

## Information to be disclosed in the Illustration Document

### Illustration of Surrender Values and Death Benefits for:

Name of Product: [Name of Product]

Name of Insurance Company: [Name of Insurance Company]

Name of Applicant: [Name of Applicant]

*THE ASSUMED RATES USED BELOW ARE FOR ILLUSTRATIVE PURPOSES. THEY ARE NEITHER GUARANTEED NOR BASED ON PAST PERFORMANCE. THE ACTUAL RETURN MAY BE DIFFERENT!*

#### IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE SURRENDER VALUES AND DEATH BENEFITS (SHOWN ON THE FOLLOWING PAGE) OF [NAME OF PRODUCT]. IT IS INTENDED TO SHOW THE IMPACT OF FEES AND CHARGES ON SURRENDER VALUES AND DEATH BENEFITS BASED ON THE ASSUMPTIONS STATED BELOW AND IN NO WAY AFFECTS THE TERMS OF CONDITIONS STATED IN THE POLICY DOCUMENT.

Contract Term: [Actual Contract Term]

[Premium Payment Term:] [(if different from Actual Contract Term)]

Premium: [Actual Premium amount]

Assumed Rate of Return: Illustrated at 0%, [3%], [6%] and [9%] p.a.<sup>i</sup>

<b>Projected Surrender Values for a [Regular/Single] Premium [Name of Product] with Contributions of [\$ XXX] for [XXX Periods]</b>					
Number of Years after Policy Issuance	Total Premium Paid since Start of Policy	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of [3%] p.a.*	Assuming Net Rate of Return of [6%] p.a.*	Assuming Net Rate of Return of [9%] p.a.*
1					
2					
3					
4					
5					
10					
XX					

#### Declaration

*I confirm having read and understood the information provided in this illustration and received the principal brochure.*

**Signed & dated:** \_\_\_\_\_  
*[Applicant's Full Name in Printed Form]*

<sup>i</sup> These assumed rates of return shall comply with the guidelines issued from time to time by the Life Insurance Council of the Hong Kong Federation of Insurers.

Projected Death Benefits for a [Regular/Single] Premium [Name of Product] with Contributions of [\$ XXX] for [XXX Periods]					
Number of Years after Policy Issuance	Total Premium Paid since Start of Policy	Assuming Net Rate of Return of 0% p.a.*	Assuming Net Rate of Return of [3%] p.a.*	Assuming Net Rate of Return of [6%] p.a.*	Assuming Net Rate of Return of [9%] p.a.*
1					
2					
3					
4					
5					
10					
XX					

\* The Surrender Value and Death Benefit shown in above Summary Illustration have been calculated based on the net rates of return. The net rates of return are net of fund charges levied by fund houses which vary with different funds. Assuming the fund charges are [1.50%] p.a., the gross rates of return on the underlying assets of the funds used in this Summary Illustration are therefore [1.50%] p.a., [4.50%] p.a., [7.50%] p.a. and [10.50%] p.a. respectively. For details of fund charges please refer to the offering documents of the funds. Please note that this illustration might not be relevant should you subsequently switch funds. Please kindly refer to your advisor for the further details. If you select a money market fund or a fixed income fund, then above returns in the growth scenarios would be considered high in many cases and unlikely to be achieved if low interest rate environment persists. You are strongly encouraged to speak to your financial adviser who could provide further information on these funds - both for your initial fund selection and subsequently.

**[Under the assumed rate of return at 0% [and b%] p.a., your policy will remain in force up to an attained age of x [and y] of the individual insured respectively. The policy will terminate afterwards. Your policy may also terminate under other adverse investment scenarios. If the actual investment return is below the above assumed rate of return, the policy may terminate earlier than above attained age(s). You could lose all your premiums paid and benefits accrued if any condition of automatic early termination is triggered.]**

***Warning: You should only invest in this product if you intend to pay the premium for the whole of your chosen premium payment term. Should you terminate this product early or cease paying premiums early, you may suffer a significant loss.***

**Declaration**

***I confirm having read and understood the information provided in this illustration and received the principal brochure.***

***Signed & dated:*** \_\_\_\_\_  
*[Applicant's Full Name in Printed Form]*

These assumed rates of return shall comply with the guidelines issued from time to time by the Life Insurance Council of the Hong Kong Federation of Insurers.