



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:

Total page: 1

Subject: **Ref A2021339 - Compensation of Health Journey Guardian**

We would like to advise you that the compensation for your company on the new product launch of **Health Journey Guardian** is as follows:

Broker Compensation							
Product Category: Medical (without AIA Vitality Premium Discount) or Vitality (with AIA Vitality Premium Discount)	• Health Journey Guardian						
	Version	Issue Age	Commission (% of Premium)				Compensation Percentage of Commission
			1st Policy Year	2nd Policy Year	3rd - 6th Policy Year	7+ Policy Year	
	Stand alone	0-65	26%	10%	6.5%	10%	As Per Broker Contract
		66	25%	10%	6.5%	10%	
		67	24%	10%	6.5%	10%	
		68	23%	10%	6.5%	10%	
		69	22%	10%	6.5%	10%	
		70	21%	10%	6.5%	10%	
		71	20%	10%	6.5%	10%	
		72	19%	10%	6.5%	10%	
		73	18%	10%	6.5%	10%	
		74	17%	10%	6.5%	10%	
		75	16%	10%	6.5%	10%	
		76	15%	10%	6.5%	10%	
		77	14%	10%	6.5%	10%	
		78	13%	10%	6.5%	10%	
		79	13%	10%	6.5%	10%	
		80	13%	10%	6.5%	10%	
	Rider	0-65	26%	10%	6.5%	-	
		66	25%	10%	6.5%	-	
		67	24%	10%	6.5%	-	
		68	23%	10%	6.5%	-	
		69	22%	10%	6.5%	-	
		70	21%	10%	6.5%	-	
		71	20%	10%	6.5%	-	
		72	19%	10%	6.5%	-	
		73	18%	10%	6.5%	-	
		74	17%	10%	6.5%	-	
		75	16%	10%	6.5%	-	
		76	15%	10%	6.5%	-	
		77	14%	10%	6.5%	-	
		78	13%	10%	6.5%	-	
		79	13%	10%	6.5%	-	
		80	13%	10%	6.5%	-	

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

**AIA Hong Kong**

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

Memo

Broker Compensation				
	● Riders (Attached to Health Journey Guardian: HB, ADB, ADD, AI, PACS2, SADD)			
	Product	Commission (% of Premium)		
		1st Policy Year	2nd Policy Year	3rd-6th Policy Year
	HB, ADB, ADD, SADD, AI	Follow basic plan commission		
	PACS2	Follow its own commission scale		
	Enhanced Commission (extra 10%)	● Standalone – Not applicable ● Rider – Applicable, follow basic policy		
	High Issue Age FYC Adjustment	● Applicable		
	FYC Adjustment	● Regular Premium - A&H – Medical (Group 5)		

This new compensation shall apply to new business of **Health Journey Guardian** 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