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Memo

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

From: Toby Wong

Copy: Mr. Alger Fung / Ms. Alice Liang / Ms. Amy Chan / Mr. Louie Ho / All Department Heads

Dept.: Product Innovation, Development & Delivery

Date: 31 August 2026

Total pages: 19

Subject: A260824 **「財富恆裕」人壽保險計劃 3 – 專屬優惠**
Wealth Elite Life Insurance Plan 3 – Exclusive Offers

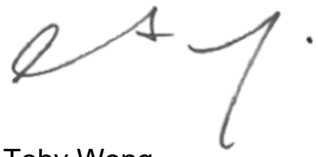
好消息！隨著**「財富恆裕」人壽保險計劃 3** 於今天 (首個申請日) 開始接受申請，我們很高興為這新產品帶來最新的專屬優惠，推廣期為 2026 年 8 月 31 日至 2026 年 12 月 31 日 (包括首尾兩天) 。我們現將各項最新優惠的詳情列於此通告以方便大家參考。

如有任何查詢，請使用 iEngage/PES Chatbot，或電郵至 AIAHK.HWcampaign@aia.com 查詢。

Good news! Following the launch of **Wealth Elite Life Insurance Plan 3** today (first application date), we are pleased to bring you the exclusive offers of this new product. Promotion period is from 31 August 2026 to 31 December 2026 (both days inclusive). Offer details are summarised in this memo for your easy reference.

Should you have any question, please enquire by using Chatbot in iEngage/PES, or email AIAHK.HWcampaign@aia.com for enquiry.

Best regards,



Toby Wong
Head of Products

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1) 推廣活動優惠詳情

1.1)「財富恆裕」人壽保險計劃 3 – 升級保障優惠

推廣期: 2026年8月31日至2026年12月31日 (包括首尾兩天)

個人升級保障及家庭升級保障指以下金額：

升級保障	升級保障金額
個人升級保障	合資格保單基本計劃最新保額的 10%，於受保人身故當日計算。
家庭升級保障	合資格保單基本計劃最新保額的 20%，於受保人身故當日計算。

註：受保人保單繕發時的年齡須介乎 15 日至 59 歲。家庭升級保障適用於有最少兩份合資格的保單，而兩份保單的受保人之間須具有本公司認可的家庭成員關係。

如受保人身故日期早於下列兩者中的較早者，除身故賠償外，本公司亦將向合資格保單的受益人支付一筆相等於個人升級保障或家庭升級保障（視乎情況而定）之金額：

a. 合資格保單之第 10 個保單週年日；及
b. 合資格保單的受保人年滿 60 歲或緊接其後之保單週年日。

1.2)「財富恆裕」人壽保險計劃 3 – 降低最低保額要求

推廣期: 2026年8月31日至2026年12月31日 (包括首尾兩天)

- 合資格新保單的最低保額要求由1,000,000美元降至500,000美元。

1.3)「財富恆裕」人壽保險計劃 3 – 放寬醫療核保要求

推廣期: 2026年8月31日至2026年12月31日 (包括首尾兩天)

- 合資格新保單的醫療核保要求由按 100%保額調低至按 80%保額。
- 受保人投保時的年齡須為 60 歲或以上。

有關各推廣優惠之注意事項以及條款及細則，請參閱附錄 1 或有關宣傳單張。

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2) 宣傳單張

「財富恆裕」人壽保險計劃 3 – 專屬優惠



繁體中文版本：連結
英文版本：連結
簡體中文版本：連結

註：產品名稱已劃一羅列於各不同語言版本的宣傳單張。

最新推廣優惠詳情 (包括以上宣傳單張的連結) 將上載公司網頁 aia.com.hk。

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3) 附錄

3.1) 附錄 1 – 推廣優惠之注意事項及條款及細則

財務策劃顧問之注意事項

1. 香港/澳門區財務策劃顧問只能於所屬營業牌照境內推行此推廣計劃。
2. 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/銷售前與客戶完成相關之財務需要分析。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. 如財務策劃顧問需要就個別保單計算在該月份之營業額內，則必須根據由營運部所定之每月的截數日期及時間或之前遞交投保申請書，並在該月底或之前獲成功批核。詳情請留意由營運部所發出的有關通告。

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推廣優惠之條款及細則

適用於以上各項優惠

1. 此推廣只適用於透過 AIA 財務策劃顧問或 AIA 保險顧問/理財顧問遞交或經 AIA iShop 友保易(如適用)提交之投保申請。
2. 此推廣只適用於香港或澳門繕發之保單。
3. 此推廣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，並再次投保相同保險計劃之客戶。
4. AIA 有權隨時更改本推廣活動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。
5. 本通告只載有一般資料，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。所有產品資料只供參考，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。

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適用於個別產品之優惠

6. 「財富恆裕」人壽保險計劃 3 – 升級保障優惠

- 此「財富恆裕」人壽保險計劃 3 - 升級保障優惠(「推廣優惠」)只適用於香港或澳門繕發之保單。
- 此推廣優惠適用於每張合資格新保單。如客戶成功投保多於一張合資格新保單，並符合此推廣優惠之所有條件，則每張合資格新保單均可享此推廣優惠。
- 此推廣優惠可與 AIA 其他推廣優惠一併享用(如適用)。
- 此推廣優惠並不適用於推廣期之前已遞交申請「財富恆裕」人壽保險計劃 3 但其後於推廣期內撤回投保申請或取消已繕發保單，並再次投保相同產品計劃之客戶。
- AIA 有權隨時更改本推廣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。如有任何爭議， AIA 保留最終決定權。

1) 以下定義適用於「財富恆裕」人壽保險計劃 3 - 升級保障優惠：
   - 「財富恆裕」人壽保險計劃 3 - 升級保障優惠推廣期由 2026 年 8 月 31 日至 2026 年 12 月 31 日止，包括首尾兩天(「推廣期」)。
   - **「合資格保單」**指個人保單或家庭保單（視乎情況而定）。
   - **「合資格期間」**指相關合資格保單自繕發日期起至個人升級保障或家庭升級保障（視乎情況而定）根據下文第 9 條終止為止的期間。
   - **「個人保單」**指符合下文第 2 條所述的所有要求之「財富恆裕」人壽保險計劃 3 保單。
   - **「家庭保單」**指下文第 3 條所述的第 1 份家庭保單及 / 或第 2 份家庭保單。
   - **「升級保障」**指個人升級保障或家庭升級保障。

2) 如「財富恆裕」人壽保險計劃 3 保單符合以下所有條件，則可於合資格期間內獲享個人升級保障**（「個人保單」）**：
   a. 「財富恆裕」人壽保險計劃 3 保單須於推廣期內成功申請及遞交（根據申請日期）；
   b. 「財富恆裕」人壽保險計劃 3 保單須於 2027 年 6 月 30 日或之前繕發；及
   c. 受保人保單繕發時的年齡須介乎 15 日至 59 歲。

3) 如符合以下所有條件，第 1 份家庭保單（定義見下文）及第 2 份家庭保單（定義見下文）均可於合資格期間內獲享家庭升級保障（而非個人升級保障）：
   a. (i) 一份已繕發的「財富恆裕」人壽保險計劃 3 保單，並符合上述第 2 條所有合資格要求以及下文第 3 條分段 b 款所述的所有要求**（「第 1 份家庭保單」）**；(ii) 另一份以另一名人士為受保人已繕發的「財富恆裕」人壽保險計劃 3 保單（與第 1 份家庭保單同時繕發或於第 1 份家庭保單繕發後繕發），並符合上述第 2 條所有合資格要求以及下文第 3 條分段 b 款所述的所有要求**（「第 2 份家庭保單」）**；(iii) 於第 2 份家庭保單繕發時，第 1 份家庭保單必須仍然維持生效；及 (iv) 第 1 份家庭保單及第 2 份家庭保單均未曾於各自的冷靜期內被取消；及
   b. (i) 第 1 份家庭保單的受保人與第 2 份家庭保單的受保人之關係為配偶、同居伴侶、子女、兄弟、姊妹、父母、配偶的父母、祖父母 / 外祖父母或孫 / 外孫，惟本公司有權要求向本公司提供符合要求的相關關係證明文件；及 (ii) 在申請第 1 份家庭保單或第 2 份家庭保單（視乎情況而定）時，必須向本公司提供第 1 份家庭保單的受保人與第 2 份家庭保單的受保人之關係，及另一份家庭保單受保人的身份證明文件號碼。例如，如申請的是第 2 份家庭保單，則須向本公司提交第 1 份家庭保單的受保人的身份證明文件號碼。

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4) 「財富恆裕」人壽保險計劃 3 保單在任何時間只可獲享個人升級保障或家庭升級保障其中一項，而不能同時享有個人升級保障或家庭升級保障。如有多於一份合資格保單保障同一受保人，(i) 如其中一份合資格保單符合獲享個人升級保障的資格，則所有保障該受保人的合資格保單亦將自動符合獲享個人升級保障的資格；或 (ii) 如其中一份合資格保單符合獲享家庭升級保障的資格，則所有保障該受保人的合資格保單亦將自動符合獲享家庭升級保障的資格。本公司擁有唯一及絕對酌情權決定合資格保單享有個人升級保障或家庭升級保障的資格。如有任何爭議， 本公司保留最終決定權。

5) 如受保人於合資格保單有效期間身故，而合資格保單須支付身故賠償，除身故賠償外，如受保人身故日期早於下列兩者中的較早者，本公司亦將向合資格保單的受益人支付一筆相等於個人升級保障或家庭升級保障（視乎情況而定）之金額：
   a. 合資格保單之第 10 個保單週年日；及
   b. 合資格保單的受保人年滿 60 歲或緊接其後之保單週年日。

6) 個人升級保障及家庭升級保障指以下金額：

升級保障	**升級保障金額**
個人升級保障	合資格保單基本計劃最新保額的 10%，於受保人身故當日計算。
家庭升級保障	合資格保單基本計劃最新保額的 20%，於受保人身故當日計算。

7) 原本符合個人升級保障資格的合資格保單，如其後符合上文第 3 條所述的所有要求，則可改為符合家庭升級保障的資格。在此情況下，該合資格保單可享的升級保障金額將由合資格保單的基本計劃最新保額的 10% 提高至 20%（於受保人身故當日計算）。

8) 如第 1 份家庭保單維持有效，但第 2 份家庭保單其後於冷靜期內被取消，且並沒有任何其他合資格保單保障第 2 份家庭保單的受保人，則第 1 份家庭保單的家庭升級保障資格會被取消並且第 1 份家庭保單由保單繕發日起僅符合個人升級保障的資格。如第 2 份家庭保單維持有效，但第 1 份家庭保單其後於冷靜期內被取消，且並沒有任何其他合資格保單保障第 1 份家庭保單的受保人，則第 2 份家庭保單的家庭升級保障資格會被取消並且第 2 份家庭保單由保單繕發日起僅符合個人升級保障的資格。

9) 合資格保單的個人升級保障或家庭升級保障（視乎情況而定）將在下列日期（以最先者為準）自動終止：
   a. 該合資格保單之第 10 個保單週年日；
   b. 該合資格保單受保人年滿 60 歲或緊接其後之保單週年日；
   c. 該合資格保單因受保人身故以外原因而終止或取消之日；
   d. 該合資格保單下的個人升級保障或家庭升級保障（視乎情況而定）獲支付之日；
   e. 當該合資格保單根據此推廣優惠的條款及細則不再符合個人升級保障的資格時；及
   f. 當該合資格保單根據此推廣優惠的條款及細則不再符合家庭升級保障的資格時。

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7. 「財富恆裕」人壽保險計劃 3 專屬優惠 – 降低最低保額要求

1) 推廣優惠由 2026 年 8 月 31 日至 2026 年 12 月 31 日止，包括首尾兩天（「推廣期」）。
2) 此優惠只適用於「財富恆裕」人壽保險計劃 3，而該計劃 (「新保單」) 須於推廣期內成功申請及 遞交 (根據申請日期) 。
3) 合資格新保單的最低保額要求由1,000,000美元降至500,000美元。

8. 「財富恆裕」人壽保險計劃 3 專屬優惠 – 放寬醫療核保要求

1) 推廣優惠由 2026 年 8 月 31 日至 2026 年 12 月 31 日止，包括首尾兩天（「推廣期」）。
2) 此優惠只適用於「財富恆裕」人壽保險計劃 3，而該計劃 (「新保單」)：
    i. 須於推廣期內成功申請及遞交(根據申請日期)；及
    ii. 受保人投保時的年齡須為60歲或以上；及
    iii. 於2027年6月30日或之前收訖全數保費及繕發。(如未能於2027年6月30日或之前收訖全數保費，AIA 有權撤銷此優惠並進行全面核保程序。)
3) 此優惠將根據80%投保保額作為醫療核保要求，而不是100%投保保額，並需進行相關的身體檢查。
4) 於此優惠下，預先核保選項的每位受保人20,000,000美元的總人壽保障限額將維持不變。

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3.2) 附錄 2 – 「財富恆裕」人壽保險計劃 3 – 升級保障優惠之注意事項及投保流程

個人升級保障

- 符合個人升級保障之合資格保單於自保單繕發日期起將自動享有個人升級保障。
- 有關個人升級保障的批註及相關推廣活動信件將於**保單完成冷靜期後**發出予客戶。

家庭升級保障

- 家庭升級保障只適用於在同一個推廣期間，有最少兩份合資格的「財富恆裕」人壽保險計劃 3 保單，並於 2027 年 6 月 30 日或之前繕發，而**兩份保單的受保人之間**須具有本公司認可的家庭成員關係，包括配偶、同居伴侶、子女、兄弟、姊妹、父母、配偶的父母、祖父母 / 外祖父母或孫 / 外孫。
- 為核實客戶是否符合家庭升級保障資格，符合家庭升級保障之合資格保單的客戶必須於投保時列明**最早投保的首份家庭保單受保人**的資料：
  （i）家庭成員身份證明文件類型；
  （ii）家庭成員身份證明文件號碼；及
  （iii）本保單受保人與另一份「財富恆裕」人壽保險計劃 3 保單受保人的關係。

  被指定為家庭保單亦可享有家庭升級保障。

  如有兩位以上家庭成員投保「財富恆裕」人壽保險計劃 3，所有家庭成員均需填上同一位最早投保的家庭保單的家庭成員資料，並提供相同的身份證明文件號碼，以作資格核實之用。

- 請注意，如另一份家庭保單於冷靜期內被取消，原本獲享家庭升級保障的合資格保單則會改為獲享個人升級保障。
- 有關家庭升級保障的批註及相關推廣活動信件將於**兩份家庭保單均完成冷靜期後**發出予客戶。

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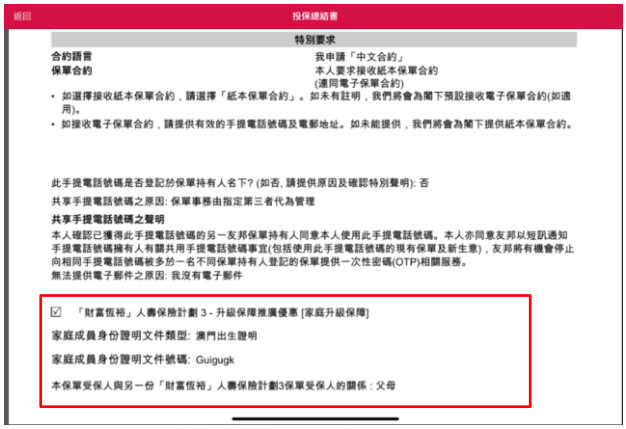
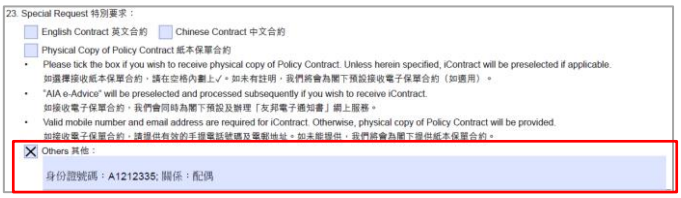
iPoS	紙本申請形式
步驟一： 於「特別要求」頁面，選擇「財富恆裕」人壽保險計劃 3 - 升級保障推廣優惠 [家庭升級保障] 步驟二： 填妥以下資料： a. 家庭成員身份證明文件類型； b. 家庭成員身份證明文件號碼；及 c. 本保單受保人與另一份「財富恆裕」人壽保險計劃 3 保單受保人的關係。 每份投保申請只能填寫一位家庭成員的資料  於投保總結書會顯示已填妥的相關資料。  	步驟一： 於「特別要求」部份，選擇「其他」。 步驟二： 填妥家庭成員身份證明文件類型及號碼，及本保單受保人與另一份「財富恆裕」人壽保險計劃 3 保單受保人的關係，每份投保申請只能填寫一位家庭成員的資料。 例子： 

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1) Promotional Offers Details

1.1) Wealth Elite Life Insurance Plan 3 – Coverage Booster Offer

Promotional Period: From 31 August 2026 to 31 December 2026 (both days inclusive)

Individual Coverage Booster and Family Coverage Booster shall mean the following amount:

Coverage Booster	Amount of Coverage Booster
Individual Coverage Booster	10% of the latest sum assured of the basic plan of the Eligible Policy, calculated on the date of death of the insured.
Family Coverage Booster	20% of the latest sum assured of the basic plan of the Eligible Policy, calculated on the date of death of the insured.

Note: The age of the insured must be between 15 days and age 59 at the time of policy issuance. The Family Coverage Booster is only available to a minimum of two eligible policies, where the insureds of the two policies have a family relationship accepted by the Company.

In addition to the Death Benefit, The Company will pay an amount equivalent to the Individual Coverage Booster or the Family Coverage Booster (as the case may be) to the Beneficiary(ies) of the Eligible Policy if the date of the insured's death occurs before the earlier of:

a. the 10th policy anniversary of the Eligible Policy; and
b. the policy anniversary on or immediately following the 60th birthday of the insured of the Eligible Policy.

1.2) Wealth Elite Life Insurance Plan 3 – Reduction of Minimum Sum Assured Requirements

Promotional Period: From 31 August 2026 to 31 December 2026 (both days inclusive)

- The minimum Sum Assured requirement of eligible policy is reduced from US$1,000,000 to US$500,000.

1.3) Wealth Elite Life Insurance Plan 3 – Relaxation of Medical Underwriting Requirement

Promotional Period: From 31 August 2026 to 31 December 2026 (both days inclusive)

- The medical underwriting requirement of eligible policy is reduced from basing 100% Sum Assured to 80% Sum Assured.
- The age of the insured must be 60 or above at the time of policy application.

For Important Notes, Terms & Conditions of Promotion Offers, please refer to Appendix 1 or the relevant promotion leaflet.

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2) Promotional Leaflet

Wealth Elite Life Insurance Plan 3 – Exclusive Offers



Traditional Chinese Version: LINK
English Version: LINK
Simplified Chinese Version: LINK

Note: Product names are listed across all promotional leaflets in different languages.

Details of the latest offer (including the links of the above leaflets) will be available on aia.com.hk.

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3) Appendix

3.1) Appendix 1 – Promotion Offers Important Notes and Terms and Conditions

Important Notes for Financial Planners

1. This campaign can only be promoted within Hong Kong or Macau territory according to the agent's relevant license.
2. Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Need Analysis, Financial Planners must complete such analysis with customers before product recommendation/ solicitation. Financial Planners in Macau must complete Financial Need Analysis with customers before all product recommendation/ solicitation.
3. If Financial Planners want to count the respective policy(ies) as the production case(s) of that month, such applications must be submitted on or before the closing dates and cut-off time and approved on or before the end of that month as set by Operations. For details, please refer to related memo issued by Operations.

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Terms & Conditions of Promotion Offers

Applicable to offers as stated above

1. The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs) and online application via AIA iShop (if applicable).
2. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
3. The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotion Period.
4. AIA reserves the right to change any terms and conditions of this promotion 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.
5. This memorandum contains general information only. It does not constitute any offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying any insurance product. The product information 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.

Applicable to specified products offers

6. Wealth Elite Life Insurance Plan 3 – Coverage Booster Offer

- This Wealth Elite Life Insurance Plan 3 - Coverage Booster Offer ("**Promotional Offer**") is only applicable to the policies issued in Hong Kong or Macau.
- This Promotional Offer is applicable to each eligible new policy. If a customer has successfully applied for more than one new eligible policy, and all requirements of this Promotional Offer are fulfilled, each eligible new policy will be qualified for this Promotional Offer.
- This Promotional Offer can be entitled in conjunction with other AIA's promotional offers (if applicable).
- This Promotional Offer is not applicable to applicants who have submitted applications for Wealth Elite Life Insurance Plan 3 before Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same product.
- AIA reserves the right to change any terms and conditions of this Promotional Offer without advance notices. All Promotional Offers are valid only when the promotional insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.

1) The following definitions shall apply to the Wealth Elite Life Insurance Plan 3 - Coverage Booster Offer:
   - The promotional period of the Wealth Elite Life Insurance Plan 3 - Coverage Booster Offer is from 31 August 2026 to 31 December 2026, both days inclusive ("**Promotional Period**").
   - "**Eligible Policy(ies)**" refers to Individual Policy(ies) or Family Policy(ies) (as the case may be).
   - "**Eligibility Period**" refers to the Issue Date of the relevant Eligible Policy until the Individual Coverage Booster or the Family Coverage Booster (as the case may be) is terminated pursuant to Clause 9 below.
   - "**Individual Policy**" refers to a Wealth Elite Life Insurance Plan 3 policy which meets all of the requirements set out under Clause 2 below.
   - "**Family Policy(ies)**" refers to the 1st Family Policy and/or the 2nd Family Policy as set out in Clause 3 below.
   - "**Coverage Booster**" refers to either the Individual Coverage Booster or the Family Coverage Booster.

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2) A Wealth Elite Life Insurance Plan 3 policy will be eligible for the Individual Coverage Booster during the Eligibility Period if all of the following requirements are met ("**Individual Policy**"):
    a. the Wealth Elite Life Insurance Plan 3 policy is successfully applied and submitted within the Promotional Period (based on the application date);
    b. the Wealth Elite Life Insurance Plan 3 policy is issued on or before 30 June 2027; and
    c. the age of the insured is between 15 days and age 59 at the time of policy issuance.

3) The 1st Family Policy (as defined below) and the 2nd Family Policy (as defined below) will both be eligible for the Family Coverage Booster (instead of Individual Coverage Booster) during the Eligibility Period if all of the following requirements are met:
    a. (i) a Wealth Elite Life Insurance Plan 3 policy is issued and which fulfils all of the eligibility requirements set out in Clause 2 above and all of the requirements set out in sub-paragraph b of this Clause 3 below ("**1st Family Policy**"); (ii) another Wealth Elite Life Insurance Plan 3 policy is issued (at the same time or after the issuance of the 1st Family Policy) which covers another individual as the insured and which fulfils all of the eligibility requirements set out in Clause 2 above and all of the requirements set out in sub-paragraph b of this Clause 3 below ("**2nd Family Policy**"); (iii) the 1st Family Policy must remain in force at the time the 2nd Family Policy is issued; and (iv) both the 1st Family Policy and the 2nd Family Policy have not been cancelled during their respective cooling-off period; and
    b. (i) the insured of the 1st Family Policy is related to the insured of the 2nd Family Policy as spouse, cohabitating domestic partner, child, brother, sister, parent, parent-in-law, grandparent or grandchild, provided that satisfactory proof of such relationship must be provided to the Company upon the Company's request; and (ii) the relationship between the insured of the 1st Family Policy and the insured of the 2nd Family Policy and the identity number of the insured of the other Family Policy have been submitted to the Company during policy application of either the 1st Family Policy or the 2nd Family Policy (as the case may be), for example, if the application is for the 2nd Family Policy, the identity number of the insured of the 1st Family Policy should be submitted to the Company.

4) A Wealth Elite Life Insurance Plan 3 policy can only be eligible for either the Individual Coverage Booster or the Family Coverage Booster at any time, but it cannot be eligible for both the Individual Coverage Booster and the Family Coverage Booster at the same time. If there are more than one Eligible Policies covering the same insured, (i) if one of these Eligible Policies is eligible for the Individual Coverage Booster, then all of these Eligible Policies will automatically be eligible for the Individual Coverage Booster as well; or (ii) if one of these Eligible Policies is eligible for the Family Coverage Booster, then all of these Eligible Policies will automatically be eligible for the Family Coverage Booster as well. The eligibility of an Eligible Policy for either Individual Coverage Booster or Family Coverage Booster shall be determined by the Company in its sole and absolute discretion. In the event of any disputes, the Company's decision shall be final and conclusive.

5) If the Insured dies while the Eligible Policy is in force and Death Benefit is payable under the Eligible Policy, in addition to the Death Benefit, the Company will also pay an amount equivalent to the Individual Coverage Booster or the Family Coverage Booster (as the case may be) to the Beneficiary(ies) of the Eligible Policy if the date of the insured's death occurs before the earlier of:
    a. the 10th policy anniversary of the Eligible Policy; and
    b. the policy anniversary on or immediately following the 60th birthday of the insured of the Eligible Policy.

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6) Individual Coverage Booster and Family Coverage Booster shall mean the following amount:

Coverage Booster	Amount of Coverage Booster
Individual Coverage Booster	10% of the latest sum assured of the basic plan of the Eligible Policy, calculated on the date of death of the insured.
Family Coverage Booster	20% of the latest sum assured of the basic plan of the Eligible Policy, calculated on the date of death of the insured.

7) An Eligible Policy which is eligible for Individual Coverage Booster can subsequently become eligible for Family Coverage Booster instead if all requirements set out in Clause 3 above are fulfilled. In such circumstances, the eligible amount of Coverage Booster of the Eligible Policy will be increased from 10% to 20% of the latest sum assured of the basic plan of the Eligible Policy (calculated on the date of death of the insured).

8) If the 1st Family Policy remains in force but the 2nd Family Policy is subsequently cancelled during the cooling-off period and there is no other Eligible Policy covering the insured of the 2nd Family Policy, then the eligibility of the Family Coverage Booster of the 1st Family Policy will be forfeited and the 1st Family Policy will only be eligible for the Individual Coverage Booster since policy inception. If the 2nd Family Policy remains in force but the 1st Family Policy is subsequently cancelled during the cooling-off period and there is no other Eligible Policy covering the insured of the 1st Family Policy, then the eligibility of the Family Coverage Booster of the 2nd Family Policy will be forfeited and the 2nd Family Policy will only be eligible for the Individual Coverage Booster since policy inception.

9) The Individual Coverage Booster or the Family Coverage Booster (as the case may be) of an Eligible Policy will automatically terminate on the earliest of the following dates:
   a. on the 10th policy anniversary of such Eligible Policy;
   b. on the policy anniversary on or immediately following the 60th birthday of the insured of such Eligible Policy;
   c. on the day on which such Eligible Policy is terminated or cancelled other than as a result of the death of the insured;
   d. on the day the Individual Coverage Booster or the Family Coverage Booster (as the case may be) is paid under such Eligible Policy;
   e. when such Eligible Policy is no longer eligible for the Individual Coverage Booster according to the terms and conditions of the Promotional Offer; and
   f. when such Eligible Policy is no longer eligible for the Family Coverage Booster according to the terms and conditions of the Promotional Offer.

7. <u>Wealth Elite Life Insurance Plan 3 – Reduction of Minimum Sum Assured Requirement</u>

1) The promotional period is from 31 August 2026 to 31 December 2026, both days inclusive ("Promotional Period").
2) This offer is only applicable to Wealth Elite Life Insurance Plan 3 ("New Policy") that is successfully submitted and applied within the Promotional Period (based on the application date).
3) The minimum Sum Assured of the eligible New Policy will be reduced from US$1,000,000 to US$500,000.

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8. <u>Wealth Elite Life Insurance Plan 3 – Relaxation of Medical Underwriting Requirement</u>

1) The promotional period is from 31 August 2026 to 31 December 2026, both days inclusive ("Promotional Period").
2) This offer is only applicable to Wealth Elite Life Insurance Plan 3 ("New Policy") that is:
   i. successfully submitted and applied within the Promotional Period (based on the application date); and
   ii. the age of the insured must be 60 or above at the time of policy application; and
   iii. paid full premium and issued on or before 30 June 2027. (If full premium is not paid on or before 30 June 2027, AIA has the right to revoke the offer and full underwriting procedures will be performed.)
3) Under this offer, the medical underwriting requirement will be based on 80% of the applied sum assured of the policy application, instead of 100%. The corresponding medical examination will still be required.
4) Under this offer, the aggregate limit of US$20,000,000 for each insured will remain unchanged for the Pre-underwriting Option.

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3.2) Appendix 2 – Wealth Elite Life Insurance Plan 3 – Coverage Booster Offer Important Notes and Application Process

Individual Coverage Booster

- Eligible policies that qualify for the Individual Coverage Booster will automatically enjoy the offer from the issue date of the policy.
- The relevant endorsement for the Individual Coverage Booster and the promotional offer letter will be issued to the customer **after the policy has passed the cooling-off period**.

Family Coverage Booster

- The Family Coverage Booster is only available to a minimum of two eligible Wealth Elite Life Insurance Plan 3 policies applied during the same promotional period, and are issued on or before 30 June 2027, where **the insureds of the two policies** have a family relationship accepted by the Company, including spouse, cohabitating domestic partner, child, brother, sister, parent, parent-in-law, grandparent or grandchild.
- To verify the eligibility for the Family Booster Coverage, the owner must provide the following information of the **insured in relation to the earliest Family Policy** at the time of application:
  (i) Family member's ID type;
  (ii) Family member's ID number; and
  (iii) Relationship of the insured in this policy to the insured in another Wealth Elite Life Insurance Plan 3 policy.

  The Family Policy being indicated will also be eligible for the Family Booster Coverage.

  If more than two family members are applying to be the insureds under Wealth Elite Life Insurance Plan 3, all family members must provide the details of the same family member who first enrolled in the plan, together with the same ID number, for eligibility verification purposes.

- Please note that the policy is eligible for Family Coverage Booster can subsequently become eligible for Individual Coverage Booster instead if the other Family Policy has been cancelled during the cooling-off period.
- The relevant endorsements for the Family Coverage Booster and the promotional offer letters will be issued to the customers **after both family policies have passed the cooling-off period**.

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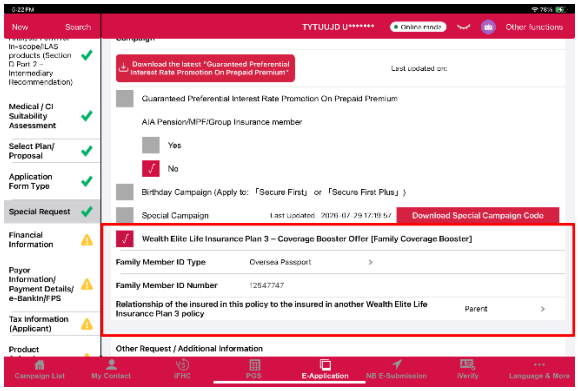
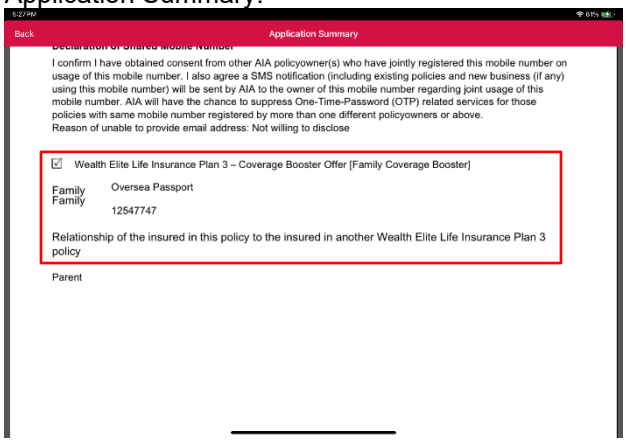
Memo

iPoS	Paper Copy application method
Step 1: In the "Special Request" tab, select Wealth Elite Life Insurance Plan 3 – Coverage Booster Offer [Family Coverage Booster] Step 2: Fill in the following information: a. Family Member ID Type; b. Family Member ID Number; and c. Relationship of the insured in this policy to the insured in another Wealth Elite Life Insurance Plan 3 policy. Only one Family Member can be filled in on each application  The filled in information will be shown on the Application Summary.  	Step 1: In the "Special Request" section, select "Others". Step 2: Fill in the family member ID type and number, and the relationship of the insured in this policy to the insured in another Wealth Elite Life Insurance Plan 3 policy. Only one Family Member can be filled in on each application. Example: 

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