AIA Hong Kong

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Memo

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

From: Joanne Ma
Head of Underwriting

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 10 June 2026

Total page: 4

Subject: (Ref: A260650) 更新「財務需要分析」表格以符合 GL16 要求
Revise of "FINANCIAL NEEDS ANALYSIS" (FNA) form to comply with GL16 requirement

隨著保險業監管局(保監局)就《承保長期保險業務（類別 C 業務除外）指引》(GL16) 的修定，我們已於2026年3月21日起實施相關的措施(詳情參閱A260320)。

有關「產品組合 + 1」的要求, 當財務策劃顧問在D部份建議投資相連壽險(ILAS)產品時(即核心目標(C1)(選項A+E(i))，必須同時：

- 建議最少一項核心目標(C1)為其選擇或管理保險產品項目下的不同投資選項/投資選擇（如有）由保險公司決定的有投資成份保險產品，即（選項E(iii)）的產品（分紅產品*)；以及
- 建議一項核心目標(C1)為「應付不時之需的財務保障（即選項A）」的產品
- 即合共建議最少3項產品

*縱使建議有投資成份的保險產品(其選擇或管理保險產品項目下的不同投資選項/投資選擇（如有）由保險公司決定，(例如分紅產品，即選項E(iii))與客戶的所選的目標(C1)不同, 其他要求包括:保障年期(C2)及風險承受能力(C4及C4a)必須符合客戶的選項。

為此「財務需要分析」表格將於2026年6月13日更新，核保部及保戶服務部將不再接受舊表格。(以「財務需要分析」表格簽署日期為準)。

請注意，iPoS 將於 2026年6月13日【0時0分】進行版本更新。
財務策劃顧問需確保與客人會面前，提前下載及更新最新版本的iPoS應用程式，並以最新版本進行投保申請，否則申請將被撤回。

所有以舊版本「財務需要分析」表格投保之申請必須於2026年6月12日23:59或以前成功遞交。

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「財務需要分析」D部分, 第四項註將會刪除。（即下圖中紅色方格內的內容）

D. EVALUATION & RECOMMENDATION 評估及建議

PART 1: Recommendation made by intermediary – to be completed by intermediary
第一部分：中介人的建議 - 由中介人填寫

Based on your answers to the questions above, the intermediary concerned has explored the following insurance options (as available to the intermediary) to meet the applicant's objective(s) and need(s):
根據您上述選項，中介人曾與申請人討論下列保險產品的選擇（因應中介人所能提供的產品），以符合申請人選購保險產品的目標及需要：

Note 註：

- If an intermediary's introduced insurance options include basic plan(s) and rider(s) and the basic plan's protection period is shorter than a rider's protection period, the rider may cease to be inforce upon termination of the basic plan (please refer to Column 2 below).
  倘中介人介紹之保險產品包括基本計劃及附加契約，而基本計劃的保障年期較附加契約的保障年期短，附加契約可能會在基本計劃終止時完結（請參閱下列第2行）。
- If an intermediary's introduced insurance option(s) includes basic plan(s) and rider(s), the rider's protection period may be shorter than the basic plan's protection period, which means the rider(s) may cease to be inforce earlier than the basic plan (please refer to Column 2 below).
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- If an intermediary's introduced insurance option(s) falls outside the applicant's buying objective(s) (as stated in Section C of Question 1 above), the intermediary must specify the reason(s) for mismatch and recommendation in PART 2 (B) below.
  倘中介人介紹的保險產品與申請人選購產品的目標（即上述C部份問題1）不符，中介人必須在下列第二部分(B)欄中選擇不符的原因及中介人建議該產品的原因。
- If an intermediary's introduced insurance option(s) includes ILAS [i.e. C1E(i)], to comply with regulatory requirements, the intermediary should introduce another insurance option which is a participating product with Buying Objective 'Investment' to the applicant. (Even though that participating product may not be able to satisfy applicant's target benefit / protection period / expected time frame for meeting the target amount)
  倘中介人介紹的保險產品包括投資連繫壽險計劃[即C1E(i)]，中介人必須向申請人介紹另一屬分紅保險計劃並符合其投資目標之保險選項，以符合監管要求。（儘管該分紅保險計劃未必能符合申請人之目標得益/保障年期 / 實現目標金額的預期時間）。

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Following the Insurance Authority's (IA) revision to the《Guideline on Underwriting Long Term Insurance Business (other than Class C Business)》("GL16"), we have implemented relevant measures with effect from 21 March 2026 (please refer memo A260320 for details).

To align with the requirements relating to "Portfolio + 1", when the Financial Planner recommends an ILAS product under Part D (i.e. Core Objective (C1), Option A+E(i)), he/she must also:

- Recommend at least one product with Core Objective (C1), being an insurance product with investment element where the selection or management of different investment options/ investment choices, if any, under the insurance product is determined by insurer i.e. Option E(iii)) (Participating product*); and
- Recommend one product with Core Objective (C1) of "Financial protection against adversities" (i.e. Option A).
- In other words, at least 3 products must be recommended in total.

*Even if the recommended insurance product with investment element – where the selection or management of different investment options/ investment choices, if any, under the insurance product is determined by the insurer (e.g. a participating policy under option E(iii)) is different from the customer's objective (C1), but the other relevant criteria, including Protection Period (C2) and Risk Tolerance Level (C4 and C4a), must still match the customer's selected options.

Accordingly, the FNA form will be updated on 13 June 2026. Underwriting and Policy Owner Services will no longer accept the old version of the form. (Based on the signing date of the FNA form.)

Note: iPoS will have a version update at 00:00 on 13 June 2026.

All Financial Planners are required to download and update the latest version of the iPoS application in advance before meeting clients and submit policy applications using the latest version. Otherwise, the policy applications will be rejected.

All electronic applications using the old version of the FNA form must be successfully submitted on or before 23:59 on 12 June 2026.

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The fourth note under Part D of the “Financial Needs Analysis” will be deleted (i.e. the content in the red box shown below).

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Note 註：

- If an intermediary's introduced insurance options include basic plan(s) and rider(s) and the basic plan's protection period is shorter than a rider's protection period, the rider may cease to be inforce upon termination of the basic plan (please refer to Column 2 below).
  倘中介人介紹之保險產品包括基本計劃及附加契約，而基本計劃的保障年期較附加契約的保障年期短，附加契約可能會在基本計劃終止時完結（請參閱下列第2行）。
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Regards,



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