AIA Hong Kong
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Memo

Attn	:	All EDD & Honourable Advisors/ EDDs/ PSDDs/ SDDs/ DDs/ MICs/ Agency Leaders/ Financial Planners (Hong Kong and Macau)	From	:	Jim Jan Zen
Co/Dept	:	Mr. Alger Fung/ Mr. Louie Ho/ All Department Heads/ ABDD Executives	Dept	:	Management Team
Date	:	2 January 2025	Total page	:	28 + Appendix
Subject	:	**(A250117) 2025 約客起動 APT 2025 Customer-Connect APT**			

以全新的視野迎接2025年，邁向更卓越的成就！新的一年繼續以達成MDRT為目標，更要秉持以客為先的精神，付諸行動為客戶提供優越的服務，實現超卓的業績！

第一季以**「約客起動APT」**為主題，顧名思義聯繫客戶是首要任務，並逐步實踐APT，以助您最終完成今年的目標！

約客	與客戶建立聯繫 加強與客戶互動
起動	2025第一季快速起動
Activity	增加活動量，月月4張單
PA	以卓越顧問為基礎
Target	達成MDRT甚至COT, TOT

在實現目標的每一階段，公司都有豐富獎賞，包括參與友邦嘉年華、現金獎賞、及不同業務會議，一同分享成功的喜悅。

立即起動，捉緊每個機會，2025 將會是您與 AIA 繼續大放異彩、再創下一個高峰的時機。

Beyond No. 1 客戶為先 卓越領先

有關競賽詳情請參閱下文。
Please refer to the details below.

Jim Jan Zen
Chief Agency Officer
Agency Distribution
Hong Kong and Macau
JJZ/AC/AL/CC/TK/WW/JW

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2025 約客起動 APT—競賽概覽

競賽	競賽對象	競賽日期	級別要求及獎賞
友邦嘉年華10天 限時挑戰賽	所有營業單位主管及 財務策劃顧問	2025 年 首 10 天	首3,500名活躍營業代理可獲2張「友邦嘉年華」門票 (每張連10個代幣)
1+1保單雙重賞		2025 年 1 月至 2 月 (2 個月)	- 級別 1：1 張 GP3 保單 + 1 張 IHS 保單可獲 HK$688 - 級別 2：2 張 GP3 保單 + 2 張 IHS 保單可獲 HK$1,388 - 農曆新年完結前達標可獲額外 HK$100
2025 PA x MDRT— 上海之旅*#		2025 年 1 月至 3 月 (3 個月)	- 於3 月或之前成為2025卓越顧問並完成包含特別計算之計算福利之首年佣金 (FYC Benefit) HK$180,000，可獲邀出席會議 - 其他營業同事完成 [1] 包含特別計算之計算福利之首年佣金 (FYC Benefit) HK$245,000，**及** [2] 8位非重複受保人 **或** 3個月成為活躍營業代理，可獲邀出席會議 - 經特別計算後，實際達標FYC Benefit可低至**HK$144,000**
2025 快速起動海外會議 —澳洲悉尼*#			- 級別1：完成包含特別計算之計算福利之首年佣金 (FYC Benefit) HK$470,000，可獲邀出席會議 - 級別2：完成包含特別計算之計算福利之首年佣金 (FYC Benefit) HK$1,000,000，可連同1位嘉賓獲邀出席會議 - 經特別計算後，實際達標FYC Benefit可低至**HK$376,000**
2025 友邦百萬圓桌 會議體驗之旅— 馬來西亞吉隆坡*#	2024 年 1 月 1 日 或 之後入職之 財務策劃顧問		- 完成 [1] 包含特別計算之計算福利之首年佣金 (FYC Benefit) HK$125,000，**及** [2] 4位非重複受保人 **或** 3個月成為活躍營業代理，可獲邀出席會議 - 經特別計算後，實際達標FYC Benefit可低至**HK$100,000**
新人蛇年活躍迎新歲	2024 年 1 月 1 日至 2025 年 1 月 31 日 入職之財務策劃顧問	2025 年 1 月至 2 月 (2 個月)	2 個月皆成為活躍營業代理可獲 HK$328

備註：

- *以個人業績達標之業務會議獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
  - 2025 快速起動海外會議—澳洲悉尼
  - 2025 PA x MDRT—上海之旅
  - 2025 友邦百萬圓桌會議體驗之旅—馬來西亞吉隆坡
- #於**2025年1月至2月**獲繕發之**危疾及醫療產品 (IHS)、「盈御多元貨幣計劃3」(GP3)、或IVS「友得揀」**FYC可獲**1.5倍**計算於業績內。
- 有關以上競賽詳情，請參閱下文。

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友邦嘉年華 10 天限時挑戰賽

競賽資格：

所有財務策劃顧問及營業單位主管 (以個人業績計算)

競賽日期：

2025年1月1日至1月10日 (10天)

競賽規則及獎項：

首3,500名營業同事只要於競賽期內成為活躍營業代理[1]，即可獲**2張「友邦嘉年華」門票(每張連10個代幣)**；如公司於競賽期完結前已達到3,500名活躍營業代理，當天成為活躍營業代理之營業同事皆可獲得獎賞。

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1+1 保單雙重賞

競賽資格：

所有財務策劃顧問及營業單位主管 (以個人業績計算)

競賽日期：

2025 年 1 月至 2 月 (2 個月)

競賽規則及獎項：

於競賽期內獲繕發指定數目#的**「盈御多元貨幣計劃 3」** (GP3) **及 危疾及醫療產品** (IHS)[2]，達指定級別要求即可獲得現金獎賞；於農曆新年完結前 (2025 年 1 月 31 日或之前) 完成上述要求，更可獲額外 HK$100 現金獎賞！

級別	盈御多元貨幣計劃 (GP3) 保單數目#	危疾及醫療產品(IHS)[2] 保單數目#	現金獎賞	於 1 月 31 日或之前 完成競賽要求之額外獎賞
級別 1	1	1	HK$688	HK$100
級別 2	2	2	HK$1,388	

備註：

- #保單數目計算指定產品之基本計劃**及**附加契約。
- 級別 1 至 2 之獎賞不可同時兼得，以較高者為準。每位營業同事可獲之現金獎賞上限為 HK$1,488。

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2025 PA x MDRT—上海之旅

競賽資格：

所有財務策劃顧問及營業單位主管

競賽日期：

2025 年 1 月至 3 月 (3 個月)

競賽規則及獎項：

於競賽期內完成指定要求，將獲邀出席於上海舉行的業務會議。

#於**2025年1月至2月**獲繕發之**危疾及醫療產品 (IHS)[2]、「盈御多元貨幣計劃3」(GP3) 、或IVS「友得揀」[3]** FYC 更可獲**1.5倍**計算於業績內！

- **第一部分：以個人業績計算**

能否於2025年3月或之前成為2025卓越顧問[4]	競賽要求 (1)	競賽要求 (2)			獎賞	來回團體機票 (經濟客位)	住宿安排 (4日3夜)
	計算福利之首年佣金 (FYC Benefit，包含特別計算#)	非重複受保人數目[5]	或	活躍[1]月份			
是	HK$180,000 [經特別計算#後，實際達標FYC Benefit可低至HK$144,000]	不適用			可獲邀出席「2025 PA x MDRT—上海之旅」	1張	雙人房 (每位合資格出席人士佔半房)
否	HK$245,000	8位	或	3個月			

- **第二部分：以區域業績[6]計算**

競賽要求 (1)	競賽要求 (2)	獎賞	來回團體機票 (經濟客位)	住宿安排 (4日3夜)
第一季區域活躍率[6] 第一季區域活躍率 = 1 至 3 月區域活躍營業代理[1] / (區域總人數) x3	**實際計算福利之首年佣金[6] (FYC Benefit) 較去年同期之增長率**			
60%或以上 (每月最少**10位**活躍營業代理[1])	>0% (實現正增長)	可獲邀出席「2025 PA x MDRT—上海之旅」	1張	雙人房 (每位合資格出席人士佔半房)

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備註：

- **#以下類別於 2025 年 1 月至 2 月獲繕發之 FYC** 可獲 **1.5 倍計算**於業績內；額外特別計算之金額 (不包含本身之實際 FYC 部分) 以 **FYC Benefit 的要求之 10%**為上限：
  - 類別 I：危疾及醫療產品 (IHS)[2] FYC
  - 類別 II：[1]「盈御多元貨幣計劃 3」(GP3)，或 [2] 非危疾及醫療產品 (IHS)[2] 之 IVS「友得揀」[3]FYC
  - 類別 I 及 II 之上限將**獨立計算**。
  - 如於 2025 年 3 月或之前達到 2025 卓越顧問，**額外特別計算上限分別為 HK$18,000**；未能於 2025 年 3 月或之前達到 2025 卓越顧問**則分別以 HK$24,500 為上限**。
- 區域總監只可以個人或區域業績獲得一個出席資格；如區域總監於個人業績及區域均獲達標，區域總監將獲得 HK$2,000 現金津貼。
- 以個人業績達標之業務會議獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
  - 2025 快速起動海外會議—澳洲悉尼
  - 2025 PA x MDRT—上海之旅
  - 2025 友邦百萬圓桌會議體驗之旅—馬來西亞吉隆坡

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2025 快速起動海外會議—澳洲悉尼

競賽資格：

所有財務策劃顧問及營業單位主管

競賽日期：

2025 年 1 月至 3 月 (3 個月)

1) 基本競賽要求及獎賞：

於競賽期內完成指定要求，將獲邀出席於澳洲悉尼舉行的業務會議。

#於**2025年1月至2月**獲繕發之**危疾及醫療產品 (IHS)[2]、「盈御多元貨幣計劃3」(GP3) 、或IVS「友得揀」[3]** FYC更可獲**1.5倍**計算於業績內！

- **第一部分：以個人業績計算**

級別	競賽要求：計算福利之首年佣金 (FYC Benefit，包含特別計算#)	獎賞		來回團體機票 (經濟客位)	住宿安排 (4日3夜)
		項目	可邀請嘉賓		
級別1	HK$470,000 [經特別計算#後，實際達標FYC Benefit可低至HK$376,000]	可獲邀出席「2025快速起動海外會議—澳洲悉尼」	不適用	1張	1 間雙人房 (每位合資格出席人士佔半房)
級別2	HK$1,000,000		1位	2張	2間單人房 (每位合資格出席人士佔一房)

- **第二部分：以區域[6]業績計算**

競賽要求：實際計算福利之首年佣金[6] (FYC Benefit) 較去年同期之增長率	獎賞	來回團體機票 (經濟客位)	住宿安排 (4日3夜)
+20%增長 (最低HK$2,500,000)	可獲邀出席「2025快速起動海外會議—澳洲悉尼」	1張	雙人房 (每位合資格出席人士佔半房)

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2) 商務艙升級特別排名賽：

完成上述基本競賽要求之營業同事可競逐以下特別排名賽：

類別	競賽要求	排名	獎賞
財務策劃顧問	計算福利之首年佣金 (FYC Benefit，包含特別計算#)	首 1 名 (個人業績)	得獎者本人之來回團體機票升級至商務客位
區域總監	實際計算福利之首年佣金 (FYC Benefit) 較去年同期之增長率	首 1 名 (區域業績)	

備註：

- **#以下類別於 2025 年 1 月至 2 月獲繕發之 FYC** 可獲 **1.5 倍計算**於業績內；額外特別計算之金額 (不包含本身之實際 FYC 部分) 以 **FYC Benefit 的要求之 10%**為上限：
  - 類別 I：危疾及醫療產品 (IHS)[2] FYC
  - 類別 II：[1]「盈御多元貨幣計劃 3」(GP3)，或 [2] 非危疾及醫療產品 (IHS)[2] 之 IVS「友得揀」[3]FYC
  - 類別 I 及 II 之上限將**獨立計算**。
  - **額外特別計算上限分別為 HK$47,000**。
- 級別 1 至 2 之獎賞不可同時兼得，以較高級別之獎賞為準。
- 區域總監只可以個人或區域業績獲得一個出席資格；如區域總監於個人業績及區域均獲達標，區域總監將獲得 HK$5,000 現金津貼。
- 以個人業績達標之業務會議獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
  - 2025 快速起動海外會議—澳洲悉尼
  - 2025 PA x MDRT—上海之旅
  - 2025 友邦百萬圓桌會議體驗之旅—馬來西亞吉隆坡
- 營業同事最多只能於「商務艙升級特別排名賽」獲獎一次。若得獎者同時於以上類別獲得排名，以區域總監類別獲獎為先，於財務策劃顧問類別之排名及獎項則由該組別順位排名參賽者後補獲得。
- 「商務艙升級特別排名賽」將不接受上訴申請。

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Memo

只限合資格之財務策劃顧問

2025 友邦百萬圓桌會議體驗之旅—馬來西亞吉隆坡

競賽資格：

2024 年 1 月 1 日或之後入職之財務策劃顧問 [7] (以合約生效日及個人業績計算)

競賽日期：

2025 年 1 月至 3 月 (3 個月)

競賽規則及獎項：

於競賽期內完成指定要求，將獲邀出席「2025友邦百萬圓桌會議體驗之旅—馬來西亞吉隆坡」。

#於**2025年1月至2月**獲繕發之**危疾及醫療產品 (IHS)[2]、「盈御多元貨幣計劃3」(GP3) 、或IVS「友得揀」[3]** FYC更可獲**1.5倍**計算於業績內！

競賽要求 (1)	競賽要求 (2)			獎賞	來回團體機票 (經濟客位)	住宿安排 (4日3夜)
計算福利之首年佣金 (FYC Benefit，包含特別計算#)	非重複受保人數目[5]	或	活躍[1]月份			
HK$125,000 [經特別計算#後，實際達標FYC Benefit可低至HK$100,000]	4位	或	3個月	可獲邀出席「2025友邦百萬圓桌會議體驗之旅—馬來西亞吉隆坡」	1張	雙人房 (每位合資格出席人士佔半房)

備註：

- **#以下類別於 2025 年 1 月至 2 月獲繕發之 FYC** 可獲 **1.5 倍計算**於業績內；額外特別計算之金額 (不包含本身之實際 FYC 部分) 以 **FYC Benefit 的要求之 10%**為上限：
  - 類別 I：危疾及醫療產品 (IHS)[2] FYC
  - 類別 II：[1]「盈御多元貨幣計劃 3」(GP3)，或 [2] 非危疾及醫療產品 (IHS)[2] 之 IVS「友得揀」[3]FYC
  - 類別 I 及 II 之上限將**獨立計算**。
  - **額外特別計算上限分別為 HK$12,500**。
- 以個人業績達標之業務會議獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
  - 2025 快速起動海外會議—澳洲悉尼
  - 2025 PA x MDRT—上海之旅
  - 2025 友邦百萬圓桌會議體驗之旅—馬來西亞吉隆坡

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只限合資格之財務策劃顧問

新人蛇年活躍迎新歲

競賽資格：

2024 年 1 月 1 日至 2025 年 1 月 31 日入職之財務策劃顧問 [7] (以合約生效日及個人業績計算)

競賽日期：

2025 年 1 月至 2 月 (2 個月)

競賽規則及獎項：

合資格營業同事於競賽期內 2 個月皆成為活躍營業代理 [1]，即可獲得 HK$328 現金獎賞

備註：

- 所有得獎者於競賽期結算時 FYC 需大於零，方符合獲獎資格。

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例子：

類別：財務策劃顧問

財務策劃顧問入職日期	是否於 2025 年 3 月或之前成為 2025 卓越顧問	[A] 實際 FYC Benefit (HK$) [僅包含未獲特別計算之 FYC]	[B] 2025 年 1 至 2 月完成之 IHS FYC (HK$)	[C] 2025 年 1 至 2 月完成之 GP 及非危疾及醫療產品之 IVS FYC (HK$)	[A] + [B]*0.5 + [C]*0.5 包含特別計算之 FYC Benefit (HK$)	非重複受保人數目	競賽期內活躍月份	達標級別
2023 年 1 月	否	420,000	40,000	60,000	470,000 [420,000 + 40,000*0.5 + 60,000*0.5]	7 位	2 個月	2025 快速起動海外會議—澳洲悉尼 (級別 1)
2023 年 1 月	否	400,000	40,000	60,000	444,500 [400,000 + 40,000*0.5 + **24,500**] ***實際 FYC Benefit 對應級別之 GP 及非危疾及醫療產品 IVS FYC 上限 – 24,500**	7 位	3 個月	2025 PA x MDRT—上海之旅
2023 年 1 月	是	150,000	30,000	30,000	180,000 [150,000 + 30,000*0.5 + 30,000*0.5]	16 位	2 個月	2025 PA x MDRT—上海之旅
2024 年 1 月	否	120,000	10,000	10,000	130,000 [120,000 + 10,000*0.5 + 10,000*0.5]	7 位	2 個月	2025 友邦百萬圓桌會議體驗之旅

類別：區域總監

達標級別 (以個人業績計算)	第一季區域活躍率	實際計算福利之首年佣金 (FYC Benefit) 較去年同期之增長率	達標級別 (以區域業績計算)	現金津貼
2025 快速起動海外會議—澳洲悉尼 (級別 1)	60%	20%	2025 快速起動海外會議—澳洲悉尼 **及** 2025 PA x MDRT—上海之旅	$5,000 (個人及區域業績皆達標澳洲悉尼之現金津貼)
未能達標	60%	20%	2025 快速起動海外會議—澳洲悉尼 **及** 2025 PA x MDRT—上海之旅	不適用

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註解：

1. 活躍營業代理是指當月內獲成功繕發/生效最少 1 張人壽保單，或 1 張獨立個人意外保險保單，或 1 張 CS-團體保險業務保單，或 1 張 CS-退休金企業業務保單，或 3 張 CS-退休金個人業務保單。
2. 有關危疾及醫療產品 (IHS)名單，請參閱附件。
3. IVS「友得揀」保單只計算：
   (1) 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 2、「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、投保及保單繕發時應為現有友邦強積金 / 退休金成員；或
   (ii) 於投保及保單繕發時應為現有友邦團體保險成員。
   (2) 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）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。

   *「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。
4. 有關 2025 年「卓越顧問」要求，請參閱相關最新通告。

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5. 非重複受保人定義如下，以 2025 年「卓越顧問」通告之相關定義為準：
   - 客戶凡為新/現有受保人完成銷售 1 張新 Life 或 PA 保單 (計算保單字頭包括 "B", "G", "M" & "P") 代表成就 1 位客戶，每 1 個強積金個人賬戶計算為 1 位客戶**，本銷售年度內重複銷售予同一受保人，亦只計算為 1 位客戶
   - 若 2 位營業員共同為同 1 位客戶完成銷售同 1 張新保單 (joint case)，該客戶將以 0.5 名分別計算予 2 位營業員
   - 若同 1 位客戶分別為 2 位營業員，各投保 1 張新保單，該客戶將以 1.0 位分別計算予 2 位營業員

   **CS–退休金個人業務保單及強積金個人賬戶客戶計算詳情請參考以下列表：

方案	計劃類別	資產轉移/供款	計算為認可客户
1	新開的優悠樂賬戶	收到由其他託管人轉移的資產	Y
2	新開的優悠樂賬戶	收到由 AIA 強積金賬戶轉移的資產	N
3	現有的優悠樂賬戶	收到由其他託管人轉移的資產	Y
4	新開的可扣稅自願供款賬戶 (TVC)	收到供款	Y
5	現有的可扣稅自願供賬戶 (TVC)	收到新供款	N
6	新開的自僱人士賬戶	收到供款	Y
7	新開的自僱人士賬戶	尚未收到供款	N
8	現有的自僱人士強積金賬戶	收到新供款	N
9	僱員現職的強積金供款帳戶	收到新供款	N
10	新 / 現有強積金僱主賬戶	收到供款	N
11	新開的澳門央積金個人賬戶	收到供款或轉移的資產	Y

   註：方案 1 ~ 10 只適用於香港而方案 11 只適用於澳門

6. 區域活躍營業代理、區域總人數、計算福利之首年佣金及 2024 年同期之業績基數以截至 2025 年 3 月 31 日計算，惟區域總人數不包括財務策劃顧問實習生。
7. 競賽資格不包括於競賽期內或之前晉升之營業單位主管、或重新加入 AIA 的財務策劃顧問、或屬 Industry LOU Package 的新晉財務策劃顧問 (包括但不限於 STAR PLUS, BANK LOU 並以公司的最新規定為準)。
8. 營業同事需繳付香港/澳門及會議目的地有關之機場稅及保安稅。所需之總數及所有額外費用將會於旅程後從營業同事的公司出糧戶口內扣除；如遇特殊情況，公司或會以其他獎賞作替代。

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一般規則

1. 所有人壽保險、意外及醫療附加契約、意外及醫療獨立保單、人身意外保險、CS–團體保險業務、CS-退休金企業業務及CS-退休金個人業務均計算於FYC Benefit之內。
2. 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，其保單將不獲計算。
3. 所有由現有保單轉換/退保後同一受保人之保單將不獲計算。
4. 若兩位或以上之營業單位主管/財務策劃顧問共同完成 1 張保單，將平均計算予各人。競賽期完結時，若保單數目總數為點數，數目將下調為整數計算。
5. 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。
6. 營業同事遞交保單申請予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。
7. 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。
8. 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。
9. 若保單生效期 24 個月內出現之斷供或保費減額超過或等於競賽期內人壽及個人意外保險首年佣金（FYC）之百份之十五，公司有權根據調整後的 FYC 重新計算相關的花紅金額，以 AIA 最後決定為準。
   無論營業同事當時仍否與 AIA 持有效合約，若調整前後的花紅金額存在差異，公司將扣除相關花紅差額。
10. 所有獎賞及會議出席資格不得退換、轉讓或轉換成以現金發放。財務策劃顧問及營業單位主管必需於獎賞發放時或會議舉行期間 (如適用) 仍與公司持有效合約，方能取得有關獎賞或出席會議 (如適用)，安排均以AIA 最終安排為準。
11. 未經公司批准或同意，營業同事不能基於任何目的於社群媒體轉售、贈送獎賞或就獎賞舉行抽獎。
12. AIA保留隨時修改競賽規則或獎賞之權利，恕不另行通知。
13. 如有任何異議，以AIA最後決定為準。

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2025 Customer-Connect APT—Contest Overview

Contest	Eligibility	Contest Period	Requirement & Award
AIA Carnival Limited Time Challenge	All financial planners and agency leaders	First 10 days in 2025	The first 3,500 active producers will be awarded 2 "AIA Carnival" tickets (with 10 tokens each)
1+1 Case Duo Award Challenge		January – February 2025 (2 months)	- 1 GP3 Case + 1 IHS Product Case for HK$688 - 2 GP3 Cases + 2 IHS Product Case for HK$1,388 - Extra HK$100 for qualifying by the end of Chinese New Year
2025 PA x MDRT - Shanghai Convention*#		January – March 2025 (3 months)	- Achieved 2025 Premier Advisor on or before March: FYC Benefit HK$180,000 (Included special count) for invitation to Convention - Other Producers: [1] FYC Benefit HK$245,000 (Included special count), **AND** [2] 8 distinctive Insured customers **OR** 3-month active for invitation to Convention - Actual FYC Benefit requirement can be HK$144,000 after special count
2025 Fast-start Overseas Convention - Trip to Sydney, Australia*#			- Level 1: FYC Benefit HK$470,000 (Included special count) for invitation to Convention - Level 2: FYC Benefit HK$1,000,000 (Included special count) for invitation to Convention with 1 guest observer - Actual FYC Benefit requirement can be HK$376,000 after special count
2025 Special Contest for AIA MDRT Experience - Kuala Lumpur, Malaysia*#	New Financial Planners contracted on or after 1 January 2024		- [1] FYC Benefit HK$125,000 (Included special count), **AND** [2] 4 distinctive Insured customers **OR** 3-month active for invitation to Convention - Actual FYC Benefit requirement can be HK$100,000 after special count
Year of Snake: New Agent Active Challenge	New Financial Planners contracted from 1 January 2024 to 31 January 2025	January – February 2025 (2 months)	Achieved active producers for 2 months for HK$328

Remarks:

- *Awards for Conventions by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
  - 2025 Fast-start Overseas Convention - Trip to Sydney, Australia
  - 2025 PA x MDRT - Shanghai Convention
  - 2025 Special Contest for AIA MDRT Experience - Kuala Lumpur, Malaysia
- #FYC of **Integrated Health Strategy (IHS) Product, Global Power Multi-Currency Plan (GP3) and Individual Voluntary Solutions (IVS)** being delivered in January to February 2025 will be 1.5 times special counted.
- Please refer to the following pages for contest details.

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AIA Carnival Limited Time Challenge

Eligibility:
All financial planners and agency leaders (by personal production)

Contest Period:
1 – 10 January 2025 (10 days)

Contest Rules & Awards:
The first 3,500 active producers[1] within the contest period will be awarded **2 "AIA Carnival" tickets (with 10 tokens each)**; if Company achieved 3,500 active producers before the contest end date, all active producers achieved on the same day will be also eligible for the award.

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1+1 Case Duo Award Challenge

Eligibility:
All financial planners and agency leaders (by personal production)

Contest Period:
January – February 2025 (2 months)

Contest Rules & Awards:
All Producers who have designated number# of **Global Power Multi-Currency Plan** (GP3) **AND Integrated Health Strategy** (IHS)[2] Product delivered within the contest period, will be awarded with respective cash reward;
an extra cash reward of HK$100 will be awarded to those fulfilled the above requirement by the end of Chinese New Year (on or before 31 January 2025)!

Level	Global Power Multi-Currency Plan (GP3) Case#	Integrated Health Strategy (IHS)[2] Product Case#	Cash Reward	Fulfilled by the end of CNY (on or before 31 Jan)
Level 1	1	1	HK$688	Extra HK$100
Level 2	2	2	HK$1,388	

Remarks:
1. #Case count includes both basic plans **and** riders.
2. Reward for Level 1 & 2 is mutually exclusive, according to whichever is higher. Each producer's cash reward is capped at HK$1,488.

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2025 PA x MDRT - Shanghai Convention

Eligibility:
All financial planners and agency leaders

Contest Period:
January – March 2025 (3 months)

Contest Rules & Awards:
Producers who achieved designated requirements within the contest period will be invited to attend the "2025 PA x MDRT - Shanghai convention".
#FYC of **Integrated Health Strategy (IHS) Product[2], Global Power Multi-Currency Plan (GP3) and Individual Voluntary Solutions (IVS)[3]** being delivered **in January to February 2025** will be **1.5 times** special counted!

- Part 1: By Personal Production

Whether 2025 Premier Advisor[4] is achieved in or before Mar 2025	Requirement (1)	Requirement (2)			Award	Round-Trip Group Air Ticket (Economy Class)	Hotel Accommodation (4-day-3-night)
	FYC Benefit (Included special count#)	Distinctive Insured Customers[5]	or	Active[1] Months			
Yes	HK$180,000 [Actual FYC Benefit requirement can be HK$144,000 after special count#]	Not Applicable			Invited to attend "2025 PA x MDRT - Shanghai Convention"	1	Twin sharing (Sharing room between 2 qualifiers)
No	HK$245,000	8	or	3			

- Part 2: By District[6] Production

Requirement (1)	Requirement (2)	Award	Round-trip Group Air Ticket (Economy Class)	Hotel Accommodation (4-day-3-night)
Q1 District[6] Activity Ratio: Q1 Distirct Activity Ratio = No. of Distirct Active Producers[1] from Jan to Mar / (Total Distirct Inforce Member) x3	Actual FYC Benefit[6] Growth rate compared to 2024 Q1			
60% or above (At least 10 active producers[1] each month)	>0% (i.e. Positive growth)	Invited to attend "2025 PA x MDRT - Shanghai Convention"	1	Twin sharing (Sharing room between 2 qualifiers)

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Remarks:

- **# 1.5 times special count will be applied for below Type of products' FYC Benefit being delivered in January to February 2025,** special count amount (not included actual FYC part) will be **capped at 10% of FYC Benefit requirement** :
  - Type I: FYC of Integrated Health Strategy (IHS)[2] products
  - Type II: FYC of [1] Global Power Multi-Currency Plan (GP3), or [2] Individual Voluntary Solutions (IVS)[3] from non-IHS[2] products
  - The caps of Type I and Type II for special count will be calculated **separately**.
  - If producer achieved 2025 Premier Advisor on or before March 2025, special count amount will be **capped at HK$18,000 each**; otherwise, special count amount will be **capped at HK$24,500 each**.
- District Director can only be eligible either by personal or district production; if District Director is qualified by both personal and district production, District Director will be awarded Cash allowance of HK$2,000.
- Awards for Conventions by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
  - 2025 Fast-start Overseas Convention - Trip to Sydney, Australia
  - 2025 PA x MDRT - Shanghai Convention
  - 2025 Special Contest for AIA MDRT Experience - Kuala Lumpur, Malaysia

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2025 Fast-start Overseas Convention - Trip to Sydney, Australia

Eligibility:
All financial planners and agency leaders

Contest Period:
January – March 2025 (3 months)

1) Basic Requirement & Awards:
Producers who achieved designated qualification within the contest period will be invited to attend "2025 Fast-start Overseas Convention - Trip to Sydney, Australia".
#FYC of **Integrated Health Strategy (IHS) Product[2], Global Power Multi-Currency Plan (GP3) and Individual Voluntary Solutions (IVS)[3]** being delivered **in January to February 2025** will be **1.5 times** special counted!

- **Part 1：By Personal Production**

Level	Requirement: FYC Benefit (Included special count#)	Award		Round-Trip Group Air Ticket (Economy Class)	Hotel Accommodation (4-day-3-night)
		Item	Guest Observer		
Level 1	HK$470,000 [Actual FYC Benefit requirement can be HK$376,000 after special count#]	Invited to attend "2025 Fast-start Overseas Convention — Trip to Sydney, Australia"	N/A	1	1 Room for Twin sharing (Sharing room between 2 qualifiers)
Level 2	HK$1,000,000		1	2	2 Single Rooms (1 room per attendee)

- **Part 2: By District[6] Production**

Requirement: Actual FYC Benefit[6] Growth rate compared to 2024 Q1	Award	Round-Trip Group Air Ticket (Economy Class)	Hotel Accommodation (4-day-3-night)
+20% Growth (Minimum HK$2,500,000)	Invited to attend "2025 Fast-start Overseas Convention — Trip to Sydney, Australia"	1	1 Room for Twin sharing (Sharing room between 2 qualifiers)

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2) Special Ranking Challenge for business class upgrade:
Qualifier who completed the above basic requirement is eligible for below special ranking challenge:

Category	Requirement	Rank	Award
Financial Planner	FYC Benefit (Included special count#)	Top 1 (by personal production)	Upgrade to business class air ticket for qualifier
District Director	Actual FYC Benefit Growth rate compared to 2024 Q1	Top 1 (by district production)	

Remarks:

- # 1.5 times special count **will be applied for below Type of products' FYC Benefit being delivered in January to February 2025,** special count amount (not included actual FYC part) will be capped at 10% of FYC Benefit requirement :
  - Type I: FYC of Integrated Health Strategy (IHS)[2] Product
  - Type II: FYC of [1] Global Power Multi-Currency Plan (GP3), or [2] Individual Voluntary Solutions (IVS)[3] from non-IHS[2] products
  - The caps of Type I and Type II for special count will be calculated **separately**.
  - Special count amount will be **capped at HK$47,000 each**.
- Reward for Level 1 & 2 is mutually exclusive, according to whichever is higher.
- District Director can only be eligible either by personal or district production; if District Director is qualified by both personal and district production, District Director will be awarded Cash allowance of HK$5,000.
- Awards for Conventions by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
  - 2025 Fast-start Overseas Convention - Trip to Sydney, Australia
  - 2025 PA x MDRT - Shanghai Convention
  - 2025 Special Contest for AIA MDRT Experience - Kuala Lumpur, Malaysia
- Producers can only earn the award for "Special Ranking Challenge for business class upgrade" in one category. If a qualifier is ranked for awards in the above two categories, the qualifier will receive the award of the category of District Director. The ranking freed up in the category of Financial Planners will be taken by thereafter awardee in this category.
- Appeal is not entertained in "Special Ranking Challenge for business class upgrade".

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For Selected Financial Planners Only

2025 Special Contest for AIA MDRT Experience - Kuala Lumpur, Malaysia

Eligibility:
New Financial Planners contracted on or after 1 January 2024[7] (by contract effective date and personal production)

Contest Period:
January – March 2025 (3 months)

Contest Rules & Awards:
All New Financial Planners who achieved designated requirements within the contest period will be invited to attend the "2025 Special Contest for AIA MDRT Experience - Kuala Lumpur, Malaysia".
#FYC of **Integrated Health Strategy (IHS) Product[2], Global Power Multi-Currency Plan (GP3) and Individual Voluntary Solutions (IVS)[3]** being delivered **in January to February 2025** will be **1.5 times** special counted!

Requirement (1)	Requirement (2)			Award	Round-Trip Group Air Ticket (Economy Class)	Hotel Accommodation (4-day-3-night)
FYC Benefit (Included special count#)	Distinctive Insured Customers[5]	or	Active[1] Months			
HK$125,000 [Actual FYC Benefit requirement can be HK$100,000 after special count#]	4	or	3	Invited to attend "2025 Special Contest for AIA MDRT Experience - Kuala Lumpur, Malaysia"	1	Twin sharing (Sharing room between 2 qualifiers)

Remarks:

- **# 1.5 times special count will be applied for below Type of products' FYC Benefit being delivered in January to February 2025,** special count amount (not included actual FYC part) will be **capped at 10% of FYC Benefit requirement :**
  - Type I: FYC of Integrated Health Strategy (IHS)[2] Product
  - Type II: FYC of [1] Global Power Multi-Currency Plan (GP3), or [2] Individual Voluntary Solutions (IVS)[3] from non-IHS[2] products
  - The caps of Type I and Type II for special count will be calculated **separately**.
  - Special count amount will be **capped at HK$12,500 each**.
- Awards for Conventions by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
  - 2025 Fast-start Overseas Convention - Trip to Sydney, Australia
  - 2025 PA x MDRT - Shanghai Convention
  - 2025 Special Contest for AIA MDRT Experience - Kuala Lumpur, Malaysia

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For Selected Financial Planners Only

Year of Snake: New Agent Active Challenge

Eligibility:
New Financial Planners contracted from 1 January 2024 to 31 January 2025 [7] (by contract effective date and personal production)

Contest Period:
January – February 2025 (2 months)

Contest Rules & Awards:
All New Financial Planners who achieved active producers[1] for 2 months within the contest period will be awarded with a cash reward of HK$328.

Remarks:

- All qualifiers must have a FYC greater than zero in the whole contest period to be eligible for the reward.

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Example:

Category: Financial Planners

Contract date	Achieved 2025 Premier Advisor on or before March 2025	[A] Actual FYC Benefit (HK$) [Included FYC before special count only]	[B] IHS FYC achieved in January to February 2025 (HK$)	[C] GP or IVS FYC from non-IHS product achieved in January to February 2025 (HK$)	[A] + [B]*0.5 + [C]*0.5 FYC Benefit included special count (HK$)	Distinctive Insured Customers	Active Months	Achieved Level
Jan 2023	No	420,000	40,000	60,000	470,000 [420,000 + 40,000*0.5 + 60,000*0.5]	7	2	2025 Fast-start Overseas Convention — Trip to Sydney, Australia (Level 1)
Jan 2023	No	400,000	40,000	60,000	444,500 [400,000 + 40,000*0.5 + **24,500**] ***The special counted amount of GP or IVS FYC from non-IHS product is capped at 24,500 for Shanghai Convention**	7	3	2025 PA x MDRT — Shanghai Convention
Jan 2023	Yes	150,000	30,000	30,000	180,000 [150,000 + 30,000*0.5 + 30,000*0.5]	16	2	2025 PA x MDRT — Shanghai Convention
Jan 2024	No	120,000	10,000	10,000	130,000 [120,000 + 10,000*0.5 + 10,000*0.5]	7	2	2025 Special Contest for AIA MDRT Experience

Category: District Director

Achieved Level (by Personal Production)	Q1 District Activity Ratio	FYC Benefit (Included special count#) Growth rate compared to 2024 Q1	Achieved Level (By District Production)	Cash Allowance
2025 Fast-start Overseas Convention — Trip to Sydney, Australia (Level 1)	60%	20%	2025 Fast-start Overseas Convention — Trip to Sydney, Australia **AND** 2025 PA x MDRT — Shanghai Convention	$5,000 (Cash allowance from qualifying Sydney Trip by both personal and district production)
Not Qualified	60%	20%	2025 Fast-start Overseas Convention — Trip to Sydney, Australia **AND** 2025 PA x MDRT — Shanghai Convention	N/A

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Note:

1. Active Financial Planner refers to financial planners who have at least 1 Approved Life case, or 1 Approved iPA case, or 1 Approved CS-EB case, or 1 Approved CS-Pension Corporate case, or 3 Approved MPF PA cases.
2. For the Integrated Health Strategy (IHS) Product list, please refer to the Appendix.
3. Individual Voluntary Solutions (IVS) policy is qualified only if:
   (1) 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.
   (2) Serving civil servants and non-civil servants employed by the Government (including staff members of Legislative Council Secretariat and Housing Authority) and their families* (spouse and children) purchase a specified AIA Voluntary Health Insurance Scheme as policyholder or insured through any financial planner.

   *"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.
4. Please refer to latest memo for 2025 Premier Advisor requirements.

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5. Definition of distinctive Insured Customers is as follows, please refer to 2025 Premier Advisor memo for the final definition:
   - 1 approved Life or PA Policy (with prefix "B", "G", "M" & "P" will be counted) during the contest period from new/existing Insured Customer is equivalent to 1 Customer. Customer from 1 approved MPF Personal Account is equivalent to 1 Customer**, repeated sales to the same Insured Customer during the current sales year are considered as 1 Customer.
   - If the new policy (of same Insured) is a joint-case completed by 2 agents, customer count for these 2 agents will be 0.5 respectively.
   - If the same Insured purchases 1 new policy from 2 distinct agents separately, customer count for these 2 agents will be 1.0 respectively.

   **CS – Pension Retail customers calculation details refer to below table:

Scheme	Category	Asset Transfer / Contribution	Valid Customer
1	New MPF Personal Account	With assets transferred from other trustee	Y
2	New MPF Personal Account	With assets transferred from AIA MPF account	N
3	Existing MPF Personal Account	With assets transferred from other trustee	Y
4	New TVC Account	With contribution	Y
5	Existing TVC account	With contribution	N
6	New MPF Self-Employed Account	With contribution	Y
7	New MPF Self-Employed Account	Contribution not yet received	N
8	Existing MPF Self-Employed Account	With contribution	N
9	Employee's MPF contribution Account	With contribution	N
10	New / Existing Employer's MPF Account	With contribution	N
11	New Macau CPF Individual Plan	With contribution	Y

   Scheme 1 – 10 for HK agents only. Scheme 11 for Macau agents only
6. District Active Producers, Total District Inforce Member, District FYC Benefit & its Production Base in 2024 Q1 are calculated according to district hierarchy on 31 March 2025.
7. Agency leaders promoted before or during contest period, OR re-joined financial planners, OR new financial planners with Industry LOU Package (including, but not limit to STAR PLUS, BANK LOU and subject to the latest definition by the Company) are excluded from the contest for selected financial planners.
8. Airport tax & security tax, both in Hong Kong / Macau Airport and Airports of trip destination are excluded. The required expenses for the qualifiers will be debited from qualifiers' Company account automatically after the trip; in special circumstances, the company may substitute with other rewards.

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General Rules & Regulations:

1. FYC Benefit on all Life, Life A&H Riders, Standalone Life A&H, PA, CS-EB, CS-Pension Corporate and CS-Pension Retail will be counted.
2. 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/ FYC will not be counted.
3. Cases changed / lapsed from existing policies of the same insured will not be counted.
4. Joint policies will be shared evenly among the co-producers. Cases will be counted according to total no. of cases rounding down into an integer after contest completion.
5. Policies under the same insured for the same basic plans and with same premium pay period, which are issued within the contest period will be counted as one case.
6. For case applications submitted to AIA, 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.
7. Sales representative should make product recommendations based on customer needs and affordability, and should not make any incentive-driven recommendations to customers.
8. The result of the challenge shall be adjusted according to the execution of cooling-off rights by policyowners of the policies. AIA will reserve the right to retract the award based on the result and any substantiated violations of required sales conduct.
9. Subject to company's discretion, should any policies lapsed or premium reduced within 24-policy months, given the amount is greater than or equal to 15% of Life & PA FYC generated within the contest period, the corresponding Bonus will be re-assessed in accordance with the total net FYCB after adjustment. Any adjustment on Bonus amount in the results, will be clawed back regardless the producer is still inforce in AIA or not at the time being.
10. All privileges and awards of conventions are not refundable, transferrable nor payable, program is subject to AIA's final decision. Qualifiers must be inforce with AIA at the time the awards are paid out / redeemed.
11. Reward resale, giveaway or lucky draws via social media for any purpose are prohibited without approval or consent of AIA.
12. AIA reserves the right to amend any of the rules of this contest or offer alternative gifts subject to availability at any time without prior notice.
13. In the event of dispute, AIA's decision is final and conclusive.

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T: (852) 2881 3333
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Memo

附件 Appendix - 危疾及醫療產品 Integrated Health Strategy (IHS)

產品 Products	
AIA Assemble 自在自選危疾保	Lady Care Pro 「摯愛您」保障計劃
AIA One Absoulute AIA 唯一摯保	Level-Up Protect Cancer Plan 「進添」計劃 - 癌症保障系列
AIA One Absoulute Pearl AIA 唯一摯保明珠	Level-Up Protect Pearl Cancer Plan 「進添明珠」計劃 - 癌症保障系列
AIA Voluntary Health Insurance Flexi Scheme AIA 自願醫保靈活計劃	Metro-Trio Pearl Medical and Critical Illness Protection Plan 「都市三保」醫療危疾保障計劃
AIA Voluntary Health Insurance Privilege Ultra Scheme AIA 自願醫保尊耀計劃	Multiple Care Pro 2 多重安心保 2
AIA Voluntary Health Insurance Standard Scheme AIA 自願醫保標準計劃	On Your Side Plan 愛伴航
Cancer Care Essence 智護癌症保	On Your Side Plan - First Gift 愛伴航 – 首護摯寶
Cancer Guardian 3 癌症全方位保障 3 系列	OptimaCEO Medical Plan 極臻 • 至尊醫療計劃
Cancer Guardian Pearl 3 癌症全方位明珠保障 3	OptimaCEO Medical Plan - First Gift 極臻 • 至尊醫療計劃 — 首護摯寶
CEO Essence Medical Plan 2 亞洲至尊醫療計劃 2	OptimaCEO Pearl Medical Plan 極臻 • 至尊明珠醫療計劃
CEO Essence Pearl Medical Plan 2 亞洲至尊明珠醫療計劃 2	OptimaCEO Pearl Medical Plan - First Gift 極臻 • 至尊明珠醫療計劃 — 首護摯寶
CEO Medical 5 至尊醫療計劃 5	Pretty Choice Rider Pro 「愛意」附加契約
CEO Pearl Medical 5 至尊明珠醫療計劃 5	Prime Care Pro 2 進泰安心保 2
EasyGuard Care Essence 守康易危疾保	Privilege Medical Rider 「尊顯」醫療附加契約
Enhanced Critical Illness Rider Pro 特選危疾附加契約	Privilege Ultra Medical Plan 尊耀醫療計劃
Executive Care Pro 2 泰然安心保 2	Privilege Ultra Pearl Medical Plan 尊耀明珠醫療計劃
Flexi-MediGuard 靈活住院惠益保障計劃	Severe Illness Medical Protection Rider 嚴重疾病醫療保障附加契約
GBA Health Connect Outpatient Plan 大灣醫薈通門診計劃	Severe Illness Pearl Medical Protection Rider 嚴重疾病明珠醫療保障附加契約
Health Journey Guardian 全程守護健康保系列	Shield Up Cancer Protection Plan 「友愛護」癌症保障計劃
Here For You Refundable Hospital Cash 「常伴您」保費退還住院現金保障	Simple Care Essence 簡護危疾保
Here For You Refundable Surgical Cash 「常伴您」保費退還手術現金保障	Simple Care Essence Pearl 「簡護危疾明珠保」
Hospital and Surgical Rider 「永無憂」住院及手術賠償附加契約	Smart Elite Ultra 多重智倍保
Hospitalization Benefit Rider 「樂無憂」住院惠益附加契約	StepUp Medical Protection Plan 2 「友心意」醫療保障計劃 2
Individual Medical Plan 「倍無憂」醫療保障計劃	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2
Journey Protection Medical Plan 全程保醫療保障計劃	Super HealthGuard Pro 「進升危疾保障計劃」

-包括「AIA 健康系列」之基本計劃及明珠版之基本計劃(如適用) Basic plans of "AIA Vitality Series" & Pearl Series are included (if applicable)

- 更新截至 2024 年 12 月 31 日 Updated as of 31 December 2024

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