友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	From:	Winnie Fung
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Executives / IVS Executives / Contact Centre	Dept:	Corporate Solutions
Date:	02 February 2026	Total pages:	2 + Appendix

Subject: **(A260217) 2026 Q1 IVS「友得揀」客戶尊屬優惠 [優惠及客戶資格更新 (2 月)]**
2026 Q1 IVS Exclusive Customer Offer [Offer & Customer Eligibility Update (February)]

2026 Q1 IVS「友得揀」客戶**尊屬優惠**及**客戶資格**現已更新！請細閱以下之更新摘要，把握 IVS 推廣良機！

推廣期	**2026 年 2 月 1 日至 3 月 31 日**	
客戶資格更新詳情*	▪ 於 **2026 年 1 月 31 日**及投保時為現有友邦強積金⁺ / 退休金@成員；或 ▪ 投保時為現有友邦團體保險成員	
優惠更新詳情	▪ 投保**「活然人生」保險計劃**可享**額外 2% 保費回贈**，最多可享**高達 27% 保費回贈** ▪ **環宇盈活儲蓄保險計劃**持有人投保**「活然人生」保險計劃**並達指定條件可享**額外 3% 保費回贈**（IVS 客戶尊屬優惠與標準優惠**相同**） ▪ 投保**指定定期壽險附加契約**，每個相關保單週年可享 **15% 保費回贈**-^（IVS 客戶尊屬優惠與標準優惠**相同**） ▪ 投保**摯誠定期壽險附加契約**可享**簡易核保程序**^ ▪ 投保**「簡愛・延續」保障計劃 5** 最多可享**高達 4% 保費回贈**（IVS 客戶尊屬優惠與標準優惠**相同**） ▪ **其他優惠內容則維持不變**，有關優惠詳情，請參閱以下宣傳單張。	
宣傳單張版本及其他資料	 繁體中文版本：連結 英文版本：連結 簡體中文版本：連結	有關 IVS 客戶最新尊屬優惠與標準優惠之比較，請參閱 **附件 1 – 產品優惠比較一覽表**（只供內部參考）
重要提示	**財務策劃顧問不應以此推廣活動之優惠作誘因以促使客戶參加友邦強積金 / 作出供款 / 轉移強積金權益至友邦強積金 / 保留強積金賬戶。**	

備註：
+只適用於香港。
*若客戶最終未能通過資格審核，客戶只可享 AIA 推廣活動的標準優惠。有關標準優惠詳情，請參閱宣傳單張。
@包括澳門友邦保險退休金僱主計劃（澳門私人退休金計劃和非強制性中央公積金計劃）及非強制性中央公積金個人計劃 。
-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。
^優惠受條款及細則約束，詳情請參閱宣傳單張。

如有任何查詢，請使用 iEngage/PES Chatbot 或與 IVS 團隊聯絡。

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

2026 Q1 IVS Exclusive Customer Offer and Eligibility have been updated! Please refer to the summary below for the details of update and seize the IVS promotion opportunity!

Promotion Period	1 February - 31 March 2026	
Customer Eligibility Update Details*	▪ Existing AIA MPF+/Pension@ members on 31 January 2026 and at the time of application; or ▪ Existing AIA Group Insurance members at the time of application	
Offer Update Details	▪ Apply ProsperLife Insurance Plan can enjoy extra 2% premium refund, with up to 27% premium refund ▪ Policyholder of GlobalFlexi Savings Insurance Plan applies ProsperLife Insurance Plan with specified conditions are met can enjoy extra 3% premium refund (IVS Exclusive Customer Offer is same as public offer) ▪ Apply Specified Term Life Supplementary Contract can enjoy 15% premium refund on each relevant policy anniversary~^(IVS Exclusive Customer Offer is same as public offer) ▪ Apply Wisdom Term Life Supplementary Contract can enjoy simplified underwriting^ ▪ Apply Simply Love Encore 5 can enjoy up to 4% premium refund (IVS Exclusive Customer Offer is same as public offer) ▪ All other Promotion Offers remain unchanged. For details, please refer to the promotion leaflet below	
Promotion Leaflet Version and Other Information	 Traditional Chinese Version: LINK English Version: LINK Simplified Chinese Version: LINK	For comparison of the latest IVS Exclusive Customer Offer and the public offer, please refer to Appendix 1 - Product Offer Comparison Table (For internal use only)
Important Note	Financial planners should not use this promotional campaign offer as the incentive for encouraging client to join AIA MPF Scheme / make contribution/ transfer MPF benefits to AIA MPF Scheme/ retain AIA MPF account.	

Remarks:

+Applicable to Hong Kong only.

*If the eligibility checking cannot be passed, customer will only be entitled to the standard offer in AIA Promotion Campaign. For details of the standard offer, please refer to the promotion leaflet.

@Including AIA Macau Pension Employer Scheme (Macau Private Pension Schemes and Non-Mandatory Central Provident Fund Scheme) and Non-Mandatory Central Provident Fund Individual Scheme.

~Only applicable when Specified Term Life Supplementary Contract is successfully applied and attached to ProsperLife Insurance Plan within Promotional Period.

^ Terms and conditions apply. Please refer to the promotional leaflet for details.

Should you have any question, please enquire by using iChat in iEngage/PES, or contact our IVS Team for enquiry.

Yours faithfully,

Winnie Fung
Head of Individual Voluntary Solutions
CS – Individual Voluntary Solutions

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

附件 1：產品優惠比較一覽表

類別	產品	IVS 優惠 vs 標準優惠 是否可享更高回贈
AIA 自願醫保計劃	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#@ AIA 自願醫保睿選計劃#@	✓ +1 個月保費回贈
醫療保障	「尊耀」醫療計劃@^ 「尊耀明珠」醫療計劃@ 「睿選」醫療計劃@^ 「睿選明珠」醫療計劃@	✓ +1 個月保費回贈
危疾保障	「愛伴航」保險計劃 2 系列*¶ 「簡緻 • 愛伴航」保險計劃*	✗

只適用於香港。有關完整產品資料，請參閱 aia.com.hk。

@ 可以基本計劃形式獨立投保或作附加契約。

* 只可以基本計劃形式投保。

^ 只適用於澳門。

¶ 「愛伴航」保險計劃 2 系列包括： i.「愛伴航」保險計劃 2； ii.「愛伴航 – 首護摯寶」保險計劃 2。

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

附件 1：產品優惠比較一覽表（續）

類別	產品	保費繳付期 / 最低保費要求	IVS 優惠 Vs 標準優惠 是否可享更高回贈
儲蓄保險	「盈御多元貨幣計劃 3」*■~ 「簡愛・延續」保障計劃 5*~	5 / 10 年	✓ +2% 保費回贈
	環宇盈活儲蓄保險計劃*μ~	5 年	✓ +2% 保費回贈
	「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*π	一次性繳付保費	✗
	AIA 延期年金計劃 2*+&	年度化保費 US$ 5,000 或以上	✗
人壽保險	「活然人生」保險計劃*	5 / 30 年	✓ +2% 保費回贈
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@	-	✗
強積金	強積金可扣稅自願性供款+	-	✗

* 只可以基本計劃形式投保。

■ 適用於所有貨幣之保單（即人民幣、英鎊、美元、澳元、加元、港元、澳門幣（只適用於澳門繕發的保單）、歐元及新加坡元）。

~ 若保單以美元以外的貨幣繕發，請參閱宣傳單張內之條款及細則第 12 及 13 項有關其他貨幣適用之保費金額。

\+ 只適用於香港。

μ 適用於以下貨幣（即美元、港元、澳門幣（只適用於澳門繕發的保單））。

& 此保費回贈優惠不可與其他推廣優惠同時使用(包括但不限於電子保費優惠券，及 / 或透過 AIA 僱員保險購買計劃(EIPP) 投保 AIA 延期年金計劃 2 所享有之推廣優惠，如適用）。電子保費優惠券不適用於 AIA 延期年金計劃 2。

@ 只可以作附加契約。

π 若保單以美元以外的貨幣繕發，請參閱宣傳單張上之條款及細則第 17 項有關其他貨幣適用之保費金額。

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

Appendix 1：Product Offer Comparison Table

Category	Products	IVS Offer Vs Standard Offer Is it better?
AIA Voluntary Health Insurance Scheme	AIA Voluntary Health Insurance Standard Scheme#@ AIA Voluntary Health Insurance Flexi Scheme#@ AIA Voluntary Health Insurance Privilege Ultra Scheme#@ AIA Voluntary Health Insurance SelectWise Scheme#@	✓ +1 Month Premium Refund
Medical Protection	Privilege Ultra Medical Plan@^ Privilege Ultra Pearl Medical Plan@ SelectWise Medical Plan@^ SelectWise Pearl Medical Plan@	✓ +1 Month Premium Refund
Critical Illness Protection	On Your Side Insurance Plan 2 Series*¶ Essence – On Your Side Insurance Plan*	✗

\# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.
@ Can be purchased as a basic plan or as a rider.
* Can only be purchased as a basic plan.
^ Available in Macau only.
\+ Available in Hong Kong only.
¶ On Your Side Insurance Plan 2 Series includes: i. On Your Side Insurance Plan 2; ii. On Your Side Insurance Plan 2 – First Gift.

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

Appendix 1：Product Offer Comparison Table (Cont.)

Category	Products	Premium payment period/ Min. premium requirements	IVS Offer Vs Standard Offer Is it better?
Savings Insurance	Global Power Multi-Currency Plan 3*■~ Simply Love Encore 5*~	5 / 10-year	✓ +2% Premium Refund
	GlobalFlexi Savings Insurance Plan*µ~	5-year	✓ +2% Premium Refund
	Global Power Multi-Currency Plan 3* GlobalFlexi Savings Insurance Plan* Simply Love Encore 5*π	One-Time Premium Payment	✗
	AIA Deferred Annuity Plan 2*+&	Annualised Premium US$ 5,000 or above	✗
Life Insurance	ProsperLife Insurance Plan*	5 / 30-year	✓ +2% Premium Refund
Term Life Supplementary Contract	Wisdom Term Life Supplementary Contract@ Expert Term Life Supplementary Contract@	-	✗
MPF	MPF Tax Deductible Voluntary Contribution ("TVC")+	-	✗

* Can only be purchased as a basic plan.

■ Applicable to all currencies available for policies, i.e. Renminbi (RMB), British pound sterling (GBP), US dollar (US$), Australian dollar (AUD), Canadian dollar (CAD), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau), Euro (EUR) and Singapore dollar (SGD).

~ If the policy is issued in a currency other than US$, please refer to clause 12 and 13 under Terms & Conditions in the promotion leaflet for the applicable premium amount in other currencies.

\+ Available in Hong Kong only.

µ Applicable to the following currencies available for policies, i.e. US dollar (US$), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau).

& This premium refund offer cannot be used in conjunction with other marketing offers (including but not limited to ePremium Coupon, and/or the promotional offer of applying AIA Deferred Annuity Plan 2 via AIA Employee Insurance Purchase Programme (EIPP), if applicable). ePremium Coupon is not applicable to AIA Deferred Annuity Plan 2.

@ Can only be purchased as a rider.

π If the policy is issued in a currency other than US$, please refer to clause 17 under Terms & Conditions in the promotion leaflet for the applicable premium amount in other currencies.

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).