營運守則跟隨 PAC 之 HI 部分。
- 現有投保申請書仍然適用。請將產品名稱及保額清楚地填寫於「附加保障」空白位置。

保單契約頁碼 (Laser Print Codes)：

自選人身意外保險 - 意外死亡及斷肢附加計劃（編號：B2100） K5X1~7
自選人身意外保險 - 意外醫療賠償附加計劃 （編號：B2102） K5Y1~5
自選人身意外保險 - 每日住院現金附加計劃 （編號：B2101） K5Z1~6

<u>關於 AP 系列之營運要點：</u>

- ♦ 新計劃之內置意外身故額外保障營運指引亦跟隨有關「高息保上保」內置意外身故額外保障之指引。
- ♦ 除 EX-20PLAP 外，以上新 AP 計劃之保證現金價值與現行計劃相同。EX-20PLAP 之價值表樣本可見於附錄二。

After the launch of Target Saver AP, its build-in extra accidental death protection has received favorable response. In the current market, clients' protection needs against accidents have increased. This build-in feature has the following unique advantages:

- ☞ added protection up to the benefit term of the plan
- ☞ guaranteed "renewal" up to the benefit term of the plan
- ☞ For insureds with higher risks, if this build-in feature is approved, they will not need to pay extra premium to cover their higher risks in this build-in feature.

To enhance current products with Added Protection and to reflect the global trend of lowering investment, we are pleased to introduce new plans replacing the following plans. Their last application date is May 11th, 2003. Plan names & major plan shortnames of the shelving products are listed in below:

Abbreviation	Plan	Major Plan Shortname
1. LES	Life Endowment Special	LESNM
2. TLES	Triennial Life Endowment Special	TLESNM
3. WL-NP	Whole Life – Non Par	WLNM
4. SPWL-Par	Single Premium Whole Life-Par and the Adjusted Coverage Version	SPWLSS6 / SPWLNS6 SPWLASS5 / SPWLANS5
5. EX-PP	Excel Protection Plus	PPLUSPM
6. EX-GPWL	Excel Graded Premium Whole Life	GPWL0P6 / GPWL1PM / GPWL2P6 / GPWL3P6 / GPWL5P6 / GPWL10P6
7. EX-20PL	Excel 20 Pay Life	20PLHPM
8. TSP	Tri-Star Plus	TLES1PM
9. GIWL	Guaranteed Issue Whole Life	GIWLP5
10. PAC	Personal Accident Contract Rider	-

Items (1) to (8) will be replaced by an "AP" version (with built-in accidental death protection), while item (9) will only involve adjustment of dividends. Item 10 will be replaced by enhance PACSelect.

The first application date for the captioned new plans is May 12th, 2003. Meanwhile, Target Saver AP will add 2 new versions: build-in Accidental Death Benefit of 2 times basic sum assured (2AP) and build-in Accidental Death Benefit of 6 times basic sum assured (6AP). Launch Pack, Brochures and New Proposal Generation System (Version 1.4) will start to be delivered to all agency districts by May 12th, 2003. Contract specimen can be downloaded from Contract Library. Please note the above product updates, and assist your prospects in making timely insurance applications. Should you have any enquiry, please contact Life Administration Hotline 988 1833.

In order to include information on all recently launched new products, new version Quik Quote would be issued in July.

Key Features of the new plans:

LESAP

Plan Name: Life Endowment Special AP (LESAP)

Plan Shortname: LESNJ

New Features:

- Original LES product features remain unchanged. Added AP features (build-in extra accidental death protection)
- FYC of LES AP increases to 50%
- Adjusted premium (Please refer to Appendix 1)

Contract Laser Print Code: Plan Endorsement: DAUA
Table of Values: G02J~R

Brochure PTA Number: 989943 (02/03)

Selling Points:

- Guarantee return

- Life time protection
- Pays guarantee cash regularly (every 5 years)
- Accidental death coverage
- Guarantee Level Premium
- Free EAPWP / WP

TLESAP

Plan Name: Triennial Life Endowment Special AP (TLESAP)

Plan Shortname: TLESNJ

New Features:

- Original TLES product features remain unchanged. Added AP features (build-in extra accidental death protection)
- FYC of TLESAP increases to 46%. Commission for other years unchanged.
- Adjusted premium (Please refer to Appendix 1)

Contract Laser Print Code: Plan Endorsement: DAOA
Table of Values: G03Q~X

Brochure PTA Number: 989944 (02/03)

Selling Points:

- Guarantee return
- Life time protection
- Pays guarantee cash regularly (every 3 years)
- Accidental death coverage
- Guarantee Level Premium
- Free EAPWP / WP

WLAP-NP

Plan Name: Whole Life AP (WLAP-NP)

Plan Shortname: WLNJ

New Features:

- Original WL-NP product features remain unchanged. Added AP features (build-in extra accidental death protection)
- FYC is unchanged for all years
- Adjusted premium (Please refer to Appendix 1)

Contract Laser Print Code: Plan Endorsement: DAYD
Table of Values: G01I~P

Selling Points:

- Guarantee return
- Life time protection
- Accidental death coverage
- Guarantee Level Premium
- Free WP

SPWPAP-Par

Plan Name: Single Premium Whole Life AP – Par

Plan Shortname: SPWLNSH / SPWLSSH

New Features:

- Added AP features (build-in extra accidental death protection with similar features as in LESAP)

- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

Contract Laser Print Code: Plan Endorsement: DBZH
Table of Values: G1EP~U
Brochure PTA Number: 989949(03/03)
Selling Points:
- One-off payment
- Guaranteed return
- Life time protection
- Accidental death coverage
- Potential for higher returns via non-guaranteed dividends

EX-PPAP

Plan Name: Excel Protection Plus AP
Plan Shortname: PPLUSPJ
New Features:
- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

Contract Laser Print Code: Plan Endorsement: DBSD
Table of Values: G1ZQ~X
Brochure PTA Number: 989947(03/03)
Selling Points:
- Guaranteed return
- Life time protection
- Potential for higher returns via non-guaranteed dividends
- Guaranteed level premium structure
- Terminal Illness Advance Payment Benefit
- Accidental death coverage
- Free WP

EX-GPWLAP

Plan Name: Excel Graded Premium Whole Life AP
Plan Shortname: GPWL0PH / GPWL1PJ / GPWL2PH / GPWL3PH / GPWL5PH / GPWL10PH
New Features:
- Removed the current feature that accidental coverage (equals 20% of basic sum assured) available in first 3 policy years
- Added AP features (build-in extra accidental death protection)
- Removed the free travel insurance
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

Contract Laser Print Code: Plan Endorsement: DAH1~2
Table of Values: G5TJ~N
Brochure PTA Number: 989945(03/03)
Selling Points:
- Guaranteed return
- Life time protection
- Potential for higher returns via non-guaranteed dividends
- Lower initial outlay for the first 3 years
- Guaranteed level premium structure
- Terminal Illness Advance Payment Benefit
- Accidental death coverage

- Free WP

EX-20PLAP

Plan Name: Excel 20 Pay Life AP
Plan Shortname: 20PLHPJ
New Features:
- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted guaranteed cash value (Please refer to Appendix 2)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

Contract Laser Print Code: Plan Endorsement: DBWH
Table of Values: G04F~J
Brochure PTA Number: 989946(03/03)
Selling Points:
- Guaranteed return
- Life time protection
- Potential for higher returns via non-guaranteed dividends
- Guaranteed 20-year premium payment
- Guaranteed level premium structure
- Terminal Illness Advance Payment Benefit
- Accidental death coverage
- Free WP

TSPAP

Plan Name: Tri-Star Plus AP
Plan Shortname: TLES1PJ
New Features:
- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

Contract Laser Print Code: Plan Endorsement: DBDA
Table of Values: G13I~P
Brochure PTA Number: 999012(03/03)
- Guaranteed return
- Life time protection (free term provides 3 times extra death benefit)
- Potential for higher returns via non-guaranteed dividends
- Pays guaranteed cash regularly (every 3 years)
- Guaranteed Level Premium
- Accidental death coverage
- Free EAPWP or Free WP

New GIWL

Plan Name: Unchanged. It remains as “Guaranteed Issue Whole Life”
Plan Shortname: GIWLPH
Premium table remains unchanged.
New Features:
- Adjusted dividend rates

Contract Laser Print Code: No change
Brochure PTA Number: Current brochure is applicable.
Selling Points:
- Guaranteed issue
- Guaranteed return

- Life time protection
- Pays guaranteed cash regularly
- Potential for higher returns via non-guaranteed dividends
- Guaranteed level premium

TSAP 10/ TSAP15

The original "Target Saver AP 10/15 Plan 1" is now renamed as "Target Saver 10 (4AP)" while product features remain unchanged. Meanwhile, Target Saver AP will add 2 new versions: build-in Accidental Death Benefit of 2 times basic sum assured (2AP) and build-in Accidental Death Benefit of 6 times basic sum assured (6AP). Please refer to example in the following. Product features follow current Target Saver AP, details can refer to launch pack or memorandum ref.#A03016.

If the Insured dies as a result of Accidental Injury while TSAP is in-force, extra accidental death benefit will be payable.

2AP: initial extra ADB amount equals to 2 times the Sum Assured of TSAP
6AP: initial extra ADB amount equals to 6 times the Sum Assured of TSAP

This initial extra ADB amount will be increased by 10% (simple interest) each year for 5 years.
(E.g. TSAP (2AP) Basic SA=US$50,000. In the first year the extra ADB amount will be US$100,000. In the second year it will be US$110,000; the third year US$120,000; the fourth year US$130,000; the fifth year US$140,000; the sixth year up to maturity of TSAP US$150,000.)

The total accidental death proceeds of this ADB amount plus AI/ADD/SADD/ADB (exclude PAC & PACS) riders is limited by US$1,000,000 per life.

Commission:

	Commission (For each additional age over 60, reduce 1%)		Commission	
Policy Year	TSAP10 (2AP)	TSAP10 (6AP)	TSAP15 (2AP)	TSAP15 (6AP)
First Year	13%	17%	33%	37%
2nd Year	2%	2%	6%	6%
3rd Year to 6th Year	2%	2%	2%	2%

* The commissions for Target Saver 10/15 (4AP) remain unchanged.

Plan Name:	**Plan Shortname**
Target Saver 10 (2AP)	TS2A10P5
Target Saver 10 (4AP)	TS4A10P5 (Replacing Original Plan 1: Plan Shortname: TS10A1P6)
Target Saver 10 (6AP)	TS6A10P5
Target Saver 15 (2AP)	TS2A15P5
Target Saver 15 (4AP)	TS4A15P5 (Replacing Original Plan 1: Plan Shortname: TS15A1P6)
Target Saver 15 (6AP)	TS6A15P5

Contract Laser Print Code:
Accidental Death Benefit Endorsement: (2AP) D941~2
Accidental Death Benefit Endorsement: (4AP) D901~2
Accidental Death Benefit Endorsement: (2AP) D961~2
TSAP10
Target Saver 10 AP Endorsement: DB5A
Table of Values: G1FJ~O
TSAP15
Target Saver 15 AP Endorsement: DB5B

Table of Values: G1GJ~O
Brochure PTA Number: TSAP10: 989939(05/03)
Brochure PTA Number: TSAP15: 989939(05/03)

PACS

Plan Name: PAC Select – ADD / MR / HI
Plan Shortname: CPAADDN5 / CPAMRN5 / CPAHIN5
New Features:

- New maximum and minimum per life limits and per policy limit (Please refer to Appendix 1)
- New premium rates (please refer to Appendix 1) are applicable to both adult & juvenile.
- Client can select sum assured independently for each component in the plan. PAC Select – ADD is available without attaching MR or HI
- Either MR or HI must be attached with the existence of PAC Select – ADD. (Sum assured of MR or HI does not need to be in portion with the sum assured of PAC Select – ADD.)
- All operation guidelines of PAC Select – ADD / MR follow current PAC.
- Various operation guidelines of HI follows current rules for PAC with HI
- Current Application Form can still be used. Please clearly state the Plan Name & Amount of Insurance in the space provided for "Additional Benefits".

Contract Laser Print Codes:

PAC Select – Accidental Death and Dismemberment Supplementary Plan Form No.: B2100	K5X1~7
PAC Select – Accidental Medical Expenses Reimbursement Supplementary Plan Form No.: B2102	K5Y1~5
PAC Select – Daily Hospital Income Supplementary Plan Form No.: B2101	K5Z1~6

Remarks on AP Series' Operations Guidelines:

- Operational guidelines follow the respective guidelines for the built-in accidental death benefit features Target Saver AP.
- The Guaranteed Cash Values remain unchanged for the aforesaid new AP products except EX-20PLAP. (Please refer to Appendix 2 for new Table of Values of EX-20PLAP.)

附錄一 Appendix 1

LESAP

分期支取儲蓄終身壽險連額外保障計劃保費率 (每 1,000 元保額)

Annual Premium of Life Endowment Special AP – Non Par (per $1,000 Sum Assured)

年齡 Age	男性 Male			女性 Female			年齡 Age	男性 Male			女性 Female		
	LESNJ	WP	WPCI	LESNJ	WP	WPCI		LESNJ	WP	WPCI	LESNJ	WP	WPCI
0	37.49		0.59	37.49		0.54							
1	37.58		0.62	37.58		0.55	41	51.81	1.54	7.53	49.27	1.93	4.46
2	37.69		0.64	37.69		0.57	42	52.76	1.65	8.02	50.07	2.07	4.71
3	37.79		0.68	37.79		0.59	43	53.77	1.77	8.55	50.91	2.22	4.94
4	37.90		0.71	37.90		0.61	44	54.83	1.91	9.09	51.81	2.39	5.21
5	38.02		0.74	38.02		0.64	45	55.95	2.04	9.67	52.76	2.56	5.47
6	38.15		0.77	38.15		0.66	46	57.13	2.20	10.31	53.77	2.75	5.81
7	38.28		0.81	38.28		0.69	47	58.37	2.35	10.91	54.83	2.95	6.10
8	38.41		0.85	38.41		0.72	48	59.67	2.52	11.55	55.95	3.16	6.41
9	38.56		0.90	38.56		0.76	49	61.05	2.72	12.19	57.13	3.41	6.72
10	38.71		0.96	38.71		0.79	50	62.51	2.91	12.85	58.37	3.66	7.04
11	38.87		1.01	38.87		0.82	51	64.57	3.17	13.72	60.17	3.98	7.50
12	39.04		1.06	39.04		0.87	52	66.22	3.41	14.41	61.55	4.27	7.85
13	39.22		1.13	39.22		0.92	53	67.98	3.69	15.11	63.01	4.62	8.22
14	39.40		1.19	39.40		0.96	54	69.84	3.96	15.82	64.57	4.97	8.58
15	39.60		1.27	39.60		1.02	55	71.83	4.28	16.55	66.22	5.36	8.97
16	39.81	0.51	1.36	39.81	0.63	1.07	56	73.95		17.40	67.98		9.46
17	40.03	0.53	1.44	39.81	0.66	1.14	57	76.20		18.16	69.84		9.85
18	40.26	0.54	1.54	39.81	0.67	1.19	58	78.60		18.92	71.83		10.28
19	40.50	0.55	1.64	39.81	0.68	1.26	59	81.16		19.70	73.95		10.71
20	40.76	0.56	1.76	40.03	0.69	1.34	60	83.88		20.49	76.20		11.17
21	41.04	0.58	1.87	40.26	0.73	1.39	61	87.76			79.60		
22	41.33	0.60	2.01	40.50	0.75	1.47	62	90.82			82.16		
23	41.63	0.62	2.15	40.76	0.78	1.58	63	94.06			84.88		
24	41.96	0.64	2.31	41.04	0.80	1.67	64	97.50			87.76		
25	42.30	0.66	2.48	41.33	0.83	1.79	65	101.20			90.82		
26	42.66	0.69	2.65	41.63	0.87	1.86	66	107.17			96.06		
27	43.05	0.71	2.85	41.96	0.89	1.98	67	111.44			99.50		
28	43.46	0.74	3.05	42.30	0.93	2.11	68	116.02			103.20		
29	43.90	0.78	3.28	42.66	0.98	2.23	69	120.94			107.17		
30	44.36	0.82	3.52	43.05	1.03	2.37	70	126.18			111.44		
31	44.85	0.85	3.76	43.46	1.06	2.51	71	130.32			117.52		
32	45.38	0.89	4.04	43.90	1.11	2.66	72	133.45			122.44		
33	45.93	0.94	4.33	44.36	1.18	2.83	73	137.17			127.68		
34	46.52	0.99	4.64	44.85	1.25	2.99	74	141.55			130.32		
35	47.14	1.05	4.97	45.38	1.32	3.16	75	146.60			133.45		
36	47.81	1.12	5.36	45.93	1.40	3.35	76	153.86			138.67		
37	48.52	1.19	5.74	46.52	1.49	3.53	77	160.44			143.05		
38	49.27	1.26	6.14	47.14	1.58	3.73	78	167.93			148.10		
39	50.07	1.34	6.57	47.81	1.68	3.93	79	176.34			153.86		
40	50.91	1.44	7.02	48.52	1.80	4.15	80	185.79			160.44		

* 基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。

* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

TLESAP

三週年分期支取儲蓄終身壽險連額外保障計劃保費率 (每 1,000 元保額)

Annual Premium of Triennial Life Endowment Special AP – Non Par (per $1,000 Sum Assured)

年齡	男性 Male			女性 Female			年齡	男性 Male			女性 Female		
Age	TLESNJ	WP	WPCI	TLESNJ	WP	WPCI	Age	TLESNJ	WP	WPCI	TLESNJ	WP	WPCI
0	39.78		0.63	39.78		0.56							
1	39.87		0.65	39.87		0.58	41	53.48	1.59	7.77	51.01	1.99	4.62
2	39.98		0.68	39.98		0.60	42	54.40	1.71	8.27	51.78	2.14	4.87
3	40.07		0.72	40.07		0.62	43	55.37	1.83	8.80	52.62	2.29	5.11
4	40.17		0.73	40.17		0.62	44	56.39	1.96	9.35	53.48	2.45	5.37
5	40.29		0.78	40.29		0.67	45	57.45	2.09	9.93	54.40	2.63	5.65
6	40.41		0.82	40.41		0.70	46	58.57	2.26	10.57	55.37	2.83	5.99
7	40.53		0.86	40.53		0.73	47	59.76	2.41	11.17	56.39	3.02	6.27
8	40.66		0.92	40.66		0.77	48	60.98	2.57	11.80	57.45	3.22	6.57
9	40.80		0.96	40.80		0.80	49	62.28	2.77	12.44	58.57	3.47	6.89
10	40.95		1.01	40.95		0.83	50	63.66	2.96	13.09	59.76	3.71	7.21
11	41.10		1.06	41.10		0.88	51	65.61	3.22	13.94	61.48	4.04	7.67
12	41.26		1.12	41.26		0.92	52	67.15	3.46	14.61	62.78	4.33	8.02
13	41.43		1.19	41.43		0.97	53	68.78	3.73	15.28	64.16	4.67	8.36
14	41.60		1.27	41.60		1.02	54	70.51	4.00	15.97	65.61	5.02	8.72
15	41.79	0.54	1.34	41.79	0.67	1.07	55	72.34	4.31	16.66	67.15	5.40	9.09
16	42.00	0.54	1.43	42.00	0.67	1.13	56	74.56		17.54	68.78		9.57
17	42.21	0.56	1.51	42.00	0.69	1.19	57	76.89		18.32	70.51		9.95
18	42.42	0.56	1.63	42.00	0.69	1.26	58	79.34		19.10	72.34		10.36
19	42.65	0.58	1.73	42.00	0.72	1.33	59	81.94		19.89	74.56		10.80
20	42.91	0.59	1.85	42.21	0.73	1.41	60	84.65		20.68	76.89		11.28
21	43.16	0.61	1.96	42.42	0.77	1.46	61	88.52			80.34		
22	43.43	0.63	2.11	42.65	0.79	1.55	62	91.51			82.94		
23	43.72	0.65	2.25	42.91	0.82	1.65	63	94.65			85.65		
24	44.03	0.67	2.43	43.16	0.84	1.76	64	97.96			88.52		
25	44.36	0.70	2.60	43.43	0.88	1.88	65	101.48			91.51		
26	44.71	0.72	2.78	43.72	0.90	1.96	66	107.20			96.65		
27	45.07	0.74	2.98	44.03	0.93	2.07	67	111.16			99.90		
28	45.45	0.77	3.20	44.36	0.97	2.21	68	115.38			103.48		
29	45.87	0.82	3.43	44.71	1.03	2.34	69	119.82			107.20		
30	46.30	0.85	3.67	45.07	1.06	2.48	70	124.52			111.16		
31	46.77	0.89	3.93	45.45	1.11	2.63							
32	47.27	0.93	4.21	45.87	1.16	2.79							
33	47.78	0.98	4.51	46.30	1.23	2.94							
34	48.34	1.03	4.82	46.77	1.30	3.11							
35	48.93	1.09	5.16	47.27	1.37	3.29							
36	49.58	1.16	5.56	47.78	1.45	3.48							
37	50.28	1.23	5.95	48.34	1.54	3.67							
38	51.01	1.30	6.36	48.93	1.63	3.88							
39	51.78	1.39	6.79	49.58	1.75	4.08							
40	52.62	1.49	7.25	50.28	1.86	4.31							

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WLAP-NP

終身壽險連額外保障計劃保費率 (每 1,000 元保額)

Annual Premium of Whole Life AP – Non Par (per $1,000 Sum Assured)

年齡	男性 Male			女性 Female			年齡	男性 Male			女性 Female		
Age	WLNJ	WP	WPCI	WLNJ	WP	WPCI	Age	WLNJ	WP	WPCI	WLNJ	WP	WPCI
0	8.99		0.13	8.99		0.13							
1	9.08		0.14	9.08		0.13	41	23.31	0.69	3.39	20.77	0.87	1.88
2	9.19		0.16	9.19		0.14	42	24.26	0.76	3.69	21.57	0.96	2.02
3	9.29		0.16	9.29		0.14	43	25.27	0.83	4.02	22.41	1.05	2.18
4	9.40		0.17	9.40		0.15	44	26.33	0.91	4.37	23.31	1.15	2.34
5	9.52		0.18	9.52		0.15	45	27.45	1.00	4.74	24.26	1.27	2.52
6	9.65		0.19	9.65		0.17	46	28.63	1.10	5.16	25.27	1.38	2.73
7	9.78		0.21	9.78		0.18	47	29.87	1.20	5.58	26.33	1.52	2.93
8	9.91		0.22	9.91		0.18	48	31.17	1.32	6.03	27.45	1.67	3.14
9	10.06		0.24	10.06		0.20	49	32.55	1.45	6.50	28.63	1.83	3.37
10	10.21		0.26	10.21		0.21	50	34.01	1.58	7.00	29.87	1.99	3.60
11	10.37		0.27	10.37		0.22	51	36.07	1.77	7.67	31.67	2.23	3.96
12	10.54		0.29	10.54		0.23	52	37.72	1.94	8.21	33.05	2.45	4.23
13	10.72		0.31	10.72		0.26	53	39.48	2.14	8.77	34.51	2.70	4.50
14	10.90		0.34	10.90		0.27	54	41.34	2.34	9.36	36.07	2.95	4.80
15	11.10		0.36	11.10		0.28	55	43.33	2.58	9.98	37.72	3.25	5.11
16	11.31	0.15	0.38	11.31	0.18	0.30	56	45.45		10.69	39.48		5.49
17	11.53	0.15	0.41	11.31	0.18	0.32	57	47.70		11.37	41.34		5.84
18	11.76	0.16	0.45	11.31	0.21	0.35	58	50.10		12.06	43.33		6.21
19	12.00	0.16	0.48	11.31	0.21	0.36	59	52.66		12.79	45.45		6.58
20	12.26	0.17	0.52	11.53	0.22	0.38	60	55.38		13.53	47.70		6.99
21	12.54	0.18	0.57	11.76	0.23	0.40	61	59.26			51.10		
22	12.83	0.18	0.62	12.00	0.23	0.45	62	62.32			53.66		
23	13.13	0.19	0.68	12.26	0.24	0.48	63	65.56			56.38		
24	13.46	0.20	0.74	12.54	0.26	0.51	64	69.00			59.26		
25	13.80	0.21	0.81	12.83	0.27	0.55	65	72.70			62.32		
26	14.16	0.23	0.88	13.13	0.29	0.60							
27	14.55	0.25	0.97	13.46	0.32	0.64							
28	14.96	0.26	1.06	13.80	0.33	0.68							
29	15.40	0.28	1.15	14.16	0.35	0.74							
30	15.86	0.29	1.25	14.55	0.37	0.79							
31	16.35	0.31	1.38	14.96	0.39	0.87							
32	16.88	0.33	1.50	15.40	0.42	0.93							
33	17.43	0.36	1.64	15.86	0.45	1.01							
34	18.02	0.38	1.80	16.35	0.48	1.09							
35	18.64	0.41	1.97	16.88	0.53	1.17							
36	19.31	0.46	2.17	17.43	0.58	1.27							
37	20.02	0.49	2.37	18.02	0.61	1.37							
38	20.77	0.53	2.59	18.64	0.66	1.47							
39	21.57	0.58	2.83	19.31	0.74	1.59							
40	22.41	0.63	3.09	20.02	0.80	1.72							

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SPWLAP – Par (per $1,000 Sum Assured) (US$ / MOP)
整付保費終身分紅壽險連額外保障計劃(每 1,000 元保額) (US$ / MOP)

男性保費率 Premium Rates - Male			女性保費率 Premium Rates - Female		
Age	SPWLNSH Preferred	SPWLSSH Standard	Age	SPWLNSH Preferred	SPWLSSH Standard
0	92.35	92.35	0	89.32	89.32
1	94.53	94.53	1	91.34	91.34
2	96.78	96.78	2	93.42	93.42
3	99.12	99.12	3	95.59	95.59
4	101.54	101.54	4	97.83	97.83
5	104.06	104.06	5	100.14	100.14
6	106.66	106.66	6	102.55	102.55
7	109.36	109.36	7	105.03	105.03
8	112.16	112.16	8	107.61	107.61
9	115.06	115.06	9	110.28	110.28
10	118.07	118.07	10	113.04	113.04
11	121.28	121.28	11	115.98	115.98
12	124.60	124.60	12	119.03	119.03
13	128.05	128.05	13	122.19	122.19
14	131.62	131.62	14	125.46	125.46
15	135.33	135.33	15	128.85	128.85
16	139.14	139.14	16	132.35	132.35
17	143.09	143.09	17	135.98	135.98
18	147.17	165.17	18	139.74	148.31
19	151.38	170.65	19	143.61	153.04
20	155.73	176.13	20	147.63	157.77
21	162.85	184.11	21	154.30	165.00
22	167.61	189.77	22	158.60	169.90
23	172.53	195.61	23	163.05	174.96
24	177.62	201.64	24	167.65	180.19
25	182.88	207.88	25	172.41	185.61
26	188.32	214.35	26	177.33	191.22
27	193.97	221.05	27	182.43	197.03
28	199.81	227.99	28	187.71	203.06
29	205.85	235.17	29	193.17	209.30
30	212.10	242.60	30	198.80	215.74
31	220.94	252.87	31	206.76	224.42
32	227.50	260.92	32	212.41	230.81
33	234.29	269.24	33	218.23	237.40
34	241.28	277.82	34	224.23	244.18
35	248.47	286.66	35	230.40	251.14
36	255.89	295.77	36	236.75	258.30
37	263.52	305.13	37	243.27	265.64
38	271.36	314.75	38	249.97	273.16
39	279.42	324.62	39	256.86	280.88
40	287.70	334.75	40	263.93	288.78

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SPWLAP – Par (per $1,000 Sum Assured) (US$ / MOP) Continues
整付保費終身分紅壽險連額外保障計劃(每 1,000 元保額) (US$ / MOP) 續

男性保費率 Premium Rates - Male			女性保費率 Premium Rates - Female		
Age	SPWLNSH Preferred	SPWLSSH Standard	Age	SPWLNSH Preferred	SPWLSSH Standard
41	298.41	347.75	41	274.41	300.16
42	306.82	358.52	42	282.63	309.28
43	315.46	369.56	43	291.09	318.65
44	324.30	380.86	44	299.80	328.26
45	333.36	392.43	45	308.76	338.13
46	342.65	404.28	46	317.97	348.25
47	352.16	416.39	47	327.45	358.63
48	361.88	428.77	48	337.19	369.27
49	371.82	441.38	49	347.22	380.17
50	381.98	454.25	50	357.51	391.33
51	394.89	469.83	51	369.61	405.80
52	405.51	483.14	52	379.44	418.06
53	416.35	496.68	53	389.52	430.62
54	427.40	510.43	54	399.83	443.47
55	438.68	524.41	55	410.39	456.60
56	450.18	538.60	56	421.19	470.03
57	461.91	553.01	57	432.25	483.75
58	473.87	567.63	58	443.56	497.76
59	486.06	582.45	59	455.12	512.06
60	498.47	597.47	60	466.95	526.65
61	520.31	620.28	61	486.60	549.07
62	534.95	635.76	62	499.02	564.30
63	549.89	651.38	63	511.71	579.79
64	565.12	667.11	64	524.66	595.55
65	580.64	682.95	65	537.87	611.56
66	596.46	698.89	66	551.34	627.81
67	612.56	714.91	67	565.08	644.30
68	628.95	730.99	68	579.08	661.01
69	645.59	747.05	69	593.32	677.88
70	662.45	763.04	70	607.78	694.88

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EX-PPAP (per $1,000 Sum Assured) (US$ / MOP)
「倍之寶」壽險連額外保障計劃(每1,000元保額) (US$ / MOP)

年齡	男性 Male			女性 Female			年齡	男性 Male			女性 Female		
Age	PPLUSPJ	WP	WPCI	PPLUSPJ	WP	WPCI	Age	PPLUSPJ	WP	WPCI	PPLUSPJ	WP	WPCI
0	8.02			7.83									
1	8.09			7.89			41	17.60	0.52	2.56	16.21	0.61	1.47
2	8.16			7.95			42	18.29	0.58	2.78	16.82	0.66	1.57
3	8.23			8.02			43	19.02	0.63	3.02	17.47	0.72	1.70
4	8.31			8.09			44	19.79	0.69	3.28	18.17	0.78	1.82
5	8.39			8.16			45	20.61	0.75	3.56	18.90	0.86	1.97
6	8.48			8.23			46	21.46	0.83	3.88	19.66	0.94	2.13
7	8.56			8.31			47	22.36	0.90	4.18	20.47	1.04	2.28
8	8.66			8.39			48	23.30	0.98	4.50	21.32	1.13	2.44
9	8.75			8.48			49	24.29	1.08	4.85	22.21	1.23	2.61
10	8.85			8.56			50	25.34	1.18	5.21	23.15	1.35	2.79
11	8.96			8.66			51	26.94	1.32	5.73	24.63	1.51	3.07
12	9.07			8.75			52	28.10	1.45	6.12	25.65	1.65	3.28
13	9.18			8.85			53	29.32	1.59	6.51	26.73	1.81	3.49
14	9.30			8.96			54	30.61	1.73	6.93	27.87	1.97	3.71
15	9.43			9.07			55	31.97	1.90	7.36	29.07	2.16	3.93
16	9.56	0.12	0.33	9.18	0.14	0.25	56	33.40		7.86	30.33		4.22
17	9.70	0.13	0.35	9.30	0.16	0.26	57	34.91		8.32	31.65		4.47
18	9.84	0.13	0.38	9.43	0.15	0.29	58	36.50		8.78	33.04		4.73
19	9.99	0.14	0.40	9.56	0.17	0.30	59	38.17		9.27	34.51		5.00
20	10.15	0.14	0.43	9.70	0.17	0.33	60	39.93		9.75	36.05		5.28
21	10.32	0.14	0.47	9.84	0.18	0.34	61	42.77			38.68		
22	10.50	0.15	0.50	9.99	0.18	0.36	62	44.71			40.39		
23	10.68	0.16	0.55	10.15	0.19	0.39	63	46.74			42.18		
24	10.87	0.16	0.60	10.32	0.20	0.42	64	48.87			44.06		
25	11.08	0.17	0.65	10.50	0.21	0.46	65	51.13			46.04		
26	11.30	0.18	0.70	10.68	0.21	0.48	66	54.52			49.10		
27	11.52	0.20	0.76	10.87	0.22	0.51	67	57.05			51.27		
28	11.76	0.21	0.83	11.08	0.23	0.54	68	59.73			53.57		
29	12.02	0.22	0.89	11.30	0.25	0.59	69	62.55			55.99		
30	12.28	0.23	0.97	11.52	0.26	0.64	70	65.52			58.56		
31	12.61	0.24	1.07	11.81	0.27	0.69	71	72.17			64.77		
32	12.97	0.26	1.15	12.12	0.30	0.73	72	77.52			69.63		
33	13.35	0.27	1.25	12.46	0.32	0.78	73	83.12			74.64		
34	13.76	0.29	1.38	12.82	0.34	0.86	74	88.99			79.82		
35	14.21	0.31	1.50	13.21	0.37	0.93	75	95.13			85.21		
36	14.69	0.35	1.65	13.63	0.39	0.99	76	103.03			92.34		
37	15.20	0.37	1.80	14.08	0.43	1.07	77	109.74			98.25		
38	15.74	0.40	1.96	14.56	0.47	1.15	78	116.78			104.42		
39	16.32	0.44	2.15	15.08	0.51	1.24	79	124.13			110.86		
40	16.94	0.48	2.33	15.62	0.55	1.34	80	131.83			117.61		

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EX-GPWLAP (per $1,000 Sum Assured) (US$ / MOP)
「才雋之寶」終身壽險連額外保障計劃(每 1,000 元保額) (US$ / MOP)

男性保費率 Premium Rates - Male						女性保費率 Premium Rates - Female					
Age	GPWL1PJ	GPWL2PH	GPWL3PH	GPWL5PH	GPWL10PH	Age	GPWL1PJ	GPWL2PH	GPWL3PH	GPWL5PH	GPWL10PH
18	6.80	6.30	5.90	5.50	5.30	18	6.45	5.95	5.55	5.15	4.95
19	6.95	6.45	6.05	5.65	5.45	19	6.55	6.05	5.65	5.25	5.05
20	7.15	6.65	6.25	5.85	5.65	20	6.70	6.20	5.80	5.40	5.20
21	7.35	6.85	6.45	6.05	5.85	21	6.85	6.35	5.95	5.55	5.35
22	7.55	7.05	6.65	6.25	6.05	22	7.00	6.50	6.10	5.70	5.50
23	7.80	7.30	6.90	6.50	6.30	23	7.15	6.65	6.25	5.85	5.65
24	8.05	7.55	7.15	6.75	6.55	24	7.30	6.80	6.40	6.00	5.80
25	8.25	7.75	7.35	6.95	6.75	25	7.45	6.95	6.55	6.15	5.95
26	8.50	8.00	7.60	7.20	7.00	26	7.65	7.15	6.75	6.35	6.15
27	8.80	8.30	7.90	7.50	7.30	27	7.80	7.30	6.90	6.50	6.30
28	9.10	8.60	8.20	7.80	7.60	28	8.00	7.50	7.10	6.70	6.50
29	9.40	8.90	8.50	8.10	7.90	29	8.25	7.75	7.35	6.95	6.75
30	9.70	9.20	8.80	8.40	8.20	30	8.60	8.10	7.70	7.30	7.10
31	10.05	9.55	9.15	8.75	8.55	31	8.80	8.30	7.90	7.50	7.30
32	10.40	9.90	9.50	9.10	8.90	32	9.05	8.55	8.15	7.75	7.55
33	10.75	10.25	9.85	9.45	9.25	33	9.35	8.85	8.45	8.05	7.85
34	11.15	10.65	10.25	9.85	9.65	34	9.65	9.15	8.75	8.35	8.15
35	11.60	11.10	10.70	10.30	10.10	35	10.00	9.50	9.10	8.70	8.50
36	12.00	11.50	11.10	10.70	10.50	36	10.30	9.80	9.40	9.00	8.80
37	12.45	11.95	11.55	11.15	10.95	37	10.70	10.20	9.80	9.40	9.20
38	12.95	12.45	12.05	11.65	11.45	38	11.05	10.55	10.15	9.75	9.55
39	13.45	12.95	12.55	12.15	11.95	39	11.45	10.95	10.55	10.15	9.95
40	14.00	13.50	13.10	12.70	12.50	40	11.85	11.35	10.95	10.55	10.35
41	14.60	14.10	13.70	13.30	13.10	41	12.30	11.80	11.40	11.00	10.80
42	15.15	14.65	14.25	13.85	13.65	42	12.75	12.25	11.85	11.45	11.25
43	15.80	15.30	14.90	14.50	14.30	43	13.25	12.75	12.35	11.95	11.75
44	16.50	16.00	15.60	15.20	15.00	44	13.80	13.30	12.90	12.50	12.30
45	17.20	16.70	16.30	15.90	15.70	45	14.30	13.80	13.40	13.00	12.80
46	17.95	17.45	17.05	16.65	16.45	46	14.90	14.40	14.00	13.60	13.40
47	18.75	18.25	17.85	17.45	17.25	47	15.50	15.00	14.60	14.20	14.00
48	19.60	19.10	18.70	18.30	18.10	48	16.15	15.65	15.25	14.85	14.65
49	20.60	20.10	19.70	19.30	19.10	49	16.85	16.35	15.95	15.55	15.35
50	21.60	21.10	20.70	20.30	20.10	50	17.60	17.10	16.70	16.30	16.10
51	23.07	22.57	22.17	21.77	21.57	51	18.77	18.27	17.87	17.47	17.27
52	24.22	23.72	23.32	22.92	22.72	52	19.57	19.07	18.67	18.27	18.07
53	25.37	24.87	24.47	24.07	23.87	53	20.47	19.97	19.57	19.17	18.97
54	26.62	26.12	25.72	25.32	25.12	54	21.37	20.87	20.47	20.07	19.87
55	27.92	27.42	27.02	26.62	26.42	55	22.37	21.87	21.47	21.07	20.87
56	29.27	28.77	28.37	27.97	27.77	56	23.42	22.92	22.52	22.12	21.92
57	30.72	30.22	29.82	29.42	29.22	57	24.52	24.02	23.62	23.22	23.02
58	32.22	31.72	31.32	30.92	30.72	58	25.72	25.22	24.82	24.42	24.22
59	33.77	33.27	32.87	32.47	32.27	59	27.07	26.57	26.17	25.77	25.57
60	35.97	35.47	35.07	34.67	34.47	60	28.47	27.97	27.57	27.17	26.97
61	39.10	38.60	38.20	37.80	37.60	61	30.60	30.10	29.70	29.30	29.10
62	41.50	41.00	40.60	40.20	40.00	62	32.00	31.50	31.10	30.70	30.50
63	43.95	43.45	43.05	42.65	42.45	63	33.50	33.00	32.60	32.20	32.00
64	46.55	46.05	45.65	45.25	45.05	64	35.05	34.55	34.15	33.75	33.55
65	49.25	48.75	48.35	47.95	47.75	65	36.70	36.20	35.80	35.40	35.20
66	52.10	51.60	51.20	50.80	50.60	66	38.45	37.95	37.55	37.15	36.95
67	55.05	54.55	54.15	53.75	53.55	67	40.55	40.05	39.65	39.25	39.05
68	58.20	57.70	57.30	56.90	56.70	68	43.00	42.50	42.10	41.70	41.50
69	61.45	60.95	60.55	60.15	59.95	69	45.70	45.20	44.80	44.40	44.20
70	64.90	64.40	64.00	63.60	63.40	70	48.65	48.15	47.75	47.35	47.15

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EX-GPWLAP (per $1,000 Sum Assured) (US$ / MOP)Continues
「才雋之寶」終身壽險連額外保障計劃(每 1,000 元保額) (US$ / MOP) 續

Age	WP on EX-GPWLAP		WPCI on EX-GPWLAP	
	男性 Male	女性 Female	男性 Male	女性 Female
18	0.09	0.12	0.28	0.19
19	0.10	0.12	0.30	0.21
20	0.10	0.11	0.33	0.23
21	0.11	0.13	0.36	0.24
22	0.11	0.14	0.39	0.26
23	0.13	0.14	0.44	0.29
24	0.12	0.15	0.47	0.31
25	0.14	0.15	0.52	0.33
26	0.15	0.16	0.58	0.36
27	0.16	0.17	0.63	0.39
28	0.17	0.18	0.70	0.42
29	0.18	0.19	0.76	0.46
30	0.20	0.22	0.84	0.51
31	0.21	0.23	0.92	0.54
32	0.22	0.24	1.01	0.58
33	0.24	0.26	1.11	0.63
34	0.27	0.28	1.21	0.69
35	0.29	0.31	1.34	0.75
36	0.31	0.33	1.46	0.80
37	0.34	0.36	1.60	0.87
38	0.37	0.39	1.76	0.94
39	0.40	0.42	1.93	1.01
40	0.44	0.46	2.12	1.10
41	0.49	0.51	2.32	1.18
42	0.53	0.55	2.52	1.27
43	0.59	0.61	2.76	1.37
44	0.65	0.67	3.00	1.48
45	0.72	0.73	3.26	1.58
46	0.79	0.81	3.55	1.70
47	0.86	0.88	3.85	1.82
48	0.95	0.97	4.16	1.96
49	1.05	1.06	4.52	2.10
50	1.15	1.16	4.89	2.26
51	1.30	1.31	5.38	2.47
52	1.44	1.43	5.79	2.64
53	1.49	1.58	6.20	2.82
54	1.73	1.73	6.64	3.01
55	1.91	1.90	7.09	3.22
56			7.55	3.44
57			8.03	3.65
58			8.52	3.89
59			9.02	4.14
60			9.67	4.41

EX-20PLAP (per $1,000 Sum Assured) (US$ / MOP)
「逸之寶」二十年付清終身壽險連額外保障計劃(每1,000元保額) (US$ / MOP)

年齡	男性 Male			女性 Female			年齡	男性 Male			女性 Female		
Age	20PLHPJ	WP	WPCI	20PLHPJ	WP	WPCI	Age	20PLHPJ	WP	WPCI	20PLHPJ	WP	WPCI
0	9.64		0.05	9.64		0.05							
1	9.72		0.05	9.72		0.05	41	21.89	0.35	1.72	19.61	0.38	0.96
2	9.80		0.05	9.80		0.05	42	22.54	0.41	1.93	20.12	0.45	1.06
3	9.89		0.05	9.89		0.05	43	23.21	0.48	2.16	20.63	0.53	1.16
4	9.99		0.05	9.99		0.05	44	23.90	0.54	2.41	21.16	0.60	1.26
5	10.08		0.05	10.08		0.05	45	24.62	0.63	2.67	21.71	0.69	1.37
6	10.19		0.05	10.19		0.05	46	25.52	0.71	2.98	22.45	0.79	1.51
7	10.29		0.05	10.29		0.05	47	26.44	0.81	3.31	23.21	0.89	1.66
8	10.40		0.05	10.40		0.05	48	27.40	0.92	3.66	23.98	1.00	1.81
9	10.51		0.05	10.51		0.05	49	28.37	1.03	4.03	24.76	1.12	1.97
10	10.63		0.05	10.63		0.05	50	29.38	1.15	4.42	25.56	1.25	2.15
11	10.78		0.05	10.75		0.06	51	31.17	1.32	4.93	27.12	1.43	2.39
12	10.94		0.06	10.87		0.06	52	32.24	1.47	5.36	27.95	1.59	2.59
13	11.10		0.06	10.99		0.06	53	33.34	1.63	5.79	28.79	1.75	2.79
14	11.27		0.06	11.12		0.06	54	34.48	1.80	6.24	29.65	1.92	2.99
15	11.44		0.06	11.25		0.06	55	35.65	1.98	6.70	30.52	2.11	3.21
16	11.61	0.04	0.07	11.38	0.05	0.07							
17	11.79	0.05	0.07	11.52	0.05	0.07							
18	11.98	0.05	0.09	11.66	0.05	0.09							
19	12.18	0.05	0.09	11.80	0.05	0.09							
20	12.38	0.05	0.10	11.95	0.06	0.10							
21	12.59	0.05	0.11	12.10	0.06	0.11							
22	12.81	0.05	0.13	12.25	0.06	0.12							
23	13.04	0.05	0.15	12.41	0.06	0.13							
24	13.28	0.05	0.17	12.58	0.06	0.15							
25	13.53	0.06	0.19	12.75	0.06	0.17							
26	13.95	0.06	0.21	13.12	0.07	0.19							
27	14.39	0.06	0.25	13.50	0.07	0.22							
28	14.84	0.07	0.29	13.89	0.07	0.24							
29	15.30	0.07	0.34	14.28	0.08	0.27							
30	15.77	0.08	0.40	14.68	0.09	0.31							
31	16.25	0.09	0.45	15.08	0.11	0.34							
32	16.75	0.09	0.52	15.50	0.12	0.39							
33	17.26	0.10	0.60	15.92	0.13	0.43							
34	17.79	0.13	0.70	16.35	0.14	0.48							
35	18.33	0.14	0.80	16.79	0.16	0.53							
36	18.88	0.16	0.91	17.23	0.18	0.59							
37	19.45	0.18	1.04	17.69	0.21	0.65							
38	20.03	0.21	1.18	18.15	0.24	0.72							
39	20.63	0.25	1.35	18.63	0.28	0.80							
40	21.25	0.29	1.52	19.11	0.33	0.87							

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TSPAP (per $1,000 Sum Assured) (US$ / MOP)
三星保連額外保障計劃(每1,000元保額) (US$ / MOP)

年齡	男性 Male			女性 Female			年齡	男性 Male			女性 Female		
Age	TLES1PJ	WP	WPCI	TLES1PJ	WP	WPCI	Age	TLES1PJ	WP	WPCI	TLES1PJ	WP	WPCI
0	52.41		0.82	51.98		0.74							
1	52.57		0.85	52.12		0.76	41	80.25	2.38	11.67	77.06	2.87	6.98
2	52.73		0.91	52.26		0.78	42	82.26	2.58	12.53	78.89	3.09	7.41
3	52.90		0.95	52.41		0.81	43	84.65	2.79	13.46	81.10	3.34	7.89
4	53.08		0.99	52.57		0.85	44	87.44	3.03	14.50	83.70	3.62	8.41
5	53.27		1.04	52.73		0.89	45	90.60	3.31	15.65	86.67	3.96	9.00
6	53.46		1.09	52.90		0.92	46	94.15	3.62	16.99	90.02	4.32	9.72
7	53.66		1.14	53.08		0.95	47	98.10	3.96	18.36	93.77	4.73	10.43
8	53.87		1.20	53.27		1.00	48	102.44	4.33	19.82	97.89	5.18	11.20
9	54.09		1.28	53.46		1.04	49	107.18	4.77	21.41	102.40	5.68	12.04
10	54.32		1.34	53.66		1.10	50	112.35	5.24	23.10	107.31	6.26	12.95
11	54.56		1.41	53.87		1.14	51	118.42	5.81	25.15	113.11	6.93	14.11
12	54.81		1.49	54.09		1.21	52	124.44	6.41	27.09	118.81	7.65	15.17
13	55.08		1.59	54.32		1.26	53	130.89	7.09	29.08	124.94	8.46	16.28
14	55.35		1.69	54.56		1.34	54	137.77	7.82	31.20	131.47	9.32	17.49
15	55.64		1.79	54.81		1.42	55	145.11	8.64	33.43	138.45	10.30	18.76
16	55.94	0.72	1.89	55.08	0.88	1.49	56	152.92		35.97	145.86		20.28
17	56.26	0.73	2.02	55.35	0.90	1.57	57	161.18		38.41	153.70		21.70
18	56.59	0.75	2.16	55.64	0.92	1.68	58	169.93		40.90	162.00		23.18
19	56.94	0.77	2.31	55.94	0.95	1.77	59	179.18		43.49	170.77		24.74
20	57.41	0.79	2.46	56.36	0.98	1.89	60	188.90		46.13	179.99		26.39
21	57.96	0.82	2.65	56.86	1.01	1.95	61	200.12			190.70		
22	58.53	0.85	2.84	57.38	1.04	2.08	62	210.85			200.91		
23	59.13	0.87	3.06	57.92	1.07	2.23	63	222.07			211.59		
24	59.75	0.91	3.28	58.47	1.11	2.38	64	233.83			222.77		
25	60.38	0.94	3.54	59.04	1.15	2.54	65	246.18			234.46		
26	61.05	0.98	3.80	59.64	1.20	2.67	66	261.10			248.64		
27	61.74	1.02	4.09	60.26	1.25	2.84	67	274.65			261.36		
28	62.46	1.07	4.39	60.89	1.30	3.02	68	288.85			274.67		
29	63.22	1.12	4.71	61.56	1.35	3.22	69	303.64			288.55		
30	64.30	1.18	5.09	62.55	1.42	3.44	70	319.09			303.06		
31	65.46	1.25	5.51	63.61	1.51	3.68							
32	66.65	1.32	5.93	64.71	1.60	3.92							
33	67.88	1.39	6.40	65.83	1.69	4.20							
34	69.15	1.48	6.91	66.99	1.79	4.47							
35	70.47	1.57	7.44	68.18	1.90	4.75							
36	71.83	1.67	8.05	69.41	2.02	5.06							
37	73.24	1.79	8.66	70.68	2.16	5.36							
38	74.71	1.92	9.32	72.00	2.30	5.70							
39	76.22	2.05	10.00	73.36	2.46	6.04							
40	78.61	2.22	10.84	75.59	2.66	6.47							

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TSAP10 (2AP) (per $1,000 Sum Assured) (US$)
高息保上保10年儲蓄計劃(2倍額外保障) (每1,000元保額) (US$)

年齡 Age	高息保上保10年儲蓄計劃 (2倍額外保障) Target Saver 10 (2AP) 男性 Male			女性 Female		
	TS2A10P5	WP	WPCI	TS2A10P5	WP	WPCI
0	106.46		0.20	106.46		0.21
1	106.46		0.20	106.46		0.21
2	106.46		0.20	106.46		0.21
3	106.46		0.20	106.46		0.21
4	106.46		0.20	106.46		0.21
5	106.46		0.20	106.46		0.21
6	106.46		0.20	106.46		0.21
7	106.46		0.20	106.46		0.21
8	106.46		0.20	106.46		0.21
9	106.46		0.20	106.46		0.21
10	106.47		0.20	106.46		0.21
11	106.47		0.20	106.46		0.21
12	106.48		0.20	106.46		0.21
13	106.49		0.20	106.46		0.21
14	106.50		0.20	106.46		0.21
15	106.51		0.20	106.47		0.21
16	106.53	0.14	0.20	106.47	0.17	0.21
17	106.55	0.14	0.20	106.48	0.17	0.21
18	106.57	0.14	0.20	106.49	0.17	0.21
19	106.60	0.14	0.21	106.50	0.17	0.21
20	106.62	0.14	0.21	106.51	0.17	0.22
21	106.64	0.14	0.22	106.53	0.17	0.23
22	106.66	0.14	0.24	106.55	0.17	0.25
23	106.68	0.14	0.27	106.57	0.17	0.28
24	106.70	0.14	0.30	106.60	0.17	0.31
25	106.72	0.14	0.34	106.62	0.17	0.35
26	106.75	0.14	0.38	106.64	0.17	0.39
27	106.77	0.14	0.42	106.66	0.17	0.43
28	106.81	0.14	0.47	106.68	0.18	0.47
29	106.84	0.14	0.52	106.70	0.18	0.52
30	106.88	0.15	0.58	106.72	0.18	0.57
31	106.92	0.15	0.65	106.75	0.19	0.63
32	106.97	0.15	0.74	106.77	0.19	0.69
33	107.03	0.16	0.83	106.81	0.20	0.76
34	107.08	0.17	0.94	106.84	0.21	0.83
35	107.15	0.17	1.06	106.88	0.22	0.91

年齡 Age	高息保上保10年儲蓄計劃 (2倍額外保障) Target Saver 10 (2AP) 男性 Male			女性 Female		
	TS2A10P5	WP	WPCI	TS2A10P5	WP	WPCI
36	107.26	0.19	1.20	106.95	0.23	1.00
37	107.39	0.20	1.36	107.03	0.25	1.09
38	107.54	0.22	1.54	107.11	0.28	1.19
39	107.71	0.25	1.74	107.21	0.31	1.30
40	107.91	0.28	1.96	107.32	0.35	1.41
41	108.13	0.32	2.20	107.45	0.39	1.54
42	108.38	0.36	2.46	107.60	0.45	1.67
43	108.67	0.42	2.75	107.77	0.52	1.81
44	108.99	0.48	3.06	107.96	0.60	1.95
45	109.35	0.55	3.41	108.18	0.68	2.11
46	109.75	0.63	3.78	108.43	0.77	2.28
47	110.19	0.71	4.19	108.71	0.87	2.46
48	110.68	0.80	4.61	109.03	0.99	2.66
49	111.23	0.91	5.08	109.39	1.12	2.87
50	111.83	1.03	5.57	109.79	1.27	3.10
51	112.50	1.18	6.09	110.23	1.45	3.34
52	113.23	1.35	6.63	111.23	1.66	3.62
53	114.04	1.54	7.18	112.28	1.90	3.91
54	114.95	1.99	7.77	113.40	2.46	4.23
55	115.96	2.47	8.40	114.58	3.05	4.57
56	117.10		9.09	115.83		4.92
57	118.36		9.81	117.16		5.30
58	119.79		10.58	118.59		5.70
59	121.39		11.41	120.12		6.14
60	123.19		12.30	121.78		6.64
61	124.86			123.58		
62	126.77			125.53		
63	128.99			127.67		
64	131.53			130.02		
65	134.47			132.60		

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TSAP10 (6AP) (per $1,000 Sum Assured) (US$)
高息保上保10年儲蓄計劃(6倍額外保障) (每1,000元保額) (US$)

年齡 Age	高息保上保10年儲蓄計劃 (6倍額外保障) Target Saver 10 (6AP) 男性 Male TS6A10P5	WP	WPCI	女性 Female TS6A10P5	WP	WPCI
0	110.86		0.21	110.86		0.22
1	110.86		0.21	110.86		0.22
2	110.86		0.21	110.86		0.22
3	110.86		0.21	110.86		0.22
4	110.86		0.21	110.86		0.22
5	110.86		0.21	110.86		0.22
6	110.86		0.21	110.86		0.22
7	110.86		0.21	110.86		0.22
8	110.86		0.21	110.86		0.22
9	110.86		0.21	110.86		0.22
10	110.87		0.21	110.86		0.22
11	110.87		0.21	110.86		0.22
12	110.88		0.21	110.86		0.22
13	110.89		0.21	110.86		0.22
14	110.90		0.21	110.86		0.22
15	110.91		0.21	110.87		0.22
16	110.93	0.14	0.21	110.87	0.18	0.22
17	110.95	0.14	0.21	110.88	0.18	0.22
18	110.97	0.14	0.21	110.89	0.18	0.22
19	111.00	0.14	0.21	110.90	0.18	0.22
20	111.02	0.14	0.22	110.91	0.18	0.23
21	111.04	0.14	0.23	110.93	0.18	0.24
22	111.06	0.14	0.25	110.95	0.18	0.26
23	111.08	0.14	0.28	110.97	0.18	0.29
24	111.10	0.14	0.31	111.00	0.18	0.33
25	111.12	0.14	0.35	111.02	0.18	0.36
26	111.15	0.14	0.39	111.04	0.18	0.40
27	111.17	0.15	0.44	111.06	0.18	0.45
28	111.21	0.15	0.49	111.08	0.18	0.49
29	111.24	0.15	0.54	111.10	0.19	0.54
30	111.28	0.15	0.61	111.12	0.19	0.59
31	111.32	0.16	0.68	111.15	0.19	0.65
32	111.37	0.16	0.77	111.17	0.20	0.72
33	111.43	0.17	0.86	111.21	0.21	0.79
34	111.48	0.17	0.98	111.24	0.21	0.87
35	111.55	0.18	1.11	111.28	0.23	0.95

年齡 Age	高息保上保10年儲蓄計劃 (6倍額外保障) Target Saver 10 (6AP) 男性 Male TS6A10P5	WP	WPCI	女性 Female TS6A10P5	WP	WPCI
36	111.66	0.19	1.25	111.35	0.24	1.04
37	111.79	0.21	1.42	111.43	0.26	1.14
38	111.94	0.23	1.60	111.51	0.29	1.24
39	112.11	0.26	1.81	111.61	0.32	1.35
40	112.31	0.29	2.04	111.72	0.36	1.47
41	112.53	0.33	2.29	111.85	0.41	1.60
42	112.78	0.38	2.56	112.00	0.47	1.74
43	113.07	0.44	2.86	112.17	0.54	1.88
44	113.39	0.50	3.19	112.36	0.62	2.03
45	113.75	0.57	3.54	112.58	0.71	2.20
46	114.15	0.65	3.93	112.83	0.80	2.37
47	114.59	0.74	4.35	113.11	0.91	2.56
48	115.08	0.83	4.80	113.43	1.03	2.77
49	115.63	0.95	5.28	113.79	1.16	2.99
50	116.23	1.07	5.79	114.19	1.32	3.22
51	116.90	1.23	6.33	114.63	1.51	3.48
52	117.63	1.40	6.89	115.63	1.73	3.76
53	118.44	1.60	7.45	116.68	1.97	4.07
54	119.35	2.07	8.07	117.80	2.55	4.39
55	120.36	2.56	8.72	118.98	3.17	4.74
56	121.50		9.43	120.23		5.11
57	122.76		10.18	121.56		5.50
58	124.19		10.97	122.99		5.91
59	125.79		11.82	124.52		6.37
60	127.59		12.74	126.18		6.88
61	129.26			127.98		
62	131.17			129.93		
63	133.39			132.07		
64	135.93			134.42		
65	138.87			137.00		

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* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

TSAP15 (2AP) (per $1,000 Sum Assured) (US$)
高息保上保15年儲蓄計劃(2倍額外保障) (每1,000元保額) (US$)

年齡 Age	高息保上保15年儲蓄計劃 (2倍額外保障) Target Saver 15 (2AP)						年齡 Age	高息保上保15年儲蓄計劃 (2倍額外保障) Target Saver 15 (2AP)					
	男性 Male			女性 Female				男性 Male			女性 Female		
	TS2A15P5	WP	WPCI	TS2A15P5	WP	WPCI		TS2A15P5	WP	WPCI	TS2A15P5	WP	WPCI
0	67.52		0.19	67.41		0.19							
1	67.54		0.19	67.42		0.19	36	69.54	0.20	1.29	68.56	0.24	1.02
2	67.54		0.19	67.43		0.19	37	69.77	0.22	1.46	68.69	0.27	1.11
3	67.55		0.19	67.43		0.19	38	70.03	0.24	1.65	68.84	0.30	1.21
4	67.56		0.19	67.43		0.19	39	70.28	0.27	1.86	68.97	0.33	1.32
5	67.57		0.19	67.44		0.19	40	70.62	0.31	2.09	69.17	0.38	1.44
6	67.58		0.19	67.44		0.19	41	70.89	0.35	2.35	69.32	0.43	1.56
7	67.60		0.19	67.45		0.19	42	71.32	0.40	2.63	69.58	0.49	1.70
8	67.61		0.19	67.46		0.19	43	71.61	0.46	2.93	69.72	0.56	1.83
9	67.63		0.19	67.47		0.19	44	72.15	0.53	3.27	70.06	0.64	1.99
10	67.65		0.19	67.47		0.19	45	72.48	0.60	3.63	70.20	0.73	2.15
11	67.67		0.19	67.48		0.19	46	72.99	0.69	4.03	70.53	0.83	2.32
12	67.69		0.19	67.49		0.19	47	73.50	0.78	4.45	70.76	0.94	2.51
13	67.71		0.19	67.49		0.19	48	74.12	0.89	4.91	71.16	1.07	2.72
14	67.73		0.19	67.50		0.19	49	74.73	1.01	5.40	71.44	1.21	2.93
15	67.76		0.19	67.52		0.19	50	75.46	1.16	5.92	71.92	1.38	3.17
16	67.79	0.13	0.19	67.53	0.16	0.19	51	76.20	1.43	6.48	72.25	1.69	3.42
17	67.81	0.13	0.19	67.53	0.16	0.20	52	77.08	1.72	7.07	73.34	2.05	3.72
18	67.84	0.13	0.20	67.55	0.16	0.20	53	77.98	2.03	7.67	74.48	2.43	4.04
19	67.87	0.13	0.20	67.56	0.16	0.21	54	79.05	2.36	8.34	75.68	2.83	4.38
20	67.90	0.13	0.21	67.58	0.16	0.22	55	80.17	2.72	9.06	76.95	3.26	4.76
21	67.94	0.13	0.23	67.60	0.16	0.24	56	81.47		9.84	78.29		5.16
22	67.98	0.13	0.25	67.63	0.16	0.26	57	82.93		10.68	79.73		5.61
23	68.02	0.13	0.28	67.64	0.16	0.29	58	84.61		11.59	81.25		6.09
24	68.07	0.13	0.31	67.68	0.16	0.32	59	86.50		12.59	82.89		6.63
25	68.13	0.13	0.35	67.71	0.16	0.36	60	88.69		13.70	84.64		7.24
26	68.19	0.13	0.39	67.75	0.16	0.40							
27	68.27	0.13	0.44	67.79	0.16	0.44							
28	68.35	0.13	0.49	67.84	0.17	0.48							
29	68.44	0.14	0.55	67.90	0.17	0.53							
30	68.55	0.14	0.62	67.97	0.17	0.58							
31	68.68	0.15	0.69	68.04	0.18	0.64							
32	68.82	0.15	0.78	68.13	0.19	0.70							
33	68.98	0.16	0.89	68.22	0.20	0.77							
34	69.15	0.17	1.01	68.33	0.21	0.85							
35	69.33	0.18	1.14	68.43	0.22	0.93							

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TSAP15 (6AP) (per $1,000 Sum Assured) (US$)
高息保上保15年儲蓄計劃(6倍額外保障) (每1,000元保額) (US$)

年齡 Age	高息保上保15年儲蓄計劃 (6倍額外保障) Target Saver 15 (6AP) 男性 Male			女性 Female		
	TS6A15P5	WP	WPCI	TS6A15P5	WP	WPCI
0	71.52		0.20	71.41		0.20
1	71.54		0.20	71.42		0.20
2	71.54		0.20	71.43		0.20
3	71.55		0.20	71.43		0.20
4	71.56		0.20	71.43		0.20
5	71.57		0.20	71.44		0.20
6	71.58		0.20	71.44		0.20
7	71.60		0.20	71.45		0.20
8	71.61		0.20	71.46		0.20
9	71.63		0.20	71.47		0.20
10	71.65		0.20	71.47		0.20
11	71.67		0.20	71.48		0.20
12	71.69		0.20	71.49		0.20
13	71.71		0.20	71.49		0.20
14	71.73		0.20	71.50		0.20
15	71.76		0.20	71.52		0.20
16	71.79	0.14	0.20	71.53	0.17	0.20
17	71.81	0.14	0.20	71.53	0.17	0.21
18	71.84	0.14	0.21	71.55	0.17	0.21
19	71.87	0.14	0.22	71.56	0.17	0.22
20	71.90	0.14	0.23	71.58	0.17	0.23
21	71.94	0.14	0.24	71.60	0.17	0.25
22	71.98	0.14	0.27	71.63	0.17	0.28
23	72.02	0.14	0.30	71.64	0.17	0.31
24	72.07	0.14	0.33	71.68	0.17	0.34
25	72.13	0.14	0.37	71.71	0.17	0.38
26	72.19	0.14	0.41	71.75	0.17	0.42
27	72.27	0.14	0.46	71.79	0.17	0.46
28	72.35	0.14	0.52	71.84	0.18	0.51
29	72.44	0.14	0.58	71.90	0.18	0.56
30	72.55	0.15	0.65	71.97	0.18	0.62
31	72.68	0.15	0.73	72.04	0.19	0.68
32	72.82	0.16	0.83	72.13	0.20	0.75
33	72.98	0.17	0.94	72.22	0.21	0.82
34	73.15	0.18	1.06	72.33	0.22	0.90
35	73.33	0.19	1.21	72.43	0.23	0.98

年齡 Age	高息保上保15年儲蓄計劃 (6倍額外保障) Target Saver 15 (6AP) 男性 Male			女性 Female		
	TS6A15P5	WP	WPCI	TS6A15P5	WP	WPCI
36	73.54	0.21	1.36	72.56	0.26	1.08
37	73.77	0.23	1.54	72.69	0.28	1.18
38	74.03	0.25	1.74	72.84	0.31	1.28
39	74.28	0.29	1.96	72.97	0.35	1.40
40	74.62	0.33	2.21	73.17	0.40	1.52
41	74.89	0.37	2.48	73.32	0.46	1.65
42	75.32	0.43	2.78	73.58	0.52	1.79
43	75.61	0.49	3.09	73.72	0.60	1.94
44	76.15	0.56	3.45	74.06	0.68	2.10
45	76.48	0.64	3.83	74.20	0.77	2.27
46	76.99	0.73	4.25	74.53	0.88	2.46
47	77.50	0.83	4.70	74.76	1.00	2.65
48	78.12	0.94	5.17	75.16	1.13	2.87
49	78.73	1.07	5.68	75.44	1.28	3.10
50	79.46	1.22	6.24	75.92	1.45	3.35
51	80.20	1.50	6.82	76.25	1.79	3.61
52	81.08	1.81	7.43	77.34	2.16	3.92
53	81.98	2.14	8.07	78.48	2.56	4.25
54	83.05	2.48	8.76	79.68	2.98	4.61
55	84.17	2.85	9.51	80.95	3.43	5.01
56	85.47		10.32	82.29		5.43
57	86.93		11.20	83.73		5.89
58	88.61		12.14	85.25		6.39
59	90.50		13.17	86.89		6.95
60	92.69		14.31	88.64		7.58

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PACS (US$ / MOP)
自選人身意外保險 (US$ / MOP)

成人適用 For Adult

保障惠益 Benefits		美元US$ 最低保障限額 Min. Sum Assured	美元US$ 最高保障限額 Max. Sum Assured	澳門幣MOP 最低保障限額 Min. Sum Assured	澳門幣MOP 最高保障限額 Max. Sum Assured
基本保障惠益 Basic Benefits	意外死亡及斷肢/ 永久完全殘廢 Accidental Death & Dismemberment / Permanent Total Disability	50,000	300,000	400,000	2,400,000
	意外醫療 (每次意外最高賠償) Medical Expenses Reimbursement (Max. per accident)	2,500	10,000	20,000	80,000
	身故體恤津貼 Compassionate Death Benefit	500	3,000	4,000	24,000
	每日住院賠償 Daily Hospital Income	40	240	320	1,920

兒童適用 For Juvenile

保障惠益 Benefits		美元US$ 最低保障限額 Min. Sum Assured	美元US$ 最高保障限額 Max. Sum Assured	澳門幣MOP 最低保障限額 Min. Sum Assured	澳門幣MOP 最高保障限額 Max. Sum Assured
基本保障惠益 Basic Benefits	意外死亡及斷肢/ 永久完全殘廢 Accidental Death & Dismemberment / Permanent Total Disability	30,000	50,000	240,000	400,000
	意外醫療 (每次意外最高賠償) Medical Expenses Reimbursement (Max. per accident)	1,000	2,000	8,000	16,000
	身故體恤津貼 Compassionate Death Benefit	300	500	2,400	4,000

PACS 保費率表 Premium Rates for PACS		
ADD	(每1,000元保額 Per $1,000 Sum Assured)	$2.0
MR	(每1,000元保額 Per $1,000 Sum Assured)	$13.0
HI	(每1元之每日住院惠益 Per dollar daily benefit)	$1.5

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

TABLE OF VALUES PER EACH 1,000 INITIAL FACE AMOUNT

End of Year	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	End of Year
		AGE	0			AGE	1			AGE	2			AGE	3		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$20	-	348	$2	$19	-	357	$2	$19	1	1	$2	$18	1	10	3
4	$8	$77	4	125	$8	$75	4	158	$8	$73	4	181	$8	$71	4	192	4
5	$14	$132	8	147	$14	$128	8	141	$14	$124	8	114	$14	$121	8	66	5
6	$20	$183	12	160	$20	$178	12	86	$20	$172	11	362	$20	$167	11	262	6
7	$27	$240	17	108	$27	$233	16	346	$27	$226	16	210	$27	$219	16	65	7
8	$34	$293	22	290	$34	$284	22	97	$34	$276	21	261	$34	$267	21	57	8
9	$41	$343	28	219	$41	$333	27	294	$41	$323	27	3	$41	$313	26	79	9
10	$48	$389	33	57	$48	$378	32	47	$48	$366	31	42	$48	$355	30	47	10
11	$55	$433	36	146	$55	$419	35	84	$55	$407	34	33	$55	$394	32	359	11
12	$63	$480	39	82	$63	$466	37	349	$63	$452	36	261	$63	$438	35	188	12
13	$71	$525	41	113	$71	$509	39	356	$71	$494	38	244	$71	$479	37	145	13
14	$79	$566	42	328	$79	$549	41	184	$79	$533	40	55	$79	$517	38	302	14
15	$87	$605	44	41	$87	$587	42	248	$87	$569	41	102	$87	$552	39	334	15
16	$96	$647	45	120	$96	$628	43	311	$96	$609	42	148	$96	$591	40	361	16
17	$105	$687	46	103	$105	$666	44	277	$105	$646	43	98	$105	$627	41	293	17
18	$114	$723	47	9	$114	$701	45	166	$114	$680	43	335	$114	$660	42	148	18
19	$124	$763	47	301	$124	$740	46	74	$124	$718	44	222	$124	$696	43	17	19
20	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	20
@55	$335	$1,000	-	-	$329	$1,000	-	-	$324	$1,000	-	-	$318	$1,000	-	-	@55
@60	$362	$1,000	-	-	$357	$1,000	-	-	$351	$1,000	-	-	$346	$1,000	-	-	@60
@65	$386	$1,000	-	-	$382	$1,000	-	-	$377	$1,000	-	-	$372	$1,000	-	-	@65
		AGE	4			AGE	5			AGE	6			AGE	7		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$18	1	16	$2	$17	1	21	$2	$17	1	23	$2	$16	1	21	3
4	$8	$69	4	188	$8	$67	4	170	$8	$65	4	138	$8	$63	4	97	4
5	$14	$117	8	3	$14	$114	7	293	$14	$110	7	211	$14	$107	7	128	5
6	$20	$162	11	153	$20	$157	11	40	$20	$153	10	294	$20	$148	10	187	6
7	$27	$212	15	283	$27	$206	15	137	$27	$200	14	361	$27	$194	14	231	7
8	$34	$259	20	221	$34	$251	20	26	$34	$244	19	209	$34	$236	19	37	8
9	$41	$303	25	164	$41	$294	24	261	$41	$285	24	5	$41	$276	23	123	9
10	$48	$344	29	64	$48	$334	28	95	$48	$324	27	138	$48	$314	26	194	10
11	$55	$382	31	333	$55	$371	30	320	$55	$360	29	321	$55	$349	28	332	11
12	$63	$425	34	127	$63	$412	33	79	$63	$400	32	43	$63	$388	31	16	12
13	$71	$464	36	60	$71	$450	34	351	$71	$437	33	285	$71	$424	32	227	13
14	$79	$501	37	195	$79	$486	36	99	$79	$472	35	11	$79	$457	33	294	14
15	$87	$535	38	209	$87	$519	37	93	$87	$504	35	351	$87	$488	34	248	15
16	$96	$573	39	217	$96	$556	38	82	$96	$539	36	318	$96	$522	35	196	16
17	$105	$608	40	131	$105	$589	38	344	$105	$571	37	197	$105	$554	36	57	17
18	$114	$640	40	335	$114	$620	39	165	$114	$601	38	3	$114	$583	36	211	18
19	$124	$675	41	185	$124	$654	39	362	$124	$634	38	181	$124	$614	37	9	19
20	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	20
@55	$312	$1,000	-	-	$305	$1,000	-	-	$300	$1,000	-	-	$293	$1,000	-	-	@55
@60	$340	$1,000	-	-	$335	$1,000	-	-	$329	$1,000	-	-	$324	$1,000	-	-	@60
@65	$367	$1,000	-	-	$362	$1,000	-	-	$357	$1,000	-	-	$351	$1,000	-	-	@65
		AGE	8			AGE	9			AGE	10			AGE	11		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$16	1	16	$2	$15	1	7	$2	$15	-	361	$2	$14	-	349	3
4	$8	$61	4	50	$8	$59	3	365	$8	$57	3	317	$8	$56	3	272	4
5	$14	$104	7	45	$14	$100	6	334	$14	$97	6	267	$14	$94	6	207	5
6	$20	$143	10	89	$20	$139	10	-	$20	$135	9	289	$20	$131	9	224	6
7	$27	$188	14	111	$27	$182	14	1	$27	$177	13	268	$27	$171	13	179	7
8	$34	$229	18	242	$34	$222	18	93	$34	$216	17	317	$34	$209	17	177	8
9	$41	$268	22	253	$41	$260	22	26	$41	$252	21	166	$41	$245	20	309	9
10	$48	$304	25	260	$48	$295	24	334	$48	$286	24	45	$48	$278	23	124	10
11	$55	$338	27	352	$55	$328	27	13	$55	$318	26	42	$55	$309	25	75	11
12	$63	$376	29	361	$63	$365	28	345	$63	$354	27	335	$63	$343	26	328	12
13	$71	$411	31	176	$71	$399	30	130	$71	$386	29	89	$71	$375	28	53	13
14	$79	$443	32	218	$79	$430	31	147	$79	$417	30	82	$79	$404	29	21	14
15	$87	$473	33	152	$87	$459	32	61	$87	$445	30	340	$87	$431	29	258	15
16	$96	$506	34	80	$96	$491	32	334	$96	$476	31	227	$96	$461	30	127	16
17	$105	$537	34	288	$105	$520	33	160	$105	$504	32	38	$105	$488	30	287	17
18	$114	$565	35	62	$114	$547	33	284	$114	$530	32	148	$114	$513	31	20	18
19	$124	$595	35	208	$124	$576	34	51	$124	$558	32	265	$124	$541	31	123	19
20	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	20
@55	$287	$1,000	-	-	$280	$1,000	-	-	$274	$1,000	-	-	$268	$1,000	-	-	@55
@60	$318	$1,000	-	-	$312	$1,000	-	-	$305	$1,000	-	-	$300	$1,000	-	-	@60
@65	$346	$1,000	-	-	$340	$1,000	-	-	$335	$1,000	-	-	$329	$1,000	-	-	@65

Specimen For Illustration Purpose Only

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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

TABLE OF VALUES PER EACH 1,000 INITIAL FACE AMOUNT

End of Year	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	End of Year
		AGE	12			AGE	13			AGE	14			AGE	15		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$14	-	337	$2	$13	-	326	$2	$13	-	316	$2	$13	-	308	3
4	$8	$54	3	233	$8	$52	3	200	$8	$51	3	173	$8	$49	3	152	4
5	$14	$92	6	158	$14	$89	6	117	$14	$86	6	83	$14	$84	6	54	5
6	$20	$127	9	167	$20	$123	9	116	$20	$119	9	69	$20	$116	9	23	6
7	$27	$166	13	96	$27	$161	13	14	$27	$156	12	300	$27	$152	12	219	7
8	$34	$203	17	37	$34	$197	16	257	$34	$191	16	106	$34	$185	15	313	8
9	$41	$237	20	85	$41	$230	19	224	$41	$223	18	362	$41	$216	18	127	9
10	$48	$269	22	204	$48	$261	21	285	$48	$253	21	1	$48	$245	20	78	10
11	$55	$299	24	110	$55	$290	23	146	$55	$281	22	183	$55	$272	21	221	11
12	$63	$332	25	324	$63	$322	24	322	$63	$312	23	322	$63	$302	22	326	12
13	$71	$363	27	19	$71	$352	25	353	$71	$341	24	326	$71	$330	23	302	13
14	$79	$391	27	328	$79	$379	26	274	$79	$367	25	225	$79	$356	24	181	14
15	$87	$418	28	181	$87	$404	27	109	$87	$392	26	44	$87	$379	24	348	15
16	$96	$446	29	33	$96	$432	27	309	$96	$418	26	226	$96	$405	25	149	16
17	$105	$473	29	177	$105	$458	28	74	$105	$443	26	343	$105	$429	25	252	17
18	$114	$497	29	262	$114	$481	28	147	$114	$466	27	39	$114	$451	25	302	18
19	$124	$523	29	354	$124	$507	28	225	$124	$490	27	105	$124	$475	25	358	19
20	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	20
@55	$262	$1,000	-	-	$255	$1,000	-	-	$249	$1,000	-	-	$242	$1,000	-	-	@55
@60	$293	$1,000	-	-	$287	$1,000	-	-	$280	$1,000	-	-	$274	$1,000	-	-	@60
@65	$324	$1,000	-	-	$318	$1,000	-	-	$312	$1,000	-	-	$305	$1,000	-	-	@65
		AGE	16			AGE	17			AGE	18			AGE	19		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$12	-	302	$2	$12	-	297	$2	$12	-	293	$2	$11	-	289	3
4	$8	$48	3	134	$8	$46	3	119	$9	$51	3	267	$9	$49	3	254	4
5	$14	$81	6	28	$14	$79	6	3	$15	$82	6	148	$16	$84	6	284	5
6	$20	$112	8	342	$21	$114	9	110	$22	$116	9	232	$23	$118	9	339	6
7	$27	$147	12	132	$28	$148	12	215	$29	$148	12	267	$30	$149	12	287	7
8	$34	$179	15	145	$35	$179	15	122	$36	$178	15	71	$37	$178	14	361	8
9	$41	$210	17	255	$42	$208	17	144	$44	$211	17	133	$45	$209	16	346	9
10	$48	$238	19	155	$50	$240	19	90	$51	$237	18	260	$53	$239	18	152	10
11	$55	$264	20	260	$57	$265	20	132	$59	$266	19	351	$61	$266	19	185	11
12	$63	$293	21	332	$65	$293	21	148	$67	$292	20	317	$69	$291	20	107	12
13	$71	$320	22	283	$73	$318	22	58	$75	$317	21	187	$78	$319	21	12	13
14	$79	$344	23	142	$81	$342	22	248	$84	$343	22	48	$87	$344	21	198	14
15	$87	$367	23	293	$90	$368	23	70	$93	$368	22	200	$96	$368	21	320	15
16	$96	$392	24	78	$99	$392	23	189	$102	$391	22	292	$106	$393	22	74	16
17	$105	$415	24	168	$108	$414	23	254	$112	$415	23	19	$115	$413	22	91	17
18	$114	$436	24	207	$118	$437	23	322	$121	$434	23	15	$126	$438	22	162	18
19	$124	$460	24	252	$128	$459	23	344	$132	$458	23	66	$136	$457	22	149	19
20	$134	$1,000	-	-	$138	$1,000	-	-	$143	$1,000	-	-	$147	$1,000	-	-	20
@55	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65
		AGE	20			AGE	21			AGE	22			AGE	23		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$11	-	286	$3	$16	1	64	$3	$15	1	59	$3	$15	1	54	3
4	$9	$47	3	240	$10	$51	4	12	$10	$50	3	355	$11	$53	4	116	4
5	$16	$82	6	245	$17	$84	6	363	$18	$86	7	106	$18	$84	7	46	5
6	$24	$119	10	59	$24	$115	9	327	$25	$116	10	-	$26	$117	10	9	6
7	$31	$149	12	275	$32	$149	12	236	$33	$149	12	173	$35	$153	12	202	7
8	$39	$181	15	19	$40	$180	14	260	$41	$179	14	122	$43	$181	14	69	8
9	$47	$212	16	283	$48	$209	16	99	$50	$211	15	362	$52	$212	15	237	9
10	$55	$240	18	25	$57	$241	17	242	$59	$241	17	79	$61	$241	16	267	10
11	$63	$266	19	6	$65	$266	18	176	$68	$269	18	43	$70	$268	17	187	11
12	$72	$294	19	324	$74	$293	19	90	$77	$295	18	276	$79	$293	18	25	12
13	$81	$320	20	185	$83	$318	19	284	$86	$319	19	71	$89	$319	18	214	13
14	$90	$345	20	339	$93	$345	20	103	$96	$344	19	225	$99	$344	18	344	14
15	$99	$367	21	67	$103	$369	20	223	$106	$368	19	324	$109	$366	19	57	15
16	$109	$391	21	161	$113	$392	20	293	$117	$393	20	55	$120	$391	19	136	16
17	$119	$413	21	208	$123	$413	20	321	$127	$413	20	66	$132	$416	19	215	17
18	$130	$437	21	259	$134	$436	20	356	$139	$438	20	124	$143	$437	19	218	18
19	$141	$459	21	273	$145	$457	20	355	$150	$458	20	109	$155	$459	19	227	19
20	$152	$1,000	-	-	$157	$1,000	-	-	$162	$1,000	-	-	$168	$1,000	-	-	20
@55	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65

Sample Illustration For Internal Use Only

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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

TABLE OF VALUES PER EACH 1,000 INITIAL FACE AMOUNT

End of Year	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	End of Year
		AGE	24			AGE	25			AGE	26			AGE	27		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$3	$14	1	49	$4	$19	1	181	$4	$18	1	171	$4	$17	1	160	3
4	$11	$51	4	86	$12	$54	4	199	$12	$52	4	161	$12	$51	4	119	4
5	$19	$86	7	124	$20	$87	7	176	$21	$89	7	202	$21	$86	7	83	5
6	$27	$118	9	356	$28	$118	9	312	$29	$118	9	247	$30	$119	9	163	6
7	$36	$152	12	93	$37	$151	11	335	$38	$150	11	195	$40	$153	11	131	7
8	$45	$184	13	357	$46	$182	13	171	$48	$184	13	58	$49	$182	12	217	8
9	$54	$214	15	96	$55	$211	14	229	$57	$211	14	65	$59	$212	13	255	9
10	$63	$241	16	77	$65	$241	15	241	$67	$240	15	35	$70	$243	14	246	10
11	$72	$267	16	326	$75	$269	16	152	$77	$267	15	279	$80	$269	15	94	11
12	$82	$294	17	191	$84	$292	16	297	$87	$292	16	90	$90	$293	15	246	12
13	$92	$319	17	354	$95	$319	17	123	$98	$319	16	257	$101	$318	16	27	13
14	$102	$343	18	95	$106	$345	17	256	$109	$344	17	7	$113	$345	16	163	14
15	$113	$368	18	200	$117	$369	17	341	$120	$367	17	76	$124	$367	16	216	15
16	$124	$391	18	261	$128	$391	18	21	$132	$391	17	145	$136	$390	16	270	16
17	$136	$415	18	324	$140	$414	18	68	$144	$413	17	178	$149	$415	16	323	17
18	$147	$435	18	315	$152	$436	18	81	$157	$437	17	211	$162	$437	16	342	18
19	$160	$459	18	345	$165	$459	18	97	$170	$459	17	214	$175	$458	16	334	19
20	$172	$1,000	-	-	$178	$1,000	-	-	$183	$1,000	-	-	$189	$1,000	-	-	20
@55	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65
		AGE	28			AGE	29			AGE	30			AGE	31		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$4	$17	1	149	$5	$20	1	265	$5	$20	1	248	$5	$19	1	227	3
4	$13	$53	4	197	$14	$55	4	251	$14	$54	4	168	$15	$56	4	179	4
5	$22	$87	7	65	$23	$88	7	24	$24	$89	6	328	$25	$90	6	253	5
6	$31	$119	9	63	$33	$122	9	36	$34	$122	8	272	$35	$122	8	138	6
7	$41	$152	10	332	$42	$151	10	160	$44	$153	10	59	$46	$155	9	312	7
8	$51	$183	12	80	$53	$184	11	299	$55	$185	11	146	$56	$182	10	300	8
9	$61	$212	13	75	$63	$212	12	256	$65	$212	12	71	$68	$214	11	304	9
10	$72	$242	14	32	$74	$241	13	182	$77	$243	13	20	$79	$241	12	172	10
11	$83	$270	14	271	$85	$268	14	35	$88	$269	13	210	$91	$269	13	23	11
12	$93	$293	15	37	$96	$293	14	191	$99	$293	13	349	$102	$293	13	141	12
13	$105	$321	15	203	$108	$320	14	340	$111	$319	14	112	$115	$320	13	288	13
14	$116	$343	15	282	$120	$344	15	74	$123	$342	14	197	$127	$343	13	357	14
15	$128	$367	15	358	$132	$367	15	134	$136	$367	14	276	$140	$367	14	56	15
16	$141	$392	16	65	$145	$391	15	191	$149	$390	14	321	$154	$391	14	116	16
17	$154	$416	16	101	$158	$414	15	216	$163	$414	14	363	$168	$414	14	145	17
18	$167	$437	16	108	$172	$437	15	240	$177	$437	15	11	$182	$436	14	148	18
19	$180	$457	16	89	$186	$459	15	238	$191	$458	14	365	$197	$459	14	152	19
20	$194	$1,000	-	-	$200	$1,000	-	-	$206	$1,000	-	-	$212	$1,000	-	-	20
@55	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65
		AGE	32			AGE	33			AGE	34			AGE	35		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$6	$22	1	312	$6	$22	1	273	$6	$21	1	231	$7	$24	1	277	3
4	$15	$54	4	76	$16	$56	4	60	$17	$57	4	33	$17	$55	3	289	4
5	$25	$87	6	89	$26	$87	6	8	$27	$88	5	288	$28	$88	5	202	5
6	$36	$121	8	5	$37	$120	7	234	$38	$120	7	102	$40	$122	7	30	6
7	$47	$153	9	134	$48	$151	8	327	$50	$153	8	211	$51	$151	8	45	7
8	$58	$183	10	148	$60	$183	9	362	$62	$184	9	209	$64	$184	9	59	8
9	$70	$214	11	118	$72	$213	10	301	$74	$212	10	121	$76	$211	9	310	9
10	$82	$243	12	9	$84	$241	11	167	$86	$239	10	332	$89	$240	10	170	10
11	$93	$267	12	160	$96	$267	11	341	$99	$267	11	156	$102	$267	10	340	11
12	$106	$295	12	337	$108	$291	12	98	$112	$293	11	295	$115	$292	11	97	12
13	$118	$318	13	65	$121	$317	12	211	$125	$318	12	26	$128	$316	11	180	13
14	$131	$343	13	151	$135	$343	12	314	$138	$340	12	87	$142	$340	11	256	14
15	$144	$366	13	203	$148	$365	12	354	$153	$367	12	168	$157	$366	11	326	15
16	$158	$390	13	251	$163	$391	13	51	$167	$389	12	194	$172	$389	12	2	16
17	$172	$412	13	271	$177	$412	13	61	$182	$412	12	219	$187	$412	12	17	17
18	$187	$435	13	290	$192	$435	13	71	$198	$436	12	242	$203	$435	12	31	18
19	$202	$457	13	286	$208	$458	13	80	$214	$458	12	242	$219	$457	12	24	19
20	$218	$1,000	-	-	$224	$1,000	-	-	$230	$1,000	-	-	$236	$1,000	-	-	20
@55	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65

Specimen Policy For Illustration Only

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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

TABLE OF VALUES PER EACH 1,000 INITIAL FACE AMOUNT

End of Year	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	End of Year
		AGE	36			AGE	37			AGE	38			AGE	39		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$7	$23	1	228	$7	$22	1	183	$8	$24	1	210	$8	$24	1	166	3
4	$18	$57	3	256	$19	$58	3	221	$19	$56	3	122	$20	$57	3	87	4
5	$29	$89	5	117	$30	$89	5	33	$31	$89	4	313	$32	$89	4	228	5
6	$41	$121	6	264	$42	$121	6	137	$44	$122	6	59	$45	$121	5	300	6
7	$53	$152	7	294	$55	$153	7	178	$56	$151	7	22	$58	$152	6	273	7
8	$65	$181	8	233	$67	$181	8	88	$69	$181	7	311	$71	$180	7	170	8
9	$78	$210	9	137	$81	$212	9	4	$83	$211	8	200	$85	$210	8	39	9
10	$91	$238	9	343	$94	$239	9	186	$96	$237	9	3	$99	$237	8	217	10
11	$105	$267	10	161	$108	$266	9	351	$110	$264	9	152	$113	$263	8	352	11
12	$118	$291	10	268	$121	$290	10	79	$124	$289	9	261	$128	$290	9	106	12
13	$132	$316	11	2	$135	$314	10	165	$139	$315	9	360	$143	$315	9	191	13
14	$146	$340	11	65	$150	$340	10	243	$154	$339	10	60	$158	$338	9	247	14
15	$161	$364	11	123	$165	$363	10	291	$169	$362	10	100	$174	$363	9	297	15
16	$176	$387	11	155	$181	$388	10	335	$185	$386	10	135	$190	$386	9	324	16
17	$192	$411	11	183	$197	$411	10	355	$202	$410	10	165	$207	$410	9	346	17
18	$208	$434	11	190	$214	$435	11	6	$219	$433	10	174	$225	$434	9	363	18
19	$225	$457	11	194	$231	$457	11	2	$237	$457	10	180	$242	$455	9	348	19
20	$242	$1,000	-	-	$249	$1,000	-	-	$255	$1,000	-	-	$262	$1,000	-	-	20
@55	$225	$457	11	194	$214	$435	11	6	$202	$410	10	165	$190	$386	9	324	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65
		AGE	40			AGE	41			AGE	42			AGE	43		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$8	$23	1	124	$9	$25	1	141	$9	$24	1	101	$9	$24	1	64	3
4	$20	$56	2	363	$21	$57	2	325	$22	$58	2	284	$22	$56	2	202	4
5	$33	$89	4	145	$34	$89	4	63	$35	$89	3	348	$36	$89	3	269	5
6	$46	$120	5	179	$47	$119	5	64	$48	$118	4	318	$50	$120	4	243	6
7	$60	$152	6	160	$61	$151	6	18	$62	$149	5	247	$64	$149	5	146	7
8	$73	$180	7	35	$75	$180	6	268	$77	$179	6	140	$79	$179	6	18	8
9	$87	$208	7	247	$89	$207	7	97	$92	$208	6	343	$94	$207	6	201	9
10	$102	$238	8	71	$104	$235	7	269	$107	$236	7	132	$109	$233	6	343	10
11	$116	$263	8	190	$119	$262	8	35	$122	$261	7	248	$125	$261	7	102	11
12	$131	$288	8	298	$134	$287	8	130	$137	$286	7	333	$140	$284	7	176	12
13	$146	$313	9	8	$150	$313	8	214	$153	$311	8	43	$156	$309	7	242	13
14	$162	$338	9	74	$166	$337	8	271	$169	$334	8	92	$173	$334	7	300	14
15	$178	$361	9	115	$182	$360	8	305	$186	$359	8	134	$191	$359	7	350	15
16	$195	$386	9	151	$199	$384	8	333	$204	$384	8	171	$208	$382	8	-	16
17	$212	$409	9	166	$217	$408	8	357	$222	$408	8	188	$227	$407	8	24	17
18	$230	$433	9	177	$235	$431	8	362	$241	$432	8	200	$246	$431	8	31	18
19	$249	$457	9	184	$254	$455	8	364	$260	$455	8	197	$266	$455	8	36	19
20	$268	$1,000	-	-	$274	$1,000	-	-	$280	$1,000	-	-	$287	$1,000	-	-	20
@55	$178	$361	9	115	$166	$337	8	271	$153	$311	8	43	$140	$284	7	176	@55
@60	$268	$1,000	-	-	$254	$455	8	364	$241	$432	8	200	$227	$407	8	24	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65
		AGE	44			AGE	45			AGE	46			AGE	47		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$10	$25	1	71	$10	$25	1	35	$10	$24	1	2	$11	$26	1	3	3
4	$23	$57	2	164	$24	$58	2	125	$24	$56	2	55	$25	$57	2	20	4
5	$37	$89	3	193	$38	$88	3	120	$39	$88	3	52	$40	$88	2	352	5
6	$51	$119	4	140	$52	$118	4	43	$54	$119	3	341	$55	$118	3	250	6
7	$66	$149	5	49	$67	$148	4	294	$69	$148	4	204	$71	$148	4	117	7
8	$81	$178	5	264	$83	$178	5	149	$84	$175	5	20	$86	$175	4	280	8
9	$96	$206	6	67	$98	$204	5	302	$100	$203	5	178	$103	$204	5	77	9
10	$112	$234	6	214	$114	$231	6	72	$117	$231	5	317	$119	$230	5	186	10
11	$127	$258	6	308	$130	$257	6	172	$133	$257	6	43	$136	$256	5	283	11
12	$144	$285	7	43	$147	$284	6	262	$150	$282	6	122	$153	$281	5	354	12
13	$160	$309	7	99	$164	$309	6	326	$167	$307	6	179	$170	$305	6	38	13
14	$177	$333	7	148	$181	$332	7	3	$185	$332	6	227	$188	$329	6	80	14
15	$195	$358	7	191	$199	$357	7	38	$203	$355	6	256	$207	$354	6	115	15
16	$213	$382	7	214	$217	$380	7	56	$222	$380	6	280	$226	$378	6	134	16
17	$232	$406	7	232	$237	$406	7	80	$241	$403	6	288	$246	$403	6	149	17
18	$252	$431	7	245	$257	$430	7	89	$262	$429	6	304	$267	$428	6	162	18
19	$272	$455	7	246	$277	$454	7	86	$283	$454	6	309	$288	$453	6	166	19
20	$293	$1,000	-	-	$300	$1,000	-	-	$305	$1,000	-	-	$312	$1,000	-	-	20
@55	$127	$258	6	308	$114	$231	6	72	$100	$203	5	178	$86	$175	4	280	@55
@60	$213	$382	7	214	$199	$357	7	38	$185	$332	6	227	$170	$305	6	38	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$283	$454	6	309	$267	$428	6	162	@65

Specimen Not for Marketing Use

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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

TABLE OF VALUES PER EACH 1,000 INITIAL FACE AMOUNT

End of Year	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	End of Year
		AGE	48			AGE	49			AGE	50			AGE	51		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$11	$25	-	337	$11	$24	-	308	$12	$26	-	308	$12	$25	-	282	3
4	$25	$55	1	323	$26	$56	1	291	$27	$56	1	260	$28	$57	1	229	4
5	$41	$88	2	288	$42	$88	2	228	$43	$87	2	170	$44	$87	2	116	5
6	$56	$117	3	165	$57	$116	3	85	$59	$117	3	27	$60	$116	2	318	6
7	$72	$146	4	13	$73	$144	3	279	$75	$145	3	203	$77	$145	3	130	7
8	$88	$174	4	180	$90	$174	4	84	$92	$173	3	359	$94	$173	3	271	8
9	$105	$203	4	328	$107	$201	4	218	$109	$200	4	115	$111	$199	4	18	9
10	$121	$228	5	62	$124	$228	4	323	$126	$226	4	210	$129	$226	4	115	10
11	$138	$253	5	149	$141	$253	5	36	$144	$252	4	292	$146	$250	4	178	11
12	$156	$280	5	226	$159	$278	5	104	$162	$277	4	353	$165	$276	4	242	12
13	$174	$305	5	281	$177	$303	5	152	$180	$301	5	29	$183	$300	4	277	13
14	$192	$329	5	316	$195	$326	5	182	$199	$326	5	64	$202	$324	4	307	14
15	$211	$353	5	345	$215	$352	5	216	$218	$350	5	84	$222	$349	4	332	15
16	$230	$377	5	359	$235	$377	5	236	$239	$376	5	110	$242	$373	4	348	16
17	$251	$403	6	14	$255	$401	5	245	$260	$401	5	127	$264	$399	5	8	17
18	$272	$427	6	25	$277	$427	5	264	$282	$426	5	146	$286	$424	5	28	18
19	$294	$453	6	38	$300	$453	5	285	$305	$453	5	168	$310	$452	5	58	19
20	$318	$1,000	-	-	$324	$1,000	-	-	$329	$1,000	-	-	$335	$1,000	-	-	20
@55	$72	$146	4	13	$57	$116	3	85	$43	$87	2	170	$28	$57	1	229	@55
@60	$156	$280	5	226	$141	$253	5	36	$126	$226	4	210	$111	$199	4	18	@60
@65	$251	$403	6	14	$235	$377	5	236	$218	$350	5	84	$202	$324	4	307	@65
		AGE	52			AGE	53			AGE	54			AGE	55		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$13	$26	-	279	$14	$28	-	275	$14	$27	-	251	$15	$28	-	246	3
4	$29	$57	1	198	$30	$58	1	169	$31	$58	1	140	$32	$59	1	112	4
5	$45	$87	2	64	$47	$88	2	30	$48	$88	1	347	$49	$88	1	301	5
6	$62	$117	2	264	$63	$116	2	197	$65	$116	2	148	$67	$117	2	101	6
7	$79	$145	3	60	$81	$145	2	359	$83	$145	2	295	$84	$144	2	222	7
8	$96	$172	3	188	$98	$172	3	110	$100	$171	3	36	$102	$171	2	330	8
9	$113	$198	3	289	$116	$199	3	212	$118	$198	3	128	$120	$197	3	48	9
10	$132	$226	4	24	$134	$224	3	291	$136	$223	3	199	$139	$223	3	120	10
11	$149	$249	4	79	$152	$249	3	349	$155	$249	3	259	$157	$247	3	166	11
12	$168	$275	4	135	$170	$273	4	25	$173	$272	3	295	$176	$271	3	206	12
13	$186	$298	4	166	$189	$297	4	61	$192	$296	3	327	$195	$295	3	236	13
14	$205	$322	4	192	$209	$322	4	92	$212	$320	3	356	$215	$319	3	266	14
15	$226	$348	4	224	$229	$346	4	116	$232	$344	4	15	$235	$343	3	291	15
16	$246	$372	4	241	$250	$371	4	141	$253	$369	4	41	$256	$367	3	316	16
17	$268	$398	4	266	$272	$397	4	167	$276	$396	4	75	$279	$394	3	347	17
18	$290	$423	4	287	$295	$423	4	195	$299	$422	4	102	$303	$421	4	11	18
19	$314	$450	4	315	$319	$450	4	222	$324	$450	4	131	$328	$448	4	35	19
20	$340	$1,000	-	-	$346	$1,000	-	-	$351	$1,000	-	-	$357	$1,000	-	-	20
@55	$13	$26	-	279	-	-	-	-	-	-	-	-	-	-	-	-	@55
@60	$96	$172	3	188	$81	$145	2	359	$65	$116	2	148	$49	$88	1	301	@60
@65	$186	$298	4	166	$170	$273	4	25	$155	$249	3	259	$139	$223	3	120	@65

Specimen Policy For Illustration Purposes Only

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可在「營業員專頁」閱覽此通告 (www.aia.com.hk)
View this memo at Agency Corner → Bulletin → Memo

American International Assurance Company (Bermuda) Limited
Marketing Department

43/F, AIA Tower, 183 Electric Road, Hong Kong

Ref.: A03103 **MEMORANDUM**

傳真共 27 頁 (通告 9 頁;附錄 18 頁) By Fax Total 27 pages (Memo 9 pages; Appendices 18 pages)
如收到之頁數不符,請即致電 2895 8886 Mr Leo Lee. Please promptly call Mr Leo Lee at 2895 8886 if the pages are missing or incomplete.

TO	All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong Region)	**COPY FOR**	Mr. Alwin Lam, Mr. Derek Yung, All Department Heads, DOAs/ADOAs/ADMs/ AADMs, Marketing
FROM	Jimmy Hung		
SUBJECT	**個別現有產品之停售及推出新產品** **Shelving of selected current products and launch of new products**	**DATE**	March 26th, 2003

爲確實反映市場持續低利率情況，一系列新產品將於四月初推出，代替現有產品(新產品之特色請見內文)。下列被取代的產品即將停售，最後申請日期爲 2003 年 3 月 31 日。有關停售之產品名稱及主要計劃編號可參閱下表。

簡稱 Abbreviation	名稱 Plan	主要計劃編號 Major Plan Shortname
1. SPWL-Par	整付保費終身分紅壽險計劃 及 調整保障版本 Single Premium Whole Life-Par and the Adjusted Coverage Version	SPWLSS6 / SPWLNS6 SPWLASS5 / SPWLANS5
2. EX-PP	「倍之寶」壽險計劃 Excel Protection Plus	PPLUSPB
3. EX-GPWL	「才雋之寶」終身壽險計劃 Excel Graded Premium Whole Life	GPWL0P6 / GPWL2P6 / GPWL3P6 / GPWL5P6 / GPWL10P6
4. EX-20PL	「逸之寶」二十年付清終身壽險計劃 Excel 20 Pay Life	20PLHP5
5. TSP	三星保 Tri-Star Plus	TLES1P5
6. GIWL	「有投必保」儲蓄壽險計劃 Guaranteed Issue Whole Life	GIWLP5
7. PAC	人身意外保險契約 Personal Accident Contract Rider	

以上 1 至 5 項將由 AP 版本代替 (即內置額外意外身故保障)；第六項則純爲調整紅利；第七項將被改良版本自選人身意外保險(PAC Select) 代替。

同時公司於 3 月 19 日正式接獲總公司批准推出以下新產品:SPWLAP-Par, EX-PPAP, EX-GPWLAP, EX-20PLAP, TSPAP, PACS, ADIP 及新 GIWL。其最早申請日期 (Application Date) 爲 2003 年 3 月 31 日。

PGS 及產品小冊子將於三月底陸續送抵各營業區域。
Contract Library 將於三月底更新。
網上 Quik Quote 將於四月份內更新。

敬希閣下留意上述產品資訊，並即協助客戶及時申請投保。 如有任何查詢，可透過營業經理致電熱線 3108-1638。

Regards,

JH/bc/ek

新產品細節 Details of the New Products

SPWLAP-Par
產品名稱：整付保費終身分紅壽險連額外保障計劃 (Single Premium Whole Life AP – Par)
計劃編號：SPWLNSH / SPWLSSH
與舊計劃不同之處
- 增加 AP 特色 (即內置相等於基本保額的終身意外身故保障，如 LESAP)
- 調整保費 (見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：

整付保費終身分紅壽險連額外保障計劃批註 Single Premium Whole Life AP – Par Endorsement	DBZH
價值表 Table of Values	G1EP~U

產品小冊子之 PTA Number: 989949
賣點
- 一生繳費一次
- 保證回報
- 終身保障
- 透過非保證紅利，有潛力獲取更高回報
- 額外終身意外身故保障

EX-PPAP
產品名稱：「倍之寶」壽險連額外保障計劃(Excel Protection Plus AP)
計劃編號：PPLUSPH
與舊計劃不同之處
- 增加 AP 特色 (即內置終身意外身故保障，如 LESAP)
- 調整保費(見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：

「倍之寶」壽險連額外保障計劃批註 Excel Protection Plus AP Endorsement	DBSD
價值表 Table of Values	G1ZQ~X

產品小冊子之 PTA Number: 989947
賣點
- 保證回報
- 終身保障
- 透過非保證紅利，有潛力獲取更高回報
- 保證平衡保費
- 末期疾病預支保額保障
- 額外終身意外身故保障
- 有免供免付保費附加契約 (Free WP)

EX-GPWLAP
產品名稱：「才雋之寶」終身壽險連額外保障計劃 (Excel Graded Premium Whole Life AP)
計劃編號：GPWL3PH / GPWL2PH / GPWL5PH / GPWL10PH / GPWL0PH
與舊計劃不同之處
- 刪除原本首三年(等於基本保額 20%)之意外身故保障
- 增加 AP 特色 (即內置終身意外身故保障，如 LESAP)
- 刪除旅遊保險特色
- 調整保費(見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：

「才雋之寶」終身壽險連額外保障計劃批註 Excel Graded Premium Whole Life AP Endorsement	DAH1~2
價值表 Table of Values	G5TJ~N

產品小冊子之 PTA Number: 989945
賣點
- 保證回報
- 終身保障
- 透過非保證紅利，有潛力獲取更高回報
- 首 3 年保費較低
- 保證平衡保費
- 末期疾病預支保額保障
- 額外終身意外身故保障
- 有免供免付保費附加契約 (Free WP)

EX-20PLAP
產品名稱：「逸之寶」二十年付清終身壽險連額外保障計劃(Excel 20 Pay Life AP)
計劃編號：20PLHPH
與舊計劃不同之處
- 增加 AP 特色 (即內置終身意外身故保障，如 LESAP)
- 調整保證現金價值(見附錄二)
- 調整保費(見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：

「逸之寶」二十年付清終身壽險連額外保障計劃批註 Excel 20 Pay Life AP Endorsement	DBWH

價值表 Table of Values	G04F~J

產品小冊子之 PTA Number: 989946
賣點
- 保證回報
- 終身保障
- 透過非保證紅利，有潛力獲取更高回報
- 保證繳費 20 年
- 保證平衡保費
- 末期疾病預支保額保障
- 額外終身意外身故保障
- 有免供免付保費附加契約 (Free WP)

TSPAP
產品名稱：三星保連額外保障計劃 (Tri-Star Plus AP)
計劃編號：TLES1PH
與舊計劃不同之處
- 增加 AP 特色 (即內置終身意外身故保障，如 LESAP)
- 調整保費(見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：

三星保連額外保障計劃 Tri-Star Plus AP Endorsement	DBDA
價值表 Table of Values	G13I~P

產品小冊子之 PTA Number: 999012
賣點
- 保證回報
- 終身保障 (3 倍之 free term)
- 透過非保證紅利，有潛力獲取更高回報
- 定期有保證現金(每 3 年)
- 保證平衡保費
- 額外終身意外身故保障
- 可選擇免供特級預支保額及免付保費附加契約(Free EAPWP)或免付保費附加契約 (Free WP)

新 GIWL
產品名稱：不變。仍爲「有投必保」儲蓄壽險計劃 (Guaranteed Issue Whole Life)
計劃編號：GIWLPH
保費不變
與舊計劃不同之處
- 調整紅利率

保單契約頁碼 (Laser Print Code)：

「有投必保」儲蓄壽險計劃 Guaranteed Issue Whole Life Endorsement	不變
價值表 Table of Values	不變

產品小冊子之 PTA Number: 現行產品小冊子適用
賣點

- 保證受保
- 保證回報
- 終身保障
- 定期有保證現金
- 透過非保證紅利，有潛力獲取更高回報
- 保證平衡保費

ADIP

產品名稱：意外傷殘入息保障附加計劃 (Accidental Disability Income Protection Rider)
計劃編號：ADIP1N5 / ADIP2N5 / ADIP3N5 / ADIP4N5
此新計劃之詳情已於「2003 客戶加保優惠計劃」 活動簡介內介紹 (Memo: A03059)
保單契約頁碼 (Laser Print Code)：

意外傷殘入息保障附加計劃 編號：1960B Supplementary Accidental Disability Income Protection Benefit Contract Form No. 1960B	J561~2

產品小冊子之 PTA Number: 989950

PACS

產品名稱： 自選人身意外保險 - 意外死亡及斷肢 / 意外醫療 / 每日住院
PAC Select – ADD / MR / HI
計劃編號： CPAADDN5 / CPAMRN5 / CPAHIN5
與舊計劃不同之處：

- 新每人(同時亦爲每保單)最高保額；新最低保額 (見附錄一)
- 保費率 (table)，此保費率成人及兒童均適用。
- 自設保額。不再以套餐形式發售。可選擇 PAC Select – ADD 而不包括 MR 或 HI。
- 若要包括 MR 或 HI，則必須申請 PAC Select – ADD。(兩者間之保額並無倍數關係需遵守)
- PAC Select – ADD / MR 之營運守則跟隨 PAC。
- HI 部分之營運守則跟隨 PAC 之 HI 部分。
- 現有投保申請書仍然適用。請將產品名稱及保額清楚地填寫於「附加保障」空白位置。

保單契約頁碼 (Laser Print Codes)：

自選人身意外保險 - 意外死亡及斷肢附加計劃 編號：B2100 PAC Select – Accidental Death and Dismemberment Supplementary Plan Form No.: B2100	K5X1~7
自選人身意外保險 - 意外醫療賠償附加計劃 編號：B2102 PAC Select – Accidental Medical Expenses Reimbursement Supplementary Plan Form No.: B2102	K5Y1~5
自選人身意外保險 - 每日住院現金附加計劃 編號：B2101 PAC Select – Daily Hospital Income Supplementary Plan Form No.: B2101	K5Z1~6

產品小冊子之 PTA Number: 500014

To reflect the global trend of lowering investment returns, and to consolidate the product portfolio to help your selling, a series of new products will be launched in early April (product features are listed in this memo). At the same time, we received confirmation that the products listed in the above table would be shelved. Their last application date is Mar 31, 2003.

Abbreviation	Plan	Major Plan Shortname
1. SPWL-Par	Single Premium Whole Life-Par and the Adjusted Coverage Version	SPWLSS6 / SPWLNS6 SPWLASS5 / SPWLANS5

2. EX-PP	Excel Protection Plus	PPLUSPB
3. EX-GPWL	Excel Graded Premium Whole Life	GPWL0P6 / GPWL2P6 / GPWL3P6 / GPWL5P6 / GPWL10P6
4. EX-20PL	Excel 20 Pay Life	20PLHP5
5. TSP	Tri-Star Plus	TLES1P5
6. GIWL	Guaranteed Issue Whole Life	GIWLP5
7. PAC	Personal Accident Contract Rider	

Items (1) to (5) will be replaced by an "AP" version (with built-in accidental death protection), while item (6) will only involve adjustment of dividends. Item 7 will be replaced by enhance PACSelect.

Meanwhile, the Company has obtained approval from Home Office that the following new plans will be launched: SPWLAP-Par, EX-PPAP, EX-GPWLAP, EX-20PLAP, TSPAP, PACS, ADIP and new GIWL. The first application date for the captioned new plans is March 31st, 2003. Product features are listed in below:

SPWPAP-Par

Plan Name: Single Premium Whole Life AP – Par

Plan Shortname: SPWLNSH / SPWLSSH

New Features:

- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

Contract Laser Print Code:

Single Premium Whole Life AP – Par Endorsement	DBZH
Table of Values	G1EP~U

Brochure PTA Number: 989949

Selling Points:

- One-off payment
- Guaranteed return
- Life time protection
- Accidental death coverage

Potential for higher returns via non-guaranteed dividends

EX-PPAP

Plan Name: Excel Protection Plus AP

Plan Shortname: PPLUSPH

New Features:

- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

Contract Laser Print Code:

Excel Protection Plus AP Endorsement	DBSD
Table of Values	G1ZQ~X

Brochure PTA Number: 989947

Selling Points:

- Guaranteed return
- Life time protection
- Potential for higher returns via non-guaranteed dividends
- Guaranteed level premium structure
- Terminal Illness Advance Payment Benefit

- Accidental death coverage
- Free WP

EX-GPWLAP

Plan Name: Excel Graded Premium Whole Life AP
Plan Shortname: GPWL3PH / GPWL2PH / GPWL5PH / GPWL10PH / GPWL0PH
New Features:

- Removed the current feature that accidental coverage (equals 20% of basic sum assured) available in first 3 policy years
- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Removed the free travel insurance
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

Contract Laser Print Code:

Excel Graded Premium Whole Life AP Endorsement	DAH1~2
Table of Values	G5TJ~N

Brochure PTA Number: 989945
Selling Points:

- Guaranteed return
- Life time protection
- Potential for higher returns via non-guaranteed dividends
- Lower initial outlay for the first 3 years
- Guaranteed level premium structure
- Terminal Illness Advance Payment Benefit
- Accidental death coverage
- Free WP

EX-20PLAP

Plan Name: Excel 20 Pay Life AP
Plan Shortname: 20PLHPH
New Features:

- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted guaranteed cash value (Please refer to Appendix 2)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

Contract Laser Print Code:

Excel 20 Pay Life AP Endorsement	DBWH
Table of Values	G04F~J

Brochure PTA Number: 989946
Selling Points:

- Guaranteed return
- Life time protection
- Potential for higher returns via non-guaranteed dividends
- Guaranteed 20-year premium payment
- Guaranteed level premium structure
- Terminal Illness Advance Payment Benefit

- Accidental death coverage
- Free WP

TSPAP
Plan Name: Tri-Star Plus AP
Plan Shortname: TLES1PH
New Features:
- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

Contract Laser Print Code:

Tri-Star Plus AP Endorsement	DBDA
Table of Values	G13I~P

Brochure PTA Number: 999012

- Guaranteed return
- Life time protection (free term provides 3 times extra death benefit)
- Potential for higher returns via non-guaranteed dividends
- Pays guaranteed cash regularly (every 3 years)
- Guaranteed Level Premium
- Accidental death coverage
- Free EAPWP or Free WP

New GIWL
Plan Name: Unchanged. It remains as “Guaranteed Issue Whole Life”
Plan Shortname: GIWLPH
Premium table remains unchanged.
New Features:
- Adjusted dividend rates

Contract Laser Print Code:

Guaranteed Issue Whole Life Endorsement	No Change
Table of Values	No Change

Brochure PTA Number: Current brochure is applicable.
Selling Points:
- Guaranteed issue
- Guaranteed return
- Life time protection
- Pays guaranteed cash regularly
- Potential for higher returns via non-guaranteed dividends
- Guaranteed level premium

ADIP
Plan Name: Accidental Disability Income Protection Rider
Plan Shortname: ADIP1N5 / ADIP2N5 / ADIP3N5 / ADIP4N5
Plan details were described in launch pack A03059 on “2003 Customer Protection Upgrade Program (PO4)”
Premium Rates: Please refer to Appendix 1

Contract Laser Print Code:

Supplementary Accidental Disability Income Protection Benefit Contract Form No. 1960B	J561~2

Brochure PTA Number: 989950

PACS

Plan Name: PAC Select – ADD / MR / HI

Plan Shortname: CPAADDN5 / CPAMRN5 / CPAHIN5

New Features:

- New maximum and minimum per life limits and per policy limit (Please refer to Appendix 1)
- New premium rates (please refer to Appendix 1) are applicable to both adult & juvenile.
- Client can select sum assured independently for each component in the plan. PAC Select – ADD is available without attaching MR or HI
- Either MR or HI must be attached with the existence of PAC Select – ADD. (Sum assured of MR or HI does not need to be in portion with the sum assured of PAC Select – ADD.)
- All operation guidelines of PAC Select – ADD / MR follow current PAC.
- Various operation guidelines of HI follows current rules for PAC with HI
- Current Application Form can still be used. Please clearly state the Plan Name & Amount of Insurance in the space provided for “Additional Benefits”.

Contract Laser Print Codes:

PAC Select – Accidental Death and Dismemberment Supplementary Plan Form No.: B2100	K5X1~7
PAC Select – Accidental Medical Expenses Reimbursement Supplementary Plan Form No.: B2102	K5Y1~5
PAC Select – Daily Hospital Income Supplementary Plan Form No.: B2101	K5Z1~6

Brochure PTA Number: 500014

New Proposal Generation System and Brochures will start to be delivered to all agency districts by end of March, 2003. Contract Library will be updated by end of March, 2003. Internet Quik Quote shall be updated in April.

Please note the above product updates, and assist your prospects in making timely insurance applications. Should you have any enquiry, please call 3108 1638 via Agency Leader.

SPWLAP – Par (US$ / HK$)
整付保費終身分紅壽險連額外保障計劃 (US$ / HK$)

男性保費率 Premium Rates - Male			女性保費率 Premium Rates - Female		
Age	SPWLNSH Preferred	SPWLSSH Standard	Age	SPWLNSH Preferred	SPWLSSH Standard
0	92.35	92.35	0	89.32	89.32
1	94.53	94.53	1	91.34	91.34
2	96.78	96.78	2	93.42	93.42
3	99.12	99.12	3	95.59	95.59
4	101.54	101.54	4	97.83	97.83
5	104.06	104.06	5	100.14	100.14
6	106.66	106.66	6	102.55	102.55
7	109.36	109.36	7	105.03	105.03
8	112.16	112.16	8	107.61	107.61
9	115.06	115.06	9	110.28	110.28
10	118.07	118.07	10	113.04	113.04
11	121.28	121.28	11	115.98	115.98
12	124.60	124.60	12	119.03	119.03
13	128.05	128.05	13	122.19	122.19
14	131.62	131.62	14	125.46	125.46
15	135.33	135.33	15	128.85	128.85
16	139.14	139.14	16	132.35	132.35
17	143.09	143.09	17	135.98	135.98
18	147.17	165.17	18	139.74	148.31
19	151.38	170.65	19	143.61	153.04
20	155.73	176.13	20	147.63	157.77
21	162.85	184.11	21	154.30	165.00
22	167.61	189.77	22	158.60	169.90
23	172.53	195.61	23	163.05	174.96
24	177.62	201.64	24	167.65	180.19
25	182.88	207.88	25	172.41	185.61
26	188.32	214.35	26	177.33	191.22
27	193.97	221.05	27	182.43	197.03
28	199.81	227.99	28	187.71	203.06
29	205.85	235.17	29	193.17	209.30
30	212.10	242.60	30	198.80	215.74
31	220.94	252.87	31	206.76	224.42
32	227.50	260.92	32	212.41	230.81
33	234.29	269.24	33	218.23	237.40
34	241.28	277.82	34	224.23	244.18
35	248.47	286.66	35	230.40	251.14
36	255.89	295.77	36	236.75	258.30
37	263.52	305.13	37	243.27	265.64
38	271.36	314.75	38	249.97	273.16
39	279.42	324.62	39	256.86	280.88
40	287.70	334.75	40	263.93	288.78

* 基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。

* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

SPWLAP – Par (US$ / HK$) Continues
整付保費終身分紅壽險連額外保障計劃 (US$ / HK$) 續

男性保費率 Premium Rates - Male			女性保費率 Premium Rates - Female		
Age	SPWLNSH Preferred	SPWLSSH Standard	Age	SPWLNSH Preferred	SPWLSSH Standard
41	298.41	347.75	41	274.41	300.16
42	306.82	358.52	42	282.63	309.28
43	315.46	369.56	43	291.09	318.65
44	324.30	380.86	44	299.80	328.26
45	333.36	392.43	45	308.76	338.13
46	342.65	404.28	46	317.97	348.25
47	352.16	416.39	47	327.45	358.63
48	361.88	428.77	48	337.19	369.27
49	371.82	441.38	49	347.22	380.17
50	381.98	454.25	50	357.51	391.33
51	394.89	469.83	51	369.61	405.80
52	405.51	483.14	52	379.44	418.06
53	416.35	496.68	53	389.52	430.62
54	427.40	510.43	54	399.83	443.47
55	438.68	524.41	55	410.39	456.60
56	450.18	538.60	56	421.19	470.03
57	461.91	553.01	57	432.25	483.75
58	473.87	567.63	58	443.56	497.76
59	486.06	582.45	59	455.12	512.06
60	498.47	597.47	60	466.95	526.65
61	520.31	620.28	61	486.60	549.07
62	534.95	635.76	62	499.02	564.30
63	549.89	651.38	63	511.71	579.79
64	565.12	667.11	64	524.66	595.55
65	580.64	682.95	65	537.87	611.56
66	596.46	698.89	66	551.34	627.81
67	612.56	714.91	67	565.08	644.30
68	628.95	730.99	68	579.08	661.01
69	645.59	747.05	69	593.32	677.88
70	662.45	763.04	70	607.78	694.88

* 基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。

* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

EX-PPAP (US$ / HK$)
「倍之寶」壽險連額外保障計劃 (US$ / HK$)

年齡	男性 Male			女性 Female			年齡	男性 Male			女性 Female		
Age	PPLUSPH	WP	WPCI	PPLUSPH	WP	WPCI	Age	PPLUSPH	WP	WPCI	PPLUSPH	WP	WPCI
0	8.02			7.83									
1	8.09			7.89			41	17.60	0.52	2.56	16.21	0.61	1.47
2	8.16			7.95			42	18.29	0.58	2.78	16.82	0.66	1.57
3	8.23			8.02			43	19.02	0.63	3.02	17.47	0.72	1.70
4	8.31			8.09			44	19.79	0.69	3.28	18.17	0.78	1.82
5	8.39			8.16			45	20.61	0.75	3.56	18.90	0.86	1.97
6	8.48			8.23			46	21.46	0.83	3.88	19.66	0.94	2.13
7	8.56			8.31			47	22.36	0.90	4.18	20.47	1.04	2.28
8	8.66			8.39			48	23.30	0.98	4.50	21.32	1.13	2.44
9	8.75			8.48			49	24.29	1.08	4.85	22.21	1.23	2.61
10	8.85			8.56			50	25.34	1.18	5.21	23.15	1.35	2.79
11	8.96			8.66			51	26.94	1.32	5.73	24.63	1.51	3.07
12	9.07			8.75			52	28.10	1.45	6.12	25.65	1.65	3.28
13	9.18			8.85			53	29.32	1.59	6.51	26.73	1.81	3.49
14	9.30			8.96			54	30.61	1.73	6.93	27.87	1.97	3.71
15	9.43			9.07			55	31.97	1.90	7.36	29.07	2.16	3.93
16	9.56	0.12	0.33	9.18	0.14	0.25	56	33.40		7.86	30.33		4.22
17	9.70	0.13	0.35	9.30	0.16	0.26	57	34.91		8.32	31.65		4.47
18	9.84	0.13	0.38	9.43	0.15	0.29	58	36.50		8.78	33.04		4.73
19	9.99	0.14	0.40	9.56	0.17	0.30	59	38.17		9.27	34.51		5.00
20	10.15	0.14	0.43	9.70	0.17	0.33	60	39.93		9.75	36.05		5.28
21	10.32	0.14	0.47	9.84	0.18	0.34	61	42.77			38.68		
22	10.50	0.15	0.50	9.99	0.18	0.36	62	44.71			40.39		
23	10.68	0.16	0.55	10.15	0.19	0.39	63	46.74			42.18		
24	10.87	0.16	0.60	10.32	0.20	0.42	64	48.87			44.06		
25	11.08	0.17	0.65	10.50	0.21	0.46	65	51.13			46.04		
26	11.30	0.18	0.70	10.68	0.21	0.48	66	54.52			49.10		
27	11.52	0.20	0.76	10.87	0.22	0.51	67	57.05			51.27		
28	11.76	0.21	0.83	11.08	0.23	0.54	68	59.73			53.57		
29	12.02	0.22	0.89	11.30	0.25	0.59	69	62.55			55.99		
30	12.28	0.23	0.97	11.52	0.26	0.64	70	65.52			58.56		
31	12.61	0.24	1.07	11.81	0.27	0.69	71	72.17			64.77		
32	12.97	0.26	1.15	12.12	0.30	0.73	72	77.52			69.63		
33	13.35	0.27	1.25	12.46	0.32	0.78	73	83.12			74.64		
34	13.76	0.29	1.38	12.82	0.34	0.86	74	88.99			79.82		
35	14.21	0.31	1.50	13.21	0.37	0.93	75	95.13			85.21		
36	14.69	0.35	1.65	13.63	0.39	0.99	76	103.03			92.34		
37	15.20	0.37	1.80	14.08	0.43	1.07	77	109.74			98.25		
38	15.74	0.40	1.96	14.56	0.47	1.15	78	116.78			104.42		
39	16.32	0.44	2.15	15.08	0.51	1.24	79	124.13			110.86		
40	16.94	0.48	2.33	15.62	0.55	1.34	80	131.83			117.61		

* 基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。

* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

EX-GPWLAP (US$ / HK$)
「才雋之寶」終身壽險連額外保障計劃 (US$ / HK$)

男性保費率 Premium Rates - Male					女性保費率 Premium Rates - Female				
Age	GPWL2PH	GPWL3PH	GPWL5PH	GPWL10PH	Age	GPWL2PH	GPWL3PH	GPWL5PH	GPWL10PH
18	6.30	5.90	5.50	5.30	18	5.95	5.55	5.15	4.95
19	6.45	6.05	5.65	5.45	19	6.05	5.65	5.25	5.05
20	6.65	6.25	5.85	5.65	20	6.20	5.80	5.40	5.20
21	6.85	6.45	6.05	5.85	21	6.35	5.95	5.55	5.35
22	7.05	6.65	6.25	6.05	22	6.50	6.10	5.70	5.50
23	7.30	6.90	6.50	6.30	23	6.65	6.25	5.85	5.65
24	7.55	7.15	6.75	6.55	24	6.80	6.40	6.00	5.80
25	7.75	7.35	6.95	6.75	25	6.95	6.55	6.15	5.95
26	8.00	7.60	7.20	7.00	26	7.15	6.75	6.35	6.15
27	8.30	7.90	7.50	7.30	27	7.30	6.90	6.50	6.30
28	8.60	8.20	7.80	7.60	28	7.50	7.10	6.70	6.50
29	8.90	8.50	8.10	7.90	29	7.75	7.35	6.95	6.75
30	9.20	8.80	8.40	8.20	30	8.10	7.70	7.30	7.10
31	9.55	9.15	8.75	8.55	31	8.30	7.90	7.50	7.30
32	9.90	9.50	9.10	8.90	32	8.55	8.15	7.75	7.55
33	10.25	9.85	9.45	9.25	33	8.85	8.45	8.05	7.85
34	10.65	10.25	9.85	9.65	34	9.15	8.75	8.35	8.15
35	11.10	10.70	10.30	10.10	35	9.50	9.10	8.70	8.50
36	11.50	11.10	10.70	10.50	36	9.80	9.40	9.00	8.80
37	11.95	11.55	11.15	10.95	37	10.20	9.80	9.40	9.20
38	12.45	12.05	11.65	11.45	38	10.55	10.15	9.75	9.55
39	12.95	12.55	12.15	11.95	39	10.95	10.55	10.15	9.95
40	13.50	13.10	12.70	12.50	40	11.35	10.95	10.55	10.35
41	14.10	13.70	13.30	13.10	41	11.80	11.40	11.00	10.80
42	14.65	14.25	13.85	13.65	42	12.25	11.85	11.45	11.25
43	15.30	14.90	14.50	14.30	43	12.75	12.35	11.95	11.75
44	16.00	15.60	15.20	15.00	44	13.30	12.90	12.50	12.30
45	16.70	16.30	15.90	15.70	45	13.80	13.40	13.00	12.80
46	17.45	17.05	16.65	16.45	46	14.40	14.00	13.60	13.40
47	18.25	17.85	17.45	17.25	47	15.00	14.60	14.20	14.00
48	19.10	18.70	18.30	18.10	48	15.65	15.25	14.85	14.65
49	20.10	19.70	19.30	19.10	49	16.35	15.95	15.55	15.35
50	21.10	20.70	20.30	20.10	50	17.10	16.70	16.30	16.10
51	22.57	22.17	21.77	21.57	51	18.27	17.87	17.47	17.27
52	23.72	23.32	22.92	22.72	52	19.07	18.67	18.27	18.07
53	24.87	24.47	24.07	23.87	53	19.97	19.57	19.17	18.97
54	26.12	25.72	25.32	25.12	54	20.87	20.47	20.07	19.87
55	27.42	27.02	26.62	26.42	55	21.87	21.47	21.07	20.87
56	28.77	28.37	27.97	27.77	56	22.92	22.52	22.12	21.92
57	30.22	29.82	29.42	29.22	57	24.02	23.62	23.22	23.02
58	31.72	31.32	30.92	30.72	58	25.22	24.82	24.42	24.44
59	33.27	32.87	32.47	32.27	59	26.57	26.17	25.77	25.57
60	35.47	35.07	34.67	34.47	60	27.97	27.57	27.17	26.97
61	38.60	38.20	37.80	37.60	61	30.10	29.70	29.30	29.10
62	41.00	40.60	40.20	40.00	62	31.50	31.10	30.70	30.50
63	43.45	43.05	42.65	42.45	63	33.00	32.60	32.20	32.00
64	46.05	45.65	45.25	45.05	64	34.55	34.15	33.75	33.55
65	48.75	48.35	47.95	47.75	65	36.20	35.80	35.40	35.20
66	51.60	51.20	50.80	50.60	66	37.95	37.55	37.15	36.95
67	54.55	54.15	53.75	53.55	67	40.05	39.65	39.25	39.05
68	57.70	57.30	56.90	56.70	68	42.50	42.10	41.70	41.50
69	60.95	60.55	60.15	59.95	69	45.20	44.80	44.40	44.20
70	64.40	64.00	63.60	63.40	70	48.15	47.75	47.35	47.15

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EX-GPWLAP (US$ / HK$) Continues
「才雋之寶」終身壽險連額外保障計劃 (US$ / HK$) 續

Age	WP on EX-GPWLAP		WPCI on EX-GPWLAP	
	男性 Male	女性 Female	男性 Male	女性 Female
18	0.09	0.12	0.28	0.19
19	0.10	0.12	0.30	0.21
20	0.10	0.11	0.33	0.23
21	0.11	0.13	0.36	0.24
22	0.11	0.14	0.39	0.26
23	0.13	0.14	0.44	0.29
24	0.12	0.15	0.47	0.31
25	0.14	0.15	0.52	0.33
26	0.15	0.16	0.58	0.36
27	0.16	0.17	0.63	0.39
28	0.17	0.18	0.70	0.42
29	0.18	0.19	0.76	0.46
30	0.20	0.22	0.84	0.51
31	0.21	0.23	0.92	0.54
32	0.22	0.24	1.01	0.58
33	0.24	0.26	1.11	0.63
34	0.27	0.28	1.21	0.69
35	0.29	0.31	1.34	0.75
36	0.31	0.33	1.46	0.80
37	0.34	0.36	1.60	0.87
38	0.37	0.39	1.76	0.94
39	0.40	0.42	1.93	1.01
40	0.44	0.46	2.12	1.10
41	0.49	0.51	2.32	1.18
42	0.53	0.55	2.52	1.27
43	0.59	0.61	2.76	1.37
44	0.65	0.67	3.00	1.48
45	0.72	0.73	3.26	1.58
46	0.79	0.81	3.55	1.70
47	0.86	0.88	3.85	1.82
48	0.95	0.97	4.16	1.96
49	1.05	1.06	4.52	2.10
50	1.15	1.16	4.89	2.26
51	1.30	1.31	5.38	2.47
52	1.44	1.43	5.79	2.64
53	1.49	1.58	6.20	2.82
54	1.73	1.73	6.64	3.01
55	1.91	1.90	7.09	3.22
56			7.55	3.44
57			8.03	3.65
58			8.52	3.89
59			9.02	4.14
60			9.67	4.41

EX-20PLAP (US$ / HK$)
「逸之寶」二十年付清終身壽險連額外保障計劃 (US$ / HK$)

年齡	男性 Male			女性 Female			年齡	男性 Male			女性 Female		
Age	20PLHPH	WP	WPCI	20PLHPH	WP	WPCI	Age	20PLHPH	WP	WPCI	20PLHPH	WP	WPCI
0	9.64		0.05	9.64		0.05							
1	9.72		0.05	9.72		0.05	41	21.89	0.35	1.72	19.61	0.38	0.96
2	9.80		0.05	9.80		0.05	42	22.54	0.41	1.93	20.12	0.45	1.06
3	9.89		0.05	9.89		0.05	43	23.21	0.48	2.16	20.63	0.53	1.16
4	9.99		0.05	9.99		0.05	44	23.90	0.54	2.41	21.16	0.60	1.26
5	10.08		0.05	10.08		0.05	45	24.62	0.63	2.67	21.71	0.69	1.37
6	10.19		0.05	10.19		0.05	46	25.52	0.71	2.98	22.45	0.79	1.51
7	10.29		0.05	10.29		0.05	47	26.44	0.81	3.31	23.21	0.89	1.66
8	10.40		0.05	10.40		0.05	48	27.40	0.92	3.66	23.98	1.00	1.81
9	10.51		0.05	10.51		0.05	49	28.37	1.03	4.03	24.76	1.12	1.97
10	10.63		0.05	10.63		0.05	50	29.38	1.15	4.42	25.56	1.25	2.15
11	10.78		0.05	10.75		0.06	51	31.17	1.32	4.93	27.12	1.43	2.39
12	10.94		0.06	10.87		0.06	52	32.24	1.47	5.36	27.95	1.59	2.59
13	11.10		0.06	10.99		0.06	53	33.34	1.63	5.79	28.79	1.75	2.79
14	11.27		0.06	11.12		0.06	54	34.48	1.80	6.24	29.65	1.92	2.99
15	11.44		0.06	11.25		0.06	55	35.65	1.98	6.70	30.52	2.11	3.21
16	11.61	0.04	0.07	11.38	0.05	0.07							
17	11.79	0.05	0.07	11.52	0.05	0.07							
18	11.98	0.05	0.09	11.66	0.05	0.09							
19	12.18	0.05	0.06	11.80	0.05	0.09							
20	12.38	0.05	0.10	11.95	0.06	0.10							
21	12.59	0.05	0.11	12.10	0.06	0.11							
22	12.81	0.05	0.13	12.25	0.06	0.12							
23	13.04	0.05	0.15	12.41	0.06	0.13							
24	13.28	0.05	0.17	12.58	0.06	0.15							
25	13.53	0.06	0.19	12.75	0.06	0.17							
26	13.95	0.06	0.21	13.12	0.07	0.19							
27	14.39	0.06	0.25	13.50	0.07	0.22							
28	14.84	0.07	0.29	13.89	0.07	0.24							
29	15.30	0.07	0.34	14.28	0.08	0.27							
30	15.77	0.08	0.40	14.68	0.09	0.31							
31	16.25	0.09	0.45	15.08	0.11	0.34							
32	16.75	0.09	0.52	15.50	0.12	0.39							
33	17.26	0.10	0.60	15.92	0.13	0.43							
34	17.79	0.13	0.70	16.35	0.14	0.48							
35	18.33	0.14	0.80	16.79	0.16	0.53							
36	18.88	0.16	0.91	17.23	0.18	0.59							
37	19.45	0.18	1.04	17.69	0.21	0.65							
38	20.03	0.21	1.18	18.15	0.24	0.72							
39	20.63	0.25	1.35	18.63	0.28	0.80							
40	21.25	0.29	1.52	19.11	0.33	0.87							

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TSPAP (US$ / HK$)
三星保連額外保障計劃 (US$ / HK$)

年齡	男性 Male			女性 Female			年齡	男性 Male			女性 Female		
Age	TLES1PH	WP	WPCI	TLES1PH	WP	WPCI	Age	TLES1PH	WP	WPCI	TLES1PH	WP	WPCI
0	52.41		0.82	51.98		0.74							
1	52.57		0.85	52.12		0.76	41	80.25	2.38	11.67	77.06	2.87	6.98
2	52.73		0.91	52.26		0.78	42	82.26	2.58	12.53	78.89	3.09	7.41
3	52.90		0.95	52.41		0.81	43	84.65	2.79	13.46	81.10	3.34	7.89
4	53.08		0.99	52.57		0.85	44	87.44	3.03	14.50	83.70	3.62	8.41
5	53.27		1.04	52.73		0.89	45	90.60	3.31	15.65	86.67	3.96	9.00
6	53.46		1.09	52.90		0.92	46	94.15	3.62	16.99	90.02	4.32	9.72
7	53.66		1.14	53.08		0.95	47	98.10	3.96	18.36	93.77	4.73	10.43
8	53.87		1.20	53.27		1.00	48	102.44	4.33	19.82	97.89	5.18	11.20
9	54.09		1.28	53.46		1.04	49	107.18	4.77	21.41	102.40	5.68	12.04
10	54.32		1.34	53.66		1.10	50	112.35	5.24	23.10	107.31	6.26	12.95
11	54.56		1.41	53.87		1.14	51	118.42	5.81	25.15	113.11	6.93	14.11
12	54.81		1.49	54.09		1.21	52	124.44	6.41	27.09	118.81	7.65	15.17
13	55.08		1.59	54.32		1.26	53	130.89	7.09	29.08	124.94	8.46	16.28
14	55.35		1.69	54.56		1.34	54	137.77	7.82	31.20	131.47	9.32	17.49
15	55.64		1.79	54.81		1.42	55	145.11	8.64	33.43	138.45	10.30	18.76
16	55.94	0.72	1.89	55.08	0.88	1.49	56	152.92		35.97	145.86		20.28
17	56.26	0.73	2.02	55.35	0.90	1.57	57	161.18		38.41	153.70		21.70
18	56.59	0.75	2.16	55.64	0.92	1.68	58	169.93		40.90	162.00		23.18
19	56.94	0.77	2.31	55.94	0.95	1.77	59	179.18		43.49	170.77		24.74
20	57.41	0.79	2.46	56.36	0.98	1.89	60	188.90		46.13	179.99		26.39
21	57.96	0.82	2.65	56.86	1.01	1.95	61	200.12			190.70		
22	58.53	0.85	2.84	57.38	1.04	2.08	62	210.85			200.91		
23	59.13	0.87	3.06	57.92	1.07	2.23	63	222.07			211.59		
24	59.75	0.91	3.28	58.47	1.11	2.38	64	233.83			222.77		
25	60.38	0.94	3.54	59.04	1.15	2.54	65	246.18			234.46		
26	61.05	0.98	3.80	59.64	1.20	2.67	66	261.10			248.64		
27	61.74	1.02	4.09	60.26	1.25	2.84	67	274.65			261.36		
28	62.46	1.07	4.39	60.89	1.30	3.02	68	288.85			274.67		
29	63.22	1.12	4.71	61.56	1.35	3.22	69	303.64			288.55		
30	64.30	1.18	5.09	62.55	1.42	3.44	70	319.09			303.06		
31	65.46	1.25	5.51	63.61	1.51	3.68							
32	66.65	1.32	5.93	64.71	1.60	3.92							
33	67.88	1.39	6.40	65.83	1.69	4.20							
34	69.15	1.48	6.91	66.99	1.79	4.47							
35	70.47	1.57	7.44	68.18	1.90	4.75							
36	71.83	1.67	8.05	69.41	2.02	5.06							
37	73.24	1.79	8.66	70.68	2.16	5.36							
38	74.71	1.92	9.32	72.00	2.30	5.70							
39	76.22	2.05	10.00	73.36	2.46	6.04							
40	78.61	2.22	10.84	75.59	2.66	6.47							

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ADIP (US$ / HK$)
意外傷殘入息保障附加計劃 (US$ / HK$)

Class	ADIP Annual Premium Rate
1.	1.83
2.	2.29
3.	2.75
4.	3.66
RCC	0.23

PACS (US$ / HK$)
自選人身意外保險 (US$ / HK$)

成人適用 For Adult

保障惠益 Benefits		美元US$ 最低保費限額 Min. Sum Assured	美元US$ 最高保費限額 Max. Sum Assured	港幣HK$ 最低保費限額 Min. Sum Assured	港幣HK$ 最高保費限額 Max. Sum Assured
基本保障惠益 Basic Benefits	意外死亡及斷肢/ 永久完全殘廢 Accidental Death & Dismemberment / Permanent Total Disability	50,000	300,000	400,000	2,400,000
	意外醫療 (每次意外最高賠償) Medical Expenses Reimbursement (Max. per accident)	2,500	10,000	20,000	80,000
	身故體恤津貼 Compassionate Death Benefit	500	3,000	4,000	24,000
可附加保障惠益 Optional Benefit	每日住院賠償 Daily Hospital Income	40	240	320	1,920

兒童適用 For Juvenile

保障惠益 Benefits		美元US$ 最低保費限額 Min. Sum Assured	美元US$ 最高保費限額 Max. Sum Assured	港幣HK$ 最低保費限額 Min. Sum Assured	港幣HK$ 最高保費限額 Max. Sum Assured
基本保障惠益 Basic Benefits	意外死亡及斷肢/ 永久完全殘廢 Accidental Death & Dismemberment / Permanent Total Disability	30,000	50,000	240,000	400,000
	意外醫療 (每次意外最高賠償) Medical Expenses Reimbursement (Max. per accident)	1,000	2,000	8,000	16,000
	身故體恤津貼 Compassionate Death Benefit	300	500	2,400	4,000

PACS 保費率表 Premium Rates for PACS		
ADD	(每1,000元保額 Per $1,000 Sum Assured)	$2.0
MR	(每1,000元保額 Per $1,000 Sum Assured)	$13.0
HI	(每1元之每日住院惠益 Per dollar daily benefit)	$1.5

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

美國友邦保險（百慕達）有限公司

價值表(每千元基本保額)

保單滿週年年期	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	保單滿週年年期
		年齡 0			年齡 1			年齡 2			年齡 3		
1	-	-	- -	-	-	- -	-	-	- -	-	-	- -	1
2	-	-	- -	-	-	- -	-	-	- -	-	-	- -	2
3	$2	$20	- 348	$2	$19	- 357	$2	$19	1 1	$2	$18	1 10	3
4	$8	$77	4 125	$8	$75	4 158	$8	$73	4 181	$8	$71	4 192	4
5	$14	$132	8 147	$14	$128	8 141	$14	$124	8 114	$14	$121	8 66	5
6	$20	$183	12 160	$20	$178	12 86	$20	$172	11 362	$20	$167	11 262	6
7	$27	$240	17 108	$27	$233	16 346	$27	$226	16 210	$27	$219	16 65	7
8	$34	$293	22 290	$34	$284	22 97	$34	$276	21 261	$34	$267	21 57	8
9	$41	$343	28 219	$41	$333	27 294	$41	$323	27 3	$41	$313	26 79	9
10	$48	$389	33 57	$48	$378	32 47	$48	$366	31 42	$48	$355	30 47	10
11	$55	$433	36 146	$55	$419	35 84	$55	$407	34 33	$55	$394	32 359	11
12	$63	$480	39 82	$63	$466	37 349	$63	$452	36 261	$63	$438	35 188	12
13	$71	$525	41 113	$71	$509	39 356	$71	$494	38 244	$71	$479	37 145	13
14	$79	$566	42 328	$79	$549	41 184	$79	$533	40 55	$79	$517	38 302	14
15	$87	$605	44 41	$87	$587	42 248	$87	$569	41 102	$87	$552	39 334	15
16	$96	$647	45 120	$96	$628	43 311	$96	$609	42 148	$96	$591	40 361	16
17	$105	$687	46 103	$105	$666	44 277	$105	$646	43 98	$105	$627	41 293	17
18	$114	$723	47 9	$114	$701	45 166	$114	$680	43 335	$114	$660	42 148	18
19	$124	$763	47 301	$124	$740	46 74	$124	$718	44 222	$124	$696	43 17	19
20	$134	$1,000	- -	$134	$1,000	- -	$134	$1,000	- -	$134	$1,000	- -	20
@55	$335	$1,000	- -	$329	$1,000	- -	$324	$1,000	- -	$318	$1,000	- -	@55
@60	$362	$1,000	- -	$357	$1,000	- -	$351	$1,000	- -	$346	$1,000	- -	@60
@65	$386	$1,000	- -	$382	$1,000	- -	$377	$1,000	- -	$372	$1,000	- -	@65
		年齡 4			年齡 5			年齡 6			年齡 7		
1	-	-	- -	-	-	- -	-	-	- -	-	-	- -	1
2	-	-	- -	-	-	- -	-	-	- -	-	-	- -	2
3	$2	$18	1 16	$2	$17	1 21	$2	$17	1 23	$2	$16	1 21	3
4	$8	$69	4 188	$8	$67	4 170	$8	$65	4 138	$8	$63	4 97	4
5	$14	$117	8 3	$14	$114	7 293	$14	$110	7 211	$14	$107	7 128	5
6	$20	$162	11 153	$20	$157	11 40	$20	$153	10 294	$20	$148	10 187	6
7	$27	$212	15 283	$27	$206	15 137	$27	$200	14 361	$27	$194	14 231	7
8	$34	$259	20 221	$34	$251	20 26	$34	$244	19 209	$34	$236	19 37	8
9	$41	$303	25 164	$41	$294	24 261	$41	$285	24 5	$41	$276	23 123	9
10	$48	$344	29 64	$48	$334	28 95	$48	$324	27 138	$48	$314	26 194	10
11	$55	$382	31 333	$55	$371	30 320	$55	$360	29 321	$55	$349	28 332	11
12	$63	$425	34 127	$63	$412	33 79	$63	$400	32 43	$63	$388	31 16	12
13	$71	$464	36 60	$71	$450	34 351	$71	$437	33 285	$71	$424	32 227	13
14	$79	$501	37 195	$79	$486	36 99	$79	$472	35 11	$79	$457	33 294	14
15	$87	$535	38 209	$87	$519	37 93	$87	$504	35 351	$87	$488	34 248	15
16	$96	$573	39 217	$96	$556	38 82	$96	$539	36 318	$96	$522	35 196	16
17	$105	$608	40 131	$105	$589	38 344	$105	$571	37 197	$105	$554	36 57	17
18	$114	$640	40 335	$114	$620	39 165	$114	$601	38 3	$114	$583	36 211	18
19	$124	$675	41 185	$124	$654	39 362	$124	$634	38 181	$124	$614	37 9	19
20	$134	$1,000	- -	$134	$1,000	- -	$134	$1,000	- -	$134	$1,000	- -	20
@55	$312	$1,000	- -	$305	$1,000	- -	$300	$1,000	- -	$293	$1,000	- -	@55
@60	$340	$1,000	- -	$335	$1,000	- -	$329	$1,000	- -	$324	$1,000	- -	@60
@65	$367	$1,000	- -	$362	$1,000	- -	$357	$1,000	- -	$351	$1,000	- -	@65
		年齡 8			年齡 9			年齡 10			年齡 11		
1	-	-	- -	-	-	- -	-	-	- -	-	-	- -	1
2	-	-	- -	-	-	- -	-	-	- -	-	-	- -	2
3	$2	$16	1 16	$2	$15	1 7	$2	$15	- 361	$2	$14	- 349	3
4	$8	$61	4 50	$8	$59	3 365	$8	$57	3 317	$8	$56	3 272	4
5	$14	$104	7 45	$14	$100	6 334	$14	$97	6 267	$14	$94	6 207	5
6	$20	$143	10 89	$20	$139	10 -	$20	$135	9 289	$20	$131	9 224	6
7	$27	$188	14 111	$27	$182	14 1	$27	$177	13 268	$27	$171	13 179	7
8	$34	$229	18 242	$34	$222	18 93	$34	$216	17 317	$34	$209	17 177	8
9	$41	$268	22 253	$41	$260	22 26	$41	$252	21 166	$41	$245	20 309	9
10	$48	$304	25 260	$48	$295	24 334	$48	$286	24 45	$48	$278	23 124	10
11	$55	$338	27 352	$55	$328	27 13	$55	$318	26 42	$55	$309	25 75	11
12	$63	$376	29 361	$63	$365	28 345	$63	$354	27 335	$63	$343	26 328	12
13	$71	$411	31 176	$71	$399	30 130	$71	$386	29 89	$71	$375	28 53	13
14	$79	$443	32 218	$79	$430	31 147	$79	$417	30 82	$79	$404	29 21	14
15	$87	$473	33 152	$87	$459	32 61	$87	$445	30 340	$87	$431	29 258	15
16	$96	$506	34 80	$96	$491	32 334	$96	$476	31 227	$96	$461	30 127	16
17	$105	$537	34 288	$105	$520	33 160	$105	$504	32 38	$105	$488	30 287	17
18	$114	$565	35 62	$114	$547	33 284	$114	$530	32 148	$114	$513	31 20	18
19	$124	$595	35 208	$124	$576	34 51	$124	$558	32 265	$124	$541	31 123	19
20	$134	$1,000	- -	$134	$1,000	- -	$134	$1,000	- -	$134	$1,000	- -	20
@55	$287	$1,000	- -	$280	$1,000	- -	$274	$1,000	- -	$268	$1,000	- -	@55
@60	$318	$1,000	- -	$312	$1,000	- -	$305	$1,000	- -	$300	$1,000	- -	@60
@65	$346	$1,000	- -	$340	$1,000	- -	$335	$1,000	- -	$329	$1,000	- -	@65

Specimen

— 此頁完 —

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

美國友邦保險（百慕達）有限公司

價值表(每千元基本保額)

保單滿週年年期	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	保單滿週年年期
		年齡 12			年齡 13			年齡 14			年齡 15		
1	-	-	- -	-	-	- -	-	-	- -	-	-	- -	1
2	-	-	- -	-	-	- -	-	-	- -	-	-	- -	2
3	$2	$14	- 337	$2	$13	- 326	$2	$13	- 316	$2	$13	- 308	3
4	$8	$54	3 233	$8	$52	3 200	$8	$51	3 173	$8	$49	3 152	4
5	$14	$92	6 158	$14	$89	6 117	$14	$86	6 83	$14	$84	6 54	5
6	$20	$127	9 167	$20	$123	9 116	$20	$119	9 69	$20	$116	9 23	6
7	$27	$166	13 96	$27	$161	13 14	$27	$156	12 300	$27	$152	12 219	7
8	$34	$203	17 37	$34	$197	16 257	$34	$191	16 106	$34	$185	15 313	8
9	$41	$237	20 85	$41	$230	19 224	$41	$223	18 362	$41	$216	18 127	9
10	$48	$269	22 204	$48	$261	21 285	$48	$253	21 1	$48	$245	20 78	10
11	$55	$299	24 110	$55	$290	23 146	$55	$281	22 183	$55	$272	21 221	11
12	$63	$332	25 324	$63	$322	24 322	$63	$312	23 322	$63	$302	22 326	12
13	$71	$363	27 19	$71	$352	25 353	$71	$341	24 326	$71	$330	23 302	13
14	$79	$391	27 328	$79	$379	26 274	$79	$367	25 225	$79	$356	24 181	14
15	$87	$418	28 181	$87	$404	27 109	$87	$392	26 44	$87	$379	24 348	15
16	$96	$446	29 33	$96	$432	27 309	$96	$418	26 226	$96	$405	25 149	16
17	$105	$473	29 177	$105	$458	28 74	$105	$443	26 343	$105	$429	25 252	17
18	$114	$497	29 262	$114	$481	28 147	$114	$466	27 39	$114	$451	25 302	18
19	$124	$523	29 354	$124	$507	28 225	$124	$490	27 105	$124	$475	25 358	19
20	$134	$1,000	- -	$134	$1,000	- -	$134	$1,000	- -	$134	$1,000	- -	20
@55	$262	$1,000	- -	$255	$1,000	- -	$249	$1,000	- -	$242	$1,000	- -	@55
@60	$293	$1,000	- -	$287	$1,000	- -	$280	$1,000	- -	$274	$1,000	- -	@60
@65	$324	$1,000	- -	$318	$1,000	- -	$312	$1,000	- -	$305	$1,000	- -	@65
		年齡 16			年齡 17			年齡 18			年齡 19		
1	-	-	- -	-	-	- -	-	-	- -	-	-	- -	1
2	-	-	- -	-	-	- -	-	-	- -	-	-	- -	2
3	$2	$12	- 302	$2	$12	- 297	$2	$12	- 293	$2	$11	- 289	3
4	$8	$48	3 134	$8	$46	3 119	$9	$51	3 267	$9	$49	3 254	4
5	$14	$81	6 28	$14	$79	6 3	$15	$82	6 148	$16	$84	6 284	5
6	$20	$112	8 342	$21	$114	9 110	$22	$116	9 232	$23	$118	9 339	6
7	$27	$147	12 132	$28	$148	12 215	$29	$148	12 267	$30	$149	12 287	7
8	$34	$179	15 145	$35	$179	15 122	$36	$178	15 71	$37	$178	14 361	8
9	$41	$210	17 255	$42	$208	17 144	$44	$211	17 133	$45	$209	16 346	9
10	$48	$238	19 155	$50	$240	19 90	$51	$237	18 260	$53	$239	18 152	10
11	$55	$264	20 260	$57	$265	20 132	$59	$266	19 351	$61	$266	19 185	11
12	$63	$293	21 332	$65	$293	21 148	$67	$292	20 317	$69	$291	20 107	12
13	$71	$320	22 283	$73	$318	22 58	$75	$317	21 187	$78	$319	21 12	13
14	$79	$344	23 142	$81	$342	22 248	$84	$343	22 48	$87	$344	21 198	14
15	$87	$367	23 293	$90	$368	23 70	$93	$368	22 200	$96	$368	21 320	15
16	$96	$392	24 78	$99	$392	23 189	$102	$391	22 292	$106	$393	22 74	16
17	$105	$415	24 168	$108	$414	23 254	$112	$415	23 19	$115	$413	22 91	17
18	$114	$436	24 207	$118	$437	23 322	$121	$434	23 15	$126	$438	22 162	18
19	$124	$460	24 252	$128	$459	23 344	$132	$458	23 66	$136	$457	22 149	19
20	$134	$1,000	- -	$138	$1,000	- -	$143	$1,000	- -	$147	$1,000	- -	20
@55	$236	$1,000	- -	$236	$1,000	- -	$236	$1,000	- -	$236	$1,000	- -	@55
@60	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	@60
@65	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	@65
		年齡 20			年齡 21			年齡 22			年齡 23		
1	-	-	- -	-	-	- -	-	-	- -	-	-	- -	1
2	-	-	- -	-	-	- -	-	-	- -	-	-	- -	2
3	$2	$11	- 286	$3	$16	1 64	$3	$15	1 59	$3	$15	1 54	3
4	$9	$47	3 240	$10	$51	4 12	$10	$50	3 355	$11	$53	4 116	4
5	$16	$82	6 245	$17	$84	6 363	$18	$86	7 106	$18	$84	7 46	5
6	$24	$119	10 59	$24	$115	9 327	$25	$116	10 -	$26	$117	10 9	6
7	$31	$149	12 275	$32	$149	12 236	$33	$149	12 173	$35	$153	12 202	7
8	$39	$181	15 19	$40	$180	14 260	$41	$179	14 122	$43	$181	14 69	8
9	$47	$212	16 283	$48	$209	16 99	$50	$211	15 362	$52	$212	15 237	9
10	$55	$240	18 25	$57	$241	17 242	$59	$241	17 79	$61	$241	16 267	10
11	$63	$266	19 6	$65	$266	18 176	$68	$269	18 43	$70	$268	17 187	11
12	$72	$294	19 324	$74	$293	19 90	$77	$295	18 276	$79	$293	18 25	12
13	$81	$320	20 185	$83	$318	19 284	$86	$319	19 71	$89	$319	18 214	13
14	$90	$345	20 339	$93	$345	20 103	$96	$344	19 225	$99	$344	18 344	14
15	$99	$367	21 67	$103	$369	20 223	$106	$368	19 324	$109	$366	19 57	15
16	$109	$391	21 161	$113	$392	20 293	$117	$393	20 55	$120	$391	19 136	16
17	$119	$413	21 208	$123	$413	20 321	$127	$413	20 66	$132	$416	19 215	17
18	$130	$437	21 259	$134	$436	20 356	$139	$438	20 124	$143	$437	19 218	18
19	$141	$459	21 273	$145	$457	20 355	$150	$458	20 109	$155	$459	19 227	19
20	$152	$1,000	- -	$157	$1,000	- -	$162	$1,000	- -	$168	$1,000	- -	20
@55	$236	$1,000	- -	$236	$1,000	- -	$236	$1,000	- -	$236	$1,000	- -	@55
@60	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	@60
@65	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	@65

Specimen

— 此頁完 —

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

美國友邦保險（百慕達）有限公司

價值表(每千元基本保額)

保單滿週年年期	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	保單滿週年年期
		年齡 24			年齡 25			年齡 26			年齡 27		
1	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	1
2	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	2
3	$3	$14	1 49	$4	$19	1 181	$4	$18	1 171	$4	$17	1 160	3
4	$11	$51	4 86	$12	$54	4 199	$12	$52	4 161	$12	$51	4 119	4
5	$19	$86	7 124	$20	$87	7 176	$21	$89	7 202	$21	$86	7 83	5
6	$27	$118	9 356	$28	$118	9 312	$29	$118	9 247	$30	$119	9 163	6
7	$36	$152	12 93	$37	$151	11 335	$38	$150	11 195	$40	$153	11 131	7
8	$45	$184	13 357	$46	$182	13 171	$48	$184	13 58	$49	$182	12 217	8
9	$54	$214	15 96	$55	$211	14 229	$57	$211	14 65	$59	$212	13 255	9
10	$63	$241	16 77	$65	$241	15 241	$67	$240	15 35	$70	$243	14 246	10
11	$72	$267	16 326	$75	$269	16 152	$77	$267	15 279	$80	$269	15 94	11
12	$82	$294	17 191	$84	$292	16 297	$87	$292	16 90	$90	$293	15 246	12
13	$92	$319	17 354	$95	$319	17 123	$98	$319	16 257	$101	$318	16 27	13
14	$102	$343	18 95	$106	$345	17 256	$109	$344	17 7	$113	$345	16 163	14
15	$113	$368	18 200	$117	$369	17 341	$120	$367	17 76	$124	$367	16 216	15
16	$124	$391	18 261	$128	$391	18 21	$132	$391	17 145	$136	$390	16 270	16
17	$136	$415	18 324	$140	$414	18 68	$144	$413	17 178	$149	$415	16 323	17
18	$147	$435	18 315	$152	$436	18 81	$157	$437	17 211	$162	$437	16 342	18
19	$160	$459	18 345	$165	$459	18 97	$170	$459	17 214	$175	$458	16 334	19
20	$172	$1,000	- -	$178	$1,000	- -	$183	$1,000	- -	$189	$1,000	- -	20
@55	$236	$1,000	- -	$236	$1,000	- -	$236	$1,000	- -	$236	$1,000	- -	@55
@60	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	@60
@65	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	@65
		年齡 28			年齡 29			年齡 30			年齡 31		
1	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	1
2	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	2
3	$4	$17	1 149	$5	$20	1 265	$5	$20	1 248	$5	$19	1 227	3
4	$13	$53	4 197	$14	$55	4 251	$14	$54	4 168	$15	$56	4 179	4
5	$22	$87	7 65	$23	$88	7 24	$24	$89	6 328	$25	$90	6 253	5
6	$31	$119	9 63	$33	$122	9 36	$34	$122	8 272	$35	$122	8 138	6
7	$41	$152	10 332	$42	$151	10 160	$44	$153	10 59	$46	$155	9 312	7
8	$51	$183	12 80	$53	$184	11 299	$55	$185	11 146	$56	$182	10 300	8
9	$61	$212	13 75	$63	$212	12 256	$65	$212	12 71	$68	$214	11 304	9
10	$72	$242	14 32	$74	$241	13 182	$77	$243	13 20	$79	$241	12 172	10
11	$83	$270	14 271	$85	$268	14 35	$88	$269	13 210	$91	$269	13 23	11
12	$93	$293	15 37	$96	$293	14 191	$99	$293	13 349	$102	$293	13 141	12
13	$105	$321	15 203	$108	$320	14 340	$111	$319	14 112	$115	$320	13 288	13
14	$116	$343	15 282	$120	$344	15 74	$123	$342	14 197	$127	$343	13 357	14
15	$128	$367	15 358	$132	$367	15 134	$136	$367	14 276	$140	$367	14 56	15
16	$141	$392	16 65	$145	$391	15 191	$149	$390	14 321	$154	$391	14 116	16
17	$154	$416	16 101	$158	$414	15 216	$163	$414	14 363	$168	$414	14 145	17
18	$167	$437	16 108	$172	$437	15 240	$177	$437	15 11	$182	$436	14 148	18
19	$180	$457	16 89	$186	$459	15 238	$191	$458	14 365	$197	$459	14 152	19
20	$194	$1,000	- -	$200	$1,000	- -	$206	$1,000	- -	$212	$1,000	- -	20
@55	$236	$1,000	- -	$236	$1,000	- -	$236	$1,000	- -	$236	$1,000	- -	@55
@60	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	@60
@65	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	@65
		年齡 32			年齡 33			年齡 34			年齡 35		
1	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	1
2	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	2
3	$6	$22	1 312	$6	$22	1 273	$6	$21	1 231	$7	$24	1 277	3
4	$15	$54	4 76	$16	$56	4 60	$17	$57	4 33	$17	$55	3 289	4
5	$25	$87	6 89	$26	$87	6 8	$27	$88	5 288	$28	$88	5 202	5
6	$36	$121	8 5	$37	$120	7 234	$38	$120	7 102	$40	$122	7 30	6
7	$47	$153	9 134	$48	$151	8 327	$50	$153	8 211	$51	$151	8 45	7
8	$58	$183	10 148	$60	$183	9 362	$62	$184	9 209	$64	$184	9 59	8
9	$70	$214	11 118	$72	$213	10 301	$74	$212	10 121	$76	$211	9 310	9
10	$82	$243	12 9	$84	$241	11 167	$86	$239	10 332	$89	$240	10 170	10
11	$93	$267	12 160	$96	$267	11 341	$99	$267	11 156	$102	$267	10 340	11
12	$106	$295	12 337	$108	$291	12 98	$112	$293	11 295	$115	$292	11 97	12
13	$118	$318	13 65	$121	$317	12 211	$125	$318	12 26	$128	$316	11 180	13
14	$131	$343	13 151	$135	$343	12 314	$138	$340	12 87	$142	$340	11 256	14
15	$144	$366	13 203	$148	$365	12 354	$153	$367	12 168	$157	$366	11 326	15
16	$158	$390	13 251	$163	$391	13 51	$167	$389	12 194	$172	$389	12 2	16
17	$172	$412	13 271	$177	$412	13 61	$182	$412	12 219	$187	$412	12 17	17
18	$187	$435	13 290	$192	$435	13 71	$198	$436	12 242	$203	$435	12 31	18
19	$202	$457	13 286	$208	$458	13 80	$214	$458	12 242	$219	$457	12 24	19
20	$218	$1,000	- -	$224	$1,000	- -	$230	$1,000	- -	$236	$1,000	- -	20
@55	$236	$1,000	- -	$236	$1,000	- -	$236	$1,000	- -	$236	$1,000	- -	@55
@60	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	@60
@65	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	@65

Specimen

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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

美國友邦保險（百慕達）有限公司

價值表(每千元基本保額)

保單滿週年年期	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	保單滿週年年期
		年齡 36			年齡 37			年齡 38			年齡 39		
1	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	1
2	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	2
3	$7	$23	1 228	$7	$22	1 183	$8	$24	1 210	$8	$24	1 166	3
4	$18	$57	3 256	$19	$58	3 221	$19	$56	3 122	$20	$57	3 87	4
5	$29	$89	5 117	$30	$89	5 33	$31	$89	4 313	$32	$89	4 228	5
6	$41	$121	6 264	$42	$121	6 137	$44	$122	6 59	$45	$121	5 300	6
7	$53	$152	7 294	$55	$153	7 178	$56	$151	7 22	$58	$152	6 273	7
8	$65	$181	8 233	$67	$181	8 88	$69	$181	7 311	$71	$180	7 170	8
9	$78	$210	9 137	$81	$212	9 4	$83	$211	8 200	$85	$210	8 39	9
10	$91	$238	9 343	$94	$239	9 186	$96	$237	9 3	$99	$237	8 217	10
11	$105	$267	10 161	$108	$266	9 351	$110	$264	9 152	$113	$263	8 352	11
12	$118	$291	10 268	$121	$290	10 79	$124	$289	9 261	$128	$290	9 106	12
13	$132	$316	11 2	$135	$314	10 165	$139	$315	9 360	$143	$315	9 191	13
14	$146	$340	11 65	$150	$340	10 243	$154	$339	10 60	$158	$338	9 247	14
15	$161	$364	11 123	$165	$363	10 291	$169	$362	10 100	$174	$363	9 297	15
16	$176	$387	11 155	$181	$388	10 335	$185	$386	10 135	$190	$386	9 324	16
17	$192	$411	11 183	$197	$411	10 355	$202	$410	10 165	$207	$410	9 346	17
18	$208	$434	11 190	$214	$435	11 6	$219	$433	10 174	$225	$434	9 363	18
19	$225	$457	11 194	$231	$457	11 2	$237	$457	10 180	$242	$455	9 348	19
20	$242	$1,000	- -	$249	$1,000	- -	$255	$1,000	- -	$262	$1,000	- -	20
@55	$225	$457	11 194	$214	$435	11 6	$202	$410	10 165	$190	$386	9 324	@55
@60	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	$268	$1,000	- -	@60
@65	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	@65
		年齡 40			年齡 41			年齡 42			年齡 43		
1	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	1
2	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	2
3	$8	$23	1 124	$9	$25	1 141	$9	$24	1 101	$9	$24	1 64	3
4	$20	$56	2 363	$21	$57	2 325	$22	$58	2 284	$22	$56	2 202	4
5	$33	$89	4 145	$34	$89	4 63	$35	$89	3 348	$36	$89	3 269	5
6	$46	$120	5 179	$47	$119	5 64	$48	$118	4 318	$50	$120	4 243	6
7	$60	$152	6 160	$61	$151	6 18	$62	$149	5 247	$64	$149	5 146	7
8	$73	$180	7 35	$75	$180	6 268	$77	$179	6 140	$79	$179	6 18	8
9	$87	$208	7 247	$89	$207	7 97	$92	$208	6 343	$94	$207	6 201	9
10	$102	$238	8 71	$104	$235	7 269	$107	$236	7 132	$109	$233	6 343	10
11	$116	$263	8 190	$119	$262	8 35	$122	$261	7 248	$125	$261	7 102	11
12	$131	$288	8 298	$134	$287	8 130	$137	$286	7 333	$140	$284	7 176	12
13	$146	$313	9 8	$150	$313	8 214	$153	$311	8 43	$156	$309	7 242	13
14	$162	$338	9 74	$166	$337	8 271	$169	$334	8 92	$173	$334	7 300	14
15	$178	$361	9 115	$182	$360	8 305	$186	$359	8 134	$191	$359	7 350	15
16	$195	$386	9 151	$199	$384	8 333	$204	$384	8 171	$208	$382	8 -	16
17	$212	$409	9 166	$217	$408	8 357	$222	$408	8 188	$227	$407	8 24	17
18	$230	$433	9 177	$235	$431	8 362	$241	$432	8 200	$246	$431	8 31	18
19	$249	$457	9 184	$254	$455	8 364	$260	$455	8 197	$266	$455	8 36	19
20	$268	$1,000	- -	$274	$1,000	- -	$280	$1,000	- -	$287	$1,000	- -	20
@55	$178	$361	9 115	$166	$337	8 271	$153	$311	8 43	$140	$284	7 176	@55
@60	$268	$1,000	- -	$254	$455	8 364	$241	$432	8 200	$227	$407	8 24	@60
@65	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	$300	$1,000	- -	@65
		年齡 44			年齡 45			年齡 46			年齡 47		
1	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	1
2	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	2
3	$10	$25	1 71	$10	$25	1 35	$10	$24	1 2	$11	$26	1 3	3
4	$23	$57	2 164	$24	$58	2 125	$24	$56	2 55	$25	$57	2 20	4
5	$37	$89	3 193	$38	$88	3 120	$39	$88	3 52	$40	$88	2 352	5
6	$51	$119	4 140	$52	$118	4 43	$54	$119	3 341	$55	$118	3 250	6
7	$66	$149	5 49	$67	$148	4 294	$69	$148	4 204	$71	$148	4 117	7
8	$81	$178	5 264	$83	$178	5 149	$84	$175	5 20	$86	$175	4 280	8
9	$96	$206	6 67	$98	$204	5 302	$100	$203	5 178	$103	$204	5 77	9
10	$112	$234	6 214	$114	$231	6 72	$117	$231	5 317	$119	$230	5 186	10
11	$127	$258	6 308	$130	$257	6 172	$133	$257	6 43	$136	$256	5 283	11
12	$144	$285	7 43	$147	$284	6 262	$150	$282	6 122	$153	$281	5 354	12
13	$160	$309	7 99	$164	$309	6 326	$167	$307	6 179	$170	$305	6 38	13
14	$177	$333	7 148	$181	$332	7 3	$185	$332	6 227	$188	$329	6 80	14
15	$195	$358	7 191	$199	$357	7 38	$203	$355	6 256	$207	$354	6 115	15
16	$213	$382	7 214	$217	$380	7 56	$222	$380	6 280	$226	$378	6 134	16
17	$232	$406	7 232	$237	$406	7 80	$241	$403	6 288	$246	$403	6 149	17
18	$252	$431	7 245	$257	$430	7 89	$262	$429	6 304	$267	$428	6 162	18
19	$272	$455	7 246	$277	$454	7 86	$283	$454	6 309	$288	$453	6 166	19
20	$293	$1,000	- -	$300	$1,000	- -	$305	$1,000	- -	$312	$1,000	- -	20
@55	$127	$258	6 308	$114	$231	6 72	$100	$203	5 178	$86	$175	4 280	@55
@60	$213	$382	7 214	$199	$357	7 38	$185	$332	6 227	$170	$305	6 38	@60
@65	$300	$1,000	- -	$300	$1,000	- -	$283	$454	6 309	$267	$428	6 162	@65

Specimen

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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

美國友邦保險（百慕達）有限公司

價值表(每千元基本保額)

保單滿週年年期	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	現金價值	減額付清保險保額	延期定期保險 年 日 / 純生存付清保險保額($)	保單滿週年年期
		年齡 48			年齡 49			年齡 50			年齡 51		
1	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	1
2	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	2
3	$11	$25	- 337	$11	$24	- 308	$12	$26	- 308	$12	$25	- 282	3
4	$25	$55	1 323	$26	$56	1 291	$27	$56	1 260	$28	$57	1 229	4
5	$41	$88	2 288	$42	$88	2 228	$43	$87	2 170	$44	$87	2 116	5
6	$56	$117	3 165	$57	$116	3 85	$59	$117	3 27	$60	$116	2 318	6
7	$72	$146	4 13	$73	$144	3 279	$75	$145	3 203	$77	$145	3 130	7
8	$88	$174	4 180	$90	$174	4 84	$92	$173	3 359	$94	$173	3 271	8
9	$105	$203	4 328	$107	$201	4 218	$109	$200	4 115	$111	$199	4 18	9
10	$121	$228	5 62	$124	$228	4 323	$126	$226	4 210	$129	$226	4 115	10
11	$138	$253	5 149	$141	$253	5 36	$144	$252	4 292	$146	$250	4 178	11
12	$156	$280	5 226	$159	$278	5 104	$162	$277	4 353	$165	$276	4 242	12
13	$174	$305	5 281	$177	$303	5 152	$180	$301	5 29	$183	$300	4 277	13
14	$192	$329	5 316	$195	$326	5 182	$199	$326	5 64	$202	$324	4 307	14
15	$211	$353	5 345	$215	$352	5 216	$218	$350	5 84	$222	$349	4 332	15
16	$230	$377	5 359	$235	$377	5 236	$239	$376	5 110	$242	$373	4 348	16
17	$251	$403	6 14	$255	$401	5 245	$260	$401	5 127	$264	$399	5 8	17
18	$272	$427	6 25	$277	$427	5 264	$282	$426	5 146	$286	$424	5 28	18
19	$294	$453	6 38	$300	$453	5 285	$305	$453	5 168	$310	$452	5 58	19
20	$318	$1,000	- -	$324	$1,000	- -	$329	$1,000	- -	$335	$1,000	- -	20
@55	$72	$146	4 13	$57	$116	3 85	$43	$87	2 170	$28	$57	1 229	@55
@60	$156	$280	5 226	$141	$253	5 36	$126	$226	4 210	$111	$199	4 18	@60
@65	$251	$403	6 14	$235	$377	5 236	$218	$350	5 84	$202	$324	4 307	@65
		年齡 52			年齡 53			年齡 54			年齡 55		
1	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	1
2	-	-	- - -	-	-	- - -	-	-	- - -	-	-	- - -	2
3	$13	$26	- 279	$14	$28	- 275	$14	$27	- 251	$15	$28	- 246	3
4	$29	$57	1 198	$30	$58	1 169	$31	$58	1 140	$32	$59	1 112	4
5	$45	$87	2 64	$47	$88	2 30	$48	$88	1 347	$49	$88	1 301	5
6	$62	$117	2 264	$63	$116	2 197	$65	$116	2 148	$67	$117	2 101	6
7	$79	$145	3 60	$81	$145	2 359	$83	$145	2 295	$84	$144	2 222	7
8	$96	$172	3 188	$98	$172	3 110	$100	$171	3 36	$102	$171	2 330	8
9	$113	$198	3 289	$116	$199	3 212	$118	$198	3 128	$120	$197	3 48	9
10	$132	$226	4 24	$134	$224	3 291	$136	$223	3 199	$139	$223	3 120	10
11	$149	$249	4 79	$152	$249	3 349	$155	$249	3 259	$157	$247	3 166	11
12	$168	$275	4 135	$170	$273	4 25	$173	$272	3 295	$176	$271	3 206	12
13	$186	$298	4 166	$189	$297	4 61	$192	$296	3 327	$195	$295	3 236	13
14	$205	$322	4 192	$209	$322	4 92	$212	$320	3 356	$215	$319	3 266	14
15	$226	$348	4 224	$229	$346	4 116	$232	$344	4 15	$235	$343	3 291	15
16	$246	$372	4 241	$250	$371	4 141	$253	$369	4 41	$256	$367	3 316	16
17	$268	$398	4 266	$272	$397	4 167	$276	$396	4 75	$279	$394	3 347	17
18	$290	$423	4 287	$295	$423	4 195	$299	$422	4 102	$303	$421	4 11	18
19	$314	$450	4 315	$319	$450	4 222	$324	$450	4 131	$328	$448	4 35	19
20	$340	$1,000	- -	$346	$1,000	- -	$351	$1,000	- -	$357	$1,000	- -	20
	$13	$26	- 279	-	-	- - -	-	-	- - -	-	-	- - -	@55
@60	$96	$172	3 188	$81	$145	2 359	$65	$116	2 148	$49	$88	1 301	@60
@65	$186	$298	4 166	$170	$273	4 25	$155	$249	3 259	$139	$223	3 120	@65

Specimen

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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

TABLE OF VALUES PER EACH 1,000 INITIAL FACE AMOUNT

End of Year	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	End of Year
		AGE	0			AGE	1			AGE	2			AGE	3		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$20	-	348	$2	$19	-	357	$2	$19	1	1	$2	$18	1	10	3
4	$8	$77	4	125	$8	$75	4	158	$8	$73	4	181	$8	$71	4	192	4
5	$14	$132	8	147	$14	$128	8	141	$14	$124	8	114	$14	$121	8	66	5
6	$20	$183	12	160	$20	$178	12	86	$20	$172	11	362	$20	$167	11	262	6
7	$27	$240	17	108	$27	$233	16	346	$27	$226	16	210	$27	$219	16	65	7
8	$34	$293	22	290	$34	$284	22	97	$34	$276	21	261	$34	$267	21	57	8
9	$41	$343	28	219	$41	$333	27	294	$41	$323	27	3	$41	$313	26	79	9
10	$48	$389	33	57	$48	$378	32	47	$48	$366	31	42	$48	$355	30	47	10
11	$55	$433	36	146	$55	$419	35	84	$55	$407	34	33	$55	$394	32	359	11
12	$63	$480	39	82	$63	$466	37	349	$63	$452	36	261	$63	$438	35	188	12
13	$71	$525	41	113	$71	$509	39	356	$71	$494	38	244	$71	$479	37	145	13
14	$79	$566	42	328	$79	$549	41	184	$79	$533	40	55	$79	$517	38	302	14
15	$87	$605	44	41	$87	$587	42	248	$87	$569	41	102	$87	$552	39	334	15
16	$96	$647	45	120	$96	$628	43	311	$96	$609	42	148	$96	$591	40	361	16
17	$105	$687	46	103	$105	$666	44	277	$105	$646	43	98	$105	$627	41	293	17
18	$114	$723	47	9	$114	$701	45	166	$114	$680	43	335	$114	$660	42	148	18
19	$124	$763	47	301	$124	$740	46	74	$124	$718	44	222	$124	$696	43	17	19
20	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	20
@55	$335	$1,000	-	-	$329	$1,000	-	-	$324	$1,000	-	-	$318	$1,000	-	-	@55
@60	$362	$1,000	-	-	$357	$1,000	-	-	$351	$1,000	-	-	$346	$1,000	-	-	@60
@65	$386	$1,000	-	-	$382	$1,000	-	-	$377	$1,000	-	-	$372	$1,000	-	-	@65
		AGE	4			AGE	5			AGE	6			AGE	7		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$18	1	16	$2	$17	1	21	$2	$17	1	23	$2	$16	1	21	3
4	$8	$69	4	188	$8	$67	4	170	$8	$65	4	138	$8	$63	4	97	4
5	$14	$117	8	3	$14	$114	7	293	$14	$110	7	211	$14	$107	7	128	5
6	$20	$162	11	153	$20	$157	11	40	$20	$153	10	294	$20	$148	10	187	6
7	$27	$212	15	283	$27	$206	15	137	$27	$200	14	361	$27	$194	14	231	7
8	$34	$259	20	221	$34	$251	20	26	$34	$244	19	209	$34	$236	19	37	8
9	$41	$303	25	164	$41	$294	24	261	$41	$285	24	5	$41	$276	23	123	9
10	$48	$344	29	64	$48	$334	28	95	$48	$324	27	138	$48	$314	26	194	10
11	$55	$382	31	333	$55	$371	30	320	$55	$360	29	321	$55	$349	28	332	11
12	$63	$425	34	127	$63	$412	33	79	$63	$400	32	43	$63	$388	31	16	12
13	$71	$464	36	60	$71	$450	34	351	$71	$437	33	285	$71	$424	32	227	13
14	$79	$501	37	195	$79	$486	36	99	$79	$472	35	11	$79	$457	33	294	14
15	$87	$535	38	209	$87	$519	37	93	$87	$504	35	351	$87	$488	34	248	15
16	$96	$573	39	217	$96	$556	38	82	$96	$539	36	318	$96	$522	35	196	16
17	$105	$608	40	131	$105	$589	38	344	$105	$571	37	197	$105	$554	36	57	17
18	$114	$640	40	335	$114	$620	39	165	$114	$601	38	3	$114	$583	36	211	18
19	$124	$675	41	185	$124	$654	39	362	$124	$634	38	181	$124	$614	37	9	19
20	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	20
@55	$312	$1,000	-	-	$305	$1,000	-	-	$300	$1,000	-	-	$293	$1,000	-	-	@55
@60	$340	$1,000	-	-	$335	$1,000	-	-	$329	$1,000	-	-	$324	$1,000	-	-	@60
@65	$367	$1,000	-	-	$362	$1,000	-	-	$357	$1,000	-	-	$351	$1,000	-	-	@65
		AGE	8			AGE	9			AGE	10			AGE	11		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$16	1	16	$2	$15	1	7	$2	$15	-	361	$2	$14	-	349	3
4	$8	$61	4	50	$8	$59	3	365	$8	$57	3	317	$8	$56	3	272	4
5	$14	$104	7	45	$14	$100	6	334	$14	$97	6	267	$14	$94	6	207	5
6	$20	$143	10	89	$20	$139	10	-	$20	$135	9	289	$20	$131	9	224	6
7	$27	$188	14	111	$27	$182	14	1	$27	$177	13	268	$27	$171	13	179	7
8	$34	$229	18	242	$34	$222	18	93	$34	$216	17	317	$34	$209	17	177	8
9	$41	$268	22	253	$41	$260	22	26	$41	$252	21	166	$41	$245	20	309	9
10	$48	$304	25	260	$48	$295	24	334	$48	$286	24	45	$48	$278	23	124	10
11	$55	$338	27	352	$55	$328	27	13	$55	$318	26	42	$55	$309	25	75	11
12	$63	$376	29	361	$63	$365	28	345	$63	$354	27	335	$63	$343	26	328	12
13	$71	$411	31	176	$71	$399	30	130	$71	$386	29	89	$71	$375	28	53	13
14	$79	$443	32	218	$79	$430	31	147	$79	$417	30	82	$79	$404	29	21	14
15	$87	$473	33	152	$87	$459	32	61	$87	$445	30	340	$87	$431	29	258	15
16	$96	$506	34	80	$96	$491	32	334	$96	$476	31	227	$96	$461	30	127	16
17	$105	$537	34	288	$105	$520	33	160	$105	$504	32	38	$105	$488	30	287	17
18	$114	$565	35	62	$114	$547	33	284	$114	$530	32	148	$114	$513	31	20	18
19	$124	$595	35	208	$124	$576	34	51	$124	$558	32	265	$124	$541	31	123	19
20	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	20
@55	$287	$1,000	-	-	$280	$1,000	-	-	$274	$1,000	-	-	$268	$1,000	-	-	@55
@60	$318	$1,000	-	-	$312	$1,000	-	-	$305	$1,000	-	-	$300	$1,000	-	-	@60
@65	$346	$1,000	-	-	$340	$1,000	-	-	$335	$1,000	-	-	$329	$1,000	-	-	@65

Specimen

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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

TABLE OF VALUES PER EACH 1,000 INITIAL FACE AMOUNT

End of Year	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	End of Year
		AGE	12			AGE	13			AGE	14			AGE	15		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$14	-	337	$2	$13	-	326	$2	$13	-	316	$2	$13	-	308	3
4	$8	$54	3	233	$8	$52	3	200	$8	$51	3	173	$8	$49	3	152	4
5	$14	$92	6	158	$14	$89	6	117	$14	$86	6	83	$14	$84	6	54	5
6	$20	$127	9	167	$20	$123	9	116	$20	$119	9	69	$20	$116	9	23	6
7	$27	$166	13	96	$27	$161	13	14	$27	$156	12	300	$27	$152	12	219	7
8	$34	$203	17	37	$34	$197	16	257	$34	$191	16	106	$34	$185	15	313	8
9	$41	$237	20	85	$41	$230	19	224	$41	$223	18	362	$41	$216	18	127	9
10	$48	$269	22	204	$48	$261	21	285	$48	$253	21	1	$48	$245	20	78	10
11	$55	$299	24	110	$55	$290	23	146	$55	$281	22	183	$55	$272	21	221	11
12	$63	$332	25	324	$63	$322	24	322	$63	$312	23	322	$63	$302	22	326	12
13	$71	$363	27	19	$71	$352	25	353	$71	$341	24	326	$71	$330	23	302	13
14	$79	$391	27	328	$79	$379	26	274	$79	$367	25	225	$79	$356	24	181	14
15	$87	$418	28	181	$87	$404	27	109	$87	$392	26	44	$87	$379	24	348	15
16	$96	$446	29	33	$96	$432	27	309	$96	$418	26	226	$96	$405	25	149	16
17	$105	$473	29	177	$105	$458	28	74	$105	$443	26	343	$105	$429	25	252	17
18	$114	$497	29	262	$114	$481	28	147	$114	$466	27	39	$114	$451	25	302	18
19	$124	$523	29	354	$124	$507	28	225	$124	$490	27	105	$124	$475	25	358	19
20	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	$134	$1,000	-	-	20
@55	$262	$1,000	-	-	$255	$1,000	-	-	$249	$1,000	-	-	$242	$1,000	-	-	@55
@60	$293	$1,000	-	-	$287	$1,000	-	-	$280	$1,000	-	-	$274	$1,000	-	-	@60
@65	$324	$1,000	-	-	$318	$1,000	-	-	$312	$1,000	-	-	$305	$1,000	-	-	@65
		AGE	16			AGE	17			AGE	18			AGE	19		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$12	-	302	$2	$12	-	297	$2	$12	-	293	$2	$11	-	289	3
4	$8	$48	3	134	$8	$46	3	119	$9	$51	3	267	$9	$49	3	254	4
5	$14	$81	6	28	$14	$79	6	3	$15	$82	6	148	$16	$84	6	284	5
6	$20	$112	8	342	$21	$114	9	110	$22	$116	9	232	$23	$118	9	339	6
7	$27	$147	12	132	$28	$148	12	215	$29	$148	12	267	$30	$149	12	287	7
8	$34	$179	15	145	$35	$179	15	122	$36	$178	15	71	$37	$178	14	361	8
9	$41	$210	17	255	$42	$208	17	144	$44	$211	17	133	$45	$209	16	346	9
10	$48	$238	19	155	$50	$240	19	90	$51	$237	18	260	$53	$239	18	152	10
11	$55	$264	20	260	$57	$265	20	132	$59	$266	19	351	$61	$266	19	185	11
12	$63	$293	21	332	$65	$293	21	148	$67	$292	20	317	$69	$291	20	107	12
13	$71	$320	22	283	$73	$318	22	58	$75	$317	21	187	$78	$319	21	12	13
14	$79	$344	23	142	$81	$342	22	248	$84	$343	22	48	$87	$344	21	198	14
15	$87	$367	23	293	$90	$368	23	70	$93	$368	22	200	$96	$368	21	320	15
16	$96	$392	24	78	$99	$392	23	189	$102	$391	22	292	$106	$393	22	74	16
17	$105	$415	24	168	$108	$414	23	254	$112	$415	23	19	$115	$413	22	91	17
18	$114	$436	24	207	$118	$437	23	322	$121	$434	23	15	$126	$438	22	162	18
19	$124	$460	24	252	$128	$459	23	344	$132	$458	23	66	$136	$457	22	149	19
20	$134	$1,000	-	-	$138	$1,000	-	-	$143	$1,000	-	-	$147	$1,000	-	-	20
@55	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65
		AGE	20			AGE	21			AGE	22			AGE	23		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$2	$11	-	286	$3	$16	1	64	$3	$15	1	59	$3	$15	1	54	3
4	$9	$47	3	240	$10	$51	4	12	$10	$50	3	355	$11	$53	4	116	4
5	$16	$82	6	245	$17	$84	6	363	$18	$86	7	106	$18	$84	7	46	5
6	$24	$119	10	59	$24	$115	9	327	$25	$116	10	-	$26	$117	10	9	6
7	$31	$149	12	275	$32	$149	12	236	$33	$149	12	173	$35	$153	12	202	7
8	$39	$181	15	19	$40	$180	14	260	$41	$179	14	122	$43	$181	14	69	8
9	$47	$212	16	283	$48	$209	16	99	$50	$211	15	362	$52	$212	15	237	9
10	$55	$240	18	25	$57	$241	17	242	$59	$241	17	79	$61	$241	16	267	10
11	$63	$266	19	6	$65	$266	18	176	$68	$269	18	43	$70	$268	17	187	11
12	$72	$294	19	324	$74	$293	19	90	$77	$295	18	276	$79	$293	18	25	12
13	$81	$320	20	185	$83	$318	19	284	$86	$319	19	71	$89	$319	18	214	13
14	$90	$345	20	339	$93	$345	20	103	$96	$344	19	225	$99	$344	18	344	14
15	$99	$367	21	67	$103	$369	20	223	$106	$368	19	324	$109	$366	19	57	15
16	$109	$391	21	161	$113	$392	20	293	$117	$393	20	55	$120	$391	19	136	16
17	$119	$413	21	208	$123	$413	20	321	$127	$413	20	66	$132	$416	19	215	17
18	$130	$437	21	259	$134	$436	20	356	$139	$438	20	124	$143	$437	19	218	18
19	$141	$459	21	273	$145	$457	20	355	$150	$458	20	109	$155	$459	19	227	19
20	$152	$1,000	-	-	$157	$1,000	-	-	$162	$1,000	-	-	$168	$1,000	-	-	20
@55	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65

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Specimen

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

TABLE OF VALUES PER EACH 1,000 INITIAL FACE AMOUNT

End of Year	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	End of Year
		AGE	24			AGE	25			AGE	26			AGE	27		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$3	$14	1	49	$4	$19	1	181	$4	$18	1	171	$4	$17	1	160	3
4	$11	$51	4	86	$12	$54	4	199	$12	$52	4	161	$12	$51	4	119	4
5	$19	$86	7	124	$20	$87	7	176	$21	$89	7	202	$21	$86	7	83	5
6	$27	$118	9	356	$28	$118	9	312	$29	$118	9	247	$30	$119	9	163	6
7	$36	$152	12	93	$37	$151	11	335	$38	$150	11	195	$40	$153	11	131	7
8	$45	$184	13	357	$46	$182	13	171	$48	$184	13	58	$49	$182	12	217	8
9	$54	$214	15	96	$55	$211	14	229	$57	$211	14	65	$59	$212	13	255	9
10	$63	$241	16	77	$65	$241	15	241	$67	$240	15	35	$70	$243	14	246	10
11	$72	$267	16	326	$75	$269	16	152	$77	$267	15	279	$80	$269	15	94	11
12	$82	$294	17	191	$84	$292	16	297	$87	$292	16	90	$90	$293	15	246	12
13	$92	$319	17	354	$95	$319	17	123	$98	$319	16	257	$101	$318	16	27	13
14	$102	$343	18	95	$106	$345	17	256	$109	$344	17	7	$113	$345	16	163	14
15	$113	$368	18	200	$117	$369	17	341	$120	$367	17	76	$124	$367	16	216	15
16	$124	$391	18	261	$128	$391	18	21	$132	$391	17	145	$136	$390	16	270	16
17	$136	$415	18	324	$140	$414	18	68	$144	$413	17	178	$149	$415	16	323	17
18	$147	$435	18	315	$152	$436	18	81	$157	$437	17	211	$162	$437	16	342	18
19	$160	$459	18	345	$165	$459	18	97	$170	$459	17	214	$175	$458	16	334	19
20	$172	$1,000	-	-	$178	$1,000	-	-	$183	$1,000	-	-	$189	$1,000	-	-	20
@55	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65
		AGE	28			AGE	29			AGE	30			AGE	31		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$4	$17	1	149	$5	$20	1	265	$5	$20	1	248	$5	$19	1	227	3
4	$13	$53	4	197	$14	$55	4	251	$14	$54	4	168	$15	$56	4	179	4
5	$22	$87	7	65	$23	$88	7	24	$24	$89	6	328	$25	$90	6	253	5
6	$31	$119	9	63	$33	$122	9	36	$34	$122	8	272	$35	$122	8	138	6
7	$41	$152	10	332	$42	$151	10	160	$44	$153	10	59	$46	$155	9	312	7
8	$51	$183	12	80	$53	$184	11	299	$55	$185	11	146	$56	$182	10	300	8
9	$61	$212	13	75	$63	$212	12	256	$65	$212	12	71	$68	$214	11	304	9
10	$72	$242	14	32	$74	$241	13	182	$77	$243	13	20	$79	$241	12	172	10
11	$83	$270	14	271	$85	$268	14	35	$88	$269	13	210	$91	$269	13	23	11
12	$93	$293	15	37	$96	$293	14	191	$99	$293	13	349	$102	$293	13	141	12
13	$105	$321	15	203	$108	$320	14	340	$111	$319	14	112	$115	$320	13	288	13
14	$116	$343	15	282	$120	$344	15	74	$123	$342	14	197	$127	$343	13	357	14
15	$128	$367	15	358	$132	$367	15	134	$136	$367	14	276	$140	$367	14	56	15
16	$141	$392	16	65	$145	$391	15	191	$149	$390	14	321	$154	$391	14	116	16
17	$154	$416	16	101	$158	$414	15	216	$163	$414	14	363	$168	$414	14	145	17
18	$167	$437	16	108	$172	$437	15	240	$177	$437	15	11	$182	$436	14	148	18
19	$180	$457	16	89	$186	$459	15	238	$191	$458	14	365	$197	$459	14	152	19
20	$194	$1,000	-	-	$200	$1,000	-	-	$206	$1,000	-	-	$212	$1,000	-	-	20
@55	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65
		AGE	32			AGE	33			AGE	34			AGE	35		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$6	$22	1	312	$6	$22	1	273	$6	$21	1	231	$7	$24	1	277	3
4	$15	$54	4	76	$16	$56	4	60	$17	$57	4	33	$17	$55	3	289	4
5	$25	$87	6	89	$26	$87	6	8	$27	$88	5	288	$28	$88	5	202	5
6	$36	$121	8	5	$37	$120	7	234	$38	$120	7	102	$40	$122	7	30	6
7	$47	$153	9	134	$48	$151	8	327	$50	$153	8	211	$51	$151	8	45	7
8	$58	$183	10	148	$60	$183	9	362	$62	$184	9	209	$64	$184	9	59	8
9	$70	$214	11	118	$72	$213	10	301	$74	$212	10	121	$76	$211	9	310	9
10	$82	$243	12	9	$84	$241	11	167	$86	$239	10	332	$89	$240	10	170	10
11	$93	$267	12	160	$96	$267	11	341	$99	$267	11	156	$102	$267	10	340	11
12	$106	$295	12	337	$108	$291	12	98	$112	$293	11	295	$115	$292	11	97	12
13	$118	$318	13	65	$121	$317	12	211	$125	$318	12	26	$128	$316	11	180	13
14	$131	$343	13	151	$135	$343	12	314	$138	$340	12	87	$142	$340	11	256	14
15	$144	$366	13	203	$148	$365	12	354	$153	$367	12	168	$157	$366	11	326	15
16	$158	$390	13	251	$163	$391	13	51	$167	$389	12	194	$172	$389	12	2	16
17	$172	$412	13	271	$177	$412	13	61	$182	$412	12	219	$187	$412	12	17	17
18	$187	$435	13	290	$192	$435	13	71	$198	$436	12	242	$203	$435	12	31	18
19	$202	$457	13	286	$208	$458	13	80	$214	$458	12	242	$219	$457	12	24	19
20	$218	$1,000	-	-	$224	$1,000	-	-	$230	$1,000	-	-	$236	$1,000	-	-	20
@55	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	$236	$1,000	-	-	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65

Specimen

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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

TABLE OF VALUES PER EACH 1,000 INITIAL FACE AMOUNT

End of Year	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	End of Year
		AGE	36			AGE	37			AGE	38			AGE	39		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$7	$23	1	228	$7	$22	1	183	$8	$24	1	210	$8	$24	1	166	3
4	$18	$57	3	256	$19	$58	3	221	$19	$56	3	122	$20	$57	3	87	4
5	$29	$89	5	117	$30	$89	5	33	$31	$89	4	313	$32	$89	4	228	5
6	$41	$121	6	264	$42	$121	6	137	$44	$122	6	59	$45	$121	5	300	6
7	$53	$152	7	294	$55	$153	7	178	$56	$151	7	22	$58	$152	6	273	7
8	$65	$181	8	233	$67	$181	8	88	$69	$181	7	311	$71	$180	7	170	8
9	$78	$210	9	137	$81	$212	9	4	$83	$211	8	200	$85	$210	8	39	9
10	$91	$238	9	343	$94	$239	9	186	$96	$237	9	3	$99	$237	8	217	10
11	$105	$267	10	161	$108	$266	9	351	$110	$264	9	152	$113	$263	8	352	11
12	$118	$291	10	268	$121	$290	10	79	$124	$289	9	261	$128	$290	9	106	12
13	$132	$316	11	2	$135	$314	10	165	$139	$315	9	360	$143	$315	9	191	13
14	$146	$340	11	65	$150	$340	10	243	$154	$339	10	60	$158	$338	9	247	14
15	$161	$364	11	123	$165	$363	10	291	$169	$362	10	100	$174	$363	9	297	15
16	$176	$387	11	155	$181	$388	10	335	$185	$386	10	135	$190	$386	9	324	16
17	$192	$411	11	183	$197	$411	10	355	$202	$410	10	165	$207	$410	9	346	17
18	$208	$434	11	190	$214	$435	11	6	$219	$433	10	174	$225	$434	9	363	18
19	$225	$457	11	194	$231	$457	11	2	$237	$457	10	180	$242	$455	9	348	19
20	$242	$1,000	-	-	$249	$1,000	-	-	$255	$1,000	-	-	$262	$1,000	-	-	20
@55	$225	$457	11	194	$214	$435	11	6	$202	$410	10	165	$190	$386	9	324	@55
@60	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	$268	$1,000	-	-	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65
		AGE	40			AGE	41			AGE	42			AGE	43		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$8	$23	1	124	$9	$25	1	141	$9	$24	1	101	$9	$24	1	64	3
4	$20	$56	2	363	$21	$57	2	325	$22	$58	2	284	$22	$56	2	202	4
5	$33	$89	4	145	$34	$89	4	63	$35	$89	3	348	$36	$89	3	269	5
6	$46	$120	5	179	$47	$119	5	64	$48	$118	4	318	$50	$120	4	243	6
7	$60	$152	6	160	$61	$151	6	18	$62	$149	5	247	$64	$149	5	146	7
8	$73	$180	7	35	$75	$180	6	268	$77	$179	6	140	$79	$179	6	18	8
9	$87	$208	7	247	$89	$207	7	97	$92	$208	6	343	$94	$207	6	201	9
10	$102	$238	8	71	$104	$235	7	269	$107	$236	7	132	$109	$233	6	343	10
11	$116	$263	8	190	$119	$262	8	35	$122	$261	7	248	$125	$261	7	102	11
12	$131	$288	8	298	$134	$287	8	130	$137	$286	7	333	$140	$284	7	176	12
13	$146	$313	9	8	$150	$313	8	214	$153	$311	8	43	$156	$309	7	242	13
14	$162	$338	9	74	$166	$337	8	271	$169	$334	8	92	$173	$334	7	300	14
15	$178	$361	9	115	$182	$360	8	305	$186	$359	8	134	$191	$359	7	350	15
16	$195	$386	9	151	$199	$384	8	333	$204	$384	8	171	$208	$382	8	-	16
17	$212	$409	9	166	$217	$408	8	357	$222	$408	8	188	$227	$407	8	24	17
18	$230	$433	9	177	$235	$431	8	362	$241	$432	8	200	$246	$431	8	31	18
19	$249	$457	9	184	$254	$455	8	364	$260	$455	8	197	$266	$455	8	36	19
20	$268	$1,000	-	-	$274	$1,000	-	-	$280	$1,000	-	-	$287	$1,000	-	-	20
@55	$178	$361	9	115	$166	$337	8	271	$153	$311	8	43	$140	$284	7	176	@55
@60	$268	$1,000	-	-	$254	$455	8	364	$241	$432	8	200	$227	$407	8	24	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	$300	$1,000	-	-	@65
		AGE	44			AGE	45			AGE	46			AGE	47		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$10	$25	1	71	$10	$25	1	35	$10	$24	1	2	$11	$26	1	3	3
4	$23	$57	2	164	$24	$58	2	125	$24	$56	2	55	$25	$57	2	20	4
5	$37	$89	3	193	$38	$88	3	120	$39	$88	3	52	$40	$88	2	352	5
6	$51	$119	4	140	$52	$118	4	43	$54	$119	3	341	$55	$118	3	250	6
7	$66	$149	5	49	$67	$148	4	294	$69	$148	4	204	$71	$148	4	117	7
8	$81	$178	5	264	$83	$178	5	149	$84	$175	5	20	$86	$175	4	280	8
9	$96	$206	6	67	$98	$204	5	302	$100	$203	5	178	$103	$204	5	77	9
10	$112	$234	6	214	$114	$231	6	72	$117	$231	5	317	$119	$230	5	186	10
11	$127	$258	6	308	$130	$257	6	172	$133	$257	6	43	$136	$256	5	283	11
12	$144	$285	7	43	$147	$284	6	262	$150	$282	6	122	$153	$281	5	354	12
13	$160	$309	7	99	$164	$309	6	326	$167	$307	6	179	$170	$305	6	38	13
14	$177	$333	7	148	$181	$332	7	3	$185	$332	6	227	$188	$329	6	80	14
15	$195	$358	7	191	$199	$357	7	38	$203	$355	6	256	$207	$354	6	115	15
16	$213	$382	7	214	$217	$380	7	56	$222	$380	6	280	$226	$378	6	134	16
17	$232	$406	7	232	$237	$406	7	80	$241	$403	6	288	$246	$403	6	149	17
18	$252	$431	7	245	$257	$430	7	89	$262	$429	6	304	$267	$428	6	162	18
19	$272	$455	7	246	$277	$454	7	86	$283	$454	6	309	$288	$453	6	166	19
20	$293	$1,000	-	-	$300	$1,000	-	-	$305	$1,000	-	-	$312	$1,000	-	-	20
@55	$127	$258	6	308	$114	$231	6	72	$100	$203	5	178	$86	$175	4	280	@55
@60	$213	$382	7	214	$199	$357	7	38	$185	$332	6	227	$170	$305	6	38	@60
@65	$300	$1,000	-	-	$300	$1,000	-	-	$283	$454	6	309	$267	$428	6	162	@65

Specimen

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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda)

TABLE OF VALUES PER EACH 1,000 INITIAL FACE AMOUNT

End of Year	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	Cash Value	Paid-Up Value	Extended Term Insurance Yrs.	Extended Term Insurance Day/ PE($)	End of Year
		AGE	48			AGE	49			AGE	50			AGE	51		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$11	$25	-	337	$11	$24	-	308	$12	$26	-	308	$12	$25	-	282	3
4	$25	$55	1	323	$26	$56	1	291	$27	$56	1	260	$28	$57	1	229	4
5	$41	$88	2	288	$42	$88	2	228	$43	$87	2	170	$44	$87	2	116	5
6	$56	$117	3	165	$57	$116	3	85	$59	$117	3	27	$60	$116	2	318	6
7	$72	$146	4	13	$73	$144	3	279	$75	$145	3	203	$77	$145	3	130	7
8	$88	$174	4	180	$90	$174	4	84	$92	$173	3	359	$94	$173	3	271	8
9	$105	$203	4	328	$107	$201	4	218	$109	$200	4	115	$111	$199	4	18	9
10	$121	$228	5	62	$124	$228	4	323	$126	$226	4	210	$129	$226	4	115	10
11	$138	$253	5	149	$141	$253	5	36	$144	$252	4	292	$146	$250	4	178	11
12	$156	$280	5	226	$159	$278	5	104	$162	$277	4	353	$165	$276	4	242	12
13	$174	$305	5	281	$177	$303	5	152	$180	$301	5	29	$183	$300	4	277	13
14	$192	$329	5	316	$195	$326	5	182	$199	$326	5	64	$202	$324	4	307	14
15	$211	$353	5	345	$215	$352	5	216	$218	$350	5	84	$222	$349	4	332	15
16	$230	$377	5	359	$235	$377	5	236	$239	$376	5	110	$242	$373	4	348	16
17	$251	$403	6	14	$255	$401	5	245	$260	$401	5	127	$264	$399	5	8	17
18	$272	$427	6	25	$277	$427	5	264	$282	$426	5	146	$286	$424	5	28	18
19	$294	$453	6	38	$300	$453	5	285	$305	$453	5	168	$310	$452	5	58	19
20	$318	$1,000	-	-	$324	$1,000	-	-	$329	$1,000	-	-	$335	$1,000	-	-	20
@55	$72	$146	4	13	$57	$116	3	85	$43	$87	2	170	$28	$57	1	229	@55
@60	$156	$280	5	226	$141	$253	5	36	$126	$226	4	210	$111	$199	4	18	@60
@65	$251	$403	6	14	$235	$377	5	236	$218	$350	5	84	$202	$324	4	307	@65
		AGE	52			AGE	53			AGE	54			AGE	55		
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
3	$13	$26	-	279	$14	$28	-	275	$14	$27	-	251	$15	$28	-	246	3
4	$29	$57	1	198	$30	$58	1	169	$31	$58	1	140	$32	$59	1	112	4
5	$45	$87	2	64	$47	$88	2	30	$48	$88	1	347	$49	$88	1	301	5
6	$62	$117	2	264	$63	$116	2	197	$65	$116	2	148	$67	$117	2	101	6
7	$79	$145	3	60	$81	$145	2	359	$83	$145	2	295	$84	$144	2	222	7
8	$96	$172	3	188	$98	$172	3	110	$100	$171	3	36	$102	$171	2	330	8
9	$113	$198	3	289	$116	$199	3	212	$118	$198	3	128	$120	$197	3	48	9
10	$132	$226	4	24	$134	$224	3	291	$136	$223	3	199	$139	$223	3	120	10
11	$149	$249	4	79	$152	$249	3	349	$155	$249	3	259	$157	$247	3	166	11
12	$168	$275	4	135	$170	$273	4	25	$173	$272	3	295	$176	$271	3	206	12
13	$186	$298	4	166	$189	$297	4	61	$192	$296	3	327	$195	$295	3	236	13
14	$205	$322	4	192	$209	$322	4	92	$212	$320	3	356	$215	$319	3	266	14
15	$226	$348	4	224	$229	$346	4	116	$232	$344	4	15	$235	$343	3	291	15
16	$246	$372	4	241	$250	$371	4	141	$253	$369	4	41	$256	$367	3	316	16
17	$268	$398	4	266	$272	$397	4	167	$276	$396	4	75	$279	$394	3	347	17
18	$290	$423	4	287	$295	$423	4	195	$299	$422	4	102	$303	$421	4	11	18
19	$314	$450	4	315	$319	$450	4	222	$324	$450	4	131	$328	$448	4	35	19
20	$340	$1,000	-	-	$346	$1,000	-	-	$351	$1,000	-	-	$357	$1,000	-	-	20
@55	$13	$26	-	279	-	-	-	-	-	-	-	-	-	-	-	-	@55
@60	$96	$172	3	188	$81	$145	2	359	$65	$116	2	148	$49	$88	1	301	@60
@65	$186	$298	4	166	$170	$273	4	25	$155	$249	3	259	$139	$223	3	120	@65

Specimen

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AIA Hong Kong

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T: (852) 2881 3333

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Memo

Attn:	All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)	From:	Chow Wai Chuen
Co/Dept:		Dept:	Product Strategy and Management Department
Copy:	Mr. Jacky Chan / All Department Heads / Mr. Joe Cheng / Mr. Chris Ma / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre		
Date:	7 July, 2014	Total page:	3 pages

Subject: (Ref: A140704) 新推出「摯愛孩子」教育計劃
The Launch of "Kiss Kids Education Plan"

隨着知識型經濟的發展，新生代接受專上教育的比例越來越高。然而，大學教育學費不斷上升。有見及此，公司將於 **2014 年 7 月 17 日(即首個保單申請日)**，誠意推出「摯愛孩子」教育計劃，好讓父母及早為子女儲蓄教育經費。

新產品：「摯愛孩子」教育計劃

「摯愛孩子」教育計劃具有以下特色：

- 6 年或 8 年保費繳付期，便可獲保障至 21 歲
- 於受保人 18、19、20 及 21 歲生日後緊接著的保單週年日獲發保證現金

受保人年齡	保證現金(相等於基本保額的百分比)
18 歲	40%
19 歲	20%
20 歲	20%
21 歲	20%

- 免健康審查的最高累計保費總和可達4,000,000美元
- 自選「未來保障權益附加契約」
  - ➢ 於期滿日期起計6個月期間的任何時間，受保人可遞交書面申請投保一份屆時我們提供的個人人壽保險[1]，而毋須遞交可保證明

[1] *定期壽險保單、或任何預先包含危疾利益或在生利益之壽險保單除外。*

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。

"We", "AIA" or "AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
「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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AIA Hong Kong

12/F, AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

With the development of the knowledge-based economy, tertiary education becomes more and more of a necessity for our next generation. However, university education spending continues to rise. In view of this, we are pleased to launch Kiss Kids Education Plan, **effective from 17 July, 2014 (the first application date)**, for parents to start saving for their children education funding.

New product: Kiss Kids Education Plan

Key features of Kiss Kids Education Plan are as follows:

- With 6-year or 8-year premium payment period, Insured can get protection up to age 21
- Guaranteed cash payments will be distributed on each Policy Anniversary upon Insured's 18th, 19th, 20th and 21st birthdays

Age of the Insured	Guaranteed cash payments (equivalent to the percentage of the Face Amount)
18	40%
19	20%
20	20%
21	20%

- Non-medical underwriting can be up to US$4,000,000 aggregated total premium
- Optional "Future Protection Rider"
  - At any time within the six-month period following the Maturity Date, the Insured may submit a written application for an individual life policy that is then available for issue without providing evidence of insurability.

[1] Except a term insurance policy or any insurance policy with pre-packaged critical illness benefits or living benefits).

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 agents. 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,

Chow Wai Chuen
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>

中文版的印刷版本會於 2014 年 7 月 7 日起送抵香港及澳門各營業辦事處
營業員可於 2014 年 7 月 7 日登入 Agency Corner 下載中文及英文版的電子版本產品資料冊

</td></tr>
<tr><td>建議書系統PGS2014
(11.8版本)</td><td>
<table>
<tr><td></td><td>網上版</td><td>iPad 離線版</td><td>視窗離線版</td></tr>
<tr><td>版本號碼</td><td>11.8</td><td>11.8</td><td>11.8</td></tr>
<tr><td>推出日期</td><td colspan="2">2014 年 7 月 16 日上午 12 時 00 分</td><td>2014 年 7 月 21 日上午 12 時 00 分</td></tr>
</table>

有關 11.8 版本的詳細安排，將會由產品策劃部另函通知 (通告：A140702 (香港) / A140703 (澳門))

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<tr><td>產品小冊子</td><td>

印刷版本會由2014 年7 月7 日開始送抵香港及澳門各營業辦事處
營業員亦可於2014 年7 月7 日登入Agency Corner 下載電子版本的產品小冊子

</td></tr>
<tr><td>銷售檔案</td><td>

營業員可於2014 年7 月7 日登入Agency Corner 下載電子版本的銷售檔案

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</table>

Enclosure: Launch Arrangement

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

Chinese printed version will be delivered to Agency offices in Hong Kong & Macau starting from 7 July 2014
The Chinese and English electronic version will be ready for download by Agents in Agency Corner on 7 July 2014

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<tr><td>PGS2014
(version 11.8)</td><td>
<table>
<tr><td></td><td>Web Version</td><td>iPad Offline Version</td><td>Windows Offline Version</td></tr>
<tr><td>Version no.</td><td>11.8</td><td>11.8</td><td>11.8</td></tr>
<tr><td>Launch Date</td><td colspan="2">00:00 a.m. on 16 July 2014</td><td>00:00 a.m. on 21 July 2014</td></tr>
</table>

Detailed arrangements regarding the release of version 11.8 will be set out in a separate memo issued by Product Strategy and Management Department (memo reference number: A140702 (Hong Kong) / A140703 (Macau))

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

Printed version will be delivered to all Agency offices in Hong Kong and Macau starting from 7 July 2014
The electronic version will be ready for download by Agents in Agency Corner by 7 July 2014

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<tr><td>Segment Story</td><td>

The electronic version will be ready for download by Agents in Agency Corner by 7 July 2014

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此產品資料冊只供參考，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。

I. 背景資料

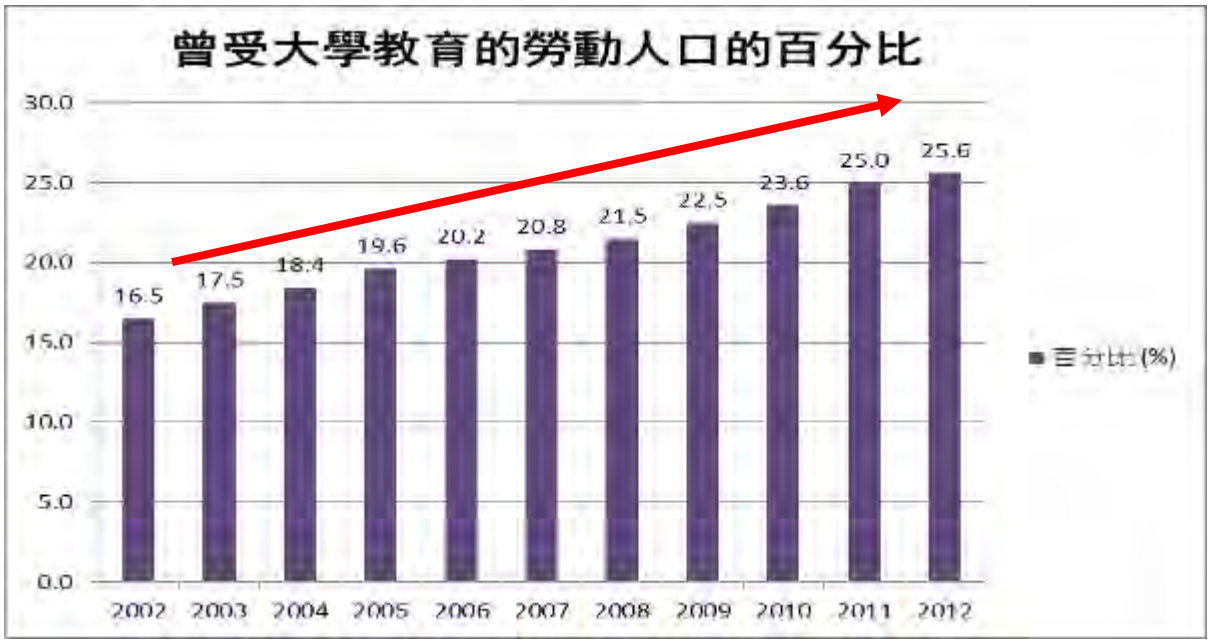
隨著社會的競爭日趨激烈，所有父母都希望給子女最好的，讓他們將來在社會上有立足之地，所以父母會悉心為子女安排最好的教育，擁有專上教育的學歷，是未來事業發展的有利條件。但是，學歷的要求愈來愈高及學費不斷上升，令父母帶來沉重的金錢負擔和精神壓力。父母應如何面對這筆龐大的教育開支？



(i) 學歷要求不斷提升

高學歷的畢業生每年不斷增加，於自由商業經濟底下，汰弱留強。在學歷要求愈來愈高的情況下，年輕人往往需要持續進修，不斷學習，才獲得學歷上的優勢，增加獲僱主聘用的機會。

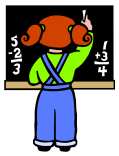
具有大學教育程度的勞動人口百分比近年有上升的趨勢，
由 2002 年的 16.5%增加至 2012 年的 25.6%。

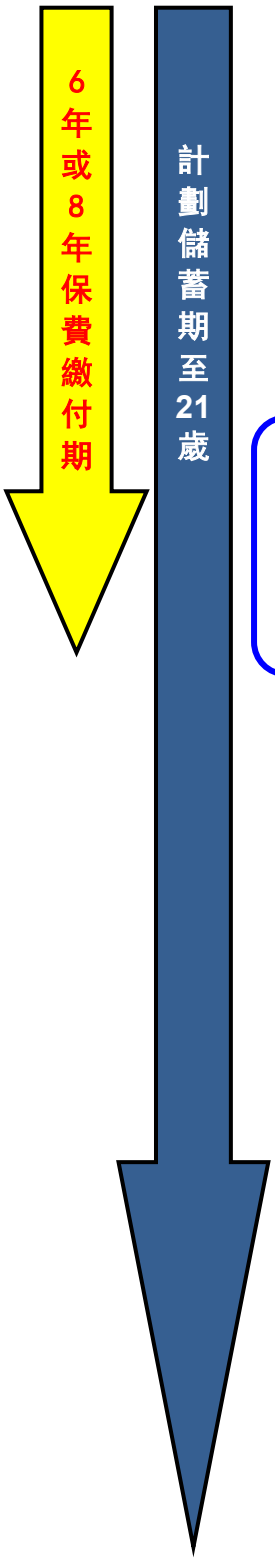


資料來源：香港—知識型經濟　統計透視 2013
香港特別行政區　政府統計處

(ii) 學費高昂

子女從小在學習階段中的開支已經相當高，讓家長清楚了解及預算子女的學習開支，及早開始為子女籌備足夠的資金。

子女教育開資詳細預算(只供參考)			全新計劃 — 「摯愛孩子」教育計劃
學習階段	**每年預算開支 (港元)**	**年齡**	
幼兒預備 	遊戲小組 Playgroup 約**$7,000** 幼兒預備班..... 約**$70,000** 書簿費連雜費 ..... 約**$2,000**	0 1 2	
幼稚園 	幼稚園學費： Nursery ..... 約**$65,000** Lower ..... 約**$65,000** Upper ..... 約**$90,000** 書簿費 ..... 約**$2,000** 平均學費連雜費.... 約**$75,000** 遊學團（1 次） .... 約**$30,000** 興趣班 ..... 約**$18,000** 樂器..... 約**$60,000**	3 4 5	
小學 	學費..... 約**$16,300** 書簿費 ..... 約**$2,400** 遊學團 ..... 約**$40,000** 興趣班 ..... 約**$28,000** 補習費用..... 約**$60,000**	6 7 8 9 10 11	
中學 	學費..... 約**$20,000** 書簿費 ..... 約**$2,500** 遊學團（1 次） .... 約**$40,000** 興趣班 ..... 約**$28,000** 補習費用..... 約**$80,000**	12 13 14 15 16 17	
大學 	本地大學學費 ..... 約**$42,100** 書簿費 ..... 約**$3,000** 交流（1 次） ..... 約**$70,000** 遊學團（1 次） .... 約**$20,000**	18 19 20 21	







人壽保障至 **21 歲**
保單期內會派發
非保證週年紅利，
客人可選擇提取或
累積於保單內。

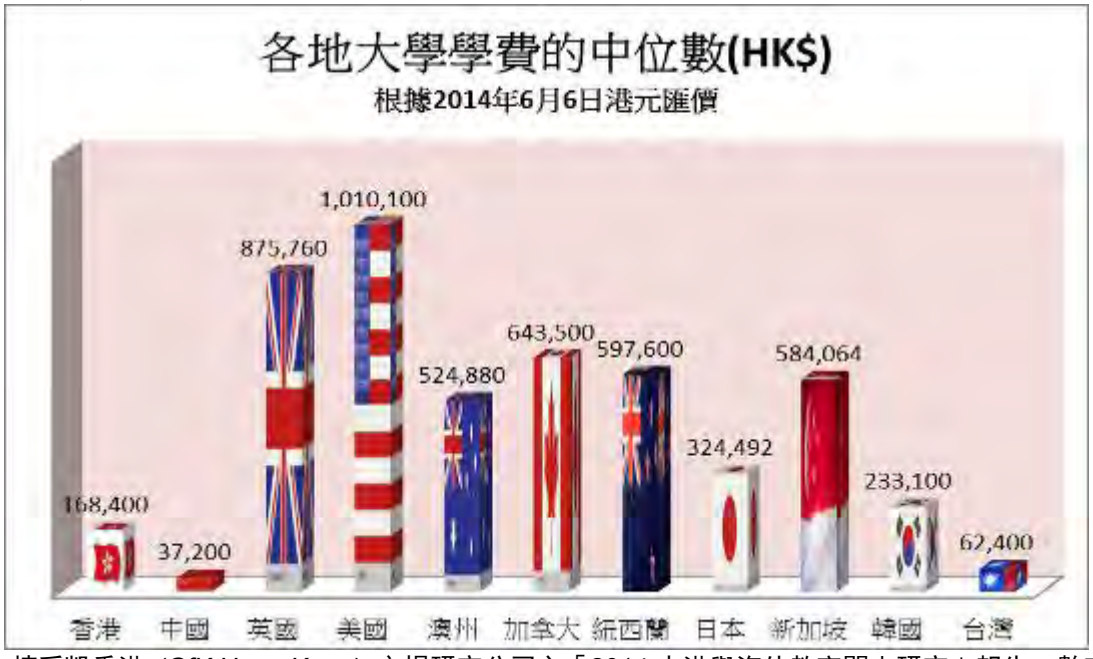


於受保人 18、19、20 及 21 歲生日後緊接著的保單週年日派發
保證現金（相等於 40%+20%+20%+20% 基本保額）

提示：以上資料假設就讀於銅鑼灣維多利亞幼稚園、播道書院（小學）、播道書院（中學）及於香港中文大學修讀計量金融學。資料由捷孚凱香港 (GfK Hong Kong) 市場研究公司提供，資料截至 2013 年。

香港政府在 2012 年實行高中及高等教育新學制“3-3-4”，中學畢業生會入讀大學四年制課程，所以學費開支相應提高。部分家長更希望日後送子女出國讀書，而外國升學的學費更加是天文數字，需要數十至幾百萬元不等。

現時大學學費，已經相當昂貴…



資料來源：捷孚凱香港（GfK Hong Kong）市場研究公司之「2014 本港與海外教育開支研究」報告，數字只供參考

地點	學制	大學學費(HK$) 根據 2014 年 6 月 6 日港元匯價
香港	4 年	$168,400
中國	4 年	$24,800-$49,600
英國	3 年	$373,920-$1,377,600
美國	4 年	$466,200-$1,554,000
澳州	3 年	$328,050-$721,710
加拿大	4 年	$429,000-$858,000
紐西蘭	3 年	$438,240-$756,960
日本	4 年	$228,984-$420,000
新加坡	3 年	$535,392-$632,736
韓國	4 年	$155,400-$310,800
台灣	4 年	$52,000-$72,800



資料來源：捷孚凱香港（GfK Hong Kong）市場研究公司之「2014 本港與海外教育開支研究」報告，數字只供參考

擁有專上教育的學歷，是未來事業發展不可或缺的條件！然而，大學開支相當高昂，因此，要及早為子女籌備資金，為應付將來入讀心儀學府作好準備。

故此，無論在香港或外地升學，及早在子女年幼時開始籌備教育資金，不但能保障子女的教育，更能讓自己加倍安心。

有見及此，友邦推出**「摯愛孩子」教育計劃**，好讓父母為子女儲蓄教育經費，豐厚的教育儲備可為子女帶來更多的選擇。

II. 計劃特點

「摯愛孩子」教育計劃 6 大特點



6 年或 8 年保費繳付期便可獲保障至 21 歲

只需繳付 6 年或 8 年保費，受保兒童便可獲保障至 21 歲，鼓勵家長儘早實行目標教育儲蓄，善用複息效應為財富增值。

獲發保證現金教育資金輕鬆達標

於受保兒童年滿 18 歲時，可獲派發一筆相等於基本保額 40% 的保證現金。於 19-21 歲期間，每年派發相等於基本保額 20% 的保證基金。

無需健康審查，手續簡便

受保兒童無需健康審查[1]，申請程序簡易，投保更輕鬆。

非保證週年紅利及期滿紅利

保單可獲非保證週年紅利及非保證期滿紅利[2]，令保單回報更吸引。

自選「未來保障權益附加契約」

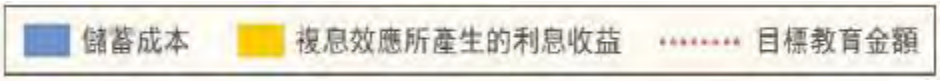
於期滿日期起計 6 個月期間的任何時間，受保人可遞交書面申請投保一份屆時我們提供的個人人壽保險[3]，而毋須遞交可保證明。

自選「付款人保障附加契約」[4]或「特級付款人保障連危疾附加契約」[4]

若保單持有人於 60 歲前不幸身故、因意外或疾病導致完全及永久殘廢或不幸被診斷罹患危疾，將獲豁免整份保單所須繳付的保費，確保受保兒童的教育基金不受影響。

[1] 詳見附錄一。
[2] 期滿紅利會於保單期滿時或於保單生效滿10年後退保或受保人不幸身故時支付。
[3] 定期壽險保單或任何預先包含危疾利益或在生利益之壽險保單除外。新保單的最高保額將相等於(i)此附加契約之附加契約保額；(ii)基本保單之基本保額的 5 倍金額或(iii)500,000 美元(以每位受保人計)，以較低者為準。所有新保單所提供的保障總額亦會以上述金額為上限。
[4] 詳見附錄二。

目標教育儲蓄 — 越早越好!





年齡	A 小朋友 (0 歲起步) 已繳每年保費 (美元)	A 小朋友 (0 歲起步) 總現金價值 [1] (美元)	B 小朋友 (10 歲起步) 已繳每年保費 (美元)	B 小朋友 (10 歲起步) 總現金價值 [1] (美元)
1	$10,000	$2,712	-	-
2	$10,000	$10,817	-	-
3	$10,000	$20,328	-	-
4	$10,000	$33,331	-	-
5	$10,000	$45,843	-	-
6	$10,000	$57,082	-	-
7	-	$59,071	-	-
8	-	$61,183	-	-
9	-	$63,422	-	-
10	-	$74,991	-	-
11	-	$78,837	$17,530	$4,896
12	-	$82,801	$17,530	$19,688
13	-	$86,952	$17,530	$37,118
14	-	$91,261	$17,530	$61,166
15	-	$95,781	$17,530	$84,234
16	-	$100,566	$17,530	$104,744
17	-	$105,623	-	$107,851
18	-	$110,706	-	$111,253
19	-	$116,649	-	$115,173
20	-	$122,894	-	$124,333
21	-	$129,492	-	$129,837
保費總額	**$60,000**		**$105,180**	

兩者保費總額**相差**超過 45,000 美元，
相等於接近 **35 萬港元**!

[1]「總現金價值」乃保證之現金價值加上累積保證現金(如有)、累積非保證週年紅利(如有)及非保證期滿紅利(如有)，並根據現時美元保單之非保證紅利率及非保證積存息率每年4.00%計算。

III. 產品定位

(i) 熱賣產品

產品名稱	「摯愛孩子」教育計劃	愛無憂長享計劃 3	裕滿人生保障計劃 2
定位	一項**簡單**而**目標為本**的教育儲蓄計劃，鼓勵客戶及早實行儲蓄，盡享複息效應的優勢，創造豐厚儲備。	一項**靈活自主**的理財保障方案，助客戶累積財富之餘，計劃的保證現金亦可供彈性提取，靈活配合孩子教育所需。	一項**儲蓄與保障成份均衡**的理財保障方案，提供終身人壽保障及安穩回報，是父母送給孩子的理想終身禮物。
配合客戶需要	適合**育有年輕子女**的家長，在有限的繳付期內，為子女儲備大學教育基金。	適合**追求穩中求勝及嚮往彈性理財方式**的家長，可在不同人生階段提取計劃的保證現金，靈活滿足各種財務需要。	適合**追求安穩回報及重視子女終身保障**的家長。一次過滿足「保障」及「儲蓄」需要，長期累積可觀回報。
保費繳付期 / 投保年齡	保費繳付期：6 年 / 8 年 投保年齡：15 日至 10 歲 / 15 日至 8 歲	保費繳付期：6 年 / 10 年 / 15 年 / 20 年 投保年齡：15 日至 65 歲 / 15 日至 60 歲 / 15 日至 55 歲 / 15 日至 55 歲	保費繳付期：整付保費 / 5 年 / 10 年 / 18 年 / 25 年 投保年齡：15 日至 75 歲 / 15 日至 65 歲 / 15 日至 60 歲 / 15 日至 60 歲 / 15 日至 55 歲
保障期	至 21 歲	至 100 歲	終身
保單貨幣	美元 / 港元 / 澳門幣^	美元	美元 / 港元 / 澳門幣^
保證現金	受保人歲數：18 / 19 / 20 / 21 基本保額百分比：40% / 20% / 20% / 20%	保單週年日：第 5 年及以後每年 / 第 5, 8, 11, 14, 17 及 20 年 基本保額百分比：1.8% / 額外 3%	不適用
意外身故保障	適用	適用	不適用
專為 17 歲或以下受保人而設的自選附加契約	「付款人保障附加契約」 「特級付款人保障連危疾附加契約」 「未來保障權益附加契約」	「付款人保障附加契約」 「特級付款人保障連危疾附加契約」	「付款人保障附加契約」 「特級付款人保障連危疾附加契約」
目標客戶群*	**精明「財」俊 愛家一族**	**精明「財」俊 抵港/抵澳內地人士**	**愛家一族 抵港/抵澳內地人士**

^澳門幣只適用於澳門繕發的保單。

*目標客戶群分類乃根據友邦委託艾德惠研(OAV)市場研究公司於 2013 年 9 月進行之市場客戶群組調查 。

註：以上產品簡介只供參考，有關保險契約條款之定義及契約條款及條件之完整敘述，請參閱保單契約。

除上述熱賣產品外，AIA 亦有提供資優教育儲蓄計劃及「親子之寶」升學儲蓄連額外保障計劃等兒童保障及教育儲蓄方案，以供家長選擇。

(ii) 教育計劃

產品名稱	「摯愛孩子」教育計劃	資優教育儲蓄計劃	「親子之寶」升學儲蓄連額外保障計劃
保費繳付期			
保費			
回報 [2]			
回本期 [2]			
體檢要求			

產品名稱	「摯愛孩子」教育計劃		資優教育儲蓄計劃	「親子之寶」升學儲蓄連額外保障計劃
保費繳付期	6 年	8 年	至 15 歲	21 年
保障期	至 21 歲		至 18 歲	至 100 歲
保證現金	歲數 / 基本保額百分比 18 / 40% 19 / 20% 20 / 20% 21 / 20%		不適用； 於 18 歲時(保單期滿)，會一筆過派發期滿利益	歲數 / 基本保額百分比 3 / 3% 6 / 3% 9 / 3% 12 / 3% 15 / 3% 18 / 3% 21 / 30%
體檢要求	無需健康審查 [1]		正常核保 以 40%基本保額計算個人可承受風險之限額	正常核保
每年保費 [2]	7,498.50	5,624.00	2,713.50	1,798.50
總保費 [2]	44,991.00	44,992.00	40,702.50	37,768.50
於 21 歲 / 期滿時的保證回報率 [2]	0.63%	0.67%	1.86% [3]	-1.80%
於 21 歲 / 期滿時的總回報率 [2]	4.23%	4.20%	4.33% [3]	2.19%
保證回本期 [2] (年)	13	13	15	36
總回本期 [2] (年)	8	9	14	16

[1] 需符合其他要求，詳情請參閱附錄一。

[2] 假設受保人為男性，0 歲，基本保額 = 50,000 美元。「保證現金價值」乃保證之現金價值及已付保證現金(如有)之總和。「總現金價值」乃保證之現金價值加上累積保證現金(如有)、累積非保證週年紅利(如有)及非保證期滿紅利(如有)。以上「保證回報率」乃根據相關保單年度之保證之現金價值、已付保證現金(如有)和已繳交保費計算；以上「總回報率」乃根據相關保單年度之保證之現金價值、累積保證現金(如有)、累積非保證週年紅利(如有)、非保證期滿紅利(如有)和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。

[3] 此乃於保單期滿時之回報率(即 18 歲) 。

IV. 個案分析

個案一：

隨着知識型經濟的發展，新生代接受專上教育的比例越來越高，因此 Toby 希望晴晴未來能享有優質的專上教育，但同時面對教育學費不斷上升，Toby 明白需要為晴晴預備充足的教育經費。Toby 決定為晴晴送上一份別具意義的生日禮物，就是為她投保「摯愛孩子」教育計劃。



Toby，32 歲，育有一名女兒晴晴（2 歲），購買：

「摯愛孩子」教育計劃 (6 年保費繳付期)
基本保額：$100,000 美元
每年保費: $15,040 美元
6 年已繳基本保單之保費: $90,240 美元

＋

自選附加契約: 「未來保障權益附加契約」及「付款人保障附加契約」



由晴晴 18 歲起

18 歲: 派發相等於 40%基本保額的保證現金 = $40,000 美元

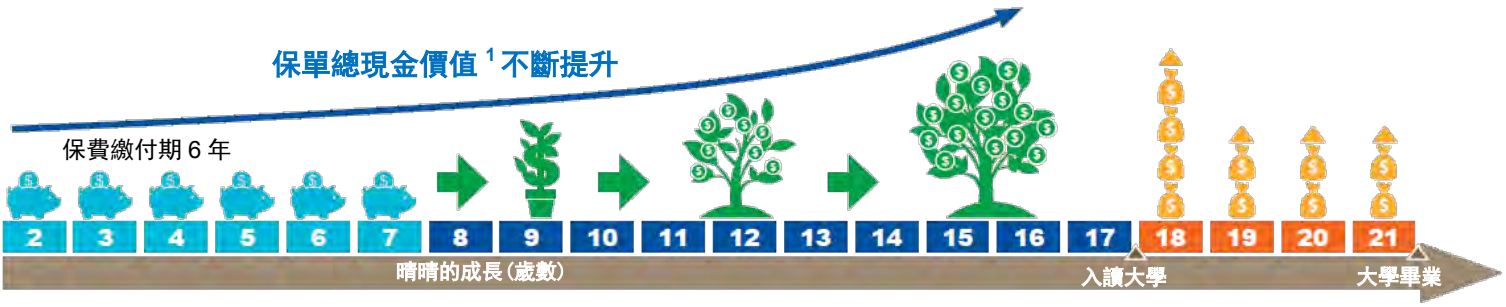
19-21 歲: 每年派發相等於 20%基本保額的保證現金 = $20,000 美元

保證現金總額: $100,000 美元

於保單期滿時 (晴晴 21 歲)
總現金價值 [1]:176,967 美元
(約已繳基本保單之保費的 2 倍)
總回報率 [2]: 4.15%

相等於基本保額 10%的保證現金

非保證週年紅利及非保證期滿紅利



[1]「總現金價值」乃保證之現金價值加上累積保證現金(如有)、累積非保證週年紅利(如有)及非保證期滿紅利(如有)，並根據現時美元保單之非保證紅利率及非保證積存息率每年4.00%計算。

[2]「總回報率」乃根據相關保單年度之「總現金價值」和已繳交基本保單之保費計算。

V. 市場分析

「摯愛孩子」教育計劃的保證及總回報率，還有保證及總回本期**在市場上均具競爭性**。

0 歲，總保費 = $50,000 美元

	友邦「摯愛孩子」教育計劃		保記*「更 X 好」前程儲蓄計劃 III		保記*「創未 X」兒童儲蓄保障計劃	盛記「真智 XX III」		宏記卓越「新 XX」保障計劃	中記安 X 保 21	恒記「每月 XX 基金保」計劃
保費繳付期	6 年	8 年	5 年	10 年	至 22 歲	5 年	10 年	20 年	整付保費	8 年
保障期	至 21 歲		終身		終身	至 100 歲		至 100 歲	至 21 歲	至 21 歲
保證回報率 21 年	0.63%	0.67%	-3.66%^	-4.71%^	-1.66%	-2.14%	0.03%	1.76%	2.71%	1.15%
總回報率 21 年	4.23%	4.20%	3.67%^	3.78%^	4.80%	4.57%	4.33%	3.17%	3.48%	4.03%
保證回本期 (年)	13	13	~ 37	~ 39	~ 36	45	21	11	8	15
總回本期 (年)	8	9	12	13	~ 15	10	10	11	7	11

**以下次生日日期(ANB)計算*
^ 此乃第 20 個保單年度完結時之回報率

總結(根據以上數字)：

回報率方面

- 「摯愛孩子」教育計劃的保證回報率**較保記和盛記優勝**，惟較宏記、中記和恒記低
- 「摯愛孩子」教育計劃的總回報率**較保記「更 X 好」、宏記、中記和恒記優勝**，惟較保記「創未 X」和盛記低

回本期方面

- 「摯愛孩子」教育計劃的保證回本期比其他產品**較早**，除宏記和中記外
- 「摯愛孩子」教育計劃的總回本期比其他產品**較早**，除中記外

註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。

5 歲，總保費 = $50,000 美元

	友邦「摯愛孩子」教育計劃		保記* 「更 X 好」前程儲蓄計劃 III		保記* 「創未 X」兒童儲蓄保障計劃	盛記 「真智 XX III」		宏記 卓越「新 XX」保障計劃	中記 安 X 保 21	恒記 「每月 XX 基金保」計劃
保費繳付期	6 年	8 年	5 年	10 年	至 22 歲	5 年	10 年	20 年	整付保費	8 年
保障期	至 21 歲		終身		終身	至 100 歲		至 100 歲	至 21 歲	至 21 歲
保證回報率 16 年	0.74%	0.81%	-5.46%	-7.32%	-2.96%	-4.69%	-0.19%	0.47%	2.66%	0.88%
總回報率 16 年	3.89%	3.82%	2.63%	2.59%	4.01%	3.53%	3.90%	2.11%	3.34%	3.98%
保證回本期 (年)	9	10	~ 37	~ 39	~ 35	42	19	14	7	12
總回本期 (年)	7	8	12	13	~ 13	10	10	11	7	10

**以下次生日日期(ANB)計算*

總結（根據以上數字）：

回報率方面

- 「摯愛孩子」教育計劃的保證回報率**較保記、盛記和宏記優勝**，惟較中記和恒記低
- 「摯愛孩子」教育計劃的總回報率**較保記「更 X 好」、盛記 5 年保費繳付期、宏記和中記優勝**，惟較保記「創未 X」、盛記 10 年保費繳付期和恒記低

回本期方面

- 「摯愛孩子」教育計劃的保證回本期比其他產品**較早**，除中記外
- 「摯愛孩子」教育計劃的總回本期比其他產品**較早**，除中記外

有關產品比較的詳情，請參閱**附錄三**。

市場產品比較之註解及聲明

註：上述的資料乃根據各公司於 2014 年 6 月之建議書資料。「保證現金價值」乃保證之現金價值及已付保證現金(如有)之總和。「總現金價值」乃保證之現金價值加上累積保證現金(如有)、累積非保證週年紅利(如有)及非保證期滿紅利(如有)。以上「保證回報率」乃根據相關保單年度之保證之現金價值、已付保證現金(如有)及已繳交保費計算。以上「總回報率」乃根據相關保單年度之保證之現金價值、累積保證現金(如有)、累積非保證週年紅利(如有)、非保證期滿紅利(如有)和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。

聲明：以上只是本公司就有關計劃的部份資料而作出的分析和比較，惟有關計劃的性質及/或特色可能各有不同。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。此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。

注意事項：這是一份內部文件，只供友邦、其僱員及顧問使用，不能傳播或分發予友邦以外的任何第三方。

附錄一: 產品資料介紹 —「摯愛孩子」教育計劃

產品名稱	**「摯愛孩子」教育計劃**
銷售日期	2014 年 7 月 17 日 (以申請日期為準)
基本計劃 / 附加契約	基本計劃
產品概覽	• 提供 6 年及 8 年之保費繳付期 • 於受保人年滿 18、19、20 及 21 歲時，派發保證現金 • 保障期至受保人年滿 21 歲 • 免健康審查的最高累計保費總和可達 4,000,000 美元 • 可選擇購買未來保障權益附加契約、付款人保障附加契約及特級付款人保障連危疾附加契約
計劃編號	

繕發年齡	6 年保費繳付期	8 年保費繳付期
0	JEP00P5	JE800P5
1	JEP01P5	JE801P5
2	JEP02P5	JE802P5
3	JEP03P5	JE803P5
4	JEP04P5	JE804P5
5	JEP05P5	JE805P5
6	JEP06P5	JE806P5
7	JEP07P5	JE807P5
8	JEP08P5	JE808P5
9	JEP09P5	不適用
10	JEP10P5	不適用

保單編號

地區	**適用於非內地人士**	**適用於抵港/抵澳內地人士**
香港區	B3 / B6 / B9 (except B360 - B364 B660 - B664 B960 - B964 B37 / B67 / B97)	G3800 - G3806 G6800 - G6806 G9800 - G9806
澳門區	B4 (except B4190 / B4997 / B4998 / B4999 / B4990 - B4991)	G4800 - G4806

A. 利益

<table>
<tr><td>1. 保障期</td><td>至 21 歲</td></tr>
<tr><td>2. 儲蓄</td><td>● 保證現金 -可支取現金或積存生息。
<table><tr><th>受保人年齡</th><th>基本保額百分比</th></tr><tr><td>18</td><td>40%</td></tr><tr><td>19</td><td>20%</td></tr><tr><td>20</td><td>20%</td></tr><tr><td>21</td><td>20%</td></tr></table>● 保證現金價值 - 於退保時支付或於受保人不幸身故時用於計算身故賠償。
● 週年紅利(非保證) - 每年派發，可選擇支取現金、扣減保費或積存生息。
● 期滿紅利(非保證) - 於保單期滿時; 或於保單生效滿 10 年後退保或受保人不幸身故時支付。</td></tr>
<tr><td>3. 保障</td><td>● 身故賠償(1)
(i) 以下之較高者：
(a) 現金價值扣除緊隨於受保人身故前的保單週年日已付的最後保證現金或
(b) 已付基本保費總和(2)扣除任何已付的保證現金，加
(ii) 累積保證現金，加
(iii) 累積週年紅利(非保證)，加
(iv) 期滿紅利(非保證)
減 保單貸款(如有)
● 意外身故賠償
於基本保單的繕發日期或保單日期（以較後者為準）起計十二個月內：
除身故賠償外，額外支付基本保額(3)</td></tr>
<tr><td>4. 期滿利益</td><td>(i) 累積保證現金，加
(ii) 累積週年紅利(非保證)，加
(iii) 期滿紅利(非保證)
減 保單貸款(如有)</td></tr>
</table>

(1) 「摯愛孩子」教育計劃的基本保額只用作計算保費、保證現金及相關保單價值，與身故賠償並無關係，我們不會於受保人身故時支付此保額。

(2) 已付基本保費總和是指就基本保單已收妥的到期及需繳付保費總金額，不包括任何預付保費或超額付款。如基本保額作出更改，已付基本保費總和將會相應調整。

(3) 惟所有「摯愛孩子」教育計劃就同一受保人應支付及/或已支付之意外身故賠償金額合計不得超過100,000美元之個人最高限額。若繕發保單為其他貨幣，會於處理有關款項當日，按我們絕對酌情權，根據當時市場的匯率計算上述之個人最高限額。

5. 保單貸款	適用
6. 既有現金價值條款	只限自動保費貸款(APL)。只要保單的現金價值及積存紅利足夠支付逾期未付之保費加保單欠款(如有)，便可繼續行使APL超過一個保單年度。
7. 自殺、誤報年齡及性別	跟隨現行傳統壽險之規則
8. 週年紅利支付辦法	(1) 支取現金 (2) 扣除保費 (3) 累積紅利

B. 保費

1. 保費形式	保證均衡保費 (Level and guaranteed)		
2. 保費繳付期	6 年 / 8 年		
3. 保費率	根據受保人的繕發年齡而釐定 *(詳見附錄四之保費率表)*		
4. 繳付方法	年繳 / 月繳		
5. 大額折扣	基本保額		保費繳付期 (每千元保額之調整)
	(US$)	(HK$)	**6 年 / 8 年**
	10,000 – 19,999	75,000 – 149,999	+2.00
	20,000 – 39,999	150,000 – 299,999	+1.00
	40,000 – 74,999	300,000 – 562,499	N/A
	75,000 – 149,999	562,500 – 1,124,999	-0.75
	150,000 或以上	1,125,000 或以上	-1.00

C. 產品細節

1. 投保年齡	<u>保費繳付年期</u> 6 年 8 年	<u>投保年齡範圍</u> 15 日 至 10 歲 15 日 至 8 歲
2. 最低投保額	10,000 美元 / 75,000 港元 / 75,000 澳門幣	
3. 銷售地點	香港及澳門	
4. 貨幣	香港區：美元(US$) / 港元(HK$) 澳門區：美元(US$) / 港元(HK$) / 澳門幣(MOP)	
5. 附加契約	未來保障權益附加契約(FPR)、付款人保障附加契約(PB)及特級付款人保障連危疾附加契約(PBCI Pro) 詳見附錄二。	
6. 個人最高保額	● 若累計保費總和少於或等於4,000,000美元[(4)]，則無須體檢核保。 ● 詳見附錄一之 “D. 核保規則”	
7. 計劃類別	人壽計劃	
8. 保單契約頁碼 - 基本計劃契約 - 保證現金計劃批註 - 中華人民共和國批註 - 價值一覽表	DBEK DAAG BM9G 由系統編印 保單契約樣本可在 Contract Library 下載，需輸入基本計劃編號以擷取價值一覽表。	

(4) 詳見附錄一之 “D. 核保規則”

D. 核保規則

<table>
<tr><td>1. 體檢要求</td><td>體檢要求將會根據下表所列之累計(1)保費總和而定：

<table>
<tr><th>繕發年齡</th><th>無需健康審查</th><th>簡易核保</th><th>正常核保</th></tr>
<tr><td>15日至10歲</td><td>保費總和少於或等於
4,000,000美元</td><td>保費總和多於
4,000,000美元
並少於或等於
20,000,000美元</td><td>保費總和多於
20,000,000美元</td></tr>
</table>
保費總和 = 基本保單之每年保費乘以保費繳付期

• 豁免已繕發超過兩年的保單(以申請日為準)
• 只計算基本保單之保費，不包括附加契約之保費
• 現行兌換率為 1美元 = 7.5港元 / 7.5 澳門幣 / 6 人民幣

(1) 包括之產品（下表會不定時更新）：

<u>甲部：目前仍然銷售之產品</u>
(a) 「活出精彩」入息計劃
(b) 「活出精彩」人民幣入息計劃
(c) 「簡愛．延續」保障計劃 2
(d) 愛無憂長享計劃 3
(e) 「年金寶」入息計劃
(f) 簡易特級高息保儲蓄計劃
(g) 「駿昇」人民幣保險計劃
(h) 「摯愛孩子」教育計劃

<u>乙部：已停售之產品</u>
(i) 愛無憂長享計劃 2
(j) 愛無憂長享計劃
(k) 「承諾一生」長享計劃
(l) 「裕滿人生」保障計劃(簡易版)
(m) 「簡愛．延續」保障計劃</td></tr>
<tr><td>2. 財務核保要求</td><td>跟隨一般非指定產品之指引，如「打擊洗錢及恐怖分子資金籌集指引(AMLG)」及「營業員向申請人/保單持有人為抵港抵澳內地人士銷售保險業務的營運指引」等</td></tr>
<tr><td>3. 體檢評級</td><td>• 若同一受保人符合上述要求，便無需健康審查</td></tr>
<tr><td>4. 國籍評級</td><td></td></tr>
<tr><td>5. 職業評級</td><td></td></tr>
<tr><td>6. 保單日期</td><td>可以提前保單日期(Date Back)</td></tr>
</table>

7. 投保申請書	<table><tr><td>香港</td><td>壽險及人身意外保險投保申請書(OPUAIF00)</td></tr><tr><td>澳門</td><td>壽險及人身意外保險投保申請書(OPMCUF13)</td></tr></table>
8. VIP Club	計算入 VIP Club 的保費: <u>保費繳付年期</u> <u>年繳保費百分比</u> 6 年 60% 8 年 80%
9. 非標準保費折扣優惠	不適用

E. 保戶服務行政指引

1. 更改投保額	● 如產品仍然可供購買，可於首個保單年度內增加投保額，並跟隨“D. 核保規則”內的限制及規則，但需遞交可保證明及繳付有關保費差額及利息 ● 減少投保額將被視為部份退保
2. 復效	跟隨現行復效規則
3. 申請減價 (Appeal Loading)	不適用於基本保單
4. 更改基本計劃	不可以 (包括由其他基本計劃轉入或由本計劃轉到其他基本計劃)
5. 自定期保險轉入	不可以
6. 更改繳付保費方法	跟隨現行規則

F. 佣金

1. 佣金	保費繳付期	保單年期 / 佣金		
		1	**2**	**3-6**
	6 年	18%	1%	1%
	8 年	21%	2%	1%
2. High Issue Age FYC Reduction	不適用			
3. Persistency & Career Benefit	適用			
4. Extra 10%	適用			
5. Provident Fund	6 年保費繳付期：不適用 8 年保費繳付期：由第 7 個保單年度起適用			
6. 附加契約	未來保障權益附加契約(FPR)，付款人保障附加契約(PB)及特級付款人保障連危疾附加契約(PBCI Pro)	跟隨基本計劃的佣金		
7. FYP Credit	首年保費 100%			
8. FYC Adjustment	組別 (3) Regular Premium – 101 Linked and Traditional Savings			

G. 其他

1. 保單建議書系統(PGS)	適用於以下版本： - 建議書系統 PGS 2014 網上版 (PGS 11.8) - 建議書系統 PGS 2014 iPad離線版 (PSG 11.8) - 建議書系統 PGS 2014 視窗離線版 (PGS 11.8)
2. 產品小冊子編號	英文：PTA999199.0714 繁體中文：PTA999198.0714 簡體中文：PTA 999197.0714

附錄二: 產品資料介紹 — 可附加於「摯愛孩子」教育計劃的附加契約

產品名稱	**未來保障權益附加契約 (FPR)**	**付款人保障附加契約 (PB)**	**特級付款人保障連危疾附加契約 (PBCI Pro)**
銷售日期	2014 年 7 月 17 日 (以申請日期為準)		
基本計劃 / 附加契約	附加契約		
計劃編號	**保費繳付期** 6 年: 6POPAIN5 8 年: 8POPAIN5	附加契約編號： 9K	附加契約編號： 9L

A. 利益

產品名稱	**未來保障權益附加契約**	**付款人保障附加契約**	**特級付款人保障連危疾附加契約**
1. 可附加於的基本計劃	「摯愛孩子」教育計劃		
2. 保障期	不適用	跟隨基本計劃之保費繳付期	跟隨基本計劃之保費繳付期
3. 利益	• 於期滿日期起計 6 個月期間的任何時間，受保人可遞交書面申請投保一份屆時我們提供的個人人壽保險(定期壽險保單或任何預先包含危疾利益或在生利益之壽險保單除外)（簡稱「新保單」）(1)，而毋須遞交可保證明	• 若持有人於 60 歲前, 不幸身故或因意外或疾病導致完全及永久殘廢，我們將於持有人殘廢期間豁免整份保單的應繳付保費(即基本保單、未來保障權益附加契約(如適用)及此附加契約的應繳付保費。)	• 若持有人於 60 歲前不幸身故，因意外或疾病導致完全及永久殘廢或不幸被診斷罹患「危疾保障疾病一覽表」內其中一項疾病或接受「危疾保障疾病一覽表」內任何一項受保手術（須作手術之腦動脈瘤、早期甲狀腺癌及血管成形術及其他冠狀動脈疾病之創傷性療法除外），我們將於持有人殘廢期間(如適用)豁免整份保單的應繳付保費(即基本保單、未來保障權益附加契約(如適用)及此附加契約的應繳付保費。)

(1) 新保單的最高保額將相等於以下三項中金額最低的一項：(i) 未來保障權益附加契約之附加契約保額；(ii)基本保單之基本保額的5倍金額；或 (ii)500,000美元。而所有新保單所提供的保障總額，亦會根據上述金額為上限。

B. 保費

產品名稱	**未來保障權益附加契約**	**付款人保障附加契約**	**特級付款人保障連危疾附加契約**
1. 保費形式	保證均衡保費 (Level and guaranteed)	非保證均衡保費 (Level and non-guaranteed)	非保證均衡保費 (Level and non-guaranteed)
2. 保費繳付期	跟隨基本計劃		
3. 保費率	根據受保人的繕發年齡及核保評級而釐定 *(詳見附錄四之保費率表)*		
4. 繳付方法	跟隨基本計劃		

C. 產品細節

產品名稱	**未來保障權益附加契約**	**付款人保障附加契約**	**特級付款人保障連危疾附加契約**
1. 投保年齡	保費繳付年期 6 年 8 年	投保年齡範圍 15 日 至 10 歲 15 日 至 8 歲	
2. 最低投保額	10,000 美元 / 75,000 港元 / 75,000 澳門幣	不適用	不適用
3. 銷售地點	香港及澳門		
4. 貨幣	跟隨基本計劃		
5. 個人最高保額	基本計劃投保額之 5 倍或 500,000 美元(以每位受保人計)，以較低者為準	跟隨現行規則	跟隨現行規則
6. 計劃類別	附加契約		
7. 保單契約頁碼 - 未來保障權益附加契約 - 付款人保障附加契約 - 特級付款人保障連危疾附加契約 - 推定殘廢批註	J17A O55A N10N BMBE 保單契約樣本可在 Contract Library 下載		

D. 核保規則

產品名稱	未來保障權益附加契約	付款人保障附加契約	特級付款人保障連危疾附加契約
1. 體檢要求	● 需要正常核保，並需要於申請書上填寫「雜項」及「健康狀況」		
2. 財務核保要求	● 跟隨基本計劃		
3. 體檢評級	只接受標準評級的受保人；否則申請將不獲接納	最高評級至+100%	最高評級至+100%
4. 國籍評級		請參閱現時付款人保障附加契約的國籍風險評級表	請參閱現時特級付款人保障連危疾附加契約的國籍風險評級表
5. 職業評級		請參閱現時付款人保障附加契約的職業風險評級表	請參閱現時付款人保障附加契約的職業風險評級表
6. 保單日期	跟隨基本計劃		
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)		

E. 保戶服務行政指引

產品名稱	未來保障權益附加契約	付款人保障附加契約	特級付款人保障連危疾附加契約
1. 更改投保額	● 不可以增加投保額 ● 可以減少投保額，跟隨現行規則	● 可以，跟隨現行規則	● 可以，跟隨現行規則
2. 增加或刪除附加契約	● 只可於保單繕發時購買，不可以於保單發出後增加附加契約 ● 可以刪除附加契約，跟隨現行規則	● 可以，跟隨現行規則	● 可以，跟隨現行規則
3. 復效	需繳付有關過期保費及利息	跟隨現行復效規則	跟隨現行復效規則
4. 申請減價 (Appeal Loading)	跟隨現行規則		
5. 更改繳付保費方法	跟隨現行規則		

F. 佣金

產品名稱	**未來保障權益附加契約**	**付款人保障附加契約**	**特級付款人保障連危疾附加契約**
1. 佣金	跟隨基本計劃之佣金		
2. High Issue Age FYC Reduction	不適用		
3. Persistency & Career Benefit	適用		
4. Extra 10%	適用		
5. Provident Fund	6 年保費繳付期：不適用 8 年保費繳付期：由第 7 個保單年度起適用		
6. FYP Credit	首年保費 100%		
7. FYC Adjustment	組別 (2) Regular Premium – Life	組別 (7) A&H – Disability	組別 (7) A&H – Disability

G. 其他

產品名稱	**未來保障權益附加契約**	**付款人保障附加契約**	**特級付款人保障連危疾附加契約**
1. 保單建議書系統(PGS)	適用於以下版本： - 建議書系統 PGS 2014 網上版 (PGS 11.8) - 建議書系統 PGS 2014 iPad離線版 (PSG 11.8) - 建議書系統 PGS 2014 視窗離線版 (PGS 11.8)		
2. 產品小冊子編號	英文：PTA999199.0714 繁體中文：PTA999198.0714 簡體中文：PTA 999197.0714		

附錄三: 產品比較
市場上同類型產品之特點比較

<table>
<tr><th>公司</th><th>友邦</th><th>保記*</th><th>保記*</th><th>盛記</th><th>宏記</th><th>匯記*</th><th>中記</th><th>恒記</th></tr>
<tr><td>產品名稱</td><td>「摯愛孩子」教育計劃</td><td>「更 X 好」前程儲蓄計劃 III</td><td>「創未 X」兒童儲蓄保障計劃</td><td>「真智 XX III」</td><td>卓越「新 XX」保障計劃</td><td>教育樂 X 保</td><td>安 X 保 21</td><td>「每月 XX 基金保」計劃</td></tr>
<tr><td>保費繳付期 / 投保年齡</td><td>6 年:
0 - 10 歲

8 年:
0 - 8 歲</td><td>5 年 / 10 年:
1 - 15 歲</td><td>至 22 歲:1 - 12 歲</td><td>5 年/ 10 年/ 20 年/ 至 100 歲:
0 - 70 歲</td><td>20 年:
0 - 19 歲</td><td>至 18 歲:
1 - 8 歲</td><td>至 21 歲:
0 - 11 歲</td><td>8 年:
0 - 10 歲

至 18 歲:
0 - 11 歲</td></tr>
<tr><td>保障期</td><td>至 21 歲</td><td>終身</td><td>終身</td><td>至 100 歲</td><td>至 100 歲</td><td>至 99 歲</td><td>至 21 歲</td><td>至 21 歲</td></tr>
<tr><td>貨幣</td><td>美元 / 港元 / 澳門幣</td><td>美元 / 港元</td><td>美元</td><td>美元 / 港元 / 澳門幣 / 澳元 / 歐元 / 加拿大元 / 英鎊 / 紐西蘭元 / 瑞士法郎</td><td>美元 / 港元 / 加元 / 英鎊</td><td>美元 / 港元</td><td>美元 / 港元</td><td>美元 / 港元</td></tr>
<tr><td>最低基本保額</td><td>10,000 美元 / 75,000 港元 / 75,000 澳門幣</td><td>30,000 美元 / 240,000 港元</td><td>10,000 美元</td><td>45 歲前：15,000 美元 / 120,000 港元
45 歲或以上：10,000 美元 / 80,000 港元</td><td>12,500 美元 / 100,000 港元 / 15,000 加元 / 12,500 英鎊</td><td>25,000 美元 / 200,000 港元</td><td>6,250 美元 / 50,000 港元</td><td>12,500 美元 / 100,000 港元</td></tr>
<tr><td>保證現金</td><td>
<table>
<tr><th>歲數</th><th>基本保額百分比</th></tr>
<tr><td>18</td><td>40%</td></tr>
<tr><td>19</td><td>20%</td></tr>
<tr><td>20</td><td>20%</td></tr>
<tr><td>21</td><td>20%</td></tr>
</table>
</td><td>不適用</td><td>
<table>
<tr><th>歲數</th><th>基本保額百分比</th></tr>
<tr><td>19</td><td>10%</td></tr>
<tr><td>20</td><td>10%</td></tr>
<tr><td>21</td><td>10%</td></tr>
<tr><td>22</td><td>10%</td></tr>
</table>
</td><td>5 年/10 年保費繳付期:
<table>
<tr><th colspan="2">5 年保費繳付期</th><th colspan="2">10 年保費繳付期</th></tr>
<tr><th>保單年度</th><th>基本保額百分比</th><th>保單年度</th><th>基本保額百分比</th></tr>
<tr><td>5</td><td>10%</td><td>3</td><td>8%</td></tr>
<tr><td>10</td><td>10%</td><td>6</td><td>8%</td></tr>
<tr><td>15</td><td>10%</td><td>9</td><td>8%</td></tr>
<tr><td rowspan="2">20</td><td rowspan="2">10%</td><td>12</td><td>8%</td></tr>
<tr><td>15</td><td>8%</td></tr>
</table>
20 年/至 100 歲保費繳付期:
每 5 年派發 10%基本保額,直至 100 歲</td><td>
<table>
<tr><th>保單年度</th><th>基本保額百分比</th></tr>
<tr><td>8</td><td>5%</td></tr>
<tr><td>11</td><td>5%</td></tr>
<tr><td>14</td><td>5%</td></tr>
<tr><td>17</td><td>5%</td></tr>
<tr><td>20</td><td>30%</td></tr>
</table>
</td><td>
<table>
<tr><th>歲數</th><th>基本保額百分比</th></tr>
<tr><td>18</td><td>25%</td></tr>
<tr><td>19</td><td>25%</td></tr>
<tr><td>20</td><td>25%</td></tr>
<tr><td>21</td><td>25%</td></tr>
</table>
</td><td>
<table>
<tr><th>歲數</th><th>基本保額百分比</th></tr>
<tr><td>18</td><td>25%</td></tr>
<tr><td>19</td><td>25%</td></tr>
<tr><td>20</td><td>25%</td></tr>
<tr><td>21</td><td>30%(1)</td></tr>
</table>
</td><td>由 18 歲至 21 歲之保單年度完結其間，將收取合共 48 期之「每月零用錢」(2)</td></tr>
</table>

此文件不得作銷售面談或說明或其他相類似之用途。
註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。

公司	友邦	保記*	保記*	盛記	宏記	匯記*	中記	恒記
產品名稱	**「摯愛孩子」教育計劃**	**「更 X 好」前程儲蓄計劃 III**	**「創未 X」兒童儲蓄保障計劃**	**「真智 XX III」**	**卓越「新 XX」保障計劃**	**教育樂 X 保**	**安 X 保 21**	**「每月 XX 基金保」計劃**
身故賠償	以下之較高者： (i) 現金價值扣除緊隨於受保人身故前的保單週年日已付的最後保證現金 或 (ii) 已付基本保費總和[3] 扣除任何已付的保證現金， 加 累積保證現金， 加 累積週年紅利(非保證)， 加 期滿紅利(非保證) 減 保單貸款(如有)	以下列二項之較高者為準： (i) 投保額 + 特別紅利的面值 - 受保人身故 日期前十二個月內曾套現的歸原紅利及其相關特別紅利的現金價值（如有）； 或 (ii) 投保額的 45% + 歸原紅利的面值 + 特別紅利的面值。 如受保人於 2 歲前身故，身故賠償將被調低百分之五十；如受保人於 2 至 3 歲期間身故，身故賠償將被調低百分之二十五。 保證支付身故賠償不會少於已繳交之總保費（不包括任何附加保障之保費），扣除已支付的任何保障，曾套現的歸原紅利及特別紅利的現金價值。	2 至 21 歲: 基本保額+累積紅利。 21 歲後: 原來基本保額之兩倍+累積紅利	基本保額 + 積存保證現金儲蓄 + 積存紅利 + 特別投資回報	基本保額 + 積存保證現金 + 積存紅利	基本保額 + 保證現金 + 累積紅利 + 現金之累積利息	基本保額 + 積存保證現金及其利息 + 積存紅利及其利息	於 18 歲之保單週年日前: 已繳保費 110% + 積存保單紅利(如有) 於 18 歲之保單週年日或之後: 保證現金價值 101% + 積存於保單內的價值(如有)

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註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。

公司	友邦	保記*	保記*	盛記	宏記	匯記*	中記	恒記
產品名稱	**「摯愛孩子」教育計劃**	**「更 X 好」前程儲蓄計劃 III**	**「創未 X」兒童儲蓄保障計劃**	**「真智 XX III」**	**卓越「新 XX」保障計劃**	**教育樂 X 保**	**安 X 保 21**	**「每月 XX 基金保」計劃**
其他內置的利益	不適用	當受保人年滿 21 歲時，保單擁有權將自動轉至其名下	1) 保證受保權益: 當受保人在 22 歲時，如選擇投保其他壽險計劃，投保額可高達基本保額的三倍，（每一受保人之最高投保限額為 25 萬美元），而且毋須驗身（人類免疫力缺乏病毒測試除外）。 2) 雙倍保障: 當受保人年滿 22 歲，保證身故賠償將自動提升一倍，毋須繳付額外保費 3) 特設學業成就獎： 只要受保人於同一次香港中學文憑考試中投考至少六科，其中三個或以上學科考獲第 5*級或以上成績，每個考獲第 5*級或以上成績的學科將可獲派發 1,000 港元。	增值權益附加條款: - 自動提高保額及投資，而且不須健康證明 - 保費升幅參照物價指數，現時最少為 5%	1) 保證受保權益: 受保人可於 25、30 或 35 歲時另外選購一份終身人壽保險，最高可達基本保障額的 3 倍(並以 4,000,000 港元/500,000 美元/ 600,000 加元/ 350,000 英鎊為上限) 2) 免費新世代[優越生活]計劃: • 免費提供 24 小時健康及醫療諮詢熱線 • 大學畢業時可獲學成獎賞 - 保障額的 0.25% • 免費提供婚前檢查(4) • 首次置業可獲一年免費家居保險/火險* 或 成立新公司可獲一年商業保險(4) • 初生嬰兒利是 - 保障額的 0.5%(4)	1) 受保人年滿 21 歲時，計劃的保額會自動增加一倍 2) 付款人供款保障： 若付款人不幸身故或暫時傷殘並持續六個月以上，可獲豁免繳付日後的保費。 3) 失業延繳保費保障： 若付款人於年滿 65 歲前失業連續超過 30 日，失業延繳保費保障可讓付款人延遲繳付到期保費長達 365 日，而期間仍然獲享保障。	1) 增額權: 在受保人 16 歲前，可毋須提供可保證明，申請增加相等於原投保額 10%的新增保額，惟新增投保額累計總數不得高於原投保額。此增額權於保單生效 2 年後，一經停止運用此增額權即告終止。 2) 期滿可保權: 計劃期滿後 30 天內，毋須提供任何健康證明，保證可投保任何終身保險計劃，新計劃投保額最高為原保額的 5 倍，上限為港幣 $4,000,000 或美元 500,000，以較低者為準。	1) 免費付款人保障 2) 保證續保權益: 受保人可在保單期滿日起計 30 天內投保另一份全新的定期儲蓄及終身壽險計劃，而無需提供任何可保證明，新投保額最高可達基本計劃保障額之 3 倍，唯不可超過美元$150,000 或港幣 $1,200,000。
體檢要求	免健康審查的最高累計保費總和可達 4,000,000 美元(5)	正常核保	投保額不超過 250,000 美元毋須驗身	正常核保	正常核保	投保額不超過 2,400,000 港元或 300,000 美元毋須驗身	正常核保	簡易核保

* 以下次生日年齡計算
(1) 當受保人 21 歲期滿時，除了可以收取保額 25%的保證金，更可獲保額 5%的特別教育金。
(2) 於受保人 18 歲之保單週年日時，將獲派發一筆過相等於投保額 50%之「保證教育基金」
(3) 已付基本保費總和是指就基本保單已收妥的到期及需繳付保費總金額，不包括任何預付保費或超額付款。如基本保額作出更改，已付基本保費總和將會相應調整。
(4) 優惠應用於組別 2 及以上
(5) 詳見附錄一
此文件不得作銷售面談或說明或其他相類似之用途。
註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。

0 歲，總保費 = 50,000 美元
Age 0, Total Premium = US$50,000

公司 Company	友邦 AIA				保記* PruX*				保記* PruX*		盛記 AXX				宏記 ManuX		中記 BOX		恒記 HanX SenX	
計劃名稱 Product Name	「摯愛孩子」教育計劃 Kiss Kids Education Plan				「更 X 好」前程儲蓄計劃 III Better XStart III				「創未 X」兒童儲蓄保障計劃 PRUlife X start		「真智 XX III」 Smart X Saver III				卓越「新 XX」保障計劃 Premier New X Planner		安 X 保 21 JuvenX 21		「每月 XX 基金保」計劃 Monthly X Fund Insurance Plan	
保費繳付期 Premium Payment Period	6 年 6-year		8 年 8-year		5 年 5-year		10 年 10-year		至 22 歲 Up to age 22		5 年 5-year		10 年 10-year		20 年 20-year		整付保費 Single Premium		8 年 8-year	
保障期 Benefit Term	至 21 歲 To age 21				終身 Whole Life				終身 Whole Life		至 100 歲 Up to age 100				至 100 歲 Up to age 100		至 21 歲 To age 21		至 21 歲 To age 21	
每年保費 (美元) Annual Premium (US$)	8,333		6,250		10,001		5,000		2,381		10,000		5,000		2,501		50,000		6,248	
基本保額 (美元) Face Amount (US$)	55,567		55,565		404,200		377,500		79,500		75,723		58,004		91,500		80,309		59,300	
積存利率(每年) Accumulated Interest Rate (p.a.)	4.00%				不適用 Not Applicable				4.00%		4.00%				4.25%		4.50%		4.50%	
身故賠償總額 Total Death Benefit	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
Year 5 年	43,306	104%	32,694	105%	483,455	967%	451,520	1806%	80,768	678%	94,545	189%	69,069	276%	91,705	733%	82,098	164%	35,701	114%
Year 10 年	64,372	129%	62,321	125%	590,290	1181%	551,298	1102%	87,430	367%	117,526	235%	88,455	177%	97,324	389%	84,596	169%	61,960	124%
Year 15 年	79,818	160%	76,397	153%	670,365	1341%	626,083	1252%	102,232	286%	146,134	292%	107,612	215%	110,004	293%	88,035	176%	72,874	146%
Year 18 年	92,255	185%	88,307	177%	719,017	1438%	671,521	1343%	119,538	279%	158,950	318%	115,545	231%	118,392	263%	110,743	221%	82,806	166%
Year 21 年	107,911	216%	103,125	206%	-	-	-	-	235,352	471%	184,950	370%	132,470	265%	151,995	304%	0	0%	100,330	201%
保證現金價值 Guaranteed Cash Value	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR
Year 5 年	36,563	-4.32%	26,671	-5.24%	15,239	-37.19%	4,990	-49.19%	5,020	-27.50%	19,082	-30.52%	10,266	-38.00%	1,007	-71.26%	45,053	-2.06%	10,538	-34.20%
Year 10 年	48,121	-0.51%	47,453	-0.80%	18,170	-12.07%	16,970	-21.08%	14,867	-8.78%	24,989	-9.92%	34,918	-9.06%	21,503	-3.00%	57,903	1.48%	40,134	-3.37%
Year 15 年	52,066	0.32%	51,787	0.31%	21,714	-6.24%	20,279	-8.52%	26,851	-3.66%	30,592	-4.96%	48,434	-0.42%	39,345	0.72%	73,724	2.62%	51,217	0.21%
Year 18 年	54,622	0.57%	54,509	0.60%	23,943	-4.51%	22,361	-5.89%	35,191	-2.12%	32,864	-3.78%	49,420	-0.13%	48,861	1.09%	80,550	2.68%	59,300	1.18%
Year 21 年	55,567	0.63%	55,565	0.67%	-	-	-	-	42,592	-1.66%	38,088	-2.14%	50,174	0.03%	58,011	1.76%	84,324	2.71%	61,071	1.15%
總現金價值 Total Cash Value	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR
Year 5 年	38,203	-2.88%	28,115	-3.50%	23,948	-23.60%	12,107	-23.26%	6,288	-20.57%	30,332	-16.22%	16,692	-13.17%	1,211	-67.30%	46,842	-1.30%	11,873	-30.64%
Year 10 年	62,493	3.00%	59,774	2.75%	43,135	-1.83%	40,286	-3.97%	22,797	-0.79%	51,647	0.41%	51,448	0.52%	22,752	-1.73%	62,190	2.21%	47,108	-0.91%
Year 15 年	79,818	3.80%	76,397	3.72%	65,586	2.11%	61,253	1.94%	49,583	4.00%	78,286	3.50%	74,840	3.86%	44,124	2.00%	81,450	3.31%	69,105	2.84%
Year 18 年	92,255	4.02%	88,307	3.97%	81,864	3.12%	76,456	3.16%	67,279	4.57%	93,374	3.97%	83,758	3.85%	57,453	2.51%	90,907	3.38%	87,120	3.88%
Year 21 年	107,911	4.23%	103,125	4.20%	-	-	-	-	87,144	4.80%	117,027	4.57%	101,438	4.33%	72,756	3.17%	102,593	3.48%	100,253	4.03%
保證回本期(年) Guaranteed Breakeven Year	13		13		~ 37		~ 39		~ 36		45		21		11		8		15	
總回本期 (年) Total Breakeven Year	8		9		12		13		~ 15		10		10		11		7		11	

* 以下次生日年齡計算 Use Age Next Birthday
註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。Note: The above information is collected by AIA internally and for reference only, please refer to Remark and Disclaimer of Market Analysis for details.

5 歲，總保費 = 50,000 美元
Age 5, Total Premium = US$50,000

公司 Company	友邦 AIA				保記* PruX*				保記* PruX*		盛記 AXX				宏記 ManuX		中記 BOX		恒記 HanX SenX	
計劃名稱 Product Name	「摯愛孩子」教育計劃 Kiss Kids Education Plan				「更 X 好」前程儲蓄計劃 III Better XStart III				「創未 X」兒童儲蓄保障計劃 PRUlife X start		「真智 XX III」 Smart X Saver III				卓越「新 XX」保障計劃 Premier New X Planner		安 X 保 21 JuvenX 21		「每月 XX 基金保」計劃 Monthly X Fund Insurance Plan	
保費繳付期 Premium Payment Period	6 年 6-year		8 年 8-year		5 年 5-year		10 年 10-year		至 22 歲 Up to age 22		5 年 5-year		10 年 10-year		20 年 20-year		整付保費 Single Premium		8 年 8-year	
保障期 Benefit Term	至 21 歲 To age 21				終身 Whole Life				終身 Whole Life		至 100 歲 Up to age 100				至 100 歲 Up to age 100		至 21 歲 To age 21		至 21 歲 To age 21	
每年保費 (美元) Annual Premium (US$)	8,333		6,250		10,003		5,001		3,126		10,000		5,000		2,511		50,000		6,253	
基本保額 (美元) Face Amount (US$)	54,538		54,499		349,000		326,100		75,500		73,416		57,829		87,000		69,824		54,200	
積存利率(每年) Accumulated Interest Rate (p.a.)	4.00%				不適用 Not Applicable				4.00%		4.00%				4.25%		4.50%		4.50%	
身故賠償總額 Total Death Benefit	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
Year 5 年	42,816	103%	32,191	103%	417,432	835%	390,041	1560%	76,981	492%	91,589	183%	68,862	275%	87,264	695%	71,289	143%	36,108	115%
Year 10 年	62,683	125%	60,023	120%	509,677	1019%	476,234	952%	85,694	274%	113,983	228%	88,188	176%	92,857	370%	73,336	147%	63,794	128%
Year 13 年	71,926	144%	68,908	138%	551,575	1103%	515,383	1030%	103,692	255%	124,122	248%	97,856	196%	99,222	304%	92,378	185%	71,829	144%
Year 15 年	79,617	159%	76,247	152%	578,816	1157%	540,836	1081%	124,820	266%	141,870	284%	107,286	215%	105,527	280%	130,634	261%	78,196	156%
Year 16 年	83,887	168%	80,206	160%	592,281	1184%	553,418	1107%	211,797	423%	145,997	292%	109,814	220%	106,723	266%	0	0%	81,880	164%
保證現金價值 Guaranteed Cash Value	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR
Year 5 年	38,558	-2.57%	28,230	-3.37%	15,689	-36.34%	5,199	-48.07%	7,247	-24.60%	19,089	-30.50%	10,351	-37.53%	1,044	-70.58%	45,455	-1.89%	12,293	-29.62%
Year 10 年	50,938	0.25%	50,466	0.14%	18,748	-11.71%	17,518	-20.40%	21,387	-7.04%	24,961	-9.88%	35,276	-8.76%	21,054	-3.49%	58,373	1.56%	46,823	-1.02%
Year 13 年	53,556	0.66%	53,409	0.70%	20,673	-7.77%	19,316	-11.19%	31,241	-3.84%	25,989	-7.65%	38,687	-4.22%	32,277	-0.18%	68,148	2.41%	54,200	0.85%
Year 15 年	54,374	0.73%	54,336	0.79%	22,101	-6.12%	20,651	-8.35%	37,558	-3.07%	30,468	-4.95%	48,808	-0.31%	38,628	0.38%	72,687	2.66%	55,412	0.89%
Year 16 年	54,538	0.74%	54,499	0.81%	22,870	-5.46%	21,369	-7.32%	40,449	-2.96%	30,762	-4.69%	49,213	-0.19%	41,499	0.47%	73,315	2.66%	55,840	0.88%
總現金價值 Total Cash Value	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR
Year 5 年	39,707	-1.60%	29,171	-2.29%	24,655	-22.71%	12,529	-22.21%	8,728	-18.83%	29,920	-16.65%	16,758	-13.05%	1,308	-65.64%	46,920	-1.26%	14,009	-25.65%
Year 10 年	62,683	3.04%	60,023	2.82%	44,508	-1.45%	41,587	-3.38%	31,581	0.18%	50,845	0.21%	51,756	0.63%	22,561	-1.95%	61,885	2.16%	55,590	1.63%
Year 13 年	71,926	3.51%	68,908	3.40%	57,124	1.21%	53,376	0.77%	51,883	3.43%	62,012	1.97%	60,209	2.19%	35,799	1.31%	73,246	2.98%	71,002	3.72%
Year 15 年	79,617	3.78%	76,247	3.71%	66,756	2.24%	62,376	2.11%	64,228	3.84%	76,897	3.36%	75,133	3.90%	44,105	1.95%	81,129	3.28%	78,057	3.91%
Year 16 年	83,887	3.89%	80,206	3.82%	72,013	2.63%	67,287	2.59%	71,046	4.01%	81,317	3.53%	78,066	3.90%	48,172	2.11%	84,601	3.34%	81,810	3.98%
保證回本期(年) Guaranteed Breakeven Year	9		10		~ 37		~ 39		~ 35		42		19		14		7		12	
總回本期 (年) Total Breakeven Year	7		8		12		13		~ 13		10		10		11		7		10	

* 以下次生日年齡計算 Use Age Next Birthday
註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。Note: The above information is collected by AIA internally and for reference only, please refer to Remark and Disclaimer of Market Analysis for details.

0 歲，總保費 = 400,000 港元
Age 0, Total Premium = HK$400,000

公司 Company	友邦 AIA				保記* PruX*				盛記 AXX				宏記 ManuX		中記 BOX		恒記 HanX SenX	
計劃名稱 Product Name	「摯愛孩子」教育計劃 Kiss Kids Education Plan				「更 X 好」前程儲蓄計劃 III Better XStart III				「真智 XX III」 Smart X Saver III				卓越「新 XX」保障計劃 Premier New X Planner		安 X 保 21 JuvenX 21		「每月 XX 基金保」計劃 Monthly X Fund Insurance Plan	
保費繳付期 Premium Payment Period	6 年 8-year		8 年 8-year		5 年 5-year		10 年 10-year		5 年 5-year		10 年 10-year		20 年 20-year		整付保費 Single Premium		8 年 8-year	
保障期 Benefit Term	至 21 歲 To age 21				終身 Whole Life				至 100 歲 Up to age 100				至 100 歲 Up to age 100		至 21 歲 To age 21		至 21 歲 To age 21	
每年保費 (港元) Annual Premium (HK$)	66,667		50,000		80,000		40,002		80,000		40,000		20,086		400,000		50,051	
基本保額 (港元) Face Amount (HK$)	444,533		444,523		2,910,300		2,718,700		606,164		464,615		735,000		642,471		475,000	
積存利率(每年) Accumulated Interest Rate (p.a.)	3.50%				不適用 Not Applicable				3.50%				3.50%		4.25%		4.00%	
身故賠償總額 Total Death Benefit	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
Year 5 年	345,064	104%	260,550	104%	3,554,730	889%	3,320,704	1660%	747,779	187%	548,090	274%	735,494	732%	670,954	168%	283,655	113%
Year 10 年	498,656	125%	484,677	121%	4,366,649	1092%	4,079,170	1020%	918,058	230%	694,490	174%	776,378	387%	710,302	178%	483,878	121%
Year 15 年	604,135	151%	580,320	145%	4,860,082	1215%	4,540,118	1135%	1,126,476	282%	837,608	209%	867,094	288%	763,951	191%	550,796	138%
Year 18 年	689,099	172%	662,034	166%	5,157,742	1289%	4,818,181	1204%	1,215,477	304%	891,865	223%	922,244	255%	965,307	241%	611,130	153%
Year 21 年	795,166	199%	763,473	191%	-	-	-	-	1,404,254	351%	1,009,970	252%	1,174,157	292%	0	0%	733,238	183%
保證現金價值 Guaranteed Cash Value	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR
Year 5 年	292,503	-4.32%	213,371	-5.24%	109,724	-40.25%	35,937	-52.03%	152,753	-30.50%	82,237	-37.95%	8,085	-71.26%	360,426	-2.06%	84,408	-34.20%
Year 10 年	384,966	-0.51%	379,623	-0.80%	130,828	-13.26%	122,215	-23.33%	200,034	-9.92%	279,699	-9.02%	172,725	-3.00%	463,222	1.48%	321,480	-3.37%
Year 15 年	416,527	0.32%	414,295	0.31%	156,342	-7.01%	146,050	-9.50%	244,890	-4.96%	387,954	-0.40%	316,050	0.72%	589,788	2.62%	410,258	0.21%
Year 18 年	436,976	0.57%	436,077	0.60%	172,391	-5.14%	161,042	-6.65%	263,075	-3.77%	395,852	-0.11%	392,490	1.10%	644,399	2.68%	475,000	1.18%
Year 21 年	444,533	0.63%	444,523	0.67%	-	-	-	-	304,901	-2.13%	401,892	0.04%	465,990	1.76%	674,595	2.71%	489,268	1.15%
總現金價值 Total Cash Value	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR
Year 5 年	304,234	-3.03%	223,921	-3.65%	181,915	-25.19%	94,946	-23.87%	233,752	-17.40%	128,543	-14.39%	8,579	-70.02%	388,909	-0.56%	92,784	-31.38%
Year 10 年	483,622	2.55%	464,300	2.30%	332,430	-2.29%	310,545	-4.66%	390,695	-0.29%	398,066	-0.09%	177,353	-2.28%	531,053	2.87%	364,911	-1.43%
Year 15 年	604,135	3.34%	580,320	3.26%	495,234	1.65%	462,631	1.39%	583,353	2.94%	575,101	3.47%	337,894	1.42%	711,268	3.91%	520,607	2.30%
Year 18 年	689,099	3.56%	662,034	3.51%	613,285	2.70%	572,910	2.67%	690,539	3.46%	637,256	3.47%	432,734	1.86%	806,617	3.97%	645,683	3.33%
Year 21 年	795,166	3.77%	763,473	3.74%	-	-	-	-	860,525	4.11%	761,401	3.94%	537,647	2.48%	914,321	4.02%	732,619	3.49%
保證回本期 (年) Guaranteed Breakeven Year	13		13		~ 40		~ 42		45		21		11		8		15	
總回本期 (年) Total Breakeven Year	8		9		13		14		11		11		11		6		12	

* 以下次生日年齡計算 Use Age Next Birthday
註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。Note: The above information is collected by AIA internally and for reference only, please refer to Remark and Disclaimer of Market Analysis for details.

5 歲，總保費 = 400,000 港元
Age 5, Total Premium = HK$400,000

公司 Company	友邦 AIA				保記*PruX*				盛記 AXX				宏記 ManuX		中記 BOX		恒記 HanX SenX	
計劃名稱 Product Name	「摯愛孩子」教育計劃 Kiss Kids Education Plan				「更 X 好」前程儲蓄計劃 III Better XStart III				「真智 XX III」 Smart X Saver III				卓越「新 XX」保障計劃 Premier New X Planner		安 X 保 21 JuvenX 21		「每月 XX 基金保」計劃 Monthly X Fund Insurance Plan	
保費繳付期 Premium Payment Period	6 年 6-year		8 年 8-year		5 年 5-year		10 年 10-year		5 年 5-year		10 年 10-year		20 年 20-year		整付保費 Single Premium		8 年 8-year	
保障期 Benefit Term	至 21 歲 To age 21				終身 Whole Life				至 100 歲 Up to age 100				至 100 歲 Up to age 100		至 21 歲 To age 21		至 21 歲 To age 21	
每年保費 (港元) Annual Premium (HK$)	66,667		50,000		80,003		40,002		80,000		40,000		19,995		400,000		49,955	
基本保額 (港元) Face Amount (HK$)	436,300		435,996		2,511,900		2,346,800		587,694		463,211		693,000		558,589		433,000	
積存利率(每年) Accumulated Interest Rate (p.a.)	3.50%				不適用 Not Applicable				3.50%				3.50%		4.25%		4.00%	
身故賠償總額 Total Death Benefit	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
Year 5 年	341,534	102%	256,867	103%	3,068,112	767%	2,866,454	1433%	724,321	181%	546,434	273%	693,624	694%	581,907	145%	285,492	114%
Year 10 年	486,601	122%	468,130	117%	3,768,885	942%	3,521,167	880%	890,156	223%	692,388	173%	732,748	366%	614,164	154%	494,047	124%
Year 13 年	550,067	138%	530,065	133%	4,033,505	1008%	3,768,394	942%	961,742	240%	764,604	191%	776,214	299%	778,603	195%	543,460	136%
Year 15 年	603,640	151%	580,945	145%	4,194,770	1049%	3,919,060	980%	1,093,718	273%	835,058	209%	819,680	273%	1,090,643	273%	585,554	147%
Year 16 年	632,765	158%	608,629	152%	4,278,032	1069%	3,996,849	999%	1,122,092	281%	852,262	213%	825,084	258%	0	0%	610,217	153%
保證現金價值 Guaranteed Cash Value	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR
Year 5 年	308,464	-2.57%	225,846	-3.37%	112,919	-39.42%	37,418	-50.95%	152,800	-30.49%	82,915	-37.48%	8,316	-70.58%	363,641	-1.89%	98,204	-29.62%
Year 10 年	407,504	0.25%	403,732	0.14%	134,940	-12.91%	126,071	-22.66%	199,815	-9.88%	282,559	-8.73%	167,706	-3.49%	466,980	1.56%	374,069	-1.02%
Year 13 年	428,447	0.66%	427,276	0.70%	148,792	-8.67%	139,012	-12.43%	208,044	-7.64%	309,889	-4.20%	257,103	-0.18%	545,183	2.41%	433,000	0.85%
Year 15 年	434,991	0.73%	434,688	0.79%	159,071	-6.88%	148,616	-9.34%	243,892	-4.95%	390,950	-0.30%	307,692	0.38%	581,490	2.66%	442,629	0.89%
Year 16 年	436,300	0.74%	435,996	0.81%	164,602	-6.17%	153,784	-8.22%	246,244	-4.69%	394,192	-0.18%	330,561	0.47%	586,518	2.66%	446,015	0.88%
總現金價值 Total Cash Value	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR
Year 5 年	316,665	-1.71%	232,713	-2.38%	187,212	-24.31%	98,152	-22.85%	230,658	-17.82%	129,081	-14.26%	8,940	-69.04%	386,959	-0.66%	108,942	-26.47%
Year 10 年	486,601	2.63%	468,130	2.43%	342,878	-1.91%	320,342	-4.08%	384,739	-0.49%	400,565	0.03%	172,804	-2.67%	522,555	2.71%	428,510	1.07%
Year 13 年	550,067	3.07%	530,065	2.98%	434,952	0.76%	406,363	0.19%	464,553	1.37%	463,054	1.72%	271,017	0.59%	625,550	3.50%	536,854	3.13%
Year 15 年	603,640	3.33%	580,945	3.27%	503,878	1.79%	470,760	1.55%	573,609	2.81%	577,513	3.51%	330,422	1.20%	694,603	3.75%	584,446	3.34%
Year 16 年	632,765	3.44%	608,629	3.39%	542,213	2.19%	506,576	2.06%	604,334	2.99%	597,959	3.51%	358,695	1.33%	723,965	3.78%	609,652	3.41%
保證回本期 (年) Guaranteed Breakeven Year	9		10		~ 40		~ 42		42		19		14		7		12	
總回本期 (年) Total Breakeven Year	7		8		13		13		11		10		11		6		10	

* 以下次生日年齡計算 Use Age Next Birthday
註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。Note: The above information is collected by AIA internally and for reference only, please refer to Remark and Disclaimer of Market Analysis for details.

市場產品比較之註解及聲明

註：上述的資料乃根據各公司於 2014 年 6 月之網上產品資料及建議書資料。「保證現金價值」乃保證之現金價值及已付保證現金(如有)之總和。「總現金價值」乃保證之現金價值加上累積保證現金(如有)、累積非保證週年紅利(如有)及非保證期滿紅利(如有)。以上「保證回報率」乃根據相關保單年度之保證之現金價值、已付保證現金(如有)和已繳交保費計算；以上「總回報率」乃根據相關保單年度之保證之現金價值、累積保證現金(如有)、累積非保證週年紅利(如有)、非保證期滿紅利(如有)和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。

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Remark: Above information is based on each Company's proposal and product information on the internet in June, 2014. 'Guaranteed Cash Value' means guaranteed cash value plus guaranteed cash payment paid (if any). 'Total Cash Value' means guaranteed cash value plus guaranteed cash payment accumulations (if any), non-guaranteed annual dividend accumulations (if any) and non-guaranteed maturity dividend (if any). Above value of 'Guaranteed IRR' is calculated based on the guaranteed cash value, guaranteed cash payment paid (if any) and the total premium paid of the relevant policy years; the value of 'Total IRR' is calculated based on guaranteed cash value, guaranteed cash payment accumulations (if any), non-guaranteed annual dividend accumulations (if any), non-guaranteed maturity dividend (if any) and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time.

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附錄四: 保費率表 –「摯愛孩子」教育計劃
Appendix 4: Premium Rate Table - Kiss Kids Education Plan

「摯愛孩子」教育計劃年繳保費率 (每 1,000 元保額) — 男性 / 女性
Annual Premium Rate for Kiss Kids Education Plan (Per $1,000 Face Amount) – Male / Female

年齡 Age	保費繳付期 Premium Payment Period	
	6 年 6-Year	8 年 8-Year
0	**149.97**	**112.48**
1	150.57	112.94
2	151.15	113.39
3	151.72	113.83
4	152.28	114.26
5	**152.80**	**114.68**
6	153.32	115.09
7	153.82	115.50
8	154.30	115.90
9	154.76	
10	**155.20**	

附錄四: 保費率表 –「摯愛孩子」教育計劃
Appendix 4: Premium Rate Table - Kiss Kids Education Plan

未來保障權益附加契約年繳保費率 (每 1,000 元保額) — 男性 / 女性
Annual Premium Rate for Future Protection Rider (Per $1,000 Face Amount) – Male / Female

年齡 Age	保費繳付期 Premium Payment Period	
	6 年 6-Year	8 年 8-Year
0	**0.18**	**0.15**
1	0.19	0.15
2	0.20	0.16
3	0.21	0.17
4	0.22	0.18
5	**0.23**	**0.18**
6	0.24	0.19
7	0.25	0.20
8	0.27	0.21
9	0.28	
10	**0.29**	

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Annual Premium Rate for Kiss Kids Education Plan
Annual Premium Rate for Future Protection Rider

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I. Background Information

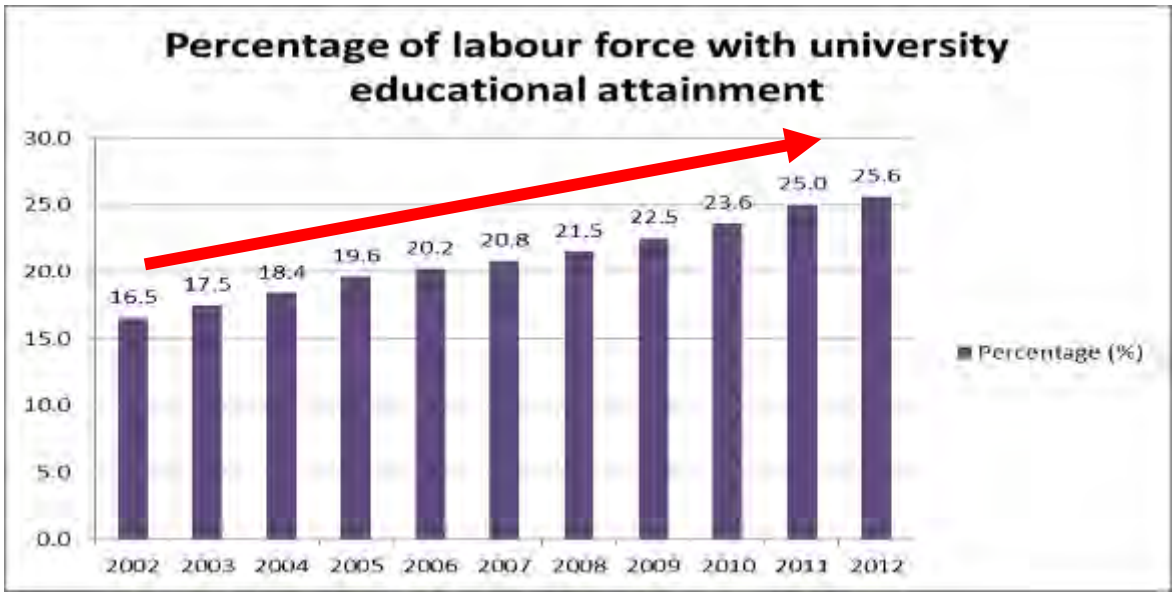
With increasingly fierce competition in the society, all parents want to give their children the best to enable them a foothold in the community. To give their children a more favorable condition for future career development, parents will arrange the best education for their children, thus placing them in a reputed tertiary education institution. However, academic requirement is continuously rising and tuition fee is getting more expensive, making a great financial burden on parents and giving them a mental stress at the same time. How should parents face this huge expenditure on education?



(i) Rising Academic Requirement

The numbers of highly educated graduates are increasing each year. Under the free market economy, only the strong one can survive. In the case of rising academic requirements, young people often need to pursue further education to increase their chance of employment.

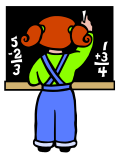
The percentage of labour force with university educational attainment has been trending up over the past years, from 16.5% in 2002 to 25.6% in 2012.



Source from: Hong Kong as a Knowledge-based Economy-A Statistical Perspective 2013
Census and Statistics Department, Hong Kong Special Administrative Region

(ii) High Education Expense

The expense of early childhood education is already high; parents should clearly know the budget for their children education in order to start savings in an earlier stage.

Detailed budget for Education Expense (For reference only)			New Plan—Kiss Kids Education Plan
Learning Phase	**Estimated Cost per year (HKD)**	**Age**	
Nursery 	Playgroup.....approx.**$7,000** Pre-Nursery.....approx.**$70,000** Books and Miscellaneous Items .....approx.**$2,000**	0 1 2	
Kindergarten 	Kindergarten tuition fee: Nursery .....approx.**$65,000** Lower .....approx.**$65,000** Upper .....approx.**$90,000** Books.....approx.**$2,000** Average Tuition fee and Miscellaneous Items .....approx.**$75,000** Education Tour (once) .....approx.**$30,000** Activities.....approx.**$18,000** Instruments .....approx.**$60,000**	3 4 5	
Primary School 	Tuition fee ..... approx.**$16,300** Books..... approx.**$2,400** Education Tour .. approx.**$40,000** Activities..... approx.**$28,000** External tuition fee ..... approx.**$60,000**	6 7 8 9 10 11	
Secondary School 	Tuition fee ..... approx.**$20,000** Books..... approx.**$2,500** Education Tour (once) ..... approx.**$40,000** Activities..... approx.**$28,000** External tuition fee ..... approx.**$80,000**	12 13 14 15 16 17	
University 	Local Tuition fee approx.**$42,100** Books..... approx.**$3,000** Exchange (once) ..... approx.**$70,000** Education Tour (once) ..... approx.**$20,000**	18 19 20 21	

6 YEARS or 8 YEARS PPP#

BENEFIT TERM TO AGE 21





Life Protection to **Age 21**
Non-guaranteed annual dividend will be distributed during Policy term, client can choose to withdraw or accumulate it in the Policy.



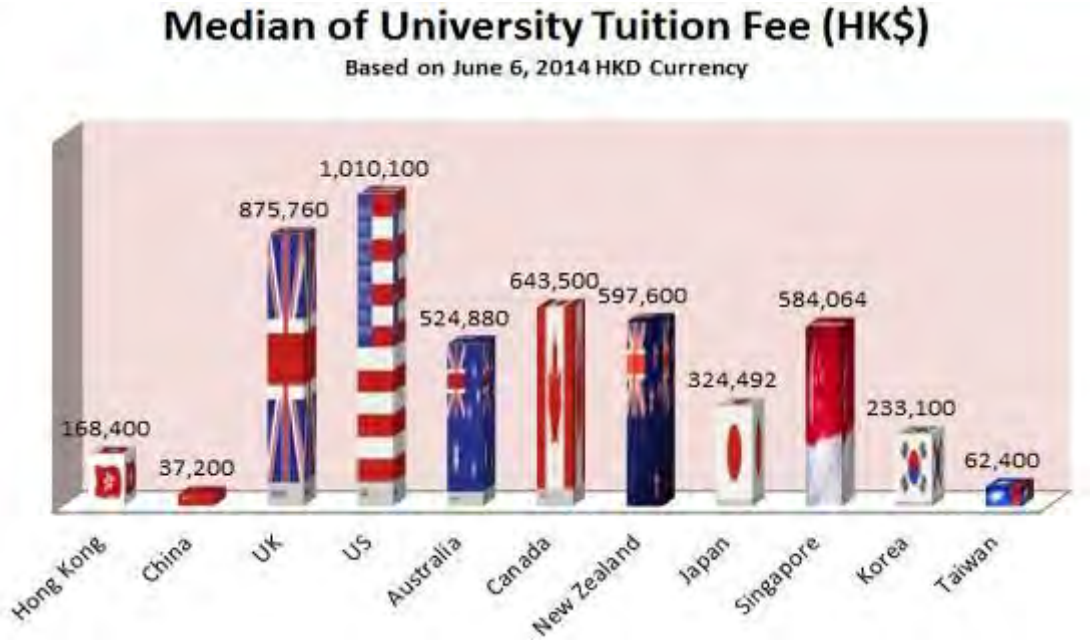
On each Policy Anniversary upon Insured reaches age 18, 19, 20 and 21, distributes **Guaranteed Cash Payment (Equivalent to 40%+20%+20%+20 % of Face Amount)**

[#] PPP is premium payment period.

Note: The above information assumes children attends Causeway Bay Victoria Kindergarten, Evangel College (Primary), Evangel College (Secondary) and the Chinese University of Hong Kong majoring in Quantitative Finance. Source from GfK Consumer Experiences Hong Kong, data as at 2013.

In 2012, the Hong Kong Government implemented a new academic structure for senior secondary and higher education, the "3-3-4" scheme, high school graduates will enroll in a four-year undergraduate curriculum, so tuition expenses increased accordingly. Some parents prefer to send their children to study abroad, and the overseas tuition fee is even more expensive, ranging from tens to hundreds of million.

Current university tuition fee is already really expensive…



Source from: "Research on Local and Overseas Education Expenses 2014" Report by GfK Consumer Experiences Hong Kong, figures for reference only.

Place	Curriculum	University tuition fee(HK$) Based on June 6, 2014 HKD currency
Hong Kong	4-year	$168,400
China	4-year	$24,800-$49,600
UK	3-year	$373,920-$1,377,600
US	4-year	$466,200-$1,554,000
Australia	3-year	$328,050-721,710
Canada	4-year	$429,000-$858,000
New Zealand	3-year	$438,240-$756,960
Japan	4-year	$228,984-$420,000
Singapore	3-year	$535,392-$632,736
Korea	4-year	$155,400-$310,800
Taiwan	4-year	$52,000-$72,800



Source from: "Research on Local and Overseas Education Expenses 2014" Report by GfK Consumer Experiences Hong Kong, figures for reference only.

With increasingly fierce competition in the society, possessing tertiary education qualifications is a vital condition for future development! However, the university expense is quite high; therefore, starts saving in an earlier stage in order to get prepared for the future expense of university.

Therefore, no matter where your children study at, the earlier you start saving, the better your children's education will get protected and the more peaceful mind you can have.

In view of this, AIA has launched **Kiss Kids Education Plan**, to allow parents to start saving for their children education funding; higher reserves provide more choices of education for their children.

II. Product Highlights

6 Highlights of Kiss Kids Education Plan



Only 6-year or 8-year premium payment period, Get protection to age21

Only have to pay premium for 6 years or 8 years, the insured child can get protection up to age 21, Parents are encouraged to set early education savings goals, thus make good use of the compounding effect of wealth accumulation.

Guaranteed Cash Payment, Easy to meet education expense target

At age 18 of the insured child, guaranteed cash payment equivalent to 40% of Face Amount will be distributed.
At age 19-21 of the insured child, guaranteed cash payment equivalent to 20% of Face Amount will be distributed each

No medical underwriting, Easy application

No medical underwriting[1] of the insured child, simple application process making easy insured.

Non-guaranteed annual dividend and maturity dividend

Non-guaranteed annual dividend and non-guaranteed maturity dividend[2] will be distributed in the Policy, making the return of the Policy more attractive.

Optional "Future Protection Rider"

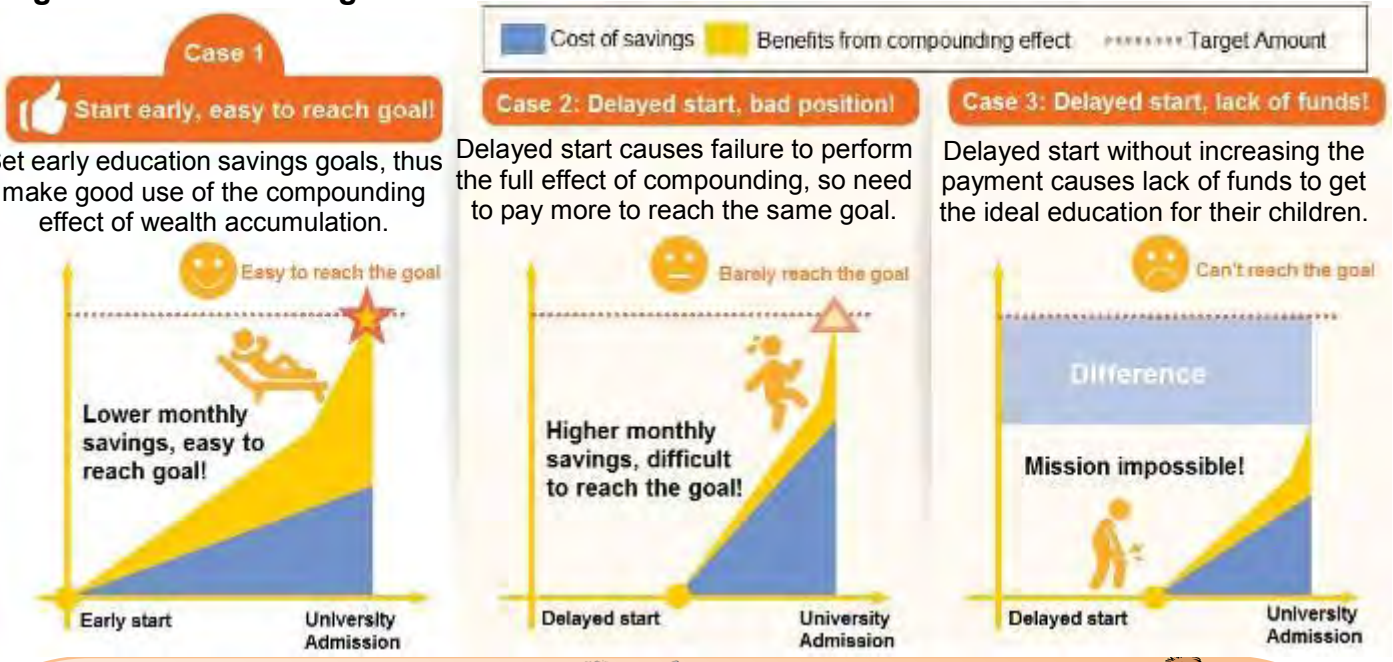
At any time within the six-month period following the Maturity Date, the Insured may submit a written application for an individual life policy[3] that is then available for issue without providing evidence of insurability.

Optional Payor Benefit Rider[4] Or Critical Illness Payor Benefit Pro Rider[4]

If the Policy Owner passes away, or becomes totally and permanently disabled, or is diagnosed with a Critical Illness before age 60, further premium payments of the whole Policy will be waived to ensure that the education fund of the insured child is unaffected.

[1] For details, please refer to Appendix 1.
[2] Maturity dividend is payable at policy maturity, or upon surrender or death occurring on or after the 10th Policy Anniversary.
[3] Except a term insurance policy or any insurance policy with pre-packaged critical illness benefits or living benefits. The maximum amount of insurance under the New Policy will be the lesser of (i) the Supplementary Contract Sum Assured of this Supplementary Contract; (ii) 5 times the Face Amount of the Basic Policy or (iii) US$ 500,000 per life limit of the Insured. The aggregate amount of cover under all New Policies of the Insured shall be limited to the above maximum amount.
[4] For details, please refer to Appendix 2.

Target Education Savings — the Earlier the Better!



Age	Child A (Start at Age0) Annual Premium Paid (USD)	Child A Total Cash Value[1] (USD)	Child B (Start at Age10) Annual Premium Paid (USD)	Child B Total Cash Value[1] (USD)
1	$10,000	$2,712	-	-
2	$10,000	$10,817	-	-
3	$10,000	$20,328	-	-
4	$10,000	$33,331	-	-
5	$10,000	$45,843	-	-
6	$10,000	$57,082	-	-
7	-	$59,071	-	-
8	-	$61,183	-	-
9	-	$63,422	-	-
10	-	$74,991	-	-
11	-	$78,837	$17,530	$4,896
12	-	$82,801	$17,530	$19,688
13	-	$86,952	$17,530	$37,118
14	-	$91,261	$17,530	$61,166
15	-	$95,781	$17,530	$84,234
16	-	$100,566	$17,530	$104,744
17	-	$105,623	-	$107,851
18	-	$110,706	-	$111,253
19	-	$116,649	-	$115,173
20	-	$122,894	-	$124,333
21	-	$129,492	-	$129,837
Total Premium	**$60,000**		**$105,180**	

Difference between the total premium of both cases is more than US$45,000;
Equivalent to almost **HK$350,000**!

[1] 'Total Cash Value' means guaranteed cash value plus guaranteed cash payment accumulations (if any), non-guaranteed annual dividend accumulations (if any) and non-guaranteed maturity dividend (if any), and is accumulated at current non-guaranteed dividend scales and 4.00% p.a. non-guaranteed accumulation interest rate in the USD Policy.

III. Product Positioning

(i) Hot Selling Products

<table>
<tr><th>Product</th><th>Kiss Kids Education Plan</th><th>Forever Love Coupon Plan 3</th><th>Admire Life 2</th></tr>
<tr><td>Position</td><td>A simple and target-oriented education savings plan encourages clients to start saving early so they can enjoy the advantages of compound interest effect to create vast reserves.</td><td>A flexible and self-determining financial protection solution helps clients accumulate wealth. The guaranteed cash payments from this plan can be flexibly withdrawn to meet children's educational needs.</td><td>A financial solution with a balance of savings and protection featuring permanent life protection and stable returns. This is ideal for parents seeking an enduring present for their children.</td></tr>
<tr><td>Meet Customer's Needs</td><td>Suitable for parents who have young children. They can prepare university education funds for their children within a limited premium payment period.</td><td>Suitable for parents who prefer stable yet flexible financial solutions. They can withdraw the guaranteed cash payments from the policy at different life stages to fulfill their various financial needs.</td><td>Suitable for parents who seek stable returns and focus on their children's lifelong protection. The plan satisfies protection and savings needs at one go while accumulating attractive returns in long term.</td></tr>
<tr><td>Premium Payment Period (PPP) / Issue Age</td><td><table><tr><th>PPP</th><th>Issue Age</th></tr><tr><td>6-year</td><td>15days-Age10</td></tr><tr><td>8-year</td><td>15days-Age8</td></tr></table></td><td><table><tr><th>PPP</th><th>Issue Age</th></tr><tr><td>6-year</td><td>15days-Age65</td></tr><tr><td>10-year</td><td>15days-Age60</td></tr><tr><td>15-year</td><td>15days-Age55</td></tr><tr><td>20-year</td><td>15days-Age55</td></tr></table></td><td><table><tr><th>PPP</th><th>Issue Age</th></tr><tr><td>Single Premium</td><td>15days-Age75</td></tr><tr><td>5-year</td><td>15days-Age65</td></tr><tr><td>10-year</td><td>15days-Age60</td></tr><tr><td>18-year</td><td>15days-Age60</td></tr><tr><td>25-year</td><td>15days-Age55</td></tr></table></td></tr>
<tr><td>Benefit Term</td><td>To age 21</td><td>To age 100</td><td>Whole Life</td></tr>
<tr><td>Currency</td><td>US$ / HK$ / MOP^</td><td>US$</td><td>US$ / HK$ / MOP^</td></tr>
<tr><td>Guaranteed Cash Payment</td><td><table><tr><th>Insured's Age</th><th>% of Face Amount</th></tr><tr><td>18</td><td>40%</td></tr><tr><td>19</td><td>20%</td></tr><tr><td>20</td><td>20%</td></tr><tr><td>21</td><td>20%</td></tr></table></td><td><table><tr><th>Policy Anniversary</th><th>% of Face Amount</th></tr><tr><td>5th and onwards</td><td>1.8%</td></tr><tr><td>5th, 8th, 11th, 14th, 17th & 20th</td><td>Extra 3%</td></tr></table></td><td>Not applicable</td></tr>
<tr><td>Accidental Death Benefit</td><td>Applicable</td><td>Applicable</td><td>Not applicable</td></tr>
<tr><td>Optional riders designed for age 17 or below</td><td>Payor Benefit Rider
Critical Illness Payor Benefit Pro Rider
Future Protection Rider</td><td>Payor Benefit Rider
Critical Illness Payor Benefit Pro Rider</td><td>Payor Benefit Rider
Critical Illness Payor Benefit Pro Rider</td></tr>
<tr><td>Target Segments*</td><td>Smart Pros
Family First</td><td>Smart Pros
PRC nationals applying for Policy in Hong Kong or Macau</td><td>Family First
PRC nationals applying for Policy in Hong Kong or Macau</td></tr>
</table>

^ MOP is only applicable to policies issued in Macau.

* The classification of major customer segments is based on the market research regarding customer segments conducted in September 2013 by Oracle Added Value Limited (OAV), a market research company.

Note: The product summary above 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 coverage.

In addition to the hot selling products above, AIA also provides other education savings plans such as Talent Builder and Excel Kid's Choice AP for parents to choose from.

(ii) Education Plans

Product	Kiss Kids Education Plan	Talent Builder	Excel Kid's Choice AP
Premium Payment Period			
Premium			
Internal Rate of Return[2]			
Breakeven Year[2]			
Medical Underwriting			

Product	Kiss Kids Education Plan		Talent Builder	Excel Kid's Choice AP
Premium Payment Period	6-year	8-year	To age 15	21-year
Benefit Term	To age 21		To age 18	To age 100
Guaranteed Cash Payment	Age: 18 — 40% Age: 19 — 20% Age: 20 — 20% Age: 21 — 20%		Not applicable; At age 18 (Policy maturity), maturity benefit will be paid as a lump sum.	Age: 3 — 3% Age: 6 — 3% Age: 9 — 3% Age: 12 — 3% Age: 15 — 3% Age: 18 — 3% Age: 21 — 30%
Medical Underwriting	No medical underwriting is required [1]		Normal underwriting, only 40% of Face Amount will be counted to calculate the net amount at risk.	Normal underwriting
Annual Premium[2]	7,498.50	5,624.00	2,713.50	1,798.50
Total Premium[2]	44,991.00	44,992.00	40,702.50	37,768.50
At age 21 / Guaranteed IRR at Maturity[2]	0.63%	0.67%	1.86%[3]	-1.80%
At age 21 / Total IRR at Maturity[2]	4.23%	4.20%	4.33%[3]	2.19%
Guaranteed Breakeven Year[2] (Year)	13	13	15	36
Total Breakeven Year[2] (Year)	8	9	14	16

[1] Need to fulfil other requirements，please refer to Appendix 1 for details.
[2] Assumed the Insured is male, Age 0, Face Amount = US$50,000. 'Guaranteed Cash Value' means guaranteed cash value plus guaranteed cash payment paid (if any); 'Total Cash Value' means guaranteed cash value plus guaranteed cash payment accumulations (if any), non-guaranteed annual dividend accumulations (if any) and non-guaranteed maturity dividend (if any). Above value of 'Guaranteed IRR' is calculated based on the guaranteed cash value, guaranteed cash payment paid (if any) and the total premium paid of the relevant policy years; the value of 'Total IRR' is calculated based on guaranteed cash value, guaranteed cash payment accumulations (if any), non-guaranteed annual dividend accumulations (if any), non-guaranteed maturity dividend (if any) and the total premium paid of the relevant policy years; 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time.
[3] This is the IRR at maturity (i.e. age 18).

IV. Case Sharing

Case 1:

With the development of the knowledge-based economy, tertiary education becomes more and more of a necessity for our next generation. Toby feels the need to prepare Sarah for quality tertiary education in advance. However, in view of the rising education expenses, Toby understands that she has to find a better way to accumulate sufficient savings for Sarah's education fee. So she decides to give Sarah a special birthday gift – to have Sarah insured under the Kiss Kids Education Plan.



Toby, Age 32, has a daughter named Sarah (Age 2), purchases:

Kiss Kids Education Plan (6 Years Payment)
Face Amount: US$100,000
Annual Premium: US$15,040
Total basic premium paid for 6 years: US$90,240

+

Optional Rider Attachment: "Future Protection Rider" and "Payor Benefit Rider"

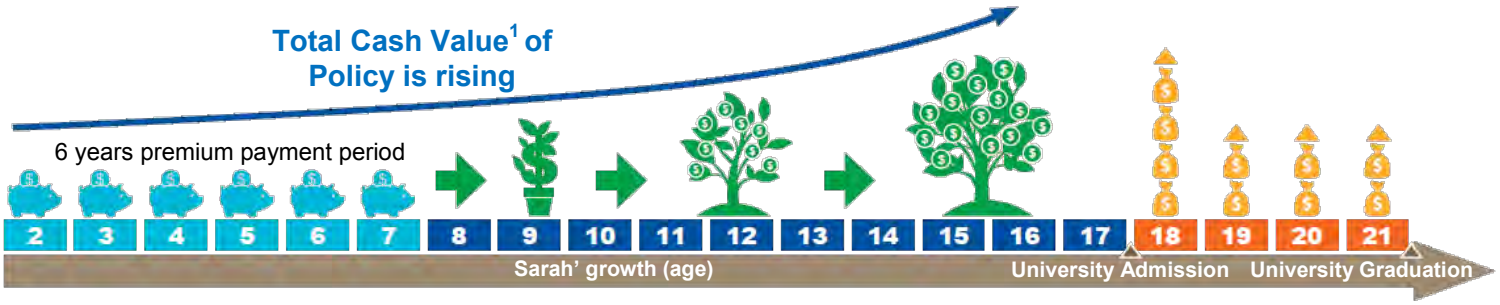


From Age 18 of Sarah:
Age 18: distribute guaranteed cash payment equivalent to 40% of Face Amount = US$40,000
Age 19-21: distribute guaranteed cash payment annually equivalent to 20% of Face Amount = US$20,000
Total guaranteed cash payments: US$100,000

At Policy maturity (Sarah Age 21)
Total Cash Value[1]: US$176,967
(approx. **2 times** of the total premium paid for the basic policy)
Total IRR[2]: 4.15%

Guaranteed cash payment equivalent to 10% of Face amount

Non-guaranteed annual dividend and non-guaranteed maturity dividend



[1]'Total Cash Value' means guaranteed cash value plus guaranteed cash payment accumulations (if any), non-guaranteed annual dividend accumulations (if any) and non-guaranteed maturity dividend (if any), and is accumulated at current non-guaranteed dividend scales and 4.00% p.a. non-guaranteed accumulation interest rate in the USD Policy.
[2]The value of 'Total IRR' is calculated based on the 'Total Cash Value' of the relevant policy years and the total basic premium paid of the relevant policy years.

V. Market Analysis

Guaranteed IRR, total IRR, guaranteed breakeven year and total breakeven year of Kiss Kids Education Plan are **competitive in the market**.

Age 0, Total Premium = US$50,000

	AIA Kiss Kids Education Plan		PruX* Better XStart III		PruX* PRUlife X start	AXX Smart X Saver III		ManuX Premier New X Planner	BOX JuvenX 21	HanX SenX Monthly X Fund Insurance Plan
Premium Payment Period (PPP)	6-year	8-year	5-year	10-year	To age 22	5-year	10-year	20-year	Single Premium	8-year
Benefit Term	To age 21		Whole Life		Whole Life	To age 100		To age 100	To age 21	To age 21
Guaranteed IRR 21 years	0.63%	0.67%	-3.66%^	-4.71%^	-1.66%	-2.14%	0.03%	1.76%	2.71%	1.15%
Total IRR 21 years	4.23%	4.20%	3.67%^	3.78%^	4.80%	4.57%	4.33%	3.17%	3.48%	4.03%
Guaranteed Breakeven Year (Year)	13	13	~ 37	~ 39	~ 36	45	21	11	8	15
Total Breakeven Year (Year)	8	9	12	13	~ 15	10	10	11	7	11

** Use Age Next Birthday*
^ This is the IRR at the end of policy year 20

Observations (based on the figures above):
IRR

- The guaranteed IRR of Kiss Kids Education Plan is **better than PruX and AXX**; however lower than ManuX, HanX SenX and BOX
- The total IRR of Kiss Kids Education Plan is **better than PruX Better XStart III, ManuX, BOX and HanX SenX**; however lower than PruX* PRUlife X start and AXX

Breakeven Year

- The guaranteed breakeven year of Kiss Kids Education Plan is **earlier** than other products, except ManuX and BOX.
- The total breakeven year of Kiss Kids Education Plan is **earlier** than other products, except BOX

Note: The above information is collected by AIA internally and for reference only, please refer to Remark and Disclaimer of Market Analysis for details.

Age 5, Total premium = US$50,000

	AIA Kiss Kids Education Plan		PruX* Better XStart III		PruX* PRUlife X start	AXX Smart X Saver III		ManuX Premier New X Planner	BOX JuvenX 21	HanX SenX Monthly X Fund Insurance Plan
Premium Payment Period (PPP)	6-year	8-year	5-year	10-year	To age 22	5-year	10-year	20-year	Single Premium	8-year
Benefit Term	To age 21		Whole Life		Whole Life	To age 100		To age 100	To age 21	To age 21
Guaranteed IRR 16 years	0.74%	0.81%	-5.46%	-7.32%	-2.96%	-4.69%	-0.19%	0.47%	2.66%	0.88%
Total IRR 16 years	3.89%	3.82%	2.63%	2.59%	4.01%	3.53%	3.90%	2.11%	3.34%	3.98%
Guaranteed Breakeven Year (Year)	9	10	~ 37	~ 39	~ 35	42	19	14	7	12
Total Breakeven Year (Year)	7	8	12	13	~ 13	10	10	11	7	10

**Use Age Next Birthday*

Observations (based on the figures above):

IRR

- The guaranteed IRR of Kiss Kids Education Plan is **better than PruX, AXX and ManuX**; however lower than BOX and HanX SenX
- The total IRR of Kiss Kids Education Plan is **better than PruX Better XStart III, AXX 5-Year Smart X Saver III, ManuX and BOX**; however lower than Prux PRUlife, AXX 10-Year Smart X Saver III and HanX SenX

Breakeven Year

- The guaranteed breakeven year of Kiss Kids Education Plan is **earlier** than other products, except BOX
- The total breakeven year of Kiss Kids Education Plan is **earlier** than other products, except BOX

For details of product comparison, please refer to Appendix 3.

Remark and Disclaimer of Market Analysis for details

Remark: Above information is based on each Company's proposal and product information on the internet in June, 2014. 'Guaranteed Cash Value' means guaranteed cash value plus guaranteed cash payment paid (if any). 'Total Cash Value' means guaranteed cash value plus guaranteed cash payment accumulations (if any), non-guaranteed annual dividend accumulations (if any) and non-guaranteed maturity dividend (if any). Above value of 'Guaranteed IRR' is calculated based on the guaranteed cash value, guaranteed cash payment paid (if any) and the total premium paid of the relevant policy years; the value of 'Total IRR' is calculated based on guaranteed cash value, guaranteed cash payment accumulations (if any), non-guaranteed annual dividend accumulations (if any), non-guaranteed maturity dividend (if any) and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time.

Disclaimer: The above analysis and comparisons made by the Company are based on partial information of the relevant plans as the nature and/or characteristic of the relevant plans may be different. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions. This document is for internal use only. You are not allowed to use it in sales solicitation by interview or presentation or for other similar purposes.

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Appendix 1: Product Description — Kiss Kids Education Plan

Product Name	**Kiss Kids Education Plan**
Launch Date	17 July, 2014 (according to the application date)
Basic/ Rider	Basic Plan
Overview	• Offer 6-year and 8-year premium payment periods • Provides guaranteed cash payments at Insured's age 18, 19, 20 and 21 • Benefit term up to Insured's age of 21 • Non-medical underwriting can be up to US$4,000,000 aggregated total premium • Option to purchase Future Protection Rider, Payor Benefit Rider and Critical Illness Payor Benefit Pro Rider
Plan Shortnames	

Issue age	6-year premium payment period	8-year premium payment period
0	JEP00P5	JE800P5
1	JEP01P5	JE801P5
2	JEP02P5	JE802P5
3	JEP03P5	JE803P5
4	JEP04P5	JE804P5
5	JEP05P5	JE805P5
6	JEP06P5	JE806P5
7	JEP07P5	JE807P5
8	JEP08P5	JE808P5
9	JEP09P5	Not available
10	JEP10P5	Not available

Policy Number Prefix

Region	**Applicable to Non-PRC nationals**	**Applicable to PRC nationals applying for Policy in Hong Kong or Macau**
Hong Kong	B3 / B6 / B9 (except B360 - B364 B660 - B664 B960 - B964 B37 / B67 / B97)	G3800 - G3806 G6800 - G6806 G9800 - G9806
Macau	B4 (except B4190 / B4997 / B4998 / B4999 / B4990 - B4991)	G4800 - G4806

A. Benefit

<table>
<tr><td>1. Benefit Term</td><td>To age 21</td></tr>
<tr><td>2. Savings</td><td>

Guaranteed Cash Payment - Options to take out in cash or accumulate to earn interest.
<table>
<tr><th>Insured's Age</th><th>% of Face Amount</th></tr>
<tr><td>18</td><td>40%</td></tr>
<tr><td>19</td><td>20%</td></tr>
<tr><td>20</td><td>20%</td></tr>
<tr><td>21</td><td>20%</td></tr>
</table>

Guaranteed Cash Value - is payable upon surrender of the Policy or used in the calculation of the Death Benefit upon death of the Insured.
Annual Dividends (non-guaranteed) - is declared annually with options to take out in cash, apply to reduce premium or accumulate to earn interest.
Maturity Dividend (non-guaranteed) - is payable at policy maturity, or upon surrender or death occurring on or after the 10th Policy Anniversary.

</td></tr>
<tr><td>3. Protection</td><td>

Death Benefit(1)
(i) Higher of:
(a) Guaranteed Cash Value less the last guaranteed cash payment paid (if any) on the Policy Anniversary immediately preceding the Insured's death, and
(b) Total Basic Premiums Paid(2) less any guaranteed cash payment(s) already paid, plus
(ii) Guaranteed Cash Payment Accumulations, plus
(iii) Annual Dividend Accumulations (non-guaranteed), plus
(iv) Maturity Dividend (non-guaranteed)
minus Policy Debt (if any)
Accidental Death Benefit
Within 12 months of the Issue Date or Policy Date of the Policy (whichever is later):
Extra Face Amount(3) on top of Death Benefit

</td></tr>
<tr><td>4. Maturity Benefit</td><td>(i) Guaranteed Cash Payment Accumulations, plus
(ii) Annual Dividend Accumulations (non-guaranteed), plus
(iii) Maturity Dividend (non-guaranteed)
minus Policy Debt (if any)</td></tr>
</table>

(1) For Kiss Kids Education Plan, the Face Amount is used to calculate premium, guaranteed cash payments and relevant policy values. The Face Amount is not related to death benefit and will not be paid upon the death of the Insured.

(2) Total Basic Premiums Paid means the total amount of premium(s) paid to the Basic Policy, excluding any overpayment and prepayment. In case of amendment of the Face Amount, the Total Basic Premiums Paid will be adjusted accordingly.

(3) Subject to the limitation that the aggregate of all Supplementary Accidental Death Benefit(s) paid and / or payable under all Kiss Kids Education Plan policies issued in respect of the same Insured cannot exceed the maximum sum of US$100,000 per life. If the Policy is issued in a different currency, the market-based prevailing currency exchange rate (as determined by us in our absolute discretion on which payment is processed) will be used to calculate the above mentioned per life limit.

5. Policy Loan	Applicable
6. Non-Forfeiture Options	Only Automatic Premium Loan (APL) is allowed. APL can run for more than 1 Policy year as long as Cash Value + Accumulated Dividends is enough to cover Premium in default + Policy Debt (if any).
7. Suicide and Misstatement of age and sex arrangement	Follow existing rules for traditional life plan
8. Annual Dividend Payment Options	(1) Cash Payment (2) Premium Reduction (3) Dividend Accumulations

B. Premium

1. Premium Structure	Level and guaranteed		
2. Premium Payment Period	6 years / 8 years		
3. Premium Rates	Based on Issue Age of the Insured *(Please refer to the Premium Rate Table in Appendix 4)*		
4. Payment Mode	Annual / Monthly		
5. Size Discount	Face Amount		Premium Payment Period (Adjustment per 1,000 Face Amount)
	(US$)	(HK$)	**6 years / 8 years**
	10,000 – 19,999	75,000 – 149,999	+2.00
	20,000 – 39,999	150,000 – 299,999	+1.00
	40,000 – 74,999	300,000 – 562,499	N/A
	75,000 – 149,999	562,500 – 1,124,999	-0.75
	150,000 or above	1,125,000 or above	-1.00

C. Product Particulars

1. Issue Age	<u>Premium Payment Period</u> 6 years 8 years	<u>Age Range</u> 15 days – age 10 15 days – age 8
2. Minimum Face Amount	US$10,000 / HK$75,000 / MOP75,000	
3. Region	Hong Kong and Macau	
4. Currency	Hong Kong region: US$ / HK$ Macau region: US$ / HK$ / MOP	
5. Riders attachable	Future Protection Rider (FPR), PB and PBCI Pro Please refer to Appendix 2 for details.	
6. Maximum Per Life Limit	● No medical underwriting for aggregated total premium less than or equal to US$4,000,000[(4)] ● Please refer to Section D “Underwriting Guidelines” of Appendix 1 for details.	
7. Product Group	Traditional Life	
8. Contract Laser Print Code - Basic Contract - Guaranteed Cash Payment Plan Endorsement - PRC Endorsement - Schedule of Values	 DBEK DAAG BM9G Printed by System Please refer to Contract Library for contract specimen. Plan Shortname is required for retrieving Schedule of Values.	

(4) Please refer to Section D “Underwriting Guidelines” of Appendix 1 for details.

D. Underwriting Guidelines

<table>
<tr><td>1. Medical Requirements</td><td>Medical requirement will be based on aggregated(1) Total Premium limit determined as the table below:

<table>
<tr><th>Issue Age</th><th>No Medical Examination</th><th>Simplified Underwriting</th><th>Normal Underwriting</th></tr>
<tr><td>15 days – age 10</td><td>Total Premium less than or equal to US$4,000,000</td><td>Total Premium greater than US$4,000,000 and less than or equal to US$20,000,000</td><td>Total Premium over US$20,000,000</td></tr>
</table>
Total Premium = annual premium of basic plan multiplied by premium payment period

• Policies issued more than 2 years will be exempted (based on NB application date)
• Only basic premium is included, premium for attachable rider should not be calculated
• Currency exchange rate: US$1 = HK$7.5/MOP7.5/RMB $6

(1) Products cover (below list will be updated from time to time):

<u>Part A: NB products</u>
(a) Spring Income Plan
(b) RMB Spring Income Plan
(c) Simply Love Encore 2
(d) Forever Love Coupon Plan 3
(e) Golden Years Income Plan
(f) Special Target Saver Plus
(g) Gemstar RMB Plan
(h) Kiss Kids Education Plan

<u>Part B: Shelved products</u>
(i) Forever Love Coupon Plan 2
(j) Forever Love Coupon Plan
(k) Promise Me Coupon Plan
(l) Admire Life (Simple Version)
(m) Simply Love Encore</td></tr>
<tr><td>2. Financial Requirements</td><td>● Follow general non-product specific guidelines such as Guideline on Anti-Money Laundering and Counter-Terrorist Financing (AMLG) and Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner From PRC</td></tr>
<tr><td>3. Medical Rating</td><td rowspan="3">● No medical examination for the same Insured satisfying the requirements above</td></tr>
<tr><td>4. Nationality Rating</td></tr>
<tr><td>5. Occupational Rating</td></tr>
<tr><td>6. Policy Date</td><td>Allow Date Back</td></tr>
</table>

7. Application Form	<table><tr><td>Hong Kong</td><td>Life and Personal Accident Insurance Application Form (OPUAIF00)</td></tr><tr><td>Macau</td><td>Life and Personal Accident Insurance Application Form (OPMCUF13)</td></tr></table>
8. VIP Club	Premium calculated in VIP Club: <u>Premium Payment Period</u> — <u>% of Premium</u> 6 years — 60% 8 years — 80%
9. Substandard Premium Discount Program	Not applicable

E. POS Guidelines

1. Change of Face Amount	● During the 1st Policy Anniversary, Face Amount can be increased as long as this product is still available for selling, subject to the limit and rules mentioned in Section D “Underwriting Guidelines”, but certificate for insurance should be submitted and the difference for premium should be paid with interests. ● Reduction in Face Amount will be considered as partial surrender
2. Reinstatement	Follow normal reinstatement requirements.
3. Appeal Loading	Not applicable for Basic Plan
4. Change Plan (Basic Plan)	Not allowed (Neither to change from other basic plans to this plan nor from this plan to other basic plans)
5. Term Conversion	Not allowed
6. Change Payment Mode	Follow normal rules

F. Agent Compensation

1. Commission	Premium Payment Period	Policy Year / Commission		
		1	**2**	**3-6**
	6 years	18%	1%	1%
	8 years	21%	2%	1%
2. High Issue Age FYC Reduction	Not Applicable			
3. Persistency & Career Benefit	Applicable			
4. Extra 10%	Applicable			
5. Provident Fund	6-year premium payment period: Not applicable 8-year premium payment period: Applicable from year 7 onwards			
6. Riders	Future Protection Rider, PB and PBCI Pro	Follow commission scale of basic plan		
7. FYP Credit	100% of FY Premium			
8. FYC Adjustment	Group (3) Regular Premium – 101 Linked and Traditional Savings			

G. Others

1. Proposal Generation System	Below version will be applicable: - PGS 2014 Web version (PGS 11.8) - PGS 2014 iPad offline version (PGS 11.8) - PGS 2014 Windows offline version (PGS 11.8)
2. PTA Number for Brochure	English: PTA999199.0714 Traditional Chinese: PTA999198.0714 Simplified Chinese: PTA999197.0714

Appendix 2: Product Description — Riders Attachable on Kiss Kids Education Plan

Product Name	**Future Protection Rider (FPR)**	**Payor Benefit Rider (PB)**	**Critical Illness Payor Benefit Pro Rider (PBCI Pro)**
Launch Date	17 July, 2014 (according to the application date)		
Basic/ Rider	Rider		
Plan Shortnames	Premium Payment Period: 6-year: 6POPAIN5; 8-year: 8POPAIN5	Rider Code: 9K	Rider Code: 9L

A. Benefit

Product Name	**Future Protection Rider**	**Payor Benefit Rider**	**Critical Illness Payor Benefit Pro Rider**
1. Attachable Basic Plans	Kiss Kids Education Plan		
2. Benefit Term	Not applicable	Follow the premium payment period of basic plan	Follow the premium payment period of basic plan
3. Benefits	• At any time within the six-month period following the Maturity Date, the Insured may submit a written application for an individual life policy (other than a term insurance policy or any insurance policy with pre-packaged critical illness benefits or living benefits) ("New Policy")(1) that is then available for issue without providing evidence of insurability	• If the Owner dies or becomes totally and permanently disabled before age 60, we shall waive the premium payable of the whole Policy (i.e. the premium payable of the Basic Policy, the Future Protection Rider (if applicable) and this rider) while Disability continues	• If the Owner dies, becomes totally and permanently disabled, or is diagnosed with a Critical Illness or undergoes Surgery as set out in the "Critical Illnesses Schedule" (except Cerebral Aneurysm Requiring Surgery, Early Thyroid Cancer or Angioplasty and Other Invasive Treatments for Coronary Artery Disease) before age 60, we shall waive the premium payable of the whole Policy (i.e. the premium payable of the Basic Policy, the Future Protection Rider (if applicable) and this rider) while Disability continues (if applicable)

(1) The maximum amount of insurance under the New Policy will be the least of (i) the Supplementary Contract Sum Assured of Future Protection Rider; (ii) 5 times the Face Amount of the Basic Policy and (iii) US$ 500,000. The aggregate amount of cover under all New Policies of the Insured shall be limited to the above maximum amount.

B. Premium

Product Name	**Future Protection Rider**	**Payor Benefit Rider**	**Critical Illness Payor Benefit Pro Rider**
1. Premium Structure	Level and guaranteed	Level and non-guaranteed	Level and non-guaranteed
2. Premium Payment Period	Follow basic plan		
3. Premium Rates	Based on Issue Age of the Insured and underwriting class *(Please refer to the Premium Rate Table in Appendix 4)*		
4. Payment Mode	Follow basic plan		

C. Product Particulars

Product Name	**Future Protection Rider**	**Payor Benefit Rider**	**Critical Illness Payor Benefit Pro Rider**
1. Issue Age	Premium Payment Period 6 years 8 years		Age Range 15 days – Age 10 15 days – Age 8
2. Minimum Face Amount	US$10,000 / HK$75,000 / MOP75,000	Not applicable	Not applicable
3. Region	Hong Kong and Macau		
4. Currency	Follow basic plan		
5. Maximum Per Life Limit	The lesser of: 5 times Face Amount of basic plan or US$500,000 per Insured's life	Follow normal rules	Follow normal rules
6. Product Group	Rider		
7. Contract Laser Print Code			
- Supplementary Future Protection Contract	J17A		
- Supplementary Payor Benefit Contract	O55A		
- Supplementary Critical Illness Payor Benefit Pro Contract	N10N		
- Presumptive Disability Endorsement	BMBE		
	Please refer to Contract Library for contract specimen.		

D. Underwriting Guidelines

Product Name	**Future Protection Rider**	**Payor Benefit Rider**	**Critical Illness Payor Benefit Pro Rider**
1. Medical Requirements	● Normal underwriting is required, and have to complete "Miscellaneous" and "Medical Information" on the application form		
2. Financial Requirements	● follow basic plan		
3. Medical Rating	Offer to Insured with standard rating only, otherwise decline	Maximum rating up to +100%	Maximum rating up to +100%
4. Nationality Rating		Please refer existing nationality rating table on Payor Benefit	Please refer existing nationality rating table on Critical Illness Payor Benefit Pro Rider
5. Occupational Rating		Please refer existing occupational rating table on Payor Benefit	Please refer existing occupational rating table on Payor Benefit
6. Policy Date	Follow basic plan		
7. Application Form	Hong Kong: Life and Personal Accident Insurance Application Form (OPUAIF00) Macau: Life and Personal Accident Insurance Application Form (OPMCUF13)		

E. POS Guidelines

Product Name	**Future Protection Rider**	**Payor Benefit Rider**	**Critical Illness Payor Benefit Pro Rider**
1. Change of Face Amount	● Not allow to increase face amount ● Allow to decrease face amount, follow normal rules	● Allow, follow normal rules	● Allow, follow normal rules
2. Add / Delete (Rider)	● Purchase at Policy issuance, cannot attach after Policy has been issued ● Allow to delete rider, follow normal rules	Allow, follow normal rules	Allow, follow normal rules
3. Reinstatement	The overdue premium should be paid back with interests	Follow normal reinstatement requirements	Follow normal reinstatement requirements
4. Appeal Loading	Follow normal rules		
5. Change Payment Mode	Follow normal rules		

F. Agent Compensation

Product Name	**Future Protection Rider**	**Payor Benefit Rider**	**Critical Illness Payor Benefit Pro Rider**
1. Commission	Follow commission scale of basic plan		
2. High Issue Age FYC Reduction	Not Applicable		
3. Persistency & Career Benefit	Applicable		
4. Extra 10%	Applicable		
5. Provident Fund	6-year premium payment period: Not applicable 8-year premium payment period: Applicable from year 7 onwards		
6. FYP Credit	100% of FY Premium		
7. FYC Adjustment	Group (2) Regular Premium – Life	Group (7) A&H – Disability	Group (7) A&H – Disability

G. Others

Product Name	**Future Protection Rider**	**Payor Benefit Rider**	**Critical Illness Payor Benefit Pro Rider**
1. Proposal Generation System	Below version will be applicable: - PGS 2014 Web version (PGS 11.8) - PGS 2014 iPad offline version (PGS 11.8) - PGS 2014 Windows offline version (PGS 11.8)		
2. PTA Number for Brochure	English: PTA999199.0714 Traditional Chinese: PTA999198.0714 Simplified Chinese: PTA999197.0714		

Appendix 3: Product Comparison

Plan Features Comparison of Similar Products in the Market

Company	AIA	PruX*	PruX*	AXX	ManuX	HSBX*	BOX	HanX SenX
Product Name	**Kiss Kids Education Plan**	**Better XStart III**	**PRUlife X start**	**Smart X Saver III**	**Premier New X Planner**	**Lifestyle Education X Plus**	**JuvenX 21**	**Monthly X Fund Insurance Plan**
Premium Payment Period / Issue Age	6 Years: Age 0 to 10 8 Years: Age 0 to 8	5 / 10 Years: Age 1 to 15	To age 22: Age 1 to 12	5 Years / 10 Years / 20 Years / To age 100: Age 0 to 70	20 Years: Age 0 to 19	To age 18: Age 1 to 8	To age 21: Age 0 to 11	8 Years: Age 0 to 10 To age 18: Age 0 to 11
Benefit Term	To age 21	Whole life	Whole life	To age 100	To age 100	To age 99	To age 21	To age 21
Currency	USD / HKD / MOP	USD / HKD	USD	USD/ HKD/ MOP/ AUD/ EUR/ CAD/ GBP/ NZD/ CHF	USD/ HKD/ CAD/ GBP	USD / HKD	USD / HKD	USD / HKD
Minimum Face Amount	US$10,000 / HK$75,000 / MOP75,000	US$ 30,000 / HK$ 240,000	US$10,000	Before age of 45: US$15,000 / HK$120,000 After age of 45: US$10,000 / HK$80,000	US$12,500 / HK$100,000 / CAD 15,000 / GBP 12,500	US$25,000 / HK$200,000	US$6,250 / HK$50,000	US$12,500 / HK$100,000
Guaranteed Cash Payment	Age: 18 – 40%; 19 – 20%; 20 – 20%; 21 – 20%	Not applicable	Age: 19 – 10%; 20 – 10%; 21 – 10%; 22 – 10%	5 Years / 10 Years Premium Payment Period: 5 Years Premium Payment Period: Policy Year 5 – 10%; 10 – 10%; 15 – 10%; 20 – 10% 10 Years Premium Payment Period: Policy Year 3 – 8%; 6 – 8%; 9 – 8%; 12 – 8%; 15 – 8% 20 Years / To age 100 Premium Payment Period: 10% of face amount every 5 years up to age 100	Policy Year: 8 – 5%; 11 – 5%; 14 – 5%; 17 – 5%; 20 – 30%	Age: 18 – 25%; 19 – 25%; 20 – 25%; 21 – 25%	Age: 18 – 25%; 19 – 25%; 20 – 25%; 21 – 30%[1]	Monthly Pocket Money (during the policy years of insured's insurance age 18 to 21 in 48 installments)[2]

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Note: The above information is collected by AIA internally and for reference only, please refer to Remark and Disclaimer of Market Analysis for details.

Company	AIA	PruX*	PruX*	AXX	ManuX	HSBX*	BOX	HanX SenX
Product Name	**Kiss Kids Education Plan**	**Better XStart III**	**PRUlife X start**	**Smart X Saver III**	**Premier New X Planner**	**Lifestyle Education X Plus**	**JuvenX 21**	**Monthly X Fund Insurance Plan**
Death Benefit	Higher of: (i) Guaranteed Cash Value less the last guaranteed cash payment paid (if any) on the Policy Anniversary immediately preceding the Insured's death; and (ii) Total Basic Premiums Paid(3) less Guaranteed Cash Payment Paid + Guaranteed Cash Payment Accumulations (if any) + Annual Dividend Accumulations (if any) + Maturity Dividend (if any) - Policy Debt (if any)	Higher of: (i) Sum assured + face value of Special Bonus - cash value of Reversionary Bonus and its corresponding Special Bonus encashed by you within the past twelve months before the date of death of the life assured (if any); and (ii) 45% of sum assured + face value of Reversionary Bonus + face value of Special Bonus If the insured dies before age 2, the Death Benefit will be reduced by 50%. If the insured dies within age 2 to age 3, the Death Benefit will be reduced by 25%. No less than the total premiums paid (exclude all riders) subject to the deduction of any benefit already paid to you as well as the cash value of both Reversionary Bonus and its corresponding Special Bonus encashed by you during the term of your policy.	Age 2 - 21: basic sum insured + accumulated dividends. Age 21+: double of orginial basic sum insured + the accumulated dividends.	Basic sum insured + accumulated guaranteed cash endowments + accumulated dividends & interest + special investment bonus	Basic sum insured + accumulated guaranteed cash payments + accumulated dividends	Sum insured + guaranteed cash bonus + accumulated dividends + accumulated interest on cash bonus	Sum insured + accumulated guaranteed benefits and interest accrued + accumulated annual dividends and interest accrued	Before the policy anniversary of age 18: 110% of total premium paid plus accumulated dividends. On or after the policy anniversary of age 18: 101% of guaranteed cash value plus non-guaranteed account balance

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Company	AIA	PruX*	PruX*	AXX	ManuX	HSBX*	BOX	HanX SenX
Product Name	**Kiss Kids Education Plan**	**Better XStart III**	**PRUlife X start**	**Smart X Saver III**	**Premier New X Planner**	**Lifestyle Education X Plus**	**JuvenX 21**	**Monthly X Fund Insurance Plan**
Other Build-in Benefits	Not applicable	When the insured reaches the age of 21, the policy ownership will automatically be transformed to the Insured.	(1) Guaranteed Insurability: When the insured reaches the age of 22, he / she can choose to take up another life insurance plan and multiply the sum assured by up to 3 times, subject to a maximum of US$250,000 per life. No evidence of health is required (except Human Immunodeficiency Virus test) (2) Double Protection: Guaranteed death benefit will be doubled automatically at no extra cost when the insured reaches the age of 22. (3) Achievement Award: Insured will receive HK$1,000 for every Level 5* or above for each subject, provided that he/she achieves a Level 5* or above in 3 or more subjects from an attempt of 6 subjects or more in one sitting of the Hong Kong Diploma of Secondary Education (HKDSE) Examination.	Value increase right: - Sum insured and investment increase automatically without giving proof of health - Premium increase based on current price index, with minimum of 5% now.	(1) Guaranteed Insurability Option: Able to purchase a new whole life policy at age 25/ 30/ 35, without giving proof of insurability. Up to 3 times of the original face amount subject to a maximum of HKD4,000,000/USD500,000/CAD600,000/ GBP350,000. (2) Free New Generation Lifestyle Program: • Free 24-hours medical hotline services • Graduation Bonus - 0.25% of face amount • Free pre-marital check-up for the couple [4] • One year free Home content/ Fire/ Business insurance [4] • New born baby benefit - 0.5% of face amount [4]	(1) When the insured reaches 21 the sum insured will double automatically at no additional cost. (2) Payor's Benefit: If payor die or become temporarily disabled for more than six months, future premiums of this education plan will be waived (3) Unemployment Benefit: If payor become unemployed for more than 30 consecutive days before the age of 65, the Unemployment Benefit gives you the flexibility to delay payment of premiums for up to 365 days	(1) The sum insured can be adjusted up to 10% of the original sum insured annually if they are below the age of 16. The accumulated additional sum insured increment cannot exceed the original sum insured. Once the insured do not exercise this right of upward adjustment after 2 years from the policy effective date, the right will be lost. (2) The insured can enroll in a whole life insurance plan without medical examination irrespective of their state of health within 30 days after the policy mature. The maximum sum insured can be up to 5 times the original sum insured, but not exceeding the amount of HK$4,000,000 or US$500,000, whichever is lower.	(1) Free Payor Benefit (2) Guaranteed Insurability: Within 30 days after the policy mature, he/she can choose to take up another life insurance plan or saving plan multiply the sum assured by up to 3 times, subject to a maximum of US$150,000 / HK$1,200,000 per life. No evidence of insurability is required.
Medical Underwriting	Non-medical underwriting can be up to US$4,000,000 aggregated total premium[5]	Normal underwriting	No medical examination if the sum insured is not more than US$250,000	Normal underwriting	Normal Underwriting	No medical examination if the sum insured is not more than HK$2,400,000 or US$300,000	Normal Underwriting	Simplified Underwriting

* Use age next birthday
[1] At insured's age 21, in addition to the guaranteed payment which is 25% of the face amount, an extra 5% of the face amount as special education fund bonus will be paid when policy is matured.
[2] At the policy anniversary of insured's age 18, Guaranteed Education Fund equals 50% of sum insured will be distributed.
[3] Total Basic Premiums Paid means the total amount of premium(s) paid to the Basic Policy, excluding any overpayment and prepayment. In case of amendment of the Face Amount, the Total Basic Premiums Paid will be adjusted accordingly.
[4] Benefits are provided for band 2 and above.
[5] Please refer to Appendix 1 for details.
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0 歲，總保費 = 50,000 美元
Age 0, Total Premium = US$50,000

公司 Company	友邦 AIA				保記* PruX*				保記* PruX*		盛記 AXX				宏記 ManuX		中記 BOX		恒記 HanX SenX	
計劃名稱 Product Name	「摯愛孩子」教育計劃 Kiss Kids Education Plan				「更 X 好」前程儲蓄計劃 III Better XStart III				「創未 X」兒童儲蓄保障計劃 PRUlife X start		「真智 XX III」 Smart X Saver III				卓越「新 XX」保障計劃 Premier New X Planner		安 X 保 21 JuvenX 21		「每月 XX 基金保」計劃 Monthly X Fund Insurance Plan	
保費繳付期 Premium Payment Period	6 年 6-year		8 年 8-year		5 年 5-year		10 年 10-year		至 22 歲 Up to age 22		5 年 5-year		10 年 10-year		20 年 20-year		整付保費 Single Premium		8 年 8-year	
保障期 Benefit Term	至 21 歲 To age 21				終身 Whole Life				終身 Whole Life		至 100 歲 Up to age 100				至 100 歲 Up to age 100		至 21 歲 To age 21		至 21 歲 To age 21	
每年保費 (美元) Annual Premium (US$)	8,333		6,250		10,001		5,000		2,381		10,000		5,000		2,501		50,000		6,248	
基本保額 (美元) Face Amount (US$)	55,567		55,565		404,200		377,500		79,500		75,723		58,004		91,500		80,309		59,300	
積存利率(每年) Accumulated Interest Rate (p.a.)	4.00%				不適用 Not Applicable				4.00%		4.00%				4.25%		4.50%		4.50%	
身故賠償總額 Total Death Benefit	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
Year 5 年	43,306	104%	32,694	105%	483,455	967%	451,520	1806%	80,768	678%	94,545	189%	69,069	276%	91,705	733%	82,098	164%	35,701	114%
Year 10 年	64,372	129%	62,321	125%	590,290	1181%	551,298	1102%	87,430	367%	117,526	235%	88,455	177%	97,324	389%	84,596	169%	61,960	124%
Year 15 年	79,818	160%	76,397	153%	670,365	1341%	626,083	1252%	102,232	286%	146,134	292%	107,612	215%	110,004	293%	88,035	176%	72,874	146%
Year 18 年	92,255	185%	88,307	177%	719,017	1438%	671,521	1343%	119,538	279%	158,950	318%	115,545	231%	118,392	263%	110,743	221%	82,806	166%
Year 21 年	107,911	216%	103,125	206%	-	-	-	-	235,352	471%	184,950	370%	132,470	265%	151,995	304%	0	0%	100,330	201%
保證現金價值 Guaranteed Cash Value	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR
Year 5 年	36,563	-4.32%	26,671	-5.24%	15,239	-37.19%	4,990	-49.19%	5,020	-27.50%	19,082	-30.52%	10,266	-38.00%	1,007	-71.26%	45,053	-2.06%	10,538	-34.20%
Year 10 年	48,121	-0.51%	47,453	-0.80%	18,170	-12.07%	16,970	-21.08%	14,867	-8.78%	24,989	-9.92%	34,918	-9.06%	21,503	-3.00%	57,903	1.48%	40,134	-3.37%
Year 15 年	52,066	0.32%	51,787	0.31%	21,714	-6.24%	20,279	-8.52%	26,851	-3.66%	30,592	-4.96%	48,434	-0.42%	39,345	0.72%	73,724	2.62%	51,217	0.21%
Year 18 年	54,622	0.57%	54,509	0.60%	23,943	-4.51%	22,361	-5.89%	35,191	-2.12%	32,864	-3.78%	49,420	-0.13%	48,861	1.09%	80,550	2.68%	59,300	1.18%
Year 21 年	55,567	0.63%	55,565	0.67%	-	-	-	-	42,592	-1.66%	38,088	-2.14%	50,174	0.03%	58,011	1.76%	84,324	2.71%	61,071	1.15%
總現金價值 Total Cash Value	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR
Year 5 年	38,203	-2.88%	28,115	-3.50%	23,948	-23.60%	12,107	-23.26%	6,288	-20.57%	30,332	-16.22%	16,692	-13.17%	1,211	-67.30%	46,842	-1.30%	11,873	-30.64%
Year 10 年	62,493	3.00%	59,774	2.75%	43,135	-1.83%	40,286	-3.97%	22,797	-0.79%	51,647	0.41%	51,448	0.52%	22,752	-1.73%	62,190	2.21%	47,108	-0.91%
Year 15 年	79,818	3.80%	76,397	3.72%	65,586	2.11%	61,253	1.94%	49,583	4.00%	78,286	3.50%	74,840	3.86%	44,124	2.00%	81,450	3.31%	69,105	2.84%
Year 18 年	92,255	4.02%	88,307	3.97%	81,864	3.12%	76,456	3.16%	67,279	4.57%	93,374	3.97%	83,758	3.85%	57,453	2.51%	90,907	3.38%	87,120	3.88%
Year 21 年	107,911	4.23%	103,125	4.20%	-	-	-	-	87,144	4.80%	117,027	4.57%	101,438	4.33%	72,756	3.17%	102,593	3.48%	100,253	4.03%
保證回本期(年) Guaranteed Breakeven Year	13		13		~ 37		~ 39		~ 36		45		21		11		8		15	
總回本期 (年) Total Breakeven Year	8		9		12		13		~ 15		10		10		11		7		11	

* 以下次生日年齡計算 Use Age Next Birthday
註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。Note: The above information is collected by AIA internally and for reference only, please refer to Remark and Disclaimer of Market Analysis for details.

5 歲，總保費 = 50,000 美元
Age 5, Total Premium = US$50,000

公司 Company	友邦 AIA				保記* PruX*				保記* PruX*		盛記 AXX				宏記 ManuX		中記 BOX		恒記 HanX SenX	
計劃名稱 Product Name	「摯愛孩子」教育計劃 Kiss Kids Education Plan				「更 X 好」前程儲蓄計劃 III Better XStart III				「創未 X」兒童儲蓄保障計劃 PRUlife X start		「真智 XX III」 Smart X Saver III				卓越「新 XX」保障計劃 Premier New X Planner		安 X 保 21 JuvenX 21		「每月 XX 基金保」計劃 Monthly X Fund Insurance Plan	
保費繳付期 Premium Payment Period	6 年 6-year		8 年 8-year		5 年 5-year		10 年 10-year		至 22 歲 Up to age 22		5 年 5-year		10 年 10-year		20 年 20-year		整付保費 Single Premium		8 年 8-year	
保障期 Benefit Term	至 21 歲 To age 21				終身 Whole Life				終身 Whole Life		至 100 歲 Up to age 100				至 100 歲 Up to age 100		至 21 歲 To age 21		至 21 歲 To age 21	
每年保費 (美元) Annual Premium (US$)	8,333		6,250		10,003		5,001		3,126		10,000		5,000		2,511		50,000		6,253	
基本保額 (美元) Face Amount (US$)	54,538		54,499		349,000		326,100		75,500		73,416		57,829		87,000		69,824		54,200	
積存利率(每年) Accumulated Interest Rate (p.a.)	4.00%				不適用 Not Applicable				4.00%		4.00%				4.25%		4.50%		4.50%	
身故賠償總額 Total Death Benefit	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
Year 5 年	42,816	103%	32,191	103%	417,432	835%	390,041	1560%	76,981	492%	91,589	183%	68,862	275%	87,264	695%	71,289	143%	36,108	115%
Year 10 年	62,683	125%	60,023	120%	509,677	1019%	476,234	952%	85,694	274%	113,983	228%	88,188	176%	92,857	370%	73,336	147%	63,794	128%
Year 13 年	71,926	144%	68,908	138%	551,575	1103%	515,383	1030%	103,692	255%	124,122	248%	97,856	196%	99,222	304%	92,378	185%	71,829	144%
Year 15 年	79,617	159%	76,247	152%	578,816	1157%	540,836	1081%	124,820	266%	141,870	284%	107,286	215%	105,527	280%	130,634	261%	78,196	156%
Year 16 年	83,887	168%	80,206	160%	592,281	1184%	553,418	1107%	211,797	423%	145,997	292%	109,814	220%	106,723	266%	0	0%	81,880	164%
保證現金價值 Guaranteed Cash Value	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR
Year 5 年	38,558	-2.57%	28,230	-3.37%	15,689	-36.34%	5,199	-48.07%	7,247	-24.60%	19,089	-30.50%	10,351	-37.53%	1,044	-70.58%	45,455	-1.89%	12,293	-29.62%
Year 10 年	50,938	0.25%	50,466	0.14%	18,748	-11.71%	17,518	-20.40%	21,387	-7.04%	24,961	-9.88%	35,276	-8.76%	21,054	-3.49%	58,373	1.56%	46,823	-1.02%
Year 13 年	53,556	0.66%	53,409	0.70%	20,673	-7.77%	19,316	-11.19%	31,241	-3.84%	25,989	-7.65%	38,687	-4.22%	32,277	-0.18%	68,148	2.41%	54,200	0.85%
Year 15 年	54,374	0.73%	54,336	0.79%	22,101	-6.12%	20,651	-8.35%	37,558	-3.07%	30,468	-4.95%	48,808	-0.31%	38,628	0.38%	72,687	2.66%	55,412	0.89%
Year 16 年	54,538	0.74%	54,499	0.81%	22,870	-5.46%	21,369	-7.32%	40,449	-2.96%	30,762	-4.69%	49,213	-0.19%	41,499	0.47%	73,315	2.66%	55,840	0.88%
總現金價值 Total Cash Value	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR
Year 5 年	39,707	-1.60%	29,171	-2.29%	24,655	-22.71%	12,529	-22.21%	8,728	-18.83%	29,920	-16.65%	16,758	-13.05%	1,308	-65.64%	46,920	-1.26%	14,009	-25.65%
Year 10 年	62,683	3.04%	60,023	2.82%	44,508	-1.45%	41,587	-3.38%	31,581	0.18%	50,845	0.21%	51,756	0.63%	22,561	-1.95%	61,885	2.16%	55,590	1.63%
Year 13 年	71,926	3.51%	68,908	3.40%	57,124	1.21%	53,376	0.77%	51,883	3.43%	62,012	1.97%	60,209	2.19%	35,799	1.31%	73,246	2.98%	71,002	3.72%
Year 15 年	79,617	3.78%	76,247	3.71%	66,756	2.24%	62,376	2.11%	64,228	3.84%	76,897	3.36%	75,133	3.90%	44,105	1.95%	81,129	3.28%	78,057	3.91%
Year 16 年	83,887	3.89%	80,206	3.82%	72,013	2.63%	67,287	2.59%	71,046	4.01%	81,317	3.53%	78,066	3.90%	48,172	2.11%	84,601	3.34%	81,810	3.98%
保證回本期(年) Guaranteed Breakeven Year	9		10		~ 37		~ 39		~ 35		42		19		14		7		12	
總回本期 (年) Total Breakeven Year	7		8		12		13		~ 13		10		10		11		7		10	

* 以下次生日年齡計算 Use Age Next Birthday
註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。Note: The above information is collected by AIA internally and for reference only, please refer to Remark and Disclaimer of Market Analysis for details.

0 歲，總保費 = 400,000 港元
Age 0, Total Premium = HK$400,000

公司 Company	友邦 AIA				保記* PruX*				盛記 AXX				宏記 ManuX		中記 BOX		恒記 HanX SenX	
計劃名稱 Product Name	「摯愛孩子」教育計劃 Kiss Kids Education Plan				「更 X 好」前程儲蓄計劃 III Better XStart III				「真智 XX III」 Smart X Saver III				卓越「新 XX」保障計劃 Premier New X Planner		安 X 保 21 JuvenX 21		「每月 XX 基金保」計劃 Monthly X Fund Insurance Plan	
保費繳付期 Premium Payment Period	6 年 8-year		8 年 8-year		5 年 5-year		10 年 10-year		5 年 5-year		10 年 10-year		20 年 20-year		整付保費 Single Premium		8 年 8-year	
保障期 Benefit Term	至 21 歲 To age 21				終身 Whole Life				至 100 歲 Up to age 100				至 100 歲 Up to age 100		至 21 歲 To age 21		至 21 歲 To age 21	
每年保費 (港元) Annual Premium (HK$)	66,667		50,000		80,000		40,002		80,000		40,000		20,086		400,000		50,051	
基本保額 (港元) Face Amount (HK$)	444,533		444,523		2,910,300		2,718,700		606,164		464,615		735,000		642,471		475,000	
積存利率(每年) Accumulated Interest Rate (p.a.)	3.50%				不適用 Not Applicable				3.50%				3.50%		4.25%		4.00%	
身故賠償總額 Total Death Benefit	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
Year 5 年	345,064	104%	260,550	104%	3,554,730	889%	3,320,704	1660%	747,779	187%	548,090	274%	735,494	732%	670,954	168%	283,655	113%
Year 10 年	498,656	125%	484,677	121%	4,366,649	1092%	4,079,170	1020%	918,058	230%	694,490	174%	776,378	387%	710,302	178%	483,878	121%
Year 15 年	604,135	151%	580,320	145%	4,860,082	1215%	4,540,118	1135%	1,126,476	282%	837,608	209%	867,094	288%	763,951	191%	550,796	138%
Year 18 年	689,099	172%	662,034	166%	5,157,742	1289%	4,818,181	1204%	1,215,477	304%	891,865	223%	922,244	255%	965,307	241%	611,130	153%
Year 21 年	795,166	199%	763,473	191%	-	-	-	-	1,404,254	351%	1,009,970	252%	1,174,157	292%	0	0%	733,238	183%
保證現金價值 Guaranteed Cash Value	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR
Year 5 年	292,503	-4.32%	213,371	-5.24%	109,724	-40.25%	35,937	-52.03%	152,753	-30.50%	82,237	-37.95%	8,085	-71.26%	360,426	-2.06%	84,408	-34.20%
Year 10 年	384,966	-0.51%	379,623	-0.80%	130,828	-13.26%	122,215	-23.33%	200,034	-9.92%	279,699	-9.02%	172,725	-3.00%	463,222	1.48%	321,480	-3.37%
Year 15 年	416,527	0.32%	414,295	0.31%	156,342	-7.01%	146,050	-9.50%	244,890	-4.96%	387,954	-0.40%	316,050	0.72%	589,788	2.62%	410,258	0.21%
Year 18 年	436,976	0.57%	436,077	0.60%	172,391	-5.14%	161,042	-6.65%	263,075	-3.77%	395,852	-0.11%	392,490	1.10%	644,399	2.68%	475,000	1.18%
Year 21 年	444,533	0.63%	444,523	0.67%	-	-	-	-	304,901	-2.13%	401,892	0.04%	465,990	1.76%	674,595	2.71%	489,268	1.15%
總現金價值 Total Cash Value	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR
Year 5 年	304,234	-3.03%	223,921	-3.65%	181,915	-25.19%	94,946	-23.87%	233,752	-17.40%	128,543	-14.39%	8,579	-70.02%	388,909	-0.56%	92,784	-31.38%
Year 10 年	483,622	2.55%	464,300	2.30%	332,430	-2.29%	310,545	-4.66%	390,695	-0.29%	398,066	-0.09%	177,353	-2.28%	531,053	2.87%	364,911	-1.43%
Year 15 年	604,135	3.34%	580,320	3.26%	495,234	1.65%	462,631	1.39%	583,353	2.94%	575,101	3.47%	337,894	1.42%	711,268	3.91%	520,607	2.30%
Year 18 年	689,099	3.56%	662,034	3.51%	613,285	2.70%	572,910	2.67%	690,539	3.46%	637,256	3.47%	432,734	1.86%	806,617	3.97%	645,683	3.33%
Year 21 年	795,166	3.77%	763,473	3.74%	-	-	-	-	860,525	4.11%	761,401	3.94%	537,647	2.48%	914,321	4.02%	732,619	3.49%
保證回本期 (年) Guaranteed Breakeven Year	13		13		~ 40		~ 42		45		21		11		8		15	
總回本期 (年) Total Breakeven Year	8		9		13		14		11		11		11		6		12	

* 以下次生日年齡計算 Use Age Next Birthday
註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。Note: The above information is collected by AIA internally and for reference only, please refer to Remark and Disclaimer of Market Analysis for details.

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公司 Company	友邦 AIA				保記*PruX*				盛記 AXX				宏記 ManuX		中記 BOX		恒記 HanX SenX	
計劃名稱 Product Name	「摯愛孩子」教育計劃 Kiss Kids Education Plan				「更 X 好」前程儲蓄計劃 III Better XStart III				「真智 XX III」 Smart X Saver III				卓越「新 XX」保障計劃 Premier New X Planner		安 X 保 21 JuvenX 21		「每月 XX 基金保」計劃 Monthly X Fund Insurance Plan	
保費繳付期 Premium Payment Period	6 年 6-year		8 年 8-year		5 年 5-year		10 年 10-year		5 年 5-year		10 年 10-year		20 年 20-year		整付保費 Single Premium		8 年 8-year	
保障期 Benefit Term	至 21 歲 To age 21				終身 Whole Life				至 100 歲 Up to age 100				至 100 歲 Up to age 100		至 21 歲 To age 21		至 21 歲 To age 21	
每年保費 (港元) Annual Premium (HK$)	66,667		50,000		80,003		40,002		80,000		40,000		19,995		400,000		49,955	
基本保額 (港元) Face Amount (HK$)	436,300		435,996		2,511,900		2,346,800		587,694		463,211		693,000		558,589		433,000	
積存利率(每年) Accumulated Interest Rate (p.a.)	3.50%				不適用 Not Applicable				3.50%				3.50%		4.25%		4.00%	
身故賠償總額 Total Death Benefit	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
Year 5 年	341,534	102%	256,867	103%	3,068,112	767%	2,866,454	1433%	724,321	181%	546,434	273%	693,624	694%	581,907	145%	285,492	114%
Year 10 年	486,601	122%	468,130	117%	3,768,885	942%	3,521,167	880%	890,156	223%	692,388	173%	732,748	366%	614,164	154%	494,047	124%
Year 13 年	550,067	138%	530,065	133%	4,033,505	1008%	3,768,394	942%	961,742	240%	764,604	191%	776,214	299%	778,603	195%	543,460	136%
Year 15 年	603,640	151%	580,945	145%	4,194,770	1049%	3,919,060	980%	1,093,718	273%	835,058	209%	819,680	273%	1,090,643	273%	585,554	147%
Year 16 年	632,765	158%	608,629	152%	4,278,032	1069%	3,996,849	999%	1,122,092	281%	852,262	213%	825,084	258%	0	0%	610,217	153%
保證現金價值 Guaranteed Cash Value	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR	金額 Amount	保證回報率 Guaranteed IRR
Year 5 年	308,464	-2.57%	225,846	-3.37%	112,919	-39.42%	37,418	-50.95%	152,800	-30.49%	82,915	-37.48%	8,316	-70.58%	363,641	-1.89%	98,204	-29.62%
Year 10 年	407,504	0.25%	403,732	0.14%	134,940	-12.91%	126,071	-22.66%	199,815	-9.88%	282,559	-8.73%	167,706	-3.49%	466,980	1.56%	374,069	-1.02%
Year 13 年	428,447	0.66%	427,276	0.70%	148,792	-8.67%	139,012	-12.43%	208,044	-7.64%	309,889	-4.20%	257,103	-0.18%	545,183	2.41%	433,000	0.85%
Year 15 年	434,991	0.73%	434,688	0.79%	159,071	-6.88%	148,616	-9.34%	243,892	-4.95%	390,950	-0.30%	307,692	0.38%	581,490	2.66%	442,629	0.89%
Year 16 年	436,300	0.74%	435,996	0.81%	164,602	-6.17%	153,784	-8.22%	246,244	-4.69%	394,192	-0.18%	330,561	0.47%	586,518	2.66%	446,015	0.88%
總現金價值 Total Cash Value	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR	金額 Amount	總回報率 Total IRR
Year 5 年	316,665	-1.71%	232,713	-2.38%	187,212	-24.31%	98,152	-22.85%	230,658	-17.82%	129,081	-14.26%	8,940	-69.04%	386,959	-0.66%	108,942	-26.47%
Year 10 年	486,601	2.63%	468,130	2.43%	342,878	-1.91%	320,342	-4.08%	384,739	-0.49%	400,565	0.03%	172,804	-2.67%	522,555	2.71%	428,510	1.07%
Year 13 年	550,067	3.07%	530,065	2.98%	434,952	0.76%	406,363	0.19%	464,553	1.37%	463,054	1.72%	271,017	0.59%	625,550	3.50%	536,854	3.13%
Year 15 年	603,640	3.33%	580,945	3.27%	503,878	1.79%	470,760	1.55%	573,609	2.81%	577,513	3.51%	330,422	1.20%	694,603	3.75%	584,446	3.34%
Year 16 年	632,765	3.44%	608,629	3.39%	542,213	2.19%	506,576	2.06%	604,334	2.99%	597,959	3.51%	358,695	1.33%	723,965	3.78%	609,652	3.41%
保證回本期 (年) Guaranteed Breakeven Year	9		10		~ 40		~ 42		42		19		14		7		12	
總回本期 (年) Total Breakeven Year	7		8		13		13		11		10		11		6		10	

* 以下次生日年齡計算 Use Age Next Birthday
註: 以上資料來源自 AIA 內部搜集及只供參考性質。詳情請參閱市場產品比較之註解及聲明。Note: The above information is collected by AIA internally and for reference only, please refer to Remark and Disclaimer of Market Analysis for details.

市場產品比較之註解及聲明

註：上述的資料乃根據各公司於 2014 年 6 月之網上產品資料及建議書資料。「保證現金價值」乃保證之現金價值及已付保證現金(如有)之總和。「總現金價值」乃保證之現金價值加上累積保證現金(如有)、累積非保證週年紅利(如有)及非保證期滿紅利(如有)。以上「保證回報率」乃根據相關保單年度之保證之現金價值、已付保證現金(如有)和已繳交保費計算；以上「總回報率」乃根據相關保單年度之保證之現金價值、累積保證現金(如有)、累積非保證週年紅利(如有)、非保證期滿紅利(如有)和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。

聲明：以上只是本公司就有關計劃的部份資料而作出的分析和比較，惟有關計劃的性質及/或特色可能各有不同。所有的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。此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。

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Remark and Disclaimer of Market Analysis

Remark: Above information is based on each Company's proposal and product information on the internet in June, 2014. 'Guaranteed Cash Value' means guaranteed cash value plus guaranteed cash payment paid (if any). 'Total Cash Value' means guaranteed cash value plus guaranteed cash payment accumulations (if any), non-guaranteed annual dividend accumulations (if any) and non-guaranteed maturity dividend (if any). Above value of 'Guaranteed IRR' is calculated based on the guaranteed cash value, guaranteed cash payment paid (if any) and the total premium paid of the relevant policy years; the value of 'Total IRR' is calculated based on guaranteed cash value, guaranteed cash payment accumulations (if any), non-guaranteed annual dividend accumulations (if any), non-guaranteed maturity dividend (if any) and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time.

Disclaimer: The above analysis and comparisons made by the Company are based on partial information of the relevant plans as the nature and/or characteristic of the relevant plans may be different. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions. This document is for internal use only. You are not allowed to use it in sales solicitation by interview or presentation or for other similar purposes.

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附錄四: 保費率表 –「摯愛孩子」教育計劃
Appendix 4: Premium Rate Table - Kiss Kids Education Plan

「摯愛孩子」教育計劃年繳保費率 (每 1,000 元保額) — 男性 / 女性
Annual Premium Rate for Kiss Kids Education Plan (Per $1,000 Face Amount) – Male / Female

年齡 Age	保費繳付期 Premium Payment Period	
	6 年 6-Year	8 年 8-Year
0	**149.97**	**112.48**
1	150.57	112.94
2	151.15	113.39
3	151.72	113.83
4	152.28	114.26
5	**152.80**	**114.68**
6	153.32	115.09
7	153.82	115.50
8	154.30	115.90
9	154.76	
10	**155.20**	

附錄四: 保費率表 –「摯愛孩子」教育計劃
Appendix 4: Premium Rate Table - Kiss Kids Education Plan

未來保障權益附加契約年繳保費率 (每 1,000 元保額) — 男性 / 女性
Annual Premium Rate for Future Protection Rider (Per $1,000 Face Amount) – Male / Female

年齡 Age	保費繳付期 Premium Payment Period	
	6 年 6-Year	8 年 8-Year
0	**0.18**	**0.15**
1	0.19	0.15
2	0.20	0.16
3	0.21	0.17
4	0.22	0.18
5	**0.23**	**0.18**
6	0.24	0.19
7	0.25	0.20
8	0.27	0.21
9	0.28	
10	**0.29**	

可在「營業員專頁」閱覽此通告 (www.aia.com.hk)
View this memo at Agency Corner → Bulletin → Memo

American International Assurance Company (Bermuda) Limited
Marketing Department

43/F, AIA Tower, 183 Electric Road, Hong Kong

Ref.: A03328 **MEMORANDUM**

By Fax total xxx pages (Memo + Appendix)

TO	All Agents Via SDDs / DDs (Macau Region)	**COPY FOR**	Mr. Alwin Lam, Mr. Chris Ma Mr. Derek Yung, All Department Heads, DOAs/ADOAs/ADMs/ AADMs, Marketing
FROM	Jimmy Hung		
SUBJECT	**個別現有產品之停售及推出新產品 Shelving of selected current products and launch of new products**	**DATE**	July 18, 2003

為進一步強化整體產品組合及善用資源，下列產品即將停售，最後申請日期為 2003 **年** 8 **月** 6 **日。有關停售之產品名稱及主要計劃編號可參閱下表。**

簡稱 Abbreviation	名稱 Plan	主要計劃編號 Major Plan Shortname
1. LC	**慧賢之選壽險計劃** Lady's Choice	LYCPM
2. EX-KID	**親子之寶升學儲蓄計劃** Excel Kid's Choice	KIDSPM
3. H60 / H65	**開心** 60 / **開心** 65 Happy 60 / Happy 65	H60P5, H65P5
4. 20YMAE-P	**二十年分紅分期支取儲蓄壽險計劃** 20 Year MAE – Par	20MAEPM
5. WLCD	**終身紅利壽險計劃** Whole Life CD	PL88PM
6. SG	**明日精英** Scholar Gold	nSGPM (n=8 to 22)
7. WL-P	**分紅終身壽險** Whole Life – Par	WLPM
8. EX-PL	**優越之寶** Excel Privilege Life	PLA1PF, PLA2PB, PLA3PB
9. EP	**保中寶** Extra Plus	EPPM
10. E21-P	21 **歲儲蓄分紅壽險** Endowment to age 21 – Par	E21PM
11. EX-GAP	**益壽之寶分紅壽險計劃** Excel Golden Age Plan	GAPPM

以上 1 **至** 5 **項將由** AP **版本代替 (即內置額外意外身故保障)。第** 11 **項則為調整紅利。**

新產品之細節見於下文，銷售日期為 2003 **年** 8 **月** 7 **日(以申請日期為準)。 產品小冊子及新版建議書系統(**Version 1.7**)將於日內陸續送抵各營業區域。保單契約樣本可於** Contract Library **下載。敬希閣下留意上述產品資訊，並即協助客戶及時申請投保。 如有任何查詢，可致電澳門區營運熱線** 988-1833**。**

「優質服務我最好，前線後勤一齊做，友邦理想必達到。」

In order to consolidate the existing product portfolio and maximize utilization of resources, plans listed in the above table will be shelved. The last application date is Aug 6, 2003.

Items 1 to 5 will be replaced by AP versions. Item 11 is for dividend adjustment without change of product feature.

Please see below for details of the new plans. The first application date for the new plans is Aug 7, 2003.

Brochures and New Proposal Generation System (Version 1.7) will be delivered to all agency districts. Contract specimen can be downloaded from Contract Library. Please note the above product updates, and assist your prospects in making timely insurance applications. Should you have any enquiry, please contact Life Administration Hotline 988 1833.

Good selling!

JH/bc/ek

新產品細節

LCAP
產品名稱：慧賢之選壽險連額外保障計劃 (Lady's Choice AP)
計劃編號：LYCPJ
與舊計劃不同之處
- **增加** AP **特色**
- **調整保費** (**見附錄一**)
- **調整紅利率**

產品小冊子之 PTA Number：989955 (05/03)
保單契約頁碼 (Laser Print Code)：
新批註：DB91~2
價值表：G3GF~I
先天性異常惠益(慧賢之選連額外保障計劃)批註：DBCT
「慧賢之選連額外保障計劃」危疾附加契約 (**編號：**1934B)：NE11~4
付款人保障附加契約(慧賢之選連額外保障計劃) (**編號：**1935B)：O51A
付款人保障連危疾附加契約(慧賢之選連額外保障計劃) (**編號：**1933B)：N721~2

賣點
- **保證回報**
- **終身保障**
- **透過非保證紅利，有潛力獲取更高回報**

- **定期有保證現金** (每 3 年)
- **危疾、女性癌症、狼瘡性腎炎、分娩及(新生嬰兒之)先天異常。**
- **分娩住院及新生嬰兒惠益**
- **提供一次婦科檢查**
- **保證平衡保費**
- **額外終身意外身故保障**
- Free WP

EX-KIDAP
產品名稱：親子之寶升學儲蓄連額外保障計劃(Excel Kid's Choice AP)
計劃編號：KIDSPJ
與舊計劃不同之處
- **增加** AP **特色**
- **調整保費** (**見附錄一**)
- **調整紅利率**
- **新增期滿紅利(非保證)，適用於已生效** 21 **年之保單**

產品小冊子之 PTA Number：989956 (05/03)
保單契約頁碼 (Laser Print Code)：
新批註(標準客戶)：DCA1~2
價值表：G1XR~S
意外死亡賠償利益(親子之寶)批註：D971~2

賣點
- **保證回報**
- **終身保障**
- **透過非保證紅利，有潛力獲取更高回報**
- **定期有保證現金**
- **有保證可保權益**
- **保證繳費** 21 **年**
- **保證平衡保費**
- **末期疾病預支保額保障**
- **學業成績獎勵**
- **額外終身意外身故保障**
- Free WP

H60AP / H65AP
產品名稱：開心 60 **連額外保障/ 開心** 65 **連額外保障** (Happy 60 AP / Happy 65 AP)
計劃編號：H60PH / H65PH
與舊計劃不同之處
- **增加** AP **特色**
- **調整保費** (**見附錄一**)
- **調整紅利率**
- **新增期滿紅利(非保證)，適用於受保人年滿** 60/65 **歲仍生效的保單**

產品小冊子之 PTA Number：900035
保單契約頁碼 (Laser Print Code)：
開心 60 **連額外保障新批註：**DB71~2
免保費定期壽險(開心 60 **連額外保障)附加契約(編號：**1936B)：IFGB

價值表：G1DF~G
開心 65 **連額外保障新批註：**DB81~2
免保費定期壽險(開心 65 **連額外保障)附加契約(編號：**1937B)**：**IFGC
價值表：G1DH~J

賣點

- **保證回報**
- **終身保障** (**退休前有額外保障**)
- **透過非保證紅利，有潛力獲取更高回報**
- **保證繳費年期**
- **保證平衡保費**
- **退休時獲一大筆保證現金，然後每年亦有保證現金**
- **額外終身意外身故保障**
- Free WP

20YMAEAP-Par

產品名稱：二十年分紅分期支取儲蓄壽險連額外保障計劃 (20 Year MAE AP - Par)
計劃編號：20MAEPJ
與舊計劃不同之處

- **增加** AP **特色**
- **調整保費** (**見附錄一**)
- **調整紅利率**

保單契約頁碼 (Laser Print Code)**：新批註：**DAJA
價值表：G0YF~J

賣點

- **一個指向特定年期的儲蓄計劃，期滿保證現金提早派發。**
- **保證回報**
- **保證繳費年期**
- **保證平衡保費**
- **透過非保證紅利，有潛力獲取更高回報**
- **儲蓄期內提供保障**
- **額外意外身故保障**
- Free WP

WLCDAP

產品名稱：終身紅利壽險連額外保障計劃 (Whole Life CD AP - Par)
計劃編號：PL88PJ
與舊計劃不同之處

- **增加** AP **特色** (**即內置終身意外身故保障，如** LESAP)
- **調整保費** (**見附錄一**)
- **調整紅利率**

產品小冊子之 PTA Number：989954 (05/03)
保單契約頁碼 (Laser Print Code)**：新批註：**DAXA
價值表：G0DI~P

賣點

- **保證回報**
- **終身保障** (**首** 20 **年身故，將額外派發保證現金價值**)

- **透過非保證紅利，有潛力獲取更高回報**
- **保證平衡保費**
- **額外終身意外身故保障**
- Free WP

新 EX-GAP
產品名稱：益壽之寶分紅壽險計劃 (Excel Golden Age Plan)
計劃編號：GAPPJ
保費不變
與舊計劃不同之處
- **調整紅利率**
- **期滿紅利(非保證)，適用於生效 10 年或以上之保單**

產品小冊子之 PTA Number: 999035 (05/03)
保單契約頁碼 (Laser Print Code)**：不變**
賣點
- **保證回報**
- **終身保障**
- **透過非保證紅利，有潛力獲取更高回報**
- 80 **歲獲得保證現金**
- **部分申請不需驗體**
- **保證繳費 10 年**
- **保證平衡保費**
- **末期疾病預支保額保障**

<u>Key Features of the new plans:</u>

LCAP
Plan Name: Lady's Choice AP (LCAP)
Plan Shortname: LYCPJ
New Features:
- Added AP features
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

New Contract Laser Print Code:
Plan Endorsement: DB91~2
Table of Values: G3GF~I
Congenital Anomalies Benefits (Lady's Choice AP) Endorsement: DBCT
Supplementary Critical Illness Benefits (Lady's Choice AP) Contract (Form No. 1934B): NE11~4
Supplementary Payor Benefit Contract (Lady's Choice AP) Contract (Form No. 1935B): O51A
Supplementary Critical Illness Payor Benefit Contract (Lady's Choice AP) (Form No. 1933B): N721~2

Brochure PTA Number: 989955 (05/03)
Selling Points:
- Guarantee return
- Life time protection
- Potential for higher returns via non-guarantee dividends.
- Pays guarantee cash regularly (every 3 years)
- Critical Illness, female cancer, SLE with Lupus Nephritis, maternity hospital income, congenital

anomalies coverage.
- Maternity Hospitalization and Newborn Benefit.
- One Medical Check-Up
- Guarantee Level Premium
- Accidental death coverage
- Free WP

EX-KIDAP

Plan Name: Excel Kid's Choice AP (EX-KIDAP)

Plan Shortname: KIDSPJ

New Features:
- Added AP features (build-in extra accidental death protection)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates
- Added Maturity Dividends (non-guaranteed) for policies that are in-force over 21 years.

New Contract Laser Print Code:

Plan Endorsement (Standard): DCA1~2
Table of Values: G1XR~S
Accidental Death Benefit (Excel Kid's Choice AP) Endorsement: D971~2

Brochure PTA Number: 989956 (05/03)

Selling Points:
- Guarantee return
- Life time protection
- Potential for higher returns via non-guarantee dividends.
- Pays guarantee cash regularly
- Guarantee Insurability to purchase more cover.
- Guarantee 21-year premium payment
- Guarantee Level Premium
- Academic Awards
- Accidental death coverage
- Free WP

H60AP / H65AP

Plan Name: Happy 60 AP / Happy 65 AP (H60AP / H65AP)

Plan Shortname: H60PH / H65PH

New Features:
- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates
- Added Maturity Dividends (non-guaranteed) for insured aged 60/65 or above provided that the policy is still in-force

New Contract Laser Print Code:

Happy 60 AP Plan Endorsement: DB71~2
Supplementary Free Term Insurance (Happy 60 AP) Contract Form No. 1936B: IFGB
Table of Values: G1DF~G
Happy 65 AP Plan Endorsement: DB81~2
Supplementary Free Term Insurance (Happy 65 AP) Contract Form No. 1937B: IFGC
Table of Values: G1DH~J

Brochure PTA Number: 989957 (05/03)

Selling Points:
- Guarantee return

- Life time protection with extra protection before retirement age
- Potential for higher returns via non-guarantee dividends.
- Guarantee limited number of years of premium payment
- Guarantee Level Premium
- Pays a large guarantee retirement cash. After that, pays guarantee cash annually.
- Accidental death coverage
- Free WP

20YMAEAP-Par

Plan Name: 20 Year MAE AP – Par (20YMAEAP-Par)

Plan Shortname: 20MAEPJ

New Features:

- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

New Contract Laser Print Code: Plan Endorsement: DAJA
Table of Values: G0YF~J

Selling Points:

- Saving Plans towards a target age with advanced payments of guarantee maturity proceed.
- Guarantee return
- Guarantee limited number of years of premium payment
- Guarantee Level Premium
- Potential for higher returns via non-guarantee dividends.
- Life protection before maturity
- Accidental death coverage
- Free WP

WLCDAP

Plan Name: Whole Life CD AP – Par (WLCDAP)

Plan Shortname: PL88PJ

New Features:

- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

New Contract Laser Print Code: Plan Endorsement: DAXA
Table of Values: G0DI~P

Brochure PTA Number: 989954 (05/03)

Selling Points:

- Guarantee return
- Life time protection (Death benefit in the first 20 years shall include guarantee cash value)
- Potential for higher returns via non-guarantee dividends.
- Guarantee Level Premium
- Accidental death coverage
- Free WP

New EX-GAP

Plan Name: Excel Golden Age Plan (EX-GAP)

Plan Shortname: GAPPJ

Premium Table remains unchanged

New Features:

- Adjusted dividends rates

- Maturity Dividends (non-guaranteed) payable for policies that are in-force over 10 years.

Contract Laser Print Code: Unchanged
Brochure PTA Number: 999035 (05/03)
Selling Points:

- Guarantee return
- Life time protection
- Potential for higher returns via non-guarantee dividends.
- Guarantee cash payment at age 80.
- Waive medical check for some cases.
- Guarantee 10-year premium payment
- Guarantee Level Premium
- Terminal Illness Advance Payment Benefit

附錄一 Appendix 1

LCAP (per $1,000 Sum Assured) (US$ / MOP)
慧賢之選壽險連額外保障計劃 (每 1,000 元保額) (US$ / MOP)

年齡 Age	女性 Female		
	LYCPJ	WP	WPCI
18	39.40	0.60	1.09
19	39.40	0.61	1.14
20	39.40	0.63	1.22
21	39.40	0.64	1.25
22	39.40	0.65	1.32
23	39.40	0.68	1.40
24	39.40	0.69	1.48
25	39.41	0.71	1.57
26	39.91	0.74	1.64
27	40.44	0.77	1.74
28	40.99	0.80	1.86
29	41.55	0.83	1.97
30	42.14	0.87	2.09
31	42.75	0.91	2.22
32	43.37	0.95	2.35
33	44.03	1.00	2.48
34	44.71	1.06	2.63
35	45.40	1.12	2.78
36	46.24	1.18	2.96
37	47.10	1.25	3.11
38	47.98	1.33	3.29
39	48.90	1.41	3.48
40	49.86	1.52	3.67
41	50.83	1.62	3.94
42	51.86	1.73	4.14
43	52.92	1.84	4.36
44	54.01	1.97	4.58
45	55.17	2.12	4.81
46	56.32	2.26	5.09
47	57.48	2.40	5.31
48	58.73	2.57	5.55
49	60.03	2.74	5.81
50	61.35	2.93	6.06
51	63.27	3.16	6.42
52	64.74	3.37	6.70
53	66.25	3.61	6.96
54	67.87	3.86	7.23
55	69.57	4.13	7.51
56	71.31		7.85
57	73.17		8.14
58	75.13		8.43
59	77.12		8.71
60	79.29		9.01

* 基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。

* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

EX-KIDAP (per $1,000 Sum Assured) (US$ / MOP)
親子之寶升學儲蓄連額外保障計劃 (每 1,000 元保額) (US$ / MOP)

年齡 Age	男性 Male		女性 Female	
	KIDSPJ	**WPCI**	**KIDSPJ**	**WPCI**
0	36.72	0.19	36.72	0.20
1	36.79	0.19	36.79	0.20
2	36.87	0.19	36.87	0.20
3	36.96	0.19	36.96	0.20
4	37.07	0.19	37.07	0.20
5	37.20	0.19	37.20	0.20
6	37.33	0.19	37.33	0.20
7	37.49	0.19	37.49	0.20
8	37.66	0.20	37.66	0.20
9	37.84	0.20	37.84	0.21
10	38.05	0.20	38.05	0.21
11	38.26	0.21	38.26	0.21
12	38.48	0.21	38.48	0.22
13	38.72	0.22	38.72	0.23
14	38.97	0.23	38.97	0.24

* **基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。**

* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

H60AP / H65AP (per $1,000 Sum Assured) (US$/MOP)
開心 60 連額外保障 / 開心 65 連額外保障 (每 1,000 元保額) (US$/MOP)

年齡 Age	男性 Male		女性 Female		年齡 Age	男性 Male		女性 Female	
	H60PH	**WP**	**H60PH**	**WP**		**H65PH**	**WP**	**H65PH**	**WP**
18	28.19	0.26	27.98	0.32	18	23.17	0.26	22.80	0.31
19	29.49	0.27	29.33	0.33	19	24.15	0.27	23.77	0.33
20	30.86	0.29	30.69	0.35	20	25.18	0.29	24.78	0.36
21	32.54	0.30	32.37	0.37	21	26.25	0.30	25.84	0.38
22	34.04	0.32	33.87	0.39	22	27.38	0.32	26.96	0.40
23	35.62	0.34	35.45	0.41	23	28.55	0.34	28.12	0.42
24	37.27	0.35	37.10	0.44	24	29.78	0.36	29.35	0.45
25	39.00	0.38	38.84	0.46	25	31.06	0.39	30.62	0.48
26	40.89	0.40	40.71	0.49	26	32.69	0.42	32.24	0.51
27	42.94	0.42	42.77	0.52	27	34.16	0.45	33.70	0.55
28	45.13	0.45	44.95	0.57	28	35.73	0.48	35.25	0.59
29	47.46	0.48	47.28	0.61	29	37.43	0.52	36.94	0.63
30	50.01	0.52	49.92	0.65	30	39.29	0.56	38.78	0.69
31	53.02	0.56	52.95	0.70	31	41.31	0.60	40.78	0.75
32	56.03	0.60	55.86	0.76	32	43.47	0.65	42.91	0.81
33	59.30	0.65	59.11	0.82	33	45.77	0.71	45.18	0.88
34	62.82	0.72	62.64	0.89	34	48.21	0.77	47.60	0.96
35	66.72	0.78	66.60	0.97	35	50.80	0.85	50.15	1.05
36	71.14	0.86	70.62	1.06	36	53.94	0.94	53.28	1.16
37	75.86	0.94	75.18	1.16	37	57.17	1.03	56.50	1.28
38	80.91	1.03	80.18	1.28	38	60.77	1.14	60.10	1.41
39	86.31	1.14	85.80	1.41	39	64.80	1.27	64.12	1.58
40	92.07	1.25	91.97	1.56	40	69.25	1.42	68.55	1.76
					41	74.14	1.59	73.39	1.96
					42	79.53	1.78	78.73	2.20
					43	85.48	2.00	84.62	2.48
					44	92.06	2.24	91.13	2.78
					45	99.33	2.53	98.33	3.12

* **基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。**

* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

20YMAEAP-Par (per $1,000 Sum Assured) (US$ / MOP)
二十年分紅分期支取儲蓄壽險連額外保障計劃 (每 1,000 元保額) (US$ / MOP)

年齡 Age	男性 Male			女性 Female			年齡 Age	男性 Male			女性 Female		
	20MAEPJ	WP	WPCI	20MAEPJ	WP	WPCI		20MAEPJ	WP	WPCI	20MAEPJ	WP	WPCI
0	59.71			59.71									
1	59.71			59.71			41	64.50	1.04	5.11	62.84	1.31	3.17
2	59.71			59.71			42	65.28	1.21	5.65	63.28	1.52	3.41
3	59.71			59.71			43	66.13	1.40	6.23	63.76	1.75	3.67
4	59.71			59.71			44	67.03	1.59	6.84	64.50	1.99	3.96
5	59.71			59.71			45	67.98	1.78	7.51	65.28	2.23	4.27
6	59.71			59.71			46	68.98	1.99	8.24	66.13	2.50	4.65
7	59.71			59.71			47	70.04	2.21	8.96	67.03	2.76	4.99
8	59.71			59.71			48	71.17	2.44	9.72	67.98	3.06	5.37
9	59.71			59.71			49	72.36	2.70	10.52	68.98	3.37	5.76
10	59.71			59.71			50	73.64	2.97	11.34	70.04	3.72	6.16
11	59.71			59.71			51	75.52	3.28	12.35	71.67	4.10	6.70
12	59.71			59.71			52	76.99	3.59	13.22	72.86	4.50	7.15
13	59.71			59.71			53	78.55	3.93	14.10	74.14	4.92	7.62
14	59.71			59.71			54	80.20	4.28	15.01	75.52	5.35	8.10
15	59.71			59.71			55	81.97	4.63	15.96	76.99	5.80	8.61
16	59.71	0.23	0.32	59.71	0.29	0.32	56	83.88		17.02	78.55		9.22
17	59.72	0.23	0.34	59.71	0.29	0.34	57	85.91		17.99	80.20		9.76
18	59.74	0.23	0.37	59.71	0.29	0.37	58	88.09		18.97	81.97		10.30
19	59.75	0.23	0.41	59.71	0.29	0.41	59	90.41		19.94	83.88		10.88
20	59.77	0.23	0.44	59.72	0.29	0.44	60	92.89		20.93	85.91		11.47
21	59.80	0.23	0.48	59.74	0.29	0.48	61	96.53			89.09		
22	59.84	0.24	0.53	59.75	0.30	0.53	62	99.30			91.41		
23	59.88	0.24	0.61	59.77	0.30	0.61	63	102.23			93.89		
24	59.93	0.24	0.68	59.80	0.30	0.67	64	105.34			96.53		
25	60.00	0.25	0.77	59.84	0.31	0.75	65	108.67			99.30		
26	60.09	0.26	0.87	59.88	0.32	0.82							
27	60.19	0.27	0.99	59.93	0.34	0.90							
28	60.31	0.28	1.13	60.00	0.35	1.01							
29	60.44	0.29	1.28	60.09	0.36	1.10							
30	60.61	0.31	1.45	60.19	0.39	1.21							
31	60.79	0.34	1.64	60.31	0.42	1.33							
32	60.99	0.37	1.85	60.44	0.46	1.46							
33	61.22	0.40	2.08	60.61	0.50	1.59							
34	61.47	0.44	2.35	60.79	0.55	1.74							
35	61.76	0.49	2.64	60.99	0.62	1.91							
36	62.08	0.54	2.97	61.22	0.68	2.08							
37	62.44	0.61	3.32	61.47	0.77	2.27							
38	62.84	0.69	3.72	61.76	0.86	2.45							
39	63.28	0.79	4.13	62.08	0.98	2.65							
40	63.76	0.89	4.59	62.44	1.12	2.87							

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* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

WLCDAP (per $1,000 Sum Assured) (US$ / MOP)
終身紅利壽險連額外保障計劃 (每1,000元保額) (US$ / MOP)

年齡	男性 Male			女性 Female			年齡	男性 Male			女性 Female		
Age	PL88PJ	WP	WPCI	PL88PJ	WP	WPCI	Age	PL88PJ	WP	WPCI	PL88PJ	WP	WPCI
0	9.45		0.13	9.10		0.11							
1	9.47		0.13	9.11		0.12	41	23.55	0.67	3.26	21.01	0.75	1.80
2	9.49		0.14	9.11		0.12	42	24.91	0.76	3.63	22.24	0.84	1.98
3	9.52		0.14	9.12		0.12	43	26.33	0.84	4.01	23.52	0.94	2.18
4	9.55		0.15	9.14		0.13	44	27.81	0.94	4.43	24.85	1.04	2.38
5	9.59		0.15	9.16		0.13	45	29.33	1.04	4.88	26.22	1.16	2.61
6	9.64		0.17	9.19		0.14	46	30.92	1.16	5.38	27.65	1.29	2.87
7	9.69		0.18	9.22		0.14	47	32.56	1.29	5.89	29.14	1.43	3.12
8	9.75		0.19	9.26		0.16	48	34.26	1.42	6.42	30.68	1.59	3.39
9	9.82		0.21	9.31		0.15	49	36.04	1.58	6.98	32.28	1.75	3.67
10	9.90		0.22	9.36		0.17	50	37.89	1.74	7.56	33.94	1.94	3.95
11	9.98		0.24	9.42		0.17	51	40.33	1.95	8.33	36.17	2.17	4.37
12	10.07		0.25	9.49		0.18	52	42.37	2.15	8.98	37.97	2.41	4.71
13	10.18		0.26	9.57		0.20	53	44.50	2.38	9.63	39.85	2.65	5.05
14	10.29		0.28	9.66		0.21	54	46.72	2.62	10.33	41.82	2.92	5.40
15	10.41		0.30	9.75		0.22	55	49.07	2.89	11.04	43.89	3.22	5.79
16	10.55	0.12	0.33	9.85	0.14	0.24	56	51.53		11.86	46.06		6.24
17	10.70	0.13	0.35	9.97	0.14	0.25	57	54.13		12.63	48.33		6.66
18	10.86	0.13	0.37	10.09	0.15	0.27	58	56.85		13.40	50.73		7.09
19	11.03	0.14	0.39	10.23	0.15	0.28	59	59.72		14.22	53.25		7.54
20	11.13	0.14	0.43	10.30	0.16	0.30	60	62.75		15.03	55.92		8.02
21	11.44	0.15	0.47	10.56	0.16	0.33	61	66.92			59.73		
22	11.75	0.16	0.52	10.83	0.17	0.35	62	70.26			62.69		
23	12.09	0.16	0.56	11.12	0.18	0.38	63	73.76			65.82		
24	12.44	0.17	0.63	11.42	0.20	0.41	64	77.46			69.13		
25	12.81	0.18	0.69	11.74	0.21	0.46	65	81.40			72.62		
26	13.20	0.19	0.76	12.07	0.22	0.49	66	87.60			78.31		
27	13.62	0.21	0.82	12.43	0.24	0.53	67	92.07			82.22		
28	14.06	0.22	0.91	12.80	0.25	0.58	68	96.85			86.42		
29	14.52	0.23	1.00	13.20	0.27	0.63	69	101.95			90.93		
30	15.01	0.26	1.10	13.61	0.29	0.69	70	107.39			95.78		
31	15.57	0.28	1.21	14.10	0.31	0.75							
32	16.17	0.30	1.34	14.61	0.33	0.82							
33	16.79	0.33	1.48	15.16	0.37	0.90							
34	17.45	0.35	1.63	15.72	0.40	0.97							
35	18.14	0.38	1.80	16.32	0.43	1.07							
36	18.88	0.42	1.99	16.95	0.47	1.15							
37	19.65	0.45	2.20	17.61	0.51	1.25							
38	20.47	0.51	2.42	18.31	0.56	1.36							
39	21.32	0.55	2.66	19.05	0.61	1.49							
40	22.23	0.60	2.91	19.83	0.67	1.60							

* 基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。

* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

可在「營業員專頁」閱覽此通告 (www.aia.com.hk)
View this memo at Agency Corner → Bulletin → Memo

American International Assurance Company (Bermuda) Limited
Marketing Department
43/F, AIA Tower, 183 Electric Road, Hong Kong

Ref.: A03198 **MEMORANDUM** By Fax total 19 pages (Memo + Appendix)

TO	All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong Region)	**COPY** **FOR**	Mr. Alwin Lam, Mr. Derek Yung, All Department Heads, DOAs/ADOAs/ADMs/ AADMs, Marketing
FROM	Jimmy Hung		
SUBJECT	**停售個別現有產品及推出新產品** **Shelving of selected current products & launch of new products**	**DATE**	May 2nd, 2003

繼 2 月及 3 月底推出一系列 AP 版本新產品代替現有產品後，公司現再推出另一批 AP 系列新產品(新產品之特色請見內文)，以助營業隊伍乘勢再創佳績！下列現有產品亦將會停售，最後申請日期爲 2003 年 5 月 11 日。有關停售之產品名稱及主要計劃編號可參閱下表。

簡稱 Abbreviation	名稱 Plan	主要計劃編號 Major Plan Shortname
1. LC	慧賢之選壽險計劃 Lady's Choice	LYCP5
2. EX-KID	親子之寶升學儲蓄計劃 Excel Kid's Choice	KIDSP6
3. H60/ H65	開心 60 / 開心 65 Happy 60 / Happy 65	H60P5 / H65P5
4. 20YMAE-P	二十年分紅分期支取儲蓄壽險計劃 20 Year MAE- Par	20MAEP6
5. WLCD	終身紅利壽險計劃 Whole Life CD	PL88P6
6. EX-GAP	益壽之寶分紅壽險計劃 Excel Golden Age Plan	GAPPD
7. WL-P	分紅終身壽險 Whole Life Par	WLP6
8. EX-PL	優越之寶 Excel Privilege Life	PLA1PF / PLA2PB / PLA3PB
9. PL65-P	六十五歲付清終身壽險 Pay Life at Age 65 – Par	PL65P6
10. EP	保中寶 Extra Plus	EPPB
11. 20YE-P	20 年儲蓄分紅壽險 20 Year Endowment - Par	20EP6
12. E65-P	65 歲儲蓄分紅壽險 Endowment to Age 65 - Par	E65P6
13. E18-P	18 歲儲蓄分紅壽險 Juvenile Endowment at Age 18 – Par	E18P6
14. E21-P	21 歲儲蓄分紅壽險 Juvenile Endowment at Age 21 - Par	E21P6
15. SG	明日精英 Scholar Gold	nSGP5 (n = 8 to 22)

以上 1 至 5 項將由 AP 版本代替 (即內置額外意外身故保障)；第 6 項則純爲調整紅利。同時，「高息保上保儲蓄計劃」將加入兩倍及六倍內置意外身故額外賠償版本。新計劃之最早申請日期 (Application Date) 爲 2003 年 5 月 12 日。產品小冊子及新版建議書系統(Version 1.4)將於 5 月 12 日

前陸續送抵各營業區域。請注意：5 月中遞交及獲批核之申請將於 5 月尾才可發出保單。保單契約樣本可於 5 月 12 日後於 Contract Library 下載。如有任何查詢，可透過營業經理致電熱線 3108-1638。

由於近期新產品不斷推陳出新，新版 Quik Quote 現計劃於本年中推出，以盡錄公司產品最新資訊。

Regards,

JH/bc/rw/ek

新產品細節

LCAP
產品名稱：慧賢之選壽險連額外保障計劃 (Lady's Choice AP)
計劃編號：LYCPH
與舊計劃不同之處
- 增加 AP 特色 (即內置相等於基本保額的終身意外身故保障，如 LESAP)
- 調整保費 (見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：
新批註：DB91~2
價值表：G3GF~I
先天性異常惠益(慧賢之選連額外保障計劃)批註：DBCT
「慧賢之選連額外保障計劃」危疾附加契約 (編號：1934B)：NE11~4
付款人保障附加契約(慧賢之選連額外保障計劃) (編號：1935B)：O51A
付款人保障連危疾附加契約(慧賢之選連額外保障計劃) (編號：1933B)：N721~2
產品小冊子之 PTA Number：989955 (05/03)
賣點
- 保證回報
- 終身保障
- 透過非保證紅利，有潛力獲取更高回報
- 定期有保證現金 (每 3 年)
- 危疾、女性癌症、狼瘡性腎炎、分娩及(新生嬰兒之)先天異常。
- 分娩住院及新生嬰兒惠益
- 提供一次婦科檢查
- 保證平衡保費
- 額外終身意外身故保障
- Free WP

EX-KIDAP
產品名稱：親子之寶升學儲蓄連額外保障計劃(Excel Kid's Choice AP)
計劃編號：KIDSPH
與舊計劃不同之處
- 增加 AP 特色 (即內置終身意外身故保障)
- 調整保費 (見附錄一)
- 調整紅利率
- 新增期滿紅利(非保證)，適用於已生效 21 年之保單

保單契約頁碼 (Laser Print Code)：

新批註(標準客戶)：DCA1~2
價值表：G1XR~S
意外死亡賠償利益(親子之寶)批註：D971~2
產品小冊子之 PTA Number：989956 (05/03)
賣點
- 保證回報
- 終身保障
- 透過非保證紅利，有潛力獲取更高回報
- 定期有保證現金
- 有保證可保權益
- 保證繳費 21 年
- 保證平衡保費
- 末期疾病預支保額保障
- 學業成績獎勵
- 額外終身意外身故保障
- Free WP

H60AP / H65AP
產品名稱：開心 60 連額外保障/ 開心 65 連額外保障 (Happy 60 AP / Happy 65 AP)
計劃編號：H60PH / H65PH
與舊計劃不同之處
- 增加 AP 特色 (即內置相等於基本保額的終身意外身故保障，如 LESAP)
- 調整保費 (見附錄一)
- 調整紅利率
- 新增期滿紅利(非保證)，適用於受保人年滿 60/65 歲仍生效的保單

保單契約頁碼 (Laser Print Code)：
開心 60 連額外保障新批註：DB71~2
免保費定期壽險(開心 60 連額外保障)附加契約(編號：1936B)：IFGB
價值表：G1DF~G
開心 65 連額外保障新批註：DB81~2
免保費定期壽險(開心 65 連額外保障)附加契約(編號：1937B)：IFGC
價值表：G1DH~J
產品小冊子之 PTA Number：989957 (05/03)
賣點
- 保證回報
- 終身保障 (退休前有額外保障)
- 透過非保證紅利，有潛力獲取更高回報
- 保證繳費年期
- 保證平衡保費
- 退休時獲一大筆保證現金，然後每年亦有保證現金
- 額外終身意外身故保障
- Free WP

20YMAEAP-Par
產品名稱：二十年分紅分期支取儲蓄壽險連額外保障計劃 (20 Year MAE AP - Par)
計劃編號：20MAEPH
與舊計劃不同之處
- 增加 AP 特色 (即內置意外身故保障，如 LESAP)
- 調整保費 (見附錄一)

- 調整紅利率

保單契約頁碼 (Laser Print Code)：新批註：DAJA
價值表：G0YF~J

賣點

- 一個指向特定年期的儲蓄計劃，期滿保證現金提早派發。
- 保證回報
- 保證繳費年期
- 保證平衡保費
- 透過非保證紅利，有潛力獲取更高回報
- 儲蓄期內提供保障
- 額外意外身故保障
- Free WP

WLCDAP

產品名稱：終身紅利壽險連額外保障計劃 (Whole Life CD AP - Par)
計劃編號：PL88PH
與舊計劃不同之處

- 增加 AP 特色 (即內置終身意外身故保障，如 LESAP)
- 調整保費 (見附錄一)
- 調整紅利率

保單契約頁碼 (Laser Print Code)：新批註：DAXA
價值表：G0DI~P

產品小冊子之 PTA Number：989954 (05/03)
賣點

- 保證回報
- 終身保障 (首 20 年身故，將額外派發保證現金價值)
- 透過非保證紅利，有潛力獲取更高回報
- 保證平衡保費
- 額外終身意外身故保障
- Free WP

新 EX-GAP

產品名稱：益壽之寶分紅壽險計劃 (Excel Golden Age Plan)
計劃編號：GAPPH
保費不變
與舊計劃不同之處

- 調整紅利率
- 期滿紅利(非保證)，適用於生效 10 年或以上之保單

保單契約頁碼 (Laser Print Code)：不變
產品小冊子之 PTA Number: 999035 (05/03)
賣點

- 保證回報
- 終身保障
- 透過非保證紅利，有潛力獲取更高回報
- 80 歲獲得保證現金
- 部分申請不需驗體
- 保證繳費 10 年
- 保證平衡保費
- 末期疾病預支保額保障

TSAP10/ TSAP15

原有「高息保上保 10/15 年儲蓄計劃 1」之所有產品特色將會保留，唯計劃名稱則會改爲「高息保上保 10 年儲蓄計劃(4 倍額外保障)」。另外，計劃會加入兩倍及六倍內置意外身故額外賠償版本(見以下例子)，其他產品特色不變。 有關原有高息保上保儲蓄計劃之產品細節可參考產品資料冊及備忘錄編號 A03016.

如受保人不幸於「高息保上保」生效期間因意外受傷而身故，受益人將獲得額外賠償。

2 倍額外保障 (2AP)：額外賠償首年相等於基本保額 2 倍
6 倍額外保障 (6AP)：額外賠償首年相等於基本保額 6 倍

額外賠償額會於第 2 個保單年度開始連續 5 年每年以單息增加 10%。【以 2 倍額外保障 (2AP) 爲例：基本保額 US$50,000，則額外賠償額首年爲 US$100,000，第 2 年爲 US$110,000，第 3 年爲 US$120,000，第 4 年爲 US$130,000，第 5 年爲 US$140,000，第 6 年至 TSAP 期滿爲 US$150,000。】

此額外賠償及同一受保人的 ADB, ADD, SADD 及 AI (PAC 及 PACS 之賠償額不需計算在內) 的合併意外死亡賠償總額，最高爲 US$1,000,000。

佣金：

保單年期	佣金 (繕發年齡 60 歲以上，每額外 1 歲減 1%)		佣金	
	TSAP10 (2AP)	TSAP10 (6AP)	TSAP15 (2AP)	TSAP15 (6AP)
第 1 年	13%	17%	33%	37%
第 2 年	2%	2%	6%	6%
第 3 至 6 年	2%	2%	2%	2%

*高息保上保 10/15 年儲蓄計劃(4 倍額外保障)之佣金不變

產品名稱： 高息保上保 10 年儲蓄計劃(2 倍額外保障) 【Target Saver 10 (2AP)】
高息保上保 10 年儲蓄計劃(4 倍額外保障) 【Target Saver 10 (4AP)】
高息保上保 10 年儲蓄計劃(6 倍額外保障) 【Target Saver 10 (6AP)】
高息保上保 15 年儲蓄計劃(2 倍額外保障) 【Target Saver 15 (2AP)】
高息保上保 15 年儲蓄計劃(4 倍額外保障) 【Target Saver 15 (4AP)】
高息保上保 15 年儲蓄計劃(6 倍額外保障) 【Target Saver 15 (6AP)】

計劃編號：TSAP10
2 倍額外保障 – TS2A10P5
4 倍額外保障 – TS4A10P5 (取代原來版本之計劃 1：編號 TS10A1P6)
6 倍額外保障 – TS6A10P5
TSAP15
2 倍額外保障 – TS2A15P5
4 倍額外保障 – TS4A15P5 (取代原來版本之計劃 1：編號 TS15A1P6)
6 倍額外保障 – TS6A15P5

保單契約頁碼 (Laser Print Code)： 意外死亡賠償利益批註：(2 倍額外保障) D941~2
意外死亡賠償利益批註：(4 倍額外保障) D901~2
意外死亡賠償利益批註：(6 倍額外保障) D961~2
TSAP10
高息保上保 10 年儲蓄計劃批註：DB5A
價值表：G1FJ-O

TSAP15
高息保上保 15 年儲蓄計劃批註：DB5B
價值表：G1GJ-O

產品小冊子之 PTA Number： TSAP10：989939(05/03)
TSAP15：989939(05/03)

<u>關於 AP 系列之營運要點：</u>

- 新計劃之內置意外身故額外保障營運指引亦跟隨有關「高息保上保」內置意外身故額外保障之指引。
- 以上新 AP 計劃之保證現金價值與現行計劃相同。
- 現行非 AP 基本計劃可於最後限期 2004 年 5 月 31 日前申請更改至另一個非 AP 基本計劃。

After first launching AP series in February & March, we are now pleased to extend AP feature to more current products (product features are listed in this memo). At the same time, the products listed in the following table would be shelved. Their last application date is May 11th, 2003.

Abbreviation	Plan	Major Plan Shortname
1. LC	Lady's Choice	LYCP5
2. EX-KID	Excel Kid's Choice	KIDSP6
3. H60/ H65	Happy 60 / Happy 65	H60P5 / H65P5
4. 20YMAE-P	20 Year MAE- Par	20MAEP6
5. WLCD	Whole Life CD	PL88P6
6. EX-GAP	Excel Golden Age Plan	GAPPD
7. WL-P	Whole Life Par	WLP6
8. EX-PL	Excel Privilege Life	PLA1PF / PLA2PB / PLA3PB
9. PL65-P	Pay Life at Age 65 – Par	PL65P6
10. EP	Extra Plus	EPPB
11. 20YE-P	20 Year Endowment - Par	20EP6
12. E65-P	Endowment to Age 65 - Par	E65P6
13. E18-P	Juvenile Endowment at Age 18 – Par	E18P6
14. E21-P	Juvenile Endowment at Age 21 - Par	E21P6
15. SG	Scholar Gold	nSGP5 (n = 8 to 22)

Items (1) to (5) will be replaced by an "AP" version (with built-in accidental death protection), while item (6) will only involve adjustment of dividends. Meanwhile, Target Saver AP will add 2 new versions: build-in Accidental Death Benefit of 2 times basic sum assured (2AP) and build-in Accidental Death Benefit of 6 times basic sum assured (6AP). The first application date for the captioned new plans is May 12th, 2003. Brochures and New Proposal Generation System (Version 1.4) will start to be delivered to all agency districts by May 12th, 2003. Please note that for applications submitted and approved in Mid-May, policy will be issued around end of May. Contract specimen can be downloaded from Contract Library after May 12th, 2003. Should you have any enquiry, please call Agency Leader Hotline at 3108-1638 via agency leaders.

In order to include information on all recently launched new products, new version Quik Quote is planned to be issued in mid year.

<u>Details of the New Products</u>

LCAP
Plan Name: Lady's Choice AP (LCAP)
Plan Shortname: LYCPH
New Features:

- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

New Contract Laser Print Code:
Plan Endorsement: DB91~2
Table of Values: G3GF~I
Congenital Anomalies Benefits (Lady's Choice AP) Endorsement: DBCT
Supplementary Critical Illness Benefits (Lady's Choice AP) Contract (Form No. 1934B): NE11~4
Supplementary Payor Benefit Contract (Lady's Choice AP) Contract (Form No. 1935B): O51A
Supplementary Critical Illness Payor Benefit Contract (Lady's Choice AP) (Form No. 1933B): N721~2
Brochure PTA Number: 989955 (05/03)
Selling Points:
- Guarantee return
- Life time protection
- Potential for higher returns via non-guarantee dividends.
- Pays guarantee cash regularly (every 3 years)
- Critical Illness, female cancer, SLE with Lupus Nephritis, maternity hospital income, congenital anomalies coverage.
- Maternity Hospitalization and Newborn Benefit.
- One Medical Check-Up
- Guarantee Level Premium
- Accidental death coverage
- Free WP

EX-KIDAP

Plan Name: Excel Kid's Choice AP (EX-KIDAP)
Plan Shortname: KIDSPH
New Features:
- Added AP features (build-in extra accidental death protection)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates
- Added Maturity Dividends (non-guaranteed) for policies that are in-force over 21 years.

New Contract Laser Print Code:
Plan Endorsement (Standard): DCA1~2
Table of Values: G1XR~S
Accidental Death Benefit (Excel Kid's Choice AP) Endorsement: D971~2
Brochure PTA Number: 989956 (05/03)
Selling Points:
- Guarantee return
- Life time protection
- Potential for higher returns via non-guarantee dividends.
- Pays guarantee cash regularly
- Guarantee Insurability to purchase more cover.
- Guarantee 21-year premium payment
- Guarantee Level Premium
- Academic Awards
- Accidental death coverage
- Free WP

H60AP / H65AP

Plan Name: Happy 60 AP / Happy 65 AP (H60AP / H65AP)
Plan Shortname: H60PH / H65PH
New Features:
- Added AP features (build-in extra accidental death protection with similar features as in LESAP)

- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates
- Added Maturity Dividends (non-guaranteed) for insured aged 60/65 or above provided that the policy is still in-force

New Contract Laser Print Code:
Happy 60 AP Plan Endorsement: DB71~2
Supplementary Free Term Insurance (Happy 60 AP) Contract Form No. 1936B: IFGB
Table of Values: G1DF~G
Happy 65 AP Plan Endorsement: DB81~2
Supplementary Free Term Insurance (Happy 65 AP) Contract Form No. 1937B: IFGC
Table of Values: G1DH~J
Brochure PTA Number: 989957 (05/03)
Selling Points:

- Guarantee return
- Life time protection with extra protection before retirement age
- Potential for higher returns via non-guarantee dividends.
- Guarantee limited number of years of premium payment
- Guarantee Level Premium
- Pays a large guarantee retirement cash. After that, pays guarantee cash annually.
- Accidental death coverage
- Free WP

20YMAEAP-Par

Plan Name: 20 Year MAE AP – Par (20YMAEAP-Par)
Plan Shortname: 20MAEPH
New Features:

- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

New Contract Laser Print Code: Plan Endorsement: DAJA
Table of Values: G0YF~J
Selling Points:

- Saving Plans towards a target age with advanced payments of guarantee maturity proceed.
- Guarantee return
- Guarantee limited number of years of premium payment
- Guarantee Level Premium
- Potential for higher returns via non-guarantee dividends.
- Life protection before maturity
- Accidental death coverage
- Free WP

WLCDAP

Plan Name: Whole Life CD AP – Par (WLCDAP)
Plan Shortname: PL88PH
New Features:

- Added AP features (build-in extra accidental death protection with similar features as in LESAP)
- Adjusted premium (Please refer to Appendix 1)
- Adjusted dividend rates

New Contract Laser Print Code: Plan Endorsement: DAXA
Table of Values: G0DI~P
Brochure PTA Number: 989954 (05/03)
Selling Points:

- Guarantee return
- Life time protection (Death benefit in the first 20 years shall include guarantee cash value)

- Potential for higher returns via non-guarantee dividends.
- Guarantee Level Premium
- Accidental death coverage
- Free WP

New EX-GAP
Plan Name: Excel Golden Age Plan (EX-GAP)
Plan Shortname: GAPPH
Premium Table remains unchanged
New Features:
- Adjusted dividends rates
- Maturity Dividends (non-guaranteed) payable for policies that are in-force over 10 years.

Contract Laser Print Code: Unchanged
Brochure PTA Number: 999035 (05/03)
Selling Points:
- Guarantee return
- Life time protection
- Potential for higher returns via non-guarantee dividends.
- Guarantee cash payment at age 80.
- Waive medical check for some cases.
- Guarantee 10-year premium payment
- Guarantee Level Premium
- Terminal Illness Advance Payment Benefit

TSAP 10/ TSAP15
The original "Target Saver AP 10/15 Plan 1" is now renamed as "Target Saver 10 (4AP)" while product features remain unchanged. Meanwhile, Target Saver AP will add 2 new versions: build-in Accidental Death Benefit of 2 times basic sum assured (2AP) and build-in Accidental Death Benefit of 6 times basic sum assured (6AP). Please refer to example in the following. Product features follow current Target Saver AP, details can refer to launch pack or memorandum ref.#A03016.

> If the Insured dies as a result of Accidental Injury while TSAP is in-force, extra accidental death benefit will be payable.
>
> 2AP: initial extra ADB amount equals to 2 times the Sum Assured of TSAP
> 6AP: initial extra ADB amount equals to 6 times the Sum Assured of TSAP
>
> This initial extra ADB amount will be increased by 10% (simple interest) each year for 5 years.
> (E.g. TSAP (2AP) Basic SA=US$50,000. In the first year the extra ADB amount will be US$100,000. In the second year it will be US$110,000; the third year US$120,000; the fourth year US$130,000; the fifth year US$140,000; the sixth year up to maturity of TSAP US$150,000.)
>
> **The total accidental death proceeds of this ADB amount plus AI/ADD/SADD/ADB (exclude PAC & PACS) riders is limited by US$1,000,000 per life.**

Commission:

	Commission (For each additional age over 60, reduce 1%)		Commission	
Policy Year	TSAP10 (2AP)	TSAP10 (6AP)	TSAP15 (2AP)	TSAP15 (6AP)
First Year	13%	17%	33%	37%
2nd Year	2%	2%	6%	6%
3rd Year to 6th Year	2%	2%	2%	2%

* The commissions for Target Saver 10/15 (4AP) remain unchanged.

Plan Name:	**Plan Shortname**
Target Saver 10 (2AP)	TS2A10P5
Target Saver 10 (4AP)	TS4A10P5 (Replacing Original Plan 1: Plan Shortname: TS10A1P6)
Target Saver 10 (6AP)	TS6A10P5
Target Saver 15 (2AP)	TS2A15P5
Target Saver 15 (4AP)	TS4A15P5 (Replacing Original Plan 1: Plan Shortname: TS15A1P6)
Target Saver 15 (6AP)	TS6A15P5

Contract Laser Print Code: Accidental Death Benefit Endorsement: (2AP) D941~2
Accidental Death Benefit Endorsement: (4AP) D901~2
Accidental Death Benefit Endorsement: (2AP) D961~2
TSAP10
Target Saver 10 AP Endorsement: DB5A
Table of Values: G1FJ~O
TSAP15
Target Saver 15 AP Endorsement: DB5B
Table of Values: G1GJ~O

Brochure PTA Number: TSAP10: 989939(05/03)
Brochure PTA Number: TSAP15: 989939(05/03)

Remarks on AP Series' Operations Guidelines:

- Operational guidelines follow the respective guidelines for the built-in accidental death benefit features Target Saver AP.
- The Guaranteed Cash Values remain unchanged for the aforesaid new AP version products.
- The deadline for submitting POS request for plan change from existing non-AP basic plan to another non-AP basic plan is May 31, 2004.

附錄一 Appendix 1

LCAP (per $1,000 Sum Assured) (US$ / HK$)
慧賢之選壽險連額外保障計劃 (每 1,000 元保額) (US$ / HK$)

年齡 Age	女性 Female		
	LYCPH	**WP**	**WPCI**
18	39.40	0.60	1.09
19	39.40	0.61	1.14
20	39.40	0.63	1.22
21	39.40	0.64	1.25
22	39.40	0.65	1.32
23	39.40	0.68	1.40
24	39.40	0.69	1.48
25	39.41	0.71	1.57
26	39.91	0.74	1.64
27	40.44	0.77	1.74
28	40.99	0.80	1.86
29	41.55	0.83	1.97
30	42.14	0.87	2.09
31	42.75	0.91	2.22
32	43.37	0.95	2.35
33	44.03	1.00	2.48
34	44.71	1.06	2.63
35	45.40	1.12	2.78
36	46.24	1.18	2.96
37	47.10	1.25	3.11
38	47.98	1.33	3.29
39	48.90	1.41	3.48
40	49.86	1.52	3.67
41	50.83	1.62	3.94
42	51.86	1.73	4.14
43	52.92	1.84	4.36
44	54.01	1.97	4.58
45	55.17	2.12	4.81
46	56.32	2.26	5.09
47	57.48	2.40	5.31
48	58.73	2.57	5.55
49	60.03	2.74	5.81
50	61.35	2.93	6.06
51	63.27	3.16	6.42
52	64.74	3.37	6.70
53	66.25	3.61	6.96
54	67.87	3.86	7.23
55	69.57	4.13	7.51
56	71.31		7.85
57	73.17		8.14
58	75.13		8.43
59	77.12		8.71
60	79.29		9.01

* 基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。

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EX-KIDAP (per $1,000 Sum Assured) (US$ / HK$)
親子之寶升學儲蓄連額外保障計劃 (每 1,000 元保額) (US$ / HK$)

年齡 Age	男性 Male		女性 Female	
	KIDSPH	**WPCI**	**KIDSPH**	**WPCI**
0	36.72	0.19	36.72	0.20
1	36.79	0.19	36.79	0.20
2	36.87	0.19	36.87	0.20
3	36.96	0.19	36.96	0.20
4	37.07	0.19	37.07	0.20
5	37.20	0.19	37.20	0.20
6	37.33	0.19	37.33	0.20
7	37.49	0.19	37.49	0.20
8	37.66	0.20	37.66	0.20
9	37.84	0.20	37.84	0.21
10	38.05	0.20	38.05	0.21
11	38.26	0.21	38.26	0.21
12	38.48	0.21	38.48	0.22
13	38.72	0.22	38.72	0.23
14	38.97	0.23	38.97	0.24

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* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

H60AP / H65AP (per $1,000 Sum Assured) (US$)
開心 60 連額外保障 / 開心 65 連額外保障 (每 1,000 元保額) (US$)

年齡 Age	男性 Male		女性 Female		年齡 Age	男性 Male		女性 Female	
	H60PH	**WP**	**H60PH**	**WP**		**H65PH**	**WP**	**H65PH**	**WP**
18	28.19	0.26	27.98	0.32	18	23.17	0.26	22.80	0.31
19	29.49	0.27	29.33	0.33	19	24.15	0.27	23.77	0.33
20	30.86	0.29	30.69	0.35	20	25.18	0.29	24.78	0.36
21	32.54	0.30	32.37	0.37	21	26.25	0.30	25.84	0.38
22	34.04	0.32	33.87	0.39	22	27.38	0.32	26.96	0.40
23	35.62	0.34	35.45	0.41	23	28.55	0.34	28.12	0.42
24	37.27	0.35	37.10	0.44	24	29.78	0.36	29.35	0.45
25	39.00	0.38	38.84	0.46	25	31.06	0.39	30.62	0.48
26	40.89	0.40	40.71	0.49	26	32.69	0.42	32.24	0.51
27	42.94	0.42	42.77	0.52	27	34.16	0.45	33.70	0.55
28	45.13	0.45	44.95	0.57	28	35.73	0.48	35.25	0.59
29	47.46	0.48	47.28	0.61	29	37.43	0.52	36.94	0.63
30	50.01	0.52	49.92	0.65	30	39.29	0.56	38.78	0.69
31	53.02	0.56	52.95	0.70	31	41.31	0.60	40.78	0.75
32	56.03	0.60	55.86	0.76	32	43.47	0.65	42.91	0.81
33	59.30	0.65	59.11	0.82	33	45.77	0.71	45.18	0.88
34	62.82	0.72	62.64	0.89	34	48.21	0.77	47.60	0.96
35	66.72	0.78	66.60	0.97	35	50.80	0.85	50.15	1.05
36	71.14	0.86	70.62	1.06	36	53.94	0.94	53.28	1.16
37	75.86	0.94	75.18	1.16	37	57.17	1.03	56.50	1.28
38	80.91	1.03	80.18	1.28	38	60.77	1.14	60.10	1.41
39	86.31	1.14	85.80	1.41	39	64.80	1.27	64.12	1.58
40	92.07	1.25	91.97	1.56	40	69.25	1.42	68.55	1.76
					41	74.14	1.59	73.39	1.96
					42	79.53	1.78	78.73	2.20
					43	85.48	2.00	84.62	2.48
					44	92.06	2.24	91.13	2.78
					45	99.33	2.53	98.33	3.12

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* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

20YMAEAP-Par (per $1,000 Sum Assured) (US$ / HK$)
二十年分紅分期支取儲蓄壽險連額外保障計劃 (每 1,000 元保額) (US$ / HK$)

年齡 Age	男性 Male			女性 Female			年齡 Age	男性 Male			女性 Female		
	20MAEPH	WP	WPCI	20MAEPH	WP	WPCI		20MAEPH	WP	WPCI	20MAEPH	WP	WPCI
0	59.71			59.71									
1	59.71			59.71			41	64.50	1.04	5.11	62.84	1.31	3.17
2	59.71			59.71			42	65.28	1.21	5.65	63.28	1.52	3.41
3	59.71			59.71			43	66.13	1.40	6.23	63.76	1.75	3.67
4	59.71			59.71			44	67.03	1.59	6.84	64.50	1.99	3.96
5	59.71			59.71			45	67.98	1.78	7.51	65.28	2.23	4.27
6	59.71			59.71			46	68.98	1.99	8.24	66.13	2.50	4.65
7	59.71			59.71			47	70.04	2.21	8.96	67.03	2.76	4.99
8	59.71			59.71			48	71.17	2.44	9.72	67.98	3.06	5.37
9	59.71			59.71			49	72.36	2.70	10.52	68.98	3.37	5.76
10	59.71			59.71			50	73.64	2.97	11.34	70.04	3.72	6.16
11	59.71			59.71			51	75.52	3.28	12.35	71.67	4.10	6.70
12	59.71			59.71			52	76.99	3.59	13.22	72.86	4.50	7.15
13	59.71			59.71			53	78.55	3.93	14.10	74.14	4.92	7.62
14	59.71			59.71			54	80.20	4.28	15.01	75.52	5.35	8.10
15	59.71			59.71			55	81.97	4.63	15.96	76.99	5.80	8.61
16	59.71	0.23	0.32	59.71	0.29	0.32	56	83.88		17.02	78.55		9.22
17	59.72	0.23	0.34	59.71	0.29	0.34	57	85.91		17.99	80.20		9.76
18	59.74	0.23	0.37	59.71	0.29	0.37	58	88.09		18.97	81.97		10.30
19	59.75	0.23	0.41	59.71	0.29	0.41	59	90.41		19.94	83.88		10.88
20	59.77	0.23	0.44	59.72	0.29	0.44	60	92.89		20.93	85.91		11.47
21	59.80	0.23	0.48	59.74	0.29	0.48	61	96.53			89.09		
22	59.84	0.24	0.53	59.75	0.30	0.53	62	99.30			91.41		
23	59.88	0.24	0.61	59.77	0.30	0.61	63	102.23			93.89		
24	59.93	0.24	0.68	59.80	0.30	0.67	64	105.34			96.53		
25	60.00	0.25	0.77	59.84	0.31	0.75	65	108.67			99.30		
26	60.09	0.26	0.87	59.88	0.32	0.82							
27	60.19	0.27	0.99	59.93	0.34	0.90							
28	60.31	0.28	1.13	60.00	0.35	1.01							
29	60.44	0.29	1.28	60.09	0.36	1.10							
30	60.61	0.31	1.45	60.19	0.39	1.21							
31	60.79	0.34	1.64	60.31	0.42	1.33							
32	60.99	0.37	1.85	60.44	0.46	1.46							
33	61.22	0.40	2.08	60.61	0.50	1.59							
34	61.47	0.44	2.35	60.79	0.55	1.74							
35	61.76	0.49	2.64	60.99	0.62	1.91							
36	62.08	0.54	2.97	61.22	0.68	2.08							
37	62.44	0.61	3.32	61.47	0.77	2.27							
38	62.84	0.69	3.72	61.76	0.86	2.45							
39	63.28	0.79	4.13	62.08	0.98	2.65							
40	63.76	0.89	4.59	62.44	1.12	2.87							

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WLCDAP (per $1,000 Sum Assured) (US$ / HK$)
終身紅利壽險連額外保障計劃 (每1,000元保額) (US$ / HK$)

年齡	男性 Male			女性 Female			年齡	男性 Male			女性 Female		
Age	PL88PH	WP	WPCI	PL88PH	WP	WPCI	Age	PL88PH	WP	WPCI	PL88PH	WP	WPCI
0	9.45		0.13	9.10		0.11							
1	9.47		0.13	9.11		0.12	41	23.55	0.67	3.26	21.01	0.75	1.80
2	9.49		0.14	9.11		0.12	42	24.91	0.76	3.63	22.24	0.84	1.98
3	9.52		0.14	9.12		0.12	43	26.33	0.84	4.01	23.52	0.94	2.18
4	9.55		0.15	9.14		0.13	44	27.81	0.94	4.43	24.85	1.04	2.38
5	9.59		0.15	9.16		0.13	45	29.33	1.04	4.88	26.22	1.16	2.61
6	9.64		0.17	9.19		0.14	46	30.92	1.16	5.38	27.65	1.29	2.87
7	9.69		0.18	9.22		0.14	47	32.56	1.29	5.89	29.14	1.43	3.12
8	9.75		0.19	9.26		0.16	48	34.26	1.42	6.42	30.68	1.59	3.39
9	9.82		0.21	9.31		0.15	49	36.04	1.58	6.98	32.28	1.75	3.67
10	9.90		0.22	9.36		0.17	50	37.89	1.74	7.56	33.94	1.94	3.95
11	9.98		0.24	9.42		0.17	51	40.33	1.95	8.33	36.17	2.17	4.37
12	10.07		0.25	9.49		0.18	52	42.37	2.15	8.98	37.97	2.41	4.71
13	10.18		0.26	9.57		0.20	53	44.50	2.38	9.63	39.85	2.65	5.05
14	10.29		0.28	9.66		0.21	54	46.72	2.62	10.33	41.82	2.92	5.40
15	10.41		0.30	9.75		0.22	55	49.07	2.89	11.04	43.89	3.22	5.79
16	10.55	0.12	0.33	9.85	0.14	0.24	56	51.53		11.86	46.06		6.24
17	10.70	0.13	0.35	9.97	0.14	0.25	57	54.13		12.63	48.33		6.66
18	10.86	0.13	0.37	10.09	0.15	0.27	58	56.85		13.40	50.73		7.09
19	11.03	0.14	0.39	10.23	0.15	0.28	59	59.72		14.22	53.25		7.54
20	11.13	0.14	0.43	10.30	0.16	0.30	60	62.75		15.03	55.92		8.02
21	11.44	0.15	0.47	10.56	0.16	0.33	61	66.92			59.73		
22	11.75	0.16	0.52	10.83	0.17	0.35	62	70.26			62.69		
23	12.09	0.16	0.56	11.12	0.18	0.38	63	73.76			65.82		
24	12.44	0.17	0.63	11.42	0.20	0.41	64	77.46			69.13		
25	12.81	0.18	0.69	11.74	0.21	0.46	65	81.40			72.62		
26	13.20	0.19	0.76	12.07	0.22	0.49	66	87.60			78.31		
27	13.62	0.21	0.82	12.43	0.24	0.53	67	92.07			82.22		
28	14.06	0.22	0.91	12.80	0.25	0.58	68	96.85			86.42		
29	14.52	0.23	1.00	13.20	0.27	0.63	69	101.95			90.93		
30	15.01	0.26	1.10	13.61	0.29	0.69	70	107.39			95.78		
31	15.57	0.28	1.21	14.10	0.31	0.75							
32	16.17	0.30	1.34	14.61	0.33	0.82							
33	16.79	0.33	1.48	15.16	0.37	0.90							
34	17.45	0.35	1.63	15.72	0.40	0.97							
35	18.14	0.38	1.80	16.32	0.43	1.07							
36	18.88	0.42	1.99	16.95	0.47	1.15							
37	19.65	0.45	2.20	17.61	0.51	1.25							
38	20.47	0.51	2.42	18.31	0.56	1.36							
39	21.32	0.55	2.66	19.05	0.61	1.49							
40	22.23	0.60	2.91	19.83	0.67	1.60							

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TSAP10 (2AP) (per $1,000 Sum Assured) (US$)
高息保上保10年儲蓄計劃(2倍額外保障) (每1,000元保額) (US$)

年齡 Age	高息保上保10年儲蓄計劃 (2倍額外保障) Target Saver 10 (2AP) 男性 Male			女性 Female		
	TS2A10P5	WP	WPCI	TS2A10P5	WP	WPCI
0	106.46		0.20	106.46		0.21
1	106.46		0.20	106.46		0.21
2	106.46		0.20	106.46		0.21
3	106.46		0.20	106.46		0.21
4	106.46		0.20	106.46		0.21
5	106.46		0.20	106.46		0.21
6	106.46		0.20	106.46		0.21
7	106.46		0.20	106.46		0.21
8	106.46		0.20	106.46		0.21
9	106.46		0.20	106.46		0.21
10	106.47		0.20	106.46		0.21
11	106.47		0.20	106.46		0.21
12	106.48		0.20	106.46		0.21
13	106.49		0.20	106.46		0.21
14	106.50		0.20	106.46		0.21
15	106.51		0.20	106.47		0.21
16	106.53	0.14	0.20	106.47	0.17	0.21
17	106.55	0.14	0.20	106.48	0.17	0.21
18	106.57	0.14	0.20	106.49	0.17	0.21
19	106.60	0.14	0.21	106.50	0.17	0.21
20	106.62	0.14	0.21	106.51	0.17	0.22
21	106.64	0.14	0.22	106.53	0.17	0.23
22	106.66	0.14	0.24	106.55	0.17	0.25
23	106.68	0.14	0.27	106.57	0.17	0.28
24	106.70	0.14	0.30	106.60	0.17	0.31
25	106.72	0.14	0.34	106.62	0.17	0.35
26	106.75	0.14	0.38	106.64	0.17	0.39
27	106.77	0.14	0.42	106.66	0.17	0.43
28	106.81	0.14	0.47	106.68	0.18	0.47
29	106.84	0.14	0.52	106.70	0.18	0.52
30	106.88	0.15	0.58	106.72	0.18	0.57
31	106.92	0.15	0.65	106.75	0.19	0.63
32	106.97	0.15	0.74	106.77	0.19	0.69
33	107.03	0.16	0.83	106.81	0.20	0.76
34	107.08	0.17	0.94	106.84	0.21	0.83
35	107.15	0.17	1.06	106.88	0.22	0.91

年齡 Age	高息保上保10年儲蓄計劃 (2倍額外保障) Target Saver 10 (2AP) 男性 Male			女性 Female		
	TS2A10P5	WP	WPCI	TS2A10P5	WP	WPCI
36	107.26	0.19	1.20	106.95	0.23	1.00
37	107.39	0.20	1.36	107.03	0.25	1.09
38	107.54	0.22	1.54	107.11	0.28	1.19
39	107.71	0.25	1.74	107.21	0.31	1.30
40	107.91	0.28	1.96	107.32	0.35	1.41
41	108.13	0.32	2.20	107.45	0.39	1.54
42	108.38	0.36	2.46	107.60	0.45	1.67
43	108.67	0.42	2.75	107.77	0.52	1.81
44	108.99	0.48	3.06	107.96	0.60	1.95
45	109.35	0.55	3.41	108.18	0.68	2.11
46	109.75	0.63	3.78	108.43	0.77	2.28
47	110.19	0.71	4.19	108.71	0.87	2.46
48	110.68	0.80	4.61	109.03	0.99	2.66
49	111.23	0.91	5.08	109.39	1.12	2.87
50	111.83	1.03	5.57	109.79	1.27	3.10
51	112.50	1.18	6.09	110.23	1.45	3.34
52	113.23	1.35	6.63	111.23	1.66	3.62
53	114.04	1.54	7.18	112.28	1.90	3.91
54	114.95	1.99	7.77	113.40	2.46	4.23
55	115.96	2.47	8.40	114.58	3.05	4.57
56	117.10		9.09	115.83		4.92
57	118.36		9.81	117.16		5.30
58	119.79		10.58	118.59		5.70
59	121.39		11.41	120.12		6.14
60	123.19		12.30	121.78		6.64
61	124.86			123.58		
62	126.77			125.53		
63	128.99			127.67		
64	131.53			130.02		
65	134.47			132.60		

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TSAP10 (6AP) (per $1,000 Sum Assured) (US$)
高息保上保10年儲蓄計劃(6倍額外保障) (每1,000元保額) (US$)

年齡 Age	高息保上保10年儲蓄計劃 (6倍額外保障) Target Saver 10 (6AP) 男性 Male TS6A10P5	WP	WPCI	女性 Female TS6A10P5	WP	WPCI
0	110.86		0.21	110.86		0.22
1	110.86		0.21	110.86		0.22
2	110.86		0.21	110.86		0.22
3	110.86		0.21	110.86		0.22
4	110.86		0.21	110.86		0.22
5	110.86		0.21	110.86		0.22
6	110.86		0.21	110.86		0.22
7	110.86		0.21	110.86		0.22
8	110.86		0.21	110.86		0.22
9	110.86		0.21	110.86		0.22
10	110.87		0.21	110.86		0.22
11	110.87		0.21	110.86		0.22
12	110.88		0.21	110.86		0.22
13	110.89		0.21	110.86		0.22
14	110.90		0.21	110.86		0.22
15	110.91		0.21	110.87		0.22
16	110.93	0.14	0.21	110.87	0.18	0.22
17	110.95	0.14	0.21	110.88	0.18	0.22
18	110.97	0.14	0.21	110.89	0.18	0.22
19	111.00	0.14	0.21	110.90	0.18	0.22
20	111.02	0.14	0.22	110.91	0.18	0.23
21	111.04	0.14	0.23	110.93	0.18	0.24
22	111.06	0.14	0.25	110.95	0.18	0.26
23	111.08	0.14	0.28	110.97	0.18	0.29
24	111.10	0.14	0.31	111.00	0.18	0.33
25	111.12	0.14	0.35	111.02	0.18	0.36
26	111.15	0.14	0.39	111.04	0.18	0.40
27	111.17	0.15	0.44	111.06	0.18	0.45
28	111.21	0.15	0.49	111.08	0.18	0.49
29	111.24	0.15	0.54	111.10	0.19	0.54
30	111.28	0.15	0.61	111.12	0.19	0.59
31	111.32	0.16	0.68	111.15	0.19	0.65
32	111.37	0.16	0.77	111.17	0.20	0.72
33	111.43	0.17	0.86	111.21	0.21	0.79
34	111.48	0.17	0.98	111.24	0.21	0.87
35	111.55	0.18	1.11	111.28	0.23	0.95

年齡 Age	高息保上保10年儲蓄計劃 (6倍額外保障) Target Saver 10 (6AP) 男性 Male TS6A10P5	WP	WPCI	女性 Female TS6A10P5	WP	WPCI
36	111.66	0.19	1.25	111.35	0.24	1.04
37	111.79	0.21	1.42	111.43	0.26	1.14
38	111.94	0.23	1.60	111.51	0.29	1.24
39	112.11	0.26	1.81	111.61	0.32	1.35
40	112.31	0.29	2.04	111.72	0.36	1.47
41	112.53	0.33	2.29	111.85	0.41	1.60
42	112.78	0.38	2.56	112.00	0.47	1.74
43	113.07	0.44	2.86	112.17	0.54	1.88
44	113.39	0.50	3.19	112.36	0.62	2.03
45	113.75	0.57	3.54	112.58	0.71	2.20
46	114.15	0.65	3.93	112.83	0.80	2.37
47	114.59	0.74	4.35	113.11	0.91	2.56
48	115.08	0.83	4.80	113.43	1.03	2.77
49	115.63	0.95	5.28	113.79	1.16	2.99
50	116.23	1.07	5.79	114.19	1.32	3.22
51	116.90	1.23	6.33	114.63	1.51	3.48
52	117.63	1.40	6.89	115.63	1.73	3.76
53	118.44	1.60	7.45	116.68	1.97	4.07
54	119.35	2.07	8.07	117.80	2.55	4.39
55	120.36	2.56	8.72	118.98	3.17	4.74
56	121.50		9.43	120.23		5.11
57	122.76		10.18	121.56		5.50
58	124.19		10.97	122.99		5.91
59	125.79		11.82	124.52		6.37
60	127.59		12.74	126.18		6.88
61	129.26			127.98		
62	131.17			129.93		
63	133.39			132.07		
64	135.93			134.42		
65	138.87			137.00		

* 基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。

* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

TSAP15 (2AP) (per $1,000 Sum Assured) (US$)
高息保上保15年儲蓄計劃(2倍額外保障) (每1,000元保額) (US$)

年齡 Age	高息保上保15年儲蓄計劃 (2倍額外保障) Target Saver 15 (2AP)						年齡 Age	高息保上保15年儲蓄計劃 (2倍額外保障) Target Saver 15 (2AP)					
	男性 Male			女性 Female				男性 Male			女性 Female		
	TS2A15P5	WP	WPCI	TS2A15P5	WP	WPCI		TS2A15P5	WP	WPCI	TS2A15P5	WP	WPCI
0	67.52		0.19	67.41		0.19							
1	67.54		0.19	67.42		0.19	36	69.54	0.20	1.29	68.56	0.24	1.02
2	67.54		0.19	67.43		0.19	37	69.77	0.22	1.46	68.69	0.27	1.11
3	67.55		0.19	67.43		0.19	38	70.03	0.24	1.65	68.84	0.30	1.21
4	67.56		0.19	67.43		0.19	39	70.28	0.27	1.86	68.97	0.33	1.32
5	67.57		0.19	67.44		0.19	40	70.62	0.31	2.09	69.17	0.38	1.44
6	67.58		0.19	67.44		0.19	41	70.89	0.35	2.35	69.32	0.43	1.56
7	67.60		0.19	67.45		0.19	42	71.32	0.40	2.63	69.58	0.49	1.70
8	67.61		0.19	67.46		0.19	43	71.61	0.46	2.93	69.72	0.56	1.83
9	67.63		0.19	67.47		0.19	44	72.15	0.53	3.27	70.06	0.64	1.99
10	67.65		0.19	67.47		0.19	45	72.48	0.60	3.63	70.20	0.73	2.15
11	67.67		0.19	67.48		0.19	46	72.99	0.69	4.03	70.53	0.83	2.32
12	67.69		0.19	67.49		0.19	47	73.50	0.78	4.45	70.76	0.94	2.51
13	67.71		0.19	67.49		0.19	48	74.12	0.89	4.91	71.16	1.07	2.72
14	67.73		0.19	67.50		0.19	49	74.73	1.01	5.40	71.44	1.21	2.93
15	67.76		0.19	67.52		0.19	50	75.46	1.16	5.92	71.92	1.38	3.17
16	67.79	0.13	0.19	67.53	0.16	0.19	51	76.20	1.43	6.48	72.25	1.69	3.42
17	67.81	0.13	0.19	67.53	0.16	0.20	52	77.08	1.72	7.07	73.34	2.05	3.72
18	67.84	0.13	0.20	67.55	0.16	0.20	53	77.98	2.03	7.67	74.48	2.43	4.04
19	67.87	0.13	0.20	67.56	0.16	0.21	54	79.05	2.36	8.34	75.68	2.83	4.38
20	67.90	0.13	0.21	67.58	0.16	0.22	55	80.17	2.72	9.06	76.95	3.26	4.76
21	67.94	0.13	0.23	67.60	0.16	0.24	56	81.47		9.84	78.29		5.16
22	67.98	0.13	0.25	67.63	0.16	0.26	57	82.93		10.68	79.73		5.61
23	68.02	0.13	0.28	67.64	0.16	0.29	58	84.61		11.59	81.25		6.09
24	68.07	0.13	0.31	67.68	0.16	0.32	59	86.50		12.59	82.89		6.63
25	68.13	0.13	0.35	67.71	0.16	0.36	60	88.69		13.70	84.64		7.24
26	68.19	0.13	0.39	67.75	0.16	0.40							
27	68.27	0.13	0.44	67.79	0.16	0.44							
28	68.35	0.13	0.49	67.84	0.17	0.48							
29	68.44	0.14	0.55	67.90	0.17	0.53							
30	68.55	0.14	0.62	67.97	0.17	0.58							
31	68.68	0.15	0.69	68.04	0.18	0.64							
32	68.82	0.15	0.78	68.13	0.19	0.70							
33	68.98	0.16	0.89	68.22	0.20	0.77							
34	69.15	0.17	1.01	68.33	0.21	0.85							
35	69.33	0.18	1.14	68.43	0.22	0.93							

* 基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。

* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

TSAP15 (6AP) (per $1,000 Sum Assured) (US$)
高息保上保15年儲蓄計劃(6倍額外保障) (每1,000元保額) (US$)

年齡 Age	高息保上保15年儲蓄計劃 (6倍額外保障) Target Saver 15 (6AP) 男性 Male TS6A15P5	WP	WPCI	女性 Female TS6A15P5	WP	WPCI
0	71.52		0.20	71.41		0.20
1	71.54		0.20	71.42		0.20
2	71.54		0.20	71.43		0.20
3	71.55		0.20	71.43		0.20
4	71.56		0.20	71.43		0.20
5	71.57		0.20	71.44		0.20
6	71.58		0.20	71.44		0.20
7	71.60		0.20	71.45		0.20
8	71.61		0.20	71.46		0.20
9	71.63		0.20	71.47		0.20
10	71.65		0.20	71.47		0.20
11	71.67		0.20	71.48		0.20
12	71.69		0.20	71.49		0.20
13	71.71		0.20	71.49		0.20
14	71.73		0.20	71.50		0.20
15	71.76		0.20	71.52		0.20
16	71.79	0.14	0.20	71.53	0.17	0.20
17	71.81	0.14	0.20	71.53	0.17	0.21
18	71.84	0.14	0.21	71.55	0.17	0.21
19	71.87	0.14	0.22	71.56	0.17	0.22
20	71.90	0.14	0.23	71.58	0.17	0.23
21	71.94	0.14	0.24	71.60	0.17	0.25
22	71.98	0.14	0.27	71.63	0.17	0.28
23	72.02	0.14	0.30	71.64	0.17	0.31
24	72.07	0.14	0.33	71.68	0.17	0.34
25	72.13	0.14	0.37	71.71	0.17	0.38
26	72.19	0.14	0.41	71.75	0.17	0.42
27	72.27	0.14	0.46	71.79	0.17	0.46
28	72.35	0.14	0.52	71.84	0.18	0.51
29	72.44	0.14	0.58	71.90	0.18	0.56
30	72.55	0.15	0.65	71.97	0.18	0.62
31	72.68	0.15	0.73	72.04	0.19	0.68
32	72.82	0.16	0.83	72.13	0.20	0.75
33	72.98	0.17	0.94	72.22	0.21	0.82
34	73.15	0.18	1.06	72.33	0.22	0.90
35	73.33	0.19	1.21	72.43	0.23	0.98

年齡 Age	高息保上保15年儲蓄計劃 (6倍額外保障) Target Saver 15 (6AP) 男性 Male TS6A15P5	WP	WPCI	女性 Female TS6A15P5	WP	WPCI
36	73.54	0.21	1.36	72.56	0.26	1.08
37	73.77	0.23	1.54	72.69	0.28	1.18
38	74.03	0.25	1.74	72.84	0.31	1.28
39	74.28	0.29	1.96	72.97	0.35	1.40
40	74.62	0.33	2.21	73.17	0.40	1.52
41	74.89	0.37	2.48	73.32	0.46	1.65
42	75.32	0.43	2.78	73.58	0.52	1.79
43	75.61	0.49	3.09	73.72	0.60	1.94
44	76.15	0.56	3.45	74.06	0.68	2.10
45	76.48	0.64	3.83	74.20	0.77	2.27
46	76.99	0.73	4.25	74.53	0.88	2.46
47	77.50	0.83	4.70	74.76	1.00	2.65
48	78.12	0.94	5.17	75.16	1.13	2.87
49	78.73	1.07	5.68	75.44	1.28	3.10
50	79.46	1.22	6.24	75.92	1.45	3.35
51	80.20	1.50	6.82	76.25	1.79	3.61
52	81.08	1.81	7.43	77.34	2.16	3.92
53	81.98	2.14	8.07	78.48	2.56	4.25
54	83.05	2.48	8.76	79.68	2.98	4.61
55	84.17	2.85	9.51	80.95	3.43	5.01
56	85.47		10.32	82.29		5.43
57	86.93		11.20	83.73		5.89
58	88.61		12.14	85.25		6.39
59	90.50		13.17	86.89		6.95
60	92.69		14.31	88.64		7.58

* 基於此表，適用於標準人士之保費可由人手算出。唯因小數進位引致之差異，人手算出之保費或與真正需繳之數目略有差異。 準確之保費可自建議書系統或保單上得出。

* Based on this table, the premium for a standard life with a given Sum Assured can be calculated manually. However, due to rounding differences, the result of this calculation could slightly differ from the premium amount actually required. Please refer to the Proposal Generation System (PGS) or the policy contract for the exact amount.

AIA Hong Kong
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Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	From:	Felix Fung
Co/Dept:		Dept:	Product Strategy and Management Department
Copy:	Mr. Peter Crewe / Ms. Bonnie Tse / Mr. Jim Jan Zen / Ms. Manda Chan / Ms. Alex Foo / All Department Heads / Heads of Agency Division / DOAs / Team Heads / BDEs / Call Centre	Total page:	2 pages + enclosure
Date:	20 June, 2019		
Subject:	**(Ref: A190618)**	**推出「愛無憂長享計劃 5」及停止銷售「愛無憂長享計劃 3」及「愛無憂長享計劃 3 (特級保障)」 The Launch of Forever Love Coupon Plan 5 and closure of Forever Love Coupon Plan 3 and Forever Love Coupon Plan 3 (Enhanced Protection)**	

「愛無憂長享計劃」系列自推出以來，一直是本公司的熱賣儲蓄產品之一。我們誠意於 **2019 年 6 月 28 日** (首個申請日期) 推出**「愛無憂長享計劃 5」**。

客戶可彈性選擇 6 年、10 年、15 年或 20 年的保費繳付期，便可樂享終身人壽保障。

主要產品特點

- **定期派發保證現金**：以 6 年保費繳付期為例，保證現金**由第 1 個保單週年日起**開始派發，直至受保人 100 歲
- 保障範圍延伸至家人：新增**「父母身故豁免繳付保費保障」**及**「配偶身故豁免繳付保費保障」**
- 投保簡易：不論投保年齡，**免健康審查**的最高累計保費總和可達 **4,000,000 美元**

此外，**「愛無憂長享計劃 3」及「愛無憂長享計劃 3 (特級保障)」即將停止銷售。**已簽署的投保申請書正本須於 2019 年 8 月 30 日或之前遞交，詳情如下：

申請方法	遞交安排
傳統投保申請書	必須於 2019 年 8 月 30 日當天遞交至各營業辦事處
iPoS 電子申請書	必須於 2019 年 8 月 30 日晚上 11 時 59 分或之前成功遞交

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。

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Memo

Forever Love Coupon Plan series is one of the popular savings plans at AIA since launch. We are pleased to announce the launch of **Forever Love Coupon Plan 5** on **28 June 2019** (the first application date).

Customer can choose from 6-year, 10-year, 15-year or 20-year premium payment period, and to enjoy whole life protection.

Key Product Features

- **Regular Guaranteed Cash Payments:** For 6-year premium payment term, start distributing Guaranteed Cash Payments **from the 1st Policy Anniversary** until the Insured reaches age 100.

- Extended the coverage to the loved one: **Waiver of Premium on Death (Parents)** and **Waiver of Premium on Death (Spouse)**

- Simple application: Regardless of issue age, **no medical examination** is needed if aggregated total premiums paid is less than or equal to **US$4,000,000.**

Besides, **Forever Love Coupon Plan 3 and Forever Love Coupon Plan 3 (Enhanced Protection) will soon be closed.** The signed original application must be submitted on or before 30 Aug 2019, details as follows:

Application method	Submission arrangement
Paper form	Application forms must be submitted to agency offices on 30 Aug 2019
iPoS	Applications must be successfully submitted on or before 30 Aug 2019 11:59pm

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>產品資料册</td><td>

財務策劃顧問可於 2019 年 6 月 28 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料册
中文版的印刷版本會於 2019 年 6 月 28 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 2019 年 6 月 28 日起登入 Agency Corner 下載電子版本的產品簡介
印刷版本會由 2019 年 6 月 28 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 2019 年 6 月 28 日起從 PSS 訂購印刷版本產品簡介
產品簡介編號

英文：PTA999892.0619
繁體中文：PTA999893.0619
簡體中文：PTA999894.0619

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<tr><td>建議書系統
PGS2014
（17.9 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>17.9</td><td>17.9</td><td>17.9</td></tr>
<tr><td>推出日期</td><td colspan="3">2019 年 6 月 20 日
下午 10:00</td></tr>
</table>

有關 17.9 版本的詳細安排，將會由產品策劃部另函通知 (通告：A190620 (香港) / A190622 (澳門))

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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 28 June 2019
Chinese printed version will be delivered to Agency offices in Hong Kong & Macau starting from 28 June 2019

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

The electronic version will be ready for download by financial planners in Agency Corner by 28 June 2019
Printed version will be delivered to all Agency offices in Hong Kong and Macau starting from 28 June 2019
Printed version will be ready for order through PSS from 28 June 2019
PTA number for Brochure:

English: PTA999892.0619
Traditional Chinese: PTA999893.0619
Simplified Chinese: PTA999894.0619

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<tr><td>PGS2014 (version 17.9)</td><td>
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<tr><td></td><td>Web Version</td><td>Windows Offline Version</td><td>iPad Offline Version</td></tr>
<tr><td>Version no.</td><td>17.9</td><td>17.9</td><td>17.9</td></tr>
<tr><td>Launch Date</td><td colspan="3">20 June 2019
10:00pm</td></tr>
</table>

Detailed arrangements regarding the release of version 17.9 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A190620 (Hong Kong) / A190622 (Macau))

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

I. Preface

Forever Love Coupon Plan series is one of the popular savings plans at AIA since launch. It meets different customers' wealth accumulation and savings needs through distributing regular guaranteed cash payments.

AIA proudly presents **Forever Love Coupon Plan 5** on 28 June 2019, with long-term projected returns and whole life protection.



Selling Edges:

1. **Regular Guaranteed Cash Payments**. For 6-year premium payment term, start distributing Guaranteed Cash Payments from the **1st Policy Anniversary** until the Insured reaches age 100

2. **Waiver of Premium on Death (Parents)** and **Waiver of Premium on Death (Spouse)** extend the coverage to the loved one

3. **Whole Life** protection

4. **Simple application**. Regardless of issue age, no medical examination is needed if aggregated total premiums paid is less than or equal to **US$4,000,000**



II. Product Features Highlights

Flexible premium payment periods

Enhancement

- 6-year, 10-year, 15-year or 20-year premium payment period (PPP)
- **Whole life** Protection

Regular Guaranteed Cash Payments

Enhancement

- 6-year PPP: from **1st policy anniversary** until insured reaches age 100
- 10-year PPP: from **2nd policy anniversary** until insured reaches age 100
- 15/20-year PPP: from **3rd policy anniversary** until insured reaches age 100

Potential Return

Updates

- Annual dividends: payable starting from the **10th policy anniversary**
- Terminal dividend: payable upon surrender or death of the insured, if such surrender or death occurs on or after the **10th policy anniversary**

Death Benefit

Updates

- The higher of:
  - (i) the Guaranteed Cash Value; and
  - (ii) the remaining balance of 105% of the total premiums paid for basic plan, less any guaranteed cash payments paid;
- plus any accumulated guaranteed cash payments with interest, any accumulated annual dividends with interest and any terminal dividend
- minus Policy Debt (if any)

First 12-month accidental death benefit

- Within 12 months of the Issue Date or Policy Date (whichever is later): pays a benefit equal to the principal amount*

Wavier of Premium on Death (Parents / Spouse)

New

- Help ease the financial worries of losing their parents or spouse
- **Insured can continues to enjoy the protection**, even if their loved ones passes away

Simple Application

- Regardless of issue age, non-medical underwriting can be up to **US$4,000,000** aggregated total premiums paid
- Simple procedure, hassle-free application

* The maximum aggregate amount of this additional benefit under all Forever Love Coupon Plan 5 policies for the same insured is US$100,000.

III. Product Enhancement / Updates and New Features

1) Whole Life Protection

Benefit Term

Forever Love Coupon Plan 3	Forever Love Coupon Plan 5
To Age 100 of the insured	**Whole Life**

Extended

2) Distributes guaranteed cash payments regularly until insured reaches age 100



To help customers achieve greater financial flexibility, Forever Love Coupon Plan 5 distributes two types of guaranteed cash payments, which customers can start receiving in a year at the soonest, according to the table below:

Type	Premium Payment Term	Distribution Period		Amount
Annual guaranteed cash payments	6 years	from the end of the 1st policy year	until the insured reaches the age of 100	2.1% of the principal amount paid at the end of each policy year
	10 years	from the end of the 2nd policy year		
	15 or 20 years	from the end of the 3rd policy year		
Additional guaranteed cash payments	6 years	from the end of the 1st policy year	to the end of the 20th policy year	0.4% of the principal amount paid at the end of each policy year
	10 years	from the end of the 2nd policy year		
	15 or 20 years	from the end of the 3rd policy year		

Forever Love Coupon Plan 3 Vs Forever Love Coupon Plan 5

Insured：Age 0, Male
Premium Payment Term: 6-year
Annual Premium: US$6,000

Increased cash flow; Enhanced liquidity

Policy Year	Forever Love Coupon Plan 3		Forever Love Coupon Plan 5	
	Accumulated Guaranteed Cash Payments (excl. interest) / % of Total Premiums Paid			
10	6,061	17%	**9,019**	**25%**
20	16,883	47%	**18,038**	**50%**
30	23,377	65%	**25,613**	**71%**
40	29,870	83%	**33,189**	**92%**
50	36,364	101%	**40,765**	**113%**
60	42,857	119%	**48,341**	**134%**
70	49,351	137%	**55,916**	**155%**
80	55,844	155%	**63,492**	**176%**
90	62,338	173%	**71,068**	**197%**
100	68,831	191%	**78,644**	**218%**

Example 1



(The following example is hypothetical and for illustrative purposes only. Actual dividends are not guaranteed and are declared at AIA's sole discretion.)

Case: **Family First**

Policy owner: Mrs Cheung (Mother)
Insured: Rachel Cheung (Newborn daughter, age 0)

Mrs Cheung has decided to purchase Forever Love Coupon Plan 5 to accumulate savings for her newborn daughter to provide her with every opportunity for a bright future. The principal amount is US$100,000, with a 6-year premium payment term. The annual premium is approximately US$16,557.

Guaranteed Cash Payments

Guaranteed cash payments of **US$2,100** will be distributed annually from the end of the 1st policy year until Rachel (the insured) reaches the age of 100.

Additional guaranteed cash payments of **US$400** will be distributed annually from the end of the 1st policy year to the end of the 20th policy year.

Age 10
Cash withdrawal:
US$7,000^



To pay for tuition and the development of her child's potential

Age 18
Cash withdrawal:
US$58,000^



To pay for her child's university fees

Age 32
Cash withdrawal:
US$71,000^



To pay for her child's wedding and home renovation costs

Age 65
Projected total surrender value:
US$701,712^



To give her child the financial freedom to enjoy life.

At the end of policy year, policy's projected total surrender value is **US$701,712**, of which the sum of guaranteed cash value and the accumulated guaranteed cash payments (excluding interest) is **US$79,409** while nonguaranteed surrender value is **US$622,303**.

It is assumed that the cash amount under the policy is fully withdrawn at the age of 65 and the policy will be terminated immediately.

^ Cash withdrawal made will be deducted first from any accumulated guaranteed cash payments, then from any accumulated Annual Dividends and interest. The value is based on the current dividend scales and accumulation interest rate of 4% p.a. on Annual Dividends and annual guaranteed cash payments. The current dividend scales and interest rates are neither indicative of future performance nor guaranteed. Past performance or current performance of our business should not be interpreted as a guide for future performance. The actual Annual Dividends, accumulation interest rates and Terminal Dividend payable throughout the duration of the policy may vary at AIA's sole discretion, which may be less or more favourable than those illustrated. The above example assumes that no policy loans are taken throughout the term of the policy and that all premiums are paid in full when due.

Example 2



(The following example is hypothetical and for illustrative purposes only. Actual dividends are not guaranteed and are declared at AIA's sole discretion.)

Policy owner and Insured: Ms Chan (Age 30, non-smoker)

Basic Plan: Forever Love Coupon Plan 5 (6-year premium payment term), Principal Amount US$50,000, Annual Premium US$8,316

Rider: AIA Voluntary Health Insurance Prime Scheme (Deductible US$3,125), First Year Premium US$580

Guaranteed Cash Payments

Guaranteed cash payments of **US$1,050** will be distributed annually from the end of the 1st policy year until Ms Chan (the insured) reaches the age of 100.

Additional guaranteed cash payments of **US$200** will be distributed annually from the end of the 1st policy year to the end of the 20th policy year.

Ms Chan has an option to pay premium of AIA Voluntary Health Insurance Prime Scheme by using the accumulated Annual Dividends and accumulated guaranteed cash payments together with their interest earned.

The projection is based on current dividend scales and the current accumulation interest rate on annual dividends and guaranteed cash payments[1], after **paying premiums for 6 years**, the accumulated Annual Dividends and accumulated guaranteed cash payments together with their interest earned may possibly cover all future premium payments[2] of AIA Voluntary Health Insurance Prime Scheme; but such projected duration that premiums can be offset is **not guaranteed**.

1. The sustainability of premium offset depends on future dividend declaration which is not guaranteed. In case the accumulated Annual Dividends and accumulated guaranteed cash payments together with their interest earned do not cover all future premium payments, you will need to resume paying required premiums. Otherwise, the benefit will be affected.
2. The actual premiums of AIA Voluntary Health Insurance Prime Scheme will be adjusted based on the actual overall claim experience of this product and the expected claim outgo in the coming year (taking into account the impact of medical trend, medical cost inflation and product feature revisions (if any)).

Assume no withdrawal (other than for the purpose of premium offset) nor policy loans, have been taken out throughout the policy years.

3) Death Benefit

Forever Love Coupon Plan 3	Forever Love Coupon Plan 5
The higher of: (i) Guaranteed Cash Value; and (ii) Total Premiums Paid*; plus any accumulated guaranteed cash payments with interest, any accumulated annual dividends with interest and any terminal dividend minus policy debt (if any) *Total Premiums Paid means an amount equal to the Applicable Standard Premium multiplied by the Number of Years of Premium Paid.	The higher of: (i) Guaranteed Cash Value; and (ii) **105% of total premiums paid for basic plan, less guaranteed cash payments paid**; plus any accumulated guaranteed cash payments with interest, any accumulated annual dividends with interest and any terminal dividend minus policy debt (if any)

Forever Love Coupon Plan 3 Vs Forever Love Coupon Plan 5

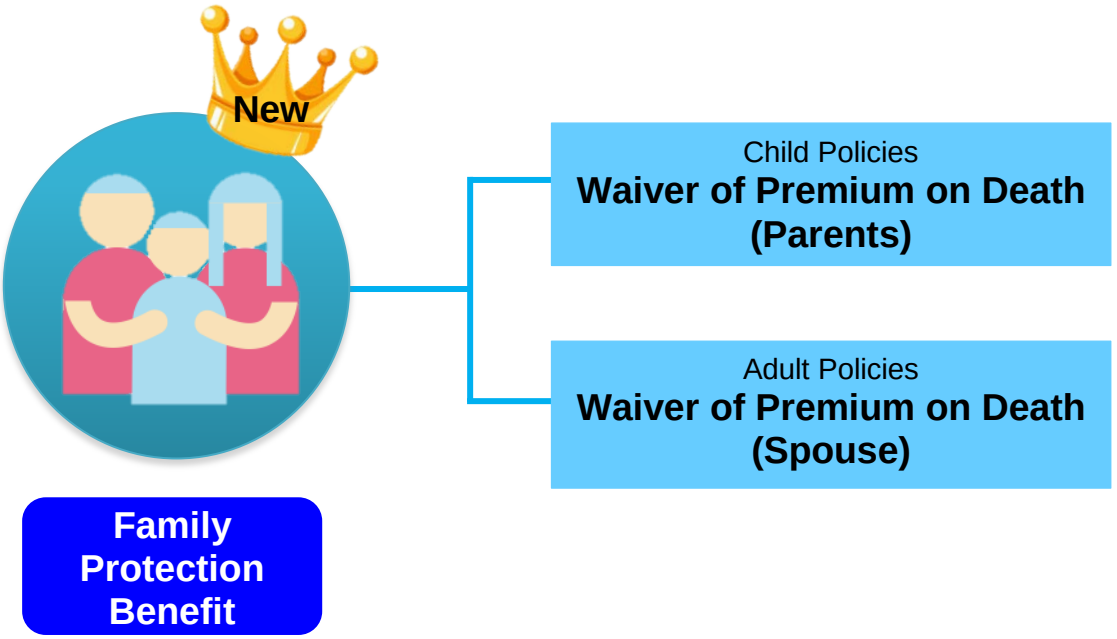
Insured: Age 0, Male
Premium Payment Term: 6-year
Annual Premium: US$6,000

Policy Year	Forever Love Coupon Plan 3		Forever Love Coupon Plan 5	
Guaranteed Death Benefit (excluded Accumulated Guaranteed Cash Payments)	Amount	Amount / Total premiums paid	Amount	Amount / Total premiums paid
10	36,000	100%	28,781	80%
20	36,000	100%	19,762	55%
30	36,000	100%	14,617	41%
40	36,000	100%	10,925	30%
80	36,000	100%	1,109	3%
100	36,075	100%	142	0%
Total Death Benefit	**Amount**	**Amount / Total premiums paid**	**Amount**	**Amount / Total premiums paid**
10	49,541	138%	46,852	130%
20	82,505	229%	64,939	180%
30	127,567	354%	107,986	300%
40	196,892	547%	168,694	469%
80	1,067,294	2965%	942,420	2618%
100	2,403,539	6676%	2,153,419	5982%

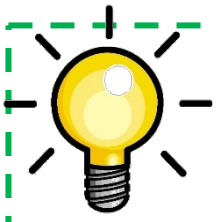
4) Family Protection Benefit

Forever Love Coupon Plan 5 includes a family protection benefit that could extend a safety net over the loved ones - with no health information required.

If the parents of an insured child or the spouse of an insured adult passes away before the age of 80, we will activate the Waiver of Premium on Death (Parents) or the Waiver of Premium on Death (Spouse) (see next page), which waives all or part of the future policy premiums* to lighten your burden.



These benefits, which come with the basic policy, will become effective once the policy has been in force for 2 years, provided that the parents of an insured child or the spouse of an insured adult is **at or below the age of 50** at the time of policy application.



* Note: The aggregate principal amount for the purpose of determining the amount of premium to be waived under Waiver of Premium on Death (Parents & Spouse) under all Forever Love Coupon Plan 5 policies for the same insured will not exceed a maximum sum of **US$100,000** per life.

(A) Waiver of Premium on Death (Parents)

The Waiver of Premium on Death (Parents) extends the ordinary payor benefit coverage from policy owner to **contingent owner**, provided that the contingent owner is the **parents of the insured**.

I. Eligibility:

- Insured age: 0 - 17
- Policy owner age: 50 or below; and/or
- Contingent owner (must be parents of insured) age: 50 or below

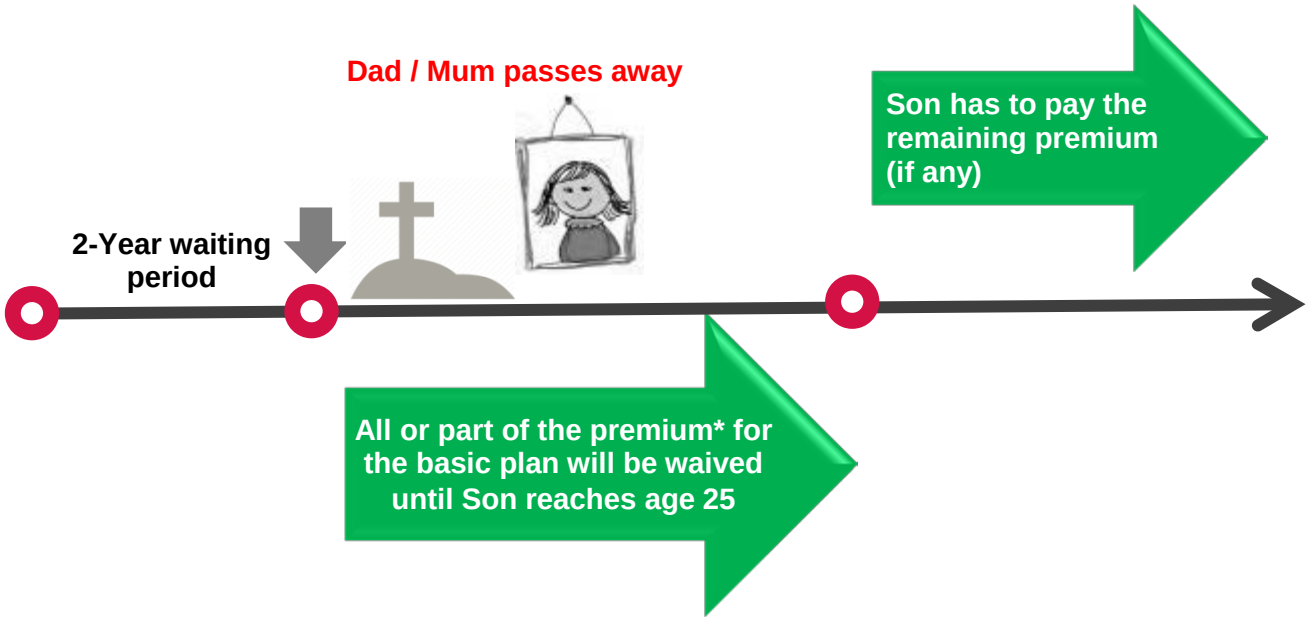
II. Benefit:

If the policy owner and/or the contingent owner pass(es) away, provided that the policy has been inforce for 2 years or more, the insured child will continue to enjoy protection without having to pay future premiums for the basic plan until the age of 25 or the end of the premium payment period of the basic plan, whichever is earlier.

III. Example: Protect your child's future



Owner: Dad（Issue age ≤ 50）
Contingent Owner: Mum（Issue age ≤ 50）
Insured: Son



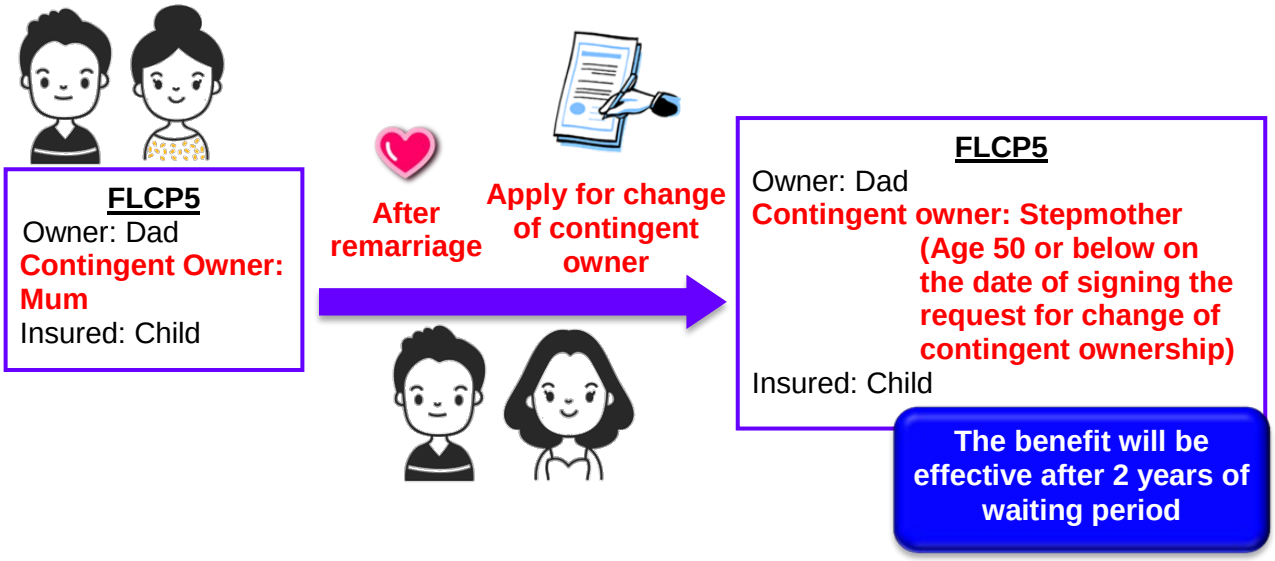
* The aggregate principal amount for the purpose of determining the amount of premium to be waived under Waiver of Premium on Death (Parents) under all Forever Love Coupon Plan 5 policies for the same insured will not exceed a maximum sum of US$100,000 per life.
Remarks: should continue to pay for the remaining premium

IV. I am re-married?

Upon remarriage, the policy owner may reassign the current spouse who is age 50 or below as the policy owner or contingent owner. The existing waiver of premium benefit will be suspended for a period of 2 years from the effective date of the reassignment, after which it will resume, subject to the age and relationship requirements.

Example of reassigning contingent owner:

Parents



Please refer to “Change of Beneficiary / Signature / Ownership / Trustee” (Appendix 3).

(B) Waiver of Premium on Death (Spouse):

The Waiver of Premium on Death (Spouse) **extends** the ordinary payor benefit coverage from child policies **to adult policies**.

I. Eligibility:

- Insured age: 18 or above
- Spouse of the insured who is
  - o Age 50 or below;
  - o Must be either the policy owner or one of the beneficiaries of the policy (Amount of beneficiary (ies) share will not affect the eligibility)

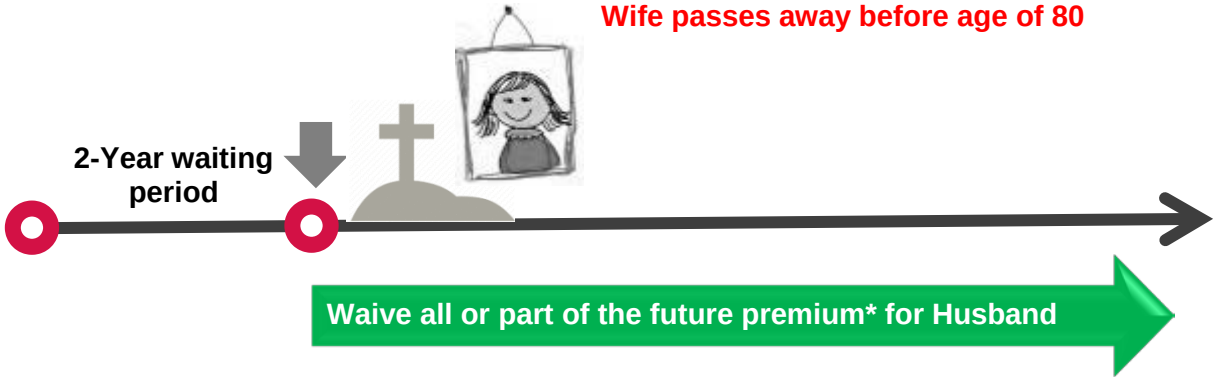
II. Benefit:

The Waiver of Premium on Death (Spouse) will be provided under the policy with an insured adult at the age of 18 or above at the time of policy application. If the insured's spouse, who is either the policy owner or beneficiary of the policy, passes away, provided that the policy has been inforce for 2 years or more, the insured will continue to enjoy protection under the policy without having to pay all or part of the future premiums* for the basic plan.

III. Example: Love for your spouse will endure



Owner: Wife (Issue age ≤50）
Insured: Husband

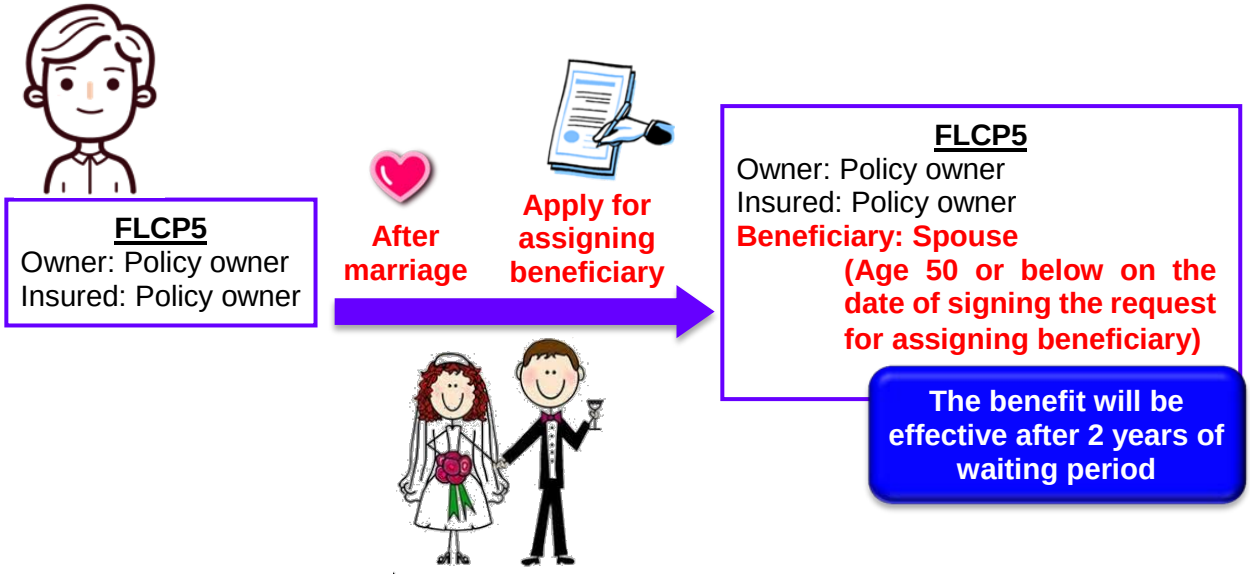


* The aggregate principal amount for the purpose of determining the amount of premium to be waived under Waiver of Premium on Death (Spouse) under all Forever Love Coupon Plan 5 policies for the same insured will not exceed a maximum sum of US$100,000 per life. **Remarks: Should continue to pay for the remaining premium**

IV. What if I am Single?

To provide flexibility, policy owner who is single may assign the spouse who is age 50 or below as the policy owner or beneficiary after getting married. The existing waiver of premium benefit will be suspended for a period of 2 years from the effective date of the reassignment, after which it will resume, subject to the age and relationship requirements.

Example of assigning spouse as beneficiary



Please refer to "Change of Beneficiary / Signature / Ownership / Trustee" (Appendix 3).

When applying for Forever Love Coupon Plan 5, the Sex, Date of Birth, ID Card No./Passport No. of the contingent owner or beneficiary MUST be filled.

IV. Policy Contract – Make It Easy Tips

To facilitate the review of Policy Contract, we have prepared a "Policy Contract – Make It Easy Tips". This document is to guide you to understand the important notes of the product and clearly states the relevant section of Policy Contract for the important notes.

"Policy Contract – Make It Easy Tips" does not set out the details of benefits provided. As such, this document is provided for reference only. Details of benefits and exact Policy terms and conditions should be referred to the Policy Contract.

This document is intended to provide easy to understand guidance on the main limitations on coverage of this product (including scope limitations, key terms and conditions and policy exclusions). It does not set out the details of benefits provided. As such, this document is provided for reference only, and reference should be made to the Policy contract for the details of benefits and exact Policy terms and conditions.

Part I: Dividend Provisions

1. When will I be entitled to Terminal Dividend?

You may be entitled to terminal dividend starting from the 10th Policy Anniversary upon the following events:

- Death of the Insured; or
- Surrender of the Policy.

Please refer to the policy contract:

- **"Dividend Provisions" – "Terminal Dividend"**

2. When will I be entitled to Annual Dividends?

Starting from the 10th Policy Anniversary, Annual Dividends (if any) shall be credited to your Basic Policy on each Policy Anniversary. Please refer to Q3 for what you can do with the Annual Dividends.

Please refer to the policy contract:

- **"Dividend Provisions" – "Annual Dividends"**

3. What can I do with Annual Dividends?

You may elect in writing on our Company's prescribed form for dividends (if any) to be applied according to one of the following dividend payment options:

Option 1: Cash payment

Option 2: Premium Reduction - Dividends applied to reduce any premium due. Any balance of dividends remaining after the payment of premiums will be accumulated at such interest rate as may be declared by us from time to time and applied to reduce future premiums when due. Interest rates are not guaranteed and may fluctuate during the policy term.

Option 3: Dividend Accumulations - Dividends held by us and accumulated at such interest rate as may be declared by us from time to time. Interest rates on dividend accumulations are not guaranteed and may even be zero percent in any year. At any time while the Policy is in force, you may request a withdrawal of dividend accumulations and interest thereon (if any). A

request for a withdrawal of dividend accumulations and interest thereon must be submitted in writing on the Company's prescribed form to our Issuing Office. On termination of the Policy, we will pay the remaining balance of any dividend accumulations and interest thereon after deducting any outstanding Policy Debt.

If no option is elected, we will apply the dividends according to Option 3.

Please refer to the policy contract:

- **"Dividend Provisions" – "Annual Dividend Payment Options"**

Part II: Death Benefit Provisions

4. Does this plan provide any Death Benefit?

Yes. We will pay the higher of:

(a) the Guaranteed Cash Value, and

(b) the remaining balance of 105% of the Total Basic Premiums Paid after deducting any guaranteed cash payment(s) paid;

plus

- any guaranteed cash payment accumulations and interest;
- any annual dividends accumulations and interest; and
- any terminal dividend;

minus Policy Debt (if any).

Please refer to the policy contract:

- **"Death Benefit Provisions" – "Death Benefit"**

5. What is supplementary accidental death benefit?

If the Insured dies due to an Accidental Death which occurs within 12 months of the Issue Date or Policy Date of the Policy (whichever is later), we shall pay the Principal Amount in a lump sum as a supplementary accidental death benefit.

Subject to the limitation that the aggregate of such payment of this supplementary accidental death benefit and any supplementary accidental death benefit(s) paid and / or payable in respect of the same Insured under any other Forever Love Coupon Plan 5 policies will not exceed the maximum sum of US$100,000 per life.

Please refer to the policy contract:

- **"Death Benefit Provisions" – "Supplementary Accidental Death Benefit"**

Part III: General Provisions

6. Under what conditions will this policy terminate?

We will cancel the plan and the Insured will lose the cover when one of the following happens (whichever is earliest):

- the Insured passes away;
- the policy owner surrenders the Policy;
- the policy owner do not pay the premium within 31 days of the due date and the policy has no cash value;
- any benefit is paid under the basic plan or an add-on plan that triggers termination of the policy; or
- the outstanding debt exceeds the guaranteed cash value of the policy. Where the premium is covered by a loan taken out on the policy automatically, the outstanding debt exceeds the sum of guaranteed cash value and accumulated Annual Dividends with interest (if any) of your policy.

Please refer to the policy contract:

- **"General Provisions" – "Termination"**

Part IV: Non-Forfeiture Provisions

7. What will happen if the policy owner stops paying premium?

The policy owner should pay premium(s) on time and according to the selected premium payment schedule. If you stop paying the premium before completion of the premium term, the premium will be covered by a loan taken out on the policy automatically. Interest will be charged on the loan in accordance with the Loan Provisions of the policy.

The coverage during this period remains unchanged, however

- the unpaid loan or any Policy Debt on this Policy will be deducted from any payment or proceeds under this Policy at the time of settlement; and
- any outstanding Policy Debt at the time of any guaranteed cash payment shall be deducted from the amount otherwise payable.

If/when the loan advance for the unpaid premium will result in the loan balance exceeding the sum of guaranteed cash value and the dividend accumulations, the policy will be surrendered and you will lose the cover. The surrender value of the policy will be used to repay the loan balance, and we will refund any remaining value.

Please refer to the policy contract:

- **"Non-Forfeiture Provisions" – "Automatic Premium Loan"**
- **"Loan Provisions" – "Deduction From Proceeds"**
- **"Guaranteed Cash Payment Endorsement" – "Guaranteed Cash Payment"**

8. How much can I get if the policy owner surrender the Policy?

The policy owner can get the guaranteed cash value and any guaranteed cash payment accumulation with interest for the relevant Policy Year. On top of that, if the policy owner surrender after the 10th Policy Anniversary, he can get any annual dividends accumulation with interest and terminal dividend.

Any Policy Debt will be deducted from the proceeds of surrender.

Please refer to the policy contract:

- **"Non-Forfeiture Provisions" – "Cash Surrender"**
- **"Loan Provisions" – "Deduction From Proceeds"**

Part V: Guaranteed Cash Payment Endorsement

9. When will I be entitled to Guaranteed Cash Payment?

- An amount equal to 2.1% of the principal amount will be paid on each policy anniversary from the 1st policy anniversary (for 6-year premium payment period) / 2nd policy anniversary (for 10-year premium payment period) / 3rd policy anniversary (for 15 or 20-year premium payment period) until the policy anniversary on or immediately following the 100th birthday of the Insured; and

- An additional amount equal to 0.4% of the principal amount will be paid on each policy anniversary from the 1st policy anniversary (for 6-year premium payment period) / 2nd policy anniversary (for 10-year premium payment period) / 3rd policy anniversary (for 15 or 20-year premium payment period) until 20th policy anniversary.

Please refer to the Guaranteed Cash Payment Endorsement:
- **"Guaranteed Cash Payment"**

Part VI: Wavier of Premium on Death (Parents) Endorsement (Applicable to child policies with insured issue age of 17 or below)

10. Who are covered under this benefit?

This benefit covers the death of:

- The policy owner who is at the age of 50 or below on the date of application for the basic policy or on the date of signing the request for change of ownership; and/or
- The contingent owner who is:
  - Declared by the policy owner as the parents of the Insured in our prescribed form; and
  - At the age of 50 or below on the date of application for the basic policy or on the date of signing the request for change of contingent ownership

Please refer to the Waiver of Premium on Death (Parents) Endorsement:
- **"Benefit"**

11. What is the benefit?

If the covered persons (refer to Q10 above) pass away before his/her age of 80, we will waive all or part of the premium payable under the basic policy until the insured reaches the age of 25.

A waiting period of 2 years applies. This is counted from the latest of:
- Issue Date (if there has been no change of ownership or contingent ownership);
- The effective date of change of ownership or contingent ownership (if applicable); and
- The latest Commencement Date

Please refer to the Waiver of Premium on Death (Parents) Endorsement:
- **"Benefit", "Termination"**

12. Is there any limit on the premium to be waived?

The aggregate principal amount for the purpose of determining the amount of premium to be waived under Waiver of Premium on Death (Parents) under all Forever Love Coupon Plan 5 policies for the same insured will not exceed a maximum sum of US$100,000 per life.

Please refer to the Waiver of Premium on Death (Parents) Endorsement:
- **"Terms and Conditions"**

Part VII: Waiver of Premium on Death (Spouse) Endorsement (Applicable to adult policies with insured issue age of 18 or above)

13. Who are covered under this benefit?

This benefit covers the death of the spouse of the Insured:

- Who is either:
  - The policy owner who declared himself / herself as the spouse of the Insured in our prescribed form; or
  - The sole Beneficiary or one of the Beneficiaries who was declared as the spouse of the Insured by the Owner in our prescribed form; and
- At the age of 50 or below on the date of application for the basic policy or on the date of signing the request for change of ownership or beneficiary

Please refer to the Waiver of Premium on Death (Spouse) Endorsement:

- **"Benefit"**

14. What is the benefit?

If the covered person (refer to Q13 above) passes away before his/her age of 80, we will waive all or part of the premium payable under the basic policy.

A waiting period of 2 years applies. This is counted from the latest of:

- Issue Date (if there has been no change of ownership or beneficiary);
- The effective date of change of ownership or beneficiary (if applicable); and
- The latest Commencement Date

Please refer to the Waiver of Premium on Death (Spouse) Endorsement:

- **"Benefit", "Termination"**

15. Is there any limit on the premium to be waived?

The aggregate principal amount for the purpose of determining the amount of premium to be waived under Waiver of Premium on Death (Spouse) under all Forever Love Coupon Plan 5 policies for the same insured will not exceed a maximum sum of US$100,000 per life.

Please refer to the Waiver of Premium on Death (Spouse) Endorsement:

- **"Terms and Conditions"**

Appendix 1: Product Description

<table>
<tr><td>Product Name</td><td>Forever Love Coupon Plan 5</td></tr>
<tr><td>Launch Date</td><td>Hong Kong and Macau: 28 June 2019 (according to the application date)</td></tr>
<tr><td>Basic / Rider</td><td>Basic Plan</td></tr>
<tr><td>Overview</td><td>• A limited-pay whole life plan
• Selections of 4 premium payment term: 6-year, 10-year, 15-year and 20-year
• Regularly distributes annual guaranteed cash payments and additional guaranteed cash payments
• Provides extra benefits of “Waiver of Premium on Death (Parents)” and “Waiver of Premium on Death (Spouse)”
• Annual dividends (non-guaranteed) may be payable starting from the 10th policy anniversary
• Terminal dividend (non-guaranteed) may be payable upon surrender or death of the insured, if such surrender or death occurs on or after the 10th policy anniversary
• No medical examination if aggregated total premium is less than or equal to US$4,000,000(1)
• Optional riders are attachable</td></tr>
<tr><td>Plan Shortnames</td><td><table><tr><th>Premium Payment Term</th><th>Plan Shortnames</th></tr><tr><td>6-year</td><td>ACV6P5</td></tr><tr><td>10-year</td><td>ACV10P5</td></tr><tr><td>15-year</td><td>ACV15P5</td></tr><tr><td>20-year</td><td>ACV20P5</td></tr></table></td></tr>
<tr><td>Policy Number Prefix</td><td><table><tr><th>Region</th><th>Applicable to Non-MCV</th><th>Applicable to MCV applying policy in Hong Kong or Macau</th></tr><tr><td>Hong Kong</td><td>B3 / B6 / B9</td><td>G3800 - G3806
G6800 - G6806
G9800 - G9806</td></tr><tr><td>Macau</td><td>B4</td><td>G4800 - G4806</td></tr></table></td></tr>
</table>

(1) Subject to other requirements. For details, please refer to part D.

A. Benefit

<table>
<tr><td>1. Benefit Term</td><td>Whole Life</td></tr>
<tr><td>2. Guaranteed Cash Payments</td><td>Options to take out in cash or accumulate to earn interest
<table>
<tr><th rowspan="2">Type</th><th rowspan="2">Premium Payment Term</th><th colspan="2">Distribution Period</th><th rowspan="2">Amount</th></tr>
<tr><th>From</th><th>Until</th></tr>
<tr><td rowspan="3">Annual guaranteed cash payments</td><td>6-year</td><td>the end of the 1st policy year</td><td rowspan="3">the insured reaches the age of 100</td><td rowspan="3">2.1% of the principal amount paid at the end of each policy year (2)</td></tr>
<tr><td>10-year</td><td>the end of the 2nd policy year</td></tr>
<tr><td>15- or 20-year</td><td>the end of the 3rd policy year</td></tr>
<tr><td rowspan="3">Additional guaranteed cash payments</td><td>6-year</td><td>the end of the 1st policy year</td><td rowspan="3">the end of the 20th policy year</td><td rowspan="3">0.4% of the principal amount paid at the end of each policy year (2)</td></tr>
<tr><td>10-year</td><td>the end of the 2nd policy year</td></tr>
<tr><td>15- or 20-year</td><td>the end of the 3rd policy year</td></tr>
</table></td></tr>
</table>

(2) The Principal Amount is used to calculate premium, guaranteed cash payments and relevant policy values. The Principal Amount is not related to death benefit and will not be paid upon the death of the Insured (except for accidental death).

3. Death Benefit	The higher of: • Guaranteed Cash Value; and • the remaining balance of 105% of the total premiums paid for the basic plan after the deduction of any guaranteed cash payments paid; plus • any guaranteed cash payments that have accumulated with interest; • any Annual Dividends that have accumulated with interest; and • any Terminal Dividend; minus policy debt (if any).
4. Supplementary Accidental Death Benefit[3]	Within 12 months of the Issue Date or Policy Date of the Policy (whichever is later): pay a benefit equal to the Principal Amount in addition to the death benefit
5. Waiver of Premium on Death (Parents)[4]	• Entitled to child policies • When the policy owner and/or the parents of the insured who is the contingent owner passes away before the age of 80, the insured child will continue to enjoy cover under the policy without having to pay all or part of the premiums of the basic plan until the insured reaches the age of 25 • The policy owner and contingent owner need to be below the age of 50 at the time of policy application and the benefit is subject to a waiting period of 2 years
6. Waiver of Premium on Death (Spouse)[4]	• Entitled to adult policies • When the spouse of the insured (the policy owner or the beneficiary) passes away before the age of 80, the insured will continue to enjoy cover under the policy without having to pay all or part of the premiums of the basic plan • The policy owner and beneficiary need to be below the age of 50 at the time of policy application and the benefit is subject to a waiting period of 2 years
7. Surrender Benefit	Guaranteed Cash Value + Any guaranteed cash payments that have accumulated with interest + Any Annual Dividends that have accumulated with interest + Any Terminal Dividend – Policy Debt (if any)
8. Policy Loan	Applicable
9. Non-Forfeiture Options	Only Automatic Premium Loan (APL) is allowed. APL can run for more than 1 policy year as long as Cash Value + Accumulated Dividends with interest is enough to cover premium in default + Policy Debt (if any). Interest(s) will be charged on all APL.
10. Annual Dividend Payment Options	• Cash Payment • Premium Reduction • Dividend Accumulations
11. Suicide and Misstatement of age, sex and smoking habit arrangement	Follow existing rules for traditional life plan

(3) Subject to the limitation that the aggregate of all Supplementary Accidental Death Benefit(s) paid and / or payable under all Forever Love Coupon Plan 5 policies issued in respect of the same insured cannot exceed the maximum sum of US$100,000 per life.

(4) The aggregate principal amount for the purpose of determining the amount of premium to be waived under Waiver of Premium on Death (Parents & Spouse) under all Forever Love Coupon Plan 5 policies for the same insured will not exceed a maximum sum of US$100,000 per life.

B. Premium

1. Premium Structure	Level and Guaranteed				
2. Premium Payment Term	6 years / 10 years / 15 years / 20 years				
3. Premium Rates	Premium rates are unique[(5)] within each of premium payment term *(Please refer to the Premium Rate Table in Appendix 5)*				
4. Payment Mode	Annual / Semi-annual / Quarterly / Monthly				
5. Lifestyle Discount	Not Applicable				
6. Size Discount	Principal Amount (US$)	Premium Payment Term (Adjustment per 1,000 Principal Amount)			
		6 years	10 years	15 years	20 years
	5,000 – 9,999	+9.00	+5.00	+4.00	+4.00
	10,000 – 19,999	+4.00	+2.25	+1.75	+1.75
	20,000 – 34,999	+1.25	+0.75	+0.50	+0.50
	35,000 – 74,999	N/A	N/A	N/A	N/A
	75,000 – 149,999	-0.75	-0.50	-0.25	-0.25
	150,000 or above	-1.00	-0.75	-0.50	-0.50

(5) Size discount will be applied in the calculation of premium.

C. Product Particulars

1. Issue Age	Premium Payment Term 6 years 10 years 15 years 20 years	Issue Age 15 days – age 65 15 days – age 60 15 days – age 55 15 days – age 55
2. Minimum Principal Amount	US$5,000	
3. Region	Hong Kong / Macau	
4. Currency	US$	
5. Riders Attachable	WP (purchasable only) / WPCI Pro / SCIR Pro / ECIR Pro / PB / PBCI Pro / CEO5 / CEOP5 / CEOE2 / CEOEP2 / SGHR2 / HS80 (Macau only) / VHIS Flexi / VHIS Prime / CG 2 / CG Pearl 2 / HB / Metro-Trio Series / ADB / ADD / AI / PACS2 / SADD / Wisdom Term / Expert Term / PCR Pro	
6. Maximum Per Life Limit	Follow current rules	
7. Product Group	Traditional Life	
8. Contract Laser Print Code		
- Basic Contract	DCGL	
- Juvenile Lien Endorsement	AFAG	
- Waiver of Premium on Death (Parents) Endorsement	BDCA	
- Waiver of Premium on Death (Spouse) Endorsement	BDCC	
- PRC G Endorsement	AEDW	
- Guaranteed Cash Payment Endorsement	BNAO (6-year premium payment term)；BNAQ (10-year premium payment term)；BNAS (15-year and 20-year premium payment terms)	
- Table of Guaranteed Cash Value	Printed by System	
	Please refer to Contract Library for contract specimen.	

D. Underwriting Guidelines

1. Medical Requirement

Medical requirement will be based on aggregated[(6)] Total Premium limit determined as the table below:

Issue Age	No Medical Examination	Simplified Underwriting	Normal Underwriting
15 days – age 65	Total Premium ≤ US$4,000,000	Total Premium over US$4,000,000 and ≤ US$20,000,000	Total Premium over US$20,000,000

Total Premium = annual premium of basic plan (excludes size discount) multiplied by premium payment term

- Policies issued more than 2 years will be exempted (based on NB application date)
- Only basic premium is included, premium for attachable rider should not be calculated
- Prevailing currency exchange rate: US$1 = HK$7.5 / MOP7.5 / RMB$6

(6) Products cover (below list will be updated from time to time):

Part A: NB products

(a) Spring Income Plan
(b) RMB Spring Income Plan
(c) Simply Love Encore 2
(d) Forever Love Coupon Plan 5
(e) Forever Love Coupon Plan 3
(f) Golden Years Income Plan
(g) Special Target Saver Plus
(h) Kiss Kids Education Savings Plan
(i) Proactive Insurance Plan 2
(j) Bonus Power Plan 3
(k) AIA Deferred Annuity Plan

Part B: Shelved products

(l) Gemstar RMB Plan
(m) Forever Love Coupon Plan 2
(n) Forever Love Coupon Plan
(o) Promise Me Coupon Plan
(p) Admire Life (Simple Version)
(q) Simply Love Encore
(r) Proactive Insurance Plan
(s) Bonus Power Plan 2
(t) Bonus Power Plan

2. Financial Requirement

- Follow general non-product specific guidelines such as Guideline on Anti-Money Laundering and Counter-Terrorist Financing (AMLG) and Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner From MCV

<table>
<tr><td>3. Medical Rating</td><td>• If the aggregated total premium is within the above limit for “No medical examination”, standard premium rate will be offered

• If the aggregated total premium exceeds the above limit for “No medical examination”, standard premium rate will be offered subject to the following rules (failing which the application will be declined):

➢ Temporary flat amount rating may not be applied and can be waived
➢ Permanent flat amount rating not exceeding $2.50 per mil category and without Medical Rating (MR) or Nationality Rating (NR)
➢ MR‘D’* or below for Insured between 0 and 50 and without permanent flat amount rating
➢ MR‘B’* or below for Insured between 51 and 65 and without permanent flat amount rating

* If there is Nationality Rating/Residence Rating (NR/RR) and/or Occupation Rating (OR), the combination rating (MR + NR/RR + OR) should not exceed the rating class as specified.</td></tr>
<tr><td>4. Nationality Rating</td><td>• If the aggregated total premium is within the above limit for “No medical examination” and Nationality Rating/Residency Rating is ratable as refer to “Life” rating of “Nationality / Residence Rating Table”, standard premium rate will be offered
• If the aggregated total premium exceeds the above limit for “No medical examination”, please refer to 3. Medical Rating</td></tr>
<tr><td>5. Occupation Rating</td><td>• If the aggregated total premium is within the above limit for “No medical examination” and the Occupation Rating is ratable as refer to “Life” rating of “Occupation Rating System”, standard premium rate will be offered
• If the aggregated total premium exceeds the above limit for “No medical examination”, please refer to 3. Medical Rating</td></tr>
<tr><td>6. Policy Date</td><td>Allow Date Back</td></tr>
<tr><td>7. Application Form</td><td><table><tr><td>Hong Kong</td><td>Life and Personal Accident Insurance Application Form (OPUAIF00)</td></tr><tr><td>Macau</td><td>Life and Personal Accident Insurance Application Form (OPMCUF13)</td></tr></table></td></tr>
<tr><td>8. VIP Club</td><td>Premium calculated in VIP Club:
<table><tr><th>Premium Payment Term</th><th>% of Premium</th></tr><tr><td>6 years</td><td>60% of Annual Premium</td></tr><tr><td>10 years / 15 years / 20 years</td><td>100% of Annual Premium</td></tr></table></td></tr>
<tr><td>9. Substandard Premium Discount Program</td><td>Not Applicable</td></tr>
</table>

E. POS Guidelines

1. Change of Principal Amount	• Increase of Principal Amount is **NOT** allowed after the policy is issued • Reduction in Principal Amount will be considered as partial surrender
2. Reinstatement	Follow normal reinstatement requirements
3. Appeal Loading	• Not applicable for basic plan • For appeal loading on riders, follow normal rules
4. Change Plan (Basic Plan)	Not allowed (Neither for changing from other basic plans to this plan nor from this plan to other basic plans)
5. Term Conversion	Not allowed
6. Change Payment Mode	Follow existing rules
7. Transfer of Existing Hospital Coverage	Applicable For detailed arrangements of the transfer of existing hospital coverage, please refer to the memos issued by Operations on 30 July, 2010 (ref: A100733), 21 Oct, 2010 (ref: A101036), 30 Nov, 2010 (ref. A101136), 23 Dec, 2013 (ref. A131232), 8 Oct, 2015 (ref. A151027), 19 Sept, 2017 (ref. A170952), and 10 Oct, 2018 (ref. A180920)

F. Agent Compensation

Premium Payment Term	6-year	10-year	15-year	20-year
1. Commission				
- Policy year 1	25%	30%	40%	50%
- Policy year 2	4%	4%	8%	10%
- Policy year 3-6	2%	2%	3%	3%
2. High Issue Age FYC Adjustment	6-year premium payment term: Less 1% for each issue age above age 60 Other premium payment terms: Not applicable			
3. Persistency & Career Benefit	Applicable			
4. Extra 10%	Applicable			
5. Provident Fund	Applicable			
6. Riders	WP / WPCI Pro / PB / PBCI Pro		Follow commission scale of basic plan (if on rider, follow riders' commission scale)	
	CEO Medical 5 / CEO Pearl Medical 5 / CEO Essence 2 / CEO Essence Pearl 2 / SGHR2 / Cancer Guardian 2 / Cancer Guardian Pearl 2 / Metro-Trio Rider / Metro-Trio Pearl Rider / VHIS Flexi / VHIS Prime / PACS2		Follow their own commission scale	
	ADB / ADD / AI / SADD / Expert Term Rider / Wisdom Term Rider / HS80 (Macau only) / HB / SCIR Pro / ECIR Pro / PCR Pro		Policy year	% of premium
			1	46%
			2	17%
			3-6	5%
7. FYP Credit	100% of FY Premium			
8. FYC Adjustment	Group 3 (Regular Premium – 101 Linked and Traditional Savings)			

G. Others

1. Proposal Generation System (PGS)	PGS 17.9 will be applicable
2. PTA Number for Brochure	English: PTA999892.0619 Traditional Chinese: PTA999893.0619 Simplified Chinese: PTA999894.0619

Appendix 2: Product Comparison

Plan Features Comparison of Similar Products in the Market

A. Feature Comparison

Company	**AIA**		**PrX**		**ManuX**				**AXX**			
Product Name	**Forever Love Coupon Plan 5[(1)]**		**PRXlife Xoupon Xaver**		**Lx Xie**		**ManuXrestige**		**Xrime Xarvest Income Plan**		**Xver Xarvest Income Plan**	
Premium Payment Period (PPP) / Issue Age	PPP 6 years 10 years 15 / 20 years	Issue Age Age 0 – 65 Age 0 – 60 Age 0 – 55	PPP 5 years 10 years	Issue Age (ANB) Age 1 – 65 Age 1 – 60	PPP 5 / 8 / 12 years 15 years	Issue Age Age 0 – 65 Age 0 – 60	PPP 5 years 8 / 12 years 15 years	Issue Age Age 0 – 70 Age 0 – 65 Age 0 – 60	PPP 5 / 10 years	Issue Age Age 0 – 65	PPP 5 / 10 years	Issue Age Age 0 – 65
Benefit Term	Whole Life		To Age 100		To Age 100				To Age 100			
Currency	USD		USD		USD / HKD				USD			
Minimum Principal Amount / Notional Amount	US$5,000		US$5,000		US$6,250 / HK$50,000				Below age 45: US$15,000 Age 45 or above: US$10,000			
Death Benefit	The higher of: (i) Guaranteed Cash Value; or (ii) 105% of total basic premiums paid, less any guaranteed cash payments paid *plus* accumulated guaranteed cash payments with interest (non-guaranteed) + accumulated annual dividends with interest (non-guaranteed) + terminal dividend (non-guaranteed) *minus* Policy Debt (if any)		The higher of: (i) 105% of total basic premiums paid, less guaranteed cash payments paid; and (ii) Guaranteed Cash Value + terminal dividend (non-guaranteed) *plus* accumulated guaranteed cash payments with interest (non-guaranteed) *minus* Policy Debt (if any)		<u>Basic Death Benefit Option</u> (applicable to 15-year PPP only) The higher of: (i) 350% of notional amount, less guaranteed cash payments paid; (ii) Notional amount; and (iii) Guaranteed Cash Value <u>Reduce Death Benefit Option</u> (A) <u>During first 5 years:</u> Total basic premiums paid, less guaranteed cash payments paid, accumulated interest at 1.2% p.a. (B) <u>After 5 years:</u> The higher of: (i) Notional amount; (ii) 110% of total basic premiums paid, less guaranteed cash payments paid; and (iii) Guaranteed Cash Value *plus* accumulated guaranteed cash payments with interest	The higher of: (i) Guaranteed Cash Value; or (ii) 101% of total basic premiums paid, less guaranteed cash payments paid *plus* accumulated guaranteed cash payments with interest (non-guaranteed) + accumulated annual dividends with interest (non-guaranteed) *minus* Policy Debt (if any)		The higher of: (i) Guaranteed Cash Value; or (ii) Total annualised premiums paid, less guaranteed cash payments paid *plus* accumulated guaranteed cash payments with interest (non-guaranteed) + accumulated annual dividends with interest (non-guaranteed) + terminal dividend (non-guaranteed) *minus* Policy Debt (if any)		

Company	AIA	PrX	ManuX		AXX	
Product Name	**Forever Love Coupon Plan 5(1)**	**PRXlife Xoupon Xaver**	**Lx Xie**	**ManuXrestige**	**Xrime Xarvest Income Plan**	**Xver Xarvest Income Plan**
			(non-guaranteed) + accumulated annual dividends with interest (non-guaranteed) *minus* Policy Debt (if any)			
Supplementary Accidental Death Benefit	Within 12 months of the Issue Date or Policy Date (whichever is later): 100% of Principal Amount (up to US$100,000 per life)	Within PPP: 100% of total basic premiums paid (up to US$125,000)	No such Benefit	Within first 5 policy years: 10% of Notional Amount	No such benefit	
Annual Guaranteed Cash Payment	Policy Anniversary / % of Principal Amount *PPP (6-year)* 1st year until the insured age 100 — 2.1% *PPP (10-year)* 2nd year until the insured age 100 — 2.1% *PPP (15 / 20-year)* 3rd year until the insured age 100 — 2.1%	Policy Anniversary / % of Notional Amount 3 & every year thereafter — 5%	Policy Anniversary / % of Notional Amount 2 & every year thereafter — 5%	Policy Anniversary / % of Notional Amount 1 – 8 — 5% 9 –16 — 6% 17 – 24 — 7% 25 and every year thereafter — 8%	Policy Anniversary / % of Notional Amount 21 & every year thereafter — 2%	Policy Anniversary / % of Notional Amount *PPP (5-year)* 3 & every year thereafter — 3% *PPP (10-year)* 5 & every year thereafter — 3%
Additional Guaranteed Cash Payment	Policy Anniversary / % of Principal Amount *PPP (6-year)* 1 – 20 — 0.4% *PPP (10-year)* 2– 20 — 0.4% *PPP (15 / 20-year)* 3– 20 — 0.4%	Policy Anniversary / % of Notional Amount 10, 15 and 20 — 10%	Not Applicable	Not Applicable	Policy Anniversary / % of Notional Amount 5,10, 15 and 20 — 25%	Policy Anniversary / % of Notional Amount *PPP (5-year)* 10 and 20 — 10% *PPP (10-year)* 10, 20 and 30 — 15%
Annual Dividend	starting from 10th policy anniversary	Not Applicable	starting from 2nd policy anniversary	starting from 2nd policy anniversary	starting from 3rd policy anniversary	*PPP (5-year)* starting from 3rd policy anniversary *PPP (10-year)* starting from 5th policy anniversary
Terminal Dividend	starting from 10th policy anniversary	starting from 3rd policy anniversary	Not Applicable	Not Applicable	starting from 3rd policy anniversary	
Surrender	Guaranteed Cash Value	Guaranteed Cash Value	Guaranteed Cash Value		Guaranteed Cash Value	

Company	AIA	PrX	ManuX		AXX	
Product Name	**Forever Love Coupon Plan 5(1)**	**PRXlife Xoupon Xaver**	**Lx Xie**	**ManuXrestige**	**Xrime Xarvest Income Plan**	**Xver Xarvest Income Plan**
Benefit	+ Accumulated Guaranteed Cash Payments with interest (if any) + Accumulated annual dividend with interest (if any) + Terminal dividend (if any) - Policy Debt (if any)	+ Accumulated Guaranteed Cash Payments with interest (if any) + Terminal dividend (if any) - Policy Debt (if any)	+ Accumulated Guaranteed Cash Payments with interest (if any) + Accumulated annual dividend with interest (if any) - Policy Debt (if any)		+ Accumulated Guaranteed Cash Payments with interest (if any) + Accumulated annual dividend with interest (if any) + Terminal dividend (if any) - Policy Debt (if any)	
Other Build-in Benefits	(i) Waiver of Premium on Death (Parents)(2) (ii) Waiver of Premium on Death (Spouse)(2)	(i) Payor accidental death benefit (ii) Death Benefit Settlement Option	Not Applicable		(i) Death Benefit Settlement Option	Change of life insured (applicable after 15th policy anniversary; and while the Insured is alive and the policy is still inforce)
Underwriting Rules	No medical underwriting if the aggregated premiums under the same insured does not exceed US$4,000,000(3)	No medical underwriting if the total annualised premium does not exceed US$250,000 for all the PRXlife Xoupon Xaver policies taken out under the same insured in the past 24 months	Death Benefit Settlement Option / Underwriting requirement Basic / Full underwriting Reduce / No medical underwriting		No medical underwriting is required	No medical underwriting is required if the total notional amount is less than US$2,000,000

(1) For Forever Love Coupon Plan 5, the Principal Amount is used to calculate premium, guaranteed cash payments and relevant policy values. The Principal Amount is not related to death benefit and will not be paid upon the death of the Insured

(2) The aggregate principal amount for the purpose of determining the amount of premium to be waived under Waiver of Premium on Death (Parents & Spouse) under all Forever Love Coupon Plan 5 policies for the same insured will not exceed a maximum sum of US$100,000 per life.

(3) For details, please refer to Appendix 1 Part D.

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B. 回報比較 Return Comparison

男性，0 歲，保費繳付期 = 5/6 年，總保費 = US$36,000
Male, Age 0, Premium Payment Term = 5/6 years, Total Premium = US$36,000

有顏色的地方代表友邦的「愛無憂長享計劃 5」：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Forever Love Coupon Plan 5 is better:
both relatively higher return in relevant year or earlier breakeven

公司 Company	友邦 AIA		保記 PrX		宏記 ManuX				盛記 AXX			
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		「息 X 人生」儲蓄保障計劃* PRXlife Xoupon Xaver*		赤 XX 終身壽險計劃 Lx Xie		富 X 儲蓄保障計劃 Manu Xrestige		綽 X 世代 Xrime Xarvest Income Plan		享 X 世代 Xver Xarvest Income Plan	
保費繳付年期 Premium Payment Period	6 年 years		5 年 years		5 年 years		5 年 years		5 年 years		5 年 years	
基本金額/名義金額 Principal Amount / Notional Amount	36,075		15,000		14,587		9,947		22,352		23,145	
年繳保費 (美元) Annual Premium (US$)	6,000		7,262		7,200		7,200		7,200		7,200	
積存利率 Accumulated Interest Rate	4.00%		3.50%		4.25%		4.25%		4.00%		4.00%	
保單年度 Policy Year	累積可支取保證現金(不包括利息) / 已付保費總和之百分比 Accumulated guaranteed cash payments (excluding interest) / % of Total Premiums Paid											
Year 10 年	9,019	25%	7,500	17%	6,564	15%	5,172	12%	11,176	26%	7,869	18%
Year 20 年	18,038	50%	18,000	41%	13,858	32%	11,539	27%	22,352	52%	17,127	40%
Year 30 年	25,613	71%	25,500	59%	21,151	49%	19,098	44%	26,822	62%	24,071	56%
Year 40 年	33,189	92%	N/A	N/A	28,445	66%	27,056	63%	31,293	72%	31,014	72%
At age 65 歲	52,128	145%	51,750	119%	46,678	108%	46,950	109%	42,469	98%	48,373	88%
At age 100 歲	78,644	218%	78,000	179%	72,206	167%	74,801	173%	58,115	135%	72,675	168%
保單年度 Policy Year	保證現金價值 / 保證回報率 (假設保證可支取現金支付辦法 = 支取) Guaranteed Cash Value / Guaranteed IRR (Assume payment option of Guaranteed Cash Payments = Cash Payment)											
Year 10 年	30,237	-2.77%	26,190	-4.42%	32,015	-1.62%	31,878	-1.65%	32,120	-1.58%	32,171	-1.51%
Year 20 年	36,882	0.19%	33,195	-0.64%	39,991	0.71%	40,601	0.78%	40,144	0.80%	41,290	0.93%
Year 30 年	40,230	0.63%	38,895	0.37%	44,276	0.99%	47,176	1.22%	44,435	1.16%	48,535	1.46%
Year 40 年	44,114	0.96%	N/A	N/A	49,961	1.26%	53,813	1.44%	46,604	1.18%	52,261	1.49%
At age 65 歲	55,775	1.56%	56,130	1.45%	63,577	1.58%	68,849	1.67%	56,126	1.46%	66,773	1.77%
At age 100 歲	78,785	2.07%	78,000	1.94%	86,758	1.85%	84,763	1.78%	80,467	1.82%	95,820	2.05%
保單年度 Policy Year	預期總現金價值 / 預期每年總回報率 (假設保證可支取現金支付辦法 = 累積) Total Cash Value / Total IRR (Assume payment option of Guaranteed Cash Payments = Accumulation)											
Year 10 年	39,289	1.17%	40,089	1.24%	39,418	1.14%	39,872	1.28%	37,931	0.65%	37,959	0.66%
Year 20 年	64,020	3.34%	70,272	3.73%	67,100	3.51%	66,708	3.48%	62,542	3.11%	63,547	3.20%
Year 30 年	107,986	4.07%	123,062	4.45%	105,402	3.91%	104,514	3.87%	98,365	3.65%	101,684	3.77%
Year 40 年	168,694	4.20%	N/A	N/A	169,177	4.15%	162,639	4.04%	153,908	3.89%	160,789	4.01%
At age 65 歲	501,724	4.30%	836,617	5.10%	530,441	4.36%	475,772	4.18%	482,467	4.20%	514,870	4.31%
At age 100 歲	2,153,419	4.28%	6,406,867	5.42%	2,410,406	4.38%	2,077,143	4.22%	2,706,163	4.50%	2,972,089	4.60%

公司 Company	友邦 AIA		保記 PrX		宏記 ManuX				盛記 AXX			
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		「息 X 人生」儲蓄保障計劃* PRXlife Xoupon Xaver*		赤 XX 終身壽險計劃 Lx Xie		富 X 儲蓄保障計劃 Manu Xrestige		綽 X 世代 Xrime Xarvest Income Plan		享 X 世代 Xver Xarvest Income Plan	
保單年度 Policy Year	保證身故賠償 (不包括累積可支取保證現金) / 已付保費總和之百分比 Guaranteed Death Value (excluded Accumulated Guaranteed Cash Payments) / % of Total Premiums Paid											
Year 10 年	28,781	79.95%	18,690	51.48%	33,037	91.77%	31,187	86.63%	24,824	68.96%	28,130	78.14%
Year 20 年	19,762	54.89%	15,195	41.85%	26,140	72.61%	29,065	80.74%	17,792	49.42%	24,163	67.12%
Year 30 年	14,617	40.60%	13,395	36.89%	23,135	64.26%	28,080	78.00%	17,613	48.93%	24,464	67.96%
Year 40 年	10,925	30.35%	N/A	N/A	21,530	59.81%	26,757	74.33%	15,311	42.53%	21,247	59.02%
At age 65 歲	3,647	10.13%	4,380	12.06%	16,921	47.00%	21,893	60.82%	13,657	37.94%	18,400	51.11%
At age 100 歲	142	0.39%	0	0.00%	14,587	40.52%	9,947	27.63%	22,352	62.09%	23,145	64.29%
保單年度 Policy Year	總身故賠償 / 已付保費總和之百分比 Total Death Benefit / % of Total Premiums Paid											
Year 10 年	46,852	130.14%	40,089	110.42%	47,001	130.56%	44,351	123.20%	41,811	116.14%	41,787	116.08%
Year 20 年	64,939	180.39%	70,272	193.55%	67,100	186.39%	66,708	185.30%	62,542	173.73%	63,547	176.52%
Year 30 年	107,986	299.96%	123,062	338.94%	105,402	292.78%	104,514	290.32%	98,365	273.24%	101,684	282.46%
Year 40 年	168,694	468.59%	N/A	N/A	169,177	469.94%	162,639	451.79%	153,908	427.52%	160,789	446.64%
At age 65 歲	501,724	1393.68%	836,617	2304.25%	530,441	1473.45%	475,772	1321.62%	482,467	1340.19%	514,870	1430.19%
At age 100 歲	2,153,419	5981.72%	6,406,867	17646.13%	2,410,406	6695.57%	2,077,143	5769.97%	2,706,163	7517.12%	2,972,089	8255.80%
保證回本期 (年) Guaranteed Breakeven Year	19 年 Years		25 年 years		13 年 years		12 年 years		14 年 years		13 年 years	
預期總回本期 (年) Projected Total Breakeven Year	10 年 years		9 年 years		10 年 years		10 年 years		10 年 years		10 年 years	

*以 1 歲(下次生日年齡) 計算 Use Age 1 (Age Next Birthday)

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。詳情請參閱市場產品比較之註解及聲明。
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男性，0 歲，保費繳付期 = 10/12 年，總保費 = US$50,000
Male, Age 0, Premium Payment Term = 10/12 years, Total Premium = US$50,000

有顏色的地方代表友邦的「愛無憂長享計劃 5」：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Forever Love Coupon Plan 5 is better:
both relatively higher return in relevant year or earlier breakeven

公司 Company	友邦 AIA		保記 PrX		宏記 ManuX				盛記 AXX			
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		「息 X 人生」儲蓄保障計劃* PRXlife Xoupon Xaver*		赤 XX 終身壽險計劃 Lx Xie		富 X 儲蓄保障計劃 Manu Xrestige		綽 X 世代 Xrime Xarvest Income Plan		享 X 世代 Xver Xarvest Income Plan	
保費繳付年期 Premium Payment Period	10 年 years		10 年 years		12 年 years		12 年 years		10 年 years		10 年 years	
基本金額/名義金額 Principal Amount / Notional Amount	52,132		19,300		18,433		12,289		30,024		30,060	
年繳保費(美元) Annual Premium (US$)	5,000		5,022		4,167		4,167		5,000		5,000	
積存利率 Accumulated Interest Rate	4.00%		3.50%		4.25%		4.25%		4.00%		4.00%	
保單年度 Policy Year	累積可支取保證現金(不包括利息) / 已付保費總和之百分比 Accumulated guaranteed cash payments (excluding interest) / % of Total Premiums Paid											
Year 10 年	11,730	23%	9,650	19%	8,295	20%	6,390	15%	15,012	30%	9,920	20%
Year 20 年	24,763	50%	23,160	46%	17,511	35%	14,255	29%	30,024	60%	23,447	47%
Year 30 年	35,710	71%	32,810	65%	26,728	53%	23,595	47%	36,029	72%	36,974	74%
Year 40 年	46,658	93%	N/A	N/A	35,944	72%	33,426	67%	42,034	84%	45,992	92%
At age 65 歲	74,027	148%	66,585	133%	58,986	118%	58,004	116%	57,046	114%	68,537	137%
At age 100 歲	112,344	225%	100,360	200%	91,243	182%	92,413	185%	78,062	156%	100,100	200%
保單年度 Policy Year	保證現金價值 / 保證回報率 (假設保證可支取現金支付辦法 = 支取) Guaranteed Cash Value / Guaranteed IRR (Assume payment option of Guaranteed Cash Payments = Cash Payment)											
Year 10 年	37,836	-6.49%	33,698	-7.03%	24,074	-13.13%	23,951	-12.59%	38,010	-6.08%	43,377	-2.75%
Year 20 年	47,943	-0.38%	42,711	-0.86%	52,847	0.48%	54,305	0.68%	55,364	0.90%	57,505	1.10%
Year 30 年	53,628	0.45%	50,045	0.10%	59,871	1.01%	62,502	1.17%	60,469	1.20%	70,250	1.82%
Year 40 年	59,962	0.95%	N/A	N/A	67,022	1.26%	70,305	1.36%	62,600	1.16%	75,000	1.77%
At age 65 歲	78,315	1.71%	72,221	1.31%	83,428	1.53%	87,780	1.55%	75,391	1.47%	92,435	1.94%
At age 100 歲	112,690	2.26%	100,360	1.93%	109,676	1.76%	104,702	1.62%	108,086	1.85%	130,160	2.19%
保單年度 Policy Year	預期總現金價值 / 預期每年總回報率 (假設保證可支取現金支付辦法 = 累積) Total Cash Value / Total IRR (Assume payment option of Guaranteed Cash Payments = Accumulation)											
Year 10 年	50,826	0.30%	51,330	0.40%	28,905	-6.78%	29,445	-6.43%	44,491	-2.13%	48,440	-0.58%
Year 20 年	82,827	3.28%	89,780	3.78%	79,197	3.18%	78,227	3.09%	81,645	3.19%	82,998	3.29%
Year 30 年	133,692	3.91%	156,873	4.53%	125,030	3.78%	121,180	3.65%	127,446	3.72%	133,193	3.89%
Year 40 年	214,839	4.17%	N/A	N/A	199,937	4.07%	187,532	3.88%	197,987	3.93%	209,385	4.10%
At age 65 歲	639,104	4.29%	1,059,174	5.15%	626,339	4.32%	545,862	4.08%	609,154	4.21%	661,207	4.35%
At age 100 歲	2,732,419	4.27%	8,019,448	5.44%	2,848,436	4.36%	2,381,268	4.16%	3,293,337	4.47%	3,724,723	4.61%

公司 Company	友邦 AIA		保記 PrX		宏記 ManuX				盛記 AXX			
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		「息 X 人生」儲蓄保障計劃* PRXlife Xoupon Xaver*		赤 XX 終身壽險計劃 Lx Xie		富 X 儲蓄保障計劃 Manu Xrestige		綽 X 世代 Xrime Xarvest Income Plan		享 X 世代 Xver Xarvest Income Plan	
保單年度 Policy Year	保證身故賠償 (不包括累積可支取保證現金) / 已付保費總和之百分比 Guaranteed Death Value (excluded Accumulated Guaranteed Cash Payments) / % of Total Premiums Paid											
Year 10 年	40,770	81.54%	45,975	91.55%	37,542	90.09%	35,697	85.66%	34,988	69.98%	40,080	80.16%
Year 20 年	27,737	55.47%	32,465	64.65%	37,493	74.98%	40,050	80.09%	25,340	50.68%	34,058	68.12%
Year 30 年	17,918	35.84%	20,885	41.59%	33,143	66.28%	38,907	77.81%	24,440	48.88%	33,276	66.55%
Year 40 年	13,304	26.61%	N/A	N/A	31,078	62.15%	36,879	73.75%	20,566	41.13%	29,008	58.02%
At age 65 歲	4,288	8.58%	5,636	11.22%	24,442	48.88%	29,776	59.55%	18,345	36.69%	23,898	47.80%
At age 100 歲	346	0.69%	0	0.00%	18,433	36.86%	12,289	24.58%	30,024	60.05%	30,060	60.12%
保單年度 Policy Year	總身故賠償 / 已付保費總和之百分比 Total Death Benefit / % of Total Premiums Paid											
Year 10 年	65,491	130.98%	53,745	107.02%	50,668	121.59%	47,581	114.18%	56,480	112.96%	55,063	110.13%
Year 20 年	87,384	174.77%	89,780	178.78%	81,354	162.70%	78,227	156.44%	81,645	163.29%	82,998	166.00%
Year 30 年	133,692	267.38%	156,873	312.38%	125,030	250.04%	121,180	242.33%	127,446	254.89%	133,193	266.39%
Year 40 年	214,839	429.68%	N/A	N/A	199,937	399.84%	187,532	375.02%	197,987	395.98%	209,385	418.78%
At age 65 歲	639,104	1278.21%	1,059,174	2109.13%	626,339	1253.00%	545,862	1092.00%	609,154	1218.32%	661,207	1322.43%
At age 100 歲	2,732,419	5464.84%	8,019,448	15969.08%	2,848,436	5696.00%	2,381,268	4762.00%	3,293,337	6586.71%	3,724,723	7449.55%
保證回本期 (年) Guaranteed Breakeven Year	24 年 years		30 年 years		17 年 years		17 年 years		15 年 years		14 年 years	
預期總回本期 (年) Projected Total Breakeven Year	10 年 years		9 年 years		14 年 years		13 年 years		11 年 years		11 年 years	

*以 1 歲(下次生日年齡) 計算 Use Age 1 (Age Next Birthday)

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男性，0 歲，保費繳付期 = 15 年，總保費 = US$75,000
Male, Age 0, Premium Payment Term = 15 years, Total Premium = US$75,000

有顏色的地方代表友邦的「愛無憂長享計劃 5」：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Forever Love Coupon Plan 5 is better:
both relatively higher return in relevant year or earlier breakeven

公司 Company	友邦 AIA		宏記 ManuX					
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		赤 XX 壽險計劃 (基本身故賠償選擇) Lx Xie (Basic Death Benefit Option)		赤 XX 終身壽險計劃 (減低身故賠償選擇) Lx Xie (Reduce Death Benefit Option)		富 X 儲蓄保障計劃 Manu Xrestige	
保費繳付年期 Premium Payment Period	15 年 years		15 年 years		15 年 years		15 年 years	
基本金額/名義金額 Principal Amount / Notional Amount	73,378		26,116		26,677		17,658	
年繳保費(美元) Annual Premium (US$)	5,000		5,000		5,000		5,000	
積存利率 Accumulated Interest Rate	4.00%		4.25%		4.25%		4.25%	
保單年度 Policy Year	累積可支取保證現金(不包括利息) / 已付保費總和之百分比 Accumulated guaranteed cash payments (excluding interest) / % of Total Premiums Paid							
Year 10 年	14,676	29%	11,752	24%	12,005	24%	9,182	18%
Year 20 年	33,020	44%	24,810	33%	25,343	34%	20,483	27%
Year 30 年	48,429	65%	37,868	50%	38,682	52%	33,903	45%
Year 40 年	63,839	85%	50,926	68%	52,020	69%	48,030	64%
At age 65 歲	102,362	136%	83,571	111%	85,366	114%	83,346	111%
At age 100 歲	156,295	208%	129,274	172%	132,051	176%	132,788	177%
保單年度 Policy Year	保證現金價值 / 保證回報率（假設保證可支取現金支付辦法 = 支取） Guaranteed Cash Value / Guaranteed IRR (Assume payment option of Guaranteed Cash Payments = Cash Payment)							
Year 10 年	35,995	-8.03%	39,801	-15.93%	27,584	-15.39%	28,853	-13.04%
Year 20 年	68,542	-1.00%	75,051	-0.75%	71,147	-0.53%	76,706	0.21%
Year 30 年	76,608	0.15%	94,506	0.47%	82,752	0.61%	91,539	1.12%
Year 40 年	85,520	0.73%	109,478	0.94%	93,930	1.04%	101,269	1.27%
At age 65 歲	110,968	1.55%	117,156	1.38%	119,673	1.46%	123,553	1.43%
At age 100 歲	157,366	2.12%	155,390	1.67%	158,728	1.73%	150,446	1.57%
保單年度 Policy Year	預期總現金價值 / 預期每年總回報率 (假設保證可支取現金支付辦法 = 累積) Total Cash Value / Total IRR (Assume payment option of Guaranteed Cash Payments = Accumulation)							
Year 10 年	50,030	0.01%	32,705	-7.89%	33,407	-7.49%	34,441	-6.91%
Year 20 年	113,824	3.19%	106,503	2.68%	108,791	2.84%	110,505	2.96%
Year 30 年	178,301	3.78%	177,023	3.75%	180,826	3.84%	182,797	3.89%
Year 40 年	276,173	3.98%	284,318	4.07%	290,425	4.14%	290,819	4.14%
At age 65 歲	800,980	4.14%	864,807	4.28%	883,384	4.31%	877,338	4.30%
At age 100 歲	3,371,126	4.16%	3,902,141	4.32%	3,985,965	4.35%	3,890,740	4.32%

公司 Company	友邦 AIA		宏記 ManuX					
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		赤 XX 壽險計劃 (基本身故賠償選擇) Lx Xie (Basic Death Benefit Option)		赤 XX 終身壽險計劃 (減低身故賠償選擇) Lx Xie (Reduce Death Benefit Option)		富 X 儲蓄保障計劃 Manu Xrestige	
保單年度 Policy Year	保證身故賠償 (不包括累積可支取保證現金) / 已付保費總和之百分比 Guaranteed Death Value (excluded Accumulated Guaranteed Cash Payments) / % of Total Premiums Paid							
Year 10 年	37,824	75.65%	79,654	159.31%	42,994	85.99%	41,317	82.64%
Year 20 年	45,730	60.97%	66,596	88.79%	57,156	76.21%	56,223	74.97%
Year 30 年	30,320	40.43%	53,538	71.38%	44,070	58.76%	57,636	76.85%
Year 40 年	21,681	28.91%	41,028	54.70%	41,910	55.88%	53,239	70.99%
At age 65 歲	8,606	11.47%	33,585	44.78%	34,307	45.74%	40,207	53.61%
At age 100 歲	1,071	1.43%	26,116	34.82%	26,677	35.57%	17,658	23.54%
保單年度 Policy Year	總身故賠償 / 已付保費總和之百分比 Total Death Benefit / % of Total Premiums Paid							
Year 10 年	66,535	133.07%	97,107	194.21%	60,822	121.65%	56,087	112%
Year 20 年	124,032	165.38%	128,257	171.01%	120,142	160.19%	110,505	147%
Year 30 年	180,442	240.59%	187,418	249.89%	180,826	241.11%	182,797	244%
Year 40 年	276,173	368.23%	284,318	379.09%	290,425	387.24%	290,819	388%
At age 65 歲	800,980	1067.97%	864,807	1153.00%	883,384	1178.00%	877,338	1170%
At age 100 歲	3,371,126	4494.83%	3,902,141	5203.00%	3,985,965	5315.00%	3,890,740	5188%
保證回本期 (年) Guaranteed Breakeven Year	29 年 years		25 年 years		24 年 years		20 年 years	
預期總回本期 (年) Projected Total Breakeven Year	14 年 years		15 年 years		15 年 years		15 年 years	

*以 1 歲(下次生日年齡) 計算 Use Age 1 (Age Next Birthday)

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男性，40 歲，保費繳付期 = 5/6 年，總保費 = US$36,000
Male, Age 40, Premium Payment Term = 5/6 years, Total Premium = US$36,000

有顏色的地方代表友邦的「愛無憂長享計劃 5」：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Forever Love Coupon Plan 5 is better:
both relatively higher return in relevant year or earlier breakeven

公司 Company	友邦 AIA		保記 PrX		宏記 ManuX				盛記 AXX			
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		PRXlife Xoupon Xaver* 「息 X 人生」儲蓄保障計劃*		赤 XX 終身壽險計劃 Lx Xie		富 X 儲蓄保障計劃 Manu Xrestige		綽 X 世代 Xrime Xarvest Income Plan		享 X 世代 Xver Xarvest Income Plan	
保費繳付年期 Premium Payment Period	6 年 years		5 年 years		5 年 years		5 年 years		5 年 years		5 年 years	
基本金額/名義金額 Principal Amount / Notional Amount	36,075		15,000		17,216		11,897		21,109		23,145	
年繳保費(美元) Annual Premium (US$)	6,000		7,262		7,200		7,200		7,200		7,200	
積存利率 Accumulated Interest Rate	4.00%		3.50%		4.25%		4.25%		4.00%		4.00%	
保單年度 Policy Year	累積可支取保證現金(不包括利息) / 已付保費總和之百分比 Accumulated guaranteed cash payments (excluding interest) / % of Total Premiums Paid											
Year 10 年	9,019	25%	5,100	14%	7,747	18%	6,186	14%	10,555	24%	7,869	18%
Year 20 年	18,038	50%	12,600	35%	16,355	38%	13,801	32%	21,109	49%	17,127	40%
Year 30 年	25,613	71%	17,100	47%	24,963	58%	22,842	53%	25,331	59%	24,071	56%
Year 40 年	33,189	92%	21,600	59%	33,571	78%	32,360	75%	29,553	68%	31,014	72%
Year 50 年	40,765	113%	26,100	72%	42,179	98%	41,877	97%	33,774	78%	37,958	88%
Year 60 年	48,341	134%	30,600	84%	50,787	118%	51,395	119%	31,642	73%	44,901	104%
保單年度 Policy Year	保證現金價值 / 保證回報率（假設保證可支取現金支付辦法 = 支取） Guaranteed Cash Value / Guaranteed IRR (Assume payment option of Guaranteed Cash Payments = Cash Payment)											
Year 10 年	30,237	-2.77%	26,190	-4.42%	32,314	-1.52%	32,300	-1.50%	32,635	-1.35%	33,352	-1.02%
Year 20 年	36,882	0.19%	33,195	-0.64%	39,562	0.67%	40,331	0.77%	39,685	0.70%	42,795	1.17%
Year 30 年	40,230	0.63%	38,895	0.37%	44,090	1.04%	46,934	1.26%	44,202	1.10%	49,044	1.51%
Year 40 年	44,114	0.96%	43,590	0.81%	50,185	1.39%	52,799	1.48%	49,417	1.36%	54,622	1.64%
Year 50 年	48,461	1.23%	48,315	1.11%	57,312	1.67%	57,772	1.60%	54,862	1.52%	60,085	1.72%
Year 60 年	53,192	1.45%	53,355	1.35%	68,003	1.97%	63,292	1.73%	59,105	1.57%	68,046	1.87%
保單年度 Policy Year	預期總現金價值 / 預期每年總回報率 (假設保證可支取現金支付辦法 = 累積) Total Cash Value / Total IRR (Assume payment option of Guaranteed Cash Payments = Accumulation)											
Year 10 年	39,255	1.16%	40,089	1.24%	39,708	1.23%	40,075	1.35%	37,942	0.66%	38,123	0.72%
Year 20 年	63,908	3.32%	70,272	3.73%	66,780	3.49%	66,543	3.47%	62,154	3.08%	63,385	3.19%
Year 30 年	106,148	4.00%	123,062	4.45%	107,369	3.97%	106,404	3.94%	97,975	3.64%	101,007	3.75%
Year 40 年	166,796	4.17%	212,646	4.76%	175,531	4.25%	168,087	4.13%	154,469	3.90%	160,241	4.00%
Year 50 年	259,004	4.24%	364,311	4.92%	283,602	4.39%	261,828	4.22%	245,615	4.08%	256,224	4.17%
Year 60 年	401,697	4.28%	632,103	5.04%	453,817	4.46%	406,072	4.26%	399,662	4.23%	419,922	4.32%

公司 Company	友邦 AIA		保記 PrX		宏記 ManuX				盛記 AXX			
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		PRXlife Xoupon Xaver* 「息 X 人生」儲蓄保障計劃*		赤 XX 終身壽險計劃 Lx Xie		富 X 儲蓄保障計劃 Manu Xrestige		綽 X 世代 Xrime Xarvest Income Plan		享 X 世代 Xver Xarvest Income Plan	
保單年度 Policy Year	保證身故賠償 (不包括累積可支取保證現金) / 已付保費總和之百分比 Guaranteed Death Value (excluded Accumulated Guaranteed Cash Payments) / % of Total Premiums Paid											
Year 10 年	28,781	79.95%	30,623	84%	31,852	88.48%	30,174	83.82%	25,445	70.68%	28,130	78.14%
Year 20 年	19,762	54.89%	20,123	55%	23,244	64.57%	26,530	73.70%	18,576	51.60%	25,668	71.30%
Year 30 年	14,617	40.60%	13,395	37%	19,127	53.13%	24,091	66.92%	18,871	52.42%	24,973	69.37%
Year 40 年	10,925	30.35%	10,590	29%	17,216	47.82%	20,439	56.78%	19,864	55.18%	23,608	65.58%
Year 50 年	7,696	21.38%	7,815	22%	17,216	47.82%	15,894	44.15%	21,088	58.58%	22,127	61.46%
Year 60 年	4,851	13.48%	5,355	15%	17,216	47.82%	11,897	33.05%	21,109	58.64%	23,145	64.29%
保單年度 Policy Year	總身故賠償 / 已付保費總和之百分比 Total Death Benefit / % of Total Premiums Paid											
Year 10 年	46,819	130.05%	40,089	110%	46,993	130.54%	44,135	122.60%	41,308	114.74%	40,771	113.25%
Year 20 年	64,827	180.08%	70,272	194%	66,817	185.60%	66,543	184.84%	62,154	172.65%	63,385	176.07%
Year 30 年	106,148	294.86%	123,062	339%	107,369	298.25%	106,404	295.57%	97,975	272.15%	101,007	280.58%
Year 40 年	166,796	463.32%	212,646	586%	176,133	489.26%	168,087	466.91%	154,469	429.08%	160,241	445.11%
Year 50 年	259,004	719.46%	364,311	1003%	285,685	793.57%	261,828	727.31%	245,615	682.26%	256,224	711.73%
Year 60 年	401,697	1115.83%	632,103	1741%	453,817	1260.60%	406,072	1127.99%	399,662	1110.17%	419,922	1166.45%
保證回本期 (年) Guaranteed Breakeven Year	19 年 years		25 年 years		12 年 years		12 年 years		14 年 years		12 年 years	
預期總回本期 (年) Projected Total Breakeven Year	10 年 years		9 年 years		10 年 years		10 年 years		10 年 years		10 年 years	

*以 1 歲(下次生日年齡) 計算 Use Age 1 (Age Next Birthday)

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男性，40 歲，保費繳付期 = 10/12 年，總保費 = US$50,000
Male, Age 40, Premium Payment Term = 10 /12 years, Total Premium = US$50,000

有顏色的地方代表友邦的「愛無憂長享計劃 5」：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Forever Love Coupon Plan 5 is better:
both relatively higher return in relevant year or earlier breakeven

公司 Company	友邦 AIA		保記 PrX		宏記 ManuX				盛記 AXX			
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		「息 X 人生」儲蓄保障計劃* PRXlife Xoupon Xaver*		赤 XX 終身壽險計劃 Lx Xie		富 X 儲蓄保障計劃 Manu Xrestige		綽 X 世代 Xrime Xarvest Income Plan		享 X 世代 Xver Xarvest Income Plan	
保費繳付年期 Premium Payment Period	10 年 years		10 年 years		12 年 years		12 年 years		10 年 years		10 年 years	
基本金額/名義金額 Principal Amount / Notional Amount	52,132		19,300		21,732		14,694		28,315		30,060	
年繳保費(美元) Annual Premium (US$)	5,000		5,000		4,167		4,167		5,000		5,000	
積存利率 Accumulated Interest Rate	4.00%		3.50%		4.25%		4.25%		4.00%		4.00%	
保單年度 Policy Year	累積可支取保證現金(不包括利息) / 已付保費總和之百分比 Accumulated guaranteed cash payments (excluding interest) / % of Total Premiums Paid											
Year 10 年	11,730	23%	9,650	19%	9,779	23%	7,641	18%	14,158	28%	9,920	20%
Year 20 年	24,763	50%	23,160	46%	20,645	41%	17,045	34%	28,315	57%	23,447	47%
Year 30 年	35,710	71%	32,810	66%	31,511	63%	28,212	56%	33,978	68%	36,974	74%
Year 40 年	46,658	93%	42,460	85%	42,377	85%	39,968	80%	39,641	79%	45,992	92%
Year 50 年	57,606	115%	52,110	104%	53,243	106%	51,723	103%	45,304	91%	55,010	110%
Year 60 年	68,554	137%	61,760	124%	64,109	128%	63,478	127%	50,967	102%	64,028	128%
保單年度 Policy Year	保證現金價值 / 保證回報率 (假設保證可支取現金支付辦法 = 支取) Guaranteed Cash Value / Guaranteed IRR (Assume payment option of Guaranteed Cash Payments = Cash Payment)											
Year 10 年	37,836	-6.49%	33,698	-8.55%	24,731	-13.04%	24,363	-12.68%	38,481	-5.72%	44,158	-2.40%
Year 20 年	47,943	-0.38%	42,711	-1.40%	52,352	0.42%	53,545	0.59%	54,988	0.83%	57,776	1.14%
Year 30 年	53,628	0.45%	50,045	-0.02%	59,285	1.03%	61,082	1.11%	59,716	1.09%	68,116	1.67%
Year 40 年	59,962	0.95%	56,086	0.54%	66,195	1.33%	67,578	1.31%	66,625	1.38%	76,443	1.84%
Year 50 年	66,889	1.31%	62,165	0.90%	74,410	1.58%	72,956	1.41%	73,194	1.51%	83,747	1.91%
Year 60 年	74,320	1.59%	68,650	1.18%	85,841	1.86%	78,172	1.51%	79,282	1.58%	94,088	2.04%
保單年度 Policy Year	預期總現金價值 / 預期每年總回報率 (假設保證可支取現金支付辦法 = 累積) Total Cash Value / Total IRR (Assume payment option of Guaranteed Cash Payments = Accumulation)											
Year 10 年	50,104	0.04%	51,330	0.40%	29,318	-6.51%	29,573	-6.35%	45,028	-1.91%	49,280	-0.26%
Year 20 年	82,187	3.23%	89,780	3.78%	77,941	3.07%	77,504	3.03%	81,361	3.16%	82,724	3.27%
Year 30 年	133,918	3.91%	156,873	4.53%	126,330	3.82%	120,719	3.63%	127,178	3.71%	132,086	3.86%
Year 40 年	212,892	4.15%	270,556	4.83%	205,410	4.15%	187,487	3.88%	199,163	3.95%	208,655	4.09%
Year 50 年	327,777	4.20%	462,609	4.98%	331,297	4.32%	289,466	4.00%	314,502	4.11%	332,129	4.23%
Year 60 年	504,467	4.24%	801,108	5.10%	529,224	4.40%	446,360	4.08%	506,384	4.25%	539,617	4.37%

公司 Company	友邦 AIA		保記 PrX		宏記 ManuX				盛記 AXX			
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		「息 X 人生」儲蓄保障計劃* PRXlife Xoupon Xaver*		赤 XX 終身壽險計劃 Lx Xie		富 X 儲蓄保障計劃 Manu Xrestige		綽 X 世代 Xrime Xarvest Income Plan		享 X 世代 Xver Xarvest Income Plan	
保單年度 Policy Year	保證身故賠償 (不包括累積可支取保證現金) / 已付保費總和之百分比 Guaranteed Death Value (excluded Accumulated Guaranteed Cash Payments) / % of Total Premiums Paid											
Year 10 年	40,770	81.54%	42,850	85.70%	36,058	86.53%	34,446	82.66%	35,842	71.68%	40,080	80.16%
Year 20 年	27,737	55.47%	29,340	58.68%	34,360	68.71%	36,500	72.99%	26,673	53.35%	34,329	68.66%
Year 30 年	17,918	35.84%	19,690	39.38%	27,774	55.54%	32,870	65.73%	25,738	51.48%	31,142	62.28%
Year 40 年	13,304	26.61%	13,626	27.25%	23,818	47.63%	27,610	55.22%	26,984	53.97%	30,451	60.90%
Year 50 年	9,283	18.57%	10,055	20.11%	21,732	43.46%	21,233	42.46%	27,890	55.78%	28,737	57.47%
Year 60 年	5,766	11.53%	6,890	13.78%	21,732	43.46%	14,694	29.39%	28,315	56.63%	30,060	60.12%
保單年度 Policy Year	總身故賠償 / 已付保費總和之百分比 Total Death Benefit / % of Total Premiums Paid											
Year 10 年	64,769	129.54%	53,745	107.02%	50,425	121.01%	47,297	113.50%	56,547	113.10%	55,121	110.24%
Year 20 年	86,744	173.49%	89,780	178.78%	80,594	161.17%	77,504	155.00%	81,361	162.72%	82,724	165.45%
Year 30 年	133,918	267.84%	156,873	312.38%	126,330	252.63%	120,719	241.42%	127,178	254.36%	132,086	264.18%
Year 40 年	212,892	425.78%	270,556	538.76%	205,410	410.78%	187,487	374.94%	199,163	398.33%	208,655	417.32%
Year 50 年	327,777	655.55%	462,609	921.19%	331,862	663.66%	289,466	578.88%	314,502	629.01%	332,129	664.27%
Year 60 年	504,467	1008.93%	801,108	1595.24%	529,224	1058.00%	446,360	893.00%	506,384	1012.78%	539,617	1079.25%
保證回本期 (年) Guaranteed Breakeven Year	24 年 years		30 年 years		17 年 years		17 年 years		15 年 years		14 年 years	
預期總回本期 (年) Projected Total Breakeven Year	10 年 years		10 年 years		13 年 years		13 年 years		11 年 years		11 年 years	

*以 1 歲(下次生日年齡) 計算 Use Age 1 (Age Next Birthday)

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男性，40 歲，保費繳付期 = 15 年，總保費 = US$75,000
Male, Age 40, Premium Payment Term = 15 years, Total Premium = US$75,000

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Coloured cells indicate AIA's Forever Love Coupon Plan 5 is better:
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公司 Company	友邦 AIA		宏記 ManuX					
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		赤 XX 壽險計劃 (基本身故賠償選擇) Lx Xie (Basic Death Benefit Option)		赤 XX 終身壽險計劃 (減低身故賠償選擇) Lx Xie (Reduce Death Benefit Option)		富 X 儲蓄保障計劃 Manu Xrestige	
保費繳付年期 Premium Payment Period	15 年 years		15 年 years		15 年 years		15 年 years	
保額 /基本金額 Sum Assured / Principal Amount	73,378		28,682		30,073		21,296	
年繳保費(美元) Annual Premium (US$)	5,000		5,000		5,000		5,000	
積存利率 Accumulated Interest Rate	4.00%		4.25%		4.25%		4.25%	
保單年度 Policy Year	累積可支取保證現金(不包括利息) / 已付保費總和之百分比 Accumulated guaranteed cash payments (excluding interest) / % of Total Premiums Paid							
Year 10 年	14,676	29%	12,907	26%	13,533	27%	11,074	22%
Year 20 年	33,020	44%	27,248	36%	28,569	38%	24,703	33%
Year 30 年	48,429	65%	41,589	55%	43,606	58%	40,888	55%
Year 40 年	63,839	85%	55,930	75%	58,642	78%	57,925	77%
Year 50 年	79,248	106%	70,271	94%	73,679	98%	74,962	100%
Year 60 年	94,658	126%	84,612	113%	88,715	118%	91,999	123%
保單年度 Policy Year	保證現金價值 / 保證回報率 (假設保證可支取現金支付辦法 = 支取) Guaranteed Cash Value / Guaranteed IRR (Assume payment option of Guaranteed Cash Payments = Cash Payment)							
Year 10 年	35,995	-8.03%	27,477	-15.99%	28,810	-14.74%	29,729	-12.94%
Year 20 年	68,542	-1.00%	69,066	-0.86%	72,415	-0.37%	76,452	0.19%
Year 30 年	76,608	0.15%	79,220	0.35%	83,062	0.66%	89,933	1.09%
Year 40 年	85,520	0.73%	88,169	0.80%	92,444	1.04%	96,790	1.19%
Year 50 年	95,187	1.12%	97,806	1.09%	102,549	1.30%	103,137	1.27%
Year 60 年	105,472	1.42%	113,294	1.45%	118,788	1.63%	113,295	1.46%
保單年度 Policy Year	預期總現金價值 / 預期每年總回報率 (假設保證可支取現金支付辦法 = 累積) Total Cash Value / Total IRR (Assume payment option of Guaranteed Cash Payments = Accumulation)							
Year 10 年	49,352	-0.24%	33,167	-7.63%	34,775	-6.73%	35,566	-6.30%
Year 20 年	112,192	3.08%	105,375	2.60%	110,486	2.96%	111,661	3.04%
Year 30 年	175,401	3.71%	173,227	3.65%	181,629	3.86%	181,929	3.87%
Year 40 年	274,802	3.97%	275,512	3.98%	288,874	4.12%	283,791	4.07%
Year 50 年	418,894	4.05%	432,718	4.12%	453,704	4.24%	441,407	4.17%
Year 60 年	639,360	4.10%	683,147	4.23%	716,278	4.32%	688,148	4.24%

公司 Company	友邦 AIA		宏記 ManuX					
計劃名稱 Product Name	愛無憂長享計劃 5 Forever Love Coupon Plan 5		赤 XX 壽險計劃 (基本身故賠償選擇) Lx Xie (Basic Death Benefit Option)		赤 XX 終身壽險計劃 (減低身故賠償選擇) Lx Xie (Reduce Death Benefit Option)		富 X 儲蓄保障計劃 Manu Xrestige	
保單年度 Policy Year	保證身故賠償 (不包括累積可支取保證現金) / 已付保費總和之百分比 Guaranteed Death Value (excluded Accumulated Guaranteed Cash Payments) / % of Total Premiums Paid							
Year 10 年	37,824	75.65%	87,480	174.96%	41,468	82.94%	39,426	78.85%
Year 20 年	45,730	60.97%	73,139	97.52%	53,931	71.91%	51,749	69.00%
Year 30 年	30,320	40.43%	58,798	78.40%	39,456	52.61%	49,045	65.39%
Year 40 年	21,681	28.91%	44,457	59.28%	33,802	45.07%	38,865	51.82%
Year 50 年	15,939	21.25%	30,116	40.15%	30,073	40.10%	28,175	37.57%
Year 60 年	10,814	14.42%	28,682	38.24%	30,073	40.10%	21,296	28.39%
保單年度 Policy Year	總身故賠償 / 已付保費總和之百分比 Total Death Benefit / % of Total Premiums Paid							
Year 10 年	65,858	131.72%	106,077	212.15%	60,966	121.93%	56,337	112.67%
Year 20 年	122,400	163.20%	136,696	182.26%	120,571	160.76%	111,661	148.88%
Year 30 年	177,542	236.72%	194,395	259.19%	181,629	242.17%	181,929	242.57%
Year 40 年	274,802	366.40%	287,731	383.64%	288,874	385.16%	283,791	378.39%
Year 50 年	418,894	558.53%	435,300	580.40%	454,907	606.54%	441,407	588.55%
Year 60 年	639,360	852.48%	683,147	911.00%	716,278	955.00%	688,148	918.00%
保證回本期 (年) Guaranteed Breakeven Year	29 年 years		26 年 years		23 年 years		20 年 years	
預期總回本期 (年) Projected Total Breakeven Year	14 年 years		15 年 years		14 年 years		14 年 years	

*以 1 歲(下次生日年齡) 計算 Use Age 1 (Age Next Birthday)

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。詳情請參閱市場產品比較之註解及聲明。
Note: The above information is collected by AIA internally and for reference only. You must not disseminate, distribute, circulate to any third parties outside AIA. Please refer to Remark and Disclaimer of Market Analysis for details.

市場產品比較之註解及聲明

上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。「保證現金價值」乃保證現金價值及已付保證現金(如有)(不包括利息)之總和。「預期總現金價值」乃保證現金價值加上累積保證現金(如有)及其利息、非保證復歸紅利的面值(如有)/累積非保證週年紅利(如有)及其利息，及非保證終期分紅的面值(如有)/非保證終期紅利(如有)。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。以上「預期每年總回報率」乃根據相關保單年度之「預期總現金價值」和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「預期總回本期」是指在該保單年度完結時，「預期總現金價值」首次等於或大於已繳交保費之保單年度。「總身故賠償」可能因產品而異。所有非保證紅利/分紅 (如有) 一概受限於產品展望及經驗，例如投資回報，理賠，保單失效及支出等。

聲明：由於上述分析及比較乃根據各公司於 2019 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) 。

Market Product Comparison Remarks & Disclaimer

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. ‘Guaranteed Cash Value’ means guaranteed cash value plus guaranteed cash payments paid (if any) (excluding interest). ‘Total Cash Value’ means guaranteed cash value plus accumulated guaranteed cash payment (if any) with any interest, non-guaranteed cash value of Reversionary Bonus (if any)/ non-guaranteed Annual Dividends accumulation (if any) with any interest and non-guaranteed cash value of Terminal Bonus (if any)/ non-guaranteed Terminal Dividend (if any). Above value of ‘Guaranteed IRR’ is calculated based on the Guaranteed Cash Value and the total premium paid of the relevant policy years; the value of ‘IRR’ is calculated based on Total Cash Value and the total premium paid of the relevant policy years. ‘Guaranteed Breakeven Year’ is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. ‘Projected Total Breakeven Year’ is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time. ‘Total Death Benefit’ may differ for different products. All non-guaranteed bonuses aforesaid are subject to the experience of the products such as investment returns, claims, surrender and expenses.

Disclaimer: AIA does not guaranteed the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company’s proposal and product information on the internet in May 2019. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

Remarks: 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).

附錄三: 更改受益人 / 簽名 / 持有人 / 信託人申請表
Appendix 3: Request for Change of Beneficiary / Signature / Ownership / Trustee

AIA International Limited
(Incorporated in Bermuda
with limited liability)

Request for Change of Beneficiary / Signature / Ownership / Trustee
更改受益人 / 簽名 / 持有人 / 信託人申請表

Policy Number 保單號碼	Name of Insured 受保人姓名	Name of Owner 持有人姓名
Agent / Broker Name 營業員 / 經紀姓名	Agent / Broker Code 營業員 / 經紀號碼 Area / Agency / Broker Code 區域 / 營業員 / 經紀組別編號	Agent / Broker Tel. No 營業員 / 經紀聯絡電話
TR Membership Number (for Brokers only) 營業代表會員號碼 (僅供經紀使用)	☐ PIBA ☐ CIB ☐ ANG	

O2722070

IMPORTANT NOTES 重要資料

I / We understand and agree that: 本人 / 我們明白及同意:

1) This request is NOT valid until (a) it is recorded as received by AIA International Limited (the "Company") during the life time of BOTH the Insured and the Owner of the above policy (the "Policy") and (b) it is finally confirmed and accepted by the Company by way of Endorsement or letter.
此申請表僅於(a)上述保單(即「保單」)之受保人及持有人生存期間獲友邦保險(國際)有限公司(即「本公司」)收到並存檔及(b)最終經本公司以批註或信函確應及接納方為有效。

2) This form and the Endorsement (if any) will attach and form part of the Policy after it is accepted and approved by the Company.
當此申請表經本公司接納及批准後,此申請表及批註(如有)將附於保單契約內,且構成保單契約之一部分。

3) Receipt of this form by AIA Representative or your broker does not constitute receipt by the Company. The final decision on the validity of this form rests with the Company.
友邦業務代表或您的經紀收到此申請表並不代表本公司亦已收到,本公司對此申請表的有效性擁有最終決定權。

4) The Company has the right to update this form from time to time and to accept or to reject the form if the Company's requirements are not fulfilled.
本公司有權隨時更新此申請表,並接受或拒絕未符合本公司要求的申請表。

5) This form should be signed by the Owner / Trustee in the presence of a witness under the section of Declaration and Authorization. Insured / Owner / Trustee / Assignee's signature, whenever applicable, must correspond with the Company's latest available record.
持有人 / 信託人必須在見證人的作證下簽署此申請表的「聲明及授權」部分。受保人 / 持有人 / 信託人 / 受讓人(如適用)的簽名必須與本公司的最近存檔紀錄相符。

6) Any amendments in this form must be countersigned by the Owner / Trustee / Assignee in full signature.
持有人 / 信託人 / 受讓人必須於此申請表內任何曾修改的地方簽署確實。

7) This Request is made subject to the terms and conditions of the Policy, and shall not result in a change / modification in any provision of the Policy, except as expressly provided for in the Policy and in any Endorsement.
此項申請受保單條款和條件所約束,且不會導致任何保單條款之更改 / 修改,除非該等更改 / 修改已於保單契約內及於任何保單批註內另有清楚列明。

8) There may be tax and / or other implications as a result of transferring ownership and / or change of beneficiary / trustee. The proposed New Owner / Trustee is asked to carefully study the terms and conditions of the Policy, and before signifying his / her consent to become the New Owner / Trustee of the Policy, he / she should first get a comprehension of what the rights and obligations would be conferred upon him / her. The proposed New Owner / Trustee is asked to make his / her own assessment on the ability to meet the premium and levy (Hong Kong policies) payment obligations. Please consult your own independent legal and / or tax advisors prior to making any request. Upon confirmation and recorded by the Company that the New Owner becomes the owner of the Policy, the New Owner shall assume all the obligations (which includes but without limitation, in respect of Hong Kong policies, the obligation to pay and settle all outstanding and future levy payable to the Insurance Authority) and are bound by and subject to the terms and conditions of the Policy.
此持有人 / 信託人之轉換,有可能涉及稅務及 / 或其他影響。新持有人 / 新信託人於簽署此項申請和同意作為新持有人 / 新信託人前,須仔細閱讀保單內之條款和條件,並清楚明白其授予之權利與責任。新持有人 / 新信託人須自行評估履行保單支付保費與保費徵費(香港保單適用)責任之能力。請閣下在作出任何申請前自行諮詢獨立法律 / 稅務顧問。轉換持有人申請一旦被貴公司確認及記錄,新持有人需承擔所有受保單條款約束的責任(就香港保單而言,包括但不限於向保監局繳付所有逾期及未來應繳保費徵費)。及受保單條款和條件約束。

9) Any Request for Change of Ownership / Trustee does not change the beneficiary or the mode of payment under the Policy.
申請更改保單持有人 / 信託人不會更改此保單之受益人及付款形式。

10) The current Owner warrants that the change of ownership is not subject to any prior agreement, contractual obligations, legal proceedings and / or orders by the Court / tribunal,which may restrict, limit or otherwise prohibit such change of ownership as contemplated. If any such restriction exists, the current Owner must produce the Company proper written consent from such person(s) together with the request. The current Owner expressly acknowledges and agrees that in the event of any obligations become known subsequent to the change of ownership being made, which if then made known to the Company, would have caused the Company not to process any Request for Change of Ownership on the Policy (or not to change ownership without the consent of a party other than the current Owner), the change of ownership will become immediately void and the current Owner shall indemnify and hold the Company harmless from any and all losses, damage, liabilities, proceedings, claims, demands and expenses arising out of and in connection with such Request of Change of Ownership.
現時持有人保證更改保單持有人之申請不受約束於事先協定、合約義務、法律訴訟及 / 或法院指令而制或禁止更改保單持有人。現時持有人確認及同意倘因作出更改保單持有人後才發現的責任,以致貴公司不接納更改保單持有人之申請(或轉換持有人必須先取得非現時持有人之第三者同意),更改保單持有人的申請將即時失效。及如貴公司因此更改而引致有任何損失、損害、法律責任、訴訟、索償、要求及開支,現時保單持有人同意對貴公司作出彌償並保證貴公司不受損害。

11) The Company and its affiliates ("the Group") are subject to, or have agreed to, comply with certain legal, regulatory and / or other requirements (the "Reporting Requirements"). As such, I / We provide our express consent that the Company shall have the right to provide such personal data and information to any governmental authorities, regulatory bodies and / or any other person(s) in respect of the Reporting Requirements. I / We understand that such disclosures may involve the cross border transfer of personal data outside the jurisdiction and that such disclosures may be with respect to i) the personal data of the Owner, the Contingent Owner, the Insured, and the Beneficiaries ("the Parties"), or any of them; ii) any information relating to this Policy; and iii) any information relating to any other policies held by the Parties or any of them. I / We understand that the Company will not be able to sell any insurance product to me / us and provide any service if I / we refuse to give the said express consent.
貴公司有權,就如需要並在法律許可的範圍內,提供有關本人 / 我們的個人資料和其他有關持有人及 / 或新保單持有人及 / 或第二保單持有人持有之保單或投資資料予政府部門、監管機構、法院、法庭、行政委員會及 / 或執法機構(包括本地及海外)。貴公司也會就上述政府部門、監管機構、法院、法庭、行政委員會及 / 或執法機構所提出之任何問題及 / 或查詢作出回答,及在適當的情況下,會主動提供報告,以符合有關法律、法規和守則 / 行為。

12) A person who is not a party to this Policy (including but not limited to the Insured or the Beneficiary) has no right to enforce any of the terms of this Policy.
非保單合約一方(包括但不限於受保人及受益人)沒有權利執行任何保單條款。

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Policy Number 保單號碼

Please tick the appropriate box 請在適當的空格內劃上"X" 號

Part A 甲部 ☐ **Change of Ownership / Trustee 更換持有人 / 信託人**

Name of New Owner / Trustee 新持有人 / 信託人姓名:		
Relationship to Insured 與受保人關係:	Sex 性別	ID / Passport No. 身分證 / 護照號碼:
Date of birth 出生日期: MM 月 DD 日 YYYY 年		Nationality 國籍:

For Juvenile Policy 兒童保單

With PB / PBCI rider* 保留付款人 / 危疾付款人附加契約* ◯ Yes 保留 ◯ No 不保留

Note 注意:

1. * Please complete Payor's Health Certificate. Otherwise, the attached PB or PBCI rider will be deleted. 如須保留付款人附加契約或危疾付款人附加契約，請提交新持有人之健康證明書。否則，該附加契約將會被取消。
2. If US Citizen, please submit Form W-9. 如屬美籍人士，請提交W-9表格。
3. For insured under age 18, please also complete the column for designating a new contingent owner / trustee if the new owner / trustee and the original owner / trustee are the same person.如受保人未滿18歲，而新持有人 / 信託人和原有的第二持有人 / 信託人是同一人，請填寫指定新的第二持有人 / 信託人。
4. Please submit copy of ID / passport of the New Owner / Trustee. For Macau issued policy, please also submit residential and permanent address proof issued within 3 months. In the case of new owner is a corporate, please submit company documents pursuant to the Anti-Money Laundering and Counter-Terrorist Financing (Finance Institutions) Ordinance. Our Company reserves the right to ask for additional documents.
請遞交新持有人/信託人的身分證/護照副本。如為澳門簽發之保單，請一併遞交最近三個月內之住宅及永久地址證明文件副本。倘以公司名義之新持有人，必須根據現行之「打擊洗錢及恐佈分子資金籌集(金融機構)條例」遞交所需文件。本公司保留權利索取其他文件。

Please state the intended purpose(s) for change of ownership to the new owner# 請述明更改保單持有人至新持有人之目的#:

☐ Wealth Planning 財富規劃 ☐ Income Protection 入息保障

☐ Education Savings 教育儲備 ☐ Retirement Planning 退休計劃

☐ Investment Management 投資管理 ☐ Others, please specify 其他，請詳述:_____

New Owner / Trustee Occupation# 新持有人 / 信託人職業#:

Name of Employer 僱主名稱: _____

Business Address 辦事處地址: _____

Occupation Title and Daily Duties 職位及日常職務: _____

Nature of Business 公司業務性質: _____

As required by the Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance and other applicable guidelines, customer due diligence on new owner or trustee upon change of ownership shall be completed to the satisfaction of the Company. Therefore, the Company reserves the right to determine the scope of such customer due diligence, and to request you for further clarification and additional documents if deemed necessary.
本公司需要根據「打擊洗錢及恐佈分子資金籌集(金融機構)條例」及其他適用指引，就更改保單持有人對新持有人/信託人進行客戶盡職審查。因此，本公司保留權利決定該盡職審查之範圍，並要求作進一步闡述及索取其他文件。

New Owner / Trustee's Country / Jurisdiction of Tax Residence* 新持有人 / 信託人稅務居住國家 / 司法管轄區*:

You must provide the following information 你必須填寫以下資料:

☐ Tax resident of Hong Kong only 唯一稅務居住地為香港 ☐ Tax resident of Macau only 唯一稅務居住地為澳門

	Country / Jurisdiction of tax residence 稅務居住國家 / 司法管轄區	Tax Identification Number (TIN) 稅務編號	If no TIN available, please enter Reason (A, B or C) 如未能提供稅務編號,請註明原因 (A, B 或 C)	If you selected Reason B, please explain why you are unable to obtain a TIN 倘若閣下數得原因 B,請在下列說明為何閣下未能取得稅務編號
1				
2				
3				

Reason A – The country / jurisdiction where the new owner / trustee is resident does not issue TINs to its residents
原因 A - 新持有人 / 信託人所屬之國家 / 司法管轄區沒有為其居民設立稅務編號
Reason B – The new owner / trustee is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason)
原因 B - 新持有人 / 信託人未能獲得稅務編號或有同等功能的編號(若選擇本原因,請於上表說明為何閣下未能取得稅務編號)
Reason C – No TIN is required (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)
原因 C - 不需要稅務編號(備註：倘若閣下所屬之司法管轄區的相關本地法律並不需要收集稅務編號,方可選擇這個原因)

Important Note 注意事項:

The Company is required by the laws to conduct due diligence on the new owner / trustee with respect to his / her / their tax residence, collect the required information and furnish a return to the governmental authorities. If there is any uncertainty about tax residency status, it is suggested that the new owner / trustee shall disclose the information in the above table and consult also your own tax advisor.
本公司是根據法律要求就新持有人 / 信託人之稅務居住地進行盡職調查，並收集所需資料及提供給政府機關。如新持有人 / 信託人對稅務居住地有任何疑問，請於上述表格內表述並徵詢你的稅務顧問。

* For new owner is a corporate , please complete "Self Certification Form – Entity" as required by the laws. If the entity is classified as passive NFE, please also complete "Self Certification Form – Controlling Person" for each identified controlling person.
* 倘以公司名義之新持有人，必須根據法律要求遞交「自我證明表格 - 實體」。如有關公司持有人之公司類別為被動非財務實體，每一位控權人必須填寫「自我證明表格 - 控權人」。

Policy Number 保單號碼

New Owner / Trustee Correspondence Address / Telephone Numbers / Email Address: 新持有人 / 信託人通訊地址 / 電話號碼 / 電郵地址:
Please complete in English block letters. Post Office Box is not accepted as correspondence address. 請以英文正楷填寫。您不接受郵政信箱作為通訊地址。

Flat / Room 室: Floor 樓數: Block 座數:
Building / Estate Name : 大廈 / 屋苑名稱
No. & Name of Street / Lot No. : 街道名稱及號數 / 地段號數
District: 地區 / H.K 香港 / KLN 九龍 / N.T.新界
Country 國家:
Email Address : 電郵地址

Telephone Number 電話號碼:

		Other Countries Telephone Number 其他國家電話號碼:			
		Mobile 手提	Fixed Line 固網	Country Code 國家號碼	Area Code 地區號碼
☐ Hong Kong 香港	Mobile 手提:				
☐ Macau 澳門	Office 公司:	☐	☐	( ) - ( ) -	
	Home 住宅 :	☐	☐	( ) - ( ) -	

U.S. Telephone Number 美國電話號碼:

** The contact details of the original policyowner on the company record will be treated as those of the new policyowner if you leave this part blank.*
** 如閣下沒有填寫此欄，則新持有人的通訊資料將沿用原有持有人於公司紀錄上的資料。*

Residential Address and Permanent Address will be changed as Correspondence Address stated on this form, otherwise please specify below.
住宅地址及永久地址將更改至此表格上填寫之通訊地址，否則請於下方列明。

Residential Address 住宅地址:

Permanent Address 永久地址:

DIRECT PROMOTIONAL AND MARKETING MATERIALS (For New Owner / Trustee)
I / We confirm that I / we have read and understood the AIA Personal Information Collection Statement ("AIA PIC"). I / We agree to the provision and use of my / our personal data for direct marketing purposes in accordance with the AIA PIC.
I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau), as the case may be, for direct marketing purposes and to the types of transferee as set out in the AIA PIC.
[☐] Please tick the box on the left if you do not agree with the provision, use and transfer of your personal data for direct marketing purposes in accordance with the AIA PIC.

宣傳及市場推廣資料 (新持有人 / 信託人適用)
本人 / 我們現確定本人 / 我們已閱讀及明白AIA個人資料收集聲明(「AIA個人資料收集聲明」)。本人 / 我們同意根據AIA個人資料收集聲明,提供本人 / 我們的個人資料用作直銷推廣用途。本人 / 我們確認及贊同把本人 / 我們的個人資料轉至香港(如保單在香港繕發)或澳門(如保單在澳門繕發)境外作直銷推廣用途，並把相關的個人資料轉移至AIA個人資料收集聲明中列明的資料承讓人。
[☐] 倘若不同意根據AIA個人資料收集聲明，提供、使用及轉移個人資料用作直銷推廣用途，請在左列 [☐] 一欄劃上✓。

Signature of New Owner / Trustee:
新持有人 / 信託人簽名:

By signing in this section, the New Owner / Trustee agrees to assume all the obligations and be bound by the terms and conditions of the Policy which currently bind the Owner / Trustee of the Policy. 就簽署此部分，新持有人 / 信託人同意需承擔所有受保單條款約束的責任及受保單條款和條件約束，此約束與持有人 / 信託人相同。

Policy Number 保單號碼

Part B 乙部 ☐ **Change of Contingent Owner / Contingent Trustee (Not applicable to policies with Insured at age 18 or above)**
更換第二持有人/信託人(不適用於受保人已年滿 18 歲或以上的保單)

Name of Contingent Owner / Contingent Trustee 第二持有人/信託人姓名			
Relationship to Insured 與受保人關係	Sex 性別	Date of Birth (MM-DD-YYYY) 出生日期（月-日-年）	ID / Passport No. 身分證/護照號碼

Part C 丙部 ☐ **Change Of Beneficiary (Not applicable to juvenile policies currently issued under the Trust Provisions)**
更換受益人(不適用現在受信託條文約束的兒童保單)

Beneficiary's Name 受益人姓名	Relationship to Insured 與受保人之關係	Sex 性別	Date of Birth (MM-DD-YYYY) 出生日期（月-日-年）	ID / Passport No. 身分證/護照號碼	Share(%) 百分比

Unless prohibited by any assignment or any other lawful act / restriction, the Owner hereby reserves the right, during the lifetime of the Proposed Insured and without the consent of any beneficiary or trustee, by written notice to the Company in its prescribed form to :(a) Change and revoke the appointment of any beneficiary and substitute his / her own name or any other name therefor; and (b) Appoint a trustee to receive the proceeds for the beneficiary, and change or revoke any prior trustee designation or appointment.
The Company is not responsible for the validity of any appointment or revocation and for any subsequent written notice of a change of beneficiary received by it pending the issue of endorsement.
對於任何委任或撤銷的有效性以及其後本公司收訖而正待簽發批註更改任何受益人的書面通知，本公司不負任何責任。除因任何轉讓或任何其他合法行事/限制而受到禁止外，持有人可保留權利於準受保人在生期間及無須獲得任何受益人或信託人之同意，以本公司的指定表格向我們遞交書面通知，要求:(甲)更改及撤銷對任何受益人的委任，並以其個人姓名或任何其他姓名取代；及(乙)委任信託人代受益人接收賠償，以及更換已指派之信託人或撤銷該項指派。

Note注意:
1. If more than one beneficiary is designated, all policy proceeds will be paid to the beneficiaries according to the order of payment (if any) and share(s) specified or in equal shares (where the beneficiaries rank equally and their respective shares are not specified).
如受益人超過一人，保單內的利益將按照在此列明的付款次序(如有)及比例分配給各受益人，或保單內的利益將平均分配給各受益人(如各受益人的分配比例相同或在此沒有列明分配比例)。
2. The above change of beneficiary designation shall be effective only while the relevant Policy is in force and to the extent permitted by law.
在上述保單仍然生效及法律容許的情況下，以上更改受益人的指示才告生效。

Part D 丁部 ☐ **Change of Signature 更換簽名**

○ New Signature of Owner / Trustee 持有人 / 信託人之新簽名

○ New Signature of Insured (If different from the Owner) 受保人之新簽名(倘非持有人)

Declaration & Authorization 聲明及授權

I, Owner / Trustee of the Policy, request that this Policy be changed according to the above particulars. I understand and agree that a copy of this request will be attached to and form a part of the said Policy. When the request relates to change of beneficiary in respect of this Policy, I confirm that my previously designated beneficiary or beneficiaries (other than the estate of the Insured) is / are fully aware of and if consent is required, has / have consented to this request.
本人為保單的持有人 / 信託人，在此要求保單按照上述細則更改。本人明白及同意申請表之副本將附於本保單契約內，且構成保單契約之一部份。如更換保單的受益人，本人確認本人之前為此保單所指定的受益人(受保人的遺產除外)均完全知悉，及如需要獲取其同意，已同意此申請表上的內容。

PERSONAL DATA COLLECTION AND USE

I / We confirm that I / we have read and understood the AIA Personal Information Collection Statement ("AIA PIC").
I / We declare and agree that any personal data and other information relating to me / us or my / our policy(ies) or investments contained in this application or collected, obtained, compiled or held by the Company by any means from time to time may be collected and utilized in accordance with the AIA PIC. I / We acknowledge and consent to the transfer of my / our personal data outside of Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau), as the case may be, for the purposes and to the types of transferee as set out in the AIA PIC. The updated version of AIA PIC is available for download from its website: www.aia.com.hk, and is made available upon request.

個人資料收集及使用

本人 / 我們確認本人 / 我們已閱讀及明白AIA個人資料收集聲明(「AIA個人資料收集聲明」)。本人 / 我們聲明及同意在本申請所載或貴公司不時以任何方法收集所得、編製或持有的任何個人資料及關於本人 / 我們或本人 / 我們的保單或投資的其他資料，可根據 AIA 個人資料收集聲明收集及使用。本人 / 我們知悉及同意就 AIA 個人資料收集聲明所述目的視乎情況轉讓本人 / 我們的個人資料至香港(如保單在香港繕發)或澳門(如保單在澳門繕發)境外予AIA個人資料收集聲明所載的資料承讓人。AIA 個人資料收集聲明的最新版本可於以下網址下載：www.aia.com.hk，及可向貴公司索取。

Policy Number 保單號碼

By signing below, I / we represent that I am / we are not a U.S. person for purposes of U.S. federal income tax and that I am / we are not acting for, or on behalf of, a U.S. person. If the Owner is a body corporate, I / We represent that the Owner does not have any beneficial owner(s) with a 10% or more direct or indirect interest in the corporate who is a U.S. citizen, resident or U.S. Entity. I / We understand that the Company, believing this statement to be true, will rely on it and act on it. In the event this statement is incorrect / false, the Company reserves the right and shall be entitled to cancel the policy. Any policy issued may accordingly be considered void in which case the Company shall notify me / us and repay any premiums and levy (for Hong Kong policies) less reasonable charges and policy withdrawals / loans.

Note: A false statement or misrepresentation of tax status by a U.S. person could lead to penalties under U.S. law. If your tax status changes and you become a U.S. citizen or resident, you must notify us within 30 days. (This Clause is not applicable to U.S. citizens or residents, who must complete IRS Form W- 9.)

於下方簽署作實，本人 / 我們聲明，就美國聯邦薪俸稅之有關事項而言，本人 / 我們並非美國人，及並不代表美國人行事。如持有人為法人，本人 / 我們聲明股東中沒有美國公民 / 美國居民 / 美國機構直接或間接持有大於 10%的股權。 本人 / 我們明白貴公司相信此陳述是真實的，並以此為依據及代為行事。倘若此陳述是不正確 / 虛假的，貴公司保留權利，並有權取消保單。任何依據此陳述而繕發的保單可視作無效。在這情況下，貴公司將通知我 / 我們償還扣除合理的費用及保單提款 / 貸款後的保費與保費徵費（香港保單適用）。

備注：根據美國法律，任何美國人就其稅務狀況有虛假或失實陳述，將會受到刑罰。若閣下的稅務狀況有更改，並且成為美國公民或居民，請於三十日內通知本公司。(美國公民或居民必須填寫 IRS 之 W-9 表格，而以上之有關條款並不適用。)

I / We acknowledge and irrevocably agree that the information contained in this form and information regarding the Applicant(s) and any Reportable Account(s)* may be provided to the tax authorities of the country / jurisdiction in which this account(s) is / are maintained and exchanged with tax authorities of another country / jurisdiction or countries / jurisdictions in which the Applicant(s) may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

*"**Reportable Account**" has the meanings ascribed to it under the "Common Standard on Reporting and Due Diligence for Financial Account Information" promulgated by the Organisation for Economic Cooperation and Development.

For individual applicant(s) - I / We certify that I am / we are the Applicant(s) (or am authorized to sign for the Applicant(s)) of all the account(s) to which this form relates.

For corporate applicant(s) - I certify that I am authorized to sign for the Applicant in respect of all the account(s) to which this form relates

- I / We declare that all statements made in this declaration are, to the best of my / our knowledge and belief, correct and complete.
- I / We undertake to advise the Company within 30 days of any change in circumstances which affects the tax residency status of the party / parties identified as Applicant of this form or causes the information contained herein to become incorrect or incomplete, and to provide the Company with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.
- I / We agree to indemnify the Company against any loss, claim and action in connection with any false, misleading or incomplete information of my / our nationality, residence and / or tax status.

本人 / 我們知悉並完全同意這表格內,所有資料及有關申請人之個人資料,和任何須申報帳戶*,將有可能提供予管理該帳戶的國家 / 司法管轄區之稅務機關,及轉交予其他國家 / 司法管轄區之稅務機關或申請人所屬之國家 / 司法管轄區為根據跨政府協議所訂之財務帳戶資料交換要求的國家 / 司法管轄區。

*"須申報帳戶"之定義請參考經濟合作與發展組織頒佈的"共同申報準則及財務帳戶資料之盡職調查"

由個人作申請人 - 本人 / 我們在此聲明,本人 / 我們是本申請書相關之全部帳戶的申請人(或獲申請人授權簽署)。

由公司作申請人 - 本人在此聲明,本人是獲申請人授權簽署本申請書相關的全部帳戶。

- 本人 / 我們聲明一切在這份聲明之條款是基於本人 / 我們的據知及所信,並且是正確及完整的。
- 本人 / 我們承諾,如有任何改動會影響認定為申請人之一方 / 多方之稅務居民狀況內容,或導致其所載資料失實或不完整,本人 / 我們將於有關改動發生後30日內通知貴公司,並在該變動發生後30日內,向貴公司提交最新的自我證明書。
- 本人 / 我們同意賠償貴公司就本人 / 我們的國籍、居住及 / 或稅務狀況有關資料之虛報、誤導或不完整所導致的任何損失,索償及訴訟。

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

Signature of Witness # 見證人簽名

On 於 MM月 / DD日 / YYYY年

Name of Witness 見證人名姓名: (English / Chinese name in Full) (英文 / 中文全名)

First 4 characters of HK / Macau ID Card Number of Witness: 見證人之首四個位香港 / 澳門身份證號碼: ___ ___ ___ ___ XXXX

OR First 5 characters of Passport No.: 或護照首五個位之號碼: ___ ___ ___ ___ ___

Contact Phone No. of Witness 見證人之聯絡電話號碼:

Note: This form MUST be signed by you in the presence of an adult witness. For beneficiary changes, the witness cannot be a named beneficiary or an existing beneficiary. For owner / trustee changes, the witness cannot be a proposed new owner / trustee. The above personal particulars of the witness will not be used by the Company for any marketing purposes, including any data-matching or direct marketing activities. Such data will only be used for the purpose of processing this application form, in particular, for the verification and confirmation of the identity(ies) of the signatory(ies) of this form.

注意：此申請表必須由閣下在成年見證人的作證下簽署。如申請事項為更改受益人，見證人不能夠是被提名的受益人或現有的受益人；如申請事項為更改持有人 / 信託人，見證人則不能夠是被提名的新持有人 / 信託人。本公司不會將以上見證人的個人資料用於任何營銷目的上，包括資料配對或直接促銷，見證人之個人資料只會用於處理本申請表，特別為確實本申請表簽署人的身分之用。

PLEASE SIGN & RETURN IMMEDIATELY BUT NO LATER THAN 14 DAYS 請簽署後即時但不數於 14 天內遞交
PLEASE DO NOT SIGN ON BLANK FORM 請勿在空白表格上簽署

Appendix 4: Mapping in Financial Needs Analysis Form

Suitability Assessment

Questions			Forever Love Coupon Plan 5
C1	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: _____	
C2	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): _____	
C3	What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	<1 year		
	1-5 years		
	6-10 years		
	11-20 years		
	> 20 years		✓
	Whole of Life		✓
C4a	For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)		
	<1 year		Not less than Premium Payment Period: 6 year / 10 year / 15 year/ 20 year
	1-5 years		
	6-10 years		
	11-20 years		
	> 20 years		
	Whole of Life		
C5	What is the additional level of life protection needed for the Proposed Insured?		Not Applicable

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

附錄五：保費率表 - 愛無憂長享計劃 5
Appendix 5: Premium Rate Table - Forever Love Coupon Plan 5

愛無憂長享計劃 5 之年繳保費率 (每1,000元基本金額) (美元)
Annual Premium Rate for Forever Love Coupon Plan 5 (Per $1,000 Principal Amount) (US$)

保費繳付期 Premium Payment Term	6 年 6-Year	10 年 10-Year	15 年 15-Year	20 年 20-Year
所有年齡/ 性別 All Age / Sex	166.32	95.91	68.14	55.11

附錄五：保費率表 - 愛無憂長享計劃 5
Appendix 5: Premium Rate Table - Forever Love Coupon Plan 5

免付保費附加契約(WP)之年繳保費率 (每 1,000 元保額) (美元)
Annual Premium Rate for Waiver of Premium Rider (WP) (Per $1,000 Sum Assured) (US$)

男性 Male

年齡 Age	保費繳付期 Premium Payment Term			
	6 年	10 年	15 年	20 年
	6-Year	10-Year	15-Year	20-Year
16	0.28	0.25	0.24	0.25
17	0.28	0.25	0.24	0.25
18	0.28	0.25	0.24	0.25
19	0.28	0.25	0.24	0.25
20	**0.28**	**0.25**	**0.25**	**0.25**
21	0.28	0.25	0.25	0.26
22	0.28	0.25	0.25	0.26
23	0.28	0.25	0.25	0.26
24	0.28	0.25	0.25	0.27
25	**0.28**	**0.25**	**0.25**	**0.28**
26	0.28	0.25	0.26	0.28
27	0.28	0.25	0.26	0.3
28	0.28	0.26	0.27	0.31
29	0.29	0.26	0.28	0.33
30	**0.29**	**0.27**	**0.29**	**0.35**
31	0.3	0.28	0.31	0.38
32	0.31	0.29	0.33	0.42
33	0.32	0.31	0.36	0.46
34	0.33	0.32	0.39	0.5
35	**0.35**	**0.35**	**0.43**	**0.56**
36	0.38	0.38	0.48	0.63
37	0.41	0.42	0.53	0.7
38	0.45	0.47	0.6	0.79
39	0.5	0.53	0.68	0.9
40	**0.56**	**0.6**	**0.77**	**1.01**
41	0.64	0.69	0.87	1.17
42	0.73	0.78	0.99	1.33
43	0.84	0.89	1.13	1.5
44	0.97	1.02	1.29	1.69
45	**1.1**	**1.16**	**1.46**	**1.88**
46	1.25	1.32	1.7	2.08
47	1.41	1.49	1.95	2.29
48	1.6	1.69	2.21	2.51
49	1.81	1.91	2.49	2.74
50	**2.05**	**2.16**	**2.79**	**2.99**
51	2.41	2.67	3.22	3.36
52	2.85	3.24	3.69	3.78
53	3.36	3.88	4.22	4.25
54	3.95	4.6	4.81	4.76
55	**5.1**	**5.41**	**5.47**	**5.34**

女性 Female

年齡 Age	保費繳付期 Premium Payment Term			
	6 年	10 年	15 年	20 年
	6-Year	10-Year	15-Year	20-Year
16	0.28	0.25	0.24	0.25
17	0.28	0.25	0.24	0.25
18	0.28	0.25	0.24	0.25
19	0.28	0.25	0.24	0.25
20	**0.28**	**0.25**	**0.25**	**0.25**
21	0.28	0.25	0.25	0.26
22	0.28	0.25	0.25	0.26
23	0.28	0.25	0.25	0.26
24	0.28	0.25	0.25	0.27
25	**0.28**	**0.25**	**0.25**	**0.28**
26	0.28	0.25	0.26	0.29
27	0.28	0.25	0.26	0.3
28	0.28	0.26	0.27	0.31
29	0.29	0.26	0.28	0.33
30	**0.29**	**0.27**	**0.3**	**0.36**
31	0.3	0.28	0.31	0.38
32	0.31	0.29	0.33	0.42
33	0.32	0.31	0.36	0.46
34	0.33	0.32	0.39	0.51
35	**0.35**	**0.35**	**0.43**	**0.56**
36	0.38	0.38	0.48	0.63
37	0.41	0.42	0.54	0.71
38	0.45	0.47	0.6	0.8
39	0.5	0.53	0.68	0.91
40	**0.56**	**0.6**	**0.77**	**1.03**
41	0.64	0.69	0.88	1.19
42	0.73	0.79	1	1.36
43	0.84	0.9	1.14	1.54
44	0.97	1.02	1.3	1.73
45	**1.1**	**1.16**	**1.48**	**1.93**
46	1.25	1.32	1.72	2.14
47	1.42	1.5	1.98	2.37
48	1.6	1.7	2.26	2.6
49	1.81	1.92	2.55	2.85
50	**2.05**	**2.19**	**2.86**	**3.11**
51	2.43	2.7	3.31	3.52
52	2.86	3.29	3.81	3.97
53	3.38	3.95	4.37	4.47
54	3.98	4.69	5	5.02
55	**5.15**	**5.54**	**5.7**	**5.65**

附錄五：保費率表 - 愛無憂長享計劃 5
Appendix 5: Premium Rate Table - Forever Love Coupon Plan 5

特級危疾豁免繳付保費附加契約(WPCI Pro)之年繳保費率(每 1,000 元保額) (美元) - 男性
Annual Premium Rate for Waiver of Premium (Critical Illness) Pro (WPCI Pro) (Per $1,000 Sum Assured) (US$) - Male

年齡 Age	保費繳付期 Premium Payment Term			
	6 年	10 年	15 年	20 年
	6-Year	10-Year	15-Year	20-Year
0	0.17	0.15	0.15	0.15
1	0.17	0.15	0.15	0.15
2	0.17	0.15	0.15	0.15
3	0.17	0.15	0.15	0.15
4	0.17	0.15	0.15	0.15
5	**0.17**	**0.15**	**0.15**	**0.15**
6	0.17	0.15	0.15	0.15
7	0.17	0.15	0.15	0.15
8	0.17	0.15	0.15	0.15
9	0.17	0.15	0.15	0.15
10	**0.17**	**0.15**	**0.15**	**0.16**
11	0.17	0.15	0.15	0.16
12	0.17	0.15	0.15	0.17
13	0.17	0.15	0.15	0.18
14	0.17	0.15	0.16	0.18
15	**0.17**	**0.15**	**0.16**	**0.20**
16	0.17	0.15	0.17	0.21
17	0.17	0.16	0.18	0.23
18	0.17	0.16	0.19	0.25
19	0.17	0.17	0.21	0.28
20	**0.18**	**0.19**	**0.23**	**0.31**
21	0.19	0.21	0.26	0.35
22	0.21	0.23	0.29	0.39
23	0.25	0.26	0.34	0.45
24	0.28	0.30	0.38	0.51
25	**0.32**	**0.34**	**0.44**	**0.58**
26	0.37	0.39	0.49	0.66
27	0.42	0.44	0.56	0.75
28	0.47	0.50	0.64	0.85
29	0.53	0.57	0.72	0.96
30	**0.60**	**0.64**	**0.82**	**1.09**
31	0.68	0.73	0.93	1.23
32	0.78	0.83	1.06	1.39
33	0.88	0.94	1.20	1.58
34	1.01	1.07	1.37	1.78
35	**1.15**	**1.22**	**1.55**	**2.00**

年齡 Age	保費繳付期 Premium Payment Term			
	6 年	10 年	15 年	20 年
	6-Year	10-Year	15-Year	20-Year
36	1.30	1.39	1.76	2.25
37	1.49	1.58	1.99	2.53
38	1.69	1.80	2.24	2.82
39	1.93	2.04	2.53	3.15
40	**2.19**	**2.31**	**2.84**	**3.50**
41	2.50	2.61	3.19	3.89
42	2.83	2.94	3.56	4.30
43	3.19	3.30	3.96	4.73
44	3.60	3.70	4.39	5.19
45	**4.04**	**4.13**	**4.85**	**5.68**
46	4.52	4.59	5.34	6.19
47	5.04	5.08	5.85	6.72
48	5.60	5.60	6.39	7.26
49	6.20	6.15	6.95	7.83
50	**6.84**	**6.73**	**7.54**	**8.42**
51	7.50	7.34	8.14	9.02
52	8.19	7.96	8.76	9.64
53	8.88	8.59	9.37	10.27
54	9.62	9.25	10.01	10.91
55	**10.41**	**9.92**	**10.67**	**11.57**
56	11.22	10.62		
57	12.04	11.32		
58	12.84	12.01		
59	13.65	12.72		
60	**14.44**	**13.43**		

附錄五： 保費率表 - 愛無憂長享計劃 5
Appendix 5: Premium Rate Table - Forever Love Coupon Plan 5

特級危疾豁免繳付保費附加契約(WPCI Pro)之年繳保費率(每 1,000 元保額) (美元) - 女性
Annual Premium Rate for Waiver of Premium (Critical Illness) Pro (WPCI Pro) (Per $1,000 Sum Assured) (US$) - Female

年齡 Age	保費繳付期 Premium Payment Term			
	6 年	10 年	15 年	20 年
	6-Year	10-Year	15-Year	20-Year
0	**0.23**	**0.21**	**0.20**	**0.21**
1	0.23	0.21	0.20	0.21
2	0.23	0.21	0.20	0.21
3	0.23	0.21	0.20	0.21
4	0.23	0.21	0.20	0.21
5	**0.23**	**0.21**	**0.20**	**0.21**
6	0.23	0.21	0.20	0.21
7	0.23	0.21	0.20	0.21
8	0.23	0.21	0.20	0.22
9	0.23	0.21	0.20	0.22
10	**0.23**	**0.21**	**0.21**	**0.23**
11	0.23	0.21	0.21	0.24
12	0.23	0.21	0.21	0.25
13	0.23	0.21	0.22	0.26
14	0.23	0.21	0.23	0.28
15	**0.23**	**0.21**	**0.24**	**0.30**
16	0.23	0.22	0.26	0.33
17	0.24	0.22	0.28	0.36
18	0.24	0.24	0.30	0.41
19	0.25	0.26	0.34	0.45
20	**0.27**	**0.29**	**0.38**	**0.51**
21	0.30	0.33	0.43	0.58
22	0.34	0.38	0.50	0.66
23	0.40	0.44	0.57	0.75
24	0.46	0.51	0.65	0.84
25	**0.54**	**0.59**	**0.75**	**0.95**
26	0.63	0.67	0.85	1.07
27	0.72	0.77	0.95	1.19
28	0.82	0.87	1.07	1.32
29	0.94	0.99	1.20	1.46
30	**1.07**	**1.11**	**1.34**	**1.61**
31	1.21	1.25	1.48	1.78
32	1.36	1.39	1.64	1.95
33	1.53	1.55	1.81	2.13
34	1.70	1.71	1.98	2.32
35	**1.89**	**1.88**	**2.16**	**2.52**

年齡 Age	保費繳付期 Premium Payment Term			
	6 年	10 年	15 年	20 年
	6-Year	10-Year	15-Year	20-Year
36	2.08	2.06	2.35	2.73
37	2.28	2.25	2.55	2.95
38	2.49	2.44	2.76	3.17
39	2.71	2.65	2.98	3.41
40	**2.94**	**2.86**	**3.21**	**3.67**
41	3.18	3.08	3.45	3.93
42	3.43	3.32	3.70	4.21
43	3.68	3.56	3.96	4.50
44	3.95	3.81	4.23	4.80
45	**4.24**	**4.08**	**4.53**	**5.12**
46	4.54	4.37	4.84	5.46
47	4.86	4.67	5.16	5.82
48	5.20	4.99	5.51	6.19
49	5.56	5.33	5.87	6.60
50	**5.93**	**5.68**	**6.24**	**7.03**
51	6.33	6.06	6.65	7.48
52	6.75	6.45	7.07	7.97
53	7.19	6.86	7.52	8.49
54	7.66	7.29	8.01	9.04
55	**8.16**	**7.76**	**8.54**	**9.63**
56	8.69	8.26		
57	9.23	8.79		
58	9.78	9.36		
59	10.38	9.99		
60	**11.05**	**10.70**		