ILP Workshop - April 2011 By Marketing Department



AIA.COM

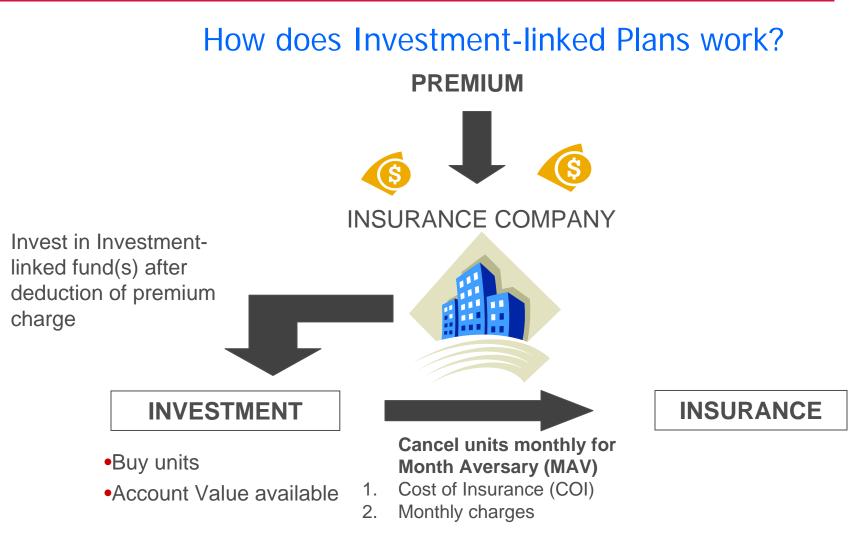
Agenda



- Account Value vs. Cost of Insurance
- Minimum AP vs. AP + STU
- Needs base selling in ILPs product packaging sales ideas
- Bonus Units Campaign

Account Value vs. Cost of Insurance



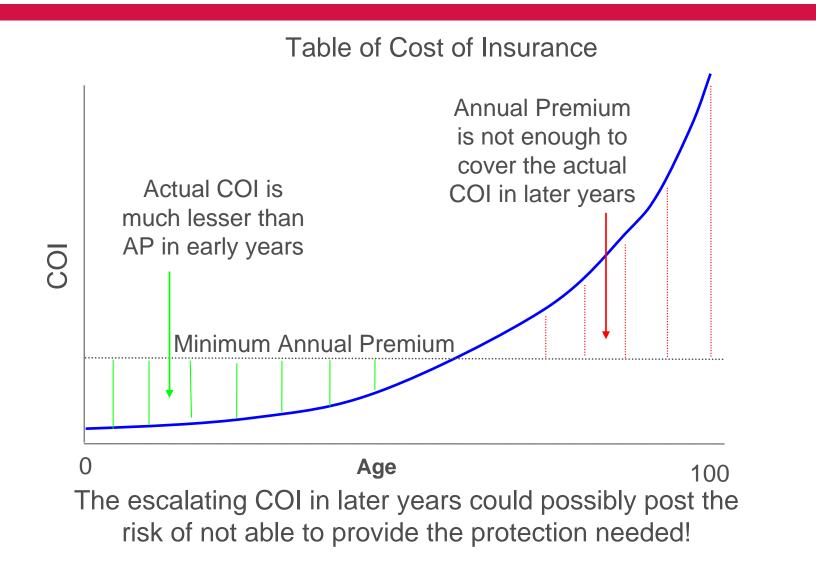


Account Value vs. Cost of Insurance

AIP

- COI increases according to age of insured.
- Buy at young age less COI being deducted, more savings in Account Value.
- As age increases:
 - -higher COI being deducted, less savings in Account Value
 - -Annual Premium may not be enough to cover COI
 - -When COI > Annual Premium, the deficit will be offset by accumulated Account Value





Account Value vs. Cost of Insurance

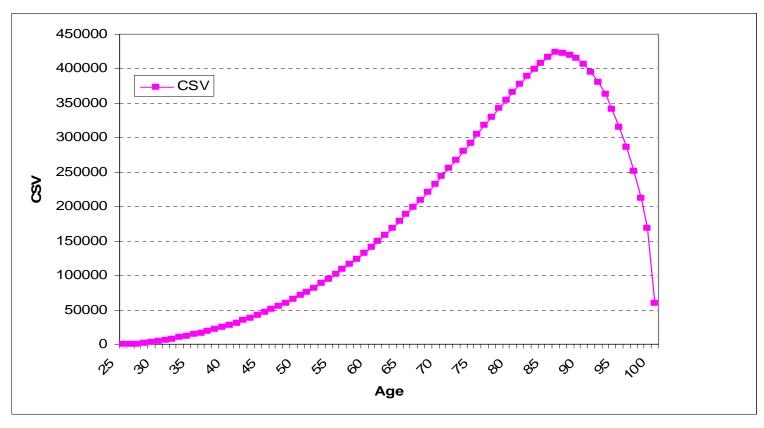


- AFFORDABILITY and FLEXIBILITY of ILP Minimum SA based on the Sum Assured Multiple factor. Flexibility in allocating the AP and STU.
- Minimum AP gives you the maximum coverage required, but less investment dollar puts at work.
- The Account Value at the end of the term will be depleted to meet the escalating cost of insurance.
- STU could enhance the account value and sustain the policy longer.



Minimum AP

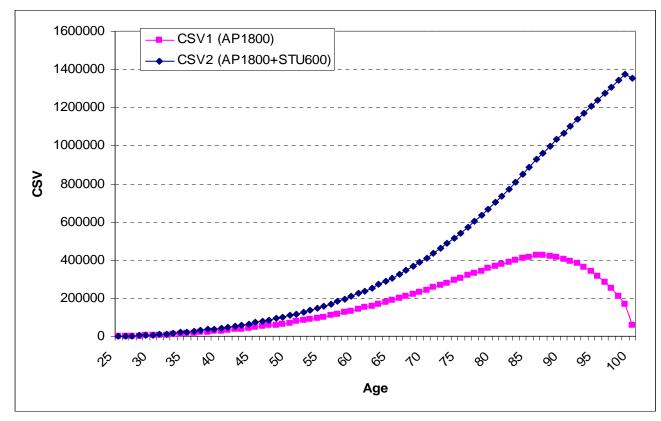
AP 1,800 SA 250,000 100% Managed Fund



The Account Value at the end of the term will be depleted to meet the escalating cost of insurance.

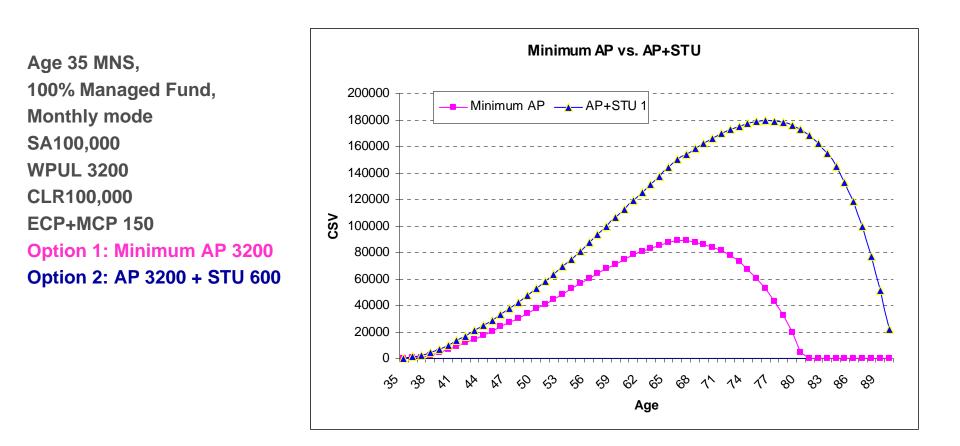


Minimum AP vs. AP+STU SA 250,000



If higher total premium is proposed, accumulation of AV starts early and it will be able to meet the escalating COI at later year.

Minimum AP vs. AP+STU – Example 2



Option 2 allows policy to sustain longer and could avoid unnecessary servicing issues.

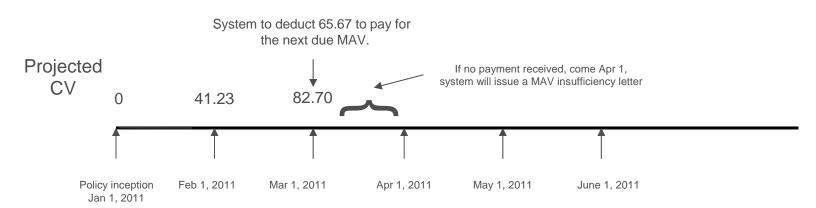


Account Value vs. Premium



Example: Age 35 MNS, 100% Managed Fund, Monthly mode SA100,000 WPUL 3200 CLR100,000 ECP+MCP 150 Option 1: Minimum AP 3200

Year 1 Monthly premium = RM266.67 Monthly COI + MSC = RM65.67 Allocation rate = 40%



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Projected Cash Value VS. Actual Cash Value 8 years' period, Medium scenario

Case 1

Age 27, FNS, 100% Equity, Monthly mode Inception date: Oct 14, 2002

AAA 50,000 EC150-UDR MC150-UDR

Annual Premium: 1,800

ST-177-178

INVESTMENT LINKED PLAN ILLUSTRATION

SpLt :	AAA	FC(I)150	MC(J)150
Antual Presidian :	1,800.00	Unit deducting	Unit deducting:
Coverage ;	50,000.00	150,00	150.00



Mat Description : AIA Assurance Access is a regular premium investment-Finked while life policy. A propreting of year premiums (not of riders premiums and of regular premiums if any) is allocated to buy units from any of the AIA Eventuary Puede that you have chosen.

Payment Option: Cost Accomulation Option

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alau	¥73	1,800.0	0 50,000	32,757,200	32,807,203	4,467.100	4.517,100		ä	
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Projected CV @Pol. Yr 8 High=16,500 Med=14,300

Low=10,100

AIA confidential ar

* Inclusive of rider's premium and extra premium. If any, someoder values and death benefits.

Policy No : Ort 14, 2002 Policy Date : Ort 14, 2002 Next Due Date : Nov 14, 2002 Premins : RM 150LCG Pode : Womenly Thoured : Owner



Dear Psilcyowner,

Transaction Type: Antiversary Soutement

If you have chosen to temporarily stop paying prediums (Promium Holiday) you should note that, insurance charges and other service charges, if applicable, will continue to be deducted automatically through content ation of units until the account value in your golicy has exhausted. Thereafter, the benefits in your policy may lapse and cease. Therefore it is recompended that you recommence payment of premiums as soon as you are able to do so. If you are unable to keep up premium payments you may wont to consider alternatives such as, reduring the sum assured of you benefits or cancelling some of the inders off-alternatives pelicy. Please context your agent or call us on 13CD-88-1899 for further information.

PREMIUN INFORMATION	AMDUNT (RM)					
Total Premium for Basic Total Premium Charge Total Top Up Charge Total Top Up Charge Total Premium Invested Otal Worth Aversery Charge Total Fund Switch Fra Jotal Automatic Fund Rehalancing Charge Total Premium Haviday Charge Total Withdrawa to-date Total Withdrawa to-date						
Regular promium allocation : ATA Equity Fund		102%				
Na. of regular premius investes Na. of regular premius on allonalis holiday *	:8 :0	Year 1. Mor ch Year 3. Morch				

^a Your Onliny is on automatic premium holiday if regular premium is outstanding. During Premium Holiday, your paste coverage continues to be inforce for as long as your pelley value is sufficient to pay for the free and charges. Action too-up promium crediting to your pelley will be allowed only if the current premium due is paid.

COVERAGE INFORMATION			
Bondfit Type ALA ASSURANCE ADDOUNT (SAUCIAL)	Face Autourt (RM) 50000.00	Effective Date Det 14, 2002	Expiry Jale Ort 14, 2075
TPD/AIA ASSURANCE ACCOUNT(S) EXCLLORE RIDER-I (UL)	50000.00 150.00	5ct 14, 2002 5ct 14, 2002	OCT 14, 2035 OCT 14, 2045
Current BASTO Death Renefit as at Oct 14, 2010*			RM E3180.:

* Phone match to the mother Contract on South Date is. It needs not include any supplementary sensitiveful boath Coverings.

POLICY VALUE AS AT DCt 14, 2010			•	
	<u>।</u> ॥1व	Régular Pre	mium & Top Up(s)	Cash Surrender
Fund Portfolio	Price RM	UлiLs	Account Value RM	Value RM
AfA Equility Funa	1.617000	<u>8151.327408</u>	13160.70	
TOTAL			13199.70	15180.7

Actual CV as at Oct 13, 2010 = 13,180

:



Projected Cash Value VS. Actual Cash Value 3 years' period, Scenario 1

Case 2

Age 2, Male, 60% Equity: 40% Fixed Income, Monthly mode Inception date: Sept 26, 2007

AAA 50,000 ECP100-UDR EPB-UDR 1,800

Annual Premium: 1,800

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American International Assurance Bhd. (555-56) March Commence Service March 1, 2018 (38) Example Ser



Sep 29, 2010

Policy No Policy Date Next Due Daie Prerfun Node Insured Comer		Sep 26, 2007 Oct 26, 2010 RK SSC-00 Mapthly Generations Process	Ling
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Actual CV as at Sept 29, 2010 =4,120

Rear Policyowner,

Transaction Type: Anniversary Statement

If you have chosen to temporarily stop paying promiums (Pranium Koliday) you should note that, insurance charges and other service charges, if applicable, will continue to be deducted automatically threads cuncellation at inits out that account value in your policy has exhausted. Thereafter, the benefits in your policy hay lapse and custs. Therefore it is recudenthied it at you reconnect of premiums as seen as you are able to do so, reducing the sum ansured of your herefits or cancelling some of the riders attached to your policy. Please contact your agent or call us on 1300-83-1899 for the riders attached to your policy.

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Tutal Premium Charge	:	450.00	
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AIA Equity Fund AIA Fixed Income Fund		(A) X	
AIA Fixed Income Ford	1	40 %	
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FOLICY VALUE AS AT Sep 27, 2010

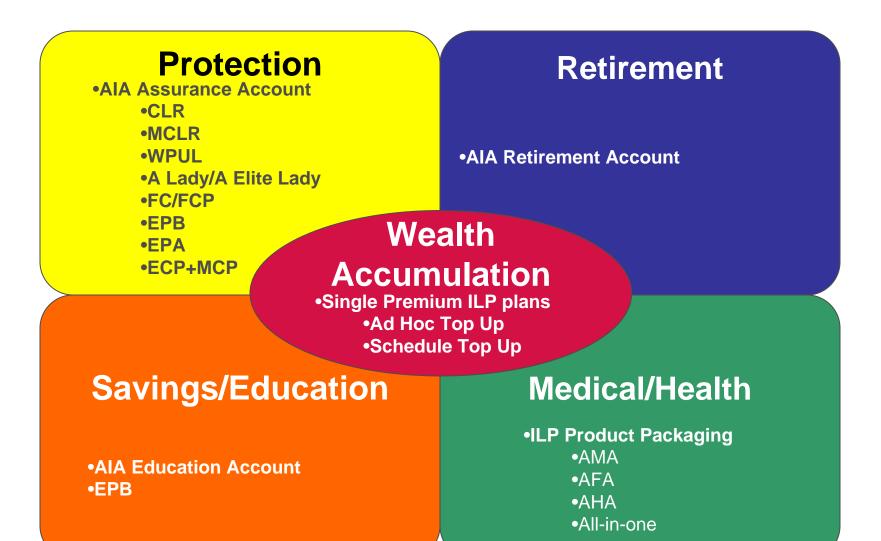
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	BIU	Regular Pro	աղեստեղ երբեր էջ էնչ է	Cash Surranger
Fund Fortfolio	Prrice RN	Units	Account value MA	value RM
_ATA_Fquity Fund	1.577030	1.602.2916.7	2526.81	2526.81
AEA Fixed Tricone Cund	1.875000	851.052752	1594.02	173-43
TOTAL			4120.83	4120.8
			. —	



Managing policyholders' expectation of an ILP:

- •Propose higher AP than the minimum amount in SIS.
- •Encourage Top Up (Ad Hoc or Scheduled) from time to time to enhance the investment dollar (93.5% of Top Up amount in Account Value).
- •Propose a balanced risk approach in selection of funds, ie: higher allocation in Fixed Income Fund, 40% 60%
- •Regular monitoring of Account Value vs. projected CSV in SIS at least once a year at policy anniversary.
- •Re-examine the insurance needs possibility of insurance protection reduces at older age due to decreasing financial commitment.





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Packaged Plans for Single Need





For customers who look for comprehensive medical protection.

Solutions to Your Medical Needs

AIA Medical Account (AAA + ECP+MCP) – A comprehensive 4-in-1 medical plan covers you up to age 100.



People are living a longer life but we cannot avoid ourselves from being sick one day in future.

When you are young and healthy...



Of course, you are confident to say:

- I am young, strong and healthy.
- I don't see a need for medical & health insurance plan.

But what if you are old and sick or unhealthy at young age?

You will start to worry the followings:

- > Do I have sufficient fund for medical fees?
- > Will I become the burden of my family?

Malaysian Life Expectancy at birth

Gender	Average Life Expectancy							
	2005	2006	2007	2008 ^e				
Male	71.4	71.5	71.5	71.6				
Female	76.2	76.3	76.3	76.4				

Source: Department of Statistics, Malaysia

Medical cost is escalating!

Across the world, the increases in doctors' bills are outpacing the general inflation rate each year.

- ✓ Global medical inflation averages about 10% each year.
- ✓ In Malaysia, medical inflation is estimated to be around 15% each year.

Source: The Star newspaper, 14 March 2009

AIA Medical Account (AMA)

The ONLY Medical Plan that covers you up to age 100 with NO LIFETIME LIMIT !!!

		MAL	.E		FEMALE					
Age	Monthly	Benefits		Account Value at	Monthly	Benefits		Account Value at		
	Premium	Death/ TPD	R&B	age 80	Premium	Death/ TPD	R&B	age 80		
0	300	80,000		1,617,300	300	80,000		1,622,100		
5	300	80,000		1,298,400	300	80,000		1,272,100		
10	300	70,000		1,034,700	300	70,000	150	1,002,400		
15	300	70,000		810,500	300	70,000		773,500		
20	300	40,000		646,600	300	40,000		606,600		
25	300	40,000	150	479,700	300	40,000		444,700		
30	300	30,000		354,100	300	30,000		324,600		
35	300	30,000		239,400	300	30,000		212,600		
40	300	15,000		164,200	300	15,000		142,900		
45	300	15,000		91,300	300	15,000		74,100		
50	300	15,000		33,600	300	15,000		21,700		

Notes:

1. The cash values shown above are on projection basis on medium return which invested in 50% Fixed Income Fund and 50% Asia Opportunity Fund. Assuming the plan is sustainable to age 80 and the Insured is non-smoker.

From RM300/mont

2. The Monthly Premium that you required to pay may vary from the tables above due to choice of fund(s), medical loading, sex, age, sustainability, etc

3. The values shown in the table above are extracted from sales illustration Version ILS 1.52

4. Monthly premium consists of RM200 Regular Premium and RM100 Scheduled Top Up Premium.

For more details, please call our Financial Planner at _





For customers who seek for protection against critical illnesses.

AIA confidential and proprietary information. Not for distribution.

PROTECTION AGAINST CRITICAL ILLNESSES

Major causes which escalate the incidents of critical illnesses:

- 1. Work pressure
- 2. Unbalanced diet 3. Unhealthy lifestyle
 - 4. Lack of exercise



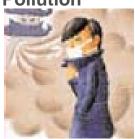








Pollution



 Critical Illness is becoming a very serious health concern.



1. Cardiovascular disease (stroke, heart attack, etc) is the leading cause of death in the world



2. Population ageing is contributing to the rise in cancer and heart disease



- 3. Lung cancer is the most common cause of death from cancer in the world
- Source: WHO http://www.who.int/features/factfiles/global burden/en/

- The expensive medical expenses are a burden to a lot of people.
 - → AHA covers you comprehensive critical illnesses coverage as follows:



Covers 36 **Critical Illnesses**



No surviving period required



Coverage up to age 100

AIA Health Account (AHA)

AIA Health Account (AAA + CLR + WPUL)

Life /TPD Protection to Age 100				2 Critical III Coverage	(3 Waiver o	f Premium	4 Potential Investment Return			
			Male					Female			
Age	Benefits			Account	Monthly		Benefits	Account		Monthly	
, ige	Death / TPD	Critical	Waiver of Premium	Value @ age 80	Monthly Premium	Death / TPD	Critical	Waiver of Premium	Value @ age 80	Monthly Premium	
20	100,000	100,000	3,600	637,100	300	100,000	100,000	3,600	633,700	300	
25	100,000	100,000	3,600	457,600	300	100,000	100,000	3,600	454,700	300	
30	100,000	100,000	3,600	310,600	300	100,000	100,000	3,600	308,400	300	
35	100,000	100,000	3,600	189,700	300	100,000	100,000	3,600	188,900	300	
40	100,000	100,000	3,600	90,600	300	100,000	100,000	3,600	93,800	300	
45	100,000	100,000	3,600	11,700	300	100,000	100,000	3,600	19,400	300	

Notes:

1. The cash values shown above are on projection basis on medium return which invested in 50% Fixed Income Fund and 50% Asia Opportunity Fund. Assuming the plan is sustainable to age 80 and the Insured is non-smoker.

From BM300/month

2. The Monthly Premium that you required to pay may vary from the tables above due to choice of fund(s), medical loading, sex, age, sustainability, etg

3. The values shown in the table above are extracted from sales illustration Version ILS 1.52

4. Monthly premium consists of RM200 Regular Premium and RM100 Scheduled Top Up Premium

For more details, please call our Financial Planner at

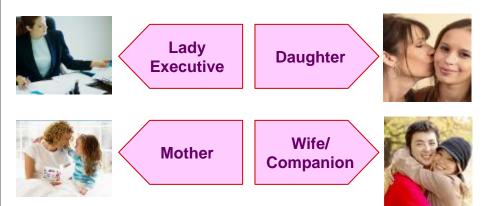




For lady customers who seek for protection against female illnesses and maternity protection.

AFA – LADIES' BEST COMPANION

Ladies are blessed with multiple roles in life.



AFA provides the best and comprehensive female protection inclusive of:

- **1. 200%** of the sum assured for female cancer.
- 2. Lump sum payment for Breast Reconstructive Surgery Benefit.
- 3. Lady Care Services free referral when you need household and automobile assistance.
- 4. Maternity Benefits

Ladies are at the higher risk to various dreaded illnesses due to hectic lifestyles.

1. Breast Cancer is the most common cancer in female age range from 40-60 in Malaysia.

Source : National Cancer Registry, Ministry of Health Malaysia



2. Cervix Uteri and Ovary Cancer are the top 4 female cancer affect females after 40 years old.

Source : National Cancer Registry, Ministry of Health Malaysia

3. Rheumatoid arthritis affects about 5 in 1,000 people in Malaysia.

Source :

<u>http://www.afm.org.my/info/rheumatoid_arthritis.php</u>, Arthritis Foundation of Malaysia (2009)



4. Women past their menopause face 2 times higher risk than male in Osteoporotic fracture.

Malaysian Chinese were the highest (63%), followed by Malays (20%) and Indian (13%).

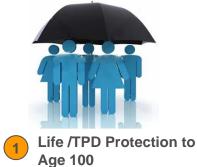
Source : International Osteoporosis Foundation (IOF) Report, & <u>http://www.mysinchew.com/node/30013</u>



AIA Female Account (AFA)

AIA Female Account (AAA + A Lady/ A Elite Lady)

A specially designed protection plan for ladies from all walks of life against female dreaded illnesses.





Special Lady Coverage





		AAA	+ A Lady			AAA + A E	Elite Lady	
Age	Death/ TPD	Lady Benefit	Account Value @ age 80	Monthly Premium	Death/ TPD	Lady/ Maternity Benefit	Account Value @ age 80	Monthly Premium
20	100,000	100,000	595,800	300	100,000	100,000	529,700	300
25	100,000	100,000	425,300	300	100,000	100,000	366,800	300
30	100,000	100,000	290,900	300	100,000	100,000	253,000	300
35	100,000	100,000	179,700	300	100,000	100,000	160,800	300
40	100,000	100,000	90,700	300	100,000	100,000	84,400	300
45	100,000	100,000	28,900	300				

Notes:

1. The cash values shown above are on projection basis on medium return which invested in 50% Fixed Income Fund and 50% Asia Opportunity Fund. Assuming the plan is sustainable to age 80 and the Insured is non-smoker.

2. The Monthly Premium that you required to pay may vary from the tables above due to choice of fund(s), medical loading, sex, age, sustainability, etc.

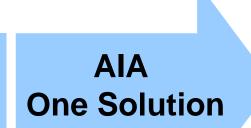
3. The values shown in the table above are extracted from sales illustration Version ILS 1.52

4. Monthly premium consists of RM200 Regular Premium and RM100 Scheduled Top Up Premium



For more details, please call our Financial Planner at





- ♠ 2 packages:
 - All-in-one Plan for males
 - All-in-one Plan for females
- Comprehensive coverage for all unexpected events.

AIA One Solution (AAA + ECP + MCP + CLR + MCLR + WPUL + EPA)

→ An all in one shield plan that protects you when unexpected incidents strike.

























AIA One Solution protects you from all unexpected events.

			Benef	its			Account	Menthly
Age	Death / TPD	Medical (R&B)	Enhance d PA	CLR	MCLR	Waiver of Premium	Value @ age 80	Monthly Premium
20							1,149,000	
25							817,500	
30	100,000	150	100,000	50,000	50,000	7,200	544,600	600
35							319,000	
40							136,800	

Notes:

- 1. The cash values shown above are on projection basis on medium return which invested in 50% Fixed Income Fund and 50% Asia Opportunity Fund. Assuming the plan is sustainable to age 80 and the Insured is non-smoker.
- 2. The Monthly Premium that you required to pay may vary from the tables above due to choice of fund(s), medical loading, sex, age, sustainability, etc.
- 3. The values shown in the table above are extracted from sales illustration Version ILS 1.52
- 4. Monthly premium consists of RM300 Regular Premium and RM300 Scheduled Top Up Premium.

AIA One Solution (AAA + ECP + MCP + CLR + MCLR + WPUL + A Elite Lady)

→ A comprehensive shield plan that protects you against unexpected events & illnesses.



AIA One Solution protects you from all unexpected events and female related illnesses.

			Benefits				Manthly
Age	Death / TPD	Medical (R&B)	Critical Illness	Waiver of Premium	A Lady Coverage	Account Value @ age 80	Monthly Premium
20						1,012,700	
25						679,200	
30	100,000	150	100,000	7,200	100,000	409,600	600
35						188,100	
40						16,700	

Notes:

1. The cash values shown above are on projection basis on medium return which invested in 50% Fixed Income Fund and 50% Asia Opportunity Fund. Assuming the plan is sustainable to age 80 and the Insured is non-smoker.

2. The Monthly Premium that you required to pay may vary from the tables above due to choice of fund(s), medical loading, sex, age, sustainability, etc.

3. The values shown in the table above are extracted from sales illustration Version ILS 1.52

4. Monthly premium consists of RM300 Regular Premium and RM300 Scheduled Top Up Premium.

For more details, please call our Financial Planner at ____

AIA One Solution protects you from all unexpected events inclusive of female related illnesses and maternity protection.

			Benefits				Manthly
Age	Death / TPD	Medical (R&B)	Critical Illness	Waiver of Premium	A Elite Lady Coverage	Account Value @ age 80	Monthly Premium
20						946,600	
25						620,700	
30	100,000	150	100,000	7,200	100,000	371,700	600
35						169,200	
40						10,400	

Notes:

1. The cash values shown above are on projection basis on medium return which invested in 50% Fixed Income Fund and 50% Asia Opportunity Fund. Assuming the plan is sustainable to age 80 and the Insured is non-smoker.

2. The Monthly Premium that you required to pay may vary from the tables above due to choice of fund(s), medical loading, sex, age, sustainability, etc.

3. The values shown in the table above are extracted from sales illustration Version ILS 1.52

4. Monthly premium consists of RM300 Regular Premium and RM300Scheduled Top Up Premium.

For more details, please call our Financial Planner at ____

AIA One Solution protects you from all unexpected events.

			B	enefits				Monthly
Age	Death / TPD	Medical (R&B)	Enhanced PA	CLR	MCLR	Waiver of Premium	Account Value @ age 80	Monthly Premium
20						3,000	689,800	250
25						3,000	298,300	250
30	100,000	150	100,000	50,000	50,000	3,600	217,100	300
35						4,200	92,000	350
40						5,400	53,400	450
			В	enefits				Manathha
Age	Death / TPD	Medical (R&B)	B Enhanced PA	enefits CLR	MCLR	Waiver of Premium	Account Value @ age 80	Monthly Premium
Age 20			Enhanced		MCLR			
			Enhanced		MCLR	Premium	@ age 80	Premium
20			Enhanced		MCLR 25,000	Premium 2,400	@ age 80 659,100	Premium 200
20 25	/TPD	(R&B)	Enhanced PA	CLR		Premium 2,400 2,400	@ age 80 659,100 329,200	Premium 200 200

Notes:

• The cash values shown above are on projection basis at age 80 assuming gross return 9% per annum, 100% Managed Fund and non-smoker.

The Annual Premium that you required to pay may vary from the tables above due to choice of fund(s), medical loading, sex, age, sustainability, etc.

The values shown in the table above are extracted from sales illustration Version ILS 1.52

For more details, please call our Financial Planner at _

AIA One Solution (AAA + ECP + MCP + CLR + MCLR + WPUL + A Elite Lady)

→ A comprehensive shield plan that protects you against unexpected events & illnesses.



AIA One Solution protects you from all unexpected events and female related illnesses.

				Benefits			Account Value	Monthly
Age	Death / TPD	Medical (R&B)	CLR	MCLR	Waiver of Premium	A Lady Coverage	@ age 80	Monthly Premium
20					3,000		315,000	250
25					3,600		222,500	300
30	100,000	150	50,000	50,000	4,200	100,000	87,300	350
35					5,400		72,400	450
40					7,200		89,300	600
				Benefits				Monthly
Age	Death / TPD	Medical (R&B)	CLR	Benefits MCLR	Waiver of Premium	A Elite Lady Coverage	Account Value @ age 80	Monthly Premium
Age 20			CLR					-
			CLR		Premium		@ age 80	Premium
20			CLR 50,000		Premium 3,000		@ age 80 113,500	Premium 250
20 25	TPD	(R&B)		MCLR	Premium 3,000 4,200	Coverage	@ age 80 113,500 350,800	Premium 250 350

Notes:

• The cash values shown above are on projection basis at age 80 assuming gross return 9% per annum, 100% Managed Fund and non-smoker.

The Annual Premium that you required to pay may vary from the tables above due to choice of fund(s), medical loading, sex, age, sustainability, etc.

The values shown in the table above are extracted from sales illustration Version ILS 1.52

For more details, please call our Financial Planner at ____





Bonus Units Campaign is Back!!!

Advances Advances Bonus Units Campaign For Advances Earnpaign Period: 14 th March, 2011 - 30 th April, 2011 Advances For Advances Advances Banus Units Plans Application M20,000 - RM39,999 0.5% on Advances Single Premium M40,000 and above 0.5% on Advances Single Premium Cases 1.0% on Advances 1.0% on Advances Single Premium Cases Text Per of the Advance to up persones 1.0% on Advance Tog Up Premium Single Premium Cases Text Per of the Advance to up persones 1.0% on Advance Tog Single Premium Cases Text Per of the Advance to up persones 1.0% on Advance Tog Single Premium Cases Text Per of the Advance to up persones 1.0% on Advance Tog Single Premium Cases Text Per of the Advance to up persones 1.0% on Advance Tog Single Premium Cases Text Persones 1.0% on Advance Tog Single Premium Cases Text Persones 1.0% on Advance Tog Single Premium Cases Text Persones 1.0% on Advance Tog Single Premium Cases Text Persones 1.0% on Advance Tog Single Premium Cases Text Persones 1.0% on A	For Adhoc Top Up Premium Campaign Period: 14 th March, 2011 – 30 th April, 2011 Adnoc Top Up Premium Banus Units Plans Application RM20,000 – RM39,999 0.5% on Adhoc Top Up Premium Single Premium Cases New or Existing Policies) RM40,000 and above 1.0% on Adhoc Top Up Premium Single Premium Cases New or Existing Policies) RM40,000 and above 1.0% on Adhoc Top Up Premium Single Premium Cases New or Existing Policies) RM 40,000 and above 1.0% on Adhoc Top Up Premium Single Premium Cases New or Existing Policies) Prestinant Single Premium Single Premium Cases New or Existing Policies) Prestinant Single Premium Single Policies) Prestinant 1.0% on Adhoc Top Up Premium Single Policies) Prestinant Single Policies) Single Policies) Prestinant Single Policies Single Policies) Prestinant Single Policies Single Policies Policies Single Policies Single Policies Policies	Part Adhoc Top Up Premium Campaign Period: 14 th March, 2011 – 30 th April, 2011 Adhoc Top Up Sama Iulia Plans Applicable M20,000 – RM39,999 0.5% on Adhoc Top Up Premium Single Premium and Regular Premium Cases (New or Existing Policies) RM40,000 and above 0.5% on Adhoc Top Up Premium Single Premium Regular Premium Cases (New or Existing Policies) RM40,000 and above 0.5% on Adhoc Top Up Premium Single Premium Regular Premium Cases (New or Existing Policies) Use the other top top Premum to a down in the use above Internet Administration and Administration	For Adhoc Top Up Premium Campaign Period: 14 th March, 2011 – 30 th April, 2011 Adhoc Top Up Premium Same Units Pians Applicable M20,000 – RM39,999 0.5% on Adhoc Top Up Premium Single Premium and Regular Premium Cases (New or Existing Policies) RM40,000 and above 0.5% on Adhoc Top Up Premium Single Premium and Regular Premium Cases (New or Existing Policies) RM40,000 and above 0.5% on Adhoc Top Up Premium Single Premium Regular Cases (New or Existing Policies) RM40,000 and above 1.0% on Adhoc Top Up Premium Single Premium Regular Cases (New or Existing Policies) RM40,000 and above 1.0% on Adhoc Top Up Premium Single Premium Regular Cases (New or Existing Policies) RM40,000 and above 1.0% on Adhoc Top Up Premium Single Premium Regular Cases (New or Existing Policies) Consult the Apple Top Up Premium To new one solaring policies for AAA, AFA, AFA, Elevillan, Excellum Phase. 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Campaign partod: 14 th March, 2011 to 30 th April, 2011. Biglitiky • For Actor: Top Up Promum for new and social sg policies for AAA, AFA, AEA, Escallink, Excelution Phys. 24A Capital Buildor and AAA Capital Buildor Phys. • AI AAA Investment-Inded funds one entitled for Bonus Units.	Campaign partod: 14 th Nareh: 2011 to 20 th April, 2011 Blightep • For Action: Top Up Promium for new and casteling policies for AAA, AFA, AEA, Escalture, Ecostum Phys. AAA Capital Buildor and AAA Capital Buildor Phys. • AII AAA Investment-Inded funds are antified for Bonis Units.	Camparign partoet: 14 th March, 2011 to 30 th April, 2011 Bigliship For Azhon Tsp Up Premium for new and polision for AAA, AFA, AFA, Filevallunk, Excellum Hus, AA Capital Builder and AA Capital Builder Pris. Al AAA Investment-Inhead famils are entitled for Bonas Units. Lindlement of Bonas Units is per limited in the format Units. Excellum Hus, AA Capital Builder and AAA Capital Builder Hus. Al AAA Investment-Inhead famils are entitled for Bonas Units. Excellum Hus, AAA Capital Builder and AAA Capital Builder Area (A AAA, AFA, AFA, AFA, Filevallunk, Bonas AAA, AFA, Area (A AAA, AFA, AFA, AFA, AFA, Benas Units). Excellence of Bonas Units is per limited in the Capital Acad (A AAA, AFA, AFA, AFA, Filevallunk, Bonas and AAA, AFA, AFA, AFA, AFA, Bonas Units, Schwarz (A AAA, AFA, AFA, AFA, Filevallunk, Bonas (A AAA, AFA, AFA, AFA, AFA, AFA, AFA, A	Camparign partoet: 14 th March, 2011 to 30 th April, 2011 Bigliship For Azhon Tsp Up Premium for new and polision for AAA, AFA, AFA, Filevallunk, Excellum Hus, AA Capital Builder and AA Capital Builder Pris. Al AAA Investment-Inhead famils are entitled for Bonas Units. Lindlement of Bonas Units is per limited in the format Units. Excellum Hus, AA Capital Builder and AAA Capital Builder Hus. Al AAA Investment-Inhead famils are entitled for Bonas Units. Excellum Hus, AAA Capital Builder and AAA Capital Builder Area (A AAA, AFA, AFA, AFA, Filevallunk, Bonas AAA, AFA, Area (A AAA, AFA, AFA, AFA, AFA, Benas Units). Excellence of Bonas Units is per limited in the Capital Acad (A AAA, AFA, AFA, AFA, Filevallunk, Bonas and AAA, AFA, AFA, AFA, AFA, Bonas Units, Schwarz (A AAA, AFA, AFA, AFA, Filevallunk, Bonas (A AAA, AFA, AFA, AFA, AFA, AFA, AFA, A	Cantesign pariset: 14 th Naruh, 2011 to 30 th April, 2011. Bigliatag • For Ashse Top Up Premium for nove and existing polytics for AAA, AFA, AEA, Escali inte, Eccelum Priss, AuA Capital Builder and AIA Capital Builder Priss. • AI AIA Investment-Inhaed Sinds are entitled for Donas Units. • Endothment of Barras Units is per transaction hous and not occumulative. • Minimum Action: Top Up annual is RM201.000 per Instruction in the same policy.	Camparign partoet: 14 th March, 2011 to 30 th April, 2011. Rightskip • For Action: The Up Premium for new and satisfing policies for AAA, AFA, AFA, Facellunk, Excellum: Hus. AAA Capital Buildo: and AIA Capital Buildor Hus. • AI AVA Investment-Inked famils are entitled for Bonas Units. • Extellement of Bonas Units is per immediate fore Bonas with not expandingly.	Campaign period: 14 th Narch: 2011 to 30 th Arel, 2011. Bigliate • For Adhea Top Up Promium for new and axiating policios for AAA, AFA, AFA, Excelline, Excellum Miss. AIA Capital Buildor and AIA Capital Buildor Miss. • AIA AAA Investment-Inked funds one entitled for Bonas Units. • Emberster al Bannas Brots is per Innolection Issue and its policios.	Campaign parase: 14 th Naroh, 7011 to 30 th Arel, 7011. Bigliðaj • For Acteor Top Up Premium for new and skilding policios for AAA, AFA, AEA, Escallum, Elcoelum Phus, AA Cospital Buildor and AIA Cospital Buildor Phus. • AI AIA Investment-Inked funds ore entitled for Bonus Units.	Contaign period: 14" March: 2011 to 30" April, 2011.	Senseign period: 14 ⁶ March: 2011 to 30 ⁶ April, 2011 Stylutey	Campaign perset. 14 th Navylv. 2011 Iz 30 th April, 2011. Bilgbilligi	angaago paraal. 14 ⁶ March, 2011 la 20 ⁶ April, 2011 Igibilag	manign period: 14 th Newsk: 2011 to 30 th Avel, 2011 gbbby
Campaign partod: 14 th March, 2011 to 30 th April, 2011. Biglitiky • For Actor: Top Up Promum for new and social sg policies for AAA, AFA, AEA, Escallink, Excelution Phys. 24A Capital Buildor and AAA Capital Buildor Phys. • AI AAA Investment-Inded funds one entitled for Bonus Units.	Campaign partod: 14 th Nareh: 2011 to 20 th April, 2011 Blightep • For Actor: Top Up Premium for new and satisfing policies for AAA, AFA, AEA, Escaltani, Ecostum Phys. AAA Capital Buildor and AAA Capital Buildor Pris. • AII AAA Investment-Inded funds are antified for Bonics Units.	Camparign partoet: 14 th March, 2011 to 20 th April, 2011 Bigliship For Azhon Tsp Up Premium for new and policios for AAA, AFA, AFA, Elevationa, Excellum, NA, Capital Builder and AA Capital Builder Pre. • All AA Investment-Inheat famils are entitled for Bonas Units. • Lotelbeneth of Bonas Units is per transaction how and net excentrative. Winnmum Aches Top Up ensure RNA2000 core Ensistencian in the serve policy. The Bonas Units (a per transaction families of the Abates) and the serve policy. The Bonas Units of the transaction families of the Abates) and the Abates. The Bonas Units (a per transaction families of the Abates) and the Abates. The Bonas Units (a percent and the NA2000 core Ensistencian in the serve policy. The Bonas Units (a percent) percent (a back on the Abates). The Bonas Units (a percent) and the The Top (b) reversed. In the secure of all the policies of the Abates) and the Abates. All applications must be abatestic (a long the comparity percent) and the Abates. The Bonas of all the policies of the Abatestic (a long the comparity percent). All applications must be abatestic (a long the comparity percent) and the March. 2011 to 30 th April.	Camparign partoet: 14 th March, 2011 to 20 th April, 2011 Bigliship For Azhon Tsp Up Premium for new and policios for AAA, AFA, AFA, Elevations, Excellum, Tsp Up Premium for new and policios for AAA, AFA, AFA, Elevations, Excellum, NA, AFA, AFA, Elevations, e. Al AAA Investment-Intent functions are onlying forms units. A AAA investment-Intent functions are entitled for Borns Units. Excellenger of Exemus Units is per transaction how and new excemanative. Winfmann Aches Top Up enstanting FMR20.000 per transaction in the serve policy. The Borns Units given to policy information is balance on the AAAA and Table. The Borns Units given to policy information is balance on the AAAA and Table. The Borns Units given to achieve the the function in the FMR2. In the reward of negative, meangement's induction field. Ai applications must be achieved by the company method ham 14 th March. 2011 to 30 th April.	Cantesign pariset: 14 th Naruh, 2011 to 30 th April, 2011. Bigliatag • For Ashse Top Up Premium for nove and existing polytics for AAA, AFA, AEA, Escali inte, Eccelum Priss, AuA Capital Builder and AIA Capital Builder Priss. • AI AIA Investment-Inhaed Sinds are entitled for Donas Units. • Endothment of Barras Units is per transaction hous and not occumulative. • Minimum Action: Top Up annual is RM201.000 per Instruction in the same policy.	Camparign partoet: 14 th March, 2011 to 30 th April, 2011. Rightskip • For Action: The Up Premium for new and satisfing policies for AAA, AFA, AFA, Facellunk, Excellum: Hus. AAA Capital Buildo: and AIA Capital Buildor Hus. • AI AVA Investment-Inked famils are entitled for Bonas Units. • Extellement of Bonas Units is per immediate fore Bonas with not expandingly.	Campaign period: 14 th Narch: 2011 to 30 th Arel, 2011. Bigliate • For Adhea Top Up Promium for new and axiating policios for AAA, AFA, AFA, Excelline, Excellum Miss. AIA Capital Buildor and AIA Capital Buildor Miss. • AIA AAA Investment-Inked funds one entitled for Bonas Units. • Emberster al Bannas Brots is per Innolection Issue and its policios.	Campaign parase: 14 th Naroh, 7011 to 30 th Arel, 7011. Bigliðaj • For Acteor Top Up Premium for new and skilding policios for AAA, AFA, AEA, Escallum, Elcoelum Phus, AA Cospital Buildor and AIA Cospital Buildor Phus. • AI AIA Investment-Inked funds ore entitled for Bonus Units.	Contaign period: 14" March: 2011 to 30" April, 2011.	Senseign period: 14 ⁶ March: 2011 to 30 ⁶ April, 2011 Stylutey	Campaign perset. 14 th Navylv. 2011 Iz 30 th April, 2011. Bilgbilligi	angaago paraal. 14 ⁶ March, 2011 la 20 ⁶ April, 2011 Igibilag	manign period: 14 th Newsk: 2011 to 30 th Avel, 2011 gbbby
Flighting • For Athen Top Up Premium for new and axiating policies for AAA, AEA, AEA, Excellink, Excelline IV-s., AIA Capital Builder and AIA Capital Builder Plus. • AII AIA Investment-Inked funds one entitled for Bonus Units.	Eligibility • For Adhear Tap Up Promum for new and assisting policies for AAAA, AEA, AEA, Elevelluna, Elicolum Phan, AAA Capital Builder and AM Capital Builder Phan • AII AIA Investment-Inded funds are antified for Bonas Units.	Bigliship For Adhear Top Up Promum for new and calciding policies for AAA, AFA, AFA, AFA, Excellure, Excellure Hsa, AA, Capital Builder and AA Capital Builder Prise. Al AA Investment-Index funds are drifted for Bones Units. Extellment of Bones Units is per transaction basis and ner excellurative. Minimum Adhear Top Up endance is RM20.000 per transaction in the same policy. The Bones Units gives to product the RM20.000 per transaction in the same policy. The Bones Units gives to product the National III to based on the Adhear Top Up Permission table administration will be importanted to the fund(s). In the same of disponse, management's declares will be Field. Al applications must be administrated to the fund(s).	Bigliship For Adhear Top Up Promum for new and calciding policies for AAA, AFA, AFA, AFA, Excellure, Excellure Hsa, AA, Capital Builder and AA Capital Builder Prise. Al AA Investment-Index funds are drifted for Bones Units. Extellment of Bones Units is per transaction basis and ner excellurative. Minimum Adhear Top Up endance is RM20.000 per transaction in the same policy. The Bones Units gives to product the RM20.000 per transaction in the same policy. The Bones Units gives to product the National III to based on the Adhear Top Up Permission table administration will be importanted to the fund(s). In the same of disponse, management's declares will be Field. Al applications must be administrated to the fund(s).	Eligibility • For Abbo Top Up Premium for new and satisfing policies for AAA, AFA, AEA, Escelluni, Eccelumi Nuc. AA Capital Buildor and AAA Capital Buildor Prise. • AI AAA Investment-Inhaed Sinds are entitled for Bonus Lints. • Endetwents of Bonus Units is per transaction house and not excentisative. Minimum Action: Too Lip annuals is RMS 1000 per transaction in the series policy.	Blighting + For Adhes Top Up Premium for new and patieling policies for AAA, ARA, ARA, Facellum, Excelum Hua, AAA Capital Builder and AIA Capital Builder Plus. + AI AAA Investment-Index funds are entitled for Dismas Units. + Extitement of Bunus Units is per transaction have and not examinative.	 Flighting For Arbon Top Up Proment for new and axiating policies for AAA, AFA, AFA, AFA, Excelline, Excelline Nex, AA Coptal Builder and AA Coptal Builder Nex. AI AA Investment-Index Ends are entitled for Done Units. Entitionnent of Bonus Units is per transaction hows and not occumulative. 	Highlas) • For Athen Tao Lip Premium for new and axisting policies for AAA, AFA, AFA, Excellunk, Excellunk Phys. AIA Copital Builder and AIA Copital Builder Phys. • AI AIA Investment-Inked funds are entitled for Bonus Units.		Hyber I was a second	Eligibility	ta bara	glass
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Campaign Period: 14 March – 30 April, 2011

Up to 1% Extra Units

For EL and EL Plus, lower upfront charge by 0.5% (4.5% vs. 5.0%) for Single Premium and/or Top-up Premium ≥ RM50,000

AIA confidential and proprietary information. Not for distribution.



Terms and Conditions:

1. Bonus Units for Adhoc Top-up Premium from RM20,000 and above.

Adhoc Top Up Premium	Bonus Units	Plans Applicable
RM20,000 – RM39,999	0.5% on Adhoc Top Up Premium	Single Premium and Regular Premium Cases
RM40,000 and above	1.0% on Adhoc Top Up Premium	(New or Existing Policies)

- 2. Eligibility:
 - ExcelLink (EL), EL Plus, AIA Capital Builder (ACB), ACB Plus, AAA, AEA, ARA, AAA Special, AEA Special.
 - All Investment-linked Funds
- 3. Entitlement of Bonus Units is per transaction basis and not accumulative.



Bonus Units Entitlement



New Policy

1. Example on new purchase of Excellink Plus (EL Plus): Encik Ahmad invests RM60,000 in EL Plus on 16th March, 2011.

ExcelLink Plus:	
Adhoc Top-up Premium Amount	RM40,000
Fund Allocation	100 % in AIA Asia Opportunity Fund
AIA Asia Opportunity Fund Price	RM0.61 per unit*

* Please note that the fund price shown is just an assumption. It will be calculated based on the latest fund price at the time you make the transaction which will be calculated on daily basis.

Bonus amount (on Top-up Premium)	= RM40,000 x 1% = RM400
Bonus Units Entitlement	= RM(400 / 0.601) = 666 units

For EL Plus, with Single Premium and/or Top-up Premium \geq RM50,000, your clients will enjoy a lower upfront charge by 0.5% (4.5% vs. 5.0%) and at the same time earn bonus units of up to 1% of Adhoc Top-up Premium.

Bonus Units Entitlement



New Policy

2. Example on new purchase of AIA Assurance Account (AAA):

Ms. Jenny buys a AAA policy with Annual Premium of RM2,400 and she enhances her account value by an Adhoc Top-up Premium of RM20,000 to enjoy the extra units from this campaign.

AAA:	
Adhoc Top-up Premium Amount	RM20,000
Fund Allocation	100 % in AIA Asia Opportunity Fund
AIA Asia Opportunity Fund Price	RM0.61 per unit*

* Please note that the fund price shown is just an assumption. It will be calculated based on the latest fund price at the time you make the transaction which will be calculated on daily basis.

Bonus amount (on Top-up Premium)	= RM20,000 x 0.5% = RM100
Bonus Units Entitlement	= RM(100 / 0.601) = 166 units

Bonus Units Entitlement



Existing Policy

3. Example on existing policy with Adhoc Top-up Premium of AIA Capital Builder Plus (ACB Plus):

Mr. Chong makes an Adhoc Top-up premium of RM30,000 in his existing ACB Plus policy.

<u>AAA:</u>		
Adhoc Top-up Premium Amount	RM30,000	
Fund Allocation	100 % in AIA Asia Opportunity Fund	
AIA Asia Opportunity Fund Price	RM0.61 per unit*	

* Please note that the fund price shown is just an assumption. It will be calculated based on the latest fund price at the time you make the transaction which will be calculated on daily basis.

Bonus amount (on Top-up Premium)	= RM30,000 x 0.5% = RM150
Bonus Units Entitlement	= RM(150 / 0.601) = 250 units

More Good News for ILP Producers!!!





Bonus Units Campaign 14 March – 30 April, 2011

100 prizes to be won

Applicable for Ad Hoc Top Up premium only

Top 100 Qualifiers	Item	Min Cumulative Ad Hoc Top-up Premium
1st to 5th	Samsung 40" LED TV	RM 500,000.00
6th to 20th	Apple iPad v1 32GB	RM 300,000.00
21st to 50th	Samsung Home Theatre System	RM 120,000.00
51st to 100th	Olympus Digital Camera	RM 60,000.00



Thank You!