Important information:

1) ***AIA 2-in-1 Protection Linked Plan (Single Premium)*** **(the "Plan" or the "ILAS policy") is an investment-linked assurance scheme, which is a long-term investment-cum-life insurance policy issued by AIA International Limited (Incorporated in Bermuda with limited liability) ("AIA").**

2) It is not a bank savings product. Your investments are subject to the credit risks of AIA and other investment risks. Although your ILAS policy is a life insurance policy, because your death benefit is linked to the performance of the underlying funds corresponding to the Investment Options you selected from time to time, your death benefit is subject to investment risks and market fluctuations.

3) What you are investing in is an ILAS policy. The premiums paid by you towards the ILAS policy, and any investments made by AIA in the underlying funds you selected, will become and remain part of the assets of AIA. You do not have any rights or ownership over any of those assets. Your recourse is against AIA only.

4) The premiums received from you, after deduction of any applicable fees and charges of your ILAS policy, will be invested by AIA into the underlying funds corresponding to the Investment Options as selected by you for our asset liability management. However, the Unit(s) allocated to your account is notional and is solely for the purpose of determining the account value and benefits under your basic policy.

5) If you select to reduce the sum assured by lowering the Prescribed Percentage, the life insurance coverage and in turn the death benefit payable may also be reduced, which may not be sufficient to meet your individual needs. In addition, once the sum assured is reduced, it cannot be increased. Please also note that request to change the sum assured by lowering the Prescribed Percentage is only accepted on or before the policy anniversary on or immediately following the insured's sixty-fifth birthday.

6) More importantly, you should be aware that cost of insurance ("COI") is one of the applicable fees and charges:

i) Part of the fees and charges in the ILAS policy. COI will be deducted from the value of your ILAS policy and will be used to cover the life coverage.

ii) The COI may increase significantly during the term of the ILAS policy due to factors such as age and investment losses etc. This may result in significant or even total loss of your premiums paid.

iii) The COI will be waived after the policy anniversary on or immediately following the insured's sixty-fifth birthday.

For details of the death benefit and COI, please refer to the section **"Death Benefit"** and section **"B) Summary of fees and charges"** of the product brochure respectively.

7) **Your potential return on investments is calculated by AIA with reference to the performance of the underlying funds corresponding to the investment options you selected. Besides, your potential return shall be subject to ongoing fees and charges which will continue to be deducted from the ILAS policy, hence, it may be lower than the return of the corresponding underlying funds.** Each of the underlying funds has its own investment profile and associated risks. Underlying funds available for selection are listed in the investment options brochure.

8) **The investment options available under the ILAS policy can have very different features and risk profiles. Some may be of high risks.** For example, investment options linked to funds with investment in high yield bonds may lead to high risk of significant loss; investment options linked to funds that pay dividend out of capital may result in an immediate reduction of the underlying funds' net asset value per unit. Please refer to the offering documents of the relevant underlying funds for details.

9) **Early termination, surrender or withdrawal of the account value of the ILAS policy may result in**

significant loss of your investment and premiums paid as well as refund of COI and bonuses awarded (if applicable). Poor performance of the underlying funds may further magnify your investment losses while all charges are still deductible.

10) You should not purchase this ILAS policy unless you understand it and your financial planner has explained to you how it is suitable for you. The final decision is yours.

11) Investments involve risks. **You should not rely solely on this promotion leaflet in making any investment decision.** You should read the offering documents of the Plan (including the product brochure, investment options brochure and the product key facts statement) and the underlying funds which can be obtained from your financial planner or downloaded from our website at aia.com.hk. Alternatively, you can visit our Wealth Select Centre to obtain a copy which will be provided to you within 14 days upon your request.

12) This ILAS policy is subject to a surrender charge of up to 7.25% of the single premium for the first 5 policy years and an upfront charge of 6% for each top up lump sum premium paid (if applicable). It is only suitable for investors who are prepared to hold the investment for a long term period.

13) If you are not prepared to hold your ILAS policy for at least 10 years, this ILAS policy is not suitable for you and it may be cheaper to purchase an insurance policy and make separate fund investments. You should seek independent professional advice.

Remarks: "AIA", "the Company", "we", "us", "our" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Unless otherwise defined herein, all capitalised terms shall have the same meanings ascribed to them in the section **"Glossary"** on page 7.

The following information provides the key features of the Plan only. Please refer to the offering documents of the Plan including the product brochure, the investment options brochure and the product key facts statement, for details.

AIA 2-in-1 Protection Linked Plan (Single Premium) features at a glance:

Premium

You may start your basic policy by contributing a minimum single premium of USD6,000 / HKD48,000 / RMB42,000. If you want to make further investments, you can contribute lump sum premiums of at least USD100 / HKD800 / RMB700 at any time while your basic policy is in force. The single premium and the optional lump sum premium(s) (if any) you pay will be used by AIA to allocate notional units of respective investment options you select to the basic account and the lump sum premium account (if any) respectively.

Please refer to the subsections **Single Premium** and **Lump Sum Premium** under **A) Product features** in the product brochure for details.

Death Benefit

In the unfortunate event of the death of the insured, while the basic policy is in force, the death benefit payable to the beneficiary will be the sum of death benefit under the basic account and the lump sum premium account (if any). Death benefit is determined as following:

<table>
<tr><th></th><th>Basic Account:</th><th>Lump Sum Premium Account:</th></tr>
<tr><td>If the insured dies on or before the policy anniversary on or immediately following the insured's 65th birthday</td><td>The death benefit from the basic account is the higher of:
(i) the single premium multiplies by the Prescribed Percentage, and less the sum of Net Chargeable Amount, and
(ii) 105% of the basic account value.</td><td rowspan="2">The death benefit from the lump sum premium account is 105% of the lump sum premium account value (if any).</td></tr>
<tr><td>If the insured dies after the policy anniversary on or immediately following the insured's 65th birthday</td><td>The death benefit from the basic account is the higher of:
(i) the single premium less the sum of Net Chargeable Amount, and
(ii) 105% of the basic account value.</td></tr>
</table>

You should note that as part of or all the death benefit is linked to the performance of the underlying funds corresponding to the investment options selected and is therefore subject to investment risks and market fluctuations. Poor performance of the underlying funds, as well as partial withdrawals, may reduce the death benefit payable, which may be significantly less than the premiums paid and may not be sufficient for your individual needs.

Please note that the death benefit provided by the lump sum premium account is limited to 105% of the lump sum premium account value (if any) which is different from that of the basic account.

Please also note that the death benefit provided by the basic account may drop significantly and equals to the higher of the single premium less the sum of Net Chargeable Amount (if any) and 105% of the basic account value if the life insured passes away after the policy anniversary on or immediately following the insured's 65th birthday. Hence, the death benefit payable may not be sufficient to meet your individual needs.

Please refer to the subsection **Death Benefit** under **A) Product features** in the product brochure for details.

Fees and charges

The current fees and charges of the Plan include:

(i) the account value charge, COI, surrender charge which are applicable to the basic account; and

(ii) the upfront charge (i.e. premium charge) which is applicable to lump sum premium only.

The underlying funds of the Investment Options may have separate charges. Please refer to the section **B) Summary of fees and charges** in the product brochure for details.

Bonuses and Refund

Loyalty Bonus

A one-off loyalty bonus based on the average basic account value at the 60th monthiversary will be payable while the basic policy is in force.

Persistency Bonus

A persistency bonus based on the average basic account value will be payable at every monthiversary starting from the 61st monthiversary while the basic policy is in force.

Refund of COI

A one-off refund up to 50% of the total COI charged during the first 20 policy years may be payable at the 20th policy anniversary while the basic policy is in force.

The loyalty bonus, persistency bonus and refund of COI will be credited to the basic account in the form of units of the investment option(s).

The loyalty bonus rate, persistency bonus rate and refund of COI ratio do not represent the rate of return or performance of your investment. The bonuses and refund of COI will form part of the basic account value, and is subject to the relevant fees and charges applicable to the basic policy as set out in the section B) Summary of fees and charges in the product brochure.

Please refer to the subsections **Loyalty bonus, Persistency bonus** and **Refund of COI** under the section **A) Product features** in the product brochure for details.

Termination

The basic policy shall terminate in the earliest of the following events:

(i) Cancellation of the basic policy during the cooling-off period;

(ii) Surrender of the basic policy;

(iii) Death of the insured;

(iv) Rescission of the basic policy by us as a result of the insured commits suicide within one year from the issue date or commencement date of the reinstatement of the basic policy, whichever is later; and

(v) Lapse of the basic policy.

Please refer to the subsection **Termination** under the section **A) Product features** in the product brochure for details.

Copies of the offering documents of the Plan and the underlying funds are made available from AIA upon request free of charge.

LOYALTY BONUS PROMOTION (applicable to Hong Kong and Macau)

During the promotion period from 01 April 2024 to 30 June 2024 (both dates inclusive) (the "Promotion Period"), if you apply for the Plan and **all of the following eligibility requirements are met**, you will be able to enjoy the promotional loyalty bonus rates (the "Promotional Loyalty Bonus Rates") as set out in the table below:

(1) the application for the Plan is applied and submitted within the Promotion Period and the policy is issued by AIA by 31 July 2024; and
(2) the applicant has not withdrawn another application for or cancelled another policy of the Plan of which the application date is on or before 01 April 2024; and
(3) the average basic account value* at the 60th monthiversary is at or above USD6,000 / HKD48,000 / RMB42,000.

How will the loyalty bonus be calculated?

A one-off loyalty bonus will be payable at the 60th monthiversary to the basic account while your basic policy is in force. The loyalty bonus is calculated as follows:

Loyalty bonus = Loyalty bonus rate~ x Average basic account value* at the 60th Monthiversary

~The original loyalty bonus rate of 0.25% is applicable unless your basic policy meets all of the abovementioned eligibility requirements to enjoy the Promotional Loyalty Bonus Rates as set out in the table below.

What are the Promotional Loyalty Bonus Rates?

Depending on the amount of the average basic account value* at the 60th monthiversary, the corresponding Promotional Loyalty Bonus Rates are set out in the table below:

Average basic account value* at the 60th monthiversary			**Promotional Loyalty Bonus Rate**
USD	HKD	RMB	
6,000 - 49,999	48,000 - 399,999	42,000 - 349,999	0.50%
50,000 - 99,999	400,000 - 799,999	350,000 - 699,999	3.00%
100,000 - 299,999	800,000 - 2,399,999	700,000 - 2,099,999	4.00%
300,000 - 499,999	2,400,000 - 3,999,999	2,100,000 - 3,499,999	5.00%
500,000 - 999,999	4,000,000 - 7,999,999	3,500,000 - 6,999,999	6.00%
1,000,000 or above	8,000,000 or above	7,000,000 or above	7.50%

If the average basic account value* at the 60th monthiversary is below USD6,000 / HKD48,000 / RMB42,000, the loyalty bonus rate of 0.25% as stated in the product brochure is applicable.

If more than one policy of the Plan is applied during the Promotion Period, the average basic account value* of these policies shall not be aggregated in determining the applicable Promotional Loyalty Bonus Rate, in other words, the applicable Promotional Loyalty Bonus Rate would be determined separately for each eligible

* Average basic account value is the sum of the basic account value at each monthiversary over the previous 60 months divided by 60. You may login to the customer web portal, AIA Connect, contact your financial planner or call the AIA Customer Hotline for information of the average basic account value.

policy based on the respective average basic account value*.

How will the loyalty bonus be calculated with applicable Promotional Loyalty Bonus Rate?

Loyalty bonus = Promotional Loyalty Bonus Rate x Average basic account value* at the 60th Monthiversary

The loyalty bonus calculated based on the above Promotional Loyalty Bonus Rates is a replacement of, and NOT in addition to the original amount calculated is based on the rate set out in the product brochure. The loyalty bonus will be credited as stated in the product brochure.

Please refer to the illustration examples below and the sub-section **Loyalty bonus** in the section **A) Product features** in the product brochure for examples of the calculation of the loyalty bonus.

The above Promotional Loyalty Bonus Rates do not represent the rate of return or performance of your *AIA 2-in-1 Protection Linked Plan (Single Premium)* policy.

Illustrative Example – How to calculate the promotional loyalty bonus

Policy 1

Ms. Wong successfully applied for a ***AIA 2-in-1 Protection Linked Plan (Single Premium)*** policy within the promotion period and had been holding the policy for 5 years.

Assuming that Ms. Wong had not withdrawn another application for or cancelled another policy of ***AIA 2-in-1 Protection Linked Plan (Single Premium)*** and was entitled to receive a loyalty bonus. The sum of the basic account values at each monthiversary from the 1st to the 60th monthiversaries was USD9,000,000.

Average basic account value* of Policy 1 at the 60th monthiversary
= sum of the basic account values at each monthiversary from the 1st to the 60th monthiversaries ÷ 60
= USD9,000,000 ÷ 60
= USD150,000

The average basic account value* of Policy 1 at the 60th monthiversary was USD150,000, the Promotion Offer Rate entitled under Policy 1 would be 4.00% according to the table below.

Average basic account value* at the 60th monthiversary in USD	Promotional Loyalty Bonus Rate
6,000 - 49,999	0.50%
50,000 - 99,999	3.00%
100,000 - 299,999	4.00%
300,000 - 499,999	5.00%
500,000 - 999,999	6.00%
1,000,000 or above	7.50%

* Average basic account value is the sum of the basic account value at each monthiversary over the previous 60 months divided by 60. You may login to the customer web portal, AIA Connect, contact your financial planner or call the AIA Customer Hotline for information of the average basic account value.

Therefore, the loyalty bonus entitled under Policy 1 = Promotional Loyalty Bonus Rate x Average basic account value* at the 60th monthiversary
= 4.00% x USD150,000
= USD6,000

Policy 2

Ms. Wong successfully applied for another ***AIA 2-in-1 Protection Linked Plan (Single Premium)*** policy within the promotion period and had been holding the policy for 5 years.

Assuming that Ms. Wong had not withdrawn another application for or cancelled another policy of ***AIA 2-in-1 Protection Linked Plan (Single Premium)*** and was entitled to receive a loyalty bonus. The sum of the basic account values at each monthiversary from the 1st to the 60th monthiversaries was USD348,000.

Average basic account value* of Policy 2 at the 60th monthiversary
= sum of the basic account values at each monthiversary from the 1st to the 60th monthiversaries ÷ 60
= USD348,000 ÷ 60
= USD5,800

the average basic account value* of Policy 2 at the 60th monthiversary was USD5,800. Policy 2 is **not** entitled to any of the Promotion Offer Rates, the loyalty bonus rate of 0.25% is applicable according to the product brochure.

Therefore, the loyalty bonus entitled under Policy 2 = Loyalty Bonus Rate x Average basic account value* at the 60th monthiversary
= 0.25% x USD5,800
= USD14.5

The loyalty bonus calculated based on the above Promotion Loyalty Bonus Rates is a replacement of, and NOT in addition to, the original amount calculated based on the rate set out in the product brochure.

The above examples are hypothetical and for illustrative purposes only.

* Average basic account value is the sum of the basic account value at each monthiversary over the previous 60 months divided by 60. You may login to the customer web portal, AIA Connect, contact your financial planner or call the AIA Customer Hotline for information of the average basic account value.

Glossary

"**Free Partial Withdrawal Amount**" means the basic account value minus the Net Single Premium Paid at the time of withdrawal, subject to a minimum of zero.

"**Net Chargeable Amount**" means the amount equivalent to the withdrawal amount from the basic account minus the Free Partial Withdrawal Amount, with such amount shall not be less than zero. Net Chargeable Amount can be determined by deducting the Net Single Premium Paid from the single premium.

"**Net Single Premium Paid**" is an amount equal to: (a) the single premium minus (b) the sum of all Net Chargeable Amounts for each partial withdrawal made. If no previous partial withdrawal in excess of the Free Partial Withdrawal Amount has ever been withdrawn from the basic account determined at the time of such previous partial withdrawal, the Net Single Premium Paid is equal to the single premium.

"Prescribed Percentage" means a percentage selected by you as shown on an endorsement issued with the basic policy. It is used to calculate the death benefits under the basic policy. Prescribed Percentage of 150%, 200%, 250%, 300%, 350%, 400%, 450%, 500%, 550%, 600%, 650%, 700% and 750% are made available for selection but subject to a minimum of 150% and our approval. Prescribed Percentage and single premium are used to determine the sum assured of the basic policy. Any subsequent reduction in the Prescribed Percentage upon your request will reduce the sum assured accordingly and such change will be recorded by an endorsement.

This material is issued by AIA International Limited.

重要資訊：

1) ***AIA「兩全保」保障型投資相連壽險計劃（整付保費）*（「計劃」或「投資壽險保單」）是一項投資連繫壽險計劃，是由友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）（「友邦」）發行的長線投資暨壽險保單。**

2) **此產品並非由銀行所提供的儲蓄產品。投資者須承擔友邦的信貸風險及其他投資風險。**雖然您的投資壽險保單屬人壽保險計劃，但由於身故賠償與您所揀選投資選擇的對應連繫基金不時的表現掛鈎，因此身故賠償會受投資風險及市場波動所影響。

3) **您所投資的是一份投資壽險保單。您就投資壽險保單繳付的保費，以及友邦對您所選連繫基金的任何投資，均會成為及一直屬於友邦的資產。您對任何該等資產均沒有任何權利或擁有權。如追討賠償，您只可向友邦追索。**

4) 我們將會把您所繳交的保費在扣除您的投資壽險保單的適用費用及收費之後投資於您所揀選投資選擇的對應連繫基金，以讓我們進行資產負債管理。然而單位只是名義上分配至您的基本保單並僅用於決定您的基本保單的戶口價值及利益。

5) 如您選擇通過降低特定百分比而減少保額，人壽保障及相應的身故賠償額或會減少，因此可能不足以應付您的個別需要。此外，保額一經減少即無法將其增加。另請注意，只有在受保人年滿 65 歲生日或其後緊接著的保單週年日或之前，我們才可接受通過降低特定百分比來更改保額的要求。

6) 更重要的是，您應留意保險費用是其中一項適用費用及收費：

i) 您支付的部分費用及收費將從您的投資壽險保單的價值中扣除，並用於支付人壽保障的保險費用。

ii) 基於年齡及投資虧損等因素，保險費用或會在投資壽險保單的保單期內大幅增加，結果您可能會損失大部分甚至全部供款。

iii) 在受保人年滿 65 歲生日或其後緊接著的保單週年日之後，保險費用將被豁免。

有關身故賠償及保險費用的詳情，請分別參閱「**身故賠償**」及「**B) 費用及收費一覽表**」。

7) **您的潛在投資回報是友邦參考您選擇的投資選擇所對應的連繫基金的表現計算。此外，您的潛在投資回報將會因應本投資壽險保單的持續性費用及收費而有所調整，因此該投資回報或會低於對相關連繫基金的回報。**各連繫基金均有其個別之投資概況及相關風險。可供選取的連繫基金列明於投資選擇小冊子內。

8) **本投資壽險保單所提供的各項投資選擇的特點及風險狀況或會有很大差異，部分投資選擇可能涉及較高風險。**例如，與基金掛鈎的投資選擇投資於高收益債券可帶來出現重大虧損的高風險；投資選擇與從本金撥付股息的基金掛鈎，而這樣可導致該連繫基金的每單位資產淨值即時減少。更多詳情請參閱相關連繫基金的銷售文件。

9) 如提早終止，退保或提取投資壽險保單的戶口價值，您的投資和已付保費及保險費用回贈和所獲得的獎賞（如適用）可能會因此蒙受重大虧損。如連繫基金表現欠佳，或會進一步擴大投資虧損，惟一切收費仍會被扣除。

10) 除非您對本投資壽險保單有充分了解，並且您的財務策劃顧問已向您清楚解釋此保單為何適合您，否則不建議您購買此保單。您擁有最後決定權選擇是否購買此保單。

11) 投資涉及風險。**請勿單靠本宣傳單張提供的資料而作出任何投資決定。**您應閱覽本計劃的銷售文件（包括產品小冊子、投資選擇小冊子及產品資料概要）及連繫基金的銷售文件，該銷售文件可透過您的財務策劃顧問取得，或從我們的網站aia.com.hk下載。您亦可親臨友邦財駿中心索取有關銷售

文件，該銷售文件將於要求提出後的14日內提供。

12) 本投資壽險保單在首 5 個保單年度需繳納高達整付保費的 7.25% 的退保費用，並為每筆已支付的額外整付保費（如適用）收取 6% 的前期收費。本投資壽險保單只適合準備長期持有投資的投資者。

13) 如果您不準備持有您的投資壽險保單至少 10 年，此投資壽險保單不會適合您，分開購買保險計劃及進行基金投資可能會更便宜。您應尋求獨立專業人士意見。

備註：在本單張中「AIA」、「友邦」、「本公司」或「我們」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

除非在本單張內另有界定，下劃線的詞彙的定義應與第 15 頁**「詞彙表」**所載的定義相同。

以下只提供計劃的主要產品特點概覽。有關計劃的詳情，請參閱計劃的銷售文件（包括產品小冊子、投資選擇小冊子及產品資料概要）。

*AIA「兩全保」保障型投資相連壽險計劃（整付保費）*特色一覽：

保費

您可選擇繳付最低整付保費，即 6,000 美元/48,000 港元/42,000 元人民幣，以開展您的投資壽險保單。基本保單發出後，您亦可於基本保單有效期內隨時繳付每次不少於 100 美元/800 港元/700 元人民幣的額外整付保費。友邦將使用您支付的整付保費及選擇性的額外整付保費（如有）將您分別選擇的投資選擇的名義單位分別分配至基本戶口及額外整付保費 戶口（如有）。

詳情請參閱產品小冊子「**A) 產品特色**」部份內的「**整付保費**」及「**額外整付保費**」分段。

身故賠償

若受保人不幸身故，且基本保單仍有效，我們將向受益人支付的身故賠償將是基本戶口及額外整付保費戶口（如有）下的身故賠償的總和。身故賠償將計算如下：

	基本戶口：	**額外整付保費戶口**
若受保人在年滿 65 歲生日或其後緊接著的保單週年日或之前不幸身故	基本戶口的身故賠償為以下較高者為準： (i) 整付保費乘以特定百分比減去淨收費額總額，及 (ii) 基本戶口價值的 105%。	額外整付保費戶口的身故賠償為額外整付保費戶口價值（如有）的 105%。
若受保人在年滿 65 歲生日或其後緊接著的保單週年日之後身故	基本戶口的身故賠償為以下較高者為準： (i) 整付保費減去淨收費額總額，及 (ii) 基本戶口價值的 105%。	

請注意，部分或全部身故賠償與您所選的投資選擇對應的連繫基金的表現掛鈎，而且會受投資風險及市場波動所影響。連繫基金表現欠佳，以及部分提款均可能減少應付的身故賠償，使之可能遠低於已繳保費，並可能不足以應付您的個人需要。

請注意，額外整付保費戶口提供的身故賠償限額為額外整付保費戶口價值（如有）的 105%，這不同於基本戶口。

另請注意，若壽險受保人在年滿 65 歲生日或其後緊接著的保單週年日之後過世，基本戶口提供的身故賠償可能會大幅下降，並等於整付保費減去淨收費額（如有）的總額與基本戶口價值的 105%之間的較高者。因此，最終獲得的身故賠償款項可能不足以應付您的個人需要。

詳情請參閱產品小冊子「**A）產品特色**」部份內的「**身故賠償**」分段。

費用及收費

計劃現時的費用及收費包括：

（i） 適用於基本戶口的戶口價值費用、保費費用及退保費用；及

（ii） 只適用於額外整付保費的前期收費（即保費費用）。

連繫基金收費投資選擇的連繫基金可能另行徵收費用。有關收費詳情，請參閱產品小冊子內**「B）費用及收費一覽表」**部份。

獎賞及回贈

長期客戶獎賞

在基本保單生效期間，按第 60 個保單週月日的平均基本戶口價值派發一次性的長期客戶獎賞。

持續客戶獎賞

在基本保單生效期間，由第 61 個保單週月日起按保單週月日的平均基本戶口價值每月派發的持續客戶獎賞。

保險費用回贈

在基本保單生效期間，或可在第 20 個保單週年日一次性的退還金額最高相等於首 20 個保單年度內已收取保險費用總額的 50%。

長期客戶獎賞、持續客戶獎賞及保險費用回贈將以投資選擇單位的形式存入您的基本戶口。

長期客戶獎賞率、持續客戶獎賞率及保險費用回贈率並不代表 閣下的投資回報率或投資表現。授予的獎賞及保險費用回贈將成為基本戶口價值的一部分，並將按照產品小冊子「B） 費用及收費一覽表」部分所述繳付持續性費用及收費。

詳情請參閱產品小冊子**「A）產品特色」**部份內的**「長期客戶獎賞」**、**「持續客戶獎賞」**及**「保險費用回贈」**分段。

終止

若發生下列事件（以最早者為準），您的基本保單將會終止：

（i） 根據冷靜期條款取消基本保單；

（ii） 基本保單退保；

（iii）受保人身故；

（iv） 我們因受保人在基本保單繕發日期或復效的生效日期（以較後者為準）起一年內自殺而撤銷保單；及

（v） 基本保單失效。

詳情請參閱產品小冊子**「A）產品特色」**部份內的**「終止」**分段。

友邦會應您的要求免費提供計劃及連繫基金的銷售文件。

長期客戶獎賞推廣（適用於香港及澳門）

如您於 2024 年 4 月 1 日 至 2024 年 6 月 30 日的推廣期內(包括首尾兩日(「推廣期」) 申請本計劃，及**符合以下所有合資格條件**，均可享有下表所列的推廣長期客戶獎賞率 （即「推廣長期客戶獎賞率」)：

1. 投保人必須於推廣期間申請及遞交計劃的保單申請，而友邦亦於 2024 年 7 月 31 日或之前繕發有關保單；及
2. 申請人不曾撤回或取消申請日期為 2024 年 4 月 1 日或之前有關本計劃的保單申請；及
3. 於第 60 個保單週月日的平均基本戶口價值*達到 6,000 美元/48,000 港元/42,000 元人民幣或以上。

如何計算長期客戶獎賞？

若您的基本保單在第 60 個保單週月日仍然有效，我們將派發一次性長期客戶獎賞到基本戶口。長期客戶獎賞的計算方法如下：

長期客戶獎賞 = 長期客戶獎賞率~ x 第 60 個保單週月日的平均基本戶口價值*

~除非您的基本保單符合上述所有合資格條件享有下表所列的推廣長期客戶獎賞率，否則原有為 0.25% 的長期客戶獎賞率將適用。

什麼是推廣長期客戶獎賞率?

下表所示的推廣長期客戶獎賞率將視乎第 60 個保單週月日的平均基本戶口價值*而釐定：

第 60 個保單週月日的平均基本戶口價值*			**推廣長期客戶獎賞率**
美元	港元	人民幣	
6,000 – 49,999	48,000 – 399,999	42,000 – 349,999	0.50%
50,000 – 99,999	400,000 – 799,999	350,000 – 699,999	3.00%
100,000 – 299,999	800,000 – 2,399,999	700,000 – 2,099,999	4.00%
300,000 – 499,999	2,400,000 – 3,999,999	2,100,000 – 3,499,999	5.00%
500,000 – 999,999	4,000,000 – 7,999,999	3,500,000 – 6,999,999	6.00%
1,000,000 或以上	8,000,000 或以上	7,000,000 或以上	7.50%

若第60個保單週月日的平均基本戶口價*值低於6,000美元 / 48,000港元 / 42,000元人民幣，產品小冊子所載的0.25%的長期客戶獎賞率將適用。

若於推廣期內購買多於一份此保單，該等保單的平均基本戶口價值*不可合併計算以釐定適用的推廣長期客戶獎賞率，換言之每份合資格保單適用的推廣長期客戶獎賞率將獨立地按每份保單分別的平均基本戶口價值*而釐定。

* 平均基本戶口價值為根據之前 60 個月內每個保單週月日的基本戶口價值總和除以 60。您可登入客戶網頁、「友聯繫」、 聯絡您的財務策劃顧問或致電友邦客戶熱線查閱平均基本戶口價值資料。

如何計算長期客戶獎賞?

長期客戶獎賞 = 推廣長期客戶獎賞率 x 第 60 個保單週月日的平均基本戶口價值*

根據以上推廣長期客戶獎賞率而計算的長期客戶獎賞，將取代本來以產品小冊子內所載的長期客戶獎賞率計算所得的長期客戶獎賞，而不是額外的賞金。長期客戶獎賞將按產品小冊子所述的形式派發。

請參閱以下的舉例說明及產品小冊子「**A）產品特色**」部份內的「**長期客戶獎賞**」分段下計算長期客戶獎賞的例子。

以上推廣長期客戶獎賞率並不代表*AIA「兩全保」保障型投資相連壽險計劃（整付保費）*保單的回報率或投資表現。

舉例說明 – 推廣長期客戶獎賞計算辦法

保單 1
王女士於推廣期內成功申請一份 ***AIA「兩全保」保障型投資相連壽險計劃（整付保費）***保單，並已持有該保單達五年。

假設王女士不曾撤回或取消其他 ***AIA「兩全保」保障型投資相連壽險計劃（整付保費）***申請或保單，及符合資格獲得一筆長期客戶獎賞。王女士的保單 1 從第 1 個保單週月日至第 60 個保單週月日每個保單週月日的基本戶口價值總和為 9,000,000 美元。

保單 1 於第 60 個保單週月日的平均基本戶口價值*
= 從第 1 個保單週月日至第 60 個保單週月日每個保單週月日的基本戶口價值總和 ÷ 60
= 9,000,000 美元 ÷ 60
= 150,000 美元

由於第 60 個保單週月日的平均基本戶口價值*為 150,000 美元，保單 1 所享有的推廣長期客戶獎賞率將根據以下列表釐定為 4.00%。

第 60 個保單週月日的平均基本戶口價值*（美元）	推廣長期客戶獎賞率
6,000 – 49,999	0.50%
50,000 – 99,999	3.00%
100,000 – 299,999	4.00%
300,000 – 499,999	5.00%
500,000 – 999,999	6.00%
1,000,000 或以上	7.50%

* 平均基本戶口價值為根據之前 60 個月內每個保單週月日的基本戶口價值總和除以 60。您可登入客戶網頁、「友聯繫」、 聯絡您的財務策劃顧問或致電友邦客戶熱線查閱平均基本戶口價值資料。

所以，從保單 1 所得的長期客戶獎賞 = 推廣長期客戶獎賞率 x 第 60 個保單週月日的平均基本戶口價值*
= 4.00% x 150,000 美元
= 6,000 美元

保單 2

王女士於推廣期內成功申請另一份 ***AIA「兩全保」保障型投資相連壽險計劃（整付保費）***保單，並已持有該保單達五年。

假設王女士不曾撤回或取消其他 ***AIA「兩全保」保障型投資相連壽險計劃（整付保費）***申請或保單，及符合資格獲得一筆長期客戶獎賞。王女士的保單 2 從第 1 個保單週月日至第 60 個保單週月日每個保單週月日的基本戶口價值總和為 348,000 美元。

保單 2 於第 60 個保單週月日的平均基本戶口價值*
= 從第 1 個保單週月日至第 60 個保單週月日每個保單週月日的基本戶口價值總和 ÷ 60
= 348,000 美元 ÷ 60
= 5,800 美元

由於第 60 個保單週月日的平均基本戶口價值*為 5,800 美元。保單 2 **不能**享有任何推廣長期客戶獎賞率，而產品小冊子所載 0.25%的長期客戶獎賞率將適用。

所以，從保單 2 所得的長期客戶獎賞 = 長期客戶獎賞率 x 第 60 個保單週月日的平均基本戶口價值*
= 0.25% x 5,800 美元
= 14.5 美元

根據以上推廣長期客戶獎賞率而計算的長期客戶獎賞，將取代本來以產品小冊子內所載的長期客戶獎賞率計算所得的長期客戶獎賞，而不是額外的長期客戶獎賞。

上述示例屬假設並僅作為舉例說明之用。

*平均基本戶口價值為根據之前 60 個月內每個保單週月日的基本戶口價值總和除以 60。您可登入客戶網頁、「友聯繫」、聯絡您的財務策劃顧問或致電友邦客戶熱線查閱平均基本戶口價值資料。

詞彙表

「免收費部份提款額」（Free Partial Withdrawal Amount）是指提款時的基本戶口價值減去淨已付整付保費，最低為零。

「淨收費額」(Net Chargeable Amount) 是指等於從基本戶口的提取金額減去免收費部分提款額的金額，最低為零。淨收費額可從整付保費中扣除淨已付整付保費而釐定。

「淨已付整付保費」(Net Single Premium Paid) 是指相等於以下計算得出的金額：(a) 整付保費減去 (b) 所有過去每次部分提款的淨收費額的總和。若之前從未從基本戶口提取按該先前部分提款時釐定超過免收費部分提款額的部分提款，則淨已付整付保費等於整付保費。

「特定百分比」(Prescribed Percentage) 是指連同基本保單繕發的批註上所示由您選擇的百分比，用於計算基本保單下的身故賠償。可供選擇的特定百分比為 150%、200%、250%、300%、350%、400%、450%、500%、550%、600%、650%、700%及 750%，但最低為 150%，且必須經我們批准。特定百分比及整付保費用於釐定基本戶口的保險金額。若後續根據您的要求減少特定百分比，保額將相應減少，且該更改將採用一份批註予以記錄。

此單張由友邦保險（國際）有限公司發佈。