



HEALTHIER, LONGER,  
BETTER LIVES

# BUILD A LASTING LEGACY WITH WEALTH ELITE 2 – SAPPHIRE

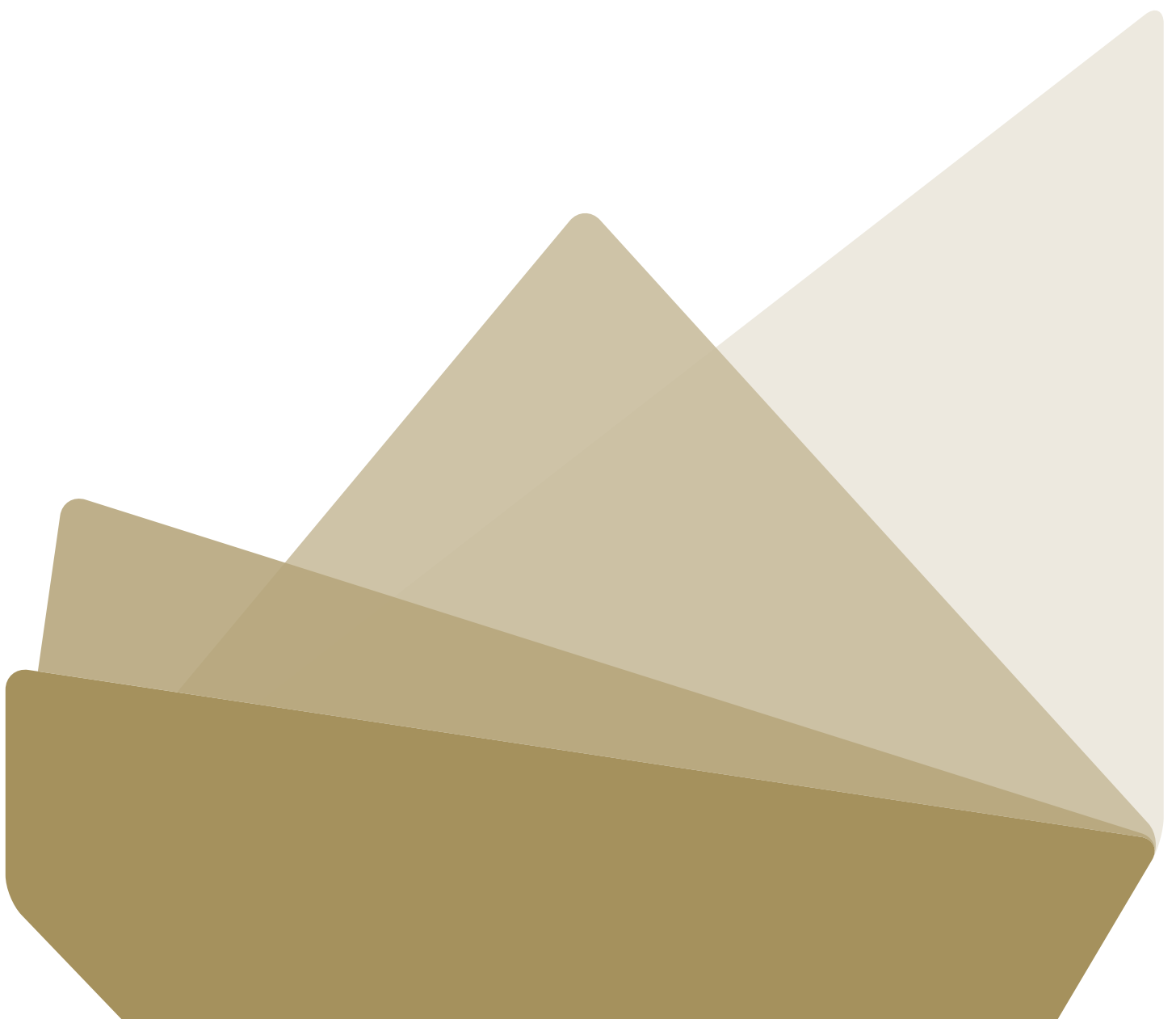
and enjoy limited-time privileges  
exclusively for you

Offer Extension



**SECURE  
YOUR FAMILY'S FUTURE  
BY EXTENDING  
YOUR LEGACY**

**Legacy planning is key to preserving your wealth for your loved ones, giving them financial security and a head start on success no matter what the future brings.**



As our valued customer, you can enjoy a myriad of exclusive privileges upon successful application of Wealth Elite 2 – Sapphire from 1 January 2023 to 31 March 2023.

## Reduction of Minimum Sum Assured Requirement<sup>7</sup>

- Reduced from US\$1,000,000 to US\$500,000

## Premium Discount<sup>8</sup>

- Enjoy a 1% premium discount in a policy with a sum assured of US\$1,000,000 or above

## Simplified Underwriting Offer<sup>9</sup>

- No medical examination is required. Answer simple health questions to apply for the plan.

## Relaxation of Medical Underwriting Requirement<sup>10</sup>

- Reduced from basing on 100% sum assured to 80% sum assured

## Exquisite MICHELIN-starred Dining Experience<sup>+11</sup>

- Dedicated Dinner Menu for two at Forum\* (Hong Kong) or Jade Dragon# (Macau)
- Pair with Wines

Customers who successfully apply for Wealth Elite 2 - Sapphire with a one-time premium of US\$1,000,000 or above (before discount), will enjoy extra privileges with your loved ones.



Please refer to the promotion leaflet for details and related Terms & Conditions.

## Reach out to your financial planners to learn more

<sup>7</sup>Applicable only for policies issued in Hong Kong with a one-time premium of US\$1,000,000 or above (before discount).

<sup>#</sup>Applicable only for policies issued in Macau with a one-time premium of US\$1,000,000 or above (before discount).

<sup>+</sup>The offers above are provided by independent third-party companies. 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 including but not limited to dining 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. 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.**
  2. The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs).
  3. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
  4. The promotion period is from 1 January 2023 to 31 March 2023, both days inclusive ("Promotion Period").
  5. The Promotion 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), offers are not applicable to those plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
  7. **Reduction of Minimum Sum Assured Requirement**
    - a. This offer is only applicable to Wealth Elite 2 - Sapphire ("New Policy") that is successfully submitted and applied within the Promotion Period (based on the application date).
  8. **Premium Discount**
    - a. This offer is only applicable to Wealth Elite 2 - Sapphire ("New Policy") that is:
      - i. successfully applied and submitted within the Promotion Period (based on the application date); and
      - ii. issued on or before 31 May 2023.
    - 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 Promotion Period. If the New Policy fulfils more than one promotional premium discount offer's requirement, the promotion offer with higher premium discount amount will be entitled.
    - d. New Policy will entitle to a 1% premium discount.
  9. **Simplified Underwriting Offer**
    - a. This offer is only applicable to Wealth Elite 2 - Sapphire ("New Policy"). Insured of the New Policy can enjoy Simplified Underwriting Offer of the product mentioned above (simply consent 3 health questions and answer Miscellaneous questions).
      - i. This offer is only applicable to customers who fulfill ALL of the following criteria:
        - The New Policy is successfully submitted and applied within the Promotion Period (based on the application date); and
        - Paid full premium and issued on or before 31 May 2023. (If full premium is not paid on or before 31 May 2023, AIA has the right to revoke the offer and full underwriting procedures will be performed.)
        - Insureds currently aged 18 - 55, new or existing customers.
        - Applicable to specified countries or regions of residency including Hong Kong, Macau and Mainland China (except Tibet and Xinjiang). Please contact your financial planner for the full list.
        - Maximum one Wealth Elite 2 - Sapphire to be issued under this simplified underwriting offer with a maximum sum assured US\$1,000,000 per insured.
        - Only applicable to applications via iPoS.
      - ii. **Important Notes**
        - Customer must consent the health declaration truthfully. If customers fail to disclose or withhold their pre-existing health conditions, the approval of their policies or future claims will be affected. The Company may request customers to provide further information as reference for policy approval.
        - The offer is only limited to this campaign, and it does not serve as a precedent for future policy applications.
        - The offer is not applicable to application of Term Conversion.
        - If the policyholder and the insured are two different persons, the insured must make the health declaration. Both the policyholder and insured must sign the application form and health declaration.
    - b. Simplified Underwriting Offer is not applicable to the policy application of Wealth Elite 2 - Sapphire with Pre-underwriting Option and policy that already enjoyed Relaxation of Medical Underwriting Requirement.
    - c. The maximum sum assured under Simplified Underwriting Offer is based on the applied sum assured of the policy application rather than the sum assured after enjoying Relaxation of Medical Underwriting requirement.
  - d. AIA reserves the right to change any terms and conditions of this offer without advance notices. The offer is valid only when the promotion insurance product is available for application. In case of any dispute regarding the offer, AIA's decision shall be final and conclusive.
  - e. For the detailed procedures of the application, please contact your Financial Planner.
10. **Relaxation of Medical Underwriting Requirement**
    - a. This offer is only applicable to Wealth Elite 2 -Sapphire ("New Policy") that is:
      - i. successfully submitted and applied within the Promotion Period (based on the application date); and
      - ii. paid full premium and issued on or before 31 May 2023. (If full premium is not paid on or before 31 May 2023, AIA has the right to revoke the offer and full underwriting procedures will be performed.)
    - b. Under this offer, the medical underwriting requirement will be based on 80% of the applied sum assured of the policy application, instead of 100%. The corresponding medical examination will still be required.
    - c. Under this offer, the aggregate limit of US\$20,000,000 for each insured will remain unchanged for the Pre-underwriting Option.
  11. **Exquisite MICHELIN-starred Dining Experience**
    - a. The eligible customer must meet the following requirements to enjoy this offer. Each eligible policy can only enjoy this offer once.
      - i. Customer must apply for Wealth Elite 2 - Sapphire ("New Policy") during the promotion period; and
      - ii. the one-time premium for each policy is US\$1,000,000 or above (before discount); and
      - iii. **the policy is successfully applied and issued during the promotion period.**
    - b. 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 of this offer.
    - c. The New Policy should remain in-force from the issue date to the time of receiving the offer redemption vouchers. Otherwise, the offer will be forfeited.
    - d. The offer redemption voucher is not redeemable for cash, may not be sold, is non-refundable and may not be used in conjunction with any other special offer or discount of the restaurants.
    - e. Table reservations must be made 14 days prior to the booking and please present the redemption voucher upon arrival. Upon reservation, please quote the voucher code.
    - f. Reservations are subject to availability, black-out dates apply.
    - g. Lost or damaged redemption vouchers will not be replaced.
    - h. The respective restaurant reserves the final right to interpret and/or amend, all terms and conditions under 11d-h, with or without advance notice.
    - i. The offer redemption vouchers with usage details and relevant terms and conditions will be issued to eligible customers after the cooling-off period of the New Policy and on or before 31 May 2023. Offer redemption vouchers 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 customers. Should there be any misdelivery of offer redemption vouchers resulted from inaccurate/ incorrect information submitted by the eligible customers, AIA will not re-issue the offer redemption vouchers.
    - j. Offer entitlement is subject to the terms and conditions of respective restaurants, including the respective offer redemption period and the arrangements pursuant to the prevailing disease prevention measures. If customer would like to use other services provided by the respective restaurants, additional fees will need to be paid by customers. Please contact the respective restaurants for details.
    - k. If the offer item cannot be provided, AIA reserves the right for replacement while the value and types of the offer item may not be the same as the offer item as provided in this promotion campaign. In the event of any disputes, AIA's decision shall be final and conclusive.
    - l. No transfer, exchange, cash redemption or substitution for the offer redemption voucher is permitted. If there is any loss/damage or failing to use the redemption voucher before expiry, no replacement shall be made.
    - m. AIA is not the supplier of the offer items and shall not be responsible or liable for the offer items. Any disputes arising from the offer items shall be resolved by the customer and the supplier directly. The offer items 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.
  12. AIA reserves the right to change any terms and conditions of this promotion without advance notice. All promotion offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
  13. 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.
  14. This promotion leaflet is for distribution in Hong Kong/ 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 dining services. 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 dining services, product and 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.

"Hong Kong" and "Macau" herein refer to "Hong Kong Special Administrative Region" and "Macao Special Administrative Region", respectively.

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



View e-copy

