AIA Hong Kong

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Memo

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

From: Amy Chan / Joanne Ma
Chief Agency Officer / Head of Underwriting

Co/Dept:

Dept: ABDD / Operations

Copy: All Department Heads

Date: 1 September 2026

Total page: 2

Subject: (Ref: A260925) 核保部推廣活動 – 有條件性的暫時性提升免體檢級別
Underwriting Initiative – Conditional Temporary Non-Medical Limit Uplift

為配合年末推動業務增長，並努力實現我們 MDRT 6500 的目標， 我們很高興為大家帶來以下有條件性的暫時性提升免體檢級別推廣活動，希望能夠為財務策劃顧問帶動更多新生意。詳情如下：

資格要求：

- 財務策劃顧問需於 **2026 年 9 月 30 日或以前**達到以下 MDRT FYCS 業績要求：
  - 香港地區：HK$155,710
  - 澳門地區：HK$129,710
- 過往 12 個月續保率不少於 85%
- 過往 12 個月沒有投訴記錄
- 從明珠級別達至紅寶石級別：過往 12 個月的賠償損失率需不多於 100%
  從紅寶石級別達至鑽石級別：過往 12 個月的賠償損失率需不多於 80%

推廣活動詳情：

- 符合上述所有資格要求的財務策劃顧問，將可於推廣期內獲得暫時性的級別提升：

推廣期	原來的 免體檢限額級別	**如符合上述資格， 於推廣期內將可獲得暫時性提升免體檢級別**
2026 年 10 月 01 日 至 2026 年 12 月 31 日	明珠級別	⇨ **紅寶石級別**
	紅寶石級別	⇨ **鑽石級別**

備註：

- 除本推廣活動另有說明外，所有現行的核保規則及例行體檢核保要求將維持不變。
- 根據客戶的健康狀況和既往病史，可能仍需體檢要求。
- 如有任何爭議，公司保留最終決定權。

如有任何查詢，請於 iEngage / PES 使用 Chatbot 進行查詢。澳門地區可親臨營運服務中心查詢。

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To support year-end business growth and to strive for our target of MDRT 6500, we are pleased to introduce a Conditional Temporary Non-Medical Limit Uplift campaign, hoping to facilitate our Financial Planners to solicitate more new business. Details are as follows:

Eligibility Requirements:

- Financial Planners have to meet the following MDRT FYCS requirements **on or before September 30, 2026:**
  - HK region : HK$ 155,710
  - Macau region : HK$ 129,710
- Persistency in the past 12 months ≥ 85%
- No complaint record in the past 12 months
- From Pearl to Ruby class : The loss ratio in the past 12 months ≤100%
  From Ruby to Diamond class : The loss ratio in the past 12 months ≤ 80%

Promotion Details:

- Financial Planners who can fulfil all of the above eligibility requirements can enjoy a temporary non-medical limit uplift during the promotion period as below:

Promotional Period	Original Non-Medical Limit tier	**If fulfils the above criteria, non-medical class will be temporarily uplifted during promotional period**
01 Oct 2026 - 31 Dec 2026	Pearl	⇨ **Ruby**
	Ruby	⇨ **Diamond**

Remarks:

- Except as otherwise specified under this campaign, all existing underwriting rules and routine medical requirements shall remain unchanged.
- Additional medical requirements may still be required depending on the customer's health condition and past history.
- In case of any dispute, the Company reserves the right of final decision.

Should you have any queries, please enquire by using Chatbot in iEngage / PES. For Macau region, please visit Operations Enquiry Counter for details.

Best regards,

Amy Chan
Chief Agency Officer

Joanne Ma
Head of Underwriting

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