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:**	Toby Wong
Copy:	Mr. Alger Fung / Ms. Alice Liang / Mr. Jim Jan Zen / Mr. Louie Ho / All Department Heads	**Dept.:**	Health and Wellness Proposition
Date:	1 December 2024	**Total pages:**	24

Subject: A241203 **秋冬友激賞推廣活動 (2024 年第四季) – 優惠更新**
Autumn-Winter Power Up Promotion Campaign (Quarter 4 2024) – Offer Update

好消息！在 12 月份，我們很高興為各財務策劃顧問帶來**「愛伴航」系列**的優惠延續。我們現將優惠的詳情列於此通告，以方便大家參考。

秋冬友激賞推廣活動 (2024 年第四季) – 優惠更新

- 「愛伴航」系列保費回贈推廣 – 高達**7個月**保費回贈

如有任何查詢，請使用 iEngage/PES Chatbot，或電郵至 AIAHK.HWcampaign@aia.com 查詢。

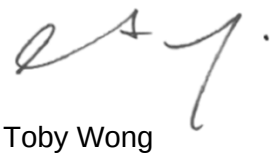
Good news! In December, we are delighted to bring all Financial Planners the **On Your Side Plan series** offer extension. Offer details are summarised in this memo for your easy reference.

Autumn-Winter Power Up Promotion Campaign (Quarter 4 2024) – Offer Update

- On Your Side Plan series premium refund promotion – up to **7 months** premium refund

Should you have any question, please enquire by using Chatbot in iEngage/PES, or email AIAHK.HWcampaign@aia.com for enquiry.

Best regards,



Toby Wong
Head of Health and Wellness Proposition

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第一部份 – 保費回贈/折扣推廣及其他推廣

1) 推廣優惠一覽表

1.1 所有客戶

推廣優惠	1. 指定保障計劃保費回贈推廣	2. 指定儲蓄保險及人壽保障計劃保費回贈推廣	3. 指定儲蓄保險計劃保費折扣推廣	4. 指定醫療保障計劃保費回贈推廣	5.「愛伴航」系列保費回贈推廣
推廣期	2024 年 10 月 1 日至 12 月 31 日 (3 個月)				2024 年 11 月 1 日 至 12 月 31 日 (2 個月)
適用客戶	所有客戶				
產品	指定保障計劃 (包括基本計劃，附加契約，AIA 健康系列及明珠系列，如適用) (附加契約必須附加於新基本計劃) • 特級「健康之寶」醫療保障計劃 2 / 特級「健康之寶」住院及手術賠償附加契約 2 •「簡護危疾保」 •「癌症全方位保障 3」 •「全程守護健康保」# •「銀意保」 •「自選人身意外保險 3」 •「摯誠定期壽險計劃」 •「尊誠定期壽險計劃」 •「AIA 唯一摯保 – 全面保障」	指定儲蓄保險及人壽保障計劃 (3 年/5 年/10 年/25 年保費繳付期，如適用) •「充裕未來•盈尚」 •「盈御多元貨幣計劃 3」 •「簡愛•延續」保障計劃 5 •「樂怡人生」保障計劃系列	指定儲蓄保險計劃 (只限於一次性繳付保費) •「充裕未來•盈尚」 •「盈御多元貨幣計劃 3」 •「簡愛•延續」保障計劃 5 •「諾享」保障計劃 2	指定保險計劃 (包括基本計劃，附加契約及 AIA 健康系列，如適用) (附加契約必須附加於新基本計劃) • AIA 自願醫保標準計劃# • AIA 自願醫保靈活計劃# • AIA 自願醫保尊耀計劃# •「尊耀」醫療計劃^ /「尊耀明珠」醫療計劃	指定保險產品 (包括 AIA 健康系列，如適用) •「愛伴航」 •「愛伴航 - 首護 摯寶」 **優惠延續至 2024 年 12 月 31 日**
優惠	可享 3 個月保費回贈	達指定首年保費要求 可享高達 26%保費回贈	達指定一次性繳付保費 要求可享高達 7%保費折扣	可享高達 6 個月保費回贈	可享高達 7 個月保費回贈
通告	A241009				A241203

#只適用於香港 ^只適用於澳門

1.1 所有客戶(續)

推廣優惠	6.「愛無憂長享計劃5」保費回贈推廣	7. AIA延期年金計劃保費回贈推廣#	8. 指定危疾保障計劃保費回贈推廣	9. 「財富恆裕2」壽險計劃專屬禮遇	10. 預繳保費保證優惠息率推廣優惠(限額優惠)
推廣期	2024 年 11 月 1 日 至 12 月 31 日 (2 個月)	2024 年 10 月 1 日至 12 月 31 日 (3 個月)			2024 年 12 月 1 日 至 12 月 31 日 (1 個月)
適用客戶	所有客戶				
產品	指定儲蓄保險計劃 (6 年/10 年/15 年/20 年保費繳付期) • 「愛無憂長享計劃 5」	指定保險產品 (基本計劃) • AIA 延期年金計劃	指定危疾保險產品 (基本計劃) • 「進泰安心保 2」# • 「多重安心保 2」# • 「泰然安心保 2」# • 「進添」計劃 - 癌症保障 /「進添明珠」計劃 - 癌症保障	指定保險產品 (基本計劃) • 「財富恆裕 2」壽險計劃	指定儲蓄保險計劃 (基本計劃及只限 5 年保費繳付期之美元保單) • 「充裕未來•盈尚」 • 「盈御多元貨幣計劃 3」
優惠	可享高達 15%保費回贈	達到首年年度化保費要求可享 20%保費回贈	可享 3 個月保費回贈	1. 降低最低保額要求 2. 放寬醫療核保要求 3. 米芝蓮星級餐廳精緻晚餐體驗	預繳保費可享保證優惠年利率高達 8.0%
通告	A241113	A241009		A241010	A241204

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1.2 特選客戶

<table>
<tr><th>推廣
優惠</th><th colspan="2">1. Recapture
推廣活動 2024</th><th>2. 2024《歲月「友」情》</th><th>3. Birthday
生日優惠</th><th>4. 特選危疾 / 醫療
優易核保/簡易核保優惠 (第二浪)</th></tr>
<tr><td>推廣期</td><td colspan="2">2024年1月1日
至
2024年12月31日</td><td>2024年1月1日
至
2024年12月31日</td><td>2024年1月1日
至
2024年12月31日</td><td>2024年7月1日
至
2024年12月31日</td></tr>
<tr><td>適用
客戶</td><td>只限尊貴(VIP)特選客戶</td><td>特選客戶</td><td>特選客戶</td><td>所有客戶
(生日月前2後3)</td><td>特選客戶</td></tr>
<tr><td>產品及優惠</td><td colspan="2">「盈御多元貨幣計劃 3」/
「充裕未來•盈尚」/「簡愛• 延續」保障計劃 5

(只限一次性繳付保費計劃)

• 可以$10,000美元等值或以上的整付保費，享尊屬保費折扣，最高可享6%保費折扣
• 特選客戶可額外獲贈10,000港元電子保費現金券*1張
• 特選客戶持有已付清或預計於2024保單年度付清保費 (Paid Up) 的AIA延期年金計劃可額外獲贈500港元電子保費現金券*12張，總值6,000港元

*所有額外電子保費現金券的有效期、使用條件及方法與《歲月「友」情》電子保費現金券相同，詳情及更新請參閱2024年發出之相關通告。</td><td>• 可以$10,000美元等值或以上的整付保費，享尊屬保費折扣，最高可享4%保費折扣</td><td><table><tr><th>電子保費
現金券</th><th>可使用電子保費
現金券的產品</th></tr><tr><td>100 港元 [1]</td><td>指定新保障計劃</td></tr><tr><td>500 港元 [2]</td><td>所有新基本計劃/
新附加契約+</td></tr><tr><td>10,000 港元 [3]</td><td>所有新基本計劃/
新附加契約+</td></tr></table>1. 相等於100澳門幣 / 13美元
2. 相等於500澳門幣 / 420人民幣 / 63美元 / 63澳元 / 63加元 / 38 英鎊 / 44 歐元 / 75 新加坡元
3. 相等於10,000澳門幣 / 8,400人民幣 / 1,250美元 / 1,250 澳元 / 1,250 加元 / 750 英鎊 / 875 歐元 / 1,500 新加坡元
+ 新附加契約必須附加於同時投保的新保單上

注意: 電子保費現金券不適用於以下計劃: 與投資有關的人壽保險計劃及萬用壽險

• 特選客戶以保單持有人身份投保指定新計劃並達指定首年年度化保費金額, 即可獲扣減電子保費現金券
• 電子保費現金券只可用作支付新保單的首期保費</td><td>意安心
及
意安心升級保障

<u>優惠:</u>
豁免第12個保單年度的全年保費</td><td><u>指定保障計劃之新基本計劃
(包括 AIA 健康系列及明珠系列，如適用)</u>

• 「癌症全方位保障 3」
• 「智護癌症保」
• 「簡護危疾保」
• 「AIA 唯一摯保 - 癌症及嚴重傳染病保障」
• 「AIA 唯一摯保 - 全面保障」
• 「全程守護健康保」
• 「摯誠定期壽險計劃」
(只適用於優易核保優惠)
• 「愛伴航」(只適用於優易核保優惠)
• 「自在自選」危疾保
(只適用於優易核保優惠)

<u>優惠*:</u>
• 優易核保程序
(只需確認 1 項健康聲明)
• 簡易核保程序
(按產品要求回答至少 3 題健康狀況問題)

*支援 iPoS 電子申請「友得簽」/「智易簽」。「愛伴航」/「自在自選」危疾保暫未支援「友得簽」。</td></tr>
<tr><td>通告</td><td colspan="2">A240102, A240105</td><td>A240110, A240197</td><td>A240714</td><td>A240631</td></tr>
</table>

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1.2 特選客戶(續)

推廣 優惠	5. 2024年付清保費/期滿保單特選客戶 -【見面「友」禮】	6. 2024第4季「Recapture VIP繽紛冬日巡禮」 推廣活動
推廣期	即日起至 2025年1月31日	2024年10月1日至12月31日
適用客戶	**特選客戶**	**只限Recapture尊貴(VIP)特選客戶**
產品及優惠	特選客戶於與指定推廣期內與財務策劃顧問見面，並透過 iChange 更新/確認其電郵地址/電話號碼 客戶可獲贈**$100** 港元/澳門幣 電子購物禮券	購買新保單年度化保費達 30,000 美元，可自選以下禮遇一份，限額 1,000 份，先到先得，額滿即止！ • 「友邦嘉年華」及「世界雜技團」雙人套票，或 • 文華東方禮品卡 (中港澳適用)
通告	A240603	A241002

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1.3 與投資有關的人壽保險計劃推廣優惠

推廣優惠	1. AIA「兩全保」保障型投資相連壽險計劃（整付保費）長期客戶獎賞	2.「卓達智悅2」開戶特別獎賞推廣	3.「卓達智悅」開戶特別賞金推廣	4. 「您想」基本保費費用回贈計劃	5.「卓智投資計劃2」特別賞金
推廣期	2024 年 10 月 1 日至 12 月 31 日 (3 個月)				
適用客戶	所有客戶				
產品	AIA「兩全保」保障型投資相連壽險計劃（整付保費）	「卓達智悅 2」	「卓達智悅」	「您想」	「卓智投資計劃 2」
優惠適用地區	適用於香港及澳門	只適用於香港	只適用於澳門	只適用於澳門	只適用於澳門
優惠	可享高達 7.5%平均基本戶口價值的長期客戶獎賞	達指定一次性保費要求可享高達 6%整付保費作為開戶獎賞	達指定一次性保費要求可享高達 7.0% 開戶賞金	可享高達 250%年度化基本保費費用回贈	客戶達指定年度化保費要求可享高達 17%特別賞金
通告	A241009				

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2) 宣傳單張

宣傳單張版本

秋冬友激賞推廣活動 (2024 年第四季) – 優惠更新



繁體中文版本：連結
英文版本：連結
簡體中文版本：連結

秋冬友激賞推廣活動 (2024 年第四季) 危疾保障 – 重點優惠



繁體中文版本：連結
英文版本：連結
簡體中文版本：連結

註：產品名稱已劃一羅列於各不同語言版本的宣傳單張。

最新推廣優惠詳情於 2024 年 12 月 1 日起上載公司網頁 aia.com.hk。

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3) 推廣活動優惠詳情

優惠延續至 2024 年 12 月 31 日

3.1)「愛伴航」系列保費回贈推廣

推廣期: 2024年11月1日至2024年12月31日 (包括首尾兩天)

「愛伴航」系列 保費回贈 (每張合資格保單)				
「愛伴航」系列	基本優惠 (更新)	額外優惠 1°	額外優惠 2 Ω	總優惠 (基本優惠 + 額外優惠 1 + 額外優惠 2) 最高可達
「愛伴航」系列包括： 1. 「愛伴航」 2. 「愛伴航 - 首護摯寶」 3. AIA 健康系列:「愛伴航」	**3**個月	**+2**個月	**+2**個月	**7**個月
每張合資格「愛伴航」系列保單的保費回贈最高上限為 **7**個月。				

「愛伴航」系列只可以基本計劃形式投保。

°額外優惠 1

- 如客戶以**同一保單持有人**身份於推廣期內成功投保「愛伴航」系列及下列 **指定儲蓄保障計劃**，其「愛伴航」系列保單將可獲得**額外 2 個月**保費回贈。

- **指定儲蓄保障計劃**指：

1. 「充裕未來・盈尚」(只限 5 年 / 10 年保費繳付期)*
2. 「盈御多元貨幣計劃 3」(只限 5 年 / 10 年保費繳付期)*

Ω 額外優惠 2

- 如客戶以**同一保單持有人**身份於推廣期內成功投保「愛伴航」系列及下列 **指定醫療保險產品**，其「愛伴航」系列保單將可獲得**額外 2 個月**保費回贈。

- **指定醫療保險產品** (包括基本計劃、附加契約、AIA 健康系列及明珠系列，如適用) 指：

1. AIA 自願醫保尊耀計劃#@
2. 「尊耀」醫療計劃^@ /「尊耀明珠」醫療計劃@

@可以基本計劃形式獨立投保或作附加契約　　#只適用於香港　　^只適用於澳門　　*只可以基本計劃形式投保

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額外優惠只適用於「愛伴航」系列保單而並不適用於指定儲蓄保障計劃保單或指定醫療保障計劃保單。每張合資格「愛伴航」系列保單的保費回贈最高上限為 **7 個月**。此優惠於 2024 年 11 月及 12 月份將取代「愛伴航」系列於 2024 年 10 月 1 日的通告 A241009 中所列的原有優惠。

有關各推廣優惠之注意事項以及條款及細則，請參閱附錄 1 或有關宣傳單張。

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5) 附錄

5.1) 附錄 1 – 推廣優惠之注意事項及條款及細則

財務策劃顧問之注意事項

1. 首年佣金(FYC)以全數保費計算，佣金不會因保費回贈或折扣而受影響。
2. 保費回贈優惠確認信將於保單繕發限期後 4 個月內郵寄予客戶。客戶信副本亦會存放於 eAgency Corner (eAC) 及/或 Policy Enquiry System (PES) 以供參考。
3. 保費通知書 (只適用於保費回贈推廣之合資格新保單)：
   i. 年繳/半年繳/季繳之新保單：保費通知書將列出淨應繳保費，意思指下期應繳總保費扣除相關保費回贈金額後之金額。
   ii. 月繳之新保單：自動轉賬金額將會收取淨應繳保費。
4. 指定儲蓄保險計劃保費折扣推廣(只限於一次性繳付保費計劃)之合資格新保單，有關保費折扣之金額將載於保單資料頁。
5. 香港/澳門區財務策劃顧問只能於所屬營業牌照境內推行此推廣計劃。
6. 財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品屬於須要完成財務需要分析之產品，財務策劃顧問必須於進行產品推介/銷售前與客戶完成相關之財務需要分析。財務策劃顧問需持有卷五牌照方可進行投資相連壽險保單之銷售活動。於介紹任何投資相連壽險產品之前，財務策劃顧問必須跟客戶進行財務需要分析（FNA）及風險承擔能力問卷（RPQ），以確認客戶的投資需要、保費負擔能力及風險承擔能力。而在整個銷售過程中，財務策劃顧問不可向客戶提供任何投資建議，亦不可直接或間接向客戶提供任何禮物誘使客戶購買投資相連壽險保單。投資相連壽險保單只適合有人壽保障需要及投資需要的客戶購買。澳門區財務策劃顧問於進行所有產品推介/銷售前必須與客戶完成相關之財務需要分析 。
7. 如財務策劃顧問需要就個別保單計算在該月份之營業額內，則必須根據由營運部所定之每月的截數日期及時間或之前遞交投保申請書，並在該月底或之前獲成功批核。詳情請留意由營運部所發出的有關通告。

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推廣優惠之條款及細則

適用於以上各項優惠

1. 此推廣只適用於透過 AIA 財務策劃顧問或 AIA 保險顧問/理財顧問遞交或經 AIA iShop 友保易(如適用)提交之投保申請。
2. 此推廣只適用於香港或澳門繕發之保單。
3. 保費回贈之計算包括新保單之標準保費及因核保而需附加之額外保費(如有)在內。保費折扣之計算只包括新保單之標準保費 (因核保而需附加之額外保費(如有)並不計算在內)。其他基本計劃及 / 或附加契約之保費及保費徵費均不會被納入於計算此優惠之內。
4. 每張合資格之新保單於推廣期內只可獲取保費回贈或折扣推廣優惠(如適用)一次。如新保單符合多於一項保費回贈或折扣推廣優惠之要求，客戶可獲取金額較高的保費回贈或折扣推廣優惠。
5. 如新保單之保單日期早於申請日期，首次保費回贈可能會安排後於首個保單週年日後的下一期保費到期日。
6. 此推廣並不適用於推廣期之前已遞交或已繕發但其後於推廣期內撤回投保申請或取消保單，並再次投保相同保險計劃之客戶。
7. 除另有訂明或安排外(如有)，此優惠不適用於計劃轉換(包括基本計劃或附加契約，如適用)，不論由其他保險產品轉換至推廣保險產品及/或由推廣保險產品轉換至其他保險產品。
8. AIA 有權隨時更改本推廣活動的條款及細則而毋須另行通知。各推廣優惠均只在推廣保險產品可以接受投保申請時有效。如對本推廣活動有任何爭議，AIA 保留最終決定權。
9. 本通告只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析。所有產品資料只供參考，並不包含保單的完整條款。有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。有關「AIA Vitality 健康程式」的內容、條款及細則，請瀏覽 aia.com.hk/aiavitality。
10. 相關產品的保費回贈推廣於不同銷售渠道購買可能有所不同。請參閱有關銷售渠道的相關通告。
11. AIA 自願醫保標準計劃（屬自願醫保計劃下的「標準計劃」）為受保人提供多項標準化的基本保障，而 AIA 自願醫保靈活計劃及 AIA 自願醫保尊耀計劃（屬自願醫保計劃下的「靈活計劃」）則為受保人在整體上保持「標準計劃」下所有保障之前提下，提供較高的保障。
12. 只有自願醫保計劃下的認可產品及合資格延期年金計劃(如適用)的已繳保費可申請稅務扣減，而保費回贈及保費折扣(如有，包括電子保費現金券)不能享有稅務扣減優惠。有關稅務扣減詳情，請參閱 www.vhis.gov.hk、www.ia.org.hk 及 www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見。
13. 由 2018 年 1 月 1 日起，所有保單持有人均需向保險業監管局為其新繕發及現行香港保單繳付的每筆保費繳交徵費。而保費回贈並不會導致任何保費徵費退款。有關保費徵費詳情，請瀏覽我們的網站 www.aia.com.hk/useful-information-ia-tc 或保險業監管局網站 www.ia.org.hk。
14. 如相關保單成功繕發及/或相關附加契約成功生效（按情況適用）並符合有關約定的保費回贈推廣條款及細則，則本保費回贈推廣亦會構成保單合約之一部份。

適用於個別產品之優惠

15. **「愛伴航」系列保費回贈推廣**
    a. 推廣優惠由 2024 年 11 月 1 日 至 2024 年 12 月 31 日止，包括首尾兩天（「推廣期」）。
    b. 「愛伴航」系列包括「愛伴航」，「愛伴航 - 首護摯寶」及 AIA 健康系列:「愛伴航」之基本計劃，而該計劃（「新保單」）：
        i. 須於推廣期內成功申請及遞交（根據申請日期）；及
        ii. 於 2025 年 2 月 28 日或之前繕發。

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c. 新保單之保費回贈安排如下：
   - 於第 1 個保單年度終結時，保單將獲得 2 個月保費回贈。
   - 於第 2 個保單年度終結時，保單將獲得最多 2 個月保費回贈 (如適用)。
   - 於第 3 個保單年度終結時，保單將獲得餘下所有保費回贈 (如適用)。

d. 新保單之保費回贈金額將於上述保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關新保單的未來保費之用，該保費回贈金額將不可提取。如新保單於保費回贈時並無未繳付保費，該未使用之保費回贈將自動被取消。此外，新保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，優惠資格將被取消。

e. 額外優惠 1 只適用於客戶以**同一保單持有人身份**於推廣期內成功投保「愛伴航」系列及指定儲蓄保險計劃，而「愛伴航」系列保單及指定儲蓄保險計劃保單均須於 2025 年 2 月 28 日或之前繕發。如符合此要求，其「愛伴航」系列保單將可獲得額外 2 個月保費回贈。否則，「愛伴航」系列保單將不會獲得額外優惠 1。 額外優惠 1 只適用於「愛伴航」系列保單而並不適用於指定儲蓄保險計劃保單。如「愛伴航」系列保單獲得額外優惠 1，其相關之指定儲蓄保險計劃保單亦須於繕發日至保費回贈時持續生效，其「愛伴航」系列保單方可享有此額外優惠。否則，額外優惠 1 資格將被取消。

f. 額外優惠 2 只適用於客戶以**同一保單持有人身份**於推廣期內成功投保「愛伴航」系列及指定醫療保險產品(包括基本計劃、附加契約、AIA 健康系列 及明珠系列，如適用)，而「愛伴航」系列保單及指定醫療保險產品保單均須於 2025 年 2 月 28 日或之前繕發。如符合此要求，其「愛伴航」 系列保單將可獲得額外 2 個月保費回贈。如該指定醫療保險產品保單為附加契約，該附加契約必須附加於一份在推廣期內申請及遞交(根據申請日期)， 並成功於 2025 年 2 月 28 日或之前繕發之新基本 計劃(與投資有關的人壽保險計劃除外)，該附加契約亦須於 2025 年 2 月 28 日或之前成功生效。否則，「愛伴航」系列保單將不會獲得額外優惠 2。 額外優惠 2 只適用於「愛伴航」系列保單而並不適用於指定醫療保險產品保單。如「愛伴航」系列保單獲得額外優惠 2，其相關之指定醫療保險產品保單亦須於繕發日至保費回贈時持續生效，其「愛伴航」系列保單方可享有此額外優惠。否則，額外優惠 2 資格將被取消。

g. 每張合資格「愛伴航」系列保單的保費回贈最高上限為 7 個月(包括基本優惠，額外優惠 1 及額外優惠 2，如適用)。

h. 新保單保費回贈之計算方法：

繳款方式	保費回贈之計算方法 - 以保費回贈時的最近一期新保單保費金額計算
月繳	= 月繳保費 x 總保費回贈月份數目
季繳	= 季繳保費 ÷ 3 x 總保費回贈月份數目
半年繳	= 半年繳保費 ÷ 6 x 總保費回贈月份數目
年繳	= 年繳保費 ÷ 12 x 總保費回贈月份數目

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Part 1 – Premium Refund / Discount Offers and Other Offers
1) Promotional Offers Overview

1.1 All Customers

Offer	1. Specified Protection Plans Premium Refund	2. Specified Savings Insurance and Life Protection Plans Premium Refund	3. Specified Savings Insurance Plans Premium Discount	4. Specified Medical Plans Premium Refund	5. On Your Side Plan Series Premium Refund
Promotional Period	1 October 2024 to 31 December 2024 (3 months)				1 November 2024 to 31 December 2024 (2 months)
Customers	All customers				
Products	Specified Protection Plans (including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) (Supplementary Contract must be added to new Basic Plan) • Super Good Health Medical Plan 2 / Super Good Health Hospital and Surgical Rider 2 • Simple Care Essence • Cancer Guardian 3 • Health Journey Guardian# • Silvery Protect • PAC Select 3 • Wisdom Term Life Plan • Expert Term Life Plan • AIA One Absolute – Full Protection	Specified Savings Insurance and Life Protection Plan (3-year / 5-year / 10-year / 25-year premium payment term, if applicable) • Bonus Power Vantage • Global Power Multi-Currency Plan 3 • Simply Love Encore 5 • Serene Life series	Specified Savings Insurance Plans (One-time premium payment only) • Bonus Power Vantage • Global Power Multi-Currency Plan 3 • Simply Love Encore 5 • Fortune Promise 2	Specified Insurance Plan (including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable) (Supplementary Contract must be added to new Basic Plan) • AIA VHIS Standard Scheme# • AIA VHIS Flexi Scheme# • AIA VHIS Privilege Ultra Scheme# • Privilege Ultra Medical Plan^ / Privilege Ultra Pearl Medical Plan	Specified Insurance Plans (including AIA Vitality series, if applicable) • On Your Side Plan • On Your Side Plan – First Gift **Offer extended to 31 Dec 2024**
Offer	Can enjoy 3 months premium refund	With specified first-year premium, can enjoy up to 26% premium refund	With specified one-time premium, can enjoy up to 7% premium discount	Can enjoy up to 6 months premium refund	Can enjoy up to 7 months premium refund
Memo	A241009				A241203

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1.1 All Customers (con't.)

Offer	6. Forever Love Coupon Plan 5 Premium Refund	7. AIA Deferred Annuity Plan Premium Refund#	8. Specified Critical Illness Protection Plan Premium Refund	9. Wealth Elite 2 – Exclusive Privileges	10. Guaranteed Preferential Interest Rate Promotion (Limited Quota)
Promotional Period	1 November 2024 to 31 December 2024 (2 months)	1 October 2024 to 31 December 2024 (3 months)			1 December 2024 to 31 December 2024 (1 month)
Customers	All customers				
Products	Specified Savings Insurance Plan (6-year / 10-year / 15-year / 25-year premium payment term) • Forever Love Coupon Plan 5	Specified Insurance Plan (Basic plan) • AIA Deferred Annuity Plan#	Specified Insurance Plan (Basic plan) • Prime Care Pro 2# • Multiple Care Pro 2# • Executive Care Pro 2# • Level-Up Protect Cancer Plan / Level-Up Protect Pearl Cancer Plan	Specified Insurance Plan (Basic plan) • Wealth Elite 2	Specified Insurance Plan (Basic plan) • Bonus Power Vantage • Global Power Multi-Currency Plan 3*
Offer	Can enjoy up to 15% premium refund	With specified first-year annualized premium, can enjoy 20% premium refund	Can enjoy 3 months premium refund	1. Reduction of Min. SA 2. Relaxation of Medical U/W 3. Michelin Dinner Experience	Can enjoy guaranteed preferential interest rate of up to 8.0% p.a. on prepaid premium
Memo	A241113	A241009		A241010	A241204

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1.2 Selected Customers

<table>
<tr><th>Offer</th><th colspan="2">1. Recapture Promotion 2024</th><th>2. 2024 Loyalty Delight</th><th>3. Birthday Offer</th><th>4. Preferential and Simplified Underwriting Offer for Selected CI/ Medical (Wave 2)</th></tr>
<tr><td>Promotional Period</td><td colspan="2">1 Jan 2024
to 31 Dec 2024</td><td>1 Jan 2024
to 31 Dec 2024</td><td>1 Jan 2024
to 31 Dec 2024</td><td>1 July 2024
To 31 Dec 2024</td></tr>
<tr><td>Customers</td><td><u>Exclusive</u> for
VIP Selected Customers</td><td>Selected Customers</td><td>Selected Customers</td><td>Existing and New Customers
(within 2 months before or not longer than 3 months after birthday months)</td><td>Selected Customers</td></tr>
<tr><td>Products & Offers</td><td colspan="2">Global Power Multi-Currency Plan 3 /
Bonus Power Vantage /
Simply Love Encore 5

(one-time premium payment plan)

• With specified one-time premium equivalent of US$10,000 or above, can enjoy exclusive premium discount up to 6%
• Selected customers can enjoy an extra 1pc of HK$10,000 e-Premium Coupon*.
• Selected customers, who hold AIA Deferred Annuity Plan which is either paid-up or scheduled to be paid up in 2024, can further enjoy extra 12pcs of HK$500 e-Premium Coupons*, worth a total of HK$6,000.

* The expiration date, spending criteria and the use of the extra e-premium coupons are the same as the e-premium coupons of “The Loyalty Delight” Campaign. For details and any updates, please refer to the relevant memo issued in 2024.</td><td>• With specified one-time premium equivalent of US$10,000 or above, can enjoy exclusive premium discount up to 4%</td><td><table><tr><th>e-Premium coupon amount</th><th>Products eligible for e-premium coupon</th></tr><tr><td>HK$100[1]</td><td>Specified new protection plans</td></tr><tr><td>HK$500[2]</td><td>All new basic plans/ new riders+</td></tr><tr><td>HK$10,000[3]</td><td>All new basic plans/ new riders+</td></tr></table>1. equivalent to MOP100/ US$13
2. equivalent to MOP500/ RMB420/ US$63/ AUD63/ CAD63/ GBP38/ EUR44/ SGD75
3. equivalent to MOP10,000/ RMB8,400/ US$1,250/ AUD1,250/ CAD1,250/ GBP750/ EUR875/ SGD1,500
+ The new rider must be attached to the new policy applied at the same time
Note: e-Premium Coupon is not applicable for the following plans: Investment-linked assurance schemes and Universal life

• Selected customer can enjoy e-Premium Coupon deduction when apply for specified new plans as policyholder with specified annualised premium being met.
• e-Premium Coupon can only be used for the settlement of initial premium of the new policy.</td><td>Secure First
&
Secure First Plus

<u>Offer:</u>

1-year premium waiver on the 12th policy year</td><td><u>Specified Protection Plan – New Basic Plan</u>
(Including AIA Vitality Series and Pearl Series, where applicable)
• Cancer Guardian 3
• Cancer Care Essence
• Simple Care Essence
• AIA One Absolute – Cancer & Serious Infectious Disease Protection
• AIA One Absolute – Full Protection
• Health Journey Guardian
• Wisdom Term Life Plan
(Only applicable for Preferential Underwriting Offer)
• On Your Side Plan
(Only applicable for Preferential Underwriting Offer)
• AIA Assemble
(Only applicable for Preferential Underwriting Offer)

<u>Offer*:</u>
• Preferential Underwriting Offer (one health declaration)
• Simplified Underwriting Offer
(Complete at least 3 health questions based on product requirements)

*Support iPoS eApplication “Sign Everywhere” and “Easy Sign”. On Your Side Plan and AIA Assemble are not applicable for “Sign Everywhere”</td></tr>
<tr><td>Memo</td><td colspan="2">A240102, A240105</td><td>A240110, A240197</td><td>A240714</td><td>A240631</td></tr>
</table>

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1.2 Selected Customers (con't.)

Offer	5. Selected 2024 Paid-up/ Maturity Customers 【Meetup Offer】Campaign	6. 2024 Q4 "Recapture VIP Winter Special" Promotion
Promotional Period	From now until 31 Jan 2025	1 Oct to 31 Dec 2024
Customers	**Selected Customers**	**Exclusive for Recapture VIP Selected Customers**
Products & Offers	Selected Customers, who meet their financial planner and update/ confirm the email address/ phone number via iChange during designated period. Customers can enjoy HK/MOP $100 shopping e-voucher.	Enrol new policy with ANP at USD30,000 or above, can choose and entitle to one of the below complimentary offers. The Offer quota is limited to 1,000 on first-come-first-served basis! • eTickets of AIA Carnival and The World Circus for Two, or • Mandarin Oriental Gift Card (Applicable to cities in mainland China, HK and Macau)
Memo	A240603	A241002

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1.3 Investment-Linked Assurance Schemes Promotional Offers

Offer	1. Loyalty Bonus Promotion for AIA 2-in-1 Protection Linked Plan (Single Premium)	2. Start Up Bonus Promotion for Treasure Master Plus 2	3. Start-up Bonus Promotion for Treasure Master Plus	4. U-Select Refund of Premium Charge for Basic Premium	5. Special Bonus Promotion for Treasure Advantage 2
Promotional Period	1 October 2024 to 31 December 2024 (3 months)				
Customers	All Customers				
Products	AIA 2-in-1 Protection Linked Plan (Single Premium)	Treasure Master Plus 2	Treasure Master Plus	U-Select	Treasure Advantage 2
Offer Applicable To	For Hong Kong and Macau	For Hong Kong only	For Macau only	For Macau only	For Macau only
Offer	Can enjoy up to 7.5% average basic account value promotional loyalty bonus	With specified one-time premium can enjoy up to 6% of the single premium as start-up bonus	With specified one-time premium can enjoy up to 7.0% Start-up Bonus	Can enjoy up to 250% annualised basic premium refund	With specified annualised premium can enjoy up to 17% special bonus
Memo	A241009				

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2) Promotional Leaflet

Leaflet version

Autumn-Winter Power Up Promotion Campaign (Quarter 4 2024) – Offer Update



Traditional Chinese Version: LINK
English Version: LINK
Simplified Chinese Version: LINK

Autumn-Winter Power Up Promotion Campaign (Quarter 4 2024)
Critical Illness Protection – Offer Highlight



Traditional Chinese Version: LINK
English Version: LINK
Simplified Chinese Version: LINK

Note: Product names are listed across all promotional leaflets in different languages.

Details of the latest offer will be available on aia.com.hk from 1 December 2024.

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3) Promotional Offers Details

Offer extended to 31 Dec 2024

3.1) On Your Side Plan Series Premium Refund Offer

Promotional Period: From 1 November 2024 to 31 December 2024 (both days inclusive)

On Your Side Plan Series Premium Refund (each eligible policy)				
On Your Side Plan Series	Base Offer (Updated)	Extra Offer 1°	Extra Offer 2 Ω	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
On Your Side Plan series includes: 1. On Your Side Plan 2. On Your Side Plan – First Gift 3. AIA Vitality Series: On Your Side Plan	**3** months	**+2** months	**+2** months	**7** months
The maximum premium refund for each eligible On Your Side Plan series policy is capped at **7** months.				

On Your Side Plan series can only be purchased as a basic plan.

°Extra Offer 1

- If **same policyholder** applies On Your Side Plan series and **Specified Savings Insurance Plans** within promotion period, the On Your Side Plan series policy will entitle to **extra 2 months** premium refund.

- **Specified Savings Insurance Plans** means:

1. Bonus Power Vantage (5-year / 10-year premium payment term only)*
2. Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term only)*

Ω Extra Offer 2

- If **same policyholder** applies On Your Side Plan series and **Specified Medical Insurance Products** within promotion period, the On Your Side Plan series policy will entitle to **extra 2 months** premium refund.

- **Specified Medical Insurance Products** (including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable) means:

1. AIA VHIS Privilege Ultra Scheme#@
2. Privilege Ultra Medical Plan^@ / Privilege Ultra Pearl Medical Plan@

@ Can be purchased as a basic plan or as a rider # Available in Hong Kong only
^ Available in Macau only *Can only be purchased as a basic plan

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The Extra Offers will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Savings Plans policy or the Specified Medical Plans policy. The maximum premium refund for each eligible On Your Side Plan series policy is capped at **7 months**. This offer will supersede the original offer of On Your Side Plan series in November and December 2024 as listed in memo A241009 dated 1 October 2024.

For Important Notes, Terms & Conditions of Promotion Offers, please refer to Appendix 1 or the relevant promotion leaflet.

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5) Appendix

5.1) Appendix 1 – Promotion Offers Important Notes and Terms and Conditions

Important Notes for Financial Planners

1. First Year Commission (FYC) is calculated on the gross premium, and will not be affected by the premium refund or discount.
2. Premium refund notification letter will be sent to customers within 4 months after the policy issuance deadline. Copies of customer letters can be retrieved in eAgency Corner (eAC) and Policy Enquiry System (PES).
3. Premium Payment Notice (for policy eligible for premium refund)
   i. For New Policy with Annually/Semi-annually/Quarterly mode, the notice will show the net premium payable, i.e. the remaining amount after deducting the corresponding premium refund amount from the next modal premium.
   ii. For New Policy with Monthly mode, only the net premium payable amount will be credited via autopay.
4. Regarding eligible New Policy of Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment plan only), the amount of the premium discount will be stated on the policy information page.
5. This campaign can only be promoted within Hong Kong or Macau territory according to the agent's relevant license.
6. Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Need Analysis, Financial Planners must complete such analysis with customers before product recommendation/ solicitation. Financial Planner shall obtain paper 5 license for any Unit-Linked Policies selling activities. Before any Unit-Linked Policies selling activities, Financial Planner needs to conduct Financial Needs Analysis (FNA) and Risk Profile Questionnaire (RPQ) with customers to assess customer needs and premium affordability. During the solicitation process, Financial Planner shall not provide any investment advise to customers, and shall not directly or indirectly offer any gifts to induce customers to purchase Unit-Linked Policies. Unit-Linked Policies are only suitable for customers who have life insurance and investment needs. Financial Planners in Macau must complete Financial Need Analysis with customers before all product recommendation/ solicitation.
7. If Financial Planners want to count the respective policy(ies) as the production case(s) of that month, such applications must be submitted on or before the closing dates and cut-off time and approved on or before the end of that month as set by Operations. For details, please refer to related memo issued by Operations.

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Terms & Conditions of Promotion Offers

Applicable to offers as stated above

1. The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).
2. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
3. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. The calculation of the premium discount is only applicable to the standard premium (extra premium due to underwriting (if any) is excluded) of the New Policy. The premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for calculating the premium refund or discount amount.
4. Each New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotion Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotion offer with higher premium refund or discount amount will be entitled.
5. If the policy date of a New Policy is earlier than its application date, the first premium refund may be available beyond the next premium due date after the first policy anniversary.
6. The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotion Period.
7. Unless otherwise specified or arranged (if any), this Offer is not applicable to plan conversion cases (including basic plans or riders, if applicable), regardless of plan conversion from other insurance plans to the promotional insurance plans or plan conversion from the promotional insurance plans to other insurance plans.
8. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotion Offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
9. This memorandum contains general information only. It does not constitute any offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying any insurance product. The product information is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aiavitality.
10. The premium refund offer may be different on the relevant products distributed through different sales channels. Please refer to relevant sales channel's memorandums.
11. AIA Voluntary Health Insurance Standard Scheme (being the Standard Plan under Voluntary Health Insurance Scheme ("VHIS")) provides the basic standardised features for insured, while AIA Voluntary Health Insurance Flexi Scheme and AIA Voluntary Health Insurance Privilege Ultra Scheme (being the Flexi Plan under VHIS)) are those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.
12. Only the paid premiums of certified VHIS plans and Qualifying Deferred Annuity policies (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
13. Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). Our premium refund offer shall not trigger any refund of levy. For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

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14. The premium refund material will form part of the policy contract if the Terms and Conditions of this premium refund offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).

Applicable to specified products offers

15. On Your Side Plan Series Premium Refund Offer

a. The promotional period is from 1 November 2024 to 31 December 2024, both days inclusive ("Promotional Period").

b. On Your Side Plan series means On Your Side Plan, On Your Side Plan – First Gift, AIA Vitality Series: On Your Side Plan ("New Policy") that are:-
   i. successfully applied and submitted within the Promotional Period (based on the application date); and
   ii. issued on or before 28 February 2025.

c. Premium refund arrangement for the New Policy is as follows:
   - At the end of the first policy year, the New Policy will entitle 2 months premium refund.
   - At the end of the second policy year, the New Policy will entitle up to 2 months of premium refund (if applicable)
   - At the end of the third policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable)

d. Premium refund will be used to settle premium due on the next premium due date after the policy anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. If the New Policy has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.

e. The Extra Offer 1 is only applicable when **same policyholder** successfully applies for both On Your Side Plan series and Specified Savings Insurance Plans within Promotional Period, and that the On Your Side Plan series policy and the Specified Savings Insurance Plans policy are both issued on or before 28 February 2025. If the requirements are fulfilled, the On Your Side Plan series policy will enjoy the extra 2 months premium refund. Otherwise the On Your Side Plan series policy will not be entitled to the Extra Offer 1. The Extra Offer 1 will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Savings Insurance Plans policy. If the On Your Side Plan series policy is entitled to the Extra Offer 1, the Specified Savings Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited.

f. The Extra Offer 2 is only applicable when **same policyholder** successfully applies for both On Your Side Plan series and Specified Medical Insurance Products (including basic plan, supplementary contract, AIA Vitality series and Pearl series, if applicable) within promotional period, and that the On Your Side Plan series policy and the Specified Medical Insurance Products policy is issued on or before 28 February 2025, the On Your Side Plan series policy will enjoy the extra 2 months premium refund. If the Specified Medical Insurance Products policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 28 February 2025, and such supplementary contract must also be effective by 28 February 2025. Otherwise the On Your Side Plan series policy will not have the Extra Offer 2. The Extra Offer 2 will only be applicable to the On Your Side Plan series policy and will not apply to the Specified Medical Insurance Products policy. If the On Your Side Plan series policy entitles to the Extra Offer 2, the Specified Medical Insurance Products policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 2 will be forfeited.

g. The maximum premium refund for each eligible On Your Side Plan series policy is capped at 7 months (including Base Offer, Extra Offer 1 and Extra Offer 2, if applicable).

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h. Calculation of the premium refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of the New Policy at the time of premium refund)
Monthly	= monthly premium x total number of month of premium refund
Quarterly	= quarterly premium ÷ 3 x total number of month of premium refund
Semi-annually	= semi-annual premium ÷ 6 x total number of month of premium refund
Annually	= annual premium ÷ 12 x total number of month of premium refund

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