



AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

Attn: All Business Partners (For ROs only)

From: Roy Suen

Dept: Partnership Distribution

Date: 19 August 2021

Total page: 2

Subject: **Ref A2021236 - Compensation of Simply Love Encore 5 (Regular Pay)**

We would like to advise you that the compensation for your company on the new product launch of **Simply Love Encore 5 (Regular Pay)** is as follows:

Broker Compensation					
Product Category: Saving	• Simply Love Encore 5 (Regular Pay)				
	Premium Payment Period (Years)	Commission (% of Premium)			Compensation Percentage of Commission
		1 st Policy Year	2 nd Policy Year	3 rd - 6 th Policy Year	
	5-year	25%	5%	2% (3 rd - 5 th year)	As Per Broker Contract
	10-year	35%	10%	3%	
	• Riders (Attached to Simply Love Encore 5)				
	WP / WPCI Pro / PB / PBCI Pro		Follow commission scale of basic plan (if on rider, follow riders' commission scale)		
	CEO5 / SGHR2 / CG2 / Metro-Trio Rider / VHIS Standard / VHIS Flexi / VHIS Privilege / Privilege Medical Rider (Macau only) / Privilege Pearl Medical Rider / PACS2 / APOR / AOACSR / AOAFPR		Follow their own commission scale		
	ECIR Pro / HS80 (Macau only & USD/MOP only) / HB / AI / ADD / SADD / ADB / Expert Term / Wisdom Term / PCR Pro		Policy Year	% of Premium	
			1	46%	
		2	17%		
		3-6	5%		
Enhanced Commission (extra 10%)		• 5/10-year Premium Payment Period: Applicable			
High Issue Age FYC Adjustment		• 5-year Premium Payment Period: Less 1% for every issue age above age 65 (up to max issue age 75); and thereafter maintain at a level of 15% (up to max issue age 80) • 10-year Premium Payment Period: Less 1.5% for every issue age above age 65 (up to max issue age 75)			
FYC Adjustment		• 5/10-year Premium Payment Period: Regular Premium - 101 Linked and Traditional Savings (Group 3)			

Note: "AIA Hong Kong" or "AIA" or "Company" or "We" as used herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).



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This new compensation shall apply to new business of **Simply Love Encore 5 (Regular Pay)** submitted to us (until any further notice), and this memo shall be subject to, and read in conjunction with, our Broker's Contract (together with the Schedule of Commission with you).

Should you have any queries, please feel free to contact our colleagues of Brokerage & IFA Services.

Best regards,

A handwritten signature in black ink, appearing to be 'Roy Suen'.

Roy Suen
Chief Partnership Distribution Officer