

The promise of a loving stable future



An essential plan offering cover for 56 Critical Illnesses and life protection. Join **AIA Vitality** and receive an instant 10% premium discount and an array of rewards and discounts that help you live a healthier lifestyle.

aia.com.hk

AIA International Limited (Incorporated in Bermuda with limited liability)



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AIA Vitality



Life can be unpredictable. If sickness unexpectedly strikes, the financial burden of medical expenses can wipe out your savings and even affect your family. AIA's Superior Critical Illness Plan Pro offers you protection covering up to 56 critical illnesses – premiums are affordable and fixed for 5-year periods, with guaranteed renewability until the age of 80. Get yourself insured while you are young and healthy to enjoy long-lasting protection.



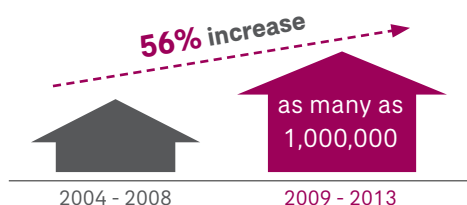
The rapid pace of life in Hong Kong can make a healthy diet and adequate physical exercise challenging to maintain and take its toll on health, particularly for the younger generation. Fortunately, health awareness and medical technology have progressed, paving the way for the early diagnosis and treatment of critical diseases and promising prognoses.

Among the critical illnesses, cancer and heart complications are becoming increasingly common.

- In Hong Kong, **1 in 4** men and **1 in 5** women are at serious risk of contracting **cancer** before turning **75**¹.



- Between 2009 and 2013, **as many as 1,000,000** people were hospitalised for cancer, representing a **56%** increase² over the previous statistical period.



- Over the last ten years, approximately **38%** of all cancer patients in Hong Kong were **below 60**³.



However, even in a constantly changing world, AIA can provide you with lasting protection with a well-rounded critical illness protection insurance plan, so that you can protect yourself for your family's sake.

Source:

1. Statistics for the year 2013, the Hong Kong Cancer Registry, Hospital Authority website.
2. Hospital Authority Statistical Report 2008 - 2009 and 2013 - 2014.
3. Based on statistics of malignant tumors happening at all sites between 2004 and 2013, the Hong Kong Cancer Registry, Hospital Authority website

The above information was gathered from external sources on a general basis and is for reference only.

The information is extracted from AIA's Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (data collected in February 2016).



One stop care · Critical illness protection · Life insurance

Superior Critical Illness Plan Pro is a **critical illness protection insurance plan** with life protection, giving you and your family greater protection for the future.

Extensive cover for 56 critical illnesses

Superior Critical Illness Plan Pro provides critical illness protection up to the age of 80. It covers 53 major illnesses and 3 minor illnesses. The thorough cover frees you and your family from worry.

If the worst should happen

If the insured, who is the person protected under the policy, passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary. The death benefit will be equal to the Adjusted Sum Assured.

Adjusted Sum Assured means the Initial Sum Assured left after deduction of all advance payment(s) made for the benefits for major illness and / or minor illness. The Initial Sum Assured means the protection amount that you have purchased.

If the insured is diagnosed with any covered major illness and / or minor illness, we will pay the benefit amount for the covered illness (see the Covered Illnesses Benefit Schedule).

The advance claims payments made in total for covered illnesses under the policy cannot exceed 80% of the Initial Sum Assured. Any advance payment(s) made will reduce the Adjusted Sum Assured of the basic policy. The premium will also be reduced accordingly.

Better financial planning with fixed premium within every 5-year cover period

Superior Critical Illness Plan Pro guarantees that your premium for renewal will not be raised for any claims you have made, or any changes in your health condition. You can renew your cover every 5 years until age 80 as long as this plan is still available to all existing policies. Renewal premium will be based on the prevailing premium for the age of the insured at the time of renewal. (please refer to the "Premium Adjustment" under Important Information).

Conversion Privilege

On or before the anniversary of cover immediately following the insured's 70th birthday, the plan can be converted into a whole life or whole life with critical illness protection insurance plan, subject to additional premium and no further health information will be required.

Join **AIA Vitality**
and enjoy an instant 10% premium discount

We are excited to introduce **AIA Vitality**, a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customer to live a healthy lifestyle. Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount² for the **Superior Critical Illness Plan Pro**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year³, while at the same time earning AIA Vitality Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

For further details, please refer to the remarks in the **AIA Vitality** section.

Continuous protection

In case any major illness claim is made, the subsequent premium of the basic policy will be waived. Add-on plans (if any) attached to the basic policy will remain in force and provide cover if their respective premiums continue to be paid.

A currency that suits you

For your convenience, we offer this policy in US dollars and HK dollars. If the policy is issued in Macau, you can also choose Macau pataca as the currency.

Covered Illnesses Schedule

A Major Illnesses	
Group 1 Cancer	
1	Cancer
Group 2 Illnesses related to the Heart	
2	Cardiomyopathy
3	Coronary Artery Surgery
4	Heart Attack
5	Heart Valve Replacement and Repair
6	Infective Endocarditis
7	Other Serious Coronary Artery Disease
8	Pulmonary Arterial Hypertension (Primary)
9	Surgery to Aorta
Group 3 Illnesses related to the Nervous System	
10	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
11	Apallic Syndrome
12	Bacterial Meningitis
13	Benign Brain Tumour
14	Coma
15	Encephalitis
16	Hemiplegia
17	Major Head Trauma
18	Motor Neurone Disease (including Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis)
19	Multiple Sclerosis
20	Muscular Dystrophy
21	Paralysis
22	Parkinson's Disease
23	Poliomyelitis
24	Progressive Supranuclear Palsy
25	Severe Myasthenia Gravis
26	Stroke
Group 4 Illnesses related to Major Organs and Functions	
27	Acute Necrohemorrhagic Pancreatitis
28	Aplastic Anaemia
29	Chronic Liver Disease
30	End-stage Lung Disease
31	Fulminant Viral Hepatitis
32	Kidney Failure
33	Major Organ Transplant
34	Medullary Cystic Disease
35	Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
36	Systemic Scleroderma
Group 5 Other Major Illnesses	
37	AIDS due to Blood Transfusion
38	Blindness
39	Chronic Adrenal Insufficiency (Addison's Disease)
40	Creutzfeld-Jacob Disease
41	Ebola
42	Elephantiasis
43	Loss of Hearing
44	Loss of One Limb and One Eye
45	Loss of Speech
46	Loss of Two Limbs
47	Major Burns
48	Necrotising Fasciitis
49	Occupationally Acquired HIV
50	Pheochromocytoma
51	Severe Rheumatoid Arthritis
52	Loss of Independent Existence
53	Terminal Illness
B Minor Illnesses	
54	Cerebral Aneurysm Requiring Surgery
55	Early Thyroid Cancer (at TNM classification T1N0M0)
56	Angioplasty and Other Invasive Treatments for Coronary Artery Disease

Remarks:

- Cover of cancer under major illnesses does not include Early Thyroid Cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or Carcinoma-in-situ.
- Please refer to the policy contract for the definitions of covered illnesses.

Covered Illnesses Benefit Schedule

Type of Protection	Covered Illness	Benefit Term	Benefit (Percentage of Initial Sum Assured)
Major Illnesses	52 Major Illnesses	Up to age 80	80% advance payment
	Loss of Independent Existence	Up to age 65	
Minor Illnesses	Cerebral Aneurysm Requiring Surgery	Up to age 80	40% advance payment
	Early Thyroid Cancer (at TNM classification T1N0M0)		16% advance payment subject to a maximum limit of US\$30,000 or HK\$240,000 per life
	Angioplasty and Other Invasive Treatments for Coronary Artery Disease		8% advance payment subject to a maximum limit of US\$12,500 or HK\$100,000 per life

Remarks:

- The benefits paid for major illnesses will be reduced by any advance payments for minor illness. The advance claims payments made in total for benefits under the policy cannot exceed 80% of the Initial Sum Assured.
- An advance payment will be payable 1 time for each covered illness.
- The per life maximum benefit in Macau pataca is the same as in HK dollars (if applicable).



Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

Important Information

This brochure is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This brochure is for distribution in Hong Kong / Macau only.

Key Product Risks

1. You should pay premium(s) for this plan till age 80. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
2. We will terminate your policy and you / the insured will lose the cover when one of the following happens:
 - the insured passes away;
 - you do not pay the premium within 31 days of the due date; or
 - anniversary of your cover immediately following the insured's 80th birthday.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.
4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. Cover renewal is based on the continuing availability of the plan to all existing policies.
6. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

Key Exclusions

Except for the death benefit, under this plan, we will not cover any of the following events or conditions that result from any of the following events:

- any illnesses with signs / symptoms or surgeries triggered by the illnesses before the application of the policy or within 90 days after the policy is issued;
- any congenital defect or disease has been diagnosed before the insured reaches the age of 17;
- Fulminant viral hepatitis or cancer of the insured was due to AIDS or HIV Infection; and
- a self-inflicted injury.

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

Premium Adjustment

In order to provide you with continuous protection, we will review the premium of your plan from time to time and adjust it accordingly at the end of every 5th policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects the impact of change in the incidence rate of deaths, covered illnesses and covered surgeries
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

Suicide

If the insured commits suicide within one year from the date on which the policy takes effect, our liability will be limited to the refund of premiums paid (without interest).

Incontestability

Except for fraud or non-payment of premiums, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for a continuous period of two years from the date on which the policy takes effect. This provision does not apply to any add-on plan providing accident, hospitalisation or disability benefits.

Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or the Customer Service Centre of AIA International Limited at Unit 1903, 19/F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 days after the delivery of the policy or the issue of written notice to you or your representative informing you that the policy is available, whichever is earlier.

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

Hong Kong 📞 **(852) 2232 8888**
📞 ***1299**
(on Hong Kong mobile network only)
Macau 📞 **(853) 8988 1822**
🌐 **aia.com.hk**



AIA Hong Kong and Macau



AIA_HK_MACAU



Annual Premium Rate (per US\$/HK\$/MOP1,000 of Initial Sum Assured)

Join AIA Vitality and
enjoy an instant 10% premium discount



Age at the time of application	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
0	1.93	1.93	1.88	1.88
1	1.93	1.93	1.88	1.88
2	1.93	1.93	1.88	1.88
3	1.93	1.93	1.88	1.88
4	1.93	1.93	1.88	1.88
5	1.93	1.93	1.88	1.88
6	1.93	1.93	1.88	1.88
7	1.93	1.93	1.88	1.88
8	1.93	1.93	1.88	1.88
9	1.93	1.93	1.88	1.88
10	1.93	1.93	1.88	1.88
11	1.93	1.93	1.88	1.88
12	1.93	1.93	1.88	1.88
13	1.93	1.93	1.88	1.88
14	1.93	1.93	1.88	1.88
15	1.93	1.93	1.88	1.88
16	1.93	2.26	1.88	1.89
17	1.93	2.26	1.88	1.92
18	1.93	2.26	1.88	1.94
19	1.93	2.26	1.88	1.96
20	1.93	2.26	1.88	1.99
21	1.93	2.26	1.88	2.02
22	1.94	2.29	1.88	2.05
23	1.96	2.33	1.90	2.09
24	2.00	2.39	1.90	2.14
25	2.02	2.46	1.92	2.17
26	2.09	2.55	1.96	2.27
27	2.18	2.67	2.05	2.39
28	2.27	2.84	2.13	2.53
29	2.40	3.07	2.25	2.72
30	2.57	3.35	2.38	2.95
31	2.71	3.64	2.53	3.21
32	2.89	4.01	2.70	3.50
33	3.09	4.41	2.87	3.76
34	3.25	4.85	3.06	4.09
35	3.46	5.32	3.26	4.43
36	3.70	5.84	3.43	4.82
37	4.01	6.42	3.67	5.24
38	4.44	7.09	3.95	5.74
39	4.87	7.88	4.28	6.26
40	5.42	8.78	4.73	6.78

Age at the time of application	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
41	6.10	9.71	5.13	7.49
42	6.76	10.72	5.56	8.17
43	7.47	11.80	6.04	8.91
44	8.24	12.97	6.57	9.69
45	9.07	14.31	7.14	10.52
46	9.93	15.86	7.76	11.45
47	10.86	17.63	8.42	12.42
48	11.84	19.50	9.14	13.45
49	13.01	21.48	9.88	14.57
50	14.56	23.58	10.69	15.77
51	16.42	25.89	11.65	17.16
52	18.41	28.46	12.62	18.62
53	20.57	31.23	13.60	20.18
54	22.82	34.07	14.71	21.90
55	25.08	37.11	15.96	23.76
56	27.44	40.29	17.32	25.77
57	29.89	44.01	18.77	27.93
58	32.46	48.12	20.29	30.21
59	35.18	52.73	21.90	32.67
60	38.03	57.50	23.64	35.44
61*	41.38	62.88	25.95	39.17
62*	44.98	68.55	28.61	43.32
63*	48.84	74.56	31.65	47.87
64*	53.13	81.28	35.10	53.04
65*	58.01	88.90	38.43	58.15
66*	62.67	95.79	41.50	63.21
67*	67.34	102.17	44.84	68.70
68*	72.45	108.69	49.01	74.53
69*	78.95	115.41	54.14	80.74
70*	86.23	122.32	59.54	87.45
71*	94.21	132.11	65.06	94.66
72*	102.61	142.81	70.79	102.34
73*	111.43	157.28	76.82	110.45
74*	120.58	171.94	83.08	119.02
75*	129.84	186.40	89.47	128.04
76*	138.91	196.72	95.73	137.10
77*	147.17	206.53	101.30	145.12
78*	154.79	216.09	105.80	150.78
79*	159.63	225.13	109.47	155.50

* For renewal only

Premium Rate Adjustment (determined by Initial Sum Assured)

Initial Sum Assured (US\$)	Initial Sum Assured (HK\$/MOP)	Premium Rate Adjustment (per US\$/HK\$/MOP1,000 of Initial Sum Assured)
50,000 - 79,999	375,000 - 599,999	+0.50
80,000 - 249,999	600,000 - 1,874,999	-
250,000 - 499,999	1,875,000 - 3,749,999	-0.15
500,000 & above	3,750,000 & above	-0.20

Note:

- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
- Premium rates stated above are non-guaranteed and subject to revision by the Company from time to time.

AIA Vitality Earn rewards for your healthy lifestyle

AIA Vitality is a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customers to live a healthy lifestyle.

Purchase a selected **AIA Vitality** insurance product and be an **AIA Vitality** member¹ to receive an instant 10% premium discount² and an array of rewards and discounts offered by our partners. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year³.

Simply by being active in daily life and having a healthy diet, you can earn points and upgrade your status for more offers and rewards.

Taking the stairs

Doing yoga

Healthy Diet

Shopping

By not smoking

Dancing





Running

Playing basketball

Sleep well



Enjoy premium discount and lifestyle rewards

AIA Vitality rewards you to live healthy lives with premium discounts, enabling you to enjoy life with all-round protection in a smart way.

- Enjoy an instant **10% off** the premium for the first year by joining **AIA Vitality**
- Enjoy up to **15% off** the premium if you can maintain your Platinum Status for 5 consecutive years⁴
- Premium discounts are not affected by claims history

You can also enjoy a wide range of lifestyle rewards and offers from our partners, including discounts on health checks, fitness devices, sports equipment, fresh fruit and vegetables, free movie tickets, travel-related offers, etc.⁵

The membership fee of **AIA Vitality** is HK\$/MOP300 for one year⁵. It is not an insurance product that falls under the jurisdiction of the insurance regulation. Moreover, the cover of the insured person under the policy shall remain unchanged no matter whether the customer chooses to join **AIA Vitality** or not. For details related to the membership, please visit aia.com.hk/aiavitality.

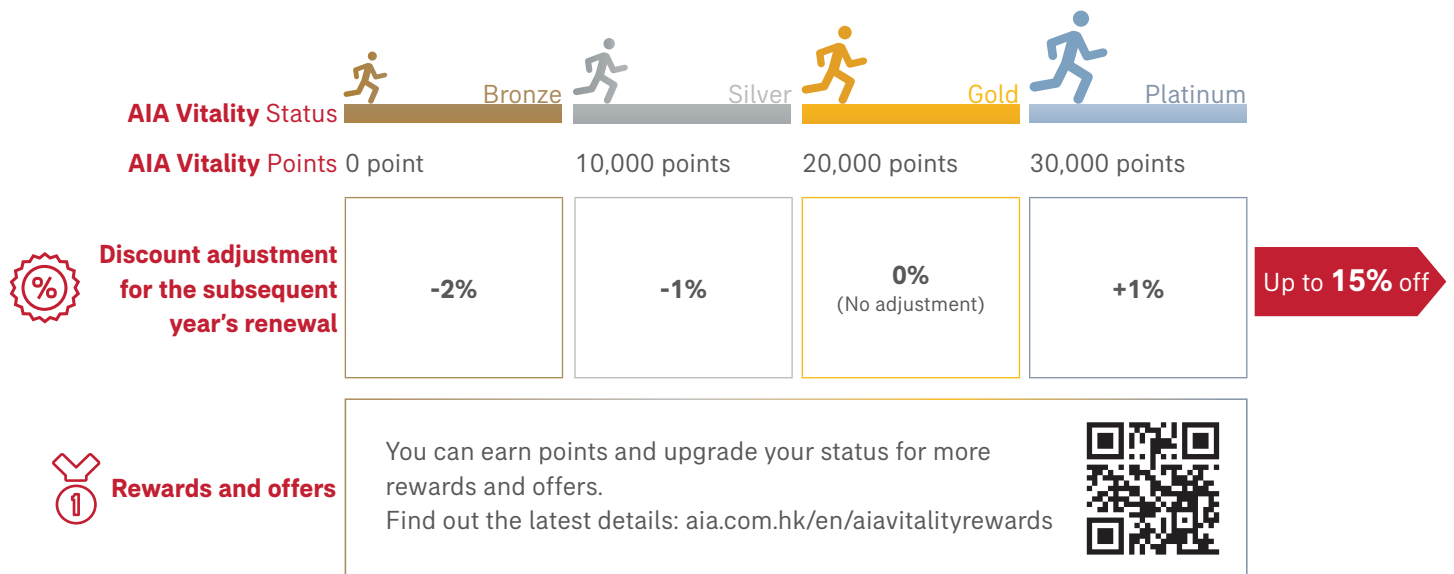
Remark:

1. The applicants for AIA Vitality must be 18 years old or above and must be the insured of the in-force policy of an AIA Vitality selected insurance product.
2. Premium discount is only applicable to the standard premiums of selected AIA Vitality insurance products (including basic and add-on plans) and shall not apply to any extra premiums due to loading. Some of the other selected AIA Vitality insurance products may provide offers other than premium discount. For details of the plans, please visit aia.com.hk/aiavitality.
3. To enjoy a 10% premium discount each year, members must become Gold Members during their first year and maintain Gold Status from then on.
4. Members will enjoy 15% off the premium in the subsequent year of policy renewal if they currently enjoy 10% off the premium and maintain the Platinum Status for 5 consecutive years.
5. The membership fee of AIA Vitality may vary at any time without prior notice. Likewise, programme benefits may be added or removed without prior notice.

Important note:

Members must log in AIA Vitality through "AIA Connect" mobile application ("Platform"). The Platform is available to use under certain mobile phone operating systems. Please refer to App Store (iOS) and Google Play (Android) for the latest system requirements. AIA gives no warranty on the compatibility or reliability of the Platform, and accepts no responsibility in the event that you are not able to earn or record points due to incompatibility between Platform and / or mobile phone operating systems and fitness devices / fitness-tracking mobile apps.

Earn more discounts and rewards with higher membership status



Example: Healthy journey of a Gold member



Remark:

6. Members can earn a total of 5,500 points after completing the AIA Vitality Health Review, Stressor Assessment, Exercise Assessment, Online Nutrition Assessment, Non-smoker's Declaration and Sleep Assessment. Online assessments may change from time to time without prior notice.
7. For the details of synchronising the step count with AIA Vitality, please visit aia.com.hk/en/aiavitality.

Important note:

For the relevant terms and conditions, and the latest details of all assessments, point-earning activities, rewards and offers, please visit aia.com.hk/en/aiavitality.

The more you engage with **AIA Vitality**,
the more **AIA Vitality** Points you earn and
the higher your **AIA Vitality** Status,
leading to greater premium discount,
lifestyle rewards and offers and a healthier you.

Contact us now

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