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Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	**From:**	Toby Wong
		Dept.:	Product Innovation, Development & Delivery Department
Copy:	Mr. Alger Fung / Amy Chan / Ms. Alice Liang / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	3 pages + Appendix
Date:	30 May, 2025		

Subject: **A250564** **「盈御多元貨幣計劃 3」（GP3）重點回應**
Global Power Multi-Currency Plan 3 (GP3) Highlights

「盈御多元貨幣計劃3」（GP3）自2024年1月推出以來，深受客戶及銷售渠道歡迎。我們一直收到眾多意見及各種不同評論，現就有關於「盈御多元貨幣計劃3」產品目標及其保單價值的可持續性，作出以下回應：

「盈御多元貨幣計劃3」以長期持有為設計核心

「盈御多元貨幣計劃3」為終身的分紅壽險計劃，為長期財富累積以及傳承規劃而設計。我們擁有豐富的投資資源、致力進行各方面的投資研究分析、嚴格遵從穩健的投資流程、聘請全球頂級資產管理人及實施專業監督，以把握不同的環球投資機會及優化經風險調整後的長期潛在回報。致力幫助客戶實現不同理財目標及減少市場波動帶來的影響，我們亦透過多樣化的資產組合分散投資風險，務求在不同經濟周期提供可持續的長期潛在回報。結合了貨幣轉換選項捉緊全球機遇，該計劃旨在滿足客戶不斷變化的財富規劃需求。

「盈御多元貨幣計劃3」的靈活提取功能

儘管「盈御多元貨幣計劃3」專為長期持有而設計，但「盈御多元貨幣計劃3」亦提供靈活提取而客戶可根據個人需求提取。透過「盈御多元貨幣計劃3」，既能滿足當前財務需求，亦可同時累積財富，為財富傳承計劃。但需留意的是，提取保單價值有可能會引致部分退保，如於早年退保，客戶所收取的金額可能大幅少於已繳的保費。我們已備有助銷配套工具：列舉靈活提取個案的例子，有關資料及文件連結請參閱附錄。

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熱賣產品的表現及實力

此外，我們公司致力維持長期穩定的紅利 / 分紅派發以及為客戶提供穩定潛在回報以實現長遠投資目標，我們熱賣產品的總現金價值比率達100%或以上。「總現金價值比率」是指由「實際的總現金價值」包括保證和非保證現金價值，除以「銷售時之總現金價值」所得之比率，反映保單保證及非保證退保價值之總和的過去整體表現，客戶可透過我們的官方網站查閱分紅產品的「總現金價值比率」及「分紅實現率」過往表現的數據。請注意，過去的「總現金價值比率」及「分紅實現率」並不應解讀成對分紅產品未來表現的指標，請參閱附錄的優勢以了解更多熱賣產品的表現及實力。客戶

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請經 iEngage/PES 使用 Chatbot 進行查詢。

Global Power Multi-Currency Plan 3 (GP3) was launched since January 2024 and well received by our customers and channels. We ongoingly receive many comments and different suggestions. Regards to GP3's product objectives and sustainability of the policy values, we made the following responses:

GP3 is designed to be held for long term

GP3 is a participating whole-life insurance plan and designed to be held for long term wealth accumulation and for legacy planning. We have access to abundant investment resources, strive to conduct comprehensive investment research, follow robust investment processes, engage the world's leading asset managers and apply professional oversight, in order to seize global investment opportunities and optimize long-term risk-adjusted potential returns. Aiming to help customers achieve various financial goals and reduce the impact from market fluctuations, we also strive to invest in various asset portfolios to diversify investment risks and generate sustainable long-term potential returns over different economic cycles. Along with Currency Exchange Option to keep pace with global opportunities, the plan aims to meet customers' evolving wealth planning needs.

GP3 flexibility

Despite GP3 is designed to be held long term, GP3 can provide withdrawal flexibility and customers can withdraw according to their needs. They can fulfil their needs whilst accumulation wealth for legacy planning with GP3. Please note that withdrawing the policy value may lead to partial surrender. If the policy is surrendered at early year, the amount received by the customer may be substantially less than the premiums paid. We have developed sales enablement tools with sample illustration. Please refer to appendix for the sales materials and the document path.

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Hot-selling products' performance and strength

Furthermore, our company is strived on maintaining a long-term stable dividend/bonus payout and providing stable potential return to our customers to achieve the targeted long-term investment results that our hot-selling products reach 100% or above in 2024. "Total Cash Value Ratios" refer to the ratio of "actual total cash value" including guaranteed and non-guaranteed cash value against "total cash value illustrated at point of sales", reflecting the overall past performance of the guaranteed and non-guaranteed surrender values of policies. Customers can find more information regarding our participating product's past performance with the "Total Cash Value Ratio" and "Fulfilment Ratio" via our corporate website. Please note that historical "Total Cash Value Ratios" and "Fulfilment Ratio" cannot be used as an indicator of future performance of the participating products. Please refer to the appendix for Vantage to learn more about the performance and strength of the hot-selling products.

Please disseminate the above message to your agents. Should you have any queries, please enquire by using Chatbot in iEngage/PES.

Best regards,



Toby Wong
Head of Products

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附錄:

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</td><td>「盈御多元貨幣計劃3」Proposition全攻略

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<tr><td colspan="2">助銷配套可在 Agency Corner、AIA Smart 和 iAcademy 上瀏覽和下載：
o Agency Corner >部門資訊 >產品創新發展及執行部>終身壽險及儲蓄壽險>「盈御多元貨幣計劃3」>助銷配套
o AIA Smart >資源中心>產品資料庫>終身壽險及儲蓄壽險> 「盈御多元貨幣計劃3」> 助銷配套
o I 學院 (I-Academy) >網上學習課程>內部牌照>終身壽險及儲蓄壽險> 「盈御多元貨幣計劃 3」線上學習及內部牌照評測</td></tr>
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</td><td>關於投資理念及策略（Vol. 283）

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Appendix:

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</td><td>GP3 Proposition Infographics

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<tr><td colspan="2">The Sales Enablement Tools are available for view and download at Agency Corner, AIA Smart, and iAcademy:
○ Agency Corner > Departments > Product Innovation, Development & Delivery > Whole Life, Savings & Endowment > Global Power Multi-Currency Plan 3 > Sales Enablement
○ AIA Smart > Resource Centre > Product Library > Whole Life, Savings & Endowment > Global Power Multi-Currency Plan 3 > Sales Enablement
○ iAcademy > E-Learning Training > Internal License > Whole Life, Savings & Endowment > Global Power Multi-Currency Plan 3 Online Training and Product Internal License Test</td></tr>
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