友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
12/F, AIA Tower
183 Electric Road
North Point
Hong Kong

Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs/ SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	From:	Winnie Fung
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Executives / CS IVS Executives	Dept:	Corporate Solutions
Date:	13 August 2025	Total pages:	4
Subject:	**(A250825) 2025 年第 3 季 IVS Star 競賽** **2025 Q3 IVS Star Contest**		

企業業務（CS）誠意推出 **2025 年第 3 季 IVS Star 競賽**，鼓勵大家積極推廣企業業務（團體保險及強積金 / 退休金）**開拓本地客源，並創造更多 IVS「友得揀」銷售機會**。

競賽詳情：

<table>
<tr><td>競賽資格</td><td>所有香港及澳門營業同事
<table>
<tr><th>組別</th><th>合資格參與營業同事</th></tr>
<tr><td>財務策劃顧問 – 個人業績</td><td>合約於 2024 年 6 月或之前生效之財務策劃顧問</td></tr>
<tr><td>營業單位主管 – 營業組別業績</td><td>所有營業單位主管</td></tr>
<tr><td>區域總監 – 區域業績</td><td>所有區域總監</td></tr>
<tr><td>新晉財務策劃顧問 – 個人業績</td><td>合約於 2024 年 7 月或之後生效之財務策劃顧問</td></tr>
<tr><td>IVS 推廣大使</td><td>所有已獲區域總監提名之 IVS 推廣大使</td></tr>
</table></td></tr>
<tr><td>競賽日期</td><td>2025 年 7 月 1 日至 9 月 30 日</td></tr>
<tr><td>合資格業務</td><td>IVS「 友得揀 」業務[1-2]</td></tr>
<tr><td rowspan="5">獲獎資格</td><td>財務策劃顧問組別
i) 個人業績取得最高 IVS FYC[3-5] 之首 15 名財務策劃顧問
ii) 個人業績取得最高 IVS 保單數目[3-7] 之首 15 名財務策劃顧問</td></tr>
<tr><td>營業單位主管組別
i) 營業組別業績取得最高 IVS FYC[3-5] 之首 10 名營業單位主管
ii) 營業組別業績取得最高 IVS 保單數目[3-7] 之首 10 名營業單位主管</td></tr>
<tr><td>區域總監組別
i) 區域業績取得最高 IVS FYC[3-5] 之首 5 名區域總監
ii) 區域業績取得最高 IVS 保單數目[3-7] 之首 5 名區域總監</td></tr>
<tr><td>新晉財務策劃顧問組別
i) 個人業績取得最高 IVS FYC[3-5] 之首 5 名新晉財務策劃顧問
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<tr><td>IVS 推廣大使組別
i) 區域取得最高總活躍 IVS 營業同事數目[8] 之首 5 名 IVS 推廣大使</td></tr>
<tr><td>獎賞</td><td>上述得獎者將獲邀出席 2025 年第 3 季 IVS Star 慶祝活動，詳情將於稍後公布。</td></tr>
</table>

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一般規則及要求：

1) IVS「 友得揀 」 保單只計算：
   a. 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、「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、於投保及保單繕發時應為現有友邦強積金 / 退休金 成員；或 (ii) 於投保及簽發保單時應為現有友邦團體保險成員。
   b. (只限香港)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[Δ]（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。

      [Δ]「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。
2) 合資格 IVS「 友得揀 」保單只計算於競賽期內經 iPoS 遞交及獲繕發之保單。
3) 若營業同事於競賽期之前已遞交相關保單 / 相關保單已獲繕發，並於競賽期內撤回投保申請 / 取消相關保單，其後再次投保相同產品計劃，相關 FYC / 保單數目將不獲計算。
4) 所有由現有保單轉換 / 退保後由同一受保人或同一持有人持有之保單的 FYC / 保單數目將不獲計算。
5) 若保單由兩位或以上營業同事共同完成，相關 FYC / 保單數目將按比例平均分配，而保單數目不會以四捨五入方式計算。
6) 同一受保人於推廣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。
7) 若 IVS 保單數目相同，則按 FYC 業績排名。
8) 活躍 IVS 營業同事是指於日曆月內最少遞交及獲繕發一張 IVS「 友得揀 」保單之財務策劃顧問，總活躍 IVS 營業同事數目是指分別於 7、8 和 9 月份內每月活躍 IVS 營業同事數目之總和。
9) 營業同事遞交保單申請予 AIA，應預留充足時間遞交以確保有關申請於競賽期內獲繕發。
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) 獎賞不得轉讓或轉換成現金。得獎者必需於獎賞發放時仍與公司維持有效合約關係，方能出席慶祝活動。
12) 排名結果以保單冷靜期後作調整為準。AIA 保留就調整後之排名結果及就任何違規銷售行為追討已發放獎賞之權利。
13) AIA 保留隨時修改本競賽規則或獎賞之權利，恕不另行通知。
14) 如有任何爭議，AIA 保留最終決定權。

如有任何查詢，歡迎與負責貴區之企業業務營業拓展部同事 / IVS 團隊聯絡。

祝 業務蒸蒸日上！

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Corporate Solutions (CS) sincerely launches **2025 Q3 IVS Star Contest**. Financial Planner can **develop the local market through corporate business** (group insurance and MPF/Pension) **to upsell IVS business**.

Contest Details:

<table>
<tr><td>Eligibility</td><td>All Hong Kong & Macau Financial Planners
<table>
<tr><th>Group</th><th>Eligible Producers</th></tr>
<tr><td>Financial Planner – by personal production</td><td>Financial Planners contracted on or before Jun 2024</td></tr>
<tr><td>Agency Leader – by agency production</td><td>All Agency Leaders</td></tr>
<tr><td>District Director – by district production</td><td>All District Directors</td></tr>
<tr><td>New Financial Planner – by personal production</td><td>Financial Planners contracted on or after Jul 2024</td></tr>
<tr><td>IVS Ambassador</td><td>All IVS Ambassadors who have been nominated by District Directors</td></tr>
</table></td></tr>
<tr><td>Challenge Period</td><td>1 July to 30 September 2025</td></tr>
<tr><td>Qualifying Business</td><td>Individual Voluntary Solution (IVS) Business[1-2]</td></tr>
<tr><td rowspan="5">Qualifying Criteria</td><td>Financial Planner Group
i) Top 15 Financial Planners who achieved the highest IVS FYC[3-5] individually
ii) Top 15 Financial Planners who achieved the highest IVS policy count[3-7] individually</td></tr>
<tr><td>Agency Leader Group
i) Top 10 Agency Leaders who achieved the highest IVS FYC[3-5] by agency unit
ii) Top 10 Agency Leaders who achieved the highest IVS policy count[3-7] by agency unit</td></tr>
<tr><td>District Director Group
i) Top 5 District Directors who achieved the highest IVS FYC[3-5] by district
ii) Top 5 District Directors who achieved the highest IVS policy count[3-7] by district</td></tr>
<tr><td>New Financial Planner Group
i) Top 5 New Financial Planners who achieved the highest IVS FYC[3-5] individually
ii) Top 5 New Financial Planners who achieved the highest IVS policy count[3-7] individually</td></tr>
<tr><td>IVS Ambassador Group
i) Top 5 IVS Ambassadors who achieved the highest total active IVS producer count[8] by district</td></tr>
<tr><td>Rewards</td><td>All the above winners will be invited to the 2025 Q3 IVS Star Recognition Event. Details will be announced soon.</td></tr>
</table>

General Rules and Requirements:

1) Individual Voluntary Solutions (IVS) policy is qualified only if:
   a. 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.

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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.

b. (For Hong Kong only) Serving civil servants and non-civil servants employed by the Government (including staff members of Legislative Council Secretariat and Housing Authority) and their families[Δ] (spouse and children) purchase a specified AIA Voluntary Health Insurance Scheme as policyholder or insured through any financial planner.

[Δ] "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.

2) Eligible IVS policies will only be counted if they are submitted via iPoS and issued within the Challenge Period.
3) Financial Planners who have submitted policies/policies issued before the Challenge Period and then reapply for the same products with the same insured, the corresponding FYC/policies will NOT be counted.
4) The relevant FYC/policy count of policy changed/lapsed from existing policies of the same policyholder or insured will NOT be counted.
5) If the policy is jointly completed by two or more Financial Planners, the relevant FYC/Policy Count will be evenly shared in proportion while Policy Count will not be rounded-up.
6) All new policies purchased under the same insured for the same basic plan and same premium payment period during the Promotion Period will be counted as one policy.
7) In case the IVS policy count is the same, the ranking will be based on FYC production.
8) Active IVS producer means the count of financial planners who have at least one IVS policy submitted and issued within a calendar month. The total active IVS producer count means the sum of monthly active IVS producer count in July, August and September respectively.
9) For policy applications submitted to AIA, Financial Planners are reminded to allow sufficient time to submit the application to ensure the policy is issued within the Challenge Period.
10) Financial Planners should make product recommendation based on customer needs and affordability and should not make any incentive-driven recommendation to customers.
11) Rewards are non-transferrable and cannot be exchanged for cash. The winners must be in-force with AIA at the time of reward distribution in order to attend the celebration event.
12) The ranking results are subject to adjustments after the policy cooling-off period. AIA reserves the right to retract the rewards based on the adjusted ranking results and any substantiated violation of sales conduct.
13) AIA reserves the right to amend the rules or rewards of this challenge at any time without prior notice.
14) In case of any disputes, AIA reserves the right for any final decision.

If you have any questions, please contact your designated CSBD Agency executives/IVS Team.

We wish you every success!

Yours faithfully,

Winnie Fung
Head of Individual Voluntary Solutions
CS – Individual Voluntary Solutions

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