



**New
Offer**

Stay healthy to enjoy your wealth

AIA Create Wealth Embrace Health Promotion Campaign

aia.com.hk



THE REAL LIFE
COMPANY

Your wealth is as important as your health, in the pursuit of a better life. AIA offers you a series offers: During the promotion period, you will receive premium refunds if your applications for specified plans are approved. We want you to stay active and live a vibrant life.

Offer 1

Bonus Power Plan 2 Premium Refund Offer²

(From 31 March to 30 June 2017)

	Premium Payment Term	Premium Refund
Bonus Power Plan 2	5 years	4%
	10 years	6%

Offer 2

AIA Vitality Premium Refund Offer³

(From 31 March to 30 June 2017)

Basic Plan	Selected AIA Vitality Products	Premium Refund on Selected AIA Vitality Products
Any basic plan ^{3d} +	AIA Vitality Series: Superior Critical Illness Plan Pro	2-month An instant 10% premium discount and array of rewards and offers
Specified Basic Plans ^{3e} +	AIA Vitality Series: Superior Critical Illness Rider Pro	

Offer 3

New Offer

Grand VIP Premium Refund Offer⁴

(From 2 May to 30 June 2017)

Basic Plan	Premium Refund
Grand VIP	2-month
AIA Vitality Series: Grand VIP	4-month

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

🌐 aia.com.hk

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YouTube AIA Hong Kong



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. **Offer 1: Bonus Power Plan 2 Premium Refund Offer ("Offer 1")**
 - a. Offer 1 starts from 31 March 2017 to 30 June 2017, both days inclusive ("Promotion Period").
 - b. Offer 1 is only applicable to Bonus Power Plan 2 ("New Policy(ies)"), that is(are):-
 - i. successfully applied and submitted within the Promotion Period (based on the application date); and
 - ii. issued on or before 31 August 2017.
 - c. New Policy is entitled to a premium refund equivalent to 4% or 6% of annualised premium of its Bonus Power Plan 2 (excluding rider premium), based on the calculation in Point 2.e. of Terms and Conditions below.
 - 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 Policy. Apart from the basic plan of the New 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 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)	
	5-year premium payment period	10-year premium payment period
Monthly	= monthly premium x 12 x 4%	= monthly premium x 12 x 6%
Quarterly	= quarterly premium x 4 x 4%	= quarterly premium x 4 x 6%
Semi-annually	= semi-annual premium x 2 x 4%	= semi-annual premium x 2 x 6%
Annually	= annual premium x 4%	= annual premium x 6%

- f. The Refund 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.
- g. Offer 1 is not applicable to applicants who submitted applications before 31 March 2017 but withdrew the applications or cancelled the policies issued during the Promotion Period and then re-applied for the same product.
- h. Each New Policy can only enjoy Offer 1 once during the Promotion Period. Offer 1 will not be available in conjunction with other AIA premium refund offers. If the New Policy fulfils more than one premium refund offer's requirement, the promotion offer with higher premium refund amount will be entitled.

3. **Offer 2: AIA Vitality Premium Refund Offer ("Offer 2")**
 - a. Offer 2 starts from 31 March 2017 to 30 June 2017, both days inclusive ("Promotion Period").
 - b. Offer 2 is only applicable to Selected AIA Vitality Products listed in Point 3.c. of Terms and Conditions below ("New Policy(ies)"), that is(are):-
 - i. successfully applied and submitted within the Promotion Period (based on the application date) together with a new basic plan listed in Point 3.d. or 3.e. of Terms and Conditions below; and
 - ii. issued on or before 31 August 2017.
 - c. Selected AIA Vitality Products are AIA Vitality Series: Superior Critical Illness Plan Pro and AIA Vitality Series: Superior Critical Illness Rider Pro.
 - d. AIA Vitality Series: Superior Critical Illness Plan Pro must be applied and submitted within the Promotion Period together with a new regular pay basic plan, exclude Premium Refundable Plan, Investment-linked Assurance Scheme and Universal Life Plan.
 - e. AIA Vitality Series: Superior Critical Illness Rider Pro must be applied and submitted within the Promotion Period together with a new basic plan listed in the table below ("Specified Basic Plan"):

HK / Macau Customers	PRC Customers in Hong Kong and Macau
<u>Critical Illness</u> <ul style="list-style-type: none"> • Protect Elevator • Protect Elevator Plus • Prime Care Pro 2 • Executive Care Pro 2 • Multiple Care Pro 2 • Smart Care Pro 	<u>Critical Illness</u> <ul style="list-style-type: none"> • Protect Elevator • Protect Elevator Plus • Prime Care Pro 2 • Executive Care Pro 2 • Multiple Care Pro 2 • Smart Care Pro
<u>Medical</u> <ul style="list-style-type: none"> • AIA Vitality Series: Cancer Guardian Series 	N/A
<u>Savings / Life Protection</u> <ul style="list-style-type: none"> • Bonus Power Plan 2 (Enhanced Protection) • Admire Life 2 • Simply Love Encore 2 • Forever Love Coupon Plan 3 • Forever Love Coupon Plan 3 (Enhanced Protection) • Quick Saver Whole Life • Excel Graded Premium Whole Life AP • Executive Life • Life Endowment Special AP • Triennial Life Endowment Special AP 	N/A

- f. New Policy is entitled to a premium refund equivalent to 2-month of the first year annualised premium, based on the calculation in Point 3.h. of Terms and Conditions below.
- g. The calculation of the premium refund amount (the "Refund") is only applicable to the standard premium (after discount) and extra premium due to underwriting (if any) of Selected AIA Vitality Products. Apart from it, other basic plan(s) and add-on plan(s) (if applicable) will not be applicable to Offer 2.
- h. 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 2
Quarterly	= quarterly premium / 3 x 2
Semi-annually	= semi-annual premium / 6 x 2
Annually	= annual premium of / 12 x 2

- i. The Refund 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, New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the Refund will be forfeited.
- j. Offer 2 is not applicable to applicants who submitted applications before 31 March 2017 but withdrew the applications or cancelled the policies issued during the Promotion Period and then re-applied for the same product.
- k. Each New 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 Policy fulfils more than one premium refund offer's requirement, the promotion offer with higher premium refund amount will be entitled.
4. **Offer 3: Grand VIP Premium Refund Offer ("Offer 3")**
 - a. Offer 3 starts from 2 May 2017 to 30 June 2017, both days inclusive ("Promotion Period").
 - b. Offer 3 is only applicable to Grand VIP and AIA Vitality Series: Grand VIP ("New Policy(ies)"), that is(are):-
 - i. successfully applied and submitted within the Promotion Period (based on the application date); and
 - ii. issued on or before 31 August 2017.
 - c. New Policy is entitled to a premium refund equivalent to 2 months or 4 months of its annualised premium (excluding rider premium), based on the calculation in Point 4.e. of Terms and Conditions below.

- 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 Policy. Apart from the basic plan of the New 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 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)	
	Grand VIP	AIA Vitality Series: Grand VIP
Monthly	= monthly premium x 2	= monthly premium x 4
Annually	= annual premium ÷ 12 x 2	= annual premium ÷ 12 x 4

- f. The Refund 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.
- g. Each New Policy can only enjoy Offer 3 once during the Promotion Period. Offer 3 will not be available in conjunction with other AIA premium refund offers. If the New Policy fulfils more than one premium refund offer's requirement, the promotion offer with higher premium refund amount will be entitled
5. 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 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.
6. 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.
7. If there is any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.