



2022
**GREAT VISION
INITIATIVES**

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General Provisions

1) a. Definition of FYP/ FYC

First Year Premium or First Year Contribution from Conventional Life (Traditional Life and Investment-linked) and Family Takaful collected and captured within the drive period.

b. It includes:

- 100% Life regular premium
- 100% FYP credit is granted if the regular premium paying term is more than 1 year.
- A-Plus Saver / Regular top-up / Single Premium will be counted 10%
- No cap on single premium against qualifying requirements.
- Yearly Renewal Term and Yearly Reducing Term Premiums are excluded from FYP count.

2) a. Definition of ANP

Annualized New Premium from AIA Individual Life & Takaful business lines only and must be captured within the drive period.

b. The calculation of ANP:

- 100% Life regular premium + 10% production credit of ILP single premium.
- 100% ANP credit is granted if the regular premium paying term is more than 1 year.
- Yearly Renewal Term and Yearly Reducing Term Premiums are excluded from ANP count.
- No cap on single premium against qualifying requirements.
- A-Plus Saver / Regular top-up counted at RM1 (regular premium) to RM1 (A-Plus Saver / Regular top up) and balance of A-Plus Saver will be 10% counted.


3) a. Definition of AFYC

Annualized First Year Contribution from SLM Individual Takaful business lines only and must be captured within the drive period.

b. The calculation of AFYC:

- 100% Life regular premium
- Regular Top Up and Single Premium will be counted 10%.
- No cap on single premium against qualifying requirements.

- 4) The calculation of ANP, AFYC, FYP and Cases are follow according to AIA or Sunlife calculation. The calculation might be different on new product which to be launched from time to time.
- 5) All change requests / amendments to the New Business (i.e. change of premium) and picked-up within the drive period will be included.
- 6) Any cancellation / premium refunds / Replacement of Policy (ROP) / Cancellation from Inception (CFI) or Free Look Cancellation (FLC) will not be counted in the total production for qualification.
- 7) Agents who re-contracted with GV after 2 years from their last Termination Date can be reclassified as Current Year New Recruit (CYNR).
- 8) Agents who are terminated on any reason during the contest period will automatically cease to participate in the contest.
- 9) Qualifiers who are terminated before the rewards are disbursed, will have their rewards forfeited.
- 10) The Company reserves the right to make any amendments to the existing rules & regulations, rewards and benefits when demand necessary.
- 11) The Company's decision on any matter concerning the contest rules shall final and no correspondence will be entertained.



ANNUAL AWARD & RECOGNITION

(A) Annual Award & Recognition

(a) Personal Sales

1. Objective: To recognize and reward associates who have outstanding performance in personal sales.
2. Period: 1st January 2022 - 31st December 2022
3. Business Category: Life Insurance (Conventional & Takaful)
4. Requirement & Rewards

4.1 Category: CYNR (AIA and SLM Business)

No	Category	Description
1	Requirements	Minimum ANP & AFYC 50,000 and minimum 20 cases
2	Rewards	Trophy for Top 3 Awardees
		Recognition on stage during GV AAP

4.2 Category: BA / ASM (AIA and SLM Business)

No	Category	Description
1	Requirements	Minimum ANP & AFYC 100,000 and minimum 20 cases
2	Rewards	Trophy for Top 3 Awardees
		Recognition on stage during GV AAP

4.3 Category: BDM / GAM (AIA and SLM Business)

No	Category	Description
1	Requirements	Minimum ANP & AFYC 150,000 and minimum 20 cases
2	Rewards	Trophy for Top 3 Awardees
		Recognition on stage during GV AAP

4.4 Category: CYNR (SLM Business only)

No	Category	Description
1	Requirements	Minimum AFYC 25,000 and minimum 10 cases
2	Rewards	Trophy for Top 3 Awardees
		Recognition on stage during GV AAP

4.5 Category: BA / ASM (SLM Business only)

No	Category	Description
1	Requirements	Minimum AFYC 50,000 and minimum 10 cases
2	Rewards	Trophy for Top 3 Awardees
		Recognition on stage during GV AAP

4.6 Category: BDM / GAM (SLM Business only)

No	Category	Description
1	Requirements	Minimum AFYC 75,000 and minimum 10 cases
2	Rewards	Trophy for Top 3 Awardees
		Recognition on stage during GV AAP

4.7 Persistency Award – ALL Rank (AIA and SLM Business)

No	Category	Description
1	Requirement	Minimum 9 months for picked up 5 cases per month (based on picked up cases by end of the month)
2	Reward	Plaque
		Recognition on stage during GV AAP

4.8 Jaquh Award – ALL Rank (AIA, SLM, GVMA (Loan Acceptance) & AHAM (Fund Investment)

No	Category	Description
1	Requirement	Minimum 100 cases (Life Insurance) or
		Minimum 50 cases (Life Insurance) & Balance cases from Loan Acceptance / Fund Investment
2	Reward	Plaque
		Recognition on stage during GV AAP

4.9 Excellent Achiever (EA) – ALL Rank (AIA, SLM, GVMA (Loan Acceptance) & AHAM (Fund Investment)

No	Category	Description
1	Requirement	Minimum ANP & AFYC 300,000 or
		minimum ANP & AFYC 150,000 & UTF 2 million
2	Reward	Trophy
		Recognition on stage during GV AAP

5. Rules & Regulation

- 5.1 The term of CYNR, is defined as a new recruit who is contracted with GV and also contracted with AIA or SLM from January 2022 to December 2022. For CYNR who have been promoted to ASM during the drive period, they will still contest on CYNR category. For CYNR who have been promoted or direct appointment for BDM or GAM during the drive period, they are to contest based on their current rank category.
- 5.2 Result shall be based on picked-up production report (AIA/ SLM/ AHAM/ GVMA) as at 31st Dec 2022.

(b) Group Sales

1. Objective: To recognize and reward associates who have outstanding performance in group sales.
2. Period: 1st January 2022 - 31st December 2022
3. Business Category: Life Insurance (Conventional & Takaful)
4. Requirement & Recognition

4.1 Category: Business Development Manager (AIA and SLM Business)

No	Category	Description
1	Requirement	Minimum ANP & AFYC 500,000
2	Recruitment	Minimum 3 CYNR
3	Reward	Champion, 1 st Runner Up & 2 nd Runner Up – Trophy 3 rd Runner Up & others – Plaque
		Recognition on stage during GV AAP

4.2 Category: Group Agency Manager (AIA and SLM Business)

No	Category	Description
1	Requirement	Minimum ANP & AFYC 1,000,000
2	Recruitment	Minimum 6 CYNR
3	Reward	Champion, 1 st Runner Up & 2 nd Runner Up – Trophy 3 rd Runner Up & others – Plaque
		Recognition on stage during GV AAP

5. Rules & Regulation

- 5.1 Result based on AIA or SLM picked-up production report and CYNR Report as at 31st Dec 2022.
- 5.2 Leader's personal sales will be included.

- 5.3 The term of CYNR, is defined as a new recruit who is contracted with GV and also contracted with AIA or SLM from January 2022 to December 2022. New recruit during the drive period who is direct appointed / promoted / holding other than the rank of Business Associate (e.g ASM, BDM, or GAM) shall be included in the direct CYNR headcount.
- 5.4 New recruit who is terminated during the drive period or failed to remain contracted associate shall be excluded from the CYNR headcount.

(c) Recruiter Award

1. Objective: To recognize associates who have outstanding performance in direct recruitment.
2. Period: 1st January 2022 - 31st December 2022
3. Eligibility: All Rank
4. Business Category: Life Insurance (Conventional & Takaful)
5. Requirement & Recognition

No	Category	Description
1	Requirement	Direct Recruit minimum 3 CYNR
2	Reward	Plaque for Top 3 Awardees
		Recognition on stage during GV AAP

6. Rules & Regulation

- 6.1 The headcount will be based on CYNR report as at 31st Dec 2022.
- 6.2 The term of CYNR, is defined as a new recruit who is contracted with GV and also contracted with AIA or SLM from January 2022 to December 2022. New recruit during the drive period who is direct appointed / promoted / holding other than the rank of Business Associate (e.g ASM, BDM, or GAM) shall be included in the direct CYNR headcount.
- 6.3 New recruit who is terminated during the drive period or failed to remain contracted associate shall be excluded from the CYNR headcount.

6.4 The top 3 awardees shall be based on the highest number of CYNR. In the event of tie, the tie breaker would be based on highest group production (picked up ANP & AFYC) from the CYNR.

(B) Cash Subsidy for Outstation Associates to attend 2023 Annual Award Presentation

No	Award Categories	Cash Subsidy
1	Annual Award Top 3 Awardees	RM300 / Person (East Malaysia) RM200/ Person (Penang/ JB)
2	Excellent Achiever (EA)	
3	Million Dollar Round Table (MDRT)	

Note:

1. Other than above award categories are not entitle the cash subsidy.
2. Subsidy based on reimbursement of flight/ accommodation.



2022
MDRT
(MILLION DOLLAR
ROUND TABLE)

(A) 2022 Million Dollar Round Table (MDRT)

1. Production Period: 1st January 2022 - 31st December 2022
2. Eligibility: All Rank
3. Business Category: Life Insurance (Conventional & Takaful) & Fund Investment
4. Requirement

Method	Million Dollar Round Table (MDRT)	Court of the Table (COT)	Top of the Table (TOT)
FYP	≥ 330,900	≥ 992,700	≥ 1,985,400
	Min 165,450 must be from Life Insurance Products		
FYC	≥ 110,300	≥ 330,900	≥ 661,800
	Min 55,150 must be from Life Insurance Products		
Annual Income (AIA only)	≥ 191,100	≥ 573,300	≥ 1,146,600
	Min 54,950 must be from Life Insurance Products. Further, min 54,950 must be from NB		
AFYC (SLM only)	≥ 330,900	≥ 992,700	≥ 1,985,400

5. Rules and Regulations

- 5.1 First time MDRT qualifier must qualify by FYP or FYC only.
- 5.2 FYP refer to first year premium paid and captured from Jan 2022 to Dec 2022. FYP from Life Insurance Products must be at least RM 165,450 before the FYP from Fund Investment can be counted.
- 5.3 FYC refer to the amount of first year commission and first year BSC Bonus received from Jan 2022 to Dec 2022. It does not include Overriding Commission, Bonuses and other allowances. FYC from Life Insurance Products must be at least RM 55,150 before the FYC from Fund Investment can be counted.
- 5.4 Annual Income refer to the income received from Jan 2022 to Dec 2022. It includes FYC, renewal commissions, and overriding commissions on personal production only. Minimum annual income of RM 54,950 must be from New Business Cases.

Further, a minimum annual income of RM 54,950 must be from Life Insurance Products before annual income from Fund Investment can be counted.

5.5 AFYC refer to annualized first year contribution paid and captured from Jan 2022 to Dec 2022.

6. FYP, AFYC, FYC and Annual Income Count:

Product/ Business Line	FYP / AFYC Count	FYC / Annual Income Count
Individual Life & Takaful	100%	100%
ILP (regular premium and Regular Top Up)	100%	
Long Term Endowment (A-Enrich Gold, Sun Infinity-I 5P, Sun Secure Saver)	100%	
Short Term Endowment and rider ≤ 15 years	6%	
Single Premium	6%	
Unit Trust	6%	

7. Awards and Benefits

No	Awards and Benefits	MDRT	COT	TOT
1	2023 Membership Registration Fee	√	√	√
2	Professional Portrait Photography	√	√	√
3	Special Name Card 200 pcs	√	√	√
4	Special Recognition on AAP 2023	√	√	√
5	MDRT Premier T-Shirt	√	√	√
6	MDRT Jacket	√	√	√
7	Blazer Worth RM 800	-	√	√
8	Special Dinner with BOD	-	√	√
9	Shopping Cash Allowance (RM) with condition qualify Tier 1 Incentive	1,000	2,000	3,000
10	Family Trip worth RM5,000	-	-	√

8. Entitlement of Awards and Benefits

MDRT Qualification Method	Entitlement
FYP or FYC (commission)	Entitle ALL awards and benefits from item 1 to 10
Annual Income (AIA) or AFYC (SLM)	Entitle awards and benefits from item 1 to 4

Note:

- a. MDRT Membership Registration Fee is amounting USD 550, COT is amounting USD 600 and TOT is amounting USD 1,100.*
- b. 1st time MDRT/ COT/ TOT qualifier will be rewarded with a Premier T-shirt and Jacket. For those who qualified five times award, he or she will entitle for another new Premier T-shirt and Jacket.*
- c. 1st time COT/ TOT qualifier will be rewarded with a Blazer worth RM800. For those who continuous qualified five times award, he or she will entitle for another new Blazer. Qualifier need to self-purchase / tailor made the said blazer and claim from management subsequently. Receipt must be submitted for the reimbursement.*
- d. Family Trip Benefit is payable based on reimbursement. Receipt must be submitted for the reimbursement*
- e. Above awards and benefits are subject to Annual Review.*

9. 2022 MDRT Early Bird Cash Incentives

a. Requirement

Qualification	Category	MDRT	COT	TOT
Pure SLM MDRT	AFYC	330,900	992,700	1,985,400
Pure AIA MDRT	FYP			

b. Cash Incentives

Achievement Period	MDRT		COT		TOT	
	SLM	AIA	SLM	AIA	SLM	AIA
Q1 2022	30,000	30,000	75,000	75,000	120,000	120,000
Q2 2022	20,000	20,000	55,000	55,000	90,000	90,000
Q3 2022	15,000	15,000	35,000	35,000	60,000	60,000
Q4 2022	10,000	-	15,000	-	30,000	-
Rookie Bonus (T + 100 Days Challenge)	10,000	-	30,000	-	50,000	-

Note: Above cash incentive will be payable based on achievement at whichever is higher basis and will release after result finalize.

10. 2022 MDRT Foreign Trip Incentive

Qualification	Category	MDRT	COT	TOT
Pure SLM MDRT	FYC	330,900	992,700	1,985,400
Pure AIA MDRT	FYP			
Hokkaido Trip		1 Ticket	2 tickets	3 tickets



PREMIER STAR LEADER

(A) Premier Star Leader

1. Objective: To recognize and reward leaders who have outstanding performance in overall group sales and team building.
2. Period: 1st January 2022 - 31st December 2022
3. Eligibility: BDM and GAM
4. Business Category: Life Insurance (Conventional & Takaful) & Fund Investment
5. Requirements

Description	GAM	BDM
Production (Life/Fund/ Mix)	1. \geq ANP & AFYC 2 Million / 2. \geq Fund 20 million (UTF) / 3. \geq ANP & AFYP 1 Million and Fund 10 million (UTF)	1. \geq ANP & AFYC 1 Million / 2. \geq Fund 10 million (UTF) / 3. \geq ANP & AFYC 500,000 and Fund 5 million (UTF)
CYNR	≥ 6	≥ 3
Manpower	≥ 15	≥ 8
Group PR1	$\geq 85\%$	
GV Leadership Grooming Program	submit a Business Plan (3-5 years)	
Rewards	1. Special Recognition with Trophy at AAP 2023 2. Tier 2 Incentive – 1 ticket 3. Special Name Card 4. Jacket	

6. Rules & Regulations

- 6.1 The production shall be based on AIA, SLM and AHAM picked up production report as at 31st Dec 2022. AIA sales refer to ANP figure, SLM sales refer to AFYC figure and AHAM sales refer to UTF figure.
- 6.2 The term of CYNR, is defined as a new recruit who is contracted with GV and also contracted with AIA or SLM or AHAM from January 2022 to December 2022. New recruit during the drive period who is direct appointed / promoted / holding other than the rank of Business Associate (e.g ASM, BDM, or GAM) shall be included in the direct CYNR headcount. New recruit who is terminated during the drive period or failed to remain contracted associate shall be excluded from the CYNR headcount.
- 6.3 Existing agent who contracted with AIA/SLM/AHAM before year 2022 and subsequently contracted with GV on other principals, he/she is not counted as CYNR.
- 6.4 The Man Power Headcount is refer to agents who contracted with AIA or SLM and Advisors who contracted with AHAM. Furthermore, the Man Power headcount is also refer to the Agents or Advisors who remain Active status as at 31st Dec 2022.
- 6.5 Definition of PR1 is B1/ A1 where:
A1: Total annualized premium of new policies sold in last financial year.
B1: Total annualized premium of respective of policies included in A1 above where full first year (first 12 months) premium has been paid before the “ Persistency Run” (end of financial year).
- 6.6 Any new direct appointed leader will measure on PR0.
- 6.7 Definition of PR0 is B0/A0 where:
A0: Total annualized premium of new policies sold within same calendar year.
B0: Total annualized premium in respect of policies included in A0 above where the premium from policies commencement/ captured has been fully paid (up to date premium) before the persistency run (premium paid is less than or equals to 12 months)
- 6.8 1st time Premier Star Leader will be rewarded with a Jacket. For those who continuous qualified five times award, he or she will entitle for another new Jacket.



FRINGE BENEFITS

(A) Office Rental Subsidy

1. Objective: A benefit to GAM who have achieved group sales requirement.
2. Period: 1st January 2022 - 31st December 2022
3. Business Category: Life Insurance (Conventional & Takaful)
4. Requirement & Subsidy

4.1 SLM GAM Office Subsidy (SLM Business only)

No	AFYC	Group PR 1	Rental Subsidy (Yearly)
1	≥ 600,000	≥ 85%	RM 12,000
2	≥ 900,000	≥ 85%	RM 18,000
3	≥ 1,200,000	≥ 85%	RM 24,000
4	≥ 1,800,000	≥ 85%	RM 36,000
5	≥ 2,400,000	≥ 85%	RM 48,000
6	≥ 3,600,000	≥ 85%	RM 100,000
7	≥ 6,000,000	≥ 85%	RM 200,000

Note: Regular Top Up and Single Top Up are not included in Production Count.

4.2: GV Office Rental Subsidy (AIA and SLM Business)

No	ANP & AFYC	Group PR 1	Rental Subsidy (Yearly)
1	≥ 1,200,000	≥ 85%	RM 12,000
2	≥ 2,400,000	≥ 85%	RM 24,000
3	≥ 3,600,000	≥ 85%	RM 36,000
4	≥ 4,800,000	≥ 85%	RM 48,000
5	≥ 6,000,000	≥ 85%	RM 60,000

5. Rule & Regulation

- 5.1 Production shall be based on AIA and SLM picked-up production report as at 31st Dec 2022.
- 5.2 AIA Sales is refer to ANP figure, SLM sales is refer to AFYC figure.
- 5.3 Combination of GAM sales is allowed provided they are using the same office with the pre-approval by the Board of Director (BOD).
- 5.4 This subsidy is not catered for existing GAM/ BDM who use offices under GV Management arrangement, office commitment letter applied as usual.
- 5.5 If GAM had claimed the SLM GAM Office Subsidy, the entire Sales will be excluded in the production count on GV Office Rental Subsidy.

(B) Admin & Operation Incentive

1. Objective: A benefit to BDM & GAM who have achieved group sales requirement.
2. Period: 1st January 2022 - 31st December 2022
3. Eligibility: BDM & GAM only
4. Business Category: Life Insurance (Conventional & Takaful)
5. Requirement & Allowance

5.1 SLM Admin & Operation Incentive (SLM Business only)

Category	AFYC	Cash Incentive
BDM Group/ GAM Direct Group	≥ 300,000 (for New Promoted BDM only)	RM 3,000
	≥ 600,000	RM 6,000
	≥ 1,200,000	RM 12,000
GAM Group	≥ 1,000,000	RM 6,000
	≥ 2,000,000	RM 12,000
	≥ 3,000,000	RM 18,000

5.2 GV Admin & Operation Incentive (AIA and SLM Business)

Category	AFYC	Cash Incentive
BDM Group/ GAM Direct Group	≥ 300,000 (for New Promoted BDM only)	RM 3,000
	≥ 600,000	RM 6,000
	≥ 1,200,000	RM 12,000
GAM Group	≥ 1,200,000	RM 6,000
	≥ 2,400,000	RM 12,000

6. Rule & Regulation

- 6.1 Production shall be based on AIA and SLM picked-up production report as at 31st Dec 2022.
- 6.2 AIA Sales is refer to ANP figure, SLM sales is refer to AFYC figure.
- 6.3 GAM is allowed to claim the GAM category as above or BDM category based on Direct Group Sales. Only one incentive will be payable based on sales performance at whichever is higher basis.
- 6.4 If leader had claimed the SLM Admin & Operation Incentive, the entire Sales will be excluded in the production count on GV Admin & Operation Incentive.

(C) Group Term Life (GTL) & Critical Illness (CI) Coverage

1. Objective: A benefit of insurance coverage for ASM, BDM & GAM who have achieved the requirement.
2. Period: 1st January 2022 - 31st December 2022
3. Eligibility: ASM, BDM & GAM only
4. Business Category: Life Insurance (Conventional & Takaful)
5. Requirement & Benefits

No	Rank	ANP and AFYC	GTL + CI (50% of GTL)
1	ASM & above (Personal Sales)	≥ 150,000	50,000
2	BDM (Group Sales)	≥ 500,000	50,000
		≥ 1,000,000	100,000
		≥ 1,500,000	200,000
3	GAM (Group Sales)	≥ 1,000,000	100,000
		≥ 2,000,000	200,000
		≥ 3,000,000	300,000

6. Rule & Regulation

- 6.1 Production shall be based on AIA and SLM picked-up production report as at 31st Dec 2022.
- 6.2 If BDM/GAM not fulfill for Group Sales category, he/she is allowed to entitle the personal sales category if fulfill the requirement.
- 6.3 AIA Sales is refer to ANP figure, SLM sales is refer to AFYC figure.
- 6.4 CI benefit is on accelerated basis.
- 6.5 Benefits of coverage to be given upon achieving the requirement above based on their position. The insurance coverage will take effect from February 2023.



PROMOTION

(A) Life Insurance (Conventional & Takaful Life)

1. Period: 1st January 2022 - 31st December 2022
2. Requirements

Promotion	Personal Sales	Group Sales	Manpower	PR
BA to ASM	FYP 50,000	-	-	85% (Personal)
ASM to BDM	FYP 100,000	FYP 250,000	Two direct ASM	85% (Personal)
BDM to GAM	-	FYP 800,000	Three direct BDM OR Two direct BDM and One indirect BDM OR Two direct BDM and Two direct ASM	85% (Group)

3. Rules & Regulations

- 3.1 The production shall be based on AIA (FYP) and SLM (FYC) picked up production report.
- 3.2 CYNR without PR1, must meet minimum PR0 85%.
- 3.3 The personal sales is included all the sales generated since he / she joined GV.
- 3.4 The group sales is included all the sales (personal and group sales) generated since he / she joined GV.

3.4 Production & Man Power Report Reference Date and Appointment date

Promotion	Production & Man Power Report Reference Date	Appointment Date
BA to ASM	Up to date	1 st day of following month
ASM to BDM	As at end of June	1 st day of July/ January
	As at end of Dec	1 st day of January
BDM to GAM	As at end of Dec	1 st Jan of the following year

4. Definition of PR1 is B1/ A1 where:

A1: Total annualized premium of new policies sold in last financial year.

B1: Total annualized premium of respective of policies included in A1 above where full first year (first 12 months) premium has been paid before the “ Persistency Run” (end of financial year).

5. Persistency for CYNR is based D0 Persistency.

6. Definition of PR0 is B0/A0 where:

A0: Total annualized premium of new policies sold within same calendar year.

B0: Total annualized premium in respect of policies included in A0 above where the premium from policies commencement/ captured has been fully paid (up to date premium) before the persistency run (premium paid is less than or equals to 12 months)



MAINTENANCE OF CONTRACT

(A) Maintenance of Contract with Principal

i) Agent Contract with AIA

Period	1 st January 2022 - 31 st December 2022
Requirements	i. Personal Sales Picked-up \geq ANP 30,000 and
	ii. Personal PR1: \geq 85%

- a) All the contracted associates must fulfill the above requirements in order to maintain the agent contract.
- b) MOC shall be based on AIA's requirements.
- c) Agent with production below year-to-date pro-rated quota for 2 consecutive quarters will have their Agent Contract reviewed by the AIA wherein the AIA may exercise its right to terminate the Agent Contract.

Q1 (Jan-Mar)	Q2 (Apr-Jun)	Q3 (Jul-Sep)	Q4 (Oct-Dec)
Q1 YTD Pro-rated Quota = TPC 7.5K	Q2 YTD Pro-rated Quota = TPC 15K	Q1 YTD Pro-rated Quota = TPC 22.5K	Q1 YTD Pro-rated Quota = TPC 30K
TPC is ZERO → Termination			
TPC < 7.5K → Catch up in Q2	TPC < 15K → Termination		
TPC \geq 7.5K → PASSED; proceed to Q2	TPC < 15K → Catch up in Q3	TPC < 22.5K → Termination	
	TPC \geq 15K → PASSED; proceed to Q3	TPC < 22.5K → Catch up in Q4	TPC < 30K → Termination
		TPC \geq 22.5K → PASSED; proceed to Q4	TPC < 30K → Termination

- d) CYNR are subject to MOC review based on moving block. However there will be no MOC review on the month which they are contracted. CYNR with production below year-to-date pro-rated quota for 2 consecutive quarters will have their Agent Contract reviewed by the AIA wherein the AIA may exercise its right to terminate the Agent Contract.

Contracted Month	Q1 with ANP 7,500	Q2 with ANP 15,000	Q3 with ANP 22,500
Jan	Feb - Apr	May - Jul	Aug - Oct
May	June - Aug	Sept - Nov	No Review
July	Aug - Oct	No Review	No Review
Oct	No Review	No Review	No Review

- e) Definition of PR1 is $B1/A1$ where:
A1: Total annualized premium of new policies sold in last financial year.
B1: Total annualized premium of respective of policies included in A1 above where full first year (first 12 months) premium has been paid before the “ Persistency Run” (end of financial year).
- f) Persistency for CYNR is based D0 Persistency.
- g) Definition of PR0 is $B0/A0$ where:
A0: Total annualized premium of new policies sold within same calendar year.
B0: Total annualized premium in respect of policies included in A0 above where the premium from policies commencement/ captured has been fully paid (up to date premium) before the persistency run (premium paid is less than or equals to 12 months).

ii) Agent Contract with SLM

Period	1 st January 2022 - 31 st December 2022
Requirements	i. Personal Sales Picked-up \geq FYC 18,000 <i>or</i>
	ii. Personal Sales Picked-up \geq 12 cases

- a) All the contracted associates must fulfill the above requirements in order to maintain the agent contract.
- b) MOC shall be based on SLM's requirements.
- c) CYNR are subject to MOC review based on pro-rated quota. The pro-rated quota is count from the following month of contract date until last month of the year.

(B) Maintenance of Contract – BDM

Period	1 st January 2022 - 31 st December 2022
Requirements	i. Group Sales Picked-up \geq ANP & AFYC 150,000 and
	ii. Group PR1: \geq 85% and
	iii. Two Active CYNR (BDM group)

- a. All the BDMs must fulfill the above requirements in order to maintain the BDM contract. Otherwise, he / she will demote to ASM rank.
- b. The production shall be based on AIA and SLM picked up production report as at 31st Dec 2022.
- c. AIA Sales is refer to ANP figure, SLM sales is refer to AFYC figure.
- d. The term of CYNR, is defined as a new recruit who is contracted with GV and also contracted with AIA, SLM or AHAM from January 2022 to December 2022. New recruit during the drive period who is direct appointed / promoted / holding other than the rank of Business Associate (e.g ASM, BDM, or GAM) shall be included in the direct CYNR headcount. New recruit who is terminated during the drive period or failed to remain contracted associate shall be excluded from the CYNR headcount.
- e. Existing agent who contracted with AIA/SLM or AHAM before year 2022 and subsequently contracted with GV on other principals, he/she not counted as CYNR.

f. Definition of PR1 is B1/ A1 where:

A1: Total annualized premium of new policies sold in last financial year.

B1: Total annualized premium of respective of policies included in A1 above where full first year (first 12 months) premium has been paid before the “ Persistency Run” (end of financial year).

(C) Maintenance of Contract – GAM

Period	1 st January 2022 - 31 st December 2022
Requirements	i. Group Sales Picked-up \geq ANP & AFYC 300,000 and
	ii. Group PR1: \geq 85% and
	iii. One Direct BDM (fulfill MOC) and
	iv. Three Active CYNR (GAM group)

- a. All the GAMs must fulfill the above requirements in order to maintain the GAM. Otherwise, he / she will demote to BDM rank.
- b. The production shall be based on AIA and SLM picked up production report as at 31st Dec 2022.
- c. AIA Sales is refer to ANP figure, SLM sales is refer to AFYC figure.
- d. The term of CYNR, is defined as a new recruit who is contracted with GV and also contracted with AIA, SLM or AHAM from January 2022 to December 2022. New recruit during the drive period who is direct appointed / promoted / holding other than the rank of Business Associate (e.g ASM, BDM, or GAM) shall be included in the direct CYNR headcount. New recruit who is terminated during the drive period or failed to remain contracted associate shall be excluded from the CYNR headcount.
- e. Existing agent who contracted with AIA, SLM or AHAM before year 2022 and subsequently contracted with GV on other principals, he/ she is not counted as CYNR.

- f. Definition of PR1 is B1/ A1 where:
 A1: Total annualized premium of new policies sold in last financial year.
 B1: Total annualized premium of respective of policies included in A1 above where full first year (first 12 months) premium has been paid before the “ Persistency Run” (end of financial year).

(D) Maintenance of Contract – BDM / GAM who contracted ≥ 15 years

Period	1 st January 2022 - 31 st December 2022
Requirements	i. Personal Sales Picked-up ≥ ANP & AFYC 100,000 and PR1: ≥ 85% or
	ii. Group Sales Picked up ≥ ANP & AFYC 250,000 and PR1: ≥ 85%

- a. For BDM / GAM who contracted with GV more than 15 years, they have to fulfill the special requirements as table above either on Personal Sales Category or Group Sales Category.
- b. The production shall be based on AIA and SLM picked up production report as at 31st Dec 2022.
- c. AIA Sales is refer to ANP figure, SLM sales is refer to AFYC figure.
- d. Definition of PR1 is B1/ A1 where:
 A1: Total annualized premium of new policies sold in last financial year.
 B1: Total annualized premium of respective of policies included in A1 above where full first year (first 12 months) premium has been paid before the “ Persistency Run” (end of financial year).

(E) GAM Spin off Benefit (SOB)

1. All the GAMs must fulfill MOC (position maintain) in order to enjoy the Spin Off Benefit.
2. In the event the GAM fail to fulfill MOC and demote, the SOB on 2022 New Business will auto roll up to his/ her mother GAM and he/ she will still enjoy the SOB for Business take effect before 2022.
3. In the event the GAM have terminate or resign from GV, all portion of SOB will auto roll up to mother GAM.



RECRUITMENT INCENTIVE

(A) Agent get Agent Incentive

1. Objective: To recognize associates who have outstanding performance in recruitment
2. Drive Period: 1st January 2022 – 31st Dec 2022 (12 months)
3. Eligibility: All Rank
4. Requirement & Reward

Requirement	Incentive
Recruit a CYNR with met MOC	RM500/ CYNR

5. Rules and Regulations

- 5.1 The term of CYNR, is defined as a new recruit who is contracted with GV and also contracted with AIA or SLM from January 2022 to December 2022. New recruit during the drive period who is direct appointed / promoted / holding other than the rank of Business Associate (e.g ASM, BDM, or GAM) shall be included in the direct CYNR headcount.
- 5.2 New recruit who is terminated during the drive period or failed to remain contracted associate shall be excluded from the CYNR headcount.
- 5.3 If the CYNR been contracted with AIA and SLM, the MOC is refer either AIA MOC or SLM MOC.



FOREIGN TRIP

(A) Life Insurance

(a) Personal Sales

1. Objective: To recognize associates who have outstanding performance in personal sales
2. Drive Period: 1st January 2022 - 31st December 2022
3. Eligibility: All Rank
4. Requirement & Reward

Category	Incentive Trip	ANP & AFYC	PR	Ticket
Tier 1	Hokkaido, Japan	≥ 340,000	≥ 85%	1
Tier 2	Xi An, China	≥ 175,000	≥ 85%	1
Tier 3	Krabi, Thailand	≥ 80,000	≥ 85%	1

5. Rules and Regulations
 - 5.1 Max 2 tickets for each Tier incentives.
 - 5.2 AIA Sales refer to ANP figure while SLM Sales refer to AFYC figure.
 - 5.3 Production shall be based on picked-up figure report as at 31st Dec 2022.
 - 5.4 AIA and SLM PR will be measured if the agent contracted with AIA and SLM. Existing Agents will be measured on PR1 while Persistency for CYNR is based D0 Persistency.
 - 5.5 Definition of PR1 is B1/ A1 where:
A1: Total annualized premium of new policies sold in last financial year.
B1: Total annualized premium of respective of policies included in A1 above where full first year (first 12 months) premium has been paid before the “ Persistency Run” (end of financial year).

5.6 Definition of PR0 is B0/A0 where:

A0: Total annualized premium of new policies sold within same calendar year.

B0: Total annualized premium in respect of policies included in A0 above where the premium from policies commencement/ captured has been fully paid (up to date premium) before the persistency run (premium paid is less than or equals to 12 months)

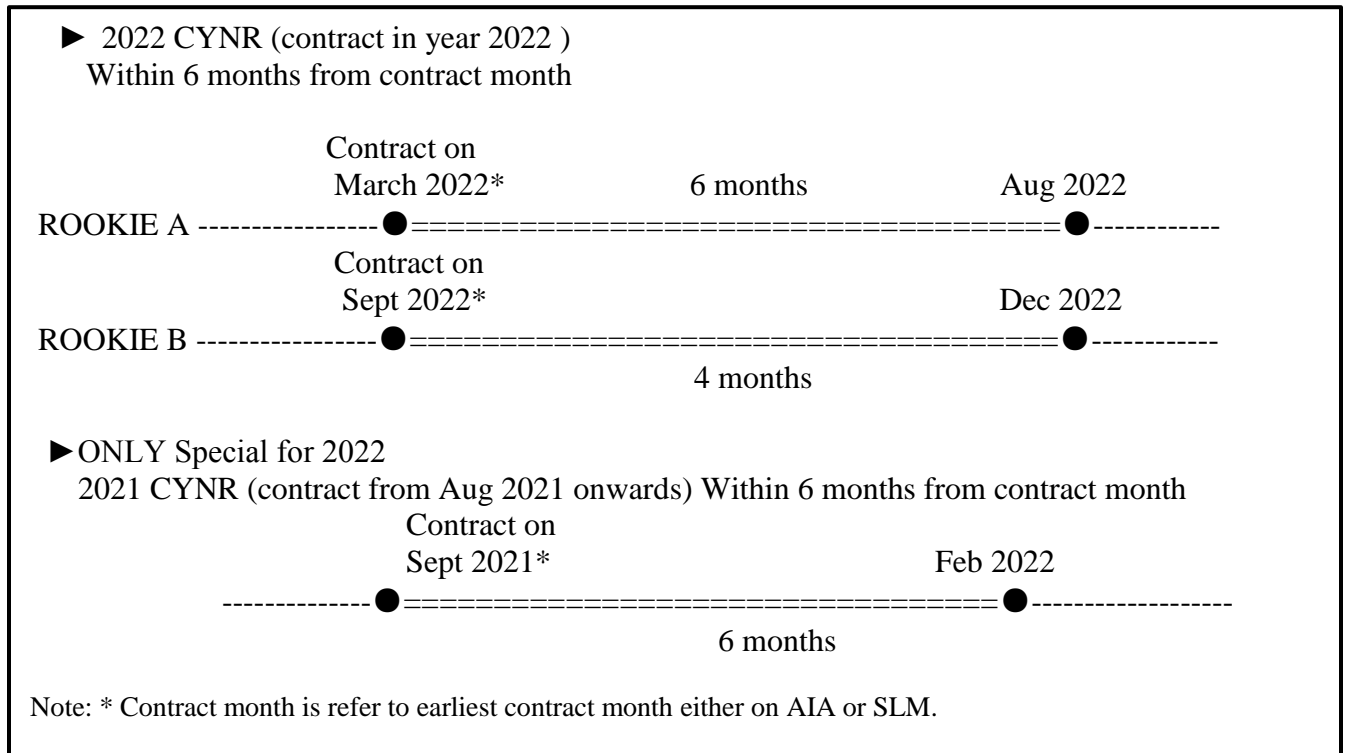
(b) Personal Sales (Rookie Category)

1. Objective: To recognize rookies who have outstanding performance in personal sales
2. Drive Period: 1st January 2022 – 31st Dec 2022 (12 months)
3. Eligibility: All Rank
4. Requirement & Reward

Incentive Trip	Requirement	Period	PR	Ticket
Krabi, Thailand	≥ ANP & AFYC 45,000	6 months from contracted month	85%	1

5. Rules and Regulations

- 5.1 Max 1 ticket for this incentive.
- 5.2 AIA Sales refer to ANP figure while SLM Sales refer to AFYC figure.
- 5.3 Production based on picked up figure report as at 31st Dec 2022.



- 5.4 * Contract month is refer to earliest contract month either on AIA contract or SLM contract.
- 5.5 Existing Agents will be measured on PR1 while Persistency for 2022 CYNR is based D0 Persistency.
- 5.6 For Rookie who have been promoted or direct appoint to BDM or GAM during the drive period, they are still eligible to contest on this incentive.
- 5.7 Definition of PR1 is B1/ A1 where:
A1: Total annualized premium of new policies sold in last financial year.
B1: Total annualized premium of respective of policies included in A1 above where full first year (first 12 months) premium has been paid before the “ Persistency Run” (end of financial year).
- 5.8 Definition of PR0 is B0/A0 where:
A0: Total annualized premium of new policies sold within same calendar year.
B0: Total annualized premium in respect of policies included in A0 above where the premium from policies commencement/ captured has been

fully paid (up to date premium) before the persistency run (premium paid is less than or equals to 12 months).

(d) Recruiting Incentive

1. Objective: To recognize associates who have outstanding performance in recruitment
2. Drive Period: 1st January 2022 – 31st Dec 2022 (12 months)
3. Eligibility: All Rank
4. Requirement & Reward

Incentive Trip	Requirement	Ticket
Krabi, Thailand	Recruit min 2 CYNR with 1. ≥ 1 Foreign Trip Qualifier and 2. Another CYNR met MOC*	1

5. Rules and Regulations

- 5.1 Max 1 ticket for this incentive.
- 5.2 The term of CYNR, is defined as a new recruit who is contracted with GV and also contracted with AIA or SLM from January 2022 to December 2022. New recruit during the drive period who is direct appointed / promoted / holding other than the rank of Business Associate (e.g ASM, BDM, or GAM) shall be included in the direct CYNR headcount.
- 5.3 New recruit who is terminated during the drive period or failed to remain contracted associate shall be excluded from the CYNR headcount.
- 5.4 * If the CYNR been contracted with AIA and SLM, the MOC is refer either AIA MOC or SLM MOC.

General Provisions for Foreign Trip

1. Rewards won by qualifiers are not transferable and is not redeemable for cash, only the second ticket can be refunded. Ticket cannot be converted, upgraded or downgraded to any other convention trip.
2. Spouse, children above 12 years old and parents below 65 years old (parents above 65 years old must be certified by doctor to be fit for travel) are allowed to join the tour depending on airline seats and hotel accommodations availability. Children below 12 years old is not allowed to join the oversea tour while is allowed to join the local trip.
3. Qualifiers have to pay the penalty (100% of the tour fare) if he/ she decided not to join the tour after confirmation of trip participation.
4. Qualifiers terminated by company before the tour departure date will have their awards forfeited.
5. Any appeal case must write in format letter to company and acknowledged by respective GAM and Region Head. Otherwise, the appeal will not be entertained.
6. Non-qualifiers of foreign trip are not allowed to purchase ticket to join the trip.



COMPENSATION

(A) Commission Rate (Investment Linked Products – pay term ≥ 20 years)

GV	1st	2nd	3rd	4th	5th	6th
BA	16	12	13	14	13.5	13.5
Variance	7	8	1			
BDM	5	7	4	4		
Variance	2	2	0			
GAM	3	3	2	2		
Variance	2	2	0			
Gen-1	2	2	1	1		
Gen-2	1	1	1	1		

(B) Commission Rate (Traditional Products – pay term ≥ 20 years)

GV	1st	2nd	3rd	4th	5th	6th
BA	30	18	17	14	8.5	8.5
Variance	10	11	2			
BDM	10.5	2	1	1		
Variance	1.5	1	0			
GAM	7	1.5	1	0.5		
Variance	1	0.5	0			
Gen-1	2	1	1	1		
Gen-2	1	1	1	1		