
SAVINGS
AIA PROMISESAVER (APS)
Carefree savings, more leisure in life
Limited offer
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AIA International Limited
(Incorporated in Bermuda with limited liability)
AIA
HEALTHIER, LONGER, BETTER LIVES

One Promise, Three Wishes Fulfilled!

AIA PromiseSaver helps you navigate market uncertainties and the possibility the United States interest rates may be lowered in the near future, by locking in returns for wealth accumulation. **AIA PromiseSaver** is an **8-year** non-participating insurance plan that provides you guaranteed cash value. By paying **2 years of annual premiums**, you can enjoy a guaranteed rate of return of **3.6%** p.a.* upon policy maturity at the end of the 8th policy year, with a guaranteed breakeven at the end of the 6th policy year. **AIA PromiseSaver** also provides death benefit which is at least 110% of the total premiums paid# in the unfortunate event the insured passes away. **AIA PromiseSaver** fulfils all of your three wishes!



Secure Interest

Guaranteed Rate of Return
upon policy maturity
at the end of the
8th policy year is
3.6% p.a.*

Enjoy stable return



Secure Principal

Guaranteed Cash Value
at the end of the **6th**
policy year is
equivalent to
the total premiums paid#*

Guaranteed breakeven

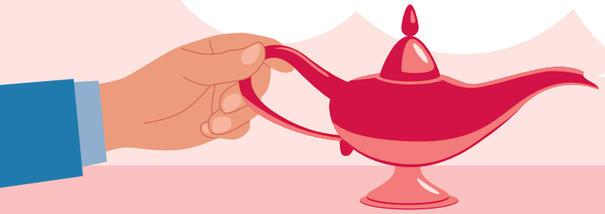


Secure Future

Death Benefit^
is equivalent to the higher of:
(i) **110%** of the total
premiums paid#; and
(ii) the guaranteed cash value

Support the future of loved ones

Whether you wish to lock in rate of return or enjoy peace of mind in wealth planning with an extra layer of protection, AIA PromiseSaver helps make your wishes come true!



* It is assumed that (i) all premiums are paid in full when due and as planned; (ii) the total premiums paid excludes the levy collected by the Insurance Authority; (iii) no death benefit or surrender benefit has been paid before or becomes payable; (iv) no withdrawal has been made and no indebtedness under the policy; and (v) the principal amount of the policy remains unchanged throughout the policy term.

\# "Total premiums paid" refers to the total amount of due and payable premiums paid to the **AIA PromiseSaver** policy and received by us from the policy date up to the end of the current policy year. Total premiums paid does not include any premium(s) paid to us but not yet due and/or any payment in excess of premium(s) currently due and payable.

^ We will deduct all outstanding debt (if any) under the policy before we make the payment to the beneficiary.

Note: Due to limited offer of **AIA PromiseSaver**, we reserve the right to terminate the availability of this product at any time without prior notice and this product will no longer be available for application. Prior to our approval of your policy application, we reserve the right to withdraw the product offer, and if we have withdrawn the product offer, we will refund the premium and levy paid (without interest). Each individual can only be insured under **AIA PromiseSaver** once per lifetime.

AIA PromiseSaver accommodates your needs

Example

(The following example is hypothetical and for illustrative purposes and reference only. It is not designed to address your particular situation and should not be considered as a recommendation of any insurance products. You should apply for suitable insurance products based on your own protection needs and affordability.)

Tracy has just received a bonus from the company as a reward for her hard work, she is considering using this fund to realize her childhood dreams.

Tracy wants to secure her financial peace of mind so she purchased AIA PromiseSaver
Enable her to enjoy guaranteed returns while maintaining financial flexibility

\+

In addition to **AIA PromiseSaver**

A If Tracy wants to realize her dream of travelling around the world in the future, she may consider purchasing:

A long-term multi-currency savings plan
Which may enable her to be ready for exploring the world at any time

She may then achieve dual savings for short and long-term needs

B If Tracy wants to realize her dream of entrepreneurship in the future, she may consider purchasing:

An investment linked plan
Which may enable her to capture potential market opportunities for higher returns

She may then balance asset allocation with flexible and guaranteed returns



AIA PromiseSaver may assist you to achieve what you need!

AIA: A Century of Success, Solid Foundations

No.1
The most recommended brand in Hong Kong[1]

No.1
Has the largest number of policies in Hong Kong[2], serving over 3.6 million customers[3]

120+ Products
Dedicated to meet the protection and financial needs

1 Source: YouGov Hong Kong BrandIndex 2023 (International research and data analysis agency).
2 Source: Provisional statistics of the Insurance Authority on Hong Kong long term insurance business from January to June 2024. The policies refer to the Direct Inforce Business of Individual Life and Annuity (Classes A & C) and Other Individual Business (Classes B, D, E & F).
3 Source: AIA Hong Kong internal data includes Hong Kong and Macau's individual life, group insurance and pension customers (as at 30 June 2024).

"AIA", "the Company", "We", "our" or "us" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).

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). 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 .

Cover at a glance

Premium Payment Term	2-year
Insured's Age at Application	15 days - age 70
Premium Payment Mode	Annually
Benefit Term	8 Years
Policy Currency	US$
Minimum Annual Premium	US$4,500
Maximum Annual Premium	US$100,000
Surrender Benefit	If you surrender the policy, we will pay a lump sum payment equivalent to the guaranteed cash value minus all outstanding debt (if any) under the policy.
Maturity Benefit	If the insured is alive on the maturity date, we will pay a lump sum payment equivalent to guaranteed cash value minus all outstanding debt (if any) under the policy.
Death Benefit	The death benefit will be the higher of: i. the guaranteed cash value of the policy; and ii. 110% of the total premiums paid. We will deduct all outstanding debt (if any) under the policy before we make the payment to the beneficiary.
Underwriting	No medical examination is required for your application as long as the total premiums amount does not exceed the aggregate limit set for each insured, subject to our prevailing rules and regulations.

Each individual can only be insured under **AIA PromiseSaver** once per lifetime.

Important Information

This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This brochure is for distribution in Hong Kong / Macau only.

Key Product Risks

1. You should pay premium(s) on time and according to the premium payment schedule. If you do not pay the premium within 31 days of the premium due date, this policy will be terminated and you / the insured will lose the cover.
2. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid, while the rate of return will be less than 3.6% per annum.
3. We will terminate your policy and you / the insured will lose the cover when the policy matures, or one of the following happens before the policy matures:
   • the insured passes away;
   • you surrender the policy;
   • you do not pay the premium within 31 days of the due date; or
   • the outstanding debt exceeds the guaranteed cash value of the policy.
4. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.
5. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
6. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and relevant proof. You can get the appropriate claim forms in www.aia.com.hk, from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre. For details related to making a claim, please refer to the policy contract. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website www.aia.com.hk.

Suicide

If the insured commits suicide within 1 year from the date on which the policy takes effect, our liability will be limited to the refund of premiums paid (without interest) less any outstanding debt.

Incontestability

Except for fraud or non-payment of premiums, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for a continuous period of two years from the date on which the policy takes effect. This provision does not apply to any add-on plan providing accident, hospitalisation or disability benefits.

Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or the Customer Service Centre of AIA International Limited at Unit 201, 2/F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier.

Please contact your financial planner or call AIA Customer Hotline for details

Hong Kong (852) 2232 8888
Macau (853) 8988 1822
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