AIA Hong Kong
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T: (852) 2881 3333
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健康長久好生活

Memo

Attn	:	All EDDs & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / All Agency Leaders & Financial Planners	From	:	Jim Jan Zen
Copy	:	Mr. Alger Fung / Mr. Louie Ho All Department Heads / ABDD Executives	Dept	:	Management Team
Date	:	2 Oct 2024	Total Page	:	[8] pages
Subject	:	**(A241023)** 2024特別花紅 **2024 Special Bonus**			

公司於年初推出優化報酬設計，以提升市場競爭力。為配合發展，公司額外於 2024 年推出特別花紅安排，以鼓勵大家不單要繼續保持第一，更要超越第一！追求卓越，成為客戶首選！助你快。高。獎。大:

- **快。招募: 額外下線發展佣金鼓勵儘快招募**
- **高。業績: 加大高業績的 YEB 及 CB 獎賞**
- **獎。晉升: 特設晉升花紅獎勵提速晉升**
- **大。團隊: 職級越高，津貼及福利越多**

新報酬設計之詳情請參照 2024 年報酬及福利手冊。

2024 年特別花紅安排詳情請參照後續章節。

Best Regards,

Jim Jan Zen
Chief Agency Officer
Agency Distribution
AIA Hong Kong & Macau

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2024 特別花紅

對象:

財務策劃顧問

合資格條件:

- 於 2023 年 12 月 31 日或以前入職之財務策劃顧問; 及
- 於 2023 年 12 月 31 日 **或** 2024 年 12 月 31 日並非營業單位主管

業績要求（以個人業績計算）:

- 於 2024 年內達致**個人** FYC Benefit HK$128,000 或以上; 及
- 2024 年 12 月個人續保率維持不少於 75%

及

以下其中一項達標

- 2024 個人 FYC Benefit 對比 2023 個人 FYC Benefit 達致 10% 或以上增長; 或
- 2024 個人 FYC Benefit 對比 2023 個人 FYC Benefit 達致 5% 或以上增長，並於 2024 年 Q4 (10 – 12 月) 內有至少 2 個活躍月份; 或
- 2024 個人 FYC Benefit 達致 HK$365,000 或以上

特別花紅:

- 若按照舊報酬制度 (即根據 2023 年報酬及福利手冊) 之方式計算年終花紅 (Year End Bonus) 及個人續保佣金花紅 (Career Benefit) 之總和，相較新報酬制度 (即根據 2024 年報酬及福利手冊) 的相應花紅 (Year End Bonus 及 Career Benefit)之總和為高，該差額將以特別花紅形式發放給達致以上業績要求的合資格財務策劃顧問

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例子

資格 (以財務策劃顧問為例):

	入職日期	2023 年 FYCB (HK$)	2024 年 FYCB (HK$)	2024 年 12 月續保率	是否符合資格?
1	01/01/2024 或以後	-	-	-	否，入職日期為 2024 年
2	12/31/2023 或以前	$100,000	$110,000 (>=10%增長)	75%	否，未達最低業績要求
3	12/31/2023 或以前	$100,000	$128,000 (>=10%增長)	75%	符合資格
4	12/31/2023 或以前	$100,000	$128,000 (>=10%增長)	70%	否，未達續保率要求
5	12/31/2023 或以前	$350,000	$365,000 (<10%增長)	75%	符合資格，2024 年 FYCB 達致要求水平 ($365,000 或以上)
6	12/31/2023 或以前	$500,000	$365,000 (<10%增長)	75%	符合資格，2024 年 FYCB 達致要求水平 ($365,000 或以上)
7	12/31/2023 或以前	$500,000	$365,000 (<10%增長)	70%	否，未達續保率要求
8	12/31/2023 或以前	$200,000	$210,000 (>=5%增長) Q4 有 2 個活躍月份	75%	符合資格
9	12/31/2023 或以前	$200,000	$210,000 (>=5%增長) Q4 只有 1 個活躍月份	75%	否，未達活躍月份要求

特別花紅金額:

	按照舊報酬制度計算 YEB 及 CB 之總和 (HK$)	按照新報酬制度計算 YEB 及 CB 之總和 (HK$)	特別花紅 (HK$)
1	$100,000	$110,000	無，因為按照新制度計算之總和較高
2	$110,000	$100,000	$10,000

特別情況:

	類別	12/31/2023 職銜	12/31/2024 職銜	以什麼職銜計算花紅?
1	職銜改變	財務策劃顧問	營業單位主管	財務策劃顧問 (以個人業績計算)
2	職銜改變	營業單位主管	財務策劃顧問	財務策劃顧問 (以個人業績計算)

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一般規則

1. 特別花紅預計將於 2025 年第三季度發放。
2. 首年佣金 (FYCB) 將以佣金調整及於保單冷靜期後作調整為準。
3. 營業員透過正本或電子方式遞交保單申請予AIA，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。
4. 所有合資格者必須於特別花紅發放時仍與 AIA 持有效合約。
5. 特別花紅發放之同時，該款項亦將列入為該財政年度之應課稅收入。
6. AIA 保留隨時修改競賽規則或獎賞之權利，恕不另行通知。
7. 如有任何異議，以 AIA 最後決定為準。

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AIA has revamped our agency compensation scheme in 2024 to enhance market competitiveness. To better support our financial planners and leaders to adapt to and thrive under this revamped compensation scheme, AIA will launch a special bonus arrangement in 2024! We encourage everyone to embark on this journey together with AIA – pursue excellence, exceed your yester-self and strive to become the undisputed first choice, trusted advisor of customers!

The design of the new compensation is to optimize resources and accelerate the four major development focuses:

- Boost sales performance: Become MDRT and aim for higher bonuses; The sooner you reach the target, the sooner you can reap the results
- Reward Promotion: Higher the title, higher the benefits
- Expedite Recruitment: New recruits will bring additional income to leaders during their first two years
- Encourage team development: Encourage leaders to expand the team, strive for promotion, and become a Premier Agency Leader (PAL)

Please refer to the 2024 Compensation and Benefits Manual for details.

Please refer to following sections for details on Special Bonus arrangement for 2024.

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Special Bonus Arrangement for 2024

Target:

Financial planners

Eligibility:

- Financial planners who joined AIA on or before 31 December 2023; and
- Not an agency leader as of 31 December 2023 **or** 31 December 2024

Business Requirement (by personal production):

- **Personal** FYC Benefit earned in 2024 is higher than or equal to Contract Maintenance Requirement (i.e., HK$128,000); and
- Personal persistency (as of December 2024) of 75% or above

AND

Achieve one of the below requirements

- Achieve annual growth of 10% or above in 2024 Personal FYC Benefit compared with 2023 Personal FYC Benefit; or
- Achieve annual growth of 5% or above in 2024 Personal FYC Benefit compared with 2023 Personal FYC Benefit, and at least 2 Active Months in Q4 2024 (Oct – Dec); or
- 2024 Personal FYC Benefit reaches HK$365,000 or above

Special Bonus:

- If the **Total** of Year End Bonus and Career Benefit calculated based on the old compensation scheme (i.e., in accordance with the 2023 Compensation and Benefits Manual) is higher than the sum of corresponding bonuses (i.e., Year End Bonus and Career Benefit) calculated based on the revamped scheme (i.e., in accordance with the 2024 Compensation and Benefits Manual), such difference will be paid as a Special Bonus to the financial planner who has fulfilled the business requirements set out above

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Examples

Eligibility (using financial planner as example):

	Join Date	2023 FYCB (HK$)	2024 FYCB (HK$)	2024 Persistency	Eligible for Special Bonus?
1	01/01/2024 or after	-	-	-	No, joined AIA in 2024
2	12/31/2023 or before	$100,000	$110,000 (>=10% growth)	75%	No, does not fulfil Contract Maintenance FYCB requirement
3	12/31/2023 or before	$100,000	$128,000 (>=10% growth)	75%	Yes
4	12/31/2023 or before	$100,000	$128,000 (>=10% growth)	70%	No, does not fulfil persistency requirement
5	12/31/2023 or before	$350,000	$365,000 (<10% growth)	75%	Yes, fulfil FYCB target in 2024 (HK$365,000 or above)
6	12/31/2023 or before	$500,000	$365,000 (<10% growth)	75%	Yes, fulfil FYCB target in 2024 (HK$365,000 or above)
7	12/31/2023 or before	$500,000	$365,000 (<10% growth)	70%	No, does not fulfil persistency requirement
8	12/31/2023 or before	$200,000	$210,000 (>=5% growth) At least 2 Active Months in Q4	75%	Yes
9	12/31/2023 or before	$200,000	$210,000 (>=5% growth) Only 1 Active Month in Q4	75%	No, does not fulfil Q4 Active Month requirement

Special Bonus Amount:

	Total calculated YEB, CB based on Old Scheme (HK$)	Total calculated YEB, CB based on New Scheme (HK$)	Special Bonus (HK$)
1	$100,000	$110,000	Nil, Total under New Scheme is higher
2	$110,000	$100,000	$10,000

Special Scenarios:

	Scenario	31/12/2023 Status	31/12/2024 Status	Subject to which set of rules (Title)?
1	Change in title	Financial planner	Agency leader	Financial planner (by personal production)
2	Change in title	Agency leader	Financial planner	Financial planner (by personal production)

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General Rules and Regulations

1. Special Bonus is expected to be paid within Q3 of 2025.
2. FYC adjustment and policies cancelled within cooling-off period will be excluded.
3. For applications submitted to AIA via hardcopy application 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.
4. Qualifiers must hold valid contracts with AIA at the time the Special Bonuses are paid out.
5. The bonus payment is taxable income in the taxation year when the payroll is arranged.
6. AIA reserves the right to amend any of the rules of this scheme or offer alternative gifts at any time without prior notice.
7. In the event of dispute, AIA's decision is final and conclusive.

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