Protection for your current and future needs
The emergence of unknown infectious diseases and unexpected critical illness can strike when you least expect it, placing a heavy financial burden on the whole family. What’s more, with life expectancy rising, there is now an even greater chance of suffering multiple critical illnesses. Without adequate financial support, hefty medical cost can disrupt your plans for the future.

To provide a safety net in the face of an uncertain future, Protect Elite Ultra 3 / Protect Elite Ultra 3 – First Gift offers cover for 115 illnesses. This is supplemented by multiple protection features, including cover for serious infectious diseases, like COVID-19 in 2019 – 2020, as well as Selected Critical Illness Shield Benefit, Cancer Treatment Flexi Option and family protection benefit.

Protect Elite Ultra 3 – First Gift even accepts applications before the birth of a child to give your baby critical illness protection and savings from day one after birth, protecting your child against congenital conditions leading to covered critical illnesses. That way, you can equip your family for whatever life brings and face the future with confidence – together.

**New infectious diseases are emerging and evolving faster than ever**

Not only are treatments continually changing, but diseases are rapidly spreading across borders due to globalisation and other factors, while disease-causing agents are evolving and creating new infectious diseases. Studies conducted have revealed:

- About **40** new infectious diseases have been discovered since the 1970s, including SARS, avian flu, swine flu and zika virus.
- About **20%** of SARS patients needed to be admitted to an ICU. They stayed for around **10 days**.

**Sources:**
3. Critically Ill Patients With Severe Acute Respiratory Syndrome, JAMA Network (https://jamanetwork.com/journals/jama/fullarticle/196917)

The above information was gathered from external sources on a general basis and is for reference only. The information is extracted from AIA’s Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (Data collection date: May 2020).
• Diseases that had declined in the past are now re-emerging, such as malaria, cholera and tuberculosis.

• At least 12% of all disease-causing agents were previously unknown or are suddenly spreading to new geographical areas.

• The World Health Organization (WHO) considers some pandemics to be so serious, unusual or unexpected that they constitute an international public health risk that will potentially require an immediate coordinated international response, labelled a Public Health Emergency of International Concern (PHEIC). Ebola, zika virus, poliovirus, H1N1 swine flu and COVID-19 are all examples.

Sources:

The above information was gathered from external sources on a general basis and is for reference only. The information is extracted from AIA’s Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (Data collection date: May 2020).
Support your personal recovery journey

Cancer is currently the leading cause of death in Hong Kong, accounting for close to 1 in 3 deaths each year\(^8\). Fortunately, medical advancements are providing focused treatment options for different cancers, which can drastically improve survival rates\(^9\). That is why it is crucial to choose cancer protection that provides the most flexible support for your personal recovery journey.

Studies conducted have revealed:

- Cancer treatment can take a long time. Treatment for breast cancer can last 5 years or even longer\(^10\), and treatment for lung cancer can last over 3 years\(^11\).
- Basic treatment costs for terminal stage colorectal cancer can exceed HK$270,000 at a public hospital, and even HK$1.3 million at a private hospital\(^12\).
- Cancers may recur after treatment. The recurrence rate is 85% for ovarian cancer, and can be up to 48% for prostate cancer\(^13\). However, the sooner treatment begins, the higher the chance of recovery. For example, the chance of recurrence for Stage III and II colorectal cancers 5 years after surgery are 50% and 20 - 30% respectively, while for Stage I, the recurrence rate is less than 10%\(^14\).

Sources:

11. “Lung Cancer Treatment - Make good use of Second and third-generation Therapy, 80% of patients will survive their cancer up to 2 years, etnet (http://www.etnet.com.hk/www/tc/health/LA58508)
12. “Citizens Unaware of Cancer Treatment Costs”, Cancer Information (https://cancerinformation.com.hk/web/?meitibaodao=%E5%85%AC%E9%99%A2%E6%B2%BB%E7%99%82%E7%99%8C%E7%97%87%E8%87%AA%E8%B2%BB%E8%97%A5%E7%89%A9%E8%B2%BB%E7%94%A8%E3%80%80%E8%BC%83%E5%B8%82%E6%B0%91%E4%BC%B0%E8%A8%88%E9%AB%9819%E5%80%8D%E3%80%80%E7%B5%84)

The above information was gathered from external sources on a general basis and is for reference only.

The information is extracted from AIA’s Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (Data collection date: May 2020).
Cover from birth can be crucial

Planning ahead during pregnancy is a good way to prepare for the birth. By covering your baby from pregnancy, you can ensure your precious one is protected for life before any congenital conditions are discovered and it becomes too late to get cover.

Studies on Hong Kong’s most common congenital conditions have revealed:

- In 2017, congenital and chromosomal abnormalities were seen in **1 in 200 cases** in Hong Kong hospitals15.
- Congenital heart diseases are common among congenital conditions, affecting **3 in 500 babies** in Hong Kong16.
- Babies born before the 37th week of gestation are considered premature. These infants can face **intraventricular haemorrhaging**, or **bleeding in the brain**, if they are born before the **34th week**. This affects around **one-third** of babies born between the **24th and 26th week** of gestation. A further risk for premature babies born in this early period is that they might develop **retinopathy of prematurity**, an eye disorder that can cause blindness17.
- Some women will have babies that are born with a low birth weight. Babies with a low birth weight have a higher risk of developing respiratory infections, learning difficulties and blindness, and could immediately require months of hospital treatment18.

**Sources:**

18. “What are the most common pregnancy and labor complications?”, Healthline (https://www.healthline.com/health/pregnancy/delivery-complications#complications)

The above information was gathered from external sources on a general basis and is for reference only. The information is extracted from AIA’s Research of Critical Illness Trends and Medical Expenses by GfK Hong Kong, an independent market research company (Data collection date: May 2020).
Plan Highlights

Comprehensive protection
Cover for 115 diseases and any PHEIC disease determined by the WHO

Extra Benefit
Extra protection for critical illness benefit or death benefit within the first 10 years and up to 4 additional claims in total for cancer, heart attack and stroke

Flexible cancer claims
Provide the flexibility to speed up the next cancer claims if the insured is still receiving active treatment or end-of-life care

Premium waiver
Future premiums waived if the insured child’s parent or insured’s spouse passes away^

Fill protection gaps
Option to purchase additional whole-life protection insurance plan upon life’s milestones without further health information required

Protection from day one
Application for an unborn baby can begin from the 22nd week of gestation*

^ Premium for the basic plan will be waived for the insured child until age 25.
* Applicable to Protect Elite Ultra 3 – First Gift only.

Critical illness protection · Life insurance

Protect Elite Ultra 3 / Protect Elite Ultra 3 – First Gift is a participating insurance plan that offers life insurance, critical illness protection and the opportunity to enhance your savings (for the exact benefits of Protect Elite Ultra 3 – First Gift, please refer to “Critical illness protection and savings from day one after birth” (on page 12). Both plans provide all-round cover for 58 critical illnesses (including 57 major illnesses and 1 minor illness), 44 early-stage critical illnesses and 13 severe child diseases, along with flexible support, in case cancer, heart attack or stroke strike multiple times. It also offers specific cover for any severe infectious disease which is a Public Health Emergency of International Concern (PHEIC) according to the World Health Organization (WHO).

Protect Elite Ultra 3 – First Gift is designed especially for parents-to-be who want to cover their baby from day one after birth. Application can begin from the 22nd week of the mother’s pregnancy, ensuring the baby is protected against congenital conditions leading to covered illnesses from birth, for true lifelong support throughout every stage. During gestation, the expectant mother as the insured will only be covered under the Compassionate Refund of Premium Benefit upon a miscarriage, stillbirth, a pregnancy termination that is recommended by a registered specialist doctor or the passing of both the mother and baby. Please note that the insured mother will not have any life insurance or critical illness protection. After birth of the baby, the baby will become the insured and the mother will cease to be the insured. The child will thereafter be covered with benefits, including life insurance, covered illnesses protection, Serious Infectious Disease Protection Benefit, Selected Critical Illness Shield Benefit, Cancer Treatment Flexi Option and Super Lifestage Option, for more details, please refer to “Critical illness protection and savings from day one after birth” (on page 12). In the following sections, “insured”, who is the person protected under the policy, generally refers to your child being the insured after birth:

- If the worst should happen
- Upgraded protection for the first 10 years
- Serious Infectious Disease Protection Benefit
- Selected Critical Illness Shield Benefit safeguards you time after time
- Cancer Treatment Flexi Option to meet your treatment needs
- Extended cover for your loved ones
- Super Lifestage Option to enhance your protection
- Cover for undetected congenital conditions in children
- Wealth accumulation for lifelong benefits

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

If the insured passes away, we will pay the death benefit to the person whom you select in your policy as the beneficiary. The death benefit will include:

i. Current Sum Assured; 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.

Current Sum Assured means the Sum Assured left after the deduction of all advance payment(s) made for the benefits for a major illness, minor illness, Early Stage Critical Illness, Severe Child Disease and the Serious Infectious Disease Protection Benefit from the Initial Sum Assured. Please refer to the policy contract for detailed definition and the Covered Illness Schedule for Covered Illness under “Early Stage Critical Illness”, “Severe Child Disease” and “Serious Infectious Disease Protection”. The Initial Sum Assured means the protection amount that you have purchased.

If the insured is diagnosed with any covered major illness, minor illness, Early Stage Critical Illness, Severe Child Disease and / or meets the criteria for the Serious Infectious Disease Protection Benefit, we will pay:

i. the benefit amount for the covered illness (see the Covered Illnesses Benefit Schedule); and

ii. the corresponding non-guaranteed Terminal Bonus (if any), provided that the policy has been in force for 5 years or more.

Except the Selected Critical Illness Shield Benefit and the Cancer Treatment Flexi Option are applicable (please refer to page 24 for details), the total payments made in respect of the benefits under the policy shall not exceed 100% of the Initial Sum Assured (excluding any Terminal Bonus). Any advance payment(s) made will reduce the Current Sum Assured of the basic policy. The premium, guaranteed cash value, and any Terminal Bonus will also be reduced accordingly. Once advance payments for covered illnesses reach 100% of the Initial Sum Assured, the Terminal Bonus will no longer be declared under your policy.

In any event, we will deduct all outstanding debt under your policy before making any claim payment.

Upgraded protection for the first 10 years

During the first 10 years of the policy, we will provide the Coverage Booster applicable to 58 critical illnesses (including 57 major illnesses and 1 minor illness) or the death benefit, where applicable, with no extra premium required. Such Coverage Booster is not affected by any advance payment for Early Stage Critical Illness, Severe Child Disease and Serious Infectious Disease Protection Benefit.

The upgraded protection for the first 10 years under Protect Elite Ultra 3:

<table>
<thead>
<tr>
<th>Insured’s Age at Application</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 30 or below</td>
<td>Aggregate over the effective period up to 50% of the Initial Sum Assured</td>
</tr>
<tr>
<td>Age 31 or above</td>
<td>Aggregate over the effective period up to 35% of the Initial Sum Assured</td>
</tr>
</tbody>
</table>

The upgraded protection for the first 10 years under Protect Elite Ultra 3 – First Gift could be an extra support after the birth of the baby where the family could receive an additional 50% of the Initial Sum Assured.

Subject to our underwriting decision at policy inception, we may offer you a conversion right for the Coverage Booster. During the 10th policy year or the anniversary of your cover immediately following the insured’s 64th birthday (whichever is earlier), you can convert the remaining unpaid amount of the Coverage Booster into a whole-life or whole-life with critical illness protection insurance plan subject to additional premium, and no further health information will be required. Upon conversion, the Coverage Booster will be surrendered and the new converted plan will be dated as of the date of such surrender.
Serious Infectious Disease Protection Benefit

We will pay you an advance payment of 20% of the Initial Sum Assured if the insured is diagnosed with a disease that is a PHEIC according to the WHO within 1 year after the diagnosis and he/she has stayed in the ICU for 3 or more consecutive days as a result of that disease.

a Subject to a maximum of US$50,000 per insured.

Example of Serious Infectious Disease Protection Benefit

WHO declared COVID-19 as a PHEIC on 30 January 2020

Mr. Wong diagnosed with COVID-19 on 20 July 2020 and as a result has stayed in the ICU for 3 consecutive days

Receive 20% of Initial Sum Assured

Premium will be reduced by 20%

What is a PHEIC?

WHO considers some pandemics to be so serious, unusual or unexpected that they constitute an international public health risk that will potentially require an immediate coordinated international response, labelled a Public Health Emergency of International Concern (PHEIC). Ebola, zika virus, poliovirus, H1N1 swine flu and COVID-19 are all examples. For details, please visit https://www.who.int/ihr/procedures/pheic/en/.

PHEIC since 2005

2009

2014

2016

2018

2019

Future

Swine Flu

Polio & Ebola

Zika Virus

Kivu Ebola

COVID-19
Critical illnesses can unfortunately occur more than once in a lifetime. To enhance your protection, the upgraded Selected Critical Illness Shield Benefit and Cancer Treatment Flexi Option (see next page) provide flexible cover for cancer, heart attack and stroke. Total benefits under Protect Elite Ultra 3 / Protect Elite Ultra 3 – First Gift may reach up to 500% of the Initial Sum Assured, providing long-term financial support to help ease your burden on the insured’s road to recovery.

Once you have claimed 100% of the Initial Sum Assured for any covered illness(es) (including both cancer and non-cancer covered illnesses), no further premium will be required. Subsequently, the Selected Critical Illness Shield Benefit will pay up to 4 additional claims in total for cancer (including a continuation, metastasis or recurrence of a previous covered cancer or a new covered cancer), heart attack or stroke, each for 100% of the Initial Sum Assured.

All 4 claims under the Selected Critical Illness Shield Benefit are subject to a survival period of 15 days from the date of diagnosis, as well as a waiting period. The waiting period for a subsequent claim will be 1 year, except where the previous and subsequent diagnoses are both for cancer, in which case the waiting period will be 3 years. Once you have made a claim for heart attack or stroke, each subsequent heart attack or stroke must be newly diagnosed (see below for details). If the last claim was made for an Early Stage Critical Illness, Severe Child Disease, minor illness or Serious Infectious Disease Protection Benefit, no waiting period will be applicable.

The cover period of the Selected Critical Illness Shield Benefit is up until age 85 of the insured. In case the insured reaches the age of 70 or above and makes any subsequent claim for prostate cancer resulting from the continuation of a previous prostate cancer for which a previous claim was made, the benefit will only be payable if the insured has received or is in the process of receiving the full course of cancer-directed surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy) which is medically necessary during the intervening period between the diagnosis of the previous and subsequent prostate cancer.

* The waiting period will be 1 year, except where the previous and subsequent claim are both for cancer, in which case the waiting period will be 3 years. 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. 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. Please refer to the policy contract for the definition of covered illnesses.
It is the unforeseen that always happens, the costs of cancer treatment may exceed expectations. If you need additional financial support, you may select the Cancer Treatment Flexi Option, which gives you the flexibility to speed up the next cancer claim under the Selected Critical Illness Shield Benefit by claiming 50% of the Initial Sum Assured, helping you meet urgent treatment needs.

Under the Selected Critical Illness Shield Benefit, there is a 3-year waiting period between previous and subsequent cancer diagnosis and a 1-year waiting period for other major illnesses. In order to meet your urgent treatment needs, the Cancer Treatment Flexi Option lets you shorten the 3-year cancer waiting period to just 1 year, giving you extra flexibility to support treatment for the insured.

After just a 1-year waiting period\(^1\), if the insured is still suffering from cancer and is still receiving active treatment\(^+\) or end-of-life care\(^\Delta\), you can opt to claim 50% of the Initial Sum Assured under the Cancer Treatment Flexi Benefit to help lighten your financial load when urgent treatment needs arise.

This option is available after a 1-year waiting period\(^^\), provided that the cover for the Selected Critical Illness Shield Benefit has not ceased. You may exercise this option twice whilst the policy is in force. Please note that, if you make a claim under the Cancer Treatment Flexi Benefit, such payment will replace 1 pay-out under the Selected Critical Illness Shield Benefit. Hence, there will only be up to 2 pay-outs under the Selected Critical Illness Shield Benefit if this option is exercised twice, as illustrated in the diagram below. Your next claim under the Selected Critical Illness Shield Benefit (if any) will be available after 3 years for a cancer claim or 1 year for a heart attack or stroke claim, counting from the diagnosis date of the previous cancer claim under major illness benefit or Selected Critical Illness Shield Benefit, regardless of whether the Cancer Treatment Flexi Option was exercised.

The cover period of the Cancer Treatment Flexi Option is up until age 85 of the insured. This benefit is subject to a survival period of 15 days from the date of diagnosis.

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\(^1\) 1-year waiting period following a preceding cancer diagnosis (if the previous cancer payment was made under major illness benefit or Selected Critical Illness Shield Benefit) or from the date we receive your claim notice under the Cancer Treatment Flexi Option (if the previous cancer payment was made under Cancer Treatment Flexi Option).

\(^+\) 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.

\(^\Delta\) End-of-life care means any treatment in hospital or a registered hospice specifically to relieve cancer symptoms in which the cancer is progressing due to lack of available treatment to cure or control the cancer.

\(^*\) Please note that such payment will replace 1 pay-out under the Selected Critical Illness Shield Benefit. Hence, there will only be up to 2 pay-outs under the Selected Critical Illness Shield Benefit after 2 pay-outs under the Cancer Treatment Flexi Benefit.

\(^#\) The next claim under the Selected Critical Illness Shield Benefit (if any) will be available after 3 years for a cancer claim or 1 year for a heart attack or stroke claim, counting from the diagnosis date of the previous cancer claim under major illness benefit or Selected Critical Illness Shield Benefit, regardless of whether the Cancer Treatment Flexi Option was exercised.
Extended cover for your loved ones

*Protect Elite Ultra 3 / Protect Elite Ultra 3 – First Gift* could help you extend a safety net over your loved ones - with no health information required. If you or the parent of an insured child, or the spouse of an insured adult passes away before the age of 80, we will activate the Waiver of Premium on Death (Parents) or the Waiver of Premium on Death (Spouse) (see below), which waives the future policy premiums to lighten your burden, without affecting your protection and policy values.

These benefits, which come with the basic policy, will become effective once the policy has been in force for 2 years, provided that the parent of an insured child or the spouse of an insured adult is at or below the age of 50 at the time of policy application.

**Protect your child’s future**

To safeguard your child’s cover even if the very worst happens, the Waiver of Premium on Death (Parents) will be provided under the policy to insure your child who is below the age of 18 at the time of policy application (for *Protect Elite Ultra 3*) or your child from day one after birth (for *Protect Elite Ultra 3 – First Gift*). If you (i.e. the policy owner) and / or the contingent owner pass(es) away before the age of 80, provided that the policy has been in force for 2 years, the insured child will continue to enjoy protection without having to pay future premiums for the basic plan until the age of 25 of the insured child.

You and / or the contingent owner need to be at or below the age of 50 at the time of policy application. The contingent owner must be the insured child’s parent, who may become the policy owner if the current policy owner passes away.

**Love for your spouse will endure**

To ease your burden through life’s darkest times, the Waiver of Premium on Death (Spouse) will be provided under *Protect Elite Ultra 3* with an insured adult at the age of 18 or above at the time of policy application. If the insured’s spouse, who is either the policy owner or beneficiary of the policy*, passes away before the age of 80, provided that the policy has been in force for 2 years, the insured will continue to enjoy protection under the policy without having to pay any future premiums for the basic plan.

The insured’s spouse must be at or below the age of 50 at the time of policy application.

* can be the sole beneficiary or one of the beneficiaries

To enjoy this benefit, you should assign a family member who is at or below the age of 50 as the contingent owner (if any) or beneficiary and provide relevant information specified under the application form upon the policy application.

To give you more flexibility, if there is a change in your family status, you may reassign a new family member who is at or below the age of 50 as the policy owner, contingent owner (if any) or beneficiary any time while the policy is in effect. The existing waiver of premium benefit will be suspended for a period of 2 years from the effective date of the relevant reassignment, after which it will resume, subject to the age and relationship requirements described above.
Super Lifestage Option to enhance your protection

You may need better life insurance protection when you enter another stage of life. Protect Elite Ultra 3 / Protect Elite Ultra 3 – First Gift offers you an option to purchase an additional whole-life protection insurance plan without requiring further health information upon any of the following milestone events, subject to the choices of products then made available for the purpose of this option:

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

You may exercise the Super Lifestage Option under all applicable policies:

- once per milestone event but not more than two milestone events for the same insured;
- each purchase of the additional whole-life protection insurance plan must be separated by at least 2 consecutive years;
- after the plan has been in force for 2 years;
- on or before the policy anniversary immediately following the insured’s 60th birthday;
- within 180 days from the date of the milestone events; and
- provided that no claim (except the Waiver of Premium on Death (Parents) and the Waiver of Premium on Death (Spouse)) is submitted to us or has been made under this policy.

The Sum Assured of each additional whole-life protection insurance plan cannot exceed:

- US$500,000;
- 50% of the Initial Sum Assured of this plan; or
- the mortgage loan amount obtained by the insured for the new purchase of residential property.

whichever is lower.

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

Please refer to point 12 of “Additional Important Information” for more details.
Critical illness protection and savings from day one after birth
(applicable to Protect Elite Ultra 3 – First Gift)

Give your child a head-start with the precious gift of critical illness protection and savings from birth, for secure foundations your child can rely on for life. Simply take up Protect Elite Ultra 3 – First Gift during the pregnancy, which will cover your child with 20% of the benefit amount for covered illnesses within 90 days after the later of the issue date of the policy or the date of birth, with full cover commencing 90 days after the later of the issue date of the policy or birth. Even if a congenital condition is discovered, your child will still be protected against the covered illnesses. Savings under the plan will also begin accumulating from the time the baby is in the womb – and continue growing with your child to provide support in adulthood. Please note that the baby’s birth certificate is required to be submitted by 14 days before the first policy anniversary. Otherwise, the policy will terminate on the first policy anniversary.

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

<table>
<thead>
<tr>
<th>Pregnancy stage</th>
<th>After birth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured person</td>
<td></td>
</tr>
<tr>
<td>Mother</td>
<td>Child</td>
</tr>
<tr>
<td>Miscarriage / stillbirth / undergoing of a pregnancy termination that is recommended by a registered specialist doctor</td>
<td>Compassionate Refund of Premium Benefit equivalent to 105% of the total premiums paid under Protect Elite Ultra 3 - First Gift</td>
</tr>
<tr>
<td>Covered illnesses</td>
<td>N/A</td>
</tr>
<tr>
<td>Death</td>
<td>Compassionate Refund of Premium Benefit equivalent to 105% of the total premiums paid under Protect Elite Ultra 3 - First Gift (only applicable for the passing of both the mother and baby)</td>
</tr>
</tbody>
</table>

# Please refer to the “Covered Illnesses Benefit Schedule” for details.
Cover for undetected congenital conditions in children

The younger you are when your critical illness protection begins, the lower the premium and the longer the cover period you obtain. That is why parents usually buy insurance policies for their children. Undetected congenital conditions may remain undetected for years and could develop into a critical illness. However, policies often fail to cover diseases caused by congenital diseases. Protect Elite Ultra 3 / Protect Elite Ultra 3 - First Gift addresses this gap by providing your children with thorough protection for covered illnesses related to congenital diseases with symptoms which remain undetected at policy issue, and protecting your financial plans from any surprise discovery of a life-changing hereditary trait.

Continuous protection

Once claims for covered illnesses reach 100% of the Initial Sum Assured, the subsequent premiums of the basic policy will be waived.

Wealth accumulation for lifelong benefits

Protect Elite Ultra 3 / Protect Elite Ultra 3 – First Gift offers guaranteed cash value to help you accumulate wealth.

Once the basic policy has been in force for 5 years, Protect Elite Ultra 3 / Protect Elite Ultra 3 – First Gift also declares a non-guaranteed Terminal Bonus (if any) to you at least once per year that may grow your wealth. You may receive the Terminal Bonus when:

i. you surrender the policy;
ii. the insured passes away; or
iii. we pay out the benefits for major illness, minor illness, Early Stage Critical Illness, Severe Child Disease and / or the Serious Infectious Disease Protection Benefit (Terminal Bonus (if any) will be determined in accordance with the proportion of the benefits), other than the benefits paid out for Selected Critical Illness Shield Benefit and / or Cancer Treatment Flexi Option.

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

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

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.
Greater financial flexibility with 4 premium payment terms

Protect Elite Ultra 3 / Protect Elite Ultra 3 – First Gift is denominated in US dollars. You can choose from 4 premium payment terms and enjoy life insurance and critical illness protection throughout the lifetime of the insured. The premium can be paid annually, semi-annually, quarterly or monthly.

For Protect Elite Ultra 3:

<table>
<thead>
<tr>
<th>Premium Payment Term</th>
<th>Insured’s Age at Application</th>
<th>Benefit Term for Critical Illness</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 years</td>
<td>15 days to age 65</td>
<td>10 years 15 days to age 65</td>
</tr>
<tr>
<td>18 years</td>
<td>15 days to age 62</td>
<td>18 years 15 days to age 62</td>
</tr>
<tr>
<td>25 years</td>
<td>15 days to age 55</td>
<td>25 years 15 days to age 55</td>
</tr>
<tr>
<td>30 years</td>
<td>15 days to age 50</td>
<td>30 years 15 days to age 50</td>
</tr>
</tbody>
</table>

At the time of application, we determine the amount of premium based on the chosen payment term.

For Protect Elite Ultra 3 – First Gift:

The premium is not expected to increase with age. However, the premium of the basic policy is not guaranteed, and we reserve our right to review and adjust the premium from time to time (please refer to “Premium Adjustment” under Important Information for details).

<table>
<thead>
<tr>
<th>Premium Payment Term</th>
<th>Insured Mother’s Age at Application</th>
<th>Benefit Term for Critical Illness</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 years</td>
<td>Age 18 to age 45 with gestation period of 22nd week or above</td>
<td>• Insured Mother: N/A</td>
</tr>
<tr>
<td>18 years</td>
<td></td>
<td>• Insured Child: Lifetime cover^</td>
</tr>
<tr>
<td>25 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 years</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

^ Excluding 13 Severe Child Diseases, Osteoporosis with Fractures, Loss of Independent Existence, Selected Critical Illness Shield Benefit and Cancer Treatment Flexi Option. Please refer to the “Covered Illnesses Schedule” for details.
Examples
(The following examples are hypothetical and for illustrative purposes only. The actual Terminal Bonus is not guaranteed and is declared at AIA’s sole discretion.)

Case 1: Smart Professionals
Policy owner and insured: Gilbert (age 35, non-smoker)
Occupation: Senior Accountant
Family status: Married

Newly married, Gilbert hopes to focus on his career to create a better life for himself and his family. However, with overall life expectancy increasing and medical treatment costs rising across the board, Gilbert worries about contracting a critical illness – such a scenario could seriously affect his plans and his family. He wants to plan ahead and be as prepared as possible. This is why he purchases Protect Elite Ultra 3 for Selected Critical Illness Shield Benefit and AIA’s upgraded Cancer Treatment Flexi Option, both of which offer flexible cover for multiple critical illnesses.

Insured’s Age
| Insured’s Age | Age 35 | Age 40 | 1-year waiting period |

Gilbert purchases Protect Elite Ultra 3

Initial Sum Assured:
US$125,000

Coverage booster for the first 10 years:
US$43,750
(i.e. 35% of the Initial Sum Assured)

Annual premium:
US$4,686
(18-year premium payment term)

First claim
Gilbert is diagnosed with colorectal cancer
100% of the Initial Sum Assured:
US$125,000

Coverage Booster for the first 10 years:
US$43,750
(i.e. 35% of the Initial Sum Assured)

US$168,750 total

Note:
1. After a 1-year waiting period following a preceding cancer diagnosis (if the previous cancer payment is major illness benefit or Selected Critical Illness Shield Benefit) or from the date we receive your claim notice under Cancer Treatment Flexi Option (if the previous cancer payment is Cancer Treatment Flexi Option), if the insured is still suffering from cancer and is still receiving active treatment or end-of-life care, you can opt to claim 50% of the Initial Sum Assured under the Cancer Treatment Flexi Option. Active treatment means a full course of cancer-directed surgery, radiotherapy, chemotherapy, targeted therapy or a combination of these treatments (excluding hormonal therapy), which is medically necessary. End-of-life care means any treatment provided in hospital or a registered hospice specifically to relieve cancer symptoms in which the cancer is progressing due to lack of available treatment to cure or control the cancer. This option is available after a 1-year waiting period, provided that the cover for the Selected Critical Illness Shield Benefit has not ceased. You may exercise this option twice whilst the policy is in force. If you make a claim under the Cancer Treatment Flexi Benefit, such payment will replace 1 pay-out under the Selected Critical Illness Shield Benefit. Hence, there will only be up to 2 pay-outs under the Selected Critical Illness Shield Benefit if this option is exercised twice. Your next claim under the Selected Critical Illness Shield Benefit (if any) will be available after 3 years for a cancer claim or 1 year for a heart attack claim or stroke claim, counting from the diagnosis date of previous cancer claim under major illness benefit or Selected Critical Illness Shield Benefit, regardless of whether the Cancer Treatment Flexi Option was exercised. The cover period of the Cancer Treatment Flexi Option is up until age 85 of the insured. This benefit is subject to a survival period of 15 days.
If no claims are made under the plan, there will be a total surrender value of approximately US$488,196\(^2\) when Gilbert reaches age 85 (This can be up to 5.79 times the total premium paid).

3-year waiting period\(^3\) between previous and subsequent cancer diagnosis

---

**Second claim**
(First claim under Cancer Treatment Flexi Option\(^1\))

After 1 year, Gilbert is still undergoing active treatment for his colorectal cancer. With his cancer treatment costs increasing, Gilbert needs additional support to meet his urgent treatment needs.

Under the Cancer Treatment Flexi Option, Gilbert can accelerate his next Selected Critical Illness Shield Benefit to lighten his financial load\(^*\).

50% of the Initial Sum Assured:

**US$62,500**

(*This payment will replace one pay-out under the Selected Critical Illness Shield Benefit.)

---

**Third claim**
(Second claim under Cancer Treatment Flexi Option\(^1\))

1 year later, Gilbert is still undergoing active treatment and again exercises the Cancer Treatment Flexi Option\(^*\).

50% of the Initial Sum Assured:

**US$62,500**

(*The two payments under the Cancer Treatment Flexi Option made at ages 41 and 42 will replace two pay-outs under the Selected Critical Illness Shield Benefit. Hence, there will now be a maximum of two pay-outs under the Selected Critical Illness Shield Benefit.)

---

**Fourth claim**
(First claim under Selected Critical Illness Shield Benefit)

Gilbert still has colorectal cancer

100% of the Initial Sum Assured:

**US$125,000**

---

Total benefit payable to Gilbert: **US$418,750\(^4\)**, 3.35 times the Initial Sum Assured in 3 years
Note:

2. The total surrender value illustrated is a projected value and is not guaranteed. The total surrender value includes the guaranteed cash value (US$111,609) and non-guaranteed Terminal Bonus (US$376,588). The value is based on the current bonus scale. The bonus scale is neither indicative of future performance nor guaranteed. Past performance or current performance of our business should not be interpreted as a guide for future performance. The Terminal Bonus payable throughout the duration of the policy may vary at AIA’s sole discretion, which may be less or more favourable than the case illustrated. The above example assumes that no cash withdrawals, policy loans, claims or reductions of the Initial Sum Assured are made throughout the term of the policy and that all premiums are paid in full when due. To receive the amounts illustrated, the policy owner must surrender his or her policy at the end of the respective policy year. This policy will be terminated when the total surrender value has been withdrawn entirely.

3. The Selected Critical Illness Shield Benefit will pay up to 4 additional claims in total for cancer (including a continuation, metastasis or recurrence of a previous covered cancer or a new covered cancer), heart attack or stroke, each for 100% of the Initial Sum Assured. If you make two claims under the Cancer Treatment Flexi Option, such payments will replace 2 pay-outs under the Selected Critical Illness Shield Benefit. Hence there will only be up to 2 pay-outs under the Selected Critical Illness Shield Benefit in this scenario. The Selected Critical Illness Shield Benefit is subject to a survival period of 15 days, as well as a waiting period. The waiting period will be 1 year, except where the previous and subsequent diagnoses are both for cancer, in which case the waiting period will be 3 years. The cover period of the Selected Critical Illness Shield Benefit is up until age 85 of the insured.

4. This benefit does not include the non-guaranteed Terminal Bonus.

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 Terminal Bonus. For the details of product features and the terms & conditions, please refer to this product brochure and the policy contract.
Case 2: Family First

Policy owner and insured: Joshua (age 35, non-smoker)
Occupation: Finance Manager
Family status: Married

As the breadwinner for his family, Joshua understands that life can be surprising and ever-changing. He wants to stay ahead of potential health threats and protect his beloved family from financial uncertainty throughout every stage of his life. That’s why he decides to purchase Protect Elite Ultra 3. This policy will give Joshua and his family more confidence, and the ability to overcome challenges they face in every stage.

<table>
<thead>
<tr>
<th>Insured’s Age</th>
<th>Initial Sum Assured of Protect Elite Ultra 3</th>
<th>Sum Assured of additional whole-life protection insurance plan¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 35</td>
<td>US$100,000</td>
<td>US$50,000 (US$100,000 x 50%)</td>
</tr>
<tr>
<td>Age 38</td>
<td>US$100,000</td>
<td>US$50,000 (US$100,000 x 50%)</td>
</tr>
<tr>
<td>Age 40</td>
<td>US$100,000</td>
<td>US$50,000 (US$100,000 x 50%)</td>
</tr>
</tbody>
</table>

Joshua purchases Protect Elite Ultra 3
Initial Sum Assured: US$100,000
Annual premium: US$3,749 (18-year premium payment term)

Milestone event - the birth of new child
To provide comfort and protection for his wife and baby, Joshua exercises the policy’s Super Lifestage Option. He purchases an additional whole-life protection insurance plan with a Sum Assured of:

US$50,000¹ (US$100,000 x 50%) No additional health information required

Milestone event - obtaining bank’s mortgage for a new flat
Mortgage amount: US$375,000
With this increased financial burden, Joshua wants to enhance his family’s insurance protection. He exercises the policy’s Super Lifestage Option² for the second time and purchases an additional whole-life protection insurance plan with Sum Assured of:

US$50,000¹ (US$100,000 x 50%) No additional health information required

Note:
1. The policy owner shall exercise his right under the Super Lifestage Option within 180 days from the date of the milestone events, and provided that no claim (except the Waiver of Premium on Death (Parents) and the Waiver of Premium on Death (Spouse)) is submitted or has been made under this policy. The policy owner may exercise the Super Lifestage Option under all applicable policies to purchase a maximum of two additional whole-life protection insurance plans. The Sum Assured of each additional whole-life protection insurance plan cannot exceed (i) US$500,000; (ii) 50% of the sum assured of this plan; or (iii) the mortgage loan amount obtained by the insured for such new purchase of residential property, whichever is lower.
2. Each purchase of the additional whole-life protection insurance plan must be separated by at least 2 consecutive years.

For the details of product features and the terms & conditions, please refer to this product brochure and the policy contract.
Case 3: Family First

Policy owner: Jason (age 35, non-smoker, Marketing Manager)

Pregnancy Stage | After birth
---|---
Insured: Susan (Jason's wife) | Insured: Tommy (Jason's son)

Jason is about to become a father, so he wants to secure more advanced protection for his little one from day one after birth. That’s why he insures his baby with *Protect Elite Ultra 3 – First Gift*, which accepts his application during his wife’s pregnancy to give his child a head-start with whole-life critical illness protection from day one after birth, protecting the child against congenital conditions and other critical illness. Savings will also begin accumulating under the plan and continue growing with the child to provide support in adulthood, for true lifelong support throughout every life stage.

Jason purchases *Protect Elite Ultra 3 – First Gift* for his son during his wife’s pregnancy, which covers his newborn baby with 20% of the benefit amount for covered illnesses at birth, with full cover afterwards.

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

Tommy (Jason’s son) enjoys full cover commencing 90 days after his birth, providing lifelong support throughout every life stage.

**Note:**
1. For covered illnesses, 20% of the covered illness benefit will be paid within 90 days after the later of the issue date of the policy or the date of birth; or full cover will be available after 90 days after the later of the issue date of the policy or the date of birth. For the death benefit, 20% of the death benefit amount will be paid within 180 days after birth; or 100% of the death benefit amount will be paid after 180 days after birth. Please refer to the “Covered Illnesses Benefit Schedule” for details of the covered illnesses.
2. Benefit term for lifetime cover is excluding 13 Severe Child Diseases, Osteoporosis with Fractures, Loss of Independent Existence, the Selected Critical Illness Shield Benefit and the Cancer Treatment Flexi Option. Please refer to the “Covered Illnesses Schedule” for details.
3. The insured mother’s age must be 18 to 45 with gestation period of 22nd week or above.

For the details of product features and the terms & conditions, please refer to this product brochure and the policy contract.
## Covered Illnesses Schedule

<table>
<thead>
<tr>
<th>44 Early Stage Critical Illnesses and 13 Severe Child Diseases*</th>
<th>58 Critical Illnesses (including 57 major illnesses and 1 minor illness)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Group 1</strong> Cancer</td>
<td></td>
</tr>
<tr>
<td>1 Carcinoma-in-situ</td>
<td>1 Cancer</td>
</tr>
<tr>
<td>2 Early Stage Malignancy</td>
<td></td>
</tr>
<tr>
<td><strong>Group 2</strong> Illnesses related to the Heart</td>
<td></td>
</tr>
<tr>
<td>3 Endovascular Treatments of Aortic Disease or Aortic Aneurysm</td>
<td>2 Cardiomyopathy</td>
</tr>
<tr>
<td>4 Less Invasive Treatments of Heart Valve Disease</td>
<td>3 Coronary Artery Surgery</td>
</tr>
<tr>
<td>5 Less Severe Heart Disease (including cardiac pacemaker or</td>
<td>4 Heart Attack</td>
</tr>
<tr>
<td>defibrillator insertion)</td>
<td></td>
</tr>
<tr>
<td>6 Less Severe Infective Endocarditis</td>
<td>5 Heart Valve Replacement and Repair</td>
</tr>
<tr>
<td>7 Minimally Invasive Direct Coronary Artery By-pass</td>
<td>6 Infective Endocarditis</td>
</tr>
<tr>
<td>8 Percutaneous Coronary Intervention</td>
<td>7 Other Serious Coronary Artery Disease</td>
</tr>
<tr>
<td>9 Pericardectomy</td>
<td>8 Pulmonary Arterial Hypertension (Primary)</td>
</tr>
<tr>
<td>10 Kawasaki Disease with Heart Complications`</td>
<td>9 Surgery to Aorta</td>
</tr>
<tr>
<td>11 Rheumatic Fever with Valvular Impairment`</td>
<td></td>
</tr>
<tr>
<td>12 Severe Haemophilia`</td>
<td></td>
</tr>
<tr>
<td><strong>Group 3</strong> Illnesses related to the Nervous System</td>
<td></td>
</tr>
<tr>
<td>13 Angioplasty or Endarterectomy for Carotid Arteries</td>
<td>10 Alzheimer’s Disease / Irreversible Organic Degenerative Brain</td>
</tr>
<tr>
<td>14 Cerebral Shunt Insertion</td>
<td>Disorders</td>
</tr>
<tr>
<td>15 Early Stage Dementia including Early Stage Alzheimer’s</td>
<td>11 Apallic Syndrome</td>
</tr>
<tr>
<td>Disease</td>
<td></td>
</tr>
<tr>
<td>16 Endovascular Treatment for Cerebral Aneurysm</td>
<td>12 Bacterial Meningitis</td>
</tr>
<tr>
<td>17 Less severe Bacterial Meningitis</td>
<td>13 Benign Brain Tumour</td>
</tr>
<tr>
<td>18 Less Severe Coma</td>
<td>14 Cerebral Aneurysm Requiring Surgery®</td>
</tr>
<tr>
<td>19 Less Severe Encephalitis</td>
<td>15 Coma</td>
</tr>
<tr>
<td>20 Less Severe Parkinson’s Disease</td>
<td>16 Encephalitis</td>
</tr>
<tr>
<td>21 Moderately Severe Brain Damage</td>
<td>17 Hemiplegia</td>
</tr>
<tr>
<td>22 Moderately Severe Paralysis</td>
<td>18 Major Head Trauma</td>
</tr>
<tr>
<td>23 Severe Psychiatric Illness</td>
<td>19 Meningeal Tuberculosis</td>
</tr>
<tr>
<td>24 Surgery for Subdural Haematoma</td>
<td>20 Motor Neurone Disease (including Spinal Muscular Atrophy,</td>
</tr>
<tr>
<td></td>
<td>Progressive Bulbar Palsy, Amyotrophic Lateral Sclerosis and</td>
</tr>
<tr>
<td></td>
<td>Primary Lateral Sclerosis)</td>
</tr>
<tr>
<td>25 Surgical Removal of Pituitary Tumour</td>
<td>21 Multiple Sclerosis</td>
</tr>
<tr>
<td>26 Autism`</td>
<td>22 Muscular Dystrophy</td>
</tr>
<tr>
<td>27 Intellectual Impairment due to Sickness or Injury`</td>
<td>23 Paralysis</td>
</tr>
<tr>
<td>28 Type I Juvenile Spinal Amyotrophy`</td>
<td>24 Parkinson’s Disease</td>
</tr>
<tr>
<td></td>
<td>25 Poliomyelitis</td>
</tr>
<tr>
<td></td>
<td>26 Progressive Supranuclear Palsy</td>
</tr>
<tr>
<td></td>
<td>27 Severe Myasthenia Gravis</td>
</tr>
<tr>
<td></td>
<td>28 Stroke</td>
</tr>
</tbody>
</table>

* Cover for severe child diseases will cease when the insured attains the age of 18.

® Cerebral Aneurysm Requiring Surgery is classified as a minor illness.
Covered Illnesses Schedule (continued)

<table>
<thead>
<tr>
<th>44 Early Stage Critical Illnesses and 13 Severe Child Diseases</th>
<th>58 Critical Illnesses (including 57 major illnesses and 1 minor illness)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Group 4</strong> Illnesses related to Major Organs and Functions</td>
<td></td>
</tr>
<tr>
<td>29 Biliary Tract Reconstruction Surgery</td>
<td>29 Acute Necrohemorrhagic Pancreatitis</td>
</tr>
<tr>
<td>30 Chronic Lung Disease</td>
<td>30 Aplastic Anaemia</td>
</tr>
<tr>
<td>31 Hepatitis with Cirrhosis</td>
<td>31 Chronic Liver Disease</td>
</tr>
<tr>
<td>32 Less Severe Aplastic Anaemia</td>
<td>32 Chronic Relapsing Pancreatitis</td>
</tr>
<tr>
<td>33 Less Severe Kidney Disease</td>
<td>33 End-stage Lung Disease</td>
</tr>
<tr>
<td>34 Less Severe Systemic Lupus Erythematosus</td>
<td>34 Fulminant Viral Hepatitis</td>
</tr>
<tr>
<td>35 Liver Surgery</td>
<td>35 Kidney Failure</td>
</tr>
<tr>
<td>36 Major Organ Transplantation (on waiting list)</td>
<td>36 Major Organ Transplant</td>
</tr>
<tr>
<td>37 Surgical Removal of One Lung</td>
<td>37 Medullary Cystic Disease</td>
</tr>
<tr>
<td>38 Glomerulonephritis with Nephrotic Syndrome</td>
<td>38 Systemic Lupus Erythematosus (SLE) with Lupus Nephritis</td>
</tr>
<tr>
<td>39 Severe Asthma</td>
<td>39 Systemic Scleroderma</td>
</tr>
<tr>
<td><strong>Group 5</strong> Other Major Illnesses</td>
<td></td>
</tr>
<tr>
<td>40 Wilson's Disease</td>
<td>40 AIDS due to Blood Transfusion</td>
</tr>
<tr>
<td>41 Cochlear Implant Surgery</td>
<td>41 Blindness</td>
</tr>
<tr>
<td>42 Diabetic Retinopathy</td>
<td>42 Chronic Adrenal Insufficiency (Addison's Disease)</td>
</tr>
<tr>
<td>43 Endovascular Treatment of Peripheral Arterial Disease</td>
<td>43 Creutzfeldt-Jakob Disease</td>
</tr>
<tr>
<td>44 Facial Burns due to Accident</td>
<td>44 Crohn's Disease</td>
</tr>
<tr>
<td>45 Facial Reconstructive Surgery for Injury due to Accident</td>
<td>45 Ebola</td>
</tr>
<tr>
<td>46 Less Severe Burns to Body due to Accident</td>
<td>46 Elephantiasis</td>
</tr>
<tr>
<td>47 Less Severe Creutzfeldt-Jakob Disease</td>
<td>47 Loss of Hearing</td>
</tr>
<tr>
<td>48 Loss of Hearing In One Ear</td>
<td>48 Loss of One Limb and One Eye</td>
</tr>
<tr>
<td>49 Loss of One Limb</td>
<td>49 Loss of Speech</td>
</tr>
<tr>
<td>50 Loss of Sight In One Eye</td>
<td>50 Loss of Two Limbs</td>
</tr>
<tr>
<td>51 Osteoporosis with Fractures</td>
<td>51 Major Burns</td>
</tr>
<tr>
<td>52 Severe Central or Mixed Sleep Apnea</td>
<td>52 Necrotising Fasciitis</td>
</tr>
<tr>
<td>53 Severe Obstructive Sleep Apnea</td>
<td>53 Occupationally Acquired HIV</td>
</tr>
<tr>
<td>54 Dengue Haemorrhagic Fever</td>
<td>54 Pheochromocytoma</td>
</tr>
<tr>
<td>55 Insulin Dependent Diabetes Mellitus</td>
<td>55 Severe Rheumatoid Arthritis</td>
</tr>
<tr>
<td>56 Osteogenesis Imperfecta – Type III</td>
<td>56 Severe Ulcerative Colitis</td>
</tr>
<tr>
<td><strong>Group 6</strong> Terminal Illness and Loss of Independent Existence</td>
<td></td>
</tr>
<tr>
<td>57 Loss of Independent Existence</td>
<td>58 Terminal Illness</td>
</tr>
</tbody>
</table>

^ Cover for severe child diseases will cease when the insured attains the age of 18.

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

<table>
<thead>
<tr>
<th>Type of Protection</th>
<th>Covered Illness</th>
<th>Benefit Term</th>
<th>Benefit (Percentage of Initial Sum Assured)</th>
<th>Basic Plan</th>
<th>Coverage Booster (First 10 Years)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Major Illness</strong></td>
<td>56 Major Illnesses</td>
<td>Whole life</td>
<td>100%</td>
<td></td>
<td>For the insured's age of 30 or below at application: Additional 50%</td>
</tr>
<tr>
<td></td>
<td>Loss of Independent Existence</td>
<td>Up to age 65</td>
<td></td>
<td></td>
<td>For the insured's age of 31 or above at application: Additional 35%</td>
</tr>
<tr>
<td><strong>Minor Illness</strong></td>
<td>Cerebral Aneurysm Requiring Surgery</td>
<td>Whole life</td>
<td>50% advance payment</td>
<td></td>
<td>For the insured's age of 30 or below at application: Additional 25% (advance from Coverage Booster Amount)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>For the insured's age of 31 or above at application: Additional 17.5% (advance from Coverage Booster Amount)</td>
</tr>
<tr>
<td><strong>44 Early Stage Critical Illnesses</strong></td>
<td>Carcinoma-in-situ</td>
<td>Whole life</td>
<td>20% advance payment per illness subject to a maximum of US$50,000 per life for each illness</td>
<td></td>
<td>Not Applicable</td>
</tr>
<tr>
<td></td>
<td>Diabetic Retinopathy</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Early Stage Malignancy</td>
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<tr>
<td></td>
<td>Endovascular Treatment of Peripheral Arterial Disease</td>
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<tr>
<td></td>
<td>Minimally Invasive Direct Coronary Artery By-pass</td>
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<tr>
<td></td>
<td>Percutaneous Coronary Intervention</td>
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<td>Severe Central or Mixed Sleep Apnea</td>
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<tr>
<td></td>
<td>Severe Obstructive Sleep Apnea</td>
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<tr>
<td></td>
<td>Severe Psychiatric Illness</td>
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</tr>
<tr>
<td></td>
<td>Osteoporosis with Fractures</td>
<td>Up to age 70</td>
<td>10% advance payment subject to a maximum of US$50,000 per life</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>34 Early Stage Critical Illnesses (excluding the above)</td>
<td>Whole life</td>
<td>20% advance payment per illness</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Covered Illnesses Benefit Schedule (continued)

<table>
<thead>
<tr>
<th>Type of Protection</th>
<th>Covered Illness</th>
<th>Benefit Term</th>
<th>Basic Plan</th>
<th>Coverage Booster (First 10 Years)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>13 Severe Child Diseases</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Severe Child Disease</td>
<td>• Autism</td>
<td>Below age 18</td>
<td>20% advance payment per illness subject to a maximum of US$50,000 per life for each illness</td>
<td>Not Applicable</td>
</tr>
<tr>
<td></td>
<td>• Dengue Haemorrhagic Fever</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Glomerulonephritis with Nephrotic Syndrome</td>
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<tr>
<td></td>
<td>• Insulin Dependent Diabetes Mellitus</td>
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</tr>
<tr>
<td></td>
<td>• Intellectual Impairment due to Sickness or Injury</td>
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<tr>
<td></td>
<td>• Kawasaki Disease with Heart Complications</td>
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<tr>
<td></td>
<td>• Osteogenesis Imperfecta – Type III</td>
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</tr>
<tr>
<td></td>
<td>• Rheumatic Fever with Valvular Impairment</td>
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<tr>
<td></td>
<td>• Severe Asthma</td>
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<tr>
<td></td>
<td>• Severe Haemophilia</td>
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<tr>
<td></td>
<td>• Still’s Disease</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Type I Juvenile Spinal Amyotrophy</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Wilson’s Disease</td>
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## Serious Infectious Disease Protection Benefit

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<thead>
<tr>
<th>Serious Infectious Disease Protection Benefit</th>
<th>Covered Illness</th>
<th>Benefit Term</th>
<th>Basic Plan</th>
<th>Coverage Booster (First 10 Years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Serious Infectious Disease Protection Benefit</td>
<td>• a disease that is a PHEIC according to the WHO and makes the insured stay in the ICU for 3 or more consecutive days</td>
<td>Whole life</td>
<td>20% advance payment subject to a maximum of US$50,000 per life</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>

## Selected Critical Illness Shield Benefit

<table>
<thead>
<tr>
<th>Selected Critical Illness Shield Benefit</th>
<th>Covered Illness</th>
<th>Benefit Term</th>
<th>Basic Plan</th>
<th>Coverage Booster (First 10 Years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selected Critical Illness Shield Benefit</td>
<td>• All cancers</td>
<td>Up to age 85</td>
<td>Additional 100% (up to 4 pay-outs)</td>
<td>Not Applicable</td>
</tr>
<tr>
<td></td>
<td>• Heart Attack</td>
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<td></td>
<td>• Stroke</td>
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## Cancer Treatment Flexi Option

<table>
<thead>
<tr>
<th>Cancer Treatment Flexi Option</th>
<th>Covered Illness</th>
<th>Benefit Term</th>
<th>Basic Plan</th>
<th>Coverage Booster (First 10 Years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancer Treatment Flexi Option</td>
<td>• All cancers</td>
<td>Up to age 85</td>
<td>Additional 50% (up to 2 pay-outs, each payment will replace 1 pay-out under Selected Critical Illness Shield Benefit. Hence there will only be up to 2 pay-outs under Selected Critical Illness Shield Benefit if this option is exercised twice)</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>
Remarks:

- The benefits paid for major illnesses will be reduced by any advance payments for minor illness, Early Stage Critical Illness, Severe Child Disease and the Serious Infectious Disease Protection Benefit. Except Selected Critical Illness Shield Benefit and the Cancer Treatment Flexi Option (please refer to page 8 and 9 for details), the advance payments made in total for benefits under this policy cannot exceed 100% of the Initial Sum Assured (excluding any Terminal Bonus). When the aggregate amount of any advance payments for benefits under the policy reaches 100% of the Initial Sum Assured, the benefits of major illness, minor illness, Early Stage Critical Illness, Severe Child Disease and the Serious Infectious Disease Protection Benefit will cease to apply (except Selected Critical Illness Shield Benefit and the Cancer Treatment Flexi Option).
- An advance payment will be payable 1 time for each covered illness (except Carcinoma-in-situ) throughout the term of policy. For Carcinoma-in-situ, the advance payment may be paid up to 2 times for different organs throughout the term of policy. For cancer, heart attack and stroke, a benefit payment will be payable 5 times in total.
- Under Coverage Booster, the benefits paid for a major illness will be reduced by any advance payment for minor illness. The advance payments made in total for benefits under Coverage Booster cannot exceed the Coverage Booster Amount. When the aggregate amount of any advance payments for the benefits under Coverage Booster reaches 100% of the Coverage Booster Amount, the Coverage Booster will cease to apply.
Important Information

This brochure is for reference only. 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. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This brochure is for distribution in Hong Kong only.

Dividend and Bonus Philosophy

This is a participating insurance plan designed to be held long term. Your premiums will be invested in a variety of assets according to our investment strategy, with the cost of policy benefits (such as charges to support guarantees) and expenses deducted as appropriate from premiums or assets. Your policy can share the divisible surplus (if any) from related product groups determined by us. A very significant proportion of divisible surplus arising from actual experience gains and losses from related product groups will be shared with policy owners. We aim to ensure a fair sharing of profits between policy owners and shareholders, and among different groups of policy owners.

Future investment performance is unpredictable. Through our smoothing process, we aim to deliver more stable Terminal Bonus payments by spreading out the gains and losses over a longer period of time. Stable Terminal Bonus payments will ease your financial planning. We will review and determine the Terminal Bonus amounts to be payable to policy owners at least once per year. The actual Terminal Bonus declared may be different from those illustrated in any product information provided (e.g. benefit illustrations). If there are any changes in actual Terminal Bonus against the illustration or in the projected future Terminal Bonus, such changes will be reflected in the policy anniversary statement.

A committee has been set up to provide independent advice on the determination of the Terminal 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 AIA Group level as well as Hong Kong local level, such as office of the Chief Executive, legal, compliance, finance and risk management. Each member of the committee will 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 decision 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 Terminal Bonus, 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.

To determine the Terminal Bonus of the policy, we consider both past experiences and the future outlook for all the factors including, but not limited to, the following:

Investment returns: include interest earnings, dividends and any changes in the market value of the product's backing assets. Depending on the asset allocation adopted for the product, investment returns could be affected by fluctuations in interest income (both interest earnings and the outlook for interest rates) and various market risks, including credit spread and default risk, fluctuations in equity prices, property prices and foreign exchange currency fluctuation of the backing asset against the policy currency.

Claims: include the cost of providing death benefits and other insured benefits under the product(s).

Surrenders: include policy surrenders, partial surrenders and policy lapses; and the corresponding impact on the investments backing the product(s).

Expenses: include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expenses) and indirect expenses allocated to the product group (e.g. general administrative costs).
For further information, please visit our website at http://www.aia.com.hk/en/dividend-philosophy.html

For the historical fulfillment ratio, please visit our website at http://www.aia.com.hk/en/fulfillment-ratio.html

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<tr>
<th>Dividend and Bonus Philosophy</th>
<th>Historical Fulfillment Ratio</th>
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**Investment Philosophy, Policy and Strategy**

Our investment philosophy is to deliver stable returns in line with the product’s investment objectives and AIA’s business and financial objectives.

Our investment policy aims to achieve the targeted long-term investment results and minimise volatility in investment returns over time. It also aims 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 product as follows:

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Total Asset Mix (%)</th>
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<tbody>
<tr>
<td>Bonds and other fixed income instruments</td>
<td>25% - 100%</td>
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<tr>
<td>Equity-like assets</td>
<td>0% - 75%</td>
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</table>

Our investment strategy is to actively manage the investment portfolio i.e.: adjust the asset mix in response to the external market conditions. The proportion of equity-like assets would be lower when interest rate level is low and would be even lower than the long-term target strategy so to protect the guaranteed liability and to minimise volatility in investment returns over time, and vice versa when interest rate is high.

The bonds and other fixed income instruments predominantly include government and corporate bonds, and are mainly invested in the geographic region of the United States and Asia-Pacific (excluding Japan). Equity-like assets may include listed equity, mutual funds and direct / indirect investment in commercial / residential properties, and are mainly invested in Asia. Returns of equity-like assets are generally more volatile than bonds and other fixed income instruments. Subject to our investment policy, derivatives may be utilised to manage our investment risk exposure and for matching between assets and liabilities.

Our currency strategy is to minimise currency mismatches. For bonds or other fixed income instruments, our current practice is to currency-match its bond purchases with the underlying policy denomination on best-efforts basis (i.e.: US Dollar assets will be used to support US Dollar liabilities and HK Dollar assets will be used to support HK Dollar liabilities). Subject to market availability and opportunity, bonds may be invested in currency other than the underlying policy denomination and currency swap will be used to minimise the currency risks. Currently assets are mainly invested in US Dollar. For equity-like assets, currency exposure depends on the geographic location of the underlying investment where the selection is done according to our investment philosophy, investment policy and mandate.

We will pool the investment returns from other long-term insurance products (excluding investment linked assurance schemes and pension schemes) together with this participating insurance plan for determining the actual investment and the return will subsequently be allocated with reference to the target asset mix of the respective participating products. Actual investments (e.g. geographical mix, currency mix) would depend on market opportunities at the time of purchase. Hence it may differ from the target asset mix.

The investment strategy may be 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 impact to the policies.
Key Product Risks

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

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

2. The plan may make certain portion of its investment in equity-like assets. Returns of equity-like 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. We will terminate your policy and you / the insured will lose the cover when one of the following happens:
   - the insured passes away (except when the insured mother passes away but the insured child survives under Protect Elite Ultra 3 – First Gift);
   - you do not pay the premium within 31 days of the due date and the policy has no cash value;
   - the end of the benefit term if basic policy has been continued as a non-participating insurance plan;
   - the outstanding debt exceeds the guaranteed cash value of the policy. Where the premium is covered by a loan taken out on the policy automatically, the outstanding debt exceeds the guaranteed cash value of your policy;
   - the date of termination of pregnancy with loss or death of the fetus, whether occurring spontaneously or otherwise, and regardless of whether Compassionate Refund of Premium Benefit is paid (only applicable for Protect Elite Ultra 3 – First Gift); or
   - we do not receive the birth certificate of the new born baby 14 days before the first policy anniversary of the cover (only applicable for Protect Elite Ultra 3 – First Gift).

4. The Coverage Booster will be terminated when one of the following happens:
   - when the claims payments made in total for benefits under the Coverage Booster reach the Coverage Booster Amount (50% of Initial Sum Assured for the insured’s age 30 or below at policy application or 35% of Initial Sum Assured for the insured’s age 31 or above at policy application);
   - at the end of the 10th policy year; or
   - when the basic plan is terminated or converted to a non-participating insurance plan.

5. The Selected Critical Illness Shield Benefit and Cancer Treatment Flexi Option will be terminated when one of the following happens:
   - when the claims payments made in total for benefits under the basic policy (excluding the Coverage Booster) reach 500% of the Initial Sum Assured;
   - the payment of a total of 4 pay-outs under Selected Critical Illness Shield Benefit and Cancer Treatment Flexi Benefit;
   - at the anniversary of the cover immediately following the insured’s 85th birthday;
   - when the basic plan is terminated or converted to a non-participating insurance plan; or
   - the payment of 2 pay-outs under Cancer Treatment Flexi Benefit (only applicable for Cancer Treatment Flexi Option).

6. The Waiver of Premium on Death (Parents) will be terminated when one of the following happens:
   - at the anniversary of the cover immediately following the insured’s 25th birthday;
   - for the policy owner, at the anniversary of cover immediately following the policy owner’s 80th birthday; or
   - for the contingent owner, at the anniversary of cover immediately following the contingent owner’s 80th birthday.

7. The Waiver of Premium on Death (Spouse) will be terminated at the anniversary of cover immediately following 80th birthday of the spouse of the insured.

8. The Super Lifestage Option will be terminated when one of the following happens:
   - at the anniversary of cover immediately following 60th birthday of the insured;
   - if claim is submitted to us or has been made under this policy (except for the Waiver of Premium on Death (Parents) and the Waiver of Premium on Death (Spouse)).
9. If Public Health Emergency of International Concern is no longer valid due to any change at or made by the World Health Organization (including if the World Health Organization ceases to exist), from that point onward, we will choose at our option to either follow the last such declaration by the World Health Organization or any other equivalent declaration from other health organisations.

10. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.

11. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.

12. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

Key Exclusions

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

• any illnesses with signs / symptoms or surgeries caused or triggered by conditions, which first occurred before or within 90 days after the policy is issued (only applicable for Protect Elite Ultra 3);
• Fulminant viral hepatitis or cancer of the insured due to AIDS or HIV infection; and
• a self-inflicted injury.

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

Premium Adjustment

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

• claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects the impact of change in the incidence rate of deaths, covered illnesses and covered surgeries
• potential changes in the Public Health Emergencies of International Concern
• historical investment returns and the future outlook of the product's backing asset
• policy surrenders and lapses
• expenses directly related to the policy and indirect expenses allocated to this product

Product Limitation

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

2. Serious Infectious Disease Protection Benefit applies only if the insured stays in Intensive Care Unit due to the diagnosis of PHEIC disease for a Reasonable and Customary Hospital Confinement.

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

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

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

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

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

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

Incontestability

Except for fraud or non-payment of premiums, we will not contest the validity of this policy after it has been in force during the lifetime of the insured (i.e. the expectant mother and the subsequently child in respect of Protect Elite Ultra 3 – First Gift) for a continuous period of two years from the date on which the policy takes effect. This provision does not apply to any add-on plan providing accident, hospitalisation or disability benefits.

Warning Statement

Protect Elite Ultra 3/ Protect Elite Ultra 3 – First Gift is an insurance plan with a savings element. Part of the premium pays for the insurance and related costs. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and any levy paid. A written notice signed by you should be received by AIA’s Hong Kong Main Office at 1/F, AIA Hong Kong Tower, 734 King’s Road, Quarry Bay, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value may be less than the total premium you have paid.
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:

<table>
<thead>
<tr>
<th>Policy Anniversary Date</th>
<th>Levy Rate</th>
<th>Maximum Levy (HKD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>From 1 January 2018 to 31 March 2019 (both dates inclusive)</td>
<td>0.04%</td>
<td>$40</td>
</tr>
<tr>
<td>From 1 April 2019 to 31 March 2020 (both dates inclusive)</td>
<td>0.06%</td>
<td>$60</td>
</tr>
<tr>
<td>From 1 April 2020 to 31 March 2021 (both dates inclusive)</td>
<td>0.085%</td>
<td>$85</td>
</tr>
<tr>
<td>From 1 April 2021 onwards (inclusive of that date)</td>
<td>0.1%</td>
<td>$100</td>
</tr>
</tbody>
</table>

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 19 below), you may receive an amount considerably less than the total amount of premium paid and you may lose all the premiums paid. The premium of the plan should be paid in full for the whole payment term.

3. AIA will send an anniversary statement to you upon every policy anniversary. Terminal Bonus are not guaranteed, they are determined at AIA’s sole discretion and may be zero. Terminal Bonus (if any) payable may be greater or lesser than the amount projected in the illustrative document or stated in the anniversary statement. No Terminal Bonus will be declared before the 5th policy anniversary.

4. Terminal Bonus is not guaranteed and may change during the life of the policy; it is determined at AIA’s sole discretion and may be zero. Terminal Bonus 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 in order to protect the long-term interest of the remaining policy owners who may otherwise lose their future Terminal Bonus 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 could be different.
6. Future investment performance is unpredictable. Through our smoothing process, we aim to deliver more stable Terminal Bonus payments by spreading out the gains and losses over a longer period of time. If the experience of Protect Elite Ultra 3 / Protect Elite Ultra 3 – 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.

7. AIA's investment policy aims to achieve the targeted long-term investment results and minimise volatility in investment returns over time. It also aims 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 equity-like assets that ranges between 0% to 75%. The investment strategy is to actively manage the investment portfolio i.e.: adjust the asset mix in response to the external market conditions. The proportion of equity-like assets would be lower when interest rate level is low and would be even lower than the long-term target strategy so to protect the guaranteed liability and to minimise volatility in investment returns over time, and vice versa when interest rate is high. **You should understand the risk associated with purchasing a product with potentially significant proportion invested in equity-like assets (up to 75%), and consider whether it is suitable for your needs.**

8. Cash withdrawals made will be deducted from the Guaranteed Cash Value and Terminal Bonus entitlement accrued (if any) (from and after the end of the 5th policy year), which will be deemed as partial surrender of the policy and may lead to reduction of the Initial Sum Assured of the policy. Therefore, the subsequent Guaranteed Cash Value and Terminal Bonus (if any) will be adjusted accordingly based on the reduced Initial Sum Assured.

9. The policy is subject to AIA's minimum Initial Sum Assured requirements as determined by AIA from time to time, and no withdrawal will be allowed which has the effect of reducing the Initial Sum Assured of the policy below the minimum Initial Sum Assured required.

10. All guaranteed and non-guaranteed elements (if any) and benefits of insurance policy are subject to the credit risk of AIA and the payments of such benefits and performance of the insurance policy are the obligations and liabilities of AIA. In the worst case, you may lose all the premium paid and benefit amount. Policy benefits are not the obligation of any insurance agency or distributor selling or distributing the policy, or by any of their affiliates, and none of them makes any representation or guarantees regarding the claims-paying ability of AIA. AIA is responsible for its own financial condition and contractual obligations. Policy owners bear the default risk in the event that AIA is unable to satisfy its financial obligations under the insurance policy(ies).

11. “Medically necessary” is a medical service, procedure or supply, which in the Company's opinion:

    (a) is consistent with generally accepted professional standards of medical practice;
    (b) is required to establish a Diagnosis and / or to provide treatment; and
    (c) cannot be safely delivered at a lower level of medical care.

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

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

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

12. Super Lifestage Option is not applicable to Business Insurance or Protect Elite Ultra 3 / Protect Elite Ultra 3 – First Gift with extra premium required due to insured's nationality, medical or occupational rating. Eligibility of Super Lifestage Option is subject to AIA's underwriting requirement at policy inception, and such requirement is to be determined by AIA from time to time.

To exercise the Super Lifestage Option, notification of the milestone events must be submitted to AIA within 180 days from the date of the milestone events and the proof to AIA's satisfaction must be provided before AIA approve the purchase of the additional whole-life insurance plan. Please refer to the policy contract for details of the proof of milestone events.
13. Add-on plans / riders mean supplementary contracts as stated in the policy contract.

14. 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.

15. 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.

16. 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.

17. If your application omits facts or contains materially incorrect or incomplete facts, AIA has the right to declare the policy void.

18. Whether to apply for insurance coverage is your own individual decision.

19. The reference to “Lock-in period” (if any) is the breakeven policy year in which guaranteed cash value equals total premium paid as illustrated in the illustrative document. The guaranteed breakeven policy year varies according to the premium payment term, issue age, gender and smoking habits of the insured. Please refer to the illustrative document for the lock-in period applicable to your Protect Elite Ultra 3 / Protect Elite Ultra 3 – 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.

20. If premium remains unpaid 31 days after the premium due date, you may elect one of the non-forfeiture options to surrender the policy or convert the policy to a non-participating insurance plan with life protection only. Compared with the original plan, such a plan will have less coverage or a shorter term.

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

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

21. Total surrender value / total cash value refer to the same value and these terms are used interchangeably.

22. Benefit illustration / illustrative document / proposal refer to the same document and these terms are used interchangeably.

23. The policy currency of this plan offers in US dollars (USD). For USD, any exchange rate fluctuation will have a direct impact on the amount of premium required and the value of your benefit(s) in Hong Kong dollar terms.

Any transaction involving currencies involves risks including, but not limited to, the potential for changing political and / or economic conditions that may substantially affect the price or liquidity of a currency. Policy owner should pay heed to the presence of the potential currency risks and decide whether to take such risks.
24. Claims under the plan must be made to AIA directly. You can get the appropriate claims forms by calling the AIA Customer Hotline (852) 2232 8808 in Hong Kong or by visiting www.aia.com.hk or any AIA Customer Service Centre. Please refer to the policy contract for details of claim procedure.

25. 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).
AIA Vitality Earn rewards for your healthy lifestyle

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

Purchase a selected AIA Vitality insurance product and be an AIA Vitality member, instantly you will get 10% extra coverage (known as AIA Vitality Power Up Coverage) for life protection or major illness benefit, plus an array of rewards and discounts offered by our partners right from the start of your policy.

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

Remarks:
1. The applicants for AIA Vitality must be aged 18 or above and must be the life insured of the in-force AIA Vitality Series insurance policy.
2. AIA Vitality Power Up Coverage is a percentage of Initial Sum Assured added for the sole purpose of computing the death benefit or the major illness benefit for once when it becomes payable.
Enjoy AIA Vitality Power Up Coverage and lifestyle rewards

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

- **Instantly get 10% extra coverage** – enjoy extra coverage for your life protection or major illness benefit on top of your purchased protection amount with the same premium right from the start of your policy.

- **Gain up to 15% extra coverage** – extra coverage may vary based on your AIA Vitality Status, the higher you achieve, the more extra coverage you could gain.

- **Lock your extra coverage** – your extra coverage percentage will be locked and remain unchanged starting from the 20th policy anniversary, any change in AIA Vitality Status thereafter will have no effect on it.

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

The annual membership fee for AIA Vitality is HK$300. It is not an insurance product that falls under the jurisdiction of the insurance regulation. For details and terms and conditions of the AIA Vitality membership, please visit aiavitality.com.hk.

Remark:
3. AIA Vitality Power Up Coverage percentage is in the range of 0%-15%. After the 20th policy anniversary, the extra coverage percentage the insured could get is taken from the snapshot of the AIA Vitality Power Up Coverage percentage (if any) as at the 20th policy anniversary. It would not be available if the AIA Vitality membership is terminated for any reason or the designated policy is converted to Reduced Paid-Up Insurance or Extended Term Insurance.

4. AIA Vitality gives the member access to exclusive rates and discounts at a range of health and fitness partners. For up-to-date information on each benefit, please visit aiavitality.com.hk. Partners and benefits may vary at any time without prior notice.

5. The annual membership fee of AIA Vitality may vary at any time without prior notice.

Important note:
AIA Vitality mobile applications (“Platform”) are available to use under certain mobile phone operating systems. Please refer to App Store (iOS) and Google Play (Android) for the latest system requirements. AIA gives no warranty on the compatibility or reliability of the Platform, and accepts no responsibility in the event that you are not able to earn or record points due to incompatibility between Platform and / or mobile phone operating systems and fitness devices / fitness-tracking mobile apps.
Gain extra coverage and rewards with higher AIA Vitality Status

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

<table>
<thead>
<tr>
<th>AIA Vitality Status</th>
<th>Extra coverage percentage adjustment for the subsequent year’s renewal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>-2%</td>
</tr>
<tr>
<td>Silver</td>
<td>-1%</td>
</tr>
<tr>
<td>Gold</td>
<td>0% (No adjustment)</td>
</tr>
<tr>
<td>Platinum</td>
<td>+1% Up to 15% extra coverage</td>
</tr>
</tbody>
</table>

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

Example: Healthy journey of a Gold member

Know Your Health

Complete 4 online assessments
Earn 4,200 points (A)
and
Complete health check
• Blood pressure
• BMI
• Blood cholesterol
• Blood glucose
Earn 750 points x 4 tests = 3,000 points (B)
(Earn additional 750 points for each test if the result is within the healthy range)
(i.e.1,500 points x 4 tests = 6,000 points (C))

Total: 7,200 (A)+(B) to 10,200 (A)+(C) points in a year

Improve Your Health

Achieve 7,500 steps everyday for 5 days in a week
50 points/day x 5 days x 52 weeks = 13,000 points
and / or
2 Gym visits in a week
100 points/day x 2 days x 52 weeks = 10,400 points

Total: 10,400 to 13,000 points in a year

Enjoy The Rewards

Wide range of rewards available for members by keeping a healthy lifestyle

For more information of the rewards, please refer to aiavitality.com.hk

Over 20,000 points in a year Upgrade to Gold member

Remark:
6. Members can earn a total of 4,200 points after completing the AIA Vitality Health Review, Online Nutrition Assessment, Mental Health Wellbeing Assessments and Non-smoker’s Declaration.
How to calculate my AIA Vitality Power Up Coverage?

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

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

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

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

<table>
<thead>
<tr>
<th>Policy Year</th>
<th>AIA Vitality Power Up % for the Previous Year</th>
<th>Adjustment to the AIA Vitality Power Up % Based on AIA Vitality Status</th>
<th>AIA Vitality Power Up % for the Current Year</th>
<th>Initial Sum Assured Amount (A)</th>
<th>AIA Vitality Power Up Coverage (B)</th>
<th>Total Coverage Amount (A) + (B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>N/A</td>
<td>N/A</td>
<td>10%</td>
<td>100,000</td>
<td>10,000</td>
<td>110,000</td>
</tr>
<tr>
<td>2</td>
<td>10%</td>
<td>-2%</td>
<td>8%</td>
<td>100,000</td>
<td>8,000</td>
<td>108,000</td>
</tr>
<tr>
<td>3</td>
<td>8%</td>
<td>-2%</td>
<td>6%</td>
<td>100,000</td>
<td>6,000</td>
<td>106,000</td>
</tr>
<tr>
<td>4</td>
<td>6%</td>
<td>-2%</td>
<td>4%</td>
<td>100,000</td>
<td>4,000</td>
<td>104,000</td>
</tr>
<tr>
<td>5</td>
<td>4%</td>
<td>-2%</td>
<td>2%</td>
<td>100,000</td>
<td>2,000</td>
<td>102,000</td>
</tr>
<tr>
<td>6</td>
<td>2%</td>
<td>-2%</td>
<td>0%</td>
<td>100,000</td>
<td>0</td>
<td>100,000</td>
</tr>
<tr>
<td>7</td>
<td>0%</td>
<td>-2%</td>
<td>0%</td>
<td>100,000</td>
<td>0</td>
<td>100,000</td>
</tr>
</tbody>
</table>
Important note:
1. For up-to-date information on each benefit, please visit aiavitality.com.hk. Partners and benefits may vary at any time without prior notice. All representations within this document made on behalf of AIA International Ltd have been thoroughly researched, and are verifiable by documentary evidence. Representations within this document made on behalf of our AIA Vitality partners are based upon information that AIA International Ltd has received from them, and such information has been provided to us along with an assurance from our AIA Vitality partners that it is accurate.
2. The AIA Vitality Power Up Coverage is only applicable to Protect Elite Ultra 3. The AIA Vitality Power Up Coverage is not extended to any other basic policy unless it is specifically stated otherwise.
3. The AIA Vitality Power Up Coverage Percentage is capped at 15% and floored at 0%.
4. The Death Benefit or the Lump Sum Advance Payment for Critical Illness (as the case may be), the value of which is dependent on the Initial Sum Assured, may be increased.
5. The insured person has to be an AIA Vitality member in order to enjoy the AIA Vitality Power Up Coverage. There are other prerequisite, terms and conditions which dictate the availability of the AIA Vitality Power Up Coverage. Please refer to the policy contract for details.
6. An annual membership fee will be charged for AIA Vitality and all new and existing members have to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy AIA Vitality Power Up Coverage (if any) in the subsequent policy years.
7. If the AIA Vitality member is insured by more than one plan or rider under the AIA Vitality Series, the AIA Vitality Power Up Coverage or AIA Vitality Insurance Premium Discount applied, as the case may be, should be calculated independently for each plan or rider. For the avoidance of doubt, AIA Vitality Power Up Coverage and AIA Vitality Insurance Premium Discount are mutually exclusive. Please check the illustration of each plan or rider to find out which one applies.
8. Whether to apply for AIA Vitality is your / the insured’s own individual decision.
9. Please note that any change / modification of structure or terms of AIA Vitality may possibly affect the accumulation of points, and therefore the AIA Vitality status and also the benefits under a Vitality policy (including without limitation, power up coverage).
10. Please note that if an AIA Vitality member is insured by more than one plan or rider under the AIA Vitality Series, you / the insured is only required to pay the Vitality membership fee once annually to enjoy the related benefits.
The more you engage with AIA Vitality, the more AIA Vitality Points you earn and the higher your AIA Vitality Status, leading to greater extra coverage, lifestyle rewards and offers and a healthier you.

Contact us now

AIA Vitality Hotline: 2232 8282 (Hong Kong)
email: hk.vitality@aia.com
aiavitality.com.hk
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.
Protection for your current and future needs

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