



**CRITICAL
ILLNESS
PROTECTION**

ON YOUR SIDE INSURANCE PLAN 2 (OYS2) / ON YOUR SIDE INSURANCE PLAN 2 – FIRST GIFT (OYS2FG)

With love and care, from the first step to every step

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.

On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 –
First Gift is a participating insurance plan.

AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



**HEALTHIER, LONGER,
BETTER LIVES**

CULTIVATING TRANQUILLITY TOGETHER IN LIFE'S UNPREDICTABLE JOURNEY

We must prepare to face risks
and threats at any life stage





Evolving health threats make it difficult to predict when critical illnesses or physical problems will arise, regardless of our age. Unforeseen health issues can occur at any time. This is why it is essential to secure protection against various health risks and needs at every stage, leading to a fulfilling life for yourself and your loved ones.

? DO YOU KNOW...

Individuals of different ages may be diagnosed with multiple critical illnesses throughout their lifespan.



Cancer

Certain cancers have a high rate of recurrence¹.

3 most common cancers² and their 5-year occurrence rate¹ in Hong Kong

Lung	Colorectum	Breast
Up to 50%	Up to 50%	Up to 40%



Cardiovascular Diseases

Cardiovascular diseases, such as heart disease and stroke, are the **No.1** cause of death on a global scale³.



Degenerative Brain Disorders

1 in every **10** elderly suffers from degenerative brain disorders⁴.

Alzheimer's disease accounted for nearly **65%** of dementia in elderly⁵.

Children's illnesses come in a number of varieties and may have profound impact on their future development.



Down Syndrome

About **1 in 700** pregnancies have the chance of carrying a baby with Down Syndrome and the probability increases with the pregnant woman's age⁶.



Attention Deficit / Hyperactivity Disorder (ADHD)

Epidemiological data suggests that ADHD affects about **6%** of children⁸.



Angelman Syndrome

Angelman Syndrome can cause severe developmental delays⁷. On average **3 to 5** new cases are confirmed annually⁷.



Childhood Cancer

Cancers may be treated by **cord blood**⁹.

Look forward to living each stage of life to the fullest with you and your loved ones

On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift empowers you to embrace all life stages as your critical illness protection needs evolve - from building up your coverage in your youth to providing support as you start a new family. Additionally, the top-up premium payment option provides flexibility on payment of premiums while the value-added services help build a strong health shield.



Master of your own

Fundamental protection throughout your life

- Cover **58** critical illnesses (including 57 major illnesses and 1 minor illness), **44** early stage critical illnesses and **13** severe child diseases
- **2-tier protection** for stays in the Intensive Care Unit (ICU) resulting from health issues beyond critical illnesses, including infectious diseases and injuries

First-in-market¹⁰

- **Double Early Stage Critical Illness Payout Benefit**
- **10X Multiple Critical Illness Benefit**
- **Continuous Cancer Income Option**
- **Lifelong Alzheimer / Parkinson Annuity Benefit**



Master of your home

Strong support of your loved one

First-in-market¹⁰

- **Waiver of Premium for Down Syndrome[^]**
- **Severe Jaundice Benefit[^]**
- Cover **juvenile disease under Child Development Protector[^]** such as Angelman Syndrome, ADHD and Tourette Syndrome

First-in-market¹⁰

- **Cord Blood Stem Cell Transfusion Benefit[^]**

First-in-market¹⁰

- Cover for critical illness caused by **undetected congenital conditions**

First-in-market¹⁰

- **Waiver of Premium on Death (Parents)**

First-in-market¹⁰

- **Waiver of Premium on Death (Spouse)[#]**

[^] Only applicable to **On Your Side Insurance Plan 2 – First Gift**

[#] Only applicable to **On Your Side Insurance Plan 2**

On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 - First Gift is a participating insurance plan that offers life insurance and critical illness protection. It offers guaranteed cash value and non-guaranteed Terminal Bonus (if any). Terminal Bonus (if any) is a non-cumulative, non-guaranteed bonus and may be declared at least once per year after the basic policy has been in force for 5 years, based on a number of factors, including but not limited to investment returns, claims experience and other factors, and the detailed list of these factors are set out in the "Bonus Philosophy" section under "Important Information".



First-in-market¹⁰

Better financial planning with top-up premium payment

- **Lower total premiums paid and higher guaranteed returns** in early policy years plus protection under **Top-up Premium Protector**

Note: Once top-up premium payment option is selected, it cannot be cancelled or changed. For the differences between the two premium payment options (including returns, benefits and premium amounts), please refer to the respective benefit illustrations.



Extra care supports to critical illness

Hong Kong insurance industry-first¹⁰

- **Care Concierge**[~]
Dedicated concierge connects you to a suite of healthcare and support services in mainland China
- **One-Stop Oncology Service**[~]
Support continuous professional care all along in your recovery journey

[~] Each of Care Concierge and One-Stop Oncology Service is additional value-added service, which is not guaranteed and subject to the respective terms and conditions thereof, and does not form part of the contractual benefit of **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift**. AIA reserves the right to amend, suspend or terminate Care Concierge and One-Stop Oncology Service or any part of the service thereunder (including the service providers, any details or terms and conditions relating thereto) at any time without any prior notice. The services under Care Concierge are provided in mainland China by the designated third party service provider engaged by AIA. One-Stop Oncology Service is provided in Hong Kong by the designated third party service provider engaged by AIA. The multi-disciplinary team of the medical specialists under One-Stop Oncology Service is designated by independent third party service provider and is subject to change from time to time without prior notice.

Please note that the Pre-approval - Medical Expense & Cashless Service and the relevant administrative supports under Care Concierge and One-Stop Oncology Service as set out in the leaflet of each of Care Concierge and One-Stop Oncology Service are not available to be used by the insured of **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift**.

For details and the terms and conditions thereof, please refer to the relevant service leaflets and AIA's website:

- Care Concierge: <https://www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge>
- One-Stop Oncology Service: <https://www.aia.com.hk/en/health-and-wellness/healthcare-services/aia-carepass/one-stop-oncology-service>

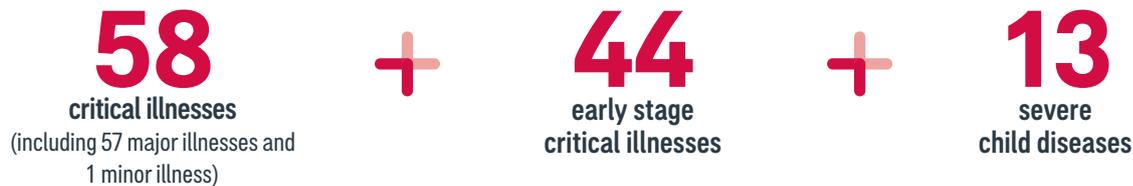
Master of Your Own Fundamental protection throughout your life

It is exciting to start building your career and begin financial planning for the future. At this prime stage of life, it is easy to overlook the potential health challenges you may face in the future. Building up your protection from an early age ensures you have a safety net in place, allowing you to focus on your ambitions and financial goals with peace of mind no matter what happens today or tomorrow.



Extensive protection against critical illnesses and ICU stays

In the face of unforeseen health challenges, **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift** covers 115 diseases, providing critical illness protection to cater for your evolving health needs.



Total **115** diseases

Apart from critical illness protection, **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift** provides 2 tiers of ICU Protection Benefit for various health needs and situations.

1st tier	ICU stay for 72 or more consecutive hours	Advance payment up to 20% of Initial Sum Assured ^{11,12}
2nd tier	ICU stay with the use of invasive life support for 120 or more consecutive hours while undergoing a surgery which is regarded as complex according to the Schedule of Surgical Procedures ¹³ under the Voluntary Health Insurance Scheme ("VHIS")	Advance payment up to 100% of Initial Sum Assured ^{11,12}



First-in-market¹⁰

Double Early Stage Critical Illness Payout Benefit on or after age 65

If the insured is diagnosed with an early stage critical illness at age 65 or above and after the policy is paid up, provided no advance payment has been paid under the policy, apart from the Early Stage Critical Illness Benefit, we will also pay an advance payment as Double Early Stage Critical Illness Payout Benefit at the same time. The Double Early Stage Critical Illness Payout Benefit is equivalent to the Early Stage Critical Illness Benefit payable, subject to the maximum limit of US\$25,000 per policy and the maximum per life limit of the relevant early stage critical illness diagnosed¹⁴. The Double Early Stage Critical Illness Payout Benefit can be paid once under the policy. This benefit helps the insured to focus on the road to recovery by providing the financial support needed.



Continuous protection

The Current Sum Assured¹⁵ will be reduced by all advance payment(s) paid for major illness, minor illness, early stage critical illness, severe child disease, juvenile disease under Child Development Protector (applicable to **On Your Side Insurance Plan 2 – First Gift** only) and ICU Protection Benefit, while the balance of regular premiums payable under the basic policy will be reduced accordingly based on the reduced Current Sum Assured¹⁵.

Once the total advance payment(s) paid under your policy have reached 100% of the Initial Sum Assured, the balance of regular premiums payable under the basic policy will be waived. Add-on plans (if any) attached to the basic policy will remain in force and continue to provide cover if their respective premiums continue to be paid.

Multiple claims to provide you with peace of mind

Some critical illnesses could impact your living standard and financial stability. The plan's 10X Multiple Critical Illness Benefit provides you with extra support against serious health challenges including cancer, heart attack, stroke, Alzheimer's disease / Irreversible organic degenerative brain disorders and Parkinson's disease.

Once the total advance payment(s) paid under your policy have reached 100% of the Initial Sum Assured, the 10X Multiple Critical Illness Benefit will pay up to 10 additional claims in total for cancer, heart attack, stroke, Alzheimer's disease / Irreversible organic degenerative brain disorders and Parkinson's disease. Each claim under the 10X Multiple Critical Illness Benefit is equivalent to 100% of the Initial Sum Assured, and the maximum total benefits payable under the 10X Multiple Critical Illness Benefit is up to 1,000% of the Initial Sum Assured. The cover period of the 10X Multiple Critical Illness Benefit is up to age 85 of the insured.



Maximum Total Benefits up to **1,100%** of the Initial Sum Assured^a

Total benefits (include 1st claim for major illness)
 Up to **1,100%** of the Initial Sum Assured

1st claim for major illness

Cancer

Heart Attack & Stroke

Alzheimer's Disease / Irreversible
 Organic Degenerative Brain Disorders
 and Parkinson's Disease



+



+



+



Total claims (include 1st claim for major illness)

1st claim for major illness + Up to **10** additional claims under
 10X Multiple Critical Illness Benefit



+



+



+



The Lifelong Alzheimer / Parkinson Annuity Benefit, Coverage Booster, Severe Jaundice Benefit (applicable to **On Your Side Insurance Plan 2 – First Gift** only) and Cord Blood Stem Cell Transfusion Benefit (applicable to **On Your Side Insurance Plan 2 – First Gift** only) are in addition to the above maximum limit of 1,100% of the Initial Sum Assured, which ease your financial strain so you can focus on your recovery.

- a. Total benefits payable per policy (under major illness benefit and 10X Multiple Critical Illness Benefit):
- For cancer (under major illness benefit, Continuous Cancer Income Option and 10X Multiple Critical Illness Benefit), total benefits cannot exceed 600% of Initial Sum Assured.
 - For heart attack and stroke, total benefits cannot exceed 300% of Initial Sum Assured.
 - For Alzheimer's disease / Irreversible organic degenerative brain disorders and Parkinson's disease, total benefits cannot exceed 100% of Initial Sum Assured. Only 1 claim can be made for either Alzheimer's disease / Irreversible organic degenerative brain disorders or Parkinson's disease under each policy.
- b. Only 3 claims can be made for heart attack and stroke in total under each policy, with up to 2 claims for heart attack and 2 claims for stroke.

Continuous Cancer Income Option gives you flexibility

Receiving cancer treatments can be stressful. Once a cancer claim is paid under the major illness benefit or 10X Multiple Critical Illness Benefit, if the insured (i) is still suffering from cancer on or before age 85, and (ii) is still receiving Active Treatment¹⁶ for such cancer unless such cancer is a terminal cancer as confirmed by a registered specialist doctor, after a 1-year waiting period[^], you can opt to claim a monthly payment of 5% of the Initial Sum Assured under the Continuous Cancer Income Option up to 100 months or up to age 85 of the insured, whichever is earlier. This benefit provides you with the financial support and flexibility needed to manage the ongoing medical expenses and any income loss.

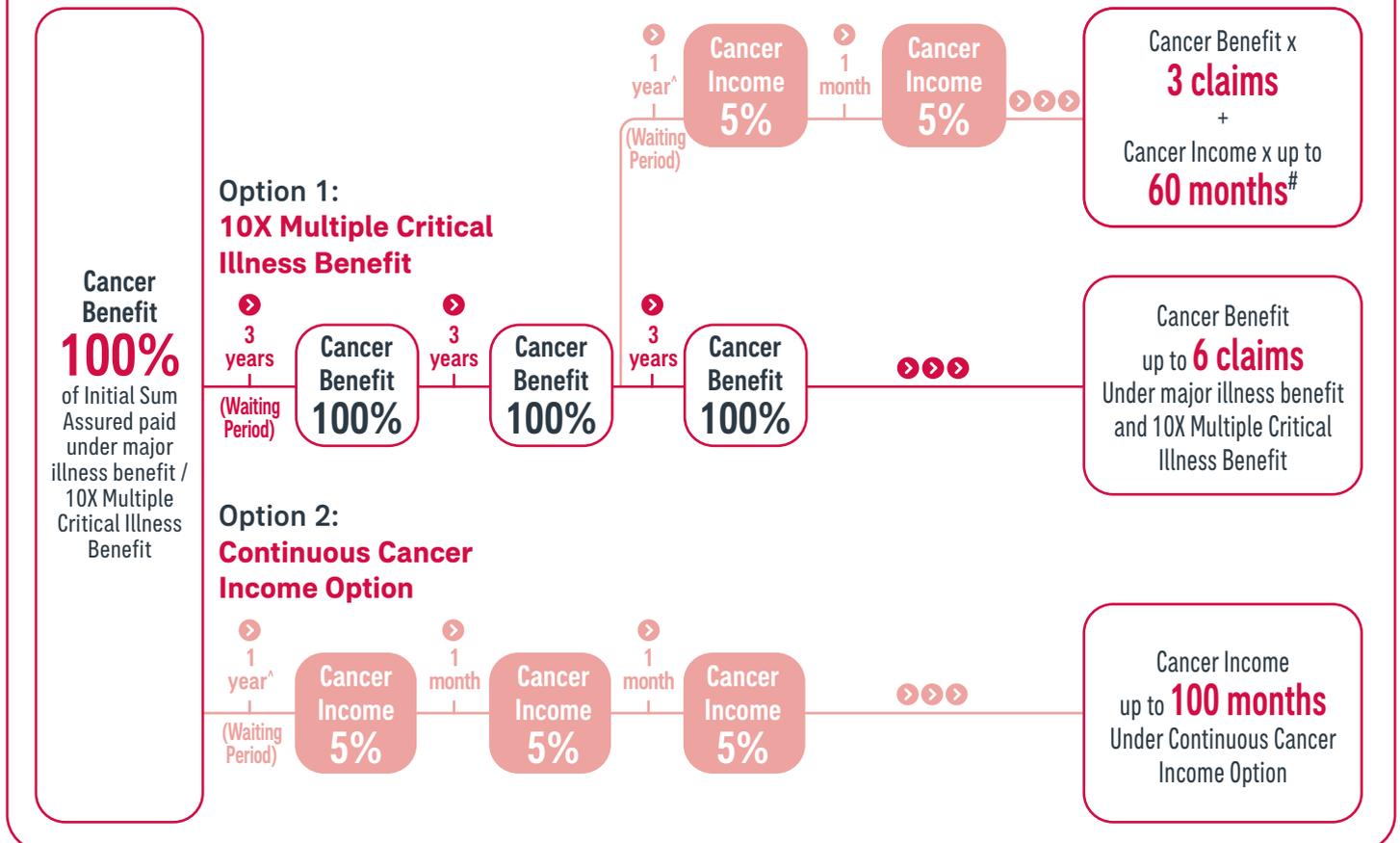
Once any monthly payment under the Continuous Cancer Income Option has been paid, 10X Multiple Critical Illness Benefit will no longer be paid for any cancer under the policy.

Total Cancer Benefit = Up to **600%** of the Initial Sum Assured

(payable per policy under major illness benefit, Continuous Cancer Income Option and 10X Multiple Critical Illness Benefit)



An alternative option to make claims under 10X Multiple Critical Illness Benefit and Continuous Cancer Income Option



[^] 1-year waiting period after the diagnosis of the previous cancer (for which payment under the major illness benefit or 10X Multiple Critical Illness Benefit is made). For details, please refer to the “10X Multiple Critical Illness Benefit” section under “Cover at a glance”.

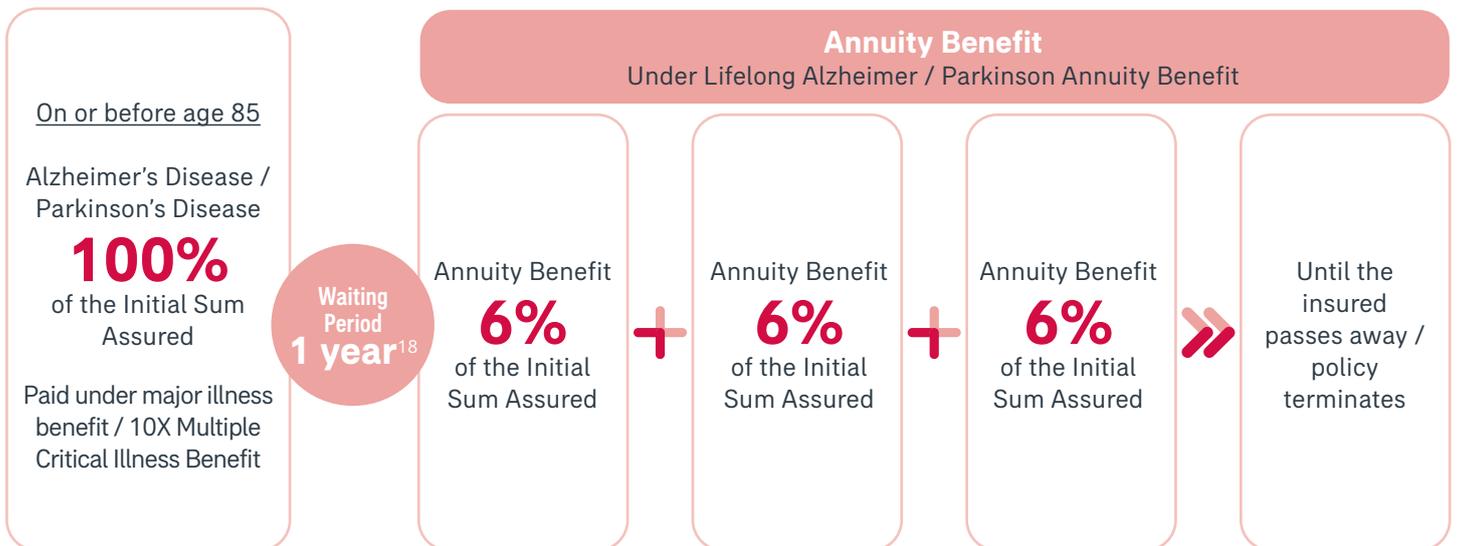
[#] Since 300% of the Initial Sum Assured has already been paid for cancer, the maximum payable amount under the Continuous Cancer Income Option is up to the remaining 300% of the Initial Sum Assured, which is 60 months.



Lifelong Alzheimer / Parkinson Annuity Benefit to relieve your burden

Alzheimer's disease and Parkinson's disease are common degenerative brain disorder diseases. Getting diagnosed early and receiving ongoing treatment may help slow down the progression of the disease¹⁷. To ease your worries about potential future care needs, **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift** offers a lifelong annuity benefit to support the cost of long-term care for degenerative brain disorders.

Once a claim due to diagnosis of the Alzheimer's disease / Irreversible organic degenerative brain disorders or Parkinson's disease on or before age 85 is paid under the major illness benefit or 10X Multiple Critical Illness Benefit, after a 1-year waiting period¹⁸, we will pay an additional 6% of the Initial Sum Assured every policy year until the insured passes away or the policy is terminated.



Master of Your Home

Strong support for your loved ones

Starting a family is one of life's greatest joys. While a new baby brings immense happiness, this also means new responsibilities for breadwinners and parents.

Rare juvenile disease is unpredictable and may strike at any time, which may impact children's physical and mental development. The Child Development Protector helps your child to face health challenges with peace of mind.

First-in-market¹⁰

On Your Side Insurance Plan 2 – First Gift provides the insured newborn child with critical illness coverage that begins right after birth¹⁹.



Critical illness protection from day one

(applicable to **On Your Side Insurance Plan 2 – First Gift** only)

An expectant mother who is aged 18 to 45 may apply for **On Your Side Insurance Plan 2 – First Gift**²⁰ starting from the 22nd week of pregnancy. During the pregnancy stage, **On Your Side Insurance Plan 2 – First Gift** provides the expectant mother instant protection as set out in the table below. After birth, the newborn child takes over from the mother as the insured of the policy and will be covered by the benefits under **On Your Side Insurance Plan 2 – First Gift**¹⁹. These benefits include the Severe Jaundice Benefit, the **First-in-market**¹⁰ Waiver of Premium for Down Syndrome, the Child Development Protector^a and the **First-in-market**¹⁰ Cord Blood Stem Cell Transfusion Benefit.

Pregnancy stage

Insured person	Expectant mother
Miscarriage / stillbirth / termination of pregnancy as recommended by a registered specialist doctor	Compassionate Refund of Premium Benefit equivalent to 105% of the total basic premiums paid ²¹ for the On Your Side Insurance Plan 2 – First Gift policy.
Death	Compassionate Refund of Premium Benefit equivalent to 105% of the total basic premiums paid ²¹ for the On Your Side Insurance Plan 2 – First Gift policy, in the event of the passing of both the expectant mother and her fetus.



After birth

Insured person		Newborn child ^b
Death		<ul style="list-style-type: none"> If the newborn child's age at death is 180 days or below, we will pay the higher of: <ol style="list-style-type: none"> 20% of the sum of the Current Sum Assured¹⁵ and any available balance of the Coverage Booster; and the total basic premiums paid²¹ for the On Your Side Insurance Plan 2 – First Gift policy. OR <ul style="list-style-type: none"> If the newborn child's age at death is above 180 days, we will pay: 100% of the death benefit amount.
First-in-market¹⁰ Waiver of Premium for Down Syndrome		The balance of regular premiums under the On Your Side Insurance Plan 2 – First Gift basic policy will be waived, if the insured child is diagnosed with Down Syndrome after birth but the result of the Non-Invasive Prenatal Testing (NIPT) conducted by the expectant mother during gestation for Down Syndrome was low risk or low probability.
Severe Jaundice Benefit		<ul style="list-style-type: none"> If the newborn child is born on or after 37 weeks of gestation suffers from severe jaundice and he / she requires in-patient phototherapy for treatment of severe jaundice for at least 5 consecutive days and within 30 days after birth. Additional 0.1% of Initial Sum Assured ^c will be paid for each day of confinement, subject to US\$250 per day per life, up to a maximum 7 days.
Juvenile disease under Child Development Protector ^a	Angelman Syndrome	5% of Initial Sum Assured as advance payment ^d for each disease.
	Attention Deficit / Hyperactivity Disorder (ADHD)	
	Tourette Syndrome	
	Marble Bone Disease (Osteopetrosis)	20% of Initial Sum Assured as advance payment for each disease.
	Severe Epilepsy	
First-in-market¹⁰ Cord Blood Stem Cell Transfusion Benefit		<ul style="list-style-type: none"> If the insured child is diagnosed with cancer for which major illness benefit or 10X Multiple Critical Illness Benefit is paid or payable in respect of such cancer; and Cord blood stem cell transfusion is medically necessary for treatment of such cancer as recommended by a registered medical practitioner and the insured is under the age of 18 when he / she receives cord blood stem cell transfusion. Additional 10% of Initial Sum Assured ^c will be paid, subject to a maximum per life limit of US\$35,000.
Covered illnesses (major illness, minor illness, early stage critical illness, severe child disease, juvenile disease under Child Development Protector) and ICU Protection Benefit		If the diagnosis or the stay in ICU occurs within 90 days after the birth of the insured child: <ul style="list-style-type: none"> 20% of the benefit amount payable for the covered illness or ICU Protection Benefit (including any Coverage Booster, if applicable)^{d,e,f}. OR <p>If the diagnosis or the stay in ICU occurs after 90 days after the birth of the insured child:</p> <ul style="list-style-type: none"> 100% of the benefit amount payable for the covered illness or ICU Protection Benefit (including any Coverage Booster, if applicable)^d.

For details of the maximum benefit amount payable under each benefit, please refer to "Covered Illnesses Benefit Schedule".



Remarks:

- a. Under the coverage of Child Development Protector, your insured child will be covered until he / she reaches age 18.
- b. "Insured", who is the person protected under the **On Your Side Insurance Plan 2 – First Gift** policy, refers to your insured child after birth. The insured of the policy must have been changed from the expectant mother to the newborn child before the Company will process any claims related to the newborn child under the policy.
- c. The Cord Blood Stem Cell Transfusion Benefit and Severe Jaundice Benefit can each be paid once only per policy.
- d. The total amount of benefits paid for ADHD and Tourette Syndrome under Child Development Protector and Autism under Severe Child Disease cannot exceed 20% of the Initial Sum Assured and is further capped at US\$50,000 per life.
- e. If the amount of the major illness benefit or minor illness benefit is reduced to 20% of the Initial Sum Assured, any Coverage Booster payable will also be reduced to 20%. For details, please refer to "Cover at a glance".
- f. Within the first 90 days after the insured child's date of birth, any benefit payable under both tiers of ICU Protection Benefit (including any Coverage Booster payable for 2nd tier ICU Protection Benefit) will be reduced to 20% of the sum otherwise payable and such amount will be further subject to the following limitation: (i) for ICU stay in Hong Kong and Macau, the benefit amount will be capped at US\$5,000; (ii) for ICU stay outside of Hong Kong and Macau, the benefit amount will be capped at US\$2,500. For details, please refer to "Cover at a glance".

Note: Only 1 person can be the insured under the **On Your Side Insurance Plan 2 – First Gift** policy at any given time. If the expectant mother is carrying twins, she is required to apply for a separate **On Your Side Insurance Plan 2 – First Gift** policy for each fetus. Please refer to point 4 of the "Product Limitation" section on page 38 of this brochure for details. You shall notify the Company of the birth of the newborn child and provide a certified true copy of the newborn child's birth certificate as soon as possible and by 14 days before the first policy anniversary, otherwise the policy will terminate on the first policy anniversary.

First-in-market¹⁰



Cover for critical illness caused by undetected congenital conditions

Congenital conditions may remain undetected for years and may develop into a critical illness in adulthood. However, typical insurance products often do not cover these eventualities. **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift** provides your children with cover for critical illnesses caused by congenital diseases even if symptoms remain undetected upon policy issuance, protecting you from the impact of life-changing discoveries.



First-in-market¹⁰

Love for your family will endure

On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift provides you and your loved ones with peace of mind. If the policy has been in-force for at least 2 years, in the unfortunate event that the parent of an insured child (who is either the policy owner or contingent owner) or the spouse of an insured adult (who is either the policy owner or beneficiary) passes away before the age of 75, the balance of regular premiums payable under the **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift** basic policy will be waived according to the Waiver of Premium on Death (Parents)[®] or the Waiver of Premium on Death (Spouse)[®] as set out below, which will help ease financial burden while not affecting the coverage and the values of the policy.

Waiver of Premium on Death (Parents) Protect your child's future

Insured[®] purchases
On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift

2
years

Parent of the insured child (must be the policy owner or contingent owner) passes away

Future premiums for the basic plan **will be waived** until the insured child reaches age 25

Waiver of Premium on Death (Spouse) Love for your spouse will endure

Insured[®] purchases
On Your Side Insurance Plan 2

2
years

Spouse of the insured (must be the policy owner or beneficiary*) passes away

Future premiums for the basic plan **will be waived** entirely

[®] The Waiver of Premium on Death (Parents) is only applicable to (i) **On Your Side Insurance Plan 2 – First Gift** and (ii) **On Your Side Insurance Plan 2** with insured under the age of 18 at policy application. The Waiver of Premium on Death (Spouse) is only applicable to **On Your Side Insurance Plan 2** with insured aged 18 or above at policy application. For details, please refer to “Cover at a glance”.

* Can be the sole beneficiary or one of the beneficiaries.

First-in-market¹⁰

Better Financial Planning with Top-up Premium Payment

We understand that although everyone has health concerns, not everyone has the same budget. At the start of your policy, you can choose a premium payment structure that aligns with your financial situation and needs. You can either (i) pay regular premiums throughout the premium payment term, or (ii) pay regular premiums during the premium payment term together with a top-up premium paid at policy inception - the total amount of premiums payable will be lower and the guaranteed returns will be higher in the earlier years of your policy under this payment option[#], giving you greater control over financial planning.

Assumption: Policy owner applies for **On Your Side Insurance Plan 2** (10-year premium payment term in annual premium payment mode).

Pay regular premiums only

Regular premium will be paid for each policy year throughout the premium payment term.



First-in-market¹⁰

Pay regular premiums together with a top-up premium

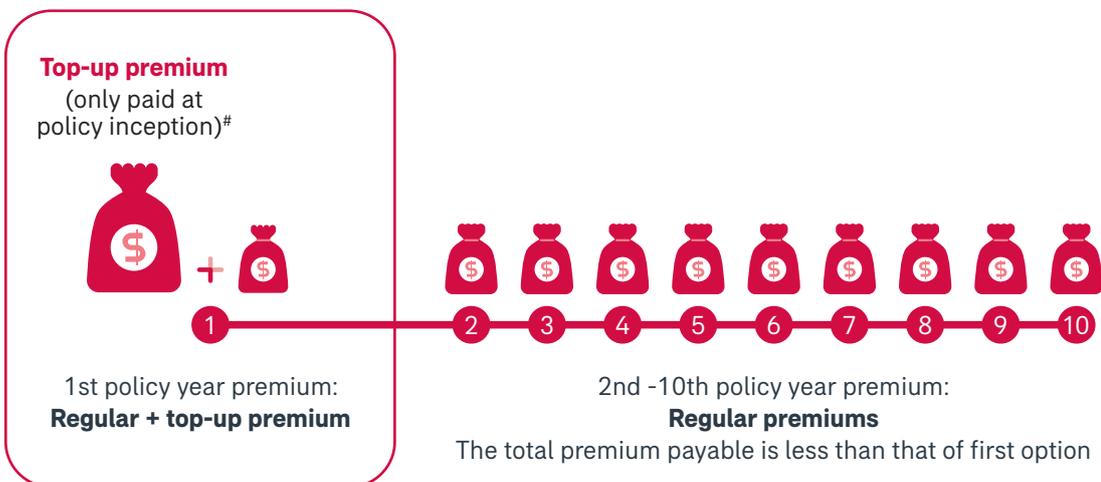
Regular premium will be paid together with a top-up premium at policy inception. After the 1st policy year, regular premium will be paid for each policy year throughout the premium payment term.



The total amount of premiums paid will be lower under this option when compared to the above option[#].

This option can only be selected at policy application and is only available to policies with annual premium payment mode selected.

For the first 5 policy years, policy owner can enjoy the **Top-up Premium Protector**



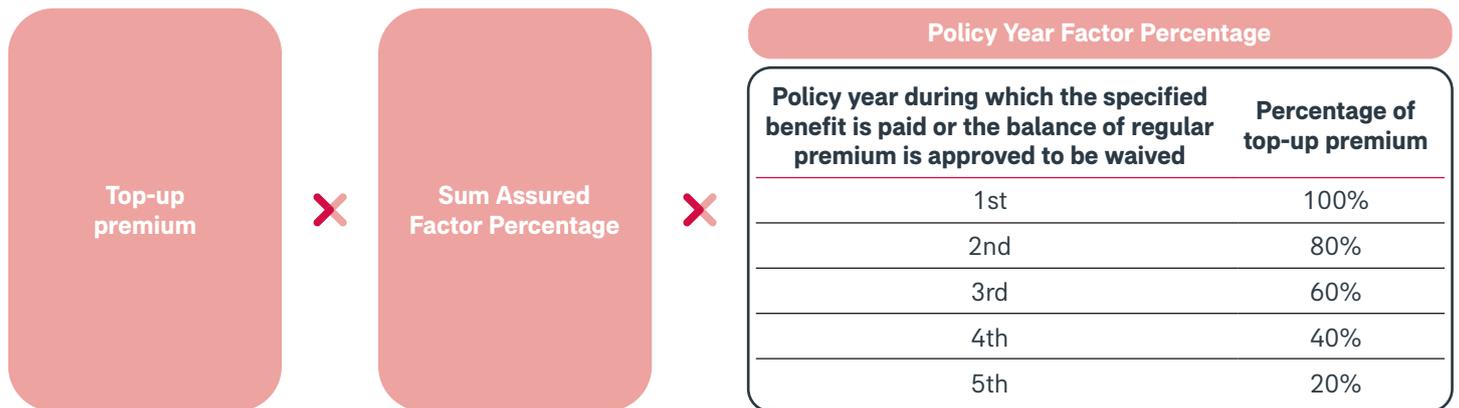
[#] The amount of top-up premium for a policy is determined by us and cannot be adjusted on individual basis. Once top-up premium payment option is selected, it cannot be cancelled or changed. For the differences between these two premium payment options (including returns, benefits and premium amounts), please refer to the respective benefit illustrations.

The above illustrative example is for reference only. The ratio in the above graphs are not proportional and the premium payable is subject to our review from time to time. For details, please refer to the "Premium Adjustment" section under "Important Information".

Top-up Premium Protector

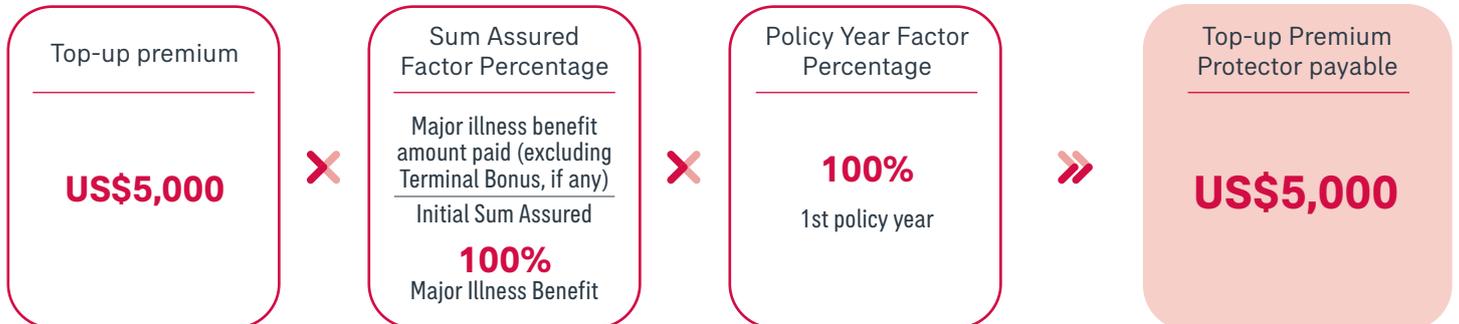
If you have chosen to pay the top-up premium at policy inception, you will be protected under the Top-up Premium Protector in the first 5 policy years. If any specified benefits* is paid, or the balance of regular premiums of the basic policy is waived pursuant to any of the specified waiver of premiums benefits*, we will pay a Top-up Premium Protector which is up to 100% of the top-up premium paid, subject to the Policy Year Factor Percentage and the Sum Assured Factor Percentage as described below.

Top-up Premium Protector payable =



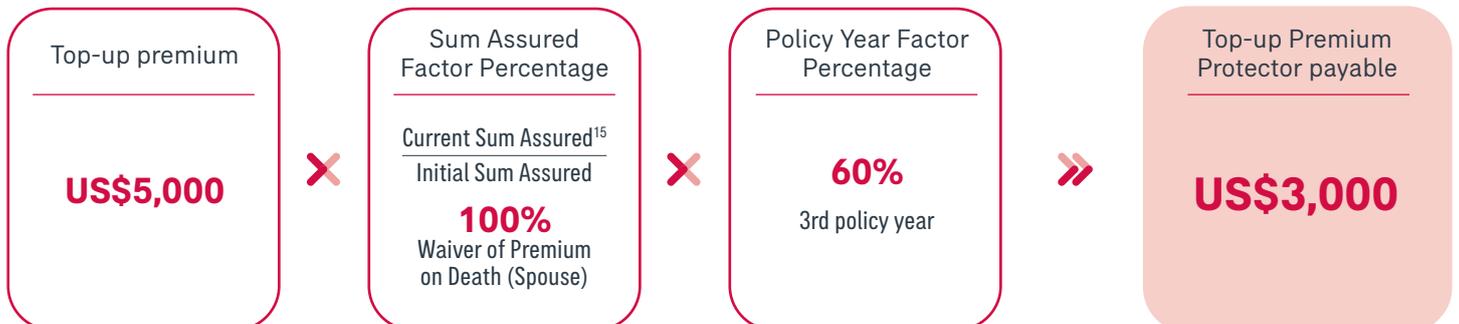
Scenario A

The Insured is diagnosed with major critical illness in the 1st policy year, and major illness benefit equivalent to 100% of Initial Sum Assured has been paid under the policy in the 1st policy year.



Scenario B

The Insured's spouse passes away in the 3rd policy year, the Company approves to waive the balance of premiums of the basic policy according to the Waiver of Premium on Death (Spouse) in the 3rd policy year. No advance payment has been paid under the policy.



* For details of the specified benefits and the specified waiver of premiums benefits, please refer to "Cover at a glance". The above illustrative examples are for reference only. For details, please refer to "Premium" section under "Cover at a glance".

Extra Care Supports to Critical Illness

Extra care supports aim to enhance your health experience, providing you with healthcare and support assistance to help achieving a balanced and fulfilling life.



Hong Kong insurance industry-first¹⁰

Care Concierge

Dedicated concierge support connects you to a suite of healthcare and support services in mainland China

Care Concierge™ offers **Hong Kong insurance industry-first¹⁰** healthcare support in mainland China that integrates (i) dedicated concierge service with a suite of healthcare and support services for the eligible insured (such as Medical Companion Service, Priority Outpatient Booking Service, Priority Inpatient Booking Service, Expedited Diagnostic Tests, Inpatient Personal Care Service, Home and Personal Care Service) and (ii) the medical home visit service for the eligible insured's parents. From diagnosis, treatment to recovery, professional care is offered at your convenience to help give you a peace of mind throughout your health journey.



One-Stop Oncology Service

Support continuous professional care all along in your recovery journey

One-Stop Oncology Service™ connects you to a multi-disciplinary team of medical specialists to provide integrated oncology treatments and services in Hong Kong with dedicated service ambassador assisting you throughout the journey.

Please note that (i) the Pre-approval - Medical Expense & Cashless Service and (ii) the relevant administrative supports to the Pre-approval - Medical Expense & Cashless Service under Care Concierge and One-Stop Oncology Service as set out in the leaflet of each of Care Concierge and One-Stop Oncology Service are not available to be used by the insured of **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift**.

For details and the terms and conditions thereof, please refer to the respective service leaflet of Care Concierge and One-Stop Oncology Service.

Each of Care Concierge and One-Stop Oncology Service is additional value-added service, which is not guaranteed and subject to the respective terms and conditions thereof, and does not form part of the contractual benefit of **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift**. AIA reserves the right to amend, suspend or terminate Care Concierge and One-Stop Oncology Service or any part of the service thereunder (including the service providers, any details or terms and conditions relating thereto) at any time without any prior notice. The services under Care Concierge are provided in mainland China by the designated third party service provider engaged by AIA. One-Stop Oncology Service is provided in Hong Kong by the designated third party service provider engaged by AIA. The multi-disciplinary team of the medical specialists under One-Stop Oncology Service is designated by independent third party service provider and is subject to change from time to time without prior notice.

Care
Concierge



View e-copy
for details

One-Stop
Oncology Service



View e-copy
for details



Additional Protection Especially for You



Enhanced protection for the first 10 policy years with Coverage Booster

During the first 10 policy years of your policy, when major illness benefit, minor illness benefit, 2nd tier ICU Protection Benefit or death benefit is paid, we will also provide an additional payment equivalent to a percentage of the Coverage Booster Benefit Amount as follows:

- (i) If minor illness benefit is paid, 50% of the Coverage Booster Benefit Amount will also be paid.
- (ii) If major illness benefit, 2nd tier ICU Protection Benefit or death benefit is paid, 100% of the Coverage Booster Benefit Amount will also be paid, after deducting the amount already paid under the Coverage Booster.

The Coverage Booster Benefit Amount is based on the insured's age at application:

Insured's age at application	Coverage Booster Benefit Amount
Age 30 or below	Additional 50% of the Initial Sum Assured
Age 31 or above	Additional 35% of the Initial Sum Assured

The Coverage Booster provides additional protection in the first 10 policy years under **On Your Side Insurance Plan 2 – First Gift** which will give parents extra support after their insured child's birth. For details of benefits payable within the first 90 days after the date of birth of the insured child, please refer to the "Cover at a glance" on page 24.

We may offer you the right to convert the remaining unpaid amount of the Coverage Booster into a whole life or whole life with critical illness protection insurance plan starting from the earlier of the 9th policy anniversary of the policy and the policy anniversary immediately following the insured's 64th birthday, with no further health information of the insured required.

For details, please refer to the "Coverage Booster" section under "Cover at a glance".



If the worst should happen

If the insured passes away, we will pay the death benefit (if any) to the person selected as the beneficiary in your policy. For details of the death benefit payable, please refer to the "Cover at a glance".





Wealth accumulation for lifelong benefits

On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift offers a guaranteed cash value to help you accumulate wealth.

Once the basic policy has been in force for 5 years, we may declare a non-guaranteed Terminal Bonus (if any) to you at least once per year and the Terminal Bonus (if any) may be paid in the event of policy surrender, death of the insured, or when advance payment is paid for major illness, minor illness, early stage critical illness, severe child disease, juvenile disease under Child Development Protector (applicable to **On Your Side Insurance Plan 2 - First Gift** only) or ICU Protection Benefit.

Terminal Bonus (if any) 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, general market conditions, claims experience and other factors, the detailed list of which can be found under “Bonus Philosophy” from “Important Information”.

Payment of the Terminal Bonus is not guaranteed. We determine the amount based on actual experience and it may vary based on the above factors. In the case of policy surrender, it may be less compared to other situations. Under certain circumstances, it may be zero.

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.

Join **AIA Vitality** instantly get 10% extra cover

Once you join AIA Vitality, instantly you will get 10% extra cover for the first year (known as AIA Vitality Power Up Coverage) for life protection or major illness benefit right from the start of your policy - **On Your Side Insurance Plan 2**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% extra cover each year, while at the same time earning AIA Vitality Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

Note: AIA Vitality is not an insurance product and annual membership fee is required for joining.



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EXAMPLES

(The following examples are hypothetical and for illustration only. The actual Terminal Bonus is not guaranteed and is declared at AIA's sole discretion.)

Case 1 – Protection that grows with your child

Policy owner : May (age 31, non-smoker)
 Insured: May (before the birth of her son Milo);
 Milo (after his birth)
 Occupation of policy owner: Sales director



May is entering a new stage of life. To stay ahead of potential health threats and protect her loved ones from financial uncertainties throughout her life, May decides to purchase a **On Your Side Insurance Plan 2 – First Gift** policy when she is pregnant for the first time, to give herself and her family more confidence to overcome any challenges they may face in the future.

May's age

Age 31

Age 32

Age 36

Age 38

Age 46

Milo's age

Age 0 (20 days)

Age 4

Age 6

Age 14



Insured: May
 May purchases a **On Your Side Insurance Plan 2 – First Gift** policy when she is expecting the baby while she is pregnant for 28 weeks.
 Initial Sum Assured: US\$150,000
 Annual premium: US\$1,778 (25-year premium payment term with annual premium payment mode selected)



Milo is born and takes over from May as the insured of the policy. He suffers from severe jaundice and is required to receive in-patient phototherapy for 5 consecutive days.

First claim
Severe Jaundice Benefit

Additional 0.1% of the Initial Sum Assured per day of confinement
US\$750
 0.1% of the Initial Sum Assured X 5 days



Milo is diagnosed with Attention Deficit / Hyperactivity Disorder (ADHD).

Second claim
Child Development Protector

5% of the Initial Sum Assured
 Advance payment of **US\$7,500**



Milo is diagnosed with Severe Asthma.

Third claim
Severe Child Disease Benefit

20% of the Initial Sum Assured
 Advance payment of **US\$30,000**



May passes away.

Waiver of Premium on Death (Parents)

As the policy owner May passes away, Milo is no longer required to pay the balance of regular premiums of the **On Your Side Insurance Plan 2 – First Gift** basic policy until the policy anniversary on or immediately following his 25th birthday.

Milo can still be protected under the coverage of the basic policy during the period the regular premiums are waived.

Total benefits payable under the policy: **US\$38,250**
 is already paid from the first to third claims, plus the non-guaranteed Terminal Bonus (if any).

Case 2 – Your plan, your peace of mind

Policy owner and insured: Bob (age 41, non-smoker)
 Occupation: Restaurant owner
 Family status: Single, living with his retired parents



Bob wants a protection that will enable him to cope with uncertainties and changes, while keeping a good financial planning at the same time. Taking into account his parents have retired, he decides to purchase **On Your Side Insurance Plan 2** policy so that he will be covered in the unfortunate event that he is diagnosed with critical illness. Bob has selected the top-up premium payment option.

Insured's age

Age 41

Age 42

Age 52

Age 69

1-year waiting period¹⁸

Age 70



Bob purchases **On Your Side Insurance Plan 2** policy. He settles the premiums by paying both regular premiums and a top-up premium.
 Initial Sum Assured: US\$100,000
 Annual premium: US\$4,650 (18-year premium payment term with annual premium payment mode selected)

Regular premium paid:

US\$2,883

+

Top-up premium paid:

US\$20,367



Bob requires Percutaneous Coronary Intervention.

First claim
Early Stage Critical Illness

20% of the Initial Sum Assured

Advance payment of
US\$20,000

Top-up Premium Protector

Benefit paid =

US\$3,259

US\$20,367 (top-up premium amount) x 20% (Sum Assured Factor Percentage) x 80% (2nd Policy Year Factor Percentage)



10 years later, Bob is diagnosed with Heart Attack.

Second claim
Critical Illness Benefit

80% of the Initial Sum Assured (100% of the Initial Sum Assured – 20% advance payment already paid for the first claim)

Advance payment of
US\$80,000

As total advance payments have reached 100% of the Initial Sum Assured, no further premiums will be required to be paid under the basic policy.



He is diagnosed with Parkinson's disease.

Third claim
10X Multiple Critical Illness Benefit

Benefit paid =
US\$100,000
 100% of the Initial Sum Assured



Fourth claim
Lifelong Alzheimer / Parkinson Annuity Benefit

Benefit paid = 6% of the Initial Sum Assured
(US\$6,000) every policy year with proof of survival until he passed away.

Bob settles the premiums by paying both regular premiums and a top-up premium at policy inception. Compared to paying only regular premiums (without top-up premium), he can save **US\$11,439 (13%)** premium amount in total* during the premium payment term.

* This illustrative number assumes that under the policy, no claim has been made, no cash withdrawal, no policy loan and no reduction of the Initial Sum Assured have been made throughout the term of the policy and that all premiums are paid in full when due and as planned.

Please note that after the total amount of all advance payments under the policy have reached 100% of the Initial Sum Assured, the policy will no longer provide any Terminal Bonus and both the guaranteed cash value and the Current Sum Assured¹⁵ will be reduced to zero. For further details on product features and the terms and conditions of this plan, please refer to other sections of this product brochure and the policy contract.

The above illustrative examples assume that:

- the relevant illnesses have fulfilled the relevant requirements and conditions as set out in the policy contract;
- no other claim has been paid and / or becomes payable under the policy;
- no cash withdrawal, no policy loan and no reduction of the Initial Sum Assured have been 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 the illustrative examples are rounded to the nearest whole number. These illustrative examples are for reference only.

Cover at a glance

Product Nature	Critical illness protection insurance plan						
Plan Type	Basic plan						
Premium Payment Term	10 years	18 years	25 years				
Insured's Age at Application	On Your Side Insurance Plan 2						
	15 days - age 65	15 days - age 62	15 days - age 55				
Age of Expectant Mother (Insured) at Application	On Your Side Insurance Plan 2 – First Gift						
	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 Illnesses Benefit Schedule”)						
Policy Currency	US\$						
Premium Payment Mode²⁰	Annually / Semi-annually / Quarterly / Monthly						
Premium	Premium rates are not guaranteed and we will review and adjust the premium rates of this plan from time to time. However, premium rates will not be adjusted based on the insured's attained age. For details, please refer to the “Premium Adjustment” section under “Important Information”.						
	<table border="1"> <thead> <tr> <th>Pay regular premiums only</th> <th>Pay regular premiums together with a top-up premium</th> </tr> </thead> <tbody> <tr> <td>Regular premiums will be paid throughout the premium payment term.</td> <td> <ul style="list-style-type: none"> Regular premium will be paid together with a top-up premium at policy inception. After the 1st policy year, the regular premiums will be paid during the premium payment term. The amount of top-up premium for a policy is determined by us. The top-up premium is paid once only and it must be paid at policy inception. The total amount of regular premiums payable will be lower under this option. This option can only be selected during policy application and it is only applicable to annual premium payment mode (the payment mode can be changed after the first policy anniversary). Once this option is selected, it cannot be cancelled or changed. For the differences between the two premium payment options (including returns, benefits and premium amounts), please refer to the respective benefit illustrations. </td> </tr> </tbody> </table>			Pay regular premiums only	Pay regular premiums together with a top-up premium	Regular premiums will be paid throughout the premium payment term.	<ul style="list-style-type: none"> Regular premium will be paid together with a top-up premium at policy inception. After the 1st policy year, the regular premiums will be paid during the premium payment term. The amount of top-up premium for a policy is determined by us. The top-up premium is paid once only and it must be paid at policy inception. The total amount of regular premiums payable will be lower under this option. This option can only be selected during policy application and it is only applicable to annual premium payment mode (the payment mode can be changed after the first policy anniversary). Once this option is selected, it cannot be cancelled or changed. For the differences between the two premium payment options (including returns, benefits and premium amounts), please refer to the respective benefit illustrations.
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Top-up Premium Protector (only applicable to policies with top-up premium)	If you have chosen the option to pay top-up premium in addition to regular premiums, you will be protected under the Top-up Premium Protector in the first 5 policy years. If any of the below specified benefits is paid, or the balance of regular premiums of the basic policy is waived pursuant to any of the below specified waiver of premiums benefits, we will pay an amount up to 100% of the top-up premium as Top-up Premium Protector, subject to the Sum Assured Factor Percentage and the Policy Year Factor Percentage as described below.						
	<table border="1"> <thead> <tr> <th>Specified benefits</th> <th>Specified waiver of premiums benefits</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> Death Benefit Critical Illness Benefit Early Stage Critical Illness Benefit Severe Child Disease Benefit Child Development Protector (applicable to On Your Side Insurance Plan 2 – First Gift only) ICU Protection Benefit </td> <td> <ul style="list-style-type: none"> Waiver of Premium Rider (Basic Plan) (applicable to On Your Side Insurance Plan 2 only) Waiver of Premium on Death (Parents) Waiver of Premium on Death (Spouse) (applicable to On Your Side Insurance Plan 2 only) Waiver of Premium for Down Syndrome (applicable to On Your Side Insurance Plan 2 – First Gift only) Other waiver of premium or payor benefit rider(s) attached to the basic policy (if any) </td> </tr> </tbody> </table>			Specified benefits	Specified waiver of premiums benefits	<ul style="list-style-type: none"> Death Benefit Critical Illness Benefit Early Stage Critical Illness Benefit Severe Child Disease Benefit Child Development Protector (applicable to On Your Side Insurance Plan 2 – First Gift only) ICU Protection Benefit 	<ul style="list-style-type: none"> Waiver of Premium Rider (Basic Plan) (applicable to On Your Side Insurance Plan 2 only) Waiver of Premium on Death (Parents) Waiver of Premium on Death (Spouse) (applicable to On Your Side Insurance Plan 2 only) Waiver of Premium for Down Syndrome (applicable to On Your Side Insurance Plan 2 – First Gift only) Other waiver of premium or payor benefit rider(s) attached to the basic policy (if any)
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ON YOUR SIDE INSURANCE PLAN 2 / ON YOUR SIDE INSURANCE PLAN 2 – FIRST GIFT

Cover at a glance (continued)

Top-up Premium Protector (only applicable to policies with top-up premium) (continued)

Top-up Premium Protector payable =

Top-up premium	Sum Assured Factor Percentage		Policy Year Factor Percentage	
	Amount paid* Initial Sum Assured	If premiums have been waived under any of the specified waiver of premiums benefits: For Waiver of Premium on Death (Parents), Waiver of Premium on Death (Spouse) and Waiver of Premium for Down Syndrome: Current Sum Assured of basic policy ¹⁵ Initial Sum Assured	Policy year during which the specified benefit is paid or the balance of regular premiums of the basic policy is approved to be waived (as applicable)	Percentage of top-up premium
X	For the percentage of the Initial Sum Assured payable for a benefit please refer to "Covered Illnesses Benefit Schedule"	OR For Waiver of Premium Rider (Basic Plan), other waiver of premium or payor benefit rider attached to the basic policy: Sum assured of relevant waiver Initial Sum Assured	1st	100%
	* The amount paid will exclude: • Terminal Bonus (if any) • Amount payable pursuant to the Coverage Booster • Amount payable pursuant to the AIA Vitality Power Up Coverage		2nd	80%
			3rd	60%
			4th	40%
			5th	20%

Top-up Premium Protector will be paid to the policy owner, except Top-up Premium Protector will be paid to the beneficiary if Top-up Premium Protector is paid as a result of payment of the death benefit. The Top-up Premium Protector will terminate when the total advance payments paid under the basic policy reach 100% of the Initial Sum Assured.

Critical Illness Benefit, Early Stage Critical Illness Benefit, Severe Child Disease Benefit and ICU Protection Benefit

- We will pay an advance payment under Critical Illness Benefit, Early Stage Critical Illness Benefit, Severe Child Disease Benefit or ICU Protection Benefit in the benefit amount according to the "Covered Illnesses Benefit Schedule"²², if the insured is diagnosed with any covered major illness, minor illness, early stage critical illness, severe child disease or stay in the ICU (and meets the criteria for ICU Protection Benefit) during the benefit term of the relevant benefit.
- Under these benefits, an advance payment will be paid once for each covered illness (except Carcinoma-in-situ) and for each tier of ICU Protection Benefit. For Carcinoma-in-situ, up to two advance payments may be paid in respect of Carcinoma-in-situ occurring in two different organs.
- Under the 1st tier ICU Protection Benefit, an advance payment equivalent to 20% of the Initial Sum Assured will be paid^{11,12} if the insured has stayed in the ICU for 72 or more consecutive hours. Under the 2nd tier ICU Protection Benefit, an advance payment equivalent to 100% of the Initial Sum Assured (less any advance payment already paid under the policy) will be paid^{11,12} if the insured has stayed in the ICU for 120 or more consecutive hours with the use of invasive life support, and undergoes a complex surgery during the same hospital confinement which is classified as complex in the Schedule of Surgical Procedures¹³ under VHIS.
- Any advance payment(s) paid will reduce the Current Sum Assured¹⁵ of the basic policy. The future premiums, guaranteed cash value and Terminal Bonus (if any) will also be reduced accordingly based on the reduced Current Sum Assured¹⁵. Once the Current Sum Assured¹⁵ is reduced to zero, guaranteed cash value will also be reduced to zero and the Terminal Bonus will no longer be declared and no longer be paid under the policy.

Double Early Stage Critical Illness Payout Benefit

- An advance payment under the Double Early Stage Critical Illness Payout Benefit will be paid if:
- the insured is diagnosed with an early stage critical illness at age 65 or above and after the policy is paid up; and
 - no advance payment has been paid under the policy.

The Double Early Stage Critical Illness Payout Benefit will be paid at the same time when the Early Stage Critical Illness Benefit is paid. The Double Early Stage Critical Illness Payout Benefit is equivalent to the Early Stage Critical Illness Benefit payable in respect of the relevant early stage critical illness diagnosed²², subject to: (i) the maximum limit of US\$25,000 per policy; and (ii) the sum of the advance payments paid under the Early Stage Critical Illness Benefit and the Double Early Stage Critical Illness Payout Benefit cannot exceed the maximum per life limit of the relevant early stage critical illness diagnosed. The Double Early Stage Critical Illness Payout Benefit can only be paid once per policy.

Cover at a glance (continued)

Total advance payments The total advance payments paid per policy under Critical Illness Benefit, Early Stage Critical Illness Benefit, Double Early Stage Critical Illness Payout Benefit, Severe Child Disease Benefit, Child Development Protector (applicable to **On Your Side Insurance Plan 2 – First Gift** only) and ICU Protection Benefit cannot exceed 100% of the Initial Sum Assured.

Total Coverage and 10X Multiple Critical Illness Benefit Once the total advance payments paid under the policy reach 100% of the Initial Sum Assured, the 10X Multiple Critical Illness Benefit will pay up to 10 additional claims in total for cancer (including a continuation, metastasis or recurrence of a previous covered cancer or a new covered cancer), heart attack, stroke, Alzheimer's disease / Irreversible organic degenerative brain disorders and Parkinson's disease. Each claim payment under the 10X Multiple Critical Illness Benefit is equivalent to 100% of the Initial Sum Assured.

Subject to the following, the total coverage per policy under the major illness benefit and the 10X Multiple Critical Illness Benefit is up to 1,100% of the Initial Sum Assured²³ :

- Together with the claim under major illness benefit, the maximum number of claims under the policy for the following diseases cannot exceed the following limitations:
 - Cancer: 6 claims
 - Heart Attack and Stroke: 3 claims in total, with a maximum of 2 claims for Heart Attack and 2 claims for Stroke
 - Alzheimer's disease / Irreversible organic degenerative brain disorders and Parkinson's disease: 1 claim
- All claims under 10X Multiple Critical Illness Benefit are subject to a survival period of 15 days from the date of diagnosis, as well as the relevant waiting period set out below:
 - i) In the case of a subsequent major illness diagnosed following the diagnosis of a preceding major illness or following the insured's admission to ICU under a 2nd tier ICU Protection Benefit claim, a 1-year waiting period is applicable, except a 3-year waiting period is applicable in the case of a subsequent cancer diagnosed following the diagnosis of a preceding cancer.
 - ii) If the last claim was made for a minor illness, an early stage critical illness, a severe child disease, a juvenile disease under Child Development Protector (applicable to **On Your Side Insurance Plan 2 – First Gift** only) or 1st tier ICU Protection Benefit, no waiting period applies.
 - iii) In the case of a subsequent cancer diagnosed following (i) the diagnosis of both a preceding cancer and a major illness (other than cancer) or (ii) the diagnosis of a preceding cancer and the insured's admission to ICU under a 2nd tier ICU Protection Benefit claim, the 3-year waiting period and the 1-year waiting period specified above shall both be applicable. If the 3-year waiting period and the 1-year waiting period are both applicable to a claim for subsequent cancer, such claim for subsequent cancer can only be submitted after the later of (i) the end date of the 1-year waiting period and (ii) the end date of the 3-year waiting period.
- Once you have made a claim for heart attack, each subsequent heart attack must be newly diagnosed and must relate to a separate cardiac incident, with fresh diagnostic findings that meet the definition for a heart attack. Once you made a claim for stroke, each subsequent stroke must be newly diagnosed and must relate to a separate cerebrovascular accident or incident, producing new findings of new or increased neurological functional impairment that meet the definition for a stroke.
- To be entitled to the benefit of Alzheimer's disease / Irreversible organic degenerative brain disorders under the 10X Multiple Critical Illness Benefit, the insured must be evidenced with a Mini Mental State Examination score of 10 or less out of 30 (for Alzheimer's disease / Irreversible organic degenerative brain disorders).
- 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 under the policy, the 10X Multiple Critical Illness Benefit will only be payable for the subsequent claim for prostate cancer 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 as recommended by a registered medical practitioner during the intervening period between the diagnosis of the previous and subsequent prostate cancer.
- The insured will be covered under 10X Multiple Critical Illness Benefit until age 85 of the insured.

Cover at a glance (continued)

Continuous Cancer Income Option

- 1 year after the insured's preceding cancer diagnoses (for which major illness benefit or 10X Multiple Critical Illness Benefit has been paid), you may opt to claim a monthly payment of 5% of the Initial Sum Assured under the Continuous Cancer Income Option if:
 - the insured is still suffering from cancer on or before age 85, and the insured survives for at least 15 days from the date of diagnosis of such subsequent cancer; and
 - report(s) compiled by a registered specialist doctor is submitted to us every 6 months which provides:
 - i) the existence of cancer as at the date of the report; and
 - ii) the insured is undergoing Active Treatment¹⁶ for such cancer unless such cancer is a terminal cancer as confirmed by a registered specialist doctor.
- Under the Continuous Cancer Income Option, you may receive monthly payment equivalent to 5% of the Initial Sum Assured, up to 100 months or up to age 85 of the insured (whichever is earlier).
- Once any monthly payment under the Continuous Cancer Income Option has been paid, 10X Multiple Critical Illness Benefit will no longer be paid for any cancer under the policy.
- Total amount of benefits payable for cancer per policy under major illness benefit, 10X Multiple Critical Illness Benefit and Continuous Cancer Income Option cannot exceed 600% of Initial Sum Assured.

Lifelong Alzheimer / Parkinson Annuity Benefit

Once a claim due to the diagnosis of the Alzheimer's disease / Irreversible organic degenerative brain disorders or Parkinson's disease on or before age 85 is paid under the major illness benefit or 10X Multiple Critical Illness Benefit, 1 year after the later of (i) payment of the major illness benefit or 10X Multiple Critical Illness Benefit is paid (as the case may be); and (ii) the date of the report you submitted to us which characterizes the Mini Mental State Examination score of the insured is 10 or less out of 30 for diagnoses of Alzheimer's disease / Irreversible organic degenerative brain disorders, an annual payment of 6% of the Initial Sum Assured will be payable every policy year during the lifetime of the insured until policy termination, 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 of each policy year.

Benefits applicable to On Your Side Insurance Plan 2 – First Gift

Pregnancy Stage

- **During pregnancy, 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 basic premiums paid²¹ upon a miscarriage, stillbirth, a pregnancy termination that is recommended by a registered medical practitioner who is a specialist in obstetrics and gynecology or the passing of both the expectant mother and her fetus.**
- **Once the Compassionate Refund of Premium Benefit is paid, the policy will terminate.**

After Birth

- The insured of the **On Your Side Insurance Plan 2 – First Gift** policy must have been changed from the expectant mother to the newborn child before the Company will process any claims related to the newborn child under the policy.
- **You shall notify the Company of the birth of the newborn child and provide a certified true copy of the newborn child's birth certificate as soon as possible and by 14 days before the first policy anniversary, otherwise the policy will terminate on the first policy anniversary and you will lose the cover.** We may request for any other information or documents which we may reasonably require.

Benefit coverage within 90 days after the date of birth of the insured child:

- If the insured child is diagnosed with a major illness, a minor illness, an early stage critical illness, a severe child disease or a juvenile disease under Child Development Protector, 20% of the benefit amount (including any Coverage Booster payable for major illness or minor illness) for the covered illness will be paid; and
- If the insured child stays in ICU, the benefit payable under both tiers of ICU Protection Benefit (including any Coverage Booster payable for 2nd tier ICU Protection Benefit) will be reduced to 20% of the sum otherwise payable and such amount will be further subject to the following limitation: (i) for ICU stay in Hong Kong and Macau, the benefit amount will be capped at US\$5,000; and (ii) for ICU stay outside of Hong Kong and Macau, the benefit amount will be capped at US\$2,500.

Cover at a glance (continued)

**Benefits applicable to
 On Your Side Insurance
 Plan 2 – First Gift
 (continued)**

Benefit coverage after 90 days after the date of birth of the insured child:

- If the insured child is diagnosed with a major illness, a minor illness, an early stage critical illness, a severe child disease or a juvenile disease under Child Development Protector, 100% of the benefit amount (including any Coverage Booster payable for major illness or minor illness) for the covered illness will be paid; and
- If the insured child stays in ICU, 100% of the benefit payable for the ICU stay (including any Coverage Booster payable for 2nd tier ICU Protection Benefit) will be paid.

Child Development Protector

- If the insured child is diagnosed with any covered juvenile disease, we will pay an advance payment in the benefit amount according to the “Covered Illnesses Benefit Schedule”²². An advance payment will be paid once for each covered juvenile disease.
- The total amount of benefits paid for ADHD and Tourette Syndrome under Child Development Protector and Autism under Severe Child Disease cannot exceed 20% of the Initial Sum Assured, and is capped at US\$50,000 per life.

Severe Jaundice Benefit

If the insured child who is born on or after 37 weeks of gestation suffers from severe jaundice, and if in-patient phototherapy for treatment of such severe jaundice is medically necessary for at least 5 consecutive days and within 30 days after birth, we will pay an additional amount equivalent to 0.1% of the Initial Sum Assured for each day of confinement, subject to a maximum limit of US\$250 per day per life, up to a maximum of 7 days. This benefit can be paid once only under the policy.

Cord Blood Stem Cell Transfusion Benefit

If the insured child is diagnosed with cancer for which either the major illness benefit or 10X Multiple Critical Illness Benefit is paid or payable, provided that cord blood stem cell transfusion is medically necessary for treatment of such cancer as recommended by a registered medical practitioner who is an oncologist and the insured is under the age of 18 when he / she receives cord blood stem cell transfusion, we will pay an additional amount equivalent to 10% of the Initial Sum Assured, subject to a maximum per life limit of US\$35,000. This benefit can be paid once only under the policy.

Waiver of Premium for Down Syndrome

If the insured child is diagnosed with Down Syndrome, and if the result of the Non-Invasive Prenatal Test (NIPT) conducted by the expectant mother during gestation for Down Syndrome was low risk or low probability, we will waive the balance of regular premiums payable under the **On Your Side Insurance Plan 2 – First Gift** basic policy.

Coverage Booster

The Coverage Booster is an additional payment and will be paid at the same time when major illness benefit, minor illness benefit, the 2nd tier ICU Protection Benefit or the death benefit is paid during the first 10 policy years, as follows:

- If minor illness benefit is paid, 50% of the Coverage Booster Benefit Amount will also be paid.
- If major illness benefit, 2nd tier ICU Protection Benefit or death benefit is paid, 100% of the Coverage Booster Benefit Amount will also be paid, after deducting the amount already paid under the Coverage Booster.

The Coverage Booster Benefit Amount is based on the insured’s age at application:

Insured’s age at application	Coverage Booster Benefit Amount
Age 30 or below	Additional 50% of the Initial Sum Assured
Age 31 or above	Additional 35% of the Initial Sum Assured

For details of the Coverage Booster payable within the first 90 days after the date of birth of the insured child under **On Your Side Insurance Plan 2 – First Gift**, please refer to “Benefits applicable to On Your Side Insurance Plan 2 – First Gift” section under “Cover at a glance”.

The total amount paid under the Coverage Booster cannot exceed 100% of the Coverage Booster Benefit Amount.

Cover at a glance (continued)

Coverage Booster (continued)

Subject to our underwriting decision at policy inception, we may offer you a conversion right for the Coverage Booster. Starting from the earlier of (i) the 9th policy anniversary of the policy and (ii) the policy anniversary immediately following the insured's 64th birthday, with no further health information of the insured required, 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 the choices of products then made available by the Company for such conversion and payment of additional premiums. Upon conversion, the Coverage Booster will be surrendered, and the new converted plan will be dated as of the date of such surrender and the premium to be charged shall be determined in accordance with the Company's rates then in effect at the insured's attained age.

Waiver of Premium for Critical Illness

All advance payment(s) paid under Critical Illness Benefit, Early Stage Critical Illness Benefit, Double Early Stage Critical Illness Payout Benefit, Severe Child Disease Benefit, Child Development Protector (applicable to **On Your Side Insurance Plan 2 – First Gift** only) and ICU Protection Benefit will reduce the Current Sum Assured¹⁵ of the basic policy. The regular premiums subsequently payable under the **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift** basic policy will be reduced accordingly based on the reduced Current Sum Assured¹⁵.

The entire remaining balance of regular premiums payable under the **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift** basic policy will be waived when the total advance payments paid under the Critical Illness Benefit, Early Stage Critical Illness Benefit, Double Early Stage Critical Illness Payout Benefit, Severe Child Disease Benefit, Child Development Protector (applicable to **On Your Side Insurance Plan 2 – First Gift** only) and ICU Protection Benefit reach 100% of Initial Sum Assured. All premiums payable under the add-on plans (if any) attached to the **On Your Side Insurance Plan 2** policy / **On Your Side Insurance Plan 2 – First Gift** policy will not be waived. These add-on plans will remain in force and provide cover if their respective premiums continue to be paid.

Waiver of Premium on Death (Parents)

Waiver of Premium on Death (Spouse)

The Waiver of Premium on Death (Parents) is applicable to (i) **On Your Side Insurance Plan 2 – First Gift** policy and (ii) **On Your Side Insurance Plan 2** policy with insured under the age of 18 at the time of policy application. Under this waiver, if a parent of the insured child (who must either be the policy owner or contingent owner of the policy) passes away before age 75, provided that the policy has been in force for 2 years or more when the parent of the insured child passes away, the insured child will continue to enjoy the protection under the basic policy without having to pay the balance of regular premiums under the basic policy until the insured child reaches the age of 25. The parent of the insured child must be aged 50 or below at the time of policy application.

The Waiver of Premium on Death (Spouse) is applicable to **On Your Side Insurance Plan 2** policy with insured aged 18 or above at the time of policy application. Under this waiver, if the insured's spouse, who must be either the policy owner or beneficiary (whether as the sole beneficiary or one of the beneficiaries) of the policy, passes away before age 75, provided that the policy has been in force for 2 years or more when the spouse of the insured passes away, the insured will continue to enjoy the protection under the basic policy without having to pay the balance of regular premiums under the basic policy. The insured's spouse must be aged 50 or below at the time of policy application.

All premiums payable under the add-on plans (if any) attached to the **On Your Side Insurance Plan 2** policy / **On Your Side Insurance Plan 2 – First Gift** policy will not be waived under the Waiver of Premium on Death (Parents) and the Waiver of Premium on Death (Spouse). These add-on plans will remain in force and provide cover if their respective premiums continue to be paid.

Terminal Bonus

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

- i) you surrender the policy on or after the 5th policy anniversary;
- ii) the insured passes away on or after the 5th policy anniversary; or
- iii) we pay out the benefit for major illness, minor illness, early stage critical illness, severe child disease, juvenile disease under Child Development Protector (applicable to **On Your Side Insurance Plan 2 – First Gift** only) or ICU Protection Benefit, where the illness or condition triggering the benefit payment occurs on or after the 5th policy anniversary.

Cover at a glance (continued)

Terminal Bonus (continued)

When the Critical Illness Benefit, Early Stage Critical Illness Benefit, Double Early Stage Critical Illness Payout Benefit, Severe Child Disease Benefit, Child Development Protector (applicable to **On Your Side Insurance Plan 2 – First Gift** only) or ICU Protection Benefit is paid, the corresponding portion of the non-guaranteed Terminal Bonus (if any) will be paid at the same time based on the benefit ratio as follows:

$$\begin{array}{c} \text{Amount of} \\ \text{corresponding} \\ \text{portion of} \\ \text{non-guaranteed} \\ \text{Terminal Bonus (if any)} \end{array} = \frac{\text{Benefit amount paid}}{\text{Current Sum Assured}^{15}} \times \text{Non-guaranteed Terminal Bonus (if any) declared in the relevant policy year}^{\wedge}$$

Benefit ratio (capped at 100%)

Terminal Bonus (if any) 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 declared amount based on a number of factors, including but not limited to investment returns, general market conditions, claims experience and other factors, the detailed list of which can be found under “Bonus Philosophy” from “Important Information”.

Payment of the Terminal Bonus is not guaranteed. We determine the amount based on actual experience and it may vary based on the above factors. In the case of policy surrender, it may be less compared to other situations. Under certain circumstances, it may be zero.

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.

[^] Adjusted based on Current Sum Assured¹⁵

Death Benefit

The death benefit will include:

- i) Current Sum Assured¹⁵; 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.
 - For insured aged 180 days or below upon death, the above will not be applicable and the death benefit will instead be the higher of:
 - i. total basic premiums paid²¹; and
 - ii. 20% of the sum of the Current Sum Assured¹⁵ and any available balance of the Coverage Booster.
 - For Compassionate Refund of Premium Benefit under **On Your Side Insurance Plan 2 – First Gift**, please refer to the above section “Benefits applicable to On Your Side Insurance Plan 2 – First Gift”.

Surrender Benefit

Guaranteed cash value plus non-guaranteed Terminal Bonus (if any).

ON YOUR SIDE INSURANCE PLAN 2 / ON YOUR SIDE INSURANCE PLAN 2 – FIRST GIFT

Remarks

1. AIA 2023 Individual Medical and Critical Illness Claims Report.
 2. Hong Kong Cancer Registry, Hospital Authority (<https://www3.ha.org.hk/cancereg>)
 3. World Heart Day heightens public vigilance against cardiovascular diseases (<https://www.info.gov.hk/gia/general/202309/29/P2023092800452.htm?>)
 4. <https://std.stheadline.com/supplement/article/2556819/> (media news: November 2023)
 5. Dementia, Elderly Health Service, Department of Health (https://www.elderly.gov.hk/english/health_information/dementia/dementia.html)
 6. Prenatal Screening for Down Syndrome, Family Health Service, Department of Health (https://www.fhs.gov.hk/english/health_info/woman/20039.html)
 7. <https://www.hk01.com/社會新聞/1024950> (media news: June 2024)
 8. Attention Deficit/Hyperactivity Disorder, Child Assessment Service, Department of Health (<https://www.dhcas.gov.hk/en/adhd.html>)
 9. <https://www.top1health.com/Article/1159> (media news: December 2011)
 10. Regarding the first-in-market statement in:
 - “Double Early Stage Critical Illness Payout Benefit”, “Waiver of Premium for Down Syndrome”, “Cord Blood Stem Cell Transfusion Benefit” and “Top-up premium with Top-up Premium Protector”, as of 23 July 2025, compared against critical illness products provided by major Hong Kong insurance companies.
 - “First Gift” was pioneered by AIA in the Protect Elite Ultra 2 on 30 January 2019, compared against critical illness products provided by major Hong Kong insurance companies.
 - “Cover for critical illness caused by undetected congenital conditions”, “Waiver of Premium on Death (Parents)” and “Waiver of Premium on Death (Spouse)” were pioneered by AIA in the Protect Elite Ultra on 1 May 2018, compared against critical illness products provided by major Hong Kong insurance companies.
- Regarding the “Hong Kong insurance industry-first” statement in “Care Concierge”, as of 31 January 2024, compared against similar services offered by major Hong Kong insurance companies.
11. If a claim is eligible for both (i) 1st tier ICU Protection Benefit and (ii) Early Stage Critical Illness Benefit, Severe Child Disease Benefit or Child Development Protector (as the case may be), then only Early Stage Critical Illness Benefit, Severe Child Disease Benefit or Child Development Protector (as the case may be) will be paid, except we will pay 1st tier ICU Protection Benefit instead if the amount of the 1st tier ICU Protection Benefit is higher. If a claim is eligible for both (i) 2nd tier ICU Protection Benefit and (ii) Critical Illness Benefit (except due to Cerebral Aneurysm Requiring Surgery), then only Critical Illness Benefit will be paid. If a claim is eligible for both (i) 2nd tier ICU Protection Benefit and (ii) Critical Illness Benefit due to Cerebral Aneurysm Requiring Surgery, then only the 2nd tier ICU Protection Benefit will be paid.
 12. The ICU Protection Benefit is limited to 1 advance payment for each tier of ICU Protection Benefit and the total payment(s) under the ICU Protection Benefit is limited to 100% of the Initial Sum Assured. For 1st tier ICU Protection Benefit, the benefit amount is subject to a maximum limit of US\$50,000 per life. If the stay in ICU takes place outside of Hong Kong and Macau, the advance payment under the 1st tier ICU Protection Benefit will be reduced to 10% of the Initial Sum Assured. For 2nd tier ICU Protection Benefit, you may receive an advance payment equivalent to 100% of the Initial Sum Assured less any advance payment(s) already paid under the policy. For both tiers of ICU Protection Benefit, any stay in the ICU in mainland China must be at the designated hospital. Please visit our website (www.aia.com.hk) for retrieval of the most current list of designated hospitals in mainland China. The list may be amended from time to time at our discretion, and any change shall be deemed as effective on the date of publication on our website.
 13. 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 this 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.
 14. The sum of the advance payments paid under the Early Stage Critical Illness Benefit and the Double Early Stage Critical Illness Payout Benefit is subject to the maximum per life limit of the relevant early stage critical illness diagnosed.
 15. Current Sum Assured means the Sum Assured left after the deduction of all advance payment(s) made for the benefits for major illness, minor illness, early stage critical illness, severe child disease, juvenile disease under Child Development Protector (applicable to **On Your Side Insurance Plan 2 – First Gift** only) and ICU Protection Benefit from the Initial Sum Assured. The Initial Sum Assured means the protection amount that you have purchased. Once the Current Sum Assured is reduced to zero, guaranteed cash value will also be reduced to zero and the Terminal Bonus will no longer be declared and no longer be paid under the policy.
 16. 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 as recommended by a registered medical practitioner who is a specialist in the relevant field.
 17. Smart Patient, Dementia, Hospital Authority (<https://www.smartpatient.ha.org.hk/en/smart-patient-web/theme-based-module/dementia/home>)
 18. The 1-year waiting period refers to the 1-year period after the later of (i) the major illness benefit or 10X Multiple Critical Illness Benefit (as the case may be) is paid; and (ii) the date of the report you submitted to us which characterizes the Mini Mental State Examination score of the insured which is 10 or less out of 30 for Alzheimer’s disease / Irreversible organic degenerative brain disorders.
 19. The insured of the **On Your Side Insurance Plan 2 – First Gift** policy must have been changed from the expectant mother to the newborn child before the Company will process any claims related to the newborn child under the policy. You shall notify the Company of the birth of the newborn child and provide a certified true copy of the newborn child’s birth certificate as soon as possible and by 14 days before the first policy anniversary, otherwise the policy will terminate on the first policy anniversary and you will lose the cover.
 20. In the first policy year, annual premium payment mode must be selected for the **On Your Side Insurance Plan 2 – First Gift** policy (the payment mode can be changed after the insured has changed from the expectant mother to the newborn child). For **On Your Side Insurance Plan 2** policy, if you choose to settle the premiums by paying the regular premiums together with a top-up premium at policy inception, annual premium payment mode must be selected for the policy (the payment mode can be changed after the first policy anniversary).
 21. Total basic premiums paid means the total amount of due and payable premium(s) paid to the **On Your Side Insurance Plan 2 – First Gift** basic policy and received by the Company from the policy date up to the end of the current policy year. Total basic premiums paid does not include any premium(s) paid for any add-on plan(s) attached to the **On Your Side Insurance Plan 2 – First Gift** policy, and does not include any premium(s) paid to us but not yet due and / or any payment in excess of premium(s) currently due and payable.
 22. The total advance payments paid per policy under Critical Illness Benefit, Early Stage Critical Illness Benefit, Double Early Stage Critical Illness Payout Benefit, Severe Child Disease Benefit, Child Development Protector (applicable to **On Your Side Insurance Plan 2 – First Gift** only) and ICU Protection Benefit cannot exceed 100% of the Initial Sum Assured.
 23. The total coverage does not include the non-guaranteed Terminal Bonus (if any).

In this product brochure, when referring to the benefit term, age 85 / age 75 / age 70 / age 65 / age 25 / age 18 refers to the policy anniversary on or immediately following the insured’s 85th / 75th / 70th / 65th / 25th / 18th birthday.

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[^]

5 Juvenile Diseases (under Child Development Protector)

(applicable to **On Your Side Insurance Plan 2 – First Gift** only)

1. Angelman Syndrome

2. Attention Deficit / Hyperactivity Disorder (ADHD)

3. Tourette Syndrome

4. Marble Bone Disease (Osteopetrosis)

5. Severe Epilepsy

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



Covered illnesses

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

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

Remarks:

- Cover for cancer under major illnesses, the 10X Multiple Critical Illness 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.
- Cover for Carcinoma-in-situ 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 means 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 each of the covered illnesses.

Covered Illnesses Benefit Schedule

The following benefits are limited to one payment for each covered illness (except for Carcinoma-in-situ under Early Stage Critical Illness Benefit where up to two advance payments may be paid in respect of Carcinoma-in-situ occurring in two different organs, 10X Multiple Critical Illness Benefit, Continuous Cancer Income Option and Lifelong Alzheimer / Parkinson Annuity Benefit):

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)
58 Critical Illnesses (including 57 major illnesses and 1 minor illness)			
Major Illness Benefit	• 56 Major Illnesses	Whole life	100% minus all advance payments made
	• Loss of Independent Existence	Up to age 65	
Minor Illness Benefit	• Cerebral Aneurysm Requiring Surgery	Whole life	50% advance payment
44 Early Stage Critical Illnesses			
Early Stage Critical Illness Benefit	<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
	• 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
Double Early Stage Critical Illness Payout Benefit	• Same scope as Early Stage Critical Illness	On or after age 65 and after policy is paid up	Advance payment equivalent to Early Stage Critical Illness Benefit Subject to a maximum of US\$25,000 per policy The sum of the advance payments paid under the Early Stage Critical Illness Benefit and the Double Early Stage Critical Illness Payout Benefit is subject to the maximum per life limit of the relevant Early Stage Critical Illness diagnosed

Covered Illnesses Benefit Schedule (continued)

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)
13 Severe Child Diseases			
Severe Child Disease Benefit	<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
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 	Whole life	20% advance payment Subject to a maximum of US\$50,000 per life
	<ul style="list-style-type: none"> 2nd tier: A continuous stay of 120 or more consecutive hours in ICU and on invasive life support and undergone a complex surgery 		100% minus all advance payments made
10X Multiple Critical Illness Benefit			
10X Multiple Critical Illness Benefit	<ul style="list-style-type: none"> Cancer Heart Attack Stroke Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders or Parkinson's Disease 	Up to age 85	100% (up to 10 payouts)
Continuous Cancer Income Option			
Continuous Cancer Income Option	<ul style="list-style-type: none"> Cancer 	Up to age 85	5% each month (up to 500%) (payouts for cancer under 10X Multiple Critical Illness Benefit will no longer be available once Continuous Cancer Income Option is exercised)

Covered Illnesses Benefit Schedule (continued)

Type of Protection	Covered Illness	Benefit Term to the Insured	Benefit (Percentage of the Initial Sum Assured)
Lifelong Alzheimer / Parkinson Annuity Benefit			
Lifelong Alzheimer / Parkinson Annuity Benefit	<ul style="list-style-type: none"> Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders (on or before age 85) Parkinson's Disease (on or before age 85) 	Whole life	Additional 6% every year
Child Development Protector (applicable to On Your Side Insurance Plan 2 – First Gift only)			
Child Development Protector	<ul style="list-style-type: none"> Angelman Syndrome Attention Deficit / Hyperactivity Disorder (ADHD) Tourette Syndrome 	Below age 18	5% advance payment per illness Subject to a maximum of US\$12,500 per life for each illness
	<ul style="list-style-type: none"> Marble Bone Disease (Osteopetrosis) Severe Epilepsy 		20% advance payment per illness Subject to a maximum of US\$50,000 per life for each illness
Severe Jaundice Benefit (applicable to On Your Side Insurance Plan 2 – First Gift only)			
Severe Jaundice Benefit	<ul style="list-style-type: none"> Severe Jaundice 	Within 30 days after the birth of the newborn child	Additional 0.1% per day Subject to a maximum of US\$250 per day per life for a maximum of 7 days
Cord Blood Stem Cell Transfusion Benefit (applicable to On Your Side Insurance Plan 2 – First Gift only)			
Cord Blood Stem Cell Transfusion Benefit	<ul style="list-style-type: none"> Cancer 	Below age 18	Additional 10% Subject to a maximum of US\$35,000 per life

For details of above covered illnesses benefits, please refer to the "Cover at a glance" section.

Important Information

This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this 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.

You may choose to purchase this Plan as a standalone plan without purchasing other type(s) of insurance products at the same time.

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.

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 similar plans or similar groups 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 from our last communication, 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 (after deducting the cost of policy benefits and expenses). 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 rates 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).

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 dynamically over a range that can be wider than the target range in response to the external market conditions and the financial condition of the participating business. For example, there may be 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 (such as through pre-investing partly or fully expected future premiums) 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 general currency strategy is to minimise currency mismatches for bonds and other fixed income instruments. For these investments, our current practice is to endeavour to currency-match asset purchases with the currency of the underlying policy (e.g. US Dollar assets will be used to back US Dollar insurance plans). However, subject to market availability and opportunity, bonds or other fixed income instruments 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 Dollar. Growth assets may be invested in a currency other than the currency of the underlying policy and the selection of the currency is made according to our investment philosophy, investment objectives and mandate.

We will pool similar participating insurance plans for investment to determine the return and we will then 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 be different 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 and may have 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 / the insured 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. The policy value including guaranteed cash value and terminal bonus (if any) and both will be reduced when an advance payment is paid under the basic policy. Under such condition, this plan may not serve the purpose of wealth accumulation.

4. 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 on the occurrence of the earliest of any of the following:

- the insured passes away (except when the expectant mother passes away but the insured newborn child survives under **On Your Side Insurance Plan 2 – First Gift**);
- you do not pay the premium within 31 days of the due date;
- 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 (including the policy loan and interest) exceeds the guaranteed cash value of your policy;
- the date of termination of pregnancy with loss or death of the fetus (whether due to miscarriage or termination of pregnancy or otherwise and whether occurring spontaneously or otherwise), or the date the expectant mother suffers a stillbirth, regardless of whether Compassionate Refund of Premium Benefit is paid (applicable to **On Your Side Insurance Plan 2 – First Gift** only); or
- we do not receive the birth certificate of the newborn child within 14 days before the first policy anniversary (applicable to **On Your Side Insurance Plan 2 – First Gift** only).

ON YOUR SIDE INSURANCE PLAN 2 / ON YOUR SIDE INSURANCE PLAN 2 – FIRST GIFT

5. The Coverage Booster will be terminated on the occurrence of the earliest of any of the following:
 - when the total payments paid under the Coverage Booster reach the Coverage Booster Benefit Amount (i.e. 50% of Initial Sum Assured if the insured's age is 30 or below at policy application or 35% of Initial Sum Assured if the insured's age is 31 or above at policy application);
 - at the end of the 10th policy year;
 - when the basic plan is terminated or converted to a non-participating insurance plan; or
 - when you surrender the Coverage Booster and convert it to a whole life or whole life with critical illness protection insurance plan.
6. The Continuous Cancer Income Benefit will be terminated on the occurrence of the earliest of any of the following:
 - when the total payments paid under the Continuous Cancer Income Benefit reach 500% of the Initial Sum Assured;
 - when the total payments paid for cancer under the basic policy (under major illness benefit, Continuous Cancer Income Option and 10X Multiple Critical Illness Benefit) reach 600% of the Initial Sum Assured;
 - at the policy anniversary on or immediately following the insured's 85th birthday; or
 - when the basic plan is terminated or converted to a non-participating insurance plan.
7. The Lifelong Alzheimer / Parkinson Annuity Benefit will be terminated when the following happens:
 - when the basic plan is terminated or converted to a non-participating insurance plan.
8. The 10X Multiple Critical Illness Benefit will be terminated on the occurrence of the earliest of any of the following:
 - when the total payments paid under the basic policy (excluding the Coverage Booster, Lifelong Alzheimer / Parkinson Annuity Benefit, Severe Jaundice Benefit (applicable to **On Your Side Insurance Plan 2 – First Gift** only) and Cord Blood Stem Cell Transfusion Benefit (applicable to **On Your Side Insurance Plan 2 – First Gift** only)) reach 1,100% of the Initial Sum Assured;
 - when the total payments paid under 10X Multiple Critical Illness Benefit reach 1,000% of the Initial Sum Assured;
 - at the policy anniversary on or immediately following the insured's 85th birthday; or
 - when the basic plan is terminated or converted to a non-participating insurance plan.
9. The Waiver of Premium on Death (Parents) will be terminated on the occurrence of the earliest of any of the following:
 - at the policy anniversary on or immediately following the insured's 25th birthday;
 - in respect of the policy owner, at the policy anniversary on or immediately following the policy owner's 75th birthday; or
 - in respect of the contingent owner, at the policy anniversary on or immediately following the contingent owner's 75th birthday.
10. The Waiver of Premium on Death (Spouse) will be terminated when the following happens:
 - at the policy anniversary on or immediately following the 75th birthday of the spouse of the insured.
11. The Top-up Premium Protector will automatically terminate on the occurrence of the earliest of any of the following:
 - when the entire balance of regular premiums payable under the basic policy is waived by us;
 - when the total advance payments paid under the basic policy reach 100% of the Initial Sum Assured;
 - at the end of the 5th policy year; or
 - when the basic plan is terminated or converted to a non-participating insurance plan.
12. Once top-up premium payment option is selected, it cannot be cancelled or changed. Before selecting the premium payment option, you are reminded to consider carefully both premium payment options and to assess and understand any potential financial impact to you. For the differences between the two premium payment options (including returns, benefits and premium amounts), please refer to the respective benefit illustrations.
13. Under 10X Multiple Critical Illness Benefit and Lifelong Alzheimer / Parkinson Annuity Benefit, (i) in respect of the insured's diagnosis of Alzheimer's disease / Irreversible organic degenerative brain disorders, benefit payment will only be paid 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 policy anniversary on or immediately following the insured's 85th birthday; or (ii) in respect of the insured's diagnosis of Parkinson's disease, benefit payment will only be paid if the insured fulfils the Company's definition requirement of Parkinson's disease on or before the policy anniversary on or immediately following the insured's 85th birthday.
14. 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.
15. 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.
16. 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.
17. Future premiums will be reviewed and adjusted if necessary to reflect overall claim experience and other factors, the detailed list of which are set out under "Premium Adjustment" section.

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 (applicable to **On Your Side Insurance Plan 2** only);
- Fulminant viral hepatitis or cancer of the insured due to AIDS or HIV infection;
- a self-inflicted injury; and
- any illnesses existed before the policy is issued and was not disclosed in the application for insurance or health statement.

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

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 of the 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 policy 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 any other similar plans as determined by us, and the expected claim outgo in the future of such policies, 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 this plan's backing asset
- policy surrenders and lapses of this plan
- expenses directly related to this plan and indirect expenses allocated to this plan

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 under the policy, the 10X Multiple Critical Illness Benefit will only be payable for the subsequent claim for prostate cancer 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.

Severe Jaundice Benefit will only be payable if in-patient phototherapy for treatment of the insured's severe jaundice is medically necessary. Cord Blood Stem Cell Transfusion Benefit will only be payable if cord blood stem cell transfusion is medically necessary for treatment of the insured's cancer as recommended by a registered medical practitioner who is an oncologist.

The term "medically necessary" as stated above means that the medical service, procedure or supply is, in our opinion:

- consistent with the generally accepted professional standards of medical practice;
- required to establish a diagnosis and / or to provide treatment; and
- cannot be safely delivered in a lower level of medical care.

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

3. For Waiver of Premium on Death (Parents) and Waiver of Premium on Death (Spouse), there is a 2-year waiting period. The 2-year waiting period refers to the death of the insured's parent or the insured's spouse occur at least 2 years after:
 - (i) the later of the issue date and the commencement date of the policy; or
 - (ii) the effective date when the insured's parent is named as the owner or contingent owner (as the case may be) if the insured's parent becomes the owner or contingent owner after the policy is issued; or
 - (iii) the effective date when the insured's spouse is named as the owner or beneficiary (as the case may be) if the insured's spouse becomes the owner or beneficiary after the policy is issued.

The insured's parent and the insured's spouse must be aged 50 or below at the time when he / she becomes the owner, contingent owner or beneficiary (as the case may be).

ON YOUR SIDE INSURANCE PLAN 2 / ON YOUR SIDE INSURANCE PLAN 2 – FIRST GIFT

4. Applicable to **On Your Side Insurance Plan 2 – First Gift** only

The proposed insured of the **On Your Side Insurance Plan 2 – First Gift** policy must be an expectant mother who (i) must be aged 18 to 45 with gestation period of 22nd week or above at the time of application for the **On Your Side Insurance Plan 2 – First Gift** policy and (ii) carries the fetus for herself and who will become the legal mother of the newborn child following his / her birth. Only 1 person can be the insured under the **On Your Side Insurance Plan 2 – First Gift** policy at any given time. The expectant mother is required to apply for a separate **On Your Side Insurance Plan 2 – First Gift** policy for each fetus with same Initial Sum Assured if she is carrying twins. **On Your Side Insurance Plan 2 – First Gift** is not applicable to an expectant mother who is carrying more than two fetuses at the same time. The issuance of the **On Your Side Insurance Plan 2 – First Gift** policy is subject to AIA's sole discretion and underwriting decision.

5. Each of Care Concierge and One-Stop Oncology Service is additional value-added service, which is not guaranteed subject to the respective terms and conditions thereof, and does not form part of the contractual benefit of **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift**. The services under Care Concierge are provided in mainland China by the designated third party service provider engaged by AIA. One-Stop Oncology Service is provided in Hong Kong by designated independent third party service providers. The multi-disciplinary team of the medical specialists under One-Stop Oncology Service is designated by independent third party service provider and is subject to change from time to time without prior notice. AIA shall not be responsible for any act, negligence or omission of the service providers in the provision of any service, treatment, advice and opinion.

Care Concierge and One-Stop Oncology Service are subject to the eligibility of the insured (for One-Stop Oncology Service, it includes review of the insured's relevant medical reports of pathological or diagnostic imaging tests by the designated service providers), the availability of the services, the terms and conditions and any applicable terms and conditions imposed by the service providers relating to the services. AIA reserves the right to amend, suspend or terminate Care Concierge and One-Stop Oncology Service or any part of service thereunder (including the service providers, any details or terms and conditions relating thereto) at any time without any prior notice.

Please note that the Pre-approval - Medical Expense & Cashless Service and the administrative support related thereto under Care Concierge and One-Stop Oncology Service are not available to be used by the insured of **On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 – First Gift**.

For details, please refer to the relevant service leaflets and AIA's website:

- Care Concierge: <https://www.aia.com.hk/en/health-and-wellness/healthcare-services/care-concierge>
- One-Stop Oncology Service: <https://www.aia.com.hk/en/health-and-wellness/healthcare-services/aia-carepass/one-stop-oncology-service>.

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 in 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 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 Insurance Plan 2 / On Your Side Insurance Plan 2 – 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 Customer Service Centre at 12/F, AIA Tower, 183 Electric Road, North Point, 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 20 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 is not guaranteed and is determined at AIA's sole discretion. Terminal Bonus (if any) payable may be greater or lesser than the amount projected in the illustrative document or stated in the anniversary statement. The current bonus scales are neither indicative of future performance nor guaranteed. Past performance or current performance of AIA's business should not be interpreted as a guide for future performance. The actual Terminal Bonus (if any) payable throughout the duration of the policy may vary at AIA's sole discretion, which may be less or more favourable than those illustrated in this illustrative document and may be zero.
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 Insurance Plan 2 / On Your Side Insurance Plan 2 – 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).

ON YOUR SIDE INSURANCE PLAN 2 / ON YOUR SIDE INSURANCE PLAN 2 – FIRST GIFT

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 dynamically over a range that can be wider than the target range in response to the external market conditions and the financial condition of the participating business. For example, there may be 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 non-guaranteed 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 will 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. Waiver of Premium Rider (Basic Plan) waives the future regular premium payable under the basic policy of **On Your Side Insurance Plan 2** for the amount of coverage equal to the coverage of this Waiver of Premium Rider (Basic Plan) if the insured becomes totally and permanently disabled for at least 6 months uninterrupted due to either injury or sickness before the policy anniversary immediately following the insured's 60th birthday. If the insured is from mainland China or is a juvenile, we shall waive the future regular premium payable under the basic policy in the event of presumptive disability. Presumptive disability means the occurrence of any of the following: i) total and irrecoverable loss of sight of both eyes; ii) severance of two limbs at or above wrist or ankle; or iii) total and irrecoverable loss of sight of one eye and loss by severance of one limb at or above the wrist or ankle.

An insured ceases to be a juvenile for the purpose of this Waiver of Premium Rider (Basic Plan) when either after the age of 16 he/she becomes gainfully employed or self-employed; or he/she attains 18 years of age, whichever is earlier.

The offer of Waiver of Premium Rider (Basic Plan) is not applicable to **On Your Side Insurance Plan 2 - First Gift** and is for standard insured only and is subject to AIA's final approval.

The aggregate amount of coverage under this Waiver of Premium Rider (Basic Plan), any Waiver of Premium Rider (Basic Plan) and any Enhanced Advance Payment and Waiver of Premium Rider (Basic Plan) covering the insured, and whether attached to the basic policy or otherwise shall not exceed a maximum of US\$300,000 per life (this maximum amount is subject to change from time to time at the sole discretion of AIA).

Waiver of Premium Rider (Basic Plan) does not cover any disability caused by various reasons such as self-inflicted injury. Any disability caused by any congenital defect which has manifested or was diagnosed before the insured attains 17 years of age is also not covered.

12. The waiver of premium riders or payor benefit riders are not available for distribution by Citibank (Hong Kong) Limited. You can contact AIA directly after policy issuance for application for rider(s).

13. "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 in 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 or injury which is medically necessary, where the admission of the insured, length of confinement, and medical services and treatment received during confinement:

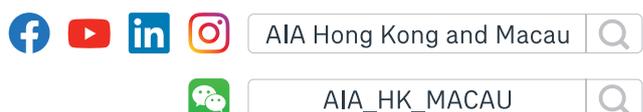
- (a) are all in accordance with standards of good medical practice; and
- (b) do not exceed the usual standard for the treatment of similar illness or injury at the location where such confinement takes place.

ON YOUR SIDE INSURANCE PLAN 2 / ON YOUR SIDE INSURANCE PLAN 2 – FIRST GIFT

14. Add-on plans / riders mean supplementary contracts as stated in the policy contract.
15. 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.
16. 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.
17. 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.
18. If your application omits facts or contains materially incorrect or incomplete facts, AIA has the right to declare the policy void.
19. Whether to apply for insurance coverage is your own individual decision.
20. 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, premium payment option, 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 Insurance Plan 2 / On Your Side Insurance Plan 2 – 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.**
21. 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 the policy (if any) exceed the guaranteed cash value of the policy, the policy will be terminated.
22. Total surrender value / total cash value refer to the same value and these terms are used interchangeably.
23. Benefit illustration / illustrative document / proposal refer to the same document and these terms are used interchangeably.
24. The policy currency of this plan offers in US dollars (US\$). For US\$, 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.
25. Any post sales service request including but not limited to value-added service of Care Concierge and One-Stop Oncology Service should be reached out to AIA directly by calling the AIA Customer Hotline (852) 2232 8808 in Hong Kong, or by visiting any AIA Customer Service Centre.
26. 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
 aia.com.hk







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ON YOUR SIDE INSURANCE PLAN 2 (OYS2) / ON YOUR SIDE INSURANCE PLAN 2 – FIRST GIFT (OYS2FG)

With love and care, from the first step to every step

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On Your Side Insurance Plan 2 / On Your Side Insurance Plan 2 –
First Gift is a participating insurance plan.

AIA Vitality

AIA International Limited
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**HEALTHIER, LONGER,
BETTER LIVES**

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

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. AIA Vitality (the "Programme") is not an insurance product. It is a membership programme and obligation of the Insurance Company and not of Citibank (Hong Kong) Limited. Citibank (Hong Kong) Limited's role is limited to introducing the Programme only and you should obtain further details about the Programme directly from the Insurance Company. Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the Programme provided by the Insurance Company.
5. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
6. All insurance applications are subject to Insurance Company's underwriting and acceptance.
7. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
8. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
9. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
10. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.