HEALTHIER, LONGER, BETTER LIVES

AIA REWARDS TOGETHER PROMOTION CAMPAIGN

(QUARTER 4 2026 – NOVEMBER VERSION)



SAVINGS INSURANCE - OFFER HIGHLIGHT

Apply successfully for a **Specified Insurance Plan** during the promotional period to enjoy up to **82.4%** **of the first year's annual premium**!



Global Power Multi-Currency Savings Insurance Plan 3



GlobalFlexi Savings Insurance Plan



Wealth Flexi Savings Insurance Plan

Offer 1 Premium Refund	+	**Offer 2** Guaranteed Preferential Interest Rate Promotion on Prepaid Premium	=	**Total**
Up to 33% premium refund		**Guaranteed preferential interest rate of 4.5% p.a. for a 4-year prepaid premium, total amount equivalent to approx. 49.1% of the first year's annual premium**		**Up to approx. 82.1% of the first year's annual premium**

Note: Terms and conditions apply. Please refer to page 2 - 4 of this leaflet for details.

Note: Terms and conditions apply. Please refer to page 5 - 6 of this leaflet for details.

Note: Terms and conditions apply. The above figures are calculated based on the example on page 7 of this leaflet. Depending on your actual situation, the total offer may be less than 82.1% of the first year's annual premium.

+

Offer 3

With transferrable[π] ePremium Coupons, you may enjoy offers up to approx. 82.4% of the first year's annual premium in total!

Note: Terms and conditions apply, please contact your Financial Planner for details. The above figures are calculated based on the example on page 7 of this leaflet. Depending on your actual situation, the total offer may be less than 82.4% of the first year's annual premium.

[π] Under no circumstances may the ePremium Coupon(s) be resold, exchanged for cash or converted into any other form of benefit. Any remaining balance will not be refunded or paid in cash.

Offer 1 - Premium Refund[9]

12 October 2026 - 30 November 2026

1. Apply successfully for a **Global Power Multi-Currency Savings Insurance Plan 3 and Specified Critical Illness Insurance Plans** during the promotional period to enjoy up to **33% premium refund**!

5-year/10-year Premium Payment Term

• Global Power Multi-Currency Savings Insurance Plan 3*■~	up to 33% premium refund	Base Offer	Extra Offer☼ (Same policyholder successfully applies or holds Specified Insurance Plans)	Total Offer (Base Offer + Extra Offers) Up to
	Less than US$10,000	5%	+3%	8%
	From US$10,000 - less than US$30,000	15%		18%
	From US$30,000 - less than US$50,000	20%		23%
	From US$50,000 - less than US$100,000	23%		26%
	From US$100,000 - less than US$200,000	26%		29%
	From US$200,000 - less than US$1,000,000	28%		31%
	US$1,000,000 or above	30%		33%

Specified Insurance Plans

Specified Savings & Retirement Income Plan	• **EverBliss Annuity Insurance Plan***
Specified Critical Illness Insurance Plans	• **On Your Side Insurance Plan 2 Series*** • **Essence – On Your Side Insurance Plan***

☼ Extra Offer is applicable when:

a. Same policyholder applies within Promotional Period Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and
   i. Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. EverBliss Annuity Insurance Plan

   and that the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and the Specified Critical Illness Insurance Plans or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

OR

b. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
   i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. EverBliss Annuity Insurance Plan

   and applies successfully the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) within Promotional Period and the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy is issued on or before 28 February 2027.

If the condition in a) or b) above is met, the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy will entitle to extra 3% premium refund.Specified Critical Illness Insurance Plans includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

* Can only be purchased as a basic plan.

■ Applicable to all currencies available for policies, 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 9 under Terms & Conditions for the applicable premium amount in other currencies.

Offer 1 - Premium Refund[9] (Continued)

12 October 2026 - 30 November 2026

2. Apply successfully for **GlobalFlexi Savings Insurance Plan and Specified Insurance Plans** during the promotional period to enjoy up to **33% premium refund**!

- **GlobalFlexi Savings Insurance Plan*μ~**

5-year Premium Payment Term

up to 33% premium refund	Base Offer	Extra Offer♦ (Same policyholder successfully applies or holds Specified Insurance Plans)	Total Offer (Base Offer + Extra Offers) Up to
Less than US$10,000	5%	+3%	8%
From US$10,000 - less than US$30,000	15%		18%
From US$30,000 - less than US$50,000	20%		23%
From US$50,000 - less than US$100,000	23%		26%
From US$100,000 - less than US$200,000	26%		29%
From US$200,000 - less than US$1,000,000	28%		31%
US$1,000,000 or above	30%		33%

Specified Insurance Plans

Specified Savings & Retirement Income Plan	• **EverBliss Annuity Insurance Plan***
Specified Life Insurance Plan	• **ProsperLife Insurance Plan***
Specified Critical Illness Insurance Plans	• **On Your Side Insurance Plan 2 Series*** • **Essence – On Your Side Insurance Plan***

♦ Extra Offer is applicable when:

a. Same policyholder applies within Promotional Period GlobalFlexi Savings Insurance Plan (5-year premium payment term) and
   i. Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. ProsperLife Insurance Plan (5-year / 30-year premium payment term), and the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
   iii. EverBliss Annuity Insurance Plan

   and that the GlobalFlexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

OR

b. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
   i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. ProsperLife Insurance Plan (5-year / 30-year payment term), and that the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
   iii. EverBliss Annuity Insurance Plan

   and applies successfully the GlobalFlexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

If the condition in a) or b) above is met, the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy will entitle to extra 3% premium refund.

Specified Critical Illness Insurance Plans includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan.

If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

* Can only be purchased as a basic plan.

μ Applicable to the following currencies available for policies, i.e. US dollar (US$), HK dollar (HK$) and Macau pataca (MOP; only for policies issued in Macau).

~ If the policy is issued in a currency other than US$, please refer to 9 under Terms & Conditions for the applicable premium amount in other currencies.

Offer 1 - Premium Refund[9] (Continued)

12 October 2026 - 30 November 2026

3. Apply successfully for **Wealth Flexi Savings Insurance Plan and Specified Insurance Plans** during the promotional period to enjoy up to **31% premium refund**!

Reduction of Minimum Premium Requirement
Reduced from US$100,000 to US$50,000
(Promotional Period: From 26 October 2026 to 31 December 2026)

- **Wealth Flexi Savings Insurance Plan**[*µ~]

5-year Premium Payment Term

up to 31% premium refund	Base Offer	Extra Offer[^] (Same policyholder successfully applies or holds Specified Insurance Plans)	Total Offer (Base Offer + Extra Offers) Up to
From US$50,000 - less than US$100,000[>>]	21%	+3%	24%
From US$100,000 - less than US$200,000	24%		27%
From US$200,000 - less than US$1,000,000	26%		29%
US$1,000,000 or above	28%		31%

Specified Insurance Plans

Specified Savings & Retirement Income Plan	• **EverBliss Annuity Insurance Plan***
Specified Life Insurance Plan	• **ProsperLife Insurance Plan***
Specified Critical Illness Insurance Plans	• **On Your Side Insurance Plan 2 Series*** • **Essence – On Your Side Insurance Plan***

[>>] Promotional Period of premium refund for annualised Premium US$50,000 to less than US$100,000 is from 26 October 2026 to 30 November 2026.

Scan QR codes to find out more!

[^] Extra Offer is applicable when:

a. Same policyholder applies within Promotional Period Wealth Flexi Savings Insurance Plan (5-year premium payment term) and
   i Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. ProsperLife Insurance Plan (5-year / 30-year premium payment term), and the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
   iii. EverBliss Annuity Insurance Plan
   and that the Wealth Flexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

OR

b. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
   i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
   ii. ProsperLife Insurance Plan (5-year / 30-year payment term), and that the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
   iii. EverBliss Annuity Insurance Plan
   and applies successfully the Wealth Flexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

If the condition in a) or b) above is met, the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy will entitle to extra 3% premium refund. Specified Critical Illness Insurance Plans includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

* Can only be purchased as a basic plan.

µ Applicable to the following currencies available for policies, i.e. US dollar (US$), HK dollar (HK$) and Macau pataca (MOP; only for policies issued in Macau).

~ If the policy is issued in a currency other than US$, please refer to 9 under Terms & Conditions for the applicable premium amount in other currencies.

Offer 2 - Guaranteed Preferential Interest Rate Promotion on Prepaid Premium[10]

1 November 2026 - 30 November 2026

Limited Quota

Apply successfully 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△.

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 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 Examples of Offer 2:

Example 1

Premium Prepayment Term is 1 Year
Annual Premium (Basic Plan, US$ policy) is US$30,000 with 5-year premium payment term

- Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium: **4.8%**
- Assuming the annual premium of the basic plan of **Global Power Multi-Currency Plan Savings Insurance 3** or **GlobalFlexi Savings Insurance 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's 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
Annual Premium (Basic Plan, US$ policy) is US$30,000 with 5-year premium payment term

- Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium: **4.3%**
- Assuming the annual premium of the basic plan of **Global Power Multi-Currency Savings Insurance Plan 3** or **GlobalFlexi Savings Insurance 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$5,160**	+	US$95,160= x 4.3% **US$4,091**	+	US$69,251= x 4.3% **US$2,977**	+	US$42,229= x 4.3% **US$1,815**	=	**US$14,045**

(Approx. **46.8%** of the first year's 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
Annual Premium (Basic Plan, US$ policy) is US$200,000 with 5-year premium payment term

- Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium: **4.5%**
- Assuming the annual premium of the basic plan of **Global Power Multi-Currency Plan Savings Insurance 3**, **GlobalFlexi Savings Insurance Plan** or **Wealth Flexi Savings Insurance 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$36,000**	+	US$636,000= x 4.5% **US$28,620**	+	US$464,620= x 4.5% **US$20,907**	+	US$285,527= x 4.5% **US$12,848**	=	**US$98,376**

(Approx. **49.1%** of the first year's 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.

Illustrative Example of Offer 3:

Annual Premium (Basic Plan, US$ policy) is US$1,000,000 with 5-year premium payment term

1 Premium Refund

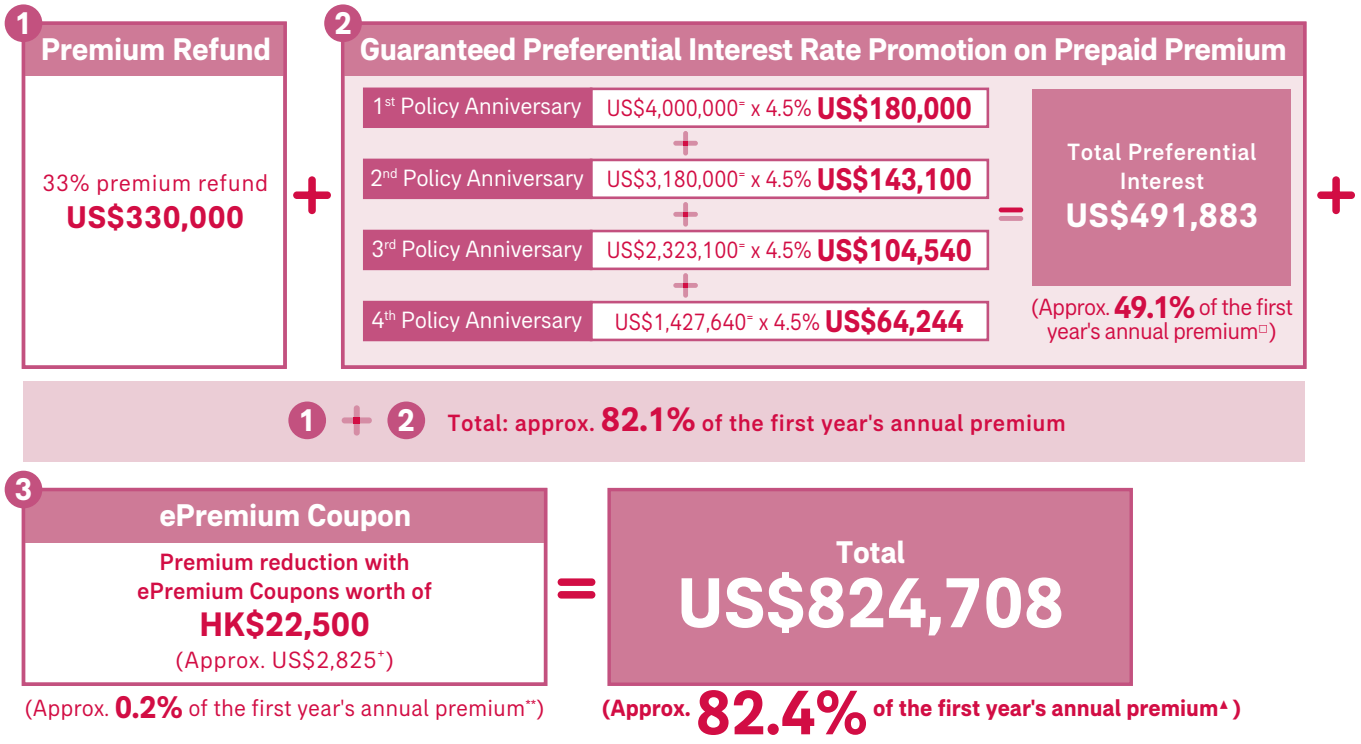
- Assuming same policyholder successfully applies for a **GlobalFlexi Savings Insurance Plan and Specified Insurance Plans** to enjoy **33% premium refund**.

2 Guaranteed Preferential Interest Rate Promotion on Prepaid Premium

- Prepaid prepayment term: 4 years
- Guaranteed Preferential Interest Rate (p.a.) on Prepaid Premium: **4.5%**
- Assuming the annual premium of the basic plan of **GlobalFlexi Savings Insurance Plan** is US$1,000,000 with the first year premium and 4 years prepaid premium (i.e. US$5,000,000) paid upon policy application and the New Policy fulfils all requirements of this Offer.

3 ePremium Coupon

- Assuming policyholder has ePremium Coupons which is worth of **HK$22,500** for premium reduction, i.e. 1 x HK$10,000 (US$1,250) and 25 x HK$500 (US$63) ePremium Coupon.



= 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 actual percentage is 49.1833%.
** Round down to one decimal place. The actual percentage is 0.2825%.
▲ Round down to one decimal place.
+ Round down to nearest integer.

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

Note: Depending on the insurance products applied, the prepaid premium period, and the number of ePremium Coupons held by the customers and the annual premium of the basic plan applied, the actual premium refund percentage and amount under Offer 1, the actual guaranteed preferential interest rate and the amount of interest earned under Offer 2, and the amount of ePremium Coupon discount may be different from the above examples, and thus the total offer may be less than US$824,708 or 82.4% of the first year's annual premium.

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.

2. The Promotional Offers are only applicable to the insurance application submitted via AIA Financial Planners, Brokers or Independent Financial Advisors (IFAs) from AIA's partnership distribution channel. The Promotional Offers may be different on the relevant products distributed through particular sales channels. Please refer to relevant sales channel's promotional materials.

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. **Specified Savings Insurance Plans Premium Refund Offer (Offer Update)**
   a. The promotional period is from 12 October 2026 to 30 November 2026, both days inclusive ("Promotional Period"), unless otherwise specified.
   b. Specified Savings Insurance Plans are Wealth Flexi Savings Insurance Plan (5-year premium payment term),Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) and GlobalFlexi Savings Insurance Plan (5-year premium payment term) (collectively "New Policy").
   c. This offer is only applicable to the basic plans of Specified Savings Insurance 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 28 February 2027.
   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. Wealth Flexi Savings Insurance Plan (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$	50,000 to less than 100,000[>>]	= monthly premium x 12 x 21.0%	= quarterly premium x 4 x 21.0%	= semi-annual premium x 2 x 21.0%	= annual premium x 21.0%
HK$/MOP	375,000 to less than 750,000[>>]				
US$	100,000 to less than 200,000	= 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$/MOP	750,000 to less than 1,500,000				
US$	200,000 to less than 1,000,000	= monthly premium x 12 x 26.0%	= quarterly premium x 4 x 26.0%	= semi-annual premium x 2 x 26.0%	= annual premium x 26.0%
HK$/MOP	1,500,000 to less than 7,500,000				
US$	1,000,000 or above	= monthly premium x 12 x 28.0%	= quarterly premium x 4 x 28.0%	= semi-annual premium x 2 x 28.0%	= annual premium x 28.0%
HK$/MOP	7,500,000 or above				

[>>] Promotional Period of premium refund for annualised Premium US$50,000 to less than US$100,000 or HK$/MOP375,000 to less than HK$/MOP750,000 is from 26 October 2026 to 30 November 2026.

      ii. Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 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$/CAD/AUD	Less than 10,000	= monthly premium x 12 x 5.0%	= quarterly premium x 4 x 5.0%	= semi-annual premium x 2 x 5.0%	= annual premium x 5.0%
HK$/MOP	Less than 75,000				
RMB	Less than 60,000				
GBP	Less than 6,000				
EUR	Less than 7,000				
SGD	Less than 12,000				
US$/CAD/AUD	10,000 to less than 30,000	= monthly premium x 12 x 15.0%	= quarterly premium x 4 x 15.0%	= semi-annual premium x 2 x 15.0%	= annual premium x 15.0%
HK$/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$/CAD/AUD	30,000 to less than 50,000	= monthly premium x 12 x 20.0%	= quarterly premium x 4 x 20.0%	= semi-annual premium x 2 x 20.0%	= annual premium x 20.0%
HK$/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$/CAD/AUD	50,000 to less than 100,000	= monthly premium x 12 x 23.0%	= quarterly premium x 4 x 23.0%	= semi-annual premium x 2 x 23.0%	= annual premium x 23.0%
HK$/MOP	375,000 to less than 750,000				
RMB	300,000 to less than 600,000				
GBP	30,000 to less than 60,000				
EUR	35,000 to less than 70,000				
SGD	60,000 to less than 120,000				
US$/CAD/AUD	100,000 to less than 200,000	= monthly premium x 12 x 26.0%	= quarterly premium x 4 x 26.0%	= semi-annual premium x 2 x 26.0%	= annual premium x 26.0%
HK$/MOP	750,000 to less than 1,500,000				
RMB	600,000 to less than 1,200,000				
GBP	60,000 to less than 120,000				
EUR	70,000 to less than 140,000				
SGD	120,000 to less than 240,000				
US$/CAD/AUD	200,000 to less than 1,000,000	= monthly premium x 12 x 28.0%	= quarterly premium x 4 x 28.0%	= semi-annual premium x 2 x 28.0%	= annual premium x 28.0%
HK$/MOP	1,500,000 to less than 7,500,000				
RMB	1,200,000 to less than 6,000,000				
GBP	120,000 to less than 600,000				
EUR	140,000 to less than 700,000				
SGD	240,000 to less than 1,200,000				
US$/CAD/AUD	1,000,000 or above	= monthly premium x 12 x 30.0%	= quarterly premium x 4 x 30.0%	= semi-annual premium x 2 x 30.0%	= annual premium x 30.0%
HK$/MOP	7,500,000 or above				
RMB	6,000,000 or above				
GBP	600,000 or above				
EUR	700,000 or above				
SGD	1,200,000 or above				

iii. GlobalFlexi Savings Insurance Plan (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$	Less than 10,000	= 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%
HK$/MOP	Less than 75,000				
US$	10,000 to less than 30,000	= monthly premium x 12 x 15.0%	= quarterly premium x 4 x 15.0%	= semi-annual premium x 2 x 15.0%	= annual premium x 15.0%
HK$/MOP	75,000 to less than 225,000				
US$	30,000 to less than 50,000	= 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$/MOP	225,000 to less than 375,000				
US$	50,000 to less than 100,000	= monthly premium x 12 x 23.0%	= quarterly premium x 4 x 23.0%	= semi-annual premium x 2 x 23.0%	= annual premium x 23.0%
HK$/MOP	375,000 to less than 750,000				
US$	100,000 to less than 200,000	= monthly premium x 12 x 26.0%	= quarterly premium x 4 x 26.0%	= semi-annual premium x 2 x 26.0%	= annual premium x 26.0%
HK$/MOP	750,000 to less than 1,500,000				
US$	200,000 to less than 1,000,000	= monthly premium x 12 x 28.0%	= quarterly premium x 4 x 28.0%	= semi-annual premium x 2 x 28.0%	= annual premium x 28.0%
HK$/MOP	1,500,000 to less than 7,500,000				
US$	1,000,000 or above	= monthly premium x 12 x 30.0%	= quarterly premium x 4 x 30.0%	= semi-annual premium x 2 x 30.0%	= annual premium x 30.0%
HK$/MOP	7,500,000 or above				

f. The Wealth Flexi Savings Insurance Plan (5-year premium payment term) Extra Offer is only applicable when:
   1. Same policyholder applies within Promotional Period Wealth Flexi Savings Insurance Plan (5-year premium payment term) and
      i. Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. ProsperLife Insurance Plan (5-year / 30-year premium payment term), and the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
      iii. EverBliss Annuity Insurance Plan

      and that the Wealth Flexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

   OR

   2. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
      i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. ProsperLife Insurance Plan (5-year / 30-year payment term), and that the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
      iii. EverBliss Annuity Insurance Plan

      and applies successfully the Wealth Flexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

   If the condition in 1) or 2) above is met, the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy will entitle to extra 3% premium refund.The Extra Offer will only be applicable to the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy and will not apply to the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy. If the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy entitles to the Extra Offer, the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

g. The maximum premium refund for each eligible Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy is capped at 31% (including Base Offer and Extra Offer, if applicable).

h. The Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) Extra Offer is only applicable when:
   1. Same policyholder applies within Promotional Period Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and
      i. Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. EverBliss Annuity Insurance Plan

      and that the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and the Specified Critical Illness Insurance Plans or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

   OR

   2. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
      i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. EverBliss Annuity Insurance Plan

      and applies successfully the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) within Promotional Period and the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy is issued on or before 28 February 2027.

   If the condition in 1) or 2) above is met, the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy will entitle to extra 3% premium refund. The Extra Offer will only be applicable to the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy and will not apply to the Specified Critical Illness Insurance Plans policy or the EverBliss Annuity Insurance Plan policy. If the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy entitles to the Extra Offer, the Specified Critical Illness Insurance Plans policy or the EverBliss Annuity Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

i. The GlobalFlexi Savings Insurance Plan (5-year premium payment term) Extra Offer is only applicable when:
   1. Same policyholder applies within Promotional Period GlobalFlexi Savings Insurance Plan (5-year premium payment term) and
      i. Specified Critical Illness Insurance Plans, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. ProsperLife Insurance Plan (5-year / 30-year premium payment term), and the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
      iii. EverBliss Annuity Insurance Plan

      and that the GlobalFlexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

   OR

   2. Same policyholder who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
      i. Specified Critical Illness Insurance Plans, and that the original Sum Assured of the Specified Critical Illness Insurance Plans policy is US$50,000 or above, or
      ii. ProsperLife Insurance Plan (5-year / 30-year payment term), and that the annualized premium of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is US$3,000 or above, or
      iii. EverBliss Annuity Insurance Plan

      and applies successfully the GlobalFlexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

   If the condition in 1) or 2) above is met, the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy will entitle to extra 3% premium refund. The Extra Offer will only be applicable to the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy and will not apply to the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy. If the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy entitles to the Extra Offer, the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

j. The maximum premium refund for each eligible Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy, Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy and GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is capped at 33% (including Base Offer and Extra Offer, if applicable).

10. **<u>Guaranteed Preferential Interest Rate Promotion on Prepaid Premium</u>**

a. The Promotional Period is from 1 November 2026 to 30 November 2026, both days inclusive ("Promotional Period").

b. 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:
   i. successfully applied and submitted within the Promotional Period (based on the application date)
   ii. issued on or before 31 January 2027;
   iii. with annual premium payment mode selected **<u>upon policy application</u>**;
   iv. with premium prepayment option (including premium prepayment term) selected **<u>upon policy application</u>**;
   v. 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
   vi. 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.

c. 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.

d. 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.

e. **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 <u>will not be accepted.</u>**

f. 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%

g. 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.
h. 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.
i. **For 1-Year Premium Prepayment Term:**
    i. 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.
    ii. 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.
    iii. 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.
    iv. After the 1st Policy Anniversary, any amount left in the FPDA will be accumulated at the prevailing interest rate only, which is non-guaranteed.
j. **For 4-Year Premium Prepayment Term:**
    i. 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.
    i. 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.
    iii. 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.
    iv. After the 4th Policy Anniversary, any amount left in the FPDA will be accumulated at the prevailing interest rate only, which is non-guaranteed.
k. 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.
l. 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.
m. 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.
n. This Offer can be entitled in conjunction with other AIA's promotional offers (if applicable).
o. Date Back policies are not eligible for this Offer.
p. This Offer is available on a first-come, first-served basis and while quota last.
q. 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 shall not be construed to mean that this document is 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.

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

14. 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).and you should consult your own medical advisors for professional advice.

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