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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:** 9

**Date:** 2 June 2025

**Subject:** 250612 特選單一保單客戶專享+2%保費回贈，全力推動 6 月再次投保
Accelerating Repurchase in June with +2% Premium Refund for Selected Single-policy-holding Customers

## 特選單一保單客戶
## 投保 GP3 (5/10 年保費繳付期)
## 享額外 2%保費回贈 - 總優惠可達 14%




| | |
|---|---|
| **推廣期** | **2025 年 6 月 1 日**至 **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** | 詳見以下特選客戶名單(「特選現有客戶」)：<br>• iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動 > 特選單一保單客戶名單<br><br>特選客戶須符合以下所有條件：<br>• 只持有 1 張仍生效的 AIA 個人保險保單之保單持有人，其保單於 6 至 20 年前投保[1]，及<br>• 其現時年齡為 25 歲 - 64 歲[2]。<br><br>1. 即是於 2005 年 5 月 1 日至 2019 年 4 月 30 日期間投保，並於 2025 年 5 月 28 日仍然生效。2. 截至 2025 年 6 月 1 日。 |
| **推廣優惠 (「推廣優惠」)** | 特選現有客戶於推廣期內投保以下指定產品，可按AIA 推廣活動(2025年第二季)**現行基本優惠之上享額外2%保費回贈**(「額外2%保費回贈」)： |

| 「盈御多元貨幣計劃」<br>5 年/10 年保費繳付期*■~<br>年度化保費 | (A) 基本優惠<br>(連同額外 2%保費回贈)<br>(以下紅色標示之百分比為特選現有客戶專享的額外保費回贈) | (B) 額外優惠 ☼<br>(同一保單持有人成功投保「愛伴航」系列或指定醫療保險計劃) | 特選現有客戶<br>總優惠 (A+B)<br>最高可達 |
|---|---|---|---|
| 5,000 美元起 至 少於 10,000 美元 | 2%+2% | +2% | 6% |
| 10,000 美元起 至 少於 30,000 美元 | 3%+2% | | 7% |
| 30,000 美元起 至 少於 50,000 美元 | 5%+2% | | 9% |
| 50,000 美元起 至 少於 100,000 美元 | 7%+2% | | 11% |
| 100,000 美元或以上 | 10%+2% | | 14% |

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|---|---|
| | ☼額外優惠只適用於如客戶以同一保單持有人身份於推廣期內成功投保「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 及「愛伴航」系列或指定醫療保險計劃，其「盈御多元貨幣計劃 3」(5 年/10 年保費繳付期) 保單將可獲得額外 2%保費回贈；請參閱 AIA 推廣活動(2025 年第二季) 之條款及細則 11f 。 |

| | |
|---|---|
| **「愛伴航」系列** | • **「愛伴航」*** <br> • **「愛伴航 - 首護摯寶」*** <br> • **AIA健康系列：「愛伴航」*** |
| **指定醫療保險計劃** | • **AIA 自願醫保尊耀計劃#@** <br> • **「尊耀」醫療計劃@^ / 「尊耀明珠」醫療計劃@** |

* 只可以基本計劃形式投保。
■ 適用於所有貨幣之保單(即人民幣、英鎊、美元、澳元、加元、港元、澳門幣（只適用於澳門繕發的保單）、歐元及新加坡元）。
~ 若保單以美元以外的貨幣繕發，請參閱條款及細則有關其他貨幣適用之保費金額。
# 只適用於香港。有關完整產品資料，請參閱 aia.com.hk。
@可以基本計劃形式獨立投保或作附加契約。
^ 只適用於澳門。

**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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## Selected Single-policy-holding Customers Repurchase GP3 (5/10-year Premium Payment Term) to Enjoy Extra 2% Premium Refund – Total Offer up to 14%




| | |
|---|---|
| **Promotional Period** | **1 to 30 Jun 2025**. Both dates inclusive and applicable to both new policy application date and submission date ("Promotion Period"). |
| **Eligible Customers** | Please refer to the selected single-policy-holding customer list ("Selected Existing Customer"):<br>• iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns > Selected Single-policyholding Customer List<br><br>The selected customers include the existing customers who fulfil all the following criteria:<br>• Existing customers who are holding only one inforce AIA individual insurance policy, which was applied 6-20 years ago[1], and<br>• currently aged 25 to 64[2].<br><br>1. The policy was purchased during 1 May 2005 to 30 April 2019 and remains in-force on 28 May 2025.<br>2. As of 1 June 2025. |
| **Promotional Offer (the "Promotional Offer")** | Selected Existing customers who apply for the specified products below during the promotional period, can enjoy **the extra 2% premium refund ("Extra 2% Premium Refund") on top of the current base offer** from AIA Promotional Campaign (Q2 2025): |

| **Global Power Multi-Currency Plan 3**<br>**5-year/10-year Premium Payment Term *■~**<br>Annualised premium | **(A) Base Offer (with the Extra 2% Premium Refund)**<br>**(The below percentage highlighted in red is the extra premium refund exclusive to the selected existing customers.)** | **(B) Extra Offer ☼**<br>**(Same policyholder Successfully applies On Your Side Plan series or Specified Medical Insurance Plans)** | **Total Offer (A+B) for the Selected Existing Customers up to** |
|---|---|---|---|
| From US$5,000 to less than US$10,000 | 2%**+2%** | +2% | **6%** |
| From US$10,000 to less than US$30,000 | 3%**+2%** | | **7%** |
| From US$30,000 to less than US$50,000 | 5%**+2%** | | **9%** |
| From US$50,000 to less than US$100,000 | 7%**+2%** | | **11%** |
| US$100,000 or above | 10%**+2%** | | **14%** |

☼The Extra Offers will only be applicable If same policyholder applies Global Power Multi-Currency Plan 3 (5-year premium payment term or 10-year premium payment term) and On Your Side Plan series or Specified Medical Insurance Plans within promotion period, the Global Power Multi-Currency Plan 3 (5-year premium payment term or 10-year premium payment term) policy will entitle to extra 2% premium refund. Please refer to the terms and condition clause 11f of AIA Promotional Campaign (Q2 2025).

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|---|---|---|
| | On Your Side Plan series | • On Your Side Plan*<br>• On Your Side Plan – First Gift*<br>• AIA Vitality Series: On Your Side Plan* |
| | Specified Medical Insurance Plans | • AIA Voluntary Health Insurance Privilege Ultra Scheme#@<br>• Privilege Ultra Medical Plan^@ / Privilege Ultra Pearl Medical Plan@ |

* Can only be purchased as a basic plan.

■ Applicable to all currencies available for policies, i.e. Renminbi (RMB), British pound sterling (GBP), US dollar (US$), Australian dollar (AUD), Canadian dollar (CAD), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau), Euro (EUR) and Singapore dollar (SGD).

~ If the policy is issued in a currency other than US$, please refer to clause 6 under Terms & Conditions for the applicable premium amount in other currencies.

# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.

@ Can be purchased as a basic plan or as a rider.

^ Available in Macau only.

**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 Customer & Marketing

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## 附錄:「AIA 推廣活動 (2025 年第二季) - 特選現有客戶額外優惠」- 條款及細則

1. 此推廣之通告及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。所有此推廣之通告及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. 此推廣優惠只適用於透過AIA財務策劃顧問、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。
3. 此推廣之通告及宣傳單張只在香港及澳門(「地區」)發放。此推廣優惠只適用於香港或澳門繕發之保單。
4. 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。
5. 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。
6. 此推廣優惠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，並再次於推廣期內投保相同保險計劃之客戶。
7. 除另有訂明或安排外(如有) ，此推廣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. 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。
9. **優惠：「盈御多元貨幣計劃3」（5年/10年保費繳付期）基本優惠之額外保費回贈**
   a. 推廣優惠由2025年6月1日至2025年6月30日止，包括首尾兩天(「推廣期」)。
   b. 指定儲蓄保險計劃指「盈御多元貨幣計劃3」(5年/10年保費繳付期) (統稱「新保單」)。
   c. 此優惠只適用於特選現有客戶及上列指定儲蓄保險之基本計劃，而：
      i. 須於推廣期內成功申請及遞交(根據申請日期)；及
      ii. 須於2025年8月31日或之前繕發。
   d. 額外保費回贈金額只適用於基本計劃之首年保費，並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。
   e. 新保單基本優惠之額外保費回贈(「額外2%保費回贈」)之計算方法：

| **額外2%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) | | | | | |
|---|---|---|---|---|---|
| 貨幣 | 年度化保費 | 繳款方式 | | | |
| | | 月繳 | 季繳 | 半年繳 | 年繳 |
| 美元/加元/澳元 | 5,000起 | = 月繳保費 x 12 x 2.0% | = 季繳保費 x 4 x 2.0% | = 半年繳保費 x 2 x 2.0% | = 年繳保費 x 2.0% |
| 港元/澳門幣 | 37,500起 | | | | |
| 人民幣 | 30,000起 | | | | |
| 英鎊 | 3,000起 | | | | |
| 歐元 | 3,500起 | | | | |
| 新加坡元 | 6,000起 | | | | |

   f. 如特選現有客戶同時符合「AIA 推廣活動 (2025年第二季) - 友邦團體保險 / 強積金 / 退休金成員限時優惠」資格，亦可於基本優惠之上享有此額外2%保費回贈。
10. 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。
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自願醫保靈活計劃和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」

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下所有保障之前提下，提供較高的保障。

12. 每名納稅人為自己或指定親屬購買經認證的自願醫保計劃，每位受保人每年可獲最高扣稅額為8,000港元。每位納稅人每年可就合資格延期年金保單及強積金可扣稅自願性供款申請最高 60,000港元的稅務扣減。實際扣除的稅款取決於納稅人的應課稅入息和稅率。只有自願醫保計劃下的認可產品及合資格延期年金計劃的已繳保費和已作的強積金可扣稅自願性供款 如適用 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。AIA不會提供稅務建議，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. 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宣傳單張。
14. 此文件僅供參考之用，閣下不應將之視作為任何稅務建議，本文件亦不構成任何 AIA的專業建議、觀點、詮釋、立場或意見。 AIA明確表明概不保證所有就此文件資料相關的任何特定用途之形式及適用性。在任何情況下，AIA不會就任何人士或團體，因任何性質的使用 包括但不限於任何直接、非直接、延伸或其他使用 該等資料而涉及合約、侵權或其他方式而招致或與之相關的虧損或損失承擔任何法律責任。 AIA及其中介不會提供任何稅務或會計建議。就任何稅務建議，閣下應諮詢您的稅務和會計顧問。
15. 此宣傳單張只於香港/澳門派發。
16. 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分。

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## Appendix: "AIA Promotional Campaign (Q2 2025) – Selected Existing Customer Extra Offer" - Terms and Conditions

1. The promotional memo and leaflet contain 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 memo and leaflet are 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. The Promotional Offers are only applicable to the policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).
3. The promotional memo and leaflet are for distribution in Hong Kong and Macau ("Territories") only. The Promotional Offers are only applicable to the policies issued in Hong Kong or Macau.
4. 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.
5. Each eligible New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotional Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotional offer with higher premium refund or discount amount will be entitled.
6. The Promotional Offers are not applicable to applicants who have submitted applications before the Promotional Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotional Period.
7. Unless otherwise specified or arranged (if any), this Promotional 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. 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.
9. **Offer: Global Power Multi-Currency Plan 3 (5-year/10-year Premium Payment Term) Extra Premium Refund under the Base Offer**
   a. The promotional period is from 1 June 2025 to 30 June 2025, both days inclusive ("Promotional Period").
   b. Specified Savings Insurance Plans are Global Power Multi-Currency Plan 3 (5-year / 10-year premium payment term) (collectively "New Policy").
   c. This offer is only applicable to the selected existing customers and their basic plans of Specified Savings Insurance Plans listed above that are:
      i. successfully applied and submitted (based on the application date) during the Promotional Period, and
      ii. issued on or before 31 August 2025.
   d. The extra premium refund is based on the first year premium of the basic plan and 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.
   e. New Policy is entitled to an extra premium refund under the base offer ("the Extra 2% Premium Refund") as follows:

| **Calculation method of the Extra 2% Premium Refund** (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund) | | | | | |
|---|---|---|---|---|---|
| Currency | Annualised premium | Payment Mode | | | |
| | | Monthly | Quarterly | Semi-annually | Annually |

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| | | | | | |
|---|---|---|---|---|---|
| USS$/CAD/AUD | 5,000 or above | = monthly premium x 12 x 2.0% | = quarterly premium x 4 x 2.0% | = semi-annual premium x 2 x 2.0% | = annual premium x 2.0% |
| HK$/MOP | 37,500 or above | | | | |
| RMB | 30,000 or above | | | | |
| GBP | 3,000 or above | | | | |
| EUR | 3,500 or above | | | | |
| SGD | 6,000 or above | | | | |

f. If the selected existing customers also meet the eligibility criteria for "AIA Promotional Campaign (Q2 2025 - Limited-time offer for AIA Group Insurance / MPF/ Pension member", they can enjoy this Extra 2% Premium Refund on top of the base offers.

10. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotional Offers are valid only when the promotional insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
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. Each taxpayer who purchases certified VHIS plans for themselves or specified relatives is eligible for annual maximum tax deduction of HK$8,000 per insured. Each taxpayer may apply for a maximum HK$60,000 each year in tax deductions for both Qualifying Deferred Annuity policies and MPF tax deductible voluntary contributions. Actual tax deducted depend on the taxable income and tax rates of the taxpayer. Only the paid premiums of certified VHIS plans and Qualifying Deferred Annuity policies, and the MPF tax deductible voluntary contributions made (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. AIA does not provide tax advice, 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. The premium refund offer may be different on the relevant products distributed through different sales channels. Please refer to relevant sales channel's promotional materials.
14. The purpose of this document is for reference only and shall not be construed as tax advice nor is this document intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA and its intermediaries do not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document. AIA and its intermediaries do not provide tax or accounting advice and you should consult your own tax and accounting advisors for any tax advice.
15. This promotional leaflet is for distribution in Hong Kong/Macau only.
16. This 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).

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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。

**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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