



Memo

Attn: All Business Partners

From: Roy Suen

Dept.: Partnership Distribution

Date: 1 February 2021

Total page: 40 pages

Subject: (Ref: A2021026) 指引27 長期保險保單轉保指引－營運指引及安排
GL27 Guideline on Long Term Insurance Policy Replacement
– Operations Guidelines and Arrangement

保險業監管局（「保監局」）於早前就長期保險保單轉保發出新監管指引（「指引 27」），指引 27 之的目是確保客戶獲得公平對待及能作出知情決定的同時，為獲授權保險人及持牌保險中介人提供在營銷、推廣或分銷歸類為長期業務的保險產品時遇到轉保情況的處理要求及應遵從的指引。所有保險公司須於 2021 年 4 月 1 日或之前開始遵守相關要求。

鑑於此最新監管要求，由 2021 年 2 月 5 日起，相關的系統和表格需要更新。請參閱以下新的營運指引。

- (A) 指引 27 下的轉保定義及注意事項
- (B) 核保部 - 新投保申請及現有投保申請的處理程序
- (C) 保戶服務部
- (D) 系統更新
 - a. iPoS
 - b. 電子更改 (iChange)
 - c. 保單查詢系統 (PES)
- (E) 查詢支援
- (F) 附錄
 - a. 投保申請書的轉保聲明
 - b. 重要資料聲明書 – 轉保

請把此訊息通知相關業務代表。如有任何查詢，請致電保險及理財顧問熱線 3972 8899。



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(A) 指引 27 下的轉保定義及注意事項

於指引27下，客戶購買新的人壽保單並且符合下述條件，則屬於轉保：

- 如現時或曾經擁有另一份或多份長期保險保單；及
- 現有長期保險保單與新購買的長期保險保單的保單持有人相同；及
- 透過下列方式使用或打算使用：
 - 現有長期保險保單的部分/全部現金價值總額，或
 - 通過減少現有長期保險保單應付的保費而節省/將節省的任何金額以資助購買新的長期保險保單所需的費用

因此，當保單持有人購買新的長期保險保單時，於現有保單行使或打算行使以下保單更改申請將會被視為轉保或打算轉保：

- 藉行使/已行使保單下的權利，例如：提取保單款項、提早退保以減少現有人壽保險保單的現金價值總額或保額；或
- 藉保單條款及細則自動運作的情況，例如：保單失效、減額繳清、延期定期、進行扣除保費選擇以減少現有長期保險保單的現金價值總額或保額；或
- 從現有長期保險保單中提取/已提取保單貸款（不論是應客戶要求或是藉保單條款及細則自動運作的情況而提取，包括扣除保費選擇及自動保費貸款）；或
- 從現有長期保險保單作出權益轉讓予貸款機構，作為抵押保費貸款，例如：保費融資；或
- 暫停或終止支付現有長期保險保單下所須繳付的保費。例如：保費假期；或
免核保轉換（需核保保單）。



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以下是指引27生效後新舊轉保定義之比較：

	舊制度下的保單轉保定義	在 2021 年 2 月 5 日或之後的保單轉保定義
涵蓋產品類別	壽險保單	所有長期保險保單(包括但不限於危疾、意外及醫療保險)
涵蓋範圍	現有保單與新保單，保單持有人與受保人必須是同一人仕	現有保單與新保單，只要保單持有人相同，不論受保人與保單持有人是否相同，以及只要符合轉保的條件，均會視為轉保。
內部轉保審視週期	新保單申請日期前十二個月內	新保單申請日期前十二個月及緊接的十二個月內
內部轉保定義	<p>於新保單申請日期的過去十二個月內：</p> <ol style="list-style-type: none"> 1) 減少現有保單總保障額超過 50%； 2) 減少現有保單總保單價值*超過 50%； 3) 終止現有保單，包括退保或失效； <p>該新保單均會被視為內部轉保。</p> <p>*保單價值包括保證現金價值，保單貸款及戶口價值(投資相連保單)。</p>	<p>於新保單申請日的過去十二個月及緊接的十二個月內：</p> <ol style="list-style-type: none"> 1) 減少現有保單總保障額超過 50%；或 2) 減少現有保單總保單價值**超過 50%；或 3) 終止現有保單，包括退保或失效；或 4) 暫停或停止繳付現有保單保費，包括行使減額付清，延期定期及保費假期；或 5) 於現有保單作出權益轉讓予貸款機構，作為抵押保費貸款，例如：保費融資；或 6) 轉出現有保單的任何保單價值**以支付新保單的首期保費；或 7) 免核保轉換(需核保保單) <p>該新保單均會被視為內部轉保。</p> <p>**保單價值包括保證現金價值，紅利，保證現金，保單貸款，復歸紅利，終期紅利及戶口價值(投資相連保單)，亦包括行使扣除保費選擇，定期現金提取，自動保費貸款及跨保單保費繳付指示時的保單價值提取。</p>
識別為轉保個案或潛在的轉保個案時的處理方法	<p>購買新保單時，若於申請日期前十二個月內發現轉保，客戶需要填寫《客戶保障聲明書》，以了解轉保時可能引致的</p> <ul style="list-style-type: none"> • 財務影響； • 受保資格 / 範圍以及 • 索償風險 	<p>核保部處理：</p> <p>購買新保單時，若於申請日期前十二個月內發現轉保，客戶需要閱讀並簽署《重要資料聲明書 - 轉保》，以了解轉保時可能產生的不利之處。財務策劃顧問亦需要清楚講解予客戶有關轉保而可能產生的影響，並在《重要資料聲明書 - 轉保》填寫建議投保新保單的原因。</p> <p>保戶服務部處理：</p> <p>若於新保單續發後緊接的十二個月內被識別為轉保個案或潛在的轉保個案，公司會發出信件，電郵及短訊以告知保單持有人轉保時可能產生的不利之處。</p>

此外，根據指引27，下列情況不屬於轉保：

1. 新的長期保險保單的訂立，是僅基於根據現有長期保險保單的條文由現有長期保險保單轉換為新的長期保險保單（如行使保單下的轉換條款權益將計劃轉換至終身壽險計劃）；



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2. 在現有長期保險保單與新的長期保險保單是由同一位獲授權保險人發出，並且在不需要再次進行核保的情況下該新的長期保險保單是僅基於根據該保險人提供的轉換或轉移計劃而使現有人壽保險保單轉換或轉移為新的長期保險保單（如免核保轉換或轉移）；
3. 對現有長期保險保單的唯一變更是關乎其附加契約的保障而該保單基本計劃的人壽保障並沒有作出變更（如減少附加契約的保障額或取消附加契約）；及
4. 購買新的長期保險保單是為了取代在冷靜期內取消的現有長期保險保單。

(B) 核保部 - 新投保申請及現有投保申請的處理程序

新監管規定下，《投保申請書》內的轉保聲明問題將會變更，《重要資料聲明書—轉保》(IFS-PR) 亦會取代現行「客戶保障聲明書」。

(a) 新生意相關表格之更改摘要：

由2021年2月5日起（投保申請書簽署日起計），所有新生意必須以新的相關表格遞交。電子投保 iPoS 亦會於2021年2月5日零時強制更新版本。

	表格全名	紙本表格之最新版本號碼 (列印於表格上之右下方)
重要資料聲明書—轉保 (IFS-PR)	重要資料聲明書—轉保	OPUAIFA58.0221
投保申請書	壽險及人身意外保險投保申請書	OPUAIF13.0221
	財富系列投保申請書	OPUAIF03.0221
	卓達 / 卓智系列計劃申請書	OPUAIF15.0221
	卓耀明珠系列申請書	OPUAIF27.0221

*請業務代表於保險及理財顧問專頁自行編印有關表格。（下載途徑：保險及理財顧問專頁>資源中心>下載表格）

(b) 現有投保申請的處理程序：

新投保申請	<u>所有於2021年2月5日或以後簽署的投保申請必須使用新的投保相關表格。</u> 如客戶使用舊的投保相關表格，投保申請將會被取消，我們將會要求客戶重新簽署並遞交新一套申請文件予營運部。
繕發 / 完成日期	<u>所有於2021年2月4日或以前以舊的投保相關表格簽署的投保申請，必須於2021年3月31日或之前繕發及生效。</u> 業務代表因而必須於2021年3月31日或之前完成處理所有待決事項，包括已繳付首期保費。否則，未完成繕發的投保申請將會被取消，客戶需經電子投保 iPoS 重新遞交新投保申請。



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(C) 保戶服務部

保戶服務部會於 2021 年 2 月 5 日後，監測現有保單於新保單申請後的轉保行為。若有關現有保單於新保單申請日期後作出下列保單更改申請，且新保單在申請過程中沒有遞交《重要資料聲明書 – 轉保》，該申請將會被識別為轉保：

- 1) 減少保額或部份退保以至總保障額減少超過 50% (包括行使定期現金提取)；
- 2) 提取紅利，可支取現金，保證現金，保單貸款，復歸紅利，終期紅利及投資選擇單位(投資相連保單)以至總保單價值減少超過 50%(包括行使扣除保費選擇，定期現金提取，自動保費貸款及跨保單保費繳付指示)；
- 3) 保單退保；
- 4) 行使既有現金價值條款選擇以轉換保單至延期定期保險或減額付清保險；
- 5) 行使「暫停供款」；及/或
- 6) 作出權益轉讓予貸款機構以申請保費融資。

除保單持有人申請外，以下一些自動行使的更改也會被識別為轉保：

因逾時欠款而導致保單

- a. 失效
- b. 轉換至延期定期保險
- c. 轉換至減額付清保險
- d. 轉換至「暫停供款」

當保單更改申請被識別為轉保，保戶服務部會發出信件，電郵及短訊以告知保單持有人轉保時可能可能產生的不利之處。倘若在投保新保單的過程中已確認沒有轉保意向，保單持有人和業務代表均無須跟進。

情況	遞送方式
保單持有人已登記友邦電子通知書	電郵
保單持有人未有登記友邦電子通知書，但有登記電郵地址及手提電話	電郵 + 短訊
保單持有人未有登記電郵地址	信件



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同時，若有關轉保通知發出至保單持有人，我們會經 My Customer Profile 上載發出轉保通訊保單列表給業務代表參考之用。業務代表可登入保險及理財顧問專頁→電子服務→我的客戶資料 (MCP) →發出轉保通訊保單列表，便可看到有關的客戶及其發出通訊原因。



Top 5				
更新日期	發出事項	由	更新週期	
2027/05/21	List of Policy with Policy Replacement correspondence issued 發出轉保通訊保單列表	Operations	Daily	
		Customer Service	Daily	

發出轉保通訊保單列表 - 更新日期: 2027年05月21日

保單號碼	保單類別	保單號碼	保單持有人姓名	受保人姓名	通訊發出日期	發出渠道	發出通訊原因
04260	11769	B620904793	HBHBN KMIMKM	HBHBN KMIMKM	05/07/2027	Letter	現有保單這係
04260	11769	B670001401	TSE MER ORD	TSE MER ORD	05/07/2027	Letter	現有保單這係
04260	11769	B660007474	VHIS HUA 14	VHIS HUA 14	05/07/2027	Letter	現有保單這係
04260	11769	B660102417	SIX PREMIUM	RAINIE BABY	05/21/2027	Letter	現有保單這係

轉出現有保單的保單價值**以支付新保單的首期保費之新安排

當保單持有人遞交有關提取紅利，可支取現金，保證現金，及投資選擇單位等申請以支付新保單的首期保費時，保單持有人須一併遞交《重要資料聲明書 - 轉保》至新保單。否則，保戶服務部將會發出待決通知書予業務代表。

相關表格已更新並加入提示。



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保戶服務相關表格之更改摘要

表格全名	紙本表格之最新版本號碼 (列印於表格上之右下方)
保單戶口價值申請表	OPPOSF01.0221
現金退保申請書	OPPOSF03.0221
投資連繫式/ 萬用壽險計劃服務申請表 (保險及理財顧問)	OPPOSF17.0221
投資連繫式/ 萬用壽險計劃服務申請表 (只適用於客戶)	OPPOSF17(C).0221

*請業務代表自行到保險及理財顧問專頁編印有關表格。(下載途徑：[保險及理財顧問專頁](#)>[資源中心](#)>[下載表格](#))



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(D) 系統更新

a. iPoS

由 2021 年 2 月 5 日起於 iPoS 的步驟有以下更新:

需回答「轉保聲明」問題:

轉保聲明

閣下是否使用或打算使用現有人壽保險保單的部分或全部資金，或使用或打算使用通過減少現有人壽保險保單的應付保費而節省的金額，以資助閣下購買新的人壽保險保單？例如，此等資金或金額可能來自：

- a) 就閣下現有人壽保險保單作出退保/部分退保的安排，以獲得其退保價值
- b) 從閣下現有人壽保險保單中提取保單貸款（包括自動保費貸款）
- c) 從閣下現有人壽保險保單中提取保單價值（例如：套現紅利或贖回基金單位等）
- d) 容許閣下現有人壽保險保單失效（例如：終止支付保費）
- e) 行使閣下現有人壽保險保單中「保費假期」的權利
- f) 就閣下現有人壽保險保單作出權益轉讓予貸款機構，作為抵押保費貸款（例如：保費融資）

☐ [是] - 請填寫《重要資料聲明書》

☐ [尚未決定] - 請填寫《重要資料聲明書》

☐ [否]

更新轉保聲明問題

本人現授權：若這份投保申請書/建議書於過去12個月內，曾向閣下現有人壽保險保單的保險公司索取有關閣下現有人壽保險保單的某些資料，閣下可能需聯絡閣下現有人壽保險保單的保險公司並向其索取有關閣下現有人壽保險保單準確及最新的資料。

忠告：請小心回答上述問題。就現有人壽保險保單作出變更未必符合閣下的最佳利益。閣下的持牌保險中介人必須向閣下解釋有關變更對閣下的財務、受保資格及索償資格所構成的影響。因此，閣下的持牌保險中介人可能會向閣下索取閣下現有人壽保險保單的某些資料。閣下可能需要聯絡閣下現有人壽保險保單的保險公司並向其索取有關閣下現有人壽保險保單準確及最新的資料。

若閣下的回答為「是」或「尚未決定」，閣下的持牌保險中介人必須向閣下解釋《重要資料聲明書——轉保》。



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客戶需選擇「是」、「尚未決定」或「否」：



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如轉保聲明 - 回答「是」或「尚未決定」:

新增	搜索	返回
特別要求	✓	
財務總覽	✓	
繳費詳情/ 電子入賬/轉數快	✓	
稅務資料 (申請人)	✓	
產品選擇聲明	✓	
受益人	✓	
雜項資料		
VHJ LP	✓	
聲明和授權	✓	
轉保聲明	⚠	
電子表格 (可選)		
表格及問卷-準受保人		
附加資料	⚠	
預覽		
確定電子申請及保單號碼		

受保資格的影响

9. 保障範圍的轉變: 若閣下購買新的人壽保險保單, 並以其取代現有人壽保險保單, 則現有人壽保險保單的部分保障, 可能會因閣下年齡、健康狀況、職業、生活方式 / 習慣及參與的康樂活動有所轉變, 而不包括在新的人壽保險保單的受保範圍內。此外, 新的人壽保險保單可能並不會包括閣下現有人壽保險保單的附加保障利益。

索償資格的影响

10. 若閣下就現有人壽保險保單退保或允許其失效, 則現有人壽保險保單將不再為閣下提供保障。此外, 視乎新的人壽保險保單的條款及細則, 某些保障的等候期或需重新計算(例如: 醫療、危疾、自殺或不可爭議的情況)。

保險中介人建議投保新保單的原因

11. 縱使此新的人壽保險保單取代現有人壽保險保單, 但保險中介人仍建議該投保申請, 原因為:

<input type="checkbox"/> 更適合的保障;	<input type="checkbox"/> 更適合的供款期;
<input type="checkbox"/> 更適合的保障年期;	<input type="checkbox"/> 更適合的保費金額;
<input type="checkbox"/> 更適合的儲蓄能力;	<input type="checkbox"/> 更適合的投資選項;
<input type="checkbox"/> 其他(請詳述):	

字數: 0/200

業務代表向客戶清楚解釋 <重要資料聲明書-轉保> 內容後, 需回答「保險中介人建議投保新保的原因」(可選擇多於一項)

聲明
<p>保險中介人聲明</p> <p>本人聲明, 本人已經與申請人 / 投保人討論並解釋申請人 / 投保人以新的人壽保險保單取代現有人壽保險保單的決定對其的影響及相關風險(包括上述各項); 本人亦聲明, 本人並無作出任何不準確或誤導的陳述或比較, 或隱瞞任何可能影響申請人 / 投保人的決定的資料。</p> <div><div><div><div></div><div>持牌保險中介人簽署</div></div><div><div>93002327</div><div>牌照類別及牌照號碼</div></div></div><div><div>SIT ZOLD BLE LAIJ</div><div>持牌保險中介人姓名</div></div><div><div></div><div>日期:(月 / 日 / 年)</div></div></div>
<p>申請人 / 投保人聲明:</p> <p>本人明白上述各項內容。</p> <p>忠告: 閣下必須細閱所有項目, 以及確保在簽署本《聲明書》前, 持牌保險中介人已經向閣下解釋本《聲明書》上所有資料。</p> <div><div><div></div><div>申請人/投保人簽署</div></div><div><div>GHJ GYI</div><div>申請人/投保人姓名</div></div><div><div></div><div>日期:(月 / 日 / 年)</div></div></div>



Memo

b. 電子更改 (iChange)

於電子更改申請提取保單價值以繳付新保單首其保費，系統會顯示相關備注以提示保單持有人一併遞交《重要資料聲明書 – 轉保》至新保單。

detail - Google Chrome

wwwuat2.aia.com.hk/zh-hk/customer-corner/ichange/cnd/detail.html

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注意：

公司保留權利以該款項的存款渠道安排付款。請登入「客戶專頁」查閱保費儲備金戶口之使用條款。

申請類別：

轉移

☐ 繳付保費及／或保費徵費（香港保單適用）

☐ 繳付保單貸款

☒ 繳付首期按金

新保單申請號碼	申請人姓名	貨幣	金額
-	-	-	-

備注：如您計劃提取此保單的保單價值作繳付新購買保單（只適用於香港保單）之所需保費，並且此保單的保單持有人與新購買保單的保單持有人相同，則您必須將已簽署的《重要資料聲明書—轉保》連同投保申請書一併提交。

新增

☐ 繳付更改保單之費用

☐ 繳付AIA Vitality健康程式會費備用

↑

更改紅利給付辦法：



Memo

c. 保單查詢系統 (PES)

由2021年2月5日起《重要資料聲明書—轉保》將新增至「監管表格」：

i. 與現行做法相同,業務代表登入保單查詢系統(PES)及選擇在「核保」選項下之「監管表格」

備註: 系統功能和穩定性會受寬頻速度或接收訊號的強弱等環境因素所影響。

表格名稱	表格編號	版本	
Corporation Authorization Form	OPUAIF80	0513	可輸入資料表格
客戶保障聲明書(澳門適用)	OPMCUF15	0513	可輸入資料表格
重要資料聲明書 - 轉保 (中文)	OPUAIFA58C	0221	電子核保修正 可輸入資料表格
重要資料聲明書 - 轉保 (英文)	OPUAIFA58E	0221	電子核保修正 可輸入資料表格



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ii. 業務代表在「步驟 1 – 填寫資料」填寫保單號碼及回答業務代表建議投保新保的原因 (可選擇多於一項)

重要資料聲明書 - 轉保 (中文)

步驟 1 填寫資料	步驟 2 審閱	步驟 3 認證及批准	步驟 4 確認
--------------	------------	---------------	------------

只供核保 / 服務營業員遞交之用。

注意事項:

1. 填寫保單號碼並點擊<搜尋>按鈕。
2. 填寫其他資料。
3. 點擊<更改>按鈕可以填寫其他保單號碼。
4. 點擊<下一步>按鈕並向客戶解說。
5. 細閱後可打印和/或保存表格。

* 必須填寫

重要:
請不要點擊虛擬鍵盤上的前往按鈕。
請輸入少於1400字符。每個中文字佔用3個字符。
個別國家法例限制或禁止使用電子核保修正服務。核保部會就該電子核保修正服務作出最後決定。如修正內容可能構成要約銷售或招攬購買風險, 請不要使用電子核保修正服務。

保單號碼:

> 搜尋 > 下一步 > 關閉

重要資料聲明書 - 轉保 (中文)

步驟 1 填寫資料	步驟 2 審閱	步驟 3 認證及批准	步驟 4 確認
--------------	------------	---------------	------------

只供核保 / 服務營業員遞交之用。

注意事項:

1. 填寫保單號碼並點擊<搜尋>按鈕。
2. 填寫其他資料。
3. 點擊<更改>按鈕可以填寫其他保單號碼。
4. 點擊<下一步>按鈕並向客戶解說。
5. 細閱後可打印和/或保存表格。

* 必須填寫

重要:
請不要點擊虛擬鍵盤上的前往按鈕。
請輸入少於1400字符。每個中文字佔用3個字符。
個別國家法例限制或禁止使用電子核保修正服務。核保部會就該電子核保修正服務作出最後決定。如修正內容可能構成要約銷售或招攬購買風險, 請不要使用電子核保修正服務。

保單號碼:

營業員建議投保新保單的原因

縱使此新的人壽保險保單取代現在人壽保險保單, 但保險中介人仍建議該投保申請, 原因為:

- ☐ 更適合的保障
- ☐ 更適合的供款期
- ☒ 更適合的保障年期
- ☐ 更適合的保費金額
- ☐ 更適合的儲蓄能力
- ☐ 更適合的投資選項

iii. 於「步驟 2 – 審閱」進行審閱



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重要資料聲明書－轉保

保單號碼	享受保人 / 申請人姓名	享受保人 / 申請人身份證號碼 / 護照號碼
區域編號	營業員組別 / 經紀名稱	營業員號碼 / 經紀號碼
	營業員 / 經紀姓名	營業員 / 經紀聯絡電話


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此《重要資料聲明書－轉保》（《聲明書》）旨在協助閣下了解以新的人壽保險保單取代現有人壽保險保單所需要考慮的因素及相關風險。閣下的持牌保險中介人必須向閣下解釋取代現有人壽保險保單的影響及相關風險。

若閣下並非完全明白下文任何段落之內容，或閣下的持牌保險中介人向閣下提供的意見或資料與本《聲明書》所載的資料有差異，則閣下請勿簽署本《聲明書》，以及不應取代現有人壽保險保單。

閣下應知道之重要事項
於閣下簽署前請務必細閱。閣下的保險中介人必須向閣下詳細解釋的內容。

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索償資格的影响

10. 若閣下就現有人壽保險保單退保或允許其失效，則現有人壽保險保單將不再為閣下提供保障。此外，視乎新的人壽保險保單的條款及細則，某些保障的等候期或需重新計算（例如：醫療、危疾、自殺或不可爭議的情況）。

保險中介人建議投保新保單的原因

11. 縱使此新的人壽保險保單取代現有人壽保險保單，但保險中介人仍建議該投保申請。原因為：（可選多於一項）

<input type="checkbox"/> 更適合的保障；	<input type="checkbox"/> 更適合的供款期；	<input checked="" type="checkbox"/> 更適合的保障年期；
<input type="checkbox"/> 更適合的保費金額；	<input type="checkbox"/> 更適合的儲蓄能力；	<input type="checkbox"/> 更適合的投資選項；
<input type="checkbox"/> 其他（請詳述）：		

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iv. 「步驟 3 - 認證及批准」中，“簽署”及“點擊”方格後方可遞交。



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重要資料聲明書 - 轉保 (中文)

步驟 1 填寫資料	步驟 2 審閱	步驟 3 認證及批准	步驟 4 確認
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注意事項:
1. 營業員/經紀請於指定的簽名範圍內簽署。

☒ 本人()已閱讀及同意此申請表內之聲明及授權, 並同意使用電子簽署提交此用電子方法之申請。

申請人/持有人簽署 清除

營業員簽名 (作為見證人) 清除

v. 完成遞交

重要資料聲明書 - 轉保 (中文)

步驟 1 填寫資料	步驟 2 審閱	步驟 3 認證及批准	步驟 4 確認
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已經成功遞交申請!

申請將會優先處理, 屆時你可以在【保單查詢系統】內查詢詳情。

申請摘要:

參考編號:
表格名稱: 重要資料聲明書 - 轉保 (中文)
保單號碼:
持有人姓名:
遞交日期: 01/08/2021
遞交人士:

> 打印 > 保存 > 下一個申請 > 關閉



Memo

(E) 查詢支援

業務代表（通過支援PES及iPoS的入口點）和客戶（通過友聯繫的入口點）的Chatbot服務將會加強，提供指引27的常見問題以解答相關查詢例如有關引起保單轉保的資訊等）。

(F) 附錄

a. 投保申請書的轉保聲明

POLICY REPLACEMENT 轉保	
<p>In order to fund the purchase of your new life insurance policy, are you using, or do you intend to use some or all of the funds arising from your existing life insurance policy, or any savings made by reducing the premium payable under your existing life insurance policy? For example, such funds or savings may arise from:</p> <p>閣下是否使用或打算使用現有人壽保險保單的部分或全部資金，或使用或打算使用通過減少現有人壽保險保單的應付保費而節省的金額，以資助閣下購買新的人壽保險保單？例如，此等資金或金額可能來自：</p>	
<p>a) surrendering / partially surrendering your existing life insurance policy to obtain its surrender value 就閣下現有人壽保險保單作出退保/部分退保的安排，以獲得其退保價值</p>	
<p>b) taking out a policy loan (including automatic premium loan) from your existing life insurance policy 從閣下現有人壽保險保單中提取保單貸款（包括自動保費貸款）</p>	
<p>c) withdrawing policy values from your existing life insurance policy (e.g. cash out dividends or redeem fund units etc.) 從閣下現有人壽保險保單中提取保單價值（例如：套現紅利或贖回基金單位等）</p>	
<p>d) lapsation of your existing life insurance policy (e.g. by non-payment of premium) 容許閣下現有人壽保險保單失效（例如：終止支付保費）</p>	
<p>e) exercising the right to a premium holiday under your existing life insurance policy 行使閣下現有人壽保險保單中「保費假期」的權利</p>	
<p>f) assigning rights and interest of your existing life insurance policy to a lending institution as security for premium financing loan or other credit facilities advanced (e.g. premium financing) 就閣下現有人壽保險保單作出權益轉讓予貸款機構，作為抵押保費貸款（例如：保費融資）</p>	
<p><input type="checkbox"/> Yes 是 <input type="checkbox"/> Not yet decided 尚未決定 <input type="checkbox"/> No 否</p> <p>Please check one appropriate box only 請在適當的方格內填上編號（只可選擇一項）</p>	
<p>Warning: Please answer the above question carefully. Making changes on your existing life insurance policy may not be in your best interest. Your licensed insurance intermediary <u>must explain to you the financial implications, insurability implications and claims eligibility implications of such changes.</u> For this purpose, your licensed insurance intermediary may require certain information on your existing life insurance policy. You may need to approach the insurer of your existing life insurance policy to obtain accurate and up to date information on your existing policy.</p> <p>忠告：請小心回答上述問題。就現有人壽保險保單作出變更未必符合閣下的最佳利益。閣下的持牌保險中介人必須向閣下解釋有關變更對閣下的財務、受保資格及索償資格所構成的影響。因此，閣下的持牌保險中介人可能會向閣下索取閣下現有人壽保險保單的某些資料。閣下可能需要聯絡現有人壽保險保單的保險公司並向其索取有關現有人壽保險保單準確及最新的資料。</p>	
<p>If your answer is "Yes" or "Not yet decided", your licensed insurance intermediary must explain the "Important Facts Statement – Policy Replacement" to you. 若閣下的回答為「是」或「尚未決定」，閣下的持牌保險中介人必須向閣下解釋《重要資料聲明書－轉保》</p>	
Signature of the Applicant/Proposer 申請人/投保人簽署	Date 日期: (MM月/DD日/YYYY年)
Signature of Licensed Insurance Intermediary 持牌保險中介人簽署	Date 日期: (MM月/DD日/YYYY年)
Full name of Licensed Insurance Intermediary 持牌保險中介人姓名	Type of License and License No. 牌照類別及牌照號碼



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b. 重要資料聲明書 — 轉保



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重要資料聲明書 — 轉保

保單號碼	準受保人 / 申請人姓名	準受保人 / 申請人身份證號碼 / 護照號碼
區域編號	營業員組別 / 經紀名稱	營業員號碼 / 經紀號碼
	營業員 / 經紀姓名	營業員 / 經紀聯絡電話



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此《重要資料聲明書 — 轉保》（《聲明書》）旨在協助閣下了解以新的人壽保險保單取代現有人壽保險保單所需要考慮的因素及相關風險。閣下的持牌保險中介人必須向閣下解釋取代現有人壽保險保單的影響及相關風險。

若閣下並非完全明白下文任何段落之內容，或閣下的持牌保險中介人向閣下提供的意見或資料與本《聲明書》所載的資料有差異，則閣下請勿簽署本《聲明書》，以及不應取代現有人壽保險保單。

閣下應知道之重要事項

於閣下簽署前請務必細閱。閣下的保險中介人必須向閣下詳細解釋的內容。

財務影響

1. 知情的決定：

人壽保險保單通常具較長年期。若閣下退保 / 從現有人壽保險保單中提取保單抵押貸款 / 提取保單價值 / 暫停或終止支付保費 / 減少應付保費，閣下通常會蒙受損失（尤其是在保單早期的時期），包括因需要支付收費而蒙受損失。閣下應仔細比較現有人壽保險保單與擬購買的新的人壽保險保單，並在作出最終決定前評估取代現有人壽保險保單是否最為符合閣下之最佳利益。

2. 閣下現有人壽保險保單的退保 / 失效所得的現金價值與已支付的總保費之差額：

就現有人壽保險保單退保或允許其失效所得的現金價值可能會少於閣下已支付的總保費，即閣下可能會蒙受損失。此外，閣下或需承擔因退保或允許保單失效而衍生的退保費用。

3. 保單貸款的利息：

發出閣下現有人壽保險保單的保險公司可能會自閣下提取保單貸款當日起收取利息。閣下應該仔細檢閱定期報表，以了解於有關時期的期初和期末貸款餘額，以及該期間收取的利息金額。如果累計貸款金額（及利息）超出現有人壽保險保單的賬戶價值 / 現金價值的指定水平，則閣下的現有人壽保險保單可能會被終止。

4. 提取保單款項 / 部分退保費用：

若閣下於現有人壽保險保單的保單有效期前的訂明期限內，提取保單價值或部分退保，閣下或需支付相關費用。就閣下打算購買的新的人壽保險保單而言，閣下或需於新的人壽保險保單的保單有效期前的訂明期限內，支付其他提前退保 / 提取保單價值的費用。

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<p>5. 開立保單費用及持牌保險中介人的酬勞：</p> <p>若閣下購買新的人壽保險保單，大部分最初所支付的保費可能會用於繳付保險公司的保單行政費及持牌保險中介人的酬勞。因此，閣下可能需要為取代現有人壽保險保單而承擔額外開支。</p>									
<p>6. 較高的保費：</p> <p>因閣下的年齡增長，及健康狀況、職業、生活方式 / 習慣及所參與的康樂活動有所改變（與閣下購買現有人壽保險保單時相比），閣下或需為新的人壽保險保單支付較高的保費。</p>									
<p>7. 現有人壽保險保單下財務利益的損失：</p> <p>閣下或會損失現有人壽保險保單多年來累積的財務利益（例如：長期客戶獎賞或紅利）或損失有權從現有人壽保險保單獲得的財務利益（例如：終期紅利或保單紅利）。</p>									
<p>8. 新的人壽保險保單的財務利益並非保證：</p> <p>新的人壽保險保單的說明所述利益可能並非屬保證利益，並會受發出新的人壽保險保單的保險公司的表現所影響。若新的人壽保險保單為投資相連壽險計劃保單，則其說明所述利益的計算只基於假設回報率。</p>									
<p>受保資格的影響</p>									
<p>9. 保障範圍的轉變：</p> <p>若閣下購買新的人壽保險保單，並以其取代現有人壽保險保單，則現有人壽保險保單的部分保障，可能會因閣下年齡、健康狀況、職業、生活方式 / 習慣及參與的康樂活動有所轉變，而不包括在新的人壽保險保單的受保範圍內。此外，新的人壽保險保單可能並不會包括閣下現有人壽保險保單的附加保障利益。</p>									
<p>索償資格的影响</p>									
<p>10. 若閣下就現有人壽保險保單退保或允許其失效，則現有人壽保險保單將不再為閣下提供保障。此外，視乎新的人壽保險保單的條款及細則，某些保障的等候期或需重新計算（例如：醫療、危疾、自殺或不可爭議的情況）。</p>									
<p>保險中介人建議投保新保單的原因</p>									
<p>11. 縱使此新的人壽保險保單取代現有人壽保險保單，但保險中介人仍建議該投保申請，原因為： (可選多於一項)</p> <table border="0"><tr><td><input type="checkbox"/> 更適合的保障；</td><td><input type="checkbox"/> 更適合的供款期；</td><td><input type="checkbox"/> 更適合的保障年期；</td></tr><tr><td><input type="checkbox"/> 更適合的保費金額；</td><td><input type="checkbox"/> 更適合的儲蓄能力；</td><td><input type="checkbox"/> 更適合的投資選項；</td></tr><tr><td colspan="3"><input type="checkbox"/> 其他（請詳述）： _____</td></tr></table>	<input type="checkbox"/> 更適合的保障；	<input type="checkbox"/> 更適合的供款期；	<input type="checkbox"/> 更適合的保障年期；	<input type="checkbox"/> 更適合的保費金額；	<input type="checkbox"/> 更適合的儲蓄能力；	<input type="checkbox"/> 更適合的投資選項；	<input type="checkbox"/> 其他（請詳述）： _____		
<input type="checkbox"/> 更適合的保障；	<input type="checkbox"/> 更適合的供款期；	<input type="checkbox"/> 更適合的保障年期；							
<input type="checkbox"/> 更適合的保費金額；	<input type="checkbox"/> 更適合的儲蓄能力；	<input type="checkbox"/> 更適合的投資選項；							
<input type="checkbox"/> 其他（請詳述）： _____									

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聲明		
保險中介人聲明		
本人聲明，本人已經與申請人／投保人討論並解釋申請人／投保人以新的人壽保險保單取代現有人壽保險保單的決定對其的影響及相關風險（包括上述各項）；本人亦聲明，本人並無作出任何不準確或誤導的陳述或比較，或隱瞞任何可能影響申請人／投保人的決定的資料。		
		
持牌保險中介人簽署	持牌保險中介人姓名	
		
牌照類別及牌照號碼	日期：（月／日／年）	
申請人／投保人聲明：		
本人明白上述各項之內容。		
忠告：閣下必須細閱所有項目，以及確保在簽署本《聲明書》前，持牌保險中介人已經向閣下解釋本《聲明書》上所有資料。		
		
申請人／投保人簽署	申請人／投保人姓名	日期：（月／日／年）

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Please be informed that The Insurance Authority ("IA") has issued a new regulatory guideline("GL27") on Long Term Insurance Policy Replacement. The purpose of GL27 is to ensure that customers are treated fairly and are capable of making fully informed decision, as well as simultaneously to set out the principles of best practice for compliance and requirements on authorized insurers and licensed insurance intermediaries who encounter policy replacement when marketing, promoting or distributing long term insurance policies. All insurance companies must comply with the relevant requirements of this guideline on or before April 1, 2021.

Due to this latest regulatory requirement, with effective from 5 February 2021, we shall modify the related systems and revised the forms are required.. Below are the new operational procedures and requirements for your reference.

- (A) Definition of Policy Replacement & Important Notes under GL27
- (B) Underwriting & Issue Department – New and Existing Application handling arrangement
- (C) Policyowner's Service Department
- (D) System Upgrade
 - a. iPoS
 - b. iChange
 - c. PES
- (E) Enquiry Support
- (F) Appendix
 - a. Policy replacement declaration on Application Forms
 - b. Important Fact Statement – Policy Replacement

Please convey the above message to your fellow Technical Representatives. For enquiries, please feel free to call our Brokerage & IFA Hotline at 3972 8899.

Best Regards,

Roy Suen
Chief Partnership Distribution Officer



Memo

(A) Definition of Policy Replacement & Important Notes under GL27

According to GL 27, the purchase of a new life insurance policy is a policy replacement if at the time of the application date for the new life insurance policy:

- the applicant has or had another Long-Term Insurance Policy(ies);
- the applicant of the existing Long-Term Insurance Policy and the Long-Term Insurance Policy being purchased is (are) the same; and
- in order to fund the purchase of the new Long-Term Insurance Policy, the applicant is using, or intends to use:
 - some or all of the total cash value of the existing Long-Term Insurance Policy, or
 - any savings made or to be made as a result of reducing the premium payable under the existing Long-Term Insurance Policy

Therefore, the purchase of a new Long-Term Insurance Policy is considered as policy replacement or intended policy replacement when the applicant is exercising, or intends to exercise the following policy request for changes:

- reducing the total cash value or sum assured of the existing Long-Term Insurance Policy by exercising or having exercised a right under the policy (e.g. withdrawal, surrender); or
- reducing the total cash value or sum assured of the existing Long-Term Insurance Policy by automatic operation of the terms and conditions under the policy (e.g. lapse, Reduced Paid Up Insurance (RPU), Extended Term Insurance (ETI), executing Premium Offset Option); or
- taking out or having taken out a policy loan from the existing Long-Term Insurance Policy (whether at the customer's request or by automatic operation of the policy terms and conditions, including Premium Offset Option & Automatic Premium Loan); or
- assignment of the existing Long-Term Insurance Policy to Lending Institutions as collateral security of premium loan (e.g. Premium Financing); or
- suspending premium payment or ceasing to pay premium under the existing Long-Term Insurance Policy (e.g. premium holiday); or
- Non-Pure/Non-GIO conversion (Underwriting is required)



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Below listed out the difference between the OLD and NEW definition of Policy Replacement after the implementation of GL27:

	Definition of Policy Replacement under Previous Guideline	Definition of Policy Replacement from 5 February 2021
Product Scope	Life Insurance Policy	All Long-Term Insurance Policy (including but not limited to Critical illness, Accident & Medical Insurance)
Scope of Application	Both the applicant and the Insured of the existing and the new life insurance policy must be the same person	Purchase of a life insurance policy is a policy replacement if the applicant of the existing life insurance policy and the life insurance policy being purchased is (are) the same, regardless of whether the Insured and the applicant are the same, and subject to the conditions of policy replacement fulfilled.
Review Cycle for Policy Replacement	Any time during the 12 months immediately prior to the application date of the new life insurance policy	Any time during the 12 months immediately prior to and following the application date of the new life insurance policy
definition of Policy Replacement	<p>Purchase of a life insurance policy is a policy replacement if</p> <ol style="list-style-type: none"> 1) Reduce Total Sum Assured of the existing policy by more than 50%; 2) Reduce Total Policy Values* of the existing policy by more than 50%; 3) Terminate the existing policy, including policy surrender or lapsation; <p>any time during the 12 months immediately prior to the application date of the new life insurance policy.</p> <p>*Policy Values including Guaranteed Cash Value, Policy Loan and Account Value (Investment Linked Assurance Schemes).</p>	<p>Purchase of a life insurance policy will be considered as an internal policy replacement if</p> <ol style="list-style-type: none"> 1) Reduce Total Sum Assured of the existing policy by more than 50%; or 2) Reduce Total Policy Values** of the existing policy by more than 50%; or 3) Terminate the existing policy, including policy surrender or lapsation; or 4) Cease to pay/stop paying premium of the existing policy, such as exercising Extended Term Insurance (ETI), Reduced Paid Up Insurance (RPU) or Premium Holiday; or 5) Assign the existing life insurance policy to Lending Institutions as collateral security of premium loan (e.g. Policy Financing); or 6) Transfer any amounts of policy values of the existing policy to pay for the initial premium of the new life insurance policy; or 7) Non-Pure/Non-GIO conversion (Underwriting is required) <p>any time during the 12 months immediately prior to and following the application date of the new life insurance policy.</p> <p>**Policy Values including Guaranteed Cash Value, Dividend, Guaranteed Cash Payments, Policy Loan Loan), Reversionary bonus, Terminal dividend and Account Value (Investment Linked Assurance Schemes), also include the withdrawal during the execution of Premium Offset Option, Regular Cash Withdraw,</p>



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		Automatic Premium Loan & Cross-Policy Premium Settlement Instruction.
Handling Methods for cases identified as policy replacement or potential policy replacement	<p>For policy replacement case identified any time during the 12 months immediately prior to the application date of the new life insurance policy, customer is required to read and sign the Important Facts Statement for understanding the potential disadvantages which may arise from the policy replacement including but not limited to:</p> <ul style="list-style-type: none"> Financial Impact; Insurability Implications/Scope and Claims Eligibility Implications/Risk 	<p><u>UNI Handling :</u> For policy replacement case identified any time during the 12 months immediately prior to the application date of the new life insurance policy, applicant is required to read and sign the Important Facts Statement - Policy Replacement for understanding the potential disadvantages which may arise from the policy replacement. Technical Representative is also required to clearly brief their customers on the possible consequences of policy replacement and fill in the reason for applying the new life insurance in the Important Facts Statement - Policy Replacement.</p> <p><u>POS Handling:</u> If the case is identified as policy replacement or potential policy replacement any time during the 12 months immediately following the application date of the new life insurance policy, AIA will inform the policyowner the potential disadvantages which may arise from the policy replacement via email, SMS or by post.</p>

Besides, according to GL27, the following transactions **will not be considered** as policy replacement:

1. where the new Long-Term Insurance Policy is being affected solely by reason of the existing Long-Term Insurance Policy being converted into the new Long-Term Insurance Policy under the provisions of the existing Long-Term Insurance Policy (e.g. Exercising the conversion privilege under policy term to convert a plan to whole life insurance plan);
2. where the existing life insurance policy and the new life insurance policy are with the same authorized insurer and the new life insurance policy is being effected solely by reason of the existing life insurance policy being converted or migrated into the new life insurance policy under a conversion or migration program offered by the insurer, in which re-underwriting is not required (e.g. pure / GIO conversion or migration);
3. where the only change made to the existing Long-Term Insurance Policy, relates to the coverage under a rider on the existing Long-Term Insurance Policy and no change is made to the life coverage of the basic plan of such policy (e.g. reduce Sum Assured of riders, delete of riders); and
4. where the new Long-Term Insurance Policy is purchased in place of an existing Long-Term Insurance Policy cancelled during its cooling-off period.



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(B) Underwriting & Issue Department

Due to this regulatory requirement, the question of Replacement Declaration under "Application Form" will be changed, existing "Customer Protection Declaration" (CPD) will be replaced by "**Important Facts Statement - Policy Replacement**" (IFS-PR).

(a) All the related Application Forms have been revised as listed below:

- **Effective 5 February 2021 (application sign date), all new businesses have to be submitted with the new set of forms. There will be a force upgrade of the new version of iPoS on 5 February 2021 at 00:00.**

	Form Name	Paper Forms Version Number (Located at the lower right corner)
Important Facts Statement - Policy Replacement (IFS-PR)	Important Facts Statement - Policy Replacement	OPUAIFA58.0221
Application Form	Life And Personal Accident Insurance Application Form	OPUAIF13.0221
	Wealth Series Application Form	OPUAIF03.0221
	Treasure Series Plan Application Form	OPUAIF15.0221
	Treasure Pearl Series Application Form	OPUAIF27.0221

*** Please print the relevant forms by the technical representatives in IFA & Broker Corner.
(Download path: IFA & Broker Corner > Resource Center > Forms Download)**

(b) Arrangement for existing new application

New Application	All new applications with Application Date on or after 5 February 2021 must be accompanied with the above completed new version of forms. Any application with old version of forms will be rejected and full set of new documents are required to be re-submitted.
Issuance/ Completion Date	All existing pending applications with old version of forms which were signed on or before 4 February 2021 are required to be issued and delivered no later than 31 March 2021. As such, technical representative must resolve all pending issues <u>no later than 31 March 2021, including settlement of the initial premium</u>. Otherwise, all pending applications will be cancelled and customers will be required to re-submit new application through iPoS.



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(C) Policyowner's Service Department

Starting from 5 February 2021, POS will monitor the policy replacement activity of existing policies after the purchase of a new life insurance policy. If the existing policy(ies) apply for the following policy changes after the issuance of a new life insurance policy, and the Important Facts Statement - Policy Replacement has never been submitted during the application procedure of the new life insurance policy, such new insurance policy will be considered as policy replacement.

- 1) Reduce Basic Sum Assured/Partial Surrender result in reducing Total Sum Assured by more than 50% (including execution of Regular Cash Withdrawal);
- 2) Withdrawal of Dividend, Endowment, Guaranteed Cash Payments, Policy Loan, Reversionary bonus, Terminal dividend & Selected Investment Options (Investment Linked Assurance Schemes) result in reducing Total Policy Values by more than 50% (including execution of Premium Offset Option, Regular Cash Withdraw, Automatic Premium Loan & Cross-Policy Premium Settlement Instruction);
- 3) Policy Surrender;
- 4) Exercise Non-forfeiture Options (NFO) clause to exercise Extended Term Insurance (ETI) or Reduced Paid Up Insurance (RPU);
- 5) Exercise Premium Holiday; And/or
- 6) Assignment of policy to Lending Institutions for applying Policy Financing

Apart from policy changes requested by policyowners, the following automatic changes triggered by the system will also be considered as policy replacement:

Overdue premium payment resulting in

- a. Policy Lapsation
- b. Exercise Conversion to Extended Term Insurance (ETI)
- c. Exercise Conversion to Reduced Paid-Up Insurance (RPU)
- d. Exercise Premium Holiday

When the policy request for change(s) is/are identified as policy replacement, POS will inform the policyowner the potential disadvantages which may arise from the policy replacement through the following channels. No follow up action will be required by the policyowner or the technical representatives if it is confirmed no intention of policy replacement during New Application.

Scenario	Delivery Channel
Policyowners registered with AIA e-Advice	Email
Policyowners with registered email address & mobile number in our records	Email + SMS
Policyowners without email address or mobile number in our records	By Post



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For those policyowners that have issued the notification, we will post the list of customers for the reference of the concerned Technical Representative through My Customer Profile. Technical Representatives can login to IFA & Broker Corner > eServices > My Customer (MCP) > List of Policy Replacement correspondence issued and review their customer list.

保險及理財顧問專頁

Top 5

更新日期	發出事項	由	更新週期
2027/05/21	List of Policy with Policy Replacement correspondence issued 發出轉保通知保單列表	Operations	Daily

發出轉保通知保單列表 - 更新日期: 2027年05月21日

保單號碼	受保人號碼	現有保單號碼	保單持有人姓名	受保人姓名	轉保發出日期	發出通知	發出通知說明
04280	11769	B620904793	HBHBHN KMIMKM	HBHBHN KMIMKM	05/07/2027	Letter	透過信單通知
04280	11769	B970001401	TSE MER ORD	TSE MER ORD	05/07/2027	Letter	透過信單行便通知通知
04290	11769	B960007474	VHIS HUA 14	VHIS HUA 14	05/07/2027	Letter	透過信單行便通知通知
04290	11769	B960102417	SIX PREMIUM	RAINIE BABY	05/21/2027	Letter	透過信單通知通知

New Arrangement on transferring policy values of the existing policy to pay for the initial premium of the new life insurance policy

When policyowners submit the request for withdrawal of Dividend, Endowment, Guaranteed Cash Payments and units of Selected Investment Options to pay for the initial premium of the new life insurance policy, policyowner are required to submit Important Facts Statement - Policy Replacement to New Business simultaneously. Otherwise, POS will issue pending memo to Technical Representative to follow up.

Instructions has been embedded to related forms for updating.

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The change summary of policy service request form as shown below:

Form Name	Paper Forms Version Number
Policy Account Value Request Form	OPPOSF01.0221
Request for Cash Surrender	OPPOSF03.0221
Request for Investment-linked / Universal Life Plan Services (For IFA & Broker)	OPPOSF17.0221
Request for Investment-linked / Universal Life Plan Services (For Customer)	OPPOSF17(C).0221

*** Please print the relevant forms by the technical representatives in IFA & Broker Corner.**
(Download path: IFA & Broker Corner > Resource Center > Forms Download)



(D) System Upgrade

(a) Updates of iPoS

Starting from **5 February 2021**, the process in iPoS will change as follow:

Starting from the top of the page, the process in WCE will change as follow.

The screenshot shows the WCE portal interface. On the left is a navigation menu with items: New, Search, Special Request, Financial Summary, Payment Details/ e-Bankin/FPS, Tax Information (Applicant), Product Selection Declaration, Beneficiary, Miscellaneous Info, VHU LP, Declaration and Authorization, REPLACEMENT DECLARATION (highlighted with a red box), E-Forms (Optional), Forms & Questionnaires -Insured, Supplementary Information, Preview Form, and Confirm E-Application and Policy Number. The main content area is titled 'REPLACEMENT DECLARATION'. It contains a paragraph asking if funds from an existing policy are used for a new one, followed by a list of scenarios (a-f). Below this is a section for 'Important Facts Statement - Policy Replacement' with three radio button options: [YES], [NOT YET DECIDED], and [NO]. At the bottom, there is a text box for authorization, a 'Warning' section, and two buttons: 'Agree' and 'Disagree'. A red box highlights the 'REPLACEMENT DECLARATION' section, and a red arrow points from the text 'Update Replacement Declaration question' to this section.

REPLACEMENT DECLARATION

In order to fund the purchase of your new life insurance policy, are you using, or do you intend to use some or all of the funds arising from your existing life insurance policy, or any savings made by reducing the premium payable under your existing life insurance policy? For example, such funds or savings may arise from:

- surrendering / partially surrendering your existing life insurance policy to obtain its surrender value
- taking out a policy loan (including automatic premium loan) from your existing life insurance policy
- withdrawing policy values from your existing life insurance policy (e.g. cash out dividends or redeem fund units etc.)
- lapse/ation of your existing life insurance policy (e.g. by non-payment of premium)
- exercising the right to a premium holiday under your existing life insurance policy
- assigning rights and interest of your existing life insurance policy to a lending institution as security for premium financing loan or other credit facilities advanced (e.g. premium financing)

☐ [YES] - Please complete the Important Facts Statement - Policy Replacement

☐ [NOT YET DECIDED] - Please complete the Important Facts Statement - Policy Replacement

☐ [NO]

I hereby authorize the Company, under the circumstances, to use the funds arising from the existing life insurance policy(ies) underwritten by the Company to fund the purchase of the new life insurance policy(ies) that has / have been replaced to the insurance intermediary of this application / proposal for he/she to assist me in understanding the factors to be considered and the risks involved in replacing existing life insurance policy.

Warning: Please answer the above question carefully. Making changes on your existing life insurance policy may not be in your best interest. Your licensed insurance intermediary must explain to you the financial implications, insurability implications and claims eligibility implications of such changes. For this purpose, your licensed insurance intermediary may require certain information on your existing life insurance policy. You may need to approach the insurer of your existing life insurance policy to obtain accurate and up to date information on your existing policy.



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Applicant needs to select "Yes", "Not Yet Decided" or "No"

REPLACEMENT DECLARATION

In order to fund the purchase of your new life insurance policy, are you using, or do you intend to use some or all of the funds arising from your existing life insurance policy, or any savings made by reducing the premium payable under your existing life insurance policy? For example, such funds or savings may arise from:

- a) surrendering / partially surrendering your existing life insurance policy to obtain its surrender value
- b) taking out a policy loan (including automatic premium loan) from your existing life insurance policy
- c) withdrawing policy values from your existing life insurance policy (e.g. cash out dividends or redeem fund units etc.)
- d) lapsation of your existing life insurance policy (e.g. by non-payment of premium)
- e) exercising the right to a premium holiday under your existing life insurance policy
- f) assigning rights and interest of your existing life insurance policy
- g) facilities advanced (e.g. premium financing)

☐ [YES] - Please complete the Important Facts Statement – Policy Replacement

☐ [NOT YET DECIDED] - Please complete the Important Facts Statement – Policy Replacement

☒ [NO]

I hereby authorize the Company, under the circumstances, to use the funds arising from my existing life insurance policy(ies) underwritten by the Company to fund the purchase of the new life insurance policy, or to use the funds arising from my existing life insurance policy(ies) underwritten by the Company to assist me in understanding the factors to be considered and the risks involved in replacing existing life insurance policy.

Warning: Please answer the above question carefully. Making changes on your existing life insurance policy may not be in your best interest. Your licensed insurance intermediary must explain to you the financial implications, insurability implications and claims eligibility implications of such changes. For this purpose, your licensed insurance intermediary may require certain information on your existing life insurance policy. You may need to approach the insurer of your existing life insurance policy to obtain accurate and up to date information on your existing policy.

Answer [NO] , iPoS will not display <Important Facts Statement – Policy Replacement> part

Please note that if has record of policy replacement event(s) after checking by UNI, need to follow up with customer and complete <Important Facts Statement – Policy Replacement>



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If “Replacement Declaration” answer is “Yes” or Not Yet Decided” :

REASON FOR RECOMMENDATION OF APPLICATION OF NEW POLICY BY INSURANCE INTERMEDIARY

11. Though this new life insurance policy is replacing the existing life insurance policy, insurance intermediary still recommends the policy to the applicant, due to:

<input type="checkbox"/>	More suitable coverage;	<input type="checkbox"/>	More suitable payment period;
<input checked="" type="checkbox"/>	More suitable coverage period;	<input checked="" type="checkbox"/>	More suitable premium amount;
<input type="checkbox"/>	More suitable saving ability;	<input type="checkbox"/>	More suitable investment option;
<input type="checkbox"/>	Others (Please specify):		

No. of characters : 0/200

After Technical Representatives explained clearly the details in the IFS-PR, need answer “Reason for Recommendation of Application of New Policy By Insurance Intermediary” (tick one or more)



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Insurance Intermediary and Applicant are required to sign on IFS-PR.

By the Insurance Intermediary I declare that I have discussed and explained the implications and associated risks (including the above listed items) to the Applicant / Proposer regarding his / her decision to replace his / her existing life insurance policy with a new life insurance policy. I further declare that I have not made any inaccurate or misleading statements or comparisons, or withheld any information which may affect the decision of the Applicant / Proposer.		
	SIT ZOLD BLE LAIJ	
Signature of the Licensed Insurance	Full Name of the Licensed Insurance	
93002327		
Type of Licensed and Licensed No.	Date: (MM / DD / YYYY)	
By the Applicant / Proposer: I understand the content of the above listed items. Warning: you must read all items carefully and check that the licensed insurance intermediary has explained all the information on this IFS-PR before you sign this IFS-PR.		
	VHJ LP	
Signature of the Applicant / Proposer	Full Name of the Applicant / Proposer	Date: (MM / DD / YYYY)



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(b) Update of iChange

When policyowners submit the request for withdrawal of policy value to pay for the initial premium of the new policy, system will alert to submit Important Facts Statement - Policy Replacement to New Business simultaneously.

detail - Google Chrome

wwwuat2.aia.com.hk/en/customer-corner/ichange/cnd/detail.html

AIA

Note:

Company reserves the right to arrange the payment via the original deposit channel of such fund.
Please visit Customer Corner for the Terms of Use of Future Premium Deposit Account.

Request Type:

Transfer

☐ Pay Premium and / or Levy (for Hong Kong policies)

☐ Repay Loan

☒ Pay Initial Deposit

Application No.	Applicant's Name	Currency	Amount
-	-	-	-

Remark: You are required to submit the signed **Important Facts Statement - Policy Replacement(IFS-PR)** together with the Insurance Application form if you intend to pay the required premium of the new purchased policy(Applicable to Hong Kong Policy Only) by using the withdrawal policy value of this policy, as well as the policyowner of this policy and the new policy being purchased is the same.

Add

☐ Pay the Policy Adjustment

☐ Pay the AIA Vitality Membership Fee

↑



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(c) Policy Enquiry System (PES)

Starting from **5 February 2021**, <Important Facts Statement – Policy Relacement> (IFS-PR) will be added to Regulatory Forms”:

- i. Same as existing practice, Technical Representatives log in Policy Enquiry System (PES) & select “Regulatory Forms” under underwriting “E-form”.

Form Name	Form No.	Version	
Corporation Authorization Form	OPUAIF80	0513	Fillable Form
Customer Protection Declaration Form (Macau)	OPMCUF15	0513	Fillable Form
Important Facts Statement - Policy Replacement (Chi)	OPUAIFA58C	0221	iAmendment Fillable Form
Important Facts Statement - Policy Replacement (Eng)	OPUAIFA58E	0221	iAmendment Fillable Form

- ii. Technical Representatives input policy number under “Step 1 – Fill in Details” and answer “Reason for Recommendation of Application of New Policy By Insurance Intermediary” (tick one or more)



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Important Facts Statement - Policy Replacement (Eng)

Step 1 Fill in Details	Step 2 Review	Step 3 Authenticate and Approve	Step 4 Acknowledgement
---------------------------	------------------	---------------------------------------	---------------------------

For submission from Production or Servicing agent only.

Points to note:

1. Fill in **Policy Number** and click the **<Search>** button.
2. Fill in other details.
3. Click the **<Edit>** button if you want to fill in another policy number.
4. Click the **<Next>** button to go through the form with customer.
5. **Print** and/or **save** the form after review.

* Mandatory field

Important:

Please do not click the **GO** button in virtual keyboard.

Please input less than 1400 characters. Each Chinese word consumes 3 characters.

The use of iAmendment service in China or overseas location may be restricted or prohibited by laws in certain jurisdictions and is subject to underwriters' final decision. iAmendment service should not be used if it may induce solicitation risk.

Policy Number :

> Next **> Edit** **> Close**

Points to note:

1. Fill in **Policy Number** and click the **<Search>** button.
2. Fill in other details.
3. Click the **<Edit>** button if you want to fill in another policy number.
4. Click the **<Next>** button to go through the form with customer.
5. **Print** and/or **save** the form after review.

* Mandatory field

Important:

Please do not click the **GO** button in virtual keyboard.

Please input less than 1400 characters. Each Chinese word consumes 3 characters.

The use of iAmendment service in China or overseas location may be restricted or prohibited by laws in certain jurisdictions and is subject to underwriters' final decision. iAmendment service should not be used if it may induce solicitation risk.

Policy Number :

Reason for recommendation of application of New policy by agent

Though this new life insurance policy is replacing the existing life insurance policy, insurance intermediary still recommends the policy to the applicant, due to:

- ☐ More suitable coverage
- ☐ More suitable payment period
- ☒ More suitable coverage period
- ☒ More suitable premium amount
- ☐ More suitable saving ability
- ☐ More suitable investment option
- ☐ Other

> Next **> Edit** **> Close**

iii. "Step 2 – Review" to review details

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Important Facts Statement – Policy Replacement

Policy Number <input type="text"/>	Name of Proposed Insured / Applicant <input type="text"/>	I.D. Card Number / Passport Number on Proposed Insured / Applicant <input type="text"/>
Area Code <input type="text"/>	Agency / Broker Name <input type="text"/>	Agent / Broker Code <input type="text"/>
	Agent / Broker's Name <input type="text"/>	Agent / Broker's Tel. No. <input type="text"/>



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This "Important Facts Statement – Policy Replacement" ("IFS-PR") aims to help you understand the factors to be considered and the risks involved in replacing your existing life insurance policy with a new life insurance policy. Your licensed insurance intermediary should explain to you the implications and associated risks involved in replacing your existing life insurance policy.

If you do not understand any of the following paragraphs or the advice or information provided to you by your licensed insurance intermediary is different from the information in this IFS-PR, please **do not sign** this IFS-PR and **do not proceed** with replacing your existing Life Policy.

SOME IMPORTANT FACTS YOU SHOULD KNOW

policy may not be available under the new life insurance policy.

CLAIMS ELIGIBILITY IMPLICATIONS

10. Benefits under the existing life insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period in respect of certain benefits (e.g. medical, critical illness, suicide or incontestability) under the terms and conditions of the new life insurance policy.

REASON FOR RECOMMENDATION OF APPLICATION OF NEW POLICY BY INSURANCE INTERMEDIARY

11. Though this new life insurance policy is replacing the existing life insurance policy, insurance intermediary still recommends the policy to the applicant, due to: (tick one or more)

<input type="checkbox"/> More suitable coverage;	<input type="checkbox"/> More suitable payment period;
<input checked="" type="checkbox"/> More suitable coverage period;	<input checked="" type="checkbox"/> More suitable premium amount;
<input type="checkbox"/> More suitable saving ability;	<input type="checkbox"/> More suitable investment option;
<input type="checkbox"/> Others (Please specify): _____	

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DECLARATION

By the Insurance Intermediary

I declare that I have discussed and explained the implications and associated risks (including the above listed items) to the Applicant / Proposer regarding his / her decision to replace his / her existing life insurance policy with a new life insurance policy. I further declare that I have not made any statement or representation to the Applicant / Proposer which is false or misleading in any material particular.

iv. "Step 3 – Authenticate and Approve" to "Sign" on the form, "Tick" the boxes and then Submit

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Important Facts Statement - Policy Replacement (Eng)

Step 1 Fill in Details	Step 2 Review	Step 3 Authenticate and Approve	Step 4 Acknowledgement
---------------------------	------------------	--	---------------------------

Points to note:
1. Agent / Broker should sign in the pre-defined signature box.

☒ I, () have read and agreed with the Declaration & Authorization stated in this request form. I also agreed to use electronic signature for the purpose of submitting this request in the form of electronic means.

Signature of the Applicant/Owner Clear

Signature of Agent (as Witness) Clear

v.Complete submission

Important Facts Statement - Policy Replacement (Eng)

Step 1 Fill in Details	Step 2 Review	Step 3 Authenticate and Approve	Step 4 Acknowledgement
---------------------------	------------------	------------------------------------	-----------------------------------

Request submitted successfully!

Transaction will be processed with priority and you may check the progress in PES afterwards.

Transaction summary:

Reference No.:
Request Form: Important Facts Statement - Policy Replacement (Eng)
Policy Number:
Name of Owner:
Submission Date: 01/08/2021
Submitted By:

> Print > Save > Next Request > Close



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(E) Enquiry Support

Chatbot services for technical representatives (via entry points in PES and iPoS) and customers (via entry point in AIA Connect) to cover FAQs for GL27 in order to answer related enquiries (e.g. trigger conditions of policy replacement etc.).

(F) Appendix

a. Policy replacement declaration on Application Forms

POLICY REPLACEMENT 轉保	
<p>In order to fund the purchase of your new life insurance policy, are you using, or do you intend to use some or all of the funds arising from your existing life insurance policy, or any savings made by reducing the premium payable under your existing life insurance policy? For example, such funds or savings may arise from:</p> <p>閣下是否使用或打算使用現有人壽保險保單的部分或全部資金，或使用或打算使用通過減少現有人壽保險保單的應付保費而節省的金額，以資助閣下購買新的人壽保險保單？例如，此等資金或金額可能來自：</p>	
<p>a) surrendering / partially surrendering your existing life insurance policy to obtain its surrender value 就閣下現有人壽保險保單作出退保/部分退保的安排，以獲得其退保價值</p>	
<p>b) taking out a policy loan (including automatic premium loan) from your existing life insurance policy 從閣下現有人壽保險保單中提取保單貸款（包括自動保費貸款）</p>	
<p>c) withdrawing policy values from your existing life insurance policy (e.g. cash out dividends or redeem fund units etc.) 從閣下現有人壽保險保單中提取保單價值（例如：套現紅利或贖回基金單位等）</p>	
<p>d) lapsation of your existing life insurance policy (e.g. by non-payment of premium) 容許閣下現有人壽保險保單失效（例如：終止支付保費）</p>	
<p>e) exercising the right to a premium holiday under your existing life insurance policy 行使閣下現有人壽保險保單中「保費假期」的權利</p>	
<p>f) assigning rights and interest of your existing life insurance policy to a lending institution as security for premium financing loan or other credit facilities advanced (e.g. premium financing) 就閣下現有人壽保險保單作出權益轉讓予貸款機構，作為抵押保費貸款（例如：保費融資）</p>	
<p><input type="checkbox"/> Yes 是 <input type="checkbox"/> Not yet decided 尚未決定 <input type="checkbox"/> No 否</p>	
<p>Please check one appropriate box only 請在適當的方格內填上編號（只可選擇一項）</p>	
<p>Warning: Please answer the above question carefully. Making changes on your existing life insurance policy may not be in your best interest. Your licensed insurance intermediary must explain to you the financial implications, insurability implications and claims eligibility implications of such changes. For this purpose, your licensed insurance intermediary may require certain information on your existing life insurance policy. You may need to approach the insurer of your existing life insurance policy to obtain accurate and up to date information on your existing policy.</p> <p>忠告：請小心回答上述問題。就現有人壽保險保單作出變更未必符合閣下的最佳利益。閣下的持牌保險中介人必須向閣下解釋有關變更對閣下的財務、受保資格及索償資格所構成的影響。因此，閣下的持牌保險中介人可能會向閣下索取閣下現有人壽保險保單的某些資料。閣下可能需要聯絡現有人壽保險保單的保險公司並向其索取有關現有人壽保險保單準確及最新的資料。</p>	
<p>If your answer is "Yes" or "Not yet decided", your licensed insurance intermediary must explain the "Important Facts Statement – Policy Replacement" to you. 若閣下的回答為「是」或「尚未決定」，閣下的持牌保險中介人必須向閣下解釋《重要資料聲明書－轉保》</p>	
Signature of the Applicant/Proposer 申請人/投保人簽署	Date 日期: (MM月/DD日/YYYY年)
Signature of Licensed Insurance Intermediary 持牌保險中介人簽署	Date 日期: (MM月/DD日/YYYY年)
Full name of Licensed Insurance Intermediary 持牌保險中介人姓名	Type of License and License No. 牌照類別及牌照號碼

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b. Important Fact Statement – Policy Replacement



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Important Facts Statement – Policy Replacement

Policy Number	Name of Proposed Insured / Applicant	I.D. Card Number / Passport Number on Proposed Insured / Applicant
Area Code	Agency / Broker Name	Agent / Broker Code
	Agent / Broker's Name	Agent / Broker's Tel. No



P1722013

This "Important Facts Statement – Policy Replacement" ("IFS-PR") aims to help you understand the factors to be considered and the risks involved in replacing your existing life insurance policy with a new life insurance policy. Your licensed insurance intermediary should explain to you the implications and associated risks involved in replacing your existing life insurance policy.

If you do not understand any of the following paragraphs or the advice or information provided to you by your licensed insurance intermediary is different from the information in this IFS-PR, please do not sign this IFS-PR and do not proceed with replacing your existing Life Policy.

SOME IMPORTANT FACTS YOU SHOULD KNOW

Please read carefully before signing. Your insurance intermediary shall explain the content to you.

FINANCIAL IMPLICATIONS

- Informed Decision:**
Life insurance policies usually lasts for a long period of time. If you surrender / take out policy loan from / withdraw policy values from / suspend or stop paying premium / reduce the premium payable on your existing life insurance policy, particularly during the early years of the policy period, you will usually suffer loss, including by way of having to pay charges. You should carefully compare your existing life insurance policy against the new life insurance policy you intend to purchase, and assess whether replacing your existing life insurance policy is in your best interests before you make a final decision.
- Difference between cash value from Surrender / Lapse and total premium paid under your existing Life Policy:**
The cash value that you may receive from surrendering your existing life insurance policy or allowing your existing life insurance policy to lapse, may be less than your total premium paid. This means that you may suffer a loss. Further, you may incur surrender charges if you surrender your existing life insurance policy or allow it to lapse.
- Policy Loan Interest:**
The issuing insurer of your existing life insurance policy may charge you interest starting from the loan drawdown date. You should carefully review your regular statements to understand the opening and ending loan balance as well as the interest amount charged in the relevant period. Your existing life insurance policy may be terminated if the accumulated loan amount (and interest) exceeds a specified level of the account value / cash value of your existing life insurance policy.

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4.	<u>Withdrawal / Partial Surrender Charges:</u> You may be subject to withdrawal charges or partial surrender charges within a prescribed period before the end of the policy term of your existing life insurance policy. For the new life insurance policy you intended to purchase, you may be subject to other early surrender / withdrawal charges within a prescribed period before the end of the term of the new life insurance policy.								
5.	<u>Policy Set-up Cost and Remuneration for licensed insurance intermediaries:</u> If you purchase a new life insurance policy, a substantial part of the initial premium may be used to pay for policy administration costs incurred by insurers and remuneration for the licensed insurance intermediaries. As a result, you may incur additional cost for replacing your existing life insurance policy.								
6.	<u>Higher Premium:</u> You may have to pay higher premium under the new life insurance policy in view of the difference in age, changes of health conditions, occupation, lifestyle / habit, and recreational activities (as compared with when you purchased your existing life insurance policy).								
7.	<u>Loss of Financial Benefit under the existing life insurance policy:</u> You may lose the financial benefit accumulated over the years (e.g. loyalty bonus or dividends) or to which you may be entitled (e.g. terminal bonus or dividends) under the existing life insurance policy.								
8.	<u>Financial Benefits under the New Life Insurance Policy Not Guaranteed:</u> The illustrated benefits of a new life insurance policy may NOT be guaranteed and whether they can be achieved depend on the performance of the issuing insurer of the new life insurance policy. If the new life insurance policy is an investment-linked assurance scheme policy, the illustrated benefits are based on assumed rates of return only.								
INSURABILITY IMPLICATIONS									
9.	<u>Changes in Coverage:</u> If you purchase a new life insurance policy and use it to replace an existing life insurance policy, some benefits, which are the policy features of the existing life insurance policy, may not be covered under the new life insurance policy due to changes in age, health conditions, occupation, lifestyle / habit or recreational activities. Also, riders / supplementary benefits under your existing life insurance policy may not be available under the new life insurance policy.								
CLAIMS ELIGIBILITY IMPLICATIONS									
10.	Benefits under the existing life insurance policy will no longer be payable to you if you surrender the policy or allow it to lapse. Besides, you may need to start a new waiting period in respect of certain benefits (e.g. medical, critical illness, suicide or incontestability) under the terms and conditions of the new life insurance policy.								
REASON FOR RECOMMENDATION OF APPLICATION OF NEW POLICY BY INSURANCE INTERMEDIARY									
11.	Though this new life insurance policy is replacing the existing life insurance policy, insurance intermediary still recommends the policy to the applicant, due to: (tick one or more) <table border="0"><tr><td><input type="checkbox"/> More suitable coverage;</td><td><input type="checkbox"/> More suitable payment period;</td></tr><tr><td><input type="checkbox"/> More suitable coverage period;</td><td><input type="checkbox"/> More suitable premium amount;</td></tr><tr><td><input type="checkbox"/> More suitable saving ability;</td><td><input type="checkbox"/> More suitable investment option;</td></tr><tr><td colspan="2"><input type="checkbox"/> Others (Please specify): _____</td></tr></table>	<input type="checkbox"/> More suitable coverage;	<input type="checkbox"/> More suitable payment period;	<input type="checkbox"/> More suitable coverage period;	<input type="checkbox"/> More suitable premium amount;	<input type="checkbox"/> More suitable saving ability;	<input type="checkbox"/> More suitable investment option;	<input type="checkbox"/> Others (Please specify): _____	
<input type="checkbox"/> More suitable coverage;	<input type="checkbox"/> More suitable payment period;								
<input type="checkbox"/> More suitable coverage period;	<input type="checkbox"/> More suitable premium amount;								
<input type="checkbox"/> More suitable saving ability;	<input type="checkbox"/> More suitable investment option;								
<input type="checkbox"/> Others (Please specify): _____									

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DECLARATION**By the Insurance Intermediary**




I declare that I have discussed and explained the implications and associated risks (including the above listed items) to the Applicant / Proposer regarding his / her decision to replace his / her existing life insurance policy with a new life insurance policy. I further declare that I have not made any inaccurate or misleading statements or comparisons, or withheld any information which may affect the decision of the Applicant / Proposer.

	
Signature of the Licensed Insurance Intermediary	Full Name of the Licensed Insurance Intermediary
	
Type of License and License No.	Date: (MM / DD / YYYY)

By the Applicant / Proposer:

I understand the content of the above listed items.

Warning: you must read all items carefully and check that the licensed insurance intermediary has explained all the information on this IFS-PR before you sign this IFS-PR.

		
Signature of the Applicant / Proposer	Full Name of the Applicant / Proposer	Date: (MM / DD / YYYY)