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Memo

Attn: EDDAs / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners

From: Ms. Donna Cheung & Mr. Leo Cheung

Copy: Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Mr. Louie Ho / All Department Heads / Heads of Agency Division / ABDD Executives

Dept.: Premier MDRT Development Department & Life & Wealth Management Proposition Department

Date: 12 June 2025

Total page: 10 pages

Subject: (A250627) 2025 年高淨值業務財務策劃顧問要求及專屬配套
2025 High-Net-Worth (HNW) Producer Qualification Requirements & Privileges

For the English version of this memo, please refer to page 6.

為全力支援高淨值業務財務策劃顧問開拓高淨值業務市場，同時配合公司對發展高淨值業務的策略，我們推出特別為高淨值業務財務策劃顧問而設的一系列專屬配套，希望協助同事們在高淨值市場上更具競爭力，同時鼓勵更多財務策劃顧問發展高淨值業務，拓展龐大的商機。通過參與高淨值業務成為MDRT，同時成為傑出卓越顧問 (Elite Premier Advisor)，甚至向COT、TOT更高目標進發，同心捍衛MDRT No.1！

此次更新涉及額外的免體檢限額及財務核保升級安排，藉此鼓勵大家盡快成爲全方位「傑出卓越顧問」。

有關高淨值業務顧問要求、專屬獎勵、體驗及配套詳情，請參閱下頁。

此致，

Donna Cheung
卓越圓桌會員拓展部總監
DC/KL/CC

Leo Cheung
人壽與財富產品主張及策劃部總監
LC/CM

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(A) 高淨值業務財務策劃顧問要求

於2025年度內，符合以下業績要求之財務策劃顧問，將合資格成為高淨值業務財務策劃顧問。

業績要求:
於2025年度內累積最少1位高淨值客户。

高淨值客戶定義:
於同一銷售年度內，同一位客戶(保單持有人)^ 透過同一位財務策劃顧問，成功投保並獲批核:

1. 最少1張全新AIA個人保險計劃保單(「新保單」);及
2. 其所有新保單的累計ANP(年化新保費)*達10萬美元(以扣除任何合資格折扣前計算(如適用))將獲計算為1位高淨值客戶。

^不論所繕發之保單數目，每位保單持有人最多只可被計算為一位高淨值客戶
*ANP(年化新保費):指年繳保費100%及一次性繳付保費10%之總和計算

以下是高淨值客戶計算例子:

	高淨值客戶例子	擁有高淨值客戶
1	若**2 位營業員**共同為同**1 位客戶**完成**1 張**一次性繳付US$1,000,000 或更多的銷售額，每位營業員可得0.5 名高淨值客戶及保單一半銷售額	✗ **沒有1位高淨值客戶及US$1,000,000 或更多的銷售額**
2a	若**2 位營業員**共同為同**1 位客戶**完成**1 張**一次性繳付US$2,000,000 或更多的銷售，每位營業員可得0.5 名高淨值客戶及US$1,000,000 或更多的銷售額	✗ **沒有1位高淨值客戶**
2b	承2a－ 若其中1 位營業員為**同1 位客戶完成多1張**一次性繳付銷售(任何銷售額)，該位營業員可共得1 名高淨值客戶	✓
3	若2 位營業員為同**1 位客戶分別**完成**各1 張**一次性繳付US$1,000,000或更多的銷售，該客戶將以 **1.0名**分別計算予2位營業員	✓
4	若**1 位營業員**為**1 位客戶**完成**2 張**一次性繳付總共US$1,000,000或更多的銷售	✓
5	若**1 位營業員**為**1 位客戶**完成**2 張**總共US$100,000或更多的年繳銷售（包括一次性繳費銷售額x10% + 年繳銷售額x100%）	✓

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(B) 高淨值業務財務策劃顧問專屬配套

達標成為高淨值業務財務策劃顧問，可享有友邦峻宇財富管理中心的預約配額；如成功於2025年度內累積2 位或以上高淨值客戶，更可享有額外獎賞，包括更多專屬體驗及技能提升配套：

2025 高淨值業務財務策劃顧問專屬配套

要求 (業績計算時期: 1/1/2025 - 31/12/2025)	高淨值業務財務策劃顧問 擁有1位高淨值客戶	高淨值業務財務策劃顧問 擁有2位或以上高淨值客戶	傑出卓越顧問 MDRT + 卓越顧問 + 擁有2個或以上高淨值客戶
	友邦峻宇財富管理中心/友邦財駿中心服務		
2025財富管理中心預約配額	2次	2次	15次
2025友邦財駿中心VIP房間預約權利			✓
	專屬體驗		
獲邀參與高端生活品味活動		✓	✓
獲邀參與特選財富管理中心 客戶體驗 / 講座		✓	✓
	技能提升配套		
獲邀優先登記專屬交流活 (例如基金公司管理層及高淨值業界專家)		✓	✓
獲邀優先登記高淨值業務課程		✓	✓
	獎勵和認可		
榮譽稱號 (需同時達成MDRT 2026或以上)		✓	✓
特製個人名片 (需同時達成MDRT 2026或以上)		✓	✓
免體檢限額及財務核保升級至鑽石級			✓
可下載客戶表揚信			✓
AIA 網站嘉許			✓

(1) 財富管理中心預約名額

於2025年度達標成為高淨值業務財務策劃顧問，將於2026年享有2次友邦峻宇財富管理中心的預約配額。請注意，財務策劃顧問根據不同預約資格所獲的預約配額，不可合併計算及累積使用。若財務策劃顧問擁有多於一項預約資格，預約配額將以較高者計算。

例子：如財務策劃顧問擁有COT資格，可享20 次預約配額。如同時為高淨值業務財務策劃顧問，可享2次預約配額，則以較高之預約配額20 次計算。

友邦峻宇財富管理中心的預約配額詳情，請參閱中心相關之通告。

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(2)「榮譽稱號」獎勵

於2025年度達標成為擁有2位或以上高淨值客戶的高淨值業務財務策劃顧問，並同時達成**MDRT 2026或以上**，可在MDRT榮譽稱號後加上「高淨值業務」稱號:

級別	同時達成: 高淨值業務財務策劃顧問（擁有2位或以上高淨值客戶）; 及 MDRT 2026 或以上
TOT	Wealth Management Director, High Net Worth Business 財富管理總監, 高淨值業務
COT	Associate Wealth Management Director, High Net Worth Business 副財富管理總監, 高淨值業務
MDRT	Senior Wealth Management Manager, High Net Worth Business 高級財富管理經理, 高淨值業務

(3) 免體檢額度及財務核保升級

於2025年度達標成為傑出卓越顧問，可享額外免體檢限額及財務核保升級至鑽石級別，有關級別詳情請參閱A241259。

(4) 專屬體驗及技能提升配套

於2025年度達標成為擁有2位或以上高淨值客戶的高淨值業務財務策劃顧問，有機會獲邀參與特選高端生活品味活動、專屬體驗、技能提升課程及交流活動。詳情將於稍後公佈，名額有限，先到先得。

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附錄一: 進度檢視

有關財務策劃顧問名下的高淨值客戶人數資料可參閱 iPA 2.0 - Premier Advisor 進度:



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To fully support our financial planners in developing high-net-worth (HNW) business, and in line with the company's strategy to develop HNW business, we are pleased to launch a series of exclusive supports and privileges specially designed for HNW producers. We aim to uplift our financial planners' competency to fully capture the enormous market opportunities that lie ahead and encourage more financial planners to start engaging in HNW business.

This update is related to the upgrade arrangement for non-med limit and financial underwriting, which aims to encourage more producers to become 'Elite Premier Advisor'.

Let us leverage the opportunities in HNW business to become MDRT 2026, achieve Elite Premier Advisor, and even strive for higher goals to become COT or TOT. Together, let us secure MDRT No. 1 for AIA!

For details on requirements of High-Net-Worth (HNW) Producer, exclusive rewards, experiences, and supports, please refer to the following.

(A) Production Requirement for High-Net-Worth (HNW) Producer

In 2025, financial planners who meet the following production requirement will be eligible to become High-Net-Worth (HNW) Producer.

Production Requirement
Accumulate at least 1 HNW Customer within the year 2025.

Definition of HNW Customer
During the same sales year, the same customer (policyholder)^ through the same Financial Planner successfully applies for and is approved for:

1) At least 1 new individual AIA life insurance plan ("New Policy"); and
2) The accumulated ANP (Annualized New Premium)* of all the New Policy(ies) meets USD 100,000 (before any eligible discount, if any) will be counted as 1 HNW Customer.

^For each policyholder, regardless of the number of policies delivered, can only be counted as one HNW Customer

*ANP (Annualised New Premium): count as the sum of annualised premium (100%) and one-time premium payment (10%).

Below are some examples of HNW customer calculations:

	High net worth customer example	High net worth customer count
1	If **2 agents have split case with the same customer with one-time premium** at least US$1,000,000, each agent will be entitled to 0.5 high net worth customer and half of the premium of the policy	✕ **Not entitled to 1 HNW customer & US$1,000,000 or more premium**

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2a	**If 2 agents have split case with the same customer with one-time premium with US$2,000,000 or more,** each agent will be entitled to 0.5 high net worth customer and US$1,000,000 or more premium	✗ **Not entitled to 1 HNW customer**
2b	Re 2a – If **1 of the agents have 1 more policy with the same customer** (one-time premium of any amount), that agent will be entitled to 1 HNW customer	✓
3	If **2 agents each have 1 case with the same customer** with one-time premium at least US$1,000,000 or more, each agent will be entitled to 1 HNW customer	✓
4	If **1 agent have 2 policies with the same customer** and the total one-time premium is at least US$1,000,000	✓
5	If **1 agent have 2 policies with the same customer** and the total annualized premium is at least US$100,000 (including one-time premium x 10% + annualised premium x 100%)	✓

(B) High-Net-Worth (HNW) Producer Exclusive Supports and Privileges

Upon qualified as HNW Producer, financial planners will be entitled to booking quota at AIA Alta Wealth Management Centre. Financial planners, who successfully accumulate 2 or more HNW Customers within 2025, can enjoy additional rewards & recognition, exclusive experience for high-end lifestyle events, as well as capability building activities:



2025 HNW producer exclusive privileges

Business requirement (Period: 1/1/2025 - 31/12/2025)	HNW producer: 1 HNW customer	HNW producer: 2 or above HNW customers	Elite PA: MDRT + Premier Advisors + with at least 2 HNW customers
AIA Alta Wealth Management Centre/ AIA Wealth Select Centre			
2025 AIA Alta Wealth Management Centre Quota	2	2	15
2025AIA Wealth Select Centre VIP Room Quota			✓
Exclusive Experience			
Invitation to exclusive high-end-lifestyle events*		✓	✓
Invitation to selected Alta Wealth Management Centre workshops*		✓	✓
Capability Building			
Priority registration for exclusive sharing sessions (e.g. with Fund House management or HNW industry experts)		✓	✓
Priority registration for HNW training & seminars		✓	✓
Rewards & Recognition			
Simultaneously achieving MDRT 2026 or above :			
- Special Title		✓	✓
- HNW Name Card		✓	✓
Non-med Limit & Financial Underwriting Upgrade to Diamond			✓
Downloadable Customer Letter			✓
Agency Recognition Site			✓

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(1) AIA Alta Wealth Management Centre booking quota

Upon qualified as HNW Producer in 2025, financial planners will be entitled to 2 booking quotas at AIA Alta Wealth Management Centre. Please note that booking quotas earned based on different eligibility criteria cannot be combined or accumulated for use. If a financial planner is assigned booking quotas by multiple eligibility criteria, the higher number will apply.

Example: If a financial planner is qualified for COT, he/she is entitled to 20 booking quotas. If he/she is also a HNW producer, he/she is entitled to 2 booking quotas. In this case, he/ she will be assigned to 20 booking quotas which is the highest quota.

For details of booking quota at AIA Alta Wealth Management Centre, please refer to memo released by the centre.

(2) Rewards of Honorary Title

Upon qualified for HNW Producer with 2 or more HNW Customers in 2025, and also attaining MDRT 2026 or above, financial planners can add the title "High Net Worth Business" after the MDRT honorary title.

Tiers	Achieving both at the same time: 2026 MDRT or above; & HNW producer (with 2 or above HNW Customers)
TOT	**Wealth Management Director, High Net Worth Business 財富管理總監, 高淨值業務**
COT	**Associate Wealth Management Director, High Net Worth Business 副財富管理總監, 高淨值業務**
MDRT	**Senior Wealth Management Manager, High Net Worth Business 高級財富管理經理, 高淨值業務**

(3) Non-Med Limit & Financial Underwriting upgrade

Upon qualified for Elite Premier Advisors in 2025, financial planners will be entitled an upgrade to Diamond non-med limit & financial underwriting. Details please refer to A241259.

(4) Exclusive experience & capability building activities

Upon qualified for HNW Producer with 2 or more HNW Customers in 2025, invitation will be sent for selected high-end lifestyle events, workshops and capability building activities, on first come first serve basis. Details will be announced later.

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Appendix 1 – Progress tracking

Please refer to the 2025 Premier Agency Playbook path for HNW Customer count information:



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