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: 5

Date: 1 July 2026

Subject: A260730 **2026 生日優惠**
2026 Birthday Delight

客戶購買指定保障計劃可享一年免保費優惠

2026 生日優惠詳情如下：

目標客戶	現有及新客戶 (保單持有人或受保人)
生日優惠期	由即日起至 2026 年 12月 31 日期間，客戶在**其生日月前兩個月及其生日月後三個月內** (前2後3) 購買以下指定保障計劃(以保單申請日期為準)可專享生日優惠。 詳情請參閱「生日優惠期時間表」(附錄 2)
生日優惠詳情	客戶只需購買「意安心」/「意安心升級保障」，便可享一年免保費優惠 (豁免第 12 個保單年度的保費) 。詳情請參閱生日優惠之條款及細則。(附錄 1)
度身訂造的宣傳訊息	推廣以客戶的瀏覽旅程為核心，目標客戶將於生日前30天、生日當天及生日後60天，於以下渠道，按其互動情況，而接收度身訂造的宣傳訊息： • AIA+應用程式* • 電子郵件* • 短訊* • 社交媒體廣告* *註：只適用於Opt-in接收推廣資訊之目標香港及澳門客戶。

推廣期有限，把握推廣良機，盡快與客人聯絡及跟進！

如有任何疑問，香港之營業主管請於iEngage或PES上之Chatbot進行查詢，而澳門之營業主管請親臨營運服務中心查詢；或電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com。

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Apply for specified protection plan can enjoy a 1-year premium waiver offer

Details of the 2026 Birthday Delight are as follows:

Target Customers	Existing and new customers (policyholders or insureds)
Birthday Promotion Period	From now until 31 December 2026, customers who apply for any of the below specified protection plans **within 2 months before and up to 3 months after their birthday month** (based on the policy application date) can enjoy the Birthday Offer. For details, please refer to "Birthday Promotion Period Mapping Table" (Appendix 2)
Birthday Delight Offer	Customers who apply for Secure First/Secure First Plus can enjoy 1-year premium waiver (premium wavier applies to the 12th policy year). Please refer to the Terms and Conditions of the Birthday Offer for details. (Appendix 1)
Personalised promotion messages	Promotion communications for this campaign are designed around a customer journey approach. Target customers* will receive a personalised promotional messages 30 days before their birthday, on their birthday, and 60 days after their birthday, delivered across the following channels according to their interactions: • AIA+ mobile application * • Email communications* • SMS* • Social media advertisements* *Remarks: Only applicable to target Hong Kong and Macau customers who have opted in to receive promotional communications.

Please grasp the sales opportunity and contact your customers now!

For enquiries, Hong Kong agency leaders please enquire by using Chatbot in iEngage / PES and Macau agency leaders may visit our Operations Service Center; or email to Customer and Marketing at AIAHK.CustomerExperience-ECM@aia.com.

Best regards,

Angela Yeung
Head of Customer Value Growth and Digital & Design Experience

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附錄 1: 生日優惠之一般條款及細則：

1. 此生日優惠只適用於 2026 年1 月1 日至2026 年12 月31 日期間，包括首尾兩天（「推廣期」），客戶在其生日月前兩個月及最長至其生日月後三個月內上述指定保障計劃（以保單申請日期為準）之申請。新保單須於 2027 年 2 月 28 日或之前繕發（「合資格保單」）。
2. 「生日優惠」指豁免合資格保單之第 12 個保單年度的保費，該豁免將於第12個保單年度生效。
3. 合資格保單必須於第 12 個保單年度開始時仍然生效及並無逾期保費，方可享有此生日優惠。
4. 在任何情況下，此生日優惠不得轉讓及不能兌換或贖回現金。
5. 第12 個保單年度所豁免之保費只會於第 13 個保單年度或之後才會在計算現金惠益時當作已繳保費而計算在內。
6. 此宣傳單張只在香港及澳門地區派發。
7. 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豁免推廣條款及細則，則此生日優惠亦會構成保單合約之一部分。
8. 此生日優惠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，並再次投保相同產品計劃之客戶。
9. 此生日優惠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）。
10. AIA 有權隨時更改此生日優惠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。
11. 此宣傳單張只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。客戶需根據實際保障需要和負擔能力投保。所有此推廣之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 AIA 索取。

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投保適合的保險產品。
2. 財務策劃顧問不應以生日優惠作客戶投保之誘因，及影響客戶作出知情的投保決定。財務策劃顧問向客戶推介產品前須進行財務需要分析，以評估客戶的需要及承擔能力。客戶須根據自己的需要及承擔能力以決定保費。
3. 香港及澳門財務策劃顧問只能於所屬營業牌照境內進行受規管活動。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"抵港內地人士認證手續之工作流程"。
5. 於接觸客戶前，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直接促銷(包括促銷推廣活動之電子訊息)。
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或銷售前與客戶完成相關之財務需要分析 。
7. 財務策劃顧問必須清楚理解產品特色，並在客戶查詢時提供正確之產品資訊，及與產品相關連的風險及主要不受保事項等。

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Appendix 1: General Terms and Conditions for the Birthday Offer:

1. The Birthday Offer is only applicable during the period from 1 January 2026 to 31 December 2026, both dates inclusive ("Promotion Period"), for customers who apply for the above specified protection plans within 2 months before and up to 3 months after their birthday month (based on the policy application date). The new policy must be issued on or before 28 February 2027("Eligible Policy").
2. "Birthday Offer" refers to one-year premium waiver of the 12th policy year of the Eligible Policy which will be applied in the 12th policy year.
3. Eligible Policy must still be in-force and no outstanding premium at the beginning of the 12th policy year to enjoy the Birthday Offer.
4. The Birthday Offer is non-transferable and cannot be exchanged or redeemed for cash under any circumstances.
5. The premium waived at the 12th Policy Year will only be counted as premium paid for calculating the Cash Benefit at or after the 13th Policy Year under the relevant product.
6. This promotion leaflet is for distribution in Hong Kong and Macau only.
7. The Birthday Offer will form part of the policy contract if the terms and conditions of the Birthday Offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).
8. The Birthday Offer is not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
9. The Birthday Offer is not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
10. AIA reserves the right to change any terms and conditions of the Birthday Offer 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.
11. This promotion leaflet contains 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 promotion leaflet 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. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA.

Other Points to Note:

1. Financial planners should remind customers that life insurance policies are long-term contracts of insurance, designed and intended to be in force over multiple years of a person's life. Customers should apply suitable insurance products based on their own protection needs and affordability.
2. Financial planners should not use Birthday Offer as the incentive for attracting customers to apply for an insurance plan and should not be used to distract customers from making an informed decision on whether or not to purchase the product. Financial planners must conduct financial needs analysis to assess the customers' needs and affordability before making product recommendation. Customers should decide the premium based on their needs and affordability.
3. This campaign can only be promoted within Hong Kong and Macau territory according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong and Macau territory.
4. Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner from MCV Business" and "Guidelines for Sales and Marketing to MCV Business prospects".
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 electronic messages related to promotional activities) until explicit consent has been obtained from the customers
6. Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation.
7. Financial Planners must familiarize with the product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries.

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附錄 2　　：生日優惠期時間表
Appendix 2　：Birthday Promotion Period Mapping Table

生日月份	優惠期		
	優惠開始日期* (生日月前兩個月內)		截止申請日期* (生日月後三個月內)
7月份	2026 年 5 月 1 日	至	2026 年 10 月 31 日
8月份	2026 年 6 月 1 日		2026 年 11 月 30 日
9月份	2026 年 7 月 1 日		2026 年 12 月 31 日
10月份	2026 年 8 月 1 日		2027 年 1 月 31 日
11月份	2026 年 9 月 1 日		2027 年 2 月 28 日
12月份	2026 年 10 月 1 日		2027 年 3 月 31 日

*以保單申請日期為準

例子 1: 陳小姐於9月份生日, 生日優惠適用於2026年**7月1日**(前2) 至2026年**12月31日**(後 3) 期間申請之指定保障計劃保單。

Customer Birthday Month	Promotion Period		
	Offer Start Date* (within 2 months before the Birthday Month)		Offer End Date* (within 3 months after the Birthday Month)
Jul	1 May 2026	to	31 Oct 2026
Aug	1 Jun 2026		30 Nov 2026
Sep	1 Jul 2026		31 Dec 2026
Oct	1 Aug 2026		31 Jan 2027
Nov	1 Sep 2026		28 Feb 2027
Dec	1 Oct 2026		31 Mar 2027

*based on the policy application date

Example 1: Miss Chan whose Birthday is in Sep can enjoy the Birthday Offer for the *specified protection plan* policy applied within the period from 1 Jul 2026 (2 months before the birthday month) till 31 Dec 2026 (3 months after the birthday month).

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