



健康長久好生活

繽紛冬日巡禮 盡享多重獎賞

尊貴客戶 專屬優惠

優惠1：限額禮遇⁶

貴為我們的尊貴客戶^{*}，凡於 2024 年 10 月 1 日至 **2024 年 12 月 31 日** 期間，按需要成功投保 AIA 個人保險計劃⁶，而年度化保費達 3 萬美元（定期繳付保費計劃）或 30 萬美元（一次性繳付保費計劃），可享自選禮遇一份[^]：



「友邦嘉年華」及「友邦峻宇呈獻世界雜技團」2 人套票
(總值 1,500 港元)

或



文華東方禮品卡 900 港元
(適用於環球酒店⁶，包括中港澳)

優惠2：保費折扣⁷

尊貴客戶^{*} 於即日起至**2024年12月31日**期間，成功投保以下儲蓄保險計劃，可尊享**高達 6% 保費折扣優惠**。

推廣產品 (一次性繳付保費)

「盈御多元貨幣計劃3」

- 多達9款貨幣供選擇及轉換⁺⁺
- 保單分拆選項⁺⁺，靈活配置資產



更多產品簡介

貨幣

美元/澳元/加元
港元/澳門幣^{^^}
人民幣
英鎊
歐元
新加坡元

保費金額 (每張保單計)

1萬至少於5萬
7萬5千至少於37萬5千
6萬至少於30萬
6千至少於3萬
7千至少於3萬5千
1萬2千至少於6萬

保費折扣

4%

美元/澳元/加元
港元/澳門幣^{^^}
人民幣
英鎊
歐元
新加坡元

5萬至少於10萬
37萬5千至少於75萬
30萬至少於60萬
3萬至少於6萬
3萬5千至少於7萬
6萬至少於12萬

5%

美元/澳元/加元
港元/澳門幣^{^^}
人民幣
英鎊
歐元
新加坡元

10萬或以上
75萬或以上
60萬或以上
6萬或以上
7萬或以上
12萬或以上

6%

^{*} 包括特選保單之「保單持有人」及/或「受保人」。

[^] 每位合資格客戶就每張合資格新保單而獲贈禮遇一份。

⁺⁺ 轉換保單貨幣及保單分拆選項受條款及細則約束，詳情和相關風險請參閱產品簡介。

^{^^} 澳門幣只適用於澳門續發之保單。

推廣產品
(一次性繳付保費)

「充裕未來•盈尚」

- 潛在優厚回報助您長遠累積財富
- 按需要靈活提取現金^{##}

擁抱理想 開拓未來



更多產品簡介

貨幣	保費金額 (每張保單計)	保費折扣
美元	1萬至少於 5萬	4%
美元	5萬至少於10萬	5%
美元	10萬或以上	6%

「簡愛•延續」保障計劃5

- 提供穩定回報
- 按需要靈活提取現金^{##}

輕鬆規劃 安享未來



更多產品簡介

美元 港元/澳門幣 ^{^^}	1萬至少於5萬 7萬5千至少於37萬5千	3%
美元 港元/澳門幣 ^{^^}	5萬至少於10萬 37萬5千至少於75萬	4%
美元 港元/澳門幣 ^{^^}	10萬或以上 75萬或以上	5%

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投保適合的保險產品。

^{##} 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繕發之保單。

條款及細則：

- 本單張只載有一般資料，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，並根據實際保障需要和負擔能力投保。所有此單張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，請參閱相關產品之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AIA索取。人壽保險保單屬長期的保險合約。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。
- 此推廣並不適用於在相關推廣期之前已遞交或已繕發但其後於相關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。
- 此推廣並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約（如適用）。
- AIA有權隨時更改本推廣活動的條款及細則而無須另行通知。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。
- 本單張只在香港及澳門地區發放。
- 限額禮遇** **6a.** 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 2024 年 10 月 1 日至 2024 年 12 月 31 日內，包括首尾兩天（「推廣期」）成功申請及遞交（根據申請及遞交日期），並成功於2025年1月10日或之前繕發指定推廣產品新保單（「新保單」），可憑每張合資格新保單獲享禮遇一份，限額1,000份，先到先得，額滿即止。**6b.** 指定推廣產品指任何AIA個人保險計劃（投資連繫壽險、萬用壽險及AIA延期年金計劃除外）及年度化保費金額達30,000美元（定期繳付保費計劃）或300,000美元（一次性繳付保費計劃）。年度化保費以新保單基本計劃及/或附加契約之保費金額計算，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，並以保費折扣後計算（非電子保費現金券之保費折扣）（如適用）。基本計劃及/或附加契約之保費徵費及/或預繳保費不會被計算在內。若保單以美元以外的貨幣繕發，兌換率為1美元=1澳元/1加元/7.5港元/7.5澳門幣/6人民幣/0.6英鎊/0.7歐元/1.2新加坡元作計算。兌換率只作為計算客戶是否符合是次活動之參加資格。**6c.** 此推廣並不適用於在相關推廣期之前已遞交或已繕發但其後於相關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。**6d.** 此推廣並不適用於由其他保險產品轉換計劃至推廣保險產品之基本計劃或附加契約（如適用）。**6e.** 每位合資格客戶就每張合資格新保單可揀選而獲贈以下其中一項禮遇（「禮遇」）：嘉年華套票 — 「友邦嘉年華」電子門票2張（每張門票含30個代幣）及「友邦峻宇呈獻世界雜技團」電子門票2張（總值1,500港元）。（所獲贈之「友邦嘉年華」門票為1日門票，適用於整個嘉年華開放期至2025年2月16日的任何日子（2025年1月10日及1月16日除外）；雜技團門票只適用於2025年2月8日，AIA及活動供應商保留將活動改期舉行之權利。請[按此](#)查閱門票使用條款及細則。）或酒店禮遇 — Mandarin Oriental 文華東方禮品卡900港元（適用於旗下環球酒店住宿、水療、餐飲等服務，包括中國內地多個城市、香港及澳門，請[按此](#)查閱使用條款及不適用範圍。禮品卡數量有限，如數量不足，或會以上述嘉年華套票代替。）當合資格新保單於推廣期內成功繕發後，禮品偏好選擇連結及禮品將分批於2024年11月至2025年1月直接發放予合資格新保單之保單持有人之電郵或AIA+。如屆時未有收到客戶的禮遇偏好選擇，將會獲安排發放嘉年華套票。於發放禮遇時，該保單必須仍然生效並已繳清到期保費，否則客戶之禮遇資格將被取消。屆時如禮遇已經發放，恕不作退換。**6f.** AIA並非禮遇的製造商/供應商並不就禮遇承擔任何義務和責任。由禮遇引起的任何爭議均由參加者和製造商/供應商直接解決。禮遇之使用受限於條款和細則，有關禮遇使用詳情，請參閱其條款及細則。**6g.** AIA有權隨時更改本推廣活動的條款及細則而無須另行通知。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。
- 保費折扣** **7a.** 推廣期為2024年1月1日至2024年12月31日，包括首尾兩天（「推廣期」），而該新保單必須於推廣期內申請及遞交（根據申請及遞交日期）。**7b.** 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遞交並於2025年2月28日或之前繕發之指定推廣產品新保單（「新保單」），可享保費折扣。**7c.** 指定推廣產品指「充裕未來•盈尚」（一次性繳付保費計劃）、「盈御多元貨幣計劃3」（一次性繳付保費計劃）及「簡愛延續」保障計劃5（一次性繳付保費計劃）。**7d.** 如新保單符合資格，客戶將可因應於保單繕發時所繳付之保費金額及保費繳付期而享有高達6%之一次性繳付保費的保費折扣（「保費折扣」）。**7e.** 一次性繳付保費計劃將即時享有保費折扣。**7f.** 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）。推廣產品以外之其他基本計劃及/或附加契約之保費，均不會被納入於計算推廣優惠之內。**7g.** 每張合資格之新保單於推廣期內只可獲取此推廣一次。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。**7h.** 保單資料頁（適用於一次性繳付保費計劃）：有關保費折扣之金額將載於保單資料頁。

「AIA」或「我們」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）。

此宣傳單張只供參考。

CE/MRV/10-2024



HEALTHIER, LONGER,
BETTER LIVES

Winter Special Rewards of Privilege and Discount

Exclusive Offers for Valued Customers

Reward 1: Limited Privilege⁶

As our valued customers*, from 1 October 2024 to **31 December 2024**, if you successfully apply for any individual AIA life insurance plan⁶ with an annualised premium of USD30,000 or above (for regular-pay plan) or USD300,000 or above (for one-time premium payment plan) on a need basis, you can choose to enjoy one[^] of the complimentary offers below:



**AIA Carnival and
AIA Alta Presents The World Circus for 2
Worth HKD 1,500**

OR



Mandarin Oriental Gift Card HKD 900
(applicable to Mandarin hotels worldwide⁶
including Mainland China, Hong Kong and Macau)

Reward 2: Premium Discount⁷

From now until **31 December 2024**, valued customers* who successfully apply for the savings insurance plans below can enjoy up to **6% premium discount**.

Campaign Product (One-time premium payment)

Global Power Multi-Currency Plan 3

- Up to 9 currencies available for selection and exchange⁺⁺
- Streamline asset planning with flexible policy split option⁺⁺



Learn more

Currency

Premium Amount (per policy)

Premium Discount

USD/AUD/CAD	10,000 to less than 50,000
HKD/MOP ^{^^}	75,000 to less than 375,000
RMB	60,000 to less than 300,000
GBP	6,000 to less than 30,000
EUR	7,000 to less than 35,000
SGD	12,000 to less than 60,000

4%

USD/AUD/CAD	50,000 to less than 100,000
HKD/MOP ^{^^}	375,000 to less than 750,000
RMB	300,000 to less than 600,000
GBP	30,000 to less than 60,000
EUR	35,000 to less than 70,000
SGD	60,000 to less than 120,000

5%

USD/AUD/CAD	100,000 or above
HKD/MOP ^{^^}	750,000 or above
RMB	600,000 or above
GBP	60,000 or above
EUR	70,000 or above
SGD	120,000 or above

6%

* Including “policyowner” and/or “insured” of a selected policy.

[^] Each eligible customer will be entitled to the offer once per qualified new policy.

⁺⁺ Change of policy currency and policy split option are subject to terms and conditions, for details and relevant risks, please refer to product brochure.

^{^^} Macau pataca (MOP) is only available for policies issued in Macau.

Campaign Product
(One-time premium payment)

Bonus Power Vantage

- Accumulate wealth with potentially attractive returns in long run
- Access your cash flexibly based on your needs^{##}





Learn more

Currency	Premium Amount (per policy)	Premium Discount
USD	10,000 to less than 50,000	4%
USD	50,000 to less than 100,000	5%
USD	100,000 or above	6%

Simply Love Encore 5

- Stable returns
- Access your cash flexibly based on your needs^{##}





Learn more

USD HKD/MOP ^{^^}	10,000 to less than 50,000 75,000 to less than 375,000	3%
USD HKD/MOP ^{^^}	50,000 to less than 100,000 375,000 to less than 750,000	4%
USD HKD/MOP ^{^^}	100,000 or above 750,000 or above	5%

Limited-time offer! 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 suitable insurance products based on their own protection needs and affordability.

^{##} 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:

- This leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product, and customers should apply based on their protection needs and affordability. The product information in this leaflet 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. In case you want to read policy contract sample before making an application, you can obtain a copy from 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.**
- This promotion is not applicable to the applicants who have submitted the applications before the relevant Promotional Period but withdrew the applications or cancelled the policies issued during the relevant Promotional Period which re-apply for the same products.
- This promotion is not applicable to those plans change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
- 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.
- This leaflet is for distribution in Hong Kong and Macau only.
- Limited Privilege: 6a.** Selected customers (including "policyowners" and/or "insureds" of selected policies), who apply and submit a new policy ("New Policy") of Specified Campaign Products during the promotion period from 1 October 2024 to 31 December 2024 ("Promotional Period") (based on application date and submission date) and must be issued on or before 10 January 2025, will enjoy the Offer once per qualified new policy. The Offer quota is limited to 1,000 on a first-come, first-served basis. **6b.** Specified Campaign Products are any individual AIA life insurance plan (excluding Investment-linked Assurance Schemes, Universal Life and AIA Deferred Annuity) with annualised premium at USD30,000 or above (for regular-pay plan) or USD300,000 or above (for one-time premium payment plan). The annualised premium requirement is calculated by the premium of basic plan(s) and/or add-on plan(s) of the new policy, including the standard premium and extra premium due to underwriting (if any) after upfront premium discount (non-eCoupon related discount) (if any). Levy and prepaid premium of the basic plans and/or add-on plans will not be counted. If the policy is issued in a currency other than USD, the annualized premium will be calculated at exchange rate 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 7.5 MOP / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD. The exchange rate is only applicable for the calculation of customers' entitlement under this campaign. **6c.** This promotion is not applicable to the applicants who have submitted the applications before the relevant Promotional Period but withdrew the applications or cancelled the policies issued during the relevant Promotional Period which re-apply for the same products. **6d.** This promotion is not applicable to those plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion. **6e.** Each eligible customer can choose and entitle to one of the below complimentary offers (the "Offer") per qualified New Policy: Carnival Package – AIA Carnival eTickets (each with 30 tokens) and AIA Alta Presents The World Circus eTickets for Two (Worth a total of HKD1,500. The complimentary "AIA Carnival" tickets are 1-day tickets valid for the entire carnival period till 16 February 2025, except 10 January 2025 and 16 January 2025. Circus tickets are only valid on 8 February 2025, while AIA and event organisers reserve the right to reschedule the event. Please [click here](#) for detail ticket terms and conditions.), or Hotel Package – HKD 900 Mandarin Oriental Gift Card. (Applicable to hotel accommodations, spa services, dining and other services worldwide, including cities in Mainland China, HK, and Macau. Please [click here](#) for detail terms and exclusions. The designated gift cards are available while stock last, else the above mentioned Carnival Package will be replaced.) Upon the issuance of the qualified New Policy during the Promotional Period, the Offer preference selection link and Offer will be sent to the qualified policyholder's email or AIA+ during November 2024 and January 2025. If the customer's offer preference is not received, Carnival Package will be provided. The qualified New Policy must still be in force and without outstanding premium at the time of issuance of the Offer, otherwise the customer's eligibility for the Offer will be forfeited. The Offer cannot be changed nor replaced upon issuance. **6f.** AIA is not the manufacturer/supplier of Offer and shall have no obligation and liability in any issues that arise from the Offer. Any disputes arising from the Offer shall be resolved between the participants and the manufacturer/supplier directly. The use of Offer is subject to terms and conditions. For details of how to use the Offer, please refer to the relevant terms and conditions as set by the manufacturer/supplier. **6g.** 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.
- Premium Discount: 7a.** The promotional period is from 1 January 2024 to 31 December 2024, both dates inclusive ("Promotional Period"), and the new policy must be applied and submitted within the Promotional Period (based on application date and submission date). **7b.** Selected customers (including "policyowners" and/or "insureds" of selected policies) who apply and submit new policy ("New Policy") of the specified Campaign Product during the Promotional Period and have been issued on or before 28 February 2025 will enjoy premium discount offer. **7c.** Specified Campaign Products are Bonus Power Vantage (one-time premium payment plan), Global Power Multi-Currency Plan 3 (one-time premium payment plan) and Simply Love Encore 5 (one-time premium payment plan). **7d.** If the New Policy is qualified, customers will be entitled to the premium discount (the "Discount") up to 6% of one-time premium payment in accordance to the premium payment term and premium amount paid under the New Policy. **7e.** One-time premium payment plan can enjoy upfront Discount. **7f.** The calculation of the Discount is only applicable to the standard premium and extra premium due to underwriting (if any) of the specified Campaign Product. Apart from the Campaign Product, the premiums of all other basic plan(s) and/or add-on plan(s) will not be applied for calculating the premium discount amount. **7g.** Each qualified New Policy can only enjoy this promotion once during the Promotional Period. If the New Policy fulfils more than one promotional offer's requirement, the promotional offer with higher premium discount amount will be entitled. **7h.** Policy Information Page (only applicable to one-time premium payment plan): The amount of premium discount will be stated on the policy information page.

"AIA" or "we" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

This leaflet is for reference only.

CE/MRV/10-2024