



Generali Customer Promotion Offer

Successfully apply for designated plans from **1 July to 30 September 2022** to enjoy the following customer promotion offers (the “Promotion”)¹.

Offer 1 - Premium Refund Promotion³

LionTycoon Beyond (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
2 years	1%
5 years	5%
8 years	20%
10 years	25%

LionGuardian Beyond (Critical Illness Plan)

Annualized Premium²	Premium refund percentage
< USD 3,000	4%
≥ USD 3,000	8%

LionGuardian PlusOne (Critical Illness Plan)

Only applicable to policies with annual premium payment mode

Annualized Premium²	Premium refund percentage
≥ USD 1,000	50%

LionTycoon (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
3 years	3%
5 years	5%
8 / 10 years	30%

LionPainter Flexi (Savings and Life Plan)

Premium Payment Term	Premium refund percentage
16-20 years	4%
21-25 years	8%

Generali Supreme Gold Plan (Life Protection Plan)

Only applicable to policies with annual premium payment mode

Premium Rate Structure	Annualized Premium ²	Premium refund percentage
All	≥ USD 1,000	50%

Offer 2 - Premium Discount Promotion⁴

LionHarvest Pro Deferred Annuity (Qualifying Deferred Annuity Policy)

Premium Term	Premium discount percentage
5 years	5%
10 years	8%

Terms & Conditions

- The Promotion is only applicable to “LionTycoon Beyond”, “LionGuardian Beyond”, “LionGuardian PlusOne”, “LionTycoon”, “LionPainter Flexi”, “Generali Supreme Gold Plan” and “LionHarvest Pro Deferred Annuity”. The promotion period is from 1 July to 30 September 2022, both days inclusive, with successful policy issuance on or before 30 November 2022.
- Annualized Premium refers to the premium(s) due and paid within the 1st Policy Year, excluding substandard premiums, loading premiums, levy(ies) and Supplementary Benefit's premium.
- Offer 1 - Premium Refund Promotion**
 - 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 insurance policy(ies) is still in force and the premium payment mode remains annual in the 2nd Policy Year.
 - Premium refund amount for “LionTycoon Beyond”, “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 and the policy(ies) is still in force.
 - 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.
 - The premium refund amount is equal to the Annualized Premium multiplied by the designated percentage of premium refund.
- Offer 2 - Premium Discount Promotion**

The premium discount amount is equal to 1st Policy Year's due premiums multiplied by the designated percentage of premium discount. The amount of premium discount will not be counted as premiums paid for the purposes of tax deduction application.
- 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.

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.

Generali Life (Hong Kong) Limited (“Generali”) reserves the right to vary or terminate this Promotion at any time without prior notice. In case of any dispute(s), the decision of Generali shall be final. Generali 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 designated plans are underwritten by Generali. 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 Provision, product brochure and other supplementary materials (if applicable) of the designated plans. For Policy Provisions and product details, please contact your Insurance Advisers or Generali's Representatives.

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