



AIA International Limited
(Incorporated in Bermuda
with limited liability)

**IMPORTANT FACTS STATEMENT AND APPLICANT'S DECLARATIONS
INVESTMENT LINKED ASSURANCE SCHEME ("ILAS") POLICY
- Request for Top Up Premium***

Policy Number	Name of Insured	Name of Owner
Agent Name	Agent Code / Area Code	Agent's Tel. No



05632037

** In the case of Cheerful Life and U-Select, Top Up Premium is referring to the Lump Sum Investment and/or Regular Investment. Please refer to relevant policy contract for details.*

PART I – IMPORTANT FACTS STATEMENT

You should carefully consider the information in this statement and the product documents (including the Product Brochure, Product Key Facts Statement, and the Illustration Document, if applicable). **If you do not understand any of the following paragraphs or do not agree to that particular paragraph or what your intermediary has told you is different from what you have read in this statement, please do not sign the confirmation and do not apply for the contribution of Top Up Premium.**

You may request the Chinese version of this statement from your intermediary.

閣下可向銷售的中介人索取中文版本。

SOME IMPORTANT FACTS YOU SHOULD KNOW

- (1) **Statement of Purpose:** Please set out in your own handwriting your reasons/considerations for making this Top Up Premium request. The intermediary is required to take due account of the reasons/considerations set out by you, together with other relevant information, in assessing whether a particular Top Up Premium is suitable for you.

I confirm that I have read and understood and agree to be bound by paragraph (1) above.

Name of the Policyowner

Signature of the Policyowner

Date: (MM/DD/YYYY)

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Policy Number

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- (2) **No ownership of assets and no guarantee for investment returns:** You do not have any rights to or ownership over any of the underlying/reference investment assets of your ILAS policy. Your recourse is against AIA International Limited only. You are subject to the credit risk of AIA International Limited. Investment returns are not guaranteed.

(3) **Long-term features in relation to the Top Up Premium**

a. Upfront charges:

For Cheerful Life and U-Select: 6% of the premiums you pay will be deducted upfront as charges and will not be available for investment. This means that the remaining amount of premiums available for investment is as low as 94% of your premiums paid.

For Asset Whole Life Plan, Asset Whole Life Plus, Better Tomorrow Investment Savings Plan, Leisure Years Retirement Savings Plan and Wiz Kid Education Savings Plan: 5% of the premiums you pay will be deducted upfront as charges and will not be available for investment. This means that the remaining amount of premiums available for investment is as low as 95% of your premiums paid.

For Treasure Master, Treasure Master Select and Treasure Master Plus: No upfront charge is applicable.

b. Early surrender / withdrawal charges:

For Treasure Master, Treasure Master Select and Treasure Master Plus: You will be subject to an early surrender or withdrawal charge **and possible loss of entitlement to bonuses**, if policy termination or surrender, or partial withdrawal occurs within the first 5 years from the Top-up Premium Date.

For Asset Whole Life Plan, Asset Whole Life Plus, Better Tomorrow Investment Savings Plan, Cheerful Life, Leisure Years Retirement Savings Plan, U-Select and Wiz Kid Education Savings Plan: No early surrender / withdrawal charge is applicable.

I confirm that I have read and understood and agree to be bound by paragraphs (2) and (3) above.

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- (4) **Fees and charges:** Some fees/charges will be deducted from the Top Up Premium you pay and/or corresponding policy value, and will reduce the amount available for investment. Accordingly, **the return on the Top Up Premium as a whole may considerably be lower than the return of the underlying funds you selected.** For details, please refer to the product documents of your ILAS policy.
- (5) **Specific risks of investing in Investment Option / Investment Option (Cash Distribution) with underlying Investments in derivatives and/or fixed income securities:**
- (i) The underlying fund of an investment option may invest in derivatives and be exposed to counterparty, leverage, liquidity, market, volatility or other relevant risks, all of which may adversely impact the net asset value of the underlying fund of the investment option.
 - (ii) The underlying fund of an investment option may be exposed to credit or default risk of the fixed income securities that it invests in. In the event of default or bankruptcy of an issuer, the underlying fund may experience significant losses. The actual or perceived downgrading of a rated fixed income security will decrease in value and liquidity, and may have an adverse impact on the net asset value of the underlying fund.
- (6) **Specific risks of investing in Investment Option (Cash Distribution):** The Investment Option designated with "(Dis)" in the name (the "Investment Option (Cash Distribution)") is an investment option that may distribute cash dividend on a regular basis. If you choose to invest in the Investment Option(s) (Cash Distribution), you will receive cash dividend if AIA receives such dividend from the underlying fund(s) of the Investment Option(s) (Cash Distribution). Please note:
- (i) There is no guarantee that the underlying fund of an Investment Option (Cash Distribution) will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency. The amount of cash dividend paid is in no way an indication, a forecast or a projection of cash dividends to be paid in the future.
 - (ii) An underlying fund of an Investment Option (Cash Distribution) may, according to its dividend policy, pay cash dividend out of investment income, capital gains or capital of the underlying fund. Payment of cash dividend out of capital indicates an actual withdrawal of part of the original investment, or payment of cash dividend out of gross investment income while paying or charging all of the underlying fund's expenses and fees out of or to the capital will lead to an increase in distributable income for payment of cash dividend and hence, the underlying fund may effectively pay cash dividend out of capital. Such payments of cash dividend will result in an immediate decrease in the net asset value per unit of the underlying fund after the date of dividend payment, and change in the unit price of the underlying fund will be reflected in the price of the Investment Option (Cash Distribution).
 - (iii) In comparison to the Investment Options that reinvest dividend, Investment Options (Cash Distribution) pay out cash dividend and hence, may reduce the Total Account Value of the ILAS policy. This may in turn reduce the death benefit payable. If the Total Account Value is reduced to zero, the Basic Policy will be terminated.
 - (iv) You should not select the Investment Options (Cash Distribution) unless you understand them and your financial planner has explained to you how they are suitable to you. Please refer to the offering documents (including the product key facts statements) of the underlying funds for details of the underlying funds (including, without limitation, their investment objectives and policies, risk factors and charges).
- (7) **Switching of Investment:** If you switch your investment choices, you may be subject to a charge and your risk may be increased or decreased.

I confirm that I have read and understood and agree to be bound by paragraphs (4), (5), (6) and (7) above. I understand and accept all the fees and charges, including the upfront charges and early surrender/ withdrawal charges as stated above.

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- (8) **Premium holiday:** Please check with your intermediary and the product documents whether and under what specific conditions a premium holiday (during which premium payment is suspended) may be taken for your regular Top Up Premium.
- (9) **Risk of early termination:** Your ILAS policy may be automatically early terminated and you could lose all your Top Up Premium paid and benefits accrued if any condition of automatic early termination is triggered. This may happen if you fail to make premium contribution, or if your policy has very low or negative value (e.g. poor investment performance, exercise of premium holiday), etc.

(10) **Intermediaries' Remuneration:**

For Asset Whole Life Plan, Asset Whole Life Plus, Better Tomorrow Investment Savings Plan, Cheerful Life, Leisure Years Retirement Savings Plan, U-Select and Wiz Kid Education Savings Plan, if you make Top Up Premium to your ILAS policy, the agent will on average receive remuneration of \$2.70 per \$100 of the Top Up Premium that you pay.

For Treasure Master and Treasure Master Select, if you make Top Up Premium to your ILAS policy, the agent will on average receive remuneration of \$2.97 per \$100 of the Top Up Premium that you pay.

For Treasure Master Plus, if you make Top Up Premium to your ILAS policy, the agent will on average receive remuneration of \$3.22 per \$100 of the Top Up Premium that you pay.

The remuneration is an average figure calculated on the assumption that you will pay all the premiums throughout the entire premium payment period. It covers all payments to the agent directly attributable to the sale of this policy (including upfront and future commissions, bonuses and other incentives).

- Certain benefits that are immaterial, not directly attributable to the sale of this policy and not readily convertible to cash are not included from the calculation.

Please consult your agent if you wish to know more about the remuneration that he/she/they may receive in respect of this policy.

I confirm that I have read and understood and agree to be bound by paragraphs (8), (9), & (10) above. I understand and accept all the fees and charges, including the upfront charges and early surrender/ withdrawal charges as stated above.

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PART II – APPLICANT'S DECLARATIONS

Section I: Disclosure Declaration

- I confirm that the insurance intermediary, _____ (agent's name) _____ (agent's registration number), has conducted a Financial Needs Analysis and Risk Profiling for me.
- I have received, read, understood and agreed to comply with the following documents (to the extent relevant):
 - Product Brochure
 - Product Key Facts Statement
 - Illustration Document
 - Pamphlet "Questions you need to ask before taking out an ILAS product"
 - Investment Options Brochure
- I understand that apart from the relevant product materials, I should also read, and I agree to comply with, the offering document of the underlying fund of each respective investment option (including any dealing restrictions) before making any investment decision. I also understand and agree to accept any associated risk.
- I fully understand and accept the potential loss associated with any market value adjustment, where the insurer has the right and absolute discretion under certain situations (e.g. cancelling the policy during cooling off period or the insured committing suicide within the first year after policy issue or reinstatement) to apply a downward / negative market value adjustment to the ILAS policy.

Name of the Policyowner

Signature of the Policyowner

Date: (MM/DD/YYYY)

Section II: Affordability Declaration (For regular premium payment)

- I anticipate that my disposable income and/or savings is/are sufficient to pay the regular premium payments (including the top-up premium) for the entire payment term of the ILAS policy; and
- I confirm that I am willing to pay the premiums for the entire payment term of the ILAS policy.

Name of the Policyowner

Signature of the Policyowner

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Section III: Suitability Declaration

I understand and agree that (tick one only):

- A ☐ the features and risk level of the ILAS policy and my selected mix of underlying investment choices are suitable for me based on my disclosed current needs and risk profile as indicated in the Financial Needs Analysis and Risk Profile Questionnaire.

OR

- B ☐ despite the fact that the features and/or risk level of the ILAS policy and/or my selected mix of underlying investment choices may not be suitable for me based on my disclosed current needs & risk profile as indicated in the Financial Needs Analysis and Risk Profile Questionnaire, I confirm that it is my intention and desire to proceed with my application(s) as explained below:

(If Box B is ticked, Applicant must complete explanation in **own** handwriting in this box.)

I acknowledge I should not purchase this ILAS policy and/or the selected mix of underlying investment choices unless I understand these and their suitability has been explained to me and that the final decision is mine.

Name of the Policyowner

Signature of the Policyowner

Date: (MM/DD/YYYY)

Notes:

1. In this Statement & Declaration, the singular shall include the plural; the word "I" shall include "we"; & the word "my" shall include "our". For joint applicants, all applicants must sign all sections.
2. You are required to inform your insurance agent or us (AIA International Limited) if there is any substantial change of information provided in these Declarations before the policy is issued.
3. "Policyowner" mentioned in this Important Fact Statement and Applicant's Declarations is equivalent to "Applicant" and the vice versa.

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Download our mobile app AIA Connect
to manage your policy anytime, anywhere!
下載AIA「友聯繫」手機應用程式以便輕鬆
管理您的保單！