**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

# Memo

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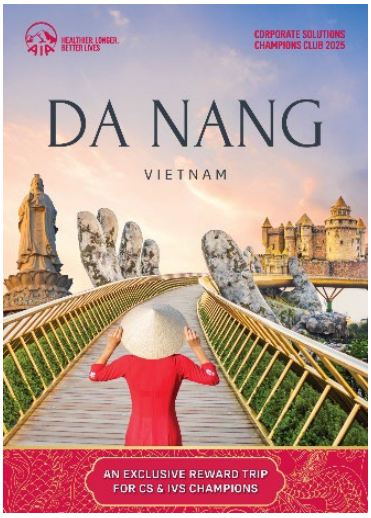
| Attn: | All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / All Financial Planners (Hong Kong and Macau) | From: | Amelie Shen |
| Copy: | Mr. Alger Fung / All Department Heads / Macau CEO / ABDD Executives / CSBD Executives | Dept: | Corporate Solutions |
| Date: | 15 April 2024 | Total pages: | 6 |
| Subject: | (A240428) **Group Corporate Solutions – CS Champions Club 獎項 2025**<br>**Group Corporate Solutions – CS Champions Club Awards 2025** | | |




我們誠意推出 **CS Champions Club 2025**，以獎勵香港及澳門區內表現傑出的企業業務營業同事，今年開始更特別**加入全新退休金及個人自選保障方案（IVS）獎項**，務求在此重要區域會議中可以表揚所有企業業務範疇的營業同事。**得獎者將會獲邀出席 2025 年於越南峴港舉行的 CS Champions Club 會議**。有關獎項詳情，請參閱附件。

如有任何查詢，歡迎與負責貴區之企業業務營業拓展部同事 / IVS 團隊聯絡。

祝 業務蒸蒸日上！

We are pleased to announce the launch of **CS Champions Club 2025** to honour the outstanding Corporate Solutions producers in Hong Kong and Macau. This year, new Pension and Individual Voluntary Solutions (IVS) awards have been specially added to recognise producers in all business areas of corporate solutions at this important regional convention. **Awardees will be invited to attend the CS Champions Club 2025 in Da Nang, Vietnam**. Please refer to the Appendix for the awards details.

If you have any questions, please contact your designated CSBD Agency executives/IVS Team.

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 Group Corporate Solutions
Suites 2706-09, 27/F, AIA Central
No. 1 Connaught Road Central, Hong Kong

## Group Corporate Solutions – CS Champions Club 2025

我們誠意推出 CS Champions Club Awards 2025，以獎勵香港及澳門區內傑出的企業業務營業同事。詳情如下：

**目的地：** 越南峴港
**競賽日期：** 2024 年 1 月 1 日 – 12 月 31 日
**競賽對象：** 所有財務策劃顧問及營業單位主管
**競賽資格及最低要求：** 請參閱以下詳情

| 業務範疇 | 級別 | 得獎者必須符合下列每項最低要求 | | | |
|---|---|---|---|---|---|
| | | 總 ANP[1,3,4] (HK$) | 總新生意 ANP[2,3,4] (HK$) | 新團體保險保單數目 [3,4] | IVS 保單數目 [5-11] |
| 團體保險 | 首 5 名財務策劃顧問 – 個人業績 | 600,000 | 400,000 | 2 | 12 |
| | 首 2 名營業主管 – 營業組別業績 | 1,200,000 | 800,000 | 6 | 24 |
| | 首 3 名區域總監 – 區域業績 | 3,000,000 | 1,200,000 | 10 | 100 |

| 業務範疇 | 級別 | 得獎者必須符合下列每項最低要求 | | |
|---|---|---|---|---|
| | | 總 ANP[12,13] (HK$) | 個人個案數目 [14] | IVS 保單數目 [5-11] |
| 退休金 | 首 5 名財務策劃顧問 – 個人業績 | 2,000,000 | 25 | 12 |
| | 首 2 名營業主管 – 營業組別業績 | 5,000,000 | 50 | 24 |
| | 首 3 名區域總監 – 區域業績 | 15,000,000 | 100 | 100 |

| 業務範疇 | 級別 | 得獎者必須符合下列每項最低要求 | |
|---|---|---|---|
| | | 總 IVS FYC[5-11] (HK$) | IVS 保單數目 [5-11] |
| 個人自選保障方案（IVS） | 首 5 名財務策劃顧問 – 個人業績 | 400,000 | 24 |
| | 首 2 名營業主管 – 營業組別業績 | 1,000,000 | 48 |
| | 首 3 名區域總監 – 區域業績 | 4,000,000 | 200 |

| | |
|---|---|
| **獎賞** | ▪ 獲邀出席 2025 年於越南峴港舉行的 CS Champions Club 會議<br>▪ 經濟客位來回團體機票一張<br>▪ 3 日 2 夜雙人房酒店住宿（每位合資格出席人士佔半房） |
| **尊享禮遇** | **升級商務客艙**<br>上述所有業務範疇**名列榜首**之財務策劃顧問、營業單位主管及區域總監得獎者（共 9 個名額）參加 CS Champions Club Awards 2025 會議之來回機票將獲升級商務客艙<br>**升級單人房酒店住宿**<br>上述所有業務範疇**名列榜首**之財務策劃顧問、營業單位主管，以及所有區域總監得獎者（共 15 個名額）參加 CS Champions Club 2025 會議將獲升級單人房酒店住宿 |

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AIA Group Corporate Solutions
Suites 2706-09, 27/F, AIA Central
No. 1 Connaught Road Central, Hong Kong

**一般規則及要求：**

1) 只計算於競賽日期內成功繳付保費之團體保險新生意 ANP 及團體保險續保生意增長 ANP（不包括保險徵費），包括度身訂造計劃及套裝計劃（惟原有保單轉換、僱員自選產品、LAUGHING「自選牙科保障計劃」、澳門摯開心保障計劃及附加額外保障計劃除外）。
2) 只計算於競賽日期內成功繳付保費之團體保險新生意 ANP（不包括保險徵費），包括度身訂造計劃及套裝計劃（惟原有保單轉換、僱員自選產品、LAUGHING「自選牙科保障計劃」、澳門摯開心保障計劃及附加額外保障計劃除外）。
3) 合資格的團體保險新生意保單必須於競賽日期內獲成功繳付首年保費。
4) 如果合資格團體保險保單屬共同個案（即個案由 2 名或以上營業同事共同完成），同一保單號碼的個案將獲平均分配給每名營業同事，且個案數目將不會以四捨五入方式計算。如果有關獎項以 ANP 計算，每名營業同事獲計算之 ANP 將按比例分配。擁有同一保單編號的團體保險個案，將被視作同一個案計算。
5) 「個人自選保障方案」保單只計算企業業務成員以保單持有人或受保人身份經以下途徑購買之全新個人保單或指定保單（包括：「友心意」醫療保障計劃及「意安心升級保障」）：
   - 強積金 / 退休金個人賬戶成員：經現有強積金 / 退休金個人帳戶之財務策劃顧問購買
   - 強積金 / 退休金企業成員：經現有負責該強積金 / 退休金企業帳戶之財務策劃顧問，或其同一營業單位之財務策劃顧問購買
   - 團體保險計劃成員：經由現有負責該團體保險計劃之財務策劃顧問，或其同一營業單位之財務策劃顧問購買
6) 「個人自選保障方案」保單持有人或受保人必須於投保及保單繕發時仍然為相關強積金 / 退休金 / 團體保險成員。
7) 合資格「個人自選保障方案」保單只計算於競賽期內經 iPoS 遞交及獲繕發之保單。
8) 若營業同事於競賽期之前已遞交相關保單 / 相關保單已獲繕發，並於競賽期內撤回投保申請 / 取消相關保單，其後再次投保相同產品計劃，相關 FYC 將不獲計算。
9) 所有由現有保單轉換 / 退保後由同一受保人或同一持有人持有之保單的 FYC 將不獲計算。
10) 若保單由兩位或以上營業同事共同完成，相關 FYC 及保單數目將按比例平均分配，而保單數目不會以四捨五入方式計算。
11) 同一受保人於競賽期內投保同一基本計劃及同一保費繳付年期之所有新保單，將以一張保單計算。
12) 退休金業務 ANP 包括退休金企業業務 ANP 和退休金個人業務 ANP。

    **適用於香港區：**
    - 退休金企業業務 ANP 包括於競賽期內成功由 AIA 企業業務部為客戶處理的強積金僱主計劃（MPF）及職業退休計劃（ORSO）之首年供款及由其他受託人轉入相關資產之 10%。
    - 退休金個人業務 ANP 包括於競賽期內成功由 AIA 企業業務部為客戶處理的「休悠樂」計劃、客戶尊享強積金個人賬戶計劃、AIA 強積金可扣稅自願性供款（「TVC」）計劃及自僱人士計劃之首年供款及由其他受託人轉入相關資產之 10%，並須於 2024 年 12 月 31 日或之前入賬。強積金可扣稅自願性供款計劃之首年供款及資產轉移各自的計算上限均為 ANP HK$60,000，而自僱人士向友邦強積金計劃所作之首年供款及資產轉移計算上限則為 ANP HK$120,000。

    **適用於澳門區：**
    - 退休金企業業務 ANP 包括於競賽期內成功由 AIA 企業業務部為客戶處理的首年供款及由其他基金管理實體 / 澳門政府管理子賬戶之非強制性中央公積金（「央積金」）僱主計劃和澳門私人退休金（「私退金」）僱主計劃轉入相關資產之 10%。
    - 退休金個人業務 ANP 包括於競賽期內成功由 AIA 企業業務為客戶處理的首年供款及由其他基金管理實體 / 澳門政府管理子賬戶之央積金和私退金轉入相關資產之 10%，並須於 2024 年 12 月 31 日或之前入賬。
13) 如果申請屬共同個案（即個案由 2 名或以上營業同事共同完成），每名營業同事獲計算之 ANP 將按比例分配。
14) **適用於香港區：**合資格個案（UID）是指於競賽期內就自僱人士計劃、「休悠樂」計劃、客戶尊享強積金個人帳戶計劃及強積金可扣稅自願性供款計劃所處理之「退休金個人個案」。

    **適用於澳門區：**合資格個案（UID）是指於競賽期內就央積金個人計劃所處理之「退休金個人個案」。如個案數目相同，則以 ANP 排名計算。
15) 每名合資格出席 CS Champions Club 會議之得獎者只可獲得一個會議席位。如果營業同事因符合多個業務範疇及競賽級別之資格而獲取超過 1 個獎項，該名合資格得獎者所獲之獎項將以較高級別為先，其後則以較高名次為先。若 2 個獎項名次相同，則以較高業績（與相應的 ANP 或 FYC 最低要求相比）的獎項為先；而該得獎者所獲的其他獎項將由符合該獎項類別的下一位合資格者後補獲取。
16) 營業同事遞交保單申請予 AIA，應預留充足時間以確保有關申請已於截數前由 AIA 及 / 或已授權之單位收妥。
17) 營業同事進行銷售時必須根據客戶的需要及保費負擔能力作評估，從而介紹適合的保險產品，不得因獎項而對客戶作特定銷售建議。
18) 排名結果以保單冷靜期後作調整為準。AIA 保留就調整後之排名結果及就任何違規銷售行為追討已發放獎賞之權利。
19) 所有獲獎者必須於獎項及嘉許發放時仍與 AIA 保持有效合約關係。獎項及嘉許不可轉讓及轉換現金。
20) 友邦保留隨時修改本競賽活動規則之權利，恕不另行通知。如有任何爭議，友邦保留最終決定權。

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Suites 2706-09, 27/F, AIA Central
No. 1 Connaught Road Central, Hong Kong

## Group Corporate Solutions – CS Champions Club 2025

We are pleased to announce the launch of CS Champions Club Awards 2025 to honour the outstanding Corporate Solutions Producers in Hong Kong and Macau. Details are as follows:

**Destination:** Da Nang, Vietnam
**Contest Period:** 1 January – 31 December 2024
**Eligibility:** All financial planners and agency leaders
**Min. Production Requirements:** Please see details below

| Business Line | Level | Qualifiers must meet each of the following minimum requirements | | | |
|---|---|---|---|---|---|
| | | Total ANP[1,3,4] (HK$) | Total New Business ANP[2,3,4] (HK$) | New Group Insurance Case Count[3,4] | IVS Case Count[5-11] |
| Group Insurance | Top 5 Financial Planners – by individual production | 600,000 | 400,000 | 2 | 12 |
| | Top 2 Financial Planner – by agency production | 1,200,000 | 800,000 | 6 | 24 |
| | Top 3 District Directors – by district production | 3,000,000 | 1,200,000 | 10 | 100 |

| Business Line | Level | Qualifiers must meet each of the following minimum requirements | | |
|---|---|---|---|---|
| | | Total ANP[12,13] (HK$) | Retail Case Count[14] | IVS Case Count[5-11] |
| Pension | Top 5 Financial Planners – by individual production | 2,000,000 | 25 | 12 |
| | Top 2 Financial Planner – by agency production | 5,000,000 | 50 | 24 |
| | Top 3 District Directors – by district production | 15,000,000 | 100 | 100 |

| Business Line | Level | Qualifiers must meet each of the following minimum requirements | |
|---|---|---|---|
| | | Total IVS FYC[5-11] (HK$) | IVS Case Count[5-11] |
| Individual Voluntary Solutions (IVS) | Top 5 Financial Planners – by individual production | 400,000 | 24 |
| | Top 2 Financial Planner – by agency production | 1,000,000 | 48 |
| | Top 3 District Directors – by district production | 4,000,000 | 200 |

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| **Awards** | ▪ Invited to attend the CS Champions Club 2025 Convention to be held in Da Nang, Vietnam<br>▪ One round-trip economy class group ticket<br>▪ 3-day/2-night hotel accommodation in a twin room (room sharing between 2 qualifiers) |
| **Exclusive Privileges** | **Upgrade to Business Class**<br>The **Top 1** Financial Planner, Agency Leader and District Director qualifiers (9 in total) for all business lines can enjoy the round-trip air ticket upgraded to business class for attending the CS Champions Club 2024 Convention<br><br>**Upgrade to Single Room**<br>The **Top 1** Financial Planner, Agency Leader and District Director qualifiers (15 in total) for all business lines can upgrade to the single room hotel accommodation for attending the CS Champions Club 2024 Convention |

**General Rules and Requirements:**

1) Only the ANP of Group Insurance new business and the ANP growth of Group Insurance renewal business settled within the Contest Period will be counted (excluding premium levy), including tailor-made plans and packaged plans (excluding conversion from existing policies, employee voluntary plans, LAUGHING, CHEERS Macau and top-up plans).
2) Only the ANP of Group Insurance new business settled within the Contest Period will be counted (excluding premium levy), including tailor-made plans and packaged plans (excluding conversion from existing policies, employee voluntary plans, LAUGHING, CHEERS Macau and top-up plans).
3) Eligible Group Insurance new business policy(ies) must have the first year's premium successfully settled within the Contest Period.
4) If the qualified cases are jointly closed by two or more producers, case count will be evenly shared by each producer under the same policy number. Case count calculation will not be rounded-up accordingly. If the reward is calculated by ANP, the ANP allocated for each producer will be shared proportionally. Group Insurance Case(s) registered under the same policy number will be counted as one Group Insurance Case.
5) Individual Voluntary Solutions (IVS) policy is qualified only if a new personal insurance policy or designated policy (including StepUp Medical Protection Plan 2 and Secure First Plus) is purchased by a Corporate Solutions member as policyholder or insured through the following channels:
   - MPF/pension personal account members: Purchase through the existing financial planner of the MPF/pension personal account.
   - MPF/pension corporate members: Purchase through the existing financial planner currently responsible for the MPF/Pension corporate account, or respective financial planners of the same agency unit.
   - Group insurance plan members: Purchase through the existing financial planner currently responsible for the group insurance account, or respective financial planners of the same agency unit.
6) The policyholder or insured of IVS policy must still be a relevant MPF/pension/group insurance member at the time of application and policy issuance.
7) Eligible IVS policies will only be counted if they are submitted via iPoS and issued within the Contest Period.
8) Financial Planners who have submitted policies/policies issued before the Contest Period and then reapply for the same products with the same insured, the corresponding FYC/policies will NOT be counted.
9) The relevant FYC/policy count of case changed/lapsed from existing policies of the same policyholder or insured will NOT be counted.
10) If the policy is jointly completed by two or more Financial Planners, the relevant FYC/Policy Count will be evenly shared in proportion while Policy Count will not be rounded-up.
11) All new policies purchased under the same insured for the same basic plan and same premium payment period during the Contest Period will be counted as one policy.
12) Pension Business ANP includes both Pension Corporate business ANP and Pension Retail business ANP.

**Applicable to Hong Kong:**

- Pension Corporate business ANP includes the Total First Year Contribution and 10% of relevant Assets Taken Over ("ATO) transferred from other trustees for MPF Employer Plan and ORSO Employer Plan successfully settled by AIA Corporate Solutions within the Contest Period.
- Pension Retail business ANP includes the Total First Year Contribution and 10% of relevant ATO transferred from other trustees for AIA MPF Personal Account ("MPFPA"), Preferential Deferred Member ("PDM") account, AIA MPF Tax Deductible Voluntary Contribution Account ("TVC") and Self-Employed Person ("SEP") Plan successfully settled by AIA Corporate Solutions within the Contest Period on or before 31 December 2024. The total crediting limit of First Year Contribution and ATO for each TVC account is HK$60,000 in ANP production per category. The total crediting limit of First Year Contribution and ATO made by each SEP account to the AIA MPF scheme is HK$120,000 in ANP production.

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**Applicable to Macau:**

- Pension Corporate business ANP includes the Total First Year Contribution and 10% of relevant ATO from other fund management entities or government-managed sub-accounts of Non-Mandatory Central Provident Fund ("CPF") Scheme Employer Plan and Private Pension Fund ("PPF") Scheme Employer Plan successfully settled by AIA Corporate Solutions within the Contest Period.
- Pension Retail business ANP includes the Total First Year Contribution and 10% of relevant ATO from other fund management entities or government-managed sub-accounts of CPF and PPF successfully settled by AIA Corporate Solutions within the Contest Period on or before 31 December 2024.

13) If the qualified cases are jointly closed by two producers, the ANP allocated for each producer will be shared in proportion.

14) **Applicable to Hong Kong:** An eligible case (Unique Identification - UID) refers to a "Pension Retail Case" processed for MPFPA account, PDM account, TVC account and SEP Plan during the Contest period. In case the case count number is the same, it will be ranked by ANP production.

**Applicable to Macau:** An eligible case (UID) refers to a "Pension Retail Case" processed for central provident fund account during the Contest period. In case the case count number is the same, it will be ranked by ANP production.

15) Each eligible qualifier will be awarded with **one seat only** to attend the CS Champions Club convention 2025. If a producer is qualified for more than one award by qualifying for multiple business areas and levels, the higher-level award will be granted first, followed by the higher-ranking award. If the ranking of two awards is the same, the award with higher performance (compared to the relevant minimum ANP or FYC requirements) will be granted first; the other award(s) gained by this qualifier will then be granted to the next eligible qualifier(s) in the respective category.

16) For case applications submitted to AIA, Financial Planners are reminded to allow sufficient time to ensure the applications are received by AIA and/or its authorised vendor before the cut-off time.

17) Financial Planners should make product recommendation based on customer needs and affordability and should not make any award-driven recommendation to customers.

18) The ranking results are subject to adjustments after the policy cooling-off period. AIA reserves the right to retract the rewards based on the adjusted ranking results and any substantiated violation of sales conduct.

19) Qualifiers must be in-force with AIA when the awards and recognitions are presented. The award and recognition are not transferrable and cannot be exchanged for cash.

20) AIA reserves the right to amend this Contest and the rewards at any time without prior notice. In case of any disputes, AIA reserves the right for any final decision.

Yours faithfully,



Andrew Merrilees
CEO, Group Corporate Solutions

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