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

Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs/ SDDs/ DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau)	From:	Winnie Fung Victor Man
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Agency Executives / CS IVS Executives	Dept:	Corporate Solutions
Date:	14 May 2026	Total pages:	6

Subject: **(A260531) 「2026 退休金 x IVS 珠海『憩』刻尊尚饗樂之旅」 競賽**
"2026 Pension x IVS Zhuhai Refined Fun Trip" Contest

為表揚營業同事在 IVS 及退休金業務上的貢獻，**企業業務首次推出「2026 退休金 x IVS 珠海『憩』刻尊尚饗樂之旅」 競賽。**

本次競賽採取積分制，凡成功完成 IVS 保單、退休金個人資產轉移個案或開戶，均可累積積分。

只要在競賽期間達成指定積分要求及取得獲獎名次，**即會被邀請出席首次舉行之珠海「憩」刻尊尚饗樂之旅。**詳情如下：

競賽資格	所有香港及澳門營業同事
競賽期	**2026 年 4 月 1 日至 7 月 31 日**

組別	類別		獲獎名額	獲獎資格最低要求
區域總監 （區域業績）	區域同事數目 [1]	40 人或以下	**各類別之首 3 名**	100 分
		41 - 79 人		200 分
		80 人或以上		500 分
營業單位主管 （營業組別業績）	/		**首 10 名**	40 分
財務策劃顧問 [2] （個人業績）	/		**首 28 名**	1) 20分；及 2) 競賽期內其中 3 個月或以上 IVS 活躍 [4-12]
新晉財務策劃顧問 [3] （個人業績）	/		**首 8 名**	1) 10分；及 2) 競賽期內其中 3 個月或以上 IVS 活躍 [4-12]
IVS 推廣大使	區域同事數目 [1]	40 人或以下	**各類別累計每月 IVS 活躍 [13] 人數最高之首 3 名**	/
		41 - 79 人		
		80 人或以上		
退休金推廣大使	區域同事數目 [1]	40 人或以下	**各類別累計每月強積金 / CPF 個人個案活躍 [14] 人數最高之首 3 名**	/
		41 - 79 人		
		80 人或以上		

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<table>
<tr><td>積分計分方法</td><td>
<table>
<tr><th>達成項目</th><th>得分</th></tr>
<tr><td>每張獲繕發之 IVS 保單[4-12,21]</td><td>1</td></tr>
<tr><td>每宗退休金個人開戶個案，包括：
• 強積金個人個案開戶[15-19]；或
• CPF 個人個案[18,20]（計劃編號 - 7VA015）</td><td>1</td></tr>
<tr><td>每宗已完成之退休金個人個案，包括：
• 強積金個人個案[15-19]：成功由其他受託人轉移新強積金資產至 AIA 企業業務（CS）的「休悠樂」個人賬戶計劃，並須於 2026 年 8 月 31 日或之前由 CS 完成該資產轉移；或
• CPF 個人個案[18,20]（計劃編號 - 7VA015）：成功由社會保障基金轉移新資產至 AIA 企業業務，並須於 2026 年 8 月 31 日或之前由 CS 完成該資產轉移</td><td>1</td></tr>
</table>
1. 若積分相同，將按以下順序排名：退休金完成個案數目 ➔ IVS 保單數目 ➔ 退休金開戶數目 ➔ 退休金總轉移資產金額
2. 每位合資格獲獎者僅限獲得一個席位。若同一營業同事在多個組別中同時獲獎或在兩個獎項中的排名相同，最終獲獎組別將按以下順序分配：區域總監 ➔ 營業單位主管 ➔ 財務策劃顧問 / 新晉財務策劃顧問 ➔ 退休金推廣大使 ➔ IVS 推廣大使
騰出的名額將重新分配給該組別中下一位合資格的營業同事。
</td></tr>
<tr><td>獎賞</td><td>得獎者將獲邀出席珠海「憩」刻 尊尚饗樂兩日一夜之旅[22]，詳情將於稍後公布。</td></tr>
</table>

一般規則及要求：

1) 區域同事數目將根據 2026 年 3 月 31 日當天的人數為準。
2) **財務策劃顧問**即指合約生效於 2025 年 3 月 31 日或之前之財務策劃顧問。
3) **新晉財務策劃顧問**即指合約生效於 2025 年 4 月 1 日或之後之財務策劃顧問。
4) IVS 保單只計算：
   a. 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、「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、於投保及保單繕發時應為現有友邦強積金 / 退休金 成員；或 (ii) 於投保及簽發保單時應為現有友邦團體保險成員。
   b. (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[Δ]（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。

      [Δ]「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。

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5) 合資格 IVS 保單只計算於競賽期內經 iPoS 遞交及獲繕發之保單。
6) 若營業同事於競賽期之前已遞交相關保單 / 相關保單已獲繕發，並於競賽期內撤回投保申請 / 取消相關保單，其後再次投保相同產品計劃，相關保單數目將不獲計算。
7) 所有由現有保單轉換 / 退保後由同一受保人或同一持有人持有之保單的保單數目將不獲計算。
8) 若保單由兩位營業同事共同完成，相關保單數目將按比例平均分配，即每人獲得 0.5 分，而總積分不會以四捨五入方式計算。
9) 同一受保人於推廣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，應預留充足時間遞交以確保有關申請於競賽期內獲繕發。
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) IVS 活躍即於該月份獲繕發 1 張或以上 IVS 保單。
13) 累計每月 IVS 活躍人數是指分別於 2026 年 4 月、5 月、6 月及 7 月內每月活躍 IVS 營業同事數目之總和。
14) 強積金 / 退休金活躍即於該月份成功完成 1 宗全新的強積金 / 退休金個人個案。累計每月強積金 / CPF 個人個案活躍人數是指分別於 2026 年 4 月、5 月、6 月及 7 月內每月活躍強積金 / 退休金營業同事數目之總和。
15) 不包括成員離職後被自動轉為「保留賬戶」之個人賬戶。
16) 營業同事於從事強積金銷售及推廣活動，以及為有關強積金計劃提供意見時，必須正確地為客戶填選最新之相關申請表格，以獲得客戶以書面及明示同意 該註冊強積金中介人將就有關個案所獲得之金錢利益及 / 或非金錢利益。詳情請參閱通告 A240263。
17) 合資格強積金個人賬戶個案（UID）只計算於 2026 年 8 月 31 日或之前完成及遞交「強積金客戶聲明及同意書」之個案。
18) 以同一身份證號碼（UID）登記之賬戶，只計算為一宗個人賬戶個案。
19) 如合資格強積金個人賬戶個案（UID）已計算於「強積金個人個案「雙重跨年」現金賞」（通告 A251230），該個案將不會再計入本次競賽。
20) 如合資格 CPF 個人賬戶個案（UID）已計算於「2026 年第 1 季澳門 CPF 獎賞」（通告 A260251），該個案將不會再計入本次競賽。
21) 每張獲繕發之 IVS 保單可得 1 分，並以保單冷靜期後作調整為準。AIA 保留就調整後之排名結果及就任何違規銷售行為追討已發放獎賞之權利。
22) 獎賞不得轉讓或轉換成現金。得獎者必需於獎賞發放時仍與公司維持有效合約關係，方能出席活動。
23) AIA 保留隨時修改本競賽規則或獎賞之權利（例如獎品有機會以現金形式發放），恕不另行通知。
24) 如有任何爭議，AIA 保留最終決定權。

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 / IVS 團隊聯絡。

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To recognize the contributions of Financial Planners in IVS and Pension businesses, **Corporate Solutions is proud to launch the first-ever "2026 Pension x IVS Zhuhai Refined Fun Trip" contest.**
This contest operates on a points-based system. Points can be accumulated through the successful completion of IVS policies, Pension PA Asset Taken Over cases, or account openings.
Financial Planners who achieve the required points and a winning rank during the contest period **will be invited to the first-ever Zhuhai Refined Fun Trip**. Details are as follows:

Eligibility	All Hong Kong & Macau Financial Planners
Contest Period	**1 April to 31 July 2026**

Group	Category		Award Quota	Minimum Qualification Requirement
District Director (by District Production)	No. of District Agents[1]	40 or below	**Top 3 in each category**	100 points
		41 - 79		200 points
		80 or above		500 points
Agency Leader (by Agency Production)	/		**Top 10**	40 points
Financial Planner [2] (by Personal Production)	/		**Top 28**	1) 20 points; AND 2) IVS Active[4-12] for at least 3 months during the Contest Period
New Financial Planner [3] (by Personal Production)	/		**Top 8**	1) 10 points; AND 2) IVS Active[4-12] for at least 3 months during the Contest Period
IVS Ambassador	No. of District Agents[1]	40 or below	**Top 3 with the highest cumulative monthly IVS Active[13] Count in each category**	/
		41 - 79		
		80 or above		
Pension Ambassador	No. of District Agents[1]	40 or below	**Top 3 with the highest cumulative monthly MPF / CPF Personal Account Case Active[14] Count in each category**	/
		41 - 79		
		80 or above		

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<table>
<tr><td>Points Scoring System</td><td>
<table>
<tr><th>Achievement Item</th><th>Points</th></tr>
<tr><td>Each Issued IVS Policy[4-12,21]</td><td>1</td></tr>
<tr><td>Each Pension Account Opening Case, including:
• MPF Personal Account[15-19];OR
• CPF Individual Case[18,20] (Plan Code - 7VA015)</td><td>1</td></tr>
<tr><td>Each Settled Pension Asset Taken Over Case, including:
• MPF Personal Account[15-19]: With Asset Taken Over from external trustees to AIA MPF Personal Account and successfully settled by AIA Corporate Solutions on or before 31 August 2026 ;OR
• CPF Individual Case[18,20] (Plan Code - 7VA015): Transfer-in assets from Social Security Fund and successfully settled by AIA Corporate Solutions on or before 31 August 2026</td><td>1</td></tr>
</table>
1. In the event of a tie in points, rankings will be determined based on the following priority: Number of Settled Pension Cases ➔ Number of IVS Polices ➔ Number of Pension Account Openings ➔ Total Pension Asset Taken Over
2. Each qualified winner is entitled to one seat only. If a Financial Planner wins in multiple categories or holds the same ranking in two different awards, the award group will be allocated according to the following priority: District Director ➔ Agency Leader ➔ Financial Planner / New Financial Planner ➔ Pension Ambassador ➔ IVS Ambassador
The remaining seat(s) will be reallocated to the next qualified Financial Planner in the respective group.
</td></tr>
<tr><td>Rewards</td><td>Winners will be invited to attend a 2-day, 1-night Refined Fun Trip to Zhuhai[22]. Details will be announced soon.</td></tr>
</table>

General Rules and Requirements:

1) The number of District Agents will be based on the number as of 31 March 2026.
2) **Financial Planners** refer to those whose contracts became effective on or before 31 March 2025.
3) **New Financial Planners** refer to those whose contracts became effective on or after 1 April 2025.
4) IVS policy is qualified only if:
   a. 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.
   b. (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[Δ] (spouse and children) purchase a specified AIA Voluntary Health Insurance Scheme as policyholder or insured through any financial planner.
   [Δ] "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) Eligible IVS policies will only be counted if they are submitted via iPoS and issued within the Contest Period.
6) Financial Planners who have submitted policies/policies issued before the Contest Period and then reapply for the same products with the same insured, the corresponding policies will NOT be counted.
7) The relevant policy count of policy changed/lapsed from existing policies of the same policyholder or insured will NOT be counted.

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8) If the policy is jointly completed by two Financial Planners, the relevant policy count will be evenly shared in proportion. Specifically, each Financial Planner will receive 0.5 points, and the total points will not be rounded-up.
9) All new policies purchased under the same insured for the same basic plan and same premium payment period during the Promotion Period will be counted as one policy.
10) For policy applications submitted to AIA, Financial Planners are reminded to allow sufficient time to submit the application to ensure the policy is issued within the Contest Period.
11) Financial Planners should make product recommendation based on customer needs and affordability and should not make any incentive-driven recommendation to customers.
12) "IVS Active" refers to the issuance of one or more IVS policies within the relevant month.
13) The cumulative monthly IVS Active Count means the sum of monthly active IVS producers count in April, May, June and July 2026 respectively.
14) "MPF / CPF Personal Account Case Active" refers to the settlement of one or more Personal Account within the relevant month. The cumulative monthly MPF / CPF Personal Account case active count means the sum of monthly active Pension producer count in April, May, June and July 2026 respectively.
15) Excluding the Personal Accounts that are automatically converted to "Preserved Accounts" upon cessation of employment.
16) When Financial Planners are conducting MPF sales and marketing activities and giving advice in relation to MPF schemes, they must correctly complete the latest relevant application forms for your customers in order to obtain their written and express consent to the monetary and/or non-monetary benefits to be received by the registered MPF intermediary in respect of the relevant cases. For details, please refer to memo A240263.
17) Qualified Personal Account Cases (UID) will be counted if the "MPF Customer Declaration and Consent Form" is completed and submitted on or before 31 August 2026.
18) Only one Personal Account case will be counted for each ID number (UID) registered.
19) If Qualified Personal Account Cases (UID) have been counted under the "MPF PA Cases "Dual-Year" Cash Bonus" (Memo A251230), the UID will not be counted in this Contest.
20) If Qualified Personal Account Cases (UID) have been counted under the "2026 Q1 Macau CPF Incentive" (Memo A260251), the UID will not be counted in this Contest.
21) Each issued IVS policy will earn 1 point, subject to adjustments after the policy cooling-off period. AIA reserves the right to retract the rewards based on the adjusted ranking results and any substantiated violation of sales conduct.
22) Rewards are non-transferrable and cannot be exchanged for cash. The winners must be in-force with AIA at the time of reward distribution in order to attend the event.
23) AIA reserves the right to amend the rules or rewards of these contests at any time without prior notice (for example, rewards may be distributed in cash-in-lieu).
24) In case of any disputes, AIA reserves the right for any final decision.

If you have any questions, please contact your designated CSBD Agency executives/IVS Team.

Yours faithfully,

Winnie Fung
Head of Individual Voluntary Solutions
CS – Individual Voluntary Solutions

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

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