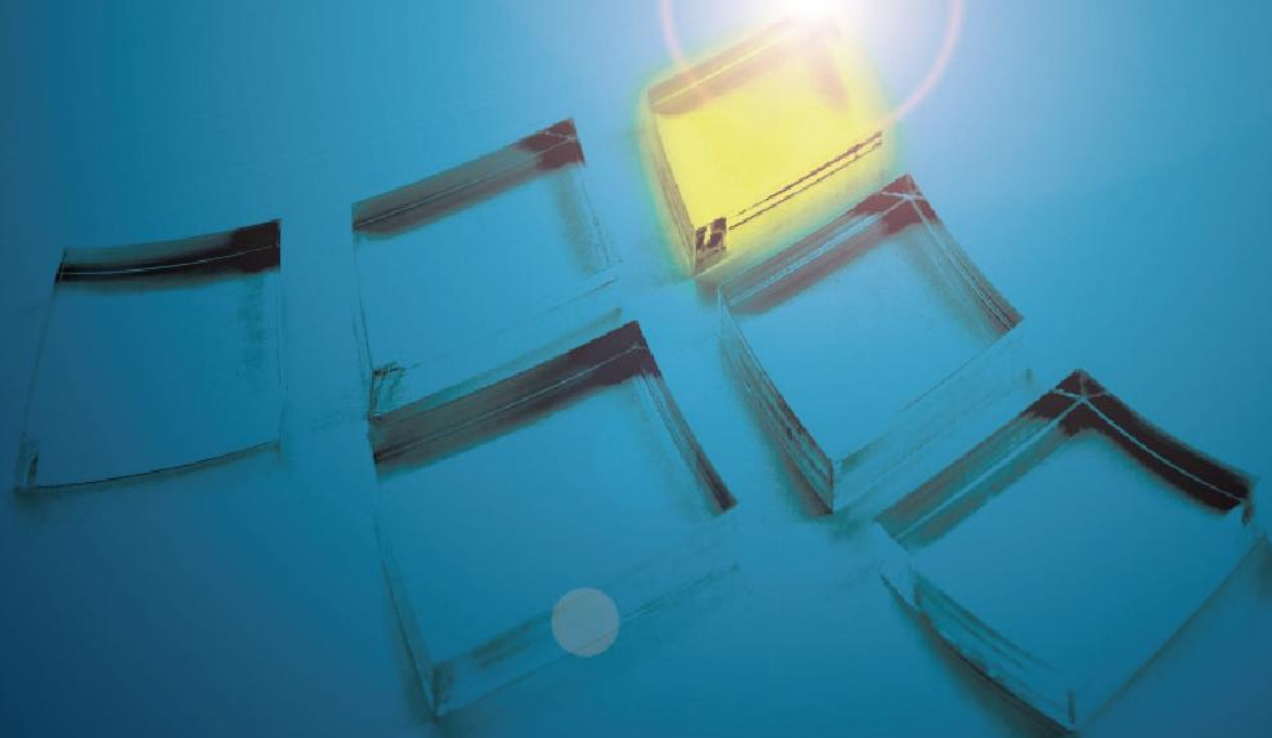


香港人壽保險經理協會

General Agents & Managers Association of Hong Kong



GAMA 榮譽獎項準則 2014
GAMA Awards Criteria 2014

GAMA Awards 2014

Criteria Packet

Content 目錄

GAMAHK Awards (GAMAHK 榮譽獎項)

Awards Criteria (獎項準則)

- Rookie Manager Award 新晉經理獎 (RMA)	Page 3-4
- The Best Growth Award 最佳躍進獎 (BGA)	Page 5-6
- Top Recruiter Award 最佳招募獎 (TRA)	Page 7-8

GAMA International Awards (GAMA 國際榮譽獎項)

Awards Criteria (獎項準則)

- Frontline Leader Award 管理發展獎 (FLA)	Page 10-16
- International Management Award 管理卓越獎 (IMA)	
- Master Agency Award 最高管理成就獎 (MAA)	

Other Information (其他資料)

- 2014 Eligible Product Credits	Page 17
- 2014 International Conversion Tables	Page 18



GAMAHK Awards

GAMAHK 榮譽獎項 2014

Application Deadline

For recognition in the GAMAHK Awards

Presentation Banquet held in July, 2014

→ March 21, 2014





GAMAHK 新晉經理獎

新晉經理獎獎項準則：

1. 業績準則及基本要求

- 1.1 首年佣金為 HK\$650,000
- 1.2 去年 (2013 年度) 的首年佣金計算，當中包括：
 - 個人壽險的首年佣金
 - 僱員福利計劃的首年佣金，包括強積金計劃
 - 一般保險計劃的佣金
 - 年繳或一次清繳的年金計劃
- 1.3 首年佣金是包括申請人本人及其直接管轄之代理人的首年佣金
- 1.4 申請人必須是 2013 及 2014 年度之香港人壽保險經理核准會員，特許會員或國際會員
- 1.5 申請人必須是從事銷售管理的工作，並直接管轄有關從事銷售工作之代理人
- 1.6 申請人須於 3 年內 (即 2011 年至 2013 年度) 晉升成為營業經理或公司合約經理
- 1.7 於 2013 年 12 月 31 日，申請人直接管轄最少 3 位代理人
- 1.8 此獎項只接受一次性申請

2. 新晉經理獎所需的特別資格：

- 2.1 如有任何爭議 (包括佣金計算或管轄之代理人)，申請人之公司應提供最後的決定
- 2.2 申請人公司必須審核所有的申請文件
- 2.3 申請表格必須連同行政費港幣 400 元繳交
- 2.4 申請人必須符合所有基本資格的要求

3. RMA 獎項標誌使用規則

- 3.1 只允許應屆獲獎人士在其名片、文儀用品、信紙或宣傳物品上印上該年度的 RMA 獎項標誌
- 3.2 授權時期為 2014 年 5 月 1 日至 2015 年 4 月 30 日
- 3.3 所有不是應屆獲獎者不得在其名片、文儀用品、信紙及宣傳物品上印上獎項標誌或派發印有 RMA 獎項標誌的產品，但可在其廣告小冊子或宣傳物品上提及有關得獎的履歷

4. 此獎項由香港人壽保險經理協會認授



GAMAHK Rookie Manager Award (RMA)

Criteria and requirements of RMA :

1. General Requirements:

- 1.1 FYC is HK\$650,000 (Based on 2013 Production)
- 1.2 Only First Year Commission paid in 2013 is counted and it comprises of:
 - FYC for Individual Life Business
 - FYC for Employees Benefits including Mandatory Provident Fund
 - Commission for General Business
 - Annual premium annuities, single premium annuities
- 1.3 Only FYC paid to the applicants and agents direct supervised by the applicants will be counted
- 1.4 The Applicant must be a 2013 and 2014 GAMAHK authorized Active Member, Chartered Member or International Member
- 1.5 The applicant must be a field management person who directly manages people and activities that generate sales
- 1.6 The Applicant who has become manager or company contract manager in the recent three years (i.e. period will be counted from 2011 to 2013)
- 1.7 The applicant must directly supervised at least 3 representatives under his/her supervision as at 31st December 2013
- 1.8 Applicant can only entitle "Rookie Manager Award" one time in life time

2. Special Requirements:

- 2.1 In case of disagreements (about commissions or agent supervision), an applicant's home office shall provide the final decision
- 2.2 The home office of the applicant's company must certify all applications
- 2.3 The administration fee of HK\$400 must accompany the application
- 2.4 The Applicant must meet all general requirements

3. Proper use of RMA Award Logo:

- 3.1 Only all current year qualifiers are authorized to print the current qualifying RMA award logo in their business card, stationery, letterhead or promotional materials
- 3.2 The qualifying period to use the award logo is 1st May 2014 to 30th April 2015
- 3.3 They are not allowed to print or deliver any **previous** qualifying RMA award logo in their business card, stationery, letterhead or promotional materials. But they can mention the history of qualifying award in their introductory brochures or flyers

4. This Award is awarded and governed by GAMAHK



GAMAHK 最佳躍進獎

最佳躍進獎獎項準則：

1. 業績準則及基本要求

- 1.1 首年佣金為 HK\$800,000
- 1.2 去年 (2013 年度) 的首年佣金計算，當中包括：
 - 個人壽險的首年佣金
 - 僱員福利計劃的首年佣金，包括強積金計劃
 - 一般保險計劃的佣金
 - 年繳或一次清繳的年金計劃
- 1.3 與去年 FYC 相比，(銀獎) 有 50 – 99.9% 的增長 或
(金獎) 有 100% 以上的增長
- 1.4 申請人必須於所屬公司任職 36 個月以上 或 只曾任職於 1 間保險公司
- 1.5 申請人必須是 2013 及 2014 年度之香港人壽保險經理協會核准會員，特許會員或國際會員
- 1.6 申請人必須是從事銷售管理的工作，並直接管轄有關從事銷售工作之代理人
- 1.7 於 2013 年 12 月 31 日，申請人直接管轄最少 4 位代理人

2. 最佳躍進獎所需的特別資格：

- 2.1 如有任何爭議 (包括佣金計算或管轄之代理人)，申請人之公司應提供最後的決定
- 2.2 申請人公司必須審核所有的申請文件
- 2.3 申請表格必須連同行政費港幣 800 元繳交
- 2.4 申請人必須符合所有基本資格的要求

3. BGA 獎項標誌使用規則

- 3.1 只允許應屆獲獎人士在其名片、文儀用品、信紙或宣傳物品上印上該年度的 BGA 獎項標誌
- 3.2 授權時期為 2014 年 5 月 1 日至 2015 年 4 月 30 日
- 3.3 所有不是應屆獲獎者不得在其名片、文儀用品、信紙及宣傳物品上印上獎項標誌或派發印有 BGA 獎項標誌的產品，但可在其廣告小冊子或宣傳物品上提及有關得獎的履歷

4. 此獎項由香港人壽保險經理協會認授



GAMAHK Best Growth Award (BGA)

Criteria and requirements of BGA :

1. General Requirements:

- 1.1 FYC is HK\$800,000 (Based on 2013 Production)
- 1.2 Only First Year Commission paid in 2013 is counted and it comprises of:
 - FYC for Individual Life Business
 - FYC for Employees Benefits including Mandatory Provident Fund
 - Commission for General Business
 - Annual premium annuities, single premium annuities
- 1.3 Comparing to 2012, a growth at 50 – 99.9% in 2013 FYC to award BGA (Silver); or a growth at 100% or above to award BGA (Gold)
- 1.4 The applicant must work under the registered company for more than 36 months or worked for only one company
- 1.5 The applicant must be a 2013 and 2014 GAMAHK authorized Active Member, Chartered Member or International Member
- 1.6 The applicant must be a field management person who directly manages people and activities that generate sales
- 1.7 The applicant must directly supervised at least 4 representatives under his/her supervision as at 31st December 2013

2. Special Requirements:

- 2.1 In case of disagreements (about commissions or agent supervision), an applicant's home office shall provide the final decision
- 2.2 The home office of the applicant's company must certify all applications
- 2.3 The administration fee of HK\$800 must accompany the application
- 2.4 The applicant must meet all general requirements

3. Proper use of BGA Award Logo:

- 3.1 Only all current year qualifiers are authorized to print the current qualifying BGA award logo in their business card, stationery, letterhead or promotional materials
- 3.2 The qualifying period to use the award logo is 1st May 2014 to 30th April 2015
- 3.3 They are not allowed to print or deliver any **previous** qualifying BGA award logo in their business card, stationery, letterhead or promotional materials. But they can mention the history of qualifying award in their introductory brochures or flyers

4. This Award is awarded and governed by GAMAHK



GAMAHK 最佳招募獎

最佳招募獎獎項準則：

1. 業績準則及基本要求

- 1.1 申請人必須是 2013 及 2014 年度之香港人壽保險經理協會核准會員，特許會員或國際會員
- 1.2 申請人必須是從事銷售管理的工作，並直接管轄有關從事銷售工作之代理人
- 1.3 申請人必須於所屬公司任職 36 個月以上 或 只曾任職於 1 間保險公司
- 1.4 申請人需於 2013 年度內，成功聘請 6 位或以上直屬組別之代理人（非業界招募），並於年度結束時直接管轄不少於 6 位代理人

2. 最佳躍進獎所需的特別資格：

- 2.1 如有任何爭議（包括佣金計算或管轄之代理人），申請人之公司應提供最後的決定
- 2.2 申請人公司必須審核所有的申請文件
- 2.3 申請表格必須連同行政費港幣 10,000 元繳交
- 2.4 申請人必須符合所有基本資格的要求
- 2.5 每間保險公司每年最多可提名兩位旗下經理獲獎

3. TRA 獎項標誌使用規則

- 3.1 只允許應屆獲獎人士在其名片、文儀用品、信紙或宣傳物品上印上該年度的 TRA 獎項標誌
- 3.2 授權時期為 2014 年 5 月 1 日至 2015 年 4 月 30 日
- 3.3 所有不是應屆獲獎者不得在其名片、文儀用品、信紙及宣傳物品上印上獎項標誌或派發印有 TRA 獎項標誌的產品，但可在其廣告小冊子或宣傳物品上提及有關得獎的履歷

4. 此獎項由香港人壽保險經理協會認授



GAMAHK Top Recruiter Award (TRA)

Criteria and requirements of TRA :

1. General Requirements:

- 1.1 The applicant must be a 2013 and 2014 GAMAHK authorized Active Member, Chartered Member or International Member
- 1.2 The applicant must be a field management person who directly manages people and activities that generate sales
- 1.3 The applicant must work under the registered company for more than 36 months or worked for only one company
- 1.4 The applicant must recruit at least **six** direct agents, advisors or sales representatives (provided that all new recruits are non-industrial) in the agency or firm throughout year 2013, and supervised at least 6 representatives under his/her supervision during year end.

2. Special Requirements:

- 2.1 In case of disagreements (about commissions or agent supervision), an applicant's home office shall provide the final decision
- 2.2 The home office of the applicant's company must certify all applications
- 2.3 The administration fee of HK\$10,000 must accompany the application
- 2.4 The applicant must meet all general requirements
- 2.5 Each company can only nominate at most **two** under registered managers

3. Proper use of TRA Award Logo:

- 3.1 Only all current year qualifiers are authorized to print the current qualifying TRA award logo in their business card, stationery, letterhead or promotional materials
- 3.2 The qualifying period to use the award logo is 1st May 2014 to 30th April 2015
- 3.3 They are not allowed to print or deliver any **previous** qualifying TRA award logo in their business card, stationery, letterhead or promotional materials. But they can mention the history of qualifying award in their introductory brochures or flyers

4. This Award is awarded and governed by GAMAHK



GAMA International Awards

GAMA 國際榮譽獎項 2014

Application Deadline

1) For recognition at LAMP 2014

→ January 24, 2014

2) For recognition in GAMAHK Awards Presentation Banquet held in July, 2014

→ March 21, 2014



Diamond

管理卓越獎

M A A



Master Agency Award

最高管理成就獎

2013 – 2014 年 GAMA International 國際榮譽獎項準則

獎項類別	業績準則 (美元)	折算 (港元)	2014 年 行政費 (港元)
管理發展獎 (FLA) (前 CDA)			
管理發展銅獎	\$140,000 +	\$855,442 +	\$910
管理發展銀獎	\$280,000 +	\$1,710,884 +	\$910
管理發展金獎	\$560,000 +	\$3,421,768 +	\$910
管理發展白金獎	\$1,000,000 +	\$6,110,300 +	\$910
管理發展鑽石獎	\$1,500,000 +	\$9,165,450 +	\$910
管理卓越獎 (IMA)			
管理卓越銅獎	\$300,000 +	\$1,833,090 +	\$1,385
管理卓越銀獎	\$600,000 +	\$3,666,180 +	\$1,385
管理卓越金獎	\$1,200,000 +	\$7,332,360 +	\$1,385
管理卓越白金獎	\$1,800,000 +	\$10,998,540 +	\$1,385
管理卓越鑽石獎	\$2,500,000 +	\$15,275,750 +	\$1,385
最高管理成就獎 (MAA)			
最高管理成就獎	\$7,600,000 +	\$46,438,280 +	\$2,765

*業績準則折算率為 6.1103 (以 GAMA International 最終決定為準)

基本資格：

1. 申請人必須是 2013 香港人壽保險經理協會核准會員及 2014 年度國際會員
2. 去年 (2013 年度) 的首年佣金計算，當中包括：
 - 個人壽險的首年佣金
 - 僱員福利計劃的首年佣金，包括強積金計劃
 - 一般保險計劃的佣金
 - 年繳或一次清繳的年金計劃
3. 申請人必須是從事銷售管理的工作，並直接管轄有關從事銷售工作之代理人
4. 如有任何爭議 (包括佣金計算或管轄之代理人)，申請人之公司應提供最後的決定
5. 申請人公司必須審核所有的申請文件
6. 申請表格必須連同行政費以支票 (抬頭 "GAMAHK LTD.") 提交至 GAMAHK 辦事處
7. 獎項申請截止期為 2014 年 1 月 24 日，以參與 3 月 LAMP 之國際頒獎典禮；
及截止日期為 2014 年 3 月 21 日，以參加 GAMA 國際榮譽獎項頒獎典禮及刊登於榮譽獎項紀念刊物

各類獎項所需的特別資格：

1. 管理發展獎 (FLA)

- 申請人必須符合所有基本資格的要求
- 首年佣金是包括申請人本人及其直接管轄之代理人的首年佣金
- 於 2013 年 12 月 31 日，申請人最少直接管理員 5 位代理人

2. 管理卓越獎 (IMA)

- 申請人必須符合所有基本資格的要求
- 於 2013 年 12 月 31 日，申請人最少直接管理員 8 位代理人

3. 最高管理成就獎 (MAA)

- 申請人必須符合所有基本資格的要求
- 申請表格必需附上團隊生產紀錄及公司核實方為有效，另申請人的直接管轄代理人 and 間接管轄代理人的生意額都計算在內
- 所有取得最高管理成就獎資格者均可自動成為合資格之管理卓越獎項，而最高管理成就獎得獎者無須再付任何付加之行政費用

4. GAMA 獎項標誌使用規則

- 只允許應屆獲獎人士在其名片、文儀用品、信紙或宣傳物品上印上該年度的 GAMA 獎項標誌
- 授權時期為 2014 年 5 月 1 日至 2015 年 4 月 30 日
- 所有不是應屆獲獎者不得在其名片、文儀用品、信紙及宣傳物品上印上獎項標誌或派發印有 GAMA 獎項標誌的產品，但可在其廣告小冊子或宣傳物品上提及有關得獎的履歷，使用詳情及規則請參閱附件

2014 GAMA International Awards Program Criteria

Awards	*Production Requirements* (US\$)	Equivalent to (HK\$)	2014 Filing Fee (HK\$)
Frontline Leader Award (FLA) – Ordinary / Traditional			
Bronze	\$140,000 +	\$855,442 +	\$910
Silver	\$280,000 +	\$1,710,884 +	\$910
Gold	\$560,000 +	\$3,421,768 +	\$910
Platinum	\$1,000,000 +	\$6,110,300 +	\$910
Diamond	\$1,500,000 +	\$9,165,450 +	\$910
International Management Award (IMA) – Ordinary / Traditional			
Bronze	\$300,000 +	\$1,833,090 +	\$1,385
Silver	\$600,000 +	\$3,666,180 +	\$1,385
Gold	\$1,200,000 +	\$7,332,360 +	\$1,385
Platinum	\$1,800,000 +	\$10,998,540 +	\$1,385
Diamond	\$2,500,000 +	\$15,275,750 +	\$1,385
Master Agency Award (MAA) – Ordinary / Traditional			
MAA	\$7,600,000 +	\$46,438,280 +	\$2,765

*Conversion Factor: 6.1103 (Subjected to final decision by GAMA International)

General Rules and Requirements:

1. The applicant must be a 2013 authorized GAMAHK Active Member and 2014 International Member
2. Only First Year Commission paid in 2013 is counted and it comprises of:
 - FYC for Individual Life Business
 - FYC for Employees Benefits including Mandatory Provident Fund
 - Commission for General Business
 - Annual premium annuities, single premium annuities
3. The applicant must be a field management person who directly manages people and activities that generate sales
4. In case of disagreements (about commissions or agent supervision), an applicant's home office shall provide the final decision
5. The home office of the applicant's company must certify all applications
6. The filing fee must pay by cheque (made payable to "GAMAHK LTD.") accompany the application form
7. Application Deadline for recognition at LAMP 2014 will be on 24th January 2014. The recognition at GAMA Awards Presentation Ceremony and listed in the supplement will be on 21st March 2014

Special requirements of each award :

1. Frontline Leader Award (FLA)

- Applicants must meet all general requirements
- Only FYC paid to the applicants and agents direct supervised by the applicants will be counted
- Personally supervise at least 5 full-time career agents under direct team/supervision as at 31st December, 2013

2. International Management Award (IMA)

- Applicants must meet all general requirements
- Personally supervise at least 8 full-time career agents under direct agency as at 31st December, 2013

3. Master Agency Award (MAA)

- Applicants must meet all general requirements
- By qualifying for the MAA, applicants are automatically entered for the IMA at one level, and do not need to submit an IMA filing fee
- Only applications from a main or central office representing an entire agency/firm will be accepted. FYC paid to the agents direct or in-direct supervised by the applicants will be counted

4. Proper use of GAMA Award Logos

- Only all current year qualifiers are authorized to print the current qualifying GAMA Award logo/logos in their business card, stationery, letterhead or promotional materials
- The qualifying period to use the award logo is 1st May 2014 to 30th April 2015
- They are not allowed to print or deliver any previous qualifying GAMA Award Logo/Logos in their business card, stationery, letterhead or promotional materials. But they can mention the history of qualifying awards in their introductory brochures or flyers. You may refer to the attached appendix for further information

You Compete Every Day: Be Recognized for It!

About the GAMA International 2014 Awards Program

For more than 35 years, GAMA International has recognized exceptional agency and firm leaders around the world for their commitment to excellence in the financial services industry. All award qualifiers receive the following acknowledgments and recognition:

- Official GAMA International qualification certificate
- Special offers on personalized recognition frames and plaques
- Sample press release to publicize your accomplishments to your local community and clients
- Listing in the July/August recognition issue of the *GAMA International Journal* and on GAMA's Web site
- Special recognition at LAMP 2014
- MAA/MFA/MMA Breakfast at LAMP (for MAA/ MFA/MMA recipients only).

How to Use This Application Packet

To help you complete the awards application as accurately as possible, please use the guide below to determine which award you qualify for and which forms you will need to complete within this packet. Please make sure that you are applying for the correct award type and distribution style as determined by your company's requirements.

Besides the award application forms, this booklet contains several additional forms and reference materials that will assist you in meeting award requirements:

- A table listing eligible production credits is on page 17.

Those who need to convert commission levels from non-U.S. currency should consult the international conversion tables on page 18.

General Rules and Requirements

The criteria below determine eligibility for all GAMA International awards:

- Frontline Leader Award
- International Management Award
- Master Agency Award

By applying for a GAMA International award, the applicant certifies that he or she meets all award criteria.

Applicant Position

Applicants must be a nonsalaried, commissioned field leader who manages people and activities that generate sales. Applicants for the Frontline Leader Award and the International Management Award must base their applications solely on business produced by their agency or firm while they were in active direction of that agency or firm.

Application Completion and Submission

All applications must be complete and legible. Please type or carefully print your applications so that we can process them efficiently and correctly. Also, please remember to complete all commission information and total all calculations. We will review your totaled calculations, but we cannot be responsible for incomplete submissions.

Mail your completed application and payment to GAMAHK, Suites 1705-6, 17th Floor, Two Chinachem Exchange Square, 338 King's Road, North Point, Hong Kong. Only submissions received through the mail will be accepted. GAMA will not accept faxed or e-mailed applications

Commission Eligibility

Commissions in excess of 70 percent of premium are not allowed in fulfillment of the minimum requirement.

Commission Eligibility Disputes

In cases of disagreement about commissions or agent supervision, an applicant's home office shall make the final decision.

You Compete Every Day: Be Recognized for It!

About the GAMA International 2014 Awards Program

General Rules and Requirements

Commissions From Multiple Companies

Commissions from more than one company may be submitted to fulfill the minimum requirement. Each company must certify the specific amounts of business attributed to it. It is the applicant's responsibility to ensure that the total amount of business submitted equals or exceeds the minimum award requirements. Please make copies of the application for each company to complete. Total all commissions and enter that information on the original application. Attach additional information and certification to the original and submit. Applications without all of the information totaled on one sheet will be considered incomplete

Filing Fees

All applications must be accompanied by check payment. We cannot match applications with payments submitted separately. If membership dues and application fees have not been paid, award qualifiers will not be certified or recognized at LAMP.

GAMA Membership

The Applicant(s) must be a 2013 GAMAHK Active members and 2014 GAMAHK International Member in good standing.

Home Office Certification

The home office of the applicant's company or companies must certify all applications.

Notification of Award

All certified qualifiers will be notified in July 2014. Depending on your company's arrangement with GAMA International, you will receive your qualifying certificate either directly from GAMA International or you're your awards certifier. Please clarify this with your company before you submit your application so you will know when to expect your qualifying certificate.

Product Eligibility

The minimum requirements for all commission-based awards must be fulfilled by commissions paid during the 2013 calendar year on the following types of business:

- Unlimited Credit: Life insurance, annuities, disability income, pensions, accidental death and dismemberment, long-term care, critical illness and endowments
- Limited Credit: Health insurance, pensions from nonlife insurance companies, mutual funds, securities, wrap accounts / asset management accounts and planning fees
- Property and casualty insurance

You Compete Every Day: Be Recognized for It!

About the GAMA International 2014 Awards Program

Frequently Asked Questions

What are the filing fees?

The following filing fees are required with your application:

- Master Agency Award (MAA)— HK\$2,765
- International Management Award (IMA)— HK\$1,385
(if you qualify for the Master Agency Award, you are automatically entered for the IMA Diamond and do not need to submit an IMA application or filing fee)
- Frontline Leader Award (FLA)— HK\$910

How does GAMA International establish its criteria for the Frontline Leader Award and the International Management Award in the categories of ordinary/ traditional and financial planning?

GAMA International follows the guidelines established by the Million Dollar Round Table (MDRT) in determining eligible production credits.

If I qualify for the Master Agency Award, must I separately apply for the International Management Award?

No. All Master Agency Award qualifiers are automatically certified for the International Management Award and will receive recognition for both awards. You only need to apply for the Master Agency Award.

Can I apply for both the FLA and the IMA?

Yes, you may apply for both awards if you meet the criteria for both awards. This requires that you manage at least eight full-time agents, as well as meet minimum commission levels for both awards. To receive both awards, you must apply for each award individually and pay the fee for each award.

2014 Eligible Production Credits

Unlimited Credit

Products	Commission/Fee Credit
Accidental death and dismemberment (individual)	100% of first-year commission
Critical illness (individual)	100% of first-year commission
Disability income contracts (individual)	100% of first-year commission
Life (individual) Up to annual premium/target premium Deposits in excess of annual/target premium Single premium (whole life and investment) Short-term endowment rider (max. 15 yrs.)	100% of first-year commission 100% of first-year commission 100% of first-year commission 100% of first-year commission
Long-term care (individual)	100% of first-year commission
Pensions (annual premium)	100% of first-year commission
Accidental death and dismemberment (group)	100% of first-year commission
Critical illness (group)	100% of first-year commission
Disability income contracts (group)	100% of first-year commission
Life (group)	100% of first-year commission
Long-term care (group)	100% of first-year commission
Annuities (individual and group)	100% of all commissions
Pensions (single premium)	100% of first-year commission
Single premium or short-term endowment (max. 15 yrs.)	100% of first-year commission

Limited Credit

Products	Commission/Fee Credit
Health care (individual)	100% of first-year commission
Pensions (annual premium) from non-life company	100% of first-year commission
Health care (group)	100% of first-year commission
Mutual funds	100% of all commissions
Pensions (single premium) from non-life company	100% of first-year commission
Securities	100% of commission on new money invested
Wrap accounts/asset management accounts	100% of all commissions
2013 planning fees	100% of fees paid to an agency or firm

2014 International Conversion Tables

International Management Award (IMA) and Master Agency Award (MAA)

Country	Conversion Factor	IMA Bronze	IMA Silver	IMA Gold	IMA Platinum	IMA Diamond	MAA
Australia	1.0634	319,020	638,040	1,276,080	1,914,120	2,658,500	6,805,760
Bahamas	0.8309	249,270	498,540	997,080	1,495,620	2,077,250	5,317,760
Canada	0.8494	254,820	509,640	1,019,280	1,528,920	2,123,500	5,436,160
China	1.7939	538,170	1,076,340	2,152,680	3,229,020	4,484,750	11,480,960
Cyprus	0.3593	107,790	215,580	431,160	646,740	898,250	2,299,520
Germany	0.819	245,700	491,400	982,800	1,474,200	2,047,500	5,241,600
Greece	0.2457	73,710	147,420	294,840	442,260	614,250	1,572,480
Hong Kong	6.1103	1,833,090	3,666,180	7,332,360	10,998,540	15,275,750	46,438,280
Hungary	68.5984	20,579,520	41,159,040	82,318,080	123,477,120	171,496,000	439,029,760
India	7.9009	2,370,270	4,740,540	9,481,080	14,221,620	19,752,250	50,565,760
Jamaica	17.2972	5,189,160	10,378,320	20,756,640	31,134,960	43,243,000	110,702,080
Japan	121.9458	36,583,740	73,167,480	146,334,960	219,502,440	304,864,500	780,453,120
Lebanon	1383.5574	415,067,220	830,134,440	1,660,268,880	2,490,403,320	3,458,893,500	8,854,767,360
Malaysia	1.0634	319,020	638,040	1,276,080	1,914,120	2,658,500	6,805,760
Mexico	4.8586	1,457,580	2,915,160	5,830,320	8,745,480	12,146,500	31,095,040
New Zealand	1.1453	343,590	687,180	1,374,360	2,061,540	2,863,250	7,329,920
Philippines	20.5772	6,173,160	12,346,320	24,692,640	37,038,960	51,443,000	131,694,080
Singapore	0.7384	221,520	443,040	886,080	1,329,120	1,846,000	4,725,760
Taiwan	24.21	7,263,000	14,526,000	29,052,000	43,578,000	60,525,000	154,944,000
Thailand	14.3619	4,308,570	8,617,140	17,234,280	25,851,420	35,904,750	91,916,160
Trinidad & Tobago	1.7054	511,620	1,023,240	2,046,480	3,069,720	4,263,500	10,914,560
Turkey	0.3712	111,360	222,720	445,440	668,160	928,000	2,375,680
United Kingdom	0.6988	209,640	419,280	838,560	1,257,840	1,747,000	4,472,320

Frontline Leader Award (FLA)

Country	Conversion Factor	FLA Bronze	FLA Silver	FLA Gold	FLA Platinum	FLA Diamond
Australia	1.0634	148,876	297,752	595,504	1,063,400	1,595,100
Bahamas	0.8309	116,326	232,652	465,304	830,900	1,246,350
Canada	0.8494	118,916	237,832	475,664	849,400	1,274,100
China	1.7939	251,146	502,292	1,004,584	1,793,900	2,690,850
Cyprus	0.3593	50,302	100,604	201,208	359,300	538,950
Germany	0.819	114,660	229,320	458,640	819,000	1,228,500
Greece	0.2457	34,398	68,796	137,592	245,700	368,550
Hong Kong	6.1103	855,442	1,710,884	3,421,768	6,110,300	9,165,450
Hungary	68.5984	9,603,776	19,207,552	38,415,104	68,598,400	102,897,600
India	7.9009	1,106,126	2,212,252	4,424,504	7,900,900	11,851,350
Jamaica	17.2972	2,421,608	4,843,216	9,686,432	17,297,200	25,945,800
Japan	121.9458	17,072,412	34,144,824	68,289,648	121,945,800	182,918,700
Lebanon	1383.5574	193,698,036	387,396,072	774,792,144	1,383,557,400	2,075,336,100
Malaysia	1.0634	148,876	297,752	595,504	1,063,400	1,595,100
Mexico	4.8586	680,204	1,360,408	2,720,816	4,858,600	7,287,900
New Zealand	1.1453	160,342	320,684	641,368	1,145,300	1,717,950
Philippines	20.5772	2,880,808	5,761,616	11,523,232	20,577,200	30,865,800
Singapore	0.7384	103,376	206,752	413,504	738,400	1,107,600
Taiwan	24.21	3,389,400	6,778,800	13,557,600	24,210,000	36,315,000
Thailand	14.3619	2,010,666	4,021,332	8,042,664	14,361,900	21,542,850
Trinidad & Tobago	1.7054	238,756	477,512	955,024	1,705,400	2,558,100
Turkey	0.3712	51,968	103,936	207,872	371,200	556,800
United Kingdom	0.6988	97,832	195,664	391,328	698,800	1,048,200

香港人壽保險經理協會

香港北角英皇道 338 號
華懋交易廣場二期 17 樓 1705-6 室
電話：(852) 2893 9699
傳真：(852) 2832 9822
網址：www.gama.com.hk
電郵：info@gama.com.hk

GAMAHK

Suites 1705-6, 17th Floor, Two Chinachem Exchange Square,
338 King's Road, North Point, Hong Kong
Tel: (852) 2893 9699
Fax: (852) 2832 9822
Website: www.gama.com.hk
Email: info@gama.com.hk