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

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	From:	May Leung
Copy:	Mr. Alger Fung / Mr. Jim Jan Zen / Mr. Louie Ho / Ms. Amelie Shen / All Department Heads / ABDD Executives / CSBD Executives / CS IVS Team	Dept:	Corporate Solutions
Date:	8 October 2024	Total pages:	4
Subject:	**(A241034) 2024 年第 4 季 IVS「友得揀」競賽** **2024 Q4 IVS Contest**		

為鼓勵大家於第 4 季全力衝刺，透過企業業務（團體保險及強積金 / 退休金）開拓本地客戶市場達成 IVS「友得揀」生意，我們誠意推出**第 4 季 IVS「友得揀」競賽**，IVS 營業精英將**有機會獲取 2 重賞！**

競賽要求及獎賞詳情如下：

合資格業務	**IVS「 友得揀 」業務**[1-2] （包括向在職公務員及政府聘用的非公務員（包括立法會秘書處及房屋委員會之員工）及其家屬（配偶及子女）銷售指定 AIA 自願醫保計劃）
獎賞 1：IVS「友得揀」Distinct 營業同事早鳥賞[7]	
競賽日期	**2024 年 10 月 1 日至 31 日**（為期 1 個月）
競賽資格	於 2024 年 1 月 1 日至 9 月 30 日期間**尚未**成功獲繕發生效 **1 張 IVS「友得揀」保單**[3-6]之香港及澳門財務策劃顧問
獲獎資格及獎賞	於競賽期內，合資格營業同事只需成功遞交及獲繕發生效 **1 張或以上 IVS「友得揀」保單**[3-6]，即可成為 IVS「友得揀」Distinct 營業同事及獲賞**「友邦嘉年華 2024 門票」2 張［每張連 10 個代幣］（總值 HK$320）**作鼓勵。
醒目貼士	得獎者可**同時兼享**「齊齊開單做 Distinct」獎賞（詳情請參閱通告 A241015）所提供之獎賞，讓合資格營業同事贏取更多「友邦嘉年華 2024 門票」！
獎賞 2：IVS「友得揀」持續活躍營業同事[8]**多 FUN 賞**	
競賽日期	**2024 年 10 月 1 日至 11 月 30 日**（為期 2 個月）
競賽資格	所有香港及澳門營業同事
獲獎資格及獎賞	於競賽期內，營業同事只需在 10 月**及** 11 月期間**分別於每個月份**成功遞交及獲繕發生效 **1 張或以上 IVS「友得揀」**保單[3-6]，即可獲賞**「友邦嘉年華 2024 門票」3 張［每張連 10 個代幣］（總值 HK$480）**作鼓勵。

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一般規則及要求：

1) IVS「 友得揀 」 保單只計算：
   a. 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、「友愛護」癌症保障計劃及「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指定財務策劃顧問購買
      - 團體保險計劃成員：經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指定財務策劃顧問購買

      而且此企業業務成員 (i) 於投保前上一個日曆月的最後一天、於投保及保單繕發時應為現有友邦強積金 / 退休金 成員；或 (ii) 於投保及簽發保單時應為現有友邦團體保險成員。
   b. 在職公務員及政府聘用的非公務員（包括立法會秘書處及房屋委員會之員工）及其家屬[Δ]（配偶及子女）以保單持有人或受保人身份經任何財務策劃顧問購買指定 AIA 自願醫保計劃。
      [Δ]「家屬」指有關人員的配偶及未滿 21 歲的未婚子女（包括父母已離婚 / 依法分居子女、繼子女、領養子女及非婚生子女）。如果子女是 19 或 20 歲，則必須正在接受全時間教育或全時間職業訓練，或由於身體衰弱或精神欠妥而倚賴有關人員供養。
2) 合資格 IVS「友得揀」保單只計算於競賽期內經 iPoS 遞交及獲繕發生效之保單。
3) 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，相關保單數目將不獲計算。
4) 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保單數目將不獲計算。
5) 若保單由兩位或以上營業同事共同完成，相關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。
6) 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。
7) 此獎賞只適用於所有在 2024 年 1 月 1 日至 9 月 30 日期間尚未成功獲繕發生效 1 張 IVS「 友得揀 」保單之香港及澳門營業同事。
8) IVS「友得揀」持續活躍營業同事是指於 10 月及 11 月期間分別於每個日曆月內成功遞交及獲繕發生效最少一張 IVS「 友得揀 」保單之財務策劃顧問。
9) 營業同事遞交保單申請予 AIA，應預留充足時間遞交以確保有關申請於競賽期內獲繕發。
10) 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，不得因獎賞而對客戶作特定銷售建議。
11) 獎賞不得轉讓或轉換成現金。得獎者必需於獎賞發放時仍與公司維持有效合約關係，方能獲取獎賞。
12) 最終競賽結果會將以保單冷靜期後作調整為準。AIA 保留就調整後之最終競賽結果及就任何違規銷售行為追討已發放獎賞之權利。
13) AIA 保留隨時修改本競賽規則或獎賞之權利，恕不另行通知。
14) 如有任何爭議，AIA 保留最終決定權。

如有任何查詢，歡迎與負責貴區之 IVS 團隊聯絡。

祝 業務蒸蒸日上！

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To motivate all of you to achieve a strong sales closing in the 4th quarter and develop the local market through corporate business (group insurance and MPF/Pension) to achieve IVS business, we sincerely launch the Q4 IVS Contest, with IVS producer elites having the opportunity to receive DOUBLE rewards!

The Contest requirements and rewards are as follows:

Qualifying Business	Individual Voluntary Solution (IVS) Business[1-2] (Including sales of specified AIA Voluntary Health Insurance Scheme to serving civil servants and non-civil servants employed by the Government (including staff members of Legislative Council Secretariat and Housing Authority) and their family members (spouse and children)
Reward 1: Early Bird Reward[7] for IVS Distinct Producer	
Contest Period	1 – 31 October 2024 (One-month duration)
Eligibility	All Hong Kong and Macau Financial Planners who have not yet had one IVS policy[3-6] successfully issued between 1 January and 30 September 2024
Qualifying Criteria and Rewards	During the Contest Period, eligible producers who can achieve IVS Distinct Producer by successfully having one or more IVS policy(ies) submitted and issued[3-6] will receive 2 AIA Carnival 2024 Tickets, each with 10 tokens (worth HK$320 in total) as encouragement.
Smart Tips	Qualifiers can also receive the rewards offered by the Distinct Producer Contest (please refer to Memo A241015 for details), allowing eligible producers to win more AIA Carnival 2024 Tickets!
Reward 2: "FUN" Reward for Persistent IVS Active Producer[8]	
Contest Period	1 October – 30 November 2024 (Two-month duration)
Eligibility	All Hong Kong & Macau Financial Planners
Qualifying Criteria and Rewards	During the Contest Period, Financial Planners who can have one or more IVS policy(ies) successfully submitted and issued[3-6] each month respectively in the month of October and November will receive 3 AIA Carnival 2024 Tickets, each with 10 tokens (worth HK$480 in total) as encouragement.

General Rules and Requirements:

1) Individual Voluntary Solutions (IVS) policy is qualified only if:
   a. Corporate Solutions members purchase a new personal insurance policy or designated policy (including StepUp Medical Protection Plan 2, Shield Up Cancer Protection Plan and Secure First Plus) 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 assigned 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 assigned financial planners of the same agency unit.

      and such Corporate Solutions member should be (i) an existing AIA MPF/Pension member on the last day of previous calendar month upon application, at the time of application and policy issuance; or (ii) an existing AIA Group Insurance member at the time of application and policy issuance.

   b. Serving civil servants and non-civil servants employed by the Government (including staff members of Legislative Council Secretariat and Housing Authority) and their families$^{\Delta}$ (spouse and children) purchase a specified AIA Voluntary Health Insurance Scheme as policyholder or insured through any financial planner.

      $^{\Delta}$ "Family" means the officer's spouse and children (including children of divorced/legally separated officers, step-children, adopted children and illegitimate children) who are unmarried and under the age of 21. In the case of children aged 19 or 20, they must also be in full time education or in full time vocational training, or dependent on the officer as a result of physical or mental infirmity.

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2) Eligible IVS policies will only be counted if they are submitted via iPoS and issued within the Challenge Period.
3) Financial Planners who have submitted policies/policies issued before the Challenge Period and then reapply for the same products with the same insured, the corresponding policies will NOT be counted.
4) The relevant policy count of policy changed/lapsed from existing policies of the same policyholder or insured will NOT be counted.
5) If the policy is jointly completed by two or more Financial Planners, the relevant Policy Count will be evenly shared in proportion while Policy Count will not be rounded-up.
6) 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.
7) This reward is only applicable to all Hong Kong & Macau Financial Planners who have not yet had one IVS policy successfully submitted and issued between 1 January and 30 September 2024.
8) Persistent IVS Active Producer means a financial planner who have at least one IVS policy submitted and issued successfully in each calendar month of October and November respectively.
9) For policy applications submitted to AIA, Financial Planners are reminded to allow sufficient time to submit the application to ensure the policy is issued within the Challenge Period.
10) Financial Planners should make product recommendation based on customer needs and affordability and should not make any incentive-driven recommendation to customers.
11) Rewards are non-transferrable and cannot be exchanged for cash. The winners must be in-force with AIA at the time of reward distribution in order to receive reward.
12) The final contest results are subject to adjustments after the policy cooling-off period. AIA reserves the right to retract the rewards based on the adjusted final contest results and any substantiated violation of sales conduct.
13) AIA reserves the right to amend the rules or rewards of this challenge at any time without prior notice.
14) In case of any disputes, AIA reserves the right for any final decision.

If you have any questions, please contact IVS Team.

We wish you every success!

Yours faithfully,

May Leung
Associate Director, IVS Distribution Business Development
Corporate Solutions

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