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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
Co/Dept	:	Mr. Alger Fung/ Mr. Louie Ho/ All Department Heads/ ABDD Executives	Dept	:	Management Team
Date	:	2 July 2026	Total page	:	19 + Appendix
Subject	:	**(A260733)**	**2026 CEO Club 薈萃頂尖．共逐巔峰** **2026 CEO Club United by Excellence, Ascending to Greatness**		

2026 CEO Club 隆重登場！今年我們以「薈萃頂尖．共逐巔峰」 為主題，凝聚一眾精英力量，以專業實力、卓越表現及堅定信念，在競爭激烈的市場中不斷突破自我，攜手向更高目標進發，成就更非凡的事業里程。

CEO Club一直是菁英薈萃的崇高會藉，象徵著榮耀、成就與卓越。為鼓勵大家持續追求突破，公司特別推出多項精彩競賽及獎賞，包括令人期待的**「榮耀相映．威尼斯傳奇之旅」**、鼓勵您穩步前行的**「FYC × Active 爆發賞」**、**AIA年終經典大型活動限時挑戰賽**，以及結合慈善理念的活動，讓大家在爭取佳績的同時，延續友邦守護精神，為社會帶來更多正面影響。

為助大家加速達標，**凡於7月內成功獲繕發保單之FYCS，將獲雙倍特別計算於基本競賽要求之業績內**！讓我們全速前進，鎖定威尼斯席位！

此外，今年更加入 全方位保障產品（Total Protection Product） 元素，鼓勵大家從客戶需要出發，提供更全面的保障方案，進一步實踐「全心為客」的服務理念，守護客戶及其家人的健康與未來。
讓我們與一眾頂尖精英並肩同行，以行動創造佳績，超越昨天，共逐巔峰！

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/CL

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2026 CEO Club 薈萃頂尖．共逐巔峰

競賽資格

所有財務策劃顧問及營業單位主管

競賽概覽

7月內獲繕發保單之FYCS (FYC Score) 可獲2倍計算於榮耀相映．威尼斯傳奇之旅 (個人基本競賽要求) 及FYC X Active爆發賞：

競賽名稱	競賽日期	級別基本要求	獎賞
榮耀相映．威尼斯傳奇之旅	2026年7月至9月 (3個月)	[1] FYCS HK$1,200,000 及 [2] 75% 續保率 [經特別計算後，實際業績要求可低至 HK$1,080,000]	獲邀出席「榮耀相映．威尼斯傳奇之旅」及 於慶祝晚宴特別嘉許 (如適用)
FYC × Active 爆發賞	2026年7月至8月 (2個月)	方法1：[1] FYCS HK$65,000 及 [2] 75% 續保率 及 [3] 2個月活躍 [經特別計算後，實際業績要求可低至HK$61,750]	實際FYCS之3%作現金花紅； 達標的MDRT「新勢力」成員可獲額外HK$500現金獎賞
		方法2：[1] FYCS HK$85,000 及 [2] 75% 續保率 及 [3] 1個月活躍 [經特別計算後，實際業績要求可低至HK$80,750]	
AIA年終經典大型活動限時挑戰賽	2026年7月至8月 (2個月)	5張保單	門票2張
		8張保單	門票6張
		達成上述保單數目的MDRT「新勢力」成員	額外門票1張
		達成上述保單數目及最少1張全方位保障產品保單	額外門票1張
活力同行	2026年7月至9月 (3個月)	成為活躍營業代理	- 每完成1個月活躍，公司代每位活躍營業代理捐出$10予慈善機構 - 同事亦可獲發電子證書乙張
		以上述競賽成為捐款額首3名的區域	獲邀出席AIA專屬義工活動

備註：

- 以個人業績達標之以下競賽獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
  - 榮耀相映．威尼斯傳奇之旅
  - FYC × Active 爆發賞
  - AIA 年終經典大型活動限時挑戰賽
- 有關各競賽詳情，請參閱下文。

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榮耀相映．威尼斯傳奇之旅

競賽資格

所有財務策劃顧問及營業單位主管

競賽日期

2026年7月至9月 (3個月)

基本競賽要求及獎賞：

完成指定要求，將獲邀出席「榮耀相映．威尼斯傳奇之旅」

- **第一部分：以個人業績計算**

  於競賽期內達到HK$1,200,000計算首年佣金積分(FYCS，包含特別計算) 及 75% 續保率，將獲邀出席「榮耀相映．威尼斯傳奇之旅」。

  特別計算：7月內獲繕發保單之FYCS可作2倍業績計算於基本競賽要求（上限為業績要求的10%）

  [經特別計算後，實際業績要求可低至HK$1,080,000]

競賽要求(需同時符合以下要求)		獎賞
包含特別計算之首年佣金積分 (FYCS)	續保率	獲邀出席「榮耀相映．威尼斯傳奇之旅」
HK$1,200,000 [經特別計算後，實際業績要求可低至HK$1,080,000]	75%	• 來回團體機票 (經濟客位) 1張 • 單人房 (5日4夜)

- **第二部分：以區域/ 營業組別業績計算**

完成指定競賽排名要求，將獲邀出席**「榮耀相映．威尼斯傳奇之旅」**；

頂尖傑出區域 (PGDOY)之區域總監更獲特別豁免排名要求，只需達到競賽之最低要求，即可獲邀出席！

競賽組別		競賽要求 - 以相應競賽組別作排名					獎賞
		計算業績	實際首年佣金積分 (FYCS) 最低要求	實際首年佣金積分 (FYCS) 較 2025 同期之增長率最低要求	競賽要求	排名	獲邀出席「榮耀相映．威尼斯傳奇之旅」
(1)	頂尖傑出區域 (PGDOY)	區域業績	HK$12,500,000	+25%增長	實際首年佣金積分 (FYCS)	名額不限	• 來回團體機票 (經濟客位) 1張 • 單人房 (5日4夜)
(2)	超級傑出區域 (SGDOY)		HK$1,500,000			首3名	
(3)	傑出區域 (GDOY)						
(4)	最佳區域 (DOY)						
(5)	營業單位主管	營業組別業績		不適用		首10名	

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特別競賽項目及獎賞：

完成上述基本競賽要求之營業同事可競逐以下特別獎賞。

(1) 慶祝晚宴特別嘉許排名賽

以實際首年佣金積分 (FYCS)達到指定排名，即可於慶祝晚宴獲得嘉許：

競賽組別		競賽要求 - 以相應競賽組別作排名					獎賞
		計算業績	首年佣金積分 (FYCS) 最低要求	實際首年佣金積分 (FYCS) 較 2025 同期之增長率最低要求	競賽要求	排名	
(1)	頂尖傑出區域 (PGDOY)	區域業績	實際FYCS HK$12,500,000	+25%增長	實際首年佣金積分 (FYCS)	首3名	於「榮耀相映．威尼斯傳奇之旅」慶祝晚宴獲得嘉許
(2)	超級傑出區域 (SGDOY)		實際FYCS HK$1,500,000				
(3)	傑出區域 (GDOY)						
(4)	最佳區域 (DOY)						
(5)	營業單位主管	營業組別業績		不適用		首5名	
(6)	財務策劃顧問	個人業績	包含特別計算之FYCS HK$1,200,000			首10名	

(2) 商務艙升級特別排名賽

競賽組別		競賽要求 - 以實際首年佣金積分 (FYCS) 作排名	獎賞
(1)	營業單位主管	首 1 名 (營業組別業績)	得獎者來回團體機票升級至商務客位
(2)	財務策劃顧問	首 1 名 (個人業績)	

備註：

- 於7月內獲繕發保單之FYCS可作2倍業績計算於個人基本競賽要求內，而上限為業績要求FYCS的10%，即HK$120,000。
- 營業同事最多只能於基本競賽獲獎一次：
  - 若得獎者同時於以「個人業績」及「區域/營業組別業績」達標及獲得排名，則以區域/營業單位業績排名賽獲獎為先。
  - 若得獎者同時於以「區域業績」及「營業組別業績」獲得排名，則以較高排名之類別為先；如排名相同或區域為頂尖傑出區域，則以區域業績獲獎為先，於其他類別之排名及獎項則由該類別其後順位排名的參賽者補上。

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- 所有營業單位主管截至 2026 年 9 月 30 日其直屬管轄的財務策劃顧問必須最少有 6 名 (財務策劃實習生除外)，即 1 名主管+6 名財務策劃顧問 (「1+6」)。
- 不論以任何基本競賽要求達標，而獲邀出席「榮耀相映．威尼斯傳奇之旅」，所有營業同事均可競逐與職銜相關的競賽組別之「慶祝晚宴特別嘉許排名賽」，並獲獎多於一次。
- 區域資格及類別以 2026 年度大獎區域為準——只適用於 2026 年 1 月 1 日或之前獲委任的區域總監，並擁有上一銷售年度整年業績紀錄方符合資格，不包括本年度新加入的區域。有關 2026 年度大獎區域類別，請查閱於 2026 年 6 月所發出的相關電郵。
- 營業同事最多只能於「商務艙升級特別排名賽」獲獎一次：若得獎者同時於以上類別獲得排名，以上列表格類別排序獲獎，於較後類別之排名及獎項則由該類別其後順位排名的參賽者補上。
- 「區域/營業組別業績排名賽」、「慶祝晚宴特別嘉許排名賽」及「商務艙升級特別排名賽」將不接受上訴申請。
- 所有海外會議之單人房只限一人入住；如有違例，當地酒店有權收取額外費用，以當地酒店規則為準。
- 以下以個人業績達標之獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
  - 榮耀相映．威尼斯傳奇之旅
  - FYC × Active 爆發賞
  - AIA 年終經典大型活動限時挑戰賽

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FYC × Active 爆發賞

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7月至8月 (2個月)

競賽規則及獎項

完成指定競賽要求，即可透過以下其中一種方法按**實際FYCS**獲得**3%花紅**；完成競賽要求的**MDRT「新勢力」成員**可獲額外**HK$500**現金獎賞。

特別計算：**7月**內獲繕發保單之FYCS可作**2倍**業績計算 (上限為業績要求的5%)

方法	競賽要求 (需同時符合以下要求)			基本現金獎賞
	包含特別計算之首年佣金積分 (FYCS)	活躍月份	續保率	
1	HK$65,000 [經特別計算後，實際業績要求可低至HK$61,750]	2 個月	75%	競賽期內實際FYCS 3%花紅
2	HK$85,000 [經特別計算後，實際業績要求可低至HK$80,750]	1 個月		

備註：

- 營業同事只可透過其中一種方法獲得 1 次獎賞。每位營業同事於基本現金獎賞可獲之獎賞上限為 HK$20,000，連同額外現金獎賞之總上限為 HK$20,500。
- **7 月**內獲繕發保單之 FYCS 可獲 **2 倍**業績計算；而上限為業績要求 FYCS 的 5% (如方法 1 上限為 FYCS HK$3,250, 方法 2 上限為 FYCS HK$ 4,250)。有關特別計算只用作計算業績要求，有關花紅則以實際完成之 FYCS 計算。
- MDRT「新勢力」成員包括 (1) 在 2024 - 2026 年加入的新晉財務策劃顧問 或 (2) 根據 2025 年業績首次成為 MDRT 的財務策劃顧問。
- 活躍營業代理是指當月內獲成功繕發/生效最少 1 張人壽保單、或 1 張獨立個人意外保險保單、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。
- 以下以個人業績達標之獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
  - 榮耀相映．威尼斯傳奇之旅
  - FYC × Active 爆發賞
  - AIA 年終經典大型活動限時挑戰賽

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例子

財務策劃顧問入職日期	活躍月份	續保率	[A] 實際 FYCS (HK$)	[B] 7 月總 FYCS (HK$)	[A] + [B] 包含特別計算之 FYCS (HK$)	達標級別	現金獎賞 (HK$)
2026 年 1 月 (MDRT 新勢力成員)	7 月	75%	81,000 [7-8 月]	10,000	85,250 [81,000+**4,250**] 7 月獲特別計算 FYCS 上限為 4,250	FYC × Active 爆發賞 (方法 2)	2930 [81,000*0.03 + 500]
2023 年 1 月	7-9 月	75%	1,000,000 [7-8 月] 100,000 [9 月]	200,000	1,220,000 [1,100,000+**120,000**] 7 月獲特別計算 FYCS 上限為 120,000	「榮耀相映．威尼斯傳奇之旅」	由於獎賞不可同時兼得，FYC × Active 爆發賞之現金獎賞不適用

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AIA 年終經典大型活動限時挑戰賽

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7月至8月 (2個月)

競賽規則及獎賞

於競賽期內獲繕發**指定保單數目**，即可獲相應數目之**AIA 年終大型活動門票**。

完成指定保單數目的**MDRT「新勢力」成員**，或完成指定保單數目並於競賽期內獲繕發**最少1張全方位保障產品保單**更分別可獲**額外1張**門票！

級別	競賽要求：保單數量	AIA 年終大型活動門票
1	5 張	2張
2	8 張	6張

備註：

- MDRT「新勢力」成員包括 (1) 在 2024 - 2026 年加入的新晉財務策劃顧問 或 (2) 根據 2025 年業績首次成為 MDRT 的財務策劃顧問。
- 級別 1 至 2 之獎賞不可同時兼得，以較高者為準。每位營業同事可獲之門票上限為 8 張。
- 計算全方位保障產品保單數目時只計算所有保單產品之基本計劃，不包括附加契約。
- 全方位保障產品保單可參閱附錄。
- 所有得獎者於競賽期結算時 FYCS 必須大於零，方符合獲獎資格。
- 保單數目之計算包括於競賽期內獲成功繕發生效之以下保單：
  - 1 張人壽保單
  - 附有 1 張或以上意外及醫療保險 (A&H) 附加契約的 1 張新人壽保單 = 2 張
  - 1 張獨立個人意外保險保單 (IPA)
  - 1 張人身意外保險保單 (PAC)
  - 1 張個人財物保險保單 (Personal Lines)
  - 1 張信貸壽險保單 (Credit Life)
  - 1 張團體保險業務保單
  - 1 宗退休金企業業務個案
  - 3 宗退休金個人業務個案，將以 1 張保單計算
- 以下以個人業績達標之獎賞不可同時兼得，以較高獎賞級別為準 (以下由高至低排列)：
  - 「榮耀相映．威尼斯傳奇之旅」
  - FYC × Active 爆發賞
  - AIA 年終經典大型活動限時挑戰賽

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活力同行

競賽資格

所有財務策劃顧問及營業單位主管

競賽日期

2026年7月至9月 (3個月)

競賽規則及獎項

- **第一部分：以個人業績計算**
  營業同事只要於競賽期內成為**活躍營業代理**，公司即為每月每位營業同事向**慈善團體捐款HK$10**；同事亦可獲發電子證書乙張。

- **第二部分：以區域組別業績計算**
  以上述競賽成為**捐款額首3名的區域**， 將可獲邀出席AIA專屬義工體驗活動，身體力行回饋社會。

備註

- 活躍營業代理是指當月內獲成功繕發/生效最少 1 張人壽保單、或 1 張獨立個人意外保險保單、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。
- 如區域累計最高捐款額出現相同情況，將以競賽期內之總 FYCS 再作排名。

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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FYCS (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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2026 CEO Club United by Excellence, Ascending to Greatness

Eligibility
All Financial Planners and Agency Leaders

Contest Overview
FYC Score (FYCS) of policies delivered in Jul will be double counted in Reflection of Excellence · Trip to Venice (basic requirement by personal production) and FYC × Active Power Boost:

Contest Name	Contest Period	Requirement	Reward
Reflection of Excellence • Trip to Venice	July – September 2026 (3 months)	[1] FYCS HK$1,200,000; and [2] 75% Persistency [Actual FYCS requirement can be HK$1,080,000 after special count]	Being invited to "Reflection of Excellence • Trip to Venice" and Special recognition at gala dinner (if applicable)
FYC × Active Power Boost	July – August 2026 (2 months)	Route 1: [1] FYCS HK$65,000; and [2] 75% Persistency; and [3] 2-month Active [Actual FYCS requirement can be HK$61,750 after special count]	3% of actual FYCS as cash award; Extra HK$500 for Star Force Member who complete the requirement
		Route 2: [1] FYCS HK$85,000; and [2] 75% Persistency; and [3] 1-month Active [Actual FYCS requirement can be HK$80,750 after special count]	
AIA Year-end Large Scale Grand Classic: Limited time challenge	July – August 2026 (2 months)	5 Total cases	2 admission tickets
		8 Total cases	6 admission tickets
		Star Force Members who achieved the above number of cases	1 extra admission ticket
		Those who achieved the above number of cases and at least 1 Total Protection Product case	1 extra admission ticket
Active Together • Thrive Together	July – September 2026 (3 months)	Achieved Active Producer	- Company donation to Charity of HK$10 for each active month - Agent will be awarded with E-certificate
		Top 3 Districts with the highest donation amount in the above contest	Being invited to AIA-Exclusive Voluntary activity

Remark:

- The awards for the following contests by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
  - Reflection of Excellence • Trip to Venice
  - FYC × Active Power Boost
  - AIA Year-end Large Scale Grand Classic: Limited time challenge
- Please refer to the following pages for contest details.

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Reflection of Excellence • Trip to Venice

Eligibility
All financial planners and agency leaders

Contest Period
July - September 2026 (3 months)

Basic Requirement & Awards:
Producers who achieved designated qualification will be invited to the Reflection of Excellence • Trip to Venice

- **Part 1: By Personal Production**

Producer who achieved FYCS HK$ 1,200,000 (including special count) and 75% persistency, will be invited to the Reflection of Excellence • Trip to Venice.
Special Count: FYCS of policies delivered in **Jul** will be **double counted** in the basic requirement (with a cap at 10% of FYCS requirement).
[Actual FYCS requirement can be HK$1,080,000 after special count]

Requirement (Must fulfil all of the following requirements)		Reward
FYCS (Including special count)	Persistency	To be invited to the Reflection of Excellence • Trip to Venice
HK$1,200,000 [Actual FYCS can be HK$1,080,000 after special count]	75%	• 1 Round-Trip Group Air Ticket (Economy Class) • 1 Single room (5-day-4-night)

- **Part 2: By District/Agency Production**

District Directors/Agency Leaders who achieved designated ranking will be invited to the Reflection of Excellence • Trip to Venice (5 Days 4 Nights).
Ranking requirement is waived for PGDOY districts – District Directors will be invited to the trip **simply by fulfilling the minimum requirements**!

Category		Requirements - Ranked by respective category					Reward
		Production by	Minimum Actual FYCS	Minimum Actual FYCS Growth rate compared to 2025 Quarter 3	Requirement	Rank	To be invited to the Reflection of Excellence • Trip to Venice
(1)	Premier Grand Districts of the Year (PGDOY)	District Production	HK$12,500,000	+25% growth	Actual FYCS	No limit	• 1 Round-Trip Group Air Ticket (Economy Class) • 1 Single room (5-day-4-night)
(2)	Super Grand Districts of the Year (SGDOY)		HK$1,500,000			Top 3	
(3)	Grand Districts of the Year (GDOY)						
(4)	Districts of the Year (DOY)						
(5)	Agency Leader	Agency Production		N/A		Top 10	

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Special Ranking Challenge and Awards:
Qualifier who completed the above basic requirement is eligible for the below special ranking challenge:

(1) Special Recognition at Gala Dinner Ranking Challenge

Producers who achieved designated ranking by **Actual** FYCS will be recognized at Gala Dinner.

Category		Requirements - Ranked by respective category					Reward
		Production by	Minimum FYCS	Minimum Actual FYCS Growth rate compared to 2025 Quarter 3	Requirements	Rank	
(1)	Premier Grand Districts of the Year (PGDOY)	District Production	Actual FYCS HK$12,500,000	+25% growth	Actual FYCS	Top 3	Being recognized at Reflection of Excellence • Trip to Venice - Gala Dinner
(2)	Super Grand Districts of the Year (SGDOY)		Actual FYCS HK$1,500,000				
(3)	Grand Districts of the Year (GDOY)						
(4)	Districts of the Year (DOY)						
(5)	Agency Leader	Agency Production		N/A		Top 5	
(6)	Financial Planner	Personal Production	FYCS including special count HK$1,200,000			Top 10	

(2) Special Ranking Challenge for business class upgrade

Category		Requirement – Ranked by Actual FYCS	Reward
(1)	Agency Leader	Top 1 (by agency production)	1 Round-Trip Group Air Ticket upgrade to business class for qualifiers
(2)	Financial Planner	Top 1 (by personal production)	

Remarks:

- FYCS of policies delivered in **Jul** will be **double counted** in the basic requirement, with a cap at 10% of FYCS requirement, which is HK$120,000.
- Qualifiers are eligible to earn Reward once under the contest period:
  - If financial planner is qualified or ranked for awards by both "Personal Production" and "District/Agency Ranking Challenge", the qualifier will receive the award of "District/Agency Ranking Challenge".
  - If District Director is ranked for awards by both district and agency production, the qualifier will receive the award of the category in District/Agency Ranking Challenge with the highest ranking; if the ranks are the same or the District Director belongs to PGDOY category, District Director will receive the award of district category. The ranking freed up will be taken by thereafter qualifier in the respective category.

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- All Agency Leader are required to maintain a minimum of 6 career representatives (internship is excluded), i.e., 1 leader + 6 Financial Planners ("1+6"), in his/her direct agency as of 30 September 2026.
- Producers who qualify for the " Reflection of Excellence • Trip to Venice " by any means of the basic requirement are eligible to participate in the "Special Recognition at Gala Dinner Ranking Challenge" under the category corresponding to their title, and may be recognized more than once.
- District eligibility and category is in accordance to 2026 Annual Awards - only District Directors appointed on or before 1 January 2026 and maintain a full year production base in preceding sales year are eligible, excluding districts newly joined in the current sales year. For 2026 Annual Awards District category (DOY category), please refer to the relevant email sent in June 2026.

- Producers can only earn the award for "Special Ranking Challenge for business class upgrade" once. If a qualifier is ranked for awards in more than one category, the qualifier will be awarded according to above category sequence. The ranking freed up will be taken by thereafter qualifier in the respective category.
- Appeal is not entertained in the "District/Agency Ranking Challenge", "Special Ranking Challenge for business class upgrade" and "Ranking Challenge for special recognition at gala dinner".
- All single rooms for overseas conventions are limited to 1 occupant only; in case of any violation, the local hotels reserve the right to charge additional fees, subject to the arrangement of local hotels.
- The awards for the following contests by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
  - Reflection of Excellence • Trip to Venice
  - FYC × Active Power Boost
  - AIA Year-end Large Scale Grand Classic: Limited time challenge

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FYC × Active Power Boost

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

Contest Period
July – August 2026 (2 months)

Contest Rules & Awards
Producers who achieved designated requirement by either one of below route will be award **3% of actual FYCS as cash award**; extra **HK$500** will be awarded to **Star Force Members** who qualified for the contest.
Special Count: FYCS of policies delivered in **Jul** will be **double counted** (with a cap of 5% FYCS requirement of respective routes).

Route	Requirement (Must fulfil all of the following requirements)			Basic cash award
	FYCS (Including special count)	Active Month	Persistency	
1	HK$65,000 [Actual FYCS can be HK$61,750 after special count]	2	75%	3% Bonus rate of Actual FYCS
2	HK$85,000 [Actual FYCS can be HK$80,750 after special count]	1		

Remarks:

- Producer can be awarded once according to one of the above routes. Each producer's award is capped at HK$20,000, and HK$20,500 for Star Force Members.
- FYCS of policies delivered in **Jul** will be **double counted** with a cap of 5% FYCS requirement (Route 1 is capped at HK$3,250 and route 2 is capped at HK$4,250). The above special count is only applicable to the FYCS requirement. The calculation of bonus amount will be based on actual FYCS.
- Star Force Members include (1) New Financial Planner contracted in 2024 – 2026 or (2) 1st time MDRT member in 2025 production year.
- Active Financial Planner refers to financial planners who have achieved at least 1 Approved Life case, or 1 Approved iPA case, or 1 Approved Group Insurance case, or 1 Approved Pension Corporate case, or 3 Approved Pension Retail cases within the month.
- The awards for the following contests by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
  - Reflection of Excellence • Trip to Venice
  - FYC × Active Power Boost
  - AIA Year-end Large Scale Grand Classic: Limited time challenge

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Example

Contract Date	Active month	Persis-tency	[A] Actual FYCS (HK$)	[B] Jul total FYCS (HK$)	[A] + [B] FYCS included special count (HK$)	Achieved Level	Cash Award (HK$)
Jan 2026 (Star Force Member)	Jul	75%	81,000 [Jul – Aug]	10,000	85,250 [81,000+**4,250**] Jul FYCS special count capped at 4,250	FYC × Active Power Boost (Route 2)	2930 [81,000*0.03 + 500]
Jan 2023	Jul - Sep	75%	1,000,000 [Jul – Aug] 100,000 [Sep]	200,000	1,220,000 [1,100,000+**120,000**] Jul FYCS special count capped at 120,000	Reflection of Excellence • Trip to Venice	As awards by personal production is mutually exclusive, cash award for FYC × Active Power Boost is not applicable

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AIA Year-end Large Scale Grand Classic: Limited time challenge

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

Contest Period
July - August 2026 (2 months)

Contest Rules & Awards
Producers who achieved **designated number of cases** would be awarded with respective admission tickets to **AIA year-end large scale event**.
Star Force Members who achieved designated number of cases, or those who have achieved designated number of cases with **at least 1 Total Protection Product case** delivered within contest period would be awarded **1 extra admission ticket** respectively.

Level	Requirement: Case number	AIA year-end large scale event admission ticket
1	5 cases	2 tickets
2	8 cases	6 tickets

Remarks:

- Star Force Members include (1) New Financial Planner contracted in 2024 – 2026 or (2) 1st time MDRT member in 2025 production year.
- Awards of Level 1-2 are mutually exclusive, according to whichever is higher. Each producer's reward is capped at 8 tickets.
- Only basic plans of the Total Protection products would be counted; rider cases are excluded.
- Please refer to Appendix for Total Protection product list.
- FYCS must be larger than 0 by the end of contest period in order to be eligible for the rewards.
- Counting of Case refers to below case/policy being delivered within the contest period:
  - 1 Life case
  - 1 new Life case with 1 or more A&H Rider (s) = 2 cases
  - 1 IPA case
  - 1 PAC case
  - 1 Personal Lines case
  - 1 Credit Life case
  - 1 Group Insurance case
  - 1 Pension Corporate case
  - 3 Pension Retail cases will be counted as 1 case
- The awards for the following contests by personal production are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
  - Reflection of Excellence • Trip to Venice
  - FYC × Active Power Boost
  - AIA Year-end Large Scale Grand Classic: Limited time challenge

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Active Together · Thrive Together

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

Contest Period
July – September 2026 (3 months)

Contest Rules & Awards

Part 1: By Personal Production

Financial Planners who achieved **active producers** during the contest period, the company will make **a donation of HK$10 per active month** on their behalf to a charitable organization and agent will also be awarded with an E-certification.

Part 2: By District Production

Top 3 Districts with the highest accumulated donation amount from Part 1 will be invited to AIA-Exclusive Voluntary activity.

Remarks：

1. Active Financial Planner refers to financial planners who have achieved at least 1 Approved Life case, or 1 Approved iPA case, or 1 Approved Group Insurance case, or 1 Approved Pension Corporate case, or 3 Approved Pension Retail cases within the month.
2. In case of ties with the same donation amount, the ranking will be determined by FYCS within the contest period.

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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 FYCS (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

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產品 Products	
Journey Protection Medical Plan	全程保醫療保障計劃
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

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Simple Care Essence Pearl	「簡護危疾明珠保」
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」

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