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: 30 October 2026

Total pages: 58

Subject: A261099 **AIA 同心友您推廣活動 (2026 年第四季) – 優惠更新**
AIA Rewards Together Promotion Campaign (Quarter 4 2026) – Offer Update

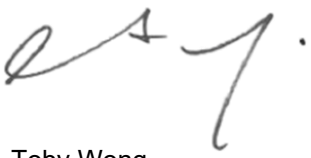
好消息！為配合各財務策劃顧問全力衝刺，我們很高興把指定儲蓄保險計劃 (5 年/10 年保費繳付期) 的保費回贈優惠及指定儲蓄保險計劃 (一次性繳付保費) 的保費折扣優惠推廣期延長至 **2026 年 11 月 30 日**。

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! To support our financial planners, we are pleased to extend the promotion period of the Specified Savings Insurance Plans (5-year / 10-year premium payment term) premium refund offer and the Specified Savings Insurance Plans (One-time premium payment) premium discount offer to **30 November 2026**.

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]

第一部份 – 保費回贈/折扣推廣及其他推廣

1) 推廣優惠一覽表

1.1 所有客戶

優惠更新

推廣優惠	1. 指定保障計劃保費回贈推廣	2. 指定儲蓄保險計劃保費回贈推廣	3. 指定儲蓄保險計劃保費折扣推廣	4.「活然人生」保險計劃保費回贈推廣	5. 指定定期壽險附加契約保費回贈推廣	6. 摯誠定期壽險附加契約簡易核保程序
推廣期	2026 年 10 月 12 日至 12 月 31 日	2026 年 10 月 12 日至 11 月 30 日		2026 年 10 月 12 日至 12 月 31 日		
適用客戶	所有客戶					
產品	指定保障計劃 (包括基本計劃，附加契約，AIA 健康系列及明珠系列，如適用) (附加契約必須附加於新基本計劃) •「簡護危疾保」 •「進添」保險計劃 - 癌症保障 •「多重智倍」危疾保險計劃# •「泰然安心」危疾保險計劃 2# •「多重安心」危疾保險計劃 2 # •「進泰安心」危疾保險計劃 2# •「自選人身意外保險 3」 •「銀意保」 •「意安心升級保障」 •「意安心」 •「童年意家保」 •「盛年意家保」 •「豐年意家保」 •「守康易定期壽險計劃」	指定儲蓄保險計劃 (5 年/10 年保費繳付期，如適用) • 盈御多元貨幣儲蓄保險計劃 3 • 環宇盈活儲蓄保險計劃 •財富盈活儲蓄保險計劃 •「簡愛•延續」儲蓄保險計劃 5	指定儲蓄保險計劃 (只限於一次性繳付保費) • 盈御多元貨幣儲蓄保險計劃 3 • 環宇盈活儲蓄保險計劃 • 財富盈活儲蓄保險計劃 • 「簡愛•延續」儲蓄保險計劃 5	指定保險計劃 (5 年/30 年保費繳付期) •「活然人生」保險計劃	指定定期壽險附加契約 (包括 AIA 健康系列，如適用) • 摯誠定期壽險附加契約 • 尊誠定期壽險附加契約	指定定期壽險附加契約 (包括 AIA 健康系列，如適用) • 摯誠定期壽險附加契約
優惠	可享 3 個月保費回贈	達指定首年保費要求可享高達 33%保費回贈	達指定一次性繳付保費要求可享高達 7%保費折扣	可享高達 40%保費回贈	達指定要求可於每一個保單週年享 15%保費回贈	達指定要求可享簡易核保程序
通告	A261043	A261043 / A261072 / A261099		A261043		

#只適用於香港

「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]

1.1 所有客戶 (續)

推廣優惠	7.「愛伴航」保險計劃2系列保費回贈推廣	8.「愛伴航」保險計劃2提升最高投保額推廣	9.「簡緻・愛伴航」保險計劃保費回贈推廣	10. 指定醫療保障計劃保費回贈推廣	11. 「啟護您」– 癌症藥物保障保費回贈推廣
推廣期	2026 年 10 月 12 日至 12 月 31 日	2026 年 5 月 16 日至 12 月 31 日	2026 年 10 月 12 日至 12 月 31 日		2026 年 10 月 27 日 至 12 月 31 日
適用客戶	所有客戶	合資格客戶	所有客戶		
產品	指定危疾保險產品 (包括 AIA 健康系列，如適用) • 「愛伴航」保險計劃 2 系列	指定危疾保險產品 (包括 AIA 健康系列，如適用) • 「愛伴航」保險計劃 2 系列 (「愛伴航 – 首護摯寶」保險計劃 2 除外)	指定危疾保險產品 (包括 AIA 健康系列，如適用) 「簡緻・愛伴航」保險計劃	指定保險計劃 (包括基本計劃，附加契約及 AIA 健康系列，如適用) (附加契約必須附加於新基本計劃) • AIA 自願醫保標準計劃# • AIA 自願醫保靈活計劃# • AIA 自願醫保尊耀計劃# • 「尊耀」醫療計劃^ /「尊耀明珠」醫療計劃 • AIA 自願醫保睿選計劃# • 「睿選」醫療計劃^ /「睿選明珠」醫療計劃	指定保險產品 (基本計劃) • 「啟護您」– 癌症藥物保障
優惠	可享高達 22 個月保費回贈	可享提升最高投保額	可享高達 10 個月保費回贈	可享高達 9 個月保費回贈	可享 1 個月保費回贈
通告	A261043	A260508	A261043		A261072

#只適用於香港　^只適用於澳門

「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.

1.1 所有客戶 (續)

推廣優惠	12. AIA延期年金計劃2保費回贈推廣#	13.「財富顯裕」儲蓄保險計劃專屬優惠	14.「財富恆裕」人壽保險計劃 3	15.「財富源源」儲蓄保險計劃限時推廣優惠#	16. 優悅年金保險計劃保費折扣推廣	17. 預繳保費保證優惠息率推廣優惠
推廣期	2026 年 10 月 12 日至 12 月 31 日		2026 年 8 月 31 日至 12 月 31 日	2026 年 10 月 12 日至 12 月 31 日	2026 年 9 月 29 日至 12 月 31 日	2026 年 10 月 12 日至 10 月 31 日
適用客戶	所有客戶					
產品	指定保險產品 (基本計劃) • AIA 延期年金計劃 2	指定保險產品 (基本計劃) • 「財富顯裕」儲蓄保險計劃	指定保險產品 (基本計劃) • 「財富恆裕」人壽保險計劃 3	指定保險產品 (基本計劃) • 「財富源源」儲蓄保險計劃#	指定保險產品 (基本計劃) • 優悅年金保險計劃	指定儲蓄保險計劃 (基本計劃及只限 5 年保費繳付期之美元保單) • 盈御多元貨幣儲蓄保險計劃 3 • 環宇盈活儲蓄保險計劃 • 財富盈活儲蓄保險計劃
優惠	達到首年年度化保費要求可享 20%保費回贈	降低最低整付保費要求	1. 升級保障優惠 2. 降低最低保額要求 3. 放寬醫療核保要求	達指定一次性繳付保費要求可享高達 3%保費折扣	達指定一次性繳付保費要求可享高達 12%保費折扣	預繳保費可享保證優惠年利率高達 4.3%
通告	A261043		A260824	A261048	A260967	A261036

#只適用於香港

「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.

1.2 特選現有客戶

<table>
<tr><th>推廣優惠</th><th>1. 2026 電子保費現金券</th><th>2. 2026 Recapture 推廣活動</th><th>3. 2026 “Always On”特選保險產品優易核保/簡易核保優惠 (第二浪)</th><th>4. 2026 Activation 推廣活動</th><th>5. 2026 年第 4 季優悅年金保險計劃特選客戶推廣活動</th></tr>
<tr><td>推廣期</td><td>2026年1月1日
至2026年12月31日</td><td>2026年10月1日
至2026年12月31日</td><td>2026年7月20日
至2026年12月31日</td><td>2026年10月1日
至2026年12月31日</td><td>2026年10月1日
至2026年12月31日</td></tr>
<tr><td>適用客戶</td><td>特選客戶</td><td>只限尊貴 VIP 特選客戶</td><td>特選客戶</td><td>組別1 - 特選單一保單客戶
組別2 - CRM特選客戶</td><td>特選客戶</td></tr>
<tr><td>產品及優惠</td><td>• 指定電子保費現金券活動中尚未使用的電子保費現金券，其有效期將自動延長至 2026 年 12 月 31 日。

<table><tr><th>電子保費現金券</th><th>可使用電子保費現金券的產品</th></tr><tr><td>200 港元 [1]</td><td>指定新保障計劃</td></tr><tr><td>500 港元 [2]</td><td>所有新基本計劃/新附加契約[+]</td></tr><tr><td>10, 000 港元 [3]</td><td>所有新基本計劃/新附加契約[+]</td></tr></table>
1. 相等於200澳門幣 / 25美元
2. 相等於500澳門幣 / 420人民幣 / 63美元 / 63 澳元 / 63加元 / 38 英鎊 / 44 歐元 / 75 新加坡元
3. 相等於10, 000澳門幣 / 8, 400人民幣 / 1, 250美元 / 1, 250 澳元 / 1, 250 加元 / 750 英鎊 / 875 歐元 / 1, 500 新加坡元
+ 新附加契約必須附加於同時投保的新保單上

注意：電子保費現金券不適用於以下計劃：投資連繫壽險 / 萬用壽險 /「大灣醫薈通」門診計劃 /「友愛護」癌症保障計劃 / AIA延期年金計劃2 /「財富源源」儲蓄保險計劃 / 優悅年金保險計劃，並只適用於指定產品，詳情請參閱相關條款及細則。

1. 特選客戶以保單持有人身份投保指定新計劃並達指定首年年度化保費金額，即可獲扣減電子保費現金券
2. 電子保費現金券只可用作支付新保單的首期保費

詳情及更新請參閱適時發出之相關通告</td><td>保費折扣高達7%
適用於以下指定一次性繳付保費計劃達
1萬美元或等值:
• 環宇盈活儲蓄保險計劃
• 盈御多元貨幣儲蓄保險計劃3
• 「簡愛• 延續」儲蓄保險計劃 5

適用於以下指定一次性繳付保費計劃達
100萬美元或等值:
• 財富盈活儲蓄保險計劃</td><td><u>指定保障計劃之新基本計劃 (包括 AIA 健康系列及明珠系列，如適用)</u>

• 癌症全方位保障 3 系列
•「全程守護健康保」
•「智護癌症保」
•「簡護危疾保」
•「AIA 唯一摯保 - 癌症及嚴重傳染病保障」
•「AIA 唯一摯保 - 全面保障」
• 摯誠定期壽險計劃
•「活然人生」保險計劃
•「泰然安心」危疾保險計劃 2
•「進泰安心」危疾保險計劃 2
•「守康易定期壽險計劃」
•「自在自選」危疾保險計劃
(只適用於優易核保優惠)
•「愛伴航」保險計劃 2
(只適用於優易核保優惠)
•「簡緻・愛伴航」保險計劃
(只適用於優易核保優惠)

<u>優惠:</u>
• 優易核保程序
(只需確認 1 項健康聲明)
• 簡易核保程序
(按產品要求回答至少 3 題健康狀況問題)

詳情及更新請參閱適時發出之相關通告</td><td>1. <u>特選客戶組別1 - 特選單一保單客戶</u>

2. <u>特選客戶組別2 - CRM特選客戶</u>
以下CRM客戶名單均為特選客戶:
• 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)*
• 曾參與活動之特選客戶*
*資料截至2026年9月 30日

[優惠提升] 保費折扣高達7%
適用於以下指定一次性繳付保費計劃達
1萬美元或等值:
• 環宇盈活儲蓄保險計劃
• 盈御多元貨幣儲蓄保險計劃3
• 「簡愛• 延續」儲蓄保險計劃 5

適用於以下指定一次性繳付保費計劃達
100萬美元或等值:
• 財富盈活儲蓄保險計劃</td><td><u>首1,000名</u>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<u>選擇及獲贈</u>以下其中一份禮品：

• AIA經典大型活動雙人門票 (共包含100個代幣) (約值1,120港元)
• 身體檢查 (約值1,900港元)
• Mandarin Oriental文華東方禮品卡 (約值800港元)

註：
如未有收到客戶提交禮品選擇，<u>將自動獲發身體檢查</u>。</td></tr>
<tr><td>通告</td><td>A261008</td><td>A261025</td><td>A260715</td><td>A261024</td><td>A261019</td></tr>
</table>

「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.

1.2 特選現有客戶 (Con't.)

推廣優惠	6. 2026 第 4 季「活然人生」保險計劃特選現有客戶限時優惠	7. 2026 第 4 季【見面「友」禮】	8. 2026 第 4 季《友禮齊享》電子保費現金券推薦活動	9. 2026 第 4 季 投保新保單送電子保費現金券	10. 2026 年第 4 季 Serve-to-Sales 活動送電子保費現金券	11. Birthday 生日優惠
推廣期	2026 年 10 月 1 日 至2026年12月31日	2026年10月1日 至2026年12月31日	2026年10月1日 至2026年12月31日	2026年10月1日 至2026年11月30日	2026年10月1日 至2026年12月31日	2026年7月1日 至2026年12月31日
適用客戶	**特選客戶**	**特選客戶**	**特選客戶**	**現有及非現有客戶**	**現有客戶**	**所有客戶** (生日月前 2 後 3)
產品及優惠	特選客戶於推廣期內按需要投保「活然人生」保險計劃*及選用年繳保費繳付模式，即可享首年年度化保費的 5%保費折扣。 *新保單須於 2027 年 2 月 28 日或之前繕發。	特選客戶包括： • [Recapture] 2026年10-12月重點客戶名單 • [Recapture] 2025年重點客戶名單 • 2026年高端客戶名單 (10-12月) • [優易/簡易核保] 2026年重點客戶名單 (10-12月) • 2026年高購買潛力客戶名單 (10-12月) • [Activation] 2026 年高購買潛力單一保單客戶 (10-12月) • 2026年全新客戶* • 保單分配 (近期獲重新分配的客戶)* • 保單分配 (高潛力並獲重新分配的客戶) * • 與高淨值相似之特選客戶* • 曾參與活動之特選客戶* 以上特選客戶與財務策劃顧問見面，並透過 iChange 更新/確認其電郵地址/電話號碼 **<u>首 3,000 名</u>**客戶可獲贈 ECM 獨家禮遇：**AIA 經典大型活動入場連飲品套票** 註： *資料截至 2026 年 9 月 30 日。	1. AIA現有客戶，及並未曾或將不會獲得 2026第一季、第二季或第三季《友禮齊享》電子保費現金券推薦活動獎賞的客戶可作為推薦人(推薦人)。 2. 推薦人須於推廣期內透過AIA+ 手機應用程式成功**將其電子保費現金券轉讓予新客戶**(「受薦人」)，而該新客戶必須成功使用由推薦人轉讓的電子保費現金券**購買合資格新保單**；及該新保單於2027年1月31日或之前繕發，即被視為合資格推薦。 3. 合資格**推薦人**可獲**20,000 AIA友Point**(約值HK$80)。	特選客戶以保單持有人身份成功申請及遞交，並於 2026 年 12 月 5 日或之前繕發「個人人壽」/「個人意外」保單之新基本計劃或新基本計劃及其新附加契約（投資連繫壽險 / 萬用壽險 / AIA 延期年金計劃 2 /「財富源源」儲蓄保險計劃除外），並且新保單首年年度化保費達指定金額(首年年度化保費以保費折扣後計算)(「合資格新保單」)，可獲得以下獎賞: **新保單首年年度化保費** / **電子保費現金券獎賞** 335 美元至少於 $50,000 美元 / 200 港元 50,000 美元或以上 / 900 港元	現有客戶於活動期內完成以下Serve-to-Sales (StS) 活動，可憑每項StS活動享相關獎賞外，更可憑每項StS活動獲500 港元/澳門幣(63美元)電子保費現金券1張，最多可獲4張，總值2,000港元/澳門幣。 Serve-to-Sales (StS) 活動包括 1. 指定財務分析 2. 指定iChange資料更新 3. 指定iSay 文章 4. AIA+手機應用程式 5. 【見面「友」禮】活動 相關活動詳情請參閱通告。	意安心 及 意安心升級保障 <u>優惠:</u> 豁免第 12 個保單年度的全年保費
通告	A261020	A261021	A261009	A261022	A261017	A260730

「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.

1.3 與投資有關的人壽保險計劃推廣優惠

推廣優惠	1. AIA「兩全保」保障型投資相連壽險計劃（整付保費）長期客戶獎賞	2.「卓達智悅2」開戶特別獎賞推廣	3.「卓達智悅」開戶特別賞金推廣	4. 「您想」基本保費費用回贈計劃	5.「卓智投資計劃2」特別賞金
推廣期	2026 年 10 月 12 日至 12 月 31 日				
適用客戶	所有客戶				
產品	AIA「兩全保」保障型投資相連壽險計劃（整付保費）	「卓達智悅 2」	「卓達智悅」	「您想」	「卓智投資計劃 2」
優惠適用地區	適用於香港及澳門	只適用於香港	只適用於澳門	只適用於澳門	只適用於澳門
優惠	可享高達 7.5%平均基本戶口價值的長期客戶獎賞	達指定一次性保費要求可享高達 6%整付保費作為開戶獎賞	達指定一次性保費要求可享高達 7.0% 開戶賞金	可享高達 250%年度化基本保費費用回贈	客戶達指定年度化保費要求可享高達 17%特別賞金
通告	A261043				

「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 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) 宣傳單張

AIA 同心友您推廣活動 – 優惠更新



繁體中文版本：連結
英文版本：連結
簡體中文版本：連結

註：產品名稱已劃一羅列於各不同語言版本的宣傳單張。

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。

「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

3) 推廣活動優惠詳情

3.1) 指定儲蓄保險計劃保費回贈推廣

3.1.1) 財富盈活儲蓄保險計劃 (5 年保費繳付期)

降低最低保費要求

推廣期: 2026年10月26日至2026年12月31日 (包括首尾兩天)

由100,000美元 降至 **50,000**美元

保費回贈推廣

推廣期: 2026年10月12日至2026年11月30日 (包括首尾兩天，除特別註明外)

基本計劃年度化保費 (美元)	保費回贈 財富盈活儲蓄保險計劃 (5 年保費繳付期)		
	基本優惠	額外優惠▲	總優惠 (基本優惠 + 額外優惠) 最高可達
50,000 起 – 少於 100,000^	21.0%	+ 3.0%	24.0%
100,000 起 – 少於 200,000	24.0%	+ 3.0%	27.0%
200,000 起 – 少於 1,000,000	26.0%	+ 3.0%	29.0%
1,000,000 或以上	28.0%	+ 3.0%	31.0%

^年度化保費50,000美元起 – 少於100,000美元之優惠推廣期為2026年10月26日至2026年11月30日(包括首尾兩天) 。

▲額外優惠

1. 額外優惠只適用於
   - **a)** 客戶以**同一保單持有人**身份於推廣期內成功投保財富盈活儲蓄保險計劃 (5 年保費繳付期) 及
     - **i.** **指定危疾保險計劃**，而該指定危疾保險計劃保單的**原有投保額達 50,000 美元**或以上，或
     - **ii.** **「活然人生」保險 計劃 (5 年/30 年保費繳付期)**，而該「活然人生」保險計劃 (5 年/30 年保費繳付期)**保單的基本計劃年度化保費達 3,000 美元**或以上，或
     - **iii.** **優悅年金保險計劃**

     而該財富盈活儲蓄保險計劃 (5 年保費繳付期) 及指定危疾保險計劃或「活然人生」保險 計劃 (5 年/30 年保費繳付期) 或優悅年金保險計劃均於 2027 年 2 月 28 日或之前 繕發。

     或是

   - **b)** 客戶以**同一保單持有人**身份持有於 2026 年 7 月 1 日至 2026 年 10 月 11 日(包括首尾兩天) 申請，並於 2026 年 12 月 11 日或之前繕發之有效的：

「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

i. **指定危疾保險計劃**，而該指定危疾保險計劃保單的原有投保額達 50,000 美元或以上、或
ii. **「活然人生」保險計劃 (5 年/30 年保費繳付期)**，或而該「活然人生」保險計劃 (5 年/30 年保費繳付期)保單的基本計劃年度化保費達 3,000 美元或以上、或
iii. **優悅年金保險計劃**

及於推廣期內成功投保財富盈活儲蓄保險計劃 (5 年保費繳付期)，而該財富盈活儲蓄保險計劃 (5 年保費繳付期) 成功於 2027 年 2 月 28 日或之前繕發。

如符合上述 1a) 或 1b) 要求，其財富盈活儲蓄保險計劃 (5 年保費繳付期) 保單將可獲得**額外 3%**保費回贈。

2. **指定危疾保險計劃**包括「愛伴航」保險計劃 2 系列 及「簡緻・愛伴航」保險計劃。「愛伴航」保險計劃 2 系列 及「簡緻・愛伴航」保險計劃只可以基本計劃形式投保。

3. 如客戶合乎獲得額外優惠的資格，但其指定危疾保險計劃保單或「活然人生」保險計劃 (5 年/30 年保費繳付期) 保單或優悅年金保險計劃保單於其財富盈活儲蓄保險計劃 (5 年保費繳付期) 保單的首個保單週年日或之前經已退保或部分退保，額外優惠資格將被取消。

註：
1. 此優惠同時適用於財富盈活儲蓄保險計劃 (5年保費繳付期)其他貨幣 (包括港元、澳門幣) 之保單。
2. 用於推廣優惠計算之匯率為 1美元 = 7.5港元 / 7.5澳門幣。
3. 澳門幣只適用於澳門繕發之保單。
4. 有關美元對其他貨幣之換算，請參閱以下之列表。

基本計劃年度化保費	
美元	港元 / 澳門幣
50,000 起 – 少於 100,000	375,000 起 – 少於 750,000
100,000 起 – 少於 200,000	750,000 起 – 少於 1,500,000
200,000 起 – 少於 1,000,000	1,500,000 起 – 少於 7,500,000
1,000,000 或以上	7,500,000 或以上

注意：
未來心願安排及保單暫管人安排只適用於符合最低保費要求的保單(保單的應付保費總和至少必須為 500,000 美元(或同等價值))。

「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

3.1.2) 盈御多元貨幣儲蓄保險計劃 3 (5 年 / 10 年保費繳付期)

推廣期: 2026 年 10 月 12 日至 2026 年 11 月 30 日 (包括首尾兩天)

基本計劃年度化保費 (美元)	保費回贈盈御多元貨幣儲蓄保險計劃 3(5 年 / 10 年保費繳付期)		
	基本優惠	額外優惠[+]	總優惠 (基本優惠 + 額外優惠) 最高可達
少於 10,000	5.0%	+ 3.0%	8.0%
10,000 起 – 少於 30,000	15.0%	+ 3.0%	18.0%
30,000 起 – 少於 50,000	20.0%	+ 3.0%	23.0%
50,000 起 – 少於 100,000	23.0%	+ 3.0%	26.0%
100,000 起 – 少於 200,000	26.0%	+ 3.0%	29.0%
200,000 起 – 少於 1,000,000	28.0%	+ 3.0%	31.0%
1,000,000 或以上	30.0%	+ 3.0%	33.0%

[+]額外優惠

1. 額外優惠只適用於
   - **a)** 客戶以**同一保單持有人**身份於推廣期內成功投保盈御多元貨幣儲蓄保險計劃 3(5 年/10 年保費繳付期) 及
     - **i. 指定危疾保險計劃**，而該指定危疾保險計劃保單的**原有投保額達 50,000 美元**或以上，或
     - **ii. 優悅年金保險計劃**

     而該盈御多元貨幣儲蓄保險計劃 3(5 年/10 年保費繳付期) 及指定危疾保險計劃或優悅年金保險計劃均於 2027 年 2 月 28 日或之前 繕發。

   或是

   - b) 客戶以**同一保單持有人**身份持有於 2026 年 7 月 1 日至 2026 年 10 月 11 日(包括首尾兩天) 申請，並於 2026 年 12 月 11 日或之前繕發之有效的：
     - i. **指定危疾保險計劃**，而該指定危疾保險計劃保單的原有投保額達 50,000 美元或以上、或
     - **ii. 優悅年金保險計劃**

     及於推廣期內成功投保盈御多元貨幣儲蓄保險計劃 3(5 年 / 10 年保費繳付期) ，而該盈御多元貨幣儲蓄保險計劃 3(5 年 / 10 年保費繳付期) 成功於 2027 年 2 月 28 日或之前繕發。

   如符合上述 1a) 或 1b) 要求，其盈御多元貨幣儲蓄保險計劃 3(5 年 / 10 年保費繳付期) 保單將可獲得 **額外 3%**保費 回贈。

「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. **指定危疾保險計劃**包括「愛伴航」保險計劃 2 系列 及「簡緻・愛伴航」保險計劃。「愛伴航」保險計劃 2 系列 及「簡緻・愛伴航」保險計劃只可以基本計劃形式投保。

3. 如客戶合乎獲得額外優惠的資格，但其指定危疾保險計劃保單或優悅年金保險計劃保單於其盈御多元貨幣儲蓄保險計劃 3(5 年 / 10 年保費繳付期) 保單的首個保單週 年日或之前經已退保或部分退保，額外優惠資格將被取消。

註：

1. 此優惠同時適用於盈御多元貨幣儲蓄保險計劃 3(5年 / 10年保費繳付期) 其他貨幣 (包括澳元、加元、港元、澳門幣、人民幣、英鎊、歐元及新加坡元) 之保單。
2. 用於推廣優惠計算之匯率為 1美元 = 1澳元 / 1加元 / 7.5港元 / 7.5澳門幣 / 6人民幣 / 0.6英鎊 / 0.7歐元 / 1.2新加坡元。
3. 澳門幣只適用於澳門繕發之保單。
4. 有關美元對其他貨幣之換算，請參閱以下之列表。

基本計劃年度化保費					
美元 / 加元 / 澳元	港元 / 澳門幣	人民幣	英鎊	歐元	新加坡元
少於 10,000	少於 75,000	少於 60,000	少於 6,000	少於 7,000	少於 12,000
10,000 起 – 少於 30,000	75,000 起 – 少於 225,000	60,000 起 – 少於 180,000	6,000 起 – 少於 18,000	7,000 起 – 少於 21,000	12,000 起 – 少於 36,000
30,000 起 – 少於 50,000	225,000 起 – 少於 375,000	180,000 起 – 少於 300,000	18,000 起 – 少於 30,000	21,000 起 – 少於 35,000	36,000 起 – 少於 60,000
50,000 起 – 少於 100,000	375,000 起 – 少於 750,000	300,000 起 – 少於 600,000	30,000 起 – 少於 60,000	35,000 起 – 少於 70,000	60,000 起 – 少於 120,000
100,000 起 – 少於 200,000	750,000 起 – 少於 1,500,000	600,000 起 – 少於 1,200,000	60,000 起 – 少於 120,000	70,000 起 – 少於 140,000	120,000 起 – 少於 240,000
200,000 起 – 少於 1,000,000	1,500,000 起 – 少於 7,500,000	1,200,000 起 – 少於 6,000,000	120,000 起 – 少於 600,000	140,000 起 – 少於 700,000	240,000 起 – 少於 1,200,000
1,000,000 或以上	7,500,000 或以上	6,000,000 或以上	600,000 或以上	700,000 或以上	1,200,000 或以上

「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

3.1.3) 環宇盈活儲蓄保險計劃 (5 年保費繳付期)

推廣期: 2026 年 10 月 12 日至 2026 年 11 月 30 日 (包括首尾兩天)

基本計劃年度化保費 (美元)	保費回贈 環宇盈活儲蓄保險計劃 (5 年保費繳付期)		
	基本優惠	額外優惠▲	總優惠 (基本優惠 + 額外優惠) 最高可達
少於 10,000	5.0%	+ 3.0%	8.0%
10,000 起 – 少於 30,000	15.0%	+ 3.0%	18.0%
30,000 起 – 少於 50,000	20.0%	+ 3.0%	23.0%
50,000 起 – 少於 100,000	23.0%	+ 3.0%	26.0%
100,000 起 – 少於 200,000	26.0%	+ 3.0%	29.0%
200,000 起 – 少於 1,000,000	28.0%	+ 3.0%	31.0%
1,000,000 或以上	30.0%	+ 3.0%	33.0%

▲額外優惠

1. 額外優惠只適用於

1) 客戶以**同一保單持有人**身份於推廣期內成功投保環宇盈活儲蓄保險計劃 (5 年保費繳付期) 及

- **i. 指定危疾保險計劃**，而該指定危疾保險計劃保單的**原有投保額達 50,000 美元**或以上，或
- **ii. 「活然人生」保險 計劃 (5 年/30 年保費繳付期)**，而該「活然人生」保險計劃 (5 年/30 年保費繳付期)**保單的基本計劃年度化保費達 3,000 美元**或以上，或
- **iii. 優悅年金保險計劃**

而該環宇盈活儲蓄保險計劃 (5 年保費繳付期) 及指定危疾保險計劃或「活然人生」保險 計劃 (5 年/30 年保費繳付期) 或優悅年金保險計劃均於 2027 年 2 月 28 日或之前 繕發。

或是

2) 客戶以**同一保單持有人**身份持有於 2026 年 7 月 1 日至 2026 年 10 月 11 日(包括首尾兩天) 申請，並於 2026 年 12 月 11 日或之前繕發之有效的：

- i. **指定危疾保險計劃**，而該指定危疾保險計劃保單的原有投保額達 50,000 美元或以上、或
- ii. **「活然人生」保險計劃 (5 年/30 年保費繳付期)**，或而該「活然人生」保險計劃 (5 年/30 年保費繳付期)保單的基本計劃年度化保費達 3,000 美元或以上、或
- **iii. 優悅年金保險計劃**

及於推廣期內成功投保環宇盈活儲蓄保險計劃 (5 年保費繳付期)，而該環宇盈活儲蓄保險計劃 (5 年保費繳付期) 成功於 2027 年 2 月 28 日或之前繕發。

「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

如符合上述 1a) 或 1b) 要求，其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單將可獲得**額外 3%**保費回贈。

2. **指定危疾保險計劃**包括「愛伴航」保險計劃 2 系列 及「簡緻・愛伴航」保險計劃。「愛伴航」保險計劃 2 系列 及「簡緻・愛伴航」保險計劃只可以基本計劃形式投保。

3. 如客戶合乎獲得額外優惠的資格，但其指定危疾保險計劃保單或「活然人生」保險計劃 (5 年/30 年保費繳付期) 保單或優悅年金保險計劃保單於其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單的首個保單週年日或之前經已退保或部分退保，額外優惠資格將被取消。

註：

1. 此優惠同時適用於環宇盈活儲蓄保險計劃 (5年保費繳付期)其他貨幣 (包括港元、澳門幣) 之保單。
2. 用於推廣優惠計算之匯率為 1美元 = 7.5港元 / 7.5澳門幣。
3. 澳門幣只適用於澳門繕發之保單。
4. 有關美元對其他貨幣之換算，請參閱以下之列表。

基本計劃年度化保費	
美元	港元 / 澳門幣
少於 10,000	少於 75,000
10,000 起 – 少於 30,000	75,000 起 – 少於 225,000
30,000 起 – 少於 50,000	225,000 起 – 少於 375,000
50,000 起 – 少於 100,000	375,000 起 – 少於 750,000
100,000 起 – 少於 200,000	750,000 起 – 少於 1,500,000
200,000 起 – 少於 1,000,000	1,500,000 起 – 少於 7,500,000
1,000,000 或以上	7,500,000 或以上

「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

3.1.4)「簡愛・延續」儲蓄保險計劃 5 (5年/10年保費繳付期)

推廣期: 2026年10月12日至2026年11月30日 (包括首尾兩天)

基本計劃年度化保費		首年保費回贈
美元	港元 / 澳門幣	「簡愛•延續」儲蓄保險計劃 5(5 年/ 10 年保費繳付期)
少於 10,000	少於 75,000	5.0%
10,000 起 – 少於 30,000	75,000 起 – 少於 225,000	6.0%
30,000 起 – 少於 50,000	225,000 起 – 少於 375,000	7.0%
50,000 起 – 少於 100,000	375,000 起 – 少於 750,000	8.0%
100,000 或以上	750,000 或以上	10.0%

註：用於此推廣優惠計算之匯率為 1美元 = 7.5港元 / 7.5澳門幣。澳門幣只適用於澳門繕發之保單。

「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

3.2) 指定儲蓄保險計劃保費折扣推廣（只限於一次性繳付保費）

3.2.1) 財富盈活儲蓄保險計劃(一次性繳付保費)

降低最低保費要求

推廣期: 2026年10月26日至2026年12月31日 (包括首尾兩天)

由1,000,000美元 降至 **500,000**美元

保費折扣推廣

推廣期: 2026年10月12日至2026年11月30日 (包括首尾兩天，除特別註明外)

基本計劃（一次性繳付保費）保費金額		財富盈活儲蓄保險計劃
美元	港元 / 澳門幣	保費折扣
500,000 起 – 少於 600,000^	3,750,000 起 – 少於 4,500,000^	3.0%
600,000 起 – 少於 1,000,000^	4,500,000 起 – 少於 7,500,000^	4.0%
1,000,000 起 – 少於 2,000,000	7,500,000 起 – 少於 15,000,000	5.0%
2,000,000 起 – 少於 3,500,000	15,000,000 起 – 少於 26,250,000	6.0%
3,500,000 或以上	26,250,000 或以上	7.0%

^一次性繳付保費500,000美元起 – 少於1,000,000美元或3,750,000港元/澳門幣起 – 少於7,500,000港元/澳門幣之優惠推廣期為 2026年10月26日至2026年11月30日 (包括首尾兩天) 。

註：用於推廣優惠計算之匯率為 1美元 = 7.5港元 / 7.5澳門幣。澳門幣只適用於澳門繕發之保單。

注意：
未來心願安排及保單暫管人安排只適用於符合最低保費要求的保單(保單的應付保費總和至少必須為 500,000 美元(或同等價值))。

「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

3.2.2) 盈御多元貨幣儲蓄保險計劃 3(一次性繳付保費)

推廣期: 2026年10月12日至2026年11月30日 (包括首尾兩天)

基本計劃(一次性繳付保費)保費金額						盈御多元貨幣儲蓄保險計劃 3 保費折扣
美元 / 加元 / 澳元	港元 / 澳門幣	人民幣	英鎊	歐元	新加坡元	
100,000 起 – 少於 300,000	750,000 起 – 少於 2,250,000	600,000 起 – 少於 1,800,000	60,000 起 – 少於 180,000	70,000 起 – 少於 210,000	120,000 起 – 少於 360,000	2.0%
300,000 起 – 少於 600,000	2,250,000 起 – 少於 4,500,000	1,800,000 起 – 少於 3,600,000	180,000 起 – 少於 360,000	210,000 起 – 少於 420,000	360,000 起 – 少於 720,000	3.0%
600,000 起 – 少於 1,000,000	4,500,000 起 – 少於 7,500,000	3,600,000 起 – 少於 6,000,000	360,000 起 – 少於 600,000	420,000 起 – 少於 700,000	720,000 起 – 少於 1,200,000	4.0%
1,000,000 起 – 少於 2,000,000	7,500,000 起 – 少於 15,000,000	6,000,000 起 – 少於 12,000,000	600,000 起 – 少於 1,200,000	700,000 起 – 少於 1,400,000	1,200,000 起 – 少於 2,400,000	5.0%
2,000,000 起 – 少於 3,500,000	15,000,000 起 – 少於 26,250,000	12,000,000 起 – 少於 21,000,000	1,200,000 起 – 少於 2,100,000	1,400,000 起 – 少於 2,450,000	2,400,000 起 – 少於 4,200,000	6.0%
3,500,000 或以上	26,250,000 或以上	21,000,000 或以上	2,100,000 或以上	2,450,000 或以上	4,200,000 或以上	7.0%

註:用於推廣優惠計算之匯率為 1美元 = 1澳元 / 1加元 / 7.5港元 / 7.5澳門幣 / 6人民幣 / 0.6英鎊 / 0.7歐元 / 1.2新加坡元。澳門幣只適用於澳門繕發之保單。

3.2.3) 環宇盈活儲蓄保險計劃(一次性繳付保費)

推廣期: 2026年10月12日至2026年11月30日 (包括首尾兩天)

基本計劃(一次性繳付保費)保費金額		環宇盈活儲蓄保險計劃 保費折扣
美元	港元 / 澳門幣	
100,000 起 – 少於 300,000	750,000 起 – 少於 2,250,000	2.0%
300,000 起 – 少於 600,000	2,250,000 起 – 少於 4,500,000	3.0%
600,000 起 – 少於 1,000,000	4,500,000 起 – 少於 7,500,000	4.0%
1,000,000 起 – 少於 2,000,000	7,500,000 起 –少於 15,000,000	5.0%
2,000,000 起 – 少於 3,500,000	15,000,000 起 – 少於 26,250,000	6.0%
3,500,000 或以上	26,250,000 或以上	7.0%

註:用於推廣優惠計算之匯率為 1美元 = 7.5港元 / 7.5澳門幣。澳門幣只適用於澳門繕發之保單。

「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

3.2.4)「簡愛•延續」儲蓄保險計劃 5(一次性繳付保費)

推廣期: 2026年10月12日至2026年11月30日 (包括首尾兩天)

基本計劃（一次性繳付保費）保費金額		「簡愛・延續」儲蓄保險計劃 5 保費折扣
美元	港元 / 澳門幣	
100,000 起 – 少於 300,000	750,000 起 – 少於 2,250,000	1.0%
300,000 起 – 少於 600,000	2,250,000 起 – 少於 4,500,000	2.0%
600,000 起 – 少於 1,000,000	4,500,000 起 – 少於 7,500,000	3.0%
1,000,000 或以上	7,500,000 或以上	4.0%

註：用於推廣優惠計算之匯率為 1美元 = 7.5港元 / 7.5澳門幣。澳門幣只適用於澳門繕發之保單。

有關各推廣優惠之注意事項以及條款及細則，請參閱附錄 1 或有關宣傳單張。

「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

5) 附錄

5.1) 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. 首年佣金(FYC)不會因保費回贈或折扣而受影響。
2. 保費回贈優惠確認信將於保單繕發限期後 4 個月內郵寄予客戶。客戶信副本亦會存放於 eAgency Corner (eAC) 及/或 Policy Enquiry System (PES) 以供參考。
3. 保費通知書 (只適用於保費回贈推廣之合資格新保單)：
   i. 年繳/半年繳/季繳之新保單：保費通知書將列出淨應繳保費，意思指下期應繳總保費扣除相關保費回贈金額後之金額。
   ii. 月繳之新保單：自動轉賬金額將會收取淨應繳保費。
4. 指定儲蓄保險計劃保費折扣推廣(只限於一次性繳付保費計劃)之合資格新保單，有關保費折扣之金額將載於保單資料頁。
5. 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。
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。財務策劃顧問需持有卷五牌照方可進行投資相連壽險保單之銷售活動。於介紹任何投資相連壽險產品之前，財務策劃顧問必須跟客戶進行財務需要分析（FNA）及風險承擔能力問卷（RPQ），以確認客戶的投資需要、保費負擔能力及風險承擔能力。而在整個銷售過程中，財務策劃顧問不可向客戶提供任何投資建議，亦不可直接或間接向客戶提供任何禮物誘使客戶購買投資相連壽險保單。投資相連壽險保單只適合有人壽保障需要及投資需要的客戶購買。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 。
7. 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。

「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

推廣優惠之條款及細則

適用於以上各項優惠

1. 此推廣優惠只適用於透過 AIA 財務策劃顧問、AIA 夥伴銷售渠道之保險經紀或獨立理財顧問遞交或經 AIA iShop 友保易(如適用)於網上提交之投保申請。相關產品的推廣優惠於個別銷售渠道購買可能有所不同。請參閱有關銷售渠道的相關宣傳單張。
2. 此推廣只適用於香港或澳門繕發之保單。
3. 保費回贈之計算包括新保單之標準保費及因核保而需附加之額外保費(如有)在內。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)。其他基本計劃及 / 或附加契約之保費及保費徵費均不會被納入於計算此優惠之內。
4. 每張合資格之新保單於推廣期內只可獲取保費回贈或折扣推廣優惠(如適用)一次。如新保單符合多於一項保費回贈或折扣推廣優惠之要求，客戶可獲取金額較高的保費回贈或折扣推廣優惠。
5. 如新保單之保單日期早於申請日期，首次保費回贈可能會安排後於首個保單週年日後的下一期保費到期日。
6. 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。
7. 除另有訂明或安排外(如有)，此優惠不適用於計劃轉換(包括基本計劃或附加契約，如適用)，不論由其他保險產品轉換至推廣保險產品及/或由推廣保險產品轉換至其他保險產品。
8. 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。
9. 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。有關「AIA Vitality 健康程式」的內容、條款及細則，請瀏覽 aia.com.hk/aiavitality。
10. AIA 自願醫保標準計劃（屬自願醫保計劃下的「標準計劃」）為受保人提供多項標準化的基本保障，而 AIA 自願醫保靈活計劃、AIA 自願醫保尊耀計劃及 AIA 自願醫保睿選計劃（屬自願醫保計劃下的「靈活計劃」）則為受保人在整體上保持「標準計劃」下所有保障之前提下，提供較高的保障。
11. 只有自願醫保計劃下的認可產品及合資格延期年金計劃(如適用)的已繳保費可申請稅務扣減，而保費回贈及保費折扣(如有，包括電子保費現金券)不能享有稅務扣減優惠。有關稅務扣減詳情，請參閱 www.vhis.gov.hk、www.ia.org.hk 及 www.ird.gov.hk，並向您的稅務及會計顧問徵詢稅務意見。
12. 由 2018 年 1 月 1 日起，所有保單持有人均需向保險業監管局為其新繕發及現行香港保單繳付的每筆保費繳交徵費。而保費回贈並不會導致任何保費徵費退款。有關保費徵費詳情，請瀏覽我們的網站 www.aia.com.hk/useful-information-ia-tc 或保險業監管局網站 www.ia.org.hk。
13. 如相關保單成功繕發及/或相關附加契約成功生效（按情況適用）並符合有關約定的保費回贈推廣條款及細則，則本保費回贈推廣亦會構成保單合約之一部份。

「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

適用於個別產品之優惠

14. 指定儲蓄保險計劃保費回贈推廣

a. 推廣優惠由 2026 年 10 月 12 日 至 2026 年 11 月 30 日止，包括首尾兩天，除特別註明外（「推廣期」）。
b. 指定儲蓄保險計劃指財富盈活儲蓄保險計劃 (5 年保費繳付期)，盈御多元貨幣儲蓄保險計劃 3 (5 年 / 10 年保費繳付期)、環宇盈活儲蓄保險計劃 (5 年保費繳付期) 及「簡愛・延續」儲蓄保險計劃 5 (5 年 / 10 年保費繳付期) (統稱「新保單」)。
c. 此優惠只適用於上列指定儲蓄保險計劃之基本計劃，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 2 月 28 日或之前繕發。
d. 保費回贈金額(基本優惠及額外優惠，如適用)只適用於基本計劃之首年保費，並將於首個保單週年日後的下一期保費到期日時用作抵銷保費。保費回贈金額只可作抵銷相關新保單的未來保費之用，該保費回贈金額將不可提取。此外，新保單須於繕發日至保費回贈時持續生效，方可享有此優惠。否則，優惠資格將被取消。
e. 新保單保費回贈之計算方法：

i. 財富盈活儲蓄保險計劃 (5 年保費繳付期) 基本優惠

保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)					
貨幣	年度化保費	繳款方式			
		月繳	季繳	半年繳	年繳
美元	50,000 起 – 少於 100,000^	= 月繳保費 x 12 x 21.0%	= 季繳保費 x 4 x 21.0%	= 半年繳保費 x 2 x 21.0%	= 年繳保費 x 21.0%
港元/澳門幣	375,000 起 – 少於 750,000^				
美元	100,000 起 – 少於 200,000	= 月繳保費 x 12 x 24.0%	= 季繳保費 x 4 x 24.0%	= 半年繳保費 x 2 x 24.0%	= 年繳保費 x 24.0%
港元/澳門幣	750,000 起 – 少於 1,500,000				
美元	200,000 – 少於 1,000,000	= 月繳保費 x 12 x 26.0%	= 季繳保費 x 4 x 26.0%	= 半年繳保費 x 2 x 26.0%	= 年繳保費 x 26.0%
港元/澳門幣	1,500,000 – 少於 7,500,000				
美元	1,000,000 或以上	= 月繳保費 x 12 x 28.0%	= 季繳保費 x 4 x 28.0%	= 半年繳保費 x 2 x 28.0%	= 年繳保費 x 28.0%
港元/澳門幣	7,500,000 或以上				

^年度化保費50,000美元起 – 少於100,000美元或375,000港元/澳門幣起 – 少於750,000港元/澳門幣之優惠推廣期為2026年10月26日至2026年11月30日 (包括首尾兩天)。

「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

ii. 盈御多元貨幣儲蓄保險計劃 3 (5 年/10 年保費繳付期) 基本優惠

保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)					
貨幣	年度化保費	繳款方式			
		月繳	季繳	半年繳	年繳
美元/加元/澳元	少於 10,000	= 月繳保費 x 12 x 5.0%	= 季繳保費 x 4 x 5.0%	= 半年繳保費 x 2 x 5.0%	= 年繳保費 x 5.0%
港元/澳門幣	少於 75,000				
人民幣	少於 60,000				
英鎊	少於 6,000				
歐元	少於 7,000				
新加坡元	少於 12,000				
美元/加元/澳元	10,000 起 – 少於 30,000	= 月繳保費 x 12 x 15.0%	= 季繳保費 x 4 x 15.0%	= 半年繳保費 x 2 x 15.0%	= 年繳保費 x 15.0%
港元/澳門幣	75,000 起 – 少於 225,000				
人民幣	60,000 起 – 少於 180,000				
英鎊	6,000 起 – 少於 18,000				
歐元	7,000 起 – 少於 21,000				
新加坡元	12,000 起 – 少於 36,000				
美元/加元/澳元	30,000 起 – 少於 50,000	= 月繳保費 x 12 x 20.0%	= 季繳保費 x 4 x 20.0%	= 半年繳保費 x 2 x 20.0%	= 年繳保費 x 20.0%
港元/澳門幣	225,000 起 – 少於 375,000				
人民幣	180,000 起 – 少於 300,000				
英鎊	18,000 起 – 少於 30,000				
歐元	21,000 起 – 少於 35,000				
新加坡元	36,000 起 – 少於 60,000				
美元/加元/澳元	50,000 起 – 少於 100,000	= 月繳保費 x 12 x 23.0%	= 季繳保費 x 4 x 23.0%	= 半年繳保費 x 2 x 23.0%	= 年繳保費 x 23.0%
港元/澳門幣	375,000 起 – 少於 750,000				
人民幣	300,000 起 – 少於 600,000				
英鎊	30,000 起 – 少於 60,000				
歐元	35,000 起 – 少於 70,000				
新加坡元	60,000 起 – 少於 120,000				
美元/加元/澳元	100,000 起 – 少於 200,000	= 月繳保費 x 12 x 26.0%	= 季繳保費 x 4 x 26.0%	= 半年繳保費 x 2 x 26.0%	= 年繳保費 x 26.0%
港元/澳門幣	750,000 起 – 少於 1,500,000				
人民幣	600,000 起 – 少於 1,200,000				
英鎊	60,000 起 – 少於 120,000				
歐元	70,000 起 – 少於 140,000				
新加坡元	120,000 起 – 少於 240,000				
美元/加元/澳元	200,000 – 少於 1,000,000	= 月繳保費 x 12 x 28.0%	= 季繳保費 x 4 x 28.0%	= 半年繳保費 x 2 x 28.0%	= 年繳保費 x 28.0%
港元/澳門幣	1,500,000 – 少於 7,500,000				
人民幣	1,200,000 – 少於 6,000,000				
英鎊	120,000 – 少於 600,000				
歐元	140,000 – 少於 700,000				
新加坡元	240,000 – 少於 1,200,000				

「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

ii. 盈御多元貨幣儲蓄保險計劃 3 (5 年/10 年保費繳付期) 基本優惠（續）

保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)					
貨幣	年度化保費	繳款方式			
		月繳	季繳	半年繳	年繳
美元/加元/澳元	1,000,000 或以上	= 月繳保費 x 12 x 30.0%	= 季繳保費 x 4 x 30.0%	= 半年繳保費 x 2 x 30.0%	= 年繳保費 x 30.0%
港元/澳門幣	7,500,000 或以上				
人民幣	6,000,000 或以上				
英鎊	600,000 或以上				
歐元	700,000 或以上				
新加坡元	1,200,000 或以上				

iii. 環宇盈活儲蓄保險計劃 (5 年保費繳付期) 基本優惠

保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)					
貨幣	年度化保費	繳款方式			
		月繳	季繳	半年繳	年繳
美元	少於 10,000	= 月繳保費 x 12 x 5.0%	= 季繳保費 x 4 x 5.0%	= 半年繳保費 x 2 x 5.0%	= 年繳保費 x 5.0%
港元/澳門幣	少於 75,000				
美元	10,000 起 – 少於 30,000	= 月繳保費 x 12 x 15.0%	= 季繳保費 x 4 x 15.0%	= 半年繳保費 x 2 x 15.0%	= 年繳保費 x 15.0%
港元/澳門幣	75,000 起 – 少於 225,000				
美元	30,000 起 – 少於 50,000	= 月繳保費 x 12 x 20.0%	= 季繳保費 x 4 x 20.0%	= 半年繳保費 x 2 x 20.0%	= 年繳保費 x 20.0%
港元/澳門幣	225,000 起 – 少於 375,000				
美元	50,000 起 – 少於 100,000	= 月繳保費 x 12 x 23.0%	= 季繳保費 x 4 x 23.0%	= 半年繳保費 x 2 x 23.0%	= 年繳保費 x 23.0%
港元/澳門幣	375,000 起 – 少於 750,000				
美元	100,000 起 – 少於 200,000	= 月繳保費 x 12 x 26.0%	= 季繳保費 x 4 x 26.0%	= 半年繳保費 x 2 x 26.0%	= 年繳保費 x 26.0%
港元/澳門幣	750,000 起 – 少於 1,500,000				
美元	200,000 – 少於 1,000,000	= 月繳保費 x 12 x 28.0%	= 季繳保費 x 4 x 28.0%	= 半年繳保費 x 2 x 28.0%	= 年繳保費 x 28.0%
港元/澳門幣	1,500,000 – 少於 7,500,000				
美元	1,000,000 或以上	= 月繳保費 x 12 x 30.0%	= 季繳保費 x 4 x 30.0%	= 半年繳保費 x 2 x 30.0%	= 年繳保費 x 30.0%
港元/澳門幣	7,500,000 或以上				

「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

iv. 「簡愛・延續」儲蓄保險計劃 5 (5 年 / 10 年保費繳付期)基本優惠

保費回贈之計算方法 (以保費回贈時的最近一期新保單基本計劃保費金額計算)					
貨幣	年度化保費	繳款方式			
		月繳	季繳	半年繳	年繳
美元	少於 10,000	= 月繳保費 x 12 x 5.0%	= 季繳保費 x 4 x 5.0%	= 半年繳保費 x 2 x 5.0%	= 年繳保費 x 5.0%
港元/澳門幣	少於 75,000				
美元	10,000 起 – 少於 30,000	= 月繳保費 x 12 x 6.0%	= 季繳保費 x 4 x 6.0%	= 半年繳保費 x 2 x 6.0%	= 年繳保費 x 6.0%
港元/澳門幣	75,000 起 – 少於 225,000				
美元	30,000 起 – 少於 50,000	= 月繳保費 x 12 x 7.0%	= 季繳保費 x 4 x 7.0%	= 半年繳保費 x 2 x 7.0%	= 年繳保費 x 7.0%
港元/澳門幣	225,000 起 – 少於 375,000				
美元	50,000 起 – 少於 100,000	= 月繳保費 x 12 x 8.0%	= 季繳保費 x 4 x 8.0%	= 半年繳保費 x 2 x 8.0%	= 年繳保費 x 8.0%
港元/澳門幣	375,000 起 – 少於 750,000				
美元	100,000 或以上	= 月繳保費 x 12 x 10.0%	= 季繳保費 x 4 x 10.0%	= 半年繳保費 x 2 x 10.0%	= 年繳保費 x 10.0%
港元/澳門幣	750,000 或以上				

「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

f. 財富盈活儲蓄保險計劃 (5 年保費繳付期) 額外優惠只適用於：

1) 客戶以**同一保單持有人**身份於推廣期內成功投保財富盈活儲蓄保險計劃 (5 年保費繳付期) 及

i. 指定危疾保險計劃，而該指定危疾保險計劃保單的**原有投保額達 50,000 美元**或以上，或

ii. 「活然人生」保險 計劃 (5 年/30 年保費繳付期)，而該「活然人生」保險計劃 (5 年/30 年保費繳付期)**保單的基本計劃年度化保費達 3,000 美元**或以上，或

iii. 優悅年金保險計劃

而該財富盈活儲蓄保險計劃 (5 年保費繳付期) 及指定危疾保險計劃或「活然人生」保險 計劃 (5 年/30 年保費繳付期) 或優悅年金保險計劃均於 2027 年 2 月 28 日或之前 繕發。

或是

2) 客戶以**同一保單持有人**身份持有於 2026 年 7 月 1 日至 2026 年 10 月 11 日(包括首尾兩天) 申請，並於 2026 年 12 月 11 日或之前繕發之有效的：

i. **指定危疾保險計劃**，而該指定危疾保險計劃保單的原有投保額達 50,000 美元或以上、或

ii. **「活然人生」保險計劃 (5 年/30 年保費繳付期)**，或而該「活然人生」保險計劃 (5 年/30 年保費繳付期)保單的基本計劃年度化保費達 3,000 美元或以上、或

iii. 優悅年金保險計劃

及於推廣期內成功投保財富盈活儲蓄保險計劃 (5 年保費繳付期)，而該財富盈活儲蓄保險計劃 (5 年保費繳付期) 成功於 2027 年 2 月 28 日或之前繕發。

如符合上述 1) 或 2) 要求，其財富盈活儲蓄保險計劃 (5 年保費繳付期) 保單將可獲得**額外 3%**保費回贈。額外優惠只適用於財富盈活儲蓄保險計劃 (5 年保費繳付期) 保單而並不適用於指定危疾保險計劃保單或「活然人生」保險 計劃保單或優悅年金保險計劃保單。如財富盈活儲蓄保險計劃 (5 年保費繳付期) 保單獲得額外優惠，其相關之指定危疾保險計劃 保單或「活然人生」保險計劃保單或優悅年金保險計劃保單亦須於繕發日至保費回贈時持續生效，其財富盈活儲蓄保險計劃 (5 年保費繳付期) 保單方可享有此額外優惠。否則，額外優惠資格將被取消。如客戶合乎獲得額外優惠的資 格，但其指定危疾保險計劃保單或「活然人生」保險計劃保單或優悅年金保險計劃保單於其財富盈活儲蓄保險計劃 (5 年保費繳付期) 保單的首個保單週年日或之前經已退保或部分退保，額外優惠資格將被取消。

「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

g. 盈御多元貨幣儲蓄保險計劃 3 (5 年/10 年保費繳付期)額外優惠只適用於：

1) 客戶以**同一保單持有人**身份於推廣期內成功投保盈御多元貨幣儲蓄保險計劃 3(5 年/10 年保費繳付期) 及

i. 指定危疾保險計劃，而該指定危疾保險計劃保單的**原有投保額達 50,000 美元**或以上，或

ii. 優悅年金保險計劃

而該盈御多元貨幣儲蓄保險計劃 3(5 年/10 年保費繳付期) 及指定危疾保險計劃或優悅年金保險計劃均於 2027 年 2 月 28 日或之前 繕發。

或是

2) 客戶以**同一保單持有人**身份持有於 2026 年 7 月 1 日至 2026 年 10 月 11 日(包括首尾兩天) 申請，並於 2026 年 12 月 11 日或之前繕發之有效的：

i. **指定危疾保險計劃**，而該指定危疾保險計劃保單的原有投保額達 50,000 美元或以上、或

ii. 優悅年金保險計劃

及於推廣期內成功投保盈御多元貨幣儲蓄保險計劃 3(5 年 / 10 年保費繳付期) ，而該盈御多元貨幣儲蓄保險計劃 3(5 年 / 10 年保費繳付期) 成功於 2027 年 2 月 28 日或之前繕發。

如符合上述 1) 或 2) 要求，其盈御多元貨幣儲蓄保險計劃 3(5 年 / 10 年保費繳付期) 保單將可獲得 **額外 3%** 保費回贈。額外優惠只適用於盈御多元貨幣儲蓄保險 計劃 3(5 年/10 年保費繳付期)保單而並不適用於指定危疾保險計劃保單或優悅年金保險計劃保單。如盈御多元貨幣儲蓄保險計劃 3 (5 年/10 年 保費繳付期) 保單獲得額外優惠，其相關之 指定危疾保險計劃保單或優悅年金保險計劃保單亦須於繕發日至保費回贈時持續生效， 其盈御多元貨幣儲蓄保險計劃 3 (5 年/10 年 保費繳付期) 保單方可享有此額外優惠。否則，額外優惠資格將被 取消。如客戶合乎獲得額外優惠的 資格，但其指定危疾保險計劃保單或優悅年金保險計劃保單於其盈御多元貨幣儲蓄 保險計劃 3 (5 年/10 年保費 繳付期)保單的首個保單週年日或之前經已退保或部分退保，額外優惠資格 將被取消。

「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

h. 環宇盈活儲蓄保險計劃 (5 年保費繳付期) 額外優惠只適用於：

1) 客戶以**同一保單持有人**身份於推廣期內成功投保環宇盈活儲蓄保險計劃 (5 年保費繳付期) 及

i. **指定危疾保險計劃**，而該指定危疾保險計劃保單的**原有投保額達 50,000 美元**或以上，或

ii. **「活然人生」保險 計劃 (5 年/30 年保費繳付期)**，而該「活然人生」保險計劃 (5 年/30 年保費繳付期)**保單的基本計劃年度化保費達 3,000 美元**或以上，或

iii. **優悅年金保險計劃**

而該環宇盈活儲蓄保險計劃 (5 年保費繳付期) 及指定危疾保險計劃或「活然人生」保險 計劃 (5 年/30 年保費繳付期) 或優悅年金保險計劃均於 2027 年 2 月 28 日或之前 繕發。

或是

2) 客戶以**同一保單持有人**身份持有於 2026 年 7 月 1 日至 2026 年 10 月 11 日(包括首尾兩天) 申請，並於 2026 年 12 月 11 日或之前繕發之有效的：

i. **指定危疾保險計劃**，而該指定危疾保險計劃保單的原有投保額達 50,000 美元或以上、或

ii. **「活然人生」保險計劃 (5 年/30 年保費繳付期)**，或而該「活然人生」保險計劃 (5 年/30 年保費繳付期)保單的基本計劃年度化保費達 3,000 美元或以上、或

iii. **優悅年金保險計劃**

及於推廣期內成功投保環宇盈活儲蓄保險計劃 (5 年保費繳付期)，而該環宇盈活儲蓄保險計劃 (5 年保費繳付期) 成功於 2027 年 2 月 28 日或之前繕發。

如符合上述 1) 或 2) 要求，其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單將可獲得**額外 3%**保費 回贈。額外優惠只適用於 環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單而並不適用於指定危疾保險計劃保單或「活然人生」保險計劃保單或優悅年金保險計劃保單。如環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單獲得額外優惠，其相關之指定危疾保險計劃 保單或「活然人生」保險計劃保單或優悅年金保險計劃保單亦須於繕發日至保費回贈時持續生效，其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單方可享有此額外優惠。否則，額外優惠資格將被取消。如客戶合乎獲得額外優惠的資 格，但其指定危疾保險計劃保單或「活然人生」保險計劃保單或優悅年金保險計劃保單於其環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單的首個保單週年日或之前經已退保或部分退保，額外優惠資格將被取消。

i. 每張合資格財富盈活儲蓄保險計劃 (5 年保費繳付期) 保單的保費回贈最高上限為 **31%** (包括基本優惠及額外優惠，如適用)。每張合資格盈御多元貨幣儲蓄保險計劃 3 (5 年/10 年保費繳付期) 保單及環宇盈活儲蓄保險計劃 (5 年保費繳付期) 保單的保費回贈最高上限為 **33%** (包括基本優惠及額外 優惠，如適用)。

「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

15. 指定儲蓄保險計劃保費折扣推廣（只限於一次性繳付保費）

a. 推廣優惠由 2026 年 10 月 12 日 至 2026 年 11 月 30 日止，包括首尾兩天，除特別註明外 （「推廣期」）。

b. 指定儲蓄保險計劃指財富盈活儲蓄保險計劃(一次性繳付保費)，盈御多元貨幣儲蓄保險計劃 3(一次性繳付保費)，環宇盈活儲蓄保險計劃(一次性繳付保費) 及「簡愛•延續」儲蓄保險計劃 5 (一次性繳付保費)（統稱「新保單」）。

c. 此優惠只適用於上列指定儲蓄保險計劃之基本計劃，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 2 月 28 日或之前繕發。

d. 新保單將可獲享保費折扣：

i. 財富盈活儲蓄保險計劃 (一次性繳付保費)

基本計劃（一次性繳付保費）保費金額		保費折扣
美元	港元 / 澳門幣	
500,000 起 – 少於 600,000^	3,750,000 起 – 少於 4,500,000^	3.0%
600,000 起 – 少於 1,000,000^	4,500,000 起 – 少於 7,500,000^	4.0%
1,000,000 起 – 少於 2,000,000	7,500,000 起 – 少於 15,000,000	5.0%
2,000,000 起 – 少於 3,500,000	15,000,000 起 – 少於 26,250,000	6.0%
3,500,000 或以上	26,250,000 或以上	7.0%

^一次性繳付保費 500,000 美元起 – 少於 1,000,000 美元或 3,750,000 港元/澳門幣起 – 少於 7,500,000 港元/澳門幣之優惠推廣期為 2026 年 10 月 26 日至 2026 年 11 月 30 日 (包括首尾兩天) 。

ii. 盈御多元貨幣儲蓄保險計劃 3 (一次性繳付保費)

基本計劃（一次性繳付保費）保費金額						保費折扣
美元 / 加元 / 澳元	港元 / 澳門幣	人民幣	英鎊	歐元	新加坡元	
100,000 起 – 少於 300,000	750,000 起 – 少於 2,250,000	600,000 起 – 少於 1,800,000	60,000 起 – 少於 180,000	70,000 起 – 少於 210,000	120,000 起 – 少於 360,000	2.0%
300,000 起 – 少於 600,000	2,250,000 起 – 少於 4,500,000	1,800,000 起 – 少於 3,600,000	180,000 起 – 少於 360,000	210,000 起 – 少於 420,000	360,000 起 – 少於 720,000	3.0%
600,000 起 – 少於 1,000,000	4,500,000 起 – 少於 7,500,000	3,600,000 起 – 少於 6,000,000	360,000 起 – 少於 600,000	420,000 起 – 少於 700,000	720,000 起 – 少於 1,200,000	4.0%
1,000,000 起 – 少於 2,000,000	7,500,000 起 – 少於 15,000,000	6,000,000 起 – 少於 12,000,000	600,000 起 – 少於 1,200,000	700,000 起 – 少於 1,400,000	1,200,000 起 – 少於 2,400,000	5.0%
2,000,000 起 – 少於 3,500,000	15,000,000 起 – 少於 26,250,000	12,000,000 起 – 少於 21,000,000	1,200,000 起 – 少於 2,100,000	1,400,000 起 – 少於 2,450,000	2,400,000 起 – 少於 4,200,000	6.0%
3,500,000 或以上	26,250,000 或以上	21,000,000 或以上	2,100,000 或以上	2,450,000 或以上	4,200,000 或以上	7.0%

「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

iii. 環宇盈活儲蓄保險計劃 (一次性繳付保費)

基本計劃（一次性繳付保費）保費金額		保費折扣
美元	港元 / 澳門幣	
100,000 起 – 少於 300,000	750,000 起 – 少於 2,250,000	2.0%
300,000 起 – 少於 600,000	2,250,000 起 – 少於 4,500,000	3.0%
600,000 起 – 少於 1,000,000	4,500,000 起 – 少於 7,500,000	4.0%
1,000,000 起 – 少於 2,000,000	7,500,000 起 – 少於 15,000,000	5.0%
2,000,000 起 – 少於 3,500,000	15,000,000 起 – 少於 26,250,000	6.0%
3,500,000 或以上	26,250,000 或以上	7.0%

iv. 「簡愛•延續」儲蓄保險計劃 5 (一次性繳付保費)

保費金額 (一次性繳付保費)		保費折扣
美元	港元/澳門幣	
100,000 起 – 少於 300,000	750,000 起 – 少於 2,250,000	1.0%
300,000 起 – 少於 600,000	2,250,000 起 – 少於 4,500,000	2.0%
600,000 起 – 少於 1,000,000	4,500,000 起 – 少於 7,500,000	3.0%
1,000,000 或以上	7,500,000 或以上	4.0%

「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]

Part 1 – Premium Refund / Discount Offers and Other Offers

3) Promotional Offers Overview

1.1 All Customers

Offer Update

Offer	1. Specified Protection Plans Premium Refund	2. Specified Savings Insurance Plans Premium Refund	3. Specified Savings Insurance Plans Premium Discount	4. ProsperLife Insurance Plan Premium Refund	5. Specified Term Life Supplementary Contract Premium Refund	6. Wisdom Term Life Supplementary Contract Simplified Underwriting Offer
Promotional Period	12 October 2026 to 31 December 2026	12 October 2026 to 30 November 2026		12 October 2026 to 31 December 2026		
Customers	All customers					
Products	Specified Protection Plans (including Basic Plan, Supplementary Contract, AIA Vitality Series and Pearl Series, if applicable) (Supplementary Contract must be added to new Basic Plan) • Simple Care Essence • Level-Up Protect Cancer Insurance Plan • Smart Elite Ultra Critical Illness Insurance Plan# • Executive Care Pro Critical Illness Insurance Plan 2# • Multiple Care Pro Critical Illness Insurance Plan 2# • Prime Care Pro Critical Illness Insurance Plan 2# • PAC Select 3 • Silvery Protect • Secure First Plus • Secure First • Super Kids Shield • Super Adults Shield • Super Seniors Shield • EasyGuard Term Life Plan	Specified Savings Insurance Plans (5-year / 10-year premium payment term, if applicable) • Global Power Multi-Currency Savings Insurance Plan 3* • GlobalFlexi Savings Insurance Plan* • Simply Love Encore Savings Insurance Plan 5 • Wealth Flexi Savings Insurance Plan	Specified Savings Insurance Plans (One-time premium payment only) • Global Power Multi-Currency Savings Insurance Plan 3 • GlobalFlexi Savings Insurance Plan • Wealth Flexi Savings Insurance Plan	Specified Insurance Plans (5-year / 30-year premium payment term) • ProsperLife Insurance Plan	Specified Term Life Supplementary Contract (including AIA Vitality series, if applicable) • Wisdom Term Life Supplementary Contract • Expert Term Life Supplementary Contract	Specified Term Life Supplementary Contract (including AIA Vitality series, if applicable) • Wisdom Term Life Supplementary Contract
Offer	Can enjoy 3 months premium refund	With specified first-year premium, can enjoy up to 33% premium refund	With specified one-time premium, can enjoy up to 7% premium discount	Can enjoy up to 40% premium refund	Can enjoy 15% premium refund in each policy anniversary when specified conditions are met	Can enjoy simplified underwriting when specified conditions are met
Memo	A261043	A261043 / A261072 / A261099		A261043		

「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]

1.1 All Customers (con't.)

Offer	7. On Your Side Insurance Plan 2 Series Premium Refund	8. On Your Side Insurance Plan 2 Uplift of Maximum Sum Assured Campaign	9. Essence – On Your Side Insurance Plan Premium Refund	10. Specified Medical Insurance Plans Premium Refund	11. FutureShield Cancer Drug Plan
Promotional Period	12 October 2026 to 31 December 2026	16 May 2026 to 31 December 2026	12 October 2026 to 31 December 2026		27 October 2026 to 31 December 2026
Customers	All customers	Eligible Customers	All customers		
Products	<u>Specified Critical Illness Insurance Plans (including AIA Vitality series, if applicable)</u> On Your Side Insurance Plan 2 Series	<u>Specified Critical Illness Insurance Plans (including AIA Vitality series, if applicable)</u> On Your Side Insurance Plan 2 Series (excluding On Your Side Insurance Plan 2 – First Gift)	<u>Specified Critical Illness Insurance Plans (including AIA Vitality series, if applicable)</u> • Essence – On Your Side Insurance Plan	<u>Specified Insurance Plan (including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable)</u> (Supplementary Contract must be added to new Basic Plan) • AIA Voluntary Health Insurance Standard Scheme# • AIA Voluntary Health Insurance Flexi Scheme# • AIA Voluntary Health Insurance Privilege Ultra Scheme# • Privilege Ultra Medical Plan^ / Privilege Ultra Pearl Medical Plan • AIA Voluntary Health Insurance SelectWise Scheme# • SelectWise Medical Plan^ / SelectWise Pearl Medical Plan	<u>Specified Insurance Plan (Basic plan)</u> • FutureShield Cancer Drug Plan
Offer	Can enjoy up to 22 months premium refund	Can enjoy uplift of maximum Sum Assured	Can enjoy up to 10 months premium refund	Can enjoy up to 9 months premium refund	Can enjoy 1 month premium refund
Memo	A261043	A260508	A261043		A261072

#Applicable to Hong Kong only ^Applicable to Macau only

「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]

1.1 All Customers (con't.)

Offer	12. AIA Deferred Annuity Plan 2 Premium Refund#	13. Wealth Enrich Savings Insurance Plan – Exclusive Offer	14. Wealth Elite Life Insurance Plan 3 – Exclusive Offers	15. Wealth Generation Savings Insurance Plan – Exclusive Offer	16. EverBliss Annuity Insurance Plan Premium Discount Offer	17. Guaranteed Preferential Interest Rate Promotion
Promotional Period	12 October 2026 to 31 December 2026		31 August 2026 to 31 December 2026	12 October 2026 to 31 December 2026	29 September 2026 to 31 December 2026	12 October 2026 to 31 October 2026
Customers	All customers					
Products	Specified Savings Insurance Plan (6-year / 10-year / 15-year / 25-year premium payment term) • AIA Deferred Annuity Plan 2	Specified Insurance Plan (Basic plan) • Wealth Enrich Savings Insurance Plan	Specified Insurance Plan (Basic plan) • Wealth Elite Life Insurance Plan 3	Specified Insurance Plan (Basic plan) • Wealth Generation Savings Insurance Plan#	Specified Insurance Plan (Basic plan) **EverBliss Annuity Insurance Plan**	Specified Insurance Plan (Basic plan) • Global Power Multi-Currency Savings Insurance Plan 3 • GlobalFlexi Savings Insurance Plan • Wealth Flexi Savings Insurance Plan
Offer	With specified first-year annualized premium, can enjoy 20% premium refund	Reduction of Min. Single premium	1. Coverage Booster Offer 2. Reduction of Min. SA 3. Relaxation of Medical U/W	With specified one-time premium, can enjoy up to 3% premium discount	With specified one-time premium, can enjoy up to 12% premium discount	Can enjoy guaranteed preferential interest rate of up to 4.3% p.a. on prepaid premium
Memo	A261043		A260824	A261048	A260967	A261036

#Applicable to Hong Kong only

「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]

1.2 Selected Existing Customers

<table>
<tr><th>Offer</th><th>1. 2026 ePremium Coupon</th><th>2. Recapture Promotion</th><th>3. 2026 “Always On” Preferential Underwriting/ Simplified Underwriting Offer for Selected Insurance Products (Wave 2)</th><th>4. 2026 Activation Promotion</th><th>5. 2026 Q4 EverBliss Annuity Insurance Plan Selected Customers Promotion</th></tr>
<tr><td>Promotional Period</td><td>1 Jan 2026 to 31 Dec 2026</td><td>1 Oct 2026 to 31 Dec 2026</td><td>20 Jul 2026 to 31 Dec 2026</td><td>1 Oct 2026 to 31 Dec 2026</td><td>1 Oct 2026
to 31 Dec 2026</td></tr>
<tr><td>Customers</td><td>Selected Customers</td><td>Exclusive for VIP Selected Customers</td><td>Selected Customers</td><td>Group 1 - Selected Single-policyholding Customer
Group 2 - Selected Customer lists on CRM</td><td>Selected Customers</td></tr>
<tr><td>Products & Offers</td><td>
• For designated ePremium Coupon campaigns, the validity of any unused ePremium Coupons has been automatically extended to 31 December 2026.
<table>
<tr><th>ePremium coupon amount</th><th>Products eligible for e Premium coupon</th></tr>
<tr><td>HKD 200[1]</td><td>Specified new protection plans</td></tr>
<tr><td>HKD 500[2]</td><td>All new basic plans/ new riders+</td></tr>
<tr><td>HKD 10,000[3]</td><td>All new basic plans/ new riders+</td></tr>
</table>
1. equivalent to MOP100/ US$13
2. equivalent to MOP200/ US$25
3. equivalent to MOP500/ RMB420/ US$63/ AUD63/ CAD63/ GBP38/ EUR44/ SGD75
4. equivalent to MOP10,000/ RMB8,400/ US$1,250/ AUD1,250/ CAD1,250/ GBP750/ EUR875/ SGD1,500
+ The new rider must be attached to the new policy applied at the same time

Note: ePremium Coupon is not applicable for the following plans: Investment-linked assurance schemes / Universal Life insurance products / GBA Health Connect Outpatient Plan / Shield Up Cancer Protection Plan/ AIA Deferred Annuity Plan 2/ Wealth Generation Savings Insurance Plan / EverBliss Annuity Insurance Plan, and only applicable to the selected plans. For details, please refer to the respective terms and conditions.
• Selected customer can enjoy ePremium Coupon deduction when apply for specified new plans as policyholder with specified annualised premium being met.
• ePremium Coupon can only be used for the settlement of initial premium of the new policy.

For details and updates, please refer to the relevant memos issued from time to time.
</td><td>
Premium Discount up to 7%
Applicable to the below one-time premium payment plan at premium USD 10,000 or above:
3. GlobalFlexi Savings Insurance Plan
4. Global Power Multi-Currency Savings Insurance Plan 3
5. Simply Love Encore Savings Insurance Plan 5

Applicable to the below one-time premium payment plan at premium USD 1,000,000 or above:
6. Wealth Flexi Savings Insurance Plan
</td><td>
Applicable to the new basic plan of Specified Protection Plan (including AIA Vitality Series and Pearl Series, if applicable) below
• Cancer Guardian 3 Series
• Health Journey Guardian
• Cancer Care Essence
• Simple Care Essence
• AIA One Absolute – Cancer & Serious Infectious Disease Protection
• AIA One Absolute – Full Protection
• Wisdom Term Life Plan
• ProsperLife Insurance Plan
• Executive Care Pro Critical Illness Insurance Plan 2
• Prime Care Pro Critical Illness Insurance Plan 2
• EasyGuard Term Life Plan
• AIA Assemble Critical Illness Insurance Plan (only applicable to Preferential Underwriting Offer)
• On Your Side Insurance Plan 2 (only applicable to Preferential Underwriting Offer)
• Essence – On Your Side Insurance Plan (only applicable to Preferential Underwriting Offer)
Offer:
• Preferential Underwriting: Simply complete the application form and a health declaration
• Simplified Underwriting: Simply complete the application form and answer 3 health questions

For details and updates, please refer to the relevant memos issued from time to time.
</td><td>
1. Group 1 - Selected Single-policyholding Customer
2. Group 2 - Selected Customer lists on CRM
CRM customer lists below are Selected Customer:
• High Potential Reassigned Customers*
• Newly Reassigned Customers*
• Event-engaged Customers*
*Data as of 30 Sep 2026

Premium Discount up to 7%
Applicable to the below one-time premium payment plan at premium USD 10,000 or above:
7. GlobalFlexi Savings Insurance Plan
8. Global Power Multi-Currency Savings Insurance Plan 3
9. Simply Love Encore Savings Insurance Plan 5

Applicable to the below one-time premium payment plan at premium USD 1,000,000 or above:
10. Wealth Flexi Savings Insurance Plan
</td><td>
The <u>first 1,000</u> 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 <u>select and receive</u> one of the following gifts:

11. Two tickets to An AIA large-scale event (including a total of 100 tokens) (approximately at HKD 1,120)
12. Medical Check-up (approximately at HKD1,900)
13. Mandarin Oriental Gift Card (approximately at HKD800)

Remark:
<u>Customers will automatically receive Medical Check-up</u> if AIA does not receive the customer’s gift selection.
</td></tr>
<tr><td>Memo</td><td>A261008</td><td>A261025</td><td>A260715</td><td>A261024</td><td>A261019</td></tr>
</table>

「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]

1.2 Selected Existing Customers (Con't.)

Offer	6. 2026 Q4 ProsperLife Insurance Plan Selected Customers Limited-time Offer	7. 2026 Q4 Meet-and-Greet Delights	8. 2026 Q4 "Share the Joy" ePremium Coupon Referral Program	9. 2026 Q4 Get ePremium Coupons with a New Policy	10. 2026 Q4 Serve-to-Sales Activities with ePremium Coupons	11. Birthday Delight
Promotional Period	1 Oct 2026 to 31 Dec 2026	1 Oct 2026 to 31 Dec 2026	1 Oct 2026 to 31 Dec 2026	1 Oct 2026 to 30 Nov 2026	1 Oct 2026 to 31 Dec 2026	1 Jul 2026 to 31 Dec 2026
Customers	**Selected Customers**	**Selected Customers**	**Selected Customers**	**Existing and non-existing customers**	**Existing customers**	**Existing and New Customers** (within 2 months before or not longer than 3 months after birthday months)
Products & Offers	Selected Customers who apply for the ProsperLife Insurance Plan* and choose the "annual premium payment mode" during the campaign period can enjoy an exclusive 5% premium discount on the first year annualised premium. *The new policy must be issued on or before 28 February 2027.	Applicable to: • (Recapture) 2026 Oct-Dec Selected Customers • (Recapture) 2025 Selected Customers • 2026 High-value Customers (Oct-Dec) • 2026 High propensity Customers (Oct-Dec) • (Simplified/Preferential UW) 2026 Selected Customers (Oct-Dec) • (Activation) 2026 High propensity Single-policy-holding Customers (Oct-Dec) • Newly acquired customers in 2026* • Newly Reassigned Customers* • High Potential Reassigned Customers* • HNW-alike Customers* • Event-engaged Customers* The above selected customers, who meet their financial planners and update/ confirm the email address/ phone number via iChange during designated period, the **first 3,000** customers can enjoy ECM Exclusive Offer: **Tickets for Two with Drinks Package to an AIA Large-Scale Event** Remark: *As of 30 September 2026.	1. AIA existing customers who have not received or will not receive any rewards from the 2026 Q1, Q2 or Q3"Share the Joy" ePremium Coupon Referral Program, may participate as referrers ("Referrer"). 2. The Referrer successfully **transfer their ePremium Coupon(s) to a New Customer** ("Referee"), and that New Customer have successfully **purchased an Eligible New Policy** using the received ePremium Coupon(s) from the Referrer; and that New Policy has been issued on or before 31 January 2027, will be considered as a qualified referral. 3. The **Eligible Referrer** will receive **20,000 AIA Points** (approximately worth HK$80).	Selected Customers who within the Campaign Period successfully apply for and submit a new basic plan, or a new basic plan together with riders, of an "Individual Life Insurance" / "Personal Accident (PA)" policy (excluding Investment-linked Assurance Schemes / Universal Life Insurance Products / AIA Deferred Annuity Plan 2 / Wealth Generation Savings Insurance Plan) which is subsequently issued on or before 5 December 2026, and the first-year annualised premium of the new policy reaches the designated amount (after applying any premium discount) will receive below rewards: **The first-year annualised premium** / **ePremium Coupon Rewards** US$335 to less than US$50,000 / HK$200 US$50,000 or above / HK$900	Existing customers, who complete the following Serve-to-Sales (StS) activities during the campaign period, will receive the corresponding rewards from each StS activity and an additional reward of HK$/MOP500 (US$63) ePremium Coupon x 1 per StS activity up to 4 pieces, with a total value of HK$/MOP2,000. Serve-to-Sales activities: 1. Complete "Designated Financial Analysis" 2. Update designated information via iChange 3. Designated iSay article 4. AIA+ mobile app 5. Meet-and-Greet Delights Please refer to memo for details.	Secure First & Secure First Plus Offer: 1-year premium waiver on the 12th policy year
Memo	A261020	A261021	A261009	A261022	A261017	A260730

「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]

1.3 Investment-Linked Assurance Schemes Promotional Offers

Offer	1. Loyalty Bonus Promotion for AIA 2-in-1 Protection Linked Plan (Single Premium)	2. Start Up Bonus Promotion for Treasure Master Plus 2	3. Start-up Bonus Promotion for Treasure Master Plus	4. U-Select Refund of Premium Charge for Basic Premium	5. Special Bonus Promotion for Treasure Advantage 2
Promotional Period	12 October 2026 to 31 December 2026				
Customers	All Customers				
Products	AIA 2-in-1 Protection Linked Plan (Single Premium)	Treasure Master Plus 2	Treasure Master Plus	U-Select	Treasure Advantage 2
Offer Applicable To	For Hong Kong and Macau	For Hong Kong only	For Macau only	For Macau only	For Macau only
Offer	Can enjoy up to 7.5% average basic account value promotional loyalty bonus	With specified one-time premium can enjoy up to 6% of the single premium as start-up bonus	With specified one-time premium can enjoy up to 7.0% Start-up Bonus	Can enjoy up to 250% annualised basic premium refund	With specified annualised premium can enjoy up to 17% special bonus
Memo	A261043				

「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

3) Promotional Leaflet

AIA Rewards Together Promotion Campaign – Offer Update



Traditional Chinese Version: LINK
English Version: LINK
Simplified Chinese Version: LINK

Note: Product names are listed across all promotional leaflets in different languages.

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

「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

3) Promotional Offers Details

3.1) Specified Savings Insurance Plans Premium Refund Offer

3.1.1 Wealth Flexi Savings Insurance Plan (5-year premium payment term)

Reduction of Minimum Premium Requirement

Promotional Period: From 26 October 2026 to 31 December 2026 (both days inclusive)

Reduced from US$100,000 to **US$50,000**

Premium Refund

Promotional Period: From 12 October 2026 to 30 November 2026 (both days inclusive, unless otherwise specified)

Basic Plan Annualised Premium (USD)	Premium Refund Wealth Flexi Savings Insurance Plan (5-year)		
	Base Offer	Extra Offer▲	Total Offer (Base Offer + Extra Offer) Up to
50,000 to less than 100,000^	21.0%	+ 3.0%	24.0%
100,000 to less than 200,000	24.0%	+ 3.0%	27.0%
200,000 to less than 1,000,000	26.0%	+ 3.0%	29.0%
1,000,000 or above	28.0%	+ 3.0%	31.0%

^Promotion Period of premium refund for annualised Premium USD 50,000 to less than USD 100,000 is from 26 October 2026 to 30 November 2026.

▲Extra Offer

1. **Extra Offer is applicable when:**
   1) **Same policyholder** applies within Promotional Period Wealth Flexi Savings Insurance Plan (5-year premium payment term) and
      i. **Specified Critical Illness Insurance Plans**, and **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or
      ii. **ProsperLife Insurance Plan (5-year / 30-year premium payment term)**, and **the annualized premium** of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is **US$3,000** or above, or
      iii. EverBliss Annuity Insurance Plan

   and that the Wealth Flexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

   OR

「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) **Same policyholder** who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
   i. **Specified Critical Illness Insurance Plans**, and that **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or
   ii. **ProsperLife Insurance Plan (5-year / 30-year payment term)**, and that **the annualized premium** of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is **US$3,000** or above, or
   iii. EverBliss Annuity Insurance Plan

   and applies successfully the Wealth Flexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

If the condition in 1a) or 1b) above is met, the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy will entitle to **extra 3%** premium refund.

2. **Specified Critical Illness Insurance Plans** includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan.

3. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

Note:
1. This offer is also applicable to other currencies policy (including HKD and MOP) available to Wealth Flexi Savings Insurance Plan (5-year premium payment term).
2. The exchange rate used in this promotion offer is 1 USD = 7.5 HKD / 7.5 MOP.
3. MOP is available only to policies that are issued in Macau.
4. For the exchange of USD to other currencies, please refer to the following table.

Basic Plan Annualised Premium	
USD	HKD / MOP
50,000 to less than 100,000	375,000 to less than 750,000
100,000 to less than 200,000	750,000 to less than 1,500,000
200,000 to less than 1,000,000	1,500,000 to less than 7,500,000
1,000,000 or above	7,500,000 or above

Remark:
Future Wishes Arrangement and Transitional Owner Arrangement are only applicable to policies which the total premium payable of the policy must fulfil a minimum premium requirement of US$500,000 (or equivalent).

「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

3.1.2) Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term)
Promotional Period: From 12 October 2026 to 30 November 2026 (both days inclusive)

Basic Plan Annualised Premium (USD)	Premium Refund Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year)		
	Base Offer	Extra Offer+	Total Offer (Base Offer + Extra Offer) Up to
Less than 10,000	5.0%	+ 3.0%	8.0%
10,000 to less than 30,000	15.0%	+ 3.0%	18.0%
30,000 to less than 50,000	20.0%	+ 3.0%	23.0%
50,000 to less than 100,000	23.0%	+ 3.0%	26.0%
100,000 to less than 200,000	26.0%	+ 3.0%	29.0%
200,000 to less than 1,000,000	28.0%	+ 3.0%	31.0%
1,000,000 or above	30.0%	+ 3.0%	33.0%

+Extra Offer

1. **Extra Offer is applicable when:**
   - **a)** **Same policyholder** applies within Promotional Period Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and
     - i. **Specified Critical Illness Insurance Plans**, and **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or
     - **ii.** **EverBliss Annuity Insurance Plan**

   and that the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and the Specified Critical Illness Insurance Plans or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

   OR

   b) **Same policyholder** who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
     - i. **Specified Critical Illness Insurance Plans**, and that **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or
     - **ii.** **EverBliss Annuity Insurance Plan**

   and applies successfully the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) within Promotional Period and the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy is issued on or before 28 February 2027.

「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

If the condition in 1a) or 1b) above is met, the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy will entitle to **extra 3%** premium refund.

2. **Specified Critical Illness Insurance Plans** includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan.

3. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

Note:
1. This offer is also applicable to other currencies policy (including AUD, CAD, HKD, MOP, RMB, GBP, EUR and SGD) available to Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term).
2. The exchange rate used in this promotion offer is 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD.
3. MOP is available only to policies that are issued in Macau.
4. For the exchange of USD to other currencies, please refer to the following table.

Basic Plan Annualised Premium					
USD / AUD / CAD	HKD / MOP	RMB	GBP	EUR	SGD
Less than 10,000	Less than 75,000	Less than 60,000	Less than 6,000	Less than 7,000	Less than 12,000
10,000 to less than 30,000	75,000 to less than 225,000	60,000 to less than 180,000	6,000 to less than 18,000	7,000 to less than 21,000	12,000 to less than 36,000
30,000 to less than 50,000	225,000 to less than 375,000	180,000 to less than 300,000	18,000 to less than 30,000	21,000 to less than 35,000	36,000 to less than 60,000
50,000 to less than 100,000	375,000 to less than 750,000	300,000 to less than 600,000	30,000 to less than 60,000	35,000 to less than 70,000	60,000 to less than 120,000
100,000 to less than 200,000	750,000 to less than 1,500,000	600,000 to less than 1,200,000	60,000 to less than 120,000	70,000 to less than 140,000	120,000 to less than 240,000
200,000 to less than 1,000,000	1,500,000 to less than 7,500,000	1,200,000 to less than 6,000,000	120,000 to less than 600,000	140,000 to less than 700,000	240,000 to less than 1,200,000
1,000,000 or above	7,500,000 or above	6,000,000 or above	600,000 or above	700,000 or above	1,200,000 or above

「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

3.1.3) GlobalFlexi Savings Insurance Plan (5-year premium payment term)
Promotional Period: From 12 October 2026 to 30 November 2026 (both days inclusive)

Basic Plan Annualised Premium (USD)	Premium Refund GlobalFlexi Savings Insurance Plan (5-year)		
	Base Offer	Extra Offer▲	Total Offer (Base Offer + Extra Offer) Up to
Less than 10,000	5.0%	+ 3.0%	8.0%
10,000 to less than 30,000	15.0%	+ 3.0%	18.0%
30,000 to less than 50,000	20.0%	+ 3.0%	23.0%
50,000 to less than 100,000	23.0%	+ 3.0%	26.0%
100,000 to less than 200,000	26.0%	+ 3.0%	29.0%
200,000 to less than 1,000,000	28.0%	+ 3.0%	31.0%
1,000,000 or above	30.0%	+ 3.0%	33.0%

▲Extra Offer

1. **Extra Offer is applicable when:**
   a) **Same policyholder** applies within Promotional Period GlobalFlexi Savings Insurance Plan (5-year premium payment term) and
      i. **Specified Critical Illness Insurance Plans**, and **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or
      ii. **ProsperLife Insurance Plan (5-year / 30-year premium payment term)**, and **the annualized premium** of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is **US$3,000** or above, or
      iii. EverBliss Annuity Insurance Plan

   and that the GlobalFlexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

   OR

   b) **Same policyholder** who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
      i. **Specified Critical Illness Insurance Plans**, and that **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or
      ii. **ProsperLife Insurance Plan (5-year / 30-year payment term)**, and that **the annualized premium** of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is **US$3,000** or above, or
      iii. EverBliss Annuity Insurance Plan

「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

and applies successfully the GlobalFlexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

If the condition in 1a) or 1b) above is met, the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy will entitle to **extra 3%** premium refund.

2. **Specified Critical Illness Insurance Plans** includes On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan. On Your Side Insurance Plan 2 Series and Essence – On Your Side Insurance Plan can only be purchased as a basic plan.

3. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

Note:
1. This offer is also applicable to other currencies policy (including HKD and MOP) available to GlobalFlexi Savings Insurance Plan (5-year premium payment term).
2. The exchange rate used in this promotion offer is 1 USD = 7.5 HKD / 7.5 MOP.
3. MOP is available only to policies that are issued in Macau.
4. For the exchange of USD to other currencies, please refer to the following table.

Basic Plan Annualised Premium	
USD	HKD / MOP
Less than 10,000	Less than 75,000
10,000 to less than 30,000	75,000 to less than 225,000
30,000 to less than 50,000	225,000 to less than 375,000
50,000 to less than 100,000	375,000 to less than 750,000
100,000 to less than 200,000	750,000 to less than 1,500,000
200,000 to less than 1,000,000	1,500,000 to less than 7,500,000
1,000,000 or above	7,500,000 or above

「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

3.1.4) Simply Love Encore Savings Insurance Plan 5 (5-year / 10-year premium payment term)
Promotional Period: From 12 October 2026 to 30 November 2026 (both days inclusive)

Basic Plan Annualised Premium		First Year Premium Refund
USD	HKD / MOP	Simply Love Encore Savings Insurance Plan 5 (5-year / 10-year premium payment term)
Less than 10,000	Less than 75,000	5.0%
10,000 to less than 30,000	75,000 to less than 225,000	6.0%
30,000 to less than 50,000	225,000 to less than 375,000	7.0%
50,000 to less than 100,000	375,000 to less than 750,000	8.0%
100,000 or above	750,000 or above	10.0%

Note：The exchange rate used in this promotion offer is 1 USD = 7.5 HKD / 7.5 MOP. MOP is available only to policies that are issued in Macau.

「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

3.2) Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment only)

3.2.1) Wealth Flexi Savings Insurance Plan (for one-time premium payment only)

Reduction of Minimum Premium Requirement

Promotional Period: From 26 October 2026 to 31 December 2026 (both days inclusive)

Reduced from US$1,000,000 to **US$500,000**

Premium Discount

Promotional Period: From 12 October 2026 to 30 November 2026 (both days inclusive, unless otherwise specified)

Basic Plan (one-time premium payment) Premium Amount		Premium Discount Wealth Flexi Savings Insurance Plan
USD	HKD / MOP	
500,000 to less than 600,000^	3,750,000 to less than 4,500,000^	3.0%
600,000 to less than 1,000,000^	4,500,000 to less than 7,500,000^	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	6.0%
3,500,000 or above	26,250,000 or above	7.0%

^Promotion Period of premium discount for one-time premium USD 500,000 to less than USD 1,000,000 or HKD/MOP 3,750,000 to less than 7,500,000 is from 26 October 2026 to 30 November 2026.

Note：The exchange rate used in this promotion offer is 1 USD = 7.5 HKD / 7.5 MOP. MOP is available only to policies that are issued in Macau.

Remark:
Future Wishes Arrangement and Transitional Owner Arrangement are only applicable to policies which the total premium payable of the policy must fulfil a minimum premium requirement of US$500,000 (or equivalent).

「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

3.2.2) Global Power Multi-Currency Savings Insurance Plan 3 (one-time premium payment)

Promotional Period: From 12 October 2026 to 30 November 2026 (both days inclusive)

Basic Plan (one-time premium payment) Premium Amount						Premium Discount Global Power Multi-Currency Savings Insurance Plan 3
USD / CAD / AUD	HKD / MOP	RMB	GBP	EUR	SGD	
100,000 to less than 300,000	750,000 to less than 2,250,000	600,000 to less than 1,800,000	60,000 to less than 180,000	70,000 to less than 210,000	120,000 to less than 360,000	2.0%
300,000 to less than 600,000	2,250,000 to less than 4,500,000	1,800,000 to less than 3,600,000	180,000 to less than 360,000	210,000 to less than 420,000	360,000 to less than 720,000	3.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	3,600,000 to less than 6,000,000	360,000 to less than 600,000	420,000 to less than 700,000	720,000 to less than 1,200,000	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	6,000,000 to less than 12,000,000	600,000 to less than 1,200,000	700,000 to less than 1,400,000	1,200,000 to less than 2,400,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	12,000,000 to less than 21,000,000	1,200,000 to less than 2,100,000	1,400,000 to less than 2,450,000	2,400,000 to less than 4,200,000	6.0%
3,500,000 or above	26,250,000 or above	21,000,000 or above	2,100,000 or above	2,450,000 or above	4,200,000 or above	7.0%

Note：The exchange rate used in this promotion offer is 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD. MOP is available only to policies that are issued in Macau.

3.2.3) GlobalFlexi Savings Insurance Plan (one-time premium payment)

Promotional Period: From 12 October 2026 to 30 November 2026 (both days inclusive)

Basic Plan (one-time premium payment) Premium Amount		Premium Discount GlobalFlexi Savings Insurance Plan
USD	HKD / MOP	
100,000 to less than 300,000	750,000 to less than 2,250,000	2.0%
300,000 to less than 600,000	2,250,000 to less than 4,500,000	3.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	6.0%
3,500,000 or above	26,250,000 or above	7.0%

Note：The exchange rate used in this promotion offer is 1 USD = 7.5 HKD / 7.5 MOP. MOP is available only to policies that are issued in Macau.

「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

3.2.4) Simply Love Encore Savings Insurance Plan 5 (one-time premium payment plan)
Promotional Period: From 12 October 2026 to 30 November 2026 (both days inclusive)

Basic Plan (one-time premium payment) Premium Amount		Premium Discount Simply Love Encore Savings Insurance Plan 5
USD	HKD / MOP	
100,000 to less than 300,000	750,000 to less than 2,250,000	1.0%
300,000 to less than 600,000	2,250,000 to less than 4,500,000	2.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	3.0%
1,000,000 or above	7,500,000 or above	4.0%

Note：The exchange rate used in this promotion offer is 1 USD = 7.5 HKD / 7.5 MOP. MOP is available only to policies that are issued in Macau.

For Important Notes, Terms & Conditions of Promotion Offers, please refer to Appendix 1 or the relevant promotion leaflet.

「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

5) Appendix

5.1) Appendix 1 – Promotion Offers Important Notes and Terms and Conditions

Important Notes for Financial Planners

1. First Year Commission (FYC) will not be affected by the premium refund or discount.
2. Premium refund notification letter will be sent to customers within 4 months after the policy issuance deadline. Copies of customer letters can be retrieved in eAgency Corner (eAC) and Policy Enquiry System (PES).
3. Premium Payment Notice (for policy eligible for premium refund)
   i. For New Policy with Annually/Semi-annually/Quarterly mode, the notice will show the net premium payable, i.e. the remaining amount after deducting the corresponding premium refund amount from the next modal premium.
   ii. For New Policy with Monthly mode, only the net premium payable amount will be credited via autopay.
4. Regarding eligible New Policy of Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment plan only), the amount of the premium discount will be stated on the policy information page.
5. This campaign can only be promoted within Hong Kong or Macau territory according to the agent's relevant license.
6. 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 Planner shall obtain paper 5 license for any Unit-Linked Policies selling activities. Before any Unit-Linked Policies selling activities, Financial Planner needs to conduct Financial Needs Analysis (FNA) and Risk Profile Questionnaire (RPQ) with customers to assess customer needs and premium affordability. During the solicitation process, Financial Planner shall not provide any investment advise to customers, and shall not directly or indirectly offer any gifts to induce customers to purchase Unit-Linked Policies. Unit-Linked Policies are only suitable for customers who have life insurance and investment needs. Financial Planners in Macau must complete Financial Need Analysis with customers before all product recommendation/ solicitation.
7. 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.

「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

Terms & Conditions of Promotion Offers

Applicable to offers as stated above

1. The Promotional Offers are only applicable to the insurance application submitted via AIA Financial Planners, Brokers or Independent Financial Advisors (IFAs) from AIA's partnership distribution channel and online insurance application via AIA iShop (if applicable). The Promotional Offers may be different on the relevant products distributed through particular sales channels. Please refer to relevant sales channel's promotional materials.
2. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
3. The calculation of the premium refund is only applicable to the standard premium and extra premium due to underwriting (if any) of the New Policy. 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/or add-on plan(s) and levy will not be applied for calculating the premium refund or discount amount.
4. Each New Policy can only enjoy this promotional premium refund or discount offer (if applicable) once during the Promotion Period. If the New Policy fulfils more than one promotional premium refund or discount offer's requirement, the promotion offer with higher premium refund or discount amount will be entitled.
5. If the policy date of a New Policy is earlier than its application date, the first premium refund may be available beyond the next premium due date after the first policy anniversary.
6. 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.
7. Unless otherwise specified or arranged (if any), this Offer is not applicable to plan conversion cases (including basic plans or riders, if applicable), regardless of plan conversion from other insurance plans to the promotional insurance plans or plan conversion from the promotional insurance plans to other insurance plans.
8. 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.
9. 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. For detailed features, terms and conditions of AIA Vitality, please refer to aia.com.hk/aiavitality.
10. AIA Voluntary Health Insurance Standard Scheme (being the Standard Plan under Voluntary Health Insurance Scheme ("VHIS")) provides the basic standardised features for insured, while AIA Voluntary Health Insurance Flexi Scheme, AIA Voluntary Health Insurance Privilege Ultra Scheme and AIA Voluntary Health Insurance SelectWise Scheme (being the Flexi Plan under VHIS)) are those that generally provide all protection under a Standard Plan and at the same time provide enhanced protection for the insured.
11. Only the paid premiums of certified VHIS plans and Qualifying Deferred Annuity policies (where applicable) can apply for tax deductions whereas the premium refund and premium discount (including e-premium coupon, if any) are not included. For details on tax deductions, please visit www.vhis.gov.hk, www.ia.org.hk or www.ird.gov.hk and consult your own tax and accounting advisors for tax advice.
12. Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). Our premium refund offer shall not trigger any refund of levy. For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

「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

13. The premium refund material will form part of the policy contract if the Terms and Conditions of this premium refund offer are fulfilled as agreed upon and the respective policy is issued and/or the respective supplementary contract becomes effective (where applicable).

Applicable to specified products offers

14. Specified Savings Insurance Plans Premium Refund Offer

a. The promotional period is from 12 October 2026 to 30 November 2026, both days inclusive, unless otherwise specified ("Promotional Period").

b. Specified Savings Insurance Plans are Wealth Flexi Savings Insurance Plan (5-year premium payment term), Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term), GlobalFlexi Savings Insurance Plan (5-year premium payment term) and Simply Love Encore Savings Insurance Plan 5 (5-year / 10-year premium payment term) (collectively "New Policy").

c. This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed above that are:-
   i. successfully applied and submitted (based on the application date) during the Promotional Period, and
   ii. issued on or before 28 February 2027.

d. The premium refund (Base Offer and Extra Offer, if applicable) is based on the first year premium of the basic plan and will be used for the premium settlement in the next premium due date after the first Policy Anniversary. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. Moreover, the New Policy should remain in-force from the issue date to the time of premium refund. Otherwise, the premium refund will be forfeited.

e. New Policy is entitled to a premium refund as follows:

i. Wealth Flexi Savings Insurance Plan (5-year premium payment term) Base Offer

ii. Premium refund calculation method iii.(calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
USD	50,000 to less than 100,000^	= monthly premium x 12 x 21.0%	= quarterly premium x 4 x 21.0%	= semi-annual premium x 2 x 21.0%	= annual premium x 21.0%
HKD/MOP	375,000 to less than 750,000^				
USD	100,000 to less than 200,000	= monthly premium x 12 x 24.0%	= quarterly premium x 4 x 24.0%	= semi-annual premium x 2 x 24.0%	= annual premium x 24.0%
HKD/MOP	750,000 to less than 1,500,000				
USD	200,000 to less than 1,000,000	= monthly premium x 12 x 26.0%	= quarterly premium x 4 x 26.0%	= semi-annual premium x 2 x 26.0%	= annual premium x 26.0%
HKD/MOP	1,500,000 to less than 7,500,000				
USD	1,000,000 or above	= monthly premium x 12 x 28.0%	= quarterly premium x 4 x 28.0%	= semi-annual premium x 2 x 28.0%	= annual premium x 28.0%
HKD/MOP	7,500,000 or above				

^Promotion Period of premium refund for annualised Premium USD 50,000 to less than USD 100,000 or HKD/MOP 375,000 to less than HKD/MOP 750,000 is from 26 October 2026 to 30 November 2026.

「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

ii. Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) Base Offer

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
USD/CAD/AUD	Less than 10,000	= monthly premium x 12 x 5.0%	= quarterly premium x 4 x 5.0%	= semi-annual premium x 2 x 5.0%	= annual premium x 5.0%
HKD/MOP	Less than 75,000				
RMB	Less than 60,000				
GBP	Less than 6,000				
EUR	Less than 7,000				
SGD	Less than 12,000				
USD/CAD/AUD	10,000 to less than 30,000	= monthly premium x 12 x 15.0%	= quarterly premium x 4 x 15.0%	= semi-annual premium x 2 x 15.0%	= annual premium x 15.0%
HKD/MOP	75,000 to less than 225,000				
RMB	60,000 to less than 180,000				
GBP	6,000 to less than 18,000				
EUR	7,000 to less than 21,000				
SGD	12,000 to less than 36,000				
USD/CAD/AUD	30,000 to less than 50,000	= monthly premium x 12 x 20.0%	= quarterly premium x 4 x 20.0%	= semi-annual premium x 2 x 20.0%	= annual premium x 20.0%
HKD/MOP	225,000 to less than 375,000				
RMB	180,000 to less than 300,000				
GBP	18,000 to less than 30,000				
EUR	21,000 to less than 35,000				
SGD	36,000 to less than 60,000				
USD/CAD/AUD	50,000 to less than 100,000	= monthly premium x 12 x 23.0%	= quarterly premium x 4 x 23.0%	= semi-annual premium x 2 x 23.0%	= annual premium x 23.0%
HKD/MOP	375,000 to less than 750,000				
RMB	300,000 to less than 600,000				
GBP	30,000 to less than 60,000				
EUR	35,000 to less than 70,000				
SGD	60,000 to less than 120,000				
USD/CAD/AUD	100,000 to less than 200,000	= monthly premium x 12 x 26.0%	= quarterly premium x 4 x 26.0%	= semi-annual premium x 2 x 26.0%	= annual premium x 26.0%
HKD/MOP	750,000 to less than 1,500,000				
RMB	600,000 to less than 1,200,000				
GBP	60,000 to less than 120,000				
EUR	70,000 to less than 140,000				
SGD	120,000 to less than 240,000				
USD/CAD/AUD	200,000 to less than 1,000,000	= monthly premium x 12 x 28.0%	= quarterly premium x 4 x 28.0%	= semi-annual premium x 2 x 28.0%	= annual premium x 28.0%
HKD/MOP	1,500,000 to less than 7,500,000				
RMB	1,200,000 to less than 6,000,000				
GBP	120,000 to less than 600,000				
EUR	140,000 to less than 700,000				
SGD	240,000 to less than 1,200,000				

「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

ii. Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) Base Offer (cont.)

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
USD/CAD/AUD	1,000,000 or above	= monthly premium x 12 x 30.0%	= quarterly premium x 4 x 30.0%	= semi-annual premium x 2 x 30.0%	= annual premium x 30.0%
HKD/MOP	7,500,000 or above				
RMB	6,000,000 or above				
GBP	600,000 or above				
EUR	700,000 or above				
SGD	1,200,000 or above				

iii. GlobalFlexi Savings Insurance Plan (5-year premium payment term) Base Offer

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
USD	Less than 10,000	= monthly premium x 12 x 5.0%	= quarterly premium x 4 x 5.0%	= semi-annual premium x 2 x 5.0%	= annual premium x 5.0%
HKD/MOP	Less than 75,000				
USD	10,000 to less than 30,000	= monthly premium x 12 x 15.0%	= quarterly premium x 4 x 15.0%	= semi-annual premium x 2 x 15.0%	= annual premium x 15.0%
HKD/MOP	75,000 to less than 225,000				
USD	30,000 to less than 50,000	= monthly premium x 12 x 20.0%	= quarterly premium x 4 x 20.0%	= semi-annual premium x 2 x 20.0%	= annual premium x 20.0%
HKD/MOP	225,000 to less than 375,000				
USD	50,000 to less than 100,000	= monthly premium x 12 x 23.0%	= quarterly premium x 4 x 23.0%	= semi-annual premium x 2 x 23.0%	= annual premium x 23.0%
HKD/MOP	375,000 to less than 750,000				
USD	100,000 to less than 200,000	= monthly premium x 12 x 26.0%	= quarterly premium x 4 x 26.0%	= semi-annual premium x 2 x 26.0%	= annual premium x 26.0%
HKD/MOP	750,000 to less than 1,500,000				
USD	200,000 to less than 1,000,000	= monthly premium x 12 x 28.0%	= quarterly premium x 4 x 28.0%	= semi-annual premium x 2 x 28.0%	= annual premium x 28.0%
HKD/MOP	1,500,000 to less than 7,500,000				
USD	1,000,000 or above	= monthly premium x 12 x 30.0%	= quarterly premium x 4 x 30.0%	= semi-annual premium x 2 x 30.0%	= annual premium x 30.0%
HKD/MOP	7,500,000 or above				

「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

iv. Simply Love Encore Savings Insurance Plan 5 (5-year / 10-year premium payment term)

Premium refund calculation method (calculated by the payment of the latest modal premium of its Basic Plan at the time of premium refund)					
Currency	Annualised premium	Payment Mode			
		Monthly	Quarterly	Semi-annually	Annually
USD	Less than 10,000	= monthly premium x 12 x 5.0%	= quarterly premium x 4 x 5.0%	= semi-annual premium x 2 x 5.0%	= annual premium x 5.0%
HKD/MOP	Less than 75,000				
USD	10,000 to less than 30,000	= monthly premium x 12 x 6.0%	= quarterly premium x 4 x 6.0%	= semi-annual premium x 2 x 6.0%	= annual premium x 6.0%
HKD/MOP	75,000 to less than 225,000				
USD	30,000 to less than 50,000	= monthly premium x 12 x 7.0%	= quarterly premium x 4 x 7.0%	= semi-annual premium x 2 x 7.0%	= annual premium x 7.0%
HKD/MOP	225,000 to less than 375,000				
USD	50,000 to less than 100,000	= monthly premium x 12 x 8.0%	= quarterly premium x 4 x 8.0%	= semi-annual premium x 2 x 8.0%	= annual premium x 8.0%
HKD/MOP	375,000 to less than 750,000				
USD	100,000 or above	= monthly premium x 12 x 10.0%	= quarterly premium x 4 x 10.0%	= semi-annual premium x 2 x 10.0%	= annual premium x 10.0%
HKD/MOP	750,000 or above				

「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

f) The Wealth Flexi Savings Insurance Plan (5-year premium payment term) Extra Offer is only applicable when:

1) **Same policyholder** applies within Promotional Period Wealth Flexi Savings Insurance Plan (5-year premium payment term) and
   i. **Specified Critical Illness Insurance Plans**, and **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or
   ii. **ProsperLife Insurance Plan (5-year / 30-year premium payment term)**, and **the annualized premium** of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is **US$3,000** or above, or
   iii. **EverBliss Annuity Insurance Plan**

   and that the Wealth Flexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

OR

2) **Same policyholder** who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:
   i. **Specified Critical Illness Insurance Plans**, and that **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or
   ii. **ProsperLife Insurance Plan (5-year / 30-year payment term)**, and that **the annualized premium** of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is **US$3,000** or above, or
   iii. **EverBliss Annuity Insurance Plan**

   and applies successfully the Wealth Flexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

If the condition in 1) or 2) above is met, the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy will entitle to **extra 3%** premium refund.The Extra Offer will only be applicable to the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy and will not apply to the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy. If the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy entitles to the Extra Offer, the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

「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

g) The Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) Extra Offer is only applicable when:

1) **Same policyholder** applies within Promotional Period Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and

i. **Specified Critical Illness Insurance Plans**, and **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or

ii. **EverBliss Annuity Insurance Plan**

and that the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) and the Specified Critical Illness Insurance Plans or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

OR

2) **Same policyholder** who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:

i. **Specified Critical Illness Insurance Plans**, and that **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or

ii. **EverBliss Annuity Insurance Plan**

and applies successfully the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) within Promotional Period and the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy is issued on or before 28 February 2027.

If the condition in 1) or 2) above is met, the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year) policy will entitle to **extra 3%** premium refund. The Extra Offer will only be applicable to the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy and will not apply to the Specified Critical Illness Insurance Plans policy or the EverBliss Annuity Insurance Plan policy. If the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy entitles to the Extra Offer, the Specified Critical Illness Insurance Plans policy or the EverBliss Annuity Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

「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

h) The GlobalFlexi Savings Insurance Plan (5-year premium payment term) Extra Offer is only applicable when:

1) **Same policyholder** applies within Promotional Period GlobalFlexi Savings Insurance Plan (5-year premium payment term) and

i. **Specified Critical Illness Insurance Plans**, and **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or

ii. **ProsperLife Insurance Plan (5-year / 30-year premium payment term)**, and **the annualized premium** of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is **US$3,000** or above, or

iii. EverBliss Annuity Insurance Plan

and that the GlobalFlexi Savings Insurance Plan (5-year premium payment term) and the Specified Critical Illness Insurance Plans or the ProsperLife Insurance Plan (5-year / 30-year) or the EverBliss Annuity Insurance Plan are issued on or before 28 February 2027.

OR

2) **Same policyholder** who holds the following in-force policy applied from 1 July 2026 to 11 October 2026 (both days inclusive) and issued on or before 11 December 2026:

i. **Specified Critical Illness Insurance Plans**, and that **the original Sum Assured** of the Specified Critical Illness Insurance Plans policy is **US$50,000** or above, or

ii. **ProsperLife Insurance Plan (5-year / 30-year payment term)**, and that **the annualized premium** of the basic plan of the ProsperLife Insurance Plan (5-year / 30-year premium payment term) is **US$3,000** or above, or

iii. EverBliss Annuity Insurance Plan

and applies successfully the GlobalFlexi Savings Insurance Plan (5-year premium payment term) within Promotional Period and the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is issued on or before 28 February 2027.

If the condition in 1) or 2) above is met, the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy will entitle to **extra 3%** premium refund. The Extra Offer will only be applicable to the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy and will not apply to the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy. If the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy entitles to the Extra Offer, the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy should remain in-force from the issue date to the time of premium refund. Otherwise the Extra Offer will be forfeited. If the customer is eligible to receive the Extra Offer, but the Specified Critical Illness Insurance Plans policy or the ProsperLife Insurance Plan (5-year / 30-year premium payment term) policy or the EverBliss Annuity Insurance Plan policy is surrendered or partial surrendered on or before the first policy anniversary of the GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy, the Extra Offer eligibility will be forfeited.

「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

i. The maximum premium refund for each eligible Wealth Flexi Savings Insurance Plan (5-year premium payment term) policy is capped at **31%** (including Base Offer and Extra Offer, if applicable). The maximum premium refund for each eligible Global Power Multi-Currency Savings Insurance Plan 3 (5-year / 10-year premium payment term) policy and GlobalFlexi Savings Insurance Plan (5-year premium payment term) policy is capped at **33%** (including Base Offer and Extra Offer, if applicable).

「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

15. Specified Savings Insurance Plans Premium Discount Offer (for one-time premium payment plan only)

a. The promotional period is from 12 October 2026 to 30 November 2026, both days inclusive, unless otherwise specified ("Promotional Period").

b. Specified Savings Insurance Plans are Wealth Flexi Savings Insurance Plan (one-time premium payment), Global Power Multi-Currency Savings Insurance Plan 3 (one-time premium payment), GlobalFlexi Savings Insurance Plan (one-time premium payment) and Simply Love Encore Savings Insurance Plan 5 (one-time premium payment plan) (collectively "New Policy").

c. This offer is only applicable to the basic plans of Specified Savings Insurance Plans listed above that are:-
   i. successfully applied and submitted (based on the application date) during the Promotional Period, and
   ii. issued on or before 28 February 2027.

d. New Policy will entitle to a premium discount as follows:

i. Wealth Flexi Savings Insurance Plan (one-time premium payment)

Basic Plan (one-time premium payment) Premium Amount		Premium Discount
USD	HKD / MOP	
500,000 to less than 600,000^	3,750,000 to less than 4,500,000^	3.0%
600,000 to less than 1,000,000^	4,500,000 to less than 7,500,000^	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	6.0%
3,500,000 or above	26,250,000 or above	7.0%

^Promotion Period of premium discount for one-time premium USD 500,000 to less than USD 1,000,000 or HKD/MOP 3,750,000 to less than 7,500,000 is from 26 October 2026 to 30 November 2026.

ii. Global Power Multi-Currency Savings Insurance Plan 3 (one-time premium payment)

Basic Plan (one-time premium payment) Premium Amount						Premium Discount
USD / CAD / AUD	HKD / MOP	RMB	GBP	EUR	SGD	
100,000 to less than 300,000	750,000 to less than 2,250,000	600,000 to less than 1,800,000	60,000 to less than 180,000	70,000 to less than 210,000	120,000 to less than 360,000	2.0%
300,000 to less than 600,000	2,250,000 to less than 4,500,000	1,800,000 to less than 3,600,000	180,000 to less than 360,000	210,000 to less than 420,000	360,000 to less than 720,000	3.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	3,600,000 to less than 6,000,000	360,000 to less than 600,000	420,000 to less than 700,000	720,000 to less than 1,200,000	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	6,000,000 to less than 12,000,000	600,000 to less than 1,200,000	700,000 to less than 1,400,000	1,200,000 to less than 2,400,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	12,000,000 to less than 21,000,000	1,200,000 to less than 2,100,000	1,400,000 to less than 2,450,000	2,400,000 to less than 4,200,000	6.0%
3,500,000 or above	26,250,000 or above	21,000,000 or above	2,100,000 or above	2,450,000 or above	4,200,000 or above	7.0%

「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

iii. GlobalFlexi Savings Insurance Plan (one-time premium payment)

Basic Plan (one-time premium payment) Premium Amount		Premium Discount
USD	HKD / MOP	
100,000 to less than 300,000	750,000 to less than 2,250,000	2.0%
300,000 to less than 600,000	2,250,000 to less than 4,500,000	3.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	4.0%
1,000,000 to less than 2,000,000	7,500,000 to less than 15,000,000	5.0%
2,000,000 to less than 3,500,000	15,000,000 to less than 26,250,000	6.0%
3,500,000 or above	26,250,000 or above	7.0%

iv. Simply Love Encore Savings Insurance Plan 5 (one-time premium payment)

Premium Amount (one-time premium payment)		Premium Discount
USD	HKD/MOP	
100,000 to less than 300,000	750,000 to less than 2,250,000	1.0%
300,000 to less than 600,000	2,250,000 to less than 4,500,000	2.0%
600,000 to less than 1,000,000	4,500,000 to less than 7,500,000	3.0%
1,000,000 or above	7,500,000 or above	4.0%

「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]