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Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	From:	Ben Ng
		Dept.:	Product Development – Wealth
Copy:	Mr. Alger Fung / Ms. Alice Liang / Mr. Jim Jan Zen/ Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	Total pages:	2 pages + 2 Appendix
Date:	28 December, 2023		

Subject: A231212

有關合資格的現有「盈御多元貨幣計劃 2」客戶申請轉換計劃至「盈御多元貨幣計劃 3」之常見問題

FAQ of plan conversion to Global Power Multi-Currency Plan 3 for eligible existing customers of Global Power Multi-Currency Plan 2

「盈御多元貨幣計劃 3」(盈御 3) 將於 2024 年 1 月 2 日隆重推出，而我們亦於 2023 年 12 月 15 日推出通告 A231215 後，陸續收到有關現有「盈御多元貨幣計劃 2」(盈御 2)客戶申請轉換計劃至盈御 3 的不同查詢。

因此作為您的後勤支援，我們致力解答財務策劃顧問團隊們對產品的查詢，並特意就近日有關申請轉換計劃至盈御 3 之查詢整合成「常見問題」，務求助團隊們進一步了解箇中細節，適切回應客戶需要。

有關常見問題之詳情，請參閱附件。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線(852) 3108 1638 (香港) 或親臨營運服務中心 (澳門) 查詢。

「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）
"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability)

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Memo

We are proudly to launch the Global Power Multi-Currency Plan 3 (GP3) on 2 January, 2024. After our memo A231215 is blasted on 15 December, 2023, we received enquires on plan conversion to GP3 for existing Global Power Multi-Currency Plan 2 (GP2) customers.

Being your support, we are here striving our best to answer your questions concerning the plan conversion. With all recent enquries regarding plan conversion consolidated, here we have prepared a plan conversion FAQ to better help you understand the details.

Kindly refer to attached appendix for the FAQ.

Please convey the above message to your fellow agents. Thanks for your attention. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or visit our Operations Service Center (Macau).

Best regards,



Ben Ng
Product Development – Wealth

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附件 1: 轉換計劃常見問題

註：除常見問題 4 外，以下內容應與附件 2(即產品資料冊內第 VI 節 – 現有客戶之安排)一併閱讀。

轉換計劃售後服務流程相關	
1.	就有關轉換計劃售後服務，財務策劃顧問有什麼注意事項?
	• 有關轉換的申請必需要由客戶主動提出。 • 財務策劃顧問不可就有關轉換計劃提供任何建議或進行銷售活動。 • 財務策劃顧問不能於香港或澳門境外提供建議書及產品簡介，如客戶需要產品簡介，可瀏覽 AIA 公司網頁。 • 如客戶身處香港或澳門境外欲獲取建議書及產品簡介，客戶需要回到香港或澳門才能向財務策劃顧問索取。

2.	客戶可以在轉換計劃時更改基本金額、保費繳款年期或保單貨幣嗎?
	不能，轉換計劃時只可以作相同保單選擇（包括：基本金額、保費繳款年期及保單貨幣），例如 5 年保費繳付期美元之盈御 2 只可轉換至 5 年保費繳付期美元之盈御 3; 而整付保費美元之盈御 2 只可轉換至整付保費美元之盈御 3。

3.	客戶可以就未生效盈御 2 的保單(即已經核保完成但未繳交保費)透過 iChange 申請轉換計劃嗎?
	透過 iChange 申請轉換計劃只限申請日期為 2023 年 10 月 1 日至 2024 年 2 月 1 日及於 2024 年 3 月 31 日或之前生效之「盈御多元貨幣計劃 2」保單。而合資格且未生效之盈御 2 須透過核保部門申請更改計劃至盈御 3，請參考常見問題 5。

4.	抵港內地人士或抵澳內地人士必須於香港（適用於香港繕發保單）/澳門（適用於澳門繕發保單） 申請轉換計劃嗎?
	因此轉換計劃為售後服務, 無論抵港內地人士或抵澳內地客戶均可在香港/澳門境外遞交相關申請文件，澳門的詳請可參閱通告 M023007。

未生效盈御 2 的保單申請更改計劃至盈御 3 流程相關	
5.	客戶可以就未生效盈御 2 的保單(即已經核保完成但未繳交保費)申請更改計劃嗎?
	可以，客户可於 2024 年 1 月 2 日至 4 月 30 日或之前向核保部門申請更改未生效盈御 2 的保單至盈御 3, 而所需文件因應客戶申請盈御 2 的日期而有所不同, 詳情參閱附件 2。

申請注意事項

6.	如何於 iChange 提交申請?

步驟 1

- 在電子更改保單服務申請列表，搜尋“其他申請” 進入其他申請表格



- 在“其他申請表格”列表，輸入表格名稱或表格編號 OPPOSF71 (財務策劃顧問使用)/ OPPOSF72 (經紀使用) (只適用於「盈御多元貨幣計劃 2」客戶申請轉換計劃至「盈御多元貨幣計劃 3」)



- 請在表格填寫相關資料 （參考常見問題 7），按“下一步”



Section 3: Change of Basic Plan or Reduce Sum Assured / Principal Amount^
第三部分：更改基本保險計劃或減少保額 / 基本金額^

Please note that the revised Sum Assured / Principal Amount^ are subject to the Company's requirements.
請注意，申請完成後的保額 / 基本金額^ 需符合公司之要求。

^ can also be expressed as Principal Sum / Principal Amount / Face Amount in accordance with your Basic Plan Contract. For any medical and accident coverage, this can be defined as Benefit Amount. 視乎閣下的基本計劃契約而定，亦可表達為主要保額 / 基本金額 / 基本保額。醫療及個人意外保障則可定義為利益金額。

(Applicable to AIA Assemble basic plan only) Once the Initial Sum Assured of the Life Cover is reduced, the Initial Sum Assured of all Respective Covers of your AIA Assemble policy will be proportionately reduced. The Initial Sum Assured of the Life Cover and all Respective Covers must meet the Company's minimum Initial Sum Assured requirements.
（只適用於「自在自選」危疾保基本計劃）當人壽保障類別的原有保額減少，您的「自在自選」危疾保保單下所有相應保障類別的原有保額均會按比例減少。人壽保障類別及所有相應保障類別的原有保額均需符合本公司的最低原有保額之要求。

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☐ Please cross the box on the left if you are holding a valid People's Republic of China Resident Identity Card, and submit "Important Facts Statement for Mainland Policyholder" signed in Hong Kong. 如閣下持有有效的中華人民共和國居民身份證，請在左列☐一欄劃上X，並於香港簽署及遞交專為抵港內地人士而設的「重要資料聲明書」。

For Macau Policy Only 只適用於澳門保單

You are required to submit the signed Customer Declaration for Policy Replacement together. 您必須將已簽署的《人壽保險客戶轉保聲明書》一併提交。

☒ Change of Basic Plan 更改基本保險計劃		☐ Reduce Sum Assured / Principal Amount^ 減少保額 / 基本金額^	
From 由	To 至 ☐ Apply for AIA Vitality Series (if applicable) for selected plans or supplementary / optional benefits. 為已選的計劃或附加 / 可附加保障申請AIA健康系列（如適用）。	From 由	To 至
GP2	Global Power Multi-Currency Plan 3		

- 查看所填寫的資料，按“下一步”



- 提供簽名或一次性密碼方式驗證

  簽名驗證：



一次性密碼驗證（手提電話短訊/電子郵件）：



步驟 2 - 上載新 PGS

1) 填寫保單號碼

2) 完成後點擊“下一步”



3) 上載其他文件(即新PGS)



4) 剔選方格確認已閱讀「重要事項及彌償」條款，完成後點擊"遞交"

7.	於 iChange 提交申請時有什麼注意事項?

- 請填寫 OPPOSF71 (財務策劃顧問使用)/ OPPOSF72 (經紀使用) (只適用於「盈御多元貨幣計劃 2」客戶申請轉換計劃至「盈御多元貨幣計劃 3」) 乙部第三部分



Section 3: Change of Basic Plan or Reduce Sum Assured / Principal Amount^
第三部分：更改基本保險計劃或減少保額 / 基本金額^

Please note that the revised Sum Assured / Principal Amount^ are subject to the Company's requirements.
請注意，申請完成後的保額 / 基本金額^ 需符合公司之要求。

^ can also be expressed as Principal Sum / Principal Amount / Face Amount in accordance with your Basic Plan Contract. For any medical and accident coverage, this can be defined as Benefit Amount. 視乎閣下的基本計劃契約而定，亦可表達為主要保額 / 基本金額 / 基本保額。醫療及個人意外保障則可定義為利益金額。

(Applicable to AIA Assemble basic plan only) Once the Initial Sum Assured of the Life Cover is reduced, the Initial Sum Assured of all Respective Covers of your AIA Assemble policy will be proportionately reduced. The Initial Sum Assured of the Life Cover and all Respective Covers must meet the Company's minimum Initial Sum Assured requirements.
(只適用於「自在自選」危疾保基本計劃) 當人壽保障類別的原有保額減少，您的「自在自選」危疾保保單下所有相應保障類別的原有保額均會按比例減少。人壽保障類別及所有相應保障類別的原有保額均需符合本公司的最低原有保額之要求。

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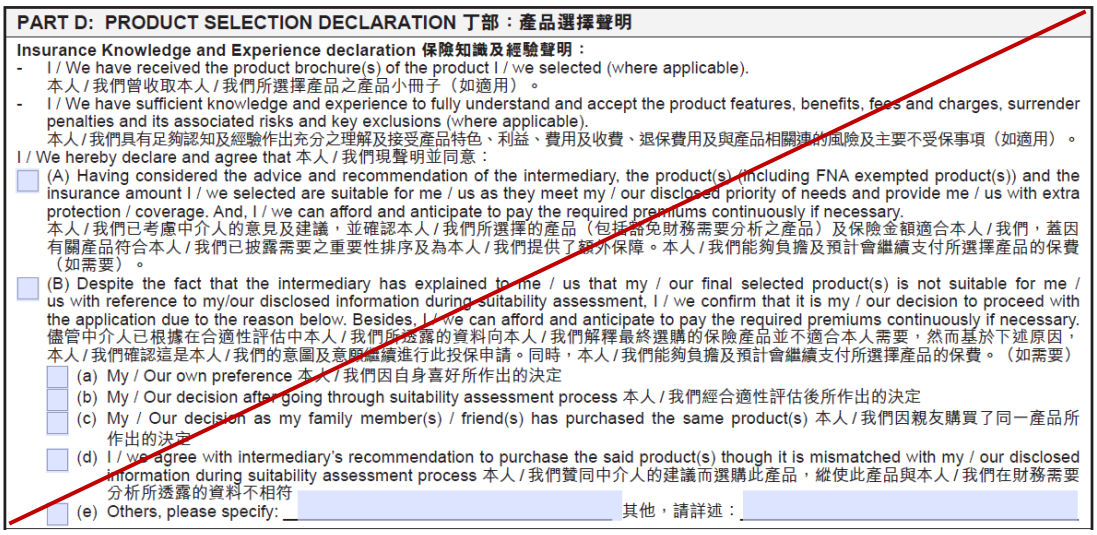
☒ Change of Basic Plan 更改基本保險計劃		☐ Reduce Sum Assured / Principal Amount^ 減少保額 / 基本金額^	
From 由	To 至 ☐ Apply for AIA Vitality Series (if applicable) for selected plans or supplementary / optional benefits. 為已選的計劃或附加 / 可附加保障申請AIA健康系列（如適用）。	From 由	To 至
GP2	Global Power Multi-Currency Plan 3		

- 請務必留空甲部及乙部第一,第二部分、丙部及丁部, 否則申請將不被接納



PART D: PRODUCT SELECTION DECLARATION 丁部：產品選擇聲明

Insurance Knowledge and Experience declaration 保險知識及經驗聲明：

- I / We have received the product brochure(s) of the product I / we selected (where applicable).
  本人 / 我們曾收取本人 / 我們所選擇產品之產品小冊子（如適用）。
- I / We have sufficient knowledge and experience to fully understand and accept the product features, benefits, fees and charges, surrender penalties and its associated risks and key exclusions (where applicable).
  本人 / 我們具有足夠認知及經驗作出充分之理解及接受產品特色、利益、費用及收費、退保費用及與產品相關連的風險及主要不受保事項（如適用）。

I / We hereby declare and agree that 本人 / 我們現聲明並同意：

☐ (A) Having considered the advice and recommendation of the intermediary, the product(s) (including FNA exempted product(s)) and the insurance amount I / we selected are suitable for me / us as they meet my / our disclosed priority of needs and provide me / us with extra protection / coverage. And, I / we can afford and anticipate to pay the required premiums continuously if necessary.
本人 / 我們已考慮中介人的意見及建議，並確認本人 / 我們所選擇的產品（包括豁免財務需要分析之產品）及保險金額適合本人 / 我們，蓋因有關產品符合本人 / 我們已披露需要之重要性排序及為本人 / 我們提供了額外保障。本人 / 我們能夠負擔及預計會繼續支付所選擇產品的保費（如需要）。

☐ (B) Despite the fact that the intermediary has explained to me / us that my / our final selected product(s) is not suitable for me / us with reference to my/our disclosed information during suitability assessment, I / we confirm that it is my / our decision to proceed with the application due to the reason below. Besides, I / we can afford and anticipate to pay the required premiums continuously if necessary.
儘管中介人已根據在合適性評估中本人 / 我們所透露的資料向本人 / 我們解釋最終選購的保險產品並不適合本人需要，然而基於下述原因，本人 / 我們確認這是本人 / 我們的意圖及意願繼續進行此投保申請。同時，本人 / 我們能夠負擔及預計會繼續支付所選擇產品的保費。（如需要）

- ☐ (a) My / Our own preference 本人 / 我們因自身喜好所作出的決定
- ☐ (b) My / Our decision after going through suitability assessment process 本人 / 我們經合適性評估後所作出的決定
- ☐ (c) My / Our decision as my family member(s) / friend(s) has purchased the same product(s) 本人 / 我們因親友購買了同一產品所作出的決定
- ☐ (d) I / we agree with intermediary's recommendation to purchase the said product(s) though it is mismatched with my / our disclosed information during suitability assessment process 本人 / 我們贊同中介人的建議而選購此產品，縱使此產品與本人 / 我們在財務需要分析所透露的資料不相符
- ☐ (e) Others, please specify: _____ 其他，請詳述：_____

推廣優惠相關

8. 轉換計劃後會影響原有盈御 2 推廣優惠 –**保費回贈 保費折扣**嗎?

1. **保費回贈：**

凡於 2023 年 10 月 1 日至 2023 年 12 月 31 日申請了「盈御多元貨幣計劃 2」(「原有計劃」) 之合資格客戶，可以於 2024 年 1 月 2 日至 2024 年 4 月 30 日申請計劃轉換至「盈御多元貨幣計劃 3」(「新計劃」)。

如計劃轉換之申請成功於 2024 年 4 月 30 日或之前完成有關轉換；則**原適用於原有計劃之保費回贈優惠(如有)將維持不變，詳情**如下:

保費回贈優惠之推廣期	保單申請日期	保單繕發日期	完成計劃轉換日期
2023 年 10 月份 (通告 A231005)	2023 年 10 月 1 日至 10 月 31 日	2023 年 12 月 31 日或之前	2024 年 4 月 30 日或之前
2023 年 11 月份及 12 月份 (通告 A231103)	2023 年 11 月 1 日至 12 月 31 日	2024 年 2 月 29 日或之前	

此外，若客戶於上列指定日期因成功申請及繕發「愛伴航」系列或「自在自選」危疾保並以同一保單持有人身份於上列指定日期內申請及繕發了原有計劃，而原有計劃成功於 2024 年 4 月 30 日或之前完成有關轉換；**則原適用於「愛伴航」系列或「自在自選」危疾保的額外保費回贈優惠（如有），亦將維持不變**。

注意事項：

i. 新計劃之保費回贈金額將以保費回贈時新計劃的最近一期保費之年度化保費計算。保費回贈只可作抵銷合資格保單的未來保費之用，該保費回贈金額將不可提取。此外，原有計劃須於繕發日至計劃轉換時持續生效，同時新計劃亦須於計劃轉換後至保費回贈時持續生效。否則，相關優惠資格將被取消。

ii. 保單申請日期為 2023 年 10 至 12 月份之合資格保單，保費回贈優惠確認信將於 2024 年 6 月 30 日或之前郵寄予客戶。

2. 保費折扣：

有關適用於於原有計劃之一次性繳付保費保單之保費折扣，已享用的折扣不會因計劃轉換而受到影響或被收回。

9. 轉換計劃後會影響原有盈御 2 推廣優惠 – **預繳保費保證優惠息率推廣優惠**嗎?

凡於 2023 年 11 月 1 日至 2023 年 12 月 31 日申請了「盈御多元貨幣計劃 2」 (「原有計劃」) 之合資格客戶，可以於 2024 年 1 月 2 日起申請計劃轉換至「盈御多元貨幣計劃 3」(「新計劃」)。

如符合以下條件，**則適用於原有計劃之預繳保費保證優惠息率推廣優惠*(如有)將維持不變**，詳情如下:

- 原有計劃必須於預繳保費保證優惠息率下列指定推廣期內申請保單，並於下列指定限期前繕發保單;
- 所需預繳保費必須於投保時或於保單繕發後 3 個月內全數繳付; 及
- 計劃轉換之申請成功必須於 2024 年 4 月 30 日或之前完成有關轉換。

* 只限於原有計劃為 5 年保費繳付期之美元保單，及已於投保時選擇年繳保費模式及預繳保費選項，並提供有效文件(如適用)以通過本公司之盡職審查。

預繳保費保證優惠息率推廣優惠之推廣期	保單申請日期	保單繕發限期	預繳保費限期	完成計劃轉換日期
2023 年 11 月份 (通告 A231106)	2023 年 11 月 1 日至 11 月 30 日	2024 年 1 月 31 日或之前	於投保時 或 於保單繕發後 3 個月內^ 全數繳付	2024 年 4 月 30 日或之前
2023 年 12 月份 (通告 A231206)	2023 年 12 月 1 日至 12 月 31 日	2024 年 2 月 29 日或之前		

^ 例如：保單繕發日期為 2023 年 12 月 1 日，預繳保費限期則為 2024 年 2 月 29 日。

注意事項：

1. 優惠確認信將於保單繕發/完成計劃轉換後 **及** 全期預繳保費收妥後 2 個月內郵寄予客戶。

有關計劃轉換詳情，請參閱通告 A231215。有關預繳保費保證優惠息率推廣優惠詳情(受條款及細則約束)，請參閱通告上列通告。

10 轉換計劃後會影響原有盈御 2 推廣優惠 –**電子保費現金券**嗎?

不會。電子保費現金券是繕發保單時的一次性保費折扣，已享用的折扣不會因計劃轉換而受到影響或被收回。

Appendix 1: Product FAQ of Plan conversion

Note: Except FAQ no.4, the below should read in conjunction with Appendix 2 (i.e. GP3 launch pack section VI – Arrangement for Existing Customers)

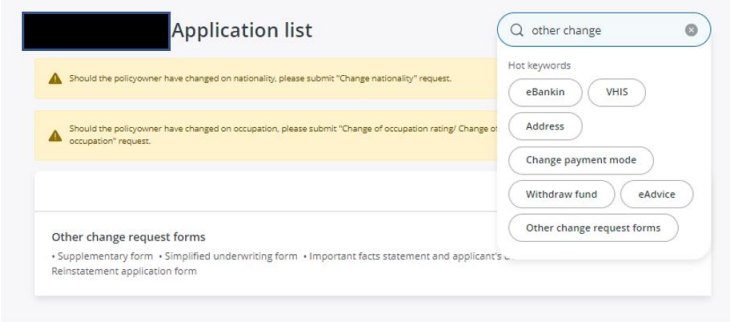
Post sales service for Plan conversion application flow related	
1.	What are the important notes for financial planner regarding to post sales service for plan conversion?
	• The request must be initiated by customer. • Financial planner should not provide any recommendation on plan conversion and should not conduct any selling activities to the customer. • No proposal or product brochure will be sent outside HK or Macau and only services will be provided by Financial planner, product brochure is available on company website if customer requests a copy. • If the customer is out of Hong Kong or Macau and would like to have proposal or product brochure for reference, the customer should visit Hong Kong or Macau to obtain a copy from Financial planner.

2.	Can customers change principal amount, premium payment term or policy currency during the application of plan conversion?
	No, customers can only perform plan conversion with the same plan options (including principal amount, premium payment term and policy currency) during the application, e.g. USD policy 5 pay GP2 can only switch to USD policy 5 pay GP3; USD policy single pay GP2 can only switch to USD policy single pay GP3.

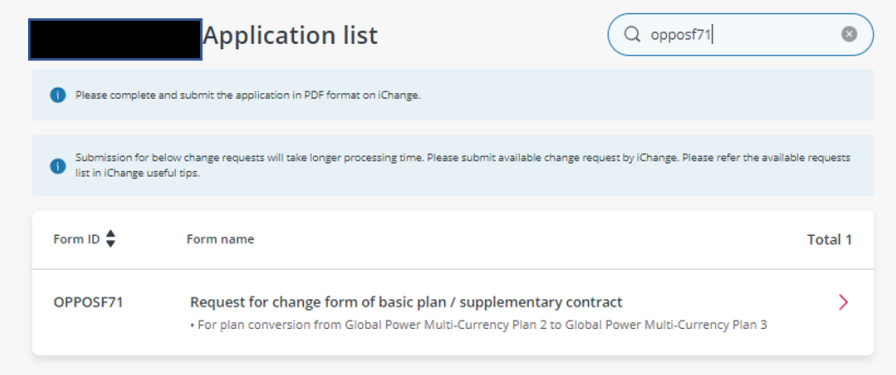
3.	Can customers apply for plan conversion for a GP2 policy that is not inforced (i.e. completed underwriting but the premium has not been paid) via iChange?
	Only GP2 inforced policies with application date from 1 October 2023 to 1 February 2024 and policy is inforced on or before 31 March 2024 can apply plan conversion via iChange. For the eligible GP2 pending policies which request to change plan to GP3, the request is required to submit to UNI department, please refer to FAQ no.5 for details.

4.	Is it necessary for MCV customers apply for plan conversion in Hong Kong ((for policies issued in Hong Kong) / Macau (for policies issued in Macau)?
	As plan conversion is a post sales service, MCV customers cansubmit related application documents out of Hong Kong/ Macau. For Macau MCV arrangement, please refer to memo M023007 for details.

For pending GP2 application which request to change to GP3 related	
5.	Can customers apply to change to GP3 for a GP2 policy that is not inforced (i.e. completed underwriting but the premium has not been paid)?
	Yes, Customer can apply to change from GP2 to GP3 to UNI department from 2 January to 30 April, 2024. Depending on the application date of GP2, the required documents vary, please refer to Appendix 2.

Important notes for application	
6.	How to submit via iChange?
	Step 1 • From iChange Landing page, search “Other Change request forms”  • Once entered Super form landing page, search by form name or Form ID “OPPOSF71” (for agent) /“OPPOSF72” (for broker) (For the plan conversion from Global Power Multi-Currency Plan 2 to

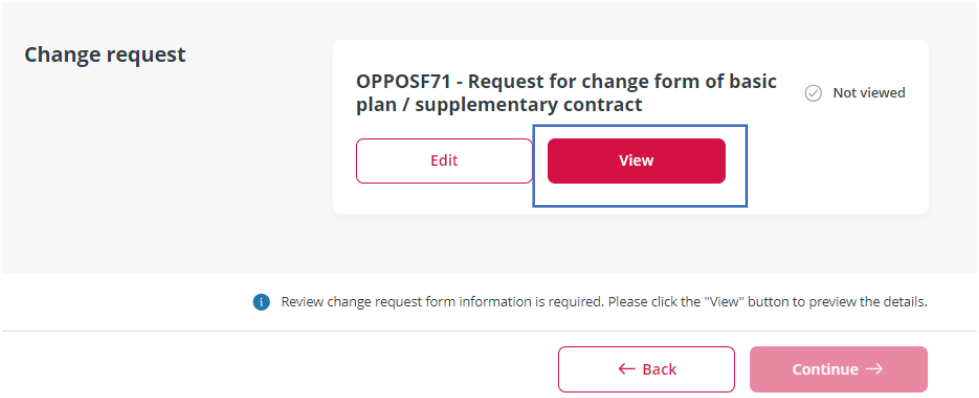
Global Power Multi-Currency Plan 3)



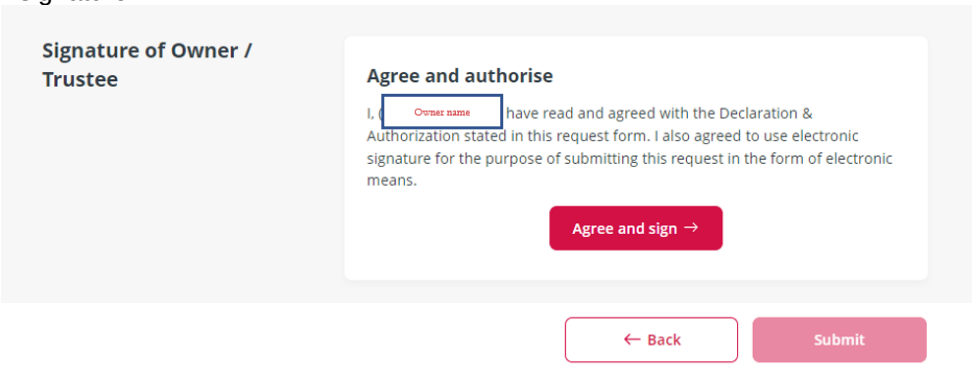
- Fill in information in the form and click “Continue” (Refer to FAQ no. 7)



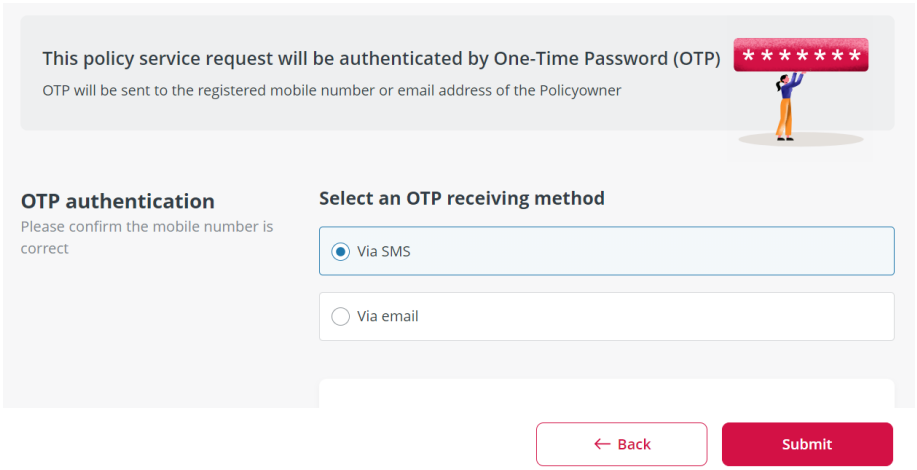
- Review form and Click “Continue”



- Authenticate with Esignature/OTP
Esignature:

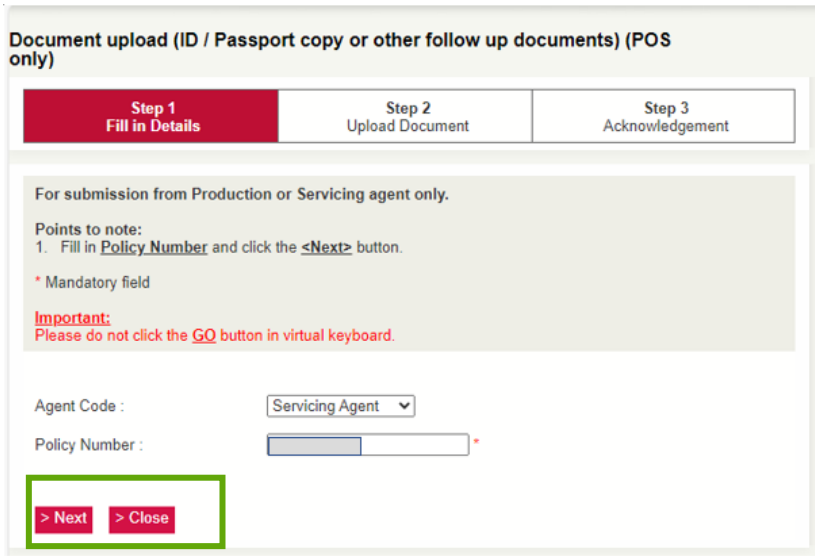


SMS/Email OTP:

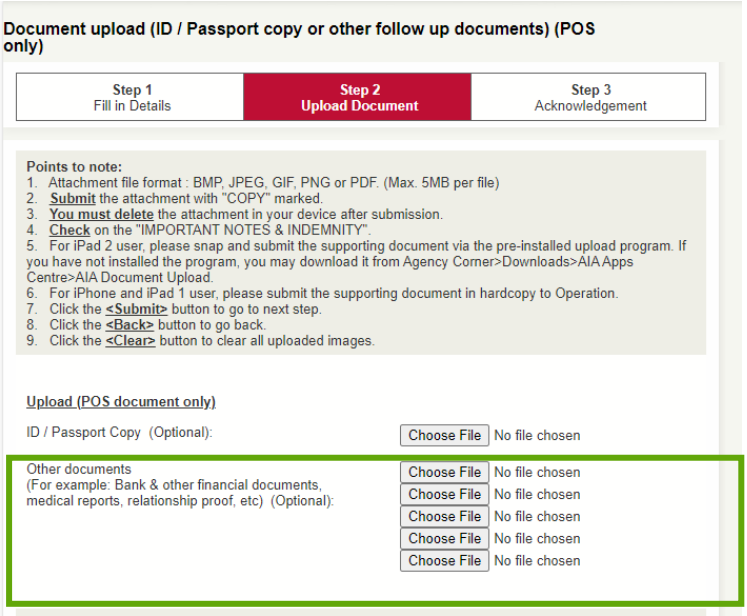


Step 2 - Upload new PGS

1) Fill in policy number
2) Click “Next” after finished filling information



3) Upload other follow up documents (i.e. new PGS)



4) Tick the box to confirm that you have read "Important Notes & Indemnity“ terms, and click “Submit” after finished

7.	Any important note for the application via iChange?

- Please complete part B - section 3 under “OPPOSF71” (for agent) /“OPPOSF72” (for broker) (For the plan conversion from Global Power Multi-Currency Plan 2 to Global Power Multi-Currency Plan 3)

Section 3: Change of Basic Plan or Reduce Sum Assured / Principal Amount^
第三部分：更改基本保險計劃或減少保額 / 基本金額^

Please note that the revised Sum Assured / Principal Amount^ are subject to the Company's requirements.
請注意，申請完成後的保額 / 基本金額^ 需符合公司之要求。
^ can also be expressed as Principal Sum / Principal Amount / Face Amount in accordance with your Basic Plan Contract. For any medical and accident coverage, this can be defined as Benefit Amount. 視乎閣下的基本計劃契約而定，亦可表達為主要保額 / 基本金額 / 基本保額。醫療及個人意外保障則可定義為利益金額。
(Applicable to AIA Assemble basic plan only) Once the Initial Sum Assured of the Life Cover is reduced, the Initial Sum Assured of all Respective Covers of your AIA Assemble policy will be proportionately reduced. The Initial Sum Assured of the Life Cover and all Respective Covers must meet the Company's minimum Initial Sum Assured requirements.
(只適用於「自在自選」危疾保基本計劃) 當人壽保障類別的原有保額減少，您的「自在自選」危疾保保單下所有相應保障類別的原有保額均會按比例減少。人壽保障類別及所有相應保障類別的原有保額均需符合本公司的最低原有保額之要求。

For Hong Kong Policy Only 只適用於香港保單

☐ Please cross the box on the left if you are holding a valid People's Republic of China Resident Identity Card, and submit "Important Facts Statement for Mainland Policyholder" signed in Hong Kong. 如閣下持有有效的中華人民共和國居民身份證，請在左列☐一欄劃上X，並於香港簽署及遞交專為抵港內地人士而設的「重要資料聲明書」。

For Macau Policy Only 只適用於澳門保單

You are required to submit the signed Customer Declaration for Policy Replacement together. 您必須將已簽署的《人壽保險客戶轉保聲明書》一併提交。

☒ Change of Basic Plan 更改基本保險計劃		☐ Reduce Sum Assured / Principal Amount^ 減少保額 / 基本金額^	
From 由	To 至 ☐ Apply for AIA Vitality Series (if applicable) for selected plans or supplementary / optional benefits. 為已選的計劃或附加 / 可附加保障申請AIA健康系列（如適用）。	From 由	To 至
GP2	Global Power Multi-Currency Plan 3		

- Please leave part A, part B – section 1&2, part C and part D in blank, otherwise the application will not be accepted

PART D: PRODUCT SELECTION DECLARATION 丁部：產品選擇聲明

Insurance Knowledge and Experience declaration 保險知識及經驗聲明：
- I / We have received the product brochure(s) of the product I / we selected (where applicable).
  本人 / 我們曾收取本人 / 我們所選擇產品之產品小冊子（如適用）。
- I / We have sufficient knowledge and experience to fully understand and accept the product features, benefits, fees and charges, surrender penalties and its associated risks and key exclusions (where applicable).
  本人 / 我們具有足夠認知及經驗作出充分之理解及接受產品特色、利益、費用及收費、退保費用及與產品相關連的風險及主要不受保事項（如適用）。

I / We hereby declare and agree that 本人 / 我們現聲明並同意：

☐ (A) Having considered the advice and recommendation of the intermediary, the product(s) (including FNA exempted product(s)) and the insurance amount I / we selected are suitable for me / us as they meet my / our disclosed priority of needs and provide me / us with extra protection / coverage. And, I / we can afford and anticipate to pay the required premiums continuously if necessary.
本人 / 我們已考慮中介人的意見及建議，並確認本人 / 我們所選擇的產品（包括豁免財務需要分析之產品）及保險金額適合本人 / 我們，蓋因有關產品符合本人 / 我們已披露需要之重要性排序及為本人 / 我們提供了額外保障。本人 / 我們能夠負擔及預計會繼續支付所選擇產品的保費（如需要）。

☐ (B) Despite the fact that the intermediary has explained to me / us that my / our final selected product(s) is not suitable for me / us with reference to my/our disclosed information during suitability assessment, I / we confirm that it is my / our decision to proceed with the application due to the reason below. Besides, I / we can afford and anticipate to pay the required premiums continuously if necessary.
儘管中介人已根據在合適性評估中本人 / 我們所透露的資料向本人 / 我們解釋最終選購的保險產品並不適合本人需要，然而基於下述原因，本人 / 我們確認這是本人 / 我們的意圖及意願繼續進行此投保申請。同時，本人 / 我們能夠負擔及預計會繼續支付所選擇產品的保費。（如需要）

- ☐ (a) My / Our own preference 本人 / 我們因自身喜好所作出的決定
- ☐ (b) My / Our decision after going through suitability assessment process 本人 / 我們經合適性評估後所作出的決定
- ☐ (c) My / Our decision as my family member(s) / friend(s) has purchased the same product(s) 本人 / 我們因親友購買了同一產品所作出的決定
- ☐ (d) I / we agree with intermediary's recommendation to purchase the said product(s) though it is mismatched with my / our disclosed information during suitability assessment process 本人 / 我們贊同中介人的建議而選購此產品，縱使此產品與本人 / 我們在財務需要分析所透露的資料不相符
- ☐ (e) Others, please specify: _____ 其他，請詳述：_____

Promotional offer related	
8.	Will plan conversion affect the original GP2 promtional offer- **premium refund/ premium discount**?

1. Premium Refund

For eligible customers who have applied for Global Power Multi-Currency Plan 2 (“Original Plan”) from 1 October 2023 to 31 December 2023, they can apply for plan change to Global Power Multi-Currency Plan 3 (“New Plan”) from 2 January 2024 to 30 April 2024.

Given the request of plan change can be completed by 30 April 2024, the original premium refund entitled under the Original Plan (if any) **will remain unchanged**. Details as follows:

Promotion Period of Premium Refund	Policy Application Date	Policy Issue Date	Plan Change Completion Date
October 2023 (Memo A231005)	1 October 2023 to 31 October 2023	On or before 31 December 2023	On or before 30 April 2024
November and December 2023 (MemoA231103)	1 November 2023 to 31 December 2023	On or before 29 February 2024	

In addition, if customers have applied On Your Side Plan or AIA Assemble, and also applied the Original Plan as the same policyholder in the specified Policy Application Date, and that the On Your Side Plan or AIA Assemble and the Original Plan are issued within the specified Policy Issue Date, **the extra offers (if any) applicable to On Your Side Plan or AIA Assemble will remain unchanged** if the plan change is completed on or before 30 April 2024.

Remarks:

i. New Plan's premium refund amount will be calculated by the annualized premium of the New Plan in accordance with the latest modal premium at the time of premium refund. The premium refund is used for settlement of future premium of the eligible policies only, withdrawal of premium refund is not allowed. Moreover, the Original Plan should remain in-force from the issue date to the time of plan change completion date, and the New Plan should also remain in-force from the plan change completion date to the time of premium refund. Otherwise, the related premium refund will be forfeited.

ii. For eligible policies' policy application date are from October to December 2023, premium refund notification letters will be sent to customers by 30 June 2024.

2. Premium Discount

For premium discount for the One-Time Premium Payment Plan, the discount enjoyed under the Original Plan will not be affected or be clawed back.

9.	Will plan conversion affect the original GP2 promtional offer- **Guaranteed Preferential Interest Rate Promotion on Prepaid Premium Payment**?

For eligible customers who have applied for Global Power Multi-Currency Plan 2 ("Original Plan") from 1 November 2023 to 31 December 2023, they can apply for plan conversion to Global Power Multi-Currency Plan 3 ("New Plan") from 2 January 2024.

Given the below requirements are fulfilled, **the original PIR offer* entitled under the Original Plan (if any) will remain unchanged**, details are as follows.

- The Original Plan must be applied during the specified Promotional Period and issued by the specified deadline as listed below;
- The required Prepaid Premium must be fully paid upon policy application or within 3 months after the policy issuance; and
- The request of plan conversion must be completed by 30 April 2024.

* Only applicable to 5 years premium payment term of Original Plan in USD policy currency with annual payment mode selected and with premium prepayment option selected upon policy application, and valid documentation proofs must be provided (if applicable) for the satisfaction of the due diligence conducted by the Company.

Promotioanl Period of PIR Promotion	Policy Application Date	Policy Issuance Deadline	Premium Prepayment Deadline	Plan Conversion Completion Date
November 2023 (Memo A231106)	1 Nov to 30 Nov 2023	On or before 31 Jan 2024	must be fully paid upon policy application or within 3 months after the policy issuance^	On or before 30 Apr 2024
December 2023 (Memo A231206)	1 Dec to 31 Dec 2023	On or before 29 Feb 2024		

^ For example: If the policy issue date is 1 Dec 2023, and the premium prepayment deadline will be 29 Feb 2024.

Remarks:

1. A notification letter will be sent to customers within 2 months after policy issuance / plan conversion completion **and** Prepaid Premium has been paid.

For details of plan conversion, please refer to memo A231215. For details of PIR Promotions (subject to terms and conditions apply), please refer to the memo mentieond above.

10.	Will plan conversion affect the original GP2 promtional offer- **ePremium Coupon**?
	No. e-Premium Coupon discount is a one-time premium discount given upon issurance of the policy. The discount enjoyed under the Original Plan will not be affected or reclaimed due to plan conversion.

附件 2: 即產品資料冊內第 VI 節 – 現有客戶之安排的更新部份為黃色

1. **現有「盈御多元貨幣計劃 2」客戶之計劃轉換安排:**
   - 只限申請日期為 **2023 年 10 月 1 日至 2024 年 2 月 1 日**及於 **2024 年 3 月 31 日**或之前簽發之「盈御多元貨幣計劃 2」保單作出轉換
   - 計劃批註將
     - 與盈御 2 保單合約一同發出（適用於 **2023 年 12 月 22 日至 2024 年 3 月 31 日**簽發的盈御 2 保單）；或
     - 盈御 2 保單合約已於先前發出, 於 2023 年 12 月 27 日當週連同客戶通知信一同發出（適用於 **2023 年 12 月 21 日**前簽發的盈御 2 保單）

	由現有已簽發之「盈御多元貨幣計劃 2」
期限	於 2024 年 4 月 30 日或之前申請轉換計劃
核保性質	無須健康申報
所需文件	香港/澳門： ○ 請透過 iChange 申請 ○ 請透過 iChange 提交建議書(PGS) 而無須客戶簽名，它將附加於保單 ○ 財務需要分析表格將被豁免

提示	• **客戶需轉換至相同基本金額之新計劃** • **新計劃將跟隨「盈御多元貨幣計劃 3」的保單價值以及產品特點，如精神上無行為能力選項** • 客戶更改計劃只可以作同一保單選擇（包括保費繳款年期及保單貨幣）（例如 5 年保費繳付期美元之盈御 2 只可轉換至 5 年保費繳付期美元之盈御 3; 而整付保費美元之盈御 2 只可轉換至整付保費美元之盈御 3） • 所有更改計劃只限於新計劃仍接受新生意時作出 • 保單號碼維持不變 • 計劃轉換後，任何附加計劃將保持不變 • 如有任何 iChange 的疑問，請致電熱線 (852) 3108 1338 (香港)或 (853) 8988 1900 (澳門) 查詢。
遞交文件需知	• 請透過 iChange 申請 • 由於保單價值有所變更，新 PGS(列印日期需要於提出更改計劃當天或提出更改計劃前的 14 日內) 將附加於保單並透過 iChange 與其他所需文件一起提交給 POS • **抵港內地人士可在香港境外完成（適用於香港繕發保單）及抵澳內地人士可在澳門境外完成（適用於澳門繕發保單）**

2. 「盈御多元貨幣計劃 2」之待生效保單轉換安排:

- 只限申請日期為 **2023 年 10 月 1 日至 2024 年 2 月 1 日**之「盈御多元貨幣計劃 2」保單作出轉換

	由「盈御多元貨幣計劃 2」之待生效保單
期限	於 2024 年 4 月 30 日或之前申請轉換計劃
核保性質	無須健康申報
所需文件	客户於盈御 3 推出前(即 2023 年 10 月 1 日至 2024 年 1 月 1 日期間) 申請盈御 2： ✓ 新的保單申請表格 ✓ 財務需要分析表格 ✓ 客戶簽署新的建議書
	客户於盈御 3 推出後(即 2024 年 1 月 2 日至 2 月 1 日期間) 申請盈御 2： ✓ 投保申請修正書 (OPUAIF09) ✓ 客戶簽署新的建議書

遞交文件需知	• 請將所需文件一併交回核保部門 • 由於保單價值有所變更，銷售同事務必提供新計劃之建議書予客戶簽署並與其他所需表格一併交回核保部門 • 抵港抵澳內地人士必須於香港（適用於香港繕發保單）或澳門（適用於澳門繕發保單）申請更改計劃及簽署 PGS

Appendix 2: Highlighted the update in yellow under GP3 launch pack section VI – Arrangement for Existing Customers

1. Plan Change for Existing Customers of GP2 :

➢ Only accept plan change for Global Power Multi-Currency Plan 2 policies with application date from **1 October 2023 to 1 February 2024** and policy is **issued on or before 31 March 2024**
➢ Plan conversion endorsement will be sent
  - at policy delivery together with GP2 policy contract (for policy issued from **22 Dec 2023** to 31 **March 2024**); or
  - in the week of 27 Dec 2023 with customer communication letter for post policy delivery through one-off job (for policy issued by **21 Dec** 2023)

	From Existing Issued Global Power Multi-Currency Plan 2 Policy
Period	Apply for plan change on or before 30 Apr 2024
Underwriting	No health information required
Required Documents	For Hong Kong/ Macau: ○ Submit Plan Change request via iChange ○ Please submit Proposal (PGS) via iChange, it will be enclosed in contract but no customer signature is required ○ FNA will be waived

Notes	➢ **Client needs to switch to a new plan with same Principal Amount** ➢ **The new plan will follow Global Power Multi-Currency Plan 3's policy value and product feature, for example: Mental Incapacity Option** ➢ Clients can only perform plan change with the same plan options (including premium payment term and policy currency) (e.g. USD policy 5 pay GP2 can

	only switch to USD policy 5 pay GP3; USD policy single pay GP2 can only switch to USD policy single pay GP3) ➢ All plan change is only available when the new plan is still accepting new business ➢ Policy number will remain the same ➢ Any rider(s) will be kept unchanged after plan change ➢ If you have any queries on iChange, please call our hotline at (852) 3108 1338 and (853) 8988 1900 (Macau)
Notes for Document Submission	• Please submit the request via iChange • Given the change in policy values, new PGS (print date need to be on or within 14 days before the request for plan change date) will be binding in the contract for client reference and submit to POS with other required documents via iChange • MCV customers can apply for plan change out of Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau)

2. <u>Plan Change for pending case of GP2 :</u>

➢ Only accept plan change for Global Power Multi-Currency Plan 2 policies with application date from **1 October 2023 to 1 February 2024**

	From pending Global Power Multi-Currency Plan 2 Policy
Period	Apply for plan change on or before 30 Apr 2024
Underwriting	No health information required
Required Documents	The customer applied for GP2 (i.e within 1 Oct 2023 to 1 Jan 2024) before GP3's launch date : ✓ New application form ✓ FNA ✓ PGS with customer signature
	The customer applied for GP2 (i.e within 2 Jan to 1 Feb 2024) after GP3's launch date: ✓ Amendment to Application for Policy (OPUAIF09) ✓ PGS with customer signature
Notes for Document Submission	• Please submit all required documents to Underwriting Department (UNI) • Given the change in policy values, agents must request the client to sign a new PGS and return it to UNI together with other documents • MCV customers must apply for plan change and sign the PGS in Hong Kong (for policies issued in Hong Kong) or Macau (for policies issued in Macau)