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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
		Dept.:	Product Innovation, Development & Delivery
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Ms. Melissa Wong / All Department Heads / Heads of Agency Division / BPs / Call Centre	Total pages:	2 pages + 1 Appendix
Date:	2 September, 2025		

Subject: A251032

保單暫管人安排之常見問題
FAQ on Transitional Owner Arrangement

「保單暫管人安排」以及「未來守護選項」於 2025 年 6 月 23 日隨著「財富源源」壽險計劃隆重推出，及後亦延伸至環宇盈活儲蓄保險計劃。前線團隊及市場對於此兩項增值服務亦有正面回饋，認為有助解決客戶在財富傳承上的特定需求。在過去幾星期內，我們陸續收到有關「保單暫管人安排」及「未來守護選項」的運作、條款及條件以及申請方法等的查詢。

作為您的後勤支援，我們致力解答財務策劃顧問團隊們對「保單暫管人安排」及「未來守護選項」的查詢，並特意將之查詢整合成「常見問題」，務求助團隊們進一步了解此等增值服務的箇中細節，以協助回應客戶需要。

請參閱附件的常見問題。

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Transitional Owner Arrangement and Future Guard Option were introduced together with Wealth Generation on June 23, 2025, and were subsequently extended to GlobalFlexi Savings Insurance Plan. Both the sales force and market react positively to these value added services, recognising their help with clients' specific needs for legacy planning. Over the past few weeks, we have received enquiries about the operation, terms & conditions and application methods etc for Transitional Owner Arrangement and Future Guard Option.

Being your support, we are here striving our best to answer your questions concerning the Transitional Owner Arrangement and Future Guard Option, here we have prepared a FAQ to help you better understand the details of these value added services and to assist your customers.

Kindly refer to attached appendix for the FAQ.

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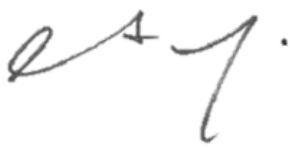
Please disseminate the above message to your agents. Should you have any queries, please enquire by using Chatbot in iEngage/PES.

Best regards,



Toby Wong
Head of Products

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附件 1: 保單暫管人安排常見問題

資格及申請辦法	
1.	保單暫管人安排是否產品特點?
	不是。保單暫管人安排為一項額外增值服務，並不是產品特點及不構成保單契約的一部分。「未來守護選項」為「保單暫管人安排」下的其中一項服務特點。 本公司對是否接受任何保單暫管人安排的申請，有獨有及絕對酌情權，並須符合適用法律、法規及保單暫管人安排的條款及細則（本公司可不時修訂）。本公司保留獨有及絕對酌情權隨時撤回保單暫管人安排或更改保單暫管人安排的條款及細則。

2.	保單暫管人安排有什麼申請資格要求?
	現時，在香港簽發的「財富源源」壽險計劃及環宇盈活儲蓄保險計劃的保單，而保單的應付保費總和最少為 500,000 美元（或同等價值），均具資格就指定保單暫管人安排作出申請。請注意，保單暫管人安排不適用於公司投保之保單。

3.	客戶應該如何申請指定保單暫管人安排?
	一旦保單繕發後，持有人可以透過 iChange 或 OPPOSF120 申請表申請指定保單暫管人安排。請注意，現時保單暫管人安排之申請不可於申請保單時一併遞交。另外，指定保單暫管人安排之申請必須由持有人以及擬定之保單暫管人簽署。

4.	抵港內地客戶是否需要於香港申請指定保單暫管人安排嗎?
	不需要。然而，在持有人身故後，保單暫管人申請成為保單的新持有人時或保單暫管人安排下的第二持有人申請成為保單的新持有人時，則必須遵守更改保單持有人相關的現行規則（即更改保單持有人之申請必須於香港簽署）。

運作詳情	
5.	如保單已指定第二持有人，可否再為保單申請指定保單暫管人安排？
	每張保單只可以指定一位第二持有人。若指定保單暫管人安排之申請在保單下已指定第二持有人 (該第二持有人是在沒有保單暫管人安排下獲指定的)後作出，現有的第二持有人將會被保單暫管人安排下指定的第二持有人取代。

6.	在成功指定保單暫管人安排後，友邦會否發出任何通知書予保單暫管人或保單暫管人安排下的第二持有人（「保單暫管人安排下的第二持有人」）?
	不會，在成功指定保單暫管人安排後，友邦只會發出通知書予持有人。請注意，持有人必須全權負責通知保單暫管人及保單暫管人安排下的第二持有人關於整個安排、保單暫管人安排所作出之指定以及其條款及細則。

7.	在成功指定保單暫管人安排後，持有人是否仍可更改保單的持有人、第二持有人、受保人或第二受保人?
	可以，但如果保單的持有人、第二持有人、受保人或第二受保人有任何更改，保單暫管人安排的指定將會被自動撤銷。

8.	保單暫管人安排對精神上無行為能力選項或健康障礙選項（如適用）有什麼影響?
	一旦本公司批准指定保單暫管人安排之申請，保單持有人於精神上無行為能力選項或健康障礙選項（視情況而定）下所作出的全部指定及指示將會被撤銷。當已就保單指定保單暫管人安排，不可於精神上無行為能力選項或健康障礙選項（視情況而定）作出指定及指示。

9.	如果保單持有人與受保人為同一人，假設保單已成功指定保單暫管人安排，如第二受保人 (亦是保單暫管人安排下的第二持有人) 在已故持有人身故後一年內未能成為保單的新受保人，會如何處理？
	保單暫管人安排將被撤銷，保單會於已故持有人（亦為受保人）身故當日被終止，並根據保單條文將身故賠償支付予受益人。

10.	在持有人身故後，或在保單暫管人取得保單擁有權後而保單暫管人安排下的第二持有人達到指定年齡/指定日期*時，保單暫管人或保單暫管人安排下的第二持有人 (視屬何情況而定)是否會自動獲得保單之擁有權?
	不是。保單暫管人或保單暫管人安排下的第二持有人（視屬何情況而定）必須使用指定的申請表向本公司申請更改保單的擁有權，若他/她的更改保單擁有權申請於以下日期之 1 年內獲本公司批准，他／她將取得保單擁有權， (a) 持有人身故當日 (就保單暫管人而言)；或 (b) 指定日期或保單暫管人安排下的第二持有人年滿指定年齡的第一日(就保單暫管人安排下的第二持有人而言)。 *「指定年齡」指保單暫管人安排下的第二持有人可以獲得保單的擁有權的年齡，而必須為 18 歲或以上。「指定日期」指保單暫管人安排下的第二持有人可以獲得保單的擁有權的日期。第二持有人在指定日期當日必須為 18 歲或以上。持有人只可以只可選擇指定年齡或指定日期其中一項 。

11.	保單暫管人有什麼職責?
	保單暫管人須承擔作為保單持有人於保單的所有責任（包括但不限於履行繳付保費的責任）並須受保單的條款及細則約束。保單暫管人有權行使保單暫管人的行政操作，惟他/ 她沒有權力行使包括以下的限制操作： (i) 更改保單的持有人、第二持有人、受保人、第二受保人或受益人； (ii) 更改任何持有人就保單暫管人安排下作出的任何指定或指示； (iii) 於保單下申請、作出指示或行使任何保障選項而可導致保單價值變動，包括但不限於申請保單貸款或部分退保，或提取任何保單價值，惟保單持有人於相關表格中「保單暫管人的行政操作」部分下授予的該等操作則除外； (iv) 申請身故賠償支付辦法或受益人靈活選項，或於該辦法/ 選項下作出指示；及 (v) 轉讓保單。

12.	如果在持有人身故後，保單暫管人因發生「暫管人事件」^而未有取得保單的擁有權，保單擁有權會如何安排?
	安排將會視乎保單暫管人安排下的第二持有人當時之年齡： • 如保單暫管人安排下的第二持有人未滿 18 歲，已故持有人的遺產繼承人將成為保單持有人，保單暫管人安排將即時終止。 • 如保單暫管人安排下的第二持有人已屆 18 歲或以上： o 於任何最早發生的暫管人事件後一年內，如保單暫管人安排下的第二持有人之更改持有人申請獲本公司批准，保單暫管人安排下的第二持有人將獲得保單的擁有權，保單暫管人安排將即時終止;或 o 否則，已故持有人的遺產繼承人將成為保單持有人，保單暫管人安排將即時終止。 ^「暫管人事件」是指以下事件：(i)當本公司得悉保單暫管人身故或他/ 她無法取得或繼續取得保單擁有權；(ii)保單暫管人提供書面確認至本公司表示拒絕取得或繼續取得保單擁有權；(iii)於已故持有人身故後一年內本公司沒有收到保單暫管人提交的更改持有人申請; 或 (iv) 於已故持有人身故後一年內本公司沒有批准保單暫管人提交的更改持有人申請。

13.	如果保單暫管人在持有人身故後已取得保單之擁有權，但他/她在保單暫管人安排下的第二持有人到達指定年齡/指定日期前因發生「暫管人事件」@而未能繼續成為保單暫管人，保單擁有權會如何安排?
	視乎保單暫管人安排下的第二持有人當時之年齡，安排會有所不同： • 如保單暫管人安排下的第二持有人未滿 18 歲，已故持有人的遺產繼承人將成為保單持有人，保單暫管人安排將即時終止。 • 如保單暫管人安排下的第二持有人已屆 18 歲或以上： o 於任何最早發生的暫管人事件後一年內，如保單暫管人安排下的第二持有人之更改持有人申請獲本公司批准，保單暫管人安排下的第二持有人將成為保單持有人，而保單暫管人安排將即時終止;或 o 否則，已故持有人的遺產繼承人將成為保單持有人，保單暫管人安排將即時終止。 @「暫管人事件」是指以下事件：(i)當本公司得悉保單暫管人身故或他/ 她無法取得或繼續取得保單擁有權；或(ii)保單暫管人提供書面確認至本公司表示拒絕取得或繼續取得保單擁有權。

14.	於保單暫管人取得保單的擁有權期間，如本保單發生終止事件（因受保人身故則除外）而終止，例如未能在寬限期內繳交保費，或保單因任何原因被取消，保單利益將會向何人支付？
	• 如保單暫管人安排下的第二持有人於保單終止或取消時年滿 18 歲或以上，他/ 她有權收取因該終止或取消所得之收益（如有） • 如保單暫管人安排下的第二持有人於保單終止或取消時未滿 18 歲，因該終止或取消所得之收益（如有）將支付予以下人士： o 保單暫管人安排下的第二持有人在他/ 她的出生證明書上指名的尚存的父母（必須向本公司提供他/ 她的出生證明書經核證的真實副本以作證明）有權以相等的份額收取該收益，或如果只有一名尚存的父母，則該尚存的父母有權收取該全部收益；或 o 如保單暫管人安排下的第二持有人並無尚存的父母，他/ 她的合法監護人（必須提供符合本公司要求的合法監護人委任的證明）有權收取該全部收益。如有多於一名獲委任的法定監護人（必須向本公司提供符合本公司要求的合法監護人委任的證明），他/ 她的所有法定監護人均有權以相等的份額收取該收益。 持有人須促致保單暫管人通知相關人士保單的終止或取消及根據以上向該人士應付的任何收益。

「未來守護選項」相關	
15.	如在申請指定保單暫管人安排時，持有人選擇了「未來守護選項」，當成為保單暫管人時，保單暫管人應如何行使「未來守護選項」？
	在第 1 個保單年度終結後以及在保單暫管人成為了保單之持有人期間，如基本保單的保費已經全數付清（即基本保單仍然提供保障而無須再支付保費）而持有人在相關申請表中授予保單暫管人行使未來守護選項的權利，保單暫管人可以按自己選擇，透過使用本公司之指定表格作出申請以行使未來守護選項。若該申請獲得批准，保單將根據未來守護選項之條款分拆為 2 張保單。未來守護選項只可在每個保單暫管人安排下行使一次。 當未來守護選項的申請表格推出時，我們會作出進一步的公佈。

16.	於「未來守護選項」下，分拆保單的保單暫管人安排下新的第二持有人必須為保單暫管人安排下現時的第二持有人之兄弟姐妹或子女。就兄弟姐妹而言，是否接受同父異母或同母異父的兄弟姐妹？
	分拆保單的保單暫管人安排下新的第二持有人須符合本公司不時自行酌情決定的資格要求。現時，分拆保單的保單暫管人安排下的第二持有人必須為現有保單暫管人安排下的第二持有人之兄弟姐妹或子女，並在申請指定分拆保單的保單暫管人安排下新的第二持有人時未滿 18 歲。請注意，目前不接受同父異母或同母異父的兄弟姐妹。。

Appendix 1: FAQ of Transitional Owner Arrangement

Eligiibility and application method	
1.	Is Transitional Owner Arrangement a product feature?
	No. Transitional Owner Arrangement is a value-added service, it is not a product feature and does not form part of the policy contract. Future Guard Option is one of the service features under the Transitional Owner Arrangement. The acceptance of any Transitional Owner Arrangement application is at the Company's sole and absolute discretion and which is subject to appliable laws, regulations and the terms and conditions of the Transitional Owner Arrangement (as may be amended by the Company from time to time). The Company reserves the right to withdraw the Transitional Owner Arrangement or change the terms and conditions of the Transitional Owner Arrangement at any time with sole and absolute discretion.

2.	What is the eligibility requirement of Transitional Owner Arrangement?
	Currently, for policies of Wealth Generation and GlobalFlexi Savings Insurance Plan which are issued in Hong Kong with total premiums payable of the policy of at least US$500,000 (or equivalent), are eligible to make application to designate the Transitional Owner Arrangement. Please note that the Transitional Owner Arrangement is not applicable to corporate owned policies.

3.	How can customers apply to designate the Transitional Owner Arrangement?
	Once the policy is issued, the Owner can apply to designate Transitional Owner Arrangement through iChange or through the OPPOSF120 form. Please note that currently, Transitional Owner Arrangement application cannot be submitted together with the policy application. Also, the application to designate the Transitional Owner Arrangement must be signed by the Owner and the proposed Transitional Owner.

4.	Is it necessary for MCV customers to apply for designating Transitional Owner Arrangement in Hong Kong?
	No. However, when the Owner has passed away and the Transitional Owner applies to become the new Owner of the policy or when the Contingent Owner under the Transitional Owner Arrangement applies to become the new Owner of the policy , the prevailing rules related to change of the ownership must be followed (i.e. application for change of ownership must be signed in Hong Kong).

Operation details	
5.	If the policy has designated a Contingent Owner, can it further apply to designate the Transitional Owner Arrangement for the policy?
	Only 1 Contingent Owner can be designated for each policy. If application is made to designate Transitional Owner Arrangement after a Contingent Owner has already been designated under the policy (such Contingent Owner was designated without Transitional Owner Arrangement), the existing Contingent Owner will be replaced by the Contingent Owner designated under the Transitional Owner Arrangement.

6.	After successful designation of the Transitonal Owner Arrangement, will AIA issue any notifications to the Transitional Owner or the Contingent Owner under the Transitonal Owner Arrangement ("Contingent Owner under TOA")?
	No. After successful designation of the Transitonal Owner Arrangement, AIA will only issue notification to the Owner. Please note that the Owner shall be solely responsible to inform both the Transitional Owner and the Contingent Owner under TOA regarding the whole arrangement, the designations made and the terms and conditions of the TOA.

7.	After successful designation of the Transitonal Owner Arrangement, can the Owner still make changes to Owner, Contingent Owner, Insured or Contingent Insured of the Policy?
	Yes, but the designation of Transitional Owner Arrangement will be revoked automatically if there is any change of Owner, Contingent Owner , Insured or Contingent Insured of the Policy.

8.	What is the impact of Transitional Owner Arrangement to Mental Incapacity Option or the Health Impairment Option (if applicable)?
	Once the Company has approved the application for designation of Transitional Owner Arrangement, all designations and instructions made by the policy owner under the Mental Incapacity Option or the Health Impairment Option (as applicable) will be revoked. While the Transitional Owner Arrangement is designated for the policy, no designation or instruction can be made under the Mental Incapacity Option or the Health Impairment Option (as applicable).

9.	If the Owner of the Policy is also the Insured, assuming the Policy has made successful designations for Transitional Owner Arrangement, if the Contingent Insured (who is also the Contingent Owner under TOA) does not become the new Insured of the Policy within 1 year after the death of the Deceased Owner, what will happen?
	The Transitional Owner Arrangement will be revoked, the Policy will be terminated on the date of death of the deceased Owner (also the Insured) and death benefit will be paid to the beneficiary according to the Policy provisions.

10.	After the Owner passes away, or after the Transitional Owner has taken up ownership of the policy and the Contingent Owner under TOA has reached the Specified Age/ Specified Date*, will the Transitional Owner or the Contingent Owner under TOA (as the case maybe) take up ownership of the Policy automatically?
	No. The Transitional Owner or the Contingent Owner under TOA (as the case maybe) has to make application to the Company using the prescribed form to change ownership of the policy, and he/she will only take up ownership of the policy if his/her application for change of ownership has been approved by the Company within 1 year from: (a) the date of death of the Owner (for Transitional Owner); or (b) the Specified Date or the first day the Contingent Owner under TOA attains the Specified Age (for Contingent Owner under TOA). * "Specified Age" means the age of the Contingent Owner under TOA when he/she may take on ownership of the policy. The Specified Age must be age 18 or above. "Specified Date" means the date when the Contingent Owner under TOA may take on ownership of the policy. The Contingent Owner under TOA must be age 18 or above on the Specified Date. The Owner can only designate either the Specified Age or the Specified Date.

11.	What are the roles and responsibilities of the Transitional Owner?
	The Transitional Owner shall assume all obligations of the policy as the owner of the policy (including but not limited to meeting the premium payment obligations) and be bound by and is subject to the terms and conditions of the policy. The Transitional Owner is entitled to exercise the Administrative Actions of Transitional Owner, but he/she is not entitled to exercise the Restricted Actions which include the following: (i) change the Owner, Contingent Owner, Insured, Contingent Insured or Beneficiary of the Policy; (ii) change any of the designations or instructions made by the Owner under the Transitional Owner Arrangement; (iii) apply, make designations or exercise any benefit options under the Policy that would result in change in policy values of the policy including but not limited to apply for policy loan or partial surrender, or withdrawal of any policy values of the Policy, unless such actions are granted by the policy owner under the "Administrative Actions of Transitional Owner" section of the relevant form(s); (iv) apply or make designations under the Death Benefit Settlement Option or Beneficiary Flexi Option; and (v) assign the policy.

12.	If the Transitional Owner did not take up ownership of the Policy due to the occurrence of any of the TO Events^ after the Owner has passed away, what is the arrangement of the ownership of the policy?
	The arrangement will depend on the attained age of the Contingent Owner under TOA: • If the Contingent Owner under TOA is below the age of 18, the successor to the Deceased Owner's estate will become the Owner of the Policy and the TOA shall be terminated with immediate effect. • If the Contingent Owner under TOA has attained the age of 18 or above: o Within 1 year from the earliest occurrence of any of the TO Events, if the Contingent Owner under TOA's Application for Change of Ownership is approved by the Company, the Contingent Owner under TOA will take up ownership of the Policy and the TOA shall be terminated with immediate effect; or o Otherwise, the successor to the Deceased Owner's estate will become the Owner of the Policy and the TOA shall be terminated with immediate effect. ^ "TO Events" refer to the following events: (i) the Company is aware that the Transitional Owner passes away or he/she is incapable of taking up or continuing to take up the ownership of the Policy; (ii) Transitional Owner provides written confirmation to the Company refuses to take up or continue to take up the ownership of the Policy; (iii) the Company has not received Application for Change of Ownership submitted by the Transitional Owner within 1 year from the date of death of the Deceased Owner; or (iv) the Company has not provided approval for the Transitional Owner's Application for Change of Ownership within 1 year from the date of death of the Deceased Owner.

13.	If the Transitional Owner has taken up ownership of the policy after the Owner has passed away, but he/she can no longer continue as the Transitional Owner due to any of the TO Events[@] occurred prior to the Contingent Owner under TOA has reached the Specified Age/ Specified Date as designated by the Owner in the form, what is the arrangement of the ownership of the Policy?
	The arrangement will depend on the attained age of the Contingent Owner under TOA: • If the Contingent Owner under TOA is below the age of 18, the successor to the Deceased Owner's estate will become the Owner of the Policy and the TOA shall be terminated with immediate effect. • If the Contingent Owner under TOA has attained the age of 18 or above: ○ Within 1 year from the earliest occurrence of any of the TO Events, if the Contingent Owner under TOA's Application for Change of Ownership is approved by the Company, the Contingent Owner under TOA will take up ownership of the Policy and the TOA shall be terminated with immediate effect; or ○ Otherwise, the successor to the Deceased Owner's estate will become the Owner of the Policy and the TOA shall be terminated with immediate effect. [@] "TO Events" refer to the following events: (i) the Company is aware that the Transitional Owner passes away or he/she is incapable of taking up or continuing to take up the ownership of the Policy; or (ii) Transitional Owner provides written confirmation to the Company refuses to take up or continue to take up the ownership of the Policy.

14.	During the period the Transitional Owner takes up ownership of the policy, in the event the policy is terminated due to the occurrence of a termination event (except due to the death of Insured) such as failure to pay the premium within the Grace Period, or the policy is cancelled for whatever reason, who will the proceeds be paid to?
	• If the Contingent Owner under TOA is of the age of 18 or above at the time of termination or cancellation of the Policy, he / she shall be entitled to receive the proceeds (if any) from such termination or cancellation. • If the Contingent Owner under TOA is below the age of 18 at the time of termination or cancellation of the policy, the proceeds (if any) from such termination or cancellation shall be paid to the following person(s) as follows: ○ The Contingent Owner under TOA's surviving parents who are named on his / her birth certificate (due proof of a certified true copy of his /her birth certificate must be provided to the Company) shall be entitled to receive the proceeds in equal shares, or if there is only one surviving parent, the surviving parent shall be entitled to receive all of the proceeds; or ○ If there are no surviving parents of the Contingent Owner under TOA, his / her legal guardian (due proof of the appointment of the legal guardian must be provided to the Company's satisfaction) shall be entitled to receive all of the proceeds. If there is more than one legal guardian appointed (due proof of the appointment of the legal guardians must be provided to the Company's satisfaction), all of his / her legal guardians shall be entitled to receive the proceeds in equal shares. The Owner shall procure the Transitional Owner to inform the relevant person(s) of the termination or cancellation of the policy and any proceeds payable to such person(s) as stated above.

Future Guard Option related	
15.	If, when applying to designate the Transitional Owner Arrangement, the Owner has opted for the Future Guard Option, how would the Transtional Owner exercise the Future Guard Option when he/she becomes the Transitional Owner of the policy?
	After the end of the 1st policy year and during the period the Transitional Owner has taken up ownership of the policy, if the basic policy is fully paid up (i.e. the basic policy is providing coverage without any further required premiums) and the Owner has granted the Transitional Owner the right to exercise the Future Guard Option in the relevant form(s), the Transitional Owner can at his/her option make application using the Company's prescribed form to exercise the Future Guard Option. If such application is approved, the policy will split into 2 policies according to the terms of the Future Guard Option. Future Guard Option can only be exercised once per Transitional Owner Arrangement. Further announcements will be made when the application form for Future Guard Option is rolled out.

16.	Under the Future Guard Option, the new contingent owner under TOA of the Split Policy must be a sibling or a child of the current Contingent Owner under TOA. In terms of siblings, are half siblings accepted?
	The new contingent owner under TOA for the Split Policy must meet the Company's eligibility requirements to be determined by the Company at its sole discretion from time to time. Currently, the contingent owner under TOA for the Split Policy must be a sibling or child of the Contingent Owner under TOA of the current policy, and must be under the age of 18 at the time of application to designate the new contingent owner under TOA for the Split Policy. Please note half siblings are not accepted for the time being.