

Limited Quota



HEALTHIER, LONGER,  
BETTER LIVES

# BONUS POWER VANTAGE / GLOBAL POWER MULTI-CURRENCY PLAN 2 GUARANTEED PREFERENTIAL INTEREST RATE OF 5.1% P.A. FOR PREPAID PREMIUM

1 December 2023 to 31 December 2023



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# Grow your wealth with a guaranteed preferential interest rate of 5.1% p.a. on prepaid premium.

## Limited Quota

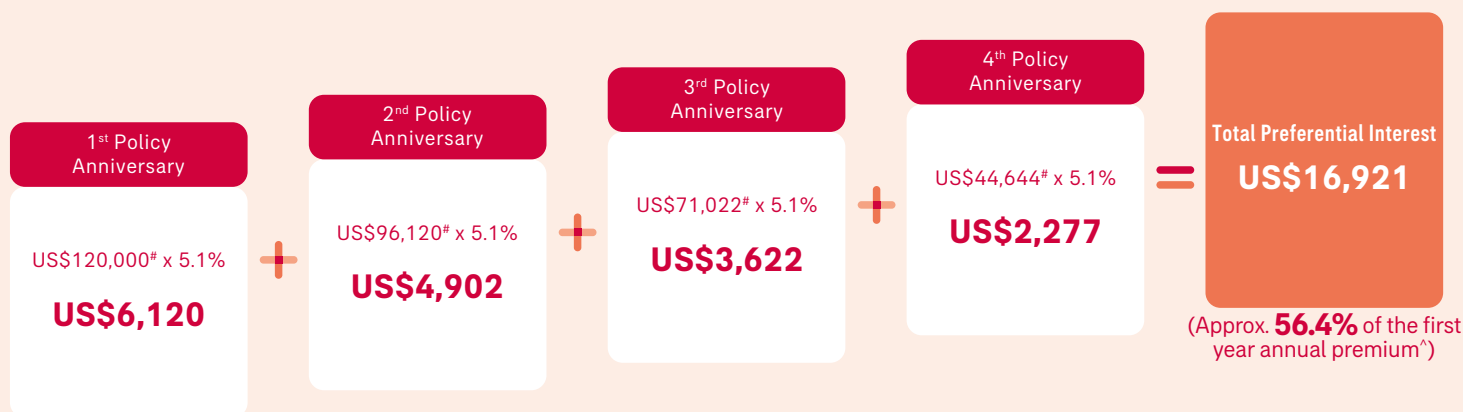
We are pleased to bring you the Guaranteed Preferential Interest Rate Promotion on prepaid premium payment. Customers who successfully apply for Specified Savings Insurance Plans\* from **1 December 2023 to 31 December 2023**, and pay all 5 years annual premium for basic plan upon policy application, will enjoy **a guaranteed preferential interest rate of 5.1% p.a.** for the first 4 policy years on the prepaid premium payment. Act now!

Specified Savings Insurance Plans*	Premium Payment Term	Policy Currency	Guaranteed Preferential Interest Rate (p.a.)
<b>Bonus Power Vantage</b>	5-year	US\$ only	<b>5.1%</b>
<b>Global Power Multi-Currency Plan 2</b>			

\* Must select annual premium payment mode and premium prepayment option upon policy application

### Illustrative Example of Preferential Interest:

Assume the annual premium of **Bonus Power Vantage** or **Global Power Multi-Currency Plan 2** (5-year premium payment term) is US\$30,000 with the full 5-year premium (i.e. US\$150,000) paid upon policy application and the new policy fulfils all requirements of this Offer.










The above illustration is calculated by the guaranteed preferential interest rate of 5.1% p.a., which will remain the same on or before the 4<sup>th</sup> Policy Anniversary. Assuming the current prevailing interest rate is 0.75% p.a., the extra interest rate will be 4.35% p.a.. The prevailing interest rate is non-guaranteed, if it increases or decreases, the extra interest rate will be adjusted accordingly. The interest amounts in the above illustrative example are rounded to nearest integer.

# Prepaid premium (deducting the premium due for basic plan) and accumulated interest for the corresponding Policy Anniversary

^ Round down to one decimal place

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

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

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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.**
2. This Offer is only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs).
3. This Offer is only applicable to the policies issued in Hong Kong or Macau.
4. This Offer is applicable to each eligible new policy. If a customer has successfully applied for more than one new eligible policy during the Promotional Period, and all requirements of this offer are fulfilled, each eligible new policy will be qualified for this Offer.
5. This Offer can be entitled in conjunction with other AIA's promotional offers (if applicable).
6. This Offer is not applicable to applicants who have submitted applications before Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same products.
7. Date Back policies are not eligible for this Offer.
8. 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.
9. This Offer is available on a first-come, first-served basis and while stocks last.
10. Whether participate in this Offer and select relevant options (including but not limited to policy currency, premium payment mode and prepayment premium option) should be customers' own decision.
11. 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.
12. The purpose of this document is for reference only and is not 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 does 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.
13. This promotional leaflet is for distribution in Hong Kong/Macau only.

### **Guaranteed Preferential Interest Rate Promotion on Prepaid Premium Payment**

14. The Promotional Period is from 1 December 2023 to 31 December 2023, both days inclusive ("Promotional Period").
15. This Offer is applicable to the basic plan of Bonus Power Vantage and Global Power Multi-Currency Plan 2 with 5-year premium payment term (US\$ policy only); and that plan ("New Policy") must be:
  - a) successfully applied and submitted within the Promotional Period (based on the application date)
  - b) issued on or before 29 February 2024;
  - c) with annual premium payment mode selected upon policy application;
  - d) with premium prepayment option selected upon policy application;
  - e) customer must pay the full 5-year premium in a lump sum upon policy application or pay the related premium for the remaining years within 3 months after the policy issuance; and
  - f) customer must provide valid documentation proofs (if applicable) to the satisfaction of the Company for it to conduct due diligence pursuant to the applicable regulation / compliance requirements, in order to enjoy this Offer.
16. This Offer is only applicable to the basic plan premium of the New Policy. Apart from the New Policy, the premiums of all other basic plan(s) and/or rider(s) and levy will not be applied for calculating this Offer.
17. Prepaid Premium means full 5-year premium for basic plan deducting first year premium (exclude any rider premium). The Prepaid Premium is deposited into Future Premium Deposit Account ("FPDA") to settle the outstanding premium when it is due.
18. The New Policy will be entitled to a guaranteed preferential interest rate of 5.1% p.a. if all requirements of this Offer are fulfilled.
19. The guaranteed preferential interest rate comprises of the prevailing interest rate of the FPDA and the extra interest rate. (For example, if the current prevailing interest rate is 0.75% p.a., the extra interest rate will be 4.35% p.a.). The prevailing interest rate of FPDA is non-guaranteed, if it increases or decreases, the extra interest rate will be adjusted accordingly.
20. If the full 5-year premium is paid in a lump sum upon policy application, the guaranteed preferential interest is determined based on the Prepaid Premium amount (deducting the premium due for basic plan) and the guaranteed preferential interest rate, from the policy issue date up to the 4<sup>th</sup> Policy Anniversary ("Preferential Interest"). If the first year premium is paid upon policy application whereas the related premium for the remaining years is paid within 3 months after the policy issuance, the guaranteed preferential interest is determined based on the Prepaid Premium amount (deducting the premium due for basic plan) and the guaranteed preferential interest rate, from the date we received the full payment of the 2<sup>nd</sup> to 5<sup>th</sup> year premium up to the 4<sup>th</sup> Policy Anniversary ("Preferential Interest"). The extra interests of the FPDA (i.e. the difference between the guaranteed preferential interest and the prevailing interest for the corresponding Policy Anniversary) will be credited to the FPDA within 2 months after the 4<sup>th</sup> Policy Anniversary, whereas the prevailing interest of the FPDA per year will be credited to the FPDA on the corresponding Policy Anniversary. The policy should remain in-force from the policy issue date to the time of crediting the relevant extra interests, otherwise it is not eligible to enjoy the guaranteed preferential interest rate, and the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only.
21. For amount of payment greater than the Prepaid Premium in the FPDA, only prevailing interest rate of FPDA will be applied on the excess amount.
22. On or before the 4<sup>th</sup> Policy Anniversary, the remaining balance of FPDA should be at least equal to the outstanding total premium of basic plan for the remaining years ("Required Remaining Balance"), otherwise it is not eligible to enjoy the guaranteed preferential interest rate, and the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only.
23. In addition, please also be reminded that levy and riders' premiums (if applicable) payable must be paid when they are due. Otherwise, the amount in FPDA will be used to settle the related overdue payments and may become not eligible to enjoy the guaranteed preferential interest rate due to insufficient Required Remaining Balance.
24. In the event of change of premium payment mode, change of policy currency, plan conversion, policy surrender or partial surrender on or before the 4<sup>th</sup> Policy Anniversary, it is not eligible to enjoy the guaranteed preferential interest rate, the Prepaid Premium will be accumulated at a prevailing interest rate of FDPA only. Any Prepaid Premium (with interest at prevailing interest rate of FDPA) will be refunded upon policy surrender.
25. After the 4<sup>th</sup> Policy Anniversary, any amount left in the FPDA will be accumulated at the prevailing interest rate only, which is non-guaranteed.
26. In the event of death of the insured, any Prepaid Premium and any Preferential Interest (calculated on a pro-rata basis up to the date of termination of the policy) will be refunded to the policyholder.

