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 **1,920,000** **(Actual average income will base on valid income proof provided)**

Loading 附加要求 **0%** （實際平均年度收入將根據提供的有效收入證明而釐定）

Item 項目	Package 方案	Amount 金額 Clause 章節		FYCC Validation Requirement FYCC 認可要求 Clause 章節		Validation Period 認可期	**Remarks 備註**
Monthly Bonus (MB) [for 24 months] 每月花紅 [為期24個月]	100%	6(1)	80,000	6(2)	960,000	1-12 month 月	**Forfeit Yr2 MB and PCB if CTD FYCC < $640,000 or cannot get license (either 2, 4 or 5 at end of the 12th contract month**
				6(7)	1,120,000	13-24 month 月	**如FYCC少於$640,000 (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**
Production Challenge Bonus (PCB) - Level 1 業績挑戰花紅級別一	50%	7(2)(a) Table	960,000	7(2)(a) Table	3,264,000	1-36 month 月	**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	1,440,000	7(2)(a) Table	4,032,000	1-36 month 月	
Production Challenge Bonus (PCB) - Level 3 業績挑戰花紅級別三	100%	7(2)(a) Table	1,920,000	7(2)(a) Table	4,800,000	1-36 month 月	
Production Challenge Bonus (PCB) - Level 4 業績挑戰花紅級別四	125%	7(2)(a) Table	2,400,000	7(2)(a) Table	5,568,000	1-36 month 月	
Total 總和	**225%**		4,320,000				

Yr1 MB FYCC Validation Requirement [Clause 章節 6(2) Table 1]
第1個合約年度之每月花紅的FYCC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)
1	0%	-
2	8%	76,800
3	16%	153,600
4	24%	230,400
5	32%	307,200
6	40%	384,000
7	50%	480,000
8	60%	576,000
9	70%	672,000
10	80%	768,000
11	90%	864,000
12	100%	960,000

Yr2 MB FYCC Validation Requirement [Clause 章節 6(7) Table 2]
第2個合約年度之每月花紅的FYCC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)
13	8%	89,600
14	16%	179,200
15	25%	280,000
16	33%	369,600
17	41%	459,200
18	50%	560,000
19	58%	649,600
20	66%	739,200
21	75%	840,000
22	83%	929,600
23	91%	1,019,200
24	100%	1,120,000

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.
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