



我們助您累積財富



真生活 真夥伴
THE REAL LIFE COMPANY

父母對子女的愛是無微不至的，而每位父母的心願就是提供最優質的生活給他們的子女，以培養他們日後成材。然而，無論是在本地升讀大學，或負笈海外，所需費用都在與日俱增，因此預早作出教育儲蓄準備是非常重要的。AIA明白您在這一方面的需要，故誠意推薦我們的「資優教育儲蓄計劃」，助您更容易達成這個目標。本計劃保證您可於子女年滿18歲時，獲取一筆相等於基本保額的現金，讓您及早籌備，為您達成培育子女成材的希望。

保費繳付至15歲

「資優教育儲蓄計劃」專為15天至11歲兒童而設，只需繳付保費至15歲，受保兒童便可獲得保障直至年滿18歲。本計劃的投保金額最低由10,000美元起，最高可達1,000,000美元，您可按個人需要訂定投保額。保費於投保時一經釐定，保證全期不變，讓您在財務上更有預算。

一筆過期滿利益

當您的子女年滿18歲，可預期獲派發一筆過的期滿利益¹，包括基本保額、非保證積存紅利及非保證期滿紅利，這筆款項可作子女日後升學的經費及其他相關費用。

保證受保權益²

為配合您的子女於人生不同階段的保障需要，受保兒童可於本計劃期滿後六個月內，在不需要提供任何可保證明的情況下³，另外購買一份最高可達原來保額3倍之壽險計劃，最高個人限額投保額為300,000美元（以較低者為準）。

身故賠償

若受保兒童在本計劃期滿前不幸身故，保單受益人將可獲得相等於已付保費總和⁴的110%或退保價值⁵（以較高者為準）之身故賠償。

收取紅利⁶

您可獲非保證週年紅利，本計劃備有3種支付形式供您選擇，以切合您所需，讓您的儲備增值。

自選「付款人保障附加契約」⁷

您可因應需要選擇附加「付款人保障附加契約」。若原有持有人/信託人不幸身故或被視為完全及永久傷殘⁸，此附加契約會代為支付計劃所需繳付的保費直至保單繳費期滿，確保您為子女悉心安排的教育基金不受影響。

信託條款

您有權在維護受保人之最佳利益的前提下，行使此保單所賦予之權利或權益。

請即聯絡您的財務策劃顧問或致電AIA客戶熱線瞭解詳情

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1. 派發此一筆過之期滿利益前將先行扣除未償還之任何保單貸款。
2. 有關保證受保權益（如適用），將列於保單契約及其後之批註（如適用）內。此權益只適用於當計劃期滿時，保單仍然生效的情況下。
3. 須符合於新保單內的有關條款或細則。
4. 已繳保費指本公司實際所收，並已全數繳付的全年保費，乘以已付保費的年數而得出的金額。

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」、「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）。

5. 退保價值將列於保單內的退保價值表中。
6. 非保證每年紅利必須在保單仍然生效及保費完全付清的情況下收取。
7. 「付款人保障附加契約」將於原有持有人/信託人年屆60歲時、或於本保單期滿時、或於本保單終止時終止（以較早的日期為準）。
8. 於保單付清日前，如原有持有人/信託人因受傷或疾病導致完全及永久殘廢連續六個月或以上，則原有持有人/信託人在傷殘期間可獲豁免繳付本計劃之保費。



Together we can make your savings grow



THE REAL LIFE
COMPANY

The love and care of parents for their children are unconditional, and it is the ultimate wish of every parent to provide the best for their children's future. However, both local and overseas university expenses are escalating and it is essential to have an education savings plan as early as possible. Understanding your need, AIA is introducing our **Talent Builder** to help you achieve this objective. This plan guarantees a lump sum cash return equal to the face amount of the policy when your child reaches 18 years of age, thus allowing you to plan ahead to ensure that your goal can be accomplished.

Premium term up to aged 15

The **Talent Builder** is offered to children who are between 15 days and 11 years of age. It provides coverage until 18 years of age, but the premium is only payable until your child reaches 15. The face amount ranges from US\$10,000 to US\$1,000,000. To enhance your financial planning, the premium amount is guaranteed to remain unchanged within the premium payment period.

A lump sum of maturity benefit payment

When your child reaches 18, you can expect a lump sum Maturity Benefit¹ that includes the face amount, non-guaranteed accumulated dividends and non-guaranteed maturity dividends. You can use this benefit to subsidise your child's future education fees and related expenses.

Guaranteed insurability privilege²

To cater your child's future insurance needs, **Talent Builder** allows your child to exercise the right to purchase a new life insurance policy within 6 months after the policy matures without any evidence of insurability³. The coverage can be as high as 3 times the original face amount, or up to a maximum per life limit of US\$300,000 (whichever is lower).

Death Benefit

In the unfortunate event that the Insured dies before the policy matures, the beneficiary will receive a benefit equal to 110% of total premium paid⁴ or surrender value⁵, whichever is greater.

Annual dividend⁶

Talent Builder is equipped with non-guaranteed annual dividends that can further enhance the cash return of the policy. 3 different dividend options are available for you to choose from in order to meet your personal needs.

Optional Payor's Benefit Rider⁷

You can choose to attach a "Payor's Benefit Rider" to ensure your plan will not be interrupted in the event of the Original Owner / Trustee's death or total disability⁸. We will pay the premiums for you until the end of the premium payment period and you can rest assured that the education fund will accumulate according to your plan.

Trust provision

You shall have the right to exercise every benefit or privilege under the policy in accordance with your child's best interests.

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

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1. Once the Maturity Benefit is paid, the policy will be terminated. This lump sum of the maturity benefit is subject to the deduction of any outstanding policy loans.
2. The guaranteed insurability privilege (if applicable) will be shown in the policy contract together with subsequent endorsements (if any). This privilege is only applicable if the policy is in-force at maturity.
3. Subject to certain conditions which may apply to the new policy.
4. Total premium paid is an amount equal to the actual premium paid to us as if the amount is paid in full for a policy year multiplied by number of years of premium paid.

This brochure is for reference only. Please refer to the Policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of coverage. "AIA", "the Company", "We", "us" or "our" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

5. Surrender Value as listed in the Table of Surrender Values of the policy.
6. Non-Guaranteed Annual Dividend will be provided only if the policy is in-force and there are no outstanding premiums under the policy.
7. Payor's Benefit Rider will terminate when the Original Owner / Trustee has reached aged 60 or this policy becomes paid up or upon policy termination (whichever is the earliest).
8. Before the policy is paid-up, the premium will be waived during the period if the Original Owner / Trustee becomes totally and permanently disabled by either accident or sickness for at least 6 months continuously.