友邦香港
香港北角電氣道 183 號
友邦廣場 12 樓

AIA Hong Kong
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183 Electric Road
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Hong Kong

Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	From:	Winnie Fung
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Executives / IVS Executives	Dept:	Corporate Solutions
Date:	14 October 2025	Total pages:	4

Subject: **(A251059) 2025 年第 4 季「 IVS 活躍雙月挑戰賽」**
2025 Q4 "IVS ACTIVE+ACTIVE Challenge"

為鼓勵大家於第 4 季全力衝刺，透過企業業務（團體保險及強積金 / 退休金）開拓本地客戶市場達成 IVS「友得揀」生意，我們誠意推出**第 4 季 「 IVS 活躍雙月挑戰賽」**，**IVS 營業精英有機會獲取 2 重賞**！

競賽詳情：

合資格業務	IVS「 友得揀 」業務[1-2]
獎賞 1：IVS「友得揀」Distinct 營業同事早鳥賞	
競賽日期	**2025 年 10 月 1 日至 31 日**（為期 1 個月）
競賽資格	於 2025 年 1 月 1 日至 9 月 30 日期間**尚未成功獲繕發生效 1 張 IVS「友得揀」保單**[3-6]之香港及澳門營業同事
獲獎資格	於競賽期內，合資格營業同事只需成功遞交及獲繕發生效 **1 張或以上 IVS「友得揀」保單**[3-6]，即可成為 IVS「友得揀」Distinct 營業同事
獎賞	**「AIA 經典大型活動門票連 10 個代幣」1 張（價值 HK$150）**
醒目貼士	**獎賞 1 及獎賞 2 可同時兼享**，合資格營業同事可有機會**贏取高達 4 張「AIA 經典大型活動門票連 10 個代幣」**
獎賞 2：IVS「友得揀」活躍雙月挑戰賞	
競賽日期	**2025 年 10 月 1 日至 11 月 30 日**（為期 2 個月）
競賽資格	所有香港及澳門營業同事
獲獎資格	於競賽期內，營業同事於 **10 月及 11 月**期間**分別於每個月份**成功遞交及獲繕發生效 **1 張或以上 IVS「友得揀」保單**[3-6]
獎賞	**「AIA 經典大型活動門票連 10 個代幣」3 張（價值 HK$450）**
醒目貼士	**10 月及 11 月每月都 IVS Active 即可獲獎**

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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 遞交及獲繕發生效之保單。
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。
7) 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。
8) 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。
9) 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，方能獲取獎賞。
10) 無論是免費或從公司內部購買的公司內部門票，均不能以任何形式轉售他人，亦不得以活動門票作為招徠以營銷保單，包括但不限於：
    - 在保險產品的營銷、推廣或分銷過程中為客戶或潛在客戶送贈禮品，作為誘使/答謝客戶或潛在客戶投購保險產品（保險業監管局 - 指引 25《送贈禮品指引》）；及
    - 未經公司批准或同意，向任何人士轉售活動門票以獲取利益；及
    - 無論能否獲取任何得益或回報，未經公司批准或同意，以任何形式（包括於社群媒體以抽獎、競賽、遊戲方式）向客戶或潛在客戶送出活動門票。

      詳情請參閱通告 A250463。
11) 最終競賽結果會將以保單冷靜期後作調整為準。AIA 保留就調整後之最終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) AIA 保留隨時修改本競賽規則或獎賞之權利，恕不另行通知。
13) 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 IVS 團隊聯絡。

祝 業務蒸蒸日上！

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To motivate all of you to achieve a strong sales closing in the 4th quarter and develop the local market through corporate solutions business (Group Insurance and MPF/Pension) to upsell IVS, we sincerely launch the Q4 "IVS ACTIVE+ACTIVE Challenge", with IVS producer elites having the opportunity to receive DOUBLE rewards!

The Contest details:

Qualifying Business	Individual Voluntary Solution (IVS) Business[1-2]
Reward 1: Early Bird Reward for IVS Distinct Producer	
Contest Period	1 – 31 October 2025 (1 month)
Eligibility	All Hong Kong and Macau Financial Planners **who have not yet had 1 IVS policy**[3-6] successfully issued between 1 January and 30 September 2025
Qualifying Criteria	During the Contest Period, eligible Financial Planners who successfully submitted and issued **1 or more IVS policy(ies)** [3-6] will be recognized as IVS Distinct Producers
Reward	1 "AIA Signature Large Scale Event Admission Ticket with 10 tokens" (valued at HK$150)
Smart Tips	Rewards 1 and 2 can be earned simultaneously. Eligible Financial Planners may win up to 4 pieces "AIA Signature Large Scale Event Admission Ticket with 10 tokens"
Reward 2: IVS "ACTIVE+ACTIVE" Challenge Reward	
Contest Period	1 October – 30 November 2025 (2 months)
Eligibility	All Hong Kong & Macau Financial Planners
Qualifying Criteria	During the Contest Period, Financial Planners who have **1 or more IVS policy(ies)** successfully submitted and issued[3-6] **each month respectively** in the month of **October and November**
Reward	3 "AIA Signature Large Scale Event Admission Ticket with 10 tokens" (valued at HK$450)
Smart Tips	Be IVS Active in both October and November to qualify

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.

   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. (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 because of physical or mental infirmity.

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2) Eligible IVS policies will only be counted if they are submitted via iPoS and issued within the Contest Period.
3) Financial Planners who have submitted policies/policies issued before the Contest Period and then reapply for the same products with the same insured; the corresponding policies will NOT be counted.
4) The relevant 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 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 Challenge Period will be counted as one policy.
7) 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.
8) Financial Planners should make product recommendation based on customer needs and affordability and should not make any incentive-driven recommendation to customers.
9) Rewards are non-transferrable and cannot be exchanged for cash. The winners must be in-force with AIA at the time of reward distribution to receive reward.
10) Re-selling of AIA Event/Sponsored Event's internal ticket, no matter they are free or bought from the Company, is prohibited in any forms; nor using event tickets as a solicitation to market insurance policies, including but not limited to:
    – offering gifts to clients / potential clients, as inducements to / rewards for clients' subscription of insurance policies (Insurance Authority's GL 25 – "Guideline on Offering of Gifts"); AND
    – reselling event tickets to anyone for benefit without Company's approval; AND
    – giving out tickets to clients or potential clients in any way (including lucky draws, contests, or games on social media) without Company's approval, whether any benefit or reward can be obtained
    Please refer to memo A250463 for more details.
11) The final challenge results are subject to adjustments after the policy cooling-off period. AIA reserves the right to retract the rewards based on the adjusted final contest results and any substantiated violation of sales conduct.
12) AIA reserves the right to amend the rules or rewards of this contest at any time without prior notice.
13) In case of any disputes, AIA reserves the right for any final decision.

If you have any questions, please contact IVS Team.

We wish you every success!

Yours faithfully,

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

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