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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:	18 August 2026	**Total pages:**	2

Subject: A260844 **財富盈活儲蓄保險計劃的最低保費要求**
The minimum premium requirement of Wealth Flexi Savings Insurance Plan

由 2026 年 6 月 1 日至 8 月 31 日期間，透過限時推廣優惠的形式，我們把財富盈活儲蓄保險計劃的最低保費要求從原本的要求下調至 50,000 美元 / 375,000 港元 / 375,000 澳門幣 (5 年保費繳付期) 及 500,000 美元 / 3,750,000 港元 / 3,750,000 澳門幣 (一次性繳付保費) 。此最低保費要求將會延長至 2026 年 9 月 30 日為止，並將不會繼續獲得延長。

為配合市場定位及產品主張，由 **2026 年 10 月 1 日**起，財富盈活儲蓄保險計劃的最低保費要求將會設回至以下原本的最低要求：

- **5 年保費繳付期：100,000 美元 / 750,000 港元 / 750,000 澳門幣**
- **一次性繳付保費：1,000,000 美元 / 7,500,000 港元 / 7,500,000 澳門幣**

當計劃向您的準客戶建議一份保單申請時，財務策劃顧問應注意此更改。建議書系統亦將會適時作出相應調整。如有任何查詢，請使用 iEngage/PES Chatbot，或電郵至 AIAHK.HWcampaign@aia.com 查詢。

From 1 June to 31 August 2026, through limited-time promotional offer, we reduced the minimum premium requirement of Wealth Flexi Savings Insurance Plan from the original requirement to US$50,000 / HK$375,000 / MOP375,000 (5-year premium payment term) and US$500,000 / HK$3,750,000 / MOP3,750,000 (One-time premium payment term). This minimum premium requirement will be extended to 30 September 2026, and will not be further extended afterwards.

To align with the market positioning and product proposition, effective from **1 October 2026**, the minimum premium requirement of Wealth Flexi Savings Insurance Plan will be reset to the following original minimum requirement:

- **5-year premium payment term: US$100,000 / HK$750,000 / MOP750,000**
- **One-time premium payment term: US$1,000,000 / HK$7,500,000 / MOP7,500,000**

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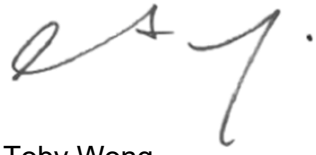
Financial Planners are advised to take note of this change when planning for a policy application for your prospects. PGS will also be updated accordingly. Should you have any question, please enquire by using Chatbot in iEngage/PES, or email AIAHK.HWcampaign@aia.com for enquiry.

Best regards,



Toby Wong
Head of Products