AIA Hong Kong
1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong Region only)	From:	Felix Fung
Co/Dept:		Dept:	Product Strategy and Management Department
Copy:	Mr. Peter Crewe / Ms. Bonnie Tse / Mr. Jim Jan Zen / Ms. Manda Chan / Ms. Alex Foo / All Department Heads / Heads of Agency Division / DOAs / Team Heads / BDEs / Call Centre	Total page:	2 pages + enclosure
Date:	14 October, 2019		
Subject:	**(Ref: A191027)** **推出「AIA 100 儲蓄計劃」** **The Launch of AIA 100 Saver**		

為慶祝 AIA 100 週年，我們誠意於 **2019 年 10 月 16 日** (首個申請日期) 推出**「AIA 100 儲蓄計劃」**。

本計劃為限額發售，先到先得，額滿即止。
公司保留不接受客戶保單申請之權利，並退回任何已繳交之保費(不連利息)。

額滿訊息將透過 iEngage 通知各營業同事，敬請留意。

計劃特點

- 投保年齡：15 日至 70 歲
- 保費繳付期為兩年，保障年期為五年
- 非分紅保險計劃
- 保單貨幣為美元
- 最低年繳保費：4,500 美元
- 最高年繳保費：100,000 美元 (每名受保人限買一份「AIA 100 儲蓄計劃」)
- 保單期滿時，保證回報率將達**每年 2.90%**

注意事項：

- **本計劃為限額發售，先到先得，額滿即止。**公司保留不接受客戶保單申請之權利，並退回任何已繳交之保費(不連利息)
- **電子保費現金券並不適用於本產品**
- 本產品不接受營業同事、其配偶及其受養人購買
- **只接受於 iPoS 遞交建議書**，並不適用於視窗離線版及網上版
- 本產品只接受年繳繳付保費方法
- 不同的銷售地區或銷售渠道會有不同的推出日期
- B/G 單、不同的銷售地區及銷售渠道會有不同的限額
- 於保單 **遞交** 後，不可增加基本金額

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線(852) 3108 1638 查詢。

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「我們」、「AIA」、「友邦」、「本公司」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

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To celebrate 100th anniversary of AIA, we are pleased to announce the launch of **AIA 100 Saver** on **16 October 2019** (the first application date).

This plan is a limited offer on a first come first served basis.
The Company reserves the right to decline applications for this plan with refund of any premium paid without interest.

Please note that we will notify all agents once the quota is full via iEngage.

Product highlights

- Issue age: 15 days to age 70
- Policy matures in 5 years with premium payment period of 2 years
- Non-participating insurance plan
- Policy is denominated in US dollars
- Minimum annual premium: US$4,500
- Maximum annual premium: US$100,000 (maximum of one AIA 100 Saver for each insured)
- Upon policy maturity, guaranteed return will reach 2.90% per annum

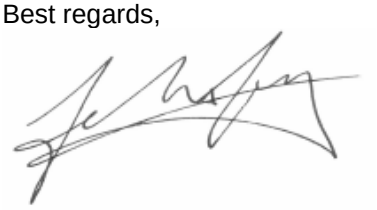
Important notes

- **This product is a limited offer on a first come first served basis.** The Company reserves the right to decline applications for this plan with refund of any premium paid without interest.
- **E-premium coupon is not applicable to this product.**
- Agents, Agents' spouse and dependents are not allowed to purchase this product.
- **This product is only available for submitting proposal via iPoS.** Windows offline and Web versions are not available.
- This product accepts premium payment in annual mode only.
- The launch date will be different for different channels and regions
- B/G policies, different channels and regions will have different quota limit
- Increase of principal amount is not allowed after policy **submission**

For the product details, please refer to the launch pack. For details of the launch arrangements, please refer to the enclosure.

Please convey the above message to your fellow agents. Thanks for your attention. If you have any queries, please call our hotline at (852) 3108 1638 via agency leaders.

Best regards,



Felix Fung
Product Strategy and Management Department

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附件：產品推出時的各項安排

<table>
<tr><td>產品資料册</td><td>• 財務策劃顧問可於 2019 年 10 月 16 日 起登入 Agency Corner 下載中文及英文版的電子版本產品資料册</td></tr>
<tr><td>產品簡介</td><td>• 財務策劃顧問可於 2019 年 10 月 16 日 起登入 Agency Corner 下載電子版本的產品簡介
• 印刷版本會由 2019 年 10 月 16 日 起陸續送抵香港各營業辦事處
• 財務策劃顧問亦可於 2019 年 10 月 16 日 起從 PSS 訂購印刷版本產品簡介
• 產品簡介編號
o 英文：PTA999906.1019
o 繁體中文：PTA999907.1019
o 簡體中文：PTA999908.1019</td></tr>
<tr><td>建議書系統
PGS2014</td><td>• 只接受於 iPoS 遞交建議書，並不適用於視窗離線版及網上版
<table>
<tr><td></td><td>網上版</td><td>視窗離線版</td><td>iPad 離線版</td></tr>
<tr><td>版本號碼</td><td>不適用</td><td>不適用</td><td>18.4</td></tr>
<tr><td>推出日期</td><td colspan="3">2019 年 10 月 16 日
00:00</td></tr>
</table>
• 有關 18.4 版本的詳細安排，將會由產品策劃部另函通知 (通告：A191012)</td></tr>
<tr><td>保單契約</td><td>可於 2019 年 10 月 16 日 登入 Contract Library 下載</td></tr>
</table>

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Enclosure: Launch Arrangement

<table>
<tr><td>Launch Pack</td><td>• The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 16 October 2019</td></tr>
<tr><td>Product Brochure</td><td>• The electronic version will be ready for download by financial planners in Agency Corner by 16 October 2019
• Printed version will be delivered to all Agency offices in Hong Kong starting from 16 October 2019
• Printed version will be ready for order through PSS from 16 October 2019
• PTA number for Brochure:
o English: PTA999906.1019
o Traditional Chinese: PTA999907.1019
o Simplified Chinese: PTA999908.1019</td></tr>
<tr><td>PGS2014</td><td>• This product is only available for submitting proposal via iPoS. Windows offline and Web versions are not available.
<table>
<tr><td></td><td>Web Version</td><td>Windows Offline Version</td><td>iPad Offline Version</td></tr>
<tr><td>Version no.</td><td>Not applicable</td><td>Not applicable</td><td>18.4</td></tr>
<tr><td>Launch Date</td><td colspan="3">16 October 2019
00:00</td></tr>
</table>
• Detailed arrangements regarding the release of version 18.4 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A191012)</td></tr>
<tr><td>Policy Contract</td><td>Available at Contract Library on 16 October 2019</td></tr>
</table>

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目錄

一、 產品重點..... 2

二、 市場分析..... 3

三、 重要事項..... 4

附錄一： 產品資料介紹

A. 利益..... 5
B. 保費..... 5
C. 產品細節..... 5
D. 核保規則..... 6
E. 保戶服務行政指引..... 7
F. 佣金..... 7
G. 其他..... 8

附錄二： 財務需要分析表格之配對..... 9

此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。
只供 AIA 內部使用不得發放予任何公眾人士、客戶或準客戶。

一、 產品重點



投保年齡：**15 日至 70 歲**



保費繳付期為**兩年**
保障年期為**五年**



非分紅保險計劃



最低年繳保費：**4,500 美元**



最高年繳保費：**100,000 美元**
(每名受保人限買一份
「AIA 100 儲蓄計劃」)



保單期滿時，保證回報率將達每年 2.90%

以每年保費 50,000 美元為例

保單年度終結	繳付保費總額	保證退保發還金額	保證身故賠償額
1	50,000	39,500	55,000
2	100,000	88,500	110,000
3	100,000	96,500	110,000
4	100,000	103,500	110,000
5	100,000	113,740	113,740

保證回本期：**4 年**

以上假設保單在整個保單年期內沒有作出任何保單貸款及提款，及所有保費於到期時已被全數繳付。

請注意如於早年退保，所收取的金額可能大幅少於已繳的保費及保證回報率會低於每年2.90%。

請注意：本產品不接受營業同事、其配偶及其受養人購買。

二、 市場分析

以美元為保單貨幣

公司名稱	產品名稱	保障年期	保費繳付期	保單期滿時的保證回報率	保證回本期
友邦	**AIA 100 儲蓄計劃**	**5**	**2**	**2.9%**	**4 年**
中記	目 X 三年 X 上儲蓄保險計劃	3	2	2.05% / 2.34% (預繳首年保費) 包括 3%首年保費折扣：2.68% / 2.86% (預繳首年保費)	3 年
匯記	滙 X 儲蓄保險計劃	5	2	2.30% 包括 4.5%首年保費折扣：2.83%	4 年
恆記	「精 X 五年」人壽保險計劃	5	2	2.30% 包括 7.62%首年保費折扣：3.20%	4 年

上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。

聲明：由於上述分析及比較乃根據各公司於 2019 年 9 月之建議書資料及網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項：這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析) 。

三、 重要事項

建議書樣本

利益摘要

友邦保險（國際）有限公司

計劃: AIA 100 儲蓄計劃

05272019

若本保單的貨幣單位並非本地貨幣，您須承受匯率風險。匯率會不時波動，您可能因匯率之波動而損失部分的利益價值及往後繳交的保費（如有）可能會比繳交的首次保費金額為高。您應留意匯率風險並決定是否承擔該風險。

除已於此說明文件內明確列明為保證外，無論任何時候，經由本公司或其銷售代表顯示給申請人的任何利益均可改變，本公司或其銷售代表並無對此等利益作出保證。

由於限額優惠，尚未獲成功批核之申請，本公司保留撤銷本產品之權利，並將退回已繳保費及任何保費徵費，但不包括利息。

警告

- 除非閣下打算就已選擇的保險計劃期內支付全期保費，否則不應投保本產品。
- 如果閣下提早終止本產品或提前停止支付保費，閣下可能會蒙受重大損失。

聲明

我確認已閱讀及明白本銷售說明文件所提供的資料，並已收到本計劃的產品簡介。

本計劃為限額發售，先到先得，額滿即止。

公司保留不接受客戶保單申請之權利，並退回任何已繳交之保費(不連利息)。

申請人姓名：_____ 簽署：_____ 日期：_____
(月 / 日 / 年)

保單號碼：_____

2XS54N5
列印日期: 2019年9月30日

<PGS version 18.4> B [公司存根] P.3 of 3

附錄一：產品資料介紹

產品名稱	AIA 100 儲蓄計劃		
銷售日期	香港：2019 年 10 月 16 日 (以申請日期為準) 澳門：容後公佈		
基本計劃 / 附加契約	基本計劃		
產品概覽	• 非分紅儲蓄計劃 • 兩年保費繳付期，5 年期滿		
計劃編號	2XS54N5		
保單編號	地區	**適用於非內地人士**	**適用於抵港/抵澳內地人士**
	香港區	B3 / B6 / B9	G682

A. 利益

1. 保障期	5 年
2. 身故賠償	下列較高者： • 保證現金價值；及 • 已付基本保費總和的 110%； 扣減 保單欠款 (如有)
3. 退保利益	保證現金價值 扣減 保單欠款 (如有)
4. 保單欠款	適用
5. 既有現金價值條款 (Non-Forfeiture Options)	不適用 (如第 2 個保單年度的保費於寬限期後仍未繳交，保單將會失效。)
6. 週年紅利支付方法	不適用
7. 自殺、誤報年齡、性別及吸煙習慣	跟隨現行傳統壽險之規則

B. 保費

1. 保費形式	保證均衡保費 (Level and Guaranteed)
2. 保費繳付期	2 年
3. 保費率	500.00 (以每 500 元基本金額計算)
4. 繳付方法	只限年繳
5. 健康生活折扣	不適用
6. 大額折扣	不適用

C. 產品細節

1. 投保年齡	15 日至 70 歲
2. 最低基本金額	最低每年保費： 4,500 美元
3. 最高基本金額	最高每年保費：100,000 美元 (每名受保人限買一份「AIA 100 儲蓄計劃」)
4. 銷售地區	香港
5. 貨幣	美元
6. 附加契約	不適用
7. 計劃類別	人壽計劃
8. 保單契約頁碼	
- 基本計劃契約	DCGP
- 中華人民共和國批註	BM7N
- 保證現金價值表	由系統編印
	保單契約樣本可在 Contract Library 下載。

D. 核保規則

1. 體檢要求

體檢要求將會根據下表所列之累計 (1)保費總和而定：

繕發年齡	無需健康審查	簡易核保	正常核保
15 日至 70 歲	保費總和少於或等於 4,000,000 美元	保費總和多於 4,000,000美元 並少於或等於 20,000,000 美元	保費總和多於 20,000,000 美元

保費總和 = 基本保單之每年保費(不包括大額折扣)乘以保費繳付期

- 豁免已繕發超過兩年的保單 (以申請日為準)
- 只計算基本保單之保費，不包括附加契約之保費
- 現行兌換率為 1 美元 = 7.5 港元 / 7.5 澳門幣 / 6 人民幣

(1) 包括之產品 (下表會不定時更新)：

甲部：目前仍然銷售之產品

(a) 「活出精彩」入息計劃
(b) 「活出精彩」人民幣入息計劃
(c) 「簡愛．延續」保障計劃 2
(d) 愛無憂長享計劃 5
(e) 「年金寶」入息計劃
(f) 簡易特級高息保儲蓄計劃
(g) 「摯愛孩子」教育計劃
(h) 「智昇」保險計劃 2
(i) 「充裕未來」計劃 3
(j) AIA 延期年金計劃
(k) AIA 100 儲蓄計劃

乙部：已停售之產品

(l) 「駿昇」人民幣保險計劃
(m) 愛無憂長享計劃 3
(n) 愛無憂長享計劃 2
(o) 愛無憂長享計劃
(p) 「承諾一生」長享計劃
(q) 「裕滿人生」保障計劃 (簡易版)
(r) 「簡愛．延續」保障計劃
(s) 「智昇」保險計劃
(t) 「充裕未來」計劃 2
(u) 「充裕未來」計劃

2. 財務核保要求

- 跟隨一般非指定產品之指引，如「打擊洗錢及恐怖分子資金籌集指引(AMLG)」及「營業員向申請人 / 保單持有人為抵港抵澳內地人士銷售保險業務的營運指引」等

3. 體檢評級	• 若受保人之累計保費總和符合上述「無需健康審查」要求，標準保費將適用 • 若超過上述「無需健康審查」之金額，但符合下列的規則，標準保費將適用(不合乎下列規則之投保申請將不獲接納)： ➢ 暫時附加定額保費 (temporary flat amount rating) 並不適用及可豁免 ➢ 附加定額保費 (permanent flat amount rating) 不超過以每 1,000 元計之 $2.50，及無體檢評級(MR)或國籍評級 (NR) ➢ 受保人年齡介乎 0 至 50 歲，其體檢評級為 MR'D'* 或以下及無附加定額保費 (permanent flat amount rating) ➢ 受保人年齡介乎 51 至 65 歲, 其體檢評級為 MR'B'* 或以下及無附加定額保費 (permanent flat amount rating) ➢ 受保人年齡 66 歲或以上，其體檢評級為標準 * 如有國籍評級/居留風險評級 (NR/RR) 及/或 職業評級 (OR)，結合的評級 (MR + NR/RR + OR) 不可超過所規定的評級。
4. 國籍評級	• 若受保人之累計保費總和符合上述「無需健康審查」要求及其國籍評級/居留風險評級已包括在國籍/居留風險評級表 (Life) 內，國籍評級將為標準 • 若超過上述「無需健康審查」之金額，請參閱 3. 體檢評級
5. 職業評級	• 若受保人之累計保費總和符合上述「無需健康審查」要求及其職業評級已包括在職業評級表 (Life) 內，職業評級將為標準 • 若超過上述「無需健康審查」之金額，請參閱 3. 體檢評級
6. 保單日期	不可以提前保單日期
7. 投保申請書	壽險及人身意外保險投保申請書 (OPUAIF00)
8. VIP Club	計算入 VIP Club 的保費：20%年繳保費
9. 非標準保費折扣優惠	不適用

E. 保戶服務行政指引

1. 更改基本金額	• 於**保單遞交**後，**不可**增加基本金額 • 減少基本金額將被視為部份退保
2. 復效	跟隨現行復效規則
3. 申請減價 (Appeal Loading)	不適用
4. 更改基本計劃	不可以 (包括由其他基本計劃轉入或由本計劃轉到其他基本計劃)
5. 自定期保險轉入	不可以
6. 更改繳付保費方法	不可以 (只限年繳)
7. 轉移現有住院保障	不適用

F. 佣金

1. 佣金	
- 保單年度 1	1%
- 保單年度 2	0%
2. High Issue Age FYC Adjustment	不適用
3. Persistency & Career Benefit	不適用
4. Extra 10%	不適用
5. Provident Fund	不適用
6. 附加契約	不適用
7. FYP Credit	首年保費之 30%
8. FYC Adjustment	組別 3 (Regular Premium – 101 Linked and Traditional Savings)

G. 其他

1. 保單建議書系統 (PGS)	只適用於 iPad 離線版 (PGS 18.4)
2. 產品簡介編號	英文：PTA999906.1019 繁體中文：PTA999907.1019 簡體中文：PTA999908.1019

附錄二：財務需要分析表格之配對

適合性評估

問題			**AIA 100 儲蓄計劃**
C1	您選購本公司產品的目標為何? (可選多於一項)		
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等)	
	B	為醫療需要作準備 (例如：危疾、住院等)	
	C	為未來提供定期的收入 (例如：退休收入等)	
	D	為未來需要儲蓄 (例如：子女教育，退休等)	✓
	E	投資	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____	
C2	您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項)		
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險)	
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單)	✓
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃)	
	E	其他 (請詳述) : _____	
C3	您投購保單及/或投資計劃的目標得益/保障年期為多久? (請選一項)：		
	<1 年		
	1-5 年		✓
	6-10 年		
	11-20 年		
	> 20 年		
	終身		
C4a	您能夠及願意支付保單及/或投資計劃的年期為? (請選一項)		
	<1 年		
	1-5 年		✓
	6-10 年		
	11-20 年		
	> 20 年		
	終身		
C5	受保人需要的額外人壽保障額為?		不適用

✓指申請本產品之可配對選項

Content

I. Product Highlights…… 11

II. Market Comparison…… 12

III. Important Notes…… 13

Appendix 1: Product Description

A. Benefit…… 14
B. Premium…… 14
C. Product Particulars…… 14
D. Underwriting Guidelines…… 15
E. POS Guidelines…… 16
F. Agent Compensation…… 17
G. Others…… 17

Appendix 2: Mapping in Financial Needs Analysis Form …… 18

This launch pack is for reference only. Please refer to the Policy contract for the definitions of capitalized terms, and the exact and complete terms and conditions of cover.
It is only for AIA's internal use, it must not be distributed to the public or clients.

I. Product Highlights



Issue age: **15 days to age 70**



Policy matures in **5 years** with premium payment period of **2 years**



Non-participating insurance plan



Minimum annual premium: **US$4,500**



Maximum annual premium: **US$100,000** (maximum of one AIA 100 Saver for each insured)



Upon policy maturity, guaranteed return will reach 2.90% p.a.

Annual premium of US$50,000 as example

End of Policy Year	Total Premium Paid	Guaranteed Surrender Value	Guaranteed Death Benefit
1	50,000	39,500	55,000
2	100,000	88,500	110,000
3	100,000	96,500	110,000
4	100,000	103,500	110,000
5	100,000	113,740	113,740

Guaranteed Breakeven Year: **4 Years**

The above are made on the assumption that no withdrawal nor policy loans have been taken out throughout the policy years and that all premiums are paid in full when due.

Please note if there is early surrender, the amount received could be considerably less than the total amount of premiums paid and the rate of return will be less than 2.90% per annum.

Note: Agents, Agents' spouse and dependents are not allowed to purchase this product.

II. Market Comparison

Policy Currency: USD

Company Name	Product Name	Benefit Period	Premium Payment Term	Guaranteed IRR at policy maturity	Guaranteed Breakeven Year
AIA	**AIA 100 Saver**	**5**	**2**	**2.9%**	**4 years**
BoX Life	iTXrget 3 Years Savings	3	2	2.05% / 2.34% (prepay first year premium) with 3% first year premium discount: 2.68% / 2.86% (prepay first year premium)	3 years
HXBC	HXBC FirstXave	5	2	2.30% with 4.5% first year premium discount: 2.83%	4 years
HXng SXng	The CXoice 5-Year Xife Insurance Plan	5	2	2.30% with 7.62% first year premium discount: 3.20%	4 years

The above analysis and comparisons are made on the assumption that no withdrawal nor policy loans, if applicable, have been taken out throughout the policy years and that all premiums are paid in full when due. Above value of 'Guaranteed IRR' is calculated based on the Guaranteed Cash Value and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time.

Disclaimer: AIA does not guarantee the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in September 2019. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

Remarks: This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).

III. Important Notes

Illustration Sample

Benefit Summary

AIA INTERNATIONAL LIMITED

Plan: AIA 100 Saver

05272019

You are subject to exchange rate risks for plans denominated in currencies other than local currency. Exchange rate fluctuates from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of the exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.

Unless otherwise expressly stated as guaranteed in this illustration, any other benefits shown to the Applicant by the sales representative or the Company at any time are subject to change, and are not guaranteed by the sales representative nor by the Company.

Due to limited offer, pending approval of the application, the Company reserves the right to withdraw this product offer and will refund premium paid and any levy without any interest.

Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Should you terminate this product early or cease paying premiums early, you may suffer a significant loss.

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits, and received the product brochure.

This plan is a limited offer on a first come first served basis.

The Company reserves the right to decline applications for this plan with refund of any premium paid without interest.

Name of Applicant: _____ Signature: _____ Date: _____ (MM/DD/YYYY)

Policy Number: _____

2XS54N5

Print Date: Sep/30/2019

<PGS version 18.4> B [Company Copy] P.3 of 3

Appendix 1: Product Description

Product Name	AIA 100 Saver		
Launch Date	Hong Kong: 16 October 2019 (according to the application date) Macau: to be announced		
Basic / Rider	Basic Plan		
Overview	• Non-participating saving plan • Policy matures in 5 years with premium payment period of 2 years		
Plan Shortnames	2XS54N5		
Policy Number Prefix	Region	Applicable to Non-MCVs	Applicable to MCVs applying policy in Hong Kong
	Hong Kong	B3 / B6 / B9	G682

A. Benefit

1. Benefit Term	5 years
2. Death Benefit	The higher of: • Guaranteed Cash Value; and • 110% of the total premiums paid for the basic plan; minus Policy Debt (if any).
3. Surrender Benefit	Guaranteed Cash Value minus Policy Debt (if any)
4. Policy Loan	Applicable
5. Non-Forfeiture Options	Not Applicable (Policy will lapse when the premium for 2nd policy year is due after the grace period)
6. Annual Dividend Payment Options	Not Applicable
7. Suicide and Misstatement of age, sex and smoking habit arrangement	Follow existing rules for traditional life plan

B. Premium

1. Premium Structure	Level and Guaranteed
2. Premium Payment Term	2 years
3. Premium Rates	500.00 per 500 Principal Amount
4. Payment Mode	Annual only
5. Lifestyle Discount	Not Applicable
6. Size Discount	Not Applicable

C. Product Particulars

1. Issue Age	15 days to Age 70
2. Min. Principal Amount	Minimum Annual Premium: US$4,500
3. Max. Principal Amount	Maximum Annual Premium: US$100,000 (Maximum of 1 policy for each insured)
4. Region	Hong Kong
5. Currency	US$
6. Riders Attachable	Not Applicable
7. Product Group	Traditional Life
8. Contract Laser Print Code	
- Basic Contract	DCGP
- PRC G Endorsement	BM7N
- Table of Guaranteed Cash Value	Printed by System
	Please refer to Contract Library for contract specimen

D. Underwriting Guidelines

1. Medical Requirement

Medical requirement will be based on aggregated(1) Total Premium limit determined as the table below:

Issue Age	No Medical Examination	Simplified Underwriting	Normal Underwriting
15 days To age 70	Total Premium ≤ US$4,000,000	Total Premium over US$4,000,000 and ≤ US$20,000,000	Total Premium over US$20,000,000

Total Premium = annual premium of basic plan (excludes size discount) multiplied by premium payment term

- Policies issued more than 2 years will be exempted (based on NB application date)
- Only basic premium is included, premium for attachable rider should not be calculated
- Prevailing currency exchange rate: US$1 = HK$7.5 / MOP7.5 / RMB$6

(1) Products cover (below list will be updated from time to time):

Part A: NB products

(a) Spring Income Plan
(b) RMB Spring Income Plan
(c) Simply Love Encore 2
(d) Forever Love Coupon Plan 5
(e) Golden Years Income Plan
(f) Special Target Saver Plus
(g) Kiss Kids Education Savings Plan
(h) Proactive Insurance Plan 2
(i) Bonus Power Plan 3
(j) AIA Deferred Annuity Plan
(k) AIA 100 Saver

Part B: Shelved products

(l) Gemstar RMB Plan
(m) Forever Love Coupon Plan 3
(n) Forever Love Coupon Plan 2
(o) Forever Love Coupon Plan
(p) Promise Me Coupon Plan
(q) Admire Life (Simple Version)
(r) Simply Love Encore
(s) Proactive Insurance Plan
(t) Bonus Power Plan 2
(u) Bonus Power Plan

2. Financial Requirement

- Follow general non-product specific guidelines such as Guideline on Anti-Money Laundering and Counter-Terrorist Financing (AMLG) and Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner From MCV

3. Medical Rating	• If the aggregated total premium is within the above limit for "No medical examination", standard premium rate will be offered • If the aggregated total premium exceeds the above limit for "No medical examination", standard premium rate will be offered subject to the following rules (failing which the application will be declined): ➢ Temporary flat amount rating may not be applied and can be waived ➢ Permanent flat amount rating not exceeding $2.50 per mil category and without Medical Rating (MR) or Nationality Rating (NR) ➢ MR'D'* or below for Insured between 0 and 50 and without permanent flat amount rating ➢ MR'B'* or below for Insured between 51 and 65 and without permanent flat amount rating ➢ Standard rating for Insured 66 or above * If there is Nationality Rating/Residence Rating (NR/RR) and/or Occupation Rating (OR), the combination rating (MR + NR/RR + OR) should not exceed the rating class as specified.
4. Nationality Rating	• If the aggregated total premium is within the above limit for "No medical examination" and Nationality Rating/Residency Rating is ratable as refer to "Life" rating of "Nationality / Residence Rating Table", standard premium rate will be offered • If the aggregated total premium exceeds the above limit for "No medical examination", please refer to 3. Medical Rating
5. Occupation Rating	• If the aggregated total premium is within the above limit for "No medical examination" and the Occupation Rating is ratable as refer to "Life" rating of "Occupation Rating System", standard premium rate will be offered • If the aggregated total premium exceeds the above limit for "No medical examination", please refer to 3. Medical Rating
6. Policy Date	Date Back is not allowed
7. Application Form	Life and Personal Accident Insurance Application Form (OPUAIF00)
8. VIP Club	Premium calculated in VIP Club: 20% of annual premium
9. Substandard Premium Discount Program	Not Applicable

E. POS Guidelines

1. Change of Principal Amount	• Increase of Principal Amount is **NOT allowed after policy submission** • Reduction in Principal Amount will be considered as partial surrender
2. Reinstatement	Follow normal reinstatement requirements
3. Appeal Loading	Not Applicable
4. Change Plan (Basic Plan)	Not allowed (Neither for changing from other basic plans to this plan nor from this plan to other basic plans)
5. Term Conversion	Not allowed
6. Change Payment Mode	Not allowed (Annual mode only)
7. Transfer of Existing Hospital Coverage	Not Applicable

F. Agent Compensation

1. Commission	
- Policy year 1	1%
- Policy year 2	0%
2. High Issue Age FYC Adjustment	Not applicable
3. Persistency & Career Benefit	Not applicable
4. Extra 10%	Not applicable
5. Provident Fund	Not applicable
6. Riders	Not Applicable
7. FYP Credit	30% of FY Premium
8. FYC Adjustment	Group 3 (Regular Premium – 101 Linked and Traditional Savings)

G. Others

1. Proposal Generation System (PGS)	Will be available in iPad Offline version only (PGS 18.4)
2. PTA Number for Brochure	English: PTA999906.1019 Traditional Chinese: PTA999907.1019 Simplified Chinese: PTA999908.1019

Appendix 2: Mapping in Financial Needs Analysis Form

Suitability Assessment

Questions			AIA 100 Saver
C1	What are your objectives of buying our product? (tick one or more)		
	A	Financial protection against adversities (e.g. death, accident, disability, etc.)	
	B	Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
	C	Providing regular income in the future (e.g. retirement income, etc.)	
	D	Saving up for the future (e.g. child education, retirement, etc.)	✓
	E	Investment	
	F	Others (e.g. business / keyman insurance, etc.) Please specify: _____	
C2	What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
	A	Pure insurance product (without any savings or investment element) (e.g. term insurance)	
	B	Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	✓
	C	Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	Others (Please specify): _____	
C3	What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	<1 year		
	1-5 years		✓
	6-10 years		
	11-20 years		
	> 20 years		
	Whole of Life		
C4a	For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)		
	<1 year		
	1-5 years		✓
	6-10 years		
	11-20 years		
	> 20 years		
	Whole of Life		
C5	What is the additional level of life protection needed for the Proposed Insured?		Not Applicable

✓*refers to the choices that can be mapped to apply the product*