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

Attn:	EDDAs / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / UMs / AUMs (Hong Kong Only)	From:	Premier Agency Development Department
Co/Dept:	Mr. Alger Fung / Ms. Amy Chan / All Department Heads / Heads of Agency Division / ABDD - ABPs		
Date:	1 Aug 2025	Total Page:	19

Subject: **(A250734) [新增 TTFS25 / 更新 TTFS30] 優化及延長高端人才招募計劃 (TTFS) 至 2025 年 12 月 (只適用於香港) - 修正**
[New TTFS25 / Update TTFS30] Enhancement and extension of Top Talent Finance Scheme (TTFS) until Dec 2025 (For Hong Kong Only) - Amended

<修正：TTFS25/ TTFS30 業績挑戰花紅 (PCB) 的 CTD FYCC 金額及「申請人自己及配偶的保單」計入 FYCC 上限>

旨在吸引世界各地具備豐富工作經驗及高學歷的高端人才到香港探索機遇而推出的高才通 (TTPS) 以及為吸引更多世界級優才來港的優才計劃 (QMAS) 帶來市場上更多優質招募新機遇。公司早於2023年已推出**高端人才招募計劃 (TTFS)**，協助大家吸納更多高質素的準招募，計劃一直大受歡迎。隨著熱烈的人才招募市場，今年上半年，持高才 / 優才簽證入職的新同事人數相較於去年同期有超50%的增長，可見市場發展極具潛力。

為支援各位繼續「搶人才」，增添團隊發展動能，公司現再次**延長計劃申請日期至2025年12月31日**;

同時, 為更全面地讓**申請人選擇符合其業績目標的花紅金額**，**8月1日起**公司將推出**全新級別TTFS25** 及**更新TTFS30要求**。

重點如下:

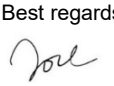
- **(新增 TTFS25) 持有 TTPS / QMAS 簽證的新申請人，在毋須提供任何入息証明的情況下，可申請全新計劃級別 TTFS25; 此計劃級別更引入第 6 個月的最低業績要求, 以便營業單位主管跟進新招募業績進度**
- **(更新 TTFS30) TTFS30 新申請人須提交收入証明, 每月花紅 / 業績挑戰花紅的認可要求亦會相應調整**

如新申請人要獲取第 2 年每月花紅 (Yr2 MB) 及業績挑戰花紅 (PCB)，亦須於第 1 個合約年內額外註冊保險中介人牌照 (卷二/ 卷四/ 卷五) 的其中之一，與現時 TTFS40 / TTFS60/ TTFS80 要求將維持一致。其他細節則維持不變；詳情請參閱下文。如有查詢，請聯絡閣下之營業拓展部或電郵至(aiahk.premieragency@aia.com) 與卓越營業發展部同事查詢。

<Amended：TTFS25/ TTFS30 PCB's CTD FYCC & "Self-owned & spouse policy" capped at FYCC>

Top Talent Finance Scheme (TTFS) offering period will be **extended until 31 Dec 2025**. Also, **effective on 1st Aug**, **new scheme level TTFS25 will be launched** and **requirements of TTFS30 will be updated.** Applicants must register 1 additional insurance license (either Paper 2, 4 or 5) within the first contract year, same as TTFS40 / TTFS60 / TTFS80 current arrangement. Other requirements remain unchanged. Please refer to the captioned memo for details. For inquiries, please contact ABDD or email to PAD (aiahk.premieragency@aia.com).

Best regards,



Joel Lee

Head of Premier Agency Development

JL/pz/cc/hw

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2 Concorde Road,
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高端人才招募計劃 (TTFS) (只適用於香港)

A. 計劃摘要

更新

接受申請日期	**申請延長至 2025 年 12 月 31 日** (有名額限制)
2025 年 8 月 1 日起, 計劃更新如下	
申請資格	• **TTFS25 新申請人須符合以下其中之一：** ○ **持有高端人才通行證計劃 (TTPS) 簽證，或** ○ **持有優秀人才入境計劃 (QMAS) 簽證** **(不包括持有高端人才通行證計劃/ 優秀人才入境計劃簽證的配偶)** • **TTFS30** 新申請人須符合以下其中之一： ○ 持有高端人才通行證計劃 (TTPS) 簽證，或 ○ 持有優秀人才入境計劃 (QMAS) 簽證，或 ○ **持有高端人才通行證計劃/ 優秀人才入境計劃簽證的配偶** [1]， **及** 過去 12 個月的合資格收入/ 過去 24 個月的平均年度合資格收入達到不少於港幣 **72** 萬 • TTFS40 / TTFS60 / TTFS80 申請資格則維持不變
申請方式	• **TTFS25： 2025 年 8 月 11 日 起通過「友招募 iRecruit」申請** • TTFS30 / TTFS40 / TTFS60 / TTFS80 : 通過營業拓展部申請 (維持不變)
福利	• 每月花紅 (MB) + 業績挑戰花紅 (PCB) = 總和高達 AI x 225% • 100% 首年佣金 • 年終花紅 [2] • 百萬圓桌會超級花紅 [3]
保證任職期限	入職起計 5 年
注意事項	• 申請人合約必須於 LOU 備忘錄簽發出日期之後的 3 個曆月內生效 • 申請人必須在合約生效首 12 個月內成功以 AIA 為委任主事人註冊保險中介人牌照(卷二/ 卷四/ 卷五) 的其中之一，否則不可獲取第 2 年每月花紅 (Yr2 MB) 及業績挑戰花紅 (PCB)

[1] 更新後, TTFS30 亦將接受持有上述兩類簽證人士配偶的申請, 與 TTFS40 / TTFS60 / TTFS80 申請資格維持一致

[2] 詳情請參閱報酬及福利手冊 – 財務策劃顧問

[3] 百萬圓桌會超級花紅計劃的詳情請參閱最新通告

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B. 計劃內容

1. 定義

- 年度收入 (AI) = "過去 12 個月的合資格收入" 或 "過去 24 個月的平均年度合資格收入"
- 每月花紅 (MB) = 年度收入 (AI) 基準 / 24
- 首年佣金 (FYCC) 是指申請人首年佣金之淨值，惟該金額須考慮到所有保險業務之終止及或取消，包括但不限於申請人向本公司購買的各種保險：個人壽險、投資關聯保險、個人意外保險、團體保險、退休金計劃及個人財物保險「保險業務」，包括營業單位主管合約內載明由申請人賺取之基本下線佣金、下線發展佣金及管理佣金。FYCC 會在冷靜期後進行調整，當公司發放每月花紅時，申請人必須持有有效的合約。
- 而保單持有人及/或受保人為申請人或申請人之配偶的保險業務 (下稱 "申請人自己及配偶的保單") 所賺取的任何第一年佣金亦納入計算為 FYCC 並設有計算上限 (請參閱以下章節)。若 "申請人自己及配偶的保單" 於保單生效期 24 個月份內出現斷供或保費減額，應得之每月花紅 (MB) 及/或 業績挑戰花紅 (PCB) 將以扣除斷供或保費減額後之 FYCC 重新計算。若重新計算後，MB 及/或 PCB 須下調級別或不再符合有關的花紅要求，營業員須退還花紅差額甚至是所得全數花紅。此審核將於第二年開始後每年的認可年度結束及營業員於保證任職期間終止合約時進行。

2. 每月花紅 (MB)

更新

適用於 TTFS25

- 第一年承諾金額 (AVQ1) = 每月花紅 (MB) x 12 x 1.2
- 第二年承諾金額 (AVQ2) = 每月花紅 (MB) x 14 x 1.2

適用於 TTFS30 / TTFS40 / TTFS60 / TTFS80

- 第一年承諾金額 (AVQ1) = 每月花紅 (MB) x 12
- 第二年承諾金額 (AVQ2) = 每月花紅 (MB) x 14

更新

計劃級別	年度收入 (AI)	每月花紅 (MB)	第 1 年每月花紅 (Yr1 MB)	第 2 年每月花紅 (Yr2 MB)	業績挑戰花紅 (PCB)	MB 及 PCB 總和
TTFS25	-	**HK$25,000**	HK$300,000	HK$300,000	HK$750,000	**HK$1,350,000**
(TTFS30 / TTFS40 / TTFS60 / TTFS80 參考)	*(AI 基準)*	*(AI 基準 / 24)*	*(AI 基準 x 50%)*	*(AI 基準 x 50%)*	*(AI 基準 x 125%)*	*(AI 基準 x 225%)*
TTFS30	HK$720,000	**HK$30,000**	HK$360,000	HK$360,000	HK$900,000	**HK$1,620,000**
TTFS40	HK$960,000	**HK$40,000**	HK$480,000	HK$480,000	HK$1,200,000	**HK$2,160,000**
TTFS60	HK$1,440,000	**HK$60,000**	HK$720,000	HK$720,000	HK$1,800,000	**HK$3,240,000**
TTFS80	HK$1,920,000	**HK$80,000**	HK$960,000	HK$960,000	HK$2,400,000	**HK$4,320,000**
		計算期:	1-12 個合約月份	13-24 個合約月份	1-36 個合約月份	

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2 Concorde Road,
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- **適用於所有 TTFS 計劃級別:**

  如申請人於第 12 個合約月份結束日首年佣金 (CTD FYCC) < 第一年承諾金額 (AVQ1) X 2 / 3，或未能以 AIA 為委任主事人註冊保險中介人牌照(卷二/ 卷四/ 卷五) 的其中之一，申請人不得於第 12 個合約月份後獲發任何每月花紅 (MB) 及業績挑戰花紅 (PCB)

更新

- **適用於 TTFS30 / TTFS40 / TTFS60 / TTFS80:**

  申請人於第 12 個合約月份結束日達到首年佣金 (CTD FYCC) ≥ 第一年承諾金額 (AVQ1) + 第二年承諾金額 (AVQ2)，並成功以 AIA 為委任主事人註冊保險中介人牌照(卷二/ 卷四/ 卷五) 的其中之一 ，申請人會視為已於第 2 個合約年度期間達到第 2 個合約年度 FYCC 目標

  申請人於第 12 個合約月份結束日達到首年佣金 (CTD FYCC) ≥ 第一年承諾金額 (AVQ1) X 2 / 3，並在第一年度結束時成功以 AIA 為委任主事人註冊保險中介人牌照(卷二/ 卷四/ 卷五) 的其中之一，以及第 24 個合約月份結束日之首年佣金 FYCC ≥ 第一年承諾金額 (AVQ1) + 第二年承諾金額 (AVQ2)，所有未發放之每月花紅 (MB)將獲支付

更新

- **適用於 TTFS 25 :**

  申請人於第 6 個合約月份結束日首年佣金 (CTD FYCC) < 第一年承諾金額 (AVQ1) X 40% X 50% (即當月承諾金額 50%)，申請人不得於第 6 個合約月份後獲發任何每月花紅 (MB) 及業績挑戰花紅 (PCB)

  申請人於第 6 個合約月份結束日達到首年佣金 (CTD FYCC) ≥ 第一年承諾金額 (AVQ1) X 40% X 50% (即當月承諾金額 50%)， 及第 12 個合約月份結束日達到首年佣金 (CTD FYCC) ≥ 第一年承諾金額 (AVQ1) + 第二年承諾金額 (AVQ2)，並成功以 AIA 為委任主事人註冊保險中介人牌照(卷二/ 卷四/ 卷五) 的其中之一 ，申請人會視為已於第 2 個合約年度期間達到第 2 個合約年度 FYCC 目標

  申請人於第 6 個合約月份結束日達到首年佣金 (CTD FYCC) ≥ 第一年承諾金額 (AVQ1) x 40% x 50% (即該月承諾金額 50%)，及第 12 個合約月份結束日達到首年佣金 (CTD FYCC) ≥ 第一年承諾金額 (AVQ1) X 2 / 3，並在第一年度結束時成功以 AIA 為委任主事人註冊保險中介人牌照(卷二/ 卷四/ 卷五) 的其中之一，以及第 24 個合約月份結束日之首年佣金 FYCC ≥ 第一年承諾金額 (AVQ1) + 第二年承諾金額 (AVQ2)，所有未發放之每月花紅 (MB)將獲支付

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首年每月花紅 (Yr1 MB) 認可要求 (首年佣金 CYTD FYCC)

更新

合約月份	第一年承諾金額 (AVQ1) 之百分比	TTFS25 / TTFS30 承諾金額 (HK$)	TTFS40 承諾金額 (HK$)	TTFS60 承諾金額 (HK$)	TTFS80 承諾金額 (HK$)
1	0%	-	-	-	-
2	8%	28,800	38,400	57,600	76,800
3	16%	57,600	76,800	115,200	153,600
4	24%	86,400	115,200	172,800	230,400
5	32%	115,200	153,600	230,400	307,200
6	40%	144,000	192,000	288,000	384,000
7	50%	180,000	240,000	360,000	480,000
8	60%	216,000	288,000	432,000	576,000
9	70%	252,000	336,000	504,000	672,000
10	80%	288,000	384,000	576,000	768,000
11	90%	324,000	432,000	648,000	864,000
12	100%	360,000	480,000	720,000	960,000

“申請人自己及配偶的保單” 計入首年每月花紅要求的上限 (首年佣金 CYTD FYCC)

更新

合約月份	上限為按月承諾金額之百分比	“申請人自己及配偶的保單" 計入 FYCC 上限 (HK$)			
		TTFS25 / TTFS30	TTFS40	TTFS60	TTFS80
1	N/A	-	-	-	-
2	70%	20,160	26,880	40,320	53,760
3	60%	34,560	46,080	69,120	92,160
4	40%	34,560	46,080	69,120	92,160
5	30%	34,560	46,080	69,120	92,160
6	30%	43,200	57,600	86,400	115,200
7	30%	54,000	72,000	108,000	144,000
8	30%	64,800	86,400	129,600	172,800
9	30%	75,600	100,800	151,200	201,600
10	30%	86,400	115,200	172,800	230,400
11	30%	97,200	129,600	194,400	259,200
12	30%	108,000	144,000	216,000	288,000

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第二年每月花紅 (Yr2 MB) 認可要求

更新

合約月份	第二年承諾金額 (AVQ2) 之百分比	TTFS25 / TTFS30 承諾金額 (HK$)	TTFS40 承諾金額 (HK$)	TTF60 承諾金額 (HK$)	TTF80 承諾金額 (HK$)
13	8%	33,600	44,800	67,200	89,600
14	16%	67,200	89,600	134,400	179,200
15	25%	105,000	140,000	210,000	280,000
16	33%	138,600	184,800	277,200	369,600
17	41%	172,200	229,600	344,400	459,200
18	50%	210,000	280,000	420,000	560,000
19	58%	243,600	324,800	487,200	649,600
20	66%	277,200	369,600	554,400	739,200
21	75%	315,000	420,000	630,000	840,000
22	83%	348,600	464,800	697,200	929,600
23	91%	382,200	509,600	764,400	1,019,200
24	100%	420,000	560,000	840,000	1,120,000

“申請人自己及配偶的保單” 計入第二年每月花紅要求的上限 (首年佣金 CYTD FYCC)

更新

合約月份	上限為按月承諾金額之百分比	“申請人自己及配偶的保單" 計入 FYCC 上限 (HK$)			
		TTFS25 / TTFS30	TTFS40	TTFS60	TTFS80
13	30%	10,080	13,440	20,160	26,880
14	30%	20,160	26,880	40,320	53,760
15	30%	31,500	42,000	63,000	84,000
16	30%	41,580	55,440	83,160	110,880
17	30%	51,660	68,880	103,320	137,760
18	30%	63,000	84,000	126,000	168,000
19	30%	73,080	97,440	146,160	194,880
20	30%	83,160	110,880	166,320	221,760
21	30%	94,500	126,000	189,000	252,000
22	30%	104,580	139,440	209,160	278,880
23	30%	114,660	152,880	229,320	305,760
24	30%	126,000	168,000	252,000	336,000

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2 Concorde Road,
Kai Tak, Kowloon
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3. 業績挑戰花紅 (PCB)

- 申請人必須從第 1 個合約月份到第 36 個合約月份的期間內，達到以下有關 FYCC 的認可要求; 及須從第 25 個合約月份到第 36 個合約月份的 12 個月內，維持合約的最低要求; 並在第 36 個合約月份結束時根據 LIMRA 19 個月之公式（年度化保費）計算的個人續保率維持不少於 85%，方有資格獲取業績挑戰花紅
- 業績挑戰花紅 (PCB) 的四個級別不可同時兼得

更新

計劃級別	業績挑戰花紅 (PCB)	合約生效日期至今首年佣金 (CTD FYCC)	"申請人自己及配偶的保單" 計入 FYCC 上限	花紅金額
TTFS25	級別 I	600,000 x 170% x 1.2	CTD FYCC x 30%	600,000 x 50%
	級別 II	600,000 x 210% x 1.2		600,000 x 75%
	級別 III	600,000 x 250% x 1.2		600,000 x 100%
	級別 IV	600,000 x 290% x 1.2		600,000 x 125%
TTFS30/ TTFS40/ TTFS60/ TTFS80	級別 I	AI 基準 x 170%		AI 基準 x 50%
	級別 II	AI 基準 x 210%		AI 基準 x 75%
	級別 III	AI 基準 x 250%		AI 基準 x 100%
	級別 IV	AI 基準 x 290%		AI 基準 x 125%

各計劃級別的 PCB 及 CTD FYCC 金額

更新

計劃級別	業績挑戰花紅 (PCB)	合約生效日期至今首年佣金 (CTD FYCC) (HK$)	"申請人自己及配偶的保單" 計入 FYCC 上限 (HK$)	花紅金額 (HK$)
TTFS25	級別 I	1,224,000 [修正]	367,200 [修正]	300,000
	級別 II	1,512,000 [修正]	453,600 [修正]	450,000
	級別 III	1,800,000 [修正]	540,000 [修正]	600,000
	級別 IV	2,088,000 [修正]	626,400 [修正]	**750,000**
TTFS30	級別 I	1,224,000 [修正]	367,200 [修正]	360,000
	級別 II	1,512,000 [修正]	453,600 [修正]	540,000
	級別 III	1,800,000 [修正]	540,000 [修正]	720,000
	級別 IV	2,088,000 [修正]	626,400 [修正]	**900,000**
TTFS40	級別 I	1,632,000	489,600	480,000
	級別 II	2,016,000	604,800	720,000
	級別 III	2,400,000	720,000	960,000
	級別 IV	**2,784,000**	**835,200**	**1,200,000**
TTFS60	級別 I	2,448,000	734,400	720,000
	級別 II	3,024,000	907,200	1,080,000
	級別 III	3,600,000	1,080,000	1,440,000
	級別 IV	**4,176,000**	**1,252,800**	**1,800,000**
TTFS80	級別 I	3,264,000	979,200	960,000
	級別 II	4,032,000	1,209,600	1,440,000
	級別 III	4,800,000	1,440,000	1,920,000
	級別 IV	**5,568,000**	**1,670,400**	**2,400,000**

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C. 退還及終止

任何合約終止	向本公司退還 每月花紅 (MB) 及 業績挑戰花紅 (PCB) 的百分比
在第 1 年內	100%
在第 2 年內	100%
在第 3 年內	100%
在第 4 年內	60%
在第 5 年內	40%
第 5 年後	0%

申請人須達到維持相關合約的最低續約要求，否則將終止 LOU 及/或合約

D. 申請要求

1. 申請規則

- 申請人必須提供以下文件予營業拓展部以作批核之用：
  1) 高端人才通行證 (TTPS)/ 優秀人才入境計劃 (QMAS) 簽證 (TTFS30/ TTFS40/ TTFS60/ TTFS80 申請人若為有關簽證人士的配偶，須同時提交受養人簽證及其受養人簽證保證人的 TTPS/ QMAS 簽證作批核)
  2) 最近 12 或 24 個月的入息證明 (例如：銀行每月薪金入數記錄/ 由政府稅務機構發出列有收入的報稅文件)
  3) 香港身份證副本
  4) 內地身份證副本 (持簽證來港的中國公民)
  5) 個人信貸報告 (發出日期：最近三個月內；持有 TTPS/QMAS 簽證的申請人或相關簽證持有人的配偶，並在其香港身份證首次獲發後十二個月內提交高端人才招募計劃 (TTFS) 新申請，可豁免提交個人信貸報告。)
- 該申請要視乎全套完整文件是否能提供，並以公司作最後決定
- 按合約申請類別，申請人必須成功通過：

友邦精英學院成員 AIAPA	友邦精英學院 行政優才發展計劃 AIAPA-EDP	其他 (財務策劃顧問)
人工智能面試-AIAPA **及** 營業拓展部津貼計劃面試	EDP 計劃實體面試 **及** 營業拓展部津貼計劃面試	營業拓展部津貼計劃面試

- 以下情況的申請可被拒絕：
  - 入息證明不符合要求
  - 曾獲頒布破產令
  - 被裁定有任何民事/索償/其他法院案件
  - 個人信貸報告級別低於 H 級

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- 營業拓展部會定期跟進該申請人的業績，如公司發現該營業單位主管有濫用此計劃的情況，公司保留對該營業單位主管拒絕申請此計劃。
- 申請人須於 LOU 備忘錄簽發日期之後的 14 個曆日內簽署該 LOU 備忘錄。

申請人須 LOU 備忘錄簽發日期之後的 3 個曆月內在香港保險業監管局 (IA) 登記成為 AIA 的代理人。

2. 個人擔保協議

- 若申請人為以下情況，營業單位主管必須提交「個人擔保協議」。**在任何情況下，如無法追討申請人的貸款，營業單位主管必須擔保其貸款費用。**

申請人		個人擔保協議
非香港永久居民	持「高端人才通行證」/「優秀人才入境計劃簽證」資格人士 **[**不適用於其持有受養人簽證的配偶**]**	需要 (50%)
	持「受養人簽證」人士	需要 (100%)
個人信貸報告級別為 G 及 H		需要 (100%)
個人信貸報告級別為 A – F，未償還貸款總額 > 年度收入		需要 (100%)

- 視乎情況，本公司保留拒絕申請的權利
- 如有以下情況，本公司將審核個案並決定全部上線主管須作出擔保：
  - 申請人曾獲頒布破產令
  - 申請人曾被裁定有任何民事/索償/其他法院案件

- 中文譯本只作參考，如有任何差異，請根據英文版本

更新

E. 其他事項

舊版本 TTFS30 申請人必須完成以下所有要求, 包括:

- **於 2025 年 7 月 25 日或之前, 提交全部完整所需資料進行申請, 並必須於 2025 年 7 月 31 日前經營業拓展部(ABDD)審核批准** [有關申請文件請參閱 D1 部分 - 申請規則], 及;
- 於 LOU 備忘錄簽發日期 14 天內簽署並交回公司, 及;
- 於 LOU 備忘錄簽發日期之後的 3 個曆月內在香港保險業監管局 (IA) 登記成為 AIA 的代理人。

否則, 新要求將會被應用。2025 年 8 月 1 日, 所有尚未完成處理的申請, 將被要求更改為 TTFS25, 或須提交收入証明以申請新版本 TTFS30。

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2 Concorde Road,
Kai Tak, Kowloon
T: (852) 2881 3333
AIA.COM.HK

TOP TALENT FINANCE SCHEME (TTFS) (For Hong Kong Only)

A. Highlights of the scheme

Update

Offer Period	**Extended until 31 Dec 2025** (Limited quotas)
	From 1 Aug 2025, the scheme will be updated as below
Eligibility	• **TTFS25 Applicants must meet one of the followings:** ○ **Holding visa under Top Talent Pass Scheme (TTPS), OR** ○ **Holding visa under Quality Migrant Admission Scheme (QMAS)** **(Excluding spouse of persons holding visa under TTPS/ QMAS)** • **TTFS30** Applicants must meet one of the followings: ○ Holding visa under Top Talent Pass Scheme (TTPS), OR ○ Holding visa under Quality Migrant Admission Scheme (QMAS), OR ○ **Spouse of persons holding visa under TTPS/ QMAS[1]**, **AND** Total eligible income in the immediate past 12 months/ Average annual eligible income in the immediate past 24 months is not less than **HK$720,000** • TTFS40 / TTFS60 / TTFS80 eligibility will remain unchanged
Application Method	• **TTFS25: Apply through "iRecruit" effective on 11 Aug 2025** • TTFS30 / TTFS40 / TTFS60 / TTFS80: Apply through Agency Business Development Department (Remain unchanged)
Compensation	• Monthly Bonus (MB) + Production Challenge Bonus (PCB) = Total up to AI x 225% • 100% of FYC • Year End Bonus[2] • MDRT Super Bonus[3]
Period of Stay	5 Years from contract date
Important Notes	• Applicant's CR contract must be effective within 3 calendar months from the issue date of LOU Agreement • Applicant must register additional 1 insurance license (either Paper 2, 4 or 5) with AIA within the 1st 12 contract months in order to be eligible for the Year 2 MB and PCB

[1] **After enhancement, TTFS30 will also be opened to spouse of above 2 VISA types, same eligibility as TTFS40 / TTFS60 / TTFS80**

[2] Please refer to the Compensation and Benefits Manual – Financial Planner

[3] Please refer to latest memo for MDRT Super Bonus Scheme

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Unit 3601, 36/F, AIRSIDE,
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B. Package Offer

1. Definition

- Annual Income (AI) = "Total eligible income in the immediate past 12 months" or "Average annual eligible income in the immediate past 24 months"
- Monthly Bonus (MB) = Annual Income (AI) Benchmark / 24
- "FYCC" means the amount to be achieved by the Applicant which is the sum of the net amount of the First Year Commission after taking into account termination and/or cancellation of all insurance business procured by the Applicant including but without limitation individual life, investment linked, personal accident, group insurance, mandatory provident fund (where applicable) and personal lines business ("Insurance Business") of or relating to the Company, plus, where applicable, the Basic Override, Agency Development Override and Management Override (as stated in the respective relevant Career Representative Leader's Contracts) earned by the Applicant. FYC will be adjusted after the policy cooling-off period. Monthly bonus recipients must hold valid contract with the company at the time when bonus is being paid out.
- First Year Commission earned from the Insurance Business in which the policyowner and/or insured is/are the Applicant or the Applicant's spouse (hereinafter referred to as "Self-owned & spouse policy") will be counted to FYCC subjected to a cap (please refer to below chapters). Should any "Self-owned & spouse policy" lapsed or premium reduced within 24-policy months, the bonus entitlement of MB and/or PCB will be recalculated based on FYCC after deducting with the lapsed policies and reduced premium. If the MB and/ or PCB level is downgraded or failed the respective bonus requirement after the entitlement recalculation, the difference in bonus entitlement up to 100% of the total bonus paid would be clawback. This review will be conducted at the end of each year validation year starting from the second year and when agent terminated within guarantee period of stay.

2. Monthly Bonus (MB)

Update

Applicable to TTFS25:

- 1st Year Annual Validation Quota (AVQ1) = MB x 12 x 1.2
- 2nd Year Annual Validation Quota (AVQ2) = MB x 14 x 1.2

Applicable to TTFS30 / TTFS40 / TTFS60 / TTFS80:

- 1st Year Annual Validation Quota (AVQ1) = MB x 12
- 2nd Year Annual Validation Quota (AVQ2) = MB x 14

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Update

Scheme Level	Annual Income (AI)	Monthly Bonus (MB)	Year 1 Monthly Bonus (Yr1 MB)	Year 2 Monthly Bonus (Yr2 MB)	Production Challenge Bonus (PCB)	MB & PCB Total
TTFS25	-	**HK$25,000**	HK$300,000	HK$300,000	HK$750,000	**HK$1,350,000**
(Ref: TTFS30 / TTFS40 / TTFS60 / TTFS80)	*(AI Benchmark)*	*(AI Benchmark / 24)*	*(AI Benchmark x 50%)*	*(AI Benchmark x 50%)*	*(AI Benchmark x 125%)*	*(AI Benchmark x 225%)*
TTFS30	HK$720,000	**HK$30,000**	HK$360,000	HK$360,000	HK$900,000	**HK$1,620,000**
TTFS40	HK$960,000	**HK$40,000**	HK$480,000	HK$480,000	HK$1,200,000	**HK$2,160,000**
TTFS60	HK$1,440,000	**HK$60,000**	HK$720,000	HK$720,000	HK$1,800,000	**HK$3,240,000**
TTFS80	HK$1,920,000	**HK$80,000**	HK$960,000	HK$960,000	HK$2,400,000	**HK$4,320,000**
		Validation Period:	1st – 12th Contract Months	13th – 24th Contract Months	1st – 36th Contract Months	

- **Applicable to All TTFS Scheme Level:**

  If the applicant's CTD FYCC < First Year AVQ1 X 2 / 3 or fails to register additional 1 insurance license (either Paper 2, 4 or 5) on the end date of the 12th Contract Month, the applicant shall forfeit any MB & PCB after the 12th Contract Month

Update

- **Applicable to TTFS30 / TTFS40 / TTFS60 / TTFS80:**

  If the applicant's CTD FYCC ≥ AVQ1 + AVQ2 AND registers additional 1 insurance license (either Paper 2, 4 or 5) on the end date of the 12th Contract Month, the applicant shall be deemed to have fulfilled Year 2 MB's validation requirement

  If the applicant's CTD FYCC ≥ First Year AVQ1 X 2 / 3 AND registers additional 1 insurance license (either Paper 2, 4 or 5) on the end date of the 12th Contract Month and CTD FYCC ≥ AVQ1 + AVQ2 on the end date of the 24th Contract Month, all unpaid MB will be paid

Update

- **Applicable to TTFS25:**

  If the applicant's CTD FYCC < First Year AVQ1 X 40% X 50% (i.e, 50% of Monthly AVQ1) on the end date of the 6th Contract Month, the applicant shall forfeit any MB & PCB after the 6th Contract Month

  If the applicant's CTD FYCC ≥ First Year AVQ1 X 40% X 50% (i.e, 50% of Monthly AVQ1) on the end date of the 6th Contract Month, while CTD FYCC ≥ AVQ1 + AVQ2 AND registers additional 1 insurance license (either Paper 2, 4 or 5) on the end date of the 12th Contract Month, the applicant shall be deemed to have fulfilled Year 2 MB's validation requirement

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If the applicant's CTD FYCC ≥ First Year AVQ1 X 40% X 50% (i.e, 50% of Monthly AVQ1) on the end date of the 6th Contract Month, while CTD FYCC ⩾ First Year AVQ1 X 2 / 3 AND registers additional 1 insurance license (either Paper 2, 4 or 5) on the end date of the 12th Contract Month and CTD FYCC ≥ AVQ1 + AVQ2 on the end date of the 24th Contract Month, all unpaid MB will be paid

Yr1 MB's Validation Requirement (CYTD FYCC)

Update

Contract Month	% of AVQ1	TTFS25 / TTFS30 – AVQ1 (HK$)	TTFS40 – AVQ1 (HK$)	TTFS60 – AVQ1 (HK$)	TTFS80 – AVQ1 (HK$)
1	0%	-	-	-	-
2	8%	28,800	38,400	57,600	76,800
3	16%	57,600	76,800	115,200	153,600
4	24%	86,400	115,200	172,800	230,400
5	32%	115,200	153,600	230,400	307,200
6	40%	144,000	192,000	288,000	384,000
7	50%	180,000	240,000	360,000	480,000
8	60%	216,000	288,000	432,000	576,000
9	70%	252,000	336,000	504,000	672,000
10	80%	288,000	384,000	576,000	768,000
11	90%	324,000	432,000	648,000	864,000
12	100%	360,000	480,000	720,000	960,000

"Self-owned & spouse policy" cap on Yr1 MB's validation requirement (CYTD FYCC)

Update

Contract Month	Capped at % on monthly AVQ1	"Self-owned & spouse policy" capped at FYCC (HK$)			
		TTFS25 / TTFS30	TTFS40	TTFS60	TTFS80
1	N/A	-	-	-	-
2	70%	20,160	26,880	40,320	53,760
3	60%	34,560	46,080	69,120	92,160
4	40%	34,560	46,080	69,120	92,160
5	30%	34,560	46,080	69,120	92,160
6	30%	43,200	57,600	86,400	115,200
7	30%	54,000	72,000	108,000	144,000
8	30%	64,800	86,400	129,600	172,800
9	30%	75,600	100,800	151,200	201,600
10	30%	86,400	115,200	172,800	230,400
11	30%	97,200	129,600	194,400	259,200
12	30%	108,000	144,000	216,000	288,000

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Yr2 MB's Validation Requirement (CYTD FYCC)

Update

Contract Month	% of AVQ2	TTFS25 / TTFS30 – AVQ2 (HK$)	TTFS40 – AVQ2 (HK$)	TTFS60 – AVQ2 (HK$)	TTFS80 – AVQ2 (HK$)
13	8%	33,600	44,800	67,200	89,600
14	16%	67,200	89,600	134,400	179,200
15	25%	105,000	140,000	210,000	280,000
16	33%	138,600	184,800	277,200	369,600
17	41%	172,200	229,600	344,400	459,200
18	50%	210,000	280,000	420,000	560,000
19	58%	243,600	324,800	487,200	649,600
20	66%	277,200	369,600	554,400	739,200
21	75%	315,000	420,000	630,000	840,000
22	83%	348,600	464,800	697,200	929,600
23	91%	382,200	509,600	764,400	1,019,200
24	100%	420,000	560,000	840,000	1,120,000

"Self-owned & spouse policy" cap on Yr2 MB's validation requirement (CYTD FYCC)

Update

Contract Month	Capped at % on monthly AVQ2	"Self-owned & spouse policy" capped at FYCC (HK$)			
		TTFS25 / TTFS30	TTFS40	TTFS60	TTFS80
13	30%	10,080	13,440	20,160	26,880
14	30%	20,160	26,880	40,320	53,760
15	30%	31,500	42,000	63,000	84,000
16	30%	41,580	55,440	83,160	110,880
17	30%	51,660	68,880	103,320	137,760
18	30%	63,000	84,000	126,000	168,000
19	30%	73,080	97,440	146,160	194,880
20	30%	83,160	110,880	166,320	221,760
21	30%	94,500	126,000	189,000	252,000
22	30%	104,580	139,440	209,160	278,880
23	30%	114,660	152,880	229,320	305,760
24	30%	126,000	168,000	252,000	336,000

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3. Production Challenge Bonus (PCB)

- The applicant must achieve the following CTD FYCC in the 1st to 36th Contract Months, AND meet minimum requirements of Contract Maintenance in the 25th to 36th Contract Months, **AND maintain at least 85% personal persistency based on LIMRA 19-month formula (by annualized premium) at the end of 36th Contract Month**, in order to be eligible for PCB
- 4 levels of PCB are mutually exclusive

Update

Scheme Level	PCB	CTD FYCC	"Self-owned & spouse policy" capped at FYCC	Bonus Amount
TTFS25	Level I	600,000 x 170% x 1.2	CTD FYCC x 30%	600,000 x 50%
	Level II	600,000 x 210% x 1.2		600,000 x 75%
	Level III	600,000 x 250% x 1.2		600,000 x 100%
	Level IV	600,000 x 290% x 1.2		600,000 x 125%
TTFS30/ TTFS40/ TTFS60/ TTFS80	Level I	AI Benchmark x 170%		AI Benchmark x 50%
	Level II	AI Benchmark x 210%		AI Benchmark x 75%
	Level III	AI Benchmark x 250%		AI Benchmark x 100%
	Level IV	AI Benchmark x 290%		AI Benchmark x 125%

PCB & relevant CTD FYCC amounts for each scheme level

Update

Scheme Level	PCB	CTD FYCC (HK$)	"Self-owned & spouse policy" capped at FYCC (HK$)	Bonus Amount (HK$)
TTFS25	Level I	1,224,000 [amended]	367,200 [amended]	300,000
	Level II	1,512,000 [amended]	453,600 [amended]	450,000
	Level III	1,800,000 [amended]	540,000 [amended]	600,000
	Level IV	2,088,000 [amended]	626,400 [amended]	**750,000**
TTFS30	Level I	1,224,000 [amended]	367,200 [amended]	360,000
	Level II	1,512,000 [amended]	453,600 [amended]	540,000
	Level III	1,800,000 [amended]	540,000 [amended]	720,000
	Level IV	2,088,000 [amended]	626,400 [amended]	**900,000**
TTFS40	Level I	1,632,000	489,600	480,000
	Level II	2,016,000	604,800	720,000
	Level III	2,400,000	720,000	960,000
	Level IV	**2,784,000**	**835,200**	**1,200,000**
TTFS60	Level I	2,448,000	734,400	720,000
	Level II	3,024,000	907,200	1,080,000
	Level III	3,600,000	1,080,000	1,440,000
	Level IV	**4,176,000**	**1,252,800**	**1,800,000**
TTFS80	Level I	3,264,000	979,200	960,000
	Level II	4,032,000	1,209,600	1,440,000
	Level III	4,800,000	1,440,000	1,920,000
	Level IV	**5,568,000**	**1,670,400**	**2,400,000**

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C. Claw Back & Termination

Termination of Contracts after the commencement date	MB & PCB to be refunded to the Company
Within 1st Year	100%
Within 2nd Year	100%
Within 3rd Year	100%
Within 4th Year	60%
Within 5th Year	40%
After 5th Year	0%

- The applicant is required to fulfil the relevant contract maintenance requirements, otherwise will be subject to LOU and/or Contract termination

D. Application Requirements

1. Application Rules & Regulations

- Applicant must provide the following documents to Agency Business Development Department (ABDD) for approval:
  1) VISA under TTPS/ QMAS (For **TTFS30**/ TTFS40/ TTFS60/ TTFS80, applicant who is spouse of the relevant VISA holder must provide his/ her dependent VISA and VISA under TTPS/ QMAS of his/ her dependent VISA's sponsor for approval)
  2) Immediate past 12 or 24 months income proof (e.g.: bank statement with monthly salary inflow records/ tax return documents with income shown issued by government tax department)
  3) Copy of HKID Card
  4) Copy of Mainland Identity Card (for visa holder from Mainland China)
  5) TransUnion (TU) report (issued in the latest 3 months; Applicant who holds VISA under TTPS/ QMAS or is spouse of the relevant VISA holder and submit Top Talent Finance Scheme (TTFS) new application within 12 months after his/ her HKID first issued date could be exempted from submission of TU report.)
- The application is subject to the availability of full documentation and the Company's decision
- Based on contract type, applicant is required to pass:

AIAPA	AIAPA-EDP	Others (Financial Planner)
AI Interview – AIAPA **AND** ABDD Interview	EDP Panel Interview **AND** ABDD Interview	ABDD Interview

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- Applications could be rejected for the following conditions:
    - Insufficient income proof
    - Applicant whom a bankruptcy order had been made against
    - Applicant who had been convicted of any civil/ claims/ other court cases
    - Worse than grade H of TransUnion report
- The performance will be monitored by respective ABDD. The Company reserves the right to decline any agency leader from participating in this program if any abuse is identified.
- The LOU Agreement must be signed within 14 calendar days from the issue date of LOU Agreement
- Applicant's CR contract must be effective within 3 calendar months from the issue date of LOU Agreement

2. Personal Guarantee Agreement

- Personal Guarantee Agreement is required by the leader as below conditions. **Leaders are required to guarantee the package for the applicant in case the claw back amount is not able to be recovered from the applicant.**

Applicant		Personal Guarantee Agreement
Holder of non-permanent HKID card	VISA holder under TTPS/ QMAS [Not applicable to his/ her spouse holding dependent VISA]	Yes (50%)
	Holder of dependant VISA	Yes (100%)
TU Grade G & H		Yes (100%)
TU Grade A – F with total outstanding debt > annual income		Yes (100%)

- Subject to case by case review, the Company reserves the right to reject the application
- If the following conditions occur, the Company will review the case and determine if all upline leaders have to guarantee the package:
    - Applicant whom a bankruptcy order had been made against
    - Applicant who had been convicted of any civil/ claims/ other court cases

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Update

E. Others

TTFS30 applicant of old version MUST complete ALL the below requirements, including:

- **Applications with completed required documents and submitted on or before 25 Jul 2025, must be reviewed and approved by Agency Business Development Department (ABDD) before 31 Jul 2025** [Please refer to section D1. Application Rules & Regulations], AND;
- LOU Agreement must be signed and return to the Company within 14 days from the issue date of LOU Agreement, AND;
- Applicant's CR contract must be effective within 3 calendar months from the issue date of LOU Agreement

Otherwise, new requirements will be applied. On 1 Aug 2025, all pending applications are required to change to TTFS25, or income proof shall be provided to apply new version of TTFS30.

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附錄 (Appendix):

2025 年 8 月 11 日起, TTFS25 可通過「友招募 iRecruit」進行申請:

Effective on 11 Aug 2025, TTFS25 can be applied through "iRecruit":



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