



AIA Hong Kong

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Memo

Attn: All Business Partners

From: Anne Weedon

Dept: Partnership Distribution

Date: 5 February 2013

Total page: 2 + Enclosure

Subject: (Ref: A2013017)

「活出精彩」入息計劃推廣優惠活動（新春優惠）
Spring Income Plan Promotion Program (CNY Promotion)

「活出精彩」入息計劃自推出以來，反應熱烈。而預繳的保費於首二個保單年度專享保證優惠年利率3%亦大受歡迎。

為使更多客戶可享有此優惠，客戶申請時只需繳付2年或以上的年繳保費¹，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%。

有關最新的優惠單張，請參閱附件。對於不同情況下繳付保費的優惠利息計算方法，請參閱附錄一。

其他推廣優惠之條款及條件，請參閱另行繕發之備忘錄 (Ref: A2013006)

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。

Since the launch of Spring Income Plan (SIP), we have received an overwhelming response. Moreover, the promotion program on Guaranteed Preferential Interest Rate of 3% per annum for the first two policy years on the prepaid premium has received positive feedback.

In order to let more customers enjoy this promotion offer, now customers only need to pay 2 or more years of annual premium amount upon policy application and the prepaid annual premium can enjoy a Guaranteed Preferential Interest Rate of 3% per annum¹ in the first two policy years.

Please refer to the attachment for the latest promotional leaflet. Different scenarios on the calculation of Preferential Interest Rate are illustrated in the appendix 1 for your easy reference.

¹預繳的保費須為年繳保費（包括基本計劃的年繳保費及附加契約的年繳保費（如適用））之整數倍數，並以2倍（3年繳付期計劃）及4倍（5年繳付期計劃）為上限。只適用於客戶投保時已預先繳付的年繳保費，於首兩個保單年度內不能提取任何預繳保費或保單退保。Prepaid premium must be the integer multiple of annual premium (including annual premium for basic plan and rider (if applicable)), and with a maximum up to 2 times for 3-year payment plan or 4 times for 5-year payment plan. Only applicable for the prepaid annual premium upon policy application and If customers have no withdraw any prepaid premium before the 2nd premium due date or policy surrender.



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For the terms and condition of this promotion program, please refer to the separate memo (Ref: A2013006) for more details.

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 “AIA Hong Kong” 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「友邦香港」或「AIA Hong Kong」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)。

Appendix 1 附錄一:

A. 3年繳付期:

	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%

B. 5年繳付期:

	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%

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2013年2月28日或之前投保，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！



新春優惠

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2月28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2月28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3月28日或之前繕發，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繕發日開始計算，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。

Shape
your
brilliant
future



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

Apply on or before 28 February 2013 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 28 February 2013¹** and pay 2-year or more annual premium payment upon application, you will enjoy a **guaranteed preferential interest rate of 3% per annum²** 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 28 February 2013 (based on application date) and issued by 28 March 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.

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