AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)

From: Amy Chan / Joanne Ma
Chief Agency Officer / Head of Underwriting

Co/Dept:

Dept: ABDD / Operations

Copy: All Department Heads

Date: 1 December 2025

Total page: 2

Subject: (Ref: A251212) 核保部推廣活動 – 有條件性的暫時性提升免體檢級別
Underwriting Initiative – Conditional Temporary Non-Medical Limit Uplift

在 2025 年最後一個關鍵月份，為簡化新業務的核保流程，並努力實現我們 MDRT 6500 的目標，從現在起到 2025 年 12 月 31 日 (申請日期)，財務策劃顧問如符合以下條件，將可獲得暫時性提升免體檢限額：

原來的 免體檢限額級別	**暫時性的 免體檢限額升級**	MDRT FYCC 業績要求 （截至 2025 年 11 月 26 日）	其他要求
明珠級別	➔ **紅寶石級別**	香港地區：HK$226,004 澳門地區：HK$189,933	過往 12 個月的賠償損失率 <100% 及無有效的投訴紀錄
紅寶石級別	➔ **鑽石級別**	沒有特別要求	

	符合條件的產品 (基本計劃 / 附加契約)
壽險	▪ 摯誠定期壽險 ▪ 尊誠定期壽險 ▪ 守康易定期壽險
壽險/危疾	▪ 「愛伴航」2 ▪ 「簡緻・愛伴航」 ▪ 進泰安心保 2 ▪ 泰然安心保 2 ▪ 簡護危疾保 / 簡護危疾明珠保 ▪ 「自在自選」危疾保
危疾	▪ 進升危疾保障計劃 ▪ 守康易危疾保
嚴重程度健康保障	▪ AIA 唯一摯保 / AIA 唯一摯保明珠
投資相連計劃	▪ AIA「兩全保」保障型投資相連壽險計劃
附加契約	▪ 特選危疾附加契約

備註：

- 根據客戶的健康狀況和既往病史，可能仍需體檢要求。
- 如果同時有其他申請需要體檢要求，則目前申請將等待其他申請的核保結果。
- 其他非體檢優惠/限額規則及例行體檢核保要求將維持不變。
- 核保部保留最終決定權。

如有任何查詢，請於 iEngage / PES 使用 Chatbot 進行查詢。澳門地區可親臨營運服務中心查詢。

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To ease the underwriting process for new business in the last critical month of 2025 and to strive for our target of MDRT 6500, from now till 31 December 2025 (application sign date), Financial Planners can enjoy a temporary Non-Medical Limit uplift if they can meet the following criteria:

Original non-med limit tier	**Temporary uplifted non-med limit tier**	MDRT FYCC Requirement (as of 26 Nov 2025)	Other requirements
Pearl	➔ **Ruby**	HK region: HK$226,004 Macau region: HK$189,933	Loss ratio < 100% and no valid complaint record in the past 12 months
Ruby	➔ **Diamond**	No special requirement	

	Eligible products (Basic Plan / Supplementary Contract)
Life	▪ Wisdom Term Life ▪ Expert Term Life ▪ EasyGuard Term Life
Life/CI	▪ On Your Side Insurance Plan 2 ▪ Essence – on Your Side Insurance Plan ▪ Prime Care Pro 2 ▪ Executive Care Pro 2 ▪ Simple Care Essence / Simple Care Essence Pearl ▪ AIA Assemble
CI	▪ Super HealthGuard Pro ▪ EasyGuard Care Essence
Severity-based Health Protection	▪ AIA One Absolute / AIA One Absolute Pearl
Unit-linked	▪ AIA 2-in-1 Protection Linked Plan
Rider	▪ Enhanced Critical Illness Rider Pro

Remarks:

- Medical requirement(s) may still be required subject to the customers' health conditions and past health history.
- If there is concurrent application pending for medical requirement(s), the current case will hold for the concurrent case's decision.
- Please note all other rules for non-medical privilege, limits and routine medical requirements shall remain unchanged.
- Underwriting Department reserves the rights for final decision.

Should you have any queries, please enquire by using Chatbot in iEngage / PES. For Macau region, please visit Operations Enquiry Counter for details.

Best regards,

Amy Chan
Chief Agency Officer

Joanne Ma
Head of Underwriting

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