



(Non-smoker)

YOUR PLAN(S) AND PREMIUM(S)

PLAN(S)	COVER UP TO AGE	SUM INSURED / COVERAGE (USD)	INITIAL PREMIUM (USD)	
			ANNUAL	MONTHLY
- HealthSelect Major Illness Insurance - 20	100	128,000	4,230.40*	380.74*
- Smart Elite 10-Year Term First (1st) Year Free Supplement	75	15,000	67.50^	6.08^
- Smart Medimoney - First Year \$1 Supplement (Economy Level)**	75	-	0.13^^	0.01^^
Your Total Initial Premium is			4,230.53	380.75

The above related remarks (if any) are printed on the next page.

Prepared by: _____

Consultant code:

Tel:

Fax/Email:

Date prepared: . . .

Note :

- All the amounts shown in this proposal are in USD.
- The premium rates are not guaranteed and the Company reserves the right to review and adjust the premium rates from time to time.
- The initial monthly premiums shown above indicate the amounts payable under monthly payment mode and are provided for your reference only. All projections in this proposal involved in premiums and benefits calculation are based on annual premium.
- All ages mentioned in this proposal refer to the age of the Proposed Insured / Owner / Payor on his or her last birthday.
- Unless otherwise specified, premiums for all plans are payable throughout the respective term of the plans.
- The benefits of the Index-linked Increase Endorsement, if any, are not included in all illustrations and benefit summaries in this proposal.
- All illustrations in this proposal assumes that i) all premiums are paid in full when due and as planned; ii) no benefit has been paid before or becomes payable in any scenario; iii) there is no indebtedness under the policy; and iv) the Sum Insured(s) of the Basic Plan (as defined below) and supplement(s) (if any) of the policy remain(s) unchanged throughout the contract term of the policy.
- This proposal is an illustration only of the key features of the recommended insurance plans. You should refer to your financial consultant or AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("the Company") for more information. If your application is accepted, you will receive a policy contract which will include detailed terms, conditions and exclusions.



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- * Premium is payable for 20 years only.
- ^ Under our promotion, subject to our Company's approval, you will enjoy waiver of the first-year premium of Smart Elite 10-Year Term First (1st) Year Free Supplement with a fixed Sum Insured as shown above, but not of subsequent premiums, upon successful application of the policy. **If you wish to continue to enjoy the coverage under this supplement, all premiums under this supplement should be paid in full when due and as planned starting from the 2nd policy year.** Please note that the premiums payable for subsequent years are subject to the annual increment under the Index-linked Increase Endorsement, if applicable. Our Company reserves the right to amend any requirements, terms and conditions in relation to this promotion at any time without prior notice. If there is any dispute in relation to these matters, our Company's decision shall be final.
- ^^ Under our promotion, subject to the terms and conditions of the promotion and our Company's approval, you can apply for Smart Medimoney - First Year \$1 Supplement upon successful application of the policy. **You can renew this supplement by paying the premium in advance at the premium rate in force at the time of renewal on each policy anniversary. Subsequent renewal premiums payable will be notified to you in advance upon renewal. No change of benefit level is allowed during the first year from the supplement effective date.** Our Company reserves the right to amend any requirements, terms and conditions in relation to this promotion at any time without prior notice. If there is any dispute in relation to these matters, our Company's decision shall be final.
- ** Smart Medimoney - First Year \$1 Supplement guarantees annual renewability. Premium rates are not guaranteed and we reserve the right to adjust the premium rates on each policy anniversary.

Prepared by:

Consultant code:

Tel:

Fax/Email:

Date prepared:

Note :

- All the amounts shown in this proposal are in USD.
- The premium rates are not guaranteed and the Company reserves the right to review and adjust the premium rates from time to time.
- The initial monthly premiums shown above indicate the amounts payable under monthly payment mode and are provided for your reference only. All projections in this proposal involved in premiums and benefits calculation are based on annual premium.
- All ages mentioned in this proposal refer to the age of the Proposed Insured / Owner / Payor on his or her last birthday.
- Unless otherwise specified, premiums for all plans are payable throughout the respective term of the plans.
- The benefits of the Index-linked Increase Endorsement, if any, are not included in all illustrations and benefit summaries in this proposal.
- All illustrations in this proposal assumes that i) all premiums are paid in full when due and as planned; ii) no benefit has been paid before or becomes payable in any scenario; iii) there is no indebtedness under the policy; and iv) the Sum Insured(s) of the Basic Plan (as defined below) and supplement(s) (if any) of the policy remain(s) unchanged throughout the contract term of the policy.
- This proposal is an illustration only of the key features of the recommended insurance plans. You should refer to your financial consultant or AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("the Company") for more information. If your application is accepted, you will receive a policy contract which will include detailed terms, conditions and exclusions.



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HealthSelect Major Illness Insurance - 20

SUMMARY OF BENEFITS

Illness can catch you unawares. If a major illness strikes, the costly medical fees and the related living expenses will become a financial burden for your loved one. It is essential to be financially prepared for the possibility of becoming severely ill. HealthSelect Major Illness Insurance ("Basic Plan") is your choice. It is an all-around major illness insurance solution providing you with:

Benefits		Benefit Amount (USD)
Major Illness Benefit⁺:	if the insured is diagnosed with one of the 56 covered Major Illnesses	128,000 and a non-guaranteed Special Bonus (if any) to be paid with this Benefit
Minor Illness Benefit:	if the insured is diagnosed with one of the covered Minor Illnesses and the benefit will be payable up to 3 claims [^]	25,600 ⁺ each claim
Death Benefit[†]:	in the unfortunate event that the insured passes away	128,000 and a non-guaranteed Special Bonus (if any) to be paid with this Benefit
Extra 35% Coverage Benefit:	an extra 35% of Sum Insured of the Basic Plan will be payable if the insured is diagnosed with one of the 56 covered Major Illnesses or passes away before the 10 th policy anniversary of the Basic Plan	44,800 [@]

⁺ Major Illness Benefit is payable once only under the Basic Plan and subject to the exclusions of the Major Illness Benefit. Once the Major Illness Benefit is payable, the coverage under the Basic Plan will terminate.

[^] Each of the payable Minor Illness Benefit should come from different Minor Illnesses except for (i) Angioplasty and Other Invasive Treatments for Coronary Artery, and (ii) Carcinoma-in-situ regarding which Minor Illness a maximum of TWO Minor Illness Benefits will be payable and subject to the exclusions of this benefit. A second claim can be made subject to the additional conditions below:

- (a) For Angioplasty and Other Invasive Treatments for Coronary Artery, the treatment must be performed on a location of stenosis in major coronary artery where no stenosis of greater than 60% was identified in the medical examination relating to the first claim; or
- (b) For Carcinoma-in-situ, the Carcinoma-in-situ is of different covered organ from that of the first claim.

^{*} The benefit amount in respect of each eligible Minor Illness Benefit claim is equal to 20% of Sum Insured of the Basic Plan and the aggregate amount payable in respect of a covered Minor Illness of the insured under all policies, covering the same or similar illnesses issued by the Company and any authorized insurers in Hong Kong and / or Macau which are affiliated with the Company, shall not exceed US\$30,000. The amount of benefit paid or payable will be deducted from the Major Illness Benefit, Death Benefit, Extra 35% Coverage Benefit, Special Bonus and / or cash value payable under the Basic Plan. The premium payable will remain unchanged after payment of this benefit.

[†] Death Benefit is only available while the Basic Plan of the policy is in effect and subject to the exclusions specified in the policy contract. Once this benefit is payable, the policy will terminate.

[@] The benefit payable is equivalent to 35% of the amount of Basic Sum Insured as at the date when the Major Illness Benefit or Death Benefit is payable under the Basic Plan. Any portion of the Basic Sum Insured which is increased by the Index-linked Increase Endorsement attached to the policy (if any) shall be excluded in the computation of this benefit.

Note:

- This is a summary only. For further information on the basis of the above calculations and the benefit details, please refer to subsequent pages of this proposal and the terms, conditions and exclusions of the policy contract for the relevant plan(s).

Proposed Insured : Mr. Chan Tai Man (Non-smoker)

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**HealthSelect Major Illness Insurance - 20****ILLNESSES COVERED**

Major Illness	
Group 1: Cancer <ul style="list-style-type: none"> Cancer 	
Group 2: Illnesses related to Organ Failure <ul style="list-style-type: none"> Chronic Adrenal Insufficiency (Addison's Disease) Chronic and Irreversible Kidney Failure Chronic Liver Disease Coma 	
Group 3: Illnesses related to Heart and Blood Vessels <ul style="list-style-type: none"> Cardiomyopathy Coronary Artery Disease Requiring Surgery Dissecting Aortic Aneurysm Eisenmenger's Syndrome Heart Attack 	
Group 4: Illnesses related to the Nervous System <ul style="list-style-type: none"> Amyotrophic Lateral Sclerosis Apallic Syndrome Bacterial Meningitis Benign Brain Tumour Blindness Brain Damage^ Encephalitis Motor Neurone Disease Multiple Sclerosis 	
Group 5: Illnesses related to Blood <ul style="list-style-type: none"> AIDS / HIV due to Blood Transfusion Aplastic Anaemia 	
Group 6: Illnesses related to the Digestive System <ul style="list-style-type: none"> Chronic Relapsing Pancreatitis Fulminant Hepatitis 	
Group 7: Illnesses related to Immunology and Rheumatology <ul style="list-style-type: none"> Severe Rheumatoid Arthritis Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis 	
Group 8: Neurological Degenerative Diseases <ul style="list-style-type: none"> Alzheimer's Disease Parkinson's Disease 	
Group 9: Illnesses related to the Musculoskeletal System <ul style="list-style-type: none"> Amputation of Feet due to Complication from Diabetes Major Burns 	
Group 10: Other Major Illnesses <ul style="list-style-type: none"> Deafness (Loss of Hearing) Elephantiasis 	
<ul style="list-style-type: none"> End Stage Lung Disease Loss of Independent Existence[#] Major Organ Transplantation Medullary Cystic Disease Heart Valve Surgery Primary Pulmonary Arterial Hypertension Severe Infective Endocarditis Surgery to Aorta Muscular Dystrophy^ Paralysis Poliomyelitis Progressive Bulbar Palsy Progressive Supranuclear Palsy^ Spinal Muscular Atrophy^ Stroke Tuberculosis Meningitis Occupationally Acquired AIDS / HIV Severe Crohn's Disease Severe Ulcerative Colitis Systemic Scleroderma Severe Creutzfeld-Jacob Disease (CJD) Necrotising Fasciitis Severance of Limbs Loss of Speech Terminal Illness 	
Note: Major Illness Benefit is payable according to the definitions of the Major Illnesses as set out in the policy contract of the Basic Plan.	

[#] To be eligible to receive a benefit under this Major Illness Benefit (as the case may be), the insured must be between age 15 and age 75 at the time of first diagnosis.

[^] To be eligible to receive a benefit under this Major Illness Benefit (as the case may be), the insured must be above age 5 at the time of first diagnosis.



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HealthSelect Major Illness Insurance - 20

Minor Illness	
<ul style="list-style-type: none">• Angioplasty and other Invasive Treatments for Coronary Artery• Aortic Aneurysm• Carcinoma-in-situ at Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube, Vagina or Testicles• Early Stage Cancer of Prostate	<ul style="list-style-type: none">• Chronic Auto-immune Hepatitis• Facial Reconstructive Surgery for Injury due to Accident• Hepatitis with Cirrhosis• Insertion of Pacemaker or Defibrillator• Skin Transplantation Due to Accidental Burning• System Lupus Erythematosus (S.L.E.)
Note: Minor Illness Benefit is payable according to the definitions of the Minor Illnesses as set out in the policy contract of the Basic Plan.	



Special Features

YOUR SUPPLEMENTS CONTINUATION AFTER FIRST MAJOR ILLNESS CLAIM

You do not need to worry about losing the coverage from the attached supplements* after the Major Illness claim on your Basic Plan. Full payment of Major Illness Benefit and corresponding termination of the coverage under the Basic Plan will not automatically terminate any subsisting supplement(s) that is / are attached to the Basic Plan. Subsisting supplement(s) shall continue until it is terminated in accordance with its own provisions.

*subject to provisions of the relevant supplement(s)

EXTENDED GRACE PERIOD TO EASE YOUR BURDEN

In major life events, such as getting married, becoming parent, divorce or in the unfortunate event that you are made redundant or laid-off, you can apply for an extension of the grace period for premium payment for a maximum of 365 days to ease your temporary financial burden. This benefit is available from the 2nd policy year and can be exercised once during the policy term. For detailed terms and conditions, please refer to the policy contract of the Basic Plan.

HELPING YOU TO PROTECT AGAINST INFLATION !

This is called Index-linked Increase Endorsement.

On each anniversary date before age 55, while the Basic Plan is in effect, you can increase the Sum Insured of the Basic Plan and the supplements (if applicable) of the policy by a rate with reference to rises in the Consumer Price Index without medical examination, which will not be less than a minimum determined by the Company, currently 5%. Your premiums will also be increased accordingly and no medical check up is required for this extra benefit.

If you decline two consecutive increases or when the claim of Major Illness Benefit is payable, this option will automatically terminate.

Note :

- This proposal is an illustration only of the key features of the recommended insurance plans. If your application is accepted, you will receive a policy contract which will include detailed terms, conditions and exclusions.

Proposed Insured : Mr. Chan Tai Man (Non-smoker) _

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HealthSelect Major Illness Insurance - 20

EXCLUSIONS AND BENEFIT LIMITATIONS

No benefit will be payable under the Basic Plan:

- if the insured suffers symptoms of, undergoes investigation for or is diagnosed with any relevant illness (except for illness effected directly and independently of any other causes by accident) within the first 60 days from the effective date of the Basic Plan or the date of reinstatement of the policy (whichever is later);
- any illnesses resulting (directly or indirectly) from or caused or contributed by (in whole or in part) any of the following:
 - any pre-existing condition;
 - except AIDS / HIV due to Blood Transfusion and Occupationally Acquired AIDS / HIV, any HIV and / or HIV-related illnesses including AIDS and / or any mutations, derivations or variations thereof;
 - except Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery and Eisenmenger's Syndrome, any congenital defect or disease which has manifested or was diagnosed before the insured attains age 18;
 - a self-inflicted injury or attempted suicide while sane or insane;
 - intoxication by alcohol or drugs not prescribed by a medical practitioner;
 - any criminal act; or
 - travel in any aircraft, except as a fare paying passenger in a commercial aircraft or cabin crew working on a scheduled public air service.

TERMINATION

The coverage under the Basic Plan will terminate on the earliest occurrence of the following:

- when the Major Illness Benefit or Death Benefit becomes payable under the Basic Plan; or
- on the policy anniversary on or immediately following the insured 100th birthday.

The policy will terminate on the earliest occurrence of the following:

- when the insured dies;
- when Major Illness Benefit of the Basic Plan becomes payable provided that there is no attached supplement subsisting at that time; otherwise when the last subsisting attached supplement is terminated;
- on the policy anniversary on or immediately following the insured's 100th birthday;
- when the amount of indebtedness equals / exceeds the cash value minus all benefits paid or payable under the Basic Plan;
- when the policy lapses, is cancelled or surrendered;
- when there is no further coverage under the Basic Plan and all attached supplements (if any); or
- when any premium remains unpaid at the end of the grace period.

Note:

- This proposal is an illustration only of the key features of the recommended insurance plans. If your application is accepted, you will receive a policy contract, which will include detailed terms, conditions and exclusions.

Proposed Insured : Mr. Chan Tai Man (Non-smoker)

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HealthSelect Major Illness Insurance - 20

ILLUSTRATION OF BENEFITS

End of Policy Year	CASH VALUE			MAJOR ILLNESS / DEATH BENEFIT			Total Premium Paid
	Guaranteed	Non-Guaranteed	Total Cash Benefits (1) + (2)	Guaranteed	Non-Guaranteed	Total Major Illness/ Death Benefit (3) + (4)	
	Cash Value (1)	Special Bonus (2)		Basic Sum Insured and Extra 35% Coverage Benefit (3)	Special Bonus (4)		
1	-	-	-	172,800	-	172,800	4,230
2	-	-	-	172,800	-	172,800	8,461
3	512	-	512	172,800	-	172,800	12,691
4	640	-	640	172,800	-	172,800	16,922
5	896	128	1,024	172,800	128	172,928	21,152
10	5,120	1,024	6,144	172,800	1,024	173,824	42,304
15	12,800	6,016	18,816	128,000	6,016	134,016	63,456
20	29,952	23,680	53,632	128,000	23,680	151,680	84,608
25	60,672	45,568	106,240	128,000	45,568	173,568	84,608
30	85,248	66,176	151,424	128,000	66,176	194,176	84,608
@Age 65	36,096	27,776	63,872	128,000	27,776	155,776	84,608
@Age 85	128,000	136,448	264,448	128,000	136,448	264,448	84,608
@Age 100	128,000	360,832	488,832	128,000	360,832	488,832	84,608

Explanations:

- An Extra 35% Coverage Benefit will be paid if either the Major Illness Benefit or Death Benefit is payable under the Basic Plan before the 10th policy anniversary, which is equivalent to 35% of the amount of Basic Sum Insured as at the date when the Major Illness Benefit or Death Benefit is payable under the Basic Plan. Any portion of the Basic Sum Insured which is increased by the Index-linked Increase Endorsement attached to the policy (if any) shall be excluded in the computation of this benefit.
- This illustration is projected based on the current Special Bonus scale, which is not guaranteed and is determined by the Company from time to time at its absolute discretion based on a series of factors including but not limited to claims experience, policy persistency and investment returns. The above values are provided for illustrative purpose only. It is neither an estimate nor a guarantee of the policy performance in the future. The actual amount of Special Bonus payable may change with the values being different from those illustrated.
- Special Bonus is payable under the Basic Plan upon the payment of the Major Illness claim under the Basic Plan, death of the insured, surrender or maturity of the Basic Plan provided that the policy has been in force for 5 years or more.
- This illustration assumes that i) all premiums are paid in full when due and as planned; ii) no benefit has been paid before; iii) there is no indebtedness under the policy; and iv) the Sum Insured of the Basic Plan of the policy remains unchanged throughout the contract term of the policy.

Proposed Insured : Mr. Chan Tai Man (Non-smoker)

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Smart Elite 10-Year Term First (1st) Year Free Supplement

THE BENEFITS FOR YOUR FAMILY

If you pass away

Your family will receive USD 15,000

FLEXIBILITY YOU CAN ENJOY

- Starting from Policy Year 2, provided this Supplement is still in force, you can convert this Supplement to another Whole Life, Endowment or Investment-linked plan specified by us before age 70, without evidence of insurability.
- Your right to renew this Supplement at the end of every 10 years up to age 74 is guaranteed subject to payment of the applicable renewal premium.

RENEWAL PREMIUM

Premiums will change according to your attained age on renewal as follows :

<u>Attained Age</u>	<u>Annual Premium*</u>
44	67.50
54	187.05
64	449.25
74	631.50

- * The rates shown are those currently in effect and are for your reference only. The rates applicable upon renewal of the Supplement will be those in effect at the date of renewal.

Note :

- All the amounts shown are in USD.
- The Supplement expires at age 75.
- The benefits and premiums of the Index-linked Increase Endorsement, if any, are not included in the above summary.
- This proposal is an illustration only of the key features of the recommended insurance plans. If your application is accepted, you will receive a policy contract which will include detailed terms, conditions and exclusions.

Proposed Insured : Mr. Chan Tai Man (Non-smoker)

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Smart Medimoney - First Year \$1 Supplement

THE BENEFITS FOR YOU AND YOUR FAMILY

If you are confined in a hospital due to disability
You will receive a cash benefit according to the following benefit table.

Smart Medimoney - First Year \$1 Supplement Benefits	Economy Level (USD)
1) Daily Benefit* (up to 1,000 days)	63
2) Intensive Care Daily Benefit* (up to 120 days)	125^
3) Death Benefit	1,250

* A reduced benefit of USD32 per day will be paid for hospital confinement in a place outside North America, Europe, Australia, New Zealand, Japan, Singapore, Taiwan, Hong Kong or Macau.

The aggregate period of Daily Benefit and Intensive Care Daily Benefit will not exceed 90 days per confinement resulting from mental illness and 1,000 days per confinement resulting from other causes.

^ The amount of the above Intensive Care Daily Benefit has already included the amount of Daily Benefit.

MORE BENEFITS

At **no extra charge**, you can enjoy the AXA Assistance Program provided by **AXA Assistance**. In the event of an emergency during a personal or business trip, assistance will be available through the 24 hours world-wide network of alarm centres.

The provision of services are subject to the terms and conditions of the AXA Assistance Program. For further details, please refer to the terms and conditions and AXA Assistance's service leaflet.



Smart Medimoney - First Year \$1 Supplement (Cont'd)

EXCLUSIONS

1. No benefit (other than the Death Benefit) is payable for or as a result of the following:
 - Pre-existing conditions or recurrence of chronic pre-existing conditions prior to the effective date or any date of reinstatement of the Smart Medimoney - First Year \$1 Supplement, whichever is later
 - Pregnancy, childbirth or miscarriage, sterilization, or infertility and any related treatment or treatment of congenital anomalies
 - General check-up, convalescence, custodial or rest care
 - Drug or alcohol abuse
 - Cosmetic surgery, eye glasses, corrective aids and treatment of refractive errors or any optional surgery
 - Dental care or surgery unless resulting (directly and independently of all other causes) from covered injury (excluding denture and related expenses)
 - Treatment or surgery for tonsils, adenoids, hernia or a disease peculiar to the female generative organs unless the insured has been continuously covered under the Smart Medimoney - First Year \$1 Supplement for a period of 120 days from the effective date or any date of reinstatement of the Smart Medimoney - First Year \$1 Supplement, whichever is later
 - Circumcision before attaining the age of 12
 - Disease or infection with any human immunodeficiency virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof
 - All sicknesses which is contracted and commences within 30 days following the effective date or within 10 days following any date of reinstatement of the Smart Medimoney - First Year \$1 Supplement, whichever is later
 - Any self-inflicted injury or suicide, whether sane or insane
 - Any act due to war, declared or not, military, naval or air service for any country at war, declared or not
 - Any attempt or commission of assault, or unlawful act by the insured
 - Any confinement, treatment, procedure, supplies or other medical services which are not medically necessary
 - Any charges exceeding the reasonable and customary charges
2. Death Benefit is not payable if the insured commits suicide within 1 year from the effective date or any date of reinstatement of the Smart Medimoney - First Year \$1 Supplement, whichever is later, whether sane or insane.

Note :

- All the amounts shown are in USD.
- Index-linked Increase Endorsement does not apply to Smart Medimoney - First Year \$1 Supplement
- Smart Medimoney - First Year \$1 Supplement guarantees annual renewability.
- Premium rates of Smart Medimoney - First Year \$1 Supplement are not guaranteed. AXA reserves the right to review and adjust the premium rates across each particular risk class on each policy anniversary.
- Premium of Smart Medimoney - First Year \$1 Supplement will be adjusted based on attained age of the insured on each policy anniversary. You may refer to your financial consultant or the Company for more information on renewal premium.
- This proposal is an illustration only of the key features of the recommended insurance plans. If your application is accepted, you will receive a policy contract which will include detailed terms, conditions and exclusions.

Proposed Insured : Mr. Chan Tai Man (Non-smoker)

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**Summary of Benefits****THE BENEFITS FOR YOU AND YOUR FAMILY**

For Yourself	
	(USD)
• If you are diagnosed with one of the covered Major Illnesses	
Guaranteed Major Illness Benefit	\$ 128,000
<i>HealthSelect Major Illness Insurance - 20 \$128,000+ Extra 35% Coverage Benefit[@] + Non-guaranteed Special Bonus (if any)</i>	
• When you reach AGE 85	
Total Cash Benefits	\$ 264,448
• If you require MEDICAL TREATMENT	
Hospitalisation	up to \$ 70,440
Smart Medimoney - First Year \$1	
Supplement	\$70,440
+ Medical Negligence and Other Eligible Medical Expenses (amounts stated in previous pages)	
For Your Family	
	(USD)
• If you PASS AWAY	
Guaranteed Death Benefit	\$ 144,250
<i>HealthSelect Major Illness Insurance - 20 \$128,000 + Extra 35% Coverage Benefit[@] + Non-guaranteed Special Bonus (if any)</i>	
<i>Smart Elite 10-Year Term First (1st) Year Free</i>	
Supplement	\$15,000
<i>Smart Medimoney - First Year \$1</i>	
Supplement	\$1,250

[@]An Extra 35% Coverage Benefit will be paid if either the Major Illness Benefit or Death Benefit is payable under the Basic Plan before the 10th policy anniversary, which is equivalent to 35% of the amount of Basic Sum Insured as at the date when the Major Illness Benefit or Death Benefit is payable under the Basic Plan, i.e. USD\$ 44,800. Any portion of the Basic Sum Insured which is increased by the Index-linked Increase Endorsement attached to the policy (if any) shall be excluded in the computation of this benefit.

This is a summary only. For further information on the basis of the above calculations and the benefit details, please refer to previous pages of this proposal and the terms, conditions and exclusions of the policy contract for the relevant plan(s).

Note :

- This illustration assumes that i) all premiums are paid in full when due and as planned; ii) no benefit has been paid before or becomes payable in any scenario; iii) there is no indebtedness under the policy; and iv) the Sum Insured(s) of the Basic Plan and supplement(s) (if any) of the policy remain(s) unchanged throughout the contract term of the policy.
- Smart Medimoney - First Year \$1 Supplement guarantees annual renewability.
- Premium rates of Smart Medimoney - First Year \$1 Supplement are not guaranteed. The Company reserves the right to revise the benefits provided under Smart Medimoney - First Year \$1 Supplement, and review and adjust the premium rates across each particular risk class on each policy anniversary.
- Premium of Smart Medimoney - First Year \$1 Supplement will be adjusted based on attained age of the insured on each policy anniversary. You may refer to your financial consultant or the Company for more information on renewal premium.
- This proposal is an illustration only of the key features of the recommended insurance plans. If your application is accepted, you will receive a policy contract, which will include detailed terms, conditions and exclusions.

Proposed Insured : Mr. Chan Tai Man (Non-smoker)

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HealthSelect Major Illness Insurance - 20

ILLUSTRATION OF SENSITIVITY OF BENEFITS

AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("the Company")

IMPORTANT: THIS IS AN ILLUSTRATION OF SENSITIVITY OF BENEFITS OF HEALTHSELECT MAJOR ILLNESS INSURANCE - 20 AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY CONTRACT. This Illustration of Sensitivity of Benefits intends to show the potential impact of a hypothetical 2% p.a. adjustment in the Company's current assumed long term investment return on the Total Cash Benefits and the Total Major Illness / Death Benefit as at the end of each year during the specified period. This Illustration of Sensitivity of Benefits assumes that all other factors that could affect the Total Cash Benefits and the Total Major Illness / Death Benefit remain unchanged and this illustration is provided for your reference only. It should be read in conjunction with the Illustration of Benefits and the relevant notes and explanations as contained in this proposal to which this Illustration of Sensitivity of Benefits is attached. This is not intended to predict the actual amounts payable under the policy. The actual investment return may be different. In the event of any contradiction between this Illustration of Sensitivity of Benefits and the Illustration of Benefits, the Illustration of Benefits shall prevail.

Basic Plan - Illustration of the Sensitivity of Benefits (Currency:USD)

End of Policy Year	Benefits are projected based on the current assumed long term investment return		Benefits are projected based on an increase of 2% p.a. in the current assumed long term investment return		Benefits are projected based on a decrease of 2% p.a. in the current assumed long term investment return	
	Total Cash Benefits*	Total Major Illness / Death Benefit **	Total Cash Benefits*	Total Major Illness / Death Benefit **	Total Cash Benefits*	Total Major Illness / Death Benefit **
1	-	172,800	-	172,800	-	172,800
2	-	172,800	-	172,800	-	172,800
3	512	172,800	512	172,800	512	172,800
4	640	172,800	640	172,800	640	172,800
5	1,024	172,928	1,280	173,184	896	172,800
10	6,144	173,824	7,680	175,360	5,120	172,800
15	18,816	134,016	28,416	143,616	12,800	128,000
20	53,632	151,680	90,752	188,800	29,952	128,000
25	106,240	173,568	177,920	245,248	60,672	128,000
30	151,424	194,176	255,360	298,112	85,248	128,000
@Age 65	63,872	155,776	107,392	199,296	36,096	128,000
@Age 85	264,448	264,448	478,592	478,592	128,000	128,000
@Age 100	488,832	488,832	1,055,488	1,055,488	128,000	128,000

* Total Cash Benefits are the sum of guaranteed Cash Value and non-guaranteed Special Bonus.

** Total Major Illness / Death Benefit are the sum of guaranteed Major Illness Benefit / Death Benefit, Extra 35% Coverage Benefit (where applicable) and non-guaranteed Special Bonus.

Explanations:

- Please refer to the Illustration of Benefits when interpreting the values in this Illustration of Sensitivity of Benefits.
- The amount of non-guaranteed benefits (if any) will be determined by the Company from time to time having regard to the claims experience, policy persistency, past investment performance of as well as future long term investment outlook for underlying assets which support relevant insurance policies. The actual amounts of non-guaranteed benefits payable may be higher or lower than those illustrated.
- All values in this Illustration of Sensitivity of Benefits are projected based on the amount of regular premium in annual payment mode and assume that: i) all premiums are paid in full when due and as planned; ii) no benefit has been paid before; (iii) there is no indebtedness under the policy; and iv) the Basic Sum Insured remains the same throughout the contract term of the policy.
- The benefits of the Index-linked Increase Endorsement, if any, are not included in the above illustration.

Note:

- If your application is accepted, you will receive a policy contract which will include detailed terms, conditions and exclusions.

Proposed Insured : Mr. Chan Tai Man (Non-smoker)

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HealthSelect Major Illness Insurance - 20

SUPPLEMENTARY ILLUSTRATION OF BENEFITS

This supplementary illustration shows your benefits as at the end of each year during the specified period and is for your reference only. It should be read in conjunction with the Illustration of Benefits and the relevant explanation as contained in this proposal to which this supplementary illustration is attached. In the event of any contradiction between this supplementary illustration and the Illustration of Benefits, the Illustration of Benefits shall prevail.

AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability)

Proposal Summary HealthSelect Major Illness Insurance - 20

Name: Chan Tai Man Age: 44 Sex: Male (Non-smoker)

Basic Plan Summary (Currency : USD)

Basic Sum Insured: 128,000 Annual Premium: Policy Year 1 to 20
 Death Benefit Term: Up to age 100 4,230
 Contract Term: Up to age 100

Supplementary Illustration

IMPORTANT: THIS IS A SUPPLEMENTARY ILLUSTRATION OF THE BENEFITS OF HEALTHSELECT MAJOR ILLNESS INSURANCE - 20 AND IN NO WAY AFFECTS THE TERMS OR CONDITIONS STATED IN THE POLICY DOCUMENT.

End of Policy Year	CASH VALUE			MAJOR ILLNESS/ DEATH BENEFIT			Total Premium Paid
	Guaranteed	Non-Guaranteed	Total Cash Benefits (1) + (2)	Guaranteed	Non-Guaranteed	Total Major Illness/ Death Benefit (3) + (4)	
	Cash Value (1)	Special Bonus (2)		Basic Sum Insured and Extra 35% Coverage Benefit (3)	Special Bonus (4)		
1	-	-	-	172,800	-	172,800	4,230
2	-	-	-	172,800	-	172,800	8,461
3	512	-	512	172,800	-	172,800	12,691
4	640	-	640	172,800	-	172,800	16,922
5	896	128	1,024	172,800	128	172,928	21,152
6	1,024	256	1,280	172,800	256	173,056	25,382
7	1,152	384	1,536	172,800	384	173,184	29,613
8	2,688	512	3,200	172,800	512	173,312	33,843
9	3,072	896	3,968	172,800	896	173,696	38,074
10	5,120	1,024	6,144	172,800	1,024	173,824	42,304
11	5,632	1,152	6,784	128,000	1,152	129,152	46,534
12	8,192	1,920	10,112	128,000	1,920	129,920	50,765
13	8,960	2,688	11,648	128,000	2,688	130,688	54,995
14	12,032	3,840	15,872	128,000	3,840	131,840	59,226
15	12,800	6,016	18,816	128,000	6,016	134,016	63,456
16	13,696	8,832	22,528	128,000	8,832	136,832	67,686
17	14,592	12,288	26,880	128,000	12,288	140,288	71,917
18	19,712	16,384	36,096	128,000	16,384	144,384	76,147
19	24,832	19,712	44,544	128,000	19,712	147,712	80,378
20	29,952	23,680	53,632	128,000	23,680	151,680	84,608
21	36,096	27,776	63,872	128,000	27,776	155,776	84,608
22	42,240	32,256	74,496	128,000	32,256	160,256	84,608
23	48,384	37,376	85,760	128,000	37,376	165,376	84,608
24	54,528	42,112	96,640	128,000	42,112	170,112	84,608
25	60,672	45,568	106,240	128,000	45,568	173,568	84,608
26	66,816	49,408	116,224	128,000	49,408	177,408	84,608
27	72,960	53,376	126,336	128,000	53,376	181,376	84,608
28	79,104	57,472	136,576	128,000	57,472	185,472	84,608
29	85,248	61,696	146,944	128,000	61,696	189,696	84,608
30	85,248	66,176	151,424	128,000	66,176	194,176	84,608
31	85,248	70,784	156,032	128,000	70,784	198,784	84,608
32	85,248	75,776	161,024	128,000	75,776	203,776	84,608
33	85,248	80,768	166,016	128,000	80,768	208,768	84,608
34	85,248	86,144	171,392	128,000	86,144	214,144	84,608
35	85,248	91,776	177,024	128,000	91,776	219,776	84,608
36	85,248	99,968	185,216	128,000	99,968	227,968	84,608
37	85,248	108,160	193,408	128,000	108,160	236,160	84,608
38	85,248	114,816	200,064	128,000	114,816	242,816	84,608
39	85,248	121,600	206,848	128,000	121,600	249,600	84,608
40	85,248	128,896	214,144	128,000	128,896	256,896	84,608

(to be continued...)

Proposed Insured : Mr. Chan Tai Man (Non-smoker)

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HealthSelect Major Illness Insurance - 20

(Cont'd)

41	128,000	136,448	264,448	128,000	136,448	264,448	84,608
42	128,000	144,384	272,384	128,000	144,384	272,384	84,608
43	128,000	152,576	280,576	128,000	152,576	280,576	84,608
44	128,000	161,536	289,536	128,000	161,536	289,536	84,608
45	128,000	170,880	298,880	128,000	170,880	298,880	84,608
46	128,000	182,016	310,016	128,000	182,016	310,016	84,608
47	128,000	193,792	321,792	128,000	193,792	321,792	84,608
48	128,000	212,736	340,736	128,000	212,736	340,736	84,608
49	128,000	231,680	359,680	128,000	231,680	359,680	84,608
50	128,000	247,168	375,168	128,000	247,168	375,168	84,608
51	128,000	262,144	390,144	128,000	262,144	390,144	84,608
52	128,000	278,400	406,400	128,000	278,400	406,400	84,608
53	128,000	295,936	423,936	128,000	295,936	423,936	84,608
54	128,000	315,136	443,136	128,000	315,136	443,136	84,608
55	128,000	336,384	464,384	128,000	336,384	464,384	84,608
56	128,000	360,832	488,832	128,000	360,832	488,832	84,608

Explanations:

- This illustration assumes that i) all premiums are paid in full when due and as planned; ii) no benefit has been paid before; iii) there is no indebtedness under the policy; and iv) the Sum Insured of the Basic Plan of the policy remains unchanged throughout the contract term of the policy.
- An Extra 35% Coverage Benefit will be paid if either the Major Illness Benefit or Death Benefit is payable under the Basic Plan before the 10th policy anniversary, which is equivalent to 35% of the amount of Basic Sum Insured as at the date when the Major Illness Benefit or Death Benefit is payable under the Basic Plan. Any portion of the Basic Sum Insured which is increased by the Index-linked Increase Endorsement attached to the policy (if any) shall be excluded in the computation of this benefit.
- Special Bonus is payable under the Basic Plan upon the payment of the Major Illness claim under the Basic Plan, death of the insured, surrender or maturity of the Basic Plan provided that the policy has been inforce for 5 years or more.
- This illustration is projected based on the current Special Bonus scale, which is not guaranteed and is determined by the Company from time to time at its absolute discretion based on a series of factors including but not limited to claims experience, policy persistency and investment returns. The above values are provided for illustrative purpose only. It is neither an estimate nor a guarantee of the policy performance in the future. The actual amount of Special Bonus payable may change with the values being different from those illustrated.
- The values in the Supplementary Illustration of Benefits are projected based on the Company's current assumed long term investment return. Please also refer to the Illustration of Sensitivity of Benefits that illustrates the potential impact of a hypothetical 2% p.a. adjustment in the Company's current assumed long term investment return on the Total Cash Benefits and the Total Major Illness / Death Benefit.

Note :

- This proposal is an illustration only of the key features of the recommended insurance plans. If your application is accepted, you will receive a policy contract which will include detailed terms, conditions and exclusions.

Proposed Insured : Mr. Chan Tai Man (Non-smoker)

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