Limited Quota

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GUARANTEED PREFERENTIAL INTEREST RATE PROMOTION ON PREPAID PREMIUM: UP TO 4.8% P.A.

1 November 2026 to 30 November 2026



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Grow your wealth with a guaranteed preferential interest rate of up to 4.8% p.a. on prepaid premium.

Limited Quota

We are pleased to bring you the **Guaranteed Preferential Interest Rate Promotion on Prepaid Premium**. Customers who successfully apply for the Specified Savings Insurance Plans during the promotional period and prepay the specified year(s) of basic plan premium within the specified period upon policy application, the eligible new policy* will entitle to **a guaranteed preferential interest rate of up to 4.8% p.a.** on the Prepaid Premium^ during the Prepaid Premium Interest Period+. The promotional period is from **1 November 2026 to 30 November 2026**. This offer is subject to limited quota and available on a first-come, first-served basis. Act now!

Specified Savings Insurance Plans	Premium Prepayment Term	Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium	
		Basic Plan Annual Premium	
		Less than US$200,000	US$200,000 or above
• **Global Power Multi-Currency Savings Insurance Plan 3** • **GlobalFlexi Savings Insurance Plan** • **Wealth Flexi Savings Insurance Plan** (US$ policies of 5-year premium payment term only)	**1 Year** (Note: The total premium of **2 years** must be paid upon policy application, which includes the first year premium and 1 year prepaid premium.)	**4.8%**	
	4 Years (Note: The total premium of **5 years**, must be paid upon policy application, which includes the first year premium and 4 years prepaid premium.)	**4.3%**	**4.5%**

* Must select annual premium payment mode and premium prepayment option (including premium prepayment term) **upon policy application**, and all requirements of this Offer are fulfilled.

^ **Prepaid Premium** means:

Premium Prepayment Term	Prepaid Premium
1 Year	The total annual premium payable for the 2nd year premium for basic plan, which does not include any levy or rider premium.
4 Years	The total annual premium payable for the 2nd to 5th year premium for basic plan, which does not include any levy or rider premium.

\+ **Prepaid Premium Interest Period** means:

Premium Prepayment Term	Prepaid Premium Interest Period
1 Year	The first policy year from Interest Effective Date.
4 Years	The first 4 policy years from Interest Effective Date.

Important Note: Customer must select the premium prepayment option (including premium prepayment term) upon policy application. Request to reselect the premium prepayment option and/or switch premium prepayment term after policy issuance will not be accepted.

Illustrative Example of Preferential Interest on Prepaid Premium:

Example 1 — Premium Prepayment Term is 1 Year — Basic Plan Annual Premium is US$30,000

- Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium: **4.8%**
- Assume the annual premium of basic plan is US$30,000 with the first year premium and 1 year prepaid premium (i.e. US$60,000) paid upon policy application and the New Policy fulfils all requirements of this Offer.

1st Policy Anniversary	=	Total Preferential Interest
US$30,000# x 4.8%		
US$1,440		**US$1,440**

(Approx **4.8%** of the first year annual premium)

\# Prepaid Premium (deducting the premium due for basic plan) and accumulated interest (if any) for the corresponding Policy Anniversary.

The above illustration is calculated by the guaranteed preferential interest rate of 4.8% p.a., which will remain the same on or before the 1st Policy Anniversary. Assuming the current prevailing interest rate of the FPDA is 0.75% p.a., the extra interest rate will be 4.05% p.a. The prevailing interest rate is non-guaranteed, if it increases or decreases, the extra interest rate will be adjusted accordingly.

Example 2 — Premium Prepayment Term is 4 Years — Basic Plan Annual Premium is US$30,000

- Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium: **4.3%**
- Assume the annual premium of basic plan is US$30,000 with the first year premium and 4 years prepaid premium (i.e. US$150,000) paid upon policy application and the New Policy fulfils all requirements of this Offer.

1st Policy Anniversary	+	2nd Policy Anniversary	+	3rd Policy Anniversary	+	4th Policy Anniversary	=	Total Preferential Interest
US$120,000# x 4.3%		US$95,160# x 4.3%		US$69,251# x 4.3%		US$42,229# x 4.3%		
US$5,160		**US$4,091**		**US$2,977**		**US$1,815**		**US$14,045**

(Approx. **46.8%** of the first year annual premium^)

\# Prepaid Premium (deducting the premium due for basic plan) and accumulated interest (if any) for the corresponding Policy Anniversary.

^ Round down to one decimal place.

The above illustration is calculated by the guaranteed preferential interest rate of 4.3% p.a., which will remain the same on or before the 4th Policy Anniversary. Assuming the current prevailing interest rate of the FPDA is 0.75% p.a., the extra interest rate will be 3.55% p.a. The prevailing interest rate is non-guaranteed, if it increases or decreases, the extra interest rate will be adjusted accordingly. The interest amounts in the above illustrative example are rounded to nearest integer.

Example 3 — Premium Prepayment Term is 4 Years — Basic Plan Annual Premium is US$200,000

- Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium: **4.5%**
- Assume the annual premium of basic plan is US$200,000 with the first year premium and 4 years prepaid premium (i.e. US$1,000,000) paid upon policy application and the New Policy fulfils all requirements of this Offer.

1st Policy Anniversary	+	2nd Policy Anniversary	+	3rd Policy Anniversary	+	4th Policy Anniversary	=	Total Preferential Interest
US$800,000# x 4.5%		US$636,000# x 4.5%		US$464,620# x 4.5%		US$285,527# x 4.5%		
US$36,000		**US$28,620**		**US$20,907**		**US$12,848**		**US$98,376**

(Approx. **49.1%** of the first year annual premium^)

\# Prepaid Premium (deducting the premium due for basic plan) and accumulated interest (if any) for the corresponding Policy Anniversary.

^ Round down to one decimal place.

The above illustration is calculated by the guaranteed preferential interest rate of 4.5% p.a., which will remain the same on or before the 4th Policy Anniversary. Assuming the current prevailing interest rate of the FPDA is 0.75% p.a., the extra interest rate will be 3.75% p.a. The prevailing interest rate is non-guaranteed, if it increases or decreases, the extra interest rate will be adjusted accordingly. The interest amounts in the above illustrative example are rounded to nearest integer.

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

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Terms & Conditions :

1. This leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product. **The product information in this leaflet is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.**
2. This Offer is only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs).
3. This Offer is only applicable to the policies issued in Hong Kong or Macau.
4. This Offer is applicable to each eligible new policy. If a customer has successfully applied for more than one new eligible policy during the Promotional Period, and all requirements of this offer are fulfilled, each eligible new policy will be qualified for this Offer.
5. This Offer can be entitled in conjunction with other AIA's promotional offers (if applicable).
6. This Offer is not applicable to applicants who have submitted applications before Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same products.
7. Date Back policies are not eligible for this Offer.
8. Unless otherwise specified or arranged (if any), this Offer is not applicable to plan conversion cases (including basic plans or riders, if applicable), regardless of plan conversion from other insurance plans to the promotional insurance plans or plan conversion from the promotional insurance plans to other insurance plans.
9. This Offer is available on a first-come, first-served basis and while quota last.
10. Whether participate in this Offer and select relevant options (including but not limited to policy currency, premium payment mode and prepayment premium option) should be customers' own decision.
11. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotional Offers are valid only when the promotional insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
12. The purpose of this document is for reference only and is not intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA does not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document.
13. This promotional leaflet is for distribution in Hong Kong/Macau only.

Guaranteed Preferential Interest Rate Promotion on Prepaid Premium

14. The Promotional Period is from 1 November 2026 to 30 November 2026, both days inclusive ("Promotional Period").
15. This Offer is applicable to the basic plan of Global Power Multi-Currency Savings Insurance Plan 3 , GlobalFlexi Savings Insurance Plan and Wealth Flexi Savings Insurance Plan with 5-year premium payment term (US$ policy only); and that plan ("New Policy") must be:
    a) successfully applied and submitted within the Promotional Period (based on the application date)
    b) issued on or before 31 January 2027;
    c) with annual premium payment mode selected **upon policy application**;
    d) with premium prepayment option (including premium prepayment term) selected **upon policy application**;
    e) customer must pay the first year premium and the Prepaid Premium in a lump sum upon policy application or prepay premium within 3 months after the policy issuance; and
    f) customer must provide valid documentation proofs (if applicable) to the satisfaction of the Company for it to conduct due diligence pursuant to the applicable regulation / compliance requirements, in order to enjoy this Offer.
16. This Offer is only applicable to the basic plan premium of the New Policy. Apart from the New Policy, the premiums of all other basic plan(s) and/or rider(s) and levy will not be applied for calculating this Offer.
17. The Prepaid Premium is deposited into Future Premium Deposit Account ("FPDA") to settle the outstanding premium when it is due. **Prepaid Premium** means:

Premium Prepayment Term	Prepaid Premium
1 Year	The total annual premium payable for the 2nd year premium for basic plan, which does not include any levy or rider premium.
4 Years	The total annual premium payable for the 2nd to 5th year premium for basic plan, which does not include any levy or rider premium.

18. **Customer must select the premium prepayment option (including premium prepayment term) upon policy application. Request to reselect the premium prepayment option and/or switch premium prepayment term after policy issuance will not be accepted.**
19. The New Policy will be entitled to a guaranteed preferential interest rate if all requirements of this Offer are fulfilled.

Premium Prepayment Term	Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium	
	Basic Plan Annual Premium	
	Less than US$200,000	US$200,000 or above
1 Year	4.8%	
4 Years	4.3%	4.5%

20. The guaranteed preferential interest rate comprises of the prevailing interest rate of the FPDA and the extra interest rate for the corresponding policy year(s). (Taking the guaranteed preferential interest rate of 4.8% p.a. as an example, if the current prevailing interest rate is 0.75% p.a., the extra interest rate will be 4.05% p.a.) The prevailing interest rate of FPDA is non-guaranteed, if it increases or decreases, the extra interest rate will be adjusted accordingly.
21. For amount of payment greater than the Prepaid Premium in the FPDA, only prevailing interest rate of FPDA will be applied on the excess amount.
22. **For 1-Year Premium Prepayment Term:**
    a. If the first year premium and Prepaid Premium are paid in a lump sum and has been deposited into FPDA **upon policy application**, the guaranteed preferential interest is determined based on the Prepaid Premium amount (deducting the premium due for basic plan) and the guaranteed preferential interest rate, from the policy issue date ("Interest Effective Date") up to the 1st Policy Anniversary ("Preferential Interest"). If the first year premium is paid upon policy application whereas the Prepaid Premium is paid and has been deposited into FPDA **within 3 months after the policy issuance**, the guaranteed preferential interest is determined based on the Prepaid Premium amount (deducting the premium due for basic plan) and the guaranteed preferential interest rate, **from the date we received the full payment of the 2nd year premium ("Interest Effective Date")** up to the 1st Policy Anniversary ("Preferential Interest"). The extra interests of the FPDA (i.e. the difference between the guaranteed preferential interest and the prevailing interest for the corresponding Policy Anniversary) will be credited to the FPDA within 2 months after the 1st Policy Anniversary, whereas the prevailing interest of the FPDA per year will be credited to the FPDA on the corresponding Policy Anniversary. The policy should remain in-force from the policy issue date to the time of crediting the relevant extra interests, otherwise it is not eligible to enjoy the guaranteed preferential interest rate, and the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only.
    b. On or before the 1st Policy Anniversary, the remaining balance of FPDA should be at least equal to the outstanding total premium of basic plan for the remaining years ("Required Remaining Balance"), otherwise it is not eligible to enjoy the guaranteed preferential interest rate, and the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only.
    c. In the event of **change of policy option** (including but not limited to **premium payment term, premium payment mode, policy currency, plan conversion, policy surrender, partial surrender or any FPDA amount reduction that leads to insufficiency of Required Remaining Balance**) on or before the 1st Policy Anniversary, it is **not** eligible to enjoy the guaranteed preferential interest rate, the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only. Upon policy surrender, any Prepaid Premium (with interest at prevailing interest rate of FPDA) will be refunded.
    d. After the 1st Policy Anniversary, any amount left in the FPDA will be accumulated at the prevailing interest rate only, which is non-guaranteed.
23. **For 4-Year Premium Prepayment Term:**
    a. If the first year premium and Prepaid Premium are paid in a lump sum and has been deposited into FPDA **upon policy application**, the guaranteed preferential interest is determined based on the Prepaid Premium amount (deducting the premium due for basic plan) and the guaranteed preferential interest rate, from the policy issue date ("Interest Effective Date") up to the 4th Policy Anniversary ("Preferential Interest"). If the first year premium is paid upon policy application whereas the Prepaid Premium is paid and has been deposited into FPDA **within 3 months after the policy issuance**, the guaranteed preferential interest is determined based on the Prepaid Premium amount (deducting the premium due for basic plan) and the guaranteed preferential interest rate, **from the date we received the full payment of the 2nd to 5th year premium ("Interest Effective Date")** up to the 4th Policy Anniversary ("Preferential Interest"). The extra interests of the FPDA (i.e. the difference between the guaranteed preferential interest and the prevailing interest for the corresponding Policy Anniversary) will be credited to the FPDA within 2 months after the 4th Policy Anniversary, whereas the prevailing interest of the FPDA per year will be credited to the FPDA on the corresponding Policy Anniversary. The policy should remain in-force from the policy issue date to the time of crediting the relevant extra interests, otherwise it is not eligible to enjoy the guaranteed preferential interest rate, and the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only.
    b. On or before the 4th Policy Anniversary, the remaining balance of FPDA should be at least equal to the outstanding total premium of basic plan for the remaining years ("Required Remaining Balance"), otherwise it is not eligible to enjoy the guaranteed preferential interest rate, and the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only.
    c. In the event of **change of policy option** (including but not limited to **premium payment term, premium payment mode, policy currency, plan conversion, policy surrender, partial surrender or any FPDA amount reduction that leads to insufficiency of Required Remaining Balance**) on or before the 4th Policy Anniversary, it is **not** eligible to enjoy the guaranteed preferential interest rate, the Prepaid Premium will be accumulated at a prevailing interest rate of FPDA only. Upon policy surrender, any Prepaid Premium (with interest at prevailing interest rate of FPDA) will be refunded.
    d. After the 4th Policy Anniversary, any amount left in the FPDA will be accumulated at the prevailing interest rate only, which is non-guaranteed.
24. In addition, please also be reminded that **levy and riders' premiums (if applicable) payable must be paid when they are due**. Otherwise, the amount in FPDA will be used to settle the related overdue payments and may become not eligible to enjoy the guaranteed preferential interest rate due to insufficient Required Remaining Balance.
25. In the event of death of the insured, any Prepaid Premium and any Preferential Interest (calculated on a daily pro-rata basis up to the date of termination of the policy) will be refunded to the policyholder or administrator of policyholder's estate.

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