AIA Hong Kong
Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333
AIA.COM.HK

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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. Crystal Ng / Mr. Louie Ho / All Department Heads / ABDD Executives	Dept	:	Management Team
Date	:	29 January 2026	Total page	:	6
Subject	:	**A260219**	**2026年財務策劃顧問年終花紅資格更新 (香港)** **2026 Year-End Bonus Qualifying Rules Update for Financial Planners (Hong Kong)**		

全心為客 堅守使命
保單・承諾・使命
BEYOND NUMBER ONE

因應 2027 年百萬圓桌會(MDRT)會籍業績要求更新及按保監局「應用說明」實施佣金分攤，以下公佈就報酬及福利手冊 - 財務策劃顧問之一般財務策劃顧問年終花紅的 2026 年更新：

(A) 合資格者

Non-Financed 財務策劃顧問或營業單位主管

(B) 符合資格之規則

1. 年終花紅

   合資格的財務策劃顧問或營業單位主管將可獲發年終花紅，其金額乃根據該銷售年度計算福利之首年佣金積分（FYC Score） 按指定百分比計算。有關百分比規定如下，並須符合續保率要求：

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計算福利之首年佣金積分（FYCS）（港元）	年終花紅為計算福利之首年佣金積分（FYCS）的百分比*	續保率
< $128,000	0.0%	75.00%^
$128,000 至 $159,999	16.7%	
$160,000 至 $219,999	17.6%	
$220,000 至 $274,999	18.5%	
$275,000 至 $390,999*	19.4%	
> = $391,000*	21.0%	
> = $391,000*	23.5%	85.00%

* 公司保留每年度更改此要求及相關年終花紅的權利。

^符合 FYCS 要求而續保率介乎 70.00%與 74.99%之間，仍可獲 90%之年終花紅，惟餘額不會留扣或獲得補發。

註釋：

a. 合約生效日期起計少於一年的財務策劃顧問可獲享年終花紅，上述計算福利之首年佣金積分（FYC Score）之要求將按比例計算。

b. 適用於 CS-團體保險業務：

CS-團體保險業務的首年佣金(FYC)從 2013 年 6 月起被納入計算年終花紅

i. CS 團體保險業務的標準首年佣金(FYC)（每張保單為以 200,000 港元為上限）將用作釐定上述花紅水平；

ii. CS 團體保險業務的實際首年佣金(FYC) 將用於計算支付花紅的金額。

c. 計算福利之首年佣金積分（FYC Score）可參考友邦財務策劃顧問專頁（Agency Corner）> 成績報告 > Production Reports > Agent Monthly Production（C&A）Report 。

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例子:

2026 年 FYCS（港元）	續保率	年終花紅（港元）	註解
$250,000	75.00%	$46,250	= $250,000 x 18.5%
$300,000	74.99%	$52,380	= $300,000 x 19.4% x 90%
$400,000	69.99%	-	續保率< 70%
$400,000	70.00%	$75,600	= $400,000 x 21.0% x 90%
$400,000	84.99%	$84,000	= $400,000 x 21.0%
$400,000	85.00%	$94,000	= $400,000 x 23.5%

2. 財物保險保單（Personal Lines）年終花紅

合資格的財務策劃顧問或營業單位主管將收到財物保險保單年終花紅，年終花紅為該銷售年度賺取之財物保險保單計算福利之首年佣金積分（FYC Score）的指定百分比，並根據以下方法釐定：

由會計年度開始計算的財務策劃顧問之財物保險保單首年佣金（YTD PL FYC） x 花紅比率

YTD PL FYC（港元）	花紅比率
< $3,000	0%
$3,000 – $5,999	40%
>= $6,000	50%

如財務策劃顧問的合約生效期少於一年，預計（Projected）YTD PL FYC 將被採用作計算花紅比率，計算如下：

Projected YTD PL FYC = 財務策劃顧問的YTD PL FYC x 365 / 合約生效的日數

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eAgency Corner	Bulletin > eMemo	29 January 2026

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In view of the updates to the Million Dollar Round Table (MDRT) production requirements for 2027 and the implementation of commission spreading in accordance with the Insurance Authority's "Practice Note", the following announcement sets out the 2026 updates to the Year End Bonus for Non-financed Financial Planners under the Compensation and Benefits Manual – Financial Planners.

(A) Eligibility

Non-financed Financial Planners or Agency Leaders

(B) Qualifying Rules

1. Eligible Financial Planners or Agency Leaders will receive a Year End Bonus which is given based on a certain percentage of the FYC Score in the sales year. The percentage is stipulated as follows and subjects to fulfillment of persistency rate:

FYC Score* (HK$)	Percentage of FYC Score as Year End Bonus*	Persistency Rate
< $128,000	0.0%	75.00%^
$128,000 – $159,999	16.7%	
$160,000 – $219,999	17.6%	
$220,000 – $274,999	18.5%	
$275,000 – $390,999*	19.4%	
> = $391,000*	21.0%	
> = $391,000*	23.5%	85.00%

** AIA reserves the rights to review and amend the relevant requirements and corresponding Year End Bonus Percentage on a yearly basis.*

^ If the FYCS requirement is met and the persistency rate is between 70.00% and 74.99%, 90% of the Year End Bonus will still be granted. However, the remaining balance will not be retained or paid out at a later date.

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Remarks:

a. Financial Planners contracted for less than one year will be entitled to the Year End Bonus if they are able to achieve the pro-rata FYC Score requirement of contract maintenance.

b. For CS-EB Business:

CS-EB FYC counts for Year-end Bonus effective June 2013 onwards only

i. CS-EB Standard FYC (cap at HK$200,000 per case) will be used to determine the percentage level;

ii. CS-EB Actual FYC will be used for bonus paid-out calculation.

c. Reference of FYC Score can be made to the Production > Production Reports > Agent Monthly Production (C&A) Report at Agency Corner.

Examples:

2026 FYCS (HK$)	Persistency	Year End Bonus (HK$)	Remarks
$250,000	75.00%	$46,250	= $250,000 x 18.5%
$300,000	74.99%	$52,380	= $300,000 x 19.4% x 90%
$400,000	69.99%	-	Persistency < 70%
$400,000	70.00%	$75,600	= $400,000 x 21.0% x 90%
$400,000	84.99%	$84,000	= $400,000 x 21.0%
$400,000	85.00%	$94,000	= $400,000 x 23.5%

2. Personal Lines Year End Bonus

Eligible Financial Planners or Agency Leaders will receive a Personal Lines Year End Bonus which is given based on a certain percentage of the Personal Line First Year Benefit earned in the sales year. The percentage is stipulated as follows:

Year-to-Date Personal Line First Year commission (YTD PL FYC) of the Financial Planner x Bonus rate

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YTD PL FYC (HK$)	Bonus rate
< $3,000	0%
$3,000 – $5,999	40%
>= $6,000	50%

If the Financial Planner has contracted with the Company for less than 1 year, projected YTD PL FYC will be used for validation. The calculation is as follows:

Projected YTD PL FYC = YTD PL FYC of the Financial Planner x 365 / no. of contracted days

Best regards,



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

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