

LIFE INSURANCE – LIFE PROTECTION  
EASYGUARD TERM LIFE PLAN (EGTL)

# ESSENTIAL PROTECTION FOR YOU AND YOUR LOVED ONES

EasyGuard Term Life Plan offers essential protection  
to spread a safety net for you and your loved ones.



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AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
BETTER LIVES

# Life protection for your peace of mind

Life can be unpredictable, so it pays to plan early.

EasyGuard Term Life Plan is a life protection insurance plan that provides crucial protection for you and your family, with affordable premiums. For peace of mind, you can keep renewing your plan yearly up to the insured's age of 85.

## Plan Highlights



Essential life protection at affordable premiums for your peace of mind



Guaranteed renewal up to the insured's age of 85 for lasting protection



Conversion privilege before the insured's age of 70 with no further medical information required

## A simple plan with the essentials you need

**EasyGuard Term Life Plan** is a plan designed to deliver life protection. This plan can only be purchased as a basic plan.

Different premium payment modes (annually, semi-annually, quarterly and monthly) are available for this plan.

Insured's Age at Application	Renewal Period
Age 16 - 70	Yearly



## Protection for your loved ones

If the insured, who is the person protected under the policy, passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will be equal to 100% of the sum assured plus US\$650 or HK\$/MOP5,000.

We will deduct all outstanding amounts you owe to us under your policy before we make the payment to the beneficiary.



## Guaranteed Renewal until the age of 85

**EasyGuard Term Life Plan** guarantees that your premium will not be raised for any changes in the insured's health condition. You can renew the cover every year until the insured's age of 85. The renewal premium for the next policy year will be based on the prevailing premium rates for the age of the insured at the time of renewal (please refer to "Premium Adjustment" under Important Information).



## Conversion Privilege

On or before the anniversary of cover immediately following the insured's 70th birthday, the plan can be converted into a whole-life protection insurance plan without requiring additional health information, subject to an increase in premium and choices of products then made available for the purpose of this privilege.



## A currency that suits you

For your convenience, we offer this policy in US dollars and HK dollars. If the policy is issued in Macau, you can also choose Macau pataca as the currency.



## Annual Premium Rate Table

(Yearly renewable, per US\$/HK\$/MOP1,000 Sum Assured)

Annual premium rates stated below are used for calculation of the first year premium of the cover according to insured's current attained age, but cannot be used for calculation of the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
16 - 26	0.90	1.19	0.90	1.19
27	0.90	1.21	0.90	1.20
28	0.90	1.23	0.90	1.20
29	0.91	1.26	0.91	1.20
30	0.92	1.30	0.91	1.20
31	0.95	1.33	0.94	1.22
32	0.98	1.40	0.94	1.23
33	1.02	1.47	0.98	1.25
34	1.06	1.55	0.99	1.28
35	1.12	1.65	1.03	1.35
36	1.15	1.75	1.06	1.40
37	1.21	1.86	1.10	1.45
38	1.27	1.99	1.14	1.56
39	1.33	2.14	1.20	1.64
40	1.41	2.31	1.23	1.79
41	1.55	2.66	1.29	1.86
42	1.65	2.91	1.36	1.95
43	1.77	3.18	1.43	2.09
44	1.90	3.48	1.51	2.28
45	2.05	3.82	1.66	2.50
46	2.23	4.19	1.76	2.78
47	2.41	4.56	1.89	3.11
48	2.62	4.99	2.02	3.51
49	2.84	5.43	2.18	3.95
50	3.10	5.90	2.36	4.45
51	3.45	6.49	2.53	4.78
52	3.76	7.10	2.73	5.15
53	4.06	7.77	2.94	5.54
54	4.43	8.51	3.19	5.96
55	4.84	9.31	3.55	6.54
56	5.30	10.19	3.87	7.16
57	5.81	11.17	4.18	7.84
58	6.35	12.29	4.55	8.59
59	6.94	13.56	4.98	9.40
60	7.60	15.01	5.45	10.29

## Annual Premium Rate Table (continued)

(Yearly renewable, per US\$/HK\$/MOP1,000 Sum Assured)

Attained Age	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
61	8.33	16.76	6.04	11.28
62	9.17	18.79	6.69	12.41
63	10.12	21.15	7.41	13.70
64	11.21	23.92	8.20	15.17
65	12.40	26.81	9.08	16.93
66	13.75	29.66	10.32	18.98
67	15.27	32.42	11.74	21.36
68	16.97	35.18	13.34	24.16
69	18.83	37.90	15.17	27.07
70	21.46	41.11	17.24	29.94
71*	24.31	45.23	19.34	32.73
72*	27.76	50.08	21.71	35.52
73*	31.63	55.32	24.36	38.27
74*	36.15	61.29	27.35	41.52
75*	41.51	68.16	30.70	45.67
76*	47.75	75.92	34.46	50.56
77*	54.99	84.60	38.68	55.86
78*	63.46	94.40	43.42	61.88
79*	73.33	105.44	48.72	68.81
80*	83.68	120.95	54.54	78.26
81*	94.59	135.45	61.13	87.32
82*	106.49	150.90	68.71	97.32
83*	118.65	166.16	77.47	108.75
84*	130.97	181.17	86.62	120.28

\* For renewal only.

## Premium Discount

(applicable to the premiums of the basic plan only)

Sum Assured	Premium Discount
US\$250,000/HK\$1,875,000/MOP1,875,000 or above	minus 0.09 from the per US\$/HK\$/MOP1,000 Sum Assured annual premium rate

- Notes:**
- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
  - The annual premium rate table is for reference only.
  - Premium rates stated above are non-guaranteed and subject to revision by the Company from time to time.
  - This annual premium rate table does not include levy which is collected by the Insurance Authority.

## Important Information

*This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract template before making an application, you can obtain a copy from AIA.* This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong / Macau only.

## Key Product Risks

1. You should pay premium(s) for this plan till insured's age 85. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
  - the insured passes away;
  - you do not pay the premium within 31 days of the premium due date;
  - the plan is converted to a whole life protection insurance plan; or
  - no effective add-on plan is attached to this plan on or after the anniversary of your cover immediately following the insured's 85th birthday.
3. Death Benefit will be terminated on the anniversary of your policy immediately following the insured's 85th birthday.
4. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.
5. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
6. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.
7. In some situations, total premiums payable may be greater than the benefit to be received.

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at [www.aia.com.hk/useful-information-ia-en](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

## Premium Adjustment

In order to provide you with continuous protection, we will review the premium of your plan from time to time and adjust it accordingly at the end of every policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects the impact of change in the incidence rate of death;
- historical investment returns and the future outlook of the product's backing asset;
- policy surrenders and lapses; or
- expenses directly related to the policy and indirect expenses allocated to this product.

We will give you a written notice of any revision 31 days before the end of policy year.

## Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and relevant proof. You can get the appropriate claim forms in [www.aia.com.hk](http://www.aia.com.hk), from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre. For details related to making a claim, please refer to the policy contract. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website [www.aia.com.hk](http://www.aia.com.hk).

## Suicide

If the insured commits suicide within one year from the date on which the policy takes effect, our liability will be limited to the refund of premiums paid (without interest) less any outstanding amount you owe to us under the policy.





## Incontestability

Except for fraud or non-payment of premiums, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for a continuous period of two years from the date on which the policy takes effect. This provision does not apply to any add-on plan providing accident, hospitalisation or disability benefits.

## Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or the Customer Service Centre of AIA International Limited at Unit 201, 2F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is the earlier.

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

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