



Important considerations before investing in Investment-linked Assurance Schemes ("ILAS"):

- 1) Treasure Advantage (Enhanced Protection) is a long term investment-linked insurance contract issued by American International Assurance Company (Bermuda) Limited ("AIA"). It is not a bank savings product. Your investments are subject to the credit risks of AIA and any other investment risk.
- 2) What you are investing in is an investment linked insurance policy. You are NOT investing in the underlying funds and you do not have any rights or ownership over the underlying funds.
- 3) Your return on investments is calculated with reference to the fluctuation of the performance of the underlying funds. Each of the underlying funds has its own investment profile and associated risks.
- 4) The protection enhancement charge for your life insurance coverage under Treasure Advantage (Enhanced Protection) may increase significantly during the term of your policy due to a combination of factors e.g. age, investment return or loss of your investment options etc.
- 5) The higher the protection enhancement charge, the less your premium is available for investment purpose.
- 6) The protection enhancement charge under Treasure Advantage (Enhanced Protection) may increase significantly to a level exceeding your regular premium payment, e.g. where your investment options have been incurring significant losses. This may result in significant or even total loss of your investment and premium paid.
- 7) If the value of your policy is not enough to cover the policy charges (including the protection enhancement charge or other charges), your policy will be terminated early and you will not be able to enjoy any target death or other benefits under the policy.
- 8) Early termination, surrender or early withdrawal of this contract may result in substantial loss of your investment and premium paid as well as bonuses awarded (if applicable).
- 9) You should not purchase this product unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.
- 10) Investments involve risks. Do not rely on this document only, you should read the offering documents of the underlying funds which can be obtained from our AIA representative, your broker or your financial adviser or downloaded from our website at AIA.COM.HK. Alternatively, you can visit our Company's Customer Service Centre or Agency Office to obtain a copy which will be provided to you within 14 days of your request.

The return of investments under the scheme will be subject to the charges of this scheme and may be lower than the return of the underlying funds. These units of investment options allocated to your policy are notional and are solely for the purpose of determining the account value of your policy.

TREASURE ADVANTAGE (Enhanced Protection)

Treasure Advantage (Enhanced Protection) is a whole life investment linked insurance plan offered by American International Assurance Company (Bermuda) Limited (the "Company") to meet your medium to long term investment needs. The plans are available to anyone who is aged between 15 days and 70.

PLAN FEATURES AT A GLANCE (For details and condition, please refer to the specific section in the product brochure):

- **Low minimum premium** – you can start your investment plan with as little as US\$100 per month.
- **Unit allocation** - Initial Contribution Period is scheduled according to the premium payment period as stated in the Premium Contribution section in the product brochure. Premiums due and paid during the Initial Contribution Period



will be allocated in form of units of investment options to the Initial Unit Account and premiums due and paid after the Initial Contribution Period will be allocated in form of units of investment options to the Accumulation Units Account.

- **Special bonus** - While your policy is in force and the amount of first year annual premium is at least US\$1,800, a special bonus is guaranteed to be credited upon our receipt of each payment of premium payable under the Basic Policy during the 1st Policy Year.
- **Partial withdrawal** – after the Initial Contribution Period, you can make partial withdrawal from the Accumulation Unit Account at no charge. The minimum partial withdrawal amount is US\$600 and the remaining account value of the Accumulation Unit Account after the partial withdrawal cannot be less than US\$1,500, otherwise you will have to choose to terminate your policy and receive the remaining account value, subject to early encashment charge (if applicable), such early encashment charge is subject to a maximum of the entire account value of the Initial Unit Account. You may refer to “Fees and Charges” below for more details.
- **Wide array of investment options** – you can access different markets around the globe by linking benefits of your policy to a diversified spectrum of investment options. Investment options are a range of investment choices available for your selection under the plan issued by AIA and are set out in the investment options brochure. They are available only via investment in the plan and are not available for direct purchase. Each investment option will feed into one or more than one underlying fund(s).
- **Switching of investment options** - you can switch between investment options to create your investment portfolio.
- **Policy fee refund** – we will refund all the policy fees you have paid during the premium payment period in the form of units of investment options if your policy is still in force at the end of the premium payment period.
- **Fees and charges** – there are various fees and charges attributed to scheme level and investment options level. For instance, the policy fee which charges US\$6 per month; the investment portfolio management fee, which subject to 1.5% of the aggregate Account Value of the Initial Unit Account and Accumulation Unit Account per annum; the administration fee, which charges 4.5% of the account value of your Initial Unit Account per annum; the protection enhancement charge which is based on the insured’s gender, smoker status and class of risk (including, but not limited to, health status, nationality and residence) and varies with a combination of factors e.g. the insured’s age, investment return or loss of your investment options; and the early encashment charge which is subject to a maximum of the entire account value of the Initial Unit Account and applies in the event of a reduction of premium payable under the basic policy during the Initial Contribution Period, policy lapse or policy surrender. For details of the above charge rates, please refer to the “Summary of Charges” table in the product brochure.

For further details of plan features, terms and conditions, other fees and charges, please refer to the offering documents of Treasure Advantage (Enhanced Protection).

Investment involves risks. As a consequence of the general nature of varied investments and possible exchange or interest rate fluctuations and any market movements, the value of investments and their yields from them may go down as well as up.

SPECIAL BONUS PROMOTION

In order to reward our valued customers, we are offering a chance for you to enjoy a bigger special bonus, in place of the original special bonus listed in the product brochure, in the form of extra units of investment options to those who apply for Treasure Advantage (Enhanced Protection) on the terms as set out in this leaflet. The provisions of this leaflet apply to an application for Treasure Advantage (Enhanced Protection) with First Year Annual Premium of at least US\$1,800. To the extent that any contents of this leaflet in respect of special bonus are inconsistent with those contained in the product brochure of Treasure Advantage (Enhanced Protection), the contents of this leaflet shall prevail during the promotion period.

The amount of special bonus will vary according to the size of your First Year Annual Premium, the Premium Payment Period, the premium paying mode of your policy, and the amount of each receipt of premium in respect of the first Policy Year. Please refer to the table below for details. Upon the Company’s receipt of each payment of premium payable under the Basic Policy in respect of the first Policy Year, special bonus units will be credited to your Initial Unit Account in proportion to your latest allocation instruction of the selected investment options at the Policy Offer Price of each such



investment option(s) as at the next appropriate Valuation Day. In case of reduction in premium under the Basic Policy, the special bonus payable in respect of the reduced premium under the Basic Policy will be based on the bonus rate that is applicable to such reduced premium.

Special bonus schedule (from 29 February, 2012 to 29 March, 2012)

The special bonus units payable in respect of the first Policy Year is calculated as follows:

$$\text{Special bonus units payable in respect of the first Policy Year} = \text{Special bonus rates} \times \text{Premium Payment Period}^{\#} \times \text{Each premium received}^*$$

"Premium Payment Period" means the number of years for which premiums of the Basic Policy are payable.

* "Each premium received" means each amount of premium due and paid under the Basic Policy in respect of the first Policy Year.

First year annual premium payable (US\$)	Special bonus rates		
	Premium payment period : 5 – 9 years	Premium payment period : 10 – 14 years	Premium payment period : 15 – 20 years
1,800 - 2,499	0.30%	0.30%	0.30%
2,500 – 5,999	0.54%	0.50%	0.59%
6,000 – 11,999	0.70%	0.70%	0.77%
12,000 – 19,999	0.85%	0.70%	0.95%
20,000 – 29,999	1.08%	0.77%	1.22%
30,000 – 34,999	1.08%	1.00%	1.22%
35,000 – 59,999	1.44%	1.00%	1.58%
60,000 – 99,999	1.66%	1.17%	1.85%
100,000 or above	1.85%	1.31%	1.98%

Remarks:

1. Treasure Advantage(Enhanced Protection) policy must be applied for and submitted the period from 29 February, 2012 to 29 March, 2012 (both dates inclusive) and issued on or before 30 March, 2012 (the "promotion period") in order to enjoy the special bonus, calculated according to the table above.
2. While your policy is in force and the amount of first year annual premium is at least US\$1,800, a special bonus is guaranteed to be credited upon our receipt of each payment of premium payable under the Basic Policy during the 1st Policy Year. Special bonus units will be credited to the Initial Unit Account by allocating units in such investment options as indicated in your latest allocation instruction. These special bonus units form part of the Account Value of the Initial Unit Account, which is then subject to the usual fees and charges according to the section "Summary of Charges" of the Product Brochure. Any reduction in premium payable under the Basic Policy during the Initial Contribution Period or surrender of your policy at any time before the end of Premium Payment Period will invoke the relevant Early Encashment Charge as specified in the section "Summary of Charges" of the Product Brochure and therefore will result in the reduction of the Account Value of the Initial Unit Account.
3. For a death claim made during the first two Policy Years, special bonus attributed to the Account Value of the Initial Unit Account (which is equal to aggregate Account Value of the Initial Unit Account and Accumulation Unit Account



multiplied by the amount of special bonus divided by the sum of the total premium paid under the Basic Policy and special bonus) will be deducted from the aggregate Account Value of the Initial Unit Account and Accumulation Unit Account before determination of the death benefit.

4. Special bonus will be clawed back in full if you cancel the Basic Policy within the cooling-off period. In such case, you will only receive premium paid less any market value adjustment determined. Please refer to the product brochure for details.
5. The Company reserves the right to revise the special bonus scale and to modify the above formulation as set out in the table above without prior notice.
6. In case of payment modes other than the annual mode, "first year annual premium" in the table means the latest contributed amount of premium annualized for the whole of the 1st Policy Year, determined at the time when the relevant premium is paid.

Important

- This leaflet is to be read together with the offering documents of Treasure Advantage (Enhanced Protection).
- Fees and charges applicable to the investment options are described in the Summary of Charges in the product brochure of Treasure Advantage (Enhanced Protection) and the investment options brochure.

American International Assurance Company (Bermuda) Limited is not responsible for the performance of any investment option(s) selected for the purposes of an investment-linked insurance scheme. **Please see the offering document of the relevant underlying fund to which each investment option is linked up, which will be made available, before making investment decisions. Please refer to the offering documents of Treasure Advantage (Enhanced Protection) for further information including but not limited to the applicable fees and charges.**



在投保投資連繫壽險計劃前之重要考慮要點：

- 1) 卓智投資計劃(卓越保障)是由美國友邦保險(百慕達)有限公司(「友邦」)發行，為長期投資連繫的保險契約。此產品並非由銀行所提供的儲蓄產品。投資者須承擔本公司的信貸風險及任何其他投資風險。
- 2) 您乃投資於一份投資連繫壽險保單。您並非投資於連繫基金。您於此等連繫基金上並沒擁有任何權限或擁有權。
- 3) 您的投資回報是根據連繫基金表現之變動而計算。各連繫基金均有其個別之投資概況及相關風險。
- 4) 受綜合因素例如年齡、投資選擇的投資回報或虧損等影響，卓智投資計劃(卓越保障)的人壽保險保障的保障增值費用有可能於保單年期內顯著上升。
- 5) 當保障增值費用愈高，作投資用途的保費便愈少。
- 6) 卓智投資計劃(卓越保障)的保障增值費用有可能顯著上升至超越您所繳交的保費，例如是當您的投資選擇面對嚴重虧損時。您的投資及已繳交的保費有可能因此蒙受顯著甚至全數虧損。
- 7) 如您所持有保單的價值不足夠支付保單費用(包括保障增值費用或其他費用)，您的保單將會被提早終止。而您亦將不能享有該保單原有的身故賠償或其他利益。
- 8) 提早終止、退保或撤銷有關保單契約，可引致您的投資和已繳保費及所獲得的賞金(如適用)蒙受重大虧損。
- 9) 除非您是完全明白此計劃之內容並已獲清楚解釋此計劃為何適合自己，否則不建議您投保此計劃。您有最後決定權選擇投保此計劃與否。
- 10) 投資涉及風險。不要只依賴此文件，您應閱覽連繫基金的銷售文件並可透過我們的業務代表、您的經紀或您的財務顧問取得，或從我們的網頁 AIA.COM.HK 下載。您亦可親蒞本公司之客戶服務中心或業務代表辦公室提出索取要求，該銷售文件將於要求提出後 14 日內提供。

計劃的投資回報受支付相關計劃的收費所規限，以致該投資回報可能低於連繫基金的回報。分配至您的保單之投資選擇單位只具有指示意義並僅用於決定你保單價值之用途。

卓智投資計劃(卓越保障)

美國友邦保險(百慕達)有限公司(「本公司」)誠意獻上卓智投資計劃(卓越保障)。卓智投資計劃(卓越保障)為投資連繫終身壽險計劃，特意為滿足您中至長線之投資需要而設。此計劃特意為年齡由 15 天至 70 歲人士而設。

計劃特點概覽 (有關詳情及細則，請參閱產品小冊子內該特定部份)：

- **最低保費** - 您只須每月付出低至 100 美元保費，便可開始您的投資計劃。
- **單位分配** - 「最初供款期」是根據保費繳付年期而定，並列印於產品小冊子內的保費繳付部份。於「最初供款期」內，保費將以投資選擇單位形式存入「最初供款戶口」內。在「最初供款期」後，保費將以投資選擇單位形式存入「延續供款戶口」內。



- **特別賞金** - 於您的保單有效期間，如首年年繳保費達 1,800 美元，我們在首個保單年度內收到每期之基本保單應繳保費時，保證您獲派發一筆特別賞金。
- **部份提款** - 在最初供款期後，您可透過部份提款從「延續供款戶口」中免費提取款項。最低「部份提款額」為 600 美元。而在「部份提款」後，於「延續供款戶口」內所餘下的戶口價值不可少於 1,500 美元。否則，您須終止保單及取回所餘的戶口價值，並須繳付資金提取費用（如適用），相關的資金提取費用將以「最初供款戶口」的全部價值為上限，詳情您可參閱下述「費用及收費」部份。
- **廣泛種類投資選擇** - 您可把保單惠益連繫至多元化的投資選擇，藉以踏足不同的環球市場。投資選擇是指可供您透過友邦續發之個別投資連繫壽險計劃內揀選的一系列投資選擇，並將詳列於投資選擇小冊子內。投資選擇只能透過個別投資連繫壽險計劃以作投資，並不接受直接認購。每項投資選擇將會聯接到一項或超過一項的連繫基金。
- **調配投資選擇** - 您可透過調配投資選擇，設定您的投資計劃。
- **保單費用回贈** - 若您的保單在繳交保費年期後仍然生效，我們將於您的繳交保費年期結束後以派發投資選擇單位的形式退回您在繳交保費年期內所繳交的全數保單費用。
- **費用及收費** - 於計劃及投資選擇的層面，將收取各樣收費及費用。部分例子節錄如下：收取每月 6 美元之保單費用；由「最初供款戶口」及「延續供款戶口」的戶口價值中扣除每年 1.5% 之投資組合管理費用；自「最初供款戶口」的戶口價值中扣除每年 4.5% 之行政費用；根據受保人的性別、吸煙狀況及風險級別（包括但不限於健康狀況、國籍及居住地）釐定，而隨著綜合因素例如受保人的年齡、投資選擇的投資回報或虧損而改變之保障增值費用；資金提取費用將以「最初供款戶口」的價值為上限，並適用於在最初供款期內減少基本保單的保費、保單失效或保單退保。有關費用率詳情，請參閱產品小冊子內的**收費一覽表**。

欲了解更多計劃特點、條件及條款、其它費用及收費，請參閱卓智投資計劃(卓越保障)的銷售文件。

投資涉及風險。由於投資組合頗多元化，加上匯率及利率可出現的浮動及任何市場的波動，投資價值及其收益回報可升亦可跌。

特別賞金推廣

為答謝客戶的支持，現凡申請卓智投資計劃(卓越保障)，你將有機會獲得更豐厚的特別賞金，即以額外投資選擇單位形式獲享此單張之條款下制定的特別賞金優惠，以取代記錄於產品小冊子原本的特別賞金。此單張之條款適用於首年年繳保費至少達 1,800 美元的卓智投資計劃(卓越保障)申請。如此單張內提及特別賞金的內容與卓智投資計劃(卓越保障)產品小冊子的不一致，於優惠期內將以此單張之內容為準。

特別賞金的金額如下表所示，將視乎您保單的首年年繳保費、繳交保費年期、付款形式及每次就首個保單年度應繳保費的金額而釐定。當本公司收到就基本保單於首個保單年度內之每期保費時，本公司將根據您對已選擇的投資選擇的最新分配指示，將特別賞金單位存入你的「最初供款戶口」內，並按每個該投資選擇在下一個適當的評估日的單位賣出價計算。若有減少基本保單保費的情況，則就有關減少後之基本保單保費而可獲記入的特別賞金，將按適用於所減少後之保費的特別賞金率而定。



「特別賞金」分配機制 (2012 年 2 月 29 日至 2012 年 3 月 29 日)

就首個保單年度應給予的特別賞金單位的計算方式為：

$$\text{就首個保單年度應給予的特別賞金單位} = \text{特別賞金率} \times \text{繳交保費年期}^{\#} \times \text{每期已收供款}^*$$

「繳交保費年期」是指此基本保單須繳交保費的年期。

* 「每期已收供款」是指在基本保單下就首個保單年度到期及已付之每期保費金額。

應繳之 首年年繳保費 (美元)	特別賞金率		
	繳交保費年期： 5 - 9 年	繳交保費年期： 10 - 14 年	繳交保費年期： 15 - 20 年
1,800 - 2,499	0.30%	0.30%	0.30%
2,500 - 5,999	0.54%	0.50%	0.59%
6,000 - 11,999	0.70%	0.70%	0.77%
12,000 - 19,999	0.85%	0.70%	0.95%
20,000 - 29,999	1.08%	0.77%	1.22%
30,000 - 34,999	1.08%	1.00%	1.22%
35,000 - 59,999	1.44%	1.00%	1.58%
60,000 - 99,999	1.66%	1.17%	1.85%
100,000 或以上	1.85%	1.31%	1.98%

備註：

- 卓智投資計劃(卓越保障)的申請必須於 2012 年 2 月 29 日至 2012 年 3 月 29 日期間(包括上述日子)遞交,並於 2012 年 3 月 30 日或之前獲續發(「優惠期」),保單才可享有根據上表所計算的特別賞金。
- 於您的保單有效期間,如首年年繳保費達 1,800 美元,我們在首個保單年度內收到每期之基本保單應繳保費時,保證您獲派發一筆特別賞金。我們會根據您最新投資選擇的分配指示,分配單位至最初供款戶口內以記入特別賞金金額。特別賞金單位會成為其戶口價值的一部份,並需要繳付產品小冊子收費一覽表內之費用及收費。於最初供款期內調低基本保單保費或於繳付保費年期期滿前申請保單退保,均會收取產品小冊子內收費一覽表所列的資金提取費用。此舉將會導致最初供款戶口內的戶口價值被減少。
- 倘若於首兩個保單年度內作出任何身故賠償,我們在決定身故賠償前,將會由「最初供款戶口」及「延續供款戶口」的總戶口價值中扣除藉特別賞金而得的「最初供款戶口」之戶口價值(即「最初供款戶口」及「延續供款戶口」的總戶口價值乘以特別賞金金額,再除以已繳付之基本保單的保費全數及特別賞金的總和)。
- 如您於冷靜期內取消基本保單,特別賞金將全數被扣除。您只能收取扣減任何市場價值調



整後所繳交之供款。有關詳情，請參閱產品小冊子。

5. 本公司保留權利更改特別賞金之基制及上表制定之計算方法而毋須預先通知。
6. 若非以年繳方式繳費，此表內所列之“首年年繳保費”是指最近期的已付保費金額年度化為首個保單年度全年須繳交的保費金額，此金額乃按繳交相關保費時間釐定。

重要事項

- ◆ 此單張需連同卓智投資計劃(卓越保障)的銷售文件一併閱讀。
- ◆ 適用於投資選擇的費用及收費已於卓智投資計劃(卓越保障)的產品小冊子內之「收費一覽表」及投資選擇小冊子說明。

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