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# Memo

| | | | |
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| **Attn:** | All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau) | **From:** | Angela Yeung & Joanne Ma |
| | | **Dept:** | Customer and Marketing & Operation |
| **Copy:** | Ms. Melissa Wong<br>Ms. Carol Li<br>All Department Heads<br>Macau CEO / ABDD Executives | **Total pages:** | 11 |
| **Date:** | 1 Nov 2026 | | |

**Subject:** **A261104** **特選現有受保人尊享 -「活然人生」保險計劃升級簡易核保優惠**
**Exclusive for Selected Existing Insured Customers - ProsperLife Insurance Plan Enhanced Simplified Underwriting Offer**

# 特選現有受保人尊享
# 「活然人生」保險計劃升級簡易核保優惠
## 只需填妥投保表格及確認 1 項健康聲明

為鼓勵客戶加強全方位保障，我們特別為受保於指定儲蓄保險的特選現有受保人推出升級「活然人生」保險計劃簡易核保優惠，讓客戶以更簡易的核保流程獲得額外保障。財務策劃顧問可善用此優惠，按客戶需要完善其保障規劃!

| | |
|---|---|
| **推廣期** | 2026 年 11 月 1 日至 2027 年 3 月 31 日(包括首尾兩天)<br>(以新基本計劃之保單申請及遞交日期為準，而新基本計劃必須於推廣期內申請及繕發) |
| **特選受保人** | 此推廣活動只適用於符合以下所有條件之**特選受保人**:<br>i. 現有仍生效及已過保險冷靜期的財富盈活儲蓄保險計劃 / 環宇盈活儲蓄保險計劃 /「盈御多元貨幣計劃」 /「盈御多元貨幣計劃 2」 /「盈御多元貨幣儲蓄保險計劃 3」 /「充裕未來」計劃* /「充裕未來」計劃 2* /「充裕未來」計劃 3* /「充裕未來·盈尚」(「指定保險計劃」) 之受保人; 及<br>ii. 所有指定保險計劃之基本計劃的累計保費總和必須於下列推廣優惠表格所列之範圍內（即 250,000 美元 至 500,000 美元以下、500,000 美元至 1,000,000 美元以下，或 1,000,000 美元或以上); 及<br>iii. 受保人於 2027 年 3 月 31 日當天的年齡必須於下列推廣優惠表格所列之適用年齡範圍內（即 55 歲或以下，或 65 歲或以下); 及 |

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<table>
<tr><td></td><td>iv. 受保人必須為香港、澳門、中國內地、台灣、新加坡或南韓身分證/護照持有人並居住於上述國家/地區<br><br>(i,ii 及 iv 資料截至 2026 年 10 月 23 日)<br><br>*特級保障系列除外</td></tr>
<tr><td>推廣優惠</td><td>特選受保人於推廣期內以受保人身份透過財務策劃顧問投保「活然人生」保險計劃之新基本計劃*，而特選受保人年齡及指定保險計劃之總保費累計保費總和符合以下指定範圍，即可享升級簡易核保優惠，惟受限於相關保額上限。<br><br>
<table>
<tr><th>指定保險計劃之累計保費總和#</th><th>受保人年齡</th><th>透過升級簡易核保優惠投保「活然人生」保險計劃之保額上限~</th></tr>
<tr><td>250,000 美元 至 500,000 美元以下</td><td>0 - 65</td><td>150,000 美元</td></tr>
<tr><td>500,000 美元 至 1,000,000 美元以下</td><td>0 - 65</td><td>300,000 美元</td></tr>
<tr><td>1,000,000 美元或以上</td><td>0 - 55</td><td>600,000 美元</td></tr>
</table>
<br>* 除意外身故賠償（活然人生）附加契約及免付保費附加契約（基本計劃）外，升級簡易核保優惠不適用於任何包括附加契約 (包括不可附有摯誠定期壽險附加契約)之投保申請。<br># 累計保費總和是指所有指定保險計劃保單之基本計劃的累計保費總和，包括已繳付保費及未來需繳付保費；如保費享有任何折扣優惠，則按折扣後之保費計算。<br>舉例而言，若一名受保人受保於「盈御多元貨幣儲蓄保險計劃 3」（5 年保費繳付期，每年保費 80,000 美元），以及「充裕未來」計劃（5 年保費繳付期，每年保費 50,000 美元），其指定保險計劃的累計保費總和為 650,000 美元［（80,000 美元 × 5）＋（50,000 美元 × 5）］，其可透過升級簡易核保優惠投保「活然人生」保險計劃之保額上限為 300,000 美元。<br>~ 透過不同的升級簡易核保優惠推廣活動投保「活然人生」保險計劃的保額上限將會合併計算，包括 核保部限時推廣活動 — 「活然人生」保險計劃升級簡易核保優惠（通告 A261116）。因此，如客戶使用了上述升級簡易核保優惠投保「活然人生」保險計劃，將不能再享有 核保部限時推廣活動 — 「活然人生」保險計劃升級簡易核保優惠（通告 A261116）。</td></tr>
<tr><td>升級簡易核保優惠健康聲明內容</td><td>本人/我們特此聲明並確認，準受保人現時並非正在住院，及於過去三十六個月內未曾連續住院超過六日，亦未曾被建議於未來六個月內需要住院或接受診斷性之檢查。</td></tr>
</table>

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| **特選客戶名單以及助銷工具** | 客戶名單會上載至以下平台供財務策劃顧問跟進:<br>- iPoS > 推廣活動及銷售機遇 > 簡易核保/優易核保 (附錄1)<br>- Smart+ > 客戶及機遇 > 現有客戶推廣活動<br>- iEngage > CRM > 進階搜尋 > AIA 保單資料 > 推廣活動<br><br>名稱:「活然人生」簡易核保優惠 - 特選現有客戶名單 |
| **iPoS 電子申請** | **投保流程** (附錄 2)<br>**流程 1:** 請登入 iPoS > 推廣活動及銷售機遇 > 簡易核保/優易核保以參閱客戶名單 >「活然人生」簡易核保優惠 - 特選現有客戶名單<br>**流程 2:** 請從客戶名單進入電子申請表，然後按程序填寫電子版投保表格<br>**流程 3:** 經 eApp 遞交已完成的「電子申請表」<br><br>eApp 的搜尋功能 (附錄 3) 只需輸入基本客戶資料 (姓名及 ID)，即可全方位閱覽客戶適用之推廣優惠資訊。<br><br>備註:<br>所有申請均須跟隨現行核保守則。詳情請參閱下列優惠細則。 |
| **優惠細則** | • 如客戶不確認健康聲明，則必須跟隨正常核保程序投保。<br>• 在這次升級簡易核保優惠下，例行體檢核保要求及財務核保要求將被豁免。所有其他現行的核保守則將繼續適用，包括但不限於財務需要分析，打擊洗錢條例之要求及個人最高總投保額之要求等。詳情請參閱營運守則及指引。<br>• 除了升級簡易投保健康聲明外，客戶仍需回答雜項(Miscellaneous)類別的問題。<br>• 準受保人必須如實及完整地作出健康聲明及提供雜項資料。若準受保人沒有披露或隱瞞任何預先存在的健康狀況，將會影響保單申請的批核或將來於保單下作出的任何索償。公司可能於核保過程中要求準受保人提供額外資料。<br>• 此升級簡易核保安排及核保結果僅限於符合升級簡易核保的相關條件的「活然人生」保險計劃投保申請, 而不會作為其他及未來投保的先例。<br>• 如果同一準受保人同時透過簡易核保和正常核保方式申請多於一份「活然人生」保險計劃，則較嚴格的核保要求/決定將被採用。<br>• 若保單申請人與準受保人不相同，年滿 18 歲或以上之準受保人必須親自作出投保聲明，並須與保單申請人同時簽署保單申請書及投保聲明。<br>• 於計算同一準受保人的個人最高總投保額時，會將該準受保人透過此優惠受保之所有現有保單及新申請保單之保額一併計算在內。<br>• AIA 對選擇特選客戶及其資格保留絕對決定權。 |

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| | • 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。 |
| **注意事項** | • 只有特選客戶合資格參與此推廣活動。財務策劃顧問於分享有關推廣活動之資訊予客戶前，必須確定客戶是否合資格客戶。<br>• 財務策劃顧問必須清楚理解產品特色，並在客戶查詢時提供正確之產品資訊，及與產品相關連的風險及主要不受保事項等。<br>• 香港及澳門財務策劃顧問只能於所屬營業牌照境內推行此推廣計劃。所有銷售活動及投保申請必須在香港或澳門境內進行。<br>• 財務策劃顧問必須遵守"為抵港抵澳內地人士銷售保險業務的營運指引"及與抵港抵澳內地人士相關的工作指引。<br>• 於接觸保單持有人前，請您必須檢查保單持有人是否已選擇拒收訊息。如是，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動的優惠)。<br>• 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。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。 |

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

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## Exclusive for Selected Existing Insured Customers
## ProsperLife Insurance Plan Enhanced Simplified Underwriting Offer

Simply complete the application form and one health declaration

To encourage customers to strengthen their total protection coverage, we are offering an Enhanced Simplified Underwriting Offer for the ProsperLife Insurance Plan exclusively for selected existing insured customers covered under designated savings insurance plans. This offer enables customers to obtain additional protection through a more streamlined underwriting process. Financial Planners can make good use of this offer to help customers enhance their protection planning according to their needs.

<table>
<tr><td>Promotion Period</td><td>From 1 November 2026 till 31 March 2027 (both days included)<br>(based on the New Basic Plan policy application and submission date, and the New Basic Plan policy must be applied and issued within the promotion period)</td></tr>
<tr><td>Selected Insured</td><td>This offer is only applicable to <u>selected insured</u> who fulfil <u>ALL</u> the following criteria:<br>i. The insured of an existing policy that is inforce and has passed the cooling-off period under any of the following plans: Wealth Flexi Savings Insurance Plan / GlobalFlexi Savings Insurance Plan / Global Power Multi-Currency Plan / Global Power Multi-Currency Plan 2 / Global Power Multi-Currency Savings Insurance Plan 3 / Bonus Power Plan* / Bonus Power Plan 2* / Bonus Power Plan 3* / Bonus Power Vantage* (the "Designated Insurance Plans"); and<br>ii. The aggregate total premium of all Designated Insurance Plans must be within the limit specified in the Promotional Offer table below (i.e. US$250,000 – below US$500,000, US$500,000 – below US$1,000,000, or US$ 1,000,000 or above); and<br>iii. The insured's age as of 31 March 2027 must be within the applicable age limit specified in the Promotional Offer table below (i.e. age 55 or below, or age 65 or below); and<br>iv. The insured must hold a valid identity card or passport of Hong Kong, Macau, Chinese Mainland, Taiwan, Singapore, or South Korea, and reside in the above-mentioned country/region.<br><br>(Information in i, ii and iv is as of 23 Oct 2026)<br>* Excluding Enhanced Protection</td></tr>
<tr><td>Promotion Offer</td><td>Selected Insureds who apply for a new basic plan* of the ProsperLife Insurance Plan through a financial planner during the Promotion Period as the insured may enjoy the Enhanced Simplified Underwriting Offer (subjected to relevant maximum sum assured), provided that their age and the aggregate total premium of Designated Insurance Plan fall within the specified ranges below:<br><br>
<table>
<tr><th>Aggregate Total Premium of Designated Insurance Plans#</th><th>Insured's Age</th><th>Maximum Sum Assured for the ProsperLife Insurance Plan under the Enhanced Simplified Underwriting Offer~</th></tr>
<tr><td>US$250,000 – below US$500,000</td><td>0 - 65</td><td>US$ 150,000</td></tr>
<tr><td>US$500,000 – below US$1,000,000</td><td>0 - 65</td><td>US$ 300,000</td></tr>
<tr><td>US$ 1,000,000 or above</td><td>0 - 55</td><td>US$ 600,000</td></tr>
</table>
</td></tr>
</table>

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| | * Except for the Accidental Death Benefit (ProsperLife) Rider and the Waiver of Premium Rider (Basic Plan), the Enhanced Simplified Underwriting Offer is not applicable to any application that includes any riders (including the Wisdom Term Life Supplementary Contract).<br># Aggregate total premium refers to the aggregate total premium of the basic plans under all Designated Insurance Plans, including premiums already paid and premiums payable in the future. If any premium is subject to a discount, the discounted premium amount is used for calculation.<br>For example, if an insured is covered under the Global Power Multi-Currency Savings Insurance Plan 3 (5-year premium payment term and an annual premium of US$80,000), and under the Bonus Power Life Insurance Plan (5-year premium payment term and an annual premium of US$50,000), the aggregate total premium of the Designated Insurance Plans will be US$650,000 [(US$80,000 × 5) + (US$50,000 × 5)]. Based on this total premium level, the maximum sum assured of the ProsperLife Insurance Plan that may be applied for under the Enhanced Simplified Underwriting Offer is US$300,000.<br>~ The sum assured limits for ProsperLife Insurance Plan applications submitted under different Enhanced Simplified Underwriting Offer promotion campaigns will be aggregated, including the *Underwriting Limited-time Initiative – ProsperLife Insurance Plan Enhanced Simplified Underwriting Offer (Memo A261116).* Accordingly, if a customer applies for the ProsperLife Insurance Plan under the above Enhanced Simplified Underwriting Offer, the customer will no longer be eligible for the *Underwriting Limited-time Initiative – ProsperLife Insurance Plan Enhanced Simplified Underwriting Offer (Memo A261116).* |
| **Enhanced Simplified Underwriting Offer - health declaration** | I/We hereby declare and confirm that the Proposed Insured is not currently hospitalized, and has not been hospitalized for more than 6 consecutive days in the past 36 months, and has not been advised that the Proposed Insured will need to be hospitalized or undergone a diagnostic checkup in the next 6 months |
| **Selected Customer List and Sales Tools** | Customer list will be uploaded to below platform for Financial Planner to follow up:<br>- iPoS > Leads & Campaigns > SIO/Preferential (Appendix 1)<br>- Smart+ > CRM & Leads > Existing Customer Campaigns<br>- iEngage > CRM > Advanced search > AIA policy information > Campaign<br><br>Campaign Name:<br>**ProsperLife Simplified Underwriting Offer - Selected Customer List** |
| **iPoS eApp Application** | **<u>Application Process (Appendix 2)</u>**<br>**Step 1:** Login to iPoS > Leads and Campaigns> SIO/ Preferential for Customer List > ProsperLife Simplified Underwriting Offer - Selected Customer List<br>**Step 2:** Please go to eApp via the Customer List, and then follow the steps to fill in the electronic Application Form<br>**Step 3:** Submit the completed eApp<br>Simply input basic customer information (Name & ID) via eApp search function (Appendix 3) to view the holistic customers' eligible offer list.<br><br>Remark: All applications are subject to the prevailing underwriting guidelines. Please refer to the offer terms and conditions below for details. |

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| **Offer Terms and Conditions** | • If the customer does not confirm the health declaration, the application will proceed to full underwriting.<br>• Under this Enhanced Simplified Underwriting Offer, routine medical examination requirements and financial underwriting requirements will be waived. All other prevailing underwriting rules and requirements will continue to apply, including but not limited to financial needs analysis, anti-money laundering requirements, and the maximum aggregate sum assured limits applicable to an individual. For details, please refer to the relevant Operating Rules and Guidelines.<br>• In addition to the Enhanced Simplified Underwriting health declaration, customers are still required to answer the questions under the Miscellaneous category.<br>• The Proposed Insured must make the health declaration and provide the miscellaneous information truthfully and completely. If the Proposed Insured fails to disclose or withhold any pre-existing health conditions, approval of the policy application or any future claims made under the policy will be affected. The Company may request the Proposed Insured to provide further information during the underwriting process.<br>• The Enhanced Simplified Underwriting Offer and the underwriting results are only applicable to application for the ProsperLife Insurance Plan which meets the relevant criteria for the Enhanced Simplified Underwriting Offer, and will not serve as a precedent for other or future insurance applications.<br>• If the same Proposed Insured applies for concurrent applications for the ProsperLife Insurance Plan through both Enhanced Simplified Underwriting and normal underwriting at the same time, the more stringent requirements / decision will apply.<br>• If the Policy Applicant and the Proposed Insured are two different persons, the Proposed Insured aged 18 or above must make the health declaration. Both the Policy Applicant and Proposed Insured must sign the application form and health declaration.<br>• When calculating the maximum aggregate sum assured for the same Proposed Insured, the sum assured of all existing policies and new policy applications of that Proposed Insured covered under this offer will be aggregated and included in the calculation.<br>• AIA reserves the absolute right in the selection of customers and to determine the eligibilities.<br>• AIA reserves the right to change any terms and conditions of this promotion without advance notices. All Promotional Offers are valid only when the promotional insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive. |
| **Important Notes** | • Only selected customers are eligible for this campaign. Please be reminded to check if the customer is eligible for the campaign before sharing the relevant campaign information with customers.<br>• Financial Planners must familiarize with the product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries.<br>• This campaign can only be promoted within Hong Kong and Macau territory according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong or Macau territory.<br>• Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner from PRC" and CMV related guidelines. |

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| | |
|---|---|
| | • Before contacting the policyholder, please check whether the policyholder is on the opt-out list or not. If yes, please do not conduct direct marketing before obtaining explicit consent from customers (including the promotional activities).<br>• Financial Planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation. Financial Planners in Macau must complete Financial Need Analysis with customers before all product recommendation/ solicitation. |

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

Best regards,

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

Joanne Ma
Head of Underwriting

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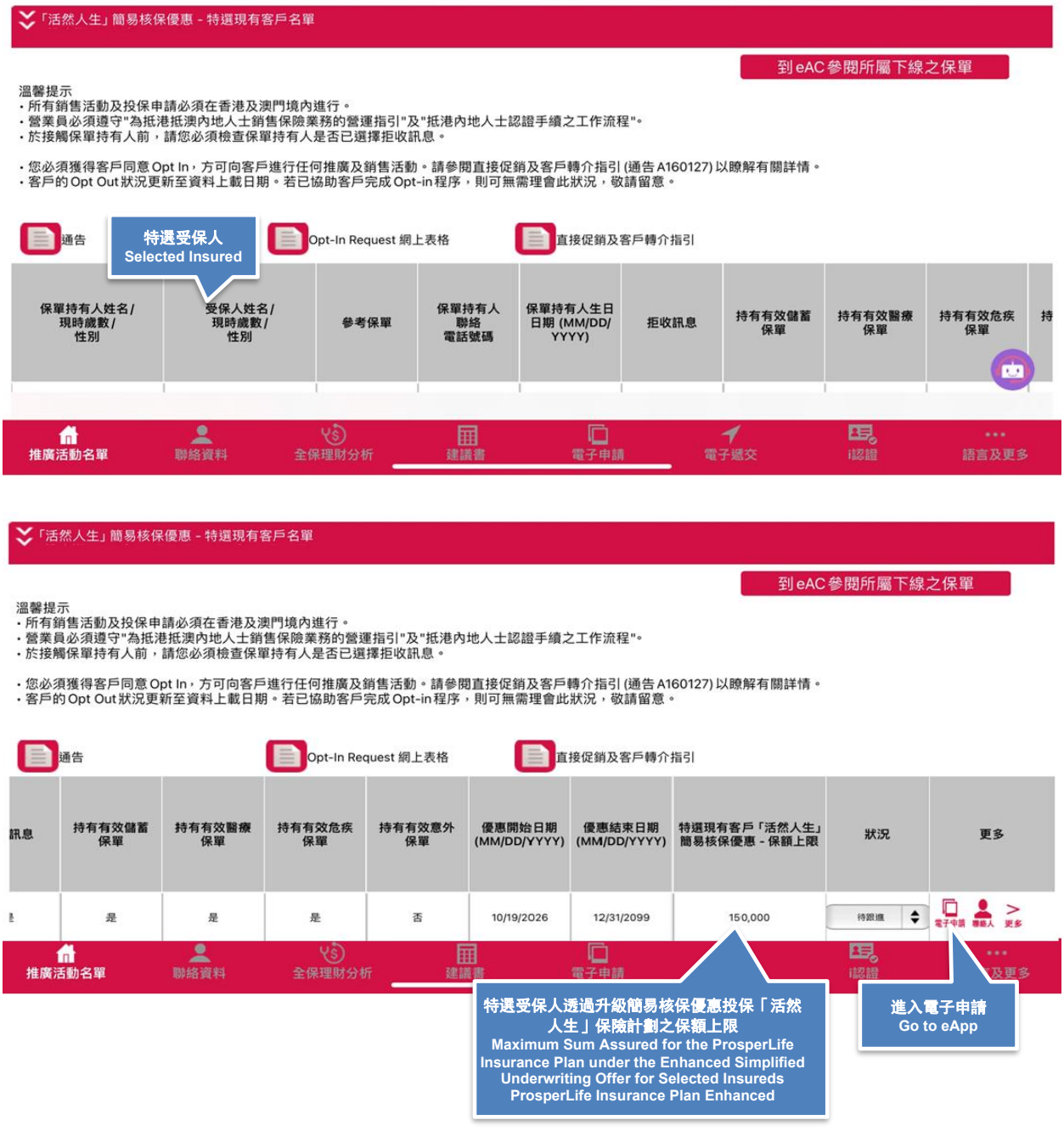
## 附錄 1: iPoS 特選現有客戶名單
## Appendix 1: iPoS Selected Customer List

iPoS > 推廣活動及銷售機遇 > 優易核保/簡易核保
iPoS > Leads & Campaigns > SIO/Preferential

**「活然人生」簡易核保優惠 - 特選現有客戶名單**
**ProsperLife Simplified Underwriting Offer - Selected Customer List**

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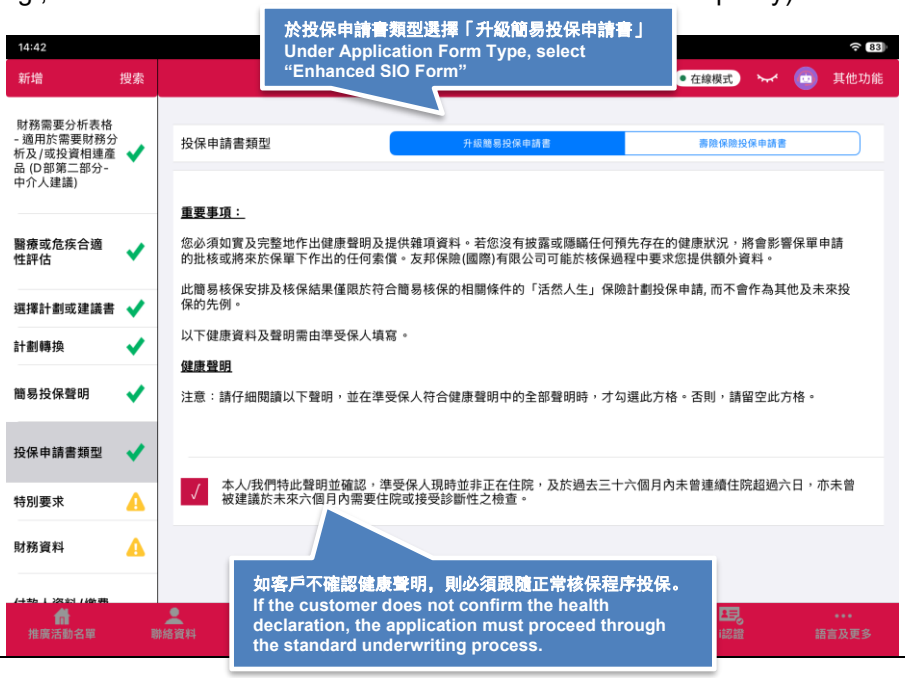
## 附錄 2: iPoS 電子申請流程
## Appendix 2: iPoS eApp Application Process

- 按程序填寫電子申請表, 完成 FNA 及 PGS。請注意, 選擇相關推廣產品才能進入簡易核保程序。
  Step by step to complete eApp, FNA & PGS. Please note that simplified underwriting process will be shown only when campaign product is selected.




- 於投保申請書類型項目, 自動按客戶資格 (如特選受保人須以受保人身份投保)顯示升級簡易投保申請書。
  Under Application Form Type section, Enhanced SIO Form will be displayed subject to customer eligibility (e.g., Selected Insured must be named as Insured of the new policy).

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## 附錄 3: eApp 的搜尋功能
## Appendix 3: eApp Search Function

- 只需輸入基本客戶資料 (姓名及 ID)，即可全方位閱覽客戶適用之推廣優惠資訊
  Simply input basic customer information (Name & ID) to view the holistic customers' eligible offer list, and leverage on different promotion offers to drive cross-selling




- 閱覽適用之推廣活動
  To review customer's eligible campaign




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