



HEALTHIER, LONGER,  
BETTER LIVES

# AIA "ASPIRE FOR YOU, WE GO BEYOND" PROMOTIONAL CAMPAIGN

(QUARTER 1 2024)

Offer Update



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# HEALTH PROTECTION

In the new year, AIA is committed to going beyond for you and offering a range of protection plans such as medical, critical illness and accident protection to cater to your diverse needs, giving you peace of mind to enjoy life!

Apply successfully for a Specified Protection Plan during the promotional period to enjoy our limited-time offer:

1 January 2024 to 31 March 2024



## AIA Voluntary Health Insurance Scheme<sup>9</sup>

- AIA Voluntary Health Insurance Standard Scheme<sup>#@</sup>
- AIA Voluntary Health Insurance Flexi Scheme<sup>#@</sup>
- AIA Voluntary Health Insurance Prime Scheme<sup>#\*</sup>
- AIA Voluntary Health Insurance Privilege Plus Scheme<sup>#\*\*</sup>
- AIA Voluntary Health Insurance Privilege Scheme<sup>#Δ</sup>

Base Offer

3 months premium refund



Extra Offer<sup>Δ</sup>

(Same policyholder successfully applies for Forever Love Coupon Plan 5\* or AIA Deferred Annuity Plan\*)

+1 month premium refund

up to 4 months premium refund<sup>Δ</sup>

1 January 2024 to 31 March 2024



## Medical Protection<sup>10</sup>

- Privilege Plus Medical Plan<sup>^\*</sup>
- Privilege Medical Rider<sup>^Δ</sup>
- Privilege Plus Pearl Medical Plan<sup>\*</sup>
- Privilege Pearl Medical Rider<sup>Δ</sup>

Base Offer

3 months premium refund



Extra Offer<sup>o</sup>

(Same policyholder successfully applies for Forever Love Coupon Plan 5\*)

+1 month premium refund

up to 4 months premium refund<sup>Δ</sup>

1 January 2024 to 31 March 2024



## Medical Protection<sup>11</sup>

- Cancer Guardian 3<sup>@</sup>
- Cancer Guardian Pearl 3<sup>@</sup>
- Health Journey Guardian<sup>+@</sup>
- Super Good Health Medical Plan 2<sup>\*</sup>
- Super Good Health Hospital and Surgical Rider 2<sup>Δ</sup>

3 months premium refund

1 January 2024 to 31 March 2024



## Accident Protection<sup>11</sup>

- Silvery Protect<sup>\*</sup>
- PAC Select 3<sup>□Δ</sup>

3 months premium refund

1 January 2024 to 31 March 2024



## Life Protection<sup>11</sup>

- Wisdom Term Life Plan<sup>\*</sup>
- Wisdom Term Life Supplementary Contract<sup>Δ</sup>
- Expert Term Life Plan<sup>\*</sup>
- Expert Term Life Supplementary Contract<sup>Δ</sup>

3 months premium refund

# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.

@ Can be purchased as a basic plan or as a rider.

\* Can only be purchased as a basic plan.

Δ Can only be purchased as a rider.

Δ The Extra Offer will only be applicable to the AIA Voluntary Health Insurance Scheme policy and will not apply to the Forever Love Coupon Plan 5 or AIA Deferred Annuity Plan policy.

Δ The maximum premium refund for each eligible AIA Voluntary Health Insurance Scheme policy is capped at 4 months.

+ Available in Hong Kong only.

^ Available in Macau only.

o The Extra Offer will only be applicable to the Privilege Plus Medical Plan / Privilege Medical Rider policy and will not apply to the Forever Love Coupon Plan 5 policy.

Δ The maximum premium refund for each eligible Privilege Plus Medical Plan / Privilege Medical Rider policy is capped at 4 months.

□ The Promotional Period of PAC Select 3 is from 15 January 2024 to 31 March 2024 (both days inclusive).

# HEALTH PROTECTION

1 January 2024 to 31 March 2024

## Critical Illness Protection<sup>12</sup>

- On Your Side Plan Series\*

up to <b>5 months</b> premium refund			
Base Offer	Extra Offer 1 <sup>&gt;</sup>	Extra Offer 2	Total
1 month	Same policyholder successfully applies for Specified Savings Insurance Plan Extra Offer <b>+2 months</b>	Joins AIA Vitality as new member and attains Silver Status or above on or before 31 May 2024 Extra Offer <b>+2 months</b>	5 months

### Specified Savings Insurance Plan

#### Savings Insurance

- Global Power Multi-Currency Plan 2<sup>\*⌒</sup>
- Global Power Multi-Currency Plan 3<sup>\*\*</sup>
- Bonus Power Vantage\*

1 January 2024 to 31 March 2024

## Critical Illness Protection<sup>13</sup>

- AIA Assemble\*

up to <b>6 months</b> premium refund		
Base Offer	Extra Offer <sup>*†</sup> (Same policyholder)	Total
2 months	Successfully applies for Specified Savings Insurance Plan <b>+4 months</b>	6 months

### Specified Savings Insurance Plan

#### Savings Insurance

- Global Power Multi-Currency Plan 2<sup>\*⌒</sup>
- Global Power Multi-Currency Plan 3<sup>\*\*</sup>
- Bonus Power Vantage\*

1 January 2024 to 31 March 2024

## Critical Illness Protection<sup>11</sup>

- Simple Care Essence<sup>Ⓢ</sup>
- Simple Care Essence Pearl<sup>Ⓢ</sup>

**3 months**  
premium  
refund

1 January 2024 to 31 March 2024

## Severity-based Health Protection<sup>11</sup>

- AIA One Absolute – Full Protection<sup>Ⓢ</sup>
- AIA One Absolute Pearl – Full Protection<sup>Ⓢ</sup>

**3 months**  
premium  
refund

\* Can only be purchased as a basic plan.

> Extra Offer 1 will only be applicable to the On Your Side Plan Series policy but will not apply to the Specified Savings Insurance Plan policy. The maximum premium refund for each eligible On Your Side Plan series policy is capped at 5 months. The Extra Offer is only applicable when the same policyholder successfully applies for both On Your Side Plan Series and Specified Savings Insurance Plan within the Promotional Period.

† Extra Offer will only be applicable to the AIA Assemble policy but will not apply to the Specified Savings Insurance Plan policy. The maximum premium refund for each eligible AIA Assemble policy is capped at 6 months. The Extra Offer is only applicable when the same policyholder successfully applies for both AIA Assemble and Specified Savings Insurance Plan within the Promotional Period.

Ⓢ Can be purchased as a basic plan or as a rider.

⌒ The Promotional Period of Global Power Multi-Currency Plan 2 is from 1 January 2024 to 1 February 2024 (both days inclusive).

\*\* The Promotional Period of Global Power Multi-Currency Plan 3 is from 2 January 2024 to 31 March 2024 (both days inclusive).



# WEALTH MANAGEMENT / LIFE PROTECTION

AIA provides an array of savings insurance and life protection plans, so you can go beyond the present, grow your wealth, achieve your savings goals early and embrace an abundant life!

Apply successfully for a Specified Savings Insurance Plan / Life Protection Plan during the promotional period to enjoy our limited-time offer:

1 January 2024 to 31 March 2024



## Savings Insurance

- Global Power Multi-Currency Plan 2\*\*~△
- Global Power Multi-Currency Plan 3\*\*~△
- Bonus Power Vantage\*

up to **27%**  
premium refund

10-year Premium Payment Term<sup>14</sup>

	Base Offer	Extra Offer (Same policyholder successfully applies for Specified Insurance Product)	Total
Less than US\$5,000	9%	+2%	11%
From US\$5,000 - less than US\$10,000	10%		12%
From US\$10,000 - less than US\$30,000	16%	+3%	19%
From US\$30,000 - less than US\$50,000	18%		21%
From US\$50,000 - less than US\$75,000	20%		23%
From US\$75,000 - less than US\$100,000	22%		25%
US\$100,000 or above	24%		27%

up to **25%**  
premium refund

5-year Premium Payment Term<sup>14</sup>

	Base Offer	Extra Offer (Same policyholder successfully applies for Specified Insurance Product)	Total
Less than US\$5,000	9%	+2%	11%
From US\$5,000 - less than US\$10,000	10%		12%
From US\$10,000 - less than US\$30,000	16%	+3%	19%
From US\$30,000 - less than US\$50,000	17%		20%
From US\$50,000 - less than US\$75,000	19%		22%
From US\$75,000 - less than US\$100,000	20%		23%
US\$100,000 or above	22%		25%

## Specified Insurance Plan

### AIA Voluntary Health Insurance Scheme

- AIA Voluntary Health Insurance Standard Scheme<sup>#</sup>
- AIA Voluntary Health Insurance Flexi Scheme<sup>#</sup>
- AIA Voluntary Health Insurance Prime Scheme<sup>\*\*</sup>
- AIA Voluntary Health Insurance Privilege Plus Scheme<sup>\*\*</sup>
- AIA Voluntary Health Insurance Privilege Scheme<sup>#Δ</sup>

### Medical Protection

- Privilege Plus Medical Plan<sup>\*</sup>
- Privilege Medical Rider<sup>Δ</sup>
- Privilege Plus Pearl Medical Plan<sup>\*</sup>
- Privilege Pearl Medical Rider<sup>Δ</sup>
- CEO Medical Plan 5<sup>®</sup> / CEO Medical Plan (Worldwide) 5<sup>®</sup>
- CEO Pearl Medical Plan 5<sup>®</sup> / CEO Pearl Medical Plan (Worldwide) 5<sup>®</sup>

### Critical Illness Protection

- On Your Side Plan Series<sup>\*</sup>

1 January 2024 to 31 March 2024



## Savings Insurance

- Global Power Multi-Currency Plan 2\*\*~△
- Global Power Multi-Currency Plan 3\*\*~△
- Bonus Power Vantage\*

One-Time Premium Payment<sup>15</sup>

From US\$300,000 - less than US\$600,000	3%	up to <b>7%</b> premium discount
From US\$600,000 - less than US\$1,000,000	4%	
From US\$1,000,000 - less than US\$2,000,000	5%	
From US\$2,000,000 - less than US\$3,500,000	6%	
US\$3,500,000 or above	7%	

1 January 2024 to 31 March 2024



## Savings Insurance

- Global Power Multi-Currency Plan 2\*\*~△
- Global Power Multi-Currency Plan 3\*\*~△

3-year Premium Payment Term<sup>14</sup>

Less than US\$5,000	5%	up to <b>11%</b> premium refund
From US\$5,000 - less than US\$10,000	6%	
From US\$10,000 - less than US\$30,000	7%	
From US\$30,000 - less than US\$50,000	8%	
From US\$50,000 - less than US\$75,000	9%	
From US\$75,000 - less than US\$100,000	10%	
US\$100,000 or above	11%	

1 January 2024 to 31 March 2024



## Savings Insurance

- Simply Love Encore 5\*\*~△

5-year/10-year Premium Payment Term<sup>14</sup>

Less than US\$5,000	4%	up to <b>10%</b> premium refund
From US\$5,000 - less than US\$10,000	5.5%	
From US\$10,000 - less than US\$30,000	7%	
From US\$30,000 - less than US\$50,000	8%	
From US\$50,000 - less than US\$75,000	9%	
US\$75,000 or above	10%	

One-Time Premium Payment<sup>15</sup>

From US\$300,000 - less than US\$600,000	1%	up to <b>4%</b> premium discount
From US\$600,000 - less than US\$1,000,000	2%	
US\$1,000,000 or above	4%	

▽ Extra Offer will only be applicable to policy with 5-year premium payment term or 10-year premium payment term of Global Power Multi-Currency Plan 2, Global Power Multi-Currency Plan 3 or Bonus Power Vantage, and will not apply to the Specified Insurance Plan policy. The maximum premium refund for each eligible policy is capped at 27% (including Base Offer and Extra Offer, if applicable). The Extra Offer is only applicable when the same policyholder successfully applies for both 5-year premium payment term or 10-year premium payment term of Global Power Multi-Currency Plan 2, Global Power Multi-Currency Plan 3 or Bonus Power Vantage and Specified Insurance Plan within the Promotional Period.

\* Can only be purchased as a basic plan.

■ Applicable to all currencies available for policies with 3-year premium payment term, 5-year premium payment term, 10-year premium payment term or one-time premium payment term, i.e. Renminbi (RMB), British pound sterling (GBP), US dollar (US\$), Australian dollar (AUD), Canadian dollar (CAD), HK dollar (HK\$), Macau pataca (MOP; only for policies issued in Macau), Euro (EUR) and Singapore dollar (SGD).

~ If the policy is issued in a currency other than US\$, please refer to 14 and 15 under Terms & Conditions for the applicable premium amount in other currencies.

△ The Promotional Period of Global Power Multi-Currency Plan 2 is from 1 January 2024 to 1 February 2024 (both days inclusive).

△ The Promotional Period of Global Power Multi-Currency Plan 3 is from 2 January 2024 to 31 March 2024 (both days inclusive).

△ Applicable to all policy currencies available, i.e. US dollar (US\$), HK dollar (HK\$) and Macau pataca (MOP; only for policies issued in Macau).

# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.

△ Can be purchased as a basic plan or as a rider.

△ Can only be purchased as a rider.

△ Available in Macau only.



# WEALTH MANAGEMENT / LIFE PROTECTION

1 January 2024 to 31 March 2024



## Life Protection

- Serene Life series\*\*

### 5-year / 10-year / 25-year Premium Payment Term<sup>14</sup>

Less than US\$5,000	4%
From US\$5,000 - less than US\$10,000	5.5%
From US\$10,000 - less than US\$30,000	7%
From US\$30,000 - less than US\$50,000	8%
From US\$50,000 - less than US\$75,000	9%
US\$75,000 or above	10%

up to  
**10%**  
premium  
refund

1 January 2024 to 31 March 2024



## Savings Insurance

- Fortune Promise 2\*

### One-Time Premium Payment<sup>15</sup>

From US\$600,000 - less than US\$1,000,000	1%
US\$1,000,000 or above	2%

up to **2%**  
premium  
discount

1 January 2024 to 31 March 2024



## Savings Insurance

- AIA Deferred Annuity Plan<sup>16</sup> \*

Annualised Premium US\$ 5,000 or above

**15%** premium refund

1 January 2024 to 31 March 2024



## Savings Insurance

- Forever Love Coupon Plan 5<sup>17</sup> \*

6-year/10-year/15-year/20-year  
Premium Payment Term

**15%** premium refund

1 January 2024 to 31 March 2024



## MPF

- MPF Tax Deductible Voluntary Contribution ("TVC")<sup>18</sup>

**50% off**  
management  
fees for  
the 1st year<sup>o</sup>



**HK\$500**  
bonus<sup>o</sup>

**NEW**

1 February 2024 to 31 March 2024



## Preventive Vaccination Offer<sup>19</sup> ✕

Customer who successfully applies for

- Global Power Multi-Currency Plan 3 (3-year / 5-year / 10-year premium payment term)\* or
- Bonus Power Vantage (5-year / 10-year premium payment term)\* with an annualised premium of US\$100,000 or above, the eligible insured can enjoy the offer:

- Receive the designated HPV vaccine (3 doses of GARDASIL 9) at AIA Alta Wellness Haven, and
- Receive medical assessment before administering the HPV vaccine

\* Can only be purchased as a basic plan.

\*\* Serene Life series includes Serene Life and Serene Life (Annual Dividends).

# Available in Hong Kong only.

o Subject to terms and conditions. For detailed features, terms, and conditions, please refer to the relevant product brochure.

✕ Administration of the vaccine is only available in Hong Kong and is only applicable to eligible insured who is aged 9 or above. The administration of this offer is provided by AIA Alta Wellness Haven. The redemption period and usage are subject to terms and conditions determined by AIA Alta Wellness Haven. AIA and its intermediaries do not have the relevant licence and/or qualification to provide the services. AIA and its intermediaries shall not be responsible or liable for any service including but not limited to medical services, medical products or solicitation provided by the third-party companies, which is not sold or marketed by AIA.

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. The language available for the product materials of the products shown above may vary, and some may only provide English and Traditional Chinese or Simplified Chinese version. And there may have specific eligibility requirements on policy application for certain products. Please contact your financial planner for details.** For detailed features, terms and conditions of AIA Vitality, please refer to [aia.com.hk/aiavitality](http://aia.com.hk/aiavitality).

2. The Promotional Offers are only applicable to the policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).

3. The Promotional Offers are only applicable to the policies issued in Hong Kong or Macau.

4. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. The calculation of the premium discount is only applicable to the standard premium (extra premium due to underwriting (if any) is excluded) of the New Policy. The premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for calculating the premium refund or discount amount.

5. Each New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotional Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotional offer with higher premium refund or discount amount will be entitled.

6. The Promotional Offers are not applicable to applicants who have submitted applications before Promotional Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotional Period.

7. 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.

8. If the policy date of a New Policy is earlier than its application date, the first premium refund may be available beyond the next premium due date after the first policy anniversary.

9. **AIA Voluntary Health Insurance Scheme Premium Refund (For Hong Kong Only)**

- a. The promotional period is from 1 January 2024 to 31 March 2024, both days inclusive ("Promotional Period").
- b. The Premium Refund Offer is only applicable to AIA Voluntary Health Insurance Scheme ("New Policy") listed below that are successfully applied and submitted within the Promotional Period (based on application date) and issued by 31 May 2024. If the New Policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 31 May 2024, and such supplementary contract must also be effective by 31 May 2024. Otherwise the supplementary contract will not have any premium refund. The premium refund for the supplementary contract will NOT apply to the new Basic Plan.
- c. AIA Voluntary Health Insurance Scheme (including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable) refers to:

1.	AIA Voluntary Health Insurance Standard Scheme <sup>#</sup>
2.	AIA Voluntary Health Insurance Flexi Scheme <sup>#</sup>
3.	AIA Voluntary Health Insurance Prime Scheme <sup>**</sup>
4.	AIA Voluntary Health Insurance Privilege Plus Scheme <sup>**</sup>
5.	AIA Voluntary Health Insurance Privilege Scheme <sup>Δ</sup>

\* Can only be purchased as a basic plan    Δ Can only be purchased as a rider    @ Can be purchased as a basic plan or as a rider    # Available in Hong Kong only

- d. Premium refund arrangement for the New Policy is as follows:
- At the end of the first policy year, the New Policy will entitle to 3 months premium refund.
  - At the end of the second policy year, the New Policy will entitle to the remaining balance of premium refund.
- e. The premium refund will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
- f. The Extra Offer is only applicable when same policyholder successfully applies for both AIA Voluntary Health Insurance Scheme and Forever Love Coupon Plan 5 or AIA Deferred Annuity Plan within Promotional Period, and that the AIA Voluntary Health Insurance Scheme policy and Forever Love Coupon Plan 5 or AIA Deferred Annuity Plan policy are both issued on or before 31 May 2024. If the requirements are fulfilled, the AIA Voluntary Health Insurance Scheme policy will enjoy the premium refund of extra 1 month. Otherwise the AIA Voluntary Health Insurance Scheme policy will not be entitled to the Extra Offer. The Extra Offer will only be applicable to the AIA Voluntary Health Insurance Scheme policy and will not apply to the Forever Love Coupon Plan 5 or AIA Deferred Annuity Plan policy.
- g. The maximum premium refund for each eligible AIA Voluntary Health Insurance Scheme policy is capped at 4 months.
- h. If the AIA Voluntary Health Insurance Scheme policy is entitled to the Extra Offer, the Forever Love Coupon Plan 5 or AIA Deferred Annuity Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.
- i. 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

10. **Privilege Plus Medical Plan / Privilege Medical Rider Premium Refund Offer**

- a. The promotional period is from 1 January 2024 to 31 March 2024, both days inclusive ("Promotional Period").
- b. The Premium Refund Offer is only applicable to Privilege Plus Medical Plan / Privilege Medical Rider (including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) ("New Policy") that are successfully applied and submitted within the Promotional Period (based on application date) and issued by 31 May 2024. If the New Policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 31 May 2024, and such supplementary contract must also be effective by 31 May 2024. Otherwise the supplementary contract will not have any premium refund. The premium refund for the supplementary contract will NOT apply to the new Basic Plan.
- c. Premium refund arrangement for the New Policy is as follows:
- At the end of the first policy year, the New Policy will entitle up to 3 months premium refund.
  - At the end of the second policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable)
- d. Premium refund will be used to settle premium due on the next premium due date after the policy anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. If the New Policy has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
- e. The Extra Offer is only applicable when same policyholder successfully applies for both Privilege Plus Medical Plan / Privilege Medical Rider and Forever Love Coupon Plan 5 within Promotional Period, and that the Privilege Plus Medical Plan / Privilege Medical Rider policy and Forever Love Coupon Plan 5 policy are both issued on or before 31 May 2024. If the requirements are fulfilled, the Privilege Plus Medical Plan / Privilege Medical Rider policy will enjoy the premium refund of extra 1 month. Otherwise the Privilege Plus Medical Plan / Privilege Medical Rider policy will not be entitled to the Extra Offer. The Extra Offer will only be applicable to the Privilege Plus Medical Plan / Privilege Medical Rider policy and will not apply to the Forever Love Coupon Plan 5 policy.
- f. The maximum premium refund for each eligible Privilege Plus Medical Plan / Privilege Medical Rider policy is capped at 4 months.
- g. If the Privilege Plus Medical Plan / Privilege Medical Rider policy is entitled to the Extra Offer, the Forever Love Coupon Plan 5 policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.
- h. Calculation of the premium refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of the New Policy at the time of premium refund)
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

11. **Specified Protection Plans Premium Refund Offer**

- a. The promotional period is from 1 January 2024 to 31 March 2024, both days inclusive ("Promotional Period").
- b. The Premium Refund Offer is only applicable to Specified Protection Plans (including basic plan and supplementary contract) ("New Policy") listed below that are successfully applied and submitted within the Promotional Period (based on application date) and issued by 31 May 2024. If the New Policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 31 May 2024, and such supplementary contract must also be effective by 31 May 2024. Otherwise the supplementary contract will not have any premium refund. The premium refund for the supplementary contract will NOT apply to the new Basic Plan.
- c. Specified Protection Plans (including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) refer to:

1.	Super Good Health Medical Plan 2 <sup>*</sup> / Super Good Health Hospital and Surgical Rider 2 <sup>Δ</sup>
2.	Simple Care Essence <sup>@</sup> / Simple Care Essence Pearl <sup>@</sup>
3.	Cancer Guardian 3 <sup>@</sup> / Cancer Guardian Pearl 3 <sup>@</sup>
4.	Health Journey Guardian <sup>@</sup>
5.	Silvery Protect <sup>*</sup>
6.	PAC Select 3 <sup>Δ</sup> (The Promotional Period is from 15 January 2024 - 31 March 2024, both days inclusive.)
7.	Wisdom Term Life Plan <sup>*</sup> / Wisdom Term Life Supplemental Contract <sup>Δ</sup>
8.	Expert Term Life Plan <sup>*</sup> / Expert Term Life Supplementary Contract <sup>Δ</sup>
9.	AIA One Absolute – Full Protection <sup>@</sup> / AIA One Absolute Pearl – Full Protection <sup>@</sup>

\* Can only be purchased as a basic plan    Δ Can only be purchased as a rider    @ Can be purchased as a basic plan or as a rider    # Available in Hong Kong only

- d. Premium refund will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
- 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, if any) 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

12. **On Your Side Plan Series Premium Refund Offer**

- a. The promotional period is from 1 January 2024 to 31 March 2024, both days inclusive ("Promotional Period").
- b. On Your Side Plan series means On Your Side Plan, On Your Side Plan – First Gift, AIA Vitality Series: On Your Side Plan ("New Policy") that are:-
- i. successfully applied and submitted within the Promotional Period (based on the application date); and
- ii. issued on or before 31 May 2024.
- c. Premium refund arrangement for the New Policy is as follows:
- At the end of the first policy year, the New Policy will entitle up to 3 months premium refund.
  - At the end of the second policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable)
- d. Premium refund will be used to settle premium due on the next premium due date after the policy anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. If the New Policy has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
- e. The Extra Offer 1 is only applicable when same policyholder successfully applies for both On Your Side Plan series and Specified Savings Insurance Plan within Promotional Period, and that the On Your Side Plan series policy and the Specified Savings Insurance Plan policy are both issued on or before 31 May 2024. If the requirements are fulfilled, the On Your Side Plan series policy will enjoy the premium refund of extra 2 months. Otherwise the On Your Side Plan series policy will not be entitled to the Extra Offer 1. The Extra Offer will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Savings Insurance Plan policy.
- f. The Extra Offer 2 is only applicable when customer successfully applies for AIA Vitality Series: On Your Side Plan and become a New AIA Vitality Member, and also achieves AIA Vitality Membership status Silver or above on or before 31 May 2024. If the requirements are fulfilled, the On Your Side Plan series policy will enjoy the premium refund of extra 2 months. Otherwise the On Your Side Plan series policy will not be entitled to the Extra Offer 2. For detailed features, terms and conditions of AIA Vitality, please refer to [aia.com.hk/aiavitality](http://aia.com.hk/aiavitality). Customers should earn AIA Vitality points based on the ways and timetable that suit themselves. AIA does not guarantee all customers are able to earn sufficient AIA Vitality points to achieve the Silver Membership status or above on or before the specified timeline.
- g. The maximum premium refund for each eligible On Your Side Plan series policy is capped at 5 months.
- h. If the On Your Side Plan series policy is entitled to the Extra Offer 1, the Specified Savings Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited.
- i. Calculation of the premium refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of the New Policy at the time of premium refund)
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

13. **AIA Assemble Premium Refund Offer**

- a. The promotional period is from 1 January 2024 to 31 March 2024, both days inclusive ("Promotional Period").
- b. The premium refund offer is only applicable to AIA Assemble ("New Policy") that are:
- i. successfully applied and submitted within the Promotional Period (based on the application date); and
- ii. issued on or before 31 May 2024.
- c. Premium refund arrangement for the New Policy is as follows:
- i. At the end of the first policy year, the New Policy will entitle up to 3 months premium refund.
- ii. At the end of the second policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable)
- d. Premium refund will be used to settle premium due on the next premium due date after the policy anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. If the New Policy has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
- e. The Extra Offer is only applicable when same policyholder successfully applies for both AIA Assemble and Specified Savings Insurance Plan within Promotional Period, and that the AIA Assemble policy and the Specified Savings Insurance Plan policy are both issued on or before 31 May 2024. If the requirements are fulfilled, the AIA Assemble policy will enjoy the premium refund of extra 4 months. Otherwise the AIA Assemble policy will not be entitled to the Extra Offer. The Extra Offer will only be applicable to the AIA Assemble policy and will not apply to the Specified Savings Insurance Plan policy.
- f. The maximum premium refund for each eligible AIA Assemble policy is capped at 6 months.
- g. If the AIA Assemble policy is entitled to the Extra Offer, the Specified Savings Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.
- h. Calculation of the premium refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of the New Policy at the time of premium refund)
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

14. **Specified Savings Insurance and Life Protection Plans Premium Refund Offer**

- a. Specified Savings Insurance and Life Protection Plans are Bonus Power Vantage (5-year / 10-year premium payment term), Global Power Multi-Currency Plan 2 (3-year / 5-year / 10-year premium payment term), Global Power Multi-Currency Plan 3 (3-year / 5-year / 10-year premium payment term), Simply Love Encore 5 (5-year / 10-year premium payment term) and Serene Life series (5-year / 10-year / 25-year premium payment term) (collectively "New Policy").
- b. The promotional period of Specified Savings Insurance and Life Protection Plans Premium Refund Offer ("Promotional Period") are as follows:
- i. For Bonus Power Vantage (5-year / 10-year premium payment term), Simply Love Encore 5 (5-year / 10-year premium payment term) and Serene Life series (5-year / 10-year / 25-year premium payment term), the Promotional Period is from 1 January 2024 to 31 March 2024, both days inclusive.
- ii. For Global Power Multi-Currency Plan 2 (3-year / 5-year / 10-year premium payment term), the Promotional Period is 1 January 2024 to 1 February 2024, both days inclusive.
- iii. For Global Power Multi-Currency Plan 3 (3-year / 5-year / 10-year premium payment term), the Promotional Period is from 2 January 2024 to 31 March 2024, both days inclusive.
- c. This offer is only applicable to the basic plans of Specified Savings Insurance and Life Protection Plans listed above that are:-
- i. successfully applied and submitted (based on the application date) during the Promotional Period, and
- ii. issued on or before 31 May 2024.
- d. The premium refund (Base Offer and Extra Offer, if applicable) 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 premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
- e. New Policy is entitled to a premium refund as follows:
- i. Bonus Power Vantage (5-year premium payment term) Base Offer

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 (US\$)	Payment Mode			
	Monthly	Quarterly	Semi-annually	Annually
Less than 5,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
5,000 to less than 10,000	= monthly premium x 12 x 10.0%	= quarterly premium x 4 x 10.0%	= semi-annual premium x 2 x 10.0%	= annual premium x 10.0%
10,000 to less than 30,000	= monthly premium x 12 x 16.0%	= quarterly premium x 4 x 16.0%	= semi-annual premium x 2 x 16.0%	= annual premium x 16.0%
30,000 to less than 50,000	= monthly premium x 12 x 17.0%	= quarterly premium x 4 x 17.0%	= semi-annual premium x 2 x 17.0%	= annual premium x 17.0%
50,000 to less than 75,000	= monthly premium x 12 x 19.0%	= quarterly premium x 4 x 19.0%	= semi-annual premium x 2 x 19.0%	= annual premium x 19.0%
75,000 to less than 100,000	= monthly premium x 12 x 20.0%	= quarterly premium x 4 x 20.0%	= semi-annual premium x 2 x 20.0%	= annual premium x 20.0%
100,000 or above	= monthly premium x 12 x 22.0%	= quarterly premium x 4 x 22.0%	= semi-annual premium x 2 x 22.0%	= annual premium x 22.0%

- ii. Bonus Power Vantage (10-year premium payment term) Base Offer

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 (US\$)	Payment Mode			
	Monthly	Quarterly	Semi-annually	Annually
Less than 5,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
5,000 to less than 10,000	= monthly premium x 12 x 10.0%	= quarterly premium x 4 x 10.0%	= semi-annual premium x 2 x 10.0%	= annual premium x 10.0%
10,000 to less than 30,000	= monthly premium x 12 x 16.0%	= quarterly premium x 4 x 16.0%	= semi-annual premium x 2 x 16.0%	= annual premium x 16.0%
30,000 to less than 50,000	= monthly premium x 12 x 18.0%	= quarterly premium x 4 x 18.0%	= semi-annual premium x 2 x 18.0%	= annual premium x 18.0%
50,000 to less than 75,000	= monthly premium x 12 x 20.0%	= quarterly premium x 4 x 20.0%	= semi-annual premium x 2 x 20.0%	= annual premium x 20.0%
75,000 to less than 100,000	= monthly premium x 12 x 22.0%	= quarterly premium x 4 x 22.0%	= semi-annual premium x 2 x 22.0%	= annual premium x 22.0%
100,000 or above	= monthly premium x 12 x 24.0%	= quarterly premium x 4 x 24.0%	= semi-annual premium x 2 x 24.0%	= annual premium x 24.0%

## iii. Global Power Multi-Currency Plan 2 / Global Power Multi-Currency Plan 3 (3-year premium payment term)

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
US\$/CAD/AUD	Less than 5,000	= monthly premium x 12 x 5.0%	= quarterly premium x 4 x 5.0%	= semi-annual premium x 2 x 5.0%	= annual premium x 5.0%
HKS/MOP	Less than 37,500				
RMB	Less than 30,000				
GBP	Less than 3,000				
EUR	Less than 3,500				
SGD	Less than 6,000				
US\$/CAD/AUD	5,000 to less than 10,000	= monthly premium x 12 x 6.0%	= quarterly premium x 4 x 6.0%	= semi-annual premium x 2 x 6.0%	= annual premium x 6.0%
HKS/MOP	37,500 to less than 75,000				
RMB	30,000 to less than 60,000				
GBP	3,000 to less than 6,000				
EUR	3,500 to less than 7,000				
SGD	6,000 to less than 12,000				
US\$/CAD/AUD	10,000 to less than 30,000	= monthly premium x 12 x 7.0%	= quarterly premium x 4 x 7.0%	= semi-annual premium x 2 x 7.0%	= annual premium x 7.0%
HKS/MOP	75,000 to less than 225,000				
RMB	60,000 to less than 180,000				
GBP	6,000 to less than 18,000				
EUR	7,000 to less than 21,000				
SGD	12,000 to less than 36,000				
US\$/CAD/AUD	30,000 to less than 50,000	= monthly premium x 12 x 8.0%	= quarterly premium x 4 x 8.0%	= semi-annual premium x 2 x 8.0%	= annual premium x 8.0%
HKS/MOP	225,000 to less than 375,000				
RMB	180,000 to less than 300,000				
GBP	18,000 to less than 30,000				
EUR	21,000 to less than 35,000				
SGD	36,000 to less than 60,000				
US\$/CAD/AUD	50,000 to less than 75,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
HKS/MOP	375,000 to less than 562,500				
RMB	300,000 to less than 450,000				
GBP	30,000 to less than 45,000				
EUR	35,000 to less than 52,500				
SGD	60,000 to less than 90,000				
US\$/CAD/AUD	75,000 to less than 100,000	= monthly premium x 12 x 10.0%	= quarterly premium x 4 x 10.0%	= semi-annual premium x 2 x 10.0%	= annual premium x 10.0%
HKS/MOP	562,500 to less than 750,000				
RMB	450,000 to less than 600,000				
GBP	45,000 to less than 60,000				
EUR	52,500 to less than 70,000				
SGD	90,000 to less than 120,000				
US\$/CAD/AUD	100,000 or above	= monthly premium x 12 x 11.0%	= quarterly premium x 4 x 11.0%	= semi-annual premium x 2 x 11.0%	= annual premium x 11.0%
HKS/MOP	750,000 or above				
RMB	600,000 or above				
GBP	60,000 or above				
EUR	70,000 or above				
SGD	120,000 or above				

## iv. Global Power Multi-Currency Plan 2 / Global Power Multi-Currency Plan 3 (5-year premium payment term) Base Offer

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
US\$/CAD/AUD	Less than 5,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
HKS/MOP	Less than 37,500				
RMB	Less than 30,000				
GBP	Less than 3,000				
EUR	Less than 3,500				
SGD	Less than 6,000				
US\$/CAD/AUD	5,000 to less than 10,000	= monthly premium x 12 x 10.0%	= quarterly premium x 4 x 10.0%	= semi-annual premium x 2 x 10.0%	= annual premium x 10.0%
HKS/MOP	37,500 to less than 75,000				
RMB	30,000 to less than 60,000				
GBP	3,000 to less than 6,000				
EUR	3,500 to less than 7,000				
SGD	6,000 to less than 12,000				
US\$/CAD/AUD	10,000 to less than 30,000	= monthly premium x 12 x 16.0%	= quarterly premium x 4 x 16.0%	= semi-annual premium x 2 x 16.0%	= annual premium x 16.0%
HKS/MOP	75,000 to less than 225,000				
RMB	60,000 to less than 180,000				
GBP	6,000 to less than 18,000				
EUR	7,000 to less than 21,000				
SGD	12,000 to less than 36,000				
US\$/CAD/AUD	30,000 to less than 50,000	= monthly premium x 12 x 17.0%	= quarterly premium x 4 x 17.0%	= semi-annual premium x 2 x 17.0%	= annual premium x 17.0%
HKS/MOP	225,000 to less than 375,000				
RMB	180,000 to less than 300,000				
GBP	18,000 to less than 30,000				
EUR	21,000 to less than 35,000				
SGD	36,000 to less than 60,000				
US\$/CAD/AUD	50,000 to less than 75,000	= monthly premium x 12 x 19.0%	= quarterly premium x 4 x 19.0%	= semi-annual premium x 2 x 19.0%	= annual premium x 19.0%
HKS/MOP	375,000 to less than 562,500				
RMB	300,000 to less than 450,000				
GBP	30,000 to less than 45,000				
EUR	35,000 to less than 52,500				
SGD	60,000 to less than 90,000				
US\$/CAD/AUD	75,000 to less than 100,000	= monthly premium x 12 x 20.0%	= quarterly premium x 4 x 20.0%	= semi-annual premium x 2 x 20.0%	= annual premium x 20.0%
HKS/MOP	562,500 to less than 750,000				
RMB	450,000 to less than 600,000				
GBP	45,000 to less than 60,000				
EUR	52,500 to less than 70,000				
SGD	90,000 to less than 120,000				
US\$/CAD/AUD	100,000 or above	= monthly premium x 12 x 22.0%	= quarterly premium x 4 x 22.0%	= semi-annual premium x 2 x 22.0%	= annual premium x 22.0%
HKS/MOP	750,000 or above				
RMB	600,000 or above				
GBP	60,000 or above				
EUR	70,000 or above				
SGD	120,000 or above				

v. Global Power Multi-Currency Plan 2 / Global Power Multi-Currency Plan 3 (10-year premium payment term) Base Offer

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
US\$/CAD/AUD	Less than 5,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
HK\$/MOP	Less than 37,500				
RMB	Less than 30,000				
GBP	Less than 3,000				
EUR	Less than 3,500				
SGD	Less than 6,000				
US\$/CAD/AUD	5,000 to less than 10,000	= monthly premium x 12 x 10.0%	= quarterly premium x 4 x 10.0%	= semi-annual premium x 2 x 10.0%	= annual premium x 10.0%
HK\$/MOP	37,500 to less than 75,000				
RMB	30,000 to less than 60,000				
GBP	3,000 to less than 6,000				
EUR	3,500 to less than 7,000				
SGD	6,000 to less than 12,000				
US\$/CAD/AUD	10,000 to less than 30,000	= monthly premium x 12 x 16.0%	= quarterly premium x 4 x 16.0%	= semi-annual premium x 2 x 16.0%	= annual premium x 16.0%
HK\$/MOP	75,000 to less than 225,000				
RMB	60,000 to less than 180,000				
GBP	6,000 to less than 18,000				
EUR	7,000 to less than 21,000				
SGD	12,000 to less than 36,000				
US\$/CAD/AUD	30,000 to less than 50,000	= monthly premium x 12 x 18.0%	= quarterly premium x 4 x 18.0%	= semi-annual premium x 2 x 18.0%	= annual premium x 18.0%
HK\$/MOP	225,000 to less than 375,000				
RMB	180,000 to less than 300,000				
GBP	18,000 to less than 30,000				
EUR	21,000 to less than 35,000				
SGD	36,000 to less than 60,000				
US\$/CAD/AUD	50,000 to less than 75,000	= monthly premium x 12 x 20.0%	= quarterly premium x 4 x 20.0%	= semi-annual premium x 2 x 20.0%	= annual premium x 20.0%
HK\$/MOP	375,000 to less than 562,500				
RMB	300,000 to less than 450,000				
GBP	30,000 to less than 45,000				
EUR	35,000 to less than 52,500				
SGD	60,000 to less than 90,000				
US\$/CAD/AUD	75,000 to less than 100,000	= monthly premium x 12 x 22.0%	= quarterly premium x 4 x 22.0%	= semi-annual premium x 2 x 22.0%	= annual premium x 22.0%
HK\$/MOP	562,500 to less than 750,000				
RMB	450,000 to less than 600,000				
GBP	45,000 to less than 60,000				
EUR	52,500 to less than 70,000				
SGD	90,000 to less than 120,000				
US\$/CAD/AUD	100,000 or above	= monthly premium x 12 x 24.0%	= quarterly premium x 4 x 24.0%	= semi-annual premium x 2 x 24.0%	= annual premium x 24.0%
HK\$/MOP	750,000 or above				
RMB	600,000 or above				
GBP	60,000 or above				
EUR	70,000 or above				
SGD	120,000 or above				

vi. Simply Love Encore 5 (5-year / 10-year premium payment term)

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
US\$	Less than 5,000	= monthly premium x 12 x 4.0%	= quarterly premium x 4 x 4.0%	= semi-annual premium x 2 x 4.0%	= annual premium x 4.0%
HK\$/MOP	Less than 37,500				
US\$	5,000 to less than 10,000	= monthly premium x 12 x 5.5%	= quarterly premium x 4 x 5.5%	= semi-annual premium x 2 x 5.5%	= annual premium x 5.5%
HK\$/MOP	37,500 to less than 75,000				
US\$	10,000 to less than 30,000	= monthly premium x 12 x 7.0%	= quarterly premium x 4 x 7.0%	= semi-annual premium x 2 x 7.0%	= annual premium x 7.0%
HK\$/MOP	75,000 to less than 225,000				
US\$	30,000 to less than 50,000	= monthly premium x 12 x 8.0%	= quarterly premium x 4 x 8.0%	= semi-annual premium x 2 x 8.0%	= annual premium x 8.0%
HK\$/MOP	225,000 to less than 375,000				
US\$	50,000 to less than 75,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
HK\$/MOP	375,000 to less than 562,500				
US\$	75,000 or above	= monthly premium x 12 x 10.0%	= quarterly premium x 4 x 10.0%	= semi-annual premium x 2 x 10.0%	= annual premium x 10.0%
HK\$/MOP	562,500 or above				

vii. Serene Life series (5-year / 10-year / 25-year premium payment term)

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 (US\$)	Payment Mode			
	Monthly	Quarterly	Semi-annually	Annually
Less than 5,000	= monthly premium x 12 x 4.0%	= quarterly premium x 4 x 4.0%	= semi-annual premium x 2 x 4.0%	= annual premium x 4.0%
5,000 to less than 10,000	= monthly premium x 12 x 5.5%	= quarterly premium x 4 x 5.5%	= semi-annual premium x 2 x 5.5%	= annual premium x 5.5%
10,000 to less than 30,000	= monthly premium x 12 x 7.0%	= quarterly premium x 4 x 7.0%	= semi-annual premium x 2 x 7.0%	= annual premium x 7.0%
30,000 to less than 50,000	= monthly premium x 12 x 8.0%	= quarterly premium x 4 x 8.0%	= semi-annual premium x 2 x 8.0%	= annual premium x 8.0%
50,000 to less than 75,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
75,000 or above	= monthly premium x 12 x 10.0%	= quarterly premium x 4 x 10.0%	= semi-annual premium x 2 x 10.0%	= annual premium x 10.0%

- f. The Bonus Power Vantage (5-year / 10-year premium payment term), Global Power Multi-Currency Plan 2 (5-year / 10-year premium payment term) and Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) Extra Offer are only applicable when same policyholder successfully applies for Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 2 (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) and Specified Insurance Plan (including basic plan, supplementary contract, AIA Vitality series and Pearl series, if applicable) within Promotional Period, and that the Specified Insurance Plan policy is issued on or before 31 May 2024, the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 2 (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy will enjoy the **extra** premium refund. If the Specified Insurance Plan policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 31 May 2024, and such supplementary contract must also be effective by 31 May 2024. Otherwise the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 2 (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy will not have the Extra Offer. The Extra Offer will only be applicable to the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 2 (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy and will not apply to the Specified Insurance Plan policy.
- g. If the Bonus Power Vantage (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 2 (5-year / 10-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) policy entitles to the Extra Offer, the Specified Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.
- h. The maximum premium refund for each eligible Bonus Power Vantage (5-year premium payment term) or Global Power Multi-Currency Plan 2 (5-year premium payment term) or Global Power Multi-Currency Plan 3 (5-year premium payment term) policy is capped at 25% (including Base Offer and Extra Offer, if applicable). The maximum premium refund for each eligible Bonus Power Vantage (10-year premium payment term) or Global Power Multi-Currency Plan 2 (10-year premium payment term) or Global Power Multi-Currency Plan 3 (10-year premium payment term) policy is capped at 27% (including Base Offer and Extra Offer, if applicable).

15. **Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment only)**

- a. Specified Savings Insurance Plans are Bonus Power Vantage (one-time premium payment), Global Power Multi-Currency Plan 2 (one-time premium payment), Global Power Multi-Currency Plan 3 (one-time premium payment), Simply Love Encore 5 (one-time premium payment) and Fortune Promise 2 (one-time premium payment)(collectively "New Policy").
- b. The promotional period of Specified Savings Insurance and Life Protection Plans Premium Refund Offer ("Promotional Period") are as follows:
- i. For Bonus Power Vantage (one-time premium payment), Simply Love Encore 5 (one-time premium payment) and Fortune Promise 2 (one-time premium payment), the Promotional Period is from 1 January 2024 to 31 March 2024, both days inclusive.
- ii. For Global Power Multi-Currency Plan 2 (one-time premium payment term), the Promotional Period is 1 January 2024 to 1 February 2024, both days inclusive.
- iii. For Global Power Multi-Currency Plan 3 (one-time premium payment), the Promotional Period is from 2 January 2024 to 31 March 2024, both days inclusive.
- c. This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed above that are:-
- successfully applied and submitted (based on the application date) during the Promotional Period, and
  - issued on or before 31 May 2024.
- d. New Policy will entitle to a premium discount as follows:
- i. Bonus Power Vantage (one-time premium payment)

Premium Amount In US\$ (one-time premium payment)	Premium Discount
300,000 to less than 600,000	3.0%
600,000 to less than 1,000,000	4.0%
1,000,000 to less than 2,000,000	5.0%
2,000,000 to less than 3,500,000	6.0%
3,500,000 or above	7.0%

ii. Global Power Multi-Currency Plan 2 / Global Power Multi-Currency Plan 3 (one-time premium payment)

Premium Amount (one-time premium payment)						Premium Discount
US\$/CAD/AUD	HK\$/MOP	RMB	GBP	EUR	SGD	
300,000 to less than 600,000	2,250,000 to less than 4,500,000	1,800,000 to less than 3,600,000	180,000 to less than 360,000	210,000 to less than 420,000	360,000 to less than 720,000	3.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	3,600,000 to less than 6,000,000	360,000 to less than 600,000	420,000 to less than 700,000	720,000 to less than 1,200,000	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	6,000,000 to less than 12,000,000	600,000 to less than 1,200,000	700,000 to less than 1,400,000	1,200,000 to less than 2,400,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	12,000,000 to less than 21,000,000	1,200,000 to less than 2,100,000	1,400,000 to less than 2,450,000	2,400,000 to less than 4,200,000	6.0%
3,500,000 or above	26,250,000 or above	21,000,000 or above	2,100,000 or above	2,450,000 or above	4,200,000 or above	7.0%

iii. Simply Love Encore 5 (one-time premium payment)

Premium Amount (one-time premium payment)		Premium Discount
US\$	HKS/MOP	
300,000 to less than 600,000	2,250,000 to less than 4,500,000	1.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	2.0%
1,000,000 or above	7,500,000 or above	4.0%

iv. Fortune Promise 2 (one-time premium payment)

Premium Amount In US\$ (one-time premium payment)	Premium Discount
600,000 to less than 1,000,000	1.0%
1,000,000 or above	2.0%

16. **AIA Deferred Annuity Plan Premium Refund Offer (For Hong Kong only)**

- a. The promotional period is from 1 January 2024 to 31 March 2024, both days inclusive ("Promotional Period").
- b. This offer is only applicable to the basic plans of AIA Deferred Annuity Plan with annualised premium of US\$5,000 or above that are:
- i. successfully applied and submitted (based on the application date) during the Promotional Period, and
- ii. issued on or before 31 May 2024.
- c. Premium refund arrangement for the New Policy is as follows:
- At the end of the first policy year, the New Policy will entitle to 8% premium refund.
  - At the end of the second policy year, the New Policy will entitle to 7% premium refund.
- d. The premium refund will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
- 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)	
	1st Policy Anniversary	2nd Policy Anniversary
Monthly	= monthly premium x 12 x 8.0%	= monthly premium x 12 x 7.0%
Quarterly	= quarterly premium x 4 x 8.0%	= quarterly premium x 4 x 7.0%
Semi-annually	= semi-annual premium x 2 x 8.0%	= semi-annual premium x 2 x 7.0%
Annually	= annual premium x 8.0%	= annual premium x 7.0%

17. **Forever Love Coupon Plan 5 Premium Refund Offer**

- a. The promotional period is from 1 January 2024 to 31 March 2024, both days inclusive ("Promotional Period").
- b. This offer is only applicable to the basic plans of Forever Love Coupon Plan 5 that are:
- i. successfully applied and submitted (based on the application date) during the Promotional Period, and
- ii. issued on or before 31 May 2024.
- c. The premium 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 premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
- d. New Policy is entitled to a premium refund as follows:

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)	
Monthly	= monthly premium x 12 x 15.0%	
Quarterly	= quarterly premium x 4 x 15.0%	
Semi-annually	= semi-annual premium x 2 x 15.0%	
Annually	= annual premium x 15.0%	

18. **MPF Tax Deductible Voluntary Contribution ("TVC") (For Hong Kong only)**

- a. The promotional period is from 1 January 2024 to 31 March 2024, both days inclusive ("Promotional Period").
- b. This offer is only applicable to the first 2,000 members who successfully enrol in the TVC Programme within the Promotional Period, set up direct debit instruction and settle i) annual contributions of at least HK\$12,000 OR ii) monthly contributions of at least HK\$1,000 for 12 consecutive months can enjoy 50% off the 1st year's management fees on Constituent Fund level for applicable funds (only applicable to the first HK\$60,000 of each eligible member's account balance). The discount will be offered in the form of a rebate. For those who successfully set up direct debit instruction and settle i) annual contributions of HK\$30,000 or above OR ii) monthly contributions of HK\$2,500 or above for 12 consecutive months can enjoy an extra bonus of HK\$500.
- c. For detailed features, terms, and conditions, please refer to the relevant product brochure.

19. **Preventive Vaccination Offer**

- a. The promotional period is from 1 February 2024 to 31 March 2024, both days inclusive ("Promotional Period").
- b. Customer who successfully applies for Global Power Multi-Currency Plan 3 (3-year / 5-year / 10-year premium payment term) or Bonus Power Vantage (5-year / 10-year premium payment term) with an annualised premium of US\$100,000 or above (collectively the "New Policy"), the eligible insured can enjoy the offer. The New Policy must be:
- i. successfully applied and submitted within the Promotional Period (based on the application date); and
- ii. issued on or before 31 May 2024.
- c. The administration of this offer is provided by AIA Alta Wellness Haven. The redemption period and usage are subject to terms and conditions determined by AIA Alta Wellness Haven. In the event of dispute, AIA Alta Wellness Haven's decision shall be final and conclusive.
- d. Administration of the vaccine is only available in Hong Kong and is only applicable to eligible insured who is aged 9 or above. Identity verification documents are required for registration and identification before receiving vaccination (photocopy is not accepted).
- e. This offer is subject to stock availability of the vaccine. Reservation is required in advance.
- f. Before receiving the vaccination, the eligible insured must understand and agree to the vaccination details, including any risks of the vaccination, the relevant terms and conditions of the vaccination and that the eligible insured agrees to receive the vaccination.
- g. This offer includes the administration of 3 doses of the designated HPV vaccine and prior doctor assessment before the vaccination.
- h. HPV vaccination is not applicable to persons who (i) are hypersensitive to any vaccine ingredients; (ii) are pregnant or breast-feeding; (iii) have immune problems or are taking medication that affects your immune system; or (iv) have a fever.
- i. This offer entitlement can be transferred to other eligible person, but is not exchangeable for cash or any other treatments or goods. Details of transferring the offer entitlement will be provided in the offer redemption notice.
- j. AIA Alta Wellness Haven reserves the final right to interpret and/or amend, all terms and conditions under 19c-i, with or without advance notice. AIA Alta Wellness Haven is solely operated by Sustainable Wellness Limited, which is a wholly-owned subsidiary of Humansa Company Limited and an independent third party of AIA.
- k. The offer redemption notice with usage details and relevant terms and conditions will be issued in the form of email to eligible policyowners' email address as provided to AIA during policy application within 2 months after the policy issuance deadline of the New Policy. Policyowners must provide valid email address. Otherwise, eligible policyowners will not be able to receive the offer redemption notice. AIA is not responsible for verifying the email addresses submitted by policyowners. Should there be any misdelivery of offer redemption notices resulted from inaccurate/incorrect information submitted by the policyowners, AIA will not re-issue the offer redemption notices.
- l. The New Policy must remain in-force from the issue date to the time of receiving the offer redemption letter. Otherwise, this offer will be forfeited.
- m. This offer and the respective redemption period are subject to the terms and conditions determined by the supplier. Please refer to the relevant terms and conditions for details about the offer usage. AIA is not the supplier of the offer and shall not be responsible or liable for the offer. Any disputes arising from the offer shall be resolved by the customer and the supplier directly.
- n. If this offer cannot be provided, AIA reserves the right for replacement while the value and types of the offer may not be the same as the offer as provided in this promotional campaign. In the event of any disputes, AIA's decision shall be final and conclusive.

20. 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.

21. AIA Voluntary Health Insurance Standard Scheme (being the Standard Plan under Voluntary Health Insurance Scheme ("VHIS")) provides the basic standardised features for insured, while AIA Voluntary Health Insurance Flexi Scheme, AIA Voluntary Health Insurance Prime Scheme, AIA Voluntary Health Insurance Privilege Plus Scheme and AIA Voluntary Health Insurance Privilege Scheme (being the Flexi Plan under VHIS) are those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.

22. Each taxpayer who purchases certified VHIS plans for themselves or specified relatives is eligible for annual maximum tax deduction of HK\$8,000 per insured. Each taxpayer may apply for a maximum HK\$60,000 each year in tax deductions for both Qualifying Deferred Annuity policies and MPF tax deductible voluntary contributions. Actual tax deducted depend on the taxable income and tax rates of the taxpayer. Only the paid premiums of certified VHIS plans and Qualifying Deferred Annuity policies, and the MPF tax deductible voluntary contributions made (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. AIA does not provide tax advice, for details on tax deductions, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk), [www.ia.org.hk](http://www.ia.org.hk) or [www.ird.gov.hk](http://www.ird.gov.hk) and consult your own tax and accounting advisors for tax advice.

23. The premium refund offer may be different on the relevant products distributed through different sales channels. Please refer to relevant sales channel's promotional materials.

24. The purpose of this document is for reference only and shall not be construed as tax advice nor is this document 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 and its intermediaries do 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. AIA and its intermediaries do not provide tax or accounting advice and you should consult your own tax and accounting advisors for any tax advice.

25. This promotional leaflet is for distribution in Hong Kong/Macau only.

26. This premium refund material will form part of the policy contract if the Terms and Conditions of this premium refund offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).

**Disclaimer:**

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