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Memo

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

From: Joanne Ma
Head of Underwriting

Co/Dept:

Dept: Operations

Copy: All Department Heads

Date: 1 Nov 2026

Total page: 4

Subject: (Ref: A261116) 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
Underwriting Limited-time Initiative – ProsperLife Insurance Plan Enhanced Simplified Underwriting Offer

為進一步配合年末推動業務增長及支持全方位保障產品的銷售，我們特別為大家帶來**「活然人生」保險計劃升級簡易核保優惠**推廣活動，讓客戶以更簡易的核保流程獲得額外保障。

此限時特別安排適用於**2026年11月1日至2027年3月31日**期間(根據申請日期)之合資格投保申請。詳情請參閱附錄一。其他產品資料及核保要求則維持不變。

有關「活然人生」保險計劃的其他產品資料及核保要求，請參閱:<<友邦營業員專頁→部門資訊→產品創新發展及執行部→產品資料庫→產品及服務→終身壽險及儲蓄壽險→「活然人生」保險計劃>>。

如有任何查詢，請於 iEngage/PES 使用 Chatbot 進行查詢。澳門地區可親臨營運服務中心查詢。

To further support year-end business growth and the promotion of total protection products, we are pleased to launch a special campaign for **Enhanced Simplified Underwriting Offer** for **ProsperLife Insurance Plan,** enabling customers to apply for additional protection through a more streamlined underwriting process.

This limited time offer is applicable to eligible applications from **1 November 2026 to 31 March 2027** (based on application date). Please refer to Appendix I for details. All other product information and underwriting requirements shall remain unchanged.

For other product information and underwriting requirements under ProsperLife Insurance Plan, please refer to: <<Agency Corner → Department → Product Innovation, Development & Delivery → Product Library → Products & Services → Whole Life, Savings & Endowment → ProsperLife Insurance Plan>>.

Should you have any queries, please enquire by using Chatbot in iEngage/PES. For Macau region, please visit Operations Enquiry Counter for details.

Best regards,



Joanne Ma
Head of Underwriting

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<u>附錄一: 推廣活動詳情 -「活然人生」保險計劃升級簡易核保優惠推廣活動</u>

推廣期:

- 2026年11月1日至2027年3月31日(根據申請日期)

資格要求:

- 準受保人的年齡為15日至55歲之間。
- 準受保人必須為香港、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。
- 只適用於「活然人生」保險計劃新生意的投保申請。
- 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。
- 最高投保額為80,000美元

推廣活動詳情:

- 合資格客戶只需完成一項健康聲明即可通過健康核保程序：
  「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。」

優惠細則:

- 符合資格的投保申請, iPoS將自動顯示升級簡易核保選項以供選擇。
- 如客戶不確認升級簡易核保的健康聲明，則必須跟隨正常核保程序投保。
- 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。
- 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。
- 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。
- 此升級簡易核保安排及核保結果僅適用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，而不會作為其他或未來投保的先例。
- 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。
- 若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，並須與申請人同時簽署投保申請書及投保聲明。
- 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。
- 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*「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」(通告 A261104）*。因此，如客戶在該特選現有受保人推廣活動 *(通告 A261104）*已購買保額上限，則本推廣優惠將不再適用。
- 原有的*「核保部限時推廣活動2026 -「活然人生」保險計劃：1)暫時性提升免體檢限額; 2)暫時性提升簡易核保投保額」(通告 A260923）*仍然有效，直至2026年12月31日。原有的簡易核保安排和本升級簡易核保優惠可以分開計算。即使準受保人已透過原有的簡易核保安排投保最高累積簡易核保投保額，仍可參與本推廣優惠，以升級簡易核保額外投保最高80,000美元。
- 公司有權隨時更改本推廣活動的條款及細則而毋須另行通知。如對本推廣活動有任何爭議，公司保留最終決定權。

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Appendix I: Promotion Details - ProsperLife Insurance Plan Enhanced Simplified Underwriting Offer

Promotion Period:

- 1 November 2026 to 31 March 2027 (based on application date)

Eligibility Requirements:

- Proposed Insured aged between 15 days and 55 years old
- Proposed Insured who is holding a valid identity card or passport of Hong Kong, Macau, Chinese Mainland, Taiwan, Singapore or South Korea, and residing in the above-mentioned country/region.
- Applicable only to new business applications for ProsperLife Insurance Plan
- 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 rider(s) (including the Wisdom Term Life Supplementary Contract).
- Maximum Sum Assured is USD 80,000

Promotion Details:

- Eligible customers only need to complete one health declaration for medical underwriting:
  "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"

Offer Terms and Conditions:

- For eligible applications, the Enhanced Simplified Underwriting option will be automatically shown in iPoS for selection.
- If the customer does not confirm the health declaration under the Enhanced Simplified Underwriting Offer, the application will proceed to full underwriting.
- In addition to the Enhanced Simplified Underwriting health declaration, customers are still required to answer the questions under the Miscellaneous category.
- 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.
- Under this Enhanced Simplified Underwriting Offer, routine medical 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.
- This Enhanced Simplified Underwriting Offer and the underwriting results are only applicable to applications for the ProsperLife Insurance Plan which meet the relevant criteria for the Enhanced Simplified Underwriting Offer, and will not serve as a precedent for other or future insurance applications.
- 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.
- If the Applicant and the Proposed Insured are two different persons, the Proposed Insured aged 18

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or above must make the health declaration. Both the Applicant and Proposed Insured must sign the application form and health declaration.

- 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.
- The sum assured limits for ProsperLife Insurance Plan applications submitted under different Enhanced Simplified Underwriting Offer campaigns will be aggregated, including the *"Exclusive for Selected Existing Insured Customers - ProsperLife Insurance Plan Enhanced Simplified Underwriting Offer " (Memo A261104).* Accordingly, if a customer has already applied the maximum sum assured under the aforementioned campaign *(Memo A261104)*, the customer will no longer be eligible for this campaign.
- The existing *"Underwriting Limited-time Initiatives 2026 - ProsperLife Insurance Plan: (1) Temporary Non-Medical Limit Uplift; and (2) Temporary Simplified Underwriting Sum Assured Uplift" (Memo No. A260923)* remains in effect until 31 December 2026. The existing simplified underwriting arrangement and this Enhanced Simplified Underwriting Offer can be calculated separately. Even if a Proposed Insured has reached the maximum aggregate sum assured under the existing simplified underwriting arrangement already, s/he may still participate in this promotion and apply for an additional coverage of up to USD 80,000 through Enhanced Simplified Underwriting Offer.
- The Company reserves the right to change any terms and conditions of this promotion without advance notices. In the event of any disputes, The Company's decision shall be final and conclusive.

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