

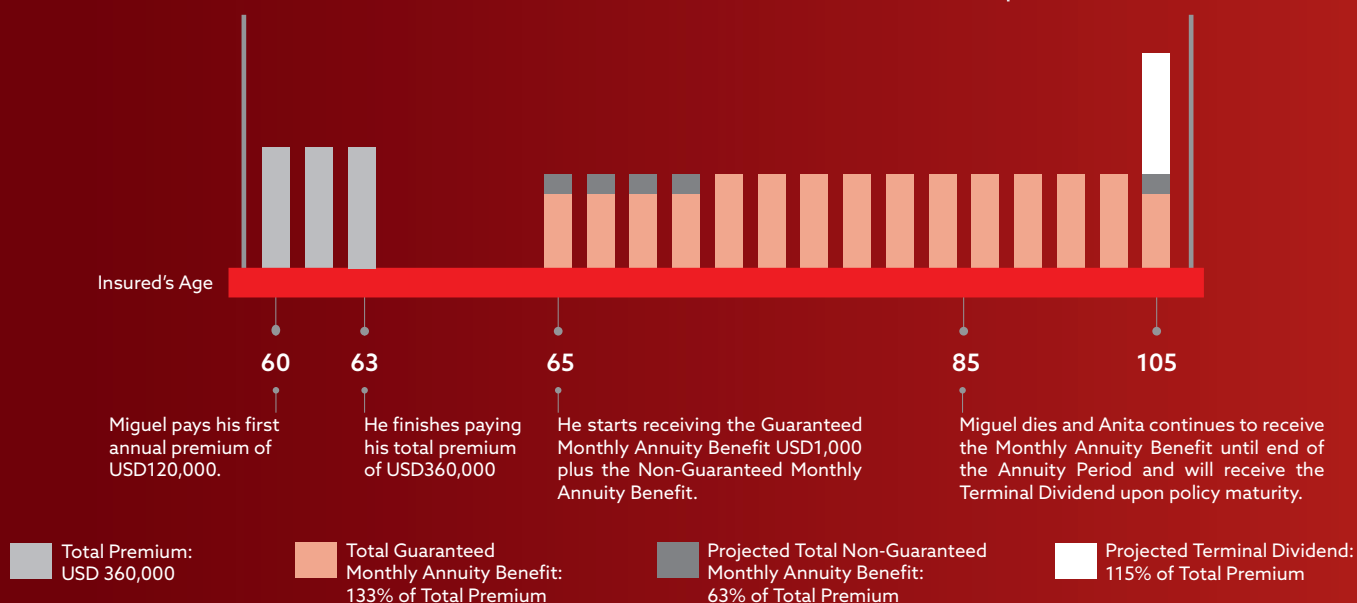


## 「優悠退休」年金計劃 RetireJoy Annuity Plan



Anita and Miguel, a couple aged 55 and 60 respectively. Their children are grown up and they have no worries about them. They then start to think about their retirement life. Apart from the lump sum pension payment, they wish to receive a stable monthly income. Therefore, they select RetireJoy Annuity Plan.

Policyholder [Principal Insured]	Miguel [Miguel]
Payment Start Age	60
Premium Paying Period	3 years
Accumulation Period	5 years
Annuity Start Age	65
Annuity Period	40 years
Monthly Annuity Benefit	Guaranteed USD 1,000 + Non-Guaranteed Monthly Annuity Benefit
Annual Premium	USD 120,000



\*The above diagram is for reference and illustration purpose only.

Miguel (Policyholder) will receive the Monthly Annuity Benefit starting from the age of 65 for 40 years. Unfortunately, Miguel dies at the age of 85. Since Miguel chose the Extended Death Benefit Option at subscription, Anita (Beneficiary) can continue to receive the monthly Annuity Benefit until end of the Annuity Period. At the same time, she decides to exercise the Preferential Entry Right to a designated Elderly Home to receive a better standard of care. She also withdraws a portion of the prevailing Terminal Dividend to pay for the deposit of Elderly Home. After withdrawal, the future Non-Guaranteed Monthly Annuity Benefit and Terminal Dividend will be adjusted accordingly by the Company. The adjusted Terminal Dividend will be paid at policy maturity.

### Notes:

1. The Total Monthly Annuity Benefit is the sum of Guaranteed Monthly Annuity Benefit and Non-Guaranteed Monthly Annuity Benefit.
2. The Non-Guaranteed Monthly Annuity Benefit and Maturity Benefit (Terminal Dividend) are non-guaranteed and depend on a number of factors such as investment return, mortality experience, expense experience, persistency experience, etc.
3. The figures are projected based on the product's Non-Guaranteed Monthly Annuity Benefit/Terminal Dividend scales determined under current assumed investment return. All information is correct at the time of printing (November 2019) and is subject to change without notice at the company's discretion. The actual amount payable may change any time with the values being higher or lower than those illustrated. Under some circumstances, the non-guaranteed benefits may be zero. For updated information, please visit our website or contact your intermediary.

For details of coverage, terms, conditions and exclusions, please refer to Policy General Conditions.