

保障

「親子之寶」升學儲蓄連額外保障計劃
EXCEL KID'S CHOICE AP

我們與您共同 守望摯愛



提供人壽保障及為您的子女升學提供現金回報

保障

「親子之寶」升學儲蓄連額外保障計劃

兒童是社會的未來，極需我們獻出無限的愛心與關懷。為您親愛的子女安排一個美好的明天，現在便要為他們投保由AIA特別為15日至14歲兒童而設的「親子之寶」升學儲蓄連額外保障計劃。

現金回報 與日俱增

「親子之寶」升學儲蓄連額外保障計劃能助您的子女取得可觀的現金回報。除可預期獲派發非保證每年紅利及非保證期滿紅利外，於計劃生效後的首18年內，您的子女每3年均可獲得相等於基本保額3%的保證現金。而當計劃屆滿21年，在無需繳付保費的同時，您的子女更可獲得另一筆相等於基本保額30%的保證現金。值得注意的是，計劃的基本保額絕對不會因派發的保證現金而減少。

有限保費 終身保障

只需繳付21年保費，「親子之寶」升學儲蓄連額外保障計劃便為您的子女提供終身保障直至100歲，讓您對子女的關懷備至延續不息。

意外身故終身額外保障¹

如受保人不幸於保單生效期間因意外受傷而身故，除享有身故賠償外，更有相等於保單繕發時之基本保額的終身額外身故保障。此額外保障會於第2個保單年度開始連續5年每年以單息增加10%，然後維持不變。唯每位受保人的最高額外意外死亡賠償金額為7,500,000港元/澳門幣或1,000,000美元，同一受保人的其他意外附加計劃須包括在此限額內。

免費意外死亡保障²

意外是不能預計的，然而這計劃為您作出妥善安排。若此計劃同時附加「付款人保障危疾附加契約」，保單付款人便可獲贈相等於基本保額50%之免費意外死亡保障，最高可達4,000,000港元/澳門幣或500,000美元。（「付款人保障危疾附加契約」將於保單付款人不幸身故、傷殘或罹患危疾時，豁免有關基本計劃的保費。）是項免費保障亦將不會影響基本保額。

保費付清 獲雙倍保障

當您的子女日漸長大，對財務保障的需求將有增無減。「親子之寶」升學儲蓄連額外保障計劃能助您未雨綢繆。當保單生效滿21年，基本計劃之保額將自動提升1倍，讓您的子女即時享受雙倍保障。

保證加保權益³

AIA深切明白，當您的子女長大成人，對保障的需求更為殷切，所以特別讓您的子女於第21個保單週年日的前後30天內，在不需要提供任何可保證明⁴的情況下，另外加購一份相等於原來保額3倍之終身壽險或儲蓄計劃；而投保金額可高達4,000,000港元/澳門幣或500,000美元。

末期疾病預支保額保障⁵

若您的子女不幸被診斷罹患末期疾病⁵，即可預支基本保額的25%⁶（最高可達1,500,000港元/澳門幣或200,000美元）作為緊急現金，以減輕因入院或其他開支帶來的經濟負擔。

升學貸款 助子女踏上成功路

當您的子女年滿18歲並獲本地或海外大學或學院⁷取錄時，即可向AIA申請升學貸款，而貸款額更可高達「親子之寶」升學儲蓄連額外保障計劃基本保額的兩倍。

額外獎賞⁸

為了嘉許您的子女在學業上的成就，AIA特地提供以下獨有的獎賞予合資格之「親子之寶」升學儲蓄連額外保障計劃的保單持有人以作獎勵。

優等學業成績獎勵

若您的子女在同一次香港中學文憑考試報考不少於7個科目，並有最少2科取得5**等成績，每科考獲5**的科目將可獲得1,000港元以作鼓勵。

友邦培賢獎學金

為了進一步勉勵學業成績優異的學生，若在同一次香港中學文憑考試中考獲6科5**等成績，AIA將頒贈40,000港元的獎學金予您的子女。

現在便為您的子女作好長遠的準備，投保「親子之寶」升學儲蓄連額外保障計劃，助他們邁向璀璨明天的第一步！

請即聯絡您的財務策劃顧問或致電AIA客戶熱線瞭解詳情

香港 ☎ (852) 2232 8888

澳門 ☎ (853) 8988 1822

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1. 須視乎核保結果而提供。
2. 只給予標準意外死亡保障級別之付款人。
3. 只給予一般標準受保人。
4. 人體免疫力缺乏病毒的測試除外。
5. 末期疾病是指根據兩位註冊醫生的意見，有很大可能性於12個月內引致死亡的疾病。

6. 基本保額亦相應調整。
7. 有關的大學或學院必須獲本公司認可。
8. 本公司有權更改或刪除有關項目的任何條款及細則而毋須預早通知。

此產品簡介只供參考，有關保單契約條款之定義、契約條款及保障條件之原文及完整敘述，請參閱保單契約。「AIA」、「友邦」、「本公司」或「我們」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

Children are our future. They deserve all our love and care. To give your beloved child the very best, you need to make a start with **Excel Kid's Choice AP** - an education plan from AIA that is dedicated to children who are from 15 days to 14 years of age.

Cash returns as time goes by

With **Excel Kid's Choice AP**, you can gain attractive cash returns for your child. Besides the non-guaranteed annual dividend your child is entitled to throughout the years and the non-guaranteed maturity dividend, in the first 18 years a guaranteed cash payment equal to 3% of the basic sum assured will be payable every 3 years. Your child will then receive another guaranteed cash payment equal to 30% of the basic sum assured at the end of the 21st year when your premium payments come to an end. It is important to note that the basic sum assured will not be reduced by these payments!

Life protection with a limited premium

To help you show your lifelong devotion, and with premium payment for just 21 years, **Excel Kid's Choice AP** offers your child lifetime protection up to the age of 100.

Added whole life protection in case of Accidental Death¹

An extra whole life benefit equal to the initial basic sum assured will be paid in addition to the Death Benefit if the Insured dies following an accidental injury while this plan is in-force. This extra benefit will increase by 10% simple interest annually for 5 consecutive years from the second policy year, and then remain unchanged. The amount of this extra protection will be subject to a maximum per life limit of HK\$/MOP7,500,000 or US\$1,000,000, toward which count all other accident supplementary plans for the same Insured.

Free Accidental Death Benefit² for payor

Accidents can and do happen. To prepare for the worst, a FREE Accidental Death Benefit for payor equal to 50% of the basic sum assured, up to a maximum of HK\$/MOP4,000,000 or US\$500,000, will be provided for those who have also taken out the Payor Benefit (Critical Illness) Rider, which waives the premium of the basic plan if the payor dies, becomes disabled, or suffers from a critical illness. Again, the basic sum assured of **Excel Kid's Choice AP** will not be affected.

Double protection when the Policy is paid up

The need for financial protection for your child will increase once he or she has grown up. Helping you plan ahead, the sum assured of your **Excel Kid's Choice AP** will automatically double at the end of the premium paying period to give your child full protection without further payment.

Guaranteed Insurability Option³ for even more protection

AIA understands that your child might need even more protection once he or she has a life of his or her own. Without any evidence of insurability⁴, your child can exercise the right to purchase an additional policy, whether life or endowment equal to 3 times the original sum assured, up to a maximum of HK\$/MOP4,000,000 or US\$500,000, within 30 days before or after **Excel Kid's Choice AP** is paid up at the end of the 21st year.

Terminal Illness Advance Payment Benefit⁵

In the unfortunate event that your child is diagnosed with a terminal illness⁵, he or she can take advantage of the Terminal Illness Advance Payment Benefit by obtaining 25% of the basic sum assured⁶, up to a maximum of HK\$/MOP1,500,000 or US\$200,000, as emergency cash to alleviate financial burdens resulting from hospitalisation and other expenses.

Study loan paves the way of success

When your child reaches the age of 18 and is accepted by a local or overseas university or college⁷, a study loan can be applied for with ease. The loan amount can be as high as two times the sum assured of your **Excel Kid's Choice AP**.

Extra offer⁸

In recognition of your child's achievements, AIA offers the following distinguished incentives and rewards to eligible policyholders of **Excel Kid's Choice AP**:

Education Awards

For the Hong Kong Diploma of Secondary Education (HKDSE) Examination, if your child's attempts at least 7 subjects in one sitting and obtains at least 2 grade 5**, HK\$1,000 will be awarded for each grade 5**.

Scholarships

To further acknowledge outstanding students, if at least 6 grade 5** are achieved in one sitting of the HKDSE Examination, AIA will grant your child a special scholarship of HK\$40,000.

Act now to make your child's future brilliant, **Excel Kid's Choice AP** is without doubt your best choice!

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

Hong Kong ☎ (852) 2232 8888 | **Macau** ☎ (853) 8988 1822 | **visit** 🌐 aia.com.hk



1. Available subject to underwriting decision.
2. For payor with standard Accidental Death Benefit rating only.
3. For standard Insureds only.
4. Except for HIV tests.
5. A terminal illness is a condition, according to 2 registered physicians' opinions, which is highly likely to lead to death within 12 months.

6. The basic sum assured will be adjusted accordingly.
7. The university or college should be acceptable to the Company.
8. AIA reserves the right to change or withdraw any terms and conditions of this offer without prior notice.

PROTECTION

EXCEL KID'S CHOICE AP

**We partner with
you to protect
your loved ones**



Provide life protection and cash return towards your child's education

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THE REAL LIFE
COMPANY