



Generali

Customer Promotion Offer

Successfully apply for designated plans from **now until 30 September 2021** to enjoy the following customer promotion offers (the "Promotion")¹.

Offer 1 - Premium Refund Promotion²

LionGuardian Beyond

Premium Payment Term	Percentage of premium refund of 1 st Policy Year's premium
19 years or below	8%
20 years or above	16%

LionTycoon

Premium Payment Term	Percentage of premium refund of 1 st Policy Year's premium
3 years	3%
5 years	5%
8 / 10 years	25%

LionPromise Pro

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

LionPainter Flexi

Premium Payment Term	Percentage of premium refund of 1 st Policy Year's premium
16 - 20 years	18%
21 - 25 years	36%

Generali Supreme Gold Plan

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

Offer 2 - Premium Refund and Extra Promotion³

LionGuardian PlusOne

Basic Customer Promotion Offer

Percentage of premium refund of 1st Policy Year's premium for LionGuardian PlusOne

16%

Extra Customer Promotion Offer

If you have also successfully enrolled in any of the life insurance basic plans underwritten by Generali Life (Hong Kong) Limited ("Generali") ("Basic Plan(s)") prior to/within the promotion period, you can enjoy **additional 8%** of premium refund of 1st Policy Year's premium for LionGuardian PlusOne on top of Basic Customer Promotion Offer.

Percentage of premium refund of 1st Policy Year's premium for LionGuardian PlusOne

Basic Customer Promotion Offer	+	Extra Customer Promotion Offer	=	Total
16%		Successful application on Basic Plan(s) Extra 8%		24%

Offer 3 - Premium Discount Promotion⁴

LionHarvest Pro

Premium Term	Percentage of premium discount of 1 st Policy Year's premium
5 years	5%
10 years	8%

Terms & Conditions

- The Promotion is only applicable to "LionGuardian Beyond", "LionGuardian PlusOne", "LionTycoon", "LionPromise Pro", "LionPainter Flexi", "Generali Supreme Gold Plan" and "LionHarvest Pro". The promotion period is from now until 30 September 2021, both days inclusive, with successful policy issuance on or before 30 November 2021.
- Offer 1 - Premium Refund Promotion**
 - The Premium Refund Promotion for "LionPromise Pro" is only applicable to policies with issue age between 15 days after birth and age 59.
 - The premium refund amount will only be deposited into the policy in 2nd Policy Year after the premium(s) of the 1st Policy Year are due and paid and the insurance 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.
 - Any substandard premiums, loading premiums, levy(ies) and Supplementary Benefit's premium will be excluded from the calculation of the premium refund amount.
- Offer 2 - Premium Refund and Extra Promotion**
 - The premium refund amount will only be deposited into your LionGuardian PlusOne policy in 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, levy(ies) and Supplementary Benefit's premium will be excluded from the calculation of the premium refund amount.
 - Basic Customer Promotion Offer:
 - 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.
 - Extra Customer Promotion Offer:
 - The Extra Customer Promotion Offer is only applicable if the same Policyholder of LionGuardian PlusOne eligible for Basic Customer Promotion Offer successfully applies for any of the Basic Plan(s) on or before 30 September 2021, with successful policy issuance on or before 30 November 2021.
 - If the Basic Plan(s) is also LionGuardian PlusOne, the Insured of all the eligible LionGuardian PlusOne policies must be different in order to be entitled to the Extra Customer Promotion Offer.
 - The eligible Basic Plan(s) policies should remain in force at the time of premium refund. Otherwise, Extra Customer Promotion Offer for LionGuardian PlusOne will be forfeited.
 - Generali will inform all LionGuardian PlusOne Policyholders, who are eligible for the Extra Customer Promotion Offer, on or before 28 February 2022 in written form.
 - 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 24%.
- Offer 3 - Premium Discount Promotion**
 - 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.

"LionGuardian Beyond" and "LionGuardian PlusOne" 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 "LionGuardian Beyond" and "LionGuardian PlusOne", the full terms can be found in the Policy Provisions.

Generali Life (Hong Kong) Limited 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, recommendation and it is not part of the policy. 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.