

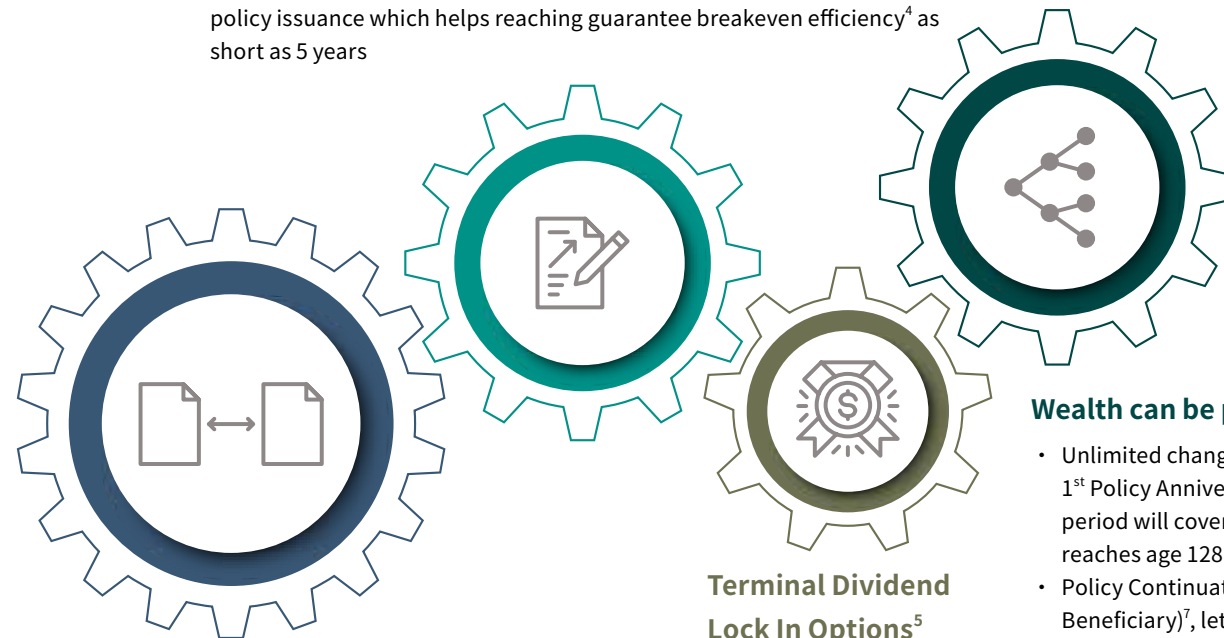
Complementary Advantages — Value & Inheritance —

"Value Plus" Insurance Plan ("Value Plus") / "Value Plus" Insurance Plan (attached with Value Enhance Option Rider)² ("Value Plus" (attached with Value Enhance Option²)) ("The Plan") is a life insurance plan equipped with functions of wealth accumulation and flexible inheritance.

The plan includes various superior product features to help you plan a splendid life, plan for wealth inheritance at ease and leave an extraordinary gift to your loved ones from generation to generation.

Value Enhance Option Rider²

Accelerating wealth accumulation by prepaying the total premiums³ upon policy issuance which helps reaching guarantee breakeven efficiency⁴ as short as 5 years



Policy Split Option¹

At the end of the 5th policy year, you may allocate a portion of the Units of the basic plan to a separate "Split Policy" for flexibly planning your assets

Terminal Dividend Lock In Options⁵

Turns "expectation" into "guarantee"

Wealth can be passed on infinitely

- Unlimited changes of Insured⁶ after the 1st Policy Anniversary and protection period will cover until new Insured reaches age 128
- Policy Continuation Option (to the Beneficiary)⁷, let the policy continue to pass on

Mr. Wong (Age 60, just retired and received a retirement pension)¹⁰

GOALS

1. To leverage part of the retirement pension through an insurance plan with a shorter breakeven period so that he can prepare a fixed income while accumulating wealth
2. To plan for the future peace of mind of the family, allocating assets properly and inheriting wealth

ENROLLED PLAN

"Value Plus" (attached with Value Enhance Option²) [Policy A]

PREPAID PREMIUMS THROUGHOUT THE WHOLE PAYMENT TERM

- **BEFORE deducting 8% large size discount**
USD 326,087
- **AFTER deducting 8% large size discount**
USD 300,000

POLICY OWNER

Mr. Wong

INSURED

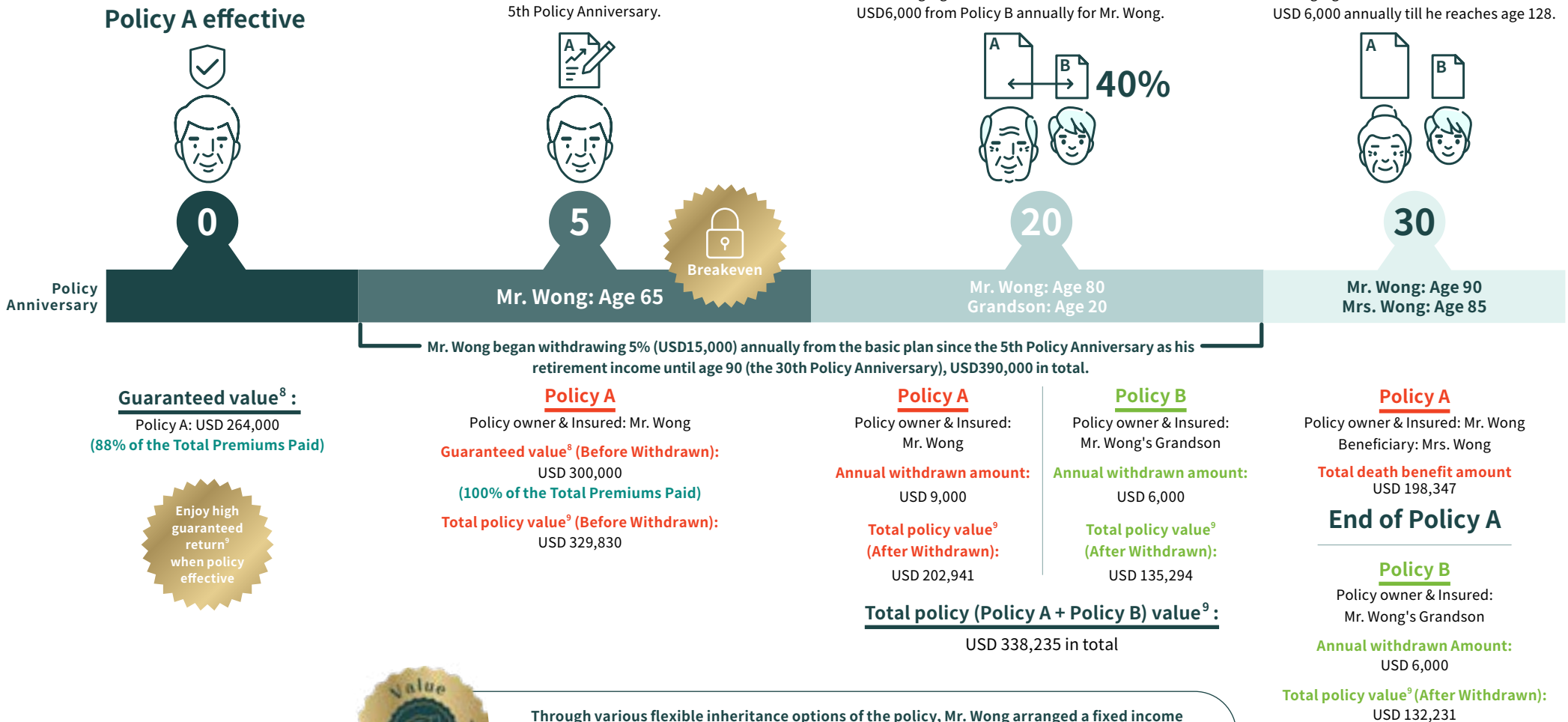
Mr. Wong



Mr. Wong's Policy attached with **Value Enhance Option Rider²** allowing the policy reached **breakeven** as short as the 5th Policy Anniversary.

Mr. Wong exercised the **"Policy Split Option"¹¹**, splitting 40% of the Units from the basic plan into a new policy [Policy B], and changing the policy owner and insured to his grandson after the split. Mr. Wong's grandson continues to withdraw USD6,000 from Policy B annually for Mr. Wong.

Mr. Wong passed away due to illness at age 90, and assigned the death benefit of the policy paying in fixed monthly installments to his 85-year-old wife (beneficiary) as her living expenses, continuing to support her rest of life. Mr. Wong's grandson can also continue to withdraw USD 6,000 annually till he reaches age 128.



Through various flexible inheritance options of the policy, Mr. Wong arranged a fixed income after retirement for himself and allocated assets properly through splitting policies. Even after his death, he could still support his wife.

GOALS

1. To plan ahead and raise the value with the existing assets
2. Get monetary prepared for his children and plan for wealth inheritance

Enrolled plan

"Value Plus" (attached with Value Enhance Option²) [Policy A]

PREPAID PREMIUMS THROUGHOUT THE WHOLE PAYMENT TERM

- **BEFORE deducting 6% large size discount**
USD 100,000
- **AFTER deducting 6% large size discount**
USD 94,000

POLICY OWNER

Mr. Chan

INSURED

Mr. Chan

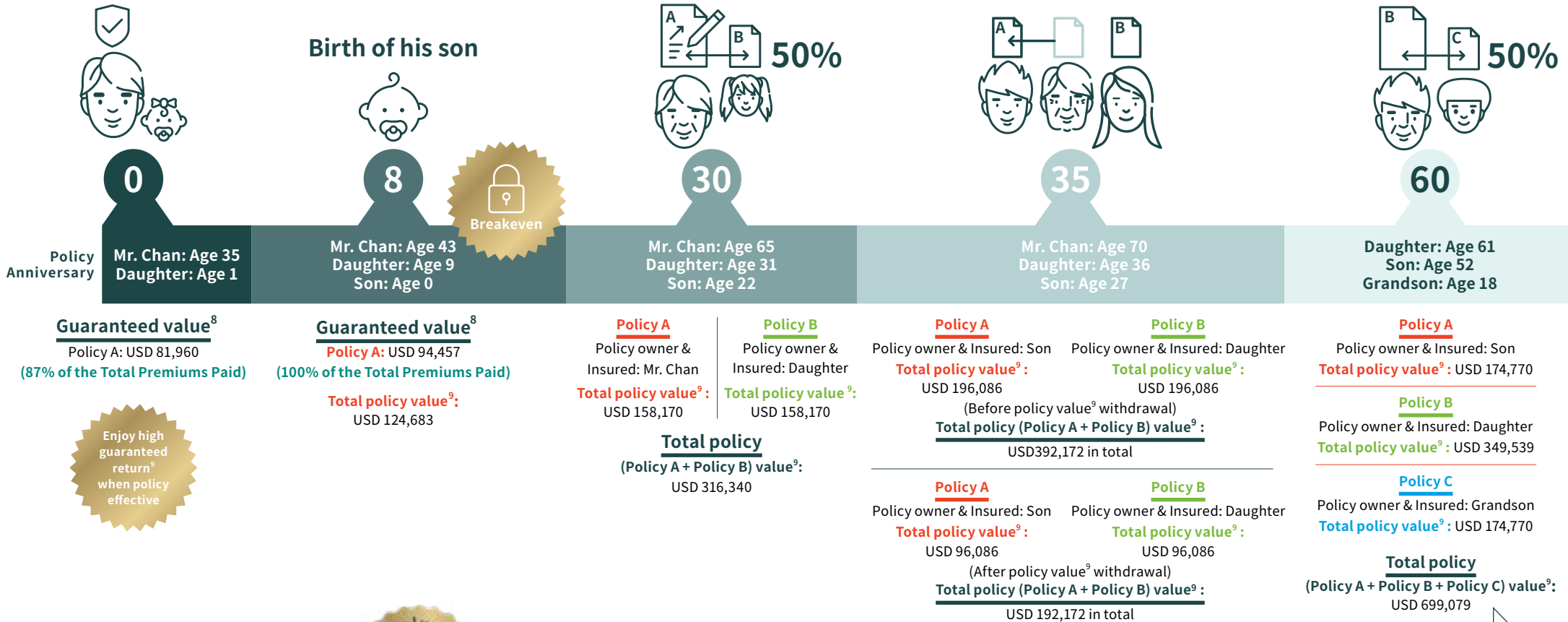
Enjoy 6% of Large Size Discount throughout the whole payment term

Mr. Chan exercised the "Manual Lock In Option⁵" converting USD100,000 (56%) Terminal Dividend into Annual Dividend to lock the guaranteed return and accumulate interest continuously. He also exercised "Policy Split Option³" to split 50% of the Units of the basic plan (USD 158,170) into a new policy [Policy B] afterwards. After the split, he changed the owner of Policy B and the Insured to his daughter.

Mr. Chan changed the policy owner and Insured of Policy A to his son so that his daughter and son have their own policy. Both of them withdrew USD100,000 from their respective policies for childcare expenses and to start a business with friends at the same year.

Mr. Chan's son split 50% policy value of Policy B (USD 174,770) to a new policy¹ [Policy C], changed the policy owner and Insured to Mr. Chan's grandson

Policy A effective



With just one policy, it can be split into multiple new policies for inheritance. Mr. Chan's children have their own policies to achieve their goals such as starting a business by withdrawing the policy value.

Mr. Chan's original policy has been passing on to the Insured's age 128 of each policy.

The guaranteed returns and breakeven period of "Value Plus" (attached with Value Enhance Option²) are more superior to those of "Value Plus", with guaranteed breakeven period as short as 5 years⁴

If you enroll in "Value Plus" (attached with Value Enhance Option²) and prepay the total premium³ upon policy issuance, by comparing same amount of Unit, the guaranteed value⁴ of policy for the whole coverage period will be higher than that of "Value Plus", while the guaranteed breakeven period will even be 10 years⁴ earlier than that of "Value Plus". "Value Plus" (attached with Value Enhance Option²) could reach guarantee breakeven efficiency⁴ as short as 5 years.

*Assume the comparison is based on premium paid in annual payment mode.

Example:

Mr. Chan enrolled in "Value Plus" (attached with Value Enhance Option²) at the age of 60 and prepaid the total premium³ upon policy issuance. By comparing the same amount of Unit, the guaranteed value⁴ of the policy throughout the whole coverage period will be higher than that of "Value Plus".

Unit: 326,087

Premium (USD)	BEFORE deducting 8% large size discount	AFTER deducting 8% large size discount
Annual Premium	163,044	150,000
Total Premiums	326,087	300,000

** At policy issuance

^ Guaranteed value refers to the aggregate of guaranteed cash value and balance of prepaid premiums (if any). In the above example of "Value Plus" (attached with Value Enhance Option²), the guaranteed cash value and balance of prepaid premiums of the policy upon policy issuance and at the end of first policy year are USD 114,000 and USD 150,000 respectively. Example on "Value Plus" is calculated based on annual premium payment mode.

The above example is an assumption and for reference only. It assumes all premiums payable (after deducting 8% of large size discount throughout the whole payment term and excluding any other premium discount (if any)) have been fully paid as scheduled, the policy was not early terminated, no policy option was exercised (including but not limited to Policy Split Option) and there is no claims and indebtedness. The above example does not include premium levy. We will round off the figures listed in the above example to the nearest integer, which may result in a deviation from the values shown in the benefit illustration table.

End of the Policy Year	Guaranteed Value of "Value Plus" [^]	"Value Plus" (attached with Value Enhance Option ²) [^]
0**	90,000	264,000 [^]
1	90,000	264,000 [^]
2	180,000	264,000
3	189,333	264,000
4	198,665	277,999
5	208,001	300,000
6	217,334	301,001
7	226,666	303,163
8	235,999	308,012
9	245,335	309,861
10	254,667	312,000
11	264,000	313,673
12	264,000	315,437
13	264,000	317,292
14	277,999	319,242
15	300,000	321,287
16	301,001	323,429
17	303,163	325,670
18	308,012	328,011
19	309,861	330,453
20	312,000	333,000

In "Value Plus" (attached with Value Enhance Option²), the guaranteed value⁴ of policy for the whole coverage period will be higher than that of "Value Plus".

In "Value Plus" (attached with Value Enhance Option²), the guaranteed breakeven period⁴ of policy will even be 10 years earlier.

Remarks:

1. While the policy is in effect and at the end of the 5th policy year, you may exercise Policy Split Option to create a separate policy (the "Split Policy"), allocating a portion of Unit from the basic plan of the Policy to the Split Policy but subject to the following conditions without providing any evidence of insurability but subject to the following conditions: (i) after the Policy Split Option has been exercised (the "Split"), the respective Unit of the basic plan of the Policy and Split Policy must not be less than the minimum Unit amount we permit at the time of your request; (ii) the insured of the Split Policy must be the same as the Insured of the basic plan of the Policy; (iii) no claim is in progress under the basic plan of the Policy upon request exercising this option; (iv) your request for the Policy Split Option cannot be changed or withdrawn once it is submitted; (v) any Indebtedness under the basic plan of the Policy must be fully repaid before we approve your request; and (vi) Policy Split Option can only be exercised once during a Policy Year. After the Split is approved, (i) the provisions of the Split Policy will be the same as the basic plan of the Policy unless otherwise specified; (ii) the Unit, guaranteed cash value, accumulated annual dividends and interest (if any) and terminal dividends (if any) of the basic plan of the Policy will be reduced and transferred to the Split Policy according to the ratio of the Unit allocated to the basic plan of the Policy and the Split Policy. We will determine the existing and future amounts of Cash Value, annual dividend (if any) and terminal dividend (if any) respectively for both the basic plan of the Policy and the Split Policy according to your allocation of the Units; (iii) the Total Premiums Paid for both the basic plan of the Policy and Split Policy will be adjusted according to your allocation of Units and will be used to calculate Death Benefit and Additional Accidental Death Benefit; (iv) the Beneficiary(ies), Owner, Contingent Owner (if designated), Initial Insured, Insured, Policy Date, Policy Effective Date and Policy Years of the basic plan of the Policy will remain unchanged and the Split Policy will have the same Beneficiary(ies), Owner, Contingent Owner (if designated), Initial Insured, Insured, Policy Date, Policy Effective Date and Policy Years of the basic plan of this Policy; (v) previous instruction(s) made under the basic plan of the Policy including but not limited to Terminal Dividend Lock In Option, Death Benefit Settlement Option and Policy Continuation Option will also apply to the Split Policy unless otherwise specified. Please refer to the Policy Provision for more details of Policy Split Option.
2. Value Enhance Option Rider constitutes part of the policy that they complement to. Unless otherwise stated, terms of the basic plan also apply to Value Enhance Option Rider. In the event of discrepancies, terms of Value Enhance Option Rider shall prevail. If the Policy Owner opts to prepay all premium and premium levy of the basic plan of this policy when it is in force, we will enhance the cash value of the basic plan of the policy and demonstrate in the policy specification or relevant endorsement. All prepaid premium and premium levy will be credited to your premium deposit account. Please refer to Supplemental Information to "Value Plus" (attached with Value Enhance Option2) from this product brochure and the Policy Provisions for more details regarding the Value Enhance Option Rider.
3. Premium prepayment only applies to "Value Plus" (attached with Value Enhance Option). Prepaid premium and premium levy of the basic plan refer to all premiums payable and premium levy of the basic plan throughout the entire premium payment period which fully prepaid upon policy issuance and will be credited to premium deposit account. Annual premium and premium levy of the basic plan which are due and payable will be deducted from the premium deposit account at the beginning of the relevant policy year. Under "Value Plus" (attached with Value Enhance Option1), withdrawal from the premium deposit account is not allowed unless the policy termination or being rescinded. If you fully or partially surrender the policy, we will return the remaining balance in the premium deposit account in proportional to the reduced Unit.
4. Guaranteed value refers to the sum of guaranteed cash value and prepaid premium (if any). Guaranteed breakeven period as short as 5 years and guaranteed value up to 88% of the total premiums for the entire payment period upon policy issuance only applicable to policy of "Value Plus" (attached with Value Enhance Option) with annual premium (before large size discount throughout the whole payment term and any other premium discount (if any)) to USD150,000 or above. Taking another example of "Value Plus" (attached with Value Enhance Option) with an annual premium (before large size discount throughout the whole payment term and any other premium discount (if any)) of USD50,000, guaranteed breakeven period and the guaranteed value upon policy issuance will be 8 years and 87.19% respectively. Guaranteed breakeven period refers to the policy year when the guaranteed value is equal to or greater than the total premiums for the entire payment period for the first time by the end of such policy year.
5. Terminal Dividend Lock In Options included (i) Automatic Lock In Option (Starting from the 15th Policy Anniversary or the Policy Anniversary immediately follows the Insured reaches the retirement age selected by you (must be 55 years old or above) whichever is later, we will automatically convert terminal dividend into annual dividend under this option) and (ii) Manual Lock In Option (Starting from the 15th Policy Anniversary, you can apply to exercise the Manual Lock In Option). You can apply changes between "Automatic Lock-in Option" / "Manual Lock-in Option" for unlimited times before exercising the "Terminal Dividend Lock In Options". Once the option has been exercised, no change can be made but only cancel this option. The actual amount of converted terminal dividend through "Manual Lock In Option" will be determined after the application is approved. The amount may be lesser or higher than the amount shown at the time when you submit your application. After the conversion of terminal dividend, your future terminal dividend will be reduced accordingly. All terminal dividends not yet be converted can be higher or lower or reduced to zero. While the "Automatic Lock In Option" is in force, the option will be immediately suspended upon partial surrender, and you have to submit a request to resume "Automatic Lock-in Option". Please refer to the Policy Provisions for details of Terminal Dividend Lock In Options.
6. Changing the Insured is subject to the prevailing administrative rules and shall not affect the Units, total amount of Cash Value (including guaranteed and non-guaranteed), Policy Date and Policy Year. The maturity date will be changed to the Policy Anniversary on or following the 128th birthday of the Changed New Insured (whichever is applicable). The Changed New Insured must be aged 65 years of age (last birthday) or below and must not be older than the initial Insured by 10 years. The change of Insured must be endorsed by the Policy Owner, proposed new Insured and assignee (if any). Both the new Insured and the current Insured must be alive and the Policy is in force at the time the Insured is changed and with satisfactory proof of evidence of insurability for the proposed new Insured. We shall cease to provide any coverage for the Initial Insured or the prior Insured on our record (when applicable and as the case may be) as from the Insured-Change Effective Date. Value Enhance Option Rider will not be terminated after Change of Insured Option has been exercised. Please refer to the Policy Provisions for details of Changing of Insured Option.
7. Upon the death of Insured, if the Policy Owner (still alive) and the Insured is different person, the Beneficiary will become the Continued New Insured. And upon the death of Insured, if the Policy Owner dies at the same time or the Policy Owner and the Insured is the same person, the Beneficiary will become the new Policy Owner and Continued New Insured of the Policy, subject to the prevailing administrative rules of the Company. After this option has been exercised, all Units, total amount of Cash Value (including guaranteed and non-guaranteed), Policy Date and Policy Year will remain unchanged. Plan End Date of the basic plan of this Policy will be adjusted to the date of Policy Anniversary on or immediately following the 128th birthday of the Continued New Insured (whichever is applicable). The surrender payment may be equal to or lower than Death Benefit before this option has been exercised. If the Death Benefit Settlement Option has already been selected, you shall cancel the Death Benefit Settlement Option arrangement before your submission of any written request for this Policy Continuation Option. Value Enhance Option Rider will not be terminated after Policy Continuation Option has been exercised. Please refer to the Policy Provisions for details of Policy Continuation Option.
8. Guaranteed value refers to the sum of guaranteed cash value and prepaid premium (if any).
9. Total policy value refers to the aggregate of guaranteed value, non-guaranteed annual dividend and interest (if any) and non-guaranteed terminal dividend (if any).
10. The above example is an assumption and for reference only. It assumes all premiums payable (after deducting 8% of large size discount throughout the whole payment term and excluding any other premium discount (if any)) have been fully paid as scheduled. The above example does not include premium levy. We will round off the figures listed in the above example to the nearest integer. Besides the mentioned exercised options, the policy was not totally terminated, no other option was exercised and there is no claims and indebtedness. Withdrawal of the example is achieved by first, Accumulated Annual Dividend and interest (if any) to be withdrawn, and then Guaranteed Cash Value and Terminal Dividend (if any) to be withdrawn, by means of reduction of the Units of the Policy. Withdrawal will lead to the adjustment and reduction of subsequent Guaranteed Cash Value, non-guaranteed Annual Dividend, non-guaranteed Terminal Dividend and Total Death Benefit. Withdrawals are subject to the Company's minimum Unit requirements, and no withdrawal will be allowed which has the effect of reducing the Units of the Policy below the minimum Units required. All the above policy value and death benefit in the example are based on the Company's current projected dividend and accumulated interest rate and are not guaranteed, therefore the illustrated Withdrawal Amount might not be sustainable. If there are any changes of the policy dividend declaration or accumulated interest rate, the Units may reduce earlier or later in order to withdraw the stated amount above. The actual policy value including Guaranteed Cash Value and total guaranteed death benefit may differ from the above example. Relevant requirements set by the Company has to be met before exercising the policy options, please refer to the Product Brochure and Policy Provisions for details.

The above product information does not contain the full terms of "Value Plus" / "Value Plus" (attached with Value Enhance Option) and the full terms can be found in The Policy document. During the sales process, this document must be read together with the plan's product brochure, policy provision and illustration document provided by your licensed insurance agents to fully understand the full terms and conditions of the plan's definition, fees, product features, exclusions and details of benefit payment conditions, etc. "Value Plus" Insurance Plan may be purchased as standalone plan(s) without bundling with other type(s) of insurance product.

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