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Memo

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

From: Toby Wong

Copy: Mr. Alger Fung / Ms. Alice Liang / Ms. Amy Chan / Mr. Louie Ho / All Department Heads

Dept.: Product Innovation, Development & Delivery

Date: 22 January 2026

Total pages: 42

Subject: A260171 **AIA Protecting Every Moment 推廣活動 (2026 年第一季) – 優惠更新**
AIA Protecting Every Moment Promotion Campaign (Quarter 1 2026) – Offer Update

好消息！隨著**「活然人生」保險計劃**於 2026 年 1 月 20 日(首個申請日)開始接受申請，我們很高興為這新產品帶來最新的推廣優惠。同時，我們亦把**環宇盈活儲蓄保險計劃 (5 年保費繳付期)** 的保費回贈提升了，讓合資格客戶可享更大的推廣優惠。我們現將各項最新優惠的詳情列於此通告以方便大家參考。

如有任何查詢，請使用 iEngage/PES Chatbot，或電郵至 AIAHK.HWcampaign@aia.com 查詢。

Good news! Following the launch of **ProsperLife Insurance Plan** on 20 January 2026 (first application date), we are pleased to bring you the new promotion offers of this product. In addition, we have also enhanced the premium refund of **GlobalFlexi Savings Insurance Plan (5-year premium payment term)**, allowing eligible customers to enjoy more promotion offers. Offer details are summarised in this memo for your easy reference.

Should you have any question, please enquire by using Chatbot in iEngage/PES, or email AIAHK.HWcampaign@aia.com for enquiry.

Best regards,

Toby Wong
Product Innovation, Development & Delivery

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[AIA – INTERNAL]

第一部份 – 保費回贈/折扣推廣及其他推廣

1) 推廣優惠一覽表

1.1 所有客戶

新增優惠 新增優惠 新增優惠

推廣優惠	1.「活然人生」保險計劃保費回贈推廣	2. 指定定期壽險附加契約保費回贈推廣	3. 摯誠定期壽險附加契約簡易核保程序
推廣期	2026 年 1 月 20 日至 3 月 31 日		
適用客戶	所有客戶		
產品	指定保險計劃 (5 年/30 年保費繳付期) • 「活然人生」保險計劃	指定定期壽險附加契約 (包括 AIA 健康系列，如適用) • 摯誠定期壽險附加契約 • 尊誠定期壽險附加契約	指定定期壽險附加契約 (包括 AIA 健康系列，如適用) • 摯誠定期壽險附加契約
優惠	可享高達 25%保費回贈	達指定要求可於 每一個保單週年享 15%保費回贈	達指定要求可享簡易核保程序
通告	A260171		

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[AIA – INTERNAL]

1.1 所有客戶 (續)

推廣優惠	4. 指定儲蓄保險計劃保費回贈推廣	5. 指定儲蓄保險計劃保費折扣推廣	6.「愛伴航」保險計劃2系列保費回贈推廣	7.「簡緻・愛伴航」保險計劃保費回贈推廣	8. 指定醫療保障計劃保費回贈推廣
推廣期	2026 年 1 月 1 日至 3 月 31 日 (3 個月)				
適用客戶	所有客戶				
產品	指定儲蓄保險計劃 (5 年/10 年保費繳付期，如適用) • 「盈御多元貨幣計劃 3」 • 環宇盈活儲蓄保險計劃 • 「簡愛•延續」保障計劃 5 **優惠更新** **環宇盈活儲蓄保險計劃** **新增額外優惠**	指定儲蓄保險計劃 (只限於一次性繳付保費) • 「盈御多元貨幣計劃 3」 • 環宇盈活儲蓄保險計劃	指定危疾保險產品 (包括 AIA 健康系列，如適用) • 「愛伴航」保險計劃 2 系列	指定危疾保險產品 (包括 AIA 健康系列，如適用) 「簡緻・愛伴航」保險計劃	指定保險計劃 (包括基本計劃，附加契約及 AIA 健康系列，如適用) (附加契約必須附加於新基本計劃) • 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
優惠	達指定首年保費要求 可享高達 21%保費回贈	達指定一次性繳付保費 要求可享高達 7%保費折扣	可享高達 20 個月保費回贈	可享高達 8 個月保費回贈	可享高達 7 個月保費回贈
通告	A260171	A260109			

#只適用於香港　^只適用於澳門

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1.1 所有客戶 (續)

推廣優惠	9. AIA延期年金計劃2保費回贈推廣#	10.「財富恆裕2」壽險計劃專屬優惠	11.「財富顯裕」壽險計劃專屬優惠	12. 預繳保費保證優惠息率推廣優惠
推廣期	2026 年 1 月 1 日至 3 月 31 日 (3 個月)			2026 年 1 月 1 日至 1 月 31 日 (1 個月)
適用客戶	所有客戶			
產品	指定保險產品 (基本計劃) • AIA 延期年金計劃 2	指定保險產品 (基本計劃) • 「財富恆裕 2•蔚」壽險計劃 • 「財富恆裕 2•霞」壽險計劃	指定保險產品 (基本計劃) • 「財富顯裕」壽險計劃	指定儲蓄保險計劃 (基本計劃及只限 5 年保費繳付期之美元保單) • 「盈御多元貨幣計劃 3」 • 環宇盈活儲蓄保險計劃
優惠	達到首年年度化保費要求 可享 20%保費回贈	1. 降低最低保額要求 2. 放寬醫療核保要求	降低最低整付保費要求	預繳保費可享保證優惠年利率高達 4.3%
通告	A260109			A260110

#只適用於香港

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1.2 特選現有客戶

<table>
<tr><th>推廣優惠</th><th>1. 2026《歲月「友」情》</th><th>2. 2026 Recapture 推廣活動</th><th>3. 特選危疾 / 醫療
優易核保/簡易核保優惠</th><th>4. Birthday 生日優惠</th><th>5. 2026 Activation 推廣活動</th></tr>
<tr><td>推廣期</td><td>2026年1月1日
至 2026 年 3 月 31 日</td><td>2026年1月1日
至 2026 年 3 月 31 日</td><td>2026年1月1日
至 2026 年 6 月 30 日</td><td>2026年1月1日
至 2026 年 6 月 30 日</td><td>2026年1月1日
至2026年3月31日</td></tr>
<tr><td>適用客戶</td><td>特選客戶</td><td>只限尊貴 VIP 特選客戶</td><td>特選客戶</td><td>所有客戶
(生日月前 2 後 3)</td><td>特選客戶</ – 單一保單客戶</td></tr>
<tr><td>產品及
優惠</td><td>所有特選客戶皆可獲贈總價值 2, 600 港元 (327 美元) 電子保費現金券 (現金券之有效日期至 2026 年 3 月 31 日)

<table><tr><th>電子保費
現金券</th><th>可使用電子保費
現金券的產品</th></tr><tr><td>100 港元 [1]</td><td>指定新保障計劃</td></tr><tr><td>200 港元 [2]</td><td>指定新保障計劃</td></tr><tr><td>500 港元 [3]</td><td>所有新基本計劃/
新附加契約+</td></tr><tr><td>10,000 港元 [4]</td><td>所有新基本計劃/
新附加契約+</td></tr></table>1. 相等於100澳門幣 / 13美元
2. 相等於200澳門幣 / 25美元
3. 相等於500澳門幣 / 420人民幣 / 63美元 / 63 澳元 / 63加元 / 38 英鎊 / 44 歐元 / 75 新加坡元
4. 相等於10,000澳門幣 / 8,400人民幣 / 1,250美元 / 1,250 澳元 / 1,250 加元 / 750 英鎊 / 875 歐元 / 1,500 新加坡元
+ 新附加契約必須附加於同時投保的新保單上

注意: 電子保費現金券不適用於以下計劃: 投資連繫壽險 / 萬用壽險 / 「大灣醫會通」門診計劃 /
「友愛護」癌症保障計劃 / AIA延期年金計劃2 / 「財富源源」壽險計劃，並只適用於指定產品，詳情請參閱相關條款及細則。

• 特選客戶以保單持有人身份投保指定新計劃並達指定首年年度化保費金額, 即可獲扣減電子保費現金券
• 電子保費現金券只可用作支付新保單的首期保費

詳情及更新請參閱 2026 年發出之相關通告</td><td>保費折扣高達6%
適用於以下指定一次性繳付保費計劃達1萬美元或等值:
• 環宇盈活儲蓄保險計劃
• 「盈御多元貨幣計劃3」
「簡愛• 延續」保障計劃 5</td><td><u>指定保障計劃之新基本計劃 (包括 AIA 健康系列及明珠系列，如適用)</u>

• 癌症全方位保障 3 系列
• 「智護癌症保」
• 「簡護危疾保」
• 「AIA 唯一摯保 - 癌症及嚴重傳染病保障」
• 「AIA 唯一摯保 - 全面保障」
• 「全程守護健康保」
• 摯誠定期壽險計劃
(只適用於優易核保優惠)
• 「自在自選」危疾保
(只適用於優易核保優惠)
• 「愛伴航」保險計劃 2
(只適用於優易核保優惠)
• 「簡緻・愛伴航」保險計劃
(只適用於優易核保優惠)

<u>優惠:</u>
• 優易核保程序
(只需確認 1 項健康聲明)
• 簡易核保程序
(按產品要求回答至少 3 題健康狀況問題)</td><td>意安心
及
意安心升級保障

<u>優惠:</u>
豁免第 12 個保單年度的全年保費</td><td>保費折扣高達4%
適用於以下指定一次性繳付保費計劃達1萬美元或等值:
• 環宇盈活儲蓄保險計劃
• 「盈御多元貨幣計劃3」
• 「簡愛• 延續」 保障計劃 5</td></tr>
<tr><td>通告</td><td>A260131</td><td>A260133</td><td>A260111</td><td>A260123</td><td>A260124</td></tr>
</table>

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1.2 特選現有客戶 (Con't.)

推廣優惠	6. 2026 第一季【見面「友」禮】活動	7. 2026 第一季《友禮齊享》電子保費現金券 推薦活動	8. AIA 煥新出發大抽獎	9. 2026 第一季特選危疾保障計劃 限時優惠
推廣期	2026年1月1日 至2026年3月31日	2026年1月1日 至2026年3月31日	2026年1月1日 至2026年3月31日	2026年1月1日 至2026年3月31日
適用客戶	**特選客戶**	**特選客戶**	**現有客戶**	**特選客戶**
產品及優惠	特選客戶包括： • [Recapture] 2026 年 1-3 月重點客戶名單 • [Recapture] 2025 年重點客戶名單 • 2026 年高端客戶名單 (1-3 月) • 2026 年高購買潛力客戶名單 (1-3 月) • [優易/簡易核保] 2026 年重點客戶名單 (1-3 月) 以上特選客戶與財務策劃顧問見面，並透過 iChange 更新/確認其電郵地址/電話號碼 **客戶可獲贈** **27,500 AIA 友 Point** (約值 HK$110)	1. AIA現有客戶可作為推薦人(推薦人)。 2. 推薦人須於推廣期內透過AIA+ 手機應用程式成功**將其電子保費現金券轉讓予新客戶**(「受薦人」)，而該新客戶必須成功使用由推薦人轉讓的電子保費現金券**購買合資格新保單**；及該新保單於2026年4月21日或之前繕發，即被視為合資格推薦。 3. 合資格**推薦人**可獲**20,000 AIA友Point** (約值HK$80)。	現有客戶限定抽獎，完成以下 2 項條件，即可獲 1 次抽獎資格: 1) 於推廣期內於活動網頁登記參加大抽獎，及 2) 於 2026 年 4月 5 日前與 AIA 或 AIA 夥伴銷售渠道之財務策劃顧問、業務代表、保險顧問或理財顧問完成指定活動 • 在香港或澳門以面對面形式完成「指定財務分析」* 或 • 透過iChange更新指定資料^ 得獎者將隨機獲得以下一項獎品: • Garmin Forerunner 165 GPS智慧心率進階跑錶 (價值:1,399港元) (100名) • 文華東方酒店禮品卡 (價值:2,000港元)(20名) *「指定財務分析」即為全保理財分析。 ^更新指定資料包括更改基本計劃/附加契約；更改受益人/第二持有人/信託人；更改個人資料用作直銷及推廣用途至接收訊息或更換簽名	特選客戶於推廣期內以保單持有人身份成功投保以下其中一款危疾保障基本計劃，並且**首年年度化保費達 2,000 美元或以上** (首年年度化保費以保費折扣後計算)，可獲得 **100,000 AIA 友 Point**，並可於 AIA+ 手機應用程式兌換心水商戶購物禮券 **(約值 400 港元/澳門幣):** • 「愛伴航」保險計劃 2 • 「愛伴航 – 首護摯寶」保險計劃 2 • 「簡緻·愛伴航」保險計劃 • 「自在自選」危疾保 • 「簡護危疾保」 • 「簡護危疾明珠保」 • 「智護癌症保」 • 「守康易危疾保」 • 「多重智倍保」* • 「泰然安心保 2」* • 「多重安心保 2」* • 「進泰安心保 2」* • 「進添」計劃 – 癌症保障 • 「進添明珠」計劃 – 癌症保障 *只在香港發售。
通告	A260135	A260132	A260126	A260126

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1.2特選現有客戶 (Con't.)

推廣優惠	10. 2026 第一季特選保障限時優惠 - 特選自願醫保計劃	11. 2026 第一季特選保障限時優惠: 特選產品組合(自願醫保 + 儲蓄保障)	12. 2026 第一季特選高端客戶推廣活動	13. 2026 Q1「活然人生」保險計劃特選現有客戶限時優惠
推廣期	2026年1月1日 至2026年3月31日	2026年1月1日 至2026年3月31日	2026年1月1日 至2026年3月31日	2026年1月20日至2026年3月31日
適用客戶	**特選客戶**	**特選客戶**	**特選高端客戶**	**特選客戶**
產品及優惠	**首 2,000 名**特選客戶於推廣期內以保單持有人身份成功投保以下其中一款自願醫保計劃，並且**首年年度化保費達 800 美元或以上**（首年年度化保費以保費折扣後計算）（「合資格新保單」）乃合資格客戶，可獲得 **50,000 AIA 友 Point**，並可於 AIA+ 手機應用程式兌換心水商戶購物禮券（**約值 200 港元**）： • AIA 自願醫保睿選計劃 • AIA 自願醫保尊耀計劃 • AIA 自願醫保靈活計劃 • AIA 自願醫保標準計劃	特選客戶於推廣期內以保單持有人身份成功投保以下產品組合（自願醫保 + 儲蓄保障），**並且總首年年度化保費達 10,000 美元或以上**（首年年度化保費以保費折扣後計算）（「合資格新保單」）乃合資格客戶，可獲得**150,000 AIA友 Point**，並可於AIA+ 手機應用程式兌換心水商戶購物禮券 **（約值600港元）**： 自願醫保計劃指： • AIA自願醫保睿選計劃 • AIA自願醫保尊耀計劃 • AIA自願醫保靈活計劃 • AIA自願醫保標準計劃 儲蓄保障計劃指： • 環宇盈活儲蓄保險計劃 • 「盈御多元貨幣計劃3」 • 「裕滿人生」保障計劃2 • 愛無憂長享計劃5 • 「樂怡人生」保障計劃 • 「樂怡人生」保障計劃（週年紅利） • 「簡愛·延續」保障計劃5 • 「充裕未來」計劃2（特級保障） • 「諾享」保障計劃2 • 「年金寶」入息計劃 • 「活出精彩」入息計劃	特選客戶於推廣期內成功投保任何AIA個人保險計劃 (不包括投資連繫壽險計劃、萬用壽險、AIA延期年金計劃2及一般保險)及其**年度化保費達30,000美元或以上**，每位客戶可獲： • 只適用於香港繕發之新保單：**SHINGRIX 生蛇疫苗 (2針)** (約值6,150港元) • 只適用於澳門繕發之新保單：**1,500,000 AIA友Point** (約值6,000港元/澳門幣)	特選客戶於推廣期內成功投保「活然人生」保險計劃及選用年繳保費繳付模式*，即可享首年年度化保費的5%保費折扣。 *新保單須於2026年5月31日或之前繕發。
通告	A260129	A260129	A260134	A260182

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1.3 與投資有關的人壽保險計劃推廣優惠

推廣優惠	1. AIA「兩全保」保障型投資相連壽險計劃（整付保費）長期客戶獎賞	2.「卓達智悅2」開戶特別獎賞推廣	3.「卓達智悅」開戶特別賞金推廣	4.「您想」基本保費費用回贈計劃	5.「卓智投資計劃2」特別賞金
推廣期	2026 年 1 月 1 日至 3 月 31 日 (3 個月)				
適用客戶	所有客戶				
產品	AIA「兩全保」保障型投資相連壽險計劃（整付保費）	「卓達智悅 2」	「卓達智悅」	「您想」	「卓智投資計劃 2」
優惠適用地區	適用於香港及澳門	只適用於香港	只適用於澳門	只適用於澳門	只適用於澳門
優惠	可享高達 7.5%平均基本戶口價值的長期客戶獎賞	達指定一次性保費要求可享高達 6%整付保費作為開戶獎賞	達指定一次性保費要求可享高達 7.0% 開戶賞金	可享高達 250%年度化基本保費費用回贈	客戶達指定年度化保費要求可享高達 17%特別賞金
通告	A260109				

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2) 宣傳單張

AIA Protecting Every Moment
推廣活動 (2026 年第一季) – 優惠更新



繁體中文版本：連結
英文版本：連結
簡體中文版本：連結

註：產品名稱已劃一羅列於各不同語言版本的宣傳單張。

最新推廣優惠詳情 (包括以上宣傳單張的連結) 將上載公司網頁 aia.com.hk。

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3) 推廣活動優惠詳情

3.1)「活然人生」保險計劃保費回贈推廣

推廣期: 2026年1月20日至2026年3月31日 (包括首尾兩天)

基本計劃	首 4 個保單週年之總保費回贈			
	基本優惠	額外優惠 1[+]	額外優惠 2[◊]	總優惠 (基本優惠 + 額外優惠 1 + 額外優惠 2) 最高可達
「活然人生」保險計劃 (5 年/30 年保費繳付期)	15.0%	+ 5.0%	+ 5.0%	25.0%

[+]額外優惠 1

- 如客戶以**同一保單持有人**身份於推廣期內成功投保「活然人生」保險計劃 (5 年/30 年保費繳付期) 及**指定危疾保險計劃**，而該指定危疾保險計劃保單的原有投保額達 **50,000 美元**或以上，其「活然人生」保險計劃 (5 年/30 年保費繳付期) 保單將可獲得**額外 5%**保費回贈。

- **指定危疾保險計劃**包括「愛伴航」保險計劃 2 系列 及「簡緻・愛伴航」保險計劃。「愛伴航」保險計劃 2 系列 及「簡緻・愛伴航」保險計劃只可以基本計劃形式投保。

- 如客戶合乎獲得額外優惠 1 的資格，但其指定危疾保險計劃保單於其「活然人生」保險計劃 (5 年/30 年保費繳付期) 保單的相關保費回贈保單週年日或之前經已退保或部分退保，額外優惠 1 資格將被取消。

[◊]額外優惠 2

- 如客戶以**同一保單持有人**身份於推廣期內成功投保「活然人生」保險計劃 (5 年/30 年保費繳付期) 及**環宇盈活儲蓄保險計劃 (5 年保費繳付期)**，而該環宇盈活儲蓄保險計劃保單的基本計劃年度化保費達 **50,000 美元**(或同等幣值之其他貨幣) 或以上，其「活然人生」保險計劃 (5 年/30 年保費繳付期) 保單將可獲得**額外 5%**保費回贈。

- 如客戶合乎獲得額外優惠 2 的資格，但其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單於其「活然人生」保險計劃 (5 年/30 年保費繳付期) 保單的相關保費回贈保單週年日或之前經已退保或部分退保，額外優惠 2 資格將被取消。

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3.2) 指定定期壽險附加契約保費回贈推廣

推廣期: 2026年1月20日至2026年3月31日 (包括首尾兩天)

指定定期壽險附加契約	保費回贈 只適用於在推廣期內成功申請並附加於 **「活然人生」保險計劃**中的指定定期壽險附加契約
• 摯誠定期壽險附加契約 • 尊誠定期壽險附加契約	每個相關保單週年 15%

註：

1. 指定定期壽險附加契約指 i) 摯誠定期壽險附加契約及 ii) 尊誠定期壽險附加契約，而並不包括任何基本計劃或任何其他附加契約在內。
2. 保費回贈只適用於在推廣期內成功申請並附加於「活然人生」保險計劃(5年 / 30年保費繳付期)中的指定定期壽險附加契約。如指定定期壽險附加契約是附加於「活然人生」保險計劃(5年 / 30年保費繳付期)以外的任何其他基本計劃，將不會獲得任何保費回贈。
3. 保費回贈只適用於正在生效中及須要繳交保費的指定定期壽險附加契約。如於保費回贈時指定定期壽險附加契約已經失效或無須要繼續繳付保費，指定定期壽險附加契約將不再獲得保費回贈。
4. 保費回贈之計算方法將根據保費回贈時的最近一期指定定期壽險附加契約保費金額計算。保費回贈之計算及任何保費回贈將於每一個相關保單週年日進行或發放。

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3.3) 摯誠定期壽險附加契約簡易核保程序

推廣期：2026年1月20日至2026年3月31日（包括首尾兩天）

摯誠定期壽險附加契約簡易核保程序推廣(「此推廣」)適用於符合以下所有條件的準受保人：

- 客戶必須於推廣期內申請及遞交摯誠定期壽險附加契約的投保申請(根據申請日期)，而該摯誠定期壽險附加契約必須附加於「活然人生」保險計劃(5 年 / 30 年保費繳付期)中，並成功於 2026 年 5 月 31 日或之前繕發。客戶必須同時投保摯誠定期壽險附加契約及「活然人生」保險計劃，才可享此推廣。
- 準受保人的年齡為 15 日至 65 歲之間：
    - 若準受保人的年齡為 15 日至 55 歲之間：同一準受保人以此推廣投保所有「活然人生」保險計劃連同摯誠定期壽險附加契約合計的總投保額不超過 800, 000 美元。
    - 若準受保人的年齡為 56 歲至 65 歲之間：同一準受保人以此推廣投保所有「活然人生」保險計劃連同摯誠定期壽險附加契約合計的總投保額不超過 200, 000 美元。
- 於每份摯誠定期壽險附加契約的投保申請，摯誠定期壽險附加契約的投保額不能高於「活然人生」保險計劃的投保額。
- 準受保人必須為香港、澳門或中國身分證持有人並居住於香港、澳門或中國。
- 在此推廣的投保申請只可包括「活然人生」保險計劃、意外身故賠償（活然人生）附加契約、免付保費附加契約（基本計劃）及摯誠定期壽險附加契約。如投保申請包括任何沒有在以上提及的基本計劃或附加契約，此推廣並不適用於此等投保申請。
- 若符合以上所有資格，簡易核保安排(只需確認健康聲明中的所有聲明及提供雜項資料)將適用。iPoS 將自動顯示簡易核保選項以供選擇。
- 有關健康聲明和雜項資料的內容與「活然人生」保險計劃的簡易核保安排相同。
- 申請人/準受保人應仔細閱讀健康聲明，並在準受保人符合健康聲明中的全部聲明時才繼續簡易核保。
- 如準受保人不確認健康聲明中任何部分及/或沒有提供簡易核保必須的雜項資料，則請跟隨正常核保程序投保。
- 準受保人必須如實及完整地作出健康聲明及提供雜項資料。若準受保人沒有披露或隱瞞任何預先存在的健康狀況，將會影響保單/附加契約申請的批核或將來於保單/附加契約下作出的任何索償。本公司可能於核保過程中要求準受保人提供額外資料。
- 所有現行的核保守則及非體檢限額適用(包括但不限於財政核保、非收入人仕的最高投保額、打擊洗錢條例之要求等），詳情請參閱營運守則及指引。
- 此推廣及相關的核保結果僅限於符合此推廣的簡易核保的相關條件的投保申請，而不會作為其他及未來投保的先例。
- 如果同一準受保人同時透過簡易核保和正常核保方式申請多於一份「活然人生」保險計劃及摯誠定期壽險附加契約，則較嚴格的核保要求/決定將被採用。
- 本公司有權隨時更改此推廣的條款及細則而毋須另行通知。此推廣只在推廣保險產品仍然接受投保申請時有效。如有任何爭議，本公司保留最終決定權。

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3.4) 指定儲蓄保險計劃保費回贈推廣

3.4.1) 環宇盈活儲蓄保險計劃 (5年保費繳付期)

推廣期: 2026年1月1日至2026年3月31日 (包括首尾兩天)

基本計劃年度化保費 (美元)	首年保費回贈 環宇盈活儲蓄保險計劃 (5 年保費繳付期)		
	基本優惠	額外優惠▲	總優惠 (基本優惠 + 額外優惠) 最高可達
少於 10,000	5.0%	+ 3.0%	8.0%
10,000 起 – 少於 30,000	10.0%	+ 3.0%	13.0%
30,000 起 – 少於 50,000	12.0%	+ 3.0%	15.0%
50,000 起 – 少於 100,000	14.0%	+ 3.0%	17.0%
100,000 起 – 少於 200,000	16.0%	+ 3.0%	19.0%
200,000 或以上	18.0%	+ 3.0%	21.0%

▲額外優惠

- 如客戶以**同一保單持有人**身份於推廣期內成功投保環宇盈活儲蓄保險計劃 (5 年保費繳付期)及 i) **指定危疾保險計劃**，而該指定危疾保險計劃保單的**原有投保額達 50,000 美元**或以上，或 ii)**「活然人生」保險計劃 (5 年/30 年保費繳付期)**，而該「活然人生」保險計劃 (5 年/30 年保費繳付期)**保單的基本計劃年度化保費達 3,000 美元**或以上，其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單將可獲得**額外 3%**保費回贈。

- **指定危疾保險計劃**包括「愛伴航」保險計劃 2 系列 及「簡緻・愛伴航」保險計劃。「愛伴航」保險計劃 2 系列 及「簡緻・愛伴航」保險計劃只可以基本計劃形式投保。

- 如客戶合乎獲得額外優惠的資格，但其指定危疾保險計劃保單或「活然人生」保險計劃 (5 年/30 年保費繳付期) 保單於其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單的首個保單週年日或之前經已退保或部分退保，額外優惠資格將被取消。

註：

1. 此優惠同時適用於環宇盈活儲蓄保險計劃 (5年保費繳付期)其他貨幣 (包括港元、澳門幣) 之保單。
2. 用於推廣優惠計算之匯率為 1美元 = 7.5港元 / 7.5澳門幣。
3. 澳門幣只適用於澳門繕發之保單。

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4. 有關美元對其他貨幣之換算，請參閱以下之列表。

基本計劃年度化保費	
美元	港元 / 澳門幣
少於 10,000	少於 75,000
10,000 起 – 少於 30,000	75,000 起 – 少於 225,000
30,000 起 – 少於 50,000	225,000 起 – 少於 375,000
50,000 起 – 少於 100,000	375,000 起 – 少於 750,000
100,000 起 – 少於 200,000	750,000 起 – 少於 1,500,000
200,000 或以上	1,500,000 或以上

有關各推廣優惠之注意事項以及條款及細則，請參閱附錄 1 或有關宣傳單張。

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5) 附錄

5.1) 附錄 1 – 推廣優惠之注意事項及條款及細則

財務策劃顧問之注意事項

1. 首年佣金(FYC)不會因保費回贈或折扣而受影響。
2. 保費回贈優惠確認信將於保單繕發限期後 4 個月內郵寄予客戶。客戶信副本亦會存放於 eAgency Corner (eAC) 及/或 Policy Enquiry System (PES) 以供參考。
3. 保費通知書 (只適用於保費回贈推廣之合資格新保單)：
   i. 年繳/半年繳/季繳之新保單：保費通知書將列出淨應繳保費，意思指下期應繳總保費扣除相關保費回贈金額後之金額。
   ii. 月繳之新保單：自動轉賬金額將會收取淨應繳保費。
4. 指定儲蓄保險計劃保費折扣推廣(只限於一次性繳付保費計劃)之合資格新保單，有關保費折扣之金額將載於保單資料頁。
5. 香港/澳門區財務策劃顧問只能於所屬營業牌照境內推行此推廣計劃。
6. 財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品屬於須要完成財務需要分析之產品，財務策劃顧問必須於進行產品推介/銷售前與客戶完成相關之財務需要分析。財務策劃顧問需持有卷五牌照方可進行投資相連壽險保單之銷售活動。於介紹任何投資相連壽險產品之前，財務策劃顧問必須跟客戶進行財務需要分析（FNA）及風險承擔能力問卷（RPQ），以確認客戶的投資需要、保費負擔能力及風險承擔能力。而在整個銷售過程中，財務策劃顧問不可向客戶提供任何投資建議，亦不可直接或間接向客戶提供任何禮物誘使客戶購買投資相連壽險保單。投資相連壽險保單只適合有人壽保障需要及投資需要的客戶購買。澳門區財務策劃顧問於進行所有產品推介/銷售前必須與客戶完成相關之財務需要分析 。
7. 如財務策劃顧問需要就個別保單計算在該月份之營業額內，則必須根據由營運部所定之每月的截數日期及時間或之前遞交投保申請書，並在該月底或之前獲成功批核。詳情請留意由營運部所發出的有關通告。

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推廣優惠之條款及細則

適用於以上各項優惠

1. 此推廣只適用於透過 AIA 財務策劃顧問或 AIA 保險顧問/理財顧問遞交或經 AIA iShop 友保易(如適用)提交之投保申請。
2. 此推廣只適用於香港或澳門繕發之保單。
3. 保費回贈之計算包括新保單之標準保費及因核保而需附加之額外保費(如有)在內。保費折扣之計算只包括新保單之標準保費 (因核保而需附加之額外保費(如有)並不計算在內)。其他基本計劃及 / 或附加契約之保費及保費徵費均不會被納入於計算此優惠之內。
4. 每張合資格之新保單於推廣期內只可獲取保費回贈或折扣推廣優惠(如適用)一次。如新保單符合多於一項保費回贈或折扣推廣優惠之要求，客戶可獲取金額較高的保費回贈或折扣推廣優惠。
5. 如新保單之保單日期早於申請日期，首次保費回贈可能會安排後於首個保單週年日後的下一期保費到期日。
6. 此推廣並不適用於推廣期之前已遞交或已繕發但其後於推廣期內撤回投保申請或取消保單，並再次投保相同保險計劃之客戶。
7. 除另有訂明或安排外(如有)，此優惠不適用於計劃轉換(包括基本計劃或附加契約，如適用)，不論由其他保險產品轉換至推廣保險產品及/或由推廣保險產品轉換至其他保險產品。
8. AIA 有權隨時更改本推廣活動的條款及細則而毋須另行通知。各推廣優惠均只在推廣保險產品可以接受投保申請時有效。如對本推廣活動有任何爭議，AIA 保留最終決定權。
9. 本通告只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析。所有產品資料只供參考，並不包含保單的完整條款。有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。有關「AIA Vitality 健康程式」的內容、條款及細則，請瀏覽 aia.com.hk/aiavitality。
10. 相關產品的保費回贈推廣於不同銷售渠道購買可能有所不同。請參閱有關銷售渠道的相關通告。
11. AIA 自願醫保標準計劃（屬自願醫保計劃下的「標準計劃」）為受保人提供多項標準化的基本保障，而 AIA 自願醫保靈活計劃、AIA 自願醫保尊耀計劃及 AIA 自願醫保睿選計劃（屬自願醫保計劃下的「靈活計劃」）則為受保人在整體上保持「標準計劃」下所有保障之前提下，提供較高的保障。
12. 只有自願醫保計劃下的認可產品及合資格延期年金計劃(如適用)的已繳保費可申請稅務扣減，而保費回贈及保費折扣(如有，包括電子保費現金券)不能享有稅務扣減優惠。有關稅務扣減詳情，請參閱 www.vhis.gov.hk、www.ia.org.hk 及 www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見。
13. 由 2018 年 1 月 1 日起，所有保單持有人均需向保險業監管局為其新繕發及現行香港保單繳付的每筆保費繳交徵費。而保費回贈並不會導致任何保費徵費退款。有關保費徵費詳情，請瀏覽我們的網站 www.aia.com.hk/useful-information-ia-tc 或保險業監管局網站 www.ia.org.hk。
14. 如相關保單成功繕發及/或相關附加契約成功生效（按情況適用）並符合有關約定的保費回贈推廣條款及細則，則本保費回贈推廣亦會構成保單合約之一部份。

適用於個別產品之優惠

15. **「活然人生」保險計劃保費回贈推廣**
    a. 推廣優惠由 2026 年 1 月 20 日 至 2026 年 3 月 31 日止，包括首尾兩天（「推廣期」）。
    b. 此優惠只適用於「活然人生」保險計劃 (5 年/30 年保費繳付期) (統稱「新保單」)，而：
        i. 須於推廣期內成功申請及遞交(根據申請日期)；及
        ii. 須於 2026 年 5 月 31 日或之前繕發。

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c. 新保單之保費回贈將按照以下 g 段所述的方法計算，並將於第 1 個保單週年至第 4 個保單週年的每個保單週年時發放。以新保單僅獲得基本優惠 15%為例，於第 1 個保單週年至第 4 個保單週年的每個保單週年時，保單將獲得 3.75%保費回贈。

d. 新保單之保費回贈金額將於上述保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關新保單的未來保費之用，該保費回贈金額將不可提取。此外，新保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，優惠資格將被取消。

e. 額外優惠 1 只適用於客戶以同一保單持有人身份於推廣期內成功投保新保單及指定危疾保險計劃，而該指定危疾保險計劃保單的原有投保額達 **50,000 美元**或以上，並於 2026 年 5 月 31 日或之前繕發，其新保單將可獲得**額外 5%** 保費回贈。額外優惠 1 只適用於 新保單而並不適用於指定危疾保險計劃保單。如新保單獲得額外優惠 1，其相關之指定危疾保險計劃保單亦須於繕發日至保費回贈時持續生效， 其新保單方可享有此額外優 惠 1。否則，額外優惠 1 資格將被取消。如客戶合乎獲得額外優惠 1 的資格， 但其指定危疾保險計劃保單於其新保單的相關保費回贈保單週年日或之前經已退保或部分退保，額外優惠 1 資格將被取消。

f. 額外優惠 2 只適用於客戶以同一保單持有人身份於推廣期內成功投保新保單及環宇盈活儲蓄保險計劃 (5 年保費繳付期)，而該環宇盈活儲蓄保險計劃 (5 年保費繳付期)保單的基本計劃年度化保費達 **50,000 美元**(或同等幣值之其他貨幣)，並於 2026 年 5 月 31 日或之前繕發，其新保單將可 獲得**額外 5%**保費回贈。額外優惠 2 只適用於新保單而並不適用於環宇盈活儲蓄保險計劃 (5 年保費繳付期)保單。如新保單獲得額外優惠 2，其相關之環宇盈活儲蓄保險計劃 (5 年保費繳付期)保單亦須於繕發日至保費回贈時持續生效， 其新保單方可享有此額外優惠 2。否則，額外優惠 2 資格將被取消。如客戶合乎獲得額外優惠 2 的資格，但其環宇盈活儲蓄保險計劃 (5 年保費繳付期)保單於其新保單的相關保費回贈保單週年日或之前經已退保或部分退保，額外優惠 2 資格將被取消。

g. 新保單保費回贈之計算方法：

繳款方式	保費回贈之計算方法 – 以保費回贈時的最近一期新保單保費金額計算 於第 1 個保單週年至第 4 個保單週年每個保單週年獲得
月繳	= 月繳保費 x 12 x 總保費回贈% ÷ 4
季繳	= 季繳保費 x 4 x 總保費回贈% ÷ 4
半年繳	= 半年繳保費 x 2 x 總保費回贈% ÷ 4
年繳	= 年繳保費 x 總保費回贈% ÷ 4

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16. 指定定期壽險附加契約保費回贈推廣

a. 推廣優惠由 2026 年 1 月 20 日 至 2026 年 3 月 31 日止，包括首尾兩天（「推廣期」）。
b. 指定定期壽險附加契約指 i）摯誠定期壽險附加契約及 ii）尊誠定期壽險附加契約，而並不包括任何基本計劃或任何其他附加契約在內。
c. 此優惠只適用於指定定期壽險附加契約，而指定定期壽險附加契約：
   i. 須於推廣期內成功申請及遞交予公司(根據申請日期) 並附加於「活然人生」保險計劃 (5 年 / 30 年保費繳付 期) 中；及
   ii. 須於 2026 年 5 月 31 日或之前繕發。
d. 如指定定期壽險附加契約是附加於「活然人生」保險計劃(5年 / 30年保費繳付期)以外的任何其他基本計劃，將不會獲得任何保費回贈。
e. 保費回贈只適用於正在生效中及須要繳交保費的指定定期壽險附加契約。如於保費回贈時指定定期壽險附加契約已經失效或無須要繼續繳付保費，指定定期壽險附加契約將不再獲得保費回贈。
f. 保費回贈之計算方法將根據保費回贈時的最近一期指定定期壽險附加契約保費金額計算。保費回贈之計算及任何保費回贈將於每一個相關保單週年日進行或發放。
g. 保費回贈金額將於獲得保費回贈的相關保單週年日當日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關指定定期壽險附加契約的未來保費之用，該保費回贈金額將不可提取。如相關指定定期壽險附加契約於保費回贈時並無未繳付保費，該未使用之保費回贈將自動被取消。此外，指定定期壽險附加契約須於繕發日至保費回贈時持續生效，方可享有保費回贈。否則，指定定期壽險附加契約不享有保費回贈。
h. 保費回贈之計算方法：

指定定期壽險附加契約之繳款方式	保費回贈之計算方法 (以保費回贈時的最近一期保費金額計算) 於每個相關保單週年
月繳	= 月繳保費 x 12 x 15%
季繳	= 季繳保費 x 4 x 15%
半年繳	= 半年繳保費 x 2 x 15%
年繳	= 年繳保費 x 15%

17. 摯誠定期壽險附加契約簡易核保程序

a. 簡易核保程序推廣（「此推廣」）由 2026 年 1 月 20 日 至 2026 年 3 月 31 日止，包括首尾兩天（「推廣期」）。
b. 此推廣只適用於符合以下所有條件之準受保人（「申請資格」）：
   - 客戶必須於推廣期內申請及遞交摯誠定期壽險附加契約的投保申請(根據申請日期)，而該摯誠定期壽險附加契約必須附加於「活然人生」保險計劃(5 年 / 30 年保費繳付期)中，並成功於 2026 年 5 月 31 日或之前繕發。客戶必須同時投保摯誠定期壽險附加契約及「活然人生」保險計劃，才可享此推廣。
   - 準受保人的年齡為 15 日至 65 歲之間：
     - 若準受保人的年齡為 15 日至 55 歲之間：同一準受保人以此推廣投保所有「活然人生」保險計劃連同摯誠定期壽險附加契約合計的總投保額不超過 800, 000 美元。
     - 若準受保人的年齡為 56 歲至 65 歲之間：同一準受保人以此推廣投保所有「活然人生」保險計劃連同摯誠定期壽險附加契約合計的總投保額不超過 200, 000 美元。

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- 於每份摯誠定期壽險附加契約的投保申請，摯誠定期壽險附加契約的投保額不能高於「活然人生」保險計劃的投保額。
- 準受保人為香港、澳門或中國身分證持有人並居住於香港、澳門或中國。
- 在此推廣的投保申請只可包括「活然人生」保險計劃、意外身故賠償（活然人生）附加契約、免付保費附加契約（基本計劃）及摯誠定期壽險附加契約。如投保申請包括任何沒有在以上提及的基本計劃或附加契約，此推廣並不適用於此等投保申請。

c. 若符合以上所提及有關此推廣的所有申請資格，投保申請可享有簡易核保程序（只需確認健康聲明中的所有聲明及提供雜項資料）。

注意事項

- 此推廣受限於本公司現行的核保規則及條例。本公司保留要求準受保人進行正常核保的權利，以符合本公司現行的核保規則及條例。
- 申請人/準受保人應仔細閱讀健康聲明，並在準受保人符合健康聲明中的所有聲明時才確認健康聲明。
- 如準受保人不確認健康聲明中任何部分及/或沒有提供簡易核保必須的雜項資料，則請跟隨正常核保程序投保。
- 準受保人必須如實及完整地作出健康聲明及提供雜項資料。若準受保人沒有披露或隱瞞任何預先存在的健康狀況，將會影響保單申請/附加契約的批核或將來於保單/附加契約下作出的任何索償。本公司可能於核保過程中要求準受保人提供額外資料。
- 此推廣及相關的核保結果僅限於符合此推廣的簡易核保的相關條件的投保申請，而不會作為其他及未來投保的先例。
- 如果同一準受保人同時透過簡易核保和正常核保方式申請多於一份「活然人生」保險計劃及摯誠定期壽險附加契約，則較嚴格的核保要求/決定將被採用。
- 本公司有權隨時更改以上的條款及細則而毋須另行通知。此推廣只在推廣保險產品仍然接受投保申請時有效。如有任何爭議，本公司保留最終決定權。
- 有關健康聲明及此推廣下的簡易核保程序，請向您的財務策劃顧問查詢詳情。

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[AIA – INTERNAL]

AIA Hong Kong

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734 King's Road,
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AIA.COM.HK

Memo

18. 指定儲蓄保險計劃保費回贈推廣

a. 推廣優惠由 2026 年 1 月 1 日 至 2026 年 3 月 31 日止，包括首尾兩天（「推廣期」）。
b. 指定儲蓄保險計劃指環宇盈活儲蓄保險計劃 (5 年保費繳付期) (統稱「新保單」）。
c. 此優惠只適用於上列指定儲蓄保險計劃之基本計劃，而：
    i. 須於推廣期內成功申請及遞交(根據申請日期)；及
    ii. 須於 2026 年 5 月 31 日或之前繕發。
d. 保費回贈金額(基本優惠及額外優惠，如適用)只適用於基本計劃之首年保費，並將於首個保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關新保單的未來保費之用，該保費回贈金額將不可提取。此外，新保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，優惠資格將被取消。
e. 新保單保費回贈之計算方法：

環宇盈活儲蓄保險計劃 (5 年保費繳付期) 基本優惠

保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)					
貨幣	年度化保費	繳款方式			
		月繳	季繳	半年繳	年繳
美元	少於 10,000	= 月繳保費 x 12 x 5.0%	= 季繳保費 x 4 x 5.0%	= 半年繳保費 x 2 x 5.0%	= 年繳保費 x 5.0%
港元/澳門幣	少於 75,000				
美元	10,000 起 – 少於 30,000	= 月繳保費 x 12 x 10.0%	= 季繳保費 x 4 x 10.0%	= 半年繳保費 x 2 x 10.0%	= 年繳保費 x 10.0%
港元/澳門幣	75,000 起 – 少於 225,000				
美元	30,000 起 – 少於 50,000	= 月繳保費 x 12 x 12.0%	= 季繳保費 x 4 x 12.0%	= 半年繳保費 x 2 x 12.0%	= 年繳保費 x 12.0%
港元/澳門幣	225,000 起 – 少於 375,000				
美元	50,000 起 – 少於 100,000	= 月繳保費 x 12 x 14.0%	= 季繳保費 x 4 x 14.0%	= 半年繳保費 x 2 x 14.0%	= 年繳保費 x 14.0%
港元/澳門幣	375,000 起 – 少於 750,000				
美元	100,000 起 – 少於 200,000	= 月繳保費 x 12 x 16.0%	= 季繳保費 x 4 x 16.0%	= 半年繳保費 x 2 x 16.0%	= 年繳保費 x 16.0%
港元/澳門幣	750,000 起 – 少於 1,500,000				
美元	200,000 或以上	= 月繳保費 x 12 x 18.0%	= 季繳保費 x 4 x 18.0%	= 半年繳保費 x 2 x 18.0%	= 年繳保費 x 18.0%
港元/澳門幣	1,500,000 或以上				

f. 環宇盈活儲蓄保險計劃 (5 年保費繳付期) 額外優惠只適用於客戶以同一保單持有人身份於推廣期內成功投保環宇盈活儲蓄保險計劃 (5 年保費繳付期) 及 i) 指定危疾保險計劃，而該指定危疾保險計劃保單的**原有投保額達 50,000 美元**或以上，或 ii)「活然人生」保險 計劃 (5 年/30 年保費繳付期)，而該「活然人生」保險計劃 (5 年/30 年保費繳付期)保單的基本計劃**年度化保費達 3,000 美元**或以上，並於 2026 年 5 月 31 日或之前繕發，其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單將可獲得**額外 3%**保費回贈。額外優惠只適用於環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單而並不適用於指定危疾保險計劃保單或「活然人生」保險計劃保單。如環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單獲得額外優惠，其相關之指定危疾保險計劃保單或「活然人生」保險計劃保單亦須於繕發日至保費回贈時持續生效，其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單方可享有此額外優惠。否則，額外優惠資格將被取消。如客戶合乎獲得額外優惠的資格，但其指定危疾保險計劃保單或「活然人生」保險計劃保單於其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單的首個保單週年日或之前經已退保或部分退保，額外優惠資格將被取消。
g. 每張合資格環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單的保費回贈最高上限為 **21%** (包括基本優惠及額外優惠，如適用)。

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Part 1 – Premium Refund / Discount Offers and Other Offers
1) Promotional Offers Overview

1.1 All Customers

New Offer | New Offer | New Offer

Offer	1. ProsperLife Insurance Plan Premium Refund	2. Specified Term Life Supplementary Contract Premium Refund	3. Wisdom Term Life Supplementary Contract Simplified Underwriting Offer
Promotional Period	20 January 2026 to 31 March 2026 (3 months)		
Customers	All customers		
Products	Specified Insurance Plans (5-year / 30-year premium payment term) • ProsperLife Insurance Plan	Specified Term Life Supplementary Contract (including AIA Vitality series, if applicable) • Wisdom Term Life Supplementary Contract • Expert Term Life Supplementary Contract	Specified Term Life Supplementary Contract (including AIA Vitality series, if applicable) • Wisdom Term Life Supplementary Contract
Offer	Can enjoy up to 25% premium refund	Can enjoy 15% premium refund in each policy anniversary when specified conditions are met	Can enjoy simplified underwriting when specified conditions are met
Memo	A260171		

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1.1 All Customers (cont.)

Offer	4. Specified Savings Insurance Plans Premium Refund	5. Specified Savings Insurance Plans Premium Discount	6. On Your Side Insurance Plan 2 Series Premium Refund	7. Essence – On Your Side Insurance Plan Premium Refund	8. Specified Medical Insurance Plans Premium Refund
Promotional Period	1 January 2026 to 31 March 2026 (3 months)				
Customers	All customers				
Products	Specified Savings Insurance Plans (5-year / 10-year premium payment term, if applicable) • Global Power Multi-Currency Plan 3 • GlobalFlexi Savings Insurance Plan • Simply Love Encore 5 **Offer Update** **New Extra Offer for GlobalFlexi Savings Insurance Plan**	Specified Savings Insurance Plans (One-time premium payment only) • Global Power Multi-Currency Plan 3 • GlobalFlexi Savings Insurance Plan	Specified Critical Illness Insurance Plans (including AIA Vitality series, if applicable) On Your Side Insurance Plan 2 Series	Specified Critical Illness Insurance Plans (including AIA Vitality series, if applicable) • Essence – On Your Side Insurance Plan	Specified Insurance Plan (including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable) (Supplementary Contract must be added to new Basic Plan) • AIA VHIS Standard Scheme# • AIA VHIS Flexi Scheme# • AIA VHIS 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
Offer	With specified first-year premium, can enjoy up to 21% premium refund	With specified one-time premium, can enjoy up to 7% premium discount	Can enjoy up to 20 months premium refund	Can enjoy up to 8 months premium refund	Can enjoy up to 7 months premium refund
Memo	A260171	A260109			

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1.1 All Customers (cont.)

Offer	9. AIA Deferred Annuity Plan 2 Premium Refund#	10. Wealth Elite 2 – Exclusive Offers	11. Wealth Enrich – Exclusive Offer	12. Guaranteed Preferential Interest Rate Promotion
Promotional Period	1 January 2026 to 31 March 2026 (3 months)			1 January 2026 to 31 January 2026 (1 month)
Customers	All customers			
Products	Specified Savings Insurance Plan (6-year / 10-year / 15-year / 25-year premium payment term) • AIA Deferred Annuity Plan 2	Specified Insurance Plan (Basic plan) • Wealth Elite 2 – Sapphire • Wealth Elite 2 - Ruby	Specified Insurance Plan (Basic plan) • Wealth Enrich	Specified Insurance Plan (Basic plan) • Global Power Multi-Currency Plan 3* • GlobalFlexi Savings Insurance Plan
Offer	With specified first-year annualized premium, can enjoy 20% premium refund	1. Reduction of Min. SA 2. Relaxation of Medical U/W	Reduction of Min. Single premium	Can enjoy guaranteed preferential interest rate of up to 4.3% p.a. on prepaid premium
Memo	A260109			A260110

#Applicable to Hong Kong only

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1.2 Selected Existing Customers

<table>
<tr><th>Offer</th><th>1. 2026 Loyalty Delight</th><th>2. Recapture Promotion</th><th>3. Preferential and Simplified Underwriting Offer for Selected CI/ Medical</th><th>4. Birthday Offer</th></tr>
<tr><td>Promotional Period</td><td>1 Jan 2026 to 31 Mar 2026</td><td>1 Jan 2026 to 31 Mar 2025</td><td>1 Jan 2026 to 30 Jun 2026</td><td>1 Jan 2026 to 30 Jun 2026</td></tr>
<tr><td>Customers</td><td>Selected Customers</td><td>Exclusive for VIP Selected Customers</td><td>Selected Customers</td><td>Existing and New Customers (within 2 months before or not longer than 3 months after birthday months)</td></tr>
<tr><td>Products & Offers</td><td>All selected customers can enjoy a total value of HK$2,600 (US$327) ePremium Coupons (The coupons are valid until 31 Mar 2026)

<table><tr><th>ePremium coupon amount</th><th>Products eligible for e Premium coupon</th></tr><tr><td>HK$100[1]</td><td>Specified new protection plans</td></tr><tr><td>HK$200[2]</td><td>Specified new protection plans</td></tr><tr><td>HK$500[3]</td><td>All new basic plans/ new riders+</td></tr><tr><td>HK$10,000[4]</td><td>All new basic plans/ new riders+</td></tr></table>1. equivalent to MOP100/ US$13
2. equivalent to MOP200/ US$25
3. equivalent to MOP500/ RMB420/ US$63/ AUD63/ CAD63/ GBP38/ EUR44/ SGD75
4. equivalent to MOP10,000/ RMB8,400/ US$1,250/ AUD1,250/ CAD1,250/ GBP750/ EUR875/ SGD1,500
+ The new rider must be attached to the new policy applied at the same time

Note: ePremium Coupon is not applicable for the following plans: Investment-linked assurance schemes / Universal Life insurance products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA Deferred Annuity Plan 2/ Wealth Generation, and only applicable to the selected plans. For details, please refer to the respective terms and conditions.

• Selected customer can enjoy ePremium Coupon deduction when apply for specified new plans as policyholder with specified annualised premium being met.
• ePremium Coupon can only be used for the settlement of initial premium of the new policy.

Please refer to the relevant memo issued in 2026.</td><td>Premium Discount up to 6%
Applicable to the below one-time premium payment plan at premium USD 10,000 or above:
• GlobalFlexi Savings Insurance Plan
• Global Power Multi-Currency Plan 3
• Simply Love Encore 5</td><td>Applicable to the new basic plan of Specified Protection Plan (including AIA Vitality Series and Pearl Series, if applicable) below

• Cancer Guardian 3 Series
• Health Journey Guardian
• Cancer Care Essence
• Simple Care Essence
• AIA One Absolute – Cancer & Serious Infectious Disease Protection
• AIA One Absolute – Full Protection
• Wisdom Term Life Plan
• AIA Assemble (only applicable to Preferential Underwriting Offer)
• On Your Side Insurance Plan 2
• Essence – On Your Side Insurance Plan

Offer:
• Preferential Underwriting: Simply complete the application form and a health declaration
• Simplified Underwriting: Simply complete the application form and answer 3 health questions</td><td>Secure First
&
Secure First Plus

<u>Offer:</u>

1-year premium waiver on the 12th policy year</td></tr>
<tr><td>Memo</td><td>A260131</td><td>A260133</td><td>A260111</td><td>A260123</td></tr>
</table>

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1.2 Selected Existing Customers (Cont.)

Offer	5. 2026 Activation Promotion	6. 2026 Q1 Meet-and-Greet Delights	7. 2026 Q1 "Share the Joy" ePremium Coupon Referral Program	8. AIA Have a Fresh Start Lucky Draw Campaign	9. 2026 Q1 selected Critical Illness plans limited-time offer
Promotional Period	1 Jan 2026 to 31 Mar 2026	1 Jan 2026 to 31 Mar 2026	1 Jan 2026 to 31 Mar 2026	1 Jan 2026 to 31 Mar 2026	1 Jan 2026 to 31 Mar 2026
Customers	**Selected Customers – Single Policyholders**	**Selected Customers**	**Selected Customers**	**Existing Customers**	**Selected Customers**
Products & Offers	**Premium Discount up to 4%** Applicable to the below one-time premium payment plan at premium USD 10,000 or above: • GlobalFlexi Savings Insurance Plan • Global Power Multi-Currency Plan 3 • Simply Love Encore 5	Applicable to: • (Recapture) 2026 Jan-Mar Selected Customers • (Recapture) 2025 Selected Customers • 2026 High-value Customers (Jan-Mar) • (Simplified/Preferential UW) 2026 Selected Customers (Jan-Mar) • 2026 High propensity Customers (Jan-Mar) The above selected customers, who meet their financial planner and update/ confirm the email address/ phone number via iChange during designated period. Customers can enjoy **27,500 AIA Points** (approximately worth HK$110)	1. AIA existing customers may participate as referrers ("Referrer"). 2. The Referrer successfully **transfer their ePremium Coupon(s) to a New Customer** ("Referee"), and that New Customer have successfully **purchased an Eligible New Policy** using the received ePremium Coupon(s) from the Referrer; and that New Policy has been issued on or before 21 April 2026, will be considered as a qualified referral. 3. The **Eligible Referrer** will receive **20,000 AIA Points** (approximately worth HK$80).	Participants who complete the following two conditions will be eligible to one lucky draw chance.: a. Register for the lucky draw on the campaign page during campaign period, and b. Complete designated activity with a financial planner, technical representatives, brokers or independent financial advisors (IFAs) from AIA or AIA's partnership distribution channel by 5 Apr 2026 • Complete a face-to-face "Designated Financial Analysis"* in Hong Kong or Macau OR • Update designated information via iChange^ The winners will receive one of the following prizes randomly: • Garmin Forerunner 165 GPS Smart watch (value: HK$1,399) (100 winners) • Mandarin Oriental e-Gift Card (value: HK$2,000) (20 winners) * "Designated Financial Analysis" is referring to the iFHC. ^Update designated information via iChange (including Change of Basic Plan/Supplementary Contract; Change of Beneficiary/Contingent Owner/Contingent Trustee; Change of the use of personal data for direct marketing purposes to Opt-in or Change of Signature)	Selected Customers who successfully apply for any of the new Critical Illness Protection basic plans set out below**, with an annualised premium of US$2,000 or above** for the first policy year (after applying any premium discount), and will receive **100,000 AIA Points.** They can also redeem a variety of merchant gift vouchers valued at approximately **HKD / MOP 400** on AIA+ mobile app •On Your Side Insurance Plan 2 •On Your Side Insurance Plan 2 – First Gift •Essence – On Your Side Insurance Plan •AIA Assemble •Simple Care Essence •Simple Care Essence Pearl •Cancer Care Essence •EasyGuard Care Essence •Smart Elite Ultra* •Executive Care Pro 2* •Multiple Care Pro 2* •Prime Care Pro 2* •Level Up Protect Cancer Plan •Level Up Protect Pearl Cancer Plan *Only available in Hong Kong.
Memo	A260124	A261035	A260132	A260126	A260116

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1.2 Selected Existing Customers (Cont.)

Offer	10. 2026 Q1 Selected Protection Limited-time offer: selected VHIS plans	11. 2026 Q1 Selected Protection Limited-time offer 2: selected Product Combo (VHIS + Savings)	12. 2026 Q1 Selected High Value Customer Promotion	13. 2026 Q1 ProsperLife Insurance Plan Selected Customers Limited-time offer
Promotional Period	1 Jan 2026 to 31 Mar 2026	1 Jan 2026 to 31 Mar 2026	1 Jan 2026 to 31 Mar 2026	20 Jan 2026 to 31 Mar 2026
Customers	**Selected Customers**	**Selected Customers**	**Selected High Value Customers**	**Selected Customers**
Products & Offers	First 2,000 Selected Customers who successfully apply for any of the VHIS plans set out below, **with an annualised premium of US$800 or above** for the first policy year (after applying any premium discount) ("Eligible New Policy") will be regarded as Eligible Customers, and will receive **50,000 AIA Points**. They can also redeem a variety of merchant gift vouchers valued at approximately **HKD 200** on AIA+ mobile app. • AIA Voluntary Health Insurance SelectWise Scheme • AIA Voluntary Health Insurance Privilege Ultra Scheme • AIA Voluntary Health Insurance Flexi Scheme • AIA Voluntary Health Insurance Standard Scheme	Selected Customers who successfully apply for product combo (VHIS + Savings) as set out below with **an aggregate annualised premium of US$10,000 or above** for the first year as policyholders (The annualised premium is calculated after premium discount) ("Eligible New Policy") are regarded as "Eligible Customers"^, will receive **150,000 AIA Points**. They can also redeem a variety of merchant gift vouchers valued at approximately **HKD 600** on AIA+ mobile app. VHIS plans include: • AIA Voluntary Health Insurance SelectWise Scheme • AIA Voluntary Health Insurance Privilege Ultra Scheme • AIA Voluntary Health Insurance Flexi Scheme • AIA Voluntary Health Insurance Standard Scheme Savings plans include: • GlobalFlexi Savings Insurance Plan • Global Power Multi-Currency Plan 3 • Admire Life 2 • Forever Love Coupon Plan 5 • Serene Life • Serene Life (Annual Dividends) • Simply Love Encore 5 • Bonus Power Plan 2 (Enhanced Protection) • Fortune Promise 2 • Golden Years Income Plan • Spring Income Plan	Selected Customers must successfully enrol in any AIA individual insurance plan (excluding Investment-linked Assurance Schemes, Universal Life, AIA Deferred Annuity Plan 2 and general insurance) at an annualised premium of USD 30,000 or above Each Selected Customer can enjoy: • Applicable only to New Policy issued in Hong Kong: SHINGRIX Shingles Vaccine (2 doses) (approximately valued at HKD6,150) • Applicable only to New Policy issued in Macau: 1,500,000 AIA Points (approximately valued at HKD/MOP 6,000).	Selected customers who successfully apply for the ProsperLife Insurance Plan* and choose the "annual premium payment mode" during the promotional period can enjoy an exclusive 5% premium discount of the first year annualised premium. *The new policy must be issued on or before 31 May 2026.
Memo	A260129	A260129	A260134	A260182

^Applicable to Macau only

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1.3 Investment-Linked Assurance Schemes Promotional Offers

Offer	1. Loyalty Bonus Promotion for AIA 2-in-1 Protection Linked Plan (Single Premium)	2. Start Up Bonus Promotion for Treasure Master Plus 2	3. Start-up Bonus Promotion for Treasure Master Plus	4. U-Select Refund of Premium Charge for Basic Premium	5. Special Bonus Promotion for Treasure Advantage 2
Promotional Period	1 January 2026 to 31 March 2026 (3 months)				
Customers	All Customers				
Products	AIA 2-in-1 Protection Linked Plan (Single Premium)	Treasure Master Plus 2	Treasure Master Plus	U-Select	Treasure Advantage 2
Offer Applicable To	For Hong Kong and Macau	For Hong Kong only	For Macau only	For Macau only	For Macau only
Offer	Can enjoy up to 7.5% average basic account value promotional loyalty bonus	With specified one-time premium can enjoy up to 6% of the single premium as start-up bonus	With specified one-time premium can enjoy up to 7.0% Start-up Bonus	Can enjoy up to 250% annualised basic premium refund	With specified annualised premium can enjoy up to 17% special bonus
Memo	A260109				

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2) Promotional Leaflet

AIA Protecting Every Moment Promotion Campaign (Quarter 1 2026) – Offer Update



Traditional Chinese Version: LINK
English Version: LINK
Simplified Chinese Version: LINK

Note: Product names are listed across all promotional leaflets in different languages.

Details of the latest offer (including the links of the above leaflets) will be available on aia.com.hk.

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3) Promotional Offers Details

3.1 ProsperLife Insurance Plan Premium Refund Offer

Promotional Period: From 20 January 2026 to 31 March 2026 (both days inclusive)

Basic Plan	Total Premium Refund for the first four policy anniversary			
	Base Offer	Extra Offer 1[+]	Extra Offer 2[◊]	Total Offer (Base Offer + Extra Offer 1 + Extra Offer 2) Up to
ProsperLife Insurance Plan (5-year / 30-year premium payment term)	15.0%	+ 5.0%	+ 5.0%	25.0%

[+]Extra Offer 1

- If **same policyholder** applies ProsperLife Insurance Plan (5-year / 30-year premium payment term) and **Specified Critical Illness Insurance Plans** within promotion period, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy will entitle to **extra 5%** premium refund.

- **Specified Critical Illness Insurance Plans** includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan.

- If the customer is eligible to receive the Extra Offer 1, but the Specified Critical Illness Insurance Plans policy is surrendered or partial surrendered on or before the related premium refund policy anniversary of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy, the Extra Offer 1 eligibility will be forfeited.

[◊]Extra Offer 2

- If **same policyholder** applies ProsperLife Insurance Plan (5-year / 30-year premium payment term) and **GlobalFlexi Savings Insurance Plan (5-year premium payment term)** within promotion period, and the annualized premium of the basic plan of the GlobalFlexi Savings Insurance Plan policy is **US$50,000** or above or equivalent in other currencies, the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy will entitle to **extra 5%** premium refund.

- If the customer is eligible to receive the Extra Offer 2, but the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is surrendered or partial surrendered on or before the related premium refund policy anniversary of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy, the Extra Offer 2 eligibility will be forfeited.

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3.2) Specified Term Life Supplementary Contract Premium Refund Offer

Promotional Period: From 20 January 2026 to 31 March 2026 (both days inclusive)

Specified Term Life Supplementary Contract	Premium Refund Only applicable when Specified Term Life Supplementary Contract is successfully applied and attached to ProsperLife Insurance Plan within Promotional Period
• Wisdom Term Life Supplementary Contract • Expert Term Life Supplementary Contract	15% on each relevant policy anniversary

Remarks:

1. Specified Term Life Supplementary Contract refers to (i) Wisdom Term Life Supplementary Contract and (ii) Expert Term Life Supplementary Contract, and does not include any of the Basic Plan or any other riders.
2. Premium refund is only applicable when Specified Term Life Supplementary Contract is successfully applied and attached to ProsperLife Insurance Plan (5-year / 30-year premium payment term) within Promotional Period. If the Specified Term Life Supplementary Contract is attached to any Basic Plan other than ProsperLife Insurance Plan (5-year / 30-year premium payment term), no premium refund will be applicable.
3. Premium refund is only applicable when Specified Term Life Supplementary Contract is in-force and requires payment of premium. If the Specified Term Life Supplementary Contract is not in-force or is no longer be required to pay premium at the time when premium refund is made, premium refund will no longer be applicable to the Specified Term Life Supplementary Contract.
4. Premium refund is calculated based on the payment of the latest modal premium of the Specified Term Life Supplementary Contract at the time of premium refund. The calculation of the premium refund and any refund of premium will be made in each relevant policy anniversary.

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3.3) Wisdom Term Life Supplementary Contract Simplified Underwriting Offer

Promotional Period: From 20 January 2026 to 31 March 2026 (both days inclusive)

The **Wisdom Term Life Supplementary Contract Simplified Underwriting Offer ("Offer")** applies if all of the following requirements are fulfilled:

- The customer has successfully applied and submitted to the Company (based on the application date) an application for the Wisdom Term Life Supplementary Contract during the Promotional Period, and the Wisdom Term Life Supplementary Contract is issued and attached to a ProsperLife Insurance Plan (5-year / 30-year premium payment term) on or before 31 May 2026. To be eligible for this Offer, the customer must apply for the Wisdom Term Life Supplementary Contract and the ProsperLife Insurance Plan at the same time.
- The age of the Proposed Insured is between 15 days and aged 65:
    - For Proposed Insured with age between 15 days and 55: total sum assured under all ProsperLife Insurance Plan and Wisdom Term Life Supplementary Contract covering the same Proposed Insured and are issued via simplified underwriting under this Offer must not exceed USD 800,000.
    - For Proposed Insured with age between 56 and 65: total sum assured under all ProsperLife Insurance Plan and Wisdom Term Life Supplementary Contract covering the same Proposed Insured and are issued via simplified underwriting under this Offer must not exceed USD 200,000.
- For each application of Wisdom Term Life Supplementary Contract, the sum assured of Wisdom Term Life Supplementary Contract must not exceed the sum assured of ProsperLife Insurance Plan.
- Proposed Insured must be a Hong Kong, Macau or Mainland China ID cardholder and residing in Hong Kong, Macau or Mainland China.
- The insurance application under this Offer can only include ProsperLife Insurance Plan, Accidental Death Benefit (ProsperLife) Rider, Waiver of Premium Rider (Basic Plan) and Wisdom Term Life Supplementary Contract. If the insurance application includes other basic plan or rider not mentioned above, this Offer is not applicable to such insurance application.
- If all of the eligibility requirements set out above are met, simplified underwriting arrangement (which only requires to confirm all of the statements under the health declaration and answer the questions on miscellaneous information) will be applicable. Simplified underwriting option will be automatically shown in iPoS for eligible applications.
- The health declaration and miscellaneous information is same as the simplified underwriting arrangement under ProsperLife Insurance Plan.
- Applicant/Proposed Insured should read the health declaration carefully and only confirm the health declaration if the Proposed Insured meets all of the statements under the health declaration.
- If the Proposed Insured does not confirm any part of the health declaration and/or does not provide the necessary miscellaneous information for simplified underwriting, please submit application via normal underwriting procedures.
- The Proposed Insured must make the health declaration and provide the miscellaneous information truthfully and completely. If the Proposed Insured fails to disclose or withhold any pre-existing health conditions, approval of the policy/rider application or any future claims made under the policy/rider will be affected. The Company may request the Proposed Insured to provide further information during the underwriting process.

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- All existing underwriting rules and non-medical limit have to be followed (including but not limited to financial underwriting, maximum sum assured for non-income group, AML guideline, etc.). For details, please refer to the Operation Rules and Guidelines.
- This Offer and the corresponding underwriting results are only applicable to the insurance application which meets the relevant criteria for simplified underwriting under this Offer, and will not serve as a precedent for other or future insurance applications.
- If the same Proposed Insured applies for concurrent applications for the ProsperLife Insurance Plan and Wisdom Term Life Supplementary Contract through both simplified underwriting and normal underwriting at the same time, the more stringent requirements / decision will be applied.
- The Company reserves the right to amend the terms and conditions of this Offer at any time without prior notice. This Offer is valid only when the promotion insurance product is available for application. In case of any dispute, the Company reserves the right of final decision.

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3.4) Specified Savings Insurance Plans Premium Refund Offer

3.4.1) GlobalFlexi Savings Insurance Plan (5-year premium payment term)

Promotional Period: From 1 January 2026 to 31 March 2026 (both days inclusive)

Basic Plan Annualised Premium (USD)	First Year Premium Refund GlobalFlexi Savings Insurance Plan (5-year)		
	Base Offer	Extra Offer▲	Total Offer (Base Offer + Extra Offer) Up to
Less than 10,000	5.0%	+ 3.0%	8.0%
10,000 to less than 30,000	10.0%	+ 3.0%	13.0%
30,000 to less than 50,000	12.0%	+ 3.0%	15.0%
50,000 to less than 100,000	14.0%	+ 3.0%	17.0%
100,000 to less than 200,000	16.0%	+ 3.0%	19.0%
200,000 or above	18.0%	+ 3.0%	21.0%

▲Extra Offer

- If **same policyholder** applies GlobalFlexi Savings Insurance Plan (5-year premium payment term) and i) **Specified Critical Illness Insurance Plans**, and **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or ii) **ProsperLife Insurance Plan (5-year / 30-year premium payment term)**, and **the annualized premium** of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is **US$3,000** or above within promotion period, the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy will entitle to **extra 3%** premium refund.

- **Specified Critical Illness Insurance Plans** includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan.

- If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is surrendered or partial surrendered on or before the first policy anniversary of the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

Note:
1. This offer is also applicable to other currencies policy (including HKD and MOP) available to GlobalFlexi Savings Insurance Plan (5-year premium payment term).
2. The exchange rate used in this promotion offer is 1 USD = 7.5 HKD / 7.5 MOP.
3. MOP is available only to policies that are issued in Macau.

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4. For the exchange of USD to other currencies, please refer to the following table.

Basic Plan Annualised Premium	
USD	HKD / MOP
Less than 10,000	Less than 75,000
10,000 to less than 30,000	75,000 to less than 225,000
30,000 to less than 50,000	225,000 to less than 375,000
50,000 to less than 100,000	375,000 to less than 750,000
100,000 to less than 200,000	750,000 to less than 1,500,000
200,000 or above	1,500,000 or above

For Important Notes, Terms & Conditions of Promotion Offers, please refer to Appendix 1 or the relevant promotion leaflet.

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5) Appendix

5.1) Appendix 1 – Promotion Offers Important Notes and Terms and Conditions

Important Notes for Financial Planners

1. First Year Commission (FYC) will not be affected by the premium refund or discount.
2. Premium refund notification letter will be sent to customers within 4 months after the policy issuance deadline. Copies of customer letters can be retrieved in eAgency Corner (eAC) and Policy Enquiry System (PES).
3. Premium Payment Notice (for policy eligible for premium refund)
   i. For New Policy with Annually/Semi-annually/Quarterly mode, the notice will show the net premium payable, i.e. the remaining amount after deducting the corresponding premium refund amount from the next modal premium.
   ii. For New Policy with Monthly mode, only the net premium payable amount will be credited via autopay.
4. Regarding eligible New Policy of Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment plan only), the amount of the premium discount will be stated on the policy information page.
5. This campaign can only be promoted within Hong Kong or Macau territory according to the agent's relevant license.
6. Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Need Analysis, Financial Planners must complete such analysis with customers before product recommendation/ solicitation. Financial Planner shall obtain paper 5 license for any Unit-Linked Policies selling activities. Before any Unit-Linked Policies selling activities, Financial Planner needs to conduct Financial Needs Analysis (FNA) and Risk Profile Questionnaire (RPQ) with customers to assess customer needs and premium affordability. During the solicitation process, Financial Planner shall not provide any investment advise to customers, and shall not directly or indirectly offer any gifts to induce customers to purchase Unit-Linked Policies. Unit-Linked Policies are only suitable for customers who have life insurance and investment needs. Financial Planners in Macau must complete Financial Need Analysis with customers before all product recommendation/ solicitation.
7. If Financial Planners want to count the respective policy(ies) as the production case(s) of that month, such applications must be submitted on or before the closing dates and cut-off time and approved on or before the end of that month as set by Operations. For details, please refer to related memo issued by Operations.

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Terms & Conditions of Promotion Offers

Applicable to offers as stated above

1. The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).
2. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
3. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. The calculation of the premium discount is only applicable to the standard premium (extra premium due to underwriting (if any) is excluded) of the New Policy. The premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for calculating the premium refund or discount amount.
4. Each New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotion Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotion offer with higher premium refund or discount amount will be entitled.
5. If the policy date of a New Policy is earlier than its application date, the first premium refund may be available beyond the next premium due date after the first policy anniversary.
6. The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotion Period.
7. Unless otherwise specified or arranged (if any), this Offer is not applicable to plan conversion cases (including basic plans or riders, if applicable), regardless of plan conversion from other insurance plans to the promotional insurance plans or plan conversion from the promotional insurance plans to other insurance plans.
8. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotion Offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
9. This memorandum contains general information only. It does not constitute any offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying any insurance product. The product information is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aiavitality.
10. The premium refund offer may be different on the relevant products distributed through different sales channels. Please refer to relevant sales channel's memorandums.
11. AIA Voluntary Health Insurance Standard Scheme (being the Standard Plan under Voluntary Health Insurance Scheme ("VHIS")) provides the basic standardised features for insured, while AIA Voluntary Health Insurance Flexi Scheme, AIA Voluntary Health Insurance Privilege Ultra Scheme and AIA Voluntary Health Insurance SelectWise Scheme (being the Flexi Plan under VHIS)) are those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.
12. Only the paid premiums of certified VHIS plans and Qualifying Deferred Annuity policies (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
13. Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). Our premium refund offer shall not trigger any refund of levy. For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

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14. The premium refund material will form part of the policy contract if the Terms and Conditions of this premium refund offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).

Applicable to specified products offers

15. ProsperLife Insurance Plan Premium Refund Offer

a. The promotional period is from 20 January 2026 to 31 March 2026, both days inclusive ("Promotional Period").

b. This offer is only applicable to ProsperLife Insurance Plan (5-year / 30-year premium payment term) (collectively "New Policy") that are:-
   - successfully applied and submitted (based on the application date) during the Promotional Period, and
   - issued on or before 31 May 2026.

c. The New Policy's premium refund will be calculated according to paragraph (g) mentioned below and will be given at each policy anniversary, from the first policy anniversary to the fourth policy anniversary. For example, if the New Policy only entitles to 15% Base offer, the New Policy will be given 3.75% premium refund at each policy anniversary from the first policy anniversary to the fourth policy anniversary.

d. The premium refund will be used for the premium settlement in the next premium due date after the Policy Anniversary stated above. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.

e. Extra Offer 1 is only applicable when **same policyholder** successfully applies for New Policy and Specified Critical Illness Insurance Plans within promotional period, and the original Sum Assured of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above and is issued on or before 31 May 2026, the New Policy will enjoy the **extra 5%** premium refund. The Extra Offer 1 will only be applicable to the New Policy and will not apply to the Specified Critical Illness Insurance Plans policy. If the New Policy entitles to the Extra Offer 1, the Specified Critical Illness Insurance Plans policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 1 will be forfeited. If the customer is eligible to receive the Extra Offer 1, but the Specified Critical Illness Insurance Plans policy is surrendered or partial surrendered on or before the related premium refund policy anniversary of the New Policy, the Extra Offer 1 eligibility will be forfeited.

f. Extra Offer 2 is only applicable when **same policyholder** successfully applies for New Policy and GlobalFlexi Savings Insurance Plan (5-year premium payment term) within promotional period, and the annualized premium of the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is **US$50,000** or above (or equivalent in other currencies) and is issued on or before 31 May 2026, the New Policy will enjoy the **extra 5%** premium refund. Extra Offer 2 will only be applicable to the New Policy and will not apply to the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy. If New Policy entitles to the Extra Offer 2, the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer 2 will be forfeited. If the customer is eligible to receive the Extra Offer 2, but the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is surrendered or partial surrendered on or before the related premium refund policy anniversary of the New Policy, the Extra Offer 2 eligibility will be forfeited.

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g. Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)
	Each policy anniversary from first policy anniversary to fourth policy anniversary
Monthly	= monthly premium x 12 x Total Premium Refund % ÷ 4
Quarterly	= quarterly premium x 4 x Total Premium Refund % ÷ 4
Semi-annually	= semi-annual premium x 2 x Total Premium Refund % ÷ 4
Annually	= annual premium x Total Premium Refund % ÷ 4

16. <u>Specified Term Life Supplementary Contract Premium Refund Offer</u>

a. The promotional period is from 20 January 2026 to 31 March 2026, both days inclusive ("Promotional Period").

b. Specified Term Life Supplementary Contract refers to (i) Wisdom Term Life Supplementary Contract and (ii) Expert Term Life Supplementary Contract, and does not include any of the Basic Plan or any other riders.

c. This offer is only applicable to the Specified Term Life Supplementary Contract that are:-
   i. successfully applied and submitted to the Company (based on the application date), and attached to a ProsperLife Insurance Plan (5-year / 30-year premium payment term) during the Promotional Period, and
   ii. issued on or before 31 May 2026.

d. If the Specified Term Life Supplementary Contract is attached to any Basic Plan other than ProsperLife Insurance Plan (5-year / 30-year premium payment term), no premium refund will be applicable.

e. Premium refund is only applicable when Specified Term Life Supplementary Contract is in-force and requires payment of premium. If the Specified Term Life Supplementary Contract is not in-force or is no longer be required to pay premium at the time of premium refund is made, premium refund will no longer be applicable to the Specified Term Life Supplementary Contract.

f. Premium refund is calculated based on the payment of the latest modal premium of the Specified Term Life Supplementary Contract at the time of premium refund. The calculation of the premium refund and any refund of premium will be made in each relevant policy anniversary.

g. The premium refund will be used for the premium settlement in the next premium due date after the relevant policy anniversary during which the refund of premium was made. The premium refund is used for settlement of future premium of the Specified Term Life Supplementary Contract only, withdrawal of the premium refund is not allowed. If the Specified Term Life Supplementary Contract has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. Moreover, the Specified Term Life Supplementary Contract must remain in-force from the issue date to the time of premium refund in order to be eligible for the premium refund. Otherwise, the Specified Term Life Supplementary Contract is not entitled to the premium refund.

h. Calculation of the Refund:

Payment Mode of the Specified Term Life Supplementary Contract	Premium refund calculation method (calculated by the payment of the latest modal premium at the time of premium refund)
	On each relevant policy anniversary
Monthly	= monthly premium x 12 x 15%
Quarterly	= quarterly premium x 4 x 15%

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Semi-annually	= semi-annual premium x 2 x 15%
Annually	= annual premium x 15%

17. <u>Wisdom Term Life Supplementary Contract Simplified Underwriting Offer</u>

a. The promotional period of this simplified underwriting offer ("Simplified Underwriting Offer") is from 20 January 2026 to 31 March 2026, both days inclusive ("Promotional Period").

b. This Simplified Underwriting Offer is only applicable if all of the following requirements ("Eligibility Requirements") are fulfilled:

- The customer has successfully applied and submitted to the Company (based on the application date) an application for the Wisdom Term Life Supplementary Contract during the Promotional Period, and the Wisdom Term Life Supplementary Contract is issued and attached to a ProsperLife Insurance Plan (5-year / 30-year premium payment term) on or before 31 May 2026. To be eligible for this Simplified Underwriting Offer, the customer must apply for the Wisdom Term Life Supplementary Contract and the ProsperLife Insurance Plan at the same time.
- The age of the Proposed Insured is between 15 days and age 65:
  - For Proposed Insured with age between 15 days and 55: total sum assured under all ProsperLife Insurance Plan and Wisdom Term Life Supplementary Contract covering the same Proposed Insured and are issued via simplified underwriting under this Offer must not exceed USD 800,000.
  - For Proposed Insured with age between 56 and 65: total sum assured under all ProsperLife Insurance Plan and Wisdom Term Life Supplementary Contract covering the same Proposed Insured and are issued via simplified underwriting under this Offer must not exceed USD 200,000.
- For each application of Wisdom Term Life Supplementary Contract, the sum assured of Wisdom Term Life Supplementary Contract must not exceed the sum assured of ProsperLife Insurance Plan.
- Proposed Insured must be a Hong Kong, Macau or Mainland China ID cardholder and residing in Hong Kong, Macau or Mainland China.
- The insurance application under this Simplified Underwriting Offer can only include ProsperLife Insurance Plan, Accidental Death Benefit (ProsperLife) Rider, Waiver of Premium Rider (Basic Plan) and Wisdom Term Life Supplementary Contract. If the insurance application includes other basic plan or rider not mentioned above, the Simplified Underwriting Offer is not applicable to such insurance application.

c. If all of the Eligibility Requirements for the Simplified Underwriting Offer set out above are met, the insurance application is applicable for simplified underwriting application (which only requires to confirm all of the statements under the health declaration and answer the questions on miscellaneous information).

Important Notes:

- This Simplified Underwriting Offer is subject to the Company's prevailing underwriting rules and regulations. The Company reserves the right to request the Proposed Insured to undergo full underwriting in order to meet the Company's prevailing underwriting rules and regulations.
- Applicant/Proposed Insured should read the statements under the health declaration carefully and only confirm the health declaration if the Proposed Insured meets all of the statements under the health declaration.

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- If the Proposed Insured does not confirm any part of the health declaration and/or does not provide the necessary miscellaneous information for simplified underwriting, please submit application via normal underwriting procedures.
- The Proposed Insured must make the health declaration and provide the miscellaneous information truthfully and completely. If the Proposed Insured fails to disclose or withhold any pre-existing health conditions, approval of the policy/rider application or any future claims made under the policy/rider will be affected. The Company may request the Proposed Insured to provide further information during the underwriting process.
- This Simplified Underwriting Offer and the corresponding underwriting results are only applicable to the insurance application which meets the relevant criteria for simplified underwriting under this Simplified Underwriting Offer, and will not serve as a precedent for other or future insurance applications.
- If the same Proposed Insured applies for concurrent applications for the ProsperLife Insurance Plan and Wisdom Term Life Supplementary Contract through both simplified underwriting and normal underwriting at the same time, the more stringent requirements / decision will be applied.
- The Company reserves the right to amend the above terms and conditions at any time without prior notice. The Simplified Underwriting Offer is valid only when the promotion
  insurance product is available for application. In case of any dispute, the Company reserves the right of final decision.
- For the health declaration and detailed procedures of the simplified underwriting arrangement under this Simplified Underwriting Offer, please contact your Financial Planner.

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18. <u>Specified Savings Insurance Plans Premium Refund Offer</u>

a. The promotional period is from 1 January 2026 to 31 March 2026, both days inclusive ("Promotional Period").
b. Specified Savings Insurance Plans means GlobalFlexi Savings Insurance Plan (5-year premium payment term) (collectively "New Policy").
c. This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed above that are:-
   i. successfully applied and submitted (based on the application date) during the Promotional Period, and
   ii. issued on or before 31 May 2026.
d. The premium refund (Base Offer and Extra Offer, if applicable) is based on the first year premium of the basic plan and will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.
e. New Policy is entitled to a premium refund as follows:

GlobalFlexi Savings Insurance Plan (5-year premium payment term) Base Offer

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
USD	Less than 10,000	= monthly premium x 12 x 5.0%	= quarterly premium x 4 x 5.0%	= semi-annual premium x 2 x 5.0%	= annual premium x 5.0%
HKD/MOP	Less than 75,000				
USD	10,000 to less than 30,000	= monthly premium x 12 x 10.0%	= quarterly premium x 4 x 10.0%	= semi-annual premium x 2 x 10.0%	= annual premium x 10.0%
HKD/MOP	75,000 to less than 225,000				
USD	30,000 to less than 50,000	= monthly premium x 12 x 12.0%	= quarterly premium x 4 x 12.0%	= semi-annual premium x 2 x 12.0%	= annual premium x 12.0%
HKD/MOP	225,000 to less than 375,000				
USD	50,000 to less than 100,000	= monthly premium x 12 x 14.0%	= quarterly premium x 4 x 14.0%	= semi-annual premium x 2 x 14.0%	= annual premium x 14.0%
HKD/MOP	375,000 to less than 750,000				
USD	100,000 to less than 200,000	= monthly premium x 12 x 16.0%	= quarterly premium x 4 x 16.0%	= semi-annual premium x 2 x 16.0%	= annual premium x 16.0%
HKD/MOP	750,000 to less than 1,500,000				
USD	200,000 or above	= monthly premium x 12 x 18.0%	= quarterly premium x 4 x 18.0%	= semi-annual premium x 2 x 18.0%	= annual premium x 18.0%
HKD/MOP	1,500,000 or above				

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f. The GlobalFlexi Savings Insurance Plan (5-year premium payment term) Extra Offer is only applicable when **same policyholder** successfully applies for GlobalFlexi Savings Insurance Plan (5-year premium payment term) and i) Specified Critical Illness Insurance Plans within promotional period, and **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or ii) ProsperLife Insurance Plan (5-year / 30-year premium payment term), and **the annualized premium** of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is **US$3,000** or above, and is issued on or before 31 May 2026, the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy will enjoy the **extra 3%** premium refund. The Extra Offer will only be applicable to the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy and will not apply to the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy. If the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy entitles to the Extra Offer, the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy is surrendered or partial surrendered on or before the first policy anniversary of the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

g. The maximum premium refund for each eligible GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is capped at **21%** (including Base Offer and Extra Offer, if applicable).

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