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: 10 pages

Date: 3 July 2024

Subject: A240730 - 2024 年第 3 季「投連友您」競賽
2024Q3 "LET'S LINKED TOGETHER" Contest



投連「友」您，同心挑戰投連險最強業績!!

為支持大家全力拓展投連險業務，公司繼續推出第 3 季「投連友您」競賽，**新增「投連與您參觀香港交易所」快閃賽**，**達標的財務策劃顧問可獲邀參觀香港金融核心重地 - 香港交易所**，重溫香港金融市場的大時代，更可**出席特色主題午宴** 及 **到訪知名基金公司及與基金代表交流**，機會難得，萬勿錯過！競賽詳情請參閱下頁。

	投連險相關競賽
競賽 1	「投連與您參觀香港交易所」快閃賽 (新推出)
競賽 2	「投連友您」人人皆 **"LINKED"** 達標賽 (新推出)
競賽 3	「投連友您」投連超星團年度排名賽 (揭曉第三季獎賞)

要成為卓越顧問，絕不能錯過投資相連壽險業務！

(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 1:「投連與您參觀香港交易所」快閃賽(新推出)

競賽日期	2024年7月1日至7月31日 (1個月)
競賽資格	所有財務策劃顧問及營業單位主管
產品	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)
競賽要求 (以個人業績計算)	首 40 位#財務策劃顧問 於競賽期內成功累積至少 1 張新投資連繫壽險計劃保單； 及 所有投資相連壽險保單累積 ANP*達$50,000 美元 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*及保單數目將平均計算予各人。
獎賞	**可獲邀出席「投連與您參觀香港交易所」活動** (名額 40 個#) 精彩內容包括: (以下內容僅供參考，內容可能因實際情況而有所變更) • 特色主題午宴； • 參觀香港金融核心重地 - 香港交易所，體驗香港金融市場的故事； • 到訪知名基金公司及與基金代表交流。 #如財務策劃顧問達到競賽要求的日期相同，而數目超過尚餘之獎賞名額，將根據財務策劃顧問於競賽日期所有新投資相連壽險計劃保單的累積 ANP*決定排名，以較高累積 ANP*為先。 

**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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競賽 2:「投連友您」人人皆 "LINKED" 達標賽 (新推出)

競賽日期	2024年7月1日至8月31日 (共2個月)
競賽資格	所有財務策劃顧問及營業單位主管
產品	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)
競賽要求 (以個人業績計算)	完成以下兩項競賽要求其中一項:

要求 1:	於 **7 月及 8 月各遞交 1 張 ANP*達$1,000 美元的投資連繫壽險保單**，並於競賽日期內繕發；或
要求 2:	於競賽日期內分別遞交及繕發以下 A 組及 B 組的新投資連繫壽險產品之保單**各 1 張**：

A 組	B 組
• 卓達智悅 (只適用於澳門)	• 「您想」投資連繫壽險計劃 (只適用於澳門)
• 卓達智悅 2 (只適用於香港)	• 「卓智投資計劃 2」(只適用於澳門)
• AIA「兩全保」保障型投資相連壽險計劃(整付保費)	• AIA「兩全保」保障型投資相連壽險計劃（定期保費）(只適用於香港)

請注意：共同完成之新保單數目及其ANP將不獲計算於此獎賞

獎賞	ROSEWOOD HONG KONG 香港瑰麗酒店禮品卡 (價值港幣 500 元) 【禮品卡可兑換住宿、餐飲和水療護理】



(禮品卡須遵守ROSEWOOD HONG KONG香港瑰麗酒店禮品卡中規定的條款及細則。)

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競賽 3:「投連友您」投連超星團年度排名賽 (揭曉第三季獎賞)

競賽日期	2024年1月1日至12月31日 (四個階段共12個月)
競賽資格	所有財務策劃顧問及營業單位主管
產品	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)
最低要求 (以個人業績計算)	每一階段累積至少達 **2 張投資連繫壽險保單** 並所有投資相連壽險保單累積至少達**ANP$5,000美元***
排名規則	

第一階段: (已完結) 2024 年 1 月 1 日至 3 月 31 日	該階段內遞交及繕發之新投資相連壽險計劃保單累積 ANP 排名最高的**首 100 名**財務策劃顧問或營業單位主管
第二階段: (已完結) 2024 年 4 月 1 日至 6 月 30 日	該階段內遞交及繕發之新投資相連壽險計劃保單累積 ANP 排名最高的**首 50 名**財務策劃顧問或營業單位主管
第三階段: 2024 年 7 月 1 日至 9 月 30 日	該階段內遞交及繕發之新投資相連壽險計劃保單累積 ANP 排名最高的**首 20 名**財務策劃顧問或營業單位主管
第四階段: 2024 年 10 月 1 日至 12 月 31 日	該階段內遞交及繕發之新投資相連壽險計劃保單累積 ANP 排名最高的**首 10 名**財務策劃顧問或營業單位主管

獎賞

達到每一階段排名要求，可獲該階段特別獎賞一份。

第四階段神秘獎賞容後公佈，請密切留意!

	排名要求**	**獎賞**
第一階段: 2024 年 1 月 1 日至 3 月 31 日	該階段內遞交及繕發之新投資相連壽險計劃保單累積 ANP 排名最高的**首 100 名**財務策劃顧問或營業單位主管	**香港君悅酒店下午茶雙人套票** **(價值約 500 港元)**
第二階段: 2024 年 4 月 1 日至 6 月 30 日	該階段內遞交及繕發之新投資相連壽險計劃保單累積 ANP 排名最高的**首 50 名**財務策劃顧問或營業單位主管	**APPLE STORE 禮品卡** **(價值約 1,000 港元)**
第三階段: 2024 年 7 月 1 日至 9 月 30 日	該階段內遞交及繕發之新投資相連壽險計劃保單累積 ANP 排名最高的**首 20 名**財務策劃顧問或營業單位主管	**香港迪士尼樂園成人單日入場門票兩張 及 香港迪士尼樂園酒店 HK$400 餐飲禮券** **(價值約 2,000 港元)**
第四階段: 2024 年 10 月 1 日至 12 月 31 日	該階段內遞交及繕發之新投資相連壽險計劃保單累積 ANP 排名最高的**首 10 名**財務策劃顧問或營業單位主管	將於 2024 年 10 月公佈 **(價值約 5,000 港元)**

終極大賞:

若財務策劃顧問或營業單位主管於以上四個階段都達到排名要求，將可瓜分 100,000 港元終極大賞!

(**若兩名或以上財務策劃顧問或營業單位主管之累積 ANP 金額相同而超出獎賞名額，將根據該階段內遞交及繕發之新投資相連壽險計劃保單平均 ANP 決定排名，較高者名次較前。)

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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. 於競賽期內，所有由同一營業單位主管/財務策劃顧問就同一受保人繕發的相同基本計劃之新保單將被視為 1 個合資格保單以計算投資相連壽險保單累積累積數目。
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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LET'S LINKED TOGETHER for the outstanding performance in Unit-Linked Business!

To fully support our financial planners in expanding the Unit-Linked Business, we are pleased to continue launching 2024 Q3 "LET'S LINKED TOGETHER" Contest, **adding a new flash contest for " LET'S LINKED TOGETHER" x HKEX Tour. Qualified financial planners will be invited to visit the core financial hub of Hong Kong - HKEX**, to relive the great era of the Hong Kong financial market, and also **attend an exclusive themed luncheon** and **visit a renowned fund company to exchange with fund representatives**. Don't miss out!

For more contest details, please refer to the next page.

	ULB Contests
Contest 1	"LET'S LINKED TOGETHER" x HKEX Tour Flash Contest (New)
Contest 2	Everybody "LET'S LINKED TOGETHER" Challenge (New)
Contest 3	"LET'S LINKED TOGETHER" Supernova Race (Announcement of Q3 Reward)

Actively take part in developing of Unit-Linked Business will definitely help you to achieve Premier Advisor!

(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 1: "LET'S LINKED TOGETHER" x HKEX Tour Flash Contest (New)

Contest Period	1 July 2024 to 31 July 2024 (1 month)
Eligibility	For all financial planners and agency leaders
Product	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 Requirement (by individual production)	The first 40 financial planners# who accumulate US$50,000 in ANP* and at least 1 new Unit-Linked policy from all successfully submitted and delivered new Unit-Linked policies during the contest period Please note: ANP* and Number of Policies for Joint cases will be shared and counted evenly among the co-producers.
Award	**Being invited to attend the "Linked Together" x HKEX Tour (quota of 40 places)** Highlight of the tour: (The following is for reference only, the itinerary may be subject to change due to actual circumstances): • Exclusive themed luncheon; • Visit the core financial hub of Hong Kong - HKEX, to experience the story of the Hong Kong financial market; • Visit a renowned fund company and exchange with fund representatives  # If multiple financial planners meet the contest requirements on the same date, and the number exceeds the remaining reward quota, the ranking will be determined based on the accumulated ANP* of all new Unit-Linked policies during the contest period, with those having higher accumulated ANP* ranked first.

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

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Contest 2: Everybody "LET'S LINKED TOGETHER" Challenge (New)

Contest Period	1 July 2024 to 31 August 2024 (2 months)
Eligibility	For all financial planners and agency leaders
Product	New Unit-Linked policies submitted and delivered within contest period (including all Unit-Linked products which are available for new business within contest period) Please note: ANP and the case count of joint cases will not be counted for this contest
Contest Requirement (by individual production)	Complete either one of the following two contest requirements: **Requirement 1:** Submit **one Unit-linked policy with ANP* US$1,000 or above in July and August respectively**, and have the policies issued within the contest period; or **Requirement 2:** Submit and deliver **1 Unit-linked policy of Group A products and 1 Unit-linked policy of Group B products** listed in below table within the contest period: **Group A** • Treasure Master Plus (Applicable to Macau only) • Treasure Master Plus 2 (Applicable to Hong Kong only) • AIA 2-in-1 Protection Linked Plan (Single Premium) **Group B** • U-Select (Applicable to Macau only) • Treasure Advantage 2 (Applicable to Macau only) • AIA 2-in-1 Protection Linked Plan (Regular Premium) (Applicable to Hong Kong only) Please note: ANP and the case count of joint cases will not be counted for this reward
Award	ROSEWOOD HONG KONG Gift Card (Valued at HKD 500) 【Redeemable for accommodation, dining, and spa treatments】  (The gift card is subject to the terms and conditions stipulated in ROSEWOOD HONG KONG gift card.)

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

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Contest 3: "LET'S LINKED TOGETHER" Supernova Race (Announcement of Q3 Reward)

Contest Period	1 January 2024 to 31 Dec 2024 (Four Stages, Total 12 months)
Eligibility	For all financial planners and agency leaders
Product	New Unit-Linked policies submitted and delivered within contest period (including all Unit-Linked products which are available for new business within contest period)
Minimum requirement (by individual production)	Accumulated 2 or above Unit-Linked policies submitted and delivered within each Stage with minimum accumulated ANP* of US$5,000
Ranking Requirements	

Stage 1: (Completed) January 1 to March 31, 2024	Financial planners and agency leaders ranked Top 100 by accumulated ANP of Unit-linked policies submitted within the stage
Stage 2: (Completed) April 1 to June 30, 2024	Financial planners and agency leaders ranked Top 50 by accumulated ANP of Unit-linked policies submitted within the stage
Stage 3: July 1 to September 30, 2024	Financial planners and agency leaders ranked Top 20 by accumulated ANP of Unit-linked policies submitted within the stage
Stage 4: October 1 to December 31, 2024	Financial planners and agency leaders ranked Top 10 by accumulated ANP of Unit-linked policies submitted within the stage

Award

Financial planners and agency leaders reach the ranking requirements of each stage will receive a special reward for that stage.

The mysterious rewards of Stage 4 will be announced later, stay tuned!

	Ranking Requirements**	**Award**
Stage 1: January 1 to March 31, 2024	Financial planners and agency leaders ranked Top 100 by accumulated ANP of Unit-linked policies submitted within the stage	Grand Hyatt Hong Kong Afternoon Tea Package for Two Persons (Valued at approximately HK$500)
Stage 2: April 1 to June 30, 2024	Financial planners and agency leaders ranked Top 50 by accumulated ANP of Unit-linked policies submitted within the stage	Apple Store Gift Card (Valued at approximately HK$1,000)
Stage 3: July 1 to September 30, 2024	Financial planners and agency leaders ranked Top 20 by accumulated ANP of Unit-linked policies submitted within the stage	2 one-day admission tickets (adult) to Hong Kong Disneyland and HKD400 dine-in vouchers at Hong Kong Disneyland Resort Hotels (Valued at approximately HK$2,000)
Stage 4: October 1 to December 31, 2024	Financial planners and agency leaders ranked Top 10 by accumulated ANP of Unit-linked policies submitted within the stage	To be announced in October 2024 (Valued at approximately HK$5,000)

Ultimate Award:

Financial planners and agency leaders meeting the ranking requirements in ALL four stages will be entitled to share the **ultimate award of HK$100,000 cash!**

(**If the accumulated ANP amount of two or more financial planning consultants or business unit managers is the same and exceeds the award quota, the ranking will be determined based on the average ANP of new Unit-linked life policies submitted and issued during the same stage with the higher ranking earlier.)

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

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Memo

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. All new policies under same insured with same basic plan within the contest period by the same producer will be treated as one eligible case only when calculating the cumulative number of Unit-Linked policies.
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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