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: Amy Chan

Copy: Mr. Alger Fung/
Mr. Louie Ho/
All Department Heads/ABDD Executives

Dept: Management Team

Date: 14 April 2025

Total page: 7

Subject: **(A250425) AIA x MPF/CPF x 藍十字年終特別現金賞**
AIA x MPF/CPF x Blue Cross Year-End Special Cash Award

為鼓勵營業同事以多元化產品如MPF/CPF、藍十字產品，為客戶提供全面的保障和財務規劃，並達到業績要求，今年公司特別推出以 AIA x MPF/CPF x 藍十字產品FYC為主軸的**年終特別現金賞**。只要達成指定業績即可獲得豐富的年終特別花紅。

此項**年終特別現金賞競賽**中，MPF/CPF FYC更可獲5倍額外計算。

每一份保單是對客戶的關愛和支持，您的每一份付出都將是成功的基石。請把握這個提升業績的好機會！讓我們一起努力，積極推廣多元化產品，拓展客戶群，爭取更高業績，迎接更豐厚的獎賞！

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 Distribution
Hong Kong and Macau
AC/AL/CC/KT

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AIA x MPF/CPF x 藍十字 年終特別現金賞

競賽資格

1) 所有簽訂藍十字特定友邦代理合約、持有香港強積金/澳門退休金中介人牌照的財務策劃顧問及營業單位主管 (以個人業績計算)
2) 於競賽期內友邦保險之計算福利之首年佣金 (FYC Benefit) 達到 HK$108,000 至 HK$127,999.99

競賽日期

2025年1月至12月 (12個月)

競賽規則及獎賞

營業同事只要於競賽期內達到指定業績要求，即可獲得**特別現金賞**：

總競賽業績要求^	**以下業績總額達 HK$128,000 或以上：** 1) 友邦保險之計算福利之首年佣金 (達到 HK$108,000 至 HK$127,999.99)；及 2) 藍十字實收佣金；及 3) 香港強積金個人賬戶 FYC 或澳門央積金個人賬戶 FYC (可獲 5 倍額外計算)
獎賞計算方式 (HK$)	**友邦保險之計算福利之首年佣金 x 16.7%**

^2025年入職之財務策劃顧問的競賽業績要求，將根據本年度合約月數按比例調整。

例子

	例子1 **一般合資格財務策劃顧問**	**例子2** **2025年4月時入職之財務策劃顧問**
競賽期內之友邦保險計算福利之首年佣金 (FYCB)要求	HK$108,000 – HK$127,999.99	HK$81,000 – HK$95,999.99
競賽業績總額要求	HK$128,000或以上	HK$96,000 或以上 =[$128,000/12x9]
1) 友邦保險之計算福利之首年佣金 (FYCB)	HK$108,000	HK$81,000
2) 藍十字實收佣金	HK$10,000	HK$5,000

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3) 香港強積金個人賬戶FYC或澳門央積金個人賬戶 FYC	HK$2,000 (經5倍額外計算後為HK$10,000)	HK$2,000 (經5倍額外計算後為HK$10,000)
競賽業績總額	HK$128,000 =[$108,000+$10,000+$2,000x5]	HK$96,000 =[$81,000+$5,000+$2,000x5]
根據獎賞計算公式之現金獎賞	**HK$18,036** =[$108,000 x 16.7%]	**HK$13,527** =[$81,000 x 16.7%]

備註

- 競賽得獎者將視為完成「2025年營業隊伍優化計劃」的考核要求，亦可豁免於參與「2026年營業隊伍優化計劃」。
- 一般保險業務包括所有經藍十字繕發的一般保險保單，涵蓋旅遊保險、個人保險及商業保險。
- 一般保險業務包括於競賽期內遞交（包括首尾兩天）並必須經藍十字（亞太）保險有限公司（「藍十字」）核實及須於 2025年 12月 31 日或之前入賬 。
- 計算福利之首年佣金(FYC Benefit)可參考友邦財務策劃顧問專頁（Agency Corner） > 成績報告 > Production Reports > Agent Monthly Production（C&A）Report 。

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健康長久好生活

Memo

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。
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. 所有獲獎者必須於獎賞發放時仍與 AIA 持有效合約。
10. AIA 保留隨時修改競賽規則或獎賞之權利，恕不另行通知。
11. 如有任何異議，以 AIA 及藍十字最後決定為準。
12. 持牌保險代理人應(i)公平對待客戶；(ii)考慮到客戶的利益而向客戶提供合適、公正及客觀的意見及(iii)從該代 理人的委任保險人所提供並獲其授權進行推廣的保險產品範圍中，推薦最符合客戶利益的保險產品。
13. 持牌保險代理人應 時 刻遵守 由保險業監管局發出的《 持牌保險代理人操守守則 》 及其 他 監管要 求 。
14. 所有關於競賽的資料只供內部參考使用，不得發放予公眾人士。

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AIA x MPF/CPF x Blue Cross Year-End Special Cash Award

Eligibility

1) All financial planners and agency leaders who signed the specific Blue Cross Agent Agreement for AIA, and have Hong Kong MPF or Macau Pension License, and
2) Achieved AIA FYC Benefit within HK$108,000 to HK$127,999.99

Contest Period

January – December 2025 (12 months)

Contest Rules & Award

Producers who achieved designated production requirement within the contest period, will be awarded with Special Cash Award.

Total Production Requirement^	**Total FYC of below requirement of HK$128,000 or above** 1) AIA FYC Benefit (within HK$108,000 to HK$127,999.99), and 2) Blue Cross Paid Commission, and 3) Hong Kong MPF Personal Account FYC OR Macau Central Provident Fund Individual Plan FYC (with 5 times extra count)
Cash Award Calculation (HK$)	AIA FYC Benefit x 16.7%

^For Financial Planners contracted in 2025, the production requirement will be adjusted on pro-rata basis by number of contracted months in the year.

Example

	Sample 1 General Financial Planner	Sample 2 New agents contracted in April 2025
AIA FYC Benefit Requirement during contest period	HK$108,000 – HK$127,999.99	HK$81,000 – HK$95,999.99
Total Production Requirement	HK$128,000 or above	HK$96,000 or above =[$128,000/12x9]
1) AIA FYC Benefit	HK$108,000	HK$81,000
2) Blue Cross Paid Commission	HK$10,000	HK$5,000
3) Hong Kong MPF Personal Account FYC or Macau CPF Individual Plan FYC	HK$2,000 (HK$10,000 after 5 times extra counted)	HK$2,000 (HK$10,000 after 5 times extra counted)

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Total Production Achieved	HK$128,000 =[$108,000+$10,000+$2,000x5]	HK$96,000 =[$81,000+$5,000+$2,000x5]
Cash Award calculation formula (HK$)	**HK$18,036** =[$108,000 x 16.7%]	**HK$13,527** =[$81,000 x 16.7%]

Remarks

- Contest qualifiers can be treated as completion of "2025 Agency Enhancement Program" validation requirements and exempted from invitation to "2026 Agency Enhancement Program".
- General Insurance Business defines as all general insurance policies issued by Blue Cross, including travel insurance, personal insurance and commercial insurance.
- General Insurance Business includes all cases submitted within Contest Period (including the first & last day), which are verified by Blue Cross (Asia Pacific) Insurance Limited and booked on or before 31 December 2025.
- Reference of FYC Benefit can be made to the Production > Production Reports > Agent Monthly Production (C&A) Report on Agency Corner.

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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.
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. Qualifiers must be inforce with AIA at the time the awards are paid out / redeemed.
10. 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.
11. In the event of dispute, AIA & Blue Cross's decision is final and conclusive.
12. A licensed insurance agent should (i) treat the client fairly; (ii) give suitable, impartial and objective advice to the client which takes account of the client's interests and (iii) recommend insurance products which best meet the client's interests, from the range of insurance products offered by its appointing insurer which the agent is authorized to promote.
13. A licensed insurance agent should comply with the Code of Conduct for Licensed Insurance Agents issued by the Insurance Authority and other regulatory requirements at all times.
14. All information of the contest is for internal distribution only and must not be disclosed to ex ternal parties.

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