HEALTHIER, LONGER,
BETTER LIVES

WEALTH GENERATION SAVINGS INSURANCE PLAN

LIMITED-TIME PROMOTIONAL OFFERS

12 October 2026 to 31 December 2026



MASTER YOUR WEALTH, MASTER YOUR LEGACY



As our valued customer, you can enjoy the following promotional offers ("Promotional Offers") upon successful application for the Wealth Generation Savings Insurance Plan from 12 October 2026 to 31 December 2026.

Reduction of Minimum Premium Requirement[7]

- The minimum premium requirement is reduced from US$1,000,000 to US$500,000.

Premium Discount[8]

- Enjoy a 3% premium discount in the policy with a basic plan premium amount of US$1,000,000 or above.

Terms & Conditions:

1. This leaflet contains general information only. It does not constitute 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. The Promotional Offers are only applicable to the policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs).
3. The Promotional Offers are only applicable to the policies issued in Hong Kong.
4. The promotion period is from 12 October 2026 to 31 December 2026, both days inclusive ("Promotion Period").
5. The Promotional Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
6. Unless otherwise specified (if any), this Promotional Offers are not applicable to cases involving a change from other insurance products to the basic plans or rider(s) (if applicable) of the insurance product under this Promotional Offers.
7. **Reduction of Minimum Premium Requirement**
   a. This offer is only applicable to the Wealth Generation Savings Insurance Plan life ("New Policy"), and the New Policy must be successfully applied for and submitted within the Promotional Period (based on the application date).
8. **Premium Discount**
   a. This offer is only applicable to the New Policy and it must be:
      i. successfully applied and submitted (based on the application date) during the Promotional Period, and
      ii. issued on or before 31 March 2027.
   b. 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 levy will not be applied for calculating the premium discount amount.
   c. Each New Policy can only enjoy this promotional premium discount offer once during the Promotional Period. If the New Policy fulfils more than one promotional premium discount offer's requirement, the promotional offer with higher premium discount amount will be entitled.
   d. In the event of full surrender of the New Policy within the first 3 policy years, the New Policy is not entitled to premium discount and accordingly AIA shall have the right to claw back the entire premium discount by deducting such amount from the Surrender Benefit payable.
   e. In the event of partial surrender of the New Policy within the first 3 policy years, the New Policy is not entitled to the full amount of the premium discount and accordingly AIA shall have the right to claw back part of the premium discount by deducting such amount from the Surrender Benefit payable. The amount of the premium discount to be clawed back will be based on the percentage of reduction of the New Policy's Principal Amount caused by such partial surrender.
9. AIA reserves the right to change any terms and conditions of the Promotional Offers without advance notice. In the event of any disputes, AIA's decision shall be final and conclusive.
10. 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.
11. This promotion leaflet is for distribution in Hong Kong only.

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