



Generali Customer Promotion Offer

Successfully apply for designated plans from **January 1 to March 31, 2024** to enjoy the following customer promotion offers (the "Promotion")¹.

Premium Refund Promotion²

LionTycoon Beyond 2 (Savings and Life Plan)

Premium Payment Term	Annualized Premium ³	Premium refund percentage
2 years	< USD 200,000	1%
	≥ USD 200,000	2%
5 years	< USD 25,000	12%
	≥ USD 25,000 - < USD 50,000	14%
	≥ USD 50,000	16%
8 years	< USD 10,000	17%
	≥ USD 10,000 - < USD 20,000	19%
	≥ USD 20,000	21%
10 years	< USD 10,000	22%
	≥ USD 10,000	23%

LionAlong (Critical Illness Plan)

Annualized Premium ³	Premium refund percentage
< USD 2,000	8%
≥ USD 2,000	16%

LionGuardian Beyond (Critical Illness Plan)

Annualized Premium ³	Premium refund percentage
< USD 2,000	4%
≥ USD 2,000	8%

LionGuardian PlusOne (Critical Illness Plan)

Only applicable to policies with annual premium payment mode.

Annualized Premium ³	Premium refund percentage
< USD 1,000	30%
≥ USD 1,000	50%

LionTycoon (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
3 years	2%
5 years	5%
8 years	15%
10 years	20%

LionPainter Flexi (Savings and Life Plan)

Premium Payment Term	Annualized Premium ⁹	Premium refund percentage
16-20 years	< USD 5,000	8%
	≥ USD 5,000	12%
21-25 years	< USD 3,000	12%
	≥ USD 3,000	16%

Generali Supreme Gold Plan (Life Protection Plan)

Only applicable to policies with annual premium payment mode.

Premium Rate Structure	Annualized Premium ³	Premium refund percentage
All	< USD 1,000 / < HKD 7,800	30%
	≥ USD 1,000 / ≥ HKD 7,800	50%

Premium Discount Promotion⁴**LionHarvest Pro Deferred Annuity** (Qualifying Deferred Annuity Policy)

Premium Term	Premium discount percentage
5 years	10%
10 years	20%

LionPrima (Savings and Life Plan)

Only applicable to policies with annual premium payment mode.

Premium Payment Term	Premium discount percentage
2 years	2%
5 years	5%
8 years	8%

Terms & Conditions

1. The Promotion is exclusive to selected brokers and agency. The promotion period is from January 1 to March 31, 2024, both days inclusive, with successful policy issuance on or before May 31, 2024 ("Promotion Period").
2. **Premium Refund Promotion**
 - a. Premium refund amount for "Generali Supreme Gold Plan" and "LionGuardian PlusOne" will only be deposited into the policy(ies) in the 2nd Policy Year if the premium payment mode of the policy(ies) remains annual in the 2nd Policy Year.
 - b. Premium refund amount for "LionAlong", "LionTycoon Beyond 2", "LionGuardian Beyond", "LionTycoon" and "LionPainter Flexi" will only be deposited into the policy(ies) in the 2nd Policy Year after the premium(s) of the 1st Policy Year are fully paid.
 - c. The premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of premium refund.
 - d. The premium refund amount will only be used for part of the premium(s) and levy(ies) settlement in the 2nd Policy Year, withdrawal of the premium refund is not allowed.
3. Annualized Premium refers to the premium(s) due and paid within the 1st Policy Year, excluding loading premiums, levy(ies) and supplementary benefit's premium.
4. **Premium Discount Promotion**
 - a. The premium discount amount is equal to 1st Policy Year's due premiums multiplied by the designated percentage of premium discount. Any loading premiums, levy(ies) and supplementary benefit's premium will be excluded from the calculation of the premium discount amount.
 - b. To entitle the Premium Discount Promotion for "LionPrima", the Insured's issue age must be between 15 days after birth and age 65.
 - c. The amount of premium discount for "LionHarvest Pro Deferred Annuity" will not be counted as premiums paid for the purposes of tax deduction application.

The above plans can be purchased as a standalone insurance policy(ies) instead of bundling with other type(s) of insurance products. The product information of this promotion flyer does not contain the full provisions of the above plans, the full terms can be found in the Policy Provisions.

The Promotion cannot be changed, transferred, returned, exchanged for other gifts or redeemed for cash. In case of cancellation of the policy during the cooling-off period or in any event of a refund of premium, the portion of any premium payments that has been deducted by the Promotion will under no circumstances be counted as premium paid for reckoning the refundable amount of total premiums paid. This Promotion cannot be used in conjunction with other promotional offers, unless stated otherwise.

Generali Life (Hong Kong) Limited (the "Company") reserves the right to vary or terminate this Promotion at any time without prior notice. In case of any dispute(s), the decision of the Company shall be final. The Company reserves the right to decide at its sole discretion to accept or decline any application according to the information provided by you at the time of application.

All above plans are underwritten by the Company. This promotion flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

This promotion flyer is for general reference only and should not be regarded as professional advice or recommendation. This promotion flyer should be read in conjunction with the relevant product brochure. For details of coverage, limitations, product risks, terms and conditions, please refer to the insurance policy documents, e.g. illustration, Policy Provisions, product brochure and other supplementary materials (if applicable) of the designated plans. For Policy Provisions and product details, please contact your Insurance Advisers or the Company's Representatives.

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