AIA Hong Kong

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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: 2 November 2026

Total pages: 24

Subject: A261124 **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

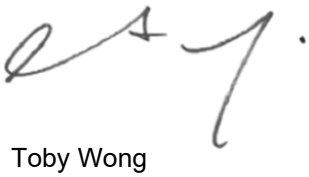
好消息！為配合各財務策劃顧問全力衝刺，我們很高興於第四季度的推廣活動中加入**特選明珠醫療保障計劃終身保費回贈推廣**，推廣期為 2026 年 11 月 1 日至 2026 年 12 月 31 日。有別於其他僅適用於首個保單週年的保費回贈優惠，是次推廣將保費回贈延伸至每個保單週年日，直至保單終止。

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 launch the **Selected Pearl Medical Insurance Plans Perpetual Premium Refund Offer** in the Quarter 4 2026 Campaign. The promotion period is from 1 November 2026 to 31 December 2026. Unlike other premium refund offers that only applied to the first policy anniversary, this promotion extends the premium refund to every policy anniversary until the policy terminates.

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

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[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

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		

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1.1 所有客戶 (續)

新增優惠

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	12. 特選明珠醫療保障計劃終身保費回贈推廣
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	2026 年 11 月 1 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	指定保險產品 (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) • 極臻•至尊明珠醫療計劃 • 極臻•至尊明珠醫療附加契約 • 至尊明珠醫療計劃 5 • 至尊明珠醫療 5 附加契約 • 「尊耀明珠」醫療計劃 • 「睿選明珠」醫療計劃
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	每一個保單週年日 可享 1 個月保費回贈
通告	A261043	A260508	A261043		A261072	A261124

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1.1 所有客戶 (續)

推廣優惠	13. AIA延期年金計劃2保費回贈推廣#	14.「財富顯裕」儲蓄保險計劃專屬優惠	15.「財富恆裕」人壽保險計劃 3	16.「財富源源」儲蓄保險計劃限時推廣優惠#	17. 優悅年金保險計劃保費折扣推廣	18. 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 11 月 1 日至 11 月 30 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 4.8%
通告	A261043		A260824	A261048	A260967	A261105

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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>

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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

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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				

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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。

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3) 推廣活動優惠詳情

3.1) 特選明珠醫療保障計劃終身保費回贈推廣

推廣期: 2026年11月1日至2026年12月31日 (包括首尾兩天)

特選明珠醫療保障計劃 (包括基本計劃、附加契約、AIA 健康系列及明珠系列，如適用)	保費回贈 (每張合資格保單)
1) 極臻•至尊明珠醫療計劃* 2) 極臻•至尊明珠醫療附加契約$^{\Delta}$ 3) 至尊明珠醫療計劃 5* 4) 至尊明珠醫療 5 附加契約$^{\Delta}$ 5) 「尊耀明珠」醫療計劃@ 6) 「睿選明珠」醫療計劃@	每個相關保單週年日 1個月保費回贈

*只可以基本計劃形式投保　$^{\Delta}$只可以附加契約形式投保　@可以基本計劃形式獨立投保或作附加契約

註：

1. 保費回贈只適用於正在生效中及須要繳交保費的特選醫療保障計劃。如於保費回贈時特選明珠醫療保障計劃已經失效或無須要繼續繳付保費，特選明珠醫療保障計劃將不再獲得保費回贈。
2. 保費回贈之計算方法將根據保費回贈時在該保單週年日前的一個年度之特選明珠醫療保障計劃保費金額計算。保費回贈之計算及任何保費回贈將於每一個相關保單週年日進行或發放。

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。

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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。

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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。

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適用於個別產品之優惠

14. 特選明珠醫療保障計劃終身保費回贈推廣

a. 推廣優惠由 2026 年 11 月 1 日 至 2026 年 12 月 31 日止，包括首尾兩天（「推廣期」）。

b. 保費回贈推廣只適用於下列的特選明珠醫療保障計劃（「新保單」），而該新保單必須於推廣期內申請及遞交 （根據申請日期），並成功於 2027 年 2 月 28 日或之前繕發。如新保單為附加契約，該附加契約必須附加於一份在推廣期內申請及遞交(根據申請日期)，並成功於 2027 年 2 月 28 日或之前繕發之新基本計劃 (與投資有關的人壽保險計劃除外)，該附加契約亦須於 2027 年 2 月 28 日或之前成功生效。否則，該附加契約將不會獲得任何保費回贈。新保單之附加契約保費回贈不適用於該新基本計劃。

c. 特選明珠醫療保障計劃 (「新保單」，包括基本計劃，附加契約及 AIA 健康系列，如適用)指：

1.	極臻•至尊明珠醫療計劃*
2.	極臻•至尊明珠醫療附加契約$^{\Delta}$
3.	至尊明珠醫療計劃 5*
4.	至尊明珠醫療 5 附加契約$^{\Delta}$
5.	「尊耀明珠」醫療計劃@
6.	「睿選明珠」醫療計劃@

@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　　$^{\Delta}$只可以附加契約形式投保

d. 保費回贈只適用於正在生效中及須要繳交保費的新保單。如於保費回贈時新保單已經失效或無須要繼續繳付保費，新保單將不再獲得保費回贈。

e. 保費回贈之計算方法將根據保費回贈時在該保單週年日前的一個年度之新保單保費金額計算。保費回贈之計算及任何保費回贈 將於每一個相關保單週年日進行或發放。

f. 保費回贈金額將於獲得保費回贈的相關保單週年日當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。如新保單於保費回贈時並無未繳付保費，該未使用之保費回贈將自動被取消。此外，新保單須於繕發日至保費回贈時持續生效，方可享有保費回贈。否則，新保單將不會享有保費回贈。

g. 此特選明珠醫療保障計劃終身保費回贈推廣可與上列特選明珠醫療保障計劃的其他保費回贈推廣共用 (如有)。

h. 保費回贈之計算方法：

繳款方式	保費回贈之計算方法 以保費回贈時在該保單週年日前的一個年度之保費金額 （扣除折扣後，如適用）計算
月繳	= 月繳保費 x 1
季繳	= 季繳保費 ÷ 3 x 1
半年繳	= 半年繳保費 ÷ 6 x 1
年繳	= 年繳保費 ÷ 12 x 1

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[AIA – INTERNAL]

Part 1 – Premium Refund / Discount Offers and Other Offers

3) Promotional Offers Overview

1.1 All Customers

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		

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[AIA – INTERNAL]

1.1 All Customers (con't.)

New Offer

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	12. Selected Pearl Medical Insurance Plans Perpetual Premium Refund
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	1 November 2026 to 31 December 2026
Customers	All customers	Eligible Customers	All customers			
Products	Specified Critical Illness Insurance Plans (including AIA Vitality series, if applicable) On Your Side Insurance Plan 2 Series	Specified Critical Illness Insurance Plans (including AIA Vitality series, if applicable) On Your Side Insurance Plan 2 Series (excluding On Your Side Insurance Plan 2 – First Gift)	Specified Critical Illness Insurance Plans (including AIA Vitality series, if applicable) • Essence – On Your Side Insurance Plan	Specified Insurance Plan (including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable) (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	Specified Insurance Plan (Basic plan) • FutureShield Cancer Drug Plan	Specified Insurance Plan (including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable) (Supplementary Contract must be added to new Basic Plan) • OptimaCEO Pearl Medical Plan • OptimaCEO Pearl Medical Supplementary Contract • CEO Pearl Medical 5 • CEO Pearl Medical 5 Supplementary Contract • Privilege Ultra Pearl Medical Plan • SelectWise Pearl Medical 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	Can enjoy 1 month premium refund in each policy anniversary
Memo	A261043	A260508	A261043		A261072	A261124

#Applicable to Hong Kong only ^Applicable to Macau only

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[AIA – INTERNAL]

1.1 All Customers (con't.)

Offer	13. AIA Deferred Annuity Plan 2 Premium Refund#	14. Wealth Enrich Savings Insurance Plan – Exclusive Offer	15. Wealth Elite Life Insurance Plan 3 – Exclusive Offers	16. Wealth Generation Savings Insurance Plan – Exclusive Offer	17. EverBliss Annuity Insurance Plan Premium Discount Offer	18. 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	1 November 2026 to 30 November 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 4.8% p.a. on prepaid premium
Memo	A261043		A260824	A261048	A260967	A261105

#Applicable to Hong Kong only

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[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>

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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

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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				

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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.

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Memo

3) Promotional Offers Details

3.1) Selected Pearl Medical Insurance Plans Perpetual Premium Refund

Promotional Period: From 1 November 2026 to 31 December 2026 (both days inclusive)

Selected Pearl Medical Insurance Plans (Including Basic Plan, Rider, AIA Vitality Series and Pearl Series, if applicable)	Premium Refund (each eligible policy)
1. OptimaCEO Pearl Medical Plan* 2. OptimaCEO Pearl Medical Supplementary Contract$^{\Delta}$ 3. CEO Pearl Medical 5* 4. CEO Pearl Medical 5 Supplementary Contract$^{\Delta}$ 5. Privilege Ultra Pearl Medical Plan@ 6. SelectWise Pearl Medical Plan@	1 month premium refund on each relevant policy anniversary

*Can only be purchased as a basic plan
$^{\Delta}$Can only be purchased as a rider
@Can be purchased as a basic plan or as a rider

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

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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.

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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.

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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. Selected Pearl Medical Insurance Plans Perpetual Premium Refund Offer

a. The promotional period is from 1 November 2026 to 31 December 2026, both days inclusive ("Promotional Period").
b. The Premium Refund Offer is only applicable to Selected Pearl Medical Insurance Plans ("New Policy") listed below that are successfully applied and submitted within the Promotional Period (based on application date) and issued by 28 February 2027. If the New Policy is a supplementary contract, the supplementary contract must be attached to a new Basic Plan (except Investment-Linked Assurance Schemes) that is applied and submitted within promotional period and issued by 28 February 2027, and such supplementary contract must also be effective by 28 February 2027. Otherwise the supplementary contract will not have any premium refund. The premium refund for the supplementary contract will NOT apply to the new Basic Plan.
c. Selected Pearl Medical Insurance Plans ("New Policy", including Basic Plan, Supplementary Contract and AIA Vitality Series, if applicable) refers to:

1.	OptimaCEO Pearl Medical Plan*
2.	OptimaCEO Pearl Medical Supplementary Contract∆
3.	CEO Pearl Medical 5*
4.	CEO Pearl Medical 5 Supplementary Contract∆
5.	Privilege Ultra Pearl Medical Plan@
6.	SelectWise Pearl Medical Plan@

@Can be purchased as a basic plan or as a rider *Can only be purchased as a basic plan
∆Can only be purchased as a rider

d. Premium refund is only applicable when the New Policy is in-force and requires payment of premium. If the New Policy is not in-force or is no longer be required to pay premium at the time of premium refund is made, premium refund will no longer be applicable to the New Policy.
e. Premium refund is calculated based on the premium payment of the New Policy in the policy year prior to the premium refund. The calculation of the premium refund and any refund of premium will be made in each relevant policy anniversary.
f. The premium refund will be used for the premium settlement in the next premium due date after the relevant policy anniversary during which the refund of premium was made. The premium refund is used for settlement of future premium of the New Policy only, withdrawal of the premium refund is not allowed. If the New Policy has no outstanding premium at the time of premium refund, the unused premium refund will be automatically forfeited. Moreover, the New Policy must remain in-force from the issue date to the time of premium refund in order to be eligible for the premium refund. Otherwise, the New Policy is not entitled to the premium refund.
g. This Selected Pearl Medical Insurance Plans Perpetual Premium Refund Offer can be used in conjunction with other premium refund offer for the Selected Pearl Medical Insurance Plans listed above (if any).

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h. Calculation of the Refund on New Policy:

Payment Mode	Premium refund calculation method (calculated based on the premium payment (after discount, if any) of the New Policy in the policy year prior to the premium refund)
Monthly	= monthly premium x 1
Quarterly	= quarterly premium ÷ 3 x 1
Semi-annually	= semi-annual premium ÷ 6 x 1
Annually	= annual premium ÷ 12 x 1

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