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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 October 2026	Total page	:	7
Subject	:	**(A261026) 2026 年 10 月 FYC 花紅賞** **October 2026 FYC Bonus Challenge**			

踏入今年度最後3個月，公司特別推出「2026年10月FYC花紅賞」，鼓勵大家把握年度衝刺黃金期，持續為客戶提供專業及優質的保障方案，贏取更多獎賞及花紅，向 2027 MDRT 目標全力邁進！
只需達成以下要求，即可獲高達10%現金花紅及高達HK$3,900百萬圓桌年會資助：

- 完成**3張保單**，可獲**HK$888 現金獎賞**;
- 達到**FYCS HK$38,000**，最高可獲**10%現金花紅(上限HK$50,000)**！
- 年底前以FYCS資格完成百萬圓桌 (MDRT)及成功登記成為MDRT 2027 會員#，可獲**高達HK$3,900百萬圓桌年會資助^**

把握機會，全力追求業績，突破自我！

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/KAY

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2026年10月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10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**；**完成 3 張保單**，可**獲額外 2% 花紅**，獎賞最高共可達 **10% (上限 HK$50,000)**！年底前以 FYCS 資格完成 MDRT 2027# **即可獲高達 HK$3,900 百萬圓桌年會資助^**！

級別	基本競賽要求 (需同時符合以下要求)		基本現金獎賞	額外競賽要求及獎賞[1]	FYCS之總花紅比率 最高現金獎賞 (上限HK$50,000)	額外競賽要求及獎賞[2]
級別 1	3張保單數目，每張保單首年佣金積分 (FYCS) 最少達 HK$1,000*	75% 續保率	HK$888	/	HK$888	/
級別 2	首年佣金積分 (FYCS) HK$38,000		4% FYCS 之花紅比率	於競賽期完成 **3 張保單**，即可獲額外2%現金獎賞	6% (4% + 2%)	年底前以FYCS資格完成MDRT 2027#，可獲 **HK$1,950 百萬圓桌年會資助^**
級別 3	首年佣金積分 (FYCS) HK$80,000		8%FYCS 之花紅比率		10% (8% +2%)	年底前以FYCS資格完成MDRT 2027#，可獲**HK$3,900 百萬圓桌年會資助^**

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#合資格者必須於 2027 年 2 月 28 日或之前/ 登記截止日期前 (如適用) 登記成為 MDRT 2027 會員。
#合資格者必須以 FYCS 方式登記，即香港財務策劃顧問及營業單位主管須達成最少 FYCS HK$391,000; 澳門財務策劃顧問及營業單位主管須達成最少 FYCS HK$337,000。
#以首年保費（FYP）、全年總收入（Income）或終身會員（Life Member）方式登記之 MDRT 會員，均不符合資助資格。
^資助將以現金形式發放，不論獲獎者是否出席百萬圓桌年會。所有 MDRT 資格須經 AIA 及 MDRT 官方最終核實，資助將按 AIA 指定安排發放。AIA 保留最終決定權。
*首年佣金積分(FYCS) 要求只適用於人壽保單、獨立個人意外保險保單 (IPA) 、人身意外保險保單 (PAC)及以下團體保險業務保單：
全程保醫療保障 – 半私家房
全程保醫療保障 – 標準私家房
全程保醫療保障 – 普通房
全程保醫療保障- 半私家房 II
全程保醫療保障- 半私家房 (墊底費)
全程保醫療保障- 標準私家房 II
全程保醫療保障- 普通房 II
全程保醫療保障- 普通房 (墊底費)
「友愛護」癌症保障計劃
「友心意」醫療保障計劃 2 - 半私家房
「友心意」醫療保障計劃 2 - 標準私家房
「友心意」醫療保障計劃 2 - 標準私家房 - VIP
「友心意」醫療保障計劃 2 - 普通房
「友心意」醫療保障計劃 – 半私家房
「友心意」醫療保障計劃 – 標準私家房

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$50,000。
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. 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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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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October 2026 FYC Bonus Challenge

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

Contest Period
October 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 **extra 2% bonus** of FYCS will be awarded to those who delivered 3 cases. Each qualifier may earn a **maximum of 10% bonus (capped at HK$50,000)**! Producers who achieve MDRT 2027 with FYCS requirement# by end of the year can also be awarded with **up to HK$3,900 MDRT Annual Meeting Sponsorship^!**

Level	Basic Requirement (Must fulfil all requirements)		Cash Award	Additional Requirement [1]	Bonus % on FYCS Maximum Cash Award (Capped at HK$50,000)	Extra Requirement & Award [2]
Level 1	3 cases, with minimum total FYCS of HK$1,000 per case*	Persistency of 75%	HK$888	/	HK$888	/
Level 2	FYCS HK$38,000		Bonus 4% on FYCS	Deliver **3 cases** during contest period for extra **2%** of bonus	6% (4% + 2%)	Receive **HK$1,950 MDRT Annual Meeting Sponsorship^** in Oct 2026 upon achieving MDRT 2027 with FYCS requirement# by end of the year
Level 3	FYCS HK$80,000		Bonus 8% on FYCS		10% (8% +2%)	Receive **HK$3,900 MDRT Annual Meeting Sponsorship^** in Oct 2026 upon achieving MDRT 2027 with FYCS requirement# by end of the year

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Qualifiers are required to register for MDRT 2027 membership on or before 28 February 2027, or by the application deadline (if applicable).
Qualifiers must register with FYCS requirements. Hong Kong Financial Planners and Agency Leaders are required to achieve minimum total FYCS of HK$391,000; Macau Financial Planners and Agency Leaders are required to achieve minimum total FYCS of HK$337,000.
Qualifiers who register for MDRT 2027 membership with FYP, Income or Life Member will not be entitled to the bonus.
^ Sponsorship will be paid in cash, regardless of whether the qualifier attends the MDRT Annual Meeting. All MDRT qualifications are subject to final verification and approval by both AIA and MDRT. Awards will be distributed in accordance with the designated arrangements of AIA. AIA reserves the right of final decision.
* The minimum total FYCS requirement is only applicable to Life case, IPA case, PAC case and below case / policy of Group Insurance:
Journey protect medical plan (semi-private)
Journey protect medical plan (standard private)
Journey protect medical plan (ward)
Journey protect medical plan\ (semi-private ii)
Journey protect medical plan\ (semi-private)-deductible
Journey protect medical plan\ (standard private ii)
Journey protect medical plan\ (ward ii)
Journey protect medical plan\ (ward)-deductible
Shield up cancer protection plan
Step up medical protection plan 2 (semi-private)
Step up medical protection plan 2 (standard private)
Step up medical protection plan 2 (standard private) (vip)
Step up medical protection plan 2 (ward)
Step up medical protection plan\ (semi-private)
Step up medical protection plan\ (standard private)
Step up medical protection plan\ (ward)

Re

1. Awards of Level 1-3 are mutually exclusive, according to whichever is higher. Each producer's award is capped at HK$50,000.
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. The FYCS 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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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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