

LIFE INSURANCE – LIFE PROTECTION  
WISDOM TERM LIFE SUPPLEMENTARY CONTRACT

# A PLAN FOR EVERY STAGE IN YOUR LIFE

Certain protection in an uncertain world. Join **AIA Vitality** and receive an instant 10% premium discount and an array of rewards and discounts that help you live a healthier lifestyle.



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**AIA Vitality**

AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
BETTER LIVES

# Life is unpredictable

As a breadwinner, you will always worry about the wellbeing of your family when mishap unexpectedly happens.

That is why we have specially designed Wisdom Term Life Supplementary Contract, a life protection insurance plan that provides you and your family

with ample protection at affordable premiums, which are guaranteed to remain unchanged within each renewal period. The add-on plan is also guaranteed to be renewable at the end of each renewal period up to the age of 85. In addition, as your need of life insurance may change over time, our Super Lifestage Option provides you with the flexibility to purchase additional term insurance cover at milestone events in your life.

## Different options to suit your needs

**Wisdom Term Life Supplementary Contract** provides 3 renewal periods for you to choose from: 1 year, 5 years and 20 years. Pick one that best suits your needs so that you can plan ahead.

The premium payment mode (annually, semi-annually, quarterly and monthly) should follow the corresponding basic plan.

Renewal Period	1 year	5 years	20 years
Add-on Plan			
Insured's Age at Application	15 days to age 70	15 days to age 70	15 days to age 65

“AIA”, “the Company”, “We”, “our” or “us” herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).





## Protection for your loved ones

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 100% of the sum assured.

We will deduct all outstanding amount you owe to us under your policy before we make the payment to the beneficiary.



## Super Lifestage Option

You may need better life insurance protection when you enter another stage of life. **Wisdom Term Life Supplementary Contract** offers you an option to purchase an additional term life insurance plan in the form of add-on plan without requiring further health information upon any of the following milestone events:

- the insured obtains a property mortgage and drawdown the mortgage loan (new purchase of residential property);
- the insured's marriage; or
- the birth of a natural child of the insured (excluding adoption).

You may exercise the Super Lifestage Option:

- a maximum of once per milestone event and any two milestone events for the same insured;
- each purchase of the additional add-on plan must be separated by at least 2 consecutive years;
- after the add-on plan has been in force for 2 years;
- on or before the anniversary of cover immediately following the insured's 60th birthday;
- within 180 days from the date of the milestone events; and
- provided that no claim is submitted to us or has been made under this policy.

The sum assured of each new add-on plan cannot exceed:

- US\$250,000 or HK\$ / MOP1,875,000;
- 50% of the sum assured of this add-on plan; or
- the mortgage loan amount obtained by the insured for the new purchase of residential property.

whichever is lower.

Eligibility of this benefit is subject to underwriting requirements determined by us from time to time.



## Guaranteed Renewal

**Wisdom Term Life Supplementary Contract** guarantees that your premium will not be increased because of any changes in your health condition within each renewal period. This cover is guaranteed to be renewable at the end of each renewal period up to the age of 85 of the insured. Renewal premium of next renewal period will be based on the prevailing premium rates 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 add-on plan can be converted into a whole life protection insurance plan without requiring additional health information, subject to increase in premium and choices of products then made available for the purpose of this privilege.



## A currency that suits you

This add-on plan can attach to any specific basic plan in order to provide a wide range of cover. In addition, the currency of this add-on plan should correspond with the attached basic plan, which may be in US dollars, HK dollars or Macau pataca (if the policy is issued in Macau).



## 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 discount<sup>2</sup> for the **Wisdom Term Life Supplementary Contract**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year<sup>3</sup>, 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.





## Important Information

*This brochure does not contain the full terms and conditions of the policy. 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 add-on 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. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. 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 add-on plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

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

## Key Product Risks

1. You need to pay the premium for this add-on plan until age 85 or when the basic plan it is attached to is terminated, whichever is earlier. 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. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate this add-on plan 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 premium due date of this add-on plan;
  - The basic plan which this add-on plan is attached to has been terminated or converted to a non-participating insurance plan; or
  - anniversary of your cover immediately following the insured's 85th 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. 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.
6. Total premiums payable may be greater than the sum assured.

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](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

## 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 each renewal period 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 death
- 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

We will give you a written notice of any revision 31 days before renewal.

## Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and relevant proof. You can get the appropriate claim forms in [www.aia.com.hk](http://www.aia.com.hk), from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or (853) 8988 1822 in Macau, or by visiting any AIA Customer Service Centre. For details related to making a claim, please refer to the policy contract. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website [www.aia.com.hk](http://www.aia.com.hk).

## Suicide

If the insured commits suicide within one year from the date on which the plan takes effect, our liability will be limited to the refund of premiums paid (without interest) less any outstanding amount you owe to us under the policy.

## 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 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, 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](http://aia.com.hk)**



# 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** member<sup>1</sup> to receive an instant 10% premium discount<sup>2</sup> 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 year<sup>3</sup>.

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.





SLEEP WELL

BY NOT SMOKING

SHOPPING DANCING

TAKING THE STAIRS

RUNNING

DOING YOGA

HEALTHY DIET

PLAYING BASKETBALL



## 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% premium discount for the first year by joining AIA Vitality**
- **Enjoy up to 15% premium discount if you can maintain your Platinum Status for 5 consecutive years<sup>4</sup>**
- **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, travel-related offers, etc.<sup>5</sup>

**AIA Vitality** is not an insurance product that falls under the jurisdiction of the insurance regulation. Annual membership fee is required for joining<sup>5</sup>. Moreover, the cover of the insured under the policy shall remain unchanged no matter whether the customer chooses to join **AIA Vitality** or not. For details related to the membership and membership fee, please visit "How to join" section under [aia.com.hk/aiavitality](http://aia.com.hk/aiavitality).

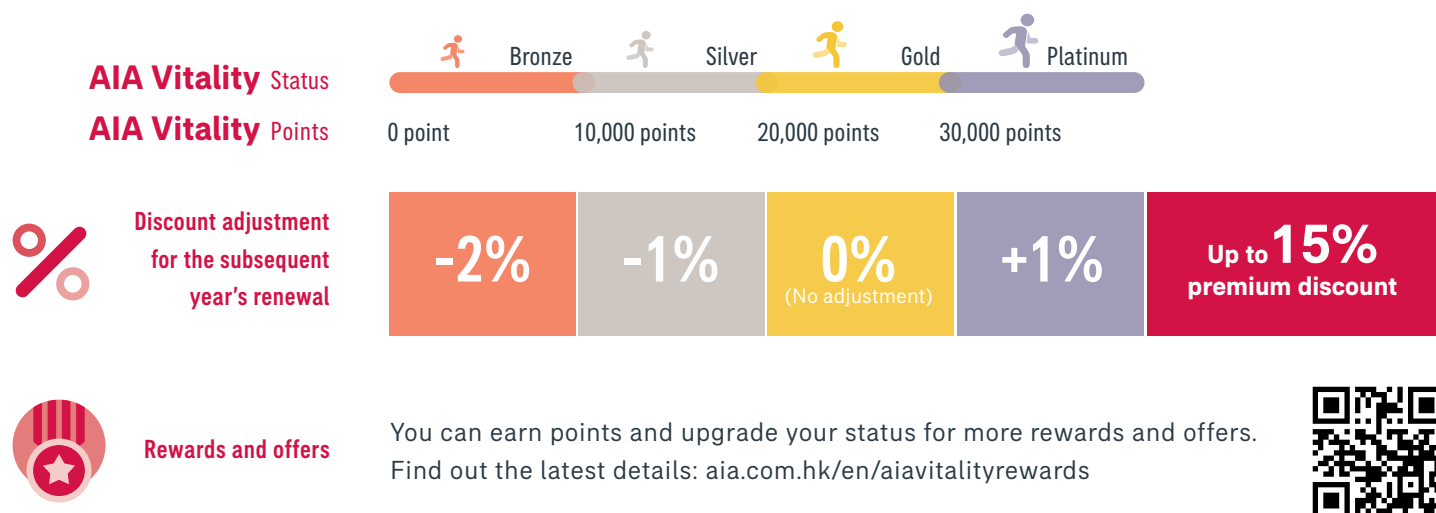
### Remarks:

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. In all circumstances, the premium discount will be calculated in accordance with the insured's AIA Vitality Status achieved on each policy anniversary. The policy anniversary of AIA Vitality selected insurance products and AIA Vitality membership anniversary may not be the same. For details and offers of AIA Vitality selected insurance products, please visit [aia.com.hk/aiavitality](http://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% premium discount in the subsequent year of policy renewal if they currently enjoy 10% premium discount and maintain the Platinum Status for 5 consecutive years.
5. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy premium discount (if any) in the subsequent policy years. 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.

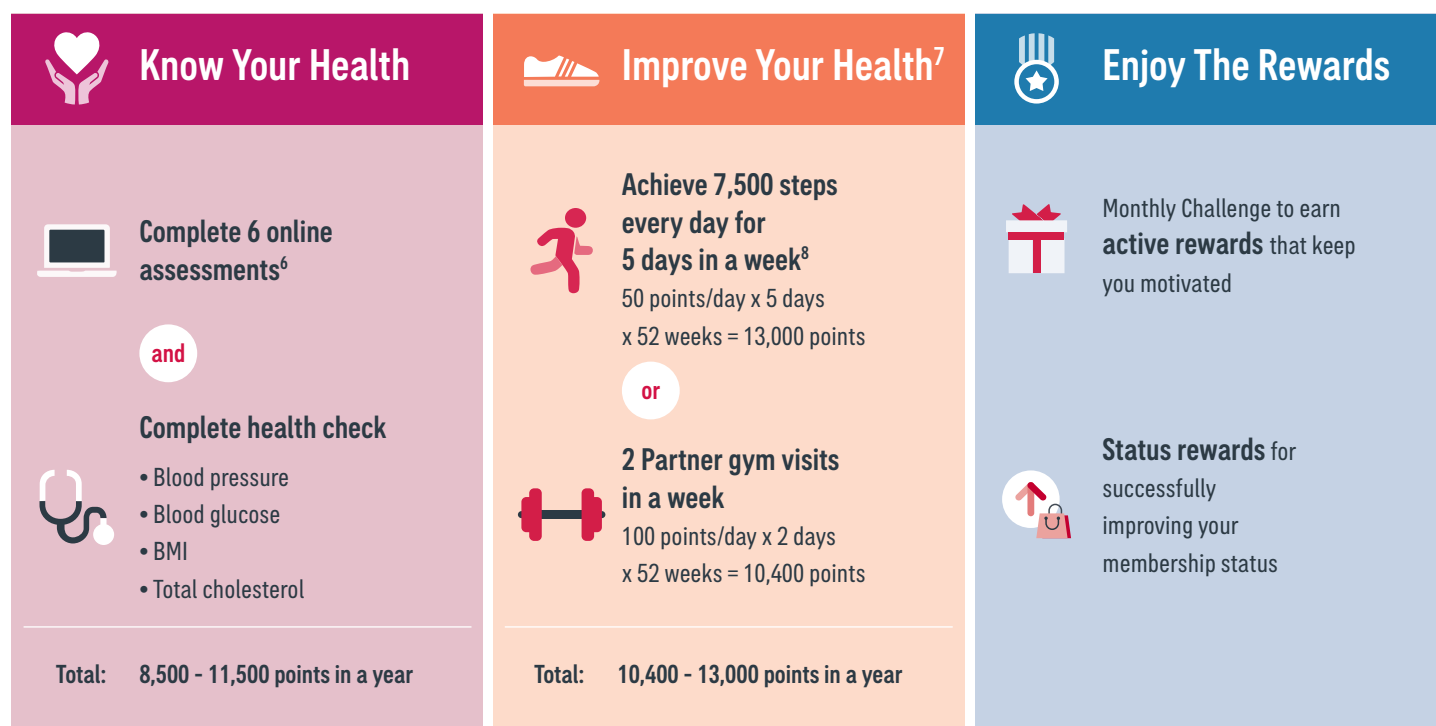
### Important note:

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



Over 20,000 points in a year Upgrade to **GOLD** member

### Remarks:

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. Members can earn up to 15,000 points a year for fitness activities including walking and visiting partner gym centres, etc.

8. For the details of synchronising the step count with AIA Vitality, please visit [aia.com.hk/aiavitality](http://aia.com.hk/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/aiavitality](http://aia.com.hk/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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