



**Have no fear, our love is
with you all the way**



AIA "Along Your Journey" Critical Illness Protection Promotion Campaign

Everyone's journey is different and, you will have different needs at every stage. AIA specially brings you a series offers : From 30 June to 30 September 2017, you will enjoy "Minus One" premium discount offer for Smart Elite Ultra, enjoy premium refund for Specified Critical Illness Plans, and you will also enjoy a fitlife Health Coaching Program and Genetic Test if your application for a Selected Critical Illness Plan and an AIA Vitality Selected Insurance Product are approved. Wherever your journey takes you, we are with you every step of the way.

Offer 1

NEW "Minus One" Premium Discount Offer for Smart Elite Ultra³

Customers who successfully apply for **Smart Elite Ultra** during the promotion period will enjoy "Minus One" premium discount.

Insure yourself as if you were one year younger than your actual insured age, and enjoy a more favorable premium for the same protection :

Smart Elite Ultra Premium Payment Term	The "Minus One" Premium Discount offer can save you up to
25-year	around 7 months[▲] premium
18-year	around 5 months[▲] premium

For details, please refer to the annualised premium table before and after discounts at the back or the policy proposal.

Example*



Andy (Male, age 35, non smoker) applies **Smart Elite Ultra NEW**

18-year premium payment term, sum assured: US\$75,000

Andy understands that the current protection of critical illness is not sufficient and finds it necessary to increase the coverage to build a comprehensive safety net for his family as early as possible.

Saved around
6 months
premium

(A)	(B)	(C)	(D)
Original 1st year premium (Before "Minus One" premium discount offer)	1st year premium after discount (After "Minus One" premium discount offer ^{3b} , i.e. the premium of age 34)	Premium saved per year (C=A-B)	Total premium saved (18-year premium payment term) (D=Cx18)
US\$ 2,967	US\$ 2,883	US\$ 84	US\$ 1,512

Premium calculation for age 0 :

Insured age 0 can enjoy around 2% of premium discount^{3b}

Calculation: (A) Original 1st year premium is US\$1,323.75. (B) 1st year premium after "Minus One" premium discount offer^{3b} is US\$1,297.50

(C) Premium saved per year is US\$26.25 (around 2% premium discount). (D) Total premium saved is US\$472.50.

* The above case assumes that the insured at the age of 0 and 35 was a non-smoker male who applied for a Smart Elite Ultra with basic sum assured of US\$75,000 for an 18-year premium payment term with premiums paid annually. For the insured at the age of 0, the total premiums paid for 18 years would be US\$23,355 (including the "Minus One" premium discount offer) with a coverage booster of US\$37,500 for the first 15 years. For the insured at the age of 35, the total premiums paid for 18 years would be US\$51,894 (including the "Minus One" premium discount offer) with a coverage booster of US\$37,500 for the first 15 years. For details, please refer to policy proposal and contract.

▲ Refers to the average premium value at the insured aged from 0-40 of the "Minus One" Premium Discount Offer. For the actual premium saved, please refer to the annualized premium table before and after discount at the back.

Offer 2

Specified Critical Illness Plans Premium Refund Offer⁴

Customers who successfully apply for Specified Critical Illness Plans during the promotion period will enjoy premium refund :

Specified Critical Illness Plans		
▶ Protect Elevator ▶ Executive Care Pro 2	▶ Protect Elevator Plus ▶ Multiple Care Pro 2	▶ Prime Care Pro 2 ▶ Smart Care Pro
Annualised Premium (HK\$/MOP)	Annualised Premium (US\$)	Premium Refund
Below 24,000	Below 3,000	1-month
24,000 and above	3,000 and above	2-month

Offer 3

fitlife Health Coaching Program and Genetic Test⁵

During the promotion period, customers who successfully apply for a Selected Critical Illness Insurance Plan with a specified annualised premium together with an AIA Vitality Selected Insurance Product and be an AIA Vitality member, will enjoy a **fitlife Health Coaching Program and Genetic Test**[#].



[#] **fitlife Health Coaching Program and Genetic Test** is provided by Prenetics Limited. The Genetic test is conducted through your DNA sample and provides personal sports and nutrition guidance based on your test result. For details, please refer to the relevant leaflet.

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

Hong Kong ☎ (852) 2232 8888

☎ *1299 (on Hong Kong mobile network only)

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**"Minus One" Premium Discount Offer for Smart Elite Ultra —
annualised premium table before and after discount (HK\$/MOP '000)**

Insured's Age of Application	10-year premium payment term (HK\$/MOP '000)							
	Male, non-smoker		Male, smoker		Female, non-smoker		Female, smoker	
	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount
0	32.41	31.76	32.41	31.76	31.94	31.30	31.94	31.30
5	36.71	35.80	36.71	35.80	35.54	34.79	35.54	34.79
10	41.51	40.54	41.51	40.54	39.56	38.76	39.56	38.76
15	48.10	46.72	48.10	46.72	45.24	44.16	45.24	44.16
20	53.32	51.89	65.71	61.94	49.82	48.76	58.51	55.16
25	59.02	58.03	73.40	71.82	55.30	54.02	66.94	64.97
30	65.46	64.46	82.02	80.68	63.14	61.14	76.00	74.16
35	73.20	71.57	91.58	89.53	71.70	69.96	88.57	85.84
40	93.00	88.64	116.95	111.38	87.58	84.54	108.55	104.56
45	106.44	103.62	137.39	133.08	99.90	97.34	123.26	120.17
50	123.29	119.59	164.03	158.11	115.48	112.52	142.66	138.97
55	142.84	138.78	192.25	186.42	131.03	127.86	160.28	156.62
60	162.32	158.34	217.53	212.21	145.06	141.88	178.40	174.37
65	186.56	181.22	256.95	248.32	169.51	164.02	208.31	201.48

Insured's Age of Application	18-year premium payment term (HK\$/MOP '000)							
	Male, non-smoker		Male, smoker		Female, non-smoker		Female, smoker	
	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount
0	21.18	20.76	21.18	20.76	21.17	20.75	21.17	20.75
5	23.76	23.22	23.76	23.22	23.56	22.92	23.56	22.92
10	26.72	26.12	26.72	26.12	26.48	25.93	26.48	25.93
15	30.37	29.65	30.37	29.65	29.90	29.18	29.90	29.18
20	33.49	32.66	41.36	38.88	33.26	32.42	38.90	36.62
25	37.10	36.40	46.46	45.54	36.76	36.02	43.60	42.72
30	41.02	40.14	50.77	50.03	40.51	39.58	48.50	47.23
35	47.47	46.13	59.00	57.23	45.98	44.86	56.96	55.37
40	57.12	55.09	73.92	70.55	55.44	53.60	69.08	66.61
45	66.30	64.48	85.81	83.17	63.05	61.43	76.73	75.00
50	79.15	76.09	106.51	101.95	73.55	71.71	92.70	89.58
55	91.73	87.86	135.01	128.86	83.79	81.91	115.35	111.29
60	109.77	105.43	164.91	158.60	99.85	96.36	141.29	136.11

Insured's Age of Application	25-year premium payment term (HK\$/MOP '000)							
	Male, non-smoker		Male, smoker		Female, non-smoker		Female, smoker	
	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount
0	17.34	16.99	17.34	16.99	16.84	16.50	16.84	16.50
5	19.44	19.01	19.44	19.01	18.73	18.34	18.73	18.34
10	22.24	21.67	22.24	21.67	21.28	20.72	21.28	20.72
15	25.27	24.73	25.27	24.73	24.01	23.45	24.01	23.45
20	27.92	27.29	34.58	32.84	26.47	25.93	31.09	29.41
25	30.88	30.26	38.89	38.14	29.74	29.08	35.22	34.55
30	34.06	33.40	42.65	42.01	33.37	32.59	39.65	38.75
35	39.10	38.06	48.65	47.33	38.05	37.09	46.87	45.29
40	45.92	44.35	60.29	57.62	45.54	43.87	57.55	55.36
45	54.00	52.28	76.74	73.18	51.73	50.36	68.90	66.48
50	64.80	62.27	95.35	91.30	62.33	60.24	83.80	80.78
55	80.29	76.94	117.89	113.01	75.16	72.40	105.49	100.69

**"Minus One" Premium Discount Offer for Smart Elite Ultra —
annualised premium table before and after discount (USD '000)**

Insured's Age of Application	10-year premium payment term (USD '000)							
	Male, non-smoker		Male, smoker		Female, non-smoker		Female, smoker	
	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount
0	27.01	26.47	27.01	26.47	26.62	26.09	26.62	26.09
5	30.59	29.83	30.59	29.83	29.62	28.99	29.62	28.99
10	34.59	33.78	34.59	33.78	32.97	32.30	32.97	32.30
15	40.08	38.93	40.08	38.93	37.70	36.80	37.70	36.80
20	44.43	43.24	54.76	51.62	41.52	40.63	48.76	45.97
25	49.18	48.36	61.17	59.85	46.08	45.02	55.78	54.14
30	54.55	53.72	68.35	67.23	52.62	50.95	63.33	61.80
35	61.00	59.64	76.32	74.61	59.75	58.30	73.81	71.53
40	77.50	73.87	97.46	92.82	72.98	70.45	90.46	87.13
45	88.70	86.35	114.49	110.90	83.25	81.12	102.72	100.14
50	102.74	99.66	136.69	131.76	96.23	93.77	118.88	115.81
55	120.42	116.54	162.40	156.76	110.90	107.65	135.66	131.87
60	139.56	135.60	188.03	182.58	126.05	122.64	155.02	150.72
65	163.65	158.33	227.39	218.71	151.35	145.64	185.99	178.90

Insured's Age of Application	18-year premium payment term (USD '000)							
	Male, non-smoker		Male, smoker		Female, non-smoker		Female, smoker	
	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount
0	17.65	17.30	17.65	17.30	17.64	17.29	17.64	17.29
5	19.80	19.35	19.80	19.35	19.63	19.10	19.63	19.10
10	22.27	21.77	22.27	21.77	22.07	21.61	22.07	21.61
15	25.31	24.71	25.31	24.71	24.92	24.32	24.92	24.32
20	27.91	27.22	34.47	32.40	27.72	27.02	32.42	30.52
25	30.92	30.33	38.72	37.95	30.63	30.02	36.33	35.60
30	34.18	33.45	42.31	41.69	33.76	32.98	40.42	39.36
35	39.56	38.44	49.17	47.69	38.32	37.38	47.47	46.14
40	47.60	45.91	61.60	58.79	46.20	44.67	57.57	55.51
45	55.25	53.73	71.51	69.31	52.54	51.19	63.94	62.50
50	65.96	63.41	88.76	84.96	61.29	59.76	77.25	74.65
55	78.10	74.40	113.20	107.88	71.12	69.20	97.30	93.59
60	96.06	91.75	139.33	133.78	86.76	83.33	121.04	116.24

Insured's Age of Application	25-year premium payment term (USD '000)							
	Male, non-smoker		Male, smoker		Female, non-smoker		Female, smoker	
	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount	Original Premium	"Minus One" premium after discount
0	14.45	14.16	14.45	14.16	14.03	13.75	14.03	13.75
5	16.20	15.84	16.20	15.84	15.61	15.28	15.61	15.28
10	18.53	18.06	18.53	18.06	17.73	17.27	17.73	17.27
15	21.06	20.61	21.06	20.61	20.01	19.54	20.01	19.54
20	23.27	22.74	28.82	27.37	22.06	21.61	25.91	24.51
25	25.73	25.22	32.41	31.78	24.78	24.23	29.35	28.79
30	28.38	27.83	35.54	35.01	27.81	27.16	33.04	32.29
35	32.58	31.72	40.54	39.44	31.71	30.91	39.06	37.74
40	38.27	36.96	50.24	48.02	37.95	36.56	47.96	46.13
45	45.00	43.57	63.95	60.98	43.11	41.97	57.42	55.40
50	54.00	51.89	79.46	76.08	51.94	50.20	69.83	67.32
55	67.47	64.52	99.07	94.77	63.16	60.71	89.40	84.97

Terms and Conditions:

1. The promotion offer is only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs).
2. The Promotion Offer starts from 30 June 2017 to 30 September 2017, both days inclusive ("Promotion Period").
3. **Offer 1: "Minus One" Premium Discount Offer for Smart Elite Ultra ("Offer 1")**

- a. Offer 1 is only applicable to the basic plan of Smart Elite Ultra ("New Critical Illness Policy"), that is:-
 - i. successfully applied and submitted within the Promotion Period (based on the application date); and
 - ii. issued on or before 30 November 2017.
- b. New Critical Illness Policy is entitled to a promotional premium rate as follows:

Issue Age	Promotional Premium Rate
0	around 2% discount of original premium * ^
1 or above	based on the issue age of the insured minus one year ^

* Such discount may vary by policy based on various factors, including but not limited to premium payment term, payment mode and the protection amount purchased.

^ Please request the sales representative or the Company for the proposal to find out the original premium without promotion offer.

- c. Promotional premium rate is only applicable to the standard premium and substandard premium of the basic plan of the New Critical Illness Policy and remains valid throughout the whole premium payment term. Offer 1 does not apply to the lifestyle discount (if applicable) and benefit term under Coverage Booster. Apart from the basic plan of the New Critical Illness Policy, the promotional premium rate will not be applicable to any other basic plan(s) and / or add-on plan(s).
- d. Based on the issue age of the insured, the policy values are calculated as below:
 - i. Insured aged 0:

Policy Values	Calculation
Non-guaranteed Dividend / Bonus	same as issue age
Guaranteed Cash Value	same as issue age

- ii. Insured aged 1 or above:

Policy Values	Calculation
Non-guaranteed Dividend / Bonus	based on the issue age of the insured minus one year
Guaranteed Cash Value	based on the issue age of the insured minus one year

- e. Apart from the promotional premium rate and policy values stated in Point 3.c. and 3.d. of Terms and Conditions above, all benefits and product features remain the same as New Critical Illness Policy in accordance to the issue age of the insured. Please refer to the proposal for detailed illustration of premium and policy values under the Promotion Offer.

4. **Offer 2: Specified Critical Illness Insurance Plans Premium Refund Offer ("Offer 2")**

- a. Offer 2 is only applicable to the basic plans of Specified Critical Illness Insurance Plans listed in Point 4.b., that is(are):-
 - i. successfully applied and submitted within the Promotion Period (based on the application date); and
 - ii. issued on or before 30 November 2017.
- b. Specified Critical Illness Insurance Plans are Protect Elevator, Protect Elevator Plus, Prime Care Pro 2, Executive Care Pro 2, Multiple Care Pro 2 and Smart Care Pro (collectively, "New Specified Critical Illness Policy").
- c. New Specified Critical Illness Policy is entitled to a premium refund as follows, based on the calculation in Point 4.e. of Terms and Conditions:-
 - i. New Specified Critical Illness Policy with annualised premium below HK\$ / MOP 24,000 / US\$ 3,000 is entitled to a premium refund equivalent to 1 month of its annualised premium (excluding rider premium) at end of the first policy year ;
 - ii. New Specified Critical Illness Policy with annualised premium HK\$ / MOP 24,000 / US\$ 3,000 or above is entitled to a premium refund equivalent to 1 month of its annualised premium (excluding rider premium) at end of the first policy year and end of the second policy year respectively.
- d. The calculation of the premium refund amount (the "Refund") is only applicable to the standard premium and extra premium due to underwriting (if any) of the basic plan of the New Specified Critical Illness Policy. Apart from the basic plan of the New Specified Critical Illness Policy, the premiums of all other basic plan(s) and / or add-on plan(s) will not be applicable for calculating the Refund.
- e. Calculation of the Refund on New Specified Critical Illness Policy:

Payment mode	Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)		
	Annualised premium below HK\$ / MOP 24,000 / US\$ 3,000	Annualised premium HK\$ / MOP 24,000 / US\$ 3,000 and above	
		First 1-month premium refund	Second 1-month premium refund
Monthly	= monthly premium	= monthly premium	= monthly premium
Quarterly	= quarterly premium ÷ 3	= quarterly premium ÷ 3	= quarterly premium ÷ 3
Semi-annually	= semi-annual premium ÷ 6	= semi-annual premium ÷ 6	= semi-annual premium ÷ 6
Annually	= annual premium ÷ 12	= annual premium ÷ 12	= annual premium ÷ 12

- f. The Refund will be used for the premium settlement in the next premium due date after the first and/or second Policy Anniversary. The Refund is used for settlement of future premium of the New Specified Critical Illness Policy only, withdrawal of the Refund is not allowed. Moreover, the New Specified Critical Illness Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the Refund will be forfeited.
- g. The Premium Refund Offer is not applicable to applicants who have submitted applications before 30 June 2017 but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
- h. Each New Specified Critical Illness Policy can only enjoy Offer 2 once during the Promotion Period. Offer 2 will not be available in conjunction with other AIA premium refund offers. If the New Specified Critical Illness Policy fulfils more than one premium refund offer's requirement, the promotion offer with higher premium refund amount will be entitled.

5. **Offer 3: fitlife Health Coaching Program and Genetic Test ("Offer 3")**

- a. Offer 3 is only applicable to the basic plans of Selected Critical Illness Insurance Plans listed in Point 5.b. of Terms and Conditions below, that is ("Eligible Selected Critical Policy"):-
 - i. with annualised premium HK\$ / MOP 24,000 / US\$ 3,000 or above; and
 - ii. successfully applied and submitted within the Promotion Period (based on the application date) together with a AIA Vitality Selected Insurance Product listed in Point 5.c. of Terms and Conditions below ; and
 - iii. issued on or before 30 November 2017.
- b. Selected Critical Illness Insurance Plans are Smart Elite Ultra, Protect Elevator, Protect Elevator Plus, Prime Care Pro 2, Executive Care Pro 2, Multiple Care Pro 2 and Smart Care Pro.
- c. AIA Vitality Selected Insurance Products are any basic or add-on plans of AIA Vitality Series, and the insured must be an AIA Vitality member.
- d. Offer 3 is not applicable to applicants who have submitted applications before 30 June 2017 but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
- e. Each policyowner of the Eligible Selected Critical Policy can only enjoy "fitlife Health Coaching Program and Genetic Test" ("Test") once during the Promotion Period.
- f. A redemption notification of the Test ("Notification") will be sent to the relevant policyowner by mail, SMS or email (if applicable) 30 days after policy issuance of the Eligible Selected Critical Policy or AIA Vitality Selected Insurance Plan (whichever is later). However, the Eligible Selected Critical Policy and AIA Vitality Selected Insurance Plan need to be in-force by the time the Notification is issued. Otherwise, Offer 3 will be forfeited.
- g. The Test is only applicable for individuals aged 18 or above.
- h. The Test must be consumed before the deadline stated on the Notification. Otherwise, the offer will be forfeited.
- i. The Notification cannot be redeemed for cash. Please understand that there are no refunds or replacements for lost, stolen, damaged or destroyed Notification.
- j. The Test is available in Hong Kong only. For full details of the scope of the service, please refer to product brochure provided by Prenetics Limited.
- k. The Test is provided by Prenetics Limited, a third party service provider. AIA is not associated with or responsible for the provision of services by Prenetics Limited and/or any service provider appointed by Prenetics Limited, and does not supervise such services or such providers. AIA shall not be liable or responsible for any matters in relation to the quality of the service, product and solicitation effort provided by Prenetics Limited, which is not sold or marketed by AIA.
- l. Provisions of service may be subject to certain terms and conditions of Prenetics Limited and is subject to evaluation by AIA and Prenetics Limited.
- m. Additional charges might be incurred for some particular services stated by Prenetics Limited.
- n. AIA reserves the right to change the service provider at anytime.
- o. The result of the Test will not affect the current insurance application and / or coverage as the Test covers nutrients needs, dietary sensitivities and fitness. It is not a routine test requested by AIA for any insurance application, therefore the Test results will not affect the underwriting by AIA for eligible policies issued for the current application. The Test results are provided to eligible customers for reference only and the Test results would not constitute or intend to be construed as medical advice to the eligible customers or any third party. AIA shall accept no liability or responsibility in relation to the use of or reliance on the Test results by the eligible customer or any third party. Eligible customers are recommended to consult medical professionals for medical advice.
- p. Prenetics Limited will not share any personal data with AIA. For details, please refer to fitlife's Privacy Statement at www.fitlife.hk.

6. This leaflet contains general information only. It does not constitute any offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product. For detailed features, terms, conditions and exclusions of the relevant specified insurance products, please refer to the relevant product brochure(s) and its policy provision(s). For detailed features, terms and conditions of AIA Vitality, please refer to aiaitality.com.hk.
7. AIA reserves the right to change any terms and conditions of this promotion without advance notices. In the event of any disputes, AIA's decision shall be final and conclusive.
8. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.