



Product Summary for Platinum Wealth Elite 2.0 Version 2.0

To help you understand Investment-linked policies better, please refer to 'Your Guide To Investment-Linked Insurance Plans' (YGILIP), which can be found at www.aia.com.sg or www.lia.org.sg. YGILIP is also available from your AIA Financial Services Consultant or Insurance Representatives.

1. Provider of the Plan

AIA Singapore Private Limited (Reg. No. 201106386R) ("we, our, us, AIA Singapore")
1 Robinson Road
AIA Tower
Singapore 048542

2. Nature & Objective of the Plan

Platinum Wealth Elite 2.0 is a limited premium investment-linked policy that is designed to provide you with whole life insurance coverage and the opportunity for cash value accumulation. You may choose to pay your premium in single pay or regular pay.

In addition, it offers a range of ILP sub-funds to reap potential attractive returns within your risk tolerance.

This plan is available using cash only and available in both S\$ and US\$ currency.

3. Premiums Under the Plan

You may choose to pay your premium in single pay or regular pay for 5 years, with the flexibility at onset to extend the premium term for Regular Premiums to a maximum term not exceeding 10 years.

The actual Policy Value will depend on the actual performance of the policy as well as any alterations such as variation in the Insured Amount or premium, premium holiday or partial withdrawals. There is a possibility that the Policy Value will fall to zero and in this case, the policy will be terminated except when No Lapse Privilege is in effect.

Policyholder can avoid the policy lapsing by topping up additional premium.

Top-ups can be either paid on an ad hoc basis or regularly. Top ups increase the Policy Value but they do not affect the Insured Amount and Current Insured Amount.

4. Benefits Under the Plan

You will be entitled to the following benefits under the policy:

4.1. Death Benefit

Before the policy anniversary immediately following the Insured's 122nd birthday

We will pay the higher of the following:

- (i) Current Insured Amount; or
- (ii) the policy value

less applicable fees and charges (if any).

Remarks:

Current Insured Amount = Insured Amount / less total withdrawals (other than withdrawals made under Income Withdrawal Privilege and withdrawal from top-up policy value) / less payment from TI benefit and TPD benefit (if applicable).

On or after the policy anniversary immediately following the Insured's 122nd birthday

We will pay the policy value less applicable fees and charges (if any).



4.2. Death Benefit Bequest Option

The Death Benefit Bequest Option allows you to opt for the Death Benefit to be paid in yearly instalments up to 10 years. If this option is selected, upon the death of the Insured, the Death Benefit will be paid out on a yearly instalment basis over the benefit payout period as chosen by you.

If the Death Benefit Bequest Option has been selected, the following conditions apply:

- (a) upon death of the Insured, the Death Benefit payable will be paid in yearly instalments over the benefit payout period, subject to the following:
- (i) The first instalment will be paid on the date we approve the claim (the "Claim Approval Date"). The subsequent instalments will be paid on a yearly basis on the subsequent anniversaries of the date of death of the Insured, until the Death Benefit payable (as determined at the Claim Approval Date) has been fully paid;
 - (ii) Each instalment payout is calculated as the Death Benefit payable multiplied by the relevant Bequest Factor (as shown in the policy illustration if yearly instalment is selected).

As an example:

- If the Insured Amount is \$1,000,000, for the Benefit Payout Period of 10 years, the relevant Bequest Factor is 0.1051.
- Each instalment payout payable is \$105,100 (calculated as \$1,000,000 x Bequest Factor of 0.1051) and rounded to the nearest dollar.

No. of Instalment Payouts	Applicable Factor
2	0.5028
3	0.3370
4	0.2541
5	0.2044
6	0.1713
7	0.1476
8	0.1299
9	0.1161
10	0.1051

- (b) all nominated beneficiaries must be natural persons, and subject to applicable law:
- (i) if, at the time of the death of the Insured, any nominated beneficiary is not a natural person, the Death Benefit Bequest Option is automatically cancelled by us and will not be honoured;
 - (ii) if, following the death of the Insured, a nominated beneficiary passes away before all the instalments of the Death Benefit have been paid, all unpaid instalments will be immediately aggregated and become due and payable in one sum to each of the deceased beneficiary's estate and surviving beneficiaries (if applicable), in their respective shares;
- (c) where the policy owner and the Insured are not the same person:
- (i) if, at the time of the death of the Insured, the policy owner is not a natural person, the Death Benefit Bequest Option is automatically cancelled by us and will not be honoured;
 - (ii) if the policy owner passes away before all the instalments of the Death Benefit have been paid, all unpaid instalments will be immediately aggregated and become due and payable in one sum, and subject to applicable law, will be paid to the policy owner's estate;
- (d) if the Death Benefit Bequest Option is cancelled, we will pay the Death Benefit in accordance with the provisions of the Insurance Act 1966;



- (e) you may submit a request to cancel the Death Benefit Bequest Option, provided such request is made no earlier than one (1) year after the issue date, and before the death of the Insured;
- (f) Once the Death Benefit Bequest Option is cancelled by you, the Death Benefit Bequest Option is no longer capable of being selected in future;
- (g) you are not allowed to change the Benefit Payout Period, or lengthen or shorten the intervals for the payment of instalments;
- (h) If, at the time a claim for the Death Benefit is admitted by us, the beneficiary nominated to receive the Death Benefit is below the age of 18 (or such other age as we may determine from time to time), we will pay an instalment and all future instalments of the Death Benefit payable to the legal guardian or surviving parent of the nominated beneficiary (as we may decide in our discretion), notwithstanding that the nominated beneficiary may have attained the legal age of majority to receive and manage payments in his/her name during the period any instalment remains payable.

For clarity:

- (a) we will acknowledge, accept and process nominations of beneficiaries for the purposes of the Death Benefit Bequest Option only if such nominations are made in accordance with the provisions of the Insurance Act 1966, Singapore;
- (b) if you have selected to receive the Death Benefit in one sum, you are no longer allowed to select the Death Benefit Bequest Option after the Issue Date; and
- (c) the Death Benefit Bequest Option Provisions continue to apply when there is an assignment.

The Death Benefit Bequest Option is only applicable if the policy owner is an individual. It does not apply if the policy owner is an entity.

4.3. Terminal Illness Benefit

In the event Insured is diagnosed with Terminal Illness, upon proof of Terminal Illness satisfactory to us, we will pay the death benefit, subject to the Terminal Illness per life limit of US\$ 2,000,000 (aggregated with other policies or riders on the same life). For policies issued in other currencies, a conversion rate as determined by us will apply.

“Terminal Illness” means “any condition caused by illness or injury, where at the time of claim, despite all reasonable medical treatment, the Insured is expected to live for no more than 12 months.”

The specialist medical practitioner treating the condition must provide supporting evidence of the condition, possible medical treatment, the prognosis after undergoing the possible medical treatment, and certify that the Insured is expected to live for no more than 12 months despite all possible medical intervention. We reserve the right to appoint an independent medical specialist who is an expert in the condition to confirm the diagnosis and prognosis.

Terminal illness in the presence of HIV infection is excluded.

The Terminal Illness Benefit accelerates the payment of the death benefit under the Basic Policy.

Please note that the policy value depends on the prices of the units of the ILP sub-funds which may fluctuate and your policy value is therefore not guaranteed. The Policy will terminate whenever the policy value is zero or negative unless the No Lapse Privilege as described in section 8.2 is in effect.

4.4. Free Legacy Cover

While this Basic Policy is in force, we will waive the applicable Insurance Risk Charge (IRC) on the Insured Amount shown in the Policy Schedule (i.e., first Layer of the Policy) for the first 3 years. For clarity, the Free Legacy Cover will not be applicable:

- (i) if the Basic Policy or any Supplementary Agreements was issued with loading;
- (ii) on any Supplementary Agreements issued after the Issue Date of the Basic Policy; or
- (iii) on any new Layer.



The Free Legacy Cover will terminate on the earliest occurrence of the following:

- (a) When the Policy is on Premium Holiday;
- (b) When the Policy lapses and/or is subsequently reinstated;
- (c) When there is a change of Insured resulting in higher IRC and/or loading is applied; or
- (d) After the 3rd policy year.

When Free Legacy Cover is not applicable, or upon termination of Free Legacy Cover, we will charge the monthly IRC to your Policy as described in section 6.6.

5. Subscription of Units

5.1. Single Premium

100% of Single Premium less Premium Charge will be used to purchase single premium units at bid price in the ILP sub-fund that you have chosen.

5.2. Regular Premiums

100% of Regular Premium less Premium Charge will be used to purchase regular premium units at bid price in the ILP sub-fund that you have chosen.

As an example, the number of units in an ILP sub-fund you will receive based on a **regular premium amount** of \$1,000 and at **notional bid price** of \$1.00:

	Regular (Premium Amount	-	Premium Charge)	÷	Bid Price	=	Number of Units
First policy year	(\$1,000	-	30% x \$1,000)	÷	\$1.00	=	700
Second policy year	(\$1,000	-	25% x \$1,000)	÷	\$1.00	=	750

If you did not pay regular premium on the premium due date or your policy had terminated and was subsequently reinstated, upon your resumption of premium payments (which you are required to pay full outstanding premiums), the applicable Premium Charge will continue from the rate that applies to the regular premium due immediately after the last regular premium paid to and accepted by us.

5.3. Top-Up Premium

100% of Top-Up Premium less Premium Charge will be used to purchase top-up premium units at bid price in the ILP sub-fund that you have chosen.

6. Fees and Charges

6.1. Premium Charge

Single Premium

Premium Charge = 5% of Single Premium

Regular Premium

Number of Regular Premiums paid to and accepted by us				Premium Charge (% of Regular Premium)
Annual	Semi-annual	Quarterly	Monthly	
1 st	1 st – 2 nd	1 st – 4 th	1 st – 12 th	30%
2 nd	3 rd – 4 th	5 th – 8 th	13 th – 24 th	25%
3 rd	5 th – 6 th	9 th – 12 th	25 th – 36 th	15%
4 th	7 th – 8 th	13 th – 16 th	37 th – 48 th	8%
5 th	9 th – 10 th	17 th – 20 th	49 th – 60 th	6%
6 th & onwards	11 th & onwards	21 st & onwards	61 st & onwards	3%

For each increase in the Insured Amount as approved by us, a new Layer is created. Each new Layer will be subjected to its own Premium Charge calculated with reference to the effective date of that Layer.



Top-Up Premium

Premium Charge = 3% of each Top-Up Premium

The following fees and charges are deducted by cancelling units at bid price.

6.2. Premium Holiday Charge

Single Premium

Not Applicable.

Regular Premium

If you missed paying premium when due, a Premium Holiday Charge will be charged on monthly basis. This charge will be stopped once you resume the premium payment by paying us full outstanding premiums.

Such charge will only cease to be applicable for premium holidays taken after the 5th annual/ 10th semi-annual/ 20th quarterly/ 60th monthly regular premium has been paid.

Premium Holiday Charge = Premium Holiday Charge Annual Rate/12 x Annualised Regular Premium

Number of Regular Premiums paid to and accepted by us				Premium Holiday Charge Annual Rate
Annual	Semi-annual	Quarterly	Monthly	
1 st – 4 th	1 st – 9 th	1 st – 19 th	1 st – 59 th	35%
5 th & onwards	10 th & onwards	20 th & onwards	60 th & onwards	0%

For each increase in the Insured Amount as approved by us, a new Layer is created. Each new Layer will be subjected to its own Premium Holiday Charge calculated with reference to the effective date of that Layer.

Top-up Premium

Not Applicable.

6.3. Full Surrender Charge

If you request to surrender your policy, full surrender charge will be deducted from your policy value and any remaining policy value will then be paid out.

Single Premium Units

Full Surrender Charge = Full Surrender Charge Rate x Single Premium Policy Value

Policy Year	Full Surrender Charge Rate
1	18%
2	15%
3	12%
4	8%
5	4%
6 & onwards	0%

For each increase in the Insured Amount as approved by us, a new Layer is created. Each new Layer will be subjected to its own Full Surrender Charge calculated with reference to the effective date of that Layer.

Regular Premium Units

Full Surrender Charge = Full Surrender Charge Rate x Regular Premium Policy Value

Policy Year	Full Surrender Charge Rate
1	50%
2	40%
3	30%
4	20%
5	10%
6 & onwards	0%

For each increase in the Insured Amount as approved by us, a new Layer is created. Each new Layer will be subjected to its own Full Surrender Charge calculated with reference to the effective date of that Layer.

Top-Up Premium Units

Not Applicable.



6.4. Partial Withdrawal Charge

If you requested for partial withdrawal, a partial withdrawal charge (if applicable) will be charged to your policy by the cancellation of units.

Single Premium Units

Partial Withdrawal Charge = Partial Withdrawal Charge Factor x Single Premium Policy Value Withdrawn

Policy Year	Partial Withdrawal Charge Factor
1	0.220
2	0.176
3	0.136
4	0.087
5	0.042
6 & onwards	0

For each increase in the Insured Amount as approved by us, a new Layer is created. Each new Layer will be subjected to its own Partial Withdrawal Charge calculated with reference to the effective date of that Layer.

Regular Premium Units

If you requested for partial withdrawal, a partial withdrawal charge (if applicable) will be charged to your policy by the cancellation of units.

Partial Withdrawal Charge = Partial Withdrawal Charge Factor x Regular Premium Policy Value Withdrawn

Policy Year	Partial Withdrawal Charge Factor
1	1.000
2	0.667
3	0.429
4	0.250
5	0.111
6 & onwards	0

For each increase in the Insured Amount as approved by us, a new Layer is created. Each new Layer will be subjected to its own Partial Withdrawal Charge calculated with reference to the effective date of that Layer.

Top-up Premium Units

Not Applicable.

6.5. Administration Charge

The administration charge will be deducted on a monthly basis for first 4 policy years, even during Premium Holiday.

Administration Charge = Insured Amount at the Issue Date or issue of new Layer x Annual Administration Charge Rate at the Issue Date or issue of new Layer /12

Entry Age	Annual Administration Charge Rate
0 – 20	0.16%
21 – 25	0.18%
26 – 30	0.24%
31 – 35	0.32%
36 – 40	0.40%
41 – 45	0.53%
46 – 50	0.66%
51 – 60	0.92%
61 – 65	1.04%
66 – 70*	1.26%

* only applicable to Regular Premium option.



For each increase in the Insured Amount as approved by us, a new Layer is created. Each new Layer will be subjected to its own Administration Charge over the first 4 years calculated with reference to the effective date of that Layer and Insured's attained age.

However, when there is a reduction in Insured Amount while Administration Charge is still applicable, the Administration Charge will still be calculated based on original Insured Amount.

6.6. Insurance Risk Charge (IRC)

Unless the Policy is eligible for Free Legacy Cover, the first IRC will be due on the Issue Date. The IRC will be deducted on a monthly basis to provide for insurance cover, even during Premium Holiday. If the Sum-At-Risk is zero or negative in a given month, no IRC is payable for that month. The IRC will cease to be applicable on or after policy anniversary immediately following the Insured's 122nd birthday.

Insurance Risk Charge = Annual Insurance Risk Charge Rate/12 x Sum-At-Risk

Where:

Sum-At-Risk = Current Insured Amount – policy value

The IRC rates are not guaranteed.

The applicable IRC rates for standard life are as set out in policy illustration. A non-standard life will be subjected to higher IRC rates, which will be set out in a separate endorsement.

IRC will not be deducted on the first Layer when Free Legacy Cover is applicable.

6.7. Fund Management Charge

The fees and charges payable through deduction from the net asset value of each ILP sub-fund are set out in the AIA Investment Fund Product Summary.

7. Policy Options and Flexibilities

7.1. Vary Insured Amount

You can enjoy the flexibility to vary your insured amount after your policy has been in force for at least one year from the Issue Date.

Increase in Insured Amount

The Insured Amount shown in your Policy Schedule is the first Layer under your Basic Policy. For each increase in the Insured Amount as approved by us, a new Layer is created. Each new layer can be either single pay or regular pay and will be subject to its own charges (as set out at Fees and Charges Section above) calculated with reference to the effective date of that Layer and Insured's attained age.

An increase in the Insured Amount of the Basic Policy shall increase the Insured Amount for each accelerated benefit (if applicable) by an equal amount, subject to the maximum limit of the accelerated benefit.

We will require evidence of insurability satisfactory to us for any increase in the Insured Amount.

An increase in Insured Amount is allowed provided that the Insured's class of rating (which includes, but not limited to, country of residence, gender, and smoker status) is the same risk classification as at the date of application for the first Layer.

The minimum increase in Insured Amount is \$10,000.

Reduction in Insured Amount

You may reduce the Insured Amount provided that the revised Insured Amount being not lesser than the Minimum Insured Amount as set by us. The Minimum Insured Amount is \$500,000.

A reduction in the Insured Amount of the Basic Policy shall reduce the Insured Amount for each accelerated benefit (if applicable) by an equal amount.



You have the option to reduce the insured amount to any amount below Minimum Insured Amount as set by us should your financial liability be reduced provided that:

- (1) your policy has been in force for 25 years from the Policy Date; or
- (2) on or after the policy anniversary following the Insured's 65th birthday; whichever is later.

7.2. Change of Insured

You may request for a change in the Insured at any time after your policy has been in force for at least one year from the Issue Date. Your request must be submitted to us in writing.

You may request to change the Insured under this policy, without any limit on the number of changes to the Insured that can be made while this policy remains in force.

Any changes of the Insured is subject to the following terms and conditions, and such other conditions as we may from time to time determine:

- (a) Policy has been in force for at least one year from Issue Date; and
- (b) Acceptance of the new Insured is subject to our acceptance and requirements and will depend upon the insurability of such Insured and such other terms and conditions as we shall determine from time to time; and
- (c) The Insured and new Insured must be alive as at the date of effective change; and
- (d) All charges (as set out at Fees and Charges Section above) shall continue with the prevailing rates, with the exception of the following charges:
 - (i) Insurance Risk Charges will continue to be charged based on the new Insured's gender, attained age, country of residence, smoker status, and other rating classes.
 - (ii) Administration Charge is subject to change but will not be lower than the highest applicable Administration Charge based on the previous Insured(s)
- (e) Periods indicated under suicide provisions and incontestability provisions shall commence from the date the change of Insured is effected.

7.3. Top-Up

You may request to pay additional top-up premium on an ad-hoc basis, provided all regular premiums are paid when they fall due.

100% of top-up premium less premium charge will be used to purchase of units in ILP sub-fund that you have chosen at bid price. Premium charge is 3% of the top-up premium.

The following minimum premium amounts will apply.

Premium Type	Minimum Premium Amount
Top-Up Premiums	\$1,000

We reserve the right to revise the minimum top-up premium amount any time at our discretion. As an example, the number of units in an ILP sub-fund you will receive based on a **top-up premium amount** of \$1,000 and at a **notional bid price** of \$1.00:

(Top-up Premium Amount	- Top-up Premium Charge)	÷ Bid Price	=	Number of Units
(\$1,000	- 3% x \$1,000))	÷ \$1.00	=	970

7.4. Full Surrender

You may surrender your policy at any time by written notice to us, for its surrender value.

The surrender value of your policy is the policy value less full surrender charge as set out at Fees and Charges Section above.

The following example illustrates the amount of redemption proceeds that you will receive based on a redemption



of 1,000 **regular premium units**, at a **notional bid price** of \$1.00 and a **full surrender charge** of 50% in the first policy year and 40% in the second policy year:

	Number of Units to be Redeemed	X Bid Price	= Gross Redemption Proceeds	- Surrender Charge	= Net Redemption Proceeds
First policy year	1,000 X	\$1.00	= \$1,000	less \$500 (50%)	= \$500
Second policy year	1,000 X	\$1.00	= \$1,000	less \$400 (40%)	= \$600

7.5. Partial Withdrawal

You may request to make a partial withdrawal from your policy value at any time, subject to partial withdrawal charge as set out at Fees and Charges Section above.

Any partial withdrawal shall reduce the Current Insured Amount, with exception to partial withdrawal(s) made under Income Withdrawal Privilege and partial withdrawal from Top-Up Policy Value.

The minimum withdrawal amount is \$1,000 and the policy value after withdrawal must be at least \$10,000. We reserve the right to revise the minimum withdrawal amount and minimum policy value any time at our discretion.

7.6. Fund Switching

You may instruct us to switch units of one ILP sub-fund to units of another ILP sub-fund(s) offered under the policy provided all such units are switched out.

Further details may be obtained in the Section on “Fund Switch” in your policy contract.

7.7. Automatic Fund Re-balancing

You may instruct us to rebalance your holdings in different Funds according to a specified allocation on a regular basis (subject to our terms and conditions).

Further details may be obtained in the Section on “Automatic Fund Re-balancing” in the policy contract.

8. Other Material Information (Product)

8.1. Non-Payment of Regular Premium

If the full amount of a regular premium is not paid by the premium due date, your policy will be deemed to have lapsed unless it has acquired a policy value that is sufficient to pay for all applicable fees and charges for your policy and premiums for the premium-paying supplementary agreements (if any), in which case your policy shall be on Premium Holiday.

When your policy is on Premium Holiday, the premiums payable for any premium-paying supplementary agreements (if any) will be deducted by cancellation of units.

Your policy will remain on Premium Holiday until you resume payment of the full outstanding amount of regular premiums or until your policy lapses, whichever occurs first. As long as your policy is not lapsed, you may resume paying your regular premium, subject to you meeting our terms and conditions imposed. When you resume payment of regular premiums, the premiums for any premium-paying supplementary agreements will resume to be payable by cash premium.

8.2. No Lapse Privilege

Within the first 15 policy years of your first Layer, your policy will not lapse in a given policy month, even if the policy value is insufficient to pay for all applicable fees and charges provided that:

- (i) all regular premiums, including regular premium pertaining to the increase Insured Amount, are paid when they fall due (subject to Grace Period under the policy); and
- (ii) you have not withdrawn any Single Premium Units or Regular Premium Units other than withdrawals made under the Income Withdrawal Privilege and withdrawals made from Top-Up Premium Units; and
- (iii) if the Change of Insured is effected, the Insurance Risk Charge on the new Insured is lower or equivalent to the original Insured as at the effective date of the change. For clarity, if the Insurance Risk Charge on the new Insured is higher



than what would be applicable to the original Insured as at the effective date of the change, the No Lapse Privilege will not be applicable.

Except for the IRC that was waived under Free Legacy Cover, if applicable, we will continue to deduct the applicable fees and charges from the policy value until such time the policy value is zero. If the policy value becomes zero, all outstanding fees and charges shall continue to accrue and shall be payable by cancelling the appropriate number of Units at bid price from your policy on the relevant valuation day when there are units credited to your policy.

If any of the above criteria for the No Lapse Privilege is not satisfied, the No Lapse Privilege will terminate automatically and cannot be reinstated.

8.3. Income Withdrawal Privilege

Starting from the 6th policy year onwards, you can do a partial withdrawal of up to the Income Withdrawal Limit without reducing your Current Insured Amount.

Income Withdrawal Limit is equivalent to 5% of the policy value (excluding top-up policy value) at the start of each policy year in which a partial withdrawal is requested.

8.4. Exclusions

Your Basic Policy shall not cover any Terminal Illness caused directly or indirectly, wholly or partially, by any of the following occurrences:

- (a) any Terminal Illness the symptoms of which first occurred prior to the Issue Date or Reinstatement Date of your Policy, subject to paragraph (c) below, whichever is later, or for which the Diagnosis of Terminal Illness was made within 30 days following the Issue Date or Reinstatement Date of your Policy, whichever is later.
- (b) where, in our opinion, the Terminal Illness was directly or indirectly due to Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).

For the purpose of your Policy:

- (i) the definition of AIDS shall be that used by the World Health Organisation in 1987, or any subsequent revision by the World Health Organisation of such definition; and
 - (ii) infection shall be deemed to have occurred where blood or other relevant tests indicate, in our opinion, either the presence of any HIV or antibodies to HIV.
- (c) any and all pre-existing illnesses, diseases, impairments or conditions from which the Insured is suffering prior to the Issue Date or Reinstatement Date of your Basic Policy, whichever is later, unless a declaration was made in the application for, or reinstatement of, your Basic Policy and such application is specifically accepted by us.

8.5. Free-look Period

After purchasing a life insurance policy, you have a 14 day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, the insurer will refund you the premiums you have paid without interest, in accordance with the insurer's prevailing premium refund formula and after making the necessary adjustments on the following:

- (i) any change in the market value of the underlying assets of the fund chosen by you as at the valuation day immediately following the date of our receipt of your request; and
- (ii) less any medical fees and other expenses, such as payments for medical check-ups and medical reports incurred by the insurer,

such refund being subject always to a maximum amount of the premiums that you have paid.

This free-look period also applies to all supplementary agreements (if any).

If you opted for an electronic copy of your Policy, the 14-day free-look period will start when you receive our SMS or email notification, informing you that the policy contract documents are available for your viewing on our customer portal. If we have posted the policy to you, the 14-day free-look period will start 7 days from the date we posted the policy.

If the policy was delivered to you by hand, the 14-day free-look period will start 7 days from the date on which the policy was given to the postal/courier company or your insurance representative.



For the avoidance of doubt, where a surrender request is made by you or received by us during the time indicated in the paragraphs above, such request will be processed under the free-look provision of your policy.

8.6. Reinstatement

If the policy has lapsed due to unit depletion and has not been surrendered for its cash surrender value, the policy may be reinstated within 5 years from the date that the policy is lapsed, subject to satisfaction of our terms and conditions.

For reinstatement, you are required to back-pay all outstanding past regular premiums and all fees and charges (where applicable) that were due.

8.7. Termination

Your policy shall automatically terminate on the occurrence of the earliest of the following in accordance with the Basic Policy contract:

- (i) upon our receipt of notification of the death of the Insured; or
- (ii) upon full surrender of your policy; or
- (iii) upon your policy acquiring a zero or negative policy value on any given valuation day (save when the No Lapse Privilege as described in section 8.2 is in effect); or
- (iv) when the policy value of your policy is not sufficient to pay all applicable fees and charges, premiums for the premium-paying Supplementary Agreements (if any) (save then the No Lapse Privilege as described in section 8.2 is in effect)
- (v) upon payment of any supplementary benefit that fully accelerates or advances the payment of the Death Benefit.

8.8. Limitation of Benefit

Our liability under the policy shall be limited to 100% of the policy value in case of the following:

- (i) if the Insured, whether sane or insane, commits suicide within one year from the issue date or reinstatement date of the policy, whichever is later; or
- (ii) any material misrepresentation or concealment during the 2-year period beginning from the issue date or reinstatement date of the policy, whichever is later; or
- (iii) fraud at any time.

9. Other Material Information (Funds)

9.1. Available ILP Sub-Funds

Please refer to AIA Investment Fund Product Summary for details on available ILP Sub-Funds. The risks specific to the ILP sub-funds are set out in the AIA Investment Fund Product Summary.

9.2. Pricing and Cut-off Times

Units are issued on a forward pricing and pricing is done on a bid-bid basis.

The cut-off time for submission of applications and receipt of premiums is 2.00 p.m. (Singapore time) on each valuation day. Applications submitted or premiums received after the cut-off time will be transacted based on the bid price prevailing as at the next valuation day.

We reserve the right to revise any cut-off time any time at our discretion.

9.3. Obtaining Prices of Units

You may obtain the indicative bid prices of the units of the ILP sub-funds, from our corporate website at AIA.COM.SG.

Please note that all published and quoted prices do not represent the actual prices of the units of the ILP sub-funds issued or redeemed (as the case may be) on the day of publication or quotation since the units are usually priced on a forward-pricing basis. As the prices of the units are independently computed by an ILP sub-fund or its Manager, we do not take responsibility for their timeliness, accuracy or otherwise.

9.4. Top Up Application

We reserve the right to terminate or suspend the top-up premiums option at any time at our discretion. We shall not be responsible for any losses arising from or attributable to our decision to terminate or suspend the top-up premium option.



9.5. Suspension of Dealings

We or the relevant Manager may at any time in relation to the relevant ILP sub-fund suspend the determination of the net asset value and the issue and redemption of the units during, and/or suspend payment in or out of such ILP sub-fund, extend the period for the payment of the redemption monies by the number of days comprised in, the whole or any part of a period:

- (i) during which any stock exchange, commodities exchange, futures exchange or over-the-counter market on which a significant part of the relevant ILP sub-fund's or underlying fund's investments is quoted, listed, traded or dealt in is closed (other than customary weekend and holiday closing) or trading on any such stock exchange or market is restricted or suspended; or
- (ii) when circumstances exist as a result of which in the opinion of the Manager it is not reasonably practicable for the relevant ILP sub-fund to dispose of investments or as a result of which any such disposal would be materially prejudicial to its policyholders; or
- (iii) when a breakdown occurs in any of the means normally employed in ascertaining the value of investments or the net asset value or the issue and redemption price per unit of the relevant ILP sub-fund or when for any other reason the value of the relevant ILP sub-fund's investments or other assets of that ILP sub-fund cannot be reasonably or fairly ascertained; or
- (iv) during which dealings in the units of an ILP sub-fund under the policy are suspended as provided for in the prospectus and constitutive documents of the ILP sub-fund or for any other reason, or during which the relevant ILP sub-fund is unable to repatriate funds for the purpose of making payments on the redemption of units or during which any transfer of funds involved in the redemption or acquisition of investments or payments due on redemption of units cannot in the opinion of the Managers be effected at normal rates of exchange; or
- (v) for any period pursuant to an order or direction from the Monetary Authority of Singapore or any other relevant authorities;
- (vi) during which the existence of any state of affairs is a result of act of God, changes in laws, regulations, government policies, taxation, currency or capital controls or political developments, restrictions in foreign investments imposed, breakdown in communication systems or by reason of any other act, matter or thing beyond our reasonable control which, in our opinion, may seriously prejudice the policy, require a suspension of dealings and/or valuation, or may substantially impair our conduct or ability to conduct our business activities.

You will be notified, as soon as reasonably practicable, of any such suspension, and the termination of such suspension, by means of a written notice. We may also defer the payment of benefits under the policy and postpone the transaction of any redemption request as provided for in the policy contract.

9.6. Soft Dollar Commissions/ Arrangements

We and the relevant Manager do not retain, for our own account, cash or commission rebates arising out of transactions for the ILP sub-funds whether executed in or outside Singapore.

We, the relevant Manager and the fund managers of the underlying funds ("underlying fund manager") shall be entitled to receive soft-dollar commissions/arrangements in respect of the relevant ILP sub-fund or the respective underlying funds. Soft-dollar commissions/arrangements do not include travel, accommodation, entertainment, general administrative goods and services, general office equipment or premises, membership fees, employees' salaries or direct money payment.

We, the relevant Manager and the underlying fund manager will comply with applicable regulatory and industry standards on soft-dollars.

The soft-dollar commissions which we, the relevant Manager and underlying fund manager may receive include specific advice as to the advisability of dealing in, or the value of any investments, research and advisory services, economic and political analyses, portfolio analyses including valuation and performance measurements, market analyses, data and quotation services, computer hardware and software or any other information facilities to the extent that they are used to support the investment decision making process, the giving of advice, or the conduct of research or analysis, and custodial service in relation to the investments managed for clients.

We, the relevant Manager and underlying fund manager will not accept or enter into soft-dollar commissions/arrangements unless soft-dollar commissions/ arrangements would, in our opinion and the opinion of the



relevant Manager and/or the underlying fund manager, reasonably assist us, the relevant Manager and/or the underlying fund manager in our management of the relevant ILP sub-fund and the respective underlying funds, provided that (a) we, the relevant Manager and the underlying fund manager shall ensure at all times that transactions are executed on the best available terms taking into account the relevant market at the time for transactions of the kind and size concerned, and (b) no unnecessary trades are entered into in order to qualify for such soft-dollar commissions/arrangements.

Please refer to the AIA Investment Fund Product Summary for details on soft-dollars commission currently received and/or soft-dollar arrangements entered into by the Managers in respect of the underlying funds.

9.7. Conflicts of Interest

Where we issue other investment-linked policies and where the relevant Manager manages funds other than the ILP sub-funds under the policy, we and the Managers may from time to time have to deal with competing or conflicting interests between the policy and such other investment-linked policies issued by us or between the relevant ILP sub-fund and such other funds managed by the Manager (as the case may be). For example, we or the Manager may make a decision on behalf of an investment-linked policy or one fund (as the case may be) without making the same decision on behalf of any other investment-linked policies or funds, as a decision whether or not to make the same decision in respect of the investment-linked policies and funds depends on many other factors, for example the investment or sale for any fund depends on factors such as the cash availability and portfolio balance of such funds. However, we and the Managers will use our reasonable endeavours at all times to act fairly in respect of all investment-linked policies issued by us and all funds managed by the relevant Manager and to balance the interests of the policy and the relevant ILP sub-funds thereunder.

We are currently the issuer of other investment-linked policies and the Managers manage other funds in addition to the relevant ILP sub-funds.

We will conduct all transactions with or for the policy and the Managers will conduct all transactions with or for the relevant ILP sub-fund on an arm's length basis.

We, or our affiliates or the relevant Manager and its affiliates (together the "parties") are or may be involved in other financial, investment and professional activities which may on occasion cause conflict of interest with the policy and the other investment-linked policies issued by us and the management of the relevant ILP sub-fund and the other funds managed by us. Each of the parties will ensure that the performance of their respective duties will not be impaired by any such involvement. In the event a conflict of interest does arise, the parties will endeavour to ensure that it is resolved as quickly as possible and as far as possible, in your interest or as otherwise as equitably as possible.

We and the Managers may own, hold, dispose or otherwise deal with units in the relevant ILP sub-fund in its own capacity. In the event of any conflict of interest arising as a result of such dealing, we and the Manager (as the case may be) will resolve such conflict in a just and equitable manner as we deem fit.

We and the Managers shall conduct all transactions with or for the ILP sub-funds at arm's length.

9.8. Reports

The financial year end is 31 December. We will send you statements within thirty (30) days after each policy anniversary. We will also send you semi-annual reports and annual audited reports of each of your ILP sub-funds within 2 months and 3 months respectively from the last date of the period to which the reports relate. The latest semi-annual reports and annual audited reports in relation to each ILP sub-fund may be obtained at AIA Tower, 1 Robinson Road Singapore 048542 or you may visit our website at AIA.COM.SG

The Auditor for the ILP sub-funds is PricewaterhouseCoopers of 8 Cross Street #17-00 PWC Building Singapore 048424.

9.9. Tax Considerations

You should consult your own professional advisers as to the implications of buying, holding or disposing of units and to the provisions of the laws of the jurisdiction in which you are subject to tax.

9.10. ILP Sub-Fund Valuation

You may contact us or your AIA Financial Services Consultant or Insurance Representative or refer to the policy contract for details on the valuation of each ILP sub-fund.



10. Risk

Investment in the policy is meant to produce returns over the long-term. You should not purchase this policy with the aim of achieving short-term gains. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. This will affect the policy value which is not guaranteed. Past performance is not an indicator of future performance. You should realise that a possible loss of your premiums cannot be ruled out.

11. Important Notes:

- AIA Platinum Wealth Elite 2.0 is an investment-linked policy (ILP) offered by AIA Singapore, which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance are not necessarily indicative of the future performance of the ILP sub-fund(s). You should seek advice from an AIA Financial Services Consultant or Insurance Representative and read the product summary and product highlights sheet(s) before deciding whether the product is suitable for you.
- This insurance plan is underwritten by AIA Singapore. All insurance applications are subject to our underwriting and acceptance. Submission of an application and payment of premium does not constitute and should not be construed as acceptance by us. We reserve the right to withdraw the plan or reject applications at any time or for any reason without notice.
- This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the actual policy contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the policy contract. For the avoidance of doubt, only the terms and conditions as set out in the policy contract will bind the parties.
- As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.
- The fees and charges set out herein are not guaranteed. We reserve the right upon prior notification of not less than 1 month in writing to you, to vary the fees and charges set out in the policy, or to introduce new fees or charges and the manner in which such fees and charges may be imposed from time to time, up to, where applicable, the maximum limits stated.
- We reserve the right to terminate or suspend the partial withdrawal, automatic fund switch, and automatic fund rebalancing facilities at our discretion. We shall not be responsible for any losses whatsoever arising from or attributable to our decision to suspend or terminate these facilities.
- We will not be liable for any changes in the price of the units of the relevant ILP sub-funds from the time of receipt of your instructions to redeem or switch until the time of redemption or switch of the units, or for the failure or refusal of a ILP sub-fund or its manager to process the subscription and/or redemption of units (as the case may be).
- This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).



**Product Summary for AIA Vitality Benefit on AIA Platinum Wealth Elite 2.0 (If membership is enrolled)
Version 1.0**

AIA Vitality is a world leading wellness programme that works with you to make real change to your health. You may choose to sign up for AIA Vitality with your AIA Platinum Wealth Elite 2.0 plan to enjoy additional benefits. When the Insured signs up as an AIA Vitality member, or is an existing AIA Vitality member at the point of purchase, your policy will provide additional bonus units, also known as Vitality Fund Boost. The Vitality Fund Boost will be payable up to the first 5 policy years upon meeting certain criteria.

This product summary is meant to be read together with **Product Summary for AIA Platinum Wealth Elite 2.0**.

1. Vitality Fund Boost

While this Basic Policy is in force, we will pay a Vitality Fund Boost up to the first 5 policy years. The Vitality Fund Boost rate will vary depending on the Insured’s AIA Vitality status as at 45 days before each policy anniversary.

The Vitality Fund Boost rates are as follows:

Regular Premium (RP)

The Vitality Fund Boost will be paid to your Basic Policy as regular premium units upon receipt of each basic Regular Premium paid for the 1st to up to 5th policy year, depending on your AIA Vitality Status.

Policy Year	<u>Vitality Fund Boost Rate (% of RP)</u> (Based on AIA Vitality Status)			
	Platinum	Gold	Silver	Bronze
1	1.00% p.a.			
2 - 5	2.00% p.a.	1.00% p.a.	Not Applicable	Not Applicable

Single Premium (SP)

The Vitality Fund Boost will be paid to your Basic Policy as single premium units on the issue date and for subsequent policy anniversaries, up to the 5th policy year, depending on your AIA Vitality Status.

Policy Year	<u>Vitality Fund Boost Rate (% of SP)</u> (Based on AIA Vitality Status)			
	Platinum	Gold	Silver	Bronze
1	0.10% p.a.			
2 - 5	0.20% p.a.	0.10% p.a.	Not Applicable	Not Applicable

Vitality Fund Boost will not be applicable on premiums for any new Layers created due to an increase in the Insured Amount.

2. Reinstatement

Upon policy reinstatement, we will resume payment of Vitality Fund Boost, provided you maintain your AIA Vitality membership. For clarity, upon reinstatement, no Vitality Fund Boost will be payable during the period when your Basic Policy has lapsed or terminated.

3. AIA Vitality Status

The Insured must remain a member of AIA Vitality to remain eligible for Vitality Fund Boost.

In the event that the insured does not have an AIA Vitality status 45 days before the policy anniversary due to any reason, including but not limited to where AIA Vitality membership has been terminated, Vitality Fund Boost will be terminated at the next Policy Anniversary and shall not be reinstated even if the Insured’s AIA Vitality Status is revived subsequently.



4. Change of Insured

If there is a change of Insured during the first 5 policy years, the Vitality Fund Boost will still be payable as long as the new Insured is an eligible AIA Vitality member.

Important Notes

All insurance applications are subject to our underwriting and acceptance. Submission of an application and payment of premium does not constitute and should not be construed as acceptance by us. We reserve the right to withdraw the plan or reject applications at any time or for any reason without notice.

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this benefit and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the actual endorsement for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the endorsement. For the avoidance of doubt, only the terms and conditions as set out in the endorsement will bind the parties.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.



Product Summary for Total and Permanent Disability Rider (Optional Benefit)

Version 1.0

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) (“we, our, us, AIA Singapore”).

Total and Permanent Disability Rider is a non-participating supplementary benefit which provides financial protection if the Insured becomes totally and permanently disabled before age 70. This benefit accelerates the payment of the Insured Amount of the Basic Policy.

You may add on this optional rider to enhance your insurance coverage. Additional benefit charge will be payable through cancellation of units.

This product summary is meant to be read together with **Product Summary for AIA Platinum Wealth Elite 2.0**.

1. Total and Permanent Disability (TPD) Benefit

In the event of TPD of the Insured, we will pay the higher of the following:

- (a) the TPD insured amount; or
- (b) the policy value,

less applicable fees and charges (if any).

The TPD Insured Amount shall follow the Current Insured Amount of the Basic Policy.

The TPD Benefit is a full acceleration of the Death Benefit of the Basic Policy, and the policy will automatically terminate upon payment of Benefit.

Before the policy anniversary occurring on or immediately following the Insured's 65th birthday, TPD means the Insured is not capable of doing or carrying out any work, occupation or profession, to earn or obtain any wages, compensation or profit. Such disability must continue uninterrupted for at least 6 consecutive months and there is no possibility of improvement for an indefinite time.

From the policy anniversary occurring on or immediately following the Insured's 65th birthday, TPD means the Insured is not capable of performing at least 2 of the following 6 Activities of Daily Living even with the aid of special equipment, and always requiring the physical assistance of another person throughout the entire activity. Such disability must continue uninterrupted for at least 6 consecutive months and there is no possibility of improvement for an indefinite time.

Activities of Daily Living are:

- (a) Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa
- (b) Mobility: the ability to move indoors from room to room on level surfaces
- (c) Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- (d) Dressing: the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances
- (e) Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means
- (f) Feeding: the ability to feed oneself once food has been prepared and made available

However, any of the following conditions* will be immediately recognised as TPD:

- (i) total and irrecoverable loss of sight of both eyes, or
- (ii) loss by complete severance or the total and irrecoverable loss of use of two (2) limbs at or above the wrist or ankle; or
- (iii) total and irrecoverable loss of sight of one (1) eye; and
 - a. loss by complete severance of one (1) limb at or above the wrist or at or above the ankle; or
 - b. total and irrecoverable loss of use of one (1) limb at or above the wrist or at or above the ankle.

**If the Insured is a juvenile, we will only admit these conditions as TPD.*

Besides other underwriting limits applicable to this plan, this benefit is also subject to the TPD per life limit of S\$7,500,000



(aggregated with other policies or riders issued on the same life). For policies issued in other currencies, a conversion rate as determined by the company will apply.

2. Insurance Risk Charge

Insurance Risk Charge will be deducted on a monthly basis to provide for insurance cover, even during Premium Holiday.

$\text{Insurance Risk Charge} = \text{Applicable Monthly Insurance Risk Charge Rate} \times \text{Sum-at-Risk}$ <p>Where Sum-at-Risk = Current Insured Amount – policy value</p>
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If the Sum-at-Risk is zero or negative in a given month, no Insurance Risk Charge is payable for that month.

Please refer to Appendix A for the Schedule of Insurance Risk Charge for Total and Permanent Disability Rider that will be applied according to the Insured's attained age, sex and smoking status for a standard life. The Insurance Risk Charge will be revised for a life which is subject to extra mortality rating.

3. Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the supplementary agreements. The exclusions for this Benefit include, but are not limited to, the following conditions. You are advised to read the supplementary agreements for the full list of exclusions:

- (a) deliberate acts that endanger oneself, whether sane or insane, including any of the following:
 - (i) violation or attempted violation of the law or resistance to arrest; or
 - (ii) suicide or attempted suicide, intentional self injury or exposure to exceptional danger (except in an attempt to save human life);
- (b) engaging in or taking part in air, military or naval service in time of declared or undeclared war or while under order for warlike operations or restoration of public order; or
- (c) entering, operating, or servicing, riding in or on, ascending or descending from or with any aerial device or conveyance (except where the Insured is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or by the Republic of Singapore Air Force).

4. Termination

This Benefit shall automatically terminate on the occurrence of the earliest of the following:

- (a) termination of the Basic Policy; or
- (b) upon our receipt of notification of TPD claim which results in the admission of the total and permanent disability benefit;
or
- (c) on the policy anniversary occurring on or immediately following the Insured's 70th birthday; or
- (d) termination of this supplementary agreement upon your request in writing to us.

5. Claims Procedure

We must receive written notice of claim for loss within 60 days from the date of diagnosis of a TPD. You may refer to the supplementary agreement for details on claims procedures. You may also contact your AIA Financial Services Consultant, Insurance Representative or AIA Customer Care Hotline at 1800 248 8000.

Important Notes

All insurance applications are subject to our underwriting and acceptance. Submission of an application and payment of premium does not constitute and should not be construed as acceptance by us. We reserve the right to withdraw the plan or reject applications at any time or for any reason without notice.

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this benefit and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the actual Supplementary Agreement for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the Supplementary



Agreement. For the avoidance of doubt, only the terms and conditions as set out in the Supplementary Agreement will bind the parties.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).



APPENDIX A – SCHEDULE OF INSURANCE RISK CHARGE FOR TOTAL AND PERMANENT DISABILITY RIDER (PER \$1,000 SUM AT RISK)

Attained Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
0	0.070	0.070	0.060	0.060
1	0.070	0.070	0.060	0.060
2	0.070	0.070	0.060	0.060
3	0.070	0.070	0.060	0.060
4	0.070	0.070	0.060	0.060
5	0.070	0.070	0.060	0.060
6	0.070	0.070	0.060	0.060
7	0.070	0.070	0.060	0.060
8	0.070	0.070	0.060	0.060
9	0.070	0.070	0.060	0.060
10	0.070	0.070	0.060	0.060
11	0.070	0.070	0.060	0.060
12	0.070	0.070	0.060	0.060
13	0.070	0.070	0.060	0.060
14	0.070	0.070	0.060	0.060
15	0.070	0.070	0.060	0.060
16	0.070	0.070	0.060	0.060
17	0.070	0.070	0.060	0.060
18	0.070	0.080	0.060	0.080
19	0.070	0.090	0.060	0.080
20	0.080	0.090	0.070	0.080
21	0.080	0.100	0.070	0.090
22	0.080	0.100	0.070	0.090
23	0.080	0.100	0.080	0.090
24	0.090	0.110	0.080	0.100
25	0.090	0.110	0.080	0.100
26	0.090	0.110	0.080	0.100
27	0.100	0.120	0.090	0.110
28	0.100	0.120	0.090	0.110
29	0.100	0.120	0.090	0.110
30	0.100	0.130	0.090	0.120
31	0.110	0.130	0.100	0.120
32	0.110	0.130	0.100	0.120
33	0.110	0.140	0.100	0.130
34	0.120	0.140	0.110	0.130
35	0.120	0.150	0.110	0.140
36	0.130	0.160	0.110	0.140
37	0.130	0.160	0.120	0.150
38	0.140	0.170	0.130	0.160
39	0.150	0.180	0.130	0.170
40	0.160	0.190	0.140	0.180



Attained Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
41	0.170	0.210	0.150	0.190
42	0.190	0.230	0.170	0.210
43	0.200	0.250	0.180	0.230
44	0.220	0.270	0.200	0.250
45	0.250	0.300	0.220	0.270
46	0.270	0.330	0.240	0.300
47	0.300	0.370	0.270	0.330
48	0.340	0.410	0.300	0.370
49	0.370	0.460	0.330	0.420
50	0.420	0.510	0.370	0.460
51	0.470	0.570	0.420	0.520
52	0.520	0.640	0.460	0.580
53	0.580	0.710	0.520	0.650
54	0.650	0.790	0.580	0.720
55	0.720	0.880	0.640	0.800
56	0.810	0.980	0.720	0.890
57	0.900	1.100	0.800	1.000
58	1.000	1.220	0.890	1.110
59	1.110	1.350	0.980	1.230
60	1.220	1.490	1.090	1.360
61	1.360	1.660	1.210	1.510
62	1.500	1.830	1.340	1.670
63	1.660	2.030	1.480	1.850
64	1.840	2.250	1.640	2.050
65	2.040	2.490	1.820	2.270
66	2.260	2.770	2.010	2.510
67	2.510	3.060	2.230	2.780
68	2.780	3.390	2.470	3.090
69	3.080	3.760	2.740	3.420