

保险建议书

投保信息汇总表

投保人信息

姓名：WLH 性别：男 出生日期： 年龄：20周岁

被保险人(1)信息

姓名：WLH 性别：男 出生日期： 年龄：20周岁

投保险种信息

被保险人	投保险种	险种代码	基本保险金额	保障期限	交费期限	年金领取年龄	额外年金领取年龄	年金领取方式	年金领取期间	交费方式	首期保险费
WLH	汇丰玉满堂终身寿险（分红型）	WLH	3,000,000.0元	终身	趸交	--	--	--	--	趸交	889,500.00元

提示：以上所列保障项目、基本保险金额、保险费等与保险合同若不一致，请以保险合同为准。

合计首期保险费889,500.00元

货币单位： [人民币（元）]



汇丰
保险

保险建议书 (产品说明书)

谨致

WLH

保险销售机构：

保险销售机构人员：

保险销售人员编号/执业证编号：

联系电话号码：

该产品为分红保险。其红利分配是不确定的，在某些年度红利可能为零。

保险合同的红利分配形式包括增额红利和终了红利，终了红利包括理赔终了红利及退保终了红利。增额红利将以增加被保险人身故或全残给付的形式给付。终了红利将在第一个保单周年日后被保险人身故或确诊全残时，或第五个保单周年日后退保时，以一次性给付的形式给付。

汇丰人寿保险有限公司

中国（上海）自由贸易试验区世纪大道8号汇丰银行大楼18楼、21楼2101及2115单元

若需联络本公司各分支机构，敬请查询本公司网站以了解各分支机构的地址及详细信息

保险计划说明

汇丰玉满堂终身寿险（分红型）

投保人信息

姓名：WLH 性别：男 出生日期： 年龄：20周岁

被保险人（1）信息

姓名：WLH 性别：男 出生日期： 年龄：20周岁

投保险种信息

主险：

被保险人	投保险种	险种代码	基本保险金额	保障期限	交费期限	交费方式	保费等级	首期保险费
WLH	汇丰玉满堂终身寿险（分红型）	WLH	3,000,000.0元	终身	趸交	趸交	吸烟标准体保险费	889,500.00元

合计首期保险费889,500.00元

货币单位：[人民币（元）]

重要声明

- 本保险建议书自编印日期起30日内有效。
- 自您签收保险合同之日起，有15日的犹豫期；在此期间，请您认真审视保险合同。如果您认为保险合同与您的需求不相符，您可以在在此期间提出撤销合同，我们将无息退还您所交纳的所有保险费。如果您在犹豫期之后选择退保，我们将依照保险合同的相关约定退还您保险合同的现金价值。
- 附加险（如适用）保障期满后可按保险合同约定的续保条件续保。
- 本保险建议书所列保险责任、基本保险金额、保险费等与保险合同不一致之处，请以保险合同条款为准。

汇丰玉满堂终身寿险（分红型）

主要保险利益

- 充足保障 后顾之忧

身故保险金

若被保险人身故，我们将按以下两者中的较大者给付“身故保险金”予健在的身故保险金受益人，本合同效力终止：

- 1) 被保险人身故时，本合同基本保险金额；
- 2) 被保险人身故时，本合同已交保险费总额的N倍。

其中N按以下方式确定：

到达年龄	N
18-40周岁	160%
41-60周岁	140%
61周岁及以上年龄	120%

意外身故保险金

若被保险人于75周岁后的首个保单周年日当日24时之前，因发生意外伤害事故而致使身体遭受伤害，且因该意外伤害导致被保险人在意外伤害事故发生之日起180天内身故的，我们除给付“身故保险金”外，另按身故时本合同基本保险金额的50% 给付“意外身故保险金”予健在的身故保险金受益人，本合同效力终止。

全残保险金

若被保险人确诊全残，我们将按以下两者中的较大者给付“全残保险金”予被保险人，本合同效力终止：

- 1) 被保险人确诊全残时，本合同基本保险金额；
- 2) 被保险人确诊全残时，本合同已交保险费总额的N倍。

其中N按以下方式确定：

到达年龄	N
18-40周岁	160%
41-60周岁	140%
61周岁及以上年龄	120%

若被保险人同时致成一项以上全残情形时，全残保险金以一项给付为限。

身故保险金或全残保险金中到达年龄是指被保险人投保时的年龄，加上当时保单年度数，再减去1后所得到的年龄。

身故保险金或全残保险金中已交保险费总额为：

若分期交纳保险费的，按身故或确诊全残时的基本保险金额对应的期交保险费及保险费的已交期数确定。

若一次性交清保险费的，已交保险费总额按身故或确诊全残时的基本保险金额对应的保险费确定。

- 红利分配，成果共享

保险合同有权参与我们分红保险业务可分配盈余的分配。

分红保险资金的投资范围为流动性金融工具，固定收益类金融工具，权益类金融工具，以及其他在投资指引中

允许的投资工具。关于投资比例，在长期战略资产配置计划的指导下，我们每年会制定各类资产短期的战术资产配置计划，约定当年的目标投资比例及范围。固定收益类投资策略力求在尽量保持固定收益类金融工具的资产久期与负债久期匹配的前提下，实现固定收益类资产的稳定收益；基金投资通过量化筛选指标及基本面分析，将选择具有良好投资价值的证券投资基金，力求实现中长期稳定增值；股票投资，通过主动地精选个股或被动跟踪指数来实现增值。

该产品的红利来源主要是死差、费差、利差及其他影响公司运营的项目实际与预期的差异所产生的损益，其中：

死差由实际理赔和预期理赔的差异产生；

费差由实际费用和预期费用的差异产生；

利差由实际投资收益和分红保险合同预期投资收益的差异产生；

其他影响公司运营的项目主要是由实际退保率和预期退保率的差异产生。

也就是说，本公司分红保险的盈利主要来自于上述几个方面，这构成了分红的基础：利差益—实际投资回报率大于预期的部分；死差益—实际死亡率低于预期的部分；费差益—实际费用小于预期费用的部分；其他影响公司运营的项目实际优于预期的部分。

在合同有效期内，我们每年根据上一会计年度分红保险业务的实际经营状况确定红利分配方案，分配的红利总额按不低于可分配盈余的80%来确定。增额红利水平相对稳定，以反映对公司长期经营的合理预期。我们将根据实际经营状况及精算评估适时调整终了红利水平。相对增额红利而言，终了红利的波动性较大，在一定程度上反映了保单实际盈余的波动。

各保单持有人所分配到的红利会因为保单本身的特性而有所不同，影响红利水平的主要因素有：所购买的产品、交费年期、所交的保险费、保单所处的保单年度以及被保险人的年龄和性别等等。**保单红利是不确定的。分发红利当时，保险合同必须有效，且您已交清上一保单年度所有的应交保险费。保险合同在效力中止期间，不享有红利的分配。已分配的红利尚未符合约定给付条件时不能提前领取。**

保险合同的红利分配形式包括增额红利和终了红利。增额红利将以增加被保险人身故保险金或全残保险金给付的形式给付。终了红利将在被保险人身故或全残时，或退保时，以一次性给付的形式给付。

1. 增额红利给付形式

（1）增加身故保险金给付

若被保险人在本合同保险期间内身故，我们除按保险责任给付身故保险金外，另将额外给付被保险人身故时本合同已宣布的累计增额红利予健在的身故保险金受益人。

（2）增加全残保险金给付

若被保险人在本合同保险期间内确诊全残，我们除按保险责任给付全残保险金外，另将额外给付被保险人确诊全残时本合同已宣布的累计增额红利予被保险人。

2. 终了红利给付形式

（1）理赔终了红利

在本合同的保险期间内，从第一个保单周年日起，若被保险人身故，我们以一次性给付的形式给付理赔终了红利予健在的身故保险金受益人；若被保险人确诊全残，我们以一次性给付的形式给付理赔终了红利予被保险人。

（2）退保终了红利

在本合同的保险期间内，从第五个保单周年日起，若您退保（申请解除本合同），我们将以一次性给付的形式给付退保终了红利予投保人。

• 现金价值权益

现金价值

本合同的现金价值包括基本保险金额对应的现金价值和增额红利的现金价值。

本合同基本保险金额对应的保单年度末的现金价值及保单年度内现金价值的计算方法会在保险单上载明。

保单贷款

在本合同有效期内，您可以申请并经我们审核同意后办理保单贷款。保单贷款的具体规定请以保险合同为准。

保险费自动垫交

在投保时，您可以选择保险费自动垫交功能。保险费自动垫交功能的具体规定请以保险合同为准。

责任免除：

因下列情形之一，导致被保险人身故或全残的，我们不承担给付身故保险金、意外身故保险金或全残保险金的责任：

- （1）投保人对被保险人的故意杀害、故意伤害；
- （2）被保险人故意犯罪或者抗拒依法采取的刑事强制措施；
- （3）被保险人自本合同成立或者合同效力恢复之日起2年内自杀，但被保险人自杀时为无民事行为能力人的除外；
- （4）被保险人主动吸食或注射毒品；
- （5）被保险人酒后驾驶、无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车；
- （6）战争、军事冲突、暴乱或武装叛乱；
- （7）核爆炸、核辐射或核污染。

发生上述第（1）项情形，被保险人身故的，本合同效力终止，我们将退还本合同的现金价值作为被保险人的遗产；发生上述第（1）项情形，被保险人全残的，本合同效力终止，我们将向被保险人退还本合同的现金价值。发生上述其他情形，被保险人身故或全残的，本合同效力终止，我们将向您退还本合同的现金价值。

保障利益汇总

被保险人: WLH 投保人: WLH
投保年龄: 20周岁 被保险人性别: 男
货币单位: 人民币(元)

保障内容		最高保障利益额度
寿险保障	非意外身故保险金	3,000,000
	非意外全残保险金	3,000,000
意外保障	意外身故保险金	4,500,000
	意外全残保险金	3,000,000

1. 本保险建议书仅供客户理解保险条款所用，并不构成合同的一部分；各项保险内容均以正式保险合同为准。
2. 非意外身故或全残保险金的最高保障利益额度是假设在合同有效期内因非意外原因导致被保险人身故或全残而可能产生的最高保险金，包含附加险（如适用者）中可以获得的相应保障利益。
3. 意外身故保险金的最高保障利益额度是假设在合同有效期内，被保险人于75周岁后的首个保单周年日当日24时之前，因意外伤害事故导致被保险人在该事故发生之日起180天内身故而可能产生的最高保险金，包含附加险（如适用者）中可以获得的相应保障利益。若被保险人在合同有效期内，且于75周岁后的首个保单周年日当日24时之后因意外原因导致被保险人身故，意外身故保险金最高保障利益额度与非意外身故保险金最高保障利益额度一致。
4. 意外全残保险金的最高保障利益额度是假设在合同有效期内因意外原因导致被保险人全残而可能产生的最高保险金，包含附加险（如适用者）中可以获得的相应保障利益。
5. 上述保险金均不包括保单红利。上述保险金根据您选择的具体保障项目不同而不同，且以上保险金可能不能兼得。
6. 详细数据请参见保险利益测算书。

保 险 利 益 测 算 书

被保险人：
投保年龄：
货币单位：
交费方式：

WJH
20周岁
人民币（元）
趸交

投保人：
被保险人性别：
基本保险金额：
保费等级：

WJH
男
3,000,000.0
吸烟标准体保险费

汇丰玉满堂终身寿险（分红型）

保单 年度	年龄	当年度 保险费	累计 保险费	身故或全 残保险金	非意外身故或全残给付=身故或全残 保险金+累计增额红利所增加的身故 或全残给付+理赔终止了红利			意外身故 保险金	意外身故给付=身故保险金+意外身故 保险金+累计增额红利所增加的身故 给付+理赔终止了红利			基本保险 金额对应的 现金价值	退保给付 = 基本保险金额对应的 现金价值+累计增额红利的现金价 值+退保终止了红利		
					低	中	高		低	中	高		低	中	高
1	21	889,500	889,500	3,000,000	3,000,000	3,000,000	3,000,000	1,500,000	4,500,000	4,500,000	4,500,000	371,700	371,700	375,486	377,374
2	22	0	889,500	3,000,000	3,000,000	3,037,636	3,062,215	1,500,000	4,500,000	4,537,636	4,562,215	384,600	384,600	392,553	396,552
3	23	0	889,500	3,000,000	3,000,000	3,080,893	3,137,921	1,500,000	4,500,000	4,580,893	4,637,921	398,100	398,100	410,635	416,988
4	24	0	889,500	3,000,000	3,000,000	3,128,114	3,222,976	1,500,000	4,500,000	4,628,114	4,722,976	412,200	412,200	429,752	438,721
5	25	0	889,500	3,000,000	3,000,000	3,178,722	3,315,933	1,500,000	4,500,000	4,678,722	4,815,933	426,600	426,600	514,427	623,534
6	26	0	889,500	3,000,000	3,000,000	3,232,391	3,415,979	1,500,000	4,500,000	4,732,391	4,915,979	441,900	441,900	556,091	698,992
7	27	0	889,500	3,000,000	3,000,000	3,288,910	3,522,584	1,500,000	4,500,000	4,788,910	5,022,584	457,500	457,500	600,401	780,119
8	28	0	889,500	3,000,000	3,000,000	3,348,128	3,635,376	1,500,000	4,500,000	4,848,128	5,135,376	473,700	473,700	647,522	866,884
9	29	0	889,500	3,000,000	3,000,000	3,409,935	3,754,079	1,500,000	4,500,000	4,909,935	5,254,079	490,500	490,500	697,440	959,176
10	30	0	889,500	3,000,000	3,000,000	3,474,248	3,878,486	1,500,000	4,500,000	4,974,248	5,378,486	507,900	507,900	750,051	1,056,761
11	31	0	889,500	3,000,000	3,000,000	3,541,002	4,008,438	1,500,000	4,500,000	5,041,002	5,508,438	525,900	525,900	805,394	1,159,637
12	32	0	889,500	3,000,000	3,000,000	3,610,147	4,143,814	1,500,000	4,500,000	5,110,147	5,643,814	544,500	544,500	863,376	1,267,616
13	33	0	889,500	3,000,000	3,000,000	3,681,645	4,284,518	1,500,000	4,500,000	5,181,645	5,784,518	563,700	563,700	924,075	1,380,778
14	34	0	889,500	3,000,000	3,000,000	3,755,465	4,430,482	1,500,000	4,500,000	5,255,465	5,930,482	583,800	583,800	987,753	1,499,335
15	35	0	889,500	3,000,000	3,000,000	3,831,586	4,581,654	1,500,000	4,500,000	5,331,586	6,081,654	604,500	604,500	1,054,121	1,622,979
16	36	0	889,500	3,000,000	3,000,000	3,909,990	4,737,999	1,500,000	4,500,000	5,409,990	6,237,999	625,800	625,800	1,123,257	1,751,816
17	37	0	889,500	3,000,000	3,000,000	3,990,667	4,899,498	1,500,000	4,500,000	5,490,667	6,399,498	647,700	647,700	1,195,132	1,885,787
18	38	0	889,500	3,000,000	3,000,000	4,073,612	5,066,141	1,500,000	4,500,000	5,573,612	6,566,141	670,500	670,500	1,270,075	2,025,230
19	39	0	889,500	3,000,000	3,000,000	4,158,821	5,237,933	1,500,000	4,500,000	5,658,821	6,737,933	693,900	693,900	1,347,897	2,170,020
20	40	0	889,500	3,000,000	3,000,000	4,246,298	5,414,887	1,500,000	4,500,000	5,746,298	6,914,887	718,200	718,200	1,428,870	2,320,415
21	41	0	889,500	3,000,000	3,000,000	4,336,046	5,597,027	1,500,000	4,500,000	5,836,046	7,097,027	743,100	743,100	1,512,828	2,476,332
22	42	0	889,500	3,000,000	3,000,000	4,428,075	5,784,385	1,500,000	4,500,000	5,928,075	7,284,385	768,900	768,900	1,600,134	2,638,188

保单 年度	年龄	当年度 保险费	累计 保险费	身故或全 残保险金	非意外身故或全残给付=身故或全残 保险金+累计增额红利所增加的身故 或全残给付+理赔终止了红利			意外身故 保险金	意外身故给付=身故保险金+意外身故 保险金+累计增额红利所增加的身故 给付+理赔终止了红利			基本保险 金额对应的 现金价值	退保给付 = 基本保险金额对应的现 金价值+累计增额红利的现金价值+退 保终止了红利		
					低	中	高		低	中	高		低	中	高
23	43	0	889,500	3,000,000	3,000,000	4,522,396	5,977,003	1,500,000	4,500,000	6,022,396	7,477,003	795,300	795,300	1,690,464	2,805,654
24	44	0	889,500	3,000,000	3,000,000	4,619,022	6,174,927	1,500,000	4,500,000	6,119,022	7,674,927	822,600	822,600	1,784,175	2,979,148
25	45	0	889,500	3,000,000	3,000,000	4,717,969	6,378,217	1,500,000	4,500,000	6,217,969	7,878,217	850,800	850,800	1,881,443	3,158,972
26	46	0	889,500	3,000,000	3,000,000	4,819,258	6,586,936	1,500,000	4,500,000	6,319,258	8,086,936	879,300	879,300	1,981,753	3,344,697
27	47	0	889,500	3,000,000	3,000,000	4,922,909	6,801,156	1,500,000	4,500,000	6,422,909	8,301,156	909,000	909,000	2,085,977	3,537,210
28	48	0	889,500	3,000,000	3,000,000	5,028,946	7,020,958	1,500,000	4,500,000	6,528,946	8,520,958	939,000	939,000	2,193,295	3,735,778
29	49	0	889,500	3,000,000	3,000,000	5,137,395	7,246,427	1,500,000	4,500,000	6,637,395	8,746,427	970,200	970,200	2,304,824	3,941,701
30	50	0	889,500	3,000,000	3,000,000	5,248,284	7,477,659	1,500,000	4,500,000	6,748,284	8,977,659	1,001,700	1,001,700	2,419,774	4,154,310
31	51	0	889,500	3,000,000	3,000,000	5,361,644	7,714,756	1,500,000	4,500,000	6,861,644	9,214,756	1,034,400	1,034,400	2,539,012	4,374,503
32	52	0	889,500	3,000,000	3,000,000	5,477,507	7,957,827	1,500,000	4,500,000	6,977,507	9,457,827	1,067,700	1,067,700	2,662,194	4,602,164
33	53	0	889,500	3,000,000	3,000,000	5,595,908	8,206,990	1,500,000	4,500,000	7,095,908	9,706,990	1,101,600	1,101,600	2,789,284	4,837,302
34	54	0	889,500	3,000,000	3,000,000	5,716,883	8,462,371	1,500,000	4,500,000	7,216,883	9,962,371	1,136,700	1,136,700	2,921,334	5,081,344
35	55	0	889,500	3,000,000	3,000,000	5,840,472	8,724,103	1,500,000	4,500,000	7,340,472	10,224,103	1,172,700	1,172,700	3,058,029	5,334,050
36	56	0	889,500	3,000,000	3,000,000	5,966,717	8,992,328	1,500,000	4,500,000	7,466,717	10,492,328	1,209,600	1,209,600	3,199,518	5,595,759
37	57	0	889,500	3,000,000	3,000,000	6,095,660	9,267,195	1,500,000	4,500,000	7,595,660	10,767,195	1,247,400	1,247,400	3,345,955	5,866,830
38	58	0	889,500	3,000,000	3,000,000	6,227,348	9,548,865	1,500,000	4,500,000	7,727,348	11,048,865	1,286,400	1,286,400	3,498,005	6,148,292
39	59	0	889,500	3,000,000	3,000,000	6,361,828	9,837,506	1,500,000	4,500,000	7,861,828	11,337,506	1,326,300	1,326,300	3,655,354	6,439,938
40	60	0	889,500	3,000,000	3,000,000	6,499,151	10,133,295	1,500,000	4,500,000	7,999,151	11,633,295	1,367,400	1,367,400	3,818,700	6,742,880
41	61	0	889,500	3,000,000	3,000,000	6,639,370	10,436,418	1,500,000	4,500,000	8,139,370	11,936,418	1,409,400	1,409,400	3,987,731	7,056,936
42	62	0	889,500	3,000,000	3,000,000	6,782,540	10,747,075	1,500,000	4,500,000	8,282,540	12,247,075	1,452,000	1,452,000	4,162,347	7,382,295
43	63	0	889,500	3,000,000	3,000,000	6,928,718	11,065,472	1,500,000	4,500,000	8,428,718	12,565,472	1,495,500	1,495,500	4,342,809	7,719,347
44	64	0	889,500	3,000,000	3,000,000	7,077,965	11,391,827	1,500,000	4,500,000	8,577,965	12,891,827	1,539,600	1,539,600	4,529,007	8,068,286
45	65	0	889,500	3,000,000	3,000,000	7,230,343	11,726,372	1,500,000	4,500,000	8,730,343	13,226,372	1,584,300	1,584,300	4,721,139	8,429,635
46	66	0	889,500	3,000,000	3,000,000	7,385,917	12,069,347	1,500,000	4,500,000	8,885,917	13,569,347	1,629,300	1,629,300	4,919,110	8,803,647
47	67	0	889,500	3,000,000	3,000,000	7,544,757	12,421,006	1,500,000	4,500,000	9,044,757	13,921,006	1,674,900	1,674,900	5,123,153	9,190,697
48	68	0	889,500	3,000,000	3,000,000	7,706,932	12,781,616	1,500,000	4,500,000	9,206,932	14,281,616	1,720,500	1,720,500	5,332,861	9,590,739
49	69	0	889,500	3,000,000	3,000,000	7,872,517	13,151,458	1,500,000	4,500,000	9,372,517	14,651,458	1,766,100	1,766,100	5,547,827	10,003,246
50	70	0	889,500	3,000,000	3,000,000	8,041,589	13,530,824	1,500,000	4,500,000	9,541,589	15,030,824	1,811,700	1,811,700	5,768,827	10,429,853
51	71	0	889,500	3,000,000	3,000,000	8,214,227	13,920,024	1,500,000	4,500,000	9,714,227	15,420,024	1,857,000	1,857,000	5,995,123	10,869,701
52	72	0	889,500	3,000,000	3,000,000	8,390,514	14,319,381	1,500,000	4,500,000	9,890,514	15,819,381	1,902,000	1,902,000	6,226,534	11,322,690

保单 年度	年龄	当年度 保险费	累计 保险费	身故或全 残保险金	非意外身故或全残给付=身故或全残 保险金+累计增额红利所增加的身故 或全残给付+理赔终止了红利			意外身故 保险金	意外身故给付=身故保险金+意外身故 保险金+累计增额红利所增加的身故 给付+理赔终止了红利			基本保险 金额对应的 现金价值	退保给付 = 基本保险金额对应的现 金价值+累计增额红利的现金价值+退 保终止了红利		
					低	中	高		低	中	高		低	中	高
53	73	0	889,500	3,000,000	3,000,000	8,570,537	14,729,236	1,500,000	4,500,000	10,070,537	16,229,236	1,946,400	1,946,400	6,463,239	11,789,657
54	74	0	889,500	3,000,000	3,000,000	8,754,385	15,149,943	1,500,000	4,500,000	10,254,385	16,649,943	1,989,900	1,989,900	6,704,741	12,270,205
55	75	0	889,500	3,000,000	3,000,000	8,942,151	15,581,878	1,500,000	4,500,000	10,442,151	17,081,878	2,032,800	2,032,800	6,951,101	12,764,449
56	76	0	889,500	3,000,000	3,000,000	9,133,933	16,025,431	0	3,000,000	9,133,933	16,025,431	2,075,700	2,075,700	7,203,411	13,274,199
57	77	0	889,500	3,000,000	3,000,000	9,329,831	16,481,015	0	3,000,000	9,329,831	16,481,015	2,117,700	2,117,700	7,460,511	13,798,361
58	78	0	889,500	3,000,000	3,000,000	9,529,948	16,949,060	0	3,000,000	9,529,948	16,949,060	2,158,800	2,158,800	7,722,509	14,337,443
59	79	0	889,500	3,000,000	3,000,000	9,734,394	17,430,019	0	3,000,000	9,734,394	17,430,019	2,198,700	2,198,700	7,988,786	14,890,843
60	80	0	889,500	3,000,000	3,000,000	9,943,281	17,924,365	0	3,000,000	9,943,281	17,924,365	2,238,000	2,238,000	8,260,902	15,461,351
61	81	0	889,500	3,000,000	3,000,000	10,156,724	18,432,596	0	3,000,000	10,156,724	18,432,596	2,275,800	2,275,800	8,536,733	16,046,030
62	82	0	889,500	3,000,000	3,000,000	10,374,847	18,955,235	0	3,000,000	10,374,847	18,955,235	2,312,700	2,312,700	8,817,859	16,647,745
63	83	0	889,500	3,000,000	3,000,000	10,597,773	19,492,827	0	3,000,000	10,597,773	19,492,827	2,348,400	2,348,400	9,103,606	17,265,832
64	84	0	889,500	3,000,000	3,000,000	10,825,635	20,045,948	0	3,000,000	10,825,635	20,045,948	2,382,900	2,382,900	9,394,045	17,900,814
65	85	0	889,500	3,000,000	3,000,000	11,058,566	20,615,198	0	3,000,000	11,058,566	20,615,198	2,416,500	2,416,500	9,690,074	18,554,593
66	86	0	889,500	3,000,000	3,000,000	11,296,708	21,201,209	0	3,000,000	11,296,708	21,201,209	2,448,600	2,448,600	9,990,131	19,225,048
67	87	0	889,500	3,000,000	3,000,000	11,540,206	21,804,644	0	3,000,000	11,540,206	21,804,644	2,479,800	2,479,800	10,295,957	19,915,522
68	88	0	889,500	3,000,000	3,000,000	11,789,211	22,426,198	0	3,000,000	11,789,211	22,426,198	2,509,800	2,509,800	10,606,797	20,625,254
69	89	0	889,500	3,000,000	3,000,000	12,043,881	23,066,599	0	3,000,000	12,043,881	23,066,599	2,538,600	2,538,600	10,922,724	21,354,860
70	90	0	889,500	3,000,000	3,000,000	12,304,378	23,726,614	0	3,000,000	12,304,378	23,726,614	2,566,500	2,566,500	11,244,725	22,106,569
71	91	0	889,500	3,000,000	3,000,000	12,570,872	24,407,045	0	3,000,000	12,570,872	24,407,045	2,593,200	2,593,200	11,571,992	22,879,548
72	92	0	889,500	3,000,000	3,000,000	12,843,537	25,108,735	0	3,000,000	12,843,537	25,108,735	2,618,400	2,618,400	11,903,636	23,672,781
73	93	0	889,500	3,000,000	3,000,000	13,122,556	25,832,569	0	3,000,000	13,122,556	25,832,569	2,642,700	2,642,700	12,241,621	24,490,308
74	94	0	889,500	3,000,000	3,000,000	13,408,118	26,579,476	0	3,000,000	13,408,118	26,579,476	2,665,800	2,665,800	12,585,075	25,331,205
75	95	0	889,500	3,000,000	3,000,000	13,700,418	27,350,431	0	3,000,000	13,700,418	27,350,431	2,687,700	2,687,700	12,934,063	26,196,215
76	96	0	889,500	3,000,000	3,000,000	13,999,660	28,146,458	0	3,000,000	13,999,660	28,146,458	2,708,400	2,708,400	13,288,648	27,086,099
77	97	0	889,500	3,000,000	3,000,000	14,306,055	28,968,632	0	3,000,000	14,306,055	28,968,632	2,727,900	2,727,900	13,648,888	28,001,637
78	98	0	889,500	3,000,000	3,000,000	14,619,823	29,818,082	0	3,000,000	14,619,823	29,818,082	2,746,800	2,746,800	14,017,030	28,947,776
79	99	0	889,500	3,000,000	3,000,000	14,941,190	30,695,996	0	3,000,000	14,941,190	30,695,996	2,765,100	2,765,100	14,393,280	29,925,764
80	100	0	889,500	3,000,000	3,000,000	15,270,394	31,603,620	0	3,000,000	15,270,394	31,603,620	2,784,000	2,784,000	14,782,432	30,945,779
81	101	0	889,500	3,000,000	3,000,000	15,607,679	32,542,263	0	3,000,000	15,607,679	32,542,263	2,804,100	2,804,100	15,187,369	32,014,706
82	102	0	889,500	3,000,000	3,000,000	15,953,299	33,513,302	0	3,000,000	15,953,299	33,513,302	2,827,800	2,827,800	15,618,423	33,154,472

保单 年度	年龄	当年度 保险费	累计 保险费	身故或全 残保险金	非意外身故或全残给付=身故或全残 保险金+累计增额红利所增加的身故 或全残给付+理赔终止了红利			意外身故 保险金	意外身故给付=身故保险金+意外身故 保险金+累计增额红利所增加的身故 给付+理赔终止了红利			基本保险 金额对应的 现金价值	退保给付 = 基本保险金额对应的现 金价值+累计增额红利的现金价值+退 保终止了红利		
					低	中	高		低	中	高		低	中	高
83	103	0	889,500	3,000,000	16,307,519	34,518,184	0	3,000,000	16,307,519	34,518,184	2,860,200	2,860,200	16,097,932	34,412,028	
84	104	0	889,500	3,000,000	16,670,614	35,558,429	0	3,000,000	16,670,614	35,558,429	2,910,600	2,910,600	16,667,920	35,876,348	
85	105	0	889,500	3,000,000	17,042,868	36,635,636	0	3,000,000	17,042,868	36,635,636	3,000,000	3,000,000	17,424,577	37,751,486	

重要提示

1. 本保险建议书仅供客户理解保险条款所用，并不构成保险合同的一部分；各项保险内容均以保险合同为准。
2. 本保险建议书所列保险利益、演示数值等，均根据被保险人的设定年龄、性别、投保组合，并假定合同持续有效、被保险人未发生保险事故而计算得出。若被保险人实际投保时年龄、性别、投保组合与设定不一致，或合同提前终止，或被保险人发生保险事故，则对应的保险利益和数值会发生变化。
3. 上述“保险利益测算书”：

1) 仅为基本计划的保险利益演示，并未包括附加保障（如适用者），且假定投保人按期全额支付应交保险费。

2) 上表所列的“年龄”为在该保单年度末的周岁年龄。

3) “非意外身故或全残给付”包含身故或全残保险金、累计增额红利所增加的身故或全残给付以及理赔终止了红利。“身故或全残保险金”为该保单年度末数值，累计增额红利所增加的身故或全残给付、理赔终止了红利演示均按上一保单年度末数值计算。

4) “意外身故给付”包含按保险合同约定被保险人75周岁前因意外伤害导致身故发生日起180天内身故而给付的意外身故保险金、身故保险金、累计增额红利所增加的身故给付以及理赔终止了红利。“意外身故保险金”和“身故保险金”为该保单年度末数值，累计增额红利所增加的身故给付、理赔终止了红利演示均按上一保单年度末数值计算。

5) “退保给付”包含基本保险金额对应的现金价值、累计增额红利的现金价值，以及退保终止了红利（第5个保单周年日起）。

6) 上表的演示至被保险人105周岁为止，若被保险人105周岁后仍生存，我们继续承担保险责任。
4. 增额红利和终止了红利的演示均为描述性的，不代表实际分红情况。该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期，保单的红利分配是不确定的。增额红利将以增加被保险人身故或全残给付的形式给付。终止了红利将在第一个保单周年日后被保险人身故或确诊全残时，或第五个保单周年日后退保时，以一次性给付的形式给付。

保 险 利 益 测 算 书

被保险人：WLH
投保年龄：20周岁
货币单位：人民币（元）
交费方式：趸交

投保人：WLH
被保险人性别：男
基本保险金额：3,000,000.0元
保费等级：吸烟标准体保险费

汇丰玉满堂终身寿险（分红型）

保单年度	年龄	当年度保险费	累计保险费	保证利益			低档红利演示（非保证利益）				中档红利演示（非保证利益）				高档红利演示（非保证利益）			
				身故或全残保险金	意外身故保险金	现金价值	当年度增额红利	累计增额红利	终止红利	当年度增额红利	累计增额红利	终止红利	当年度增额红利	累计增额红利	终止红利	当年度增额红利	累计增额红利	终止红利
1	21	889,500	889,500	3,000,000	1,500,000	371,700	0	0	0	31,842	31,842	5,794	47,724	47,724	14,491			
2	22	0	889,500	3,000,000	1,500,000	384,600	0	0	0	32,663	64,505	16,388	49,211	96,935	40,987			
3	23	0	889,500	3,000,000	1,500,000	398,100	0	0	0	33,503	98,007	30,107	50,744	147,679	75,297			
4	24	0	889,500	3,000,000	1,500,000	412,200	0	0	0	34,362	132,369	46,353	52,327	200,005	115,928			
5	25	0	889,500	3,000,000	1,500,000	426,600	0	0	0	35,242	167,611	64,780	53,960	253,965	162,014			
6	26	0	889,500	3,000,000	1,500,000	441,900	0	0	0	36,143	203,754	85,156	55,646	309,612	212,972			
7	27	0	889,500	3,000,000	1,500,000	457,500	0	0	0	37,065	240,819	107,308	57,388	367,000	268,376			
8	28	0	889,500	3,000,000	1,500,000	473,700	0	0	0	38,010	278,829	131,106	59,186	426,186	327,893			
9	29	0	889,500	3,000,000	1,500,000	490,500	0	0	0	38,978	317,807	156,441	61,044	487,230	391,255			
10	30	0	889,500	3,000,000	1,500,000	507,900	0	0	0	39,969	357,776	183,226	62,964	550,194	458,244			
11	31	0	889,500	3,000,000	1,500,000	525,900	0	0	0	40,985	398,762	211,386	64,948	615,142	528,671			
12	32	0	889,500	3,000,000	1,500,000	544,500	0	0	0	42,027	440,789	240,856	66,999	682,141	602,377			
13	33	0	889,500	3,000,000	1,500,000	563,700	0	0	0	43,094	483,883	271,582	69,119	751,260	679,222			
14	34	0	889,500	3,000,000	1,500,000	583,800	0	0	0	44,189	528,072	303,514	71,312	822,572	759,082			
15	35	0	889,500	3,000,000	1,500,000	604,500	0	0	0	45,311	573,383	336,607	73,580	896,152	841,848			
16	36	0	889,500	3,000,000	1,500,000	625,800	0	0	0	46,462	619,845	370,823	75,926	972,077	927,420			
17	37	0	889,500	3,000,000	1,500,000	647,700	0	0	0	47,642	667,487	406,125	78,353	1,050,430	1,015,711			
18	38	0	889,500	3,000,000	1,500,000	670,500	0	0	0	48,853	716,340	442,481	80,865	1,131,295	1,106,637			
19	39	0	889,500	3,000,000	1,500,000	693,900	0	0	0	50,096	766,436	479,862	83,465	1,214,761	1,200,126			
20	40	0	889,500	3,000,000	1,500,000	718,200	0	0	0	51,371	817,806	518,240	86,157	1,300,918	1,296,109			
21	41	0	889,500	3,000,000	1,500,000	743,100	0	0	0	52,679	870,485	557,590	88,945	1,389,863	1,394,522			
22	42	0	889,500	3,000,000	1,500,000	768,900	0	0	0	54,022	924,507	597,889	91,832	1,481,695	1,495,308			

保单 年度	年龄	当年度 保险费	累计 保险费	保证利益			低档红利演示（非保证利益）			中档红利演示（非保证利益）			高档红利演示（非保证利益）		
				身故或全残 保险金	意外身故 保险金	现金价值	当年度 增额红利	累计增 额红利	终了 红利	当年度 增额红利	累计增 额红利	终了 红利	当年度 增额红利	累计增 额红利	终了 红利
23	43	0	889,500	3,000,000	1,500,000	795,300	0	0	0	55,401	979,908	639,114	94,822	1,576,517	1,598,411
24	44	0	889,500	3,000,000	1,500,000	822,600	0	0	0	56,817	1,036,725	681,245	97,920	1,674,437	1,703,780
25	45	0	889,500	3,000,000	1,500,000	850,800	0	0	0	58,270	1,094,995	724,263	101,131	1,775,568	1,811,368
26	46	0	889,500	3,000,000	1,500,000	879,300	0	0	0	59,764	1,154,759	768,150	104,459	1,880,027	1,921,129
27	47	0	889,500	3,000,000	1,500,000	909,000	0	0	0	61,297	1,216,056	812,890	107,908	1,987,935	2,033,023
28	48	0	889,500	3,000,000	1,500,000	939,000	0	0	0	62,873	1,278,929	858,466	111,484	2,099,419	2,147,008
29	49	0	889,500	3,000,000	1,500,000	970,200	0	0	0	64,492	1,343,420	904,864	115,193	2,214,612	2,263,047
30	50	0	889,500	3,000,000	1,500,000	1,001,700	0	0	0	66,155	1,409,576	952,068	119,039	2,333,651	2,381,104
31	51	0	889,500	3,000,000	1,500,000	1,034,400	0	0	0	67,865	1,477,441	1,000,066	123,029	2,456,680	2,501,146
32	52	0	889,500	3,000,000	1,500,000	1,067,700	0	0	0	69,622	1,547,063	1,048,845	127,169	2,583,850	2,623,140
33	53	0	889,500	3,000,000	1,500,000	1,101,600	0	0	0	71,429	1,618,492	1,098,392	131,465	2,715,315	2,747,056
34	54	0	889,500	3,000,000	1,500,000	1,136,700	0	0	0	73,286	1,691,778	1,148,695	135,924	2,851,240	2,872,863
35	55	0	889,500	3,000,000	1,500,000	1,172,700	0	0	0	75,196	1,766,974	1,199,743	140,553	2,991,793	3,000,535
36	56	0	889,500	3,000,000	1,500,000	1,209,600	0	0	0	77,160	1,844,134	1,251,526	145,359	3,137,152	3,130,043
37	57	0	889,500	3,000,000	1,500,000	1,247,400	0	0	0	79,180	1,923,314	1,304,034	150,350	3,287,502	3,261,363
38	58	0	889,500	3,000,000	1,500,000	1,286,400	0	0	0	81,258	2,004,573	1,357,256	155,534	3,443,036	3,394,470
39	59	0	889,500	3,000,000	1,500,000	1,326,300	0	0	0	83,396	2,087,969	1,411,183	160,919	3,603,955	3,529,340
40	60	0	889,500	3,000,000	1,500,000	1,367,400	0	0	0	85,596	2,173,565	1,465,805	166,514	3,770,468	3,665,950
41	61	0	889,500	3,000,000	1,500,000	1,409,400	0	0	0	87,860	2,261,425	1,521,115	172,328	3,942,796	3,804,279
42	62	0	889,500	3,000,000	1,500,000	1,452,000	0	0	0	90,190	2,351,614	1,577,104	178,371	4,121,166	3,944,305
43	63	0	889,500	3,000,000	1,500,000	1,495,500	0	0	0	92,588	2,444,202	1,633,763	184,652	4,305,819	4,086,008
44	64	0	889,500	3,000,000	1,500,000	1,539,600	0	0	0	95,056	2,539,258	1,691,084	191,184	4,497,003	4,229,369
45	65	0	889,500	3,000,000	1,500,000	1,584,300	0	0	0	97,598	2,636,856	1,749,061	197,976	4,694,978	4,374,368
46	66	0	889,500	3,000,000	1,500,000	1,629,300	0	0	0	100,215	2,737,071	1,807,686	205,040	4,900,018	4,520,988
47	67	0	889,500	3,000,000	1,500,000	1,674,900	0	0	0	102,910	2,839,981	1,866,952	212,388	5,112,407	4,669,209
48	68	0	889,500	3,000,000	1,500,000	1,720,500	0	0	0	105,686	2,945,666	1,926,851	220,034	5,332,441	4,819,017
49	69	0	889,500	3,000,000	1,500,000	1,766,100	0	0	0	108,545	3,054,211	1,987,378	227,991	5,560,431	4,970,393
50	70	0	889,500	3,000,000	1,500,000	1,811,700	0	0	0	111,490	3,165,702	2,048,525	236,271	5,796,703	5,123,321
51	71	0	889,500	3,000,000	1,500,000	1,857,000	0	0	0	114,525	3,280,227	2,110,287	244,892	6,041,595	5,277,787
52	72	0	889,500	3,000,000	1,500,000	1,902,000	0	0	0	117,652	3,397,879	2,172,658	253,867	6,295,461	5,433,774

保单 年度	年龄	当年度 保险费	累计 保险费	保证利益			低档红利演示（非保证利益）				中档红利演示（非保证利益）				高档红利演示（非保证利益）			
				身故或全残 保险金	意外身故 保险金	现金价值	当年度 增额红利	累计增 额红利	终了 红利	当年度 增额红利	当年度 增额红利	累计增 额红利	终了 红利	当年度 增额红利	累计增 额红利	终了 红利	当年度 增额红利	累计增 额红利
53	73	0	889,500	3,000,000	1,500,000	1,946,400	0	0	0	120,875	3,518,754	2,235,631	2,235,631	263,213	6,558,674	5,591,269		
54	74	0	889,500	3,000,000	1,500,000	1,989,900	0	0	0	124,197	3,642,951	2,299,201	2,299,201	272,947	6,831,621	5,750,256		
55	75	0	889,500	3,000,000	1,500,000	2,032,800	0	0	0	127,620	3,770,571	2,363,362	2,363,362	283,087	7,114,708	5,910,723		
56	76	0	889,500	3,000,000	0	2,075,700	0	0	0	131,150	3,901,721	2,428,110	2,428,110	293,652	7,408,360	6,072,655		
57	77	0	889,500	3,000,000	0	2,117,700	0	0	0	134,789	4,036,510	2,493,438	2,493,438	304,661	7,713,020	6,236,039		
58	78	0	889,500	3,000,000	0	2,158,800	0	0	0	138,542	4,175,052	2,559,342	2,559,342	316,135	8,029,155	6,400,863		
59	79	0	889,500	3,000,000	0	2,198,700	0	0	0	142,412	4,317,464	2,625,816	2,625,816	328,095	8,357,250	6,567,115		
60	80	0	889,500	3,000,000	0	2,238,000	0	0	0	146,404	4,463,868	2,692,856	2,692,856	340,566	8,697,816	6,734,781		
61	81	0	889,500	3,000,000	0	2,275,800	0	0	0	150,521	4,614,390	2,760,457	2,760,457	353,569	9,051,385	6,903,850		
62	82	0	889,500	3,000,000	0	2,312,700	0	0	0	154,769	4,769,159	2,828,615	2,828,615	367,132	9,418,517	7,074,310		
63	83	0	889,500	3,000,000	0	2,348,400	0	0	0	159,152	4,928,310	2,897,324	2,897,324	381,279	9,799,796	7,246,151		
64	84	0	889,500	3,000,000	0	2,382,900	0	0	0	163,674	5,091,985	2,966,581	2,966,581	396,040	10,195,836	7,419,362		
65	85	0	889,500	3,000,000	0	2,416,500	0	0	0	168,342	5,260,326	3,036,381	3,036,381	411,443	10,607,279	7,593,930		
66	86	0	889,500	3,000,000	0	2,448,600	0	0	0	173,159	5,433,485	3,106,721	3,106,721	427,518	11,034,797	7,769,847		
67	87	0	889,500	3,000,000	0	2,479,800	0	0	0	178,131	5,611,617	3,177,595	3,177,595	444,299	11,479,096	7,947,102		
68	88	0	889,500	3,000,000	0	2,509,800	0	0	0	183,265	5,794,882	3,249,000	3,249,000	461,819	11,940,915	8,125,684		
69	89	0	889,500	3,000,000	0	2,538,600	0	0	0	188,565	5,983,447	3,320,932	3,320,932	480,114	12,421,029	8,305,585		
70	90	0	889,500	3,000,000	0	2,566,500	0	0	0	194,038	6,177,485	3,393,387	3,393,387	499,222	12,920,252	8,486,793		
71	91	0	889,500	3,000,000	0	2,593,200	0	0	0	199,691	6,377,176	3,466,361	3,466,361	519,182	13,439,434	8,669,301		
72	92	0	889,500	3,000,000	0	2,618,400	0	0	0	205,529	6,582,705	3,539,851	3,539,851	540,036	13,979,470	8,853,099		
73	93	0	889,500	3,000,000	0	2,642,700	0	0	0	211,559	6,794,264	3,613,854	3,613,854	561,828	14,541,299	9,038,177		
74	94	0	889,500	3,000,000	0	2,665,800	0	0	0	217,789	7,012,053	3,688,365	3,688,365	584,604	15,125,903	9,224,528		
75	95	0	889,500	3,000,000	0	2,687,700	0	0	0	224,226	7,236,279	3,763,381	3,763,381	608,413	15,734,316	9,412,142		
76	96	0	889,500	3,000,000	0	2,708,400	0	0	0	230,877	7,467,156	3,838,899	3,838,899	633,305	16,367,621	9,601,011		
77	97	0	889,500	3,000,000	0	2,727,900	0	0	0	237,751	7,704,908	3,914,915	3,914,915	659,335	17,026,956	9,791,126		
78	98	0	889,500	3,000,000	0	2,746,800	0	0	0	244,856	7,949,763	3,991,427	3,991,427	686,560	17,713,516	9,982,481		
79	99	0	889,500	3,000,000	0	2,765,100	0	0	0	252,200	8,201,963	4,068,431	4,068,431	715,039	18,428,555	10,175,065		
80	100	0	889,500	3,000,000	0	2,784,000	0	0	0	259,792	8,461,755	4,145,923	4,145,923	744,836	19,173,390	10,368,873		
81	101	0	889,500	3,000,000	0	2,804,100	0	0	0	267,642	8,729,397	4,223,902	4,223,902	776,016	19,949,407	10,563,896		
82	102	0	889,500	3,000,000	0	2,827,800	0	0	0	275,759	9,005,156	4,302,363	4,302,363	808,651	20,758,058	10,760,126		

保单年度	年龄	当年度保险费	累计保险费	保证利益		低档红利演示（非保证利益）				中档红利演示（非保证利益）				高档红利演示（非保证利益）			
				身故或全残保险金	意外身故保险金	现金价值	当年度增额红利	累计增额红利	终了红利	当年度增额红利	累计增额红利	终了红利	当年度增额红利	累计增额红利	终了红利	当年度增额红利	累计增额红利
83	103	0	889,500	3,000,000	0	2,860,200	0	0	0	284,154	9,289,310	4,381,304	842,814	21,600,873	10,957,556		
84	104	0	889,500	3,000,000	0	2,910,600	0	0	0	292,836	9,582,146	4,460,723	878,583	22,479,456	11,156,180		
85	105	0	889,500	3,000,000	0	3,000,000	0	0	0	301,817	9,883,963	4,540,615	916,041	23,395,497	11,355,989		

重要提示

1. 本保险建议书仅供客户理解保险条款所用，并不构成保险合同的一部分；各项保险内容均以保险合同为准。
2. 本保险建议书所列保险利益、演示数值等，均根据被保险人的设定年龄、性别、投保组合，并假定合同持续有效、被保险人未发生保险事故而计算得出。若被保险人实际投保时年龄、性别、投保组合与设定不一致，或合同提前终止，或被保险人发生保险事故，则对应的保险利益和数值会发生变化。
3. 上述“保险利益测算书”：

1) 仅为基本计划的保险利益演示，并未包括附加保障(如适用者)，且假定投保人按期全额支付应交保险费。

2) 上表所列的“年龄”为在该保单年度末的周岁年龄。

3) “累计增额红利”金额等于至保单年度末已经过的所有“保单年度”的“当年度增额红利”之和。已分配的累计增额红利尚未符合约定的给付条件时不能提前领取。

4) 所列“当年度增额红利”、“累计增额红利”和“现金价值”均为保单年度末24时的数值；其中“现金价值”指基本保险金额对应的现金价值。

5) 上表的演示至被保险人105周岁为止，若被保险人105周岁后仍生存，我们继续承担保险责任。
4. 增额红利和终了红利的演示均为描述性的，不代表实际的，该利益演示基于公司的精算及其他假设，不代表公司的历史经营业绩，也不代表对公司未来经营业绩的预期，保单的红利分配是不确定的。增额红利将以增加被保险人身故或全残给付的形式给付。终了红利将在第一个保单周年日后被保险人身故或确诊全残时，或第五个保单周年日后退保时，以一次性给付的形式给付。

声明：本人已认真阅读本保险建议书（产品说明书）及保险利益测算书并理解以上事项。

投保人签名：_____

签名日期：_____

保险销售人员：_____

签名日期：_____

English Translation To Proposal

Summary

Policy Owner Information

Name: WLH Gender:Male Date of Birth: Age:20

The Insured (1) Information

Name: WLH Gender:Male Date of Birth: Age:20

Details of the Insurance Applied

The Insured	Product Name	Plan Code	Basic Sum Assured	Coverage Period	Payment Period	Annuity Payment Age	Additional Annuity Payment Age	Annuity Payment Option	Annuity Payment Period	Premium Payment Method	Initial Premium Amount
WLH	HSBC Yu Man Tang Whole Life Insurance (Participating)	WLH	RMB 3,000,000.0	Whole life	Single Pay	--	--	--	--	Single Pay	RMB 889,500.00

Notes:
In case of any inconsistencies of the coverage, Basic Sum Assured, premium and etc. between above listed information and the Policy, the Policy shall prevail.

Total Initial Premium:RMB 889,500.00

Currency Unit:[RMB (Yuan)]



English Translation To Proposal (Product Specification)

For
WLH

Channel Code:

Relationship Manager:

Staff/License Code:

Contact NO:

This product is a participating insurance, its dividend distribution is not certain and could be ZERO for some policy years.

The forms of dividend distribution of the Insurance Contract are Reversionary Bonus and Terminal Bonus. Terminal Bonus will be paid upon Insured's Death or Total Permanent Disability (TPD) or upon Policy Surrender.

Reversionary Bonus will be paid in the form of additional payment of Death Benefit and additional payment of TPD Benefit of the Insured. Terminal Bonus will be paid in a lump sum upon death or being diagnosed with TPD of the insured after the first anniversary or upon surrender of the policy after the fifth anniversary.

HSBC Life Insurance Company Limited

18/F, Unit 2101 and 2115 of 21/F, HSBC Building, 8 Century Avenue, China (Shanghai) Pilot Free Trade Zone

If you need to contact the branch offices of the Company, please visit our website for the address and detail information of branch offices.

In the event of any inconsistency between the English version and the Chinese version, the Chinese version shall prevail.

Version: 1.01

Date of Printing: 2019-07-04 Page: 1/16

Plan Details

HSBC Yu Man Tang Whole Life Insurance (Participating)

Policy Owner Information

Name: WLH Gender: Male Date of Birth: Age: 20

The Insured (1) Information

Name: WLH Gender: Male Date of Birth: Age: 20

Insurance Plan:

The Insured	Product Name	Plan Code	Basic Sum Assured	Coverage Period	Payment Period	Premium Payment Method	Premium Class	Initial Premium Amount
WLH	HSBC Yu Man Tang Whole Life Insurance (Participating)	WLH	RMB 3,000,000.0	Whole life	Single Pay	Single Pay	Smoker standard Risk Premium	RMB 889,500.00

Main Insurance: Total Initial Premium Total: RMB 889,500.00

Currency: RMB

Important Notes

1. This proposal is valid for 30 days from the date of issuance.
2. From the date of you signing the receipt of Insurance Contract, you have 15 days cooling-off period. During the cooling-off period, please review the Insurance Contract carefully. If you consider the Insurance Contract is not consistent with your needs, you could cancel it within the cooling-off period, and we will refund all paid premium without interest to you. However, if you choose to cancel the Insurance Contract after the cooling-off period, we will only refund the cash value of your Insurance Contract to you.
3. The riders (if applicable) can be renewed according to the renewal conditions of the Insurance Contract after policy term expired.
4. In case of any inconsistencies of the coverage, Basic Sum Assured, premium and etc. between above listed information and the Insurance Contract, the Insurance Contract shall prevail.

In the event of any inconsistency between the English version and the Chinese version, the Chinese version shall prevail.

Version: 1.01

Date of Printing: 2019-07-04 Page: 2/16

HSBC Yu Man Tang Whole Life Insurance (Participating)

Key Benefits

- **Comprehensive Protection for Peace of Mind**

Death Benefit

Where the insured dies, we will pay one of the following two amounts which is larger as Death Benefit to the survived death beneficiary, and the Policy will be terminated upon the payment of Death Benefit:

- a) Basic Sum Assured of the policy upon the death of the Insured;
- b) N of total paid standard premium of the policy upon the death of the insured. N equals to one of followings:

Attained Age	N
Age 18-40	160%
Age 41-60	140%
Age 61 and above	120%

Accidental Death Benefit

Where the insured suffers from an accidental bodily injury before 24:00 of the 1st Policy Anniversary after the insured becomes 75 years old, and the insured dies from this accidental injury within 180 days, in addition to the Death Benefit, we will pay the Accidental Death Benefit to the survived death beneficiary, which is 50% of the Basic Sum Assured at the time the insured dies. The Policy will be terminated after these benefits are paid.

Total Permanent Disability (TPD) Benefit

Where the insured is diagnosed with TPD, we will pay one of the following two amounts which is larger as TPD Benefit to the Insured, the Policy will be terminated upon the payment of TPD Benefit:

- a) Basic Sum Assured of the policy when the insured is diagnosed with TPD;
- b) N of total paid standard premium of the policy when the insured is diagnosed with TPD. N equals to one of followings:

Attained Age	N
Age 18-40	160%
Age 41-60	140%
Age 61 and above	120%

Only one TPD benefit will be paid even if there is more than one TPD caused in the same event.

Attained age of death benefit and TPD benefit equals to Issue Age of the insured plus policy year minus 1.

Total paid standard premium of the policy upon death benefit and TPD benefit equals to:

Where the premium is paid in instalments, it is determined based on the premium paid in instalment and the number of instalments already paid when the insured dies or is diagnosed with TPD.

Where the premium is paid in a lump sum, it is determined based on the premium paid for the Basic Sum Assured when the insured dies or is diagnosed with TPD.

- **Reversionary Bonus and Terminal Bonus**

The Insurance Contract is entitled to participate into the distribution of the distributable surplus of our participating insurance business.

The investment scope of our participating insurance business are through liquid financial instruments, fixed-income financial instruments, equities and other instruments permitted by the Investment Mandate. For the proportion of

investment, by sticking with a long-term strategic asset allocation plan, we make annual short-term asset allocation plans to decide the target investment proportion and scope of that year. The investment strategy of fixed-income financial instruments is to maintain a stable return on invested assets on the premise that the duration of invested assets matches the duration of liabilities. Through quantitative indicators and fundamental study analysis, we will choose those security investment funds which have good investment value so as to achieve medium or long-term stable asset appreciation. What's more, our portfolio also includes selective stocks and index constituents.

Sources of the dividends are Mortality gain/loss, Expense gain/loss, Investment gain/loss and other gain/loss from the difference of the projected and actual Company's operations, of which:

Mortality gain/loss is the difference that arises from the actual claims and the expected claims.

Expense gain/loss is the difference that arises from the actual charges and the expected charges.

Investment gain/loss is the difference that arises from the actual return of investment and the expected return of the participating policy.

Other gain/loss from business operations mainly come from the difference between actual surrender rate and predicted surrender rate.

In other words, the profitability of the participating insurance business is based on above aspects, which constitute the basis of dividends: Investment gain - the part of actual investment rate of return that is greater than the expected part of it; Mortality gain - the part of the actual mortality rates that is lower than expected; Expense gain - the part of actual charge that is less than the expected charge rate; other gains from the Company's operations which performed better than projected.

While the Insurance Contract is in force, we determine the annual distribution of the dividend based on the actual operating performance of our participating insurance business in last fiscal year. For each fiscal year, the ratio of the actual distribution of the surplus that can be distributed shall be no less than 80% of the distributable profit of that year.

Reversionary Bonus will be kept at a stable level to reflect a reasonable expectation of the long term performance of our company. We will adjust the level of Terminal Bonus from time to time based on results of our business operation and actuarial assessment. Compared with Reversionary Bonus, Terminal Bonus fluctuates with a bigger range, which in a certain degree reflects the change of the actual earning with the policy.

The dividend to each policy holder differs, as Reversionary Bonus and Terminal Bonus will be distributed based on the policy's own characteristics. The main factors affecting the amount of dividend are: the products purchased, payment period, the premium paid, the policy year attained as well as the Insured's age, gender and so on. **Dividend are not certain. Dividend are distributable only if the Insurance Contract is in force and all payable premium of the last policy year have been paid. No dividend will be distributed during the lapse period of the Insurance Contract. The distributed dividend will not be paid in advance unless the agreed payment condition is satisfied.**

Under the Insurance Contract, dividend includes Reversionary Bonus and Terminal Bonus. Reversionary Bonus will be paid in the form of additional payment of Death Benefit and additional payment of Total Permanent Disability (TPD) Benefit. Terminal Bonus will be paid in a lump sum upon death or TPD of the insured or upon surrender of the Policy.

1.The payment forms of Reversionary Bonus are:

1) Additional payment of Death Benefit

If the insured dies during the policy term, in addition to Death Benefit, we will pay the survived Death Beneficiary the announced Accumulated Reversionary Bonus of the insurance contract upon insured's death as addition payment of the Death Benefit.

2) Additional payment of TPD Benefit

If the insured is diagnosed with TPD during the policy term, in addition to TPD Benefit, we will pay the insured the announced Accumulated Reversionary Bonus of the insurance contract upon insured's TPD as addition payment of the TPD Benefit.

2.The payment forms of Terminal Bonus are:

1) Terminal Bonus for Death or TPD

During the policy term, if the insured dies, we will pay Terminal Bonus to the survived Death Beneficiary in a

lump sum; if the insured is diagnosed with TPD, we will pay Terminal Bonus to the insured in a lump sum.

2) Terminal Bonus for Surrender

If you apply for policy surrender (apply for cancelling the Insurance Contract) after the fifth Policy Anniversary Date during the policy term, we will pay Terminal Bonus to the policy owner in a lump sum.

- **Cash Value Options**

Cash Value

Cash value includes the cash value of Basic Sum Assured and the cash value of Reversionary Bonus.

The cash value of the Basic Sum Assured at each policy year end and the method for calculating cash value of each policy year of the Insurance Contract will be indicated in the Policy Schedule.

Policy Loan

During the effective term of the Insurance Contract, you can apply policy loan subject to the company's approval. Please refer to details in the Insurance Contract.

Automatic Premium Loan (APL)

When applying for this product, you may choose to pay premium by an automatic premium loan (APL). Please refer to the Insurance Contract for APL details.

Exclusions

We will not pay the Death Benefit, Accidental Death Benefit or TPD Benefit if the Insured dies or suffers from TPD for any of the following reasons:

- (1) The policyholder intentionally kills or injures the insured;**
- (2) The insured commits an act of violating a criminal law or regulation, or resists any compulsory criminal measures that are legally imposed;**
- (3) The insured commits suicide within two years of the Policy's Effective Date or latest Policy Reinstatement Date, unless, the insured commits suicide while he or she does not have the capacity to make civil acts within the first two years of the Policy's Effective Date or latest Policy Reinstatement Date;**
- (4) The insured ingests, inhales or injects Drugs by his or her own volition;**
- (5) The insured is cited for Drinking and Driving or drives Without a Legally Valid Driver's Licence, or drives a vehicle Without a Legally Valid Vehicle Licence;**
- (6) War, military conflict, riot or rebellion;**
- (7) Nuclear explosion, radiation or contamination.**

In cases where the insured dies for the reason set forth in part (1) of this Exclusions Section, the Insurance Contract will be terminated, and the cash value of the Insurance Contract will be returned as the insured's estate. In cases where the insured suffers from TPD for the reason set forth in part (1) of this Exclusions Section, the insurance contract is terminated, and the cash value of the insurance contract will be returned to the insured.

Where the insured dies or suffers from TPD for other reasons in the above, the Insurance Contract is terminated, and the cash value of the Insurance Contract will be returned to you.

A List of All Insurance Benefits

The Insured:	WLH	Policy Owner:	WLH
Issue Age:	Age 20	Gender (the insured):	Male
Currency:	RMB (Yuan)		

Benefits Items		Maximum Benefits
Life Protection	Non-accidental Death Benefit	3,000,000
	Non-accidental Total Permanent Disability Benefit	3,000,000
Accidental Protection	Accidental Death Benefit	4,500,000
	Accidental Total Permanent Disability Benefit	3,000,000

1. This proposal is only for customers to understand the terms of the plan and is not a part of the Insurance Contract; for all the terms of provisions, the Insurance Contract shall prevail.
2. The maximum benefits of the non-accidental death/ total and permanent disability are the maximum amount of benefits upon the Insured's death due to the non-accidental/ total and permanent disability reasons during the policy term, including the riders' relevant coverage (if applicable).
3. The maximum benefits of the accidental death are the maximum amount of benefits upon the Insured sustains an accidental bodily injury before 24:00 of the 1st Policy Anniversary after the insured becomes 75 years old, and the insured dies from this accidental injury within 180 days, including the riders' coverage as well (if applicable). The amount of the maximum benefits of the accidental death should be the same as the non-accidental death benefit, if the insured dies from the accident after 24:00 of the 1st Policy Anniversary after the insured becomes 75 years old.
4. The maximum benefits of the accidental total permanent disability are the maximum amount of benefits upon the Insured's total permanent disability due to any accident that occurs during the policy term, including the riders' coverage as well (if applicable).
5. The above benefits may vary according to the protection plan you choose and do not include dividend, and the insured/beneficiary may not be entitled to all the benefits at the same time.
6. For detailed figures, please refer to the Insurance Benefits Illustration.

Insurance Benefits Illustration

The insured:
Issue Age:
Currency Unit:
Payment Mode:

WLH
Age 20
RMB (Yuan)
Single Pay

Policy Owner:
Gender (the insured):
Basic Sum Assured:
Premium Class:

WLH
Male
RMB 3,000,000.0
Smoker standard Risk Premium

HSBC Yu Man Tang Whole Life Insurance (Participating)

Policy Year	Age	Premium Of the Year	Total Premium	Death or TPD Benefit	Non-accidental Death or TPD Payment=Death or TPD Benefit+Accumulated Reversionary Bonus upon Death or TPD+Terminal Bonus upon Death or TPD			Accidental Death Benefit	Accidental Death Payment = Death Benefit + Accidental Death Benefit + Accumulated Reversionary Bonus + Terminal Bonus upon Maturity			Cash value of Basic Sum Assured	Surrender Payment = Cash Value of Basic Sum Assured + Cash Value of Accumulated Reversionary Bonus + Terminal Bonus upon Surrender		
					Low	Medium	High		Low	Medium	High		Low	Medium	High
1	21	889,500	889,500	3,000,000	3,000,000	3,000,000	3,000,000	1,500,000	4,500,000	4,500,000	4,500,000	371,700	371,700	375,486	377,374
2	22	0	889,500	3,000,000	3,000,000	3,037,636	3,062,215	1,500,000	4,500,000	4,537,636	4,562,215	384,600	384,600	392,553	396,552
3	23	0	889,500	3,000,000	3,000,000	3,080,893	3,137,921	1,500,000	4,500,000	4,580,893	4,637,921	398,100	398,100	410,635	416,988
4	24	0	889,500	3,000,000	3,000,000	3,128,114	3,222,976	1,500,000	4,500,000	4,628,114	4,722,976	412,200	412,200	429,752	438,721
5	25	0	889,500	3,000,000	3,000,000	3,178,722	3,315,933	1,500,000	4,500,000	4,678,722	4,815,933	426,600	426,600	514,427	623,534
6	26	0	889,500	3,000,000	3,000,000	3,232,391	3,415,979	1,500,000	4,500,000	4,732,391	4,915,979	441,900	441,900	556,091	698,992
7	27	0	889,500	3,000,000	3,000,000	3,288,910	3,522,584	1,500,000	4,500,000	4,788,910	5,022,584	457,500	457,500	600,401	780,119
8	28	0	889,500	3,000,000	3,000,000	3,348,128	3,635,376	1,500,000	4,500,000	4,848,128	5,135,376	473,700	473,700	647,522	866,884
9	29	0	889,500	3,000,000	3,000,000	3,409,935	3,754,079	1,500,000	4,500,000	4,909,935	5,254,079	490,500	490,500	697,440	959,176
10	30	0	889,500	3,000,000	3,000,000	3,474,248	3,878,486	1,500,000	4,500,000	4,974,248	5,378,486	507,900	507,900	750,051	1,056,761
11	31	0	889,500	3,000,000	3,000,000	3,541,002	4,008,438	1,500,000	4,500,000	5,041,002	5,508,438	525,900	525,900	805,394	1,159,637
12	32	0	889,500	3,000,000	3,000,000	3,610,147	4,143,814	1,500,000	4,500,000	5,110,147	5,643,814	544,500	544,500	863,376	1,267,616
13	33	0	889,500	3,000,000	3,000,000	3,681,645	4,284,518	1,500,000	4,500,000	5,181,645	5,784,518	563,700	563,700	924,075	1,380,778
14	34	0	889,500	3,000,000	3,000,000	3,755,465	4,430,482	1,500,000	4,500,000	5,255,465	5,930,482	583,800	583,800	987,753	1,499,335
15	35	0	889,500	3,000,000	3,000,000	3,831,586	4,581,654	1,500,000	4,500,000	5,331,586	6,081,654	604,500	604,500	1,054,121	1,622,979
16	36	0	889,500	3,000,000	3,000,000	3,909,990	4,737,999	1,500,000	4,500,000	5,409,990	6,237,999	625,800	625,800	1,123,257	1,751,816
17	37	0	889,500	3,000,000	3,000,000	3,990,667	4,899,498	1,500,000	4,500,000	5,490,667	6,399,498	647,700	647,700	1,195,132	1,885,787
18	38	0	889,500	3,000,000	3,000,000	4,073,612	5,066,141	1,500,000	4,500,000	5,573,612	6,566,141	670,500	670,500	1,270,075	2,025,230
19	39	0	889,500	3,000,000	3,000,000	4,158,821	5,237,933	1,500,000	4,500,000	5,658,821	6,737,933	693,900	693,900	1,347,897	2,170,020
20	40	0	889,500	3,000,000	3,000,000	4,246,298	5,414,887	1,500,000	4,500,000	5,746,298	6,914,887	718,200	718,200	1,428,870	2,320,415

Policy Year	Age	Premium Of the Year	Total Premium	Death or TPD Benefit	Non-accidental Death or TPD Payment=Death or TPD Benefit+Accumulated Reversionary Bonus upon Death or TPD+Terminal Bonus upon Death or TPD			Accidental Death Benefit	Accidental Death Payment = Death Benefit + Accidental Reversionary Bonus + Terminal Bonus upon Maturity			Cash value of Basic Sum Assured	Surrender Payment = Cash Value of Basic Sum Assured + Cash Value of Accumulated Reversionary Bonus + Terminal Bonus upon Surrender		
					Low	Medium	High		Low	Medium	High		Low	Medium	High
21	41	0	889,500	3,000,000	3,000,000	4,336,046	5,597,027	1,500,000	4,500,000	5,836,046	7,097,027	743,100	1,512,828	2,476,332	
22	42	0	889,500	3,000,000	3,000,000	4,428,075	5,784,385	1,500,000	4,500,000	5,928,075	7,284,385	768,900	1,600,134	2,638,188	
23	43	0	889,500	3,000,000	3,000,000	4,522,396	5,977,003	1,500,000	4,500,000	6,022,396	7,477,003	795,300	1,690,464	2,805,654	
24	44	0	889,500	3,000,000	3,000,000	4,619,022	6,174,927	1,500,000	4,500,000	6,119,022	7,674,927	822,600	1,784,175	2,979,148	
25	45	0	889,500	3,000,000	3,000,000	4,717,969	6,378,217	1,500,000	4,500,000	6,217,969	7,878,217	850,800	1,881,443	3,158,972	
26	46	0	889,500	3,000,000	3,000,000	4,819,258	6,586,936	1,500,000	4,500,000	6,319,258	8,086,936	879,300	1,981,753	3,344,697	
27	47	0	889,500	3,000,000	3,000,000	4,922,909	6,801,156	1,500,000	4,500,000	6,422,909	8,301,156	909,000	2,085,977	3,537,210	
28	48	0	889,500	3,000,000	3,000,000	5,028,946	7,020,958	1,500,000	4,500,000	6,528,946	8,520,958	939,000	2,193,295	3,735,778	
29	49	0	889,500	3,000,000	3,000,000	5,137,395	7,246,427	1,500,000	4,500,000	6,637,395	8,746,427	970,200	2,304,824	3,941,701	
30	50	0	889,500	3,000,000	3,000,000	5,248,284	7,477,659	1,500,000	4,500,000	6,748,284	8,977,659	1,001,700	2,419,774	4,154,310	
31	51	0	889,500	3,000,000	3,000,000	5,361,644	7,714,756	1,500,000	4,500,000	6,861,644	9,214,756	1,034,400	2,539,012	4,374,503	
32	52	0	889,500	3,000,000	3,000,000	5,477,507	7,957,827	1,500,000	4,500,000	6,977,507	9,457,827	1,067,700	2,662,194	4,602,164	
33	53	0	889,500	3,000,000	3,000,000	5,595,908	8,206,990	1,500,000	4,500,000	7,095,908	9,706,990	1,101,600	2,789,284	4,837,302	
34	54	0	889,500	3,000,000	3,000,000	5,716,883	8,462,371	1,500,000	4,500,000	7,216,883	9,962,371	1,136,700	2,921,334	5,081,344	
35	55	0	889,500	3,000,000	3,000,000	5,840,472	8,724,103	1,500,000	4,500,000	7,340,472	10,224,103	1,172,700	3,058,029	5,334,050	
36	56	0	889,500	3,000,000	3,000,000	5,966,717	8,992,328	1,500,000	4,500,000	7,466,717	10,492,328	1,209,600	3,199,518	5,595,759	
37	57	0	889,500	3,000,000	3,000,000	6,095,660	9,267,195	1,500,000	4,500,000	7,595,660	10,767,195	1,247,400	3,345,955	5,866,830	
38	58	0	889,500	3,000,000	3,000,000	6,227,348	9,548,865	1,500,000	4,500,000	7,727,348	11,048,865	1,286,400	3,498,005	6,148,292	
39	59	0	889,500	3,000,000	3,000,000	6,361,828	9,837,506	1,500,000	4,500,000	7,861,828	11,337,506	1,326,300	3,655,354	6,439,938	
40	60	0	889,500	3,000,000	3,000,000	6,499,151	10,133,295	1,500,000	4,500,000	7,999,151	11,633,295	1,367,400	3,818,700	6,742,880	
41	61	0	889,500	3,000,000	3,000,000	6,639,370	10,436,418	1,500,000	4,500,000	8,139,370	11,936,418	1,409,400	3,987,731	7,056,936	
42	62	0	889,500	3,000,000	3,000,000	6,782,540	10,747,075	1,500,000	4,500,000	8,282,540	12,247,075	1,452,000	4,162,347	7,382,295	
43	63	0	889,500	3,000,000	3,000,000	6,928,718	11,065,472	1,500,000	4,500,000	8,428,718	12,565,472	1,495,500	4,342,809	7,719,347	
44	64	0	889,500	3,000,000	3,000,000	7,077,965	11,391,827	1,500,000	4,500,000	8,577,965	12,891,827	1,539,600	4,529,007	8,068,286	
45	65	0	889,500	3,000,000	3,000,000	7,230,343	11,726,372	1,500,000	4,500,000	8,730,343	13,226,372	1,584,300	4,721,139	8,429,635	
46	66	0	889,500	3,000,000	3,000,000	7,385,917	12,069,347	1,500,000	4,500,000	8,885,917	13,569,347	1,629,300	4,919,110	8,803,647	
47	67	0	889,500	3,000,000	3,000,000	7,544,757	12,421,006	1,500,000	4,500,000	9,044,757	13,921,006	1,674,900	5,123,153	9,190,697	
48	68	0	889,500	3,000,000	3,000,000	7,706,932	12,781,616	1,500,000	4,500,000	9,206,932	14,281,616	1,720,500	5,332,861	9,590,739	

In the event of any inconsistency between the English version and the Chinese version, the Chinese version shall prevail.

Policy Year	Age	Premium Of the Year	Total Premium	Death or TPD Benefit	Non-accidental Death or TPD Payment=Death or TPD Benefit+Accumulated Reversionary Bonus upon Death or TPD+Terminal Bonus upon Death or TPD			Accidental Death Benefit	Accidental Death Payment = Death Benefit + Accidental Death Benefit + Accumulated Reversionary Bonus + Terminal Bonus upon Maturity			Cash value of Basic Sum Assured	Surrender Payment = Cash Value of Basic Sum Assured + Cash Value of Accumulated Reversionary Bonus + Terminal Bonus upon Surrender		
					Low	Medium	High		Low	Medium	High		Low	Medium	High
49	69	0	889,500	3,000,000	3,000,000	7,872,517	13,151,458	1,500,000	4,500,000	9,372,517	14,651,458	1,766,100	1,766,100	5,547,827	10,003,246
50	70	0	889,500	3,000,000	3,000,000	8,041,589	13,530,824	1,500,000	4,500,000	9,541,589	15,030,824	1,811,700	1,811,700	5,768,827	10,429,853
51	71	0	889,500	3,000,000	3,000,000	8,214,227	13,920,024	1,500,000	4,500,000	9,714,227	15,420,024	1,857,000	1,857,000	5,995,123	10,869,701
52	72	0	889,500	3,000,000	3,000,000	8,390,514	14,319,381	1,500,000	4,500,000	9,890,514	15,819,381	1,902,000	1,902,000	6,226,534	11,322,690
53	73	0	889,500	3,000,000	3,000,000	8,570,537	14,729,236	1,500,000	4,500,000	10,070,537	16,229,236	1,946,400	1,946,400	6,463,239	11,789,657
54	74	0	889,500	3,000,000	3,000,000	8,754,385	15,149,943	1,500,000	4,500,000	10,254,385	16,649,943	1,989,900	1,989,900	6,704,741	12,270,205
55	75	0	889,500	3,000,000	3,000,000	8,942,151	15,581,878	1,500,000	4,500,000	10,442,151	17,081,878	2,032,800	2,032,800	6,951,101	12,764,449
56	76	0	889,500	3,000,000	3,000,000	9,133,933	16,025,431	0	3,000,000	9,133,933	16,025,431	2,075,700	2,075,700	7,203,411	13,274,199
57	77	0	889,500	3,000,000	3,000,000	9,329,831	16,481,015	0	3,000,000	9,329,831	16,481,015	2,117,700	2,117,700	7,460,511	13,798,361
58	78	0	889,500	3,000,000	3,000,000	9,529,948	16,949,060	0	3,000,000	9,529,948	16,949,060	2,158,800	2,158,800	7,722,509	14,337,443
59	79	0	889,500	3,000,000	3,000,000	9,734,394	17,430,019	0	3,000,000	9,734,394	17,430,019	2,198,700	2,198,700	7,988,786	14,890,843
60	80	0	889,500	3,000,000	3,000,000	9,943,281	17,924,365	0	3,000,000	9,943,281	17,924,365	2,238,000	2,238,000	8,260,902	15,461,351
61	81	0	889,500	3,000,000	3,000,000	10,156,724	18,432,596	0	3,000,000	10,156,724	18,432,596	2,275,800	2,275,800	8,536,733	16,046,030
62	82	0	889,500	3,000,000	3,000,000	10,374,847	18,955,235	0	3,000,000	10,374,847	18,955,235	2,312,700	2,312,700	8,817,859	16,647,745
63	83	0	889,500	3,000,000	3,000,000	10,597,773	19,492,827	0	3,000,000	10,597,773	19,492,827	2,348,400	2,348,400	9,103,606	17,265,832
64	84	0	889,500	3,000,000	3,000,000	10,825,635	20,045,948	0	3,000,000	10,825,635	20,045,948	2,382,900	2,382,900	9,394,045	17,900,814
65	85	0	889,500	3,000,000	3,000,000	11,058,566	20,615,198	0	3,000,000	11,058,566	20,615,198	2,416,500	2,416,500	9,690,074	18,554,593
66	86	0	889,500	3,000,000	3,000,000	11,296,708	21,201,209	0	3,000,000	11,296,708	21,201,209	2,448,600	2,448,600	9,990,131	19,225,048
67	87	0	889,500	3,000,000	3,000,000	11,540,206	21,804,644	0	3,000,000	11,540,206	21,804,644	2,479,800	2,479,800	10,295,957	19,915,522
68	88	0	889,500	3,000,000	3,000,000	11,789,211	22,426,198	0	3,000,000	11,789,211	22,426,198	2,509,800	2,509,800	10,606,797	20,625,254
69	89	0	889,500	3,000,000	3,000,000	12,043,881	23,066,599	0	3,000,000	12,043,881	23,066,599	2,538,600	2,538,600	10,922,724	21,354,860
70	90	0	889,500	3,000,000	3,000,000	12,304,378	23,726,614	0	3,000,000	12,304,378	23,726,614	2,566,500	2,566,500	11,244,725	22,106,569
71	91	0	889,500	3,000,000	3,000,000	12,570,872	24,407,045	0	3,000,000	12,570,872	24,407,045	2,593,200	2,593,200	11,571,992	22,879,548
72	92	0	889,500	3,000,000	3,000,000	12,843,537	25,108,735	0	3,000,000	12,843,537	25,108,735	2,618,400	2,618,400	11,903,636	23,672,781
73	93	0	889,500	3,000,000	3,000,000	13,122,556	25,832,569	0	3,000,000	13,122,556	25,832,569	2,642,700	2,642,700	12,241,621	24,490,308
74	94	0	889,500	3,000,000	3,000,000	13,408,118	26,579,476	0	3,000,000	13,408,118	26,579,476	2,665,800	2,665,800	12,585,075	25,331,205
75	95	0	889,500	3,000,000	3,000,000	13,700,418	27,350,431	0	3,000,000	13,700,418	27,350,431	2,687,700	2,687,700	12,934,063	26,196,215
76	96	0	889,500	3,000,000	3,000,000	13,999,660	28,146,458	0	3,000,000	13,999,660	28,146,458	2,708,400	2,708,400	13,288,648	27,086,099

In the event of any inconsistency between the English version and the Chinese version, the Chinese version shall prevail.

Policy Year	Age	Premium Of the Year	Total Premium	Death or TPD Benefit	Non-accidental Death or TPD Payment=Death or TPD Benefit+Accumulated Reversionary Bonus upon Death or TPD+Terminal Bonus upon Death or TPD			Accidental Death Benefit	Accidental Death Payment = Death Benefit + Accidental Death Benefit + Accumulated Reversionary Bonus + Terminal Bonus upon Maturity			Cash value of Basic Sum Assured	Surrender Payment = Cash Value of Basic Sum Assured + Cash Value of Accumulated Reversionary Bonus + Terminal Bonus upon Surrender		
					Low	Medium	High		Low	Medium	High		Low	Medium	High
77	97	0	889,500	3,000,000	3,000,000	14,306,055	28,968,632	0	3,000,000	14,306,055	28,968,632	2,727,900	13,648,888	28,001,637	
78	98	0	889,500	3,000,000	3,000,000	14,619,823	29,818,082	0	3,000,000	14,619,823	29,818,082	2,746,800	14,017,030	28,947,776	
79	99	0	889,500	3,000,000	3,000,000	14,941,190	30,695,996	0	3,000,000	14,941,190	30,695,996	2,765,100	14,393,280	29,925,764	
80	100	0	889,500	3,000,000	3,000,000	15,270,394	31,603,620	0	3,000,000	15,270,394	31,603,620	2,784,000	14,782,432	30,945,779	
81	101	0	889,500	3,000,000	3,000,000	15,607,679	32,542,263	0	3,000,000	15,607,679	32,542,263	2,804,100	15,187,369	32,014,706	
82	102	0	889,500	3,000,000	3,000,000	15,953,299	33,513,302	0	3,000,000	15,953,299	33,513,302	2,827,800	15,618,423	33,154,472	
83	103	0	889,500	3,000,000	3,000,000	16,307,519	34,518,184	0	3,000,000	16,307,519	34,518,184	2,860,200	16,097,932	34,412,028	
84	104	0	889,500	3,000,000	3,000,000	16,670,614	35,558,429	0	3,000,000	16,670,614	35,558,429	2,910,600	16,667,920	35,876,348	
85	105	0	889,500	3,000,000	3,000,000	17,042,868	36,635,636	0	3,000,000	17,042,868	36,635,636	3,000,000	17,424,577	37,751,486	

Important Notes

1. This proposal is only for customers to understand the terms of the plan and is not a valid part of the Insurance Contract; for all provisions of the insurance, the Insurance Contract shall prevail.
2. Insurance benefits and illustrated figures in the proposal are calculated in line with the Insured's age, gender and the insurance composition by assuming the Insurance Contract takes effect and no insurance event occurs to the Insured. The corresponding insurance benefit and figures will vary in the event of differences arising between the actual and the assumed in the Insured's age, gender, insurance composition, or if the contract terminates early, or insurance events occur.
3. The above Insurance Benefit Illustration:
 - a) Illustrates only the basic plan's benefit, which does not contain the riders' coverage (if applicable) and assumes that all payable premium has been paid in full and on time by the policy owner.
 - b) The age listed in the above table refers to the reached age of the insured at each policy year end.
 - c) "Non-accidental Death or TPD Payment" includes Death or TPD Benefit, Accumulated Reversionary Bonus upon Death or TPD and Terminal Bonus upon Death or TPD. Death or TPD Benefit is the year-end value of the policy year. Accumulated Reversionary Bonus upon Death or TPD and Terminal Bonus upon Death or TPD are both year-end values of the last policy year.
 - d) "Accidental Death Payment" includes Accidental Death Benefit which are payable if the insured dies within 180 days after an accidental bodily injury before 75 years old, Death Benefit, additional death benefits due to the Accumulated Reversionary Bonus upon Death and Terminal Bonus upon Death which are agreed under the insurance contract. Accidental Death Benefit and Death Benefit are the year-end value of the policy year. Accumulated Reversionary Bonus upon Death and Terminal Bonus upon Death are both year-end values of the last policy year.
 - e) "Surrender Payment" includes the Cash Value of Basic Sum Assured, the Cash Value of Accumulated Reversionary Bonus and Terminal Bonus upon Surrender (since the 5th Policy Anniversary Date).

In the event of any inconsistency between the English version and the Chinese version, the Chinese version shall prevail.

- f) The above table presents the benefits until the insured is 105 years old. If the insured is alive after the age of 105, we will continue to take insurance liabilities.
4. The values of Reversionary Bonus and Terminal Bonus presented above are descriptive and may be different from actual performance. Such values are calculated based on actuarial results and other assumptions, and does not represent the company's historical performance nor a forecast on the future investment returns. The Reversionary Bonus and Terminal Bonus are not certain. Reversionary Bonus will be paid in the form of additional payment of Death Benefit and additional payment of Total Permanent Disability (TPD) Benefit of the Insured. Terminal Bonus will be paid in a lump sum upon death or being diagnosed with TPD of the insured after the first anniversary of the policy or upon surrender of the policy after the fifth anniversary of the policy.

Insurance Benefits Illustration

The insured:
Issue Age:
Currency Unit:
Payment Mode:

WLH
Age 20
RMB (Yuan)
Single Pay

Policy Owner:
Gender (the insured):
Basic Sum Assured:
Premium Class:

WLH
Male
RMB 3,000,000.0
Smoker standard Risk Premium

HSBC Yu Man Tang Whole Life Insurance (Participating)

Policy Year	Age	Premium of the Year	Total Premium	Guaranteed Benefits			Dividend Illustration at Low Level (Non-guaranteed Benefits)			Dividend Illustration at Medium Level (Non-guaranteed Benefits)			Dividend Illustration at High Level (Non-guaranteed Benefits)		
				Death or TPD Benefit	Accidental Death Benefit	Cash Value	Reversionary Bonus of the Year	Accumulated Reversionary Bonus	Terminal Bonus	Reversionary Bonus of the Year	Accumulated Reversionary Bonus	Terminal Bonus	Reversionary Bonus of the Year	Total Reversionary Bonus	Terminal Bonus
1	21	889,500	889,500	3,000,000	1,500,000	371,700	0	0	0	31,842	31,842	5,794	47,724	47,724	14,491
2	22	0	889,500	3,000,000	1,500,000	384,600	0	0	0	32,663	64,505	16,388	49,211	96,935	40,987
3	23	0	889,500	3,000,000	1,500,000	398,100	0	0	0	33,503	98,007	30,107	50,744	147,679	75,297
4	24	0	889,500	3,000,000	1,500,000	412,200	0	0	0	34,362	132,369	46,353	52,327	200,005	115,928
5	25	0	889,500	3,000,000	1,500,000	426,600	0	0	0	35,242	167,611	64,780	53,960	253,965	162,014
6	26	0	889,500	3,000,000	1,500,000	441,900	0	0	0	36,143	203,754	85,156	55,646	309,612	212,972
7	27	0	889,500	3,000,000	1,500,000	457,500	0	0	0	37,065	240,819	107,308	57,388	367,000	268,376
8	28	0	889,500	3,000,000	1,500,000	473,700	0	0	0	38,010	278,829	131,106	59,186	426,186	327,893
9	29	0	889,500	3,000,000	1,500,000	490,500	0	0	0	38,978	317,807	156,441	61,044	487,230	391,255
10	30	0	889,500	3,000,000	1,500,000	507,900	0	0	0	39,969	357,776	183,226	62,964	550,194	458,244
11	31	0	889,500	3,000,000	1,500,000	525,900	0	0	0	40,985	398,762	211,386	64,948	615,142	528,671
12	32	0	889,500	3,000,000	1,500,000	544,500	0	0	0	42,027	440,789	240,856	66,999	682,141	602,377
13	33	0	889,500	3,000,000	1,500,000	563,700	0	0	0	43,094	483,883	271,582	69,119	751,260	679,222
14	34	0	889,500	3,000,000	1,500,000	583,800	0	0	0	44,189	528,072	303,514	71,312	822,572	759,082
15	35	0	889,500	3,000,000	1,500,000	604,500	0	0	0	45,311	573,383	336,607	73,580	896,152	841,848
16	36	0	889,500	3,000,000	1,500,000	625,800	0	0	0	46,462	619,845	370,823	75,926	972,077	927,420
17	37	0	889,500	3,000,000	1,500,000	647,700	0	0	0	47,642	667,487	406,125	78,353	1,050,430	1,015,711
18	38	0	889,500	3,000,000	1,500,000	670,500	0	0	0	48,853	716,340	442,481	80,865	1,131,295	1,106,637
19	39	0	889,500	3,000,000	1,500,000	693,900	0	0	0	50,096	766,436	479,862	83,465	1,214,761	1,200,126
20	40	0	889,500	3,000,000	1,500,000	718,200	0	0	0	51,371	817,806	518,240	86,157	1,300,918	1,296,109

Policy Year	Age	Premium of the Year	Total Premium	Guaranteed Benefits			Dividend Illustration at Low Level (Non-guaranteed Benefits)			Dividend Illustration at Medium Level (Non-guaranteed Benefits)			Dividend Illustration at High Level (Non-guaranteed Benefits)		
				Death or TPD Benefit	Accidental Death Benefit	Cash Value	Reversionary Bonus of the Year	Accumulated Reversionary Bonus	Terminal Bonus	Reversionary Bonus of the Year	Accumulated Reversionary Bonus	Terminal Bonus	Reversionary Bonus of the Year	Total Reversionary Bonus	Terminal Bonus
21	41	0	889,500	3,000,000	1,500,000	743,100	0	0	0	52,679	870,485	557,590	88,945	1,389,863	1,394,522
22	42	0	889,500	3,000,000	1,500,000	768,900	0	0	0	54,022	924,507	597,889	91,832	1,481,695	1,495,308
23	43	0	889,500	3,000,000	1,500,000	795,300	0	0	0	55,401	979,908	639,114	94,822	1,576,517	1,598,411
24	44	0	889,500	3,000,000	1,500,000	822,600	0	0	0	56,817	1,036,725	681,245	97,920	1,674,437	1,703,780
25	45	0	889,500	3,000,000	1,500,000	850,800	0	0	0	58,270	1,094,995	724,263	101,131	1,775,568	1,811,368
26	46	0	889,500	3,000,000	1,500,000	879,300	0	0	0	59,764	1,154,759	768,150	104,459	1,880,027	1,921,129
27	47	0	889,500	3,000,000	1,500,000	909,000	0	0	0	61,297	1,216,056	812,890	107,908	1,987,935	2,033,023
28	48	0	889,500	3,000,000	1,500,000	939,000	0	0	0	62,873	1,278,929	858,466	111,484	2,099,419	2,147,008
29	49	0	889,500	3,000,000	1,500,000	970,200	0	0	0	64,492	1,343,420	904,864	115,193	2,214,612	2,263,047
30	50	0	889,500	3,000,000	1,500,000	1,001,700	0	0	0	66,155	1,409,576	952,068	119,039	2,333,651	2,381,104
31	51	0	889,500	3,000,000	1,500,000	1,034,400	0	0	0	67,865	1,477,441	1,000,066	123,029	2,456,680	2,501,146
32	52	0	889,500	3,000,000	1,500,000	1,067,700	0	0	0	69,622	1,547,063	1,048,845	127,169	2,583,850	2,623,140
33	53	0	889,500	3,000,000	1,500,000	1,101,600	0	0	0	71,429	1,618,492	1,098,392	131,465	2,715,315	2,747,056
34	54	0	889,500	3,000,000	1,500,000	1,136,700	0	0	0	73,286	1,691,778	1,148,695	135,924	2,851,240	2,872,863
35	55	0	889,500	3,000,000	1,500,000	1,172,700	0	0	0	75,196	1,766,974	1,199,743	140,553	2,991,793	3,000,535
36	56	0	889,500	3,000,000	1,500,000	1,209,600	0	0	0	77,160	1,844,134	1,251,526	145,359	3,137,152	3,130,043
37	57	0	889,500	3,000,000	1,500,000	1,247,400	0	0	0	79,180	1,923,314	1,304,034	150,350	3,287,502	3,261,363
38	58	0	889,500	3,000,000	1,500,000	1,286,400	0	0	0	81,258	2,004,573	1,357,256	155,534	3,443,036	3,394,470
39	59	0	889,500	3,000,000	1,500,000	1,326,300	0	0	0	83,396	2,087,969	1,411,183	160,919	3,603,955	3,529,340
40	60	0	889,500	3,000,000	1,500,000	1,367,400	0	0	0	85,596	2,173,565	1,465,805	166,514	3,770,468	3,665,950
41	61	0	889,500	3,000,000	1,500,000	1,409,400	0	0	0	87,860	2,261,425	1,521,115	172,328	3,942,796	3,804,279
42	62	0	889,500	3,000,000	1,500,000	1,452,000	0	0	0	90,190	2,351,614	1,577,104	178,371	4,121,166	3,944,305
43	63	0	889,500	3,000,000	1,500,000	1,495,500	0	0	0	92,588	2,444,202	1,633,763	184,652	4,305,819	4,086,008
44	64	0	889,500	3,000,000	1,500,000	1,539,600	0	0	0	95,056	2,539,258	1,691,084	191,184	4,497,003	4,229,369
45	65	0	889,500	3,000,000	1,500,000	1,584,300	0	0	0	97,598	2,636,856	1,749,061	197,976	4,694,978	4,374,368
46	66	0	889,500	3,000,000	1,500,000	1,629,300	0	0	0	100,215	2,737,071	1,807,686	205,040	4,900,018	4,520,988
47	67	0	889,500	3,000,000	1,500,000	1,674,900	0	0	0	102,910	2,839,981	1,866,952	212,388	5,112,407	4,669,209
48	68	0	889,500	3,000,000	1,500,000	1,720,500	0	0	0	105,686	2,945,666	1,926,851	220,034	5,332,441	4,819,017

In the event of any inconsistency between the English version and the Chinese version, the Chinese version shall prevail.

Policy Year	Age	Premium of the Year	Total Premium	Guaranteed Benefits				Dividend Illustration at Low Level (Non-guaranteed Benefits)			Dividend Illustration at Medium Level (Non-guaranteed Benefits)			Dividend Illustration at High Level (Non-guaranteed Benefits)		
				Death or TPD Benefit	Accidental Death Benefit	Cash Value	Reversionary Bonus of the Year	Accumulated Reversionary Bonus	Terminal Bonus	Reversionary Bonus of the Year	Accumulated Reversionary Bonus	Terminal Bonus	Reversionary Bonus of the Year	Total Reversionary Bonus	Terminal Bonus	
49	69	0	889,500	3,000,000	1,500,000	1,766,100	0	0	0	108,545	3,054,211	1,987,378	227,991	5,560,431	4,970,393	
50	70	0	889,500	3,000,000	1,500,000	1,811,700	0	0	0	111,490	3,165,702	2,048,525	236,271	5,796,703	5,123,321	
51	71	0	889,500	3,000,000	1,500,000	1,857,000	0	0	0	114,525	3,280,227	2,110,287	244,892	6,041,595	5,277,787	
52	72	0	889,500	3,000,000	1,500,000	1,902,000	0	0	0	117,652	3,397,879	2,172,658	253,867	6,295,461	5,433,774	
53	73	0	889,500	3,000,000	1,500,000	1,946,400	0	0	0	120,875	3,518,754	2,235,631	263,213	6,558,674	5,591,269	
54	74	0	889,500	3,000,000	1,500,000	1,989,900	0	0	0	124,197	3,642,951	2,299,201	272,947	6,831,621	5,750,256	
55	75	0	889,500	3,000,000	1,500,000	2,032,800	0	0	0	127,620	3,770,571	2,363,362	283,087	7,114,708	5,910,723	
56	76	0	889,500	3,000,000	0	2,075,700	0	0	0	131,150	3,901,721	2,428,110	293,652	7,408,360	6,072,655	
57	77	0	889,500	3,000,000	0	2,117,700	0	0	0	134,789	4,036,510	2,493,438	304,661	7,713,020	6,236,039	
58	78	0	889,500	3,000,000	0	2,158,800	0	0	0	138,542	4,175,052	2,559,342	316,135	8,029,155	6,400,863	
59	79	0	889,500	3,000,000	0	2,198,700	0	0	0	142,412	4,317,464	2,625,816	328,095	8,357,250	6,567,115	
60	80	0	889,500	3,000,000	0	2,238,000	0	0	0	146,404	4,463,868	2,692,856	340,566	8,697,816	6,734,781	
61	81	0	889,500	3,000,000	0	2,275,800	0	0	0	150,521	4,614,390	2,760,457	353,569	9,051,385	6,903,850	
62	82	0	889,500	3,000,000	0	2,312,700	0	0	0	154,769	4,769,159	2,828,615	367,132	9,418,517	7,074,310	
63	83	0	889,500	3,000,000	0	2,348,400	0	0	0	159,152	4,928,310	2,897,324	381,279	9,799,796	7,246,151	
64	84	0	889,500	3,000,000	0	2,382,900	0	0	0	163,674	5,091,985	2,966,581	396,040	10,195,836	7,419,362	
65	85	0	889,500	3,000,000	0	2,416,500	0	0	0	168,342	5,260,326	3,036,381	411,443	10,607,279	7,593,930	
66	86	0	889,500	3,000,000	0	2,448,600	0	0	0	173,159	5,433,485	3,106,721	427,518	11,034,797	7,769,847	
67	87	0	889,500	3,000,000	0	2,479,800	0	0	0	178,131	5,611,617	3,177,595	444,299	11,479,096	7,947,102	
68	88	0	889,500	3,000,000	0	2,509,800	0	0	0	183,265	5,794,882	3,249,000	461,819	11,940,915	8,125,684	
69	89	0	889,500	3,000,000	0	2,538,600	0	0	0	188,565	5,983,447	3,320,932	480,114	12,421,029	8,305,585	
70	90	0	889,500	3,000,000	0	2,566,500	0	0	0	194,038	6,177,485	3,393,387	499,222	12,920,252	8,486,793	
71	91	0	889,500	3,000,000	0	2,593,200	0	0	0	199,691	6,377,176	3,466,361	519,182	13,439,434	8,669,301	
72	92	0	889,500	3,000,000	0	2,618,400	0	0	0	205,529	6,582,705	3,539,851	540,036	13,979,470	8,853,099	
73	93	0	889,500	3,000,000	0	2,642,700	0	0	0	211,559	6,794,264	3,613,854	561,828	14,541,299	9,038,177	
74	94	0	889,500	3,000,000	0	2,665,800	0	0	0	217,789	7,012,053	3,688,365	584,604	15,125,903	9,224,528	
75	95	0	889,500	3,000,000	0	2,687,700	0	0	0	224,226	7,236,279	3,763,381	608,413	15,734,316	9,412,142	
76	96	0	889,500	3,000,000	0	2,708,400	0	0	0	230,877	7,467,156	3,838,899	633,305	16,367,621	9,601,011	

In the event of any inconsistency between the English version and the Chinese version, the Chinese version shall prevail.

Policy Year	Age	Premium of the Year	Total Premium	Guaranteed Benefits			Dividend Illustration at Low Level (Non-guaranteed Benefits)			Dividend Illustration at Medium Level (Non-guaranteed Benefits)			Dividend Illustration at High Level (Non-guaranteed Benefits)		
				Death or TPD Benefit	Accidental Death Benefit	Cash Value	Reversionary Bonus of the Year	Accumulated Reversionary Bonus	Terminal Bonus	Reversionary Bonus of the Year	Accumulated Reversionary Bonus	Terminal Bonus	Reversionary Bonus of the Year	Total Reversionary Bonus	Terminal Bonus
77	97	0	889,500	3,000,000	0	2,727,900	0	0	0	237,751	7,704,908	3,914,915	659,335	17,026,956	9,791,126
78	98	0	889,500	3,000,000	0	2,746,800	0	0	0	244,856	7,949,763	3,991,427	686,560	17,713,516	9,982,481
79	99	0	889,500	3,000,000	0	2,765,100	0	0	0	252,200	8,201,963	4,068,431	715,039	18,428,555	10,175,065
80	100	0	889,500	3,000,000	0	2,784,000	0	0	0	259,792	8,461,755	4,145,923	744,836	19,173,390	10,368,873
81	101	0	889,500	3,000,000	0	2,804,100	0	0	0	267,642	8,729,397	4,223,902	776,016	19,949,407	10,563,896
82	102	0	889,500	3,000,000	0	2,827,800	0	0	0	275,759	9,005,156	4,302,363	808,651	20,758,058	10,760,126
83	103	0	889,500	3,000,000	0	2,860,200	0	0	0	284,154	9,289,310	4,381,304	842,814	21,600,873	10,957,556
84	104	0	889,500	3,000,000	0	2,910,600	0	0	0	292,836	9,582,146	4,460,723	878,583	22,479,456	11,156,180
85	105	0	889,500	3,000,000	0	3,000,000	0	0	0	301,817	9,883,963	4,540,615	916,041	23,395,497	11,355,989

Important Notes

1. This proposal is only for customers to understand the terms of the plan and is not a valid part of the Insurance Contract; for all provisions of the insurance, the Insurance Contract shall prevail.
2. Insurance benefits and illustrated figures in the proposal are calculated in line with the Insured's age, gender and the insurance composition by assuming the Insurance Contract takes effect and no insurance event occurs to the Insured. The corresponding insurance benefit and figures will vary in the event of differences arising between the actual and the assumed in the Insured's age, gender, insurance composition, if the Insurance Contract terminates early, or insurance events occur.
3. The above Insurance Benefit Illustration:
 - a) Illustrates only the basic plan's benefit, which does not contain the riders' coverage (if applicable) and assumes that all payable premium has been paid in full and on time by the policy owner.
 - b) The age listed in the above table refers to the reached age of the insured at each policy year end.
 - c) "Accumulated Reversionary Bonus" equals to the total sum of all the "Reversionary Bonus of the Year" payable in all passed policy years. **The distributed dividend will not be paid in advance unless the agreed payment condition is satisfied.**
 - d) "Reversionary Bonus of the Year", "Accumulated Reversionary Bonus", "Terminal Bonus" and "Cash Value" listed in the table are the values at 24:00 of policy-year-end. "Cash Value" refers to the cash value of the Basic Sum Assured.
 - e) The above table presents the benefits until the insured is 105 years old. If the insured is alive after the age of 105, we will continue to take insurance liabilities.
4. **The values of Reversionary Bonus and Terminal Bonus presented above are descriptive and may be different from actual performance. Such values are calculated based on actuarial results and other assumptions, and does not represent the company's historical performance nor a forecast on the future investment returns. The Reversionary Bonus and Terminal Bonus are not certain. Reversionary Bonus will be paid in the form of additional payment of Death Benefit and additional payment of Total Permanent Disability (TPD) Benefit of the Insured. Terminal Bonus will be paid in a lump sum upon death or being diagnosed with TPD of the insured after the first anniversary of the policy or upon surrender of the policy after the fifth anniversary of the policy.**

In the event of any inconsistency between the English version and the Chinese version, the Chinese version shall prevail.

Announcement: I have carefully read the proposal (product specification) and the Insurance Benefit Illustration and fully understand all the contents of both the proposal and the Insurance Benefit Illustration.

My signature is appended to the Chinese version of this document.

