



孩子快高長大，
教育開支增長更快。

AIA教育儲蓄，為孩子前程做最好準備。

孩子快高長大，您有否想過教育經費的增長速度可能更快，數目較您想像更大？

AIA教育儲蓄，提供不同的計劃以滿足孩子的教育開支需要，讓您及早籌劃子女教育儲備。

「摯愛孩子」教育計劃

全新推出「摯愛孩子」教育計劃 — 目標為本，為孩子準備一筆大學經費，只需短至6年保費繳付期，到孩子18-21歲，便可獲得保證現金回報，為子女創造豐厚教育儲備。

「裕滿人生」保障計劃2

「裕滿人生」保障計劃2 — 雙管齊下，提供終身人壽保障的同時，亦讓您坐享安穩回報，輕鬆應付子女升讀大學時所需資金。



8月31日或以前成功投保，
可獲得**保費回贈**：

「摯愛孩子」教育計劃

一個月

「裕滿人生」保障計劃2

- 整付保費：**2.5%**
- 其他保費繳付期：**一個月**

請即行動！

現凡於2014年7月17日至8月31日期間成功投保指定教育儲蓄計劃可享優惠，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

澳門 ☎ (853) 8988 1822

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條款及細則：

1. 本推廣活動由2014年7月17日至8月31日止，包括首尾兩天（「推廣期」）。
2. 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「裕滿人生」保障計劃2或「摯愛孩子」教育計劃（「推廣產品」），並於2014年10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。以上推廣產品以外之其他基本計劃及/或附加契約之保費，均不會被納入於計算回贈優惠之內。
4. 回贈保費之計算方法：

新保單之繳款方式	計算方法*
整付保費	= 2.5% x 整付保費
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

*回贈保費是以第二年首期保費計算（適用於整付保費以外的其他保費繳付期）。

5. 如符合資格，客戶將可獲回贈2.5%整付保費，或相等於推廣產品的新保單基本計劃之1個月保費（根據上述條款及細則4的計算方法）。
6. 保費回贈金額將於新保單冷靜期過後（適用於整付保費），或生效後第13個月或之後（適用於整付保費以外的其他保費繳付期），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7月16日或之前已申請投保之保單。
8. 每張合資格之新保單於推廣期內只可獲取保費回贈優惠一次。
9. 此優惠並不適用於在2014年7月16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。



Plan better for the
rising education cost
of your growing children.

AIA Education Savings help you keep one step ahead of your children's future.

Your child is growing fast, but have you ever considered the cost of education could grow even faster?

AIA's education savings solution offers multiple plans that would suit your child's education needs, empowering you to plan as early as you wish.

Kiss Kids Education Plan

AIA presents the **Kiss Kids Education Plan**, a target-oriented plan with a premium payment period as short as 6 years, to enable you to create a university education reserve by receiving guaranteed cash returns when your child reaches the ages of 18 – 21. The plan helps you plan ahead for your kids' bright future.

Admire Life 2

Admire Life 2 offers comprehensive life insurance while helping your wealth accumulate. You will enjoy a stable return and manage your child's university education fees with ease.



Successfully apply
on or before **31 August**,
you will receive **premium refund**:

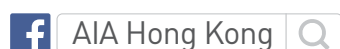
Kiss Kids Education Plan	Admire Life 2
1-month	• Single premium: 2.5%
	• Other premium payment periods: 1-month

Act now!

Successfully apply for the specified education savings products from 17 July to 31 August 2014 and enjoy special offers. 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**



Terms and Conditions:

- This promotion covers the period from 17 July 2014 to 31 August 2014, both dates inclusive ("the Promotion Period").
- The premium refund offer ("the Offer") is only applicable to *Admire Life 2* or *Kiss Kids Education Plan* ("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 October 2014 ("New Policy").
- 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 applicable for calculating the premium refund amount.
- Calculation of the premium refund:
- Qualified customer is entitled to the premium refund equal to 2.5% of single premium paid or 1-month premium paid (based on the calculation in Point 4 of Terms and Conditions above) under the basic plan of Specified Product(s) of the New Policy.
- The premium refund will be credited to the Future Premium Deposit Account of the policy after cooling-off period for single premium; while it is on or after the 13th month of the New Policy for premium payment periods other than single premium. The New Policy should be in-force when the time the premium refund is credited.
- The Offer is not applicable to any new policy applied on or before 16 July 2014.
- Each qualified New Policy can only enjoy the Offer once during the Promotion Period.
- The Offer is not applicable to applicants who submitted applications for the Specified Product(s) on or before 16 July 2014 but withdrew the applications or cancelled the policies issued during the Promotion Period and then re-applied for the same product.
- 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.

Payment mode of the New Policy	Premium refund calculation method*
Single premium	= 2.5% x single premium paid
Monthly	= monthly premium
Quarterly	= quarterly premium / 3
Semi-annually	= semi-annual premium / 6
Annually	= annual premium / 12

* For premium payment periods other than single premium, the premium refund is calculated by the payment of the first modal premium of the second policy year.