



Proposal for Personal Insurance Plan

MR. CHAN TAI MAN

At Age 44

(Non-Smoker)

<u>BASIC POLICY</u>	<u>COVERAGE</u>	<u>ANNUAL PREMIUM</u>
EXECUTIVE CARE PRO 2 100 (PREFERRED) - Premium Payment Period: 18 years payment	US \$ 128,000	\$ 4,490.24
<u>RIDER</u>		
FREE SUPPLEMENTARY WAIVER OF PREMIUM BENEFIT CONTRACT	128,000	-
	TOTAL :	\$ 4,490.24

Prepared by : AIA Brokerage Department
Phone No. :
Office Address :
Email Address :
Mobile No. :
Date :

PGS 11.4.2

This proposal is only to be used for insurance sales presentation in Hong Kong.

Two signed copies of this proposal must be prepared. One copy to be kept by client, the other to be attached with application form. This is an illustrative document and not a contract. For exact terms and conditions and the definitions of capitalized terms, please refer to the Policy contract.

Cash payment should only be made directly to the Company. All cheques must be crossed and made payable to AIA International Limited.

If you have signed an application for insurance, and have paid the premiums due, and your Policy contract is not received within 30 days, you are welcome to call our Customer Service Hotline at 2232-8888.

P.1/12



Benefits Highlight

This Benefits Highlight is a summary of the benefits under this Proposal for your reference only. Please read other sections of this Proposal for the detailed illustration. The terms and conditions are set out in the Policy contract issued upon approval of your application.

EXECUTIVE CARE PRO 2 100 (PREFERRED) is an all-in-one product that offers life and Critical Illness coverage and a vehicle for steady cash savings. Your financial planning is facilitated by level premiums# which are paid for 18 years only, following which your protection and benefits will continue for your whole life in accordance with the provisions of the Basic Policy, giving you and your family total peace of mind.

Coverage For Critical Illness:

In the event the Insured is diagnosed with a Major Illness, a payment of \$128,000 (100% of the Initial Face Amount), less any and all other advance payment(s) paid plus Maturity Dividend (if any) ^ will be paid, which you can use to finance living expenses and/or medical expenses, or in any other way you wish, to allow you to focus on your convalescence.

Covered illnesses of the plan include 53 Major Illnesses, 2 Minor Illnesses, 1 Early Stage Critical Illness and 2 Male Cancer. Please refer to "COVERED ILLNESSES SCHEDULE" and "COVERED ILLNESS BENEFIT SCHEDULE" for additional details of the covered conditions.

Riders continuance following Major Illness claim:

After the Major Illness claim is made, riders attached to the Basic Policy will remain in force and provide coverage provided their respective premiums continue to be paid.

Steady Wealth Growth:

Stable cash savings allow you to plan ahead for your financial needs with confidence.

	Total Premiums Paid (US\$):	Total Cash Value (US\$)*:	Guaranteed Cash Value (US\$):
When you reach Age 64	80,824	88,873	64,512
When you reach Age 74	80,824	144,938	82,560

The premium rates are non-guaranteed and we reserve the right to revise such rates from time to time.

^ Maturity dividend is not guaranteed and may be paid only on or after the 10th Policy Anniversary.

* "Total Cash Value" is a projected value for purposes of this illustration and is not guaranteed. It includes the Guaranteed Cash Value; non-guaranteed annual dividends (projected based on current dividend scales) which are assumed to have been accumulated with the Company at the current interest rate of 4.00% per annum (which is not guaranteed); and a non-guaranteed maturity dividend. Please refer to the signatory pages of this Proposal for the assumptions underlying the values set out in this illustration, including assumptions made regarding annual dividends, maturity dividend(s) and annual dividend accumulations.

This is an illustrative document and not a contract. For exact terms and conditions and the definitions of capitalized terms, please refer to the Policy contract.



Plan: **EXECUTIVE CARE PRO 2 100 (PREFERRED)**

Name of Insured:	Chan Tai Man	Age/Sex:	44/Male (Non-Smoker)
Initial Face Amount:	US\$128,000	Annual Premium:	US\$4,490.24
Premium Payment Period:	18 years payment		

When Insured Dies

Your beneficiary(ies) will receive an immediate and guaranteed cash amount of \$128,000, less total advance payment(s) paid#

Plus Annual Dividend Accumulations (if any)

Plus Maturity Dividend (if any)

End of Policy Year	Guaranteed Cash Value (a)	Annual Dividend Accumulations (b)	Maturity Dividend (c)	Total Cash Value (a+b+c)	Total Death Benefit	Total Premiums Paid
5	2,944	768	0	3,712	128,768	22,451
10	16,768	2,938	2,470	22,176	133,408	44,902
15	38,528	6,875	5,818	51,221	140,693	67,354
18	60,928	10,459	8,847	80,235	147,307	80,824
20	64,512	13,353	11,008	88,873	152,361	80,824
25	73,344	22,331	18,112	113,787	168,443	80,824
Age 70	75,136	24,552	19,768	119,456	172,320	80,824
Age 80	93,056	58,273	41,149	192,479	227,423	80,824
Age 90	109,056	122,440	81,784	313,281	332,225	80,824
Age 100	128,000	219,907	215,040	562,947	562,947	80,824

Such advance payment(s) mean benefits payable for one Major Illness, Early Stage Critical Illness and/or any Minor Illnesses.

Unless otherwise expressly stated as guaranteed in this illustration, any benefits shown to the applicant by the sales representative or the Company at any time are subject to change and are not guaranteed by the sales representative nor the Company.

This is an illustrative document and not a contract. For exact terms and conditions and the definitions of capitalized terms, please refer to the Policy contract.

Declaration : I confirm that I have carefully read and fully understand the contents of this illustration, including the above-written Notes.

Signature: _____	Applicant's Name: _____	Date: _____
Applicant		(MM/DD/YYYY)
	Policy No: _____	PGS 11.4.2 and 18SDHNP5



Plan: EXECUTIVE CARE PRO 2 100 (PREFERRED)

Name of Insured:	Chan Tai Man	Age/Sex:	44/Male (Non-Smoker)
Initial Face Amount:	US\$128,000	Annual Premium:	US\$4,490.24
Premium Payment Period:	18 years payment		

Notes :-

1. The Basic Policy participates in the profits of the Company in the form of annual dividends and maturity dividends. Annual dividend (if any) is declared by the Company every year and, once declared, the amount is not subject to change. The projected values for annual dividends and maturity dividends shown in the above illustration are based on current dividend scales and are not guaranteed.
2. When the Basic Policy has been in force for 10 years or more, a maturity dividend may be paid on death of the Insured or surrender as shown in the illustration. In addition, when the Basic Policy has been in force for 10 years or more, a maturity dividend may be payable upon payment of Critical Illness Benefit, or upon payment of Early Stage Critical Illness Benefit. However, in such case, any maturity payment(s) will be determined in accordance with the proportion that the benefit paid bears to the total coverage.
3. Each year, the Company will review the actual experience of the product (including but not limited to investment returns, expenses, death and covered illnesses claims and terminations) and determine whether the dividends payable for the year need to be adjusted. When considering the dividend adjustment, we may smooth out the experience over a few years to provide a more stable dividend payout. When the investment market become volatile, and the investment is over a shorter term, chances of dividend adjustment are higher. Accordingly, the actual annual dividends and maturity dividends paid may be higher or lower than those illustrated. You should refer to the ensuing illustration pages of this proposal that demonstrate the potential impact of a hypothetical 2% per annum change in the assumed long-term investment results.
4. This illustration assumes annual dividends are left with the Company to accumulate interest at the current accumulation interest rate of 4.00%, which is not guaranteed. Actual accumulation interest rates may vary during the term of the Policy and may be less or more favorable than this illustrated rate.
5. The value in the column labeled "Annual Dividend Accumulations" is the sum of the previous year's projected annual dividend accumulation (including interest at the current accumulation interest rate of 4.00%) plus the current year's projected annual dividend.
6. The value in the column labeled "Total Death Benefit" is equivalent to the sum of the Initial Face Amount, any Annual Dividend Accumulations and any Maturity Dividend, assuming no advance payment(s) for covered illnesses have been paid previously.
7. The value in the column labeled "Total Premiums Paid" assumes that premiums are of standard rates and are paid on an annual basis. The actual total premiums paid in any Policy Year will differ from the total premium shown if premiums are paid on a semi-annual, quarterly or monthly basis. Such premium rates are non-guaranteed and we reserve the right to revise them from time to time.
8. This illustration assumes that no loans and/or dividends are taken throughout the term of the Policy and that all premiums are paid in full when due.
9. This illustration assumes no advance payment(s) for covered illnesses have been paid.
10. Coverage for the Critical Illness Benefit, Early Stage Critical Illness Benefit and Male Cancer Benefit will cease on the Policy Anniversary immediately following the Insured's 100th birthday (except for "Loss of Independent Existence", which coverage will cease immediately after the Insured attains age 65).

Unless otherwise expressly stated as guaranteed in this illustration, any benefits shown to the applicant by the sales representative or the Company at any time are subject to change and are not guaranteed by the sales representative nor the Company.

This is an illustrative document and not a contract. For exact terms and conditions and the definitions of capitalized terms, please refer to the Policy contract.

Declaration : I confirm that I have carefully read and fully understand the contents of this illustration, including the above-written Notes.

Signature: _____	Applicant's Name: _____	Date: _____
Applicant	Policy No: _____	(MM/DD/YYYY)
		PGS 11.4.2 and 18SDHNP5



Plan: EXECUTIVE CARE PRO 2 100 (PREFERRED)

INVESTMENT RETURNS OF THE COMPANY, ANNUAL DIVIDENDS AND MATURITY DIVIDEND

The Basic Policy participates in the profits of the Company in the form of annual dividends and maturity dividend which are dependent on numerous factors. These include, but are not limited to expenses, death and Covered Illnesses claims, terminations, and the investment returns of the Company ("Investment Returns").

The table below is intended to assist you in understanding the impact of a 2% per annum change in the assumed Investment Returns on the values labelled "Total Cash Value" and "Total Death Benefit". Actual Investment Returns will vary for the duration of the Policy. The table is not intended to predict actual amounts payable under the Policy. Except the 2% per annum change in the assumed Investment Returns, the value differences shown in the table below do not take into account any other factors that could affect the amount of declared annual dividends and maturity dividend.

End of Policy Year	CALCULATED BASED ON ASSUMED INVESTMENT RETURNS		ASSUMED INVESTMENT RETURNS LOWER BY 2% p.a.		ASSUMED INVESTMENT RETURNS HIGHER BY 2% p.a.	
	Total Cash Value*	Total Death Benefit*	Total Cash Value*	Total Death Benefit*	Total Cash Value*	Total Death Benefit*
5	3,712	128,768	3,611	128,667	3,805	128,861
10	22,176	133,408	19,992	131,224	24,470	135,702
15	51,221	140,693	44,928	134,400	58,076	147,548
18	80,235	147,307	69,994	137,066	91,630	158,702
20	88,873	152,361	75,319	138,807	104,107	167,595
25	113,787	168,443	89,677	144,333	141,811	196,467
Age 70	119,456	172,320	92,747	145,611	150,659	203,523
Age 80	192,479	227,423	128,774	163,718	271,889	306,833
Age 90	313,281	332,225	180,615	199,559	491,348	510,292
Age 100	562,947	562,947	341,840	341,840	790,611	790,611

* Please refer to the signatory pages of this proposal when interpreting the values in these columns, including the assumptions made regarding annual dividends, maturity dividend and annual dividend accumulations.

Unless otherwise expressly stated as guaranteed in this illustration, any other benefits shown to the applicant by the sales representative or the Company at any time are subject to change, and are not guaranteed by the sales representative nor by the Company.

This is an illustrative document and not a contract. For exact terms and conditions, please refer to the Policy contract.



LEDGER STATEMENT

End of Policy Year	Total Death Benefit*	Total Cash Value*	Total Premium Paid	Net Gain/Cost
1	128,041	41	4,490	(-4,449)
2	128,130	130	8,980	(-8,850)
3	128,274	658	13,471	(-12,813)
4	128,484	1,764	17,961	(-16,197)
5	128,768	3,712	22,451	(-18,739)
6	129,096	6,344	26,941	(-20,597)
7	129,472	9,024	31,432	(-22,408)
8	129,901	12,013	35,922	(-23,909)
9	130,388	15,572	40,412	(-24,840)
10	133,408	22,176	44,902	(-22,726)
11	134,544	27,152	49,393	(-22,241)
12	135,819	32,779	53,883	(-21,104)
13	137,261	39,085	58,373	(-19,288)
14	138,887	45,959	62,863	(-16,904)
15	140,693	51,221	67,354	(-16,133)
16	142,689	59,489	71,844	(-12,355)
17	144,889	65,657	76,334	(-10,677)
18	147,307	80,235	80,824	(-589)
19	149,736	84,456	80,824	3,632
20	152,361	88,873	80,824	8,049
Age 70	172,320	119,456	80,824	38,632
Age 80	227,423	192,479	80,824	111,655

* Please refer to the signatory pages of this proposal when interpreting the values in these columns, including the assumptions made regarding annual dividends, maturity dividend and annual dividend accumulations.

Unless otherwise expressly stated as guaranteed in this illustration, any other benefits shown to the applicant by the sales representative or the Company at any time are subject to change, and are not guaranteed by the sales representative nor by the Company.

This is an illustrative document and not a contract. For exact terms and conditions, please refer to the Policy contract.



Plan: EXECUTIVE CARE PRO 2 100 (PREFERRED)

COVERED ILLNESSES SCHEDULE

I. Critical Illness Benefit covering the following 55 Critical Illnesses:

A. Major Illnesses:

Group 1 Cancer

1. Cancer

Group 2 Illnesses related to the Heart

2. Cardiomyopathy
3. Coronary Artery Surgery
4. Heart Attack
5. Heart Valve Replacement and Repair
6. Infective Endocarditis
7. Other Serious Coronary Artery Disease
8. Pulmonary Arterial Hypertension (Primary)
9. Surgery to Aorta

Group 3 Illnesses related to the Nervous System

10. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
11. Apallic Syndrome
12. Bacterial Meningitis
13. Benign Brain Tumour
14. Coma
15. Encephalitis
16. Hemiplegia
17. Major Head Trauma
18. Motor Neurone Disease
19. Multiple Sclerosis
20. Muscular Dystrophy
21. Paralysis
22. Parkinson's Disease
23. Poliomyelitis
24. Progressive Supranuclear Palsy
25. Severe Myasthenia Gravis
26. Stroke

B. Minor Illnesses:

54. Cerebral Aneurysm Requiring Surgery
55. Early Thyroid Cancer (at TNM classification T1N0M0)

Group 4 Illnesses related to Major Organs and Functions

27. Acute Necrohemorrhagic Pancreatitis
28. Aplastic Anaemia
29. Chronic Liver Disease
30. End-stage Lung Disease
31. Fulminant Viral Hepatitis
32. Kidney Failure
33. Major Organ Transplant
34. Medullary Cystic Disease
35. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
36. Systemic Scleroderma

Group 5 Other Major Illnesses

37. AIDS due to Blood Transfusion
38. Blindness
39. Chronic Adrenal Insufficiency (Addison's Disease)
40. Creutzfeld-Jacob Disease
41. Ebola
42. Elephantiasis
43. Loss of Hearing
44. Loss of One Limb and One Eye
45. Loss of Speech
46. Loss of Two Limbs
47. Major Burns
48. Necrotising Fasciitis
49. Occupationally Acquired HIV
50. Pheochromocytoma
51. Severe Rheumatoid Arthritis
52. Loss of Independent Existence (Coverage ceases after age 65)
53. Terminal Illness

II. Early Stage Critical Illness Benefit covering

1. Percutaneous Coronary Intervention

III. Male Cancer Benefit covering :

1. Prostate Cancer (at TNM Classification T1c or above)
2. Testicular Cancer

This is an illustrative document and not a contract. For exact terms and conditions and the definitions of capitalized terms, please refer to the Policy contract.



Plan: **EXECUTIVE CARE PRO 2 100 (PREFERRED)**

Covered Illness Benefit Schedule

Critical Illness

A. Major Illnesses

A one-time Lump Sum Advance Payment of \$128,000[^] will be paid for diagnosis of any one of the 53 Major Illnesses as shown in the Covered Illnesses Schedule.

B. Minor Illnesses

(i) Cerebral Aneurysm Requiring Surgery:

A one-time advance payment of \$64,000 is payable.

(ii) Early Thyroid Cancer (at TNM classification T1N0M0):

A one-time advance payment of \$25,600 is payable, subject to a maximum limit of \$30,000 per life.

C. Early Stage Critical Illness

Percutaneous Coronary Intervention:

A one-time advance payment of \$25,600 is payable, subject to a maximum limit of \$30,000 per life.

Male Cancer

In the unfortunate event that a male Insured aged 18 or above is diagnosed with Male Cancer such that the Lump Sum Advance Payment for Critical Illness is payable, an additional one-time payment of \$12,800 (10% of Lump Sum Advance Payment payable for Critical Illness) is also payable, subject to a maximum limit of \$15,000 per life.

The aggregate benefits payable for Critical Illness will not exceed \$128,000. The additional payment for Male Cancer mentioned above is not included in the aggregate benefits payable calculation.

Exclusions:

- Early Thyroid Cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV Infection is also present; and any pre-malignant or non-invasive cancer or carcinoma in situ are all excluded from the coverage of "Cancer" under Major Illnesses.
- Self-inflicted injury.
- Any illness due to a congenital defect or disease which has manifested or was diagnosed before the Insured attains 17 years of age.
- Any pre-existing condition or condition manifesting itself within 90 days following the later of the Issue Date or the latest Commencement Date of the Policy.
- Any Cancer or Fulminant Viral Hepatitis caused directly or indirectly by AIDS or HIV Infection.

[^] Being 100% of the Initial Face Amount, assuming no other advance payment(s) has been made.

This is an illustrative document and not a contract. For exact terms and conditions and the definitions of capitalized terms, please refer to the Policy contract.



Plan: **EXECUTIVE CARE PRO 2 100 (PREFERRED)**

Notes:-

1. Coverage for the Critical Illness Benefit, Early Stage Critical Illness Benefit and Male Cancer Benefit will cease on the Policy Anniversary immediately following the Insured's 100th birthday (except for "Loss of Independent Existence", which coverage will cease immediately after the Insured attains age 65).
2. The Current Face Amount of the Basic Policy will be reduced by any advance payment(s) paid, but the additional payment for Male Cancer mentioned above is not part of the calculation. The guaranteed cash value, future non-guaranteed annual dividend and non-guaranteed maturity dividend corresponding to Current Face Amount will be reduced accordingly. Once adjusted Current Face Amount of the Basic Policy has been reduced to zero by all advance payment(s) paid, the guaranteed cash value corresponding to Current Face Amount is reduced to zero accordingly, and future annual dividend and maturity dividend will not be declared.
3. Upon total advance payment(s) paid under the Policy reaching 100% of the Initial Face Amount, and provided that the Policy is still in force, the Critical Illness Benefit for Minor Illnesses, Early Stage Critical Illness and Male Cancer Benefit will be automatically terminated regardless of whether the benefits have been paid or not.
4. Applicable payment(s) of Critical Illness Benefit, Early Stage Critical Illness Benefit are determined based on the percentage of Initial Face Amount specified in Basic Policy.

^ Being 100% of the Initial Face Amount, assuming no other advance payment(s) has been made.

This is an illustrative document and not a contract. For exact terms and conditions and the definitions of capitalized terms, please refer to the Policy contract.



FREE SUPPLEMENTARY WAIVER OF PREMIUM BENEFIT CONTRACT[^]

SUPPLEMENTARY WAIVER OF PREMIUM
BENEFIT CONTRACT[^]
FOR
EXECUTIVE CARE PRO 2 100 (PREFERRED)

COVERAGE

\$128,000#

ANNUAL PREMIUM

FREE

If the Insured becomes Totally and Permanently Disabled due to either Injury or sickness before age 60 *:

The premium payable under the Basic Policy for the amount of coverage equal to the coverage of this Supplementary Contract shall be waived.

[^] Provided upon successful application for and issuance of the Basic Policy under standard rates.

The aggregate amount of coverage under this Supplementary Contract, any free Supplementary Waiver of Premium Contract and any free Supplementary Enhanced Total and Permanent Disability Benefit Contract covering the Insured, and whether attached to the Basic Policy or otherwise, shall not exceed a maximum of US\$300,000 or HK\$2,250,000 per life.

* Being the Expiry Date of the Supplementary Waiver of Premium Benefit Contract.

This is an illustrative document and not a contract. For exact terms and conditions and the definitions of capitalized terms, please refer to the Policy contract.



Plan: EXECUTIVE CARE PRO 2 100 (PREFERRED)

End of Policy Year	Guaranteed Cash Value (a)	Annual Dividend Accumulations* (b)	Maturity Dividend* (c)	Total Cash Value* (a+b+c)	Total Death Benefit*
1	0	41	0	41	128,041
2	0	130	0	130	128,130
3	384	274	0	658	128,274
4	1,280	484	0	1,764	128,484
5	2,944	768	0	3,712	128,768
6	5,248	1,096	0	6,344	129,096
7	7,552	1,472	0	9,024	129,472
8	10,112	1,901	0	12,013	129,901
9	13,184	2,388	0	15,572	130,388
10	16,768	2,938	2,470	22,176	133,408
11	20,608	3,559	2,985	27,152	134,544
12	24,960	4,255	3,564	32,779	135,819
13	29,824	5,035	4,227	39,085	137,261
14	35,072	5,905	4,982	45,959	138,887
15	38,528	6,875	5,818	51,221	140,693
16	44,800	7,951	6,738	59,489	142,689
17	48,768	9,142	7,747	65,657	144,889
18	60,928	10,459	8,847	80,235	147,307
19	62,720	11,862	9,874	84,456	149,736
20	64,512	13,353	11,008	88,873	152,361
21	66,176	14,932	12,230	93,339	155,163
22	67,968	16,604	13,573	98,145	158,177
23	69,760	18,367	15,014	103,142	161,382
24	71,552	20,273	16,527	108,353	164,801
25	73,344	22,331	18,112	113,787	168,443
26	75,136	24,552	19,768	119,456	172,320
27	77,056	26,944	21,496	125,496	176,440
28	78,848	29,520	23,296	131,664	180,816
29	80,640	32,290	25,167	138,097	185,457
30	82,560	35,267	27,110	144,938	190,378
31	84,352	38,464	29,165	151,981	195,629
32	86,144	41,894	31,334	159,372	201,228
33	87,936	45,573	33,581	167,090	207,154
34	89,728	49,517	35,991	175,236	213,508
35	91,392	53,744	38,483	183,619	220,227
36	93,056	58,273	41,149	192,479	227,423
37	94,720	63,127	43,997	201,845	235,125
38	96,256	68,329	47,035	211,620	243,364
39	97,792	73,905	50,269	221,966	252,174
40	99,328	79,884	53,709	232,921	261,593
41	100,736	86,300	57,466	244,502	271,766
42	102,144	92,973	61,501	256,618	282,474
43	103,424	99,912	65,883	269,219	293,795
44	105,344	107,129	70,682	283,155	305,811
45	107,264	114,635	75,974	297,873	318,609
46	109,056	122,440	81,784	313,281	332,225
47	110,976	130,559	88,315	329,849	346,873

* Please refer to the signatory pages of this proposal when interpreting the values in these columns, including the assumptions made regarding annual dividends, maturity dividend and annual dividend accumulations.

This is an illustrative document and not a contract. For exact terms and conditions and the definitions of capitalized terms, please refer to the Policy contract.



Plan: EXECUTIVE CARE PRO 2 100 (PREFERRED)

End of Policy Year	Guaranteed Cash Value (a)	Annual Dividend Accumulations* (b)	Maturity Dividend* (c)	Total Cash Value* (a+b+c)	Total Death Benefit*
48	112,896	139,001	95,662	347,559	362,663
49	114,816	147,782	104,052	366,650	379,834
50	116,736	156,914	113,728	387,378	398,642
51	118,528	166,411	125,272	410,211	419,683
52	120,448	176,288	139,377	436,112	443,664
53	122,368	186,560	157,253	466,181	471,813
54	124,288	197,242	180,956	502,487	506,199
55	126,208	208,353	211,200	545,761	547,553
56	128,000	219,907	215,040	562,947	562,947

*** End Of Illustration ***

* Please refer to the signatory pages of this proposal when interpreting the values in these columns, including the assumptions made regarding annual dividends, maturity dividend and annual dividend accumulations.

This is an illustrative document and not a contract. For exact terms and conditions and the definitions of capitalized terms, please refer to the Policy contract.