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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 / Ms. Amy Chan / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	4 pages + enclosure
Date:	26 November, 2025		

Subject: **A251131** **「愛伴航」保險計劃 2 系列及「簡繳•愛伴航」保險計劃之產品常見問題**
Product FAQ on On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan

承蒙營業同事的支持，「愛伴航」保險計劃 2 系列 (OYS2) 及「簡繳•愛伴航」保險計劃 (EOYS) 自推出以來反應熱烈。當中，我們收到了不少查詢期望了解更多兩種產品定位之分別。其實，兩種產品的目標客戶不盡相同，OYS2 主要針對希望獲得更廣泛危疾保障的客戶，涵蓋較多受保疾病及提供較多賠償次數；而 EOYS 則為追求以相宜保費獲取更高危疾槓桿比率的客戶提供基本危疾保障。

為協助同事更有效地向客戶提供合適的產品，我們亦根據兩款產品的特點及合適之客戶作出以下總結。

「愛伴航」保險計劃 2 系列 (OYS2)

提供廣泛危疾保障（包括早期危疾賠償、深切治療保障、10X 多重危疾賠償及持續癌症現金選項等），總危疾賠償額高達 1,100%原有保額

合適客戶：

- 願意接受 OYS2 的保費水平，以換取較廣泛危疾保障
- **年齡為 30 歲或以下的受保人**佔整體保單數目近 **70%***
    - 為子女選擇危疾保障之父母 (0-17 歲的受保人佔整體保單數目 **45%***)
    - 首次購買危疾保障的年輕人 (18-30 歲的受保人佔整體保單數目 **23%***)

「簡繳•愛伴航」保險計劃 (EOYS)

以相宜保費提供更高危疾槓桿比率，身故應付的最高賠償總額可為原有保額的 140%，而總危疾賠償額高達 280%原有保額

合適客戶：

- 重視保費負擔水平，並追求**較高槓桿比例**之客戶
- 有更大財務負擔或保障額需要之客戶，或為退休前的盛年時期作危疾保障準備之客戶
    - **年齡為 30 歲以上的受保人**佔整體保單數目 **61%***
    - **年齡為 40 歲以上的受保人**佔整體保單數目 **30%***

* 以上數字乃根據由 2025 年 9 月 23 日起至 2025 年 10 月 18 日，本公司接獲「愛伴航」保險計劃 2 及「簡繳•愛伴航」保險計劃的已遞交申請

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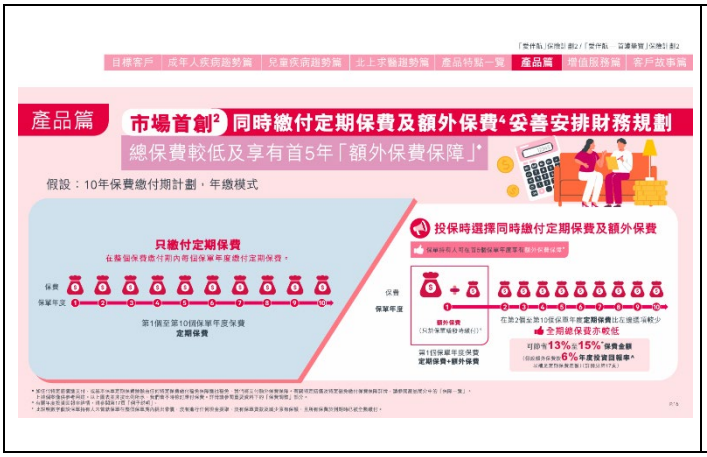
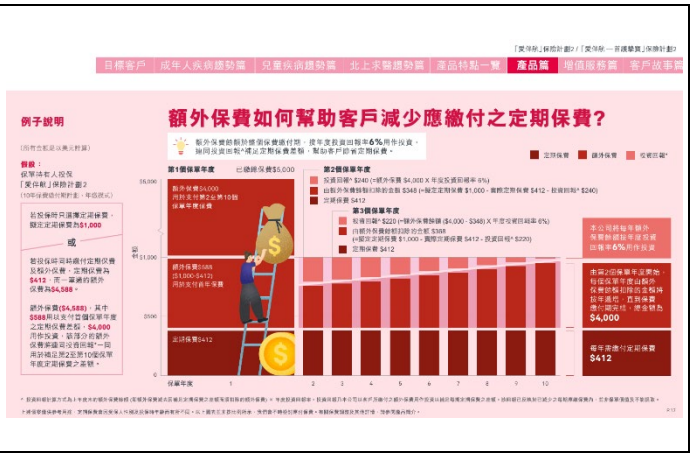
此外，就近日有關兩種產品之查詢，我們特意整合了 OYS2 及 EOYS 的產品常見問題，以及升級保障轉換之安排，務求助財務策劃顧問團隊進一步了解產品的箇中細節。詳情請參閱附件。

而為使大家更容易理解 OYS2 額外保費之運作，以及額外保費如何幫助客戶減少應繳付之定期保費，我們亦更新了 OYS2 之產品精明包。 閣下 可點擊此連結，或查閱產品資料庫，以參閱更新後的 OYS2 產品精明包。





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Thanks to the support from our colleagues, On Your Side Insurance Plan 2 Series (OYS2) and Essence – On Your Side Insurance Plan (EOYS) have received enthusiastic responses since the launch. We received some inquiries on the differences of product positioning between the two products. The target segment of two products are different, where OYS2 is designed for customer who seeks extensive critical illness coverage with more covered illnesses and higher number of claims, whereas EOYS aims to provide essential coverage with higher leverage ratio at a more affordable premium.

To help our Financial Planners recommend the most suitable product to customer effectively, we have summarized the key features and target segment for the two products.

On Your Side Insurance Plan 2 Series (OYS2)

Offer extensive critical illness protection (including Early Stage Critical Illness Benefit, ICU Protection Benefit, 10X Multiple Critical Illness Benefit and Continuous Cancer Income Option), the maximum total benefits is up to 1,100% of the Initial Sum Assured

Best suit for:

- Customers who are willing to accept the premium level of OYS2 in exchange for extensive critical illness protection
- **Insured aged 30 or below** accounted for nearly **70%*** of the total number of policy
  - Parents who purchased critical illness protection for their children (insured at age 0-17 accounted for **45%*** of the total number of policy)
  - Young individuals who purchased critical illness protection insurance for first time (insured at age 18-30 accounted for **23%*** of total number of policy)

Essence – On Your Side Insurance Plan (EOYS)

Offer higher leverage ratio at affordable premium. The maximum total benefit upon death is up to 140% of the Initial Sum Assured and the maximum total benefit for critical illness is up to 280% of the Initial Sum Assured

Best suit for:

- Customers who value premium affordability and aim for **higher leverage ratio**
- Customers with greater financial burdens or targeted protection needs, or those who hope to build up the critical illness protection during their prime age before retirement
  - **Insured aged 30 above** accounted for **61%*** of total number of policy
  - **Insured aged 40 above** accounted for **30%*** of total number of policy

* The figures above are based on the submitted applications for OYS2 and EOYS received by the company from Sep 23, 2025 to Oct 18, 2025

In addition, regarding to the recent enquires of both products, we have specially prepared a product FAQ for OYS2 and EOYS and the arrangement of Coverage Booster conversion to better assist you understand the details of products. Kindly refer to attached appendix.

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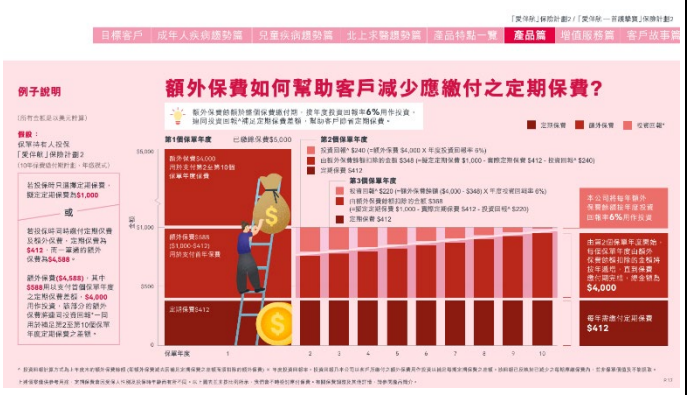
To facilitate better understanding of the operation of the OYS2 top-up premium and how it helps customers reduce the regular premium payable, we have updated the OYS2 Smart Kit. You can click on this link (The Smart Kit is available in Traditional Chinese and Simplified Chinese only), or refer to the Product Library, to view the updated OYS2 Smart Kit.





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Please convey the above message to your fellow agents. Thank you for your attention. Should you have any queries, please enquire by using Chatbot in iEngage/ PES.

Best regards,

Toby Wong
Head of Products

附件一:「愛伴航」保險計劃 2 系列及「簡繳•愛伴航」保險計劃之產品常見問題

「愛伴航」保險計劃 2 系列 (OYS2)

額外保費	
1.	**已繳付的額外保費可以作現金提取嗎?**
	不可以。已繳額外保費已構成保單價值的一部份，並不等同積存於現金儲備金戶口(FPDA)內的超額付款。任何現金提取將等同於部份退保，而保單的原有保額以及保單價值亦會相應減少。
2.	**電子保費現金券(ePremium Coupon)可用於繳付額外保費嗎?**
	可以。以電子保費現金券扣減保費的最高金額為保單的年度化保費(ANP)的 10%，而年度化保費的計算為 「**定期保費 的 100%+ 額外保費的 10%**」。 例子 定期保費：620 美元 額外保費：4,380 美元 年度化保費：620 + (4,380 x 10%) = 1,058 美元 電子保費現金券可扣減之保費金額不超過 **106^**美元 ^以上例子並未顯示實際可扣減之保費金額，實際可扣減之保費金額視乎客人持有之有效電子保費現金券數目及其價值及保單之年度化保費而有所不同，並受限於相關條款及細則。 註: OYS2 只適用於 HK$500(US$63)及 HK$10,000(US$1,250)的電子保費現金券。有關電子保費現金券的最新條款及細則，請按此。
3.	**額外保費有佣金嗎? Extra 10 適用於額外保費嗎?**
	有，額外保費部份設有 5% FYC。 Extra 10 則只適用於定期保費，而非額外保費。
4.	**如客戶於首五個保單年度獲支付額外保費保障，佣金會受影響嗎?**
	不會，額外保費保障為額外賠償，而非保費回贈。因此，佣金並不會因保單支付額外保費保障而受影響。
5.	**額外保費會影響 persistency 嗎?**
	額外保費部份不會影響 persistency。

持續癌症現金選項	
1.	**客戶可否於上一次癌症確診兩年後，才行使持續癌症現金選項?**
	可以。於上一次癌症確診並就癌症支付嚴重疾病賠償或 10X 多重危疾賠償一年後，如受保人仍然罹患癌症，及正接受積極治療（除非該癌症被註冊專科醫生確定為末期癌症），便可行使持續癌症現金選項。積極治療是指整個針對該癌症的手術、電療、化療、標靶治療或以上之治療組合（不包括激素治療），而該治療為醫療所需。 請注意：

- 一旦已就持續癌症現金選項支付賠償，保單下之 10X 多重危疾賠償則不會再為**任何癌症**提供賠償，但 10X 多重危疾賠償仍會為心臟病、中風、亞爾茲默氏病 / 不可還原之器質性腦退化疾病及柏金遜症提供保障。
- 就持續癌症現金選項而言，我們將每月支付相等於原有保額的 5%的現金收入，最長 100 個月或直至受保人 85 歲（以較先者為準）。

有關持續癌症現金選項詳情，請參閱產品資料冊（Memo Ref: A250923）。

2. 就癌症而言，保單下的嚴重疾病賠償、持續癌症現金選項及持續癌症現金選項的最高賠償金額為多少?

就癌症而言（於嚴重疾病賠償、持續癌症現金選項及 10X 多重危疾賠償下），總賠償額不能超過原有保額的 **600%**。

例子一

如嚴重疾病賠償已就癌症支付相等於 100%原有保額，於一年等候期後*，客戶可選擇於持續癌症現金選項下每月收取原有保額的 5%的現金，最多 100 個月（合共 500%）。

嚴重疾病賠償		持續癌症現金選項		總賠償
100%	+	500% (5% x 100 個月)	=	600%

例子二

如嚴重疾病賠償及 10X 多重危疾賠償已先後就兩次癌症分別支付相等於 100%原有保額，於上一次癌症的一年等候期後*，客戶可選擇於持續癌症現金選項下每月收取原有保額的 5%的現金，最多 80 個月（合共 400%）。

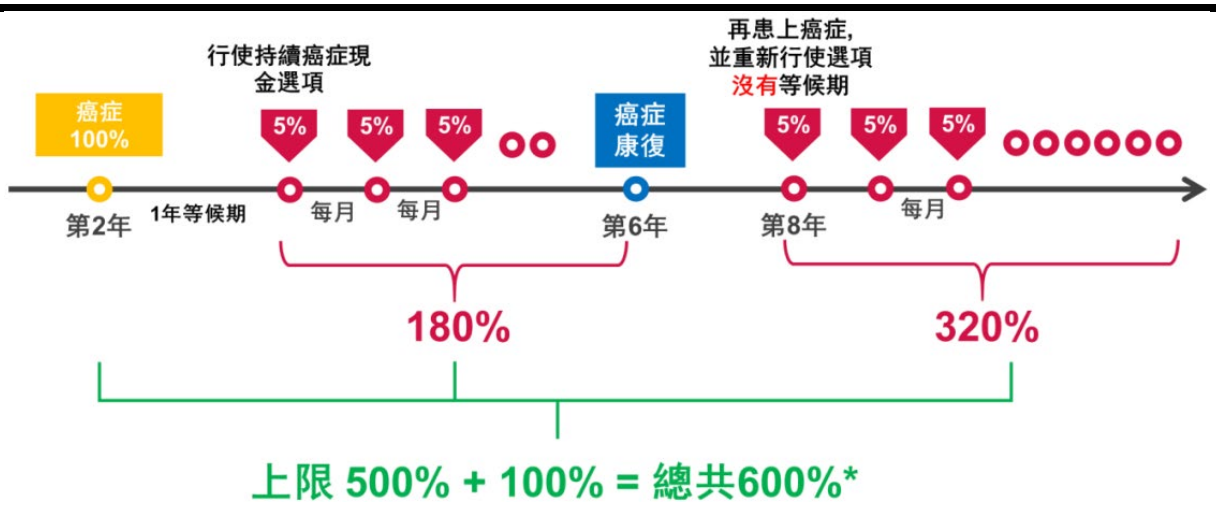
嚴重疾病賠償		10X 多重危疾賠償		持續癌症現金選項		總賠償
100%	+	100%	+	400% (5% x 80 個月)	=	600%

*受保人須於 85 歲或以前仍然罹患癌症，及於其後確診該癌症起計生存超過 15 日，及須每 6 個月向我們提供由註冊專科醫生發出的報告證明，包括(i) 於報告當日正罹患癌症；及(ii)受保人就該癌症正接受積極治療（如已就該癌症提供由註冊專科醫生發出的末期癌症證明除外）。

3. 假如於持續癌症現金選項下之每月現金賠償因癌症康復或停止積極治療而終止，且就持續癌症現金選項已付賠償的總額並未達上限 500%原有保額，受保人之後再患上癌症及接受積極治療，可重新行使持續癌症現金選項以索償餘下賠償嗎?

可以，受保人只要符合條件及提交證明，就可隨時重新行使持續癌症現金選項以獲得賠償，且沒有等待期。

例子：



*癌症最高可支付賠償總額為 600%原有保額

父母 / 配偶身故豁免繳付保費保障	
1.	**客戶於投保時需要填寫什麼資料，保單方可享有父母身故豁免繳付保費保障或配偶身故豁免繳付保費保障?**
	客戶於投保時提供第二持有人或受益人之性別、出生日期及身份證/護照號碼，而無需提供父母或配偶之健康證明。
2.	**當申請更改保單第二持有人時，保單持有人及新指定的第二持有人需要一同親自遞交申請嗎?**
	更改第二持有人的申請表格必需由保單持有人填妥，並親自遞交到本公司在保單簽發之地點的客戶服務中心，而新指定的第二持有人則無需親自遞交。

其他	
1.	**就受保疾病而言，如何計算最高個人限額 (per life maximum)?**
	即使同一受保人受保於多張由本公司繕發的危疾保單，當就同一疾病 / 狀況支付賠償時，於所有保單下就同一受保人的應支付賠償總和不得超過該疾病 / 狀況的最高個人限額。 例子： 如受保人同時受保於 OYS (原有保額: 200,000 美元) 及 OYS2 (原有保額: 200,000 美元) 的保單，當不幸確診原位癌時，兩份保單下就原位癌所支付的總預支賠償不得超過其個人最高限額，即 50,000 美元。
2.	**就兒童成長保障下的兒童疾病而言，該如何進行索償？**
	如需就兒童成長保障下的兒童疾病進行索償，除根據兒童疾病定義提供所需文件外，請同時遞交危疾 - 天使綜合症 / 專注力不足過度活躍症 / 大理石骨病 / 嚴重腦癇症 / 妥瑞症（兒童疾病）之醫生報告。

「簡繳•愛伴航」保險計劃 (EOYS)

額外升級保障	
1.	**盛年危疾額外升級保障適用於哪些賠償?**
	盛年危疾額外升級保障於指定時段^適用於嚴重疾病賠償、非嚴重疾病賠償或三大危疾守護賠償。EOYS 保單下的危疾賠償最高可達原有保額的 280% (包括盛年危疾額外升級保障)。 ^由保單生效日至 (i) 受保人 70 歲生日時或緊隨之保單週年日的前一日，或 (ii)第 10 個保單年度完結時為止（以較後者為準）

其他

1. 如何比較「愛伴航」保險計劃 2 (OYS2) 及「簡繳•愛伴航」保險計劃 (EOYS) ?

如上文所述，OYS2 與 EOYS 的目標客戶不盡相同。

OYS2 主要針對希望獲得更廣泛危疾保障的客戶，涵蓋較多受保疾病及提供較多賠償次數，並主要針對較年輕的受保人；而 EOYS 則為追求以相宜保費獲取更高危疾槓桿比率的客戶提供基本危疾保障，主要針對 40 歲以上及退休年齡前，或有更大財務負擔或保障額需要的受保人。

EOYS 設有高達 40%原有保額作為盛年危疾額外升級保障，保障至受保人 70 歲生日時或緊隨之保單週年日或第十個保單年度完結（以較後者為準），其保障年期相對較 OYS2 的升級保障長。故此，在保費比較的角度會以 OYS2 與 EOYS 投保額比例為 1.4:1 作考量。

從下面的保費比較可以見到，縱然 EOYS 的保費於 0 歲及 40 歲均大約為 OYS2 的 70%，但於 0 歲時，OYS2 與 EOYS 每年保費實際相差金額只為 373 美元。此較低的差距會令提供更廣泛危疾保障的 OYS2 更受歡迎；於 40 歲時，每年保費實際相差金額已為 1,446 美元，遠較 0 歲時高。而由於對危疾槓桿比率需求會因年齡而變得重要，相較之下 EOYS 的保費水平會更受接納。

保費比較（非吸煙, 男性, 保費繳付期 = 25 年, OYS2（沒有額外保費）投保額: 140,000 美元, EOYS 投保額: 100,000 美元,標準保費）

投保時年齡	OYS2 每年保費 (美元)	EOYS 每年保費 (美元)	差額(美元)	EOYS / OYS2 (%)
0	1,603.00	1,230.00	373.00	77%
40	5,023.20	3,577.00	1,446.20	71%

有關 OYS2 與 EOYS 產品詳細特點及保費之詳細比較，可參閱產品資料冊 (Memo Ref: A250923) 。

重要事項

- 由於 OYS2 及 EOYS 的產品特點及保障範圍並不相同，因此不應單以保費作直接比較。
- 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負擔能力。
- 若客戶詢問相關問題或提及相關情況時，必須清晰向客戶說明保費之差異是基於產品保障項目有所不同。
- 當客戶有心儀產品時，財務策劃顧問必須根據產品簡介及銷售文件講解所有產品資訊，包括其主要產品風險及不保事項等。

以上資料為兩款產品之保費概念，僅供參考，不應用作為銷售用途。如有誤導之銷售行為，經證實的違規行為將受到市場操行委員會(MCC)處罰。此文件不得作銷售面談或說明或其他相類似之用途。

2. 當比較「愛伴航」保險計劃 2 (OYS2) 及「簡繳•愛伴航」保險計劃 (EOYS)時，該怎樣建立建議書?

如上文所述，OYS2 與 EOYS 的目標客戶不盡相同。惟為方便向客戶展示 OYS2 與 EOYS 保障額及保費的分別，請參照下列演示：

保障額

如需展示 OYS2 與 EOYS 的保障額分別，可以以相同投保額建立 EOYS 及 OYS2 的建議書。於此情況下，EOYS 及 OYS2 的保費水平相若，而由於 EOYS 設有高達 40%原有保額作為盛年危疾額外升級保障至受保人 70 歲生日時或緊隨之保單週年日或第十個保單年度完結（以較後者為準），所以其危疾保障額於此前會較 OYS2 為高。而如於保單下未曾就盛年危疾額外升級保障作出賠償，身故賠償額(包括身故賠償及終身身故額外升級保障)亦會較 OYS2 為高。

以 40 歲非吸煙女性(香港受保人)，25 年繳費為例：

「愛伴航」保險計劃 2 (OYS2)

保障項目	投保時保額	投保時 年繳保費	保費供款年期	保障年期
AIA 健康系列：「愛伴航」保險計劃 2（25 年繳費）#	100,000	3,678.00	25	終身
升級保障（首十年）	35,000	0.00	不適用	10

年齡	保單年度終結	繳付保費總額	退保發還金額			嚴重疾病賠償 / 身故賠償額		
			保證金額 (A)	非保證終期分紅 (B)	總額 (A)+(B)	保證金額 (C)	非保證終期分紅 (D)	總額 (C)+(D)
50	10	36,780	4,455	90	4,545	135,000	120	135,120
60	20	73,560	29,859	300	30,159	100,000	370	100,370
70	30	91,950	51,478	66,730	118,208	100,000	76,150	176,150
80	40	91,950	62,323	92,960	155,283	100,000	102,000	202,000

「簡繳．愛伴航」保險計劃 (EOYS)

保障項目	投保時保額	投保時 年繳保費	保費供款年期	保障年期
AIA 健康系列：「簡繳•愛伴航」保險計劃（25 年繳費）#	100,000	3,656.00	25	終身
盛年危疾額外升級保障	40,000	0.00	不適用	30
終身身故額外升級保障	40,000	0.00	不適用	終身

年齡	保單年度終結	繳付保費總額	退保發還金額			嚴重疾病賠償		
			保證金額 (A)	非保證終期分紅 (B)	總額 (A)+(B)	保證金額 (C)	非保證終期分紅 (D)	總額 (C)+(D)
50	10	36,560	2,228	2,360	4,588	140,000	3,190	143,190
60	20	73,120	14,930	16,410	31,340	140,000	20,320	160,320
70	30	91,400	25,739	95,730	121,469	140,000	109,240	249,240
80	40	91,400	49,281	155,290	204,571	100,000	163,790	263,790

由於 EOYS 設有高達 40%原有保額作為額外升級保障，於計算額外升級保障後，危疾保障額於全年度均高於或相等於 OYS2

保費

如需展示 OYS2 及 EOYS 的保費分別，需留意 EOYS 設有高達 40%原有保額作為盛年危疾額外升級保障，保障至受保人 70 歲生日時或緊隨之保單週年日或第十個保單年度完結（以較後者為準），其保障年期相對較 OYS2 的升級保障長。當建立建議書時，OYS2 的投保額應為 EOYS 的 1.4 倍，以包括 EOYS 的盛年危疾額外升級保障，以作保費比較。

以 40 歲非吸煙女性(香港受保人) ，25 年繳費為例：

「愛伴航」保險計劃 2 (OYS2)

保障項目	投保時保額	投保時年繳保費	保費供款年期	保障年期
AIA 健康系列：「愛伴航」保險計劃 2 (25 年繳費) #	140,000	5,135.20	25	終身
升級保障 (首十年)	49,000	0.00	不適用	10

年齡	保單年度終結	繳付保費總額	退保發還金額 保證金額 (A)	退保發還金額 非保證終期分紅 (B)	退保發還金額 總額 (A)+(B)	嚴重疾病賠償 / 身故賠償額 保證金額 (C)	嚴重疾病賠償 / 身故賠償額 非保證終期分紅 (D)	嚴重疾病賠償 / 身故賠償額 總額 (C)+(D)
50	10	51,352	6,237	126	6,363	189,000	168	189,168
60	20	102,704	41,803	420	42,223	140,000	518	140,518
70	30	128,380	72,069	93,422	165,491	140,000	106,610	246,610
80	40	128,380	103,489	180,474	283,963	140,000	190,358	330,358

⋮

「簡繳 · 愛伴航」保險計劃 (EOYS)

保障項目	投保時保額	投保時年繳保費	保費供款年期	保障年期
AIA 健康系列：「簡繳 • 愛伴航」保險計劃 (25 年繳費) #	100,000	3,656.00	25	終身
盛年危疾額外升級保障	40,000	0.00	不適用	30
終身身故額外升級保障	40,000	0.00	不適用	終身

140,000

EOYS 的保費 = 71% OYS2 的保費

年齡	保單年度終結	繳付保費總額	退保發還金額 保證金額 (A)	退保發還金額 非保證終期分紅 (B)	退保發還金額 總額 (A)+(B)	嚴重疾病賠償 保證金額 (C)	嚴重疾病賠償 非保證終期分紅 (D)	嚴重疾病賠償 總額 (C)+(D)
50	10	36,560	2,228	2,360	4,588	140,000	3,190	143,190
60	20	73,120	14,930	16,410	31,340	140,000	20,320	160,320
70	30	91,400	25,739	95,730	121,469	140,000	109,240	249,240
80	40	91,400	49,281	155,290	204,571	100,000	163,790	263,790

⋮

重要事項

- 由於 OYS2 及 EOYS 的產品特點及保障範圍並不相同，因此不應單以保費作直接比較。
- 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負擔能力。
- 若客戶詢問相關問題或提及相關情況時，必須清晰向客戶說明保費之差異是基於產品保障項目有所不同。
- 當客戶有心儀產品時，財務策劃顧問必須根據產品簡介及銷售文件講解所有產品資訊，包括其主要產品風險及不保事項等。

以上資料為兩款產品之保費概念，僅供參考，不應用作為銷售用途。如有誤導之銷售行為，經證實的違規行為將受到市場操行委員會(MCC)處罰。此文件不得作銷售面談或說明或其他相類似之用途。

3. 「愛伴航」保險計劃 2 (OYS2)及「簡繳•愛伴航」保險計劃 (EOYS) 設有原狀危疾條款(Grandfathered Critical Illness Clause) 嗎?

有，OYS2 及 EOYS 均設原狀危疾條款。

當受保人同時受保於 (i)本公司 2011 年 12 月 31 日以前所簽發的危疾保單或附加契約^ (「舊計劃」)；及(ii) OYS2 或 EOYS 保單，原狀危疾條款將適用於危疾賠償。當舊計劃的危疾定義較為廣泛時，舊計劃的危疾定義可取代 OYS2 或 EOYS 保單內的危疾定義。

	請注意，原狀危疾條款只適用於危疾賠償，並**不適用**於危疾賠償以外之賠償(包括但不限於早期危疾賠償、嚴重兒童疾病賠償、10X 多重危疾賠償及三大危疾守護賠償等)。 ^癌症保障計劃、Supplementary AIA Female Health Contract(3000B) 、女性癌症附加契約(1990B)、女性癌症附加契約(1904B)及女性癌症附加契約(1904B)除外。
4.	**有些疾病並非友邦危疾產品的涵蓋範圍之內，是否意味著產品在市場上的競爭力有所不足?**
	不是。市面上的危疾產品選擇繁多，受保疾病越多不一定代表保障越廣泛。客戶於選擇危疾產品時，不應單從受保疾病的數目而判斷該危疾產品是否適合自己。 就近日網上有關腦動靜脈畸形(Cerebral Arteriovenous Malformation) 的討論為例，雖然此疾病受保於部份保險公司，而非友邦，但值得留意的是： • 部份保險公司就「腦動靜脈畸形外科手術」提供少於原有保額 100%的賠償，而此疾病並非常見疾病 • 受保人必需進行經顱骨切開手術或經伽瑪刀放射手術，方符合該危疾定義 • 隨著現今醫療科技進步，開顱手術或經伽瑪刀放射手術並非唯一治療方法，而微創治療均不符合索償條件
5.	**我可以從哪裡快速查閱危疾產品的摘要?**
	為進一步支援同事快速查閱危疾產品的產品特點、常見理賠疾病的定義，及所需理賠文件，我們已特意整合了友邦危疾產品資訊成「危疾產品摘要」並上載至產品資料庫。位置如下: *產品資料庫* > *常用資料* > *產品特點 – 適用產品列表* > *危疾產品摘要 20251010*
6.	**我可以從哪裡查閱危疾產品的市場資訊?**
	如同事需要查閱危疾產品的市場資訊，可參閱產品資料庫內之「市場資訊」。 位置如下: *產品資料庫* > *市場資訊*

附件二:升級保障轉換之安排

受限於友邦當時可供的產品及轉換權的現行規則和規定，以下表格內的危疾產品之升級保障可讓客戶於升級保障轉換期期滿前作轉換。

現時以下產品可供升級保障轉換至的新基本保單。請注意，所提供的產品選擇由本公司決定，並可能不時出作更改。

- 泰然安心保 2 (ECP2)
- 「愛伴航」保險計劃 2 (OYS2)
- 「簡繳•愛伴航」保險計劃 (EOYS)

升級保障轉換之簡易核保或無須健康申報安排

如原有基本保單**未曾**作出任何預支賠償

由	至					
附有可轉換升級保障的基本計劃	「泰然安心保」2 (ECP2)		「愛伴航」保險計劃 2 (OYS2)		「簡繳•愛伴航」保險計劃 (EOYS)	
	簡易核保	無須健康申報	簡易核保	無須健康申報	簡易核保	無須健康申報
• 加裕倍安保 / 加裕倍安保 (加強版) (PE/PEP) • 加裕智倍保 / 加裕智倍保 2 / 加裕智倍保 3 (PEU/PEU2/PEU3) • 多重智倍保 (SEU)		✔	✔		✔	
• 「愛伴航」/「愛伴航」保險計劃 2 系列 (OYS/OYS2)		✔	✔		✔	

如原有基本保單**曾作出**任何預支賠償

由	至					
附有可轉換升級保障的基本計劃	「泰然安心保」2 (ECP2)		「愛伴航」保險計劃 2 (OYS2)		「簡繳•愛伴航」保險計劃 (EOYS)	
	簡易核保	無須健康申報	簡易核保	無須健康申報	簡易核保	無須健康申報
• 加裕倍安保 / 加裕倍安保 (加強版) (PE/PEP) • 加裕智倍保 / 加裕智倍保 2 / 加裕智倍保 3 (PEU/PEU2/PEU3) • 多重智倍保 (SEU)		✔	不接受轉換		不接受轉換	
• 「愛伴航」/「愛伴航」保險計劃 2 系列 (OYS/OYS2)		✔	✔			

請注意，為符合簡易核保或無須健康申報的資格，轉換後新基本保單的保額（包括升級保障保額）**不得高於**轉換前升級保障的保額。

如客戶希望轉換至**較高保額**的新基本保單或因過往索償而**不符合簡易核保或無須健康申報的資格**，將需進行**正常核保**程序。

其他升級保障轉換規則

- 升級保障之轉換權只適用於保單繕發時受保人的(a)體檢評級 MR"D"或以下；及 (b)職業評級低於 7.5 per mil 的保單。
- 於轉換升級保障時，不可與其他保單的升級保障、定期保險或定期保險(連危疾保障)合併計算餘額以轉換至新保單
- 所提供的產品選擇由本公司決定，並可能不時出作更改
- 在更改保單申請表(Request for Change Form)上的甲部"其他"，於空格內 請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。 保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"
- 體檢要求及財務核保要求須跟隨核保規則內列明的要求
- 轉換後新基本計劃若核保後須更改醫療評級或加入不保事項應重新考慮應否將升級保障轉換
- 就新受保的疾病、限額及保障(包括但不限於 ECP2「男性癌症賠償」、OYS2「升級保障」及 EOYS「額外升級保障」)而言：
    - 設有 90 日的等候期
    - 轉換後新基本計劃保單生效前已存在的狀況將不獲受保
- (適用於 OYS2) 就父母/配偶身故豁免繳付保費保障而言：
    - 設有 2 年的等候期
    - 須符合有關年齡之條件
- 其他跟隨現行轉換規則

簡易核保所需文件

- 壽險及人身意外保險投保申請書 (OPUAIF00 / OPMCUF13)
- RFC 表格(OPPOSF04)
- 建議書 (PGS)
- FNA
- 危疾簡易核保表格 (OPUAIF04)
- 最高個人賠償限額聲明書(OPMCUF39) (只適用於澳門)，如轉換至 EOYS 則不需要此聲明書

附件三: 內部產品定位

如上述所述，30 歲以下的客戶群的經濟壓力較少，對保費的負擔能力較高，可考慮購買保障廣泛的「愛伴航」保險計劃 2(OYS2)；而正處於人生盛年時期或剛投身社會的客戶，經濟負擔（如房貸及子女教育）較大，或難以負擔較高的保費，可考慮購買保費相宜的「簡繳•愛伴航」(EOYS)，提供基本保障之餘，並於盛年時期提供額外升級保障。

除新推出的 OYS2 及 EOYS 外，客戶亦可因應個人需要選擇泰然安心保 2(ECP2)及簡護危疾保(SCE)*：

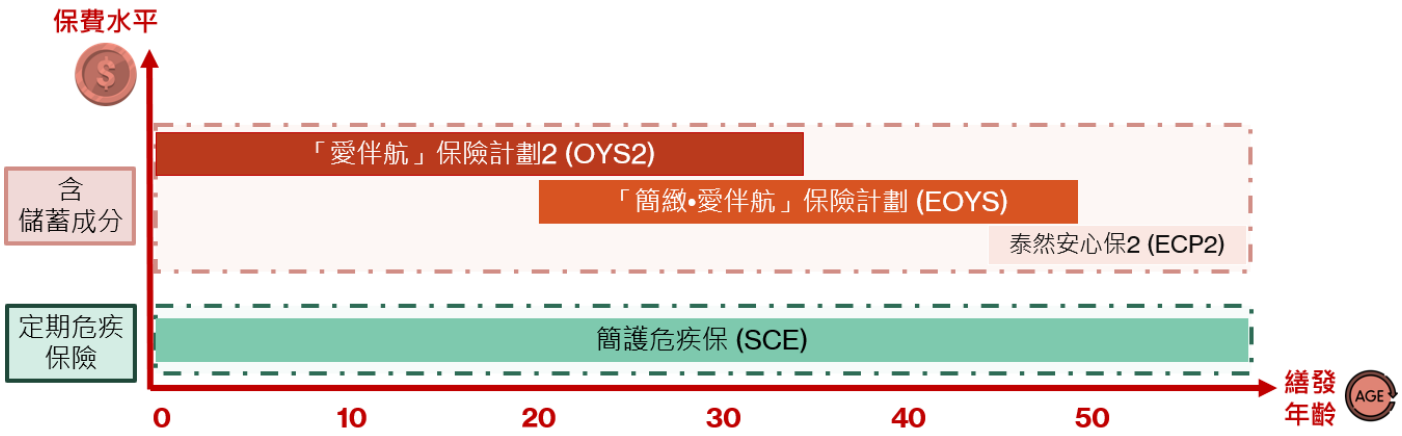
泰然安心保 2 (ECP2)

- 為 61 種危疾及指定疾病（53 種嚴重疾病、2 種非嚴重疾病、1 種早期危疾及 5 種指定疾病提供單次危疾保障
- 保障至受保人 100 歲

簡護危疾保 (SCE)

- 為 115 種疾病（包括 57 種嚴重疾病、1 種非嚴重疾病、44 種早期危疾及 13 種嚴重兒童疾病）提供單次危疾保障，保費相宜
- 定期危疾，每 5 年續保，保證續保至受保人 80 歲

內部定位 – AIA 危疾產品



註: 以上圖表僅供內部參考，旨在展示不同產品在相同繕發年齡之保費水平概念，並不代表相關產品之保費水平於各繕發年齡皆相同，亦不代表其保費水平於保費繳付期內維持不變。以上圖表並非按比例所繪製，我們會不時檢討應付保費。

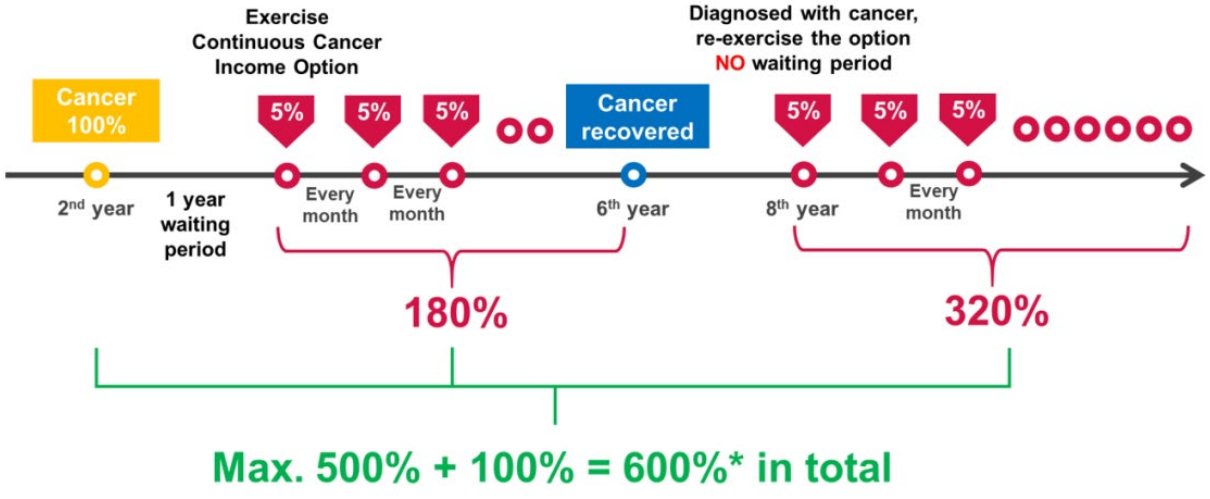
*上述僅提供產品的概括定位，並不包含完整的產品特點，亦不構成完整的產品比較。上述產品列表可能未涵蓋 AIA 在相關產品類別下所提供的所有

Appendix 1: Product FAQ of On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan

On Your Side Insurance Plan 2 Series (OYS2)

Top-up Premium	
1.	**Can the Top-up Premium Paid be withdrawn?**
	No, the Top-up Premium Paid has already become part of the policy value, which is different from the overpayment accumulated in the FPDA. Any cash withdrawal will be treated as partial surrender and the Initial Sum Assured and policy values of the policy will be reduced accordingly.
2.	**Can ePremium coupon be used to offset Top-up Premium?**
	Yes, ePremium coupon can be used to offset up to 10% ANP of the policy with Top-up Premium. The ANP is calculated as "**100% of Regular Premium + 10% of Top-up Premium**". Example Regular Premium: US$620 Top-up Premium: US$4,380 ANP: 620 + (4,380 x 10%) = US$1,058 The amount of premium can be deducted by ePremium coupon cannot exceed US$**106^** ^The above example does not show the actual deductible premium amount. The actual deductible premium amount may vary depending on the number and value of valid ePremium coupons held by customers, as well as the ANP of the policy, and is subject to relevant Terms and Conditions. Note: OYS2 is only applicable to the ePremium coupon of HK$500(US$63) and HK$10,000(US$1,250). For the latest Terms and Conditions of ePremium coupon, please click here.
3.	**Is there commission for Top-up Premium? Is Extra 10 applicable to Top-up Premium?**
	Yes, 5% of FYC will be applicable for the part of Top-up Premium. Extra 10 is applicable to Regular Premium only but not Top-up Premium.
4.	**If the Top-up Premium Protector is payable within the first 5 policy years, will there be any impact on the commission?**
	No, Top-up Premium Protector is the additional benefit but not premium refund. Thus, commission will not be affected due to the claim payment of Top-up Premium Protector.
5.	**Will the persistency be affected by Top-up Premium?**
	No, persistency will not be affected by Top-up Premium.

Continuous Cancer Income Option	
1.	**Can the customer exercise the Continuous Cancer Income Option 2 years from the diagnosis of previous cancer?**
	Yes, Continuous Cancer Income Option can be exercised 1 year after the diagnosis of the previous cancer where a cancer claim is paid under the major illness benefit or 10X Multiple Critical Illness Benefit for the previous cancer, provided the insured is still suffering from cancer and is still receiving Active Treatment or the cancer is classified as terminal cancer. "Active Treatment" means the full course of cancer-directed surgery, radiotherapy, chemotherapy, targeted therapy, or a combination of these treatments (excluding hormonal therapy), which is medically necessary. Please note: • Once the benefit of Continuous Cancer Income Option has been paid, no 10X Multiple Critical Illness Benefit shall be payable for **any cancer** under the policy. However, 10X Multiple Critical Illness Benefit will still be payable for any Heart Attack, Stroke, Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders and Parkinson's Disease. • Under the Continuous Cancer Income Option, we will pay monthly payment equivalent to 5% of the Initial Sum Assured, up to 100 months or up to age 85 of the insured (whichever is earlier) For the details of Continuous Cancer Income Option, please refer to launch pack (Memo Ref: A250923)

2.	**In respect of cancer, what is the maximum benefit under major illness benefit, 10X Multiple Critical Illness Benefit and Continuous Cancer Income Option of the policy?**
	For cancer (under major illness benefit, Continuous Cancer Income Option and 10X Multiple Critical Illness Benefit), total benefits cannot exceed **600%** of Initial Sum Assured. Example 1 If major illness benefit has been paid for cancer, which is equivalent to 100% of Initial Sum Assured, after a 1-year waiting period*, customer can opt to claim a monthly payment of 5% of the Initial Sum Assured under the Continuous Cancer Income Option, up to 100 months (500% in total). **Major illness benefit** 100% + **Continuous Cancer Income Option** 500% (5% x 100 months) = **Total Benefit** 600% Example 2 If major illness benefit and 10X Multiple Critical Illness Benefit have been paid for two cancers respectively, which are equivalent to 100% of Initial Sum Assured, after a 1-year waiting period* of the previous cancer, customer can opt to claim a monthly payment of 5% of the Initial Sum Assured under Continuous Cancer Income Option, up to 80 months (400% in total). **Major illness benefit** 100% + **10X Multiple Critical Illness Benefit** 100% + **Continuous Cancer Income Option** 400% (5% x 80 months) = **Total** 600% * On the condition that the insured is still suffering from cancer on or before age 85 and survives for at least 15 days from the date of diagnosis of such subsequent cancer; and report(s) compiled by a registered specialist doctor is submitted to us every 6 months which provides (i) the existence of cancer as at the date of the report; and (ii) the insured is undergoing Active Treatment for such cancer unless such cancer is a terminal cancer as confirmed by a registered specialist doctor.
3.	**If the monthly income benefit under the Continuous Cancer Income Option is terminated due to cancer recovery or cessation of Active Treatment, and the total benefits paid under Continuous Cancer Income Option have not reached the maximum of 500% of the Initial Sum Assured, can the Continuous Cancer Income Option be re-exercised if the insured subsequently diagnoses with cancer and undergoes Active Treatment?**
	Yes, the insured can re-exercise the Continuous Cancer Income Option anytime and there will be no waiting period as long as the eligibility is met and required proof is submitted. Example:  *The maximum benefit payable regarding Cancer is subject to 600% of the Initial Sum Assured.

Waiver of Premium on Death (Parents/Spouse)	
1.	**What information need to be provided at application such that Waiver of Premium on Death (Parents) or Waiver of Premium on Death (Spouse) will be entitled to the policy?**
	Customer needs to provide gender, date of birth and ID card / Passport no. of the contingent owner or beneficiary at application. Health information of parents / spouse is NOT required at policy application.
2.	**For change of contingent owner, do both policy owner and the proposed new contingent owner need to submit the application in person together?**
	The request for change of contingent owner must be completed and submitted by the policy owner in person at the Company's Customer Service Centre in the place of issuance of the policy. The proposed new contingent owner is NOT required to submit the request in person.

Others	
1.	In terms of the covered illness, how to calculate the per life maximum?
	Even if the same insured is covered under multiple critical illness policies issued by us, the total benefit payable under all policies for the same insured in respect of the same illness/condition shall not exceed the per life maximum for such illness/condition. Example: If an insured is covered under the policies of OYS (Initial Sum Assured: US$200,000) and OYS2 (Initial Sum Assured: US$200,000) at the same time and diagnosed with carcinoma-in-situ, the total benefit payable in respect of carcinoma-in-situ cannot exceed the per life maximum of such illness, which is US$50,000.
2.	How a claim can be made for juvenile disease under Child Development Protector?
	For the claim for juvenile disease under Child Development Protector, other than the required document(s) mentioned under such disease, please submit the medical certificate under "CRITICAL ILLNESS - ANGELMAN SYNDROME / ATTENTION DEFICIT HYPERACTIVITY DISORDER (ADHD) / MARBLE BONE DISEASE (OSTEOPETROSIS) / SEVERE EPILEPSY / TOURETTE SYNDROME (JUVENILE DISEASE)" at the same time.

Essence – On Your Side Insurance Plan (EOYS)

Extra Coverage Booster	
1.	**When will the Prime Age Critical Illness Extra Coverage Booster be payable?**
	The Prime Age Critical Illness Extra Coverage Booster will be payable when major illness benefit, minor illness benefit or Big 3 Critical Illness Shield Benefit is payable during the Designated Period^. The maximum total benefits for critical illness under EOYS is up to 280% of the Initial Sum Assured (including Prime Age Critical Illness Extra Coverage Booster). ^Designated Period refers to the period starting from the policy effective date until the later of (i) the day before the policy anniversary on or immediately following the insured's 70th birthday; and (ii) the end of the 10th policy year.

Others

1. How to compare On Your Side Insurance Plan 2 (OYS2) and Essence – On Your Side Insurance Plan (EOYS)?

As mentioned above, the target customers of OYS2 and EOYS are different.

OYS2 targets on customers who seek for extensive critical illness coverage with more covered illnesses and higher number of claims, it is primarily designed for younger segment. EOYS provides essential critical illness protection for customers who aim to have higher leverage ratio at affordable premium, mainly targeting on individuals aged 40 or above but before the retirement age, or those who have greater financial burden or targeted protection needs.

EOYS offers Prime Age Critical Illness Extra Coverage Booster, which is up to 40% of Initial Sum Assured. The benefit term is until the policy anniversary on or immediately following the insured's 70th birthday or the end of 10th policy year, whichever is later. Its benefit term is relatively longer than the Coverage Booster of OYS2. Therefore, from the premium comparison perspective, the ratio of sum assured between OYS2 and EOYS should be considered as 1.4:1.

From the premium comparison below, we can note that the premiums of EOYS at age 0 and 40 are ~70% of OYS2. However, the difference of annual premium between the two products at age 0 is US$373 only, such narrow difference makes OYS2, which offers broader critical illness coverage, more attractive. At age 40, the difference of annual premium is US$1,446, which is higher than age 0. As the need for critical illness leverage ratio becomes more important with age, premium level of EOYS is relatively more acceptable.

Premium Comparison (non-smoking, male, 25-Pay, Initial Sum Assured of OYS2 (without Top-up Premium): US$140,000, Initial Sum Assured of EOYS: US$100,000)

Age at application	Annual Premium of OYS2(US$)	Annual Premium of EOYS(US$)	Difference (US$)	EOYS / OYS2 (%)
0	1,603.00	1,230.00	373.00	77%
40	5,023.20	3,577.00	1,446.20	71%

For the detailed comparison for product features and premium, please refer to launch pack (Memo Ref: A250923).

Important notes

- Due to the differences in product features and coverage between OYS2 and EOYS, premium amounts should not be directly compared
- AIA Financial Planners must conduct FNA before recommending any products to clients in order to assess their needs and affordability
- If clients raise related questions or mention relevant situations, it is essential to clearly explain that the premium differences are due to variations in product coverage
- When a client expresses interest in a particular product, AIA Financial Planner must explain all product details based on the product brochure and sales documents, including key product risks and exclusions

2. How should the proposals be generated for the premium comparison of OYS2 and EOYS?

As mentioned above, the target customers of OYS2 and EOYS are different.

Coverage Amount

To illustrate the difference in coverage amount between OYS2 and EOYS, proposals for both products can be created by using the same initial sum assured. In this case, the premium of OYS2 and EOYS shall be similar. Since EOYS offers Prime Age Critical Illness Extra Coverage Booster, which is up to 40% of Initial Sum Assured. The benefit term is until the policy anniversary on or immediately following the insured's 70th birthday or the end of 10th policy year, whichever is later. Its CI coverage will be higher than OYS2 during that period. If no claim has been made under Prime Age Critical Illness Extra Coverage Booster, the amount payable for death (including Death Benefit and Whole Life Extra Coverage Booster for Death) will be higher than OYS2.

Example: Age 40, female (non-smoker), HK insured, 25-Pay

On Your Side Insurance Plan 2 (OYS2)

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
AIA Vitality Series: On Your Side Insurance Plan 2 (25 Years Payment)#	100,000	3,678.00	25	Whole Life
Coverage Booster (First 10 Years)	35,000	0.00	N/A	10

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			MAJOR ILLNESS BENEFIT / DEATH BENEFIT		
			Guaranteed (A)	Non-Guaranteed Terminal Bonus (B)	Total (A)+(B)	Guaranteed (C)	Non-Guaranteed Terminal Bonus (D)	Total (C)+(D)
50	10	36,780	4,455	90	4,545	135,000	120	135,120
60	20	73,560	29,859	300	30,159	100,000	370	100,370
70	30	91,950	51,478	66,730	118,208	100,000	76,150	176,150
80	40	91,950	73,921	128,910	202,831	100,000	135,970	235,970

Essence - On Your Side Insurance Plan (EOYS)

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
AIA Vitality Series: Essence - On Your Side Insurance Plan (25 Years Payment)#	100,000	3,656.00	25	Whole Life
Prime Age Critical Illness Extra Coverage Booster	40,000	0.00	N/A	30
Whole Life Extra Coverage Booster for Death	40,000	0.00	N/A	Whole Life

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			MAJOR ILLNESS BENEFIT		
			Guaranteed (A)	Non-Guaranteed Terminal Bonus (B)	Total (A)+(B)	Guaranteed (C)	Non-Guaranteed Terminal Bonus (D)	Total (C)+(D)
50	10	36,560	2,228	2,360	4,588	140,000	3,190	143,190
60	20	73,120	14,930	16,410	31,340	140,000	20,320	160,320
70	30	91,400	25,739	95,730	121,469	140,000	109,240	249,240
80	40	91,400	49,281	155,290	204,571	100,000	163,790	263,790

As EOYS provides Extra Coverage Booster which the maximum is 40% of the Initial Sum Assured, the Critical Illness Coverage of EOYS will be no less than OYS2 in all years with the consideration of Extra Coverage Booster.

Premium

To illustrate the premium difference between OYS2 and EOYS, please note that EOYS offers Prime Age Critical Illness Extra Coverage Booster, which is up to 40% of Initial Sum Assured. The benefit term is until the policy anniversary on or immediately following the insured's 70th birthday or the end of 10th policy year, whichever is later. Its benefit term is relatively longer than the Coverage Booster of OYS2. Thus, when comparing the premiums between two products, the Initial Sum Assured of OYS2 should be 1.4 times of EOYS to include the Extra Coverage Booster.

Example: Age 40, female (non-smoker), HK insured, 25-Pay

On Your Side Insurance Plan 2 (OYS2)

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
AIA Vitality Series: On Your Side Insurance Plan 2 (25 Years Payment)#	140,000	5,135.20	25	Whole Life
Coverage Booster (First 10 Years)	49,000	0.00	N/A	10

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			MAJOR ILLNESS BENEFIT / DEATH BENEFIT		
			Guaranteed (A)	Non-Guaranteed Terminal Bonus (B)	Total (A)+(B)	Guaranteed (C)	Non-Guaranteed Terminal Bonus (D)	Total (C)+(D)
50	10	51,352	6,237	126	6,363	189,000	168	189,168
60	20	102,704	41,803	420	42,223	140,000	518	140,518
70	30	128,380	72,069	93,422	165,491	140,000	106,610	246,610
80	40	128,380	103,489	180,474	283,963	140,000	190,358	330,358

Essence – On Your Side Insurance Plan (EOYS)

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term (Year)	Benefit Term (Year)
AIA Vitality Series: Essence - On Your Side Insurance Plan (25 Years Payment)#	100,000	3,656.00	25	Whole Life
Prime Age Critical Illness Extra Coverage Booster	40,000	0.00	N/A	30
	40,000	0.00	N/A	Whole Life

140,000

Premium of EOYS = 71% of OYS2

Age	End of Policy Year	Total Premiums Paid	SURRENDER VALUE			MAJOR ILLNESS BENEFIT		
			Guaranteed (A)	Non-Guaranteed Terminal Bonus (B)	Total (A)+(B)	Guaranteed (C)	Non-Guaranteed Terminal Bonus (D)	Total (C)+(D)
50	10	36,560	2,228	2,360	4,588	140,000	3,190	143,190
60	20	73,120	14,930	16,410	31,340	140,000	20,320	160,320
70	30	91,400	25,739	95,730	121,469	140,000	109,240	249,240
80	40	91,400	49,281	155,290	204,571	100,000	163,790	263,790

Important notes

- Due to the differences in product features and coverage between OYS2 and EOYS, premium amounts should not be directly compared
- AIA Financial Planners must conduct FNA before recommending any products to clients in order to assess their needs and affordability
- If clients raise related questions or mention relevant situations, it is essential to clearly explain that the premium differences are due to variations in product coverage
- When a client expresses interest in a particular product, AIA Financial Planner must explain all product details based on the product brochure and sales documents, including key product risks and exclusions

The above information represents premium concepts for two products and is for reference only and should not be used in sales purposes. Should there be any mis-selling behaviour, substantiated violation shall be subject to MCC penalty This document is not allowed to use in sales solicitation by interview or presentation or for other similar purposes.

3. Do On Your Side Insurance Plan 2 (OYS2) and Essence – On Your Side Insurance Plan (EOYS) offer Grandfathered Critical Illness Clause?

Yes, both OYS2 and EOYS offer Grandfathered Critical Illness Clause.

If the insured is being insured under (i) critical illness policy or supplementary contract^ issued by AIA before December 31, 2011 (“old plan”); and (ii) OYS2 or EOYS policy, the Grandfathered Critical Illness Clause will be applicable to Critical Illness Benefit. The critical illness definition of old plan can replace the critical illness definition of OYS2 or EOYS policy, if the critical illness definition of old plan is broader.

	Please note that Grandfathered Critical Illness Clause is applicable to Critical Illness Benefit only and does not apply to other benefits, including but not limited to Early Stage Critical Illness, Severe Child Disease Benefit, 10X Multiple Critical Illness Benefit and Big 3 Critical Illness Shield Benefit. ^Cancer Aid Program, Supplementary AIA Female Health Contract (Form No. 3000B), Supplementary Female Cancer Contract (Form No. 1990B), Supplementary Female Cancer Contract (Form No. 1904B), Ladies Special Cancer Rider Supplementary Contract (Form No. 1904B) are excluded
4.	**Some illnesses are not covered under AIA's critical illness product, does it imply that the product may be less competitive in the market?**
	No, there are many critical illness products in the market, higher number of covered illnesses does not guarantee broader protection. Customers should not determine the product suitability based solely on the number of covered illnesses. Taking the recent online discussions about Cerebral Arteriovenous Malformation as an example. Although it is covered by some insurers but not AIA, it is important to note that: • Some insurers cover "Cerebral Arteriovenous Malformation Requiring Surgery" with benefit less than 100% of Initial Sum Assured, where Cerebral Arteriovenous Malformation is NOT a common disease • To fulfil the critical illness definition, insured MUST undergo intracranial surgery via a craniotomy or Gamma Knife radiosurgery • With advancement in modern medical technology, craniotomy or Gamma Knife radiosurgery is no longer the only treatment option. Minimally invasive treatments DO NOT meet the claim eligibility
5.	**Where can I have a quick reference on the Critical Illness Product Summary?**
	To better support Financial Planners to have quick reference on the product features, top claimed disease definitions and claims required documents of our CI products, we have consolidated information on AIA's critical illness products into a "CI product summary". Location as follow: *Product Library > Useful Resources > Product Features – Applicable Product List > CI Product Summary 20251010*
6.	**Where can I have reference on the Market Information of Critical Illness Products?**
	If Financial Planners need to access market information on critical illness products, they may refer to the 'Market Information' section in the Product Library. Location as follow: *Product Library > Market Information*

Appendix 2: Arrangement of Coverage Booster Conversion

Subject to the choices of products then made available by AIA and the prevailing rules and regulations of the conversion right, the Coverage Booster of critical illness products in the table below allow customers to convert the remaining amount of the Coverage Booster before expiry of the conversion period.

Currently the New Basic Policy that allows the Coverage Booster to be converted to are listed as follows. Please note the choices of products then made available by the Company is subject to our discretion and may be changed from time to time.

- Executive Care Pro 2 (ECP2)
- On Your Side Insurance Plan 2 (OYS2)
- Essence – On Your Side Plan (EOYS)

Coverage Booster Conversion Arrangement under Simplified Underwriting or Waive Health Declaration

If **no** advanced claim has been made under the original basic policy

From	To					
Basic plan that Coverage Booster attached to	Executive Care Pro 2 (ECP2)		On Your Side Insurance Plan 2 (OYS2)		Essence – On Your Side Insurance Plan (EOYS)	
	Simplified underwriting	Waive health declaration	Simplified underwriting	Waive health declaration	Simplified underwriting	Waive health declaration
• Protect Elevator / Protect Elevator Plus (PE/PEP) • Protect Elite Ultra / Protect Elite Ultra 2 / Protect Elite Ultra 3 (PEU/PEU 2/PEU3) • Smart Elite Ultra (SEU)		✔	✔		✔	
• On Your Side Plan / On Your Side Insurance Plan 2 Series (OYS/OYS 2)		✔	✔		✔	

If any advance claim **has been made** under the original basic policy

From	To					
Basic plan that Coverage Booster attached to	Executive Care Pro 2 (ECP2)		On Your Side Insurance Plan 2 (OYS2)		Essence – On Your Side Insurance Plan (EOYS)	
	Simplified underwriting	Waive health declaration	Simplified underwriting	Waive health declaration	Simplified underwriting	Waive health declaration
• Protect Elevator / Protect Elevator Plus (PE/PEP) • Protect Elite Ultra / Protect Elite Ultra 2 / Protect Elite Ultra 3 (PEU/PEU2/PEU3) • Smart Elite Ultra (SEU)		✔	No conversion is allowed		No conversion is allowed	
• On Your Side Plan / On Your Side Insurance Plan 2 Series (OYS/OYS2)		✔	✔			

Please note in order to be eligible for Simplified Underwriting or Waive Health Declaration, the Sum Assured (including Coverage Booster) of the New Basic Policy after conversion **cannot be higher** than the Amount of Coverage Booster before conversion.

If customers would like to convert to the New Basic Policy **with a higher Sum Assured** or **are not eligible for Simplified Underwriting / Waive Health Declaration conversion** due to previous claims, **full underwriting** will be required.

Other rules of Coverage Booster Conversion

- Coverage Booster conversion right is only applicable to the policy that the insured with (i) medical rating of "D" or below and (ii) occupation rating below 7.5 per mil at application.
- When converting the Coverage Booster to new Policy, the amount from the Coverage Booster under other policies, Term Insurance or Term Insurance with Critical Illness Protection cannot be combined for conversion
- The choices of products then made available by the Company is subject to our discretion and may be changed from time to time
- On Request for Change Form, inside the box of "Others" of Part A, please write down "I understand that the definitions of Critical Illness under new Policy may differ from converted Coverage Booster. Any claim(s) for Critical Illness will be assessed in accordance with the Policy contract of the new Policy after conversion."
- The medical and financial underwriting requirements will follow those as stated in the Underwriting Guideline
- The conversion to the New Basic Plan should be re-considered when there is a change in medical rating or addition of exclusions after underwriting
- For new covered illnesses, limits and coverage (including but not limited to Male Cancer Benefit under ECP2, Coverage Booster under OYS2 and Extra Coverage Booster under EOYS):
    - 90 days of waiting period applies
    - All pre-existing condition(s) before the effective date of the policy of the New Basic Plan will not be covered
- (Applicable to OYS2) For Waiver of premium on Death (Parents/ Spouse):
    - 2 years of waiting period applies
    - Must fulfil the requirement on age
- Others follow existing conversion rules

Required Documents for Simplified Underwriting

- Life and Personal Accident Insurance Application Form (OPUAIF00 / OPMCUF13)
- RFC Form (OPPOSF04)
- Proposal (PGS)
- FNA
- Critical Illness Simplified Underwriting Form (OPUAIF04)
- Per Life Maximum Benefit Declaration Form (OPMCUF39) (Applicable to Macau only)(Not required if the coverage booster is converted to EOYS)

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Appendix 3: Internal Product Proposition

As stated above, customers under the age of 30 generally experience lower economic pressure and have higher affordability for premium payments. They may consider purchasing the extensive On Your Side Insurance Plan 2 (OYS2). Customers in their prime years or as young achievers, typically face greater financial burdens, such as mortgage loans and children's education, or cannot afford the premium due to budget limit. Hence, they may prefer the more affordable Essence You're your Side Insurance Plan (EOYS), which provides basic coverage alongside additional upgrade protections during their prime years.

In addition to the newly launched OYS2 and EOYS, customers can also consider other plans based on their needs, such as **Executive Care Pro 2 (ECP2)** and **Simple Care Essence (SCE)*:**

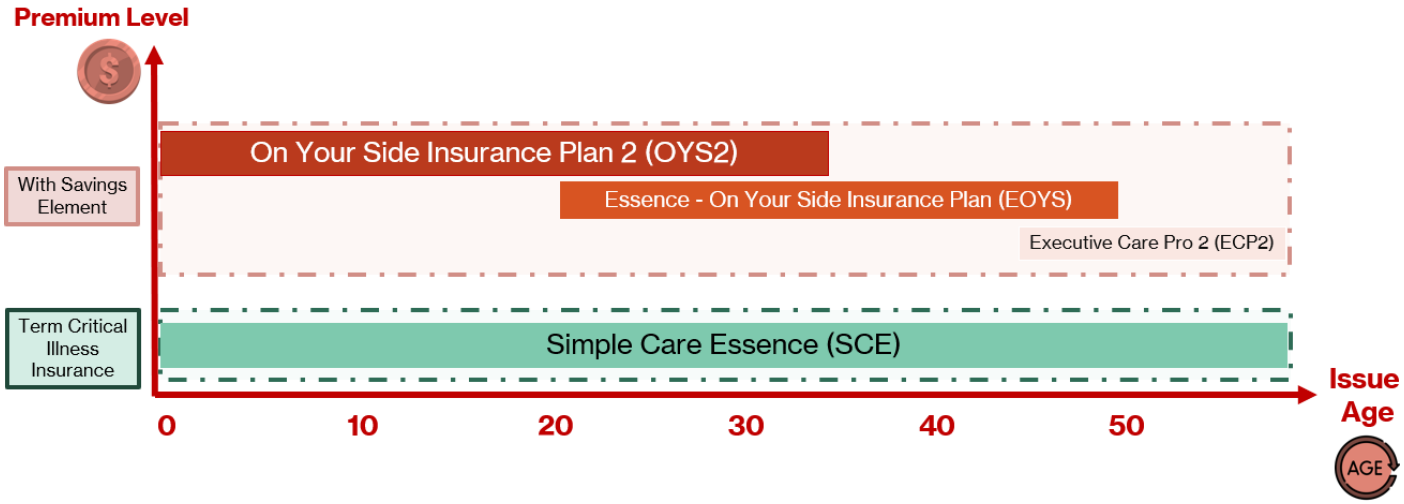
Executive Care Pro 2 (ECP2):

- Provides one-off critical illness protection for 61 illnesses and designated diseases, including 53 major illnesses, 2 minor illnesses, 1 early stage critical illness and 5 designated diseases.
- Coverage is valid until the insured turns 100 years old.

Simple Care Essence (SCE):

- Offers one-off critical illness protection for **115 illnesses**, including **57 major illnesses**, **1 minor illness**, **44 early stage critical illnesses**, and **13 severe child diseases**.
- Term Critical Illness Plan with an affordable premium that renews every 5 years, guaranteed renewal up to age of 80 of the insured.

Internal Position of Critical Illness Products



Note: The illustration above is for internal reference only. It is intended to illustrate the concept of premium levels for different products at the same issue age. It does not represent that the premium levels for relevant products are the same for all issue ages, nor that the premium levels remain unchanged during the premium payment term. The illustration above is not drawn to scale and we will review the premium payable from time to time.

*The above only provides a high level proposition of the products, it does not contain full product features and is not served as a complete product comparison. The product list above may not contain the full list of products that AIA provides under the relevant product categories. Please refer to the relevant product brochure for details.