友邦香港
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AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs/ SDDs/ DDs / MICs / Agency Leaders / Financial Planners (Hong Kong)	From:	Winnie Fung
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Agency Executives / CS IVS Executives	Dept:	Corporate Solutions
Date:	01 November 2026	Total pages:	5 + Appendix

Subject: **(A261120) AIA 強積金 65 歲或以上成員尊屬優惠 [優惠及客戶資格更新 (11 月)]**
AIA MPF Exclusive Offer for Members Aged 65 or Above [Offer & Customer Eligibility Update (November)]

AIA 強積金^ 65 歲或以上成員 (「合資格成員」) 尊屬優惠及客戶資格現已更新！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。請細閱以下之更新摘要，把握推廣良機！

推廣期	**2026 年 11 月 1 日至 12 月 31 日**
成員資格更新詳情*	於 **2026 年 10 月 31 日**為**友邦強積金^成員**及**年滿 65 歲或以上**
優惠更新詳情	▪ 以下指定儲蓄保險計劃的保費回贈 / 折扣優惠推廣期延長至 2026 年 11 月 30 日： **其他優惠內容則維持不變**，有關優惠詳情，請參閱以下宣傳單張。有關合資格成員尊屬優惠與標準優惠之比較，請參閱**附件 1 – 產品優惠比較一覽表**（只供內部參考）
宣傳單張	 繁體中文版本：連結 英文版本：連結 簡體中文版本：連結
重要更新	**於 2026 年 10 月 12 日起，向合資格成員介紹保險產品前無須再簽署聲明書，財務策劃顧問無須再向企業業務遞交聲明書。**
重要提示	1. **根據友邦保險個人資料收集聲明（PICS），有關友邦保險集團公司在提供任何強積金及公積金相關服務時收集的任何個人資料，該等個人資料只會用於推廣或營銷任何強積金及公積金產品或服務。強積金及公積金客戶的資料是分別用作提供相關強積金或公積金的服務。請注意（一）不應該向其他人士披露客戶的資料作非強積金或公積金職能用途；（二）不應該將客戶的資料用於交叉銷售任何強積金或公積金計劃以外的產品或服務。** 2. **不可在強積金客戶沒有提出要求且未獲客戶書面同意的情況下，提供與強積金無關之服務或產品資料。**

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	3. 不可向客戶提供有關提取強積金累算權益的意見。 4. 不可直接或間接向客戶提供任何禮物及優待誘使客戶加入/轉移至友邦強積金及購買友邦保險產品。 5. 不可要求準客戶 / 客戶簽署空白或未填妥的表格。 6. 不可在未清楚解釋表格內容及用途的情況下，要求或容許客戶簽署表格。 7. 不可為推銷其他產品而作出任何偏頗及不當的陳述。 8. 財務策劃顧問必須清楚理解保險產品特色，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。 9. 財務策劃顧問必須根據客戶實際需要而建議合適保險產品。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。
常見問題	1. 如合資格成員於 2026 年 10 月 31 日後提取強積金，是否仍可享有以上限時額外優惠？ 可以。 2. 投保限時優惠下的產品，是否有投保額上限限制？ 適用的最高投保額將根據各相關產品規則而定。 3. 合資格成員投保產品時，其資金來源是否受限於強積金賬戶的資產？ 否。投保資金無需來自強積金賬戶的資產。 4. 如受保人是合資格成員，但保單持有人並非合資格成員，受保人可享有以上限時額外優惠嗎？ 可以。只要受保人或保單持有人其中一方是合資格成員，即可享以上限時額外優惠。 5. 如果合資格成員的強積金賬戶在個人保單投保後終止，還能享有以上限時額外優惠嗎？ 可以，合資格成員的強積金賬戶只要在 2026 年 10 月 31 日時仍然生效即可。 6. 佣金會因保費回贈或折扣而受影響？ 不會。首年佣金（FYC）不會因保費回贈或折扣而受影響。 7. 如何查看合資格成員？ 可於「退休金」CRM 平台，透過篩選功能，查看合資格成員的個人及帳戶資料。詳情請參閱通告 A240803。

備註：

^只適用於香港。

*若客戶最終未能通過資格審核，客戶可享有 AIA「友得揀」推廣優惠。倘若客戶亦未能符合「友得揀」推廣優惠的資格，則仍可享 AIA 標準優惠。有關詳情，請參閱相關宣傳單張。

如有任何查詢，歡迎與負責 貴區之企業業務營業拓展部同事 / IVS 團隊聯絡。

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Exclusive offer and Eligibility for AIA MPF^ members aged 65 or above ("Eligible Members") have been updated! 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 is extended to 30 November 2026. Please refer to the summary below for the details of update and seize the promotion opportunity!

<table>
<tr><td>Promotion Period</td><td>1 November – 31 December 2026</td></tr>
<tr><td>Member Eligibility Update Details*</td><td>AIA MPF^ members aged 65 or above on 31 October 2026</td></tr>
<tr><td>Offer Update Details</td><td>▪ The promotion period for the premium refund / discount offers of the following specified savings insurance plans have been extended to 30 November 2026:
<table>
<tr><th>Specified Savings Insurance Plans</th><th>5-year / 10-Year Premium Payment Term (If Applicable)</th><th>One-time Premium Payment</th></tr>
<tr><td>Global Power Multi-Currency Savings Insurance Plan 3</td><td>✓</td><td>✓</td></tr>
<tr><td>GlobalFlexi Savings Insurance Plan</td><td>✓</td><td>✓</td></tr>
<tr><td>Wealth Flexi Savings Insurance Plan</td><td>✓</td><td>✓</td></tr>
<tr><td>Simply Love Encore Savings Insurance Plan 5</td><td>✓</td><td>✓</td></tr>
</table>
All other Promotion Offers remain unchanged. For details, please refer to the promotion leaflet below. For comparison of the eligible member exclusive offer and the public offer, please refer to Appendix 1 – Product Offer Comparison Table (For internal use only)</td></tr>
<tr><td>Promotion Leaflet Version</td><td>

Traditional Chinese Version: LINK
English Version: LINK
Simplified Chinese Version: LINK</td></tr>
<tr><td>Important Update</td><td>With effect from 12 October 2026, the requirement to sign the Declaration Form before introducing insurance products to eligible members will be discontinued, and Financial Planners will no longer be required to submit the Declaration Form to Corporate Solutions.</td></tr>
</table>

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Important Note	1. According to AIA Personal Information Collection Statement (PICS), in relation to any personal data collected by AIA whilst providing any services in respect of our mandatory provident fund scheme ("MPF") and occupational retirement schemes ("ORSO"), such personal data would only be used for promoting or marketing any MPF and / or ORSO products or services. Such information obtained is used for performing MPF and / or ORSO functions. Please note that you (a) must not disclose such information to any other person for performing non-MPF and / or non-ORSO functions; (b) must not cross-selling non-MPF and / or non-ORSO products or services by accessing such information. 2. Do not provide any information on services or products unrelated to MPF without the customer's request and prior written consent. 3. Do not provide advice to customers regarding the withdrawal of MPF. 4. Do not offer any gifts or advantages, directly or indirectly, to induce customers to join/ transfer to AIA MPF or purchase AIA insurance products. 5. Do not request prospective or existing customers to sign blank or incomplete forms. 6. Do not request or allow customers to sign forms without clearly explaining their content and purpose. 7. Do not make any biased or improper representations for the purpose of promoting other products. 8. Financial Planners must familiarize with the insurance product features, and explain clearly the key product features, risks and exclusions to customers upon receipt of customers' enquiries. 9. Financial Planners must recommend insurance products to customers based on the customer's actual needs. If the product concerned requires the completion of Financial Needs Analysis, Financial Planners must complete such analysis with customers before product recommendation / solicitation.
Frequently Asked Questions	1. If an Eligible Member withdraws their MPF after 31 October 2026, are they still eligible for the above limited time extra offer? Yes. 2. Are there any maximum sum assured restrictions for purchasing the above products under this limited-time offer? The applicable maximum sum assured shall follow the respective product rules. 3. Is the source of money restricted to the assets within the MPF account when an Eligible Member applies for a product? No. The premium payment is not required to be funded by the assets from the MPF account. 4. If the Life Insured is an Eligible Member but the Policyowner is not, is the Life Insured still eligible for the above limited time extra offer? Yes. As long as either the Life Insured or the Policyowner is an Eligible Member, the policy is eligible for the above limited time extra offer. 5. If an Eligible Member's MPF account is terminated after the issuance of the individual policy, will they remain eligible for the above limited time extra offer? Yes, provided that the Eligible Member's MPF account remains in force as of 31 October 2026. 6. Will commissions be affected by premium rebates or discounts? No. First Year Commission (FYC) will not be affected by any premium rebates or discounts. 7. How to view Eligible Members? You can view the personal and account information of Eligible Members on the "Pension" CRM platform by using the filter function. For further details, please refer to Memo A240803.

Remarks:

^Applicable to Hong Kong only.

*If the eligibility checking cannot be passed, customers may instead enjoy the AIA Individual Voluntary Solutions offer. If the eligibility checking for the Individual Voluntary Solution offer cannot be passed, customers are still entitled to the standard offer in AIA Promotion Campaign. For details, please refer to the relevant promotion leaflets.

If you have any questions, please contact your designated CSBD Agency executives/IVS Team.

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Yours faithfully,



Winnie Fung
Head of Individual Voluntary Solutions
CS – Individual Voluntary Solutions

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附件 1：產品優惠比較一覽表

類別	產品	IVS 優惠 Vs 標準優惠 是否可享更高回贈?	AIA 強積金尊屬限時優惠 Vs 標準優惠 是否可享更高回贈?
AIA 自願醫保計劃	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#@ AIA 自願醫保睿選計劃#@	✓ **+1 個月**保費回贈	✓ **+2 個月**保費回贈
醫療保障	「尊耀」醫療計劃@^ 「尊耀明珠」醫療計劃@ 「睿選」醫療計劃@^ 「睿選明珠」醫療計劃@	✓ **+1 個月**保費回贈	✓ **+2 個月**保費回贈
	「啟護您」- 癌症藥物保障*	✗	✗
危疾保障	「簡護危疾保」@ 「進添」計劃 - 癌症保障* 「多重智倍保」*# 「泰然安心保 2」*# 「多重安心保 2」*# 「進泰安心保 2」*# 「愛伴航」保險計劃 2 系列*¶ 「簡繳 • 愛伴航」保險計劃*	✗	✗
意外保障	「自選人身意外保險 3」Δ 「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」*	✗	✗
人壽保障	「守康易定期壽險計劃」*	✗	✗

只適用於香港。有關完整產品資料，請參閱 aia.com.hk。
@ 可以基本計劃形式獨立投保或作附加契約。
* 只可以基本計劃形式投保。
^ 只適用於澳門。
¶「愛伴航」保險計劃 2 系列包括： i.「愛伴航」保險計劃 2； ii.「愛伴航 – 首護摯寶」保險計劃 2。
Δ 只可以附加契約形式投保。

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附件 1：產品優惠比較一覽表（續）

類別	產品	保費繳付期 / 最低保費要求	IVS 優惠 Vs 標準優惠 是否可享更高回贈/折扣?	AIA 強積金尊屬限時優惠 Vs 標準優惠 是否可享更高回贈/折扣?
儲蓄保險	「盈御多元貨幣計劃 3」*■~（優惠延長） （推廣期：2026 年 11 月 1 日至 30 日） 「簡愛・延續」保障計劃 5*~（優惠延長） （推廣期：2026 年 11 月 1 日至 30 日）	5 / 10 年	✓ +2% 保費回贈	✓ +5% 保費回贈
	環宇盈活儲蓄保險計劃*μ~（優惠延長） （推廣期：2026 年 11 月 1 日至 30 日） 財富盈活儲蓄保險計劃*μ~（優惠延長） （推廣期：2026 年 11 月 1 日至 30 日）	5 年	✓ +2% 保費回贈	✓ +5% 保費回贈
	「盈御多元貨幣計劃 3」*（優惠延長） （推廣期：2026 年 11 月 1 日至 30 日） 環宇盈活儲蓄保險計劃*（優惠延長） （推廣期：2026 年 11 月 1 日至 30 日） 「簡愛・延續」保障計劃 5*π（優惠延長） （推廣期：2026 年 11 月 1 日至 30 日） 財富盈活儲蓄保險計劃*μ~（優惠延長） （推廣期：2026 年 11 月 1 日至 30 日）	一次性繳付保費	✗	✗
	AIA 延期年金計劃 2*+♦	年度化保費 5,000 美元或以上	✗	✗
	優悅年金保險計劃*☆	一次性繳付保費	✓ +1% 保費折扣	✓ +1% 保費折扣
人壽保險	「活然人生」保險計劃*^	5 / 30 年	✓ +2% 保費回贈	✓ +5% 保費回贈
定期壽險附加契約	摯誠定期壽險附加契約@ 尊誠定期壽險附加契約@	-	✗	✗

* 只可以基本計劃形式投保。

■ 適用於所有貨幣之保單（即人民幣、英鎊、美元、澳元、加元、港元、澳門幣（只適用於澳門繕發的保單）、歐元及新加坡元）。

~ 若保單以美元以外的貨幣繕發，請參閱宣傳單張內之條款及細則 12 及 13 有關其他貨幣適用之保費金額。

\+ 只適用於香港。

μ 適用於以下貨幣（即美元、港元、澳門幣（只適用於澳門繕發的保單））。

@ 只可以作附加契約。

π 若保單以美元以外的貨幣繕發，請參閱條款及細則 17 有關其他貨幣適用之保費金額。

♦ 此保費回贈優惠不可與其他推廣優惠同時使用(包括但不限於電子保費優惠券，及/或透過 AIA 僱員保險購買計劃(EIPP)投保 AIA 延期年金計劃 2 所享有之推廣優惠，如適用)。電子保費優惠券不適用於 AIA 延期年金計劃 2。

☆ 電子保費優惠券不適用於優悅年金保險計劃。

^ **新保單之保費回贈安排如下：**

- **於第 1 個保單年度終結時，保單將獲得最多 37%保費回贈。**
- **於第 2 個保單年度終結時，保單將獲得餘下所有保費回贈 (如適用)。**

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Appendix 1：Product Offer Comparison Table

Category	Products	IVS Offer Vs Standard Offer Is it better?	AIA MPF Exclusive Limited-Time Offer Vs Standard Offer Is it better?
AIA Voluntary Health Insurance Scheme	AIA Voluntary Health Insurance Standard Scheme#@ AIA Voluntary Health Insurance Flexi Scheme#@ AIA Voluntary Health Insurance Privilege Ultra Scheme#@ AIA Voluntary Health Insurance SelectWise Scheme#@	✓ +1 Month Premium Refund	✓ +2 Months Premium Refund
Medical Protection	Privilege Ultra Medical Plan@^ Privilege Ultra Pearl Medical Plan@ SelectWise Medical Plan@^ SelectWise Pearl Medical Plan@	✓ +1 Month Premium Refund	✓ +2 Months Premium Refund
	FutureShield Cancer Drug Plan*	✗	✗
Critical Illness Protection	Simple Care Essence@ Level-Up Cancer Protect Plan* Smart Elite Ultra*# Executive Care Pro 2*# Multiple Care Pro 2*# Prime Care Pro 2*# On Your Side Insurance Plan 2 Series*¶ Essence – On Your Side Insurance Plan*	✗	✗
Accident Protection	PAC Select 3Δ Silvery Protect* Secure First Plus* Secure First* Super Kids Shield* Super Adults Shield* Super Seniors Shield*	✗	✗
Life Protection	EasyGuard Term Life Plan*	✗	✗

Available in Hong Kong only. For complete product information, please refer to aia.com.hk.
@ Can be purchased as a basic plan or as a rider.
* Can only be purchased as a basic plan.
^ Available in Macau only.
¶ On Your Side Insurance Plan 2 Series includes: i. On Your Side Insurance Plan 2; ii. On Your Side Insurance Plan 2 – First Gift.
Δ Can only be purchased as a rider.

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Appendix 1：Product Offer Comparison Table (Cont.)

Category	Products	Premium payment period/ Min. premium requirements	IVS Offer Vs Standard Offer Is it better?	AIA MPF Exclusive Limited-Time Offer Vs Standard Offer Is it better?
Savings Insurance	Global Power Multi-Currency Plan 3*■~ (Offer Extension) (Promotion Period: 1 – 30 November 2026) Simply Love Encore 5*~ (Offer Extension) (Promotion Period: 1 – 30 November 2026)	5 / 10-year	✓ +2% Premium Refund	✓ +5% Premium Refund
	GlobalFlexi Savings Insurance Plan*µ~ (Offer Extension) (Promotion Period: 1 – 30 November 2026) Wealth Flexi Savings Insurance Plan*µ~ (Offer Extension) (Promotion Period: 1 – 30 November 2026)	5-year	✓ +2% Premium Refund	✓ +5% Premium Refund
	Global Power Multi-Currency Plan 3* (Offer Extension) (Promotion Period: 1 – 30 November 2026) GlobalFlexi Savings Insurance Plan* (Offer Extension) (Promotion Period: 1 – 30 November 2026) Simply Love Encore 5*π (Offer Extension) (Promotion Period: 1 – 30 November 2026) Wealth Flexi Savings Insurance Plan*µ~ (Offer Extension) (Promotion Period: 1 – 30 November 2026)	One-Time Premium Payment	✗	✗
	AIA Deferred Annuity Plan 2 *+♦	Annualised Premium US$ 5,000 or above	✗	✗
	EverBliss Annuity Insurance Plan*☆	One-Time Premium Payment	✓ +1% Premium Discount	✓ +1% Premium Discount
Life Insurance	ProsperLife Insurance Plan*^	5 / 30-year	✓ +2% Premium Refund	✓ +5% Premium Refund
Term Life Supplementary Contract	Wisdom Term Life Supplementary Contract@ Expert Term Life Supplementary Contract@	-	✗	✗

* Can only be purchased as a basic plan.

■ Applicable to all currencies available for policies, i.e. Renminbi (RMB), British pound sterling (GBP), US dollar (US$), Australian dollar (AUD), Canadian dollar (CAD), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau), Euro (EUR) and Singapore dollar (SGD).

~ If the policy is issued in a currency other than US$, please refer to 12 and 13 under Terms & Conditions in the promotion leaflet for the applicable premium amount in other currencies.

\+ Available in Hong Kong only.

µ Applicable to the following currencies available for policies, i.e. US dollar (US$), HK dollar (HK$), Macau pataca (MOP; only for policies issued in Macau).

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183 Electric Road
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Hong Kong

Memo

@ Can only be purchased as a rider.

π If the policy is issued in a currency other than US$, please refer to 17 under Terms & Conditions for the applicable premium amount in other currencies.

♦ This premium refund offer cannot be used in conjunction with other marketing offers (including but not limited to ePremium Coupon, and/or the promotional offer of applying AIA Deferred Annuity Plan 2 via AIA Employee Insurance Purchase Programme (EIPP), if applicable). ePremium Coupon is not applicable to AIA Deferred Annuity Plan 2.

☆ ePremium Coupon is not applicable to EverBliss Annuity Insurance Plan.

^ Premium refund arrangement for the New Policy is as follows:

- At the end of the first policy year, the New Policy will entitle up to 37% premium refund.
- At the end of the second policy year, the New Policy will entitle to the remaining balance of premium refund (if applicable).

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