

## EXAMPLES

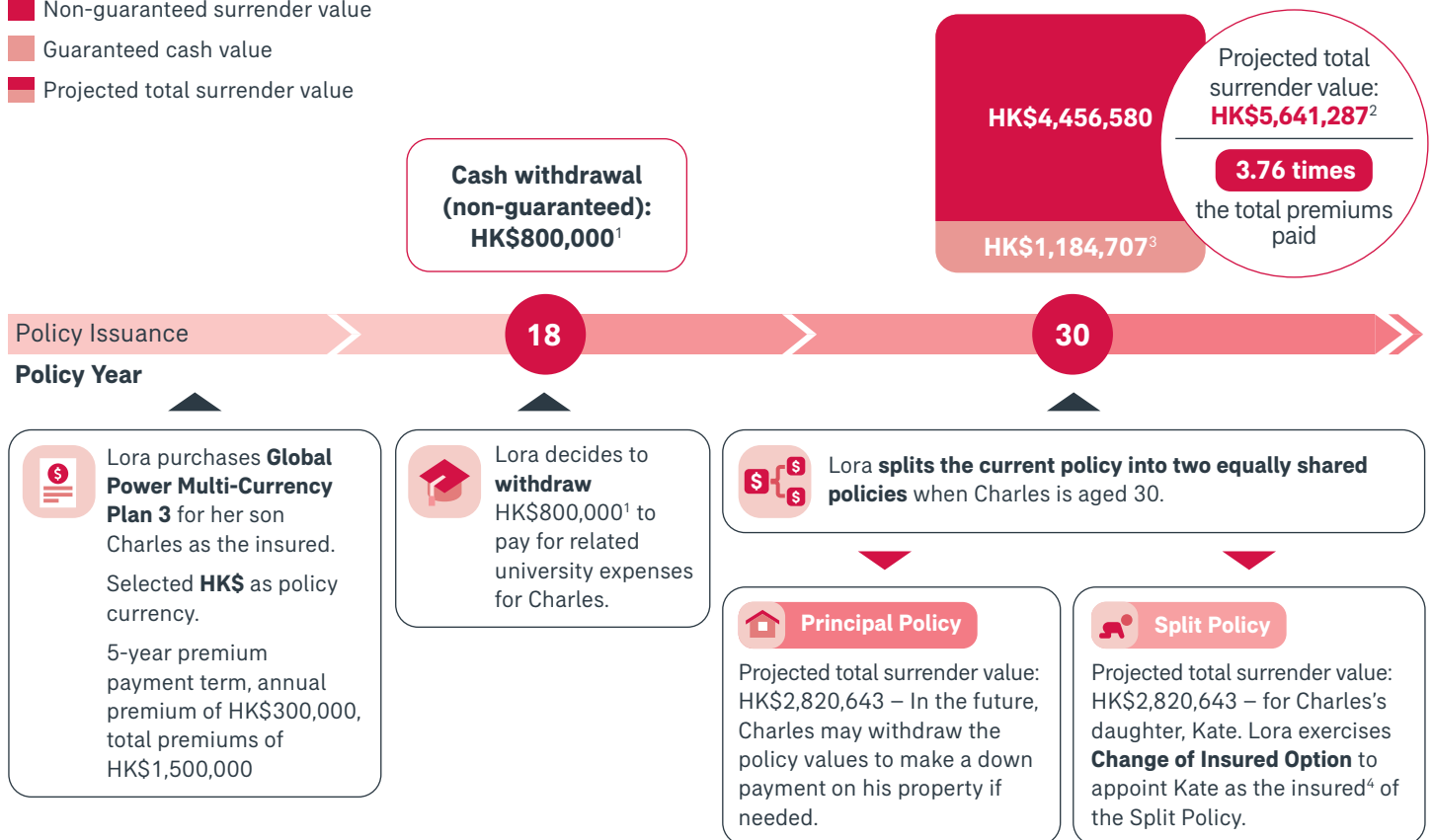
(The following examples are hypothetical and are for illustrative purposes and reference only. Actual bonuses are not guaranteed and are declared at AIA's sole discretion, and are subject to the terms of the policy.)

### Case 1



Policy owner:	Lora (age 30), married, with a son
Insured:	Charles, Lora's son (age 0)
First goal:	Prepare a HK\$800,000 education fund for her son
Second goal:	Preserve around HK\$5,000,000 as legacy for her son and future grandchildren
Purchases <b>Global Power Multi-Currency Plan 3</b> :	5-year premium payment term, annual premium of HK\$300,000, total premiums of HK\$1,500,000

- Non-guaranteed surrender value
- Guaranteed cash value
- Projected total surrender value



- The cash withdrawal amount under **Global Power Multi-Currency Plan 3** is non-guaranteed. The actual cash withdrawal amount may vary according to the actual non-guaranteed benefit payable. Any cash withdrawal will first be deducted from any cash value of the encashable Reversionary Bonus and any associated Terminal Bonus (collectively, the "Cash Value of Encashable Bonuses"), and then any withdrawals which exceed the remaining balance of the Cash Value of Encashable Bonuses will be deducted from the guaranteed cash value and any associated cash value of the Terminal Bonus (declared after the end of the 3rd policy year), which in turn will reduce the principal amount of the policy. Therefore, the subsequent guaranteed cash value, face value and cash value of the Reversionary Bonus (if any) and of the Terminal Bonus (if any) and total premiums paid as used in the calculation of the Death Benefit will be adjusted accordingly based on the reduced principal amount and the amounts will be less than the projections made without cash withdrawal. Please contact your financial planner or our Company to obtain illustrative documents for details of the cash withdrawal mentioned in the case above. This policy will be terminated when the total surrender value has been withdrawn entirely.
- The projected total surrender value illustrated is the sum of the policy's guaranteed cash value plus the non-guaranteed cash values of Reversionary Bonus (if any) and of the Terminal Bonus (if any) and is based on the current projected surrender value and bonus scales. The current projected surrender value and bonus scales are neither indicative of future performance nor are they guaranteed. Past performance or current performance of our business should not be interpreted as a guide for future performance. The actual face values and cash values of the Reversionary Bonus and Terminal Bonus payable throughout the duration of the policy may vary from year to year at AIA's sole discretion, which may be greater or less than the previously declared amounts based on a number of factors and 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, the Currency Exchange Option, Bonus Lock-in Option, Bonus Unlock Option and Mental Incapacity Option are not exercised, and that all premiums are paid in full when due. To receive the amounts illustrated, the policy owner must surrender his policy at the end of the respective policy year. This policy will be terminated when the total surrender value has been withdrawn entirely.
- The guaranteed cash value is calculated based on the projected principal amount at the end of each policy year. The actual principal amount calculated after each partial surrender may be more or less than the projected figures for each policy year. Thus, the actual guaranteed cash value will be based on the actual principal amount calculated at the end of each policy year.
- The Change of Insured Option and Policy Split Option are subject to our approval. For details of the rules and regulations, please refer to "Cover at a glance" and "Key Product Risks" in this brochure.

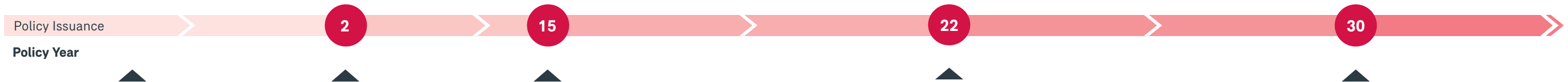
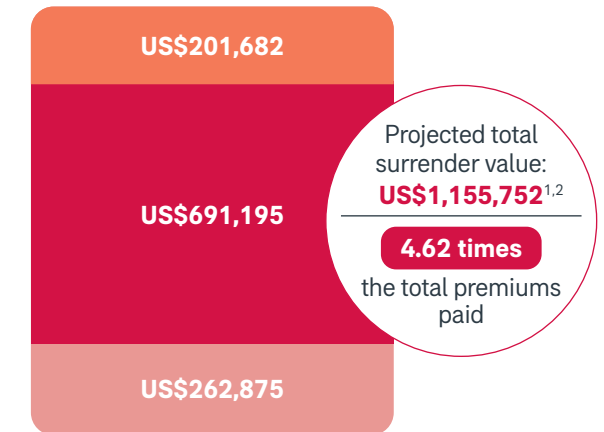
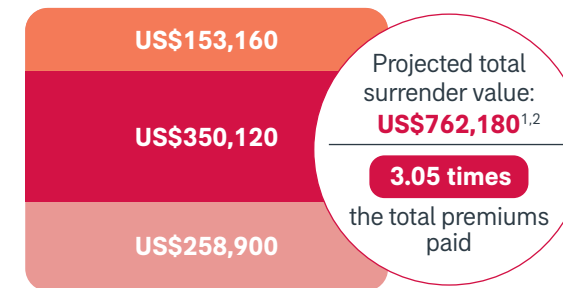
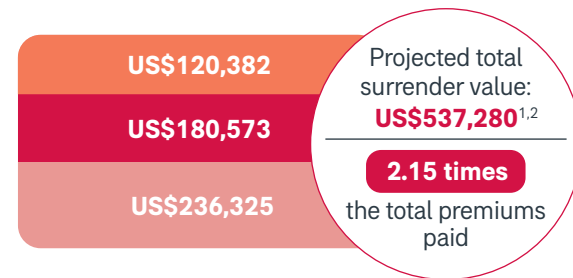
All figures stated in the illustrative examples are rounded to the nearest whole integer.

Case 2



Policy owner and insured: Alex (age 40), married, with no children  
 First goal: Relocate to another country for better career opportunities with a savings tool that gives him flexibility to convert his savings to another currency in the future  
 Second goal: Prepare around US\$600,000 as retirement fund at age 62  
 Purchases **Global Power Multi-Currency Plan 3**: Single premium payment term, total premium of US\$250,000

- Bonus Lock-in Account value
- Non-guaranteed surrender value
- Guaranteed cash value
- Projected total surrender value



**Policy Year 0**  
 Alex purchases **Global Power Multi-Currency Plan 3** for himself as the insured. Selected **US\$** as policy currency, single premium payment term, total premiums of US\$250,000

**Policy Year 2**  
 Alex decides to move to Mainland China for developing his career path. **Starting from the end of the 2nd policy year**, he can exercise the **Currency Exchange Option<sup>3</sup>** to change the policy currency when necessary.

**Policy Year 15**  
 Alex exercises **Bonus Lock-in Option<sup>4</sup>** to transfer US\$120,382 into Bonus Lock-in Account which allows him to lock in the specified value and he may withdraw such amount without partially surrendering the policy when he needs it in the future. He may exercise **Bonus Unlock Option one year after he exercised the Bonus Lock-in Option** so that he can manage his retirement funds as he wishes.

**Policy Year 22**  
 At age 62, Alex has reached his savings goal. **Alex designates his wife, Flora, as the designated recipient of Mental Incapacity Option<sup>5</sup>**, and **designates 100% as the designated percentage of policy value** in advance.

**Policy Year 30**  
 Alex is diagnosed as a **permanent mentally incapacitated person** at the age 70. Flora **makes an application under the Mental Incapacity Option to receive payment of 100% of the policy value**. Upon our approval, Flora will receive the amount of US\$1,155,752 to alleviate financial burdens. The policy will be terminated upon full payment of US\$1,155,752.

1. The projected total surrender value illustrated is the sum of the policy's guaranteed cash value plus (i) the non-guaranteed cash values of the Reversionary Bonus (if any) and of the Terminal Bonus (if any) and (ii) Bonus Lock-in Account value (if any) and is based on the current projected surrender value and bonus scales. The current projected surrender value and bonus scales are neither indicative of future performance nor are they guaranteed. Past performance or current performance of our business should not be interpreted as a guide for future performance. The actual face values and cash values of the Reversionary Bonus and Terminal Bonus payable throughout the duration of the policy may vary from year to year at AIA's sole discretion, which may be greater or less than the previously declared amounts based on a number of factors and may be less or more favourable than those illustrated.  
 2. The above example assumes that no cash withdrawal or no policy loans are taken throughout the term of the policy, Policy Split Option and Bonus Unlock Option are not exercised, and that all premiums are paid in full when due. To receive the amounts illustrated, the policy owner must surrender his policy at the end of the respective policy year. This policy will be terminated when the total surrender value has been withdrawn entirely.

3. From the end of the 2nd policy year onwards, you can choose to exercise the Currency Exchange Option within 30 days after the end of each policy year. This option can only be exercised once per policy year. For details of the rules and regulations, please refer to "Cover at a glance" and "Key Product Risks" in this brochure.  
 4. From the end of the 15th policy year onwards, you can choose to exercise the Bonus Lock-in Option. For details of the rules and regulations of the Bonus Lock-in Option, please refer to "Cover at a glance" in this brochure.  
 5. The designation of a designated recipient and the percentage of policy value under the Mental Incapacity Option is subject to our approval, applicable laws and our prevailing rules and conditions. For details of the Mental Incapacity Option, please refer to "Cover at a glance" and "Key Product Risks" in this brochure.  
 All figures stated in the illustrative examples are rounded to the nearest whole integer.