



HEALTHIER, LONGER,  
BETTER LIVES

# “AIA TOTAL PROTECTION” PROMOTION CAMPAIGN

(QUARTER 3 2021)

Offer Update



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AIA provides a diversity of protection, from medical, critical illness, accident to life protection, to meet your different protection needs.

# HEALTH PROTECTION

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

## Specified Protection Plans Premium Refund Offer<sup>9</sup>

1 July 2021 to 30 September 2021

### Medical Protection

- AIA Voluntary Health Insurance Standard Scheme<sup>#®</sup>
- AIA Voluntary Health Insurance Flexi Scheme<sup>#®</sup>
- AIA Voluntary Health Insurance Prime Scheme<sup>#\*</sup>
- AIA Voluntary Health Insurance Privilege Plus Scheme<sup>#\*\*</sup>
- AIA Voluntary Health Insurance Privilege Scheme<sup>#Δ</sup>
- Privilege Plus Medical Plan<sup>^\*</sup>
- Privilege Medical Rider<sup>^Δ</sup>
- Privilege Plus Pearl Medical Plan<sup>\*</sup>
- Privilege Pearl Medical Rider<sup>Δ</sup>
- CEO Essence Medical Plan 2<sup>\*</sup>
- Super Good Health Medical Plan 2<sup>®</sup>
- Cancer Guardian 2<sup>®</sup>

3 months premium refund

### Accident Protection

- Silvery Protect<sup>\*</sup>
- PAC Select 2<sup>Δ</sup>

### Life Protection

- Wisdom Term Life Plan<sup>®</sup>
- Expert Term Life Plan<sup>®</sup>

### Critical Illness Protection

- Simple Care Essence<sup>®</sup>

3 months premium refund

### Critical Illness Protection

- Protect Elite Ultra 3 Series<sup>\*10</sup>

0.5 month premium refund

### Severity-based Health Protection

- AIA One Absolute – Full Protection<sup>®</sup>

3 months premium refund

Additional Intensive Care Unit Benefit<sup>\*\*15</sup>  
HK\$/MOP 100,000

# 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 Macau only.

\*\* If the insured person of the New Policy is diagnosed for the first time with COVID-19 in Hong Kong / Macau and stay in ICU in Hong Kong / Macau for 1 day or more consecutive days, the insured person will be qualified to get an additional lump sum of HK\$/MOP 100,000 of Intensive Care Unit benefit.

Comprehensive wealth management is essential to an all-round protection. AIA offers a range of wealth plans to help you get prepared for a fulfilling life.

# \$ WEALTH MANAGEMENT / LIFE PROTECTION

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

1 August 2021 to 30 September 2021

**Savings Insurance**

- Global Power Multi-Currency Plan<sup>\*#</sup>
- Bonus Power Vantage<sup>\*</sup>

**5 years / 10 years premium payment term<sup>11</sup>**

|                      |   |  |                      |
|----------------------|---|--|----------------------|
| less than US\$ 5,000 | From US\$ 5,000 – less than US\$ 10,000 | From US\$ 10,000 – less than US\$ 50,000 | US\$ 50,000 or above |
| 4%                   | 7%                                      | 10%                                      | 14%                  |

**up to 14% premium refund**

**One-Time Premium Payment<sup>12</sup>**

|  |  |                         |
|--|--|-------------------------|
| From US\$ 300,000 – less than US\$ 600,000 | From US\$ 600,000 – less than US\$ 1,000,000 | US\$ 1,000,000 or above |
| 2%   | 3%   | 4%                      |

**up to 4% premium discount**

1 July 2021 to 30 September 2021

**Savings Insurance**

- Simply Love Encore 3<sup>\*</sup> (US\$ policies only)

**5 years / 10 years premium payment term<sup>11</sup>**

|                      |   |  |                      |
|----------------------|---|--|----------------------|
| less than US\$ 5,000 | From US\$ 5,000 – less than US\$ 10,000 | From US\$ 10,000 – less than US\$ 50,000 | US\$ 50,000 or above |
| 2%                   | 3.5%                                    | 5%                                       | 7%                   |

**up to 7% premium refund**

30 August 2021 to 30 September 2021

**Savings Insurance**

- Simply Love Encore 5<sup>\*#</sup>

**5 years / 10 years premium payment term<sup>11</sup>**

|                      |   |  |                      |
|----------------------|---|--|----------------------|
| less than US\$ 5,000 | From US\$ 5,000 – less than US\$ 10,000 | From US\$ 10,000 – less than US\$ 50,000 | US\$ 50,000 or above |
| 2%                   | 3.5%                                    | 5%                                       | 7%                   |

**up to 7% premium refund**

**One-Time Premium Payment<sup>12</sup>**

|  |  |                         |
|--|--|-------------------------|
| From US\$ 300,000 – less than US\$ 600,000 | From US\$ 600,000 – less than US\$ 1,000,000 | US\$ 1,000,000 or above |
| 1%   | 2%   | 4%                      |

**up to 4% premium discount**

30 August 2021 to 30 September 2021

**Life Protection**

- Serene Life series<sup>\*#</sup>

**5 years / 10 years / 25 years premium payment term<sup>11</sup>**

|                      |   |  |                      |
|----------------------|---|--|----------------------|
| less than US\$ 5,000 | From US\$ 5,000 – less than US\$ 10,000 | From US\$ 10,000 – less than US\$ 50,000 | US\$ 50,000 or above |
| 2%                   | 3.5%                                    | 5%                                       | 7%                   |

**up to 7% premium refund**

15 September 2021 to 31 December 2021

**Life Protection**

- Wealth Preserver 5<sup>13</sup>

**New Offer**

Premium Charge: Reduced from **6.5%** to **1.5%**

1 July 2021 to 31 December 2021

**MPF**





- MPF Tax Deductible Voluntary Contribution ("TVC")<sup>#14</sup>


**50% off management fees for the 1st year<sup>o</sup>** + **HK\$500 bonus<sup>o</sup>**

- \* Can only be purchased as a basic plan.
- o Applicable to all currencies available for policies with 5 years premium payment term, i.e. Renminbi (RMB), US dollars (US\$), Australian dollars (AUD), Canadian dollars (CAD), HK dollars (HK\$) and Macau pataca (MOP; only for policies issued in Macau).
- ~ If the policy is issued in a currency other than US\$, please refer to 11 and 12 under Terms & Conditions for the applicable premium amount in other currencies.
- o Serene Life series includes Serene Life and Serene Life (Annual Dividends).
- o Applicable to all currencies policy available, i.e. US dollars (US\$), HK dollars (HK\$) and Macau pataca (MOP; only for policies issued in Macau).
- # 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  
 📞 \*1299 (on Hong Kong mobile network only)  
 Macau ☎ (853) 8988 1822  
 🌐 aia.com.hk



## 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.** For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aiavitality.
- The Promotion 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 Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
- The calculation of the premium refund or discount is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. Apart from the New Policy, the premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for calculating the premium refund or discount amount.
- Each New Policy can only enjoy this promotional premium refund or discount offer once during the Promotion Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotion offer with higher premium refund or discount amount will be entitled.
- The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
- 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 Protection Plans Premium Refund Offer

- The promotion period is from 1 July 2021 to 30 September 2021, both days inclusive ("Promotion Period").
- The Premium Refund Offer is only applicable to Specified Protection Plan (including basic plan and supplementary contract) ("New Policy") listed below that is successfully applied and submitted within the Promotion Period (based on application date) and issued by 30 November 2021. If the New Policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Unit-Linked Products) that is applied and submitted within promotion period and issued by 30 November 2021, and such supplementary contract must also be effective by 30 November 2021. 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 Plan (including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) refers to:

|     |   |
|-----|---|
| 1.  | CEO Essence Medical Plan 2 *  |
| 2.  | Super Good Health Medical Plan 2 ®  |
| 3.  | Cancer Guardian 2 ®   |
| 4.  | Privilege Plus Medical Plan** / Privilege Plus Pearl Medical Plan*                |
| 5.  | Privilege Medical Rider <sup>△</sup> / Privilege Pearl Medical Rider <sup>△</sup> |
| 6.  | Simple Care Essence ®   |
| 7.  | PAC Select 2 <sup>△</sup>   |
| 8.  | Silvery Protect *   |
| 9.  | Wisdom Term Life Plan ®   |
| 10. | Expert Term Life Plan ®   |
| 11. | AIA One Absolute – Full Protection ®  |
| 12. | AIA Voluntary Health Insurance Standard Scheme #®                                 |
| 13. | AIA Voluntary Health Insurance Flexi Scheme #®                                    |
| 14. | AIA Voluntary Health Insurance Prime Scheme **                                    |
| 15. | AIA Voluntary Health Insurance Privilege Plus Scheme #**                          |
| 16. | AIA Voluntary Health Insurance Privilege Scheme # <sup>△</sup>                    |

\* Can only be purchased as a basic plan ® Can be purchased as a basic plan or as a rider ^ Available in Macau only

<sup>△</sup> Can only be purchased as a rider # Available in Hong Kong only

- The 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   |

### 10. Protect Elite Ultra 3 Series Premium Refund Offer

- The promotion period is from 1 July 2021 to 30 September 2021, both days inclusive ("Promotion Period").
- This offer is only applicable to the basic plans of Protect Elite Ultra 3, Protect Elite Ultra 3 – First Gift and AIA Vitality Series: Protect Elite Ultra 3 ("New Policy") that are:
  - successfully applied and submitted within the Promotion Period (based on the application date); and
  - issued on or before 30 November 2021.
- 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 premium refund on New Policy:

| Payment Mode  | Premium refund calculation method (calculated by the payment of the latest modal premium of the New Policy Basic Plan at the time of premium refund) |
|---------------|--|
| Monthly       | = monthly premium x 0.5  |
| Quarterly     | = quarterly premium ÷ 3 x 0.5  |
| Semi-annually | = semi-annual premium ÷ 6 x 0.5  |
| Annually      | = annual premium ÷ 12 x 0.5  |

### 11. Specified Savings Insurance Plans and Life Protection Plan Premium Refund Offer

- The promotion period of Specified Savings Insurance Plans and Life Protection Plan Premium Refund Offer ("Promotion Period") are as follows:
  - The Promotion Period of Bonus Power Vantage (5 years / 10 years premium payment term), Global Power Multi-Currency Plan (5 years premium payment term) and Simply Love Encore 3 (US\$ policies only) (5 years / 10 years premium payment term) are from 1 July 2021 to 30 September 2021, both days inclusive.
  - The Promotion Period of Simply Love Encore 5 (5 years / 10 years premium payment term) and Serene Life series (5 years / 10 years / 25 years premium payment term) are from 30 August 2021 to 30 September 2021, both days inclusive.
- Specified Savings Insurance Plans are Bonus Power Vantage (5 years / 10 years premium payment term), Global Power Multi-Currency Plan (5 years premium payment term), Simply Love Encore 3 (US\$ policies only) (5 years / 10 years premium payment term) and Simply Love Encore 5 (5 years / 10 years premium payment term); Specified Life Protection Plan is Serene Life series (5 years / 10 years / 25 years premium payment term) (collectively "New Savings and Life Protection Policy").
- This offer is only applicable to the basic plans of Specified Savings Insurance Plans and Life Protection Plan listed above that are:
  - successfully applied and submitted (based on the application date) during the Promotion Period ("New Policy"), and
  - issued on or before 30 November 2021.
- The premium refund are 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.
- New Savings and Life Protection Policy is entitled to a premium refund as follows:
  - Bonus Power Vantage (5 years / 10 years premium payment term)

| 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) |   |  |  |
|---------------|---|---|--|--|
|               | Annualised premium<br>Less than<br>USD 5,000  | Annualised premium<br>USD 5,000 –<br>less than 10,000 | Annualised premium<br>USD 10,000 – less<br>than 50,000 | Annualised premium<br>USD 50,000<br>or above |
| Monthly       | = monthly premium x 12 x 4%   | = monthly premium x 12 x 7%                           | = monthly premium x 12 x 10%                           | = monthly premium x 12 x 14%                 |
| Quarterly     | = quarterly premium x 4 x 4%  | = quarterly premium x 4 x 7%                          | = quarterly premium x 4 x 10%                          | = quarterly premium x 4 x 14%                |
| Semi-annually | = semi-annual premium x 2 x 4%  | = semi-annual premium x 2 x 7%                        | = semi-annual premium x 2 x 10%                        | = semi-annual premium x 2 x 14%              |
| Annually      | = annual premium x 4%   | = annual premium x 7%                                 | = annual premium x 10%                                 | = annual premium x 14%                       |

- Global Power Multi-Currency Plan (5 years premium payment term)

| 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) |   |  |   |
|---------------|---|---|--|---|
|               | Annualised premium<br>Less than<br>USD/CAD/AUD 5,000  | Annualised premium<br>USD/CAD/AUD 5,000 –<br>less than 10,000 | Annualised premium<br>USD/CAD/AUD 10,000 –<br>less than 50,000 | Annualised premium<br>USD/CAD/AUD 50,000 or above |
| Monthly       | = monthly premium x 12 x 4%   | = monthly premium x 12 x 7%                                   | = monthly premium x 12 x 10%                                   | = monthly premium x 12 x 14%                      |
| Quarterly     | = quarterly premium x 4 x 4%  | = quarterly premium x 4 x 7%                                  | = quarterly premium x 4 x 10%                                  | = quarterly premium x 4 x 14%                     |
| Semi-annually | = semi-annual premium x 2 x 4%  | = semi-annual premium x 2 x 7%                                | = semi-annual premium x 2 x 10%                                | = semi-annual premium x 2 x 14%                   |
| Annually      | = annual premium x 4%   | = annual premium x 7%   | = annual premium x 10%   | = annual premium x 14%                            |

iii. Simply Love Encore 3 (US\$ policies only) (5 years / 10 years premium payment term)

| 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) |  |   |   |
|---------------|---|--|---|---|
|               | Annualised premium<br>Less than USD 5,000   | Annualised premium<br>USD 5,000 – less than 10,000 | Annualised premium<br>USD 10,000 – less than 50,000 | Annualised premium<br>USD 50,000 or above |
| Monthly       | = monthly premium x 12 x 2%   | = monthly premium x 12 x 3.5%                      | = monthly premium x 12 x 5%                         | = monthly premium x 12 x 7%               |
| Quarterly     | = quarterly premium x 4 x 2%  | = quarterly premium x 4 x 3.5%                     | = quarterly premium x 4 x 5%                        | = quarterly premium x 4 x 7%              |
| Semi-annually | = semi-annual premium x 2 x 2%  | = semi-annual premium x 2 x 3.5%                   | = semi-annual premium x 2 x 5%                      | = semi-annual premium x 2 x 7%            |
| Annually      | = annual premium x 2%   | = annual premium x 3.5%                            | = annual premium x 5%                               | = annual premium x 7%                     |

iv. Simply Love Encore 5 (5 years / 10 years premium payment term)

| 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) |   |   |   |
|---------------|---|---|---|---|
|               | Annualised premium<br>Less than<br>USD 5,000<br>Less than<br>HKD/MOP 37,500   | Annualised premium<br>USD 5,000 –<br>less than 10,000<br>HKD/MOP 37,500 –<br>less than 75,000 | Annualised premium<br>USD 10,000 –<br>less than 50,000<br>HKD/MOP 75,000 –<br>less than 375,000 | Annualised premium<br>USD 50,000 or above<br>HKD/MOP 375,000 or above |
| Monthly       | = monthly premium x 12 x 2%   | = monthly premium x 12 x 3.5%   | = monthly premium x 12 x 5%   | = monthly premium x 12 x 7%   |
| Quarterly     | = quarterly premium x 4 x 2%  | = quarterly premium x 4 x 3.5%  | = quarterly premium x 4 x 5%  | = quarterly premium x 4 x 7%  |
| Semi-annually | = semi-annual premium x 2 x 2%  | = semi-annual premium x 2 x 3.5%  | = semi-annual premium x 2 x 5%  | = semi-annual premium x 2 x 7%  |
| Annually      | = annual premium x 2%   | = annual premium x 3.5%   | = annual premium x 5%   | = annual premium x 7%   |

v. Serene Life series (5 years / 10 years / 25 years premium payment term)

| 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) |  |   |   |
|---------------|---|--|---|---|
|               | Annualised premium<br>Less than USD 5,000   | Annualised premium<br>USD 5,000 – less than 10,000 | Annualised premium<br>USD 10,000 – less than 50,000 | Annualised premium<br>USD 50,000 or above |
| Monthly       | = monthly premium x 12 x 2%   | = monthly premium x 12 x 3.5%                      | = monthly premium x 12 x 5%                         | = monthly premium x 12 x 7%               |
| Quarterly     | = quarterly premium x 4 x 2%  | = quarterly premium x 4 x 3.5%                     | = quarterly premium x 4 x 5%                        | = quarterly premium x 4 x 7%              |
| Semi-annually | = semi-annual premium x 2 x 2%  | = semi-annual premium x 2 x 3.5%                   | = semi-annual premium x 2 x 5%                      | = semi-annual premium x 2 x 7%            |
| Annually      | = annual premium x 2%   | = annual premium x 3.5%                            | = annual premium x 5%                               | = annual premium x 7%                     |

Note: The premium refund offer arrangement for plan change to Simply Love Encore 5 is as follows.

- It is only limited to plan change from existing Simply Love Encore 3 (for US\$ policies with 5 years / 10 years premium payment term only) ("Original Plan") to Simply Love Encore 5 (for US\$ policies with 5 years / 10 years premium payment term only) ("New Plan"). Any premium refund offer under the Original Plan will be forfeited after the plan change is completed.
- The New Plan can enjoy the premium refund offer applicable to Simply Love Encore 5 between August and October 2021 (if any) in accordance with the respective month of plan change application date if the following requirements are fulfilled:
  - Only accept plan change within the first policy year of Simply Love Encore 3 policies with policy application date from 1 May 2021 and onwards
  - The request of plan change must be submitted by 31 October 2021 and such request must be completed by 31 December 2021
- New Plan's premium refund amount will be calculated by the annualized premium of the New Plan in accordance with the latest modal premium at the time of premium refund. The premium refund is used for settlement of future premium of the New Plan only, withdrawal of premium refund is not allowed. Moreover, the Original Plan should remain in-force from the issue date to the time of plan change completion date, and the New Plan should also remain in-force from the plan change completion date to the time of premium refund. Otherwise, the premium refund will be forfeited.
- If any premium refund offer under the Original Plan has been enjoyed, no premium refund offer will be entitled after plan change.
- For premium refund offer applicable to plan change application of Simply Love Encore 5 in October 2021 (if any), details will be announced in due course.

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

- Specified Savings Insurance Plans are Bonus Power Vantage (one-time premium payment plan), Global Power Multi-Currency Plan (one-time premium payment plan), and Simply Love Encore 5 (one-time premium payment plan) ("New Savings Policy").
- The promotion period of:
  - Bonus Power Vantage (one-time premium payment plan) and Global Power Multi-Currency Plan (one-time premium payment plan) is from 1 August 2021 to 30 September 2021, both days inclusive ("Promotion Period").
  - Simply Love Encore 5 (one-time premium payment plan) is from 1 August 2021 to 30 September 2021, both days inclusive ("Promotion Period").
- 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 Promotion Period ("New Policy"), and
  - issued on or before 30 November 2021.
- New Policy will entitle to a premium discount (the "Discount") deducted upfront upon policy issue:
  - Bonus Power Vantage (one-time premium payment plan)

| Premium Amount In USD (one-time premium payment) | Premium Discount |
|--|------------------|
| 300,000 to less than 600,000                     | 2%               |
| 600,000 to less than 1,000,000                   | 3%               |
| 1,000,000 or above                               | 4%               |

ii. Global Power Multi-Currency Plan (one-time premium payment plan)

| Premium Amount In (one-time premium payment) |                                  |                                  | Premium Discount |
|--|----------------------------------|----------------------------------|------------------|
| USD/CAD/AUD                                  | HKD/MOP                          | RMB                              |                  |
| 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 | 2%               |
| 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 | 3%               |
| 1,000,000 or above                           | 7,500,000 or above               | 6,000,000 or above               | 4%               |

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

| Premium Amount In (one-time premium payment) |                                  | Premium Discount |
|--|----------------------------------|------------------|
| USD  | HKD/MOP                          |                  |
| 300,000 to less than 600,000                 | 2,250,000 to less than 4,500,000 | 1%               |
| 600,000 to less than 1,000,000               | 4,500,000 to less than 7,500,000 | 2%               |
| 1,000,000 or above                           | 7,500,000 or above               | 4%               |

13. **Wealth Preserver 5 Reduction of Premium Charge Offer**

The Reduction of Premium Charge Offer is only applicable to Wealth Preserver 5 ("New Policy") that is:

- successfully submitted and applied within the Promotion Period (based on the application date); and
- paid full premium and issued the policy on or before 31 March 2022.

For the avoidance of doubt, there will be no reduction on the premium charge on any additional premium received after 31 March 2022 (i.e. and therefore the premium charge will remain at 6.5%).

14. **MPF Tax Deductible Voluntary Contribution ("TVC")**

- The promotion period is from 1 July 2021 to 31 December 2021, both days inclusive ("Promotion Period").
- This offer is only applicable to the first 2,000 members who successfully enrol in the TVC Programme within the Promotion 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. **Additional Intensive Care Unit Benefit** for “AIA One Absolute – Full Protection” Series (the “Scheme”)

The Scheme is a benefit offered by AIA International Limited.

| Additional Intensive Care Unit Benefit                               |  |
|--|--|
| Promotion Period   | The promotion period of this Scheme is as follows (“Promotion Period”):<br>i. Except rider version of AIA One Absolute – Full Protection issued in Macau, the promotion period is from 18 January 2021 to 30 September 2021, both days inclusive.<br>ii. The promotion period of rider version of AIA One Absolute – Full Protection issued in Macau is from 9 April 2021 to 30 September 2021, both days inclusive.   |
| A. Coverage Period   | A period of 90 days from the issue date of New Policy, including such issue date.  |
| B. Definition  | In this Terms & Conditions, the following words and expressions shall have the following meanings unless the context requires otherwise: -   |
| 1. “AIA”, “AIA Hong Kong & Macau” “the Company”, “we”, “us” or “our” | refers to AIA International Limited (a company incorporated in Bermuda with limited liability)   |
| 2. “COVID-19”  | means a confirmed case of COVID-19 as defined by the World Health Organization and confirmed by relevant medical report.   |
| 3. “Date of Application”   | means the date of application of New Policy.   |
| 4. “Diagnosis” or “Diagnosed”  | means the definitive Diagnosis made by a Registered Medical Practitioner as defined below, based upon specific condition(s) referred to in the definition of the condition, illness or disease concerned or, in the absence of such specific condition(s), based upon radiological, clinical, histological or laboratory evidence of the relevant condition, illness or disease acceptable to the Company. Such Diagnosis must be supported by the Company’s Medical Director who may base his opinion on the medical evidence submitted and/or any additional evidence he may require.  |
| 5. “Eligible Person”   | means the insured person of the New Policy.  |
| 6. “Hospital”  | means a lawfully operated institution licensed as a hospital for the care and treatment of injured or ill persons which provides facilities for Diagnosis, major surgery and 24-hour nursing service and is not primarily a rest or convalescent home, or similar establishment, or other than incidentally, a place for treatment alcoholics or drug addicts.   |
| 7. “Immediate Family Member”   | refers to a person’s legal spouse, child (natural, step or adopted); sibling; sibling-in-law; parent; parent-in-law; grandparent; grandchild; legal guardian or step-parent.   |
| 8. “Independent Person”  | means a person other than (a) Eligible Person (b) policyowner of the New Policy; (c) an Immediate Family Member of the Eligible Person or the policyowner of the New Policy; (d) a business partner of the Eligible Person or the policyowner of the New Policy; (e) the employer or employee of the Eligible Person or the policyowner of the New Policy; (f) an insurance agent of the Company; or (g) an insurance intermediary or representative of the Eligible Person or the policyowner of the New Policy.  |
| 9. “Intensive Care Unit” (ICU)”                                      | means a section within a Hospital which is designated as an intensive care unit by the Hospital providing one to one nursing care, in which patients undergo specialized resuscitation, monitoring and treatment procedures. The unit must be staffed 24 hours a day with highly trained nurses, technicians and doctors, and be equipped with resuscitative equipment and monitoring devices that allow continuous assessment of vital body functions such as heart rate, blood pressure and blood chemistry.   |
| 10. “Isolated”   | means a compulsory detention in isolation of any person who is placed under quarantine or medical surveillance in his/her own home or places being used as quarantine sites by government or other statutory organisations of Hong Kong / Macau.   |
| 11. “New Policy”   | means AIA One Absolute – Full Protection* policy issued between 18 January 2021 to 30 September 2021 (both dates inclusive) and is inforce within the Coverage Period.<br>*AIA One Absolute – Full Protection includes:<br>• AIA One Absolute – Full Protection, AIA One Absolute Pearl – Full Protection<br>• AIA Vitality Series: AIA One Absolute – Full Protection, AIA Vitality Series: AIA One Absolute Pearl – Full Protection<br>• AIA One Absolute – Full Protection Rider, AIA One Absolute Pearl – Full Protection Rider<br>• AIA Vitality Series: AIA One Absolute – Full Protection Rider, AIA Vitality Series: AIA One Absolute Pearl – Full Protection Rider<br>If the New Policy is a rider, it must be attached to a new basic plan, both issued within the Promotion Period and is inforce within the Coverage Period. |
| 12. “Pre-existing Condition”   | means (1) any physical, medical or mental condition or (2) any illness or disease: (a) that existed; (b) that was investigated, Diagnosed, or treated by a Registered Medical Practitioner; (c) for which a Registered Medical Practitioner was consulted; or (d) the signs or symptoms of which commenced, before the commencement of the Coverage Period.  |
| 13. “Quarantine”   | means a situation when persons are Isolated by applicable law as amended from time to time and/or “Quarantine” must be publicly announced by the government or other statutory organisations of Hong Kong/ Macau. In addition, “Quarantine” shall only apply to quarantine in which persons who are Diagnosed with or have been, or are likely to have been, exposed to the risk of contracting COVID-19 infection. For the purpose of this Scheme, “Quarantine” shall not apply to the lockdown of the entire or any part of the country or city pursuant to any quarantine order made by the government or other statutory organisations of Hong Kong/Macau, where all transportations namely air, sea, rail and road traffic coming into or leaving Hong Kong/Macau are closed on a permanent or periodic basis.                      |
| 14. “Registered Medical Practitioner”                                | means an Independent Person qualified by degree in western medicine who is licensed to practice western medicine and legally authorized in the geographical area of his or her practice to render medical or surgical services.  |

| Additional Intensive Care Unit Benefit   |   |                     |
|--|---|---------------------|
| C. Benefit                               | Benefit   | Amount (HK\$ / MOP) |
|  | Additional Intensive Care Unit Benefit  | 100,000             |
| “Additional Intensive Care Unit Benefit” | One lump sum of “Additional Intensive Care Unit Benefit” will be paid,<br>a. the Eligible Person is first Diagnosed with COVID-19 infection in Hong Kong/ Macau but not anywhere else during the Coverage Period;<br>b. admitted to the ICU in Hong Kong / Macau during the Coverage Period for one day or above during the Coverage Period;<br>c. the New Policy must remain effective when the Eligible Person is hospitalized in ICU during the Coverage Period; and<br>d. the Eligible Person is not Diagnosed nor has shown any signs or symptoms of COVID-19 before the commencement of the Coverage Period.  |                     |
| D. Exclusions                            | No benefit will be paid by AIA resulting (in whole or in part) from, or contributed by, or as a natural probable consequence of any of the following circumstances:<br>a. any sickness, disease or Quarantine which is not caused by, related to or occasioned by COVID-19 infection;<br>b. terrorist attack using biochemical weapons of any kind;<br>c. any Pre-existing Condition;<br>d. on the Date of Application, anyone residing in the same address as the Eligible Person: (a) is under home Quarantine, or (b) is being required by Registered Medical Practitioner or Hong Kong / Macau government to undergo COVID-19 diagnostic test, or (c) is awaiting the result of COVID-19 diagnostic test;<br>e. on the Date of Application, the Eligible Person: (a) is under Quarantine, or (b) is being required by Registered Medical Practitioner or Hong Kong / Macau government to undergo COVID-19 diagnostic test, or (c) is awaiting the result of COVID-19 diagnostic test; or<br>f. On or after the Date of Application, the Eligible Person or anyone residing in the same address as the Eligible Person has been travelled outside Hong Kong / Macau. |                     |
| E. General Provisions                    |   |                     |
| 1. Termination Of Coverage under Scheme  | The coverage under this Scheme shall be automatically terminated on the earlier of:<br>a. the expiry of the Coverage Period (immediately after 23:59);<br>b. death of the Eligible Person; and<br>c. termination of the New Policy (immediately after 23:59).<br>Termination of this Scheme will not affect any claim or benefit arising prior to such termination.   |                     |
| 2. Limitation Of Benefit                 | i. the Company shall only be liable to pay per life a one-time Additional Intensive Care Unit Benefit in respect of any coverage for COVID-19 infection; and<br>ii. Once a claim of Additional Intensive Care Unit benefit under any coverage for COVID-19 infection is given to the Company, the Scheme will no longer apply and will not be payable.  |                     |
| 3. Notice Of Claim                       | Written notice of claim must be given to the Company after the admission to the ICU. Failure to give notice shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as reasonably possible.  |                     |
| 4. Proof Of Claims                       | Designated forms furnished by the Company (Part 1 of Medical Claim form for Additional Intensive Care Unit Benefit)<br>• Hong Kong identity card / Macau identity card (as applicable)<br>• Proof of address (as applicable)<br>• Travel records (as applicable)<br>• A proof of Diagnosis, Intensive Care Unit and Hospital confinement documents<br>The above lists out the basic required documents only. The Company may require additional document to process the claim.  |                     |
| 5. To Whom Benefits Are Paid             | Additional Intensive Care Unit Benefit payable under this Scheme will be paid to the policyowner of the New Policy if he/she is alive, otherwise to the estate of the policyowner of the New Policy. Payment of the Additional Intensive Care Unit Benefit payable under this Scheme to the above person(s) in the manner pursuant to this clause shall be deemed a good and full discharge of the Company’s obligations under this Scheme.<br>Any payment in connection with this Scheme will be subject to applicable law and AIA’s standard screening procedures to be conducted at the time of claim.   |                     |
| 6. Claims Submission                     | i. Download the medical claims form from the following website:<br><a href="https://www.aia.com.hk/en/help-and-support/individuals/form-library.html">https://www.aia.com.hk/en/help-and-support/individuals/form-library.html</a><br>ii. Submit your claim application:<br>By mail: (Hong Kong) AIA Wealth Select Centre, 12/F AIA Tower, 183 Electric Road, North Point, Hong Kong;<br>(Macau) AIA Wealth Select Centre, 1903, 19/F AIA Tower, Nos. 251A-301 Avenida Comercial de Macau, Macau<br>By email: hk.clm-ncov@aia.com<br>iii. Hotline<br>(Hong Kong) 852-2232 8320<br>(Macau) 853-8988 1822   |                     |
| 7. Governing Law And Jurisdiction:       | This Scheme is governed by and shall be construed in accordance with the laws of such place where the New Policy is issued (being Hong Kong or Macau, as the case may be). The courts of such place shall have non-exclusive jurisdiction to consider and determine any dispute or proceedings arising out of or in connection with this Scheme.  |                     |
| 8. Change of Terms and Conditions        | We reserve the right to change any terms and conditions of this Scheme without advance notices. In the event of any disputes, our decision shall be final and conclusive.   |                     |

16. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotion Offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
17. 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.
18. 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. For details on tax deductions, please visit [www.vhis.gov.hk](http://www.vhis.gov.hk), [www.ia.org.hk](http://www.ia.org.hk) or [www.ird.gov.hk](http://www.ird.gov.hk) and consult your own tax and accounting advisors for tax advice.
19. The premium refund offer may be different on the relevant products distributed through different sales channels. Please refer to relevant sales channel's promotion materials.
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