



Generali

Customer Promotion Offer

Successfully apply for designated plans from **1 January to 31 March 2022** to enjoy the following customer promotion offers (the “Promotion”)¹.

Offer 1 - Premium Refund Promotion²

LionTycoon Beyond

(Savings and Life Plan)

Premium Payment Term	Total premium in the 1 st Policy Year	Premium refund of 1 st Policy Year's premium
2 years	< USD 50,000	2%
	≥ USD 50,000	3%
5 years	< USD 15,000	5%
	≥ USD 15,000	8%
8 years		18%
10 years		20%

LionGuardian Beyond

(Critical Illness Plan)

Premium Payment Term	Total premium in the 1 st Policy Year	Premium refund of 1 st Policy Year's premium
19 years or below	< USD 1,000	4%
	≥ USD 1,000 - < USD 3,000	8%
	≥ USD 3,000	12%
20 years or above	< USD 1,000	8%
	≥ USD 1,000 - < USD 3,000	16%
	≥ USD 3,000	24%

LionTycoon

(Savings and Life Plan)

Premium Payment Term	Total premium in the 1 st Policy Year	Premium refund of 1 st Policy Year's premium
3 years	< USD 30,000	3%
	≥ USD 30,000	4%
5 years	< USD 15,000	5%
	≥ USD 15,000	8%
8 / 10 years		25%

LionPromise Pro

(Retirement Plan)

Premium Payment Term	Premium refund of 1 st Policy Year's premium
2 years	2%
5 years	5%

LionPainter Flexi

(Savings and Life Plan)

Premium Payment Term	Premium refund of 1 st Policy Year's premium
16-20 years	8%
21-25 years	16%

Generali Supreme Gold Plan

(Life Protection Plan)

Premium Rate Structure	Premium refund of 1 st Policy Year's premium
All	50%

Offer 2 - Premium Refund and Extra Promotion³

LionGuardian PlusOne

(Critical Illness Plan)

Basic Customer Promotion Offer

Premium refund of 1 st Policy Year's premium for LionGuardian PlusOne
16%

Extra Customer Promotion Offer

If you have also successfully enrolled in **LionHarvest Pro Deferred Annuity** prior to/within the promotion period, you can enjoy **additional 44%** premium refund of 1st Policy Year's premium for LionGuardian PlusOne on top of Basic Customer Promotion Offer.

Premium refund of 1 st Policy Year's premium for LionGuardian PlusOne				
Basic Customer Promotion Offer 16%	+	Extra Customer Promotion Offer Successful application on LionHarvest Pro Deferred Annuity Extra 44%	=	Total 60%

Offer 3 - Premium Discount Promotion⁴

LionHarvest Pro Deferred Annuity

(Qualifying Deferred Annuity Policy)

Premium Term	Premium discount of 1 st Policy Year's premium
5 / 10 years	10%

Terms & Conditions

1. The Promotion is only applicable to “LionTycoon Beyond”, “LionGuardian Beyond”, “LionGuardian PlusOne”, “LionTycoon”, “LionPromise Pro”, “LionPainter Flexi”, “Generali Supreme Gold Plan” and “LionHarvest Pro Deferred Annuity”. The promotion period is from 1 January to 31 March 2022, both days inclusive, with successful policy issuance on or before 31 May 2022.
2. **Offer 1 - Premium Refund Promotion**
 - a. The Premium Refund Promotion for “LionPromise Pro” is only applicable to policies with Insured’s issue age between 15 days after birth and age 59.
 - b. The premium refund amount will only be deposited into the policy in the 2nd Policy Year after the premium(s) of the 1st Policy Year are due and paid and the policy is still in force. The premium refund amount will be used for part of the premium(s) and levy(ies) settlement in the 2nd Policy Year. The premium refund amount is equal to the total premiums due and paid within the 1st Policy Year multiplied by the designated percentage of premium refund.
 - c. Any substandard premiums, loading premiums, levy(ies) and Supplementary Benefit’s premium will be excluded from the calculation of the premium refund amount.
3. **Offer 2 - Premium Refund and Extra Promotion**
 - a. The premium refund amount will only be deposited into your LionGuardian PlusOne policy in the 2nd Policy Year after the premium(s) of the 1st Policy Year of LionGuardian PlusOne are due and paid. The premium refund amount will be used for part of the premium(s) and levy(ies) settlement in the 2nd Policy Year of LionGuardian PlusOne only. The premium refund amount is equal to the total premiums due and paid for LionGuardian PlusOne within the 1st Policy Year multiplied by the designated percentage of premium refund. Any substandard premiums, loading premiums and levy(ies) will be excluded from the calculation of the premium refund amount.
 - b. Basic Customer Promotion Offer:
 - i) The eligible LionGuardian PlusOne policy should remain in force at the time of premium refund. Otherwise, Basic Customer Promotion Offer for LionGuardian PlusOne will be forfeited.
 - c. Extra Customer Promotion Offer:
 - i) The Extra Customer Promotion Offer is only applicable if the same Policyholder of LionGuardian PlusOne eligible for Basic Customer Promotion Offer successfully applies for LionHarvest Pro Deferred Annuity on or before 31 March 2022, with successful policy issuance on or before 31 May 2022.
 - ii) The eligible LionHarvest Pro Deferred Annuity policy(ies) should remain in force at the time of premium refund. Otherwise, Extra Customer Promotion Offer for LionGuardian PlusOne will be forfeited.
 - iii) Generali Life (Hong Kong) Limited will inform all LionGuardian PlusOne Policyholders, who are eligible for the Extra Customer Promotion Offer, on or before 31 August 2022 in written form.
 - d. In any case, total percentage of premium refund of a LionGuardian PlusOne policy, which is eligible for Basic Customer Promotion Offer and Extra Customer Promotion Offer, will not be more than 60%.
4. **Offer 3 - Premium Discount Promotion**
 - a. The premium discount amount is equal to 1st Policy Year’s premium 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.
5. 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.