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Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong Region)	**From:**	Toby Wong
		Dept:	Product Innovation, Development & Delivery Department
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	7 pages + Appendix
Date:	23 October, 2026		

Subject: **A261001** **保險業監管局及香港金融管理局發出關於保險產品名稱規管的通函（第二階段）**
Circular on the Naming Requirements for Insurance Products issued by the Insurance Authority and the Hong Kong Monetary Authority (Phase 2)

就保險業監管局及香港金融管理局發出關於保險產品名稱規管的通函，本公司分兩個階段進行實施。第一階段已於2026年8月1日生效，詳情請參閱通告：A260705。

第二階段將於**2026年11月14日**生效，相關安排如下:

產品簡介	• 中英文電子版本將於**2026年11月14日**起於Agency Corner可供下載 • 印刷版本將於起**2026年11月16日**開始送抵香港各營業辦事處 • 財務策劃顧問亦可於**2026年11月9日**起從PSS訂購印刷版產品簡介 • 產品簡介編號維持不變
新生意	• **2026 年 11 月 14 日**起，全部新投保申請**必需**使用**保險計劃的新名稱**，請確保已更新至最新的**建議書系統 27.3 版本** (詳情請參閱於**2026 年 11 月 13 日**由產品創新發展及執行部發出之通告 **A261101**) • 於 **2026 年 11 月 13 日**或之前建立之舊保險計劃名稱建議書必須於 **2026 年 11 月 13 日 23:59** 或之前完成簽署並提交；否則，必須重新建立新的投保建議書，並由客戶重新簽署 • 如**投保申請使用 iPGS+ 27.3 版本之建議書並於2026 年 11 月 14 日或之後提交**，保單合約將使用保險計劃的新名稱 • 如**投保申請使用 iPGS+ 27.2 或之前版本之建議書並於2026 年 11 月 14 日或之後提交**，保單合約將沿用保險計劃的舊名稱，並於保單合約附上「基本計劃名稱更改批註」 • iPoS 將於 11 月更新版本中(**iPoS 版本 v1.255**)提供受影響保險計劃之新舊名稱，以供客戶確認及參考

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	• **<u>請注意，如建議書及投保表格的保險計劃名稱不一致，客戶需要重新簽署相關文件或填寫「保險計劃名稱更改確認」(附件一)</u>** • 更新的表格將會於**2026 年 11 月 14 日**上載至 Agency Corner (附件一) • 更新的保單契約可於**2026 年 11 月 14 日**起於 Contract Library 下載
保單客戶服務	• 保戶服務部的相關表格將於**2026 年 11 月 14 日**起更新，屆時請使用最新版本的表格提交保單更改申請 • 請注意，iChange 更改申請表格將於**2026 年 11 月 14 日**作更新。請確保所有更改申請均使用最新版本的表格 • 現有保單持有人將陸續於 **2026 年 11 月**內收到所有受影響保險計劃的客戶信件及「基本計劃名稱更改批註」 • 已登記「電子通知書」之保單持有人將會收到電郵通知，並請登入 AIA+查閱信件及「基本計劃名稱更改批註」，未有登記之保單持有人則會透過郵寄方式收取信件及「基本計劃名稱更改批註」
建議書系統 (27.3 版本)	<table><tr><td></td><td>網上版</td><td>iPad 離線版</td></tr><tr><td>版本號碼</td><td>27.3</td><td>27.3</td></tr><tr><td>推出日期</td><td colspan="2">**2026年11月14日 00:00**</td></tr></table> • 有關27.3版本的詳細安排，將會由產品創新發展及執行部於**2026年11月13日**另函通知 (通告參考編號：A261101)

以下為第二階段受影響保險計劃的新舊產品名稱，供您參考：

保險計劃的舊名稱 Old Name of Insurance Plan		➔	**保險計劃的新名稱 New Name of Insurance Plan**
人壽保險計劃 Life Protection Insurance Plans			
1	「有投必保」儲蓄壽險計劃 Guaranteed Issue Whole Life	➔	**「有投必保」儲蓄保險計劃 Guaranteed Issue Whole Life Insurance Plan**
2	「樂怡人生」保障計劃 Serene Life		**「樂怡人生」保險計劃 Serene Life Insurance Plan**
3	「樂怡人生」保障計劃 (週年紅利) Serene Life (Annual Dividends)		**「樂怡人生」保險計劃 (週年紅利) Serene Life Insurance Plan (Annual Dividends)**

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保費退還保險計劃 ROP Insurance Plans			
4	「常伴您」保費退還意外升級保障 Here For You Refundable Accident Plus	➔	**「常伴您」保費退還意外升級保險計劃** **Here For You Refundable Accident Plus Insurance Plan**
5	「常伴您」保費退還住院現金保障 Here For You Refundable Hospital Cash		**「常伴您」保費退還住院現金保險計劃** **Here For You Refundable Hospital Cash Insurance Plan**
6	「常伴您」保費退還手術現金保障 Here For You Refundable Surgical Cash		**「常伴您」保費退還手術現金保險計劃** **Here For You Refundable Surgical Cash Insurance Plan**
7	保費回贈 - 意外住院入息保障/ 保費回贈 - 意外住院入息保障計劃 Premium Refund – Accidental HI		**保費回贈 - 意外住院入息保險計劃** **Premium Refund – Accidental HI Insurance Plan**
8	意安心 Secure First		**意安心意外保險計劃** **Secure First Accident Insurance Plan**
9	意安心升級保障 Secure First Plus		**意安心升級意外保險計劃** **Secure First Plus Accident Insurance Plan**
儲蓄保險計劃 Savings Insurance Plans			
10	分期支取儲蓄終身壽險連額外保障計劃 Life Endowment Special AP / Life Endowment Special (LES) AP	➔	**分期支取終身儲蓄保險計劃連額外保障** **Life Endowment Special AP Savings Insurance Plan**
11	「年金寶」入息計劃 Golden Years Income Plan		**「年金寶」入息保險計劃** **Golden Years Income Insurance Plan**
12	簡易特級高息保/簡易特級高息保儲蓄計劃 Special Target Saver Plus		**簡易特級高息儲蓄保險計劃** **Special Target Saver Plus Savings Insurance Plan**

如有任何查詢，請經iEngage/PES 使用 Chatbot "iChat" 進行查詢。

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To comply with the circular on the Naming Requirements for Insurance Products issued by the Insurance Authority and the Hong Kong Monetary Authority, the Company is implementing in two phases. Phase 1 took effect on 1 August 2026. For details, please refer to memo: A260705.

Phase 2 will be implemented on **14 November 2026** with following arrangements:

Product Brochure	• The Chinese and English electronic version will be ready for download in Agency Corner on **14 November 2026** • Printed version will be delivered to all agency offices in Hong Kong starting from **16 November 2026** • Printed version will be ready for order through PSS from **9 November 2026** • PTA number for brochure remains unchanged
New Business	• Starting from **14 November 2026**, all New Business **must** use **iPGS+ version 27.3** for submission with the **New Name of Insurance Plan**. Please ensure to download the latest iPGS+ version (For details, please refer to Memo **A261101** issued by Product Innovation, Development & Delivery Department on **13 November 2026**) • Proposal generated on or before **13 November 2026** with Old Name of Insurance Plan must be signed and submitted on or before **13 November 2026 at 23:59**, otherwise, a new proposal must be generated and signed by customers • If the **proposal submitted on or after 14 November 2026 with iPGS+ version 27.3** policy contract with New Name of Insurance Plan will be used • If the **proposal submitted on or after 14 November 2026 with iPGS+ version 27.2 or earlier**, policy contract with Old Name of Insurance Plan will be issued together with "Basic Plan Name Change Endorsement" • iPoS will provide the old and new names of the in-scope insurance plans in the November release (**iPoS version v1.255**) for customer acknowledgement and reference • **Please note that the product name used in Proposal and the Forms should be consistent, otherwise the customers will need to re-sign the relevant documents OR complete the "Acknowledgement of Insurance Plan Name Change" form (Appendix 1)** • Updated forms will be available on Agency Corner on **14 November 2026** (Appendix 1) • New policy contracts are available on Contract Library on **14 November 2026**

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<table>
<tr>
<td>Policyowners' Services</td>
<td>

The Policyowner Service forms will be updated with effective on 14 November 2026. Please ensure that the latest version of the forms are used for all policy change requests
Please note that the iChange change request forms will be updated on 14 November 2026. Kindly ensure that the change request is using the latest version of the form
Existing Policyholders will receive customer letters and the "Basic Plan Name Change Endorsement" of in-scope insurance plans within November 2026
Policyholders registered with eAdvice will be notified by email, please log in to AIA+ to view the customer letters and "Basic Plan Name Change Endorsement"; otherwise, policyholders will receive physical copy of the customer letters and "Basic Plan Name Change Endorsement" through mailing

</td>
</tr>
<tr>
<td>iPGS+
(version 27.3)</td>
<td>
<table>
<tr><td></td><td>Web Version</td><td>iPad Offline Version</td></tr>
<tr><td>Version no.</td><td>27.3</td><td>27.3</td></tr>
<tr><td>Launch Date</td><td colspan="2">14 November 2026
00:00</td></tr>
</table>

Detailed arrangements regarding the release of version 27.3 will be sent out in a separate memo issued by Product Innovation, Development & Delivery Department on 13 November 2026
(memo reference number: A261101)

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</tr>
</table>

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Below are the new and old product name for Phase 2 in-scope products for your reference:

	保險計劃的舊名稱 Old Name of Insurance Plan	➔	保險計劃的新名稱 New Name of Insurance Plan
人壽保險計劃 Life Protection Insurance Plans			
1	「有投必保」儲蓄壽險計劃 Guaranteed Issue Whole Life	➔	**「有投必保」儲蓄保險計劃** **Guaranteed Issue Whole Life Insurance Plan**
2	「樂怡人生」保障計劃 Serene Life		**「樂怡人生」保險計劃** **Serene Life Insurance Plan**
3	「樂怡人生」保障計劃 (週年紅利) Serene Life (Annual Dividends)		**「樂怡人生」保險計劃 (週年紅利)** **Serene Life Insurance Plan (Annual Dividends)**
保費退還保險計劃 ROP Insurance Plans			
4	「常伴您」保費退還意外升級保障 Here For You Refundable Accident Plus	➔	**「常伴您」保費退還意外升級保險計劃** **Here For You Refundable Accident Plus Insurance Plan**
5	「常伴您」保費退還住院現金保障 Here For You Refundable Hospital Cash		**「常伴您」保費退還住院現金保險計劃** **Here For You Refundable Hospital Cash Insurance Plan**
6	「常伴您」保費退還手術現金保障 Here For You Refundable Surgical Cash		**「常伴您」保費退還手術現金保險計劃** **Here For You Refundable Surgical Cash Insurance Plan**
7	保費回贈 - 意外住院入息保障/保費回贈 - 意外住院入息保障計劃 Premium Refund – Accidental HI		**保費回贈 - 意外住院入息保險計劃** **Premium Refund – Accidental HI Insurance Plan**
8	意安心 Secure First		**意安心意外保險計劃** **Secure First Accident Insurance Plan**
9	意安心升級保障 Secure First Plus		**意安心升級意外保險計劃** **Secure First Plus Accident Insurance Plan**

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儲蓄保險計劃 Savings Insurance Plans			
10	分期支取儲蓄終身壽險連額外保障計劃 Life Endowment Special AP / Life Endowment Special (LES) AP	➔	**分期支取終身儲蓄保險計劃連額外保障** **Life Endowment Special AP Savings Insurance Plan**
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Should you have any queries, please enquire by using Chatbot "iChat" in iEngage /PES.

Best regards,



Toby Wong

Head of Products

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附件 Appendix

附件一：更新表格之第二階段受影響保險計劃（如適用）
Appendix 1: Updated forms for Phase 2 in-scope products (If applicable)

1.1: 核保部之更新表格
1.1: UNI updated forms

No.	適用於 PGS 版本 Applicable to PGS version	表格版本 Form ID	表格列表 (核保部) Form List (UNI)
1	27.3 版本之前 Before 27.3	OPUAIFA42.0522	Acknowledgement To Application Of Policy (Chi)/(Eng) (For old product name with PGS vers before 27.3 only) 投保申請確認書 (Chi)/(Eng) (祇適用於 PGS 版本 27.3 之前的舊產品名稱)
	27.3 版本及之後 On or after 27.3	OPUAIFA42.1126	Acknowledgement To Application Of Policy (Chi)/(Eng) 投保申請確認書 (Chi) /(Eng)
2	任何版本 Any Version	OPUAIF09(NCDF).0926	保險計劃名稱更改確認 Acknowledgement Of Insurance Plan Name Change

1.2: 保戶服務部之更新表格
1.2: POS updated forms

No.	版本 Version	表格版本 Form ID	表格列表 (保戶服務部) Form List (POS)
1	舊版本 Original version	OPPOSF01.0926	POLICY ACCOUNT VALUE REQUEST FORM 保單戶口價值申請表
	新版本 New version	OPPOSF01.1126	
2	舊版本 Original version	OPPOSF68.1025	Application Form for Standing instruction (Only Applicable to "Forever Love Coupon Plan" Series, "Guaranteed Issue Whole Life Plan" & "Life Endowment Special AP" for designated medical basic plans) 常行指示申請表格（只適用於「愛無憂長享計劃」系列、「有投必保」儲蓄壽險計劃 及「分期支取儲蓄終身壽險連額外保障計劃」至指定醫療基本計劃)
	新版本 New version	OPPOSF68.1126	Application Form for Standing instruction (Only Applicable to "Forever Love Coupon Plan" Series, "Guaranteed Issue Whole Life Insurance Plan" & "Life Endowment Special AP Savings Insurance Plan" for designated medical basic plans) 常行指示申請表格（只適用於「愛無憂長享計劃」系列、「有投必保」儲蓄保險計劃 及「分期支取終身儲蓄保險計劃連額外保障」至指定醫療基本計劃)

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