友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Attn:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong)	From:	Amelie Shen
Copy:	Mr. Alger Fung / Mr. Jim Jan Zen / Mr. Louie Ho / All Department Heads / ABDD Executives / Contact Centre	Dept:	Corporate Solutions
Date:	26 January 2024	Total pages:	1 + Appendix

Subject: **(A240185) 2024 退休金佣金及保留獎賞摘要（香港）**
2024 Pension Commission and Retention Bonus Summary (Hong Kong)

感謝所有營業同事對 AIA 企業業務的長期支持。

現附上**「2024 退休金佣金及保留獎賞摘要（香港）」**供大家參閱，**有關佣金將維持不變**。詳情請參閱附件。

如有任何查詢，歡迎與負責貴區之營業拓展部同事聯絡或經 iEngage / PES 使用 LiveChat 查詢。

祝業務蒸蒸日上！

Thank you for your continuous support to AIA Corporate Solutions!

We are pleased to enclose the **"2024 Pension Commission and Retention Bonus Summary (Hong Kong)"** for your reference and **the commission will remain unchanged**. Please refer to Appendix for details.

If you have any questions, please contact your designated business development executives or enquire by using LiveChat in iEngage/PES.

We wish you every success!

Yours faithfully,

Amelie Shen
Chief Corporate Solutions Officer
AIA Hong Kong and Macau

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

[AIA – INTERNAL]

附件
2024 退休金佣金及保留獎賞摘要（香港）

維持不變

	公積金	強積金			
	企業業務	企業業務	個人業務		
	僱主計劃	僱主計劃	自僱人士計劃	「休悠樂」	「退休樂」
申請日期 **（以收到連同所需文件之申請爲準）**	2024 年 1 月 1 日至 12 月 31 日				
首年佣金	按個別申請而定 [1]	首年供款之 4.5%[1]		不適用	不適用
續期佣金	按個別申請而定	續期供款之 0.25%			
後續費（Trailer Fee） • **第一年** • **續期年份**	不適用	不適用		不適用	資產總值之 0.15%[4] （以年率計）
資產轉移佣金	按個別申請而定 [1]	轉移資產之 0.6%[1,2]	轉移資產之 0.5%[1,3]	轉移資產之 0.5%[1,3]	不適用
		轉移自個人賬戶資產之 0.5%[1,3]			
退休金客戶保留獎賞	該財務策劃顧問旗下所有退休金客戶資產總值之 0.05%[4]（以年率計）				
增長佣金	不適用	供款之 4.5%[1,5]	不適用	不適用	不適用

註：

1. 計算入 AIAHK Production Count。
2. 資產轉移佣金只適用於由其他強積金受托人轉入的資產。轉移如少於 HK$15,000,000 元資產之交易，佣金將於資產成功轉移後一次過發放。轉移相等於 HK$15,000,000 元或以上資產的交易，佣金將於資產成功轉移後分 12 個月發放。
3. 資產轉移佣金只適用於由其他強積金受托人轉入的資產，佣金將於資產成功轉移後的下一個月發放。
4. 每月發放。
5. 增長佣金* 只適用於 2012 年 12 月 1 日或以後收到之計劃申請書，並於參與計劃日期起計至佣金結算日期前最少 24 個公曆月的計劃。增長佣金將於每年 3 月、 6 月、9 月和 12 月記賬，並在記賬後的下一個月發放。

* 增長佣金只適用於增長供款。增長供款為過去 12 個月的平均續期供款與 High Watermark^ 之間的差額。

^ High Watermark 為計劃參與日起計於計劃年度內最高的 12 個月平均供款（資產轉移除外）。

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

[AIA – INTERNAL]

Appendix
2024 Pension Commission and Retention Bonus Summary (Hong Kong)

Remain Unchanged

	ORSO	MPF			
	Corporate Business	Corporate Business	Retail Business		
	Employer Plan	Employer Plan	Self – Employed Person ("SEP") Plan	AIA MPF Personal Account ("MPFPA")	Happy Retirement Savings Programme ("HRSP")
Application Date (For applications with all required documents received)	1 January to 31 December 2024				
First Year Commission	On case-by-case basis[1]	4.5%[1] of First year contribution		N/A	N/A
Renewal Commission	On case-by-case basis	0.25% of Renewal contribution			
Trailer Fee • First Year • Renewal Year	N/A	N/A		N/A	0.15%[4] p.a. of AUM
Asset Taker Over ("ATO") Commission	On case-by-case basis[1]	0.6%[1,2] of ATO 0.5%[1,3] of ATO from personal account(s)	0.5%[1,3] of ATO	0.5%[1,3] of ATO	N/A
Pension Retention Bonus	0.05%[4] p.a. of AUM of all pension clients under the Financial Planner's portfolio				
Growth Commission	N/A	4.5%[1,5] of Contribution	N/A	N/A	N/A

Notes:

1. It will be included in AIAHK Production Count.
2. The ATO Commission is only applicable to assets transfer-in from other MPF trustees. The commission will be paid in lump sum for ATO transaction settled which is less than HK$15 million. For ATO transaction settled which is equal to or more than HK$15 million, the commission will be paid by 12 monthly instalments after ATO settlement is completed.
3. The ATO Commission is only applicable to assets transfer-in from other MPF trustees and is payable in the month following the ATO settled month.
4. To be paid on a monthly basis.
5. The Growth Commission* is only appliable to plan applications received on or after 1 December 2012 and with at least 24 months from the date of participation to the commission cut-off date. The Growth Commission will be posted in March, June, September and December every year, and will be paid in the next month after posting.

* Growth Commission is only applicable to the Growth Contribution, where the Growth Contribution is defined as the past 12-months average renewal contribution in excess of the High Watermark^.

^ High Watermark is the highest average cash contribution (excluding ATO) of the 12 months within the scheme year received since the date of participation.

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

[AIA – INTERNAL]