AIA Hong Kong
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Memo

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

From: Angela Yeung

Dept: Customer and Marketing

Copy: Ms. Melissa Wong
All Department Heads
Macau CEO / ABDD Executives

Total pages: 6

Date: 1 April 2026

Subject: A260414 2026 年第 2 季「活然人生」保險計劃特選現有客戶限時優惠
2026 Q2 ProsperLife Insurance Plan Selected Customers Limited-time offer

特選現有客戶
投保「活然人生」保險計劃可享
5%首年保費折扣

特選客戶	以下客戶均為特選客戶: 1. 持有最少一份有效 AIA 個人保險保單之現有客戶 (截至 2025 年 12 月 31 日) ;或 2. 列於「特選危疾/醫療優易核保優惠 - 特選現有客戶名單」;或 3. 列於「特選危疾/醫療簡易核保優惠 - 特選現有客戶名單」 或見下列總名單: • 「活然人生」保險計劃限時優惠 - 特選客戶名單
推廣期	2026 年 4 月 1 日至 2026 年 6 月 30 日，包括首尾兩天 (「推廣期」) 新保單須於推廣期內申請及遞交(根據申請及遞交日期)，並須於 2026 年 8 月 31 日或之前繕發。
推廣優惠	**【保費折扣】** 特選客戶於推廣期內按需要投保「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。 指定計劃*: 「活然人生」保險計劃 (年繳保費繳付模式) 保費折扣: **首年年度化保費 5%** *新保單須於 2026 年 8 月 31 日或之前繕發。 詳見附錄之條款及細則。

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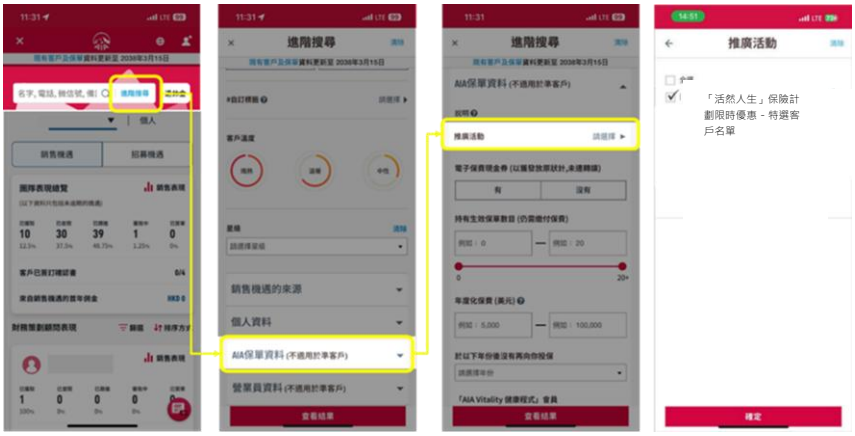
特選客戶名單	詳見以下特選客戶名單(「特選客戶」)*(將於 2026 年 4 月 1 日起陸續上載)*: • iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動 > 「活然人生」保險計劃限時優惠 - 特選客戶名單 • iPOS > 推廣活動及銷售機遇 > 銷售機遇 > 「活然人生」保險計劃限時優惠 - 特選客戶名單 • AIA Smart > 推廣活動類別 > 銷售機遇 > 「活然人生」保險計劃限時優惠 - 特選客戶名單 

其他注意事項：

1. 財務策劃顧問須提醒客戶人壽保險保單屬長期的保險合約，其設計及宗旨為保障人的壽命，通常涉及較長年期。客戶應根據自身的保障需要和保費負擔能力選擇適合的保險產品。
2. 財務策劃顧問不可以特別優惠吸引客戶購買產品，也不以任何方式影響客戶的投保決定。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或銷售前與客戶完成相關之財務需要分析。客戶須根據自己的需要及財務狀況以決定保費。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。
3. 香港及澳門財務策劃顧問只能於所屬營業牌照境內推行此推廣活動。所有銷售活動及投保申請必須在香港及澳門境內進行。
4. 財務策劃顧問必須遵守"為抵港抵澳內地人士銷售保險業務的營運指引"及與抵港抵澳內地人士相關的工作指引。
5. 於接觸保單持有人前，請您必須檢查客戶是否已同意使用其個人資料用作直接促銷。如否，請勿在獲取客戶明確同意前進行任何直接促銷(包括促銷推廣活動之電子訊息)。

推廣期有限，請把握推廣良機！如有任何疑問，請電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com

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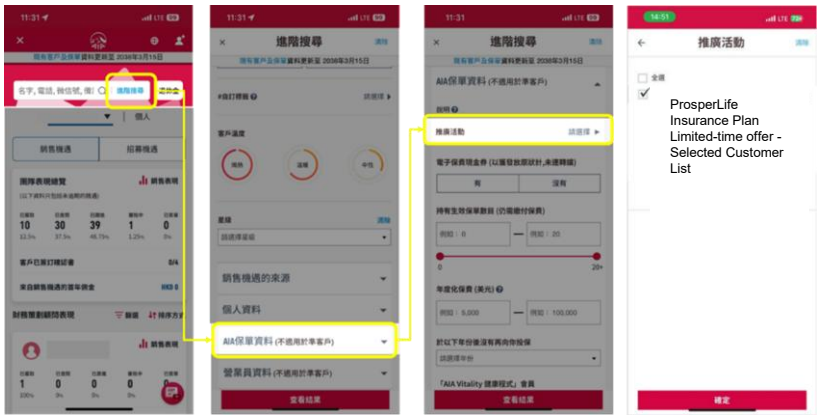
Selected Existing Customers
Purchase ProsperLife Insurance Plan
to enjoy 5% First-year Premium Discount

Selected Customers	Selected customers refer to the following: 1. Existing customer with at least one AIA's in-force individual insurance policy (as at 31 December 2025);or 2. Included in "Preferential Underwriting Offer for Selected CI/ Medical - Selected Customer List" ;or 3. Included in "Simplified Underwriting Offer for Selected CI/ Medical - Selected Customer List" Selected customers can also be identified in the following the master list: • ProsperLife Insurance Plan Limited-time offer - Selected Customer List
Promotional Period	1 April 2026 to 30 June 2026, both dates inclusive ("Promotional Period"). Applicable to both new policy application date and submission date. The new policy must be issued by 31 August 2026.
Promotional Offer	**【Premium Discount】** Selected customers who apply for the ProsperLife Insurance Plan* and choose the "annual premium payment mode" during the campaign period can enjoy an exclusive 5% premium discount on the first year annualised premium. Specified Product*: ProsperLife Insurance Plan (annual premium payment mode) Premium Discount: **5%** on the first year annualised premium *The new policy must be issued on or before 31 August 2026. Please refer to Terms and Conditions as set out in the Appendix for details.
Selected Customer List	Selected customer list can be found below (will be uploaded gradually since 1 April 2026): • iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns > ProsperLife Insurance Plan Limited-time offer - Selected Customer List • iPOS > Leads and Campaigns > Sales Opportunity > ProsperLife Insurance Plan Limited-time offer - Selected Customer List • AIA Smart > > Campaign Type > Sales Opportunity > ProsperLife Insurance Plan Limited-time offer - Selected Customer List 

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Other Points to Note:

1. Financial planners must remind customers that life insurance policies are long-term contracts designed to provide protection over a person's lifetime, typically involving a longer policy term. Customers should select insurance products based on their own protection needs and affordability.
2. Financial planners must not use any special offers as an incentive for customers to purchase insurance nor influence customers in a way that prevents them from making an informed decision. Recommendations must be based on the customer's actual need. If the product concerned requires a Financial Needs Analysis, financial planners must complete such analysis with the customer product recommendation / solicitation. Customers should decide the premium based on their own needs and financial capacity. For Macau, financial planners must complete the Financial Need Analysis with customers before any product recommendation/ solicitation.
3. Financial planners in Hong Kong and Macau can only promote this campaign within the territory covered by their respective licenses. All sales activities and insurance application must be conducted within Hong Kong and Macau territory.
4. Financial planners must comply with the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner from MCV Business" and related MCV guidelines.
5. Before contacting any customer, financial planners must check whether the customer has provided consent to the use of their personal data for direct marketing. If not, do not conduct any direct marketing (including promotional electronic messages) until explicit consent has been obtained.

Limited-time offers! Please seize the sales opportunity!

Should you have any queries, please email to Customer and Marketing at AIAHK.CustomerExperience-ECM@aia.com

Best regards,

Angela Yeung
Head of Digital & Design Experience
Customer & Marketing

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附錄：條款及細則

1. 此推廣之宣傳資料只載有一般資料，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，並根據實際保障需要和負擔能力投保。所有此推廣之通告及宣傳單張中的產品資料只供參考，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。如欲在投保前參閱保險合約之樣本，您可向友邦保險 (國際) 有限公司之香港及/或澳門分行 (「AIA」) 索取。人壽保險保單屬長期的保險合約。如於早年退保，您所收取的金額可能大幅少於已繳的保費。
2. 此推廣並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約(如適用)。
3. AIA 有權隨時更改此推廣的條款及細則而無須另行通知。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。
4. 此推廣之宣傳資料只在香港及澳門發放。
5. **保費折扣**
   a) 此優惠之推廣期為2026年4月1日至2026年6月30日，包括首尾兩天（「推廣期」），而該新保單（定義見下）必須於推廣期內申請及遞交（根據申請及遞交日期）。
   b) 特選客戶於推廣期內成功申請及遞交並成功於2026年8月31日或之前繕發「活然人生」保險計劃 (5 年繳或 30 年繳的保費繳付年期並選用於年繳保費繳付模式) 之新保單 (「新保單」)，將可因應於保單繕發時所繳付之保費金額及保費繳付期而享有首年年度化保費5% 之保費折扣（「保費折扣」）。
   c) 保費折扣只適用於指定推廣產品之標準保費及因核保而需附加之額外保費（如有）。推廣產品以外之其他基本計劃之保費，均不會被納入於計算保費折扣之內。
   d) 每張新保單於推廣期內只可獲取此推廣一次。如新保單符合多於一項推廣優惠之要求，以保費折扣金額較高的推廣優惠為準。
   e) 保單資料頁：有關保費折扣之金額將載於保單資料頁。

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Appendix: Terms and Conditions

1. The promotional materials contain general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product, and customers should apply based on their protection needs and affordability. The product information in the promotional memo and leaflet are 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 the relevant products. In case you want to read a sample of policy contract before making an application, you can obtain a copy from the Hong Kong and/or Macau Branch of AIA International Limited ("AIA"). Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
2. This promotion is not applicable to plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans covered by this promotion.
3. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All promotional offers are valid only when the promoted insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
4. The promotional materials are for distribution in Hong Kong and Macau only.
5. **Premium Discount**
   a. The promotional period of this promotion runs from 1 April 2026 to 30 June 2026 (both dates inclusive) ("Promotion Period"), and the New Policy (as defined below) must be applied and submitted within the Promotion Period (based on the application and submission dates).
   b. Selected customers who apply and submit a ProsperLife Insurance Plan (on a 5-year or 30-year of premium payment term and using the annual premium payment mode) during the Promotional Period, whose policy is issued on or before 31 August 2026 ("New Policy"), will be entitled to an upfront 5% premium discount (the "Discount") of the first year annualised premium, in accordance with the premium payment term and premium amount payable upon issuance of the New Policy.
   c. The Discount is only applicable to the standard premium and extra premium due to underwriting (if applicable) for specified product(s). Premiums of all other basic plan(s) will not be considered in calculating the Discount.
   d. Each New Policy can only enjoy this promotion once during the Promotional Period. If the New Policy fulfils the eligible requirements of more than one promotional offer's requirement, only the promotional offer with the higher premium discount amount will apply.
   e. Policy Information Page: The amount of premium discount will be stated on the policy information page.

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