**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

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|---|---|---|---|
| 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 September 2026 | Total pages: | 5 + Appendix |
| Subject: | **(A260907) AIA 強積金 65 歲或以上成員尊屬優惠（2026 年 9 月）**<br>**AIA MPF Exclusive Offer for Members Aged 65 or Above (September 2026)** | | |

踏入 9 月份，**企業業務繼續為年滿 65 歲的 AIA 強積金^成員（「合資格成員」）帶來尊屬限時優惠！凡於 2026 年 8 月 31 日為友邦強積金成員及年滿 65 歲或以上，可享有限時保費回贈。**請各位財務策劃顧問把握機會，透過專業的退休規劃，與客戶共創財富續航新篇章。

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| **推廣期** | **2026 年 9 月 1 日至 9 月 30 日** |
| **合資格成員*** | 於 **2026 年 8 月 31 日為友邦強積金成員及年滿 65 歲或以上** |
| **優惠內容** | 合資格成員於推廣期內投保**指定個人產品**，即可享有以下**限時額外優惠**！<br>▪ 指定**儲蓄 / 人壽**產品：可享**額外 5%** 保費回贈，最多可享 **高達 45%** 保費回贈！<br>▪ 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！<br>有關強積金合資格成員尊屬優惠與標準優惠之比較，請參閱 **附件 1 – 產品優惠比較一覽表**（只供內部參考） |
| **宣傳單張** | <br>繁體中文版本：連結<br>英文版本：連結<br>簡體中文版本：連結 |
| **聲明書**<br>（按此下載） | <br>**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。**<br>**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。**<br>**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** |

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|---|---|
| | 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。<br>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。<br>3. 不可向客戶提供有關提取強積金累算權益的意見。<br>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。<br>5. 不可要求準客戶 / 客戶簽署空白或未填妥的表格。<br>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。<br>7. 不可為推銷其他產品而作出任何偏頗及不當的陳述。<br>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。<br>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 8 月 31 日後提取強積金，是否仍可享有以上限時額外優惠？<br>可以。<br>2. 投保限時優惠下的產品，是否有投保額上限限制？<br>適用的最高投保額將根據各相關產品規則而定。<br>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？<br>否。投保資金無需來自強積金賬戶的資產。<br>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？<br>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。<br>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？<br>可以，合資格成員的強積金賬戶只要在 2026 年 8 月 31 日時仍然生效即可。<br>6. 佣金會因保費回贈或折扣而受影響？<br>不會。首年佣金（FYC）不會因保費回贈或折扣而受影響。<br>7. 如何查看合資格成員？<br>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：

^只適用於香港。

*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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Stepping into September, **Corporate Solutions continues to offer exclusive limited time offer for AIA MPF^ members aged 65 or above ("Eligible Members")! Any AIA MPF members aged 65 or above on 31 August 2026 can enjoy this limited-time premium refund.** Seize this opportunity to open a new chapter of sustainable wealth for your customers through professional retirement planning.

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| **Promotion Period** | **1 – 30 September 2026** |
| **Eligible Members*** | **AIA MPF members aged 65 or above** on **31 August 2026** |
| **Offer Details** | By successfully enrolling in **Specified Individual Plans** during the promotion period, Eligible Members can enjoy the below **limited-time extra offer**!<br>▪ Specified **Wealth Management / Life Protection** Plans: **Extra 5%** premium refund, with **up to 45%** premium refund in total!<br>▪ Specified **Protection** Plans: **Extra 2-month** premium refund, with **up to 9-month** premium refund in total!<br>For comparison of the AIA MPF Eligible Members offer and the public offer, please refer to **Appendix 1 - Product Offer Comparison Table** (For internal use only) |
| **Promotion Leaflet Version** | <br>Traditional Chinese Version: LINK<br>English Version: LINK<br>Simplified Chinese Version: LINK |
| **Declaration Form** (Click Here to Download) | <br>**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).**<br>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**<br>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.<br>2. Do not provide any information on services or products unrelated to MPF without the customer's request and prior written consent.<br>3. Do not provide advice to customers regarding the withdrawal of MPF.<br>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.<br>5. Do not request prospective or existing customers to sign blank or incomplete forms.<br>6. Do not request or allow customers to sign forms without clearly explaining their content and purpose.<br>7. Do not make any biased or improper representations for the purpose of promoting other products.<br>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.<br>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 August 2026, are they still eligible for the above limited time extra offer?<br>Yes.<br>2. Are there any maximum sum assured restrictions for purchasing the above products under this limited-time offer?<br>The applicable maximum sum assured shall follow the respective product rules.<br>3. Is the source of money restricted to the assets within the MPF account when an Eligible Member applies for a product?<br>No. The premium payment is not required to be funded by the assets from the MPF account.<br>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?<br>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.<br>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?<br>Yes, provided that the Eligible Member's MPF account remains in force as of 31 August 2026.<br>6. Will commissions be affected by premium rebates or discounts?<br>No. First Year Commission (FYC) will not be affected by any premium rebates or discounts.<br>7. How to view Eligible Members?<br>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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## 附件 1：產品優惠比較一覽表

| 類別 | 產品 | IVS 優惠<br>Vs<br>標準優惠<br>是否可享更高回贈? | AIA 強積金尊屬限時優惠<br>Vs<br>標準優惠<br>是否可享更高回贈? |
|---|---|---|---|
| **AIA 自願醫保計劃** | AIA 自願醫保標準計劃#@<br>AIA 自願醫保靈活計劃#@<br>AIA 自願醫保尊耀計劃#@<br>AIA 自願醫保睿選計劃#@ | ✓<br>+1 個月保費回贈 | ✓<br>+2 個月保費回贈 |
| **醫療保障** | 「尊耀」醫療計劃@^<br>「尊耀明珠」醫療計劃@<br>「睿選」醫療計劃@^<br>「睿選明珠」醫療計劃@ | ✓<br>+1 個月保費回贈 | ✓<br>+2 個月保費回贈 |
| **危疾保障** | 「簡護危疾保」@<br>「進添」保險計劃 - 癌症保障*<br>「多重智倍」危疾保險計劃*#<br>「泰然安心」危疾保險計劃 2*#<br>「多重安心」危疾保險計劃 2*#<br>「進泰安心」危疾保險計劃 2*#<br>「愛伴航」保險計劃 2 系列*¶<br>「簡緻 • 愛伴航」保險計劃* | ✗ | ✗ |
| **意外保障** | 「自選人身意外保險 3」Δ<br>「銀意保」*<br>「意安心升級保障」*<br>「意安心」*<br>「童年意家保」*<br>「盛年意家保」*<br>「豐年意家保」* | ✗ | ✗ |
| **人壽保障** | 「守康易定期壽險計劃」* | ✗ | ✗ |

# 只適用於香港。有關完整產品資料，請參閱 aia.com.hk。
@ 可以基本計劃形式獨立投保或作附加契約。
* 只可以基本計劃形式投保。
^ 只適用於澳門。
¶「愛伴航」保險計劃 2 系列包括： i.「愛伴航」保險計劃 2； ii.「愛伴航 – 首護摯寶」保險計劃 2。
Δ 只可以附加契約形式投保。

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## 附件 1：產品優惠比較一覽表（續）

| 類別 | 產品 | 保費繳付期 / 最低保費要求 | IVS 優惠 Vs 標準優惠 是否可享更高回贈? | AIA 強積金尊屬限時優惠 Vs 標準優惠 是否可享更高回贈? |
|---|---|---|---|---|
| 儲蓄保險 | 盈御多元貨幣儲蓄保險計劃 3*■~^<br>「簡愛．延續」儲蓄保險計劃 5*~ | 5 / 10 年 | ✓ +2% 保費回贈 | ✓ +5% 保費回贈 |
| | 環宇盈活儲蓄保險計劃*µ~^<br>財富盈活儲蓄保險計劃*µ~^ | 5 年 | ✓ +2% 保費回贈 | ✓ +5% 保費回贈 |
| | 盈御多元貨幣儲蓄保險計劃 3*<br>環宇盈活儲蓄保險計劃*<br>「簡愛．延續」儲蓄保險計劃 5*π<br>財富盈活儲蓄保險計劃*µ~ | 一次性繳付保費 | ✗ | ✗ |
| | AIA 延期年金計劃 2*+♦ | 年度化保費 5,000 美元或以上 | ✗ | ✗ |
| 人壽保險 | 「活然人生」保險計劃* | 5 / 30 年 | ✓ +2% 保費回贈 | ✓ +5% 保費回贈 |
| 定期壽險附加契約 | 摯誠定期壽險附加契約@<br>尊誠定期壽險附加契約@ | - | ✗ | ✗ |

* 只可以基本計劃形式投保。

■ 適用於所有貨幣之保單（即人民幣、英鎊、美元、澳元、加元、港元、澳門幣（只適用於澳門繕發的保單）、歐元及新加坡元）。

~ 若保單以美元以外的貨幣繕發，請參閱宣傳單張內之條款及細則 12 及 13 有關其他貨幣適用之保費金額。

+ 只適用於香港。

µ 適用於以下貨幣（即美元、港元、澳門幣（只適用於澳門繕發的保單））。

@ 只可以作附加契約。

π 若保單以美元以外的貨幣繕發，請參閱條款及細則 17 有關其他貨幣適用之保費金額。

♦ 此保費回贈優惠不可與其他推廣優惠同時使用(包括但不限於電子保費優惠券，及/或透過 AIA 僱員保險購買計劃(EIPP)投保 AIA 延期年金計劃 2 所享有之推廣優惠，如適用)。電子保費優惠券不適用於 AIA 延期年金計劃 2。

^ **新保單之保費回贈安排如下：**

- **於第 1 個保單年度終結時，保單將獲得最多 37%保費回贈。**
- **於第 2 個保單年度終結時，保單將獲得餘下所有保費回贈 (如適用)。**

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## Appendix 1：Product Offer Comparison Table

| Category | Products | IVS Offer Vs Standard Offer Is it better? | AIA MPF Exclusive Limited-Time Offer Vs Standard Offer Is it better? |
|---|---|---|---|
| **AIA Voluntary Health Insurance Scheme** | AIA Voluntary Health Insurance Standard Scheme#@<br>AIA Voluntary Health Insurance Flexi Scheme#@<br>AIA Voluntary Health Insurance Privilege Ultra Scheme#@<br>AIA Voluntary Health Insurance SelectWise Scheme#@ | ✓ +1 Month Premium Refund | ✓ +2 Months Premium Refund |
| **Medical Protection** | Privilege Ultra Medical Plan@^<br>Privilege Ultra Pearl Medical Plan@<br>SelectWise Medical Plan@^<br>SelectWise Pearl Medical Plan@ | ✓ +1 Month Premium Refund | ✓ +2 Months Premium Refund |
| **Critical Illness Protection** | Simple Care Essence@<br>Level-Up Protect Cancer Insurance Plan*<br>Smart Elite Ultra Critical Illness Insurance Plan*#<br>Executive Care Pro Critical Illness Insurance Plan 2*#<br>Multiple Care Pro Critical Illness Insurance Plan 2*#<br>Prime Care Pro Critical Illness Insurance Plan 2*#<br>On Your Side Insurance Plan 2 Series*¶<br>Essence – On Your Side Insurance Plan* | ✗ | ✗ |
| **Accident Protection** | PAC Select 3Δ<br>Silvery Protect*<br>Secure First Plus*<br>Secure First*<br>Super Kids Shield*<br>Super Adults Shield*<br>Super Seniors Shield* | ✗ | ✗ |
| **Life Protection** | EasyGuard Term Life Plan* | ✗ | ✗ |

# Available in Hong Kong only. For complete product information, please refer to aia.com.hk.
@ Can be purchased as a basic plan or as a rider.
* Can only be purchased as a basic plan.
^ Available in Macau only.
¶ On Your Side Insurance Plan 2 Series includes: i. On Your Side Insurance Plan 2; ii. On Your Side Insurance Plan 2 – First Gift.
Δ Can only be purchased as a rider.

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# Memo

## Appendix 1：Product Offer Comparison Table (Cont.)

| Category | Products | Premium payment period/ Min. premium requirements | IVS Offer Vs Standard Offer Is it better? | AIA MPF Exclusive Limited-Time Offer Vs Standard Offer Is it better? |
|---|---|---|---|---|
| Savings Insurance | Global Power Multi-Currency Savings Insurance Plan 3*■~^<br>Simply Love Encore Savings Insurance Plan 5*~ | 5 / 10-year | ✓ +2% Premium Refund | ✓ +5% Premium Refund |
| | GlobalFlexi Savings Insurance Plan*μ~^<br>Wealth Flexi Savings Insurance Plan*μ~^ | 5-year | ✓ +2% Premium Refund | ✓ +5% Premium Refund |
| | Global Power Multi-Currency Savings Insurance Plan 3*<br>GlobalFlexi Savings Insurance Plan*<br>Simply Love Encore Savings Insurance Plan 5*π<br>Wealth Flexi Savings Insurance Plan*μ~ | One-Time Premium Payment | ✗ | ✗ |
| | AIA Deferred Annuity Plan 2 *+♦ | Annualised Premium US$ 5,000 or above | ✗ | ✗ |
| Life Insurance | ProsperLife Insurance Plan* | 5 / 30-year | ✓ +2% Premium Refund | ✓ +5% Premium Refund |
| Term Life Supplementary Contract | Wisdom Term Life Supplementary Contract@<br>Expert Term Life Supplementary Contract@ | - | ✗ | ✗ |

* Can only be purchased as a basic plan.

■ Applicable to all currencies available for policies, i.e. Renminbi (RMB), British pound sterling (GBP), US dollar (US$), Australian dollar (AUD), Canadian dollar (CAD), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau), Euro (EUR) and Singapore dollar (SGD).

~ If the policy is issued in a currency other than US$, please refer to 12 and 13 under Terms & Conditions in the promotion leaflet for the applicable premium amount in other currencies.

\+ Available in Hong Kong only.

μ Applicable to the following currencies available for policies, i.e. US dollar (US$), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau).

@ Can only be purchased as a rider.

π If the policy is issued in a currency other than US$, please refer to 17 under Terms & Conditions for the applicable premium amount in other currencies.

♦ This premium refund offer cannot be used in conjunction with other marketing offers (including but not limited to ePremium Coupon, and/or the promotional offer of applying AIA Deferred Annuity Plan 2 via AIA Employee Insurance Purchase Programme (EIPP), if applicable). ePremium Coupon is not applicable to AIA Deferred Annuity Plan 2.

^ **Premium refund arrangement for the New Policy is as follows:**

- **At the end of the first policy year, the New Policy will entitle up to 37% premium refund.**
- **At the end of the second policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).**

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