

「愛無憂長享計劃3」/
「愛無憂長享計劃3 (特級保障)」



讓愛不斷累積 關愛無限



真生活 真夥伴
THE REAL LIFE COMPANY

正因為愛，您每天努力付出。為了自己和家人有更安穩的生活，您會及早儲蓄，讓財富累積，令夢想可早日達成，享受人生。因此一個回報可靠的長遠儲蓄及人壽保障計劃不單可讓您終身受惠，更可讓摯愛感受到您對他們的關懷，讓愛一直延續下去。

AIA「愛無憂長享計劃3」系列助您表達潛藏心裡的愛，讓您的保單價值不斷滾存，由投保後第五年開始，更會開始派發保證現金，直至受保人100歲，為財富不斷增值。另外，您可最短於六年繳清整個計劃的保費，令理財預算更得心應手。

10月31日或以前成功投保：

可享**1個月**保費回贈，
請即行動！

我們特別為您帶來「愛無憂長享計劃3」系列優惠，現凡於2014年5月30日至10月31日期間成功投保「愛無憂長享計劃3」或「愛無憂長享計劃3 (特級保障)」，可享**1個月保費回贈**，請即行動！

請即聯絡您的財務策劃顧問或致電AIA客戶熱線瞭解詳情

香港 ☎ (852) 2232 8888

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條款及細則：

1. 本推廣活動由2014年5月30日至10月31日止，包括首尾兩天（「推廣期」）。2. 1個月保費回贈（「此優惠」）只適用於推廣期內（根據新保單的申請日期）成功投保「愛無憂長享計劃3」或「愛無憂長享計劃3 (特級保障)」的「推廣產品」，並於2014年12月31日或之前續發的新保單（「新保單」）。3. 保費回贈金額之計算只適用於推廣產品之標準保費及因核保而需附加之額外保費。推廣產品以外之其他基本計劃及/或附加保障計劃之保費，均不會被納入於計算回贈優惠之內。4. 回贈1個月保費之計算方法：

新保單之繳款方式	計算方法 (以第二年首期保費計算)
月繳	= 月繳保費
季繳	= 季繳保費 / 3
半年繳	= 半年繳保費 / 6
年繳	= 年繳保費 / 12

5. 如符合資格，客戶將可獲回贈相等於新保單第13個月推廣產品基本計劃之1個月保費。6. 保費回贈金額將於新保單生效後第13個月或之後存入至保單內的現金儲備金戶口。新保單須於保費回贈時仍然維持生效，方可享有此優惠。7. 此優惠並不適用於在2014年5月29日或之前已申請投保之保單。8. 每張合資格保單於推廣期內只可獲取保費回贈優惠一次。此推廣不可與其他AIA推廣優惠同時使用。如新保單符合多於一項推廣優惠之要求，客戶可獲取保費回贈金額較高的推廣優惠。9. 此優惠並不適用於在2014年5月29日或之前已遞交或已續發但其後於推廣期內撤回投保申請或取消保單，並再次投保相同產品計劃之客戶。10. AIA有權隨時更改本推廣活動的條款及細則而毋須另行通知。如對本推廣活動有任何爭議，AIA保留最終決定權。

「AIA」、「本公司」或「我們」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。

SAVINGS

FOREVER LOVE COUPON PLAN 3 / FOREVER LOVE COUPON PLAN 3 (ENHANCED PROTECTION)



Fulfill your enduring love



THE REAL LIFE
COMPANY

Love is the driving force behind your hard work. No matter what your dreams might be, you will need to save early not only to achieve them, but also to provide comfortable living for yourself and your family. A reliable long-term savings and life protection plan will provide a life time of benefits to you and your loved ones. You need a plan which offers long-term financial security.

AIA **Forever Love Coupon Plan 3** series enable the growth of your wealth and offer financial returns over time. The plan guarantees cash payments from the 5th anniversary onwards, creating even more value to your accumulated wealth, and secures your finances until you reach the age of 100. You only need as short as 6 years to pay up the plan, enabling you to plan your finances with ease.

Successfully apply on or before 31 October:

To enjoy a **1-month**
premium refund. Act now!

We are pleased to bring you the promotion of **Forever Love Coupon Plan 3** series. Successfully apply for **Forever Love Coupon Plan 3** or **Forever Love Coupon Plan 3 (Enhanced Protection)** from 30 May to 31 October 2014 and **enjoy a 1-month premium refund**. Act now!

Please contact your financial planner or call AIA Customer Hotline for details

Hong Kong ☎ (852) 2232 8888 | Macau ☎ (853) 8988 1822 | visit 🌐 aia.com.hk

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Terms and Conditions:

1. This promotion covers the period from 30 May 2014 to 31 October 2014, both dates inclusive ("the Promotion Period"). 2. The 1-month premium refund offer ("the Offer") is only applicable to **Forever Love Coupon Plan 3** or **Forever Love Coupon Plan 3 (Enhanced Protection)** ("the Specified Product(s)") which should be successfully applied within the Promotion Period (based on the application date of the new policy) while the new policy(ies) must be issued on or before 31 December 2014 ("New Policy"). 3. The calculation of the premium refund amount is only applicable to the standard premium and extra premium of the Specified Product(s). Apart from the Specified Product(s), the premiums of all other basic plan(s) and/or rider(s) will not be applied for calculating the premium refund amount. 4. Calculation of the 1-month premium refund:

Payment mode of the New Policy	Premium refund calculation method (calculated by the payment of the first modal premium of the second policy year)
Monthly	= monthly premium
Quarterly	= quarterly premium / 3
Semi-annually	= semi-annual premium / 6
Annually	= annual premium / 12

5. If qualified, customers are entitled to receive the premium refund equal to the 13th month of premium paid under the basic plan of Specified Product(s) of the New Policy. 6. The premium refund will be credited to the Future Premium Deposit Account of the policy at or after the 13th month of the New Policy. The New Policy should be in-force when the time the premium refund is credited. 7. The Offer is not applicable to any new policy applied on or before 29 May 2014. 8. Each qualified New Policy can only enjoy the Premium Refund Offer once during the Promotion Period. This Promotion will not be available in conjunction with other AIA promotional offers. If the New Policy fulfills more than one promotional offer's requirement, the promotional offer with higher premium refund amount will be entitled. 9. The Offer is not applicable to applicants who submitted applications for the Specified Product(s) on or before 29 May 2014 but withdrew the applications or cancelled the policies issued during the Promotion Period and then re-applied for the same product. 10. AIA reserves the right to change any terms and conditions of this promotion without issuing further notices. In the event of any disputes, AIA's decision shall be final and conclusive.

"AIA", "the Company" or "we" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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