



**CRITICAL
ILLNESS
PROTECTION**

ON YOUR SIDE PLAN (OYS) / ON YOUR SIDE PLAN – FIRST GIFT (OYSFG)

Supporting you and your family during uncertain times



AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



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**HEALTHIER, LONGER,
BETTER LIVES**

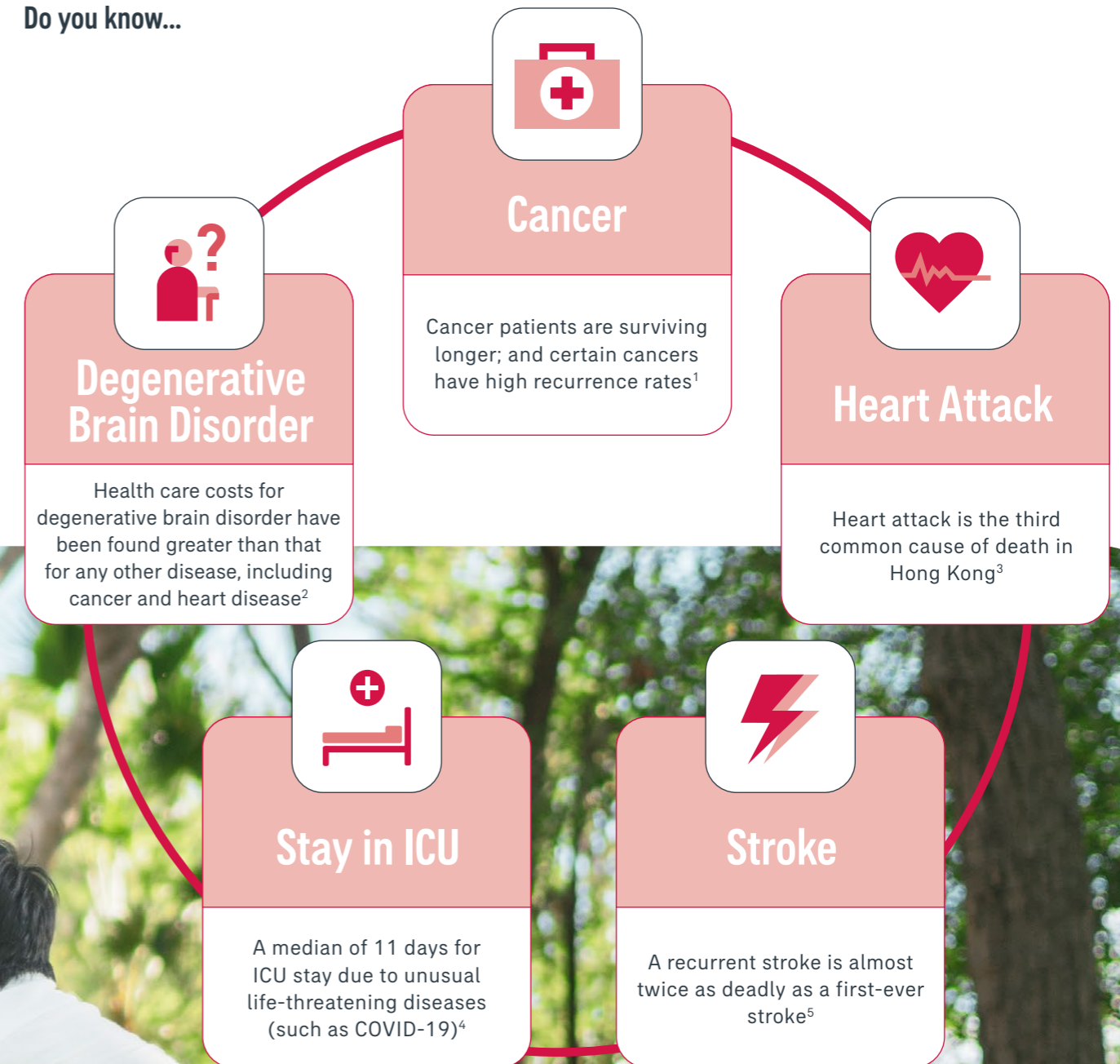
A SERIOUS ILLNESS CAN SUDDENLY CHANGE YOUR LIFE

We are at risk every day as health threats continue to evolve.

Due to our busy city lifestyles, stress at work, irregular sleep schedules, and an uncontrolled diet are common contributors to the rise in physical problems and critical illnesses today. Beyond the elderly, more young people are being affected by cancer, heart attack, stroke, or degenerative brain disorder. Although advances in medicine and healthcare are reducing fatalities, patients and their families are typically left with a heavy and lasting financial burden on the road to recovery.

"AIA", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Do you know...



Plan Highlights



115 diseases covered

Cover for 58 critical illnesses (including 57 major illnesses and 1 minor illness), 44 early-stage critical illnesses and 13 severe child diseases



Multiple claims for designated critical illnesses

Up to 7 claims in total for cancer, heart attack, stroke, and Alzheimer's disease



Lifelong continuous care for Alzheimer's disease

Lifelong annual benefit to support the cost of long-term care for Alzheimer's disease



Cover for Intensive Care Unit (ICU) stays

2-tier protection for ICU stays resulting from health issues beyond critical illnesses, including infectious diseases and injuries



Continuous cancer payouts

Up to 100 months of cancer payouts as a long term support



First Gift for your baby

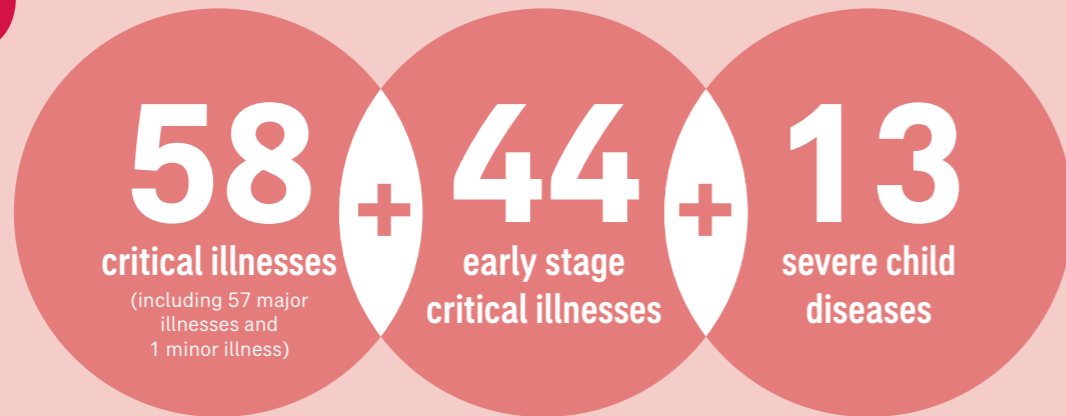
Cover for your baby right after birth for protection against congenital conditions and critical illness



Well-rounded protection against critical illnesses and ICU stays

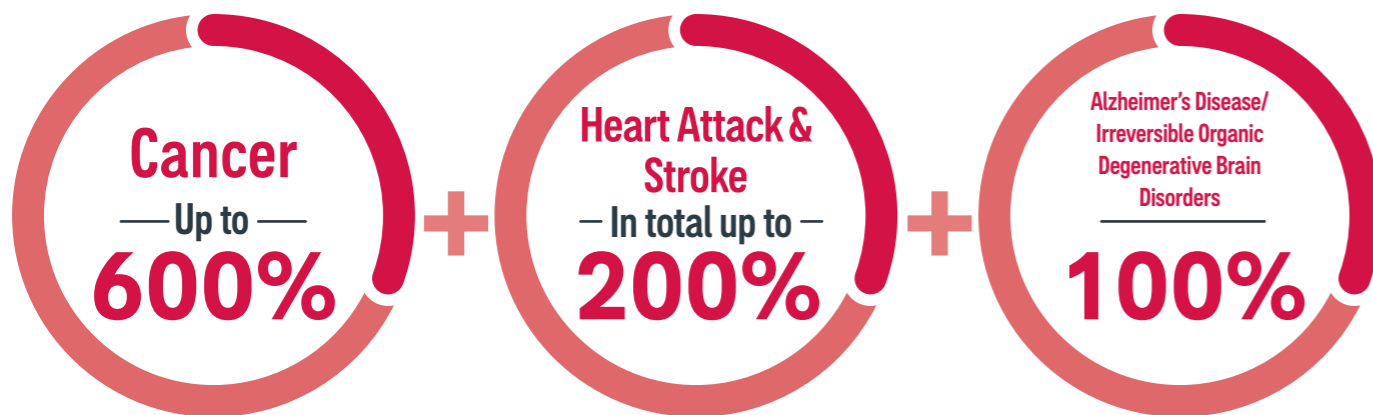
On Your Side Plan / On Your Side Plan – First Gift is a participating insurance plan which covers 115 diseases and Intensive Care Unit (ICU) stays. The plan offers life insurance, critical illness protection and the opportunity to grow your savings. It provides multiple support for cancer, heart attack, stroke, and Alzheimer's disease / Irreversible organic degenerative brain disorders. Total benefits payable can add up to 900% of your Initial Sum Assured.

Total
115 diseases



+ cover for ICU stays

Total Benefit
Up to **900%** of the Initial Sum Assured[†]



[†] The Lifelong Alzheimer Annuity Benefit and Coverage Booster are paid in addition to the above total 900% coverage⁶ computation.



Benefit overview

If the insured is diagnosed with any covered major illness, minor illness, early stage critical illness, severe child disease or stay in ICU with specific conditions, we will pay the benefit amount according to the Covered Illnesses Benefit Schedule on pages 28-29 and the corresponding non-guaranteed Terminal Bonus (if any). Once the basic policy has been in force for 5 years, a non-guaranteed Terminal Bonus (if any) will be declared at least once per year.

Under the above benefits, an advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) and each tier of ICU Protection Benefit throughout the term of policy. For Carcinoma-in-situ, the advance payment may be paid up to 2 times in total for different organs throughout the term of policy.

The claims payments made in total for these benefits under the policy cannot exceed 100% of the Initial Sum Assured (excluding any Terminal Bonus). Any advance payment(s) made will reduce the Current Sum Assured of the basic policy. The future premium, guaranteed cash value, and any Terminal Bonus will also be reduced accordingly. Once advance payments reach 100% of the Initial Sum Assured, the guaranteed cash value would reduce to zero with the Current Sum Assured and the Terminal Bonus will no longer be declared.



Advance payment for ICU support

ICU care is not only for critical illnesses, but in events such as injuries, infectious diseases, or unusual life-threatening diseases like COVID-19 are also sending patients to the ICU for invasive life support, which is why **On Your Side Plan** provides 2 tiers of **ICU Protection Benefit**.



On average COVID-19 patients have stayed in hospital for around **11 days**⁷.

About **16%** of COVID-19 patients have the need to be admitted to an ICU⁸.

1st tier



ICU stay with invasive life support for **72** or more consecutive hours

Up to **20%**
of the Initial Sum Assured⁹

2nd tier



ICU stay with invasive life support for **120** or more consecutive hours and undergoes a complex surgery

Up to **100%**
of the Initial Sum Assured



Benefit overview

Under the 1st tier ICU Protection Benefit, you could receive an advance payment of 20% of the Initial Sum Assured⁹ if the insured has stayed in the ICU with invasive life support for 72 or more consecutive hours.

If the ICU stay is outside of Hong Kong and Macau, the benefit payable under the 1st tier will be adjusted to 10% of the Initial Sum Assured.

Under the 2nd tier ICU Protection Benefit, you could receive an 100% of the Initial Sum Assured, less any advance payment paid, if the insured has stayed in the ICU with invasive life support for 120 or more consecutive hours and undergoes a complex surgery defined under the Voluntary Health Insurance Scheme (“VHIS”) Schedule of Surgical Procedures¹⁰.





Multiple claims to provide you peace of mind

Although patients today are surviving longer than ever after their first critical illness, some critical illnesses have high recurrence rates¹.

Heart disease, stroke and Alzheimer's disease are common critical illnesses in Hong Kong. Patients are not only the elderly and the incidence rates are increasing year by year¹¹.

To give you extra cover for cancer, heart attack, stroke, and Alzheimer's disease / Irreversible organic degenerative brain disorders, the plan protects you with the **Selected Critical Illness Septuple Benefit** to ease your financial burdens on your road to recovery.



Benefit overview

Once you have claimed 100% of the Initial Sum Assured, no further premium will be required. Subsequently, the Selected Critical Illness Septuple Benefit will pay up to 7 claims in total for cancer (including a continuation, metastasis or recurrence of a previous covered cancer or a new covered cancer), heart attack, stroke, and Alzheimer's disease / Irreversible organic degenerative brain disorders – each for 100% of the Initial Sum Assured.

The benefit term under the Selected Critical Illness Septuple Benefit is up to age 85 of the insured. Together with the major illness benefit, the maximum number of claims cannot exceed the limitations for corresponding diseases (see right).

The waiting period* between each claim will be 1 year, except where the previous and subsequent claims are both for cancer, in which case it will be 3 years.



Chances of recurrence of **ovarian cancer** and **prostate cancer** can be as high as **85%** and **48%** respectively¹²

1 in **5** heart attack patients are aged **40** and below¹³

1 in every **10** seniors over **70** years of age suffers from degenerative brain disorder¹⁴

1st claim

Up to 7 Additional Claims



of Critical Illness

Under Selected Critical Illness Septuple Benefit



Up to **8 claims**

* Each subsequent heart attack must be newly diagnosed and must relate to a separate cardiac incident with fresh diagnostic findings that meet the definition of a heart attack according to policy contract. Each subsequent stroke must be newly diagnosed and must relate to a separate cerebrovascular accident or incident producing fresh findings of new or increased neurological functional impairment that meet the definition of a stroke according to policy contract. To entitle the benefit of Alzheimer's disease / Irreversible organic degenerative brain disorders under the Selected Critical Illness Septuple Benefit, the insured must be evidenced with a Mini Mental State Examination score of 10 or less out of 30. If the last claim was made for an early stage critical illness, severe child disease, minor illness or 1st tier ICU Protection Benefit, no waiting period will be applicable. Please refer to the policy contract for the definition of covered illnesses.

Continuous cancer income option giving you flexibility

Once a cancer payment is paid under the major illness benefit or Selected Critical Illness Septuple Benefit, you may select the **Continuous Cancer Income Option**, which gives you the flexibility to receive monthly payouts for offsetting ongoing medical costs and loss of income.



Cancer treatment can take a long time:



5 years or even longer for **breast cancer**¹⁵,



over **3** years for **lung cancer**¹⁶



Chances of recurrence of **Stage II and III colorectal cancers** 5 years after surgery can be respectively as high as ¹⁷:

 & 

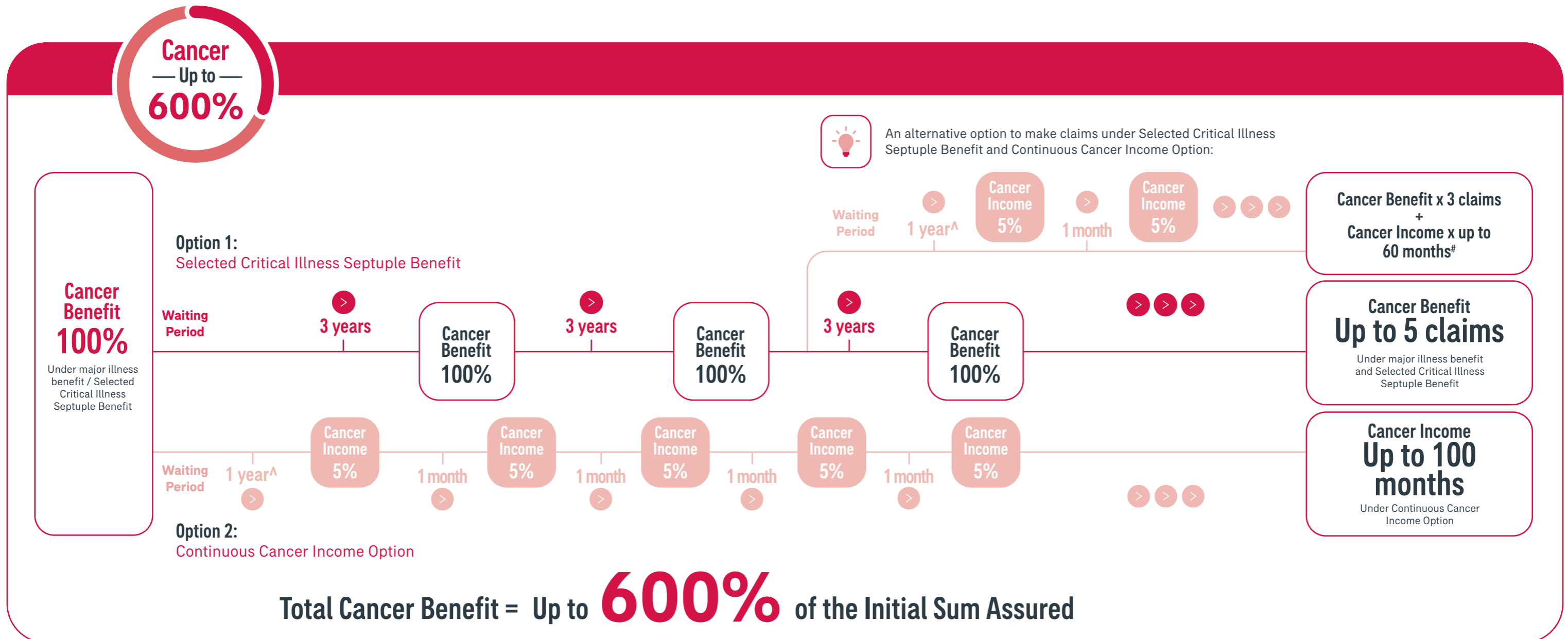


Benefit overview

After just a 1-year waiting period[^], if the insured is still suffering from cancer and is still receiving active treatment¹⁸ or if the cancer is classified as terminal cancer, you can opt to claim a monthly income of 5% of the Initial Sum Assured up to 100 consecutive months or up to age 85 of the insured, whichever is earlier.

The aggregate amount of all benefits paid and payable for eligible claims for cancer under the major illness benefit, Continuous Cancer Income Option and Selected Critical Illness Septuple Benefit is up to 600% of the Initial Sum Assured.


Once the benefit of Continuous Cancer Income Option has been paid, no Selected Critical Illness Septuple Benefit shall be payable for any cancer.



Lifelong Alzheimer Annuity Benefit to relieve your burden

One of the most commonly known degenerative brain disorder diseases is Alzheimer's disease and it is irreversible. However, early diagnosis and continuous treatments are helpful in slowing down the progression of the disease¹⁹.

This plan provides lifelong annual benefit to support the cost of long-term care for degenerative brain disorder.



1 in every **3** seniors over **85** years old suffers from degenerative brain disorder¹⁴



Benefit overview

Once a claim due to diagnosis of the Alzheimer's disease / Irreversible organic degenerative brain disorders is paid under the major illness benefit or Selected Critical Illness Septuple Benefit, and upon a 1-year waiting period after meeting a specific condition*, we will pay an additional 6% of the Initial Sum Assured every year (until the insured passes away).

* Evidenced with a Mini Mental State Examination score of 10 or less out of 30 before the policy anniversary on or immediately following the 85th birthday of the insured with continuous proof of survival.



Alzheimer's Disease
100%

Alzheimer's Disease
100%
of the Initial Sum Assured

Under major illness benefit / Selected Critical Illness Septuple Benefit*

1 year
Waiting Period

Annuity Benefit
6%
of the Initial Sum Assured



Annuity Benefit
6%
of the Initial Sum Assured



Annuity Benefit
6%
of the Initial Sum Assured



Until the insured passes away

Annuity Benefit
Under Lifelong Alzheimer Annuity Benefit

EXAMPLES

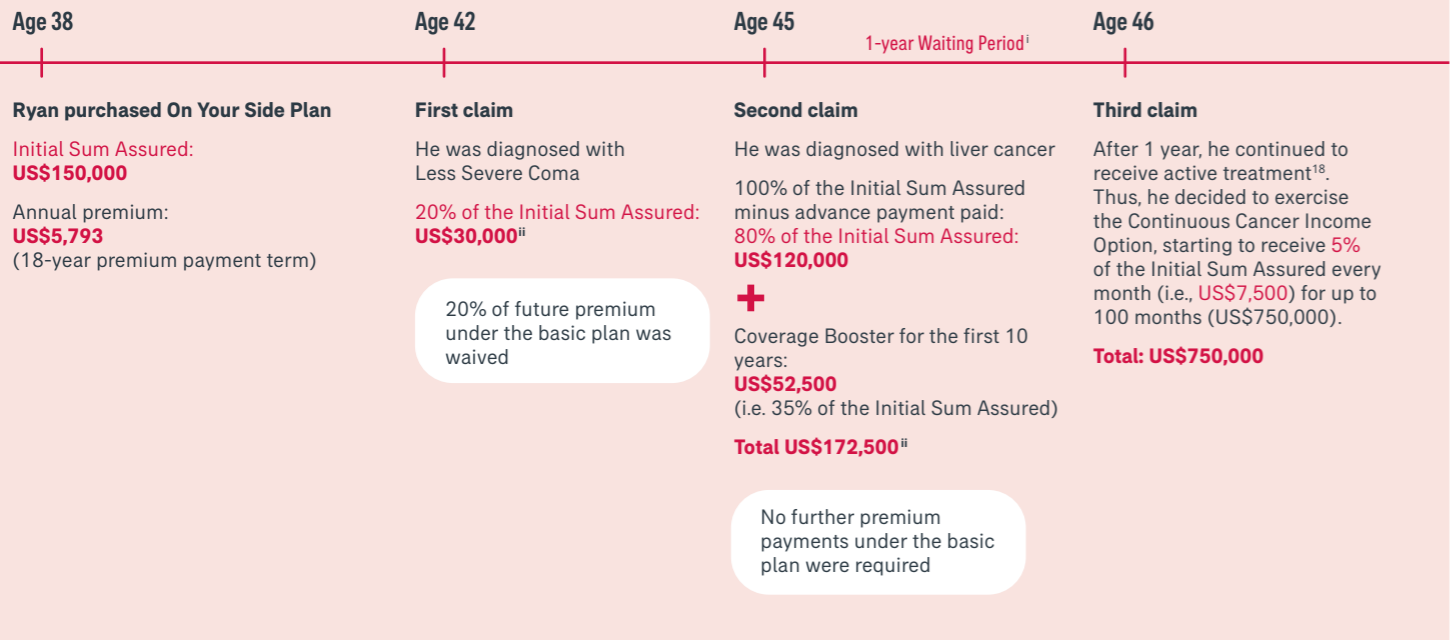
(The following examples are hypothetical and for illustrative purposes only. The actual Terminal Bonus is not guaranteed and is declared at AIA's sole discretion.)



Policy owner and insured: Ryan (age 38, non-smoker)
Occupation: Sales director
Family status: Married with 2 kids

As the breadwinner for the family, Ryan understands that life is ever-changing, which is why he wants to stay ahead of potential health threats and protect his loved ones from financial uncertainties throughout his life. He decides to purchase **On Your Side Plan** to give himself and his family more confidence to overcome any challenges they may face in the future.

Insured's Age:



Total benefit payable to Ryan: **US\$202,500ⁱⁱ** is already paid at the first and second claims, plus the non-guaranteed Terminal Bonus (if any)
(1.35 times the Initial Sum Assured)

And there is US\$750,000 in total still available as monthly income afterwards

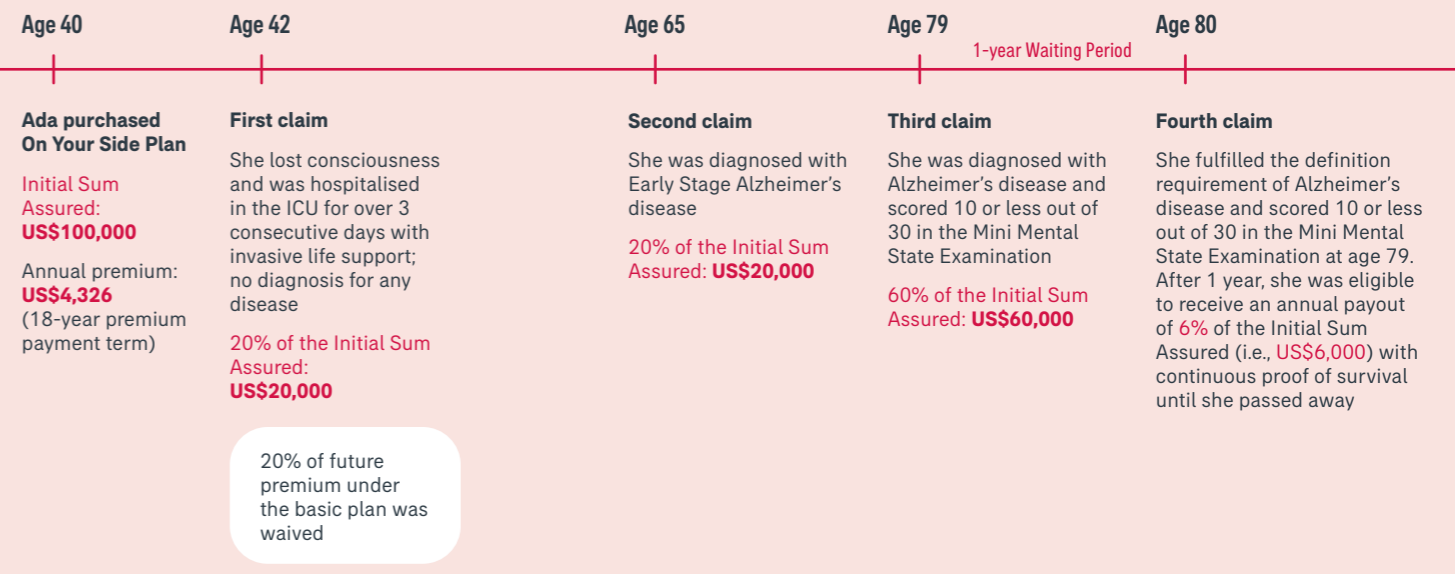
If no claims are made under the plan, there will be a total surrender value of approximately **US\$522,024ⁱⁱⁱ** when Ryan reaches age 85. (This can be up to 5 times of the total premiums paid.)



Policy owner and insured: Ada (age 40, non-smoker)
Occupation: Restaurant owner
Family status: Single, lives with her retired parents

Ada understands that diseases are evolving and wants protection that will cover her in case of an unknown disease, especially after the last 2 years of uncertainties due to COVID-19. In view that her parents have retired, she decides to purchase **On Your Side Plan** so that she will be covered in the unfortunate case that she needs to stay in ICU due to a condition that is not a covered illness. This plan can also serve her purpose in saving as well.

Insured's Age:



Notes:

- After a 1-year waiting period following a preceding cancer diagnosis (if the previous cancer payment is major illness benefit or the Selected Critical Illness Septuple Benefit), if the insured is still suffering from cancer and is still receiving active treatment, you can opt to claim 5% of the Initial Sum Assured every month under the Continuous Cancer Income Option for up to 100 months. For more details, please refer to the Cover at a glance section. Active treatment means a full course of cancer-directed surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy), which is medically necessary. The cover period is up until age 85 of the insured. This benefit is subject to a survival period of 15 days.
- This benefit amount has not yet included the non-guaranteed Terminal Bonus.
- The total surrender value is a projected value and is not guaranteed. The total surrender value includes the guaranteed cash value (US\$125,454) and non-guaranteed Terminal Bonus (US\$396,570). The value is based on the current bonus scale. The bonus scale is neither indicative of future performance nor guaranteed. Past performance or current performance of our business should not be interpreted as a guide for future performance. The Terminal Bonus payable throughout the duration of the policy may vary at AIA's sole discretion, which may be less or more favourable than the case illustrated. To receive the amounts illustrated, the policy owner must surrender his or her policy at the end of the respective policy year. This policy will be terminated when the total surrender value has been withdrawn entirely.

Please note that after advance payments made for benefits under the plan reach 100% of the Initial Sum Assured, the plan will not provide any Terminal Bonus and the guaranteed cash value would reduce to zero with the Current Sum Assured. For further details on product features and the terms and conditions, please refer to this product brochure and the policy contract.

The above illustrative examples assume that

- the relevant illnesses have fulfilled the relevant requirements and conditions as set out in the policy provisions;
- no other claim has been paid and / or becomes payable under the policy;
- no cash withdrawals, policy loans, claims or reductions of the Initial Sum Assured are made throughout the term of the policy and that all premiums are paid in full when due and as planned; and
- no AIA Vitality Power Up Coverage is included.

All figures stated in the illustrative examples are rounded to the nearest whole number. These illustrative examples are for reference only.

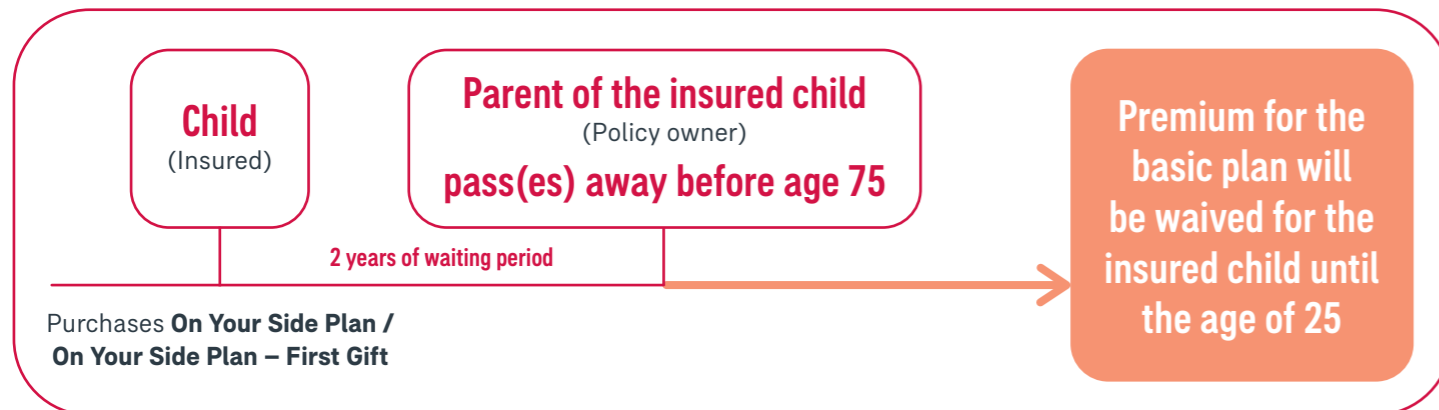
ADDITIONAL PROTECTION ESPECIALLY FOR YOU

Continuous protection

Once your claims reach 100% of the Initial Sum Assured, 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.

Extended cover for your loved ones

To safeguard the continuity of the children's insurance cover, parents always seek for payor insurance. **On Your Side Plan / On Your Side Plan – First Gift** provides waiver of premium benefit if the parent unfortunately passes away as the policy owner, included as part of the product features with no additional premium and no health information of the payor (i.e. the policy owner) required to save your hassle.



First in the market

Cover for undetected congenital conditions in children

Congenital conditions may remain undetected for years and could develop into a critical illness in adulthood. However, typical insurance products often fail to cover these eventualities. **On Your Side Plan / On Your Side Plan – First Gift** provides your children with thorough cover for critical illnesses related to congenital diseases even if symptoms remain undetected upon policy issuance, protecting you from the impact of life-changing discoveries.

Upgraded protection for the first 10 years

During the first 10 years of the policy, we will provide the **Coverage Booster** – an additional one-off payment applicable to 58 critical illnesses, the 2nd tier ICU Protection Benefit or the death benefit. The **Coverage Booster** will not be reduced by any advance payment for early stage critical illnesses, severe child diseases and the 1st tier ICU Protection Benefit.

Upgraded protection for the first 10 years under **On Your Side Plan** will entitle the insured to:

Insured's Age at Application	Benefit
Age 30 or below	Additional 50% of the Initial Sum Assured
Age 31 or above	Additional 35% of the Initial Sum Assured

The upgraded protection for the first 10 years under **On Your Side Plan – First Gift** will give parents extra support after their baby's birth with an additional 50% of the Initial Sum Assured. For details of benefits in the first 90 days, please refer to the Cover at a glance on page 23.

If the worst should happen

If the insured passes away, we will pay the death benefit equal to the Current Sum Assured to the person selected in your policy as the beneficiary. If the basic policy has been in force for 5 years, a non-guaranteed Terminal Bonus (if any) will be declared together with the death benefit.

Wealth accumulation for lifelong benefits

On Your Side Plan / On Your Side Plan – First Gift offers a guaranteed cash value to help you accumulate wealth.

Once the basic policy has been in force for 5 years, **On Your Side Plan / On Your Side Plan – First Gift** also declares a non-guaranteed Terminal Bonus (if any) to you at least once per year so you may grow your savings. The correspondence Terminal Bonus will be paid upon policy surrender, death of the insured, or pay out the benefits for major illness, minor illness, early stage critical illness, severe child disease or ICU Protection Benefit.

Join **AIA Vitality** instantly get 10% extra cover

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**, instantly you will get 10% extra cover for the first year (known as **AIA Vitality Power Up Coverage**) for life protection or major illness benefit right from the start of your policy - **On Your Side Plan**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% extra cover 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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On Your Side Plan – First Gift is designed especially for parents-to-be who want to cover their unborn baby right after birth. Applications can begin from the 22nd week of pregnancy, so they can have peace of mind even if there are undetected congenital conditions. After birth, the child will take over as the insured from the mother and will be covered with the benefits under **On Your Side Plan** (including the benefits on pages 5-14).

First in the market

Critical illness protection and savings from day one

Give your child a head-start in life with the precious gift of critical illness protection and savings from birth. By taking up **On Your Side Plan – First Gift** during your pregnancy, your unborn baby will enjoy immediate coverage with 20% of the covered illness benefit amount right after birth* so that your child will still be protected even if a congenital condition is discovered. Savings under the plan will also begin accumulating from the time they are in the womb – and continue growing with your child into adulthood.

In the unfortunate event of a miscarriage, stillbirth, the passing of both the mother and baby, or a pregnancy termination that is recommended by a registered specialist doctor, 105% of the total premiums paid will be paid and the policy will be terminated.





3 in 500 babies are diagnosed with congenital heart diseases in Hong Kong²⁰.



Infants can face **intraventricular haemorrhaging**, or **bleeding in the brain**, if they are born before the **34th week**. This affects around **one-third** of babies born between the **24th and 26th week** of gestation. They might even develop retinopathy of prematurity, an eye disorder that can cause blindness²¹.



Babies with a low birth weight have a higher risk of developing respiratory infections, learning difficulties and blindness, and could immediately require months of hospital treatment²².

	Pregnancy stage 	After birth 
Insured person	Mother	Newborn child [◇]
Miscarriage / stillbirth / termination of a pregnancy as recommended by a registered specialist doctor	Compassionate Refund of Premium Benefit equivalent to 105% of the total premiums paid under On Your Side Plan – First Gift	Not applicable
Covered illnesses	Not applicable	<ul style="list-style-type: none"> • 20% of the covered illness benefits[▲] within 90 days after birth; or • Full cover for covered illnesses[▲] after 90 days after birth
Death	Compassionate Refund of Premium Benefit equivalent to 105% of the total premiums paid under On Your Side Plan – First Gift (only applicable for the passing of both the mother and baby)	<ul style="list-style-type: none"> • 20% of the death benefit within 180 days after birth; or • 100% of the death benefit after 180 days after birth

* Full cover commences 90 days after birth.

◇ "Insured", who is the person protected under the policy, refers to your insured child after birth.

▲ Please refer to the "Covered Illnesses Benefit Schedule" for details. Within the first 90 days, for ICU Protection Benefit (with any respective payable Coverage Booster amount), the benefit payable for ICU stay in Hong Kong and Macau is capped by US\$5,000; while for ICU stay outside Hong Kong and Macau, it is capped by US\$2,500.

Note:

Regarding the first in the market statement, the same plan features/benefits stated above were launched by AIA on 30 June 2017 which were first in the market comparing with comprehensive critical illness products provided by Hong Kong major insurance companies (applicable to Hong Kong only).



Cover at a glance

Product Nature	Critical illness protection insurance plan			
Plan Type	Basic plan			
On Your Side Plan				
Premium Payment Term	10 years	18 years	25 years	30 years
Insured's Age at Application	15 days - age 65	15 days - age 62	15 days - age 55	15 days - age 50
On Your Side Plan - First Gift				
Age of Insured's Mother at Application	Age 18 to 45 with gestation period of 22nd week or above			
Benefit Term	Whole life (For the specific benefit term of individual benefits, please refer to the Critical Illnesses Benefit Schedule)			
Policy Currency	US\$			
Premium Payment Mode²³	Annually / Semi-annually / Quarterly / Monthly			
Premium	<ul style="list-style-type: none"> Will not be adjusted based on the insured's attained age Premium rates are not guaranteed 			
Total Coverage	Up to 900% of the Initial Sum Assured ²⁴ (The Lifelong Alzheimer Annuity Benefit and Coverage Booster are paid in addition to the 900% coverage computation)			
Critical Illness Benefit	<ul style="list-style-type: none"> If the insured is diagnosed with any covered major illness, minor illness, early stage critical illness, severe child disease or stays in ICU with specific conditions, we will pay: <ol style="list-style-type: none"> the benefit amount according to the Covered Illnesses Benefit Schedule; and the corresponding non-guaranteed Terminal Bonus (if any), provided that the policy has been in force for 5 years or more. 			
Early Stage Critical Illness Benefit				
Severe Child Disease Benefit				
ICU Protection Benefit	<ul style="list-style-type: none"> Under these benefits, an advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) and each tier of ICU Protection Benefit throughout the term of policy. For Carcinoma-in-situ, the advance payment may be paid up to 2 times for different organs throughout the term of policy. If a claim is eligible for both 1st tier ICU Protection Benefit and Early Stage Critical Illness Benefit or Severe Child Disease Benefit, only Early Stage Critical Illness Benefit or Severe Child Disease Benefit is payable. If a claim is eligible for both 2nd tier ICU Protection Benefit and Critical Illness Benefit, only Critical Illness Benefit is payable except in the case of Cerebral Aneurysm Requiring Surgery, only 2nd tier ICU Protection Benefit would be payable. The claims payments made in total for these benefits under the policy cannot exceed 100% of the Initial Sum Assured (excluding any Terminal Bonus). Any advance payment(s) made will reduce the Current Sum Assured²⁵ of the basic policy. The future premium, guaranteed cash value, and any Terminal Bonus will also be reduced accordingly. Once advance payments reach 100% of the Initial Sum Assured, the guaranteed cash value would reduce to zero with the Current Sum Assured and the Terminal Bonus will no longer be declared. 			

Cover at a glance (continued)

Selected Critical Illness Septuple Benefit	<ul style="list-style-type: none"> Should the aggregate amount of all benefits paid and payable has reached 100% of the Initial Sum Assured, you are entitled to make a total of additional 7 claims for designated critical illnesses. Together with major illness benefit, the maximum number of claims cannot exceed the following limitation for corresponding diseases: <ul style="list-style-type: none"> Cancer: 5 claims Heart Attack and Stroke: 2 claims in total Alzheimer's disease / Irreversible organic degenerative brain disorders: 1 claim All claims under this benefit are subject to a survival period of 15 days from the date of diagnosis, as well as the relevant waiting period. The waiting period will be 1 year between each claim, except where the previous and subsequent diagnoses are both for cancer, in which case the waiting period will be 3 years. If the last claim was made for an early stage critical illness, severe child disease, minor illness or 1st tier ICU Protection Benefit, no waiting period will be applicable. Once you have made a claim for heart attack or stroke, each subsequent heart attack or stroke must be newly diagnosed. To entitle the benefit of Alzheimer's disease / Irreversible organic degenerative brain disorders under the Selected Critical Illness Septuple Benefit, the insured must be evidenced with a Mini Mental State Examination score of 10 or less out of 30. Cover period is up to age 85 of the insured. 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.
Continuous Cancer Income Option	<ul style="list-style-type: none"> After 1 year from the cancer claim payment from major illness benefit or Selected Critical Illness Septuple Benefit, you opt to receive monthly income of 5% of the Initial Sum Assured up to consecutive 100 months or up to age 85 of the insured, whichever is earlier if the insured still suffer from cancer and the following: <ul style="list-style-type: none"> report(s) compiled by a registered specialist doctor confirming the below is/are required to be submitted every 6 months <ol style="list-style-type: none"> The existence of cancer and The insured is undergoing Active Treatment¹⁸ unless a terminal cancer confirmation by a registered specialist doctor has been provided. All incomes under this benefit are subject to a survival period of 15 days from the date of diagnosis. Once Continuous Cancer Income Option has been paid under the policy, no Selected Critical Illness Septuple Benefit shall be payable for cancer. Total benefits payable for cancer (including major illness benefit, Selected Critical Illness Septuple Benefit and Continuous Cancer Income Option) cannot exceed 600% Initial Sum Assured per policy.

Cover at a glance (continued)

Lifelong Alzheimer Annuity Benefit Once a claim due to diagnosis of the Alzheimer’s disease / Irreversible organic degenerative brain disorders is paid under the major illness benefit or Selected Critical Illness Septuple Benefit, and upon a 1-year waiting period after the insured suffer from Alzheimer’s disease / Irreversible organic degenerative brain disorders which is characterized by a Mini Mental State Examination score of 10 or less out of 30 on or before age 85 of the insured, an annual income of 6% of the Initial Sum Assured will be payable up to policy termination, as long as survival proof is received by us not less than 1 month but not more than 2 months prior to the benefit payment date each year.

On Your Side Plan – First Gift

- It will immediately cover your baby with 20% of the original benefit amount²⁶ for covered illnesses benefit right after birth, with full cover commencing 90 days after the date of baby’s birth.
- **During gestation, the expectant mother as the insured will only be covered under the Compassionate Refund of Premium Benefit which is equivalent to 105% of the total premiums paid upon a miscarriage, stillbirth, a pregnancy termination that is recommended by a registered specialist doctor or the passing of both the mother and baby.**
- **The baby’s birth certificate is required to be submitted by 14 days before the first policy anniversary. Otherwise, the policy will terminate on the first policy anniversary.**

Waiver of Premium for Critical Illness The premium payable under the basic plan will be waived following total Critical Illness Benefit, Early Stage Critical Illness Benefit, Severe Child Disease Benefit, and ICU Protection Benefit payment paid equals to 100% Initial Sum Assured.

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.

Payor Benefit (Death) If the policy owner passes away before the age of 75 and provided that the policy has been in force for 2 years or more at the time of the policy owner’s death, the insured child will continue to enjoy cover under the policy without having to pay the remaining premiums of the basic plan until the insured child reaches the age of 25. This premium waiver is available for policies issued to insured under age 18, provided that the policy owner is aged 18 to 50 at policy issue.

Coverage Booster During the first 10 years of the policy, we will provide the Coverage Booster which is an additional one-off payment applicable to 58 critical illnesses (including 57 major illnesses and 1 minor illness), 2nd tier ICU Protection Benefit or the death benefit. The Coverage Booster will not be reduced by any advance payment for early stage critical illness, severe child disease and 1st tier ICU Protection Benefit.

Insured’s Age at Application	Benefit
Age 30 or below	Additional 50% of the Initial Sum Assured
Age 31 or above	Additional 35% of the Initial Sum Assured

The upgraded protection for the first 10 years under **On Your Side Plan – First Gift** could be an extra support after the birth of baby where they could receive an additional 50% of the Initial Sum Assured. For benefits within the first 90 days, please refer to the **On Your Side Plan – First Gift** section.

Subject to our underwriting decision at policy inception, we may offer you a conversion right for the Coverage Booster. Starting from the last year of the Coverage Booster effective period or the anniversary of your cover immediately following the insured’s 64th birthday (whichever is earlier), you can convert the remaining unpaid amount of the Coverage Booster into a whole-life or whole-life with critical illness protection insurance plan subject to additional premium, and no further health information will be required. Upon conversion, the Coverage Booster will be surrendered, and the new converted plan will be dated as of the date of such surrender.

Cover at a glance (continued)

Terminal Bonus Once the basic policy has been in force for 5 years, a non-guaranteed Terminal Bonus (if any) will be declared at least once per year. You may receive the Terminal Bonus when:

- you surrender the policy;
- the insured passes away; or
- we pay out the benefits for major illness, minor illness, early stage critical illness, severe child disease or ICU Protection Benefit (Terminal Bonus will be determined in accordance with the proportion of the benefits).

Terminal Bonus is a non-cumulative, non-guaranteed bonus, the amount of which is valid until the next declaration. The amount in each declaration may be greater or less than the previous amount based on a number of factors, including but not limited to investment returns and general market conditions.

Payment of the Terminal Bonus is not guaranteed. We determine the amount based on actual experience and it may vary based on the above. In the case of policy surrender, it may be less compared to other situations.

Please note that after the advance payments made in total for benefits under the policy reach 100% of the Initial Sum Assured, the policy will not provide any further Terminal Bonus.

Death Benefit The death benefit will include:

- Current Sum Assured²⁵; and
- a one-off non-guaranteed cash amount (if any), called Terminal Bonus, provided that the policy has been in force for 5 years or more.

Surrender Benefit Guaranteed Cash Value plus Terminal Bonus (non-guaranteed)

Note:

We will deduct all outstanding debt including the unpaid premiums of the basic plan and/or riders (if any) under the policy before making any claim payment of the above-mentioned benefits.

Remarks

1. Source: Our World in Data - Cancer death rates are falling; five-year survival rates are rising, by Hannah Ritchie <https://ourworldindata.org/cancer-death-rates-are-falling-five-year-survival-rates-are-rising>
Source: Cancer Therapy Advisor - Cancer Recurrence Statistics by Andrea S. Blevins Primeau, PhD, MBA <https://www.cancertherapyadvisor.com/home/tools/fact-sheets/cancer-recurrence-statistics/>
2. Source: National Institute on Aging - Health care costs for dementia found greater than for any other disease <https://www.nih.gov/news-events/news-releases/health-care-costs-dementia-found-greater-any-other-disease>
3. Source: Department of Health - Death Rates by Leading Causes of Death, 2001-2020 <https://www.chp.gov.hk/en/statistics/data/10/27/117.html>
4. Source: ICU admission and outcome of patients with COVID-19: Does ICU stay improve survival? <https://www.heartandlung.org/action/showPdf?pii=S0147-9563%2821%2900017-0>
<https://ourworldindata.org/grapher/current-covid-patients-icu>
5. Source: American Academy of Neurology - Stroke recurrence, by H. S. Jerrgensen, H. Nakayama, J. Reith, H.O. Raaschou, T. S. Olsen <https://n.neurology.org/content/48/4/891>
6. No AIA Vitality Power Up Coverage is included to the benefits indicated throughout the section.
7. Source: COVID-19 length of hospital stay: a systematic review and data synthesis
8. Source: Critically ill patients with COVID-19 in Hong Kong: a multicentre retrospective observational cohort study
9. Subject to a maximum of US\$50,000 per insured.
10. If the insured undergoes a surgery which is not included in any surgical category under the Voluntary Health Insurance Scheme Schedule of Surgical Procedures, or if this Schedule of Surgical Procedures is no longer valid or is replaced, or if the categories of surgical procedures in this Schedule are renamed or otherwise changed, we will reasonably determine the applicable surgical category based on other surgical procedures with similar difficulty and complexity included in the Schedule of Surgical Procedures and / or any other publication or information from the Hong Kong Government, relevant authorities or medical associations. Please refer to www.vhis.gov.hk for details of the latest Voluntary Health Insurance Scheme Schedule of Surgical Procedures.
11. Source: Department of Health - Number of Deaths by Leading Causes of Death, 2001-2020 <https://www.chp.gov.hk/en/statistics/data/10/27/380.html>
12. Source: Cancer recurrence statistics (November 30, 2018), Cancer Therapy Advisor <https://www.cancertherapyadvisor.com/home/tools/fact-sheets/cancer-recurrence-statistics/>
13. Source: Heart attacks increasingly common in young adults, ScienceDaily <https://www.sciencedaily.com/releases/2019/03/190307081026.htm>
14. Source: Hong Kong Alzheimer's Disease Association - About Dementia <https://www.eng.hkada.org.hk/types-of-dementia>
15. Source: Cancer Treatment & Survivorship Facts & Figures 2019-2021, American Cancer Society <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/cancer-treatment-and-survivorship-facts-and-figures/cancer-treatment-and-survivorship-facts-and-figures-2019-2021.pdf>
16. Source: "Lung Cancer Treatment - Make good use of Second and third-generation Therapy, 80% of patients will survive their cancer up to 2 years", etnet <http://www.etnet.com.hk/www/tc/health/LA58508>
17. Source: "Staging of Disease", Colorectal and Laparoscopic Surgery Centre The Colorectal and Laparoscopic Surgery Centre http://www.colorectum.com.hk/CLSC/eng/wiki/b-colon_cancer.php
18. Active Treatment means the full course of cancer-directed surgery, radiotherapy, chemotherapy, targeted therapy, or a combination of these treatments (excluding hormonal therapy), which is medically necessary.
19. Source: Hospital Authority - Smart Patient - Dementia <https://www21.ha.org.hk/smartpatient/Dementia/en-us/Overview/Introduction/>
20. Source: "Imaging of Congenital Heart Disease in Hong Kong: From Invasive to Non-invasive Cardiac Imaging", Asian Society of Cardiovascular Imaging <https://e-cvia.org/DOIx.php?id=10.22468/cvia.2016.00122>
21. Source: "Premature Birth Complications", American Pregnancy Association <http://americanpregnancy.org/labor-and-birth/premature-birth-complications/>
22. Source: "What are the most common pregnancy and labor complications?", Healthline <https://www.healthline.com/health/pregnancy/delivery-complications#complications>
23. For first year, On Your Side Plan – First Gift's payment mode must be annual mode (can be changed after submitting the birth certificate).
24. The computation of the total coverage has not yet included Terminal Bonus (if any).
25. Current Sum Assured means the sum assured left after the deduction of all advance payment(s) made for the benefits for a major illness, minor illness, early stage critical illness, severe child disease and ICU Protection Benefit from the Initial Sum Assured. The Initial Sum Assured means the protection amount that you have purchased.
26. Within the first 90 days, for both tiers of ICU Protection Benefit (with any respective payable Coverage Booster amount), the benefit payable for ICU stay in Hong Kong and Macau is capped by US\$5,000; while for ICU stay outside Hong Kong and Macau, it is capped by US\$2,500.

Critical Illnesses Schedule

44 Early Stage Critical Illnesses and 13 Severe Child Diseases[†]

Group 1 Cancer	
1.	Carcinoma-in-situ
2.	Early Stage Malignancy
Group 2 Illnesses related to the Heart	
3.	Endovascular Treatments of Aortic Disease or Aortic Aneurysm
4.	Less Invasive Treatments of Heart Valve Disease
5.	Less Severe Heart Disease (including cardiac pacemaker or defibrillator insertion)
6.	Less Severe Infective Endocarditis
7.	Minimally Invasive Direct Coronary Artery Bypass
8.	Percutaneous Coronary Intervention
9.	Pericardectomy
10.	Kawasaki Disease with Heart Complications [†]
11.	Rheumatic Fever with Valvular Impairment [†]
12.	Severe Haemophilia [†]
Group 3 Illnesses related to the Nervous System	
13.	Angioplasty or Endarterectomy for Carotid Arteries
14.	Cerebral Shunt Insertion
15.	Early Stage Dementia including Early Stage Alzheimer's Disease
16.	Endovascular Treatment for Cerebral Aneurysm
17.	Less severe Bacterial Meningitis
18.	Less Severe Coma
19.	Less Severe Encephalitis
20.	Less Severe Parkinson's Disease
21.	Moderately Severe Brain Damage
22.	Moderately Severe Paralysis
23.	Severe Psychiatric Illness
24.	Surgery for Subdural Haematoma
25.	Surgical Removal of Pituitary Tumour
26.	Autism [†]
27.	Intellectual Impairment due to Sickness or Injury [†]
28.	Type I Juvenile Spinal Amyotrophy [†]

Group 4 Illnesses related to Major Organs and Functions	
29.	Biliary Tract Reconstruction Surgery
30.	Chronic Lung Disease
31.	Hepatitis with Cirrhosis
32.	Less Severe Aplastic Anaemia
33.	Less Severe Kidney Disease
34.	Less Severe Systemic Lupus Erythematosus
35.	Liver Surgery
36.	Major Organ Transplantation (on waiting list)
37.	Surgical Removal of One Lung
38.	Glomerulonephritis with Nephrotic Syndrome [†]
39.	Severe Asthma [†]
40.	Wilson's Disease [†]
Group 5 Other Major Illnesses	
41.	Cochlear Implant Surgery
42.	Diabetic Retinopathy
43.	Endovascular Treatment of Peripheral Arterial Disease
44.	Facial Burns due to Accident
45.	Facial Reconstructive Surgery for Injury due to Accident
46.	Less Severe Burns to Body due to Accident
47.	Less Severe Creutzfeldt-Jakob Disease
48.	Loss of Hearing In One Ear
49.	Loss of One Limb
50.	Loss of Sight In One Eye
51.	Osteoporosis with Fractures
52.	Severe Central or Mixed Sleep Apnea
53.	Severe Obstructive Sleep Apnea
54.	Dengue Haemorrhagic Fever [†]
55.	Insulin Dependent Diabetes Mellitus [†]
56.	Osteogenesis Imperfecta – Type III [†]
57.	Still's Disease [†]

[†] Cover for severe child diseases will cease when the insured attains the age of 18.

Critical Illnesses Schedule (continued)

58 Critical Illnesses (including 57 major illnesses and 1 minor illness)

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

® Cerebral Aneurysm Requiring Surgery is classified as a minor 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 major illnesses, the Selected Critical Illness Septuple Benefit and Continuous Cancer Income Option 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.
- Carcinoma-in-situ cover does not include: (a) Cervical intraepithelial neoplasia grade II (CIN II) or below; (b) Prostatic intraepithelial neoplasia grade II (PIN II) or below; and (c) Skin Carcinoma-in-situ.
- Early Stage Malignancy shall mean the presence of one of the following early malignant conditions: (a) tumour of the thyroid classified as T1N0M0 according to the TNM classification; (b) tumour of the prostate classified as T1a or T1b according to the TNM classification system; (c) chronic lymphocytic leukaemia classified as RAI Stage I or II; or (d) non-melanoma skin cancer.
- Please refer to the policy contract for the definitions of covered illnesses.

Covered Illnesses Benefit Schedule

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)		
			Basic Plan	Coverage Booster (First 10 Years)	
58 Critical Illnesses (including 57 major illnesses and 1 minor illness)					
Major Illness	<ul style="list-style-type: none"> • 56 Major Illnesses • Loss of Independent Existence 	Whole life Up to age 65	100%	For age 30 or below: Additional 50%	For age 31 or above: Additional 35%
Minor Illness	<ul style="list-style-type: none"> • Cerebral Aneurysm Requiring Surgery 	Whole life	50% advance payment	For age 30 or below: Additional 25% (advance from Coverage Booster amount)	For age 31 or above: Additional 17.5% (advance from Coverage Booster amount)
44 Early Stage Critical Illnesses					
Early Stage Critical Illness	<ul style="list-style-type: none"> • Carcinoma-in-situ • Diabetic Retinopathy • Early Stage Malignancy • Endovascular Treatment of Peripheral Arterial Disease • Minimally Invasive Direct Coronary Artery By-pass • Percutaneous Coronary Intervention • Severe Central or Mixed Sleep Apnea • Severe Obstructive Sleep Apnea • Severe Psychiatric Illness 	Whole life	20% advance payment per illness subject to a maximum of US\$50,000 per life for each illness	Not applicable	
	<ul style="list-style-type: none"> • Osteoporosis with Fractures 	Up to age 70	10% advance payment subject to a maximum of US\$50,000 per life		
	<ul style="list-style-type: none"> • 34 Early Stage Critical Illnesses (excluding the above) 	Whole life	20% advance payment per illness		

Covered Illnesses Benefit Schedule (continued)

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)		
			Basic Plan	Coverage Booster (First 10 Years)	
13 Severe Child Diseases					
Severe Child Disease	<ul style="list-style-type: none"> Autism Dengue Haemorrhagic Fever Glomerulonephritis with Nephrotic Syndrome Insulin Dependent Diabetes Mellitus Intellectual Impairment due to Sickness or Injury Kawasaki Disease with Heart Complications Osteogenesis Imperfecta – Type III Rheumatic Fever with Valvular Impairment Severe Asthma Severe Haemophilia Still's Disease Type I Juvenile Spinal Amyotrophy Wilson's Disease 	Below age 18	20% advance payment per illness subject to a maximum of US\$50,000 per life for each illness	Not applicable	
ICU Protection Benefit					
ICU Protection Benefit	<ul style="list-style-type: none"> 1st tier: A continuous stay of 72 or more consecutive hours in ICU with invasive life support 	Whole life	20% advance payment subject to a maximum of US\$50,000 per life	Not applicable	
	<ul style="list-style-type: none"> 2nd tier: A continuous stay of 120 or more consecutive hours in ICU with invasive life support and undergone a VHIS complex surgery 	Whole life	100%	For age 30 or below: Additional 50%	For age 31 or above: Additional 35%

Covered Illnesses Benefit Schedule (continued)

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)		
			Basic Plan	Coverage Booster (First 10 Years)	
Selected Critical Illness Septuple Benefit					
Selected Critical Illness Septuple Benefit	<ul style="list-style-type: none"> All cancers Heart Attack Stroke Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 	Up to age 85	100% (Up to 7 payouts)	Not applicable	
Continuous Cancer Income Option					
Continuous Cancer Income Option	<ul style="list-style-type: none"> All cancers 	Up to age 85	5% each month (Up to 500%) (payouts for cancer under Selected Critical Illness Septuple Benefit will no longer be available once Continuous Cancer Income Option is exercised)	Not applicable	
Lifelong Alzheimer Annuity Benefit					
Lifelong Alzheimer Annuity Benefit	<ul style="list-style-type: none"> Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 	Whole life	Additional 6% every year	Not applicable	

Remarks:

- The benefits paid for major illnesses and 2nd tier ICU Protection Benefit will be reduced by any advance payments for minor illness, early stage critical illness, severe child disease, and 1st tier ICU Protection Benefit. Except Selected Critical Illness Septuple Benefit, the Continuous Cancer Income Option, and Lifelong Alzheimer Annuity Benefit, the advance payments made in total for benefits under this policy cannot exceed the Initial Sum Assured (excluding any Terminal Bonus). When the aggregate amount of any advance payments for benefits under the policy reaches 100% of the Initial Sum Assured, the benefits of major illness, minor illness, early stage critical illness, severe child disease, and ICU Protection Benefit will cease to apply (except Selected Critical Illness Septuple Benefit, Continuous Cancer Income Option, and Lifelong Alzheimer Annuity Benefit).
- An advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) and each tier of ICU Protection Benefit throughout the term of policy. For Carcinoma-in-situ, the advance payment may be paid up to 2 times for different organs throughout the term of policy. Under major illness benefit and Selected Critical Illness Septuple Benefit, the benefit payment will be payable in total of 5 times for cancer, 2 times in total for heart attack and stroke, 1 time for Alzheimer's disease / Irreversible organic degenerative brain disorders. While under Selected Critical Illness Septuple Benefit, the benefit payment is payable 7 times in total.
- Under Coverage Booster, the benefits paid for a major illness and 2nd tier ICU Protection Benefit will be reduced by any advance payment for minor illness. The advance payments made in total for benefits under Coverage Booster cannot exceed the Coverage Booster amount. When the aggregate amount of any advance payments for the benefits under Coverage Booster reaches 100% of the Coverage Booster amount, the Coverage Booster will cease to apply.
- If the insured stays in the Intensive Care Unit outside of Hong Kong and Macau for 72 or more consecutive hours with the use of invasive life support, the advance payment equals to 10% of the Initial Sum Assured or the US\$50,000 per life limit, whichever is lower; any stay in the Intensive Care Unit in mainland China must be at the designated hospital. You may go to our website (www.aia.com.hk) for retrieval of the most current designated hospital list. The list may be amended from time to time at the Company's discretion, and any change shall be deemed as effective on the date of publication on the AIA website.
- Under Selected Critical Illness Septuple Benefit and the Lifelong Alzheimer Annuity Benefit, the insured must fulfil the definition requirement of Alzheimer's disease / Irreversible organic degenerative brain disorders and score 10 or less out of 30 in a Mini Mental State Examination in order to be eligible for the relevant benefit.
- Under Continuous Cancer Income Option, the benefit payable equal to 5% of the Initial Sum Assured each month, up to 500% of the Initial Sum Assured.
- For cancer, the maximum total benefit payable under major illness benefit, Selected Critical Illness Septuple Benefit and Continuous Cancer Income Option is 600% of the Initial Sum Assured.
- For On Your Side Plan – First Gift, within the first 90 days, for both tiers of ICU Protection Benefit (with any respective payable Coverage Booster amount), the benefit payable for ICU stay in Hong Kong and Macau is capped by US\$5,000; while for ICU stay outside Hong Kong and Macau, it is capped by US\$2,500.

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.

Bonus Philosophy

This is a participating insurance plan in which we share a portion of the profits earned on it and related participating insurance plans with the policy owners. It is designed to be held long term. The premiums of a participating insurance plan will be invested in a variety of assets according to our investment strategy. The cost of policy benefits (including guaranteed and non-guaranteed benefits as specified in your plan that may be payable on death, surrender or the occurrence of certain events such as hospitalization or diagnosis of a critical illness, as well as charges we make to support policy guarantees (if applicable)) and expenses will be deducted as appropriate from premiums of the participating insurance plan or from the invested assets. We aim to ensure a fair sharing of profits between policy owners and shareholders, and among different groups of policy owners. For this plan's target profit sharing ratio between policy owners and shareholders, please visit our website at <https://www.aia.com.hk/en/our-products/further-product-information/profit-sharing-ratio.html>.

Divisible surplus refers to profits available for distribution back to policy owners as determined by us. The divisible surplus that will be shared with policy owners will be based on the profits earned from your plan and similar plans or similar groups of policies (as determined by us from time to time by considering factors such as benefit features, policy currencies and period of policy issuance). Divisible surplus may be shared with the policy owners in the form of terminal bonuses as specified in your policy. A very significant proportion of such divisible surplus arising from the experience from your plan and similar plans or similar groups of policies will be shared with policy owners.

We review and determine the bonus amounts payable to policy owners at least once per year. Divisible surplus depends on the investment performance of the assets which we invest in and the amounts of benefits and expenses we need to pay for the plan. It is therefore inherently uncertain. Nevertheless, we aim to deliver relatively stable bonus payments over time through a smoothing process by spreading out the gains and losses over a period of time. The actual bonuses declared may be different from those illustrated or projected in any insurance plan information provided (e.g. benefit illustrations) depending on whether the divisible surplus, past experience and/or outlook are different from what we expected. If bonuses are different from our last communication, this will be reflected in the policy anniversary statement.

A committee has been set up to provide independent advice on the determination of the bonus amounts to the Board of the Company. The committee is comprised of members from different control functions or departments within the organisation both at the AIA Group level as well as Hong Kong local level, such as office of the Chief Executive of the Company, legal, compliance, finance, investment and risk

management. Each member of the committee will endeavour to exercise due care, diligence and skill in the performance of his or her duties as a member. The committee will utilise the knowledge, experience, and perspectives of each individual member to assist the Board in the discharge of its duty to make independent decisions and to manage the risk of conflict of interests, in order to ensure fair treatment between policy owners and shareholders, and among different groups of policy owners. The actual bonuses, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors, and with written declaration by the Chairman of the Board, an Independent Non-Executive Director and the Appointed Actuary on the management of fair treatment between policy owners and shareholders.

To determine the bonuses of a participating policy, we consider both past experience and the future outlook of all factors including, but not limited to, the following:

Investment returns: include interest earnings, dividends and any changes in the market value of the backing assets, i.e. the assets in which we invest your premiums (after deducting the cost of policy benefits and expenses). Depending on the asset allocation adopted for the insurance plan, investment returns could be affected by fluctuations in interest income (both interest earnings and the outlook for interest rates) and various market risks, including interest rate risk, credit spread and default risk, fluctuations in listed and private equity prices, real estate prices as well as foreign exchange rates if the currency of the backing assets is different from the policy currency, etc.

Claims: include claims for death benefits, critical illness benefits and any other insured benefits under the insurance plan.

Surrenders: include policy surrenders, partial surrenders and policy lapses; and their corresponding impact on the backing assets.

Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expenses) and indirect expenses allocated to the insurance plan (e.g. general administrative costs).

Some participating insurance plans allow the policy owners to place their annual dividends, guaranteed and non-guaranteed cash payments, guaranteed and non-guaranteed incomes, guaranteed and non-guaranteed annuity payments with us, earning interest at a non-guaranteed interest rate. To determine such non-guaranteed interest rate, we consider the returns on the pool of assets in which these amounts are invested with reference to the past experience and future outlook. This pool of assets is segregated from other investments of the Company and may include bonds and other fixed income instruments. You have the right to request for historical accumulation interest rates before committing the purchase.

For bonus philosophy and bonus history, please visit our website at <https://www.aia.com.hk/en/dividend-philosophy-history.html>



Investment Philosophy, Objective and Strategy

Our investment philosophy aims to deliver sustainable long-term returns in line with the insurance plan's investment objectives and the Company's business and financial objectives.

Our aforementioned objectives are to achieve the targeted long-term investment results while minimising volatility in investment returns to support the liabilities over time. They also aim to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities.

Our current long-term target strategy is to allocate assets attributed to this insurance plan as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed income instruments	25% - 100%
Growth assets	0% - 75%

The bonds and other fixed income instruments predominantly include government and corporate bonds and are mainly invested in the United States and Asia-Pacific. Growth assets may include listed equity, equity mutual funds, physical real estate, real estate funds, private equity funds and private credit funds, and are mainly invested in the United States, Asia-Pacific and Europe. Growth assets generally have a higher long-term expected return than bonds and fixed income assets but may be more volatile in the short term. The range of target asset mix may be different for different participating insurance plans. Our investment strategy is to actively manage the investment portfolio i.e. adjust the asset mix dynamically over a range that can be wider than the target range in response to the external market conditions and the financial condition of the participating business. For example, there may be a smaller proportion of growth assets when interest rates are low and a larger proportion of growth assets when interest rates are high. When interest rates are low, the proportion of growth assets may be even smaller than the long-term target strategy, so as to allow us to minimise volatility in investment returns and to protect our ability to pay the guaranteed benefits under the insurance plans, whereas the proportion of the growth assets may be even larger than the long-term target strategy when interest rates are high to allow for the possibility that we may share more investment opportunities in growth assets with the policy owners.

Subject to our investment objectives, we may use a material amount of derivatives (such as through pre-investing partly or fully expected future premiums) to manage our investment risk exposure and for matching between assets and liabilities, for example, the effects of changes in interest rates may be moderated while allowing for more flexibility in asset allocation.

Our general currency strategy is to minimise currency mismatches for bonds and other fixed income instruments. For these investments, our current practice is to endeavour to currency-match asset purchases with the currency of the underlying policy (e.g. US Dollar assets will be used to back US Dollar insurance plans). However, subject to market availability and opportunity, bonds or other fixed income instruments may be invested in a currency other than the currency of the underlying policy and currency swaps may be used to minimise the currency risks. Currently assets are mainly invested in US Dollar. Growth assets may be invested in a currency other than the currency of the underlying policy and the selection of the currency is made according to our investment philosophy, investment objectives and mandate.

We will pool similar participating insurance plans for investment to determine the return and we will then allocate the return to specific participating insurance plans with reference to their target asset mix. Actual investments (e.g. geographical mix, currency mix) would depend on market opportunities at the time of purchase, hence may be different from the target asset mix.

The investment strategy is subject to change depending on the market conditions and economic outlook. Should there be any material changes in the investment strategy, we will inform policy owners of the changes, with underlying reasons and expected impact to the bonuses.

Key Product Risks

1. You should pay premium(s) on time and according to the selected premium payment schedule. If you stop paying the premium before completion of the premium payment term, you may elect one of the non-forfeiture options to surrender the policy or convert the policy to a non-participating insurance plan with life protection only. Compared with the original plan, such a plan will have less cover or a shorter term.

If no non-forfeiture option has been elected, the premium will be covered by a loan taken out on the policy automatically. When the loan balance exceeds the guaranteed cash value, the policy will lapse and you will lose the cover. The surrender value of the policy will be used to repay the loan balance, and we will refund any remaining value.

2. The plan may make certain portion of its investment in growth assets. Returns of growth assets are generally more volatile than bonds and other fixed income instruments, you should note the target asset mix of the product as disclosed in this product brochure, which will affect the bonus on the product. The savings component of the plan is subject to risks and possible loss. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.

3. 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 (except when the insured mother passes away but the insured child survives under On Your Side Plan - First Gift);
- you do not pay the premium within 31 days of the due date and the policy has no cash value;
- the end of the benefit term if basic policy has been continued as a non-participating insurance plan;
- the outstanding debt exceeds the guaranteed cash value of the policy. Where the premium is covered by a loan taken out on the policy automatically, the outstanding debt exceeds the guaranteed cash value of your policy;
- the date of termination of pregnancy with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether Compassionate Refund of Premium Benefit is paid (only applicable for On Your Side Plan – First Gift); or

- we do not receive the birth certificate of the new born baby 14 days before the first policy anniversary of the cover (only applicable for On Your Side Plan – First Gift).

4. The Coverage Booster will be terminated when one of the following happens:

- when the claims payments made in total for benefits under the Coverage Booster reach the Coverage Booster Amount (50% of Initial Sum Assured for the insured's age 30 or below at policy application or 35% of Initial Sum Assured for the insured's age 31 or above at policy application);
- at the end of the 10th policy year; or
- when the basic plan is terminated or converted to a non-participating insurance plan.

5. The Continuous Cancer Income Benefit will be terminated when one of the following happens:
 - when the claims payments made in total for Continuous Cancer Income Benefit reach 500% of the Initial Sum Assured;
 - when the claims payments made in total for cancer under the basic policy reach 600% of the Initial Sum Assured;
 - at the anniversary of the cover immediately following the insured's 85th birthday; or
 - when the basic plan is terminated or converted to a non-participating insurance plan.
6. The Lifelong Alzheimer Annuity Benefit will be terminated when the following happens:
 - when the basic plan is terminated or converted to a non-participating insurance plan.
7. The Selected Critical Illness Septuple Benefit will be terminated when one of the following happens:
 - when the claims payments made in total for benefits under the basic policy (excluding the Coverage Booster and Lifelong Alzheimer Annuity Benefit) reach 900% of the Initial Sum Assured;
 - when the claims payment made in total for Selected Critical Illness Septuple Benefit reach 700% of the Initial Sum Assured; or
 - at the anniversary of the cover immediately following the insured's 85th birthday.
8. Lifelong Alzheimer Annuity Benefit is only payable if the insured is diagnosed with Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders and characterized by a Mini Mental State Examination score of 10 or less out of 30 on or before the anniversary of cover immediately following the insured's 85th birthday.
9. The Payor Benefit (Death) will be terminated when one of the following happens:
 - at the anniversary of the cover immediately following the insured's 25th birthday; or
 - for the policy owner, at the anniversary of cover immediately following the policy owner's 75th birthday.
10. 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.
11. 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.
12. 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.

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 (only applicable for On Your Side Plan);
- Fulminant viral hepatitis or cancer of the insured due to AIDS or HIV infection; and
- a self-inflicted injury.

Additional Exclusions for ICU Protection Benefit

The stay in Intensive Care Unit must not be related to or must not arise as a direct or indirect result of:

- a cosmetic treatment performed on the insured unless it is necessitated by injury and it is performed within 90 days of the accident;
- the insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes;
- mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder of the insured;
- primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
- experimental and / or unconventional medical technology / procedure / therapy performed on the insured; or novel drugs/ medicines / stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality.

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 at the end of 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 deaths, covered illnesses and covered surgeries
- potential changes in the Schedule of Surgical Procedures under the Voluntary Health Insurance Scheme
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- 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.

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.

Product Limitation

1. 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.

2. ICU Protection Benefit applies only if the insured stays in Intensive Care Unit for a Reasonable and Customary Hospital Confinement.

"Reasonable and Customary Hospital Confinement" means a confinement in hospital for illness which is medically necessary, where the admission of the insured, length of confinement, and medical services and treatment received during confinement:

- are all in accordance with standards of good medical practice; and
- do not exceed the usual standard for the treatment of similar illness at the location where such confinement takes place.

For the above-mentioned "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.

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.

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 (i.e. the expectant mother and the subsequently child in respect of On Your Side Plan – First Gift) for a continuous period of 2 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

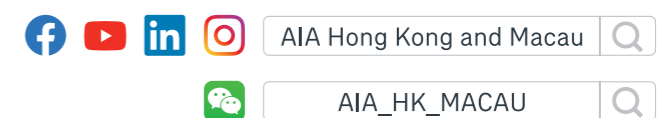
You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or the Customer 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

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