2026 Compensation and Benefits Manual – Summary of Major Updates
2026 年報酬及福利手冊 - 主要更新摘要

For Financial Planner (Hong Kong)　適用於財務策劃顧問 (香港)

Session 章	Section 節	Change 更改
Entire Manual 整本手冊	Entire Manual 整本手冊	Rename FYCB as FYC Score 計算福利之首年佣金易名為計算福利之首年佣金積分
1. DEFINITION OF TERMS 詞彙釋義	1.1 Definition of Terms 詞彙釋義 (F) Persistency 續保率	Revise Definition 更新定義
3. CORE BENEFITS 主要福利	3.1 Total Quality Credit 總優質業務獎金	Newly added 新增
	3.2 Year End Bonus for Non-Financed Financial Planners 一般財務策劃顧問的年終花紅	Revise production requirements, introduce persistency rate requirement and partial entitlement handling 更新業績要求、增加續保率要求及部分發放辦法
	3.3 Career Benefit 個人續保佣金花紅	Include Year 2 Quality Credit as Renewal Commission 增補次年優質業務獎金為續保佣金
		Clarify (C) Qualifying Rules - Activity Part 闡釋 (C) 符合資格之規則的活動量部分
	3.4 Production Bonus for Assistant Unit Manager / Unit Manager 助理分區經理/分區經理的業績花紅	Enhance (B) Entitlement - Personal Production requirements 優化 (B) 花紅 - 個人業績要求
4. OTHER BENEFITS 其他福利	4.1 Agency Group Life Plan 營業部團體人壽保險計劃	Clarify (C) Benefits - Definition of MDRT Memberships 闡釋 (C) 保障福利中有關 MDRT 會籍的定義
	4.2 Agency Group Medical Plan 營業部團體醫療保險計劃	
5. CAREER PATH 晉升階梯	5.1 Appointment of Assistant Unit Manager (AUM) 助理分區經理 (AUM) 的委任要求	Clarify Qualifying Rules and Application Paths 闡釋符合資格之規則及申請程序
	5.2 Appointment of Unit Manager (UM) 分區經理 (UM) 的委任要求	
	5.3 Appointment of Senior Unit Manager (SUM) 資深分區經理 (SUM) 的委任要求	Clarify Requirements & Remarks 闡釋要求及備註
	5.4 Career Path from Assistant Unit Manager to Senior Unit Manager 從助理分區經理至資深分區經理的晉升階梯	Clarify Production requirements for AUM 闡釋助理分區經理業績要求