



HEALTHIER, LONGER,
BETTER LIVES

“AIA GOING BEYOND WITH YOU” PROMOTIONAL CAMPAIGN

(QUARTER 1 2023)

Offer Update



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**TRANSCENDED THE NORM OF
“ONLY PAY OUT CLAIMS”
TAKING CARE OF YOUR NEEDS
COMPREHENSIVELY FROM
PREVENTION, PROTECTION,
TREATMENT TO RECOVERY**



AIA has gone beyond and transcended the norm of “insurance is about paying out claims only”. With “Health & Wellness 360”, AIA offers you an array of extra health and medical services. Through designated products, it takes care of your needs comprehensively along your health journey, from “Live Well”, “Protect Well” and “Get Well”.



To find out more about AIA “Health & Wellness 360”



HEALTH PROTECTION

In the new year, AIA will continue to go beyond with you by providing a diversity of protection plans including medical, critical illness and accident protection. Prepare for the unexpected based on your needs and your family's!

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

1 January 2023 to 31 March 2023

Specified Medical Insurance Plans Premium Refund Offer (Family Offer)⁹⁾

Same policyholder successfully applies for Specified Medical Insurance Plans for different insureds (Family Members⁸⁾)

1 insured	5 months premium refund	up to 7 months premium refund ⁸
2 insureds	6 months premium refund	
3 insureds or more	7 months premium refund	

Specified Medical Insurance Plan

AIA Voluntary Health Insurance Scheme	<ul style="list-style-type: none"> • AIA Voluntary Health Insurance Standard Scheme⁸⁾ • AIA Voluntary Health Insurance Flexi Scheme⁸⁾ • AIA Voluntary Health Insurance Prime Scheme⁸⁾ • AIA Voluntary Health Insurance Privilege Plus Scheme⁸⁾ • AIA Voluntary Health Insurance Privilege Scheme⁸⁾
Medical Protection	<ul style="list-style-type: none"> • Cancer Guardian 3⁹⁾ • Cancer Guardian Pearl 3⁹⁾ • Health Journey Guardian⁹⁾

1 January 2023 to 31 March 2023



Medical Protection¹⁰⁾

- Privilege Plus Medical Plan^{△*}
- Privilege Medical Rider^{△△}
- Privilege Plus Pearl Medical Plan^{*}
- Privilege Pearl Medical Rider[△]
- CEO Essence Medical Plan 2^{*}
- CEO Essence Pearl Medical Plan 2^{*}
- Super Good Health Medical Plan 2^{*}
- Super Good Health Hospital and Surgical Rider 2[△]

3 months
premium refund

1 January 2023 to 31 March 2023



Accident Protection¹⁰⁾

- Silvery Protect^{*}

3 months
premium refund

1 January 2023 to 31 March 2023



Life Protection¹⁰⁾

- Wisdom Term Life Plan^{*}
- Wisdom Term Life Supplementary Contract[△]
- Expert Term Life Plan^{*}
- Expert Term Life Supplementary Contract[△]

3 months
premium refund

⁹⁾ Applicable to the policy in which the policyholder is also the insured.

⁸⁾ "Family Members" mean the insureds in whom the same policyholder and the beneficiary have insurable interest.

⁸⁾ The maximum premium refund for each eligible Specified Medical Insurance Plan policy is capped at 7 months.

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

⁹⁾ Can be purchased as a basic plan or as a rider.

^{*} Can only be purchased as a basic plan.

[△] Can only be purchased as a rider.

⁺ Available in Hong Kong only.

[△] Available in Macau only.



HEALTH PROTECTION

Offer Update

1 March 2023 to 31 March 2023



Critical Illness Protection

- On Your Side Plan Series^{11*}

up to **4 months** premium refund

Base Offer	Extra Offer ^{>}		Total
1 month	Same policyholder successfully applies for Specified Insurance Plan - Group 1	Extra Offer 1 +2 months	3 months
	Same policyholder successfully applies for Specified Insurance Plan - Group 2	Extra Offer 2 +3 months	4 months

Specified Insurance Plan - Group 1

AIA Voluntary Health Insurance Scheme	<ul style="list-style-type: none"> • AIA Voluntary Health Insurance Standard Scheme^{#®} • AIA Voluntary Health Insurance Flexi Scheme^{#®} • AIA Voluntary Health Insurance Prime Scheme^{#*} • AIA Voluntary Health Insurance Privilege Plus Scheme^{#**} • AIA Voluntary Health Insurance Privilege Scheme^{#△}
Medical Protection	<ul style="list-style-type: none"> • Privilege Plus Medical Plan^{^*} • Privilege Medical Rider^{^△} • Privilege Plus Pearl Medical Plan[*] • Privilege Pearl Medical Rider[△]
Critical Illness Protection	<ul style="list-style-type: none"> • Simple Care Essence[®] • Simple Care Essence Pearl[®]

Specified Insurance Plan - Group 2

Savings Insurance	<ul style="list-style-type: none"> • Global Power Multi-Currency Plan 2[*] • Bonus Power Vantage[*]
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1 January 2023 to 31 March 2023



Critical Illness Protection¹⁰

- Simple Care Essence[®]
- Simple Care Essence Pearl[®]

3 months
premium refund

1 January 2023 to 31 March 2023



Severity-based Health Protection¹⁰

- AIA One Absolute – Full Protection[®]
- AIA One Absolute Pearl – Full Protection[®]

3 months
premium refund

* Can only be purchased as a basic plan.

> Extra Offer 1 and Extra Offer 2 are mutually exclusive, and will only be applicable to the On Your Side Plan Series policy but will not apply to the Specified Insurance Plan (Group 1 or Group 2) policy. If a customer is eligible to enjoy Extra Offer 1 and Extra Offer 2 at the same time, only the higher extra offer will be given (i.e. Extra Offer 2). The maximum premium refund for each eligible On Your Side Plan series policy is capped at 4 months.

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

Comprehensive wealth management is the first step towards a fruitful future. AIA offers various savings insurance and life protection plans so you can go beyond the present and embrace a fulfilling future.

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

Offer Update

1 March 2023 to 31 March 2023

10-year Premium Payment Term¹²

up to **27%**
premium refund

	Base Offer	Extra Offer (Same policyholder successfully applies for Specified Insurance Product)	Total
Less than US\$5,000	12%	+2%	14%
From US\$5,000 - less than US\$10,000	13%		15%
From US\$10,000 - less than US\$30,000	16%		18%
From US\$30,000 - less than US\$50,000	18%		20%
From US\$50,000 - less than US\$120,000	23%		25%
US\$120,000 or above	25%		27%

5-year Premium Payment Term¹²

up to **25%**
premium refund

	Base Offer	Extra Offer (Same policyholder successfully applies for Specified Insurance Product)	Total
Less than US\$10,000	12%	+2%	14%
From US\$10,000 - less than US\$30,000	14%		16%
From US\$30,000 - less than US\$50,000	16%		18%
US\$50,000 or above	23%		25%

Specified Insurance Plan

AIA Voluntary Health Insurance Scheme

- AIA Voluntary Health Insurance Standard Scheme^{#a}
- AIA Voluntary Health Insurance Flexi Scheme^{#a}
- AIA Voluntary Health Insurance Prime Scheme^{#*}
- AIA Voluntary Health Insurance Privilege Plus Scheme^{#**}
- AIA Voluntary Health Insurance Privilege Scheme^{#Δ}

Medical Protection

- CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5^a
- CEO Pearl Medical Plan 5 / CEO Pearl Medical Plan (Worldwide) 5^a

Critical Illness Protection

- On Your Side Plan Series^{*}



Savings Insurance

- Global Power Multi-Currency Plan 2^{*#-s}
- Bonus Power Vantage^{*}



Savings Insurance

- Global Power Multi-Currency Plan 2^{*#-s}
- Bonus Power Vantage^{*}

1 January 2023 to 31 March 2023

One-Time Premium Payment¹³

From US\$300,000 - less than US\$600,000	3%	up to 5% premium discount
From US\$600,000 - less than US\$1,000,000	4%	
US\$1,000,000 or above	5%	



Savings Insurance

- Global Power Multi-Currency Plan 2^{*#-s}

1 January 2023 to 31 March 2023

3-year Premium Payment Term¹²

Less than US\$5,000	5%	up to 19% premium refund
From US\$5,000 - less than US\$10,000	8%	
From US\$10,000 - less than US\$30,000	11%	
From US\$30,000 - less than US\$50,000	13%	
From US\$50,000 - less than US\$75,000	15%	
From US\$75,000 - less than US\$120,000	17%	
US\$120,000 or above	19%	



Savings Insurance

- Simply Love Encore 5^{*-s}

1 January 2023 to 31 March 2023

5-year/10-year Premium Payment Term¹²

Less than US\$5,000	4%	up to 10% 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 Payment¹³

From US\$300,000 - less than US\$600,000	1%	up to 4% 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 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).

^{*} 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 12 and 13 under Terms & Conditions for the applicable premium amount in other currencies.

[♦] Applicable to all policy currencies available, i.e. US dollars (USD), HK dollars (HKD) and Macau pataca (MOP; only for policies issued in Macau).

[§] The promotional period of EUR and SGD policy is from 18 January 2023 to 31 March 2023.

[#] 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.

^Δ Can only be purchased as a rider.

\$ WEALTH MANAGEMENT / LIFE PROTECTION

1 January 2023 to 31 March 2023



Life Protection

- Serene Life series**

5-year / 10-year / 25-year Premium Payment Term¹²

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 2023 to 31 March 2023



Savings Insurance

- Fortune Promise 2*

One-Time Premium Payment¹³

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 2023 to 31 March 2023



Savings Insurance

- AIA Deferred Annuity Plan^{14*}#

Annualised Premium US\$ 5,000 or above

17%
premium refund

1 January 2023 to 31 March 2023



Savings Insurance

- Forever Love Coupon Plan 5^{15*}

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

15%
premium refund

1 January 2023 to 31 March 2023



MPF

- MPF Tax Deductible Voluntary Contribution ("TVC")^{16#}

50% off
management
fees for
the 1st year^o



HK\$500
bonus^o

* 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.

Please contact your financial planner or call AIA Customer Hotline for details

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Terms & Conditions :

- 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/aivitality.
- 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).
- The Promotional Offers are only applicable to the policies issued in Hong Kong or Macau.
- 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.
- Each New Policy can only enjoy this promotional premium refund or discount offer 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.
- The Promotional Offers are not applicable to applicants who have submitted applications before Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same products.
- Unless otherwise specified (if any), 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.
- 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 Medical Insurance Plans Premium Refund (Family Offer)

- The promotional period is from 1 January 2023 to 31 March 2023, both days inclusive ("Promotional Period").
- The Premium Refund Offer is only applicable to Specified Medical Insurance Plans ("New Policy") listed below that are successfully applied and submitted within the Promotional Period (based on application date) and issued by 31 May 2023. 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 2023, and such supplementary contract must also be effective by 31 May 2023. 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.
- Specified Medical Insurance Plans (including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) refers to:

1.	AIA Voluntary Health Insurance Standard Scheme [®]
2.	AIA Voluntary Health Insurance Flexi Scheme [®]
3.	AIA Voluntary Health Insurance Prime Scheme ^{**}
4.	AIA Voluntary Health Insurance Privilege Plus Scheme ^{**}
5.	AIA Voluntary Health Insurance Privilege Scheme ^{††}
6.	Health Journey Guardian [®]
7.	Cancer Guardian 3 [®] / Cancer Guardian Pearl 3 [®]

* Can only be purchased as a basic plan † Can only be purchased as a rider ‡ Can be purchased as a basic plan or as a rider § Available in Hong Kong only

- "Family Members" mean the insureds in whom the same policyholder and the beneficiary have insurable interest.
- 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 up to 3 months premium refund (if applicable)
 - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).
- 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.
- The maximum premium refund for each eligible Specified Medical Insurance Plan policy is capped at 7 months.
- 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. Specified Protection Plans Premium Refund Offer

The promotional period is from 1 January 2023 to 31 March 2023, both days inclusive ("Promotional Period").

- 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 2023. 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 2023, and such supplementary contract must also be effective by 31 May 2023. 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.
- Specified Protection Plans (including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) refer to:

1.	CEO Essence Medical Plan 2* / CEO Essence Pearl Medical Plan 2*
2.	Super Good Health Medical Plan 2* / Super Good Health Hospital and Surgical Rider 2*
3.	Privilege Plus Medical Plan** / Privilege Plus Pearl Medical Plan*
4.	Privilege Medical Rider ^{††} / Privilege Pearl Medical Rider [†]
5.	Simple Care Essence [®] / Simple Care Essence Pearl [®]
6.	Silvery Protect*
7.	Wisdom Term Life Plan* / Wisdom Term Life Supplementary Contract [‡]
8.	Expert Term Life Plan* / Expert Term Life Supplementary Contract [‡]
9.	AIA One Absolute – Full Protection [®] / AIA One Absolute Pearl – Full Protection [®]

* Can only be purchased as a basic plan † Can only be purchased as a rider ‡ Can be purchased as a basic plan or as a rider ^ Available in Macau only

- 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.
- 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

11. On Your Side Plan Series Premium Refund Offer

- The promotional period is from 1 March 2023 to 31 March 2023, both days inclusive ("Promotional Period").
- This offer is only applicable to the basic plans of On Your Side Plan, On Your Side Plan – First Gift and AIA Vitality Series: On Your Side Plan ("New Policy") that are:
 - successfully applied and submitted within the Promotional Period (based on the application date); and
 - issued on or before 31 May 2023.
- 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)
- 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.
- The Extra Offer is only applicable when same policyholder successfully applies for both On Your Side Plan series and Specified Insurance Plan (Group 1 or Group 2) (including basic plan, supplementary contract, AIA Vitality series and Pearl series, if applicable) within promotional period, and that the Specified Insurance Plan (Group 1 or Group 2) policy is issued on or before 31 May 2023, the On Your Side Plan series policy will enjoy the premium refund of extra 2 months or extra 3 months. If the Specified Insurance Plan (Group 1 or Group 2) 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 2023, and such supplementary contract must also be effective by 31 May 2023. Otherwise the On Your Side Plan series policy will not have the Extra Offer. The Extra Offer will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Insurance Plan (Group 1 or Group 2) policy.
- Extra Offer 1 and Extra Offer 2 are mutually exclusive. If a customer is eligible to enjoy Extra Offer 1 and Extra Offer 2 at the same time, only the higher extra offer will be given (i.e. Extra Offer 2). The maximum premium refund for each eligible On Your Side Plan series policy is capped at 4 months.
- If the On Your Side Plan series policy entitles to the Extra Offer, the Specified Insurance Plan (Group 1 or Group 2) policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited.
- 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

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

- a. The promotional period of Specified Savings Insurance and Life Protection Plans Premium Refund Offer ("Promotional Period") are as follows:
- For Global Power Multi-Currency Plan 2 (3-year premium payment term's USS, CAD, AUD, HK\$, MOP, RMB and GBP policy), 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 2023 to 31 March 2023, both days inclusive.
 - For Global Power Multi-Currency Plan 2 (3-year premium payment term's EUR and SGD policy), the Promotional Period is from 18 January 2023 (first application date) to 31 March 2023, both days inclusive.
 - For Bonus Power Vantage (5-year / 10-year premium payment term) and Global Power Multi-Currency Plan 2 (5-year / 10-year premium payment term), the Promotional Period is from 1 March 2023 to 31 March 2023, both days inclusive.
- b. 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), 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").
- c. This offer is only applicable to the basic plans of Specified Savings Insurance and Life Protection 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 2023.
- 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:
- 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 10,000	= monthly premium x 12 x 12.0%	= quarterly premium x 4 x 12.0%	= semi-annual premium x 2 x 12.0%	= annual premium x 12.0%
10,000 to less than 30,000	= monthly premium x 12 x 14.0%	= quarterly premium x 4 x 14.0%	= semi-annual premium x 2 x 14.0%	= annual premium x 14.0%
30,000 to less than 50,000	= 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%
50,000 or above	= 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%

- 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 12.0%	= quarterly premium x 4 x 12.0%	= semi-annual premium x 2 x 12.0%	= annual premium x 12.0%
5,000 to less than 10,000	= monthly premium x 12 x 13.0%	= quarterly premium x 4 x 13.0%	= semi-annual premium x 2 x 13.0%	= annual premium x 13.0%
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 120,000	= 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%
120,000 or above	= monthly premium x 12 x 25.0%	= quarterly premium x 4 x 25.0%	= semi-annual premium x 2 x 25.0%	= annual premium x 25.0%

iii. Global Power Multi-Currency Plan 2 (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%
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 8.0%	= quarterly premium x 4 x 8.0%	= semi-annual premium x 2 x 8.0%	= annual premium x 8.0%
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 11.0%	= quarterly premium x 4 x 11.0%	= semi-annual premium x 2 x 11.0%	= annual premium x 11.0%
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 13.0%	= quarterly premium x 4 x 13.0%	= semi-annual premium x 2 x 13.0%	= annual premium x 13.0%
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 15.0%	= quarterly premium x 4 x 15.0%	= semi-annual premium x 2 x 15.0%	= annual premium x 15.0%
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 120,000	= 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%
HK\$/MOP	562,500 to less than 900,000				
RMB	450,000 to less than 720,000				
GBP	45,000 to less than 72,000				
EUR	52,500 to less than 84,000				
SGD	90,000 to less than 144,000				
US\$/CAD/AUD	120,000 or above	= 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%
HK\$/MOP	900,000 or above				
RMB	720,000 or above				
GBP	72,000 or above				
EUR	84,000 or above				
SGD	144,000 or above				

iv. Global Power Multi-Currency Plan 2 (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 10,000	= monthly premium x 12 x 12.0%	= quarterly premium x 4 x 12.0%	= semi-annual premium x 2 x 12.0%	= annual premium x 12.0%
HKS/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 14.0%	= quarterly premium x 4 x 14.0%	= semi-annual premium x 2 x 14.0%	= annual premium x 14.0%
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 16.0%	= quarterly premium x 4 x 16.0%	= semi-annual premium x 2 x 16.0%	= annual premium x 16.0%
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 or above	= 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%
HKS/MOP	375,000 or above				
RMB	300,000 or above				
GBP	30,000 or above				
EUR	35,000 or above				
SGD	60,000 or above				

v. Global Power Multi-Currency Plan 2 (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 12.0%	= quarterly premium x 4 x 12.0%	= semi-annual premium x 2 x 12.0%	= annual premium x 12.0%
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 13.0%	= quarterly premium x 4 x 13.0%	= semi-annual premium x 2 x 13.0%	= annual premium x 13.0%
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 18.0%	= quarterly premium x 4 x 18.0%	= semi-annual premium x 2 x 18.0%	= annual premium x 18.0%
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 120,000	= 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%
HKS/MOP	375,000 to less than 900,000				
RMB	300,000 to less than 720,000				
GBP	30,000 to less than 72,000				
EUR	35,000 to less than 84,000				
SGD	60,000 to less than 144,000				
US\$/CAD/AUD	120,000 or above	= monthly premium x 12 x 25.0%	= quarterly premium x 4 x 25.0%	= semi-annual premium x 2 x 25.0%	= annual premium x 25.0%
HKS/MOP	900,000 or above				
RMB	720,000 or above				
GBP	72,000 or above				
EUR	84,000 or above				
SGD	144,000 or above				

vii. 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%	
HKS/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%	
HKS/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%	
HKS/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%	
HKS/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%	
HKS/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%	
HKS/MOP	562,500 or above					

viii. 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) and Global Power Multi-Currency Plan 2 (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) 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 2023, 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) policy will enjoy the premium refund of **extra 2%**. 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 2023, and such supplementary contract must also be effective by 31 May 2023. 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) 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) 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) 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 / 10-year premium payment term) or Global Power Multi-Currency Plan 2 (5-year / 10-year premium payment term) policy is capped at 27% (including Base Offer and Extra Offer, if applicable).

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

- a. The promotional period of Specified Savings Insurance Plans Premium Discount Offer ("Promotional Period") are as follows:
- For Bonus Power Vantage (one-time premium payment), Global Power Multi-Currency Plan 2 (one-time premium payment's US\$, CAD, AUD, HK\$, MOP, RMB and GBP policy), Simply Love Encore 5 (one-time premium payment) and Fortune Promise 2, the Promotional Period is from 1 January 2023 to 31 March 2023, both days inclusive.
 - For Global Power Multi-Currency Plan 2 (one-time premium payment's EUR and SGD policy), the Promotional Period is from 18 January 2023 (first application date) to 31 March 2023, both days inclusive.
- b. Specified Savings Insurance Plans are Bonus Power Vantage (one-time premium payment), Global Power Multi-Currency Plan 2 (one-time premium payment), Simply Love Encore 5 (one-time premium payment) and Fortune Promise 2 (collectively "New Policy").
- 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 2023.
- d. New Policy will entitle to a premium discount as follows:

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 or above	5.0%

ii. Global Power Multi-Currency Plan 2 (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 or above	7,500,000 or above	6,000,000 or above	600,000 or above	700,000 or above	1,200,000 or above	5.0%

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

Premium Amount (one-time premium payment)			Premium Discount
US\$	HK\$/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

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%

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

- a. The promotional period is from 1 January 2023 to 31 March 2023, 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:
- successfully applied and submitted (based on the application date) during the Promotional Period, and
 - issued on or before 31 May 2023.
- 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 9% premium refund.
 - At the end of the second policy year, the New Policy will entitle to 8% 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 9.0%	= monthly premium x 12 x 8.0%
Quarterly	= quarterly premium x 4 x 9.0%	= quarterly premium x 4 x 8.0%
Semi-annually	= semi-annual premium x 2 x 9.0%	= semi-annual premium x 2 x 8.0%
Annually	= annual premium x 9.0%	= annual premium x 8.0%

15. Forever Love Coupon Plan 5 Premium Refund Offer

- a. The promotional period is from 1 January 2023 to 31 March 2023, both days inclusive ("Promotional Period").
- b. This offer is only applicable to the basic plans of Forever Love Coupon Plan 5 that are:
- successfully applied and submitted (based on the application date) during the Promotional Period, and
 - issued on or before 31 May 2023.
- 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%

16. MPF Tax Deductible Voluntary Contribution ("TVC")

- a. The promotion period is from 1 January 2023 to 31 March 2023, 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.

17. 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.
18. 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.
19. 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, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
20. 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.
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