



HEALTHIER, LONGER,
BETTER LIVES

“AIA GOING BEYOND WITH YOU” PROMOTIONAL CAMPAIGN

(QUARTER 3 2023)

Offer Update



View e-copy

**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

AIA is committed to going beyond with you with an array of protection plans for medical, critical illness and accident protection to meet the needs of you and your loved ones, providing peace of mind as you journey through life!

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

1 July 2023 to 30 September 2023

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

Same policyholder successfully applies for Specified Medical Insurance Plans for different insureds (Family Members[☆])

1 insured

5 months premium refund

2 insureds

6 months premium refund

3 insureds or more

7 months premium refund

up to
7 months
premium refund[‡]

Specified Medical Insurance Plan

AIA Voluntary Health Insurance Scheme

- 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^{#Δ}

Medical Protection

- Cancer Guardian 3[®]
- Cancer Guardian Pearl 3[®]
- Health Journey Guardian⁺

1 July 2023 to 30 September 2023



Medical Protection¹⁰

- Privilege Plus Medical Plan^{^*}
- Privilege Medical Rider^{^Δ}
- Privilege Plus Pearl Medical Plan^{*}
- Privilege Pearl Medical Rider^Δ
- 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^Δ

3 months
premium refund

1 July 2023 to 30 September 2023



Accident Protection¹⁰

- Silvery Protect^{*}

3 months
premium refund

1 July 2023 to 30 September 2023



Life Protection¹⁰

- Wisdom Term Life Plan^{*}
- Wisdom Term Life Supplementary Contract^Δ
- Expert Term Life Plan^{*}
- Expert Term Life Supplementary Contract^Δ

3 months
premium refund

[‡] Applicable to the policy in which the policyholder is also the insured.

[☆] "Family Members" mean the insureds in whom the same policyholder and the beneficiary have insurable interest.

[‡] 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.

[®] Can be purchased as a basic plan or as a rider.

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

^Δ Can only be purchased as a rider.

⁺ Available in Hong Kong only.

^Δ Available in Macau only.

[▼] This plan will be shelved on 15 July 2023 and its promotion offer will expire from this date and onwards.



HEALTH PROTECTION

1 July 2023 to 30 September 2023

up to **5 months** premium refund



Critical Illness Protection¹¹

- AIA Assemble^{*}
- On Your Side Plan Series^{*}

Base Offer

1 month

Extra Offer[>]

Successfully applies
for Specified Savings
Insurance Plan

Extra Offer
+4 months

Total

5 months

Specified Savings Insurance Plan

Savings Insurance

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

1 July 2023 to 30 September 2023



Critical Illness Protection¹⁰

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

3 months
premium refund

1 July 2023 to 30 September 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 will only be applicable to the AIA Assemble or On Your Side Plan Series policy but will not apply to the Specified Savings Insurance Plan policy. The maximum premium refund for each eligible AIA Assemble or On Your Side Plan series policy is capped at 5 months. The Extra Offer is only applicable when the same policyholder successfully applies for both AIA Assemble or On Your Side Plan Series and Specified Savings Insurance Plan within the Promotional Period.

[®] Can be purchased as a basic plan or as a rider.



WEALTH MANAGEMENT / LIFE PROTECTION

AIA offers a variety of savings insurance and life protection plans to help you go beyond the present and embrace a future with limitless possibilities!

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



Savings Insurance

- Global Power Multi-Currency Plan 2**~
- Bonus Power Vantage*

1 July 2023 to 30 September 2023

10-year Premium Payment Term¹²

up to 28% premium refund	Base Offer	Extra Offer (Same policyholder successfully applies for Specified Insurance Product)	Total
Less than US\$5,000	13%		15%
From US\$5,000 - less than US\$10,000	15%		17%
From US\$10,000 - less than US\$30,000	17%	+2%	19%
From US\$30,000 - less than US\$50,000	19%		21%
From US\$50,000 - less than US\$100,000	24%		26%
US\$100,000 or above	26%		28%

5-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%		14%
From US\$5,000 - less than US\$10,000	14%		16%
From US\$10,000 - less than US\$30,000	16%	+2%	18%
From US\$30,000 - less than US\$50,000	18%		20%
From US\$50,000 - less than US\$100,000	23%		25%
US\$100,000 or above	25%		27%

Specified Insurance Plan

AIA Voluntary Health Insurance Scheme

- 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^{#Δ}

Medical Protection

- Privilege Plus Medical Plan^{*}
- Privilege Medical Rider^Δ
- Privilege Plus Pearl Medical Plan^{*}
- Privilege Pearl Medical Rider^Δ
- CEO Medical Plan 5[®] / CEO Medical Plan (Worldwide) 5[®]
- CEO Pearl Medical Plan 5[®] / CEO Pearl Medical Plan (Worldwide) 5[®]

Critical Illness Protection

- On Your Side Plan Series^{*}

Offer Update



Savings Insurance

- Global Power Multi-Currency Plan 2**~
- Bonus Power Vantage*

1 September 2023 to 30 September 2023

One-Time Premium Payment¹³

From US\$300,000 - less than US\$600,000	3%	
From US\$600,000 - less than US\$1,000,000	4%	
From US\$1,000,000 - less than US\$2,000,000	5%	up to 7% premium discount
From US\$2,000,000 - less than US\$3,500,000	6%	
US\$3,500,000 or above	7%	



Savings Insurance

- Global Power Multi-Currency Plan 2**~

1 July 2023 to 30 September 2023

3-year Premium Payment Term¹²

Less than US\$5,000	5%	
From US\$5,000 - less than US\$10,000	8%	
From US\$10,000 - less than US\$30,000	11%	up to 19% premium refund
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\$100,000	17%	
US\$100,000 or above	19%	



Savings Insurance

- Simply Love Encore 5**~

1 July 2023 to 30 September 2023

5-year/10-year Premium Payment Term¹²

Less than US\$5,000	4%	
From US\$5,000 - less than US\$10,000	5.5%	up to 10% premium refund
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%	
From US\$600,000 - less than US\$1,000,000	2%	up to 4% premium discount
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 28% (including Base Offer and Extra Offer, if applicable). The Extra Offer is only applicable when the same policyholder successfully applies for both 5-year premium payment term or 10-year premium payment term of Global Power Multi-Currency Plan 2 or Bonus Power Vantage and Specified Insurance Plan within the Promotional Period.

* 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 dollar (US\$), HK dollar (HK\$) and Macau pataca (MOP; only for policies issued in Macau).

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

Δ Can be purchased as a basic plan or as a rider.

Δ Can only be purchased as a rider.

Δ Available in Macau only.



WEALTH MANAGEMENT / LIFE PROTECTION



Life Protection

- Serene Life series**

1 July 2023 to 30 September 2023

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



Savings Insurance

- Fortune Promise 2 *

1 July 2023 to 30 September 2023

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



MPF

- MPF Tax Deductible Voluntary Contribution ("TVC")^{14#}

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

Hong Kong ☎ (852) 2232 8888

Macau ☎ (853) 8988 1822

🌐 aia.com.hk



AIA Hong Kong and Macau 🔍



AIA_HK_MACAU 🔍

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 policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).

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 Promotion Period.

7. Unless otherwise specified (if any), Promotion Offers are not applicable to those plans change cases (including basic plans or riders, if applicable) from other insurance plans to the specified insurance plans of this promotion.

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 Medical Insurance Plans Premium Refund (Family Offer)

- a. The promotional period is from 1 July 2023 to 30 September 2023, both days inclusive ("Promotional Period").
- b. 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 30 November 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 30 November 2023, and such supplementary contract must also be effective by 30 November 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.
- c. 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 ^Δ
6.	Health Journey Guardian [®]
7.	Cancer Guardian 3 [®] / Cancer Guardian Pearl 3 [®]

^{*} Can only be purchased as a basic plan ^Δ Can only be purchased as a rider [®] Can be purchased as a basic plan or as a rider ^{**} Available in Hong Kong only

- d. 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).
- e. "Family Members" mean the insureds in whom the same policyholder and the beneficiary have insurable interest.
- f. 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.
- g. The maximum premium refund for each eligible Specified Medical Insurance Plans policy is capped at 7 months.
- h. 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

- a. The promotional period is from 1 July 2023 to 30 September 2023 (unless otherwise specified), both days inclusive ("Promotional Period").
- b. 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 30 November 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 30 November 2023, and such supplementary contract must also be effective by 30 November 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.
- c. 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 ^Δ
3.	Privilege Plus Medical Plan ^{**} / Privilege Plus Pearl Medical Plan [*]
4.	Privilege Medical Rider ^{ΔΔ} / Privilege Pearl Medical Rider ^Δ
5.	Simple Care Essence [®] / Simple Care Essence Pearl [®]
6.	Silvery Protect [*]
7.	Wisdom Term Life Plan [*] / Wisdom Term Life Supplementary Contract ^Δ
8.	Expert Term Life Plan [*] / Expert Term Life Supplementary Contract ^Δ
9.	AIA One Absolute – Full Protection [®] / AIA One Absolute Pearl – Full Protection [®]

^{*} Can only be purchased as a basic plan ^Δ This plan will be shelved on 15 July 2023 and its promotion offer will expire from this date and onwards

^Δ Can only be purchased as a rider [®] Can be purchased as a basic plan or as a rider ^{ΔΔ} Available in Macau only

- d. 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.
- e. 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. Specified Critical Illness Protection Plans Premium Refund Offer

- a. The promotional period is from 1 July 2023 to 30 September 2023, both days inclusive ("Promotional Period").
- b. Specified Critical Illness Protection Plans means On Your Side Plan, On Your Side Plan - First Gift, AIA Vitality Series: On Your Side Plan and AIA Assemble ("New Policy") that are:-
 - i. successfully applied and submitted within the Promotional Period (based on the application date); and
 - ii. issued on or before 30 November 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 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)
- d. Premium refund will be used to settle premium due on 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. If the New Policy has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. 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. The Extra Offer is only applicable when same policyholder successfully applies for both Specified Critical Illness Protection Plans and Specified Savings Insurance Plan within Promotional Period, and that the Specified Critical Illness Protection Plans policy and Specified Savings Insurance Plan policy are both issued on or before 30 November 2023. If the requirements are fulfilled, the Specified Critical Illness Protection Plans policy will enjoy the premium refund of extra 4 months. Otherwise the Specified Critical Illness Protection Plans policy will not be entitled to the Extra Offer. The Extra Offer will only be applicable to the Specified Critical Illness Protection Plans and will not apply to the Specified Savings Insurance Plan policy.
- f. The maximum premium refund for each eligible Specified Critical Illness Protection Plans policy is capped at 5 months.
- g. If the Specified Critical Illness Protection Plans policy is entitled to the Extra Offer, the Specified Savings 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. 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 is from 1 July 2023 to 30 September 2023, both days inclusive ("Promotional Period").
- 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:-
- i. successfully applied and submitted (based on the application date) during the Promotional Period and
- ii. issued on or before 30 November 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:
- i. 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 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 14.0%	= quarterly premium x 4 x 14.0%	= semi-annual premium x 2 x 14.0%	= annual premium x 14.0%
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 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%
100,000 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%

- ii. 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 13.0%	= quarterly premium x 4 x 13.0%	= semi-annual premium x 2 x 13.0%	= annual premium x 13.0%
5,000 to less than 10,000	= 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%
10,000 to less than 30,000	= 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%
30,000 to less than 50,000	= 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%
50,000 to less than 100,000	= 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%
100,000 or above	= 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%

- 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 100,000	= 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 750,000				
RMB	450,000 to less than 600,000				
GBP	45,000 to less than 60,000				
EUR	52,500 to less than 70,000				
SGD	90,000 to less than 120,000				
US\$/CAD/AUD	100,000 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	750,000 or above				
RMB	600,000 or above				
GBP	60,000 or above				
EUR	70,000 or above				
SGD	120,000 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 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%
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 14.0%	= quarterly premium x 4 x 14.0%	= semi-annual premium x 2 x 14.0%	= annual premium x 14.0%
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 16.0%	= quarterly premium x 4 x 16.0%	= semi-annual premium x 2 x 16.0%	= annual premium x 16.0%
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 18.0%	= quarterly premium x 4 x 18.0%	= semi-annual premium x 2 x 18.0%	= annual premium x 18.0%
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 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%
HK\$/MOP	750,000 or above				
RMB	600,000 or above				
GBP	60,000 or above				
EUR	70,000 or above				
SGD	120,000 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 13.0%	= quarterly premium x 4 x 13.0%	= semi-annual premium x 2 x 13.0%	= annual premium x 13.0%
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 15.0%	= quarterly premium x 4 x 15.0%	= semi-annual premium x 2 x 15.0%	= annual premium x 15.0%
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 17.0%	= quarterly premium x 4 x 17.0%	= semi-annual premium x 2 x 17.0%	= annual premium x 17.0%
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 19.0%	= quarterly premium x 4 x 19.0%	= semi-annual premium x 2 x 19.0%	= annual premium x 19.0%
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 24.0%	= quarterly premium x 4 x 24.0%	= semi-annual premium x 2 x 24.0%	= annual premium x 24.0%
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 or above	= 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 or above				
RMB	600,000 or above				
GBP	60,000 or above				
EUR	70,000 or above				
SGD	120,000 or above				

vi. 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%
HK\$/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%
HK\$/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%
HK\$/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%
HK\$/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%
HK\$/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%
HK\$/MOP	562,500 or above				

vii. 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 30 November 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 30 November 2023, and such supplementary contract must also be effective by 30 November 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 28% (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 Simply Love Encore 5 (one-time premium payment) and Fortune Promise 2 (one-time premium payment), the Promotional Period is from 1 July 2023 to 30 September 2023, both days inclusive.
 - For Bonus Power Vantage (one-time premium payment) and Global Power Multi-Currency Plan 2 (one-time premium payment), the Promotional Period is from 1 September 2023 to 30 September 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 (one-time premium payment)(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 30 November 2023.
- d. New Policy will entitle to a premium discount as follows:
- Bonus Power Vantage (one-time premium payment)

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 to less than 2,000,000	5.0%
2,000,000 to less than 3,500,000	6.0%
3,500,000 or above	7.0%

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 to less than 2,000,000	7,500,000 to less than 15,000,000	6,000,000 to less than 12,000,000	600,000 to less than 1,200,000	700,000 to less than 1,400,000	1,200,000 to less than 2,400,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	12,000,000 to less than 21,000,000	1,200,000 to less than 2,100,000	1,400,000 to less than 2,450,000	2,400,000 to less than 4,200,000	6.0%
3,500,000 or above	26,250,000 or above	21,000,000 or above	2,100,000 or above	2,450,000 or above	4,200,000 or above	7.0%

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 (one-time premium payment)

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. MPF Tax Deductible Voluntary Contribution ("TVC")

- The promotional period is from 1 July 2023 to 30 September 2023, both days inclusive ("Promotional Period").
- 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.
- For detailed features, terms, and conditions, please refer to the relevant product brochure.

15. 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.

16. 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.

17. 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.

18. 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.

19. The purpose of this document is for reference only and shall not be construed as tax advice nor is this document 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 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.

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

21. 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).

