**AIA Hong Kong**

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# Memo

**Attn.:** All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong Only)

**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:** 12 October 2026

**Total pages:** 7

**Subject: A261048 「財富源源」儲蓄保險計劃限時推廣優惠**
**Wealth Generation Savings Insurance Plan Limited-time Promotional Offers**

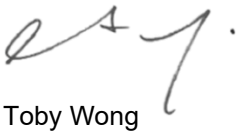
好消息！為支持各財務策劃顧問積極拓展高端客戶市場，於**2026年10月12日至2026年12月31日**期間，我們很高興為大家帶來「財富源源」儲蓄保險計劃延長限時推廣優惠。我們現將此優惠的詳情列於此通告，以方便大家參考。由於「財富源源」儲蓄保險計劃本身是一個有限額配售的產品，因此請留意由營業拓展部發出有關此產品的最新配售流程及細則。各財務策劃顧問仍須遵守有關細則，方能投保並享有本優惠。

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

Good News! To help our financial planners further develop the high-end market, from **12 October 2026 to 31 December 2026**, we are pleased to bring you the latest Wealth Generation Savings Insurance Plan Limited-time Promotional Offers. Offer details are summarised in this memo for your easy reference. Since Wealth Generation Savings Insurance Plan is a quota-based product, please observe and follow the latest quota handling process as disseminated by Agency Business Development Department. Financial Planners are required to adhere to the process details in order to make policy application and enjoy the promotion offer.

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

**註：**請大家注意: 電子保費現金券**不適用**於「財富源源」儲蓄保險計劃，並只適用於指定產品，詳情請參閱於 2025 年 6 月 19 日發出之通告 A250665。

**Remarks:** Kindly take note：ePremium Coupon is **not applicable** to Wealth Generation Savings Insurance Plan, and is only applicable to the designated products. For details, please refer to Memo A250665 dated 19 June 2025 for details.

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**「財富源源」儲蓄保險計劃限時推廣優惠**

由 2026 年 10 月 12 日至 2026 年 12 月 31 日

貴為我們的尊貴客戶，由 2026 年 10 月 12 日至 2026 年 12 月 31 日期間，我們將為「財富源源」儲蓄保險計劃帶來下列推廣優惠。

**降低最低保費要求 [7]**

- 最低保費要求由 1,000,000 美元降低至 500,000 美元。

**保費折扣 [8]**

| 基本計劃 保費金額 (美元) | 「財富源源」儲蓄保險計劃 保費折扣 |
|---|---|
| 1,000,000 或以上 | 3.0% |

**條款及細則：**

1. 本單張只載有一般資料，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。**所有此單張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，請參閱相關產品之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. 此推廣只適用於透過 AIA 財務策劃顧問、AIA 保險顧問 / 理財顧問遞交之投保申請。
3. 此推廣只適用於香港繕發之保單。
4. 此推廣期由 2026 年 10 月 12 日至 2026 年 12 月 31 日止，包括首尾兩天（「推廣期」）。
5. 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，並再次投保相同產品計劃之客戶。
6. 除特別註明外（如有），此推廣並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約（如適用）。
7. **降低最低保費要求**
   a. 此優惠只適用於「財富源源」儲蓄保險計劃保單，而該保單（「新保單」）須於推廣期內成功申請及遞交（根據申請日期）。
8. **保費折扣**
   a. 此優惠只適用於「財富源源」儲蓄保險計劃保單，而該保單（「新保單」）必須：
      i. 於推廣期內成功申請及遞交(根據申請日期)；及
      ii. 於 2027 年 3 月 31 日或之前繕發。
   b. 保費折扣之計算只包括新保單之標準保費（因核保而需附加之額外保費（如有）並不計算在內）。其他基本計劃之保費及保費徵費均不會被納入於計算此優惠之內。

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c. 每張合資格之新保單於推廣期內只可獲取保費折扣推廣優惠一次。如新保單符合多於一項保費折扣推廣優惠之要求，客戶可獲取金額較高的保費折扣推廣優惠。

d. 如新保單於首三個保單年度內完全退保，新保單將不會享有任何保費折扣，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折扣。

e. 如新保單於首三個保單年度內部分退保，新保單將不會享有全數保費折扣，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折扣。所取回之保費折扣金額將按因該部分退保而導致新保單的基本金額減少的百分比而計算。

9. 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。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。
10. 此文件僅供參考之用，並不構成任何 AIA 的專業建議、觀點、詮釋、立場或意見。AIA 明確表明概不保證所有就此文件資料相關的任何特定用途之形式及適用性。在任何情況下，AIA 不會就任何人士或團體，因任何性質的使用（包括但不限於任何直接、非直接、延伸或其他使用）該等資料而涉及合約、侵權或其他方式而招致或與之相關的虧損或損失承擔任何法律責任。
11. 宣傳單張只於香港派發。

最新推廣優惠詳情將上載公司網頁 aia.com.hk。

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## 宣傳單張

**「財富源源」儲蓄保險計劃限時推廣優惠**

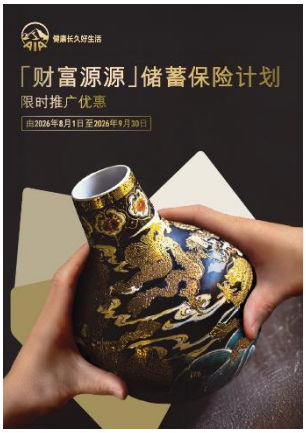
**宣傳單張版本**




繁體中文版本：連結




英文版本：連結




簡體中文版本：連結

最新推廣優惠詳情 (包括以上宣傳單張的連結) 將上載公司網頁 aia.com.hk。

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# Memo

**Wealth Generation Savings Insurance Plan Limited-time Promotional Offers**

From 12 October 2026 to 31 December 2026

As our valued customer, you can enjoy the following promotional offers ("Promotional Offers") upon successful application for the Wealth Generation Savings Insurance Plan policy from 12 October 2026 to 31 December 2026.

**Reduction of Minimum Premium Requirement[7]**

- The minimum premium requirement is reduced from US$1,000,000 to US$500,000.

**Premium Discount[8]**

| Basic Plan Premium Amount (USD) | Wealth Generation Savings Insurance Plan Premium Discount |
|---|---|
| 1,000,000 or above | 3.0% |

**Terms & Conditions:**

1. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product. **The product information in this leaflet 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. In case you want to read 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 premiums paid.**
2. The Promotional Offers are only applicable to the policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs).
3. The Promotional Offers are only applicable to the policies issued in Hong Kong.
4. The promotion period is from 12 October 2026 to 31 December 2026, both days inclusive ("Promotion Period").
5. The Promotional Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
6. Unless otherwise specified (if any), this Promotional Offers are not applicable to cases involving a change from other insurance products to the basic plans or rider(s) (if applicable) of the insurance product under this Promotional Offers.
7. **Reduction of Minimum Premium Requirement**
   - **a.** This offer is only applicable to the Wealth Generation Savings Insurance Plan policy ("New Policy"), and the New Policy must be successfully applied for and submitted within the Promotional Period (based on the application date).

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8. **<u>Premium Discount</u>**
    a. This offer is only applicable to the Wealth Generation Savings Insurance Plan policy ("New Policy"), and it must be:
        i. successfully applied and submitted (based on the application date) during the Promotional Period, and
        ii. issued on or before 31 March 2027.
    b. The calculation of the premium discount is only applicable to the standard premium (extra premium due to underwriting (if any) is excluded) of the New Policy. The premiums of all other basic plan(s) and levy will not be applied for calculating the premium discount amount.
    c. Each New Policy can only enjoy this promotional premium discount offer once during the Promotional Period. If the New Policy fulfils more than one promotional premium discount offer's requirement, the promotional offer with higher premium discount amount will be entitled.
    d. In the event of full surrender of the New Policy within the first 3 policy years, the New Policy is not entitled to premium discount and accordingly AIA shall have the right to claw back the entire premium discount by deducting such amount from the Surrender Benefit payable.
    e. In the event of partial surrender of the New Policy within the first 3 policy years, the New Policy is not entitled to the full amount of the premium discount and accordingly AIA shall have the right to claw back part of the premium discount by deducting such amount from the Surrender Benefit payable. The amount of the premium discount to be clawed back will be based on the percentage of reduction of the New Policy's Principal Amount caused by such partial surrender.
9. AIA reserves the right to change any terms and conditions of the Promotional Offers without advance notice. The Promotional 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.
10. The purpose of this document is for reference only and is not intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA does not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document.
11. The promotion leaflet is for distribution in Hong Kong only.

Details of the latest offer will be available on aia.com.hk.

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## Promotional Leaflet

### Wealth Generation Savings Insurance Plan Limited-time Promotional Offers

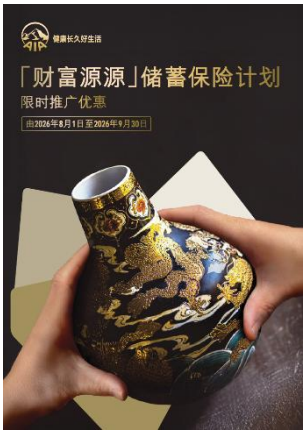
**Leaflet version**




Traditional Chinese：連結




English：連結




Simplified Chinese：連結

Details of the latest offer (including the links of the above leaflets) will be available on aia.com.hk.

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