AIA Hong Kong

1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, 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:**	Toby Wong
Copy:	Mr. Alger Fung / Ms. Alice Liang / Ms. Amy Chan / Mr. Louie Ho / All Department Heads	**Dept.:**	Product Innovation, Development & Delivery
Date:	29 September 2026	**Total pages:**	5

Subject: A260967 **優悅年金保險計劃保費折扣推廣**
EverBliss Annuity Insurance Plan Premium Discount Offer

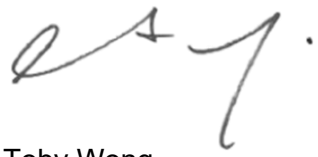
好消息！隨著**優悅年金保險計劃** 於今天 (首個申請日) 開始接受申請，我們很高興為這新產品帶來最新的專屬優惠，推廣期為 2026 年 9 月 29 日至 2026 年 12 月 31 日 (包括首尾兩天) 。我們現將各項最新優惠的詳情列於此通告以方便大家參考。

如有任何查詢，請使用 iEngage/PES Chatbot，或電郵至 AIAHK.HWcampaign@aia.com 查詢。

Good news! Following the launch of **EverBliss Annuity Insurance Plan** today (first application date), we are pleased to bring you the exclusive offers of this new product. Promotion period is from 29 September 2026 to 31 December 2026 (both days inclusive). Offer details are summarised in this memo for your easy reference.

Should you have any question, please enquire by using Chatbot in iEngage/PES, or email AIAHK.HWcampaign@aia.com for enquiry.

Best regards,



Toby Wong
Head of Products

「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。/ For AIA Internal Use Only.

[AIA – INTERNAL]

AIA Hong Kong

1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

1) 推廣活動優惠詳情

優悅年金保險計劃保費折扣推廣

推廣期: 2026年9月29日至2026年12月31日 (包括首尾兩天)

基本計劃 一次性繳付保費(美元)	優悅年金保險計劃保費折扣	
	0 年累積期	5 年累積期
少於 100,000	6%	10%
100,000 起 – 少於 200,000	7%	11%
200,000 或以上	8%	12%

註：電子保費現金券不適用於優悅年金保險計劃。

推廣優惠之注意事項以及條款及細則，請參閱附錄 1。

「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。/ For AIA Internal Use Only.

[AIA – INTERNAL]

AIA Hong Kong

1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

2) 附錄

附錄 1 – 推廣優惠之注意事項及條款及細則

財務策劃顧問之注意事項

1. 香港/澳門區財務策劃顧問只能於所屬營業牌照境內推行此推廣計劃。
2. 財務策劃顧問必須根據客戶實際需要而建議合適產品。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。澳門區財務策劃顧問於進行所有產品推介/銷售前必須與客戶完成相關之財務需要分析 。
3. 如財務策劃顧問需要就個別保單計算在該月份之營業額內，則必須根據由營運部所定之每月的截數日期及時間或之前遞交投保申請書，並在該月底或之前獲成功批核。詳情請留意由營運部所發出的有關通告。

推廣優惠之條款及細則

1. 此推廣只適用於透過 AIA 財務策劃顧問或 AIA 保險顧問/理財顧問遞交之投保申請。
2. 此推廣只適用於香港或澳門繕發之保單。
3. 此推廣並不適用於推廣期之前已遞交或已繕發但其後於推廣期內撤回投保申請或取消保單，並再次投保相同保險計劃之客戶。
4. AIA 有權隨時更改本推廣活動的條款及細則而毋須另行通知。各推廣優惠均只在推廣保險產品可以接受投保申請時有效。如對本推廣活動有任何爭議，AIA 保留最終決定權。
5. 本通告只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品之前，客戶須完成財務需要分析。所有產品資料只供參考，並不包含保單的完整條款。有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。
6. **優悅年金保險計劃保費折扣推廣**
   a. 推廣優惠由 2026 年 9 月 29 日 至 2026 年 12 月 31 日止，包括首尾兩天（「推廣期」）。
   b. 此優惠只適用於優悅年金保險計劃(一次性繳付保費)（統稱「新保單」），而：
      i. 須於推廣期內成功申請及遞交(根據申請日期)；及
      ii. 須於 2027 年 3 月 31 日或之前繕發。
   c. 新保單將可獲享保費折扣：

基本計劃 一次性繳付保費(美元)	優悅年金保險計劃保費折扣	
	0 年累積期	5 年累積期
少於 100,000	6%	10%
100,000 起 – 少於 200,000	7%	11%
200,000 或以上	8%	12%

「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。/ For AIA Internal Use Only.

[AIA – INTERNAL]

AIA Hong Kong

1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

1) Promotional Offers Details

EverBliss Annuity Insurance Plan Premium Discount Offer

Promotional Period: From 29 September 2026 to 31 December 2026 (both days inclusive)

Basic Plan One-time premium payment (US$)	EverBliss Annuity Insurance Plan Premium Discount	
	0 Year Accumulation Period	5 Years Accumulation Period
Less than 100,000	6%	10%
100,000 to less than 200,000	7%	11%
200,000 or above	8%	12%

Remark: ePremium Coupon is not applicable to EverBliss Annuity Insurance Plan

For Important Notes, Terms & Conditions of Promotion Offers, please refer to Appendix 1.

「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。/ For AIA Internal Use Only.

[AIA – INTERNAL]

AIA Hong Kong

1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

2) Appendix

Appendix 1 – Promotion Offers Important Notes and Terms and Conditions

Important Notes for Financial Planners

1. This campaign can only be promoted within Hong Kong or Macau territory according to the agent's relevant license.
2. Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Need Analysis, Financial Planners must complete such analysis with customers before product recommendation/ solicitation. Financial Planners in Macau must complete Financial Need Analysis with customers before all product recommendation/ solicitation.
3. If Financial Planners want to count the respective policy(ies) as the production case(s) of that month, such applications must be submitted on or before the closing dates and cut-off time and approved on or before the end of that month as set by Operations. For details, please refer to related memo issued by Operations.

Terms & Conditions of Promotion Offers

1. The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners and AIA's Brokers/Independent Financial Advisors (IFAs).
2. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
3. The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies and then re-applied for the same insurance plans within the Promotion Period.
4. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotion Offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
5. This memorandum contains general information only. It does not constitute any offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying any insurance product. The product information is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products.
6. **EverBliss Annuity Insurance Plan Premium Discount Offer**
   a. The promotional period is from 29 September 2026 to 31 December 2026, both days inclusive ("Promotional Period").
   b. This offer is only applicable to EverBliss Annuity Insurance Plan (one-time premium payment), (collectively "New Policy") that is:-
      i. successfully applied and submitted (based on the application date) during the Promotional Period, and
      ii. issued on or before 31 March 2027.
   c. New Policy will entitle to a premium discount as follows:

Basic Plan One-time premium payment (US$)	EverBliss Annuity Insurance Plan Premium Discount	
	0 Year Accumulation Period	5 Years Accumulation Period
Less than 100,000	6%	10%
100,000 to less than 200,000	7%	11%
200,000 or above	8%	12%

「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。/ For AIA Internal Use Only.

[AIA – INTERNAL]