



Memo

Attn: All Business Partners

From: Raymond Young

Dept: Brokerage and IFA Services

Date: 27 February, 2012

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Subject: (Ref: A120250)

利息收入計劃之息率公佈 (2012年3月2日至2012年3月16日(交易日))

Interest Rates for Interest Bearing Plans {2 March, 2012 to 16 March, 2012 (Dealing Date)}

由2012年3月2日至2012年3月16日(交易日)* 的息率公佈如下:

	首年定息率 (每年)	浮動息率 (每年)
友邦「尊尚保」計劃	3.45%	4.00%
靈活錢戶口	3.45%	4.00%
友邦利息保證年金戶口	3.40%	3.25%
財富萬用保	2.95%	4.70%
財富相傳 2 壽險計劃	利息給付利率 (每年) 4.20%	
友邦保證定息戶口(7 年)	保證利率 (每年) 2.80%	
友邦五年保證定息戶口: 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 以上	1.30% 1.40% 1.50%	
友邦三年保證定息戶口: 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 以上	NA NA NA	

*任何**新保單**的交易日即是指保單續發日 (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前之一個工作日 (**即由 2012 年 3 月 1 日至 2012 年 3 月 15 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在收取基本保費/靈活錢戶口保費/優越萬用壽險計劃額外保費後之下一個工作日。如有任何爭議, 友邦保留最終決定權。



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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的網站 (AIA.COM.HK)內下載:

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3月1日至2012年3月15日獲成功批核才可享受上述息率。尚未獲成功批核之申請,本公司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 ¹ -浮動息率	3.70%	
延年萬用錢戶口	3.70%	
延年萬用壽險計劃(特惠權益) ¹ -浮動息率	3.65%	
延年萬用錢戶口(特惠權益)	3.65%	
至尊保 ³ -浮動息率	4.00%	
倍優越萬用壽險計劃(10年恆保保證權益) ⁴	4.70%	
倍優越萬用壽險計劃(100歲的恆保保證權益) ⁴	4.15%	
倍優越萬用壽險(特惠權益)計劃(10年恆保保證權益) ⁴	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	4.05%	
財富相傳壽險計劃(10年恆保保證權益) ⁵	4.85%	
財富相傳壽險計劃(100歲恆保保證權益) ⁵	4.20%	
財富相傳壽險特惠計劃(10年恆保保證權益) ⁵	4.75%	
財富相傳壽險特惠計劃(100歲恆保保證權益) ⁵	4.10%	
	<u>2007年3月19日</u> <u>前之保單申請</u> <u>(每年)</u>	<u>2007年3月19日</u> <u>及以後之保單申請</u> <u>(每年)</u>
優越萬用壽險計劃(10年恆保保證權益) ²	4.25%	4.35%
優越萬用壽險計劃(100歲的恆保保證權益) ²	3.75%	3.90%
優越萬用壽險(特惠權益)計劃(10年恆保保證權益) ²	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) ²	3.70%	3.85%

¹ 延年萬用壽險計劃及延年萬用壽險計劃(特惠權益)已於2006年8月18日起停止接受新認購申請。現有客戶仍可繼續供款至原有之基本計劃或延年萬用錢戶口/延年萬用錢戶口(特惠權益)。

² 優越萬用壽險計劃及優越萬用壽險計劃(特惠權益)已於2008年1月21日起停止接受新認購申請。現有客戶仍可繼續供款至原有之基本計劃及優越萬用壽險計劃額外保費戶口。

³ 至尊保已於2008年12月1日起停止接受新認購申請。現有客戶仍可繼續供款至原有之基本計劃及靈活錢戶口。



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⁴ 倍優越萬用壽險計劃及倍優越萬用壽險計劃（特惠權益）已於 2009 年 3 月 1 日起停止接受新認購申請。現有客戶仍可繼續供款至原有之基本計劃及倍優越萬用壽險計劃額外保費戶口。

⁵ 財富相傳壽險計劃 / 財富相傳壽險特惠計劃已於 2011 年 8 月 14 日起停止接受新認購之申請。現有客戶仍可繼續繳交預期或額外保費。

備註：於這通告內(包括所有附件)所提及的「公司」或「AIA」或「我們」或「友邦」是指美國友邦保險(百慕達)有限公司。

Interest rates **from 2 March, 2012 to 16 March, 2012 (dealing date)*** are as follows:

	<u>New Money</u> <u>Interest Rate (p.a.)</u>	<u>Portfolio</u> <u>Interest</u> <u>Rate(p.a.)</u>
AIA Premier Life Plan	3.45%	4.00%
FlexiMoney Account	3.45%	4.00%
AIA Interest Safeguard Annuity Account	3.40%	3.25%
Wealth FlexiProtector	2.95%	4.70%
	<u>Interest Crediting Rate (p.a.)</u>	
Wealth Preserver 2	4.20%	
	<u>Guaranteed Interest Rate (p.a.)</u>	
AIA Guaranteed Interest Account (7-Year)	2.80%	
AIA 5-Year Guaranteed Interest Account:		
Single Premium (US\$) = 3,000 - 9,999	1.30%	
Single Premium (US\$) = 10,000 - 49,999	1.40%	
Single Premium (US\$) = 50,000 or above	1.50%	
AIA 3-Year Guaranteed Interest Account:		
Single Premium (US\$) = 2,000 - 9,999	NA	
Single Premium (US\$) = 10,000 - 49,999	NA	
Single Premium (US\$) = 50,000 or above	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 AIA 1 business day before the above dealing dates (**i.e. from 1 March, 2012 to 15 March, 2012 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 Superb ContinULife is received by AIA. In the event of any dispute, AIA reserves the right of final decision.

The most updated sales illustrations of the **AIA Guaranteed Interest Account (5-Year and 7-Year)** can be downloaded from AIA's website (AIA.COM.HK):

Partnership Distribution Corner > IFA & Broker Corner > Proposal Illustration



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Please note 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 the Company. Application must be approved by the Company within the period of 1 March, 2012 to 15 March, 2012 for the entitlement to the above interest rate. Pending approval of the application, the Company 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.”**

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

	<u>Interest Crediting Rate (p.a.)</u>	
	<u>Policy Applied Before 19 Mar, 07</u>	<u>Policy Applied On & After 19 Mar, 07</u>
ContinULife ¹ – Portfolio Rate	3.70%	
ContinUFund	3.70%	
ContinULife (Honeymoon Option) ¹ – Portfolio Rate	3.65%	
ContinUFund (Honeymoon Option)	3.65%	
Supreme Life ³ – Portfolio Rate	4.00%	
Superb ContinULife Plus (with 10-Year No Lapse Privilege) ⁴	4.70%	
Superb ContinULife Plus (with Age 100 No Lapse Privilege) ⁴	4.15%	
Superb ContinULife Plus (Honeymoon Option) (with 10-Year No Lapse Privilege) ⁴	4.60%	
Superb ContinULife Plus (Honeymoon Option) (with Age 100 No Lapse Privilege) ⁴	4.05%	
Wealth Preserver (with 10-Year No Lapse Privilege) ⁵	4.85%	
Wealth Preserver (with No Lapse Privilege to Age 100) ⁵	4.20%	
Wealth Preserver Plus (with 10-Year No Lapse Privilege) ⁵	4.75%	
Wealth Preserver Plus (with No Lapse Privilege to Age 100) ⁵	4.10%	
	<u>Policy Applied Before 19 Mar, 07</u>	<u>Policy Applied On & After 19 Mar, 07</u>
	<u>(p.a.)</u>	<u>(p.a.)</u>
Superb ContinULife (with 10-Year No Lapse Privilege) ²	4.25%	4.35%
Superb ContinULife (with Age 100 No Lapse Privilege) ²	3.75%	3.90%
Superb ContinULife (Honeymoon Option) (with 10-Year No Lapse Privilege) ²	4.20%	4.30%
Superb ContinULife (Honeymoon Option) (with Age 100 No Lapse Privilege) ²	3.70%	3.85%

¹ Starting from 18 August, 2006, no new application is accepted for **ContinULife & ContinULife (Honeymoon Option)**. For existing policyholders, they can continue paying premiums to the **basic plan** and / or making contributions to the **ContinUFund / ContinUFund (Honeymoon Option)**.

² Starting from 21 January, 2008, no new application is accepted for **Superb ContinULife & Superb ContinULife (Honeymoon Option)**. For existing policyholders, they can continue paying premiums to the **basic plans** and / or making contributions to the **additional premium account**.



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³ Starting from 1 December, 2008, no new application is accepted for **Supreme Life**. For existing policyholders, they can continue paying premiums to the **basic plan** and / or making contributions to the **FlexiMoney Account**.

⁴ Starting from 1 March, 2009, no new application is accepted for **Superb ContinU Life Plus & Superb ContinU Life Plus (Honeymoon Option)**. For existing policyholders, they can continue paying premiums to the **basic plan** and / or making contributions to the **additional premium account**.

⁵ Starting from 14 August, 2011, no new application is accepted for **Wealth Preserver/ Wealth Preserver Plus**. For existing policyholders, they can continue paying **planned or additional premiums**.

Note: "Company" or "AIA" or "we" as used herein (including all appendices) refers to American International Assurance Company (Bermuda) Limited.

Best regards,

Raymond Young
Assistant Vice President and
Head of Brokerage and IFA Services