

貴為特選客戶，如按需要成功投保指定保險計劃並符合指定保費金額要求，可享雙重專屬優惠：

- ✔ **一筆過繳付保費**，可享**高達7%保費折扣**；
- ✔ 使用**電子保費現金券**：扣減首年年度化保費**高達10%**。

• 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**！

• 財富盈活儲蓄保險計劃（一次性繳付保費）



- ✔ 終身分紅保險計劃，提供保證及非保證回報
- ✔ 提供潛在回報，支持靈活資金流動性
- ✔ 透過周全及長遠財務規劃，穩健支撐財富增長

保費金額（一次性繳付保費） （每張保單計）	保費折扣
美元 港元／澳門幣*	3,500,000 或以上 26,250,000 或以上	7%
美元 港元／澳門幣*	1,000,000 至 少於 3,500,000 7,500,000 至 少於 26,250,000	6%

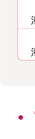
• 環宇盈活儲蓄保險計劃（一次性繳付保費）



- ✔ 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 港元／澳門幣*	3,500,000 或以上 26,250,000 或以上	7%
美元 港元／澳門幣*	100,000 至 少於 3,500,000 750,000 至 少於 26,250,000	6%
美元 港元／澳門幣*	50,000 至 少於 100,000 375,000 至 少於 750,000	5%
美元 港元／澳門幣*	10,000 至 少於 50,000 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 港元／澳門幣* 人民幣 英鎊 歐元 新加坡元	3,500,000 或以上 26,250,000 或以上 21,000,000 或以上 2,100,000 或以上 2,450,000 或以上 4,200,000 或以上	7%
美元／澳元／加元 港元／澳門幣* 人民幣 英鎊 歐元 新加坡元	100,000 至 少於 3,500,000 750,000 至 少於 26,250,000 600,000 至 少於 21,000,000 60,000 至 少於 2,100,000 70,000 至 少於 2,450,000 120,000 至 少於 4,200,000	6%
美元／澳元／加元 港元／澳門幣* 人民幣 英鎊 歐元 新加坡元	50,000 至 少於 100,000 375,000 至 少於 750,000 300,000 至 少於 600,000 30,000 至 少於 60,000 35,000 至 少於 70,000 60,000 至 少於 120,000	5%
美元／澳元／加元 港元／澳門幣* 人民幣 英鎊 歐元 新加坡元	10,000 至 少於 50,000 75,000 至 少於 375,000 60,000 至 少於 300,000 6,000 至 少於 30,000 7,000 至 少於 35,000 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 港元／澳門幣*	100,000 或以上 750,000 或以上	5%
美元 港元／澳門幣*	50,000 至 少於 100,000 375,000 至 少於 750,000	4%
美元 港元／澳門幣*	10,000 至 少於 50,000 75,000 至 少於 375,000	3%

• 電子保費現金券

有效期至：2026年12月31日

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「禮賞」內參閱相關適用計劃。倘投保並細則，**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。**

請聯絡您的財務策劃顧問，評估保障缺口

註：

人保險保單屬長期的保險合約，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按保證合約保險產品。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。

- 選項受條款及細則約束，詳情和相關風險請參閱各產品簡介。
- 於計算年度化保費時，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儲蓄之保單。

條款及細則：

1. 此宣傳資料只供參考一般資料，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，客戶須充分了解需要及特點，並根據實際保障需要和負擔能力投保。所有此宣傳資料中的產品資料只供參考，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，請參閱相關產品簡介及保單契約，如欲在投保前參閱保險合約之樣本，您可向友邦保險（國際）有限公司之香港及／或澳門分行（「AIA」）索取。AIA 人壽保險保單屬長期的保險合約，於計算年度保，您所收取的金額可能大幅少於已繳的保費。
2. AIA 有權隨時更改此推廣活動的條款及細則而無需另行通知。各推廣優惠均只在推廣保險產品可以接受投保申請有效，於對此推廣活動有任何爭議，AIA 保留最終決定權。
3. 此推廣只限AIA現有及新加入AIA財富規劃客戶。
4. 此推廣活動並不適用於在推廣期之前已經交或已繳發，但其後於推廣期內撤回投保申請或取消保單，並再次投保指定推廣產品之客戶。
5. **推廣保費折扣**
   此推廣活動並不適用於其他保險產品轉換計劃至指定推廣產品之基本計劃或附加契約（如適用）。
6. 此宣傳資料只在香港及澳門發放。
7. **簡愛保費折扣**
   a) 保費折扣之推廣活動為2026年10月1日至2026年12月31日，包括首尾兩天（「推廣期」）。而該保險必須於推廣期內申請及經交（根據申請及經交日期）。
   b) 特選客戶（包括特選保單之「保單持有人」及/或「受保人」）於推廣期內成功申請及經交並成功於2027年2月28日或之前繳款之指定推廣產品新保單（「新保單」），可享保費折扣。
   c) 指定推廣產品指「財富盈活儲蓄保險計劃（一次性繳付保費及5年保費繳付期）」、「盈御多元貨幣儲蓄保險計劃3（一次性繳付保費及5年保費繳付期）」、「環宇盈活儲蓄保險計劃（一次性繳付保費及5年保費繳付期）」及「簡愛●延續」儲蓄保險計劃5（一次性繳付保費）。
   d) 於新保單符合資格，客戶將可獲取與新保單特有保費折扣及保費金額及保費繳付模式而享有一次性繳付保費的保費折扣或首年保費折扣（「保費折扣」）。
   e) 一次性繳付保費及5年保費繳付期計劃的保費折扣有所不同。
   f) 保費折扣之計算只適用於指定推廣產品之標準保費及因投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，均不會被納入計算保費折扣之內。
   g) 每張合資格之新保單的首年只獲取由保單持有人可享有的首年保費一次，如新保單符合多於一項推廣優惠之要求，客戶可獲取保費折扣金額較高的推廣優惠。
   h) 一次性繳付保費及5年保費繳付期計劃之保費折扣金額將載於保單資料頁。
8. **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須根據相關條款及細則約束，詳情請於AIA+ 手機應用程式「禮賞」內參閱相關適用計劃，倘投並細則，**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，任何違反上述規定的電子保費現金券均可能被註銷或失效。**
9. 如不幸期及細則之中文及英文版本存有歧異，以英文版本為準。
10. 本精算及細則受香港法律管轄並按其解釋。香港法院對任何因本精算及細則所引發的爭議享有獨有的司法管轄權。

「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

Double exclusive offers to help you plan smartly for the life you envision

Exclusive Offers for Valued Customers (Q4 2026)

As our selected customer, if you successfully apply designated insurance plans based on your needs and meet the designated premium amount requirements, you can enjoy double exclusive offers:

- **One-time premium payment:** a **premium discount of up to 7%**;
- **ePremium Coupon:** **save up to 10%** on your first-year annualised premium.

• Exclusive Premium Discounts

Promotional period until: 31 December 2026

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

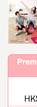
• Wealth Flexi Savings Insurance Plan
(one-time premium payment)



- Participating whole-life insurance plan with guaranteed and non-guaranteed returns
- Potential returns supporting agile cash liquidity
- Steady wealth growth through thoughtful long-term financial planning

Premium Amount (one-time premium payment) (per policy)		Premium Discount
US$ HK$/MOP*	3,500,000 or above 26,250,000 or above	7%
US$ HK$/MOP*	1,000,000 to less than 3,500,000 7,500,000 to less than 26,250,000	6%

• 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 of policy values to meet evolving needs

Premium Amount (one-time premium payment) (per policy)		Premium Discount
US$ HK$/MOP*	3,500,000 or above 26,250,000 or above	7%
US$ HK$/MOP*	100,000 to less than 3,500,000 750,000 to less than 26,250,000	6%
US$ HK$/MOP*	50,000 to less than 100,000 375,000 to less than 750,000	5%
US$ HK$/MOP*	10,000 to less than 50,000 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 exchange^
- Streamline asset planning with flexible policy split option^

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

• ePremium Coupons

Valid until: 31 December 2026

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 and 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.**

Please contact your Financial Planner to assess protection gaps

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 suitable insurance products based on their own protection needs and affordability. Whether customers participate in the aforesaid offers and select relevant options (including but not limited to policy currency, premium payment mode and prepaid premium payment option), it should be customers' own decision. For insurance arrangements, please contact your Financial Planner for details.

* Options are subject to terms and conditions, for details and relevant risks, please refer to respective product brochure.

^ Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid. For details, please refer to the relevant product brochure and policy contract of 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 based on their actual protection needs and affordability. The product information in this 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 policy contract sample before making an application, you can obtain a copy from AIA International Limited, through its Hong Kong branch and/or Macau branch ("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 premium paid.
2. AIA reserves the right to change any terms and conditions of this promotion without advance notice. 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.
4. This promotion is not applicable to the applicants who have submitted the applications before the relevant Promotional Period but withdrew those applications or cancelled policies issued during the Promotional Period and then re-apply for the same products.
5. This promotion is not applicable to plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in the promotion.
6. The promotional materials for this campaign are for distribution in Hong Kong and Macau only.
7. **Exclusive Premium Discounts**
   a) The promotional period of the Discount is from 1 October 2026 to 31 December 2026, both dates inclusive ("Promotional Period"), and it is the only period that may be applied and submitted within the Promotional Period (based on application date and submission date).
   b) "Selected Customers" (including "policyowners and/or "insureds" of selected policies) who apply for and submit a new policy ("New Policy") of Specified Campaign Products (as defined below) during the Promotional Period, and the New Policy is issued on or before 28 February 2027, will enjoy the Discount.
   c) Specified Campaign Products are Wealth Flexi Savings Insurance Plan (one-time premium payment and 5-year premium payment term), Global Power Multi-Currency Savings Insurance Plan 3 (one-time premium payment), GlobalFlexi Savings Insurance Plan (one-time premium payment and 5-year premium payment term) and Simply Love Encore Savings Insurance Plan 5 (one-time premium payment).
   d) If the New Policy qualifies, the Selected Customer will be entitled to a premium discount (the "Discount") of the one-time premium payment and/or the first-year premium, based on the premium payment mode and the premium amount paid under the New Policy.
   e) One-time premium payment and 5-year premium payment term plan can enjoy upfront Discount.
   f) The calculation of the Discount applies only to the standard premium and any extra premium due to underwriting (if any) of Specified Campaign Products. Premiums for other basic plan(s) and/or add-on plan(s) are excluded from the Discount calculation.
   g) Each qualified New Policy can only enjoy the Discount once during the Promotional Period. If the New Policy fulfils the requirement of more than one promotional offer, only the promotional offer with the higher premium discount will apply.
   h) For one-time premium payment and 5-year premium payment term plan, the premium discount will be stated on the policy information page.
8. **ePremium Coupons**
   The ePremium Coupons have been automatically deposited into 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 ePremium Coupon(s) be resold, exchanged for cash or converted into any other form of benefit. Any ePremium Coupon(s) in breach of the foregoing may be cancelled or deemed invalid.**
9. In the event of discrepancies in these terms and conditions between the English and Chinese versions, the English version shall prevail.
10. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"), and the Hong Kong Courts have exclusive jurisdiction if any dispute arises.

"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.