HEALTHIER, LONGER, BETTER LIVES

AUTUMN-WINTER POWER UP PROMOTION CAMPAIGN

(QUARTER 4 2024)



CRITICAL ILLNESS PROTECTION – OFFER HIGHLIGHT

Apply successfully for a Specified Critical Illness Protection Plan **and** a Specified Protection Plan from **1 November 2024 to 30 November 2024** to enjoy our limited-time offer:

Specified Critical Illness Protection Plan

- On Your Side Plan Series*



up to 7 months premium refund

Base Offer	Extra Offer 1○ (Same policyholder successfully applies Specified Savings Plans)	Extra Offer 2△ (Same policyholder successfully applies Specified Medical Products)	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
3 months	+2 months	+2 months	7 months

Specified Protection Plans

Specified Savings Plans	• Bonus Power Vantage (5-year / 10-year only)* • Global Power Multi-Currency Plan 3 (5-year / 10-year only)*
Specified Medical Products	• AIA Voluntary Health Insurance Privilege Ultra Scheme#@ • Privilege Ultra Medical Plan^@ / Privilege Ultra Pearl Medical Plan@

Enjoy an additional premium discount of up to 10% with e-premium coupons!

Terms and conditions apply, please contact your Financial Planner for details.

Scan QR codes to find out more!

More offers

Guaranteed preferential interest rate promotion on prepaid premium

* 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 Products within promotion period, the On Your Side Plan series policy will entitle to extra 2 months premium refund. Specified Medical Products (including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable) means: AIA Voluntary Health Insurance Privilege Ultra Scheme / Privilege Ultra Medical Plan / Privilege Ultra Pearl Medical Plan.
@ Can be purchased as a basic plan or as a rider.

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. **On Your Side Plan Series Premium Refund Offer**
   a. The promotional period is from 1 November 2024 to 30 November 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 28 February 2025.
   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 2 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 Plan series and Specified Savings Insurance Plans within Promotional Period, and that the On Your Side Plan series policy and the Specified Savings Insurance Plans policy are both issued on or before 28 February 2025. 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 Insurance Plans policy. If the On Your Side Plan 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 Plan series and Specified Medical Insurance Products (including basic plan, supplementary contract, AIA Vitality series and Pearl series, if applicable) within promotional period, and that the On Your Side Plan series policy and the Specified Medical Insurance Products policy is issued on or before 28 February 2025, the On Your Side Plan series policy will enjoy the extra 2 months premium refund. If the Specified Medical Insurance Products 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 2025, and such supplementary contract must also be effective by 28 February 2025. 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 Insurance Products policy. If the On Your Side Plan series policy entitles to the Extra Offer 2, the Specified Medical Insurance Products 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 7 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

10. 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.

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

12. Each taxpayer who purchases certified VHIS plans for themselves or specified relatives may claim tax deductions up to HK$8,000 per insured person for the premiums paid in relation to the Certified Plans in each year of tax assessment. Actual tax deducted depend on the taxable income and tax rates of the taxpayer. The paid premiums of certified VHIS plans (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.

13. 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.

14. 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.

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

16. 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).

Disclaimer:

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

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