AIA Hong Kong
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Hong Kong T: (852) 2881 3333
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Memo

Attn.:	All EDDs & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	**From:**	Andrew Tang
		Dept.:	Proposition & Healthcare Strategy, Business Activation & Analytics
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	2 page + enclosure
Date:	20 January, 2026		

Subject: **A260164** 全新《退休天書》及升級版「環宇盈活儲蓄保險計劃」（退休規劃篇）產品精明包強勢登場
Launch of Retirement Masterbook and Upgraded GlobalFlexi Savings Insurance Plan (Retirement Planning Series) Smart Kit Officially Available!

1. 香港人平均壽命全球第一，已踏入超高齡社會，填補儲備和保障缺口以及維持健康已成退休生活規劃的挑戰，隨時退休變退「憂」！為協助客戶透過財富增值和加強保障以締造理想退休生活，現推出全新**《退休天書》**，集合**嶄新獨創的「退休密碼」人格測試**、**互動式市場洞察**及**客戶故事**，並解構如何利用**儲蓄、醫療、危疾、意外保險等作多方位退休規劃**。前線同事透過天書能瞬間掌握退休市場機遇及需求，更可靈活運用天書個別部分，向客戶作度身講解。

2. 針對退休規劃議題，我們更**升級了「環宇盈活儲蓄保險計劃」（退休規劃篇）產品精明包**，**新增銀髮族客戶個案**，強化退休場景應用，從財富規劃、現金流到傳承部署，應對人生重要階段，協助前線同事與銀髮族客戶群製造話題。

希望大家能靈活運用以上兩大助銷工具，主動出擊，為客戶打造更窩心、更具遠見的退休藍圖！

1. 《退休天書》	2. 升級版「環宇盈活儲蓄保險計劃」（退休規劃篇）產品精明包
	

如欲查詢，請電郵至產品主張及醫療保健業務推展部 (P&H Business Activation) aiahk.proposition@aia.com 。

《退休天書》重要注意事項: 當中的「退休密碼」人格測試結果不可用於推薦任何特定的產品或服務。

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請將以上訊息傳達予屬下的營業同事，多謝合作！

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Memo

Launch of Retirement Masterbook and Upgraded GlobalFlexi Savings Insurance Plan (Retirement Planning Series) Smart Kit Officially Available!

1. Hong Kong has the world's highest average life expectancy and is now officially a super-aged society. Bridging the retirement savings & protection gap and maintaining health have become critical challenges in retirement planning—turning "retirement life" into "worrying life"! To help customers achieve their ideal retirement through wealth accumulation and enhanced protection, we are launching the brand-new **Retirement Masterbook**. This comprehensive guide features our **exclusively curated "Retirement Code" personality test**, **interactive market insights**, and customer stories, while breaking down how to leverage savings, critical illness, medical, and accident insurance for holistic retirement planning.
2. In conjunction with this launch, we are introducing the **upgraded "GlobalFlexi Savings Insurance Plan" (Retirement Planning Series) Smart Kit**, with new **silver-generation customers case studies.** These strengthen retirement scenario applications—from wealth accumulation, liquidity to legacy planning, addressing key life stages and helping frontline colleagues spark meaningful conversations with mature customers.

This is your golden opportunity to explore new market potential and drive stronger business performance. Flexibly leverage these two powerful sales enablement tools and take proactive action to engage customers with heartfelt and forward-thinking retirement advice!

1. **Retirement Masterbook**



2. Upgraded "GlobalFlexi Savings Insurance Plan (Retirement Planning Series) Smart Kit



For inquiries, please email Proposition & Healthcare Business Activation (P&H Business Activation): aiahkproposition@aia.com

Important Note for Retirement Masterbook: The personality test result must not be used for recommending any particular product or service.

You **MUST NOT** disseminate, distribute, or circulate this memo to any person or party outside of AIA. Before the product launch, you **MUST NOT** share any information related to the product launch—including but not limited to this document—with anyone outside of AIA.

Please convey this message to your team members. Thank you for your cooperation!

Best regards,

Andrew Tang
Head of Proposition & Healthcare Strategy, Business Activation & Analytics

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附件

《退休天書》

可分享予客戶



全新推出《退休天書》專為退休策劃而設的互動實戰指南，包括：

- ☞ 「退休密碼」人格測試
- ☞ 市場數據解構退休迷思
- ☞ 客戶故事分享
- ☞ AIA實力及總現金價值比率展示

[按此瀏覽]

繁體中文| 簡體中文
英文 (即將推出)

☆內容精要☆

首部曲：退休密碼

透過創新設計8大退休密碼圖鑑人格測試分析，
讓客戶了解自己的性格特質與價值觀，
從而識別其潛在退休需求，
助您與客戶打開話題。



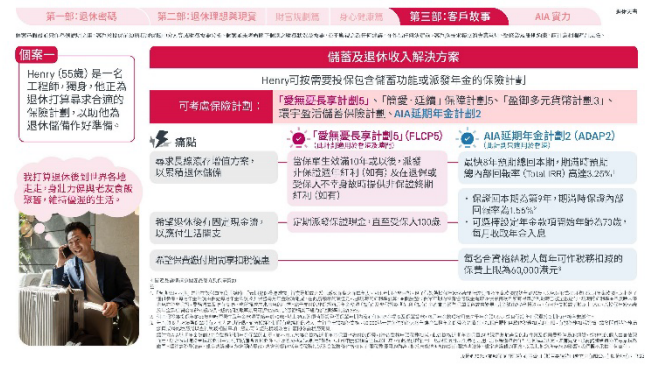
二部曲：退休理想與現實

以互動問答手法剖析市場趨勢及客戶洞察，
揭示財富與身心健康的理想與現實。



三部曲：客戶故事

針對不同背景的客戶故事及痛點，
展示儲蓄、醫療、危疾、意外等保險產品組合方案示例，
提高客戶的代入感及行動意欲。



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「環宇盈活儲蓄保險計劃」（退休規劃篇）

升級版產品精明包及產品一頁精華

可分享予客戶



新增銀髮族專屬個案，

聚焦靈活彈性規劃退休大計，

有系統地協助設計及講解一站式退休儲蓄方案。

產品精明包



[按此瀏覽]

繁體中文| 簡體中文

產品一頁精華



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財務策劃顧問可於2026年1月20日起登入Agency Corner、AIA Smart 、及 i 學院 （ iAcademy ）及iEngage瀏覽及下載助銷工具：

《退休天書》

- Agency Corner > 部門資訊 > 產品創新發展及執行部 > 終身壽險及儲蓄壽險 > 環宇盈活儲蓄保險計劃 > 助銷配套
- Agency Corner > 部門資訊 > 產品創新發展及執行部 > 終身壽險及儲蓄壽險 > 盈御多元貨幣計劃3 > 助銷配套
- Agency Corner > 部門資訊 > 產品創新發展及執行部 > 終身壽險及儲蓄壽險 > AIA延期年金計劃2 > 助銷配套
- Agency Corner > 部門資訊 > 產品創新發展及執行部 > 終身壽險及儲蓄壽險 >「活然人生」保險計劃 > 助銷配套
- AIA Smart > 資源中心 > 產品資料庫 > 終身壽險及儲蓄壽險 > 環宇盈活儲蓄保險計劃> 助銷配套
- AIA Smart > 資源中心 > 產品資料庫 > 終身壽險及儲蓄壽險 >「盈御多元貨幣 計劃3」> 助銷配套
- AIA Smart > 資源中心 > 產品資料庫 > 終身壽險及儲蓄壽險 > AIA延期年金計劃2 > 助銷配套
- AIA Smart > 資源中心 > 產品資料庫 > 終身壽險及儲蓄壽險 >「活然人生」保險計劃 > 助銷配套
- i 學院 (iAcademy) > 網上學習課程 > 內部牌照 > 終身壽險及儲蓄壽險 > 環宇盈活儲蓄保險計劃線上學習及內部牌照評測
- i 學院 (iAcademy) > 網上學習課程 > 內部牌照 > 終身壽險及儲蓄壽險 > 「盈御多元貨幣計劃3」線上學習及內部牌照評測
- i 學院 (iAcademy) > 網上學習課程 > 內部牌照 > 終身壽險及儲蓄壽險 > AIA延期年金計劃 2線上學習及內部牌照評測
- i 學院 (iAcademy) > 網上學習課程 > 內部牌照 > 終身壽險及儲蓄壽險 >「活然人生」保險計劃線上學習及內部牌照評測

升級版「環宇盈活儲蓄保險計劃」（退休規劃篇）產品精明包及產品一頁精華

- Agency Corner > 部門資訊 > 產品創新發展及執行部 > 終身壽險及儲蓄壽險 >環宇盈活儲蓄保險計劃> 助銷配套
- AIA Smart > 資源中心 > 產品資料庫 >終身壽險及儲蓄壽險 >環宇盈活儲蓄保險計劃> 助銷配套
- i 學院 (iAcademy) > 網上學習課程 > 內部牌照 > 終身壽險及儲蓄壽險 > 環宇盈活儲蓄保險計劃線上學習及內部牌照評測

- iEngage > News Feed > 市場資訊及客戶推廣 > 市場推廣及助銷策略

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Enclosure

Retirement Masterbook

Sharable with customers



The interactive, practical guide designated for retirement planning includes:

- ☞ **"Retirement Code" Personality Test**
- ☞ **Market research uncovering retirement gap**
- ☞ **Customer stories**
- ☞ **AIA's strengths and total cash value ratio showcase**

[View e-copy]

Traditional Chinese| Simplified Chinese

English (Coming Soon)

☆Highlights☆

Chapter 1 : Retirement Code

Unlock customer's personality traits and core values through our proprietary 8 Retirement Code personality assessments, revealing their potential retirement needs and giving you the perfect ice breaking topic for engagement.



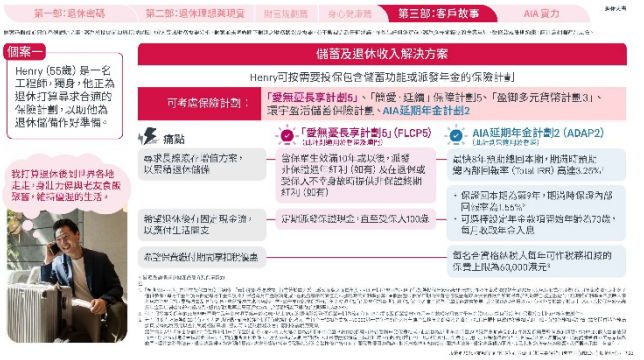
Chapter 2: Retirement Gap-Ideals vs Reality

Through interactive Q&A, analyze market trends and customer insights, revealing the gap between ideal wealth and health aspirations vs realities.



Part 3: Customer Stories

Tackle customers' pain points and challenges through different stories with diverse backgrounds. Showcase practical insurance solution combinations—spanning savings, medical, critical illness, and accident protection—to boost client relatability and inspire their willingness to take actions.



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GlobalFlexi Savings Insurance Plan (Retirement Planning Series)

Upgraded Smart Kit & One-pager Spotlight

Sharable with customers



Newly added Silver Generation Case Studies,

focusing on flexible retirement planning.

Systematically helps you design and explain comprehensive,

one-stop retirement savings solutions.

Smart Kit





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Traditional Chinese | Simplified Chinese

One-pager Spotlight



[View e-copy]

Traditional Chinese | Simplified Chinese

Starting from 20 **January 2026**, the sale enablement tools will be available for view and download by financial planner at Agency Corner, AIA Smart, and iAcademy:

Retirement Masterbook

- Agency Corner > Departments > Product Innovation, Development & Delivery > Whole Life, Savings & Endowment > GlobalFlexi Savings Insurance Plan > Sales Enablement
- Agency Corner > Departments > Product Innovation, Development & Delivery > Whole Life, Savings & Endowment > Global Power Multi-Currency Plan 3 > Sales Enablement
- Agency Corner > Departments > Product Innovation, Development & Delivery > Whole life, Savings & Endowment

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> AIA Deferred Annuity Plan 2 > Sales Enablement
- Agency Corner > Departments > Product Innovation, Development & Delivery > Whole life, Savings & Endowment > ProsperLife Insurance Plan > Sales Enablement
- AIA Smart > Resource Centre > Product Library > Whole Life, Savings & Endowment > GlobalFlexi Savings Insurance Plan > Sales Enablement
- AIA Smart > Resource Centre > Product Library > Whole Life, Savings & Endowment > Global Power Multi-Currency Plan 3 > Sales Enablement
- AIA Smart > Resource Centre > Product Library > Whole Life, Savings & Endowment > AIA Deferred Annuity Plan 2 > Sales Enablement
- AIA Smart > Resource Centre > Product Library > Whole Life, Savings & Endowment > ProsperLife Insurance Plan > Sales Enablement
- iAcademy > E-Learning Training > Internal License > Whole Life, Savings & Endowment > GlobalFlexi Savings Insurance Plan Online Training and Product Internal License Test
- iAcademy > E-Learning Training > Internal License > Whole Life, Savings & Endowment > Global Power Multi-Currency Plan 3 Online Training and Product Internal License Test
- iAcademy > E-Learning Training > Internal License > Whole Life, Savings & Endowment > AIA Deferred Annuity Plan 2 Online Training and Product Internal License Test
- iAcademy > E-Learning Training > Internal License > Whole life, Savings & Endowment > ProsperLife Insurance Plan Online Training and Product Internal License Test

Upgraded GlobalFlexi Savings Insurance Plan (Retirement Planning Series) Smart Kit & One-pager Spotlight
- Agency Corner > Departments > Product Innovation, Development & Delivery > Whole Life, Savings & Endowment > GlobalFlexi Savings Insurance Plan > Sales Enablement
- AIA Smart > Resource Centre > Product Library > Whole Life, Savings & Endowment > GlobalFlexi Savings Insurance Plan > Sales Enablement
- iAcademy > E-Learning Training > Internal License > Whole Life, Savings & Endowment > GlobalFlexi Savings Insurance Plan Online Training and Product Internal License Test

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