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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	:	1 April 2026	Total page	:	15 + Appendix
Subject	:	**(A260419) 全方位保障．齊創高峰** **Total Protection: Protect & Perform Journey**			

全方位保障競賽全面啟動，多重獎賞等你衝刺！由即時現金回報到高額彩池獎金，只要達標就有獎。今年第二季，公司更為營業同事準備**高達10%現金花紅**，助大家達成目標！

透過全面而合適的保障方案，為客戶建立安心未來，同時為自己創造可持續的成功。不論你是經驗豐富的顧問，還是剛起步的新晉同事，全方位保障競賽都為你準備了合適舞台。公司簡單目標、豐厚獎賞，讓你一步一步建立信心、累積成果，同時賺取額外現金獎勵。

把握機會，提升專業價值，讓專業轉化為影響力，讓努力得到應有回報。

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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全方位保障．齊創高峰

競賽	競賽對象	競賽日期	競賽要求及獎賞
高額彩池菁英賽	所有營業單位主管及財務策劃顧問	2026 年 4 月至 6 月 (3 個月)	- 組別 (1)：按首年佣金積分 (FYC Score) 排名首 10 名 (最少 HK$2,000,000)並達到 75% 續保率的財務策劃顧問，可按比例攤分 HK$1,500,000 的現金彩池 - 組別 (2)：其餘達到首年佣金積分 (FYC Score) HK$2,000,000 及 75% 續保率的財務策劃顧問，可按比例攤分 HK$500,000 的現金彩池
火力全開 FYC 花紅挑戰賽*		2026 年 4 月至 5 月 (2 個月)	- 級別 1：達 [1] 首年佣金積分⁺ (FYC Score) HK$80,000 及 [2] 75% 續保率，可獲競賽期內實際 FYC Score 之 4%作獎賞 - 級別 2：達 [1] 首年佣金積分⁺ (FYC Score) HK$200,000 及 [2] 75% 續保率，可獲競賽期內實際 FYC Score 之 6%作獎賞 - 級別 3：達 [1] 首年佣金積分⁺ (FYC Score) HK$400,000 及 [2] 75% 續保率，可獲競賽期內實際 FYC Score 之 9%作獎賞 - 完成相應全方位保障 FYC 要求，更可獲競賽期內實際 FYC Score 之額外 1%作花紅獎賞 - 最高獎賞可達 HK$100,000
全方位保單起步賞*		2026 年 4 月至 5 月 (2 個月)	- 完成 [1] 4 張全方位保障產品保單，及 [2] 首年佣金積分 (FYC Score) HK$10,000，可獲 HK$1,088 - 完成上述要求的新晉財務策劃顧問可獲額外 HK$100

備註：

1. *以下獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
   - 火力全開 FYC 花紅挑戰賽
   - 全方位保單起步賞
2. ⁺ [1] 競賽期內獲繕發之 IVS「友得揀」之 FYC 可獲 1.5 倍特別計算於「火力全開 FYC 花紅挑戰賽」業績內；[2]「藍十字」佣金亦可獲計算。

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高額彩池菁英賽

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4月至6月 (3個月)

競賽規則及獎賞

完成以下業績及續保率要求，並按首年佣金積分排名**首10名**，可**按比例攤分HK$1,500,000的現金彩池**，其餘達標營業同事亦可**按比例攤分HK$500,000的現金彩池**！

組別	競賽要求 (需同時符合以下要求)			現金獎賞 (按個人FYC Score於相應組別總達標FYC Score中的佔比，攤分下列現金彩池)
	首年佣金積分 (FYC Score)	續保率	以首年佣金積分 (FYC Score) 排名	
(1)	HK$2,000,000	75%	**首10名**	HK$1,500,000
(2)			由第11名開始，名次不限	HK$500,000

備註：

1. 組別 (1)之獎賞以個人FYC Score之10%為上限；組別 (2)之獎賞則以每人HK$50,000為上限。
2. 若營業同事達到相同FYC Score，將以年初至今的FYC Score再作排名。
3. 此競賽結果將不接受上訴申請。

例子：

例子	營業同事	[A] 個人FYC Score (HK$)	續保率	排名	總達標人數	[B] 所屬組別之彩池總金額 (HK$)	[C] 所屬組別之總達標FYC Score (HK$)	營業同事現金獎賞 (HK$) [B]*([A]/[C])
(1)	A	2,100,000	80%	10	20	1,500,000 (組別1)	35,000,000	90,000 [1,500,000* (2,100,000/35,000,000)]
(2)	B	2,000,000	80%	20	20	500,000 (組別2)	20,450,000	48,900 [500,000* (2,000,000/20,450,000)]
(3)	C	9,000,000	80%	1	3	1,500,000 (組別1)	14,000,000	900,000 *所屬組別之獎賞以FYC Score之10%為上限
(4)	D	2,600,000	80%	12	13	500,000 (組別2)	8,000,000	50,000 *所屬組別之獎賞以50,000為上限

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火力全開FYC花紅挑戰賽

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4月至5月 (2個月)

競賽規則及獎項

完成以下業績及續保率要求，即可按**實際FYC Score**獲得高達**9%花紅**；完成**指定全方位保障產品FYC**，更可獲得**額外1%花紅**，**最高可達10% (上限HK$100,000)**！

[1] 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業績內；
[2] **「藍十字」佣金**亦可獲計算於業績內， 各以各級別的FYC Score要求之10%為上限。

級別	(1) 基本競賽要求 (需同時符合以下要求)		現金獎賞	(2) 額外競賽要求	最高現金獎賞
	首年佣金積分⁺ (FYC Score)	續保率	競賽期內完成實際FYC Score之花紅比率	全方位保障產品#FYC	競賽期內完成實際FYC Score之總花紅比率
級別 1	HK$80,000 [經特別計算後，實際達標業績可低至HK$72,000]	75%	4%	HK$16,000	5% (4% + 1%)
級別 2	HK$200,000 [經特別計算後，實際達標業績可低至HK$180,000]		6%	HK$40,000	7% (6% + 1%)
級別 3	HK$400,000 [經特別計算後，實際達標業績可低至HK$360,000]		9%	HK$80,000	10% (9% +1%)

備註：

1. 級別 1 至 3 之獎賞不可同時兼得，以較高者為準。每位營業同事可獲之獎賞上限為 HK$100,000。
2. #有關全方位保障產品名單，請參閱附件。
3. ⁺[1] 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業績內；
   [2] **「藍十字」佣金**亦可獲計算於之業績內。
   - 額外計算之金額 (不包含 IVS「友得揀」之實際 FYC 部分)各以各級別的 FYC Score 要求之 **10%**為上限。
     級別 1 之額外計算上限分別為 **HK$8,000**，級別 2 分別為 **HK$20,000**，級別 3 則分別為 **HK$40,000**。
   - 額外計算只適用於基本競賽要求之首年佣金積分 (FYC Score)上，不適用於全方位保障產品 FYC。

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4. 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。
5. 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（包括新保單及續保保單），涵蓋旅遊保險、個人保險及商業保險。
6. 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。
7. 藍十字佣金以扣除銷售折扣後的實收佣金計算。
8. 以下獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
   - 火力全開 FYC 花紅挑戰賽
   - 全方位保單起步賞

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全方位保單起步賞

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4月至5月 (2個月)

競賽規則及獎項

於競賽期內**獲繕發4張全方位保障產品保單#**，並完成**首年佣金積分 (FYC Score) HK$10,000**，即可獲**HK$1,088**現金獎賞；完成競賽要求的**2025年1月1日或之後入職的新晉財務策劃顧問@**更可獲**額外HK$100**！

競賽要求 (需同時符合以下要求)		現金獎賞
(1) 全方位保障產品保單數目	(2) 首年佣金積分 (FYC Score)	
4張	HK$10,000	HK$1,088

備註：

1. 每位營業同事可獲之獎賞上限為 HK$1,188。
2. #有關全方位保障產品名單，請參閱附件。
3. @新晉財務策劃顧問指合約生效日為 2025 年 1 月 1 日或之後的財務策劃顧問，包括於同一期間合約生效及晉升，或合約生效之新晉營業單位主管。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) 。
4. 只計算所有保單產品之基本計劃，不包括附加契約。
5. 所有得獎者於競賽期結算時 FYC 需大於零，方符合獲獎資格。
6. 以下獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
   - 火力全開 FYC 花紅挑戰賽
   - 全方位保單起步賞

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例子（不包括「高額彩池菁英賽」）：

財務策劃顧問入職日期	[A] 競賽期內實際 FYC Score (HK$)	[B] 實際 IVS FYC (HK$)	[C] 「藍十字」佣金 (HK$)	全方位保障產品 FYC	[A] + [B]*0.5 + [C] 火力全開 FYC 花紅挑戰賽包含特別計算之 FYC Score (HK$)	全方位保障產品保單數目	達標級別	獎賞 (HK$)
2024 年 1 月	75,000	8,000	1,000	20,000	80,000 [75,000+8,000*0.5+1,000]	4 張	火力全開 FYC 花紅挑戰賽 (級別 1)	3,750 [75,000*(4%+1%)]
2024 年 1 月	1,200,000	20,000	1,000	20,000	1,211,000 [1,200,000+20,000*0.5+1,000]	4 張	火力全開 FYC 花紅挑戰賽 (級別 3)	100,000 *獎賞上限 – 100,000
2024 年 1 月	75,000	20,000	1,000	10,000	84,000 [75,000+8,000+1,000] *對應級別之 IVS FYC 特別計算上限 – 8,000	4 張	火力全開 FYC 花紅挑戰賽 (級別 1)	3,000 [75,000*4%]
2025 年 1 月	75,000	4,000	1,000	10,000	78,000 [75,000+4,000*0.5+1,000]	4 張	全方位保單起步賞	1,188 [1,088+100]
2025 年 1 月	75,000	4,000	1,000	10,000	78,000 [75,000+4,000*0.5+1,000]	1 張	不達標	不適用
2025 年 1 月	1,000	0	0	0	1,000	4 張	不達標	不適用

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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. 續保率根據競賽期最後一個月之報告計算，有關詳情請參閱通告 A260162。
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（包括新保單及續保保單），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. 若保單生效期 24 個月內出現之斷供或保費減額超過或等於競賽期內人壽及個人意外保險首年佣金（FYC）之百份之十五，公司有權根據調整後的 FYC 重新計算相關的花紅金額，以 AIA 最後決定為準。
    無論營業同事當時仍否與 AIA 持有效合約，若調整前後的花紅金額存在差異，公司將扣除相關花紅差額。
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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Memo

Total Protection: Protect & Perform Journey

Contest	Eligibility	Contest Period	Requirement & Award
Grand Bonus Pool Championship	All financial planners and agency leaders	April – June 2026 (3 months)	- Category (1): Top 10 financial planners by FYC Score (minimum HK$2,000,000) with 75% Persistency will be eligible to share the bonus pool of HK$1,500,000 on a proportional basis - Category (2): Other financial planners who achieved FYC Score of HK$2,000,000 and 75% Persistency will be eligible to share the bonus pool of HK$500,000 on a proportional basis
FYC Power Surge Award*		April – May 2026 (2 months)	- Level 1: [1] FYC Score⁺ HK$80,000 AND [2] 75% Persistency for 4% of actual FYC Score as award - Level 2: [1] FYC Score⁺ HK$200,000 AND [2] 75% Persistency for 6% of actual FYC Score as award - Level 3: [1] FYC Score⁺ HK$400,000 AND [2] 75% Persistency for 9% of actual FYC Score as award - Achieve designated Total Protection FYC requirement of respective level for an extra 1% of actual FYC Score as award - Cash award capped at HK$100,000
Total Protection Case Challenge*		April – May 2026 (2 months)	- [1] 4 Total Protection Product Cases AND [2] FYC Score HK$10,000 for HK$1,088 - Extra HK$100 awarded to New Agent qualifiers

Remark:

1. *The awards below are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
   - FYC Power Surge Award
   - Total Protection Case Challenge
2. ⁺[1] FYC of **Individual Voluntary Solution (IVS)** being delivered within the contest period will be **1.5 times** special counted in "FYC Power Surge Award"; [2] **Blue Cross commission** will also be included.

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Grand Bonus Pool Championship

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

Contest Period
April - June 2026 (3 months)

Contest Rules & Awards
Top 10 producers by FYC Score who achieve the following minimum FYC Score and persistency requirements will be eligible to share a bonus pool of HK$1,500,000 on a proportional basis. Others who met the requirements will be eligible to share a separate bonus pool of HK$500,000 on a proportional basis!

Category	Requirement (Must fulfil all requirements)			Cash Award (Shared according to individual FYC Score ratio among the total FYC Score of all qualifiers in each bonus pool)
	FYC Score	Persistency	Rank by FYC Score	
(1)	HK$2,000,000	75%	Top 10	HK$1,500,000
(2)			From Top 11 onward	HK$500,000

Remarks:
1. The award for Category (1) is capped at 10% of personal FYC Score; for Category (2), award is capped at HK$50,000.
2. In case of ties with the same amount of FYC Score, the ranking will be determined by accumulative FYC Score from 1 January 2026.
3. Appeal is not entertained in this contest.

Example

Example	Qualifier	[A] Personal FYC Score (HK$)	Persistency	Rank	Total qualifiers	[B] Bonus Pool Amount of corresponding category (HK$)	[C] Total FYC Score of all qualifiers of corresponding category (HK$)	Qualifier's Cash Award (HK$) [B]*([A]/[C])
(1)	A	2,100,000	80%	10	20	1,500,000 (Category 1)	35,000,000	90,000 [1,500,000* (2,100,000/35,000,000)]
(2)	B	2,000,000	80%	20	20	500,000 (Category 2)	20,450,000	48,900 [500,000* (2,000,000/20,450,000)]
(3)	C	9,000,000	80%	1	3	1,500,000 (Category 1)	14,000,000	900,000 *Award of corresponding category is capped at 10% of personal FYC Score
(4)	D	2,600,000	80%	12	13	500,000 (Category 2)	8,000,000	50,000 *Award of corresponding category is capped at 50,000

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FYC Power Surge Award

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

Contest Period
April – May 2026 (2 months)

Contest Rules & Awards
Producers who achieve the following FYC Score and Persistency requirement will be awarded with **up to 9% bonus of actual FYC Score**; an **additional 1% bonus** of actual FYC Score will be awarded to those who completed the **designated Total Protection FYC**. Each qualifier may earn a **maximum of 10% bonus (capped at HK$100,000)**!

⁺[1] FYC of **Individual Voluntary Solution (IVS)** being delivered within the contest period will be **1.5 times** special counted in the basic requirement;
[2] **Blue Cross commission** will also be included.
Each caps at 10% of the FYC Score requirement of the respective level.

Level	(1) Basic Requirement (Must fulfil all requirements)		Cash Award	(2) Additional Requirement	Maximum Cash Award
	FYC Score⁺	Persistency	Bonus % on Actual FYC Score	Total Protection# FYC	Bonus % on Actual FYC Score
Level 1	HK$80,000 [Actual production requirement can be HK$72,000 after special count]	75%	4%	HK$16,000	5% (4% + 1%)
Level 2	HK$200,000 [Actual production requirement can be HK$180,000 after special count]		6%	HK$40,000	7% (6% + 1%)
Level 3	HK$400,000 [Actual production requirement can be HK$360,000 after special count]		9%	HK$80,000	10% (9% + 1%)

Remarks:

1. Awards of Level 1-3 are mutually exclusive, according to whichever is higher. Each producer's award is capped at HK$100,000.
2. #For the Total Protection Product list, please refer to the Appendix.
3. ⁺[1] FYC of **Individual Voluntary Solution (IVS)** being delivered within the contest period will be **1.5 times** special counted in the basic requirement;
   [2] **Blue Cross commission** will also be included.
   - Cap for above additional counts will be calculated separately and each limited to **10%** of the FYC Score of the respective level (not included actual FYC part of IVS). Level 1 is capped at **HK$8,000**; Level 2 is capped at **HK$20,000**; and Level 3 is capped at **HK$40,000** for each additional count.
   - The additional count is only applicable to the FYC Score basic requirement, but not applicable to the Total Protection FYC.

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4. 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.
5. General Insurance Business defines as all general insurance policies issued by Blue Cross (including new business and renewal business), including travel insurance, personal insurance, and commercial insurance.
6. 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.
7. Blue Cross Commission will be calculated based on payable commission after deducting sales discounts.
8. The awards below are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
   - FYC Power Surge Award
   - Total Protection Case Challenge

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Total Protection Case Challenge

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

Contest Period
April – May 2026 (2 months)

Contest Rules & Awards
Producers who achieve **4 Total Protection Products**[#] and **FYC Score of HK$10,000** within the contest period will be awarded with **HK$1,088**. An extra **HK$100** will be awarded to **New Agents[@] who contracted on or after 1 January 2025**!

Requirement (Must fulfil all requirements)		Cash Award
(1) No. of Total Protection Product[#] Case	(2) FYC Score	
4	HK$10,000	HK$1,088

Remarks：

1. Each producer's cash award is capped at HK$1,188.
2. [#]For the Total Protection Product list, please refer to the Appendix.
3. [@]New Agents refer to financial planners contracted on or after 1 January 2025, including contracted and promoted Agency Leaders, or newly contracted Agency Leaders within the same period. 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.
4. Only basic plans of the products would be counted, rider cases are excluded.
5. The FYC Score of qualifiers must be positive by the end of the contest to be eligible for the award.
6. The awards below are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
   - FYC Power Surge Award
   - Total Protection Case Challenge

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Example: (Grand Bonus Pool Championship is not included)

Contract date	[A] Actual FYC Score (HK$)	[B] Actual IVS FYC (HK$)	[C] Blue Cross Commission (HK$)	Total Protection FYC	[A] + [B]*0.5 + [C] FYC Power Surge Award FYC Score included extra count (HK$)	No. of Total Protection Product case	Achieved Level	Cash Award (HK$)
January 2024	75,000	8,000	1,000	20,000	80,000 [75,000+8,000*0.5+1,000]	4	FYC Power Surge Award (Level 1)	3,750 [75,000*(4%+1%)]
January 2024	1,200,000	20,000	1,000	20,000	1,211,000 [1,200,000+20,000*0.5+1,000]	4	FYC Power Surge Award (Level 3)	100,000 *Award is capped at 100,000
January 2024	75,000	20,000	1,000	10,000	84,000 [75,000+8,000+1,000] *The special counted amount of IVS FYC is capped at 8,000 for FYC Power Surge Award (Level 1)	4	FYC Power Surge Award (Level 1)	3,000 [75,000*4%]
January 2025	75,000	4,000	1,000	10,000	78,000 [75,000+4,000*0.5+1,000]	4	Total Protection Case Challenge	1,188 [1,088+100]
January 2025	75,000	4,000	1,000	10,000	78,000 [75,000+4,000*0.5+1,000]	1	Non-qualified	N/A
January 2025	1,000	0	0	0	1,000	4	Non-qualified	N/A

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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. Persistency will be based on the report as of the last month of contest. Please refer to memo A260162 for details.
3. General Insurance Business defines as all general insurance policies issued by Blue Cross (including new business and renewal business), 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. Subject to company's discretion, should any policies lapsed or premium reduced within 24-policy months, given the amount is greater than or equal to 15% of Life & PA FYC generated within the contest period, the corresponding Bonus will be re-assessed in accordance with the total net FYCB after adjustment. Any adjustment on Bonus amount in the results, will be clawed back regardless the producer is still inforce in AIA or not at the time being.
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 - 全方位保障產品 Total Protection Product

產品 Products	
Admire Life 2	「裕滿人生」保障計劃 2
AIA 2-in-1 Protection Linked Plan	AIA「兩全保」保障型投資相連壽險計劃
AIA Assemble	自在自選危疾保
AIA One Absolute	AIA 唯一摯保
AIA One Absolute Pearl	AIA 唯一摯保明珠
AIA Voluntary Health Insurance Flexi Scheme	AIA 自願醫保靈活計劃
AIA Voluntary Health Insurance Privilege Ultra Scheme	AIA 自願醫保尊耀計劃
AIA Voluntary Health Insurance SelectWise Scheme	AIA 自願醫保睿選計劃
AIA Voluntary Health Insurance Standard Scheme	AIA 自願醫保標準計劃
Bonus Power Plan 2 (EP)	「充裕未來」計劃 2（特級保障）
Cancer Care Essence	智護癌症保
Cancer Guardian 3	癌症全方位保障 3 系列
Cancer Guardian Pearl 3	癌症全方位明珠保障 3
CEO Essence Medical Plan 2	亞洲至尊醫療計劃 2
CEO Essence Pearl Medical Plan 2	亞洲至尊明珠醫療計劃 2
CEO Medical 5	至尊醫療計劃 5
CEO Pearl Medical 5	至尊明珠醫療計劃 5
China Assist Protection Plan	「伴您遨遊中國」計劃
EasyGuard Care Essence	守康易危疾保
EasyGuard Term Life Plan	「守康易定期壽險計劃」
Enhanced Critical Illness Rider Pro	特選危疾附加契約
Essence - On Your Side Insurance Plan (EOYS)	「簡緻•愛伴航」保險計劃
Executive Care Pro 2	泰然安心保 2
Expert Term Life Plan Series	尊誠定期壽險計劃系列
Flexi-MediGuard	靈活住院惠益保障計劃
Fortune Promise 2	「諾享」保障計劃 2
GBA Health Connect Outpatient Plan	大灣醫薈通門診計劃
Grand VIP	「豐逸行」
Guaranteed Issue Whole Life Plan	「有投必保」儲蓄壽險計劃
Health Journey Guardian	全程守護健康保系列
Here For You Refundable Accident Plus	「常伴您」保費退還意外升級保障
Here For You Refundable Hospital Cash Plan	「常伴您」保費退還住院現金保障
Here For You Refundable Surgical Cash Plan	「常伴您」保費退還手術現金保障
HOSPITALIZATION BENEFIT	「樂無憂」住院惠益附加契約
Individual Medical Plan	「倍無憂」醫療保障計劃
Journey Protection Medical Plan	全程保醫療保障計劃

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產品 Products	
Lady Care Pro	「摯愛您」保障計劃
Level-Up Protect Cancer Plan	「進添」計劃 - 癌症保障系列
Level-Up Protect Pearl Cancer Plan	「進添明珠」計劃 - 癌症保障系列
Life Endowment Special AP	分期支取儲蓄終身壽險連額外保障計劃
MEDIGUARD HOSPITAL INCOME	住院惠益
Metro-Trio Medical and Critical Illness Protection Plan (MT)	「都市三保」醫療危疾保障計劃 (MT)
Metro-Trio Pearl Medical and Critical Illness Protection Plan	「都市三保」醫療危疾保障計劃
Multiple Care Pro 2	多重安心保 2
On Your Side Insurance Plan 2	「愛伴航」保險計劃 2
On Your Side Insurance Plan 2 – First Gift	「愛伴航 – 首護摯寶」保險計劃
OptimaCEO Medical Plan	極臻 • 至尊醫療計劃
OptimaCEO Medical Plan - First Gift	極臻 • 至尊醫療計劃 — 首護摯寶
OptimaCEO Medical Supplementary Contract (OPCEOR)	極臻•至尊醫療附加契約 (OPCEOR)
OptimaCEO Pearl Medical Plan	極臻 • 至尊明珠醫療計劃
OptimaCEO Pearl Medical Plan - First Gift	極臻 • 至尊明珠醫療計劃 — 首護摯寶
OptimaCEO Pearl Medical Supplementary Contract (OPCEOPR)	極臻•至尊明珠醫療附加契約 (OPCEOPR)
PAC Select 3	自選人身意外保險 3 (PAC Select 3)
Par WL - Guaranteed Issue Whole Life	「有投必保」儲蓄壽險計劃
Pretty Choice Rider Pro	「愛意」附加契約
Prime Care Pro 2	進泰安心保 2
Privilege Medical Rider	「尊顯」醫療附加契約
Privilege Ultra Medical Plan	尊耀醫療計劃
Privilege Ultra Pearl Medical Plan	尊耀明珠醫療計劃
ProsperLife Insurance Plan	「活然人生」保險計劃
SECURE FIRST	意安心
Secure First Plus	「意安心升級保障」
SelectWise Medical Plan	「睿選」醫療計劃
SelectWise Pearl Medical Plan	「睿選明珠」醫療計劃
Serene Life	「樂怡人生」保障計劃
Serene Life (Annual Dividends)	「樂怡人生」保障計劃 (週年紅利)
Severe Illness Medical Protection Rider	嚴重疾病醫療保障附加契約
Severe Illness Pearl Medical Protection Rider	嚴重疾病明珠醫療保障附加契約
Shield Up Cancer Protection Plan	「友愛護」癌症保障計劃
Silvery Protect	「銀意保」
Simple Care Essence	簡護危疾保
Simple Care Essence Pearl	「簡護危疾明珠保」

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產品 Products	
Simplified Accidental Death & Dismemeberment Rider	簡易意外死亡及斷肢附加契約
Simply Love Encore 5	「簡愛・延續」保障計劃 5
Smart Elite Ultra	多重智倍保
StepUp Medical Protection Plan 2	「友心意」醫療保障計劃 2
Super Adults Shield (SAS)	「盛年意家保」
Super Good Health Medical Plan 2	特級「健康之寶」醫療保障計劃 2
Super HealthGuard Pro	「進升危疾保障計劃」
Super Kids Shield	童年意家保
Super Seniors Shield	豐年意家保
Travel Smart	醒目遊
U-Select	「您想」投資連繫壽險計劃
Wealth Elite 2 - Ruby	「財富恆裕 2 • 霞」壽險計劃
Wealth Elite 2 - Sapphire	「財富恆裕 2 • 蔚」壽險計劃
Wealth Preserver 5	「財富相傳 5」壽險計劃
Wisdom Term Life Plan Series	摯誠定期壽險計劃系列
Xtra Protect	「添意保」

- 更新截至2026年3月30日 Updated as of 30 March 2026

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