Type 類型 **Without income proof 沒有收入證明**
Loading 附加認可要求

Please fill in either one of the below options: 請填寫以下任一選項：

Option 選項 .1
Annual Income 年度收入
(Actual average income will be based 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）

Option 選項 .2
Adj. Monthly Bonus 調整每月花紅 **8,000**
(Insert Adj. amount if different than the calculated MB as below)
（如與下方計算的每月花紅金額不同，請輸入調整後的金額）

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

Prelim Offer 初步協議 for FP12 MB

Item 項目	Amount 金額		FYC Validation Requirement FYC 認可要求		Other Validation Requirement(s) 其他認可要求	Validation Period 認可期
Monthly Bonus (MB) [for 12 months] 每月花紅 [為期12個月]	Clause 章節 5(a)	8,000	Clause 章節 5(b)	128,000	- 12 Life Cases 人壽保單*	1-12 month 月

FYC = 100% Personal FYC, MPF FYCB will be multiped by 6 times for validation and capped at 20% of AVQ validation.
FYC 個人首年佣金，強積金之佣金對數計算提升為6倍，上限為累積「承諾金額」(AVQ)指標之20%
*** In the event that the Applicant fails to meet the CTD Target Life Case requirement but has earned more than or equal to 120% of CTD Target FYCC requirement on the End Day of the relevant Contract Month, the Life Case-to-month requirement of the respective Contract Month will be exempted."**

MB FYCC and Life Case Validation Requirement [Clause 章節 5(b) & 5(c) Table]
第1個合約年度之每月花紅的FYC和人壽保單認可要求

Contract Month 合約月份	% 百分比	CYTD Target FYC FYC 目標 (以所屬合約年度起計)	CYTD Target Life Case 人壽保單目標 (以所屬合約年度起計)*	Requirements of "Life Case-to-month"exempted 120%「每月人壽保	Quarterly Min. Requirement 每季度累積目標最低要求
1	0%	-	0	-	-
2	8%	10,240	2	12,288	-
3	16%	20,480	3	24,576	3 Life Cases or FYCC HK$ 3,072
4	24%	30,720	4	36,864	-
5	32%	40,960	5	49,152	-
6	40%	51,200	6	61,440	6 Life Cases or FYCC HK$ 15,360
7	50%	64,000	7	76,800	-
8	60%	76,800	8	92,160	-
9	70%	89,600	9	107,520	FYCC HK$ 44,800
10	80%	102,400	10	122,880	-
11	90%	115,200	11	138,240	-
12	100%	128,000	12	153,600	FYCC HK$ 64,000

Clawback Schedule on Termination 終止合約時的退還安排 [Clause 章節 7]

Termination^ 終止合約^	MB
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	66%
Within 3rd Year 在第3個合約年度內	33%

^ Clawback 100% MB shall be required if registering as an agent with other insurance company within 12 months following the termination date. Please refer to Clause 8 for details.
如於合約終止後十二個月內登記為其他保險公司的保險代理，須全數退還每月花紅。有關細節請參閱章節8。

This offer will be subject to the satisfactory of full supporting documents provided for assessment. 此協議會取決於所有遞交的文件以作評估。
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。