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Attn:	EDDAs / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong only)	From:	Amy Chan
Co/Dept:	Mr. Alger Fung / All Department Heads / ABDD Executives	Dept:	Management Team
Date:	16 February 2026	Total Page:	5 pages

Subject: **(A260210) 2026 香港百萬圓桌超級花紅計劃**
2026 Hong Kong MDRT Super Bonus Scheme

百萬圓桌 (MDRT) 一直是業界的至高殊榮，亦代表了每位會員的專業實力，及客戶與市場給予的高度信任。AIA 能保持香港及澳門 MDRT No.1 的地位，實在有賴一眾持續達到 MDRT 的精英同事。

展望 2026 年，期望各位能持續深化專業、擴展業務規模。公司將繼續支持各位精英秉持卓越顧問信念，為客戶尋找切合他們保障、理財以至健康需要的方案，從而達至持續性的 MDRT。

現公佈「2026 香港百萬圓桌超級花紅計劃」包括：

- 達到 FYCS 及續保率要求並登記 MDRT 2027 可獲 **HK$30,000 – $120,000 基本花紅**
- 已登記 MDRT 2026 會員如達到基本花紅要求，額外可獲 **HK$20,000 – $65,000 百萬圓桌連續花紅**
- 同時達到 2026 卓越顧問及基本花紅要求，另外獲得 **HK$15,000 卓越顧問花紅**
- **個人可得花紅總額高達 HK$200,000**

詳情請參閱下文。如有任何疑問，請聯絡營業拓展部或電郵至卓越圓桌會員拓展部 (premiermdrt@aia.com)。

We are pleased to launch the **"2026 Hong Kong MDRT Super Bonus Scheme"**.
Basic Bonus HK$30,000 - $120,000 will be awarded if FYCS & persistency requirements will be achieved & MDRT 2027 membership will be registered. On top of basic bonus, **Consecutive MDRT Bonus HK$20,000 - $65,000** & **Premier Advisor Bonus HK$15,000** would be awarded if relevant requirements will be achieved. Total bonus per personal could be **up to HK$200,000**.

Details are as follows. For enquiries, please contact ABDD or Premier MDRT Development Department at premiermdrt@aia.com.

Best Regards,

Amy Chan
Chief Agency Officer
AIA Hong Kong & Macau
AC/dc/nt/cc/al

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2026 香港百萬圓桌超級花紅計劃詳情

1. 基本花紅			
參賽資格	所有香港財務策劃顧問及營業單位主管 (以個人業績計算)		
計劃日期	2026 年 1 月 1 日 – 12 月 31 日		
要求	1. 完成最少首年佣金積分 (FYCS) 總額港幣 $391,000；及 2. 2026 年 12 月 31 日續保率達 85% 或以上；及 3. 成功登記成為百萬圓桌 (MDRT) 2027 會員		
基本花紅計算	**花紅等級^**	**最少首年佣金積分 (FYCS) (港幣)**	**花紅金額 (港幣)**
	MDRT	$391,000	**$30,000**
	COT	$1,328,000	**$60,000**
	TOT	$2,656,000	**$120,000**

^各等級的基本花紅不能同時兼得，以較高者為準

2. 額外花紅				
參賽資格	**完成 2026 香港百萬圓桌超級花紅計劃最低要求並合資格領取基本花紅的營業員**			
計劃日期	2026 年 1 月 1 日 – 12 月 31 日			
額外花紅	**百萬圓桌連續花紅***		**卓越顧問花紅**	
額外花紅計算* **	**先決條件：以 AIA 為登記公司，登記 MDRT 2026 (任何等級，包括終身會員) 會籍**		**要求**	**花紅金額 (港幣)**
	要求 (2026 百萬圓桌超級花紅基本花紅完成等級)	**花紅金額 (港幣)**		
	MDRT	**$20,000**	完成 2026 卓越顧問的要求**	**$15,000**
	COT	**$35,000**		
	TOT	**$65,000**		

*各等級的「百萬圓桌連續花紅」不能同時兼得，以較高者為準
**有關 2026 卓越顧問要求，請參閱通告 A260155
***如同時完成「百萬圓桌連續花紅」及「卓越顧問花紅」，將可同時獲得上述兩項額外花紅

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一般規則:

1. 財務策劃顧問及營業單位主管 (“營業員”) 須符合百萬圓桌會員資格的要求，並於美國百萬圓桌官方機構成功登記為百萬圓桌 2027 會員。
2. 任何版本的 STAR LOU、Bank LOU 或 STAR-Lite (以下統稱 “LOU”) 合約的營業員，只有在其 LOU validation period 完結前已達到最高對數要求或 LOU validation period (包括所有 Production Challenge Bonuses) 完結後才可參與上述計劃。有關之基本花紅及額外花紅將以營業員於 LOU validation period 完結或完成最高對數要求後之業績計算。
3. 如簽訂 LOU 的營業員於 LOU validation period 完結之前已達到最高對數要求，該營業員便可於完成最高對數要求後的下一個月份參與上述計劃。然而，若該營業員其後因任何 FYCS 扣減 (如有) 導致不能達到相關的最高對數要求，則參與上述計劃之日期將重新計算。
4. 用作上年度超級花紅之業績將於本年度的計算中扣除。
5. 首年佣金積分 (FYCS) 將以佣金調整及於保單冷靜期後作調整為準。
6. 營業員於有關花紅發放後，須履行 3 年任職期限 (例如 2026 百萬圓桌超級花紅預計發放日期為 2027 年 6 月，即須任職至 2030 年 6 月 30 日)，否則須退還 100% 所得之全數花紅 (基本花紅及額外花紅)。
7. 若保單生效期 24 個月內出現斷供或保費減額超過基本花紅計算期內首年佣金積分 (FYCS) 之 15%，或扣除斷供或保費減額後額外花紅等級降級或業績不再符合百萬圓桌連續花紅及/或卓越顧問花紅之最低要求，應得之基本花紅及額外花紅將以扣除斷供或保費減額後之首年佣金積分 (FYCS) 及保單數目重新計算，營業員須退還應得基本花紅及額外花紅之差額，甚至是所得之全數花紅 (基本花紅及額外花紅)。
8. 若營業員須退還所得之 100% 基本花紅，營業員須一併退還所得之 100% 額外花紅。
9. 若兩位或以上之營業單位主管/財務策劃顧問共同完成一張保單，業績將平均計算予各人。競賽期完結時，若指定保單數目為點數，將下調為整數計算。若 2 位營業員共同為同 1 位客戶完成銷售同 1 張新保單 (joint case)，該客戶將以 0.5 名分別計算予 2 位營業員。
10. 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。
11. 營業員透過正本或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。
12. 所有用作超級花紅業績計算的保單須於每年的競賽完結前成功遞交及繕發。
13. 所有合資格者必須於基本花紅及額外花紅發放時仍與 AIA 持有效合約。
14. 基本花紅及額外花紅發放之同時，該款項亦將列入為該財政年度之應課稅收入。
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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Details of 2026 Hong Kong MDRT Super Bonus Scheme

1. Basic Bonus

Eligibility	All Hong Kong Financial Planners and Agency Leaders (by personal production)		
Period	1st January – 31st December 2026		
Requirements	1. Achieve minimum Total FYC Score (FYCS) of HK$391,000, AND 2. Achieve Persistency Ratio 85% or above as of 31st December 2026, AND 3. Successfully registered as MDRT 2027 member		
Basic Bonus Calculation	**Bonus Level^**	**Minimum Total FYCS (HK$)**	**Bonus Amount (HK$)**
	MDRT	$391,000	**$30,000**
	COT	$1,328,000	**$60,000**
	TOT	$2,656,000	**$120,000**

^Each level of Basic Bonus is mutually exclusive, whichever is higher

2. Extra Bonus

Eligibility	**Producers who achieve the minimum requirements and qualify for the Basic Bonus of 2026 Hong Kong MDRT Super Bonus Scheme**			
Period	1st January – 31st December 2026			
Extra Bonus	**Consecutive MDRT Bonus***		**Premier Advisor Bonus**	
Extra Bonus Calculation* **	**Prerequisite condition : must have registered as MDRT 2026 at AIA (Any levels, including Life Member)**		**Requirement**	**Bonus Amount (HK$)**
	Requirement (Basic Bonus Level of 2026 MDRT Super Bonus Qualified)	**Bonus Amount (HK$)**		
	MDRT	**$20,000**	Qualify 2026 Premier Advisor**	**$15,000**
	COT	**$35,000**		
	TOT	**$65,000**		

* Each level of "Consecutive MDRT Bonus" is mutually exclusive, whichever is higher
**Please refer to memo A260155 for 2026 Premier Advisor qualification requirements
***Both bonuses will be awarded if one achieves both the "Consecutive MDRT Bonus" and "Premier Advisor Bonus"

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General Rules and Regulations:

1. Financial Planners and Agency Leaders ("Producers") must be qualified and registered as a member of MDRT 2027.
2. Producers under any version of STAR LOU, Bank LOU or STAR-Lite packages (collectively named as LOU) will only be entitled to the MDRT Super Bonus Scheme (Basic Bonus and Extra Bonus) upon the end of their LOU validation period (including validation of all Production Challenge Bonuses) or after the full validation of their LOU packages. Only the production after the end of the LOU validation period or full validation of LOU packages will be counted for the bonus calculation.
3. Should a LOU producer achieves or exceeds all validation requirements in any contract month before the end of the specified validation period, then such LOU producer can join the scheme in the following month. However, if the LOU producer cannot fulfil the respective validation requirements after netting any necessary FYCS deduction in the later stage, the enrolment date will be re-determined.
4. All production used in the previous year's Super Bonus scheme will be excluded in this year's calculations.
5. FYCS adjustment and policies cancelled within cooling-off period will be excluded.
6. Producers must execute a Period of Stay of 3 years from the payment date of respective bonus (For example, 2026 MDRT Super Bonus estimated to be paid by June 2027, i.e. Period of Stay till 30th June 2030), otherwise 100% clawback of total bonus (Basic Bonus and Extra Bonus) will be taken.
7. Should any policies lapsed or premium reduced within 24-policy months, given the amount is greater than or equal to 15% of total FYCS generated within the bonus period (Basic Bonus), or the Extra Bonus level is downgraded or fail to fulfil the minimum requirements of Consecutive MDRT Bonus and/or Premier Advisor Bonus after the policies lapsation or premium reduction, the bonus amount (Basic Bonus and Extra Bonus) will be recalculated based on the FYCS deducted with the lapsed policies and reduced premium and adjusted case count, clawback on the bonus difference or even 100% of the total bonus (Basic Bonus and Extra Bonus) will be taken.
8. Should there is 100% clawback on the Basic Bonus, 100% clawback of the Extra Bonuses will be taken.
9. Joint cases will be shared evenly for each producer. Total cases number will be rounded down into nearest integer at the contest completion. If the new policy (of same Insured) is a joint-case completed by 2 agents, customer count for these 2 agents will be 0.5 respectively.
10. Policies under same insured with same basic plan and premium payment term issued within the contest period will only be counted as one case.
11. For applications submitted to AIA via hardcopy application or 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.
12. All policies used for Super Bonus calculations must be submitted and delivered by the end of each year's contest period successfully.
13. Qualifiers must hold valid contracts with AIA at the time the awards are paid out / redeemed.
14. The bonus payment is taxable income in the taxation year when the payroll is arranged.
15. AIA reserves the right to amend any of the rules of this scheme or offer alternative gifts at any time without prior notice.
16. In the event of dispute, AIA's decision is final and conclusive.

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