AIA Hong Kong

1/F, AIA Hong Kong Tower,
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AIA.COM.HK

Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong Only)	**From:**	Toby Wong
Copy:	Mr. Alger Fung / Ms. Alice Liang / Mr. Jim Jan Zen / Mr. Louie Ho / All Department Heads	**Dept.:**	Health and Wellness Proposition
Date:	1 June 2024	**Total pages:**	15

Subject: A240605 **AIA 延期年金計劃 – 2024 年六月份優惠更新**
AIA Deferred Annuity Plan – June 2024 Offer Update

好消息！為支持各財務策劃顧問於 2024 年第二季度作最後衝刺，我們很高興為大家帶來 **AIA 延期年金計劃**的優惠更新，讓合資格客戶可享 **20%**保費回贈。我們現將此最新優惠的詳情列於此通告，以方便大家參考。

如有任何查詢，請使用 iEngage / PES Chatbot，或電郵至 AIAHK.HWcampaign@aia.com 查詢。

Good News! To support our Financial Planners in producing a strong Q2 2024 closing, we are delighted to bring you the offer update of **AIA Deferred Annuity Plan**, providing **20%** premium refund to our eligible customers. Offer details are summarised in this memo for your easy reference.

Should you have any question, please enquire by using Chatbot in iEngage / PES, or email AIAHK.HWcampaign@aia.com for enquiry.

Best regards,

Toby Wong
Head of Health and Wellness Proposition

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[AIA – INTERNAL]

第一部份 – 保費回贈/折扣推廣及其他推廣

1) 推廣優惠一覽表 – 所有客戶

推廣優惠	1. 指定保障計劃保費回贈推廣	2. 指定儲蓄保險及人壽保障計劃保費回贈推廣	3. 指定儲蓄保險計劃保費折扣推廣	4.「愛伴航」系列保費回贈推廣	5.「自在自選」危疾保保費回贈推廣
推廣期	2024 年 4 月 1 日至 6 月 30 日				
適用客戶	所有客戶				
產品	指定保障計劃 (包括基本計劃，附加契約，AIA 健康系列及明珠系列，如適用) (附加契約必須附加於新基本計劃) • 特級「健康之寶」醫療保障計劃 2 / 特級「健康之寶」住院及手術賠償附加契約 2 •「簡護危疾保」 •「癌症全方位保障 3」 •「全程守護健康保」# •「銀意保」 •「自選人身意外保險 3」 •「摯誠定期壽險計劃」 •「尊誠定期壽險計劃」 •「AIA 唯一摯保 – 全面保障」	指定儲蓄保險及人壽保障計劃 (3 年/5 年/10 年/25 年保費繳付期，如適用) •「充裕未來•盈尚」 •「盈御多元貨幣計劃 3」 •「簡愛•延續」保障計劃 5 •「樂怡人生」保障計劃系列	指定儲蓄保險計劃 (只限於一次性繳付保費) •「充裕未來•盈尚」 •「盈御多元貨幣計劃 3」 •「簡愛•延續」保障計劃 5 •「諾享」保障計劃 2	指定保險產品 (包括 AIA 健康系列，如適用) •「愛伴航」 •「愛伴航 - 首護 摯寶」	指定保險產品 (基本計劃) •「自在自選」危疾保
優惠	可享 3 個月保費回贈	達指定首年保費要求 可享高達 25%保費回贈	達指定一次性繳付保費 要求可享高達 7%保費折扣	可享高達 4 個月保費回贈	可享高達 6 個月保費回贈
通告	A240414				

#只適用於香港

1) 推廣優惠一覽表 – 所有客戶 (續)

優惠更新

優惠更新

推廣優惠	6. 指定醫療保障計劃保費回贈推廣	7.「愛無憂長享計劃5」保費回贈推廣	8. AIA延期年金計劃保費回贈推廣#	9. 「財富恆裕2」壽險計劃專屬禮遇	10. 預繳保費保證優惠息率推廣優惠
推廣期	2024 年 4 月 1 日至 6 月 30 日 (除特別註明外)		2024 年 6 月 1 日 至 6 月 30 日 (1 個月)	2024 年 4 月 1 日至 6 月 30 日	2024 年 6 月 1 日 至 6 月 30 日 (1 個月)
適用客戶	所有客戶				
產品	指定保險計劃 (包括基本計劃，附加契約及 AIA 健康系列，如適用) (附加契約必須附 加於新基本計劃) • AIA 自願醫保標準計劃# • AIA 自願醫保靈活計劃# • AIA 自願醫保尊耀計劃#~ •「尊耀」醫療計劃^~ /「尊耀明珠」醫療計劃~	指定儲蓄保險計劃 (6 年/10 年/15 年/20 年保費繳付期) •「愛無憂長享計劃 5」	指定保險產品 (基本計劃) • AIA 延期年金計劃#	指定保險產品 (基本計劃) •「財富恆裕 2」壽險計劃	指定儲蓄保險計劃 (基本計劃及只限 5 年保費繳付期之美元保單) •「充裕未來•盈尚」 •「盈御多元貨幣計劃 3」 限額優惠
優惠	可享高達 6 個月保費回贈	可享高達 15%保費回贈	達到首年年度化保費要求 可享 20%保費回贈	1. 降低最低保額要求 2. 簡易核保程序 3. 放寬醫療核保要求 4. 米芝蓮星級餐廳精緻晚餐體驗	預繳保費可享保證優惠年利率高達 5.0%
通告	A240442	A240414	A240605	A240415	A240606

#只適用於香港
^只適用於澳門
~AIA 自願醫保尊耀計劃、「尊耀」醫療計劃及「尊耀明珠」醫療計劃之推廣期由 2024 年 4 月 22 日(首個申請日) 至 2024 年 6 月 30 日。

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2) 宣傳單張

AIA「ASPIRE 不斷追求 為您超越」推廣活動 (2024 年第二季) – 優惠更新

宣傳單張版本
 繁體中文版本：連結 英文版本：連結 簡體中文版本：連結

註：產品名稱已劃一羅列於各不同語言版本的宣傳單張。

最新推廣優惠詳情於 2024 年 6 月 1 日起上載公司網頁 aia.com.hk。

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3) 推廣活動優惠詳情

AIA延期年金計劃保費回贈推廣 (只適用於香港)

推廣期: 2024年6月1日至2024年6月30日 (包括首尾兩天)

優惠更新

指定產品	保費回贈 (每張合資格保單)
AIA 延期年金計劃 基本計劃年度化保費 (美元) 5,000 或以上	**20.0%**

有關推廣優惠之注意事項以及條款及細則，請參閱附錄 1 或有關宣傳單張。

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4) 附錄

附錄 1 – 推廣優惠之注意事項及條款及細則

財務策劃顧問之注意事項

1. 首年佣金(FYC)以全數保費計算，佣金不會因保費回贈或折扣而受影響。
2. 保費回贈優惠確認信將於保單繕發限期後 4 個月內郵寄予客戶。客戶信副本亦會存放於 eAgency Corner (eAC) 及/或 Policy Enquiry System (PES) 以供參考。
3. 保費通知書 (只適用於保費回贈推廣之合資格新保單)：
   i. 年繳/半年繳/季繳之新保單：保費通知書將列出淨應繳保費，意思指下期應繳總保費扣除相關保費回贈金額後之金額。
   ii. 月繳之新保單：自動轉賬金額將會收取淨應繳保費。
4. 指定儲蓄保險計劃保費折扣推廣(只限於一次性繳付保費計劃)之合資格新保單，有關保費折扣之金額將載於保單資料頁。
5. 香港/澳門區財務策劃顧問只能於所屬營業牌照境內推行此推廣計劃。
6. 財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品屬於須要完成財務需要分析之產品，財務策劃顧問必須於進行產品推介/銷售前與客戶完成相關之財務需要分析。財務策劃顧問需持有卷五牌照方可進行投資相連壽險保單之銷售活動。於介紹任何投資相連壽險產品之前，財務策劃顧問必須跟客戶進行財務需要分析（FNA）及風險承擔能力問卷（RPQ），以確認客戶的投資需要、保費負擔能力及風險承擔能力。而在整個銷售過程中，財務策劃顧問不可向客戶提供任何投資建議，亦不可直接或間接向客戶提供任何禮物誘使客戶購買投資相連壽險保單。投資相連壽險保單只適合有人壽保障需要及投資需要的客戶購買。
7. 如財務策劃顧問需要就個別保單計算在該月份之營業額內，則必須根據由營運部所定之每月的截數日期及時間或之前遞交投保申請書，並在該月底或之前獲成功批核。詳情請留意由營運部所發出的有關通告。

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推廣優惠之條款及細則

適用於以上各項優惠

1. 此推廣只適用於透過 AIA 財務策劃顧問或 AIA 保險顧問/理財顧問遞交或經 AIA iShop 友保易(如適用)提交之投保申請。
2. 此推廣只適用於香港或澳門繕發之保單。
3. 保費回贈之計算包括新保單之標準保費及因核保而需附加之額外保費(如有)在內。保費折扣之計算只包括新保單之標準保費 (因核保而需附加之額外保費(如有)並不計算在內)。其他基本計劃及 / 或附加契約之保費及保費徵費均不會被納入於計算此優惠之內。
4. 每張合資格之新保單於推廣期內只可獲取保費回贈或折扣推廣優惠(如適用)一次。如新保單符合多於一項保費回贈或折扣推廣優惠之要求，客戶可獲取金額較高的保費回贈或折扣推廣優惠。
5. 如新保單之保單日期早於申請日期，首次保費回贈可能會安排後於首個保單週年日後的下一期保費到期日。
6. 此推廣並不適用於推廣期之前已遞交或已繕發但其後於推廣期內撤回投保申請或取消保單，並再次投保相同保險計劃之客戶。
7. 除另有訂明或安排外(如有)，此優惠不適用於計劃轉換(包括基本計劃或附加契約，如適用)，不論由其他保險產品轉換至推廣保險產品及/或由推廣保險產品轉換至其他保險產品。
8. AIA 有權隨時更改本推廣活動的條款及細則而毋須另行通知。各推廣優惠均只在推廣保險產品可以接受投保申請時有效。如對本推廣活動有任何爭議，AIA 保留最終決定權。
9. 本通告只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析。所有產品資料只供參考，並不包含保單的完整條款。有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。有關「AIA Vitality 健康程式」的內容、條款及細則，請瀏覽 aia.com.hk/aiavitality。
10. 相關產品的保費回贈推廣於不同銷售渠道購買可能有所不同。請參閱有關銷售渠道的相關通告。
11. AIA 自願醫保標準計劃（屬自願醫保計劃下的「標準計劃」）為受保人提供多項標準化的基本保障，而 AIA 自願醫保靈活計劃及 AIA 自願醫保尊耀計劃（屬自願醫保計劃下的「靈活計劃」）則為受保人在整體上保持「標準計劃」下所有保障之前提下，提供較高的保障。
12. 只有自願醫保計劃下的認可產品及合資格延期年金計劃(如適用)的已繳保費可申請稅務扣減，而保費回贈及保費折扣(如有，包括電子保費現金券)不能享有稅務扣減優惠。有關稅務扣減詳情，請參閱 www.vhis.gov.hk、www.ia.org.hk 及 www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見。
13. 由 2018 年 1 月 1 日起，所有保單持有人均需向保險業監管局為其新繕發及現行香港保單繳付的每筆保費繳交徵費。而保費回贈並不會導致任何保費徵費退款。有關保費徵費詳情，請瀏覽我們的網站 www.aia.com.hk/useful-information-ia-tc 或保險業監管局網站 www.ia.org.hk。
14. 如相關保單成功繕發及/或相關附加契約成功生效（按情況適用）並符合有關約定的保費回贈推廣條款及細則，則本保費回贈推廣亦會構成保單合約之一部份。

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適用於個別產品之優惠

15. AIA 延期年金計劃保費回贈推廣 (只適用於香港)

a) 推廣優惠由 2024 年 6 月 1 日 至 2024 年 6 月 30 日止，包括首尾兩天（「推廣期」）。

b) 此優惠只適用於年度化保費達 5,000 美元或以上之 AIA 延期年金計劃之基本計劃，而該計劃（「新保單」）：

i. 須於推廣期內成功申請及遞交（根據申請日期）；及

ii. 於 2024 年 8 月 31 日或之前繕發。

c. 新保單之保費回贈安排如下：

- 於第 1 個保單年度終結時，保單將獲得 8%保費回贈。
- 於第 2 個保單年度終結時，保單將獲得 7%保費回贈。
- 於第 3 個保單年度終結時，保單將獲得 5%保費回贈。

d. 新保單之保費回贈金額將於上述保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關新保單的未來保費之用，該保費回贈金額將不可提取。此外，新保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，優惠資格將被取消。

e. 新保單保費回贈之計算方法：

繳款方式	保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)		
	第 1 個保單週年	第 2 個保單週年	第 3 個保單週年
月繳	= 月繳保費 x 12 x 8.0%	= 月繳保費 x 12 x 7.0%	= 月繳保費 x 12 x 5.0%
季繳	= 季繳保費 x 4 x 8.0%	= 季繳保費 x 4 x 7.0%	= 季繳保費 x 4 x 5.0%
半年繳	= 半年繳保費 x 2 x 8.0%	= 半年繳保費 x 2 x 7.0%	= 半年繳保費 x 2 x 5.0%
年繳	= 年繳保費 x 8.0%	= 年繳保費 x 7.0%	= 年繳保費 x 5.0%

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Part 1 – Premium Refund / Discount Offers and Other Offers

1) Promotional Offers Overview – All Customers

Offer	1. Specified Protection Plans Premium Refund	2. Specified Savings Insurance and Life Protection Plans Premium Refund	3. Specified Savings Insurance Plans Premium Discount	4. On Your Side Plan Series Premium Refund	5. AIA Assemble Premium Refund
Promotional Period	1 April 2024 to 30 June 2024				
Customers	All customers				
Products	Specified Protection Plans (including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) (Supplementary Contract must be added to new Basic Plan) • Super Good Health Medical Plan 2 / Super Good Health Hospital and Surgical Rider 2 • Simple Care Essence • Cancer Guardian 3 • Health Journey Guardian# • Silvery Protect • PAC Select 3 • Wisdom Term Life Plan • Expert Term Life Plan • AIA One Absolute – Full Protection	Specified Savings Insurance and Life Protection Plan (3-year / 5-year / 10-year / 25-year premium payment term, if applicable) • Bonus Power Vantage • Global Power Multi-Currency Plan 3 • Simply Love Encore 5 • Serene Life series	Specified Savings Insurance Plans (One-time premium payment only) • Bonus Power Vantage • Global Power Multi-Currency Plan 3 • Simply Love Encore 5 • Fortune Promise 2	Specified Insurance Plans (including AIA Vitality series, if applicable) • On Your Side Plan • On Your Side Plan – First Gift	Specified Insurance Plans (including AIA Vitality series, if applicable) • AIA Assemble
Offer	Can enjoy 3 months premium refund	With specified first-year premium, can enjoy up to 25% premium refund	With specified one-time premium, can enjoy up to 7% premium discount	Can enjoy up to 4 months premium refund	Can enjoy up to 6 months premium refund
Memo	A240414				

#Applicable to Hong Kong only

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1) Promotional Offers Overview – All Customers All Customers (con't.)

Offer	6. Specified Medical Plans Premium Refund	7. Forever Love Coupon Plan 5 Premium Refund	8. AIA Deferred Annuity Plan Premium Refund# (Offer Updated)	9. Wealth Elite 2 – Exclusive Privileges	10. Guaranteed Preferential Interest Rate Promotion (Offer Updated)
Promotional Period	1 April 2024 to 30 June 2024 (Unless otherwise specified)		1 June 2024 to 30 June 2024 (1 month)	1 April 2024 to 30 June 2024	1 June 2024 to 30 June 2024 (1 month)
Customers	All customers				
Products	Specified Insurance Plan (including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable) (Supplementary Contract must be added to new Basic Plan) • AIA VHIS Standard Scheme# • AIA VHIS Flexi Scheme# • AIA VHIS Privilege Ultra Scheme#~ • Privilege Ultra Medical Plan^~ / Privilege Ultra Pearl Medical Plan~	Specified Savings Insurance Plan (6-year / 10-year / 15-year / 25-year premium payment term) • Forever Love Coupon Plan 5	Specified Insurance Plan (Basic plan) • AIA Deferred Annuity Plan#	Specified Insurance Plan (Basic plan) • Wealth Elite 2	Specified Insurance Plan (Basic plan) • Bonus Power Vantage • Global Power Multi-Currency Plan 3* Limited Quota
Offer	Can enjoy up to 6 months premium refund	Can enjoy up to 15% premium refund	With specified first-year annualized premium, can enjoy 20% premium refund	1. Reduction of Min. SA 2. Simplified U/W Offer 3. Relaxation of Medical U/W 4. Michelin Dinner Experience	Can enjoy guaranteed preferential interest rate of up to 5.0% p.a. on prepaid premium
Memo	A240442	A240414	A240605	A240415	A240606

#Applicable to Hong Kong only
^Available in Macau only
~The promotional period of AIA VHIS Privilege Ultra Scheme, Privilege Ultra Medical Plan and Privilege Ultra Pearl Medical Plan is from 22 April 2024 (first application date) to 30 June 2024.

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Memo

2) Promotional Leaflet

AIA "ASPIRE For You, We Go Beyond" Promotional Campaign (Quarter 2 2024) – Offer Update

Leaflet version
 Traditional Chinese Version: LINK English Version: LINK Simplified Chinese Version: LINK

Note: Product names are listed across all promotional leaflets in different languages.

Details of the latest offer will be available on aia.com.hk from 1 June 2024.

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Memo

3) Promotional Offers Details

AIA Deferred Annuity Plan Premium Refund Offer (For Hong Kong only)

Promotional Period: From 1 June 2024 to 30 June 2024 (both days inclusive)

Offer Updated

Specified Insurance Plan	Premium Refund (each eligible policy)
AIA Deferred Annuity Plan Basic Plan with annualised premium US$5,000 or above	**20.0%**

For Important Notes, Terms & Conditions of Promotion Offers, please refer to Appendix 1 or the relevant promotion leaflet.

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Memo

4) Appendix

Appendix 1 – Promotion Offers Important Notes and Terms and Conditions

Important Notes for Financial Planners

1. First Year Commission (FYC) is calculated on the gross premium, and will not be affected by the premium refund or discount.
2. Premium refund notification letter will be sent to customers within 4 months after the policy issuance deadline. Copies of customer letters can be retrieved in eAgency Corner (eAC) and Policy Enquiry System (PES).
3. Premium Payment Notice (for policy eligible for premium refund)
   i. For New Policy with Annually/Semi-annually/Quarterly mode, the notice will show the net premium payable, i.e. the remaining amount after deducting the corresponding premium refund amount from the next modal premium.
   ii. For New Policy with Monthly mode, only the net premium payable amount will be credited via autopay.
4. Regarding eligible New Policy of Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment plan only), the amount of the premium discount will be stated on the policy information page.
5. This campaign can only be promoted within Hong Kong or Macau territory according to the agent's relevant license.
6. Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Need Analysis, Financial Planners must complete such analysis with customers before product recommendation/ solicitation. Financial Planner shall obtain paper 5 license for any Unit-Linked Policies selling activities. Before any Unit-Linked Policies selling activities, Financial Planner needs to conduct Financial Needs Analysis (FNA) and Risk Profile Questionnaire (RPQ) with customers to assess customer needs and premium affordability. During the solicitation process, Financial Planner shall not provide any investment advise to customers, and shall not directly or indirectly offer any gifts to induce customers to purchase Unit-Linked Policies. Unit-Linked Policies are only suitable for customers who have life insurance and investment needs.
7. If Financial Planners want to count the respective policy(ies) as the production case(s) of that month, such applications must be submitted on or before the closing dates and cut-off time and approved on or before the end of that month as set by Operations. For details, please refer to related memo issued by Operations.

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Terms & Conditions of Promotion Offers

Applicable to offers as stated above

1. The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).
2. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
3. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. The calculation of the premium discount is only applicable to the standard premium (extra premium due to underwriting (if any) is excluded) of the New Policy. The premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for calculating the premium refund or discount amount.
4. Each New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotion Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotion offer with higher premium refund or discount amount will be entitled.
5. If the policy date of a New Policy is earlier than its application date, the first premium refund may be available beyond the next premium due date after the first policy anniversary.
6. The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotion Period.
7. Unless otherwise specified or arranged (if any), this Offer is not applicable to plan conversion cases (including basic plans or riders, if applicable), regardless of plan conversion from other insurance plans to the promotional insurance plans or plan conversion from the promotional insurance plans to other insurance plans.
8. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotion Offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
9. This memorandum contains general information only. It does not constitute any offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying any insurance product. The product information is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aiavitality.
10. The premium refund offer may be different on the relevant products distributed through different sales channels. Please refer to relevant sales channel's memorandums.
11. AIA Voluntary Health Insurance Standard Scheme (being the Standard Plan under Voluntary Health Insurance Scheme ("VHIS")) provides the basic standardised features for insured, while AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Privilege Ultra Scheme (being the Flexi Plan under VHIS)) are those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.
12. Only the paid premiums of certified VHIS plans and Qualifying Deferred Annuity policies (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
13. Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). Our premium refund offer shall not trigger any refund of levy. For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

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14. The premium refund material will form part of the policy contract if the Terms and Conditions of this premium refund offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).

Applicable to specified products offers

15. AIA Deferred Annuity Plan Premium Refund Offer (For Hong Kong only)

a. The promotional period is from 1 June 2024 to 30 June 2024, both days inclusive ("Promotional Period").

b. This offer is only applicable to the basic plans of AIA Deferred Annuity Plan with annualised premium of US$5,000 or above that are:-
   - successfully applied and submitted (based on the application date) during the Promotional Period, and
   - issued on or before 31 August 2024.

c. Premium refund arrangement for the New Policy is as follows:
   - At the end of the first policy year, the New Policy will entitle to 8% premium refund.
   - At the end of the second policy year, the New Policy will entitle to 7% premium refund.
   - At the end of the third policy year, the New Policy will entitle to 5% premium refund.

d. The premium refund will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.

e. Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)		
	1st Policy Anniversary	2nd Policy Anniversary	3rd Policy Anniversary
Monthly	= monthly premium x 12 x 8.0%	= monthly premium x 12 x 7.0%	= monthly premium x 12 x 5.0%
Quarterly	= quarterly premium x 4 x 8.0%	= quarterly premium x 4 x 7.0%	= quarterly premium x 4 x 5.0%
Semi-annually	= semi-annual premium x 2 x 8.0%	= semi-annual premium x 2 x 7.0%	= semi-annual premium x 2 x 5.0%
Annually	= annual premium x 8.0%	= annual premium x 7.0%	= annual premium x 5.0%

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