

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)]



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	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

- 1. 本保险建议书自编印日期起30日内有效。
- 2. 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。
- 3. 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。
- 4. 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 后顾无忧

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

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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
对 巡沐牌	非意外全残保险金	3, 000, 000
辛 N. /口 [] A.	意外身故保险金	4, 500, 000
意外保障	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。

险利益测算书 氓

W.H 20周岁 人民币 (元) 趸交

被保险人:按保险人:按保年龄:货币单位:交费方式:

投保人:被保险人性别:基本保险金额:保费等级:

WLH 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)

1 21	不预知	保险费	为 改 以 妖 妖 妖 妖 保 怒 ふ か	保险金+系1 或全残	保险金+累计增额红利所增加的 或全残给付+理赔终了红利	增加的身故 了红利	意外身故 保险金	保险金+累订	保险金+累计增额红利所增加的身故 给付+理赔终了红利	增加的身故 IA	金令朱函金额对应的国人公司	现金价值 	现金价值+累计增额红利的现金价 值+退保终了红利	利的拠金が [利
				低	中	軍		低	#	画	巩金加值	低	中	画
	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
	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

-		_	_	_				_					_	_		_	_	_		_	_	_	_	_	_	_	_			_	
额对应的现现金价值+退	個	11, 789, 657	12, 270, 205	12, 764, 449	13, 274, 199	13, 798, 361	14, 337, 443	14, 890, 843	15, 461, 351	16, 046, 030	16, 647, 745	17, 265, 832	17, 900, 814	18, 554, 593	19, 225, 048	19, 915, 522	20, 625, 254	21, 354, 860	22, 106, 569	22, 879, 548	23, 672, 781	24, 490, 308	25, 331, 205	26, 196, 215	27, 086, 099	28, 001, 637	28, 947, 776	29, 925, 764	30, 945, 779	32, 014, 706	33, 154, 472
退保给付 = 基本保险金额对应的现金价值+退金价值+累计增额红利的现金价值+退保终了红利	#	6, 463, 239	6, 704, 741	6, 951, 101	7, 203, 411	7, 460, 511	7, 722, 509	7, 988, 786	8, 260, 902	8, 536, 733	8, 817, 859	9, 103, 606	9, 394, 045	9, 690, 074	9, 990, 131	10, 295, 957	10, 606, 797	10, 922, 724	11, 244, 725	11, 571, 992	11, 903, 636	12, 241, 621	12, 585, 075	12, 934, 063	13, 288, 648	13, 648, 888	14, 017, 030	14, 393, 280	14, 782, 432	15, 187, 369	15, 618, 423
退保给付 = 金价值+累计	低	1, 946, 400	1, 989, 900	2, 032, 800	2, 075, 700	2, 117, 700	2, 158, 800	2, 198, 700	2, 238, 000	2, 275, 800	2, 312, 700	2, 348, 400	2, 382, 900	2, 416, 500	2, 448, 600	2, 479, 800	2, 509, 800	2, 538, 600	2, 566, 500	2, 593, 200	2, 618, 400	2, 642, 700	2, 665, 800	2, 687, 700	2, 708, 400	2, 727, 900	2, 746, 800	2, 765, 100	2, 784, 000	2, 804, 100	2, 827, 800
基本保险金额对应的调合物格	ي	1, 946, 400	1, 989, 900	2, 032, 800	2, 075, 700	2, 117, 700	2, 158, 800	2, 198, 700	2, 238, 000	2, 275, 800	2, 312, 700	2, 348, 400	2, 382, 900	2, 416, 500	2, 448, 600	2, 479, 800	2, 509, 800	2, 538, 600	2, 566, 500	2, 593, 200	2, 618, 400	2, 642, 700	2, 665, 800	2, 687, 700	2, 708, 400	2, 727, 900	2, 746, 800	2, 765, 100	2, 784, 000	2, 804, 100	2, 827, 800
2-意外身故增加的身故	恒	16, 229, 236	16, 649, 943	17, 081, 878	16, 025, 431	16, 481, 015	16, 949, 060	17, 430, 019	17, 924, 365	18, 432, 596	18, 955, 235	19, 492, 827	20, 045, 948	20, 615, 198	21, 201, 209	21, 804, 644	22, 426, 198	23, 066, 599	23, 726, 614	24, 407, 045	25, 108, 735	25, 832, 569	26, 579, 476	27, 350, 431	28, 146, 458	28, 968, 632	29, 818, 082	30, 695, 996	31, 603, 620	32, 542, 263	33, 513, 302
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 保险金+累计增额红利所增加的身故 给付+理赔终了红利	#	10, 070, 537	10, 254, 385	10, 442, 151	9, 133, 933	9, 329, 831	9, 529, 948	9, 734, 394	9, 943, 281	10, 156, 724	10, 374, 847	10, 597, 773	10, 825, 635	11, 058, 566	11, 296, 708	11, 540, 206	11, 789, 211	12, 043, 881	12, 304, 378	12, 570, 872	12, 843, 537	13, 122, 556	13, 408, 118	13, 700, 418	13, 999, 660	14, 306, 055	14, 619, 823	14, 941, 190	15, 270, 394	15, 607, 679	15, 953, 299
意外身故给⁄ 保险金+累让 给f	低	4, 500, 000	4, 500, 000	4, 500, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3,000,000	3, 000, 000
意外身故 保险金		1, 500, 000	1, 500, 000	1, 500, 000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
身故或全残 增加的身故 了红利	硘	14, 729, 236	15, 149, 943	15, 581, 878	16, 025, 431	16, 481, 015	16, 949, 060	17, 430, 019	17, 924, 365	18, 432, 596	18, 955, 235	19, 492, 827	20, 045, 948	20, 615, 198	21, 201, 209	21, 804, 644	22, 426, 198	23, 066, 599	23, 726, 614	24, 407, 045	25, 108, 735	25, 832, 569	26, 579, 476	27, 350, 431	28, 146, 458	28, 968, 632	29, 818, 082	30, 695, 996	31, 603, 620	32, 542, 263	33, 513, 302
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+理赔终了红利	#	8, 570, 537	8, 754, 385	8, 942, 151	9, 133, 933	9, 329, 831	9, 529, 948	9, 734, 394	9, 943, 281	10, 156, 724	10, 374, 847	10, 597, 773	10, 825, 635	11, 058, 566	11, 296, 708	11, 540, 206	11, 789, 211	12, 043, 881	12, 304, 378	12, 570, 872	12, 843, 537	13, 122, 556	13, 408, 118	13, 700, 418	13, 999, 660	14, 306, 055	14, 619, 823	14, 941, 190	15, 270, 394	15, 607, 679	15, 953, 299
非意外身故 保险金+累 或全对	低	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000
身故或全 残保险金		3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000
累计 保险费		889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500
当年度保险费		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
					_			$\overline{}$																							2)
年龄		73	74	75	92	<i>LL</i>	78	62	80	81	82	83	84	85	98	87	88	68	06	91	92	93	94	95	96	97	86	66	100	101	102

		~	25	
:额对应的现 现金价值+注	軍	34, 412, 028	35, 876, 348	37, 751, 486
退保给付 = 基本保险金额对应的现金价值+退金价值+累计增额红利的现金价值+退保终了红利	+	2, 860, 200 16, 097, 932 34, 412, 028	2, 910, 600 16, 667, 920 35, 876, 348	3,000,000 17,424,577 37,751,486
退保给付 金价值+累订	低	2, 860, 200	2, 910, 600	3,000,000
基本保险金额对应的	观金加值	2, 860, 200	2, 910, 600	3,000,000
金+意外身故增加的身故增加的身故	恒	3, 000, 000 16, 307, 519 34, 518, 184	35, 558, 429	36, 635, 636
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+理赔终了红利	+	16, 307, 519	3,000,000 16,670,614 35,558,429	3, 000, 000 17, 042, 868
意外身故给 保险金+累证	低	3, 000, 000	3, 000, 000	3,000,000
意外身故 保险金		0	0	0
身故或全残 增加的身故 了红利	ョ	34, 518, 184	35, 558, 429	36, 635, 636
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+理赔终了红利	#	3, 000, 000 3, 000, 000 16, 307, 519 34, 518, 1	889,500 3,000,000 3,000,000 16,670,614 35,558,4	17, 042, 868
非意外身故 保险金+累订 或全残	低	3, 000, 000	3, 000, 000	3,000,000
身故或全 残保险金		3, 000, 000	3, 000, 000	3, 000, 000 3, 000, 000 17, 042, 868
累计 保险费		889, 500	889, 500	889, 500
当年展验费		0	0	0
年龄		103	104	105
年 東		83	84	85

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。
- "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、理赔终了红利演示均按上一保单年度末数值计算。
- 的身故给付以及理赔终了红利。"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、理赔终了红利演示均按上一保单年度 "意外身故给付"包含按保险合同约定被保险人在75周岁前因意外伤害导致事故发生日起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 未数值计算。 4
- "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,以及退保终了红利(第5个保单周年日起) $\widehat{\mathbf{v}}$
- 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。

险利益测算书 氓

W.H 20周岁 人民币 (元) 趸交

被保险人:按保险人:按保年龄:货币单位:交费方式:

投保人:被保险人性别:基本保险金额:保费等级:

3,000,000.0元 吸烟标准体保险费 WLH 男

汇丰玉满堂终身寿险(分红型)

保護 () ()																						_	- 1	
中華	利益)	终了 红利	14, 491	40,987	75, 297	115, 928	162, 014	212, 972	268, 376	327, 893	391, 255	458, 244	528, 671	602, 377	679, 222	759, 082	841, 848	927, 420	1, 015, 711	1, 106, 637	1, 200, 126	1, 296, 109	1, 394, 522	1, 495, 308
中華	寅示(非保证)	累计增 额红利	47, 724	96, 935	147, 679	200,002	253, 965	309, 612	367, 000	426, 186	487, 230	550, 194	615, 142	682, 141	751, 260	822, 572	896, 152	972, 077	1, 050, 430	1, 131, 295	1, 214, 761	1, 300, 918	1, 389, 863	1, 481, 695
年齢 時間 所能的 的能能的 所能的 的能的 的能能的 的能的 的能的 的能能能 的能能 的能能 的能能 的能能 的能能 的能能 的能能 的能 的能 <td>高档红利</td> <td>当年度 增额红利</td> <td>47, 724</td> <td>49, 211</td> <td>50, 744</td> <td>52, 327</td> <td>53, 960</td> <td>55, 646</td> <td>57, 388</td> <td>59, 186</td> <td>61, 044</td> <td>62, 964</td> <td>64, 948</td> <td>66, 999</td> <td>69, 119</td> <td>71, 312</td> <td>73, 580</td> <td>75, 926</td> <td>78, 353</td> <td>80, 865</td> <td>83, 465</td> <td>86, 157</td> <td>88, 945</td> <td>91, 832</td>	高档红利	当年度 增额红利	47, 724	49, 211	50, 744	52, 327	53, 960	55, 646	57, 388	59, 186	61, 044	62, 964	64, 948	66, 999	69, 119	71, 312	73, 580	75, 926	78, 353	80, 865	83, 465	86, 157	88, 945	91, 832
中楼 現本(株) 現本(株) 現本(株) 現本(株) 株(株) 財子(株) 株(株) 株(株) 財子(株) 株(株) 財子(株) 財子(株) 財子(株) 株(株) 株(株) </td <td>禁)</td> <td>终了 红利</td> <td>5, 794</td> <td>16, 388</td> <td>30, 107</td> <td>46, 353</td> <td>64, 780</td> <td>85, 156</td> <td>107, 308</td> <td>131, 106</td> <td>156, 441</td> <td>183, 226</td> <td>211, 386</td> <td>240, 856</td> <td>271, 582</td> <td>303, 514</td> <td>336, 607</td> <td>370, 823</td> <td>406, 125</td> <td>442, 481</td> <td>479, 862</td> <td>518, 240</td> <td>557, 590</td> <td>597, 889</td>	禁)	终了 红利	5, 794	16, 388	30, 107	46, 353	64, 780	85, 156	107, 308	131, 106	156, 441	183, 226	211, 386	240, 856	271, 582	303, 514	336, 607	370, 823	406, 125	442, 481	479, 862	518, 240	557, 590	597, 889
(保险費 保险費 製計	示(非保证利	累计增 额红利	31, 842	64, 505	98, 007	132, 369	167, 611	203, 754	240, 819	278, 829	317, 807	357, 776	398, 762	440, 789	483, 883	528, 072	573, 383	619, 845	667, 487	716, 340	766, 436	817, 806	870, 485	924, 507
年齢 (保险費) 当年度 保险費 (保险費) 累計 (保险金) 保証利益 (保险金) 保証利益 (保险金) 保証利益 (保险金) 保証利益 (保险金) 保証利益 (保险金) 保証利益 (保险金) 保险金 (保险金) 現金价值 (保险金) 報金介值 (保险金) 報金介值 (保险金) 報金介值 (保险金) 報金介值 (保险金) 報金介值 (保险金) 報本分 (保险金) 第71,700 0 0 22 0 889,500 3,000,000 1,500,000 1,500,000 371,700 0 0 24 0 889,500 3,000,000 1,500,000 441,900 0 0 25 0 889,500 3,000,000 1,500,000 441,900 0 0 26 0 889,500 3,000,000 1,500,000 441,900 0 0 29 0 889,500 3,000,000 1,500,000 441,900 0 0 29 0 889,500 3,000,000 1,500,000 1,500,000 0 0 0 29 0 889,500 3,000,000 1,500,000 55,000 0 0 21 <td< td=""><td>中档红利润</td><td>当年度 增额红利</td><td>31, 842</td><td>32, 663</td><td>33, 503</td><td>34, 362</td><td>35, 242</td><td>36, 143</td><td>37, 065</td><td>38,010</td><td>38, 978</td><td>39, 969</td><td>40, 985</td><td>42, 027</td><td>43, 094</td><td>44, 189</td><td>45, 311</td><td>46, 462</td><td>47, 642</td><td>48, 853</td><td>50,096</td><td>51, 371</td><td>52, 679</td><td>54, 022</td></td<>	中档红利润	当年度 增额红利	31, 842	32, 663	33, 503	34, 362	35, 242	36, 143	37, 065	38,010	38, 978	39, 969	40, 985	42, 027	43, 094	44, 189	45, 311	46, 462	47, 642	48, 853	50,096	51, 371	52, 679	54, 022
年龄 場中度 累計 身故或全残 意外身故 現金价值 其工列益 21 889,500 3,000,000 1,500,000 371,700 22 0 889,500 3,000,000 1,500,000 371,700 23 0 889,500 3,000,000 1,500,000 384,600 24 0 889,500 3,000,000 1,500,000 412,200 25 0 889,500 3,000,000 1,500,000 412,000 26 0 889,500 3,000,000 1,500,000 413,700 28 0 889,500 3,000,000 1,500,000 441,900 29 0 889,500 3,000,000 1,500,000 507,900 31 0 889,500 3,000,000 1,500,000 504,500 34 0 889,500 3,000,000 1,500,000 504,500 35 0 889,500 3,000,000 1,500,000 604,500 35 0 889,500 3,000,000 <td< td=""><td>引益)</td><td>终了 红利</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></td<>	引益)	终了 红利	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
年龄 場中度 累計 身故或全残 意外身故 現金价值 其工列益 21 889,500 3,000,000 1,500,000 371,700 22 0 889,500 3,000,000 1,500,000 371,700 23 0 889,500 3,000,000 1,500,000 384,600 24 0 889,500 3,000,000 1,500,000 412,200 25 0 889,500 3,000,000 1,500,000 412,000 26 0 889,500 3,000,000 1,500,000 413,700 28 0 889,500 3,000,000 1,500,000 441,900 29 0 889,500 3,000,000 1,500,000 507,900 31 0 889,500 3,000,000 1,500,000 504,500 34 0 889,500 3,000,000 1,500,000 504,500 35 0 889,500 3,000,000 1,500,000 604,500 35 0 889,500 3,000,000 <td< td=""><td>(示(非保证利</td><td>累计增 额红利</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></td<>	(示(非保证利	累计增 额红利	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
年龄 累計 保险费 年成或全残 保险费 展的金 保险金 保险金 21 889,500 3,000,000 1,500,000 22 0 889,500 3,000,000 1,500,000 23 0 889,500 3,000,000 1,500,000 24 0 889,500 3,000,000 1,500,000 25 0 889,500 3,000,000 1,500,000 26 0 889,500 3,000,000 1,500,000 27 0 889,500 3,000,000 1,500,000 28 0 889,500 3,000,000 1,500,000 30 0 889,500 3,000,000 1,500,000 31 0 889,500 3,000,000 1,500,000 32 0 889,500 3,000,000 1,500,000 34 0 889,500 3,000,000 1,500,000 35 0 889,500 3,000,000 1,500,000 34 0 889,500 3,000,000 1,500,000	低档红利演	当年度 增额红利	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
年龄 場中度 場計 身故或全残 21 889,500 889,500 3,000,000 22 0 889,500 3,000,000 23 0 889,500 3,000,000 24 0 889,500 3,000,000 25 0 889,500 3,000,000 26 0 889,500 3,000,000 27 0 889,500 3,000,000 30 0 889,500 3,000,000 31 0 889,500 3,000,000 32 0 889,500 3,000,000 33 0 889,500 3,000,000 34 0 889,500 3,000,000 35 0 889,500 3,000,000 36 0 889,500 3,000,000 37 0 889,500 3,000,000 39 0 889,500 3,000,000 40 0 889,500 3,000,000 41 0 889,500 3,000,000 42 0 889,500 3,000,000 43 0 889,500 3,000,000 44 0 889,500 3,000,000 45 0 889,500 <		现金价值	371, 700	384, 600	398, 100	412, 200	426, 600	441, 900	457, 500	473, 700	490, 500	507, 900	525, 900	544, 500	563, 700	583, 800	604, 500	625, 800	647, 700	670, 500	693, 900	718, 200	743, 100	768, 900
年龄 当年度 累計 21 889,500 889,500 22 0 889,500 23 0 889,500 24 0 889,500 25 0 889,500 26 0 889,500 27 0 889,500 30 0 889,500 31 0 889,500 32 0 889,500 34 0 889,500 35 0 889,500 36 0 889,500 37 0 889,500 38 0 889,500 39 0 889,500 40 0 889,500 40 889,500 41 0 889,500 42 0 889,500	保证利益	意外身故 保险金	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000	1, 500, 000
年龄 保险费 21 889,500 22 0 23 0 24 0 25 0 26 0 26 0 27 0 29 0 31 0 31 0 31 0 31 0 31 0 31 0 31 0 31		身故或全残 保险金	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3, 000, 000	3,000,000
年 中 中 中 中 中 中 中 中 中 中 中 中 中	<u>†</u>	<u> </u>	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500	889, 500
	光在中	□ + 及 保险费	889, 500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		年龄	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
	\vdash										6	01	11	12	13	14	15	16	17	18	19	20	21	22

ķ		\vdash		保证利益		低档红利演	低档红利演示 (非保证利益)	何益)	中档红利	中档红利演示(非保证利益)	利益)	高档红利	高档红利演示(非保证利益)	利益)
年年 (年)	年龄 = 3年度 保险费 	及	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	以 本 三 本	当年度增额红利	累计增 额红利	% 红利	当年度增额红利	累计增 额红利	2000年
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	0 44	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	99 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	98 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	9 65	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	0 09	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	0 99	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	0 29	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	0 89	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	0 69	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

	*	4. 计			保证利益		低档红利润	档红利演示(非保证利益)	利益)	中档红利	中档红利演示(非保证利益)	利益)	高档红利	高档红利镇示(非保证利益)	利益)
43 43<				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	2000年	当年度增额红利	累计增 额红利	悠 红利	当年度增额红利	累计增 额红利	終
4.1 6.0 <td></td> <td></td> <td>889, 500</td> <td>3, 000, 000</td> <td>1, 500, 000</td> <td>1, 946, 400</td> <td>0</td> <td>0</td> <td>0</td> <td>120, 875</td> <td>3, 518, 754</td> <td>2, 235, 631</td> <td>263, 213</td> <td>6, 558, 674</td> <td>5, 591, 269</td>			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
43 43<			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
7.6 8.9 8.9 3.0 7.0 1.0 <td></td> <td></td> <td>889, 500</td> <td>3, 000, 000</td> <td>1, 500, 000</td> <td>2, 032, 800</td> <td>0</td> <td>0</td> <td>0</td> <td>127, 620</td> <td>3, 770, 571</td> <td>2, 363, 362</td> <td>283, 087</td> <td>7, 114, 708</td> <td>5, 910, 723</td>			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
7.1 7.1 8.8.9 3.00,000 0 2.11,770 0 1.84,370 4.068,500 3.04,040 0 2.11,770 0 1.84,940 4.048,500 3.04,040 0 1.11,740 2.05,140 3.04,040 0 2.11,870 0 1.84,941 4.11,146 2.05,841 3.04,040 0 1.81,870 4.11,146 2.05,841 3.04,040 0 1.81,870 4.11,146 2.05,842 3.04,040 0 1.81,870 4.11,146 2.05,843 3.04,040 0 0 1.84,941 4.14,8186 3.04,040 0 0 0 1.84,940 4.14,8186 3.04,040 0 0 0 1.84,940 4.14,418 3.04,040 0 0 0 1.84,940 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
13. 8. 10. 10. 10. 10. 10. 10. 10. 10. 10. 10			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
38 6 88,500 3,000,000 0 2,198,700 0 145,418 4,17,446 2,625,816 23,602,80 38,73,20 3,000,000 8,307,20 2,238,000 3,000,000 0 2,238,000 0 146,438 2,625,816 23,602,80 3,607,326 3			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
81 60 60 60 14, 44, 54, 54 60 14, 44, 54, 54 60 14, 44, 54, 54 12,00, 100 18,00, 100 18,00, 200			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
81 0 889, 500 3,000,000 0 2,215,800 0 0 159,730 4,644,300 2,704,457 33,560 9,48,317 6,01,325 9,48,517 6,01,325 9,48,517 8,13,500 9,48,517 9,			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
83 0 889,500 3,000,000 0 2,248,400 0 15,137,700 0 0 15,137,700 0 15,137,700 0 15,137,700 0 15,137,700 0 15,137,700 0 15,137,700 0 15,137,700 0 15,137,700 0 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
83 0 889,500 3,000,000 0 2,34,400 0 0 19,123 4,923,10 2,80,134 38,129 9,799,796 84 0 889,500 3,000,000 0 2,345,900 0 0 0 16,674 5,604,30 3,005,90 0 1,975,80 85 0 889,500 3,000,000 0 2,416,500 0 0 1,63,43 5,604,30 1,14,43 1,14,43 1,15,500 87 0 889,500 3,000,000 0 2,416,500 0 0 0 1,15,43 3,104,30 1,14,439 1,15,430 88 0 3,000,000 0 2,416,500 0 0 0 1,15,48 1,14,43 1,14,43 1,15,49,44 88 0 3,000,000 0 2,416,500 0 0 0 1,15,48 1,14,43 1,14,43 1,14,43 1,14,43 1,14,43 1,14,43 1,14,43 1,14,43 1,14,43 1,14,43 <			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
84 0 889, 500 3.000,000 0 2.382, 900 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 10,85, 876 0 </td <td></td> <td></td> <td>889, 500</td> <td>3, 000, 000</td> <td>0</td> <td>2, 348, 400</td> <td>0</td> <td>0</td> <td>0</td> <td>159, 152</td> <td>4, 928, 310</td> <td>2, 897, 324</td> <td>381, 279</td> <td>9, 799, 796</td> <td>7, 246, 151</td>			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
85 0 889,500 3.000,000 0 2.445,500 0 0 106,342 5.60,326 3.006,310 0 0 0 106,342 5.60,326 1.040,710 10,407,70 88 0 889,500 3.000,000 0 2.448,600 0 0 175,159 3.00,437 444,29 11,407,005 88 0 889,500 3.000,000 0 2.58,600 0 0 188,565 3.000,000 0 1.448,600 1.444,29 11,407,005 10,407,005 88 0 889,500 3.000,000 0 2.586,500 0 0 0 188,566 11,407,005 11,407,005 11,407,005 11,407,005 11,407,005 11,407,005 11,407,005 11,407,005 11,407,005 0 0 0 188,566 11,407,005 11,407,005 11,407,005 11,407,005 11,407,005 11,407,005 11,407,005 11,407,005 11,407,005 11,407,005 11,407,055 11,407,055 11,407,055 11			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
86 0 889,500 3,000,000 0 2,448,600 0 0 173,189 3,133,485 3,106,721 427,518 11,043,797 88 0 889,500 3,000,000 0 2,448,800 0 0 18,13,185 3,106,72 44,299 11,049,000 88 0 889,500 3,000,000 0 2,586,600 0 0 188,365 3,106,73 444,299 11,049,000 89 0 3,800,000 0 2,586,500 0 0 0 188,365 3,106,700 461,819 11,049,910 3,117,185 441,299 11,479,000 90 0 0 0 0 0 0 0 11,479,000 461,819 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000 11,479,000			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
87 0 889, 50 3,000,000 0 2,479,800 0 0 0 183,265 5,611,617 3,177,595 444,299 11,479,096 88 0 889,50 3,000,000 0 2,598,800 0 183,265 5,09,447 3,290,00 461,819 11,449,906 89 0 889,50 3,000,000 0 2,558,60 0 0 183,655 5,794,82 3,290,00 461,819 11,449,916 90 0 889,50 3,000,000 0 2,565,20 0 0 0 194,038 6,171,485 3,290,00 460,114 11,440,916 91 0 889,50 3,000,000 0 2,565,20 0 0 0 194,038 6,171,485 3,93,87 490,114 11,440,916 11,440,916 92 0 0 0 0 0 0 0 0 0 19,403 6,141,88 6,141,198 3,141,198 3,141,198 4,141,198			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
88 0 88,9 0 0 0 183,365 3.249,000 461,819 11,940,918 11,940,9			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
89 60 889,500 5,000,000 0 2,538,600 0 188,565 5,983,447 3,320,932 480,114 12,421,029 90 0 889,500 3,000,000 0 2,566,500 0 0 194,038 6,177,485 3,393,387 499,222 12,421,029 91 0 889,500 3,000,000 0 2,568,500 0 0 199,691 6,177,485 3,496,31 13,499,434 92 0 889,500 3,000,000 0 2,68,700 0 0 0 199,691 6,177,485 3,496,31 13,499,434 93 0 889,500 3,000,000 0 2,642,700 0 0 0 11,559 6,794,264 3,613,83 40,935 13,499,434 94 0 889,500 3,000,000 0 2,642,700 0 0 0 21,738,26 3,613,31 15,139,344 15,139,394 94 0 0 0 0 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
90 0.0 889,500 3,000,000 0 2,566,500 0 0 194,038 6,177,485 3,39,387 499,222 12,902,525 12,902,525 91 0.0 889,500 3,000,000 0 2,618,400 0 0 199,601 6,377,176 3,466,361 519,182 13,493,414 92 0.0 3,000,000 0 2,618,400 0 0 0 205,529 6,587,705 3,466,361 519,182 13,493,414 13,493,414 93 0.0 889,500 3,000,000 0 2,642,700 0 0 0 211,539 6,532,705 3,46,434 51,439,434 13,439,434 94 0.0 2,600,000 0 2,642,700 0 0 0 211,539 3,48,434 561,838 14,434,136 13,439,434 95 0.0 2,000,000 0 2,687,700 0 0 0 224,226 3,467,136 3,463,434 15,133,308 15,134,316 15,134,316 <td></td> <td></td> <td>889, 500</td> <td>3, 000, 000</td> <td>0</td> <td>2, 538, 600</td> <td>0</td> <td>0</td> <td>0</td> <td>188, 565</td> <td>5, 983, 447</td> <td>3, 320, 932</td> <td>480, 114</td> <td>12, 421, 029</td> <td>8, 305, 585</td>			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
91 0.0 889, 500 3,000,000 0 2,593, 200 0 0 199, 610 6,377,176 6,377,176 3,466,361 910, 182 13,439,434 92 0.0 889,500 3,000,000 0 2,618,400 0 0 201,539 6,579,176 3,519,81 540,036 13,979,470 94 0.0 889,500 3,000,000 0 2,627,700 0 0 217,789 7,124,264 3,618,84 584,604 15,125,993 94 0.0 889,500 3,000,000 0 2,687,700 0 0 0 217,789 7,124,264 3,618,84 68,413 15,125,993 94 0.0 2,687,700 0 0 0 0 224,256 7,245,279 3,763,88 68,464 15,125,993 95 0 2,000,000 0 2,784,00 0 0 0 23,434 15,135,91 15,135,91 95 0 0 0 0 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
92 0 889,500 3,000,000 0 2,618,400 0 0 0 0 0,582,70 6,582,705 3,539,851 540,036 13,99,470 13,09,470 94 0 889,500 3,000,000 0 2,642,700 0 0 211,359 3,638,89 3,638,89 561,828 14,541,299 95 0 889,500 3,000,000 0 2,665,800 0 0 224,226 7,236,279 3,688,89 68,413 15,125,903 96 0 889,500 3,000,000 0 2,687,700 0 0 0 224,226 7,246,129 15,135,91 15,135,91 96 0 2,889,500 3,000,000 0 2,715,900 0 0 0 230,877 7,449,908 3,91,421 686,500 17,13,516 98 0 889,500 3,000,000 0 2,746,800 0 0 224,886 7,949,763 3,91,427 868,550 17,13,516			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
93 0 889,500 3,000,000 0 2,642,700 0 0 0 0 11,559 6,794,264 3,618,854 56,1828 14,541,299 94 0 889,500 3,000,000 0 2,665,800 0 0 224,226 7,012,033 3,688,46 58,6464 15,135,903 95 0 889,500 3,000,000 0 2,687,700 0 0 0 224,226 7,126,279 3,763,381 668,413 15,734,316 96 0 889,500 3,000,000 0 2,708,400 0 0 0 230,877 7,467,156 3,838,899 633,305 16,357,621 98 0 889,500 3,000,000 0 2,724,800 0 0 230,877 7,467,156 3,914,915 689,500 17,313,316 99 0 0 0 0 0 0 2,24,856 3,914,57 8,41,836 17,4836 17,4836 17,413,316 100			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
94 0 889, 50 3,000,000 0 2,665,800 0 0 217,789 7,012,053 3,688,365 584,604 15,125,903 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 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 98 0 2,700,000 0 2,727,900 0 0 0 244,856 7,949,763 3,991,427 686,560 17,113,516 98 0 3,000,000 0 2,746,800 0 0 0 244,856 7,949,763 3,991,427 686,560 17,113,516 100 0 0 0 0 0 0 244,856 7,949,763 3,991,427 686,560 17,113,516 100 0 0 0 0 </td <td></td> <td></td> <td>889, 500</td> <td>3, 000, 000</td> <td>0</td> <td>2, 642, 700</td> <td>0</td> <td>0</td> <td>0</td> <td>211, 559</td> <td>6, 794, 264</td> <td>3, 613, 854</td> <td>561, 828</td> <td>14, 541, 299</td> <td>9, 038, 177</td>			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
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 15,734,316 96 0 889,500 3,000,000 0 2,727,900 0 0 230,877 7,467,156 3,838,899 633,305 16,367,621 97 0 889,500 3,000,000 0 2,727,900 0 0 244,856 7,949,763 3,914,217 686,560 17,713,516 98 0 889,500 3,000,000 0 2,746,800 0 0 0 244,856 7,949,763 3,991,427 686,560 17,713,516 100 0 2,746,800 0 0 0 244,856 7,949,763 3,991,427 686,560 17,713,516 100 0 0 0 0 252,200 8,411,752 4,145,923 744,836 19,173,390 101 0 0 0 0 0 259,792			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
96 0 889,500 3,000,000 0 2,708,400 0 0 0 237,731 7,467,156 3,838,899 633,305 16,367,621 97 0 889,500 3,000,000 0 2,727,900 0 0 237,731 7,704,908 3,914,915 689,335 17,026,956 98 0 889,500 3,000,000 0 2,746,800 0 0 244,856 7,949,763 3,991,427 686,560 17,113,516 100 0 2,746,800 0 0 0 252,200 8,201,963 4,068,431 715,039 18,428,555 100 0 0 0 0 255,700 8,461,755 4,145,923 744,836 19,173,390 101 0 0 0 0 0 259,792 8,461,755 4,145,923 744,836 19,494,407 101 0 0 0 0 0 255,792 8,461,755 4,145,923 744,836 19,494,407			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
97 0 889,500 3,000,000 0 2,727,900 0 0 0 244,856 7,704,908 3,914,91 659,335 17,026,956 98 0 889,500 3,000,000 0 2,746,800 0 0 244,856 7,949,763 3,91,427 686,560 17,713,516 109 0 2,746,800 0 2,746,800 0 0 252,200 8,201,963 4,068,431 715,039 18,428,555 100 0 2,784,000 0 2,784,000 0 0 259,792 8,461,755 4,145,923 744,836 19,173,390 101 0 0 0 0 0 250,792 8,461,755 4,145,923 744,836 19,143,390 102 0 0 0 0 250,792 8,461,755 4,145,923 744,836 19,494,407 102 0 0 0 0 0 250,792 8,461,755 4,145,923 776,016 19,494,407			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
98 0 889,500 3,000,000 0 2,746,800 0 0 0 244,856 7,949,763 3,991,427 686,560 17,713,516 100 0 289,500 3,000,000 0 2,765,100 0 0 0 252,200 8,201,963 4,068,431 715,039 18,428,555 100 0 2,784,000 0 2,784,000 0 0 255,792 8,461,755 4,145,923 744,836 19,173,390 101 0 2,804,100 0 0 0 267,642 8,729,397 4,223,902 776,016 19,949,407 102 0 0 0 0 267,642 8,729,397 4,223,902 776,016 19,949,407			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
99 0 889,500 3,000,000 0 2,765,100 0 0 0 252,200 8,201,963 4,068,431 715,039 18,428,555 100 0 889,500 3,000,000 0 2,784,000 0 0 259,792 8,461,755 4,145,923 744,836 19,173,390 101 0 2,889,500 3,000,000 0 2,804,100 0 0 0 267,642 8,729,397 4,223,902 776,016 19,949,407 102 0 0 0 0 2,827,800 0 0 275,759 9,005,156 4,302,363 808,651 20,738,058			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
100 0 889,500 3,000,000 0 2,784,000 0 0 0 0 259,792 8,461,755 4,145,923 744,836 19,173,390 101 0 889,500 3,000,000 0 2,804,100 0 0 0 267,642 8,729,397 4,223,902 776,016 19,949,407 102 0 0 2,827,800 0 2,827,800 0 0 275,759 9,005,156 4,302,363 808,651 20,758,058			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
101 0 889,500 3,000,000 0 2,804,100 0 0 0 267,642 8,729,397 4,223,902 776,016 19,949,407 102 0 889,500 3,000,000 0 2,827,800 0 0 275,759 9,005,156 4,302,363 808,651 20,758,058			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
102 0 889,500 3,000,000 0 2,827,800 0 0 0 0 0 0,005,156 4,302,363 808,651 20,758,058			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
			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

出口		1 计	, H		保证利益		低档红利演	训演示 (非保证利益	利益)	中档红利	中档红利演示(非保证利益	利益)	高档红利演示(演示(非保证利益	利益)
年 英	年龄	二十 <i>及</i> 保险费	系17 保险费	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	悠了 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"、"终了红利"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。

投保人签名:	签名日期:
保险销售人员:	签名日期:

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。



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 (Participati ng)	WLH	RMB 3,000,000 .0	Whole life	Single Pay	ł	ł	I	ł	Single Pay	RMB 889,500.0 0

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:

Th	e 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

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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:

- 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

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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
Life Flotection	Non-accidental Total Permanent Disability Benefit	3,000,000
Accidental Protection	Accidental Death Benefit	4,500,000
Accidental Flotection	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.

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Insurance Benefits Illustration

Policy Owner: Gender (the insured): Basic Sum Assured: Premium Class: Age 20 RMB (Yuan) Single Pay Issue Age: Currency Unit: Payment Mode: The insured:

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

HSBC Yu Man Tang Whole Life Insurance (Participating)

e of Basic cumulated I Bonus	High	377,374	396,552	416,988	438,721	623,534	698,992	780,119	866,884	959,176	1,056,761	1,159,637	1,267,616	1,380,778	1,499,335	1,622,979	1,751,816	1,885,787	2,025,230	2,170,020	2,320,415
ish Value ue of Aco Termina	H	37	39	41	43	62	69	28	98	95	1,0	1,1.	1,2,	1,3	1,4	1,6	1,7:	1,8	2,0:	2,1	2,33
Surrender Payment = Cash Value of Basic Sum Assured + Cash Value of Accumulated Reversionary Bonus + Terminal Bonus upon Surrender	Medium	375,486	392,553	410,635	429,752	514,427	556,091	600,401	647,522	697,440	750,051	805,394	863,376	924,075	987,753	1,054,121	1,123,257	1,195,132	1,270,075	1,347,897	1,428,870
Surrender Sum Assur Reversi	Low	371,700	384,600	398,100	412,200	426,600	441,900	457,500	473,700	490,500	507,900	525,900	544,500	563,700	583,800	604,500	625,800	647,700	670,500	693,900	718,200
Cash value of Basic Sum Assured		371,700	384,600	398,100	412,200	426,600	441,900	457,500	473,700	490,500	507,900	525,900	544,500	563,700	583,800	604,500	625,800	647,700	670,500	693,900	718,200
nt = Death h Benefit + y Bonus + Maturity	High	4,500,000	4,562,215	4,637,921	4,722,976	4,815,933	4,915,979	5,022,584	5,135,376	5,254,079	5,378,486	5,508,438	5,643,814	5,784,518	5,930,482	6,081,654	6,237,999	6,399,498	6,566,141	6,737,933	6,914,887
Accidental Death Payment = Death Benefit + Accidental Death Benefit + Accumulated Reversionary Bonus + Terminal Bonus upon Maturity	Medium	4,500,000	4,537,636	4,580,893	4,628,114	4,678,722	4,732,391	4,788,910	4,848,128	4,909,935	4,974,248	5,041,002	5,110,147	5,181,645	5,255,465	5,331,586	5,409,990	5,490,667	5,573,612	5,658,821	5,746,298
Accidental I Benefit + Acc Accumulatec Terminal I	Low	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000	4,500,000
Accidental Death Benefit		1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000
	High	3,000,000	3,062,215	3,137,921	3,222,976	3,315,933	3,415,979	3,522,584	3,635,376	3,754,079	3,878,486	4,008,438	4,143,814	4,284,518	4,430,482	4,581,654	4,737,999	4,899,498	5,066,141	5,237,933	5,414,887
Non-accidental Death or TPD Payment=Death or TPD Benefit+Accumulated Reversionary Bonus upon Death or TPD+Terminal Bonus upon Death or TPD	Medium	3,000,000	3,037,636	3,080,893	3,128,114	3,178,722	3,232,391	3,288,910	3,348,128	3,409,935	3,474,248	3,541,002	3,610,147	3,681,645	3,755,465	3,831,586	3,909,990	3,990,667	4,073,612	4,158,821	4,246,298
Non-acci Payme Benefit+Acc Bonus upon Bonus u	Low	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
Death or TPD Benefit		3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
Total Premium		889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500
Premium Of the Year		889,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Age		21	22	23	24	25	56	27	28	59	30	31	32	33	34	35	36	37	38	39	40
Policy Year		1	2	3	4	5	9	7	8	6	10	11	12	13	14	15	16	17	18	19	20

Policy Year	Age	Premium Of the Year	Total Premium	Death or TPD Benefit	Non-ac Payr Benefit+A Bonus upor	Non-accidental Death or TPD Payment=Death or TPD Benefit+Accumulated Reversionary Bonus upon Death or TPD+Terminal Bonus upon Death or TPD	r TPD r TPD eversionary Therminal or TPD	Accidental Death Benefit	Accidenta Benefit + A Accumulat Termina	Accidental Death Payment = Death Benefit + Accidental Death Benefit + Accumulated Reversionary Bonus + Terminal Bonus upon Maturity	ent = Death ath Benefit + ary Bonus + Maturity	Cash value of Basic Sum Assured	Surrender Basic Sun Accumula Termina	Surrender Payment = Cash Value of Basic Sum Assured + Cash Value of Accumulated Reversionary Bonus + Terminal Bonus upon Surrender	ash Value of ash Value of nary Bonus +
					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	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	006'89L	006,897	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	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	986,986,9	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	000,606	000,606	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	99	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	23	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	85	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	65	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	09	0	889,500	3,000,000	3,000,000	6,499,151	10,133,295	1,500,000	4,500,000	151,666,7	11,633,295	1,367,400	1,367,400	3,818,700	6,742,880
41	19	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	79	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	99	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	99	0	889,500	3,000,000	3,000,000	7,385,917	12,069,347	1,500,000	4,500,000	216'588'8	13,569,347	1,629,300	1,629,300	4,919,110	8,803,647
47	<i>L</i> 9	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	89	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

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Policy Year	Age	Premium Of the Year	Total	Death or TPD Benefit	Non-ac Payr Benefit+A Bonus upor	Non-accidental Death or TPD Payment=Death or TPD Benefit+Accumulated Reversionary Bonus upon Death or TPD+Terminal Bonus upon Death or TPD	h or TPD r TPD eversionary 'D+Terminal or TPD	Accidental Death Benefit	Accidenta Benefit + \$\beta\$ Accumulat Termina	Accidental Death Payment = Death Benefit + Accidental Death Benefit + Accumulated Reversionary Bonus + Terminal Bonus upon Maturity	ent = Death th Benefit + ury Bonus + Maturity	Cash value of Basic Sum Assured	Surrender Basic Surr Accumula Termina	Surrender Payment = Cash Value of Basic Sum Assured + Cash Value of Accumulated Reversionary Bonus + Terminal Bonus upon Surrender	sh Value of sh Value of ury Bonus + 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
99	92	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
65	62	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
09	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
99	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
99	98	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
<i>L</i> 9	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
89	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	68	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	66	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	56	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
92	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

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Policy Year	Age	Premium Of the Year	Total	Death or TPD Benefit	Non-aca Payn Benefit+Aa Bonus upor Bonus	Non-accidental Death or TPD Payment=Death or TPD Benefit+Accumulated Reversionary Bonus upon Death or TPD+Terminal Bonus upon Death or TPD	TPD eversionary D+Terminal	Accidental Death Benefit	Accidenta Benefit + A Accumulat Termina	Accidental Death Payment = Death Benefit + Accidental Death Benefit + Accumulated Reversionary Bonus + Terminal Bonus upon Maturity	ent = Death Ith Benefit + ury Bonus + Maturity	Cash value of Basic Sum Assured	Surrender Basic Surr Accumula Termina	Surrender Payment = Cash Value of Basic Sum Assured + Cash Value of Accumulated Reversionary Bonus + Terminal Bonus upon Surrender	sh Value of sh Value of ary Bonus + Surrender
					Low	Medium	High	•	Low	Medium	High		Low	Medium	High
77	76	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	86	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
62	66	0	005'688	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
08	100	0	005'688	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	005'688	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	005'688	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
83	103	0	005'688	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	2,860,200	16,097,932	34,412,028
84	104	0	005'688	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	2,910,600	16,667,920	35,876,348
85	105	0	005'688	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	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
- 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 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 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.
- "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 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 Benefit, additional death benefits due to the Accumulated Reversionary Bonus upon Death and Terminal Bonus upon Death which are agreed under the insurance contract. 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)

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- 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.
- 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 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 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 the fifth anniversary of the policy.

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Insurance Benefits Illustration

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

Age 20 RMB (Yuan) Single Pay

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

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

HSBC Yu Man Tang Whole Life Insurance (Participating)

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vel (Non-	Terminal Bonus	14,491	40,987	75,297	115,928	162,014	212,972	268,376	327,893	391,255	458,244	528,671	602,377	679,222	759,082	841,848	927,420	1,015,711	1,106,637	1,200,126	1,296,109
Dividend Illustration at High Level (Nonguaranteed Benefits)	Total Reversionary Bonus	47,724	96,935	147,679	200,005	253,965	309,612	367,000	426,186	487,230	550,194	615,142	682,141	751,260	822,572	896,152	972,077	1,050,430	1,131,295	1,214,761	1,300,918
Dividend Illust guar	Reversionary Bonus of the Year	47,724	49,211	50,744	52,327	23,960	55,646	57,388	59,186	61,044	62,964	64,948	666'99	69,119	71,312	73,580	75,926	78,353	80,865	83,465	86,157
evel (Non-	Terminal Bonus	5,794	16,388	30,107	46,353	64,780	85,156	107,308	131,106	156,441	183,226	211,386	240,856	271,582	303,514	336,607	370,823	406,125	442,481	479,862	518,240
ustration at Medium L guaranteed Benefits)	Accumulated Reversionary Bonus	31,842	64,505	68,007	132,369	167,611	203,754	240,819	278,829	317,807	357,776	398,762	440,789	483,883	528,072	573,383	619,845	667,487	716,340	766,436	817,806
Dividend Illustration at Medium Level (Nonguaranteed Benefits)	Reversionary Bonus of the Year	31,842	32,663	33,503	34,362	35,242	36,143	37,065	38,010	38,978	39,969	40,985	42,027	43,094	44,189	45,311	46,462	47,642	48,853	50,096	51,371
	Terminal Bonus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividend Illustration at Low Level (Nonguaranteed Benefits)	Accumulated Reversionary Bonus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividend Illust	Reversionary Bonus of the Year	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ts	Cash Value	371,700	384,600	398,100	412,200	426,600	441,900	457,500	473,700	490,500	507,900	525,900	544,500	563,700	583,800	604,500	625,800	647,700	670,500	693,900	718,200
Guaranteed Benefits	Accidental Death Benefit	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000
Guara	Death or TPD Benefit	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
Total	rotai Premium	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500
Premium	of the Year	889,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Age	21	22	23	24	25	56	27	28	59	30	31	32	33	34	35	36	37	38	39	40
1:0x1	Year	-	2	3	4	5	9	7	~	6	10	11	12	13	14	15	16	17	18	19	20

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11.0	Prei	Premium T		Guaranteed Benefits	ifits	Dividend Illust guara	Dividend Illustration at Low Level (Nonguarinteed Benefits)	vel (Non-	Dividend Illu (Non-g	Dividend Illustration at Medium Level (Non-guaranteed Benefits)	m Level	Dividend Illust guar.	Dividend Illustration at High Level (Nonguaryidend Benefits)	vel (Non-
Foncy Year	Age of	of the Premium	um TPD TPD Benefit	r 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	005,688 0	00 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
72	42	0 889,500	00 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	00 3,000,000	1,500,000	795,300	0	0	0	55,401	806,976	639,114	94,822	1,576,517	1,598,411
24	4	005,688 0	00 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	000,000,000	1,500,000	850,800	0	0	0	58,270	1,094,995	724,263	101,131	1,775,568	1,811,368
7 97	46	005,688 0	000,000,000	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	00 3,000,000	1,500,000	000,606	0	0	0	61,297	1,216,056	812,890	107,908	1,987,935	2,033,023
788	48	0 889,500	00 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
7 67	49	0 889,500	00 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	00 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	005,688 0	00 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	00 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	005,688 0	00 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	005,688 0	00 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	99	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	005,688 0	00 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	00 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	65	0 889,500	00 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	09	0 889,500	00 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	000,000,000	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	00 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	99	0 889,500	00 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	99	0 889,500	00 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	29	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	89	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

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Dollow.	Premium	E	Gu	Guaranteed Benefits	fits	Dividend Illust	Dividend Illustration at Low Level (Nonguaranteed Benefits)	vel (Non-	Dividend Illu (Non-g	Dividend Illustration at Medium Level (Non-guaranteed Benefits)	m Level ts)	Dividend Illust guara	Dividend Illustration at High Level (Nonguary) guaranteed Benefits)	vel (Non-
Year Age	e of the Year	Premium	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
92 95	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
08 09	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
92 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
98 99	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
29	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
88 89	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
68 69	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	169,691	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
96 92	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

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vel (Non-	Terminal Bonus	9,791,126	9,982,481	10,175,065	10,368,873	10,563,896	10,760,126	10,957,556	11,156,180	11,355,989
Dividend Illustration at High Level (Nonguaranteed Benefits)	Total Reversionary Bonus	17,026,956	17,713,516	18,428,555	19,173,390	19,949,407	20,758,058	21,600,873	22,479,456	23,395,497
Dividend Illust guar	Reversionary Bonus of the Year	659,335	686,560	715,039	744,836	776,016	808,651	842,814	878,583	916,041
m Level ts)	Terminal Bonus	3,914,915	3,991,427	4,068,431	4,145,923	4,223,902	4,302,363	4,381,304	4,460,723	4,540,615
Dividend Illustration at Medium Level (Non-guaranteed Benefits)	Accumulated Reversionary Bonus	7,704,908	7,949,763	8,201,963	8,461,755	8,729,397	9,005,156	9,289,310	9,582,146	9,883,963
Dividend Illu (Non-g	Reversionary Bonus of the Year	237,751	244,856	252,200	259,792	267,642	275,759	284,154	292,836	301,817
vel (Non-	Terminal Bonus	0	0	0	0	0	0	0	0	0
Dividend Illustration at Low Level (Nonguaranteed Benefits)	Accumulated Reversionary Bonus	0	0	0	0	0	0	0	0	0
Dividend Illust guars	Reversionary Bonus of the Year	0	0	0	0	0	0	0	0	0
fits	Cash Value	2,727,900	2,746,800	2,765,100	2,784,000	2,804,100	2,827,800	2,860,200	2,910,600	3,000,000
Guaranteed Benefits	Death or Accidental TPD Death Benefit Benefit	0	0	0	0	0	0	0	0	0
Gus	Death or TPD Benefit	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
Total	Premium	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500	889,500
Premium	of the Year	0	0	0	0	0	0	0	0	0
	Age	26	86	66	100	101	102	103	104	105
Dolloy		77	78	62	80	81	82	83	84	85

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
- 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 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 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.
- 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 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 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 the fifth anniversary of the policy.

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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.