

備忘錄

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檔案編號 : M-PSP-2022-0049-IB
日期 : 2022 年 10 月 3 日
收件人 : 港澳各特許分銷商
發件人 : Lam Tang Hao

「富饒傳承儲蓄計劃 3」(IS3) (2 年繳付保費年期) 佣金計算方法

「富饒傳承儲蓄計劃 3」(IS3) (2 年繳付保費年期) 之佣金安排如下：

- 基本佣金

投保年齡	第一年	第二年
0 – 70	6%	0%
71 – 80	每大一歲減 0.2% (至 80 歲為 4%)	0%

- Override 佣金、其他花紅、計算續保率及 Early lapse 的佣金退回方法等與「富饒傳承儲蓄計劃 2」(IS2) 相同
- Internal Replacement – 與本公司其他人壽保單一併計算
- 如行使保單分拆權益，分拆保單不會計算新生意

如有查詢，歡迎不吝賜教。



產品策略及定價部 部門副主管

Lam Tang Hao 謹啟

Memorandum

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Ref No. : M- PSP-2022-0049-IB
Date : October 3, 2022
To : All Hong Kong and Macau Franchised Agency / Brokers
From : Lam Tang Hao

Commissions for Infinity Saver 3 (IS3) (2 years Premium Payment Term)

The following commissions are applicable to all policy currencies of Infinity Saver 3 (IS3) (2 years Premium Payment Term):

- Basic commission

Issue age	1 st Policy Year	2 nd Policy Year
0 – 70	6%	0%
71 – 80	Reduced by 0.2% for every one age increase (i.e. 4% for issue age 80)	0%

- Override, other bonuses, persistency calculation and commission claw back for early lapse follow those of Infinity Saver 2 (IS2)
- Internal Replacement – under existing Life/Annuity category
- The Split Policies will not be counted as new business

Should you have any queries, please feel free to let us know.

Regards,



Lam Tang Hao
Deputy Head of Product Strategy and Pricing Department