友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	From:	Winnie Fung
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Executives / IVS Executives / Contact Centre	Dept:	Corporate Solutions
Date:	28 October 2025	Total pages:	2 + Appendix

Subject: **(A251081) 2025 Q4 IVS「友得揀」客戶尊屬優惠 [優惠更新 (10 月)]**
2025 Q4 IVS Exclusive Customer Offer [Offer Update (October)]

2025 Q4 IVS「友得揀」客戶尊屬優惠現已更新！**隨著 AIA 自願醫保睿選計劃、「睿選」醫療計劃及「睿選明珠」醫療計劃於 2025 年 10 月 27 日（首個申請日）正式接受申請**，上述新計劃已納入第四季度的推廣活動中。同時，**原有的指定醫療保障計劃優惠亦已獲得提升**。詳情如下：

<table>
<tr><td>推廣期</td><td colspan="2">2025 年 10 月 27 日至 12 月 31 日</td></tr>
<tr><td>更新部分</td><td colspan="2">
<table>
<tr><td>1</td><td>AIA 自願醫保標準計劃#@</td><td rowspan="4">IVS 客戶尊屬優惠比標準優惠多
額外 1 個月保費回贈

<u>最高可達 8 個月保費回贈</u></td></tr>
<tr><td>2</td><td>AIA 自願醫保靈活計劃#@</td></tr>
<tr><td>3</td><td>AIA 自願醫保尊耀計劃#@</td></tr>
<tr><td>4</td><td>「尊耀」醫療計劃^@ /
「尊耀明珠」醫療計劃@</td></tr>
<tr><td>5</td><td>AIA 自願醫保睿選計劃#@</td><td rowspan="2">IVS 客戶尊屬優惠比標準優惠多
額外 1 個月保費回贈

<u>最高可達 9 個月保費回贈</u></td></tr>
<tr><td>6</td><td>「睿選」醫療計劃^@ /
「睿選明珠」醫療計劃@</td></tr>
</table>
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。

備註：所有其他優惠詳情則<u>維持不變</u>，敬請參閱以下宣傳單張</td></tr>
<tr><td>宣傳單張版本
及其他資料</td><td>

繁體中文版本：連結
英文版本：連結
簡體中文版本：連結</td><td>有關 IVS 客戶最新尊屬優惠與標準優惠之比較，請參閱 附件 1 – 產品優惠比較一覽表（只供內部參考）</td></tr>
<tr><td>重要提示</td><td colspan="2">財務策劃顧問不應以此推廣活動之優惠作誘因以促使客戶參加友邦強積金 / 作出供款 / 轉移強積金權益至友邦強積金 / 保留強積金賬戶。</td></tr>
</table>

如有任何查詢，請使用 iEngage/PES Chatbot 或與 IVS 團隊聯絡。

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
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2025 Q4 IVS Exclusive Customer Offer **has been updated! Following the launch of AIA Voluntary Health Insurance SelectWise Scheme, SelectWise Medical Plan and SelectWise Pearl Medical Plan on 27 October 2025 (first application date),** the above new products have been included to the fourth-quarter promotion campaign. In addition, **the original offer of the Specified Medical Insurance Plans in this quarter are also being uplifted.** Details are as follows:

<table>
<tr><td>Promotion Period</td><td colspan="2">27 October - 31 December 2025</td></tr>
<tr><td>Update</td><td colspan="2">
<table>
<tr><td>1</td><td>AIA VHIS Standard Scheme#@</td><td rowspan="4">IVS Exclusive Customer Offer: Enjoy an additional 1-month premium refund compared to the public offer

<u>Up to
8-month premium refund in total</u></td></tr>
<tr><td>2</td><td>AIA VHIS Flexi Scheme#@</td></tr>
<tr><td>3</td><td>AIA VHIS Privilege Ultra Scheme#@</td></tr>
<tr><td>4</td><td>Privilege Ultra Medical Plan^@ / Privilege Ultra Pearl Medical Plan@</td></tr>
<tr><td>5</td><td>AIA Voluntary Health Insurance SelectWise Scheme#@</td><td rowspan="2">IVS Exclusive Customer Offer: Enjoy an additional 1-month premium refund compared to the public offer

<u>Up to
9-month premium refund in total</u></td></tr>
<tr><td>6</td><td>SelectWise Medical Plan^@ / SelectWise Pearl Medical Plan@</td></tr>
</table>
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.

Remarks: All other Promotion Offers <u>remain unchanged</u>. For details, please refer to the promotion leaflet below</td></tr>
<tr><td>Promotion Leaflet Version and Other Information</td><td>

Traditional Chinese Version: LINK
English Version: LINK
Simplified Chinese Version: LINK</td><td>For comparison of the latest IVS Exclusive Customer Offer and the public offer, please refer to Appendix 1 - Product Offer Comparison Table (For internal use only)</td></tr>
<tr><td>Important Note</td><td colspan="2">Financial planners should not use this promotional campaign offer as the incentive for encouraging client to join AIA MPF Scheme / make contribution/ transfer MPF benefits to AIA MPF Scheme/ retain AIA MPF account.</td></tr>
</table>

Should you have any question, please enquire by using iChat in iEngage/PES, or contact our IVS Team for enquiry.

Yours faithfully,

Winnie Fung
Head of Individual Voluntary Solutions
CS – Individual Voluntary Solutions

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附件 1：產品優惠比較一覽表

類別	產品	IVS 優惠 Vs 標準優惠 是否可享更高回贈
醫療保障	AIA 自願醫保標準計劃#@ AIA 自願醫保靈活計劃#@ AIA 自願醫保尊耀計劃#@ 「尊耀」醫療計劃@^ 「尊耀明珠」醫療計劃@ AIA 自願醫保睿選計劃#@ 「睿選」醫療計劃^@ 「睿選明珠」醫療計劃@	✓ +1 個月保費回贈
儲蓄保險	「盈御多元貨幣計劃 3」*■~	✓ +2% 保費回贈
	環宇盈活儲蓄保險計劃*µ~	✓ +2% 保費回贈
	AIA 延期年金計劃 2*+♦	✗

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。
* 只可以基本計劃形式投保。
¯ 只可以附加契約形式投保。
+ 只適用於香港。
^ 只適用於澳門。
■ 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，請參閱宣傳單張內之條款及細則 12 及 13 有關其他貨幣適用之保費金額。
µ 適用於以下貨幣(即美元、港元、澳門幣(只適用於澳門繕發的保單))。
♦ 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。

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Appendix 1：Product Offer Comparison Table

Category	Products	IVS Offer Vs Standard Offer Is it better?
Medical Protection	AIA Voluntary Health Insurance Standard Scheme#@ AIA Voluntary Health Insurance Flexi Scheme#@ AIA Voluntary Health Insurance Privilege Ultra Scheme#@ Privilege Ultra Medical Plan@^ Privilege Ultra Pearl Medical Plan@ AIA Voluntary Health Insurance SelectWise Scheme#@ SelectWise Medical Plan^@ SelectWise Pearl Medical Plan@	✓ +1 Month Premium Refund
Savings Insurance	Global PowerMulti-Currency Plan 3*■~	✓ +2 % Premium Refund
	GlobalFlexi Savings Insurance Plan*µ~	✓ +2 % Premium Refund
	AIA Deferred Annuity Plan 2*+♦	✗

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.
* Can only be purchased as a basic plan.
_ Can only be purchased as a rider.
+ Available in Hong Kong only.
^ Available in Macau only.
■ 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$, please refer to 12 and 13 under Terms & Conditions in the promotion leaflet for the applicable premium amount in other currencies.
µ Applicable to the following currencies available for policies, i.e. US dollar (US$), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau).
♦ 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.

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