



CTF Life

周大福人壽

A Tailor-made Proposal for Mrs Holder Name

Consultant : AGENT NAME
Tel : 13311113333
Email : 000001@163.COM
Proposal Date: 04 Jun 2024

This proposal is used for illustration only, please refer to the terms and conditions of the policy.

Top of the Table
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CTF Life

周大福人壽

Chow Tai Fook Life Insurance Company Limited ("CTF Life") is a wholly-owned subsidiary of NWS Holdings Limited and one of the most well-established life insurance companies in Hong Kong. As a member of Chow Tai Fook Enterprises Limited ("the Group"), CTF Life consistently strengthens its collaboration with the diverse conglomerate of the Group to support customers and their loved ones in navigating life's journey with personalised planning solutions, lifelong protection and diverse lifestyle experiences. By leveraging the Group's robust financial strength and strategic investments across the globe, CTF Life aspires to become a leading insurance company in the Greater Bay Area while continuously creating value beyond insurance.

Chow Tai Fook Life Insurance Company Limited

Standard Illustration of Participating Policies

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.

Proposal Summary for MyWealth Savings Insurance Plan (Premier)

1. Insured's Information

Name of Life Insured: Mr Jack Tung

Age: 0

Sex: Male

2. Benefit Summary

Policy Currency: HKD

Benefit Description	Initial Sum Insured / Protection Amount	Initial Annual Premium	Premium Payment Period	Benefit Term
<u>Basic Plan</u>				
MyWealth Savings Insurance Plan (Premier) (NRRBRCIH)	N/A	400,000,000.37	2 Years	To age 128
- Payor Benefit	-	-	-	2 Years
<u>Rider(s)</u>				
MediChamp Insurance Plan - Worldwide (NHNMW2HR)	N/A	25,343.00	To age 128	To age 128
- Annual Deductible HKD 0				

Total Initial Annual Premium: 400,025,343.37**Premium Levy@:** 100.00**Total Initial Annual Premium (including Premium Levy):** 400,025,443.37

@ If the Policy Currency is not in HKD, the Premium Levy cap will be converted to the Policy Currency at the then prevailing exchange rate as determined by us from time to time.

Chow Tai Fook Life Insurance Company Limited

3. Basic Plan – Illustration Summary

Initial Units*: 930,232,559					
End of Policy Year	Total Premiums Paid	SURRENDER VALUE			
		Guaranteed	Non-Guaranteed		Total
			Reversionary Bonus	Terminal Bonus	
1	400,000,000	0	930,233	4,446,512	5,376,745
2	800,000,001	12,093,023	42,832,558	45,497,674	100,423,255
3	800,000,001	132,093,023	76,889,837	233,125,582	442,108,442
4	800,000,001	184,186,047	99,046,530	291,134,884	574,367,461
5	800,000,001	327,441,861	111,397,879	361,023,256	799,862,996
6	800,000,001	386,046,512	117,647,662	361,032,558	864,726,732
7	800,000,001	433,488,372	123,934,943	386,027,907	943,451,222
8	800,000,001	447,441,861	128,151,613	413,255,814	988,849,288
9	800,000,001	488,372,093	133,443,534	418,548,838	1,040,364,465
10	800,000,001	600,930,233	138,761,914	426,790,698	1,166,482,845
11	800,000,001	644,651,163	144,106,887	426,800,000	1,215,558,050
12	800,000,001	651,162,791	147,329,905	467,776,745	1,266,269,441
13	800,000,001	802,790,698	150,562,592	494,827,907	1,448,181,197
14	800,000,001	803,720,931	153,804,978	556,120,931	1,513,646,840
15	800,000,001	804,651,164	157,057,091	663,655,815	1,625,364,070
16	800,000,001	805,581,396	160,318,959	724,279,070	1,690,179,425
17	800,000,001	806,511,629	163,590,614	797,953,489	1,768,055,732
18	800,000,001	807,441,861	165,778,260	909,069,768	1,882,289,889
19	800,000,001	808,372,094	169,066,293	1,052,372,094	2,029,810,481
20	800,000,001	809,302,326	171,264,891	1,235,488,373	2,216,055,590
21	800,000,001	810,232,559	173,467,885	1,323,367,443	2,307,067,887
22	800,000,001	811,162,791	175,675,286	1,420,158,141	2,406,996,218
23	800,000,001	812,093,024	176,781,194	1,527,851,164	2,516,725,382
24	800,000,001	813,023,257	178,995,222	1,657,711,629	2,649,730,108
25	800,000,001	813,953,489	181,213,677	1,983,293,025	2,978,460,191
26	800,000,001	814,883,722	183,436,570	2,109,041,862	3,107,362,154
27	800,000,001	815,813,954	185,663,908	2,250,344,188	3,251,822,050
28	800,000,001	816,744,187	189,011,597	2,422,865,119	3,428,620,903
29	800,000,001	817,674,419	195,727,062	2,591,041,863	3,604,443,344
30	800,000,001	821,395,350	204,734,739	2,781,144,189	3,807,274,278
At age 65	800,000,001	1,100,465,117	569,804,444	34,525,144,218	36,195,413,779
At age 70	800,000,001	1,145,116,280	630,773,658	49,010,827,952	50,786,717,890
At age 75	800,000,001	1,192,558,141	694,220,975	69,775,851,227	71,662,630,343
At age 80	800,000,001	1,240,930,234	760,247,117	100,036,195,441	102,037,372,792
At age 85	800,000,001	1,292,093,024	828,956,901	145,547,488,507	147,668,538,432
At age 90	800,000,001	1,346,046,513	900,459,404	218,038,456,016	220,284,961,933
At age 95	800,000,001	1,404,651,164	974,868,136	367,056,735,223	369,436,254,523
At age 100	800,000,001	1,475,348,839	1,052,301,222	621,989,609,878	624,517,259,939
At age 105	800,000,001	1,568,372,094	1,132,881,586	872,682,651,970	875,383,905,650
At age 110	800,000,001	1,680,000,002	1,216,737,150	1,219,461,898,802	1,222,358,635,954

Chow Tai Fook Life Insurance Company Limited

3. Basic Plan – Illustration Summary (Continued)

End of Policy Year	Total Premiums Paid	SURRENDER VALUE			
		Guaranteed	Non-Guaranteed		Total
			Reversionary Bonus	Terminal Bonus	
At age 115	800,000,001	1,816,744,188	1,304,001,036	1,704,041,359,716	1,707,162,104,940
At age 120	800,000,001	1,989,767,444	1,394,811,774	2,381,178,904,528	2,384,563,483,746
At age 125	800,000,001	2,221,395,351	1,489,313,528	3,327,391,640,287	3,331,102,349,166
At age 128	800,000,001	2,400,000,002	1,547,848,425	4,067,158,124,692	4,071,105,973,119

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

* Initial Units as shown above serves only for the purpose of calculating the premium, Guaranteed Cash Value, non-guaranteed reversionary bonus and terminal bonus.

Chow Tai Fook Life Insurance Company Limited

3. Basic Plan – Illustration Summary (Continued)

Initial Units*:		930,232,559					
End of Policy Year	Total Premiums Paid	Guaranteed Cash Value	DEATH BENEFIT				
			Guaranteed ^A	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus (A)+(C)+(D) = (E)	Total Higher of (B) or (E)
				Reversionary Bonus	Terminal Bonus		
		(A)	(B)	(C)	(D)		
1	400,000,000	0	404,000,000	930,233	4,446,512	5,376,745	404,000,000
2	800,000,001	12,093,023	808,000,001	42,832,558	45,497,674	100,423,255	808,000,001
3	800,000,001	132,093,023	808,000,001	76,889,837	233,125,582	442,108,442	808,000,001
4	800,000,001	184,186,047	808,000,001	99,046,530	291,134,884	574,367,461	808,000,001
5	800,000,001	327,441,861	808,000,001	111,397,879	361,023,256	799,862,996	808,000,001
6	800,000,001	386,046,512	808,000,001	117,647,662	361,032,558	864,726,732	864,726,732
7	800,000,001	433,488,372	808,000,001	123,934,943	386,027,907	943,451,222	943,451,222
8	800,000,001	447,441,861	808,000,001	128,151,613	413,255,814	988,849,288	988,849,288
9	800,000,001	488,372,093	808,000,001	133,443,534	418,548,838	1,040,364,465	1,040,364,465
10	800,000,001	600,930,233	808,000,001	138,761,914	426,790,698	1,166,482,845	1,166,482,845
11	800,000,001	644,651,163	808,000,001	144,106,887	426,800,000	1,215,558,050	1,215,558,050
12	800,000,001	651,162,791	808,000,001	147,329,905	467,776,745	1,266,269,441	1,266,269,441
13	800,000,001	802,790,698	808,000,001	150,562,592	494,827,907	1,448,181,197	1,448,181,197
14	800,000,001	803,720,931	808,000,001	153,804,978	556,120,931	1,513,646,840	1,513,646,840
15	800,000,001	804,651,164	808,000,001	157,057,091	663,655,815	1,625,364,070	1,625,364,070
16	800,000,001	805,581,396	808,000,001	160,318,959	724,279,070	1,690,179,425	1,690,179,425
17	800,000,001	806,511,629	808,000,001	163,590,614	797,953,489	1,768,055,732	1,768,055,732
18	800,000,001	807,441,861	808,000,001	165,778,260	909,069,768	1,882,289,889	1,882,289,889
19	800,000,001	808,372,094	808,372,094	169,066,293	1,052,372,094	2,029,810,481	2,029,810,481
20	800,000,001	809,302,326	809,302,326	171,264,891	1,235,488,373	2,216,055,590	2,216,055,590
21	800,000,001	810,232,559	810,232,559	173,467,885	1,323,367,443	2,307,067,887	2,307,067,887
22	800,000,001	811,162,791	811,162,791	175,675,286	1,420,158,141	2,406,996,218	2,406,996,218
23	800,000,001	812,093,024	812,093,024	176,781,194	1,527,851,164	2,516,725,382	2,516,725,382
24	800,000,001	813,023,257	813,023,257	178,995,222	1,657,711,629	2,649,730,108	2,649,730,108
25	800,000,001	813,953,489	813,953,489	181,213,677	1,983,293,025	2,978,460,191	2,978,460,191
26	800,000,001	814,883,722	814,883,722	183,436,570	2,109,041,862	3,107,362,154	3,107,362,154
27	800,000,001	815,813,954	815,813,954	185,663,908	2,250,344,188	3,251,822,050	3,251,822,050
28	800,000,001	816,744,187	816,744,187	189,011,597	2,422,865,119	3,428,620,903	3,428,620,903
29	800,000,001	817,674,419	817,674,419	195,727,062	2,591,041,863	3,604,443,344	3,604,443,344
30	800,000,001	821,395,350	821,395,350	204,734,739	2,781,144,189	3,807,274,278	3,807,274,278
At age 65	800,000,001	1,100,465,117	1,100,465,117	569,804,444	34,525,144,218	36,195,413,779	36,195,413,779
At age 70	800,000,001	1,145,116,280	1,145,116,280	630,773,658	49,010,827,952	50,786,717,890	50,786,717,890
At age 75	800,000,001	1,192,558,141	1,192,558,141	694,220,975	69,775,851,227	71,662,630,343	71,662,630,343
At age 80	800,000,001	1,240,930,234	1,240,930,234	760,247,117	100,036,195,441	102,037,372,792	102,037,372,792
At age 85	800,000,001	1,292,093,024	1,292,093,024	828,956,901	145,547,488,507	147,668,538,432	147,668,538,432

Chow Tai Fook Life Insurance Company Limited

3. Basic Plan – Illustration Summary (Continued)

End of Policy Year	Total Premiums Paid	Guaranteed Cash Value	DEATH BENEFIT				
			Guaranteed [^]	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus (A)+(C)+(D) = (E)	Total Higher of (B) or (E)
				Reversionary Bonus	Terminal Bonus		
		(A)	(B)	(C)	(D)		
At age 90	800,000,001	1,346,046,513	1,346,046,513	900,459,404	218,038,456,016	220,284,961,933	220,284,961,933
At age 95	800,000,001	1,404,651,164	1,404,651,164	974,868,136	367,056,735,223	369,436,254,523	369,436,254,523
At age 100	800,000,001	1,475,348,839	1,475,348,839	1,052,301,222	621,989,609,878	624,517,259,939	624,517,259,939
At age 105	800,000,001	1,568,372,094	1,568,372,094	1,132,881,586	872,682,651,970	875,383,905,650	875,383,905,650
At age 110	800,000,001	1,680,000,002	1,680,000,002	1,216,737,150	1,219,461,898,802	1,222,358,635,954	1,222,358,635,954
At age 115	800,000,001	1,816,744,188	1,816,744,188	1,304,001,036	1,704,041,359,716	1,707,162,104,940	1,707,162,104,940
At age 120	800,000,001	1,989,767,444	1,989,767,444	1,394,811,774	2,381,178,904,528	2,384,563,483,746	2,384,563,483,746
At age 125	800,000,001	2,221,395,351	2,221,395,351	1,489,313,528	3,327,391,640,287	3,331,102,349,166	3,331,102,349,166
At age 128	800,000,001	2,400,000,002	2,400,000,002	1,547,848,425	4,067,158,124,692	4,071,105,973,119	4,071,105,973,119

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

* Initial Units as shown above serves only for the purpose of calculating the premium, Guaranteed Cash Value, non-guaranteed reversionary bonus and terminal bonus.

[^] The guaranteed Death Benefit is equal to 101% of Total Premiums Paid. However, if the Guaranteed Cash Value is higher than such amount in the respective year, then the guaranteed Death Benefit will be equal to the Guaranteed Cash Value.

Chow Tai Fook Life Insurance Company Limited

Surrender Values – Illustration Under Different Investment Return

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 (A)	Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total (A)+(B)+(C) = (D)	Non-Guaranteed		Total (A)+(E)+(F) = (G)
			Reversionary Bonus (B)	Terminal Bonus (C)		Reversionary Bonus (E)	Terminal Bonus (F)	
1	400,000,000	0	688,372	4,446,512	5,134,884	1,172,093	4,446,512	5,618,605
2	800,000,001	12,093,023	31,688,039	45,497,674	89,278,736	53,982,737	47,386,047	113,461,807
3	800,000,001	132,093,023	56,601,783	179,041,861	367,736,667	97,386,631	242,837,210	472,316,864
4	800,000,001	184,186,047	72,667,446	223,590,698	480,444,191	125,872,235	303,274,419	613,332,701
5	800,000,001	327,441,861	81,573,198	306,465,117	715,480,176	141,840,540	376,074,419	845,356,820
6	800,000,001	386,046,512	86,065,615	308,251,163	780,363,290	149,945,412	392,697,675	928,689,599
7	800,000,001	433,488,372	90,577,979	309,888,372	833,954,723	158,111,558	436,520,931	1,028,120,861
8	800,000,001	447,441,861	93,599,578	311,851,163	852,892,602	163,596,812	482,893,024	1,093,931,697
9	800,000,001	488,372,093	97,387,757	313,869,768	899,629,618	170,487,937	504,781,396	1,163,641,426
10	800,000,001	600,930,233	101,189,952	315,358,140	1,017,478,325	177,422,476	539,432,559	1,317,785,268
11	800,000,001	644,651,163	105,006,216	317,516,279	1,067,173,658	184,400,703	566,027,908	1,395,079,774
12	800,000,001	651,162,791	107,304,446	318,874,419	1,077,341,656	188,614,017	643,469,768	1,483,246,576
13	800,000,001	802,790,698	109,607,778	320,232,558	1,232,631,034	192,843,257	706,697,675	1,702,331,630
14	800,000,001	803,720,931	111,916,224	336,613,954	1,252,251,109	197,088,483	825,553,489	1,826,362,903
15	800,000,001	804,651,164	114,229,794	400,176,745	1,319,057,703	201,349,757	991,144,187	1,997,145,108
16	800,000,001	805,581,396	116,548,500	442,083,721	1,364,213,617	205,627,138	1,079,320,931	2,090,529,465
17	800,000,001	806,511,629	118,872,354	480,800,000	1,406,183,983	209,920,688	1,202,195,350	2,218,627,667
18	800,000,001	807,441,861	120,425,029	543,637,210	1,471,504,100	212,793,874	1,380,920,932	2,401,156,667
19	800,000,001	808,372,094	122,757,489	631,283,722	1,562,413,305	217,114,514	1,602,986,048	2,628,472,656
20	800,000,001	809,302,326	124,315,915	746,427,908	1,680,046,149	220,005,829	1,883,032,560	2,912,340,715
21	800,000,001	810,232,559	125,876,646	805,088,373	1,741,197,578	222,904,429	2,018,167,444	3,051,304,432
22	800,000,001	811,162,791	127,439,688	852,902,326	1,791,504,805	225,810,335	2,190,753,490	3,227,726,616
23	800,000,001	812,093,024	128,222,365	906,855,815	1,847,171,204	227,266,949	2,382,706,979	3,422,066,952
24	800,000,001	813,023,257	129,788,879	973,674,420	1,916,486,556	230,183,847	2,611,925,584	3,655,132,688
25	800,000,001	813,953,489	131,357,710	1,157,562,792	2,102,873,991	233,108,097	3,150,400,003	4,197,461,589
26	800,000,001	814,883,722	132,928,864	1,242,158,141	2,189,970,727	236,039,715	3,349,776,747	4,400,700,184
27	800,000,001	815,813,954	134,502,343	1,309,348,838	2,259,665,135	238,978,721	3,615,395,352	4,670,188,027
28	800,000,001	816,744,187	136,866,054	1,394,102,327	2,347,712,568	243,398,340	3,935,497,678	4,995,640,205
29	800,000,001	817,674,419	141,603,972	1,476,567,443	2,435,845,834	252,270,989	4,252,111,632	5,322,057,040
30	800,000,001	821,395,350	147,949,245	1,567,730,234	2,537,074,829	264,190,625	4,614,781,400	5,700,367,375

Chow Tai Fook Life Insurance Company Limited

Surrender Values – Illustration Under Different Investment Return

4. Basic Plan – Surrender Values – Illustration Under Different Investment Return (Continued)

End of Policy Year	Total Premiums Paid	SURRENDER VALUE						
		Guaranteed (A)	Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total (A)+(B)+(C) = (D)	Non-Guaranteed		Total (A)+(E)+(F) = (G)
			Reversionary Bonus (B)	Terminal Bonus (C)		Reversionary Bonus (E)	Terminal Bonus (F)	
At age 65	800,000,001	1,100,465,117	395,367,465	13,168,874,431	14,664,707,013	766,487,695	86,921,302,406	88,788,255,218
At age 70	800,000,001	1,145,116,280	435,072,559	17,565,097,691	19,145,286,530	853,743,837	131,730,279,192	133,729,139,309
At age 75	800,000,001	1,192,558,141	475,966,922	23,464,734,905	25,133,259,968	945,487,246	200,405,702,511	202,543,747,898
At age 80	800,000,001	1,240,930,234	518,086,175	31,525,869,797	33,284,886,206	1,041,948,683	307,266,409,587	309,549,288,504
At age 85	800,000,001	1,292,093,024	561,467,007	42,959,953,528	44,813,513,559	1,143,370,781	478,326,233,001	480,761,696,806
At age 90	800,000,001	1,346,046,513	606,147,205	60,243,609,358	62,195,803,076	1,250,008,648	766,991,554,198	769,587,609,359
At age 95	800,000,001	1,404,651,164	652,165,689	94,935,544,274	96,992,361,127	1,362,130,512	1,382,351,480,348	1,385,118,262,024
At age 100	800,000,001	1,475,348,839	699,562,543	151,151,860,605	153,326,771,987	1,480,018,395	2,506,094,495,341	2,509,049,862,575
At age 105	800,000,001	1,568,372,094	748,379,054	190,169,581,571	192,486,332,719	1,603,968,823	3,801,752,208,168	3,804,924,549,085
At age 110	800,000,001	1,680,000,002	798,657,744	249,429,218,835	251,907,876,581	1,734,293,569	5,684,836,768,049	5,688,251,061,620
At age 115	800,000,001	1,816,744,188	850,442,408	326,798,111,930	329,465,298,526	1,871,320,443	8,504,375,226,471	8,508,063,291,102
At age 120	800,000,001	1,989,767,444	903,778,155	426,690,679,464	429,584,225,063	2,015,394,110	12,732,512,290,847	12,736,517,452,401
At age 125	800,000,001	2,221,395,351	958,711,444	580,223,005,188	583,403,111,983	2,166,876,960	18,290,603,561,105	18,294,991,833,416
At age 128	800,000,001	2,400,000,002	992,458,083	709,221,805,307	712,614,263,392	2,261,480,783	22,357,084,736,959	22,361,746,217,744

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

Chow Tai Fook Life Insurance Company Limited

Death Benefits – Illustration Under Different Investment Return

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	DEATH BENEFIT								
			Guaranteed ^A	Pessimistic Scenario				Optimistic Scenario			
				Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus (A)+(C)+(D) =(E)	Total Higher of (B) or (E)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus (A)+(F)+(G) =(H)	Total Higher of (B) or (H)
				Reversionary Bonus	Terminal Bonus			Reversionary Bonus	Terminal Bonus		
		(A)	(B)	(C)	(D)	(E)		(F)	(G)	(H)	
1	400,000,000	0	404,000,000	688,372	4,446,512	5,134,884	404,000,000	1,172,093	4,446,512	5,618,605	404,000,000
2	800,000,001	12,093,023	808,000,001	31,688,039	45,497,674	89,278,736	808,000,001	53,982,737	47,386,047	113,461,807	808,000,001
3	800,000,001	132,093,023	808,000,001	56,601,783	179,041,861	367,736,667	808,000,001	97,386,631	242,837,210	472,316,864	808,000,001
4	800,000,001	184,186,047	808,000,001	72,667,446	223,590,698	480,444,191	808,000,001	125,872,235	303,274,419	613,332,701	808,000,001
5	800,000,001	327,441,861	808,000,001	81,573,198	306,465,117	715,480,176	808,000,001	141,840,540	376,074,419	845,356,820	845,356,820
6	800,000,001	386,046,512	808,000,001	86,065,615	308,251,163	780,363,290	808,000,001	149,945,412	392,697,675	928,689,599	928,689,599
7	800,000,001	433,488,372	808,000,001	90,577,979	309,888,372	833,954,723	833,954,723	158,111,558	436,520,931	1,028,120,861	1,028,120,861
8	800,000,001	447,441,861	808,000,001	93,599,578	311,851,163	852,892,602	852,892,602	163,596,812	482,893,024	1,093,931,697	1,093,931,697
9	800,000,001	488,372,093	808,000,001	97,387,757	313,869,768	899,629,618	899,629,618	170,487,937	504,781,396	1,163,641,426	1,163,641,426
10	800,000,001	600,930,233	808,000,001	101,189,952	315,358,140	1,017,478,325	1,017,478,325	177,422,476	539,432,559	1,317,785,268	1,317,785,268
11	800,000,001	644,651,163	808,000,001	105,006,216	317,516,279	1,067,173,658	1,067,173,658	184,400,703	566,027,908	1,395,079,774	1,395,079,774
12	800,000,001	651,162,791	808,000,001	107,304,446	318,874,419	1,077,341,656	1,077,341,656	188,614,017	643,469,768	1,483,246,576	1,483,246,576
13	800,000,001	802,790,698	808,000,001	109,607,778	320,232,558	1,232,631,034	1,232,631,034	192,843,257	706,697,675	1,702,331,630	1,702,331,630
14	800,000,001	803,720,931	808,000,001	111,916,224	336,613,954	1,252,251,109	1,252,251,109	197,088,483	825,553,489	1,826,362,903	1,826,362,903
15	800,000,001	804,651,164	808,000,001	114,229,794	400,176,745	1,319,057,703	1,319,057,703	201,349,757	991,144,187	1,997,145,108	1,997,145,108
16	800,000,001	805,581,396	808,000,001	116,548,500	442,083,721	1,364,213,617	1,364,213,617	205,627,138	1,079,320,931	2,090,529,465	2,090,529,465
17	800,000,001	806,511,629	808,000,001	118,872,354	480,800,000	1,406,183,983	1,406,183,983	209,920,688	1,202,195,350	2,218,627,667	2,218,627,667
18	800,000,001	807,441,861	808,000,001	120,425,029	543,637,210	1,471,504,100	1,471,504,100	212,793,874	1,380,920,932	2,401,156,667	2,401,156,667
19	800,000,001	808,372,094	808,372,094	122,757,489	631,283,722	1,562,413,305	1,562,413,305	217,114,514	1,602,986,048	2,628,472,656	2,628,472,656
20	800,000,001	809,302,326	809,302,326	124,315,915	746,427,908	1,680,046,149	1,680,046,149	220,005,829	1,883,032,560	2,912,340,715	2,912,340,715
21	800,000,001	810,232,559	810,232,559	125,876,646	805,088,373	1,741,197,578	1,741,197,578	222,904,429	2,018,167,444	3,051,304,432	3,051,304,432
22	800,000,001	811,162,791	811,162,791	127,439,688	852,902,326	1,791,504,805	1,791,504,805	225,810,335	2,190,753,490	3,227,726,616	3,227,726,616
23	800,000,001	812,093,024	812,093,024	128,222,365	906,855,815	1,847,171,204	1,847,171,204	227,266,949	2,382,706,979	3,422,066,952	3,422,066,952
24	800,000,001	813,023,257	813,023,257	129,788,879	973,674,420	1,916,486,556	1,916,486,556	230,183,847	2,611,925,584	3,655,132,688	3,655,132,688
25	800,000,001	813,953,489	813,953,489	131,357,710	1,157,562,792	2,102,873,991	2,102,873,991	233,108,097	3,150,400,003	4,197,461,589	4,197,461,589
26	800,000,001	814,883,722	814,883,722	132,928,864	1,242,158,141	2,189,970,727	2,189,970,727	236,039,715	3,349,776,747	4,400,700,184	4,400,700,184
27	800,000,001	815,813,954	815,813,954	134,502,343	1,309,348,838	2,259,665,135	2,259,665,135	238,978,721	3,615,395,352	4,670,188,027	4,670,188,027
28	800,000,001	816,744,187	816,744,187	136,866,054	1,394,102,327	2,347,712,568	2,347,712,568	243,398,340	3,935,497,678	4,995,640,205	4,995,640,205
29	800,000,001	817,674,419	817,674,419	141,603,972	1,476,567,443	2,435,845,834	2,435,845,834	252,270,989	4,252,111,632	5,322,057,040	5,322,057,040
30	800,000,001	821,395,350	821,395,350	147,949,245	1,567,730,234	2,537,074,829	2,537,074,829	264,190,625	4,614,781,400	5,700,367,375	5,700,367,375

Chow Tai Fook Life Insurance Company Limited

Death Benefits – Illustration Under Different Investment Return

5. Basic Plan – Death Benefits – Illustration Under Different Investment Return (Continued)

End of Policy Year	Total Premiums Paid	Guaranteed Cash Value (A)	DEATH BENEFIT								
			Guaranteed [^] (B)	Pessimistic Scenario				Optimistic Scenario			
				Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus (A)+(C)+(D) =(E)	Total Higher of (B) or (E)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus (A)+(F)+(G) =(H)	Total Higher of (B) or (H)
				Reversionary Bonus (C)	Terminal Bonus (D)			Reversionary Bonus (F)	Terminal Bonus (G)		
At age 65	800,000,001	1,100,465,117	1,100,465,117	395,367,465	13,168,874,431	14,664,707,013	14,664,707,013	766,487,695	86,921,302,406	88,788,255,218	88,788,255,218
At age 70	800,000,001	1,145,116,280	1,145,116,280	435,072,559	17,565,097,691	19,145,286,530	19,145,286,530	853,743,837	131,730,279,192	133,729,139,309	133,729,139,309
At age 75	800,000,001	1,192,558,141	1,192,558,141	475,966,922	23,464,734,905	25,133,259,968	25,133,259,968	945,487,246	200,405,702,511	202,543,747,898	202,543,747,898
At age 80	800,000,001	1,240,930,234	1,240,930,234	518,086,175	31,525,869,797	33,284,886,206	33,284,886,206	1,041,948,683	307,266,409,587	309,549,288,504	309,549,288,504
At age 85	800,000,001	1,292,093,024	1,292,093,024	561,467,007	42,959,953,528	44,813,513,559	44,813,513,559	1,143,370,781	478,326,233,001	480,761,696,806	480,761,696,806
At age 90	800,000,001	1,346,046,513	1,346,046,513	606,147,205	60,243,609,358	62,195,803,076	62,195,803,076	1,250,008,648	766,991,554,198	769,587,609,359	769,587,609,359
At age 95	800,000,001	1,404,651,164	1,404,651,164	652,165,689	94,935,544,274	96,992,361,127	96,992,361,127	1,362,130,512	1,382,351,480,348	1,385,118,262,024	1,385,118,262,024
At age 100	800,000,001	1,475,348,839	1,475,348,839	699,562,543	151,151,860,605	153,326,771,987	153,326,771,987	1,480,018,395	2,506,094,495,341	2,509,049,862,575	2,509,049,862,575
At age 105	800,000,001	1,568,372,094	1,568,372,094	748,379,054	190,169,581,571	192,486,332,719	192,486,332,719	1,603,968,823	3,801,752,208,168	3,804,924,549,085	3,804,924,549,085
At age 110	800,000,001	1,680,000,002	1,680,000,002	798,657,744	249,429,218,835	251,907,876,581	251,907,876,581	1,734,293,569	5,684,836,768,049	5,688,251,061,620	5,688,251,061,620
At age 115	800,000,001	1,816,744,188	1,816,744,188	850,442,408	326,798,111,930	329,465,298,526	329,465,298,526	1,871,320,443	8,504,375,226,471	8,508,063,291,102	8,508,063,291,102
At age 120	800,000,001	1,989,767,444	1,989,767,444	903,778,155	426,690,679,464	429,584,225,063	429,584,225,063	2,015,394,110	12,732,512,290,847	12,736,517,452,401	12,736,517,452,401
At age 125	800,000,001	2,221,395,351	2,221,395,351	958,711,444	580,223,005,188	583,403,111,983	583,403,111,983	2,166,876,960	18,290,603,561,105	18,294,991,833,416	18,294,991,833,416
At age 128	800,000,001	2,400,000,002	2,400,000,002	992,458,083	709,221,805,307	712,614,263,392	712,614,263,392	2,261,480,783	22,357,084,736,959	22,361,746,217,744	22,361,746,217,744

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

[^] The guaranteed Death Benefit is equal to 101% of Total Premiums Paid. However, if the Guaranteed Cash Value is higher than such amount in the respective year, then the guaranteed Death Benefit will be equal to the Guaranteed Cash Value.

Chow Tai Fook Life Insurance Company Limited

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 no other options under the policy have ever been exercised (including but not limited to Wealth Accumulation Switching Option, Currency Switch Option and Policy Split Option). You should refer to your licensed insurance intermediary or the Company for more information or, if appropriate, a more detailed proposal.
- (ii) Total Premiums Paid is defined as the total amount of premium(s) due and paid for the basic plan. 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 face value of any reversionary bonus and terminal bonus will be paid when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of these bonuses will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses. You may cash all or part of the amount of projected reversionary bonus (if any) and other cash payments without affecting the Initial Units of Section 3 but the Surrender Values and Death Benefits shown in Sections 3, 4 and 5 will be reduced accordingly.
- (iv) The face value of reversionary bonus is guaranteed once declared while the cash value of reversionary bonus is not guaranteed.
- (v) The projected non-guaranteed benefits included in Section 3 are based on the Company's dividend/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 Values and the Total Death Benefits are illustrated in Sections 4 and 5. Under certain circumstances, the non-guaranteed benefits may be **zero**.
- (vi) 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 1.5% p.a. in comparing with the current assumed investment return.
- (vii) 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.
- (viii) If you apply the "Wealth Accumulation Switching Option", after successful approval, we will determine the actual amount of the Stable Asset Account and the actual cash values of reversionary bonus and terminal bonus after the request has been processed. Such amounts may be lower or higher than the amount of the Stable Asset Account, the cash values of reversionary bonus and terminal bonus tentatively indicated to you at the time you submit the request. Any cash values of reversionary bonus and terminal bonus that have not been transferred may subsequently fall as well as rise. For the operation of "Wealth Accumulation Switching Option", please refer to the product brochure and policy provisions.
- (ix) 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 value and cash value of the reversionary bonus and terminal bonus payable for the year needs to be adjusted. When considering the bonus 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 bonus adjustment are higher. Accordingly, the actual face value and cash value of both reversionary bonus and terminal bonus payable (if any) may be higher or lower than those illustrated. Such review shall be performed from time to time and the face value and cash value of the reversionary bonus and terminal bonus may be adjusted more frequently upon change in economic and other related factors.
- (x) If your premium(s) is paid in a currency different from your policy currency, it will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. If any benefits to be paid is in the amount payable in a currency different from your policy currency, it will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.
- (xi) In case of discrepancy on the premium shown in documents submitted to the Company for underwriting purposes (including but not limited to this Standard Illustration of 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.
- (xii) The above figures are show for illustrative purpose only. The above figures may differ slightly from the actual amount due to rounding differences. Please refer to the policy documents for more information.

Remarks: "We", "Our" or "Company" refers to Chow Tai Fook Life Insurance Company Limited (Incorporated in Bermuda with limited liability)

Chow Tai Fook Life Insurance Company Limited

6. Explanation Notes

Important:

- This document does not contain the full terms of the mentioned basic plan and rider(s) (if any) and the full terms can be found in the policy documents.
- You should refer to your licensed insurance intermediary or the Company for alternative options of purchasing the mentioned basic plan or rider(s) (if any and if applicable) as standalone plan(s) without bundling with other type(s) of insurance product.

Chow Tai Fook Life Insurance Company Limited

7. Dividend / Bonus History



You may browse the below website to understand the Company's dividend / bonus history for reference purposes.

<https://www.ctflife.com.hk/en/support/important-information/fulfillment-ratios-dividends>

Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment period.
- Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.
- You are required to read 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.

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).

Name of Applicant: _____ Signature: _____ Date: _____

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Choice to Pay Up the Policy in 1 year

You can choose to pay up the Policy in a reduced premium payment period of just 1 year. You can simply pay the First Year Extra Lump Sum listed below together with your required First Year Annual Premium upon application. The additional payment will be accumulated in your Premium Deposit Account with non-guaranteed interest (if any) and the balance will be applied to settle the premiums (including Premium Levy) for the 2nd policy year when they become due, as illustrated below:

Policy Currency: HKD

2 years payment			Pay Up the Policy in 1 year				
End of Policy Year	Annual Premium	Premium Levy	First Year Annual Premium (including Premium Levy)	First Year Extra Lump Sum (including Premium Levy)	Total First Year Payment*	Non-guaranteed Interest on the Balance of Premium Deposit Account ⁴	Balance of Premium Deposit Account (including non-guaranteed interest) ⁵
1	400,000,000.37	100.00	400,000,100.37	392,156,961.15	792,157,061.52	7,843,139.22	400,000,100.37
2	400,000,000.37	100.00	0	0	0	0	0
Total	(a) 800,000,000.74	(b) 200.00	400,000,100.37	392,156,961.15	(c) 792,157,061.52	-	-

Basic premium saved [(a) + (b) – (c)]: HKD 7,843,139.22 (0.98% of 2 years total premiums with Premium Levy payable)

* Total First Year Payment = First Year Annual Premium (including Premium Levy) + First Year Extra Lump Sum (including Premium Levy)

Notes

- If you want to apply the above Choice to Pay Up the Policy, you are required to pay First Year Annual Premium (including Premium Levy) and First Year Extra Lump Sum (including Premium Levy) as stated above when submitting the life insurance application, and this illustration should be duly signed and submitted with the life insurance application, otherwise the application for Choice to Pay Up the Policy will not be processed.
- The above Choice to Pay Up the Policy is only applicable to the premium of the basic plan with premium payment in annual mode.
- The Annual Premium (including Premium Levy) for the original premium payment period of 2 years remains to be payable by you on each policy anniversary unless it is settled from the Premium Deposit Account.
- The accumulated premiums in the Premium Deposit Account will generate interest at a rate determined by us. The current interest rate is 2% per annum which may vary from time to time without prior notice and is not guaranteed.
- The interest rate can be higher or lower than 2% per annum. If the interest rate is reduced in the future or any premium is paid after its due date, the extra lump sum paid in the first policy year under the above Choice to Pay Up the Policy will be insufficient to accumulate and to pay up the policy (including Premium Levy) and you are required to pay the outstanding premium (including Premium Levy) in order to maintain the policy in force. Otherwise, the policy will be terminated or continue to be in force but subject to an automatic premium loan. Termination of policy will result in loss of coverage. Upon early termination, you may also suffer a significant loss.
- You may withdraw the entire amount from the Premium Deposit Account before policy termination or maturity but any interest credited will be forfeited. We reserve the right of final decision on any withdrawal requests on the Premium Deposit Account.
- If there is any remaining balance in your Premium Deposit Account, it will be refunded upon termination or maturity of the policy.
- The value in Premium Deposit Account will not be paid as a part of benefit to the Beneficiary on the death of the Insured, but will be treated as the property or the estate of the Owner.
- The Company reserves the right not to accept the amount deposited into Premium Deposit Account.

Declaration

I acknowledge and confirm that I have carefully read and fully understood the contents of Choice to Pay Up the Policy in this prepayment illustration including the above notes and hereby agree to be bounded by them once the Choice to Pay Up the Policy has been accepted by the Company.

Name of Applicant: _____ Signature: _____ Date: _____

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations

Insured's Information

Name of Life Insured:	Mr Jack Tung	Policy Currency:	HKD
Age:	0	Basic Plan:	MyWealth Savings Insurance Plan (Premier) (NRRBRCIH)
Sex:	Male	Initial Units*:	930,232,559
Payment Mode:	Annually	Initial Annual Premium:	400,000,000.37

* Initial Units as shown above serves only for the purpose of calculating the premium, Guaranteed Cash Value, non-guaranteed reversionary bonus and terminal bonus.

Premium information of other payment modes of the Basic Plan and rider(s), if any, for the first policy year

Annual	Semi-annual	Monthly
HKD 400,025,343.37	HKD 208,013,178.55	HKD 36,002,280.90

BENEFITS PROVIDED WITH MYWEALTH SAVINGS INSURANCE PLAN (PREMIER)

End of Policy Year	20 th Policy Year (HKD)	30 th Policy Year (HKD)	At age 65 (HKD)
Guaranteed Cash Value	809,302,326	821,395,350	1,100,465,117
+ Total Cash Value of Bonuses [^]	1,406,753,264	2,985,878,928	35,094,948,662
= Total Cash Value	2,216,055,590	3,807,274,278	36,195,413,779
- Total Premiums Paid	800,000,001	800,000,001	800,000,001
= Net Gain (or Loss)	1,416,055,589	3,007,274,277	35,395,413,778

Explanation on above and below detailed illustrations: Please refer to the Additional Explanation Notes Section.

IN THE UNFORTUNATE EVENTS ON THE INSURED, THE BELOW WILL BE PAID:

Death Benefit equals to the higher of the following (1) or (2), plus accumulated values of the Stable Asset Account (if any) less any Indebtedness:

- (1) 101% of Total Premiums Paid[#]; or
- (2) the sum of Guaranteed Cash Value, face value of accumulated reversionary bonus (if any) and face value of terminal bonus (if any) as at the date of death of the Insured.

[^] Assume that no other options under the policy have ever been exercised (including but not limited to Wealth Accumulation Switching Option, Currency Switch Option and Policy Split Option). Total Cash Value of Bonuses consists of cash value of accumulated reversionary bonus (if any) and terminal bonus (if any), which are not guaranteed.

[#] Total Premiums Paid is defined as the total amount of premium(s) due and paid for the basic plan or the Split Policy (if any) up to the date of death of the Insured (pro-rated by the ratio of Units at the time of death of the Insured to the Units at policy issuance, any amount in the Premium Deposit Account (if applicable) does not form part of the Total Premiums Paid).

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Wealth Accumulation Switching Option

On the 15th policy anniversary and the policy anniversaries thereafter, and while the policy is in force, you can apply this “Wealth Accumulation Switching Option” (subject to designated conditions and the then prevailing rules of the Company) to flexibly switch between the “Advance”, “Balanced” or “Conservative” switching options in order to reallocate the portfolio ratio (“Portfolio Ratio”) of (i) the value of the Stable Asset Account (if any) and (ii) the cash value of the reversionary bonuses and terminal bonuses (if any). Value in the Stable Asset Account will accumulate with interest at a non-guaranteed interest rate determined by the Company from time to time and can be withdrawn by the customer at any time to meet their needs.

When you exercise this option, we will reallocate the value of your Stable Asset Account and the cash value of reversionary bonus and terminal bonus according to the switching option you choose, in order to adjust the Portfolio Ratio corresponding to the switching option. Each application for switching must be separated at least one year and comply with our prevailing administrative rules. Once this option has been exercised, we will correspondingly adjust the amount of future face values and cash values of reversionary bonus and terminal bonus.

To understand more about this “Wealth Accumulation Switching Option”, please refer to the product brochure and policy provisions.

Currency Switch Option

On the 3rd policy anniversary and any policy anniversary thereafter and while the policy is in force, you can apply this “Currency Switch Option” (subject to designated conditions and the then prevailing rules of the Company), through converting this plan to a designated new plan (“Designated Plan”) that is available for your choosing denominated in a new policy currency, to change the Policy Currency of the basic plan of this Policy to a different currency on the policy anniversary without any evidence of insurability. Such Designated Plan will be determined by the Company from time to time and may be different from this plan.

Any rider(s) under this policy will also change to the new policy currency provided that such rider(s) is (are) also offered under the Designated Plan and is (are) available in the new policy currency, else such rider(s) will be automatically terminated when this option takes effect. You may exercise this option once per policy year.

To understand more about this “Currency Switch Option”, please refer to the product brochure and policy provisions.

Policy Split Option

While the policy is in force, starting from (i) after the end of the 5th Policy Year; or (ii) after the end of the premium payment period (whichever is later), you can elect this “Policy Split Option” (subject to designated conditions and the then prevailing rules of the Company) to allocate a portion of Unit from the basic plan of this Policy to a separate “Split Policy”. After the Policy Split Option has been exercised, the basic plan of this Policy will remain in force and the Policy Effective Date will remain unchanged. Upon the date of Split, other policy information and instructions under the Split Policy will be the same as the basic plan of this Policy except Unit, Total Premiums Paid[®], Guaranteed Cash Value, face value and cash value of reversionary bonus and terminal bonus (if any), accumulated value of Stable Asset Account (if any) and future premium. After Split, you can change other policy options/instructions at anytime. Any rider(s) under this policy will remain in force, subject to our then prevailing administrative rules. You can exercise this option once per Policy Year. To understand more about this “Policy Split Option”, please refer to the product brochure and policy provisions on Policy Split Option.

[®] Total Premiums Paid is defined as the total amount of premium(s) due and paid for the basic plan or the Split Policy (if any) (pro-rated by the ratio of remaining Units after Partial Surrender to the Units at policy issuance, any amount in the Premium Deposit Account (if applicable) does not form part of the Total Premiums Paid).

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Unlimited Changes of Insured (Protection up to new Insured's age 128)

After the 6th policy monthly anniversary, during the lifetime of Insured and while the policy is in force, you may change the Insured for unlimited times (subject to designated conditions and the Company's prevailing administrative rules). The coverage period will be adjusted to the 128th birthday or the policy anniversary following the 128th birthday of the Changed New Insured (whichever applicable). Policy can be passed on to the next generations infinitely. However, any rider(s) attached to this policy will be terminated at the same time. If you wish to attach additional rider(s), it may be subject to our approval and the premium rate at the time of such request.

Policy Continuation Option

During the lifetime of Insured and while the policy is in force, you can elect this "Policy Continuation Option" to designate one Beneficiary to become the new Owner (if applicable) and Continued New Insured of the policy upon the death of Insured in order to keep the policy in force, provided that the Beneficiary must fulfill our current prevailing administrative rules. After this option is exercised, the new Owner (if applicable) and Continued New Insured of the policy will be changed to the Beneficiary and the policy's Units, Guaranteed Cash Value, face value and cash value of reversionary bonus and terminal bonus (if any), accumulated value of Stable Asset Account (if any), policy date and policy year will remain unchanged on the Policy Continuation Effective Date, and the coverage period will be adjusted to the 128th birthday or the policy anniversary following the 128th birthday of the Continued New Insured (whichever applicable). However, any rider(s) attached to this policy will be terminated at the same time. If you wish to attach additional rider(s), it may be subject to our approval and the premium rate at the time of such request.

Arrange the Most Suitable Options for Different Beneficiaries

During the lifetime of the Insured and while the policy is in force, you can specify the proportion of the proceeds that each Beneficiary can receive upon the death of Insured (must fulfill our current prevailing administrative rules), so that each Beneficiary can obtain the most suitable arrangement upon the death of Insured, according to the following options chosen by you:

- (1) Death benefit settlement option (regular installment payment, increasing installment payment or lump sum payment of a specified percentage of Death Benefit and regular installment payment of the remaining balance); or
- (2) Lump-sum payment of Death Benefit.

You are required to read relevant product brochure, policy provisions and illustrations presented by your licensed insurance intermediary in order to fully understand the details of the above definitions, charges, product features, exclusions and etc. plus complete terms and conditions.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Your Choice of Death Benefit Settlement Option

During the lifetime of Insured and while the policy is in force, you can choose the settlement option of Death Benefit upon the death of the Insured for each Beneficiary. Other than lump sum payment, the plan provides three more options for you (however, for the installment payment method, Total Death Benefit for the designated Beneficiary has to be HKD400,000 or above): (i) regular installment payment; or (ii) increasing installment payment; or (iii) lump sum payment of a specified percentage of Death Benefit and regular installment payment of the remaining balance. Interest will accrue on the portion of the Death Benefit which have yet to be paid at an interest rate of 2% p.a. (non-guaranteed). If you choose regular installment payment option, Beneficiary will receive a fixed amount at regular intervals during the specified period chosen by you. If you choose increasing installment payment option, Beneficiary will receive your chosen installment amount of Death Benefit in the first year, then the amount of installment will be increased by 3% each year beginning from the second year until all Death Benefit and/or accrued interest (if any) are fully paid out. If you choose to receive a lump sum payment for part of the Death Benefit, and the remaining will be paid by installments, the lump sum amount should be equal to or greater than 5% of the Death Benefit. If the Death Benefit or/ and accrued interest (if any) remain after the last installment is paid, we will pay the balance of the Death Benefit and accrued interest (if any) in a lump sum to the Beneficiary.

Please refer to the product brochure and policy provisions for details of the settlement option arrangement.

Regular Installment Payment

Assume the death of the Insured occurs at the policy anniversary at which Insured's age is 100, the Beneficiary will receive a semi-annual regular payment of HKD 7,116,014,419.90 over 101 years or receive a lump sum payment of Death Benefit based on the death benefit settlement option chosen by you:

Policy Currency: HKD

Regular Payments of Death Benefit*			Lump Sum Payment of Death Benefit
Year	Regular Payment of the Year	Unpaid Balance of Death Benefit ¹	
1	14,232,028,839.80	622,562,448,151.96	624,517,259,939.00
2	14,232,028,839.80	620,568,540,129.18	
3	14,232,028,839.80	618,534,753,945.94	
4	14,232,028,839.80	616,460,292,039.04	
5	14,232,028,839.80	614,344,340,894.00	
6	14,232,028,839.80	612,186,070,726.06	
7	14,232,028,839.80	609,984,635,154.76	
8	14,232,028,839.80	607,739,170,872.03	
9	14,232,028,839.80	605,448,797,303.65	
10	14,232,028,839.80	603,112,616,263.90	
11	14,232,028,839.80	600,729,711,603.36	
12	14,232,028,839.80	598,299,148,849.61	
13	14,232,028,839.80	595,819,974,840.78	
14	14,232,028,839.80	593,291,217,351.77	
15	14,232,028,839.80	590,711,884,712.98	
16	14,232,028,839.80	588,080,965,421.42	
17	14,232,028,839.80	585,397,427,744.03	
18	14,232,028,839.80	582,660,219,313.09	
19	14,232,028,839.80	579,868,266,713.53	
20	14,232,028,839.80	577,020,475,061.98	

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Regular Payments of Death Benefit*			Lump Sum Payment of Death Benefit
Year	Regular Payment of the Year	Unpaid Balance of Death Benefit ¹	
21	14,232,028,839.80	574,115,727,577.40	
22	14,232,028,839.80	571,152,885,143.13	
23	14,232,028,839.80	568,130,785,860.17	
24	14,232,028,839.80	565,048,244,591.55	
25	14,232,028,839.80	561,904,052,497.56	
26	14,232,028,839.80	558,696,976,561.69	
27	14,232,028,839.80	555,425,759,107.10	
28	14,232,028,839.80	552,089,117,303.42	
29	14,232,028,839.80	548,685,742,663.67	
30	14,232,028,839.80	545,214,300,531.12	
31	14,232,028,839.80	541,673,429,555.92	
32	14,232,028,839.80	538,061,741,161.22	
33	14,232,028,839.80	534,377,818,998.62	
34	14,232,028,839.80	530,620,218,392.77	
35	14,232,028,839.80	526,787,465,774.80	
36	14,232,028,839.80	522,878,058,104.47	
37	14,232,028,839.80	518,890,462,280.74	
38	14,232,028,839.80	514,823,114,540.53	
39	14,232,028,839.80	510,674,419,845.52	
40	14,232,028,839.80	506,442,751,256.61	
41	14,232,028,839.80	502,126,449,295.92	
42	14,232,028,839.80	497,723,821,296.02	
43	14,232,028,839.80	493,233,140,736.12	
44	14,232,028,839.80	488,652,646,565.02	
45	14,232,028,839.80	483,980,542,510.50	
46	14,232,028,839.80	479,214,996,374.89	
47	14,232,028,839.80	474,354,139,316.57	
48	14,232,028,839.80	469,396,065,117.08	
49	14,232,028,839.80	464,338,829,433.60	
50	14,232,028,839.80	459,180,449,036.45	
51	14,232,028,839.80	453,918,901,031.36	
52	14,232,028,839.80	448,552,122,066.17	
53	14,232,028,839.80	443,078,007,521.67	
54	14,232,028,839.80	437,494,410,686.28	
55	14,232,028,839.80	431,799,141,914.18	

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Regular Payments of Death Benefit*			Lump Sum Payment of Death Benefit
Year	Regular Payment of the Year	Unpaid Balance of Death Benefit ¹	
56	14,232,028,839.80	425,989,967,766.64	
57	14,232,028,839.80	420,064,610,136.15	
58	14,232,028,839.80	414,020,745,353.05	
59	14,232,028,839.80	407,856,003,274.29	
60	14,232,028,839.80	401,567,966,353.95	
61	14,232,028,839.80	395,154,168,695.21	
62	14,232,028,839.80	388,612,095,083.29	
63	14,232,028,839.80	381,939,179,999.13	
64	14,232,028,839.80	375,132,806,613.29	
65	14,232,028,839.80	368,190,305,759.73	
66	14,232,028,839.80	361,108,954,889.10	
67	14,232,028,839.80	353,885,977,001.06	
68	14,232,028,839.80	346,518,539,555.26	
69	14,232,028,839.80	339,003,753,360.54	
70	14,232,028,839.80	331,338,671,441.93	
71	14,232,028,839.80	323,520,287,884.95	
72	14,232,028,839.80	315,545,536,656.83	
73	14,232,028,839.80	307,411,290,404.15	
74	14,232,028,839.80	299,114,359,226.41	
75	14,232,028,839.80	290,651,489,425.12	
76	14,232,028,839.80	282,019,362,227.80	
77	14,232,028,839.80	273,214,592,486.53	
78	14,232,028,839.80	264,233,727,350.44	
79	14,232,028,839.80	255,073,244,911.63	
80	14,232,028,839.80	245,729,552,824.04	
81	14,232,028,839.80	236,198,986,894.70	
82	14,232,028,839.80	226,477,809,646.77	
83	14,232,028,839.80	216,562,208,853.88	
84	14,232,028,839.80	206,448,296,045.14	
85	14,232,028,839.80	196,132,104,980.22	
86	14,232,028,839.80	185,609,590,094.00	
87	14,232,028,839.80	174,876,624,910.06	
88	14,232,028,839.80	163,929,000,422.44	
89	14,232,028,839.80	152,762,423,445.07	
90	14,232,028,839.80	141,372,514,928.15	

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Regular Payments of Death Benefit*			Lump Sum Payment of Death Benefit
Year	Regular Payment of the Year	Unpaid Balance of Death Benefit ¹	
91	14,232,028,839.80	129,754,808,240.89	
92	14,232,028,839.80	117,904,747,419.89	
93	14,232,028,839.80	105,817,685,382.47	
94	14,232,028,839.80	93,488,882,104.30	
95	14,232,028,839.80	80,913,502,760.56	
96	14,232,028,839.80	68,086,615,829.95	
97	14,232,028,839.80	55,003,191,160.73	
98	14,232,028,839.80	41,658,097,998.12	
99	14,232,028,839.80	28,046,102,972.26	
100	14,232,028,839.80	14,161,868,045.88	
101	14,231,977,260.78	0	
Total:	1,437,434,861,240.78		624,517,259,939.00

¹ The unpaid balance of Death Benefit will be accumulated at an interest rate of 2% p.a. (non-guaranteed). The actual amount of payments payable may be higher or lower than those illustrated if there is any change in the accumulated interest rate.

* The above illustrated figures in "Your Choice of Death Benefit Settlement Option" are hypothetical and subject to the amount of Death Benefit and its interest rate (non-guaranteed) at the time of exercising this option and are non-guaranteed.

Explanation on above detailed illustrations: Please refer to the Additional Explanation Notes Section.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Your Choice of Full Surrender Settlement Option

Other than receiving surrender payment in lump sum, if the policy has been in force for 5 years or above, you can choose the settlement option to receive the surrender payment. The plan provides two options for you (provided that Total Surrender Value has to be HKD400,000 or above): (i) regular installment payment; or (ii) increasing installment payment. Interest will accrue on the portion of the surrender payment which have yet to be paid at an interest rate of 2% p.a. (non-guaranteed). If you choose regular installment payment option, you will receive a fixed amount at regular intervals during the specified period chosen by you, if the surrender payment and/or accrued interest remain after the last installment is paid, we will pay the balance of the surrender payment and accrued interest (if any) in a lump sum to you. If you choose increasing installment payment option, you will receive your chosen installment amount of surrender payment in the first year, then the amount of installment will be increased by 3% each year beginning from the second year until all surrender payment and/or accrued interest (if any) are fully paid out.

Please refer to the product brochure and policy provisions for details of the full surrender settlement option arrangement.

Regular Installment

Assume you choose to fully surrender your policy at the end of the 30th policy year, you will receive a semi-annual regular payment of HKD 114,702,501.97 over 20 years or receive a lump sum surrender payment based on full surrender settlement option chosen by you:

Policy Currency: HKD

Regular Payments of Surrender Payment*			Lump Sum Surrender Payment
Year	Regular Payment of the Year	Unpaid Balance of Surrender Payment ²	
1	229,405,003.94	3,650,579,363.04	3,807,274,278.00
2	229,405,003.94	3,490,750,549.78	
3	229,405,003.94	3,327,725,160.26	
4	229,405,003.94	3,161,439,262.95	
5	229,405,003.94	2,991,827,647.69	
6	229,405,003.94	2,818,823,800.13	
7	229,405,003.94	2,642,359,875.61	
8	229,405,003.94	2,462,366,672.60	
9	229,405,003.94	2,278,773,605.53	
10	229,405,003.94	2,091,508,677.12	
11	229,405,003.94	1,900,498,450.14	
12	229,405,003.94	1,705,668,018.62	
13	229,405,003.94	1,506,940,978.47	
14	229,405,003.94	1,304,239,397.52	
15	229,405,003.94	1,097,483,784.95	
16	229,405,003.94	886,593,060.13	
17	229,405,003.94	671,484,520.81	
18	229,405,003.94	452,073,810.71	
19	229,405,003.94	228,274,886.41	
20	229,404,987.56	0	
Total:	4,588,100,062.42		3,807,274,278.00

² The unpaid balance of surrender payment will be accumulated at an interest rate of 2% p.a. (non-guaranteed). The actual amount of payments payable may be higher or lower than those illustrated if there is any change in the accumulated interest rate.

* The above illustrated figures in "Your Choice of Full Surrender Settlement Option" are hypothetical and subject to the amount of surrender payment and its interest rate (non-guaranteed) at the time of exercising this option and are non-guaranteed.

Explanation on above detailed illustrations: Please refer to the Additional Explanation Notes Section.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Name of Life Insured: Mr Jack Tung	Initial Units: 930,232,559	Payment Mode: Annually
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Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			
			Guaranteed	Non-Guaranteed		Total
				Reversionary Bonus	Terminal Bonus	
1	1	400,000,000	0	930,233	4,446,512	5,376,745
2	2	800,000,001	12,093,023	42,832,558	45,497,674	100,423,255
3	3	800,000,001	132,093,023	76,889,837	233,125,582	442,108,442
4	4	800,000,001	184,186,047	99,046,530	291,134,884	574,367,461
5	5	800,000,001	327,441,861	111,397,879	361,023,256	799,862,996
6	6	800,000,001	386,046,512	117,647,662	361,032,558	864,726,732
7	7	800,000,001	433,488,372	123,934,943	386,027,907	943,451,222
8	8	800,000,001	447,441,861	128,151,613	413,255,814	988,849,288
9	9	800,000,001	488,372,093	133,443,534	418,548,838	1,040,364,465
10	10	800,000,001	600,930,233	138,761,914	426,790,698	1,166,482,845
11	11	800,000,001	644,651,163	144,106,887	426,800,000	1,215,558,050
12	12	800,000,001	651,162,791	147,329,905	467,776,745	1,266,269,441
13	13	800,000,001	802,790,698	150,562,592	494,827,907	1,448,181,197
14	14	800,000,001	803,720,931	153,804,978	556,120,931	1,513,646,840
15	15	800,000,001	804,651,164	157,057,091	663,655,815	1,625,364,070
16	16	800,000,001	805,581,396	160,318,959	724,279,070	1,690,179,425
17	17	800,000,001	806,511,629	163,590,614	797,953,489	1,768,055,732
18	18	800,000,001	807,441,861	165,778,260	909,069,768	1,882,289,889
19	19	800,000,001	808,372,094	169,066,293	1,052,372,094	2,029,810,481
20	20	800,000,001	809,302,326	171,264,891	1,235,488,373	2,216,055,590
21	21	800,000,001	810,232,559	173,467,885	1,323,367,443	2,307,067,887
22	22	800,000,001	811,162,791	175,675,286	1,420,158,141	2,406,996,218
23	23	800,000,001	812,093,024	176,781,194	1,527,851,164	2,516,725,382
24	24	800,000,001	813,023,257	178,995,222	1,657,711,629	2,649,730,108
25	25	800,000,001	813,953,489	181,213,677	1,983,293,025	2,978,460,191
26	26	800,000,001	814,883,722	183,436,570	2,109,041,862	3,107,362,154
27	27	800,000,001	815,813,954	185,663,908	2,250,344,188	3,251,822,050
28	28	800,000,001	816,744,187	189,011,597	2,422,865,119	3,428,620,903
29	29	800,000,001	817,674,419	195,727,062	2,591,041,863	3,604,443,344
30	30	800,000,001	821,395,350	204,734,739	2,781,144,189	3,807,274,278
31	31	800,000,001	828,837,210	213,814,478	2,995,534,886	4,038,186,574
32	32	800,000,001	836,279,071	222,966,854	3,204,409,305	4,263,655,230
33	33	800,000,001	842,790,698	232,192,449	3,425,897,678	4,500,880,825
34	34	800,000,001	850,232,559	241,491,849	3,681,032,562	4,772,756,970
35	35	800,000,001	857,674,419	250,865,645	3,930,074,422	5,038,614,486
36	36	800,000,001	865,116,280	260,314,430	4,217,879,074	5,343,309,784
37	37	800,000,001	871,627,908	269,838,806	4,524,948,841	5,666,415,555
38	38	800,000,001	879,069,768	279,439,377	4,824,093,028	5,982,602,173
39	39	800,000,001	886,511,629	289,116,753	5,140,511,633	6,316,140,015
40	40	800,000,001	894,883,722	298,871,547	5,540,493,028	6,734,248,297

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			
			Guaranteed	Non-Guaranteed		Total
				Reversionary Bonus	Terminal Bonus	
41	41	800,000,001	902,325,582	308,704,380	5,969,218,610	7,180,248,572
42	42	800,000,001	909,767,443	318,615,875	6,429,125,587	7,657,508,905
43	43	800,000,001	917,209,303	328,606,663	6,922,046,518	8,167,862,484
44	44	800,000,001	924,651,164	338,677,377	7,450,353,495	8,713,682,036
45	45	800,000,001	933,023,257	348,828,656	8,016,223,263	9,298,075,176
46	46	800,000,001	940,465,117	359,061,146	8,724,279,078	10,023,805,341
47	47	800,000,001	948,837,210	369,375,495	9,489,190,706	10,807,403,411
48	48	800,000,001	956,279,071	379,772,360	10,315,246,521	11,651,297,952
49	49	800,000,001	964,651,164	390,252,399	11,207,004,662	12,561,908,225
50	50	800,000,001	973,023,257	400,816,279	12,033,534,895	13,407,374,431
51	51	800,000,001	980,465,117	411,464,670	12,919,162,803	14,311,092,590
52	52	800,000,001	988,837,210	422,198,247	13,867,637,222	15,278,672,679
53	53	800,000,001	997,209,303	433,017,694	14,883,134,897	16,313,361,894
54	54	800,000,001	1,005,581,396	443,923,696	15,970,893,038	17,420,398,130
55	55	800,000,001	1,013,953,489	454,916,946	17,136,148,853	18,605,019,288
56	56	800,000,001	1,022,325,582	465,998,142	18,384,465,133	19,872,788,857
57	57	800,000,001	1,030,697,675	477,167,988	19,721,832,576	21,229,698,239
58	58	800,000,001	1,039,069,768	488,427,192	21,154,837,229	22,682,334,189
59	59	800,000,001	1,047,441,861	499,776,470	22,690,493,044	24,237,711,375
60	60	800,000,001	1,055,813,954	511,216,542	24,336,372,116	25,903,402,612
61	61	800,000,001	1,065,116,280	522,748,135	26,100,176,768	27,688,041,183
62	62	800,000,001	1,073,488,373	534,371,981	27,991,004,677	29,598,865,031
63	63	800,000,001	1,082,790,699	546,088,817	30,018,474,446	31,647,353,962
64	64	800,000,001	1,091,162,792	557,899,388	32,192,818,634	33,841,880,814
65	65	800,000,001	1,100,465,117	569,804,444	34,525,144,218	36,195,413,779
66	66	800,000,001	1,108,837,210	581,804,740	37,027,246,546	38,717,888,496
67	67	800,000,001	1,118,139,536	593,901,038	39,711,897,711	41,423,938,285
68	68	800,000,001	1,127,441,862	606,094,107	42,593,079,109	44,326,615,078
69	69	800,000,001	1,135,813,955	618,384,720	45,687,097,717	47,441,296,392
70	70	800,000,001	1,145,116,280	630,773,658	49,010,827,952	50,786,717,890
71	71	800,000,001	1,154,418,606	643,261,708	52,581,181,444	54,378,861,758
72	72	800,000,001	1,163,720,931	655,849,662	56,417,451,215	58,237,021,808
73	73	800,000,001	1,173,023,257	668,538,320	60,544,976,800	62,386,538,377
74	74	800,000,001	1,183,255,815	681,328,487	64,988,381,455	66,852,965,757
75	75	800,000,001	1,192,558,141	694,220,975	69,775,851,227	71,662,630,343
76	76	800,000,001	1,201,860,466	707,216,604	74,935,451,232	76,844,528,302
77	77	800,000,001	1,212,093,024	720,316,197	80,497,451,237	82,429,860,458
78	78	800,000,001	1,221,395,350	733,520,587	86,505,144,266	88,460,060,203
79	79	800,000,001	1,231,627,908	746,830,612	93,001,730,319	94,980,188,839
80	80	800,000,001	1,240,930,234	760,247,117	100,036,195,441	102,037,372,792

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			
			Guaranteed	Non-Guaranteed		Total
				Reversionary Bonus	Terminal Bonus	
81	81	800,000,001	1,251,162,792	773,770,955	107,664,288,472	109,689,222,219
82	82	800,000,001	1,261,395,350	787,402,983	115,949,469,875	117,998,268,208
83	83	800,000,001	1,271,627,908	801,144,067	124,965,748,953	127,038,520,928
84	84	800,000,001	1,281,860,466	814,995,080	134,798,502,450	136,895,357,996
85	85	800,000,001	1,292,093,024	828,956,901	145,547,488,507	147,668,538,432
86	86	800,000,001	1,302,325,583	843,030,417	157,330,139,680	159,475,495,680
87	87	800,000,001	1,312,558,141	857,216,521	170,285,832,716	172,455,607,378
88	88	800,000,001	1,323,720,931	871,516,114	184,580,772,264	186,776,009,309
89	89	800,000,001	1,334,883,722	885,930,103	200,416,195,534	202,637,009,359
90	90	800,000,001	1,346,046,513	900,459,404	218,038,456,016	220,284,961,933
91	91	800,000,001	1,357,209,304	915,104,940	237,751,125,801	240,023,440,045
92	92	800,000,001	1,368,372,094	929,867,640	259,933,376,985	262,231,616,719
93	93	800,000,001	1,380,465,118	944,748,442	285,064,539,799	287,389,753,359
94	94	800,000,001	1,392,558,141	959,748,290	325,955,628,208	328,307,934,639
95	95	800,000,001	1,404,651,164	974,868,136	367,056,735,223	369,436,254,523
96	96	800,000,001	1,417,674,420	990,108,942	413,257,442,243	415,665,225,605
97	97	800,000,001	1,431,627,908	1,005,471,674	464,814,428,337	467,251,527,919
98	98	800,000,001	1,445,581,397	1,020,957,308	521,827,237,692	524,293,776,397
99	99	800,000,001	1,460,465,118	1,036,566,827	568,934,521,457	571,431,553,402
100	100	800,000,001	1,475,348,839	1,052,301,222	621,989,609,878	624,517,259,939
101	101	800,000,001	1,492,093,025	1,068,161,492	667,739,126,199	670,299,380,716
102	102	800,000,001	1,510,697,676	1,084,148,644	713,952,316,939	716,547,163,259
103	103	800,000,001	1,529,302,327	1,100,263,694	763,363,842,567	765,993,408,588
104	104	800,000,001	1,548,837,211	1,116,507,664	816,195,061,220	818,860,406,095
105	105	800,000,001	1,568,372,094	1,132,881,586	872,682,651,970	875,383,905,650
106	106	800,000,001	1,588,837,211	1,149,386,499	933,079,656,677	935,817,880,387
107	107	800,000,001	1,610,232,560	1,166,023,451	997,656,642,783	1,000,432,898,794
108	108	800,000,001	1,632,558,141	1,182,793,500	1,066,702,903,312	1,069,518,254,953
109	109	800,000,001	1,655,813,955	1,199,697,708	1,140,527,749,892	1,143,383,261,555
110	110	800,000,001	1,680,000,002	1,216,737,150	1,219,461,898,802	1,222,358,635,954
111	111	800,000,001	1,705,116,281	1,233,912,908	1,303,858,959,346	1,306,797,988,535
112	112	800,000,001	1,732,093,025	1,251,226,072	1,394,097,005,941	1,397,080,325,038
113	113	800,000,001	1,759,069,769	1,268,677,741	1,490,580,289,751	1,493,608,037,261
114	114	800,000,001	1,786,976,746	1,286,269,023	1,593,741,024,730	1,596,814,270,499
115	115	800,000,001	1,816,744,188	1,304,001,036	1,704,041,359,716	1,707,162,104,940
116	116	800,000,001	1,847,441,862	1,321,874,904	1,821,975,406,336	1,825,144,723,102
117	117	800,000,001	1,880,000,002	1,339,891,764	1,948,071,480,872	1,951,291,372,638
118	118	800,000,001	1,914,418,606	1,358,052,759	2,082,894,476,345	2,086,166,947,710
119	119	800,000,001	1,950,697,676	1,376,359,041	2,227,048,355,548	2,230,375,412,265
120	120	800,000,001	1,989,767,444	1,394,811,774	2,381,178,904,528	2,384,563,483,746

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			
			Guaranteed	Non-Guaranteed		Total
				Reversionary Bonus	Terminal Bonus	
121	121	800,000,001	2,031,627,909	1,413,412,129	2,545,976,588,402	2,549,421,628,440
122	122	800,000,001	2,075,348,839	1,432,161,286	2,722,179,658,332	2,725,687,168,457
123	123	800,000,001	2,120,930,235	1,451,060,437	2,910,577,472,460	2,914,149,463,132
124	124	800,000,001	2,170,232,560	1,470,110,781	3,112,014,002,879	3,115,654,346,220
125	125	800,000,001	2,221,395,351	1,489,313,528	3,327,391,640,287	3,331,102,349,166
126	126	800,000,001	2,277,209,304	1,508,669,896	3,557,675,231,198	3,561,461,110,398
127	127	800,000,001	2,335,813,956	1,528,181,116	3,803,896,384,914	3,807,760,379,986
128	128	800,000,001	2,400,000,002	1,547,848,425	4,067,158,124,692	4,071,105,973,119

Explanation on above detailed illustrations: Please refer to the Additional Explanation Notes Section.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Name of Life Insured: Mr Jack Tung	Initial Units: 930,232,559	Payment Mode: Annually
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Age	End of Policy Year	Total Premiums Paid	Guaranteed Cash Value	DEATH BENEFIT				
				Guaranteed ^A	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus	Total Higher of (B) or (E)
					Reversionary Bonus	Terminal Bonus		
			(A)	(B)	(C)	(D)	(A)+(C)+(D) = (E)	
1	1	400,000,000	0	404,000,000	930,233	4,446,512	5,376,745	404,000,000
2	2	800,000,001	12,093,023	808,000,001	42,832,558	45,497,674	100,423,255	808,000,001
3	3	800,000,001	132,093,023	808,000,001	76,889,837	233,125,582	442,108,442	808,000,001
4	4	800,000,001	184,186,047	808,000,001	99,046,530	291,134,884	574,367,461	808,000,001
5	5	800,000,001	327,441,861	808,000,001	111,397,879	361,023,256	799,862,996	808,000,001
6	6	800,000,001	386,046,512	808,000,001	117,647,662	361,032,558	864,726,732	864,726,732
7	7	800,000,001	433,488,372	808,000,001	123,934,943	386,027,907	943,451,222	943,451,222
8	8	800,000,001	447,441,861	808,000,001	128,151,613	413,255,814	988,849,288	988,849,288
9	9	800,000,001	488,372,093	808,000,001	133,443,534	418,548,838	1,040,364,465	1,040,364,465
10	10	800,000,001	600,930,233	808,000,001	138,761,914	426,790,698	1,166,482,845	1,166,482,845
11	11	800,000,001	644,651,163	808,000,001	144,106,887	426,800,000	1,215,558,050	1,215,558,050
12	12	800,000,001	651,162,791	808,000,001	147,329,905	467,776,745	1,266,269,441	1,266,269,441
13	13	800,000,001	802,790,698	808,000,001	150,562,592	494,827,907	1,448,181,197	1,448,181,197
14	14	800,000,001	803,720,931	808,000,001	153,804,978	556,120,931	1,513,646,840	1,513,646,840
15	15	800,000,001	804,651,164	808,000,001	157,057,091	663,655,815	1,625,364,070	1,625,364,070
16	16	800,000,001	805,581,396	808,000,001	160,318,959	724,279,070	1,690,179,425	1,690,179,425
17	17	800,000,001	806,511,629	808,000,001	163,590,614	797,953,489	1,768,055,732	1,768,055,732
18	18	800,000,001	807,441,861	808,000,001	165,778,260	909,069,768	1,882,289,889	1,882,289,889
19	19	800,000,001	808,372,094	808,372,094	169,066,293	1,052,372,094	2,029,810,481	2,029,810,481
20	20	800,000,001	809,302,326	809,302,326	171,264,891	1,235,488,373	2,216,055,590	2,216,055,590
21	21	800,000,001	810,232,559	810,232,559	173,467,885	1,323,367,443	2,307,067,887	2,307,067,887
22	22	800,000,001	811,162,791	811,162,791	175,675,286	1,420,158,141	2,406,996,218	2,406,996,218
23	23	800,000,001	812,093,024	812,093,024	176,781,194	1,527,851,164	2,516,725,382	2,516,725,382
24	24	800,000,001	813,023,257	813,023,257	178,995,222	1,657,711,629	2,649,730,108	2,649,730,108
25	25	800,000,001	813,953,489	813,953,489	181,213,677	1,983,293,025	2,978,460,191	2,978,460,191
26	26	800,000,001	814,883,722	814,883,722	183,436,570	2,109,041,862	3,107,362,154	3,107,362,154
27	27	800,000,001	815,813,954	815,813,954	185,663,908	2,250,344,188	3,251,822,050	3,251,822,050
28	28	800,000,001	816,744,187	816,744,187	189,011,597	2,422,865,119	3,428,620,903	3,428,620,903
29	29	800,000,001	817,674,419	817,674,419	195,727,062	2,591,041,863	3,604,443,344	3,604,443,344
30	30	800,000,001	821,395,350	821,395,350	204,734,739	2,781,144,189	3,807,274,278	3,807,274,278
31	31	800,000,001	828,837,210	828,837,210	213,814,478	2,995,534,886	4,038,186,574	4,038,186,574
32	32	800,000,001	836,279,071	836,279,071	222,966,854	3,204,409,305	4,263,655,230	4,263,655,230
33	33	800,000,001	842,790,698	842,790,698	232,192,449	3,425,897,678	4,500,880,825	4,500,880,825
34	34	800,000,001	850,232,559	850,232,559	241,491,849	3,681,032,562	4,772,756,970	4,772,756,970
35	35	800,000,001	857,674,419	857,674,419	250,865,645	3,930,074,422	5,038,614,486	5,038,614,486
36	36	800,000,001	865,116,280	865,116,280	260,314,430	4,217,879,074	5,343,309,784	5,343,309,784
37	37	800,000,001	871,627,908	871,627,908	269,838,806	4,524,948,841	5,666,415,555	5,666,415,555
38	38	800,000,001	879,069,768	879,069,768	279,439,377	4,824,093,028	5,982,602,173	5,982,602,173
39	39	800,000,001	886,511,629	886,511,629	289,116,753	5,140,511,633	6,316,140,015	6,316,140,015
40	40	800,000,001	894,883,722	894,883,722	298,871,547	5,540,493,028	6,734,248,297	6,734,248,297

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Age	End of Policy Year	Total Premiums Paid	Guaranteed Cash Value	DEATH BENEFIT				
				Guaranteed ^A	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus	Total Higher of (B) or (E)
					Reversionary Bonus	Terminal Bonus		
			(A)	(B)	(C)	(D)	(A)+(C)+(D) = (E)	
41	41	800,000,001	902,325,582	902,325,582	308,704,380	5,969,218,610	7,180,248,572	7,180,248,572
42	42	800,000,001	909,767,443	909,767,443	318,615,875	6,429,125,587	7,657,508,905	7,657,508,905
43	43	800,000,001	917,209,303	917,209,303	328,606,663	6,922,046,518	8,167,862,484	8,167,862,484
44	44	800,000,001	924,651,164	924,651,164	338,677,377	7,450,353,495	8,713,682,036	8,713,682,036
45	45	800,000,001	933,023,257	933,023,257	348,828,656	8,016,223,263	9,298,075,176	9,298,075,176
46	46	800,000,001	940,465,117	940,465,117	359,061,146	8,724,279,078	10,023,805,341	10,023,805,341
47	47	800,000,001	948,837,210	948,837,210	369,375,495	9,489,190,706	10,807,403,411	10,807,403,411
48	48	800,000,001	956,279,071	956,279,071	379,772,360	10,315,246,521	11,651,297,952	11,651,297,952
49	49	800,000,001	964,651,164	964,651,164	390,252,399	11,207,004,662	12,561,908,225	12,561,908,225
50	50	800,000,001	973,023,257	973,023,257	400,816,279	12,033,534,895	13,407,374,431	13,407,374,431
51	51	800,000,001	980,465,117	980,465,117	411,464,670	12,919,162,803	14,311,092,590	14,311,092,590
52	52	800,000,001	988,837,210	988,837,210	422,198,247	13,867,637,222	15,278,672,679	15,278,672,679
53	53	800,000,001	997,209,303	997,209,303	433,017,694	14,883,134,897	16,313,361,894	16,313,361,894
54	54	800,000,001	1,005,581,396	1,005,581,396	443,923,696	15,970,893,038	17,420,398,130	17,420,398,130
55	55	800,000,001	1,013,953,489	1,013,953,489	454,916,946	17,136,148,853	18,605,019,288	18,605,019,288
56	56	800,000,001	1,022,325,582	1,022,325,582	465,998,142	18,384,465,133	19,872,788,857	19,872,788,857
57	57	800,000,001	1,030,697,675	1,030,697,675	477,167,988	19,721,832,576	21,229,698,239	21,229,698,239
58	58	800,000,001	1,039,069,768	1,039,069,768	488,427,192	21,154,837,229	22,682,334,189	22,682,334,189
59	59	800,000,001	1,047,441,861	1,047,441,861	499,776,470	22,690,493,044	24,237,711,375	24,237,711,375
60	60	800,000,001	1,055,813,954	1,055,813,954	511,216,542	24,336,372,116	25,903,402,612	25,903,402,612
61	61	800,000,001	1,065,116,280	1,065,116,280	522,748,135	26,100,176,768	27,688,041,183	27,688,041,183
62	62	800,000,001	1,073,488,373	1,073,488,373	534,371,981	27,991,004,677	29,598,865,031	29,598,865,031
63	63	800,000,001	1,082,790,699	1,082,790,699	546,088,817	30,018,474,446	31,647,353,962	31,647,353,962
64	64	800,000,001	1,091,162,792	1,091,162,792	557,899,388	32,192,818,634	33,841,880,814	33,841,880,814
65	65	800,000,001	1,100,465,117	1,100,465,117	569,804,444	34,525,144,218	36,195,413,779	36,195,413,779
66	66	800,000,001	1,108,837,210	1,108,837,210	581,804,740	37,027,246,546	38,717,888,496	38,717,888,496
67	67	800,000,001	1,118,139,536	1,118,139,536	593,901,038	39,711,897,711	41,423,938,285	41,423,938,285
68	68	800,000,001	1,127,441,862	1,127,441,862	606,094,107	42,593,079,109	44,326,615,078	44,326,615,078
69	69	800,000,001	1,135,813,955	1,135,813,955	618,384,720	45,687,097,717	47,441,296,392	47,441,296,392
70	70	800,000,001	1,145,116,280	1,145,116,280	630,773,658	49,010,827,952	50,786,717,890	50,786,717,890
71	71	800,000,001	1,154,418,606	1,154,418,606	643,261,708	52,581,181,444	54,378,861,758	54,378,861,758
72	72	800,000,001	1,163,720,931	1,163,720,931	655,849,662	56,417,451,215	58,237,021,808	58,237,021,808
73	73	800,000,001	1,173,023,257	1,173,023,257	668,538,320	60,544,976,800	62,386,538,377	62,386,538,377
74	74	800,000,001	1,183,255,815	1,183,255,815	681,328,487	64,988,381,455	66,852,965,757	66,852,965,757
75	75	800,000,001	1,192,558,141	1,192,558,141	694,220,975	69,775,851,227	71,662,630,343	71,662,630,343
76	76	800,000,001	1,201,860,466	1,201,860,466	707,216,604	74,935,451,232	76,844,528,302	76,844,528,302
77	77	800,000,001	1,212,093,024	1,212,093,024	720,316,197	80,497,451,237	82,429,860,458	82,429,860,458
78	78	800,000,001	1,221,395,350	1,221,395,350	733,520,587	86,505,144,266	88,460,060,203	88,460,060,203
79	79	800,000,001	1,231,627,908	1,231,627,908	746,830,612	93,001,730,319	94,980,188,839	94,980,188,839
80	80	800,000,001	1,240,930,234	1,240,930,234	760,247,117	100,036,195,441	102,037,372,792	102,037,372,792

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Age	End of Policy Year	Total Premiums Paid	Guaranteed Cash Value	DEATH BENEFIT				
				Guaranteed ^A	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus (A)+(C)+(D) = (E)	Total Higher of (B) or (E)
					Reversionary Bonus	Terminal Bonus		
			(A)	(B)	(C)	(D)	(A)+(C)+(D) = (E)	(B) or (E)
81	81	800,000,001	1,251,162,792	1,251,162,792	773,770,955	107,664,288,472	109,689,222,219	109,689,222,219
82	82	800,000,001	1,261,395,350	1,261,395,350	787,402,983	115,949,469,875	117,998,268,208	117,998,268,208
83	83	800,000,001	1,271,627,908	1,271,627,908	801,144,067	124,965,748,953	127,038,520,928	127,038,520,928
84	84	800,000,001	1,281,860,466	1,281,860,466	814,995,080	134,798,502,450	136,895,357,996	136,895,357,996
85	85	800,000,001	1,292,093,024	1,292,093,024	828,956,901	145,547,488,507	147,668,538,432	147,668,538,432
86	86	800,000,001	1,302,325,583	1,302,325,583	843,030,417	157,330,139,680	159,475,495,680	159,475,495,680
87	87	800,000,001	1,312,558,141	1,312,558,141	857,216,521	170,285,832,716	172,455,607,378	172,455,607,378
88	88	800,000,001	1,323,720,931	1,323,720,931	871,516,114	184,580,772,264	186,776,009,309	186,776,009,309
89	89	800,000,001	1,334,883,722	1,334,883,722	885,930,103	200,416,195,534	202,637,009,359	202,637,009,359
90	90	800,000,001	1,346,046,513	1,346,046,513	900,459,404	218,038,456,016	220,284,961,933	220,284,961,933
91	91	800,000,001	1,357,209,304	1,357,209,304	915,104,940	237,751,125,801	240,023,440,045	240,023,440,045
92	92	800,000,001	1,368,372,094	1,368,372,094	929,867,640	259,933,376,985	262,231,616,719	262,231,616,719
93	93	800,000,001	1,380,465,118	1,380,465,118	944,748,442	285,064,539,799	287,389,753,359	287,389,753,359
94	94	800,000,001	1,392,558,141	1,392,558,141	959,748,290	325,955,628,208	328,307,934,639	328,307,934,639
95	95	800,000,001	1,404,651,164	1,404,651,164	974,868,136	367,056,735,223	369,436,254,523	369,436,254,523
96	96	800,000,001	1,417,674,420	1,417,674,420	990,108,942	413,257,442,243	415,665,225,605	415,665,225,605
97	97	800,000,001	1,431,627,908	1,431,627,908	1,005,471,674	464,814,428,337	467,251,527,919	467,251,527,919
98	98	800,000,001	1,445,581,397	1,445,581,397	1,020,957,308	521,827,237,692	524,293,776,397	524,293,776,397
99	99	800,000,001	1,460,465,118	1,460,465,118	1,036,566,827	568,934,521,457	571,431,553,402	571,431,553,402
100	100	800,000,001	1,475,348,839	1,475,348,839	1,052,301,222	621,989,609,878	624,517,259,939	624,517,259,939
101	101	800,000,001	1,492,093,025	1,492,093,025	1,068,161,492	667,739,126,199	670,299,380,716	670,299,380,716
102	102	800,000,001	1,510,697,676	1,510,697,676	1,084,148,644	713,952,316,939	716,547,163,259	716,547,163,259
103	103	800,000,001	1,529,302,327	1,529,302,327	1,100,263,694	763,363,842,567	765,993,408,588	765,993,408,588
104	104	800,000,001	1,548,837,211	1,548,837,211	1,116,507,664	816,195,061,220	818,860,406,095	818,860,406,095
105	105	800,000,001	1,568,372,094	1,568,372,094	1,132,881,586	872,682,651,970	875,383,905,650	875,383,905,650
106	106	800,000,001	1,588,837,211	1,588,837,211	1,149,386,499	933,079,656,677	935,817,880,387	935,817,880,387
107	107	800,000,001	1,610,232,560	1,610,232,560	1,166,023,451	997,656,642,783	1,000,432,898,794	1,000,432,898,794
108	108	800,000,001	1,632,558,141	1,632,558,141	1,182,793,500	1,066,702,903,312	1,069,518,254,953	1,069,518,254,953
109	109	800,000,001	1,655,813,955	1,655,813,955	1,199,697,708	1,140,527,749,892	1,143,383,261,555	1,143,383,261,555
110	110	800,000,001	1,680,000,002	1,680,000,002	1,216,737,150	1,219,461,898,802	1,222,358,635,954	1,222,358,635,954
111	111	800,000,001	1,705,116,281	1,705,116,281	1,233,912,908	1,303,858,959,346	1,306,797,988,535	1,306,797,988,535
112	112	800,000,001	1,732,093,025	1,732,093,025	1,251,226,072	1,394,097,005,941	1,397,080,325,038	1,397,080,325,038
113	113	800,000,001	1,759,069,769	1,759,069,769	1,268,677,741	1,490,580,289,751	1,493,608,037,261	1,493,608,037,261
114	114	800,000,001	1,786,976,746	1,786,976,746	1,286,269,023	1,593,741,024,730	1,596,814,270,499	1,596,814,270,499
115	115	800,000,001	1,816,744,188	1,816,744,188	1,304,001,036	1,704,041,359,716	1,707,162,104,940	1,707,162,104,940
116	116	800,000,001	1,847,441,862	1,847,441,862	1,321,874,904	1,821,975,406,336	1,825,144,723,102	1,825,144,723,102
117	117	800,000,001	1,880,000,002	1,880,000,002	1,339,891,764	1,948,071,480,872	1,951,291,372,638	1,951,291,372,638
118	118	800,000,001	1,914,418,606	1,914,418,606	1,358,052,759	2,082,894,476,345	2,086,166,947,710	2,086,166,947,710
119	119	800,000,001	1,950,697,676	1,950,697,676	1,376,359,041	2,227,048,355,548	2,230,375,412,265	2,230,375,412,265
120	120	800,000,001	1,989,767,444	1,989,767,444	1,394,811,774	2,381,178,904,528	2,384,563,483,746	2,384,563,483,746

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued)

Age	End of Policy Year	Total Premiums Paid	Guaranteed Cash Value (A)	DEATH BENEFIT				
				Guaranteed [^] (B)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus (A)+(C)+(D) = (E)	Total Higher of (B) or (E)
					Reversionary Bonus (C)	Terminal Bonus (D)		
121	121	800,000,001	2,031,627,909	2,031,627,909	1,413,412,129	2,545,976,588,402	2,549,421,628,440	2,549,421,628,440
122	122	800,000,001	2,075,348,839	2,075,348,839	1,432,161,286	2,722,179,658,332	2,725,687,168,457	2,725,687,168,457
123	123	800,000,001	2,120,930,235	2,120,930,235	1,451,060,437	2,910,577,472,460	2,914,149,463,132	2,914,149,463,132
124	124	800,000,001	2,170,232,560	2,170,232,560	1,470,110,781	3,112,014,002,879	3,115,654,346,220	3,115,654,346,220
125	125	800,000,001	2,221,395,351	2,221,395,351	1,489,313,528	3,327,391,640,287	3,331,102,349,166	3,331,102,349,166
126	126	800,000,001	2,277,209,304	2,277,209,304	1,508,669,896	3,557,675,231,198	3,561,461,110,398	3,561,461,110,398
127	127	800,000,001	2,335,813,956	2,335,813,956	1,528,181,116	3,803,896,384,914	3,807,760,379,986	3,807,760,379,986
128	128	800,000,001	2,400,000,002	2,400,000,002	1,547,848,425	4,067,158,124,692	4,071,105,973,119	4,071,105,973,119

Explanation on above detailed illustrations: Please refer to the Additional Explanation Notes Section.

[^] The guaranteed Death Benefit is equal to 101% of Total Premiums Paid. However, if the Guaranteed Cash Value is higher than such amount in the respective year, then the guaranteed Death Benefit will be equal to the Guaranteed Cash Value.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

The below table illustrates the impact on Surrender Value with “Wealth Accumulation Switching Option” being exercised for the first time on the 25th policy anniversary, changing the switching option from the default “Advance” to “Balanced”.

Name of Life Insured: Mr Jack Tung	Initial Units: 930,232,559	Payment Mode: Annually
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Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				
			Guaranteed Cash Value	Non-Guaranteed			Total
				Reversionary Bonus®	Terminal Bonus®	Accumulated Value of Stable Asset Account#	
			(A)	(B)	(C)	(D)	(A)+(B)+(C)+(D)
1	1	400,000,000	0	930,233	4,446,512	0	5,376,745
2	2	800,000,001	12,093,023	42,832,558	45,497,674	0	100,423,255
3	3	800,000,001	132,093,023	76,889,837	233,125,582	0	442,108,442
4	4	800,000,001	184,186,047	99,046,530	291,134,884	0	574,367,461
5	5	800,000,001	327,441,861	111,397,879	361,023,256	0	799,862,996
6	6	800,000,001	386,046,512	117,647,662	361,032,558	0	864,726,732
7	7	800,000,001	433,488,372	123,934,943	386,027,907	0	943,451,222
8	8	800,000,001	447,441,861	128,151,613	413,255,814	0	988,849,288
9	9	800,000,001	488,372,093	133,443,534	418,548,838	0	1,040,364,465
10	10	800,000,001	600,930,233	138,761,914	426,790,698	0	1,166,482,845
11	11	800,000,001	644,651,163	144,106,887	426,800,000	0	1,215,558,050
12	12	800,000,001	651,162,791	147,329,905	467,776,745	0	1,266,269,441
13	13	800,000,001	802,790,698	150,562,592	494,827,907	0	1,448,181,197
14	14	800,000,001	803,720,931	153,804,978	556,120,931	0	1,513,646,840
15	15	800,000,001	804,651,164	157,057,091	663,655,815	0	1,625,364,070
16	16	800,000,001	805,581,396	160,318,959	724,279,070	0	1,690,179,425
17	17	800,000,001	806,511,629	163,590,614	797,953,489	0	1,768,055,732
18	18	800,000,001	807,441,861	165,778,260	909,069,768	0	1,882,289,889
19	19	800,000,001	808,372,094	169,066,293	1,052,372,094	0	2,029,810,481
20	20	800,000,001	809,302,326	171,264,891	1,235,488,373	0	2,216,055,590
21	21	800,000,001	810,232,559	173,467,885	1,323,367,443	0	2,307,067,887
22	22	800,000,001	811,162,791	175,675,286	1,420,158,141	0	2,406,996,218
23	23	800,000,001	812,093,024	176,781,194	1,527,851,164	0	2,516,725,382
24	24	800,000,001	813,023,257	178,995,222	1,657,711,629	0	2,649,730,108
25	25 [#]	800,000,001	813,953,489	108,728,206	1,189,975,815	865,802,681	2,978,460,191
26	26	800,000,001	814,883,722	110,061,942	1,265,425,117	891,776,761	3,082,147,542
27	27	800,000,001	815,813,954	111,398,345	1,350,206,513	918,530,064	3,195,948,876
28	28	800,000,001	816,744,187	113,406,958	1,453,719,071	946,085,966	3,329,956,182
29	29	800,000,001	817,674,419	117,436,237	1,554,625,118	974,468,545	3,464,204,319
30	30	800,000,001	821,395,350	122,840,844	1,668,686,513	1,003,702,601	3,616,625,308
31	31	800,000,001	828,837,210	128,288,687	1,797,320,932	1,033,813,680	3,788,260,509
32	32	800,000,001	836,279,071	133,780,112	1,922,645,583	1,064,828,090	3,957,532,856
33	33	800,000,001	842,790,698	139,315,470	2,055,538,607	1,096,772,933	4,134,417,708
34	34	800,000,001	850,232,559	144,895,110	2,208,619,537	1,129,676,121	4,333,423,327
35	35	800,000,001	857,674,419	150,519,387	2,358,044,653	1,163,566,404	4,529,804,863

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				
			Guaranteed Cash Value	Non-Guaranteed			Total
				Reversionary Bonus®	Terminal Bonus®	Accumulated Value of Stable Asset Account#	
			(A)	(B)	(C)	(D)	(A)+(B)+(C)+(D)
36	36	800,000,001	865,116,280	156,188,658	2,530,727,444	1,198,473,396	4,750,505,778
37	37	800,000,001	871,627,908	161,903,284	2,714,969,305	1,234,427,598	4,982,928,095
38	38	800,000,001	879,069,768	167,663,626	2,894,455,817	1,271,460,426	5,212,649,637
39	39	800,000,001	886,511,629	173,470,052	3,084,306,980	1,309,604,239	5,453,892,900
40	40	800,000,001	894,883,722	179,322,928	3,324,295,817	1,348,892,366	5,747,394,833
41	41	800,000,001	902,325,582	185,222,628	3,581,531,166	1,389,359,137	6,058,438,513
42	42	800,000,001	909,767,443	191,169,525	3,857,475,352	1,431,039,911	6,389,452,231
43	43	800,000,001	917,209,303	197,163,998	4,153,227,911	1,473,971,109	6,741,572,321
44	44	800,000,001	924,651,164	203,206,426	4,470,212,097	1,518,190,242	7,116,259,929
45	45	800,000,001	933,023,257	209,297,194	4,809,733,958	1,563,735,949	7,515,790,358
46	46	800,000,001	940,465,117	215,436,688	5,234,567,447	1,610,648,028	8,001,117,280
47	47	800,000,001	948,837,210	221,625,297	5,693,514,424	1,658,967,468	8,522,944,399
48	48	800,000,001	956,279,071	227,863,416	6,189,147,913	1,708,736,492	9,082,026,892
49	49	800,000,001	964,651,164	234,151,440	6,724,202,797	1,759,998,587	9,683,003,988
50	50	800,000,001	973,023,257	240,489,767	7,220,120,937	1,812,798,545	10,246,432,506
51	51	800,000,001	980,465,117	246,878,802	7,751,497,682	1,867,182,501	10,846,024,102
52	52	800,000,001	988,837,210	253,318,948	8,320,582,333	1,923,197,976	11,485,936,467
53	53	800,000,001	997,209,303	259,810,616	8,929,880,938	1,980,893,915	12,167,794,772
54	54	800,000,001	1,005,581,396	266,354,218	9,582,535,823	2,040,320,733	12,894,792,170
55	55	800,000,001	1,013,953,489	272,950,168	10,281,689,312	2,101,530,355	13,670,123,324
56	56	800,000,001	1,022,325,582	279,598,885	11,030,679,080	2,164,576,266	14,497,179,813
57	57	800,000,001	1,030,697,675	286,300,793	11,833,099,546	2,229,513,554	15,379,611,568
58	58	800,000,001	1,039,069,768	293,056,315	12,692,902,337	2,296,398,960	16,321,427,380
59	59	800,000,001	1,047,441,861	299,865,882	13,614,295,827	2,365,290,929	17,326,894,499
60	60	800,000,001	1,055,813,954	306,729,925	14,601,823,269	2,436,249,657	18,400,616,805
61	61	800,000,001	1,065,116,280	313,648,881	15,660,106,061	2,509,337,146	19,548,208,368
62	62	800,000,001	1,073,488,373	320,623,188	16,794,602,806	2,584,617,261	20,773,331,628
63	63	800,000,001	1,082,790,699	327,653,290	18,011,084,668	2,662,155,779	22,083,684,436
64	64	800,000,001	1,091,162,792	334,739,633	19,315,691,181	2,742,020,452	23,483,614,058
65	65	800,000,001	1,100,465,117	341,882,666	20,715,086,531	2,824,281,066	24,981,715,380
66	66	800,000,001	1,108,837,210	349,082,844	22,216,347,928	2,909,009,498	26,583,277,480
67	67	800,000,001	1,118,139,536	356,340,623	23,827,138,627	2,996,279,783	28,297,898,569
68	68	800,000,001	1,127,441,862	363,656,464	25,555,847,466	3,086,168,176	30,133,113,968
69	69	800,000,001	1,135,813,955	371,030,832	27,412,258,630	3,178,753,221	32,097,856,638
70	70	800,000,001	1,145,116,280	378,464,195	29,406,496,771	3,274,115,818	34,204,193,064
71	71	800,000,001	1,154,418,606	385,957,025	31,548,708,866	3,372,339,292	36,461,423,789
72	72	800,000,001	1,163,720,931	393,509,797	33,850,470,729	3,473,509,471	38,881,210,928
73	73	800,000,001	1,173,023,257	401,122,992	36,326,986,080	3,577,714,755	41,478,847,084
74	74	800,000,001	1,183,255,815	408,797,092	38,993,028,873	3,685,046,198	44,270,127,978
75	75	800,000,001	1,192,558,141	416,532,585	41,865,510,736	3,795,597,584	47,270,199,046

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				
			Guaranteed Cash Value	Non-Guaranteed			Total
				Reversionary Bonus®	Terminal Bonus®	Accumulated Value of Stable Asset Account#	
			(A)	(B)	(C)	(D)	(A)+(B)+(C)+(D)
76	76	800,000,001	1,201,860,466	424,329,962	44,961,270,739	3,909,465,512	50,496,926,679
77	77	800,000,001	1,212,093,024	432,189,718	48,298,470,742	4,026,749,477	53,969,502,961
78	78	800,000,001	1,221,395,350	440,112,352	51,903,086,560	4,147,551,961	57,712,146,223
79	79	800,000,001	1,231,627,908	448,098,367	55,801,038,191	4,271,978,520	61,752,742,986
80	80	800,000,001	1,240,930,234	456,148,270	60,021,717,265	4,400,137,876	66,118,933,645
81	81	800,000,001	1,251,162,792	464,262,573	64,598,573,083	4,532,142,012	70,846,140,460
82	82	800,000,001	1,261,395,350	472,441,790	69,569,681,925	4,668,106,272	75,971,625,337
83	83	800,000,001	1,271,627,908	480,686,440	74,979,449,372	4,808,149,460	81,539,913,180
84	84	800,000,001	1,281,860,466	488,997,048	80,879,101,470	4,952,393,944	87,602,352,928
85	85	800,000,001	1,292,093,024	497,374,141	87,328,493,104	5,100,965,763	94,218,926,032
86	86	800,000,001	1,302,325,583	505,818,250	94,398,083,808	5,253,994,735	101,460,222,376
87	87	800,000,001	1,312,558,141	514,329,913	102,171,499,629	5,411,614,577	109,410,002,260
88	88	800,000,001	1,323,720,931	522,909,668	110,748,463,358	5,573,963,015	118,169,056,972
89	89	800,000,001	1,334,883,722	531,558,062	120,249,717,321	5,741,181,905	127,857,341,010
90	90	800,000,001	1,346,046,513	540,275,643	130,823,073,609	5,913,417,362	138,622,813,127
91	91	800,000,001	1,357,209,304	549,062,964	142,650,675,481	6,090,819,883	150,647,767,632
92	92	800,000,001	1,368,372,094	557,920,584	155,960,026,191	6,273,544,480	164,159,863,349
93	93	800,000,001	1,380,465,118	566,849,065	171,038,723,879	6,461,750,814	179,447,788,876
94	94	800,000,001	1,392,558,141	575,848,974	195,573,376,925	6,655,603,339	204,197,387,379
95	95	800,000,001	1,404,651,164	584,920,882	220,234,041,134	6,855,271,439	229,078,884,619
96	96	800,000,001	1,417,674,420	594,065,365	247,954,465,346	7,060,929,582	257,027,134,713
97	97	800,000,001	1,431,627,908	603,283,004	278,888,657,002	7,272,757,469	288,196,325,383
98	98	800,000,001	1,445,581,397	612,574,385	313,096,342,615	7,490,940,193	322,645,438,590
99	99	800,000,001	1,460,465,118	621,940,096	341,360,712,874	7,715,668,399	351,158,786,487
100	100	800,000,001	1,475,348,839	631,380,733	373,193,765,927	7,947,138,451	383,247,633,950
101	101	800,000,001	1,492,093,025	640,896,895	400,643,475,719	8,185,552,605	410,962,018,244
102	102	800,000,001	1,510,697,676	650,489,187	428,371,390,164	8,431,119,183	438,963,696,210
103	103	800,000,001	1,529,302,327	660,158,216	458,018,305,540	8,684,052,758	468,891,818,841
104	104	800,000,001	1,548,837,211	669,904,598	489,717,036,732	8,944,574,341	500,880,352,882
105	105	800,000,001	1,568,372,094	679,728,952	523,609,591,182	9,212,911,571	535,070,603,799
106	106	800,000,001	1,588,837,211	689,631,899	559,847,794,006	9,489,298,919	571,615,562,035
107	107	800,000,001	1,610,232,560	699,614,071	598,593,985,670	9,773,977,886	610,677,810,187
108	108	800,000,001	1,632,558,141	709,676,100	640,021,741,987	10,067,197,223	652,431,173,451
109	109	800,000,001	1,655,813,955	719,818,625	684,316,649,935	10,369,213,139	697,061,495,654
110	110	800,000,001	1,680,000,002	730,042,290	731,677,139,281	10,680,289,534	744,767,471,107
111	111	800,000,001	1,705,116,281	740,347,745	782,315,375,607	11,000,698,220	795,761,537,853
112	112	800,000,001	1,732,093,025	750,735,643	836,458,203,564	11,330,719,166	850,271,751,398
113	113	800,000,001	1,759,069,769	761,206,644	894,348,173,851	11,670,640,741	908,539,091,005
114	114	800,000,001	1,786,976,746	771,761,414	956,244,614,838	12,020,759,963	970,824,112,961
115	115	800,000,001	1,816,744,188	782,400,621	1,022,424,815,829	12,381,382,762	1,037,405,343,400

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				
			Guaranteed Cash Value	Non-Guaranteed			Total
				Reversionary Bonus [@]	Terminal Bonus [@]	Accumulated Value of Stable Asset Account [#]	
			(A)	(B)	(C)	(D)	(A)+(B)+(C)+(D)
116	116	800,000,001	1,847,441,862	793,124,943	1,093,185,243,802	12,752,824,245	1,108,578,634,852
117	117	800,000,001	1,880,000,002	803,935,058	1,168,842,888,523	13,135,408,972	1,184,662,232,555
118	118	800,000,001	1,914,418,606	814,831,655	1,249,736,685,807	13,529,471,242	1,265,995,407,310
119	119	800,000,001	1,950,697,676	825,815,425	1,336,229,013,329	13,935,355,379	1,352,940,881,809
120	120	800,000,001	1,989,767,444	836,887,064	1,428,707,342,717	14,353,416,040	1,445,887,413,265
121	121	800,000,001	2,031,627,909	848,047,277	1,527,585,953,041	14,784,018,521	1,545,249,646,748
122	122	800,000,001	2,075,348,839	859,296,772	1,633,307,794,999	15,227,539,077	1,651,469,979,687
123	123	800,000,001	2,120,930,235	870,636,262	1,746,346,483,476	15,684,365,249	1,765,022,415,222
124	124	800,000,001	2,170,232,560	882,066,469	1,867,208,401,727	16,154,896,207	1,886,415,596,963
125	125	800,000,001	2,221,395,351	893,588,117	1,996,434,984,172	16,639,543,093	2,016,189,510,733
126	126	800,000,001	2,277,209,304	905,201,938	2,134,605,138,719	17,138,729,386	2,154,926,279,347
127	127	800,000,001	2,335,813,956	916,908,670	2,282,337,830,948	17,652,891,267	2,303,243,444,841
128	128	800,000,001	2,400,000,002	928,709,055	2,440,294,874,815	18,182,478,005	2,461,806,061,877

Explanation on above detailed illustrations: Please refer to the Additional Explanation Notes Section.

[@] The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.

[#] Assuming that you exercise the "Wealth Accumulation Switching Option" for the first time on the 25th policy anniversary, changing the switching option from the default "Advance" to "Balanced". We will, according to the switching option elected by you, transfer part of the cash values of Reversionary Bonus and Terminal Bonus to the Stable Asset Account on respective policy anniversary, so as to adjust the Portfolio Ratio between Stable Asset Account value and the cash values of Reversionary Bonus and Terminal Bonus that such switching option corresponds to.

The value of Stable Asset Account will be accumulated with non-guaranteed interest rate which may be declared by us from time to time. In the above detailed illustrations, the interest rate applied to the calculation of this accumulated amount is 3% p.a., this interest rate will be adjusted from time to time and may be higher or lower than 3% p.a.. After this option is exercised, the face values and cash values of the Reversionary Bonus and Terminal Bonus in the future will be reduced correspondingly and reflected respectively in column (C) and (D) of the Death Benefit table of the Wealth Accumulation Switching Option detailed illustrations and column (B) and (C) of the Surrender Value table of the Wealth Accumulation Switching Option detailed illustrations.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) –
Wealth Accumulation Switching Option

The below table illustrates the impact on Death Benefit with “Wealth Accumulation Switching Option” being exercised for the first time on the 25th policy anniversary, changing the switching option from the default “Advance” to “Balanced”.

Name of Life Insured:Mr Jack Tung					Initial Units: 930,232,559			Payment Mode: Annually	
Age	End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
			Guaranteed Cash Value	Guaranteed^	Non-Guaranteed			Total	
					Reversionary Bonus®	Terminal Bonus®	Accumulated Value of Stable Asset Account#	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus®	Death Benefit Higher of (B) or (F)+(E)
			(A)	(B)	(C)	(D)	(E)	(A)+(C)+(D)=(F)	
1	1	400,000,000	0	404,000,000	930,233	4,446,512	0	5,376,745	404,000,000
2	2	800,000,001	12,093,023	808,000,001	42,832,558	45,497,674	0	100,423,255	808,000,001
3	3	800,000,001	132,093,023	808,000,001	76,889,837	233,125,582	0	442,108,442	808,000,001
4	4	800,000,001	184,186,047	808,000,001	99,046,530	291,134,884	0	574,367,461	808,000,001
5	5	800,000,001	327,441,861	808,000,001	111,397,879	361,023,256	0	799,862,996	808,000,001
6	6	800,000,001	386,046,512	808,000,001	117,647,662	361,032,558	0	864,726,732	864,726,732
7	7	800,000,001	433,488,372	808,000,001	123,934,943	386,027,907	0	943,451,222	943,451,222
8	8	800,000,001	447,441,861	808,000,001	128,151,613	413,255,814	0	988,849,288	988,849,288
9	9	800,000,001	488,372,093	808,000,001	133,443,534	418,548,838	0	1,040,364,465	1,040,364,465
10	10	800,000,001	600,930,233	808,000,001	138,761,914	426,790,698	0	1,166,482,845	1,166,482,845
11	11	800,000,001	644,651,163	808,000,001	144,106,887	426,800,000	0	1,215,558,050	1,215,558,050
12	12	800,000,001	651,162,791	808,000,001	147,329,905	467,776,745	0	1,266,269,441	1,266,269,441
13	13	800,000,001	802,790,698	808,000,001	150,562,592	494,827,907	0	1,448,181,197	1,448,181,197
14	14	800,000,001	803,720,931	808,000,001	153,804,978	556,120,931	0	1,513,646,840	1,513,646,840
15	15	800,000,001	804,651,164	808,000,001	157,057,091	663,655,815	0	1,625,364,070	1,625,364,070
16	16	800,000,001	805,581,396	808,000,001	160,318,959	724,279,070	0	1,690,179,425	1,690,179,425
17	17	800,000,001	806,511,629	808,000,001	163,590,614	797,953,489	0	1,768,055,732	1,768,055,732
18	18	800,000,001	807,441,861	808,000,001	165,778,260	909,069,768	0	1,882,289,889	1,882,289,889
19	19	800,000,001	808,372,094	808,372,094	169,066,293	1,052,372,094	0	2,029,810,481	2,029,810,481
20	20	800,000,001	809,302,326	809,302,326	171,264,891	1,235,488,373	0	2,216,055,590	2,216,055,590
21	21	800,000,001	810,232,559	810,232,559	173,467,885	1,323,367,443	0	2,307,067,887	2,307,067,887
22	22	800,000,001	811,162,791	811,162,791	175,675,286	1,420,158,141	0	2,406,996,218	2,406,996,218
23	23	800,000,001	812,093,024	812,093,024	176,781,194	1,527,851,164	0	2,516,725,382	2,516,725,382
24	24	800,000,001	813,023,257	813,023,257	178,995,222	1,657,711,629	0	2,649,730,108	2,649,730,108
25	25#	800,000,001	813,953,489	813,953,489	108,728,206	1,189,975,815	865,802,681	2,112,657,510	2,978,460,191
26	26	800,000,001	814,883,722	814,883,722	110,061,942	1,265,425,117	891,776,761	2,190,370,781	3,082,147,542
27	27	800,000,001	815,813,954	815,813,954	111,398,345	1,350,206,513	918,530,064	2,277,418,812	3,195,948,876
28	28	800,000,001	816,744,187	816,744,187	113,406,958	1,453,719,071	946,085,966	2,383,870,216	3,329,956,182
29	29	800,000,001	817,674,419	817,674,419	117,436,237	1,554,625,118	974,468,545	2,489,735,774	3,464,204,319
30	30	800,000,001	821,395,350	821,395,350	122,840,844	1,668,686,513	1,003,702,601	2,612,922,707	3,616,625,308
31	31	800,000,001	828,837,210	828,837,210	128,288,687	1,797,320,932	1,033,813,680	2,754,446,829	3,788,260,509
32	32	800,000,001	836,279,071	836,279,071	133,780,112	1,922,645,583	1,064,828,090	2,892,704,766	3,957,532,856
33	33	800,000,001	842,790,698	842,790,698	139,315,470	2,055,538,607	1,096,772,933	3,037,644,775	4,134,417,708
34	34	800,000,001	850,232,559	850,232,559	144,895,110	2,208,619,537	1,129,676,121	3,203,747,206	4,333,423,327
35	35	800,000,001	857,674,419	857,674,419	150,519,387	2,358,044,653	1,163,566,404	3,366,238,459	4,529,804,863

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
			Guaranteed Cash Value	Guaranteed ^A	Non-Guaranteed			Total	
					Reversionary Bonus [®]	Terminal Bonus [®]	Accumulated Value of Stable Asset Account [#]	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus [®]	Death Benefit
			(A)	(B)	(C)	(D)	(E)	(A)+(C)+(D)=(F)	Higher of (B) or (F)+(E)
36	36	800,000,001	865,116,280	865,116,280	156,188,658	2,530,727,444	1,198,473,396	3,552,032,382	4,750,505,778
37	37	800,000,001	871,627,908	871,627,908	161,903,284	2,714,969,305	1,234,427,598	3,748,500,497	4,982,928,095
38	38	800,000,001	879,069,768	879,069,768	167,663,626	2,894,455,817	1,271,460,426	3,941,189,211	5,212,649,637
39	39	800,000,001	886,511,629	886,511,629	173,470,052	3,084,306,980	1,309,604,239	4,144,288,661	5,453,892,900
40	40	800,000,001	894,883,722	894,883,722	179,322,928	3,324,295,817	1,348,892,366	4,398,502,467	5,747,394,833
41	41	800,000,001	902,325,582	902,325,582	185,222,628	3,581,531,166	1,389,359,137	4,669,079,376	6,058,438,513
42	42	800,000,001	909,767,443	909,767,443	191,169,525	3,857,475,352	1,431,039,911	4,958,412,320	6,389,452,231
43	43	800,000,001	917,209,303	917,209,303	197,163,998	4,153,227,911	1,473,971,109	5,267,601,212	6,741,572,321
44	44	800,000,001	924,651,164	924,651,164	203,206,426	4,470,212,097	1,518,190,242	5,598,069,687	7,116,259,929
45	45	800,000,001	933,023,257	933,023,257	209,297,194	4,809,733,958	1,563,735,949	5,952,054,409	7,515,790,358
46	46	800,000,001	940,465,117	940,465,117	215,436,688	5,234,567,447	1,610,648,028	6,390,469,252	8,001,117,280
47	47	800,000,001	948,837,210	948,837,210	221,625,297	5,693,514,424	1,658,967,468	6,863,976,931	8,522,944,399
48	48	800,000,001	956,279,071	956,279,071	227,863,416	6,189,147,913	1,708,736,492	7,373,290,400	9,082,026,892
49	49	800,000,001	964,651,164	964,651,164	234,151,440	6,724,202,797	1,759,998,587	7,923,005,401	9,683,003,988
50	50	800,000,001	973,023,257	973,023,257	240,489,767	7,220,120,937	1,812,798,545	8,433,633,961	10,246,432,506
51	51	800,000,001	980,465,117	980,465,117	246,878,802	7,751,497,682	1,867,182,501	8,978,841,601	10,846,024,102
52	52	800,000,001	988,837,210	988,837,210	253,318,948	8,320,582,333	1,923,197,976	9,562,738,491	11,485,936,467
53	53	800,000,001	997,209,303	997,209,303	259,810,616	8,929,880,938	1,980,893,915	10,186,900,857	12,167,794,772
54	54	800,000,001	1,005,581,396	1,005,581,396	266,354,218	9,582,535,823	2,040,320,733	10,854,471,437	12,894,792,170
55	55	800,000,001	1,013,953,489	1,013,953,489	272,950,168	10,281,689,312	2,101,530,355	11,568,592,969	13,670,123,324
56	56	800,000,001	1,022,325,582	1,022,325,582	279,598,885	11,030,679,080	2,164,576,266	12,332,603,547	14,497,179,813
57	57	800,000,001	1,030,697,675	1,030,697,675	286,300,793	11,833,099,546	2,229,513,554	13,150,098,014	15,379,611,568
58	58	800,000,001	1,039,069,768	1,039,069,768	293,056,315	12,692,902,337	2,296,398,960	14,025,028,420	16,321,427,380
59	59	800,000,001	1,047,441,861	1,047,441,861	299,865,882	13,614,295,827	2,365,290,929	14,961,603,570	17,326,894,499
60	60	800,000,001	1,055,813,954	1,055,813,954	306,729,925	14,601,823,269	2,436,249,657	15,964,367,148	18,400,616,805
61	61	800,000,001	1,065,116,280	1,065,116,280	313,648,881	15,660,106,061	2,509,337,146	17,038,871,222	19,548,208,368
62	62	800,000,001	1,073,488,373	1,073,488,373	320,623,188	16,794,602,806	2,584,617,261	18,188,714,367	20,773,331,628
63	63	800,000,001	1,082,790,699	1,082,790,699	327,653,290	18,011,084,668	2,662,155,779	19,421,528,657	22,083,684,436
64	64	800,000,001	1,091,162,792	1,091,162,792	334,739,633	19,315,691,181	2,742,020,452	20,741,593,606	23,483,614,058
65	65	800,000,001	1,100,465,117	1,100,465,117	341,882,666	20,715,086,531	2,824,281,066	22,157,434,314	24,981,715,380
66	66	800,000,001	1,108,837,210	1,108,837,210	349,082,844	22,216,347,928	2,909,009,498	23,674,267,982	26,583,277,480
67	67	800,000,001	1,118,139,536	1,118,139,536	356,340,623	23,827,138,627	2,996,279,783	25,301,618,786	28,297,898,569
68	68	800,000,001	1,127,441,862	1,127,441,862	363,656,464	25,555,847,466	3,086,168,176	27,046,945,792	30,133,113,968
69	69	800,000,001	1,135,813,955	1,135,813,955	371,030,832	27,412,258,630	3,178,753,221	28,919,103,417	32,097,856,638
70	70	800,000,001	1,145,116,280	1,145,116,280	378,464,195	29,406,496,771	3,274,115,818	30,930,077,246	34,204,193,064
71	71	800,000,001	1,154,418,606	1,154,418,606	385,957,025	31,548,708,866	3,372,339,292	33,089,084,497	36,461,423,789
72	72	800,000,001	1,163,720,931	1,163,720,931	393,509,797	33,850,470,729	3,473,509,471	35,407,701,457	38,881,210,928
73	73	800,000,001	1,173,023,257	1,173,023,257	401,122,992	36,326,986,080	3,577,714,755	37,901,132,329	41,478,847,084
74	74	800,000,001	1,183,255,815	1,183,255,815	408,797,092	38,993,028,873	3,685,046,198	40,585,081,780	44,270,127,978
75	75	800,000,001	1,192,558,141	1,192,558,141	416,532,585	41,865,510,736	3,795,597,584	43,474,601,462	47,270,199,046

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
			Guaranteed Cash Value	Guaranteed [^]	Non-Guaranteed			Total	
					Reversionary Bonus [®]	Terminal Bonus [®]	Accumulated Value of Stable Asset Account [#]	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus [®]	Death Benefit
			(A)	(B)	(C)	(D)	(E)	(A)+(C)+(D)=(F)	Higher of (B) or (F)+(E)
76	76	800,000,001	1,201,860,466	1,201,860,466	424,329,962	44,961,270,739	3,909,465,512	46,587,461,167	50,496,926,679
77	77	800,000,001	1,212,093,024	1,212,093,024	432,189,718	48,298,470,742	4,026,749,477	49,942,753,484	53,969,502,961
78	78	800,000,001	1,221,395,350	1,221,395,350	440,112,352	51,903,086,560	4,147,551,961	53,564,594,262	57,712,146,223
79	79	800,000,001	1,231,627,908	1,231,627,908	448,098,367	55,801,038,191	4,271,978,520	57,480,764,466	61,752,742,986
80	80	800,000,001	1,240,930,234	1,240,930,234	456,148,270	60,021,717,265	4,400,137,876	61,718,795,769	66,118,933,645
81	81	800,000,001	1,251,162,792	1,251,162,792	464,262,573	64,598,573,083	4,532,142,012	66,313,998,448	70,846,140,460
82	82	800,000,001	1,261,395,350	1,261,395,350	472,441,790	69,569,681,925	4,668,106,272	71,303,519,065	75,971,625,337
83	83	800,000,001	1,271,627,908	1,271,627,908	480,686,440	74,979,449,372	4,808,149,460	76,731,763,720	81,539,913,180
84	84	800,000,001	1,281,860,466	1,281,860,466	488,997,048	80,879,101,470	4,952,393,944	82,649,958,984	87,602,352,928
85	85	800,000,001	1,292,093,024	1,292,093,024	497,374,141	87,328,493,104	5,100,965,763	89,117,960,269	94,218,926,032
86	86	800,000,001	1,302,325,583	1,302,325,583	505,818,250	94,398,083,808	5,253,994,735	96,206,227,641	101,460,222,376
87	87	800,000,001	1,312,558,141	1,312,558,141	514,329,913	102,171,499,629	5,411,614,577	103,998,387,683	109,410,002,260
88	88	800,000,001	1,323,720,931	1,323,720,931	522,909,668	110,748,463,358	5,573,963,015	112,595,093,957	118,169,056,972
89	89	800,000,001	1,334,883,722	1,334,883,722	531,558,062	120,249,717,321	5,741,181,905	122,116,159,105	127,857,341,010
90	90	800,000,001	1,346,046,513	1,346,046,513	540,275,643	130,823,073,609	5,913,417,362	132,709,395,765	138,622,813,127
91	91	800,000,001	1,357,209,304	1,357,209,304	549,062,964	142,650,675,481	6,090,819,883	144,556,947,749	150,647,767,632
92	92	800,000,001	1,368,372,094	1,368,372,094	557,920,584	155,960,026,191	6,273,544,480	157,886,318,869	164,159,863,349
93	93	800,000,001	1,380,465,118	1,380,465,118	566,849,065	171,038,723,879	6,461,750,814	172,986,038,062	179,447,788,876
94	94	800,000,001	1,392,558,141	1,392,558,141	575,848,974	195,573,376,925	6,655,603,339	197,541,784,040	204,197,387,379
95	95	800,000,001	1,404,651,164	1,404,651,164	584,920,882	220,234,041,134	6,855,271,439	222,223,613,180	229,078,884,619
96	96	800,000,001	1,417,674,420	1,417,674,420	594,065,365	247,954,465,346	7,060,929,582	249,966,205,131	257,027,134,713
97	97	800,000,001	1,431,627,908	1,431,627,908	603,283,004	278,888,657,002	7,272,757,469	280,923,567,914	288,196,325,383
98	98	800,000,001	1,445,581,397	1,445,581,397	612,574,385	313,096,342,615	7,490,940,193	315,154,498,397	322,645,438,590
99	99	800,000,001	1,460,465,118	1,460,465,118	621,940,096	341,360,712,874	7,715,668,399	343,443,118,088	351,158,786,487
100	100	800,000,001	1,475,348,839	1,475,348,839	631,380,733	373,193,765,927	7,947,138,451	375,300,495,499	383,247,633,950
101	101	800,000,001	1,492,093,025	1,492,093,025	640,896,895	400,643,475,719	8,185,552,605	402,776,465,639	410,962,018,244
102	102	800,000,001	1,510,697,676	1,510,697,676	650,489,187	428,371,390,164	8,431,119,183	430,532,577,027	438,963,696,210
103	103	800,000,001	1,529,302,327	1,529,302,327	660,158,216	458,018,305,540	8,684,052,758	460,207,766,083	468,891,818,841
104	104	800,000,001	1,548,837,211	1,548,837,211	669,904,598	489,717,036,732	8,944,574,341	491,935,778,541	500,880,352,882
105	105	800,000,001	1,568,372,094	1,568,372,094	679,728,952	523,609,591,182	9,212,911,571	525,857,692,228	535,070,603,799
106	106	800,000,001	1,588,837,211	1,588,837,211	689,631,899	559,847,794,006	9,489,298,919	562,126,263,116	571,615,562,035
107	107	800,000,001	1,610,232,560	1,610,232,560	699,614,071	598,593,985,670	9,773,977,886	600,903,832,301	610,677,810,187
108	108	800,000,001	1,632,558,141	1,632,558,141	709,676,100	640,021,741,987	10,067,197,223	642,363,976,228	652,431,173,451
109	109	800,000,001	1,655,813,955	1,655,813,955	719,818,625	684,316,649,935	10,369,213,139	686,692,282,515	697,061,495,654
110	110	800,000,001	1,680,000,002	1,680,000,002	730,042,290	731,677,139,281	10,680,289,534	734,087,181,573	744,767,471,107
111	111	800,000,001	1,705,116,281	1,705,116,281	740,347,745	782,315,375,607	11,000,698,220	784,760,839,633	795,761,537,853
112	112	800,000,001	1,732,093,025	1,732,093,025	750,735,643	836,458,203,564	11,330,719,166	838,941,032,232	850,271,751,398
113	113	800,000,001	1,759,069,769	1,759,069,769	761,206,644	894,348,173,851	11,670,640,741	896,868,450,264	908,539,091,005
114	114	800,000,001	1,786,976,746	1,786,976,746	771,761,414	956,244,614,838	12,020,759,963	958,803,352,998	970,824,112,961
115	115	800,000,001	1,816,744,188	1,816,744,188	782,400,621	1,022,424,815,829	12,381,382,762	1,025,023,960,638	1,037,405,343,400

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
			Guaranteed Cash Value	Guaranteed [^]	Non-Guaranteed			Total	
					Reversionary Bonus [@]	Terminal Bonus [@]	Accumulated Value of Stable Asset Account [#]	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus [@]	Death Benefit
			(A)	(B)	(C)	(D)	(E)	(A)+(C)+(D)=(F)	Higher of (B) or (F)+(E)
116	116	800,000,001	1,847,441,862	1,847,441,862	793,124,943	1,093,185,243,802	12,752,824,245	1,095,825,810,607	1,108,578,634,852
117	117	800,000,001	1,880,000,002	1,880,000,002	803,935,058	1,168,842,888,523	13,135,408,972	1,171,526,823,583	1,184,662,232,555
118	118	800,000,001	1,914,418,606	1,914,418,606	814,831,655	1,249,736,685,807	13,529,471,242	1,252,465,936,068	1,265,995,407,310
119	119	800,000,001	1,950,697,676	1,950,697,676	825,815,425	1,336,229,013,329	13,935,355,379	1,339,005,526,430	1,352,940,881,809
120	120	800,000,001	1,989,767,444	1,989,767,444	836,887,064	1,428,707,342,717	14,353,416,040	1,431,533,997,225	1,445,887,413,265
121	121	800,000,001	2,031,627,909	2,031,627,909	848,047,277	1,527,585,953,041	14,784,018,521	1,530,465,628,227	1,545,249,646,748
122	122	800,000,001	2,075,348,839	2,075,348,839	859,296,772	1,633,307,794,999	15,227,539,077	1,636,242,440,610	1,651,469,979,687
123	123	800,000,001	2,120,930,235	2,120,930,235	870,636,262	1,746,346,483,476	15,684,365,249	1,749,338,049,973	1,765,022,415,222
124	124	800,000,001	2,170,232,560	2,170,232,560	882,066,469	1,867,208,401,727	16,154,896,207	1,870,260,700,756	1,886,415,596,963
125	125	800,000,001	2,221,395,351	2,221,395,351	893,588,117	1,996,434,984,172	16,639,543,093	1,999,549,967,640	2,016,189,510,733
126	126	800,000,001	2,277,209,304	2,277,209,304	905,201,938	2,134,605,138,719	17,138,729,386	2,137,787,549,961	2,154,926,279,347
127	127	800,000,001	2,335,813,956	2,335,813,956	916,908,670	2,282,337,830,948	17,652,891,267	2,285,590,553,574	2,303,243,444,841
128	128	800,000,001	2,400,000,002	2,400,000,002	928,709,055	2,440,294,874,815	18,182,478,005	2,443,623,583,872	2,461,806,061,877

Explanation on above detailed illustrations: Please refer to the Additional Explanation Notes Section.

- [^] The guaranteed Death Benefit is equal to 101% of Total Premiums Paid. However, if the Guaranteed Cash Value is higher than such amount in the respective year, then the guaranteed Death Benefit will be equal to the Guaranteed Cash Value.
- [@] The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.
- [#] Assuming that you exercise the "Wealth Accumulation Switching Option" for the first time on the 25th policy anniversary, changing the switching option from the default "Advance" to "Balanced". We will, according to the switching option elected by you, transfer part of the cash values of Reversionary Bonus and Terminal Bonus to the Stable Asset Account on respective policy anniversary, so as to adjust the Portfolio Ratio between Stable Asset Account value and the cash values of Reversionary Bonus and Terminal Bonus that such switching option corresponds to.

The value of Stable Asset Account will be accumulated with non-guaranteed interest rate which may be declared by us from time to time. In the above detailed illustrations, the interest rate applied to the calculation of this accumulated amount is 3% p.a., this interest rate will be adjusted from time to time and may be higher or lower than 3% p.a.. After this option is exercised, the face values and cash values of the Reversionary Bonus and Terminal Bonus in the future will be reduced correspondingly and reflected respectively in column (C) and (D) of the Death Benefit table of the Wealth Accumulation Switching Option detailed illustrations and column (B) and (C) of the Surrender Value table of the Wealth Accumulation Switching Option detailed illustrations.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

The below table illustrates the impact on Surrender Value with “Wealth Accumulation Switching Option” being exercised for the first time on the 25th policy anniversary, changing the switching option from the default “Advance” to “Conservative”.

Name of Life Insured: Mr Jack Tung	Initial Units: 930,232,559	Payment Mode: Annually
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Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				
			Guaranteed Cash Value	Non-Guaranteed			Total (A)+(B)+(C)+(D)
				Reversionary Bonus [®]	Terminal Bonus [®]	Accumulated Value of Stable Asset Account [#]	
			(A)	(B)	(C)	(D)	
1	1	400,000,000	0	930,233	4,446,512	0	5,376,745
2	2	800,000,001	12,093,023	42,832,558	45,497,674	0	100,423,255
3	3	800,000,001	132,093,023	76,889,837	233,125,582	0	442,108,442
4	4	800,000,001	184,186,047	99,046,530	291,134,884	0	574,367,461
5	5	800,000,001	327,441,861	111,397,879	361,023,256	0	799,862,996
6	6	800,000,001	386,046,512	117,647,662	361,032,558	0	864,726,732
7	7	800,000,001	433,488,372	123,934,943	386,027,907	0	943,451,222
8	8	800,000,001	447,441,861	128,151,613	413,255,814	0	988,849,288
9	9	800,000,001	488,372,093	133,443,534	418,548,838	0	1,040,364,465
10	10	800,000,001	600,930,233	138,761,914	426,790,698	0	1,166,482,845
11	11	800,000,001	644,651,163	144,106,887	426,800,000	0	1,215,558,050
12	12	800,000,001	651,162,791	147,329,905	467,776,745	0	1,266,269,441
13	13	800,000,001	802,790,698	150,562,592	494,827,907	0	1,448,181,197
14	14	800,000,001	803,720,931	153,804,978	556,120,931	0	1,513,646,840
15	15	800,000,001	804,651,164	157,057,091	663,655,815	0	1,625,364,070
16	16	800,000,001	805,581,396	160,318,959	724,279,070	0	1,690,179,425
17	17	800,000,001	806,511,629	163,590,614	797,953,489	0	1,768,055,732
18	18	800,000,001	807,441,861	165,778,260	909,069,768	0	1,882,289,889
19	19	800,000,001	808,372,094	169,066,293	1,052,372,094	0	2,029,810,481
20	20	800,000,001	809,302,326	171,264,891	1,235,488,373	0	2,216,055,590
21	21	800,000,001	810,232,559	173,467,885	1,323,367,443	0	2,307,067,887
22	22	800,000,001	811,162,791	175,675,286	1,420,158,141	0	2,406,996,218
23	23	800,000,001	812,093,024	176,781,194	1,527,851,164	0	2,516,725,382
24	24	800,000,001	813,023,257	178,995,222	1,657,711,629	0	2,649,730,108
25	25 [#]	800,000,001	813,953,489	36,242,735	396,658,605	1,731,605,362	2,978,460,191
26	26	800,000,001	814,883,722	36,687,314	421,808,372	1,783,553,523	3,056,932,931
27	27	800,000,001	815,813,954	37,132,782	450,068,838	1,837,060,128	3,140,075,702
28	28	800,000,001	816,744,187	37,802,319	484,573,024	1,892,171,932	3,231,291,462
29	29	800,000,001	817,674,419	39,145,412	518,208,373	1,948,937,090	3,323,965,294
30	30	800,000,001	821,395,350	40,946,948	556,228,838	2,007,405,203	3,425,976,339
31	31	800,000,001	828,837,210	42,762,896	599,106,977	2,067,627,359	3,538,334,442
32	32	800,000,001	836,279,071	44,593,371	640,881,861	2,129,656,180	3,651,410,483
33	33	800,000,001	842,790,698	46,438,490	685,179,536	2,193,545,865	3,767,954,589
34	34	800,000,001	850,232,559	48,298,370	736,206,512	2,259,352,241	3,894,089,682
35	35	800,000,001	857,674,419	50,173,129	786,014,884	2,327,132,808	4,020,995,240

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				
			Guaranteed Cash Value	Non-Guaranteed			Total (A)+(B)+(C)+(D)
				Reversionary Bonus®	Terminal Bonus®	Accumulated Value of Stable Asset Account#	
			(A)	(B)	(C)	(D)	
36	36	800,000,001	865,116,280	52,062,886	843,575,815	2,396,946,793	4,157,701,774
37	37	800,000,001	871,627,908	53,967,761	904,989,768	2,468,855,196	4,299,440,633
38	38	800,000,001	879,069,768	55,887,875	964,818,606	2,542,920,852	4,442,697,101
39	39	800,000,001	886,511,629	57,823,351	1,028,102,327	2,619,208,478	4,591,645,785
40	40	800,000,001	894,883,722	59,774,309	1,108,098,606	2,697,784,732	4,760,541,369
41	41	800,000,001	902,325,582	61,740,876	1,193,843,722	2,778,718,274	4,936,628,454
42	42	800,000,001	909,767,443	63,723,175	1,285,825,117	2,862,079,822	5,121,395,557
43	43	800,000,001	917,209,303	65,721,333	1,384,409,304	2,947,942,217	5,315,282,157
44	44	800,000,001	924,651,164	67,735,475	1,490,070,699	3,036,380,484	5,518,837,822
45	45	800,000,001	933,023,257	69,765,731	1,603,244,653	3,127,471,898	5,733,505,539
46	46	800,000,001	940,465,117	71,812,229	1,744,855,816	3,221,296,055	5,978,429,217
47	47	800,000,001	948,837,210	73,875,099	1,897,838,141	3,317,934,937	6,238,485,387
48	48	800,000,001	956,279,071	75,954,472	2,063,049,304	3,417,472,985	6,512,755,832
49	49	800,000,001	964,651,164	78,050,480	2,241,400,932	3,519,997,174	6,804,099,750
50	50	800,000,001	973,023,257	80,163,256	2,406,706,979	3,625,597,090	7,085,490,582
51	51	800,000,001	980,465,117	82,292,934	2,583,832,561	3,734,365,002	7,380,955,614
52	52	800,000,001	988,837,210	84,439,649	2,773,527,444	3,846,395,952	7,693,200,255
53	53	800,000,001	997,209,303	86,603,539	2,976,626,980	3,961,787,831	8,022,227,653
54	54	800,000,001	1,005,581,396	88,784,739	3,194,178,608	4,080,641,466	8,369,186,209
55	55	800,000,001	1,013,953,489	90,983,389	3,427,229,771	4,203,060,710	8,735,227,359
56	56	800,000,001	1,022,325,582	93,199,628	3,676,893,027	4,329,152,531	9,121,570,768
57	57	800,000,001	1,030,697,675	95,433,598	3,944,366,515	4,459,027,107	9,529,524,895
58	58	800,000,001	1,039,069,768	97,685,438	4,230,967,446	4,592,797,920	9,960,520,572
59	59	800,000,001	1,047,441,861	99,955,294	4,538,098,609	4,730,581,858	10,416,077,622
60	60	800,000,001	1,055,813,954	102,243,308	4,867,274,423	4,872,499,314	10,897,830,999
61	61	800,000,001	1,065,116,280	104,549,627	5,220,035,354	5,018,674,293	11,408,375,554
62	62	800,000,001	1,073,488,373	106,874,396	5,598,200,935	5,169,234,522	11,947,798,226
63	63	800,000,001	1,082,790,699	109,217,763	6,003,694,889	5,324,311,557	12,520,014,908
64	64	800,000,001	1,091,162,792	111,579,878	6,438,563,727	5,484,040,904	13,125,347,301
65	65	800,000,001	1,100,465,117	113,960,889	6,905,028,844	5,648,562,131	13,768,016,981
66	66	800,000,001	1,108,837,210	116,360,948	7,405,449,309	5,818,018,995	14,448,666,462
67	67	800,000,001	1,118,139,536	118,780,208	7,942,379,542	5,992,559,565	15,171,858,851
68	68	800,000,001	1,127,441,862	121,218,821	8,518,615,822	6,172,336,352	15,939,612,857
69	69	800,000,001	1,135,813,955	123,676,944	9,137,419,543	6,357,506,443	16,754,416,885
70	70	800,000,001	1,145,116,280	126,154,732	9,802,165,590	6,548,231,636	17,621,668,238
71	71	800,000,001	1,154,418,606	128,652,342	10,516,236,289	6,744,678,585	18,543,985,822
72	72	800,000,001	1,163,720,931	131,169,932	11,283,490,243	6,947,018,942	19,525,400,048
73	73	800,000,001	1,173,023,257	133,707,664	12,108,995,360	7,155,429,511	20,571,155,792
74	74	800,000,001	1,183,255,815	136,265,697	12,997,676,291	7,370,092,396	21,687,290,199
75	75	800,000,001	1,192,558,141	138,844,195	13,955,170,245	7,591,195,168	22,877,767,749

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) –
Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				
			Guaranteed Cash Value	Non-Guaranteed			Total (A)+(B)+(C)+(D)
				Reversionary Bonus®	Terminal Bonus®	Accumulated Value of Stable Asset Account#	
			(A)	(B)	(C)	(D)	
76	76	800,000,001	1,201,860,466	141,443,321	14,987,090,246	7,818,931,023	24,149,325,056
77	77	800,000,001	1,212,093,024	144,063,239	16,099,490,247	8,053,498,954	25,509,145,464
78	78	800,000,001	1,221,395,350	146,704,117	17,301,028,853	8,295,103,922	26,964,232,242
79	79	800,000,001	1,231,627,908	149,366,122	18,600,346,064	8,543,957,040	28,525,297,134
80	80	800,000,001	1,240,930,234	152,049,423	20,007,239,088	8,800,275,751	30,200,494,496
81	81	800,000,001	1,251,162,792	154,754,191	21,532,857,694	9,064,284,024	32,003,058,701
82	82	800,000,001	1,261,395,350	157,480,597	23,189,893,975	9,336,212,544	33,944,982,466
83	83	800,000,001	1,271,627,908	160,228,813	24,993,149,791	9,616,298,921	36,041,305,433
84	84	800,000,001	1,281,860,466	162,999,016	26,959,700,490	9,904,787,888	38,309,347,860
85	85	800,000,001	1,292,093,024	165,791,380	29,109,497,701	10,201,931,525	40,769,313,630
86	86	800,000,001	1,302,325,583	168,606,083	31,466,027,936	10,507,989,471	43,444,949,073
87	87	800,000,001	1,312,558,141	171,443,304	34,057,166,543	10,823,229,155	46,364,397,143
88	88	800,000,001	1,323,720,931	174,303,223	36,916,154,453	11,147,926,029	49,562,104,636
89	89	800,000,001	1,334,883,722	177,186,021	40,083,239,107	11,482,363,810	53,077,672,660
90	90	800,000,001	1,346,046,513	180,091,881	43,607,691,203	11,826,834,725	56,960,664,322
91	91	800,000,001	1,357,209,304	183,020,988	47,550,225,160	12,181,639,766	61,272,095,218
92	92	800,000,001	1,368,372,094	185,973,528	51,986,675,397	12,547,088,959	66,088,109,978
93	93	800,000,001	1,380,465,118	188,949,688	57,012,907,960	12,923,501,628	71,505,824,394
94	94	800,000,001	1,392,558,141	191,949,658	65,191,125,642	13,311,206,677	80,086,840,118
95	95	800,000,001	1,404,651,164	194,973,627	73,411,347,045	13,710,542,877	88,721,514,713
96	96	800,000,001	1,417,674,420	198,021,788	82,651,488,449	14,121,859,164	98,389,043,821
97	97	800,000,001	1,431,627,908	201,094,335	92,962,885,667	14,545,514,939	109,141,122,849
98	98	800,000,001	1,445,581,397	204,191,462	104,365,447,538	14,981,880,387	120,997,100,784
99	99	800,000,001	1,460,465,118	207,313,365	113,786,904,291	15,431,336,798	130,886,019,572
100	100	800,000,001	1,475,348,839	210,460,244	124,397,921,976	15,894,276,902	141,978,007,961
101	101	800,000,001	1,492,093,025	213,632,298	133,547,825,240	16,371,105,209	151,624,655,772
102	102	800,000,001	1,510,697,676	216,829,729	142,790,463,388	16,862,238,366	161,380,229,159
103	103	800,000,001	1,529,302,327	220,052,739	152,672,768,513	17,368,105,517	171,790,229,096
104	104	800,000,001	1,548,837,211	223,301,533	163,239,012,244	17,889,148,682	182,900,299,670
105	105	800,000,001	1,568,372,094	226,576,317	174,536,530,394	18,425,823,143	194,757,301,948
106	106	800,000,001	1,588,837,211	229,877,300	186,615,931,335	18,978,597,837	207,413,243,683
107	107	800,000,001	1,610,232,560	233,204,690	199,531,328,557	19,547,955,772	220,922,721,579
108	108	800,000,001	1,632,558,141	236,558,700	213,340,580,662	20,134,394,445	235,344,091,948
109	109	800,000,001	1,655,813,955	239,939,542	228,105,549,978	20,738,426,278	250,739,729,753
110	110	800,000,001	1,680,000,002	243,347,430	243,892,379,760	21,360,579,067	267,176,306,259
111	111	800,000,001	1,705,116,281	246,782,582	260,771,791,869	22,001,396,439	284,725,087,171
112	112	800,000,001	1,732,093,025	250,245,214	278,819,401,188	22,661,438,332	303,463,177,759
113	113	800,000,001	1,759,069,769	253,735,548	298,116,057,950	23,341,281,482	323,470,144,749
114	114	800,000,001	1,786,976,746	257,253,805	318,748,204,946	24,041,519,926	344,833,955,423
115	115	800,000,001	1,816,744,188	260,800,207	340,808,271,943	24,762,765,524	367,648,581,862

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE				
			Guaranteed Cash Value	Non-Guaranteed			Total
				Reversionary Bonus [@]	Terminal Bonus [@]	Accumulated Value of Stable Asset Account [#]	
			(A)	(B)	(C)	(D)	(A)+(B)+(C)+(D)
116	116	800,000,001	1,847,441,862	264,374,981	364,395,081,267	25,505,648,490	392,012,546,600
117	117	800,000,001	1,880,000,002	267,978,353	389,614,296,174	26,270,817,945	418,033,092,474
118	118	800,000,001	1,914,418,606	271,610,552	416,578,895,269	27,058,942,483	445,823,866,910
119	119	800,000,001	1,950,697,676	275,271,808	445,409,671,110	27,870,710,757	475,506,351,351
120	120	800,000,001	1,989,767,444	278,962,355	476,235,780,906	28,706,832,080	507,211,342,785
121	121	800,000,001	2,031,627,909	282,682,426	509,195,317,680	29,568,037,043	541,077,665,058
122	122	800,000,001	2,075,348,839	286,432,257	544,435,931,666	30,455,078,154	577,252,790,916
123	123	800,000,001	2,120,930,235	290,212,087	582,115,494,492	31,368,730,498	615,895,367,312
124	124	800,000,001	2,170,232,560	294,022,156	622,402,800,576	32,309,792,413	657,176,847,705
125	125	800,000,001	2,221,395,351	297,862,706	665,478,328,057	33,279,086,186	701,276,672,300
126	126	800,000,001	2,277,209,304	301,733,979	711,535,046,240	34,277,458,771	748,391,448,294
127	127	800,000,001	2,335,813,956	305,636,223	760,779,276,983	35,305,782,534	798,726,509,696
128	128	800,000,001	2,400,000,002	309,569,685	813,431,624,938	36,364,956,010	852,506,150,635

Explanation on above detailed illustrations: Please refer to the Additional Explanation Notes Section.

@ The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.

Assuming that you exercise the "Wealth Accumulation Switching Option" for the first time on the 25th policy anniversary, changing the switching option from the default "Advance" to "Conservative". We will, according to the switching option elected by you, transfer part of the cash values of Reversionary Bonus and Terminal Bonus to the Stable Asset Account on respective policy anniversary, so as to adjust the Portfolio Ratio between Stable Asset Account value and the cash values of Reversionary Bonus and Terminal Bonus that such switching option corresponds to.

The value of Stable Asset Account will be accumulated with non-guaranteed interest rate which may be declared by us from time to time. In the above detailed illustrations, the interest rate applied to the calculation of this accumulated amount is 3% p.a., this interest rate will be adjusted from time to time and may be higher or lower than 3% p.a.. After this option is exercised, the face values and cash values of the Reversionary Bonus and Terminal Bonus in the future will be reduced correspondingly and reflected respectively in column (C) and (D) of the Death Benefit table of the Wealth Accumulation Switching Option detailed illustrations and column (B) and (C) of the Surrender Value table of the Wealth Accumulation Switching Option detailed illustrations.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

The below table illustrates the impact on Death Benefit with “Wealth Accumulation Switching Option” being exercised for the first time on the 25th policy anniversary, changing the switching option from the default “Advance” to “Conservative”.

Name of Life Insured: Mr Jack Tung	Initial Units: 930,232,559	Payment Mode: Annually
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Age	End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
			Guaranteed Cash Value	Guaranteed [^]	Non-Guaranteed			Total	
					Reversionary Bonus [@]	Terminal Bonus [@]	Accumulated Value of Stable Asset Account [#]	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus [@]	Death Benefit Higher of
			(A)	(B)	(C)	(D)	(E)	(A)+(C)+(D)=(F)	(B) or (F)+(E)
1	1	400,000,000	0	404,000,000	930,233	4,446,512	0	5,376,745	404,000,000
2	2	800,000,001	12,093,023	808,000,001	42,832,558	45,497,674	0	100,423,255	808,000,001
3	3	800,000,001	132,093,023	808,000,001	76,889,837	233,125,582	0	442,108,442	808,000,001
4	4	800,000,001	184,186,047	808,000,001	99,046,530	291,134,884	0	574,367,461	808,000,001
5	5	800,000,001	327,441,861	808,000,001	111,397,879	361,023,256	0	799,862,996	808,000,001
6	6	800,000,001	386,046,512	808,000,001	117,647,662	361,032,558	0	864,726,732	864,726,732
7	7	800,000,001	433,488,372	808,000,001	123,934,943	386,027,907	0	943,451,222	943,451,222
8	8	800,000,001	447,441,861	808,000,001	128,151,613	413,255,814	0	988,849,288	988,849,288
9	9	800,000,001	488,372,093	808,000,001	133,443,534	418,548,838	0	1,040,364,465	1,040,364,465
10	10	800,000,001	600,930,233	808,000,001	138,761,914	426,790,698	0	1,166,482,845	1,166,482,845
11	11	800,000,001	644,651,163	808,000,001	144,106,887	426,800,000	0	1,215,558,050	1,215,558,050
12	12	800,000,001	651,162,791	808,000,001	147,329,905	467,776,745	0	1,266,269,441	1,266,269,441
13	13	800,000,001	802,790,698	808,000,001	150,562,592	494,827,907	0	1,448,181,197	1,448,181,197
14	14	800,000,001	803,720,931	808,000,001	153,804,978	556,120,931	0	1,513,646,840	1,513,646,840
15	15	800,000,001	804,651,164	808,000,001	157,057,091	663,655,815	0	1,625,364,070	1,625,364,070
16	16	800,000,001	805,581,396	808,000,001	160,318,959	724,279,070	0	1,690,179,425	1,690,179,425
17	17	800,000,001	806,511,629	808,000,001	163,590,614	797,953,489	0	1,768,055,732	1,768,055,732
18	18	800,000,001	807,441,861	808,000,001	165,778,260	909,069,768	0	1,882,289,889	1,882,289,889
19	19	800,000,001	808,372,094	808,372,094	169,066,293	1,052,372,094	0	2,029,810,481	2,029,810,481
20	20	800,000,001	809,302,326	809,302,326	171,264,891	1,235,488,373	0	2,216,055,590	2,216,055,590
21	21	800,000,001	810,232,559	810,232,559	173,467,885	1,323,367,443	0	2,307,067,887	2,307,067,887
22	22	800,000,001	811,162,791	811,162,791	175,675,286	1,420,158,141	0	2,406,996,218	2,406,996,218
23	23	800,000,001	812,093,024	812,093,024	176,781,194	1,527,851,164	0	2,516,725,382	2,516,725,382
24	24	800,000,001	813,023,257	813,023,257	178,995,222	1,657,711,629	0	2,649,730,108	2,649,730,108
25	25 [#]	800,000,001	813,953,489	813,953,489	36,242,735	396,658,605	1,731,605,362	1,246,854,829	2,978,460,191
26	26	800,000,001	814,883,722	814,883,722	36,687,314	421,808,372	1,783,553,523	1,273,379,408	3,056,932,931
27	27	800,000,001	815,813,954	815,813,954	37,132,782	450,068,838	1,837,060,128	1,303,015,574	3,140,075,702
28	28	800,000,001	816,744,187	816,744,187	37,802,319	484,573,024	1,892,171,932	1,339,119,530	3,231,291,462
29	29	800,000,001	817,674,419	817,674,419	39,145,412	518,208,373	1,948,937,090	1,375,028,204	3,323,965,294
30	30	800,000,001	821,395,350	821,395,350	40,946,948	556,228,838	2,007,405,203	1,418,571,136	3,425,976,339
31	31	800,000,001	828,837,210	828,837,210	42,762,896	599,106,977	2,067,627,359	1,470,707,083	3,538,334,442
32	32	800,000,001	836,279,071	836,279,071	44,593,371	640,881,861	2,129,656,180	1,521,754,303	3,651,410,483
33	33	800,000,001	842,790,698	842,790,698	46,438,490	685,179,536	2,193,545,865	1,574,408,724	3,767,954,589
34	34	800,000,001	850,232,559	850,232,559	48,298,370	736,206,512	2,259,352,241	1,634,737,441	3,894,089,682
35	35	800,000,001	857,674,419	857,674,419	50,173,129	786,014,884	2,327,132,808	1,693,862,432	4,020,995,240

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
			Guaranteed Cash Value	Guaranteed ^A	Non-Guaranteed			Total	
					Reversionary Bonus ^B	Terminal Bonus ^B	Accumulated Value of Stable Asset Account [#]	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus ^B	Death Benefit
			(A)	(B)	(C)	(D)	(E)	(A)+(C)+(D)=(F)	Higher of (B) or (F)+(E)
36	36	800,000,001	865,116,280	865,116,280	52,062,886	843,575,815	2,396,946,793	1,760,754,981	4,157,701,774
37	37	800,000,001	871,627,908	871,627,908	53,967,761	904,989,768	2,468,855,196	1,830,585,437	4,299,440,633
38	38	800,000,001	879,069,768	879,069,768	55,887,875	964,818,606	2,542,920,852	1,899,776,249	4,442,697,101
39	39	800,000,001	886,511,629	886,511,629	57,823,351	1,028,102,327	2,619,208,478	1,972,437,307	4,591,645,785
40	40	800,000,001	894,883,722	894,883,722	59,774,309	1,108,098,606	2,697,784,732	2,062,756,637	4,760,541,369
41	41	800,000,001	902,325,582	902,325,582	61,740,876	1,193,843,722	2,778,718,274	2,157,910,180	4,936,628,454
42	42	800,000,001	909,767,443	909,767,443	63,723,175	1,285,825,117	2,862,079,822	2,259,315,735	5,121,395,557
43	43	800,000,001	917,209,303	917,209,303	65,721,333	1,384,409,304	2,947,942,217	2,367,339,940	5,315,282,157
44	44	800,000,001	924,651,164	924,651,164	67,735,475	1,490,070,699	3,036,380,484	2,482,457,338	5,518,837,822
45	45	800,000,001	933,023,257	933,023,257	69,765,731	1,603,244,653	3,127,471,898	2,606,033,641	5,733,505,539
46	46	800,000,001	940,465,117	940,465,117	71,812,229	1,744,855,816	3,221,296,055	2,757,133,162	5,978,429,217
47	47	800,000,001	948,837,210	948,837,210	73,875,099	1,897,838,141	3,317,934,937	2,920,550,450	6,238,485,387
48	48	800,000,001	956,279,071	956,279,071	75,954,472	2,063,049,304	3,417,472,985	3,095,282,847	6,512,755,832
49	49	800,000,001	964,651,164	964,651,164	78,050,480	2,241,400,932	3,519,997,174	3,284,102,576	6,804,099,750
50	50	800,000,001	973,023,257	973,023,257	80,163,256	2,406,706,979	3,625,597,090	3,459,893,492	7,085,490,582
51	51	800,000,001	980,465,117	980,465,117	82,292,934	2,583,832,561	3,734,365,002	3,646,590,612	7,380,955,614
52	52	800,000,001	988,837,210	988,837,210	84,439,649	2,773,527,444	3,846,395,952	3,846,804,303	7,693,200,255
53	53	800,000,001	997,209,303	997,209,303	86,603,539	2,976,626,980	3,961,787,831	4,060,439,822	8,022,227,653
54	54	800,000,001	1,005,581,396	1,005,581,396	88,784,739	3,194,178,608	4,080,641,466	4,288,544,743	8,369,186,209
55	55	800,000,001	1,013,953,489	1,013,953,489	90,983,389	3,427,229,771	4,203,060,710	4,532,166,649	8,735,227,359
56	56	800,000,001	1,022,325,582	1,022,325,582	93,199,628	3,676,893,027	4,329,152,531	4,792,418,237	9,121,570,768
57	57	800,000,001	1,030,697,675	1,030,697,675	95,433,598	3,944,366,515	4,459,027,107	5,070,497,788	9,529,524,895
58	58	800,000,001	1,039,069,768	1,039,069,768	97,685,438	4,230,967,446	4,592,797,920	5,367,722,652	9,960,520,572
59	59	800,000,001	1,047,441,861	1,047,441,861	99,955,294	4,538,098,609	4,730,581,858	5,685,495,764	10,416,077,622
60	60	800,000,001	1,055,813,954	1,055,813,954	102,243,308	4,867,274,423	4,872,499,314	6,025,331,685	10,897,830,999
61	61	800,000,001	1,065,116,280	1,065,116,280	104,549,627	5,220,035,354	5,018,674,293	6,389,701,261	11,408,375,554
62	62	800,000,001	1,073,488,373	1,073,488,373	106,874,396	5,598,200,935	5,169,234,522	6,778,563,704	11,947,798,226
63	63	800,000,001	1,082,790,699	1,082,790,699	109,217,763	6,003,694,889	5,324,311,557	7,195,703,351	12,520,014,908
64	64	800,000,001	1,091,162,792	1,091,162,792	111,579,878	6,438,563,727	5,484,040,904	7,641,306,397	13,125,347,301
65	65	800,000,001	1,100,465,117	1,100,465,117	113,960,889	6,905,028,844	5,648,562,131	8,119,454,850	13,768,016,981
66	66	800,000,001	1,108,837,210	1,108,837,210	116,360,948	7,405,449,309	5,818,018,995	8,630,647,467	14,448,666,462
67	67	800,000,001	1,118,139,536	1,118,139,536	118,780,208	7,942,379,542	5,992,559,565	9,179,299,286	15,171,858,851
68	68	800,000,001	1,127,441,862	1,127,441,862	121,218,821	8,518,615,822	6,172,336,352	9,767,276,505	15,939,612,857
69	69	800,000,001	1,135,813,955	1,135,813,955	123,676,944	9,137,419,543	6,357,506,443	10,396,910,442	16,754,416,885
70	70	800,000,001	1,145,116,280	1,145,116,280	126,154,732	9,802,165,590	6,548,231,636	11,073,436,602	17,621,668,238
71	71	800,000,001	1,154,418,606	1,154,418,606	128,652,342	10,516,236,289	6,744,678,585	11,799,307,237	18,543,985,822
72	72	800,000,001	1,163,720,931	1,163,720,931	131,169,932	11,283,490,243	6,947,018,942	12,578,381,106	19,525,400,048
73	73	800,000,001	1,173,023,257	1,173,023,257	133,707,664	12,108,995,360	7,155,429,511	13,415,726,281	20,571,155,792
74	74	800,000,001	1,183,255,815	1,183,255,815	136,265,697	12,997,676,291	7,370,092,396	14,317,197,803	21,687,290,199
75	75	800,000,001	1,192,558,141	1,192,558,141	138,844,195	13,955,170,245	7,591,195,168	15,286,572,581	22,877,767,749

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
			Guaranteed Cash Value	Guaranteed ^A	Non-Guaranteed			Total	
					Reversionary Bonus ^B	Terminal Bonus ^B	Accumulated Value of Stable Asset Account [#]	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus ^B	Death Benefit
			(A)	(B)	(C)	(D)	(E)	(A)+(C)+(D)=(F)	Higher of (B) or (F)+(E)
76	76	800,000,001	1,201,860,466	1,201,860,466	141,443,321	14,987,090,246	7,818,931,023	16,330,394,033	24,149,325,056
77	77	800,000,001	1,212,093,024	1,212,093,024	144,063,239	16,099,490,247	8,053,498,954	17,455,646,510	25,509,145,464
78	78	800,000,001	1,221,395,350	1,221,395,350	146,704,117	17,301,028,853	8,295,103,922	18,669,128,320	26,964,232,242
79	79	800,000,001	1,231,627,908	1,231,627,908	149,366,122	18,600,346,064	8,543,957,040	19,981,340,094	28,525,297,134
80	80	800,000,001	1,240,930,234	1,240,930,234	152,049,423	20,007,239,088	8,800,275,751	21,400,218,745	30,200,494,496
81	81	800,000,001	1,251,162,792	1,251,162,792	154,754,191	21,532,857,694	9,064,284,024	22,938,774,677	32,003,058,701
82	82	800,000,001	1,261,395,350	1,261,395,350	157,480,597	23,189,893,975	9,336,212,544	24,608,769,922	33,944,982,466
83	83	800,000,001	1,271,627,908	1,271,627,908	160,228,813	24,993,149,791	9,616,298,921	26,425,006,512	36,041,305,433
84	84	800,000,001	1,281,860,466	1,281,860,466	162,999,016	26,959,700,490	9,904,787,888	28,404,559,972	38,309,347,860
85	85	800,000,001	1,292,093,024	1,292,093,024	165,791,380	29,109,497,701	10,201,931,525	30,567,382,105	40,769,313,630
86	86	800,000,001	1,302,325,583	1,302,325,583	168,606,083	31,466,027,936	10,507,989,471	32,936,959,602	43,444,949,073
87	87	800,000,001	1,312,558,141	1,312,558,141	171,443,304	34,057,166,543	10,823,229,155	35,541,167,988	46,364,397,143
88	88	800,000,001	1,323,720,931	1,323,720,931	174,303,223	36,916,154,453	11,147,926,029	38,414,178,607	49,562,104,636
89	89	800,000,001	1,334,883,722	1,334,883,722	177,186,021	40,083,239,107	11,482,363,810	41,595,308,850	53,077,672,660
90	90	800,000,001	1,346,046,513	1,346,046,513	180,091,881	43,607,691,203	11,826,834,725	45,133,829,597	56,960,664,322
91	91	800,000,001	1,357,209,304	1,357,209,304	183,020,988	47,550,225,160	12,181,639,766	49,090,455,452	61,272,095,218
92	92	800,000,001	1,368,372,094	1,368,372,094	185,973,528	51,986,675,397	12,547,088,959	53,541,021,019	66,088,109,978
93	93	800,000,001	1,380,465,118	1,380,465,118	188,949,688	57,012,907,960	12,923,501,628	58,582,322,766	71,505,824,394
94	94	800,000,001	1,392,558,141	1,392,558,141	191,949,658	65,191,125,642	13,311,206,677	66,775,633,441	80,086,840,118
95	95	800,000,001	1,404,651,164	1,404,651,164	194,973,627	73,411,347,045	13,710,542,877	75,010,971,836	88,721,514,713
96	96	800,000,001	1,417,674,420	1,417,674,420	198,021,788	82,651,488,449	14,121,859,164	84,267,184,657	98,389,043,821
97	97	800,000,001	1,431,627,908	1,431,627,908	201,094,335	92,962,885,667	14,545,514,939	94,595,607,910	109,141,122,849
98	98	800,000,001	1,445,581,397	1,445,581,397	204,191,462	104,365,447,538	14,981,880,387	106,015,220,397	120,997,100,784
99	99	800,000,001	1,460,465,118	1,460,465,118	207,313,365	113,786,904,291	15,431,336,798	115,454,682,774	130,886,019,572
100	100	800,000,001	1,475,348,839	1,475,348,839	210,460,244	124,397,921,976	15,894,276,902	126,083,731,059	141,978,007,961
101	101	800,000,001	1,492,093,025	1,492,093,025	213,632,298	133,547,825,240	16,371,105,209	135,253,550,563	151,624,655,772
102	102	800,000,001	1,510,697,676	1,510,697,676	216,829,729	142,790,463,388	16,862,238,366	144,517,990,793	161,380,229,159
103	103	800,000,001	1,529,302,327	1,529,302,327	220,052,739	152,672,768,513	17,368,105,517	154,422,123,579	171,790,229,096
104	104	800,000,001	1,548,837,211	1,548,837,211	223,301,533	163,239,012,244	17,889,148,682	165,011,150,988	182,900,299,670
105	105	800,000,001	1,568,372,094	1,568,372,094	226,576,317	174,536,530,394	18,425,823,143	176,331,478,805	194,757,301,948
106	106	800,000,001	1,588,837,211	1,588,837,211	229,877,300	186,615,931,335	18,978,597,837	188,434,645,846	207,413,243,683
107	107	800,000,001	1,610,232,560	1,610,232,560	233,204,690	199,531,328,557	19,547,955,772	201,374,765,807	220,922,721,579
108	108	800,000,001	1,632,558,141	1,632,558,141	236,558,700	213,340,580,662	20,134,394,445	215,209,697,503	235,344,091,948
109	109	800,000,001	1,655,813,955	1,655,813,955	239,939,542	228,105,549,978	20,738,426,278	230,001,303,475	250,739,729,753
110	110	800,000,001	1,680,000,002	1,680,000,002	243,347,430	243,892,379,760	21,360,579,067	245,815,727,192	267,176,306,259
111	111	800,000,001	1,705,116,281	1,705,116,281	246,782,582	260,771,791,869	22,001,396,439	262,723,690,732	284,725,087,171
112	112	800,000,001	1,732,093,025	1,732,093,025	250,245,214	278,819,401,188	22,661,438,332	280,801,739,427	303,463,177,759
113	113	800,000,001	1,759,069,769	1,759,069,769	253,735,548	298,116,057,950	23,341,281,482	300,128,863,267	323,470,144,749
114	114	800,000,001	1,786,976,746	1,786,976,746	257,253,805	318,748,204,946	24,041,519,926	320,792,435,497	344,833,955,423
115	115	800,000,001	1,816,744,188	1,816,744,188	260,800,207	340,808,271,943	24,762,765,524	342,885,816,338	367,648,581,862

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Wealth Accumulation Switching Option

Age	End of Policy Year	Total Premiums Paid	DEATH BENEFIT						
			Guaranteed Cash Value	Guaranteed [^]	Non-Guaranteed			Total	
					Reversionary Bonus [@]	Terminal Bonus [@]	Accumulated Value of Stable Asset Account [#]	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus [@]	Death Benefit
			(A)	(B)	(C)	(D)	(E)	(A)+(C)+(D)=(F)	Higher of (B) or (F)+(E)
116	116	800,000,001	1,847,441,862	1,847,441,862	264,374,981	364,395,081,267	25,505,648,490	366,506,898,110	392,012,546,600
117	117	800,000,001	1,880,000,002	1,880,000,002	267,978,353	389,614,296,174	26,270,817,945	391,762,274,529	418,033,092,474
118	118	800,000,001	1,914,418,606	1,914,418,606	271,610,552	416,578,895,269	27,058,942,483	418,764,924,427	445,823,866,910
119	119	800,000,001	1,950,697,676	1,950,697,676	275,271,808	445,409,671,110	27,870,710,757	447,635,640,594	475,506,351,351
120	120	800,000,001	1,989,767,444	1,989,767,444	278,962,355	476,235,780,906	28,706,832,080	478,504,510,705	507,211,342,785
121	121	800,000,001	2,031,627,909	2,031,627,909	282,682,426	509,195,317,680	29,568,037,043	511,509,628,015	541,077,665,058
122	122	800,000,001	2,075,348,839	2,075,348,839	286,432,257	544,435,931,666	30,455,078,154	546,797,712,762	577,252,790,916
123	123	800,000,001	2,120,930,235	2,120,930,235	290,212,087	582,115,494,492	31,368,730,498	584,526,636,814	615,895,367,312
124	124	800,000,001	2,170,232,560	2,170,232,560	294,022,156	622,402,800,576	32,309,792,413	624,867,055,292	657,176,847,705
125	125	800,000,001	2,221,395,351	2,221,395,351	297,862,706	665,478,328,057	33,279,086,186	667,997,586,114	701,276,672,300
126	126	800,000,001	2,277,209,304	2,277,209,304	301,733,979	711,535,046,240	34,277,458,771	714,113,989,523	748,391,448,294
127	127	800,000,001	2,335,813,956	2,335,813,956	305,636,223	760,779,276,983	35,305,782,534	763,420,727,162	798,726,509,696
128	128	800,000,001	2,400,000,002	2,400,000,002	309,569,685	813,431,624,938	36,364,956,010	816,141,194,625	852,506,150,635

Explanation on above detailed illustrations: Please refer to the Additional Explanation Notes Section.

[^] The guaranteed Death Benefit is equal to 101% of Total Premiums Paid. However, if the Guaranteed Cash Value is higher than such amount in the respective year, then the guaranteed Death Benefit will be equal to the Guaranteed Cash Value.

[@] The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.

[#] Assuming that you exercise the "Wealth Accumulation Switching Option" for the first time on the 25th policy anniversary, changing the switching option from the default "Advance" to "Conservative". We will, according to the switching option elected by you, transfer part of the cash values of Reversionary Bonus and Terminal Bonus to the Stable Asset Account on respective policy anniversary, so as to adjust the Portfolio Ratio between Stable Asset Account value and the cash values of Reversionary Bonus and Terminal Bonus that such switching option corresponds to.

The value of Stable Asset Account will be accumulated with non-guaranteed interest rate which may be declared by us from time to time. In the above detailed illustrations, the interest rate applied to the calculation of this accumulated amount is 3% p.a., this interest rate will be adjusted from time to time and may be higher or lower than 3% p.a.. After this option is exercised, the face values and cash values of the Reversionary Bonus and Terminal Bonus in the future will be reduced correspondingly and reflected respectively in column (C) and (D) of the Death Benefit table of the Wealth Accumulation Switching Option detailed illustrations and column (B) and (C) of the Surrender Value table of the Wealth Accumulation Switching Option detailed illustrations.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) –
Annuity Withdrawal

The below table illustrates the annuity payment with projected amount of HKD 20,000 being withdrawn starting from Age 20 in first year, which will be increased by 3% per annum till Age 30.

Name of Life Insured:Mr Jack Tung					Initial Units: 930,232,559			Payment Mode: Annually		
Age	End of Policy Year	Total Premiums Paid	Annuity Payment Withdrawal Amount*	Total Annuity Payment Withdrawal Amount (A)	SURRENDER VALUE				Total Surrender Value and Total Annuity Payment Withdrawal Amount (A)+(E)	Units After Withdrawal
					Guaranteed Cash Value (B)	Non-Guaranteed		Total (B)+(C)+(D) = (E)		
						Reversionary Bonus® (C)	Terminal Bonus® (D)			
1	1	400,000,000	0	0	0	930,233	4,446,512	5,376,745	5,376,745	930,232,559
2	2	800,000,001	0	0	12,093,023	42,832,558	45,497,674	100,423,255	100,423,255	930,232,559
3	3	800,000,001	0	0	132,093,023	76,889,837	233,125,582	442,108,442	442,108,442	930,232,559
4	4	800,000,001	0	0	184,186,047	99,046,530	291,134,884	574,367,461	574,367,461	930,232,559
5	5	800,000,001	0	0	327,441,861	111,397,879	361,023,256	799,862,996	799,862,996	930,232,559
6	6	800,000,001	0	0	386,046,512	117,647,662	361,032,558	864,726,732	864,726,732	930,232,559
7	7	800,000,001	0	0	433,488,372	123,934,943	386,027,907	943,451,222	943,451,222	930,232,559
8	8	800,000,001	0	0	447,441,861	128,151,613	413,255,814	988,849,288	988,849,288	930,232,559
9	9	800,000,001	0	0	488,372,093	133,443,534	418,548,838	1,040,364,465	1,040,364,465	930,232,559
10	10	800,000,001	0	0	600,930,233	138,761,914	426,790,698	1,166,482,845	1,166,482,845	930,232,559
11	11	800,000,001	0	0	644,651,163	144,106,887	426,800,000	1,215,558,050	1,215,558,050	930,232,559
12	12	800,000,001	0	0	651,162,791	147,329,905	467,776,745	1,266,269,441	1,266,269,441	930,232,559
13	13	800,000,001	0	0	802,790,698	150,562,592	494,827,907	1,448,181,197	1,448,181,197	930,232,559
14	14	800,000,001	0	0	803,720,931	153,804,978	556,120,931	1,513,646,840	1,513,646,840	930,232,559
15	15	800,000,001	0	0	804,651,164	157,057,091	663,655,815	1,625,364,070	1,625,364,070	930,232,559
16	16	800,000,001	0	0	805,581,396	160,318,959	724,279,070	1,690,179,425	1,690,179,425	930,232,559
17	17	800,000,001	0	0	806,511,629	163,590,614	797,953,489	1,768,055,732	1,768,055,732	930,232,559
18	18	800,000,001	0	0	807,441,861	165,778,260	909,069,768	1,882,289,889	1,882,289,889	930,232,559
19	19	800,000,001	0	0	808,372,094	169,066,293	1,052,372,094	2,029,810,481	2,029,810,481	930,232,559
20	20	800,000,001	20,000	20,000	809,302,326	171,244,891	1,235,488,373	2,216,035,590	2,216,055,590	930,232,559
21	21	800,000,001	20,600	40,600	810,232,559	173,427,245	1,323,367,443	2,307,027,247	2,307,067,847	930,232,559
22	22	800,000,001	21,218	61,818	811,162,791	175,613,347	1,420,158,141	2,406,934,279	2,406,996,097	930,232,559
23	23	800,000,001	21,855	83,673	812,093,024	176,697,338	1,527,851,164	2,516,641,526	2,516,725,199	930,232,559
24	24	800,000,001	22,510	106,183	813,023,257	178,888,688	1,657,711,629	2,649,623,574	2,649,729,757	930,232,559
25	25	800,000,001	23,185	129,368	813,953,489	181,083,745	1,983,293,025	2,978,330,259	2,978,459,627	930,232,559
26	26	800,000,001	23,881	153,249	814,883,722	183,282,497	2,109,041,862	3,107,208,081	3,107,361,330	930,232,559
27	27	800,000,001	24,597	177,846	815,813,954	185,484,929	2,250,344,188	3,251,643,071	3,251,820,917	930,232,559
28	28	800,000,001	25,335	203,181	816,744,187	188,806,746	2,422,865,119	3,428,416,052	3,428,619,233	930,232,559
29	29	800,000,001	26,095	229,276	817,674,419	195,494,887	2,591,041,863	3,604,211,169	3,604,440,445	930,232,559
30	30	800,000,001	26,878	256,154	821,395,350	204,473,828	2,781,144,189	3,807,013,367	3,807,269,521	930,232,559
31	31	800,000,001	0	256,154	828,837,210	213,551,479	2,995,534,886	4,037,923,575	4,038,179,729	930,232,559
32	32	800,000,001	0	256,154	836,279,071	222,701,751	3,204,409,305	4,263,390,127	4,263,646,281	930,232,559
33	33	800,000,001	0	256,154	842,790,698	231,925,226	3,425,897,678	4,500,613,602	4,500,869,756	930,232,559
34	34	800,000,001	0	256,154	850,232,559	241,222,488	3,681,032,562	4,772,487,609	4,772,743,763	930,232,559
35	35	800,000,001	0	256,154	857,674,419	250,594,128	3,930,074,422	5,038,342,969	5,038,599,123	930,232,559

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Annuity Withdrawal

Age	End of Policy Year	Total Premiums Paid	Annuity Payment Withdrawal Amount*	Total Annuity Payment Withdrawal Amount (A)	SURRENDER VALUE				Total Surrender Value and Total Annuity Payment Withdrawal Amount (A)+(E)	Units After Withdrawal
					Guaranteed Cash Value (B)	Non-Guaranteed		Total (B)+(C)+(D) = (E)		
						Reversionary Bonus® (C)	Terminal Bonus® (D)			
36	36	800,000,001	0	256,154	865,116,280	260,040,742	4,217,879,074	5,343,036,096	5,343,292,250	930,232,559
37	37	800,000,001	0	256,154	871,627,908	269,562,928	4,524,948,841	5,666,139,677	5,666,395,831	930,232,559
38	38	800,000,001	0	256,154	879,069,768	279,161,292	4,824,093,028	5,982,324,088	5,982,580,242	930,232,559
39	39	800,000,001	0	256,154	886,511,629	288,836,443	5,140,511,633	6,315,859,705	6,316,115,859	930,232,559
40	40	800,000,001	0	256,154	894,883,722	298,588,995	5,540,493,028	6,733,965,745	6,734,221,899	930,232,559
41	41	800,000,001	0	256,154	902,325,582	308,419,567	5,969,218,610	7,179,963,759	7,180,219,913	930,232,559
42	42	800,000,001	0	256,154	909,767,443	318,328,785	6,429,125,587	7,657,221,815	7,657,477,969	930,232,559
43	43	800,000,001	0	256,154	917,209,303	328,317,275	6,922,046,518	8,167,573,096	8,167,829,250	930,232,559
44	44	800,000,001	0	256,154	924,651,164	338,385,674	7,450,353,495	8,713,390,333	8,713,646,487	930,232,559
45	45	800,000,001	0	256,154	933,023,257	348,534,620	8,016,223,263	9,297,781,140	9,298,037,294	930,232,559
46	46	800,000,001	0	256,154	940,465,117	358,764,757	8,724,279,078	10,023,508,952	10,023,765,106	930,232,559
47	47	800,000,001	0	256,154	948,837,210	369,076,736	9,489,190,706	10,807,104,652	10,807,360,806	930,232,559
48	48	800,000,001	0	256,154	956,279,071	379,471,210	10,315,246,521	11,650,996,802	11,651,252,956	930,232,559
49	49	800,000,001	0	256,154	964,651,164	389,948,840	11,207,004,662	12,561,604,666	12,561,860,820	930,232,559
50	50	800,000,001	0	256,154	973,023,257	400,510,291	12,033,534,895	13,407,068,443	13,407,324,597	930,232,559
51	51	800,000,001	0	256,154	980,465,117	411,156,234	12,919,162,803	14,310,784,154	14,311,040,308	930,232,559
52	52	800,000,001	0	256,154	988,837,210	421,887,345	13,867,637,222	15,278,361,777	15,278,617,931	930,232,559
53	53	800,000,001	0	256,154	997,209,303	432,704,304	14,883,134,897	16,313,048,504	16,313,304,658	930,232,559
54	54	800,000,001	0	256,154	1,005,581,396	443,607,799	15,970,893,038	17,420,082,233	17,420,338,387	930,232,559
55	55	800,000,001	0	256,154	1,013,953,489	454,598,522	17,136,148,853	18,604,700,864	18,604,957,018	930,232,559
56	56	800,000,001	0	256,154	1,022,325,582	465,677,170	18,384,465,133	19,872,467,885	19,872,724,039	930,232,559
57	57	800,000,001	0	256,154	1,030,697,675	476,844,448	19,721,832,576	21,229,374,699	21,229,630,853	930,232,559
58	58	800,000,001	0	256,154	1,039,069,768	488,101,064	21,154,837,229	22,682,008,061	22,682,264,215	930,232,559
59	59	800,000,001	0	256,154	1,047,441,861	499,447,733	22,690,493,044	24,237,382,638	24,237,638,792	930,232,559
60	60	800,000,001	0	256,154	1,055,813,954	510,885,175	24,336,372,116	25,903,071,245	25,903,327,399	930,232,559
61	61	800,000,001	0	256,154	1,065,116,280	522,414,117	26,100,176,768	27,687,707,165	27,687,963,319	930,232,559
62	62	800,000,001	0	256,154	1,073,488,373	534,035,291	27,991,004,677	29,598,528,341	29,598,784,495	930,232,559
63	63	800,000,001	0	256,154	1,082,790,699	545,749,434	30,018,474,446	31,647,014,579	31,647,270,733	930,232,559
64	64	800,000,001	0	256,154	1,091,162,792	557,557,289	32,192,818,634	33,841,538,715	33,841,794,869	930,232,559
65	65	800,000,001	0	256,154	1,100,465,117	569,459,608	34,525,144,218	36,195,068,943	36,195,325,097	930,232,559
66	66	800,000,001	0	256,154	1,108,837,210	581,457,146	37,027,246,546	38,717,540,902	38,717,797,056	930,232,559
67	67	800,000,001	0	256,154	1,118,139,536	593,550,663	39,711,897,711	41,423,587,910	41,423,844,064	930,232,559
68	68	800,000,001	0	256,154	1,127,441,862	605,740,929	42,593,079,109	44,326,261,900	44,326,518,054	930,232,559
69	69	800,000,001	0	256,154	1,135,813,955	618,028,717	45,687,097,717	47,440,940,389	47,441,196,543	930,232,559
70	70	800,000,001	0	256,154	1,145,116,280	630,414,807	49,010,827,952	50,786,359,039	50,786,615,193	930,232,559
71	71	800,000,001	0	256,154	1,154,418,606	642,899,986	52,581,181,444	54,378,500,036	54,378,756,190	930,232,559
72	72	800,000,001	0	256,154	1,163,720,931	655,485,046	56,417,451,215	58,236,657,192	58,236,913,346	930,232,559
73	73	800,000,001	0	256,154	1,173,023,257	668,170,787	60,544,976,800	62,386,170,844	62,386,426,998	930,232,559
74	74	800,000,001	0	256,154	1,183,255,815	680,958,014	64,988,381,455	66,852,595,284	66,852,851,438	930,232,559
75	75	800,000,001	0	256,154	1,192,558,141	693,847,539	69,775,851,227	71,662,256,907	71,662,513,061	930,232,559

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) –
Annuity Withdrawal

Age	End of Policy Year	Total Premiums Paid	Annuity Payment Withdrawal Amount*	Total Annuity Payment Withdrawal Amount (A)	SURRENDER VALUE				Total Surrender Value and Total Annuity Payment Withdrawal Amount (A)+(E)	Units After Withdrawal
					Guaranteed Cash Value (B)	Non-Guaranteed		Total (B)+(C)+(D) = (E)		
						Reversionary Bonus® (C)	Terminal Bonus® (D)			
76	76	800,000,001	0	256,154	1,201,860,466	706,840,179	74,935,451,232	76,844,151,877	76,844,408,031	930,232,559
77	77	800,000,001	0	256,154	1,212,093,024	719,936,761	80,497,451,237	82,429,481,022	82,429,737,176	930,232,559
78	78	800,000,001	0	256,154	1,221,395,350	733,138,116	86,505,144,266	88,459,677,732	88,459,933,886	930,232,559
79	79	800,000,001	0	256,154	1,231,627,908	746,445,081	93,001,730,319	94,979,803,308	94,980,059,462	930,232,559
80	80	800,000,001	0	256,154	1,240,930,234	759,858,502	100,036,195,441	102,036,984,177	102,037,240,331	930,232,559
81	81	800,000,001	0	256,154	1,251,162,792	773,379,231	107,664,288,472	109,688,830,495	109,689,086,649	930,232,559
82	82	800,000,001	0	256,154	1,261,395,350	787,008,125	115,949,469,875	117,997,873,350	117,998,129,504	930,232,559
83	83	800,000,001	0	256,154	1,271,627,908	800,746,051	124,965,748,953	127,038,122,912	127,038,379,066	930,232,559
84	84	800,000,001	0	256,154	1,281,860,466	814,593,880	134,798,502,450	136,894,956,796	136,895,212,950	930,232,559
85	85	800,000,001	0	256,154	1,292,093,024	828,552,491	145,547,488,507	147,668,134,022	147,668,390,176	930,232,559
86	86	800,000,001	0	256,154	1,302,325,583	842,622,771	157,330,139,680	159,475,088,034	159,475,344,188	930,232,559
87	87	800,000,001	0	256,154	1,312,558,141	856,805,614	170,285,832,716	172,455,196,471	172,455,452,625	930,232,559
88	88	800,000,001	0	256,154	1,323,720,931	871,101,919	184,580,772,264	186,775,595,114	186,775,851,268	930,232,559
89	89	800,000,001	0	256,154	1,334,883,722	885,512,595	200,416,195,534	202,636,591,851	202,636,848,005	930,232,559
90	90	800,000,001	0	256,154	1,346,046,513	900,038,557	218,038,456,016	220,284,541,086	220,284,797,240	930,232,559
91	91	800,000,001	0	256,154	1,357,209,304	914,680,725	237,751,125,801	240,023,015,830	240,023,271,984	930,232,559
92	92	800,000,001	0	256,154	1,368,372,094	929,440,032	259,933,376,985	262,231,189,111	262,231,445,265	930,232,559
93	93	800,000,001	0	256,154	1,380,465,118	944,317,412	285,064,539,799	287,389,322,329	287,389,578,483	930,232,559
94	94	800,000,001	0	256,154	1,392,558,141	959,313,812	325,955,628,208	328,307,500,161	328,307,756,315	930,232,559
95	95	800,000,001	0	256,154	1,404,651,164	974,430,183	367,056,735,223	369,435,816,570	369,436,072,724	930,232,559
96	96	800,000,001	0	256,154	1,417,674,420	989,667,485	413,257,442,243	415,664,784,148	415,665,040,302	930,232,559
97	97	800,000,001	0	256,154	1,431,627,908	1,005,026,686	464,814,428,337	467,251,082,931	467,251,339,085	930,232,559
98	98	800,000,001	0	256,154	1,445,581,397	1,020,508,759	521,827,237,692	524,293,327,848	524,293,584,002	930,232,559
99	99	800,000,001	0	256,154	1,460,465,118	1,036,114,690	568,934,521,457	571,431,101,265	571,431,357,419	930,232,559
100	100	800,000,001	0	256,154	1,475,348,839	1,051,845,468	621,989,609,878	624,516,804,185	624,517,060,339	930,232,559
101	101	800,000,001	0	256,154	1,492,093,025	1,067,702,092	667,739,126,199	670,298,921,316	670,299,177,470	930,232,559
102	102	800,000,001	0	256,154	1,510,697,676	1,083,685,569	713,952,316,939	716,546,700,184	716,546,956,338	930,232,559
103	103	800,000,001	0	256,154	1,529,302,327	1,099,796,914	763,363,842,567	765,992,941,808	765,993,197,962	930,232,559
104	104	800,000,001	0	256,154	1,548,837,211	1,116,037,150	816,195,061,220	818,859,935,581	818,860,191,735	930,232,559
105	105	800,000,001	0	256,154	1,568,372,094	1,132,407,308	872,682,651,970	875,383,431,372	875,383,687,526	930,232,559
106	106	800,000,001	0	256,154	1,588,837,211	1,148,908,427	933,079,656,677	935,817,402,315	935,817,658,469	930,232,559
107	107	800,000,001	0	256,154	1,610,232,560	1,165,541,555	997,656,642,783	1,000,432,416,898	1,000,432,673,052	930,232,559
108	108	800,000,001	0	256,154	1,632,558,141	1,182,307,748	1,066,702,903,312	1,069,517,769,201	1,069,518,025,355	930,232,559
109	109	800,000,001	0	256,154	1,655,813,955	1,199,208,070	1,140,527,749,892	1,143,382,771,917	1,143,383,028,071	930,232,559
110	110	800,000,001	0	256,154	1,680,000,002	1,216,243,595	1,219,461,898,802	1,222,358,142,399	1,222,358,398,553	930,232,559
111	111	800,000,001	0	256,154	1,705,116,281	1,233,415,404	1,303,858,959,346	1,306,797,491,031	1,306,797,747,185	930,232,559
112	112	800,000,001	0	256,154	1,732,093,025	1,250,724,588	1,394,097,005,941	1,397,079,823,554	1,397,080,079,708	930,232,559
113	113	800,000,001	0	256,154	1,759,069,769	1,268,172,245	1,490,580,289,751	1,493,607,531,765	1,493,607,787,919	930,232,559
114	114	800,000,001	0	256,154	1,786,976,746	1,285,759,484	1,593,741,024,730	1,596,813,760,960	1,596,814,017,114	930,232,559
115	115	800,000,001	0	256,154	1,816,744,188	1,303,487,420	1,704,041,359,716	1,707,161,591,324	1,707,161,847,478	930,232,559

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Annuity Withdrawal

Age	End of Policy Year	Total Premiums Paid	Annuity Payment Withdrawal Amount*	Total Annuity Payment Withdrawal Amount (A)	SURRENDER VALUE				Total Surrender Value and Total Annuity Payment Withdrawal Amount (A)+(E)	Units After Withdrawal
					Guaranteed Cash Value (B)	Non-Guaranteed		Total (B)+(C)+(D) = (E)		
						Reversionary Bonus® (C)	Terminal Bonus® (D)			
116	116	800,000,001	0	256,154	1,847,441,862	1,321,357,180	1,821,975,406,336	1,825,144,205,378	1,825,144,461,532	930,232,559
117	117	800,000,001	0	256,154	1,880,000,002	1,339,369,898	1,948,071,480,872	1,951,290,850,772	1,951,291,106,926	930,232,559
118	118	800,000,001	0	256,154	1,914,418,606	1,357,526,717	2,082,894,476,345	2,086,166,421,668	2,086,166,677,822	930,232,559
119	119	800,000,001	0	256,154	1,950,697,676	1,375,828,792	2,227,048,355,548	2,230,374,882,016	2,230,375,138,170	930,232,559
120	120	800,000,001	0	256,154	1,989,767,444	1,394,277,282	2,381,178,904,528	2,384,562,949,254	2,384,563,205,408	930,232,559
121	121	800,000,001	0	256,154	2,031,627,909	1,412,873,361	2,545,976,588,402	2,549,421,089,672	2,549,421,345,826	930,232,559
122	122	800,000,001	0	256,154	2,075,348,839	1,431,618,209	2,722,179,658,332	2,725,686,625,380	2,725,686,881,534	930,232,559
123	123	800,000,001	0	256,154	2,120,930,235	1,450,513,015	2,910,577,472,460	2,914,148,915,710	2,914,149,171,864	930,232,559
124	124	800,000,001	0	256,154	2,170,232,560	1,469,558,979	3,112,014,002,879	3,115,653,794,418	3,115,654,050,572	930,232,559
125	125	800,000,001	0	256,154	2,221,395,351	1,488,757,312	3,327,391,640,287	3,331,101,792,950	3,331,102,049,104	930,232,559
126	126	800,000,001	0	256,154	2,277,209,304	1,508,109,231	3,557,675,231,198	3,561,460,549,733	3,561,460,805,887	930,232,559
127	127	800,000,001	0	256,154	2,335,813,956	1,527,615,965	3,803,896,384,914	3,807,759,814,835	3,807,760,070,989	930,232,559
128	128	800,000,001	0	256,154	2,400,000,002	1,547,278,753	4,067,158,124,692	4,071,105,403,447	4,071,105,659,601	930,232,559

Explanation on above detailed illustrations: Please refer to the Additional Explanation Notes Section.

@ The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Annuity Withdrawal

* Assumptions

- The annuity payment withdrawal amounts are made at the end of policy year. The above annuity payment withdrawal amounts are hypothetical and for reference only.
- Values in the above table are based on the withdrawal sequence of cash value below for reference. Customer may specify the withdrawal sequence by submitting request to the Company at the time of withdrawal:

(1) Firstly, cash value of accumulated reversionary bonus will be withdrawn;

(2) And then, Guaranteed Cash Value and the cash value of terminal bonus will be withdrawn, by means of reduction of the Units of the Policy.

This will lead to the adjustment and reduction of subsequent Guaranteed Cash Value, reversionary bonus, terminal bonus and Total Death Benefit. Annuity withdrawals are subject to the Company's minimum unit requirements, and no annuity payment withdrawal will be allowed which has the effect of reducing the Units of the Policy below the minimum Units required. The above illustrated Annuity Payment Withdrawal Amount depends on non-guaranteed reversionary bonus and terminal bonus, therefore the illustrated Annuity Payment Withdrawal Amount might not be sustainable.

The above value is based on the Company's current projected reversionary bonus/terminal bonus and is not guaranteed. The "Guaranteed Cash Value" and "Surrender Value" shown above are calculated according to the projected policy value at the end of each policy year. If there are any changes of the reversionary bonus/terminal bonus declaration, the Units may reduce earlier or later in order to withdraw the annuity payment amount stated in above. The actual policy value including Guaranteed Cash Value and other non-guaranteed amount (including Total Surrender Value) may differ from the above table.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) –
Annuity Withdrawal

The below table illustrates the annuity payment with projected amount of HKD 20,000 being withdrawn starting from Age 20 in first year, which will be increased by 3% per annum till Age 30.

Name of Life Insured:Mr Jack Tung						Initial Units:930,232,559			Payment Mode: Annually		
Age	End of Policy Year	Total Premiums Paid	Annuity Payment Withdrawal Amount*	Total Annuity Payment Withdrawal Amount	DEATH BENEFIT						Units After Withdrawal
					Guaranteed Cash Value	Guaran- teed^	Non-Guaranteed		Total		
							Reversionary Bonus®	Terminal Bonus®	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus®	Death Benefit Higher of (C) or (F)	
				(A)	(B)	(C)	(D)	(E)	(B)+(D)+(E)=(F)	(C) or (F)	
1	1	400,000,000	0	0	0	404,000,000	930,233	4,446,512	5,376,745	404,000,000	930,232,559
2	2	800,000,001	0	0	12,093,023	808,000,001	42,832,558	45,497,674	100,423,255	808,000,001	930,232,559
3	3	800,000,001	0	0	132,093,023	808,000,001	76,889,837	233,125,582	442,108,442	808,000,001	930,232,559
4	4	800,000,001	0	0	184,186,047	808,000,001	99,046,530	291,134,884	574,367,461	808,000,001	930,232,559
5	5	800,000,001	0	0	327,441,861	808,000,001	111,397,879	361,023,256	799,862,996	808,000,001	930,232,559
6	6	800,000,001	0	0	386,046,512	808,000,001	117,647,662	361,032,558	864,726,732	864,726,732	930,232,559
7	7	800,000,001	0	0	433,488,372	808,000,001	123,934,943	386,027,907	943,451,222	943,451,222	930,232,559
8	8	800,000,001	0	0	447,441,861	808,000,001	128,151,613	413,255,814	988,849,288	988,849,288	930,232,559
9	9	800,000,001	0	0	488,372,093	808,000,001	133,443,534	418,548,838	1,040,364,465	1,040,364,465	930,232,559
10	10	800,000,001	0	0	600,930,233	808,000,001	138,761,914	426,790,698	1,166,482,845	1,166,482,845	930,232,559
11	11	800,000,001	0	0	644,651,163	808,000,001	144,106,887	426,800,000	1,215,558,050	1,215,558,050	930,232,559
12	12	800,000,001	0	0	651,162,791	808,000,001	147,329,905	467,776,745	1,266,269,441	1,266,269,441	930,232,559
13	13	800,000,001	0	0	802,790,698	808,000,001	150,562,592	494,827,907	1,448,181,197	1,448,181,197	930,232,559
14	14	800,000,001	0	0	803,720,931	808,000,001	153,804,978	556,120,931	1,513,646,840	1,513,646,840	930,232,559
15	15	800,000,001	0	0	804,651,164	808,000,001	157,057,091	663,655,815	1,625,364,070	1,625,364,070	930,232,559
16	16	800,000,001	0	0	805,581,396	808,000,001	160,318,959	724,279,070	1,690,179,425	1,690,179,425	930,232,559
17	17	800,000,001	0	0	806,511,629	808,000,001	163,590,614	797,953,489	1,768,055,732	1,768,055,732	930,232,559
18	18	800,000,001	0	0	807,441,861	808,000,001	165,778,260	909,069,768	1,882,289,889	1,882,289,889	930,232,559
19	19	800,000,001	0	0	808,372,094	808,372,094	169,066,293	1,052,372,094	2,029,810,481	2,029,810,481	930,232,559
20	20	800,000,001	20,000	20,000	809,302,326	809,302,326	171,244,891	1,235,488,373	2,216,035,590	2,216,035,590	930,232,559
21	21	800,000,001	20,600	40,600	810,232,559	810,232,559	173,427,245	1,323,367,443	2,307,027,247	2,307,027,247	930,232,559
22	22	800,000,001	21,218	61,818	811,162,791	811,162,791	175,613,347	1,420,158,141	2,406,934,279	2,406,934,279	930,232,559
23	23	800,000,001	21,855	83,673	812,093,024	812,093,024	176,697,338	1,527,851,164	2,516,641,526	2,516,641,526	930,232,559
24	24	800,000,001	22,510	106,183	813,023,257	813,023,257	178,888,688	1,657,711,629	2,649,623,574	2,649,623,574	930,232,559
25	25	800,000,001	23,185	129,368	813,953,489	813,953,489	181,083,745	1,983,293,025	2,978,330,259	2,978,330,259	930,232,559
26	26	800,000,001	23,881	153,249	814,883,722	814,883,722	183,282,497	2,109,041,862	3,107,208,081	3,107,208,081	930,232,559
27	27	800,000,001	24,597	177,846	815,813,954	815,813,954	185,484,929	2,250,344,188	3,251,643,071	3,251,643,071	930,232,559
28	28	800,000,001	25,335	203,181	816,744,187	816,744,187	188,806,746	2,422,865,119	3,428,416,052	3,428,416,052	930,232,559
29	29	800,000,001	26,095	229,276	817,674,419	817,674,419	195,494,887	2,591,041,863	3,604,211,169	3,604,211,169	930,232,559
30	30	800,000,001	26,878	256,154	821,395,350	821,395,350	204,473,828	2,781,144,189	3,807,013,367	3,807,013,367	930,232,559

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Annuity Withdrawal

Age	End of Policy Year	Total Premiums Paid	Annuity Payment Withdrawal Amount*	Total Annuity Payment Withdrawal Amount	DEATH BENEFIT						Units After Withdrawal
					Guaranteed Cash Value	Guaran- teed^	Non-Guaranteed		Total		
							Reversionary Bonus®	Terminal Bonus®	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus®	Death Benefit	
(A)	(B)	(C)	(D)	(E)	(B)+(D)+(E)=(F)	(C) or (F)					
31	31	800,000,001	0	256,154	828,837,210	828,837,210	213,551,479	2,995,534,886	4,037,923,575	4,037,923,575	930,232,559
32	32	800,000,001	0	256,154	836,279,071	836,279,071	222,701,751	3,204,409,305	4,263,390,127	4,263,390,127	930,232,559
33	33	800,000,001	0	256,154	842,790,698	842,790,698	231,925,226	3,425,897,678	4,500,613,602	4,500,613,602	930,232,559
34	34	800,000,001	0	256,154	850,232,559	850,232,559	241,222,488	3,681,032,562	4,772,487,609	4,772,487,609	930,232,559
35	35	800,000,001	0	256,154	857,674,419	857,674,419	250,594,128	3,930,074,422	5,038,342,969	5,038,342,969	930,232,559
36	36	800,000,001	0	256,154	865,116,280	865,116,280	260,040,742	4,217,879,074	5,343,036,096	5,343,036,096	930,232,559
37	37	800,000,001	0	256,154	871,627,908	871,627,908	269,562,928	4,524,948,841	5,666,139,677	5,666,139,677	930,232,559
38	38	800,000,001	0	256,154	879,069,768	879,069,768	279,161,292	4,824,093,028	5,982,324,088	5,982,324,088	930,232,559
39	39	800,000,001	0	256,154	886,511,629	886,511,629	288,836,443	5,140,511,633	6,315,859,705	6,315,859,705	930,232,559
40	40	800,000,001	0	256,154	894,883,722	894,883,722	298,588,995	5,540,493,028	6,733,965,745	6,733,965,745	930,232,559
41	41	800,000,001	0	256,154	902,325,582	902,325,582	308,419,567	5,969,218,610	7,179,963,759	7,179,963,759	930,232,559
42	42	800,000,001	0	256,154	909,767,443	909,767,443	318,328,785	6,429,125,587	7,657,221,815	7,657,221,815	930,232,559
43	43	800,000,001	0	256,154	917,209,303	917,209,303	328,317,275	6,922,046,518	8,167,573,096	8,167,573,096	930,232,559
44	44	800,000,001	0	256,154	924,651,164	924,651,164	338,385,674	7,450,353,495	8,713,390,333	8,713,390,333	930,232,559
45	45	800,000,001	0	256,154	933,023,257	933,023,257	348,534,620	8,016,223,263	9,297,781,140	9,297,781,140	930,232,559
46	46	800,000,001	0	256,154	940,465,117	940,465,117	358,764,757	8,724,279,078	10,023,508,952	10,023,508,952	930,232,559
47	47	800,000,001	0	256,154	948,837,210	948,837,210	369,076,736	9,489,190,706	10,807,104,652	10,807,104,652	930,232,559
48	48	800,000,001	0	256,154	956,279,071	956,279,071	379,471,210	10,315,246,521	11,650,996,802	11,650,996,802	930,232,559
49	49	800,000,001	0	256,154	964,651,164	964,651,164	389,948,840	11,207,004,662	12,561,604,666	12,561,604,666	930,232,559
50	50	800,000,001	0	256,154	973,023,257	973,023,257	400,510,291	12,033,534,895	13,407,068,443	13,407,068,443	930,232,559
51	51	800,000,001	0	256,154	980,465,117	980,465,117	411,156,234	12,919,162,803	14,310,784,154	14,310,784,154	930,232,559
52	52	800,000,001	0	256,154	988,837,210	988,837,210	421,887,345	13,867,637,222	15,278,361,777	15,278,361,777	930,232,559
53	53	800,000,001	0	256,154	997,209,303	997,209,303	432,704,304	14,883,134,897	16,313,048,504	16,313,048,504	930,232,559
54	54	800,000,001	0	256,154	1,005,581,396	1,005,581,396	443,607,799	15,970,893,038	17,420,082,233	17,420,082,233	930,232,559
55	55	800,000,001	0	256,154	1,013,953,489	1,013,953,489	454,598,522	17,136,148,853	18,604,700,864	18,604,700,864	930,232,559
56	56	800,000,001	0	256,154	1,022,325,582	1,022,325,582	465,677,170	18,384,465,133	19,872,467,885	19,872,467,885	930,232,559
57	57	800,000,001	0	256,154	1,030,697,675	1,030,697,675	476,844,448	19,721,832,576	21,229,374,699	21,229,374,699	930,232,559
58	58	800,000,001	0	256,154	1,039,069,768	1,039,069,768	488,101,064	21,154,837,229	22,682,008,061	22,682,008,061	930,232,559
59	59	800,000,001	0	256,154	1,047,441,861	1,047,441,861	499,447,733	22,690,493,044	24,237,382,638	24,237,382,638	930,232,559
60	60	800,000,001	0	256,154	1,055,813,954	1,055,813,954	510,885,175	24,336,372,116	25,903,071,245	25,903,071,245	930,232,559
61	61	800,000,001	0	256,154	1,065,116,280	1,065,116,280	522,414,117	26,100,176,768	27,687,707,165	27,687,707,165	930,232,559
62	62	800,000,001	0	256,154	1,073,488,373	1,073,488,373	534,035,291	27,991,004,677	29,598,528,341	29,598,528,341	930,232,559
63	63	800,000,001	0	256,154	1,082,790,699	1,082,790,699	545,749,434	30,018,474,446	31,647,014,579	31,647,014,579	930,232,559
64	64	800,000,001	0	256,154	1,091,162,792	1,091,162,792	557,557,289	32,192,818,634	33,841,538,715	33,841,538,715	930,232,559
65	65	800,000,001	0	256,154	1,100,465,117	1,100,465,117	569,459,608	34,525,144,218	36,195,068,943	36,195,068,943	930,232,559

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Annuity Withdrawal

Age	End of Policy Year	Total Premiums Paid	Annuity Payment Withdrawal Amount*	Total Annuity Payment Withdrawal Amount	DEATH BENEFIT							Units After Withdrawal
					Guaranteed Cash Value	Guaran- teed^	Non-Guaranteed		Total			
							Reversionary Bonus®	Terminal Bonus®	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus®	Death Benefit		
											(B)+(D)+(E)=(F)	
					(A)	(B)	(C)	(D)	(E)	(B)+(D)+(E)=(F)	(C) or (F)	
66	66	800,000,001	0	256,154	1,108,837,210	1,108,837,210	581,457,146	37,027,246,546	38,717,540,902	38,717,540,902	930,232,559	
67	67	800,000,001	0	256,154	1,118,139,536	1,118,139,536	593,550,663	39,711,897,711	41,423,587,910	41,423,587,910	930,232,559	
68	68	800,000,001	0	256,154	1,127,441,862	1,127,441,862	605,740,929	42,593,079,109	44,326,261,900	44,326,261,900	930,232,559	
69	69	800,000,001	0	256,154	1,135,813,955	1,135,813,955	618,028,717	45,687,097,717	47,440,940,389	47,440,940,389	930,232,559	
70	70	800,000,001	0	256,154	1,145,116,280	1,145,116,280	630,414,807	49,010,827,952	50,786,359,039	50,786,359,039	930,232,559	
71	71	800,000,001	0	256,154	1,154,418,606	1,154,418,606	642,899,986	52,581,181,444	54,378,500,036	54,378,500,036	930,232,559	
72	72	800,000,001	0	256,154	1,163,720,931	1,163,720,931	655,485,046	56,417,451,215	58,236,657,192	58,236,657,192	930,232,559	
73	73	800,000,001	0	256,154	1,173,023,257	1,173,023,257	668,170,787	60,544,976,800	62,386,170,844	62,386,170,844	930,232,559	
74	74	800,000,001	0	256,154	1,183,255,815	1,183,255,815	680,958,014	64,988,381,455	66,852,595,284	66,852,595,284	930,232,559	
75	75	800,000,001	0	256,154	1,192,558,141	1,192,558,141	693,847,539	69,775,851,227	71,662,256,907	71,662,256,907	930,232,559	
76	76	800,000,001	0	256,154	1,201,860,466	1,201,860,466	706,840,179	74,935,451,232	76,844,151,877	76,844,151,877	930,232,559	
77	77	800,000,001	0	256,154	1,212,093,024	1,212,093,024	719,936,761	80,497,451,237	82,429,481,022	82,429,481,022	930,232,559	
78	78	800,000,001	0	256,154	1,221,395,350	1,221,395,350	733,138,116	86,505,144,266	88,459,677,732	88,459,677,732	930,232,559	
79	79	800,000,001	0	256,154	1,231,627,908	1,231,627,908	746,445,081	93,001,730,319	94,979,803,308	94,979,803,308	930,232,559	
80	80	800,000,001	0	256,154	1,240,930,234	1,240,930,234	759,858,502	100,036,195,441	102,036,984,177	102,036,984,177	930,232,559	
81	81	800,000,001	0	256,154	1,251,162,792	1,251,162,792	773,379,231	107,664,288,472	109,688,830,495	109,688,830,495	930,232,559	
82	82	800,000,001	0	256,154	1,261,395,350	1,261,395,350	787,008,125	115,949,469,875	117,997,873,350	117,997,873,350	930,232,559	
83	83	800,000,001	0	256,154	1,271,627,908	1,271,627,908	800,746,051	124,965,748,953	127,038,122,912	127,038,122,912	930,232,559	
84	84	800,000,001	0	256,154	1,281,860,466	1,281,860,466	814,593,880	134,798,502,450	136,894,956,796	136,894,956,796	930,232,559	
85	85	800,000,001	0	256,154	1,292,093,024	1,292,093,024	828,552,491	145,547,488,507	147,668,134,022	147,668,134,022	930,232,559	
86	86	800,000,001	0	256,154	1,302,325,583	1,302,325,583	842,622,771	157,330,139,680	159,475,088,034	159,475,088,034	930,232,559	
87	87	800,000,001	0	256,154	1,312,558,141	1,312,558,141	856,805,614	170,285,832,716	172,455,196,471	172,455,196,471	930,232,559	
88	88	800,000,001	0	256,154	1,323,720,931	1,323,720,931	871,101,919	184,580,772,264	186,775,595,114	186,775,595,114	930,232,559	
89	89	800,000,001	0	256,154	1,334,883,722	1,334,883,722	885,512,595	200,416,195,534	202,636,591,851	202,636,591,851	930,232,559	
90	90	800,000,001	0	256,154	1,346,046,513	1,346,046,513	900,038,557	218,038,456,016	220,284,541,086	220,284,541,086	930,232,559	
91	91	800,000,001	0	256,154	1,357,209,304	1,357,209,304	914,680,725	237,751,125,801	240,023,015,830	240,023,015,830	930,232,559	
92	92	800,000,001	0	256,154	1,368,372,094	1,368,372,094	929,440,032	259,933,376,985	262,231,189,111	262,231,189,111	930,232,559	
93	93	800,000,001	0	256,154	1,380,465,118	1,380,465,118	944,317,412	285,064,539,799	287,389,322,329	287,389,322,329	930,232,559	
94	94	800,000,001	0	256,154	1,392,558,141	1,392,558,141	959,313,812	325,955,628,208	328,307,500,161	328,307,500,161	930,232,559	
95	95	800,000,001	0	256,154	1,404,651,164	1,404,651,164	974,430,183	367,056,735,223	369,435,816,570	369,435,816,570	930,232,559	
96	96	800,000,001	0	256,154	1,417,674,420	1,417,674,420	989,667,485	413,257,442,243	415,664,784,148	415,664,784,148	930,232,559	
97	97	800,000,001	0	256,154	1,431,627,908	1,431,627,908	1,005,026,686	464,814,428,337	467,251,082,931	467,251,082,931	930,232,559	
98	98	800,000,001	0	256,154	1,445,581,397	1,445,581,397	1,020,508,759	521,827,237,692	524,293,327,848	524,293,327,848	930,232,559	
99	99	800,000,001	0	256,154	1,460,465,118	1,460,465,118	1,036,114,690	568,934,521,457	571,431,101,265	571,431,101,265	930,232,559	
100	100	800,000,001	0	256,154	1,475,348,839	1,475,348,839	1,051,845,468	621,989,609,878	624,516,804,185	624,516,804,185	930,232,559	

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Annuity Withdrawal

Age	End of Policy Year	Total Premiums Paid	Annuity Payment Withdrawal Amount*	Total Annuity Payment Withdrawal Amount	DEATH BENEFIT						Units After Withdrawal
					Guaranteed Cash Value	Guaran- teed^	Non-Guaranteed		Total		
							Reversionary Bonus®	Terminal Bonus®	Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus®	Death Benefit Higher of	
				(A)	(B)	(C)	(D)	(E)	(B)+(D)+(E)=(F)	(C) or (F)	
101	101	800,000,001	0	256,154	1,492,093,025	1,492,093,025	1,067,702,092	667,739,126,199	670,298,921,316	670,298,921,316	930,232,559
102	102	800,000,001	0	256,154	1,510,697,676	1,510,697,676	1,083,685,569	713,952,316,939	716,546,700,184	716,546,700,184	930,232,559
103	103	800,000,001	0	256,154	1,529,302,327	1,529,302,327	1,099,796,914	763,363,842,567	765,992,941,808	765,992,941,808	930,232,559
104	104	800,000,001	0	256,154	1,548,837,211	1,548,837,211	1,116,037,150	816,195,061,220	818,859,935,581	818,859,935,581	930,232,559
105	105	800,000,001	0	256,154	1,568,372,094	1,568,372,094	1,132,407,308	872,682,651,970	875,383,431,372	875,383,431,372	930,232,559
106	106	800,000,001	0	256,154	1,588,837,211	1,588,837,211	1,148,908,427	933,079,656,677	935,817,402,315	935,817,402,315	930,232,559
107	107	800,000,001	0	256,154	1,610,232,560	1,610,232,560	1,165,541,555	997,656,642,783	1,000,432,416,898	1,000,432,416,898	930,232,559
108	108	800,000,001	0	256,154	1,632,558,141	1,632,558,141	1,182,307,748	1,066,702,903,312	1,069,517,769,201	1,069,517,769,201	930,232,559
109	109	800,000,001	0	256,154	1,655,813,955	1,655,813,955	1,199,208,070	1,140,527,749,892	1,143,382,771,917	1,143,382,771,917	930,232,559
110	110	800,000,001	0	256,154	1,680,000,002	1,680,000,002	1,216,243,595	1,219,461,898,802	1,222,358,142,399	1,222,358,142,399	930,232,559
111	111	800,000,001	0	256,154	1,705,116,281	1,705,116,281	1,233,415,404	1,303,858,959,346	1,306,797,491,031	1,306,797,491,031	930,232,559
112	112	800,000,001	0	256,154	1,732,093,025	1,732,093,025	1,250,724,588	1,394,097,005,941	1,397,079,823,554	1,397,079,823,554	930,232,559
113	113	800,000,001	0	256,154	1,759,069,769	1,759,069,769	1,268,172,245	1,490,580,289,751	1,493,607,531,765	1,493,607,531,765	930,232,559
114	114	800,000,001	0	256,154	1,786,976,746	1,786,976,746	1,285,759,484	1,593,741,024,730	1,596,813,760,960	1,596,813,760,960	930,232,559
115	115	800,000,001	0	256,154	1,816,744,188	1,816,744,188	1,303,487,420	1,704,041,359,716	1,707,161,591,324	1,707,161,591,324	930,232,559
116	116	800,000,001	0	256,154	1,847,441,862	1,847,441,862	1,321,357,180	1,821,975,406,336	1,825,144,205,378	1,825,144,205,378	930,232,559
117	117	800,000,001	0	256,154	1,880,000,002	1,880,000,002	1,339,369,898	1,948,071,480,872	1,951,290,850,772	1,951,290,850,772	930,232,559
118	118	800,000,001	0	256,154	1,914,418,606	1,914,418,606	1,357,526,717	2,082,894,476,345	2,086,166,421,668	2,086,166,421,668	930,232,559
119	119	800,000,001	0	256,154	1,950,697,676	1,950,697,676	1,375,828,792	2,227,048,355,548	2,230,374,882,016	2,230,374,882,016	930,232,559
120	120	800,000,001	0	256,154	1,989,767,444	1,989,767,444	1,394,277,282	2,381,178,904,528	2,384,562,949,254	2,384,562,949,254	930,232,559
121	121	800,000,001	0	256,154	2,031,627,909	2,031,627,909	1,412,873,361	2,545,976,588,402	2,549,421,089,672	2,549,421,089,672	930,232,559
122	122	800,000,001	0	256,154	2,075,348,839	2,075,348,839	1,431,618,209	2,722,179,658,332	2,725,686,625,380	2,725,686,625,380	930,232,559
123	123	800,000,001	0	256,154	2,120,930,235	2,120,930,235	1,450,513,015	2,910,577,472,460	2,914,148,915,710	2,914,148,915,710	930,232,559
124	124	800,000,001	0	256,154	2,170,232,560	2,170,232,560	1,469,558,979	3,112,014,002,879	3,115,653,794,418	3,115,653,794,418	930,232,559
125	125	800,000,001	0	256,154	2,221,395,351	2,221,395,351	1,488,757,312	3,327,391,640,287	3,331,101,792,950	3,331,101,792,950	930,232,559
126	126	800,000,001	0	256,154	2,277,209,304	2,277,209,304	1,508,109,231	3,557,675,231,198	3,561,460,549,733	3,561,460,549,733	930,232,559
127	127	800,000,001	0	256,154	2,335,813,956	2,335,813,956	1,527,615,965	3,803,896,384,914	3,807,759,814,835	3,807,759,814,835	930,232,559
128	128	800,000,001	0	256,154	2,400,000,002	2,400,000,002	1,547,278,753	4,067,158,124,692	4,071,105,403,447	4,071,105,403,447	930,232,559

Explanation on above detailed illustrations: Please refer to the Additional Explanation Notes Section.

[^] The guaranteed Death Benefit is equal to 101% of Total Premiums Paid. However, if the Guaranteed Cash Value is higher than such amount in the respective year, then the guaranteed Death Benefit will be equal to the Guaranteed Cash Value.

[@] The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Detailed Illustrations (Continued) – Annuity Withdrawal

* Assumptions

- The annuity payment withdrawal amounts are made at the end of policy year. The above annuity payment withdrawal amounts are for reference only.
- Values in the above table are based on the withdrawal sequence of cash value below for reference. Customer may specify the withdrawal sequence by submitting request to the Company at the time of withdrawal:

(1) Firstly, cash value of accumulated reversionary bonus will be withdrawn;

(2) And then, Guaranteed Cash Value and the cash value of terminal bonus will be withdrawn, by means of reduction of the Units of the Policy.

This will lead to the adjustment and reduction of subsequent Guaranteed Cash Value, reversionary bonus, terminal bonus and Total Death Benefit. Annuity withdrawals are subject to the Company's minimum unit requirements, and no annuity payment withdrawal will be allowed which has the effect of reducing the Units of the Policy below the minimum Units required. The above illustrated Annuity Payment Withdrawal Amount depends on non-guaranteed reversionary bonus and terminal bonus, therefore the illustrated Annuity Payment Withdrawal Amount might not be sustainable.

The above value is based on the Company's current projected reversionary bonus/terminal bonus and is not guaranteed. The "Guaranteed Cash Value", "Guaranteed Death Benefit" and "Total Death Benefit" shown above are calculated according to the projected policy value at the end of each policy year. If there are any changes of the reversionary bonus/terminal bonus declaration, the Units may reduce earlier or later in order to withdraw the annuity payment amount stated in above. The actual policy value including Guaranteed Cash Value, guaranteed Death Benefit and other non-guaranteed amount (including Total Death Benefit) may differ from the above table.

IMPORTANT NOTE

- **This plan is designed for individuals who look for long-term savings plan, it is not suitable for people who look for short-term gains.**
- **We aim to optimize return on non-guaranteed benefits including reversionary bonus and terminal bonus. Therefore, the Company will put more investments in equity assets which are relatively more volatile than fixed interest assets for this plan's non-guaranteed reversionary bonus and terminal bonus. The non-guaranteed benefits will be determined based on a number of factors including but not limited to investment performance and strategy, market risk, interest rates, claims and persistency.**
- **Early surrender of your policy could result in significant losses, in that you may get back considerably less than the total of premiums paid.**

Chow Tai Fook Life Insurance Company Limited

Additional Explanation Notes Section

- (i) The above detailed illustrations are only summary illustrations of the major benefits of your basic plan excluding any riders as shown in Section 2 (if applicable) of the Standard Illustration of Participating Policies and assume that all premiums are paid in full when due and no other options (unless otherwise specified) have ever been exercised. You should refer to your licensed insurance intermediary or the Company for more information or, if appropriate, a more detailed proposal.
- (ii) Total Premiums Paid is defined as the total amount of premium(s) due and paid for the basic plan. 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 face value of any reversionary bonus and terminal bonus will be paid when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of these bonuses will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses. You may cash all or part of the amount of projected reversionary bonus (if any) and other cash payments without affecting the Initial Units of Section 3 of the Standard Illustration of Participating Policies but the Surrender Values and Death Benefits in Sections 3, 4 and 5 of the Standard Illustration of Participating Policies will be reduced accordingly.
- (iv) The face value of reversionary bonus is guaranteed once declared while the cash value of reversionary bonus is not guaranteed.
- (v) The projected non-guaranteed benefits included in the detailed illustrations are based on the Company's dividend/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. Under certain circumstances, the non-guaranteed benefits may be **zero**.
- (vi) When reviewing the values shown in detailed illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. Please refer to Section 7 of the Standard Illustration of Participating Policies for the Company's dividend / bonus history.
- (vii) If you apply the "Wealth Accumulation Switching Option", after successful approval, we will determine the actual amount of the Stable Asset Account and the actual cash values of reversionary bonus and terminal bonus after the request has been processed. Such amounts may be lower or higher than the amount of the Stable Asset Account, the cash values of reversionary bonus and terminal bonus tentatively indicated to you at the time you submit the request. Any cash values of reversionary bonus and terminal bonus that have not been transferred may subsequently fall as well as rise. For the operation of "Wealth Accumulation Switching Option", please refer to the product brochure and policy provisions.
- (viii) 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 value and cash value of the reversionary bonus and terminal bonus payable for the year needs to be adjusted. When considering the bonus 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 bonus adjustment are higher. Accordingly, the actual face value and cash value of both reversionary bonus and terminal bonus payable (if any) may be higher or lower than those illustrated. Such review shall be performed from time to time and the face value and cash value of the reversionary bonus and terminal bonus may be adjusted more frequently upon change in economic and other related factors.
- (ix) If your premium(s) is paid in a currency different from your policy currency, it will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. If any benefits to be paid is in the amount payable in a currency different from your policy currency, it will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.
- (x) In case of discrepancy on the premium shown in documents submitted to the Company for underwriting purposes (including but not limited to this detailed illustrations 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.
- (xi) The above figures are show for illustrative purpose only. The above figures may differ slightly from the actual amount due to rounding differences. Please refer to the policy documents for more information.

Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment period.
- Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.
- You are required to read 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.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – CURRENT ASSUMED BASIS			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus®	Terminal Bonus®	
1	1	400,000,000	400,025,343	0	0	930,233	4,446,512	5,376,745
2	2	800,000,001	400,025,343	0	12,093,023	42,832,558	45,497,674	100,423,255
3	3	800,000,001	25,343	0	132,093,023	76,889,837	233,125,582	442,108,442
4	4	800,000,001	25,343	0	184,186,047	99,021,187	291,134,884	574,342,118
5	5	800,000,001	0	25,343	327,441,861	111,346,889	361,023,256	799,812,006
6	6	800,000,001	0	25,343	386,046,512	117,571,023	361,032,558	864,650,093
7	7	800,000,001	0	25,343	433,488,372	123,832,501	386,027,907	943,348,780
8	8	800,000,001	0	25,343	447,441,861	128,023,418	413,255,814	988,721,093
9	9	800,000,001	0	25,343	488,372,093	133,289,355	418,548,838	1,040,210,286
10	10	800,000,001	0	25,343	600,930,233	138,581,622	426,790,698	1,166,302,553
11	11	800,000,001	0	25,343	644,651,163	143,900,350	426,800,000	1,215,351,513
12	12	800,000,001	0	25,343	651,162,791	147,097,405	467,776,745	1,266,036,941
13	13	800,000,001	0	25,343	802,790,698	150,304,052	494,827,907	1,447,922,657
14	14	800,000,001	0	25,343	803,720,931	153,520,319	556,120,931	1,513,362,181
15	15	800,000,001	0	25,343	804,651,164	156,746,235	663,655,815	1,625,053,214
16	16	800,000,001	0	25,343	805,581,396	159,981,828	724,279,070	1,689,842,294
17	17	800,000,001	0	25,343	806,511,629	163,227,128	797,953,489	1,767,692,246
18	18	800,000,001	0	25,343	807,441,861	165,388,705	909,069,768	1,881,900,334
19	19	800,000,001	0	25,343	808,372,094	168,650,226	1,052,372,094	2,029,394,414
20	20	800,000,001	0	25,343	809,302,326	170,822,648	1,235,488,373	2,215,613,347
21	21	800,000,001	0	25,343	810,232,559	172,996,691	1,323,367,443	2,306,596,693
22	22	800,000,001	0	28,068	811,162,791	175,172,640	1,420,158,141	2,406,493,572
23	23	800,000,001	0	30,509	812,093,024	176,245,389	1,527,851,164	2,516,189,577
24	24	800,000,001	0	32,656	813,023,257	178,423,836	1,657,711,629	2,649,158,722
25	25	800,000,001	0	34,509	813,953,489	180,605,081	1,983,293,025	2,977,851,595
26	26	800,000,001	0	36,068	814,883,722	182,789,423	2,109,041,862	3,106,715,007
27	27	800,000,001	0	37,333	815,813,954	184,977,153	2,250,344,188	3,251,135,295
28	28	800,000,001	0	38,314	816,744,187	188,283,782	2,422,865,119	3,427,893,088
29	29	800,000,001	0	39,000	817,674,419	194,955,487	2,591,041,863	3,603,671,769
30	30	800,000,001	0	39,393	821,395,350	203,917,501	2,781,144,189	3,806,457,040
31	31	800,000,001	0	39,491	828,837,210	212,950,022	2,995,534,886	4,037,322,118
32	32	800,000,001	0	40,679	836,279,071	222,053,453	3,204,409,305	4,262,741,829
33	33	800,000,001	0	42,030	842,790,698	231,228,195	3,425,897,678	4,499,916,571
34	34	800,000,001	0	43,546	850,232,559	240,474,657	3,681,032,562	4,771,739,778
35	35	800,000,001	0	45,224	857,674,419	249,793,238	3,930,074,422	5,037,542,079

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – CURRENT ASSUMED BASIS			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus®	Terminal Bonus®	
36	36	800,000,001	0	47,077	865,116,280	259,185,408	4,217,879,074	5,342,180,762
37	37	800,000,001	0	48,036	871,627,908	268,651,942	4,524,948,841	5,665,228,691
38	38	800,000,001	0	48,810	879,069,768	278,193,619	4,824,093,028	5,981,356,415
39	39	800,000,001	0	49,399	886,511,629	287,811,226	5,140,511,633	6,314,834,488
40	40	800,000,001	0	49,802	894,883,722	297,505,557	5,540,493,028	6,732,882,307
41	41	800,000,001	0	50,020	902,325,582	307,276,285	5,969,218,610	7,178,820,477
42	42	800,000,001	0	51,176	909,767,443	317,123,829	6,429,125,587	7,656,016,859
43	43	800,000,001	0	52,527	917,209,303	327,048,616	6,922,046,518	8,166,304,437
44	44	800,000,001	0	54,064	924,651,164	337,051,080	7,450,353,495	8,712,055,739
45	45	800,000,001	0	55,786	933,023,257	347,131,644	8,016,223,263	9,296,378,164
46	46	800,000,001	0	57,705	940,465,117	357,291,577	8,724,279,078	10,022,035,772
47	47	800,000,001	0	58,980	948,837,210	367,531,614	9,489,190,706	10,805,559,530
48	48	800,000,001	0	60,157	956,279,071	377,852,469	10,315,246,521	11,649,378,061
49	49	800,000,001	0	61,258	964,651,164	388,254,888	11,207,004,662	12,559,910,714
50	50	800,000,001	0	62,261	973,023,257	398,739,612	12,033,534,895	13,405,297,764
51	51	800,000,001	0	63,176	980,465,117	409,305,771	12,919,162,803	14,308,933,691
52	52	800,000,001	0	65,618	988,837,210	419,953,561	13,867,637,222	15,276,427,993
53	53	800,000,001	0	68,517	997,209,303	430,683,186	14,883,134,897	16,311,027,386
54	54	800,000,001	0	71,864	1,005,581,396	441,494,855	15,970,893,038	17,417,969,289
55	55	800,000,001	0	75,657	1,013,953,489	452,388,777	17,136,148,853	18,602,491,119
56	56	800,000,001	0	79,897	1,022,325,582	463,366,363	18,384,465,133	19,870,157,078
57	57	800,000,001	0	83,385	1,030,697,675	474,428,237	19,721,832,576	21,226,958,488
58	58	800,000,001	0	86,917	1,039,069,768	485,575,031	21,154,837,229	22,679,482,028
59	59	800,000,001	0	90,492	1,047,441,861	496,807,381	22,690,493,044	24,234,742,286
60	60	800,000,001	0	94,111	1,055,813,954	508,125,917	24,336,372,116	25,900,311,987
61	61	800,000,001	0	97,784	1,065,116,280	519,527,610	26,100,176,768	27,684,820,658
62	62	800,000,001	0	105,174	1,073,488,373	531,011,863	27,991,004,677	29,595,504,913
63	63	800,000,001	0	113,829	1,082,790,699	542,578,070	30,018,474,446	31,643,843,215
64	64	800,000,001	0	123,748	1,091,162,792	554,225,613	32,192,818,634	33,838,207,039
65	65	800,000,001	0	134,942	1,100,465,117	565,953,867	34,525,144,218	36,191,563,202
66	66	800,000,001	0	147,412	1,108,837,210	577,764,458	37,027,246,546	38,713,848,214
67	67	800,000,001	0	158,900	1,118,139,536	589,657,511	39,711,897,711	41,419,694,758
68	68	800,000,001	0	170,923	1,127,441,862	601,633,174	42,593,079,109	44,322,154,145
69	69	800,000,001	0	183,458	1,135,813,955	613,691,583	45,687,097,717	47,436,603,255
70	70	800,000,001	0	196,516	1,145,116,280	625,832,879	49,010,827,952	50,781,777,111

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – CURRENT ASSUMED BASIS			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus®	Terminal Bonus®	
71	71	800,000,001	0	210,098	1,154,418,606	638,061,080	52,581,181,444	54,373,661,130
72	72	800,000,001	0	220,322	1,163,720,931	650,377,068	56,417,451,215	58,231,549,214
73	73	800,000,001	0	230,361	1,173,023,257	662,781,720	60,544,976,800	62,380,781,777
74	74	800,000,001	0	240,225	1,183,255,815	675,275,942	64,988,381,455	66,846,913,212
75	75	800,000,001	0	249,893	1,192,558,141	687,860,623	69,775,851,227	71,656,269,991
76	76	800,000,001	0	259,387	1,201,860,466	700,536,672	74,935,451,232	76,837,848,370
77	77	800,000,001	0	268,696	1,212,093,024	713,304,996	80,497,451,237	82,422,849,257
78	78	800,000,001	0	277,830	1,221,395,350	726,166,528	86,505,144,266	88,452,706,144
79	79	800,000,001	0	286,768	1,231,627,908	739,122,189	93,001,730,319	94,972,480,416
80	80	800,000,001	0	295,532	1,240,930,234	752,172,917	100,036,195,441	102,029,298,592
81	81	800,000,001	0	304,110	1,251,162,792	765,320,726	107,664,288,472	109,680,771,990
82	82	800,000,001	0	311,435	1,261,395,350	778,566,763	115,949,469,875	117,989,431,988
83	83	800,000,001	0	318,389	1,271,627,908	791,912,185	124,965,748,953	127,029,289,046
84	84	800,000,001	0	324,973	1,281,860,466	805,358,179	134,798,502,450	136,885,721,095
85	85	800,000,001	0	331,164	1,292,093,024	818,905,909	145,547,488,507	147,658,487,440
86	86	800,000,001	0	336,995	1,302,325,583	832,556,583	157,330,139,680	159,465,021,846
87	87	800,000,001	0	342,434	1,312,558,141	846,311,393	170,285,832,716	172,444,702,250
88	88	800,000,001	0	347,503	1,323,720,931	860,171,544	184,580,772,264	186,764,664,739
89	89	800,000,001	0	352,201	1,334,883,722	874,138,260	200,416,195,534	202,625,217,516
90	90	800,000,001	0	356,517	1,346,046,513	888,212,774	218,038,456,016	220,272,715,303
91	91	800,000,001	0	360,452	1,357,209,304	902,395,885	237,751,125,801	240,010,730,990
92	92	800,000,001	0	364,452	1,368,372,094	916,688,755	259,933,376,985	262,218,437,834
93	93	800,000,001	0	368,158	1,380,465,118	931,092,555	285,064,539,799	287,376,097,472
94	94	800,000,001	0	371,570	1,392,558,141	945,608,479	325,955,628,208	328,293,794,828
95	95	800,000,001	0	374,677	1,404,651,164	960,237,718	367,056,735,223	369,421,624,105
96	96	800,000,001	0	377,489	1,417,674,420	974,981,473	413,257,442,243	415,650,098,136
97	97	800,000,001	0	380,007	1,431,627,908	989,840,956	464,814,428,337	467,235,897,201
98	98	800,000,001	0	382,230	1,445,581,397	1,004,817,384	521,827,237,692	524,277,636,473
99	99	800,000,001	0	384,160	1,460,465,118	1,019,911,999	568,934,521,457	571,414,898,574
100	100	800,000,001	0	385,784	1,475,348,839	1,035,513,156	621,989,609,878	624,500,471,873
101	101	800,000,001	387,114	0	1,492,093,025	1,051,239,122	667,739,126,199	670,282,458,346
102	102	800,000,001	390,983	0	1,510,697,676	1,067,090,895	713,952,316,939	716,530,105,510
103	103	800,000,001	394,896	0	1,529,302,327	1,083,069,483	763,363,842,567	765,976,214,377
104	104	800,000,001	398,842	0	1,548,837,211	1,099,175,899	816,195,061,220	818,843,074,330
105	105	800,000,001	402,831	0	1,568,372,094	1,115,411,167	872,682,651,970	875,366,435,231

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – CURRENT ASSUMED BASIS			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus [@]	Terminal Bonus [@]	
106	106	800,000,001	406,864	0	1,588,837,211	1,131,776,316	933,079,656,677	935,800,270,204
107	107	800,000,001	410,930	0	1,610,232,560	1,148,272,387	997,656,642,783	1,000,415,147,730
108	108	800,000,001	415,039	0	1,632,558,141	1,164,900,427	1,066,702,903,312	1,069,500,361,880
109	109	800,000,001	419,192	0	1,655,813,955	1,181,661,491	1,140,527,749,892	1,143,365,225,338
110	110	800,000,001	423,378	0	1,680,000,002	1,198,556,643	1,219,461,898,802	1,222,340,455,447
111	111	800,000,001	427,618	0	1,705,116,281	1,215,586,957	1,303,858,959,346	1,306,779,662,584
112	112	800,000,001	431,891	0	1,732,093,025	1,232,753,513	1,394,097,005,941	1,397,061,852,479
113	113	800,000,001	436,207	0	1,759,069,769	1,250,057,402	1,490,580,289,751	1,493,589,416,922
114	114	800,000,001	440,567	0	1,786,976,746	1,267,499,721	1,593,741,024,730	1,596,795,501,197
115	115	800,000,001	444,982	0	1,816,744,188	1,285,081,580	1,704,041,359,716	1,707,143,185,484
116	116	800,000,001	449,429	0	1,847,441,862	1,302,804,093	1,821,975,406,336	1,825,125,652,291
117	117	800,000,001	453,920	0	1,880,000,002	1,320,668,386	1,948,071,480,872	1,951,272,149,260
118	118	800,000,001	458,465	0	1,914,418,606	1,338,675,593	2,082,894,476,345	2,086,147,570,544
119	119	800,000,001	463,043	0	1,950,697,676	1,356,826,859	2,227,048,355,548	2,230,355,880,083
120	120	800,000,001	467,675	0	1,989,767,444	1,375,123,334	2,381,178,904,528	2,384,543,795,306
121	121	800,000,001	472,352	0	2,031,627,909	1,393,566,181	2,545,976,588,402	2,549,401,782,492
122	122	800,000,001	477,071	0	2,075,348,839	1,412,156,571	2,722,179,658,332	2,725,667,163,742
123	123	800,000,001	481,845	0	2,120,930,235	1,430,895,684	2,910,577,472,460	2,914,129,298,379
124	124	800,000,001	486,663	0	2,170,232,560	1,449,784,710	3,112,014,002,879	3,115,634,020,149
125	125	800,000,001	491,536	0	2,221,395,351	1,468,824,848	3,327,391,640,287	3,331,081,860,486
126	126	800,000,001	496,451	0	2,277,209,304	1,488,017,307	3,557,675,231,198	3,561,440,457,809
127	127	800,000,001	501,411	0	2,335,813,956	1,507,363,306	3,803,896,384,914	3,807,739,562,176
128	128	800,000,001	506,425	0	2,400,000,002	1,526,864,073	4,067,158,124,692	4,071,084,988,767

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

@ The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – CURRENT ASSUMED BASIS				
						Guaranteed ^A (B)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus ^B (A)+(C)+(D)=(E)	Total Higher of (B) or (E)
							Reversionary Bonus ^B (C)	Terminal Bonus ^B (D)		
1	1	400,000,000	400,025,343	0	0	404,000,000	930,233	4,446,512	5,376,745	404,000,000
2	2	800,000,001	400,025,343	0	12,093,023	808,000,001	42,832,558	45,497,674	100,423,255	808,000,001
3	3	800,000,001	25,343	0	132,093,023	808,000,001	76,889,837	233,125,582	442,108,442	808,000,001
4	4	800,000,001	25,343	0	184,186,047	808,000,001	99,021,187	291,134,884	574,342,118	808,000,001
5	5	800,000,001	0	25,343	327,441,861	808,000,001	111,346,889	361,023,256	799,812,006	808,000,001
6	6	800,000,001	0	25,343	386,046,512	808,000,001	117,571,023	361,032,558	864,650,093	864,650,093
7	7	800,000,001	0	25,343	433,488,372	808,000,001	123,832,501	386,027,907	943,348,780	943,348,780
8	8	800,000,001	0	25,343	447,441,861	808,000,001	128,023,418	413,255,814	988,721,093	988,721,093
9	9	800,000,001	0	25,343	488,372,093	808,000,001	133,289,355	418,548,838	1,040,210,286	1,040,210,286
10	10	800,000,001	0	25,343	600,930,233	808,000,001	138,581,622	426,790,698	1,166,302,553	1,166,302,553
11	11	800,000,001	0	25,343	644,651,163	808,000,001	143,900,350	426,800,000	1,215,351,513	1,215,351,513
12	12	800,000,001	0	25,343	651,162,791	808,000,001	147,097,405	467,776,745	1,266,036,941	1,266,036,941
13	13	800,000,001	0	25,343	802,790,698	808,000,001	150,304,052	494,827,907	1,447,922,657	1,447,922,657
14	14	800,000,001	0	25,343	803,720,931	808,000,001	153,520,319	556,120,931	1,513,362,181	1,513,362,181
15	15	800,000,001	0	25,343	804,651,164	808,000,001	156,746,235	663,655,815	1,625,053,214	1,625,053,214
16	16	800,000,001	0	25,343	805,581,396	808,000,001	159,981,828	724,279,070	1,689,842,294	1,689,842,294
17	17	800,000,001	0	25,343	806,511,629	808,000,001	163,227,128	797,953,489	1,767,692,246	1,767,692,246
18	18	800,000,001	0	25,343	807,441,861	808,000,001	165,388,705	909,069,768	1,881,900,334	1,881,900,334
19	19	800,000,001	0	25,343	808,372,094	808,372,094	168,650,226	1,052,372,094	2,029,394,414	2,029,394,414
20	20	800,000,001	0	25,343	809,302,326	809,302,326	170,822,648	1,235,488,373	2,215,613,347	2,215,613,347
21	21	800,000,001	0	25,343	810,232,559	810,232,559	172,996,691	1,323,367,443	2,306,596,693	2,306,596,693
22	22	800,000,001	0	28,068	811,162,791	811,162,791	175,172,640	1,420,158,141	2,406,493,572	2,406,493,572
23	23	800,000,001	0	30,509	812,093,024	812,093,024	176,245,389	1,527,851,164	2,516,189,577	2,516,189,577
24	24	800,000,001	0	32,656	813,023,257	813,023,257	178,423,836	1,657,711,629	2,649,158,722	2,649,158,722
25	25	800,000,001	0	34,509	813,953,489	813,953,489	180,605,081	1,983,293,025	2,977,851,595	2,977,851,595
26	26	800,000,001	0	36,068	814,883,722	814,883,722	182,789,423	2,109,041,862	3,106,715,007	3,106,715,007
27	27	800,000,001	0	37,333	815,813,954	815,813,954	184,977,153	2,250,344,188	3,251,135,295	3,251,135,295
28	28	800,000,001	0	38,314	816,744,187	816,744,187	188,283,782	2,422,865,119	3,427,893,088	3,427,893,088
29	29	800,000,001	0	39,000	817,674,419	817,674,419	194,955,487	2,591,041,863	3,603,671,769	3,603,671,769
30	30	800,000,001	0	39,393	821,395,350	821,395,350	203,917,501	2,781,144,189	3,806,457,040	3,806,457,040
31	31	800,000,001	0	39,491	828,837,210	828,837,210	212,950,022	2,995,534,886	4,037,322,118	4,037,322,118
32	32	800,000,001	0	40,679	836,279,071	836,279,071	222,053,453	3,204,409,305	4,262,741,829	4,262,741,829
33	33	800,000,001	0	42,030	842,790,698	842,790,698	231,228,195	3,425,897,678	4,499,916,571	4,499,916,571
34	34	800,000,001	0	43,546	850,232,559	850,232,559	240,474,657	3,681,032,562	4,771,739,778	4,771,739,778
35	35	800,000,001	0	45,224	857,674,419	857,674,419	249,793,238	3,930,074,422	5,037,542,079	5,037,542,079

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – CURRENT ASSUMED BASIS				
						Guaranteed ^A (B)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus ^B (A)+(C)+(D)=(E)	Total Higher of (B) or (E)
							Reversionary Bonus ^B (C)	Terminal Bonus ^B (D)		
36	36	800,000,001	0	47,077	865,116,280	865,116,280	259,185,408	4,217,879,074	5,342,180,762	5,342,180,762
37	37	800,000,001	0	48,036	871,627,908	871,627,908	268,651,942	4,524,948,841	5,665,228,691	5,665,228,691
38	38	800,000,001	0	48,810	879,069,768	879,069,768	278,193,619	4,824,093,028	5,981,356,415	5,981,356,415
39	39	800,000,001	0	49,399	886,511,629	886,511,629	287,811,226	5,140,511,633	6,314,834,488	6,314,834,488
40	40	800,000,001	0	49,802	894,883,722	894,883,722	297,505,557	5,540,493,028	6,732,882,307	6,732,882,307
41	41	800,000,001	0	50,020	902,325,582	902,325,582	307,276,285	5,969,218,610	7,178,820,477	7,178,820,477
42	42	800,000,001	0	51,176	909,767,443	909,767,443	317,123,829	6,429,125,587	7,656,016,859	7,656,016,859
43	43	800,000,001	0	52,527	917,209,303	917,209,303	327,048,616	6,922,046,518	8,166,304,437	8,166,304,437
44	44	800,000,001	0	54,064	924,651,164	924,651,164	337,051,080	7,450,353,495	8,712,055,739	8,712,055,739
45	45	800,000,001	0	55,786	933,023,257	933,023,257	347,131,644	8,016,223,263	9,296,378,164	9,296,378,164
46	46	800,000,001	0	57,705	940,465,117	940,465,117	357,291,577	8,724,279,078	10,022,035,772	10,022,035,772
47	47	800,000,001	0	58,980	948,837,210	948,837,210	367,531,614	9,489,190,706	10,805,559,530	10,805,559,530
48	48	800,000,001	0	60,157	956,279,071	956,279,071	377,852,469	10,315,246,521	11,649,378,061	11,649,378,061
49	49	800,000,001	0	61,258	964,651,164	964,651,164	388,254,888	11,207,004,662	12,559,910,714	12,559,910,714
50	50	800,000,001	0	62,261	973,023,257	973,023,257	398,739,612	12,033,534,895	13,405,297,764	13,405,297,764
51	51	800,000,001	0	63,176	980,465,117	980,465,117	409,305,771	12,919,162,803	14,308,933,691	14,308,933,691
52	52	800,000,001	0	65,618	988,837,210	988,837,210	419,953,561	13,867,637,222	15,276,427,993	15,276,427,993
53	53	800,000,001	0	68,517	997,209,303	997,209,303	430,683,186	14,883,134,897	16,311,027,386	16,311,027,386
54	54	800,000,001	0	71,864	1,005,581,396	1,005,581,396	441,494,855	15,970,893,038	17,417,969,289	17,417,969,289
55	55	800,000,001	0	75,657	1,013,953,489	1,013,953,489	452,388,777	17,136,148,853	18,602,491,119	18,602,491,119
56	56	800,000,001	0	79,897	1,022,325,582	1,022,325,582	463,366,363	18,384,465,133	19,870,157,078	19,870,157,078
57	57	800,000,001	0	83,385	1,030,697,675	1,030,697,675	474,428,237	19,721,832,576	21,226,958,488	21,226,958,488
58	58	800,000,001	0	86,917	1,039,069,768	1,039,069,768	485,575,031	21,154,837,229	22,679,482,028	22,679,482,028
59	59	800,000,001	0	90,492	1,047,441,861	1,047,441,861	496,807,381	22,690,493,044	24,234,742,286	24,234,742,286
60	60	800,000,001	0	94,111	1,055,813,954	1,055,813,954	508,125,917	24,336,372,116	25,900,311,987	25,900,311,987
61	61	800,000,001	0	97,784	1,065,116,280	1,065,116,280	519,527,610	26,100,176,768	27,684,820,658	27,684,820,658
62	62	800,000,001	0	105,174	1,073,488,373	1,073,488,373	531,011,863	27,991,004,677	29,595,504,913	29,595,504,913
63	63	800,000,001	0	113,829	1,082,790,699	1,082,790,699	542,578,070	30,018,474,446	31,643,843,215	31,643,843,215
64	64	800,000,001	0	123,748	1,091,162,792	1,091,162,792	554,225,613	32,192,818,634	33,838,207,039	33,838,207,039
65	65	800,000,001	0	134,942	1,100,465,117	1,100,465,117	565,953,867	34,525,144,218	36,191,563,202	36,191,563,202
66	66	800,000,001	0	147,412	1,108,837,210	1,108,837,210	577,764,458	37,027,246,546	38,713,848,214	38,713,848,214
67	67	800,000,001	0	158,900	1,118,139,536	1,118,139,536	589,657,511	39,711,897,711	41,419,694,758	41,419,694,758
68	68	800,000,001	0	170,923	1,127,441,862	1,127,441,862	601,633,174	42,593,079,109	44,322,154,145	44,322,154,145
69	69	800,000,001	0	183,458	1,135,813,955	1,135,813,955	613,691,583	45,687,097,717	47,436,603,255	47,436,603,255
70	70	800,000,001	0	196,516	1,145,116,280	1,145,116,280	625,832,879	49,010,827,952	50,781,777,111	50,781,777,111

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – CURRENT ASSUMED BASIS				
						Guaranteed ^A (B)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus ^B (A)+(C)+(D)=(E)	Total Higher of (B) or (E)
							Reversionary Bonus ^B (C)	Terminal Bonus ^B (D)		
71	71	800,000,001	0	210,098	1,154,418,606	1,154,418,606	638,061,080	52,581,181,444	54,373,661,130	54,373,661,130
72	72	800,000,001	0	220,322	1,163,720,931	1,163,720,931	650,377,068	56,417,451,215	58,231,549,214	58,231,549,214
73	73	800,000,001	0	230,361	1,173,023,257	1,173,023,257	662,781,720	60,544,976,800	62,380,781,777	62,380,781,777
74	74	800,000,001	0	240,225	1,183,255,815	1,183,255,815	675,275,942	64,988,381,455	66,846,913,212	66,846,913,212
75	75	800,000,001	0	249,893	1,192,558,141	1,192,558,141	687,860,623	69,775,851,227	71,656,269,991	71,656,269,991
76	76	800,000,001	0	259,387	1,201,860,466	1,201,860,466	700,536,672	74,935,451,232	76,837,848,370	76,837,848,370
77	77	800,000,001	0	268,696	1,212,093,024	1,212,093,024	713,304,996	80,497,451,237	82,422,849,257	82,422,849,257
78	78	800,000,001	0	277,830	1,221,395,350	1,221,395,350	726,166,528	86,505,144,266	88,452,706,144	88,452,706,144
79	79	800,000,001	0	286,768	1,231,627,908	1,231,627,908	739,122,189	93,001,730,319	94,972,480,416	94,972,480,416
80	80	800,000,001	0	295,532	1,240,930,234	1,240,930,234	752,172,917	100,036,195,441	102,029,298,592	102,029,298,592
81	81	800,000,001	0	304,110	1,251,162,792	1,251,162,792	765,320,726	107,664,288,472	109,680,771,990	109,680,771,990
82	82	800,000,001	0	311,435	1,261,395,350	1,261,395,350	778,566,763	115,949,469,875	117,989,431,988	117,989,431,988
83	83	800,000,001	0	318,389	1,271,627,908	1,271,627,908	791,912,185	124,965,748,953	127,029,289,046	127,029,289,046
84	84	800,000,001	0	324,973	1,281,860,466	1,281,860,466	805,358,179	134,798,502,450	136,885,721,095	136,885,721,095
85	85	800,000,001	0	331,164	1,292,093,024	1,292,093,024	818,905,909	145,547,488,507	147,658,487,440	147,658,487,440
86	86	800,000,001	0	336,995	1,302,325,583	1,302,325,583	832,556,583	157,330,139,680	159,465,021,846	159,465,021,846
87	87	800,000,001	0	342,434	1,312,558,141	1,312,558,141	846,311,393	170,285,832,716	172,444,702,250	172,444,702,250
88	88	800,000,001	0	347,503	1,323,720,931	1,323,720,931	860,171,544	184,580,772,264	186,764,664,739	186,764,664,739
89	89	800,000,001	0	352,201	1,334,883,722	1,334,883,722	874,138,260	200,416,195,534	202,625,217,516	202,625,217,516
90	90	800,000,001	0	356,517	1,346,046,513	1,346,046,513	888,212,774	218,038,456,016	220,272,715,303	220,272,715,303
91	91	800,000,001	0	360,452	1,357,209,304	1,357,209,304	902,395,885	237,751,125,801	240,010,730,990	240,010,730,990
92	92	800,000,001	0	364,452	1,368,372,094	1,368,372,094	916,688,755	259,933,376,985	262,218,437,834	262,218,437,834
93	93	800,000,001	0	368,158	1,380,465,118	1,380,465,118	931,092,555	285,064,539,799	287,376,097,472	287,376,097,472
94	94	800,000,001	0	371,570	1,392,558,141	1,392,558,141	945,608,479	325,955,628,208	328,293,794,828	328,293,794,828
95	95	800,000,001	0	374,677	1,404,651,164	1,404,651,164	960,237,718	367,056,735,223	369,421,624,105	369,421,624,105
96	96	800,000,001	0	377,489	1,417,674,420	1,417,674,420	974,981,473	413,257,442,243	415,650,098,136	415,650,098,136
97	97	800,000,001	0	380,007	1,431,627,908	1,431,627,908	989,840,956	464,814,428,337	467,235,897,201	467,235,897,201
98	98	800,000,001	0	382,230	1,445,581,397	1,445,581,397	1,004,817,384	521,827,237,692	524,277,636,473	524,277,636,473
99	99	800,000,001	0	384,160	1,460,465,118	1,460,465,118	1,019,911,999	568,934,521,457	571,414,898,574	571,414,898,574
100	100	800,000,001	0	385,784	1,475,348,839	1,475,348,839	1,035,513,156	621,989,609,878	624,500,471,873	624,500,471,873
101	101	800,000,001	387,114	0	1,492,093,025	1,492,093,025	1,051,239,122	667,739,126,199	670,282,458,346	670,282,458,346
102	102	800,000,001	390,983	0	1,510,697,676	1,510,697,676	1,067,090,895	713,952,316,939	716,530,105,510	716,530,105,510
103	103	800,000,001	394,896	0	1,529,302,327	1,529,302,327	1,083,069,483	763,363,842,567	765,976,214,377	765,976,214,377
104	104	800,000,001	398,842	0	1,548,837,211	1,548,837,211	1,099,175,899	816,195,061,220	818,843,074,330	818,843,074,330
105	105	800,000,001	402,831	0	1,568,372,094	1,568,372,094	1,115,411,167	872,682,651,970	875,366,435,231	875,366,435,231

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – CURRENT ASSUMED BASIS				
						Guaranteed ^A (B)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus [@] (A)+(C)+(D)=(E)	Total Higher of (B) or (E)
							Reversionary Bonus [@] (C)	Terminal Bonus [@] (D)		
106	106	800,000,001	406,864	0	1,588,837,211	1,588,837,211	1,131,776,316	933,079,656,677	935,800,270,204	935,800,270,204
107	107	800,000,001	410,930	0	1,610,232,560	1,610,232,560	1,148,272,387	997,656,642,783	1,000,415,147,730	1,000,415,147,730
108	108	800,000,001	415,039	0	1,632,558,141	1,632,558,141	1,164,900,427	1,066,702,903,312	1,069,500,361,880	1,069,500,361,880
109	109	800,000,001	419,192	0	1,655,813,955	1,655,813,955	1,181,661,491	1,140,527,749,892	1,143,365,225,338	1,143,365,225,338
110	110	800,000,001	423,378	0	1,680,000,002	1,680,000,002	1,198,556,643	1,219,461,898,802	1,222,340,455,447	1,222,340,455,447
111	111	800,000,001	427,618	0	1,705,116,281	1,705,116,281	1,215,586,957	1,303,858,959,346	1,306,779,662,584	1,306,779,662,584
112	112	800,000,001	431,891	0	1,732,093,025	1,732,093,025	1,232,753,513	1,394,097,005,941	1,397,061,852,479	1,397,061,852,479
113	113	800,000,001	436,207	0	1,759,069,769	1,759,069,769	1,250,057,402	1,490,580,289,751	1,493,589,416,922	1,493,589,416,922
114	114	800,000,001	440,567	0	1,786,976,746	1,786,976,746	1,267,499,721	1,593,741,024,730	1,596,795,501,197	1,596,795,501,197
115	115	800,000,001	444,982	0	1,816,744,188	1,816,744,188	1,285,081,580	1,704,041,359,716	1,707,143,185,484	1,707,143,185,484
116	116	800,000,001	449,429	0	1,847,441,862	1,847,441,862	1,302,804,093	1,821,975,406,336	1,825,125,652,291	1,825,125,652,291
117	117	800,000,001	453,920	0	1,880,000,002	1,880,000,002	1,320,668,386	1,948,071,480,872	1,951,272,149,260	1,951,272,149,260
118	118	800,000,001	458,465	0	1,914,418,606	1,914,418,606	1,338,675,593	2,082,894,476,345	2,086,147,570,544	2,086,147,570,544
119	119	800,000,001	463,043	0	1,950,697,676	1,950,697,676	1,356,826,859	2,227,048,355,548	2,230,355,880,083	2,230,355,880,083
120	120	800,000,001	467,675	0	1,989,767,444	1,989,767,444	1,375,123,334	2,381,178,904,528	2,384,543,795,306	2,384,543,795,306
121	121	800,000,001	472,352	0	2,031,627,909	2,031,627,909	1,393,566,181	2,545,976,588,402	2,549,401,782,492	2,549,401,782,492
122	122	800,000,001	477,071	0	2,075,348,839	2,075,348,839	1,412,156,571	2,722,179,658,332	2,725,667,163,742	2,725,667,163,742
123	123	800,000,001	481,845	0	2,120,930,235	2,120,930,235	1,430,895,684	2,910,577,472,460	2,914,129,298,379	2,914,129,298,379
124	124	800,000,001	486,663	0	2,170,232,560	2,170,232,560	1,449,784,710	3,112,014,002,879	3,115,634,020,149	3,115,634,020,149
125	125	800,000,001	491,536	0	2,221,395,351	2,221,395,351	1,468,824,848	3,327,391,640,287	3,331,081,860,486	3,331,081,860,486
126	126	800,000,001	496,451	0	2,277,209,304	2,277,209,304	1,488,017,307	3,557,675,231,198	3,561,440,457,809	3,561,440,457,809
127	127	800,000,001	501,411	0	2,335,813,956	2,335,813,956	1,507,363,306	3,803,896,384,914	3,807,739,562,176	3,807,739,562,176
128	128	800,000,001	506,425	0	2,400,000,002	2,400,000,002	1,526,864,073	4,067,158,124,692	4,071,084,988,767	4,071,084,988,767

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

^A The guaranteed Death Benefit is equal to 101% of Total Premiums Paid. However, if the Guaranteed Cash Value is higher than such amount in the respective year, then the guaranteed Death Benefit will be equal to the Guaranteed Cash Value.

[@] The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

The table below illustrates the impact on Surrender Values under Pessimistic Scenario. The projected benefits under this scenario are calculated assuming the investment returns are lower than the Company's current assumed investment return; while other factors, such as claims experience, expense factors and persistency factors, affecting these values are assumed to remain unchanged. The scenario does not represent lower bound for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. It only illustrates, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – PESSIMISTIC SCENARIO			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus®	Terminal Bonus®	
1	1	400,000,000	400,025,343	0	0	688,372	4,446,512	5,134,884
2	2	800,000,001	400,025,343	0	12,093,023	31,688,039	45,497,674	89,278,736
3	3	800,000,001	25,343	0	132,093,023	56,601,783	179,041,861	367,736,667
4	4	800,000,001	25,343	0	184,186,047	72,642,103	223,590,698	480,418,848
5	5	800,000,001	0	25,343	327,441,861	81,522,287	306,465,117	715,429,265
6	6	800,000,001	0	25,343	386,046,512	85,989,135	308,251,163	780,286,810
7	7	800,000,001	0	25,343	433,488,372	90,475,817	309,888,372	833,852,561
8	8	800,000,001	0	25,343	447,441,861	93,471,770	311,851,163	852,764,794
9	9	800,000,001	0	25,343	488,372,093	97,234,133	313,869,768	899,475,994
10	10	800,000,001	0	25,343	600,930,233	101,010,417	315,358,140	1,017,298,790
11	11	800,000,001	0	25,343	644,651,163	104,800,673	317,516,279	1,066,968,115
12	12	800,000,001	0	25,343	651,162,791	107,073,104	318,874,419	1,077,110,314
13	13	800,000,001	0	25,343	802,790,698	109,350,579	320,232,558	1,232,373,835
14	14	800,000,001	0	25,343	803,720,931	111,633,111	336,613,954	1,251,967,996
15	15	800,000,001	0	25,343	804,651,164	113,920,710	400,176,745	1,318,748,619
16	16	800,000,001	0	25,343	805,581,396	116,213,387	442,083,721	1,363,878,504
17	17	800,000,001	0	25,343	806,511,629	118,511,154	480,800,000	1,405,822,783
18	18	800,000,001	0	25,343	807,441,861	120,037,952	543,637,210	1,471,117,023
19	19	800,000,001	0	25,343	808,372,094	122,344,209	631,283,722	1,562,000,025
20	20	800,000,001	0	25,343	809,302,326	123,876,680	746,427,908	1,679,606,914
21	21	800,000,001	0	25,343	810,232,559	125,408,694	805,088,373	1,740,729,626
22	22	800,000,001	0	28,068	811,162,791	126,940,534	852,902,326	1,791,005,651
23	23	800,000,001	0	30,509	812,093,024	127,690,186	906,855,815	1,846,639,025
24	24	800,000,001	0	32,656	813,023,257	129,221,402	973,674,420	1,915,919,079
25	25	800,000,001	0	34,509	813,953,489	130,753,326	1,157,562,792	2,102,269,607
26	26	800,000,001	0	36,068	814,883,722	132,286,252	1,242,158,141	2,189,328,115
27	27	800,000,001	0	37,333	815,813,954	133,820,466	1,309,348,838	2,258,983,258
28	28	800,000,001	0	38,314	816,744,187	136,143,664	1,394,102,327	2,346,990,178
29	29	800,000,001	0	39,000	817,674,419	140,838,981	1,476,567,443	2,435,080,843
30	30	800,000,001	0	39,393	821,395,350	147,140,234	1,567,730,234	2,536,265,818

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – PESSIMISTIC SCENARIO			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus®	Terminal Bonus®	
31	31	800,000,001	0	39,491	828,837,210	153,477,602	1,670,279,071	2,652,593,883
32	32	800,000,001	0	40,679	836,279,071	159,851,136	1,767,693,025	2,763,823,232
33	33	800,000,001	0	42,030	842,790,698	166,260,885	1,868,186,048	2,877,237,631
34	34	800,000,001	0	43,546	850,232,559	172,706,903	1,984,493,025	3,007,432,487
35	35	800,000,001	0	45,224	857,674,419	179,189,227	2,096,000,002	3,132,863,648
36	36	800,000,001	0	47,077	865,116,280	185,708,968	2,223,683,723	3,274,508,971
37	37	800,000,001	0	48,036	871,627,908	192,266,532	2,360,223,258	3,424,117,698
38	38	800,000,001	0	48,810	879,069,768	198,862,328	2,489,255,816	3,567,187,912
39	39	800,000,001	0	49,399	886,511,629	205,496,767	2,621,851,165	3,713,859,561
40	40	800,000,001	0	49,802	894,883,722	212,170,265	2,793,358,142	3,900,412,129
41	41	800,000,001	0	50,020	902,325,582	218,882,114	2,979,097,677	4,100,305,373
42	42	800,000,001	0	51,176	909,767,443	225,632,346	3,176,120,933	4,311,520,722
43	43	800,000,001	0	52,527	917,209,303	232,421,002	3,384,660,468	4,534,290,773
44	44	800,000,001	0	54,064	924,651,164	239,248,125	3,605,376,748	4,769,276,037
45	45	800,000,001	0	55,786	933,023,257	246,113,746	3,838,567,445	5,017,704,448
46	46	800,000,001	0	57,705	940,465,117	253,018,736	4,133,944,190	5,327,428,043
47	47	800,000,001	0	58,980	948,837,210	259,963,426	4,453,795,353	5,662,595,989
48	48	800,000,001	0	60,157	956,279,071	266,948,129	4,794,483,725	6,017,710,925
49	49	800,000,001	0	61,258	964,651,164	273,973,177	5,157,330,237	6,395,954,578
50	50	800,000,001	0	62,261	973,023,257	281,038,899	5,480,976,749	6,735,038,905
51	51	800,000,001	0	63,176	980,465,117	288,144,008	5,818,204,657	7,086,813,782
52	52	800,000,001	0	65,618	988,837,210	295,288,280	6,174,706,982	7,458,832,472
53	53	800,000,001	0	68,517	997,209,303	302,471,500	6,551,181,401	7,850,862,204
54	54	800,000,001	0	71,864	1,005,581,396	309,693,451	6,949,181,402	8,264,456,249
55	55	800,000,001	0	75,657	1,013,953,489	316,953,916	7,369,972,100	8,700,879,505
56	56	800,000,001	0	79,897	1,022,325,582	324,253,875	7,814,920,937	9,161,500,394
57	57	800,000,001	0	83,385	1,030,697,675	331,593,517	8,285,293,031	9,647,584,223
58	58	800,000,001	0	86,917	1,039,069,768	338,973,036	8,782,632,566	10,160,675,370
59	59	800,000,001	0	90,492	1,047,441,861	346,392,622	9,308,641,869	10,702,476,352
60	60	800,000,001	0	94,111	1,055,813,954	353,852,459	9,865,069,777	11,274,736,190
61	61	800,000,001	0	97,784	1,065,116,280	361,349,068	10,453,265,126	11,879,730,474
62	62	800,000,001	0	105,174	1,073,488,373	368,881,403	11,075,562,801	12,517,932,577
63	63	800,000,001	0	113,829	1,082,790,699	376,448,409	11,734,093,034	13,193,332,142
64	64	800,000,001	0	123,748	1,091,162,792	384,049,019	12,431,069,779	13,906,281,590
65	65	800,000,001	0	134,942	1,100,465,117	391,682,154	13,168,874,431	14,661,021,702

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – PESSIMISTIC SCENARIO			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus®	Terminal Bonus®	
66	66	800,000,001	0	147,412	1,108,837,210	399,348,989	13,950,083,734	15,458,269,933
67	67	800,000,001	0	158,900	1,118,139,536	407,049,188	14,777,172,107	16,302,360,831
68	68	800,000,001	0	170,923	1,127,441,862	414,782,438	15,652,669,782	17,194,894,082
69	69	800,000,001	0	183,458	1,135,813,955	422,548,411	16,580,902,341	18,139,264,707
70	70	800,000,001	0	196,516	1,145,116,280	430,346,776	17,565,097,691	19,140,560,747
71	71	800,000,001	0	210,098	1,154,418,606	438,181,084	18,608,232,575	20,200,832,265
72	72	800,000,001	0	220,322	1,163,720,931	446,051,732	19,714,372,111	21,324,144,774
73	73	800,000,001	0	230,361	1,173,023,257	453,959,110	20,889,134,903	22,516,117,270
74	74	800,000,001	0	240,225	1,183,255,815	461,903,632	22,137,227,927	23,782,387,374
75	75	800,000,001	0	249,893	1,192,558,141	469,885,691	23,464,734,905	25,127,178,737
76	76	800,000,001	0	259,387	1,201,860,466	477,905,695	24,877,386,070	26,557,152,231
77	77	800,000,001	0	268,696	1,212,093,024	485,964,043	26,379,441,885	28,077,498,952
78	78	800,000,001	0	277,830	1,221,395,350	494,061,159	27,981,739,561	29,697,196,070
79	79	800,000,001	0	286,768	1,231,627,908	502,197,446	29,693,786,074	31,427,611,428
80	80	800,000,001	0	295,532	1,240,930,234	510,373,322	31,525,869,797	33,277,173,353
81	81	800,000,001	0	304,110	1,251,162,792	518,590,273	33,489,600,031	35,259,353,096
82	82	800,000,001	0	311,435	1,261,395,350	526,848,916	35,597,907,010	37,386,151,276
83	83	800,000,001	0	318,389	1,271,627,908	535,149,865	37,866,595,384	39,673,373,157
84	84	800,000,001	0	324,973	1,281,860,466	543,493,765	40,313,600,037	42,138,954,268
85	85	800,000,001	0	331,164	1,292,093,024	551,881,230	42,959,953,528	44,803,927,782
86	86	800,000,001	0	336,995	1,302,325,583	560,312,909	45,830,716,321	47,693,354,813
87	87	800,000,001	0	342,434	1,312,558,141	568,789,436	48,955,125,627	50,836,473,204
88	88	800,000,001	0	347,503	1,323,720,931	577,311,445	52,368,065,165	54,269,097,541
89	89	800,000,001	0	352,201	1,334,883,722	585,879,588	56,113,172,145	58,033,935,455
90	90	800,000,001	0	356,517	1,346,046,513	594,494,520	60,243,609,358	62,184,150,391
91	91	800,000,001	0	360,452	1,357,209,304	603,156,452	64,824,716,339	66,785,082,095
92	92	800,000,001	0	364,452	1,368,372,094	611,865,957	69,938,232,623	71,918,470,674
93	93	800,000,001	0	368,158	1,380,465,118	620,623,611	75,687,321,000	77,688,409,729
94	94	800,000,001	0	371,570	1,392,558,141	629,430,002	85,403,711,707	87,425,699,850
95	95	800,000,001	0	374,677	1,404,651,164	638,285,716	94,935,544,274	96,978,481,154
96	96	800,000,001	0	377,489	1,417,674,420	647,191,337	105,483,925,679	107,548,791,436
97	97	800,000,001	0	380,007	1,431,627,908	656,147,456	117,075,925,690	119,163,701,054
98	98	800,000,001	0	382,230	1,445,581,397	665,154,666	129,686,967,562	131,797,703,625
99	99	800,000,001	0	384,160	1,460,465,118	674,213,574	139,500,418,734	141,635,097,426
100	100	800,000,001	0	385,784	1,475,348,839	683,711,895	151,151,860,605	153,310,921,339

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – PESSIMISTIC SCENARIO			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus [@]	Terminal Bonus [@]	
101	101	800,000,001	387,114	0	1,492,093,025	693,266,447	152,921,925,723	155,107,285,195
102	102	800,000,001	390,983	0	1,510,697,676	702,877,561	161,504,474,568	163,718,049,805
103	103	800,000,001	394,896	0	1,529,302,327	712,545,573	170,554,967,600	172,796,815,500
104	104	800,000,001	398,842	0	1,548,837,211	722,270,819	180,100,651,329	182,371,759,359
105	105	800,000,001	402,831	0	1,568,372,094	732,053,639	190,169,581,571	192,470,007,304
106	106	800,000,001	406,864	0	1,588,837,211	741,894,373	200,790,772,279	203,121,503,863
107	107	800,000,001	410,930	0	1,610,232,560	751,793,365	211,994,651,359	214,356,677,284
108	108	800,000,001	415,039	0	1,632,558,141	761,750,958	223,813,069,974	226,207,379,073
109	109	800,000,001	419,192	0	1,655,813,955	771,767,501	236,279,516,498	238,707,097,954
110	110	800,000,001	423,378	0	1,680,000,002	781,843,341	249,429,218,835	251,891,062,178
111	111	800,000,001	427,618	0	1,705,116,281	791,978,830	263,299,302,569	265,796,397,680
112	112	800,000,001	431,891	0	1,732,093,025	802,174,322	277,928,893,280	280,463,160,627
113	113	800,000,001	436,207	0	1,759,069,769	812,430,171	293,360,018,876	295,931,518,816
114	114	800,000,001	440,567	0	1,786,976,746	822,746,734	309,633,646,798	312,243,370,278
115	115	800,000,001	444,982	0	1,816,744,188	833,124,371	326,798,111,930	329,447,980,489
116	116	800,000,001	449,429	0	1,847,441,862	843,563,444	344,713,060,784	347,404,066,090
117	117	800,000,001	453,920	0	1,880,000,002	854,064,317	363,605,209,639	366,339,273,958
118	118	800,000,001	458,465	0	1,914,418,606	864,627,354	383,527,693,378	386,306,739,338
119	119	800,000,001	463,043	0	1,950,697,676	875,252,925	404,536,493,397	407,362,443,998
120	120	800,000,001	467,675	0	1,989,767,444	885,941,399	426,690,679,464	429,566,388,307
121	121	800,000,001	472,352	0	2,031,627,909	896,693,149	450,052,474,835	452,980,795,893
122	122	800,000,001	477,071	0	2,075,348,839	907,508,549	474,687,516,718	477,670,374,106
123	123	800,000,001	481,845	0	2,120,930,235	918,387,976	507,539,898,144	510,579,216,355
124	124	800,000,001	486,663	0	2,170,232,560	929,331,810	542,665,944,688	545,765,509,058
125	125	800,000,001	491,536	0	2,221,395,351	940,340,431	580,223,005,188	583,384,740,970
126	126	800,000,001	496,451	0	2,277,209,304	951,414,223	620,379,340,109	623,607,963,636
127	127	800,000,001	501,411	0	2,335,813,956	962,553,572	663,314,819,218	666,613,186,746
128	128	800,000,001	506,425	0	2,400,000,002	973,758,866	709,221,805,307	712,595,564,175

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

[@] The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

The table below illustrates the impact on Death Benefits under Pessimistic Scenario. The projected benefits under this scenario are calculated assuming the investment returns are lower than the Company's current assumed investment return; while other factors, such as claims experience, expense factors and persistency factors, affecting these values are assumed to remain unchanged. The scenario does not represent lower bound for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. It only illustrates, for reference purposes, the projected variation of return of the Company based on the investment policies and objectives adopted for this policy.

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – PESSIMISTIC SCENARIO				
						Guaranteed ^A (B)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus ^B (A)+(C)+(D)=(E)	Total Higher of (B) or (E)
							Reversionary Bonus ^B (C)	Terminal Bonus ^B (D)		
1	1	400,000,000	400,025,343	0	0	404,000,000	688,372	4,446,512	5,134,884	404,000,000
2	2	800,000,001	400,025,343	0	12,093,023	808,000,001	31,688,039	45,497,674	89,278,736	808,000,001
3	3	800,000,001	25,343	0	132,093,023	808,000,001	56,601,783	179,041,861	367,736,667	808,000,001
4	4	800,000,001	25,343	0	184,186,047	808,000,001	72,642,103	223,590,698	480,418,848	808,000,001
5	5	800,000,001	0	25,343	327,441,861	808,000,001	81,522,287	306,465,117	715,429,265	808,000,001
6	6	800,000,001	0	25,343	386,046,512	808,000,001	85,989,135	308,251,163	780,286,810	808,000,001
7	7	800,000,001	0	25,343	433,488,372	808,000,001	90,475,817	309,888,372	833,852,561	833,852,561
8	8	800,000,001	0	25,343	447,441,861	808,000,001	93,471,770	311,851,163	852,764,794	852,764,794
9	9	800,000,001	0	25,343	488,372,093	808,000,001	97,234,133	313,869,768	899,475,994	899,475,994
10	10	800,000,001	0	25,343	600,930,233	808,000,001	101,010,417	315,358,140	1,017,298,790	1,017,298,790
11	11	800,000,001	0	25,343	644,651,163	808,000,001	104,800,673	317,516,279	1,066,968,115	1,066,968,115
12	12	800,000,001	0	25,343	651,162,791	808,000,001	107,073,104	318,874,419	1,077,110,314	1,077,110,314
13	13	800,000,001	0	25,343	802,790,698	808,000,001	109,350,579	320,232,558	1,232,373,835	1,232,373,835
14	14	800,000,001	0	25,343	803,720,931	808,000,001	111,633,111	336,613,954	1,251,967,996	1,251,967,996
15	15	800,000,001	0	25,343	804,651,164	808,000,001	113,920,710	400,176,745	1,318,748,619	1,318,748,619
16	16	800,000,001	0	25,343	805,581,396	808,000,001	116,213,387	442,083,721	1,363,878,504	1,363,878,504
17	17	800,000,001	0	25,343	806,511,629	808,000,001	118,511,154	480,800,000	1,405,822,783	1,405,822,783
18	18	800,000,001	0	25,343	807,441,861	808,000,001	120,037,952	543,637,210	1,471,117,023	1,471,117,023
19	19	800,000,001	0	25,343	808,372,094	808,372,094	122,344,209	631,283,722	1,562,000,025	1,562,000,025
20	20	800,000,001	0	25,343	809,302,326	809,302,326	123,876,680	746,427,908	1,679,606,914	1,679,606,914
21	21	800,000,001	0	25,343	810,232,559	810,232,559	125,408,694	805,088,373	1,740,729,626	1,740,729,626
22	22	800,000,001	0	28,068	811,162,791	811,162,791	126,940,534	852,902,326	1,791,005,651	1,791,005,651
23	23	800,000,001	0	30,509	812,093,024	812,093,024	127,690,186	906,855,815	1,846,639,025	1,846,639,025
24	24	800,000,001	0	32,656	813,023,257	813,023,257	129,221,402	973,674,420	1,915,919,079	1,915,919,079
25	25	800,000,001	0	34,509	813,953,489	813,953,489	130,753,326	1,157,562,792	2,102,269,607	2,102,269,607
26	26	800,000,001	0	36,068	814,883,722	814,883,722	132,286,252	1,242,158,141	2,189,328,115	2,189,328,115
27	27	800,000,001	0	37,333	815,813,954	815,813,954	133,820,466	1,309,348,838	2,258,983,258	2,258,983,258
28	28	800,000,001	0	38,314	816,744,187	816,744,187	136,143,664	1,394,102,327	2,346,990,178	2,346,990,178
29	29	800,000,001	0	39,000	817,674,419	817,674,419	140,838,981	1,476,567,443	2,435,080,843	2,435,080,843
30	30	800,000,001	0	39,393	821,395,350	821,395,350	147,140,234	1,567,730,234	2,536,265,818	2,536,265,818

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – PESSIMISTIC SCENARIO				
						Guaranteed [^]	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus [®]	Total Higher of (B) or (E)
							Reversionary Bonus [®]	Terminal Bonus [®]		
						(B)	(C)	(D)	(A)+(C)+(D)=(E)	
31	31	800,000,001	0	39,491	828,837,210	828,837,210	153,477,602	1,670,279,071	2,652,593,883	2,652,593,883
32	32	800,000,001	0	40,679	836,279,071	836,279,071	159,851,136	1,767,693,025	2,763,823,232	2,763,823,232
33	33	800,000,001	0	42,030	842,790,698	842,790,698	166,260,885	1,868,186,048	2,877,237,631	2,877,237,631
34	34	800,000,001	0	43,546	850,232,559	850,232,559	172,706,903	1,984,493,025	3,007,432,487	3,007,432,487
35	35	800,000,001	0	45,224	857,674,419	857,674,419	179,189,227	2,096,000,002	3,132,863,648	3,132,863,648
36	36	800,000,001	0	47,077	865,116,280	865,116,280	185,708,968	2,223,683,723	3,274,508,971	3,274,508,971
37	37	800,000,001	0	48,036	871,627,908	871,627,908	192,266,532	2,360,223,258	3,424,117,698	3,424,117,698
38	38	800,000,001	0	48,810	879,069,768	879,069,768	198,862,328	2,489,255,816	3,567,187,912	3,567,187,912
39	39	800,000,001	0	49,399	886,511,629	886,511,629	205,496,767	2,621,851,165	3,713,859,561	3,713,859,561
40	40	800,000,001	0	49,802	894,883,722	894,883,722	212,170,265	2,793,358,142	3,900,412,129	3,900,412,129
41	41	800,000,001	0	50,020	902,325,582	902,325,582	218,882,114	2,979,097,677	4,100,305,373	4,100,305,373
42	42	800,000,001	0	51,176	909,767,443	909,767,443	225,632,346	3,176,120,933	4,311,520,722	4,311,520,722
43	43	800,000,001	0	52,527	917,209,303	917,209,303	232,421,002	3,384,660,468	4,534,290,773	4,534,290,773
44	44	800,000,001	0	54,064	924,651,164	924,651,164	239,248,125	3,605,376,748	4,769,276,037	4,769,276,037
45	45	800,000,001	0	55,786	933,023,257	933,023,257	246,113,746	3,838,567,445	5,017,704,448	5,017,704,448
46	46	800,000,001	0	57,705	940,465,117	940,465,117	253,018,736	4,133,944,190	5,327,428,043	5,327,428,043
47	47	800,000,001	0	58,980	948,837,210	948,837,210	259,963,426	4,453,795,353	5,662,595,989	5,662,595,989
48	48	800,000,001	0	60,157	956,279,071	956,279,071	266,948,129	4,794,483,725	6,017,710,925	6,017,710,925
49	49	800,000,001	0	61,258	964,651,164	964,651,164	273,973,177	5,157,330,237	6,395,954,578	6,395,954,578
50	50	800,000,001	0	62,261	973,023,257	973,023,257	281,038,899	5,480,976,749	6,735,038,905	6,735,038,905
51	51	800,000,001	0	63,176	980,465,117	980,465,117	288,144,008	5,818,204,657	7,086,813,782	7,086,813,782
52	52	800,000,001	0	65,618	988,837,210	988,837,210	295,288,280	6,174,706,982	7,458,832,472	7,458,832,472
53	53	800,000,001	0	68,517	997,209,303	997,209,303	302,471,500	6,551,181,401	7,850,862,204	7,850,862,204
54	54	800,000,001	0	71,864	1,005,581,396	1,005,581,396	309,693,451	6,949,181,402	8,264,456,249	8,264,456,249
55	55	800,000,001	0	75,657	1,013,953,489	1,013,953,489	316,953,916	7,369,972,100	8,700,879,505	8,700,879,505
56	56	800,000,001	0	79,897	1,022,325,582	1,022,325,582	324,253,875	7,814,920,937	9,161,500,394	9,161,500,394
57	57	800,000,001	0	83,385	1,030,697,675	1,030,697,675	331,593,517	8,285,293,031	9,647,584,223	9,647,584,223
58	58	800,000,001	0	86,917	1,039,069,768	1,039,069,768	338,973,036	8,782,632,566	10,160,675,370	10,160,675,370
59	59	800,000,001	0	90,492	1,047,441,861	1,047,441,861	346,392,622	9,308,641,869	10,702,476,352	10,702,476,352
60	60	800,000,001	0	94,111	1,055,813,954	1,055,813,954	353,852,459	9,865,069,777	11,274,736,190	11,274,736,190
61	61	800,000,001	0	97,784	1,065,116,280	1,065,116,280	361,349,068	10,453,265,126	11,879,730,474	11,879,730,474
62	62	800,000,001	0	105,174	1,073,488,373	1,073,488,373	368,881,403	11,075,562,801	12,517,932,577	12,517,932,577
63	63	800,000,001	0	113,829	1,082,790,699	1,082,790,699	376,448,409	11,734,093,034	13,193,332,142	13,193,332,142
64	64	800,000,001	0	123,748	1,091,162,792	1,091,162,792	384,049,019	12,431,069,779	13,906,281,590	13,906,281,590
65	65	800,000,001	0	134,942	1,100,465,117	1,100,465,117	391,682,154	13,168,874,431	14,661,021,702	14,661,021,702

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – PESSIMISTIC SCENARIO				
						Guaranteed [^]	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus [®]	Total Higher of (B) or (E)
							Reversionary Bonus [®]	Terminal Bonus [®]		
						(B)	(C)	(D)	(A)+(C)+(D)=(E)	
66	66	800,000,001	0	147,412	1,108,837,210	1,108,837,210	399,348,989	13,950,083,734	15,458,269,933	15,458,269,933
67	67	800,000,001	0	158,900	1,118,139,536	1,118,139,536	407,049,188	14,777,172,107	16,302,360,831	16,302,360,831
68	68	800,000,001	0	170,923	1,127,441,862	1,127,441,862	414,782,438	15,652,669,782	17,194,894,082	17,194,894,082
69	69	800,000,001	0	183,458	1,135,813,955	1,135,813,955	422,548,411	16,580,902,341	18,139,264,707	18,139,264,707
70	70	800,000,001	0	196,516	1,145,116,280	1,145,116,280	430,346,776	17,565,097,691	19,140,560,747	19,140,560,747
71	71	800,000,001	0	210,098	1,154,418,606	1,154,418,606	438,181,084	18,608,232,575	20,200,832,265	20,200,832,265
72	72	800,000,001	0	220,322	1,163,720,931	1,163,720,931	446,051,732	19,714,372,111	21,324,144,774	21,324,144,774
73	73	800,000,001	0	230,361	1,173,023,257	1,173,023,257	453,959,110	20,889,134,903	22,516,117,270	22,516,117,270
74	74	800,000,001	0	240,225	1,183,255,815	1,183,255,815	461,903,632	22,137,227,927	23,782,387,374	23,782,387,374
75	75	800,000,001	0	249,893	1,192,558,141	1,192,558,141	469,885,691	23,464,734,905	25,127,178,737	25,127,178,737
76	76	800,000,001	0	259,387	1,201,860,466	1,201,860,466	477,905,695	24,877,386,070	26,557,152,231	26,557,152,231
77	77	800,000,001	0	268,696	1,212,093,024	1,212,093,024	485,964,043	26,379,441,885	28,077,498,952	28,077,498,952
78	78	800,000,001	0	277,830	1,221,395,350	1,221,395,350	494,061,159	27,981,739,561	29,697,196,070	29,697,196,070
79	79	800,000,001	0	286,768	1,231,627,908	1,231,627,908	502,197,446	29,693,786,074	31,427,611,428	31,427,611,428
80	80	800,000,001	0	295,532	1,240,930,234	1,240,930,234	510,373,322	31,525,869,797	33,277,173,353	33,277,173,353
81	81	800,000,001	0	304,110	1,251,162,792	1,251,162,792	518,590,273	33,489,600,031	35,259,353,096	35,259,353,096
82	82	800,000,001	0	311,435	1,261,395,350	1,261,395,350	526,848,916	35,597,907,010	37,386,151,276	37,386,151,276
83	83	800,000,001	0	318,389	1,271,627,908	1,271,627,908	535,149,865	37,866,595,384	39,673,373,157	39,673,373,157
84	84	800,000,001	0	324,973	1,281,860,466	1,281,860,466	543,493,765	40,313,600,037	42,138,954,268	42,138,954,268
85	85	800,000,001	0	331,164	1,292,093,024	1,292,093,024	551,881,230	42,959,953,528	44,803,927,782	44,803,927,782
86	86	800,000,001	0	336,995	1,302,325,583	1,302,325,583	560,312,909	45,830,716,321	47,693,354,813	47,693,354,813
87	87	800,000,001	0	342,434	1,312,558,141	1,312,558,141	568,789,436	48,955,125,627	50,836,473,204	50,836,473,204
88	88	800,000,001	0	347,503	1,323,720,931	1,323,720,931	577,311,445	52,368,065,165	54,269,097,541	54,269,097,541
89	89	800,000,001	0	352,201	1,334,883,722	1,334,883,722	585,879,588	56,113,172,145	58,033,935,455	58,033,935,455
90	90	800,000,001	0	356,517	1,346,046,513	1,346,046,513	594,494,520	60,243,609,358	62,184,150,391	62,184,150,391
91	91	800,000,001	0	360,452	1,357,209,304	1,357,209,304	603,156,452	64,824,716,339	66,785,082,095	66,785,082,095
92	92	800,000,001	0	364,452	1,368,372,094	1,368,372,094	611,865,957	69,938,232,623	71,918,470,674	71,918,470,674
93	93	800,000,001	0	368,158	1,380,465,118	1,380,465,118	620,623,611	75,687,321,000	77,688,409,729	77,688,409,729
94	94	800,000,001	0	371,570	1,392,558,141	1,392,558,141	629,430,002	85,403,711,707	87,425,699,850	87,425,699,850
95	95	800,000,001	0	374,677	1,404,651,164	1,404,651,164	638,285,716	94,935,544,274	96,978,481,154	96,978,481,154
96	96	800,000,001	0	377,489	1,417,674,420	1,417,674,420	647,191,337	105,483,925,679	107,548,791,436	107,548,791,436
97	97	800,000,001	0	380,007	1,431,627,908	1,431,627,908	656,147,456	117,075,925,690	119,163,701,054	119,163,701,054
98	98	800,000,001	0	382,230	1,445,581,397	1,445,581,397	665,154,666	129,686,967,562	131,797,703,625	131,797,703,625
99	99	800,000,001	0	384,160	1,460,465,118	1,460,465,118	674,213,574	139,500,418,734	141,635,097,426	141,635,097,426
100	100	800,000,001	0	385,784	1,475,348,839	1,475,348,839	683,711,895	151,151,860,605	153,310,921,339	153,310,921,339

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – PESSIMISTIC SCENARIO				
						Guaranteed [^] (B)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus [@] (A)+(C)+(D)=(E)	Total Higher of (B) or (E)
							Reversionary Bonus [@] (C)	Terminal Bonus [@] (D)		
101	101	800,000,001	387,114	0	1,492,093,025	1,492,093,025	693,266,447	152,921,925,723	155,107,285,195	155,107,285,195
102	102	800,000,001	390,983	0	1,510,697,676	1,510,697,676	702,877,561	161,504,474,568	163,718,049,805	163,718,049,805
103	103	800,000,001	394,896	0	1,529,302,327	1,529,302,327	712,545,573	170,554,967,600	172,796,815,500	172,796,815,500
104	104	800,000,001	398,842	0	1,548,837,211	1,548,837,211	722,270,819	180,100,651,329	182,371,759,359	182,371,759,359
105	105	800,000,001	402,831	0	1,568,372,094	1,568,372,094	732,053,639	190,169,581,571	192,470,007,304	192,470,007,304
106	106	800,000,001	406,864	0	1,588,837,211	1,588,837,211	741,894,373	200,790,772,279	203,121,503,863	203,121,503,863
107	107	800,000,001	410,930	0	1,610,232,560	1,610,232,560	751,793,365	211,994,651,359	214,356,677,284	214,356,677,284
108	108	800,000,001	415,039	0	1,632,558,141	1,632,558,141	761,750,958	223,813,069,974	226,207,379,073	226,207,379,073
109	109	800,000,001	419,192	0	1,655,813,955	1,655,813,955	771,767,501	236,279,516,498	238,707,097,954	238,707,097,954
110	110	800,000,001	423,378	0	1,680,000,002	1,680,000,002	781,843,341	249,429,218,835	251,891,062,178	251,891,062,178
111	111	800,000,001	427,618	0	1,705,116,281	1,705,116,281	791,978,830	263,299,302,569	265,796,397,680	265,796,397,680
112	112	800,000,001	431,891	0	1,732,093,025	1,732,093,025	802,174,322	277,928,893,280	280,463,160,627	280,463,160,627
113	113	800,000,001	436,207	0	1,759,069,769	1,759,069,769	812,430,171	293,360,018,876	295,931,518,816	295,931,518,816
114	114	800,000,001	440,567	0	1,786,976,746	1,786,976,746	822,746,734	309,633,646,798	312,243,370,278	312,243,370,278
115	115	800,000,001	444,982	0	1,816,744,188	1,816,744,188	833,124,371	326,798,111,930	329,447,980,489	329,447,980,489
116	116	800,000,001	449,429	0	1,847,441,862	1,847,441,862	843,563,444	344,713,060,784	347,404,066,090	347,404,066,090
117	117	800,000,001	453,920	0	1,880,000,002	1,880,000,002	854,064,317	363,605,209,639	366,339,273,958	366,339,273,958
118	118	800,000,001	458,465	0	1,914,418,606	1,914,418,606	864,627,354	383,527,693,378	386,306,739,338	386,306,739,338
119	119	800,000,001	463,043	0	1,950,697,676	1,950,697,676	875,252,925	404,536,493,397	407,362,443,998	407,362,443,998
120	120	800,000,001	467,675	0	1,989,767,444	1,989,767,444	885,941,399	426,690,679,464	429,566,388,307	429,566,388,307
121	121	800,000,001	472,352	0	2,031,627,909	2,031,627,909	896,693,149	450,052,474,835	452,980,795,893	452,980,795,893
122	122	800,000,001	477,071	0	2,075,348,839	2,075,348,839	907,508,549	474,687,516,718	477,670,374,106	477,670,374,106
123	123	800,000,001	481,845	0	2,120,930,235	2,120,930,235	918,387,976	507,539,898,144	510,579,216,355	510,579,216,355
124	124	800,000,001	486,663	0	2,170,232,560	2,170,232,560	929,331,810	542,665,944,688	545,765,509,058	545,765,509,058
125	125	800,000,001	491,536	0	2,221,395,351	2,221,395,351	940,340,431	580,223,005,188	583,384,740,970	583,384,740,970
126	126	800,000,001	496,451	0	2,277,209,304	2,277,209,304	951,414,223	620,379,340,109	623,607,963,636	623,607,963,636
127	127	800,000,001	501,411	0	2,335,813,956	2,335,813,956	962,553,572	663,314,819,218	666,613,186,746	666,613,186,746
128	128	800,000,001	506,425	0	2,400,000,002	2,400,000,002	973,758,866	709,221,805,307	712,595,564,175	712,595,564,175

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

[^] The guaranteed Death Benefit is equal to 101% of Total Premiums Paid. However, if the Guaranteed Cash Value is higher than such amount in the respective year, then the guaranteed Death Benefit will be equal to the Guaranteed Cash Value.

[@] The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume the Rider(s) are calculated based on the current premium rates (Continued)

*** Remarks**

- A. The above assumes that you withdraw the cash value of accumulated reversionary bonus (if any), Guaranteed Cash Value and cash value of terminal bonus (if any) from your basic plan to pay the premium of all rider(s) until age 100.
- B. Values in the above tables are projected based on the assumed withdrawal sequence as below:
- (1) Firstly, it will be withdrawn from cash value of accumulated reversionary bonus (if any);
 - (2) And then, it will be withdrawn from Guaranteed Cash Value and the cash value of terminal bonus (if any) by means of reduction of the Units of the Policy.
- The above withdrawal sequence is for reference only. You may specify the withdrawal sequence which can be different from the above assumed sequence by submitting request to the Company at the time of withdrawal. In any event, withdrawal from Guaranteed Cash Value, reversionary bonus and terminal bonus by means of reduction of the Units of the Policy will lead to the adjustment and reduction of subsequent Guaranteed Cash Value, reversionary bonus, terminal bonus and Total Death Benefit. Withdrawals are subject to the Company's minimum Units requirements, and no withdrawal will be allowed which has the effect of reducing the Units of the Policy below the minimum Units required.
- C. The amount of cash value of accumulated reversionary bonus (if any), Guaranteed Cash Value and cash value of terminal bonus (if any) of your basic plan may not be sufficient to cover all future premiums of rider(s) from the policy year when the premiums offset becomes effective.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume 5% increase per annum in the premiums of Selected Rider(s)# based on the current premium rates

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – CURRENT ASSUMED BASIS			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus®	Terminal Bonus®	
1	1	400,000,000	400,025,343	0	0	930,233	4,446,512	5,376,745
2	2	800,000,001	400,026,610	0	12,093,023	42,832,558	45,497,674	100,423,255
3	3	800,000,001	27,941	0	132,093,023	76,889,837	233,125,582	442,108,442
4	4	800,000,001	29,338	0	184,186,047	99,015,725	291,134,884	574,336,656
5	5	800,000,001	0	30,805	327,441,861	111,334,359	361,023,256	799,799,476
6	6	800,000,001	0	32,345	386,046,512	117,549,799	361,032,558	864,628,869
7	7	800,000,001	0	33,962	433,488,372	123,800,833	386,027,907	943,317,112
8	8	800,000,001	0	35,660	447,441,861	127,979,524	413,255,814	988,677,199
9	9	800,000,001	0	37,443	488,372,093	133,231,269	418,548,838	1,040,152,200
10	10	800,000,001	0	39,315	600,930,233	138,507,307	426,790,698	1,166,228,238
11	11	800,000,001	0	41,281	644,651,163	143,807,662	426,800,000	1,215,258,825
12	12	800,000,001	0	43,345	651,162,791	146,984,270	467,776,745	1,265,923,806
13	13	800,000,001	0	45,512	802,790,698	150,168,133	494,827,907	1,447,786,738
14	14	800,000,001	0	47,788	803,720,931	153,359,158	556,120,931	1,513,201,020
15	15	800,000,001	0	50,177	804,651,164	156,557,247	663,655,815	1,624,864,226
16	16	800,000,001	0	52,686	805,581,396	159,762,295	724,279,070	1,689,622,761
17	17	800,000,001	0	55,321	806,511,629	162,974,193	797,953,489	1,767,439,311
18	18	800,000,001	0	58,087	807,441,861	165,099,615	909,069,768	1,881,611,244
19	19	800,000,001	0	60,991	808,372,094	168,321,571	1,052,372,094	2,029,065,759
20	20	800,000,001	0	64,041	809,302,326	170,451,436	1,235,488,373	2,215,242,135
21	21	800,000,001	0	67,243	810,232,559	172,574,608	1,323,367,443	2,306,174,610
22	22	800,000,001	0	78,196	811,162,791	174,690,975	1,420,158,141	2,406,011,907
23	23	800,000,001	0	89,247	812,093,024	175,695,595	1,527,851,164	2,515,639,783
24	24	800,000,001	0	100,304	813,023,257	177,796,156	1,657,711,629	2,648,531,042
25	25	800,000,001	0	111,295	813,953,489	179,890,075	1,983,293,025	2,977,136,589
26	26	800,000,001	0	122,139	814,883,722	181,977,576	2,109,041,862	3,105,903,160
27	27	800,000,001	0	132,744	815,813,954	184,058,952	2,250,344,188	3,250,217,094
28	28	800,000,001	0	143,044	816,744,187	187,248,942	2,422,865,119	3,426,858,248
29	29	800,000,001	0	152,885	817,674,419	193,791,684	2,591,041,863	3,602,507,966
30	30	800,000,001	0	162,147	821,395,350	202,613,200	2,781,144,189	3,805,152,739

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume 5% increase per annum in the premiums of Selected Rider(s)# based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – CURRENT ASSUMED BASIS			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus®	Terminal Bonus®	
31	31	800,000,001	0	170,678	828,837,210	211,491,363	2,995,534,886	4,035,863,459
32	32	800,000,001	0	184,603	836,279,071	220,424,884	3,204,409,305	4,261,113,260
33	33	800,000,001	0	200,270	842,790,698	229,412,275	3,425,897,678	4,498,100,651
34	34	800,000,001	0	217,869	850,232,559	238,451,856	3,681,032,562	4,769,716,977
35	35	800,000,001	0	237,577	857,674,419	247,541,655	3,930,074,422	5,035,290,496
36	36	800,000,001	0	259,677	865,116,280	256,685,632	4,217,879,074	5,339,680,986
37	37	800,000,001	0	278,216	871,627,908	265,884,145	4,524,948,841	5,662,460,894
38	38	800,000,001	0	296,833	879,069,768	275,137,643	4,824,093,028	5,978,300,439
39	39	800,000,001	0	315,436	886,511,629	284,446,694	5,140,511,633	6,311,469,956
40	40	800,000,001	0	333,910	894,883,722	293,811,988	5,540,493,028	6,729,188,738
41	41	800,000,001	0	352,140	902,325,582	303,226,053	5,969,218,610	7,174,770,245
42	42	800,000,001	0	378,292	909,767,443	312,686,029	6,429,125,587	7,651,579,059
43	43	800,000,001	0	407,693	917,209,303	322,188,773	6,922,046,518	8,161,444,594
44	44	800,000,001	0	440,604	924,651,164	331,730,775	7,450,353,495	8,706,735,434
45	45	800,000,001	0	477,369	933,023,257	341,308,002	8,016,223,263	9,290,554,522
46	46	800,000,001	0	518,480	940,465,117	350,923,893	8,724,279,078	10,015,668,088
47	47	800,000,001	0	556,433	948,837,210	360,577,231	9,489,190,706	10,798,605,147
48	48	800,000,001	0	595,914	956,279,071	370,266,548	10,315,246,521	11,641,792,140
49	49	800,000,001	0	637,161	964,651,164	379,990,568	11,207,004,662	12,551,646,394
50	50	800,000,001	0	679,973	973,023,257	389,747,889	12,033,534,895	13,396,306,041
51	51	800,000,001	0	724,464	980,465,117	399,517,641	12,919,162,803	14,299,145,561
52	52	800,000,001	0	790,091	988,837,210	409,289,396	13,867,637,222	15,265,763,828
53	53	800,000,001	0	866,247	997,209,303	419,051,581	14,883,134,897	16,299,395,781
54	54	800,000,001	0	953,991	1,005,581,396	428,791,294	15,970,893,038	17,405,265,728
55	55	800,000,001	0	1,054,560	1,013,953,489	438,494,142	17,136,148,853	18,588,596,484
56	56	800,000,001	0	1,169,343	1,022,325,582	448,162,543	18,384,465,133	19,854,953,258
57	57	800,000,001	0	1,281,412	1,030,697,675	457,787,230	19,721,832,576	21,210,317,481
58	58	800,000,001	0	1,402,474	1,039,069,768	467,358,221	21,154,837,229	22,661,265,218
59	59	800,000,001	0	1,533,167	1,047,441,861	476,864,741	22,690,493,044	24,214,799,646
60	60	800,000,001	0	1,674,207	1,055,813,954	486,294,993	24,336,372,116	25,878,481,063
61	61	800,000,001	0	1,826,526	1,065,116,280	495,564,420	26,100,176,768	27,660,857,468
62	62	800,000,001	0	2,062,793	1,073,488,373	504,626,624	27,991,004,677	29,569,119,674
63	63	800,000,001	0	2,344,172	1,082,790,699	513,429,634	30,018,474,446	31,614,694,779
64	64	800,000,001	0	2,675,864	1,091,162,792	521,915,118	32,192,818,634	33,805,896,544
65	65	800,000,001	0	3,063,813	1,100,465,117	530,018,013	34,525,144,218	36,155,627,348

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume 5% increase per annum in the premiums of Selected Rider(s)# based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – CURRENT ASSUMED BASIS			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus®	Terminal Bonus®	
66	66	800,000,001	0	3,514,287	1,108,837,210	537,722,449	37,027,246,546	38,673,806,205
67	67	800,000,001	0	3,977,568	1,118,139,536	544,973,636	39,711,897,711	41,375,010,883
68	68	800,000,001	0	4,492,453	1,127,441,862	551,712,274	42,593,079,109	44,272,233,245
69	69	800,000,001	0	5,063,012	1,135,813,955	557,873,281	45,687,097,717	47,380,784,953
70	70	800,000,001	0	5,694,552	1,145,116,280	563,385,596	49,010,827,952	50,719,329,828
71	71	800,000,001	0	6,392,531	1,154,418,606	568,295,751	52,581,181,444	54,303,895,801
72	72	800,000,001	0	7,038,791	1,163,720,931	572,556,486	56,417,451,215	58,153,728,632
73	73	800,000,001	0	7,727,491	1,173,023,257	576,117,499	60,544,976,800	62,294,117,556
74	74	800,000,001	0	8,461,299	1,183,255,815	578,926,380	64,988,381,455	66,750,563,650
75	75	800,000,001	0	9,241,920	1,192,558,141	580,926,957	69,775,851,227	71,549,336,325
76	76	800,000,001	0	10,072,694	1,201,860,466	582,060,336	74,935,451,232	76,719,372,034
77	77	800,000,001	0	10,955,897	1,212,093,024	582,263,934	80,497,451,237	82,291,808,195
78	78	800,000,001	0	11,894,746	1,221,395,350	581,472,627	86,505,144,266	88,308,012,243
79	79	800,000,001	0	12,891,279	1,231,627,908	579,616,752	93,001,730,319	94,812,974,979
80	80	800,000,001	0	13,949,516	1,240,930,234	576,623,417	100,036,195,441	101,853,749,092
81	81	800,000,001	0	15,072,130	1,251,162,792	572,471,338	107,664,288,472	109,487,922,602
82	82	800,000,001	0	16,206,926	1,261,395,350	567,095,721	115,949,469,875	117,777,960,946
83	83	800,000,001	0	17,397,249	1,271,627,908	560,429,488	124,965,748,953	126,797,806,349
84	84	800,000,001	0	18,644,859	1,281,860,466	552,404,722	134,798,502,450	136,632,767,638
85	85	800,000,001	0	19,950,062	1,292,093,024	542,949,419	145,547,488,507	147,382,530,950
86	86	800,000,001	0	21,316,401	1,302,325,583	531,991,412	157,330,139,680	159,164,456,675
87	87	800,000,001	0	22,743,463	1,312,558,141	519,455,066	170,285,832,716	172,117,845,923
88	88	800,000,001	0	24,234,138	1,323,720,931	505,262,712	184,580,772,264	186,409,755,907
89	89	800,000,001	0	25,789,855	1,334,883,722	489,335,486	200,416,195,534	202,240,414,742
90	90	800,000,001	0	27,411,188	1,346,046,513	471,592,608	218,038,456,016	219,856,095,137
91	91	800,000,001	0	29,099,422	1,357,209,304	451,913,750	237,751,125,801	239,560,248,855
92	92	800,000,001	0	30,893,460	1,368,372,094	430,202,933	259,933,376,985	261,731,952,012
93	93	800,000,001	0	32,767,987	1,380,465,118	406,361,161	285,064,539,799	286,851,366,078
94	94	800,000,001	0	34,725,256	1,392,558,141	380,287,508	325,955,628,208	327,728,473,857
95	95	800,000,001	0	36,766,403	1,404,651,164	351,877,212	367,056,735,223	368,813,263,599
96	96	800,000,001	0	38,894,457	1,417,674,420	321,022,497	413,257,442,243	414,996,139,160
97	97	800,000,001	0	41,111,593	1,431,627,908	287,612,841	464,814,428,337	466,533,669,086
98	98	800,000,001	0	43,419,696	1,445,581,397	251,534,721	521,827,237,692	523,524,353,810
99	99	800,000,001	0	45,820,883	1,460,465,118	212,673,545	568,934,521,457	570,607,660,120
100	100	800,000,001	0	48,315,315	1,475,348,839	221,816,793	621,989,609,878	623,686,775,510

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume 5% increase per annum in the premiums of Selected Rider(s)# based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	SURRENDER VALUE – CURRENT ASSUMED BASIS			
					Guaranteed	Non-Guaranteed		Total
						Reversionary Bonus®	Terminal Bonus®	
101	101	800,000,001	50,905,978	0	1,492,093,025	231,033,188	667,739,126,199	669,462,252,412
102	102	800,000,001	53,985,494	0	1,510,697,676	240,323,314	713,952,316,939	715,703,337,929
103	103	800,000,001	57,252,076	0	1,529,302,327	249,687,761	763,363,842,567	765,142,832,655
104	104	800,000,001	60,715,376	0	1,548,837,211	259,127,124	816,195,061,220	818,003,025,555
105	105	800,000,001	64,388,749	0	1,568,372,094	268,642,001	872,682,651,970	874,519,666,065
106	106	800,000,001	68,285,056	0	1,588,837,211	278,232,998	933,079,656,677	934,946,726,886
107	107	800,000,001	72,415,836	0	1,610,232,560	287,900,722	997,656,642,783	999,554,776,065
108	108	800,000,001	76,796,939	0	1,632,558,141	297,645,788	1,066,702,903,312	1,068,633,107,241
109	109	800,000,001	81,443,661	0	1,655,813,955	307,468,815	1,140,527,749,892	1,142,491,032,662
110	110	800,000,001	86,369,794	0	1,680,000,002	317,370,426	1,219,461,898,802	1,221,459,269,230
111	111	800,000,001	91,596,499	0	1,705,116,281	327,351,250	1,303,858,959,346	1,305,891,426,877
112	112	800,000,001	97,137,372	0	1,732,093,025	337,411,921	1,394,097,005,941	1,396,166,510,887
113	113	800,000,001	103,013,496	0	1,759,069,769	347,553,076	1,490,580,289,751	1,492,686,912,596
114	114	800,000,001	109,245,299	0	1,786,976,746	357,775,361	1,593,741,024,730	1,595,885,776,837
115	115	800,000,001	115,857,069	0	1,816,744,188	368,079,425	1,704,041,359,716	1,706,226,183,329
116	116	800,000,001	122,865,651	0	1,847,441,862	378,465,921	1,821,975,406,336	1,824,201,314,119
117	117	800,000,001	130,298,078	0	1,880,000,002	388,935,509	1,948,071,480,872	1,950,340,416,383
118	118	800,000,001	138,182,860	0	1,914,418,606	399,488,853	2,082,894,476,345	2,085,208,383,804
119	119	800,000,001	146,540,819	0	1,950,697,676	410,126,624	2,227,048,355,548	2,229,409,179,848
120	120	800,000,001	155,407,060	0	1,989,767,444	420,849,498	2,381,178,904,528	2,383,589,521,470
121	121	800,000,001	164,809,274	0	2,031,627,909	431,658,154	2,545,976,588,402	2,548,439,874,465
122	122	800,000,001	174,778,579	0	2,075,348,839	442,553,280	2,722,179,658,332	2,724,697,560,451
123	123	800,000,001	185,353,949	0	2,120,930,235	453,535,567	2,910,577,472,460	2,913,151,938,262
124	124	800,000,001	196,567,681	0	2,170,232,560	464,605,712	3,112,014,002,879	3,114,648,841,151
125	125	800,000,001	208,462,727	0	2,221,395,351	475,764,418	3,327,391,640,287	3,330,088,800,056
126	126	800,000,001	221,074,562	0	2,277,209,304	487,012,394	3,557,675,231,198	3,560,439,452,896
127	127	800,000,001	234,447,464	0	2,335,813,956	498,350,353	3,803,896,384,914	3,806,730,549,223
128	128	800,000,001	248,631,482	0	2,400,000,002	509,779,017	4,067,158,124,692	4,070,067,903,711

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

@ The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume 5% increase per annum in the premiums of Selected Rider(s)# based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – CURRENT ASSUMED BASIS				
						Guaranteed ^A (B)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus ^B (A)+(C)+(D)=(E)	Total Higher of (B) or (E)
							Reversionary Bonus ^B (C)	Terminal Bonus ^B (D)		
1	1	400,000,000	400,025,343	0	0	404,000,000	930,233	4,446,512	5,376,745	404,000,000
2	2	800,000,001	400,026,610	0	12,093,023	808,000,001	42,832,558	45,497,674	100,423,255	808,000,001
3	3	800,000,001	27,941	0	132,093,023	808,000,001	76,889,837	233,125,582	442,108,442	808,000,001
4	4	800,000,001	29,338	0	184,186,047	808,000,001	99,015,725	291,134,884	574,336,656	808,000,001
5	5	800,000,001	0	30,805	327,441,861	808,000,001	111,334,359	361,023,256	799,799,476	808,000,001
6	6	800,000,001	0	32,345	386,046,512	808,000,001	117,549,799	361,032,558	864,628,869	864,628,869
7	7	800,000,001	0	33,962	433,488,372	808,000,001	123,800,833	386,027,907	943,317,112	943,317,112
8	8	800,000,001	0	35,660	447,441,861	808,000,001	127,979,524	413,255,814	988,677,199	988,677,199
9	9	800,000,001	0	37,443	488,372,093	808,000,001	133,231,269	418,548,838	1,040,152,200	1,040,152,200
10	10	800,000,001	0	39,315	600,930,233	808,000,001	138,507,307	426,790,698	1,166,228,238	1,166,228,238
11	11	800,000,001	0	41,281	644,651,163	808,000,001	143,807,662	426,800,000	1,215,258,825	1,215,258,825
12	12	800,000,001	0	43,345	651,162,791	808,000,001	146,984,270	467,776,745	1,265,923,806	1,265,923,806
13	13	800,000,001	0	45,512	802,790,698	808,000,001	150,168,133	494,827,907	1,447,786,738	1,447,786,738
14	14	800,000,001	0	47,788	803,720,931	808,000,001	153,359,158	556,120,931	1,513,201,020	1,513,201,020
15	15	800,000,001	0	50,177	804,651,164	808,000,001	156,557,247	663,655,815	1,624,864,226	1,624,864,226
16	16	800,000,001	0	52,686	805,581,396	808,000,001	159,762,295	724,279,070	1,689,622,761	1,689,622,761
17	17	800,000,001	0	55,321	806,511,629	808,000,001	162,974,193	797,953,489	1,767,439,311	1,767,439,311
18	18	800,000,001	0	58,087	807,441,861	808,000,001	165,099,615	909,069,768	1,881,611,244	1,881,611,244
19	19	800,000,001	0	60,991	808,372,094	808,372,094	168,321,571	1,052,372,094	2,029,065,759	2,029,065,759
20	20	800,000,001	0	64,041	809,302,326	809,302,326	170,451,436	1,235,488,373	2,215,242,135	2,215,242,135
21	21	800,000,001	0	67,243	810,232,559	810,232,559	172,574,608	1,323,367,443	2,306,174,610	2,306,174,610
22	22	800,000,001	0	78,196	811,162,791	811,162,791	174,690,975	1,420,158,141	2,406,011,907	2,406,011,907
23	23	800,000,001	0	89,247	812,093,024	812,093,024	175,695,595	1,527,851,164	2,515,639,783	2,515,639,783
24	24	800,000,001	0	100,304	813,023,257	813,023,257	177,796,156	1,657,711,629	2,648,531,042	2,648,531,042
25	25	800,000,001	0	111,295	813,953,489	813,953,489	179,890,075	1,983,293,025	2,977,136,589	2,977,136,589
26	26	800,000,001	0	122,139	814,883,722	814,883,722	181,977,576	2,109,041,862	3,105,903,160	3,105,903,160
27	27	800,000,001	0	132,744	815,813,954	815,813,954	184,058,952	2,250,344,188	3,250,217,094	3,250,217,094
28	28	800,000,001	0	143,044	816,744,187	816,744,187	187,248,942	2,422,865,119	3,426,858,248	3,426,858,248
29	29	800,000,001	0	152,885	817,674,419	817,674,419	193,791,684	2,591,041,863	3,602,507,966	3,602,507,966
30	30	800,000,001	0	162,147	821,395,350	821,395,350	202,613,200	2,781,144,189	3,805,152,739	3,805,152,739

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume 5% increase per annum in the premiums of Selected Rider(s)# based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – CURRENT ASSUMED BASIS				
						Guaranteed ^A (B)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus ^B (A)+(C)+(D)=(E)	Total Higher of (B) or (E)
							Reversionary Bonus ^B (C)	Terminal Bonus ^B (D)		
31	31	800,000,001	0	170,678	828,837,210	828,837,210	211,491,363	2,995,534,886	4,035,863,459	4,035,863,459
32	32	800,000,001	0	184,603	836,279,071	836,279,071	220,424,884	3,204,409,305	4,261,113,260	4,261,113,260
33	33	800,000,001	0	200,270	842,790,698	842,790,698	229,412,275	3,425,897,678	4,498,100,651	4,498,100,651
34	34	800,000,001	0	217,869	850,232,559	850,232,559	238,451,856	3,681,032,562	4,769,716,977	4,769,716,977
35	35	800,000,001	0	237,577	857,674,419	857,674,419	247,541,655	3,930,074,422	5,035,290,496	5,035,290,496
36	36	800,000,001	0	259,677	865,116,280	865,116,280	256,685,632	4,217,879,074	5,339,680,986	5,339,680,986
37	37	800,000,001	0	278,216	871,627,908	871,627,908	265,884,145	4,524,948,841	5,662,460,894	5,662,460,894
38	38	800,000,001	0	296,833	879,069,768	879,069,768	275,137,643	4,824,093,028	5,978,300,439	5,978,300,439
39	39	800,000,001	0	315,436	886,511,629	886,511,629	284,446,694	5,140,511,633	6,311,469,956	6,311,469,956
40	40	800,000,001	0	333,910	894,883,722	894,883,722	293,811,988	5,540,493,028	6,729,188,738	6,729,188,738
41	41	800,000,001	0	352,140	902,325,582	902,325,582	303,226,053	5,969,218,610	7,174,770,245	7,174,770,245
42	42	800,000,001	0	378,292	909,767,443	909,767,443	312,686,029	6,429,125,587	7,651,579,059	7,651,579,059
43	43	800,000,001	0	407,693	917,209,303	917,209,303	322,188,773	6,922,046,518	8,161,444,594	8,161,444,594
44	44	800,000,001	0	440,604	924,651,164	924,651,164	331,730,775	7,450,353,495	8,706,735,434	8,706,735,434
45	45	800,000,001	0	477,369	933,023,257	933,023,257	341,308,002	8,016,223,263	9,290,554,522	9,290,554,522
46	46	800,000,001	0	518,480	940,465,117	940,465,117	350,923,893	8,724,279,078	10,015,668,088	10,015,668,088
47	47	800,000,001	0	556,433	948,837,210	948,837,210	360,577,231	9,489,190,706	10,798,605,147	10,798,605,147
48	48	800,000,001	0	595,914	956,279,071	956,279,071	370,266,548	10,315,246,521	11,641,792,140	11,641,792,140
49	49	800,000,001	0	637,161	964,651,164	964,651,164	379,990,568	11,207,004,662	12,551,646,394	12,551,646,394
50	50	800,000,001	0	679,973	973,023,257	973,023,257	389,747,889	12,033,534,895	13,396,306,041	13,396,306,041
51	51	800,000,001	0	724,464	980,465,117	980,465,117	399,517,641	12,919,162,803	14,299,145,561	14,299,145,561
52	52	800,000,001	0	790,091	988,837,210	988,837,210	409,289,396	13,867,637,222	15,265,763,828	15,265,763,828
53	53	800,000,001	0	866,247	997,209,303	997,209,303	419,051,581	14,883,134,897	16,299,395,781	16,299,395,781
54	54	800,000,001	0	953,991	1,005,581,396	1,005,581,396	428,791,294	15,970,893,038	17,405,265,728	17,405,265,728
55	55	800,000,001	0	1,054,560	1,013,953,489	1,013,953,489	438,494,142	17,136,148,853	18,588,596,484	18,588,596,484
56	56	800,000,001	0	1,169,343	1,022,325,582	1,022,325,582	448,162,543	18,384,465,133	19,854,953,258	19,854,953,258
57	57	800,000,001	0	1,281,412	1,030,697,675	1,030,697,675	457,787,230	19,721,832,576	21,210,317,481	21,210,317,481
58	58	800,000,001	0	1,402,474	1,039,069,768	1,039,069,768	467,358,221	21,154,837,229	22,661,265,218	22,661,265,218
59	59	800,000,001	0	1,533,167	1,047,441,861	1,047,441,861	476,864,741	22,690,493,044	24,214,799,646	24,214,799,646
60	60	800,000,001	0	1,674,207	1,055,813,954	1,055,813,954	486,294,993	24,336,372,116	25,878,481,063	25,878,481,063
61	61	800,000,001	0	1,826,526	1,065,116,280	1,065,116,280	495,564,420	26,100,176,768	27,660,857,468	27,660,857,468
62	62	800,000,001	0	2,062,793	1,073,488,373	1,073,488,373	504,626,624	27,991,004,677	29,569,119,674	29,569,119,674
63	63	800,000,001	0	2,344,172	1,082,790,699	1,082,790,699	513,429,634	30,018,474,446	31,614,694,779	31,614,694,779
64	64	800,000,001	0	2,675,864	1,091,162,792	1,091,162,792	521,915,118	32,192,818,634	33,805,896,544	33,805,896,544
65	65	800,000,001	0	3,063,813	1,100,465,117	1,100,465,117	530,018,013	34,525,144,218	36,155,627,348	36,155,627,348

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume 5% increase per annum in the premiums of Selected Rider(s)# based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – CURRENT ASSUMED BASIS				
						Guaranteed ^A (B)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus ^B (A)+(C)+(D)=(E)	Total Higher of (B) or (E)
							Reversionary Bonus ^B (C)	Terminal Bonus ^B (D)		
66	66	800,000,001	0	3,514,287	1,108,837,210	1,108,837,210	537,722,449	37,027,246,546	38,673,806,205	38,673,806,205
67	67	800,000,001	0	3,977,568	1,118,139,536	1,118,139,536	544,973,636	39,711,897,711	41,375,010,883	41,375,010,883
68	68	800,000,001	0	4,492,453	1,127,441,862	1,127,441,862	551,712,274	42,593,079,109	44,272,233,245	44,272,233,245
69	69	800,000,001	0	5,063,012	1,135,813,955	1,135,813,955	557,873,281	45,687,097,717	47,380,784,953	47,380,784,953
70	70	800,000,001	0	5,694,552	1,145,116,280	1,145,116,280	563,385,596	49,010,827,952	50,719,329,828	50,719,329,828
71	71	800,000,001	0	6,392,531	1,154,418,606	1,154,418,606	568,295,751	52,581,181,444	54,303,895,801	54,303,895,801
72	72	800,000,001	0	7,038,791	1,163,720,931	1,163,720,931	572,556,486	56,417,451,215	58,153,728,632	58,153,728,632
73	73	800,000,001	0	7,727,491	1,173,023,257	1,173,023,257	576,117,499	60,544,976,800	62,294,117,556	62,294,117,556
74	74	800,000,001	0	8,461,299	1,183,255,815	1,183,255,815	578,926,380	64,988,381,455	66,750,563,650	66,750,563,650
75	75	800,000,001	0	9,241,920	1,192,558,141	1,192,558,141	580,926,957	69,775,851,227	71,549,336,325	71,549,336,325
76	76	800,000,001	0	10,072,694	1,201,860,466	1,201,860,466	582,060,336	74,935,451,232	76,719,372,034	76,719,372,034
77	77	800,000,001	0	10,955,897	1,212,093,024	1,212,093,024	582,263,934	80,497,451,237	82,291,808,195	82,291,808,195
78	78	800,000,001	0	11,894,746	1,221,395,350	1,221,395,350	581,472,627	86,505,144,266	88,308,012,243	88,308,012,243
79	79	800,000,001	0	12,891,279	1,231,627,908	1,231,627,908	579,616,752	93,001,730,319	94,812,974,979	94,812,974,979
80	80	800,000,001	0	13,949,516	1,240,930,234	1,240,930,234	576,623,417	100,036,195,441	101,853,749,092	101,853,749,092
81	81	800,000,001	0	15,072,130	1,251,162,792	1,251,162,792	572,471,338	107,664,288,472	109,487,922,602	109,487,922,602
82	82	800,000,001	0	16,206,926	1,261,395,350	1,261,395,350	567,095,721	115,949,469,875	117,777,960,946	117,777,960,946
83	83	800,000,001	0	17,397,249	1,271,627,908	1,271,627,908	560,429,488	124,965,748,953	126,797,806,349	126,797,806,349
84	84	800,000,001	0	18,644,859	1,281,860,466	1,281,860,466	552,404,722	134,798,502,450	136,632,767,638	136,632,767,638
85	85	800,000,001	0	19,950,062	1,292,093,024	1,292,093,024	542,949,419	145,547,488,507	147,382,530,950	147,382,530,950
86	86	800,000,001	0	21,316,401	1,302,325,583	1,302,325,583	531,991,412	157,330,139,680	159,164,456,675	159,164,456,675
87	87	800,000,001	0	22,743,463	1,312,558,141	1,312,558,141	519,455,066	170,285,832,716	172,117,845,923	172,117,845,923
88	88	800,000,001	0	24,234,138	1,323,720,931	1,323,720,931	505,262,712	184,580,772,264	186,409,755,907	186,409,755,907
89	89	800,000,001	0	25,789,855	1,334,883,722	1,334,883,722	489,335,486	200,416,195,534	202,240,414,742	202,240,414,742
90	90	800,000,001	0	27,411,188	1,346,046,513	1,346,046,513	471,592,608	218,038,456,016	219,856,095,137	219,856,095,137
91	91	800,000,001	0	29,099,422	1,357,209,304	1,357,209,304	451,913,750	237,751,125,801	239,560,248,855	239,560,248,855
92	92	800,000,001	0	30,893,460	1,368,372,094	1,368,372,094	430,202,933	259,933,376,985	261,731,952,012	261,731,952,012
93	93	800,000,001	0	32,767,987	1,380,465,118	1,380,465,118	406,361,161	285,064,539,799	286,851,366,078	286,851,366,078
94	94	800,000,001	0	34,725,256	1,392,558,141	1,392,558,141	380,287,508	325,955,628,208	327,728,473,857	327,728,473,857
95	95	800,000,001	0	36,766,403	1,404,651,164	1,404,651,164	351,877,212	367,056,735,223	368,813,263,599	368,813,263,599
96	96	800,000,001	0	38,894,457	1,417,674,420	1,417,674,420	321,022,497	413,257,442,243	414,996,139,160	414,996,139,160
97	97	800,000,001	0	41,111,593	1,431,627,908	1,431,627,908	287,612,841	464,814,428,337	466,533,669,086	466,533,669,086
98	98	800,000,001	0	43,419,696	1,445,581,397	1,445,581,397	251,534,721	521,827,237,692	523,524,353,810	523,524,353,810
99	99	800,000,001	0	45,820,883	1,460,465,118	1,460,465,118	212,673,545	568,934,521,457	570,607,660,120	570,607,660,120
100	100	800,000,001	0	48,315,315	1,475,348,839	1,475,348,839	221,816,793	621,989,609,878	623,686,775,510	623,686,775,510

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume 5% increase per annum in the premiums of Selected Rider(s)# based on the current premium rates (Continued)

Assume that the premium offset ends at age 100.

Age	End of Policy Year	Total Premiums Paid (Basic Plan)	Premiums for the Basic Plan and Rider(s) To Be Paid by You for the Policy Year	Premiums To Be Paid for the Rider(s) for the Policy Year Using Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus of the Basic Plan	Guaranteed Cash Value (A)	DEATH BENEFIT – CURRENT ASSUMED BASIS				
						Guaranteed [^] (B)	Non-Guaranteed		Guaranteed Cash Value, Reversionary Bonus and Terminal Bonus [@] (A)+(C)+(D)=(E)	Total Higher of (B) or (E)
							Reversionary Bonus [@] (C)	Terminal Bonus [@] (D)		
101	101	800,000,001	50,905,978	0	1,492,093,025	1,492,093,025	231,033,188	667,739,126,199	669,462,252,412	669,462,252,412
102	102	800,000,001	53,985,494	0	1,510,697,676	1,510,697,676	240,323,314	713,952,316,939	715,703,337,929	715,703,337,929
103	103	800,000,001	57,252,076	0	1,529,302,327	1,529,302,327	249,687,761	763,363,842,567	765,142,832,655	765,142,832,655
104	104	800,000,001	60,715,376	0	1,548,837,211	1,548,837,211	259,127,124	816,195,061,220	818,003,025,555	818,003,025,555
105	105	800,000,001	64,388,749	0	1,568,372,094	1,568,372,094	268,642,001	872,682,651,970	874,519,666,065	874,519,666,065
106	106	800,000,001	68,285,056	0	1,588,837,211	1,588,837,211	278,232,998	933,079,656,677	934,946,726,886	934,946,726,886
107	107	800,000,001	72,415,836	0	1,610,232,560	1,610,232,560	287,900,722	997,656,642,783	999,554,776,065	999,554,776,065
108	108	800,000,001	76,796,939	0	1,632,558,141	1,632,558,141	297,645,788	1,066,702,903,312	1,068,633,107,241	1,068,633,107,241
109	109	800,000,001	81,443,661	0	1,655,813,955	1,655,813,955	307,468,815	1,140,527,749,892	1,142,491,032,662	1,142,491,032,662
110	110	800,000,001	86,369,794	0	1,680,000,002	1,680,000,002	317,370,426	1,219,461,898,802	1,221,459,269,230	1,221,459,269,230
111	111	800,000,001	91,596,499	0	1,705,116,281	1,705,116,281	327,351,250	1,303,858,959,346	1,305,891,426,877	1,305,891,426,877
112	112	800,000,001	97,137,372	0	1,732,093,025	1,732,093,025	337,411,921	1,394,097,005,941	1,396,166,510,887	1,396,166,510,887
113	113	800,000,001	103,013,496	0	1,759,069,769	1,759,069,769	347,553,076	1,490,580,289,751	1,492,686,912,596	1,492,686,912,596
114	114	800,000,001	109,245,299	0	1,786,976,746	1,786,976,746	357,775,361	1,593,741,024,730	1,595,885,776,837	1,595,885,776,837
115	115	800,000,001	115,857,069	0	1,816,744,188	1,816,744,188	368,079,425	1,704,041,359,716	1,706,226,183,329	1,706,226,183,329
116	116	800,000,001	122,865,651	0	1,847,441,862	1,847,441,862	378,465,921	1,821,975,406,336	1,824,201,314,119	1,824,201,314,119
117	117	800,000,001	130,298,078	0	1,880,000,002	1,880,000,002	388,935,509	1,948,071,480,872	1,950,340,416,383	1,950,340,416,383
118	118	800,000,001	138,182,860	0	1,914,418,606	1,914,418,606	399,488,853	2,082,894,476,345	2,085,208,383,804	2,085,208,383,804
119	119	800,000,001	146,540,819	0	1,950,697,676	1,950,697,676	410,126,624	2,227,048,355,548	2,229,409,179,848	2,229,409,179,848
120	120	800,000,001	155,407,060	0	1,989,767,444	1,989,767,444	420,849,498	2,381,178,904,528	2,383,589,521,470	2,383,589,521,470
121	121	800,000,001	164,809,274	0	2,031,627,909	2,031,627,909	431,658,154	2,545,976,588,402	2,548,439,874,465	2,548,439,874,465
122	122	800,000,001	174,778,579	0	2,075,348,839	2,075,348,839	442,553,280	2,722,179,658,332	2,724,697,560,451	2,724,697,560,451
123	123	800,000,001	185,353,949	0	2,120,930,235	2,120,930,235	453,535,567	2,910,577,472,460	2,913,151,938,262	2,913,151,938,262
124	124	800,000,001	196,567,681	0	2,170,232,560	2,170,232,560	464,605,712	3,112,014,002,879	3,114,648,841,151	3,114,648,841,151
125	125	800,000,001	208,462,727	0	2,221,395,351	2,221,395,351	475,764,418	3,327,391,640,287	3,330,088,800,056	3,330,088,800,056
126	126	800,000,001	221,074,562	0	2,277,209,304	2,277,209,304	487,012,394	3,557,675,231,198	3,560,439,452,896	3,560,439,452,896
127	127	800,000,001	234,447,464	0	2,335,813,956	2,335,813,956	498,350,353	3,803,896,384,914	3,806,730,549,223	3,806,730,549,223
128	128	800,000,001	248,631,482	0	2,400,000,002	2,400,000,002	509,779,017	4,067,158,124,692	4,070,067,903,711	4,070,067,903,711

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

- [^] The guaranteed Death Benefit is equal to 101% of Total Premiums Paid. However, if the Guaranteed Cash Value is higher than such amount in the respective year, then the guaranteed Death Benefit will be equal to the Guaranteed Cash Value.
- [@] The face value of reversionary bonus (if any) and terminal bonus (if any) will be paid together when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of reversionary bonus (if any) and terminal bonus (if any) will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses.

Chow Tai Fook Life Insurance Company Limited

MyWealth Savings Insurance Plan (Premier) – Illustration of Premiums Offset for Rider(s) by Withdrawal from the Basic Plan – Assume 5% increase per annum in the premiums of Selected Rider(s)[#] based on the current premium rates (Continued)

*** Remarks**

- A. The above assumes that you withdraw the cash value of accumulated reversionary bonus (if any), Guaranteed Cash Value and cash value of terminal bonus (if any) from your basic plan to pay the premium of all rider(s) until age 100.
- B. The above assumes that the premiums of selected rider(s)[#] are not only increased by the attained age of the insured but also increased by 5% per annum due to medical cost inflation and overall claim experience. The actual adjustment of premiums of selected rider(s)[#] may be affected by the future medical cost inflation and overall claim experience which may be higher or lower than 5%.
- C. Values in the above tables are projected based on the assumed withdrawal sequence as below:
 - (1) Firstly, it will be withdrawn from cash value of accumulated reversionary bonus (if any);
 - (2) And then, it will be withdrawn from Guaranteed Cash Value and the cash value of terminal bonus (if any) by means of reduction of the Units of the Policy.

The above withdrawal sequence is for reference only. You may specify the withdrawal sequence which can be different from the above assumed sequence by submitting request to the Company at the time of withdrawal. In any event, withdrawal from Guaranteed Cash Value, reversionary bonus and terminal bonus by means of reduction of Units of the Policy will lead to the adjustment and reduction of subsequent Guaranteed Cash Value, reversionary bonus, terminal bonus and Total Death Benefit. Withdrawals are subject to the Company's minimum Units requirements, and no withdrawal will be allowed which has the effect of reducing the Units of the Policy below the minimum Units required.

- D. The amount of cash value of accumulated reversionary bonus (if any), Guaranteed Cash Value and cash value of terminal bonus (if any) of your basic plan may not be sufficient to cover all future premiums of rider(s) from the policy year when the premiums offset becomes effective.
- E. Other than the selected riders, all rider(s)' future premiums are determined by the current premium rates. Please note that premium rates of some riders are not guaranteed, the Company reserves the right to review and revise the premium rates as and when appropriate.

[#] Selected rider(s) include(s) TargetCare Cancer Rider and all medical rider(s) (if applicable).

IMPORTANT NOTE

- **You have the obligation to pay premiums for the entire premium payment period. Otherwise, the benefit will be affected. You should refer to your licensed insurance intermediary or the Company for alternative options of premium payment period (if any). If there are different premium payment period available for the basic plan, the shorter payment period is only one of the options.**
- **You are reminded that the sustainability of premiums offset depends on the premium of rider(s) and the non-guaranteed dividends/bonuses declaration in future, which are not guaranteed. Any increase in the premium of rider(s) due to medical cost inflation and/or worsening of overall claim experience, decrease in and/or persistently low level of non-guaranteed dividends/bonuses (as compared to the Current Assumed Basis above), as well as other factors such as dividends/bonuses withdrawal, change in dividend/bonus options and addition of optional rider(s) to the basic plan may lead to the accumulated values of the basic plan being insufficient to offset the future premiums of rider(s). You may be obliged to resume paying future premiums of rider(s) even if the premiums offset option has been activated.**
- **This plan is designed for individuals who look for long-term savings plan, it is not suitable for people who look for short-term gains.**
- **We aim to optimize return on non-guaranteed benefits including reversionary bonus and terminal bonus. Therefore, the Company will put more investments in equity assets which are relatively more volatile than fixed interest assets. The non-guaranteed benefits will be determined based on a number of factors including but not limited to investment performance and strategy, market risk, interest rates, claims and persistency.**
- **We will periodically review the product features (including Annual Limit (if applicable)) of selected rider(s)[#] for adjustment as and when appropriate.**

Chow Tai Fook Life Insurance Company Limited

Premiums Offset Explanation Notes Section

- (i) The above Premiums Offset illustrations are only summary illustrations of the major benefits of your basic plan excluding any riders as shown in Section 2 of the Standard Illustration of Participating Policies (if applicable) and assume that all premiums are paid in full when due and no other options (except premiums offset) have ever been exercised. You should refer to your licensed insurance intermediary or the Company for more information or, if appropriate, a more detailed proposal.
- (ii) Total Premiums Paid is defined as the total amount of premium(s) due and paid for the basic plan. 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 face value of any reversionary bonus and terminal bonus will be paid when the Company is paying the Death Benefit (provided that no Policy Continuation Option has been exercised), whereas the cash value of these bonuses will be paid when the policy is surrendered in whole or in part, Wealth Accumulation Switching Option has been exercised or the policy is terminated (other than due to the death of the Insured). The cash value of these bonuses may not be equal to the face value of the bonuses. You may cash all or part of the amount of projected reversionary bonus (if any) and other cash payments without affecting the Initial Units of Section 3 of the Standard Illustration of Participating Policies but the Surrender Values and Death Benefits in Sections 3, 4 and 5 of the Standard Illustration of Participating Policies will be reduced accordingly.
- (iv) The face value of reversionary bonus is guaranteed once declared while the cash value of reversionary bonus is not guaranteed.
- (v) The projected non-guaranteed benefits under Current Assumed Basis included in the above Premiums Offset illustrations are based on the Company's dividend/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 Values and the Total Death Benefits are illustrated as Pessimistic Scenario in the above Premiums Offset illustrations. Under certain circumstances, the non-guaranteed benefits may be **zero**.
- (vi) In the above Premiums Offset illustrations, benefits under Pessimistic Scenario are based on a decrease of about 1.5% p.a. in comparing with the current assumed investment return.
- (vii) When reviewing the values shown in the above Premiums Offset illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. Please refer to Section 7 of the Standard Illustration of Participating Policies for the Company's dividend / bonus history.
- (viii) If you apply the "Wealth Accumulation Switching Option", after successful approval, we will determine the actual amount of the Stable Asset Account and the actual cash values of reversionary bonus and terminal bonus after the request has been processed. Such amounts may be lower or higher than the amount of the Stable Asset Account, the cash values of reversionary bonus and terminal bonus tentatively indicated to you at the time you submit the request. Any cash values of reversionary bonus and terminal bonus that have not been transferred may subsequently fall as well as rise. For the operation of "Wealth Accumulation Switching Option", please refer to the product brochure and policy provisions.
- (ix) 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 value and cash value of the reversionary bonus and terminal bonus payable for the year needs to be adjusted. When considering the bonus 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 bonus adjustment are higher. Accordingly, the actual face value and cash value of both reversionary bonus and terminal bonus payable (if any) may be higher or lower than those illustrated. Such review shall be performed from time to time and the face value and cash value of the reversionary bonus and terminal bonus may be adjusted more frequently upon change in economic and other related factors.
- (x) If your premium(s) is paid in a currency different from your policy currency, it will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. If any benefits to be paid is in the amount payable in a currency different from your policy currency, it will be converted at the prevailing exchange rate determined by us from time to time with reference to market rates. Therefore it may be subject to foreign exchange risks in the process of currency conversion.
- (xi) In case of discrepancy on the premium shown in documents submitted to the Company for underwriting purposes (including but not limited to this Premiums Offset illustrations 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.
- (xii) The above figures are shown for illustrative purposes only. The above figures may differ slightly from the actual amount due to rounding differences. Please refer to the policy documents for more information.

Remarks: "We", "Our" or "Company" refers to Chow Tai Fook Life Insurance Company Limited (Incorporated in Bermuda with limited liability)

Chow Tai Fook Life Insurance Company Limited

Premiums Offset Explanation Notes Section

Warning:

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment period.
- Should you terminate this policy early or cease paying premiums early, you may suffer a significant loss.
- You are required to read 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.

Chow Tai Fook Life Insurance Company Limited

MediChamp Insurance Plan – Worldwide provides coverage for all eligible expenses for confinement, surgery, pre/post-confinement and pre/post-surgical doctor consultation, and rehabilitation; along with special care benefits including but not limited to advanced diagnostic imaging (in-patient or out-patient), cancer care (including consultation, medication and diagnostic tests, cancer treatment, genetic profiling test, monitoring, specifically approved personalized drugs and DNA test for immediate family member), organ transplant⁵ (including all the medical expenses of the donor), stroke & heart attack rehabilitation (including physiotherapy and occupational therapy), and new parents benefits (including newborn cash, pregnancy complications & ICU daily cash for premature newborn child). Please refer to the Benefit Schedule for details of coverage.

Recommendation by a registered Medical Practitioner in writing is required

Core Benefits	
Benefit Coverage ^{1,2}	MediChamp Insurance Plan – Worldwide
Area of Coverage ³	
Core Benefits:	Worldwide
Emergency Treatment:	Worldwide
Room Level ⁴ [The benefit will be changed if you are confined in a different room level. For details, please refer to remark 4.]	Standard Private
Annual Limit	HKD 40,000,000
Overall Lifetime Limit	HKD 140,000,000
Annual Deductible	HKD 0
(A) Living Benefits (per Policy Year)	Limit
I. Confinement Benefits	
(1) Room and (incl. meal expense)	Fully covered
(2) Intensive Care	
(3) Daily Doctor's Visits	
(4) In-patient Specialist's Fee	
(5) Miscellaneous Hospital Expenses	
(6) Hospital Companion Bed	
(7) Private Nursing Care Fee	Fully covered
II. Surgical Benefits	
(1) In-patient Surgical Expenses	Fully covered
(2) Anesthetist's Fee	
(3) Operating Theatre Fee	
(4) Out-patient Surgical Expenses	
(5) Medical Appliances	
(a) Specified Items - pace maker / stents for Percutaneous Transluminal Coronary Angioplasty / intraocular lens / artificial cardiac valve / metallic or artificial joints for joint replacement / prosthetic ligaments for replacement	Fully covered
(b) Non-specified Items - Prosthetic device other than II(5)(a)	HKD 200,000 per lifetime

Chow Tai Fook Life Insurance Company Limited

Recommendation by a registered Medical Practitioner in writing is required

Core Benefits	
Benefit Coverage ^{1,2}	MediChamp Insurance Plan - Worldwide
(6) Reconstructive Surgery	
(a) Surgery	HKD 500,000
(b) Device/ Materials	HKD 200,000 per lifetime

Chow Tai Fook Life Insurance Company Limited

Recommendation by a registered Medical Practitioner in writing is required

Core Benefits	
Benefit Coverage ^{1,2}	MediChamp Insurance Plan - Worldwide
III. Pre/Post Confinement and Pre/Post Surgical Benefits	
(1) Pre-Confinement and Pre-Surgical Expenses <ul style="list-style-type: none"> - Including consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 30 days before hospital stay / 	Fully covered (maximum 1 visit per day)
(2) Post-Confinement and Post-Surgical Expenses <ul style="list-style-type: none"> - Follow-up consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 120 days after the discharge 	Fully covered (maximum 1 visit per day)
<ul style="list-style-type: none"> - within 120 days after the discharge from hospital / Out-patient surgery providing that the consultation and medication are provided by registered Chinese 	HKD 1,600 per visit (maximum 1 visit per day and up to 30 visits per Policy Year)
(4) Post-Surgery Home <ul style="list-style-type: none"> - within 200 days after the discharge from hospital / 	Fully covered up to 200 days per Policy Year
(5) Post-Confinement Ancillary <ul style="list-style-type: none"> - within 100 days after the discharge from hospital / Out-patient surgery, including consultation with Chiropractor, Physiotherapist, Speech Therapist or 	HKD 1,500 per visit (maximum 1 visit per day and up to HKD 50,000 per Policy Year)
(6) <ul style="list-style-type: none"> - 	HKD 200,000
(7) Hospice Care	HKD 200,000 per lifetime
IV. Special Care Benefits	
(1) Advanced Diagnostic (In-patient or out-	Fully covered
(2) Stroke & Heart Attack Rehabilitation	
(a) Home Facility Enhancement <ul style="list-style-type: none"> - Designated home facility enhancements such as widening passageways, adapting bathroom facilities and the provision of specialized furniture, 	HKD 80,000 per lifetime

Chow Tai Fook Life Insurance Company Limited

Recommendation by a registered Medical Practitioner in writing is required

Core Benefits	
Benefit Coverage ^{1,2}	MediChamp Insurance Plan – Worldwide
(b) Chiropractor/ Physiotherapist/ Speech Therapist/ Occupational Therapist	HKD 1,000 per visit (maximum 1 visit per day and up to 30 visits per Policy Year) HKD 120,000 per lifetime
(c) Neurologist/ Cardiologist/	
(d) Chinese Medical (registered)	
(e) Disability Subsidy – For disability continued more than 6 months	HKD 8,000 per month Up to 24 months per lifetime
(3) Cancer Care	
(a) Consultation, Medication and Diagnostic Tests – Consultations, western medication prescribed and	Fully covered
(b) Cancer – Cover Active Treatment for covered cancer, including chemotherapy, hormonal therapy,	
(c) Genetic Profiling Test	
(d) Monitoring	
(e) Specifically Approved Personalized Drugs – Cover drugs which are not yet registered in HK, given if Medical Practitioner's recommendation and special approval from the Department of Health are obtained. Customers can receive the most	HKD 800,000 per Cancer
	HKD 5,000 per person, max. 2
(4) Kidney Dialysis	Fully covered
(5) HIV/ AIDS Treatment	HKD 1,000,000 per lifetime
(6) In-patient Psychiatric	HKD 300,000
(7) Organ Transplant⁵	Fully covered
(8) Hospital Cash	
(a) Hong Kong Government Hospital; or	HKD 2,000 per day (up to 60 days per Policy Year)
(b) Lower Room Level; or	HKD 2,000 per day (up to 60 days per Policy Year)
(c) Intensive Care Unit	HKD 2,000 per day (up to 60 days per Policy Year)

Chow Tai Fook Life Insurance Company Limited

Recommendation by a registered Medical Practitioner in writing is required

Core Benefits	
Benefit Coverage^{1,2}	MediChamp Insurance Plan - Worldwide
(9) Out-patient Surgery Cash - Applicable when II(4) is payable for the same	HKD 3,000 (maximum 1 procedure per Policy Year)
V. New Parents Benefits	
(1) Newborn Cash	HKD 3,000 per newborn child
(2) Pregnancy Complications	Fully covered
(3) ICU Daily Cash for Premature Newborn Child	HKD 2,000 per day
VI. Emergency Treatment Benefits (Accident)	
(1) Emergency Out-patient Treatment due to Accident	Fully covered
(2) Emergency Dental Treatment due to Accident	Fully covered
VII. Special Coverage	
	Waive annual deductible
(2) Option to Change Insurance Plan (if applicable)	Convert to a designated medical plan with no evidence of insurability required at age 50, 55, 60 or 65 of the Insured
(3) Option to Reduce Annual Deductible (if applicable)	Reducing Annual Deductible with no evidence of insurability required at age 50, 55, 60 or 65 of the Insured
(4) Option to Upgrade Area of Coverage (if applicable)	Upgrade Area of Coverage with no evidence of insurability required at age 50, 55, 60 or 65 of the Insured after the Policy is inforce for 3 years (Only applicable when the residency of the insured is different from the area of coverage as specified in the plan)
(5) No Claim Annual Deductible Discount (if applicable)	10% of annual deductible discount if no claims for 2 consecutive years, it can be accumulated up to 100% of
(6) Free Worldwide Emergency Assistance Services⁶	Up to HKD 8,000,000 (Per incident)
(7) Free Health Check-up Service⁶	A Free Health Check-up every 3 years after the Policy is inforce for 3 years
(B) Compassionate Death Benefit	HKD 150,000
(C) Additional Death Benefit for Organ Donor⁷	HKD 150,000

Chow Tai Fook Life Insurance Company Limited

MediChamp Insurance Plan – Worldwide – Plan Features (Cont'd)

1. Claims for core benefit items (A) I – VI (exclude IV2(e), IV(8)-(9), V(1) & V(3)) should be “reasonable and customary”, which means not exceeding a reasonable average of the fees charged under similar conditions by persons of equivalent experience and professional status in the area in which the service was provided; and when in relation to fees charged for materials, it shall mean a sum not exceeding a reasonable average of the charges for similar materials in equivalent circumstances of quality and economic consideration in the same area as that in which any
2. We shall pay the amount of Living Benefits payable under this Policy, if the insured has taken up residence in the USA no more than 183 days in the past 12 months and has obtained our pre-authorization before he is Confined/Stays or undergoes Out-patient surgery in the USA unless necessitated by Accident or Emergency. Otherwise, we shall reduce

Worldwide means worldwide.

If the insured is confined in a hospital which offers multiple classes of semi-private/ private rooms, the semi-private/ standard private room shall refer to the lowest priced semi-private/ private room offered by the hospital. If the insured is confined in a room of a class above semi-private and up to standard private inside Australia, New Zealand, Hong Kong & Macau, only 50% of the original benefit will be payable. If the insured is confined in a room of a class above standard private, only 25% of the original benefit will be payable.

If the insured is confined in a hospital which offers multiple classes of private rooms, the standard private room shall refer to the lowest priced private room offered by the hospital. If the insured is confined in a room of a class above standard private, only 25% of the original benefit will be payable.

5. Organ transplant benefit is only payable to the insured who is undergoing organ transplant operation after the plan has been effective for 1 uninterrupted policy year. We will pay you an amount which is equal to the actual charges incurred by the living donor up to and not exceeding the reasonable and customary charges for the living donor's confinement and organ transplant operation in a hospital. The cost of acquisition of any organs otherwise than in
6. “Free Worldwide Emergency Assistance Services” and “Free Health Check-up Service” are provided by third party

Chow Tai Fook Life Insurance Company Limited

MediChamp Insurance Plan – Worldwide – Plan Features (Cont'd)

Guaranteed Renewal

As long as we still provide this plan for existing customers and subject to the relevant residence requirements, we will guarantee to renew this benefit plan each year during your lifetime regardless of your health status or claim history.

No Claim Annual Deductible Discount

The No Claim Annual Deductible Discount (10% of the Annual Deductible) can be accumulated without making any claims for every 2 policy years up to 100% of the Annual Deductible.

If a Living Benefit (excludes Out-patient Surgical Expenses, Newborn Cash benefit, ICU Daily Cash for Premature Newborn Child benefit, Hospital Cash benefit, Out-patient Surgery Cash benefit and Free Health Check-up Service) is paid or

Flexible options at specified ages without underwriting

Your protection needs will also change at different life stages. You can submit a request to us within 31 days before the policy anniversary that immediately follows the insured's 50th, 55th, 60th or 65th birthday. There is no medical underwriting

Eligible Medical Benefit Expenses

"Reasonable and Customary Charges" means under the similar conditions at local and treatment provided by persons with equivalent experience and professional status, the amount of service charge cannot be greater than the medical

"Medically Necessary" means necessary and suitable diagnosis or treatment based upon recognized standards of the

Effective Date

The below items will be effective on the following dates:

Items	Effective After Policy Commences or the date
Treatment or surgery for tonsils, adenoids, hernia, cataract, sinus related conditions, piles/ fissure/ fistula-in-ano/ rectal prolapse or a disease	120 days

Chow Tai Fook Life Insurance Company Limited

MediChamp Insurance Plan – Worldwide – Plan Features (Cont'd)

Key Exclusions

This plan shall not cover the expenses for any confinement, surgery, treatments or loss caused directly or indirectly, wholly or partly, voluntarily or involuntarily by any of the following occurrences:

any pre-existing conditions, hereditary disease or congenital anomalies or developmental disorders (only applicable

treatment of injuries sustained from playing professional sport or base jumping, cliff diving, flying in an unlicensed aircraft or as a learner, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than 10 metres, trekking to a height of over 2,500 metres, bungee jumping, canyoning, hang gliding, hot air balloon,

pregnancy (including child birth, miscarriage, or abortion) and complication resulting therefrom or relating thereto and surrogacy (except to the extent covered by Pregnancy Complications under New Parents Benefits), mental or nervous disorder (except to the extent covered by the In-patient Psychiatric Treatment under Special Care Benefits),

cosmetic or plastic surgery, dental care and treatment (except to the extent covered by Emergency Dental Treatment due to Accident under Emergency Treatment Benefits (Accident)), corrective devices, treatments of refractive errors unless necessitated by injury caused by an accident, routine preventive health checks (except the