AIA Hong Kong
Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333
AIA.COM.HK

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	:	2 November 2026	Total page	:	5
Subject	:	**(A261118) 2026 年 11 月 FYC 加碼花紅賞** **November 2026 FYC Bonus Boost Reward**			

11月獎賞再升級！

公司特別推出 **「11月FYC加碼花紅賞」**，突破現有業績，解鎖更高獎賞回報，鼓勵大家把握年度最後衝刺機會，全力爭取FYC增長，為客戶提供全面保障，同時贏取更多花紅及獎勵，向MDRT 2027 目標全速前進！

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：

- 只要達到FYCS HK$30,000，可獲**3%現金花紅**，達到更高級別FYCS HK$90,000，可獲**10%現金花紅(上限HK$150,000)**！
- 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**

把握衝刺時機，勇往直前創佳績，超越更好的自己！

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
AIA Hong Kong and Macau
AC/AL/CC/QL

「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	2 November 2026

For Internal Use Only 僅供內部傳閱

[AIA - CONFIDENTIAL]

AIA Hong Kong
Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333
AIA.COM.HK

健康長久好生活

Memo

2026年11月FYC加碼花紅賞

競賽資格

所有區域總監、營業單位主管及財務策劃顧問 (以個人業績計算)

競賽日期

2026年11月 (1個月)

競賽要求及獎賞

完成以下業績及續保率，即可按競賽期內 FYCS 獲得高達 **10%花紅**，獎賞最高可達 **HK$150,000**！

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：競賽期內完成 FYC Score之花紅比率 (上限HK$150,000)	額外競賽要求	額外獎賞：百萬圓桌年會資助^
	首年佣金積分 (FYCS)	續保率			
級別 1	HK$30,000	75%	3%	/	/
級別 2	HK$60,000		6%	年底前以FYCS資格完成MDRT 2027#	HK$1,950
級別 3	HK$90,000		10%		HK$3,900

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$150,000。
2. #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。
3. #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。
4. #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。
5. ^ 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。

「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	2 November 2026

For Internal Use Only 僅供內部傳閱

[AIA - CONFIDENTIAL]

AIA Hong Kong
Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333
AIA.COM.HK

健康長久好生活

Memo

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. 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。
11. 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（FYCS）之百份之十五，公司有權根據調整後的 FYCS 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。
12. 所有獲獎者必須於獎賞發放時仍與AIA持有效合約。
13. AIA保留隨時修改競賽規則或獎賞之權利，恕不另行通知。
14. 如有任何異議，以AIA最後決定為準。

「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	2 November 2026

For Internal Use Only 僅供內部傳閱

[AIA - CONFIDENTIAL]

AIA Hong Kong
Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333
AIA.COM.HK

健康長久好生活

Memo

November 2026 FYC Bonus Boost Reward

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

Contest Period
November 2026 (1 month)

Contest Rules & Awards
Producers who achieve the following FYC Score and Persistency will be awarded with **up to 10% bonus of FYCS (Capped at HK$150,000)**. 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)		Basic bonus: Bonus % on FYC Score (Capped at HK$150,000)	Extra Requirement	Extra Award: MDRT Annual Meeting Sponsorship
	FYC Score	Persistency			
Level 1	HK$30,000	75%	3%	/	/
Level 2	HK$60,000		6%	Achieving MDRT 2027 with FYCS requirement# by end of the year	HK$1,950
Level 3	HK$90,000		10%		HK$3,900

Remarks:
1. Awards of Level 1-3 are mutually exclusive, according to whichever is higher. Each producer's award is capped at HK$150,000.
2. # Qualifiers are required to register for MDRT 2027 membership on or before 28 February 2027, or by the application deadline (if applicable).
3. # 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.
4. # Qualifiers who register for MDRT 2027 membership with FYP, Income or Life Member will not be entitled to the bonus.
5. ^ 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.

「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	2 November 2026

For Internal Use Only 僅供內部傳閱

[AIA - CONFIDENTIAL]

AIA Hong Kong
Unit 3601, 36/F, AIRSIDE,
2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333
AIA.COM.HK

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. 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. All privileges are not refundable, transferrable nor payable, program is subject to AIA's final decision.
11. 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.
12. Qualifiers must be inforce with AIA at the time the awards are paid out/ redeemed.
13. 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.
14. 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	2 November 2026

For Internal Use Only 僅供內部傳閱

[AIA - CONFIDENTIAL]