



**LIFE  
PROTECTION**

# **WISDOM TERM LIFE SUPPLEMENTARY CONTRACT**

**A plan for every stage in your life**

**AIA Vitality**

AIA International Limited  
(Incorporated in Bermuda with limited liability)



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**HEALTHIER, LONGER,  
BETTER LIVES**

# Life is unpredictable

**As a breadwinner, you will always worry about the wellbeing of your family when mishap unexpectedly happens.**

That is why we have specially designed Wisdom Term Life Supplementary Contract, a life protection insurance plan that provides you and your family

with ample protection at affordable premiums, which are guaranteed to remain unchanged within each renewal period. The add-on plan is also guaranteed to be renewable at the end of each renewal period up to the age of 85. In addition, as your need of life insurance may change over time, our Super Lifestage Option provides you with the flexibility to purchase additional term insurance cover at milestone events in your life.

## Different options to suit your needs

**Wisdom Term Life Supplementary Contract** provides 3 renewal periods for you to choose from: 1 year, 5 years and 20 years. Pick one that best suits your needs so that you can plan ahead.

The premium payment mode (annually, semi-annually, quarterly and monthly) should follow the corresponding basic plan.

Renewal Period	1 year	5 years	20 years
<b>Add-on Plan</b>			
Insured's Age at Application	15 days to age 70	15 days to age 70	15 days to age 65





## Protection for your loved ones

If the insured, who is the person protected under the policy, passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will be equal to 100% of the sum assured.

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



## Super Lifestage Option

You may need better life insurance protection when you enter another stage of life. **Wisdom Term Life Supplementary Contract** offers you an option to purchase an additional term life insurance plan in the form of add-on plan without requiring further health information upon any of the following milestone events:

- the insured obtains a property mortgage and drawdown the mortgage loan (new purchase of residential property);
- the insured's marriage; or
- the birth of a natural child of the insured (excluding adoption).

You may exercise the Super Lifestage Option:

- a maximum of once per milestone event and any two milestone events for the same insured;
- each purchase of the additional add-on plan must be separated by at least 2 consecutive years;
- after the add-on plan has been in force for 2 years;
- on or before the anniversary of cover immediately following the insured's 60th birthday;
- within 180 days from the date of the milestone events; and
- provided that no claim is submitted to us or has been made under this policy.

The sum assured of each new add-on plan cannot exceed:

- US\$250,000 or HK\$ / MOP1,875,000;
- 50% of the sum assured of this add-on plan; or
- the mortgage loan amount obtained by the insured for the new purchase of residential property.

whichever is lower.

Eligibility of this benefit is subject to underwriting requirements determined by us from time to time.



## Guaranteed Renewal

**Wisdom Term Life Supplementary Contract** guarantees that your premium will not be increased because of any changes in your health condition within each renewal period. This cover is guaranteed to be renewable at the end of each renewal period up to the age of 85 of the insured. Renewal premium of next renewal period will be based on the prevailing premium rates for the age of the insured at the time of renewal (Please refer to the "Premium Adjustment" under Important Information).



## Conversion Privilege

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



## A currency that suits you

This add-on plan can attach to any specific basic plan in order to provide a wide range of cover. In addition, the currency of this add-on plan should correspond with the attached basic plan, which may be in US dollars, HK dollars or Macau pataca (if the policy is issued in Macau).



## 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.

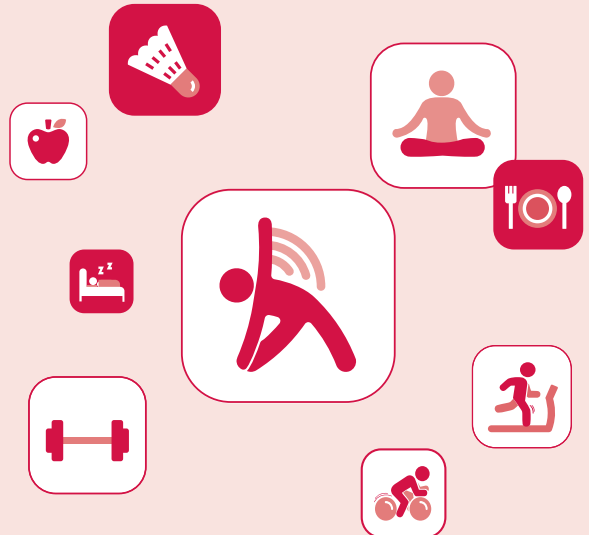
Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **Wisdom Term Life Supplementary Contract**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, while at the same time earning **AIA Vitality** 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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## 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 add-on 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 add-on plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

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

## Key Product Risks

1. You need to pay the premium for this add-on plan until age 85 or when the basic plan it is attached to is terminated, whichever is earlier. 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 this add-on plan and you / the insured will lose the cover when one of the following happens:
  - the insured passes away;
  - you do not pay the premium within 31 days of the premium due date of this add-on plan;
  - The basic plan which this add-on plan is attached to has been terminated or converted to a non-participating insurance plan; 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. 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.
5. 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.
6. Total premiums payable may be greater than the sum assured.



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

## Premium Adjustment

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

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects the impact of change in the incidence rate of death
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- 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](http://www.aia.com.hk), from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre. For details related to making a claim, please refer to the policy contract. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website [www.aia.com.hk](http://www.aia.com.hk).

## Suicide

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

## Incontestability

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

## Cancellation Right

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







