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Memo

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

From: Angela Yeung

Dept: Customer and Marketing

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

Total pages: 10

Date: 1 May 2025

Subject: 250506 快閃 5-6 月之 Recapture「高端客戶專屬 7%」推廣活動
May-June Flash - Recapture "Exclusive 7% for High-value Customers" Promotion



推廣期	2025 年 **5 月 1 日**至 2025 年 **6 月 30 日**，包括首尾兩天 (「推廣期」)；新保單須於推廣期內申請及遞交(根據申請及遞交日期)。
合資格客戶	詳見以下**特選高端客戶**名單(「客戶」)： • ALMS: iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動 > [Recapture] 2025 年高端客戶名單，或 • iPOS / AIA Smart: Recapture 推廣活動 - 尊貴(VIP)特選客戶 - 高端客戶名單 特選高端客戶*包括： • 2024 年度友邦峻宇會會員^ • 曾投保年度化保費總共為 50,000 美元或以上^而其保單仍然生效的客戶 (*其持有保單須為同一位財務策劃顧問) (^資料日期截至 2024 年 12 月 31 日)
推廣優惠	「盈御多元貨幣計劃 3」(GP3) (一次性保費繳付期) 之 Recapture VIP 保費折扣，由原先的 6%提升至 **7%**，不設限額！
活動要求	於推廣期內，特選高端客戶按需要成功投保「盈御多元貨幣計劃 3」一次性保費繳付期保單 (「新保單」)；及新保單之一次性繳付保費達 **35 萬美元**，或見下表金額：

貨幣	保費金額 (每張保單計)
美元 / 澳元 / 加元	35萬或以上
港元 / 澳門幣	262萬5千或以上
人民幣	210萬或以上
英鎊	21萬或以上
歐元	24萬5千或以上
新加坡元	42萬或以上

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宣傳單張	按此參閱客戶宣傳單張
注意事項	• 以上述優惠只適用於 **Recapture** 特選高端客戶，請預先查閱適用客戶名單。 • 為順利處理是次7%折扣優惠，顧問須提醒客戶**繳交保費7%折扣後及電子保費現金券扣減後之金額，並於保單繕發前，盡快將保單編號電郵至** AIAHK.CustomerExperience-ECM@aia.com 如新保單保費**低於**上表要求，則**無須提交電郵**，而可按正常流程享有相應的 Recapture 保費折扣高達 6%。 • 每張合資格之新保單於推廣期內只可獲取此推廣一次。如新保單符合多於一項推廣優惠之要求，客戶可獲取保費折扣金額較高的推廣優惠。 請見附錄 2 之條款及細則。
目標客戶名單一覽表	善用以下**高端客戶名單**及現行優惠，拓展高端客層： • [Recapture] 2025 年高端客戶名單，或 • Recapture 推廣活動 - 尊貴(VIP)特選客戶 - 高端客戶名單 平台： • iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動 • iPOS > 推廣活動及銷售機遇 > Recapture • AIA Smart > > 推廣活動類別 > Recapture 
更多適用優惠	以下優惠亦同時適用於特選高端客戶： • 【見面「友」禮】活動，可享27,500 AIA友Point兌換心水商戶購物禮券，詳情可參閱通告A250404。 • 使用電子保費現金券可享額外折扣。 • 投保獎賞，可享275,000 AIA友Point (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)，詳情可參閱通告A250405。

推廣期有限，請把握推廣良機！

如有任何疑問，請電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com

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Recapture Selected High-value Customers
Exclusive GP3 Premium Discount up to 7%



Promotional Period	1 May 2025 to 30 Jun 2025. Both dates inclusive and applicable to both new policy application date and submission date.
Eligible Customers	Please refer to the selected high-value customer lists ("Customer"): • ALMS: iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns [Recapture] 2025 Selected High-value Customers, or • iPOS / AIA Smart: Recapture Promotion – VIP Selected Customer – High-value Customer List The selected high-value customers* include: • Club Alta members in 2024^ • Customers who purchased policy(ies) with total annualized premium of US$50,000 or above^ and the policy(ies) remains in-force (*whose owned policies are served by single financial planner) (^Data as of 31 Dec 2024)
Promotional Offer	The Recapture VIP premium discount for each Global Power Multi-Currency Plan 3 (GP3) (one-time premium payment term) has increased from 6% to **7%**.
Criteria	Customers who successfully apply for Global Power Multi-Currency Plan 3 (GP3) one-time premium payment term policy on a need basis during the Promotional Period ("New Policy"), and the one-time premium for each New Policy is at a minimum of **USD350,000,** or refer to the table below.
Leaflet	Click here for the promotional leaflet
Notes	• The above offer is **only applicable to Recapture selected high-value customers**. **Please check the list of eligible customers in advance.** • To process the 7% discount offer smoothly, **financial planners should remind customers to settle the 7% discounted and ePremium Coupon deducted premium amount** and **email the policy number ASAP before policy issue** to AIAHK.CustomerExperience-ECM@aia.com.

Currency	Premium Amount (per policy)
US$/AUD/CAD	350,000 or above
HK$/MOP^^	2,625,000 or above
RMB	2,100,000 or above
GBP	210,000 or above
EUR	245,000 or above
SGD	420,000 or above

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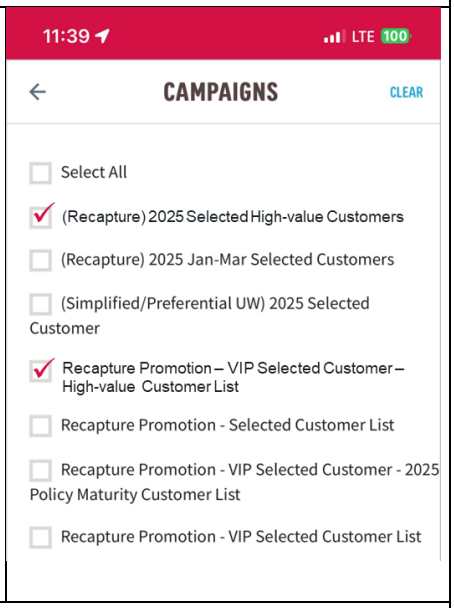
	If the premium of the New Policy is **lower than** the above table (less than US$350,000), there is **no need to email** anything to enjoy Recapture premium discount up to 6% as normal procedure. • Each qualified New Policy can only enjoy this promotion once during the Promotional Period. If the New Policy fulfils more than one promotional discount offers, the higher premium discount amount will be entitled. Terms and Conditions on Appendix 2.
Customer List At-a-glance	Make good use of customer lists below and current offers to accelerate high-value market: • [Recapture] 2025 Selected High-value Customers, or • Recapture Promotion – VIP Selected Customer – High-value Customer List Platforms: • iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns • iPOS > Leads and Campaigns > Recapture • AIA Smart > > Campaign Type > Recapture 
More Applicable Offers	The following offers are **also applicable** to the selected high-value customers: • Meet-and-greet Delights to enjoy 27,500 AIA Points to redeem a variety of merchant gift vouchers. For details, please refer to Memo A250404. • Enjoy up to **premium deduction** with ePremium Coupons. • Enrolment Prize to enjoy **275,000 AIA Points** (worth approximately HKD/MOP 1,100 or RMB 1,000), or one visit of Wellness Privilege at AIA Alta Wellness Haven (worth HKD 1,600). For details, please refer to Memo A250405.

Limited-time offers! Please seize the sales opportunity!
Should you have any queries, please email to Customer and Marketing at AIAHK.CustomerExperience-ECM@aia.com

Best regards,

Angela Yeung
Head of Digital & Design Experience

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附錄 1：專屬投保優惠

Recapture特選高端客戶

專屬投保優惠				
指定推廣產品	**保費繳付期**	**推廣期**	**保費金額 (每張保單計)**	**保費折扣**
「盈御多元貨幣計劃 3」	**一次性保費繳付期**	2025 年 5 月 1 日 至 2025 年 6 月 30 日	美元 / 澳元 / 加元 350,000 或以上 港元 / 澳門幣 2,625,000 或以上 人民幣 2,100,000 或以上 英鎊 210,000 或以上 歐元 245,000 或以上 新加坡元 420,000 或以上	**7%** 新
		2025 年 1 月 1 日 至 2025 年 12 月 31 日	美元 / 澳元 / 加元 100,000 至少於 350,000 港元 / 澳門幣 750,000 至少於 2,625,000 人民幣 600,000 至少於 2,100,000 英鎊 60,000 至少於 210,000 歐元 70,000 至少於 245,000 新加坡元 120,000 至少於 420,000	6%
			美元 / 澳元 / 加元 50,000 至少於 100,000 港元 / 澳門幣 375,000 至少於 750,000 人民幣 300,000 至少於 600,000 英鎊 30,000 至少於 60,000 歐元 35,000 至少於 70,000 新加坡元 60,000 至少於 120,000	5%
			美元 / 澳元 / 加元 10,000 至少於 50,000 港元 / 澳門幣 75,000 至少於 375,000 人民幣 60,000 至少於 300,000 英鎊 6,000 至少於 30,000 歐元 7,000 至少於 35,000 新加坡元 12,000 至少於 60,000	4%
「充裕未來 · 盈尚」			美元 100,000 或以上	**6%**
			美元 50,000 至少於 100,000	5%
			美元 10,000 至少於 50,000	4%
「簡愛• 延續」保障計劃 5			美元 100,000 或以上 港元/澳門幣 750,000 或以上	**5%**
			美元 50,000 至少於 100,000 港元/澳門幣 375,000 至少於 750,000	4%
			美元 10,000 至少於 50,000 港元/澳門幣 75,000 至少於 375,000	3%

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Appendix 1: Exclusive Application Offer

Recapture Selected High-value Customers

Exclusive Application Offer				
Specified Campaign Product	**Premium Payment Term**	**Promotional Period**	**Premium Amount (per policy)**	**Premium Discount**
Global Power Multi-Currency Plan 3	**One-time premium payment term**	May 1 to June 30, 2025	USD/ AUD/ CAD 350,000 or above HKD/ MOP 2,625,000 or above RMB 2,100,000 or above GBP 210,000 or above EUR 245,000 or above SGD 420,000 or above	**7%** New
		January 1 to December 31, 2025	USD/ AUD/ CAD 100,000 – less than 350,000 HKD/ MOP 750,000 – less than 2,625,000 RMB 600,000 – less than 2,100,000 GBP 60,000 – less than 210,000 EUR 70,000 – less than 245,000 SGD 120,000 – less than 420,000	6%
			USD/ AUD/ CAD 50,000 – less than 100,000 HKD/ MOP 375,000 – less than 750,000 RMB 300,000 – less than 600,000 GBP 30,000 – less than 60,000 EUR 35,000 – less than 70,000 SGD 60,000 – less than 120,000	5%
			USD/ AUD/ CAD 10,000 – less than 50,000 HKD/ MOP 75,000 – less than 375,000 RMB 60,000 – less than 300,000 GBP 6,000 – less than 30,000 EUR 7,000 – less than 35,000 SGD 12,000 – less than 60,000	4%
Bonus Power Vantage			USD 100,000 or above	**6%**
			USD 50,000 – less than 100,000	5%
			USD 10,000 – less than 50,000	4%
Simply Love Encore 5			USD 100,000 or above HKD/ MOP 750,000 or above	**5%**
			USD 50,000 – less than 100,000 HKD/ MOP 375,000 – less than 750,000	4%
			USD 10,000 – less than 50,000 HKD/ MOP 75,000 – less than 375,000	3%

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附錄 2：快閃 5-6 月之 Recapture「高端客戶專屬 7%」推廣活動 – 條款及細則

1. 此推廣之宣傳單張只載有一般資料，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，並根據實際保障需要和負擔能力投保。所有此推廣之宣傳單張中的產品資料只供參考，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。如欲在投保前參閱保險合約之樣本，您可向AIA 索取。人壽保險保單屬長期的保險合約。如於早年退保，您所收取的金額可能大幅少於已繳的保費。
2. 此推廣並不適用於在相關推廣期之前已遞交或已繕發但其後於相關推廣期內撤回投保申請或取消保單，並再次投保相同保險產品之客戶。
3. 此推廣並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約(如適用)。
4. AIA 有權隨時更改本推廣活動的條款及細則而無須另行通知。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。
5. 此推廣之宣傳單張只在香港及澳門(「地區」)發放。
6. **推廣獎賞 - 保費折扣**
   a) 推廣期為2025年5月1日至2025年6月30日，包括首尾兩天（「推廣期」），而該新保單必須於推廣期內申請及遞交（根據申請及遞交日期）。
   b) 特選高端客戶，於推廣期內成功申請及遞交並成功於2025年8月31日或之前繕發之指定推廣產品新保單 (「新保單」)，可享保費折扣。
   c) 指定推廣產品指「盈御多元貨幣計劃3」(一次性保費繳付期)，並達以下保費金額：

貨幣	保費金額 (每張保單計)
美元 / 澳元 / 加元	35萬或以上
港元 / 澳門幣^^	262萬5千或以上
人民幣	210萬或以上
英鎊	21萬或以上
歐元	24萬5千或以上
新加坡元	42萬或以上

   d) 如新保單符合上述資格，客戶將可因應於保單繕發時所繳付之保費金額及保費繳付期而享有7%之一次性繳付保費保單的保費折扣（「保費折扣」）。
   e) 一次性繳付保費保單將即時享有保費折扣。
   f) 保費折扣之計算只適用於指定推廣產品之標準保費及因核保而需附加之額外保費（如有）。推廣產品以外之其他基本計劃及 / 或附加契約之保費，均不會被納入於計算推廣優惠之內。
   g) 如新保單之一次性繳付保費金額低於上述(c)，特選高端客戶可繼續享有現行Recapture VIP優惠高達6%保費折扣，詳情請參閱Recapture推廣活動之通告 A250103。
   h) 每張合資格之新保單於推廣期內只可獲取此推廣一次。如新保單符合多於一項推廣優惠之要求，客戶可獲取保費折扣金額較高的推廣優惠。
   i) 保單資料頁(只適用於一次性保費繳付期)：有關保費折扣之金額將載於保單資料頁。

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其他注意事項：

1. 財務策劃顧問須提醒客戶人壽保險保單屬長期的保險合約，其設計及宗旨為保障人的壽命，通常涉及較長年期。客戶應根據自身的保障需要和保費負擔能力投保適合的保險產品。
2. 財務策劃顧問不應以推廣優惠作客戶投保之誘因，及影響客戶作出知情的投保決定。財務策劃顧問向客戶推介產品前須進行財務需要分析，以評估客戶的需要及承擔能力。客戶須根據自己的需要及承擔能力以決定保費。
3. 香港及澳門財務策劃顧問只能於所屬營業牌照境內進行受規管活動。所有銷售活動及投保申請必須在香港及澳門境內進行。
4. 財務策劃顧問必須遵守"為抵港抵澳內地人士銷售保險業務的營運指引"及與抵港抵澳內地人士相關的工作指引。
5. 於接觸保單持有人前，請您必須檢查保單持有人是否已選擇拒收訊息。如是，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動的優惠) 。
6. 財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品及/或地區屬於須要完成財務需要分析，財務策劃顧問必須於進行產品推介或銷售前與客戶完成相關之財務需要分析。
7. 財務策劃顧問必須清楚理解產品特色，並在客戶查詢時提供正確之產品資訊，及與產品相關連的風險及主要不受保事項等。

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Memo

Appendix 2: Terms and Conditions of May-June Flash - Recapture "Exclusive 7% for High-value Customers" Promotion

1. The promotional leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product, and customers should apply based on their protection needs and affordability. The product information in the promotional leaflet 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. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
2. This promotion is not applicable to the applicants who have submitted the applications before the relevant Promotional Period but withdrew the applications or cancelled the policies issued during the relevant Promotional Period which re-apply for the same products.
3. This promotion is not applicable to plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
4. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotional Offers are valid only when the promoted insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
5. The promotional leaflet is for distribution in Hong Kong and Macau ("Territories") only.
6. **Promotional Offer: Premium Discount**
   a. The promotional period is from 1 May 2025 to 30 June 2025, both dates inclusive ("Promotional Period"), and the new policy must be applied and submitted within the Promotional Period (based on application date and submission date).
   b. The selected high-value customers who apply and submit a new policy ("New Policy") of Specified Campaign Product during the Promotional Period and must be issued on or before 31 August 2025 will enjoy premium discount offer.
   c. Specified Campaign Product is Global Power Multi-Currency Plan 3 (one-time premium payment term), with the minimal one-time premium as below:

Currency	Premium Amount (per policy)
US$/AUD/CAD	350,000 or above
HK$/MOP^^	2,625,000 or above
RMB	2,100,000 or above
GBP	210,000 or above
EUR	245,000 or above
SGD	420,000 or above

   d. If the New Policy is qualified, customers will be entitled to the premium discount (the "Discount") up to 7% of one-time premium payment in accordance with the premium payment term and premium amount paid under the New Policy.
   e. One-time premium payment policy can enjoy upfront Discount.
   f. The calculation of the Discount is only applicable to the standard premium and extra premium due to underwriting (if any) of Specified Campaign Products. Apart from the Specified Campaign Products, the premiums of all other basic plan(s) and/or add-on plan(s) will not be applied for calculating the premium discount amount.
   g. If the one-time premium payment amount for the New Policy is less than the amount mentioned in (c) above, the selected high-value customers can still to enjoy the current Recapture VIP premium discount of up to 6%. For details, please refer Recapture Promotion Memo A250103.
   h. Each qualified New Policy can only enjoy this promotion once during the Promotional Period. If the New Policy fulfils more than one promotional offer's requirement, the promotional offer with higher

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premium discount amount will be entitled.

i. Policy Information Page (only applicable to one-time premium payment term): The amount of premium discount will be stated on the policy information page.

Other Points to Note:

1. Financial planners should remind customers that life insurance policies are long-term contracts of insurance, designed and intended to be in force over multiple years of a person's life. Customers should apply suitable insurance products based on their own protection needs and affordability.
2. Financial planners should not use promotion offers as the incentive for attracting customers to apply for an insurance plan and should not be used to distract customers from making an informed decision on whether or not to purchase the product. Financial planners must conduct financial needs analysis to assess the customers' needs and affordability before making product recommendation. Customers should decide the premium based on their needs and affordability.
3. This campaign can only be promoted within Hong Kong and Macau territory according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong and Macau territory.
4. Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner from MCV Business" and MCV related guidelines.
5. Before contacting the policyholder, please check whether the policyholder is on the opt-out list or not. If yes, please do not conduct direct marketing before obtaining explicit consent from customers (including the promotional activities).
6. Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned and/or Territory requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation.
7. Financial Planners must familiarize with the product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries.

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