Prelim Offer 初步協議 for Top Talent Finance Scheme

Private and Confidential 私人及機密

This is a prelim offer for reference only 此初步協議只供參考

This prelim offer is to be read in conjunction with the sample of Letter of Understanding 此協議應與諒解備忘錄樣本一併閱覽

Annual Income 年度收入 **960,000** **(Actual average income will base on valid income proof provided)（實際平均年度收入將根據提供的有效收入證明而釐定）**

Loading 附加要求 **0%**

Item 項目	Package 方案	Amount 金額		FYCC Validation Requirement FYCC 認可要求		Validation Period 認可期	Remarks 備註		
		Clause 章節		Clause 章節					
Monthly Bonus (MB) [for 24 months] 每月花紅 [為期24個月]	100%	6(1)	40,000	6(2)	480,000	1-12 month 月	**Forfeit 7th to 12th Contract Month and Yr2 MB, and PCB if CTD FYCC < $72,000 at end of the 6th contract month** **Forfeit Yr2 MB and PCB if CTD FYCC < $320,000 or cannot get license (either 2, 4 or 5) at end of the 12th contract month** **如第6個合約月份FYCC少於$72,000 (以合約生效日起計)，便會喪失獲得第7至12合約月份和第2個合約年度之每月花紅及業績挑戰花紅的資格** **如FYCC少於$320,000 (以合約生效日起計)，或未能註冊保險中介人牌照(卷二、卷四或卷五)其中之一，便會喪失獲得第2個合約年度之每月花紅及業績挑戰花紅的資格**		
				6(7)	560,000	13-24 month 月			
Production Challenge Bonus (PCB) - Level 1 業績挑戰花紅級別一	50%	7(2)(a) Table	480,000	7(2)(a) Table	1,632,000	1-36 month 月	Personal Persistency Requirement 個人續保率認可要求	85%	**Mutually exclusive 不可同時共有**
Production Challenge Bonus (PCB) - Level 2 業績挑戰花紅級別二	75%	7(2)(a) Table	720,000	7(2)(a) Table	2,016,000	1-36 month 月			
Production Challenge Bonus (PCB) - Level 3 業績挑戰花紅級別三	100%	7(2)(a) Table	960,000	7(2)(a) Table	2,400,000	1-36 month 月			
Production Challenge Bonus (PCB) - Level 4 業績挑戰花紅級別四	125%	7(2)(a) Table	1,200,000	7(2)(a) Table	2,784,000	1-36 month 月			
Total 總和	**225%**		2,160,000						

Yr1 MB FYCC Validation Requirement & Persistency requirement [Clause 章節 6(2) Table 1]

Contract Month 合約月份	% 百分比	CYTD Target FYCC FYCC 目標 (以所屬合約年度起計)	Personal Persistency Requirement 個人續保率
1	0%	-	75%
2	8%	38,400	75%
3	16%	76,800	75%
4	24%	115,200	75%
5	32%	153,600	75%
6	40%	192,000	75%
7	50%	240,000	75%
8	60%	288,000	75%
9	70%	336,000	75%
10	80%	384,000	75%
11	90%	432,000	75%
12	100%	480,000	75%

Yr2 MB FYCC validation & Persistency requirement [Clause 章節 6(7) Table 2] 第2個合約年度之每月花紅的FYCC和續保率認可要求

Contract Month 合約月份	% 百分比	CYTD Target FYCC FYCC 目標 (以所屬合約年度起計)	Personal Persistency Requirement 個人續保率
13	8%	44,800	75%
14	16%	89,600	75%
15	25%	140,000	75%
16	33%	184,800	75%
17	41%	229,600	75%
18	50%	280,000	75%
19	58%	324,800	75%
20	66%	369,600	75%
21	75%	420,000	75%
22	83%	464,800	75%
23	91%	509,600	75%
24	100%	560,000	75%

Clawback Schedule on Termination 終止合約時的退還安排 [Clause 章節 10(1)]

Termination 終止合約	MB & PCB每月花紅及業績挑戰花紅
Within 1st Year 在第1個合約年度內	100%
Within 2nd Year 在第2個合約年度內	100%
Within 3rd Year 在第3個合約年度內	100%
Within 4th Year 在第4個合約年度內	60%
Within 5th Year 在第5個合約年度內	40%

This offer will be subject to full documents provided with satisfactory credit record in credit report. 此協議會取決於所有遞交的文件連同信貸報告上的滿意信貸紀錄。

The above confidential information shall not be disclosed to any third party (other than the legal advisers for the purpose of seeking independent legal advice) and must be shredded or returned to AIA INTERNATIONAL LIMITED immediately upon cancellation of contracting.

上述所有機密資料不可向任何第三方（除提供獨立法律意見的法律顧問外）披露和若取消訂立合約時應立即銷毀或交還予友邦保險（國際）有限公司。

AIA INTERNATIONAL LIMITED's decision shall be final. 友邦保險（國際）有限公司保留最終決定權。

[AIA - CONFIDENTIAL – Any User]