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 / SDDs / DDs / MICs / Agency Leaders / All Financial Planners (Hong Kong and Macau)	From:	Amelie Shen
Copy:	Mr. Alger Fung / Ms. Amelie Shen / Ms. Amy Chan / Mr. Louie Ho / All Department Heads / ABDD Executives / CSBD Agency Executives / IVS Executives	Dept:	Corporate Solutions
Date:	31 August 2026	Total pages:	5

Subject: **(A260882) Group Corporate Solutions – 2027 CS Masters 獎項**
Group Corporate Solutions – 2027 CS Masters Awards

我們誠意推出 2027 CS Masters Awards，以獎勵香港及澳門區內表現傑出的團體保險營業同事。得獎者將會獲邀出席於**土耳其伊斯坦堡舉行之 AIA 總裁卓越會 2027**！

此外，成為**「傑出團體保險營業單位主管」**眾獎項業績要求之冠，將獲冠名為**頂尖獎項**，以表揚其卓越業績！請即參閱第 2 至 5 頁，了解更多獎項詳情。

有關 AIA 總裁卓越會 2027 之詳情，請參與通告 A260812。

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。

祝 業務蒸蒸日上！

We are pleased to announce the launch of 2027 CS Masters Awards to honour the outstanding Group Insurance Producers in Hong Kong and Macau. Awardees will be invited to attend **the AIA President Club 2027 in Istanbul, Turkey**!

In addition, **the "CS Masters Leader"** who meets the highest performance requirements amongst all awards, the qualifier will be named as **Topper Award** to recognize the outstanding achievement! Please refer to the Page 2-5 for the awards details.

For details about the AIA President Club 2027, please refer to memo A260812.

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

We wish you every success!

Yours faithfully,

Amelie Shen
Chief Corporate Solutions Officer
AIA Hong Kong and Macau

「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」、「友邦」或「友邦香港」是指友邦保险（国际）有限公司（于百慕达注册成立之有限公司）。 "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

[AIA – INTERNAL]

AIA Group Corporate Solutions
15/F, AIA Building,
1 Stubbs Road, Wanchai, Hong Kong

Group Corporate Solutions – 2027 CS Masters 獎項

我們誠意推出 2027 CS Masters 獎項，以獎勵香港及澳門區內傑出的團體保險營業同事。詳情如下：

競賽日期	2026 年 1 月 1 日 – 12 月 31 日
獎項及嘉許有效期	2027 年 1 月 1 日 – 12 月 31 日
獎項及獲獎資格	**(1) 傑出團體保險營業單位主管** 頂尖獎項 以團體保險生意額**名列榜首**之**營業單位主管**： ▪ 直屬營業單位取得最高團體保險 ANP 銷售總額[1,3,4]並達 500,000 美元或以上（當中團體保險新生意 ANP 銷售總額[2-4]須達 250,000 美元或以上）；及 ▪ 直屬營業單位取得 10 個或以上全新團體保險個案[3,4]；及 ▪ 已登記成為 MDRT 2027 會員 ▪ 若得獎者之 ANP 銷售總額 [1,3,4] 達 120 萬美元或以上，參加 AIA 總裁卓越會 [5] 之來回機票將獲升級至商務客艙
	(2) 傑出團體保險營業單位主管 - 新生意 以團體保險新生意額**名列榜首**之**營業單位主管**： ▪ 直屬營業單位取得最高團體保險新生意 ANP 銷售總額[2-4]並達 250,000 美元或以上；及 ▪ 已登記成為 MDRT 2027 會員 ▪ 若得獎者之 ANP 銷售總額[1,3,4] 達 120 萬美元或以上，參加 AIA 總裁卓越會[5]之來回機票將獲升級至商務客艙
	(3) 傑出團體保險營業精英 以團體保險生意額**名列榜首**之**營業同事**： ▪ 個人取得最高團體保險 ANP 銷售總額[1,3,4]並達 250,000 美元或以上（當中團體保險新生意 ANP 銷售總額[2-4]須達 125,000 美元或以上）；及 ▪ 已登記成為 MDRT 2027 會員 ▪ 若得獎者之 ANP 銷售總額 [1,3,4] 達 120 萬美元或以上，參加 AIA 總裁卓越會 [5] 之來回機票將獲升級至商務客艙
	(4) 傑出團體保險營業精英 - 新生意 以團體保險新生意額**名列榜首**之**營業同事**： ▪ 個人取得最高團體保險新生意 ANP銷售總額[2-4]並達 125,000 美元或以上；及 ▪ 已登記成為 MDRT 2027 會員 ▪ 若得獎者之 ANP 銷售總額[1,3,4] 達 120 萬美元或以上，參加 AIA 總裁卓越會[5] 之來回機票將獲升級至商務客艙
	(5) 傑出 IVS「 友得揀 」營業精英 以 IVS「 友得揀 」生意額**名列榜首**之**營業同事**： ▪ 個人取得最高 IVS「 友得揀 」首年佣金（FYC）[6-11]並達 100,000 美元或以上；及 ▪ 已登記成為 MDRT 2027 會員 ▪ 若得獎者之 IVS「 友得揀 」首年佣金（FYC）[6-11]達 200,000 美元或以上，參加 AIA 總裁卓越會[5] 之來回機票將獲升級至商務客艙
尊享嘉許及禮遇	以上 5 位 CS Masters 得獎者將獲得以下嘉許： • 由 Group Corporate Solutions 頒發最高區域嘉許 • 獲邀出席 2027 年於**土耳其伊斯坦堡**舉行的 AIA 總裁卓越會之旅[5] • 升級單人房酒店住宿

「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」、「友邦」或「友邦香港」是指友邦保險（国际）有限公司（于百慕达注册成立之有限公司）。 "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

[AIA – INTERNAL]

AIA Group Corporate Solutions
15/F, AIA Building,
1 Stubbs Road, Wanchai, Hong Kong

一般規則及要求:

1) 只計算於競賽日期內成功繳付保費之團體保險新生意 ANP 及團體保險續保生意增長 ANP（不包括保險徵費），包括度身訂造計劃及套裝計劃（惟原有保單轉換、僱員自選產品、LAUGHING「自選牙科保障計劃」、澳門摯開心保障計劃及附加額外保障計劃除外）。
2) 只計算於競賽日期內成功繳付保費之團體保險新生意 ANP（不包括保險徵費），包括度身訂造計劃及套裝計劃（惟原有保單轉換、僱員自選產品、LAUGHING「自選牙科保障計劃」、澳門摯開心保障計劃及附加額外保障計劃除外）。
3) 合資格的團體保險新生意保單必須於競賽日期內獲成功繳付首年保費。
4) 如果合資格團體保險保單屬共同個案（即個案由 2 名或以上營業同事共同完成），同一保單號碼的個案將獲平均分配給每名營業同事，且個案數目將不會以四捨五入方式計算。如果有關獎項以 ANP 計算，每名營業同事獲計算之 ANP 將按比例分配。擁有同一保單編號的團體保險個案，將被視作同一個案計算。
5) 每名合資格出席 AIA 總裁卓越會之得獎者只可獲得**一個會議席位**。如果營業同事因符合多項資格而獲取超過 1 個獎項，該名合資格的 CS Masters 獎項得獎者只會根據以下組別排序獲授予其獎項；組別排序如下：傑出團體保險營業單位主管 > 傑出團體保險營業單位主管 – 新生意 > 傑出團體保險營業精英 > 傑出團體保險營業精英 – 新生意 > 傑出個人自選保障方案（IVS）營業精英；而該名合資格得獎者所獲的其他獎項將由符合該獎項類別的下一位合資格者獲取。
6) IVS「友得揀」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、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。
7) 合資格 IVS「友得揀」保單只計算於競賽期內經 iPoS 遞交及獲繕發之保單。
8) 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 FYC / 保單數目將不獲計算。
9) 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 FYC / 保單數目將不獲計算。
10) 若保單由兩位或以上營業同事共同完成，相關 FYC / 保單數目將按比例平均分配，而保單數目不會以四捨五入方式計算。
11) 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。
12) 營業同事遞交保單申請予 AIA，應預留充足時間以確保有關申請已於競賽期內獲繕發。
13) 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，不得因獎項而對客戶作特定銷售建議。
14) 排名結果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。
15) 獎項及嘉許不可轉讓及轉換現金。所有得獎者必須於獎項及嘉許發放時仍與 AIA 保持有效合約關係。
16) 友邦保留隨時修改本競賽活動規則之權利，恕不另行通知。
17) 如有任何爭議，友邦保留最終決定權。

「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」、「友邦」或「友邦香港」是指友邦保險（国际）有限公司（于百慕达注册成立之有限公司）。 "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Group Corporate Solutions
15/F, AIA Building,
1 Stubbs Road, Wanchai, Hong Kong

Group Corporate Solutions – 2027 CS Masters Awards

Dear All,

We are pleased to announce the launch of 2027 CS Masters Awards to honour the outstanding Group Insurance Producers in Hong Kong and Macau. Details are as follows:

Contest Period	1 January – 31 December 2026
Awards and Recognitions Effective Period	1 January – 31 December 2027
Awards and Qualifying Criteria	**(1) CS Masters Leader** Topper Award **The agency leader** who **ranks No. 1** in terms of group insurance business: ▪ Achieve the Highest Group Insurance Business in ANP[1,3,4] by direct agency, with a minimum production of US$500K (of which, with a minimum of US$250K Group Insurance New Business in ANP[2-4]);and ▪ With a minimum of 10 new Group Insurance cases[3,4] from direct agency; and ▪ Registered as a 2027 MDRT Member ▪ Enjoy round-trip air ticket upgrade to business class for attending the AIA President Club[5] if the ANP production[1,3,4] exceeds US$1.2M
	(2) CS Masters Leader - New Business **The agency leader** who **ranks No. 1** in terms of group insurance new business: ▪ Achieve the Highest Group Insurance New Business in ANP[2-4] by direct agency, with a minimum production of US$250K; and ▪ Registered as a 2027 MDRT Member ▪ Enjoy round-trip air ticket upgrade to business class for attending the AIA President Club[5] if the ANP production[1,3,4] exceeds US$1.2M
	(3) CS Masters Producer **The producer** who **ranks No. 1** in terms of group insurance business: ▪ Achieve the Highest Group Insurance Business in ANP[1,3,4] individually, with a minimum production of US$250K (of which, with a minimum of US$125K Group Insurance New Business in ANP[2-4]); and ▪ Registered as a 2027 MDRT Member ▪ Enjoy round-trip air ticket upgrade to business class for attending the AIA President Club[5] if the ANP production[1,3,4] exceeds US$1.2M
	(4) CS Masters Producer - New Business **The producer** who **ranks No. 1** in terms of group insurance new business: • Achieve the Highest Group Insurance New Business in ANP[2-4] individually, with a minimum production of US$125K; and • Registered as a 2027 MDRT Member • Enjoy round-trip air ticket upgrade to business class for attending the AIA President Club[5] if the ANP production[1,3,4] exceeds US$1.2M
	(5) Top Individual Voluntary Solutions ("IVS") Producer **The producer** who **ranks No. 1** in terms of IVS business: • Achieve the Highest IVS First Year Commission (FYC)[6-10] individually with a minimum FYC of US$100K, and • Registered as a 2027 MDRT Member • Enjoy round-trip air ticket upgrade to business class for attending the AIA President Club[5] if the FYC [6-10] exceeds US$200K
Exclusive Recognitions and Rewards	The 5 CS Masters Awardees mentioned above will receive the below recognitions: • The highest regional recognition from Group Corporate Solutions • Invitation to attend the AIA President Club 2027 to be held in **Istanbul, Turkey**[5] • Upgrade to Single Room Hotel Accommodation

「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」、「友邦」或「友邦香港」是指友邦保險（国际）有限公司（于百慕达注册成立之有限公司）。 "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

AIA Group Corporate Solutions
8/F, AIA Building,
1 Stubbs Road, Wanchai, Hong Kong

General Rules and Requirements:

1) Only the ANP of Group Insurance new business and the ANP growth of Group Insurance renewal business settled within the Contest Period will be counted (excluding premium levy), including tailor-made plans and packaged plans (excluding conversion from existing policies, employee voluntary plans, LAUGHING, CHEERS Macau and top-up plans).
2) Only the ANP of Group Insurance new business settled within the Contest Period will be counted (excluding premium levy), including tailor-made plans and packaged plans (excluding conversion from existing policies, employee voluntary plans, LAUGHING, CHEERS Macau and top-up plans).
3) Eligible Group Insurance new business policy(ies) must have the first year's premium successfully settled within the Contest Period.
4) If the qualified cases are jointly closed by two or more producers, case count will be evenly shared by each producer under the same policy number. Case count calculation will not be rounded-up accordingly. If the reward is calculated by ANP, the ANP allocated for each producer will be shared proportionally. Group Insurance Case(s) registered under the same policy number will be counted as one Group Insurance Case.
5) Each awardee who is eligible to attend the AIA President Club will be awarded with **one seat only**. If a producer is qualified for more than one award, the eligible CS Masters awardee will be granted the seat according to the following sequence of category: CS Masters Leader > CS Masters Producer > CS Masters Leader - New Business > CS Masters Producer - New Business > Top IVS Producer. The seat(s) of other subsequent category(ies) will then be awarded to the next eligible awardee(s) in the respective category.
6) Individual Voluntary Solutions (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 familiesΔ (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.
7) Eligible IVS policies will only be counted if they are submitted via iPoS and issued within the Challenge Period.
8) Producers who have submitted policies/policies issued before the Challenge Period and then reapply for the same products with the same insured, the corresponding FYC/policies will NOT be counted.
9) The relevant FYC/policy count of policy changed/lapsed from existing policies of the same policyholder or insured will NOT be counted.
10) If the policy is jointly completed by two or more producers, the relevant FYC/Policy Count will be evenly shared in proportion while Policy Count will not be rounded-up.
11) All new policies purchased under the same insured for the same basic plan and same premium payment period during the Contest Period will be counted as one policy.
12) For case applications submitted to AIA, Financial Planners are reminded to allow sufficient time to ensure the applications are received by AIA and/or its authorised vendor before the cut-off time.
13) Financial Planners should make product recommendation based on customer needs and affordability and should not make any award-driven recommendation to customers.
14) The ranking results are 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.
15) The award and recognition are not transferrable and cannot be exchanged for cash. Qualifiers must be in-force with AIA when the awards and recognitions are presented.
16) AIA reserves the right to amend the rules, terms and conditions of this challenge at any time without prior notice.
17) In case of any dispute, the decision of AIA shall be final and conclusive.

Yours faithfully,



Andrew Merrilees
CEO, Group Corporate Solutions

「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」、「友邦」或「友邦香港」是指友邦保險（国际）有限公司（于百慕达注册成立之有限公司）。 "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).