**AIA Hong Kong**

27/F Hopewell Centre,
183 Queen's Road East,
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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

**Copy:** Mr. Alger Fung / Ms. Alice Liang / Ms. Amy Chan / Mr. Louie Ho / All Department Heads

**Dept.:** Product Innovation, Development & Delivery

**Date:** 25 April 2025

**Total pages:** 22

**Subject: A250483** **AIA 春夏友激賞推廣活動 (2025 年第二季) – 優惠更新**
**AIA Spring-Summer Power Up Promotion Campaign (Quarter 2 2025) – Offer Update**

好消息！為讓各財務策劃顧問能更有效地推廣延期年金計劃，由即日 (2025 年 4 月 25 日) 起至 2025 年 6 月 30 日，我們很高興把 **AIA 延期年金計劃 2** 的保費回贈提高至 **20%**。我們現將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! To better support our financial planners in deferred annuity business, we are pleased to uplift the **AIA Deferred Annuity Plan 2** premium refund offer to **20%** from today (25 April 2025) till 30 June 2025. 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
Product Innovation, Development & Delivery

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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. 指定儲蓄保險計劃保費回贈推廣 | 2. 活享儲蓄計劃保費回贈推廣 | 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 4 月 1 日至 6 月 30 日 (3 個月) | | | | |
| **適用客戶** | 所有客戶 | | | | |
| **產品** | 指定儲蓄保險計劃<br>(5 年/10 年保費<br>繳付期，如適用)<br>• 「充裕未來•盈尚」<br>• 「盈御多元貨幣計劃 3」 | 指定儲蓄保險計劃<br>(5 年保費<br>繳付期，如適用)<br>• 活享儲蓄計劃 | 指定儲蓄保險計劃<br>(只限於一次性繳付保費)<br>• 「充裕未來•盈尚」<br>• 「盈御多元貨幣計劃 3」 | 指定保險產品<br>(包括 AIA 健康系列，如適用)<br>• 「愛伴航」<br>• 「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)<br>(附加契約必須附加於新基本計劃)<br>• AIA 自願醫保標準計劃#<br>• AIA 自願醫保靈活計劃#<br>• AIA 自願醫保尊耀計劃#<br>• 「尊耀」醫療計劃^ /「尊耀明珠」醫療計劃 |
| **優惠** | 達指定首年保費要求<br>可享高達 12%保費回贈 | 達指定首年保費要求<br>可享高達 8%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<br>3 個月保費回贈 | 可享高<br>3 個月保費回贈 |
| **通告** | A250410 | | | | |

#只適用於香港 ^只適用於澳門

## 1.1 所有客戶 (續)

| 推廣優惠 | 6. AIA延期年金計劃2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 |
|---|---|---|---|
| **推廣期** | 2025 年 4 月 25 日至 6 月 30 日 | 2025 年 4 月 1 日至 6 月 30 日 (3 個月) | 2025 年 4 月 1 日至 4 月 30 日 (1 個月) |
| **適用客戶** | 所有客戶 | | |
| **產品** | 指定保險產品<br>(基本計劃)<br><br>AIA 延期年金計劃 2<br><br>**優惠更新**<br>**20%保費回贈推廣期由**<br>**2025 年 4 月 25 日至**<br>**2025 年 6 月 30 日** | 指定保險產品<br>(基本計劃)<br><br>• 「財富恆裕 2•蔚」壽險計劃<br>• 「財富恆裕 2•霞」壽險計劃 | 指定儲蓄保險計劃<br>(基本計劃及只限 5 年保費<br>繳付期之美元保單)<br><br>• 「充裕未來•盈尚」<br>• 「盈御多元貨幣計劃 3」<br>• 活享儲蓄計劃 |
| **優惠** | 達到首年年度化保費要求可享 20%保費回贈 | 1. 降低最低保額要求<br>2. 放寬醫療核保要求 | 預繳保費可享保證優惠年利率高達 5.0% |
| **通告** | A250483 | A250410 | A250411 |

#只適用於香港

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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="3">2. Recapture 推廣活動</th><th>3. 特選危疾 / 醫療<br>優易核保/簡易核保優惠</th><th>4.【見面「友」禮】活動</th></tr>
<tr><td>推廣期</td><td>2025年1月1日<br>至 2025 年 6 月 30 日</td><td colspan="3">2025年1月1日<br>至 2025 年 12 月 31 日</td><td>2025年1月中<br>至 2025 年 6 月 30 日</td><td>2025年1月1日<br>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)<br>特選高端客戶</td><td>只限尊貴(VIP)<br>特選客戶</td><td>特選客戶</td><td>特選客戶</td><td>特選客戶</td></tr>
<tr><td>產品及<br>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 6 月 30 日）:<br><br>
<table>
<tr><th>電子保費現金券</th><th>獎賞</th></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>
<br>
<table>
<tr><th>電子保費<br>現金券</th><th>可使用電子保費<br>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/<br>新附加契約+</td></tr>
<tr><td>10,000 港元 [4]</td><td>所有新基本計劃/<br>新附加契約+</td></tr>
</table>
1. 相等於100澳門幣 / 13美元<br>2. 相等於200澳門幣 / 25美元<br>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<br>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<br>+ 新附加契約必須附加於同時投保的新保單上<br><br>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 / 萬用壽險 /「大灣醫薈通」門診計劃<br>/「友愛護」癌症保障計劃 / AIA「承諾您」儲蓄計劃 / AIA延期年金計劃2，並只適用於指定產品，詳情請參閱相關條款及細則。<br><br>• 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<br>• 電子保費現金券只可用作支付新保單的首期保費<br><br>詳情及更新請參閱 2025 年發出之相關通告</td><td colspan="3">保費折扣高達6%<br>適用於以下指定一次性繳付保費計劃達1萬美元或等值:<br>• 「盈御多元貨幣計劃3」<br>• 「充裕未來•盈尚」<br>• 「簡愛• 延續」保障計劃5<br><br>投保獎賞：<br>2025年6月30日前投保指定計劃，可享:<br>• AIA友Point 275,000<br>(約值港元/澳門幣1,100或人民幣1,000)；或<br>• 友邦峻宇養生庭養生方案1次<br>(約值1,600港元)<br><br>保費折扣高達6%<br>適用於以下指定一次性繳付保費計劃達1萬美元或等值:<br>• 「盈御多元貨幣計劃3」<br>• 「充裕未來•盈尚」<br>• 「簡愛• 延續」保障計劃5<br><br>保費折扣高達4%<br>適用於以下指定一次性繳付保費計劃達1萬美元或等值:<br>• 「盈御多元貨幣計劃3」<br>• 「充裕未來•盈尚<br>• 「簡愛• 延續」保障計劃5</td><td><u>指定保障計劃之新基本計劃<br>(包括 AIA 健康系列及明珠系列，如適用)</u><br><br>• 「癌症全方位保障 3」<br>• 「智護癌症保」<br>• 「簡護危疾保」<br>• 「AIA 唯一摯保 - 癌症及嚴重傳染病保障」<br>• 「AIA 唯一摯保 - 全面保障」<br>• 「全程守護健康保」<br>• 「摯誠定期壽險計劃」<br>(只適用於優易核保優惠)<br>• 「愛伴航」(只適用於優易核保優惠)<br>• 「自在自選」危疾保<br>(只適用於優易核保優惠)<br><br><u>優惠*:</u><br>• 優易核保程序<br>(只需確認 1 項健康聲明)<br>• 簡易核保程序<br>(按產品要求回答至少 3 題健康狀況問題)</td><td>特選客戶包括：<br>• [Recapture 尊貴(VIP)]<br>特選高端客戶<br>• [Recapture 尊貴(VIP)]<br>2025 年付清保費保單持有客戶<br>• [Recapture 尊貴(VIP)]<br>2025 年期滿保單持有客戶<br>• [Recapture 尊貴(VIP)]<br>高購買潛力客戶<br>• 危疾/醫療優易核保/簡易核保優惠之特選客戶 (Wave 2)<br>• Reassigned<br>重新分配之特選客戶<br><br>以上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<br><br>客戶可獲贈<br>AIA 友 Point 27,500<br><br>(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></tr>
<tr><td>通告</td><td>A250113</td><td>A250405</td><td colspan="2">A250103</td><td>A250105</td><td>A250404</td></tr>
</table>

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## 1.2 特選客戶 (Con't.)

| 推廣優惠 | 5. Birthday 生日優惠 | 6. 2025 第二季《友禮齊享》電子保費現金券推薦活動 | 7. 2025 第二季特選產品組合限時優惠 | 8. 2025 第二季特選意外保障計劃限時優惠 | 9. 2025 第二季特選健康保障計劃限時優惠 |
|---|---|---|---|---|---|
| **推廣期** | 2025年1月1日<br>至2025年6月30日 | 2025年4月1日<br>至2025年6月30日 | 2025年4月1日至2025年6月30日 | 2025年4月1日至2025年6月30日 | 2025年4月1日至2025年6月30日 |
| **適用客戶** | **所有客戶**<br>(生日月前2後3) | **特選現有客戶** | **現有客戶** | **現有客戶** | **現有客戶** |
| **產品及優惠** | 意安心<br>及<br>意安心升級保障<br><br>優惠:<br>豁免第12個保單年度的全年保費 | AIA現有客戶 (推薦人) 透過AIA+ 手機應用程式**把自己的電子保費現金券成功轉讓予新客戶** (受薦人)，而該新客戶成功**以接收之電子保費現金券購買** AIA「個人人壽」/「個人意外」保單 (投資連繫壽險 / 萬用壽險 /「大灣醫薈通」門診計劃 /「友愛護」癌症保障計劃 / AIA「承諾您」儲蓄計劃 / AIA延期年金計劃2除外)，即為合資格推薦及推薦人可獲得**15,000 AIA友Point** (約值 60港元)。 | **產品組合 1 (儲蓄保障 + 危疾保障)**<br>優惠:<br><br>**首 1,000 名**現有客戶於推廣期內成功投保產品組合*，**並總首年年度化保費達6,000美元或以上，**可獲得**100,000 AIA友Point (約值400港元/澳門幣)**<br><br>**產品組合 2 (儲蓄保障 + 醫療保障)**<br>優惠:<br><br>**首1,000名**現有客戶於推廣期內成功投保以下產品組合*，**並且總首年年度化保費達2,000美元或以上，**可獲得**50,000 AIA友Point，**客戶可於AIA+ 手機應用程式兌換心水商戶購物禮券 (約值200港元/澳門幣)<br><br>*產品詳情請參閱通告 | **首 3,000 名現有客戶**於推廣期內成功投保以下其中一款意外保障計劃，**並且首年年度化保費達100美元或以上，**可獲得**12,500 AIA友Point (約值50港元/澳門幣):**<br><br>• **「添意保」**<br>• **「豐逸行」**<br>• **「意安心」/「意安心升級保障」** | 首 **3,000 名現有客戶**於推廣期內成功投保以下其中一款健康保障計劃，**並且首年年度化保費達 100 美元或以上，**可獲得 **12,500 AIA 友 Point (約值 50 港元/澳門幣):**<br><br>• **「愛伴航」系列**<br>• **「簡護危疾保」**<br>• **「智護癌症保」**<br>• **「癌症全方位保障 3」系列** |
| **通告** | A250109 | A250407 | A2500402 | A250403 | A250408 |

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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 4 月 1 日至 6 月 30 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** | A250410 | | | | |

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## 2) 宣傳單張

**AIA 春夏友激賞推廣活動 (2025 年第二季) – 優惠更新**

| **宣傳單張版本** |
| --- |
| <br>繁體中文版本：連結<br>英文版本：連結<br>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 4 月 25 日起上載公司網頁 aia.com.hk。

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## 3) 推廣活動優惠詳情

**優惠更新**
**20%保費回贈推廣期由**
**2025 年 4 月 25 日開始**

### 3.1) AIA 延期年金計劃 2 保費回贈推廣 (只適用於香港)

推廣期: 2025年4月25日至2025年6月30日(包括首尾兩天)

| 指定產品 | 保費回贈 (每張合資格保單) |
|---|---|
| AIA 延期年金計劃 2*<br>基本計劃年度化保費 (美元) 5,000 或以上 | **20.0%** |

*只可以基本計劃形式投保

註：
此保費回贈優惠不可與其他推廣優惠同時使用（包括但不限於電子保費優惠券，及/或透過AIA僱員保險購買計劃（EIPP）投保AIA延期年金計劃2所享有之推廣優惠，如適用）。電子保費優惠券不適用於AIA延期年金計劃2。

**有關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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## 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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## 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。

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## 適用於個別產品之優惠

### 15. AIA 延期年金計劃 2 保費回贈推廣 (只適用於香港)

a. 推廣優惠由 2025 年 4 月 25 日 至 2025 年 6 月 30 日止，包括首尾兩天（「推廣期」）。

b. 此優惠只適用於年度化保費達 5,000 美元或以上之 AIA 延期年金計劃 2 之基本計劃，而該計劃（「新保單」）：
   - 須於推廣期內成功申請及遞交（根據申請日期）；及
   - 於 2025 年 8 月 31 日或之前繕發。

c. 新保單之保費回贈安排如下：
   - 於第 1 個保單年度至第 4 個保單年度終結時，保單將每年獲得 5%保費回贈。

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。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. 此保費回贈優惠不可與其他推廣優惠同時使用（包括但不限於電子保費優惠券，及/或透過 AIA 僱員保險購買計劃（EIPP）投保 AIA 延期年金計劃 2 所享有之推廣優惠，如適用）。電子保費優惠券不適用於 AIA 延期年金計劃 2。

f. 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<br>(以保費回贈時的最近一期新保單基本計劃保費金額計算) |
|---|---|
| | 於第 1 個保單年度至第 4 個保單年度每年獲得 |
| 月繳 | = 月繳保費 x 12 x 5.0% |
| 半年繳 | = 半年繳保費 x 2 x 5.0% |
| 年繳 | = 年繳保費 x 5.0% |

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

### 1.1 All Customers

| Offer | 1. Specified Savings Insurance Plans Premium Refund | 2. FlexiAchiever 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 April 2025 to 30 June 2025 (3 months) | | | | |
| **Customers** | All customers | | | | |
| **Products** | Specified Savings Insurance Plans (5-year / 10-year premium payment term, if applicable)<br>• Bonus Power Vantage<br>• Global Power Multi-Currency Plan 3 | Specified Savings Insurance Plans (5-year premium payment term, if applicable)<br>• FlexiAchiever | Specified Savings Insurance Plans (One-time premium payment only)<br>• Bonus Power Vantage<br>• Global Power Multi-Currency Plan 3 | Specified Insurance Plans (including AIA Vitality series, if applicable)<br>• On Your Side Plan<br>• On Your Side Plan – First Gift | Specified Insurance Plan (including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable)<br>(Supplementary Contract must be added to new Basic Plan)<br>• AIA VHIS Standard Scheme#<br>• AIA VHIS Flexi Scheme#<br>• AIA VHIS Privilege Ultra Scheme#<br>• Privilege Ultra Medical Plan^ / Privilege Ultra Pearl Medical Plan |
| **Offer** | With specified first-year premium, can enjoy up to 12% premium refund | With specified first-year premium, can enjoy up to 8% premium refund | With specified one-time premium, can enjoy up to 7% premium discount | Can enjoy up to 3 months premium refund | Can enjoy up to 3 months premium refund |
| **Memo** | A250410 | | | | |

#Applicable to Hong Kong only ^Applicable to Macau only

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## 1.1 All Customers (con't.)

| Offer | 6. AIA Deferred Annuity Plan 2 Premium Refund# | 7. Wealth Elite 2 – Exclusive Offers | 8. Guaranteed Preferential Interest Rate Promotion |
|---|---|---|---|
| **Promotional Period** | 25 April 2025 to 30 June 2025 | 1 April 2025 to 30 June 2025 (3 months) | 1 April 2025 to 30 April 2025 (1 month) |
| **Customers** | All customers | | |
| **Products** | Specified Insurance Plan (Basic plan)<br>• AIA Deferred Annuity Plan 2#<br>**Offer Update**<br>**20% premium refund offer from 25 April 2025 to 30 June 2025** | Specified Insurance Plan (Basic plan)<br>• Wealth Elite 2 Sapphire<br>• Wealth Elite 2 Ruby | Specified Insurance Plan (Basic plan)<br>• Bonus Power Vantage<br>• Global Power Multi-Currency Plan 3*<br>• FlexiAchiever<br>**Limited Quota** |
| **Offer** | With specified first-year annualized premium, can enjoy 20% premium refund | 1. Reduction of Min. SA<br>2. Relaxation of Medical U/W | Can enjoy guaranteed preferential interest rate of up to 5.0% p.a. on prepaid premium |
| **Memo** | A250483 | A250410 | A250411 |

#Applicable to Hong Kong only

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## 1.2 Selected Customers

<table>
<tr><th>Offer</th><th>1. 2025 Loyalty Delight</th><th colspan="3">2. Recapture Promotion</th></tr>
<tr><td>Promotional Period</td><td>1 Jan 2025 to 30 Jun 2025</td><td colspan="3">1 Jan 2025 to 31 Dec 2025</td></tr>
<tr><td>Customers</td><td>Selected Customers</td><td>Exclusive for<br>VIP Selected High-value Customers</td><td>Exclusive for<br>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 30 Jun 2025):<br><br>
<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>
<br>
<table>
<tr><th>ePremium 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>
<br>
1. equivalent to MOP100/ US$13<br>
2. equivalent to MOP200/ US$25<br>
3. equivalent to MOP500/ RMB420/ US$63/ AUD63/ CAD63/ GBP38/ EUR44/ SGD75<br>
4. equivalent to MOP10,000/ RMB8,400/ US$1,250/ AUD1,250/ CAD1,250/ GBP750/ EUR875/ SGD1,500<br>
+ The new rider must be attached to the new policy applied at the same time<br><br>
Note: ePremium Coupon is not applicable for the following plans: Investment-linked assurance schemes / Universal Life insurance products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA PromiseSaver/ AIA Deferred Annuity Plan 2, and only applicable to the selected plans. For details, please refer to the respective terms and conditions.<br><br>
• Selected customer can enjoy ePremium Coupon deduction when apply for specified new plans as policyholder with specified annualised premium being met.<br>
• ePremium Coupon can only be used for the settlement of initial premium of the new policy.<br><br>
Please refer to the relevant memo issued in 2025.</td><td>Premium Discount up to 6%<br>Applicable to the below one-time premium payment plan at premium USD 10,000 or above:<br>• Global Power Multi-Currency Plan 3<br>• Bonus Power Vantage<br>• Simply Love Encore 5<br><br>Enrolment Prize:<br>Apply designated plan by 30 Jun 2025 to enjoy:<br>• AIA Points 275,000 (worth approximately HKD/MOP 1,100 or RMB 1,000 on AIA+), or<br>• One visit of Wellness Privilege at AIA Alta Wellness Haven (worth approximately HKD 1,600)</td><td>Premium Discount up to 6%<br>Applicable to the below one-time premium payment plan at premium USD 10,000 or above:<br>• Global Power Multi-Currency Plan 3<br>• Bonus Power Vantage<br>• Simply Love Encore 5</td><td>Premium Discount up to 4%<br>Applicable to the below one-time premium payment plan at premium USD 10,000 or above:<br>• Global Power Multi-Currency Plan 3<br>• Bonus Power Vantage<br>• Simply Love Encore 5</td></tr>
<tr><td>Memo</td><td>A250113</td><td>A250405</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 | 4. Meet-and-Greet Delights | 5. Birthday Offer | 6. 2025 Q2 "Share the Joy" ePremium Coupon Referral Program |
|---|---|---|---|---|
| **Promotional Period** | Mid Jan 2025<br>to 30 Jun 2025 | 1 Jan 2025<br>to 30 Jun 2025 | 1 Jan 2025<br>to 30 Jun 2025 | 1 Apr 2025<br>to 30 Jun 2025 |
| **Customers** | **Selected Customers** | **Selected Customers** | **Existing and New Customers**<br>(within 2 months before or not longer than 3 months after birthday months) | **Selected Existing Customers** |
| **Products & Offers** | Applicable to the new basic plan of Specified Protection Plan (including AIA Vitality Series and Pearl Series, if applicable) below<br>• Cancer Guardian 3 Series *<br>• Health Journey Guardian ^<br>• Cancer Care Essence<br>• Simple Care Essence<br>• AIA One Absolute – Cancer & Serious Infectious Disease Protection<br>• AIA One Absolute – Full Protection<br>• Wisdom Term Life Plan<br>• On Your Side Plan<br>• AIA Assemble (only applicable to Preferential Underwriting Offer)<br><br>Offer:<br>• Preferential Underwriting: Simply complete the application form and a health declaration<br>• Simplified Underwriting: Simply complete the application form and answer 3 health questions | Applicable to:<br>• [Recapture VIP] Selected high-value customers<br>• [Recapture VIP] Customers whose policies to be paid up in 2025<br>• [Recapture VIP] Customers whose policies to be matured in 2025<br>• [Recapture VIP] Customers with high repurchase propensity / high engagement<br>• Customers with Preferential and Simplified Underwriting Offer for Selected CI/ Medical (Wave 2)<br>• Reassigned customers<br><br>The above selected customers, who meet their financial planner and update/ confirm the email address/ phone number via iChange during designated period.<br><br>Customers can enjoy<br>**AIA Points 27,500**<br><br>(Customers can redeem a variety of merchant gift vouchers valued at approximately HKD/MOP110 or RMB 100 on AIA+.) | Secure First<br><br>&<br><br>Secure First Plus<br><br><u>Offer:</u><br><br>1-year premium waiver on the 12th policy year | AIA existing customer (referrer) successfully **transfer his/her ePremium coupon(s) to a new customer** (referee) through AIA+ mobile app, and the new customer successfully purchases AIA "Individual Life Insurance" / "Personal Accident (PA) policy (not include Investment-linked Assurance Schemes / Universal Life Insurance Products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA PromiseSaver/ AIA Deferred Annuity Plan 2) **with the received ePremium Coupon(s)**, will be counted as qualified referral and the referrer will receive **15,000 AIA Points** (approximately worth HK$60). |
| **Memo** | A250105 | A250404 | A250109 | A250407 |

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## 1.2 Selected Customers (Con't.)

| Offer | 7. 2025 Q2 selected product combos limited-time offer | 8. 2025 Q2 selected Accident Protection plans limited-time offer | 9. 2025 Q2 selected Health Protection plans limited-time offer |
|---|---|---|---|
| **Promotional Period** | 1 Apr 2025<br>to 30 Jun 2025 | 1 Apr 2025<br>to 30 Jun 2025 | 1 Apr 2025<br>to 30 Jun 2025 |
| **Customers** | **Existing Customers** | **Existing Customers** | **Existing Customers** |
| **Products & Offers** | **Product Combo 1 (Savings & Critical Illness):**<br><br>The **first 1,000 exisitng customers** who successfully apply for product combo with **an aggregate annualised premium of US$6,000 or above for the first year, will receive 100,000 AIA Points. (valued at approximately HKD / MOP 400)**<br><br>**Product Combo 2 (Savings & Medical Protection):**<br><br>The **first 1,000 existing customers** who successfully apply for product combo with **an aggregate annualised premium of US$2,000 or above for the first year, will receive 50,000 AIA Points. (valued at approximately HKD / MOP 200)**<br><br>*For product details, please refer to memo. | **The first 3,000 existing customers** who successfully **apply for either one of the new Accident Protection plans as below, with an annualised premium of US$100 or above for the first year,** will receive **12,500 AIA Points. (valued at approximately HKD/MOP 50)**<br><br>• **Xtra Protect**<br>• **Grand VIP**<br>• **Secure First / Secure First Plus** | **The first 3,000 existing customers** who successfully **apply for either one of the new Health Protection plans as below, with an annualised premium of US$100 or above for the first year**, will receive **12,500 AIA Points. (valued at approximately HKD/MOP 50)**<br><br>• **On Your Side Plan Series**<br>• **Simple Care Essence**<br>• **Cancer Care Essence**<br>• **Cancer Guardian 3 Series** |
| **Memo** | A250402 | A250403 | A250408 |

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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 April 2025 to 30 June 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** | A250410 | | | | |

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## 2) Promotional Leaflet

**AIA Spring-Summer Power Up Promotion Campaign (Quarter 2 2025) – Offer Update**

| **Leaflet version** |
| --- |
| <br>Traditional Chinese Version: LINK<br>English Version: LINK<br>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 25 April 2025.

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**Offer Update**
**20% premium refund offer begins from 25 April 2025**

## 3) Promotional Offers Details

### 3.1) AIA Deferred Annuity Plan 2 Premium Refund Offer (For Hong Kong only)

Promotional Period: From 25 April 2025 to 30 June 2025 (both days inclusive)

| Specified Insurance Plan | Premium Refund (each eligible policy) |
|---|---|
| AIA Deferred Annuity Plan 2*<br>Basic Plan with annualised premium US$5,000 or above | **20.0%** |

*Can only be purchased as a basic plan

Note:
This premium refund offer cannot be used in conjunction with other marketing offers (including but not limited to ePremium Coupon, and/or the promotional offer of applying AIA Deferred Annuity Plan 2 via AIA Employee Insurance Purchase Programme (EIPP), if applicable). ePremium Coupon is not applicable to AIA Deferred Annuity Plan 2.

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

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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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## 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. AIA Deferred Annuity Plan 2 Premium Refund Offer (For Hong Kong Only)**

a. The promotional period is from 25 April 2025 to 30 June 2025, both days inclusive ("Promotional Period").

b. This offer is only applicable to the basic plans of AIA Deferred Annuity Plan 2 with annualised premium of US$5,000 or above that are:-
   - successfully applied and submitted (based on the application date) during the Promotional Period, and
   - issued on or before 31 August 2025.

c. Premium refund arrangement for the New Policy is as follows:
   - At the end of the first policy year to fourth policy year, the New Policy will entitle to 5% of premium refund in each year.

d. The premium refund will be used for the premium settlement in 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. 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. This premium refund offer cannot be used in conjunction with other marketing offers (including but not limited to ePremium Coupon, and/or the promotional offer of applying AIA Deferred Annuity Plan 2 via AIA Employee Insurance Purchase Programme (EIPP), if applicable). ePremium Coupon is not applicable to AIA Deferred Annuity Plan 2.

f. Calculation of the Refund on New Policy:

| Payment Mode | Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund) |
|---|---|
| | Each year from first policy anniversary to fourth policy anniversary |
| Monthly | = monthly premium x 12 x 5.0% |
| Semi-annually | = semi-annual premium x 2 x 5.0% |
| Annually | = annual premium x 5.0% |

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