友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

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

Memo

PhoneAt	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	From:	Winnie Fung
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Agency Executives / IVS Executives / Contact Centre	Dept:	Corporate Solutions
Date:	01 November 2026	Total pages:	4

Subject: **(A261122) 「友愛護」癌症保障計劃 X「啟護您」- 癌症藥物保障：限時 1+1 組合推廣優惠 Shield Up Cancer Protection Plan X FutureShield Cancer Drug Plan: Limited-Time 1+1 Combo Offer**

AIA 企業業務（CS）服務近 200 萬名團體保險、退休金及強積金成員，以及他們的家庭。**今次，我們特別為 CS 成員推出「友愛護」癌症保障計劃（「友愛護」）及「啟護您」– 癌症藥物保障（「啟護您」）「限時 1+1 組合推廣優惠」。**詳情如下：

<table>
<tr><td>推廣期</td><td>2026 年 11 月 1 日 至 12 月 31 日</td></tr>
<tr><td>優惠內容</td><td>於推廣期內，客戶同時成功申請「友愛護」及「啟護您」*，可享以下「限時 1+1 組合推廣優惠」：
<table>
<tr><th>合資格計劃</th><th>優惠條件</th><th>合資格計劃的保費回贈</th></tr>
<tr><td>「友愛護」</td><td>須同時成功申請「啟護您」*</td><td>1 個月保費回贈 [1-4]
（只適用於「友愛護」）</td></tr>
<tr><td>「啟護您」</td><td>成功申請「啟護您」*</td><td>1 個月保費回贈 [5]
（只適用於「啟護您」）</td></tr>
</table>
*請參閱通告 A261015 了解更多「啟護您」詳情。</td></tr>
<tr><td>「友愛護」投保資格</td><td>1) 符合「友愛護」投保資格之客戶（詳情請按此參閱）及 / 或；
2) 於申請時為 AIA 團體保險計劃僱員成員及 / 或；
3) 於 2026 年 9 月 30 日及申請時為 AIA 強積金計劃 [1,6] / 職業退休計劃 [1,6] / 澳門退休金計劃 [2] 僱主計劃下之僱員成員及 / 或；
4) 於 2026 年 9 月 30 日及申請時為 AIA 強積金計劃 [1] / 職業退休計劃 [1] / 澳門退休金計劃 [2] 成員賬戶持有人 [3-6]
包括：
<table>
<tr><td>- AIA 強積金個人賬戶計劃 [7]</td><td>- AIA 職業退休計劃遞延成員賬戶</td></tr>
<tr><td>- AIA 強積金退休樂計劃</td><td>- 自僱人士賬戶</td></tr>
<tr><td>- AIA 強積金可扣稅自願性供款計劃</td><td>- 澳門友邦保險私人退休金及非強制性中央公積金個人計劃</td></tr>
</table>
註：
1. 只適用於香港
2. 只適用於澳門
3. 「友愛護」之服務營業員必須為強積金計劃 / 職業退休計劃 / 澳門退休金計劃成員賬戶之服務營業員並且須持有相關保險牌照才可銷售保險產品
4. 成員可於投保「友愛護」前，透過 AIA+（約 13 個工作天）或遞交「專屬顧問之委任信」（約 1 個月）轉換服務營業員
5. 如成員於 AIA+（只適用於香港）或指定二維碼 / 連結投保，該個案將會被計入團體保險計劃之服務營業員之個案
6. 按此參閱應做與不應做
7. 包括「休悠樂」個人賬戶計劃、客戶尊享強積金個人賬戶計劃及遞延成員賬戶</td></tr>
</table>

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宣傳海報	請按此查看最新「限時推廣優惠」宣傳海報（連結將於 2026 年 11 月 11 日啟用），歡迎與客戶分享。
重要提示	1. 根據友邦（信託）有限公司個人資料收集聲明（PICS），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/或公積金產品或服務。強積金及公積金客戶的資料是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強積金或公積金客戶的資料作非強積金或公積金職能用途；（二）不應該將強積金或公積金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. 不可直接或間接向客戶提供任何禮物及優待（例如:超級市場現金禮券, 保費回贈）誘使客戶加入 / 作出供款 / 轉移任何強積金 / 繼續保留成員身分於友邦強積金。 3. 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。 4. 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。

於 2026 年 10 月 27 日至 2026 年 11 月 30 日期間，營業同事成功為現有客戶繕發「啟護您」，即有機會獲贈友邦嘉年華門票（每張包含 10 代幣）。立即把握機會，詳情請參閱通告 A261098。

條款及細則：

1. 保費回贈優惠只適用於「友愛護」（「新保單」）的同一保單持有人於推廣期內（以申請日期為準）亦成功申請「啟護您」，且兩份保單均須於 2027 年 2 月 28 日或之前繕發。
2. 如保單持有人只成功申請「友愛護」，而沒有成功申請「啟護您」，「友愛護」將不獲任何保費回贈。此保費回贈優惠不適用於「啟護您」。
3. 每份新保單於推廣期內只可享有此推廣優惠一次。如新保單同時符合多於一項推廣優惠的要求，將只可享有保費回贈金額較高的推廣優惠。
4. 保費回贈將於「友愛護」首個保單週年日後安排發放。
5. 優惠受相關條款及細則約束。

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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AIA Corporate Solutions (CS) serves nearly 2 million members of group insurance, pension and MPF, as well as their families. **We are now pleased to introduce an exclusive "Limited-Time 1+1 Combo Offer" for CS members on the Shield Up Cancer Protection Plan ("Shield Up") and FutureShield Cancer Drug Plan ("FutureShield")** Details are as follows:

<table>
<tr><td>Promotion Period</td><td>1 November to 31 December 2026</td></tr>
<tr><td>Promotion Offer</td><td>During the Promotion Period, customers who successfully apply for both Shield Up and FutureShield* can enjoy the following "Limited-Time 1+1 Combo Offer":

<table>
<tr><th>Eligible Plan</th><th>Offer Requirement</th><th>Premium Refund for the Eligible Plan</th></tr>
<tr><td>Shield Up</td><td>Successfully apply for FutureShield* at the same time</td><td>1-month Premium Refund[1-4]
(Applicable to Shield Up only)</td></tr>
<tr><td>FutureShield</td><td>Successfully apply for FutureShield*</td><td>1-month Premium Refund[5]
(Applicable to FutureShield only)</td></tr>
</table>
*Please refer to Memo A261015 for more details about FutureShield.</td></tr>
<tr><td>Eligibility for Shield Up</td><td>1) Customers who are eligible for Shield Up (please click here for details) and/or;
2) AIA group insurance scheme employee members at the time of application and /or;
3) An employee member of an employer plan under AIA MPF [1,6] / ORSO [1,6]/ Macau Pension scheme [2] on 30 September 2026 and at the time of application and /or;
4) AIA MPF[1] / ORSO [1] / Macau Pension [2] member account holders [3-6] on 30 September 2026 and at the time of application

Including:
<table>
<tr><td>- AIA MPF Personal Account Programme[7]</td><td>- AIA ORSO Deferred Member Account</td></tr>
<tr><td>- AIA MPF Happy Retirement Savings Programme</td><td>- Self-employed Person Account</td></tr>
<tr><td>- AIA MPF Tax Deductible Voluntary Contribution Programme</td><td>- AIA Macau Private Pension Fund and Non-Mandatory Central Provident Fund Individual Scheme</td></tr>
</table>
Remarks:
1. Only applicable to Hong Kong
2. Only applicable to Macau
3. The servicing agent(s) of Shield Up must be same as the servicing agent(s) of MPF / ORSO / Macau Pension member account and must hold relevant insurance license(s) to engage in insurance sales
4. Member can change their servicing agent(s) before applying Shield Up, either through AIA+ (approximately 13 working days) or by submitting a "Letter of Appointment of Exclusive Agent(s)" (approximately 1 month)
5. If member applies Shield Up via AIA+ (Only applicable to Hong Kong) or specified QR code / URL, the case will be assigned to the servicing agent(s) of group insurance scheme
6. Click here to view the Dos and Don'ts
7. Including AIA MPF Personal Account, Preferential Deferred Member Plan and Deferred Member Account</td></tr>
<tr><td>Promotional Leaflet</td><td>Please click here to view the latest Limited-time Promotional Offer leaflet (The link will be activated on 11 November 2026). You are welcome to share the leaflet with customers.</td></tr>
<tr><td>Important Note</td><td>1. According to AIA Company (Trustee) Limited Personal Information Collection Statement (PICS), in relation to any personal data collected 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. Information relating to MPF and ORSO customers is used for providing the relevant MPF or ORSO services. Please note that you (a) must not disclose MPF or ORSO customer information to any other person for performing non-MPF or non-ORSO functions; (b) must not use MPF or ORSO customer information to cross-sell any non-MPF or non-ORSO products or services.
2. Must not directly or indirectly offer any gifts and incentives (e.g. supermarket coupon and premium refund) to induce customers to join / make contribution / transfer benefits to / retain membership in AIA MPF scheme.
3. This campaign can only be promoted within Hong Kong or Macau territory according to the agent's relevant license.</td></tr>
</table>

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	4. 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.

From 27 October 2026 to 30 November 2026, Financial Planners who successfully issue FutureShield for an existing customer will have the opportunity to receive AIA Carnival tickets (each ticket includes 10 tokens). Don't miss this opportunity. For details, please refer to Memo A261098.

Terms and Conditions:

1. The premium refund offer applies only where the same policyholder of the Shield Up policy (the "New Policy") also successfully applies for FutureShield during the Promotion Period, based on the respective application dates. Both policies must be issued on or before 28 February 2027.
2. If the policyholder successfully applies for Shield Up only and does not successfully apply for FutureShield, no premium refund will be provided under Shield Up. This premium refund offer does not apply to FutureShield.
3. Each New Policy may enjoy this promotional offer once only during the Promotion Period. If the New Policy fulfils the requirements of more than one promotional offer, only the promotional offer providing the higher premium refund amount will apply.
4. The premium refund will be arranged after the first policy anniversary of Shield Up.
5. The offer is subject to the relevant terms and conditions.

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

Yours faithfully,

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

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