



LionTycoon Beyond Proposal

Generali, your lifetime insurance partner

For **Mr. VIP**

By **Generali Hong Kong**

GENERALI, YOUR LIFETIME PARTNER

Generali Hong Kong

In 1981, Assicurazioni Generali S.p.A was first registered as an authorized insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group's global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

Generali Hong Kong has been assigned a Financial Strength Rating of **A** by A.M. Best (as of Aug 2022).

Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in 50 countries in the world, with a total premium income of €75.8 billion in 2021. With around 75,000 employees serving 67 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali's strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.



A.M. Best Financial Strength **Rating A**



Fitch Financial Strength **Rating A**



75,000 employees in more than **50** countries



€ 710 billion of assets under management



€ 75.8 billion in premiums



Consistently **Top 100** in Fortune Global 500 Companies

(as of Dec 2021)

Generali Life (Hong Kong) Limited provides life insurance, whereas Assicurazioni Generali S.p.A offers general insurance, speciality insurance, and employee benefits.

Generali Hong Kong

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Generali Hong Kong



GENERALI THROUGH HISTORY

1



Generali was born

In 1831, Generali was born. The day is remembered for a tempestuous storm that struck Trieste, immortalised in a famous painting as a reminder of life's uncertainty.

2

The Legendary Picasso

Pablo Picasso was commissioned by a Spanish insurance company (which was part of the Generali Group) in 1900 to present a drawing that encapsulated the idea of insurance.

3

Italy's first scientific satellite and first astronaut

In 1964, Generali was the insurer of the San Marco programme that launched Italy's first scientific satellite into orbit. Continuing our achievements in space, in 1992, we insured Italy's first astronaut.

4

Insurer of expedition to the Antarctic

Generali insured an Italian scientific expedition to the Antarctic in 1988, providing assurance for the courageous scientists who risked their lives for a deeper understanding.

5

Record breaking US\$25 million payout

In 1997, Generali paid a record breaking US\$25 million in compensation for infertility damages for Cigar, one of the greatest American thoroughbreds in history.

6

First flying urban laboratory

Since 2013, Ballon de Generali has been flying over Paris, measuring air quality at 150 metres and relaying data to the ground, raising air quality awareness for the city.

7

Italy's largest agricultural company

Genagricola was established in 1974.

Today

900 ha of vineyard
to produce **4** million
bottles each year



12,000 ha farmland to
produce diverse crops
enough durum wheat to produce
6 million packs of pasta



8 livestock farms
9,000 pigs
1,200 buffaloes
600 dairy cows



2 biogas plants
to generate
for **6,000** families





Generali Customer Promotion Offer

Successfully apply for designated plans from **1 October to 31 December 2022** to enjoy the following customer promotion offers (the "Promotion")¹.

Offer 1 - Premium Refund Promotion³

LionTycoon Beyond (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
2 years	1%
5 years	8%
8 years	20%
10 years	25%

LionGuardian Beyond (Critical Illness Plan)

Annualized Premium ²	Premium refund percentage
< USD 2,000	8%
≥ USD 2,000	12%

LionGuardian PlusOne (Critical Illness Plan)

Only applicable to policies with annual premium payment mode

Annualized Premium ²	Premium refund percentage
≥ USD 500	50%

LionTycoon (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
3 years	3%
5 years	5%
8/10 years	30%

LionPromise Pro (Retirement Plan)

Premium Payment Term	Premium refund percentage
2 years	2%
5 years	5%

LionPainter Flexi (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
16-20 years	4%
21-25 years	8%

Generali Supreme Gold Plan (Life Protection Plan)

Only applicable to policies with annual premium payment mode

Premium Rate Structure	Annualized Premium ²	Premium refund percentage
All	≥ USD 1,000	50%

Offer 2 - Premium Discount Promotion⁴

LionHarvest Pro Deferred Annuity (Qualifying Deferred Annuity Policy)

Premium Term	Premium discount percentage
5 years	5%
10 years	10%

Terms & Conditions

- The Promotion is only applicable to “LionTycoon Beyond”, “LionGuardian Beyond”, “LionGuardian PlusOne”, “LionTycoon”, “LionPromise Pro”, “LionPainter Flexi”, “Generali Supreme Gold Plan” and “LionHarvest Pro Deferred Annuity”. The promotion period is from 1 October to 31 December 2022, both days inclusive, with successful policy issuance on or before 28 February 2023.
- Annualized Premium refers to the premium(s) due and paid within the 1st Policy Year, excluding substandard premiums, loading premiums, levy(ies) and Supplementary Benefit's premium.
- Offer 1 - Premium Refund Promotion**
 - The Premium Refund Promotion for “LionPromise Pro” is only applicable to policies with Insured's issue age between 15 days after birth and age 59.
 - Premium refund amount for “Generali Supreme Gold Plan” and “LionGuardian PlusOne” will only be deposited into the policy(ies) in the 2nd Policy Year if the insurance policy(ies) is still in force and the premium payment mode remains annual in the 2nd Policy Year.
 - Premium refund amount for “LionTycoon Beyond”, “LionGuardian Beyond”, “LionTycoon”, “LionPromise Pro” and “LionPainter Flexi” will only be deposited into the policy(ies) in the 2nd Policy Year after the premium(s) of the 1st Policy Year are fully paid and the policy(ies) is still in force.
 - The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement in the 2nd Policy Year, withdrawal of the premium refund is not allowed.
 - The premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of premium refund.
- Offer 2 - Premium Discount Promotion**

The premium discount amount is equal to 1st Policy Year's due premiums multiplied by the designated percentage of premium discount. Any substandard premiums, loading premiums, levy(ies) and Supplementary Benefit's premium will be excluded from the calculation of the premium discount amount. The amount of premium discount will not be counted as premiums paid for the purposes of tax deduction application.
- The Promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash.
- In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid.
- This Promotion cannot be used in conjunction with other promotional offers.

The above plans can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the above plans, the full terms can be found in the Policy Provisions.

Generali Life (Hong Kong) Limited (“Generali”) reserves the right to vary or terminate this Promotion at any time without prior notice. In case of any dispute(s), the decision of Generali shall be final. Generali reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

All designated plans are underwritten by Generali. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provision, product brochure and other supplementary materials (if applicable) of the designated plans. For Policy Provisions and product details, please contact your Insurance Advisers or Generali's Representatives.

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Generali Life (Hong Kong) Limited

LionTycoon Beyond Proposal



Name of Insured: VIP

Age: 30 Sex: Male (Non-smoker)

Basic Plan Summary

Premium Payment Term:	5 Years
Initial Annual Premium:	USD 50,000.00
Total Premiums Paid at the end of Premium Payment Term:	USD 250,000.00
Total Premium (with promotion):	USD 246,000.00
Guaranteed Cash Value @ age 65:	USD 250,000.00 (equivalent to 100.00% of Total Premiums Paid)
Projected Cash Value @ age 65:	USD 1,804,123.96 (equivalent to 721.65% of Total Premiums Paid)
Total Death Benefit @ age 65:	USD 1,804,123.96 (equivalent to 721.65% of Total Premiums Paid)
Accidental Death Benefit:	Include
Extended Grace Period Option:	Include

Generali Life (Hong Kong) Limited

LionTycoon Beyond Proposal



Name of Insured: VIP

Age: 30 Sex: Male (Non-smoker)

Promotion Summary

Generali Premium Promotion

8% Basic Plan premium of the first Policy Year will be refunded in the 2nd Policy Year.

Total amount of the Basic Plan to be refunded: USD 4,000.00

For details, terms and conditions of the promotion, please refer to the relevant promotion flyer.

Please note: The promotion(s) shall not reflect in the following illustrations unless stated otherwise.

Generali Life (Hong Kong) Limited

Proposal Summary



IMPORTANT: THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER BENEFITS 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.

Proposal Summary for LionTycoon Beyond

1. Name of Insured: VIP

Age: 30 Sex: Male (Non-smoker)

2. Benefit Summary

Policy Currency: USD

Benefit Description	Initial Protection Amount [#]	Initial Notional Amount [^]	Initial Annual Premium	Premium Payment Term	Benefit Term
<u>Basic Plan</u>					
LionTycoon Beyond	50,000.00	257,732.00	50,000.00	5 Years	108 Years
<u>Supplementary Benefits</u>					
Waiver of Premium Benefit (Basic Plan)	---	---	17.50	5 Years	5 Years
Total Annual Premium : 50,017.50			Levy*: 12.82		
Total Initial Annual Amount Payable : 50,030.32					

[#] The Initial Protection Amount of the Basic Plan shown in this illustration shall mean the amount of guaranteed Death Benefit payable on the issue date of the policy.

[^] The Notional Amount of the Basic Plan shown in this illustration is an amount that is used to determine the premium and other policy values and benefits of the plan. It does not represent the amount of Death Benefit payable under the plan.

* Levy on insurance premium collected by the Insurance Authority will be imposed on this policy. The amount of levy stated above is for reference only. Levy is subject to the prescribed rate and maximum cap, and may be changed in the future. For further information, please visit www.generali.com.hk/customer-service/levy or contact (852) 3187 6187.

3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	SURRENDER BENEFIT			DEATH BENEFIT		
		Guaranteed	Non-Guaranteed	Total (A+B)	Guaranteed (C)	Non-Guaranteed	Total Higher of (A+B) and (C)
		Guaranteed Cash Value (A)	Terminal Dividend (B)			Terminal Dividend (B)	
1	50,000	0	0	0	50,000	0	50,000
2	100,000	0	0	0	100,000	0	100,000
3	150,000	19,197	0	19,197	150,000	0	150,000
4	200,000	35,896	0	35,896	200,000	0	200,000
5	250,000	49,060	149,485	198,545	250,000	149,485	250,000
10	250,000	129,470	188,144	317,614	250,000	188,144	317,614
15	250,000	228,403	242,268	470,671	250,000	242,268	470,671
20	250,000	250,000	404,639	654,639	250,000	404,639	654,639
25	250,000	250,000	664,949	914,949	250,000	664,949	914,949
30	250,000	250,000	1,074,742	1,324,742	250,000	1,074,742	1,324,742
@age 65	250,000	250,000	1,554,124	1,804,124	250,000	1,554,124	1,804,124
@age 70	250,000	250,000	2,216,495	2,466,495	250,000	2,216,495	2,466,495
@age 75	250,000	250,000	3,350,516	3,600,516	250,000	3,350,516	3,600,516
@age 80	250,000	250,000	5,097,939	5,347,939	250,000	5,097,939	5,347,939
@age 85	250,000	250,000	7,440,723	7,690,723	250,000	7,440,723	7,690,723
@age 90	250,000	250,000	10,904,641	11,154,641	250,000	10,904,641	11,154,641
@age 95	250,000	250,000	15,543,817	15,793,817	250,000	15,543,817	15,793,817
@age 100	250,000	250,000	22,188,148	22,438,148	250,000	22,188,148	22,438,148
@age 138	250,000	250,000	362,226,862	362,476,862	250,000	362,226,862	362,476,862

Explanation on above illustration:

Please refer to the Explanation Notes Section.

Generali Life (Hong Kong) Limited

The table below illustrates the impact on Surrender 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 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 Benefits - Illustration Under Different Investment Return

End of Policy Year	Total Premiums Paid	SURRENDER BENEFIT				
		Guaranteed	Pessimistic Scenario		Optimistic Scenario	
			Non-Guaranteed	Total	Non-Guaranteed	Total
		Guaranteed Cash Value	Terminal Dividend		Terminal Dividend	
1	50,000	0	0	0	0	0
2	100,000	0	0	0	0	0
3	150,000	19,197	0	19,197	0	19,197
4	200,000	35,896	0	35,896	0	35,896
5	250,000	49,060	87,629	136,689	224,227	273,287
10	250,000	129,470	110,825	240,295	280,928	410,398
15	250,000	228,403	141,753	370,155	363,402	591,805
20	250,000	250,000	237,113	487,113	605,670	855,670
25	250,000	250,000	391,753	641,753	994,846	1,244,846
30	250,000	250,000	634,021	884,021	1,605,670	1,855,670
@age 65	250,000	250,000	914,949	1,164,949	2,322,165	2,572,165
@age 70	250,000	250,000	1,306,701	1,556,701	3,314,434	3,564,434
@age 75	250,000	250,000	1,974,227	2,224,227	5,010,310	5,260,310
@age 80	250,000	250,000	3,002,578	3,252,578	7,621,135	7,871,135
@age 85	250,000	250,000	4,381,444	4,631,444	11,123,713	11,373,713
@age 90	250,000	250,000	6,422,681	6,672,681	16,301,549	16,551,549
@age 95	250,000	250,000	9,154,641	9,404,641	23,237,117	23,487,117
@age 100	250,000	250,000	13,069,590	13,319,590	33,170,108	33,420,108
@age 138	250,000	250,000	213,350,550	213,600,550	541,528,437	541,778,437

Explanation on above illustration:

Please refer to the Explanation Notes Section.

Generali Life (Hong Kong) Limited

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 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	Non-Guaranteed	Total
				Terminal Dividend (C)	Higher of (A+C) and (B)	Terminal Dividend (D)	Higher of (A+D) and (B)
1	50,000	0	50,000	0	50,000	0	50,000
2	100,000	0	100,000	0	100,000	0	100,000
3	150,000	19,197	150,000	0	150,000	0	150,000
4	200,000	35,896	200,000	0	200,000	0	200,000
5	250,000	49,060	250,000	87,629	250,000	224,227	273,287
10	250,000	129,470	250,000	110,825	250,000	280,928	410,398
15	250,000	228,403	250,000	141,753	370,155	363,402	591,805
20	250,000	250,000	250,000	237,113	487,113	605,670	855,670
25	250,000	250,000	250,000	391,753	641,753	994,846	1,244,846
30	250,000	250,000	250,000	634,021	884,021	1,605,670	1,855,670
@age 65	250,000	250,000	250,000	914,949	1,164,949	2,322,165	2,572,165
@age 70	250,000	250,000	250,000	1,306,701	1,556,701	3,314,434	3,564,434
@age 75	250,000	250,000	250,000	1,974,227	2,224,227	5,010,310	5,260,310
@age 80	250,000	250,000	250,000	3,002,578	3,252,578	7,621,135	7,871,135
@age 85	250,000	250,000	250,000	4,381,444	4,631,444	11,123,713	11,373,713
@age 90	250,000	250,000	250,000	6,422,681	6,672,681	16,301,549	16,551,549
@age 95	250,000	250,000	250,000	9,154,641	9,404,641	23,237,117	23,487,117
@age 100	250,000	250,000	250,000	13,069,590	13,319,590	33,170,108	33,420,108
@age 138	250,000	250,000	250,000	213,350,550	213,600,550	541,528,437	541,778,437

Explanation on above illustration:

Please refer to the Explanation Notes Section.

6. Explanation Notes

- (i) 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 and there is no policy loan. You should refer to your licensed insurance intermediary or Generali Life (Hong Kong) Limited (the "Company") for more information or, if appropriate, a more detailed proposal.
- (ii) The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences.
- (iii) Terminal Dividend will be available from the Policy Anniversary upon the end of Premium Payment Term and payable upon surrender, whether in full or part, early termination (e.g. death of the Insured or lapse of the policy) or expiration of the Policy. It is not guaranteed and may be altered or withdrawn at any time by the Company. It will be declared (if any) at least once a year provided that it is available and the policy is still in force. The actual amount of Terminal Dividend will only be determined at the Company's sole discretion when exercising Terminal Dividend Lock-in Option or when it is payable.
- (iv) 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 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 Benefit and the Total Death Benefit are illustrated in Sections 4 and 5. Under certain circumstances, the non-guaranteed benefits may be **zero**.
- (v) In Sections 4 and 5, benefits under Pessimistic Scenario are based on a decrease of about 1.5% p.a. whereas benefits under Optimistic Scenario are based on an increase of about 1.3% p.a. in comparing with the current assumed investment return.
- (vi) 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.
- (vii) The Terminal Dividend is non-guaranteed. The scale of the Terminal Dividend is reviewed at least annually and determined based on the Company's actual experience relating to its relevant product group, including but not limited to historical investment return, investment outlook, direct and indirect expenses, claim and lapse experience. The Company may change the Terminal Dividend from time to time. The actual Terminal Dividend may be higher or lower than the values illustrated in any product information provided.

In determining the dividend scale, the Company will consider smoothing of the dividend adjustments with the aim to provide more stable dividend payments to the Policyholders.

The Terminal Dividend is mainly affected by the performance of the underlying investments, so the amount may be volatile and will increase or decrease at subsequent declarations. The actual amount of the Terminal Dividend will only be determined when it becomes payable. The Terminal Dividend may also be altered or withdrawn at any time by the Company.

The Terminal Dividend allocated to the Benefit Accumulation Account will accumulate with interest while the interest rate is not guaranteed and will be determined by the Company from time to time based on market conditions and investment performance.

(to be continued...)

(viii) The Company seeks to balance between the risks and return of this product to provide long-term value to the Policyholders. The Company's current long-term target asset allocation is as follows:

Asset Class	Target Asset Allocation (%)
Fixed income assets	20% - 100%
Non-fixed income assets	0% - 80%

There may be situations that the actual mix will move outside of these ranges depending on the market conditions.

Fixed income assets predominantly include government and investment-grade corporate bonds. Non-fixed income assets include but not limited to listed equities, private equities, mutual funds and direct/indirect investment in commercial/residential properties, and are invested globally. Derivatives may be used mainly for hedging purposes.

Rebalancing of the portfolio will be done from time to time and any purchases or sales of assets may be executed to maintain the asset mix in consideration of the investment market situations. The Company reserves the right to change the investment strategy at the Company's absolute discretion. The Company will notify you in case of any material changes in the investment strategy.

Equity volatility and interest rate fluctuations may affect the non-guaranteed benefits and returns of the plan. The non-guaranteed benefits and returns of the plan are also subject to credit risk of the issuers of the bonds (in which the plan invests). Foreign exchange rate risk may also be incurred if there are investments in the currencies other than the policy currency, although the Company will manage such risk as far as possible by using currency hedge.



7. Dividend History

<http://www.generali.com.hk/what-we-do/for-individuals/life-insurance/reference-information/generali-life-limited>

You may browse the above website to understand the Company's dividend history for reference purpose.

Warning:

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Should you terminate this product early or cease paying premium early, you may suffer a significant loss.
- Your policy may be terminated if policy loan balance (if applicable) equal to or exceeds the Guaranteed Cash Value and balance of Benefit Accumulation Account (if any).
- All premium payments and benefit payouts will be at the Policy Currency. If you request a payment currency different from the Policy Currency subject to our prevailing administrative rules, the payable premium amount or the benefit payout amount will be converted to payment currency according to the latest exchange rate solely decided by the Company based on any relevant banks' exchange rate. Fluctuation of exchange rate will impact the actual amount payable in payment currency.
- This illustration document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.
- The details listed in this illustration document are for reference only and do not constitute any contract or any part thereof between the Company and any other parties. For the terms and conditions of this plan, please refer to the policy provisions.
- This document is valid within 30 days from the Print Date.

Declaration:

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

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

8. Basic Plan - Supplementary Illustration - Partial Surrender

Please refer to the table below for the exercise(s) you made in the relevant Policy Year(s).

End of Policy Year	Notional Amount after Partial Surrender	Cash Withdrawal Amount		
		Guaranteed	Non-Guaranteed	
		Guaranteed Cash Value	Terminal Dividend	Benefit Accumulation Account
6	239,995	4,358	10,642	N/A
7	223,951	4,892	10,108	N/A
8	209,494	5,314	9,686	N/A
9	196,260	5,736	9,264	N/A
10	184,088	6,114	8,886	N/A
11	172,928	6,407	8,593	N/A
12	162,643	6,669	8,331	N/A
13	153,121	6,906	8,094	N/A
14	144,269	7,122	7,878	N/A
15	136,055	7,279	7,721	N/A

Note(s):

You choose to exercise:

- Regular Partial Surrender

During the period specified by you, your designated partial surrender amount will be automatically paid to you in your selected form, i.e. in cash or allocated to the Benefit Accumulation Account, on every Policy Anniversary within your specified period. Subject to the requirement of minimum Notional Amount as per our prevailing administrative rule, this option will cease automatically and the last regular partial surrender amount illustrated above may be different from your specified amount.

Explanation on above illustration:

Please refer to the Remarks of Supplementary Illustration Section.

9. Basic Plan - Supplementary Illustration - Surrender Benefits - Partial Surrender

End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount	SURRENDER BENEFIT		
			Guaranteed	Non-Guaranteed	Total
			Guaranteed Cash Value	Terminal Dividend	
1	50,000	0	0	0	0
2	100,000	0	0	0	0
3	150,000	0	19,197	0	19,197
4	200,000	0	35,896	0	35,896
5	250,000	0	49,060	149,485	198,545
6	232,796	15,000	58,969	143,997	202,967
7	217,232	15,000	68,280	141,089	209,369
8	203,209	15,000	77,002	140,361	217,363
9	190,372	15,000	85,070	137,382	222,452
10	178,565	15,000	92,475	134,384	226,860
11	167,740	15,000	99,270	133,154	232,425
12	157,763	15,000	105,462	131,741	237,202
13	148,527	15,000	111,060	130,153	241,212
14	139,941	15,000	116,080	128,400	244,479
15	131,974	15,000	120,572	127,892	248,464
16	131,974	0	131,974	133,334	265,308
17	131,974	0	131,974	149,661	281,635
18	131,974	0	131,974	165,988	297,961
19	131,974	0	131,974	182,314	314,288
20	131,974	0	131,974	213,607	345,581
21	131,974	0	131,974	236,736	368,710
22	131,974	0	131,974	261,226	393,200
23	131,974	0	131,974	288,437	420,411
24	131,974	0	131,974	318,370	450,343
25	131,974	0	131,974	351,023	482,996
26	131,974	0	131,974	387,758	519,731
27	131,974	0	131,974	425,853	557,827
28	131,974	0	131,974	469,391	601,365
29	131,974	0	131,974	515,650	647,623
30	131,974	0	131,974	567,351	699,324

(to be continued...)

9. Basic Plan - Supplementary Illustration - Surrender Benefits - Partial Surrender

End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount	SURRENDER BENEFIT		
			Guaranteed	Non-Guaranteed	Total
			Guaranteed Cash Value	Terminal Dividend	
31	131,974	0	131,974	610,889	742,862
32	131,974	0	131,974	658,508	790,482
33	131,974	0	131,974	708,848	840,822
34	131,974	0	131,974	763,271	895,244
35	131,974	0	131,974	820,414	952,387
36	131,974	0	131,974	881,639	1,013,612
37	131,974	0	131,974	946,945	1,078,919
38	131,974	0	131,974	1,016,333	1,148,307
39	131,974	0	131,974	1,091,164	1,223,138
40	131,974	0	131,974	1,170,076	1,302,050
41	131,974	0	131,974	1,270,757	1,402,731
42	131,974	0	131,974	1,379,601	1,511,575
43	131,974	0	131,974	1,497,969	1,629,943
44	131,974	0	131,974	1,627,222	1,759,196
45	131,974	0	131,974	1,768,720	1,900,693
46	131,974	0	131,974	1,922,462	2,054,436
47	131,974	0	131,974	2,089,810	2,221,784
48	131,974	0	131,974	2,272,124	2,404,098
49	131,974	0	131,974	2,472,126	2,604,099
50	131,974	0	131,974	2,691,175	2,823,148
51	131,974	0	131,974	2,902,061	3,034,034
52	131,974	0	131,974	3,129,273	3,261,247
53	131,974	0	131,974	3,374,173	3,506,146
54	131,974	0	131,974	3,640,841	3,772,815
55	131,974	0	131,974	3,927,918	4,059,892
56	131,974	0	131,974	4,238,124	4,370,098
57	131,974	0	131,974	4,574,181	4,706,155
58	131,974	0	131,974	4,937,449	5,069,422
59	131,974	0	131,974	5,330,649	5,462,622
60	131,974	0	131,974	5,756,502	5,888,476

(to be continued...)

9. Basic Plan - Supplementary Illustration - Surrender Benefits - Partial Surrender

End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount	SURRENDER BENEFIT		
			Guaranteed	Non-Guaranteed	Total
			Guaranteed Cash Value	Terminal Dividend	
61	131,974	0	131,974	6,179,634	6,311,608
62	131,974	0	131,974	6,632,698	6,764,672
63	131,974	0	131,974	7,119,776	7,251,750
64	131,974	0	131,974	7,642,229	7,774,203
65	131,974	0	131,974	8,205,498	8,337,472
66	131,974	0	131,974	8,809,584	8,941,558
67	131,974	0	131,974	9,458,568	9,590,542
68	131,974	0	131,974	10,156,532	10,288,506
69	131,974	0	131,974	10,906,197	11,038,171
70	131,974	0	131,974	11,713,005	11,844,979
71	131,974	0	131,974	12,586,480	12,718,454
72	131,974	0	131,974	13,527,983	13,659,957
73	131,974	0	131,974	14,540,235	14,672,209
74	131,974	0	131,974	15,630,039	15,762,012
75	131,974	0	131,974	16,804,196	16,936,170
76	131,974	0	131,974	18,069,511	18,201,485
77	131,974	0	131,974	19,431,425	19,563,399
78	131,974	0	131,974	20,898,102	21,030,075
79	131,974	0	131,974	22,479,065	22,611,039
80	131,974	0	131,974	24,182,478	24,314,452
81	131,974	0	131,974	26,015,143	26,147,117
82	131,974	0	131,974	27,992,028	28,124,001
83	131,974	0	131,974	30,122,654	30,254,628
84	131,974	0	131,974	32,419,269	32,551,242
85	131,974	0	131,974	34,895,476	35,027,450
86	131,974	0	131,974	37,566,243	37,698,216
87	131,974	0	131,974	40,447,895	40,579,869
88	131,974	0	131,974	43,555,399	43,687,373
89	131,974	0	131,974	46,909,164	47,041,137
90	131,974	0	131,974	50,528,236	50,660,210

(to be continued...)

9. Basic Plan - Supplementary Illustration - Surrender Benefits - Partial Surrender

End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount	SURRENDER BENEFIT		
			Guaranteed	Non-Guaranteed	Total
			Guaranteed Cash Value	Terminal Dividend	
91	131,974	0	131,974	54,475,202	54,607,175
92	131,974	0	131,974	58,740,537	58,872,510
93	131,974	0	131,974	63,350,092	63,482,066
94	131,974	0	131,974	68,332,439	68,464,413
95	131,974	0	131,974	73,718,870	73,850,844
96	131,974	0	131,974	79,543,400	79,675,373
97	131,974	0	131,974	85,841,402	85,973,376
98	131,974	0	131,974	92,653,693	92,785,667
99	131,974	0	131,974	100,022,451	100,154,425
100	131,974	0	131,974	107,995,295	108,127,268
101	131,974	0	131,974	115,968,138	116,100,112
102	131,974	0	131,974	124,534,183	124,666,157
103	131,974	0	131,974	133,742,409	133,874,383
104	131,974	0	131,974	143,639,075	143,771,049
105	131,974	0	131,974	154,275,882	154,407,856
106	131,974	0	131,974	165,709,974	165,841,948
107	131,974	0	131,974	178,002,575	178,134,549
108	131,974	0	131,974	191,217,631	191,349,605

Explanation on above illustration:

Please refer to the Remarks of the Supplementary Illustration Section.

10. Basic Plan - Supplementary Illustration - Death Benefits - Partial Surrender

End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount	Guaranteed Cash Value (A)	DEATH BENEFIT		
				Guaranteed (B)	Non-Guaranteed	Total Higher of ((A+C) and (B))
					Terminal Dividend (C)	
1	50,000	0	0	50,000	0	50,000
2	100,000	0	0	100,000	0	100,000
3	150,000	0	19,197	150,000	0	150,000
4	200,000	0	35,896	200,000	0	200,000
5	250,000	0	49,060	250,000	149,485	250,000
6	232,796	15,000	58,969	232,796	143,997	232,796
7	217,232	15,000	68,280	217,232	141,089	217,232
8	203,209	15,000	77,002	203,209	140,361	217,363
9	190,372	15,000	85,070	190,372	137,382	222,452
10	178,565	15,000	92,475	178,565	134,384	226,860
11	167,740	15,000	99,270	167,740	133,154	232,425
12	157,763	15,000	105,462	157,763	131,741	237,202
13	148,527	15,000	111,060	148,527	130,153	241,212
14	139,941	15,000	116,080	139,941	128,400	244,479
15	131,974	15,000	120,572	131,974	127,892	248,464
16	131,974	0	131,974	131,974	133,334	265,308
17	131,974	0	131,974	131,974	149,661	281,635
18	131,974	0	131,974	131,974	165,988	297,961
19	131,974	0	131,974	131,974	182,314	314,288
20	131,974	0	131,974	131,974	213,607	345,581
21	131,974	0	131,974	131,974	236,736	368,710
22	131,974	0	131,974	131,974	261,226	393,200
23	131,974	0	131,974	131,974	288,437	420,411
24	131,974	0	131,974	131,974	318,370	450,343
25	131,974	0	131,974	131,974	351,023	482,996
26	131,974	0	131,974	131,974	387,758	519,731
27	131,974	0	131,974	131,974	425,853	557,827
28	131,974	0	131,974	131,974	469,391	601,365
29	131,974	0	131,974	131,974	515,650	647,623
30	131,974	0	131,974	131,974	567,351	699,324

(to be continued...)

10. Basic Plan - Supplementary Illustration - Death Benefits - Partial Surrender

End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount	Guaranteed Cash Value (A)	DEATH BENEFIT		
				Guaranteed (B)	Non-Guaranteed	Total Higher of ((A+C) and (B))
					Terminal Dividend (C)	
31	131,974	0	131,974	131,974	610,889	742,862
32	131,974	0	131,974	131,974	658,508	790,482
33	131,974	0	131,974	131,974	708,848	840,822
34	131,974	0	131,974	131,974	763,271	895,244
35	131,974	0	131,974	131,974	820,414	952,387
36	131,974	0	131,974	131,974	881,639	1,013,612
37	131,974	0	131,974	131,974	946,945	1,078,919
38	131,974	0	131,974	131,974	1,016,333	1,148,307
39	131,974	0	131,974	131,974	1,091,164	1,223,138
40	131,974	0	131,974	131,974	1,170,076	1,302,050
41	131,974	0	131,974	131,974	1,270,757	1,402,731
42	131,974	0	131,974	131,974	1,379,601	1,511,575
43	131,974	0	131,974	131,974	1,497,969	1,629,943
44	131,974	0	131,974	131,974	1,627,222	1,759,196
45	131,974	0	131,974	131,974	1,768,720	1,900,693
46	131,974	0	131,974	131,974	1,922,462	2,054,436
47	131,974	0	131,974	131,974	2,089,810	2,221,784
48	131,974	0	131,974	131,974	2,272,124	2,404,098
49	131,974	0	131,974	131,974	2,472,126	2,604,099
50	131,974	0	131,974	131,974	2,691,175	2,823,148
51	131,974	0	131,974	131,974	2,902,061	3,034,034
52	131,974	0	131,974	131,974	3,129,273	3,261,247
53	131,974	0	131,974	131,974	3,374,173	3,506,146
54	131,974	0	131,974	131,974	3,640,841	3,772,815
55	131,974	0	131,974	131,974	3,927,918	4,059,892
56	131,974	0	131,974	131,974	4,238,124	4,370,098
57	131,974	0	131,974	131,974	4,574,181	4,706,155
58	131,974	0	131,974	131,974	4,937,449	5,069,422
59	131,974	0	131,974	131,974	5,330,649	5,462,622
60	131,974	0	131,974	131,974	5,756,502	5,888,476

(to be continued...)

10. Basic Plan - Supplementary Illustration - Death Benefits - Partial Surrender

End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount	Guaranteed Cash Value (A)	DEATH BENEFIT		
				Guaranteed (B)	Non-Guaranteed	Total Higher of ((A+C) and (B))
					Terminal Dividend (C)	
61	131,974	0	131,974	131,974	6,179,634	6,311,608
62	131,974	0	131,974	131,974	6,632,698	6,764,672
63	131,974	0	131,974	131,974	7,119,776	7,251,750
64	131,974	0	131,974	131,974	7,642,229	7,774,203
65	131,974	0	131,974	131,974	8,205,498	8,337,472
66	131,974	0	131,974	131,974	8,809,584	8,941,558
67	131,974	0	131,974	131,974	9,458,568	9,590,542
68	131,974	0	131,974	131,974	10,156,532	10,288,506
69	131,974	0	131,974	131,974	10,906,197	11,038,171
70	131,974	0	131,974	131,974	11,713,005	11,844,979
71	131,974	0	131,974	131,974	12,586,480	12,718,454
72	131,974	0	131,974	131,974	13,527,983	13,659,957
73	131,974	0	131,974	131,974	14,540,235	14,672,209
74	131,974	0	131,974	131,974	15,630,039	15,762,012
75	131,974	0	131,974	131,974	16,804,196	16,936,170
76	131,974	0	131,974	131,974	18,069,511	18,201,485
77	131,974	0	131,974	131,974	19,431,425	19,563,399
78	131,974	0	131,974	131,974	20,898,102	21,030,075
79	131,974	0	131,974	131,974	22,479,065	22,611,039
80	131,974	0	131,974	131,974	24,182,478	24,314,452
81	131,974	0	131,974	131,974	26,015,143	26,147,117
82	131,974	0	131,974	131,974	27,992,028	28,124,001
83	131,974	0	131,974	131,974	30,122,654	30,254,628
84	131,974	0	131,974	131,974	32,419,269	32,551,242
85	131,974	0	131,974	131,974	34,895,476	35,027,450
86	131,974	0	131,974	131,974	37,566,243	37,698,216
87	131,974	0	131,974	131,974	40,447,895	40,579,869
88	131,974	0	131,974	131,974	43,555,399	43,687,373
89	131,974	0	131,974	131,974	46,909,164	47,041,137
90	131,974	0	131,974	131,974	50,528,236	50,660,210

(to be continued...)

10. Basic Plan - Supplementary Illustration - Death Benefits - Partial Surrender

End of Policy Year	Total Premiums Paid	Cash Withdrawal Amount	Guaranteed Cash Value (A)	DEATH BENEFIT		
				Guaranteed (B)	Non-Guaranteed	Total Higher of ((A+C) and (B))
					Terminal Dividend (C)	
91	131,974	0	131,974	131,974	54,475,202	54,607,175
92	131,974	0	131,974	131,974	58,740,537	58,872,510
93	131,974	0	131,974	131,974	63,350,092	63,482,066
94	131,974	0	131,974	131,974	68,332,439	68,464,413
95	131,974	0	131,974	131,974	73,718,870	73,850,844
96	131,974	0	131,974	131,974	79,543,400	79,675,373
97	131,974	0	131,974	131,974	85,841,402	85,973,376
98	131,974	0	131,974	131,974	92,653,693	92,785,667
99	131,974	0	131,974	131,974	100,022,451	100,154,425
100	131,974	0	131,974	131,974	107,995,295	108,127,268
101	131,974	0	131,974	131,974	115,968,138	116,100,112
102	131,974	0	131,974	131,974	124,534,183	124,666,157
103	131,974	0	131,974	131,974	133,742,409	133,874,383
104	131,974	0	131,974	131,974	143,639,075	143,771,049
105	131,974	0	131,974	131,974	154,275,882	154,407,856
106	131,974	0	131,974	131,974	165,709,974	165,841,948
107	131,974	0	131,974	131,974	178,002,575	178,134,549
108	131,974	0	131,974	131,974	191,217,631	191,349,605

Explanation on above illustration:

Please refer to the Remarks of the Supplementary Illustration Section.

11. Remarks of Supplementary Illustration

- (i) Above illustrations assume that all premiums are paid in full when due and there is no policy loan.
- (ii) The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences.
- (iii) The projected non-guaranteed benefits included in the above sections are based on the company's dividend 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.
- (iv) As illustrated above, upon exercising partial surrender by reduction of the Notional Amount, all policy values including Total Premiums Paid, Guaranteed Cash Value, Terminal Dividend as well as Guaranteed Death Benefit will be reduced proportionately. If the Notional Amount is reduced to zero, the policy will be terminated. Any balance of the Benefit Accumulation Account will be paid upon policy termination.
- (v) The minimum Notional Amount of the policy is subject to the requirement of the Company's prevailing administrative rule. No Partial Surrender will be allowed which has the effect of reducing the Notional Amount of the Policy below such requirement.
- (vi) If you choose to exercise partial surrender, subsequent Notional Amount will be determined after your request has been processed. The actual Notional Amount and period available (if applicable) for partial surrender may vary from those illustrated above. You may choose to exercise Single Partial Surrender and/ or Regular Partial Surrender. If you choose to exercise Single Partial Surrender and Regular Partial Surrender at the same time, we will proceed to exercise your request for Single Partial Surrender first, then Regular Partial Surrender.
- (vii) You may leave the partial surrender amount and/or Terminal Dividend locked-in in the Benefit Accumulation Account for interest accumulation at an interest rate which is not guaranteed. The interest rate used by the Company for interest accumulation is 4% p.a.. The actual interest rate may change from time to time with rate higher or lower than 4%. You may cash all or part of the cash amount from Benefit Accumulation Account without affecting the protection amount of Section 2 but the total values shown above will be reduced accordingly.

You may choose to exercise manual withdrawal and/ or monthly withdrawal from the Benefit Accumulation Account. If you choose to exercise manual withdrawal and monthly withdrawal at the same time, we will proceed to exercise your request for manual withdrawal first, then monthly withdrawal. In case, at the same time, you exercise withdrawal from the Benefit Accumulation Account, Terminal Dividend Lock-in Option and partial surrender, we will proceed to your request for exercising Terminal Dividend Lock-in Option first, then partial surrender, and lastly, withdrawal from the Benefit Accumulation Account.

Basic Plan - Summary of Benefits

Terminal Dividend Lock-in Option

- Policyholder may apply to lock-in a portion of Terminal Dividend amount and allocate it to the Benefit Accumulation Account for accumulating non-guaranteed interest through exercising i) Regular Lock-in Option and / or ii) Flexi Lock-in Option from the 15th Policy Anniversary.
- The maximum aggregated lock-in percentage of both Regular Lock-in Option and Flexi Lock-in Option is 60%.

Surrender Benefit / Maturity Benefit

- Equivalent to the accumulated amount of (i) Guaranteed Cash Value; (ii) Terminal Dividend (if any); and (iii) balance of the Benefit Accumulation Account (if any), less Indebtedness (if any).

Payout Options of Partial Surrender

- Policyholder may choose to surrender the Policy partially in the following options:
Option 1) Single Partial Surrender; or
Option 2) Regular Partial Surrender
- There are 2 options to receive the amount payable from partial surrender:
Option A) Cash-out; or
Option B) Accumulate in Benefit Accumulation Account (available after the 2nd Policy Anniversary)

Benefit Accumulation Account

- A non-guaranteed interest will be payable under the account subject to the account balance and the rate of interest.
- Policyholder may opt to withdraw the account balance anytime based on their needs.

Death Benefit

- Equivalent to (i) 100% of Total Premiums Paid or Guaranteed Cash Value and Terminal Dividend (if any) (whichever is higher) and (ii) balance of the Benefit Accumulation Account (if any), less Indebtedness (if any).
- You can choose to receive Death Benefit in (i) Lump Sum, (ii) Monthly Installment Payment or (iii) Partial Payment.

Extended Grace Period Option

- From the 1st Policy Anniversary onwards, Policyholder may apply to extend the Grace Period of premium payment from 30 days to 180 days from the due date of the first unpaid premium following the approval date of the request. The policy will remain effective during the extension of the Grace Period. However, premium will continue to accrue and any due and unpaid premiums are required to be settled by the end of the extended Grace Period.
- Extended Grace Period Option will be automatically terminated when (i) the Basic Plan terminates; (ii) upon approval of the request of this option; or (iii) when no more premium is required under the policy, whichever is the earliest.

(to be continued...)

Accidental Death Benefit

- In the event of the Insured's death due to accident, an Accidental Death Benefit equivalent to 200% of Total Premiums Paid under the policy will be paid in addition to the Death Benefit. This Accidental Death Benefit is subject to a cap of USD300,000 per Insured.
- Accidental Death Benefit will be automatically terminated (i) when the Basic Plan terminates; (ii) upon the Policy Anniversary on which the Insured attains age of 80, or, if the Insured, before attaining age of 80, is changed to the New Insured under Legacy Planning Option, age 80 of the New Insured; or (iii) upon payout of this Accidental Death Benefit, whichever is the earliest.

Legacy Planning Option

- After the 1st Policy Anniversary, if this policy is in force, Policyholder may elect to (i) assign one Beneficiary as new Insured and/or Policyholder upon the death of Insured to keep the policy in force or (ii) apply changing the Insured to another person.
- Policy Date will remain unchanged upon the change of Insured is effective. The Benefit Term of the Policy will become to age 138 of the New Insured. Guaranteed Cash Value, Terminal Dividend (if any), balance of Benefit Accumulation Account (if any) and Indebtedness (if any) will continue to accumulate in the Policy. You are required to pay the future premiums (if any) and the Total Premiums Paid which is used for determining the Guaranteed Death Benefit, as such, will be calculated accordingly.

The above information does not contain the full terms and conditions of the policy and is intended for reference only. Please refer to the Policy Provisions for details.

Supplementary Benefit

Waiver of Premium Benefit (Basic Plan)

- If the Insured becomes totally disabled before age of 65 and remains totally disabled for an uninterrupted period of not less than 6 months, the premiums for the Basic Plan, which are due and payable after the commencement of the total disability, will be waived during the continuance of the Total Disability.
- Waiver of Premium Benefit (Basic Plan) will be automatically terminated (i) when the Basic Plan terminates; (ii) when the premium of the Basic Plan is paid up; or (iii) upon the Policy Anniversary on which the Insured attains age of 65, whichever is the earliest.

The above information does not contain the full terms and conditions of the Policy and is intended for reference only. Please refer to the Policy Provisions for details.

This supplementary benefit is required to be bundled with the Basic Plan for purchasing. You are required to read the relevant product brochure, Policy Provisions and illustrations presented by your licensed insurance intermediary in order to fully understand the details of the definitions, charges, product features, exclusions, and conditions of payment of claims, etc. plus complete terms and conditions.