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Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong Region)	From:	Toby Wong
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	Dept:	Product Innovation, Development & Delivery Department
Date:	19 Jan, 2026	Total page:	2 pages + Appendix

Subject: A260181 **「活然人生」保險計劃 — 現已獲認可為保單逆按計劃之合資格壽險計劃**
ProsperLife Insurance Plan – is now approved as an Eligible Life Insurance Plan under Policy Reverse Mortgage Programme

好消息！**「活然人生」保險計劃**除了提供終身人壽保障及潛在長期回報外，**現已獲批成為保單逆按計劃**^ 的**合資格壽險計劃**。透過申請保單逆按計劃，保單持有人可在需要時以保單作為抵押品，並於指定的年期內獲取每月年金或一筆過貸款，支援退休現金流與長線財務目標，讓財務安排更靈活、更具彈性，協助保單持有人由規劃走向實現，及打造更從容的理想退休生活。
^ 僅適用於香港簽發的保單。

產品簡介將會更新，並加入有關保單逆按計劃的一般資訊，詳情請參閱附件一。

有關「活然人生」保險計劃的詳情請參閱於2026年1月9日由產品創新發展及執行部發出之通告A260144及產品資料冊。

重要提示：

- 有關保單逆按計劃的一般資訊僅供參考，友邦香港及其中介人不會就保單逆按計劃提供任何建議。保單逆按計劃由香港按揭證券有限公司之全資附屬機構香港按證保險有限公司營運。如欲了解保單逆按計劃的詳情，可參閱香港按揭證券有限公司網頁：www.hkmc.com.hk。在申請保單逆按貸款時，保單持有人及其持有之人壽保險保單必須符合保單逆按計劃規定之申請資格。
- 如保單已於保單逆按計劃下被抵押，除非已獲得借款人的同意，否則保單持有人將不能從保單作出提取或就保單行使任何選項或服務（如身故賠償支付辦法、受益人靈活選項、靈活調配安排等）。

如有任何查詢，請經 iEngage/PES 使用 Chatbot 進行查詢。

您**不能**向友邦以外的任何人士或一方傳播、分發或散佈此通告。於產品推出前，任何關於此產品推出的資訊，包括但不限於此文件**不能**傳播、分發或散佈予友邦以外的任何人士或一方。

請將以上訊息傳達予屬下的營業同事，多謝合作！

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Good News! Beyond whole life protection and potential long-term returns, **ProsperLife Insurance Plan** is now approved as **an eligible life insurance plan** under the **Policy Reverse Mortgage Programme (PRMP)**^. By applying for PRMP, policy owners can use their policy as collateral when needed and obtain either a monthly payout during a specified period or a lump-sum loan. This supports retirement cash flow and long-term financial goals, thus offers greater flexibility and agility in financial planning, and helps policy owners turning plans into reality and building a more confident, well-paced retirement life.
^Only applicable to policies issued in Hong Kong.

Product brochure will be updated to include general information of PRMP. For details, please refer to the Enclosure 1.

For details of ProsperLife Insurance Plan, please refer to memo A260144 and Launch Pack issued on 9 Jan, 2026 by Product Innovation, Development & Delivery Department.

Important Notes:

- The general information for PRMP is for reference only. AIA Hong Kong and its intermediaries do not provide any advice on PRMP. The PRMP is operated by HKMC Insurance Limited, a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited. For details of PRMP, please visit the HKMC website: www.hkmc.com.hk. Policy owners and their life insurance policies are required to meet the eligibility criteria under PRMP before making application for the policy reverse mortgage loan.
- Once the policy is assigned under the PRMP, the policy owner will not be able to make withdrawals from or exercise any policy options / services (e.g. Death Benefit Settlement Option, Beneficiary Flexi Option, Flexi Transfer Arrangement, etc.) of the policy, unless the lender's approval is obtained.

Should you have any queries, please enquire by using Chatbot in iEngage/PES.

You **MUST NOT** disseminate, distribute, or circulate this memo to any person or party outside of AIA. Before the launch of the product, you **MUST NOT** disseminate, distribute, or circulate any information related to the product launch to any person or party outside of AIA.

Please convey the above message to your fellow agents. Thank you for your attention.

Best regards,

Toby Wong
Head of Products

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附件 1: 產品簡介的推出安排
Enclosure 1: Launch arrangement of Product Brochure

產品簡介 **Product Brochure**	財務策劃顧問可於**即日**起登入 Agency Corner 下載中英文電子版本的產品簡介 印刷版本將於 **2026 年 1 月 20 日**起開始送抵香港各營業辦事處 財務策劃顧問亦可於 **2026 年 1 月 21 日**起從 PSS 訂購印刷版本產品簡介 The Chinese and English electronic version will be ready for download by financial planner in Agency Corner starting from **today** Printed version will be delivered to agency offices in Hong Kong starting from **20 Jan 2026** Printed version will be ready for order through PSS from **21 Jan 2026** 產品簡介編號 PTA number for Brochure:



香港 Hong Kong:
英文 English: PTA001405
繁體中文 Traditional Chinese: PTA001406
簡體中文 Simplified Chinese: PTA001407