



American International Assurance
Company (Bermuda) Limited

Room 4002, 40/F., Hopewell Centre
183 Queen's Road East, Wanchai,
Hong Kong
T: (852) 3972 8899

AIA.COM.HK

Memo

Attn: All Business Partners

From: Raymond Young

Dept: Brokerage and IFA Services

Date: July 12, 2010

Total page: 10

Subject: RefA2010091

Million Customers Appreciation Program 回饋百萬客戶推廣活動

首先，多謝各位長期以來對 AIA 的信任和 support。一直以來，不論晴天或雨天，我們都一起並肩向前，邁向美好明天。

踏入新的一季，我們期待有一個成功的開始。AIA 已經籌備好一連串針對現有及準客戶的推廣活動及為其配合了一系列的宣傳計劃。我們將向市場展示強大實力、回饋客戶對我們的 support。

晴天、雨天…… 與您並肩邁向明天

推廣活動

優惠期：2010 年 7 月 12 日至 2010 年 10 月 11 日[新個人保單必須於 2010 年 10 月 11 日或之前簽署及遞交申請，並於 2010 年 7 月 12 日至 2010 年 11 月 30 日期間(包括首尾兩天)由 AIA 繕發。]

AIA 現有客戶專享優惠

A. 現有客戶專享免費保障

凡於 2010 年 7 月 11 日擁有任何 AIA 個人保單(包括一般保險保單)的受保人，均**免費獲享為期三個月的意外住院入息保障計劃，每日住院償金(意外)HK\$300^{#1}**。

合資格受保人可自動獲享本保障計劃，**保費全免，亦毋須申請**。

[此免費保險計劃之保障期為 2010 年 7 月 12 日至 2010 年 10 月 11 日(包括首尾兩天)]

B. 投保新計劃可享升級額外優惠

優惠一：投保「保費回贈-意外住院入息保障」計劃^{#2}，專享豁免保費三個月優惠(豁免保費之保費回贈價值高達 HK\$840)^{#3}

若現有客戶於優惠期內成功投保，可享「保費回贈-意外住院入息保障」計劃豁免首 3 個月保費優惠。在此計劃保障期屆滿之後，客戶可以取回全數年繳保費(包括獲豁免之首 3 個月保費)^{#3}。

[保單的保單日期(豁免保費及保費回贈將以此計算)將被預設為 2010 年 7 月 12 日及其保障將由保單的實際繕發日期起生效]

或

優惠二：投保其他個人保險計劃，免保費享額外九個月「每日住院償金(意外)計劃」保障

現有客戶於優惠期內成功投保任何由 AIA 繕發的全新個人保單(「保費回贈-意外住院入息保障」計劃除外)，同一受保人可免費獲享十二個月「每日住院償金(意外)計劃」^{#4}；換言之，合資格客戶可享額外九個月的意外住院入息保障(總計十二個月的保障)，每日住院償金(意外)HK\$300^{#4}。

[優惠 A 所提及之免費保險計劃將被本優惠所取代，及其保障期將設定為 2010 年 7 月 12 日至 2011 年 7 月 11 日(包括首尾兩天)]



Memo

新客戶優惠

C. 投保新計劃可享額外優惠

優惠一：投保「保費回贈-意外住院入息保障」計劃^{#2}，專享豁免保費三個月優惠(豁免保費之保費回贈價值高達 HK\$840)^{#3}

若新客戶於優惠期內成功投保，可享「保費回贈-意外住院入息保障」計劃豁免首 3 個月保費優惠。在此計劃保障期屆滿之後，客戶可以取回全數年繳保費(包括獲豁免之首 3 個月保費)^{#3}。

[其保單之保單日期及其保障則與保單的實際續發日期相同]

Or

優惠二：投保其他個人保險計劃，免保費享十二個月「每日住院償金(意外)計劃」保障

新客戶凡於優惠期內成功投保任何由 AIA 續發的全新個人保單(「保費回贈-意外住院入息保障」計劃除外)，同一受保人可免費獲享十二個月「每日住院償金(意外)計劃」，每日住院償金(意外)HK\$300^{#4}。

[此免保費保險計劃之生效日期與保單的實際續發日期相同]

推廣支援

- **宣傳**:為增加是次推廣的宣傳效力，我們將於 7 月 12 日至 30 日期間，於蘋果日報、東方日報、經濟日報、信報、星島日報、頭條日報、am730 及東周刊等刊登連版彩色全頁廣告(樣本請參閱附錄 2)，同時亦會於商業電台及新城財經台播出電台廣告，務求將訊息傳給不同層面的現有客戶及準客戶。此外，亦會於 AIA.COM.HK 上載有關網頁及推出電子橫額，客戶更可於網頁下載計劃之保險證書。
- **直接郵遞及電子郵遞專函** (樣本請參閱附錄 3):為通知現有客戶有關是次推廣活動的詳情，AIA 將於 7 月 12 日起向有提供電郵地址的客戶發出電子郵遞專函，而其餘客戶將以直接郵遞專函通知。
- **助銷工具**:隨函附上宣傳單張的電子版(樣本請參閱附錄 4)以供業務代表參考及使用。

客戶如欲投保「保費回贈-意外住院入息保障」計劃以享豁免首 3 個月保費優惠，可經以下途徑：

- (1) 7月12日開始，香港客戶於推廣期內可致電投保熱線(852)2134 8080投保
- (2) 填妥網頁內之資料投保「保費回贈-意外住院入息保障」
- (3) 經業務代表投保

有關是項免保費「每日住院償金(意外)計劃」之保險證書，可經以下途徑下載：

(1)**AIA 網頁**：客戶可進入 AIA 網頁查閱/下載「每日住院償金(意外)計劃」之保險證書。

[aia.com.hk > 新消息 > 回饋百萬客戶優惠 - 參閱/下載每日住院償金(意外)計劃之保險證書]

(2) **客戶專頁**: 7 月 12 日開始，客戶可登入客戶專頁查閱/下載印有其受保人名字之「每日住院償金(意外)計劃」個人保險證書。 [aia.com.hk > 登入>友邦客戶專頁 > 輸入客戶號碼及個人密碼 > 受保人一覽]

如對此推廣活動有任何查詢，請致電保險及理財顧問熱線 3972 8899。



Memo

First of all, I would like to express my sincere gratitude for your unwavering trust and support to AIA. Rain or shine, you have always stood by us; together we strive for a better tomorrow.

As we move towards a new quarter, we look forward to a great start. We have planned a series of campaigns for customers, both existing and new, with full-scale promotions behind. We will demonstrate our strength to the market, and show our appreciation to our loyal customers for their continuous support to AIA.

Rain or shine, We are Here for You!

Promotion Programs

Promotion Period: July 12, 2010 – October 11, 2010 [new individual policy of insurance of which applications are signed and submitted on or before October 11, 2010 and which are issued between July 12, 2010 and November 30, 2010 (both dates inclusive).]

For Existing AIA customers

A. Free protection for AIA existing customers

Existing Insureds of AIA (including Personal Lines policies) as at July 11, 2010 can **enjoy a free Daily Hospital Income Benefit (for Accidental Injuries) Scheme (3 months), with a Daily Hospital Income Benefit (for Accidental Injuries) of HK\$300^{#1}**. All eligible insureds will be automatically enrolled in this free Scheme, for which no premium or application is required.

[The coverage period of this free Scheme is from July 12, 2010 to October 11, 2010 (both dates inclusive)]

B. Extra privileges for New Policies

Privilege 1: Enjoy a premium waiver for 3 months (with premium refund on waived premium valued up to HK\$840)^{#3} with application for Premium Refund – Accidental HI plan

Existing customers who successfully apply for a Premium Refund – Accidental HI plan^{#2} within the promotion period will enjoy a waiver of the first 3 months of premium under this plan. At the end of the coverage period of such plan^{#3}, they will receive a refund of the full amount of Annual Premiums (including the waived 3 months' premiums).

[The Policy Date of the plan (from which premium waiver and premium refund shall be calculated) shall be preset as July 12, 2010 and coverage will commence on the actual policy Issue Date.]

Or

Privilege 2: Enjoy an additional 9 months of free coverage under the Daily Hospital Income Benefit (for Accidental Injuries) Scheme with application for other new policies^{#4}

Existing customers who successfully apply for any new individual insurance policy issued by AIA (other than a Premium Refund – Accidental HI plan) within the promotion period will be entitled to receive a free Daily Hospital Income Benefit (for Accidental Injuries) Scheme (12 months) with a Daily Hospital Income Benefit (for Accidental Injuries) of HK\$300^{#4} covering the same Insured. Therefore, eligible customers effectively enjoy an extra 9 months of free coverage (for total coverage of 12 months) .

[The free scheme stated under item A will be replaced by this offer and the coverage period will now be from July 12, 2010 to July 11, 2011 (both dates inclusive)]



Memo

For New AIA customers

C. Privileges for New Policies

Privilege 1: Enjoy premium waiver for 3 months with application for Premium Refund – Accidental HI plan^{#2}

New customers who successfully apply for a Premium Refund – Accidental HI plan^{#2} within the promotion period will enjoy a waiver of the first 3 months of premium under this plan. At the end of the coverage period of such plan^{#3}, they will receive a refund of the full amount of Annual Premiums (including the waived 3 months' premiums).

[The Policy Date and coverage effective date of their plans shall be the same as their policy Issue Date.]

Or

Privilege 2: Enjoy 12 months of free coverage under the Daily Hospital Income Benefit (for Accidental Injuries) Scheme with application for other new policies

New customers who successfully apply for any new individual insurance policy issued by AIA (other than a Premium Refund – Accidental HI plan) within the promotion period will be entitled to receive a free Daily Hospital Income Benefit (for Accidental Injuries) Scheme (12 months) covering the same Insured, with a Daily Hospital Income Benefit (for Accidental Injuries) of HK\$300^{#4}.

[The Effective Date of this free Scheme is the same as the Issue Date of the New Policy]

Promotion Support

- **Advertisement:** To maximize the impact, we will launch consecutive full page ad ([please refer to appendix 2 for the sample](#)) in Apple Daily, Oriental Daily, HK Economic Times, HK Economic Journal, Sing Tao Daily News, Headline Daily, am730 and Eastweek during July 12 – 30. In addition, we will launch radio ad at the Commercial Radio and Metro Finance to convey our messages to every segment of existing and potential clients. We will also launch webpage at AIA website AIA.COM.HK and e-banner. Customers can download the Certificate of Insurance from AIA website.
- **Direct Mailing/ eDM to existing customers** ([please refer to appendix 3 for the sample](#)): To inform insured of our existing customers of all the offers and promotions; eDM will be sent to customers who have provided us the e-mail address, while Direct Mailing will be sent to the rest of the customers from Jul 12.
- **Sales Tools: Enclosed is the e-version of promotional leaflets** ([please refer to appendix 4 for the sample](#)) for Technical Representatives' reference and usage.

Customer can purchase ROP AHI through the following channels to enjoy the 3-month premium waiver:

- (1) Starting from July 12, HK customers can purchase ROP AHI by calling the sales hotline (852)2134 8080 during the promotion period
- (2) fill in the request form in the website to purchase ROP AHI
- (3) through Technical Representatives



**American International Assurance
Company (Bermuda) Limited**

Room 4002, 40/F., Hopewell Centre
183 Queen's Road East, Wanchai,
Hong Kong
T: (852) 3972 8899

AIA.COM.HK

Memo

Regarding the certificate of the free Daily Hospital Income Benefit (for Accidental Injuries), it can be downloaded through the following channels:

- **AIA Website:** Customers can access AIA website without log-in to view/download a generic certificate of the free Daily Hospital Income Benefit (for Accidental Injuries) Scheme. [aia.com.hk > [What's New > Million Customers Appreciation Offer – to view/download the Certificate of Insurance for the Daily Hospital Income Benefit \(for Accidental Injuries\) Scheme](#)]
- **Customer Corner:** Starting from July 12, customers can log-in to Customer Corner to view/download a personalized certificate of the free Daily Hospital Income Benefit (for Accidental Injuries) Scheme for their insured.
[aia.com.hk > [Login](#) > [Customer Corner](#) > [enter the customer no & password](#) > [My insured](#)]

Should you have any queries, please feel free to call our Brokerage & IFA Hotline 3972 8899.

Best regards,

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



Memo

附錄 1 Appendix 1

#1 合資格享有「每日住院償金(意外)計劃」(三個月)的受保人是指,截至2010年7月11日,該人士必須身為香港或澳門特別行政區居民(持有及/或符合資格申請中華人民共和國居民身份證或受美國聯邦入息稅項規限之人士除外),並於一份由美國友邦保險(百慕達)有限公司或美國友邦保險有限公司所簽發之有效個人保單內獲指定為該保單的受保人。此免費保險計劃之保障期為2010年7月12日至2010年10月11日(包括首尾兩天),有關保障範圍、條款及條件於保險證書內列明。

#2 「保費回贈 - 意外住院入息保障」計劃可供5至60歲人士投保,保障期為十年,保單持有人將於保單十年期滿後取回100%已繳保費(保費回贈是根據已到期及已繳付的保費,並以年繳方式之保費金額計算,並非按實際繳費方式計算)。此計劃備有計劃1(每日惠益(意外)HK\$600)及計劃2(每日惠益(意外)HK\$300)可供選擇,計劃1之年繳保費為HK\$3,360,而計劃2之年繳保費為HK\$2,100。此計劃為每年續保計劃,直至十年保障期屆滿為止,保費於計劃保障期內維持不變。「保費回贈 - 意外住院入息保障」之投保申請需跟隨現行核保要求。有關本計劃之保險條件及條款,請參考有關之保單契約。

#3 客戶於優惠期內成功投保「保費回贈 - 意外住院入息保障」計劃,只須繳付首年十二個月中的九個月保費(如下表所列),即可享首年十二個月保障。然而,保單持有人可於保單十年期滿後就第一個保單年度取回首年年供保費(HK\$3,360(計劃1)或HK\$2,100(計劃2))。若於優惠期內成功投保「保費回贈-意外住院入息保障」計劃,AIA現有客戶獲續發之保單的保單日期(豁免保費及保費回贈將以此計算)將被預設為2010年7月12日及其保障將由保單的實際續發日期起生效,而新客戶於優惠期內成功投保,其保單之保單日期及其保障則與保單的實際續發日期相同。所有保單都必須於2010年11月30日或之前續發才可享此優惠。

每日住院償金(意外)	(計劃1) HK\$600		(計劃2) HK\$300	
優惠	原保費	豁免首三個月保費優惠後	原保費	豁免首三個月保費優惠後
首年年供保費	3,360	2,520	2,100	1,575
首年月供保費	294 x 12個月	294 x 9個月	186 x 12個月	186 x 9個月

#4 合資格享有「每日住院償金(意外)計劃」(十二個月)的受保人,其新個人保單必須於2010年10月11日之前簽署及遞交申請,並於2010年7月12日至11月30日期間(包括首尾兩天)由AIA續發。該受保人必須身為香港或澳門特別行政區居民(持有及/或符合資格申請中華人民共和國居民身份證或受美國聯邦入息稅項規限之人士除外)。AIA現有客戶於此優惠計劃之生效日期為2010年7月12日,而新客戶於此優惠計劃之生效日期與保單的實際續發日期相同。保障期為十二個月,有關保障範圍、條款及條件於保險證書內列明。

備註:

- 每位合資格的受保人於此優惠中,只享有上述所指的免費費「每日住院償金(意外)計劃」一份。此外,免費費「每日住院償金(意外)計劃」將於優惠期內成功投保的「保費回贈-意外住院入息保障」計劃之生效日期自動終止。
- 於這通告內(包括所有附件)所提及的「AIA」或「我們」是指美國友邦保險(百慕達)有限公司。

#1 The free Daily Hospital Income Benefit (for Accidental Injuries) Scheme (3 months) is only applicable to an Insured who, as at July 11, 2010, is a resident of Hong Kong/Macau SAR (excluding any person who holds and/or is eligible to apply for a Resident Identity Card in the PRC or any person who is subject to United States federal income tax), and is the named Insured/Primary Insured under an in-force individual insurance policy issued by American International Assurance Company (Bermuda) Limited or American International Assurance Company Limited. The coverage period of this free Scheme is from July 12, 2010 to October 11, 2010 (both dates inclusive), and coverage is subject to the terms and conditions set out in the Certificate of Insurance.

#2 Premium Refund – Accidental HI which provides a 10-year coverage period is available to those who are aged between 5 and 60. Policyholders shall receive back 100% of the premium paid at the end of the 10-year coverage period (the premium refunded is based on total premiums paid or payable in annual premium mode, regardless of the actual mode of payment). Customers can select from Plan 1 (Hospital Income Daily Benefit (for Accidental



Memo

Injuries) HK\$600) with an annual premium of HK\$3,360, or Plan 2 (Hospital Income Daily Benefit (for Accidental Injuries) HK\$300) with an annual premium of HK\$2,100. This plan will be renewed annually up to 10 years. The premium will remain unchanged throughout the policy term. The application of the Premium Refund – Accidental HI should follow the existing underwriting requirements. Details of this plan are subject to the terms and conditions of the relevant Policy contract.

- #3 Customers who successfully apply for Premium Refund – Accidental HI within the promotion period need only pay 9 out of the first 12 monthly premiums for the 12 months of coverage (see the table below for details). However, customers will receive the full First Year Annual Premium (HK\$3,360 under Plan 1 or HK\$2,100 under Plan 2) as a premium refund in respect of the first policy year at the end of the 10-year coverage period. For existing customers who successfully purchase this plan within the promotion period, the Policy Date of their plans (from which premium waiver and premium refund shall be calculated) shall be preset as July 12, 2010, and coverage will commence on the actual policy Issue Date. For new customers who successfully purchase this plan within the promotion period, the Policy Date and coverage effective date of their plans shall be the same as their policy Issue Date. All plans applied for must be issued on or before November 30, 2010 to be eligible for this promotional offer.

Daily Hospital Income Benefit (for Accidental Injuries)	(Plan 1) HK\$600		(Plan 2) HK\$300	
	Original premium	After deducting of the first 3-month premium	Original premium	After deducting of the first 3-month premium
First Year Annual Premium	3,360	2,520	2,100	1,575
First Year Monthly Premium	294 x 12 months	294 x 9 months	186 x 12 months	186 x 9 months

- #4 The free Daily Hospital Income Benefit (for Accidental Injuries) Scheme (12 months) is only applicable to the Insured under a new individual policy of insurance which applications are signed and submitted on or before October 11, 2010, and which are issued between July 12, 2010 and November 30, 2010 (both dates inclusive). The Insured must be a resident of Hong Kong/Macau SAR (excluding any person who holds and/or is eligible to apply for a Resident Identity Card in the PRC or any person who is subject to United States federal income tax). For existing customers, the Effective Date of this free Scheme is July 12, 2010, and for new customers, the Effective Date of this free Scheme is the same as the Issue Date of the New Policy. The coverage period is 12 months, and coverage is subject to the terms and conditions set out in the Certificate of Insurance.

Remarks

- Each eligible Insured may enjoy only one of the free Daily Hospital Income Benefit (for Accidental Injuries) Schemes described above under this offer. Further, any free Daily Hospital Income Benefit (for Accidental Injuries) Scheme shall terminate on the effective date of any Premium Refund – Accidental HI plan successfully purchased during the promotion period.
- “AIA”, “we”, “us” or “our” as used in this leaflet refers to American International Assurance Company (Bermuda) Limited.



American International Assurance Company (Bermuda) Limited

Room 4002, 40/F., Hopewell Centre
183 Queen's Road East, Wanchai,
Hong Kong
T: (852) 3972 8899

AIA.COM.HK

Memo

附錄 2 Appendix 2 (全頁廣告 Full Page Print Ad)

答謝客戶信任... 為您送上安心保障

回饋客戶 尊享優惠

為答謝過百萬客戶的支持，凡於2010年7月11日前受保於任何AIA有效個人保單的客戶，可尊享免費意外住院入息保障（三個月），每日住院償金（意外）高達HK\$300。如客戶於2010年7月12日至2010年10月11日（包括首尾兩天）的優惠期內投保新保單更可獲其他升級保障。

此外，新客戶亦可獲享豁免保費優惠，查詢可與AIA業務代表聯絡或致電熱線2134 8080，或登入AIA.COM.HK瀏覽有關優惠詳情。

The Power of We

AIA.COM.HK

AIA

重要事項：
合資格客戶是指：截至2010年7月11日，該人士必須身為香港或澳門特別行政區居民（持有及/或符合資格申請中華人民共和國居民身份證或受美國聯邦人息稅適用之人士除外），並對一份由美國友邦保險（百慕達）有限公司或美國友邦保險有限公司所簽發之有效個人保單內指定為該保單的受保人。
免費意外住院入息保障計劃保障期為2010年7月12日至2010年10月11日（包括首尾兩天），有關保障範圍、限額、條件、轉文及不保事項，請參考保單條款。
如非首次購買任何保險，AIA保單將永久生效。
以上資料只供參考，有關優惠之詳細、條款及細則，可參閱宣傳單張。於此廣告內，「AIA」或「我們」是指美國友邦保險（百慕達）有限公司。

Print Ad (FP)2
Size: 340mm(w) x 530mm(h)

cropping B



American International Assurance Company (Bermuda) Limited

Room 4002, 40/F., Hopewell Centre
183 Queen's Road East, Wanchai,
Hong Kong
T: (852) 3972 8899

AIA.COM.HK

Memo

附錄 3 Appendix 3 (直接郵遞 Direct Mail)



美國友邦保險(百慕達)有限公司
香港北角電氣道183號友邦廣場15樓
熱線: (852) 2232 8888
傳真: (852) 2882 4392

Policyowner name
Address row 1
Address row 2
Address row 3
Address row 4
Address row 5

Ref no:XXXXXXXXXXXX

晴天、雨天... 與您並肩邁向明天
答謝信賴與支持... 免費為您送上安心保障

親愛的客戶：

衷心感謝閣下長期以來的信任和支持。一直以來，不論晴天或是雨天，我們都一起並肩向前，邁向美好明天。

您的信賴是我們致力為客戶帶來最貼心的服務及不斷向前的強大動力。我們憑藉專業與實力，在今年的第一季，業績表現卓越，錄得新增保費達 83% 的升幅，成績驕人。

憑藉我們強大的專業團隊，以及誠懇而優質的服務，令 AIA 香港再獲多項殊榮，包括連續 7 年獲《讀者文摘》頒發「信譽品牌」之香港區金獎，同時亦連續 7 年成為「Yahoo! 感情品牌大獎(保險組別)」得主，以及獲《經濟一週》連續 3 年頒發「實力品牌大獎」，充分彰顯出 AIA 香港深受市民的信賴及認同，我們一直抱著以客為先的服務理念，這是 AIA 香港賴以成功的基石。在未來的日子裡，我們將繼續堅守對客戶的承諾。

現有客戶專享保障

優惠期：2010 年 7 月 12 日至 2010 年 10 月 11 日

AIA 現有客戶專享免費保障

為感謝客戶一直以來的信任和支持，我們特別為超過一百萬現有保單受保人送上為期三個月的意外住院入息保障計劃，每日住院償金(意外)HK\$MOP300¹。

合資格受保人可自動獲享本保障計劃，保費全免，亦毋須申請。現有客戶可進入 AIA 公司網址 AIA.COM.HK，直接下載「每日住院償金(意外)計劃」(三個月)保險證書，即可享此優惠¹。

投保新計劃可享額外優惠

優惠一：投保「保費回贈 - 意外住院入息保障」計劃²，專享豁免保費三個月優惠(豁免保費之保費回贈價值高達 HK\$MOP640)³

若現有客戶於優惠期內成功投保「保費回贈 - 意外住院入息保障」計劃²，不但可享每日住院償金(意外)計劃(三個月)優惠直至「保費回贈 - 意外住院入息保障」計劃生效日；更可享「保費回贈 - 意外住院入息保障」計劃豁免首 3 個月保費優惠。在此計劃保障期屆滿之後，客戶可以取回全數首年總保費⁴。

或

優惠二：投保其他個人保險計劃，免保費享額外九個月「每日住院償金(意外)計劃」保障

現有客戶於優惠期內成功投保任何由 AIA 發售的全新個人保單(「保費回贈 - 意外住院入息保障」計劃除外)，同一受保人可免費獲享十二個月「每日住院償金(意外)計劃」⁵；換言之，合資格客戶可享額外九個月的意外住院入息保障(總計十二個月的保障)，每日住院償金(意外)HK\$MOP300¹。

有關詳情及細則請參看背頁，閣下如欲投保，請致電投保熱線 2134 8080，或致電<<mailmerge agent tel here>> 與 AIA 業務代表 <<mailmerge agent name here>> 聯絡查詢上述優惠詳情。

邁向美好明天，AIA 香港對您的承諾矢志不變，用心為每一位客戶，提供最優越的服務及最周全的保障。我們定必全力以赴，為您做得更好。

此致
AIA 香港及澳門
首席執行官



陳榮聲 謹上
2010 年 7 月 12 日

