AIA Hong Kong

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Memo

Attn: All EDD & Honorable Advisors/ EDDs/ PSDDs/ SDDs/ DDs/ MICs/ Agency Leaders/ Financial Planners (Hong Kong & Macau)

From: Mr. Leo Cheung

Dept: Life & Wealth Management Proposition Department

Copy: Mr. Alger Fung
All Department Heads
Macau CEO / ABDD Executives

Total page: 6 pages

Date: 21 May 2024

Subject: A240530 更新「信託轉介服務」
Updates on "Trust Referral Service"

友邦香港一直貫徹以「客戶為中心」的理念，時刻貼心照顧客戶需要，不斷完善為合資格高淨值客戶提供之增值服務。自 2019 年推出全港首創由保險公司牽頭的「信託轉介服務」以來，深受合資格高淨值客戶歡迎，助他們完善財富傳承規劃。



為進一步優化此增值服務及提供更豐富的選擇，我們欣然宣佈將於 2024 年 5 月 22 日正式新增兩家獨立信託公司 --- **富途信託(Futu Trustee Limited)及碩富麟(Sovereign Trust (Hong Kong) Limited)**，為特選客戶提供信託服務，讓他們根據自身財富傳承需要進行選擇。兩家新增之獨立信託公司將取替智德(Zedra)提供「信託轉介服務」，而與智德(Zedra)之相關合作亦將於同日結束(所有於 2024 年 5 月 22 日或之前已經通過「信託轉介服務」成立之信託不受影響)。有關「信託轉介服務」之簡介、富途信託及碩富麟之簡介，請參閱以下部份:

「我們」、「AIA」、「友邦」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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合資格高淨值客戶資格

客戶因應自身保險需求，成功投保及繕發以下指定合資格產品*的**新保單**總保費達:

a) 整付保費 100 萬美元或以上；或

b) 年度化保費[1]10 萬美元或以上，

將自動成為合資格高淨值客戶，可獲介紹「信託轉介服務」。於新保單繕發後六個月內，經轉介之特選客戶可享信託成立費補貼[2]，並可享信託年費及相關服務費用優惠。

*指定合資格產品

1)「充裕未來」系列	4)「裕滿人生」保障計劃 2
2)「簡愛 • 延續」系列	5)「諾享」系列
3) 財富系列	6)「盈御多元貨幣計劃」系列

申請表格

如合資格高淨值客戶選擇接受「信託轉介服務」，必須簽署「轉介信託/遺囑撰寫服務申請 — 確認及同意表格」。表格可通過營業員專頁或 AIA SMART 於高淨值業務專頁(HNW Corner)下載 。

- *營業員專頁 > 指南> HNW Corner>信託轉介服務*
- *AIA SMART> HNW Corner>信託轉介服務*

關於富途信託(Futu Trustee Limited)

富途信託有限公司(Futu Trustee Limited)是一家根據<<反洗錢及反恐融資條例>>(香港法例第 615 章)註冊的持牌信託或公司服務提供者（牌照號碼：TC006475），以及根據<<受託人條例>>(香港法例第 29 章)註冊的信託公司。自 2018 年投入服務以來，至今共為亞洲地區超過 200 間企業、高淨值客戶及家族提供信託及企業服務。除香港之外，富途信託的新加坡公司(Moomoo Trustee (Singapore) Pte. Ltd.)亦持有新加坡信託業務牌照(牌照號碼：TC000074)。

關於碩富麟(Sovereign Trust (Hong Kong) Limited)

碩富麟(香港)有限公司(Sovereign Trust (Hong Kong) Limited)是一家根據<<反洗錢及反恐融資條例>>(香港法例第 615 章)註冊的持牌信託或公司服務提供者（牌照號碼：TC002839）。碩富麟集團於 1987 年在直布羅陀成立，並於 1989 年開設香港辦事處，至今已於全球設立 21 個辦事處，為超過 2 萬位客戶（包括公司、企業家、高淨值人士及其家人）管理其資產。

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[1] **最少 5 年保費繳付期。若新保單為 3 年保費繳付期，則年度化保費需達 16.7 萬美元或以上。**

[2] **2024 年補貼參考價值為美元$4,000，即港幣$31,200，亦即「備用信託」(Standby Trust)之成立費。成立其他信託架構之成立費補貼亦以參考價值為上限。補貼金額有機會作出調整，屆時將另行通知。每張合資格新保單只可獲補貼一次。儘管友邦香港可能會就選定的信託公司提供的服務向合資格高淨值客戶提供全部或部分費用的補貼，合資格高淨值客戶將負責支付選定的信託公司的所有費用和開支，包括信託設立費、年度受託人費用和其他費用等。**

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重要注意事項

- 「信託轉介服務」只適用於特選客戶購買保單後作出介紹及轉介，並非購買新保單的任何附帶條件及/或優惠。財務策劃顧問亦不可在保單銷售過程中提及投保後可享有的「信託轉介服務」。
- 信託服務由獨立第三方信託服務提供者提供，並非由友邦提供。財務策劃顧問不可以提供任何相關專業意見予客戶，包括但不限於任何稅務、信託或法律意見。
- 客戶若有任何疑問，應自行尋求獨立的稅務、信託、法律及/或相關專業意見。
- 客戶可根據自身情況自由選擇接受或不接受相關轉介，或按需要自行選擇其他信託公司。

有關服務之詳情及支援，請與財富管理策劃及傳承規劃專責團隊聯絡或電郵至aiahkwealthmgnt@aia.com。

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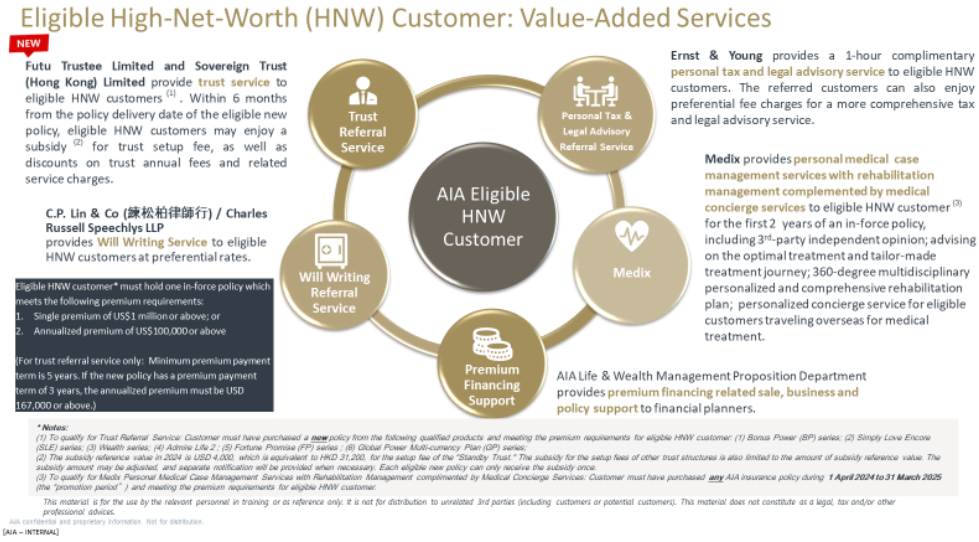
AIA has always adhered to the concept of "customer-centricity" and committed to constantly enhancing value-added services for eligible HNW customers to cater for their needs and providing care to them. Since the launch of the first-in-market "Trust Referral Service" in 2019, it has been well received by eligible HNW customers, helping them enhance their wealth succession planning.



To further optimize this value-added service and to offer more choices, we are pleased to announce the addition of two independent trust companies, **Futu Trustee Limited ("Futu") and Sovereign Trust (Hong Kong) Limited ("Sovereign")** to Trust Referral Service on May 22 2024. These companies will provide trust services to eligible HNW customers, allowing them to make the choice based on their own wealth succession needs. The two newly added independent trust companies will replace Zedra in the "Trust Referral Service", and the collaboration with Zedra will also end on the same day (all trusts established through the "Trust Referral Service" on or before May 22 2024 will not be affected).

For more information on "Trust Referral Service" and an overview of Futu and Sovereign, please refer to the following sections:

Eligible HNW customers :

Customers who have successfully applied for a **new policy**, which is subsequently delivered, for the designated eligible products* in response to their insurance needs, with a total premium reaching:
a) Single premium of USD 1 million or above; or
b) Annualized premium[1] of USD 100,000 or above,

will automatically become eligible HNW customers , and are eligible to be referred to the "Trust Referral Service." Within six months after the delivery date of the eligible new policy, eligible HNW

[1] **Minimum premium payment term is 5 years. If the new policy has a premium payment term of 3 years, the annualized premium must be USD 167,000 or above.**

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customers under the referral can enjoy a subsidy[2] for trust setup fee, as well as discounts on trust annual fees and related service charges.

* Designated eligible products

1) Bonus Power Series	4) Admire Life 2
2) Simply Love Encore Series	5) Fortune Promise Series
3) Wealth Series	6) Global Power Multi-Currency Plan Series

Application Form:

If eligible HNW customers choose to accept the "Trust Referral Service," they must sign the "Application for Referral of Trust/Will Writing Services – Form of Acknowledgement & Consent." The form can be downloaded through the eAC or AIA SMART on HNW Corner.

- *eAC > 指南> HNW Corner>信託轉介服務*
- *AIA SMART> HNW Corner>信託轉介服務*

About Futu Trustee Limited

Futu Trustee Limited is a licensed Trust and Company Service Provider registered under the Anti-Money Laundering and Counter-Terrorist Financing Ordinance (Chapter 615 of Laws of Hong Kong) (License Number: TC006475), as well as a registered trust company under the Trustees Ordinance (Chapter 29 of Laws of Hong Kong). Since its establishment in 2018, it has provided trust services to over 200 corporations, HNW customers, and families across Asia. In addition to Hong Kong, Futu Trustee's Singapore company (Moomoo Trustee (Singapore) Pte. Ltd) also holds a trust business license in Singapore (License No. TC000074).

About Sovereign Trust (Hong Kong) Limited

Sovereign Trust (Hong Kong) Limited is a licensed Trust and Company Service Provider registered under the Anti-Money Laundering and Counter-Terrorist Financing Ordinance (Chapter 615 of Laws of Hong Kong) (License Number: TC002839). The Sovereign group was established in Gibraltar in 1987 and opened its Hong Kong office in 1989. It has now set up 21 offices worldwide and manages assets for over 20,000 customers, including corporations, entrepreneurs, HNW individuals, and their families.

[2] The subsidy reference value in 2024 is USD 4,000, which is equivalent to HKD 31,200, for the setup fee of the "Standby Trust." The subsidy for the setup fees of other trust structures is also limited to the amount of subsidy reference value. The subsidy amount may be adjusted, and separate notification will be provided when necessary. Each eligible new policy can only receive the subsidy once. The eligible HNW customers will be responsible for paying all the costs and expenses (including trust setup fee, annual trustee fee and other expenses, etc.) in relation to the trust charged by the selected trust company, notwithstanding that AIA may subsidize all or part of the costs of certain services provided by selected trust company to the eligible HNW customers.

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Important Notes:

• The "Trust Referral Service" is only applicable to eligible HNW customers who have been introduced and referred after purchasing of insurance policy, and it does not constitute any pre-requisite and/or benefits associated with purchasing new policies. Financial Planners are not allowed to mention that "Trust Referral Service" is available to customer after purchasing an insurance policy during the sales process.

• Trust services are provided by independent third-party trust companies, and not by AIA. Financial planners are not allowed to provide any related professional advice, to customers, including but not limited to any tax, trust or legal advice.

• If customers have any doubts, they should seek independent tax, trust, legal, and/or relevant professional advice by themselves.

• Customers are free to choose whether to accept or decline the referral service based on their own circumstances, or they can choose other trust companies by themselves.

For enquiries, please contact HNW Dedicated team or email to aiahkwealthmgnt@aia.com.

Best Regards,

Leo Cheung
Head of Life & Wealth Management Proposition

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