



HEALTHIER, LONGER,
BETTER LIVES

NOVEMBER 2021

V+ REV IT UP CHALLENGE

PERSONAL SALES

UP TO **RM 17,000**

INCLUSIVE OF 40% + RM200 ADDITIONAL BONUS

- Capture at least 3 Life-in-Group (LIG) Cases
- Capture at least 3 cases from Leads under the "Free COVID-19 Hospital Income Benefit for Children & Pregnant Women"
- Achieve Higher ANP/ANC Tier under November 2021 V+ Rev It Up Challenge compared to November 2021 First 11 Days Challenge

DIRECT TEAM

20%
ADDITIONAL
BONUS

✓ DMs & UMs get up to **2%** of captured **ANP/ANC**

✓ Achieve at least 65% eSB Rate within Direct Team
(With at least 6 LPs, each of them completing
30 eSales Builder Activities)

✓ Up to **RM160*/downline** with RM16K ANP/ANC

✓ Up to **RM100*/downline** with RM10K ANP/ANC

✓ DMs get up to **1%** of captured **ANP/ANC**

INDIRECT TEAM

20%
ADDITIONAL
BONUS

✓ Achieve at least 60% eSB Rate within Indirect Team
(With at least 12 LPs, each of them completing
30 eSales Builder Activities)

✓ **RM2,400/UM Team** with RM240K ANP/ANC &

✓ **RM1,200/UM Team** with RM120K ANP/ANC

Only cases paid via credit or debit card are counted

Please refer to the R&R for more details

Contest Period: **1 - 30 November 2021**

November 2021 V+ Rev It Up Challenge

A) Contest Period

1 – 30 November 2021

B) Eligibility

1. All Life Planners and Leaders are to participate based on their ranks as at, **30 November 2021**, as described in Table 1.

Rank	Categories		
	Personal Sales	Direct Team	Indirect Team
New Life Planner (NLP)	Yes	-	-
Life Planner (LP)	Yes	-	-
Assistant Unit Manager (AUM)	Yes	-	-
Unit Manager (UM)	Yes	Yes	-
District Manager (DM)	Yes	Yes	Yes

Table 1

2. NLP must be contracted with AIA **from 1 January 2020 – 30 November 2021**.
3. Rejoined Life Planner (RLP), Direct Appointed Assistant Unit Manager (DAAUM) and AUM are to participate as LP rank.
4. Direct Appointed Unit Manager (DAUM) are to participate as UM rank.
5. Direct Appointed District Manager (DADM) are to participate as DM rank.
6. **UM can qualify and receive rewards from both Personal Sales and Direct Team category.**
7. **DM can qualify and receive rewards from all categories (i.e. Personal Sales, Direct Team and Indirect Team category).**

C) Requirements

1. The requirements for the **Group A: November 2021 V+ Rev It Up Challenge** and **Group B and C: V+ Rev It Up Extra Bonus** for **Personal Sales** category are as described in Tables 2 and 3 respectively:

Group A: November 2021 V+ Rev It Up Challenge (Personal Sales)			
Tier	Min Requirements		Rewards (RM)
	Personal Sales		
	ANP/ANC (RM)		
A1	200,000		12,000
A2	150,000		8,000
A3	75,000		3,500
A4	54,000		2,500
A5	27,000		1,200
A6	18,000		600
A7	13,000		300

Note:
1. **IMPORTANT:** Only cases paid via credit or debit card will be counted.

Table 2

Group B and C: V+ Rev It Up Extra Bonus (Personal Sales)		
Tier	Min Requirements	Additional Bonus
B1	Capture at least 3 Life-in-Group (LIG) Cases	20%
B2	Capture at least 3 cases from Leads under the "Free COVID-19 Hospital Income Benefit for Children & Pregnant Women"	20%
C	Achieved Higher Tier in November 2021 V+ Rev It Up Challenge vs November 2021 First 11 Days Challenge	RM 200

Notes:
1. **IMPORTANT:** Only cases paid via credit or debit card will be counted.
2. Only Individual Life and Family Takaful cases will be counted for Tier B2.
3. The **RM 200 Additional Bonus** under Tier C is only calculated after **Group A and B**.

Table 3

1.1. Group A: Tier A1 to A7:

- 1.1.1. Each participant can only qualify for the rewards under either one (1) of the tiers.
- 1.1.2. Only participants who have captured the min **Personal Sales ANP/ANC within 1 – 30 November 2021** will qualify for the rewards accordingly.
- 1.1.3. **IMPORTANT:** Only cases paid via credit or debit card will be counted.

1.2. V+ Rev It Up Extra Bonus: Group B and C:

- 1.2.1. Refers to Additional Bonus on-top of the rewards from **Group A** upon fulfilling the respective requirements.
- 1.2.2. Each participant can qualify for Additional Bonus under multiple tiers (i.e. Tier B1, B2 and C).
- 1.2.3. Any participants who failed to qualify for either one (1) of the tiers under Group A, will **NOT** be eligible for any of the V+ Rev It Up Extra Bonus.
- 1.2.4. **IMPORTANT:** Only cases paid via credit or debit card will be counted.
- 1.2.5. **Group B: Tier B1 and B2:**
 - a) **Tier B1** – Each participant must capture at least **3 Life-in-Group (LIG) cases:**
 - (i) **Life-in-Group (LIG):**
 - Refers to the total captured Individual Life and Family Takaful cases including AHM/AHM-i for Members (i.e. employees or dependents) that are currently covered under a group insurance policy of a Corporate Solutions scheme (Group Policy).
 - The Members can be the Life Assured or Policyholder for the Individual Life or Family Takaful cases.
 - The Individual Life or Family Takaful cases must be purchased under the same Group Policy servicing Life Planner, any Life Planner under the same District Group or as set assigned by AIA.

(ii) Illustration

No.	LIG Cases Captured	Qualified Additional Bonus	Remarks
1	4	20%	-
2	2	Zero	Failed to meet min 3 LIG Cases.

b) **Tier B2** – Each participant must capture at least **3 Individual Life or Family Takaful cases** from **Leads under the “Free COVID-19 Hospital Income Benefit for Children & Pregnant Women”**:

(i) **Leads under the “Free COVID-19 Hospital Income Benefit for Children & Pregnant Women”**:

- Refers to Customers who have successfully registered for the Free Covid-19 Hospital Income Benefit for Children & Pregnant Women (here onwards shall be referred to as **Leads**).
- **Leads** also includes the Parent/Guardian who has successfully registered his/her children for the Free Covid-19 Hospital Income Benefit for Children & Pregnant Women.
- The Leads must be registered under the LP/Leader to be counted.
 - Any new policies captured by any LP/Leader sharing the same District Group as the registered LP is counted:

Example 1:

Lead **Z** is registered to LP **X**.

LP **Y** is **under the same District Group** as LP **X**.

LP **Y** had captured a new **Individual Life or Family Takaful** policy from Lead **Z**, within the contest period.

Therefore, the **case captured** will be counted under LP **Y**.

Example 2:

Lead **Z** is registered to LP **X**.

LP **Y** is **NOT** under the same District Group as LP **X**.

LP **Y** had captured a new **Individual Life or Family Takaful** policy from Lead **Z**, within the contest period.

However, the **case captured** will **NOT** be counted under LP **Y**.

(ii) In the event, the case is captured from a Lead who is under an existing Corporate Solutions Policy:

- The case will only be counted once, either under Tier B1 or B2 (not both).
- Upon fulfilling the minimum requirements for Tier B2, additional cases captured may be counted under Tier B1.

(iii) Illustration

No.	Policy Captured	Customer is a Lead	Qualified Additional Bonus	Remarks
1	Policy A	Yes	20%	-
	Policy B	Yes		
	Policy C	Yes		
	Policy D	Yes		
2	Policy E	Yes	Zero	Failed to min 3 cases from Leads.
	Policy F	Yes		
	Policy G	No		
	Policy H	No		

1.2.6. **Group C: Tier C:**

- a) Refers to Additional Bonus on-top of the rewards from **Group A** and **B** upon fulfilling the respective requirements.
- b) Each participant must achieve a **higher tier under this contest (November 2021 V+ Rev It Up Challenge) vs November 2021 First 11 Days Challenge** to qualify for the **RM 200 Additional Bonus**:
- (i) Participants who qualify under **Tier A1** in the November 2021 First 11 Days Challenge must qualify under **Tier A6 or higher** (i.e. Tier A1 to A6) in this contest to qualify for the **RM 200 Additional Bonus**.
 - (ii) Participants who qualify under **Tier A2** in the November 2021 First 11 Days Challenge must qualify under **Tier A7 or higher** (i.e. Tier A1 to A7) in this contest to qualify for the **RM 200 Additional Bonus**.
 - (iii) Any participants who failed to qualify for the **November 2021 First 11 Days Challenge: V+ Rev It Up!** will **NOT** be eligible for the Additional Bonus under this tier.
 - (iv) Kindly refer to the "November 2021 First 11 Days Challenge: V+ Rev It Up!" R&R for more details.

c) Illustration

No.	Nov 2021 First 11 Days Challenge Qualified Tier	Nov 2021 V+ Rev It Up Challenge Qualified Tier	Qualified under Tier C	Remarks
1	A1	A1	Yes	Achieved <u>higher</u> tier in Nov 2021 V+ Rev It Up Challenge vs Nov 2021 First 11 Days Challenge.
2	A1	A4	Yes	Achieved <u>higher</u> tier in Nov 2021 V+ Rev It Up Challenge vs Nov 2021 First 11 Days Challenge.
3	A1	A7	No	Failed to achieve <u>higher</u> tier in Nov 2021 V+ Rev It Up Challenge vs Nov 2021 First 11 Days Challenge.
4	A2	A4	Yes	Achieved <u>higher</u> tier in Nov 2021 V+ Rev It Up Challenge vs Nov 2021 First 11 Days Challenge.
5	A2	A6	Yes	Achieved <u>higher</u> tier in Nov 2021 V+ Rev It Up Challenge vs Nov 2021 First 11 Days Challenge.
6	Did not qualify	A7	No	Failed to qualify for any tier in Nov 2021 First 11 Days Challenge.

1.3. Any participant who qualifies under both this contest and **November 2021 First 11 Days Challenge: V+ Rev It Up!** will only be rewarded under either one (1) contest, whichever with the highest reward value:

1.3.1. This is only applicable for Personal Sales Category.

1.3.2. Kindly refer to the "November 2021 First 11 Days Challenge: V+ Rev It Up!" R&R for more details.

2. The requirements for the **Group D: November 2021 V+ Rev It Up Challenge** and **Group E and F: V+ Rev It Up Extra Bonus** for **Direct Team** category are as described in Tables 4 and 5 respectively:

Group D: November 2021 V+ Rev It Up Challenge (Direct Team)				
Tier	Min Requirements	Rewards		
		Tier D1 to D3 : % of Captured ANP/ANC in November 2021 Tier D4 and D5 : Cash Reward (RM)		
	Direct Team	Policy Paying Term		
	ANP/ANC (RM)	≥ 20 Years	10 – 19 Years	5 – 9 Years
D1	700,000	2.00%	1.00%	0.50%
D2	550,000	1.50%	0.80%	0.40%
D3	400,000	1.00%	0.50%	0.25%
D4	240,000	2,000		
D5	120,000	1,000		

Note:
1. **IMPORTANT:** Only cases paid via credit or debit card will be counted.

Table 4

Group E and F: V+ Rev It Up Extra Bonus (Direct Team)		
Tier	Min Requirements	Additional Bonus
E	Achieve at least 65% eSB Rate within Direct Team (With at least 6 LPs, each of them completing 30 eSB Activities)	20%
F1	For each downline LP who meets min RM 16K Personal Sales ANP/ANC only	RM 160 per LP to the immediate upline UM/DM
F2	For each downline LP who meets min RM 10K Personal Sales ANP/ANC only	RM 100 per LP to the immediate upline UM/DM

Notes:
1. **IMPORTANT:** Only cases paid via credit or debit card will be counted.
2. **IMPORTANT:** Each participant **MUST** be a member of at least one (1) Peer Group to fulfill the **30 eSB Activities**.
3. Activities that are counted towards the **30 eSB Activities** are as follows:
3.1. Successfully scheduling appointments with customers on eSB.
3.2. Successfully updating call outcome after calls with customers on eSB.
3.2.1. Uncontactable Calls will **NOT** be counted.
4. The **20% Additional Bonus** under Tier E is only calculated for **Group D**. Group F is **NOT** included.

Table 5

2.1. **Group D: Tier D1 to D5:**

- 2.1.1. Each participant can only qualify for the rewards under either one (1) of the tiers.
2.1.2. Only participants who have captured the min **Direct Team ANP/ANC within 1 – 30 November 2021** will qualify for the rewards accordingly.
2.1.3. **IMPORTANT:** Only cases paid via credit or debit card will be counted.
2.1.4. **Tier D1 to D3:**
a) Rewards will be calculated based on the ANP/ANC captured **within 1 – 30 November 2021** and each policy's Policy Paying Term respectively.
b) For Rewards calculation purposes, the Captured ANP/ANC in November 2021 **EXCLUDES** all the following:
(i) Single premium
(ii) Ad hoc top ups
(iii) Policies not paid via credit or debit card

c) Illustration

No.	Captured ANP/ANC (RM)	Qualified Tier	Rewards Calculation	Final Reward (RM)
1	700K	D1	700K × 2.0%	14,000
2	600K	D3	600K × 1.5%	9,000

Note: All scenarios mentioned above are based on the assumption that all policies sold are 20 years Policy Paying Term and were paid via credit or debit card.

2.2. **V+ Rev It Up Extra Bonus: Group E and F:**

- 2.2.1. Refers to Additional Bonus on-top of the rewards from **Group D** upon fulfilling the respective requirements.
- 2.2.2. Each participant can qualify for Additional Bonus under multiple tiers (i.e. Tier E, F1 and F2).
- 2.2.3. Any participants who failed to qualify for either one (1) of the tiers under Group D, will **NOT** be eligible for any of the V+ Rev It Up Extra Bonus.

2.2.4. **Group E: Tier E:**

- a) Each participant must achieve at least **65% eSB rate with at least 6 LPs, each completing 30 eSB Activities** within their Direct Team to qualify for the **20% Additional Bonus**.
- b) **30 eSB Activities** is counted upon fulfilling all the following:
 - (i) Must enroll in eSB.
 - (ii) **IMPORTANT:** Must be a member of at least one (1) Peer Group.
 - (iii) Must perform at least **30 eSB Activities** within **1 – 30 November 2021** as follows:
 - Successfully scheduling appointments with customers on eSB.
 - Successfully updating call outcome after calls with customers on eSB:
 - Uncontactable Calls will **NOT** be counted.
- Note: Kindly refer to the “eSales Builder” section for more details.

c) **eSB Rate for Direct Team** refers to the following formula:

$eSB \text{ Rate for Direct Team} = \frac{\text{Total no. of LP within Direct Team who have each completed 30 eSB Activities}}{\text{Total LPs within Direct Team}}$
Notes:
1. New Recruits (NR) who are contracted from 1 – 30 November 2021 will NOT be counted under “ Total LPs within Direct Team ”. 2. At any point of time, Rejoined Life Planner (RLP) are NOT counted as NR.

d) Illustration

No.	LPs within Direct Team		eSB Rate for Direct Team	Qualified Additional Bonus	Remarks
	Completed 30 eSB Activities	Total			
1	7	10	70% (7 ÷ 10 × 100)	20%	-
2	6	8	75% (6 ÷ 8 × 100)	20%	-
3	6	10	60% (6 ÷ 10 × 100)	Zero	Failed to meet min 65% eSB rate for Direct Team.
4	4	5	80% (4 ÷ 5 × 100)	Zero	Failed to meet min 6 LPs, each completing 30 eSB Activities.
5	2	4	50% (2 ÷ 4 × 100)	Zero	Failed to meet min 65% eSB rate for Direct Team and 6 LPs, each completing 30 eSB Activities.

2.2.5. **Group F: Tier F1 and F2:**

- a) Each downline LP who meets the respective requirements (i.e. RM 10K or RM 16K Personal Sales ANP/ANC) can only be counted for either one (1) of the Tiers (i.e. Tier F1 or F2).
- b) **IMPORTANT: Only cases paid via credit or debit card will be counted.**
- c) **Tier F1:**
 - (i) For each downline LP within the UM/DM's Direct Team that meets min **RM 16K** Personal Sales ANP/ANC only **within 1 – 30 November 2021**, the respective immediate upline UM/DM will receive the **RM 160** additional bonus.
- d) **Tier F2:**
 - (i) For each downline LP within the UM/DM's Direct Team that meets min **RM 10K** Personal Sales ANP/ANC only **within 1 – 30 November 2021**, the respective immediate upline UM/DM will receive the **RM 100** additional bonus.

e) Illustration

No.	Total downline LP qualifiers from Group F		Additional Bonus	Total Additional Bonus (RM)
	Tier F1	Tier F2	Calculation	
1	30	0	$(30 \times \text{RM } 160) + (0 \times \text{RM } 100)$	4,800
2	0	20	$(0 \times \text{RM } 160) + (20 \times \text{RM } 100)$	2,000
3	10 [Note 1]	8 [Note 1]	$(10 \times \text{RM } 160) + (8 \times \text{RM } 100)$	2,400

Note 1: The 10 LPs under Tier F1 and 8 LPs under Tier F2 are not the same individuals.

2.3. The **ANP/ANC and AA** is **EXCLUDING** the leader's own self:

- 2.3.1. DM participating under **Direct Team**, will **EXCLUDE** the DM own self only.
- 2.3.2. UM participating under **Direct Team**, will **EXCLUDE** the UM own self only.

3. The requirements for the **Group G: November 2021 V+ Rev It Up Challenge** and **Group H and I: V+ Rev It Up Extra Bonus** for **Indirect Team** category are as described in Tables 6 and 7 respectively:

Group G: November 2021 V+ Rev It Up Challenge (Indirect Team)				
Tier	Min Requirements	Rewards		
		Tier G1 to G3 : % of Captured ANP/ANC in November 2021 Tier G4 and G5 : Cash Reward (RM)		
	Indirect Team	Policy Paying Term		
	ANP/ANC (RM)	≥ 20 Years	10 – 19 Years	5 – 9 Years
G1	1,400,000	1.00%	0.50%	0.25%
G2	1,100,000	0.75%	0.40%	0.20%
G3	800,000	0.50%	0.25%	0.13%
G4	480,000	2,000		
G5	240,000	1,000		

Note:

- IMPORTANT:** Only cases paid via credit or debit card will be counted.

Table 6

Group H and I: V+ Rev It Up Extra Bonus (Indirect Team)		
Tier	Min Requirements	Additional Bonus
H	Achieve at least 60% eSB Rate within Indirect Team (With at least 12 LPs, each of them completing 30 eSB Activities)	20%
I1	For each downline UM who meets min RM 240K Direct Team ANP/ANC	RM 2,400 per UM to the immediate upline DM
I2	For each downline UM who meets min RM 120K Direct Team ANP/ANC	RM 1,200 per UM to the immediate upline DM

Note:

- IMPORTANT:** Only cases paid via credit or debit card will be counted.
- IMPORTANT:** Each participant **MUST** be a member of at least one (1) Peer Group to fulfill the **30 eSB Activities**.
- Activities that are counted towards the **30 eSB Activities** are as follows:
 - Successfully scheduling appointments with customers on eSB.
 - Successfully updating call outcome after calls with customers on eSB.
 - Uncontactable Calls will **NOT** be counted.
- The **20% Additional Bonus** under Tier H is only calculated for **Group G**. Group I is **NOT** included.

Table 7

3.1. Indirect Team:

- Refers to the DM's downline UM's Direct Team.
- Indirect Team ANP/ANC refers to Personal Sales of the downline UM **AND** Personal Sales of the downline UM's Direct Team – Kindly refer to the “Agency Compensation Handbook” for more details on Indirect Team.

3.2. Group G: Tier G1 to G5:

- Each participant can only qualify for the rewards under either one (1) of the tiers.
- Only participants who have captured the min **Indirect Team ANP/ANC within 1 – 30 November 2021** will qualify for the rewards accordingly.
- IMPORTANT:** Only cases paid via credit or debit card will be counted.
- Tier G1 to G3:**
 - Rewards will be calculated based on the ANP/ANC captured **within 1 – 30 November 2021** and each policy's Policy Paying Term respectively.
 - For Rewards calculation purposes, the Captured ANP/ANC in November 2021 is **EXCLUDES** all the following:
 - Single premium
 - Ad hoc top ups
 - Policies not paid via credit or debit card

c) Illustration

No.	Captured ANP/ANC (RM)	Qualified Tier	Rewards Calculation	Final Reward (RM)
1	1.4M	G1	1.4M × 1.0%	14,000
2	1M	G3	1M × 0.5%	5,000

Note: All scenarios mentioned above are based on the assumption that all policies sold are 20 years Policy Paying Term and were paid via credit or debit card.

3.3. **V+ Rev It Up Extra Bonus: Group H and I:**

- 3.3.1. Refers to Additional Bonus on-top of the rewards from **Group G** upon fulfilling the respective requirements.
- 3.3.2. Each participant can qualify for Additional Bonus under multiple tiers (i.e. Tier H, I1 and I2).
- 3.3.3. Any participants who failed to qualify for either one (1) of the tiers under Group G, will **NOT** be eligible for any of the V+ Rev It Up Extra Bonus.
- 3.3.4. **Group H: Tier H:**

a) Each participant must achieve at least **60% eSB rate with at least 12 LPs, each completing 30 eSB Activities** within their Indirect Team to qualify for the **20% Additional Bonus**.

b) **30 eSB Activities** is counted upon fulfilling all the following:

- (i) Must enroll in eSB.
- (ii) **IMPORTANT:** Must be a member of at least one (1) Peer Group.
- (iii) Must perform at least **30 eSB Activities** within **1 – 30 November 2021** as follows:
- Successfully scheduling appointments with customers on eSB.
 - Successfully updating call outcome after calls with customers eSB:
 - Uncontactable Calls will **NOT** be counted.
- Note: Kindly refer to the “eSales Builder” section for more details.

c) **eSB rate for Indirect Team** refers to the following formula:

$eSB \text{ Rate for Indirect Team} = \frac{\text{Total no. of LP within Indirect Team who have each completed 30 eSB Activities}}{\text{Total LPs within Indirect Team}}$
<p>Notes:</p> <ol style="list-style-type: none"> 1. New Recruits (NR) who are contracted from 1 – 30 November 2021 will NOT be counted under “Total LPs within Indirect Team”. 2. At any point of time, Rejoined Life Planner (RLP) are NOT counted as NR.

d) Illustration

No.	LPs within Indirect Team		eSB Rate for Indirect Team	Qualified Additional Bonus	Remarks
	Completed 30 eSB Activities	Total			
1	14	20	70% (14 ÷ 20 × 100)	20%	-
2	12	16	75% (12 ÷ 16 × 100)	20%	-
3	12	24	50% (12 ÷ 24 × 100)	Zero	Failed to meet min 60% Indirect Team eSB rate.
4	8	10	80% (8 ÷ 10 × 100)	Zero	Failed to meet min 12 LPs, each completing 30 eSB Activities.
5	4	8	50% (4 ÷ 8 × 100)	Zero	Failed to meet min 60% eSB rate for Indirect Team and 12 LPs, each completing 30 eSB Activities.

3.3.5. **Group I: Tier I1 and I2:**

- a) Each downline UM who meets the respective requirements (i.e. RM 120K or RM 240K Direct Team ANP/ANC) can only be counted for either one (1) of the Tiers (i.e. Tier I1 or I2).
 - (i) The **Direct Team ANP/ANC under Group I** is **EXCLUDING** the downline UM's own Personal Sales.
- b) **IMPORTANT: Only cases paid via credit or debit card will be counted.**
- c) **Tier I1:**
 - (i) For each downline UM within the DM's Indirect Team that meets min **RM 240K** Direct Team ANP/ANC **within 1 – 30 November 2021**, the respective immediate upline DM will receive the **RM 2,400** Additional Bonus.
- d) **Tier I2:**
 - (i) For each downline UM within the DM's Indirect Team that meets min **RM 120K** Direct Team ANP/ANC **within 1 – 30 November 2021**, the respective immediate upline DM will receive the **RM 1,200** Additional Bonus.

e) Illustration

No.	Total downline LP qualifiers from Group I		Additional Bonus	Total Additional Bonus (RM)
	Tier I1	Tier I2	Calculation	
1	6	0	$(6 \times \text{RM } 2,400) + (0 \times \text{RM } 1,200)$	14,400
2	0	4	$(0 \times \text{RM } 2,400) + (4 \times \text{RM } 1,200)$	4,800
3	3 [Note 1]	2 [Note 1]	$(3 \times \text{RM } 2,400) + (2 \times \text{RM } 1,200)$	9,600

Note 1: The 3 LPs under Tier I1 and 2 LPs under Tier I2 are not the same individuals.

4. Further details on the contest are as follows:

- 4.1. **ANP/ANC** refers to Annualized New Premium (ANP)/Annualized New Contribution (ANC) captured for Individual Life and Family Takaful products:
 - 4.1.1. All cases are captured when the premiums/contributions are paid and set in force.
 - 4.1.2. All cases must be captured within the contest period, **by 30 November 2021**.
 - 4.1.3. **All cases must be paid via Credit or Debit Card to be counted:**
 - a) Auto-Debit via Credit and Debit Card is accepted.
 - b) Any payment via online transfer, cash **OR** cheque is **NOT** counted.
 - c) Standing instruction payment is also **NOT** counted.
 - d) Any non-recurring payment over the counter (including using credit or debit card) is **NOT** counted.
 - 4.1.4. **All cases must be submitted via iPoS to be counted.**
 - 4.1.5. Kindly refer to the "Agency Compensation Handbook" for more details on ANP/ANC.
- 4.2. **Cases** refers to policies captured for Individual Life and Family Takaful products and Medical Upgrade campaigns:
 - 4.2.1. All cases are captured when the premiums/contributions are paid and set in force.
 - 4.2.2. All cases must be captured within the contest period, **by 30 November 2021**.
 - 4.2.3. **All cases must be paid via Credit or Debit Card to be counted:**
 - a) Auto-Debit via Credit and Debit Card is accepted.
 - b) Any payment via online transfer, cash **OR** cheque is **NOT** counted.
 - c) Standing instruction payment is also **NOT** counted.
 - d) Any non-recurring payment over the counter (including using credit or debit card) is **NOT** counted.
 - 4.2.4. **All cases must be submitted via iPoS to be counted.**
 - 4.2.5. **All cases from Medical Upgrade Campaigns:**
 - a) ANP/ANC will be counted.
 - b) Number of Cases will be counted.

D) Illustrations

1. Illustrations on Rewards Calculation for Group A: November 2021 V+ Rev It Up Challenge for Personal Sales category:

No.	Captured ANP/ANC (RM)	Final Reward (RM)	Remarks
1	200K	12,000	-
2	50K	1,200	-
3	12K	Zero	Failed to meet min RM 13K ANP/ANC.

2. Illustrations on Rewards Calculation for Group A: November 2021 V+ Rev It Up Challenge and Group B and C: V+ Rev It Up Extra Bonus for Personal Sales category:

Scenario 1:

- LP A qualifies for the following:
 - RM 12,000 from Tier A1
 - 40% Additional Bonus from Tier B1 and B2
 - RM 200 Additional Bonus from Tier C

Reward from Group A (RM)	Reward after Additional Bonus from Group B (RM)	Reward after Additional Bonus from Group C (RM)	Final Reward (RM)
12,000	16,800 12,000 + (12,000 × 40%)	17,000 16,800 + 200	17,000

Note:

1) The 40% Additional Bonus under Group B is only calculated for Group A. Group C is **NOT** included.

Scenario 2:

- LP B qualifies for the following:
 - RM 12,000 from Tier A1
 - 20% Additional Bonus from Tier B1
 - RM 200 Additional Bonus from Tier C

Reward from Group A (RM)	Reward after Additional Bonus from Group B (RM)	Reward after Additional Bonus from Group C (RM)	Final Reward (RM)
12,000	14,400 12,000 + (12,000 × 20%)	14,600 14,400 + 200	14,600

Note:

1) The 20% Additional Bonus under Group B is only calculated for Group A. Group C is **NOT** included.

Scenario 3:

- LP C qualifies for the following:
 - RM 12,000 from Tier A1
 - RM 200 Additional Bonus from Tier C

Reward from Group A (RM)	Reward after Additional Bonus from Group B (RM)	Reward after Additional Bonus from Group C (RM)	Final Reward (RM)
12,000	12,000 (Did not qualify for Tier B1 or B2)	12,200 12,000 + 200	12,200

Scenario 4:

- LP D qualifies for the following:
 - RM 12,000 from Tier A1

Reward from Group A (RM)	Reward after Additional Bonus from Group B (RM)	Reward after Additional Bonus from Group C (RM)	Final Reward (RM)
12,000	12,000 (Did not qualify for Tier B1 or B2)	12,000 (Did not qualify for Tier C)	12,000

3. Illustrations on **Rewards Calculation** for **Group D: November 2021 V+ Rev It Up Challenge** for **Direct Team** category:

No.	Captured ANP/ANC (RM)	Qualified Tier	Rewards Calculation	Final Reward (RM)	Remarks
1	700K	D1	700K × 2.0%	14,000	-
2	600K	D2	600K × 1.5%	9,000	-
3	120K	D5	-	1,000	Fixed Cash reward for Tier D4 and D5.
4	110K	-	-	Zero	Failed to meet min RM 120K ANP/ANC.

Note 1: All scenarios mentioned above are based on the assumption that all policies sold are 20 years Policy Paying Term and paid via credit or debit card.

Note 2: Group G for Indirect Team category has the same principles as per above.

4. Illustrations on **Rewards Calculation** for the **Group D: November 2021 V+ Rev It Up Challenge** and **Group E and F: V+ Rev It Up Extra Bonus** for **Direct Team** category:

Scenario 1:			
<ul style="list-style-type: none"> Leader A qualifies for the following: <ul style="list-style-type: none"> RM 15,000 from Tier D1 20% Additional Bonus from Tier E 30 downline LP qualifiers under Tier F1 (30 × RM 160 = RM 4,800) 			
Reward from Group D (RM)	Reward after Additional Bonus from Group E (RM)	Reward after Additional Bonus from Tier Group F (RM)	Final Reward (RM)
15,000	18,000 15,000 + (15,000 × 20%)	22,800 18,000 + 4,800	22,800
Notes:			
1) The 20% Additional Bonus under Tier E is only calculated for Group D . Group F is NOT included. 2) Group G, H and I for Indirect Team category has the same principles as per above.			

Scenario 2:			
<ul style="list-style-type: none"> Leader B qualifies for the following: <ul style="list-style-type: none"> RM 10,000 from Tier D1 20% Additional Bonus from Tier E 10 downline LP qualifiers under Tier F1 (10 × RM 160 = RM 1,600) 8 downline LP qualifiers under Tier F2 (8 × RM 100 = RM 800) 			
Reward from Group D (RM)	Reward after Additional Bonus from Group E (RM)	Reward after Additional Bonus from Tier Group F (RM)	Final Reward (RM)
10,000	12,000 10,000 + (10,000 × 20%)	14,400 12,000 + 1,600 + 800	14,400
Notes:			
1) The 10 LPs under Tier F1 and 8 LPs under Tier F2 are <u>not the same</u> individuals. 2) The 20% Additional Bonus under Tier E is only calculated for Group D . Group F is NOT included. 3) Group G, H and I for Indirect Team category has the same principles as per above.			

Scenario 3:			
<ul style="list-style-type: none"> Leader C qualifies for the following: <ul style="list-style-type: none"> RM 4,000 from Tier D3 20 downline LP qualifiers under Tier F2 (20 × RM 100 = RM 2,000) 			
Reward from Group D (RM)	Reward after Additional Bonus from Group E (RM)	Reward after Additional Bonus from Tier Group F (RM)	Final Reward (RM)
4,000	4,000 (Did not qualify for Tier E)	6,000 4,000 + 2,000	6,000
Notes:			
1) The 20% Additional Bonus under Tier E is only calculated for Group D . Group F is NOT included. 2) Group G, H and I for Indirect Team category has the same principles as per above.			

Scenario 4:			
<ul style="list-style-type: none"> • Leader D qualifies for the following: <ul style="list-style-type: none"> ○ RM 1,000 from Tier D5 			
Reward from Group D (RM)	Reward after Additional Bonus from Group E (RM)	Reward after Additional Bonus from Tier Group F (RM)	Final Reward (RM)
1,000	1,000 (Did not qualify for Tier E)	1,000 (Did not qualify for Tier F1 an F2)	1,000
Notes: 1) Group G, H and I for Indirect Team category has the same principles as per above.			

E) Rewards Payment

1. Rewards Payment:

- 1.1. All payments to qualifiers will be processed after **30 November 2021** once the validation has been finalized.
- 1.2. Qualifiers will receive notification via AIA Life Planner App (ALPA) upon release of payments.

F) Self-Purchase Policies

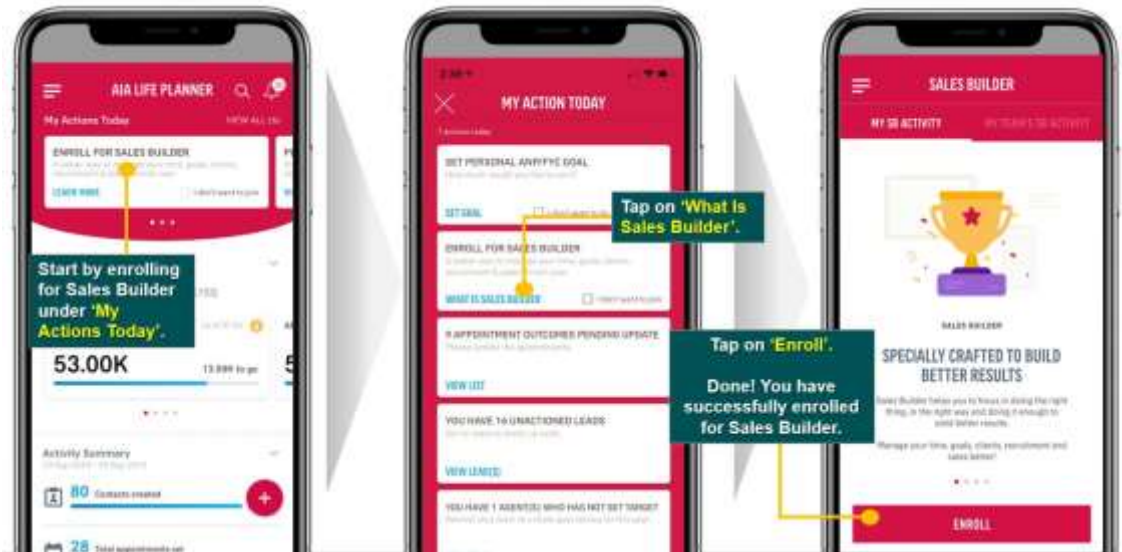
- 1. Applicable for all self-purchased policies by the participants for their own-self or their immediate family members (i.e. parents, children or spouse).
- 2. Any such policies that are withdrawn under any circumstances after the contest has been closed, AIA reserves the rights to perform any adjustment and/or to claw-back the rewards accordingly:
 - 2.1. The above circumstances are also applicable for any impact to the leader’s rewards (if any).
 - 2.2. In addition, any other treatment not mentioned herein, will be subjected to the Agency Contest's General Provisions – Kindly refer to the “2021 Agency Contest’s General Provisions” for more details.

G) MDRT/COT/TOT – Method 3 Annual Income

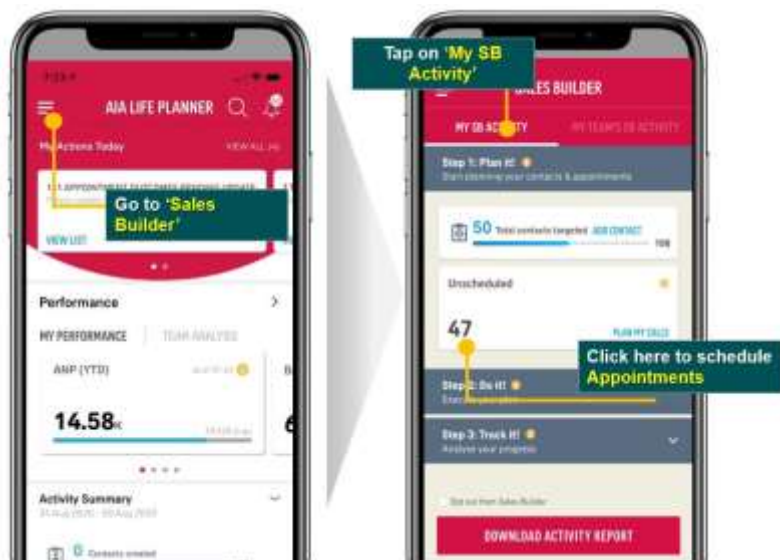
- 1. All cash rewards qualified from this contest will be counted for MDRT/COT/TOT qualification under Method 3 Annual Income:
 - 1.1. Only cash rewards from Personal Sales category will be counted.
 - 1.2. These will be counted for Total Annual Income and New Business Income under Unlimited Credit.
- 2. Any other forms of rewards including but not limited to Benefit-in-Kind (BIK), gifts or items, trip tickets, trophy or medals, certificates, and etc. are **NOT** counted.
- 3. Any Cash-in-Lieu (CIL) due to any reasons (e.g. trip cancellation and etc.) are **NOT** counted.
- 4. Kindly refer to the “2022 Supreme MDRT and MDRT Challenge” for more details on Method 3 Annual Income.

H) eSales Builder (eSB)

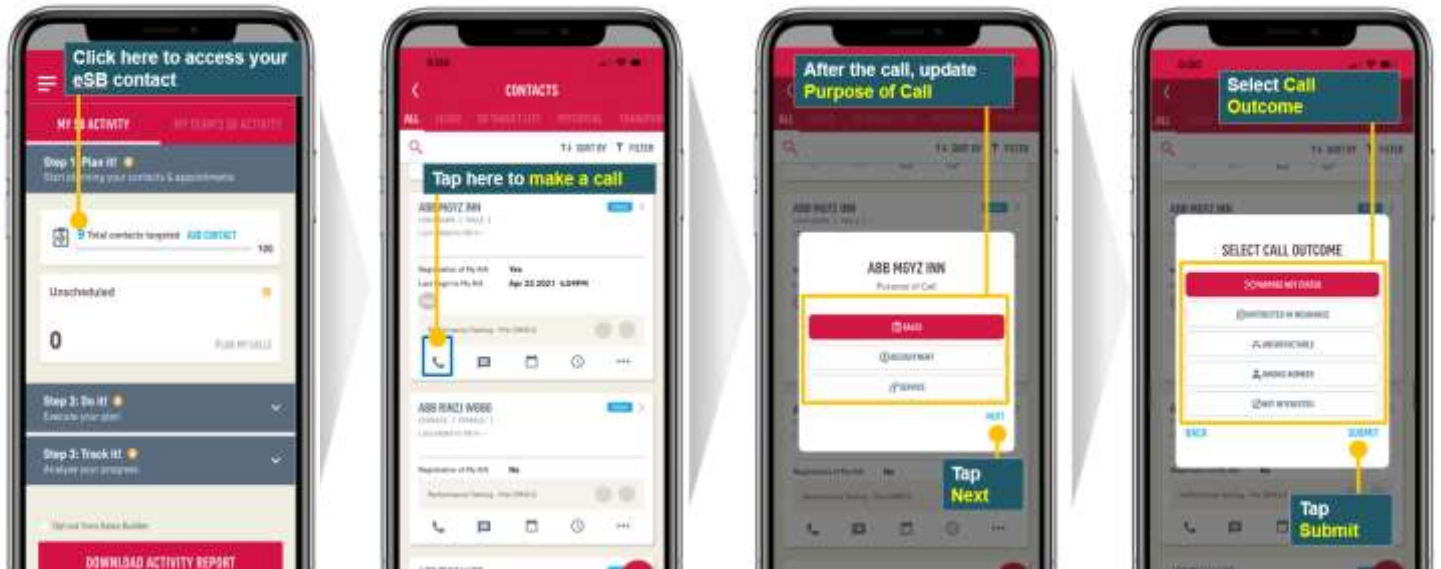
1. Steps to enroll in eSB:



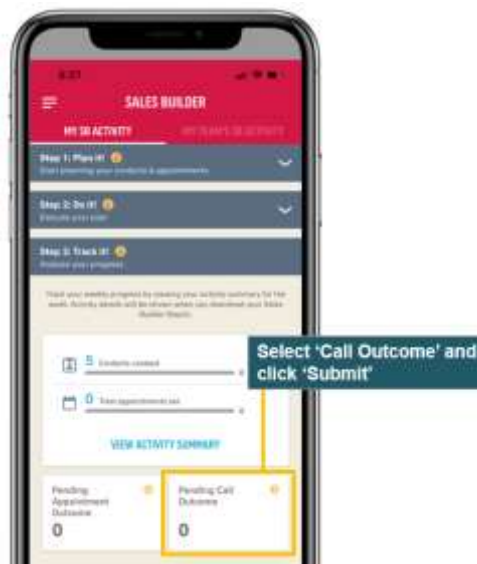
2. Steps to schedule appointment with customers in eSB:



3. Steps to update call outcome in eSB:



3.1. In the event, the call outcome was not updated after the call, steps to locate contacts pending call outcome:



4. For further details, kindly refer to following resources:

- 4.1. “Agency Circular 011/01/2021: Launch of e-Sales Builder (eSB) on AIA Life Planner App” which was published on 13 January 2021 in AIA Life Planner Portal (ALPP).
- 4.2. Link to Peer Group guideline → [Click here](#)

I) **General Provisions**

- 1. Kindly refer to the “2021 Agency Contest’s General Provisions” for more details.