AIA Hong Kong

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Memo

Attn: All EDD & Honorable Advisors/ EDDs/ PSDDs/ SDDs/ DDs/ MICs/ Agency Leaders/ Financial Planners (Hong Kong & Macau)

From: Mr. Leo Cheung

Dept: Life & Wealth Management Proposition Department

Copy: Mr. Alger Fung
All Department Heads
Macau CEO / ABDD Executives

Total page: 8 pages

Date: 3 July 2024

Subject: A240722 - 「高淨值 x 投連險皇者巴黎之旅」挑戰賽
"HNW x ULB Royal Paris Trip" Challenge

為配合市場需要，公司近年積極拓展高淨值客戶 及 投連險兩大業務。而為鼓勵各位財務策劃顧問**同時發展兩大業務，以全方位產品全面照顧客戶需要**，實踐「以客戶為中心」的全方位銷售，**公司隆重推出「高淨值 x 投連險皇者巴黎之旅」挑戰賽，行程更包括到訪國際基金公司進行業務交流 及 出席相關基金公司活動，機會難得！**競賽詳情請參閱下頁。

請把握機會，挑戰成為高淨值客戶 x 投連險業務皇者，一同出席「高淨值x 投連險皇者巴黎之旅」！

(溫馨提示：財務策劃顧問需持有卷五牌照方可進行投資相連壽險保單之銷售活動；已考獲卷五之財務策劃顧問，必須先取得相關內部牌照才可銷售相關投資相連壽險計劃。於介紹任何投資相連壽險產品之前，財務策劃顧問必須跟客戶進行財務需要分析（FNA）及風險承擔能力問卷（RPQ），以確認客戶的投資需要、保費負擔能力及風險承擔能力。而在整個銷售過程中，財務策劃顧問不可向客戶提供任何投資建議，亦不可直接或間接向客戶提供任何禮物誘使客戶購買投資相連壽險保單。投資相連壽險保單只適合有人壽保障需要及投資需要的客戶購買。)

如有查詢，請致電人壽與財富產品主張部熱線 (852) 3727- 6789 或電郵至 aiahkwealthmgnt@aia.com。

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競賽日期	2024年4月1日 至 2025年3月31日 (共12個月)
競賽資格	所有財務策劃顧問及營業單位主管
合資格產品及保單	於競賽日期內**遞交及繕發**每張ANP* 達10萬美元或以上 之全新AIA個人保險計劃保單（「新保單」） （新保單以外的其他基本計劃及／ 或附加契約之保費及保費徵費均不會被納入於計算此獎賞之內。） 及 於競賽日期內**遞交及繕發**之新投資相連壽險計劃保單 (包括所有於競賽日期內正接受新生意的投資相連壽險產品)
競賽規則	**(A) 財務策劃顧問獎** (以個人業績計算) 以**個人**所有ANP* 達10萬美元或以上之全新AIA個人保險計劃保單計算， 累積繕發ANP*排名最高的100位財務策劃顧問 將獲得指定「高淨值業務百人榜排名分數」(排名分數詳見下表) (需累積至少1張ANP* 達10萬美元或以上之全新AIA個人保險計劃保單) 及 以**個人**所有投資相連壽險保單計算， 累積至少 1 張保單 及 累積繕發 ANP*排名最高的 100 位財務策劃顧問 將獲得指定「投連險業務百人榜排名分數」(排名分數詳見下表) (需累積至少1張投資相連壽險保單) 請注意：若兩位或以上之營業單位主管/財務策劃顧問共同完成1張指定保單, 該保單之ANP*將平均計算予各人。

排名	**高淨值業務百人榜 對應排名分數**	**投連險業務百人榜 對應排名分數**
排名第一位	100	100
排名第二位	99	99
排名第三位	98	98
⋮	⋮	⋮
排名第九十九位	2	2
排名第一百位	1	1
排名第一百位以外	0	0

以「高淨值業務百人榜排名分數」及「投連險業務百人榜排名分數」總和計算，獲得最高分數的首 20 位財務策劃顧問#，每位財務策劃顧問可獲「高淨值 x 投連險皇者巴黎之旅」出席資格一個 (出席資格不得轉讓)

而獲得最高分數的首 100 位財務策劃顧問#，其個人標準大小相片將獲刊登於本港知名財經雜誌以茲表揚

以總和分數計算，如出現相同名次，
將根據財務策劃顧問的所有 ANP* 達 10 萬美元或以上之全新 AIA 個人保險計劃保單 及 所有投資相連壽險保單的累積 ANP*決定排名，以累積較高 ANP*者名次列前。

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(B) 區域獎 (以區域業績計算)

以**區域**所有ANP* 達10萬美元或以上之全新AIA個人保險計劃保單計算，
每個區域組別^內，累積繕發ANP*排名最高的首 20 個區域
將獲得指定「高淨值業務二十大排名分數」(排名分數詳見下表)
及
以**區域**所有投資相連壽險保單計算，
每個區域組別^內，累積繕發ANP*排名最高的首 20 個區域
將獲得指定「投連險業務二十大排名分數」(排名分數詳見下表)

請注意：若兩位或以上之營業單位主管/財務策劃顧問共同完成1張指定保單,
該保單之ANP*將平均計算予各人。

^ 區域組別名單以截至 2024 年 4 月 15 日為準，於「高淨值 x 投連險皇者巴黎之旅」挑戰賽中，頂尖傑出區域(PGDOY) 及 超級傑出區域(SGDOY) 將納入同一組別，另外 2 個組別包括傑出區域(GDOY) 及 最佳區域(DOY)。

排名	高淨值業務二十大 對應排名分數	投連險業務二十大 對應排名分數
排名第一位	20	20
排名第二位	19	19
排名第三位	18	18
⋮	⋮	⋮
排名第十九位	2	2
排名第二十位	1	1
排名第二十位以外	0	0

以「高淨值業務二十大排名分數」及「投連險業務二十大排名分數」總和計算，每個區域組別^內獲得最高分數的首 2 個區域#，每個區域可獲「高淨值 x 投連險皇者巴黎之旅」出席資格兩個
(出席名單由區域總監決定，並只限持有效合約的 AIA 財務策劃顧問出席)

#以總和分數計算，如出現相同名次，將根據區域的所有 ANP* 達 10 萬美元或以上之全新 AIA 個人保險計劃保單 及 所有投資相連壽險保單的累積 ANP*決定排名，以累積較高 ANP*者名次列前。

獎賞

5 日 4 夜高淨值 x 投連皇者巴黎之旅**



精彩內容包括 (以下內容僅供參考，行程內容可能因實際情況而有所變更)：

- 1 張成人來回香港巴黎經濟客位機票；
- 4 晚酒店住宿(雙人房，每位合資格出席人仕佔半房)；
- 參觀基金公司總部及出席相關活動；

其他精彩內容及行程安排將另行公佈。

*** 預計之出發日期為 2025 年 6 月至 7 月間，具體日期將稍後公佈。得獎者必須於旅程期間仍與 AIA 持有效營業員合約，方能出席旅程及所有活動。*

**ANP(年化新保費)：指年化首年保費 100%及整付保費 10%之總和計算。*

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適用於上述所有競賽之一般規則:

1. 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，不得因任何獎賞而對客戶作特定銷售建議。
2. 有關截數日之安排，以 AIA 最新的通告或最新的 iPoS 截數日安排為準。
3. 如營業同事於競賽期之前已遞交保單 / 保單已獲繕發，但於競賽期內撤回投保申請 / 取消保單，並再次投保相同產品計劃，其保單/ 附加契約的 ANP 及數目將不獲計算。
4. 新保單以外的其他基本計劃及 ／ 或附加契約之保費及保費徵費均不會被納入於計算此優惠之內。
5. 營業同事不論透過紙本或電子方式遞交保單申請予 AIA，均應預留充足時間確保有關申請已於截數前由 AIA 及/或已授權之單位收妥。
6. 所有保單必須在競賽期內遞交及繕發並於發放獎賞時仍然生效，保單才獲計算在內。
7. 競賽結果以保單冷靜期後作調整為準。AIA 保留就調整後之競賽結果及就任何違規銷售行為追討已發放獎賞之權利。
8. 所有得獎者必須於獎賞發放時仍與 AIA 持有效營業員合約。
9. AIA 保留隨時修改競賽規則或獎賞之權利 (例如獎品有機會以現金發放)，恕不另行通知。
10. 獎品不能兑換現金、其他貨品或折扣。
11. 對於有關提供獎品之供應商所提供的獎品及服務質素，AIA 恕不承擔任何責任。
12. 如有任何異議，以 AIA 最後決定為準。

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In order to meet the specific needs in the market, AIA has been actively growing its High Net Worth (HNW) business and Unit-linked business in recent years. To encourage all financial planners to engage in both HNW business and Unit-linked business and fully cater to customer needs with comprehensive range of products, **we are pleased to launch the "HNW x ULB Royal Paris Trip" Challenge, with the itinerary including participation in business exchanges with international fund house as well as attending relevant fund event - a rare opportunity that you don't want to miss!!** Please refer to the next page for contest details.

Seize the opportunity and challenge to become the Royal of HNW business and ULB, then attend the "HNW x ULB Royal Paris Trip" together!

(Reminder: Financial Planner shall obtain paper 5 license for any Unit-Linked Policies selling activities. Financial Planner who has obtained Paper 5 license must first obtain relevant internal licenses before selling relevant Unit-Linked Policies. Before any Unit-Linked Policies selling activities, Financial Planner needs to conduct Financial Needs Analysis (FNA) and Risk Profile Questionnaire (RPQ) with customers to assess customer needs and premium affordability. During the solicitation process, Financial Planner shall not provide any investment advise to customers, and shall not directly or indirectly offer any gifts to induce customers to purchase Unit-Linked Policies. Unit-Linked Policies are only suitable for customers who have life insurance and investment needs.)

For enquiries, please contact 3727-6789 or email to aiahkwealthmgnt@aia.com.

Best Regards,

Leo Cheung
Head of Life & Wealth Management Proposition

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Contest Period	1 April 2024 to 31 March 2025 (12 months)
Eligibility	For all financial planners and agency leaders
Eligible Products and Polices	New individual AIA life insurance policies with an ANP* of USD 100,000 or above **submitted and delivered** within contest period ("New Policy") (apart from the new policy, the premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be counted for the calculation of this reward.) and New Unit-Linked policies **submitted and delivered** within contest period, (including all Unit-Linked products which are available for new business within contest period)
Contest rules	**(A) Financial Planners Award** (by individual production) Based on total New individual AIA life insurance policies with an ANP* of USD 100,000 or above by **each individual**, the top 100 financial planners with the highest accumulated ANP* ranking will receive the designated "HNW Business Hundred Ranking Score" (see table below for detailed ranking scores) (Requires accumulation of at least 1 new AIA life insurance policies with an ANP* of USD 100,000 or above) and Based on total Unit-Linked policies production by **each individual**, the top 100 financial planners with the highest accumulated ANP* ranking will receive the designated "Unit-Linked Business Hundred Ranking Score" (see table below for detailed ranking scores) (Requires accumulation of at least 1 new Unit-Linked policies) Please note: ANP* for joint cases will be shared and counted evenly among the co-producers.

Ranking	HNW Business Hundred Ranking Score	Unit-Linked Business Hundred Ranking Score
Rank 1st	100	100
Rank 2nd	99	99
Rank 3rd	98	98
:	:	:
:	:	:
Rank 99th	2	2
Rank 100th	1	1
Rank after 100th	0	0

Based on the total sum of "HNW Business Hundred Ranking Score" and " Unit-Linked Business Hundred Ranking Score", the top 20 financial planner# with the highest total score, each financial planner will entitle for one quota to participate in the "HNW x ULB Royal Paris Trip"
(Qualification cannot be transferred)

And for the top 100 financial planner# with the highest total score, their standard-size profile photo will be published on the inside page of a renowned local financial magazine, to recognize the outstanding performance

Based on the total score calculation, in the event of the same ranking, the ranking will be determined by the financial planner's accumulated ANP* of total New individual AIA life insurance policies with an ANP* of USD 100,000 or above and total Unit-Linked policies, with the higher accumulated ANP* ranked higher.

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(B) District Award (by district production)

Based on total New individual AIA life insurance policies with an ANP* of USD 100,000 or above by **each district**, the top 20 districts with the highest accumulated ANP* ranking within each district category^, will receive the designated "HNW Business Top 20 Score" (see table below for detailed ranking scores)

and

Based on total Unit-Linked policies by **each district**, the top 20 districts with the highest accumulated ANP* ranking within each district category^, will receive the designated "Unit-Linked Business Top 20 Score" (see table below for detailed ranking scores)

Please note: ANP* for joint cases will be shared and counted evenly among the co-producers.

^ The district category is based on the status as of 15 April 2024. In the "HNW x ULB Royal Paris Trip" Challenge, PGDOY and SGDOY will be included in the same category, while the other two categories are GDOY and DOY.

Ranking	HNW Business Top 20 Score	Unit-Linked Business Top 20 Score
Rank 1st	20	20
Rank 2nd	19	19
Rank 3rd	18	18
:	:	:
:	:	:
Rank 9th	2	2
Rank 20th	1	1
Rank after 20th	0	0

Based on the total sum of "HNW Business Top 20 Score" and "Unit-Linked Business Top 20 Score", the top 2 districts# with the highest total score within each district category^, each district will entitle for two quotas to participate in the "HNW x ULB Royal Paris Trip"
(List of participants will be decided by District Director, and only for in-force Financial Planners in AIA)

Based on total score calculation, in the event of the same ranking, the ranking will be determined by the district's accumulated ANP* of total New individual AIA life insurance policies with an ANP* of USD 100,000 or above and total Unit-Linked policies, with the higher accumulated ANP* ranked higher.

Award

5 Days 4 Nights HNW x ULB Royal Paris Trip**



Highlight of the trip (The following is for reference only, the itinerary may be subject to change due to actual circumstances):

- 1 round-trip economy class ticket for one adult from Hong Kong to Paris;
- 4 nights' hotel accommodation in double room (two qualifiers share a room);
- Visit the headquarters of the fund house and attend related event.

Other itinerary arrangement will be announced later.

** The departure date is expected to be between May and June 2025. The specific date will be announced later. Qualifiers must have valid Career Representative Contracts with AIA during the trip and all activities.

**ANP(Annualised New Premium): count as the sum of 1st year annualised premium (100%) and single premium (10%).*

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General Rules and Regulations (Apply to all contests aforementioned):

1. **Producers should make product recommendations based on customer needs and affordability, and should not make any incentive-driven recommendations to customers.**
2. The arrangement of closing dates will be subject to the latest memos or iPoS closing dates announced by AIA.
3. Producers who have submitted policies / policies issued before the Contest Period but withdraw the captioned policy applications / cancel the captioned issued policies during the Contest Period and then reapply for the same products for the same insured, the corresponding case will not be counted.
4. Apart from the New Policy, the premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for the calculation of this offer.
5. For applications submitted to AIA via hardcopy or electronic application, producers are reminded to allow sufficient time to ensure the applications are received by AIA and/or its authorized vendor before the cut-off time.
6. All policies will only be counted if they are submitted and delivered within the contest period and are still in force during prize awarding.
7. The result of the contest shall be adjusted according to the cooling-off period of the policy. AIA reserves the right to retract the prize awarded.
8. Qualifiers must be inforce in AIA at the time the awards are paid out / redeemed.
9. AIA reserves the right to amend any of the rules of this contest or offer alternative gifts subject to availability (for example, gifts may be distributed in cash-in-lieu) at any time without prior notice.
10. The prize cannot be exchanged for cash, other products or discount.
11. AIA accepts no liability for the quality of prize and services provided by the respective merchants.
12. In case of any dispute, the decision of AIA is final.

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