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Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	**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:**	2 pages
Date:	30 October, 2026		

Subject: A261058

2026萬用壽險產品週年檢討
Universal Life Products Annual Review 2026

公司將最少每年檢視萬用壽險產品之派息率一次，以確保符合保單持有人的利益及反映公司對一眾因素的過往經驗和未來展望的考量。

經2026萬用壽險產品週年檢討後，有關重點如下：

- 新生意保單：保單建議書上之現時假設基礎下的派息率# (即：現時假設派息率)將會**維持不變**。
- 生效保單：萬用壽險產品之實際派息率及於保單預期價值一覽表內之現時假設派息率將會**維持不變**。

#現時假設派息率僅作說明之用，該派息率並非保證或按照過往表現為基礎所釐定。現時假設派息率與實際的派息率可能有所差別。

友邦財務策劃顧問可以在保單到達保單週年日後於營業員專頁-保單查詢系統為客戶下載保單預期價值一覽表。

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

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The Company will review the crediting interest rate of our universal life products at least once per year, in order to protect the interest of our policyholders and reflect the Company's considerations on both past experience and future outlook for a number of factors.

After the universal life products annual review 2026, the key points are as follows:

- For new business policies: **No change** to crediting interest rate under current assumed Basis[#] (i.e. current assumed crediting interest rate) on new business sales illustration.
- For inforce policies: **No change** to current actual crediting interest rate and assumed crediting interest rate in the Policy Future Value Illustration for universal life products.

[#]The current assumed crediting interest rates used are for illustrative purposes only. They are neither guaranteed nor based on past performance. The actual crediting interest rates may be different from the current assumed crediting interest rates.

AIA financial planners can download the Policy Future Value Illustration for customers through Policy Enquiry System on Agency Corner.

Should you have any queries, please enquire by using Chatbot in iEngage /PES.

Best regards,

Toby Wong
Head of Products

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