

**AIA Hong Kong**

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# Memo

Attn: All Business Partners

From: Anne Weedon

Dept: Partnership Distribution

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Total page: 4

**Subject: (Ref:A121252)**

**利息收入計劃之息率公佈 ( 2012 年 12 月 18 日至 2013 年 1 月 2 日(交易日) )**

**Interest Rates for Interest Bearing Plans { 18 December 2012 to 2 January 2013 (Dealing Date)}**

鑑於近期的利息環境及市場情況的考慮，友邦香港經過評估後決定修訂部分利息收入計劃之息率，調整的息率已用黃色顯示以便參閱。

由 **2012 年 12 月 18 日至 2013 年 1 月 2 日(交易日)**\* 的息率公佈如下：

	<u>首年定息率 ( 每年 )</u>	<u>浮動息率 ( 每年 )</u>
友邦「尊尚保」計劃 <sup>#</sup>	2.65%	4.00%
靈活錢戶口	2.65%	4.00%
友邦利息保證年金戶口 <sup>#</sup>	2.65%	3.25%
財富萬用保	2.15%	4.70%
財富相傳 3 壽險計劃	<u>適用於新資金之利息給付利率 ( 每年 )</u> 4.20%(正常利率**)	
財富相傳 3 壽險計劃 - 恆保之選 (2012 年 10 月 11 日為首個申請日期)	<u>適用於新資金之利息給付利率 ( 每年 )</u> 3.90%(正常利率**)	
友邦保證定息戶口(7 年) <sup>#</sup>	<u>保證利率 ( 每年 )</u> 2.35%	
友邦五年保證定息戶口 <sup>#</sup> ： 整付保費(美元) = 3,000 - 9,999 整付保費(美元) = 10,000 - 49,999 整付保費(美元) = 50,000 或以上	<u>保證利率 ( 每年 )</u> 0.75% 0.85% 0.95%	
友邦三年保證定息戶口 <sup>#</sup> ： 整付保費(美元) = 2,000 - 9,999 整付保費(美元) = 10,000 - 49,999 整付保費(美元) = 50,000 或以上	<u>保證利率 ( 每年 )</u> NA NA NA	

\*任何**新保單**的交易日即是指保單繕發日 ( 保單獲成功批核及遞送 ) 後之下一個工作日。敬請注意，所有有關保單申請必須於上述交易日之前一個工作日 ( **即由 2012 年 12 月 17 日至 2013 年 1 月 1 日內** ) 獲成功批核才可享受以上息率。

**現有保單**的交易日即是指友邦香港在收取計劃之基本保費/靈活錢戶口保費額外保費 後之下一個工作日。如有任何爭議，友邦香港保留最終決定權。

<sup>#</sup>自 2012 年 8 月 18 日起，該些產品只適用於香港。

<sup>\*\*</sup>有關 2012 年 12 月 31 日或之前適用的優惠利率之詳情請參閱另行繕發之備忘錄(Ref: A2012124)。

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友邦保證定息戶口(五年及七年)之最新保單建議書可於友邦香港的網站 (AIA.COM.HK)內下載:網址下載:  
Partnership Distribution Corner > IFA & Broker Corner > Proposal Illustration

請注意友邦保證定息戶口(三年、五年及七年)之保單建議書舉例頁內已列明以下聲明:「客戶必須簽妥及遞交所有有關保單申請文件,並於2012年12月17日至2013年1月1日獲成功批核才可享受上述息率。尚未獲成功批核之申請,友邦香港保留修改利率或撤銷本產品建議之權利。若客戶不同意我們修改之條款或我們撤銷本產品之建議,我們將退回客戶已繳付之保費,但並不會支付任何利息。」

以下之產品已停止接受新認購申請。

	<u>利息給付利率(每年)</u>
延年萬用壽險計劃 – 浮動息率	3.00%
延年萬用錢戶口-首年定息率及浮動息率	3.00%
延年萬用壽險計劃(特惠權益)-浮動息率	2.95%
延年萬用錢戶口(特惠權益)-首年定息率及浮動息率	2.95%
至尊保-浮動息率	4.00%

	<u>適用於新資金之利息給付利率(每年)</u>
倍優越萬用壽險計劃(10年恆保保證權益)	4.70%
倍優越萬用壽險計劃(100歲的恆保保證權益)	4.15%
倍優越萬用壽險(特惠權益)計劃(10年恆保保證權益)	4.60%
倍優越萬用壽險(特惠權益)計劃(100歲的恆保保證權益)	4.05%
財富相傳2壽險計劃	3.90% <sup>##</sup>

	<u>適用於2013年1月1日之前新資金之利息給付利率(每年)</u>	<u>適用於2013年1月1日或之後新資金之利息給付利率(每年)</u>
財富相傳壽險計劃(10年恆保保證權益)	4.40%	4.20%
財富相傳壽險計劃(100歲恆保保證權益)	3.75%	3.55%
財富相傳壽險特惠計劃(10年恆保保證權益)	4.30%	4.10%
財富相傳壽險特惠計劃(100歲恆保保證權益)	3.65%	3.45%

	<u>2007年3月19日前之保單申請(每年)</u>	<u>2007年3月19日及以後之保單申請(每年)</u>
優越萬用壽險計劃(10年恆保保證權益)	4.25%	4.35%
優越萬用壽險計劃(100歲的恆保保證權益)	3.75%	3.90%
優越萬用壽險(特惠權益)計劃(10年恆保保證權益)	4.20%	4.30%
優越萬用壽險(特惠權益)計劃(100歲的恆保保證權益)	3.70%	3.85%

<sup>##</sup>適用於在2012年12月4日或之後收訖的新繳保費,詳情請參閱另行繕發之備忘錄(Ref: A2012123)。

備註:於這通告內所提及的「友邦香港」或「友邦」或「公司」或「我們」是指美國友邦保險(百慕達)有限公司。

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Under the current interest rate environment and after cautious review on the market situation, AIA Hong Kong has concluded to proceed with a revision of the Interest Rates for Interest Bearing Plans. Revised interest rate are highlighted in yellow for easy reference.

Interest rates **from 18 December 2012 to 2 January 2013 (dealing date)\*** are as follows:

	<b><u>New Money</u></b> <b><u>Interest Rate (p.a.)</u></b>	<b><u>Portfolio</u></b> <b><u>Interest Rate(p.a.)</u></b>
<b>AIA Premier Life Plan<sup>#</sup></b>	2.65%	4.00%
<b>FlexiMoney Account</b>	2.65%	4.00%
<b>AIA Interest Safeguard Annuity Account<sup>#</sup></b>	2.65%	3.25%
<b>Wealth FlexiProtector</b>	2.15%	4.70%
<b>Wealth Preserver 3</b>	<b><u>Interest Crediting Rate (p.a.) applicable to</u></b> <b><u>New Money</u></b> 4.20% (Normal Rates**)	
<b>Wealth Preserver 3 – Infinity</b> (First Application Date is 11 October 2012)	<b><u>Interest Crediting Rate (p.a.) applicable to</u></b> <b><u>New Money</u></b> 3.90% (Normal Rates**)	
<b>AIA Guaranteed Interest Account (7-Year)<sup>#</sup></b>	<b><u>Guaranteed Interest Rate (p.a.)</u></b> 2.35%	
<b>AIA 5-Year Guaranteed Interest Account<sup>#</sup>:</b> Single Premium (US\$) = 3,000 - 9,999 Single Premium (US\$) = 10,000 - 49,999 Single Premium (US\$) = 50,000 or above	<b><u>Guaranteed crediting rate (p.a.)</u></b> 0.75% 0.85% 0.95%	
<b>AIA 3-Year Guaranteed Interest Account<sup>#</sup>:</b> Single Premium (US\$) = 2,000 - 9,999 Single Premium (US\$) = 10,000 - 49,999 Single Premium (US\$) = 50,000 or above	<b><u>Guaranteed crediting rate (p.a.)</u></b> NA NA NA	

\*For **New Business**, dealing date refers to the next business day after the issue date (policy is approved and delivered). Kindly be noted that all applications must be approved by the Company 1 business day before the above dealing dates (**i.e. from 17 December 2012 to 1 January 2013 inclusive**) for the entitlement of the interest rates above.

For **Existing Policy**, it refers to the next business day after the regular premium/ FlexiMoney/ additional premium for applicable plans is received by AIA Hong Kong. In the event of any dispute, AIA Hong Kong reserves the right of final decision.

<sup>#</sup>Products will be only applicable to Hong Kong starting from 18 August 2012.

<sup>\*\*</sup> Please refer to the separate memo (Ref: A2012124) regarding Promotional Rates details for applications on or before 31 December 2012.

The most updated sales illustrations of the AIA Guaranteed Interest Account (5-Year and 7-Year) can be downloaded from AIA Hong Kong's website ([AIA.COM.HK](http://AIA.COM.HK)) : Partnership Distribution Corner > IFA & Broker Corner > Proposal Illustration

Please be noted that proposal illustration of the AIA Guaranteed Interest Account (3-Year, 5-Year and 7-Year) had already added the following wordings: **"Please sign and submit all relevant application documents to AIA Hong Kong. Application must be approved by AIA Hong Kong within the period of 3 December 2012 to 16 December 2012 for the entitlement to the above interest rate. Pending approval of the application, AIA Hong Kong reserves the right to amend the interest rate or withdraw the product offer. If you do not agree to the amended terms or if we withdraw the product offer, we will refund any premium you paid without any interest."**



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Please note that no new application is accepted for the following products.

	<b><u>Interest Crediting Rate (p.a.)</u></b>
<b>ContinULife – Portfolio Rate</b>	3.00%
<b>ContinUFund – New Money Interest Rate and Portfolio Rate</b>	3.00%
<b>ContinULife (Honeymoon Option) – Portfolio Rate</b>	2.95%
<b>ContinUFund (Honeymoon Option) – New Money Interest Rate and Portfolio Rate</b>	2.95%
<b>Supreme Life – Portfolio Rate</b>	4.00%

	<b><u>Interest Crediting Rate (p.a.) applicable to New Money</u></b>
<b>Superb ContinULife Plus (with 10-Year No Lapse Privilege)</b>	4.70%
<b>Superb ContinULife Plus (with Age 100 No Lapse Privilege)</b>	4.15%
<b>Superb ContinULife Plus (Honeymoon Option) (with 10-Year No Lapse Privilege)</b>	4.60%
<b>Superb ContinULife Plus (Honeymoon Option) (with Age 100 No Lapse Privilege)</b>	4.05%
<b>Wealth Preserver 2</b>	3.90% <sup>##</sup>

	<b><u>Interest Crediting Rate (p.a.) applicable to New Money received before 1 Jan 2013</u></b>	<b><u>Interest Crediting Rate (p.a.) applicable to New Money received on or after 1 Jan 2013</u></b>
<b>Wealth Preserver (with 10-Year No Lapse Privilege)</b>	4.40%	4.20%
<b>Wealth Preserver (with No Lapse Privilege to Age 100)</b>	3.75%	3.55%
<b>Wealth Preserver Plus (with 10-Year No Lapse Privilege)</b>	4.30%	4.10%
<b>Wealth Preserver Plus (with No Lapse Privilege to Age 100)</b>	3.65%	3.45%

	<b><u>Policy Applied Before 19 Mar 07 (p.a.)</u></b>	<b><u>Policy Applied On &amp; After 19 Mar 07 (p.a.)</u></b>
<b>Superb ContinULife (with 10-Year No Lapse Privilege)</b>	4.25%	4.35%
<b>Superb ContinULife (with Age 100 No Lapse Privilege)</b>	3.75%	3.90%
<b>Superb ContinULife (Honeymoon Option) (with 10-Year No Lapse Privilege)</b>	4.20%	4.30%
<b>Superb ContinULife (Honeymoon Option) (with Age 100 No Lapse Privilege)</b>	3.70%	3.85%

<sup>##</sup> Applicable to new premium received **on or after 4 December 2012**, please refer to the separate memo (Ref: A2012123) for detailed information.

Best regards,

Vice President and Head of Partnership Distribution

Note: "AIA Hong Kong" or "AIA" or "Company" or "We" as used herein refers to American International Assurance Company (Bermuda) Limited.

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