

3. Basic Plan Illustration (Policy Currency: HK Dollars)

The table below illustrates projected Policy values under Guaranteed Basis and Current Assumed Basis. Figures under Guaranteed Basis are calculated based on Guaranteed Crediting Interest Rate of %, %, % p.a. in the 1st, 2nd, 3rd Policy Years respectively and 0% p.a. thereafter with no charges applied. Figures under Current Assumed Basis are not guaranteed and are calculated based on Guaranteed Crediting Interest Rate of %, %, % p.a. in the 1st, 2nd, 3rd Policy Years respectively and current forecast crediting interest rate thereafter with no charges applied. The actual amount payable may be lower or higher than those illustrated. The current assumed crediting interest rate illustrated by the Company shall in no way be interpreted as a projection or estimation of the future returns. The future crediting interest rate may be lower or higher. Details of guaranteed scale of charges are presented in Summary of Charges.

End of Policy Year	Total Premiums Paid	Guaranteed Basis*			Current Assumed Basis*		
		No Charges Apply			No Charges Apply		
		Account Value	Surrender Benefit	Death Benefit	Account Value	Surrender Benefit	Death Benefit
1							
2							
3							
4							
5							
10							
15							
20							
25							
30							

Explanation on above illustration: Please refer to the Section 4 Explanation Notes.

* Please refer to the below Table of Crediting Interest Rate for details.

Table of Crediting Interest Rate

The Company will declare the crediting interest rate from time to time. The Crediting Interest Rates under the two scenarios applied in Section 3 are as follow:

Policy Year	Guaranteed Basis	Current Assumed Basis
1		
2		
3		
	0%	0%

Name of Applicant: _____ Signature: _____ Date: _____

4. Explanation Notes

- (i) The above is only a summary illustration of the major benefits of your Policy. You should refer to the Company for more information or, if appropriate, a more detailed proposal.
- (ii)
- (iii) The amount of total premium(s) may differ slightly from the total of the premiums payable in the Policy due to rounding differences. All premiums paid credited to the Policy begin accruing interest on the following day. Accrued interest will be credited to the Policy Account on each Policy Anniversary, and (where applicable) on the death of the Insured or the surrender of the Policy.
- (iv) When reviewing the values shown in the above illustration, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
- (v) Crediting interest rate is not guaranteed and is subject to change during the term of the Policy and may equal to the Guaranteed Minimum Crediting Interest Rate (0%) in the most adverse situation. The current crediting interest rate declared by the Company or crediting interest rate history shall in no way be interpreted as a projection or estimation of future return.

DRAFT

Name of Applicant: _____ Signature: _____ Date: _____

Proposal Summary Page 3 of

Print Date:

The above information shall only remain valid and accurate for 30 days counting from the date of printing.

Summary of Charges

The scales of charges used in the Basic Plan Illustration in Section 3 are set out below. The scale of charges is guaranteed and fixed.

- 1) Premium Charge
None.
- 2) Surrender Charge
None.
- 3) Cost of Insurance
None.
- 4) Policy Administration Fee
None.
- 5) All other current fees and charges
None.

DRAFT

Warning

-
-

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits together with the Summary of Charges of this illustration document, and received, read and understood the product brochure and the information regarding the relevant crediting rate history (if applicable) and the relevant risk disclosure.

Name of Applicant: _____ Signature: _____ Date: _____

Proposal Summary Page 4 of

Print Date: _____

The above information shall only remain valid and accurate for 30 days counting from the date of printing.