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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:** 8

**Date:** 1 July 2026

**Subject:** A260731 2026 第 3 季 Activation 推廣活動
2026 Q3 Activation Promotion

## 特選單一保單客戶
## 投保 GP3 / GF / SLE5 (一次性繳付保費期)
## 享高達 4%保費折扣

| | |
|---|---|
| **特選客戶** | **特選單一保單客戶**須符合以下所有條件(「特選客戶」):<br>• 只持有 1 張有效 AIA「個人人壽」/「個人意外」保單之保單持有人*，及<br>• 其保單於近 6 年或以內投保*，及<br>• 保單持有人現時年齡為 80 歲或以下<br><br>*即是於 2020 年 1 月 1 日至 2025 年 12 月 31 日(包括首尾兩天)期間投保及繕發，並於 2025 年 12 月 31 日仍然生效。 |
| **推廣期** | 2026 年 7 月 1 日至 2026 年 9 月 30 日，包括首尾兩天 (「推廣期」)<br>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 11 月 30 日或之前繕發。 |
| **推廣優惠** | **❶【保費折扣】**<br>特選客戶於推廣期內按需要投保任何下列指定計劃(一次性繳付保費期)**金額達 1 萬美元起***，即可享尊屬保費折扣，最高達 4%保費折扣:<br><br>**指定計劃***: **「盈御多元貨幣計劃 3」(GP3)** (一次性繳付保費期) / **環宇盈活儲蓄保險計劃 (GF)** (一次性繳付保費期) / **「簡愛• 延續」保障計劃 5 (SLE5)** (一次性繳付保費期)<br>保費折扣: **高達 4%** / **高達 4%** / **高達 3%**<br>按此參閱客戶宣傳單張<br><br>*新保單須於 2026 年 11 月 30 日或之前繕發。 |

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<table>
<tr><td></td><td>

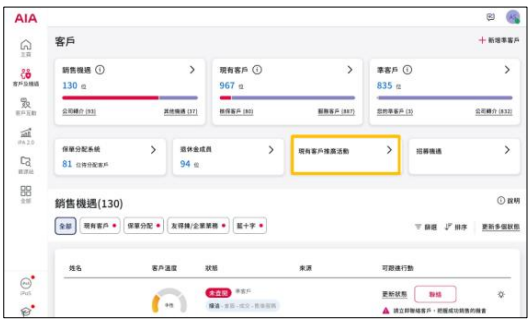
**❷【電子保費現金券有效期自動延長】**

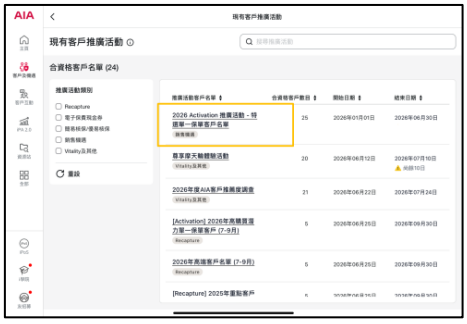
<table>
<tr><td>電子保費現金券</td><td>特選客戶於 2026 年 1 月 1 日獲發而尚未使用的電子保費現金券，其有效期將由原定的 2026 年 6 月 30 日自動延長至 2026 年 9 月 30 日。</td></tr>
<tr><td>使用機制</td><td>電子保費現金券的使用機制與現行之電子保費現金券相同，詳情請參閱通告 A260131 及條款及細則。</td></tr>
</table>

</td></tr>
<tr><td>特選客戶名單</td><td>

詳見以下特選單一保單客戶名單(「特選客戶」)：

- Smart+ > 客戶及機遇 > 現有客戶推廣活動 >2026 Activation 推廣活動 - 特選單一保單客戶名單




- iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動 > 2026 Activation 推廣活動 - 特選單一保單客戶名單
- iPOS > 推廣活動及銷售機遇 > 銷售機遇 > 2026 Activation 推廣活動 - 特選單一保單客戶名單

</td></tr>
<tr><td>條款及細則</td><td>請見附錄 2 之條款及細則。</td></tr>
</table>

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 Single-policy-holding Customers Purchase GP3 / GF / SLE5 (one-time premium payment term) to enjoy up to 4% Premium Discount

| | |
|---|---|
| **Selected Customers** | Selected single-policyholders who fulfil all of the following criteria ("Selected Customers"):<br>• hold one AIA's in-force "Individual Life Insurance" / "Personal Accident (PA)" policy*, and<br>• the last policy was applied within the past 6 years*, and<br>• currently aged under 80<br><br>*Meaning the policy was submitted and issued during 1 January 2020 and 31 December 2025 and remains active on 31 December 2025. |
| **Promotional Period** | 1 July 2026 to 30 September 2026, both dates inclusive ("**Promotional Period**"). Applicable to both new policy application date and submission date. The new policy must be issued by 30 November 2026. |
| **Promotional Offer** | **❶【Premium Discount】**<br>Selected customers who apply for any one of the following Specified Products (one-time premium payment term) with a one-time premium amount of **USD10,000 or above*** during the Promotional Period can enjoy an exclusive premium discount up to 4%: |

| Specified Product* | **Global Power Multi-Currency Plan 3 (GP3)** (one-time premium payment term) | **GlobalFlexi Savings Insurance Plan (GF)** (one-time premium payment term) | **Simply Love Encore 5 (SLE5)** (one-time premium payment term) |
|---|---|---|---|
| Premium Discount | **Up to 4%** | **Up to 4%** | **Up to 3%** |

Click here for the promotional leaflet

*The new policy must be issued on or before 30 November 2026.

**❷【Extension of ePremium Coupon Validity】**

| | |
|---|---|
| ePremium Coupons | For Selected Customers who received ePremium Coupons on 1 January 2026 that remain unused, the validity of ePremium Coupons will be automatically extended from the original expiry date of 30 June 2026 to 30 September 2026. |
| Usage Mechanism | The usage mechanism follows the current ePremium Coupon mechanics. For details, please refer to Memo A260131 and Terms and Conditions. |

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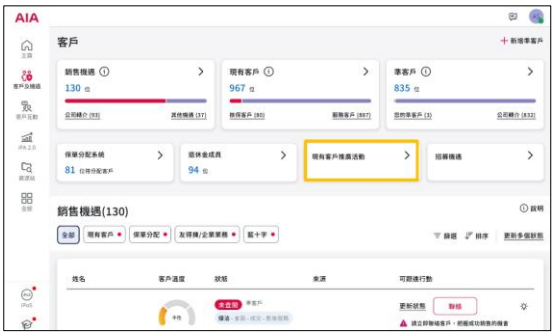
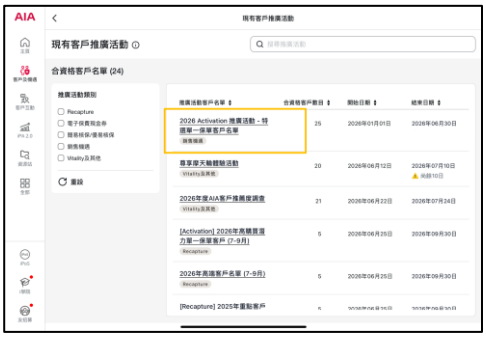
| | |
|---|---|
| **Selected Customer List** | • Smart+ > CRM & Leads > Existing Customers Campaigns> 2026 Activation Promotion – Selected Single-policy-holding Customer List<br><br><br>• iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns > 2026 Activation Promotion – Selected Single-policy-holding Customer List<br>• iPOS > Leads and Campaigns > Sales Opportunity > 2026 Activation Promotion – Selected Single-policy-holding Customer List |
| **T&C** | Terms and Conditions on Appendix 2. |

**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 Customer Value Growth and Digital & Design Experience

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## 附錄 1：投保優惠表
## Appendix 1: Application Offer Rate Card

| 投保優惠 | | | |
|---|---|---|---|
| **指定推廣產品** | **保費繳付期** | **保費金額 (每張保單計)** | **保費折扣** |
| **「盈御多元貨幣計劃 3」** | **一次性繳付保費** | 美元 / 澳元 / 加元100,000 或以上<br>港元 / 澳門幣750,000 或以上<br>人民幣600,000 或以上<br>英鎊 60,000 或以上<br>歐元 70,000 或以上<br>新加坡元120,000 或以上 | 4% |
| | | 美元 / 澳元 / 加元50,000 至少於 100,000<br>港元 / 澳門幣375,000 至少於 750,000<br>人民幣300,000 至少於 600,000<br>英鎊30,000 至少於 60,000<br>歐元35,000 至少於 70,000<br>新加坡元60,000 至少於 120,000 | 3% |
| | | 美元 / 澳元 / 加元10,000 至少於 50,000<br>港元 / 澳門幣75,000 至少於 375,000<br>人民幣60,000 至少於 300,000<br>英鎊6,000 至少於 30,000<br>歐元7,000 至少於 35,000<br>新加坡元12,000 至少於 60,000 | 2% |
| **環宇盈活儲蓄保險計劃** | **一次性繳付保費** | 美元100,000 或以上<br>港元/澳門幣750,000 或以上 | 4% |
| | | 美元50,000 至少於 100,000<br>港元/澳門幣375,000 至少於 750,000 | 3% |
| | | 美元10,000 至少於 50,000<br>港元/澳門幣75,000 至少於 375,000 | 2% |
| **「簡愛• 延續」保障計劃 5** | **一次性繳付保費** | 美元100,000 或以上<br>港元/澳門幣750,000 或以上 | 3% |
| | | 美元50,000 至少於 100,000<br>港元/澳門幣375,000 至少於 750,000 | 2% |
| | | 美元10,000 至少於 50,000<br>港元/澳門幣75,000 至少於 375,000 | 1% |

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| Application Offer | | | |
|---|---|---|---|
| **Specified Product** | **Premium Payment Term** | **Premium Amount (per policy)** | **Premium Discount** |
| **Global Power Multi-Currency Plan 3** | **One-time premium payment** | USD/AUD/CAD 100,000 or above<br>HKD/MOP 750,000 or above<br>RMB 600,000 or above<br>GBP 60,000 or above<br>EUR 70,000 or above<br>SGD 120,000 or above | 4% |
| | | USD/AUD/CAD 50,000 – less than 100,000<br>HKD/MOP 375,000 – less than 750,000<br>RMB 300,000 – less than 600,000<br>GBP 30,000 – less than 60,000<br>EUR 35,000 – less than 70,000<br>SGD 60,000 – less than 120,000 | 3% |
| | | USD/AUD/CAD 10,000 – less than 50,000<br>HKD/MOP 75,000 – less than 375,000<br>RMB 60,000 – less than 300,000<br>GBP 6,000 – less than 30,000<br>EUR 7,000 – less than 35,000<br>SGD 12,000 – less than 60,000 | 2% |
| **GlobalFlexi Savings Insurance Plan** | **One-time premium payment** | USD 100,000 or above<br>HKD/MOP 750,000 or above | 4% |
| | | USD 50,000 – less than 100,000<br>HKD/MOP 375,000 – less than 750,000 | 3% |
| | | USD 10,000 – less than 50,000<br>HKD/MOP 75,000 – less than 375,000 | 2% |
| **Simply Love Encore 5** | **One-time premium payment** | USD 100,000 or above<br>HKD/MOP 750,000 or above | 3% |
| | | USD 50,000 – less than 100,000<br>HKD/MOP 375,000 – less than 750,000 | 2% |
| | | USD 10,000 – less than 50,000<br>HKD/MOP 75,000 – less than 375,000 | 1% |

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**附錄 2：「特選單一保單客戶指定儲蓄保險計劃優惠」 – 條款及細則**

1. 此宣傳資訊只載有一般資料，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。所有此宣傳資訊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. AIA有權隨時更改此推廣活動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。
3. 此推廣活動只適用於AIA特選現有客戶（「特選客戶」）。
4. 此推廣活動之宣傳單張只在香港及澳門發放。
5. **保費折扣**
   a) 此推廣活動之推廣期為2026年7月1日至2026年9月30日，包括首尾兩天（「推廣期」），而新保單 (定義如下) 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（包括特選保單之保單持有人），於推廣期內成功申請及遞交並成功於2026年11月30日或之前繕發之指定推廣產品新保單 (「新保單」)，可享保費折扣 (定義如下)。
   c) 指定推廣產品指「盈御多元貨幣計劃3」(一次性繳付保費)、「環宇盈活儲蓄保險計劃」(一次性繳付保費)及「簡愛·延續」保障計劃5 (一次性繳付保費)。
   d) 如新保單符合資格，特選客戶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高達4%之一次性繳付保費的保費折扣（「保費折扣」）。
   e) 保費折扣之計算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）。其他基本計劃及／或附加契約之保費，均不會被納入於計算保費折扣之內。
   f) 每張合資格之新保單於推廣期內只可獲取此保費折扣一次。如新保單符合多於一項推廣優惠之要求，則只可享有保費折扣金額較高的推廣優惠。
   g) 保費折扣金額將載於保單資料頁。
   h) 保費折扣並不適用於由其他保險計劃（包括基本計劃及附加契約）轉換至此推廣之指定保險計劃。
   i) 此保費折扣並不適用於在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，並再次投保相同保險產品之客戶。

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# Memo

**Appendix 2: Terms and Conditions - "Selected Single-Policyholders: Specific Savings Plans Limited Time Offer"**

1. This promotional material contains general information only. It does not constitute an offer and/or recommendation of any insurance product. Customers must complete a Financial Needs Analysis before applying for any insurance product, and should apply for an insurance product based on their actual protection needs and affordability. The product information in this promotion material is for reference only, and does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, please refer to the relevant product brochure and policy contract. 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. 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.
3. This promotion is only applicable to AIA's selected existing customers ("Selected Customers").
4. The promotional material of this promotion are for distribution in Hong Kong and Macau only.
5. **Premium Discount**
   a) The promotional period of this promotion runs from 1 July 2026 to 30 September 2026 (both dates inclusive) ("Promotional Period"), and the new policy (as defined below) must be applied and submitted within the Promotional Period (based on the application and submission dates).
   b) Selected Customers who apply and submit a new policy of a Specified Product (as defined below) during the Promotional Period and whose policy is issued on or before 30 November 2026 ("New Policy") will enjoy the Discount (as defined below).
   c) Specified Products refer to Global Power Multi-Currency Plan 3 (one-time premium payment term), GlobalFlexi Savings Insurance Plan (one-time premium payment term), and Simply Love Encore 5 (one-time premium payment term).
   d) If the New Policy qualifies, the Selected Customer will be entitled to a premium discount of up to 4% of the one-time premium payment, based on the premium payment term and the premium amount paid under the New Policy (the "Discount").
   e) The calculation of the Discount is only applicable to the standard premium and extra premium due to underwriting (if applicable) for Specified Products. Premiums of all other basic plan(s) and/or add-on plan(s) will not be included in calculating the Discount.
   f) Each qualified New Policy can only enjoy the Discount once during the Promotional Period. If the New Policy fulfils more than one promotional offer's requirement, the offer with the higher premium discount amount will apply.
   g) The premium discount amount will be stated on the policy information page.
   h) The Discount is not applicable to plan change cases from other insurance plans (including basic plans and riders) to the specified insurance plans in this promotion.
   i) The Discount is not applicable to the customers who submitted applications before the Promotional Period or whose policies were issued before the Promotional Period but subsequently withdrew their applications or cancelled their policies during the Promotional Period and then reapplied for the same plans.

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