



AIA Hong Kong

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Memo

Attn: All Business Partners

From: Anne Weedon

Dept: Partnership Distribution

Date: 28 February 2013

Total page: 2 pages + enclosures

Subject: (Ref: A2013022) 「活出精彩」入息計劃推廣活動停不了
Spring Income Plan Promotion goes on

多謝大家對「活出精彩」入息計劃的大力支持，延續好勢頭，「活出精彩」入息計劃的推廣活動第二浪出擊！

專享保證優惠年利率3% - 延長至5月31日

有見預繳的保費專享保證優惠年利率3%更大受客戶歡迎，優惠期將延長至2013年5月31日。客戶於推廣期內，投保「活出精彩」入息計劃，並於申請時繳付2年或以上的年繳保費，預繳的年繳保費便可於首兩個保單年度享有保證優惠年利率3%。

詳情請參閱附錄一。

第二季的廣告宣傳

於3月至5月期間，我們將會於以下廣告媒體刊登廣告，協助產品之推廣及宣傳氣勢（請參閱附錄二之圖片）。

香港：

- 九龍塘港鐵站內牆身海報：2013年3月9日至3月29日
- 九廣鐵路列車車廂卡廣告：2013年3月20日至4月16日
- 巴士車身廣告：2013年3月20日至5月14日
- 君子雜誌，Elle雜誌（4月號）
- 電台 - 商業一台及新城財經台廣告：2013年4月8日至5月24日

請將以上訊息傳予相關合資格業務代表。如有任何疑問，請致電保險及理財顧問熱線 3972 8899。



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Kowloon, Hong Kong
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Memo

Thank you for your support to Spring Income Plan, we have received an impressive response since launch.

Let's Fire it Up! The next Spring Income Plan Promotion is coming!

A guaranteed preferential interest rate of 3% p.a. – Extend to 31 May 2013

With the overwhelming response on this promotion offer, the promotion period will be extended to 31 May 2013. During the promotion period, customers who apply Spring Income Plan and pay 2-year or more annual premium payment upon application will enjoy a guaranteed preferential interest rate of 3% per annum for the first two policy years on the prepaid premium payment.

For details, please refer to appendix 1.

Above-the-line communication

From March to May, we will continue to promote Spring Income Plan in the following media to sustain the product promotion momentum (please refer to appendix 2 for photo reference).

Hong Kong:

- MTR – Kowloon Tong Station Poster-on-wall (9 Mar to 29 Mar)
- KCR – In-train Tube Cards (20 Mar to 16 Apr)
- Bus - Body ad (20 Mar to 14 May)
- Esquire Magazine, Elle Magazine (April Issue)
- Radio – CR1 and Metro Finance (8 Apr to 24 May)

Kindly please convey the above message to all your fellow qualified Technical Representative. For enquiries, please feel free to call our Brokerage & IFA Hotline 3972 8899.

Best regards,

Anne Weedon
Head of Partnership Distribution

















































Note 注意:

"Company" or "AIA" or "our" as used herein (including all appendixes) refers to American International Assurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability).

於這通告內(包括所有附件)所提及的「友邦」或「AIA」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

附錄一：推廣優惠詳情

Appendix 1: Promotion Offer Details

優惠 Promotion Offer	客戶申請時須繳付 2 年或以上的年繳保費，包括基本計劃保費及附加契約(WP 或 PB)保費， 預繳保費 (不包括首年保費) 可於首二個保單年度專享保證優惠年利率 3 % Customers pay 2 years or more annual premium payment upon policy application, the prepaid premium payment will enjoy Guaranteed Preferential Interest Rate of 3% per annum in the first two policy years.																																
目標客戶 Target Customers	新客戶及現有客戶均可享此優惠 New and all existing customers																																
優惠期 Promotion Period	於 2013 年 3 月 1 日至 2013 年 5 月 31 日申請之保單 (以保單申請日期為準) 保單須於 2013 年 6 月 30 日或之前繕發 1 March 2013 to 31 May 2013 (base on policy application date) Policy must be issued by 30 June 2013																																
優惠宣傳單張 Promotion Leaflet	優惠宣傳單張 (PDF) (請參閱附件)) Promotion Leaflet in PDF (please refer to the attachment)																																
優惠利息計算 方法 Calculation of Preferential Interest Rate	<p>3 年繳付期:</p> <table><tr><td></td><td>情況1 Case 1</td><td>情況2 Case 2</td></tr><tr><td>申請時繳付保費 Premium paid upon application</td><td>年繳保費 x 2 Annual Premium x 2 </td><td>年繳保費 x 3 Annual Premium x 3 </td></tr><tr><td>第一個保單年度 保證優惠利息 1st policy year preferential interest</td><td> x 3%</td><td> x 3%</td></tr><tr><td>第二個保單年度 保證優惠利息 2nd policy year preferential interest</td><td>不適用 Nil</td><td> x 3%</td></tr></table> <p>5 年繳付期:</p> <table><tr><td></td><td>情況1 Case 1</td><td>情況2 Case 2</td><td>情況3 Case 3</td><td>情況4 Case 4</td></tr><tr><td>申請時繳付保費 Premium paid upon application</td><td>年繳保費 x 2 Annual Premium x 2 </td><td>年繳保費 x 3 Annual Premium x 3 </td><td>年繳保費 x 4 Annual Premium x 4 </td><td>年繳保費 x 5 Annual Premium x 5 </td></tr><tr><td>第一個保單年度 保證優惠利息 1st policy year preferential interest</td><td> x 3%</td><td> x 3%</td><td> x 3%</td><td> x 3%</td></tr><tr><td>第二個保單年度 保證優惠利息 2nd policy year preferential interest</td><td>不適用 Nil</td><td> x 3%</td><td> x 3%</td><td> x 3%</td></tr></table>		情況1 Case 1	情況2 Case 2	申請時繳付保費 Premium paid upon application	年繳保費 x 2 Annual Premium x 2 	年繳保費 x 3 Annual Premium x 3 	第一個保單年度 保證優惠利息 1 st policy year preferential interest	 x 3%	 x 3%	第二個保單年度 保證優惠利息 2 nd policy year preferential interest	不適用 Nil	 x 3%		情況1 Case 1	情況2 Case 2	情況3 Case 3	情況4 Case 4	申請時繳付保費 Premium paid upon application	年繳保費 x 2 Annual Premium x 2 	年繳保費 x 3 Annual Premium x 3 	年繳保費 x 4 Annual Premium x 4 	年繳保費 x 5 Annual Premium x 5 	第一個保單年度 保證優惠利息 1 st policy year preferential interest	 x 3%	 x 3%	 x 3%	 x 3%	第二個保單年度 保證優惠利息 2 nd policy year preferential interest	不適用 Nil	 x 3%	 x 3%	 x 3%
	情況1 Case 1	情況2 Case 2																															
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派發優惠利息	<p>額外利息（即優惠利息與該保單年度內按當時利率積存利息之差額）將於繳交第二年及/或第三年保費後 3 個月內存入至保費儲備金戶口內，而當時利率積存利息已於保單週年日派發</p> <p>*於首兩個保單年度內不能提取任何預繳保費或保單退保</p>
Credit of Preferential Interest	<p>The extra interest (i.e the difference between Preferential interest and the interest according to the prevailing FPDA Interest Rate) will be credited to FPDA within 3 months after the 2nd and/or the 3rd year annual premium have been settled, whereas the prevailing interest will be credited on the policy anniversary.</p> <p>* If customers have no withdraw any prepaid premium or policy surrender during the first two policy year.</p>



推廣優惠之條款及條件:

- 保單須於優惠期 2013 年 3 月 1 日至 2013 年 5 月 31 日內申請 (以保單申請日期為準), 及於 2013 年 6 月 30 日或之前繕發
- 客戶申請時須繳付預繳保費及選擇年繳保費
- 預繳的保費須以年繳保費為單位, 並以 2 年(3 年繳付期計劃) 及 4 年(5 年繳付期計劃) 為上限。年繳保費則為基本計劃的年繳保費及附加契約的年繳保費 (如適用)。
- 預繳的保費(不包括首年保費)將存入現金儲備金戶口內, 以用作繳交到期之年繳保費。保證優惠年利率 3%只適用於客戶於申請時已預繳的保費, 並於首兩個保單年度內沒有提取該預繳保費或辦理保單退保。否則, 該預繳保費之利息只會以當時年利率積存。
- 首兩個保單年度後, 任何金額仍保留於現金儲備金戶口內只會以當時年利率積存。
- 積存息率為非保證。

Terms and Conditions of the Promotion Offer:

- The policy should be applied during the promotion period, 1 March to 31 May 2013 (based on application date) and issued by 30 June 2013.
- Prepaid premium must be paid in annual premium unit, and with a maximum up to 2 years for 3-year payment plan or 4 years for 5-year payment plan. Annual premium includes annual premium for basic and rider (if applicable).
- Prepaid premium payment (exclude the first year premium) is deposited in Future Premium Deposit Account (FPDA), and shall be used to settle the outstanding premium when it is due. The guaranteed preferential interest rate 3% per annum is only applicable to customers' prepaid premium payment upon application and without withdrawal of prepaid premium and policy surrender during the first two policy years. Otherwise, the prepaid premium will be accumulated at prevailing interest rate only.
- From the 3rd policy year onwards, any amount left in the FPDA will be accumulated at a prevailing interest rate only.
- The current interest rate is non-guaranteed.

優惠宣傳單張
Promotional leaflet

新版本 New Version	舊版本 Old Version
 <p>The New Version leaflet features a man in a grey suit pushing a wooden cart with a woman in a purple suit sitting on it. They are in a vineyard with a house in the background. A red speech bubble says '將家精彩由您主宰' (Take control of the精彩 of your home). A red circle highlights the AIA logo and the text '優惠延長至 5月31日' (Promotion extended to May 31st). The bottom text mentions '「活出精彩」入息計劃' (Live精彩 Income Plan) and '更快收取入息' (Receive income faster).</p>	 <p>The Old Version leaflet is identical to the New Version but lacks the '優惠延長至 5月31日' (Promotion extended to May 31st) text. A red circle highlights the AIA logo and the text '新春優惠' (New Year Promotion). The bottom text mentions '「活出精彩」入息計劃' (Live精彩 Income Plan) and '更快收取入息' (Receive income faster).</p>

完整版可參考附件。
Please refer to attachment for the attachment.

附錄二：廣告宣傳圖片參考

Appendix 2: Above-the-line photo reference

香港 Hong Kong	
九龍塘港鐵站內牆身海報 MTR Kowloon Tong Station Poster-on-wall (9 Mar to 29 Mar)	
九廣鐵路列車車廂卡廣告 KCR In-train Tube Cards (20 Mar to 16 Apr)	
巴士車身廣告Bus Body ad (20 Mar to 14 May)	
雜誌Magazine: Esquire, Elle Magazine (April Issue)	

「活出精彩」入息計劃

儲蓄

將來
精彩由您
主宰



「活出精彩」入息計劃，更快收取入息，讓您實現每個夢想。

現凡於優惠期內投保，並於申請時繳付2年或以上的年繳保費，預繳的保費可於首兩個保單年度**專享保證優惠年利率3%**。立即行動！



優惠延長至
5月31日

aia.com.hk

追求精彩自主人生，往往需要未雨綢繆。AIA「活出精彩」入息計劃，讓您更快收取穩定的入息。無論您想享受理想生活，抑或追尋終生夢想，皆可早日實踐。

除此之外，現凡於**2013年5月31日或之前**¹投保，並於申請時繳付2年或以上的年繳保費，預繳的保費可於首兩個保單年度**專享保證優惠年利率3%**²。

「活出精彩」入息計劃

穩定入息 投入自主生活

於入息期內每年獲派發入息，亦可選擇將入息積存於保單內賺取利息³

保費繳付期特短 更快收取入息

繳付期設3年或5年，繳付期滿便可提取為期15年的入息⁴

靈活入息期 配合未來計劃

入息金額可選以固定方式或遞增方式派發。入息期開始前，更可按需要延長或縮短入息期⁴

財富傳承 靈活安排

本計劃提供不同的身故賠償支付方法選擇。倘若受保人於入息期間不幸身故，本計劃會按該選擇支付身故賠償予保單的受益人

請即聯絡您的AIA業務代表，致電AIA客戶熱線**(852) 2232 8888** (香港) 或 **(853) 8988 1822** (澳門) 查詢。請登入 **aia.com.hk** 查詢詳情。

註：

1. 客戶須於優惠期2013年5月31日或之前申請此計劃（以新保單之保單申請日期為準），而新保單須於2013年6月30日或之前續發，預繳的保費才享有保證優惠年利率。
2. 預繳的保費須以年繳保費為單位，並以2年（3年繳付期計劃）及4年（5年繳付期計劃）為上限。年繳保費則為基本計劃的年繳保費及附加契約的年繳保費（如適用）。預繳的保費（不包括首年保費）將存入現金儲備金戶口內，以用作繳交到期之年繳保費。保證優惠年利率3%只適用於客戶於申請時已預繳的保費，並於首兩個保單年度內沒有提取該預繳保費或辦理保單退保。否則，該預繳保費之利息只會以當時年利率積存。優惠利息以預繳的保費金額及從保單續發日開始計算，並分別於繳交第二年及/或第三年保費後三個月內，自動存入至現金儲備金戶口內。首兩個保單年度後，任何金額仍保留於現金儲備金戶口內只會以當時年利率積存。
3. 積存息率為非保證。
4. 保單持有人可在入息期開始前的六個月內，按當時所提供之選擇延長或縮短入息期一次。

AIA有權隨時更改本推廣活動的條款及細則而毋須另行通知。如對本推廣活動有任何爭議，AIA保留最終決定權。

此單張只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敘述，請參閱保單契約。

「AIA」、「我們」或「本公司」是指美國友邦保險（百慕達）有限公司。

SPRING INCOME PLAN

SAVINGS

Shape
your
brilliant
future



Spring Income Plan offers early income that makes your dream reality.

Apply in promotion period and pay 2-year or more annual premium payment upon application to enjoy a **guaranteed preferential interest rate of 3% per annum** for the first two policy years on your prepaid premium payment.

Act now!

aia.com.hk



To live a wonderful life in the future, you need to have a solid plan. AIA **Spring Income Plan** guarantees early stable income, enabling you to enjoy your life in comfort or realise your dreams sooner.

But that's not all. If you apply **on or before 31 May 2013**¹ and pay 2-year or more annual premium payment upon application, you will enjoy a **guaranteed preferential interest rate of 3% per annum**² for the first two policy years on your prepaid premium payment.

Spring Income Plan

Stable income to plan your life with ease

Receive an annual income or leave your savings to accumulate interest³

Enjoy the fruits of your savings sooner

Start receiving a 15-year income⁴, after paying premiums for just 3 or 5 years

Flexibility to fit your future plans

Choose to receive income on a level mode or increasing mode

Freedom to extend or shorten the Income Period before it commences⁴

Flexibility to preserve your wealth

Different death benefit payout options are provided. If the Insured passes away within the Income Period, death benefit will be paid to the Beneficiary according to your selected payout option

Please contact your AIA representative or call AIA Customer Hotline at **(852) 2232 8888** (HK) or **(853) 8988 1822** (Macau). For more details, please visit aia.com.hk.

Remarks:

1. The policy should be applied on or before 31 May 2013 (based on application date) and issued by 30 Jun 2013 in order to enjoy the guaranteed preferential interest rate of 3% per annum for the first two policy years on your prepaid premium payments.
2. Prepaid premium must be paid in annual premium unit, and with a maximum up to 2 years for 3-year payment plan or 4 years for 5-year payment plan. Annual premium includes annual premium for basic and rider (if applicable). Prepaid premium payment (exclude the first year premium) is deposited in Future Premium Deposit Account (FPDA), and shall be used to settle the outstanding premium when it is due. The guaranteed preferential interest rate 3% per annum is only applicable to customers' prepaid premium payment upon application and without withdrawal of prepaid premium and policy surrender during the first two policy years. Otherwise, the prepaid premium will be accumulated at prevailing interest rate only. The preferential interest is calculated based on the amount of prepaid premium and start from the policy issue date. The preferential interest will be credited to the FPDA within 3 months after the second and/or third year annual premium have been settled. From the 3rd policy year onwards, any amount left in the FPDA will be accumulated at a prevailing interest rate only.
3. The current interest rate is non-guaranteed.
4. The Owner can opt to extend or shorten the Income Period for one time within six months before it commences.

AIA reserves the right to change any terms and conditions of this promotion without issuing further notices. In the event of any disputes, AIA's decision shall be final and conclusive.

The leaflet is for reference only. Please refer to the Policy contract for the definitions of capitalised terms and the exact and complete terms and conditions of coverage.

"AIA" or "We" herein refers to American International Assurance Company (Bermuda) Limited.