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Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong only)	**From:**	Toby Wong
		Dept.:	Product Innovation, Development & Delivery Department
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	24 pages + Appendix
Date:	30 June, 2025		

Subject: **A250616**

2025 紅利 / 分紅週年檢討
Dividend / Bonus Annual Review 2025

因應監管機構的要求，我們將最少每年檢視及釐定將會派發予保單持有人的紅利及分紅一次。本公司一直致力維持長期穩定的紅利 / 分紅派發，為客戶提供可持續的長遠回報以達至長遠投資目標。此外，我們亦持續積極管理投資組合，以有效回應市場情況。

經 2025 紅利 / 分紅週年檢討後，有關重點如下:

- **生效保單：**
  - 大部份產品公佈 / 預期之週年紅利 / 復歸紅利及終期紅利 / 終期分紅及預期總現金價值與上次紅利 / 分紅檢討時預期之相應金額比較將會**維持不變**。
  - 部份儲蓄產品 (如「盈御多元貨幣計劃」)公佈 / 預期之週年紅利及 / 或終期紅利 / 終期分紅及 / 或預期總現金價值比上次紅利 / 分紅檢討時預期之相應金額將會**增加**，相關產品公佈之非保證利益於 2025 年 8 月 1 日或之後的保單週年日起將會增加。
  - 而部份產品公佈 / 預期之週年紅利及 / 或終期紅利 / 終期分紅及預期總現金價值比上次紅利 / 分紅檢討時預期之相應金額於 2025 年 8 月 1 日或之後的保單週年日起將會**下調**，其對保單總價值的影響則相對輕微。
- **新生意保單：**新生意保單建議書（即 PGS）中的紅利及分紅將會**維持不變**（即新生意保單建議書內容會與 2025 年 7 月 1 日後因應保監局對分紅保單內部回報率應用說明的監管措施而調整後的新生意保單建議書保持一致）。詳情請參閱通告 A250579。

有關是次紅利 / 分紅週年檢討影響產品及其截止安排之詳情，請見附錄一。

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A.公佈之週年紅利 / 復歸紅利及終期紅利 / 終期分紅

作為友邦集團投資團隊的一部分，友邦香港及澳門的投資團隊擁有豐富的投資資源。友邦集團擁有亞太區**最具規模的專業投資團隊之一**，其投資人員超過 600 名，投資專家平均擁有 12 年經驗。我們的投資策略旨在於不同的經濟周期提供可持續的長期回報。為了實現可持續的長期回報，我們**增長型資產的投資策略專注於分散風險**，我們會投資於不同的資產類別、投資工具（例如上市股票、股票互惠基金、房地產、房地產基金、私募股權基金及私募信貸基金）和地域（例如美國、亞太及歐洲地區）。這種多元化投資配置能夠避免於單一國家、地區或行業的風險過度集中。在此次檢討週期中，多元化增長型資產只有適度回報。

我們將最少每年檢視及釐定將會派發予保單持有人的紅利及分紅一次。我們會考慮各種因素，並按過往經驗和未來展望釐定保單的紅利及分紅，以確保其能反映我們對每個因素考慮後的最新經驗及未來展望。而考慮的因素，包括但不限於投資回報、理賠、退保及支出費用。**我們致力透過緩和機制**，把所得的利潤及虧損攤分一段時間，以達致相對穩定的紅利及分紅派發。對於各個產品，上述因素及緩和機制的影響可能不盡相同。

在緩和機制的作用下，大部份產品公佈之週年紅利及終期紅利 / 終期分紅與上次紅利 / 分紅檢討時預期之相應金額及預期總現金價值大部分將會維持不變，而有部分產品會上調或下調。其中受下調影響的產品大部分為過去四年來的首次調整。所有產品公佈之復歸紅利將會維持不變。

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例子:「盈御多元貨幣計劃」

以下列「盈御多元貨幣計劃」為例，於 2025 紅利 / 分紅週年檢討後，公佈之復歸紅利 / 終期分紅與上次紅利 / 分紅檢討時預期之相應金額比較將會維持不變。第 5 個保單週年日的總現金價值# (即退保發還金額總額) 與保單繕發時之預期總額一樣，總現金價值比率 (即退保發還金額比率) 將為保單繕發時預期總現金價值之 100%。

0 歲，女性，非吸煙，基本金額 = 100,000 美元，保費繳付期 = 5 年
保單繕發日期: 2021 年 6 月 (會於 2025 年 8 月 1 日至 2026 年 7 月 31 日到達第 5 個保單週年日)

保單年度終結	歷年公佈之總現金價值# (美元) (a)	於保單繕發時之預期總現金價值# (美元) (b)	總現金價值比率 (a) / (b)
1	-	-	N/A
2	-	-	N/A
3	13,868	13,868	100%
4	22,051	22,051	100%
5	**31,705***	**31,705**	**100%**

* 此為 2025 年紅利 / 分紅週年檢討公佈之總現金價值，金額與上次紅利 / 分紅檢討時預期之相應金額相等。由於需要將金額調整為整數，上述例子的金額或會與實際金額稍有出入，並只供參考。

包括保證現金價值、非保證復歸紅利的現金價值及非保證終期分紅的現金價值

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例子:「愛無憂長享計劃 3」

以「愛無憂長享計劃 3」為例，於本年度之紅利 / 分紅週年檢討後，第 **11** 個保單週年日的總現金價值# (即退保發還金額總額) 仍與於保單繕發時之預期總額相若，總現金價值比率 (即退保發還金額比率) 將為 98%，亦算為相對穩定的紅利及分紅派發。

40 歲，男性，非吸煙，基本金額 = 100,000 美元，保費繳付期 = 10 年
保單繕發日期: 2015 年 1 月 (會於 2025 年 8 月 1 日至 2026 年 7 月 31 日到達第 **11** 個保單週年日)

保單年度終結	歷年公佈之總現金價值# (美元) (a)	於保單繕發時之預期總現金價值# (美元) (b)	總現金價值比率 (a) / (b)
1	55	55	N/A
2	5,884	5,884	N/A
3	13,210	13,210	100%
4	21,658	21,658	100%
5	31,358	31,358	100%
6	43,774	43,774	100%
7	55,899	56,406	99%
8	69,604	70,270	99%
9	85,020	86,000	99%
10	108,047	109,398	99%
11	**116,426**	**119,172**	**98%**

* 此為 2025 年紅利 / 分紅週年檢討公佈之總現金價值，金額與上次紅利 / 分紅檢討時預期之相應金額為少。由於需要將金額調整為整數，上述例子的金額或會與實際金額稍有出入，並只供參考。

包括保證現金價值、累積可支取保證現金及非保證利息、累積非保證週年紅利及非保證利息及非保證終期紅利

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B. 預期週年紅利 / 復歸紅利及終期紅利 / 終期分紅

保單預期價值一覽表中列出的預期非保證金額亦應至少每年檢討一次，以確保這些非保證金額能反映我們對各種因素考慮後的近期經驗及未來展望，這些因素包括但不限於未來投資回報、理賠、退保及支出費用。

就上述投資市場的表現及回報，大部份產品於2025年紅利 / 分紅週年檢討後之預期總現金價值，對比2024年紅利 / 分紅週年檢討時之相應金額不變。而有部份產品於2025年紅利 / 分紅週年檢討後之預期總現金價值，對比2024年紅利 / 分紅週年檢討時之相應金額增加或減少。

如欲了解各產品之保單預期總現金價值或總身故賠償金額在2025年度紅利 / 分紅率公佈前後之變化，請參閱附錄二 (該表格只包括受影響產品之資料，表格內並未列出之產品對比上一年預期之紅利 / 分紅率維持不變。)

與客戶溝通之安排

保單預期價值一覽表將隨週年通知書於保單週年日一同給予客戶，以說明截至保單週年日之保單預期價值。友邦財務策劃顧問亦可以在保單到達保單週年日後於營業員專頁—保單查詢系統為客戶下載保單預期價值一覽表。

為通知相關保單持有人有關紅利 / 分紅率之增加或減少，其週年通知書上亦印有相關備註，詳情請見附錄四。

我們會密切監察投資回報、理賠、退保及支出費用並每年最少檢視及釐定紅利 / 分紅率一次以確保保單持有人和股東之間以及不同組別之保單持有人之間，能得到公平的利潤分配。

為使各財務策劃顧問可以更好地掌握是次調整, 我們將於產品資料庫內分享關於紅利/派息率的事宜及是次紅利 / 分紅週年檢討相關之資料，詳情請參考附錄三。我們亦特意製作以下教學短片，講述本年度紅利 / 分紅週年檢討之原因和背景。教學短片可於2025年8月初在i學院瀏覽及下載：i學院 > 網上學習 > 紅利及分紅要點。

如有任何查詢，請經 iEngage/PES 使用 Chatbot 進行查詢。

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According to regulatory requirement, we will review and determine the dividend and bonus amounts to be payable to policy owners at least once per year. We aim to maintain the distribution of stable dividend and bonus payments in the long-term, so as to provide our customers sustainable long-term returns to achieve the targeted long-term investment results. In addition, we continue to actively manage the investment portfolio to effectively respond to the external market conditions.

After the Dividend / Bonus Annual Review 2025, the key points are as follows:

- **For Inforce Polices:**
  - The declared / projected Annual Dividend / Reversionary Bonus and Terminal Dividend / Terminal Bonus and the projected Total Cash Value of most of the products will be **unchanged** when compared to the corresponding amounts from last dividend / bonus review
  - The declared / projected Annual Dividend and /or Terminal Dividend / Terminal Bonus and / or the projected Total Cash Value of some Savings products (e.g. Global Power Multi-Currency Plan) will be **increased** when compared to the corresponding amounts from last dividend / bonus review. The declared non-guaranteed benefit(s) will be increased with effect from the policy anniversary date on or after 1 August 2025 for relevant products.
  - The declared / projected Annual Dividend and / or Terminal Dividend / Terminal Bonus and the projected Total Cash Value of some other products will be **decreased**, with a relatively small impact on total policy values, when compared to the corresponding amounts from last dividend / bonus review with effect from the policy anniversary date on or after 1 August 2025.
- **For New Business Policies:** the dividend / bonus in the illustration of new business (i.e. PGS) will remain **unchanged** (i.e. the illustration of new business will remain the same as the version after 1 July 2025, which is adjusted according to the Practice Note from Insurance Authority on Illustration Rate Caps for Participating Policies). For details, please refer to memo A250579.

For the details regarding the affected product list and their respective cutoff arrangements, please refer to Appendix 1.

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A. Declared Annual Dividend / Reversionary Bonus and Terminal Dividend / Terminal Bonus

As part of the AIA Group's investment team, AIA Hong Kong and Macau's investment team is equipped with extensive resources. AIA Group has **one of the largest professional investment teams** in the Asia-Pacific region, with over 600 investment professionals averaging 12 years of experience. Our investment strategy is designed to deliver sustainable long-term returns across different economic cycles. To achieve sustainable long-term returns, our **growth asset investment approach focuses on diversification**. We invest across various asset classes, investment instruments (e.g. listed equities, equity mutual funds, physical real estate, real estate funds, private equity funds, and private credit funds) as well as across geographics (e.g. United States, Asia-Pacific and Europe). This diversified allocation helps avoid excessive concentration risk in any single country, region, or sector. During this review cycle, returns of diversified growth assets is only modest.

AIA will review and determine the dividends and bonuses amounts to be payable to policy owners at least once a year. To determine the dividends and bonuses of the policy, we consider both past experiences and future outlook for all the factors including but not limited to investment returns, claims, surrenders and expenses. **Smoothing mechanism** will spread gains and losses over time, aiming to deliver relatively stable bonuses and dividends payments over time. The impact of the above factors and the smoothing mechanism may vary across different products.

With the support of the smoothing mechanism, the declared Annual Dividend and Terminal Dividend / Terminal Bonus of majority of the products would remain unchanged, while that of some products would be increased or decreased. In which most of the products affected with the decrease are being adjusted for the first time in the past four years. The declared Reversionary Bonus of all products would remain unchanged.

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Example: Global Power Multi-Currency Plan

Using Global Power Multi-Currency Plan as an example, after Dividend / Bonus Annual Review 2025, the declared Reversionary Bonus / Terminal Bonus will be remain unchanged when compared to the corresponding amounts from last dividend / bonus review. The Total Cash Value# (i.e. Total Surrender Value) at the **5th** policy anniversary would be the same as the value illustrated at policy inception. The Total Cash Value Ratio (i.e. Total Surrender Value Ratio) would be 100% of the corresponding value as illustrated at policy inception.

Age 0, Female, Non-Smoker, Principal Amount = US$100,000, Premium Payment Term = 5 years
Inception Year: June 2021 (Reaching the **5th** policy anniversary within 1 August 2025 to 31 July 2026)

End of Policy Year	Historical Total Cash Value# Declared (US$) (a)	Illustrated Projected Total Cash Value# at policy inception (US$) (b)	Total Cash Value Ratio (a) / (b)
1	-	-	N/A
2	-	-	N/A
3	13,868	13,868	100%
4	22,051	22,051	100%
5	**31,705***	**31,705**	**100%**

* This is the declared Total Cash Value after reflecting the 2025 Dividend / Bonus Review, the amount is the same as the projected value at the previous dividend/bonus review cycle. The figures in the above example may differ slightly from the actual amounts due to rounding differences and is for reference only.
# Including Guaranteed Cash Value, cash value of non-guaranteed Reversionary Bonus and cash value of non-guaranteed Terminal Bonus

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Example: Forever Love Coupon Plan 3 Series

Using Forever Love Coupon Plan 3 Series as an example, after this year's review, the Total Cash Value# (i.e. Total Surrender Value) declared at the 11th policy anniversary would be similar to the value as illustrated from policy inception with a Total Cash Value Ratio (i.e. Total Surrender Value Ratio) of 98%, which is considered a stable dividend and bonus payment.

Age 40, Male, Non-Smoker, Principal Amount = US$100,000, Premium Payment Term = 10 years
Inception Year: January 2015 (Reaching the 11th policy anniversary within 1 August 2025 to 31 July 2026)

End of Policy Year	Historical Total Cash Value# Declared (US$) (a)	Illustrated Projected Total Cash Value# at policy inception (US$) (b)	Total Cash Value Ratio (a) / (b)
1	55	55	N/A
2	5,884	5,884	N/A
3	13,210	13,210	100%
4	21,658	21,658	100%
5	31,358	31,358	100%
6	43,774	43,774	100%
7	55,899	56,406	99%
8	69,604	70,270	99%
9	85,020	86,000	99%
10	108,047	109,398	99%
11	**116,426**	**119,172**	**98%**

* This is the declared Total Cash Value after reflecting the 2025 Dividend / Bonus Review, the amount is less than the projected value at the previous dividend/bonus review cycle. The figures in the above example may differ slightly from the actual amounts due to rounding differences and is for reference only.

Including Guaranteed Cash Value, Accumulated Guaranteed Cash Payments and non-guaranteed interest, accumulated non-guaranteed Annual Dividend and non-guaranteed interest and non-guaranteed Terminal Dividend

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B. Projected Annual Dividend / Reversionary Bonus and Terminal Dividend / Terminal Bonus

The non-guaranteed benefit illustrated in the Policy Future Value Illustration should be reviewed at least once a year to ensure that the non-guaranteed benefit illustrated reflect our recent experience and future outlook on factors including but not limited to future investment returns, claims, surrenders and expenses.

Due to the performance and return of the investment market as mentioned above, the projected Total Surrender Value after 2025's dividend / bonus review of most of the products will be unchanged while some of the products will be increased or decreased when compared to the corresponding amounts from 2024's dividend / bonus annual review.

If you would like to know the details of the impact on projected Total Cash Value or Total Death Benefit before and after the 2025 dividend / bonus declaration, please refer to Appendix 2 (the table only includes details on the impacted products, products that are not listed in the table have no change in dividend / bonus rates compared to last year).

Arrangement for customers communication

Policy Future Value Illustration will be provided to customers together with the Anniversary Statement upon the policy reaching the policy anniversary date, in order to illustrate the projected policy values as of the policy anniversary date. AIA Financial Planners can also download the Policy Future Value Illustration for customers through Policy Enquiry System in Agency Corner.

In order to inform relevant policy owners of the increase or decrease in dividend / bonus rates, relevant message have been added to Anniversary Statement. Please refer to Appendix 4 for further details.

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We will closely monitor the investment returns, claims, surrenders and expenses, and will review and determine the dividend / bonus rates at least once per year to ensure a fair sharing of profits between policy owners and shareholders, and among different groups of policy owners.

To facilitate Financial Planners to better understand this year's Dividend / Bonus adjustment, we will share the information relating to dividend / bonus rates and this year's Dividend / Bonus Annual Review within the Product Library. For details, please refer to Appendix 3. We will also specially provide an Educational Video to provide the reason and the background of the adjustment of this year. It will be available for view and download in early Aug, 2025 at iAcademy: iAcademy > eLearning > Essentials of Dividends.

Thanks for your attention. Should you have any queries, please enquire by using Chatbot in iEngage/PES.

Best regards,



Toby Wong
Head of Products

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常見問題 Frequently Asked Questions

有關 2025 紅利 / 分紅週年檢討之問題 Questions regarding 2025 Dividend / Bonus Review	
1.	將於 2025 年 7 月 1 日生效的演示內部回報率(IRR)上限措施，與本年度紅利/分紅週年檢討之間的有何關聯性？ What is the relationship between the regulation of internal rate of return rates (IRR) caps, which will take effective from July 1 2025, and the current year's Dividend/Bonus Annual Review?
	2025 年 7 月 1 日生效的演示 IRR 上限措施並不會影響分紅產品的長期投資策略和紅利/分紅理念。演示 IRR 的上限主要影響在銷售新保單時提供的產品資料，包括向客戶提供的 PGS，而不是實際的投資回報或紅利/分紅分配實踐。新生意保單建議書中的紅利及分紅於 2025 紅利 / 分紅週年檢討維持不變。所以新生意保單建議書只會受到 IRR 上限影響。有關 IRR 上限的詳情，請參閱通告 A250579。 The regulation of presenting IRR caps taking effective from July 1 2025 will not affect the underlying investment strategy and dividend/ bonus philosophy for par products. The presenting IRR caps primarily affect the product materials provided by insurers to customers at the point of sale, including the PGS provided to customers, but not the actual investment returns or dividend/ bonus distribution. Under the Dividend / Bonus Annual Review 2025, the dividend / bonus rates in the illustration of new business will remain unchanged. Therefore, the illustration of new business will only be affected by IRR caps. For details of IRR caps, please refer to memo A250579.
2.	為什麼不同產品的紅利及分紅調整可能不一樣？ 而在同一個產品系列中，為什麼當中某些產品的紅利及分紅會有所調整而並非整個系列中的全部產品?（例如在「充裕未來」系列產品中只有「充裕未來」計劃3的紅利有所調整） Why might the dividend/bonus adjustments be different across products? While within a product series, there may be some products subject to dividend/bonus adjustments but not the rest of the products, what is the reason behind this? (e.g. under Bonus Power Series, only the bonus of Bonus Power Plan 3 are adjusted)
	由於產品之間存在差異，紅利及分紅檢討對不同產品的影響亦不盡相同。其中差異包括但不限於產品的推出時間、產品設計和特性、保費結構、所經歷的過往經

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	驗（例如投資回報、理賠、退保及支出費用）。另外，緩和機制的運作對不同產品的影響也有所不同。對於各個產品，在上述的不同因素及緩和機制的共同影響下，不同產品的紅利及分紅調整可能不一樣。對於同一個產品系列，以上全部或部分相關因素及緩和機制依然發揮作用，在綜合考慮以上因素下，同一個產品系列的不同產品亦可能有不同的紅利及分紅調整。 Due to different factors among products, the effect of dividends and bonuses review to each product varies. These differences include, but not limited to, the product launch time, product design and features, premium structure, and past experiences (such as investment returns, claims, surrenders and expenses). Additionally, the effect of smoothing mechanism varies across products. For each product, the adjustments to dividends and bonuses may differ under the combined influence of the above factors and the smoothing mechanism. For products within the same series, all or some of the above relevant factors along with the smoothing mechanism continue to play a role. Hence, within the same product series, different products may have different dividend and bonus adjustments after considering all these factors.
3.	對於某些擁有相對較高退保保證現金價值或危疾保障金額的產品，為什麼其紅利及分紅在是次的檢討中有所下調？（例如愛無憂長享計劃 3 系列、「泰然安心保」） Why are the dividends/bonuses of some products with relatively higher guaranteed surrender values or critical illness benefits reduced in this year review? (e.g. Forever Love Coupon Plan 3 Series, Executive Care Pro)
	一般而言，不論產品種類或保證金額的高低，紅利或分紅（尤其是終期紅利和終期分紅）均受其相關資產的過往投資表現及未來投資展望影響，其中包括增長型資產。值得注意的是，是次紅利及分紅的下調對這些產品的總現金價值、總身故賠償額或總危疾保障金額的影響相對較小，反映了這些產品是通過較高比例的保證價值來提供相對穩定的總保單價值。 In general, regardless of the level of guaranteed benefit or type of products, the non-guaranteed benefits (particularly terminal dividend and terminal bonus) is affected by the underlying investment performance and future investment outlook of corresponding backing assets, including growth assets. The dividend/bonus of these products would be affected by the underlying growth assets performance and investment outlook. It is worth noting that, the impact on total cash value, total death benefit or total critical illness benefits of these products are relatively small after the decrease of the dividend/bonus, reflecting that these products offer relatively stable total policy values through higher portion of guaranteed benefits.
4.	2025 紅利及分紅週年檢討中反映了什麼的投資因素？

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	What investment factors have been reflected in dividend/bonus annual review 2025?
	2025 年紅利及分紅檢討已反映了由 2024 年 4 月至 2025 年 3 月期間的投資表現，以及最新的未來投資展望。在此次檢討週期，多元化增長型資產（例如上市股票、股票互惠基金、房地產、房地產基金、私募股權基金及私募信貸基金）只有適度回報。在緩和機制的作用下，大部分產品的紅利及分紅可以維持不變，另一部分產品則需要作出調整，其中受下調影響的產品大部分為過去四年來的首次調整。 The dividend/bonus annual review 2025 has reflected the investment performance from April 2024 to March 2025 and the latest outlook for future investment. During this review cycle, returns of diversified growth assets (e.g. listed equities, equity mutual funds, physical real estate, real estate funds, private equity funds, and private credit funds) is only modest. With the effect of the smoothing mechanism, the bonuses and dividends of most products remain unchanged, adjustments on some of the products are required. Such adjustment on most of the products affected with the decrease is the first adjustment over past 4-year.
5.	友邦香港及澳門的分紅業務龐大，我們的投資團隊有什麼優勢？ The participating business of AIA Hong Kong and Macau is sizeable. What are the strengths of our investment team?
	作為友邦集團投資團隊的一部分，友邦香港及澳門的投資團隊擁有豐富的投資資源。友邦集團擁有亞太區最具規模的專業投資團隊之一，其投資人員超過 600 名，投資專家平均擁有 12 年經驗。我們的投資團隊會進行全面的投資研究分析、嚴格遵從穩健的投資流程、聘請全球範圍的頂級資產管理人、並實施專業監督。這讓我們有能力把握具吸引力的環球投資機會，並優化經風險調整後的長期投資回報。 As part of the investment team of AIA Group, AIA Hong Kong and Macau has access to abundant investment resources. AIA Group has one of the largest teams of investment professionals in Asia Pacific, with investment staff of over 600 employees, and our investment specialists on average have 12 years of experience. Our investment team conducts comprehensive investment research, follows robust investment processes, engages the world's finest asset managers, and applies professional oversight. These enable us to seize attractive investment opportunities globally and optimize the long-term risk-adjusted returns.
6.	友邦香港及澳門分紅業務的增長型資產投資策略是怎樣？

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	What is the growth asset investment strategy of the participating business in AIA Hong Kong and Macau?
	我們的投資策略旨在於不同的經濟周期提供可持續的長期回報。 為了實現可持續的長期回報，我們增長型資產的投資策略專注於分散風險，我們會投資於不同的資產類別、投資工具（例如上市股票、股票互惠基金、房地產、房地產基金、私募股權基金及私募信貸基金）和地域（例如美國、亞太及歐洲地區）。這種多元化投資配置能夠避免於單一國家、地區或行業的風險過度集中。 憑藉豐富的專業投資經驗和友邦的規模，我們在各種資產類別都能夠於有利條件下與國際頂級的資產管理人合作。我們力求夥拍最優秀的資產管理人，並定期檢視他們在各資產類別的表現，同時保持多樣化的資產管理人組合。 對於私募資產類別（例如房地產基金、私募股權基金及私募信貸基金），實際投資回報通常會隨著其基礎投資周期的推進而提升，例如典型投資周期會在五至十年間達至收穫階段。 Our investment strategy aims to generate sustainable long-term returns over different economic cycles. To deliver long-term sustainable returns, our investment strategy for growth assets focuses on ensuring sufficient diversification across asset classes and instruments (e.g. listed equities, equity mutual funds, physical real estate, real estate funds, private equity funds, and private credit funds) as well as across geographics (e.g. United States, Asia-Pacific and Europe). This diversification approach avoids the growth assets from being exposed to excessive risk from individual countries, regions, or sectors. Leveraged on our experienced investment expertise and our significant scale , we are able to get access to internationally top tier external asset managers under favorable conditions on each of the asset classes. We strive to have the best possible portfolio managers and we review the portfolio managers' performance regularly for each of the asset classes while maintaining diversification across portfolio managers. For private asset classes (e.g. real estate funds, private equity funds, and private credit funds), the actual investment returns will generally improve throughout the underlying investment cycle, e.g. reaching the harvesting stage of a typical investment cycle of 5 - 10 years.

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7.	是次紅利及分紅檢視的調整結果是否適合與由 2024 年 8 月 1 日至 2025 年 7 月 31 日在保單週年日發出的保單預期價值一覽表作出對比？ Does the dividend/bonus adjustment of the review this year compare against the inforce illustration sent on the policy anniversary between 1 August 2024 and 31 July 2025?
	是的，由 2024 年 8 月 1 日至 2025 年 7 月 31 日在保單週年日發出的最新保單預期價值一覽表反映了 2024 年紅利 / 分紅週年檢討的結果，作為今年紅利及分紅週年檢討和相關調整（如有）的起始基準。 Yes, the latest inforce illustration sent on the policy anniversary between 1 August 2024 and 31 July 2025 reflects the results of the Dividend/Bonus Annual Review 2024, which forms the starting point of this year's dividend/bonus review and the corresponding dividend/bonus adjustments, if any.
8.	公司會多久檢視一次公佈的紅利及分紅以及保單預期價值一覽表內的預期紅利 / 分紅? 當檢視公佈及預期的紅利及分紅時，有甚麼因素會被納入考慮之列?本年度所作的預測會否於明年更改? How frequent will the Company review the declared dividends / bonuses and projected dividends / bonuses in the Policy Future Value Illustration? What factors are considered when the Company reviews the declared and projected dividends/bonuses? Will the projections this year be changed next year?
	我們將最少每年一次檢視及釐定將會派發予保單持有人的紅利及分紅，以及預期的紅利及分紅。當釐定保單的紅利及分紅時，我們會考慮過往經驗和對未來的展望，有關因素包括但不限於投資回報、理賠、退保及支出費用。本年度之預期紅利及分紅將會於明年再次進行檢視，我們會根據當時因素調整未來之公佈及/或預期的紅利 / 分紅。 The Company will review and determine the dividend and bonus amounts to be payable to the policy owners, including the projected dividends and bonuses, at least once per year. When determining the dividends and bonuses of the policies, the Company will consider both past experiences and future outlook including, but not limited to, investment returns, claims, surrenders and expenses. The projections of dividends and bonuses this year will be reviewed again next year and therefore we will adjust the future declared and/or projected dividends/ bonuses if necessary.

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9.	在不同的產品中，增長型資產的投資比重與紅利及分紅調整（如有）有何關聯？ How does the dividend/bonus adjustment (if any) relate to the portion of growth assets investment across products?
	一般而言，增長型資產的投資比重會反映該產品的保證金額水平，例如有較高保證金額的儲蓄或者危疾產品的增長型資產比重可能會較少。 同時，終期紅利和終期分紅主要依靠增長型資產所支持，不論產品在增長型資產的投資比重較多或較少，他們的終期紅利和終期分紅都會受增長型資產的過往投資表現及未來展望所影響。此外，由於不同因素對產品的影響不一樣，各產品的紅利及分紅的調整（如有）亦會不同，詳情請參考問題 8 的回答。 In general, the portion of growth assets of the products reflects the level of guaranteed benefits. For example, a product with a higher guaranteed savings component or higher critical illness protection may take a lower portion of growth assets. Meanwhile, terminal dividend/terminal bonus are mainly supported by growth assets. The terminal dividend/terminal bonus of products with higher or lower portion of growth assets are both subject to the growth assets' historical performance and future outlook, while the dividend/bonus adjustment (if any) may be different due to the factors mentioned in Question 8.

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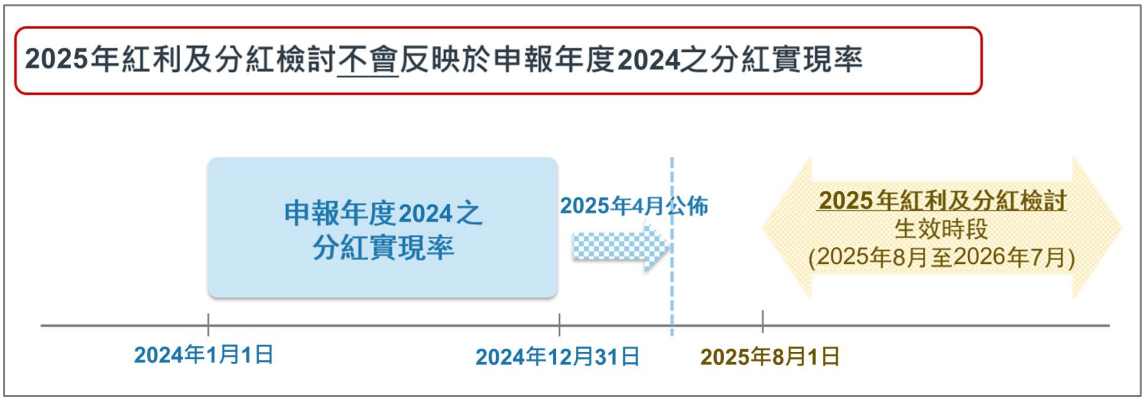
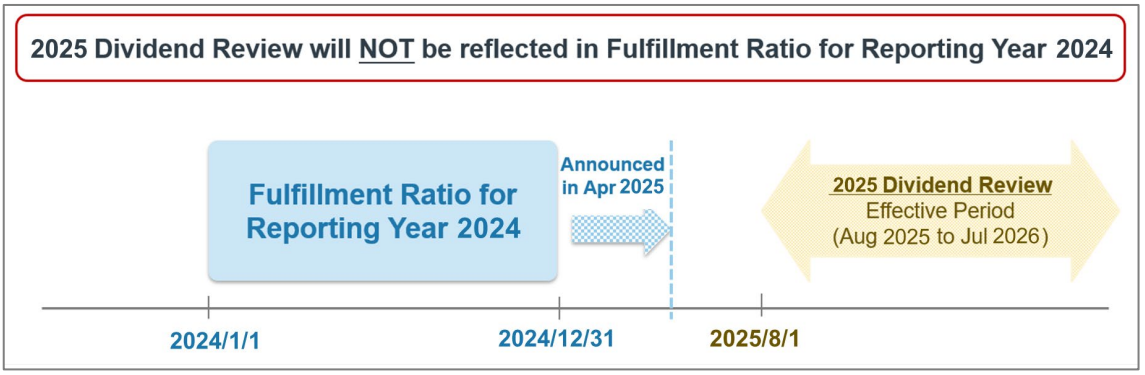
10.	今年 8 月生效的分紅檢討結果，對公司在之前 4 月公佈的總現金價值比率以及分紅實現率，有沒有影響呢？ Will the dividend review results that will take effect in August this year have any impact on the company's Total Cash Value Ratio and Fulfilment Ratio published earlier in April?
	沒有影響。公司於 2025 年 4 月所刊登的分紅實現率及總現金價值比率，是用 2024 年度的歷史數據計算的結果。故 2025 年 8 月生效的紅利及分紅檢討不會影響已刊登的分紅實現率及總現金價值比率。  No, they are not related. The Total Cash Value Ratio and Fulfilment Ratio published in April 2025 was calculated based on the historical data for year 2024. Hence, 2025 Dividend Review result, which will become effective in Aug 2025, will not affect the published Total Cash Value Ratio and Fulfilment Ratio as of reporting year 2024. 

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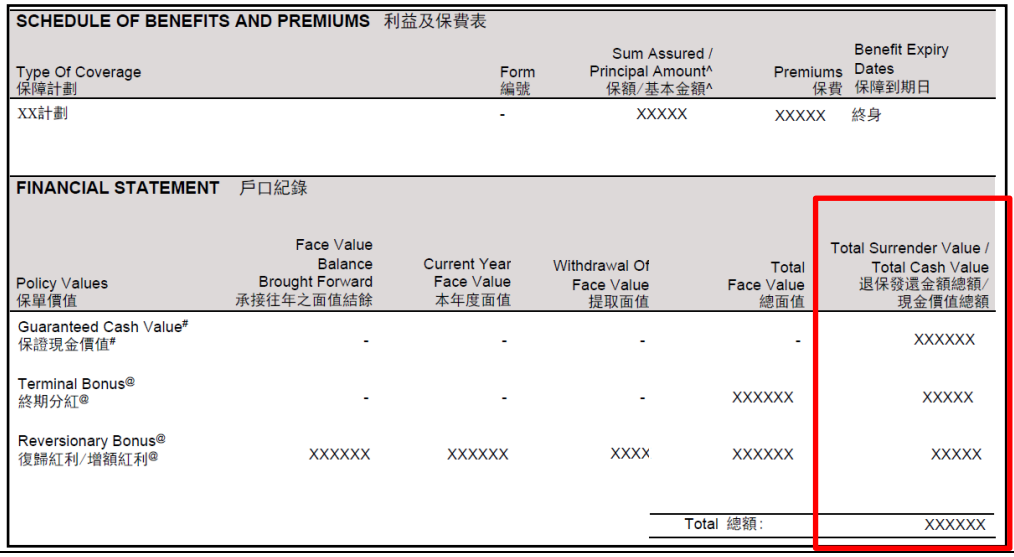
與保單持有人及財務策劃顧問溝通之安排 **Communication to policy owners and AIA Financial Planners**	
11.	現有保單持有人如何得知紅利/分紅的調整？何時起生效？ How will the existing policy owners be notified about the adjustment under dividend/bonus review? When will it be effective?
	所有保單持有人在保單週年日均會收到週年通知書 ，而受是次紅利 / 分紅檢討影響的保單持有人在收到週年通知書時，將會於紅利/分紅通知得知受到影響。視乎保單週年日而定，最早的生效日期將會是 2025 年 8 月 1 日或緊隨的下一個保單週年日，直至 2026 年 7 月 31 日。 All policy owners would receive the anniversary statement when reaching policy anniversary and for those policy owners who are affected under this dividend / bonus review, they will be notified under Dividend / Bonus Notification when receiving their anniversary statements. The earliest effective date would be 1 August 2025 or the policy anniversary immediately following this date till 31 July 2026.
12.	保單持有人將如何得知本年度的紅利 / 分紅之派發? How does this year's dividend / bonus declaration be reflected in the policy owners' communication?
	與之前年度之流程相同，保單持有人將會收到週年通知書 ，而通知書上將會顯示保單持有人退保後可得之公佈的週年紅利/復歸紅利現金價值、終期紅利 / 終期分紅現金價值、退保發還金額總額/現金價值總額等保單價值資訊。於調整公佈終期紅利 / 終期分紅之產品而言，相應金額可於週年通知書上得知。 保單持有人收到之週年通知書樣本如下: 

SCHEDULE OF BENEFITS AND PREMIUMS 利益及保費表

Type Of Coverage 保障計劃	Form 編號	Sum Assured / Principal Amount^ 保額/基本金額^	Premiums 保費	Benefit Expiry Dates 保障到期日
XX計劃	-	XXXXX	XXXXX	終身

FINANCIAL STATEMENT 戶口紀錄

Policy Values 保單價值	Face Value Balance Brought Forward 承接往年之面值結餘	Current Year Face Value 本年度面值	Withdrawal Of Face Value 提取面值	Total Face Value 總面值	Total Surrender Value / Total Cash Value 退保發還金額總額/現金價值總額
Guaranteed Cash Value# 保證現金價值#	-	-	-	-	XXXXXX
Terminal Bonus@ 終期分紅@	-	-	-	XXXXXX	XXXXX
Reversionary Bonus@ 復歸紅利/增額紅利@	XXXXXX	XXXXXX	XXXX	XXXXXX	XXXXX
			Total 總額:		XXXXXX

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保單預期價值一覽表將隨週年通知書於保單週年日一同給予客戶，以說明紅利 / 分紅調整對保單預期價值之影響。

保單持有人收到之保單預期價值一覽表樣本如下:

3. 基本計劃 - 說明摘要

保單年度終結	繳付保費總額（基本計劃） 英 (A)	退保發還金額			
		保證金額 (B)	非保證金額		總額 (B) + (C) + (D)
			復歸紅利 (C)	終期分紅 (D)	
5	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
6	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
7	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX

Same as previous years' procedure, policy owners will be given an anniversary statement which shows the key policy values information, such as declared Annual Dividend (AD) / Reversionary Bonus Cash Value (RB CV), Terminal Dividend (TD) / Terminal Bonus Cash Value (TB CV) and Total Surrender Value / Total Cash Value (TCV). For products with adjustments in declared dividends / bonus, the declared dividends / bonus would be shown on the anniversary statement received by the policy owner when reaching the policy anniversary.

A sample Anniversary Statement as received by policy owners is as shown below:

SCHEDULE OF BENEFITS AND PREMIUMS 利益及保費表

Type Of Coverage 保障計劃	Form 編號	Sum Assured / Principal Amount^ 保額/基本金額^	Premiums 保費	Benefit Expiry Dates 保障到期日
XX Plan	-	XXXXX	XXXXX	Whole Life

FINANCIAL STATEMENT 戶口紀錄

Policy Values 保單價值	Face Value Balance Brought Forward 承接往年之面值結餘	Current Year Face Value 本年度面值	Withdrawal Of Face Value 提取面值	Total Face Value 總面值	Total Surrender Value / Total Cash Value 退保發還金額總額/現金價值總額
Guaranteed Cash Value# 保證現金價值#	-	-	-	-	XXXXXX
Terminal Bonus@ 終期分紅@	-	-	-	XXXXXX	XXXXX
Reversionary Bonus@ 復歸紅利/增額紅利@	XXXXXX	XXXXXX	XXXX	XXXXXX	XXXXX
				Total 總額:	XXXXXX

Policy Future Value Illustration will be provided to customers together with the Anniversary Statement when reaching the policy anniversary, in order to illustrate the impact of adjustment on projected dividends/bonuses.

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	A sample of Policy Future Value Illustration as received by policy owners is as shown below:

Section 3 - Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid for Basic Plan	SURRENDER VALUE			
		Guaranteed	Non-Guaranteed		Total
			Reversionary Bonus	Terminal Bonus	
	(A)	(B)	(C)	(D)	(B)+(C)+(D)
5	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
6	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
7	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX

一般問題 General Questions

13.	友邦保險 (01299.HK) 股價與友邦香港及澳門之分紅產品的紅利及分紅公佈有甚麼關係? What is the relationship between the stock price of AIA Group (01299.HK) and dividends / bonuses declaration of AIA Hong Kong and Macau's participating products?
	友邦保險股價與友邦香港及澳門之分紅產品之紅利 / 分紅調整沒有必然的關係。友邦保險之股價是因應集團之表現及市場估價，而市場估價是根據不同因素, 如經濟因素等。分紅產品實際公佈之紅利及分紅考慮了所有包括但不限於投資回報、理賠、退保及支出費用因素之過往經驗及未來展望。 There is no inevitable relationship between AIA Group's stock price and the dividend / bonus adjustments on AIA Hong Kong and Macau's participating products. AIA Group's stock price is subject to group performance and market valuation, and the market valuation depends on many factors like economic factors etc. The actual declaration of dividends and bonuses of the participating policy takes into account of past experiences and the future outlook for all the factors including, but not limited to investment returns, claims, surrenders and expenses.
14.	客戶可透過什麼渠道查詢是次紅利 / 分紅檢討的詳情？ What channels are available for our customers to enquire the details of this dividend / bonus review?
	客戶可經友邦客戶熱線香港(852) 2232 8888 或 AIA 財務策劃顧問查詢有關詳情。 Customers can enquire via AIA Customer Hotline: Hong Kong - (852) 2232 8888 or contact our AIA Financial Planners.
15.	可否提供受紅利 / 分紅檢討影響的保單列表? Can we get a listing of revised dividend / bonus policies that I am currently servicing?
	為協助各友邦財務策劃顧問提供優質客戶服務，由八月份起可透過友邦營業員專頁內之 My Customer Profile 下載受紅利 / 分紅檢討影響的保單資料。

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	To enable our AIA Financial Planners to better serve our customers, an affected policy list will be ready for download from Agency Corner - My Customer Profile starting early August.
16.	客戶可從公司網頁那一版面查詢有關保單紅利理念的資料？ Where can customers locate the Dividend & Bonus Philosophy from our website?
	有關保單紅利理念的資料，客戶可瀏覽以下網址： http://www.aia.com.hk/zh-hk/our-products/further-product-information/participating-products/dividend-philosophy.html For Dividend & Bonus Philosophy, customers can locate the information from the following link: http://www.aia.com.hk/en/products/further-product-information/participating-products/dividend-philosophy.html
17.	是次調整有否引起保單持有人與股東之間的利益衝突？ In this adjustment, is there any conflict of interest arise between policy owners and shareholders?
	沒有。分紅保單分享該分紅保險計劃及類似計劃的相關組別或類似的保單組別中的可分盈餘（如有），而分紅保險計劃及類似計劃的相關組別或類似的保單組別是由我們不時釐定。我們致力確保保單持有人和股東之間，能得到合理的利潤分配；同時，我們也會致力確保不同組別之保單持有人之間的分配是公平的。 與以往數年相似，公司已成立一個委員會，在釐定紅利及分紅派發之金額時向公司董事會提供獨立意見。該委員會由友邦保險集團總部及香港分公司的不同監控職能或部門的成員所組成，包括公司的行政總裁辦公室、法律部、企業監理部、財務部、投資部及風險管理部等。該委員會的每位成員都將致力以小心謹慎，勤勉盡責的態度及適當的技能去履行其作為委員會成員的職責。委員會將善用每位成員的知識、經驗和觀點，協助董事會履行其負責的獨立決定和潛在利益衝突管理，以確保保單持有人和股東之間，及不同組別之保單持有人之間的待遇是公平的。實際紅利及分紅派發之金額會先由委任精算師建議，然後經此委員會審議決定，最後由公司董事會（包括一個或以上獨立非執行董事）批准。 如果分紅產品業務經驗並不理想導致派發給保單持有人之紅利/分紅減少，友邦香港及澳門從分紅產品業務所得的利潤亦將會減少。因此，保單持有人與股東之間的利益是一致的。 保單紅利理念之網址講述了我們管理分紅產品業務之原則，如欲了解更多詳情，請瀏覽相關網址。

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	http://www.aia.com.hk/zh-hk/our-products/further-product-information/participating-products/dividend-philosophy.html No. Participating policy shares the divisible surplus (if any) from the participating insurance plan and related groups of similar plans or similar group of policies determined by us from time to time. We aim to ensure a fair sharing of profits between policy owners and shareholders, and among different groups of policy owners. Similar to last few years, a committee has been set up to provide independent advice on the determination of the dividend and bonus amounts to the Board of the Company. The committee is comprised of members from different control functions or departments within the organization both at AIA Group level as well as Hong Kong local level, such as office of the Chief Executive of the Company, legal, compliance, finance, investment and risk management. Each member of the committee will endeavour to exercise due care, diligence and skill in the performance of his or her duties as a member. The committee will utilize the knowledge, experience, and perspectives of each individual member to assist the Board in the discharge of its duty to make independent decisions and to manage the risk of conflict of interests, in order to ensure fair treatment between policy owners and shareholders, and among different groups of policy owners. The actual dividends and bonuses, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more independent Non-Executive Directors. In the event of a poor experience from the participating business which results in a reduction in dividend/bonus to policy owners, AIA Hong Kong and Macau will also have a smaller profit generated from the participating business. Therefore, the interest of policy owners and shareholders are aligned. For more details, please refer to the website for the Dividend & Bonus Philosophy which states our principles in managing the participating business. http://www.aia.com.hk/en/products/further-product-information/participating-products/dividend-philosophy.html
18.	與投資相連計劃會否受影響？ Will Investment-linked policies be affected?
	不會。投資相連計劃的保單是有別於分紅保險保單，其保單回報是與保單持有人所選擇的連繫基金/投資表現掛鈎。 No. Investment-linked policy is a different class of insurance policy where its policy return is linked to the performance of the underlying fund/investment selected by the policy owner.
19.	保證現金會否改變？ Will guaranteed cash payments be affected?

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	不會。保證現金是一項保證項目亦不會因紅利/分紅檢討而改變。 No. Guaranteed cash payment is guaranteed in nature and will not be changed as a result of dividend/bonus review.
20.	對於那些執行「扣除保費選擇」的現有客戶，他們會否受紅利/分紅檢討而影響？他們是否需要再次繳付保費？ For existing customers who are exercising Premium Offset Option (POO), will they be affected by this dividend/bonus review? Do they need to resume premium payment?
	執行「扣除保費選擇」的現有客戶如受是次紅利/分紅檢討影響，而令保單內累積的週年紅利及/或現金 (如適用)不足夠在保費到期日繳付保費，現有客戶或需要再恢復繳交保費，否則可能導致保單失效。 Existing customers who are exercising POO could be affected by this dividend/bonus review if the annual dividend and/or cash payment (if applicable) accumulated in the customer's policy is not sufficient to settle the premium on the premium due date. They may need to recommence payment of premium, failing to do so may cause the policy to lapse.

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附錄一 (Appendix 1)

是次週年檢討後調整公佈 / 預期紅利 / 分紅之生效產品列表

List of in-force products with declared/projected dividends/bonuses adjusted after this year's Review

以下產品於2025年8月1日至2026年7月31日期間到達相應之保單週年日時，比上次紅利 / 分紅檢討時預期之相應金額及 / 或預期總現金價值，其公佈 / 預期之週年紅利及 / 或終期紅利 / 終期分紅將會調整。

From 1 August 2025 to 31 July 2026, the declared/projected Annual Dividend and Terminal Dividend / Terminal Bonus of the below products will be adjusted compared to the corresponding amounts from last dividend / bonus review and applied to respective policies when the policies reach the corresponding policy anniversaries.

終身壽險及儲蓄壽險 Whole Life, Savings & Endowment		
產品名稱 **Product Name**	**調整公佈/預期之紅利/分紅** **Adjusted Declared/Projected Dividend/Bonus**	**調整** **Adjustment**
儲速終身保 Quick Saver	週年紅利及 / 或終期紅利 Annual Dividend and/or Terminal Dividend	**增加** **Increase**
親子培賢升學儲蓄計劃 Kid's Choice		
親子之寶升學儲蓄計劃 & 親子之寶升學儲蓄連額外保障壽險計劃 Excel Kids' Choice & Excel Kids' Choice AP		
「快達終身保」系列 Companion Express Series		
「慧賢之選」壽險計劃 & 「慧賢之選」連額外保障壽險計劃 Lady's Choice & Lady's Choice AP		
「長派長有」退休保 Prestige Retirement		
多重保障終身壽險系列 Triple A Series		
定期付清終身分紅壽險計劃 Pay Life		

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「財富恆裕」壽險計劃 Wealth Elite	終期紅利 Terminal Bonus	
「整付保費終身分紅壽險計劃」&「整付保費終身分紅壽險計劃連額外保障計劃」 Single Premium Whole Life & Single Premium Whole Life AP - Par	週年紅利 Annual Dividend	

終身壽險及儲蓄壽險 Whole Life, Savings & Endowment		
產品名稱 Product Name	**調整公佈/預期之紅利/分紅 Adjusted Declared/Projected Dividend/Bonus**	**調整 Adjustment**
「愛無憂長享計劃 2」 Forever Love Coupon Plan 2	週年紅利及終期紅利 Annual Dividend and Terminal Dividend	減少 Decrease
「愛無憂長享計劃 2」（特級保障） Forever Love Coupon Plan 2 (Enhanced Protection)		
「愛無憂長享計劃 3」 Forever Love Coupon Plan 3		
「愛無憂長享計劃 3」（特級保障） Forever Love Coupon Plan 3 (Enhanced Protection)		
「簡愛·延續」保障計劃 2 Simply Love Encore 2	終期紅利 Terminal Dividend	
「簡愛·延續」保障計劃 Simply Love Encore		
「愛．延續」保障計劃 Love Encore		
特級高息保 Target Saver Plus		
簡易特級高息保* Special Target Saver Plus*		

* 對申請日期於 2024 年之前的保單 For policies with application date before year 2024

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危疾 **Critical Illness**		
產品名稱 **Product Name**	**調整公佈/預期之紅利/分紅** **Adjusted Declared/Projected Dividend/Bonus**	**調整** **Adjustment**
泰然安心保 Executive Care Pro (ECP)	週年紅利及終期紅利 Annual Dividend and Terminal Dividend	**減少** **Decrease**

終身壽險及儲蓄壽險 **Whole Life, Savings & Endowment**		
產品名稱 **Product Name**	**調整預期之紅利/分紅** **Adjusted Projected Dividend/Bonus**	**調整** **Adjustment**
「盈御多元貨幣計劃」(只適用於美元/港元保單) Global Power Multi-Currency Plan (GP) (Applicable to USD/HKD policies only)	終期分紅 Terminal Bonus	**增加** **Increase**
優越人壽保險計劃 Privilege Life	終期紅利 Terminal Dividend	

終身壽險及儲蓄壽險 **Whole Life, Savings & Endowment**		
產品名稱 **Product Name**	**調整預期之紅利/分紅** **Adjusted Projected Dividend/Bonus**	**調整** **Adjustment**
「充裕未來」計劃 3 Bonus Power Plan 3	終期分紅 Terminal Bonus	**減少** **Decrease**
「智昇」保險計劃 2 Proactive Insurance Plan 2	終期紅利 Terminal Dividend	

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附錄二 (Appendix 2)

註: 此資料是友邦香港經搜集內外資料及資料設計及製作而成，僅作一般內部參考使用，不應視作內容提及的任何保險產品(如有)之邀請、建議或要約。於準備及/或更新此培訓資料時，友邦香港將盡力確保資料內容準確、完整及為最新的資訊，但不會就資料來源的準確性、完整性及適時性或因而引致的任何索償及/或損失負上責任及作出任何擔保或保證。此資料僅作內部參考之用，不得傳播、分發或流傳予第三方。

以下列出 40 歲及 0 歲之保單預期總現金價值(即預期退保發還金額總額) 在 2025 年度紅利 / 分紅公佈前後之變化作為舉例。下列比率著眼於兩段時間之間的預期總現金價值 (即預期退保發還金額) 之改變，並非反映本年度公佈之紅利 / 分紅之改變。

以下比率是根據 **40 歲男士**之保單而計算

預期總現金價值以 2025 年紅利 / 分紅週年檢討計算對比以 2024 年紅利 / 分紅週年檢討計算之比率 [3]

產品系列 [1,2]	保單年度															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
盈御多元貨幣計劃(適用於美元/港元保單)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	101%	102%	103%	104%	105%	105%
儲速終身保	-	-	-	-	100%	101%	101%	101%	101%	101%	101%	101%	101%	102%	102%	102%
「快達終身保」系列	-	-	-	-	-	-	-	-	-	-	-	-	-	100%	100%	100%
「財富恆裕」壽險計劃	-	-	-	-	-	100%	100%	100%	101%	101%	101%	101%	101%	101%	101%	102%
優越人壽保險計劃	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	年度40: 103%[4]
慧賢之選壽險計劃	-	-	-	-	-	-	-	-	-	-	-	-	-	101%	101%	108%
「長派長有」退休保	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	108%
多重保障終身壽險系列	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	年度40: 119%[4]

註:

1. 表格內並未列出之非危疾產品對比上一年預計之紅利 / 分紅率 / 紅利及可支取現金累積利率維持不變。
2. 以上列出之預期總現金價值只包括生效保單於產品主要繕發年期之有關年份並只作參考之用。如欲得知是次調整對保單預期價值之影響，請參考保單預期價值一覽表。
3. 預期總現金價值包括預期之保證現金價值、預期之累積可支取保證現金及利息、預期之非保證累積週年紅利及利息 / 非保證復歸紅利及預期之非保證終期紅利 / 非保證終期分紅。此推算假設預期之可支取保證現金及週年紅利均存放於本公司並以於2025年8月1日起生效之利率積存生息。再者，其假設保單並無任何貸款、現金提取及扣除保費選項。以上之年份是指保單年度完結。
4. 產品於首20個保單年度沒有有效保單，故此預期總現金價值比率為於第40個保單年度完結時之比率。

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以下列出 40 歲及 0 歲之保單預期總現金價值 (即預期退保發還金額總額) 在 2025 年度紅利 / 分紅公佈前後之變化作為舉例。下列比率著眼於兩段時間之間的預期總現金價值 (即預期退保發還金額) 之改變，並非反映本年度公佈之紅利 / 分紅之改變。

以下比率是根據 **40 歲男士**之保單而計算

預期總現金價值以 2025 年紅利 / 分紅週年檢討計算對比以 2024 年紅利 / 分紅週年檢討計算之比率 [3]

產品系列 [1,2]	保單年度															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
定期付清終身分紅壽險計劃	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	年度30: 111%[4]
「整付保費終身分紅壽險計劃」	101%	101%	102%	103%	103%	104%	105%	105%	106%	107%	107%	108%	108%	109%	110%	110%
「充裕未來」計劃3	-	100%	100%	100%	100%	100%	99%	98%	98%	97%	97%	97%	96%	96%	96%	96%
「智昇」保險計劃2	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	99%	98%	97%	95%	94%	94%
「愛無憂長享計劃 2」系列	-	-	-	-	-	-	-	99%	99%	99%	99%	99%	99%	99%	99%	99%
「愛無憂長享計劃 3」系列	-	100%	100%	100%	100%	99%	99%	99%	99%	98%	98%	98%	98%	98%	98%	98%
「簡愛·延續」保障計劃2	-	100%	100%	100%	100%	97%	96%	96%	96%	96%	96%	96%	96%	95%	95%	95%
「簡愛·延續」保障計劃	-	-	-	-	-	-	-	97%	97%	97%	97%	97%	97%	96%	96%	96%
「 愛 · 延續」保障計劃	-	-	-	-	-	-	-	-	97%	97%	97%	97%	97%	96%	96%	96%
特級高息保	-	-	-	-	-	-	100%	100%	100%	100%	98%	-	-	-	-	-
簡易特級高息保	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	98%	-	-	-	-	-

註:

1. 表格內並未列出之非危疾產品對比上一年預計之紅利 / 分紅率 / 紅利及可支取現金累積利率維持不變。
2. 以上列出之預期總現金價值只包括生效保單於產品主要繕發年期之有關年份並只作參考之用。如欲得知是次調整對保單預期價值之影響，請參考保單預期價值一覽表。
3. 預期總現金價值包括預期之保證現金價值、預期之累積可支取保證現金及利息、預期之非保證累積週年紅利及利息 / 非保證復歸紅利及預期之非保證終期紅利 / 非保證終期分紅。此推算假設預期之可支取保證現金及週年紅利均存放於本公司並以於2025年8月1日起生效之利率積存生息。再者，其假設保單並無任何貸款、現金提取及扣除保費選項。以上之年份是指保單年度完結。
4. 產品於首20個保單年度沒有有效保單，故此預期總現金價值比率為於第30個保單年度完結時之比率。

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以下列出 40 歲及 0 歲之保單預期總現金價值 (即預期退保發還金額總額) 在 2025 年度紅利 / 分紅率公佈前後之變化作為舉例。下列比率著眼於兩段時間之間的預期總現金價值 (即預期退保發還金額) 之改變，並非反映本年度公佈之紅利 / 分紅之改變。

以下比率是根據 **0 歲男士**之保單而計算

預期總現金價值以 2025 紅利 / 分紅週年檢討計算對比以 2024 年紅利 / 分紅週年檢討計算之比率 [3]

產品系列 [1,2]	保單年度															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
盈御多元貨幣計劃(適用於美元/港元保單)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	101%	102%	103%	104%	105%	105%
儲速終身保	-	-	-	-	100%	101%	101%	101%	101%	101%	102%	102%	102%	102%	102%	103%
親子培賢升學儲蓄計劃	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	101%
親子之寶升學儲蓄計劃	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	101%
「快達終身保」系列	-	-	-	-	-	-	-	-	-	-	-	-	100%	100%	101%	101%
優越人壽保險計劃	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	年度40: 103%[4]
定期付清終身分紅壽險計劃	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	121%
「整付保費終身分紅壽險計劃」	101%	101%	102%	103%	103%	104%	105%	105%	106%	107%	107%	108%	109%	109%	110%	年度30: 111%[5]

註:

1. 表格內並未列出之非危疾產品對比上一年預計之紅利 / 分紅率 / 紅利及可支取現金累積利率維持不變。
2. 以上列出之預期總現金價值只包括生效保單於產品主要繕發年期之有關年份並只作參考之用。如欲得知是次調整對保單預期價值之影響，請參考保單預期價值一覽表。
3. 預期總現金價值包括預期之保證現金價值、預期之累積可支取保證現金及利息、預期之非保證累積週年紅利及利息 / 非保證復歸紅利及預期之非保證終期紅利 / 非保證終期分紅。此推算假設預期之可支取保證現金及週年紅利均存放於本公司並以於2025年8月1日起生效之利率積存生息。再者，其假設保單並無任何貸款、現金提取及扣除保費選項。以上之年份是指保單年度完結。
4. 產品於首20個保單年度沒有有效保單，故此預期總現金價值比率為於第40個保單年度完結時之比率。
5. 產品於首20個保單年度沒有有效保單，故此預期總現金價值比率為於第30個保單年度完結時之比率。

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以下列出 40 歲及 0 歲之保單預期總現金價值 (即預期退保發還金額總額) 在 2025 年度紅利 / 分紅率公佈前後之變化作為舉例。下列比率著眼於兩段時間之間的預期總現金價值 (即預期退保發還金額) 之改變，並非反映本年度公佈之紅利 / 分紅之改變。

以下比率是根據 **0 歲男士**之保單而計算

預期總現金價值以 2025 年紅利 / 分紅週年檢討計算對比以 2024 年紅利 / 分紅週年檢討計算之比率 [3]

產品系列 [1,2]	保單年度															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
「充裕未來」計劃3	-	100%	100%	100%	100%	100%	99%	98%	98%	97%	97%	97%	96%	96%	96%	96%
「智昇」保險計劃2	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	99%	98%	97%	95%	94%	94%
「愛無憂長享計劃 2」系列	-	-	-	-	-	-	-	100%	99%	99%	99%	99%	99%	99%	99%	99%
「愛無憂長享計劃 3」系列	-	100%	100%	100%	100%	99%	99%	99%	99%	98%	98%	98%	98%	98%	98%	98%
「簡愛·延續」保障計劃2	-	100%	100%	100%	100%	97%	96%	96%	96%	96%	96%	96%	96%	95%	95%	95%
「簡愛·延續」保障計劃	-	-	-	-	-	-	-	97%	97%	97%	97%	97%	97%	97%	97%	97%
「 愛 · 延續」保障計劃	-	-	-	-	-	-	-	97%	97%	97%	97%	97%	97%	97%	97%	97%
特級高息保	-	-	-	-	100%	100%	100%	100%	100%	100%	98%	-	-	-	-	-
簡易特級高息保	-	-	-	-	100%	100%	100%	100%	100%	100%	98%	-	-	-	-	-

註:

1. 表格內並未列出之非危疾產品對比上一年預計之紅利 / 分紅率 / 紅利及可支取現金累積利率維持不變。
2. 以上列出之預期總現金價值只包括生效保單於產品主要繕發年期之有關年份並只作參考之用。如欲得知是次調整對保單預期價值之影響，請參考保單預期價值一覽表。
3. 預期總現金價值包括預期之保證現金價值、預期之累積可支取保證現金及利息、預期之非保證累積週年紅利及利息 / 非保證復歸紅利及預期之非保證終期紅利 / 非保證終期分紅。此推算假設預期之可支取保證現金及週年紅利均存放於本公司並以於2025年8月1日起生效之利率積存生息。再者，其假設保單並無任何貸款、現金提取及扣除保費選項。以上之年份是指保單年度完結。

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以下列出 40 歲及 0 歲之保單預期總身故賠償金額在 2025 年度紅利 / 分紅率公佈前後之變化作為舉例。下列比率著眼於兩段時間之間的預期總身故賠償金額之改變，並非反映本年度公佈之紅利 / 分紅之改變。

以下預期身故賠償金額是根據 **40 歲男士**之保單而計算

預期總身故賠償金額以 2025 年紅利 / 分紅週年檢討計算對比以 2024 年紅利 / 分紅週年檢討計算之比率 [3]

產品系列 [1,2]	保單年度															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
泰然安心保	-	-	-	-	-	-	-	100%	100%	99%	99%	99%	99%	99%	99%	99%

註:

1. 表格內並未列出之危疾產品對比上一年預計之紅利 / 分紅率 / 紅利及可支取現金累積利率維持不變。
2. 以上列出之預期總身故賠償金額只包括生效保單於產品主要繕發年期之有關年份並只作參考之用。如欲得知是次調整對保單預期價值之影響，請參考保單預期價值一覽表。
3. 預期總身故賠償包括預期之保證身故賠償、預期之累積可支取保證現金及利息、預期之非保證累積週年紅利及利息 / 非保證復歸紅利及預期之非保證終期紅利 / 非保證終期分紅。此推算假設預期之可支取保證現金及週年紅利均存放於本公司並以於2025年8月1日起生效之利率積存生息。再者，其假設保單並無任何貸款、現金提取及扣除保費選項。以上之年份是指保單年度完結。

以下預期總身故賠償金額比率是根據 **0 歲男士**之保單而計算

預期總身故賠償金額以 2025 年紅利 / 分紅週年檢討計算對比以 2024 年紅利 / 分紅週年檢討計算之比率 [3]

產品系列 [1,2]	保單年度															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
泰然安心保	-	-	-	-	-	-	-	100%	100%	100%	100%	100%	100%	100%	100%	100%

註:

1. 表格內並未列出之危疾產品對比上一年預計之紅利 / 分紅率 / 紅利及可支取現金累積利率維持不變。
2. 以上列出之預期總身故賠償金額只包括生效保單於產品主要繕發年期之有關年份並只作參考之用。如欲得知是次調整對保單預期價值之影響，請參考保單預期價值一覽表。
3. 預期總身故賠償包括預期之保證身故賠償、預期之累積可支取保證現金及利息、預期之非保證累積週年紅利及利息 / 非保證復歸紅利及預期之非保證終期紅利 / 非保證終期分紅。此推算假設預期之可支取保證現金及週年紅利均存放於本公司並以於2025年8月1日起生效之利率積存生息。再者，其假設保單並無任何貸款、現金提取及扣除保費選項。以上之年份是指保單年度完結。

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A summary of the ratio of projected Total Cash Value (i.e. ratio of projected Total Surrender Value) of different products before and after the 2025 dividend / bonus declaration for age 40 and age 0 as examples. These ratios focus on the change of projected Total Cash Values (i.e. projected Total Surrender Values) between the two periods, and does not reflect the change of this year's declared dividend / bonus.
The ratios are calculated based on a sample of **a male at age 40**

Ratio of projected Total Cash Value calculated based on 2025 dividend/bonus annual review compared to projected Total Cash Value calculated based on 2024 dividend/bonus annual review [3]

Product Series[1,2]	Policy Year															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Global Power Multi-currency (USD/HKD)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	101%	102%	103%	104%	105%	105%
Quick Saver	-	-	-	-	100%	101%	101%	101%	101%	101%	101%	101%	101%	102%	102%	102%
Companion Express Series	-	-	-	-	-	-	-	-	-	-	-	-	-	100%	100%	100%
Wealth Elite	-	-	-	-	-	100%	100%	100%	101%	101%	101%	101%	101%	101%	101%	102%
Privilege Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Policy Yr 40: 103%[4]
Lady's Choice	-	-	-	-	-	-	-	-	-	-	-	-	-	101%	101%	108%
Prestige Retirement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	108%
Triple A Series	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Policy Yr 40: 119%[4]
Pay Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Policy Yr 30: 111%[5]
Single Premium Whole Life	101%	101%	102%	103%	103%	104%	105%	105%	106%	107%	107%	108%	108%	109%	110%	110%

Remarks:

1. The non-Critical Illness products that are not listed above have no change in projected dividend / bonus rates / Dividend & Coupon / Endowment accumulation interest rate compared to last year.
2. The above projected Total Cash Values are only shown for the in-force policies in respective years and only serve for reference purposes. Please refer to Policy Future Value Illustration for more details of the projected values after the adjustment.
3. Projected Total Cash Value includes projected guaranteed cash value, projected accumulated guaranteed cash payments and interest, projected non-guaranteed accumulated Annual Dividends and interest/non-guaranteed Reversionary Bonus and projected non-guaranteed Terminal Dividend/non-guaranteed Terminal Bonus. The projections assume that projected guaranteed cash payments and Annual Dividends are left with the Company for interest accumulation at the accumulation interest rate with effective from 1 August 2025. It is also assumed that the policy has no loans and cash withdrawals taken and has no premium offset. The above years refer to the end of policy years.
4. For products that are not having relevant in-force policies within the first 20 policy years, the ratios are calculated based on the projected Total Cash Values at the end of policy year 40.
5. For products that are not having relevant in-force policies within the first 20 policy years, the ratios are calculated based on the projected Total Cash Values at the end of policy year 30.

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The ratios are calculated based on a sample of **a male at age 40**

Ratio of projected Total Cash Value calculated based on 2025 dividend/bonus annual review compared to projected Total Cash Value calculated based on 2024 dividend/bonus annual review [3]

Product Series[1,2]	Policy Year															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Bonus Power 3	-	100%	100%	100%	100%	100%	99%	98%	98%	97%	97%	97%	96%	96%	96%	96%
Proactive Insurance Plan 2	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	99%	98%	97%	95%	94%	94%
Forever Love Coupon Plan 2 Series	-	-	-	-	-	-	-	99%	99%	99%	99%	99%	99%	99%	99%	99%
Forever Love Coupon Plan 3 Series	-	100%	100%	100%	100%	99%	99%	99%	99%	98%	98%	98%	98%	98%	98%	98%
Simply Love Encore 2	-	100%	100%	100%	100%	97%	96%	96%	96%	96%	96%	96%	96%	95%	95%	95%
Simply Love Encore	-	-	-	-	-	-	-	97%	97%	97%	97%	97%	97%	96%	96%	96%
Love Encore	-	-	-	-	-	-	-	-	97%	97%	97%	97%	97%	96%	96%	96%
Target Saver Plus	-	-	-	-	-	-	100%	100%	100%	100%	98%	-	-	-	-	-
Special Target Saver Plus	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	98%	-	-	-	-	-

Remarks:

1. The non-Critical Illness products that are not listed above have no change in projected dividend / bonus rates / Dividend & Coupon / Endowment accumulation interest rate compared to last year.
2. The above projected Total Cash Values are only shown for the in-force policies in respective years and only serve for reference purposes. Please refer to Policy Future Value Illustration for more details of the projected values after the adjustment.
3. Projected Total Cash Value includes projected guaranteed cash value, projected accumulated guaranteed cash payments and interest, projected non-guaranteed accumulated Annual Dividends and interest/non-guaranteed Reversionary Bonus and projected non-guaranteed Terminal Dividend/non-guaranteed Terminal Bonus. The projections assume that projected guaranteed cash payments and Annual Dividends are left with the Company for interest accumulation at the accumulation interest rate with effective from 1 August 2025. It is also assumed that the policy has no loans and cash withdrawals taken and has no premium offset. The above years refer to the end of policy years.

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A summary of the ratio of projected Total Cash Value (i.e. ratio of projected Total Surrender Value) of different products before and after the 2025 dividend / bonus declaration for age 40 and age 0 as examples. These ratios focus on the change of projected Total Cash Values (i.e. projected Total Surrender Values) between the two periods, and does not reflect the change of this year's declared dividend / bonus.
The ratios are calculated based on a sample of **a male at age 0**

Ratio of projected Total Cash Value calculated based on 2025 dividend/bonus annual review compared to projected Total Cash Value calculated based on 2024 dividend/bonus annual review [3]

Product Series[1,2]	Policy Year															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Global Power Multi-currency (USD/HKD)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	101%	102%	103%	104%	105%	105%
Quick Saver	-	-	-	-	100%	101%	101%	101%	101%	101%	102%	102%	102%	102%	102%	103%
Kid's Choice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	101%
Excel Kid's Choice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	101%
Companion Express Series	-	-	-	-	-	-	-	-	-	-	-	-	100%	100%	101%	101%
Privilege Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Policy Yr 40: 103%[4]
Pay Life	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	121%
Single Premium Whole Life	101%	101%	102%	103%	103%	104%	105%	105%	106%	107%	107%	108%	109%	109%	110%	Policy Yr 30: 111%[5]

Remarks:

1. The non-Critical Illness products that are not listed above have no change in projected dividend / bonus rates / Dividend & Coupon / Endowment accumulation interest rate compared to last year.
2. The above projected Total Cash Values are only shown for the in-force policies in respective years and only serve for reference purposes. Please refer to Policy Future Value Illustration for more details of the projected values after the adjustment.
3. Projected Total Cash Value includes projected guaranteed cash value, projected accumulated guaranteed cash payments and interest, projected non-guaranteed accumulated Annual Dividends and interest/non-guaranteed Reversionary Bonus and projected non-guaranteed Terminal Dividend/non-guaranteed Terminal Bonus. The projections assume that projected guaranteed cash payments and Annual Dividends are left with the Company for interest accumulation at the accumulation interest rate with effective from 1 August 2025. It is also assumed that the policy has no loans and cash withdrawals taken and has no premium offset. The above years refer to the end of policy years.
4. For products that are not having relevant in-force policies within the first 20 policy years, the ratios are calculated based on the projected Total Cash Values at the end of policy year 40.
5. For products that are not having relevant in-force policies within the first 20 policy years, the ratios are calculated based on the projected Total Cash Values at the end of policy year 30.

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The ratios are calculated based on a sample of **a male at age 0**

Ratio of projected Total Cash Value calculated based on 2025 dividend/bonus annual review compared to projected Total Cash Value calculated based on 2024 dividend/bonus annual review [3]

Product Series[1,2]	Policy Year															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Bonus Power 3	-	100%	100%	100%	100%	100%	99%	98%	98%	97%	97%	97%	96%	96%	96%	96%
Proactive Insurance Plan 2	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	99%	98%	97%	95%	94%	94%
Forever Love Coupon Plan 2 Series	-	-	-	-	-	-	-	100%	99%	99%	99%	99%	99%	99%	99%	99%
Forever Love Coupon Plan 3 Series	-	100%	100%	100%	100%	99%	99%	99%	99%	98%	98%	98%	98%	98%	98%	98%
Simply Love Encore 2	-	100%	100%	100%	100%	97%	96%	96%	96%	96%	96%	96%	96%	95%	95%	95%
Simply Love Encore	-	-	-	-	-	-	-	97%	97%	97%	97%	97%	97%	97%	97%	97%
Love Encore	-	-	-	-	-	-	-	97%	97%	97%	97%	97%	97%	97%	97%	97%
Target Saver Plus	-	-	-	-	100%	100%	100%	100%	100%	100%	98%	-	-	-	-	-
Special Target Saver Plus	-	-	-	-	100%	100%	100%	100%	100%	100%	98%	-	-	-	-	-

Remarks:

1. The non-Critical Illness products that are not listed above have no change in projected dividend / bonus rates / Dividend & Coupon / Endowment accumulation interest rate compared to last year.
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3. Projected Total Cash Value includes projected guaranteed cash value, projected accumulated guaranteed cash payments and interest, projected non-guaranteed accumulated Annual Dividends and interest/non-guaranteed Reversionary Bonus and projected non-guaranteed Terminal Dividend/non-guaranteed Terminal Bonus. The projections assume that projected guaranteed cash payments and Annual Dividends are left with the Company for interest accumulation at the accumulation interest rate with effective from 1 August 2025. It is also assumed that the policy has no loans and cash withdrawals taken and has no premium offset. The above years refer to the end of policy years.

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A summary of the ratio of projected Total Death Benefit of impacted products before and after the 2025 dividend / bonus declaration for age 40 and age 0 as examples. These ratios focus on the change of projected Total Death Benefit between the two periods, and does not reflect the change of this year's declared dividend / bonus.

The ratios are calculated based on a sample of **a male at age 40**

Ratio of projected Total Death Benefit based on 2025 dividend/bonus annual review compared to projected Total Death Benefit calculated based on 2024 dividend/bonus annual review [3]

Product Series[1,2]	Policy Year															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Executive Care	-	-	-	-	-	-	-	100%	100%	99%	99%	99%	99%	99%	99%	99%

Remarks:
1. The Critical Illness products that are not listed above have no change in projected dividend / bonus rates / Dividend & Coupon / Endowment accumulation interest rate compared to last year.
2. The above projected Total Death Benefit are only shown for the in-force policies in respective years and only serve for reference purposes. Please refer to Policy Future Value Illustration for more details of the projected values after the adjustment.
3. Projected Total Death Benefit includes projected guaranteed death benefit, projected accumulated guaranteed cash payments and interest, projected non-guaranteed accumulated Annual Dividends and interest/non-guaranteed Reversionary Bonus and projected non-guaranteed Terminal Dividend/non-guaranteed Terminal Bonus. The projections assume that projected guaranteed cash payments and Annual Dividends are left with the Company for interest accumulation at the accumulation interest rate with effective from 1 August 2025. It is also assumed that the policy has no loans and cash withdrawals taken and has no premium offset. The above years refer to the end of policy years.

The ratios are calculated based on a sample of **a male at age 0**

Ratio of projected Total Death Benefit based on 2025 dividend/bonus annual review compared to projected Total Death Benefit calculated based on 2024 dividend/bonus annual review [3]

Product Series[1,2]	Policy Year															
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Executive Care	-	-	-	-	-	-	-	100%	100%	100%	100%	100%	100%	100%	100%	100%

Remarks:
1. The Critical Illness products that are not listed above have no change in projected dividend / bonus rates / Dividend & Coupon / Endowment accumulation interest rate compared to last year.
2. The above projected Total Death Benefit are only shown for the in-force policies in respective years and only serve for reference purposes. Please refer to Policy Future Value Illustration for more details of the projected values after the adjustment.
3. Projected Total Death Benefit includes projected guaranteed death benefit, projected accumulated guaranteed cash payments and interest, projected non-guaranteed accumulated Annual Dividends and interest/non-guaranteed Reversionary Bonus and projected non-guaranteed Terminal Dividend/non-guaranteed Terminal Bonus. The projections assume that projected guaranteed cash payments and Annual Dividends are left with the Company for interest accumulation at the accumulation interest rate with effective from 1 August 2025. It is also assumed that the policy has no loans and cash withdrawals taken and has no premium offset. The above years refer to the end of policy years.

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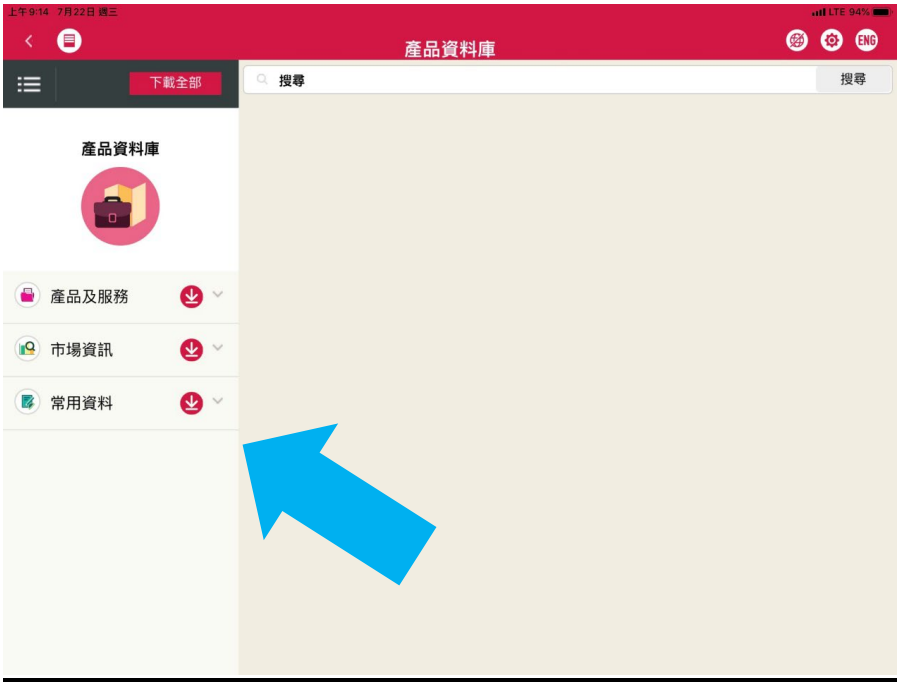
附錄三 (Appendix 3)

1. 選擇「產品資料庫」



2. 選擇「常用資料」



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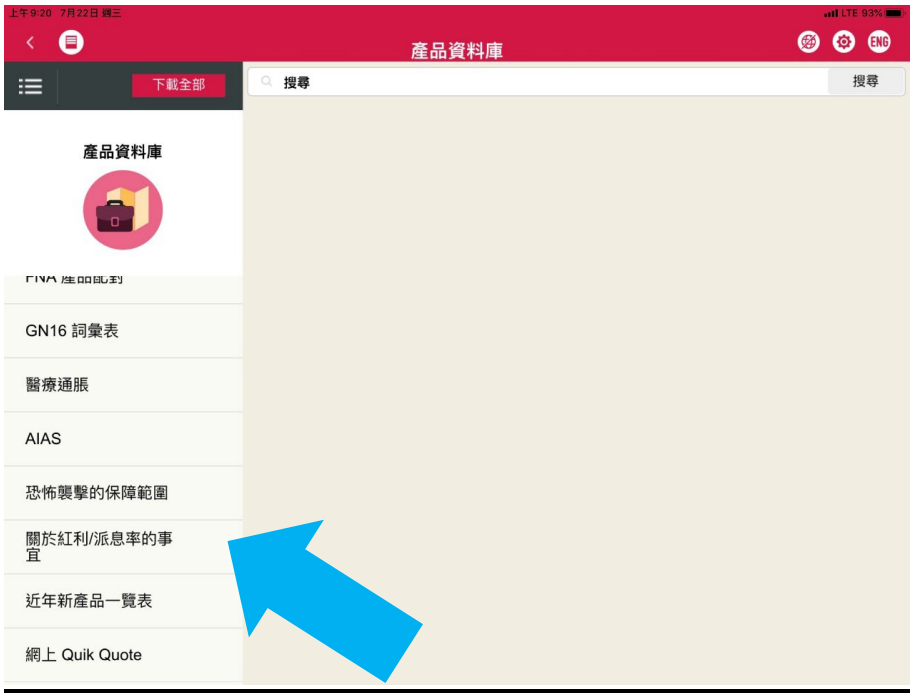
3. 選擇「關於紅利/派息率的事宜」



4. 選擇「紅利」



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可於此下載以下與是次紅利 / 分紅週年檢討相關之資料:

1. 通告 - 2025 紅利 / 分紅週年檢討
2. 是次週年檢討後調整公佈 / 預期紅利 / 分紅之生效產品列表
3. 生效產品預期退保發還金額總額比率及預期總身故賠償金額比率(以 2025 年紅利 / 分紅週年檢討對比以 2024 年紅利 / 分紅週年檢討計算)



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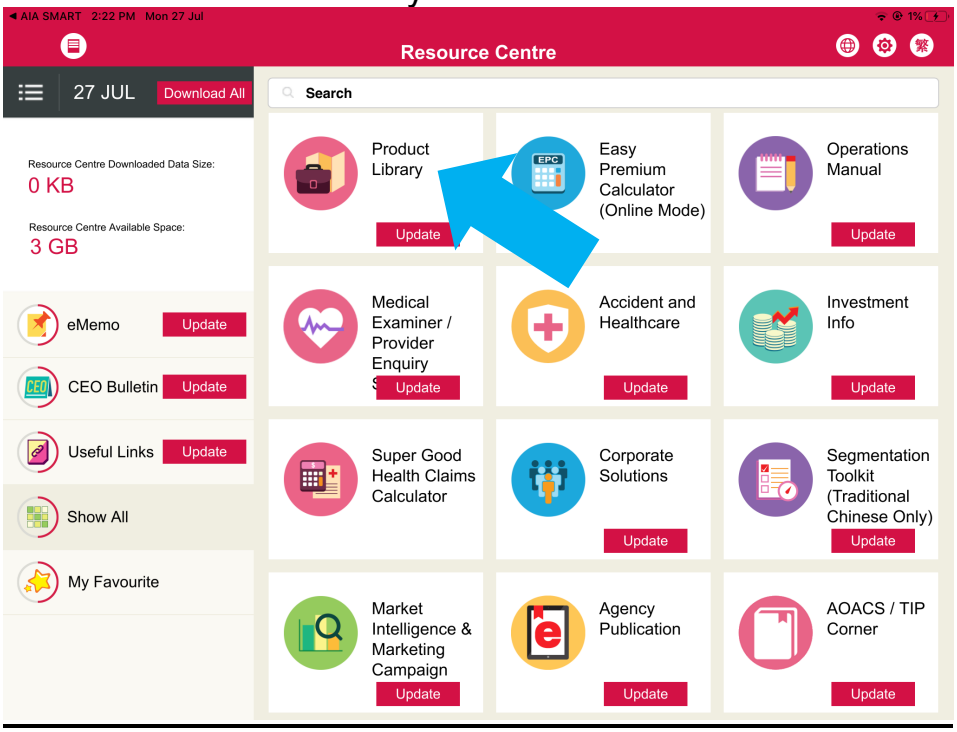
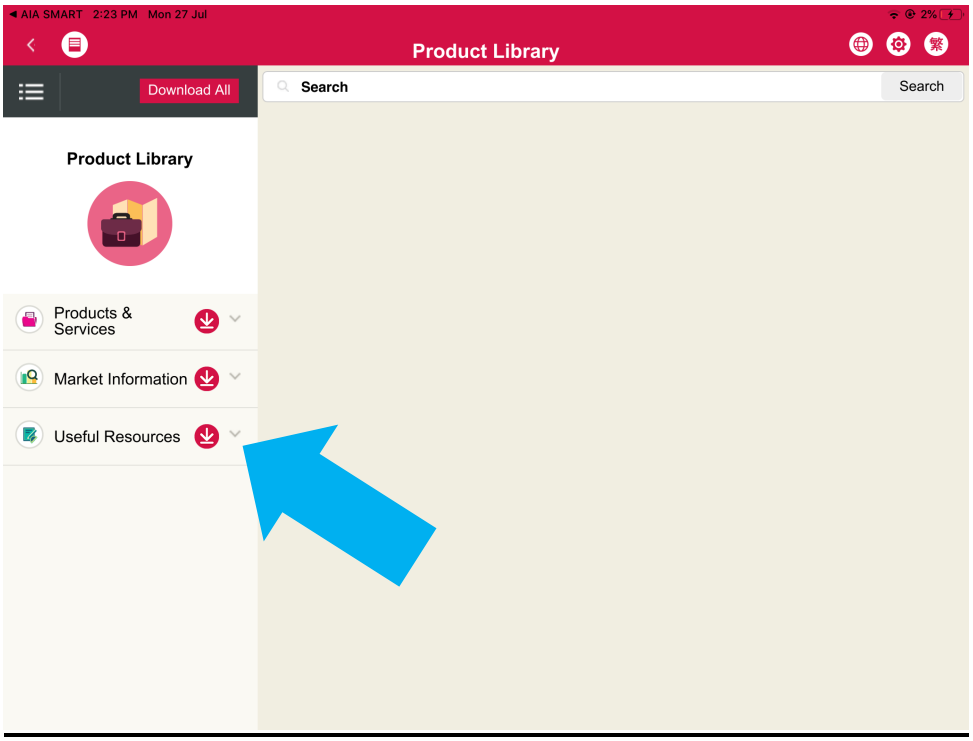
1. Select "Product Library"



2. Select "Useful Resources"



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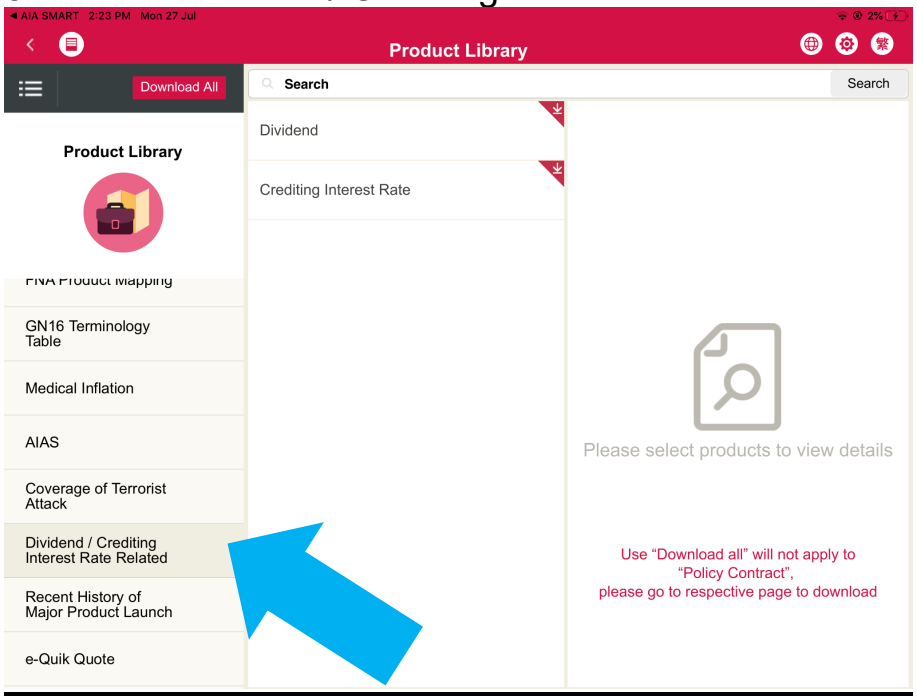
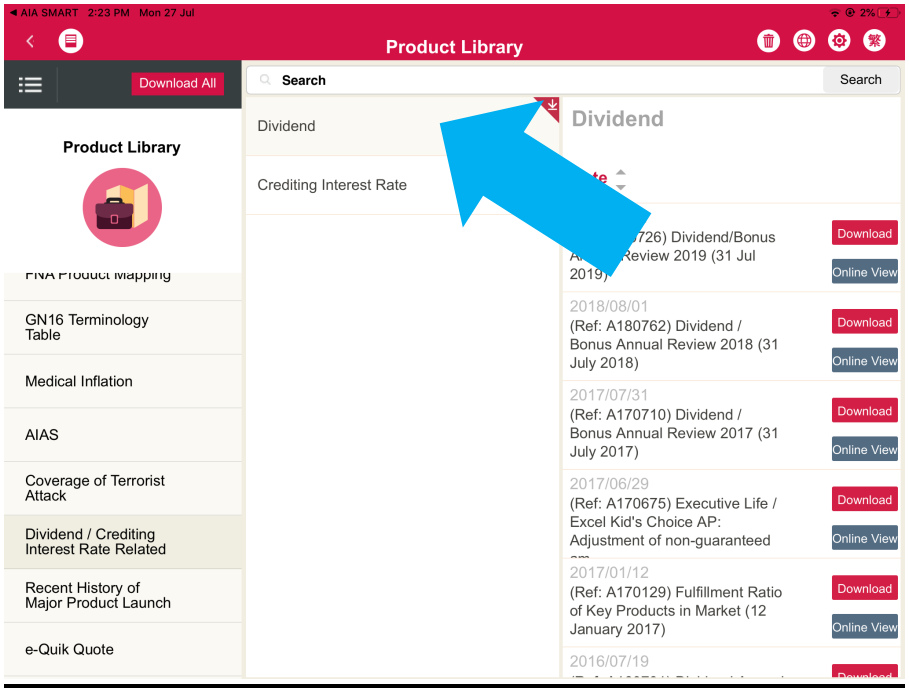
3. Select "Dividend / Crediting Interest Rate Related"



4. Select "Dividend"



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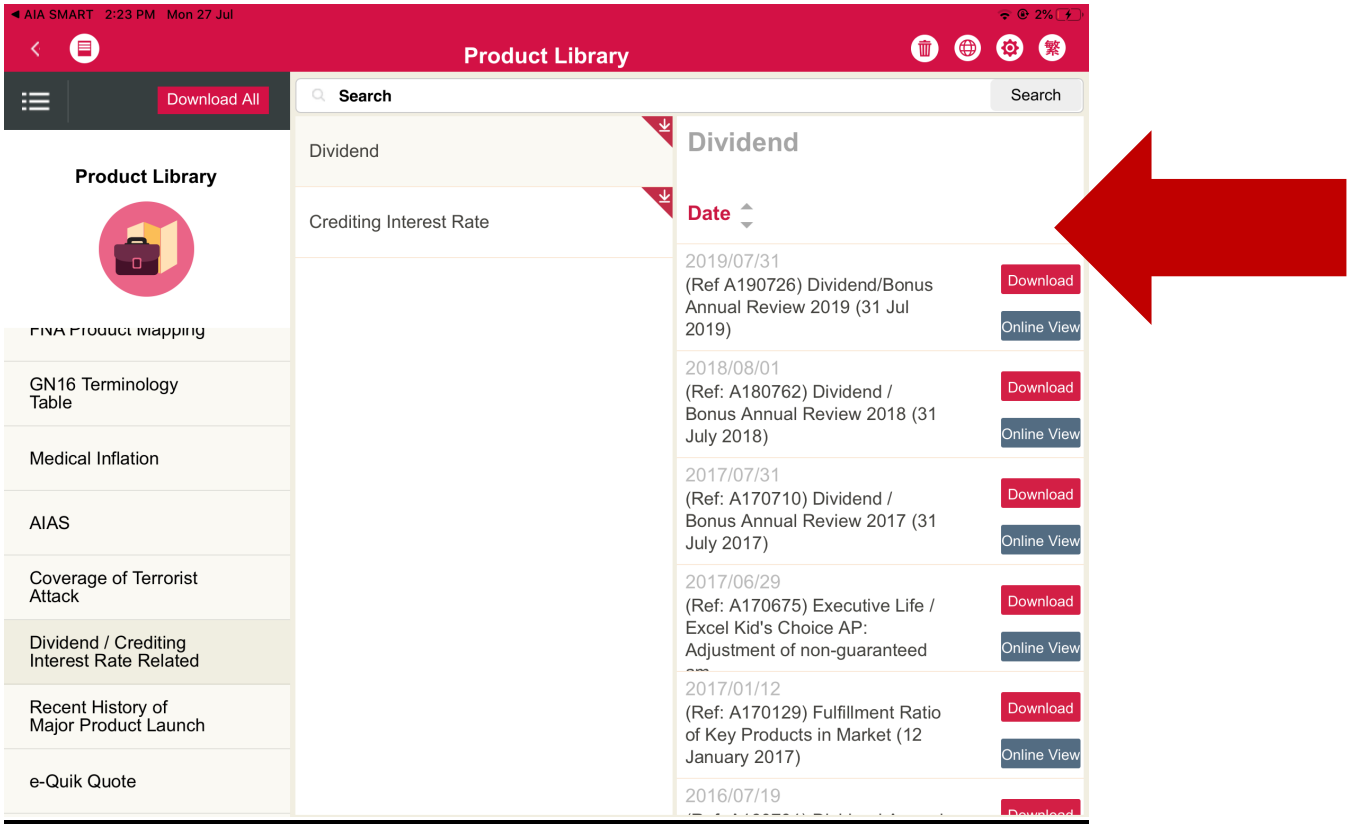
The following resources related to the Dividend / Bonus Annual Review can be downloaded:

1. Memo - Dividend / Bonus Annual Review 2025
2. List of in-force products with declared/projected dividends/bonuses adjusted after this year's Review
3. Projected Total Surrender Value Ratio and Projected Total Death Benefit Ratio of in-force products (Calculated based on 2025 dividend/bonus annual review compared to 2024 dividend/bonus annual review)



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附錄四 (Appendix 4)

週年通知書
Anniversary Statement

為通知相關保單持有人有關紅利 / 分紅率之增加或減少，其週年通知書上亦印有相關備註。

In order to inform relevant policy owners of the increase or decrease in dividend / bonus rates, relevant message have been added to Anniversary Statement.

a. 產品受紅利 / 分紅檢討影響但無行使 POO/DPO
a. Products that are affected by this Dividend / Bonus Review but have not exercised POO/DPO

紅利 / 分紅通知

我們將最少每年檢視及釐定將會派發予保單持有人的紅利及分紅一次。我們會考慮每個因素的過往經驗和未來展望，以釐定保單的紅利及/或分紅。而考慮的因素，包括但不限於投資回報、理賠、退保及支出費用。在我們最近的檢討中，我們就部份分紅保單的非保證利益 (例如紅利、分紅、利率(如適用))作出調整，並於 2025 年 8 月 1 日開始生效，以反映本公司對這些因素的實際經驗及未來展望，這些因素當中亦包括產品相關資產投資表現。您可於上列戶口紀錄部份查閱您的保單在此保單週年日最新的保單價值，及於保單預期價值一覽表內查閱已調整的非保證利益。

如有查詢，請致電 < 辦公室電話號碼 > 聯絡友邦財務策劃顧問 < 姓名 > 或友邦客戶熱線 (852) 2232 8888 （香港）/ (853) 8988 1822（澳門）。

Dividend / Bonus Notification

We will review and determine the dividend and bonus amounts to be payable to policy owners at least once per year. To determine the dividends and/or bonuses of the policy, we consider both past experiences and the future outlook for all the factors including, but not limited to, investment returns, claims, surrenders and expenses. As a result of our recent review, the non-guaranteed benefits (such as dividends, bonuses, interest rates (if applicable)) of some policies have been revised with effect from 1 August 2025 so as to reflect our Company's latest experiences and future outlook on all of these factors including the investment performance of the product's backing assets. You may find the latest policy values of your insurance policy as of this policy anniversary in the Financial Statement section above and the revised non-guaranteed benefits of your insurance policy in the Policy Future Value Illustration.

Please contact our AIA Financial Planner <Name> at <Office Telephone #> or our Customer Service Hotline at (852) 2232 8888 (Hong Kong) / (853) 8988 1822 (Macau) should you have any enquiries.

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b. 產品受紅利 / 分紅檢討影響並已行使 POO/DPO

b. Products that are affected by this Dividend / Bonus Review and have exercised POO/DPO

紅利 / 分紅通知

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如有查詢，請致電 < 辦公室電話號碼 > 聯絡友邦財務策劃顧問 < 姓名 > 或友邦客戶熱線 (852) 2232 8888 （香港）/ (853) 8988 1822（澳門）。

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Please contact our AIA Financial Planner <Name> at <Office Telephone #> or our Customer Service Hotline at (852) 2232 8888 (Hong Kong) / (853) 8988 1822 (Macau) should you have any enquiries.

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