

**Guard your family  
with love**



AIA Protect Your Family Promotion Campaign

[aia.com.hk](http://aia.com.hk)



Protect the treasured family with all your love. AIA is delighted to bring you a series of premium refunds or discount offers when you apply successfully for Specified Insurance Plans from 1 April to 30 June, 2018. Let's build the future together with love!

Offer

1

“Enhanced Protection Offer” - Premium Refund <sup>6</sup>

During the promotion period, customers who successfully apply for below Selected Protection Plans will enjoy up to **5 months** premium refund:

Base Offer	Premium Refund	
	Non-AIA Vitality Series Products	AIA Vitality Series Products
<p><b>Selected Term / Accident Protection Plans</b></p> <p>▶ Wisdom Term Life Plan Series ▶ Expert Term Life Plan Series ▶ Super Shield Series</p> <p><b>Selected Medical Protection Plans</b></p> <p>▶ CEO Essence Medical Plan 2 Series ▶ Cancer Guardian Series ▶ Super Good Health Medical Plan 2 Series</p>	<b>2 months</b>	<b>3 months</b>

**Enhanced Offer<sup>^</sup>**

On top of Selected Protection Plans above, customers who as policyholders additionally apply for the Selected Medical Protection Plans / CEO Medical Plan 5 Series<sup>#</sup> during the promotion period, Selected Protection Plans indicated above will enjoy extra 2 months premium refund.

	Premium Refund	
	Non-AIA Vitality Series Products	AIA Vitality Series Products
<p><b>Selected Term / Accident Protection Plans</b></p> <p><b>+ Selected Medical Protection Plans / CEO Medical Plan 5 Series<sup>#</sup></b></p>	<b>4 months</b>	<b>5 months</b>
<p><b>Selected Medical Protection Plans</b></p> <p><b>+ Selected Medical Protection Plans / CEO Medical Plan 5 Series<sup>#</sup></b></p>		

<sup>^</sup> Only applicable to same policyholders additionally apply for Selected Protection Plans during the promotion period.

<sup>#</sup> Premium refund offer is not applicable to CEO Medical Plan 5 Series.

### Base Offer

**Example 1 > Apply for**

Selected Term / Accident Protection Plans Expert Term Life Plan Series	Selected Medical Protection Plans /	Premium Refund Enjoy <b>2 months</b> premium refund
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**Example 2 > Apply for**

Selected Term / Accident Protection Plans /	Selected Medical Protection Plans AIA Vitality Series: CEO Essence Medical Plan 2 Series	Premium Refund Enjoy <b>3 months</b> premium refund
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### Enhanced Offer<sup>^</sup>

**Example 1 > Apply for**

Selected Term / Accident Protection Plans AIA Vitality Series: Wisdom Term Life Plan Series	Selected Medical Protection Plans AIA Vitality Series: CEO Essence Medical Plan 2 Series	Premium Refund Enjoy <b>5 months</b> premium refund for both plans
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**Example 2 > Apply for**

Selected Term / Accident Protection Plans /	Selected Medical Protection Plans Cancer Guardian Series & Super Good Health Medical Plan 2 Series	Premium Refund Enjoy <b>4 months</b> premium refund for both plans
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**Example 3 > Apply for CEO Medical Plan 5 Series and**

Selected Term / Accident Protection Plans Expert Term Life Plan Series	Selected Medical Protection Plans /	Premium Refund Enjoy <b>4 months</b> premium refund for Expert Term Life Plan Series
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# Offer

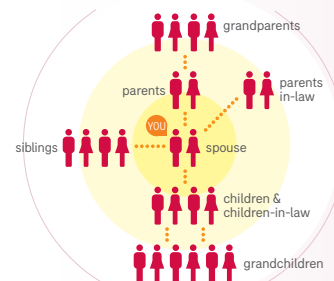
# 2

## “Love Family Offer” – Premium Refund <sup>7</sup>

Customers and family members\* who successfully apply together for the plans indicated below during the promotion period 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"> <li>▶ Protect Elite Ultra</li> <li>▶ Smart Elite Ultra</li> </ul>	1 Person Insured	Each additional family member* insured	Enjoy up to
	1 month	Plus half month	<b>3 months</b>

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



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

Enjoy this fabulous offer with your family together.

Offer

3

Specified Savings Insurance Plans Premium Refund Offer<sup>8</sup>

## Bonus Power Plan 3

Annualised Premium		First Year Premium Refund	
US\$		5-year Premium Payment Term	10-year Premium Payment Term
5,000 - less than 40,000		2.5%	4%
40,000 - less than 80,000		3%	4.5%
80,000 - less than 125,000		3.5%	5%
125,000 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	3.5%	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%

Offer

4

Simply Love Encore 2 Premium Discount Offer<sup>9</sup>

Simply Love Encore 2 (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

5

**AIA Vitality**

**Selected Insurance Products Premium Refund Offer<sup>10</sup>**

During the promotion period, 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:

- ▶ 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)  
Macau  **(853) 8988 1822**  
visit  **aia.com.hk**

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 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 or Macau.
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) and lavy 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 offers 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 – "Enhanced Protection Offer" – Premium Refund**
  - a. The promotion period is from 1 April 2018 to 30 June 2018 both days inclusive ("Promotion Period").
  - b. This offer is only applicable to the Selected Term / Accident Protection Plans as listed in point 6.c., and the Selected Medical Protection Plans as listed in point 6.d. of Terms and Conditions below ("New Policy") that are:
    - successfully applied and submitted within the Promotion Period (based on the application date); and
    - issued on or before 31 August 2018.
  - c. Selected Term / Accident Protection Plans are:
    - i. Wisdom Term Life Plan, Wisdom Term Life Supplementary Contract, Expert Term Life Plan, Expert Term Life Supplementary Contract,
    - ii. Super Kids Shield, Super Adults Shield, Super Seniors Shield,
    - iii. AIA Vitality Series: Wisdom Term Life Plan, AIA Vitality Series Expert Term Life Plan, AIA Vitality Series: Wisdom Term Life Supplementary Contract, AIA Vitality Series: Expert Term Life Supplementary Contract,
    - iv. AIA Vitality Series: Super Adults Shield, AIA Vitality Series: Super Seniors Shield.
  - d. Selected Medical Protection Plans are:
    - i. CEO Essence Medical Plan 2, CEO Essence Medical Supplementary Contract 2, CEO Essence Pearl Medical Plan 2, CEO Essence Pearl Medical Supplementary Contract 2,
    - ii. Cancer Guardian, Cancer Guardian Plus, Cancer Guardian Mega, Cancer Guardian Pearl, Cancer Guardian Pearl Plus, Cancer Guardian Pearl Mega, (including basic plans and riders),
    - iii. Super Good Health Medical Plan 2, Super Good Health Hospital and Surgical Rider 2,
    - iv. AIA Vitality Series: CEO Essence Medical Plan 2, AIA Vitality Series: CEO Essence Medical Supplementary Contract 2, AIA Vitality Series: CEO Essence Pearl Medical Plan 2, AIA Vitality Series: CEO Essence Pearl Medical Supplementary Contract 2,
    - v. AIA Vitality Series: Cancer Guardian, AIA Vitality Series: Cancer Guardian Plus, AIA Vitality Series: Cancer Guardian Mega, AIA Vitality Series: Cancer Guardian Pearl, AIA Vitality Series: Cancer Guardian Pearl Plus, AIA Vitality Series: Cancer Guardian Pearl Mega, (including basic plans and riders),
    - vi. AIA Vitality Series: Super Good Health Medical Plan 2, AIA Vitality Series: Super Good Health Hospital and Surgical Rider 2.
  - e. CEO Medical Plan 5 series includes CEO Medical Plan 5, CEO Medical Supplementary Contract 5, CEO Medical Plan (Worldwide) 5, CEO Medical Supplementary Contract (Worldwide) 5, CEO Pearl Medical Plan 5, CEO Pearl Medical Supplementary Contract 5, CEO Pearl Medical Plan (Worldwide) 5 and CEO Pearl Medical Supplementary Contract (Worldwide) 5. CEO Medical 5 series does not provide any premium refund.
  - f. Premium Refund arrangement for the New Policy is as follows:  
Based on the total number of month of premium refund (up to a maximum of 5 months), New Policy will entitle to a premium refund equivalent to 1 month of its first year annualised premium at the end of each policy year. For example:
    - i. If New Policy entitles to 2-month premium refund: New Policy will entitle to a premium refund equivalent to 1 month of its first year annualised premium at the end of the first policy year; and a premium refund equivalent to 1 month of its first year annualised premium at the end of the second policy year.
    - ii. If New Policy entitles to 5-month premium refund: New Policy will entitle to a premium refund equivalent to 1 month of its first year annualised premium at the end of the first, second, third, fourth and fifth policy year.
- g. The Refund will be used for the premium settlement in the next premium due date after the 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.
- h. If the New Policy is an AIA Vitality Series policy, the insured person's AIA Vitality membership should remain in-force from the issue date to the time of premium refund in order to enjoy the extra 1-month refund. Otherwise, the extra 1-month refund will be forfeited.
- i. If the New Policy entitles to the Enhanced Offer of extra 2-month refund, the New Policy and/or the CEO Medical 5 series policy should remain in-force from the issue date to the time of premium refund in order to enjoy the Enhanced Offer. Otherwise the Enhanced Offer of extra 2-month refund will be forfeited, and the New Policy will only entitle to the Base Offer.
- j. Calculation of the Refund on New Policy:
 

Payment Mode	Premium refund calculation method (calculated by the payment of the first modal premium (after discount, if any) of the New Policy at policy issue)
Monthly	= monthly premium x total number of month of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of month of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of month of premium refund
Annually	= annual premium ÷ 12 x total number of month of premium refund
- k. For any alteration of the New Policy after policy issuance (within or after cooling-off period) which results in a reduction of premium payable within the premium refund period, the premium refund of the New Policy will be determined based on the reduced premium. For any alternations of the New Policy after policy issuance (within or after cooling-off period) which results in an increase of premium payable within the premium term, the incremental premium will not be eligible for any premium refund.

## 7. Offer 2 – "Love Family Offer" - Premium Refund

- a. The promotion period is from 5 January 2018 to 30 June 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 August 2018.
- c. Premium Refund arrangement for the New Policy is as follows:-
  - i. 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;
  - ii. 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 new version of Family Members Referral Promotion Enrolment Form for each involved policy, 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. If a customer is insuring himself/herself only (or is only purchasing one policy) and is not joining this Family Member Referral Offer, there is no need to fill in and submit the Family Members Referral Promotion Enrolment Form.

- f. AIA reserves the right to validate the information provided by customers and their family members in the Family Members Referral Promotion Enrollment Form. All information provided by the customers and their family members in the enrollment 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)

8. **Offer 3 – Specified Savings Insurance Plans Premium Refund Offer**

- a. The promotion period is from 1 April 2018 to 30 June 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:-
- successfully applied and submitted within the Promotion Period (based on the application date); and
  - issued on or before 31 August 2018.
- c. Specified Savings Insurance Plans are 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:
- Bonus Power Plan 3 (5 years premium payment term)

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 USD 5,000 – less than 40,000	Annualised premium USD 40,000 – less than 80,000	Annualised premium USD 80,000 – less than 125,000	Annualised premium 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%

- Bonus Power Plan 3 (10 years premium payment term)

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 USD 5,000 – less than 40,000	Annualised premium USD 40,000 – less than 80,000	Annualised premium USD 80,000 – less than 125,000	Annualised premium 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%

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

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 HKD / MOP 40,000 – less than 320,000	Annualised premium HKD / MOP 320,000 – less than 640,000	Annualised premium HKD / MOP 640,000 – less than 1,000,000	Annualised premium HKD / MOP 1,000,000 or above
Monthly	= monthly premium x 12 x 3.5%	= monthly premium x 12 x 3.5%	= monthly premium x 12 x 3.5%	= monthly premium x 12 x 5.0%
Quarterly	= quarterly premium x 4 x 3.5%	= quarterly premium x 4 x 3.5%	= quarterly premium x 4 x 3.5%	= quarterly premium x 4 x 5.0%
Semi-annually	= semi-annual premium x 2 x 3.5%	= semi-annual premium x 2 x 3.5%	= semi-annual premium x 2 x 3.5%	= semi-annual premium x 2 x 5.0%
Annually	= annual premium x 3.5%	= annual premium x 3.5%	= annual premium x 3.5%	= annual premium x 5.0%

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

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 HKD / MOP 40,000 – less than 320,000	Annualised premium HKD / MOP 320,000 – less than 640,000	Annualised premium HKD / MOP 640,000 – less than 1,000,000	Annualised premium HKD / MOP 1,000,000 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 4 – Simply Love Encore 2 Premium Discount Offer**

- a. The promotion period is from 1 April 2018 to 30 June 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 August 2018.

10. **Offer 5 – AIA Vitality Series Selected Insurance Products Premium Refund Offer**

- a. The promotion period is from 1 April 2018 to 30 June 2018, both days inclusive (“Promotion Period”).
- b. This offer is only applicable to the AIA Vitality Series Selected Insurance Products listed in Point 10.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 August 2018.
- c. AIA Vitality Series Selected Insurance Products shall mean AIA Vitality Series: Superior Critical Illness Plan Pro; AIA Vitality Series: Superior Critical Illness Rider Pro, AIA Vitality Series: Superior Critical Illness Rider Pro Pearl, AIA Vitality Series: Metro-Trio Medical & Critical Illness Protection Plan, AIA Vitality Series: Metro-Trio Medical & Critical Illness Protection Supplementary Contract, AIA Vitality Series: Metro-Trio Pearl Medical & Critical Illness Protection Plan, AIA Vitality Series: Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract. (“New Policy”).

d. Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the first modal premium (after discount) of the New Policy at policy issue)
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 [aivitality.com.hk](http://aivitality.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.

