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

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong)	From:	Victor Man
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Amelie Shen / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Agency Executives / IVS Executives	Dept:	Corporate Solutions
Date:	22 January 2026	Total pages:	1 + Appendix

Subject: **(A260190) 2026 退休金佣金及保留獎賞摘要（香港）**
2026 Pension Commission and Retention Bonus Summary (Hong Kong)

感謝所有營業同事對 AIA 企業業務的長期支持。

現附上「**2026 退休金佣金及保留獎賞摘要（香港）**」供大家參閱，**有關佣金將維持不變**。詳情請參閱附件。

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聯絡。

祝 業務蒸蒸日上！

Thank you for your continuous support to AIA Corporate Solutions!

We are pleased to enclose the **"2026 Pension Commission and Retention Bonus Summary (Hong Kong)"** for your reference and **the commission will remain unchanged**. Please refer to Appendix for details.

If you have any questions, please contact your designated CSBD Agency Executives.

We wish you every success!

Yours faithfully,

Victor Man
Head of CS Business Development
Agency Distribution, Corporate Solutions

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

[AIA – INTERNAL]

附件
2026 退休金佣金及保留獎賞摘要（香港）

維持不變

	公積金	強積金			
	企業業務	企業業務	個人業務		
	僱主計劃	僱主計劃	自僱人士計劃	「休悠樂」	「退休樂」
申請日期 **（以收到連同所需文件之申請爲準）**	2026 年 1 月 1 日至 12 月 31 日				
首年佣金	按個別申請而定 [1]	首年供款之 4.5%[1]		不適用	不適用
續期佣金	按個別申請而定	續期供款之 0.25%			
後續費（Trailer Fee） • **第一年** • **續期年份**	不適用	不適用		不適用	資產總值之 0.15%[4] （以年率計）
資產轉移佣金	按個別申請而定 [1]	轉移資產之 0.6%[1,2] 轉移自個人賬戶資產之 0.5%[1,3]	轉移資產之 0.5%[1,3]	轉移資產之 0.5%[1,3]	不適用
退休金客戶保留獎賞	該財務策劃顧問旗下所有退休金客戶資產總值之 0.05%[4]（以年率計）				
增長佣金	不適用	供款之 4.5%[1,5]	不適用	不適用	不適用

註：

1. 計算入 AIAHK Production Count。
2. 資產轉移佣金只適用於由其他強積金受托人轉入的資產。轉移如少於 HK$30,000,000 元資產之交易，佣金將於資產成功轉移後一次過發放。轉移相等於 HK$30,000,000 元或以上資產的交易，佣金將於資產成功轉移後分 12 個月發放。
3. 資產轉移佣金只適用於由其他強積金受托人轉入的資產，佣金將於資產成功轉移後的下一個月發放。
4. 每月發放。
5. 增長佣金* 只適用於 2012 年 12 月 1 日或以後收到之計劃申請書，並於參與計劃日期起計至佣金結算日期前最少 24 個公曆月的計劃。增長佣金將於每年 3 月、 6 月、9 月和 12 月記賬，並在記賬後的下一個月發放。

* 增長佣金只適用於增長供款。增長供款為過去 12 個月的平均續期供款與 High Watermark^ 之間的差額。

^ High Watermark 為計劃參與日起計於計劃年度內最高的 12 個月平均供款（資產轉移除外）。

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

[AIA – INTERNAL]

Appendix
2026 Pension Commission and Retention Bonus Summary (Hong Kong)

Remain Unchanged

	ORSO	MPF			
	Corporate Business	Corporate Business	Retail Business		
	Employer Plan	Employer Plan	Self – Employed Person ("SEP") Plan	AIA MPF Personal Account ("MPFPA")	Happy Retirement Savings Programme ("HRSP")
Application Date (For applications with all required documents received)	1 January to 31 December 2026				
First Year Commission	On case-by-case basis[1]	4.5%[1] of First year contribution		N/A	N/A
Renewal Commission	On case-by-case basis	0.25% of Renewal contribution			
Trailer Fee • First Year • Renewal Year	N/A	N/A		N/A	0.15%[4] p.a. of AUM
Asset Taker Over ("ATO") Commission	On case-by-case basis[1]	0.6%[1,2] of ATO 0.5%[1,3] of ATO from personal account(s)	0.5%[1,3] of ATO	0.5%[1,3] of ATO	N/A
Pension Retention Bonus	0.05%[4] p.a. of AUM of all pension clients under the Financial Planner's portfolio				
Growth Commission	N/A	4.5%[1,5] of Contribution	N/A	N/A	N/A

Notes:

1. It will be included in AIAHK Production Count.
2. The ATO Commission is only applicable to assets transfer-in from other MPF trustees. The commission will be paid in lump sum for ATO transaction settled which is less than HK$30 million. For ATO transaction settled which is equal to or more than HK$30 million, the commission will be paid by 12 monthly instalments after ATO settlement is completed.
3. The ATO Commission is only applicable to assets transfer-in from other MPF trustees and is payable in the month following the ATO settled month.
4. To be paid on a monthly basis.
5. The Growth Commission* is only appliable to plan applications received on or after 1 December 2012 and with at least 24 months from the date of participation to the commission cut-off date. The Growth Commission will be posted in March, June, September and December every year, and will be paid in the next month after posting.

* Growth Commission is only applicable to the Growth Contribution, where the Growth Contribution is defined as the past 12-months average renewal contribution in excess of the High Watermark^.

^ High Watermark is the highest average cash contribution (excluding ATO) of the 12 months within the scheme year received since the date of participation.

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

[AIA – INTERNAL]