

LIFE INSURANCE – CRITICAL ILLNESS PROTECTION
ON YOUR SIDE PLAN (OYS) / ON YOUR SIDE PLAN – FIRST GIFT (OYSFG)

SUPPORTING YOU DURING UNCERTAIN TIMES

On Your Side Plan / On Your Side Plan – First Gift is a participating life insurance product underwritten by AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). This product brochure is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.

AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,
BETTER LIVES

A SERIOUS ILLNESS CAN SUDDENLY CHANGE YOUR LIFE

We are at risk every day as health threats continue to evolve.

Due to our busy city lifestyles, stress at work, irregular sleep schedules, and an uncontrolled diet are common contributors to the rise in physical problems and critical illnesses today. Beyond the elderly, more young people are being affected by cancer, heart attack, stroke, or degenerative brain disorder. Although advances in medicine and healthcare are reducing fatalities, patients and their families are typically left with a heavy and lasting financial burden on the road to recovery.

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

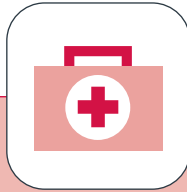


Do you know...



Degenerative Brain Disorder

Health care costs for degenerative brain disorder have been found greater than for any other disease, including cancer and heart disease²



Cancer

Cancer patients are surviving longer, and certain cancers have high recurrence rates¹



Heart Attack

Heart attack is the third common cause of death in Hong Kong³



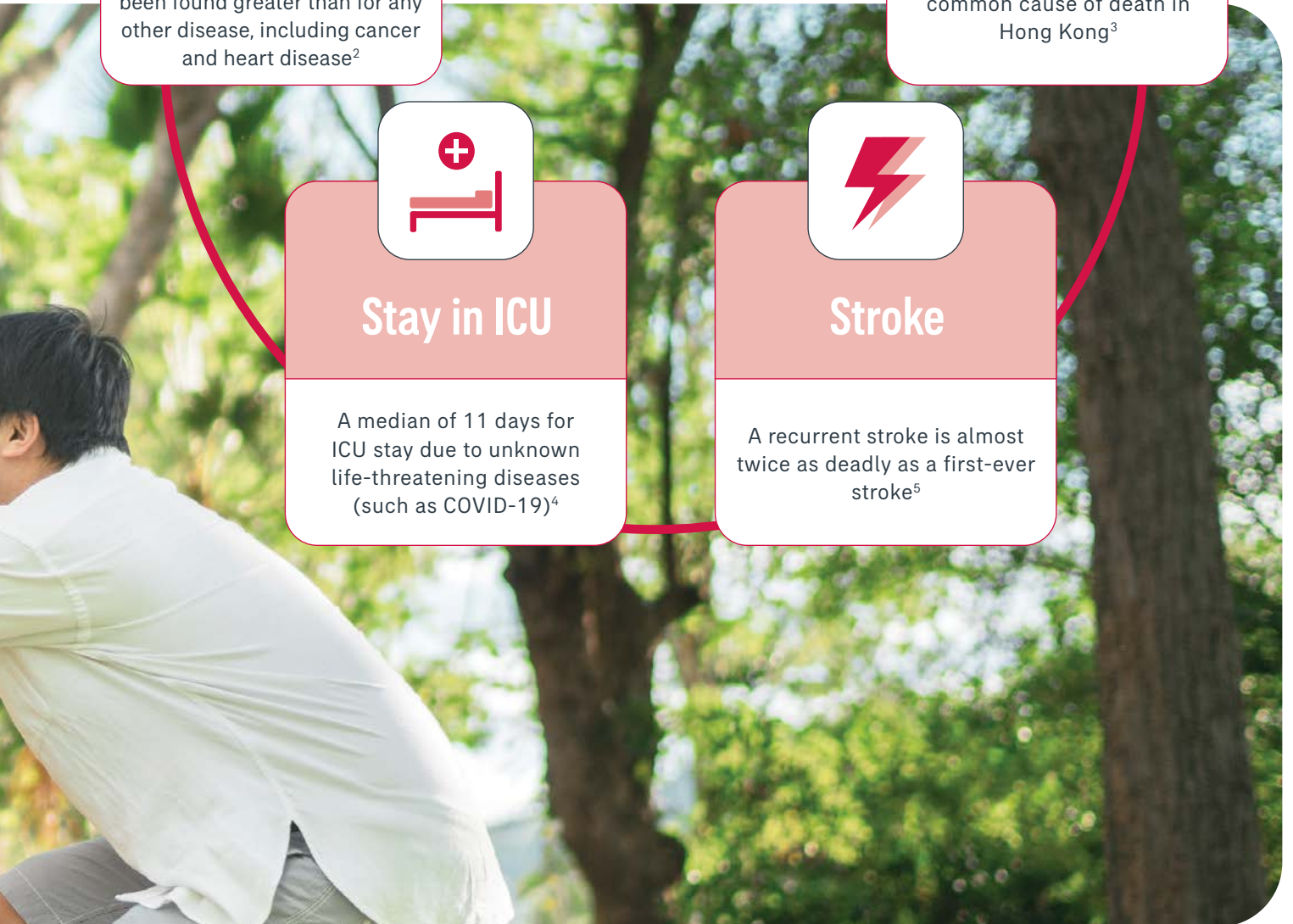
Stay in ICU

A median of 11 days for ICU stay due to unknown life-threatening diseases (such as COVID-19)⁴



Stroke

A recurrent stroke is almost twice as deadly as a first-ever stroke⁵



Plan highlights



115 diseases covered

Cover for 58 critical illnesses (including 57 major illnesses and 1 minor illness), 44 early-stage critical illnesses and 13 severe child diseases



Cover for Intensive Care Unit (ICU) stays

2-tier protection for ICU stays resulting from health issues beyond critical illnesses, including infectious diseases and injuries



Multiple claims for designated critical illnesses

Up to 7 additional claims in total for cancer, heart attack, stroke and Alzheimer's disease[^]



Continuous cancer payouts

Up to 100 months of cancer payouts as a long term support



Lifelong continuous care for Alzheimer's disease

Lifelong annual benefit to support the cost of long-term care for Alzheimer's disease



First Gift for your baby

Coverage for your baby right after birth for protection against congenital conditions and critical illnesses

[^] Any reference to "Alzheimer's disease" refers to "Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders" under the covered illnesses.



Well-rounded protection against critical illness and ICU stays

On Your Side Plan / On Your Side Plan – First Gift is a **participating insurance plan** which covers 115 diseases and Intensive Care Unit (ICU) stays. The plan offers life insurance, critical illness protection and the opportunity to grow your savings. It provides multiple support for cancer, heart attack, stroke and Alzheimer's disease / Irreversible organic degenerative brain disorders. Total benefits payable can add up to 900% of your Initial Sum Assured.

Total
115 diseases

58

critical illnesses
(including 57 major illnesses and 1 minor illness)

+

44

early-stage
critical illnesses

+

13

severe child
diseases

+ cover for ICU stays

Total Benefit=
Up to **900%** of the Initial Sum Assured⁺

Cancer

— Up to —

600%

+

**Heart Attack &
Stroke**

— In total up to —

200%

+

Alzheimer's Disease /
Irreversible Organic
Degenerative Brain
Disorders

100%

⁺ The Lifelong Alzheimer Annuity Benefit and Coverage Booster are paid in addition to the above total 900% coverage⁶ computation.



Benefit overview

If the insured is diagnosed with any covered major illness, minor illness, early stage critical illness, severe child disease or stay in ICU with specific conditions[#], we will pay the benefit amount according to the Covered Illnesses Benefit Schedule on pages 30-31 and the corresponding non-guaranteed Terminal Bonus (if any). Once the basic policy has been in force for 5 years, a non-guaranteed Terminal Bonus (if any) will be declared at least once per year.

Under the above benefits, an advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) and each tier of ICU Protection Benefit throughout the term of policy. For Carcinoma-in-situ, the advance payment may be paid up to 2 times in total for different organs throughout the term of policy.

The claims payments made in total for these benefits under the policy shall not exceed 100% of the Initial Sum Assured (excluding Terminal Bonus, if any). Any advance payment(s) made will reduce the Current Sum Assured of the basic policy. The future premium, guaranteed cash value, and Terminal Bonus (if any) will also be reduced accordingly. Once advance payments reach 100% of the Initial Sum Assured, the guaranteed cash value would reduce to zero with the Current Sum Assured and the Terminal Bonus (if any) will no longer be declared under your policy.

[#] Please refer to brochure “Advance payment for ICU support” section for detail.

Advance payment for ICU support

ICU care is not only just for critical illnesses, but in events such as injuries, infectious diseases, or unusual life-threatening diseases like COVID-19 are also sending patients to the ICU for invasive life support, which is why **On Your Side Plan** provides 2 tiers of **ICU Protection Benefit**.



COVID-19 patients have stayed in hospital for around **11 days**⁷.

About **16%** of COVID-19 patients have needed to be admitted to an ICU⁸.

1st tier



ICU stay with invasive life support for **72** or more consecutive hours

Up to **20%**
of Initial Sum Assured⁹

2nd tier



ICU stay with invasive life support for **120** or more consecutive hours and undergoes a complex surgery

Up to **100%**
of Initial Sum Assured



Benefit overview

Under the 1st tier **ICU Protection Benefit**, you could receive an advance payment of 20% of the Initial Sum Assured⁹ if the insured has stayed in the ICU and is on invasive life support for 72 or more consecutive hours.

If the ICU stay is outside of Hong Kong and Macau, the benefit payable under the 1st tier will be adjusted to 10% of the Initial Sum Assured.

Under the 2nd tier **ICU Protection Benefit**, you could receive an 100% of the Initial Sum Assured, less any advance payment paid, if the insured has stayed in the ICU with invasive life support for 120 or more consecutive hours and undergoes a complex surgery defined under the Voluntary Health Insurance Scheme (“VHIS”) Schedule of Surgical Procedures¹⁰.





Multiple claims to provide you with all round cover

Although patients today are surviving longer than ever after their first critical illness, some critical illnesses have high recurrence rates¹.

Heart disease, stroke and Alzheimer's disease are common critical illnesses in Hong Kong. Patients are not only the elderly and the incidence rates are increasing year by year¹¹.

To give you extra cover for cancer, heart attack, stroke and Alzheimer's disease / Irreversible organic degenerative brain disorders, the plan protects you with the **Selected Critical Illness Septuple Benefit** to ease your financial burdens on your road to recovery.



Benefit overview

Once you have claimed 100% of the Initial Sum Assured, no further premium will be required. Subsequently, the **Selected Critical Illness Septuple Benefit** will pay up to 7 claims in total for cancer (including a continuation, metastasis or recurrence of a previous covered cancer or a new covered cancer), heart attack, stroke and Alzheimer's disease / Irreversible organic degenerative brain disorders – each for 100% of the Initial Sum Assured.

The benefit term under the **Selected Critical Illness Septuple Benefit** is up to age 85 of the insured. Together with the major illness benefit, the maximum number of claims cannot exceed the limitations for corresponding diseases (see right).

The waiting period* between each claim will be 1 year, except where the previous and subsequent claims are both for cancer, in which case it will be 3 years.



Chances of recurrence of **ovarian cancer** and **prostate cancer** can be as high as **85%** and **48%** respectively¹²

1 in **5** heart attack patients are aged **40** and below¹³

1 in every **10** seniors over **70** years of age suffers from degenerative brain disorder¹⁴



1st claim

Up to 7 Additional Claims



of Critical Illness

Under Selected Critical Illness Septuple Benefit



Up to **8 claims**

* Each subsequent heart attack must be newly diagnosed and must relate to a separate cardiac incident with fresh diagnostic findings that meet the definition of a heart attack according to policy contract. Each subsequent stroke must be newly diagnosed and must relate to a separate cerebrovascular accident or incident producing fresh findings of new or increased neurological functional impairment that meet the definition of a stroke according to policy contract. To entitle the benefit of Alzheimer's disease / Irreversible organic degenerative brain disorders under the Selected Critical Illness Septuple Benefit, the insured must be evidenced with a Mini Mental State Examination score of 10 or less out of 30. If the last claim was made for an early stage critical illness, severe child disease, minor illness or 1st tier ICU Protection Benefit, no waiting period will be applicable. Please refer to the policy contract for the definition of covered illnesses.

Continuous cancer income option giving you flexibility

Once a cancer payment is paid under the major illness benefit or Selected Critical Illness Septuple Benefit, you may select the **Continuous Cancer Income Option**, which gives you the flexibility to receive monthly payouts for offsetting ongoing medical costs and loss of income.



Cancer treatment can take a long time:



5 years or even longer for **breast cancer**¹⁵,



over **3** years for **lung cancer**¹⁶



Chances of recurrence for **Stage II and III colorectal cancers** to reoccur 5 years after surgery can be respectively as high as¹⁷:

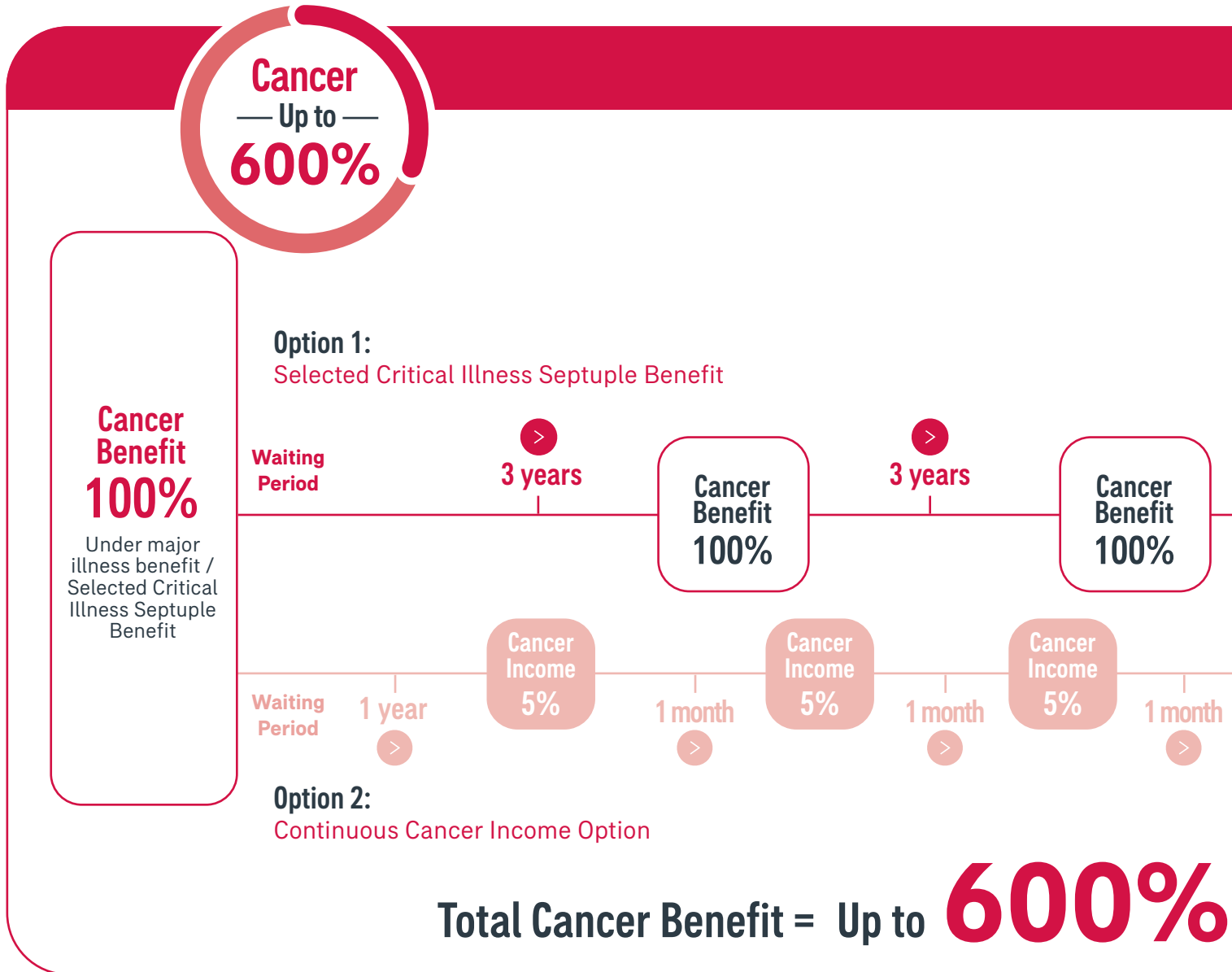


20%-30%

&



50%



[^] 1-year waiting period following a preceding cancer diagnosis (if the previous cancer payment was made under the major illness benefit or the Selected Critical Illness Septuple Benefit).



Benefit overview

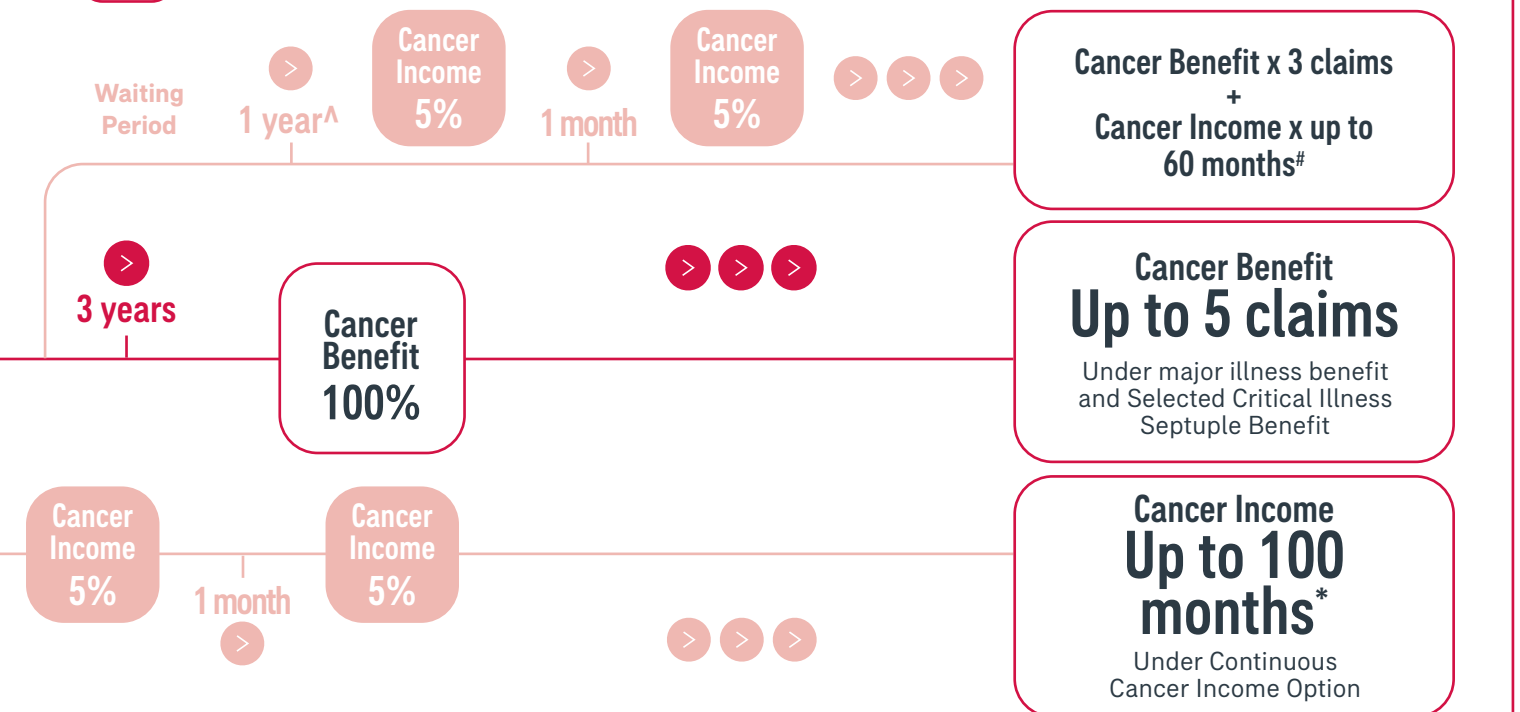
After just a 1-year waiting period[^], if the insured is still suffering from cancer and is still receiving active treatment¹⁸ or if the cancer is classified as terminal cancer, you can opt to claim a monthly income of 5% of the Initial Sum Assured up to 100 consecutive months or up to age 85 of the insured, whichever is earlier.

The aggregate amount of all benefits paid and payable for eligible claims for cancer under the major illness benefit, **Continuous Cancer Income Option** and **Selected Critical Illness Septuple Benefit** is up to 600% of the Initial Sum Assured.

Once the benefit of **Continuous Cancer Income Option** has been paid, no **Selected Critical Illness Septuple Benefit** shall be payable for any cancer.



An alternative option to make claims under Selected Critical Illness Septuple Benefit and Continuous Cancer Income Option:



of the Initial Sum Assured

[#] Since 300% of the Initial Sum Assured has already been paid for cancer, in the scenario, maximum payable amount under Continuous Cancer Income Option is up to the remaining 300% of the Initial Sum Assured, which is 60 months.

^{*} A monthly income of 5% of the Initial Sum Assured up to 100 consecutive months or up to age 85 of the insured, whichever is earlier.

Lifelong Alzheimer Annuity Benefit to relieve your burden

One of the most commonly known degenerative brain disorder diseases is Alzheimer's disease and it is irreversible. However, early diagnosis and continuous treatments are helpful in slowing down the progression of the disease¹⁹.

This plan provides lifelong annual benefit to support the cost of long-term care for degenerative brain disorder.



1 in every **3** seniors over **85** years old suffers from degenerative brain disorder¹⁴



Benefit overview

Once a claim due to diagnosis of the Alzheimer's disease / Irreversible organic degenerative brain disorder is paid under the major illness benefit or Selected Critical Illness Septuple Benefit and upon a 1-year waiting period after meeting a specific condition[♦], we will pay an additional 6% of the Initial Sum Assured every year (until the insured passes away).

[♦] Evidenced with a Mini Mental State Examination score of 10 or less out of 30 before the policy anniversary on or immediately following the 85th birthday of the insured with continuous proof of survival.

Alzheimer's
Disease
100%

Alzheimer's Disease
100%

of the Initial Sum Assured

Under major illness benefit /
Selected Critical Illness Septuple
Benefit[♦]

>
1 year

Waiting Period

Annuity Benefit

6%

of the Initial Sum Assured





Annuity Benefit

6%

of the Initial Sum Assured



Annuity Benefit

6%

of the Initial Sum Assured



Until the
insured
passes
away

Annuity Benefit

(Under Lifelong Alzheimer Annuity Benefit)

EXAMPLES

(The following example is hypothetical and for illustrative purposes only. The actual Terminal Bonus is not guaranteed and is declared at AIA's sole discretion.)



Case 1 :

Policy owner and insured:	Ryan (age 38, non-smoker)
Occupation:	Sales director
Family status:	Married with 2 kids

As the breadwinner for the family, Ryan understands that life is ever-changing, which is why he wants to stay ahead of potential health threats and protect his loved ones from financial uncertainties throughout his life. He decides to purchase **On Your Side Plan** to give himself and his family more confidence to overcome any challenges they may face in the future.

Insured's age:

Age 38

Ryan purchased On Your Side Plan

Initial Sum Assured:
US\$150,000

Annual premium:
US\$5,793
(18-year premium payment term)

Age 42

First claim

He was diagnosed with Light Severe Coma

20% of the Initial Sum Assured:
US\$30,000ⁱⁱ

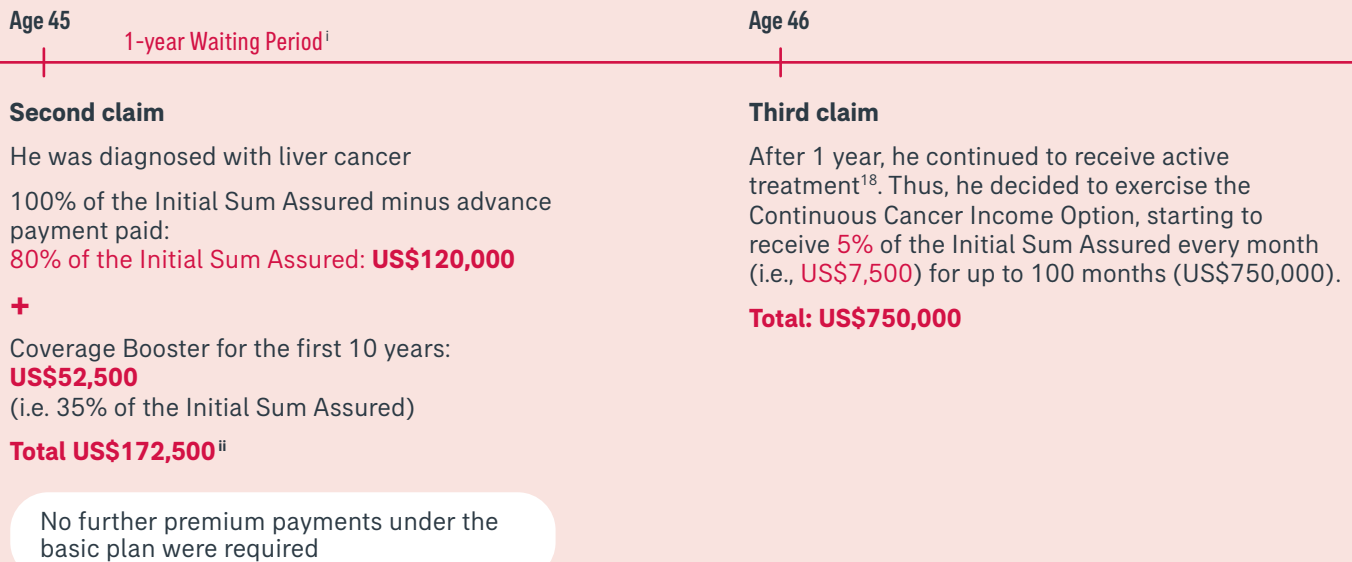
20% of future premium under the basic plan was waived

Total benefit payable to Ryan: **US\$202,500ⁱⁱ** is already paid at the first and second claims, plus the non-guaranteed Terminal Bonus (if any)

1.35 times the Initial Sum Assured

And there is US\$750,000 in total still available as monthly income afterwards

If no claims are made under the plan, there will be a total surrender value of approximately **US\$522,024ⁱⁱⁱ** when Ryan reaches age 85.



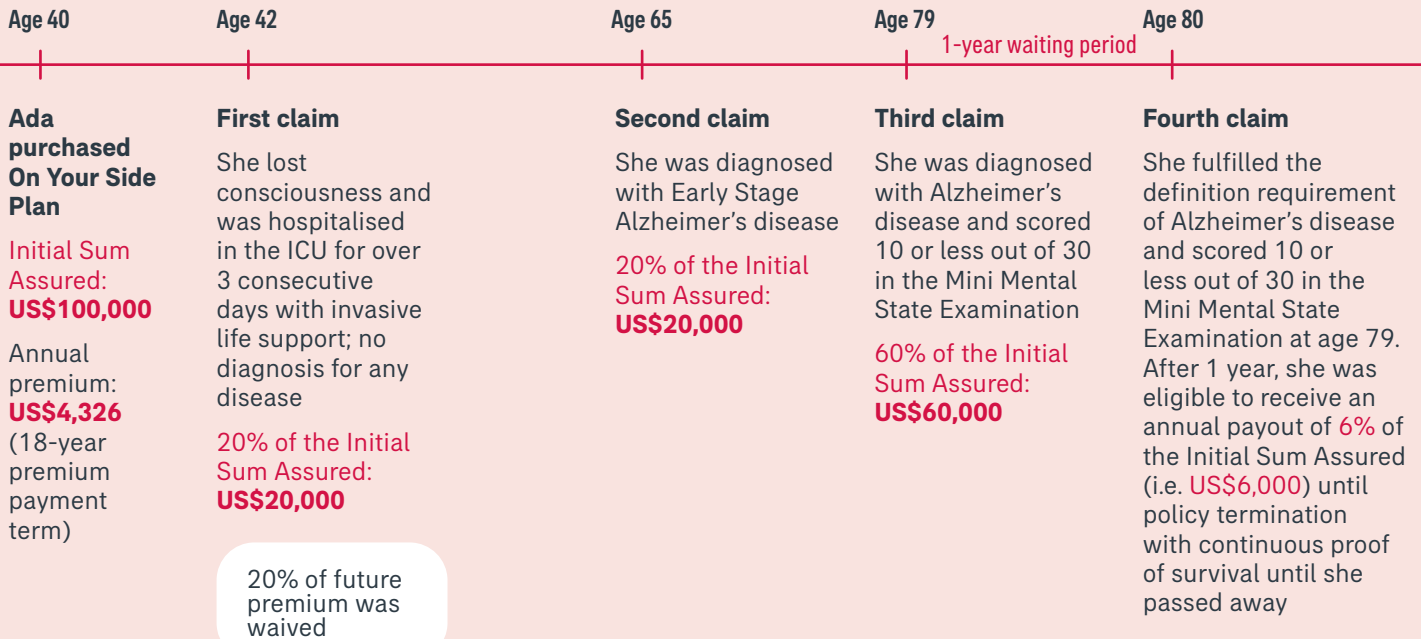


Case 2 :

Policy owner and insured: Ada (age 40, non-smoker)
Occupation: Restaurant owner
Family status: Single, lives with her retired parents

Ada understands that diseases are evolving and wants protection that will cover her in case of an unknown disease, especially after the last 2 years of uncertainties due to COVID-19. In view that her parents have retired, she decides to purchase **On Your Side Plan** so that she will be covered in the unfortunate case that she needs to stay in ICU due to a condition that is not a covered illness. This plan can also serve her purpose in saving as well.

Insured's age:



- Notes:
- i. After a 1-year waiting period following a preceding cancer diagnosis (if the previous cancer payment is major illness benefit or the Selected Critical Illness Septuple Benefit), if the insured is still suffering from cancer and is still receiving active treatment, you can opt to claim 5% of the Initial Sum Assured every month under the Continuous Cancer Income Option for up to 100 months. For more details, please refer to the Cover at a glance section. Active treatment means a full course of cancer-directed surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy), which is medically necessary. The cover period is up until age 85 of the insured. This benefit is subject to a survival period of 15 days.
 - ii. This benefit amount has not yet included the non-guaranteed Terminal Bonus (if any).
 - iii. The total surrender value is a projected value and is not guaranteed. The total surrender value includes the guaranteed cash value (US\$125,454) and non-guaranteed Terminal Bonus (US\$396,570). The value is based on the current bonus scale. The bonus scale is neither indicative of future performance nor guaranteed. Past performance or current performance of our business should not be interpreted as a guide for future performance. The Terminal Bonus payable throughout the duration of the policy may vary at AIA's sole discretion, which may be less or more favourable than the case illustrated and may be zero. To receive the amounts illustrated, the policy owner must surrender his or her policy at the end of the respective policy year. This policy will be terminated when the total surrender value has been withdrawn entirely.

Please note that after advance payments made for benefits under the plan reach 100% of the Initial Sum Assured, the plan will not provide any Terminal Bonus and the guaranteed cash value would reduce to zero with the Current Sum Assured. For further details on product features and the terms and conditions, please refer to this product brochure and the policy contract.

Note: This assumes

- the relevant illnesses have fulfilled the relevant requirements and conditions as set out in the policy provisions;
- no other claim has been paid and / or becomes payable under the policy;
- no cash withdrawals, policy loans, claims or reductions of the Initial Sum Assured are made throughout the term of the policy and that all premiums are paid in full when due and as planned; and
- no AIA Vitality Power Up Coverage is included.

All figures stated in this example are rounded to the nearest whole number. These illustrative examples are for reference only.

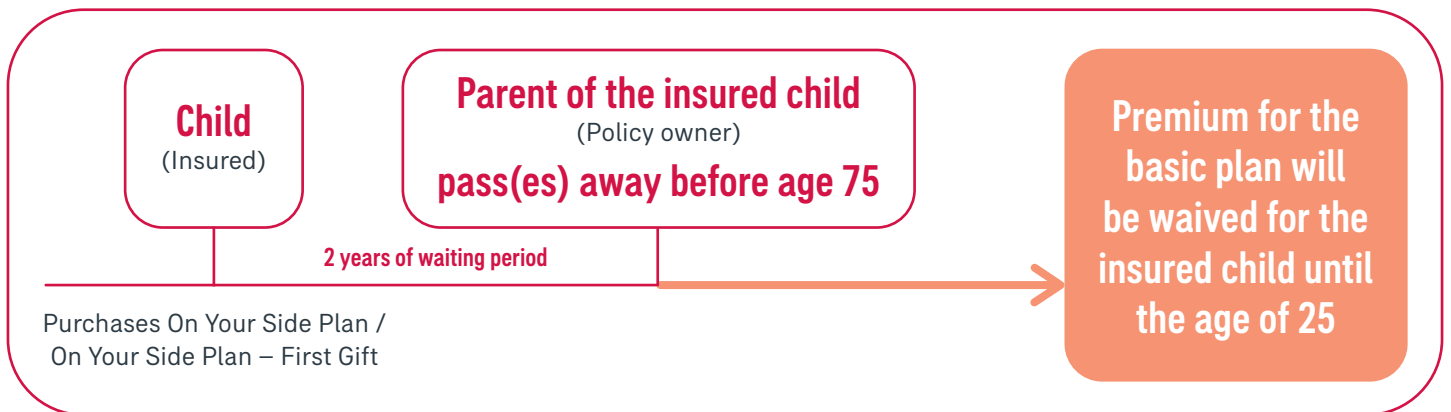
ADDITIONAL PROTECTION ESPECIALLY FOR YOU

Continuous protection

Once your claims reach 100% of the Initial Sum Assured, the subsequent premiums of the basic policy will be waived. Add-on plans (if any) attached to the basic policy will remain in force and provide cover if their respective premiums continue to be paid.

Extended cover for your loved ones

To safeguard the continuity of the children's insurance cover, parents always seek for payor insurance. **On Your Side Plan / On Your Side Plan – First Gift** provides waiver of premium benefit if the parent unfortunately passes away as the policy owner with no additional premium and no health information of the payor required to save your hassle (i.e. the policy owner).



Cover for undetected congenital conditions in children

Congenital conditions may remain undetected for years and could develop into a critical illness in adulthood. However, typical insurance products often fail to cover these eventualities. **On Your Side Plan / On Your Side Plan – First Gift** provides your children with thorough cover for critical illnesses related to congenital diseases even if symptoms remain undetected upon policy issuance, protecting you from the impact of life-changing discoveries.

Upgraded protection for the first 10 years

During the first 10 years of the policy, we will provide the Coverage Booster – applicable to 58 critical illnesses, the 2nd tier ICU Protection Benefit or the death benefit, where applicable, with no extra premium required. The Coverage Booster will not be reduced by any advance payment for early-stage critical illnesses, severe child diseases and the 1st tier ICU Protection Benefit.

Upgraded protection for the first 10 years under **On Your Side Plan** will entitle the insured to:

Insured's Age at Application	Benefit
Age 30 or below	Additional 50% of the Initial Sum Assured
Age 31 or above	Additional 35% of the Initial Sum Assured

The upgraded protection for the first 10 years under **On Your Side Plan – First Gift** will give parents extra support after their baby's birth with an additional 50% of the Initial Sum Assured.

For details of benefits in the first 90 days, please refer to the Cover at a glance on page 25.

If the worst should happen

If the insured passes away, we will pay the death benefit equal to the Current Sum Assured to the person selected in your policy as the beneficiary. If the basic policy has been in force for 5 years, a non-guaranteed Terminal Bonus (if any) will be declared together with the death benefit.

Wealth accumulation for lifelong benefits

On Your Side Plan / On Your Side Plan – First Gift offers a guaranteed cash value to help you accumulate wealth.

Once the basic policy has been in force for 5 years, **On Your Side Plan / On Your Side Plan – First Gift** also declares a non-guaranteed Terminal Bonus (if any) to you at least once per year so you may grow your savings. The correspondence Terminal Bonus (if any) will be paid upon policy surrender, death of the insured, or pay out the benefits for major illness, minor illness, early stage critical illness, severe child disease or ICU Protection Benefit (both 1st Tier and 2nd Tier inclusive).

On Your Side Plan – First Gift is designed especially for parents-to-be who want to cover baby from day one after birth. Applications can begin from the 22nd week of pregnancy, so they can have protection even if there are undetected congenital conditions. After birth, the child will take over as the insured from the mother and will be covered with the benefits under **On Your Side Plan** (including the benefits on pages 5-14).

Critical illness protection and savings from day one

Give your child a head-start in life with the precious gift of critical illness protection and savings from birth. By taking up **On Your Side Plan – First Gift** during your pregnancy, your unborn baby will enjoy immediate coverage with 20% of the covered illness benefit amount within 90 days after the later of the issue date of the policy or the date of birth, with full cover commencing 90 days after the later of the issue date of the policy or birth* so that your child will still be protected even if a congenital condition is discovered. Savings under the plan will also begin accumulating from the time they are in the womb – and continue growing with your child into adulthood.

In the unfortunate event of a miscarriage, stillbirth, the passing of both the mother and baby, or a pregnancy termination that is recommended by a registered specialist doctor, 105% of the total premiums paid will be paid and the policy will be terminated.



3 in 500 babies are diagnosed with congenital heart diseases in Hong Kong²⁰.



Infants can face **intraventricular haemorrhaging**, or **bleeding in the brain**, if they are born before the **34th week**. This affects around **one-third** of babies born between the **24th and 26th week** of gestation. They might even develop retinopathy of prematurity, an eye disorder that can cause blindness²¹.



Babies with a low birth weight have a higher risk of developing respiratory infections, learning difficulties and blindness, and could immediately require months of hospital treatment²².



	Pregnancy stage	After birth
Insured person	Mother	Newborn child [◇]
Miscarriage / stillbirth / termination of a pregnancy as recommended by a registered specialist doctor	Compassionate Refund of Premium Benefit equivalent to 105% of the total premiums paid under On Your Side Plan – First Gift	Not applicable
Covered illnesses	Not applicable	<ul style="list-style-type: none"> • 20% of the covered illness benefits[▲] within 90 days after birth; or • Full cover for covered illnesses[▲] after 90 days after birth
Death	Compassionate Refund of Premium Benefit equivalent to 105% of the total premiums paid under On Your Side Plan – First Gift (only applicable for the passing of both the mother and baby)	<ul style="list-style-type: none"> • 20% of the death benefit within 180 days after birth; or • 100% of the death benefit after 180 days after birth

* Full cover commences 90 days after birth.

◇ “Insured”, who is the person protected under the policy, refers to your insured child after birth.

▲ Please refer to the “Covered Illnesses Benefit Schedule” for details. Within the first 90 days, for ICU Protection Benefit (with any respective payable Coverage Booster amount), the benefit payable for ICU stay in Hong Kong and Macau is capped by US\$5,000; while for ICU stay outside Hong Kong and Macau, it is capped by US\$2,500.



Cover at a glance

Product Nature	Critical illness protection insurance plan			
Plan Type	Basic plan			
On Your Side Plan				
Premium Payment Term	10 years	18 years	25 years	30 years
Insured's Age at Application	15 days - age 65	15 days - age 62	15 days - age 55	15 days - age 50
On Your Side Plan - First Gift				
Age of Insured's Mother at Application	Age 18 to 45 with gestation period of 22nd week or above			
Benefit Term	Whole life For the specific benefit term of individual benefits, please refer to the covered illness benefit schedule			
Policy Currency	US\$			
Premium Payment Mode²³	Annually / Semi-annually / Quarterly / Monthly At the time of application, we determine the amount of premium based on the chosen payment term.			
Premium	<ul style="list-style-type: none"> Will not be adjusted based on the insured's attained age Premium rates are not guaranteed 			
Total Coverage	Up to 900% of the Initial Sum Assured ²⁴ (The Lifelong Alzheimer Annuity Benefit and Coverage Booster are paid in addition to the 900% coverage computation)			
Critical Illness Benefit	<ul style="list-style-type: none"> If the insured is diagnosed with any covered major illness, minor illness, early stage critical illness, severe child disease or stays in ICU with specific conditions[#], we will pay: <ol style="list-style-type: none"> the benefit amount according to the Covered Illnesses Benefit Schedule; and the corresponding non-guaranteed Terminal Bonus (if any), provided that the policy has been in force for 5 years or more. Under these benefits, an advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) and each tier of ICU Protection Benefit throughout the term of policy. For Carcinoma-in-situ, the advance payment may be paid up to 2 times for different organs throughout the term of policy. If a claim is eligible for both 1st tier ICU Protection Benefit, and Early Stage Critical Illness Benefit or Severe Child Disease Benefit, only Early Stage Critical Illness Benefit or Severe Child Disease Benefit is payable. If a claim is eligible for both 2nd tier ICU Protection Benefit and Critical Illness Benefit, only Critical Illness Benefit is payable except in the case of Cerebral Aneurysm Requiring Surgery, only 1st tier ICU Protection Benefit would be payable. The claims payments made in total for these benefits under the policy shall not exceed 100% of the Initial Sum Assured (excluding Terminal Bonus, if any). Any advance payment(s) made will reduce the Current Sum Assured²⁵ of the basic policy. The future premium, guaranteed cash value, and Terminal Bonus (if any) will also be reduced accordingly. Once advance payments reach 100% of the Initial Sum Assured, the guaranteed cash value would reduce to zero with the Current Sum Assured and the Terminal Bonus (if any) will no longer be declared in your policy. 			
Early Stage Critical Illness Benefit				
Severe Child Disease Benefit				
ICU Protection Benefit				

Cover at a glance (continued)

Selected Critical Illness Septuple Benefit

- Should the aggregate amount of all benefits paid and payable has reached 100% of the Initial Sum Assured, you are entitled to make a total of additional 7 claims for designated critical illnesses. Together with major illness benefit, the maximum number of claims cannot exceed the following limitation for corresponding diseases:
 - Cancer: 5 claims
 - Heart Attack and Stroke: 2 claims in total
 - Alzheimer's disease / Irreversible organic degenerative brain disorders: 1 claim
- All claims under this benefit are subject to a survival period of 15 days from the date of diagnosis, as well as the relevant waiting period.
- The waiting period for a subsequent claim will be 1 year between each claim, except where the previous and subsequent diagnoses are both for cancer, in which case the waiting period will be 3 years. If the last claim was made for an early stage critical illness, severe child disease, minor illness or 1st tier ICU Protection Benefit, no waiting period will be applicable.
- Once you have made a claim for heart attack or stroke, each subsequent heart attack or stroke must be newly diagnosed.
- To entitle the benefit of Alzheimer's disease / Irreversible organic degenerative brain disorders under the Selected Critical Illness Septuple Benefit, the insured must be evidenced with a Mini Mental State Examination score of 10 or less out of 30.
- Cover period is up to age 85 of the insured. In case the insured reaches the age of 70 or above and makes any subsequent claim for prostate cancer resulting from the continuation of a previous prostate cancer for which a previous claim was made, the benefit will only be payable if the insured has received or is in the process of receiving the full course of cancer-directed surgery radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy) which is medically necessary during the intervening period between the diagnosis of the previous and subsequent prostate cancer.

Continuous Cancer Income Option

- After 1 year from the cancer claim payment from major illness benefit or Selected Critical Illness Septuple Benefit, you opt to receive monthly income of 5% of the Initial Sum Assured up to consecutive 100 months or up to age 85 of the insured, whichever is earlier if the insured still suffer from cancer and the following:
 - report(s) compiled by a registered specialist doctor confirming the below is / are required to be submitted every 6 months
 - i) The existence of cancer and
 - ii) The insured is undergoing Active Treatment¹⁸ unless a terminal cancer confirmation by a registered specialist doctor has been provided.
- All income under this benefit are subject to a survival period of 15 days from the date of diagnosis.
- Once Continuous Cancer Income Option has been paid under the policy, no Selected Critical Illness Septuple Benefit shall be payable for cancer.
- Total benefits payable for cancer (including major illness benefit, Selected Critical Illness Septuple Benefit and Continuous Cancer Income Option) cannot exceed 600% Initial Sum Assured per policy.

Cover at a glance (continued)

Lifelong Alzheimer Annuity Benefit Once a claim due to diagnosis of the Alzheimer’s disease / Irreversible organic degenerative brain disorders is paid under the major illness benefit or Selected Critical Illness Septuple Benefit, and upon a 1-year waiting period after the insured suffer from Alzheimer’s disease / Irreversible organic degenerative brain disorders which is characterized by a Mini Mental State Examination score of 10 or less out of 30 on or before age 85 of the insured, as long as survival proof is received by us not less than 1 month but not more than 2 months prior to the benefit payment date each year.

On Your Side Plan – First Gift

- It will immediately cover your baby with 20% of the benefit amount²⁶ for covered illnesses benefit right after birth, with full cover commencing 90 days after the date of baby’s birth.
- **During gestation, the expectant mother as the insured will only be covered under the Compassionate Refund of Premium Benefit which is equivalent to 105% of the total premiums paid upon a miscarriage, stillbirth, a pregnancy termination that is recommended by a registered specialist doctor or the passing of both the mother and baby.**
- **The baby’s birth certificate is required to be submitted by 14 days before the first policy anniversary. Otherwise, the policy will terminate on the first policy anniversary.**

Waiver of Premium for Critical Illness The premium payable under the basic plan will be waived following total Critical Illness Benefit, Early Stage Critical Illness Benefit, Severe Child Disease Benefit and ICU Protection Benefit payment paid equals to 100% Initial Sum Assured.

Add-on plans (if any) attached to the basic policy will remain in force and provide cover if their respective premiums continue to be paid.

Payor Benefit (Death) If the policy owner passes away before the age of 75 and provided that the policy has been in force for 2 years or more at the time of the policy owner’s death, the insured child will continue to enjoy cover under the policy without having to pay the remaining premiums of the basic plan until the insured child reaches the age of 25. This premium waiver is available for policies issued to insured under age 18, provided that the policy owner is aged 18 to 50 at policy issue.

Coverage Booster During the first 10 years of the policy, we will provide the Coverage Booster which is an additional one-off payment applicable to 58 critical illnesses (including 57 major illnesses and 1 minor illness), 2nd tier ICU Protection Benefit or the death benefit. The Coverage Booster will not be reduced by any advance payment for early stage critical illness, severe child disease and 1st tier ICU Protection Benefit.

Insured’s Age at Application	Benefit
Age 30 or below	Additional 50% of the Initial Sum Assured
Age 31 or above	Additional 35% of the Initial Sum Assured

The upgraded protection for the first 10 years under **On Your Side Plan – First Gift** could be an extra support after the birth of baby where they could receive an additional 50% of the Initial Sum Assured. For benefits within the first 90 days, please refer to the **On Your Side Plan – First Gift** section.

Subject to our underwriting decision at policy inception, we may offer you a conversion right for the Coverage Booster. Starting from the last year of the Coverage Booster effective period or the anniversary of your cover immediately following the insured’s 64th birthday (whichever is earlier), you can convert the remaining unpaid amount of the Coverage Booster into a whole-life or whole-life with critical illness protection insurance plan subject to additional premium, and no further health information will be required. Upon conversion, the Coverage Booster will be surrendered, and the new converted plan will be dated as of the date of such surrender.

Cover at a glance (continued)

Terminal Bonus

Once the basic policy has been in force for 5 years, a non-guaranteed Terminal Bonus (if any) will be declared at least once per year. You may receive the Terminal Bonus (if any) when:

- i) you surrender the policy;
- ii) the insured passes away; or
- iii) we pay out the benefits for major illness, minor illness, early stage critical illness, severe child disease or ICU Protection Benefit (Terminal Bonus, if any, will be determined in accordance with the proportion of the benefits).

Terminal Bonus is a non-cumulative, non-guaranteed bonus, the amount of which is valid until the next declaration. The amount in each declaration may be greater or less than the previous amount based on a number of factors, including but not limited to investment returns and general market conditions.

Payment of the Terminal Bonus is not guaranteed and may be zero. We determine the amount based on actual experience and it may vary based on the above. The Terminal Bonus (if any) does not form a permanent addition to the policy. In the case of policy surrender, it may be less compared to other situations.

Please note that after the advance payments made in total for benefits under the policy reach 100% of the Initial Sum Assured, the policy will not provide any further Terminal Bonus.

Death Benefit

The death benefit will include:

- i) Current Sum Assured²⁵; and
- ii) a one-off non-guaranteed cash amount (if any), called Terminal Bonus, provided that the policy has been in force for 5 years or more.

Surrender Benefit

Guaranteed Cash Value plus Terminal Bonus (non-guaranteed)

Note:

We will deduct all outstanding debt including the unpaid premiums of the basic plan and / or riders (if any) under the policy before making any claim payment of the abovementioned benefits.

Please refer to brochure "Advance payment for ICU support" section for details.

Remarks

1. Source: Our World in Data – Cancer death rates are falling; five-year survival rates are rising by Hannah Ritchie <https://ourworldindata.org/cancer-death-rates-are-falling-five-year-survival-rates-are-rising>
Source: Cancer Therapy Advisor - Cancer Recurrence Statistics by Andrea S. Blevins Primeau, PhD, MBA <https://www.cancertherapyadvisor.com/home/tools/fact-sheets/cancer-recurrence-statistics/>
2. Source: National Institute on Aging - Health care costs for dementia found greater than for any other disease <https://www.nih.gov/news-events/news-releases/health-care-costs-dementia-found-greater-any-other-disease>
3. Source: Department of Health - Death Rates by Leading Causes of Death, 2001-2020 <https://www.chp.gov.hk/en/statistics/data/10/27/117.html>
4. Source: ICU admission and outcome of patients with COVID-19: Does ICU stay improve survival? <https://www.heartandlung.org/action/showPdf?pii=S0147-9563%2821%2900017-0>
<https://ourworldindata.org/grapher/current-covid-patients-icu>
5. Source: American Academy of Neurology - Stroke recurrence by H. S. Jerrgensen, H. Nakayama, J. Reith, H.O. Raaschou, T. S. Olsen <https://n.neurology.org/content/48/4/891>
6. No AIA Vitality Power Up Coverage is included to the benefits indicated throughout the section.
7. Source: COVID-19 length of hospital stay: a systematic review and data synthesis
8. Source: Critically ill patients with COVID-19 in Hong Kong: a multicentre retrospective observational cohort study
9. Subject to a maximum of US\$50,000 per insured.
10. If the insured undergoes a surgery which is not included in any surgical category under the Voluntary Health Insurance Scheme Schedule of Surgical Procedures, or if this Schedule of Surgical Procedures is no longer valid or is replaced, or if the categories of surgical procedures in this Schedule are renamed or otherwise changed, we will reasonably determine the applicable surgical category based on other surgical procedures with similar difficulty and complexity included in the Schedule of Surgical Procedures and / or any other publication or information from the Hong Kong Government, relevant authorities or medical associations. Please refer to www.vhis.gov.hk for details of the latest Voluntary Health Insurance Scheme Schedule of Surgical Procedures.
11. Source: Department of Health - Number of Deaths by Leading Causes of Death, 2001-2020 <https://www.chp.gov.hk/en/statistics/data/10/27/380.html>
12. Source: Cancer recurrence statistics (November 30, 2018), Cancer Therapy Advisor <https://www.cancertherapyadvisor.com/home/tools/fact-sheets/cancer-recurrence-statistics/>
13. Source: Heart attacks increasingly common in young adults, ScienceDaily <https://www.sciencedaily.com/releases/2019/03/190307081026.htm>
14. Source: Hong Kong Alzheimer's Disease Association - About Dementia <https://www.eng.hkada.org.hk/types-of-dementia>
15. Source: Cancer Treatment & Survivorship Facts & Figures 2019-2021, American Cancer Society <https://www.cancer.org/content/dam/cancer-org/research/cancerfacts-and-statistics/cancer-treatment-and-survivorship-facts-and-figures/cancer-treatment-and-survivorship-facts-and-figures-2019-2021.pdf>
16. Source: "Lung Cancer Treatment - Make good use of Second and third-generation Therapy, 80% of patients will survive their cancer up to 2 years", etnet <http://www.etnet.com.hk/www/tc/health/LA58508>
17. Source: "Staging of Disease", Colorectal and Laparoscopic Surgery Centre The Colorectal and Laparoscopic Surgery Centre http://www.colorectal.com.hk/CLSC/eng/wiki/b-colon_cancer.php
18. Active Treatment means the full course of cancer-directed surgery, radiotherapy, chemotherapy, targeted therapy, or a combination of these treatments (excluding hormonal therapy), which is medically necessary.
19. Source: Hospital Authority - Smart Patient – Dementia <https://www21.ha.org.hk/smartpatient/Dementia/en-us/Overview/Introduction/>
20. Source: "Imaging of Congenital Heart Disease in Hong Kong: From Invasive to Non-invasive Cardiac Imaging", Asian Society of Cardiovascular Imaging | <https://e-cvia.org/DOIx.php?id=10.22468/cvia.2016.00122>
21. Source: "Premature Birth Complications", American Pregnancy Association <http://americanpregnancy.org/labor-and-birth/premature-birth-complications/>
22. Source: "What are the most common pregnancy and labor complications?", Healthline <https://www.healthline.com/health/pregnancy/delivery-complications#complications>
23. For first year, On Your Side Plan – First Gift's payment mode must be annual mode (can be changed after submitting the birth certificate).
24. The computation of the total coverage has not yet included Terminal Bonus (if any).
25. Current Sum Assured means the sum assured left after the deduction of all advance payment(s) made for the benefits for a major illness, minor illness, early stage critical illness, severe child disease and ICU Protection Benefit from the Initial Sum Assured. Please refer to the policy contract for detailed definition and the Covered Illness Schedule for Covered Illness under "Early Stage Critical Illness" and "Severe Child Disease". The Initial Sum Assured means the protection amount that you have purchased.
26. Within the first 90 days, for both tiers of ICU Protection Benefit (with any respective payable Coverage Booster amount), the benefit payable for ICU stay in Hong Kong and Macau is capped by US\$5,000; while for ICU stay outside Hong Kong and Macau, it is capped by US\$2,500.

Critical Illnesses Schedule

44 Early Stage Critical Illnesses and 13 Severe Child Diseases[†]

Group 1 Cancer

1. Carcinoma-in-situ
2. Early Stage Malignancy

Group 2 Illnesses related to the Heart

3. Endovascular Treatments of Aortic Disease or Aortic Aneurysm
4. Less Invasive Treatments of Heart Valve Disease
5. Less Severe Heart Disease (including cardiac pacemaker or defibrillator insertion)
6. Less Severe Infective Endocarditis
7. Minimally Invasive Direct Coronary Artery By-pass
8. Percutaneous Coronary Intervention
9. Pericardectomy
10. Kawasaki Disease with Heart Complications[†]
11. Rheumatic Fever with Valvular Impairment[†]
12. Severe Haemophilia[†]

Group 3 Illnesses related to the Nervous System

13. Angioplasty or Endarterectomy for Carotid Arteries
14. Cerebral Shunt Insertion
15. Early Stage Dementia including Early Stage Alzheimer's Disease
16. Endovascular Treatment for Cerebral Aneurysm
17. Less severe Bacterial Meningitis
18. Less Severe Coma
19. Less Severe Encephalitis
20. Less Severe Parkinson's Disease
21. Moderately Severe Brain Damage
22. Moderately Severe Paralysis
23. Severe Psychiatric Illness
24. Surgery for Subdural Haematoma
25. Surgical Removal of Pituitary Tumour
26. Autism[†]
27. Intellectual Impairment due to Sickness or Injury[†]
28. Type I Juvenile Spinal Amyotrophy[†]

Group 4 Illnesses related to Major Organs and Functions

29. Biliary Tract Reconstruction Surgery
30. Chronic Lung Disease
31. Hepatitis with Cirrhosis
32. Less Severe Aplastic Anaemia
33. Less Severe Kidney Disease
34. Less Severe Systemic Lupus Erythematosus
35. Liver Surgery
36. Major Organ Transplantation (on waiting list)
37. Surgical Removal of One Lung
38. Glomerulonephritis with Nephrotic Syndrome[†]
39. Severe Asthma[†]
40. Wilson's Disease[†]

Group 5 Other Major Illnesses

41. Cochlear Implant Surgery
42. Diabetic Retinopathy
43. Endovascular Treatment of Peripheral Arterial Disease
44. Facial Burns due to Accident
45. Facial Reconstructive Surgery for Injury due to Accident
46. Less Severe Burns to Body due to Accident
47. Less Severe Creutzfeldt-Jakob Disease
48. Loss of Hearing In One Ear
49. Loss of One Limb
50. Loss of Sight In One Eye
51. Osteoporosis with Fractures
52. Severe Central or Mixed Sleep Apnea
53. Severe Obstructive Sleep Apnea
54. Dengue Haemorrhagic Fever[†]
55. Insulin Dependent Diabetes Mellitus[†]
56. Osteogenesis Imperfecta – Type III[†]
57. Still's Disease[†]

[†] Cover for severe child diseases will cease when the insured attains the age of 18.

Critical Illnesses Schedule (continued)

58 Critical Illnesses (including 57 major illnesses and 1 minor illness)

Group 1 Cancer

1. Cancer

Group 2 Illnesses related to the Heart

2. Cardiomyopathy
3. Coronary Artery Surgery
4. Heart Attack
5. Heart Valve Replacement and Repair
6. Infective Endocarditis
7. Other Serious Coronary Artery Disease
8. Pulmonary Arterial Hypertension (Primary)
9. Surgery to Aorta

Group 3 Illnesses related to the Nervous System

10. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
11. Apallic Syndrome
12. Bacterial Meningitis
13. Benign Brain Tumour
14. Cerebral Aneurysm Requiring Surgery[@]
15. Coma
16. Encephalitis
17. Hemiplegia
18. Major Head Trauma
19. Meningeal Tuberculosis
20. Motor Neurone Disease (including Spinal Muscular Atrophy, Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and Primary Lateral Sclerosis)
21. Multiple Sclerosis
22. Muscular Dystrophy
23. Paralysis
24. Parkinson's Disease
25. Poliomyelitis
26. Progressive Supranuclear Palsy
27. Severe Myasthenia Gravis
28. Stroke

Group 4 Illnesses related to Major Organs and Functions

29. Acute Necrohemorrhagic Pancreatitis
30. Aplastic Anaemia
31. Chronic Liver Disease
32. Chronic Relapsing Pancreatitis
33. End-stage Lung Disease
34. Fulminant Viral Hepatitis
35. Kidney Failure
36. Major Organ Transplant
37. Medullary Cystic Disease
38. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
39. Systemic Scleroderma

Group 5 Other Major Illnesses

40. AIDS due to Blood Transfusion
41. Blindness
42. Chronic Adrenal Insufficiency (Addison's Disease)
43. Creutzfeldt-Jakob Disease
44. Crohn's Disease
45. Ebola
46. Elephantiasis
47. Loss of Hearing
48. Loss of One Limb and One Eye
49. Loss of Speech
50. Loss of Two Limbs
51. Major Burns
52. Necrotising Fasciitis
53. Occupationally Acquired HIV
54. Pheochromocytoma
55. Severe Rheumatoid Arthritis
56. Severe Ulcerative Colitis

Group 6 Terminal Illness and Loss of Independent Existence

57. Loss of Independent Existence
58. Terminal Illness

[@] Cerebral Aneurysm Requiring Surgery is classified as a minor illness.



Covered illnesses

You may browse the website to understand covered illnesses for reference purpose:
<http://www.aia.com.hk/en/our-products/critical-illness-protection/illness.html>

Remarks:

- Cover for cancer under major illnesses, the Selected Critical Illness Septuple Benefit and Continuous Cancer Income Option do not include early thyroid cancer (at TNM Classification T1N0M0 or a lower stage); early prostate cancer (at TNM Classification T1a or T1b or a lower stage); early chronic lymphocytic leukaemia classified as less than RAI Stage III; skin cancer (except malignant melanoma); any cancer where HIV infection is also present; and any pre-malignant or non-invasive cancer or Carcinoma-in-situ.
- Carcinoma-in-situ cover does not include: (a) Cervical intraepithelial neoplasia grade II (CIN II) or below; (b) Prostatic intraepithelial neoplasia grade II (PIN II) or below; and (c) Skin Carcinoma-in-situ.
- Early Stage Malignancy shall mean the presence of one of the following early malignant conditions: (a) tumour of the thyroid classified as T1N0M0 according to the TNM classification; (b) tumour of the prostate classified as T1a or T1b according to the TNM classification system; (c) chronic lymphocytic leukaemia classified as RAI Stage I or II; or (d) non-melanoma skin cancer.
- Please refer to the policy contract for the definitions of covered illnesses.

Covered Illnesses Benefit Schedule

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)		
			Basic Plan	Coverage Booster (First 10 Years)	
58 Critical Illnesses (including 57 major illnesses and 1 minor illness)					
Major Illness	• 56 Major Illnesses	Whole life	100%	For the age 30 or below: Additional 50%	For the age 31 or above: Additional 35%
	• Loss of Independent Existence	Up to age 65			
Minor Illness	• Cerebral Aneurysm Requiring Surgery	Whole life	50% advance payment	For age 30 or below: Additional 25% (advance from Coverage Booster amount)	For age 31 or above: Additional 17.5% (advance from Coverage Booster amount)
44 Early Stage Critical Illnesses					
Early Stage Critical Illnesses	<ul style="list-style-type: none"> • Carcinoma-in-situ • Diabetic Retinopathy • Early Stage Malignancy • Endovascular Treatment of Peripheral Arterial Disease • Minimally Invasive Direct Coronary Artery By-pass • Percutaneous Coronary Intervention • Severe Central or Mixed Sleep Apnea • Severe Obstructive Sleep Apnea • Severe Psychiatric Illness 	Whole life	20% advance payment per illness subject to a maximum of US\$50,000 per life for each illness	Not applicable	
	• Osteoporosis with Fractures	Up to age 70	10% advance payment subject to a maximum of US\$50,000 per life		
	• 34 Early Stage Critical Illnesses (excluding the above)	Whole life	20% advance payment per illness		

Covered Illnesses Benefit Schedule (continued)

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)		
			Basic Plan	Coverage Booster (First 10 Years)	
13 Severe Child Diseases					
Severe Child Disease	<ul style="list-style-type: none"> Autism Dengue Haemorrhagic Fever Glomerulonephritis with Nephrotic Syndrome Insulin Dependent Diabetes Mellitus Intellectual Impairment due to Sickness or Injury Kawasaki Disease with Heart Complications Osteogenesis Imperfecta – Type III Rheumatic Fever with Valvular Impairment Severe Asthma Severe Haemophilia Still's Disease Type I Juvenile Spinal Amyotrophy Wilson's Disease 	Below age 18	20% advance payment per illness subject to a maximum of US\$50,000 per life for each illness	Not applicable	
ICU Protection Benefit					
ICU Protection Benefit	<ul style="list-style-type: none"> 1st tier: A continuous stay of 72 or more consecutive hours in ICU with invasive life support 	Whole life	20% advance payment subject to a maximum of US\$50,000 per life	Not applicable	
	<ul style="list-style-type: none"> 2nd tier: A continuous stay of 120 or more consecutive hours in ICU with invasive life support and undergone a VHIS complex surgery 	Whole life	100%	For age 30 or below: Additional 50%	For age 31 or above: Additional 35%

Covered Illnesses Benefit Schedule (continued)

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)	
			Basic Plan	Coverage Booster (First 10 Years)
Selected Critical Illness Septuple Benefit				
Selected Critical Illness Septuple Benefit	<ul style="list-style-type: none"> All cancers Heart Attack Stroke Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 	Up to age 85	100% (Up to 7 pay-out)	Not applicable
Continuous Cancer Income Option				
Continuous Cancer Income Option	<ul style="list-style-type: none"> All cancers 	Up to age 85	5% each month (pay-outs for cancer under Selected Critical Illness Septuple Benefit will no longer be available once Continuous Cancer Income Option is exercised)	Not applicable
Lifelong Alzheimer Annuity Benefit				
Lifelong Alzheimer Annuity Benefit	<ul style="list-style-type: none"> Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 	Whole life	Additional 6% every year	Not applicable

Remarks:

- The benefits paid for major illnesses and 2nd tier ICU Protection Benefit will be reduced by any advance payments for minor illness, early stage critical illness, severe child disease and 1st tier ICU Protection Benefit. Except Selected Critical Illness Septuple Benefit, the Continuous Cancer Income Option and Lifelong Alzheimer Annuity Benefit, the advance payments made in total for benefits under this policy cannot exceed the Initial Sum Assured (excluding Terminal Bonus, if any). When the aggregate amount of any advance payments for benefits under the policy reaches 100% of the Initial Sum Assured, the benefits of major illness, minor illness, early stage critical illness, severe child disease and ICU Protection Benefit will cease to apply (except Selected Critical Illness Septuple Benefit, Continuous Cancer Income Option and Lifelong Alzheimer Annuity Benefit).
- An advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) and each tier of ICU Protection Benefit throughout the term of policy. For Carcinoma-in-situ, the advance payment may be paid up to 2 times for different organs throughout the term of policy. Under major illness benefit and Selected Critical Illness Septuple Benefit, the benefit payment will be payable in total of 5 times for cancer, 2 times in total for heart attack and stroke, 1 time for Alzheimer's disease / Irreversible organic degenerative brain disorders. While under Selected Critical Illness Septuple Benefit, the benefit payment is payable 7 times in total.
- Under Coverage Booster, the benefits paid for a major illness and 2nd tier ICU Protection Benefit will be reduced by any advance payment for minor illness. The advance payments made in total for benefits under Coverage Booster cannot exceed the Coverage Booster amount. When the aggregate amount of any advance payments for the benefits under Coverage Booster reaches 100% of the Coverage Booster amount, the Coverage Booster will cease to apply.
- If the insured stays in the Intensive Care Unit outside of Hong Kong and Macau for 72 or more consecutive hours with the use of invasive life support, the advance payment equals to 10% of the Initial Sum Assured or the US\$50,000 per life limit, whichever is lower; any stay in the Intensive Care Unit in mainland China must be at the designated hospital. You may go to our website (www.aia.com.hk) for retrieval of the most current designated hospital list. The list may be amended from time to time at the Company's discretion, and any change shall be deemed as effective on the date of publication on the AIA website.
- Under Selected Critical Illness Septuple Benefit and the Lifelong Alzheimer Annuity Benefit, the Insured must fulfil the definition requirement of Alzheimer's disease / Irreversible organic degenerative brain disorders and score 10 or less out of 30 in a Mini Mental State Examination in order to be eligible for the relevant benefit.
- Under Continuous Cancer Income Option, the benefit payable equal to 5% of the Initial Sum Assured each month, up to 500% of the Initial Sum Assured.
- For cancer, the maximum total benefit payable under major illness benefit, Selected Critical Illness Septuple Benefit and Continuous Cancer Income Option is 600% of the Initial Sum Assured.
- For On Your Side Plan – First Gift, within the first 90 days, for both tiers of ICU Protection Benefit (with any respective payable Coverage Booster amount), the benefit payable for ICU stay in Hong Kong and Macau is capped by US\$5,000; while for ICU stay outside Hong Kong and Macau, it is capped by US\$2,500.

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 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 template 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 brochure is for distribution in Hong Kong only.

Bonus Philosophy

This is a participating insurance plan in which we share a portion of the profits earned on it and related participating insurance plans with the policy owners. It is designed to be held long term. The premiums of a participating insurance plan will be invested in a variety of assets according to our investment strategy. The cost of policy benefits (including guaranteed and non-guaranteed benefits as specified in your plan that may be payable on death, surrender or the occurrence of certain events such as hospitalization or diagnosis of a critical illness, as well as charges we make to support policy guarantees (if applicable)) and expenses will be deducted as appropriate from premiums of the participating insurance plan or from the invested assets. We aim to ensure a fair sharing of profits between policy owners and shareholders, and among different groups of policy owners. For this plan's target profit sharing ratio between policy owners and shareholders, please visit our website at <https://www.aia.com.hk/en/our-products/further-product-information/profit-sharing-ratio.html>.

Divisible surplus refers to profits available for distribution back to policy owners as determined by us. The divisible surplus that will be shared with policy owners will be based on the profits earned from your plan and related groups of similar plans or similar group of policies (as determined by us from time to time by considering factors such as benefit features, policy currencies and period of policy issuance), divisible surplus may be shared with the policy owners in the form of terminal bonuses as specified in your policy.

We review and determine the bonus amounts payable to policy owners at least once per year. Divisible surplus depends on the investment performance of the assets which we invest in and the amounts of benefits and expenses we need to pay for the plan. It is therefore inherently uncertain. Nevertheless, we aim to deliver relatively stable bonus payments over time through a smoothing process by spreading out the gains and losses over a period of time. The actual bonuses declared may be different from those illustrated or projected in any insurance plan information provided (e.g. benefit illustrations) depending on whether the divisible surplus, past experience and / or outlook are different from what we expected. If bonuses are different, this will be reflected in the policy anniversary statement.

A committee has been set up to provide independent advice on the determination of the bonus amounts to the Board of the Company. The committee is comprised of members from different control functions or departments within the organisation both at the AIA Group level as well as Hong Kong local level, such as office of the Chief Executive of the Company, legal, compliance, finance, investment and risk management. Each member of the committee will endeavour to exercise due care, diligence and skill in the performance of his or her duties as a member. The committee will utilise the knowledge, experience, and perspectives of each individual member to assist the Board in the discharge of its duty to make independent decisions and to manage the risk of conflict of interests, in order to ensure fair treatment between policy owners and shareholders, and among different groups of policy owners. The actual bonuses, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors, and with written declaration by the Chairman of the Board, an Independent Non-Executive Director and the Appointed Actuary on the management of fair treatment between policy owners and shareholders.

To determine the bonuses of a participating policy, we consider both past experience and the future outlook of all factors including, but not limited to, the following:

Investment returns: include interest earnings, dividends and any changes in the market value of the backing assets, i.e. the assets in which we invest your premiums (the cost of policy benefits and expenses will be deducted from the investment). Depending on the asset allocation adopted for the insurance plan, investment returns could be affected by fluctuations in interest income (both interest earnings and the outlook for interest rates) and various market risks, including interest rate risk, credit spread and default risk, fluctuations in listed and private equity prices, real estate prices as well as foreign exchange currency if the currency of the backing assets is different from the policy currency, etc.

Claims: include claims for death benefits, critical illness benefits and any other insured benefits under the insurance plan.

Surrenders: include policy surrenders, partial surrenders and policy lapses; and their corresponding impact on the backing assets.

Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expenses) and indirect expenses allocated to the insurance plan (e.g. general administrative costs).

Some participating insurance plans (if applicable) allow the policy owners to place their annual dividends, guaranteed and non-guaranteed cash payments, guaranteed and non-guaranteed incomes, guaranteed and non-guaranteed annuity payments with us, potentially earning interest at a non-guaranteed interest rate. To determine such non-guaranteed interest rate, we consider the returns on the pool of assets in which these amounts are invested with reference to the past experience and future outlook. This pool of assets is segregated from other investments of the Company and may include bonds and other fixed income instruments. You have the right to request for historical accumulation interest rates before committing the purchase.

For bonus philosophy and bonus history, please visit our website at <https://www.aia.com.hk/en/dividend-philosophy-history.html>



Investment Philosophy, Objective and Strategy

Our investment philosophy aims to deliver sustainable long-term returns in line with the insurance plan's investment objectives and the Company's business and financial objectives.

Our aforementioned objectives are to achieve the targeted long-term investment results while minimising volatility in investment returns to support the liabilities over time. They also aim to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities.

Our current long-term target strategy is to allocate assets attributed to this insurance plan as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed income instruments	25% - 100%
Growth assets	0% - 75%

The bonds and other fixed income instruments predominantly include government and corporate bonds and are mainly invested in the United States and Asia-Pacific. Growth assets may include listed equity, equity mutual funds, physical real estate, real estate funds, private equity funds and private credit funds, and are mainly invested in the United States, Asia-Pacific and Europe. Growth assets generally have a higher long-term expected return than bonds and fixed income assets but may be more volatile in the short term. The range of target asset mix may be different for different participating insurance plans. Our investment strategy is to actively manage the investment portfolio i.e. adjust the asset mix in response to the external market conditions and the financial condition of the participating business. For example, there is a smaller proportion of growth assets when interest rates are low and a larger proportion of growth assets when interest rates are high. When interest rates are low, the proportion of growth assets may be even smaller than the long-term target strategy, so as to allow us to minimise volatility in investment returns and to protect our ability to pay the guaranteed benefits under the insurance plans, whereas the proportion of the growth assets may be even larger than the long-term target strategy when interest rates are high to allow for the possibility that we may share more investment opportunities in growth assets with the policy owners.

Subject to our investment objectives, we may use a material amount of derivatives to manage our investment risk exposure and for matching between assets and liabilities, for example, the effects of changes in interest rates may be moderated, while allowing for more flexibility in asset allocation.

Our currency strategy is to minimise currency mismatches. For bonds or other fixed income instruments, our current practice is to endeavour to currency-match bond purchases with the currency of the underlying policy (e.g. US Dollar assets will be used to back US Dollar insurance plans). Subject to market availability and opportunity, bonds may be invested in a currency other than the currency of the underlying policy and currency swaps may be used to minimise the currency risks. Currently assets are mainly invested in US dollars. Growth assets may be invested in a currency other than the currency of the underlying policy and the selection is done according to our investment philosophy, investment objectives and mandate.

We will pool the investments from similar participating insurance plans to determine the return and we will allocate the return to specific participating insurance plans with reference to their target asset mix. Actual investments (e.g. geographical mix, currency mix) would depend on market opportunities at the time of purchase, hence may differ from the target asset mix.

The investment strategy is subject to change depending on the market conditions and economic outlook. Should there be any material changes in the investment strategy, we will inform policy owners of the changes, with underlying reasons and expected impact to the bonuses.

Key Product Risks

1. You should pay premium(s) on time and according to the selected premium payment schedule. If you stop paying the premium before completion of the premium payment term, you may elect one of the non-forfeiture options to surrender the policy or convert the policy to a non-participating insurance plan with life protection only. Compared with the original plan, such a plan will have less cover or a shorter term.

If no non-forfeiture option has been elected, the premium will be covered by a loan taken out on the policy automatically. When the loan balance exceeds the guaranteed cash value, the policy will lapse and you will lose the cover. The surrender value of the policy will be used to repay the loan balance, and we will refund any remaining value.

2. The plan may make certain portion of its investment in growth assets. Returns of growth assets are generally more volatile than bonds and other fixed income instruments, you should note the target asset mix of the product as disclosed in this product brochure, which will affect the bonus on the product. The savings component of the plan is subject to risks and possible loss. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.

3. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:

- the insured passes away (except when the insured mother passes away but the insured child survives under On Your Side Plan – First Gift);
- you do not pay the premium within 31 days of the due date and the policy has no cash value;

- the end of the benefit term if basic policy has been continued as a non-participating insurance plan;
 - the outstanding debt exceeds the guaranteed cash value of the policy. Where the premium is covered by a loan taken out on the policy automatically, the outstanding debt exceeds the guaranteed cash value of your policy;
 - the date of termination of pregnancy with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether Compassionate Refund of Premium Benefit is paid (only applicable for On Your Side Plan – First Gift); or
 - we do not receive the birth certificate of the new born baby 14 days before the first policy anniversary of the cover (only applicable for On Your Side Plan – First Gift).
4. The Coverage Booster will be terminated when one of the following happens:
- when the claims payments made in total for benefits under the Coverage Booster reach the Coverage Booster Amount (50% of Initial Sum Assured for the insured's age 30 or below at policy application or 35% of Initial Sum Assured for the insured's age 31 or above at policy application);
 - at the end of the 10th policy year; or
 - when the basic plan is terminated or converted to a non-participating insurance plan.
5. The Continuous Cancer Income Benefit will be terminated when one of the following happens:
- when the claims payments made in total for Continuous Cancer Income Benefit reach 500% of the Initial Sum Assured;
 - when the claims payments made in total for cancer under the basic policy reach 600% of the Initial Sum Assured;
 - at the anniversary of the cover immediately following the insured's 85th birthday; or
 - when the basic plan is terminated or converted to a non-participating insurance plan.
6. The Lifelong Alzheimer Annuity Benefit will be terminated when the following happens:
- when the basic plan is terminated or converted to a non-participating insurance plan.

7. The Selected Critical Illness Septuple Benefit will be terminated when one of the following happens:
 - when the claims payments made in total for benefits under the basic policy (excluding the Coverage Booster and Lifelong Alzheimer Annuity Benefit) reach 900% of the Initial Sum Assured;
 - when the claims payment made in total for Selected Critical Illness Septuple Benefit reach 700% of the Initial Sum Assured; or
 - at the anniversary of the cover immediately following the insured's 85th birthday.
8. Lifelong Alzheimer Annuity Benefit is only payable if the insured is diagnosed with Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders and characterized by a Mini Mental State Examination score of 10 or less out of 30 on or before the anniversary of cover immediately following the insured's 85th birthday.
9. The Payor Benefit (Death) will be terminated when one of the following happens:
 - at the anniversary of the cover immediately following the insured's 25th birthday; or
 - for the policy owner, at the anniversary of cover immediately following the policy owner's 75th birthday.
10. 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.
11. 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.
12. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

Key Exclusions

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

- any illnesses with signs / symptoms or surgeries caused or triggered by conditions, which first occurred before or within 90 days after the policy is issued (only applicable for On Your Side Plan);
- Fulminant viral hepatitis or cancer of the insured due to AIDS or HIV infection; and
- a self-inflicted injury.

Additional Exclusions for ICU Protection Benefit

The stay in Intensive Care Unit must not be related to or must not arise as a direct or indirect result of:

- a cosmetic treatment performed on the insured unless it is necessitated by injury and it is performed within 90 days of the accident;
- the insured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes;
- mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder of the insured;
- primarily for physiotherapy or for the investigation of signs and / or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
- experimental and / or unconventional medical technology / procedure / therapy performed on the insured; or novel drugs / medicines / stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality.

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

Premium Adjustment

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

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects the impact of change in the incidence rate of deaths, covered illnesses and covered surgeries;
- potential changes in the Schedule of Surgical Procedures under the Voluntary Health Insurance Scheme;
- historical investment returns and the future outlook of the product's backing asset;
- policy surrenders and lapses; or
- 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 the end of policy year.

Product Limitation

1. In case the insured reaches the age of 70 or above and makes any subsequent claim for prostate cancer resulting from the continuation of a previous prostate cancer for which a previous claim was made, the benefit will only be payable if the insured has received or is in the process of receiving the full course of cancer-directed surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy) which is medically necessary during the intervening period between the diagnosis of the previous and subsequent prostate cancer.
2. ICU Protection Benefit applies only if the insured stays in Intensive Care Unit for a Reasonable and Customary Hospital Confinement.

“Reasonable and Customary Hospital Confinement” means: a confinement in hospital for illness which is medically necessary, where the admission of the insured, length of confinement, and medical services and treatment received during confinement:

- are all in accordance with standards of good medical practice; and
- do not exceed the usual standard for the treatment of similar illness at the location where such confinement takes place.

For the above-mentioned “medically necessary” means that the medical services, diagnosis and / or treatments are:

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

Claim Procedure

If you wish to make a claim, you must send us the appropriate claim forms and relevant proof. You can get the appropriate claim forms at www.aia.com.hk, by calling the AIA Customer Hotline (852) 2232 8808 in Hong Kong, or by visiting any AIA Customer Service Centre. For details of claim procedures, please refer to the Claim Procedure section in 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.

Suicide

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

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 (i.e. the expectant mother and the subsequently child in respect of On Your Side Plan – First Gift) for a continuous period of 2 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.

Warning Statement

On Your Side Plan / On Your Side Plan – First Gift is an insurance plan with a savings element. Part of the premium pays for the insurance and related costs. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and any levy paid. A written notice signed by you should be received by AIA's Hong Kong Main Office at 1/F, AIA Hong Kong Tower, 734 King's Road, Quarry Bay, Hong Kong within the cooling-off period (that is, 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). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value may be less than the total premium you have paid.

Additional Important Information

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

The levy rates and the maximum amount of levy to be paid by policy owners from 2018 till 2021 onwards are listed as below:

Policy Anniversary Date	Levy Rate	Maximum Levy (HKD)
		Long Term Business
From 1 January 2018 to 31 March 2019 (both dates inclusive)	0.04%	\$40
From 1 April 2019 to 31 March 2020 (both dates inclusive)	0.06%	\$60
From 1 April 2020 to 31 March 2021 (both dates inclusive)	0.085%	\$85
From 1 April 2021 onwards (inclusive of that date)	0.1%	\$100

1. This product is a life insurance product issued by AIA. This is a participating policy. The underwriting risks, financial obligations and support functions associated with the policies issued by AIA are its responsibility.
2. The plan is an insurance plan with a savings element. Part of the premium(s) will be used to support the guaranteed benefit(s) such as guaranteed cash value and / or death benefit. Applicable fees and charges (including but not limited to cost of insurance and premium charge) will be deducted from the policy value, where appropriate.

The plan is a long term insurance plan and is designed to be held until the end of the policy term. Should you terminate the policy before the end of the lock-in period (please refer to point 18 below), you may receive an amount considerably less than the total amount of premium paid and you may lose all the premiums paid. The premium of the plan should be paid in full for the whole payment term.
3. AIA will send an anniversary statement to you upon every policy anniversary. Terminal Bonus are not guaranteed, they are determined at AIA's sole discretion and may be zero. Terminal Bonus (if any) payable may be greater or lesser than the amount projected in the illustrative document or stated in the anniversary statement. No Terminal Bonus will be declared before the 5th policy anniversary.
4. Terminal Bonus is not guaranteed and may change during the life of the policy; it is determined at AIA's sole discretion and may be zero. Terminal Bonus (if any) is only valid until the next bonus declaration and while this would typically be annual, however, AIA reserves the right to determine the frequency of bonus declaration.

When a policy owner surrenders a policy, AIA will need to reflect changing market conditions in the Terminal Bonus (if any) in order to protect the long-term interest of the remaining policy owners who may otherwise have their future Terminal Bonus (if any) adversely impacted by the surrender.
5. At AIA's discretion, AIA may distribute the surplus from AIA's profit from this product group to policy owners as Terminal Bonus. We aim to ensure a fair sharing of profits between policy owners and AIA shareholders, and among different groups of policy owners:
 - i. Policy owners and AIA shareholders – Any profits and losses will be allocated among policy owners and AIA shareholders according to the defined shareholders' profit basis. This is reflected in the benefit illustration for the policy.
 - ii. Different groups of policy owners – Profits will vary among policies with different policy classes. For example, the investment experience would be different for policies started in different years, and therefore the Terminal Bonus (if any) could be different.

6. Future investment performance is unpredictable. Through our smoothing process, we aim to deliver more stable Terminal Bonus payments (if any) by spreading out the gains and losses over a longer period of time. If the experience of **On Your Side Plan / On Your Side Plan – First Gift** (on factors including, but not limited to, investment returns, claims, surrenders and expenses) continues to be unfavorable over an extended period, it would lead to a decrease in future Terminal Bonus (if any).
7. AIA's investment objectives are to achieve the targeted long-term investment results while minimising volatility in investment returns to support the liabilities over time. They also aim to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities. AIA's current long-term target strategy has an allocation to growth assets that ranges between 0% to 75%. The investment strategy is to actively manage the investment portfolio i.e.: adjust the asset mix in response to the external market conditions and the financial condition of the participating business. For example, there is a smaller proportion of growth assets when interest rates are low and a larger proportion of growth assets when interest rates are high. When interest rates are low, the proportion of growth assets may be even smaller than the long-term target strategy, so as to allow us to minimise volatility in investment returns and to protect our ability to pay the guaranteed benefits under the insurance plans, whereas the proportion of the growth assets may be even larger than the long-term target strategy when interest rates are high to allow for the possibility that we may share more investment opportunities in growth assets with the policy owners. **You should understand the risk associated with purchasing a product with potentially significant proportion invested in growth assets (up to 75%), and consider whether it is suitable for your needs.**
8. Cash withdrawals made will be deducted from the Guaranteed Cash Value and Terminal Bonus entitlement accrued (if any) (from and after the end of the 5th policy year), which will be deemed as partial surrender of the policy and may lead to reduction of the Initial Sum Assured of the policy. Therefore, the subsequent Guaranteed Cash Value and Terminal Bonus (if any) will be adjusted accordingly based on the reduced Initial Sum Assured.
9. The policy is subject to AIA's minimum Initial Sum Assured requirements as determined by AIA from time to time, and no withdrawal will be allowed which has the effect of reducing the Initial Sum Assured of the policy below the minimum Initial Sum Assured required.
10. All guaranteed and non-guaranteed elements (if any) and benefits of insurance policy are subject to the credit risk of AIA and the payments of such benefits and performance of the insurance policy are the obligations and liabilities of AIA. In the worst case, you may lose all the premium paid and benefit amount.

Policy benefits are not the obligation of any insurance agency or distributor selling or distributing the policy, or by any of their affiliates, and none of them makes any representation or guarantees regarding the claims-paying ability of AIA. AIA is responsible for its own financial condition and contractual obligations. Policy owners bear the default risk in the event that AIA is unable to satisfy its financial obligations under the insurance policy(ies).
11. "Medically necessary" is a medical service, procedure or supply, which in the Company's opinion:
 - (a) is consistent with generally accepted professional standards of medical practice;
 - (b) is required to establish a Diagnosis and / or to provide treatment; and
 - (c) cannot be safely delivered at a lower level of medical care.Experimental, screening and preventive services or supplies are not considered medically necessary.

"Reasonable and Customary Hospital Confinement" in relation to a confinement, means a confinement in hospital for illness which is medically necessary, where the admission of the Insured, length of confinement, and medical services and treatment received during confinement:
 - (a) are all in accordance with standards of good medical practice; and
 - (b) do not exceed the usual standard for the treatment of similar illness at the location where such confinement takes place.
12. Add-on plans / riders mean supplementary contracts as stated in the policy contract.
13. The above product information should be used with the understanding that neither AIA nor Citibank (Hong Kong) Limited is rendering legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.




14. AIA is the insurance underwriter of this insurance plan and is solely responsible for all approvals, coverage and compensations of their insurance plans. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
15. Any information and statistics quoted from any external source is solely for informational purpose only and shall not be interpreted as having been adopted or endorsed by AIA or Citibank (Hong Kong) Limited as being accurate.
16. If your application omits facts or contains materially incorrect or incomplete facts, AIA has the right to declare the policy void.
17. Whether to apply for insurance coverage is your own individual decision.
18. The reference to "Lock-in period" (if any) is the breakeven policy year in which guaranteed cash value equals total premium paid as illustrated in the illustrative document. The guaranteed breakeven policy year varies according to the premium payment term, issue age, gender and smoking habits of the insured. Please refer to the illustrative document for the lock-in period applicable to your **On Your Side Plan / On Your Side Plan – First Gift** policy. Early surrender or termination of your policy before the end of the lock-in period may result in losses in that you may get back considerably less than your premiums paid.
19. If premium remains unpaid 31 days after the premium due date, you may elect one of the non-forfeiture options to surrender the policy or convert the policy to a non-participating insurance plan with life protection only. Compared with the original plan, such a plan will have less coverage or a shorter term.

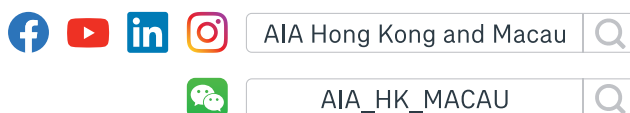
If no non-forfeiture option has been elected, AIA will advance the premium due as an automatic loan so long as the guaranteed cash value is sufficient to cover the premium in default and any outstanding debt.

You can also apply for a policy loan and borrow up to 100% of the guaranteed cash value of the policy. Where a policy loan is available and taken out, interest on the policy loan will be charged at a rate solely determined by us from time to time. Interest on loan amounts accrue on a daily basis and are due on each Policy Anniversary. Any interest unpaid when due will be added to the outstanding loan amount. The unpaid loan or policy debt (if any) on the policy will be deducted from the payment or proceeds (if any) under the policy. If the total outstanding loan amounts (including interest) owing to AIA under this policy (if any) exceed the guaranteed cash value of the policy, the policy will be terminated.

20. Total surrender value / total cash value refer to the same value and these terms are used interchangeably.
21. Benefit illustration / illustrative document / proposal refer to the same document and these terms are used interchangeably.
22. The policy currency of this plan offers in US dollars (USD). For USD, any exchange rate fluctuation will have a direct impact on the amount of premium required and the value of your benefit(s) in Hong Kong dollar terms.
- Any transaction involving currencies involves risks including, but not limited to, the potential for changing political and / or economic conditions that may substantially affect the price or liquidity of a currency. Policy owner should pay heed to the presence of the potential currency risks and decide whether to take such risks.
23. Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided (including but not limited to account / policy maintenance matters).

Please contact the relevant licensed bank staff or call AIA Customer Hotline for details

Hong Kong  (852) 2232 8808
 *1299
(on Hong Kong mobile network only)
 aia.com.hk



AIA Vitality

Earn rewards for your healthy lifestyle

AIA Vitality is a wellness programme which aims to reward customers to live a healthy lifestyle.

Purchase a selected **AIA Vitality** insurance product and be an **AIA Vitality** member¹, instantly you will get 10% extra cover (known as **AIA Vitality** Power Up Coverage²) for life protection or major illness benefit, plus an array of rewards and discounts offered by our partners right from the start of your policy. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% extra cover each year³.

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



SLEEP WELL

BY NOT SMOKING

SHOPPING

DANCING

TAKING THE STAIRS

DOING YOGA

RUNNING

HEALTHY DIET

PLAYING BASKETBALL

Enjoy AIA Vitality Power Up Coverage and lifestyle rewards

AIA Vitality rewards you with extra cover to encourage you to live a healthy fit life, so you can enjoy life with protection in a smart way.

- **Instantly get 10% extra cover** – enjoy extra cover for your life protection or major illness benefit on top of your purchased protection amount with the same premium right from the start of your policy
- **Gain up to 15% extra cover⁴** – extra cover may vary based on your AIA Vitality Status, the higher you achieve, the more extra cover you could gain
- **Lock your extra cover⁵** – your extra cover percentage will be locked and remain unchanged starting from the 20th policy anniversary, any change in AIA Vitality Status thereafter will have no effect on it

Remarks:

1. The applicants for AIA Vitality must be aged 18 or above and must be the life insured of the in-force policy of an AIA Vitality selected insurance product.
2. AIA Vitality Power Up Coverage is a percentage of Initial Sum Assured added for the sole purpose of computing the death benefit or the major illness benefit for once when it becomes payable. AIA Vitality Power Up Coverage is not applicable to On Your Side Plan – First Gift. In all circumstances, the extra cover percentage 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.
3. To enjoy a 10% extra cover for life protection or major illness benefit each year, members must become Gold Members during their first year and maintain Gold Status from then on.
4. Members will enjoy 15% extra cover in the subsequent year of policy renewal if they currently enjoy 10% extra cover and maintain the Platinum Status for 5 consecutive years.
5. AIA Vitality Power Up Coverage percentage is in the range of 0%-15%. After the 20th policy anniversary, the extra cover percentage the insured could get is taken from the snapshot of the AIA Vitality Power Up Coverage percentage (if any) as at the 20th policy anniversary. It would not be available if the AIA Vitality membership is terminated for any reason or the designated policy is converted to Reduced Paid-Up Insurance or Extended Term Insurance.
6. AIA Vitality gives the member access to an array of rewards and discounts offered by our partners. **For up-to-date information on each benefit, please visit aia.com.hk/aiavitality. Partners and benefits may vary at any time without prior notice.**
7. 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 AIA Vitality Power Up Coverage (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.

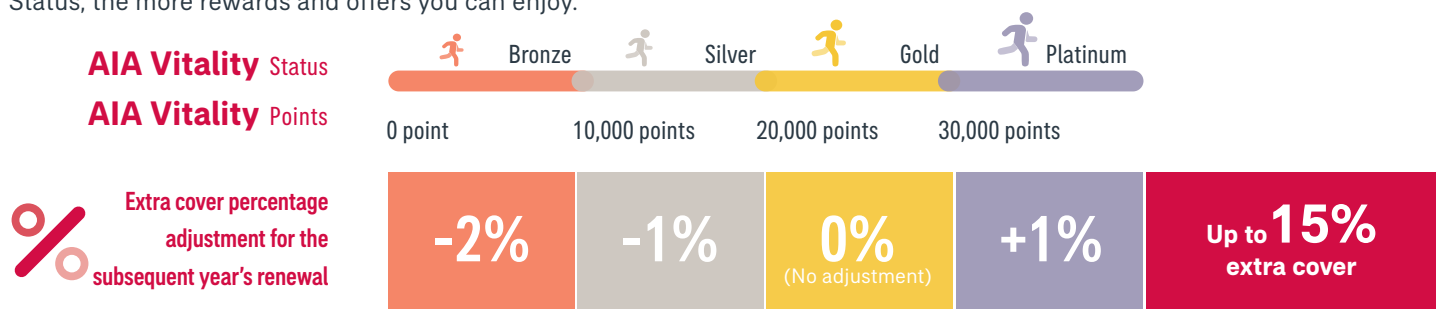
You can also enjoy a wide range of rewards⁶ under AIA Vitality and you can refer to aia.com.hk/aiavitality for more details.

AIA Vitality is not an insurance product that falls under the jurisdiction of the insurance regulation. Annual membership fee is required for joining⁷. For details and terms and conditions of the AIA Vitality membership and membership fee, please visit "How to join" section under aia.com.hk/aiavitality.



Gain extra cover and rewards with higher AIA Vitality Status

The higher your **AIA Vitality** Status, the more extra cover you could gain. The extra cover is ranged from 0% to 15% and is set as 10% right from the start of the policy. Before it is locked in, it may go up or down at your yearly policy renewal based on the percentage adjustment listed below. For instance, if your **AIA Vitality** Status reaches Platinum during the first policy year, your **AIA Vitality** Power Up Coverage will go up by 1% to 11% in total during the next policy year. Similarly, the higher your **AIA Vitality** Status, the more rewards and offers you can enjoy.



Members can enjoy a wide range of rewards with different reward levels depending on the membership status. For more details of the rewards, please visit aia.com.hk/en/aiavitalityrewards.



Example: Healthy journey of a Gold member

Know Your Health	Improve Your Health ⁹	Enjoy The Rewards
<p>Complete 6 online assessments⁸ Earn 5,500 points (A)</p> <p>and</p> <p>Complete health check</p> <ul style="list-style-type: none"> • Blood pressure • BMI • Blood cholesterol • Blood glucose <p>Earn 750 points x 4 tests = 3,000 points (B) (Earn additional 750 points for each test if the result is within the healthy range) (i.e. 1,500 points x 4 tests = 6,000 points (C))</p> <p>Total: 8,500 (A) + (B) to 11,500 (A) + (C) points in a year</p>	<p>Achieve 7,500 steps every day for 5 days in a week¹⁰ 50 points/day x 5 days x 52 weeks = 13,000 points</p> <p>or</p> <p>2 Partner gym visits in a week 100 points/day x 2 days x 52 weeks = 10,400 points</p> <p>Total: 10,400 to 13,000 points in a year</p>	<p>Wide range of rewards available for members by keeping a healthy lifestyle. For more information of the rewards, please refer to aia.com.hk/aiavitality</p>

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

Remarks:

- 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.
- Members can earn up to 15,000 points a year for fitness activities including walking and visiting partner gym centres, etc.
- For the details of synchronising the step count with AIA Vitality, please visit 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.

How to calculate my AIA Vitality Power Up Coverage?

The below tables illustrate the **AIA Vitality** Power Up Coverage for the first seven policy years based on the highest and lowest attainment of **AIA Vitality** Status by the Insured. Thereafter your **AIA Vitality** Power Up Coverage will continue to be calculated in accordance with your **AIA Vitality** Status achieved on each subsequent Policy Anniversary. No **AIA Vitality** Power Up Coverage will be offered if the Insured's **AIA Vitality** membership is terminated for whatever reason. The **AIA Vitality** Power Up Coverage as shown in the table is "fictitious" for illustrative purposes.

BEST SCENARIO

- We assume the Insured achieves "Platinum" AIA Vitality Status (i.e. highest status) at the end of each subsequent Policy Year, starting from Policy Year 1
- The maximum attainable **AIA Vitality** Power Up Percentage is 15% and it can be attained starting from Policy Year 6

Policy Year	AIA Vitality Power Up Percentage for the Previous Year (%)	Adjustment to the AIA Vitality Power Up Percentage Based on AIA Vitality Status (%)	AIA Vitality Power Up Percentage for the Current Year (%)	Initial Sum Assured Amount (A)	AIA Vitality Power Up Coverage (B)	Total Coverage Amount (A) + (B)
1	N/A	N/A	10%	100,000	10,000	110,000
2	10%	+1%	11%	100,000	11,000	111,000
3	11%	+1%	12%	100,000	12,000	112,000
4	12%	+1%	13%	100,000	13,000	113,000
5	13%	+1%	14%	100,000	14,000	114,000
6	14%	+1%	15%	100,000	15,000	115,000
7	15%	+1%	15%	100,000	15,000	115,000

WORST SCENARIO

- We assume the Insured achieves "Bronze" AIA Vitality Status (i.e. lowest status) at the end of each subsequent Policy Year, starting from Policy Year 1
- No **AIA Vitality** Power Up Coverage will be offered starting from Policy Year 6

Policy Year	AIA Vitality Power Up Percentage for the Previous Year (%)	Adjustment to the AIA Vitality Power Up Percentage Based on AIA Vitality Status (%)	AIA Vitality Power Up Percentage for the Current Year (%)	Initial Sum Assured Amount (A)	AIA Vitality Power Up Coverage (B)	Total Coverage Amount (A) + (B)
1	N/A	N/A	10%	100,000	10,000	110,000
2	10%	-2%	8%	100,000	8,000	108,000
3	8%	-2%	6%	100,000	6,000	106,000
4	6%	-2%	4%	100,000	4,000	104,000
5	4%	-2%	2%	100,000	2,000	102,000
6	2%	-2%	0%	100,000	0	100,000
7	0%	-2%	0%	100,000	0	100,000

Important note:

1. For up-to-date information on each benefit, please visit aia.com.hk/aivitality. Partners and benefits may vary at any time without prior notice. All representations within this document made on behalf of AIA International Ltd have been thoroughly researched, and are verifiable by documentary evidence. Representations within this document made on behalf of our AIA Vitality partners are based upon information that AIA International Ltd has received from them, and such information has been provided to us along with an assurance from our AIA Vitality partners that it is accurate.
2. The AIA Vitality Power Up Coverage is not applicable to On Your Side Plan – First Gift. The AIA Vitality Power Up Coverage is not extended to any other policies unless it is specifically stated otherwise.
3. The AIA Vitality Power Up Percentage is capped at 15% and floored at 0%.
4. The Death Benefit or the Lump Sum Advance Payment for Critical Illness (as the case may be), the value of which is dependent on the Initial Sum Assured, may be increased.
5. The insured has to be an AIA Vitality member in order to enjoy the AIA Vitality Power Up Coverage. There are other prerequisite, terms and conditions which dictate the availability of the AIA Vitality Power Up Coverage. Please refer to the policy contract for details.
6. 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 AIA Vitality Power Up Coverage (if any) in the subsequent policy years.
7. If the AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, the AIA Vitality Power Up Coverage or AIA Vitality Insurance Premium Discount applied, as the case may be, should be calculated independently for each policy or supplementary contract. For the avoidance of doubt, AIA Vitality Power Up Coverage and AIA Vitality Insurance Premium Discount are mutually exclusive. Please check the illustration of each policy or supplementary contract to find out which one applies.
8. Whether to apply for AIA Vitality is your / the insured's own individual decision.
9. Please note that any change / modification of structure or terms of AIA Vitality may possibly affect the accumulation of points, and therefore the AIA Vitality status and also the benefits under a Vitality policy (including without limitation, power up coverage).
10. Please note that if an AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, you / the insured is only required to pay the Vitality membership fee once annually to enjoy the related benefits.

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



Contact us now

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Citibank (Hong Kong) Limited - Important Notes from the insurance agent

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SUPPORTING YOU DURING UNCERTAIN TIMES

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BETTER LIVES