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Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	**From:**	Toby Wong
		Dept.:	Product Innovation, Development & Delivery Department
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	1 page + enclosure
Date:	24 March, 2025		

Subject: **A250363** **延長活享儲蓄計劃佣金活動**
Extension of FlexiAchiever Savings Plan Commission Campaign

自活享儲蓄計劃推出後，市場反應熱烈。有見及此，我們決定延長活享儲蓄計劃的佣金活動一季。有關是次活動的詳細內容，請參閱附錄。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何查詢，請經 iEngage/PES 使用進行查詢。

Since the launch of FlexiAchiever Savings Plan, we have received overwhelming market response. With a view to this, we decided to extend the commission campaign of FlexiAchiever Savings Plan for another quater. For the campaign details, please refer to appendix.

Please convery the above message to yoru fellow agents. Thank you for yoru attention. Should you have any queries, please enquire by using Chatbot in iEngage/ PES.

Best regards,

Toby Wong
Head of Products
Product Innovation, Development & Delivery Department

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附件: 佣金

1. 佣金 - 保單年度 1 - 保單年度 2 - 保單年度 3-5	 22% **+3%*** 5% 2%
2. High Issue Age FYC Reduction	首年佣金就投保年齡 65 歲以上每加大一歲減 1%，最高至 70 歲；其後維持於 17% 直至最高 75 歲
3. Persistency & Career Benefit	適用
4. Extra 10%	適用*
5. Provident Fund	不適用
6. 附加契約	WP / WPCI Pro / PB / PBCI Pro: 跟隨活享儲蓄計劃的佣金
	OptimaCEO / CEO Medical 5 Rider Series (包括 Vitality 版本) / SGHR2 (包括 Vitality 版本) / Cancer Guardian Rider Series 3(包括 Vitality 版本) / Metro-Trio Rider Series (包括 Vitality 版本) / VHIS Flexi (包括 Vitality 版本) / VHIS Privilege (包括 Vitality 版本) / Privilege Ultra Medical (包括 Vitality 版本) / Privilege Ultra Pearl Medical (包括 Vitality 版本) / PACS3 / APOR/ AOAFP (包括 Vitality 版本) / AOACS (包括 Vitality 版本) / GBAH / Health Journey Guardian: 跟隨各自的佣金
	Expert Term Rider (包括 Vitality 版本) / Wisdom Term Rider (包括 Vitality 版本) / HS80 (只限澳門) / HB / ADD / SADD / ADB： 第 1 年：46% 第 2 年：17% 第 3 - 6 年：5%
7. FYP Credit	首年保費之 80%
8. FYC Adjustment (Product categories)	組別 3 (Regular Premium – 101 Linked and Traditional Savings)

***在 2025 年 4 月 1 日至 6 月 30 日的活動期間，每份活享儲蓄計劃的保單將額外獲得 3%的首年佣金。Extra 10%會以活動後的首年佣金（即 25%）計算。**

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Enclosure: Agent Compensation

1. Commission - Policy year 1 - Policy year 2 - Policy year 3-5	22% **+3%*** 5% 2%
2. High Issue Age FYC Reduction	Less 1% FYC for every issue age above age 65, up to age 70; and thereafter maintain at a level of 17% FYC from age 70 to age 75
3. Persistency & Career Benefit	Applicable
4. Extra 10%	Applicable*
5. Provident Fund	Not applicable
6. Riders	WP / WPCI Pro / PB / PBCI Pro: Follow FlexiAchiever Savings Plan commission scale
	OptimaCEO / CEO Medical 5 Rider Series (including Vitality version) / SGHR2 (including Vitality version) / Cancer Guardian Rider Series 3 (including Vitality version) / Metro-Trio Rider Series (including Vitality version) / VHIS Flexi (including Vitality version) / VHIS Privilege Ultra (including Vitality version) / Privilege Ultra Pearl Medical (including Vitality version)/ Privilege Ultra Medical (including Vitality version)/ PACS3 / APOR / AOAFP (including Vitality version) / AOACS (including Vitality version)/ GBAH / Health Journey Guardian: Follow their own commission scale
	Expert Term Rider (including Vitality version) / Wisdom Term Rider (including Vitality version) / HS80 (Macau only) / HB / ADD / SADD / ADB: 1st year: 46% 2nd year: 17% 3rd - 5th year: 5%
7. FYP Credit	80% of FY Premium
8. FYC Adjustment (Product categories)	Group 3 Regular Premium – 101 Linked and Traditional Savings

***Additional 3% FYC will be offered for each FlexiAchiever Savings Plan policy during the campaign period from 1 Apr to 30 Jun 2025. Extra 10% will be calculated based on FYC after campaign offer (i.e. 25%).**

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