



Standard Illustration for

AIA INTERNATIONAL LIMITED

Plan: Global Power Multi-Currency Plan 3 (5 Years Payment)



05272019

IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUES AND DEATH BENEFITS OF YOUR POLICY. IT IS INTENDED TO SHOW THE PROPORTION OF ANY NON-GUARANTEED ELEMENTS AND THE IMPACT OF CHANGE OF SUCH ELEMENTS UNDER SPECIFIED SCENARIOS. IN NO WAY SHOULD IT AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

1. Proposal Summary for Global Power Multi-Currency Plan 3 (5 Years Payment)

Name of Life Insured: Mr. CHAN **	Age: **	Sex: Male	-
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2. Benefit Summary

Policy Currency: US\$

(i) Basic Policy

Benefit Description	Initial Principal Amount ⁽¹⁾	Initial Sum Assured ⁽²⁾	Initial Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
Global Power Multi-Currency Plan 3 (5 Years Payment)	500,000	51,240	48,800.00	5	Whole Life
First 12-Month Accidental Death Benefit	-	48,800	0.00	N/A	1

(1) The initial principal amount of Global Power Multi-Currency Plan 3 is used to calculate premium and relevant policy values. For death benefit, please refer to the value illustrated as TOTAL DEATH BENEFIT in the Standard Illustration for Participating Policies of this illustration.

(2) The initial sum assured of Global Power Multi-Currency Plan 3 is equivalent to the guaranteed death benefit at the end of the first policy year.

Levy on insurance premiums to Insurance Authority (IA)

12.85

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk. (The levy rate for policies with policy date or policy anniversary date from 1 April 2021 onwards is 0.10%, whilst the maximum levy amount payable for each policy year is HK\$100 or an equivalent amount in other applicable currencies for non-Hong Kong dollars policies.)

Total Initial Annual Premium:	48,812.85
(Including Levy on insurance premiums)	=====

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.

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



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Prepared by: EVEREST GLOBAL WEALTH MANAGEMENT LIMITED



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3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT				
		Guaranteed	Non-Guaranteed		Total	Guaranteed*	Non-Guaranteed		Total	Total Benefit Amount
		Guaranteed Cash Value	Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus		
(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(A)+(E)+(F)= (G)	Max (D or G)		
1	48,800	0	0	0	0	51,240	0	0	0	51,240
2	97,600	0	0	0	0	102,480	0	0	0	102,480
3	146,400	13,000	530	68,209	81,739	153,720	650	83,609	97,259	153,720
4	195,200	36,500	1,080	90,697	128,277	204,960	1,301	109,284	147,084	204,960
5	244,000	69,000	1,647	98,674	169,321	256,200	1,953	116,955	187,907	256,200
10	244,000	153,500	4,753	145,264	303,517	256,200	5,224	159,651	318,374	318,374
15	244,000	178,000	9,537	252,929	440,466	256,200	10,294	273,007	461,301	461,301
20	244,000	247,000	21,322	390,007	658,329	256,200	22,659	414,469	684,127	684,127
25	244,000	249,500	33,674	653,221	936,395	256,200	35,324	685,214	970,038	970,038
30	244,000	252,000	48,295	980,901	1,281,196	256,200	48,295	980,901	1,281,196	1,281,196
Age 65	244,000	274,500	109,209	5,325,698	5,709,407	274,500	109,209	5,325,698	5,709,407	5,709,407
Age 70	244,000	278,750	123,971	7,419,662	7,822,383	278,750	123,971	7,419,662	7,822,383	7,822,383
Age 75	244,000	282,500	139,091	10,295,752	10,717,343	282,500	139,091	10,295,752	10,717,343	10,717,343
Age 80	244,000	287,500	154,577	14,241,612	14,683,689	287,500	154,577	14,241,612	14,683,689	14,683,689
Age 85	244,000	293,500	170,438	19,653,989	20,117,927	293,500	170,438	19,653,989	20,117,927	20,117,927
Age 90	244,000	299,500	186,684	27,077,119	27,563,303	299,500	186,684	27,077,119	27,563,303	27,563,303
Age 95	244,000	306,000	203,324	37,254,790	37,764,114	306,000	203,324	37,254,790	37,764,114	37,764,114
Age 100	244,000	313,000	220,366	51,206,742	51,740,109	313,000	220,366	51,206,742	51,740,109	51,740,109

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

* The guaranteed death benefit is equal to 105% of the total premiums paid for the basic plan. However, if the Guaranteed Cash Value (A) is higher than such amount in the respective year, then the guaranteed death benefit will be equal to the Guaranteed Cash Value (A).



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The table below illustrates the impact on Surrender Values under Pessimistic and Optimistic Scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors, such as claims experience, expense factors and persistency 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 Values - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	SURRENDER VALUE						
		Guaranteed	Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total	Non-Guaranteed		Total
		Guaranteed Cash Value	Reversionary Bonus	Terminal Bonus		Reversionary Bonus	Terminal Bonus	
(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(A)+(D)+(E)		
1	48,800	0	0	0	0	0	0	0
2	97,600	0	0	0	0	0	0	0
3	146,400	13,000	466	65,381	78,847	591	71,079	84,670
4	195,200	36,500	949	84,846	122,295	1,204	96,551	134,255
5	244,000	69,000	1,448	86,860	157,308	1,838	108,505	179,343
10	244,000	153,500	4,177	99,721	257,398	5,304	197,676	356,481
15	244,000	178,000	8,376	127,616	313,992	10,648	366,815	555,463
20	244,000	247,000	18,705	150,721	416,427	23,839	490,194	761,033
25	244,000	249,500	29,501	235,362	514,364	37,702	755,479	1,042,681
30	244,000	252,000	42,249	323,831	618,081	54,148	1,122,417	1,428,564
Age 65	244,000	274,500	94,913	1,281,739	1,651,152	123,223	5,311,684	5,709,407
Age 70	244,000	278,750	107,578	1,774,735	2,161,062	140,087	7,403,547	7,822,383
Age 75	244,000	282,500	120,512	2,453,568	2,856,581	157,406	10,277,437	10,717,343
Age 80	244,000	287,500	133,723	3,327,994	3,749,216	175,194	14,220,995	14,683,689
Age 85	244,000	293,500	147,214	4,460,792	4,901,506	193,464	19,630,963	20,117,927
Age 90	244,000	299,500	160,992	5,955,277	6,415,770	212,228	27,051,575	27,563,303
Age 95	244,000	306,000	175,064	7,840,737	8,321,801	231,499	37,226,615	37,764,114
Age 100	244,000	313,000	189,436	10,137,049	10,639,485	251,292	51,175,816	51,740,109

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



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The table below illustrates the impact on Death Benefits under Pessimistic and Optimistic Scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than the Company's current assumed investment return respectively; while other factors, such as claims experience, expense factors and persistency factors, affecting these values are assumed to remain unchanged. The two scenarios do not represent the 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 Benefits - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	Guaranteed Cash Value (A)	DEATH BENEFIT								
			Guaranteed* (B)	Pessimistic Scenario				Optimistic Scenario			
				Non-Guaranteed		Total (A)+(C)+ (D)= (E)	Total Benefit Amount Max(B or E)	Non-Guaranteed		Total (A)+(F)+ (G)= (H)	Total Benefit Amount Max(B or H)
				Reversionary Bonus (C)	Terminal Bonus (D)			Reversionary Bonus (F)	Terminal Bonus (G)		
1	48,800	0	51,240	0	0	0	51,240	0	0	0	51,240
2	97,600	0	102,480	0	0	0	102,480	0	0	0	102,480
3	146,400	13,000	153,720	572	80,141	93,713	153,720	725	87,126	100,851	153,720
4	195,200	36,500	204,960	1,144	102,233	139,877	204,960	1,451	116,337	154,288	204,960
5	244,000	69,000	256,200	1,716	102,952	173,669	256,200	2,178	128,608	199,786	256,200
10	244,000	153,500	256,200	4,590	109,597	267,687	267,687	5,830	217,254	376,583	376,583
15	244,000	178,000	256,200	9,041	137,747	324,788	324,788	11,494	395,934	585,428	585,428
20	244,000	247,000	256,200	19,878	160,175	427,053	427,053	25,334	520,939	793,273	793,273
25	244,000	249,500	256,200	30,946	246,890	527,336	527,336	39,548	792,481	1,081,529	1,081,529
30	244,000	252,000	256,200	42,249	323,831	618,081	618,081	54,148	1,122,417	1,428,564	1,428,564
Age 65	244,000	274,500	274,500	94,913	1,281,739	1,651,152	1,651,152	123,223	5,311,684	5,709,407	5,709,407
Age 70	244,000	278,750	278,750	107,578	1,774,735	2,161,062	2,161,062	140,087	7,403,547	7,822,383	7,822,383
Age 75	244,000	282,500	282,500	120,512	2,453,568	2,856,581	2,856,581	157,406	10,277,437	10,717,343	10,717,343
Age 80	244,000	287,500	287,500	133,723	3,327,994	3,749,216	3,749,216	175,194	14,220,995	14,683,689	14,683,689
Age 85	244,000	293,500	293,500	147,214	4,460,792	4,901,506	4,901,506	193,464	19,630,963	20,117,927	20,117,927
Age 90	244,000	299,500	299,500	160,992	5,955,277	6,415,770	6,415,770	212,228	27,051,575	27,563,303	27,563,303
Age 95	244,000	306,000	306,000	175,064	7,840,737	8,321,801	8,321,801	231,499	37,226,615	37,764,114	37,764,114
Age 100	244,000	313,000	313,000	189,436	10,137,049	10,639,485	10,639,485	251,292	51,175,816	51,740,109	51,740,109

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

* The guaranteed death benefit is equal to 105% of the total premiums paid for the basic plan. However, if the Guaranteed Cash Value (A) is higher than such amount in the respective year, then the guaranteed death benefit will be equal to the Guaranteed Cash Value (A).



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6. Explanation Notes

- (i) This Standard Illustration for Participating Policies assumes that no loans, Reversionary Bonuses and Terminal Bonuses are taken throughout the term of the policy, and no Bonus Lock-in Option, Bonus Unlock Option, Currency Exchange Option, Policy Split Option and Mental Incapacity Option is exercised 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 licensed insurance 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 total of the premiums payable in the policy due to rounding differences.
- (v) In Sections 3 and 4, Guaranteed amount of SURRENDER VALUE equals to Guaranteed Cash Value.
- (vi) In Sections 3 and 4, projected Non-Guaranteed amount of SURRENDER VALUE equals to the sum of cash value of any Reversionary Bonus and cash value of any Terminal Bonus.
- (vii) **The customer's total internal rate of return (IRR) on projected Total Surrender Value under all scenarios in this illustrative document is subject to a cap of 6.5% p.a. pursuant to regulatory requirement. If the IRR exceeds 6.5% p.a., the projected Total Surrender Value and where applicable, the projected Total Death Benefit are adjusted accordingly. Please note that the calculation of IRR is based on Total Premiums Paid to the basic plan only and all rider premiums (if any) are excluded.**
- (viii) The face values of any Reversionary Bonus and Terminal Bonus will be paid when the Company is paying the Death Benefit, whereas the cash values of these bonuses will be paid when the policy is surrendered in whole or in part or terminated (other than due to the death of the insured). The cash values of these bonuses may not be equal to the face values of the bonuses.
- (ix) The face value of Reversionary Bonus is guaranteed once declared while the cash value of Reversionary Bonus is not guaranteed.
- (x) The principal amount of Global Power Multi-Currency Plan 3 is used to calculate premium and relevant policy values. For death benefit, please refer to the value illustrated as TOTAL DEATH BENEFIT in the Standard Illustration for Participating Policies of this illustration.
- (xi) The Death Benefit shown in this illustration excludes any additional Accidental Death Benefit amount.
- (xii) The projected non-guaranteed benefits included in Section 3 are based on the Company's bonus scales determined under current assumed investment return and are not guaranteed. The actual amount payable may change from time to time 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 certain circumstances, the non-guaranteed benefits may be **zero**.
- (xiii) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 2.50% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 2.50% p.a. in comparing with the current assumed investment return.
- (xiv) 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.
- (xv) The figures illustrated above are rounded to the nearest whole numbers.
- (xvi) The Company will review the actual experience of the product (including but not limited to investment returns, expenses, claims and surrenders) and determine whether the face values and cash values of the bonuses payable for the year need to be adjusted. When considering the bonuses adjustment, we may smooth out the experience over a few years to provide a more stable bonus payout. When the investment market becomes volatile, chances of bonuses adjustment are higher. Accordingly, the actual face values and cash values of both Reversionary Bonus and Terminal Bonus payable (if any) may be higher or lower than those illustrated. Such review shall be performed at least annually and the face values and cash values of the bonuses may be adjusted more frequently than annually upon change in economic and other related factors.



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- (xvii) In case of discrepancy on the coverage amount and the premium shown 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.
- (xviii) This illustration assumes no levy on insurance premiums is included throughout the term of the policy.

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

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

	Dividend / Bonus History You may browse the website https://www.aia.com.hk/en/dividend-philosophy-history.html to understand the Company's dividend / bonus history for reference purposes.
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Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.
- Please note that if you have purchased any medical protection insurance plans / riders, the medical protection insurance premiums are required to be paid until the end of the benefit period. If you plan to pay for the medical protection insurance premium by deducting the values accumulated in the Basic Policy, any change in the future interest rate for accumulation, dividend, or bonus, or the increase of medical protection insurance premiums due to medical cost inflation and worsening of overall claim experience, may lead to the accumulated values of the Basic Policy being insufficient to pay for the future medical protection insurance premiums, and you may then need to resume the premium payments.

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits, and received the product brochure and the information regarding the relevant dividend / bonus history (if applicable).



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

Global Power Multi-Currency Plan 3 is a participating whole-life insurance plan under the Global Power Series, which covers the entire lifespan of the insured (who is being protected under the policy). The plan helps accumulate wealth by offering guaranteed cash value and starting from the end of the 3rd policy year, it declares non-guaranteed Reversionary Bonus and Terminal Bonus to your policy at least once per year. Upon the death of the insured and according to the death benefit calculation, we will pay to the person whom you select in your policy as beneficiary the face values of any Reversionary Bonus accumulated and any Terminal Bonus under the policy. Upon surrender or termination of the policy, we will pay any cash values that may have accumulated on any Reversionary Bonus, and any cash value of Terminal Bonus under the policy and these cash values are not guaranteed.

1. The premium amount is guaranteed to be fixed. Putting aside money for regular contributions for the selected period of time allows you to plan ahead with confidence.

2. Summary of Projected Total Surrender Value:

End of Policy Year	Projected Total Surrender Value
20	658,329
30	1,281,196

Projected Total Surrender Value means the sum of the guaranteed cash value, non-guaranteed cash value of Reversionary Bonus (if any), non-guaranteed cash value of Terminal Bonus (if any) and any remaining balance of the Bonus Lock-in Account (if applicable). For the Projected Total Surrender Value in other policy years and the relevant assumptions, please refer to the Standard Illustration for Participating Policies of this proposal, including the Explanation Notes under Section 6.

3. Currency Exchange Option:

Helping you capture ever-evolving opportunities in a dynamic world while continue accumulating wealth with extra financial flexibility, you can select from one of the following as the policy currency, which includes Renminbi (RMB), British pound sterling (GBP), US dollars (US\$), Australian dollars (AUD), Canadian dollars (CAD), Euro (EUR), Singapore dollars (SGD) and HK dollars (HK\$). According to your needs, Currency Exchange option allows you to change the policy currency to another currency as listed above, by exchanging your plan to the latest plan under the Global Power Series, while maintaining the policy duration and without requiring medical examination. Your guaranteed and non-guaranteed policy values will be adjusted (either increased or decreased), and your benefits will also follow those as provided under the plan after the exchange. The option is available once per policy year after the end of the 2nd policy year. The currency of any rider should be same as the currency of the basic plan. If the attached rider is not available in the new currency, the relevant rider will be terminated when the application for the Currency Exchange Option is approved. Please refer to product brochure (including Cover at a glance and Key Product Risks) for details of the Currency Exchange Option.

4. Policy Split Option:

Starting from the end of the 3rd policy year or the end of the premium payment term, whichever is later, you can split one policy into two policies by exercising the Policy Split Option. The policy will continue to be effective with no change in effective date, and the policy effective date of the split policies will be the same as the policy. You can apply for change of policy currency and change of insured right after the policy is



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5. Bonus Lock-in Option and Bonus Unlock Option:

Through the Bonus Lock-in Option, Global Power Multi-Currency Plan 3 enables you to realise potential returns by transferring the latest cash values of the Reversionary Bonus and Terminal Bonus into a Bonus Lock-in Account to earn interest at a non-guaranteed rate. This is available once per policy year, starting from the end of the 15th policy year.

To provide further flexibility for your financial needs throughout various life stages, you can withdraw cash from the Bonus Lock-in Account anytime without reducing the principal amount of your policy.

By exercising the Bonus Unlock Option, you can even unlock certain amount of the latest value of the Bonus Lock-in Account as Reversionary Bonus and Terminal Bonus to suit your financial needs. This is available once per policy year, starting from 1 year after bonus lock-in and within 30 days after the end of each policy year.

Please refer to product brochure for details of Bonus Lock-in Option and Bonus Unlock Option.

6. Death Benefit:

If the insured passes away and no contingent insured has become the new insured, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will be:

- i. 105% of the total premiums paid for the basic plan; or
- ii. the sum of the following:
 - a. the guaranteed cash value of the policy;
 - b. the face value of Reversionary Bonus in the policy (if any); plus
 - c. the face value of non-guaranteed Terminal Bonus in the policy (if any),

whichever is higher, plus any remaining balance of the Bonus Lock-in Account (if applicable).

We will deduct all outstanding debt (if any) under the policy before we make the payment to the beneficiary.

7. First year Accidental Death Benefit:

If the insured passes away due to a covered accident within the first year of the policy, Global Power Multi-Currency Plan 3 also pays a benefit equal to the total premiums paid for your basic plan, in addition to the above death benefit. The maximum aggregate amount of the accidental death benefit under all Global Power Multi-Currency Plan 3 policies for the same insured is RMB600,000 / GBP60,000 / US\$100,000 / AUD100,000 / CAD100,000 / EUR70,000 / SGD120,000 / HK\$750,000 / MOP750,000 and the benefit payable under each policy will be prorated according to its total premiums paid.

8. Death Benefit Settlement Option:

Instead of a lump sum payment, if you wish your beneficiary to receive specific amounts of death benefit and accidental death benefit at regular intervals chosen by you, the plan provides you with a Death Benefit Settlement Option. Please refer to the product brochure for details of the Death Benefit Settlement Option.

9. Change of Insured Option and Contingent Insured Option:

During the lifetime of the current insured and after the end of the 1st policy year, the Change of Insured Option allows you to change the insured to another loved one as many times as you wish. That way, the value of your policy will not be affected and can be inherited by future generations, helping you pass on your wealth with extra flexibility.

With the Contingent Insured Option, during the lifetime of the current insured, you can designate one of

**AIA INTERNATIONAL LIMITED****Plan: Global Power Multi-Currency Plan 3 (5 Years Payment)****10. Mental Incapacity Option:**

After the end of the 3rd policy year, if you are also the insured, you may apply to designate an aged 18 or above family member as designated recipient and the designated percentage of policy value. In the event you are diagnosed as a permanent mentally incapacitated person, subject to our approval of the designated recipient's application, the designated recipient may receive payment under this option equal to your designated percentage of policy value (such policy value include the Guaranteed Cash Value, the latest cash values of any non-guaranteed Reversionary Bonus and Terminal Bonus, and any value in the Bonus Lock-in Account (if applicable)) calculated on the date of our approval of the payment, less any amount you owe us. The actual payment amount is subject to our prevailing rules and conditions. Payment made under the Mental Incapacity Option will reduce the Total Surrender Value and the future value of your policy and may also reduce the Death Benefit of your policy. Please refer to the product brochure for details of the Mental Incapacity Option.

11. Educational Merit Benefit:

To motivate the insured to strive for academic excellence, we will reward academic achievements by offering the Educational Merit Benefit. Once the policy has been in force for at least 1 year, if the insured obtains any one of the following achievements before the age of 25, Global Power Multi-Currency Plan 3 will pay the corresponding award amount while the policy is in force.

The Educational Merit Benefit will only be paid for one of the following categories once per life under all Global Power Multi-Currency Plan 3 policies.

Educational Merit Benefit

Category	Achievement	Award Amount [#]
Hong Kong Diploma of Secondary Education (HKDSE)	At least three 5* grades or above from at least six subjects in one sitting	US\$280 for each 5* grade or above
Test of English as a Foreign Language (TOEFL)	Total score of 110 or above	US\$680
International English Language Test System (IELTS)	Overall band score of 8 or above	US\$680
SAT	Total score of 1,500 or above	US\$680
International Baccalaureate Diploma Programme (IBDP)	Total score of 41 or above	US\$680
University admission	Successful admission to any of the world's top ten universities [^]	US\$2,800

[#] If the policy is issued in a currency other than US\$, the award amount would be available in the respective policy currency and the prevailing exchange rate will be used to calculate the above amounts.

[^] The ranking is based on a source as determined by us from time to time. For the latest details, please visit <https://www.aia.com.hk/en/our-products/insurance-with-investment-focus/global-power-multi-currency-plan-3.html>

The Educational Merit Benefit will terminate if you have claimed for the award amount in respect of any one insured. With respect to the same insured under all Global Power Multi-Currency Plan 3 policies, the Educational Merit Benefit is only payable once per life.

If you have changed the insured of the Policy through Change of Insured Option or Contingent Insured



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We reserve the right to change the terms and conditions of Educational Merit Benefit from time to time without further notice.

12. Extension of Grace Period Benefit:

To give you extra financial flexibility while keeping the insured protected and policy effective, you may claim for the Extension of Grace Period Benefit if one of the specified events happen to you during the premium payment term of the basic plan. Once it is approved, the grace period for late premium payment will be extended from 31 days up to 365 days. The Extension of Grace Period Benefit is available once per policy. Please refer to the product brochure for details of the Extension of Grace Period Benefit.

13. This plan offers an option for a policy loan. Interest on a policy loan will be charged at a rate solely determined by us from time to time.

14. Please note we will deduct all outstanding debt under your policy before we make any benefit payment.

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



AIA INTERNATIONAL LIMITED

Plan: Global Power Multi-Currency Plan 3 (5 Years Payment)

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT				
			Guaranteed	Non-Guaranteed		Total	Guaranteed*	Non-Guaranteed		Total	Total Benefit Amount
			Guaranteed Cash Value	Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus		
(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(A)+(E)+(F)= (G)	Max(D or G)			
14	1	48,800	0	0	0	0	51,240	0	0	0	51,240
15	2	97,600	0	0	0	0	102,480	0	0	0	102,480
16	3	146,400	13,000	530	68,209	81,739	153,720	650	83,609	97,259	153,720
17	4	195,200	36,500	1,080	90,697	128,277	204,960	1,301	109,284	147,084	204,960
18	5	244,000	69,000	1,647	98,674	169,321	256,200	1,953	116,955	187,907	256,200
19	6	244,000	91,000	2,233	106,435	199,668	256,200	2,605	124,143	217,749	256,200
20	7	244,000	112,500	2,838	111,762	227,099	256,200	3,258	128,331	244,089	256,200
21	8	244,000	145,000	3,460	114,513	262,973	256,200	3,913	129,506	278,418	278,418
22	9	244,000	149,500	4,099	127,222	280,821	256,200	4,568	141,784	295,851	295,851
23	10	244,000	153,500	4,753	145,264	303,517	256,200	5,224	159,651	318,374	318,374
24	11	244,000	158,500	5,371	159,868	323,739	256,200	5,881	175,035	339,415	339,415
25	12	244,000	163,000	5,994	179,709	348,702	256,200	6,538	196,030	365,568	365,568
26	13	244,000	168,000	6,621	202,526	377,147	256,200	7,197	220,123	395,320	395,320
27	14	244,000	173,000	7,253	226,948	407,202	256,200	7,856	245,802	426,658	426,658
28	15	244,000	178,000	9,537	252,929	440,466	256,200	10,294	273,007	461,301	461,301
29	16	244,000	190,000	11,845	274,052	475,897	256,200	12,743	294,827	497,570	497,570
30	17	244,000	202,500	14,178	292,108	508,787	256,200	15,204	313,244	530,949	530,949
31	18	244,000	244,500	16,536	294,909	555,945	256,200	17,677	315,265	577,443	577,443
32	19	244,000	246,500	18,917	346,022	611,439	256,200	20,162	368,795	635,457	635,457
33	20	244,000	247,000	21,322	390,007	658,329	256,200	22,659	414,469	684,127	684,127
34	21	244,000	247,500	23,749	435,598	706,847	256,200	25,168	461,622	734,290	734,290
35	22	244,000	248,000	26,198	482,311	756,510	256,200	27,688	509,747	785,436	785,436
36	23	244,000	248,500	28,669	536,188	813,357	256,200	30,221	565,216	843,937	843,937
37	24	244,000	249,000	31,162	592,298	872,460	256,200	32,766	622,804	904,570	904,570
38	25	244,000	249,500	33,674	653,221	936,395	256,200	35,324	685,214	970,038	970,038
39	26	244,000	250,000	36,207	715,951	1,002,159	256,200	37,893	749,285	1,037,179	1,037,179
40	27	244,000	250,500	38,760	776,363	1,065,623	256,200	40,475	810,713	1,101,688	1,101,688
41	28	244,000	251,000	41,332	841,156	1,133,488	256,200	43,069	876,514	1,170,584	1,170,584
42	29	244,000	251,500	43,919	909,285	1,204,704	256,200	45,676	945,657	1,242,833	1,242,833
43	30	244,000	252,000	48,295	980,901	1,281,196	256,200	48,295	980,901	1,281,196	1,281,196
44	31	244,000	252,500	50,927	1,072,655	1,376,083	256,200	50,927	1,072,655	1,376,083	1,376,083
45	32	244,000	253,000	53,572	1,168,036	1,474,608	256,200	53,572	1,168,036	1,474,608	1,474,608
46	33	244,000	254,500	56,229	1,269,870	1,580,599	256,200	56,229	1,269,870	1,580,599	1,580,599
47	34	244,000	256,000	58,899	1,379,362	1,694,261	256,200	58,899	1,379,362	1,694,261	1,694,261
48	35	244,000	257,500	61,581	1,497,176	1,816,258	257,500	61,581	1,497,176	1,816,258	1,816,258
49	36	244,000	258,500	64,277	1,611,575	1,934,352	258,500	64,277	1,611,575	1,934,352	1,934,352
50	37	244,000	260,500	66,986	1,732,141	2,059,626	260,500	66,986	1,732,141	2,059,626	2,059,626
51	38	244,000	262,500	69,707	1,861,803	2,194,010	262,500	69,707	1,861,803	2,194,010	2,194,010
52	39	244,000	263,500	72,442	2,008,125	2,344,067	263,500	72,442	2,008,125	2,344,067	2,344,067
53	40	244,000	265,900	75,189	2,175,366	2,516,456	265,900	75,189	2,175,366	2,516,456	2,516,456

to be continued



AIA INTERNATIONAL LIMITED

Plan: Global Power Multi-Currency Plan 3 (5 Years Payment)

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT				
			Guaranteed	Non-Guaranteed		Total	Guaranteed*	Non-Guaranteed		Total	Total Benefit Amount
			Guaranteed Cash Value	Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus		
(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(A)+(E)+(F)= (G)	Max(D or G)			
54	41	244,000	266,550	77,950	2,360,349	2,704,849	266,550	77,950	2,360,349	2,704,849	2,704,849
55	42	244,000	267,200	80,724	2,560,414	2,908,339	267,200	80,724	2,560,414	2,908,339	2,908,339
56	43	244,000	267,850	83,512	2,776,933	3,128,295	267,850	83,512	2,776,933	3,128,295	3,128,295
57	44	244,000	268,500	86,313	3,010,130	3,364,943	268,500	86,313	3,010,130	3,364,943	3,364,943
58	45	244,000	269,150	89,127	3,262,586	3,620,863	269,150	89,127	3,262,586	3,620,863	3,620,863
59	46	244,000	269,800	91,955	3,536,339	3,898,094	269,800	91,955	3,536,339	3,898,094	3,898,094
60	47	244,000	270,450	94,796	3,801,941	4,167,187	270,450	94,796	3,801,941	4,167,187	4,167,187
61	48	244,000	271,500	97,651	4,068,903	4,438,054	271,500	97,651	4,068,903	4,438,054	4,438,054
62	49	244,000	272,250	100,520	4,353,758	4,726,528	272,250	100,520	4,353,758	4,726,528	4,726,528
63	50	244,000	273,000	103,403	4,657,349	5,033,752	273,000	103,403	4,657,349	5,033,752	5,033,752
64	51	244,000	273,750	106,299	4,980,897	5,360,946	273,750	106,299	4,980,897	5,360,946	5,360,946
65	52	244,000	274,500	109,209	5,325,698	5,709,407	274,500	109,209	5,325,698	5,709,407	5,709,407
66	53	244,000	275,250	112,133	5,693,136	6,080,519	275,250	112,133	5,693,136	6,080,519	6,080,519
67	54	244,000	276,500	115,072	6,084,181	6,475,753	276,500	115,072	6,084,181	6,475,753	6,475,753
68	55	244,000	277,250	118,024	6,501,403	6,896,677	277,250	118,024	6,501,403	6,896,677	6,896,677
69	56	244,000	278,000	120,990	6,945,971	7,344,961	278,000	120,990	6,945,971	7,344,961	7,344,961
70	57	244,000	278,750	123,971	7,419,662	7,822,383	278,750	123,971	7,419,662	7,822,383	7,822,383
71	58	244,000	279,500	126,966	7,924,372	8,330,838	279,500	126,966	7,924,372	8,330,838	8,330,838
72	59	244,000	280,250	129,976	8,462,117	8,872,343	280,250	129,976	8,462,117	8,872,343	8,872,343
73	60	244,000	281,000	133,000	9,035,046	9,449,045	281,000	133,000	9,035,046	9,449,045	9,449,045
74	61	244,000	281,750	136,038	9,645,445	10,063,233	281,750	136,038	9,645,445	10,063,233	10,063,233
75	62	244,000	282,500	139,091	10,295,752	10,717,343	282,500	139,091	10,295,752	10,717,343	10,717,343
76	63	244,000	283,500	142,159	10,988,311	11,413,970	283,500	142,159	10,988,311	11,413,970	11,413,970
77	64	244,000	284,500	145,241	11,726,137	12,155,878	284,500	145,241	11,726,137	12,155,878	12,155,878
78	65	244,000	285,500	148,338	12,512,173	12,946,011	285,500	148,338	12,512,173	12,946,011	12,946,011
79	66	244,000	286,500	151,450	13,349,551	13,787,501	286,500	151,450	13,349,551	13,787,501	13,787,501
80	67	244,000	287,500	154,577	14,241,612	14,683,689	287,500	154,577	14,241,612	14,683,689	14,683,689
81	68	244,000	289,000	157,719	15,191,409	15,638,129	289,000	157,719	15,191,409	15,638,129	15,638,129
82	69	244,000	289,800	160,876	16,203,931	16,654,607	289,800	160,876	16,203,931	16,654,607	16,654,607
83	70	244,000	291,000	164,048	17,282,108	17,737,157	291,000	164,048	17,282,108	17,737,157	17,737,157
84	71	244,000	292,500	167,236	18,430,336	18,890,072	292,500	167,236	18,430,336	18,890,072	18,890,072
85	72	244,000	293,500	170,438	19,653,989	20,117,927	293,500	170,438	19,653,989	20,117,927	20,117,927
86	73	244,000	295,000	173,657	20,956,936	21,425,592	295,000	173,657	20,956,936	21,425,592	21,425,592
87	74	244,000	296,000	176,890	22,345,365	22,818,255	296,000	176,890	22,345,365	22,818,255	22,818,255
88	75	244,000	297,000	180,139	23,824,303	24,301,442	297,000	180,139	23,824,303	24,301,442	24,301,442
89	76	244,000	298,000	183,404	25,399,632	25,881,036	298,000	183,404	25,399,632	25,881,036	25,881,036
90	77	244,000	299,500	186,684	27,077,119	27,563,303	299,500	186,684	27,077,119	27,563,303	27,563,303
91	78	244,000	301,000	189,980	28,863,938	29,354,918	301,000	189,980	28,863,938	29,354,918	29,354,918
92	79	244,000	302,000	193,292	30,767,695	31,262,987	302,000	193,292	30,767,695	31,262,987	31,262,987
93	80	244,000	303,500	196,620	32,794,962	33,295,082	303,500	196,620	32,794,962	33,295,082	33,295,082

to be continued



AIA INTERNATIONAL LIMITED

Plan: Global Power Multi-Currency Plan 3 (5 Years Payment)

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				DEATH BENEFIT				
			Guaranteed	Non-Guaranteed		Total	Guaranteed*	Non-Guaranteed		Total	Total Benefit Amount
			Guaranteed Cash Value	Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus		
(A)	(B)	(C)	(A)+(B)+(C)	(D)	(E)	(F)	(A)+(E)+(F)= (G)	Max(D or G)			
94	81	244,000	305,000	199,964	34,954,299	35,459,262	305,000	199,964	34,954,299	35,459,262	35,459,262
95	82	244,000	306,000	203,324	37,254,790	37,764,114	306,000	203,324	37,254,790	37,764,114	37,764,114
96	83	244,000	307,500	206,700	39,704,582	40,218,782	307,500	206,700	39,704,582	40,218,782	40,218,782
97	84	244,000	309,000	210,092	42,313,910	42,833,002	309,000	210,092	42,313,910	42,833,002	42,833,002
98	85	244,000	310,000	213,500	45,093,648	45,617,148	310,000	213,500	45,093,648	45,617,148	45,617,148
99	86	244,000	311,500	216,925	48,053,837	48,582,262	311,500	216,925	48,053,837	48,582,262	48,582,262
100	87	244,000	313,000	220,366	51,206,742	51,740,109	313,000	220,366	51,206,742	51,740,109	51,740,109

Note: Please refer to Section 6 of Standard Illustration for Participating Policies of this proposal when interpreting this illustration.

* The guaranteed death benefit is equal to 105% of the total premiums paid for the basic plan. However, if the Guaranteed Cash Value (A) is higher than such amount in the respective year, then the guaranteed death benefit will be equal to the Guaranteed Cash Value (A).



Illustration

AIA INTERNATIONAL LIMITED

Plan: Global Power Multi-Currency Plan 3 (5 Years Payment)

End of Policy Year	Total Premiums Paid	Maximum Policy Loan ⁽¹⁾			Non-Guaranteed Cash Value of Encashable Bonuses ⁽²⁾
		Guaranteed	Non-Guaranteed	Total	
		From Guaranteed Cash Value	From Cash Value of Reversionary Bonus ⁽³⁾		
1	48,800	0	0	0	0
2	97,600	0	0	0	0
3	146,400	11,700	477	12,177	619
4	195,200	32,850	972	33,822	1,315
5	244,000	62,100	1,483	63,583	2,031
6	244,000	81,900	2,010	83,910	2,785
7	244,000	101,250	2,554	103,804	3,561
8	244,000	130,500	3,114	133,614	4,349
9	244,000	134,550	3,689	138,239	5,250
10	244,000	138,150	4,278	142,428	6,255
15	244,000	160,200	8,583	168,783	14,639
20	244,000	222,300	19,189	241,489	38,230
25	244,000	224,550	30,307	254,857	76,778
30	244,000	226,800	43,466	270,266	134,696
Age 65	244,000	247,050	98,288	345,338	1,134,683
Age 70	244,000	250,875	111,574	362,449	1,818,781
Age 75	244,000	254,250	125,182	379,432	2,896,847
Age 80	244,000	258,750	139,119	397,869	4,580,737
Age 85	244,000	264,150	153,395	417,545	7,208,354
Age 90	244,000	269,550	168,016	437,566	11,292,528
Age 95	244,000	275,400	182,991	458,391	17,449,435
Age 100	244,000	281,700	198,330	480,030	26,475,236

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 Terminal Bonus which are based on current projections of surrender values and bonus scales, which are not guaranteed. When the cash value of the Reversionary Bonus is encashed (whether in whole or in part), its corresponding cash value of the Terminal Bonus will be encashed as well and the face values of Reversionary Bonus and Terminal Bonus will be reduced accordingly. This will in turn reduce the Death Benefit and the future value of your Policy. The above illustration assumes that no loans are taken, none of the bonuses has been encashed previously, and no Bonus Lock-in Option, Bonus Unlock Option, Currency Exchange Option, Policy Split Option and Mental Incapacity Option is exercised and that all premiums are paid in full when due.
3. As the cash value of Reversionary Bonus is non-guaranteed, there may be a risk of overloan when there is adjustment on the cash value of Reversionary Bonus. Immediate loan repayment is required when there is an overloan, otherwise your Policy will be terminated and you or the insured may lose the cover.
4. Since the loan reduces the policy value as well as the level of protection of the policy, you should make regular repayments as soon as possible; you may repay the loan in part or in full at any time. Each repayment reduces the debt, as well as the interest that is charged. Loan interest should be payable on each policy anniversary until loan is fully repaid.
5. **The customer's total internal rate of return (IRR) on projected Total Surrender Value under all scenarios in this illustrative document is subject to a cap of 6.5% p.a. pursuant to regulatory requirement. If the IRR exceeds 6.5% p.a., the projected Total Surrender Value and where applicable, the projected Total Death Benefit are adjusted accordingly. Please note that the calculation of IRR is based on Total Premiums Paid to the basic**