HEALTHIER, LONGER, BETTER LIVES

HOT SUMMER TOTAL PROTECTION PROMOTION

(QUARTER 3 2024)

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 30 Jun 2024 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 HOT SUMMER TOTAL PROTECTION PROMOTION. For details of the standard offer, please refer to bit.ly/3VLa6GS.

^ For Hong Kong only



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HEALTH PROTECTION

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 July 2024 to 30 September 2024

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[@]

up to **7 months** premium refund[¤]

Base Offer	Extra Offer 1[∞] (Same policyholder successfully applies for Specified Savings Insurance Plan)	Extra Offer 2[Δ] (Same policyholder successfully applies On Your Side Plan series)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
3 months	+2 months	+2 months	7 months

Specified Savings Insurance Plans	• Bonus Power Vantage (5-year / 10-year only)* • Global Power Multi-Currency Plan 3 (5-year / 10-year only)*
On Your Side Plan series	• On Your Side Plan* • On Your Side Plan – First Gift* • AIA Vitality Series: On Your Side Plan*

IVS 1 July 2024 to 30 September 2024

Medical Protection[10]

- Cancer Guardian 3[@]
- Cancer Guardian Pearl 3[@]
- Health Journey Guardian[+@]
- Super Good Health Medical Plan 2*
- Super Good Health Hospital and Surgical Rider 2[-]

4 months premium refund

Exclusive to existing AIA Group Insurance / MPF / Pension members

IVS 1 July 2024 to 30 September 2024

Accident Protection[10]

- Silvery Protect*
- PAC Select 3[-]

4 months premium refund

IVS 1 July 2024 to 30 September 2024

Life Protection[10]

- Wisdom Term Life Plan*
- Wisdom Term Life Supplementary Contract[-]
- Expert Term Life Plan*
- Expert Term Life Supplementary Contract[-]

4 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.
\- Can only be purchased as a rider.
\+ Available in Hong Kong only.
^ Available in Macau only.
∞ The Extra Offer 1 will only be applicable If same policyholder applies Specified Medical Plans and Specified Savings Plans within promotion period, the Specified Medical Plans policy will entitle to extra 2 months premium refund. Specified Savings Plans means: Bonus Power Vantage (5-year / 10-year)* / Global Power Multi-Currency Plan 3 (5-year / 10-year)*
Δ The Extra Offer 2 will only be applicable If same policyholder applies Specified Medical Plans and On Your Side Plan series within promotion period, the Specified Medical Plans policy will entitle to extra 2 months premium refund. On Your Side Plan series includes On Your Side Plan, On Your Side Plan – First Gift and AIA Vitality Series: On Your Side Plan. On Your Side Plan series can only be purchased as a basic plan.
¤ The maximum premium refund for each eligible New Policy is capped at 7 months (including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable).

HEALTH PROTECTION

IVS 1 July 2024 to 30 September 2024

up to **5 months** premium refund

Critical Illness Protection[11]

- On Your Side Plan Series*

Base Offer	Extra Offer 1[○] (Same policyholder successfully applies Specified Savings Plans)	Extra Offer 2[△] (Same policyholder successfully applies Specified Medical Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
1 month	+2 months	+2 months	5 months

Specified Savings Plans	• Bonus Power Vantage (5-year / 10-year only)* • Global Power Multi-Currency Plan 3 (5-year / 10-year only)*
Specified Medical Plans	• 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@

IVS 1 July 2024 to 30 September 2024

Critical Illness Protection[12]

- AIA Assemble*

Base Offer: 2 months premium refund

+

Extra Offer[⌘] Same policyholder successfully applies for Specified Savings Insurance Plans: +4 months premium refund

up to 6 months premium refund

Specified Savings Insurance Plan	
Savings Insurance	• Global Power Multi-Currency Plan 3* • Bonus Power Vantage*

Exclusive to existing AIA Group Insurance / MPF / Pension members

IVS 1 July 2024 to 30 September 2024

Critical Illness Protection[10]

- Simple Care Essence@
- Simple Care Essence Pearl@

4 months premium refund

IVS 1 July 2024 to 30 September 2024

Severity-based Health Protection[10]

- AIA One Absolute – Full Protection@
- AIA One Absolute Pearl – Full Protection@

4 months premium refund

* Can only be purchased as a basic plan.
\# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.
^ Available in Macau only.
○ The Extra Offer 1 will only be applicable If same policyholder applies On Your Side Plan series and Specified Savings Plans within promotion period, the On Your Side Plan series policy will entitle to extra 2 months premium refund. Specified Savings Plans means: Bonus Power Vantage (5-year / 10-year) / Global Power Multi-Currency Plan 3 (5-year / 10-year).
△ The Extra Offer 2 will only be applicable If same policyholder applies On Your Side Plan series and Specified Medical Plans within promotion period, the On Your Side Plan series policy will entitle to extra 2 months premium refund. Specified Medical Plans (including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable) means: 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.
⌘ Extra Offer will only be applicable to the AIA Assemble policy but will not apply to the Specified Insurance Plan policy. The maximum premium refund foreach eligible AIA Assemble policy is capped at 6 months. The Extra Offer is only applicable when the same policyholder successfully applies for both AIAAssemble and Specified Insurance Plan within the Promotional Period.
@ Can be purchased as a basic plan or as a rider.

WEALTH MANAGEMENT / LIFE PROTECTION

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:

IVS 1 July 2024 to 30 September 2024

Savings Insurance

- Global Power Multi-Currency Plan 3*■~
- Bonus Power Vantage*

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

up to 28% premium refund

	Base Offer	Extra Offer 1☼ (Same policyholder successfully applies On Your Side Plan series)	Extra Offer 2♦ (Same policyholder successfully applies Specified Medical Plans)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
Less than 10,000	12%	+3%	+3%	18%
10,000 to less than 30,000	16%			22%
30,000 to less than 50,000	18%			24%
50,000 to less than 100,000	20%			26%
100,000 or above	22%			28%

On Your Side Plan series	• On Your Side Plan* • On Your Side Plan – First Gift* • AIA Vitality Series: On Your Side Plan*
Specified Medical Plans	• 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◎

IVS 1 July 2024 to 30 September 2024

Savings Insurance

- Global Power Multi-Currency Plan 3*■~
- Bonus Power Vantage*

One-Time Premium Payment[14]

up to 7% premium discount

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%

Exclusive to existing AIA Group Insurance / MPF / Pension members

IVS 1 July 2024 to 30 September 2024

Savings Insurance

- Global Power Multi-Currency Plan 3*■~

3-year Premium Payment Term[13]

up to 13% premium refund

Less than 10,000	7%
10,000 to less than 30,000	9%
30,000 to less than 50,000	10%
50,000 to less than 100,000	11%
100,000 or above	13%

IVS 1 July 2024 to 30 September 2024

Savings Insurance

- Simply Love Encore 5*❖~

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

up to 12% premium refund

Less than US$5,000	6%
From US$5,000 - less than US$10,000	7.5%
From US$10,000 - less than US$30,000	9%
From US$30,000 - less than US$50,000	10%
From US$50,000 - less than US$75,000	11%
US$75,000 or above	12%

One-Time Premium Payment[14]

up to 4% premium discount

From US$300,000 - less than US$600,000	1%
From US$600,000 - less than US$1,000,000	2%
US$1,000,000 or above	4%

☼ The Extra Offer 1 will only be applicable If same policyholder applies Global Power Multi-Currency Plan 3 (5-year premium payment term or 10-year premium payment term) or Bonus Power Vantage (5-year / 10-year premium payment term) and On Your Side Plan series within promotion period, the Global Power Multi-Currency Plan 3 (5-year premium payment term or 10-year premium payment term) / Bonus Power Vantage (5-year / 10-year premium payment term) policy will entitle to extra 3% premium refund. On Your Side Plan series includes On Your Side Plan, On Your Side Plan – First Gift and AIA Vitality Series: On Your Side Plan. On Your Side Plan series can only be purchased as a basic plan.

♦ The Extra Offer 2 will only be applicable If same policyholder applies Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) or Bonus Power Vantage (5-year / 10-year premium payment term) and the following Specified Medical Plans within promotion period, the Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) / or Bonus Power Vantage (5-year / 10-year premium payment term) policy will entitle to extra 3% premium refund. Specified Medical Plans (including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable) means: 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.

* 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 and 14 under Terms & Conditions for the applicable premium amount in other currencies.

❖ Applicable to all policy currencies available, i.e. US dollar (US$), HK dollar (HK$) and Macau pataca (MOP; only for policies issued in Macau).

\# 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 rider.

^ Available in Macau only.

WEALTH MANAGEMENT / LIFE PROTECTION

IVS 1 July 2024 to 30 September 2024

Life Protection
- Serene Life series*◆

5-year / 10-year / 25-year Premium Payment Term[13]

Less than US$5,000	6%
From US$5,000 - less than US$10,000	7.5%
From US$10,000 - less than US$30,000	9%
From US$30,000 - less than US$50,000	10%
From US$50,000 - less than US$75,000	11%
US$75,000 or above	12%

up to **12%** premium refund

IVS 1 July 2024 to 30 September 2024

Savings Insurance
- Fortune Promise 2*

One-Time Premium Payment[14]

From US$600,000 - less than US$1,000,000	1%
US$1,000,000 or above	2%

up to **2%** premium discount

IVS 1 July 2024 to 30 September 2024

Savings Insurance
- AIA Deferred Annuity Plan[15]*#

Annualised Premium US$ 5,000 or above

20% premium refund

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

Exclusive to existing AIA Group Insurance / MPF / Pension members

IVS 1 July 2024 to 30 September 2024

Savings Insurance
- Forever Love Coupon Plan 5[16]*

6-year/10-year/15-year/20-year Premium Payment Term

Base Offer **12%**

\+

Extra Offer* Same policyholder successfully applies for Specified Medical Plan **+5%**

up to **17%** premium refund

Specified Medical Plan	AIA Voluntary Health Insurance Scheme	• AIA Voluntary Health Insurance Standard Scheme#@ • AIA Voluntary Health Insurance Flexi Scheme#@ • AIA Voluntary Health Insurance Privilege Ultra Scheme#@
	Medical Protection	• Privilege Ultra Medical Plan@^ • Privilege Ultra Pearl Medical Plan@

IVS 1 July 2024 to 30 September 2024

MPF
- MPF Tax Deductible Voluntary Contribution ("TVC")[17]+

Special management fees for selected MPF fund°

* Can only be purchased as a basic plan.
◆ Serene Life series includes Serene Life and Serene Life (Annual Dividends).
\# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.
✪ Subject to terms and conditions. For detailed features, terms, and conditions, please refer to the relevant product brochure.
❋ Extra Offer will only be applicable to the Forever Love Coupon Plan 5 policy and will not apply to the Specified Medical Plan policy. The maximum premium refund for each eligible Forever Love Coupon Plan 5 policy is capped at 17%.
@ Can be purchased as a basic plan or as a rider.
^ Available in Macau only.
\+ Available in Hong Kong only.

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
AIA_HK_MACAU

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. 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 policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).

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 Plans Premium Refund Offer**
   a. The promotional period is from 1 July 2024 to 30 September 2024, 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 30 November 2024. 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 30 November 2024, and such supplementary contract must also be effective by 30 November 2024. 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®

   # 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 up to 3 months premium refund.
   - At the end of the second policy year, the New Policy will entitle to maximum 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 1 is only applicable when same policyholder successfully applies for both the New Policy and Specified Savings Plans within Promotional Period, and that the New Policy and the Specified Savings Plans policy are both issued on or before 30 November 2024. 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 1. The Extra Offer 1 will only be applicable to the New Policy and will not apply to the Specified Savings Plans policy. If the New Policy is entitled to the Extra Offer 1, the Specified Savings Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited.
   g. The Extra Offer 2 is only applicable when same policyholder successfully applies for both the New Policy and On Your Side series within Promotional Period, and that the New Policy and the On Your Side series policy are both issued on or before 30 November 2024. 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 2. The Extra Offer 2 will only be applicable to the New Policy and will not apply to the On Your Side series policy. If the New Policy is entitled to the Extra Offer 2, the On Your Side series policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 2 will be forfeited.
   h. The maximum premium refund for each eligible New Policy is capped at 7 months (including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable).
   i. If the New Policy is entitled to the Extra Offer, the Specified Insurance Plans should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.
   j. 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 July 2024 to 30 September 2024, 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 30 November 2024. 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 30 November 2024, and such supplementary contract must also be effective by 30 November 2024. 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.	Super Good Health Medical Plan 2* / Super Good Health Hospital and Surgical Rider 2Δ
2.	Simple Care Essence® / Simple Care Essence Pearl®
3.	Cancer Guardian 3® / Cancer Guardian Pearl 3®
4.	Health Journey Guardian#®
5.	Silvery Protect*
6.	PAC Select 3Δ
7.	Wisdom Term Life Plan* / Wisdom Term Life Supplmentary ContractΔ
8.	Expert Term Life Plan* / Expert Term Life Supplementary ContractΔ
9.	AIA One Absolute – Full Protection® / AIA One Absolute Pearl – Full Protection®

   * Can only be purchased as a basic plan Δ Can only be purchased as a rider ® Can be purchased as a basic plan or as a rider
   # Available in Hong Kong 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 the remaining balance of premium refund.

   e. 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.
   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 4
Quarterly	= quarterly premium ÷ 3 x 4
Semi-annually	= semi-annual premium ÷ 6 x 4
Annually	= annual premium ÷ 12 x 4

11. **On Your Side Plan Series Premium Refund Offer**
    a. The promotional period is from 1 July 2024 to 30 September 2024, both days inclusive ("Promotional Period").
    b. On Your Side Plan series means On Your Side Plan, On Your Side Plan – First Gift, AIA Vitality Series: On Your Side Plan ("New Policy") that are:-
        i. successfully applied and submitted within the Promotional Period (based on the application date); and
        ii. issued on or before 30 November 2024.
    c. Premium refund arrangement for the New Policy is as follows:
        • At the end of the first policy year, the New Policy will entitle up to 3 months premium refund.
        • At the end of the second 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 Plan series and Specified Savings Plans within Promotional Period, and that the On Your Side Plan series policy and the Specified Savings Plans policy are both issued on or before 30 November 2024. If the requirements are fulfilled, the On Your Side Plan series policy will enjoy the extra 2 months premium refund. Otherwise the On Your Side Plan series policy will not be entitled to the Extra Offer 1. The Extra Offer 1 will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Savings Plans policy. If the On Your Side Plan series policy is entitled to the Extra Offer 1, the Specified Savings 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 Plan series and Specified Medical Plans (including basic plan, supplementary contract, AIA Vitality series and Pearl series, if applicable) within promotional period, and that the Specified Medical Plans policy is issued on or before 30 November 2024, the On Your Side Plan series policy will enjoy the extra 2 months premium refund. If the Specified Medical 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 30 November 2024, and such supplementary contract must also be effective by 30 November 2024. Otherwise the On Your Side Plan series policy will not have the Extra Offer 2. The Extra Offer 2 will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Medical Plans policy. If the On Your Side Plan series policy entitles to the Extra Offer 2, the Specified Medical 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 Plan series policy is capped at 5 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

12. **AIA Assemble Premium Refund Offer**
    a. The promotional period is from 1 July 2024 to 30 September 2024, both days inclusive ("Promotional Period").
    b. The premium refund offer is only applicable to AIA Assemble ("New Policy") that are:
        i. successfully applied and submitted within the Promotional Period (based on the application date); and
        ii. issued on or before 30 November 2024.
    c. Premium refund arrangement for the New Policy is as follows:
        • At the end of the first policy year, the New Policy will entitle up to 3 months premium refund.
        • At the end of the second 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 is only applicable when same policyholder successfully applies for both AIA Assemble and Specified Savings Insurance Plan within Promotional Period, and that the AIA Assemble policy and the Specified Savings Insurance Plan policy are both issued on or before 30 November. If the requirements are fulfilled, the AIA Assemble policy will enjoy the premium refund of extra 4 months. Otherwise the AIA Assemble policy will not be entitled to the Extra Offer. The Extra Offer will only be applicable to the AIA Assemble policy and will not apply to the Specified Savings Insurance Plan policy.
    f. The maximum premium refund for each eligible AIA Assemble policy is capped at 6 months.
    g. If the AIA Assemble policy is entitled to the Extra Offer, the Specified Savings Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.
    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 and Life Protection Plans Premium Refund Offer**
    a. The promotional period is from 1 July 2024 to 30 September 2024, both days inclusive ("Promotional Period").
    b. Specified Savings Insurance and Life Protection Plans are Bonus Power Vantage (5-year / 10-year premium payment term), Global Power Multi-Currency Plan 3 (3-year / 5-year / 10-year premium payment term), Simply Love Encore 5 (5-year / 10-year premium payment term) and Serene Life series (5-year / 10-year / 25-year premium payment term) (collectively "New Policy").
    c. This offer is only applicable to the basic plans of Specified Savings Insurance and Life Protection 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 30 November 2024.
    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. Bonus Power Vantage (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)				
Annualised premium (US$)	Payment Mode			
	Monthly	Quarterly	Semi-annually	Annually
Less than 10,000	= 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%
10,000 to less than 30,000	= monthly premium x 12 x 16.0%	= quarterly premium x 4 x 16.0%	= semi-annual premium x 2 x 16.0%	= annual premium x 16.0%
30,000 to less than 50,000	= monthly premium x 12 x 18.0%	= quarterly premium x 4 x 18.0%	= semi-annual premium x 2 x 18.0%	= annual premium x 18.0%
50,000 to less than 100,000	= monthly premium x 12 x 20.0%	= quarterly premium x 4 x 20.0%	= semi-annual premium x 2 x 20.0%	= annual premium x 20.0%
100,000 or above	= 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%

ii. Global Power Multi-Currency Plan 3 (3-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$/CAD/AUD	Less than 10,000	= monthly premium x 12 x 7.0%	= quarterly premium x 4 x 7.0%	= semi-annual premium x 2 x 7.0%	= annual premium x 7.0%
HK$/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$/CAD/AUD	10,000 to less than 30,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
HK$/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$/CAD/AUD	30,000 to less than 50,000	= monthly premium x 12 x 10.0%	= quarterly premium x 4 x 10.0%	= semi-annual premium x 2 x 10.0%	= annual premium x 10.0%
HK$/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$/CAD/AUD	50,000 to less than 100,000	= monthly premium x 12 x 11.0%	= quarterly premium x 4 x 11.0%	= semi-annual premium x 2 x 11.0%	= annual premium x 11.0%
HK$/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$/CAD/AUD	100,000 or above	= monthly premium x 12 x 13.0%	= quarterly premium x 4 x 13.0%	= semi-annual premium x 2 x 13.0%	= annual premium x 13.0%
HK$/MOP	750,000 or above				
RMB	600,000 or above				
GBP	60,000 or above				
EUR	70,000 or above				
SGD	120,000 or above				

iii. Global Power Multi-Currency 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$/CAD/AUD	Less than 10,000	= monthly premium x 12 x 12.0%	= quarterly premium x 4 x 12.0%	= semi-annual premium x 2 x 12.0%	= annual premium x 12.0%
HK$/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$/CAD/AUD	10,000 to less than 30,000	= monthly premium x 12 x 16.0%	= quarterly premium x 4 x 16.0%	= semi-annual premium x 2 x 16.0%	= annual premium x 16.0%
HK$/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$/CAD/AUD	30,000 to less than 50,000	= monthly premium x 12 x 18.0%	= quarterly premium x 4 x 18.0%	= semi-annual premium x 2 x 18.0%	= annual premium x 18.0%
HK$/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$/CAD/AUD	50,000 to less than 100,000	= monthly premium x 12 x 20.0%	= quarterly premium x 4 x 20.0%	= semi-annual premium x 2 x 20.0%	= annual premium x 20.0%
HK$/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$/CAD/AUD	100,000 or above	= monthly premium x 12 x 22.0%	= quarterly premium x 4 x 22.0%	= semi-annual premium x 2 x 22.0%	= annual premium x 22.0%
HK$/MOP	750,000 or above				
RMB	600,000 or above				
GBP	60,000 or above				
EUR	70,000 or above				
SGD	120,000 or above				

iv. Simply Love Encore 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 5,000	= monthly premium x 12 x 6.0%	= quarterly premium x 4 x 6.0%	= semi-annual premium x 2 x 6.0%	= annual premium x 6.0%
HK$/MOP	Less than 37,500				
US$	5,000 to less than 10,000	= monthly premium x 12 x 7.5%	= quarterly premium x 4 x 7.5%	= semi-annual premium x 2 x 7.5%	= annual premium x 7.5%
HK$/MOP	37,500 to less than 75,000				
US$	10,000 to less than 30,000	= 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$/MOP	75,000 to less than 225,000				
US$	30,000 to less than 50,000	= 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$/MOP	225,000 to less than 375,000				
US$	50,000 to less than 75,000	= monthly premium x 12 x 11.0%	= quarterly premium x 4 x 11.0%	= semi-annual premium x 2 x 11.0%	= annual premium x 11.0%
HK$/MOP	375,000 to less than 562,500				
US$	75,000 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	562,500 or above				

v. Serene Life series (5-year / 10-year / 25-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)				
Annualised premium (US$)	Payment Mode			
	Monthly	Quarterly	Semi-annually	Annually
Less than 5,000	= monthly premium x 12 x 6.0%	= quarterly premium x 4 x 6.0%	= semi-annual premium x 2 x 6.0%	= annual premium x 6.0%
5,000 to less than 10,000	= monthly premium x 12 x 7.5%	= quarterly premium x 4 x 7.5%	= semi-annual premium x 2 x 7.5%	= annual premium x 7.5%
10,000 to less than 30,000	= 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%
30,000 to less than 50,000	= 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%
50,000 to less than 75,000	= monthly premium x 12 x 11.0%	= quarterly premium x 4 x 11.0%	= semi-annual premium x 2 x 11.0%	= annual premium x 11.0%
75,000 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%

f. The Bonus Power Vantage (5-year / 10-year premium payment term) and Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) Extra Offer 1 is only applicable when same policyholder successfully applies for Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) and On Your Side Plan series within promotional period, and that the On Your Side Plan series policy is issued on or before 30 November 2024, the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy will enjoy the extra 3% premium refund. The Extra Offer 1 will only be applicable to the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy and will not apply to the On Your Side Plan series policy. If the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy entitles to the Extra Offer 1, the On Your Side Plan series policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited.

g. The Bonus Power Vantage (5-year / 10-year premium payment term) and Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) Extra Offer 2 is only applicable when same policyholder successfully applies for Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) and Specified Medical Plans (including basic plan, supplementary contract, AIA Vitality series and Pearl series, if applicable) within promotional period, and that the Specified Medical Plans policy is issued on or before 30 November 2024, the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy will enjoy the extra 3% premium refund. If the Specified Medical 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 30 November 2024, and such supplementary contract must also be effective by 30 November 2024. Otherwise the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy will not have the Extra Offer 2. The Extra Offer 2 will only be applicable to the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy and will not apply to the Specified Medical Plans policy. If the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy entitles to the Extra Offer 2, the Specified Medical Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 2 will be forfeited.

h. The maximum premium refund for each eligible Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy is capped at 28% (including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable).

14. **<u>Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment plan only)</u>**

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

b. Specified Savings Insurance Plans are Bonus Power Vantage (one-time premium payment), Global Power Multi-Currency Plan 3 (one-time premium payment), Simply Love Encore 5 (one-time premium payment) and Fortune Promise 2 (one-time premium payment)(collectively "New Policy").

c. This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed above that are:-
- successfully applied and submitted (based on the application date) during the Promotional Period, and
- issued on or before 30 November 2024.

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

i. Bonus Power Vantage (one-time premium payment)

Premium Amount In US$ (one-time premium payment)	Premium Discount
300,000 to less than 600,000	3.0%
600,000 to less than 1,000,000	4.0%
1,000,000 to less than 2,000,000	5.0%
2,000,000 to less than 3,500,000	6.0%
3,500,000 or above	7.0%

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

Premium Amount (one-time premium payment)						Premium Discount
US$/CAD/AUD	HK$/MOP	RMB	GBP	EUR	SGD	
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. Simply Love Encore 5 (one-time premium payment)

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

iv. Fortune Promise 2 (one-time premium payment)

Premium Amount In US$ (one-time premium payment)	Premium Discount
600,000 to less than 1,000,000	1.0%
1,000,000 or above	2.0%

15. **AIA Deferred Annuity Plan Premium Refund Offer (For Hong Kong only)**
    a. The promotional period is from 1 July 2024 to 30 September 2024, both days inclusive ("Promotional Period").
    b. This offer is only applicable to the basic plans of AIA Deferred Annuity Plan with annualised premium of US$5,000 or above that are:
        i. successfully applied and submitted (based on the application date) during the Promotional Period, and
        ii. issued on or before 30 November 2024.
    c. Premium refund arrangement for the New Policy is as follows:
        • At the end of the first policy year, the New Policy will entitle to 8% premium refund.
        • At the end of the second policy year, the New Policy will entitle to 7% premium refund.
        • At the end of the third policy year, the New Policy will entitle to 5% premium refund.
    d. The premium refund will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
    e. Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)		
	1st Policy Anniversary	2nd Policy Anniversary	3rd Policy Anniversary
Monthly	= monthly premium x 12 x 8.0%	= monthly premium x 12 x 7.0%	= monthly premium x 12 x 5.0%
Quarterly	= quarterly premium x 4 x 8.0%	= quarterly premium x 4 x 7.0%	= quarterly premium x 4 x 5.0%
Semi-annually	= semi-annual premium x 2 x 8.0%	= semi-annual premium x 2 x 7.0%	= semi-annual premium x 2 x5.0%
Annually	= annual premium x 8.0%	= annual premium x 7.0%	= annual premium x 5.0%

16. **Forever Love Coupon Plan 5 Premium Refund Offer**
    a. The promotional period of is from 1 July 2024 to 30 September 2024, both days inclusive ("Promotional Period").
    b. This offer is only applicable to the basic plans of Forever Love Coupon Plan 5 that are:
        i. successfully applied and submitted (based on the application date) during the Promotional Period, and
        ii. issued on or before 30 November 2024.
    c. The premium refund 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.
    d. The Extra Offer is only applicable when same policyholder successfully applies for both the New Policy and Specified Medical Plans within Promotional Period, and that the New Policy and Specified Medical Plans policy are both issued on or before 30 November 2024. If the Specified Medical Plans 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 30 November 2024, and such supplementary contract must also be effective by 30 November 2024. If the requirements are fulfilled, the New Policy will enjoy the premium refund of **extra 5%**. 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 Medical Plans policy.
    e. The maximum premium refund for each eligible New Policy is capped at 17%.
    f. If the New Policy is entitled to the Extra Offer, the Specified Medical Plans should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.
    g. New Policy is entitled to a premium refund as follows:

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)
Monthly	= monthly premium x 12 x total premium refund %
Quarterly	= quarterly premium x 4 x total premium refund %
Semi-annually	= semi-annual premium x 2 x total premium refund %
Annually	= annual premium x total premium refund %

17. **MPF Tax Deductible Voluntary Contribution ("TVC") (For Hong Kong only)**
    a. The promotional period is from 1 July 2024 to 30 September 2024, both days inclusive ("Promotional Period").
    b. For detailed features, terms, and conditions, please refer to the relevant product brochure.

18. 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.

19. AIA Voluntary Health Insurance Standard Scheme (being the Standard Plan under Voluntary Health Insurance Scheme ("VHIS")) provides the basic standardised features for insured, while AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Privilege Ultra Scheme (being the Flexi Plan under VHIS) are those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.

20. 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.

21. The premium refund offer may be different on the relevant products distributed through different sales channels. Please refer to relevant sales channel's promotional materials.

22. 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.

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

24. 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).

25. To be eligible for the limited-time offer, you need to be (i) an existing AIA MPF / Pension member on 30 Jun 2024 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 HOT SUMMER TOTAL PROTECTION PROMOTION. For details of the standard offer, please refer to bit.ly/3VLa6GS.

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