

LIFE INSURANCE – MEDICAL PROTECTION  
CEO MEDICAL PLAN 5 (CE05) /  
CEO MEDICAL PLAN (WORLDWIDE) 5 (CEOW5)

# SUPERIOR GLOBAL PROTECTION YOU CAN RELY ON

CEO Medical Plan 5 /  
CEO Medical Plan (Worldwide) 5  
provides prime protection to let you enjoy your  
lifestyle wherever you are in the world.

AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
BETTER LIVES

# With success come greater responsibilities and concerns for your family's future

## A reliable plan is vital

AIA's CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 provides a lifetime of quality medical

insurance and confidence in any situation. With global medical protection, guaranteed renewal and full reimbursement for major medical expenses, you can pursue your life with passion and make the most out of every occasion.

## Cover at a glance

Product Nature	Medical protection insurance plan (Reimbursement)	
Plan Type	Basic plan and add-on plan	
Insured's Age at Application	15 days to age 70	
Premium Payment Mode	Basic plan: annually / semi-annually / quarterly / monthly Add-on plan: follow the corresponding basic plan	
	HK\$	US\$
Overall Lifetime Limit	50,000,000	6,250,000
Annual Limit	20,000,000	2,500,000
Annual Deductible Choices	0 / 16,000 / 25,000 / 50,000	0 / 2,000 / 3,125 / 6,250
Geographical Cover	Worldwide	
<ul style="list-style-type: none"> <li>CEO Medical Plan (Worldwide) 5</li> <li>CEO Medical Plan 5</li> </ul>	Worldwide excluding the United States	
Room Type	Standard private room	
Core Benefits	<ul style="list-style-type: none"> <li>worldwide cover for hospital stay</li> <li>time-saving and convenient day surgeries</li> <li>high quality specialist network</li> <li>broad post-hospitalisation care</li> <li>extended caring protection for your specific needs, including cancer treatment, dialysis treatment, stroke rehabilitation benefits and pregnancy complications benefit</li> <li>global emergency treatment and worldwide emergency assistance services</li> </ul>	
Optional Benefits	<ul style="list-style-type: none"> <li>outpatient benefits</li> <li>dental benefits</li> </ul>	

For more information, please read the benefits schedule for **CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** in this brochure.



### Lifetime medical protection



### Lifetime guaranteed renewal

**CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** is a **medical protection insurance plan** that provides lifetime cover up to HK\$50,000,000. With this plan, you will enjoy broad hospitalisation and surgery cover around the world, giving you support when you need it most.

**CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** guarantees that your premium for renewal will not be raised for any claim you have made, or any changes in your health condition. You can renew your cover every year for life. Renewal premium will be based on the prevailing premium rates at the time of renewal (Please refer to the Annual Premium Table for the first year premium provided by your financial planner).



## Extended caring protection to safeguard the needs of stroke and cancer patients

Stroke is a common disease with potentially harmful consequences, often requiring extensive periods of recovery and additional living support. This plan offers extended caring protection to address the daily needs and self-care capabilities of stroke patients, so that you may receive the proper care even in the comfort of your own home. These include:

- **home facility enhancements approved by occupational therapists** – widening of corridors, adapting bathroom facilities and purchasing specialised furniture, etc.
- **professional medical support** – consultations, treatments and prescriptions from chiropractors, physiotherapists, speech therapists, occupational therapists, neurologist, neurosurgeons and Chinese medical practitioners according to your personal needs
- **disability subsidy** – if you become unable to take care of yourself for at least 6 uninterrupted months, we will provide a disability subsidy of HK\$5,000 per month to you for up to 24 months

This plan also includes enhanced support for cancer patients with cover for chemotherapy, radiotherapy, targeted therapy and the related consultations, medications and diagnostic tests. For patients with kidney diseases, we also cover the expenses required for regular dialysis treatments.



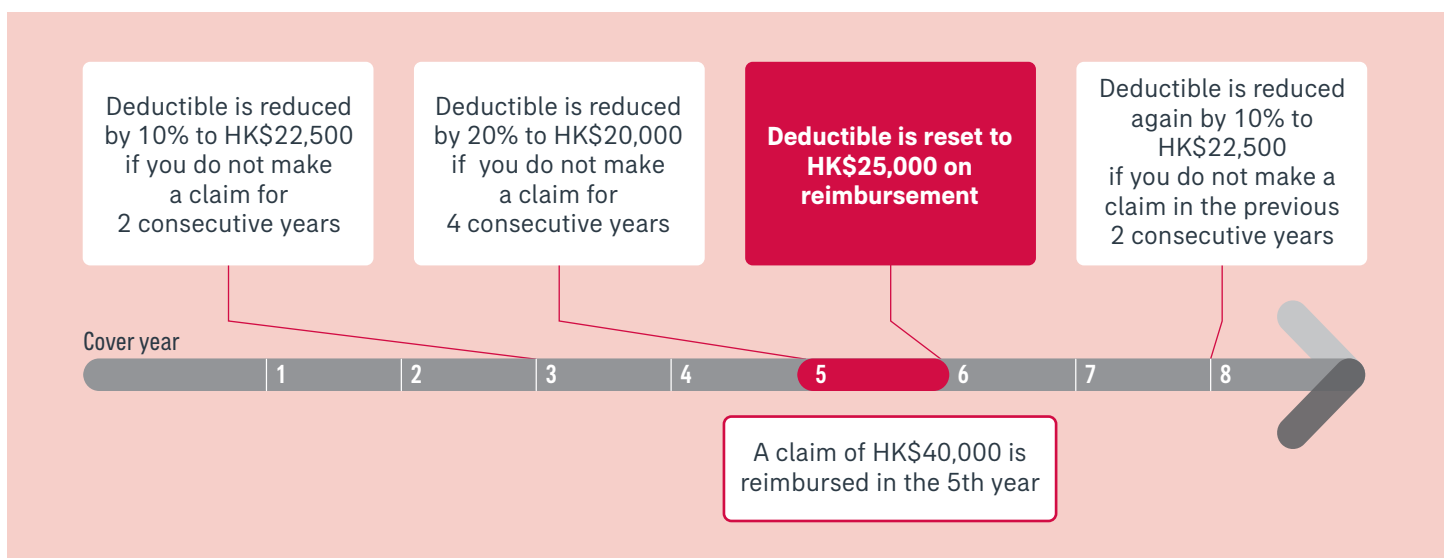
## No-claim deductible discount up to 100%

If no claim is made for two consecutive cover years, our **CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** offers a 10% discount on your selected deductible choice in the following cover year. Such discount will accumulate every two consecutive cover years and can reach up to 100%, meaning that the deductible amount can be reduced to zero.

The discount applies to the original deductible amount of your plan, and will be reset to 0% in the next cover year upon claim payment.

Even if you received hospital cash benefit, lower room class cash benefit, day surgery benefit, day surgery cash benefit or worldwide emergency assistance services (see benefits schedule, items 8, 9, 11, 13 and 29 for details), your eligibility for this discount will not be affected.

## Illustration of no-claim deductible discount – annual deductible choice of HK\$25,000 is selected





## AIA “Health and Wellness 360” Taking care of your needs comprehensively from prevention, protection, treatment to recovery

AIA understands that health has become more and more important to you. We strive to do more for you to look out for your health. As your all-round health guardian, we offer an array of extra health and medical services and are there with you to live Healthier, Longer, Better Lives.

We encourage you to build a healthy lifestyle to prevent getting sick. Even if you feel unwell, AIA offers you diverse value-added medical services from treatment to recovery, partnering with top medical specialists and professional service providers around the globe to support you for faster recovery.



### Personal Medical Case Management Services with Rehabilitation Management\*

If you are unfortunately diagnosed with a serious illness, an expert team is here to help. Through Personal Medical Case Management Services with Rehabilitation Management, our designated service provider will get you the medical support you need with ongoing updates on your condition, and tailor a personalised rehabilitation plan for you.

Your diagnosis and treatment will be assessed by a specialist, so you can count on additional medical expertise to help you overcome your health challenges with confidence.

For more information, please refer to the Personal Medical Case Management Services with Rehabilitation Management leaflet.



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### Access a high-quality medical network\*

This is a value-added service designed to further enhance your peace of mind in a medical situation. Our medical network has a group of multi-disciplinary medical specialists and provides you with access to a number of advanced day case medical centres, a safe and convenient alternative to hospitals. You can book day case procedure at network clinics and day case procedure centres, the network doctor will apply for the Medical Expense Pre-approval Service on your behalf. You can also enjoy the convenience of cashless hospitalisation (also known as Credit Facility Service for Hospitalisation) and a dedicated hotline for centralised booking.

For more information, please refer to the specialist network leaflet.



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### Hassle-free medical payment at home and overseas

When you are facing a health challenge, the last thing you want is the hassle of paying your medical bills, especially in a foreign country. Through AIA, you can enjoy the total convenience of cashless hospitalisation, even while in designated private hospitals in Asia, including Singapore, Malaysia and Thailand, as well as the United States and Europe (subject to geographic cover set out in the benefit schedule). Once this service has been approved, we will settle the medical expenses incurred during your hospital stay on your behalf, allowing you to focus on your recovery without the stress of paying hospital bills and making subsequent claims. Any shortfall payment resulting from your hospital stay will be settled after your treatment. Once the final claim amount has been settled, any related benefit limits will be reduced accordingly.

For more information and the list of designated hospitals, please refer to our Credit Facility Service for Hospitalisation leaflet.



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### Worldwide emergency assistance

A worldwide assistance hotline is open 24/7 for any emergency support you might need, especially when you are abroad. Help is always just one call away.

\* This service is provided by the designated service provider engaged by AIAHK and is not applicable to Macau Region.



## Flexibility to suit your needs

We understand that everyone’s situation is different. That’s why we offer various benefit combination choices to suit your personal medical needs:

<b>Geographical Cover Choices</b>	Worldwide / Worldwide (excluding the United States)
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+

	HK\$	US\$
<b>Annual Deductible Choices</b>	0	0
	16,000	2,000
	25,000	3,125
	50,000	6,250

+

<b>Optional Benefit Choices</b>	Outpatient benefits / Dental benefits
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Whether you are looking for full protection or top-up cover to supplement your current medical plan, annual deductible choices allow you to specify how much you are willing to pay before you claim. Higher deductible amount could lower your premium. For example, if you chose an annual deductible of HK\$16,000 and your eligible medical expense is HK\$100,000, you would receive HK\$100,000 less your deductible, which would be HK\$84,000.

You can also choose to reduce your annual deductible amount to a specified amount without having to provide us with current details of your health upon the anniversary of your cover at the age of 50, 55, 60 or 65. The premium will be adjusted based on your selected deductible amount, and your out-of-pocket limit for a claim will be reduced. Before making your request for this reduction of deductible, you may have to reassess if this reduction can suit your personal needs.

In addition, you have the flexibility to take **CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** as either a standalone insurance plan or as an add-on plan of specified basic plans.

## Example

(The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made.)

Policy owner and insured: Alan (Age 35)  
Occupation: Account Director  
Family status: Married, with a daughter  
Current cover: Employer's group medical plan

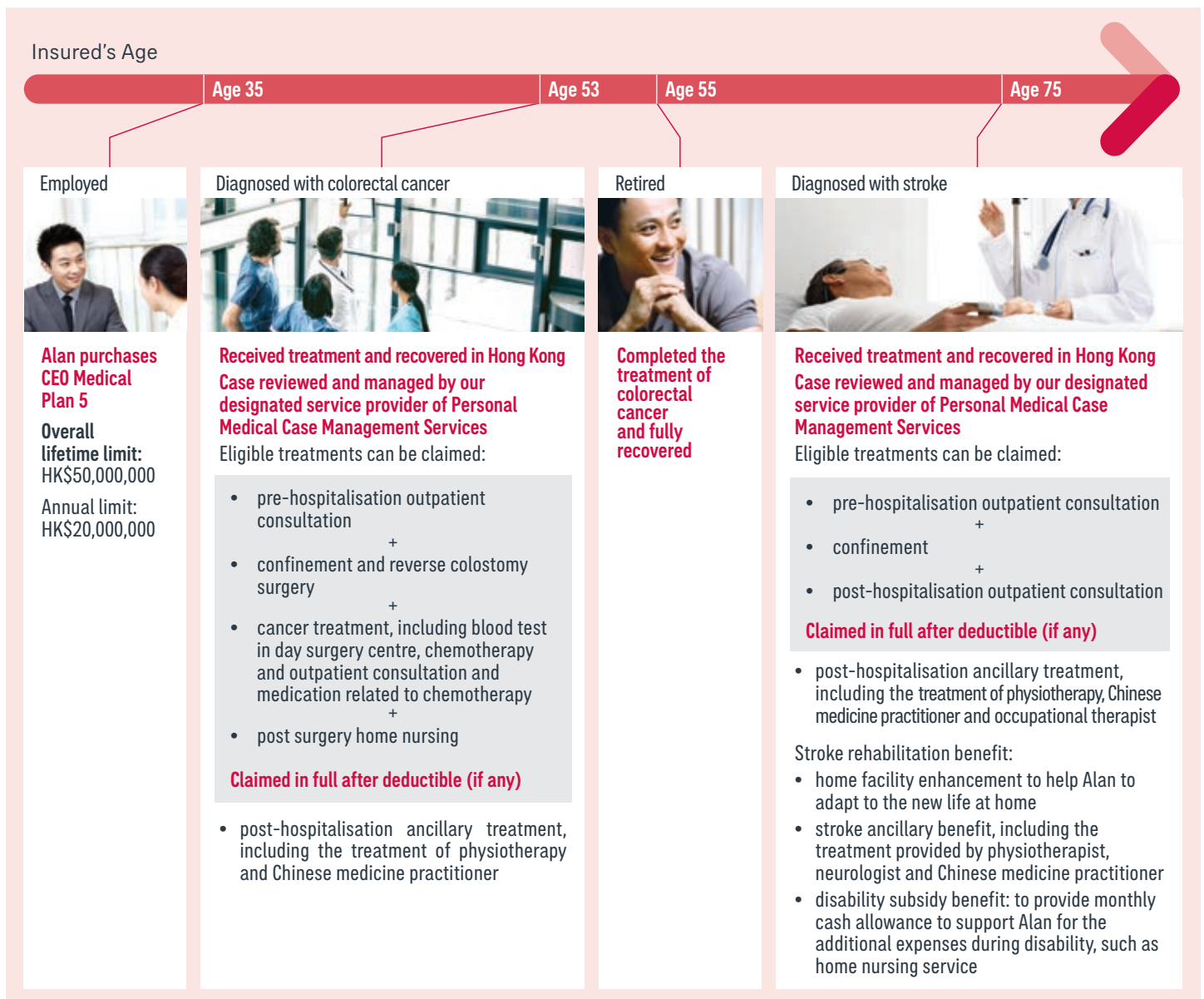


Alan wants a plan which is able to provide a broad protection for him and his family with greater flexibility to cover the insufficiency of his employer's current group medical plan.

**Guaranteed  
lifetime renewal**

**CEO Medical Plan 5** offers Alan superior protection at an affordable premium with an overall lifetime limit of up to HK\$50,000,000 to supplement his employer's group medical plan. The plan provides broad extended benefits to ensure sufficient cover from pre-hospitalisation to post-hospitalisation on the road to recovery continuously.

**Scenario:** Alan is diagnosed with cancer and stroke before and after retirement respectively. He makes claims for the expenses of **pre, during** and **post-hospitalisation**.



The claim amount is subject to annual and overall lifetime limit.




# Benefits schedule for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information".

 Recommendation by a registered doctor in writing is required.

Overview	HK\$	US\$
<b>Overall Lifetime Limit</b> Applies to items 1 to 28, and optional outpatient benefits	50,000,000	6,250,000
<b>Annual Limit</b> Applies to items 1 to 28, and optional outpatient benefits	20,000,000	2,500,000
<b>Geographical Cover</b> <ul style="list-style-type: none"> <li>CEO Medical Plan (Worldwide) 5</li> <li>CEO Medical Plan 5                             <ul style="list-style-type: none"> <li>for all cover</li> <li>for emergency treatment</li> </ul> </li> </ul>	Worldwide  Worldwide excluding the United States Worldwide	
<b>Room Type</b>	Standard private room	
<b>Annual Deductible Choices</b> Applies to items 1 to 28 (except items 8, 9, 13 and 25c), and optional outpatient benefits	0 / 16,000 / 25,000 / 50,000	0 / 2,000 / 3,125 / 6,250
<b>Optional Benefits</b>	Outpatient benefits Dental benefits	

## Core benefits




A. Confinement Benefits	Maximum Benefit	
	HK\$	US\$
<b>1 Hospital daily room and board benefit</b>	Fully covered	
<b>2 Physician's visit</b>		
 <b>3 Specialist's fee</b>		
<b>4 Miscellaneous hospital expenses benefit</b>		
 <b>5 Intensive care benefit</b>	Fully covered 30 days per year	
 <b>6 Private nurse's fee</b> Nursing service after surgery or discharge from Intensive Care Unit	Fully covered 30 days per year	
<b>7 Hospital companion bed benefit</b> Expenses for one companion bed during the insured's hospital stay	Fully covered	
<b>8 Hospital cash benefit</b> For stay in a government hospital or in a hospital without charge	800 per day	100 per day
<b>9 Lower room class cash benefit</b> For stay in a room that is in a class lower than the standard private room of a private hospital in Hong Kong or Macau	90 days per year	
	2,000 per day	250 per day
	10 days per confinement	

## Benefits schedule for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 (continued)

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information".



Recommendation by a registered doctor in writing is required.

B. Surgical Benefits	Maximum Benefit	
	HK\$	US\$
<b>10 Surgery benefit</b> Including surgeon's fee, anaesthetist's fee and operating theatre fee a. <b>All surgeries</b> Including organ transplantation surgical cost for insured as a receiver b. <b>Surgery of the donor</b> For organ transplantation of heart, kidney, liver, lung or bone marrow	Fully covered	
	30% of the total transplantation cost of both donor and receiver	
<b>11 Day surgery benefit</b> Including surgeon's fee, anaesthetist's fee, operating theatre fee and room charge	Fully covered	
<b>12 Medical appliances benefit</b> a. <b>Specified items</b> Pace maker / stents for Percutaneous Transluminal Coronary Angioplasty / intraocular lens / artificial cardiac valve / metallic or artificial joints for joint replacement / prosthetic ligaments for replacement or implantation between bones / prosthetic intervertebral disc b. <b>Other items</b> Prosthetic device other than specified in item 12a c. <b>Reconstructive devices or materials</b> External, prosthetic or reconstructive devices / materials implanted during reconstructive surgery	Fully covered	
	96,000 each item per life	12,000 each item per life
<b>13 Day surgery cash benefit</b> Applicable when item 11 is payable for the same procedure	1,600 per procedure	200 per procedure
	1 procedure per year	
C. Post-Hospitalisation Benefits		
<b>14 Post-hospitalisation / day surgery outpatient consultation</b> Follow-up consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 60 days after the discharge from hospital / day surgery	Fully covered	
 <b>15 Post surgery home nursing benefit</b> Nursing services within 28 weeks after discharge from hospital (after surgery / admission to Intensive Care Unit)	Fully covered 28 weeks per year	
 <b>16 Rehabilitation benefit</b> For stay and treatment in rehabilitation centre	80,000 per year	10,000 per year
	60 days per year	
 <b>17 Hospice care benefit</b> For stay in hospice with care and nursing service	80,000 per life	10,000 per life











## Benefits schedule for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 (continued)

Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information".



Recommendation by a registered doctor in writing is required.

C. Post-Hospitalisation Benefits	Maximum Benefit	
	HK\$	US\$
<b>18 Post-hospitalisation / day surgery ancillary benefit</b> Rehabilitation treatment within 90 days after discharge from hospital / the day procedure	30,000 per confinement / day surgery	3,750 per confinement / day surgery
	1 visit per day	
 <b>a. Chiropractor / physiotherapist / speech therapist / occupational therapist</b> For consultation and / or treatment	1,000 per visit	125 per visit
<b>b. Chinese medicine practitioner</b> For consultation with treatment and medicines prescribed	600 per visit 15 visits per confinement / day procedure	75 per visit 15 visits per confinement / day procedure
<b>D. Extended Benefits</b>		
<b>19 Pre-hospitalisation / day surgery outpatient consultation</b> Including consultation, medication prescribed for a maximum of 30 days for such consultation and diagnostic tests within 30 days before hospital stay or day surgery	Fully covered	
 <b>20 Cancer treatment benefit</b> Including chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy, and proton therapy for a covered illness, and the consultation, medication and diagnostic tests for and in the course of these treatments		
 <b>21 Dialysis benefit</b> For both on an inpatient or outpatient basis		
<b>22 HIV / AIDS treatment benefit</b>	800,000 per life	100,000 per life
 <b>23 Mental or nervous disorder benefit</b> For stay and treatment in a mental or psychiatric hospital, or in the mental or psychiatric unit of a hospital	40,000 per year	5,000 per year
	30 days per year	
<b>24 Reconstructive surgery benefit</b> For restoration of function of a body part, appearance, or a breast	160,000 per covered injury / per covered illness	20,000 per covered injury / per covered illness
<b>25 Stroke rehabilitation benefit</b> After discharge from hospital	30 visits per year	
 <b>a. Home facility enhancement benefit</b> Designated home facility enhancements such as widening passageways, adapting bathroom facilities and the provision of specialised furniture, which is prescribed by an occupational therapist		
 <b>b. Stroke ancillary benefit</b>		
 i. Chiropractor / Physiotherapist / Speech Therapist / Occupational Therapist / Neurosurgeon <ul style="list-style-type: none"> <li>for consultation and / or treatment</li> </ul>		
 ii. Neurologist <ul style="list-style-type: none"> <li>for consultation, treatment and / or medicines prescribed</li> </ul>		
iii. Chinese medicine practitioner <ul style="list-style-type: none"> <li>for consultation, treatment and / or medicines prescribed</li> </ul>		
<b>c. Disability subsidy benefit</b> <ul style="list-style-type: none"> <li>For disability continued for 6 months</li> </ul>	5,000 per month	625 per month
	24 months per life	
<b>26 Pregnancy complications benefit</b>	Fully covered	

## Benefits schedule for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 (continued)



Benefit items 1 - 7, 10 - 12, 14 - 24, 25b, 26 - 28, 31 - 38 are reimbursed on medically necessary and reasonable and customary basis. For more information, please refer to point 2 of the "Product Limitation" section under "Important Information".



Recommendation by a registered doctor in writing is required.

E. Emergency Treatment Benefits	Maximum Benefit	
	HK\$	US\$
<b>27 Emergency outpatient treatment benefit</b> Caused by covered accident	Fully covered	
<b>28 Emergency dental benefit</b> Caused by covered accident		
<b>29 Worldwide emergency assistance services</b>	5,000,000 per life	625,000 per life
a. Emergency medical evacuation		
b. Repatriation of remains		
c. <b>Compassionate visit by one immediate family member</b> For staying in hospital more than 5 consecutive days		
d. <b>Return of children under the age of 18</b> For staying in hospital more than 5 consecutive days		
e. <b>24-hour worldwide telephone enquiring services</b>	Included	
<b>F. Death Benefit</b>		
<b>30 Compassionate death benefit</b> Payable to the beneficiary if the insured passes away	80,000	10,000

## Optional benefits

G. Outpatient Benefits	Maximum Benefit	
	HK\$	US\$
<b>31 Outpatient consultation</b>	Fully covered 45 visits per year 1 visit per day	
 <b>32 Diagnostic procedures and laboratory tests</b>	Fully covered	
 <b>33 Prescribed medicines and drugs</b>		
<b>34 Alternative treatment</b> Including medical treatment performed by a Chinese medicine practitioner, physiotherapist, or chiropractor	8,000 per year	1,000 per year
	1 visit per day	
<b>35 Psychiatric treatment</b>	1,000 per visit	125 per visit
	10 visits per year	
<b>36 Vaccinations and health check-up</b>	2,400 per year	300 per year
	1 check-up per year	
<b>H. Dental Benefits (cover up to the age of 66)</b>		
<b>37 Routine dental treatment</b>	5,600 per year	700 per year
<b>38 Major restorative treatment</b>	12,000 per year	1,500 per year

## Important Information

*This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.*

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong only.

### Key Product Risks

1. You need to pay the premium for this plan for life as long as you renew for this plan or for this add-on plan until the basic plan it is attached to is terminated. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
  - the insured passes away;
  - you do not pay the premium within 31 days of the premium due date;
  - the aggregate benefits under the relevant insurance policy reaches the overall lifetime limit; or
  - when you take this plan as an add-on plan of any basic plan which has been terminated.

If the insured happens to be hospitalised on the date when this plan / add-on plan is terminated because you do not pay the premium within 31 days of the premium due date, we will extend the cover for an additional 30 days without the need for you to make any payments, subject to the same benefit limits which apply to your original plan.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, the insured may lose his cover and you may lose the remaining premium for that policy year.

4. 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.
5. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium rate of this plan may be revised to reflect the inflation (Please refer to Annual Premium Table for the first year premium provided by your financial planner).

### Key Exclusions

Under this plan, we will not cover any of the following events or conditions:

- any treatment, investigation, service or supplies which is not medically necessary
- any pre-existing condition or congenital defect that appears or is diagnosed before the insured reaches the age of 17
- self-destruction, intentional self-inflicted injury or drug abuse
- war or warlike operations, and civil commotion, any violation or attempted violation of the law or resisting arrest, acts of terrorism for the insured is a terrorist, the use of atomic, biological or chemical weapons as well as radioactive, biological or chemical contamination due to any act of terrorism (except where the insured is injured during a trip outside the insured's permanent residence country or place); or when the insured travels to a country at war, or where there is warlike operation, mutiny, riot, civil commotion, martial law or state of siege, or a war zone as recognised by the United Nations
- pregnancy, miscarriage, child birth, abortion, or related complications, except for "pregnancy complications benefit" (see benefits schedule, item 26 for details), AIDS or any complications associated with HIV infection, except for the "HIV / AIDS treatment benefit" (see benefits schedule, item 22 for details), mental or nervous disorder, except for the "mental or nervous disorder benefit" (see benefits schedule, item 23 for details)
- cosmetic or plastic surgery, dental care or surgery, except for the "routine dental treatment" under "Dental Benefits" (see benefits schedule, item 37 for details), corrective aids and treatments of refractive errors unless necessitated by injury caused by an accident, body check-up, except for the "vaccination and health check-up" under "Outpatient Benefits" (see benefits schedule, item 36 for details), gradual recovery of health or rest care

- consumption of any of the following traditional Chinese medicines, except for the “post-hospitalisation / day surgery ancillary benefit” and “stroke ancillary benefit” (see benefits schedule, items 18b and 25biii for details):
  - cordyceps 冬蟲夏草 / ganoderma 靈芝 / antler 鹿茸 / cubilose 燕窩 / donkey-hide gelatin 阿膠 / hippocampus 海馬 / ginseng 人參 / red ginseng 紅參 / American Ginseng 花旗參 / Radix Ginseng Silvestris 野山參 / antelope horn powder 羚羊角尖粉 / placenta hominis 紫河車 / Agaricus blazei murill 松茸 / musk 麝香 / pearl powder 珍珠粉

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 and Product Features Revision

### 1. Premium Adjustment

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

- claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions
- 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

### 2. Product Features Revision

We reserve the right to revise the benefit structure, terms and conditions and / or product features, so as to keep pace with the times for medical advancement and to provide you with continuous protection.

We will give you a written notice of any revision 31 days before the end of policy year or upon renewal.

## Product Limitation

- Cover for specific items will be effective on the following dates:

Items	Effective Date (after the policy commences)
Accidental injury	Immediately
Illness	30 days
Investigation / treatment / surgery for tonsils, adenoids, hernias or a disease particular to female generative organs	120 days
Specialist Network service	180 days
Optional dental benefit	6 months
Pregnancy complications benefit	10 months
HIV / AIDS treatment	5 years

- We only cover the charges and / or expenses of the insured on medically necessary and reasonable and customary basis.

“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.

“Reasonable and customary” means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

- The insured will be covered for any room type in which he stays at hospital, but there will be a reduction in his benefit pay-out amount in case the insured stays in a room type higher than the plan covered. In such a case, the benefit pay-out amount will be adjusted by multiplying the following factor:

$$= \frac{\text{Daily room charge of the standard private room in the hospital admitted by the insured}}{\text{Daily room charge of the room the insured stays}}$$

- If the insured continuously stays for 365 days in one of the following regions, the medical services and / or treatments provided to the insured in such region will be permanently reduced to 60% of his benefit pay-out amount. Such reduction applies to all items in the benefits schedule except items 29 and 30:

Regions	Countries
North America	United States and Canada
Western Europe	Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Monaco, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, United Kingdom and Vatican City

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](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

5. If the eligible expenses have been reimbursed under any law, or medical program or other insurance policy provided by any government, company, other third party or us, such will not be reimbursable by us under this policy.
6. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits. A trip refers to a journey where the insured person departing abroad from either Hong Kong, Macau or Mainland China (of which the insured is the permanent resident at the time of departure). The services are provided by third party service provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. AIA reserves the right to amend, suspend or terminate the service without further notice.
7. Medical network services, Credit Facility Service for Hospitalisation, and Medical Expense Pre-approval Service are additional benefits and do not form part of the contractual service. Medical network services are provided by network doctor. AIA shall not be responsible for any act or omission of network doctor in the provision of medical network services. Credit Facility Service for Hospitalisation is provided by third party service provider(s). AIA reserves the right to amend, suspend or terminate these services without further notice.

### Claim Procedure

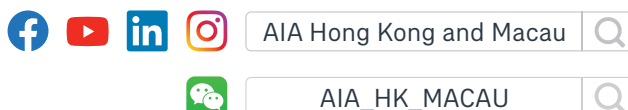
If you wish to make a claim, you must notify us in writing within 20 days of the date the covered event happened, and send us the appropriate forms and relevant proof within 90 days of the same date. You can get the appropriate claim forms from your financial planner, by calling the AIA Customer Hotline (852) 2232 8968 in Hong Kong, or by visiting any AIA Customer Service Centre. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website [www.aia.com.hk](http://www.aia.com.hk).

### Warning Statement and Cancellation Right

**CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5** is an insurance plan without any savings element. All premiums are paid 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 levy paid. A written notice signed by you should be received by the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or cooling-off notice (informing you / your nominated representative about the availability of the policy and expiry date of the cooling-off period, whichever is earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, you will not receive the refund of premiums paid.

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

**Hong Kong**  **(852) 2232 8968**  
 **\*1299**  
 (on Hong Kong mobile network only)  
 **[aia.com.hk](http://aia.com.hk)**



# Core Benefits

## Annual Premium Table (HK\$/MOP)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Region	Worldwide				Worldwide (exclude the United States)				
	Deductible (HK\$/MOP)	0	16,000	25,000	50,000	0	16,000	25,000	50,000
Attained Age									
0-4		34,720	16,640	14,880	10,368	18,400	8,640	8,000	5,552
5-18		34,080	14,880	13,440	9,392	17,920	8,000	7,200	5,056
19		36,000	16,320	14,720	10,256	18,240	8,160	7,680	5,312
20		37,280	16,640	14,880	10,368	18,560	8,160	7,680	5,312
21		38,880	17,440	15,520	10,864	19,040	8,160	7,680	5,312
22		40,960	18,240	16,640	11,600	19,680	8,800	8,000	5,552
23		42,880	19,520	17,440	12,224	20,480	9,280	8,160	5,680
24		45,920	20,480	18,400	12,960	20,960	9,760	8,800	6,176
25		47,040	21,600	19,520	13,584	22,560	9,920	9,280	6,544
26		50,880	23,200	20,960	14,688	23,680	10,720	9,600	6,784
27		52,960	24,320	21,760	15,312	25,120	11,520	9,920	7,040
28		55,040	24,800	22,560	15,808	26,240	11,840	10,720	7,408
29		56,480	25,120	22,720	15,920	27,360	12,480	11,360	7,904
30		57,760	25,600	23,040	16,064	27,840	12,640	11,520	8,016
31		59,200	26,240	23,680	16,544	28,640	12,800	11,680	8,160
32		59,360	26,560	24,160	16,928	29,600	12,960	11,840	8,272
33		60,000	26,720	24,320	17,040	29,920	13,440	12,000	8,400
34		61,120	27,840	24,800	17,408	31,040	13,600	12,480	8,768
35		61,440	28,320	25,600	17,904	31,840	13,760	12,480	8,768
36		61,600	28,480	25,920	18,160	32,000	14,720	12,960	9,136
37		62,240	29,120	26,080	18,272	32,480	14,720	12,960	9,136
38		63,040	29,760	26,560	18,640	33,120	14,880	13,440	9,392
39		63,840	30,080	27,360	19,136	33,600	14,880	13,440	9,392
40		65,760	30,560	27,840	19,504	34,080	15,040	13,600	9,504
41		67,360	31,520	28,320	19,744	34,400	16,000	14,400	10,112
42		69,280	32,640	29,600	20,752	35,040	16,480	14,720	10,256
43		71,200	33,600	30,080	21,120	36,640	16,960	15,360	10,752
44		73,600	35,040	31,840	22,224	38,880	17,600	16,000	11,232
45		76,000	36,000	32,480	22,720	41,120	18,400	16,800	11,728
46		78,080	37,280	33,280	23,328	43,200	19,680	17,600	12,352
47		80,480	38,080	34,400	24,080	44,640	20,800	18,560	13,088
48		83,040	40,000	36,000	25,200	46,400	21,600	19,520	13,584
49		86,240	40,960	36,960	25,808	48,320	22,400	20,160	14,080
50		89,920	42,720	38,240	26,784	49,280	22,720	20,480	14,320
51		93,920	44,800	40,480	28,272	50,880	23,840	21,120	14,816
52		97,120	46,720	42,240	29,632	53,120	24,320	21,760	15,312
53		101,600	49,120	44,320	30,976	55,040	25,920	23,200	16,176
54		105,920	50,880	45,920	32,096	57,760	26,720	24,320	17,040
55		110,400	53,120	48,160	33,712	60,000	27,840	24,800	17,408
56		114,560	55,040	49,920	34,944	63,360	29,280	26,240	18,400
57		119,680	58,240	52,640	36,784	67,520	31,520	28,320	19,744
58		125,280	60,800	54,720	38,272	71,040	33,120	29,920	20,976
59		133,600	63,040	56,960	39,888	75,680	35,840	32,320	22,592
60		144,000	65,760	59,200	41,488	80,640	37,760	34,080	23,824
61		156,640	72,480	65,120	45,568	87,360	40,800	36,640	25,680
62		170,400	79,840	72,320	50,624	94,880	44,640	40,160	28,016
63		185,280	91,680	82,560	57,792	104,640	49,280	44,480	31,120
64		200,640	96,000	86,240	60,368	117,280	54,720	49,280	34,448
65		216,960	100,000	90,240	63,104	129,280	59,680	54,080	37,904

Effective date: 15 July 2023

Please read together with the "Notes" section on the page overleaf.

Region	Worldwide				Worldwide (exclude the United States)				
	Attained Age	Deductible (HK\$/MOP)	0	16,000	25,000	50,000	0	16,000	25,000
66		235,680	110,400	99,360	69,504	140,320	65,440	59,040	41,360
67		252,800	120,320	108,320	75,808	142,400	66,400	59,520	41,728
68		262,560	128,160	115,360	80,752	145,920	68,160	61,440	42,960
69		267,840	131,680	118,240	82,848	150,400	70,560	63,360	44,336
70		272,000	133,600	120,320	84,192	154,880	72,960	65,600	45,920
71*		283,200	138,240	124,160	86,928	168,000	78,880	70,880	49,632
72*		294,080	143,040	128,800	90,144	173,600	81,920	73,600	51,488
73*		305,440	147,040	132,480	92,720	179,360	84,000	75,520	52,848
74*		319,680	153,120	137,600	96,320	182,880	86,240	77,760	54,448
75*		327,040	159,360	143,840	100,624	186,560	88,480	79,360	55,568
76*		341,760	164,960	148,320	103,840	198,080	93,120	83,840	58,656
77*		358,240	172,320	155,040	108,528	211,840	99,520	89,600	62,720
78*		377,600	186,240	167,840	117,552	217,600	101,600	91,360	63,968
79*		389,440	188,800	170,240	119,136	224,480	107,200	96,800	67,792
80*		400,480	198,080	178,400	124,832	228,160	109,600	99,040	69,280
81*		415,840	204,800	184,320	129,024	239,520	111,680	100,320	70,256
82*		429,120	207,520	186,560	130,624	243,840	113,920	102,560	71,728
83*		435,200	210,720	189,440	132,608	247,840	115,680	104,000	72,848
84*		440,800	212,800	191,360	133,968	252,480	118,080	106,240	74,336
85*		446,880	215,840	194,560	136,176	256,800	119,680	107,840	75,440
86*		450,560	217,600	196,000	137,184	261,120	121,440	109,120	76,432
87*		454,560	219,680	197,760	138,416	265,760	123,680	111,200	77,792
88*		457,760	221,280	199,360	139,520	269,760	125,600	112,640	78,896
89*		461,920	223,200	200,800	140,624	274,080	127,680	115,040	80,512
90*		465,760	225,120	202,720	141,872	278,560	129,760	116,800	81,728
91*		469,440	226,880	204,000	142,848	282,720	132,000	118,720	83,104
92*		473,600	229,120	206,240	144,336	287,040	134,080	120,480	84,336
93*		477,280	230,400	207,680	145,312	291,520	136,000	122,240	85,568
94*		481,280	232,480	209,280	146,560	296,000	138,240	124,160	86,928
95*		485,280	234,400	211,200	147,792	300,320	139,040	125,600	87,904
96*		488,320	236,000	212,640	148,912	304,960	142,080	128,160	89,632
97*		492,160	238,080	214,720	150,256	308,800	143,840	129,280	90,512
98*		496,000	239,840	215,680	151,008	313,120	146,240	131,680	92,096
99*		500,160	241,600	217,440	152,240	317,440	148,000	132,960	93,104

Effective date: 15 July 2023

US\$1 = HK\$/MOP8

\* For renewal only. Policy owner will be advised of the renewal premium for the age of 100 and above before renewal.

**Notes:**

- AIA reserves the right to revise this premium table.
- This annual premium table does not include levy which is collected by the Insurance Authority.
- This annual premium table is for distribution in Hong Kong / Macau only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The above premium table applies to customers who apply for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 as a standalone policy or as an add-on plan.

## Core Benefits + Optional Outpatient Benefits

### Annual Premium Table (HK\$/MOP)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Region	Deductible (HK\$/MOP)	Worldwide				Worldwide (exclude the United States)			
		0	16,000	25,000	50,000	0	16,000	25,000	50,000
Attained Age									
0-4		64,800	36,640	32,800	22,960	43,520	21,440	19,680	13,712
5-18		63,680	32,480	29,440	20,624	42,080	19,520	17,120	12,096
19		65,760	34,560	31,360	21,856	43,360	21,920	20,160	14,080
20		67,200	35,680	31,840	22,208	44,160	22,400	20,320	14,192
21		68,960	36,960	32,960	23,088	44,960	23,520	21,440	14,944
22		72,000	38,720	35,040	24,560	45,920	24,160	21,760	15,184
23		74,720	40,480	36,480	25,552	47,040	25,600	22,880	15,936
24		78,240	43,040	38,720	27,152	48,320	26,240	23,520	16,432
25		81,280	45,280	40,640	28,400	50,400	26,720	24,320	17,040
26		85,600	47,360	42,560	29,888	52,000	27,680	24,960	17,536
27		89,600	49,440	44,480	31,232	53,600	28,960	25,440	17,904
28		92,960	51,200	46,400	32,480	54,880	29,440	26,720	18,640
29		95,360	52,800	47,360	33,216	56,480	30,400	27,680	19,264
30		96,800	53,440	47,840	33,472	57,120	30,560	27,840	19,376
31		99,360	54,560	49,280	34,448	58,720	31,200	28,480	19,888
32		99,840	54,880	49,760	34,832	60,640	31,520	28,640	20,000
33		100,960	55,040	49,920	34,944	61,440	32,960	29,440	20,624
34		102,400	56,320	50,720	35,568	62,880	33,280	30,080	21,120
35		103,840	57,920	52,000	36,432	63,840	33,920	30,560	21,488
36		104,480	58,080	52,320	36,688	64,480	34,880	31,040	21,856
37		105,440	59,200	53,440	37,408	66,080	35,840	32,000	22,464
38		107,680	60,320	54,400	38,144	67,360	36,000	32,480	22,720
39		110,400	61,920	55,840	39,024	68,320	36,640	33,120	23,104
40		113,760	63,520	57,600	40,368	70,400	37,600	33,920	23,696
41		117,280	66,240	59,680	41,600	72,960	39,680	35,520	24,928
42		121,920	68,640	62,080	43,472	76,000	41,280	37,280	26,064
43		125,760	70,880	63,360	44,448	80,640	43,680	39,680	27,792
44		131,040	74,240	67,040	46,912	85,120	45,920	41,600	29,136
45		136,800	76,960	69,440	48,528	89,440	48,480	44,160	30,864
46		141,760	81,280	72,480	50,864	92,480	50,720	45,760	31,984
47		147,840	83,200	75,360	52,720	95,680	52,800	47,200	33,088
48		153,920	88,640	79,360	55,568	99,840	54,720	49,440	34,560
49		160,640	91,520	82,400	57,664	103,840	57,440	52,000	36,304
50		168,000	95,840	86,400	60,496	107,360	59,040	53,120	37,168
51		176,640	100,800	90,720	63,472	111,680	61,600	55,200	38,640
52		186,400	106,720	96,480	67,648	116,960	64,800	58,080	40,752
53		197,760	114,240	103,040	72,096	122,560	68,160	61,120	42,720
54		209,600	120,480	108,480	75,920	128,800	71,680	65,120	45,568
55		221,120	127,680	115,360	80,752	135,680	75,200	67,680	47,408
56		232,640	134,240	121,120	84,832	143,680	79,840	71,680	50,256
57		244,960	142,240	128,160	89,632	152,320	85,440	76,640	53,568
58		259,360	150,080	135,200	94,704	160,640	89,760	80,800	56,656
59		277,440	160,960	144,960	101,504	170,880	95,520	86,400	60,496
60		296,480	171,680	154,560	108,288	182,880	102,080	92,160	64,448
61		316,320	184,160	165,440	115,824	196,480	109,760	98,560	69,008
62		336,960	194,400	175,680	122,976	212,960	119,200	107,360	75,056
63		358,080	207,520	186,720	130,752	232,000	130,560	117,600	82,240
64		379,200	219,840	197,920	138,528	253,760	141,600	127,360	89,024
65		401,280	232,480	209,760	146,688	275,680	153,440	138,240	96,800

Effective date: 15 July 2023

Please read together with the "Notes" section on the page overleaf.



Region	Deductible (HK\$/MOP)	Worldwide				Worldwide (exclude the United States)			
		0	16,000	25,000	50,000	0	16,000	25,000	50,000
66		424,000	245,280	220,960	154,704	296,960	165,920	149,440	104,576
67		447,840	257,280	231,840	162,240	316,320	176,320	158,720	111,120
68		473,920	271,200	244,160	170,896	337,120	188,320	169,760	118,768
69		497,440	284,800	255,840	179,168	354,080	198,240	178,400	124,848
70		515,840	295,040	265,920	186,064	372,160	207,680	187,040	130,976
71*		530,240	303,680	273,280	191,264	386,720	216,000	194,560	136,176
72*		543,520	311,040	279,840	195,952	396,960	222,400	200,000	140,016
73*		555,680	317,920	286,240	200,384	405,120	226,080	203,680	142,480
74*		571,840	325,920	292,800	204,976	414,560	231,360	208,160	145,824
75*		584,800	334,880	301,920	211,248	425,440	237,280	213,440	149,408
76*		600,000	343,520	309,120	216,320	438,080	244,160	219,840	153,856
77*		617,280	352,480	317,280	222,112	453,920	251,840	226,720	158,656
78*		638,560	368,960	332,000	232,496	464,160	259,520	233,280	163,360
79*		653,920	375,360	338,240	236,800	477,760	267,040	240,800	168,544
80*		673,440	386,560	348,320	243,728	492,000	274,880	247,840	173,360
81*		698,080	400,800	360,640	252,496	507,040	283,040	254,400	178,160
82*		722,560	415,200	373,440	261,376	521,760	292,160	263,040	183,968
83*		747,360	430,240	386,720	270,768	535,840	300,000	270,240	189,168
84*		772,480	443,840	399,200	279,424	550,720	307,840	276,800	193,728
85*		797,280	458,560	412,800	289,024	565,280	316,160	284,480	199,152
86*		822,080	472,640	425,600	297,936	580,320	324,160	291,360	203,984
87*		847,520	487,200	438,560	306,944	595,680	332,960	299,680	209,776
88*		872,000	501,440	451,680	316,080	610,240	341,280	307,040	214,960
89*		896,480	515,520	464,000	324,848	625,760	349,120	314,720	220,272
90*		921,120	530,240	477,280	334,112	640,480	357,920	322,080	225,440
91*		950,240	550,400	494,880	346,448	656,160	366,880	330,240	231,152
92*		978,880	567,680	511,040	357,696	671,360	375,520	337,920	236,576
93*		1,007,520	583,840	525,600	367,920	687,200	384,000	345,600	241,888
94*		1,036,160	600,480	540,640	378,432	702,400	392,800	353,280	247,328
95*		1,064,960	616,960	555,680	388,928	717,760	400,640	361,120	252,736
96*		1,096,800	636,000	572,640	400,912	734,240	409,920	369,440	258,544
97*		1,129,280	654,560	589,600	412,640	749,440	419,040	376,960	263,872
98*		1,161,440	673,120	605,760	424,000	765,440	428,000	384,960	269,392
99*		1,194,720	692,320	623,360	436,336	781,440	436,640	392,640	274,976

Effective date: 15 July 2023

US\$1 = HK\$/MOP8

\* For renewal only. Policy owner will be advised of the renewal premium for the age of 100 and above before renewal.

## Optional Dental Benefits\*\*

Attained Age on Entry / Renewal	Premium (HK\$/MOP)
0-65	7,376

Effective date: 15 July 2023

\*\* Dental Benefits only available to customers who choose Outpatient Benefits.

### Notes:

- AIA reserves the right to revise this premium table.
- This annual premium table does not include levy which is collected by the Insurance Authority.
- This annual premium table is for distribution in Hong Kong / Macau only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The above premium table applies to customers who apply for CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 as a standalone policy or as an add-on plan.





## Important Notes from the Insurance Agent of The Bank of East Asia, Limited

- The Bank of East Asia, Limited (“BEA”), being registered with the Insurance Authority as a licensed insurance agency, act as an appointed licensed insurance agent for AIA International Limited (incorporated in Bermuda with Limited Liability) (“AIA”). This insurance plan is a product of AIA but not BEA.
- This insurance plan is underwritten by AIA and it is not a bank savings plan with free life insurance coverage. All premiums are paid for the insurance and related costs. The premium paid is not a placement of a savings deposit with the bank and hence is not protected by the Deposit Protection Scheme in Hong Kong.
- Add-on plan (if any) is an add-on coverage for this insurance plan with additional premium paid required. BEA does not distribute any add-on plan; therefore, you cannot apply the add-on plan through BEA. If needed, you can contact AIA Customer Service Centre for inquiry after the policy is issued by AIA. For the avoidance of doubt, Outpatient benefits / Dental benefits in CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5 is one of the product feature that offer you an optional benefit choices in the form of add-on plan. However, you can only purchase these benefits by contacting AIA directly after the basic plan has been in force and fulfilling the required conditions.
- 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 BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved between AIA and the customer directly.
- Premiums stated in Annual Premium Table are non-guaranteed and may increase with the increase of age. Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product.
- Claims under this insurance plan must be made by you to AIA directly. You can get the appropriate claim form by calling AIA Customer Service Hotline (852) 2232 8968 in Hong Kong or visiting [www.aia.com.hk](http://www.aia.com.hk) or any AIA Customer Service Centre. For details, please refer to the policy contract provided by AIA.
- BEA's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.
- The information you disclosed in response to all AIA's questions must be true, complete and correct. Failure to disclose true, complete and correct information to AIA may render AIA unable to accept or process your application or the policy void.
- You are reminded to carefully review the relevant product materials provided to you and be advised to seek professional / independent advice when considered necessary.
- **For the benefits mentioned throughout the product brochure and Important Notes, please note that the policy owner is subject to the credit risk of AIA. If the policy owner discontinues and / or cancels this policy, he / she will not get back any of the premiums he / she has paid.**

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