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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 October 2025	Total page	:	7 + Appendix
Subject	:	**(A251023) [更新] 年終爆發 MDRT 花紅賞 [Update] MDRT Year-end Achievement Award**			

踏入第四季，是時候全力加速，上下同心攜手，奮力向MDRT進發！

今年我們以MDRT 6500為目標，超越新加坡、汶萊、泰國三國的總和。要達成這個目標，公司每一位同事的努力也格外重要！為進一步鼓勵同事成為MDRT 2026，公司特意推出「年終爆發MDRT花紅賞」，一同在2025年末作最後衝刺。只要在年底達成MDRT目標，並於競賽期內完成指定業績，即可獲高達HK$16,888的額外花紅獎賞！

立即積極行動，捉緊機會，爭取最高榮耀！

港澳齊心 超越星汶泰

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



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年終爆發 MDRT 花紅賞

競賽資格

所有財務策劃顧問及營業單位主管 (以個人業績計算)

競賽日期

2025年10月至11月 (2個月)

競賽規則及獎項

只要於年底**達成MDRT 2026**#，並於競賽期內完成以下業績要求，即可獲得高達HK$16,888的現金獎賞！

競賽期內獲繕發之**綜合醫療保健策略(IHS)**@及 **IVS「友得揀」***之FYC可獲**1.5倍**的特別計算+於業績內。

級別^	競賽要求		現金獎賞
	2026 年百萬圓桌會（MDRT）要求#	計算福利之首年佣金 (FYC Benefit) 要求 (包含特別計算+)	
級別 1	於 2025 年達成 **2026 年百萬圓桌會（MDRT）**的業績要求及登記成為 MDRT 2026	HK$100,000 [經特別計算+後，實際達標 FYC Benefit 可低至 HK$90,000]	HK$3,388
級別 2		HK$160,000 [經特別計算+後，實際達標 FYC Benefit 可低至 HK$144,000]	HK$8,388
級別 3		HK$230,000 [經特別計算+後，實際達標 FYC Benefit 可低至 HK$207,000]	HK$16,888

備註：

- ^級別 1 至級別 3 獎賞不可同時兼得，以較高者為準。
- #合資格百萬圓桌會 2026 會員包括以佣金 (MDRT FYCC)、保費、全年總收入或終身會員達成 MDRT 之人士。所有百萬圓桌會合資格者必須於 2026 年 2 月 28 日或之前/註冊截止日期前(如適用)登記成為百萬圓桌會會員。
- @有關綜合醫療保健策略 (IHS) 名單，請參閱附件。
- *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。

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(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。

- +於競賽期內獲繕發**綜合醫療保健策略 (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以各級別的 FYC Benefit 要求之 10%為上限。
  - 級別 1 之額外特別計算上限 (不包含本身之實際 FYC 部分) 為 HK$10,000，級別 2 為 HK$16,000，級別 3 為 HK$23,000。
  - 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

2026 年百萬圓桌會（MDRT）要求	[A] 競賽期內實際 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	獎賞
完成並登記成為 MDRT 2026	150,000	30,000	165,000 [150,000 + 30,000*0.5]	級別 2	HK$8,388
完成並登記成為 MDRT 2026	210,000	50,000	233,000 [210,000 + 23,000] *級別 3 之綜合醫療保健策略 FYC 上限為 23,000	級別 3	HK$16,888
未能完成並登記成為 MDRT 2026	150,000	10,000	155,000 [150,000 + 10,000*0.5]	未能達標	不適用

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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. 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. 所有獎賞不可退換或轉換成以現金發放，安排均以 AIA 最終安排為準。
11. 所有獲獎者必須於獎賞發放時仍與AIA持有效合約。
12. AIA保留隨時修改競賽規則或獎賞之權利，恕不另行通知。
13. 如有任何異議，以AIA最後決定為準。

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MDRT Year-end Achievement Award

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

Contest Period
October - November 2025 (2 months)

Contest Rules & Awards

Producers who achieved **Million Dollar Round Table (MDRT) 2026 Member** and designated **FYC Benefit** requirement within the contest period, will be awarded with respective cash reward.
FYC of **Integrated Healthcare Strategy (IHS) Product@** and **Individual Voluntary Solution (IVS)*** being delivered within the contest period will be **1.5 times** special counted+.

Level^	Requirement		Cash Award
	MDRT Requirement#	FYC Benefit Requirement (Including special count+)	
Level 1	Achieve & Registered as **Million Dollar Round Table (MDRT) 2026 Member**	HK$100,000 [Actual FYC Benefit requirement can be HK$90,000 after special count]	HK$3,388
Level 2		HK$160,000 [Actual FYC Benefit requirement can be HK$144,000 after special count]	HK$8,388
Level 3		HK$230,000 [Actual FYC Benefit requirement can be HK$207,000 after special count]	HK$16,888

Remarks:

- ^Level 1-3 are mutually exclusive, according to whichever is higher.
- #MDRT membership could be obtained by Commission (MDRT FYCC), Premium, Annual Gross Income and Life membership qualification methods. All MDRT qualifiers must register as MDRT 2026 members on or before 28 February 2026 or by the registration due date (where applicable).
- @For the Integrated Healthcare Strategy (IHS) Product list, please refer to the Appendix.
- *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.

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(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.

- +**1.5 times special count** will be applied to FYC Benefit of **Integrated Healthcare Strategy (IHS)** Product and **Individual Voluntary Solution (IVS)** being delivered within the contest period. Special count amount will be capped at 10% of FYC Benefit requirement.
  - Special count amount (not included actual FYC part) is capped at HK$10,000 for Level 1; HK$16,000 for Level 2 and HK$23,000 for Level 3.
  - If the policy belongs to both Integrated Healthcare Strategy (IHS) Product and Individual Voluntary Solution (IVS), 1.5 times special count can only apply once to the production.

Example

MDRT Requirement	[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	Reward
Achieve & Registered as MDRT 2026 Member	150,000	30,000	165,000 [150,000 + 30,000*0.5]	Level 2	HK$8,388
Achieve & Registered as MDRT 2026 Member	210,000	50,000	233,000 [210,000 + 23,000] *Special count amount of IHS FYC is capped at 23,000 for Level 3	Level 2	HK$16,888
Cannot achieve & registered as MDRT 2026 Member	150,000	10,000	155,000 [150,000 + 10,000*0.5]	Not Achieved	N/A

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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. 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. All privileges are not refundable, transferrable nor payable, program is subject to AIA's final decision.
11. Qualifiers must be inforce with AIA at the time the awards are paid out/ redeemed.
12. 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.
13. In the event of dispute, AIA's decision is final and conclusive.

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附件 Appendix - 綜合醫療保健策略 Integrated Healthcare 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 Absolute AIA 唯一摯保	Level-Up Protect Cancer Plan 「進添」計劃 - 癌症保障系列
AIA One Absolute 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 Insurance Plan 2 「愛伴航」保險計劃 2
Cancer Care Essence 智護癌症保	On Your Side Insurance Plan 2 – First Gift 「愛伴航 – 首護摯寶」保險計劃
Cancer Guardian 3 癌症全方位保障 3 系列	Essence - On Your Side Insurance Plan (EOYS) 「簡緻•愛伴航」保險計劃
Cancer Guardian Pearl 3 癌症全方位明珠保障 3	OptimaCEO Medical Plan 極臻 • 至尊醫療計劃
CEO Essence Medical Plan 2 亞洲至尊醫療計劃 2	OptimaCEO Medical Plan - First Gift 極臻 • 至尊醫療計劃 — 首護摯寶
CEO Essence Pearl Medical Plan 2 亞洲至尊明珠醫療計劃 2	OptimaCEO Pearl Medical Plan 極臻 • 至尊明珠醫療計劃
CEO Medical 5 至尊醫療計劃 5	OptimaCEO Pearl Medical Plan - First Gift 極臻 • 至尊明珠醫療計劃 — 首護摯寶
CEO Pearl Medical 5 至尊明珠醫療計劃 5	Pretty Choice Rider Pro 「愛意」附加契約
EasyGuard Care Essence 守康易危疾保	Prime Care Pro 2 進泰安心保 2
Enhanced Critical Illness Rider Pro 特選危疾附加契約	Privilege Medical Rider 「尊顯」醫療附加契約
Executive Care Pro 2 泰然安心保 2	Privilege Ultra Medical Plan 尊耀醫療計劃
Flexi-MediGuard 靈活住院惠益保障計劃	Privilege Ultra Pearl Medical Plan 尊耀明珠醫療計劃
GBA Health Connect Outpatient Plan 大灣醫薈通門診計劃	Severe Illness Medical Protection Rider 嚴重疾病醫療保障附加契約
Health Journey Guardian 全程守護健康保系列	Severe Illness Pearl Medical Protection Rider 嚴重疾病明珠醫療保障附加契約
Here For You Refundable Hospital Cash 「常伴您」保費退還住院現金保障	Shield Up Cancer Protection Plan 「友愛護」癌症保障計劃
Here For You Refundable Surgical Cash 「常伴您」保費退還手術現金保障	Simple Care Essence 簡護危疾保
Hospital and Surgical Rider 「永無憂」住院及手術賠償附加契約	Simple Care Essence Pearl 「簡護危疾明珠保」
Hospitalization Benefit Rider 「樂無憂」住院惠益附加契約	Smart Elite Ultra 多重智倍保
Individual Medical Plan 「倍無憂」醫療保障計劃	StepUp Medical Protection Plan 2 「友心意」醫療保障計劃 2
Journey Protection Medical Plan 全程保醫療保障計劃	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2
Here For You Refundable Hospital/Surgical Cash 「常伴您」保費退還住院/手術現金保障	Super HealthGuard Pro 「進升危疾保障計劃」
AIA Voluntary Health Insurance SelectWise Scheme AIA自願醫保睿選計劃	SelectWise Medical Plan 「睿選」醫療計劃
SelectWise Pearl Medical Plan 「睿選明珠」醫療計劃	

更新

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健康長久好生活

Memo

-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 2025 年 10 月 27 日 Updated as of 27 Oct 2025

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