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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	:	2 January 2026	Total page	:	34 + Appendix
Subject	:	**(A260136)** **[更新] 2026 全心為客 堅守使命 - 從心出發，快啟新征程** **[Update] 2026 Fast Start – Caring for Customers**			

新的一年，讓我們以無畏的信念迎接挑戰，突破過去的界限，創造嶄新的成長！

保險不僅是一張保單，更是一份承諾、一生使命，在充滿不確定的時刻，我們更要堅守保險的初心與使命，讓客戶在不確定的世界中擁有確定的安心，為客戶提供全方位保障，並以卓越服務陪伴他們走過人生的每一個階段。我們相信，只要全心為客、堅守使命，就能超越第一，創造更高的價值。

為幫助各位及早達成目標，公司於第一季設立不同級別競賽，助您規劃您的個人版圖，由達成保單數目到指定業績，在實現目標的每一階段，公司都有豐富獎賞，包括現金獎賞、個人專屬數碼宣傳嘉許、電子保費現金券及不同業務會議，一同分享成功的喜悅。

Beyond No.1 全心為客 堅守使命

有關競賽詳情請參閱下文。
For details, please refer to the contest information below.

1 全心為客 堅守使命
保單・承諾・使命
BEYOND NUMBER ONE

Amy Chan
Chief Agency Officer
Agency Distribution
Hong Kong and Macau
AC/AL/CC/CL

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2026 全心為客 堅守使命 - 從心出發，快啟新征程

競賽	競賽對象	級別要求及獎賞
競賽日期：2026 年 1 月至 3 月 (3 個月)		
臻峰會—巴塞隆拿之旅*#	所有營業單位主管及財務策劃顧問	- 級別 1：完成首年佣金積分⁺ (FYC Score) HK$512,000，可獲邀出席會議 - 級別 2：完成首年佣金積分⁺ (FYC Score) HK$1,130,000，可獲邀出席會議並獲升級至單人房及獲得現金津貼 HK$3,000 - 級別 3：完成首年佣金積分⁺ (FYC Score) HK$1,640,000，可連同 1 位嘉賓獲邀出席會議並獲升級至單人房 - 延長旅程排名賽 – 達標級別 3 並以首年佣金積分⁺ (FYC Score) 排名首 100 名營業同事可獲延長旅程 - 經特別計算後，實際達標業績可低至 **HK$460,800**
躍升會議—泰國曼谷之旅*		- 完成 [1] 首年佣金積分⁺ (FYC Score) HK$256,000，**及** [2] 8 位客戶 **或** 3 個月成為活躍營業代理可獲邀出席會議 - 經特別計算後，實際達標業績可低至 **HK$230,400**
2026 友邦百萬圓桌會議體驗之旅—越南峴港*	2025 年 1 月 1 日 或之後入職之財務策劃顧問	- 完成 [1] 首年佣金積分⁺ (FYC Score) HK$180,000，**及** [2] 4 位客戶 **或** 3 個月成為活躍營業代理可獲邀出席會議 - 經特別計算後，實際達標業績可低至 **HK$162,000**
2026 第一季電子保費現金券競賽#	所有營業單位主管及財務策劃顧問	完成首年佣金積分 (FYC Score) HK$100,000，可獲電子保費現金券總值 10,000 港元
「2026 卓越顧問」快速啟動獎		- 達成 2026 卓越顧問要求，即可獲個人專屬數碼宣傳嘉許 - 於 1 月完成 2026 卓越顧問，更可獲邀出席全新友邦峻宇財富管理中心的開幕典禮
競賽日期：2026 年 1 月至 2 月 (2 個月)		
早鳥特選保單挑戰賽	所有營業單位主管及財務策劃顧問	- 級別 1：完成 2 個月活躍可獲 HK$188 - 級別 2：完成 2 個月活躍 **及** 6 張特選保單可獲 HK$1,088 - 達成 MDRT 2026 可於級別 2 獲雙倍獎賞 - 於特選保單中，連續 2 個月完成 IVS 保單或連續 2 個月完成現有客戶新保單可於級別 2 額外獲 HK$200

備註：

1. *以個人業績達標之業務會議獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
   - 臻峰會—巴塞隆拿之旅
   - 躍升會議—泰國曼谷之旅
   - 2026 友邦百萬圓桌會議體驗之旅—越南峴港
2. #臻峰會—巴塞隆拿之旅及 2026 第一季電子保費現金券競賽獎賞不可同時兼得，臻峰會—巴塞隆拿之旅的獲獎者將不獲發放因達到 2026 第一季電子保費現金券競賽的電子保費現金券。
3. ⁺於競賽期內獲繕發之 **IVS「友得揀」**之 FYC 可獲 **1.5 倍**特別計算於第一季業務會議競賽之個人業績內，而 **「藍十字」佣金**亦可獲計算。

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臻峰會—巴塞隆拿之旅

競賽資格

所有財務策劃顧問及營業單位主管

競賽日期

2026年1月至3月 (3個月)

1) 基本競賽規則及獎賞

於競賽期內完成指定要求，將獲邀出席「臻峰會—巴塞隆拿之旅」。

- **第一部分：以個人業績計算**

  +於競賽期內獲繕發之**IVS「友得揀」**之FYC可獲**1.5倍**特別計算於基本競賽要求之個人業績內，而**「藍十字」佣金**亦可獲計算於基本競賽要求之個人業績內，各以級別1的FYC Score要求之10% (**HK$51,200**) 為上限。

級別	競賽要求： 首年佣金積分+ (FYC Score)	可邀請嘉賓	來回團體機票 (經濟客位)	住宿安排 (4 日 3 夜)	現金津貼
級別 1	HK$512,000 [經特別計算+後，實際達標業績可低至 HK$460,800]	不適用	1 張	雙人房 (每位達標同事佔半房)	不適用
級別 2	HK$1,130,000			單人房 (每位達標同事各佔一房)	HK$3,000
級別 3	HK$1,640,000	1 位	2 張	單人房 (每位達標同事及嘉賓各佔一房)	不適用
延長旅程排名賽 只要達標級別 3 並以首年佣金積分+ (FYC Score)達到**首 100 名**，達標同事及嘉賓即可獲延長旅程至 **5 日 4 夜**！					

- **第二部分：以區域業績計算**

競賽要求：區域首年佣金積分 (FYC Score) 較去年同期區域計算福利之首年佣金 (FYC Benefit) 之增長率	來回團體機票 (經濟客位)	住宿安排 (4 日 3 夜)
+30% 增長 (最低 **HK$2,500,000**)	1 張	雙人房 (每位達標同事佔半房)

區域總監只可以個人或區域業績獲得一個出席資格；如區域總監於個人業績及區域均獲達標，區域總監將獲得 HK$5,000 現金津貼。

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2) 特別競賽項目及獎賞

完成上述基本競賽要求之營業同事可競逐以下特別獎賞。

<table>
<tr><th>獎項</th><th>競賽資格</th><th>業績要求</th><th>額外獎賞</th></tr>
<tr><td>臻峰會主席</td><td>以個人業績完成級別 1 或以上之財務策劃顧問</td><td>1. 最高首年佣金積分 (FYC Score)排名；及
2. 確定出席「臻峰會」將成為「臻峰會主席」</td><td>• 特別嘉許儀式
• 來回目的地機場至酒店專車接送服務
• 得獎者本人之來回團體機票升級至商務客位</td></tr>
<tr><td>臻峰會會長</td><td>以區域業績達標之區域總監</td><td>1. 最高區域首年佣金積分 (FYC Score)排名；及
2. 區域首年佣金積分 (FYC Score) 較去年同期區域計算福利之首年佣金 (FYC Benefit) 實現正增長；及
3. 確定出席「臻峰會」將成為「臻峰會會長」</td><td>• 特別嘉許儀式
• 來回目的地機場至酒店專車接送服務
• 安排入住單人房
• 得獎者本人之來回團體機票升級至商務客位</td></tr>
<tr><td>特別嘉許排名賽</td><td>所有達標之營業同事</td><td>最高首年佣金積分 (FYC Score)排名
<table>
<tr><th>類別</th><th>計算業績</th><th>排名</th></tr>
<tr><td>區域總監</td><td>區域業績
(區域首年佣金積分 (FYC Score) 較去年同期區域計算福利之首年佣金 (FYC Benefit) 需實現正增長)</td><td>首 5 名</td></tr>
<tr><td>營業單位主管</td><td>營業組別業績</td><td>首 5 名</td></tr>
<tr><td>財務策劃顧問</td><td>個人業績</td><td>首 10 名</td></tr>
</table></td><td>• 特別嘉許儀式</td></tr>
</table>

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備註：

1. 級別 1 至 3 之獎賞不可同時兼得，以較高級別之獎賞為準。
2. *於競賽期內獲繕發之**IVS「友得揀」**之FYC可獲**1.5倍**特別計算於基本競賽要求之個人業績內，而**「藍十字」佣金**亦可獲計算於基本競賽要求之個人業績內（不適用於區域業績及特別競賽項目）。
   - 以上兩種類別之額外計算將**獨立計算**，上限金額 (不包含IVS「友得揀」之實際FYC 部分) 分別為 **HK$51,200**。
3. 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。

   (2) （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*（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。
4. 一般保險業務包括所有經藍十字（亞太）保險有限公司（「藍十字」）繕發的一般保險保單，涵蓋旅遊保險、個人保險及商業保險。
5. 一般保險業務包括於競賽期內遞交（包括首尾兩天）並必須經藍十字核實及須於競賽期完結日當日或之前入賬。
6. 藍十字佣金以扣除銷售折扣後的實收佣金計算。
7. 嘉賓邀請、額外團體機票及現金津貼只限出席「臻峰會」之營業同事 (如適用)。
8. 所有業務會議之單人房只限一人入住；如有遺例，當地酒店有權收取額外費用，以當地酒店規則為準。
9. 2026 年首年佣金積分及 2025 年同期計算福利之首年佣金之業績基數以截至 2026 年 3 月 31 日計算。
10. 如區域沒有 2025 年同期計算福利之首年佣金之業績基數，區域仍需達標其他競賽要求方能以區域業績達標業務會議或獲得特別獎賞。
11. 區域總監之個人業績亦可獲計算於區域業績內以競逐臻峰會會長。如區域總監同時達標臻峰會主席，將不會再獲得額外獎賞。
12. 所有營業單位主管截至2026年3月31日其直屬管轄的財務策劃顧問必須最少有6名（財務策劃實習生除外），即1名主管+6名財務策劃顧問（「1+6」）。

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13. 營業同事最多只能於「特別嘉許排名賽」獲獎一次，若得獎者同時於以上類別獲得排名，以上列表格類別排序獲獎，於較後類別之排名及獎項則由該類別其後順位排名的參賽者補上。
14. 「延長旅程排名賽」、「臻峰會主席」、「臻峰會會長」及「特別嘉許排名賽」將不接受上訴申請。
15. 區域總監或營業單位主管必需於競賽期內至會議舉行期間仍持有相關職銜，方能獲取以區域總監或營業單位主管計算之相應獎賞。
16. 營業同事需繳付香港/澳門及會議目的地有關之機場稅及保安稅。所需之總數及所有額外費用將會於旅程後從營業同事的公司出糧戶口內扣除；如遇特殊情況，公司或會以其他獎賞作替代。
17. 以個人業績達標之業務會議獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
    - 臻峰會—巴塞隆拿之旅
    - 躍升會議—泰國曼谷之旅
    - 2026 友邦百萬圓桌會議體驗之旅—越南峴港
18. 臻峰會—巴塞隆拿之旅及 2026 第一季電子保費現金券競賽獎賞不可同時兼得，臻峰會—巴塞隆拿之旅的獲獎者將不獲發放因達到 2026 第一季電子保費現金券競賽的電子保費現金券。

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躍升會議—泰國曼谷之旅

競賽資格

所有財務策劃顧問及營業單位主管

競賽日期

2026年1月至3月 (3個月)

競賽規則及獎項

於競賽期內完成指定要求，將獲邀出席「躍升會議—泰國曼谷之旅」。

- **第一部分：以個人業績計算**

  +於競賽期內獲繕發之 **IVS「友得揀」**之 FYC 可獲 **1.5 倍**特別計算於個人業績內，而**「藍十字」佣金**亦可獲計算於個人業績內，各以 FYC Score 要求之 10% (**HK$25,600**) 為上限。

競賽要求 (1)	**競賽要求 (2)**			**來回團體機票 (經濟客位)**	**住宿安排 (4 日 3 夜)**
首年佣金積分+ (FYC Score)	**客戶數目**	**或**	**活躍月份**		
HK$256,000 [經特別計算+後，實際達標業績可低至 **HK$230,400**]	8 位	或	3 個月	1 張	雙人房 (每位達標同事佔半房)

- **第二部分：以區域業績計算**

競賽要求 (1)	**競賽要求 (2)**	**來回團體機票 (經濟客位)**	**住宿安排 (4 日 3 夜)**
第一季區域活躍率 第一季區域活躍率 = 1 至 3 月區域活躍營業代理 / (區域總人數) x 3	**區域首年佣金積分 (FYC Score) 較去年同期區域計算福利之首年佣金 (FYC Benefit) 之增長率**		
60%或以上 (每月最少 10 位活躍營業代理)	>0% (實現正增長)	1 張	雙人房 (每位達標同事佔半房)

區域總監只可以個人或區域業績獲得一個出席資格；如區域總監於個人業績及區域均獲達標，區域總監將獲得 HK$2,000 現金津貼。

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備註：

1. *於競賽期內獲繕發之**IVS「友得揀」**之FYC可獲**1.5倍**特別計算於個人業績內，而**「藍十字」佣金**亦可獲計算於個人業績內（不適用於區域業績）。
   - 以上兩種類別之額外計算將**獨立計算**，上限金額 (不包含 IVS「友得揀」之實際 FYC 部分) 分別為 **HK$25,600**。
2. 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。

   (2) （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*（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。
3. 一般保險業務包括所有經藍十字（亞太）保險有限公司（「藍十字」）繕發的一般保險保單，涵蓋旅遊保險、個人保險及商業保險。
4. 一般保險業務包括於競賽期內遞交（包括首尾兩天）並必須經藍十字核實及須於競賽期完結日當日或之前入賬。
5. 藍十字佣金以扣除銷售折扣後的實收佣金計算。
6. 客戶 = 凡為新/現有受保人完成 1 張成功批核之人壽、個人意外保險保單、「意安心升級保障」 - 友邦特選成員版或「友心意」醫療保障計劃 2，即可成就 1 位客戶。於競賽期內重覆銷售予同一受保人，亦只計算為成就 1 位客戶。
7. 活躍營業代理是指當月內獲成功繕發/生效最少 1 張人壽保單、或 1 張獨立個人意外保險保單、或 1 張團體保險業務保單、或 1 張退休金企業業務保單、或 3 張退休金個人業務保單。
8. 區域活躍營業代理、區域總人數、2026 年首年佣金積分及 2025 年同期計算福利之首年佣金之業績基數以截至 2026 年 3 月 31 日計算，惟區域總人數不包括財務策劃顧問實習生。
9. 如區域沒有 2025 年同期計算福利之首年佣金之業績基數，區域仍需達標其他競賽要求方能以區域業績達標業務會議。
10. 區域總監必需於競賽期內至會議舉行期間仍持有相關職銜，方能獲取以區域總監計算之相應獎賞。

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11. 營業同事需繳付香港/澳門及會議目的地有關之機場稅及保安稅。所需之總數及所有額外費用將會於旅程後從營業同事的公司出糧戶口內扣除；如遇特殊情況，公司或會以其他獎賞作替代。
12. 以個人業績達標之業務會議獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
    - 臻峰會—巴塞隆拿之旅
    - 躍升會議—泰國曼谷之旅
    - 2026 友邦百萬圓桌會議體驗之旅—越南峴港

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只限合資格之財務策劃顧問

2026 友邦百萬圓桌會議體驗之旅—越南峴港

競賽資格

2025 年 1 月1 日或之後入職之財務策劃顧問 (以合約生效日及個人業績計算)

競賽日期

2026年1月至3月 (3個月)

競賽規則及獎項

於競賽期內完成指定要求，將獲邀出席「2026 友邦百萬圓桌會議體驗之旅—越南峴港」。

⁺於競賽期內獲繕發之 **IVS「友得揀」**之 FYC 可獲 **1.5 倍**特別計算於業績內，而**「藍十字」佣金**亦可獲計算於業績內，各以 FYC Score 要求之 10% (**HK$18,000**) 為上限 。

競賽要求 (1)	**競賽要求 (2)**			**來回團體機票 (經濟客位)**	**住宿安排 (4 日 3 夜)**
首年佣金積分⁺ (FYC Score)	**客戶數目**	**或**	**活躍月份**		
HK$180,000 [經特別計算⁺後，實際達標業績可低至 **HK$162,000**]	4 位	或	3 個月	1 張	雙人房 (每位達標同事佔半房)

備註：

1. 競賽資格包括競賽期內加入或晉升之新晉營業單位主管，但不包括重新加入 AIA 的財務策劃顧問、或屬 Industry LOU Package 的新晉財務策劃顧問 (包括但不限於 STAR PLUS, BANK LOU 並以公司的最新規定為準) 。
2. ⁺於競賽期內獲繕發之**IVS「友得揀」**之FYC可獲**1.5倍**特別計算於業績內，而**「藍十字」佣金**亦可獲計算於業績內。以上兩種類別之額外計算將**獨立計算**，上限金額 (不包含IVS「友得揀」之實際FYC 部分) 分別為 **HK$18,000**。

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3. 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。

   (2) （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*（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。
4. 一般保險業務包括所有經藍十字（亞太）保險有限公司（「藍十字」）繕發的一般保險保單，涵蓋旅遊保險、個人保險及商業保險。
5. 一般保險業務包括於競賽期內遞交（包括首尾兩天）並必須經藍十字核實及須於競賽期完結日當日或之前入賬。
6. 藍十字佣金以扣除銷售折扣後的實收佣金計算。
7. 客戶 = 凡為新/現有受保人完成 1 張成功批核之人壽、個人意外保險保單、「意安心升級保障」 - 友邦特選成員版或「友心意」醫療保障計劃 2，即可成就 1 位客戶。於競賽期內重覆銷售予同一受保人，亦只計算為成就 1 位客戶。
8. 活躍營業代理是指當月內獲成功繕發/生效最少 1 張人壽保單、或 1 張獨立個人意外保險保單、或 1 張團體保險業務保單、或 1 張退休金企業業務保單、或 3 張退休金個人業務保單。
9. 營業同事需繳付香港/澳門及會議目的地有關之機場稅及保安稅。所需之總數及所有額外費用將會於旅程後從營業同事的公司出糧戶口內扣除；如遇特殊情況，公司或會以其他獎賞作替代。
10. 以個人業績達標之業務會議獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
    - 臻峰會—巴塞隆拿之旅
    - 躍升會議—泰國曼谷之旅
    - 2026 友邦百萬圓桌會議體驗之旅—越南峴港

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2026 第一季電子保費現金券競賽

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

2026年1月至3月 (3個月)

競賽規則及獎項

於競賽期內完成**首年佣金積分 (FYC Score) HK$100,000**，可獲電子保費現金券總值 10,000 港元。

備註：

1. 獲獎者必須為 AIA 現有客戶 (即持有最少一份有效 AIA 個人人壽 / 個人意外保單之客戶) 方能接收電子保費現金券。
2. 電子保費現金券將以每張 500 港元 面值發放。電子保費現金券預計發放日期為 2026 年 4 月內，其有效期為發放日期至 2026 年 9 月 30 日。
3. 「臻峰會—巴塞隆拿之旅」及「2026 第一季電子保費現金券競賽」獎賞不可同時兼得，「臻峰會—巴塞隆拿之旅」的獲獎者將不獲發放因達到「2026 第一季電子保費現金券競賽」的電子保費現金券。
4. 電子保費現金券之一般條款及細則與現行電子保費現金券相同，更多使用詳細可參閱通告 A260131 及公司適時更新之相關通告。

條款及細則	1. 獎賞將透過AIA+直接發放予得獎之財務策劃顧問，而於競賽內所計算的保單必須於獎賞發放時仍然生效及已繳清保費，否則獲發獎賞資格將被取消。若競賽內所計算的保單於獎賞發放後在任何情況下變為非生效之狀況，AIA保留隨時取消已獲發之獎賞的權利，恕不另行通知。 2. 獲獎之指定財務策劃顧問必須為AIA現有客戶 (即持有最少一份有效AIA個人人壽 / 個人意外保單之客戶) 方能接收電子保費現金券獎賞。 3. 營業同事透過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。 4. 所有獲獎區域總監及指定財務策劃顧問必須於獎賞發放時仍與AIA持有效合約。 5. AIA保留隨時修改競賽規則或獎品之權利，恕不另行通知。 6. 如有任何異議，AIA保留就爭議及與此推廣活動有關任何問題之最終決定權。

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其他注意事項：

1. 財務策劃顧問須提醒客戶人壽保險保單屬長期的保險合約，其設計及宗旨為保障人的壽命，通常涉及較長年期。客戶應根據自身的保障需要和保費負擔能力投保適合的保險產品。
2. 財務策劃顧問不應以特別優惠作客戶投保之誘因，及影響客戶作出知情的投保決定。財務策劃顧問必須根據客戶實際需要而建議合適產品。如該產品屬於須要完成財務需要分析之產品，財務策劃顧問必須於進行產品推介或銷售前與客戶完成相關之財務需要分析以評估客戶的需要及承擔能力。客戶須根據自己的需要及承擔能力以決定保費。
3. 香港及澳門財務策劃顧問只能於所屬營業牌照境內進行受規管活動。所有銷售活動及投保申請必須在香港及澳門境內進行。
4. 財務策劃顧問必須遵守"為抵港抵澳內地人士銷售保險業務的營運指引" 及 "抵港內地人士認證手續之工作流程"。
5. 於接觸保單持有人前，請您必須檢查保單持有人是否已選擇拒收訊息。如是，請勿在獲取客戶明確同意前進行直接促銷(包括促銷推廣活動的優惠)。
6. 財務策劃顧問必須清楚理解產品特色，並在客戶查詢時提供正確之產品資訊，及與產品相關連的風險及主要不受保事項等。
7. 財務策劃顧問需嚴格遵守電子保費現金券之使用、轉讓及接收的條款及細則。
8. 財務策劃顧問不應於社群媒體平台轉售電子保費現金券、以電子保費現金券兌換現金或轉換任何其他形式的利益。例如：財務策劃顧問不應發貼文誘導或要求購入和出售電子保費現金券。
9. 如有任何可疑使用現金券/操縱現金券/客戶投訴的情況，公司將對此進行調查。如發現任何不當行為（如使用現金券作為回扣給客戶），財務策劃顧問可能會受到處分。
10. 電子保費現金券有效期至 2026 年 9 月 30 日，使用及轉讓電子保費現金券受有關條款及細則約束, 詳情請參閱 https://comm.aia.com.hk/loyaltydelighttnc。

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例子（不包括「2026 卓越顧問快速起動挑戰賽」及「早鳥特選保單挑戰賽」）：

類別：財務策劃顧問

財務策劃顧問入職日期	[A] 實際 FYC Score (HK$) [僅包含 IVS 未獲特別計算之 FYC，不包含「藍十字」佣金) (HK$)	[B] IVS FYC (HK$)	[C] 「藍十字」佣金 (HK$)	[A] + [B]*0.5 + [C] 包含特別計算之 FYC Score (HK$)	客戶數目	競賽期內活躍月份	達標級別
2024 年 1 月	480,000	20,000	30,000	520,000 [480,000+20,000*0.5+30,000]	7 位	2 個月	臻峰會—巴塞隆拿之旅 (級別 1)
2024 年 1 月	230,000	20,000	30,000	265,600 [230,000+20,000*0.5+**25,600**] ***對應級別之「藍十字」佣金之計算上限 – 25,600**	8 位	2 個月	躍升會議—泰國曼谷 **及** 2026 第一季電子保費現金券競賽
2025 年 1 月	165,000	40,000	10,000	193,000 [165,000+**18,000**+10,000] ***對應級別之 IVS FYC 特別計算上限 – 18,000**	3 位	3 個月	2026 友邦百萬圓桌會議體驗之旅—越南峴港 **及** 2026 第一季電子保費現金券競賽

類別：區域總監

達標級別 (以個人業績計算)	第一季區域活躍率	區域 FYC Score 較去年同期區域 FYC Benefit 之增長率	達標級別 (以區域業績計算)	現金津貼 (HK$)
臻峰會—巴塞隆拿之旅	60%	30%	臻峰會- 巴塞隆拿之旅 **及** 躍升會議—泰國曼谷之旅	5,000 (個人及區域業績皆達標臻峰會—巴塞隆拿之旅之現金津貼)
未能達標	60%	30%	臻峰會- 巴塞隆拿之旅 **及** 躍升會議—泰國曼谷之旅	不適用

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「2026 卓越顧問」快速啟動獎

競賽資格

所有香港及澳門區域總監、營業單位主管及財務策劃顧問（以個人業績計算）

競賽日期

2026年1月至3月 (3個月)

競賽規則及獎項

達到要求的區域總監、營業單位主管及財務策劃顧問可獲獎賞。詳情如下：

競賽要求	獎賞
於競賽期內完成「2026 卓越顧問」要求 [1, 3]	**個人專屬數碼宣傳嘉許**

如提早於 2026 年 1 月 31 日或之前完成「**2026 卓越顧問**」[2, 3]，**更可獲邀出席全新友邦峻宇財富管理中心的開幕典禮** (暫定於 2026 年 3 月 3 日舉行)，與一眾公司管理層見證針對高淨值客戶的最新支援設施。

備註：

1. 以 2026 年 3 月 31 日 iPA 進度報告為準。
2. 以 2026 年 1 月 31 日 iPA 進度報告為準。
3. 有關「卓越顧問」要求詳情，請參閱會籍及獎賞手冊 (適用於財務策劃顧問及營業單位主管)。

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早鳥特選保單挑戰賽

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

2026年1月至2月 (2個月)

競賽規則及獎項

只要於競賽期內**達到2個月活躍**，並獲繕發**指定數目的特選保單** (如適用)，即可獲得相應現金獎賞；達成**MDRT 2026**、於特選保單中**連續2個月完成IVS「友得揀」保單 或連續2個月完成現有客戶新保單**，最高可獲現金獎賞**HK$2,376**！

更新

指定特選保單 (必須有最少一張危疾及醫療產品 (IHS) 或 「活然人生」保險計劃)：

- 危疾及醫療產品 (IHS)
- 「活然人生」保險計劃
- AIA延期年金計劃2 (ADAP2)
- 環宇盈活儲蓄保險計劃 (GF)
- 「盈御多元貨幣計劃3」 (GP3)
- 卓達智悅 (TMP)、卓達智悅2 (TMP2)

級別	基本競賽要求		基本現金獎賞
	活躍月份	特選保單數目	
級別 1	2 個月	不適用	HK$188
級別 2		6 張	HK$1,088

完成級別2，並於2025年達成MDRT2026的業績要求及**登記成為MDRT 2026**，可獲得**雙倍基本現金獎賞**。

完成級別2，並於特選保單中，**連續2個月完成IVS「友得揀」保單或連續2個月完成現有客戶新保單**，即可獲額外**HK$200**，**最高可獲HK$2,376**！

備註：

1. 活躍營業代理是指當月內獲成功繕發/生效最少 1 張人壽保單、或 1 張獨立個人意外保險保單、或 1 張團體保險業務保單、或 1 張退休金企業業務保單、或 3 張退休金個人業務保單。
2. 只計算所有保單產品之基本計劃，不包括附加契約。
3. 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。
4. 有關 MDRT 額外獎賞詳情，請參閱通告「(A251207) 堅守崗位 彰顯 MDRT 價值 解鎖早鳥額外獎賞」。

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5. 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。

   (2) （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*（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。
6. 現有客戶須持有最少一份有效 AIA「個人人壽」/「個人意外」保單(資料日期截至 2025 年 12 月 31 日)，新保單並須於 2026 年 2 月 28 日或之前繕發。
7. 有關綜合醫療保健策略 (IHS) 名單，請參閱附件。
8. 級別 1 至級別 2 獎賞不可同時兼得，以較高者為準。每位營業同事可獲之現金獎賞上限為 HK$2,376。
9. 所有得獎者於競賽期結算時 FYC 需大於零，方符合獲獎資格。

例子

更新

競賽期內活躍月份	危疾及醫療產品 (IHS) 或「活然人生」保單數目	其他特選保單數目	是否達成 MDRT 2026	是否連續 2 個月完成 IVS「友得揀」保單或連續 2 個月完成現有客戶新保單	現金獎賞 (HK$)
2 個月	1 張	5 張	是	是	2,376
2 個月	1 張	5 張	是	否	2,176
2 個月	1 張	5 張	否	是	1,288
2 個月	0 張	6 張	是	是	188

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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的首年基本佣金及首年優質業務獎金 (只適用於香港)，以及人身意外保險、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 Score (FYCS)之內；詳情請參閱通告A251220。**
2. 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業績基數之內。
3. 一般保險業務包括所有經藍十字（亞太）保險有限公司（「藍十字」）繕發的一般保險保單，涵蓋旅遊保險、個人保險及商業保險。
4. 一般保險業務包括於競賽期內遞交（包括首尾兩天）並必須經藍十字核實及須於競賽期完結日當日或之前入賬。
5. 藍十字佣金以扣除銷售折扣後的實收佣金計算。
6. 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。
7. 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。
8. 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。
9. 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。
10. 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。
11. 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。
12. 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。
13. 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。
14. 所有獲獎者必須於獎賞發放時仍與AIA持有效合約。
15. AIA保留隨時修改競賽規則或獎賞之權利，恕不另行通知。
16. 如有任何異議，以AIA最後決定為準。

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2026 Fast Start – Caring for Customers

Contest	Eligibility	Requirement & Reward
Contest Period: January – March 2026 (3 months)		
Aspiring Club – Barcelona, Spain*#	All financial planners and agency leaders	- Level 1: FYC Score+ HK$512,000 for invitation to Convention - Level 2: FYC Score+ HK$1,130,000 for invitation to Convention, Single Room upgrade and Cash Allowance HK$3,000 - Level 3: FYC Score+ HK$1,640,000 for invitation to Convention with 1 guest observer and Single Room upgrade - Extended Trip Ranking Challenge: Top 100 financial planners qualified Level 3 and ranked by FYC Score+ will be eligible for trip extension - Actual production requirement can be **HK$460,800** after special count
Ascend Meeting – Bangkok, Thailand*		- Achieved [1] FYC Score+ HK$256,000, **AND** [2] 8 customers **OR** 3-month active for invitation to Convention - Actual production requirement can be **HK$230,400** after special count
2026 Special Contest for AIA MDRT Experience – Da Nang, Vietnam*	New Financial Planners contracted on or after 1 January 2025	- Achieved [1] FYC Score+ HK$180,000, **AND** [2] 4 customers **OR** 3-month active for invitation to Convention - Actual production requirement can be **HK$162,000** after special count
2026 Q1 ePremium Coupon Contest#	All financial planners and agency leaders	Achieved FYC Score HK$100,000 for e-Premium Coupons (total value HK$10,000)
"2026 Premier Advisor" Fast Start Award		- Achieved 2026 Premier Advisor for an exclusive digital marketing personal promotion - Achieved 2026 Premier Advisor by January 2026 for invitation to the opening ceremony of the new AIA Alta Wealth Management Centre
Contest Period: January – February 2026 (2 months)		
Early Bird Selected Case Challenge	All financial planners and agency leaders	- Level 1: Achieved 2-month active for HK$188 - Level 2: Achieved 2-month active **AND** 6 Selected Product Cases for HK$1,088 - Double up Level 2 reward for MDRT 2026 - [Level 2 only] Extra HK$200 for IVS cases for 2 consecutive months or ECM policies for 2 consecutive months within selected products

Remarks:

1. *Awards for Conventions by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
   - Aspiring Club – Barcelona, Spain
   - Ascend Meeting – Bangkok, Thailand
   - 2026 Special Contest for AIA MDRT Experience – Da Nang, Vietnam
2. #Awards of "Aspiring Club – Barcelona, Spain" and "2026 Q1 ePremium Coupon Contest" are mutually exclusive, qualifiers of "Aspiring Club – Barcelona, Spain" will not be rewarded with ePremium coupon due to qualifying "2026 Q1 ePremium Coupon Contest".
3. +FYC of **Individual Voluntary Solution (IVS)** being delivered within the contest period will be **1.5 times** special counted in the personal production of Conventions, and **Blue Cross commission** will also be included.

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Aspiring Club – Barcelona, Spain

Eligibility
All financial planners and agency leaders

Contest Period
January - March 2025 (3 months)

1) Basic Requirement & Awards
Producers who achieved designated qualification within the contest period will be invited to attend "Aspiring Club – Barcelona, Spain".

- **Part 1: By Personal Production**
  [+] FYC of **Individual Voluntary Solution (IVS)** being delivered within the contest period will be **1.5 times** special counted in the personal production of the basic requirement, and **Blue Cross commission** will also be included in the personal production of the basic requirement.
  Each caps at 10% of the Level 1 FYC Score requirement (up to **HK$51,200**).

Level	Requirement: FYC Score[+]	Guest Observer	Round-Trip Group Air Ticket (Economy Class)	Accommodation (4-day-3-night)	Cash Allowance
Level 1	HK$512,000 [Actual production requirement can be **HK$460,800** after special count[+]]	N/A	1	Twin Sharing (Sharing room of each qualifier)	N/A
Level 2	HK$1,130,000			1 Single room for each qualifier	HK$3,000
Level 3	HK$1,640,000	1	2	1 Single room for each qualifier and guest respectively	N/A
Extended Trip Ranking Challenge Level 3 Qualifiers ranked **Top 100** by FYC Score[+] will be entitled for trip extension to **5-day-4-night** with the guests!					

- **Part 2: By District Production**

Requirement – District FYC Score Growth rate compared to FYC Benefit in 2025 Q1	Round-Trip Group Air Ticket (Economy Class)	Accommodation (4-day-3-night)
+30% Growth (Minimum **HK$2,500,000**)	1	Twin Sharing (Sharing room of each qualifier)

District Director can only be eligible either by personal or district production; if District Director qualified by both personal and district production, District Director will be awarded Cash allowance of HK$5,000.

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2) Special Contest & Awards

Qualifiers who completed the above basic requirements are eligible for below special contests.

Contest	Eligibility	Requirements	Awards
Convention President	Financial planners qualified Level 1 or above by personal production	1. Ranked Top 1 by FYC Score by personal production; AND 2. Attended "Aspiring Club" will become the Convention President	• Special recognition at Event • Round trip limousine transfer to and from airport of destination • Round-trip Group Air Ticket Business Class upgrade for the qualifier
Convention Chairman	District directors qualified by district production	1. Ranked Top 1 by District FYC Score; AND 2. Positive District FYC Score Growth rate compared to District FYC Benefit in 2025 Q1; AND 3. Attended "Aspiring Club" will become the Convention Chairman	• Special recognition at Event • Round trip limousine transfer to and from airport of destination • Single room hotel accommodation • Round-trip Group Air Ticket Business Class upgrade for the qualifier
Special Recognition Ranking Challenge	All qualified financial planners and agency leaders	Ranked by FYC Score **Category** / **Production by** / **Rank** District / District Production (Pre-requisite: Positive District FYC Score Growth rate compared to district FYC Benefit in 2025 Q1) / Top 5 Agency Leader / Agency Production / Top 5 Financial Planner / Personal Production / Top 10	• Special recognition at Event

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Remarks:

1. Rewards for Level 1 - 3 are mutually exclusive, according to whichever is higher.
2. +FYC of **Individual Voluntary Solution (IVS)** being delivered within the contest period will be **1.5 times** special counted in the personal production of the basic requirement, and **Blue Cross commission** will also be included in the personal production of basic requirement (not applicable to district production and special contests.)
   - Cap for above 2 additional counts will be calculated **separately** and limited to **HK$51,200** each (not included actual FYC part for IVS).
3. 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.
   (2) (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* (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.
4. General Insurance Business defines as all general insurance policies issued by Blue Cross, including travel insurance, personal insurance, and commercial insurance.
5. General Insurance Business includes all cases submitted within Contest Period (including the first & last day), which are verified by Blue Cross (Asia Pacific) Insurance Limited and booked within the contest period.
6. Blue Cross Commission will be calculated based on payable commission after deducting sales discounts.
7. Guest Observer, additional Group Air Ticket and Cash allowance will only be given to qualifiers who attended "Aspiring Club" (if applicable).
8. All single rooms for overseas conventions are limited to 1 occupant only; in case of any violation, the local hotels reserve the right to charge additional fees, subject to the arrangement of local hotels.
9. 2026 District FYC Score and 2025 District FYC Benefit are calculated according to district hierarchy on 31 March 2026.
10. If a district does not have district FYC Benefit in 2025 Q1 as the district production base, the district still has to complete the remaining requirement to qualify for the convention by district production.
11. District Director's personal production can be counted in district production for Convention Chairman. If a district director qualified Convention President, he/she will not be awarded additionally for Convention Chairman.
12. All Agency Leader are required to maintain a minimum of 6 career representatives (internship is excluded), i.e., 1 leader + 6 Financial Planners ("1+6"), in his/ her direct agency as of 31 March 2026.
13. Producers can only earn the award for "Special Recognition Ranking Challenge" once. If a qualifier is ranked for awards in more than one category, the qualifier will be awarded according to above category sequence. The ranking freed up will be taken by thereafter qualifier in the respective category.
14. Appeal is not entertained in the "Extended Trip Ranking Challenge", "Convention President", "Convention Chairman" and "Special Recognition Ranking Challenge".
15. District Directors or Agency Leaders must hold the relevant title during the contest period and until the convention to be eligible for the corresponding rewards by district and agency production.

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16. Airport tax & security tax, both in Hong Kong / Macau Airport and Airports of trip destination are excluded. The required expenses for the qualifiers will be debited from qualifiers' Company account automatically after the trip.
17. Awards for Conventions by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
    - Aspiring Club – Barcelona, Spain
    - Ascend Meeting – Bangkok, Thailand
    - 2026 Special Contest for AIA MDRT Experience – Da Nang, Vietnam
18. Awards of "Aspiring Club – Barcelona, Spain" and "2026 Q1 ePremium Coupon Contest" are mutually exclusive, qualifiers of "Aspiring Club – Barcelona, Spain" will not be rewarded with ePremium coupon due to qualifying "2026 Q1 ePremium Coupon Contest".

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Ascend Meeting – Bangkok, Thailand

Eligibility
All financial planners and agency leaders

Contest Period
January – March 2026 (3 months)

Contest Rules & Awards
Producer who achieved designated requirements within the contest period will be invited to attend "Ascend Meeting – Bangkok, Thailand".

- **Part 1: By Personal Production**
  ⁺FYC of **Individual Voluntary Solution (IVS)** being delivered within the contest period will be **1.5 times** special counted in the personal production, and **Blue Cross commission** will also be included in the personal production.
  Each caps at 10% of the FYC Score requirement (up to **HK$25,600**).

Requirement (1)	Requirement (2)			Round-Trip Group Air Ticket (Economy Class)	Hotel Accommodation (4-day-3-night)
FYC Score⁺	Customers	or	Active Months		
HK$256,000 [Actual production requirement can be **HK$230,400** after special count⁺]	8	or	3	1	Twin sharing (Sharing room of each qualifier)

- **Part 2: By District Production**

Requirement (1)	Requirement (2)	Round-Trip Group Air Ticket (Economy Class)	Hotel Accommodation (4-day-3-night)
Q1 District Activity Ratio $\text{Q1 District Activity Ratio} = \frac{\text{No. of District Active Producers from Jan to Mar}}{\text{(Total Distirct Inforce Member)} \times 3}$	**District FYC Score Growth rate compared to FYC Benefit in 2025 Q1**		
60% or above (At least **10** active producers each month)	>0% (i.e. Positive Growth)	1	Twin sharing (Sharing room of each qualifier)

District Director can only be eligible either by personal or district production; if District Director is qualified by both personal and district production, District Director will be awarded Cash allowance of HK$2,000.

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Remarks：

1. *FYC of **Individual Voluntary Solution (IVS)** being delivered within the contest period will be **1.5 times** special counted in the personal production, and **Blue Cross commission** will also be included in the personal production (not applicable to district production).
   - Cap for above 2 additional counts will be calculated **separately** and limited to **HK$25,600** each (not included actual FYC part for IVS).
2. 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.
   (2) (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* (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.
3. General Insurance Business defines as all general insurance policies issued by Blue Cross, including travel insurance, personal insurance, and commercial insurance.
4. General Insurance Business includes all cases submitted within Contest Period (including the first & last day), which are verified by Blue Cross (Asia Pacific) Insurance Limited and booked within the contest period.
5. Blue Cross Commission will be calculated based on payable commission after deducting sales discounts.
6. Customer = 1 approved Life, PA Policy, Secure First Plus – AIA Selected Member Version or StepUp Medical Protection Plan 2 during the contest period from new/existing insured is equivalent to 1 Life saved. Repeated sales to the same insured during the qualifying period are considered as 1 Life saved.
7. Active Financial Planner refers to financial planners who have at least 1 Approved Life case, or 1 Approved iPA case, or 1 Approved Group Insurance case, or 1 Approved Pension Corporate case, or 3 Approved Pension Retail cases.
8. District Active Producers, Total District Inforce Member (excluding internship), 2026 District FYC Score and 2025 District FYC Benefit are calculated according to district hierarchy on 31 March 2026.
9. If a district does not have district FYC Benefit in 2025 Q1 as the district production base, the district still has to complete the remaining requirement to qualify for the convention by district production.
10. District Directors must hold the relevant title during the contest period and until the convention to be eligible for the corresponding rewards by district production.
11. Airport tax & security tax, both in Hong Kong / Macau Airport and Airports of trip destination are excluded. The required expenses for the qualifiers will be debited from qualifiers' Company account automatically after the trip.
12. Awards for Conventions by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
    - Aspiring Club – Barcelona, Spain
    - Ascend Meeting – Bangkok, Thailand
    - 2026 Special Contest for AIA MDRT Experience – Da Nang, Vietnam

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For Selected Financial Planners Only

2026 Special Contest for AIA MDRT Experience – Da Nang, Vietnam

Eligibility
New Financial Planners contracted on or after 1 January 2025 (by contract effective date and personal production)

Contest Period
January - March 2025 (3 months)

Contest Rules & Awards

All New Financial Planners who achieved designated requirements within the contest period will be invited to attend the "2026 Special Contest for AIA MDRT Experience – Da Nang, Vietnam".
⁺ FYC of **Individual Voluntary Solution (IVS)** being delivered within the contest period will be **1.5 times** special counted, and **Blue Cross commission** will also be included.
Each caps at 10% of the FYC Score requirement (up to **HK$18,000**).

Requirement (1)	Requirement (2)			Round-Trip Group Air Ticket (Economy Class)	Hotel Accommodation (4-day-3-night)
FYC Score⁺	Customers	or	Active Months		
HK$180,000 [Actual production requirement can be **HK$162,000** after special count⁺]	4	or	3	1	Twin sharing (Sharing room of each qualifier)

Remarks:

1. New Agency leaders promoted before or during contest period are eligible for the contest, while re-joined financial planners, OR new financial planners with Industry LOU Package (including, but not limit to STAR PLUS, BANK LOU and subject to the latest definition by the Company) are excluded from the contest.
2. ⁺FYC of **Individual Voluntary Solution (IVS)** being delivered within the contest period will be **1.5 times** special counted, and **Blue Cross commission** will also be included.
   - Cap for above 2 additional counts will be calculated **separately** and limited to **HK$18,000** each (not included actual FYC part for IVS).

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3. 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.
   (2) (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* (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.
4. General Insurance Business defines as all general insurance policies issued by Blue Cross, including travel insurance, personal insurance, and commercial insurance.
5. General Insurance Business includes all cases submitted within Contest Period (including the first & last day), which are verified by Blue Cross (Asia Pacific) Insurance Limited and booked within the contest period.
6. Blue Cross Commission will be calculated based on payable commission after deducting sales discounts.
7. Customer = 1 approved Life, PA Policy, Secure First Plus – AIA Selected Member Version or StepUp Medical Protection Plan 2 during the contest period from new/existing insured is equivalent to 1 Life saved. Repeated sales to the same insured during the qualifying period are considered as 1 Life saved.
8. Active Financial Planner refers to financial planners who have at least 1 Approved Life case, or 1 Approved iPA case, or 1 Approved Group Insurance case, or 1 Approved Pension Corporate case, or 3 Approved Pension Retail cases.
9. Airport tax & security tax, both in Hong Kong / Macau Airport and Airports of trip destination are excluded. The required expenses for the qualifiers will be debited from qualifiers' Company account automatically after the trip.
10. Awards for Conventions by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
    - Aspiring Club – Barcelona, Spain
    - Ascend Meeting – Bangkok, Thailand
    - 2026 Special Contest for AIA MDRT Experience – Da Nang, Vietnam

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2026 Q1 ePremium Coupon Contest

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

Contest Period
January - March 2025 (3 months)

Contest Rules & Awards
Producers who achieved **FYC Score HK$100,000** will be rewarded with **HK$10,000 e-Premium Coupons**.

Remarks:

1. Awardee must be an existing AIA customer (owns at least one in-force AIA individual life insurance/ personal accident policy) to receive the ePremium coupons.
2. ePremium coupons will be distributed in denominations of HK$500 each. Expected ePremium coupon delivery date will be within April 2026. Their validity period will start from the delivery date until 30 September 2026.
3. Awards of "Aspiring Club – Barcelona, Spain" and "2026 Q1 ePremium Coupon Contest" are mutually exclusive, qualifiers of "Aspiring Club – Barcelona, Spain" will not be rewarded with ePremium coupon due to qualifying "2026 Q1 ePremium Coupon Contest".
4. General Terms and Conditions of ePremium Coupons (same as existing ePremium coupons, please refer to the memo A260131 and latest memos from time to time for more details).

Terms & Conditions	1. Rewards will be distributed via AIA+ to the winning Financial Planners. Policies counted in the contest must still be in force and fully paid at the time of reward distribution; otherwise, the eligibility for rewards will be forfeited. If the policy calculated in the contest becomes any non-active status under any circumstances after the reward is issued, AIA reserves the right to cancel the reward at any time without prior notice. 2. The designated Financial Planners receiving the reward must be an existing AIA customer (owns at least one in-force AIA individual life insurance / Personal Accident (PA) policy) to receive the ePremium Coupons. 3. For case applications submitted to AIA via 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. 4. The relevant leaders/career representatives' contracts between any winning District Directors/designated Financial Planners and AIA must remain-in-force at the time the rewards are paid out / redeemed. 5. 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. 6. In the event of disputes, AIA reserves the right to make final judgment on the dispute and otherwise in respect of this offer.

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Other Points to Note:

1. Financial planners should remind customers that life insurance policies are long-term contracts of insurance, designed and intended to be in force over multiple years of a person's life. Customers should apply suitable insurance products based on their own protection needs and affordability.
2. Financial planners should not use any promotion offer as the incentive for attracting customers to apply for an insurance plan and distract customers from making an informed decision on whether or not to purchase the product. Financial planners must recommend product to customers based on the customer's actual need. If the product concerned requires the completion of Financial Needs Analysis, financial planners must complete such analysis with customers to assess the customers' needs and affordability before product recommendation / solicitation. Customers should decide the premium based on their needs and affordability.
3. This campaign can only be promoted within Hong Kong and Macau territory according to the agent's relevant license. All solicitation activities and insurance application must be conducted in Hong Kong and Macau territory.
4. Please follow the "Operating Guidelines For Agents On Dealing Insurance Business With Applicants/Policyowner from MCV Business" and "Guidelines for Sales and Marketing to MCV Business prospects".
5. Before contacting the policyholder, please check whether the policyholder is on the opt-out list or not. If yes, please do not conduct direct marketing before obtaining explicit consent from customers (including the promotional activities).
6. Financial planners must familiarize with the product features, and clearly explain the key product features, risks, and exclusions to customers upon receipt of customers' enquiries.
7. Financial Planner must strictly adhere to the "Terms and Conditions" regarding the use, transfer, and receipt of ePremium coupons.
8. Financial Planner must not resell electronic ePremium coupons, exchange them for cash, or convert them into any other form of benefit on social media platforms. For example: A Financial Planner must not post messages to induce or solicit the purchase and sale of electronic ePremium coupons.
9. In case of any suspicious mis-use / manipulation of the coupon / customer complaint, the company will investigate the case. The financial planners may be subject to disciplinary action if any misconduct (such as use the premium coupon as rebate to customer) is substantiated.
10. The ePremium Coupons are valid until September 30, 2026. The use and transfer of the e-Premium Coupon is subject to relevant terms and conditions. For details, please refer to https://comm.aia.com.hk/loyaltydelighttnc.

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Example:

("2026 Premier Advisor" Fast Start Award & Early Bird Selected Product Case Challenge are not included)

Category: Financial Planners

Contract date	[A] Actual FYC Score (HK$) [included IVS FYC before special count only, not included BX Commission]	[B] IVS FYC (HK$)	[C] BX Commission (HK$)	[A] + [B]*0.5 + [C] FYC Score included special count (HK$)	Customers	Active Months	Achieved Level
January 2024	480,000	20,000	30,000	520,000 [480,000+20,000*0.5 +30,000]	7	2	Aspiring Club – Barcelona, Spain (Level 1)
January 2024	230,000	20,000	30,000	265,600 [230,000+20,000*0.5 +**25,600**] ***BX Commission is capped at 25,600 for Ascend Meeting – Bangkok, Thailand**	8	2	Ascend Meeting – Bangkok, Thailand **AND** 2026 Q1 ePremium Coupon Contest
January 2025	165,000	40,000	10,000	193,000 [165,000+**18,000**+ 10,000] ***The special counted amount of IVS FYC is capped at 18,000 for 2026 Special Contest for AIA MDRT Experience – Da Nang, Vietnam**	3	3	2026 Special Contest for AIA MDRT Experience – Da Nang, Vietnam **AND** 2026 Q1 ePremium Coupon Contest

Category: District Director

Achieved Level (by Personal Production)	Q1 District Activity Ratio	District FYC Score Growth rate compared to FYC Benefit in 2025 Q1	Achieved Level (by District Production)	Cash Allowance (HK$)
Aspiring Club – Barcelona, Spain	60%	30%	Aspiring Club – Barcelona, Spain **AND** Ascend Meeting – Bangkok, Thailand	5,000 (Cash allowance from qualifying Aspiring Club – Barcelona, Spain by both personal and district production)
Not Qualified	60%	30%	Aspiring Club – Barcelona, Spain **AND** Ascend Meeting – Bangkok, Thailand	N/A

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"2026 Premier Advisor" Fast Start Award

Eligibility
All District Directors, Agency Leaders and Financial Planners in Hong Kong and Macau (by personal production)

Contest Period
January - March 2025 (3 months)

Contest Rules & Awards
District Directors, Agency Leaders and Financial Planners completed the requirements will be awarded. Details as follows:

Contest Requirements	Reward
Achieve "2026 Premier Advisor" requirements within the contest period [1, 3]	Exclusive digital marketing personal promotion

For those who can achieve **"2026 Premier Advisor"** requirements on or before 31 Jan 2026 [2, 3], they will be also invited to attend the grand opening ceremony of the new AIA Alta Wealth Management Centre (Tentatively scheduled on 3 Mar 2026) where you will join the senior management to witness the latest support facilities for HNW customers.

Remarks:

1. Based on iPA Progress Report as of 31 March 2026.
2. Based on iPA Progress Report as of 31 January 2026.
3. For details of "2026 Premier Advisor" requirements, please refer to Clubs and Awards Manual (For Financial Planner and Agency Leader).

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Early Bird Selected Product Case Challenge

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

Contest Period
January - February 2025 (2 months)

Contest Rules & Awards
Producers who achieved **2-month active,** and **designated number of selected products** (if applicable) within the contest period, will be awarded with corresponding cash bonus. An additional cash bonus will be awarded to those achieved **MDRT 2026**, achieved **Individual Voluntary Solution (IVS)** cases for 2 consecutive months or **existing customers' "new policies"** for 2 consecutive months within selected products. Each qualifier can earn up to **HK$2,376**!

Update

Selected Products (**At least 1 case from Integrated Healthcare Strategy (IHS) Product OR ProsperLife Insurance Plan**):

- Integrated Healthcare Strategy (IHS) Product
- ProsperLife Insurance Plan
- AIA Deferred Annuity Plan 2 (ADAP2)
- GlobalFlexi Savings Insurance Plan (GF)
- Global Power Multi-Currency Plan 3 (GP3)
- Treasure Master Plus (TMP), Treasure Master Plus 2 (TMP2)

Level	Basic Requirement		Basic Cash Bonus
	Active months	No. of Selected Product Cases	
Level 1	2 months	N/A	HK$188
Level 2		6	HK$1,088

The basic reward will be **doubled up** for those who **achieved level 2** AND **achieve & registered as MDRT 2026**. Within selected product, those achieved level 2 and **Individual Voluntary Solution (IVS) cases for 2 consecutive months** OR **existing customers' "new policies" for 2 consecutive months** will be given an extra **HK$200** cash bonus.
Each qualifier can be rewarded with up to **HK$2,376**!

Remarks:

1. Active Financial Planner refers to financial planners who have at least 1 Approved Life case, or 1 Approved iPA case, or 1 Approved Group Insurance case, or 1 Approved Pension Corporate case, or 3 Approved Pension Retail cases.
2. Only basic plans of the products would be counted, rider cases are excluded.
3. 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).
4. Please refer to memo "(A251207) Stay Committed, Present MDRT Value and Unlock Early Bird Extra Rewards" for details of extra reward of MDRT.

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5. 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.
   (2) (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* (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.
6. Existing customers who hold at least one AIA's inforce "Individual Life Insurance" / "Personal Accident (PA)" policy as of 31 Dec, 2025; and the policy must be issued on or before 28 February 2026.
7. For the Integrated Healthcare Strategy (IHS) Product list, please refer to the Appendix.
8. Reward for level 1-2 are mutually exclusive, according to whichever is higher. Each producer's cash reward is capped at HK$2,376.
9. The FYC Score of qualifiers must be positive by the end of the contest to be eligible for the reward.

Example

Update

Active Months	No. of Integrated Healthcare Strategy (IHS) Product OR ProsperLife Cases	No. of other selected product cases	Achieved MDRT 2026	Individual Voluntary Solution (IVS) for 2 consecutive months OR existing customers' "new policies" for 2 consecutive months within selected products	Cash Allowance (HK$)
2	1	5	Yes	Yes	2,376
2	1	5	Yes	No	2,176
2	1	5	No	Yes	1,288
2	0	6	Yes	Yes	188

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General Rules & Regulations:

1. **First Year Basic Commission and First-Year Quality Credit (Year 1 QC, applicable in Hong Kong only) of Life, Life A&H Riders and Standalone Life A&H, as well as FYC of PA, Group Insurance, Pension Corporate and Pension Retail will be counted in FYC Score (FYCS). Please refer to memo A251220 for details.**
2. FYC Benefit on all Life, Life A&H Riders, Standalone Life A&H, PA, CS-EB, CS-Pension Corporate and CS-Pension Retail will be counted as district base.
3. General Insurance Business defines as all general insurance policies issued by Blue Cross, including travel insurance, personal insurance, and commercial insurance.
4. General Insurance Business includes all cases submitted within Contest Period (including the first & last day), which are verified by Blue Cross (Asia Pacific) Insurance Limited and booked within the contest period.
5. Blue Cross Commission will be calculated based on payable commission after deducting sales discounts.
6. 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.
7. Cases changed/lapsed from existing policies of the same insured will not be counted.
8. 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.
9. 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.
10. 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.
11. Sales representative should make product recommendations based on customer needs and affordability, and should not make any incentive-driven recommendations to customers.
12. 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.
13. All privileges are not refundable, transferrable nor payable, program is subject to AIA's final decision.
14. Qualifiers must be inforce with AIA at the time the awards are paid out/ redeemed.
15. 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.
16. 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) 「簡繳•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

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Memo

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	

-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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