AIA Hong Kong
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Memo

Attn: All EDD & Honourable Advisors/ EDDs/ PSDDs/ SDDs/ DDs/ MICs/ Agency Leaders/ Financial Planners (Hong Kong and Macau)

From: Amy Chan

Copy: Mr. Alger Fung/
Mr. Louie Ho/
All Department Heads/ABDD Executives

Dept: Management Team

Date: 1 June 2026

Total page: 5

Subject: **(A260603) 2026 藍十字業績包含範圍**
2026 Blue Cross Production Inclusion

為鼓勵營業同事把握**多元業務發展機遇**，並進一步提升整體業績表現，公司全面支持將藍十字一般保險業務，納入多項現行競賽及獎賞計劃之業績計算範圍。

是次安排旨在肯定營業同事於一般保險業務上的努力與成果，同時為各營業同事提供更具彈性及積極的業績累積途徑，以推動業務的可持續發展。

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.

Amy Chan
Chief Agency Officer
Agency Distribution
Hong Kong and Macau
AC/AL/CC/KT

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2026 藍十字業績包含範圍

競賽資格

所有簽訂藍十字特定友邦代理合約的財務策劃顧問及營業單位主管 (以個人業績計算)

競賽日期

根據下列各項目的相應競賽期

競賽規則

營業同事於相應競賽期內獲繕發之**藍十字佣金或保單**將可計算於以下**會籍或獎賞**內：

項目	詳情
百萬圓桌 [1]	指定藍十字產品的佣金可計算於百萬圓桌業績： • 團體人身意外險 • 智醒海外升學保 • 智遨遊 全年保障 • 智遨遊 單次保障 [但不計算於百萬圓桌超級花紅]
卓越顧問 [2]	可計算於「全方位業務」： 成功完成銷售最少各一張以下之保單： 「iii. 投資相連壽險計劃 或 **藍十字一般保險保單**或 CS–退休金個人業務保單 (三選一)」，惟藍十字一般保險保單客戶將不計算於受保人數目內。
海外會議 [3]	可計算於高峰會、巨龍會、小龍會、CEO Club、臻峰會、躍升會議等海外會議，並以相應基本業績要求的 10%為上限。 [例：以小龍會 100%會員級別 FYC C&A 要求是 HK$230,000 為例，即最高可計算 HK$23,000 元藍十字佣金。]
會籍會員 [4]	可計算於「會籍會員」業績計算，以獲取會籍、電子證書/獎章/獎盃、友賞錢，但並不包括「2026 年報酬及福利手冊」中相關福利。
財務策劃顧問優化計劃 [5]	可計算最多 HK$20,000 藍十字佣金於業績內，以豁免於「財務策劃顧問優化計劃」。

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備註

- [1, 4] 請參閱「2026 年會籍及獎賞手冊」。
- [2] 請參閱 (A260155) 2026 年卓越顧問要求及獎賞。
- [3] 請參閱各項海外會議之最新通告。
- [5] 請參閱(A260261) 2026 年營業隊伍優化計劃 及 A 動力成員基本業績要求。
- 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，涵蓋旅遊保險，個人保險及商業保險。
- 保險申請必須於競賽期內（包括首尾兩天）遞交並必須經藍十字核實及須於競賽期（包括首尾兩天）內入賬及已 繳清保費。
- 於競賽期內撤回投保申請或取消的保單，其保單將不獲計算。
- 藍十字佣金以扣除銷售折扣後的實收佣金計算。

一般規則

1. 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。
2. 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。
3. 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。
4. 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。
5. 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。
6. 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。
7. 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。
8. 所有獲獎者必須於獎賞發放時仍與 AIA 持有效合約。
9. AIA 保留隨時修改競賽規則或獎賞之權利，恕不另行通知。
10. 如有任何異議，以 AIA 及藍十字最後決定為準。
11. 持牌保險代理人應(i)公平對待客戶；(ii)考慮到客戶的利益而向客戶提供合適、公正及客觀的意見及(iii)從該代理人的委任保險人所提供並獲其授權進行推廣的保險產品範圍中，推薦最符合客戶利益的保險產品。
12. 持牌保險代理人應時刻遵守由保險業監管局發出的《 持牌保險代理人操守守則 》及其他監管要求。
13. 所有關於競賽的資料只供內部參考使用，不得發放予公眾人士。

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2026 Blue Cross Production Inclusion

Eligibility
All financial planners and agency leaders who signed the specific Blue Cross Agent Agreement for AIA (by personal production)

Contest Period
According to respective contests period

Contest Rules & Award
Blue Cross commissions and policies delivered within respective contests period will be counted towards the following **memberships and awards**:

Items	Details
MDRT [1]	Designated Blue Cross products commissions are eligible to be counted towards MDRT production. • Group Personal Accident, • Overseas StudySafe Insurance, • TravelElite Annual Cover, • TravelElite Single-Trip Cover [However, it will not be counted toward the MDRT Super Bonus.]
Premier Advisor [2]	Included in "Full range of business" : At least 1 of each approved policy of "iii. Unit-linked Business Plan OR **Blue Cross General Insurance Business** OR CS-Pension Retail Case (Select one from three)" [Counting of insured customers is excluded.]
Convention [3]	Included in Summit Club, Dragons' Meeting, MIB, CEO Club, Aspiring Club and Ascend Meeting, subject to a maximum of 10% of the corresponding basic production requirement. [e.g. If FYC C&A requirement of MIB is HK$230,000, the highest Blue Cross commission to be included will be HK$ 23,000.
Club membership [4]	Included in production calculation for "Club Membership" to earn membership, eCert/ trophy/ medal and iDollar only; benefits set out in "2026 Compensation and Benefits Manual" are not included.
AEP for Financial Planner [5]	A maximum of HK$ 20,000 Blue Cross commission can be counted in production for exemption in "AEP for Financial Planner".

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Remarks

- [1, 4] Please refer to 2026 Clubs and Awards Manual.
- [2] Please refer to (A260155) 2026 "Premier Advisor" Qualification Requirements and Recognition
- [3] Please refer to respective Convention memos.
- [5] Please refer to (A260261) 2026 Agency Enhancement Program ("AEP") & A Force Member Basic Business Requirements
- General Insurance Business refers to all general insurance policies issued by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"), including travel insurance, personal insurance and commercial insurance.
- Insurance applications must be submitted within Contest Period (both dates inclusive), which are verified by Blue Cross as settled with no outstanding premium within Contest Period (both dates inclusive).
- Policies withdrawn or cancelled within Contest Period will not be counted.
- Blue Cross commission will be calculated based on payable commission after deducting sales discounts.

General Rules & Regulations

1. 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.
2. Cases changed / lapsed from existing policies of the same insured will not be counted.
3. Joint policies will be shared evenly among the co-producers.
4. 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.
5. 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.
6. Sales representative should make product recommendations based on customer needs and affordability, and should not make any incentive-driven recommendations to customers.
7. 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.
8. Qualifiers must be inforce with AIA at the time the awards are paid out / redeemed.
9. 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.
10. In the event of dispute, AIA & Blue Cross's decision is final and conclusive.
11. A licensed insurance agent should (i) treat the client fairly; (ii) give suitable, impartial and objective advice to the client which takes account of the client's interests and (iii) recommend insurance products which best meet the client's interests, from the range of insurance products offered by its appointing insurer which the agent is authorized to promote.
12. A licensed insurance agent should comply with the Code of Conduct for Licensed Insurance Agents issued by the Insurance Authority and other regulatory requirements at all times.
13. All information of the contest is for internal distribution only and must not be disclosed to external parties.

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