AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	**From:**	Andrew Tang
		Dept.:	Proposition & Healthcare Strategy, Business Activation & Analytics
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	2 pages + enclosure
Date:	31 August, 2026		
Subject:	A260873		

「財富恆裕」人壽保險計劃 3 助銷工具系列尊崇亮相
Launch of Sales Enablement Tools for Wealth Elite Life Insurance Plan 3

「財富系列」—「財富恆裕」人壽保險計劃 3[1,2] 已於 2026 年 8 月 31 日推出，一系列尊尚助銷工具亦已同步備妥，助您把握高端市場新機遇。助銷工具專為高淨值客戶而設，聚焦其對**終身人壽保障**、靈活保單選項及**財富傳承規劃**等多元需要，協助客戶穩健守護家族承諾，規劃財富傳承。靈活運用各項助銷工具，助您如丹頂鶴般馭風高飛，與客戶攜手翱翔萬象財機，開拓源源不絕的尊貴新機遇！



全部均可分享予客戶！

「財富恆裕」人壽保險計劃 3

產品簡介

以**丹頂鶴**寓意長遠守護與世代傳承，透過 **3 大產品亮點**，協助您清晰闡述人壽保障與財富管理的價值



香港
繁體版 PTA001422
簡體版 PTA001423
英文版 PTA001421



澳門
繁體版 PTA00113M
簡體版 PTA00114M
英文版 PTA00112M

產品精明包

整合**市場洞察**、**客戶案例**及**公司優勢**，**延伸產品洞見**，提升分享價值與說服力



繁體版 **簡體版**

產品一頁精華

一頁匯聚**產品精華**與**客戶案例**，提煉關鍵重點，分享高效專業



繁體版 **簡體版**

【增值服務】

服務簡介單張

細緻說明客戶於**不同情況預設指示的規劃邏輯**，協助作出**有序安排**；並以**案例與圖解輔助**，讓方案更直觀易懂



【市場首創】[3]
「未來心願安排」[4]
繁體版 PTA001416
簡體版 PTA001417
英文版 PTA001415



「保單暫管人安排」[5]
繁體版 PTA002026
簡體版 PTA002027
英文版 PTA002025

服務精粹短片

以**客戶故事**呈現客戶需求與心聲，並展現增值服務作為**單一整合方案**如何協助**預先訂立指示**，於關鍵人生時刻**成就臻於至善的傳承規劃**，延續價值與心意

【市場首創】[3]
「未來心願安排」[4]



繁體版 **簡體版**
(適用於人壽保險計劃)

高淨值產品攻略

薈萃**財富趨勢**、**理財案例**及**產品策略**，助客戶把握財富增值、保障及傳承機遇



繁體版 **簡體版** **英文版**

詳情請參閱附件。**於產品推出前，任何關於此產品資訊，包括但不限於此文件不能向友邦以外的任何人士或一方傳播、分發或散佈。**

「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）
"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability)

只供 AIA 內部使用 [1]
For AIA Internal Use Only

AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

With the launch of the **new "Wealth Series" — Wealth Elite Life Insurance Plan 3** [1,2] on 31 August 2026, **a suite of sales enablement tools** is now available to help you seize new opportunities in the high-net-worth market. Specially designed for high-net-worth customers, these tools address their diverse needs in **whole life protection**, **flexible policy options**, and **legacy planning**, empowering you to help families preserve their legacy, protect their wealth, and execute wealth succession.

By leveraging these tools, you can soar to new heights — **just like the crane featured in the product brochure's visual concept** — navigating the winds of opportunity alongside your customers and unlocking a continuous stream of business opportunities within the high-net-worth segment.



All sales tools can be shared with customers!

Wealth Elite Life Insurance Plan 3

Product Brochure

Inspired by the **crane,** a symbol of lasting protection and legacy planning, **3 key product highlights** help bring the value of life protection and wealth management to life



Hong Kong
English PTA001421
Traditional Chinese PTA001422
Simplified Chinese PTA001423



Macau
English PTA00112M
Traditional Chinese PTA00113M
Simplified Chinese PTA00114M

Smart Kit

Integrating **market insights**, **customer case**, and **corporate strengths**, helping you unlock deeper product insights and deliver more compelling customer engagement



Traditional Chinese
Simplified Chinese

One-pager Spotlight

A one-page summary that brings together **product highlights** and **customer case**—distilling key insights for sharing with customers efficiently and professionally



Traditional Chinese
Simplified Chinese

【Value-added service】

Service Flyer

Provide a detailed illustration of the **planning logic for setting advance instructions under different moments**, helping customers make **structured arrangements**; supplemented with **case studies and visuals** to make the solution more easy to understand



【First-in-market】[3]
Future Wishes Arrangement [4]
English PTA001415
Traditional Chinese PTA001416
Simplified Chinese PTA001417



Transitional Owner Arrangement [5]
English PTA002025
Traditional Chinese PTA002026
Simplified Chinese PTA002027

Service Essence Video

Using a **customer story** to demonstrate the needs of csutomers— showing how **this single integrated solution** can help customers pre-set instructions, and at pivotal life moments, achieve a refined legacy plan that carries forward their values and intentions across time

【First-in-market】[3]
Future Wishes Arrangement [4]



Traditional Chinese
Simplified Chinese
(Applicable to life insurance plan)

HNW Products Kit

Combining **wealth trends**, **wealth management cases**, and **product strategies** to help customers unlock opportunities in wealth accumulation, protection, and intergenerational succession



English
Traditional Chinese
Simplified Chinese

For details, please refer to the enclosure. **Before the launch of the product, you MUST NOT disseminate, distribute, or circulate any information related to the product including but not limited to this memo to any person or party outside of AIA.**

Best regards,

Andrew Tang
Head of Proposition & Healthcare
Strategy, Business Activation & Analytics

AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

附件 Enclosure

「財富恆裕」人壽保險計劃 3 產品簡介 **Wealth Elite Life Insurance Plan 3 Product Brochure**	財務策劃顧問可於**即日**起登入 Agency Corner 下載中英文電子版本 印刷版本將於**即日**起開始送抵香港及澳門各營業辦事處 The Chinese and English electronic version will be ready for download by financial planner in Agency Corner **from today** Printed version will be delivered to agency offices in Hong Kong and Macau **from today**
助銷工具 **Sales Enablement Tools**	• 「財富恆裕」人壽保險計劃 3 產品精明包 Wealth Elite Life Insurance Plan 3 Smart Kit • 「財富恆裕」人壽保險計劃 3 產品一頁精華 Wealth Elite Life Insurance Plan 3 One-pager Spotlight • 高淨值產品攻略 HNW Products Kit • 【增值服務】【市場首創】「未來心願安排」服務簡介單張 【Value-added service】【First-in-market】Future Wishes Arrangement Service Flyer • 【增值服務】【市場首創】「未來心願安排」服務精粹短片 (適用於人壽保險計劃) 【Value-added service】【First-in-market】Future Wishes Arrangement Service Essence Video (Applicable to life insurance plan) • 【增值服務】「保單暫管人安排」服務簡介單張 【Value-added service】Transitional Owner Arrangement Service Flyer
	財務策劃顧問可於**即日**起登入 Agency Corner、AIA Smart 和 iAcademy 瀏覽及下載**產品精明包產品、一頁精華、高淨值產品攻略、「未來心願安排」服務簡介單張、「未來心願安排」服務精粹短片**及**「保單暫管人安排」服務簡介單張**： o Agency Corner > 部門資訊 > 產品創新發展及執行部 > 終身壽險及儲蓄壽險 >「財富恆裕」人壽保險計劃 3> 助銷配套 o AIA Smart > 資源中心 > 產品資料庫 >終身壽險及儲蓄壽險 >「財富恆裕」人壽保險計劃 3> 助銷配套 o（適用於香港地區之財務策劃顧問） i 學院（iAcademy）> 網上學習課程 > 內部牌照 > 「財富恆裕」人壽保險計劃 3 線上學習及內部牌照評測 （適用於澳門地區之財務策劃顧問） i 學院（iAcademy）> 網上學習課程 > 內部牌照 > 澳門內部牌照 >「財富恆裕」人壽保險計劃 3 線上學習及內部牌照評測 • 即日起登入 iEngage 瀏覽及下載助銷工具： o iEngage > News Feed > 市場資訊及客戶推廣 > 市場推廣及助銷策略 Starting from **today**, the **Smart Kit, One-pager Spotlight, HNW Products Kit, Future Wishes Arrangement Service Flyer, Future Wishes Arrangement**, will be available for view and download by financial planner at Agency Corner, o Agency Corner > Departments > Product Innovation, Development & Delivery > Whole Life, Savings & Endowment > Wealth Elite Life Insurance Plan 3 > Sales Enablement o AIA Smart > Resource Centre > Product Library > Whole Life, Savings & Endowment > Wealth Elite Life Insurance Plan 3 > Sales Enablement o (Applicable to Financial Planner in Hong Kong Region) iAcademy > E-Learning Training > Internal License > Wealth Elite Life Insurance Plan 3 Online Training and Internal License Test (Applicable to Financial Planner in Macau Region) iAcademy > E-Learning Training > Internal License > Macau Internal License > Wealth Elite Life Insurance Plan 3 Online Training and Internal License Test

AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

備註 Remarks：

1. 此文件不涵蓋產品的完整範圍及條款，詳情請參閱產品簡介及產品資料冊。
   This document does not include the full scope and terms and conditions of the products, please refer to the product brochure and the launch pack for details.
2. 根據財務策劃顧問持有的相關牌照，這些計劃只可於香港及澳門境內推廣。所有相關銷售及市場推廣活動以及申請程序，必須於香港及澳門境內進行。
   These plans can only be promoted within Hong Kong and Macau according to the financial planners' relevant license. All related sales and marketing activities, and application must be taken place within Hong Kong and Macau.
3. 「未來心願安排」之市場首創是指「未來心願安排」讓保單持有人能在一項綜合的增值服務中，就不同特定觸發事件作出不同指示的特點。此特點與 香港主要保險公司之同類型服務比較為市場首創，由 AIA 於 2026 年 6 月 1 日在財富盈活儲蓄保險計劃中首創。
   First-in-market refers to Future Wishes Arrangement's feature which allows the policy owner to make different instructions for different specified triggering events in one integrated value-added service. This feature is first-in-market when compared against similar services offered by Hong Kong major insurance companies, pioneered by AIA in Wealth Flexi Savings Insurance Plan on 1 June 2026.
4. 「未來心願安排」僅提供予符合我們資格要求的指明保險計劃及指定保單。保單必須在香港繕發及「保單暫管人安排」於保單下未被指定或行使。「未來心願安排」並不適用於公司投保保單及信託持有人保單。「未來心願安排」乃增值服務，並非產品特點，因此並不於**「財富恆裕」人壽保險計劃 3** 保單契約下提供。我們有絕對酌情權以決定是否批准申請，並保留全權絕對酌情決定權隨時取消「未來心願安排」或更改其條款及條件或任何相關要求。當「未來心願安排」已於保單被指定後，在「未來心願安排」生效前就保單的第二持有人、指定擁有權接收人及指定收款人作出的所有指定(如有)將會被自動撤銷。
   Future Wishes Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong and Transitional Owner Arrangement is not designated for or being exercised under the policy. It is not applicable to corporate-owned policies and trust-owner policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of **Wealth Elite Life Insurance Plan 3**. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Future Wishes Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion. Upon the designation of Future Wishes Arrangement for the policy, all designations of Contingent Owner, Designated Ownership Recipient and Designated Payment Recipient for the policy which have been made prior to the commencement of the Future Wishes Arrangement (if any) are automatically revoked.
5. 「保單暫管人安排」僅提供予符合我們資格要求的指明保險計劃及指定保單。保單必須在香港繕發。「保單暫管人安排」並不適用於公司投保保單。「保單暫管人安排」乃增值服務，並非產品特點，因此並不於「財富恆裕」人壽保險計劃 3 保單契約下提供。我們有絕對酌情權以決定是否批准申請， 並保留全權絕對酌情決定權隨時取消「保單暫管人安排」或更改其條款及條件或任何相關要求。
   Transitional Owner Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong. It is not applicable to corporate owned policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Elite Life Insurance Plan 3. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Transitional Owner Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion.