



# AIA Hong Kong

AIA Financial Centre,  
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AIA.COM.HK

## Memo

Attn: All Business Partners (For ROs only)

From: Roy Suen

Dept: Partnership Distribution

Date: 1 April 2021

Total page: 1

Subject: **Ref A2021104 – Compensation of U-Select**

We would like to advise you that the compensation for your company on the regular premium payment of **U-Select** is as follows:

Broker Compensation									
Category: Saving (SA)	• U-Select								
	Premium Payment Term	Commission (% of Premium)						Compensation Percentage of Commission	
		Premium Payment Year							
		1	2	3	4	5	6		7-30
	Whole Life	34%	8.5%	16%	16%	16%	16%	0.5%	As per Broker Contract
	• Premium Paying Riders (Attached to U-Select)								
	AI / ADD / ADB / SADD / HB / CIR / ECIR / SCE / PCR / Term Riders / HS60/80 (Macau only):				Policy Year		Commission (% of Premium)		
					1		46%		
					2		17%		
					3-6		5%		
SGHR / PACS				Follow their own commission scale					
WP / PB / WPCI / PBCI / EAPWP				Follow Basic Plan (for year 1-6)					
• Unit Deducting Riders (Attached to U-Select)									
Cheerful Prime Care Pro				Premium Payment Year		Commission YRT COI			
				1		50%			
				2		18%			
				3-6		5%			
Top Up Commission		• 2% of Top Up Premium • Compensation Percentage of Commission: As per Broker Contract							
Trailer Fee		• 0.3% of Basic Account Value from 11th Premium Payment Year onward							
Enhanced Commission		• Not Applicable							
High Issue Age FYC Adjustment		• Not Applicable							
FYC Adjustment		• Basic Plan: Group 2 Regular Premium - Life • Cheerful Prime Care Pro: Group 4 – Regular Premium – A&H – Critical Illness							

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 **U-Select** 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,

Roy Suen  
Chief Partnership Distribution Officer