AIA Hong Kong

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AIA.COM.HK

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: 8 January 2025

Total pages: 20

Subject: A250139 **AIA Beyond Number One 激賞推廣活動 (2025 年第一季) – 優惠更新**
AIA Beyond Number One Power Up Promotion Campaign (Quarter 1 2025) – Offer Update

好消息！隨著 **活享儲蓄計劃** 於今天 (首個申請日) 正式接受申請，我們很高興把這新計劃納入第一季度的推廣活動中，讓客戶可享高達 13%保費回贈。我們現將此最新優惠的詳情列於此通告，以方便大家參考。

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

Good News! Following the launch of **FlexiAchiever Savings Plan** today (first application date), we are pleased to add this new product to the first quarter promotion campaign, providing our customers up to 13% premium refund. Offer details are summarised in this memo for your easy reference.

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. 指定儲蓄保險計劃保費回贈推廣	3. 指定儲蓄保險計劃保費折扣推廣	4.「愛伴航」系列保費回贈推廣	5. 指定醫療保障計劃保費回贈推廣
推廣期	2025 年 1 月 1 日至 3 月 31 日 (3 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」	指定儲蓄保險計劃 (5 年/10 年保費繳付期，如適用) •「充裕未來•盈尚」 •「盈御多元貨幣計劃 3」	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	指定保險產品 (包括 AIA 健康系列，如適用) • 「愛伴航」 • 「愛伴航 - 首護 摯寶」	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
優惠	可享 1 個月保費回贈	達指定首年保費要求 可享高達 24%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 7 個月保費回贈	可享高達 4 個月保費回贈
通告	A250119				

#只適用於香港 ^只適用於澳門

1.1 所有客戶(續)

優惠更新

推廣優惠	6. 「愛無憂長享計劃5」保費回贈推廣	7. 「財富恆裕2」壽險計劃專屬禮遇	8. 預繳保費保證優惠息率推廣優惠	9. 活享儲蓄計劃保費回贈推廣
推廣期	2025 年 1 月 1 日至 3 月 31 日 (3 個月)		2025 年 1 月 1 日至 2 月 28 日 (2 個月)	2025 年 1 月 8 日至 3 月 31 日
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) • 「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」 限額優惠	指定儲蓄保險計劃 (5 年保費繳付期) • 活享儲蓄計劃
優惠	可享高達 15%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 5.0%	可享高達 13%保費回贈
通告	A250119	A250120	A250115	A250139

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1.2 特選客戶

<table>
<tr><th>推廣優惠</th><th>1. 2025《歲月「友」情》</th><th colspan="2">2. Recapture 推廣活動</th><th>3. 特選危疾 / 醫療
優易核保/簡易核保優惠</th><th>4. 【見面「友」
禮】活動</th><th>5. Birthday
生日優惠</th></tr>
<tr><td>推廣期</td><td>2025年1月1日
至2025年3月31日</td><td colspan="2">2025年1月1日
至2025年12月31日</td><td>2025年1月中
至2025年6月30日</td><td>2025年1月1日
至2025年3月31日</td><td>2025年1月1日
至2025年6月30日</td></tr>
<tr><td>適用客戶</td><td>特選客戶</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>特選客戶</td><td>所有客戶
(生日月前2後3)</td></tr>
<tr><td>產品及優惠</td><td>所有特選客戶皆可獲贈總價值 2, 600 港元 (327 美元) 電子保費現金券(現金券之有效日期至 2025 年 3 月 31 日):
<table><tr><td>電子保費現金券</td><td>獎賞</td></tr><tr><td>200 港元
(25 美元)</td><td>3 張</td></tr><tr><td>500 港元
(63 美元)</td><td>4 張</td></tr></table><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>200 港元 [2]</td><td>指定新保障計劃</td></tr><tr><td>500 港元 [3]</td><td>所有新基本計劃/
新附加契約+</td></tr><tr><td>10,000 港元 [4]</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200澳門幣 / 25美元
3. 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
4. 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

詳情及更新請參閱 2025 年發出之相關通告</td><td colspan="2">【好事成三】

❶【保費折扣】高達6%
適用於以下指定一次性繳付保費計劃達1萬美元等值:
• 「盈御多元貨幣計劃3」
• 「充裕未來•盈尚」
• 「簡愛• 延續」保障計劃5

❷【保費扣減】享用額外獲贈的電子保費現金券* (現金券之有效日期至 2025 年 3 月 31 日):
<table><tr><th>合資格客戶</th><th>額外獲贈電子保費現金券*</th></tr><tr><td>每位特選客戶</td><td>10,000 港元
(1,250 美元 x 1 張)</td></tr><tr><td>每位 2024 年度友邦峻宇會會員</td><td>再加送總值20,000 港元
(1,250 美元 x 2 張)</td></tr><tr><td>每位持有 2025 年度期滿保單的特選客戶</td><td>再加送總值2,000 港元
(63 美元 x 4 張)</td></tr><tr><td>每位持有 2025 年度付清保費之 AIA 延期年金計劃的特選客戶</td><td>再加送總值6,000 港元
(63 美元 x 12 張)</td></tr></table>❸【早鳥獎賞】
2025年3月31日前投保指定計劃，可享:
• AIA友Point 275,000
(約值港元/澳門幣1,100或人民幣1,000)；或
• 友邦峻宇養生庭養生方案1次
(約值1,600港元)</td><td>【好事成雙】

❶【保費折扣】高達4%
適用於以下指定一次性繳付保費計劃達1萬美元等值:
• 「盈御多元貨幣計劃3」
• 「充裕未來•盈尚」
• 「簡愛• 延續」保障計劃5

❷【保費扣減】享用額外獲贈的電子保費現金券*
最近一張保單 / 附加契約的生效日期為2022年度的特選客戶可享用額外電子保費現金券*，總值1,500港元</td><td>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)

• 「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)

優惠*:
• 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><td>特選客戶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
AIA 友 Point 27,500

(可於 AIA+兌換心水商戶購物禮券，約值港元/澳門幣 110 或人民幣 100)</td><td>意安心
及
意安心升級保障

優惠:
豁免第 12 個保單年度的全年保費</td></tr>
<tr><td colspan="3">*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2025年發出之相關通告。</td><td colspan="4"></td></tr>
<tr><td>通告</td><td>A250113</td><td colspan="2">A250103</td><td>A250105</td><td>A250104</td><td>A250109</td></tr>
</table>

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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	2025 年 1 月 1 日至 3 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	A250119				

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2) 宣傳單張

AIA Beyond Number One 激賞推廣活動 (2025 年第一季) – 優惠更新

宣傳單張版本
 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 2025 年 1 月 8 日起上載公司網頁 aia.com.hk。

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3) 推廣活動優惠詳情

活享儲蓄計劃保費回贈推廣

推廣期: 2025年1月8日至2025年3月31日 (包括首尾兩天)

基本計劃年度化保費 (美元)	活享儲蓄計劃(5 年保費繳付期)* 首年保費回贈 (每張合資格保單)
10,000 起 – 少於 30,000	3.0%
30,000 起 – 少於 50,000	6.0%
50,000 起 – 少於 100,000	9.0%
100,000 或以上	13.0%

*只可以基本計劃形式投保

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4) 附錄

4.1) 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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Memo

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. **活享儲蓄計劃保費回贈推廣**
    a. 推廣優惠由 2025 年 1 月 8 日 至 2025 年 3 月 31 日止，包括首尾兩天（「推廣期」）。
    b. 保費回贈推廣只適用於活享儲蓄計劃 (5 年保費繳付期)（「新保單」），而該新保單必須於推廣期內申請及遞交（根據申請日期），並成功於 2025 年 5 月 31 日或之前繕發。

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Memo

c. 保費回贈金額將於首個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。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。

d. 每張合資格新保單的保費回贈最高上限為 13%。

e. 新保單保費回贈之計算方法：

保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)				
年度化保費 (美元)	繳款方式			
	月繳	季繳	半年繳	年繳
10,000 起 – 少於 30,000	= 月繳保費 x 12 x 3.0%	= 季繳保費 x 4 x 3.0%	= 半年繳保費 x 2 x 3.0%	= 年繳保費 x 3.0%
30,000 起 – 少於 50,000	= 月繳保費 x 12 x 6.0%	= 季繳保費 x 4 x 6.0%	= 半年繳保費 x 2 x 6.0%	= 年繳保費 x 6.0%
50,000 起 – 少於 100,000	= 月繳保費 x 12 x 9.0%	= 季繳保費 x 4 x 9.0%	= 半年繳保費 x 2 x 9.0%	= 年繳保費 x 9.0%
100,000 或以上	= 月繳保費 x 12 x 13.0%	= 季繳保費 x 4 x 13.0%	= 半年繳保費 x 2 x 13.0%	= 年繳保費 x 13.0%

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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 Insurance Plans Premium Refund	2. Specified Savings Insurance Plans Premium Refund	3. Specified Savings Insurance Plans Premium Discount	4. On Your Side Plan Series Premium Refund	5. Specified Medical Insurance Plans Premium Refund
Promotional Period	1 January 2025 to 31 March 2025 (3 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 Plans (5-year / 10-year premium payment term, if applicable) • Bonus Power Vantage • Global Power Multi-Currency Plan 3	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 Plans (including AIA Vitality series, if applicable) • On Your Side Plan • On Your Side Plan – First Gift	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
Offer	Can enjoy 1 month premium refund	With specified first-year premium, can enjoy up to 24% premium refund	With specified one-time premium, can enjoy up to 7% premium discount	Can enjoy up to 7 months premium refund	Can enjoy up to 4 months premium refund
Memo	A250119				

#Applicable to Hong Kong only ^Applicable to Macau only

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1.1 All Customers (con't.)

Offer Update

Offer	6. Forever Love Coupon Plan 5 Premium Refund	7. Wealth Elite 2 – Exclusive Privileges	8. Guaranteed Preferential Interest Rate Promotion	9. FlexiAchiever Savings Plan Premium Refund
Promotional Period	1 January 2025 to 31 March 2025 (3 months)		1 January 2025 to 28 February 2025 (2 months)	8 January 2025 to 31 March 2025
Customers	All customers			
Products	<u>Specified Savings Insurance Plan (6-year / 10-year / 15-year / 25-year premium payment term)</u> • Forever Love Coupon Plan 5	<u>Specified Insurance Plan (Basic plan)</u> • Wealth Elite 2	<u>Specified Insurance Plan (Basic plan)</u> • Bonus Power Vantage • Global Power Multi-Currency Plan 3 Limited Quota	<u>Specified Savings Insurance Plan (5-year premium payment term)</u> • FlexiAchiever Savings Plan
Offer	Can enjoy up to 15% 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 5.0% p.a. on prepaid premium	Can enjoy up to 13% premium refund
Memo	A250119	A250120	A250115	A250139

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1.2 Selected Customers

<table>
<tr><th>Offer</th><th>1. 2025 Loyalty Delight</th><th colspan="2">2. Recapture Promotion</th></tr>
<tr><td>Promotional Period</td><td>1 Jan 2025
to 31 Mar 2025</td><td colspan="2">1 Jan 2025
to 31 Dec 2025</td></tr>
<tr><td>Customers</td><td>Selected Customers</td><td>Exclusive for
VIP Selected Customers</td><td>Selected Customers</td></tr>
<tr><td>Products & Offers</td><td>
All selected customers can enjoy a total value of HK$2,600 (US$327) ePremium Coupons (The coupons are valid until 31 Mar 2025):
<table>
<tr><td>ePremium Coupons</td><td>Reward</td></tr>
<tr><td>HK$200 (US$25)</td><td>3pcs</td></tr>
<tr><td>HK$500 (US$63)</td><td>4pcs</td></tr>
</table>
<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$200[2]</td><td>Specified new protection plans</td></tr>
<tr><td>HK$500[3]</td><td>All new basic plans/ new riders+</td></tr>
<tr><td>HK$10,000[4]</td><td>All new basic plans/ new riders+</td></tr>
</table>
1. equivalent to MOP100/ US$13
2. equivalent to MOP200/ US$25
3. equivalent to MOP500/ RMB420/ US$63/ AUD63/ CAD63/ GBP38/ EUR44/ SGD75
4. 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.

Please refer to the relevant memo issued in 2025.
</td><td>
【Triple Delights】
❶ 【Premium Discount】up to 6%
Applicable to the below one-time premium payment plan with one-time premium USD 10,000 or above:
• Global Power Multi-Currency Plan 3
• Bonus Power Vantage
• Simply Love Encore 5

❷ 【Premium Deduction】from the extra e-premium coupons* (The coupons are valid until 31 Mar 2025)
<table>
<tr><th>Eligible Customer</th><th>Extra e-premium coupons*</th></tr>
<tr><td>Selected Customer</td><td>HKD 10,000
(USD 1,250 x 1)</td></tr>
<tr><td>Every Club Alta member in 2024</td><td>+HKD 20,000 more
(USD 1,250 x 2)</td></tr>
<tr><td>Every selected customer who owns a policy being matured in 2025</td><td>+HKD 2,000 more
(USD 63 x 4)</td></tr>
<tr><td>Every selected customer whose AIA Deferred Annuity Plan being paid up in 2025</td><td>+HKD 6,000 more
(USD 63 x 12)</td></tr>
</table>
❸ 【Early-bird Optional Offer】
Apply designated plan by 31 Mar 2025 to enjoy:
• AIA Points 275,000
(worth approximately HKD/MOP 1,100 or RMB 1,000 on AIA+), or
• One visit of Wellness Privilege at AIA Alta Wellness Haven
(worth approximately HKD 1,600)
</td><td>
【Dual Delights】
❶ 【Premium Discount】up to 4%
Applicable to the below one-time premium payment plan with one-time premium USD 10,000 or above:
• Global Power Multi-Currency Plan 3
• Bonus Power Vantage
• Simply Love Encore 5

❷ 【Premium Deduction】from the extra e-premium coupons*
• Selected customers, who own the latest policy/rider with effective date falling in 2022, can enjoy the extra e-Premium Coupons*, worth a total of HK$1,500.
</td></tr>
<tr><td colspan="3">* 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 2025.</td></tr>
<tr><td>Memo</td><td>A250113</td><td colspan="2">A250103</td></tr>
</table>

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1.2 Selected Customers (Con't.)

Offer	3. Preferential and Simplified Underwriting Offer for Selected CI/ Medical (Wave 2)	4. Meet-and-Greet Delights	5. Birthday Offer
Promotional Period	Mid Jan 2025 to 30 Jun 2025	1 Jan 2025 to 31 Mar 2025	1 Jan 2025 to 30 Jun 2025
Customers	**Selected Customers**	**Selected Customers**	**Existing and New Customers** (within 2 months before or not longer than 3 months after birthday months)
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 **AIA Points 27,500** (Customers can redeem a variety of merchant gift vouchers valued at approximately HKD/MOP110 or RMB 100 on AIA+.)	Selected Customers, who meet their financial planner and update/ confirm the email address/ phone number via iChange during designated period. Customers can enjoy **AIA Points 27,500** (Customers can redeem a variety of merchant gift vouchers valued at approximately HKD/MOP110 or RMB 100 on AIA+.)	Secure First & Secure First Plus <u>Offer:</u> 1-year premium waiver on the 12th policy year
Memo	A250105	A250104	A250109

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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 January 2025 to 31 March 2025 (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	A250119				

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Memo

2) Promotional Leaflet

AIA Beyond Number One Power Up Promotion Campaign (Quarter 1 2025) – Offer Update

Leaflet version
 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 8 January 2025.

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Memo

3) Promotional Offers Details

FlexiAchiever Savings Plan Premium Refund Offer
Promotional Period: From 8 January 2025 to 31 March 2025 (both days inclusive)

Basic Plan Annualised Premium (USD)	FlexiAchiever Savings Plan (5-year premium payment term)* First Year Premium Refund (each eligible policy)
10,000 to less than 30,000	3.0%
30,000 to less than 50,000	6.0%
50,000 to less than 100,000	9.0%
100,000 or above	13.0%

*Can only be purchased as a basic plan

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4) Appendix

4.1) 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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Memo

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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Memo

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. FlexiAchiever Savings Plan Premium Refund Offer

a. The promotional period is from 8 January 2025 to 31 March 2025, both days inclusive ("Promotional Period").

b. The Premium Refund Offer is only applicable to FlexiAchiever Savings Plan (5-year premium payment term) ("New Policy") that is successfully applied and submitted within the Promotional Period (based on application date) and issued by 31 May 2025.

c. Premium refund will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. 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.

d. The maximum premium refund for each eligible New Policy is capped at 13%.

e. Calculation of the Refund on New Policy:

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)				
Annualised premium (USD)	Payment Mode			
	Monthly	Quarterly	Semi-annually	Annually
10,000 to less than 30,000	= monthly premium x 12 x 3.0%	= quarterly premium x 4 x 3.0%	= semi-annual premium x 2 x 3.0%	= annual premium x 3.0%
30,000 to less than 50,000	= monthly premium x 12 x 6.0%	= quarterly premium x 4 x 6.0%	= semi-annual premium x 2 x 6.0%	= annual premium x 6.0%
50,000 to less than 100,000	= monthly premium x 12 x 9.0%	= quarterly premium x 4 x 9.0%	= semi-annual premium x 2 x 9.0%	= annual premium x 9.0%
100,000 or above	= monthly premium x 12 x 13.0%	= quarterly premium x 4 x 13.0%	= semi-annual premium x 2 x 13.0%	= annual premium x 13.0%

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