

**AIA Hong Kong**

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# Memo

Attn: All Business Partners (For ROs only)

From: Roy Suen

Dept: Partnership Distribution

Date: 9 April 2020

Total page: 1

Subject: **Ref A2021125 - Compensation of EasyGuard Term Life Plan**

We would like to advise you that the compensation for your company on the new product launch of **EasyGuard Term Life Plan** is as follows:

Broker Compensation					
<b>Product Category:</b>  <b>Protection</b>	● <b>EasyGuard Term Life Plan</b>				
	<b>Premium Renewable (Years)</b>	<b>Commission (% of Premium)</b>			<b>Compensation Percentage of Commission</b>
		<b>1<sup>st</sup> Policy Year</b>	<b>2<sup>nd</sup> Policy Year</b>	<b>3<sup>rd</sup> – 6<sup>th</sup> Policy Year</b>	As Per Broker Contract
	1-year	22.95%	8.5%	10%	
	<b>Extra 10%</b>	Not Applicable			
	<b>High Issue Age FYC Adjustment</b>	Reduce 1.08% in FY Commission rate per additional year of issue age over 65			
	<b>FYC Adjustment</b>	Regular Premium - Life (Group 2)			

This new compensation shall apply to new business of **EasyGuard Term Life Plan** 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