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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
Co/Dept	:	Mr. Alger Fung/ Mr. Louie Ho/ All Department Heads/ ABDD Executives	Dept	:	Management Team
Date	:	3 July 2025	Total page	:	7
Subject	:	(A250723) **2026 友邦保險財務策劃顧問持股計劃 (ASPP)** **2026 AIA Agency Share Purchase Plan**			

在全球經濟波動的環境下，友邦保險憑藉穩健的財務結構、良好的盈利能力，持續展現強勁增長動力，穩居亞太壽險市場領導地位。公司股價自年初至今一直穩步上揚！這不僅彰顯集團的抗逆能力，更突顯其長遠發展潛力。

公司每年推出**「友邦保險財務策劃顧問持股計劃」(ASPP)**，讓一眾營業精英可透過配股方式以優惠價格獲得 AIA 的股份，與友邦一同分享企業發展的成果，讓您在成就非凡事業的同時，參與企業的長遠發展。今年更增設**「綜合醫療保健策略類別」**，為客戶提供健康保障的同時亦有機會得到相關資格，獲得公司的回饋。

是次持股計劃競賽期分為 5 個月，**營業同事只要於其中 1 個競賽月**達到**類別指定排名**，即可獲得 2026 ASPP 資格，每個月都有機會爭取 ASPP 的席位！

立即行動，與友邦攜手邁向更高峰！

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

BEYOND NUMBER ONE 客戶為先 卓越領先

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2026 友邦保險財務策劃顧問持股計劃 (ASPP)

競賽資格：
所有財務策劃顧問(以個人業績計算)及營業單位主管(以個人業績計算或以營業組別業績計算)

競賽日期: 分為 5 個競賽期，
(i) 2025 年 7 月
(ii) 2025 年 8 月
(iii) 2025 年 9 月
(iv) 2025 年 10 月
(v) 2025 年 11 月
(如營業同事於其中一個競賽期成為得獎者，得獎者將會獲得 2026 ASPP 資格，亦不會顯示於下一個競賽期。 每一位營業同事最多只會獲得 ASPP 資格一次。)

競賽規則及獎項:
以以下類別計算，於每個競賽期內以**計算福利之首年佣金 (FYC Benefit)** 或 **綜合醫療保健策略 (IHS) FYC** 達到以下指定排名，可獲 2026 友邦保險財務策劃顧問持股計劃 (ASPP) 資格：

類別	新晉財務策劃顧問	2025 卓越顧問	財務策劃顧問		營業單位主管
計算業績	個人業績				營業組別業績
獲繕發之業績類別	計算福利之首年佣金 (FYC Benefit)			綜合醫療保健策略 (IHS) FYC	計算福利之首年佣金 (FYC Benefit)
排名 (每個競賽期)	首 10 名	首 10 名	首 230 名	首 10 名	首 50 名
獎賞	得獎者認購每兩股供款股份，可以每股 US$1 之代價配對 1 股，配股將於 3 年歸屬期後 (即 2029 年 5 月)^發放予得獎者				
供款	個人總 FYCB (由 **2025 年 7 月 1 日至 11 月 30 日**)之 **24% (5 個月)**			個人 IHS FYC (由 **2025 年 7 月 1 日至 11 月 30 日**)之 **24% (5 個月)**	直屬營業組別總 FYCB (由 **2025 年 7 月 1 日至 11 月 30 日**)之 **12% (5 個月)**
最低供款*	HK$1,800				
最高供款	HK$150,000				

^實際發放日期以公司安排為準。
*如得獎者之最終可供款額低於訂明之最低供款額，得獎者將不獲 2026 友邦保險財務策劃顧問持股計劃 (ASPP) 資格。

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備註:

- **新晉財務策劃顧問**是指 2024 年 8 月至 2025 年 11 月入職之財務策劃顧問 (不包括持有財務策劃實習生合約者、持有 Industry LOU Package 合約者、重新加入之財務策劃顧問及營業單位主管)。
- **2025 卓越顧問**必須於該競賽期或之前成為卓越顧問，方可競逐該月份卓越顧問類別之 ASPP 資格。
- 有關 2025「卓越顧問」要求，及 2025 年入職之新晉財務策劃顧問的「卓越顧問」要求將根據入職月份訂立，詳情請參閱通告 A250145。
- **營業單位主管**以內部職銜計算。
- 同一競賽期內，如營業同事於以上多於一項類別 (首 10 名新晉財務策劃顧問、首 10 名 2024 卓越顧問、首 230 名財務策劃顧問、首 10 名綜合醫療保健策略之財務策劃顧問、及首 50 名營業單位主管)中均達到指定排名，該營業單位主管或區域總監最後將會被安排於其中一項類別，以獲得較高供款之類別為準。而其另一項類別之排名將**不**會由下一位得獎者取替。
- 如營業同事於其中一個競賽期成為得獎者，得獎者將會獲得 2026 ASPP 資格，亦**不**會顯示於下一個競賽期。 每一位營業同事最多只會獲得 ASPP 資格一次。
- 每位得獎者可獲一張電子證書以茲表示能夠參與 2026 ASPP 的殊榮。
- 以上競賽獎賞為自願參與性質。
- 配股將於 3 年歸屬期後以每兩供款股份獲配一股的計算方法，以每股 US$1 之代價發放。每位得獎者之最高供款為 HK$150,000。供款會由 2026 年 3 月至 2027 年 2 月之 12 個月糧單中扣除(實際糧單發出日期以公司安排為準)。
- 每月供款上限為 HK$12,500 (即每月 HK$150,000/12 個月)，直至友邦保險集團另行通知。US$1 等於 HK$7.8。
- 每月最低供款額為 HK$150 (即每月 HK$1,800/12 個月)，直至友邦保險集團另行通知。如得獎者之最終可供款額低於競賽規則及獎項內訂明之最低供款額，得獎者將**不**獲 2026 友邦保險財務策劃顧問持股計劃 (ASPP) 資格。
- 歸屬期由"發售期"分配股份的第一天，即財務策劃顧問供款股份購買之日開始，並於第三個週年日期滿。
- 計劃年度的首次購買股份日三週年期滿後獲發放配股，假設：
  - 得獎者仍與 AIA 持有效之合約
  - 得獎者於歸屬期未有轉移或提取或沽售任何一個供股單位

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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、團體保險業務、退休金企業業務及退休金個人業務均計算於 FYC Benefit 之內。
2. 用作競賽競逐排名計算之總 FYCB 是指於 2025 年當月(7 月/8 月/9 月/10 月/11 月內獲成功繕發/生效之保單/計劃。
3. 用作衡量 ASPP 可供款額計算之總 FYCB 或綜合醫療保健策略(IHS) FYC 是指於 2025 年 7 月至 11 月內獲成功繕發/生效之保單/計劃。
4. 新晉財務策劃顧問、2025 卓越顧問、營業單位主管或區域總監可以個人業績競逐「財務策劃顧問之 ASPP」。
5. 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。
6. 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。
7. 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。
8. 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。
9. 營業同事透過正本或電子方式遞交保單申請予 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。
10. 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。
11. 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。
12. 所有獲獎者必須於獎賞發放時仍與 AIA 持有效合約。
13. AIA 保留隨時修改競賽規則或獎賞之權利，恕不另行通知。
14. 如有任何異議，以 AIA 最後決定為準。

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2026 AIA Agency Share Purchase Plan (ASPP)

Eligibility:
All Financial Planners (by personal production) & Agency Leaders (either by personal production or agency production)

Contest Period: There are 5 contest periods -

(i) July 2025
(ii) August 2025
(iii) September 2025
(iv) October 2025
(v) November 2025

(If producer wins the 2026 ASPP qualification in one of the contest periods, he/she will **NOT** be able to participate in latter contest period(s). EACH producer will only get maximum ONE qualification in the whole ASPP campaign.)

Contest Rules & Award:
By categories below, Producers who achieve below top ranking by **FYC Benefit** or **Integrated Healthcare Strategy (IHS) FYC** within designated contest period(s) will be awarded with qualification to purchase 2026 ASPP.

Category	New Financial Planner	2025 Premier Advisor	Financial Planner		Agency Leader
Production by	Personal Production				Agency Production
Being Delivered FYC Category	FYC Benefit			Integrated Healthcare Strategy (IHS) FYC	FYC Benefit
Rank (per Contest Period)	Top 10	Top 10	Top 230	Top 10	Top 50
Award	Matching 1 Share at cost of US$1 per share for every 2 Contribution Shares purchased; 3-year vesting period before Matching Shares being delivered to awardees (i.e. in May 2029)^				
Contribution	**24%** of Personal Total FYCB from **1 Jul to 30 Nov 2025 (5 months)**			**24%** of IHS FYC from **1 Jul to 30 Nov 2025 (5 months)**	**12%** of Direct Agency Total FYCB from **1 Jul to 30 Nov 2025 (5 months)**
Minimum Contribution*	HK$1,800				
Maximum Contribution	HK$150,000				

^Actual delivered date is subject to company's arrangement.
*If producers' final contribution amount is less than the minimum contribution amount stated above, producer will **NOT** be awarded with qualification to purchase 2026 ASPP.

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Remarks:

- **New Financial planners** are financial planners which are contracted between Aug 2024 to Nov 2025 (Excluding internship, Industry LOU Package, re-join, and agency leaders).
- **2025 Premier Advisor** must fulfil all Premier Advisor requirements on or before respective contest period to be eligible for 2025 Premier Advisor ranking category of that period.
- 2025 Premier Advisor requirements and Premier Advisor requirements for New Financial Planners contracted in 2025 are on pro-rata basis according to the contracted month. For details, please refer to memo A250145.
- **Agency leaders** are defined by compensation title.
- If Leader/DD is being ranked in more than one category (Top 10 New Financial Planner Level, Top 10 2024 Premier Advisor Level, Top 230 Financial Planner Level, Top IHS production Financial Planner Level & Top 50 Leader Level), producer can be finally entitled to either one of the levels within the same contest period, whichever the highest contribution can be offered from the respective category. However, his/her original seat will NOT be assigned to next qualifier in the forfeited category.
- If producer wins the 2026 ASPP qualification in one of the contest periods, he/she will NOT be able to participate in latter contest period(s). EACH producer will only get maximum ONE qualification in the whole ASPP campaign.
- Each qualifier will be granted an electronic certificate in recognition of being awarded with the privilege to join the 2026 ASPP.
- The above contest award will be offered at voluntary participation basis.
- The Contribution shares are matched on 1-for-2 basis at the end of the 3-year vesting period, at a cost of US$1 per matching share. The maximum cap for the total contributed amount per qualifier is HK$150,000. Contributions will be deducted in 12 installments from Mar 2026 to Feb 2027 payroll (Actual payroll date is subject to company's arrangement).
- The monthly contribution cap amount will be HK$12,500 per month (HK$150,000/12 months), unless otherwise notified by AIA Group. US$1 is equivalent to HK$7.8.
- The minimum monthly contribution amount will be HK$150 per month (HK$1,800/12 months), unless otherwise notified by AIA Group. If producers' final contribution amount is less than the minimum contribution amount stated in the contest rules and awards, producer will NOT be awarded with qualification to purchase 2026 ASPP.
- The vesting period begins on the first allocation day during an Offering Period on which Financial Planner Contribution Shares are purchased and ends on the third anniversary of that date.
- Matching Shares for a plan year are delivered on the third anniversary of the purchase date, provided that:
  - Awardee holds valid contract with AIA
  - Awardee has not transferred or withdrawn or sold any contribution shares during the vesting period.

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General Rules & Regulations:

1. FYC Benefit on all Life, Life A&H Riders, Standalone Life A&H, PA, Group Insurance, Pension Corporate and Pension Retail will be counted.
2. Total FYCB for contest ranking includes case/policy/plan being delivered within the contest month only (Jul 2025/Aug 2025/Sep 2025/Oct 2025/Nov 2025).
3. Total FYCB or Integrated Healthcare Strategy (IHS) FYC for measurement of ASPP available contribution amount includes case/policy/plan being delivered from Jul to Nov 2025.
4. New Financial Planners/2025 Premier Advisor/Agency Leaders/District Directors can qualify by personal production for the 'ASPP for Financial Planners'.
5. 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.
6. Cases changed / lapsed from existing policies of the same insured will not be counted.
7. 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.
8. 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.
9. For applications submitted to AIA via hardcopy application or electronic application, 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.
10. Sales representative should make product recommendations based on customer needs and affordability, and should not make any incentive-driven recommendations to customers.
11. 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.
12. Qualifiers must be inforce in AIA at the time the awards are paid out/redeemed.
13. 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.
14. In the event of dispute, AIA's decision is final and conclusive.

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