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Attn	:	All EDD & Honourable Advisors/ EDDs/ PSDDs/ SDDs/ DDs/ MICs/ Agency Leaders/ Financial Planners (Hong Kong and Macau)	From	:	Amy Chan/ Alice Liang
Co/Dept	:	Mr. Alger Fung/ Mr. Louie Ho/ Ms. Amy Chan / All Department Heads/ ABDD Executives	Dept	:	ABDD / Proposition & Healthcare
Date	:	15 September 2026	Total page	:	13
Subject	:	**(A260949) 2026 財務策劃顧問限時優惠** **2026 Financial Planner Limited-time Offer**			

Confidential

保險是人生最好的「保護傘」。我們一直致力協助客戶守護自己與家人的未來，但在照顧客戶的同時，作為專業財務策劃顧問的您，同樣需要擁有周全保障。為答謝各位一直以來的付出，亦鼓勵每位為自己「保障+1」，我們特別推出**史無前例的限時獨家優惠**，讓您在守護客戶的同時，也為自己築起更穩固的保障防線。**請大家把握限時優惠，立即行動！**

詳情請參閱下文。
For details, please refer to the information below.

Amy Chan
Chief Agency Officer
Agency Distribution
AIA Hong Kong and Macau

Alice Liang
Chief Proposition & Healthcare Officer
CPHO Office
AIA Hong Kong and Macau

1 全心為客 堅守使命
BEYOND NUMBER ONE

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2026 財務策劃顧問限時優惠（「限時優惠」）

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A) 參與資格

所有財務策劃顧問及營業單位主管（包括於推廣期內加入的財務策劃顧問及營業單位主管)

B) 推廣期

	第一期（9月）	第二期（10月）
保單遞交日期	2026年9月1日至2026年9月30日 (包括首尾兩天)	2026年10月1日至2026年10月31日 (包括首尾兩天)
保單最後繕發日期	2026年9月30日	2026年10月31日

C) 推廣活動詳情

- 財務策劃顧問於推廣期內以保單持有人身份投保以下指定合資格保險計劃，即可享有下列**合資格保險計劃表格 (1) & (2)**的限時優惠。
- 公司亦同時推出適用於「活然人生」保險計劃之「非標準保費折扣推廣優惠」。凡於是次限時優惠下由財務策劃顧問以自身作為準受保人提交之合資格投保申請，可享有此推廣優惠。詳情請參照本通告下述的相關條款及細則。

合資格保險計劃表格 (1) – 本限時優惠不可與公司現行客戶優惠同時享有。預繳保費保證優惠息率推廣優惠及2026電子保費現金券則不在此限。

	合資格保險計劃		第一期（9月）限時優惠	第二期（10月）限時優惠
1	環宇盈活儲蓄保險計劃[1] / 財富盈活儲蓄保險計劃[1] (5年保費繳付期)	**年度化保費**	**保費回贈**	
		少於30,000 美元	30%	28%
		30,000美元 – 少於100,000美元	35%	33%
		100,000美元或以上	42%	40%
2	環宇盈活儲蓄保險計劃[1,2] / 財富盈活儲蓄保險計劃[1,2] (一次性繳付保費)	**整付保費金額**	**保費折扣**	
		少於100,000 美元	6%	5%
		100,000美元 – 少於1,000,000美元	8%	7%
		1,000,000美元或以上	10%	9%
3	「財富恆裕」人壽保險計劃3[1,2]	**所有**	**保費折扣**	
			4%	2%

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合資格保險計劃表格（2）[3] - 本限時優惠可與公司現行客戶優惠同時享有（須符合相關條款及細則）。

	合資格保險計劃		第一期（9月） 限時優惠	第二期（10月） 限時優惠
1	「活然人生」保險計劃[1]	**年度化保費 (5年保費繳付期)**	**保費回贈**	
		少於 45,000 美元：	+2%	+1%
		45,000 美元起：	+3%	+1.5%
		年度化保費 (30年保費繳付期)	**保費回贈**	
		少於 10,000 美元：	+2%	+1%
		10,000 美元起：	+3%	+1.5%
		5年保費繳付期及30年保費繳付期均享有「非標準保費折扣推廣優惠」 (請參照本通告下述的相關條款細則)		
2	AIA 自願醫保尊耀計劃 [4] / AIA 自願醫保睿選計劃 [4] / 「尊耀」醫療計劃 [4] / 「睿選」醫療計劃 [4]	所有	**保費回贈**	
			+ 2 個月	+ 1 個月
3	「愛伴航」保險計劃2系列[1,5,6] （只限18年或25年保費繳付期）	所有	**保費回贈**	
			+ 2 個月	+ 1 個月

註：

[1] 只可以基本計劃形式投保。

[2] 第 2 及第 3 項優惠不可與任何限額優惠同時使用。如有任何爭議，AIA 保留最終決定。

[3] 如合資格保險計劃同時適用於多項推廣優惠，客戶可獲取保費折扣金額較高的推廣優惠。如有任何爭議，AIA 保留最終決定。

[4] 可以基本計劃形式獨立投保或作附加契約。

[5]「愛伴航」保險計劃 2 系列之保費回贈及用作決定保費回贈基本優惠月份數目之基本計劃年度化保費[包括 1)只繳付定期保費，及 2)同時繳付定期保費及額外保費, 只根據其保單的定期保費的金額而計算，並不包括額外保費之金額(如有)。

[6]「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。

D) 限時優惠計算及繕發要求

- 保單須於相應推廣期內成功遞交及繕發，方可享有相關優惠。
- 於2026年9月遞交但於2026年10月繕發之保單，將按第二期（2026年10月）優惠計算。原有的公司現行客戶優惠則不受影響。
- 於2026年11月1日或之後繕發之保單，將不獲享此限時優惠。

E) 符合此限時優惠的合資格保單將適用於 LOU 計劃對數，詳情請參閱本通告下述之「LOU 計劃特別處理安排」。

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注意事項

由於是次優惠計劃所需之系統功能支援預計將於2026年9月中完成，在相關功能正式啟用前，現行系統所顯示之所需保費尚未能反映本優惠計劃適用之優惠。

就符合本優惠計劃資格之個案，本公司將於相關功能完成後，按本優惠計劃之規則進行所需之保費調整（包括保費不足或多繳保費之情況）。營業員毋須採取任何額外行動。

條款及細則：

1. 此限時優惠只適用於上列指定合資格保險計劃，而該些計劃須於推廣期內成功申請及遞交(根據申請日期) 並於相應推廣期內繕發。優惠同時適用於上列指定合資格保險計劃的其他貨幣之保單 (包括澳元、 加元、港元、澳門幣、人民幣、 英鎊、歐元及新加坡元，如適用) 。用於優惠計算之匯率為 1 美元 = 1 澳元 / 1 加元 / 7.5 港元 / 7.5 澳門幣 / 6 人民幣 / 0.6 英鎊 / 0.7 歐元 / 1.2 新加坡元。
2. 環宇盈活儲蓄保險計劃 / 財富盈活儲蓄保險計劃 (5 年保費繳付期) 之保費回贈安排如下:
   A) 於第 1 個保單年度終結時，保單將獲得最高 37% 保費回贈 (如適用)。
   B) 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)。
3. 一次性繳付保費計劃之保費折扣金額將載於保單資料頁。
4. 「活然人生」保險計劃之保費回贈將於第 1 個保單週年至第 4 個保單週年的每個保單週年時平均發放。
5. AIA 自願醫保尊耀計劃 / AIA 自願醫保睿選計劃 /「尊耀」醫療計劃 /「睿選」醫療計劃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 3 個月保費回贈。
   - 於第 2 個保單年度終結時，保單將獲得最多 3 個月保費回贈。
   - 於第 3 個保單年度終結時，保單將獲得餘下所有保費回贈 (如適用)。
6. 「愛伴航」保險計劃 2 系列 (只限 18 年或 25 年保費繳付期) 之保費回贈安排如下：
   i. 只繳付定期保費：
      - 於第 1 個保單年度終結時，保單將獲得 2 個月保費回贈。
      - 於第 2 個保單年度終結時，保單將獲得最多 3 個月保費回贈 (如適用)。
      - 於第 3 個保單年度終結時，保單將獲得餘下所有保費回贈 (如適用)。
   ii. 同時繳付定期保費及額外保費：
      - 於第 1 個保單年度終結時，保單將獲得 6 個月保費回贈。
      - 於第 2 個保單年度終結時，保單將獲得最多 7 個月保費回贈 (如適用)。
      - 於第 3 個保單年度終結時，保單將獲得餘下所有保費回贈 (如適用)。
7. 如合資格一次性繳付保費計劃保單於首兩個保單年度內完全退保，該保單將不會享有任何保費回贈或折扣，友邦因此有權透過從應付之退保利益中扣除相關金額以取回全部保費回贈或折扣。
8. 如合資格一次性繳付保費計劃保單於首兩個保單年度內部分退保，該保單將不會享有全數保費回贈或折扣，友邦因此有權透過從應付之退保利益中扣除相關金額以取回部分保費回贈部分退保折扣。所取回之保費回贈或折扣金額將按因該部分退保而導致該保單的基本金額減少的百分比而計算。
9. 如合資格定期繳付保費計劃保單於首兩個保單年度內完全退保，部分退保或保單失效，友邦因此有權追回除現有推廣活動保費回贈之外的額外保費回贈。
10. 有關其他適用於 AIA 推廣優惠之一般條款及細則，請參閱公司其他有關推廣優惠之通告。
11. AIA 保留更改此限時優惠安排條款及細則的權利，恕不另行通知。如對此限時優惠有任何爭議，AIA 保留最終決定。

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2026 Financial Planner Limited-time Offer ("the Offer")

A) Eligibility

All financial planners and agency leaders (including financial planners and agency leaders who join during the Promotion Period).

B) Promotion Period

	Phase 1 (September)	Phase 2 (October)
Policy Submission Date	1 September 2026 to 30 September 2026 (both dates inclusive)	1 October 2026 to 31 October 2026 (both dates inclusive)
Policy Issue Deadline	30 September 2026	31 October 2026

C) Promotion Details

During the Promotion Period, Financial Planners who purchase any designated eligible insurance plan as the **policy owner** will be eligible for the Offer in Eligible Insurance Plans Table (1) and (2).
The Company has also launched the ProsperLife Insurance Plan - Substandard Premium Discount Promotion. Eligible applications submitted under this Limited-time offer by Financial Planners with themselves as the Proposed Insured will be entitled to this promotion. Please refer to the relevant terms and conditions set out below in this memo for details.

Eligible Insurance Plans Table (1) – This Offer is not applicable in conjunction with the Company's prevailing customer offers. The Guaranteed Preferential Interest Rate Promotion on Prepaid Premium and 2026 ePremium Coupons are exempted from this restriction.

	Eligible Insurance Plans		Phase 1 (September) Limited-time Offer	Phase 2 (October) Limited-time Offer
1	GlobalFlexi Savings Insurance Plan[1]/ Wealth Flexi Savings Insurance Plan[1] (5-year premium payment term)	**Annualized Premium**	**Premium Refund**	
		Less than US $30,000	30%	28%
		From US $30,000 – less than US $100,000	35%	33%
		US $100,000 or above	42%	40%
2	GlobalFlexi Savings Insurance Plan[1,2]/ Wealth Flexi Savings Insurance Plan[1,2] (Single Premium)	**Single Premium Amount**	**Premium Discount**	
		Less than US $100,000	6%	5%
		From US $100,000 – less than US $1,000,000	8%	7%
		US $1,000,000 or above	10%	9%
3	Wealth Elite 3[1,2]	All	**Premium Discount**	
			4%	2%

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Eligible Insurance Plans Table (2)[3] – This Limited-Time Offer may be enjoyed in conjunction with the Company's prevailing customer offers, subject to the applicable terms and conditions.

	Eligible Insurance Plans		Phase 1 (September) Limited-time Offer	Phase 2 (October) Limited-time Offer
1	ProsperLife Insurance Plan[1]	Annualised Premium (5-year premium payment term)	Premium Refund	
		Less than US $45,000	+2%	+1%
		US $45,000 or above	+3%	+1.5%
		Annualised Premium (30-year premium payment term)	Premium Refund	
		Less than US $10,000	+2%	+1%
		US $10,000 or above	+3%	+1.5%
		5-year premium payment term and 30-year premium payment term are entitled to "Substandard Premium Discount Promotion" (please note the relevant terms and conditions)		
2	AIA Voluntary Health Insurance Privilege Ultra Scheme[4]/ AIA Voluntary Health Insurance Selectwise Scheme[4]/ Privilege Ultra Medical Plan (PU)[4]/ SelectWise Medical Plan (SW)[4]	All	Premium Refund	
			+ 2 months	+ 1 month
3	On Your Side Insurance Plan 2 Series[1,5,6] (18-year or 25-year premium payment term)	All	Premium Refund	
			+ 2 months	+ 1 month

Note:
[1]Can only be purchased as a basic plan.
[2]The offers under Items 2 and 3 cannot be used in conjunction with any quota offer. AIA reserves the right of final decision in case of any dispute.
[3]If a New Policy qualifies for multiple offers, the offer with the higher premium discount amount will apply. AIA reserves the right of final decision in case of any dispute.
[4]Can be purchased as a basic plan or as a rider.
[5]On Your Side Insurance Plan 2 Series premium refund calculation and the Basic Plan Annualised Premium used to determine the number of Base Offer refund month [including i) pay regular premiums only and ii) pay regular premiums together with a top-up premium] are based on the amount of the regular premium of the policy, and does not include the amount of top-up premium (if any).
[6]On Your Side Insurance Plan 2 Series includes: i. On Your Side Insurance Plan 2; ii. On Your Side Insurance Plan 2 – First Gift.

D) Offer calculation and delivery requirements

- Policies must be successfully submitted and issued within the corresponding promotion period in order to qualify for the relevant offer.
- Policies submitted in September 2026 and issued in October 2026 will be eligible for the Phase 2 offer (October 2026). Applicable prevailing customer offers during the original promotion period will remain unchanged (if applicable).
- Policies issued on or after 1 November 2026 will not be eligible for this Offer.

E) Eligible policy under this offer will be counted towards the Finance Package (LOU) validation. Please refer to the Special Handling Arrangement for Finance Package (LOU) stated in below for details.

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Important Notes

As the system enhancement required to support this Offer is expected to be completed by mid-September 2026, the required premium displayed by the existing systems cannot be reflected correctly under this Offer.

For eligible applications under this promotion, the Company will, upon completion of the enhancement, perform the necessary premium adjustments (including cases involving premium shortfall or excess premium collected) in accordance with the promotion rules. Agents are not required to take any additional action.

Terms and Conditions:

1. This Offer is applicable only to the above mentioned Eligible Insurance Plans, and the policy is applied and submitted during the promotion period (according to the application date); and issued within the corresponding promotion period. This offer is also applicable to other currencies policy (including AUD, CAD, HKD, MOP, RMB, GBP, EUR and SGD, if applicable) available to the abovementioned eligible policy. The exchange rate used in this promotion offer is 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD.
2. GlobalFlexi Savings Insurance Plan / Wealth Flexi Savings Insurance Plan (5-year premium payment term) premium refund arrangement is as follows:
    - At the end of the first policy year, the policy will entitle up to 37% premium refund (if applicable).
    - At the end of the second policy year, the policy will entitle to the remaining balance of premium refund (if applicable).
3. For one-time premium payment plan, the amount of the premium discount will be stated on the policy information page.
4. ProsperLife Insurance Plan premium refund will be granted evenly from the first policy anniversary to the fourth policy anniversary.
5. AIA Voluntary Health Insurance Privilege Ultra Scheme / AIA Voluntary Health Insurance Selectwise Scheme / Privilege Ultra Medical Plan / SelectWise Medical Plan premium refund arrangement is as follows:
    - At the end of the first policy year, the policy will entitle to 3 months premium refund.
    - At the end of the second policy year, the policy will entitle to up to 3 months premium refund.
    - At the end of the third policy year, the policy will entitle to the remaining balance of premium refund (if applicable).
6. On Your Side Insurance Plan 2 Series (18-year or 25-year premium payment term only) premium refund arrangement is as follows:
    i. Pay Regular Premiums only:
        - At the end of the first policy year, the policy will entitle 2 months premium refund.
        - At the end of the second policy year, the policy will entitle up to 3 months of premium refund (if applicable).
        - At the end of the third policy year, the policy will entitle to the remaining balance of premium refund (if applicable).
    ii. Pay Regular Premiums together with a Top-Up Premium:
        - At the end of the first policy year, the policy will entitle 6 months premium refund.
        - At the end of the second policy year, the policy will entitle up to 7 months of premium refund (if applicable).
        - At the end of the third policy year, the policy will entitle to the remaining balance of premium refund (if applicable).
7. For one-time premium payment plan, in the event of full surrender of the eligible policy within the first 2 policy years, the policy is not entitled to premium refund or discount and accordingly AIA shall have the right to claw back the entire premium refund or discount by deducting such amount from the Surrender Benefit payable.
8. For one-time premium payment plan, in the event of partial surrender of the eligible policy within the first 2 policy years, the policy is not entitled to the full amount of the premium refund or discount and accordingly AIA shall have the right to claw back part of the premium refund or discount by deducting such amount from the Surrender Benefit payable. The amount of the premium refund or discount to be clawed back will be based on the percentage of reduction of the policy's Principal Amount caused by such partial surrender.

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9. For regular payment term plan, if the eligible policy is surrendered, partially surrendered or lapsed within the first 2 policy years, AIA shall have the right to claw back the extra premium refund on top of the existing campaign premium refund.
10. For other general terms and conditions applicable to AIA promotional offers, please refer to the relevant memo.
11. AIA reserves the right to amend any of the terms and conditions of this Offer without prior notice. In the event of any dispute, AIA reserves the right of final decision.

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LOU 計劃特別處理安排

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資格

- 適用於在本通告（A260949）所定義之「2026 財務策劃顧問限時優惠」推廣期內，任何仍處於 LOU 對數期的營業員。
- 為免生疑問，任何已終止之 LOU 計劃均不符合本特別處理安排之資格。

適用保單

- 指根據本通告（A260949）所載條款及細則，符合「2026 財務策劃顧問限時優惠」資格之保單。

特別處理安排詳情

- 適用保單（即自購保單，包括任何附加契約）所產生的全部 FYCS 及其相應衍生的管理佣金（下稱「FYCC」）將全數納入相關 LOU 計劃之對數。
- 適用保單所產生之業績將不受相關 LOU 計劃下自購保單業績上限（如適用）所限制。
- 對於非年繳模式之適用保單，未來各繳付期產生之 FYCC 將於相應 FYCS 產生時納入 LOU 對數。

退還條款

- 如**適用保單**發生以下任何情況，營業員依本特別處理安排所納入的相關 FYCC 將從 LOU 計劃之對數中扣除：
  i. 本公司須向保單持有人退還全部或部分保費；或
  ii. 保單於簽發日起 24 個月內失效或被取消；或
  iii. 保單的保費金額及 / 或保額於繕發日起 24 個月內被調低；或
  iv. 保單不再符合「2026 財務策劃顧問限時優惠」之資格
- 若於相關 FYCC 被扣除後，營業員將被視為未能達到簽約金（Signing Fee）、每月花紅（Monthly Bonus）、業績挑戰獎金（Production Challenge Bonus）、特別業績獎金 (Special Production Bonus) 及任何其他獎金之對數要求，公司有權向營業員追回根據 LOU 計劃已支付的任何簽約金、每月花紅、業績挑戰獎金及任何其他獎金而不論有關 LOU 合約仍然有效或已被終止。
- 除非營業員通知公司不欲參與特別處理安排，否則營業員將被視為已閱讀、明白、接納及同意遵守本特別處理安排之所有條款及細則。

注意事項

- 營業員在投保時，請務必考慮自己的實際保障需要及財務安排。
- LOU 計劃之一切對數結果均以本公司之計算及最終紀錄為準。
- 任何不符合「2026 財務策劃顧問限時優惠」資格之保單，均不適用於本特別處理安排。
- 除本特別處理安排之規定外，相關 LOU 計劃及其附錄之所有其他條款及細則均維持一切效力及作用。
- 如有任何疑問，請向營業拓展部同事查詢。

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System / 系統	Section /章節/章节	Date ready / 就緒日期 /就绪日期
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Special Handling Arrangement for Finance Packages (LOU)

Eligibility

- Agent with any LOU that are under validation during the "2026 Financial Planner Limited-Time Offer" promotion period as defined in this memo (A260949).
- For avoidance of doubt, agent whose LOU is ceased is ineligible for this special handling arrangement.

Eligible Policy

- Refers to an policy under "2026 Financial Planner Limited-Time Offer" according to the terms & conditions as defined in this memo (A260949)
-

Details of the Special Handling Arrangement

- All FYCS generated from Eligible Policies (i.e. self-owned policies) including any attached riders and the corresponding override commissions (collectively referred as “FYCC” below) will be fully counted toward validation of the LOU.
- Production from Eligible Policies would not be subjected to the cap of Self-owned Policy (if applicable) as defined under the agent’s LOU.
- For Eligible Policies in non-annual premium mode, FYCC from future modal premium will be credited toward LOU validation when the corresponding FYCS is generated.

Claw-Back Situation

- In the following events, all FYCC earned by the agent under this Special Handling Arrangement would be excluded from the validation of finance package:

  i. The Company is required to refund all or part of the premium to the policyholder; or
  ii. The policy is lapsed or is cancelled within 24 months after the date of the issue of the policy; or
  iii. The premium amount and/or the sum assured of the policy is reduced within 24 months from the policy issue date; or
  iv. The policy becomes ineligible to the "2026 Financial Planner Limited-Time Offer";

- As a result of the exclusion of the relevant FYCC, the agent shall be deemed not to have met the validation requirements for the Signing Fee, Monthly Bonus, Production Challenge Bonus, Special Production Bonus and any bonuses according to LOU agreement and addendum. In such cases, the Company has the right to claw back any Signing Fee, Monthly Bonus, Production Challenge Bonus, Special Production Bonus and any bonuses payments previously paid under the LOU, regardless of whether the relevant LOU contract remains in force or has been terminated.
- By not opting out of the Special Handling Arrangement, the agent shall be deemed to have read, understood and accepted the terms and conditions of the Special Handling Arrangement.

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System / 系統	Section /章節/章节	Date ready / 就緒日期 /就绪日期
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Important Notes

- It is of utmost importance for agents to consider their actual protection needs and financial circumstances before purchasing a policy.
- Validation results under the finance package (LOU) shall be subjected to the Company's calculation and shall considered as final and conclusive.
- Any ineligible policy according to the "2026 Financial Planner Limited-Time Offer" would be excluded from the Special Handling Arrangement.
- Except to the Special Handling Arrangement mentioned above, all other terms and conditions of LOU package shall remain in full force and effect in all aspect.
- Agents should reach out to Agency Business Partner for enquires when necessary.

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「活然人生」保險計劃 - 非標準保費折扣推廣優惠

推廣期

2026 年 9 月 1 日至 2026 年 10 月 31 日(根據申請日期)

資格要求

1. 只適用於「活然人生」保險計劃新生意的投保申請
2. 申請人及準受保人均為 AIA 營業員
3. 經核保後，基本計劃因健康理由附有額外保費 ("Medical Rating") 為 MR "D"或以下

重要事項:

1. 本優惠計劃僅適用於基本計劃因健康理由所附加之 Medical Rating。符合本優惠計劃資格之投保申請，經核保後獲評定為 MR "D"以下之投保申請將以標準保費率繕發。
2. 若在此項計劃下繕發之保單已失效，其復效申請需遵照一般核保程序進行。若此等保單之 Medical Rating 超過 MR "D"，則需沿用一般 Medical Rating 之保費率。
3. 此項計劃不適用於不在此項計劃下繕發的基本計劃及/或附加契約之計劃轉換，即附有 Medical Rating 之基本計劃及/或附加契約在轉換後，仍然保留原有之 Medical Rating。
4. 在此項計劃下繕發之保單，在公司的記錄裏仍被視為非標準保費個案。公司將按照現行程序發出修訂建議書(Counter-offer Letter)供申請人簽署，確認其附加保費已根據本優惠計劃獲得豁免。
5. 此項計劃並不包括定額附加保費或短暫性附加保費。此類附加保費將不會獲豁免。

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ProsperLife Insurance Plan - Substandard Premium Discount Promotion

Promotion Period:
1 September 2026 to 31 October 2026 (based on application date)

Eligibility Requirements:

1. Applicable only to new business applications for ProsperLife Insurance Plan
2. Both the Applicant and the Proposed Insured must be AIA Agents.
3. Upon underwriting assessment, the Basic Plan is subject to a Medical Rating of MR "D" or below due to health conditions.

Important Notes:

1. This promotion is applicable only to Medical Ratings imposed on the Basic Plan due to health conditions. Eligible applications assessed with a Medical Rating of MR "D" or below will be issued at the standard rate.
2. If a policy issued under this promotion has lapsed, any reinstatement application will be subject to the normal underwriting procedures. If the Medical Rating assessed is higher than MR "D", the policy will be subject to the normal Medical Rating premium rates.
3. This promotion is not applicable to conversion of basic plans and/or supplementary benefits not issued under this promotion. Any basic plan and/or supplementary benefit carrying a Medical Rating will retain its original Medical Rating after conversion.
4. Policies issued under this promotion will continue to be regarded as substandard cases in the Company's records. A Counter-offer Letter will be issued in accordance with the normal procedures and the Applicant will be required to acknowledge that the extra premium has been waived under this promotion.
5. This promotion does not apply to Flat Extra Premiums or Temporary Extra Premiums. Such extra premiums will remain chargeable.

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eAgency Corner	Bulletin > eMemo	15 Sept 2026

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