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Memo

Attn	:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong Region)	From	:	Amy Chan
Co/Dept	:	Mr. Alger Fung / Ms. Myra Lee / Ms. Alice Liang Mr. Louie Ho/ All Department Heads/ ABDD Executives	Dept	:	Management Team
Date	:	29 December 2025	Total page	:	5 + Appendix

BEYOND NUMBER ONE 客戶為先 卓越領先

Subject : **A251220** **2026年實施佣金分攤以符合保監局就中介人酬勞結構發出新應用說明：優質業務獎金 (QC)**
Implementation of Commission Spreading in 2026 to Comply with the IA's Practice Note on Intermediary Remuneration Structure: Quality Credit (QC)

保險業監管局（「保監局」）於 2025 年 7 月就關於獲授權保險人就分紅保單向持牌保險中介人提供酬勞結構發出新應用說明（「應用說明」），並要求所有獲授權保險人於 2026 年 1 月 1 日開始遵守相關要求。

因此，產品創新發展及執行部經已根據應用說明檢視所有需定期繳付保費的分紅保單及分紅附加契約（不包括合資格延期年金保單及一次性繳付保費的分紅保單），並作出酬勞結構的更新。現有佣金將細分為**「基本佣金」**及**「優質業務獎金」**，詳情請參閱由產品部主管同日發出的**通告 A251214**。

「優質業務獎金」（QC）加入了客觀非財務業績指標以平衡中介人和客戶的利益（保留足夠誘因以提供持續的售後服務），同時減少以誤導或激進手法進行銷售的動機，及其他虛假套利空間。因此，優質業務獎金（QC）的獲發準則會將續保率納入考量之內。

首年佣金積分（FYC Score, FYCS）由首年基本佣金（Basic Commission）及**首年優質業務獎金（首年 QC）**組成，並將於 2026 年起取代計算福利之首年佣金（FYC Benefit）成為量度業績的主要單位。相關定義可參閱此通告之附表一，有關更多詳情將於 2026 年更新之報酬及福利手冊公佈。

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總優質業務獎金（TQC）是**「首年優質業務獎金」（首年 QC）**及**「次年優質業務獎金」（次年 QC）**之總和，以下將說明於 2026 年合資格獲發優質業務獎金的條件：

TQC 資格

1. 按月檢視 (1 至 11 月)

- 財務策劃顧問於當月個人續保率達到 75%或以上，當月產生的 TQC 將為發放。
- 如個人續保率未能達到 75%或以上，當月產生的 TQC 將被留扣並於同年翌月再作檢視。
- 翌月個人續保率達到 75%或以上，將發放當月產生的 TQC 以及本年度內任何留扣的 TQC。
- 否則，TQC 將逐留扣到翌月檢視。

2. 年終檢視

12 月產生的 TQC 及留扣的 TQC（如有）將於每年 12 月底根據以下百分比發放：

12 月底 個人續保率	本年度留扣 TQC 發放比例	本年度留扣 TQC 撥入翌年留扣比例	累計已留扣 TQC 分配
>= 75%	100%	0%	100% 發放
70%-74.99%	90%	10%	100% 留扣至翌年
< 70%	0%	100%	

其他補充

- 產品的首年 QC 率及 / 或次年 QC 率載於產品資料冊或由公司通過通告公佈。
- 公司保留不定期對相關要求進行檢視及修改的權利，包括但不限於個人續保率及 TQC 發放百分比等。
- 2025年內繕發之保單將根據載於現行產品資料冊發放相關保單之佣金、福利及報酬。2025年提交之新生意若於2026年繕發，相關保單之佣金、福利及報酬亦會遵循公司就應用說明對酬勞結構實施的新規定發放。

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The Insurance Authority ("IA") has issued a new Practice Note on Remuneration Structures of Authorized Insurers for Licensed Insurance Intermediaries for Participating Policies ("Practice Note") in July 2025 and requires all authorized insurers to comply with the requirements with effect from 1 January 2026.

Therefore, the Product Innovation, Development & Delivery Department (PIDD) has reviewed all participating policies and participating riders that require regular premium payments (excluding qualified deferred annuity policies and single premium participating policies) based on the Practice Note, and has updated the remuneration structure. Existing commissions will be divided into **"Basic Commission"** and **"Quality Credit."** For details, please refer to **Memo A251214** issued by the Head of the Products on the same day.

The **Quality Credit (QC)** incorporates objective non-financial performance indicator which aims to balance the interests of intermediaries and customers (by maintaining sufficient incentives for ongoing after-sales service), while reducing motivations for misleading or aggressive sales practices and other forms of false arbitrage. Therefore, the criteria for awarding the Quality Credit (QC) will be based on persistency.

The **First Year Commission Score (FYCS)** will consist of **First Year Basic Commission** and **First-Year Quality Credit (Year 1 QC)**. Starting in 2026, it will replace the current First Year Commission (FYC Benefit) as the primary metric for measuring performance. Relevant definitions can be found in Appendix 1 of this memo. Further details will be announced in 2026's updated Compensation and Benefits manual."

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Total Quality Credit (TQC) is sum of **First-Year Quality Credit (Year 1 QC)** and **Second-Year Quality Credit (Year 2 QC)**. The following section will outline the eligibility criteria for receiving Quality Credit in 2026.

TQC Qualification

1. Monthly Review (January to November)

- If a Financial Planner's personal persistency rate reaches **75% or above** in the current month, the TQC generated for that month will be released.
- If the personal persistency rate does **not** reach 75% or above, the TQC generated for that month will be withheld and reviewed again in the following month.
- If the persistency rate in the following month reaches **75% or above**, both the TQC generated for that month and any withheld TQC from the current year will be released.
- Otherwise, the TQC will remain withheld and be carried forward for review in the subsequent month.

2. Year-End Review

TQC generated in December and any withheld TQC will be released at the end of December each year based on the following percentages:

Personal Persistency at end of December	Release % of Current Year TQC withheld	Current Year withheld TQC carry forward to next year	Arrangement of cumulative TQC carry-forwarded
>= 75%	100%	0%	100% Release
70%-74.99%	90%	10%	100% Carry forward to next year end
< 70%	0%	100%	

Remarks

- Year 1 Quality Credit rate and/or Year 2 Quality Credit rate of applicable products is stated in product launch packs or announced by the Company through memos.
- Company reserves the rights to review and amend the relevant requirements including but not limited to personal persistency and TQC release percentages from time to time.

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- Policies issued in 2025 will have their commissions, benefits, and remuneration disbursed according to the provisions stated in the current product launch packs. For new business submitted this year but issued in 2026, the commissions, benefits, and remuneration for the relevant policies will follow the new rules implemented by the Company under the Practice Note regarding the remuneration structure.

Best regards,



Amy Chan
Chief Agency Officer
AIA Hong Kong & Macau
AC / el / mw

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附表一

	人壽保單	獨立個人意外保險	人身意外保險	CS-團體保險業務	CS-退休金企業業務	CS-退休金個人業務	信貸壽險	個人財物保險
計算福利之首年佣金積分 (FYC Score) *	√ 由首年基本佣金及首年優質業務獎金 (首年 QC) 組成	√	√	√ 實際首年佣金 (FYC) (新生意及增進業務)	√ 實際首年佣金 (FYC) (新生意及增進業務)	√ 實際首年佣金 (FYC)	√	x

*適用於計算財務策劃顧問的年終花紅、個人續保佣金花紅及相關營業單位主管之獎賞。

Appendix 1

	Life	IPA	PAC	CS-EB	CS-Pension Corporate	CS-Pension Retail	Credit Life	Personal Lines
FYCS for calculating Benefits (FYC Score) *	√ Composed of 1st Year Basic Commission & 1st Year Quality Credit (Year 1 QC)	√	√	√ Actual FYC (New & growth business)	√ Actual FYC (New and growth MPF business)	√ Actual FYC	√	×

*Applicable in calculating agency benefit includes Year End Bonus, Career Benefit and respective agency leaders' benefit.

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附表二 Appendix 2

項目 / 月份 Item / Month	一月 Jan	二月 Feb	三月 Mar		十二月 Dec
本月個人續保率 Current Month Personal Persistency	75.00%	74.00%	80.00%		74.00%
本月 TQC HK$ Current Month TQC	10,000	11,000	12,000		100,000
TQC 發放比率 TQC Release Ratio	100%	0%	100%	假設四月至十一月期間無 TQC 產生 Assumed no TQC from Apr to Nov	90%
本月發放 TQC HK$ Current Month TQC Paid HK$	10,000	-	23,000		不適用 Not applicable
本月暫扣 TQC HK$ Current Month TQC Withheld	-	11,000	-		
本年累計發放 TQC HK$ Year-to-date TQC Paid	10,000	10,000	33,000		123,000
本年累計暫扣 TQC HK$ Year-to-date TQC Withheld	-	11,000	-		10,000

續下頁說明 Go on to the next page for description

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附表二 (續) Appendix 2 (Cont'd)

月份	說明
一月	續保率達標，TQC 全數獲發 。
二月	續保率不達標，本月 TQC 全數暫扣。
三月	續保率達標，獲發所有本年暫扣 TQC 及本月 TQC。
十二月	年終續保率不達標，惟仍介乎 70% - 74.99%之間，故獲發 90% TQC，餘數 10% TQC 結轉到明年翌月再作檢視。

Month	Description
Jan	Persistency requirement achieved; full TQC for the month is released.
Feb	Persistency requirement not achieved; all TQC for the month is withheld.
Mar	Persistency requirement achieved; all withheld TQC for the year and TQC for the current month are released.
Dec	Year-end persistency requirement not achieved; however, as persistency is between 70% and 74.99%, 90% of TQC will be released, and the remaining 10% will be carried forward for review in the following month of the next year.

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