AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

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

From: Redmund Chiu
Head of Underwriting

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 27 December 2024

Total page : 5

Subject: (Ref: A241252) : 放寬抵港抵澳內地人士之兒童保單的關係證明之要求
Relaxation on the Relationship Proof Requirements of MCV Juvenile Applications

繼先前發布關於放寬兒童保單身份證明文件之要求的通告後(參考編號: A230632 及 A240764)，由即日起，如符合以下條件，投保兒童新生意時不再需要提交準受保人與申請人之間的關係證明：

申請人	– 必須為中國身份證持有人 – 與準受保人的關係為生父或生母
準受保人	– 投保年齡為17歲或以下 – 國籍為香港 / 澳門 / 中國 – 居住在香港 / 澳門 / 中國內地
合資格之產品	– 產品資料冊中**無需健康審查的儲蓄壽險，而準受保人個人累計相關的儲蓄壽險的保費總和少於或等於4,000,000 美元**。合資格產品會不定時更新，請留意產品資料冊。(請參閱附件一) – 如投保時包含不合資格之產品（例如儲蓄壽險+ 附加產品為醫療產品），即需要提交準受保人與申請人之間的關係證明。 – 如累計相關的儲蓄壽險的保費總和大於4,000,000 美元，即需要提交關係證明。 – 「友得簽」/「智易簽」/企業業務保險 / 團體保險 / 一般保險除外 – 不包括含有信託條款的保障，即於準受保人達18歲時，自動轉換為保單持有人之保障。(所以此放寬並不包括「年金寶」入息計劃的投保申請。)
指定要求	– 於投保申請時需提供準受保人的中文名字 – 如準受保人沒有中文名字，請在格內填上「沒有中文名字」

我們提醒所有財務策劃顧問應確保所有輸入的客戶資料必須正確。提交保單前請先參考相關身分證明文件以核實客戶資料。

AIA 保留在任何情況下要求準受保人於申請時提供身份證明文件的權利，或於保單簽發後要求受保人提供身份證明文件的權利，只要保單仍然有效。AIA 亦保留更改此放寬的任何權利。

如有任何查詢，請於 iEngage / PES 使用 Chatbot 進行查詢。澳門地區可親臨營運服務中心查詢。

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Further to the Agency Memo issued earlier regarding the Relaxation on the Identification Document requirements of Juvenile Applications (Ref: A230632& A240764), with immediate effect, relationship proof between proposed juvenile insureds and applicants for new business can be waived subject to the following criteria:

Applicant	- Must be PRC ID cardholder, and - Must be the natural parent of Proposed Insured
Proposed Insured	- Age 17 or below, and - Must be HK / Macau / China ID cardholder, and - Living in HK / Macau / Mainland China
Scope of Product	- **Saving products that share the same Guaranteed Issue Offer ("GIO") limit as stated in launch packs, up to USD 4 million per life insured**. Eligible products will be updated from time to time, please refer to launch packs for the latest products scope. (Please refer to Appendix I) - For applications with any out-of-scope products (e.g. saving product + medical product as rider), relationship proof between juvenile insureds and applicants would still be required. - For total premium of Saving product that share the same GIO limit over USD 4 million, relationship proof of life insured would be required - Sign Everywhere / Easy Sign / Corporate Solution / Group policies / General insurance are out scope. - Excluding products with Trust Provision, i.e. products with automatic transfer of ownership right to the Insured when the Insured reaches age 18. (So, this relaxation does not include Golden Years Income Plan application)
Mandatory field	- Need to provide Chinese name of the Proposed Insured on application form - If proposed insured has no Chinese name, please fill in "Do not have Chinese name"

We would like to remind all financial planners to ensure all customer data inputs are correct and accurate. Please refer to the relevant identify documents to verify the information before submission.

Please note that AIA reserves the right to require the life insured to provide identification documents during application, or after policy issuance as long as the policy remains in force. AIA also reserves the right to change any criteria of this relaxation.

Should you have any queries, please enquire by using Chatbot in iEngage / PES. For Macau region, please visit Operations Enquiry Counter for details.

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Regards,



Redmund Chiu

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附件一

AIA「承諾您」儲蓄計劃 AIA PromiseSaver

D. 核保規則

1. 體檢要求

體檢要求將會根據下表所列之累計[3]保費總和而定：

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

保費總和 = 基本保單之每年保費(不包括大額折扣)乘以保費繳付期

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

[3]包括之產品（下表會不定時更新）：

甲部：目前仍然銷售之產品

(a) 「活出精彩」入息計劃 (適用於香港)
(b) 「簡愛．延續」保障計劃 5
(c) 愛無憂長享計劃 5
(d) 「年金寶」入息計劃
(e) 簡易特級高息保儲蓄計劃
(f) 「財富顯裕」壽險計劃
(g) 「充裕未來•盈尚」
(h) 「盈御多元貨幣計劃 3」
(i) AIA 延期年金計劃 (適用於香港)
(j) 「諾享」保障計劃2
(k) AIA「承諾您」儲蓄計劃

乙部：已停售之產品

(a) 「駿昇」人民幣保險計劃
(b) 「活出精彩」人民幣入息計劃
(c) 愛無憂長享計劃 3
(d) 愛無憂長享計劃2
(e) 愛無憂長享計劃
(f) 「承諾一生」長享計劃
(g) 「裕滿人生」保障計劃（簡易版）
(h) 「簡愛．延續」保障計劃 3
(i) 「簡愛．延續」保障計劃 2
(j) 「簡愛．延續」保障計劃
(k) 「智昇」保險計劃
(l) 「智昇」保險計劃 2
(m) 「充裕未來」計劃 3
(n) 「充裕未來」計劃 2
(o) 「充裕未來」計劃
(p) AIA 100 儲蓄計劃
(q) 「息享易」儲蓄計劃
(r) 「摯愛孩子」教育計劃
(s) 「諾享」保障計劃
(t) 「活出精彩」入息計劃（適用於澳門）
(u) 「樂滿明天」儲蓄計劃
(v) 「盈御多元貨幣計劃」
(w) 「盈御多元貨幣計劃 2」

所有相關產品之保費總和少於400萬美金，無需健康審查，符合資格的客人即不用提交關係証明

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Appendix I

AIA「承諾您」儲蓄計劃 AIA PromiseSaver

D. Underwriting Guidelines

1. Medical Requirements

Medical requirement will be based on aggregated[3] Total Premium limit determined as the table below:

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

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

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

[3] Products cover (below list will be updated from time to time):

Part A: NB products

(a) Spring Income Plan (applicable to HK)
(b) Simply Love Encore 5
(c) Forever Love Coupon Plan 5
(d) Golden Years Income Plan
(e) Special Target Saver Plus
(f) Wealth Enrich
(g) Bonus Power Vantage
(h) Global Power Multi-Currency Plan 3
(i) AIA Deferred Annuity Plan (applicable to HK)
(j) Fortune Promise 2
(k) AIA PromiseSaver

Part B: Shelved products

(a) Gemstar RMB Plan
(b) RMB Spring Income Plan
(c) Forever Love Coupon Plan 3
(d) Forever Love Coupon Plan 2
(e) Forever Love Coupon Plan
(f) Promise Me Coupon Plan
(g) Admire Life (Simple Version)
(h) Simply Love Encore 3
(i) Simply Love Encore 2 & Simply Love Encore 2 (Jumbo version)
(j) Simply Love Encore
(k) Proactive Insurance Plan 2
(l) Proactive Insurance Plan
(m) Bonus Power Plan 3
(n) Bonus Power Plan 2
(o) Bonus Power Plan
(p) AIA 100 Saver
(q) Sure Saver
(r) Kiss Kids Education Savings Plan
(s) Fortune Promise
(t) Spring Income Plan (applicable to Macau)
(u) Brighter Tomorrow
(v) Global Power Multi-Currency Plan
(w) Global Power Multi-Currency Plan 2

Saving product that share the same GIO limit, aggregated total premium up to USD 4 million.
Eligible customers are not required to provide relationship proof

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