健康長久好生活

# 限時雙重優惠 唯您專享




## • 專屬保費折扣

推廣期至：2026年12月31日

於推廣期內投保以下儲蓄保險計劃，即享**高達7%保費折扣**！

### • 環宇盈活儲蓄保險計劃（一次性繳付保費）



- 靈活提取選項*，按需要設定收取款項
- 價值保障選項*，提取及轉移保單價值，滿足多變需要

| 保費金額（一次性繳付保費）（每張保單計） | | 保費折扣 |
|---|---|---|
| 美元<br>港元／澳門幣* | 3,500,000 或以上<br>26,250,000 或以上 | 7% |
| 美元<br>港元／澳門幣* | 100,000 至 少於 3,500,000<br>750,000 至 少於 26,250,000 | 6% |
| 美元<br>港元／澳門幣* | 50,000 至 少於 100,000<br>375,000 至 少於 750,000 | 5% |
| 美元<br>港元／澳門幣* | 10,000 至 少於 50,000<br>75,000 至 少於 375,000 | 4% |

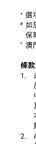
### • 盈御多元貨幣儲蓄保險計劃3（一次性繳付保費）



- 多達9款貨幣供選擇及轉換*
- 保單分拆選項*，靈活配置資產

| 保費金額（一次性繳付保費）（每張保單計） | | 保費折扣 |
|---|---|---|
| 美元／澳元／加元<br>港元／澳門幣*<br>人民幣<br>英鎊<br>歐元<br>新加坡元 | 3,500,000 或以上<br>26,250,000 或以上<br>21,000,000 或以上<br>2,100,000 或以上<br>2,450,000 或以上<br>4,200,000 或以上 | 7% |
| 美元／澳元／加元<br>港元／澳門幣*<br>人民幣<br>英鎊<br>歐元<br>新加坡元 | 100,000 至 少於 3,500,000<br>750,000 至 少於 26,250,000<br>600,000 至 少於 21,000,000<br>60,000 至 少於 2,100,000<br>70,000 至 少於 2,450,000<br>120,000 至 少於 4,200,000 | 6% |
| 美元／澳元／加元<br>港元／澳門幣*<br>人民幣<br>英鎊<br>歐元<br>新加坡元 | 50,000 至 少於 100,000<br>375,000 至 少於 750,000<br>300,000 至 少於 600,000<br>30,000 至 少於 60,000<br>35,000 至 少於 70,000<br>60,000 至 少於 120,000 | 5% |
| 美元／澳元／加元<br>港元／澳門幣*<br>人民幣<br>英鎊<br>歐元<br>新加坡元 | 10,000 至 少於 50,000<br>75,000 至 少於 375,000<br>60,000 至 少於 300,000<br>6,000 至 少於 30,000<br>7,000 至 少於 35,000<br>12,000 至 少於 60,000 | 4% |

### • 「簡愛•延續」儲蓄保險計劃5（一次性繳付保費）



- 提供穩定回報
- 按需要靈活提取現金#

| 保費金額（一次性繳付保費）（每張保單計） | | 保費折扣 |
|---|---|---|
| 美元<br>港元／澳門幣* | 100,000 或以上<br>750,000 或以上 | 5% |
| 美元<br>港元／澳門幣* | 50,000 至 少於 100,000<br>375,000 至 少於 750,000 | 4% |
| 美元<br>港元／澳門幣* | 10,000 至 少於 50,000<br>75,000 至 少於 375,000 | 3% |

## • 電子保費現金券

投保**指定保險計劃**，若符合使用條件即可自動扣減電子保費現金券，**扣減首年年度化保費高達10%**，更可兼享**其他AIA優惠**！

請於AIA+ 手機應用程式查看您專屬的電子保費現金券。



節省首年年度化保費高達 **10%**

電子保費現金券已自動存入特選客戶的AIA+ 手機應用程式內之個人賬號內。受條款及細則約束，詳情請於AIA+ 手機應用程式「獎賞」內參閱相關適用計劃、條款及細則。**請注意，電子保費現金券在任何情況下均不得轉售，兌換為現金或轉換為任何其他形式的利益。**

## 限時優惠，
## 請即聯絡您的財務策劃顧問，了解更多！

**註：**

**人壽保險保單隨長期的保險合約，其設計及宗旨為保障人的壽命，通常涉及較長年期。客戶應根據自身的保障需要和保費負擔能力投保適合的保險產品。客戶應自行決定是否參與上述優惠並選擇相關選項（包括但不限於保單貸款、保費繳費模式及預繳保費選項），有關投保安排，請向您的財務策劃顧問查詢詳情。**

* 選項受條款及細則的約束。詳情和相關風險請參閱各產品簡介。
# 如於早年退保，您所收取的金額可能大幅少於已繳的保費。詳情請參閱相關產品之產品簡介及保單契約。
^ 澳門幣只適用於澳門繳發之保單。

**條款及細則：**

1. 此推廣活動之推廣期為2026年10月1日至2026年12月31日，包括首尾兩天（「推廣期」），而新保單（定義如下）必須於推廣期內申請及遞交（相關申請及遞交日期）。
2. 特選客戶（包括特選保單之保單持有人），於推廣期內成功申請及遞交並成功於2027年2月28日或之前續登之指定推廣產品新保單（「新保單」），可享保費折扣（定義如下）。
3. 指定推廣產品指盈御多元貨幣儲蓄保險計劃3（一次性繳付保費）、「環宇盈活儲蓄保險計劃」（一次性繳付保費）及「簡愛•延續」儲蓄保險計劃5（一次性繳付保費）。
4. 如新保單符合資格，特選客戶將可因應所保單續發時所繳付之保費金額及保費繳付期而享有高達7%之一次性繳付保費折扣（「保費折扣」）。
5. 保費折扣之計算只適用於指定推廣產品之標準保費及因核保而需附加之額外保費（如有）。其他基本計劃及／或附加契約之保費，均不會被納入計計算保費折扣之內。
6. 每張合資格之新保單於推廣期內只可獲取此保費折扣一次。如新保單符合多於一項推廣優惠之要求，則只可享有保費折扣金額較高的推廣優惠。
7. 保費折扣金額將載於保單資料頁。
8. 保費折扣並不適用於由其他保險計劃（包括基本計劃及附加契約）轉換至此推廣之指定保險計劃。
   i. 此保費折扣並不適用於在推廣期之前已遞交或已續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產品之客戶。
9. **電子保費現金券**
   電子保費現金券已自動存入特選客戶的AIA+ 手機應用程式內之個人賬號內。電子保費現金券的使用受條款及細則約束，詳情請於AIA+ 手機應用程式「獎賞」內參閱相關適用計劃、條款及細則。在任何情況下，現金券不得轉售、兌換為現金或轉換為任何其他形式的利益。任何違反上述規定的現金券均可能被註銷或失效。
10. 如對本推廣活動有任何爭議，AIA保留最終決定權。如此條款及細則之中文及英文版本存有歧異，以英文版本為準。

「AIA」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）之香港及／或澳門分行。「香港」及「澳門」分別指「香港特別行政區」及「澳門特別行政區」。

AIA HEALTHIER, LONGER, BETTER LIVES

# Limited-time double offers, exclusively for you




## Exclusive Offers for Selected Customers (Quarter 4 2026)

## • Exclusive Premium Discounts

Promotional period until: 31 December 2026

Apply for the savings insurance plans below during the promotional period to enjoy **up to 7% premium discount**!

### • GlobalFlexi Savings Insurance Plan (one-time premium payment)



- Flexi Withdrawal Option^: Set up payment collections based on your needs
- Value Safeguard Option^: Facilitate withdrawals and transfers policy values to meet your evolving needs

| Premium Amount (one-time premium payment) (per policy) | Premium Discount |
|---|---|
| US$ 3,500,000 or above<br>HK$/MOP^ 26,250,000 or above | 7% |
| US$ 100,000 to less than 3,500,000<br>HK$/MOP^ 750,000 to less than 26,250,000 | 6% |
| US$ 50,000 to less than 100,000<br>HK$/MOP^ 375,000 to less than 750,000 | 5% |
| US$ 10,000 to less than 50,000<br>HK$/MOP^ 75,000 to less than 375,000 | 4% |

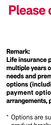
### • Global Power Multi-Currency Savings Insurance Plan 3 (one-time premium payment)



- Up to 9 currencies available for selection and conversion^
- Policy split option^ for flexible asset allocation

| Premium Amount (one-time premium payment) (per policy) | Premium Discount |
|---|---|
| US$/AUD/CAD 3,500,000 or above<br>HK$/MOP^ 26,250,000 or above<br>RMB 21,000,000 or above<br>GBP 2,100,000 or above<br>EUR 2,450,000 or above<br>SGD 4,200,000 or above | 7% |
| US$/AUD/CAD 100,000 to less than 3,500,000<br>HK$/MOP^ 750,000 to less than 26,250,000<br>RMB 600,000 to less than 21,000,000<br>GBP 60,000 to less than 2,100,000<br>EUR 70,000 to less than 2,450,000<br>SGD 120,000 to less than 4,200,000 | 6% |
| US$/AUD/CAD 50,000 to less than 100,000<br>HK$/MOP^ 375,000 to less than 750,000<br>RMB 300,000 to less than 600,000<br>GBP 30,000 to less than 60,000<br>EUR 35,000 to less than 70,000<br>SGD 60,000 to less than 120,000 | 5% |
| US$/AUD/CAD 10,000 to less than 50,000<br>HK$/MOP^ 75,000 to less than 375,000<br>RMB 60,000 to less than 300,000<br>GBP 6,000 to less than 30,000<br>EUR 7,000 to less than 35,000<br>SGD 12,000 to less than 60,000 | 4% |

### • Simply Love Encore Savings Insurance Plan 5 (one-time premium payment)



- Stable returns
- Access your cash flexibly based on your needs#

| Premium Amount (one-time premium payment) (per policy) | Premium Discount |
|---|---|
| US$ 100,000 or above<br>HK$/MOP^ 750,000 or above | 5% |
| US$ 50,000 to less than 100,000<br>HK$/MOP^ 375,000 to less than 750,000 | 4% |
| US$ 10,000 to less than 50,000<br>HK$/MOP^ 75,000 to less than 375,000 | 3% |

## • ePremium Coupons

Apply for **designated insurance plans** and enjoy **up to 10% off your first-year annualised premium** through the automatic application of your ePremium Coupons once usage requirements are met – plus, the coupons can be used together with **other AIA offers**!

Discover your exclusive ePremium Coupons in AIA+ mobile app:

Save up to **10%** first-year annualised premium

The ePremium Coupons have been automatically deposited into selected customers' AIA+ mobile app accounts. Subject to terms and conditions. For details, please refer to the relevant applicable plans, terms and conditions under Rewards in the AIA+ mobile app. **Under no circumstances may the ePremium Coupon(s) be resold, exchanged for cash or converted into any other form of benefit.**

## Limited-time offers – Please contact your financial planner to learn more!

**Remark:**
**Life insurance policies are long-term contracts of insurance, designed and intended to be in force over multiple years of a person's life. Customers should apply for insurance products that suit their protection needs and premium affordability. Whether to participate in the aforesaid offers and to select relevant options (including but not limited to policy currency, premium payment mode and prepaid premium payment option) are decisions to be made by customers. For details of insurance application arrangements, please contact your financial planner.**

* Options are subject to terms and conditions, for details and related risks, please refer to the respective product brochure.
^ Should you surrender the policy in the early years, you may receive an amount considerably less than the total premium paid. For details, please refer to the relevant product brochure and policy contract of the relevant products.
# Macau pataca (MOP) is only available for policies issued in Macau.

**Terms and Conditions:**
1. This promotional material contains general information only. It does not constitute an offer and/or recommendation of any insurance product. Customers must complete a Financial Needs Analysis before applying for any insurance product, and should apply for an insurance product based on their actual protection needs and affordability. The product information in this promotion material is for reference only, and does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, please refer to the relevant product brochure and policy contract. In case you want to read a sample of policy contract before making an application, you can obtain a copy from the Hong Kong and/or Macau Branch of AIA International Limited ("AIA"). Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
2. AIA reserves the right to change any terms and conditions of this promotion without advance notices. All promotional offers are valid only when the promoted insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
3. This promotion is only applicable to AIA's selected existing customers ("Selected Customers").
4. The promotional leaflet of this promotion is for distribution in Hong Kong and Macau only.
5. **Exclusive Premium Discount**
   a. The promotional period of this promotion runs from 1 October 2026 to 31 December 2026 (both dates inclusive) ("Promotional Period"), and the new policy (as defined below) must be applied and submitted within the Promotional Period (based on the application and submission dates).
   b. Selected Customers who apply and submit a new policy of a Specified Product (as defined below) during the Promotional Period and whose policy is issued on or before 28 February 2027 ("New Policy") will enjoy the Discount (as defined below).
   c. Specified Products refer to Global Power Multi-Currency Savings Insurance Plan 3 (one-time premium payment term), GlobalFlexi Savings Insurance Plan (one-time premium payment term), and Simply Love Encore Savings Insurance Plan 5 (one-time premium payment term).
   d. If the New Policy qualifies, the Selected Customer will be entitled to a premium discount of up to 7% of the one-time premium payment, based on the premium payment term and the premium amount paid under the New Policy (the "Discount").
   e. The calculation of the Discount is only applicable to the standard premium and extra premium due to underwriting (if applicable) for Specified Products. Premiums of all other basic plan(s) and/or add-on plan(s) will not be included in calculating the Discount.
   f. Each qualified New Policy can only enjoy the Discount once during the Promotional Period. If the New Policy fulfils more than one promotional offer's requirement, the offer with the higher premium discount amount will apply.
   g. The premium discount amount will be stated on the policy information page.
   h. The Discount is not applicable to plan change cases from other insurance plans (including basic plans and riders) to the specified insurance plans in this promotion.
   i. The Discount is not applicable to the customers who submitted applications before the Promotional Period or whose policies were issued before the Promotional Period but subsequently withdrew their applications or cancelled their policies during the Promotional Period and then reapplied for the same plans.
6. **ePremium Coupons**
   The ePremium Coupons have been automatically deposited into the Selected Customers' AIA+ mobile app accounts. The use of the ePremium Coupons is subject to terms and conditions. For details, please refer to the relevant applicable plans, terms and conditions under "Rewards" in the AIA+ mobile app. Under no circumstances may the Coupon(s) be resold, exchanged for cash or converted into any other form of benefit. Any Coupon(s) in breach of the foregoing may be cancelled or deemed invalid.
7. In the event of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

"AIA" refers to the Hong Kong Branch and/or Macau Branch of AIA International Limited (incorporated in Bermuda with limited liability). "Hong Kong" and "Macau" refer to "Hong Kong Special Administrative Region" and "Macao Special Administrative Region" respectively.