



Policy No

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Life insured : **Valued Client** Insured's Age Last Birthday (ALB) / Gender : **59 / Male**
 Smoker : **N**
 Country of Residence : **Singapore**
 Premium Class : **Standard** Death Benefit Option : **1**
 Percentage Loading : **-**
 Per Mille Loading : **-**
 Currency : **USD** Backdate : **-**

PLAN SUMMARY

Plan/Rider	Premium		Coverage	
	Amount (\$)	Term (Years)	Amount (\$)	Term (Years)
<i>Plan</i>				
UL7 AIA Platinum Legacy (VII)	479,594.00	1	1,000,000.00	Whole Life
Guaranteed Crediting Rate on Initial Premium for first 3 years	3.50%			

Introduction

AIA Singapore Private Limited (AIA Singapore) believes that it is important that you fully appreciate the benefits of your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

The illustration that follows shows how the value of your policy and the sum that would be payable on your death change over time.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

If you need clarification, please do not hesitate to ask your AIA Financial Services Consultant / Insurance Representative.

Signature of Insurance Representative _____ Signature of Applicant _____

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Life insured : **Valued Client** Insured's Age Last Birthday (ALB) / Gender : **59 / Male**
 Smoker : **N**
 Country of Residence : **Singapore**
 Premium Class : **Standard** Death Benefit Option : **1**
 Percentage Loading : **-**
 Per Mille Loading : **-**
 Currency : **USD** Backdate : **-**

BENEFIT ILLUSTRATION

End of Policy Year / Age	Total Premiums Paid To-Date (\$)	Total Distribution Cost To-Date (\$)	Guaranteed Basis			Non-Guaranteed Basis		
			Projected Values at Minimum Guaranteed Crediting Rate* 1.50% & Maximum Charges			Projected Values at Current Crediting Rate* 3.50% & Current Charges		
			Cash Value	Accumulation Value	Death Benefit	Cash Value	Accumulation Value	Death Benefit
1/60	479,594	61,356	394,972	444,782	1,000,000	394,972	444,782	1,000,000
2/61	479,594	61,356	398,490	448,300	1,000,000	398,490	448,300	1,000,000
3/62	479,594	61,356	401,956	451,766	1,000,000	401,956	451,766	1,000,000
4/63	479,594	61,356	396,435	446,245	1,000,000	405,355	455,165	1,000,000
5/64	479,594	61,356	390,586	440,396	1,000,000	408,666	458,476	1,000,000
6/65	479,594	61,356	380,768	430,578	1,000,000	411,865	461,675	1,000,000
7/66	479,594	61,356	369,942	419,752	1,000,000	414,938	464,748	1,000,000
8/67	479,594	61,356	377,135	417,935	1,000,000	437,165	477,965	1,000,000
9/68	479,594	61,356	389,873	414,973	1,000,000	466,322	491,422	1,000,000
10/69	479,594	61,356	392,124	410,884	1,000,000	486,338	505,098	1,000,000
15/74	479,594	61,356	363,898	366,068	1,000,000	573,614	575,784	1,000,000
20/79	479,594	61,356	261,749	261,749	1,000,000	647,380	647,380	1,000,000
25/84	479,594	61,356	0	0	0	716,089	716,089	1,000,000
30/89	479,594	61,356	0	0	0	784,988	784,988	1,000,000
35/94	479,594	61,356	0	0	0	860,877	860,877	1,000,000
40/99	479,594	61,356	0	0	0	968,641	968,641	1,000,000

Minimum Premium required for each of the first 8 years is USD 38,546.

Day 1 Cash Value is projected to be USD 390,444.

* The illustration takes into account the Guaranteed Crediting Rate on Initial Premium for the first 3 years.

Signature of Insurance Representative

AIA Singapore Private Limited (Reg. No. 201106386R)

Signature of Applicant

Life insured : **Valued Client** Insured's Age Last Birthday (ALB) / Gender : **59 / Male**
 Smoker : **N**
 Country of Residence : **Singapore**
 Premium Class : **Standard** Death Benefit Option : **1**
 Percentage Loading : **-**
 Per Mille Loading : **-**
 Currency : **USD** Backdate : **-**

SUPPLEMENTARY BENEFIT ILLUSTRATION

End of Policy Year / Age	Total Premiums Paid To-Date (\$)	Annual Withdrawal	Guaranteed Basis			Non-Guaranteed Basis		
			Projected Values at Minimum Guaranteed Crediting Rate* 1.50% & Maximum Charges			Projected Values at Current Crediting Rate* 3.50% & Current Charges		
			Cash Value	Accumulation Value	Death Benefit	Cash Value	Accumulation Value	Death Benefit
1/60	479,594	0	394,972	444,782	1,000,000	394,972	444,782	1,000,000
2/61	479,594	0	398,490	448,300	1,000,000	398,490	448,300	1,000,000
3/62	479,594	0	401,956	451,766	1,000,000	401,956	451,766	1,000,000
4/63	479,594	0	396,435	446,245	1,000,000	405,355	455,165	1,000,000
5/64	479,594	0	390,586	440,396	1,000,000	408,666	458,476	1,000,000
6/65	479,594	0	380,768	430,578	1,000,000	411,865	461,675	1,000,000
7/66	479,594	0	369,942	419,752	1,000,000	414,938	464,748	1,000,000
8/67	479,594	0	377,135	417,935	1,000,000	437,165	477,965	1,000,000
9/68	479,594	0	389,873	414,973	1,000,000	466,322	491,422	1,000,000
10/69	479,594	0	392,124	410,884	1,000,000	486,338	505,098	1,000,000
11/70	479,594	0	391,027	405,457	1,000,000	504,526	518,956	1,000,000
12/71	479,594	0	388,065	398,455	1,000,000	522,582	532,972	1,000,000
13/72	479,594	0	383,170	389,670	1,000,000	540,644	547,144	1,000,000
14/73	479,594	0	374,750	378,720	1,000,000	557,461	561,431	1,000,000
15/74	479,594	0	363,898	366,068	1,000,000	573,614	575,784	1,000,000
16/75	479,594	0	351,534	351,534	1,000,000	590,170	590,170	1,000,000
17/76	479,594	0	334,964	334,964	1,000,000	604,565	604,565	1,000,000
18/77	479,594	0	315,190	315,190	1,000,000	618,924	618,924	1,000,000
19/78	479,594	0	291,094	291,094	1,000,000	633,211	633,211	1,000,000
20/79	479,594	0	261,749	261,749	1,000,000	647,380	647,380	1,000,000
21/80	479,594	0	226,001	226,001	1,000,000	661,385	661,385	1,000,000
22/81	479,594	0	182,538	182,538	1,000,000	675,209	675,209	1,000,000
23/82	479,594	0	129,933	129,933	1,000,000	688,880	688,880	1,000,000
24/83	479,594	0	66,736	66,736	1,000,000	702,483	702,483	1,000,000
25/84	479,594	0	0	0	0	716,089	716,089	1,000,000
26/85	479,594	0	0	0	0	729,718	729,718	1,000,000
27/86	479,594	0	0	0	0	743,390	743,390	1,000,000
28/87	479,594	0	0	0	0	757,131	757,131	1,000,000
29/88	479,594	0	0	0	0	770,980	770,980	1,000,000
30/89	479,594	0	0	0	0	784,988	784,988	1,000,000
31/90	479,594	0	0	0	0	799,229	799,229	1,000,000
32/91	479,594	0	0	0	0	813,796	813,796	1,000,000
33/92	479,594	0	0	0	0	828,810	828,810	1,000,000
34/93	479,594	0	0	0	0	844,434	844,434	1,000,000
35/94	479,594	0	0	0	0	860,877	860,877	1,000,000
36/95	479,594	0	0	0	0	878,413	878,413	1,000,000
37/96	479,594	0	0	0	0	897,405	897,405	1,000,000
38/97	479,594	0	0	0	0	918,330	918,330	1,000,000
39/98	479,594	0	0	0	0	941,820	941,820	1,000,000
40/99	479,594	0	0	0	0	968,641	968,641	1,000,000
41/100	479,594	0	0	0	0	1,000,006	1,000,006	1,000,006
42/101	479,594	0	0	0	0	1,035,006	1,035,006	1,035,006
43/102	479,594	0	0	0	0	1,071,231	1,071,231	1,071,231
44/103	479,594	0	0	0	0	1,108,724	1,108,724	1,108,724
45/104	479,594	0	0	0	0	1,147,529	1,147,529	1,147,529
46/105	479,594	0	0	0	0	1,187,693	1,187,693	1,187,693
47/106	479,594	0	0	0	0	1,229,262	1,229,262	1,229,262
48/107	479,594	0	0	0	0	1,272,286	1,272,286	1,272,286

Signature of Insurance Representative

AIA Singapore Private Limited (Reg. No. 201106386R)

Signature of Applicant

Policy No

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Life insured : Valued Client Insured's Age Last Birthday (ALB) / Gender : 59 / Male
 Smoker : N
 Country of Residence : Singapore
 Premium Class : Standard Death Benefit Option : 1
 Percentage Loading : -
 Per Mille Loading : -
 Currency : USD Backdate : -

End of Policy Year / Age	Total Premiums Paid To-Date (\$)	Annual Withdrawal	Guaranteed Basis			Non-Guaranteed Basis		
			Projected Values at Minimum Guaranteed Crediting Rate* 1.50% & Maximum Charges			Projected Values at Current Crediting Rate* 3.50% & Current Charges		
			Cash Value	Accumulation Value	Death Benefit	Cash Value	Accumulation Value	Death Benefit
49/108	479,594	0	0	0	0	1,316,816	1,316,816	1,316,816
50/109	479,594	0	0	0	0	1,362,905	1,362,905	1,362,905
51/110	479,594	0	0	0	0	1,410,606	1,410,606	1,410,606
52/111	479,594	0	0	0	0	1,459,978	1,459,978	1,459,978
53/112	479,594	0	0	0	0	1,511,077	1,511,077	1,511,077
54/113	479,594	0	0	0	0	1,563,964	1,563,964	1,563,964
55/114	479,594	0	0	0	0	1,618,703	1,618,703	1,618,703
56/115	479,594	0	0	0	0	1,675,358	1,675,358	1,675,358
57/116	479,594	0	0	0	0	1,733,995	1,733,995	1,733,995
58/117	479,594	0	0	0	0	1,794,685	1,794,685	1,794,685
59/118	479,594	0	0	0	0	1,857,499	1,857,499	1,857,499
60/119	479,594	0	0	0	0	1,922,511	1,922,511	1,922,511
61/120	479,594	0	0	0	0	1,989,799	1,989,799	1,989,799
62/121	479,594	0	0	0	0	2,059,442	2,059,442	2,059,442
63/122	479,594	0	0	0	0	2,131,522	2,131,522	2,131,522

This is only a supplementary benefit illustration and must be read in conjunction with the main benefit illustration.

Minimum Premium required for each of the first 8 years is USD 38,546.

Day 1 Cash Value is projected to be USD 390,444.

* The illustration takes into account the Guaranteed Crediting Rate on Initial Premium for the first 3 years.

Signature of Insurance Representative

AIA Singapore Private Limited (Reg. No. 201106386R)

Signature of Applicant

Life insured : **Valued Client** Insured's Age Last Birthday (ALB) / Gender : **59 / Male**
 Smoker : **N**
 Country of Residence : **Singapore**
 Premium Class : **Standard** Death Benefit Option : **1**
 Percentage Loading : **-**
 Per Mille Loading : **-**
 Currency : **USD** Backdate : **-**

Explanatory Notes to Benefit Illustration:

Your Benefit Illustration provides two sets of projected value

- (1) Projected values at the Minimum Guaranteed Crediting Rate and Maximum charges.
 The Minimum Guaranteed Crediting Rate used shall not be lower than 1.5% per annum and the Maximum charges used are charges which cannot be increased further. The Cash Value, Accumulation Value and Death Benefit are illustrated as follows:
 - (a) The Guaranteed Crediting Rate on Initial Premium for the first 3 years and the Minimum Guaranteed Crediting Rate thereafter of 1.5% per annum is applicable;
 - (b) For subsequent premiums, the Minimum Guaranteed Crediting Rate of 1.5% per annum is applicable;
 - (c) The Maximum charges are the maximum amount of Premium Charge, Administration Charge and Insurance Risk Charge that can be deducted.

- (2) Projected values at the Current Crediting Rate and Current charges.
 The Cash Value, Accumulation Value and Death Benefit are illustrated as follows:
 - (a) The Guaranteed Crediting Rate on Initial Premium for the first 3 years and the Current Crediting Rate thereafter is applicable;
 - (b) For subsequent premiums, the Current Crediting Rate is applicable but will not be lower than the Minimum Guaranteed Crediting Rate of 1.5% per annum;
 - (c) The Current charges are the current amount of Premium Charge, Administration Charge and Insurance Risk Charge being deducted.

Note: The Current Crediting Rate used, which does not exceed the rate supportable by underlying asset portfolio, is not guaranteed and may be varied at AIA Singapore's discretion, subject to the Minimum Guaranteed Crediting Rate. The Current charges are not guaranteed and may be varied at AIA Singapore's discretion, subject to the maximum limit.

The Current Crediting Rate and Current charges used are the rate and charges prevailing at the date of this projection. Please note that this Benefit Illustration will only be valid if your Policy is incepted before any revised Current Crediting Rate or/ and Charges is/ are effected.

Crediting Rate

The actual crediting rate applicable to your Policy may be different from the crediting rate shown in the Benefit Illustration. The rate used is purely for illustrative purpose – the actual crediting rate, subject to the Minimum Guaranteed Crediting Rate, may be higher or lower depending on the timing of the Initial Premium payment and subsequent premium payments. The crediting rates for subsequent premium payments may be different from that of the Initial Premium.

Total Premiums Paid to Date

This is the sum of the periodic premium payments you plan to make each year. The timing and amount of premium payments you make after the Initial Premium is flexible, provided that the Minimum Premium Requirement is met. We will continue to deduct the applicable charges even when there is no premium payment made.

Total Distribution Cost to Date

The Total Distribution Cost to Date is the sum of each year's expected distribution-related costs, without interest. Such costs include cash payments in the form of commission, costs of benefits and services paid to the distribution channel. Please note that the Total Distribution Cost is not an additional cost to you; it has already been allowed for in calculating your premium.

Signature of Insurance Representative

AIA Singapore Private Limited (Reg. No. 201106386R)

Signature of Applicant

Life insured : **Valued Client** Insured's Age Last Birthday (ALB) / Gender : **59 / Male**
 Smoker : **N**
 Country of Residence : **Singapore**
 Premium Class : **Standard** Death Benefit Option : **1**
 Percentage Loading : -
 Per Mille Loading : -
 Currency : **USD** Backdate : -

Annual Withdrawal

These are the withdrawals that you plan to make from the Policy. The withdrawals are illustrated only in the supplementary benefit illustration, and are based on the Current Crediting Rate and Current charges projections. Any applicable Partial Withdrawal Charge will be applied accordingly.

Cash Value

For the main benefit illustration, the Cash Value is the projected amount you will receive if you surrender the Policy. This is the projected Accumulation Value less any applicable surrender charge. It has been calculated assuming no policy loan and no Annual Withdrawals have been made on your Policy. For the supplementary benefit illustration, the Cash Value is the projected amount you will receive if you surrender the Policy. This is the projected Accumulation Value less any applicable surrender charge. It has been calculated assuming no policy loan has been made on your Policy.

Accumulation Value

For the main benefit illustration, the projected Accumulation Value is the sum of premiums paid and interest earned based on the applicable crediting rates less any charges deducted. It has been calculated assuming no policy loan and no Annual Withdrawals have been made on your Policy. For the supplementary benefit illustration, the projected Accumulation Value is the sum of premiums paid and interest earned based on the applicable crediting rates less any Annual Withdrawals and charges deducted. It has been calculated assuming no policy loan has been made on your Policy.

Death Benefit

For the main benefit illustration, the projected Death Benefit has been calculated assuming no policy loan and no Annual Withdrawals have been made on your Policy. For the supplementary benefit illustration, the projected Death Benefit has been calculated less any applicable Annual Withdrawals and charges deducted, but assuming no policy loan has been made on your Policy. The actual Cash Value, Accumulation Value and Death Benefit are not guaranteed and are dependent on the actual crediting rates and charges, the timing and amount of subsequent premium payments, the timing and amount of withdrawals and policy loans, and changes to your Insured Amount.

Signature of Insurance Representative

AIA Singapore Private Limited (Reg. No. 201106386R)

Signature of Applicant

Life insured : **Valued Client** Insured's Age Last Birthday (ALB) / Gender : **59 / Male**
 Smoker : **N**
 Country of Residence : **Singapore**
 Premium Class : **Standard** Death Benefit Option : **1**
 Percentage Loading : **-**
 Per Mille Loading : **-**
 Currency : **USD** Backdate : **-**

Declarations:

1. I acknowledge receipt of all pages of this Benefit Illustration. The AIA Financial Services Consultant / Insurance Representative has explained the values/ key benefits/ information in the Benefit Illustration to my satisfaction and that I have read and understood its contents.
2. I understand that any non-guaranteed benefits, including where applicable, current crediting rate, assumed in the Benefit Illustration are subject to change and are not guaranteed.
3. I understand that this Benefit Illustration does not form a part of any contract of insurance and is only intended to be an illustrative document.
4. I understand that the contents of this Benefit Illustration may vary from the terms of cover eventually issued and that it is the precise terms and conditions as appear in the policy contract which will bind the parties.
5. For the purpose of this insurance application, this Benefit Illustration supersedes all previous Benefit Illustrations (if any), which may have been signed by me, and any AIA Financial Services Consultant / Insurance Representative. I understand that this is a US\$ policy, as such the Singapore dollar return will depend on prevailing exchange rates which may be highly volatile.
6. I have personally signed this Benefit Illustration.

Prepared By	AUTHORIZED AGENT	Name	Valued Client
Date	05-Dec-2016	Date	05-Dec-2016

Signature of Insurance Representative	AIA Singapore Private Limited (Reg. No. 201106386R)	Signature of Applicant
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Product Summary Cover Page

Life insured	: Valued Client	Insured's Age Last Birthday (ALB) / Gender	: 59 / Male
		Smoker	: N
Country of Residence	: Singapore	Death Benefit Option	: 1
Premium Class	: Standard		
Percentage Loading	: -		
Per Mille Loading	: -		
Currency	: USD	Backdate	: -

Plan/Rider	*Premium (\$)	Coverage (\$)	Product Summary Version	No. of Pages
<i>Plan</i>				
AIA Platinum Legacy (VII)	479,594.00	1,000,000.00	Ver.1.0 A+S	20
Total	479,594.00			20

*For details on premiums please refer to the individual product summary for the basic plan/rider.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Declarations:

- 1.I acknowledge receipt of all pages of this Product Summary and Product Highlights Sheet (if applicable). The AIA Financial Services Consultant / Insurance Representative has explained the values/ key benefits/ information in the Product Summary to my satisfaction and that I have read and understood its contents.
- 2.I understand that any non-guaranteed benefits, including where applicable, the projected investment rate of returns, assumed in the Product Summary are subject to change and are not guaranteed.
- 3.I understand that this Product Summary does not form a part of any contract of insurance. It is only a simplified description of the product features and general exclusions and is not exhaustive.
- 4.I understand that it is the precise terms and conditions as appear in the policy contract which will bind the parties.
- 5.I have personally signed on this page.

Prepared By	AUTHORIZED AGENT	Name	Valued Client
Date	05-Dec-2016	Date	05-Dec-2016

Signature of Insurance Representative Signature of Applicant

AIA Singapore Private Limited (Reg. No. 201106386R)

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