



健康長久好生活

喜迎2025 送您好事成三優惠

尊貴客戶 星級優惠

優惠1：早鳥獎賞

貴為我們的尊貴客戶*，由即日起至**2025年3月31日**期間，按需要成功投保任何AIA個人保險計劃**，而年度化保費#達6萬美元或一次性繳付保費#達60萬美元，可享自選禮品一份*：



**275,000
AIA 友Point**

(可於 AIA+ 兌換多種商戶購物禮券；
約值 1,100 港元/澳門幣或 1,000 人民幣)

[查看AIA友Point詳情](#)



**友邦峻宇養生庭
養生方案1次**

(可選用 1 項服務：身心平衡計劃、深度睡眠計劃、
排毒及恢復計劃或 EatWell 營養諮詢；約值 1,600 港元)

[查看養生方案詳情](#)

優惠2：保費折扣

由即日起至**2025年12月31日**，尊貴客戶**按需要成功投保以下儲蓄保險計劃，可享**高達6%保費折扣**。

推廣產品 (一次性繳付保費計劃)	貨幣	保費金額 (每張保單計)	保費折扣
「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	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%
	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	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	4%

「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##  更多產品簡介	美元	10萬或以上	6%
	美元	5萬至少於10萬	5%
	美元	1萬至少於5萬	4%

「簡愛•延續」保障計劃5 • 提供穩定回報 • 按需要靈活提取現金##  更多產品簡介	美元 港元/澳門幣**	10萬或以上 75萬或以上	5%
	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**	1萬至少於5萬 7萬5千至少於37萬5千	3%

優惠3：保費扣減

除了上述專屬保費折扣外，您更可使用**電子保費現金券**獲享：



高達**10%**保費扣減

歡迎登入AIA+ 手機應用程式查看您的電子保費現金券餘額及到期日。



下載**AIA+**
手機應用程式

Q AIA+ HK



一站式管理保單
及接收最新通知

[立即登入](#)

**限時三重優惠，
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。

* 包括特選保單之「保單持有人」及/或「受保人」。
** 不包括投資連繫壽險、萬用壽險及AIA延期年金計劃。新保單須於2025年3月31日或之前續發。
*** 以非電子保費現金券之保費折扣後計算（如適用）。
**** 每位合資格客戶只可獲享早鳥獎賞一次。
***** 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。
***** 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續發之保單。

條款及細則：
1. 此推廣之宣傳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。所有此推廣之宣傳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。
2. 此推廣並不適用於在相關推廣期之前已遞交或已續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。
3. 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）。
4. 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。
5. 此推廣之宣傳單張只在香港及澳門地區發放。
6. **Recapture推廣優惠** 6a. 推廣期為2025年1月1日至2025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）。6b. 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成功於2026年2月28日或之前續發之指定推廣產品新保單（「新保單」），可享保費折扣。6c. 指定推廣產品指「盈御多元貨幣計劃3」（一次性繳付保費計劃）、「充裕未來•盈尚」（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）。6d. 如新保單符合資格，客戶將可因應於保單續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」）。6e. 一次性繳付保費計劃將即時享有保費折扣。6f. 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。6g. 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。6h. 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。
7. **早鳥獎賞** 7a. 尊貴特選客戶（包括特選保單之「保單持有人」及/或「受保人」）於推廣期2025年1月1日至2025年3月31日內，包括首尾兩天（「早鳥推廣期」），成功申請及遞交（根據申請及遞交日期），並成功於2025年3月31日或之前續發指定推廣產品新保單（「新保單」），可享早鳥獎賞。7b. 指定推廣產品指任何AIA個人保險計劃（投資連繫壽險計劃、萬用壽險及AIA延期年金計劃除外）及年度化保費金額達60,000美元（定期繳付保費計劃）或600,000美元（一次性繳付保費計劃），其條款及細則如下：i) 新保單須以基本計劃形式投保。如為附加契約，該附加契約必須附加於一份在推廣期內投保之基本計劃才會計算在內；ii) 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），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）；iii) 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；iv) 基於計劃為一次性繳付保費計劃，我們將以第一個保單年度所繳保費之10%作為年繳保費；v) 若保單以美元以外的貨幣續發，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。澳門幣只適用於澳門續發之保單。7c. 每位尊貴特選客戶均可享有早鳥獎賞及符合Recapture推廣優惠要求下之保費折扣。7d. 每位合資格客戶只可獲贈獎賞一次，並可採選而獲贈以下其中一項禮品：i) 275,000AIA友Point（合資格保單持有人可於手機應用程式AIA+ 兌換多種商戶購物禮券，約值1,100港元/澳門幣或1,000人民幣。AIA有權隨時更改AIA+ 內的禮券商戶選項而無須另行通知。）；或 ii) 友邦峻宇養生庭養生方案1次，約值1,600港元。7e. 當合資格新保單於推廣期內成功續發後，禮品揀選連結及禮品將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品偏好選擇，將會按安排發放友邦峻宇養生庭養生方案1次。於發放禮品時，該保單必須仍然生效並已繳清到期保費，否則客戶之禮品資格將被取消。屆時如禮品已經發放，恕不作退換。7f. AIA並非條款及細則（7d）提及之商戶/服務之製造商/供應商，並不就商戶/服務承擔任何義務和責任。由商戶/服務引起的任何爭議均由參加者和製造商/供應商直接解決。商戶/服務之使用受限於條款和細則，有關商戶/服務使用詳情，請參閱屆時之條款及細則。7g. 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。

「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。



HEALTHIER, LONGER,
BETTER LIVES

A privileged welcome with triple rewards in 2025

Exclusive Offers for Valued Customers

Reward 1: Early-bird Offer

As our valued selected customers*, from now until **31 March 2025**, if you successfully apply for any individual AIA life insurance plan** on a need basis at a minimum annualised premium# of US\$ 60,000 or a one-time premium payment# of US\$ 600,000, you can choose one* of the offers below:



**275,000
AIA Points**

(Can redeem a variety of merchant gift vouchers valued at approximately HK\$/MOP1,100 or RMB1,000 on AIA+)

[Learn more about AIA Points](#)

OR



**One visit of Wellness Privilege at
AIA Alta Wellness Haven**

(Can redeem one service from: Mind and Body Balance Programme, Deep Sleep Programme, Detox and Realignment Programme, or EatWell Diet Consultation. Worth HK\$1,600)

[Learn more about Wellness Privilege](#)

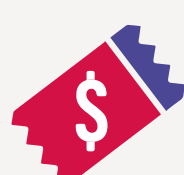
Reward 2: Premium Discount

From now until **31 December 2025**, valued selected customers* who successfully apply for saving insurance plans below on a need basis can **enjoy up to 6% premium discount**.

Campaign Product (One-time premium payment plan)	Currency	Premium Amount (per policy)	Premium Discount
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	US\$/AUD/CAD HK\$/MOP^^	100,000 or above 750,000 or above	6%
	RMB GBP EUR SGD	600,000 or above 60,000 or above 70,000 or above 120,000 or above	
	US\$/AUD/CAD HK\$/MOP^^	50,000 to less than 100,000 375,000 to less than 750,000	
Bonus Power Vantage - Accumulate wealth with potentially attractive returns in long run - Access your cash flexibly based on your needs###   Learn more	RMB GBP EUR SGD	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^^	10,000 to less than 50,000 75,000 to less than 375,000	
	RMB GBP EUR SGD	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	
Simply Love Encore 5 - Stable returns - Access your cash flexibly based on your needs###   Learn more	US\$	100,000 or above	6%
	US\$	50,000 to less than 100,000	
	US\$	10,000 to less than 50,000	
Simply Love Encore 5 - Stable returns - Access your cash flexibly based on your needs###   Learn more	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	
	US\$ HK\$/MOP^^	10,000 to less than 50,000 75,000 to less than 375,000	
Simply Love Encore 5 - Stable returns - Access your cash flexibly based on your needs###   Learn more	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	
	US\$ HK\$/MOP^^	10,000 to less than 50,000 75,000 to less than 375,000	

Reward 3: Premium Deduction

Apart from the exclusive premium discounts mentioned above, you can also enjoy the below benefit using **ePremium Coupons**:

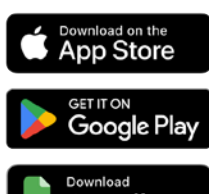


up to **10%** premium deduction

Please log into AIA+ to check your coupon balance and expiry date.



**Download AIA+
mobile app**



Manage all your policies and
receive policy-related messages

[Log in now](#)



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

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

** Except Investment-linked Assurance Schemes, Universal Life and AIA Deferred Annuity. The new policy must be issued by 31 March 2025.

After upfront premium discount (non-eCoupon related discount) (if any).

* Each eligible customer can receive the offer once only.

** Change of policy currency and policy split option are subject to terms and conditions, for details and relevant risks, please refer to 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. The promotional 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 the promotional 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.

2. 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.

3. This promotion is not applicable to plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.

4. 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.

5. The promotional leaflet is for distribution in Hong Kong and Macau only.

6. **Recapture Promotional Offer: 6a.** The promotional period is from 1 January 2025 to 31 December 2025, 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). **6b.** 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 Promotional Period and must be issued on or before 28 February 2026 will enjoy premium discount offer. **6c.** Specified Campaign Products are Global Power Multi-Currency Plan 3 (one-time premium payment plan), Bonus Power Vantage (one-time premium payment plan), and Simply Love Encore 5 (one-time premium payment plan). **6d.** 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 with the premium payment term and premium amount paid under the New Policy. **6e.** One-time premium payment plan can enjoy upfront Discount. **6f.** The calculation of the Discount is only applicable to the standard premium and extra premium due to underwriting (if any) of Specified Campaign Products. Apart from the Specified Campaign Products, the premiums of all other basic plan(s) and/or add-on plan(s) will not be applied for calculating the premium discount amount. **6g.** 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. **6h.** Policy Information Page (only applicable to one-time premium payment plan): The amount of premium discount will be stated on the policy information page.

7. **Early-Bird Offer: 7a.** VIP 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 January 2025 to 31 March 2025, both dates inclusive ("Early-bird Promotional Period"), (based on application date and submission date) and must be issued on or before 31 March 2025, will enjoy the Early-bird Offer. **7b.** Specified Campaign Products are any individual AIA life insurance plan (excluding Investment-linked Assurance Schemes, Universal Life and AIA Deferred Annuity Plan) with annualised premium at US\$60,000 or above (for regular-pay plan) or US\$600,000 or above (for one-time premium payment plan), with terms and conditions as below: i) The new policy must be purchased as a basic plan. For add-on plan(s), the plans must be attached to a basic plan that is applied within the Early-bird Promotional Period; ii) 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); iii) Levy and prepaid premium of the basic and/or add-on plan(s) will not be counted; iv) If the plan is a one-time premium payment plan, the annualized premium will be defined as 10% of the premium paid for the first policy year; v) If the policy is issued in a currency other than US\$, the annualized premium will be calculated at exchange rate 1 US\$ = 1 AUD/1 CAD/7.5 HK\$/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. MOP is available only to policies that are issued in Macau. **7c.** Each eligible customer can enjoy the early-bird offer as well as the premium discount upon fulfilling Recapture Promotional Offer criteria. **7d.** Each eligible customer can receive the early-bird offer once and can choose to enjoy one of the below: i) 275,000 AIA Points (qualified policyholders can redeem a variety of merchant gift vouchers valued at approximately HK\$/MOP1,100 or RMB1,000 on AIA+ mobile app. AIA reserves the right to change voucher merchant options without advance notices), or ii) one visit of Wellness Privilege at AIA Alta Wellness Haven. Valued at HK\$1,600. **7e.** 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+. If the customer's offer preference selection is not received, one visit of Wellness Privilege at AIA Alta Wellness Haven 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. **7f.** AIA is not the manufacturer/supplier of the merchants/service specified in Terms and Conditions (7d), and shall have no obligation and liability in any issues that arise from the merchants. Any disputes arising from the merchants/service shall be resolved between the participants and the manufacturer/supplier directly. The use of merchants/service is subject to terms and conditions, which will be provided upon issue. **7g.** 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.

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

This leaflet is for reference only.