



HEALTHIER, LONGER,
BETTER LIVES

"TODAY • PLAN FOR YOUR FUTURE" PROMOTION CAMPAIGN

Offer Update



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Today • Plan for Your Future

A fantastic life starts with a thoughtful planning of your health and wealth. AIA provides a range of health protection, wealth and tax deductible solutions. With a comprehensive cover, you and your family can worry a lot less and enjoy a lot more!

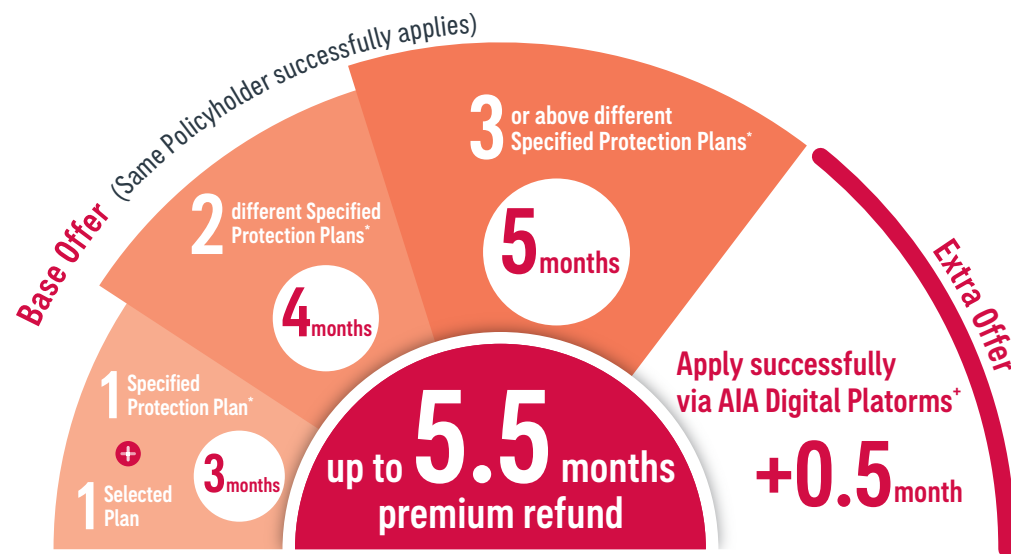


HEALTH PROTECTION

The total monthly premium for medical, critical illness, accident and life protection insurance plans is less than HK\$500~. Apply successfully within the promotion period and enjoy up to 5.5 months of premium refund.

Offer Update Specified Protection Plan Premium Refund Offer^{A9}

1 January 2021 to 31 March 2021



Exclusive offers for Serving Civil Servants, Serving Non-civil Servants Employed by the Government and their families[★]

- Successfully apply for AIA Voluntary Health Insurance Flexi Scheme or AIA Voluntary Health Insurance Prime Scheme will enjoy **+1 month of premium refund[▼]**
- Entitled to one **free medical check-up[△]** in the second policy year

Specified Protection Plan*	
Severity-based Health Protection	<ul style="list-style-type: none"> • AIA One Absolute – Full Protection[✱] • AIA One Absolute – Cancer & Serious Infectious Disease Protection[®]
Accident Protection	<ul style="list-style-type: none"> • Xtra Protect • PAC Select 2
Medical Protection	<ul style="list-style-type: none"> • AIA Voluntary Health Insurance Privilege Plus Scheme^{▼#} New • AIA Voluntary Health Insurance Privilege Scheme[#] • Privilege Plus Medical Plan[▼] New • Privilege Medical Rider[▼] • Privilege Plus Pearl Medical Plan[▼] New • Privilege Pearl Medical Rider[▼] New • CEO Essence Medical Plan 2 • Super Good Health Medical Plan 2 • Severe Illness Medical Protection Rider • AIA Voluntary Health Insurance Standard Scheme[#] • AIA Voluntary Health Insurance Flexi Scheme[#] • AIA Voluntary Health Insurance Prime Scheme[#] • Cancer Guardian 2
Life Protection	<ul style="list-style-type: none"> • Wisdom Term Life Plan • Expert Term Life Plan
Critical Illness Protection	<ul style="list-style-type: none"> • Simple Care Essence • Level-Up Protect Cancer Plan
Selected Plan	
Savings Insurance	<ul style="list-style-type: none"> • Bonus Power Vantage • Simply Love Encore 3 (US\$ policy only) • Fortune Promise • AIA Deferred Annuity Plan[#]
Critical Illness Protection	<ul style="list-style-type: none"> • Protect Elite Ultra 3 Series

~ Taking an example of a 22-year-old non-smoking male insured with premium payable on an annual basis with AIA Voluntary Health Insurance Flexi Scheme, Simple Care Essence, Xtra Protect, and Wisdom Term Life Plan. The premium will be adjusted upon renewal. Subject to underwriting requirement. Terms and conditions apply.

^ Premium refund will be applied to each eligible policy of Specified Protection Plan and not applicable to Selected Plan. If the Same Policyholder applies for more than 1 policy of the same Specified Protection Plan, the number of product will only be counted as one.

+ AIA Digital Platforms refer to iPoS Sign Everywhere, iPoS Easy Sign, AIA iShop (includes iShop GO), and AIA EcBuy, iPoS Easy Sign, AIA iShop (includes iShop GO), and AIA EcBuy are available in Hong Kong only. For products eligible for sale in different digital platforms, please contact your financial planners for details.

* Specified Protection Plan including AIA Vitality Series and Pearl Series of basic plans and supplementary contracts where applicable.

✱ The promotion period of basic plan of AIA One Absolute - Full Protection is from 18 January 2021 to 31 March 2021. The promotion period of rider of AIA One Absolute - Full Protection is from 15 March 2021 to 31 March 2021.

© The promotion period of rider of AIA One Absolute - Cancer & Serious Infectious Disease Protection is from 15 March 2021 to 31 March 2021.

▼ The promotion period of AIA Voluntary Health Insurance Privilege Plus Scheme, Privilege Plus Medical Plan, Privilege Plus Pearl Medical Plan and Privilege Pearl Medical Rider is from 15 March 2021 to 31 March 2021.

■ The promotion period of AIA Voluntary Health Insurance Privilege Scheme and Privilege Medical Rider is from 22 February 2021 to 31 March 2021.

Applicable to Hong Kong only.

□ Applicable to Macau only.

★ "Family" means the officer's spouse and children (including children of divorced/legally separated officers, step-children, adopted children and illegitimate children) who are unmarried and under the age of 21. In the case of children aged 19 or 20, they must also be in full time education or in full time vocational training, or dependent on the officer as a result of physical or mental infirmity.

▼ The total month of premium refund is limited to a maximum of 5.5 months.

△ Only applicable to insured person of AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Prime Scheme. If the insured person is entitled to more than one medical check-up in the same policy year under the same product, the medical check-up with higher price will be offered.



HEALTH PROTECTION

Offer Update

Protect Elite Ultra 3 Series^{◆10}

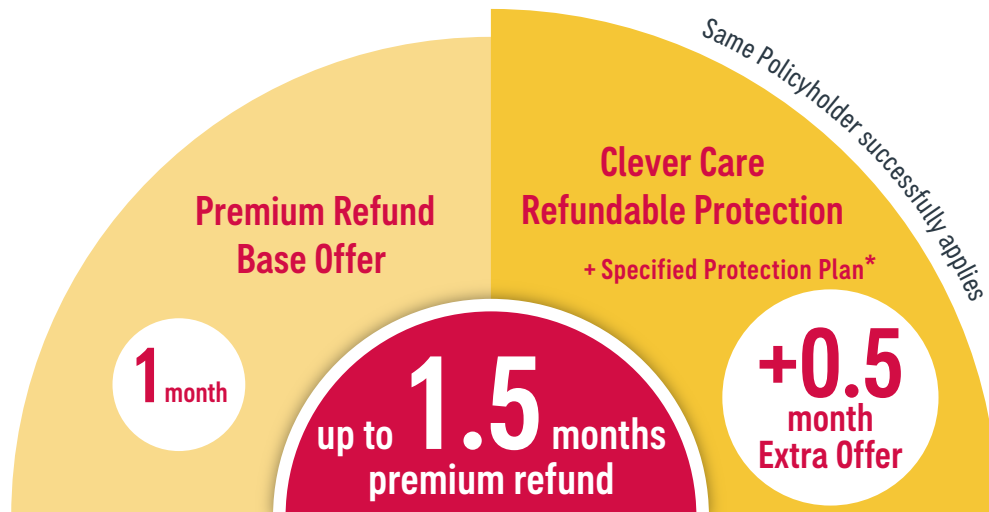
1 January 2021 to 31 March 2021



Offer Update

Clever Care Refundable Protection^{◆11}

1 January 2021 to 31 March 2021



Specified Protection Plan*

Severity-based Health Protection



- AIA One Absolute – Full Protection^{**}
- AIA One Absolute – Cancer & Serious Infectious Disease Protection[®]

Accident Protection



- Xtra Protect
- PAC Select 2

Medical Protection



- AIA Voluntary Health Insurance Privilege Plus Scheme^{v#} **New**
- AIA Voluntary Health Insurance Privilege Scheme[#]
- Privilege Plus Medical Plan^{v#} **New**
- Privilege Medical Rider^{□12}
- Privilege Plus Pearl Medical Plan^v **New**
- Privilege Pearl Medical Rider^v **New**
- CEO Essence Medical Plan 2
- Super Good Health Medical Plan 2
- Severe Illness Medical Protection Rider
- AIA Voluntary Health Insurance Standard Scheme[#]
- AIA Voluntary Health Insurance Flexi Scheme[#]
- AIA Voluntary Health Insurance Prime Scheme[#]
- Cancer Guardian 2

Life Protection



- Wisdom Term Life Plan
- Expert Term Life Plan

Critical Illness Protection



- Simple Care Essence
- Level-Up Protect Cancer Plan

Offer Update

Privilege Plus Medical Plan^{□12} **New** /
Privilege Plus Pearl Medical Plan^{v12} **New** /
Privilege Pearl Medical Rider^{v12} **New**

15 March 2021 to 31 March 2021

Privilege Medical Rider^{□12}

22 February 2021 to 31 March 2021

2.5 months premium refund

◆ Premium refund will be applied to each eligible policy of Protect Elite Ultra 3 Series and Clever Care Refundable Protection.

* Specified Protection Plan including AIA Vitality Series and Pearl Series of basic plans and supplementary contracts where applicable.

□ The promotion period of basic plan of AIA One Absolute - Full Protection is from 18 January 2021 to 31 March 2021. The promotion period of rider of AIA One Absolute - Full Protection is from 15 March 2021 to 31 March 2021.

○ The promotion period of rider of AIA One Absolute - Cancer & Serious Infectious Disease Protection is from 15 March 2021 to 31 March 2021.

v The promotion period of AIA Voluntary Health Insurance Privilege Plus Scheme, Privilege Plus Medical Plan, Privilege Plus Pearl Medical Plan and Privilege Pearl Medical Rider is from 15 March 2021 to 31 March 2021.

The promotion period of AIA Voluntary Health Insurance Privilege Scheme and Privilege Medical Rider is from 22 February 2021 to 31 March 2021.

■ Applicable to Hong Kong only.

□ Applicable to Macau only.

Bonus Power Vantage

1 5 years / 10 years premium payment term¹³

1 January 2021 to 28 February 2021

Early Bird
Offer

15%
premium refund



Unemployment
Benefit^{❖14}

1 March 2021 to 31 March 2021

10%
premium refund



Unemployment
Benefit^{❖14}

❖ If the policyholder is laid off and become involuntarily unemployed, the grace period of late premium payment will be extended from 31 days to 365 days upon our approval.

2 One-Time Premium Payment¹⁵

1 January 2021 to 28 February 2021

Early Bird
Offer



1 March 2021 to 31 March 2021



\$ WEALTH MANAGEMENT

1 January 2021 to 31 March 2021

Simply Love Encore 3 (US\$ policies only)

1 5 years / 10 years premium payment term¹³

10%
premium refund

2 One-Time Premium Payment¹⁵



Fortune Promise

One-Time Premium Payment¹⁵



Wealth Ultima 2¹⁶

Premium Charge Reduction
from 6.5% to **1.5%**



TAX DEDUCTION

1 January 2021 to 31 March 2021

AIA Deferred Annuity Plan^{#17}

Annualised Premium
US\$5,000 or above

7%
premium refund



Unemployment
Benefit^{✧14}

Applicable to Hong Kong only.

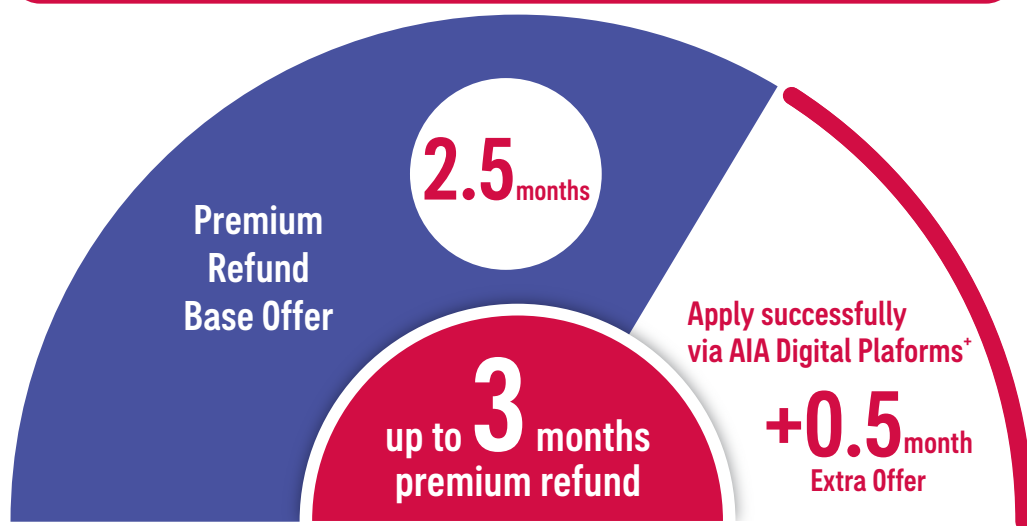
✧ If the policyholder is laid off and become involuntarily unemployed, the grace period of late premium payment will be extended from 31 days to 365 days upon our approval.

Offer Update

AIA Voluntary Health Insurance

Standard/Flexi/Prime/Privilege Plus/Privilege Scheme^{*18}

AIA is the most preferred brand © for the Voluntary Health Insurance Scheme by Hong Kong people



* Basic plan and rider of AIA Voluntary Health Insurance Standard Scheme, AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Prime Scheme, AIA Voluntary Health Insurance Privilege Plus Scheme (basic plan) and AIA Voluntary Health Insurance Privilege Scheme (rider); (includes AIA Vitality Series, where applicable). Applicable to Hong Kong only. The promotion period of AIA Voluntary Health Insurance Privilege Scheme is from 22 February 2021 to 31 March 2021. The promotion period of AIA Voluntary Health Insurance Privilege Plus Scheme is from 15 March 2021 to 31 March 2021.

© AIA commissioned international research and data analysis firm YouGov to interview 1,020 respondents aged 18 years old or above in Hong Kong in February 2021.

+ AIA Digital Platforms refer to iPoS Sign Everywhere, iPoS Easy Sign, AIA iShop (includes iShop GO), and AIA EcBuy. iPoS Easy Sign, AIA iShop (includes iShop GO), and AIA EcBuy are available in Hong Kong only. For products eligible for sale in different digital platforms, please contact your financial planners for details.



Exclusive offers for Serving Civil Servants, Serving Non-civil Servants Employed by the Government and their families[★]

- Successfully apply for AIA Voluntary Health Insurance Flexi Scheme or AIA Voluntary Health Insurance Prime Scheme will enjoy **+1 month of premium refund[▼]**
- Entitled to one **free medical check-up[△]** in the second policy year

★ "Family" means the officer's spouse and children (including children of divorced/legally separated officers, step-children, adopted children and illegitimate children) who are unmarried and under the age of 21. In the case of children aged 19 or 20, they must also be in full time education or in full time vocational training, or dependent on the officer as a result of physical or mental infirmity.

▼ The total month of premium refund is limited to a maximum of 4 months.

△ Only applicable to insured person of AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Prime Scheme. If the insured person is entitled to more than one medical check-up in the same policy year under the same product, the medical check-up with higher price will be offered.

MPF Tax Deductible Voluntary Contribution ("TVC")^{#19}

50% off
management fees for
the 1st year[✧]



HK \$500
bonus[✧]

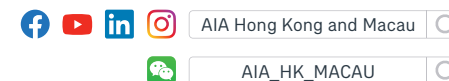
Applicable to Hong Kong only.

✧ 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 :

1. 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).
2. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
3. 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.
4. 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.
5. 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.
6. The Promotion 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.
7. 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.
8. For the exclusive offers for serving civil servants, serving non-civil servants employed by the Government and their families.
 - a. "Family" means the officer's spouse and children (including children of divorced/legally separated officers, step-children, adopted children and illegitimate children) who are unmarried and under the age of 21. In the case of children aged 19 or 20, they must also be in full time education or in full time vocational training, or dependent on the officer as a result of physical or mental infirmity.
 - b. Each insured person of AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Prime Scheme who has attained age 2 at the first policy anniversary, is entitled to one free medical check-up service in the second policy year, no matter whether he/she has made any claims before (if the insured person is entitled to more than one medical check-up service in the same policy year under the same product, the medical check-up with higher price will be offered). The check-up includes a blood test (for adult only) and urine test. AIA will send the redemption letter for the medical check-up service within the second policy year.
 - c. The exclusive offers are only applicable to serving civil servants, serving non-civil servants employed by the Government and their families as the insureds of AIA Voluntary Health Insurance Flexi Scheme policies or AIA Voluntary Health Insurance Prime Scheme policies, and must be declared upon policy application.
9. **Specified Protection Plans Premium Refund Offer**
 - a. The promotion period of this offer is as follows ("Promotion Period"):
 - i. Except as specified below in 9.a.ii., 9.a.iii., 9.a.iv. and 9.a.v., the promotion period is from 1 January 2021 to 31 March 2021, both days inclusive.
 - ii. The promotion period of basic plan of AIA One Absolute - Full Protection is from 18 January 2021 to 31 March 2021, both days inclusive. The promotion period of rider of AIA One Absolute - Full Protection is from 15 March 2021 to 31 March 2021, both days inclusive.
 - iii. The promotion period of rider of AIA One Absolute - Cancer & Serious Infectious Disease Protection is from 15 March 2021 to 31 March 2021, both days inclusive.
 - iv. The promotion period of AIA Voluntary Health Insurance Privilege Scheme and Privilege Medical Rider is from 22 February 2021 to 31 March 2021, both days inclusive.
 - v. The promotion period of AIA Voluntary Health Insurance Privilege Plus Scheme, Privilege Plus Medical Plan, Privilege Plus Pearl Medical Plan and Privilege Pearl Medical Rider is from 15 March 2021 to 31 March 2021, both days inclusive.
 - b. The Premium Refund Offer is only applicable to Specified Protection Plan (including basic plan and supplementary contract) ("New Policy") listed below in Point 9.c. that is successfully applied and submitted by same policyholder within the Promotion Period (based on application date) and issued by 31 May 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 31 May 2021, and such supplementary contract must also be effective by 31 May 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.
 - c. Specified Protection Plan refers to:
 - i. – CEO Essence Medical Plan 2, CEO Essence Pearl Medical Plan 2, CEO Essence Medical Supplementary Contract 2, CEO Essence Pearl Medical Supplementary Contract 2
 - AIA Vitality Series: CEO Essence Medical Plan 2, AIA Vitality Series: CEO Essence Pearl Medical Plan 2, AIA Vitality Series: CEO Essence Medical Supplementary Contract 2, AIA Vitality Series: CEO Essence Pearl Medical Supplementary Contract 2
 - ii. – Super Good Health Medical Plan 2, Super Good Health Hospital and Surgical Rider 2
 - AIA Vitality Series: Super Good Health Medical Plan 2, AIA Vitality Series: Super Good Health Hospital and Surgical Rider 2
 - iii. – Wisdom Term Life Plan, Wisdom Term Life Supplementary Contract
 - AIA Vitality Series: Wisdom Term Life Plan, AIA Vitality Series: Wisdom Term Life Supplementary Contract
 - iv. – Expert Term Life Plan, Expert Term Life Supplementary Contract
 - AIA Vitality Series: Expert Term Life Plan, AIA Vitality Series: Expert Term Life Supplementary contract
 - v. – Cancer Guardian 2, Cancer Guardian Pearl 2, Cancer Guardian Supplementary Contract 2, Cancer Guardian Pearl Supplementary Contract 2
 - AIA Vitality Series: Cancer Guardian 2, AIA Vitality Series: Cancer Guardian Pearl 2, AIA Vitality Series: Cancer Guardian Supplementary Contract 2, AIA Vitality Series: Cancer Guardian Pearl Supplementary Contract 2
 - vi. – PAC Select 2
 - vii. – Level-Up Protect Cancer Plan and Level-Up Protect Pearl Cancer Plan
 - AIA Vitality Series: Level-Up Protect Cancer Plan, AIA Vitality Series: Level-Up Protect Pearl Cancer Plan
 - viii. – AIA Voluntary Health Insurance Standard Scheme
 - AIA Vitality Series: AIA Voluntary Health Insurance Standard Scheme
 - ix. – AIA Voluntary Health Insurance Flexi Scheme
 - AIA Vitality Series: AIA Voluntary Health Insurance Flexi Scheme
 - x. – AIA Voluntary Health Insurance Prime Scheme
 - AIA Vitality Series: AIA Voluntary Health Insurance Prime Scheme
 - xi. – AIA Voluntary Health Insurance Privilege Plus Scheme
 - AIA Vitality Series: AIA Voluntary Health Insurance Privilege Plus Scheme
 - xii. – AIA Voluntary Health Insurance Privilege Scheme
 - AIA Vitality Series: AIA Voluntary Health Insurance Privilege Scheme
 - xiii. – Privilege Plus Medical Plan
 - AIA Vitality Series: Privilege Plus Medical Plan

- xiv. – Privilege Medical Rider
- AIA Vitality Series: Privilege Medical Rider
- xv. – Privilege Plus Pearl Medical Plan, AIA Vitality Series: Privilege Plus Pearl Medical Plan
- xvi. – Privilege Pearl Medical Rider, AIA Vitality Series: Privilege Pearl Medical Rider
- xvii. – Xtra Protect
- xviii. – AIA One Absolute - Full Protection, AIA One Absolute Pearl - Full Protection, AIA One Absolute - Full Protection Rider, AIA One Absolute Pearl - Full Protection Rider
- AIA Vitality Series: AIA One Absolute - Full Protection, AIA Vitality Series: AIA One Absolute Pearl - Full Protection, AIA Vitality Series: AIA One Absolute - Full Protection Rider, AIA Vitality Series: AIA One Absolute Pearl - Full Protection Rider
- xix. – AIA One Absolute - Cancer & Serious Infectious Disease Protection, AIA One Absolute Pearl - Cancer & Serious Infectious Disease Protection, AIA One Absolute - Cancer & Serious Infectious Disease Protection Rider, AIA One Absolute Pearl - Cancer & Serious Infectious Disease Protection Rider
- AIA Vitality Series: AIA One Absolute - Cancer & Serious Infectious Disease Protection, AIA Vitality Series: AIA One Absolute Pearl - Cancer & Serious Infectious Disease Protection, AIA Vitality Series: AIA One Absolute - Cancer & Serious Infectious Disease Protection Rider, AIA Vitality Series: AIA One Absolute Pearl - Cancer & Serious Infectious Disease Protection Rider
- xx. – Simple Care Essence, Simple Care Essence Pearl, Simple Care Essence Rider, Simple Care Essence Pearl Rider
- AIA Vitality Series: Simple Care Essence, AIA Vitality Series: Simple Care Essence Pearl, AIA Vitality Series: Simple Care Essence Rider, AIA Vitality Series: Simple Care Essence Pearl Rider
- xxi. – Severe Illness Medical Protection Rider, Severe Illness Pearl Medical Protection Rider
- AIA Vitality Series: Severe Illness Medical Protection Rider, AIA Vitality Series: Severe Illness Pearl Medical Protection Rider
- d. In respect of New Policy's **Base Offer**, the respective Selected Plan and the total number of Specified Protection Plans must remain unchanged from the issue date to at the time of premium refund. If the Selected Plan and the total number of Specified Protection Plans is reduced due to lapsation or any other reason, the total number of refund month will be reduced or forfeited accordingly. The Selected Plan must be successfully applied by same policyholder of the Specified Protection Plan(s) within promotion period, and issued on or before 31 May 2021. Premium refund is only applicable to Specified Protection Plan and is not applicable to Selected Plan. If the Same Policyholder applies for more than 1 policy of the same Specified Protection Plan, the number of product will only be counted as one.
- e. If customers successfully apply for the Specified Protection Plan as listed above with submission via iPoS Sign Everywhere / iPoS Easy Sign / AIA iShop (including iShop Go) and AIA EcBuy within promotion period (based on application date), such Specified Protection Plan will enjoy an extra 0.5 month premium refund from **Extra Offer**.
- f. The maximum refund for each eligible policy is capped at 5.5 months.
- g. New Policy will entitle to premium refund equivalent to 3 months of its first year annualised premium at the end of the first policy year; and will entitle to the balance of the premium refund entitled at the end of the second policy year (if applicable).
- h. The Refund will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The Refund is used for settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
- i. 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. Protect Elite Ultra 3 Series Premium Refund Offer

- a. The promotion period is from 1 January 2021 to 31 March 2021, both days inclusive ("Promotion Period").
- b. 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:
 - i. successfully applied and submitted within the Promotion Period (based on the application date); and
 - ii. issued on or before 31 May 2021.
- c. Premium refund arrangement for the New Policy is as follows:
 - At the end of the first policy year, the New Policy will entitle to 2 months premium refund (Base Offer).
 - At the end of the second policy year, the New Policy will entitle to 1 month premium refund, if applicable (Extra Offer).
- d. The Refund will be used for the premium settlement in the next premium due date after the above Policy Anniversary. The Refund is used for settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
- e. The Extra Offer is only applicable when **same policyholder** successfully applies both Protect Elite Ultra 3 Series and the Specified Protection Plan within promotion period, and that the Specified Protection Plan is issued on or before 31 May 2021, the Protect Elite Ultra 3 Series policy will enjoy extra premium refund. If the Specified Protection Plan is a Supplementary Contract, it must be added to a new Basic Plan (except Unit-Linked Products) that is applied and submitted within promotion period and issued by 31 May 2021, and such supplementary contract must also be effective by 31 May 2021. Otherwise the Protect Elite Ultra 3 Series will not have any extra premium refund. The extra premium refund of the Extra Offer will only be applicable to the Protect Elite Ultra 3 Series policy and will not apply to the Specified Protection Plan policy.
- f. If the Protect Elite Ultra 3 Series policy entitles to the Extra Offer of extra premium refund, the Specified Protection Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer for the Protect Elite Ultra 3 Series policy will be forfeited.
- g. Calculation of the 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)	
	At the end of the first policy year (Base Offer)	At the end of the second policy year (Extra Offer, if applicable)
Monthly	= monthly premium x 2	= monthly premium x 1
Quarterly	= quarterly premium ÷ 3 x 2	= quarterly premium ÷ 3 x 1
Semi-annually	= semi-annual premium ÷ 6 x 2	= semi-annual premium ÷ 6 x 1
Annually	= annual premium ÷ 12 x 2	= annual premium ÷ 12 x 1

11. **Clever Care Refundable Protection Premium Refund Offer**

- The promotion period is from 1 January 2021 to 31 March 2021, both days inclusive ("Promotion Period").
- This offer is only applicable to the basic plans of Clever Care Refundable Protection, and AIA Vitality Series: Clever Care Refundable Protection ("New Policy") that are:-
 - successfully applied and submitted within the Promotion Period (based on the application date); and
 - issued on or before 31 May 2021
- The "Cash Benefit" under the Clever Care Refundable Protection policy will **not** be affected by this promotion offer.
- Premium refund arrangement for the New Policy is as follows:
 - If the New Policy entitles to Base Offer only, the policy will receive 1 month premium refund at the end of the first policy year.
 - If the New Policy entitles to both Base Offer and Extra Offer, the policy will receive 1.5 months premium refund at the end of the first policy year.
- The Refund will be used for the premium settlement in the next premium due date after the above Policy Anniversary. The Refund is used for settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
- The Extra Offer is only applicable when **same policyholder** successfully applies both Clever Care Refundable Protection and the Specified Protection Plan within promotion period, and that the Specified Protection Plan is issued on or before 31 May 2021, the Clever Care Refundable Protection policy will enjoy extra premium refund. If the Specified Protection Plan is a Supplementary Contract, it must be added to a new Basic Plan (except Unit-Linked Products) that is applied and submitted within promotion period and issued by 31 May 2021, and such supplementary contract must also be effective by 31 May 2021. Otherwise the Clever Care Refundable Protection will not have any extra premium refund. The extra premium refund of the Extra Offer will only be applicable to the Clever Care Refundable Protection policy and will not apply to the Specified Protection Plan policy.
- If the Clever Care Refundable Protection policy entitles to the Extra Offer of extra premium refund, the Specified Protection Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer for the Clever Care Refundable Protection policy will be forfeited.
- Calculation of the 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)	
	At the end of the first policy year	
	Base Offer	Base Offer + Extra Offer, if applicable
Monthly	= monthly premium x 1	= monthly premium x 1.5
Quarterly	= quarterly premium ÷ 3 x 1	= quarterly premium ÷ 3 x 1.5
Semi-annually	= semi-annual premium ÷ 6 x 1	= semi-annual premium ÷ 6 x 1.5
Annually	= annual premium ÷ 12 x 1	= annual premium ÷ 12 x 1.5

12. **Privilege Plus Medical Plan / Privilege Medical Rider / Privilege Plus Pearl Medical Plan / Privilege Pearl Medical Rider Premium Refund Offer**

- The promotion period of Privilege Plus Medical Plan and AIA Vitality Series: Privilege Plus Medical Plan is from 15 March 2021 to 31 March 2021, both days inclusive ("Promotion Period").
- The Promotion period of Privilege Medical Rider and AIA Vitality Series: Privilege Medical Rider is from 22 February 2021 to 31 March 2021, both days inclusive ("Promotion Period").
- The Promotion period of Privilege Plus Pearl Medical Plan, AIA Vitality Series: Privilege Plus Pearl Medical Plan, Privilege Pearl Medical Rider and AIA Vitality Series: Privilege Pearl Medical Rider is from 15 March 2021 to 31 March 2021, both days inclusive ("Promotion Period").
- The Premium Refund Offer is only applicable to the specified medical plans (including basic plan and rider) ("New Policy") listed above in 12.a., 12.b. and 12.c. that are successfully applied and submitted within the Promotion Period (based on application date) and issued by 31 May 2021. If the New Policy is a rider, it must be attached to a new designated Basic Plan (except Unit-Linked Products) that is applied and submitted within promotion period and issued by 31 May 2021, and such rider must also be effective by 31 May 2021.
- The Refund will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The Refund is used for settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the 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 2.5
Quarterly	= quarterly premium ÷ 3 x 2.5
Semi-annually	= semi-annual premium ÷ 6 x 2.5
Annually	= annual premium ÷ 12 x 2.5

13. **Specified Savings Insurance Plans Premium Refund Offer**

- The promotion period of this offer is as follows: ("Promotion Period"):
 - Bonus Power Vantage Early Bird Offer: from 1 January 2021 to 28 February 2021, both days inclusive;
 - Other Offers: 1 January 2021 to 31 March 2021, both days inclusive
- Specified Savings Insurance Plans are Bonus Power Vantage and Simply Love Encore 3 (US\$ policies only) (collectively "New Savings Policy").
- This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed in Point 13.b. of Terms and Conditions above that are:-
 - successfully applied and submitted (based on the application date) during the Promotion Period ("New Policy"), and
 - Bonus Power Vantage Early Bird Offer: New Policy must be issued on or before 30 April 2021.
 - Other Offers: New Policy must be issued on or before 31 May 2021.
- The Refund of Bonus Power Vantage and Simply Love Encore 3 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 Refund is used for settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
- New Savings Policy is entitled to a premium refund as follows:
 - Bonus Power Vantage Early Bird Offer (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)
Monthly	= monthly premium x 12 x 15%
Quarterly	= quarterly premium x 4 x 15%
Semi-annually	= semi-annual premium x 2 x 15%
Annually	= annual premium x 15%

- ii. 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)
Monthly	= monthly premium x 12 x 10%
Quarterly	= quarterly premium x 4 x 10%
Semi-annually	= semi-annual premium x 2 x 10%
Annually	= annual premium x 10%

- 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)
Monthly	= monthly premium x 12 x 10%
Quarterly	= quarterly premium x 4 x 10%
Semi-annually	= semi-annual premium x 2 x 10%
Annually	= annual premium x 10%

14. **Unemployment Benefit**

- This benefit is only applicable to Bonus Power Vantage (5/10 years Premium Payment Term Version) and AIA Deferred Annuity Plan that is successfully applied and submitted on or before 31 March 2021 (based on the application date).
- Policyholder must be employed under a continuous contract for not less than 24 months and be eligible for a severance payment upon termination under the employment or labour laws of Hong Kong or Macau (according to the place of policy issuance) prior to the involuntary unemployment. Further, such employment cannot be self-employment, employment by a family member (including spouse, parent, grandparent, child or grandchild) or employment as a domestic servant.
- The Unemployment Benefit starts on the premium due date at the time when we approve the claim and continues for up to 365 days.
- Proof of continuous unemployment is required to be provided by the policyholder upon our request.
- The Unemployment Benefit is not available if the policyholder was informed of his/her pending involuntary unemployment on or before the issue date or commencement date of the policy (whichever the later).
- The Unemployment Benefit will cease on the earliest of the following dates: (i) at the end of extended grace period, (ii) the policyholder fails to provide proof of continuous unemployment upon our request, (iii) the date on which the policyholder has been changed, (iv) the date on which any claims on waiver of premium under this basic plan is approved, (v) at the end of premium payment term of this basic plan, (vi) the date when any claims of this basic plan and/or add-on plans is made, if the premium payment mode is not changed to monthly, (vii) the date when the policyholder pays all outstanding premiums and (viii) termination date of this basic policy.
- Claim for Unemployment Benefit must be submitted within 30 days of the policyholder's involuntary unemployment. The Unemployment Benefit could only be claimed once per policy and relevant proof is required.
- The approval of the Unemployment Benefit is subject to our prevailing rules and regulations, and the handling of policy during the extended grace period will be subject to our discretion. For more details, please contact your financial planner or call AIA Customer Hotline.

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

- The promotion period of this offer is as follows: ("Promotion Period"):
 - Bonus Power Vantage Early Bird Offer: from 1 January 2021 to 28 February 2021, both days inclusive;
 - Other Offers: 1 January 2021 to 31 March 2021, both days inclusive
- The promotion offer is only applicable to new application of the following one-time premium payment term plan successfully applied and submitted (based on the application date) during the Promotion Period ("New Policy"):
 - Bonus Power Vantage
 - Simply Love Encore 3 (US\$ policies only),
 - Fortune Promise
- This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed in Point 15.b. of Terms and Conditions above that are:-
 - successfully applied and submitted (based on the application date) during the Promotion Period ("New Policy"), and
 - Bonus Power Vantage Early Bird Offer: New Policy must be issued on or before 30 April 2021.
 - Other Offers: New Policy must be issued on or before 31 May 2021.
- New Policy will entitle to a premium discount (the "Discount") deducted upfront upon policy issue:
 - Bonus Power Vantage Early Bird Offer

Premium Amount In US\$ (one-time premium payment)	Premium Discount
300,000 – less than 600,000	3%
600,000 – less than 1,000,000	4%
1,000,000 or above	5%

- ii. Bonus Power Vantage

Premium Amount In US\$ (one-time premium payment)	Premium Discount
300,000 – less than 600,000	2%
600,000 – less than 1,000,000	3%
1,000,000 or above	4%

- iii. Simply Love Encore 3 (US\$ policies only)

Premium Amount In US\$ (one-time premium payment)	Premium Discount
300,000 – less than 600,000	2%
600,000 – less than 1,000,000	3%
1,000,000 or above	4%

- iv. Fortune Promise

Premium Amount In US\$ (one-time premium payment)	Premium Discount
300,000 – less than 600,000	2%
600,000 – less than 1,000,000	3%
1,000,000	4%

16. **Wealth Ultima 2 Reduction of Premium Charge Offer**

- The promotion period is from 1 January 2021 to 31 March 2021, both days inclusive ("Promotion Period").
- The Reduction of Premium Charge Offer is only applicable to Wealth Ultima 2 ("New Policy") that is:
 - successfully applied and submitted within the Promotion Period (based on the application date); and
 - received full premium and issued the policy on or before 30 June 2021.

17. **AIA Deferred Annuity Plan Premium Refund Offer**

- The promotion period is from 1 January 2021 to 31 March 2021, both days inclusive ("Promotion Period").
- This offer is only applicable to AIA Deferred Annuity Plan with annualised premium of US\$5,000 or above ("New Policy") that is:
 - successfully applied and submitted within the Promotion Period (based on the application date); and
 - issued on or before 31 May 2021.
- The Refund will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The Refund is used for settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
- Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)
	At the end of the first policy year
Monthly	= monthly premium x 12 x 7%
Quarterly	= quarterly premium x 4 x 7%
Semi-annually	= semi-annual premium x 2 x 7%
Annually	= annual premium x 7%

18. **AIA Voluntary Health Insurance Scheme Premium Refund Offer**

- The promotion period of this offer is as follows ("Promotion Period"):
 - Except as specified below in 18.a.ii. and 18.a.iii, the promotion period is from 1 January 2021 to 31 March 2021, both days inclusive.
 - The promotion period of AIA Voluntary Health Insurance Privilege Scheme and AIA Vitality Series: AIA Voluntary Health Insurance Privilege Scheme are from 22 February 2021 to 31 March 2021, both days inclusive.
 - The promotion period of AIA Voluntary Health Insurance Privilege Plus Scheme, AIA Vitality Series: AIA Voluntary Health Insurance Privilege Plus Scheme are from 15 March 2021 to 31 March 2021, both days inclusive.
- This offer is only applicable to AIA Voluntary Health Insurance Standard Scheme, AIA Vitality Series: AIA Voluntary Health Insurance Standard Scheme, AIA Voluntary Health Insurance Flexi Scheme, AIA Vitality Series: AIA Voluntary Health Insurance Flexi Scheme, AIA Voluntary Health Insurance Prime Scheme, AIA Vitality Series: AIA Voluntary Health Insurance Prime Scheme, AIA Voluntary Health Insurance Privilege Plus Scheme, AIA Vitality Series: AIA Voluntary Health Insurance Privilege Plus Scheme, AIA Voluntary Health Insurance Privilege Scheme and AIA Vitality Series: AIA Voluntary Health Insurance Privilege Scheme ("New Policy") that is:
 - successfully applied and submitted within the Promotion Period (based on the application date); and
 - issued on or before 31 May 2021.

If the New Policy is a rider, it must be attached to a new Basic Plan (except Unit-Linked Products) that is applied and submitted within promotion period and issued by 31 May 2021 and such rider must also be effective by 31 May 2021.

- The maximum refund for each eligible policy is capped at 4 months.
- Premium refund arrangement for the New Policy is as follows:
 - If the total premium refund for the New Policy is not more than 3 months, the New Policy will entitle to the premium refund at the end of the first policy year.
 - If the total premium refund for the New Policy is more than 3 months, the New Policy will entitle to 3 months premium refund at the end of the first policy year, and the remaining balance at the end of the second year.
- The Refund will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The Refund is used for settlement of future premium of the New Policy only, withdrawal of the Refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the refund will be forfeited.
- If customers successfully apply for the Specified Protection Plan as listed above with submission via iPoS Sign Everywhere / iPoS Easy Sign / AIA iShop (including iShop Go) and AIA EcBuy within promotion period (based on application date), such Specified Protection Plan will enjoy an extra 0.5 month premium refund from Extra Offer.
- 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

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

- The promotion period is from 1 January 2021 to 31 March 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 all 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.

20. **For plan change to "AIA One Absolute – Full Protection"**

If the specified requirements are fulfilled, plan change to "AIA One Absolute – Full Protection" can be included in the specified product list of premium refund offers of Specified Protection Plan Premium Refund Offer, Protect Elite Ultra 3 Series Extra Offer and/or Clever Care Refundable Protection Extra Offer (if applicable).

- a. It is only limited to plan change from existing "AIA One Absolute – Cancer & Serious Infectious Disease Protection" ("Original Plan") to "AIA One Absolute – Full Protection" ("New Plan"), any premium refund offer under the Original Plan will be forfeited after the plan change is completed.
 - b. The request of Plan Change must be submitted within the first policy year of the Original Plan and on/before 31 March 2021; and must be completed by 31 May 2021.
 - c. The premium refund for the eligible policies of the Specified Protection Plans, Protect Elite Ultra 3 Series, Clever Care Refundable Protection will be arranged in accordance with the corresponding terms and conditions of the respective promotion offers.
 - d. The premium refund will be used for the premium settlement in the next premium due date after the respective Policy Anniversary(ies). The premium refund is used for settlement of future premium of the eligible policies only, withdrawal of premium refund is not allowed. Moreover, the New Plan should remain in-force i) from the issue date to the time of premium refund, and ii) from the plan change completion date to the time of premium refund. Otherwise, the premium refund will be forfeited.
 - e. If any premium refund offer under the Original Plan has been enjoyed, the New Plan will not be entitled to premium refund offer and/or cannot be included in the specified product list.
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23. 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, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
24. 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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26. This promotion leaflet is for distribution in Hong Kong/Macau only.
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