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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	:	10 July 2026	Total page	:	9
Subject	:	**(A260723) 個人續保佣金花紅(CB) 體驗賞** **One-off Career Benefit Experience Bonus**			

踏入2026年下半年，是時候為自己的事業部署更長遠的成長路線！

在追求業績突破的同時，真正能拉開差距的，是能否建立一套「可持續」的收入模式。保險不只是一次性的銷售成果，更是一份需要持續經營的長線事業。

「個人續保佣金花紅」(Career Benefit, CB) 正正體現了「過去的努力，成就今天的收入」這個理念。每一次真誠服務、每一次用心跟進，都是累積客戶信任的重要一步；而每一張續保保單，都是對您專業價值的肯定。當這些努力持續累積，便能逐漸轉化為穩定而持續的收入來源，為未來打造更穩固的事業基礎，實現長遠發展。

為鼓勵大家親身感受CB帶來的價值，公司特別推出個人續保佣金花紅(CB) 體驗賞，讓您體驗CB的美妙之處，從而建立長期活躍及月月交單的習慣，在日後繼續透過CB獲得長期被動收入。

由現在開始，做好每一次服務、把握每一份續保價值，逐步建立屬於自己的穩定收入來源，讓未來的成果由今天開始累積！

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/JW

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個人續保佣金花紅(CB) 體驗賞

競賽資格

未能符合「個人續保佣金2027」要求之財務策劃顧問 (以個人業績計算)

競賽日期

2026年1至12月 (12個月)

競賽規則及獎項

財務策劃顧問如未能符合2026年度報酬及福利手冊所示之「個人續保佣金2027」 (Career Benefit 2027) 要求，惟能完成以下其中一個要求，將破例獲得一次性體驗賞，以鼓勵同事養成符合續保佣金要求之習慣。
如使用以下方法獲得一次性體驗賞的營業同事於2024年或之後合約生效並從未達標「個人續保佣金花紅」，更可額外獲得HK$1,888作體驗式賞金。

方法	競賽要求 (需同時符合以下要求)						一次性體驗賞
	(1) 全年首年佣金積分 (FYC Score)	(2) 全年活躍月份	(3) 7-12月活躍月份	(4) 全年獲批核人壽保單數目		(5) 續保率	
				2025年或之前合約生效之財務策劃顧問	2026年合約生效之財務策劃顧問		
方法1	HK$128,000	6	4	24	9	75%	獲得**「個人續保佣金花紅」第1級別的50%** 及 額外HK$1,888 (如適用) 作體驗式賞金
方法2	HK$391,000	6	4	18	9	85%	

備註

1. 上述體驗賞競賽僅屬體驗性質，完成有關要求並不相當於完成「個人續保佣金」要求：
   - 此競賽不適用於計算 2026 及往後年度的「個人續保佣金花紅」會籍資格
   - 由於得獎者未有實際達標「個人續保佣金花紅 2027」，2026 年度將被視為使用其一次性豁免期 (如適用)，並受現行有關豁免期之條款及限制所約束。
2. 「個人續保佣金花紅 2027」及以上競賽之體驗賞不可同時兼得，如同時完成相關要求將獲得「個人續保佣金花紅 2027」之獎賞。
3. 由於營業單位主管只需指定完成首年佣金積分及續保率要求即可達標「個人續保佣金 2027」第 1 級別，營業單位主管未能獲得一次性體驗賞。

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4. 活躍營業代理是指當月內獲批核最少 1 張人壽保單（僅計算首碼為「B」和「G」的保單）、或 1 張團體保險業務保單、或 1 張退休金企業業務保單、或 3 張退休金個人業務保單。
5. 以下保單將當作 1 張人壽保單計算：
   - 1 張人壽保單（僅計算首碼為「B」和「G」的保單）
   - 1 張團體保險保單
   - 1 張退休金企業業務保單
6. 本一次性體驗賞之金額為「個人續保佣金花紅」第一級別的 50%；相關續保佣金及優質業務獎金 (如適用)之百分比，將按截至計算「個人續保佣金花紅 2026」(即 2025 年度) 後之連續符合個人續保佣金花紅資格年度 (合資格年數) 釐定。倘若得獎者按上述計算方法得出之合資格年數為 0，則將以連續合資格第 1-5 年為基準釐定相關百分比。
7. 有關「個人續保佣金花紅 2027 詳情，請參考 2026 年報酬及福利手冊。
8. 以上競賽之體驗賞將從 2027 年分期發放，發放時間將稍後通知。
9. 如營業同事因於「個人續保佣金花紅 2027」上訴成功而於此競賽失去資格，公司將會就此競賽已發放之花紅進行調整。

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例子 (所有例子為非營業單位主管)

	重點	財務策劃顧問入職日期	全年首年佣金積分 (FYC Score)	全年活躍月份	7-12月活躍月份	全年獲批核人壽保單數目	續保率	是否達標個人續保佣金花紅2027	是否獲得一次性體驗賞	截至2025年底連續符合個人續保佣金花紅資格年度	2026年第2年續保佣金及優質業務獎金金額 (HK$)	2026年第3-6年續保佣金金額 (HK$)	個人續保佣金花紅 2027 花紅金額 (HK$)	一次性體驗賞金額 (HK$)
1	基本個人續保佣金花紅金額計算	2021 年	128,000	9	4	25	80%	達標	否—已達標個人續保佣金花紅2027	5	100,000	50,000	87,500 [100,000*70%+50,000*35%] 根據連續符合 CB 第 6 年， 第 2 年續保佣金及優質業務獎金花紅百份比：70% 第 3-6 年續保佣金花紅百份比：35%	不適用—已達標個人續保佣金花紅 2027
2	體驗賞金額計算	2021 年	128,000	7	4	25	80%	不達標	是	5	100,000	50,000	不適用	37,500 [(100,000*60%+50,000*30%)*50%] 以截至 2025 年底連續符合 CB 年度第 5 年， 第 2 年續保佣金花紅百份比：60% 第 3-6 年續保佣金花紅百份比：30% 得到 50%作體驗賞
3	體驗賞金額計算及額外賞金	2025 年	391,000	6	4	18	85%	不達標	是	0	100,000	0	不適用	31,888 [100,000*60%*50%+1,888] 以截至 2025 年底連續符合 CB 年度第 0 年， 第 2 年續保佣金花紅採用百份比：60% 得到 50%作體驗賞 2024 年或之後合約生效而從未達標個人續保佣金花紅的額外賞金

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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. 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。
4. 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。
5. 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。
6. 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。
7. 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。
8. 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。
9. 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。
10. 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首年佣金積分 (FYC Score) 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。
11. 所有獲獎者必須於每 1 期獎賞發放時仍與AIA持有效合約。
12. AIA保留隨時修改競賽規則或獎賞之權利，恕不另行通知。
13. 如有任何異議，以AIA最後決定為準。

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One-off Career Benefit Experience Bonus

Eligibility
Financial planners who do not qualify for "Career Benefit 2027" (by personal production)

Contest Period
January to December 2026 (12 months)

Contest Rules & Awards
Producers who do not qualify "Career Benefit (CB) 2027" as set out in the 2026 Compensation and Benefits Manual, but fulfil one of the following requirements, will be specially awarded a one-off CB Experience Bonus, to encourage the development of habits that support qualification for CB.
Extra Experience Bonus of HK$1,888 will be awarded to producers using below methods, who contracted on or after 2024 and never qualified for CB.

Method	Basic Requirement (Must fulfil all requirements)						One-off CB Experience Bonus
	(1) FYC Score in full-year	(2) Active months in full-year	(3) Active months in Jul to Dec	(4) Approved Life cases in full-year		(5) Persistency	
				Financial Planners contracted on or before 2025	Financial Planners contracted in 2026		
Method 1	HK$128,000	6	4	24	9	75%	One-off CB Experience Bonus equivalent to 50% of Level 1 "Career Benefit" AND Extra HK$1,888 (if applicable)
Method 2	HK$391,000	6	4	18	9	85%	

Remarks

1. The above One-off CB Experience Bonus is offered on an experiential basis only, fulfilment of the relevant requirements shall not be regarded as fulfilment of the qualification requirements for "Career Benefit (CB)":
   - It shall not be counted towards the "number of years qualified" under CB for the 2026 production year and subsequent years
   - As qualifiers do not actually qualify for CB 2027, the 2026 production year shall be deemed to have been used as their one-year exemption (if applicable) and shall be subject to the prevailing terms and conditions governing such exemption.
2. CB 2027 and One-off Career Benefit Experience Bonus are mutually exclusive. In the event that both are achieved, only the award under CB 2027 will be entitled.
3. As Agency Leaders are only required to fulfil the FYC Score and Persistency requirements to qualify for Level 1 of CB 2027, they are not eligible for the One-off CB Experience Bonus.
4. Active Financial Planner refers to financial planners who have achieved at least 1 Approved Life case (only policy with prefix 'B' & 'G' will be counted), or 1 Approved Group Insurance case, or 1 Approved Pension Corporate case, or 3 Approved Pension Retail cases within the month.

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5. 1 Life case can be achieved by:
   - 1 Life case (only policy with prefix 'B' & 'G' will be counted)
   - 1 Group Insurance case
   - 1 Pension Corporate case
6. The One-off CB Experience Bonus is equivalent to 50% of Level 1 CB; the applicable percentages for Life Renewal commission and Quality Credit (if applicable) shall be determined based on Consecutive Years of Qualifying CB ("number of years qualified") as at the calculation of CB 2026 (ie. 2025 production year). If the "number of years qualified" determined under the above calculation is 0, the applicable percentages shall be determined based on the scale for 1st - 5th Consecutive Years Qualified.
7. Please refer to 2026 Compensation and Benefits Manual for CB 2027 requirements.
8. The One-off CB Experience Bonus will be payable by monthly instalments in 2027, details will be announced later.
9. The One-off CB Experience Bonus shall be subject to adjustment if a qualifier subsequently qualifies for CB 2027 upon successful appeal and thereby loses eligibility for this contest.

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Example (All examples are non-agency leader)

	Highlight	Contract date	FYCS in full-year	Active month in full-year	Active month in Jul to Dec	Life case in full-year	Persistency	Qualified Career Benefit (CB) 2027	Entitled One-off Experience Bonus	Consecutive Years of Qualifying CB as calculation on 2025 production year	2nd year Life Renewal Commission & Quality Credit (HK$)	3rd - 6th Year Life Renewal Commission (HK$)	CB 2027 amount (HK$)	One-off Experience Bonus amount (HK$)
1	Career Benefit amount calculation	2021	128,000	9	4	25	80%	Yes	No – Qualified CB 2027 already	5	100,000	50,000	87,500 [100,000*70%+50,000*35%] According to consecutive 6-year qualifying CB, % on 2nd year Life Renewal Commissions & Quality Credit: 70% % on 3rd - 6th Year Life Renewal Commissions: 35%	N/A – Qualified CB 2027 already
2	One-off Experience Bonus calculation	2021	128,000	7	4	25	80%	No	Yes	5	100,000	50,000	N/A	37,500 [(100,000*60%+50,000*30%)*50%] According to consecutive 5-year qualifying CB as at calculation on 2025 production year, % on 2nd year Life Renewal Commissions & Quality Credit: 60% % on 3rd - 6th Year Life Renewal Commission:30% 50% as one-off experience bonus
3	One-off Experience Bonus & Extra Bonus calculation	2025	391,000	6	4	18	85%	No	Yes	0	100,000	0	N/A	31,888 [100,000*60%*50%+1,888] According to consecutive 0-year qualifying CB as at calculation on 2025 production year Referencing % on 2nd year Life Renewal Commissions & Quality Credit: 60% 50% as one-off experience bonus Extra bonus for qualifiers contracted on or after 2024 & never qualified for CB

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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. 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.
4. Cases changed/lapsed from existing policies of the same insured will not be counted.
5. 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.
6. 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.
7. 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.
8. Sales representative should make product recommendations based on customer needs and affordability, and should not make any incentive-driven recommendations to customers.
9. 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.
10. 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 FYC Score generated within the contest period, the corresponding Bonus will be re-assessed in accordance with the total net FYC Score 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.
11. Qualifiers must be inforce with AIA at the time the awards are paid out/redeemed in each monthly instalment.
12. 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.
13. In the event of dispute, AIA's decision is final and conclusive.

「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Online content to be updated/在線內容將會被更新/在线内容将会被更新:

System / 系統	Section /章節/章节	Date ready / 就緒日期 /就绪日期
eAgency Corner	Bulletin > eMemo	10 July 2026

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