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# Memo

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| **Attn.:** | All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong) | **From:** | Andrew Tang |
| | | **Dept.:** | Proposition & Healthcare Strategy, Business Activation & Analytics |
| **Copy:** | Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / All Department Heads / Heads of Agency Division / BPs / Call Centre | **Total pages:** | 2 pages + enclosure |
| **Date:** | 4 September, 2026 | | |
| **Subject:** | A260936 | 「投資相連壽險概念簡介」助銷工具　現已優化更新及英文版本全新登場<br>"ILAS Concept Guide" Sales Tool　Now Enhanced with a New English Version | |

Please refer to page 2 for the English version of this memo.

我們現有的**「投資相連壽險概念簡介」助銷工具**，憑藉清晰易明的內容及客戶故事，協助大家更有系統地介紹投資相連壽險（ILAS）產品特色及規劃概念，**一直深受歡迎**。

為助大家掌握最新資訊，我們**現已優化及更新**相關內容；同時回應大家的需求，**英文版本全新登場**，讓您能更靈活地**向不同語言背景的客戶介紹 ILAS 產品**，協助客戶更容易理解產品特色及相關概念，同時提升與客戶的溝通效率。

## 投資相連壽險概念簡介

### 5 大精闢內容優化更新 及 英文版本全新登場







1. **市場趨勢**
   2026 最新通脹數據，助您演釋通脹如何影響財富購買力
2. **客戶故事**
   以客戶情境說明 ILAS 如何配合不同客戶的長遠財務規劃及人壽保障需要
3. **產品解構篇**
   以簡單易明方式介紹一般 ILAS 的投資及人壽保障特點
4. **增值服務篇**
   介紹友邦智能投資選擇服務的特點及運作模式
5. **公司實力篇**
   AIA 夥拍的國際知名資產管理公司、投資選擇對應連繫基金涵蓋的資產類別、AIA ILAS 市佔率等

| 立即瀏覽▶<br>可用作講解予客戶 | 繁體版<br>（現已更新） | 簡體版<br>（現已更新） | 英文版<br>（★新增★） |
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詳情請參閱附件。

**註：「投資相連壽險概念簡介」助銷工具用於提供有關投資相連壽險的一般資訊，並非任何特定投資相連壽險產品的銷售工具。該助銷工具須連同相關之銷售文件及產品資料一併參閱，並由 AIA 財務策劃顧問作出講解。**
**在推薦任何投資相連壽險前，財務策劃顧問必須與客戶進行財務需要分析及風險承擔能力問卷，以確認客戶的投資需要、保費負擔能力及風險狀況。投資相連壽險只適合兼具人壽保障及投資需要，並希望自行決定選擇及管理不同投資選項/投資選擇的客戶。**
**AIA 及其財務策劃顧問均不提供投資建議。**

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Our existing **"ILAS Concept Guide" sales tool** has been **well received** for its clear, easy-to-understand content and customer stories, as it helps financial planners present Investment-Linked Assurance Schemes (ILAS) product features and planning concepts in a more structured way.

To equip you with the latest information, we have **now enhanced** its content. In response to the growing demand, we have also launched **a new English version**, enabling you to **engage more effectively with customers from different language backgrounds**, and helping them understand relevant ILAS product features and concepts while facilitating more effective customer communications.

## ILAS Concept Guide
## Enhanced Across 5 Key Sections with a New English Version







1. **Market trends**
   The latest 2026 inflation data helps you illustrate how inflation may affect purchasing power
2. **Customer stories**
   Illustrates how ILAS may support the long term financial planning and life protection needs of different customers
3. **Product breakdown**
   Explains the investment and life protection features of a general ILAS in a simple and easy-to-understand way
4. **Value-added service**
   Introduces the features and functionality of AIA Robotic Investment Choice Service
5. **Company strengths**
   Contains information on AIA's partnership with internationally renowned asset management companies, asset classes of the underlying funds corresponding to the investment options and AIA's ILAS market share etc.

| **View now ▶** A useful tool for explaining ILAS to customers | Traditional Chinese version ( Updated ) | Simplified Chinese version ( Updated ) | English version ( ★New★ ) |
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Please refer to the enclosure for details.

**Note: This "ILAS Concept Guide" sales tool is intended for providing general information of Investment-Linked Assurance Scheme (ILAS) only and is not a sales tool for any specific ILAS product. The sales tool should be read together with the relevant offering documents and product materials, and explained by AIA financial planner.**

**Before recommending any ILAS, the financial planner must conduct a Financial Needs Analysis and Risk Profile Questionnaire with the customer to confirm the customer's investment needs, premium affordability and risk profile. ILAS is only suitable for customers who have both life-protection and investment needs and who wish to select and manage the various Investment Options / investment choices on their own. AIA and its financial planners do not provide investment advice.**

Best regards,

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

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**附件 Enclosure**

**您可登入 Agency Corner、AIA Smart 、i 學院 (iAcademy) 及 iEngage 瀏覽及下載投資相連壽險概念簡介。**
**You can log in to Agency Corner, AIA Smart and iAcademy to view and download the ILAS Concept Guide.**

- Agency Corner > 部門資訊 > 產品創新發展及執行部 > 投資相連計劃 >「卓達智悅 2」 > 助銷配套
- AIA Smart > 資源中心 > 產品資料庫 > 投資相連計劃 >「卓達智悅 2」> 助銷配套
- i 學院 (iAcademy) > 網上學習課程 > 內部牌照 > 投資相連壽險 >「卓達智悅 2」線上學習及內部牌照評測
- iEngage > News Feed > 市場資訊及客戶推廣 > 市場推廣及助銷策略

- Agency Corner > Departments > Product Innovation, Development & Delivery > Unit-linked > Treasure Master Plus 2 > Sales Enablement
- AIA Smart > Resource Centre > Product Library > Unit-linked > Treasure Master Plus 2 > Sales Enablement
- iAcademy > E-Learning Training > Internal License > ILAS > Treasure Master Plus 2 Online Training and Internal License Test

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