AIA Hong Kong

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Memo

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

From: Joanne Ma
Head of Underwriting

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 22 December 2025

Total page: 2

Subject: (Ref: A251245) 延長核保部推廣活動
Extension of Underwriting Initiatives

承接通告 A241259，我們將延長下列核保部推廣活動。詳情如下：

<table>
<tr><th>編號</th><th>推廣活動項目</th><th>延長推廣日期至</th></tr>
<tr><td>1</td><td><u>暫時性提升免體檢額</u>

(港幣＝美元 x 7.5)
<table>
<tr><th rowspan="2">年齡 (歲)</th><th colspan="3">最高累積免體檢投保額 (美元)</th></tr>
<tr><th>明珠</th><th>紅寶石</th><th>鑽石</th></tr>
<tr><td>0 – 45</td><td>600,000 →1,000,000</td><td>750,000→1,500,000</td><td>1,100,000→2,000,000</td></tr>
<tr><td>46 – 55</td><td>360,000 →550,000</td><td>440,000→750,000</td><td>600,000→1,000,000</td></tr>
<tr><td>56 – 70</td><td>120,000 →140,000</td><td>140,000→170,000</td><td>170,000→200,000</td></tr>
<tr><td>71 或以上</td><td>0</td><td>0</td><td>0</td></tr>
</table>
請注意，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。</td><td>2026 年 12 月 31 日
（以申請日期計算）</td></tr>
<tr><td>2</td><td><u>靈活豁免核保體檢要求</u>
(i) 根據私人健康檢查報告考慮豁免常規體檢要求
(ii) 靈活處理核保體檢要求

*以上措施適用於個人壽險業務及團體保險，惟不適用於財富系列產品、團體醫療及信貸壽險產品。核保部保留最終決定權。

關於推廣活動詳情，包括資格及要求，請參閱通告 A200975。</td><td>2026 年 12 月 31 日</td></tr>
</table>

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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Further to Memo A241259, the following underwriting initiatives will be extended. Details as below:

<table>
<tr><th>No.</th><th>Initiative items</th><th>Extended to</th></tr>
<tr><td>1</td><td><u>Temporary Non-Medical Limit Uplift:</u>

(Amount in HK$ = Amount in US$ x 7.5)

<table>
<tr><th rowspan="2">Age</th><th colspan="3">Maximum aggregate non-medical sum assured (US$)</th></tr>
<tr><th>Pearl</th><th>Ruby</th><th>Diamond</th></tr>
<tr><td>0 – 45</td><td>600,000→1,000,000</td><td>750,000→1,500,000</td><td>1,100,000→2,000,000</td></tr>
<tr><td>46 – 55</td><td>360,000→550,000</td><td>440,000→750,000</td><td>600,000→1,000,000</td></tr>
<tr><td>56 – 70</td><td>120,000→140,000</td><td>140,000→170,000</td><td>170,000→200,000</td></tr>
<tr><td>71 and over</td><td>0</td><td>0</td><td>0</td></tr>
</table>

Please note all other rules for non-medical privilege, limits and routine medical requirements shall remain unchanged.</td><td>31 December 2026
(Application date)</td></tr>
<tr><td>2</td><td><u>Flexibilities in Waiving Medical Requirements:</u>
(i) Waive routine medical requirements by private health check reports
(ii) Flexibilities in underwriting requirements

*The above initiatives are applicable to Individual Life business and Group Insurance except Wealth Series products, Group Medical and Credit Life products. Underwriting Team reserves the rights for final decision.

For campaign details, including qualification and requirements, please refer to Memo A200975.</td><td>31 December 2026</td></tr>
</table>

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

Regards,



Joanne Ma

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