

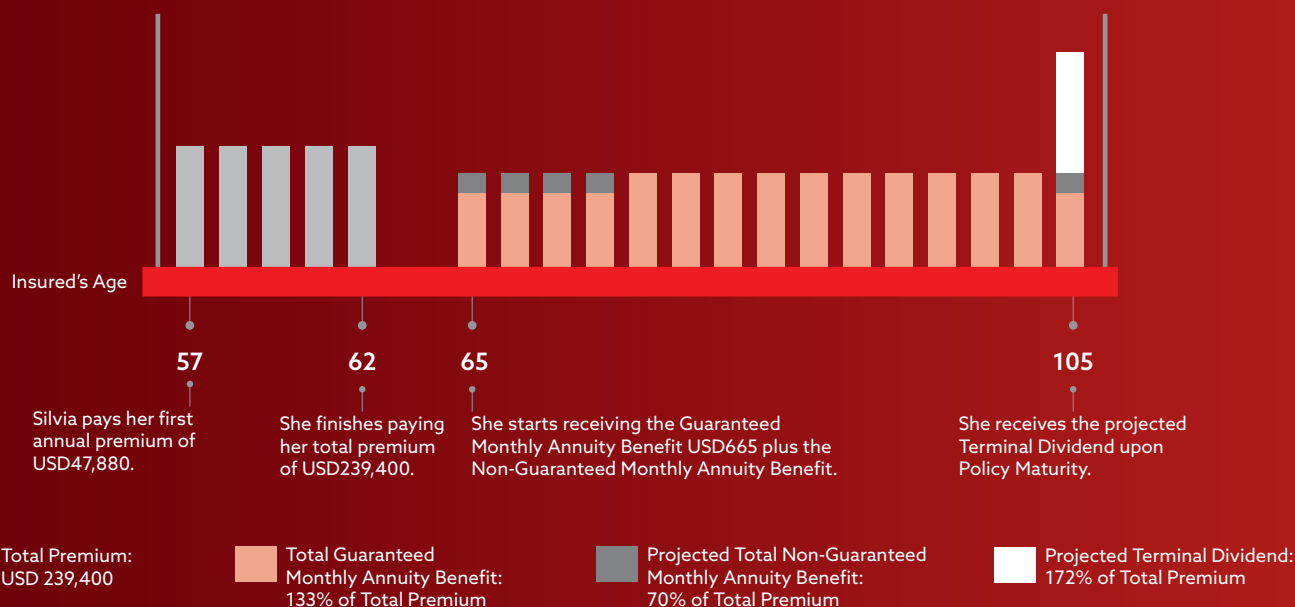


「優悠退休」年金計劃 RetireJoy Annuity Plan



Silvia, aged 57, working in public sector, will retire at the age of 65. Apart from the lump sum pension payment to be received after retirement, she wishes to receive a stable monthly income as well. So she subscribes to RetireJoy Annuity Plan.

Policyholder [Principal Insured]	Silvia [Silvia]
Payment Start Age	57
Premium Paying Period	5 years
Accumulation Period	8 years
Annuity Start Age	65
Annuity Period	40 years
Monthly Annuity Benefit	Guaranteed USD 665 + Non-Guaranteed Monthly Annuity Benefit
Annual Premium	USD 47,880



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

Therefore, Silvia will receive the Monthly Annuity Benefit from the age of 65 until 105. After Policy Maturity, the Maturity Benefit (Terminal Dividend) shall be paid to her if she is living at the time of payment.

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.

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