HEALTHIER, LONGER, BETTER LIVES

AIA REWARDS TOGETHER PROMOTION CAMPAIGN

(QUARTER 4 2026) Offer Extension Eligibility Update

Limited-time offer for AIA Group Insurance / MPF^ / Pension members*

* To be eligible for the limited-time offer, you need to be (i) an existing AIA MPF^ / Pension member on 31 October 2026 and at the time of application or (ii) an existing AIA Group Insurance member at the time of application. If the eligibility checking cannot be passed, you will only be entitled to the standard offer in AIA PROMOTION CAMPAIGN. For details of the standard offer, please refer to bit.ly/3TQ5FxE.

^ For Hong Kong only



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Health Protection

Exclusive to existing AIA Group Insurance / MPF / Pension members

At AIA we go beyond providing the comprehensive medical, critical illness and accident protection so you can enjoy the peace of mind of knowing we will be there for you with the plans you need to enjoy the rewarding life you and your family deserve.

Apply successfully for a Specified Protection Plan during the promotional period to enjoy our limited-time offer:

IVS **1 November 2026 to 31 December 2026**

Medical Protection[9]

- AIA Voluntary Health Insurance Standard Scheme[#@]
- AIA Voluntary Health Insurance Flexi Scheme[#@]
- AIA Voluntary Health Insurance Privilege Ultra Scheme[#@]
- Privilege Ultra Medical Plan[@^]
- Privilege Ultra Pearl Medical Plan[@]
- AIA Voluntary Health Insurance SelectWise Scheme[#@]
- SelectWise Medical Plan[@^]
- SelectWise Pearl Medical Plan[@]

up to **10 months** premium refund[◘]

Base Offer	Extra Offer[∞] (Same policyholder successfully applies for Specified Insurance Plans)	Total Offer[&] (Base Offer + Extra Offer) Up to
8 months	+2 months	10 months

Extra Offer[∞]

Specified Insurance Plans	• GlobalFlexi Savings Insurance Plan (5-year premium payment term only)* • Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term only)* • Wealth Flexi Savings Insurance Plan (5-year premium payment term only)* • On Your Side Insurance Plan 2 Series* • Essence – On Your Side Insurance Plan* • EverBliss Annuity Insurance Plan*

1 November 2026 to 31 December 2026

Critical Illness Protection[10]

- Simple Care Essence[@]
- Level-Up Protect Cancer Insurance Plan*
- Smart Elite Ultra Critical Illness Insurance Plan*[#]
- Executive Care Pro Critical Illness Insurance Plan 2*[#]
- Multiple Care Pro Critical Illness Insurance Plan 2*[#]
- Prime Care Pro Critical Illness Insurance Plan 2*[#]

3 months premium refund

1 November 2026 to 31 December 2026

Accident Protection[10]

- PAC Select 3[Δ]
- Silvery Protect*
- Secure First Plus*
- Secure First*
- Super Kids Shield*
- Super Adults Shield*
- Super Seniors Shield*

3 months premium refund

1 November 2026 to 31 December 2026

Life Protection[10]

- EasyGuard Term Life Plan*

3 months premium refund

\# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.
@ Can be purchased as a basic plan or as a rider.
* Can only be purchased as a basic plan.
^ Available in Macau only.
∞ The Extra Offer will only be applicable If same policyholder applies Specified Medical Plans and Specified Insurance Plans within promotion period, the Specified Medical Plans policy will entitle to extra 2 months premium refund. Specified Insurance Plans means: GlobalFlexi Savings Insurance Plan (5-year premium payment term only) / Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term only) / Wealth Flexi Savings Insurance Plan (5-year premium payment term only) / On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift / Essence – On Your Side Insurance Plan.
◘ The maximum premium refund for each eligible New Policy is capped at 10 months (including Base Offer and Extra Offer, if applicable).
& The Extra Offer will only be applicable to the Specified Medical Plans policy and will not apply to the Specified Insurance Plans policy and AIA Deferred Annuity Plan 2 policy.
Δ Can only be purchased as a rider.

Health Protection

1 November 2026 to 31 December 2026

Critical Illness Protection[11]

- On Your Side Insurance Plan 2 Series*¶

10-year Premium Payment Term

	up to 22 months premium refund §	Base Offer	Extra Offer 1◦ (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2△ (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Pay Regular Premiums Only	Less than US$8,000	4 months	+3 months	+2 months	9 months
	From US$8,000 - less than US$16,000	4.5 months			9.5 months
	US$16,000 or above	5 months			10 months
Pay Regular Premiums together with a Top-up Premium	Less than US$8,000	9 months	+7 months	+5 months	21 months
	From US$8,000 - less than US$16,000	9.5 months			21.5 months
	US$16,000 or above	10 months			22 months

18-year Premium Payment Term

	up to 22 months premium refund §	Base Offer	Extra Offer 1◦ (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2△ (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Pay Regular Premiums Only	Less than US$5,000	4 months	+3 months	+2 months	9 months
	From US$5,000 - less than US$10,000	4.5 months			9.5 months
	US$10,000 or above	5 months			10 months
Pay Regular Premiums together with a Top-up Premium	Less than US$5,000	9 months	+7 months	+5 months	21 months
	From US$5,000 - less than US$10,000	9.5 months			21.5 months
	US$10,000 or above	10 months			22 months

25-year Premium Payment Term

	up to 22 months premium refund §	Base Offer	Extra Offer 1◦ (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2△ (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Pay Regular Premiums Only	Less than US$4,000	4 months	+3 months	+2 months	9 months
	From US$4,000 - less than US$8,000	4.5 months			9.5 months
	US$8,000 or above	5 months			10 months
Pay Regular Premiums together with a Top-up Premium	Less than US$4,000	9 months	+7 months	+5 months	21 months
	From US$4,000 - less than US$8,000	9.5 months			21.5 months
	US$8,000 or above	10 months			22 months

Specified Saving Insurance Plans	• GlobalFlexi Savings Insurance Plan (5-year premium payment term only)* • Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term only)* • Wealth Flexi Savings Insurance Plan (5-year premium payment term only)*
Specified Medical Insurance Plans	• AIA Voluntary Health Insurance Privilege Ultra Scheme#@ • Privilege Ultra Medical Plan^@ / Privilege Ultra Pearl Medical Plan@ • AIA Voluntary Health Insurance SelectWise Scheme@# • SelectWise Medical Plan^@ • SelectWise Pearl Medical Plan@

Note:
On Your Side Insurance Plan 2 Series premium refund calculation and the Basic Plan Annualised Premium used to determine the number of Base Offer refund month [including i) pay regular premiums only and ii) pay regular premiums together with a top-up premium] are based on the amount of the regular premium of the policy, and does not include the amount of top-up premium (if any).

\# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.

@ Can be purchased as a basic plan or as a rider.

* Can only be purchased as a basic plan.

^ Available in Macau only.

◦ Extra Offer 1：If same policyholder applies On Your Side Insurance Plan 2 Series and Specified Savings Insurance Plans within promotion period, the On Your Side Insurance Plan 2 Series policy will entitle to Extra Offer 1 premium refund. Specified Savings Insurance Plans means: GlobalFlexi Savings Insurance Plan (5-year premium payment term only) / Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term only) / Wealth Flexi Savings Insurance Plan (5-year premium payment term only).

△ Extra Offer 2：If same policyholder applies On Your Side Insurance Plan 2 Series and Specified Medical Insurance Plans within promotion period, the On Your Side Insurance Plan 2 Series policy will entitle to Extra Offer 2 premium refund. Specified Medical Insurance Plans (including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable) means: AIA VHIS Privilege Ultra Scheme / Privilege Ultra Medical Plan / Privilege Ultra Pearl Medical Plan / AIA Voluntary Health Insurance SelectWise Scheme / SelectWise Medical Plan / SelectWise Pearl Medical Plan.

§ The Extra Offers will only be applicable to the Specified Critical Illness Insurance Plans policy and will not apply to the Specified Savings Insurance Plans policy or the Specified Medical Insurance Plans policy. The maximum premium refund for each eligible Specified Critical Illness Insurance Plans policy is capped at 22 months. On Your Side Insurance Plan 2 Series premium refund calculation and the Basic Plan Annualised Premium used to determine the number of Base Offer refund month [including i) pay regular premiums only and ii) pay regular premiums together with a top-up premium] are based on the amount of the regular premium of the policy, and does not include the amount of top-up premium (if any).

¶ On Your Side Insurance Plan 2 Series includes: i. On Your Side Insurance Plan 2; ii. On Your Side Insurance Plan 2 – First Gift.

Health Protection

1 November 2026 to 31 December 2026

Critical Illness Protection[12]

- Essence – On Your Side Insurance Plan*

10-year Premium Payment Term

up to 10 months premium refund ▼	Base Offer	Extra Offer 1[δ] (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2[∂] (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Less than US$8,000	4 months	+3 months	+2 months	9 months
From US$8,000 - less than US$16,000	4.5 months			9.5 months
US$16,000 or above	5 months			10 months

18-year Premium Payment Term

up to 10 months premium refund ▼	Base Offer	Extra Offer 1[δ] (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2[∂] (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Less than US$5,000	4 months	+3 months	+2 months	9 months
From US$5,000 - less than US$10,000	4.5 months			9.5 months
US$10,000 or above	5 months			10 months

25-year Premium Payment Term

up to 10 months premium refund ▼	Base Offer	Extra Offer 1[δ] (Same policyholder successfully applies Specified Savings Insurance Plans)	Extra Offer 2[∂] (Same policyholder successfully applies Specified Medical Insurance Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Less than US$4,000	4 months	+3 months	+2 months	9 months
From US$4,000 - less than US$8,000	4.5 months			9.5 months
US$8,000 or above	5 months			10 months

Specified Saving Insurance Plans	• GlobalFlexi Savings Insurance Plan (5-year premium payment term only)* • Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term only)* • Wealth Flexi Savings Insurance Plan (5-year premium payment term only)*
Specified Medical Insurance Plans	• AIA Voluntary Health Insurance Privilege Ultra Scheme#@ • Privilege Ultra Medical Plan^@ / Privilege Ultra Pearl Medical Plan@ • AIA Voluntary Health Insurance SelectWise Scheme@# • SelectWise Medical Plan^@ • SelectWise Pearl Medical Plan@

\# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.

@ Can be purchased as a basic plan or as a rider.

* Can only be purchased as a basic plan.

^ Available in Macau only.

▼ The Extra Offers will only be applicable to the Specified Critical Illness Insurance Plans policy and will not apply to the Specified Savings Insurance Plans policy or the Specified Medical Insurance Plans policy. The maximum premium refund for each eligible Specified Critical Illness Insurance Plans policy is capped at 10 months.

δ Extra Offer 1: If same policyholder applies Essence – On Your Side Insurance Plan and Specified Savings Insurance Plans within promotion period, the Essence – On Your Side Insurance Plan policy will entitle to Extra Offer 1 premium refund. Specified Savings Insurance Plans means: GlobalFlexi Savings Insurance Plan (5-year premium payment term only) / Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term only) / Wealth Flexi Savings Insurance Plan (5-year premium payment term only).

∂ Extra Offer 2: If same policyholder applies Essence – On Your Side Insurance Plan and Specified Medical Insurance Plans within promotion period, the Essence – On Your Side Insurance Plan policy will entitle to Extra Offer 2 premium refund. Specified Medical Insurance Plans (including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable) means: AIA VHIS Privilege Ultra Scheme / Privilege Ultra Medical Plan / Privilege Ultra Pearl Medical Plan / AIA Voluntary Health Insurance SelectWise Scheme / SelectWise Medical Plan / SelectWise Pearl Medical Plan.

Wealth Management / Life Protection

Exclusive to existing AIA Group Insurance / MPF / Pension members

AIA helps you to reach your goals with a wide range of savings insurance and life protection plans supporting you to fulfil more of your aspirations and dreams.

Apply successfully for a Specified Savings Insurance Plan / Life Protection Plan during the promotional period to enjoy our limited-time offer:

Offer Extension | **I V S** | **1 November 2026 to 30 November 2026**

Savings Insurance

- Global Power Multi-Currency Savings Insurance Plan 3*■~

5-year/10-year Premium Payment Term[13]

up to 35% premium refund	Base Offer	Extra Offer☼	Total Offer (Base Offer + Extra Offers) Up to
Less than US$10,000	7%	+3%	10%
From US$10,000 - less than US$30,000	17%		20%
From US$30,000 - less than US$50,000	22%		25%
From US$50,000 - less than US$100,000	25%		28%
From US$100,000 - less than US$200,000	28%		31%
From US$200,000 - less than US$1,000,000	30%		33%
US$1,000,000 or above	32%		35%

Specified Critical Illness Insurance Plans	• On Your Side Insurance Plan 2 Series* • Essence – On Your Side Insurance Plan*
Specified Savings & Retirement Income Plan	• EverBliss Annuity Insurance Plan*

Offer Extension | **I V S** | **1 November 2026 to 30 November 2026**

Savings Insurance

- Simply Love Encore Savings Insurance Plan 5*~

5-year/10-year Premium Payment Term[13]

Less than US$10,000	7%	First Year Premium Refund
From US$10,000 to less than US$30,000	8%	
From US$30,000 to less than US$50,000	9%	
From US$50,000 to less than US$100,000	10%	
US$100,000 or above	12%	

☼ Extra Offer is applicable when:

a. Same policyholder applies within Promotional Period Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and
   i. Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. EverBliss Annuity Insurance Plan

   and that the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and the Specified Critical Illness Insurance Plans or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

OR

b. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
   i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. EverBliss Annuity Insurance Plan

   and applies successfully the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) within Promotional Period and the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy is issued on or before 28 February 2027.

If the condition in a) or b) above is met, the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy will entitle to extra 3% premium refund.Specified Critical Illness Insurance Plans includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

Offer Extension | **I V S** | **1 November 2026 to 30 November 2026**

Savings Insurance

- GlobalFlexi Savings Insurance Plan*μ~

5-year Premium Payment Term[13]

up to 35% premium refund	Base Offer	Extra Offer♦	Total Offer (Base Offer + Extra Offers) Up to
Less than US$10,000	7%	+3%	10%
From US$10,000 - less than US$30,000	17%		20%
From US$30,000 - less than US$50,000	22%		25%
From US$50,000 - less than US$100,000	25%		28%
From US$100,000 - less than US$200,000	28%		31%
From US$200,000 - less than US$1,000,000	30%		33%
US$1,000,000 or above	32%		35%

Specified Critical Illness Insurance Plans	• On Your Side Insurance Plan 2 Series* • Essence – On Your Side Insurance Plan*
Specified Life Insurance Plan	• ProsperLife Insurance Plan*
Specified Savings & Retirement Income Plan	• EverBliss Annuity Insurance Plan*

* Can only be purchased as a basic plan.

■ Applicable to all currencies available for policies, i.e. Renminbi (RMB), British pound sterling (GBP), US dollar (US$), Australian dollar (AUD), Canadian dollar (CAD), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau), Euro (EUR) and Singapore dollar (SGD).

~ If the policy is issued in a currency other than US$, please refer to 13 under Terms & Conditions for the applicable premium amount in other currencies.

♦ Extra Offer is applicable when:

a. Same policyholder applies within Promotional Period GlobalFlexi Savings Insurance Plan (5-year premium payment term) and
   i. Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. ProsperLife Insurance Plan (5-year / 30-year premium payment term), and the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
   iii. EverBliss Annuity Insurance Plan

   and that the GlobalFlexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

OR

b. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
   i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. ProsperLife Insurance Plan (5-year / 30-year payment term), and that the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
   iii. EverBliss Annuity Insurance Plan

   and applies successfully the GlobalFlexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

If the condition in a) or b) above is met, the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy will entitle to extra 3% premium refund.

Specified Critical Illness Insurance Plans includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan.

If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

μ Applicable to the following currencies available for policies, i.e. US dollar (US$), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau).

Wealth Management / Life Protection

Exclusive to existing AIA Group Insurance / MPF / Pension members

Offer Extension | **I V S** | **1 November 2026 to 30 November 2026**

Savings Insurance

- Wealth Flexi Savings Insurance Plan*μ~

5-year Premium Payment Term[13]

Reduction of Minimum Premium Requirement Reduced from US$100,000 to US$50,000 (Promotional Period: From 26 October 2026 to 31 December 2026) up to 33% premium refund	Base Offer	Extra Offer**	Total Offer (Base Offer + Extra Offers) Up to
From US$50,000 - less than US$100,000 >>	23%	+3%	26%
From US$100,000 - less than US$200,000	26%		29%
From US$200,000 - less than US$1,000,000	28%		31%
US$1,000,000 or above	30%		33%

Specified Critical Illness Insurance Plans	• On Your Side Insurance Plan 2 Series* • Essence – On Your Side Insurance Plan*
Specified Life Insurance Plan	• ProsperLife Insurance Plan*
Specified Savings & Retirement Income Plan	• EverBliss Annuity Insurance Plan*

>> Promotional Period of premium refund for annualised Premium US$50,000 to less than US$100,000 is from 26 October 2026 to 30 November 2026.

* Can only be purchased as a basic plan.

~ If the policy is issued in a currency other than US$, please refer to 13 under Terms & Conditions for the applicable premium amount in other currencies.

** Extra Offer is applicable when:

a. Same policyholder applies within Promotional Period Wealth Flexi Savings Insurance Plan (5-year premium payment term) and
   i Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. ProsperLife Insurance Plan (5-year / 30-year premium payment term), and the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
   iii. EverBliss Annuity Insurance Plan

   and that the Wealth Flexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

OR

b. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
   i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. ProsperLife Insurance Plan (5-year / 30-year payment term), and that the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
   iii. EverBliss Annuity Insurance Plan

   and applies successfully the Wealth Flexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

If the condition in a) or b) above is met, the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy will entitle to extra 3% premium refund. Specified Critical Illness Insurance Plans includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

μ Applicable to the following currencies available for policies, i.e. US dollar (US$), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau).

Wealth Management / Life Protection

Exclusive to existing AIA Group Insurance / MPF / Pension members

IVS

1 November 2026 to 31 December 2026

Life Insurance

- ProsperLife Insurance Plan*

5-year Premium Payment Term[14]

up to 42% premium refund	Base Offer	Extra Offer 1+ (Same policyholder applies ProsperLife Insurance Plan and Specified Critical Illness Insurance Plans within promotion period, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above)	Extra Offer 2Σ (Same policyholder applies ProsperLife Insurance Plan, GlobalFlexi Savings Insurance Plan or Wealth Flexi Savings Insurance Plan within promotion period, and the annualized premium of the basic plan of the GlobalFlexi Savings Insurance Plan or Wealth Flexi Savings Insurance Plan policy is US$50,000 or above or equivalent in other currencies)	Total Offer (Base Offer + Extra Offers) Up to
Less than US$25,000	22%	+5%	+5%	32%
From US$25,000 - less than US$45,000	27%			37%
US$45,000 or above	32%			42%

30-year Premium Payment Term[14]

up to 42% premium refund	Base Offer	Extra Offer 1+ (Same policyholder applies ProsperLife Insurance Plan and Specified Critical Illness Insurance Plans within promotion period, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above)	Extra Offer 2Σ (Same policyholder applies ProsperLife Insurance Plan, GlobalFlexi Savings Insurance Plan or Wealth Flexi Savings Insurance Plan within promotion period, and the annualized premium of the basic plan of the GlobalFlexi Savings Insurance Plan or Wealth Flexi Savings Insurance Plan policy is US$50,000 or above or equivalent in other currencies)	Total Offer (Base Offer + Extra Offers) Up to
Less than US$6,000	22%	+5%	+5%	32%
From US$6,000 - less than US$10,000	27%			37%
US$10,000 or above	32%			42%

Specified Saving Insurance Plans	• GlobalFlexi Savings Insurance Plan (5-year premium payment term)* • Wealth Flexi Savings Insurance Plan (5-year premium payment term)*
Specified Critical Illness Insurance Plans	• On Your Side Insurance Plan 2 Series* • Essence – On Your Side Insurance Plan*

1 November 2026 to 31 December 2026

Specified Term Life Supplementary Contract[15]

- Wisdom Term Life Supplementary Contract[16]@
- Expert Term Life Supplementary Contract@

15%
Premium refund on each relevant policy anniversary

Only applicable when Specified Term Life Supplementary Contract is successfully applied and attached to ProsperLife Insurance Plan within Promotional Period.

1 November 2026 to 31 December 2026

Wisdom Term Life Supplementary Contract Simplified Underwriting Offer[16]

+ Extra Offer 1: i) If same policyholder applies ProsperLife Insurance Plan (5-year / 30-year premium payment term only) and Specified Critical Illness Insurance Plans within promotion period, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, the ProsperLife Insurance Plan (5-year / 30-year premium payment term only) policy will entitle to extra 5% premium refund. ii) Specified Critical Illness Insurance Plans includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan. iii) If the customer is eligible to receive the Extra Offer 1, but the Specified Critical Illness Insurance Plans policy is surrendered or partial surrendered on or before the related premium refund policy anniversary of the ProsperLife Insurance Plan (5-year / 30-year premium payment term only) policy, the Extra Offer 1 eligibility will be forfeited.

Σ Extra Offer 2: i) If same policyholder applies ProsperLife Insurance Plan (5-year / 30-year premium payment term only), GlobalFlexi Savings Insurance Plan (5-year premium payment term only) or Wealth Flexi Savings Insurance Plan (5-year premium payment term only) within promotion period, and the annualized premium of the basic plan of the GlobalFlexi Savings Insurance Plan or Wealth Flexi Savings Insurance Plan (5-year premium payment term only) policy is US$50,000 or above or equivalent in other currencies, the ProsperLife Insurance Plan (5-year / 30-year premium payment term only) policy will entitle to extra 5% premium refund. ii) If the customer is eligible to receive the Extra Offer 2, but the GlobalFlexi Savings Insurance Plan (5-year premium payment term only) or Wealth Flexi Savings Insurance Plan (5-year premium payment term only) policy is surrendered or partial surrendered on or before the related premium refund policy anniversary of the ProsperLife Insurance Plan (5-year / 30-year premium payment term only) policy, the Extra Offer 2 eligibility will be forfeited.

* Can only be purchased as a basic plan.

@ Can only be purchased as a rider.

Wealth Management / Life Protection / Health Protection

Offer Extension — 1 November 2026 to 30 November 2026

Savings Insurance
- Global Power Multi-Currency Savings Insurance Plan 3*[π]
- GlobalFlexi Savings Insurance Plan*[π]

One-Time Premium Payment[17]

From US$100,000 - less than US$300,000	2%
From US$300,000 - less than US$600,000	3%
From US$600,000 - less than US$1,000,000	4%
From US$1,000,000 - less than US$2,000,000	5%
From US$2,000,000 - less than US$3,500,000	6%
US$3,500,000 or above	7%

up to 7% premium discount

Offer Extension — 1 November 2026 to 30 November 2026

Savings Insurance
- Wealth Flexi Savings Insurance Plan*[μ]

One-Time Premium Payment[17]

Reduction of Minimum Premium Requirement Reduced from US$1,000,000 to US$500,000 (Promotional Period: From 26 October 2026 to 31 December 2026)

From US$500,000 - less than US$600,000[≪]	3%
From US$600,000 - less than US$1,000,000[≪]	4%
From US$1,000,000 - less than US$2,000,000	5%
From US$2,000,000 - less than US$3,500,000	6%
US$3,500,000 or above	7%

up to 7% premium discount

≪ Promotional Period of premium discount for one-time premium US$500,000 to less than US$1,000,000 is from 26 October 2026 to 30 November 2026.

Offer Extension — 1 November 2026 to 30 November 2026

Savings Insurance
- Simply Love Encore Savings Insurance Plan 5*[π]

One-Time Premium Payment[17]

From US$100,000 to less than US$300,000	1%
From US$300,000 to less than US$600,000	2%
From US$600,000 to less than US$1,000,000	3%
US$1,000,000 or above	4%

up to 4% premium discount

Exclusive to existing AIA Group Insurance / MPF / Pension members

1 November 2026 to 31 December 2026

Savings Insurance
- AIA Deferred Annuity Plan 2[18]*[+♦]

Annualised Premium US$ 5,000 or above

20% premium refund (each eligible policy)

Only the paid premiums of Qualifying Deferred Annuity policies can apply for tax deductions whereas the premium refund and premium discount (including ePremium Coupon, if any) are not included.

IVS — 1 November 2026 to 31 December 2026

Savings Insurance
- EverBliss Annuity Insurance Plan[19]*[☆]

One-Time Premium Payment

up to 13% premium discount

	0 Year Accumulation Period	5 Years Accumulation Period
Less than US$100,000	7%	11%
From US$100,000 to less than US$200,000	8%	12%
US$200,000 or above	9%	13%

1 November 2026 to 31 December 2026

Medical Protection
- FutureShield Cancer Drug Plan[20]*

1 month premium refund

* Can only be purchased as a basic plan.

μ Applicable to the following currencies available for policies, i.e. US dollar (US$), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau).

π If the policy is issued in a currency other than US$, please refer to 17 under Terms & Conditions for the applicable premium amount in other currencies.

\+ Available in Hong Kong only.

♦ This premium refund offer cannot be used in conjunction with other marketing offers (including but not limited to ePremium Coupon, and/or the promotional offer of applying AIA Deferred Annuity Plan 2 via AIA Employee Insurance Purchase Programme (EIPP), if applicable). ePremium Coupon is not applicable to AIA Deferred Annuity Plan 2.

☆ ePremium Coupon is not applicable to EverBliss Annuity Insurance Plan.

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

Hong Kong (852) 2232 8888
Macau (853) 8988 1822
aia.com.hk

AIA Hong Kong and Macau
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Terms & Conditions :

1. This leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product. **The product information in this leaflet 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. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid. The language available for the product materials of the products shown above may vary, and some may only provide English and Traditional Chinese or Simplified Chinese version. And there may have specific eligibility requirements on policy application for certain products. AIA may use the personal information provided during the insurance application process to verify and determine your eligibility for this promotional campaign and related offers. Please contact your financial planner for details.** For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aiavitality.

2. The Promotional Offers are only applicable to the insurance application submitted via AIA Financial Planners, Brokers or Independent Financial Advisors (IFAs) from AIA's partnership distribution channel and online insurance application via AIA iShop (if applicable). The Promotional Offers may be different on the relevant products distributed through particular sales channels. Please refer to relevant sales channel's promotional materials.

3. The Promotional Offers are only applicable to the policies issued in Hong Kong or Macau.

4. 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.

5. Each New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotional Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotional offer with higher premium refund or discount amount will be entitled.

6. The Promotional Offers are not applicable to applicants who have submitted applications before Promotional Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotional 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. 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.

9. **Specified Medical Insurance Plans Premium Refund Offer**
   a. The promotional period is from 1 November 2026 to 31 December 2026, both days inclusive ("Promotional Period").
   b. The Premium Refund Offer is only applicable to Specified Medical Plans ("New Policy") listed below that are successfully applied and submitted within the Promotional Period (based on application date) and issued by 28 February 2027. If the New Policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 28 February 2027, and such supplementary contract must also be effective by 28 February 2027. Otherwise the supplementary contract will not have any premium refund. The premium refund for the supplementary contract will NOT apply to the new Basic Plan.
   c. Specified Medical Plans ("New Policy", including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) refers to:

1.	AIA Voluntary Health Insurance Standard Scheme#®
2.	AIA Voluntary Health Insurance Flexi Scheme#®
3.	AIA Voluntary Health Insurance Privilege Ultra Scheme#®
4.	Privilege Ultra Medical Plan^® / Privilege Ultra Pearl Medical Plan®
5.	AIA Voluntary Health Insurance SelectWise Scheme#®
6.	SelectWise Medical Plan^® / SelectWise Pearl Medical Plan®

   # Available in Hong Kong only. ® Can be purchased as a basic plan or as a rider. ^ Available in Macau only.

   d. Premium refund arrangement for the New Policy is as follows:
   - At the end of the first policy year, the New Policy will entitle to 3 months premium refund.
   - At the end of the second policy year, the New Policy will entitle to up to 3 months premium refund (if applicable).
   - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).

   e. 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.
   f. The Extra Offer is only applicable when same policyholder successfully applies for both the New Policy and Specified Insurance Plans within Promotional Period, and that the New Policy and the Specified Insurance Plans policy are both issued on or before 28 February 2027. If the requirements are fulfilled, the New Policy will enjoy the premium refund of extra 2 months. Otherwise the New Policy will not be entitled to the Extra Offer. The Extra Offer will only be applicable to the New Policy and will not apply to the Specified Insurance Plans policy. If the New Policy is entitled to the Extra Offer, the Specified Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.
   g. The maximum premium refund for each eligible New Policy is capped at 10 months.
   h. Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the first modal premium (after discount, if any) of the New Policy at policy issue)
Monthly	= monthly premium x total number of month of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of month of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of month of premium refund
Annually	= annual premium ÷ 12 x total number of month of premium refund

10. **Specified Protection Plans Premium Refund Offer**
    a. The promotional period is from 1 November 2026 to 31 December 2026, both days inclusive ("Promotional Period").
    b. The Premium Refund Offer is only applicable to Specified Protection Plans (including basic plan and supplementary contract) ("New Policy") listed below that are successfully applied and submitted within the Promotional Period (based on application date) and issued by 28 February 2027. If the New Policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 28 February 2027, and such supplementary contract must also be effective by 28 February 2027. Otherwise the supplementary contract will not have any premium refund. The premium refund for the supplementary contract will NOT apply to the new Basic Plan.
    c. Specified Protection Plans (including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) refer to:

1.	Simple Care Essence®	8.	Silvery Protect*
2.	Level-Up Protect Cancer Insurance Plan*	9.	Secure First Plus*
3.	Smart Elite Ultra Critical Illness Insurance Plan*#	10.	Secure First*
4.	Executive Care Pro Critical Illness Insurance Plan 2*#	11.	Super Kids Shield*
5.	Multiple Care Pro Critical Illness Insurance Plan 2*#	12.	Super Adults Shield*
6.	Prime Care Pro Critical Illness Insurance Plan 2*#	13.	Super Seniors Shield*
7.	PAC Select 3Δ	14.	EasyGuard Term Life Plan*

    ® Can be purchased as a basic plan or as a rider * Can only be purchased as a basic plan # Available in Hong Kong only
    Δ Can only be purchased as a rider

    d. Premium refund arrangement for the New Policy is as follows:
    - At the end of the first policy year, the New Policy will entitle 2 months premium refund.
    - At the end of the second policy year, the New Policy will entitle 1 month of premium refund (if applicable).

    e. 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.
    f. Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the first modal premium (after discount, if any) of the New Policy at policy issue)
Monthly	= monthly premium x 3
Quarterly	= quarterly premium ÷ 3 x 3
Semi-annually	= semi-annual premium ÷ 6 x 3
Annually	= annual premium ÷ 12 x 3

11. **On Your Side Insurance Plan 2 Series Premium Refund**
    a. The promotional period is from 1 November 2026 to 31 December 2026, both days inclusive ("Promotional Period").
    b. The offer is applicable to On Your Side Insurance Plan 2 Series (including AIA Vitality Series) which includes i) On Your Side Insurance Plan 2 and ii) On Your Side Insurance Plan 2 – First Gift ("New Policy") that are:-
       i. successfully applied and submitted within the Promotional Period (based on the application date); and
       ii. issued on or before 28 February 2027.
    c. Premium refund arrangement for the New Policy is as follows:
       i. Pay Regular Premiums only:
          - At the end of the first policy year, the New Policy will entitle 2 months premium refund.
          - At the end of the second policy year, the New Policy will entitle up to 3 months of premium refund (if applicable).
          - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).
       ii. Pay Regular Premiums together with a Top-Up Premium:
          - At the end of the first policy year, the New Policy will entitle 6 months premium refund.
          - At the end of the second policy year, the New Policy will entitle up to 7 months of premium refund (if applicable).
          - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).
    d. Premium refund will be used to settle premium due on 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. If the New Policy has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. 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. The Extra Offer 1 is only applicable when same policyholder successfully applies for both On Your Side Insurance Plan 2 Series and Specified Savings Insurance Plans within Promotional Period, and that the On Your Side Insurance Plan 2 Series policy and the Specified Savings Insurance Plans policy are both issued on or before 28 February 2027. If the requirements are fulfilled, the On Your Side Insurance Plan 2 Series policy will enjoy the Extra Offer 1. Otherwise the On Your Side Insurance Plan 2 Series policy will not be entitled to the Extra Offer 1. The Extra Offer 1 will only be applicable to the On Your Side Insurance Plan 2 Series policy and will not apply to the Specified Savings Insurance Plans policy. If the On Your Side Insurance Plan 2 Series policy is entitled to the Extra Offer 1, the Specified Savings Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited.
    f. The Extra Offer 2 is only applicable when same policyholder successfully applies for both On Your Side Insurance Plan 2 Series and Specified Medical Insurance Plans (including basic plan, supplementary contract, AIA Vitality series and Pearl series, if applicable) within promotional period, and that the On Your Side Insurance Plan 2 Series policy and the Specified Medical Insurance Plans policy is issued on or before 28 February 2027, the On Your Side Insurance Plan 2 Series policy will enjoy the Extra Offer 2. If the Specified Medical Insurance Plans policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 28 February 2027, and such supplementary contract must also be effective by 28 February 2027. Otherwise the On Your Side Insurance Plan 2 Series policy will not have the Extra Offer 2. The Extra Offer 2 will only be applicable to the On Your Side Insurance Plan 2 Series policy and will not apply to the Specified Medical Insurance Plans policy. If the On Your Side Insurance Plan 2 Series policy entitles to the Extra Offer 2, the Specified Medical Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 2 will be forfeited.
    g. The maximum premium refund for each eligible On Your Side Insurance Plan 2 Series policy is capped at 10 months (pay Regular Premiums only, and including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable) or 22 months (pay Regular Premiums together with a Top-Up Premium, and including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable).
    h. On Your Side Insurance Plan 2 Series premium refund calculation and the Basic Plan Annualised Premium used to determine the number of Base Offer refund month [including i) pay regular premiums only and ii) pay regular premiums together with a top-up premium] are based on the amount of the regular premium of the policy, and does not include the amount of top-up premium (if any).
    i. Calculation of the premium refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of the New Policy at the time of premium refund)
Monthly	= monthly premium x total number of month of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of month of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of month of premium refund
Annually	= annual premium ÷ 12 x total number of month of premium refund

12. **Essence – On Your Side Insurance Plan Premium Refund**

a. The promotional period is from 1 November 2026 to 31 December 2026, both days inclusive ("Promotional Period").

b. The offer is applicable to Essence – On Your Side Insurance Plan (including AIA Vitality Series) ("New Policy") that are:-
   i. successfully applied and submitted within the Promotional Period (based on the application date); and
   ii. issued on or before 28 February 2027.

c. Premium refund arrangement for the New Policy is as follows:
   - At the end of the first policy year, the New Policy will entitle 2 months premium refund.
   - At the end of the second policy year, the New Policy will entitle up to 3 months of premium refund (if applicable).
   - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).

d. Premium refund will be used to settle premium due on 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. If the New Policy has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. 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. The Extra Offer 1 is only applicable when same policyholder successfully applies for both Essence – On Your Side Insurance Plan and Specified Savings Insurance Plans within Promotional Period, and that the Essence – On Your Side Insurance Plan policy and the Specified Savings Insurance Plans policy are both issued on or before 28 February 2027. If the requirements are fulfilled, the Essence – On Your Side Insurance Plan policy will enjoy the Extra Offer 1. Otherwise the Essence – On Your Side Insurance Plan policy will not be entitled to the Extra Offer 1. The Extra Offer 1 will only be applicable to the Essence – On Your Side Insurance Plan policy and will not apply to the Specified Savings Insurance Plans policy. If the Essence – On Your Side Insurance Plan policy is entitled to the Extra Offer 1, the Specified Savings Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited.

f. The Extra Offer 2 is only applicable when same policyholder successfully applies for both Essence – On Your Side Insurance Plan and Specified Medical Insurance Plans (including basic plan, supplementary contract, AIA Vitality series and Pearl series, if applicable) within promotional period, and that the Essence – On Your Side Insurance Plan policy and the Specified Medical Insurance Plans policy is issued on or before 28 February 2027, the Essence – On Your Side Insurance Plan policy will enjoy the Extra Offer 2. If the Specified Medical Insurance Plans policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 28 February 2027, and such supplementary contract must also be effective by 28 February 2027. Otherwise the Essence – On Your Side Insurance Plan policy will not have the Extra Offer 2. The Extra Offer 2 will only be applicable to the Essence – On Your Side Insurance Plan policy and will not apply to the Specified Medical Insurance Plans policy. If the Essence – On Your Side Insurance Plan policy entitles to the Extra Offer 2, the Specified Medical Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 2 will be forfeited.

g. The maximum premium refund for each eligible Essence – On Your Side Insurance Plan policy is capped at 10 months (including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable).

h. Calculation of the premium refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of the New Policy at the time of premium refund)
Monthly	= monthly premium x total number of month of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of month of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of month of premium refund
Annually	= annual premium ÷ 12 x total number of month of premium refund

13. **Specified Savings Insurance Plans Premium Refund Offer**

a. The promotional period is from 1 November 2026 to 30 November 2026, both days inclusive ("Promotional Period"), unless otherwise specified.

b. Specified Savings Insurance Plans are Wealth Flexi Savings Insurance Plan (5-year premium payment term), Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term), GlobalFlexi Savings Insurance Plan (5-year premium payment term) and Simply Love Encore Savings Insurance Plan 5 (5-year / 10-year premium payment term) (collectively "New Policy").

c. This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed above that are:-
   i. successfully applied and submitted (based on the application date) during the Promotional Period, and
   ii. issued on or before 28 February 2027.

d. The premium refund (Base Offer and Extra Offer, if applicable) is based on the first year premium of the basic plan and will be used for the premium settlement in the next premium due date after the first Policy Anniversary. 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. New Policy is entitled to a premium refund as follows:

i. Wealth Flexi Savings Insurance Plan (5-year premium payment term) Base Offer

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
US$	50,000 to less than 100,000>>	= monthly premium x 12 x 23.0%	= quarterly premium x 4 x 23.0%	= semi-annual premium x 2 x 23.0%	= annual premium x 23.0%
HK$/MOP	375,000 to less than 750,000>>				
US$	100,000 to less than 200,000	= monthly premium x 12 x 26.0%	= quarterly premium x 4 x 26.0%	= semi-annual premium x 2 x 26.0%	= annual premium x 26.0%
HK$/MOP	750,000 to less than 1,500,000				
US$	200,000 to less than 1,000,000	= monthly premium x 12 x 28.0%	= quarterly premium x 4 x 28.0%	= semi-annual premium x 2 x 28.0%	= annual premium x 28.0%
HK$/MOP	1,500,000 to less than 7,500,000				
US$	1,000,000 or above	= monthly premium x 12 x 30.0%	= quarterly premium x 4 x 30.0%	= semi-annual premium x 2 x 30.0%	= annual premium x 30.0%
HK$/MOP	7,500,000 or above				

>> Promotion Period of premium refund for annualised Premium USD 50,000 to less than USD 100,000 or HKD/MOP 375,000 to less than HKD/MOP 750,000 is from 26 October 2026 to 30 November 2026.

ii. Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) Base Offer

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
US$/CAD/AUD	Less than 10,000	= monthly premium x 12 x 7.0%	= quarterly premium x 4 x 7.0%	= semi-annual premium x 2 x 7.0%	= annual premium x 7.0%
HK$/MOP	Less than 75,000				
RMB	Less than 60,000				
GBP	Less than 6,000				
EUR	Less than 7,000				
SGD	Less than 12,000				
US$/CAD/AUD	10,000 to less than 30,000	= monthly premium x 12 x 17.0%	= quarterly premium x 4 x 17.0%	= semi-annual premium x 2 x 17.0%	= annual premium x 17.0%
HK$/MOP	75,000 to less than 225,000				
RMB	60,000 to less than 180,000				
GBP	6,000 to less than 18,000				
EUR	7,000 to less than 21,000				
SGD	12,000 to less than 36,000				
US$/CAD/AUD	30,000 to less than 50,000	= monthly premium x 12 x 22.0%	= quarterly premium x 4 x 22.0%	= semi-annual premium x 2 x 22.0%	= annual premium x 22.0%
HK$/MOP	225,000 to less than 375,000				
RMB	180,000 to less than 300,000				
GBP	18,000 to less than 30,000				
EUR	21,000 to less than 35,000				
SGD	36,000 to less than 60,000				
US$/CAD/AUD	50,000 to less than 100,000	= monthly premium x 12 x 25.0%	= quarterly premium x 4 x 25.0%	= semi-annual premium x 2 x 25.0%	= annual premium x 25.0%
HK$/MOP	375,000 to less than 750,000				
RMB	300,000 to less than 600,000				
GBP	30,000 to less than 60,000				
EUR	35,000 to less than 70,000				
SGD	60,000 to less than 120,000				
US$/CAD/AUD	100,000 to less than 200,000	= monthly premium x 12 x 28.0%	= quarterly premium x 4 x 28.0%	= semi-annual premium x 2 x 28.0%	= annual premium x 28.0%
HK$/MOP	750,000 to less than 1,500,000				
RMB	600,000 to less than 1,200,000				
GBP	60,000 to less than 120,000				
EUR	70,000 to less than 140,000				
SGD	120,000 to less than 240,000				
US$/CAD/AUD	200,000 to less than 1,000,000	= monthly premium x 12 x 30.0%	= quarterly premium x 4 x 30.0%	= semi-annual premium x 2 x 30.0%	= annual premium x 30.0%
HK$/MOP	1,500,000 to less than 7,500,000				
RMB	1,200,000 to less than 6,000,000				
GBP	120,000 to less than 600,000				
EUR	140,000 to less than 700,000				
SGD	240,000 to less than 1,200,000				
US$/CAD/AUD	1,000,000 or above	= monthly premium x 12 x 32.0%	= quarterly premium x 4 x 32.0%	= semi-annual premium x 2 x 32.0%	= annual premium x 32.0%
HK$/MOP	7,500,000 or above				
RMB	6,000,000 or above				
GBP	600.000 or above				
EUR	700,000 or above				
SGD	1,200,000 or above				

iii. GlobalFlexi Savings Insurance Plan (5-year premium payment term) Base Offer

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
US$	Less than 10,000	= monthly premium x 12 x 7.0%	= quarterly premium x 4 x 7.0%	= semi-annual premium x 2 x 7.0%	= annual premium x 7.0%
HK$/MOP	Less than 75,000				
US$	10,000 to less than 30,000	= monthly premium x 12 x 17.0%	= quarterly premium x 4 x 17.0%	= semi-annual premium x 2 x 17.0%	= annual premium x 17.0%
HK$/MOP	75,000 to less than 225,000				
US$	30,000 to less than 50,000	= monthly premium x 12 x 22.0%	= quarterly premium x 4 x 22.0%	= semi-annual premium x 2 x 22.0%	= annual premium x 22.0%
HK$/MOP	225,000 to less than 375,000				
US$	50,000 to less than 100,000	= monthly premium x 12 x 25.0%	= quarterly premium x 4 x 25.0%	= semi-annual premium x 2 x 25.0%	= annual premium x 25.0%
HK$/MOP	375,000 to less than 750,000				
US$	100,000 to less than 200,000	= monthly premium x 12 x 28.0%	= quarterly premium x 4 x 28.0%	= semi-annual premium x 2 x 28.0%	= annual premium x 28.0%
HK$/MOP	750,000 to less than 1,500,000				
US$	200,000 to less than 1,000,000	= monthly premium x 12 x 30.0%	= quarterly premium x 4 x 30.0%	= semi-annual premium x 2 x 30.0%	= annual premium x 30.0%
HK$/MOP	1,500,000 to less than 7,500,000				
US$	1,000,000 or above	= monthly premium x 12 x 32.0%	= quarterly premium x 4 x 32.0%	= semi-annual premium x 2 x 32.0%	= annual premium x 32.0%
HK$/MOP	7,500,000 or above				

iv. Simply Love Encore Savings Insurance Plan 5 (5-year / 10-year premium payment term)

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
US$	Less than 10,000	= monthly premium x 12 x 7.0%	= quarterly premium x 4 x 7.0%	= semi-annual premium x 2 x 7.0%	= annual premium x 7.0%
HK$/MOP	Less than 75,000				
US$	10,000 to less than 30,000	= monthly premium x 12 x 8.0%	= quarterly premium x 4 x 8.0%	= semi-annual premium x 2 x 8.0%	= annual premium x 8.0%
HK$/MOP	75,000 to less than 225,000				
US$	30,000 to less than 50,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
HK$/MOP	225,000 to less than 375,000				
US$	50,000 to less than 100,000	= monthly premium x 12 x 10.0%	= quarterly premium x 4 x 10.0%	= semi-annual premium x 2 x 10.0%	= annual premium x 10.0%
HK$/MOP	375,000 to less than 750,000				
US$	100,000 or above	= monthly premium x 12 x 12.0%	= quarterly premium x 4 x 12.0%	= semi-annual premium x 2 x 12.0%	= annual premium x 12.0%
HK$/MOP	750,000 or above				

f. The Wealth Flexi Savings Insurance Plan (5-year premium payment term) Extra Offer is only applicable when:
   1. Same policyholder applies within Promotional Period Wealth Flexi Savings Insurance Plan (5-year premium payment term) and
      i. Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. ProsperLife Insurance Plan (5-year / 30-year premium payment term), and the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
      iii. EverBliss Annuity Insurance Plan

      and that the Wealth Flexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

   OR
   2. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
      i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. ProsperLife Insurance Plan (5-year / 30-year payment term), and that the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
      iii. EverBliss Annuity Insurance Plan

      and applies successfully the Wealth Flexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

   If the condition in 1) or 2) above is met, the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy will entitle to extra 3% premium refund.The Extra Offer will only be applicable to the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy and will not apply to the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy. If the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy entitles to the Extra Offer, the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

g. The maximum premium refund for each eligible Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy is capped at 33% (including Base Offer and Extra Offer, if applicable).

h. The Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) Extra Offer is only applicable when:
   1. Same policyholder applies within Promotional Period Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and
      i. Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. EverBliss Annuity Insurance Plan

      and that the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and the Specified Critical Illness Insurance Plans or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

   OR
   2. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
      i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. EverBliss Annuity Insurance Plan

      and applies successfully the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) within Promotional Period and the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy is issued on or before 28 February 2027.

   If the condition in 1) or 2) above is met, the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy will entitle to extra 3% premium refund. The Extra Offer will only be applicable to the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy and will not apply to the Specified Critical Illness Insurance Plans policy or the EverBliss Annuity Insurance Plan policy. If the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy entitles to the Extra Offer, the Specified Critical Illness Insurance Plans policy or the EverBliss Annuity Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

i. The GlobalFlexi Savings Insurance Plan (5-year premium payment term) Extra Offer is only applicable when:
   1. Same policyholder applies within Promotional Period GlobalFlexi Savings Insurance Plan (5-year premium payment term) and
      i. Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. ProsperLife Insurance Plan (5-year / 30-year premium payment term), and the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
      iii. EverBliss Annuity Insurance Plan

      and that the GlobalFlexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

   OR
   2. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
      i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. ProsperLife Insurance Plan (5-year / 30-year payment term), and that the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
      iii. EverBliss Annuity Insurance Plan

      and applies successfully the GlobalFlexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

   If the condition in 1) or 2) above is met, the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy will entitle to extra 3% premium refund. The Extra Offer will only be applicable to the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy and will not apply to the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy. If the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy entitles to the Extra Offer, the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

j. The maximum premium refund for each eligible Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy, Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy and GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is capped at 35% (including Base Offer and Extra Offer, if applicable).

14. **ProsperLife Insurance Plan Premium Refund Offer**
   a. The promotional period is from 1 November 2026 to 31 December 2026, both days inclusive ("Promotional Period").
   b. This offer is only applicable to ProsperLife Insurance Plan (5-year / 30-year premium payment term) (collectively "New Policy") that are:-
      • successfully applied and submitted (based on the application date) during the Promotional Period, and
      • issued on or before 28 February 2027.
   c. The New Policy's premium refund will be calculated according to paragraph (g) mentioned below and will be given at each policy anniversary, from the first policy anniversary to the fourth policy anniversary. For example, if the New Policy only entitles to 22% Base offer, the New Policy will be given 5.5% premium refund at each policy anniversary from the first policy anniversary to the fourth policy anniversary.
   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. Extra Offer 1 is only applicable when same policyholder successfully applies for New Policy and Specified Critical Illness Insurance Plans within promotional period, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above and is issued on or before 28 February 2027, the New Policy will enjoy the extra 5% premium refund. The Extra Offer 1 will only be applicable to the New Policy and will not apply to the Specified Critical Illness Insurance Plans policy. If the New Policy entitles to the Extra Offer 1, the Specified Critical Illness Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited. If the customer is eligible to receive the Extra Offer 1, but the Specified Critical Illness Insurance Plans policy is surrendered or partial surrendered on or before the related premium refund policy anniversary of the New Policy, the Extra Offer 1 eligibility will be forfeited.
   f. Extra Offer 2 is only applicable when same policyholder successfully applies for New Policy and Wealth Flexi Savings Insurance Plan (5-year premium payment term) or GlobalFlexi Savings Insurance Plan (5-year premium payment term) within promotional period, and the annualized premium of the Wealth Flexi Savings Insurance Plan (5-year premium payment term) or GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is US$50,000 or above (or equivalent in other currencies) and is issued on or before 28 February 2027, the New Policy will enjoy the extra 5% premium refund. Extra Offer 2 will only be applicable to the New Policy and will not apply to the Wealth Flexi Savings Insurance Plan (5-year premium payment term) or GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy. If New Policy entitles to the Extra Offer 2, the Wealth Flexi Savings Insurance Plan (5-year premium payment term) or GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 2 will be forfeited. If the customer is eligible to receive the Extra Offer 2, but the Wealth Flexi Savings Insurance Plan (5-year premium payment term) or GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is surrendered or partial surrendered on or before the related premium refund policy anniversary of the New Policy, the Extra Offer 2 eligibility will be forfeited.
   g. 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 (Each policy anniversary from first policy anniversary to fourth policy anniversary)
Monthly	= monthly premium x 12 x Total Refund % ÷ 4
Quarterly	= quarterly premium x 4 x Total Refund % ÷ 4
Semi-annually	= semi-annual premium x 2 x Total Refund % ÷ 4
Annually	= annual premium x Total Refund % ÷ 4

15. **Specified Term Life Supplementary Contract Premium Refund Offer**
   a. The promotional period is from 1 November 2026 to 31 December 2026, both days inclusive ("Promotional Period").
   b. Specified Term Life Supplementary Contract refers to (i) Wisdom Term Life Supplementary Contract and (ii) Expert Term Life Supplementary Contract, and does not include any of the Basic Plan or any other riders.
   c. This offer is only applicable to the Specified Term Life Supplementary Contract that are:
      i. successfully applied and submitted to the Company (based on the application date), and attached to a ProsperLife Insurance Plan (5-year / 30-year premium payment term) during the Promotional Period, and
      ii. issued on or before 28 February 2027.
   d. If the Specified Term Life Supplementary Contract is attached to any Basic Plan other than ProsperLife Insurance Plan (5-year / 30-year premium payment term), no premium refund will be applicable.
   e. Premium refund is only applicable when Specified Term Life Supplementary Contract is in-force and requires payment of premium. If the Specified Term Life Supplementary Contract is not in-force or is no longer be required to pay premium at the time of premium refund is made, premium refund will no longer be applicable to the Specified Term Life Supplementary Contract.
   f. Premium refund is calculated based on the payment of the latest modal premium of the Specified Term Life Supplementary Contract at the time of premium refund. The calculation of the premium refund and any refund of premium will be made in each relevant policy anniversary.
   g. The premium refund will be used for the premium settlement in the next premium due date after the relevant policy anniversary during which the refund of premium was made. The premium refund is used for settlement of future premium of the Specified Term Life Supplementary Contract only, withdrawal of the premium refund is not allowed. If the Specified Term Life Supplementary Contract has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. Moreover, the Specified Term Life Supplementary Contract must remain in-force from the issue date to the time of premium refund in order to be eligible for the premium refund. Otherwise, the Specified Term Life Supplementary Contract is not entitled to the premium refund.
   h. Calculation of the Refund:

Payment Mode of the Specified Term Life Supplementary Contract	Premium refund calculation method – calculated by the payment of the latest modal premium at the time of premium refund (On each relevant policy anniversary)
Monthly	= monthly premium x 12 x 15%
Quarterly	= quarterly premium x 4 x 15%
Semi-annually	= semi-annual premium x 2 x 15%
Annually	= annual premium x 15%

16. **Wisdom Term Life Supplementary Contract Simplified Underwriting Offer**
    a. The promotional period of this simplified underwriting offer ("Simplified Underwriting Offer") is from 1 November 2026 to 31 December 2026, both days inclusive ("Promotional Period").
    b. This Simplified Underwriting Offer is only applicable if all of the following requirements ("Eligibility Requirements") are fulfilled:
    - The customer has successfully applied and submitted to the Company (based on the application date) an application for the Wisdom Term Life Supplementary Contract during the Promotional Period, and the Wisdom Term Life Supplementary Contract is issued and attached to a ProsperLife Insurance Plan (5-year / 30-year premium payment term) on or before 28 February 2027. To be eligible for this Simplified Underwriting Offer, the customer must apply for the Wisdom Term Life Supplementary Contract and the ProsperLife Insurance Plan at the same time.
    - The age of the Proposed Insured is between 15 days and age 65:
        - For Proposed Insured with age between 15 days and 55: total sum assured under all ProsperLife Insurance Plan and Wisdom Term Life Supplementary Contract covering the same Proposed Insured and are issued via simplified underwriting under this Offer must not exceed USD 800,000.
        - For Proposed Insured with age between 56 and 65: total sum assured under all ProsperLife Insurance Plan and Wisdom Term Life Supplementary Contract covering the same Proposed Insured and are issued via simplified underwriting under this Offer must not exceed USD 200,000.
    - For each application of Wisdom Term Life Supplementary Contract, the sum assured of Wisdom Term Life Supplementary Contract must not exceed the sum assured of ProsperLife Insurance Plan.
    - Proposed Insured must be a Hong Kong, Macau or Mainland China ID cardholder and residing in Hong Kong, Macau or Mainland China.
    - The insurance application under this Simplified Underwriting Offer can only include ProsperLife Insurance Plan, Accidental Death Benefit (ProsperLife) Rider, Waiver of Premium Rider (Basic Plan) and Wisdom Term Life Supplementary Contract. If the insurance application includes other basic plan or rider not mentioned above, the Simplified Underwriting Offer is not applicable to such insurance application.

    c. If all of the Eligibility Requirements for the Simplified Underwriting Offer set out above are met, the insurance application is applicable for simplified underwriting application (which only requires to confirm all of the statements under the health declaration and answer the questions on miscellaneous information).

Important Notes:
- This Simplified Underwriting Offer is subject to the Company's prevailing underwriting rules and regulations. The Company reserves the right to request the Proposed Insured to undergo full underwriting in order to meet the Company's prevailing underwriting rules and regulations.
- Applicant/Proposed Insured should read the statements under the health declaration carefully and only confirm the health declaration if the Proposed Insured meets all of the statements under the health declaration.
- If the Proposed Insured does not confirm any part of the health declaration and/or does not provide the necessary miscellaneous information for simplified underwriting, please submit application via normal underwriting procedures.
- The Proposed Insured must make the health declaration and provide the miscellaneous information truthfully and completely. If the Proposed Insured fails to disclose or withhold any pre-existing health conditions, approval of the policy/rider application or any future claims made under the policy/rider will be affected. The Company may request the Proposed Insured to provide further information during the underwriting process.
- This Simplified Underwriting Offer and the corresponding underwriting results are only applicable to the insurance application which meets the relevant criteria for simplified underwriting under this Simplified Underwriting Offer, and will not serve as a precedent for other or future insurance applications.
- If the same Proposed Insured applies for concurrent applications for the ProsperLife Insurance Plan and Wisdom Term Life Supplementary Contract through both simplified underwriting and normal underwriting at the same time, the more stringent requirements / decision will be applied.
- The Company reserves the right to amend the above terms and conditions at any time without prior notice. The Simplified Underwriting Offer is valid only when the promotion insurance product is available for application. In case of any dispute, the Company reserves the right of final decision.
- For the health declaration and detailed procedures of the simplified underwriting arrangement under this Simplified Underwriting Offer, please contact your Financial Planner.

17. **Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment plan only)**
    a. The promotional period is from 1 November 2026 to 30 November 2026, both days inclusive ("Promotional Period"), unless otherwise specified.
    b. Specified Savings Insurance Plans are Wealth Flexi Savings Insurance Plan (one-time premium payment), Global Power Multi-Currency Savings Insurance Plan 3 (one-time premium payment), GlobalFlexi Savings Insurance Plan (one-time premium payment) and Simply Love Encore Savings Insurance Plan 5 (one-time premium payment plan) (collectively "New Policy").
    c. This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed above that are:-
        i. successfully applied and submitted (based on the application date) during the Promotional Period, and
        ii. issued on or before 28 February 2027.
    d. New Policy will entitle to a premium discount as follows:
        i. Wealth Flexi Savings Insurance Plan (one-time premium payment)

Basic Plan (one-time premium payment) Premium Amount		Premium Discount
USD	HK$/MOP	
500,000 to less than 600,000 <<	3,750,000 to less than 4,500,000 <<	3.0%
600,000 to less than 1,000,000 <<	4,500,000 to less than 7,500,000 <<	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	6.0%
3,500,000 or above	26,250,000 or above	7.0%

<< Promotion Period of premium discount for one-time premium USD 500,000 to less than USD 1,000,000 or HKD/MOP 3,750,000 to less than 7,500,000 is from 26 October 2026 to 30 November 2026.

        ii. Global Power Multi-Currency Savings Insurance Plan 3 (one-time premium payment)

Basic Plan (one-time premium payment) Premium Amount						Premium Discount
US$/CAD/AUD	HK$/MOP	RMB	GBP	EUR	SGD	
100,000 to less than 300,000	750,000 to less than 2,250,000	600,000 to less than 1,800,000	60,000 to less than 180,000	70,000 to less than 210,000	120,000 to less than 360,000	2.0%
300,000 to less than 600,000	2,250,000 to less than 4,500,000	1,800,000 to less than 3,600,000	180,000 to less than 360,000	210,000 to less than 420,000	360,000 to less than 720,000	3.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	3,600,000 to less than 6,000,000	360,000 to less than 600,000	420,000 to less than 700,000	720,000 to less than 1,200,000	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	6,000,000 to less than 12,000,000	600,000 to less than 1,200,000	700,000 to less than 1,400,000	1,200,000 to less than 2,400,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	12,000,000 to less than 21,000,000	1,200,000 to less than 2,100,000	1,400,000 to less than 2,450,000	2,400,000 to less than 4,200,000	6.0%
3,500,000 or above	26,250,000 or above	21,000,000 or above	2,100,000 or above	2,450,000 or above	4,200,000 or above	7.0%

        iii. GlobalFlexi Savings Insurance Plan (one-time premium payment)

Basic Plan (one-time premium payment) Premium Amount		Premium Discount
USD	HK$/MOP	
100,000 to less than 300,000	750,000 to less than 2,250,000	2.0%
300,000 to less than 600,000	2,250,000 to less than 4,500,000	3.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	6.0%
3,500,000 or above	26,250,000 or above	7.0%

        iv. Simply Love Encore Savings Insurance Plan 5 (one-time premium payment)

Premium Amount (one-time premium payment)		Premium Discount
USD	HK$/MOP	
100,000 to less than 300,000	750,000 to less than 2,250,000	1.0%
300,000 to less than 600,000	2,250,000 to less than 4,500,000	2.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	3.0%
1,000,000 or above	7,500,000 or above	4.0%

18. **AIA Deferred Annuity Plan 2 Premium Refund Offer (For Hong Kong Only)**
    a. The promotional period is from 1 November 2026 to 31 December 2026, both days inclusive ("Promotional Period").
    b. This offer is only applicable to the basic plans of AIA Deferred Annuity Plan 2 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 28 February 2027.

    c. Premium refund arrangement for the New Policy is as follows:
    - At the end of the first policy year to fourth policy year, the New Policy will entitle to 5% of premium refund in each year.

    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. This premium refund offer cannot be used in conjunction with other marketing offers (including but not limited to ePremium Coupon, and/or the promotional offer of applying AIA Deferred Annuity Plan 2 via AIA Employee Insurance Purchase Programme (EIPP), if applicable). ePremium Coupon is not applicable to AIA Deferred Annuity Plan 2.
    f. 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)
	Each year from first policy anniversary to fourth policy anniversary
Monthly	= monthly premium x 12 x 5.0%
Semi-annually	= semi-annual premium x 2 x 5.0%
Annually	= annual premium x 5.0%

19. **EverBliss Annuity Insurance Plan Premium Discount Offer**
    a. The promotional period is from 1 November 2026 to 31 December 2026, both days inclusive ("Promotional Period").
    b. This offer is only applicable to EverBliss Annuity Insurance Plan (one-time premium payment), (collectively "New Policy") that is:
    - successfully applied and submitted (based on the application date) during the Promotional Period, and
    - issued on or before 31 March 2027.

    c. New Policy will entitle to a premium discount as follows:

Basic Plan One-time premium payment	Premium Discount	
USD	0 Year Accumulation Period	5 Years Accumulation Period
Less than 100,000	7.0%	11.0%
100,000 to less than 200,000	8.0%	12.0%
200,000 or above	9.0%	13.0%

    d. ePremium Coupon is not applicable to EverBliss Annuity Insurance Plan.

20. **FutureShield Cancer Drug Plan Premium Refund Offer**
    a. The promotional period is from 1 November 2026 (first application date) to 31 December 2026, both days inclusive ("Promotional Period").
    b. This offer is only applicable to FutureShield Cancer Drug Plan ("New Policy") that are:-
    - successfully applied and submitted (based on the application date) during the Promotional Period, and
    - issued on or before 28 February 2027.

    c. The premium refund will be used for the premium settlement in the next premium due date after the first Policy Anniversary. 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.
    d. Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the first modal premium (after discount, if any) of the New Policy at policy issue)
Monthly	= monthly premium x 1
Quarterly	= quarterly premium ÷ 3 x 1
Semi-annually	= semi-annual premium ÷ 6 x 1
Annually	= annual premium ÷ 12 x 1

21. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotional Offers are valid only when the promotional insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.

22. 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, AIA Voluntary Health Insurance Privilege Ultra Scheme and AIA Voluntary Health Insurance SelectWise 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.

23. Each taxpayer who purchases certified VHIS plans for themselves or specified relatives is eligible for annual maximum tax deduction of HK$8,000 per insured. Each taxpayer may apply for a maximum HK$60,000 each year in tax deductions for both Qualifying Deferred Annuity policies and MPF tax deductible voluntary contributions. Actual tax deducted depend on the taxable income and tax rates of the taxpayer. Only the paid premiums of certified VHIS plans and Qualifying Deferred Annuity policies, and the MPF tax deductible voluntary contributions made (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. AIA does not provide tax advice, 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.

24. The purpose of this document is for reference only and shall not be construed as tax advice nor is this document intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA and its intermediaries do not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document. AIA and its intermediaries do not provide tax or accounting advice and you should consult your own tax and accounting advisors for any tax advice.

25. This promotional leaflet is for distribution in Hong Kong/Macau only.

26. This 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).

27. To be eligible for the limited-time offer, you need to be (i) an existing AIA MPF (For Hong Kong only) / Pension member on 31 October 2026 and at the time of application or (ii) an existing AIA Group Insurance member at the time of application. If the eligibility checking cannot be passed, you will only be entitled to the standard offer in AIA PROMOTION CAMPAIGN. For details of the standard offer, please refer to bit.ly/3TQ5FxE.

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