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)	From:	Winnie Fung
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Agency Executives / CS IVS Executives	Dept:	Corporate Solutions
Date:	01 August 2026	Total pages:	5
Subject:	**(A260817) 2026 Q3 AIA 強積金 65 歲或以上成員尊屬優惠 [資格更新 (8 月)]** **2026 Q3 AIA MPF Exclusive Offer for Members Aged 65 or Above [Eligibility Update (August)]**		

AIA 強積金 65 歲或以上成員**資格現已更新**！合資格成員須於 **2026 年 7 月 31 日**為**友邦強積金成員**及**年滿 65 歲或以上**，才可享相關限時優惠，**而優惠內容不變**。詳情如下：

客戶資格更新詳情*	於 **2026 年 7 月 31 日**為**友邦強積金成員**及**年滿 65 歲或以上**
優惠詳情 **維持不變**	客戶於推廣期內投保**指定個人產品**，即可享有以下限時**額外優惠**！ ▪ 指定**儲蓄 / 人壽**產品：可享**額外 5%** 保費回贈，最多可享**高達 40%** 保費回贈！ ▪ 指定**保障**產品：可享**額外 2 個月**保費回贈，最多可享**高達 9 個月**保費回贈！
宣傳單張	 繁體中文版本：連結 英文版本：連結 簡體中文版本：連結
聲明書 （按此下載）	 **只可在合資格成員簽署聲明書後，方可介紹保險產品。**
合規與操作流程	1. **如合資格成員欲希望了解保險產品，只可在合資格成員簽署聲明書（按此下載）後，方可介紹保險產品。** 2. **所有已簽署的聲明書必須於會面後 7 個工作天內交回至：香港九龍太子道東 712 號友邦九龍金融中心 8 樓。若未按時遞交聲明書，將有機會影響佣金發放。** 3. **企業業務會在收到已填妥的聲明書後電郵至財務策劃顧問確認收妥。**
重要提示	1. **根據友邦保險個人資料收集聲明（PICS），有關友邦保險集團公司在提供任何強積金及公積金相關服務時收集的任何個人資料，該等個人資料只會用於推廣或營銷任何強積金及公積金產品或服務。強積金及公積金客戶的資料是分別用作提供相關強積金或公積金的服務。請注意（一）不應該向其他人士披露客戶的資料作非強積金或公積金職能用途；（二）不應該將客戶的資料用於交叉銷售任何強積金或公積金計劃以外的產品或服務。**

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	2. 不可在強積金客戶沒有提出要求且未獲客戶書面同意的情況下，提供與強積金無關之服務或產品資料。 3. 不可向客戶提供有關提取強積金累算權益的意見。 4. 不可直接或間接向客戶提供任何禮物及優待誘使客戶加入/轉移至友邦強積金及購買友邦保險產品。 5. 不可要求準客戶 / 客戶簽署空白或未填妥的表格。 6. 不可在未清楚解釋表格內容及用途的情況下，要求或容許客戶簽署表格。 7. 不可為推銷其他產品而作出任何偏頗及不當的陳述。 8. 財務策劃顧問必須清楚理解保險產品特色，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。 9. 財務策劃顧問必須根據客戶實際需要而建議合適保險產品。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 / 銷售前與客戶完成相關之財務需要分析。
常見問題	1. 如合資格成員於 2026 年 7 月 31 日後提取強積金，是否仍可享有以上限時額外優惠？ 可以。 2. 投保限時優惠下的產品，是否有投保額上限限制？ 適用的最高投保額將根據各相關產品規則而定。 3. 合資格成員投保產品時，其資金來源是否受限於強積金賬戶的資產？ 否。投保資金無需來自強積金賬戶的資產。 4. 如受保人是合資格成員，但保單持有人並非合資格成員，受保人可享有以上限時額外優惠嗎？ 可以。只要受保人或保單持有人其中一方是合資格成員，即可享以上限時額外優惠。 5. 如果合資格成員的強積金賬戶在個人保單投保後終止，還能享有以上限時額外優惠嗎？ 可以，合資格成員的強積金賬戶只要在 2026 年 7 月 31 日時仍然生效即可。 6. 佣金會因保費回贈或折扣而受影響？ 不會。首年佣金（FYC）不會因保費回贈或折扣而受影響。 7. 如何查看合資格成員？ 可於「退休金」CRM 平台，透過篩選功能，查看合資格成員的個人及帳戶資料。詳情請參閱通告 A240803。

備註：

*若客戶最終未能通過資格審核，客戶可享有 AIA「友得揀」推廣優惠。倘若客戶亦未能符合「友得揀」推廣優惠的資格，則仍可享 AIA 標準優惠。有關詳情，請參閱相關宣傳單張。

如有任何查詢，歡迎與負責貴區之企業業務營業拓展部同事 / IVS 團隊聯絡。

祝　業務蒸蒸日上！

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The Eligibility for AIA MPF members aged 65 or above has been updated! To enjoy the relevant limited-time offers, eligible members must be an AIA MPF member aged 65 or above on 31 July 2026, while the offer remains unchanged. Details are as follows:

Customer Eligibility Update Details*	AIA MPF members aged 65 or above on 31 July 2026
Offer Details Remain Unchanged	By successfully enrolling in Specified Individual Plans during the promotion period, customers can enjoy the below limited-time extra offer! ▪ Specified Wealth Management / Life Protection Plans: Extra 5% premium refund, with up to 40% premium refund in total! ▪ Specified Protection Plans: Extra 2-month premium refund, with up to 9-month premium refund in total!
Promotion Leaflet Version	 Traditional Chinese Version: LINK English Version: LINK Simplified Chinese Version: LINK
Declaration Form (Click Here to Download)	 Products can only be introduced to Eligible member after they have signed declaration forms.
Compliance & Operational Flow	1. If Eligible Members wish to take the initiative to learn about insurance products, such products can only be introduced after they have signed declaration forms (Click Here to Download) 2. All signed declaration forms must be returned to 8/F, AIA Kowloon Financial Centre, 712 Prince Edward Road East, Kowloon, Hong Kong within 7 working days after the meeting. Failure to submit the declaration form on time may affect the payout of commissions 3. Corporate Solutions will send a confirmation email to the Financial Planner upon receipt of the signed declaration form.

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Important Note	1. According to AIA Personal Information Collection Statement (PICS), in relation to any personal data collected by AIA whilst providing any services in respect of our mandatory provident fund scheme ("MPF") and occupational retirement schemes ("ORSO"), such personal data would only be used for promoting or marketing any MPF and / or ORSO products or services. Such information obtained is used for performing MPF and / or ORSO functions. Please note that you (a) must not disclose such information to any other person for performing non-MPF and / or non-ORSO functions; (b) must not cross-selling non-MPF and / or non-ORSO products or services by accessing such information. 2. Do not provide any information on services or products unrelated to MPF without the customer's request and prior written consent. 3. Do not provide advice to customers regarding the withdrawal of MPF. 4. Do not offer any gifts or advantages, directly or indirectly, to induce customers to join/ transfer to AIA MPF or purchase AIA insurance products. 5. Do not request prospective or existing customers to sign blank or incomplete forms. 6. Do not request or allow customers to sign forms without clearly explaining their content and purpose. 7. Do not make any biased or improper representations for the purpose of promoting other products. 8. Financial Planners must familiarize with the insurance product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries. 9. Financial Planners must recommend insurance products to customers based on the customer's actual needs. If the product concerned requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation.
Frequently Asked Questions	1. If an Eligible Member withdraws their MPF after 31 July 2026, are they still eligible for the above limited time extra offer? Yes. 2. Are there any maximum sum assured restrictions for purchasing the above products under this limited-time offer? The applicable maximum sum assured shall follow the respective product rules. 3. Is the source of money restricted to the assets within the MPF account when an Eligible Member applies for a product? No. The premium payment is not required to be funded by the assets from the MPF account. 4. If the Life Insured is an Eligible Member but the Policyowner is not, is the Life Insured still eligible for the above limited time extra offer? Yes. As long as either the Life Insured or the Policyowner is an Eligible Member, the policy is eligible for the above limited time extra offer. 5. If an Eligible Member's MPF account is terminated after the issuance of the individual policy, will they remain eligible for the above limited time extra offer? Yes, provided that the Eligible Member's MPF account remains in force as of 31 July 2026. 6. Will commissions be affected by premium rebates or discounts? No. First Year Commission (FYC) will not be affected by any premium rebates or discounts. 7. How to view Eligible Members? You can view the personal and account information of Eligible Members on the "Pension" CRM platform by using the filter function. For further details, please refer to Memo A240803.

Remarks:

*If the eligibility checking cannot be passed, customers may instead enjoy the AIA Individual Voluntary Solutions offer. If the eligibility checking for the Individual Voluntary Solution offer cannot be passed, customers are still entitled to the standard offer in AIA Promotion Campaign. For details, please refer to the relevant promotion leaflets.

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If you have any questions, please contact your designated CSBD Agency executives/IVS Team.

We wish you every success!

Yours faithfully,



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

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