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T: (852) 2881 3333
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健康長久好生活

Memo

Attn	:	All EDD & Honourable Advisors/ EDDs/ PSDDs/ SDDs/ DDs/ MICs/ Agency Leaders/ Financial Planners (Hong Kong and Macau)	From	:	Amy Chan
Co/Dept	:	Mr. Alger Fung/ Mr. Louie Ho/ All Department Heads/ABDD Executives	Dept	:	Management Team
Date	:	1 April 2025	Total page	:	7 + Appendix
Subject	:	(A250420) **全力突破 - 特別花紅挑戰賽** **Power Up Breakthrough – Special Bonus Challenge**			

踏入 2025 年第二季，是時候整裝待發，以 MDRT 為目標！

為鼓勵營業精英延續第一季的勢頭，公司特意推出「**全力突破 - 特別花紅挑戰賽**」，助你繼續月月 ACTIVE，並創造更高業績！只需於競賽期內持續 Active，並達成指定計算福利之首年佣金(FYC Benefit)要求，即可獲相應之額外花紅獎賞！

讓我們全力以赴，挑戰最高獎賞！

Beyond No. 1　客戶為先 卓越領先

有關競賽詳情請參閱下文。
For details, please refer to the contest information below.





Amy Chan
Chief Agency Officer
Agency Business Development Department
Hong Kong and Macau
AC/AL/CC/CL

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全力突破 - 特別花紅挑戰賽

競賽資格

所有營業單位主管及財務策劃顧問（以個人業績計算）

競賽日期

2025年4月至5月（共2個月）

競賽規則及獎項

於競賽期內達到**2個月[2]活躍**[3] 及完成以下業績要求，即可獲得相應的現金獎賞；

競賽期內獲繕發之**危疾及醫療產品(IHS)**[4] 及 **IVS「友得揀」**[5] 之FYC更可獲**1.5倍**的特別計算[6]於業績內。

級別 [1]	競賽要求		現金獎賞
	活躍 [3] 月份	計算福利之首年佣金 (FYC Benefit) 要求 (包含特別計算 [6])	
級別 1	2 個月 [2]	HK$88,000 [經特別計算 [6] 後，實際達標 FYC Benefit 可低至 HK$74,800]	競賽期內完成實際 FYC Benefit 的 3%
級別 2		HK$188,000 [經特別計算 [6] 後，實際達標 FYC Benefit 可低至 HK$159,800]	競賽期內完成實際 FYC Benefit 的 6%[1]

備註

1. 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獎賞上限為 HK$25,000。
2. 如財務策劃顧問於 2025 年 5 月 1 日或之後入職，只需於與 AIA 持有效合約之月份成為活躍營業代理即可完成活躍營業代理之要求。
3. 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。
4. 有關危疾及醫療產品 (IHS) 名單，請參閱附件。

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5. 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。

6. 於競賽期內獲繕發危疾及醫療產品 (IHS) 及 IVS「友得揀」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) 以各級別的 FYC Benefit 要求之 **15%**為上限。
   - 級別 1 之額外特別計算上限為 **HK$13,200**，級別 2 則為 **HK$28,200**。
   - 如該保單產品均為危疾及醫療產品 (IHS) 及 IVS「友得揀」，只限一次 1.5 倍計算於業績內。

例子

財務策劃顧問入職日期	競賽期內活躍月份	[A] 實際 FYC Benefit (HK$) [僅包含 IHS 及 IVS 未獲特別計算之 FYC]	[B] 競賽期內完成之 IHS 及 IVS FYC (HK$)	[A] + [B]*0.5 包含特別計算之 FYC Benefit (HK$)	達標級別	現金獎賞
2023 年 1 月	2 個月	80,000	20,000	90,000 [80,000 + 20,000*0.5]	級別 1	2,400 [80,000*3%]
2025 年 5 月	1 個月	80,000	30,000	93,200 [80,000 + 13,200] *級別 1 之危疾及醫療產品及 IVS「友得揀」FYC 上限為 13,200	級別 1	2,400 [80,000*3%]
2023 年 1 月	2 個月	450,000	30,000	465,000 [450,000 + 30,000*0.5]	級別 2	25,000 *獎賞上限為 25,000

一般規則

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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. 所有獲獎者必須於獎賞發放時仍與AIA持有效合約。
11. AIA保留隨時修改競賽規則或獎賞之權利，恕不另行通知。
12. 如有任何異議，以AIA最後決定為準。

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Power Up Breakthrough – Special Bonus Challenge

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

Contest Period
April - May 2025 (2 months)

Contest Rules & Awards
Producers who achieved **2 months[2] of active producers**[3] and designated **FYC Benefit** requirement within the contest period, will be awarded with respective cash reward;
FYC of **Integrated Health Strategy (IHS)[4] Product** and **Individual Voluntary Solution (IVS)[5]** being delivered within the contest period will be **1.5 times** special counted[4].

Level [1]	Requirement		Cash Reward
	Active [3] Months	FYC Benefit Requirement (Including special count [6])	
Level 1	2 months[2]	HK$88,000 [Actual FYC Benefit requirement can be HK$74,800 after special count [6]]	3% of Actual FYC Benefit
Level 2		HK$188,000 [Actual FYC Benefit requirement can be HK$159,800 after special count [6]]	6%[1] of Actual FYC Benefit

Remarks
1. Rewards of Level 1-2 are mutually exclusive, according to whichever is higher. Each producer's reward is capped at HK$25,000.
2. For new-joined financial planners contracted from 1 May 2025, active requirement is fulfilled as long as the financial planners are active during the month inforce with AIA.
3. 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.
4. For the Integrated Health Strategy (IHS) Product list, please refer to the Appendix.

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5. Individual Voluntary Solution (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.
6. 1.5 times special count will be applied to FYC of Integrated Health Strategy (IHS) Product and Individual Voluntary Solution (IVS) being delivered within the contest period, special count amount (not included actual FYC part) will be capped at **15%** of the FYC Benefit requirement of each level.
   - Special count amount is capped at **HK$13,200** for Level 1 and **HK$28,200** for Level 2.
   - If the policy belongs to both Integrated Health Strategy (IHS) Product and Individual Voluntary Solution (IVS), 1.5 times special count can only apply once to the production.

Example

Contract date	No. of Active months	[A] Actual FYC Benefit (HK$) [Included IHS & IVS FYC before special count only]	[B] IHS & IVS FYC achieved (HK$)	[A] + [B]*0.5 FYC Benefit included special count (HK$)	Achieved level	Cash Reward
Jan 2023	2	80,000	20,000	90,000 [80,000 + 20,000*0.5]	Level 1	2,400 [80,000*3%]
May 2025	1	80,000	30,000	93,200 [80,000 + 13,200] *Special count amount of IHS & IVS FYC is capped at 13,200 for Level 1	Level 1	2,400 [80,000*3%]
Jan 2023	2	450,000	30,000	465,000 [450,000 + 30,000*0.5]	Level 2	25,000 *Cash reward is capped at 25,000

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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. Qualifiers must be inforce with AIA at the time the awards are paid out/ redeemed.
11. 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.
12. In the event of dispute, AIA's decision is final and conclusive.

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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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