

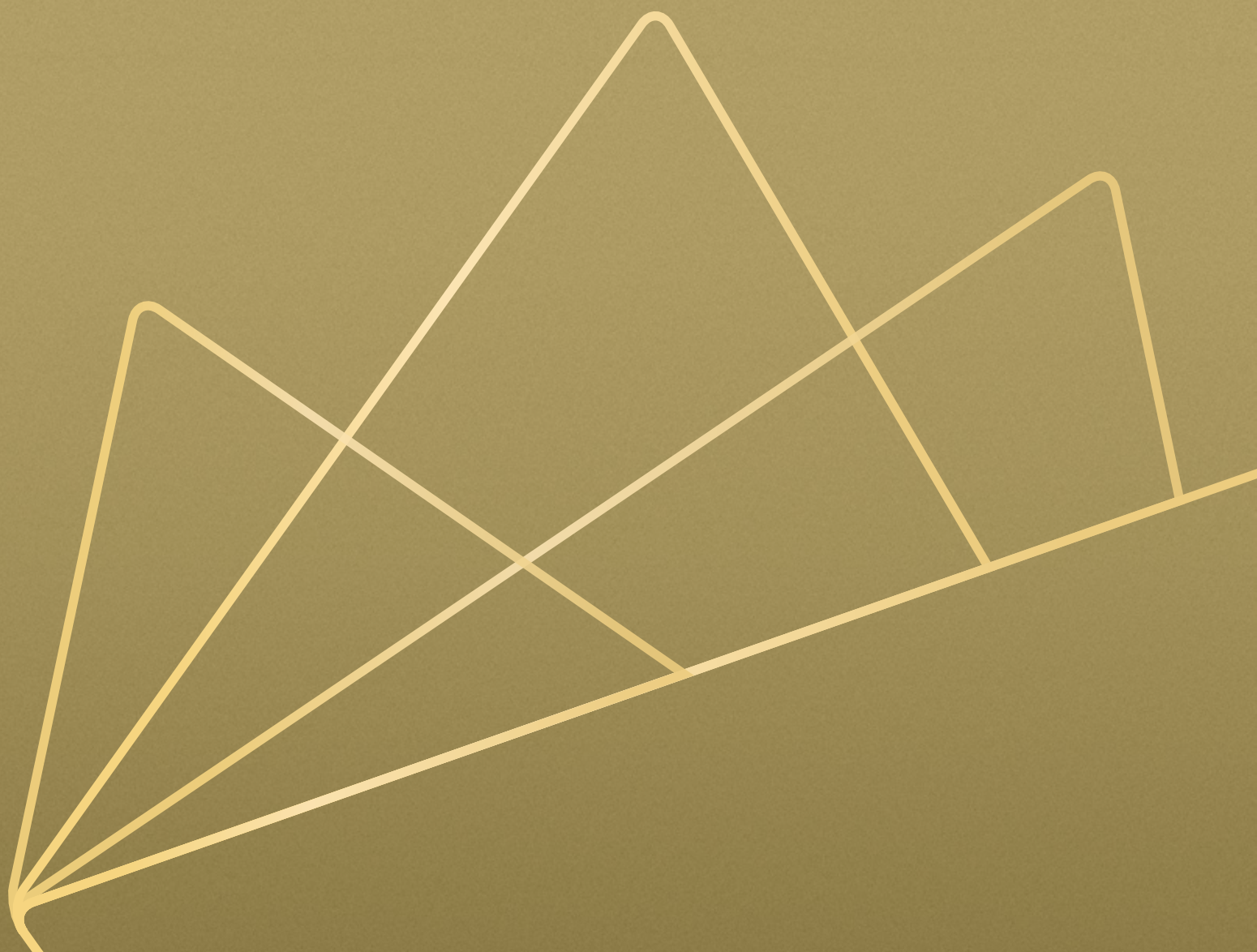


HEALTHIER, LONGER,
BETTER LIVES

EXCLUSIVE PRIVILEGES CURATED JUST FOR YOU

Quarter 4 2026

(Applicable to the policies issued in Macau)



For our eligible valued customers⁴,
we have prepared a series of
extraordinary experiences exclusively
for you to enjoy with your loved ones.

AIA is delighted to bring to our eligible valued customers⁴ exclusive privileges provided by Mandarin Oriental, Macau.



Elegantly Mandarin by Mandarin Oriental, Macau

(Package for two persons)^{4c}

Package includes:

- One-night accommodation in a Deluxe Suite
- Breakfast at Vida Rica Restaurant or Lobby Lounge
- Afternoon Tea Set at the Lobby Lounge
- 5-course Degustation Set Dinner in the exclusive private dining room at Vida Rica Restaurant including the signature Mandarin Oriental Dessert Experience
- 60-minute Spa & Wellness Treatment

Exclusive Elegantly Mandarin by Mandarin Oriental, Macau

(Package for two persons)^{4d}

Package includes:

- Two-night accommodation in a Deluxe Suite with Breakfast at Vida Rica Restaurant or Lobby Lounge

And a one-time experience for the below privileges:

- Afternoon Tea Set at the Lobby Lounge
- Sunset Champagne or Cocktail at Vida Rica Bar
- 5-course Degustation Set Dinner in the exclusive private dining room at Vida Rica Restaurant including the signature Mandarin Oriental Dessert Experience
- 60-minute Spa & Wellness Treatment

Privileged Exclusive Elegantly by Mandarin Oriental, Macau

(Package for two persons)^{4e}

Package includes:

- Three-night accommodation in a Deluxe Suite with Breakfast at Vida Rica Restaurant or Lobby Lounge

And a one-time experience for the below privileges:

- Afternoon Tea Set at Lobby Lounge
- Sunset Champagne or Cocktail at Vida Rica Bar
- 5-course Degustation Set Dinner in the exclusive private dining area at Vida Rica Restaurant
- 120-minute Spa Treatment for Two Persons
- A round-trip limousine pick-up within Macau Peninsula, Taipa and Coloane

Reach out to your financial planners to learn more

Remark: The services and/or products under the offers above are provided by third-party companies independent of AIA. Offer entitlement is subject to the terms and conditions of the service providers. AIA does not have the relevant licence and/or qualification. AIA shall not be responsible or liable for any service and/or product including but not limited to hotel, dining, spa, massage, fitness training, helicopter services, product or solicitation provided by the third-party companies, which is not sold or marketed by AIA.

Terms & Conditions:

1. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. An individual 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.**
2. The promotional offers are only applicable to the policies issued in Macau (the "Offer").
3. The promotional period is from 1 October 2026 to 31 December 2026, both days inclusive ("Promotional Period").
4. The eligible customer must meet the following requirements to enjoy the Offer. Each eligible customer who purchased the policy can only enjoy the Offer once.
 - a. Customer must apply for a Specified Insurance Plan("New Policy") during the Promotional Period; and
 - b. the New Policy is successfully applied and issued during the Promotional Period.
 - c. (Applicable for "Elegantly Mandarin by Mandarin Oriental, Macau"): the annualised premium for each New Policy (before any eligible discount, if any) must be at least of USD/CAD/AUD100,000 / HKD/MOP750,000 / RMB600,000 / GBP60,000 / EUR70,000 / SGD120,000, or USD/CAD/AUD1,000,000 / HKD/MOP7,500,000 / RMB6,000,000 / GBP600,000 / EUR700,000 / SGD1,200,000 for a one-time premium payment (calculation is based on each single policy only); or
 - d. (Applicable for "Exclusive Elegantly Mandarin by Mandarin Oriental, Macau"): the annualised premium for each New Policy (before any eligible discount, if any) must be at least of USD/CAD/AUD200,000 / HKD/MOP1,500,000 / RMB1,200,000 / GBP120,000 / EUR140,000 / SGD240,000, or USD/CAD/AUD2,000,000 / HKD/MOP15,000,000 / RMB12,000,000 / GBP1,200,000 / EUR1,400,000 / SGD2,400,000 for a one-time premium payment(calculation is based on each single policy only); or
 - e. (Applicable for "Privileged Exclusive Elegantly by Mandarin Oriental, Macau"): the annualised premium for each New Policy(before any eligible discount, if any) must be at least of USD/CAD/AUD350,000 / HKD/MOP2,625,000 / RMB2,100,000 / GBP210,000 / EUR245,000 / SGD420,000, or USD/CAD/AUD3,500,000 / HKD/MOP26,250,000 / RMB21,000,000 / GBP2,100,000 / EUR2,450,000 / SGD4,200,000 for a one-time premium payment (calculation is based on each single policy only).
5. Specified Insurance Plan refers to:

1. Global Power Multi-Currency Savings Insurance Plan 3	8. Golden Years Income Insurance Plan
2. Simply Love Encore Savings Insurance Plan 5	9. Fortune Promise Savings Insurance Plan 2
3. Wealth Preserver Life Insurance Plan 5	10. GlobalFlexi Savings Insurance Plan
4. Wealth Enrich Savings Insurance Plan	11. ProsperLife Insurance Plan
5. Forever Love Coupon Insurance Plan 5	12. Wealth Flexi Savings Insurance Plan
6. Admire Life Insurance Plan 2	13. Wealth Elite Life Insurance Plan 3
7. Serene Life Insurance Plan or Serene Life Insurance Plan (Annual Dividends)	14. EverBliss Annuity Insurance Plan (First application date: 29 September 2026)
6. Apart from the New Policy, the premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for the calculation as stated under 4c, 4d and 4e.
7. The Offers are not applicable to applicants who have submitted applications before the Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same products.
8. Unless otherwise specified (if any), the Offers are not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
9. The New Policy should remain in-force from the issue date to the time of receiving the Offer redemption letter. Otherwise, the Offer will be forfeited.
10. The Offer redemption letter with usage details and relevant terms and conditions will be issued to eligible customers after the cooling-off period of the New Policy on or before 28 February 2027. Offer redemption letter will be sent to the mailing address as provided to AIA by the customers during policy application. AIA is not responsible for verifying the mailing addresses submitted by eligible customers. Should there be any failure or delay of delivery of the offer redemption letter resulted from inaccurate/incorrect information submitted by the customers, AIA shall not be responsible or liable and will not re-issue the Offer redemption letter or extend the redemption period of the Offers.
11. Offer entitlement is subject to the terms and conditions of service providers, including but not limited to the respective offer redemption period and the arrangements. If customers would like to use other services provided by the service providers outside of the Offers, all applicable fees and charges will need to be paid by customers. Please contact the respective service providers for details. AIA shall not be responsible or liable for any service, product and/or special offer or discount provided by the service providers.
12. **"Elegantly Mandarin", "Exclusive Elegantly Mandarin" and "Privileged Exclusive Elegantly" by Mandarin Oriental, Macau**
 - a. The "Elegantly Mandarin by Mandarin Oriental, Macau", "Exclusive Elegantly Mandarin by Mandarin Oriental, Macau" and "Privileged Exclusive Elegantly by Mandarin Oriental, Macau" cannot be redeemed for cash, resold, refunded or used in conjunction with any other hotel offers or discounts.
 - b. Room reservations must be made 3 days prior to arrival and please present the redemption voucher upon arrival. Upon reservation, please quote the voucher code.
 - c. Reservations are subject to availability, black-out dates apply.
 - d. Lost or damaged redemption letter will not be replaced.
 - e. Supplement charges incurred at the hotel will be chargeable to the guest based on consumption.
 - f. Mandarin Oriental, Macau reserves the final right to interpret and/or amend all terms and conditions under 12a-e, with or without advance notice.
13. AIA reserves the right to change, revoke or terminate the Offer (including its suppliers, included privileges, and/or any terms and conditions) at any time without prior notice. In the event of any dispute, AIA's decision shall be final and conclusive.
14. If the services and/or products under the Offers cannot be provided for any reason, AIA reserves the right for replacement of the Offers while the value and types of the services and/or products under the Offer may not be the same as those as provided in this promotional campaign. In the event of any disputes, AIA's decision shall be final and conclusive.
15. No transfer, exchange, cash redemption or substitution for the Offers is permitted. If there is any loss, damage, or failure to use, the Offer redemption letter before expiry, no replacement, refund or extension of the Offers shall be made or subject to any claims.
16. AIA is not the supplier of the services and/or products under the Offers and shall not be responsible or liable for the services and/or products under the Offers. Any disputes arising from the services and/or products under the Offers shall be resolved by the customer and the supplier directly. The services and/or products under the Offers are subject to the respective terms and conditions determined by the suppliers. Please refer to the relevant terms and conditions for details about the Offer usage.
17. 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.
18. This promotional leaflet is for distribution in Macau only.

Disclaimer:

AIA International Limited (incorporated in Bermuda with limited liability, "AIA") and its intermediaries do not have the relevant licence and/or qualification to provide accommodation, dining, sports, fitness training or health management solutions. Services are and will be solely provided by independent third-party companies. AIA shall not be responsible or liable for any service including but not limited to hotel, dining, spa, massage, fitness training, helicopter services, product or solicitation provided by the third-party companies, which is not sold or marketed by AIA. Services are available to eligible customers only, subject to respective terms and conditions.

"AIA", "the Company", "our" or "we" herein refers to AIA International Limited (incorporated in Bermuda with limited liability).



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