



**CRITICAL
ILLNESS
PROTECTION**

LEVEL-UP PROTECT PEARL CANCER PLAN (LUPP)

Strengthen your safety net
for greater confidence in
the future



AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



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**HEALTHIER, LONGER,
BETTER LIVES**

Survival rates for many cancers are improving

Thanks to modern medical breakthroughs. However, a longer lifespan can mean a higher chance of recurrences, or even a new cancer.

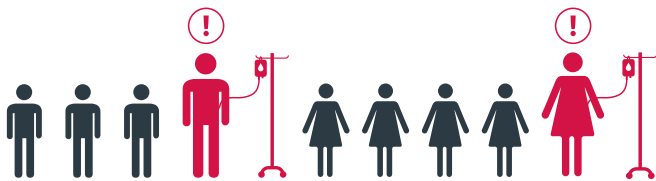
That's why we designed a product to fill the protection gap **for individuals who already have critical illness protection**, in case cancer strikes again and again.

AIA's streamlined Level-Up Protect Pearl Cancer Plan offers cancer protection with AIA's novel Cancer Shield Benefit, providing up three claims to help support you when tough times get even tougher.

Cancer has been one of Hong Kong's top killers since 2001¹, making it an important area of focus in modern medical research – as well as a major concern for people who want to ensure they're well prepared for whatever the future might bring.

Cancer

- In Hong Kong, **1 in 4** men and **1 in 5** women are at serious risk of contracting **cancer** before turning **75**².



- Cancers may recur after treatment. For example, the 5-year recurrence rate of liver cancer after radical hepatectomy is **61.5%**³, and the chance of recurrence for stage III and II colorectal cancers 5 years after surgery are **50%** and **20 - 30%** respectively⁴.

Sources:

1. Number of Deaths by Leading Causes of Death, 2001 – 2017, Centre for Health Protection, Department of Health (<http://www.chp.gov.hk/tc/data/4/10/27/380.html>)
2. Overview of Hong Kong Cancer Statistics of 2015, Hong Kong Cancer Registry, Hospital Authority (<http://www3.ha.org.hk/cancereg/pdf/overview/Summary%20of%20CanStat%202015.pdf>)
3. School of Chinese Medicine, Hong Kong Baptist University (Data collection date: November 2017)
4. "Staging of Disease", Colorectal and Laparoscopic Surgery Centre The Colorectal and Laparoscopic Surgery Centre (Data collection date: November 2017) (http://www.colorectal.com.hk/CLSC/eng/wiki/b-colon_cancer.php)

The above information was gathered from external sources on a general basis and is for reference only.

The information is extracted from AIA's Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (data collected in November 2017).



Benefits Highlight



Strengthen your protection

Fill the gaps left by other critical illness plans for a total solution

First claim → Second and third claims on cancer

Refund of premium*



Total **200%** Sum Assured

200% protection

Total benefits payable under the policy may reach up to 100% of the total premiums paid* plus 200% of the Sum Assured

* 100% refund of the total premiums paid for the basic policy after premium discount for AIA Vitality (if any) with no extra premium loading and interest.

Specific protection on recurrence

Level-Up Protect Pearl Cancer Plan is a **critical illness protection insurance plan** that offers specific cover in lump sum payment for the recurrence of cancer until the insured's age of 85. This plan can be purchased as a basic plan, giving you and your family better protection for the future.

This plan is intended for those planning to strengthen their **existing critical illness protection**, supplementing their existing cover through the first claim and helping to fill in protection gaps through the second and third claims **on cancer**.

Added support when cancer strikes

If the insured, who is the person protected under the policy, is diagnosed with any of the 58 covered critical illnesses, we will pay your first claim, which is equal to **100% refund of the total premiums paid for the basic policy** after premium discount for **AIA Vitality** (if any) with no extra premium loading and interest to help cover some of your treatment costs and other recovery needs.

The Sum Assured, which means the protection amount that you have purchased, will not be paid out under your first critical illness claim. Instead, it will be paid out under your second and third claims which **only cover cancer through the Cancer Shield Benefit**.

Continuous protection

Once the first claim (i.e. 100% refund of total premiums paid for the basic policy after premium discount for **AIA Vitality** (if any) with no extra premium loading and interest) is paid, the subsequent premiums of the basic policy will be waived. Add-on plans (if any) attached to the basic policy will remain in force and provide cover if their respective premiums continue to be paid.

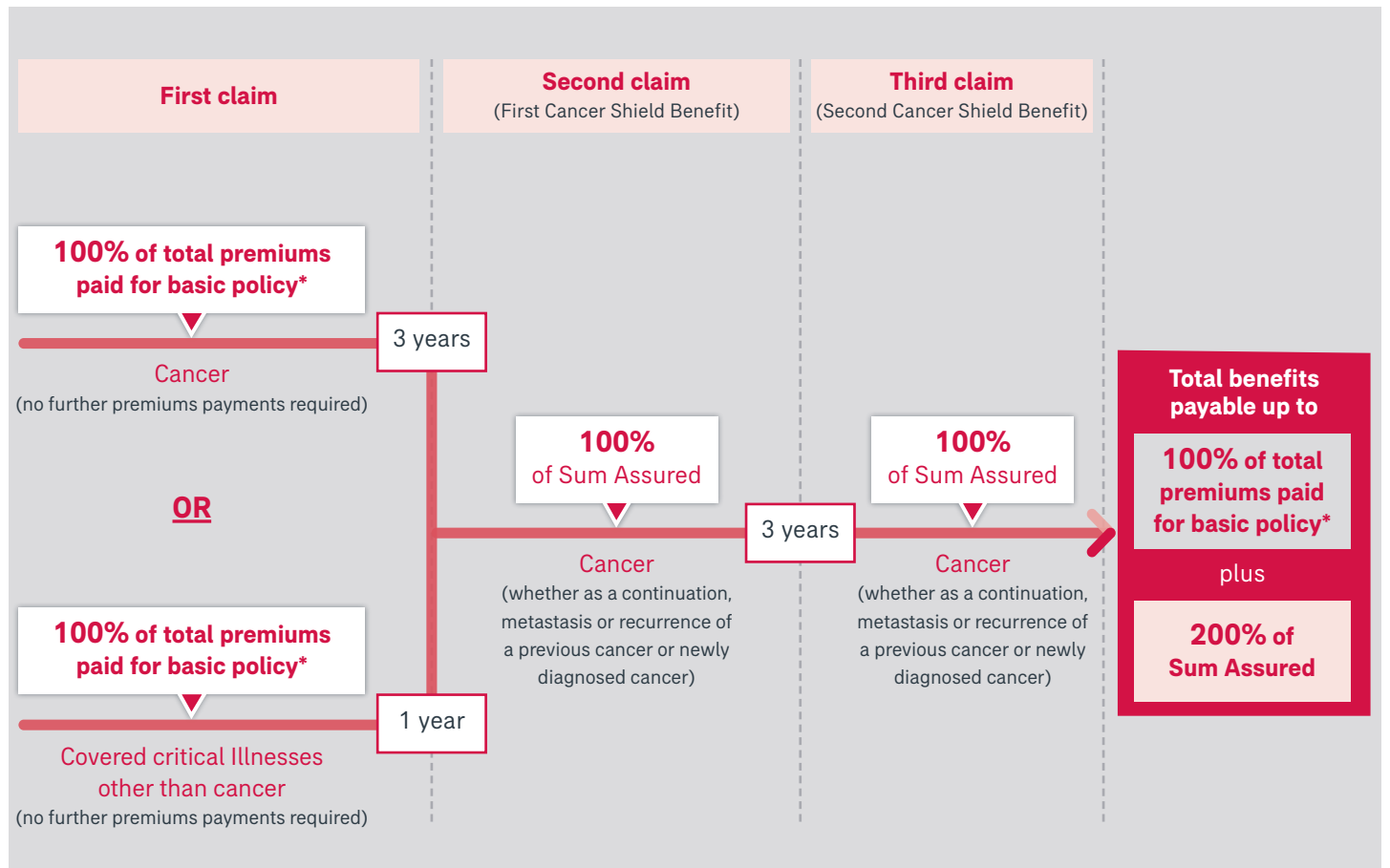


Protection for recurrence of cancer

The Cancer Shield Benefit enhances cancer cover under the plan for the continuation, metastasis or recurrence of a previous cancer or a newly diagnosed cancer. After the initial 100% refund of the total premiums paid for a covered critical illness for the basic policy after premium discount for **AIA Vitality** (if any) with no extra premium loading and interest, the Cancer Shield Benefit will pay 100% of the Sum Assured for each of up to two cancers, subject to a survival period of 15 days from the date of diagnosis and a waiting period. The length of the waiting period depends on the last covered illness claimed. If the last claim was made for cancer, the Cancer Shield Benefit will be available after a waiting period of 3 years for a continuation, metastasis or recurrence of the previous cancer or a new cancer. If the last claim was made for a critical illness other than cancer, the waiting period will be 1 year.

3 years or more following the diagnosis of the cancer for which the Cancer Shield Benefit was paid, if that cancer continues or the insured is diagnosed with a related cancer or a new cancer, subject to a 15-day survival period from the date of diagnosis, we will pay another Cancer Shield Benefit of 100% of the Sum Assured to provide further financial support for the insured's treatment and recovery. The maximum benefit amount payable is 100% refund of the total premiums paid plus 200% of the Sum Assured.

In case the insured reaches the age of 70 or above and makes any subsequent claim for prostate cancer resulting from the continuation of a previous prostate cancer for which a previous claim was made, the benefit will only be payable if the insured has received or is in the process of receiving the full course of cancer directed surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy) which is medically necessary during the intervening period between the diagnosis of the previous and subsequent prostate cancer.



* 100% refund of the total premiums paid for the basic policy after premium discount for AIA Vitality (if any) with no extra premium loading and interest.

If the worst should happen

If the insured passes away, we will pay the death benefit to the person whom you select in your policy as the beneficiary, provided that no other claims have been made under the basic policy. The death benefit will be equal to a **100% refund of the total premiums paid for the basic policy** after premium discount for **AIA Vitality** (if any) with no extra premium loading and interest.

Once we pay the death benefit, your policy will automatically come to an end.

Premium Refund for no claim record

If you choose to surrender the policy, or the policy lapses due to non-payment of premium or when the policy matures, given no other benefits under the policy have been paid, you will receive a **refund of premiums paid** for the policy equivalent to the total premiums paid to your basic policy after premium discount for **AIA Vitality** (if any) with no extra premium loading and interest, according to the schedule below:

Number of Completed Policy Years	Refund Percentage of Total Premiums Paid
0 to 2	0%
3 to 5	20%
6 to 17	25%
18 to 24	35%
25 or above	50%
upon policy maturity (i.e. anniversary of your cover immediately following the insured's 85th birthday)	100%

Greater financial flexibility with 3 premium payment terms

Level-Up Protect Pearl Cancer Plan is denominated in US dollars, and provides 3 choices of premium payment term:

Premium Payment Term	Insured's Age at Application	Benefit Term
18 years	15 days to age 65	Up to the insured's age of 85 (Excluding Loss of Independent Existence)
25 years	15 days to age 55	
To age 65	15 days to age 55	

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

At the time of application, we determine the amount of premium based on the age of the insured under the chosen payment term, and the premium is not expected to increase with age. The premium of the basic policy is not guaranteed, and we reserve our right to review and adjust the premium from time to time (please refer to "Premium Adjustment" under Important Information).

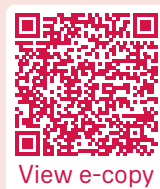
Join **AIA Vitality** and enjoy an instant **10% premium discount for the first year**

We are excited to introduce **AIA Vitality**, a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customer to live a healthy lifestyle.

Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **Level-Up Protect Pearl Cancer Plan**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, while at the same time earning **AIA Vitality** Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

For more information, please refer to the **AIA Vitality** leaflet.

Note: AIA Vitality is not an insurance product and annual membership fee is required for joining.



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Example

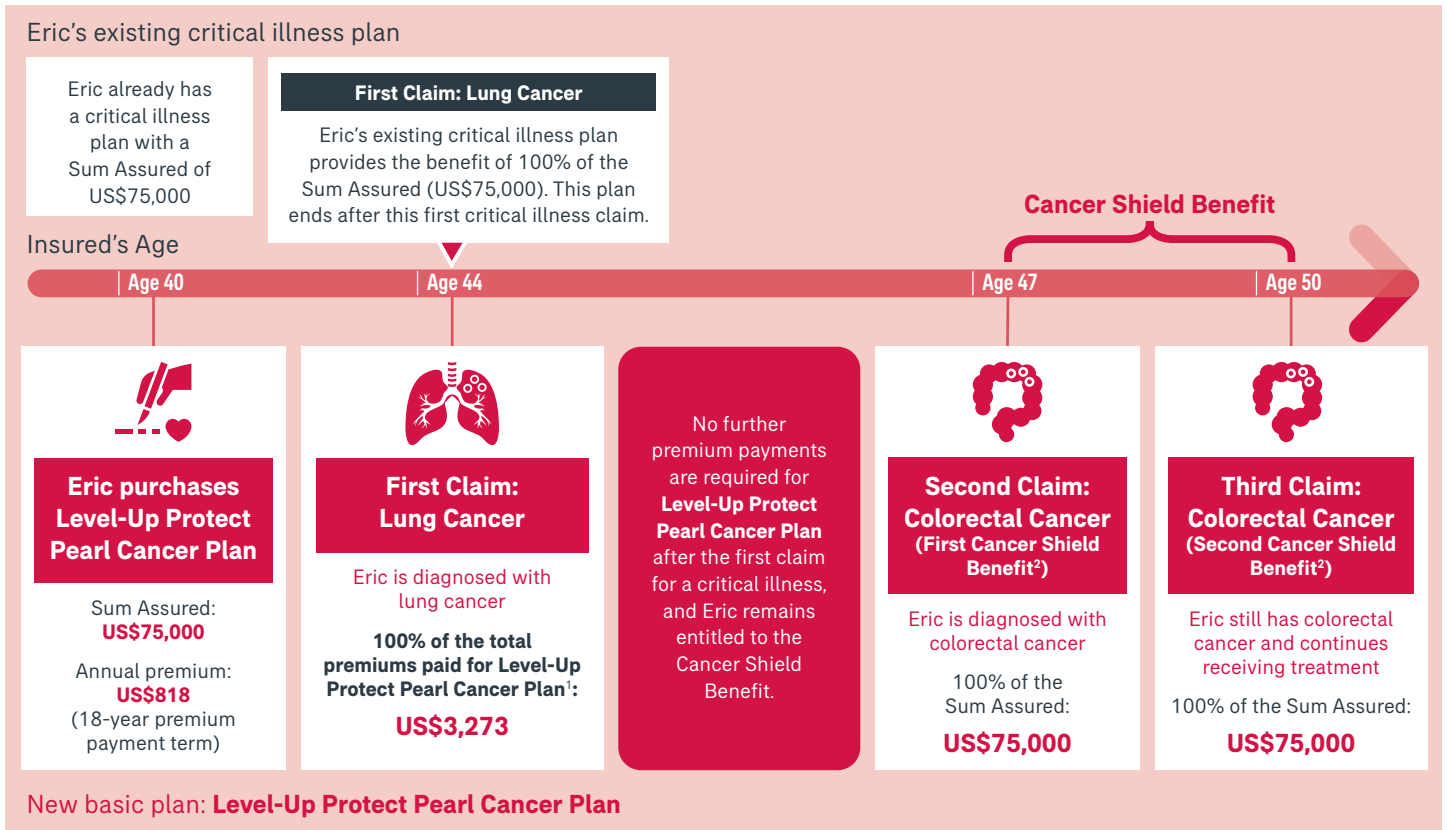
(The following examples are hypothetical and for illustrative purposes only.)

Policy owner and insured:	Eric (age 40, non-smoker)
Occupation:	Sales Manager
Family status:	Married, with a daughter



Several years ago, Eric purchased a critical illness plan that will end after his first major claim. However, after witnessing his friend's years-long struggle with recurring cancer, he is becoming worried about his own health. He does not want to find himself unprotected if cancer should unfortunately strike twice or even three times.

To fill this protection gap, Eric decides to purchase **Level-Up Protect Pearl Cancer Plan** to strengthen his current critical illness protection and install an additional safety net for himself and his family. **Level-Up Protect Pearl Cancer Plan** offers AIA's novel Cancer Shield Benefit, which provides additional cancer cover for the continuation, metastasis or recurrence of a previous cancer or a newly diagnosed cancer, giving Eric peace of mind even if life takes an unexpected turn.



If Eric makes no claim under **Level-Up Protect Pearl Cancer Plan**, he will receive **US\$14,729 (100% of total premiums paid¹)** upon policy maturity (i.e. anniversary of his cover immediately following his 85th birthday).

The above example assumes that Eric maintains his existing critical illness plan along with the newly purchased **Level-Up Protect Pearl Cancer Plan**. After the first critical illness claim from his existing critical illness plan, he will only receive **100% of the total premiums paid¹** from **Level-Up Protect Pearl Cancer Plan** under the first claim of critical illness, and the remaining cost incurred from such critical illness will be paid by himself.

Note:

- 100% refund of the total premiums paid for the basic policy after premium discount for AIA Vitality (if any) with no extra premium loading and interest.
- This benefit is subject to a survival period of 15 days from the date of diagnosis and a waiting period which depends on the last covered illness claimed. If the last claim was made for cancer, the Cancer Shield Benefit will be available after a waiting period of 3 years for the continuation, metastasis or recurrence of the previous cancer or a new cancer. If the last claim was made for a critical illness other than cancer, the waiting period will be 1 year.

The figures in the above example may differ slightly from the actual amount due to rounding differences. For details on product features and the terms and conditions, please refer to the product brochure and policy contract.

Example

(The following examples are hypothetical and for illustrative purposes only.)

Policy owner and insured:	Ken (age 35, non-smoker)
Occupation:	Marketing Director
Family status:	Married



Ken has always worried over how a critical illness could affect his family's living standards. That is why he purchased a critical illness plan several years ago to protect himself and his loved ones. However, he has grown increasingly concerned about the rising rate of cancer among people in their prime, as well as the high recurrence rate of the disease. Seeking stronger protection for himself, he decided to purchase the **Level-Up Protect Pearl Cancer Plan** to enhance his critical illness cover and fill his protection gap. The plan includes AIA's novel Cancer Shield Benefit, which enhances his cancer cover for the continuation, metastasis or recurrence of a previous cancer or a newly diagnosed cancer.

Ken's existing critical illness plan

Ken already has a critical illness plan with a Sum Assured of US\$75,000

First Claim: Colorectal Cancer

Ken's existing critical illness plan provides the benefit of 100% of the Sum Assured (US\$75,000). This plan ends after this first critical illness claim.

Insured's Age

Age 35

Age 45

Age 52



Ken purchases Level-Up Protect Pearl Cancer Plan

Sum Assured:
US\$75,000

Annual premium:
US\$634
(18-year premium payment term)



First Claim: Colorectal Cancer

Ken is diagnosed with Colorectal Cancer

100% of the total premiums paid for Level-Up Protect Pearl Cancer Plan¹:
US\$6,338

No further premium payments are required for **Level-Up Protect Pearl Cancer Plan** after the first claim for a critical illness, and Ken remains entitled to the Cancer Shield Benefit.



Second Claim:

Ken is diagnosed with heart attack

The Cancer Shield Benefit under the **Level-Up Protect Pearl Cancer Plan** covers only the continuation, metastasis or recurrence of a previous cancer or a newly diagnosed cancer. As a result, Ken cannot claim for a heart attack through the second claim under the plan.

However, Ken will remain protected under the plan's Cancer Shield Benefit until the age of 85.

New basic plan: **Level-Up Protect Pearl Cancer Plan**

If Ken makes no claim under **Level-Up Protect Pearl Cancer Plan**, he will receive **US\$11,408 (100% of total premiums paid¹)** upon policy maturity (i.e. anniversary of his cover immediately following his 85th birthday).

The above example assumes that Ken maintains his existing critical illness plan along with the newly purchased **Level-Up Protect Pearl Cancer Plan**. After the first critical illness claim from his existing critical illness plan, he will only receive **100% of the total premiums paid¹** from **Level-Up Protect Pearl Cancer Plan** under the first claim of critical illness, and the remaining cost incurred from such critical illness will be paid by himself. Ken cannot claim for a heart attack through the second claim under the plan.

Note:

1. 100% refund of the total premiums paid for the basic policy after premium discount for AIA Vitality (if any) with no extra premium loading and interest.

The figures in the above example may differ slightly from the actual amount due to rounding differences. For details on product features and the terms and conditions, please refer to the product brochure and policy contract.

Covered Illnesses Schedule

58 Critical Illnesses	
Group 1 Cancer	
1	Cancer
Group 2 Illnesses related to the Heart	
2	Cardiomyopathy
3	Coronary Artery Surgery
4	Heart Attack
5	Heart Valve Replacement and Repair
6	Infective Endocarditis
7	Other Serious Coronary Artery Disease
8	Pulmonary Arterial Hypertension (Primary)
9	Surgery to Aorta
Group 3 Illnesses related to the Nervous System	
10	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
11	Apallic Syndrome
12	Bacterial Meningitis
13	Benign Brain Tumour
14	Cerebral Aneurysm Requiring Surgery
15	Coma
16	Encephalitis
17	Hemiplegia
18	Major Head Trauma
19	Meningeal Tuberculosis
20	Motor Neurone Disease (including Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis)
21	Multiple Sclerosis
22	Muscular Dystrophy
23	Paralysis
24	Parkinson's Disease
25	Poliomyelitis
26	Progressive Supranuclear Palsy
27	Severe Myasthenia Gravis
28	Stroke
Group 4 Illnesses related to Major Organs and Functions	
29	Acute Necrohemorrhagic Pancreatitis
30	Aplastic Anaemia
31	Chronic Liver Disease
32	Chronic Relapsing Pancreatitis
33	End-stage Lung Disease
34	Fulminant Viral Hepatitis
35	Kidney Failure
36	Major Organ Transplant
37	Medullary Cystic Disease
38	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
39	Systemic Scleroderma
Group 5 Other Major Illnesses	
40	AIDS due to Blood Transfusion
41	Blindness
42	Chronic Adrenal Insufficiency (Addison's Disease)
43	Creutzfeldt-Jakob Disease
44	Crohn's Disease
45	Ebola
46	Elephantiasis
47	Loss of Hearing
48	Loss of One Limb and One Eye
49	Loss of Speech
50	Loss of Two Limbs
51	Major Burns
52	Necrotising Fasciitis
53	Occupationally Acquired HIV
54	Pheochromocytoma
55	Severe Rheumatoid Arthritis
56	Severe Ulcerative Colitis
Group 6 Terminal Illness and Loss of Independent Existence	
57	Loss of Independent Existence
58	Terminal Illness



Covered illnesses

You may browse the website to understand covered illnesses for reference purpose:
<http://www.aia.com.hk/en/our-products/critical-illness-protection/illness.html>

Remarks:

- Cover for cancer under this plan do not include early thyroid cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukaemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or Carcinoma-in-situ.
- Please refer to the policy contract for the definitions of covered illnesses.
- After the first claim, the plan **only covers Cancer for second and third claims** and the cover for other 57 covered critical illnesses will be terminated.



Covered Illnesses Benefit Schedule

Type of Protection	Covered Illness	Benefit Term	Benefit
Critical Illness (First Claim)	• 57 Critical Illnesses	Up to the insured's age of 85	100% refund of the total premiums paid for the basic policy after premium discount for AIA Vitality (if any) with no extra premium loading and interest
	• Loss of Independent Existence	Up to the insured's age of 65	
Cancer Shield Benefit (Second and third Claim)	• All cancers	Up to the insured's age of 85	100% Sum Assured (Up to 2 pay-out)

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 or IA's website at www.ia.org.hk.

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

Key Product Risks

1. You should pay premium(s) on time and according to the selected premium payment schedule. 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 due date; or
 - anniversary of your cover immediately following the insured's 85th birthday.
3. 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.
4. 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.
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. This plan is intended for those **who have existing cover for the first critical illness claim** and are looking to extend their protection in case **cancer strikes a second or even third time**. This plan is not recommended if you are not sufficiently covered against a first critical illness, since the refund of the total premiums paid upon the diagnosis of a first critical illness is meant to supplement your existing cover, and may not be enough to cover all of the medical expenses incurred for a critical illness. In considering this plan, you should assess carefully its benefits against your circumstances and existing critical illness cover.

Key Exclusions

Except for the death benefit, under this plan, we will not cover any of the following events or conditions that result from any of the following events:

- any illnesses with signs / symptoms or surgeries caused or triggered by conditions, which first occurred before or within 90 days after the policy is issued;
- Fulminant viral hepatitis or cancer of the insured was due to AIDS or HIV Infection; and
- a self-inflicted injury.

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

Premium Adjustment

In order to provide you with continuous protection, we will review the premium of your plan from time to time within the premium payment term and adjust accordingly 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 deaths, covered illnesses and covered surgeries;
- 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 renewal.

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, 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.

Product Limitation

In case the insured reaches the age of 70 or above and makes any subsequent claim for prostate cancer resulting from the continuation of a previous prostate cancer for which a previous claim was made, the benefit will only be payable if the insured has received or is in the process of receiving the full course of cancer-directed surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy) which is medically necessary during the intervening period between the diagnosis of the previous and subsequent prostate cancer.

“Medically necessary” means that the medical services, diagnosis and / or treatments are:

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

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 debt.

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 earlier.

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

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

