

Endless love for your family

New
Fabulous
Offer

AIA Love Your Family Promotion Campaign

aia.com.hk



THE REAL LIFE
COMPANY

Let your love grows and becomes a warm and heartfelt fortress for your family. AIA is delighted to offer you heartwarming premium refunds when you apply successfully for Specified Insurance Plans during promotion period. Take advantage of this precious moment to extend your love and protect your family's future!

Offer 1 “Love Family Offer” – Premium Refund⁶

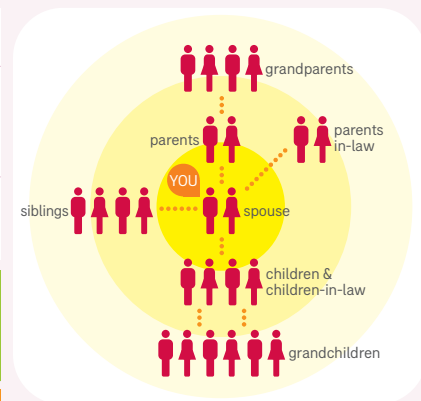
- From 5 January to 31 March 2018, customers and family members* who successfully apply together for the plans indicated below will enjoy a premium refund of up to **3.5 months**.

Specified Critical Illness Insurance Plans	Premium Refund (per customer)		
<ul style="list-style-type: none"> ▶ Protect Elite Ultra ▶ Smart Elite Ultra 	1 Person Insured	Each additional family member* insured	Each additional family member* insured
	1 month	Plus half month	3 months

If you and/or your family members* apply for AIA Vitality Series: Protect Elite Ultra to enjoy an extra **half month** premium refund!

From 1 February to 31 March 2018, successfully apply for AIA Vitality Series: Protect Elite Ultra (Actual annualised premium of US\$3,000 / HK\$/MOP 24,000 and above)

▶ Enjoy fitlife Health Coaching Program and Genetic Test[#]



Enjoy this fabulous offer with your family together.

New Fabulous Offer⁷

* Family members include spouse, children, parents, siblings, parents in-law, children-in-law, grandparents and grandchildren.

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.

Offer 2 Specified Savings Insurance Plans Premium Refund Offer⁸

- From 31 January to 31 March 2018, customers who successfully apply for below plans will enjoy:

▶ Bonus Power Plan 2 [^]		▶ New Bonus Power Plan 3	
Annualised Premium		First Year Premium Refund	
US\$	HK\$ / MOP	5-year Premium Payment Term	10-year Premium Payment Term
5,000 - less than 40,000	40,000 - less than 320,000	2.5%	4%
40,000 - less than 80,000	320,000 - less than 640,000	3%	4.5%
80,000 - less than 125,000	640,000 - less than 1,000,000	3.5%	5%
125,000 and above	1,000,000 and above	5%	7%

Simply Love Encore 2			
Annualised Premium		First Year Premium Refund	
US\$	HK\$ / MOP	5-year Premium Payment Term	10-year Premium Payment Term
5,000 - less than 40,000	40,000 - less than 320,000	3.5%	4%
40,000 - less than 80,000	320,000 - less than 640,000	4%	4.5%
80,000 - less than 125,000	640,000 - less than 1,000,000	4.5%	5%
125,000 and above	1,000,000 and above	6%	7%

[^] Promotion offer is valid only when Bonus Power Plan 2 is available for application.

Offer 3 Simply Love Encore 2 Premium Discount Offer⁹

- From 13 December 2017 to 31 March 2018, customers who successfully apply for Simply Love Encore 2 (one-time premium payment term) will enjoy:

One-Time Premium Payment		Premium Discount
US\$	HK\$ / MOP	
300,000 – less than 600,000	2,400,000 – less than 4,800,000	3%
600,000 and above	4,800,000 and above	4%

Offer 4 **AIA Vitality** Selected Insurance Products Premium Refund Offer¹⁰

- From 13 December 2017 to 31 March 2018, customers who successfully apply for AIA Vitality Selected Insurance Products and are AIA Vitality members will enjoy:

AIA Vitality Selected Insurance Products

AIA Vitality Series:

- ▶ Cancer Guardian Series
- ▶ Superior Critical Illness Plan Pro
- ▶ Superior Critical Illness Rider Pro
- ▶ Metro-Trio Medical & Critical Illness Protection Plan Series

First Year Premium Refund

3 months

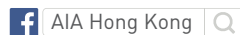
An instant
10%
premium discount
and array of
rewards and
offers

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

Hong Kong 📞 **(852) 2232 8888**

📱 ***1299** (on Hong Kong mobile network only)

visit 🌐 **aia.com.hk**



立即關注 WeChat ID:
AIA_HK_MACAU

Terms & Conditions :

1. The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs).
2. The Promotion Offers are only applicable to the policies issued in Hong Kong.
3. The calculation of the premium refund or discount is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. Apart from the New Policy, the premiums of all other basic plan(s) and/or add-on plan(s) will not be applied for calculating the premium refund or discount amount.
4. Each New Policy can only enjoy this promotion offer once during the Promotion Period. This promotion offer will not be available in conjunction with other AIA promotional offers. If the New Policy fulfils more than one promotional offer's requirement, the promotion offer with higher premium refund or discount amount will be entitled.
5. The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
6. **Offer 1 – "Love Family Offer" – Premium Refund**
 - a. The promotion period is from 5 January 2018 to 31 March 2018, both days inclusive ("Promotion Period").
 - b. This offer is only applicable to the basic plans of Smart Elite Ultra, Protect Elite Ultra, and AIA Vitality Series: Protect Elite Ultra ("New Policy") that are:-
 - i. successfully applied and submitted within the Promotion Period (based on the application date); and
 - ii. issued on or before 31 May 2018.
 - c. Premium Refund arrangement for the New Policy is as follows:-
 - New Policy entitles to 1-month premium refund: New Policy is entitled to a premium refund equivalent to 1 month of its annualised premium (excluding rider premium) at the end of the first policy year;
 - New Policy entitles to more than 1-month premium refund: New Policy is entitled to a premium refund equivalent to 1 month of its annualised premium (excluding rider premium) at the end of the first policy year, and the balance of the premium refund at the end of the second policy year.
 - d. The Refund will be used for the premium settlement in the next premium due date after the first and second (if applicable) Policy Anniversary. The Refund is used for settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
 - e. To be eligible for the Family Member Referral Offer, customers and their family members are required to complete and sign the Family Members Referral Promotion Enrolment Form, and submit it together with the insurance application to AIA within the promotion period. No offer will be awarded to customers and their family members who fail to complete, sign and submit the Family Members Referral Promotion Enrolment Form within the promotion period.
 - f. AIA reserves the right to validate the information provided by customers and their family members in the Family Members Referral Promotion Enrolment Form. All information provided by the customers and their family members in the enrolment form must be true, correct and complete. Otherwise, AIA reserves the right to forfeit the offer.

- g. Calculation of the Refund on New 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)		
	Policy entitles to 1-Month premium refund	Policy entitles to more than 1-Month premium refund	
		First premium refund	Second premium refund
Monthly	= monthly premium	= monthly premium	= monthly premium x (Total no. of month of premium refund entitled – 1)
Quarterly	= quarterly premium ÷ 3	= quarterly premium ÷ 3	= quarterly premium ÷ 3 x (Total no. of month of premium refund entitled – 1)
Semi-annually	= semi-annual premium ÷ 6	= semi-annual premium ÷ 6	= semi-annual premium ÷ 6 x (Total no. of month of premium refund entitled – 1)
Annually	= annual premium ÷ 12	= annual premium ÷ 12	= annual premium ÷ 12 x (Total no. of month of premium refund entitled – 1)

7. **New Fabulous Offer – fitlife Health Coaching Program and Genetic Test**
 - a. The Promotion Offer starts from 1 February 2018 to 31 March 2018, both days inclusive ("Promotion Period").
 - b. fitlife Health Coaching Program and Genetic Test is only applicable to the basic plans of AIA Vitality Series: Protect Elite Ultra ("Eligible Selected Policy") that are:-
 - i. with actual annualised premium US\$ 3,000 / HK\$ / MOP 24,000 or above; and
 - ii. successfully applied and submitted within the Promotion Period (based on the application date) and the insured must be an AIA Vitality member; and
 - iii. issued on or before 31 May 2018.
 - c. Each policyowner of the Eligible Selected Policy can only enjoy "fitlife Health Coaching Program and Genetic Test" ("Test") once during the Promotion Period.
 - d. 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 Policy. However, the Eligible Selected Policy need to be in-force by the time the Notification is issued. Otherwise, the New Fabulous Offer will be forfeited.
 - e. The Test is only applicable for individuals at the age of 18 or above.
 - f. The Test must be consumed before the deadline stated on the Notification. Otherwise, the Test will be forfeited.
 - g. The Notification cannot be redeemed for cash. Please understand that there are no refunds or replacements for lost, stolen, damaged or destroyed Notification.
 - h. 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.
 - i. 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.

- j. Provisions of service may be subject to certain terms and conditions of Prenetics Limited and is subject to evaluation by AIA and Prenetics Limited.
- k. Additional charges might be incurred for some particular services stated by Prenetics Limited.
- l. AIA reserves the right to change the service provider at anytime.
- m. 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.
- n. Prenetics Limited will not share any personal data with AIA. For details, please refer to fitlife's Privacy Statement at www.fitlife.hk.

8. Offer 2 – Specified Savings Insurance Plans Premium Refund Offer

- a. The promotion period is from 31 January 2018 to 31 March 2018, both days inclusive ("Promotion Period").
- b. This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed in Point 8.c. of Terms and Conditions below that are:
 - i. successfully applied and submitted within the Promotion Period (based on the application date); and
 - ii. issued on or before 31 May 2018.
- c. Specified Savings Insurance Plans are Bonus Power Plan 2, Bonus Power Plan 3 and Simply Love Encore 2, (collectively "New Savings Policy").
- d. The Refund is based on the first year premium of the basic plan and will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The Refund is used for settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
- e. New Savings Policy is entitled to a premium refund as follows:
 - i. Bonus Power Plan 2 and Bonus Power Plan 3 (5 years premium payment term)

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)				
Payment Mode	Annualised premium HKD / MOP 40,000 – less than 320,000 USD 5,000 – less than 40,000	Annualised premium HKD / MOP 320,000 – less than 640,000 USD 40,000 – less than 80,000	Annualised premium HKD / MOP 640,000 – less than 1,000,000 USD 80,000 – less than 125,000	Annualised premium HKD / MOP 1,000,000 or above USD 125,000 or above
Monthly	= monthly premium x 12 x 2.5%	= monthly premium x 12 x 3.0%	= monthly premium x 12 x 3.5%	= monthly premium x 12 x 5.0%
Quarterly	= quarterly premium x 4 x 2.5%	= quarterly premium x 4 x 3.0%	= quarterly premium x 4 x 3.5%	= quarterly premium x 4 x 5.0%
Semi-annually	= semi-annual premium x 2 x 2.5%	= semi-annual premium x 2 x 3.0%	= semi-annual premium x 2 x 3.5%	= semi-annual premium x 2 x 5.0%
Annually	= annual premium x 2.5%	= annual premium x 3.0%	= annual premium x 3.5%	= annual premium x 5.0%

- ii. Bonus Power Plan 2 and Bonus Power Plan 3 (10 years premium payment term)

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)				
Payment Mode	Annualised premium HKD / MOP 40,000 – less than 320,000 USD 5,000 – less than 40,000	Annualised premium HKD / MOP 320,000 – less than 640,000 USD 40,000 – less than 80,000	Annualised premium HKD / MOP 640,000 – less than 1,000,000 USD 80,000 – less than 125,000	Annualised premium HKD / MOP 1,000,000 or above USD 125,000 or above
Monthly	= monthly premium x 12 x 4.0%	= monthly premium x 12 x 4.5%	= monthly premium x 12 x 5.0%	= monthly premium x 12 x 7.0%
Quarterly	= quarterly premium x 4 x 4.0%	= quarterly premium x 4 x 4.5%	= quarterly premium x 4 x 5.0%	= quarterly premium x 4 x 7.0%
Semi-annually	= semi-annual premium x 2 x 4.0%	= semi-annual premium x 2 x 4.5%	= semi-annual premium x 2 x 5.0%	= semi-annual premium x 2 x 7.0%
Annually	= annual premium x 4.0%	= annual premium x 4.5%	= annual premium x 5.0%	= annual premium x 7.0%

- iii. Simply Love Encore 2 (5 years premium payment term)

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)				
Payment Mode	Annualised premium HKD / MOP 40,000 – less than 320,000 USD 5,000 – less than 40,000	Annualised premium HKD / MOP 320,000 – less than 640,000 USD 40,000 – less than 80,000	Annualised premium HKD / MOP 640,000 – less than 1,000,000 USD 80,000 – less than 125,000	Annualised premium HKD / MOP 1,000,000 or above USD 125,000 or above
Monthly	= monthly premium x 12 x 3.5%	= monthly premium x 12 x 4.0%	= monthly premium x 12 x 4.5%	= monthly premium x 12 x 6.0%
Quarterly	= quarterly premium x 4 x 3.5%	= quarterly premium x 4 x 4.0%	= quarterly premium x 4 x 4.5%	= quarterly premium x 4 x 6.0%
Semi-annually	= semi-annual premium x 2 x 3.5%	= semi-annual premium x 2 x 4.0%	= semi-annual premium x 2 x 4.5%	= semi-annual premium x 2 x 6.0%
Annually	= annual premium x 3.5%	= annual premium x 4.0%	= annual premium x 4.5%	= annual premium x 6.0%

- iv. Simply Love Encore 2 (10 years premium payment term)

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)				
Payment Mode	Annualised premium HKD / MOP 40,000 – less than 320,000 USD 5,000 – less than 40,000	Annualised premium HKD / MOP 320,000 – less than 640,000 USD 40,000 – less than 80,000	Annualised premium HKD / MOP 640,000 – less than 1,000,000 USD 80,000 – less than 125,000	Annualised premium HKD / MOP 1,000,000 or above USD 125,000 or above
Monthly	= monthly premium x 12 x 4.0%	= monthly premium x 12 x 4.5%	= monthly premium x 12 x 5.0%	= monthly premium x 12 x 7.0%
Quarterly	= quarterly premium x 4 x 4.0%	= quarterly premium x 4 x 4.5%	= quarterly premium x 4 x 5.0%	= quarterly premium x 4 x 7.0%
Semi-annually	= semi-annual premium x 2 x 4.0%	= semi-annual premium x 2 x 4.5%	= semi-annual premium x 2 x 5.0%	= semi-annual premium x 2 x 7.0%
Annually	= annual premium x 4.0%	= annual premium x 4.5%	= annual premium x 5.0%	= annual premium x 7.0%

9. **Offer 3 – Simply Love Encore 2 Premium Discount Offer**

- a. The promotion period is from 13 December 2017 to 31 March 2018, both days inclusive ("Promotion Period").
- b. The promotion offer is only applicable to new application of Simply Love Encore 2 (for one-time premium payment term plan only) successfully applied and submitted (based on the application date) during the Promotion Period ("New Policy").
- c. New Policy will entitle to a premium discount (the "Discount") deducted upfront upon policy issue:

Premium Amount (per policy)		Premium Discount
USD	HKD/MOP	Simply Love Encore 2
300,000 – less than 600,000	2,400,000 – less than 4,800,000	3%
600,000 and above	4,800,000 and above	4%

- d. The New Policy shall be issued on or before 31 May 2018.

10. **Offer 4 – AIA Vitality Series Selected Insurance Products Premium Refund Offer**

- a. The promotion period is from 13 December 2017 to 31 March 2018, both days inclusive ("Promotion Period").
- b. This offer is only applicable to the AIA Vitality Series Selected Insurance Products listed in Point 9.c. of Terms and Conditions below, that are:
 - i. successfully applied and submitted within the Promotion Period (based on the application date); and
 - ii. issued on or before 31 May 2018.
- c. AIA Vitality Series Selected Insurance Products shall mean AIA Vitality Series: Cancer Guardian, Cancer Guardian Plus, Cancer Guardian Mega, Cancer Guardian Pearl, Cancer Guardian Pearl Plus, Cancer Guardian Pearl Mega, (including basic plans and riders); AIA Vitality Series: Superior Critical Illness Plan Pro; AIA Vitality Series: Superior Critical Illness Rider Pro, Superior Critical Illness Rider Pro Pearl; AIA Vitality Series: Metro-Trio Medical & Critical Illness Protection Plan, Metro-Trio Pearl Medical & Critical Illness Protection Plan, (including basic plans and riders). ("New Policy).

- d. New Policy is entitled to a promotional premium rate as follows:

Payment Mode	Premium refund calculation method
Monthly	= monthly premium x 3
Quarterly	= quarterly premium ÷ 3 x 3
Semi-annually	= semi-annual premium ÷ 6 x 3
Annually	= annual premium ÷ 12 x 3

- e. The Refund is based on the first year premium of the basic plan / rider as specified in Point 10.c. of Terms and Conditions above and will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The Refund is used for settlement of future premium of the New Policy only, withdrawal of the refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
11. 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 aiavitality.com.hk.
 12. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotion Offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
 13. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.