

Pillar One: Value For Money

1. Minimum Monthly Premium

USD (\$) 1848

2. Please state the following projected outcome for a Male 45 years old non-smoker with a monthly contribution of HK\$5,000 for 20 years:

Policy Year	A. Guaranteed Cash Value (\$):	B. Guaranteed Death Benefit (\$):	C. Guaranteed Bonuses (incl. Reversionary Bonus) (\$):	D. Guaranteed Internal Rate of Return (I.R.R.):
1	0	31078	0	0
2	0	62155	0	0
3	8453	93233	1878	-78.27
4	20098	124311	3776	-59.86
5	36628	155389	5692	-44.29
10	101431	155389	15563	-5.11
15	127916	155389	25939	-1.41
20	161727	161727	36844	0.28
25	165671	165671	48305	0.32
30	169052	169052	60350	0.34

Maturity (Year):75	218829	218829	200528	0.48
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Special Guaranteed Bonuses available:

E. Bonus Lock-in: select all the apply

- We allow customers to lock in non-guaranteed bonuses
- Upon reaching a certain policy anniversary
- There is not an aggregate limit

Special Remarks

Our bonus lock-in option is to provide the option for the customer to choose to leave the Withdrawal Amount (the non-guaranteed cash value of Reversionary Bonus and its corresponding non-guaranteed cash value of Terminal Bonus) in the Policy to accumulate with non-guaranteed interest

F. In which anniversary year does the policy reach Breakeven?

Total Breakeven Year: 8; Guaranteed Breakeven Year: 19

G. What is the current crediting interest rate?

N/A

H. What is the minimum guaranteed crediting interest rate?

N/A

I. Does the plan offer Unemployment Protection?

No

3. Is there more than one Premium Payment Term?

No

4. Payment Modes – Select all that apply

- Monthly
- Quarterly
- Semi-Annually
- Annually

5. What is the flexibility for cash withdrawals:

- Withdraw without penalty
- Bonus lock-in portion only

6. Is an Increase/Decrease in the Premium amount allowed?

Yes

7. Payment Holidays

Yes

8. When is premium holiday allowed?

Starting from year 4

9. Is the Policy Convertible to an annuity plan?

Yes

10. How many annuity options are there?

1-3

Additional Remarks

We have 2 annuity options:

1. Fixed Income Annuity
2. Fixed Income Annuity with 20-Year Annuity Income Payment Guarantee Period

11. Change of Life Insured during the policy is in force

There is no limit to the number of times

12. Change of Policyholder during the policy is in force

There is no limit to the number of times

13. Advanced payment on terminal illness diagnosis

No

14. Please state all the Key Exclusions

Suicide Exclusion

15. Does the firm discuss or monitor the impact that its products and services have on consumers?

Yes

16. Does the firm provide charitable donations or product/service accessibility initiatives?

No

17. Does the company distribute any low-priced products or services designed explicitly for BoP [bottom of pyramid] lower-income communities to help improve their lives and livelihoods?

Yes

Additional Remarks for how your products create Long-Term Value for the customers:

Chubb MyLegacy Insurance Plan ("Chubb MyLegacy" or the "Plan") is a whole life participating plan with competitive total returns (which include guaranteed and non-guaranteed portions) that can outpace inflation over the medium to long term, coupled with a first-to-market feature for converting Partial Surrender Value of the Policy to a Split Policy and name another insured for the Split Policy for meeting the customers' long term legacy planning needs. Chubb MyLegacy offers premium payment term of 5 years, thus the premium payment term of 5 years with same total premium amount is selected for the item 2 above. All policy values are shown in USD.

18. UPLOAD a product Brochure and the Illustration Document for a Male, non-smoker, aged 40, with a monthly premium of HK\$5,000 for 20-year

illustration (Whole Life).pdf

[W0203] Chubb - Whole-Life Insurance

Product brochure (Whole Life).pdf

19. Video URL links:

<https://www.chubb.com/hk-en/personal/chubb-mylegacy-insurance-plan.html>