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27/F Hopewell Centre,
183 Queen's Road East,
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Memo

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	**From:**	Angela Yeung
		Dept:	Customer and Marketing
Copy:	Ms. Melissa Wong All Department Heads Macau CEO / ABDD Executives	**Total pages:**	10
Date:	1 October 2026		

Subject: **A261019** **2026 年第 4 季 - 優悅年金保險計劃特選客戶推廣活動**
2026 Q4 - EverBliss Annuity Insurance Plan Selected Customers Promotion

特選客戶投保優悅年金保險計劃可自選

AIA 經典大型活動門票 或 身體檢查 或 文華東方禮品卡

優惠不設保費門檻

推廣期	2026年10月1日至2026年12月31日，包括首尾兩天。 新保單須於推廣期內遞交申請 (以保單申請及遞交日期為準)；並須於2027年1月8日或之前繕發及發送。
特選客戶	**以下特選客戶（並須同時符合優悅年金保險計劃投保年齡要求*）：** • Recapture 尊貴(VIP)特選客戶 • 特選產品優易核保優惠 - 特選現有客戶 • 特選產品簡易核保優惠 - 特選現有客戶 • 2026 Activation 推廣活動 - 特選單一保單客戶 • 保單分配 (高潛力並獲重新分配的客戶)^ • 保單分配 (近期獲重新分配的客戶)^ • 與高淨值相似之特選客戶^ • 曾參與活動之特選客戶^ 注： *優悅年金保險計劃的受保人於投保時的年齡須為 40 歲至 75 歲。 ^資料截至 2026 年 9 月 30 日。

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推廣優惠	首1,000名特選客戶於推廣期內成功投保**優悅年金保險計劃**並新保單於2027年1月8日或之前繕發及發送，可**選擇及獲贈**以下其中一份禮品： **AIA經典大型活動雙人門票 (約值1,120港元)** (共包含100個代幣) **或** **身體檢查 (約值1,900港元)** (由寶康醫療服務有限公司提供的「運動賽前體檢」) **或** **Mandarin Oriental文華東方禮品卡# (約值800港元)** (適用於文華東方環球酒店#，包括中港澳) #適用於旗下環球酒店住宿、水療、餐飲等服務，請按此查閱使用條款及不適用範圍。
禮品選擇	禮品選擇連結將於2026年12月至2027年1月期間，分批透過電郵或AIA+發送予新保單的保單持有人。**如屆時未有收到客戶提交禮品選擇，將自動獲發身體檢查(由寶康醫療服務有限公司提供的「運動賽前體檢」)**。有關禮品選擇及發放的詳細安排，詳情請參閱附錄 1。
特選客戶名單	特選客戶名單已上載以下平台: • iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動 • Smart+ >客戶及機遇 > 現有客戶推廣活動 特選客戶名單名稱: • Recapture 推廣活動 - Recapture 尊貴(VIP)特選客戶名單 • 特選產品優易核保優惠 - 特選現有客戶名單 • 特選產品簡易核保優惠 - 特選現有客戶名單 • 2026 Activation 推廣活動 - 特選單一保單客戶名單 • 保單分配 (高潛力並獲重新分配的客戶) • 保單分配 (近期獲重新分配的客戶) • 與高淨值相似之特選客戶 • 曾參與活動之特選客戶

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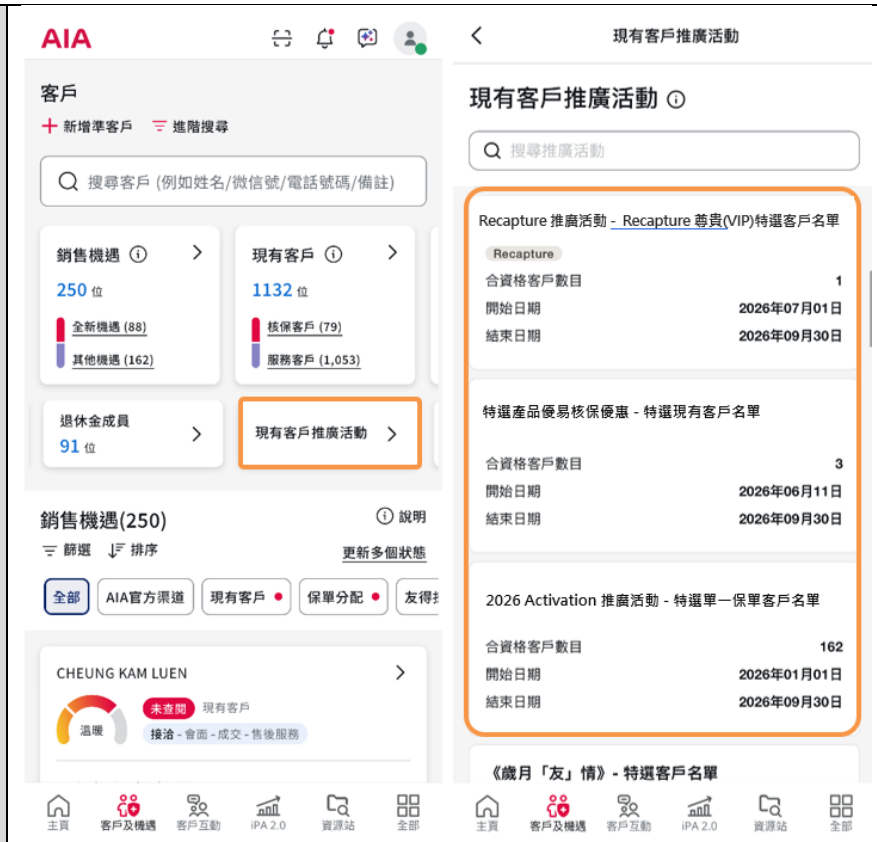

請注意：電子保費現金券不適用於 2026 年 9 月 29 日新推出的優悅年金保險計劃。適用之產品請參閱相關條款及細則於指定產品。

推廣期有限，請把握推廣良機！如有任何疑問，請電郵至客戶及市場策劃 (Customer and Marketing) AIAHK.CustomerExperience-ECM@aia.com

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Selected customers can enjoy their choice of

Tickets to AIA Large-Scale Event or Medical Check-up or Mandarin Oriental Gift Card

upon applying for EverBliss Annuity Insurance Plan

Campaign Offer with No Minimum Premium Requirement

Promotional Period	1 October 2026 to 31 December 2026 (both dates inclusive). The new policy must be applied and submitted within the Promotional Period (based on application date and submission date), issued and delivered on or before 8 January 2027.
Selected Customers	**Selected Customers listed below (who must also satisfy issue age requirement of EverBliss Annuity Insurance Plan*):** • Recapture VIP Selected Customers • Preferential Underwriting Offer for Selected Insurance Products - Selected Customer List • Simplified Underwriting Offer for Selected Insurance Products - Selected Customer List • 2026 Activation Promotion – Selected Single-policy-holding Customer List • High Potential Reassigned Customers^ • Newly Reassigned Customers^ • HNW-alike Customers^ • Event-engaged Customers^ Notes: * The insured's age at application for EverBliss Annuity Insurance Plan must be between age 40 and 75. ^ As of 30 September 2026.
Campaign Offer	**The first 1,000** Selected Customers, who successfully apply for **EverBliss Annuity Insurance Plan** during the Promotional Period, and whose new policy is issued and delivered on or before 8 January 2027, will be entitled to **select and receive** one of the following gifts: **Two tickets to An AIA large-scale event (approximately at HKD 1,120)** (including a total of 100 tokens) **OR** **Medical Check-up (approximately at HKD1,900)** ("Sports Well Check-up" provided by Blue Care Medical Services Limited) **OR**

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	Mandarin Oriental Gift Card[#] (approximately at HKD800) (applicable to Mandarin Oriental hotels worldwide[#]) [#] Applicable to Mandarin Oriental's hotel accommodations, spa services, dining, etc., worldwide. Please click here for detailed terms and exclusions.
Gift Preference Selection	A gift selection link will be sent in batches to the policyholder of the New Policy via email or AIA+ between December 2026 and January 2027. **If AIA does not receive the customer's gift selection by the specified deadline, the customer will automatically receive Medical Check-up ("Sports Well Check-up" provided by Blue Care Medical Services Limited).** For details of the gift selection and distribution arrangements, please refer to Appendix 1.
Selected Customer List	The Selected Customer Lists have already been uploaded to the following platforms: • iEngage > CRM > Advanced Search > AIA Policy Information > Campaigns • Smart+ > CRM & Leads > Existing Customer Campaigns Name of Selected Customer Lists: • Recapture Promotion – Recapture VIP Selected Customer List • Preferential Underwriting Offer for Selected Insurance Products - Selected Customer List • Simplified Underwriting Offer for Selected Insurance Products - Selected Customer List • 2026 Activation Promotion – Selected Single-policy-holding Customer List • High Potential Reassigned Customers • Newly Reassigned Customers • HNW-alike Customers • Event-engaged Customers

Please note：ePremium Coupon is NOT applicable to EverBliss Annuity Insurance Plan launched on 29 September 2026. Please refer to the relevant Terms and Conditions for the applicable products.

Limited-time offers! Please seize the sales opportunity! Should you have any queries, please email to Customer and Marketing at AIAHK.CustomerExperience-ECM@aia.com

Best regards,

Angela Yeung
Head of Customer Value Growth and Digital & Design Experience
Customer & Marketing

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附錄 1：2026 年第4季優悅年金保險計劃特選客戶推廣活動 - 條款及細則

1. 此宣傳資料只載有一般資料，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，並根據實際保障需要和負擔能力投保。所有此宣傳資料中的產品資料只供參考，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，請參閱相關產品簡介及保單契約。如欲在投保前參閱保險合約之樣本，您可向 AIA 索取。人壽保險保單屬長期的保險合約。如於早年退保，您所收取的金額可能大幅少於已繳的保費。
2. AIA 有權隨時更改本推廣的條款及細則而無須另行通知。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。如對本推廣有任何爭議，AIA 保留最終決定權。
3. 本推廣只適用於 AIA 特選現有客戶 (「特選客戶」) 。
4. 本推廣並不適用於在推廣期（定義見下）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，並再次投保指定推廣產品之客戶。
5. 本推廣並不適用於由其他保險產品轉換計劃至指定推廣產品之基本計劃或附加契約(如適用)。
6. 此宣傳資料只在香港及澳門發放。
7. **推廣優惠**
    a. 2026 年第 4 季優悅年金保險計劃特選客戶推廣活動(「本推廣」)之推廣期為 2026 年 10 月 1 日至 2026 年 12 月 31 日，包括首尾兩天（「推廣期」）。特選客戶須於推廣期內成功遞交優悅年金保險計劃申請 (以保單申請及遞交日期為準)；並須於 2027 年 1 月 8 日或之前成功繕發及發送（「新保單」）。
    b. 首 1,000 名（按保單申請日計算）特選客戶以保單持有人身份於推廣期內成功遞交及申請優悅年金保險計劃並符合相關要求，將可選擇及獲贈以下其中一份禮品(「禮品」)：
        - AIA 經典大型活動雙人門票 (共包含 100 個代幣) (約值 1,120 港元) (「禮品 1」)；或
        - 由寶康醫療服務有限公司提供的運動賽前體檢 (約值 1,900 港元) (「禮品 2」)，請按此查閱詳情及相關條款和細則；或
        - Mandarin Oriental 文華東方禮品卡# (約值 800 港元) (「禮品 3」)，適用於旗下環球酒店住宿、水療、餐飲等服務，禮品卡之使用受限於供應商規定的條款和細則，請按此查閱詳情及不適用範圍。

          #禮品卡數量有限，如數量不足，或會以上述禮品 1 或禮品 2 代替。
    c. 禮品限額共 1,000 份，先到先得，額滿即止。
    d. 禮品選擇：當新保單於成功繕發後，禮品選擇連結將於 2026 年 12 月至 2027 年 1 月期間，分批透過電郵或 AIA+發送予合資格之特選客戶。客戶一經提交禮品選擇，將不得更改。如客戶未能收到禮品選擇連結，或 AIA 未能於指定限期前收到或成功記錄客戶提交的禮品選擇，不論原因為何，該客戶將視作選擇禮品 2。
    e. 禮品發放安排：
        - 禮品 1 將於 2026 年 12 月至 2027 年 2 月期間，分批透過電郵或 AIA+直接發放予特選客戶。於禮品 1 發放時，新保單必須仍然生效，並已過冷靜期，否則客戶之禮品資格將被取消。禮品 1 一經發放，恕不作退換。
        - 禮品 2 及禮品 3 將於 2027 年 2 月內透過電郵通知特選客戶有關禮品的換領安排。於禮品 2 及禮品 3 發放時，新保單必須仍然生效並已過冷靜期。
    f. AIA 指定之運動賽前體檢第三方服務供應商屬於香港機構，並只在香港提供服務。

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g. 如因任何原因未能提供禮品，AIA 保留以同等價值的商戶禮券、AIA Points 或其他禮品替代的權利，而毋須另行通知。就禮品及其替代安排，AIA 保留最終決定權。
h. AIA 並非上述 AIA 經典大型活動的主辦方，並不就禮品 1 及上述 AIA 經典大型活動承擔任何義務和責任。由禮品 1 或上述 AIA 經典大型活動引起的任何爭議均由參加者和主辦方直接解決。上述 AIA 經典大型活動的門票之使用受限於條款和細則，有關門票使用詳情，請參閱其條款及細則。AIA 及活動主辦方保留將活動改期舉行之權利。
i. 禮品換領資格不可轉讓，亦不可兌換成現金或轉換為其他服務或產品。
j. AIA 向特選客戶發出的電郵通知，須於指定期限內使用，逾期即告失效，並於使用後即告作廢。如有關通知或文件遺失、損壞、被刪除或遭未經授權使用，AIA 將不予補發。
k. AIA 並非禮品的服務提供者 / 製造商 / 供應商，並不就禮品承擔任何義務和責任，亦不對禮品的品質作擔保。由禮品引起的任何爭議均由使用者和服務提供者 / 製造商 / 供應商直接解決。禮品之使用受限於條款和細則，有關禮品使用詳情，請參閱其條款及細則。

8. 如本條款及細則之中文及英文版本存有歧異，以英文版本為準。
9. 本條款及細則受香港法律管轄並按其解釋。香港法院對於任何因本條款及細則所引發的爭議享有獨有的司法管轄權。
10. 「AIA」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）之香港及/或澳門分行。「香港」及「澳門」分別指「香港特別行政區」及「澳門特別行政區」。

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Appendix 1: Terms and Conditions of 2026 Q4 EverBliss Annuity Insurance Plan Selected Customers Promotion

1. This promotional material contains general information only. It does not constitute an offer and/or recommendation of any insurance product. Customers must complete a Financial Needs Analysis before applying for any insurance product, and should apply for an insurance based on their actual protection needs and affordability. The product information in this promotional material is for reference only, and does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, please refer to the relevant product brochure and policy contract. In case you want to read a policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premium paid.
2. AIA reserves the right to change any terms and conditions of this Promotion without advance notice. All promotional offers are valid only when the promoted insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
3. This Promotion is only applicable to AIA's selected customers ("Selected Customers").
4. This Promotion is not applicable to the applicants who have submitted the applications before the Promotional Period (as defined below) but withdrew those applications or cancelled policies issued during the Promotional Period and then re-apply for the same products.
5. This Promotion is not applicable to plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this Promotion.
6. This promotional material is for distribution in Hong Kong and Macau only.
7. **Promotion Offer**

   a) The promotional period of 2026 Q4 EverBliss Annuity Insurance Plan Selected Customers Promotion (this "Promotion") is from 1 October 2026 to 31 December 2026, both dates inclusive (the "Promotional Period"). Selected Customers must successfully submit an application of EverBliss Annuity Insurance Plan during the Promotional Period, based on the policy application and submission date, and the new policy must be successfully issued and delivered on or before 8 January 2027("New Policy").

   b) The first 1,000 (based on the policy application date) Selected Customers who successfully apply for and submit an application of Everbliss Annuity Insurance Plan as policyholders during the Promotional Period and fulfil the relevant requirements will be entitled to select and receive one of the following gifts (the "Gift"):

   - Two tickets to an AIA large-scale event (including a total of 100 tokens) (approximately valued at HKD 1,120) ("Gift 1"); OR
   - Sports Well Check-up provided by Blue Care Medical Services Limited (approximately valued at HKD1,900) ("Gift 2"), please click here for details and the relevant terms and conditions; OR
   - Mandarin Oriental Gift Card# (approximately valued at HKD800) ("Gift 3"), applicable to Mandarin Oriental's hotel accommodations, spa services, dining, etc., worldwide. The gift card is subject to the terms and conditions of the supplier. Please click here for the details and exclusions.

   # The designated gift cards are available while stock last; otherwise, they will be replaced with the above-mentioned Gift 1 or Gift 2.

   c) The Gift is limited to a total quota of 1,000 and will be offered on a first-come, first-served basis, while stocks last.

   d) Gift selection: upon successful issuance of the New Policy, the Gift selection link will be sent in batches to the eligible Selected Customers via email or AIA+ between December 2026 and January 2027. Once submitted, the customer's Gift selection cannot be changed. If the customer does not receive the Gift selection link, or if AIA does not receive or successfully record the customer's submitted Gift selection by the specified deadline, regardless of the reason, the customer will be deemed to have selected Gift 2.

   e) Gift fulfilment arrangements:

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- Gift 1 will be sent directly to Selected Customers in batches via email or AIA+ between December 2026 and February 2027. At the time Gift 1 is issued, the New Policy must remain in force and the cooling-off period must have expired. Otherwise, the customer's Gift entitlement will be forfeited. Once issued, Gift 1 cannot be returned, exchanged or replaced.
- The redemption arrangements of Gift 2 and Gift 3 will be provided by email by February 2027. At the time Gift 2 and Gift 3 is provided, the New Policy must remain in force and the cooling-off period must have expired.

f) The designated third-party service provider of Sports Well Check-up is a Hong Kong-based institution and is available only in Hong Kong.

g) If a Gift cannot be provided for any reasons, AIA reserves the right to substitute it with a merchant voucher, AIA Points or another gift of equivalent value without prior notice. AIA's decision regarding the Gift and any substitution arrangement shall be final.

h) AIA is not the organiser of the AIA large-scale event, and shall have no obligation and liability in any issues that arise from the Gift 1 and/or the AIA large-scale event. Any disputes arising from the Gift and/or the AIA large-scale event shall be resolved between the participants and the organiser of the AIA large-scale event directly. The use of the tickets to the AIA large-scale event is subject to terms and conditions. For details of how to use the tickets, please refer to the relevant terms and conditions as set by the organiser. AIA and the organiser reserve the right to reschedule the AIA large-scale event.

i) The Gift entitlement is not transferrable, and not exchangeable for cash or any other treatments or goods.

j) Any email notification issued by AIA to a Selected Customer must be used within the specified validity period. It will become invalid after its expiry date and void once used. If any such notification or document is lost, damaged, deleted or used without authorisation, it will not be reissued.

k) AIA is not the service provider / manufacturer / supplier of the Gift and shall have no obligation and/or liability for any issues arising from the Gift and does not guarantee the quality of the Gift. Any disputes related to the Gift shall be resolved between the users and the service provider / manufacturer / supplier directly. The use of the Gift is subject to those terms and conditions. For details on how to use the Gift, please refer to the relevant terms and conditions provided by the service provider / manufacturer / supplier.

8. In the event of discrepancies in these terms and conditions between the English and Chinese versions, the English version shall prevail.

9. These terms and conditions are governed by and construed in accordance with the laws of Hong Kong. The Hong Kong Courts have exclusive jurisdiction if any dispute arises.

10. "AIA" refers to the Hong Kong Branch and/or Macau Branch of AIA International Limited (Incorporated in Bermuda with limited liability). "Hong Kong" and "Macau" refer to "Hong Kong Special Administrative Region" and "Macao Special Administrative Region" respectively.

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"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
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Memo

其他注意事項：

1. 財務策劃顧問須提醒客戶人壽保險保單屬長期的保險合約，其設計及宗旨為保障人的壽命，通常涉及較長年期。客戶應根據自身的保障需要和保費負擔能力投保適合的保險產品。
2. 財務策劃顧問不應以推廣優惠作客戶投保之誘因，及影響客戶作出知情的投保決定。財務策劃顧問向客戶推介產品前須進行財務需要分析，以評估客戶的需要及承擔能力。客戶須根據自己的需要及承擔能力以決定保費。
3. 香港及澳門財務策劃顧問只能於所屬營業牌照境內進行受規管活動。所有銷售活動及投保申請必須在香港及澳門境內進行。
4. 財務策劃顧問必須遵守"為抵港抵澳內地人士銷售保險業務的營運指引"及與抵港抵澳內地人士相關的工作指引。
5. 於接觸客戶前，請您必須檢查客戶是否已同意使用其個人資料用作直接促銷。如否，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動之電子訊息) 。
6. 財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品及/或地區屬於須要完成財務需要分析，財務策劃顧問必須於進行產品推介或銷售前與客戶完成相關之財務需要分析。
7. 財務策劃顧問必須清楚理解產品特色，並在客戶查詢時提供正確之產品資訊，及與產品相關連的風險及主要不受保事項等。

Other Points to Note:

1. Financial Planners shall remind customers that life insurance policies are long-term contracts of insurance, designed and intended to be in force over multiple years of a person's life. Customers should select insurance products based on their actual protection needs and affordability.
2. Financial Planners shall not use promotional offers as incentives to attract customers to apply for insurance plans and shall not distract customers from making informed decisions on whether or not to purchase the insurance product. Financial Planners must conduct financial needs analysis to assess the customers' needs and affordability before making any product recommendation. Customers should determine their premium commitment based on their needs and affordability.
3. This campaign can only be promoted within Hong Kong and Macau, according to the agent's relevant license. All solicitation activities and insurance applications must be conducted in Hong Kong and Macau.
4. Financial Planners must follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants / Policyowner from MCV Business" and other MCV related guidelines.
5. Before contacting any customer, Financial Planners must check whether the customer has provided consent to the use of their personal data for direct marketing. If not, do not conduct any direct marketing (including electronic messages related to promotional activities) until explicit consent has been obtained from the customers.
6. Financial Planners must make product recommendations based on the actual needs and affordability of the customers and must not make incentive-driven recommendations to customers. If the product in question and/or the territory (Hong Kong or Macau) requires the completion of a Financial Needs Analysis, Financial Planners must complete such analysis with the customers before making any product recommendation / solicitation.
7. Financial Planners must familiarize themselves with the product features, and explain clearly the key product features, risks and exclusions to customers upon receiving customers' enquiries.

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