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T: (852) 2881 3333
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健康長久好生活

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	:	1 September 2026	Total page	:	9
Subject	:	**(A260921) 9 月同心+1 雙重賞** **September Together +1 – Double Reward**			

一張保單象徵著客人給予我們的一份信任，讓我們用專業回應信任，用行動把握機會。

公司9月推出雙競賽，讓每一分努力都不落空：

- 只要完成**3張保單**，即可獲1次「威尼斯傳奇之旅」抽獎機會，如果獎賞落空，您的每一個抽獎機會都會轉化成2張AIA 年終大型活動門票，門票數目無上限！保證一分耕耘、一分收穫。
- 只要達到**FYCS HK$18,000**及**2張保單**，即可獲最少3%現金花紅，完成**4張保單**，即獲額外花紅；完成**1張特選保單**，額外花紅再到手。每位營業同事最高可獲**12%現金花紅**！

今月一起同心多做1 CASE，把握9月，讓信任帶您走得更遠！

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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9 月同心+1 雙重賞

競賽	競賽對象	競賽日期	競賽要求及獎賞
同心+1 FYC 花紅賞	所有營業單位主管及財務策劃顧問	2026 年 9 月 (1 個月)	達 [1] 75% 續保率及 [2] 2 張保單，及以下業績要求 - 級別 1：達 FYCS HK$18,000，可獲競賽期內 FYCS 之 3%作獎賞 - 級別 2：達 FYCS HK$40,000，可獲競賽期內 FYCS 之 5%作獎賞 - 級別 3：達 FYCS HK$80,000，可獲競賽期內 FYCS 之 8%作獎賞 - 完成 4 張保單，或完成 1 張特選保單，即就 9 月 FYCS 分別獲額外 2%現金獎賞 - 獎賞最高共可達 12% (上限 HK$60,000)
CASE+1 有單必有賞 - 威尼斯大抽獎 – 9 月加碼			- 每完成 3 張保單，可獲 2 張年終大型活動門票 - 每完成 3 張保單，1 次「威尼斯傳奇之旅」抽獎機會 - 獎賞以較高者為準

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同心+1 FYC花紅賞

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9月 (1個月)

競賽要求及獎賞

完成以下業績、續保率及保單數目要求，即可按競賽期內 FYCS 獲得高達 **8%花紅**；於競賽期**獲繕發 4 張保單**，可獲得**額外 2%花紅**；**獲繕發 1 張指定特選保單**，亦可**獲額外 2%花紅**，獎賞最高共可達 **12% (上限 HK$60,000)**！

級別	基本競賽要求 (需同時符合以下要求)			基本現金獎賞	額外競賽要求	最高現金獎賞 (上限 HK$60,000)
	首年佣金積分 (FYCS)	續保率	保單數目	競賽期內完成 FYCS 之花紅比率		競賽期內完成 FYCS之總花紅比率
級別 1	HK$18,000	75%	2張	3%	(1) 於競賽期獲繕發**4張**保單，即就9月FYCS獲額外**2%**現金獎賞； (2) 於競賽期獲繕發**1張指定特選保單**，即就9月FYCS獲額外**2%**現金獎賞 -「樂怡人生」保障計劃 -「活然人生」保險計劃 -「愛伴航」保險計劃2 (OYS2)	7% (3% + 2% + 2%)
級別 2	HK$40,000			5%		9% (5% + 2% + 2%)
級別 3	HK$80,000			8%		12% (8% +2% + 2%)

備註

1. 級別 1 至 3 之獎賞不可同時兼得，以較高者為準。每位營業同事可獲之獎賞上限為 HK$60,000。
2. 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
   - 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 張團體保險業務保單
3. 計算指定特選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。
4. 所有得獎者於競賽期結算時的指定特選保單需大於零，方符合相關額外競賽資格。

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CASE +1 有單必有賞 - 威尼斯大抽獎 – 9月加碼

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9月 (1個月)

競賽要求及獎賞

於競賽期內**每獲發 3 張保單**，即可獲 **2 張 AIA 年終大型活動門票**，門票數目無上限！

公司更會抽出 2 位幸運兒前往「榮耀相映．威尼斯傳奇之旅」，**每獲發 3 張保單**可獲 **1 次抽獎機會**，保單越多，中獎機會越多！

競賽要求：保單數目	每獲繕發指定保單數目之獎賞	每獲繕發指定保單數目之抽獎機會
3 張	2張年終大型活動門票	可獲1次「榮耀相映．威尼斯傳奇之旅」抽獎機會，保單越多，中獎機會越多；**得獎名額2個**

備註

1. 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)：
   - 「CASE +1 有單必有賞 - 威尼斯大抽獎 – 9 月加碼」之「榮耀相映．威尼斯傳奇之旅」出席名額
   - AIA 年終大型活動門票
2. 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
   - 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 張團體保險業務保單
3. 所有獲獎的營業同事必須在 2026 年 12 月 31 日達到維持合約要求 (參考 2026 年報酬及福利手冊)，方可獲得「榮耀相映．威尼斯傳奇之旅」出席資格；如同事於未能達到維持合約要求的情況下出席海外會議，公司將扣除與「榮耀相映．威尼斯傳奇之旅」等值之金額 (HK$100,000)。
4. 如營業同事於此競賽獲獎，而該營業同事已於「榮耀相映． 威尼斯傳奇之旅」之基本競賽要求或「同心+1 威尼斯限時保單賞 - 威尼斯保單排名賽」達標，或於 8 月「有單必有賞 - 威尼斯大抽獎」獲獎，有關「榮耀相映． 威尼斯傳奇之旅」出席資格則可用作嘉賓名額。
5. CEO Club「榮耀相映． 威尼斯傳奇之旅」包含來回團體機票 (經濟客位) 1 張 及 單人房 (5 日 4 夜)。
6. 有關「2026 CEO Club 薈萃頂尖．共逐巔峰」相關之競賽詳情，請參閱通告 A260733。
6. 有關「有單必有賞 - 威尼斯大抽獎」相關之競賽詳情，請參閱通告 A260836。
7. 此競賽將不接受上訴申請。

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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. 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. 所有獎賞不可退換或轉換成以現金發放，安排均以AIA 最終安排為準。
14. 無論是免費或從公司購買的公司內部門票，均不能以任何形式轉售他人，亦不得以活動門票作為招徠以營銷保單，包括但不限於：
    - 在保險產品的營銷、推廣或分銷過程中為客戶或潛在客戶送贈禮品，作為誘使/答謝客戶或潛在客戶投購保險產品（保險業監管局 - 指引 25《送贈禮品指引》）；及
    - 未經公司批准或同意，向任何人士轉售活動門票以獲取利益；及
    - 無論能否獲取任何得益或回報，未經公司批准或同意，以任何形式 (包括於社群媒體以抽獎、競賽、遊戲方式)向客戶或潛在客戶送出活動門票。

    詳情請參閱通告A250463。
15. 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。
16. 所有獲獎者必須於獎賞發放時仍與AIA持有效合約。
17. AIA保留隨時修改競賽規則或獎賞之權利，恕不另行通知。
18. 如有任何異議，以AIA最後決定為準。

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September Together +1 Double Rewards

Contest	Eligibility	Contest Period	Requirement & Award
Together +1 – FYC Bonus Reward	All financial planners and agency leaders	September 2026 (1 month)	Achieve [1] 75% Persistency, [2] 2 cases **AND** below FYCS requirement - Level 1: FYCS HK$18,000 for 3% of FYCS as award - Level 2: FYCS HK$40,000 for 5% of FYCS as award - Level 3: FYCS HK$80,000 for 8% of FYCS as award - Achieve 4 cases or 1 selected product case for an extra 2% of FYCS respectively as award - Each can earn up to 12% bonus (capped at HK$60,000)
CASE+1: Every Case Counts – Venice Grand Lucky Draw – September Special			- Every 3 cases delivered will be rewarded with 2 admission tickets to AIA year-end large scale event - Every 3 cases delivered will be rewarded with 1 lucky draw chance for "Reflection of Excellence • Trip to Venice" - Awards are mutually exclusive according to whichever is higher

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Together +1 – FYC Bonus Reward

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

Contest Period
September 2026 (1 month)

Contest Rules & Awards
Producers who achieve the following FYC Score, Persistency, and Case requirement will be awarded with **up to 8% bonus of FYCS**; an **additional 2% bonus** of FYCS will be awarded to those who have 4 cases delivered within the contest period; **another 2% bonus** will be awarded to those who have 1 case of selected product delivered. Each qualifier may earn a **maximum of 12% bonus (capped at HK$60,000)**!

Level	Basic Requirement (Must fulfil all requirements)			Cash Award	Additional Requirement	Maximum Cash Award (Capped at HK$60,000)
	FYCS	Persistency	No. of Cases	Bonus % on FYCS		Bonus % on FYCS
Level 1	HK$18,000	75%	2	3%	(1) Achieve **4 cases** for extra 2% of bonus; (2) Achieve **1 selected product case** for extra 2% of bonus - Serene Life - ProsperLife Insurance Plan - On Your Side Insurance Plan (OYS2)	7% (3% + 2% + 2%)
Level 2	HK$40,000			5%		9% (5% + 2% + 2%)
Level 3	HK$80,000			8%		12% (8% +2% + 2%)

Re

1. Awards of Level 1-3 are mutually exclusive, according to whichever is higher. Each produce's award is capped at HK$60,000.
2. Counting of Case refers to below case/policy being delivered within the contest period:
   - 1 Life case
   - 1 IPA case
   - 1 PAC case
   - 1 Group Insurance case
3. Only basic plans of the products would be counted in calculating no. of selected cases, riders are excluded.
4. The FYC of selected products of qualifiers must be positive by the end of the contest to be eligible for the extra bonus.

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CASE+1: Every Case Counts – Venice Grand Lucky Draw – September Special

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

Contest Period
September 2026 (1 month)

Contest Rules & Awards
Producers will be entitled to **2 admission tickets to AIA year-end large scale event**. The more the number of cases, the more the ticket you can get. 2 winners will be drawn for "Reflection of Excellence • Trip to Venice". **For every 3 cases being delivered** within the contest period, 1 lucky draw chance will be rewarded. The more the number of cases, the more the lucky draw chances one can get!

Requirement: No. of Cases	Award for every designated no. of cases	No. of lucky draw chances for every designated no. of cases
3	2 AIA year-end large scale event admission tickets	1 lucky draw chance for "Reflection of Excellence • Trip to Venice"; the more the cases, the more the lucky draw chances. **(2 Quota)**

Remark:
1. The awards for the following contests are mutually exclusive, according to whichever is higher listed below (from highest to lowest):
   - The Quota of "Reflection of Excellence • Trip to Venice" from CASE+1: Every Case Counts – Venice Grand Lucky Draw – September Special
   - AIA year-end large scale event admission tickets
2. Counting of Case refers to below case/policy being delivered within the contest period:
   - 1 Life case
   - 1 IPA case
   - 1 PAC case
   - 1 Group Insurance case
3. All qualifiers who win the lucky draw in the above contest must fulfil the contract maintenance requirements by 31 December 2026 (refer to the 2026 Compensation and Benefits Manual) to be eligible to attend the "Reflection of Excellence • Trip to Venice". If the qualifier attends the convention without fulfilling the contract maintenance requirements, the amount equivalent to the "Reflection of Excellence • Trip to Venice" (HK$100,000) will be clawed back.
4. For qualifiers who meet the basic requirements of "Reflection of Excellence • Trip to Venice", "Together +1, Venice Trip Limited Case Challenge" or "Every Case Counts – Venice Grand Lucky Draw" in August, and are also winners of the above contest, the respective lucky draw quota to "Reflection of Excellence • Trip to Venice" can be used to invite guest.
5. 1 Round-Trip Group Air Ticket (Economy Class) and 1 Single room (5-day-4-night) is entitled for CEO Club "Reflection of Excellence • Trip to Venice".
6. For contests related to "2026 CEO Club United by Excellence, Ascending to Greatness", please refer to Memo A260733.
7. For contest detail related to "Every Case Counts – Venice Grand Lucky Draw" ", please refer to Memo A260836。
8. Appeal is not entertained in this contest.

「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).

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健康長久好生活

Memo

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. 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. All privileges are not refundable, transferrable nor payable, program is subject to AIA's final decision.
14. Re-selling of AIA Event/Sponsored Event's internal ticket, no matter they are free or bought from the Company, is prohibited in any forms; nor using event tickets as a solicitation to market insurance policies, including but not limited to:
    - offering gifts to clients / potential clients, as inducements to / rewards for clients' subscription of insurance policies (Insurance Authority's GL 25 – "Guideline on Offering of Gifts"); AND
    - reselling event tickets to anyone for benefit without Company's approval; AND
    - giving out tickets to clients or potential clients in any way (including lucky draws, contests, or games on social media) without Company's approval, whether any benefit or reward can be obtained
    Please refer to memo A250463 for more details.
15. 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.
16. Qualifiers must be inforce with AIA at the time the awards are paid out/ redeemed.
17. 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.
18. In the event of dispute, AIA's decision is final and conclusive.

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