





AGENCY COMPENSATION HANDBOOK

(ADDENDUM)



| VERSION 5.2




**APPENDIX A
ADDENDUM TO AGENCY COMPENSATION HANDBOOK**

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<p>Administration Module / Page 11 / General Provision / Clause 1.0</p> <p>1.0 GENERAL PROVISION</p> <p>1. AGENCY MANAGEMENT TRAINING COURSE (AMTC)</p> <p>a. AMTC is a skill development program designed to help a field manager develop or sharpen management skills in the areas of planning, recruiting, selection, training and performance management through intensive peer-oriented training consisting of discussion, skill demonstration, role-play, action projects and planning projects.</p> <p>4. BASIC AGENCY MANAGEMENT COURSE (BAMC)</p> <p>a. BAMC is a leadership program that equips upcoming Unit Managers with basic and intensive field management skills in the areas of planning, recruiting, selection, training and performance management to the new managers.</p> <p>b. If completion of the course exceeds 2 years prior to appointment, the Assistant Unit Manager (AUM) is required to complete BAMC refresher course (examination is not required) prior to appointment to Unit Manager.</p> <p>14. ESSENTIALS OF LEADERSHIP & MANAGEMENT (ELM)</p> <p>a. A leadership program for potential DM that focuses on:</p> <ul style="list-style-type: none"> i. Leadership, Vision and Values ii. Recruiting, Selection and Retention iii. Training, Supervision and Accountability iv. Personal Development and Goals 	<p>Administration Module / Page 12 / General Provision / Clause 1.0</p> <p align="center">(Three items on the definition of the course under clause 1, 4 and 14 is removed)</p>	<p>To remove the definition of the courses.</p> <p align="center"></p>
<p>Administration Module / Page 11 / General Provision / Clause 1.0</p> <p>8. EXISTING LIFE PLANNER</p> <p>a. Life Planner who has been contracted exceeding 24 months.</p>	<p>Administration Module / Page 12 / General Provision / Clause 1.0</p> <p>6. NEW LIFE PLANNER</p> <p>a. Life Planners in their 1st & 2nd financial year of contract with AIA (e.g. Life Planners contracted in July 2015 will be recognized as New Life Planner until end of FY2016).</p> <p>b. Life Planners who had been terminated for 5 years or more prior to being re-contracted with AIA.</p> <p>7. EXISTING LIFE PLANNER</p> <p>a. Life Planners in their 3rd year of contract with AIA and beyond based on AIA's financial year.</p>	<p>To update definition for New Life Planner and Life Planner.</p> <p align="center"></p>

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<p>Administration Module / Page 19 / New Appointments / Life Planner (Life & Family Takaful) / Requirements / Clause 3.3.1</p> <p>3.3 LIFE PLANNER (LIFE & FAMILY TAKAFUL)</p> <p>3.3.1 Requirements</p> <p>a. Minimum 18 years old to maximum 60 years old. Entry age is calculated from date of birth till the year of appointment.</p> <p><i>Example:</i> Applicant's date of birth: 19th August 1995 He/she is only considered as 18 years old on 19th August 2013</p> <p>b. Completed the following programs:</p> <p>i. LIMRA Career Choice Report (only those with "Recruit" or "Actively Recruit" status will be recruited).</p> <p>ii. FIST (First Introductory Sales Training). This program must be attended and completed before the potential recruit is coded.</p> <p>c. Passed Sijil Pelajaran Malaysia (SPM) with at least 5 subjects' passes (including Bahasa Malaysia) or any other academic qualification that is equivalent to it.</p> <p>d. Passed PCE (A+C) and CEILLI (for transacting Investment-Linked products).</p> <p>e. Passed TBE exam (for Family Takaful applications).</p> <p>f. NOT a bankrupt, convicted of serious fraud, heavily in debt or blacklisted.</p> <p>g. Non-Malaysians holding Permanent Resident (PR) status can be contracted as Life Planners. Proof of PR status must be provided as supporting document during new agent application.</p>	<p>Administration Module / Page 20 / New Appointments / Life Planner (Life & Family Takaful) / Requirements / Clause 3.3.1</p> <p>3.3 LIFE PLANNER (LIFE & FAMILY TAKAFUL)</p> <p>3.3.1 Requirements</p> <p>a. Minimum 18 years old to maximum 60 years old. Entry age is calculated from date of birth till the year of appointment.</p> <p><i>Example:</i> Applicant's date of birth: 19th August 1995 He/she is only considered as 18 years old on 19th August 2013</p> <p>b. Completed the following programs:</p> <p>i. LIMRA Career Choice Report (only those with "Recruit" or "Actively Recruit" status will be recruited).</p> <p>ii. FIST 2.0 (First Introductory Sales Training 2.0). This program must be attended and completed before the potential recruit is coded.</p> <p>c. Passed Sijil Pelajaran Malaysia (SPM) with at least 5 subjects' passes (including Bahasa Malaysia) or any other academic qualification that is equivalent to it.</p> <p>d. Passed PCE (A+C) and CEILLI (for transacting Investment-Linked products).</p> <p>e. Passed TBE exam (for Family Takaful applications).</p> <p>f. NOT a bankrupt, convicted of serious fraud, heavily in debt or blacklisted.</p> <p>g. Non-Malaysians holding Permanent Resident (PR) status can be contracted as Life Planners. Proof of PR status must be provided as supporting document during new agent application.</p>	<p>To update latest FIST 2.0 training requirement prior to contracting.</p> <div style="text-align: center; margin-top: 20px;">  </div>

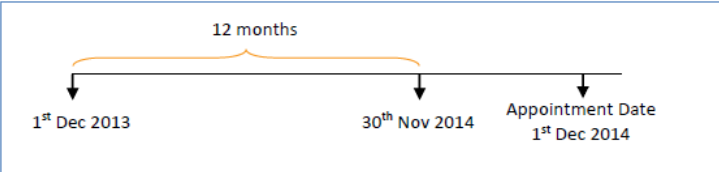
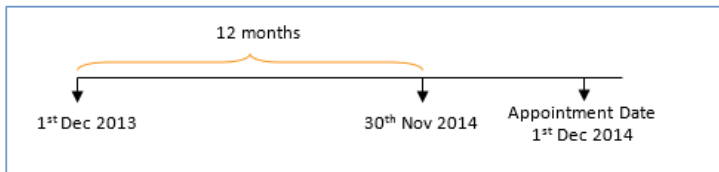
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<p>Administration Module / Page 25 / Appointment To Higher Rank / Assistant Unit Manager (AUM) / Appointment Criteria / Clause 4.1.1</p> <p>4.1 ASSISTANT UNIT MANAGER (AUM)</p> <p>Applicable To : Life Planners</p> <p>Frequency : Quarterly</p> <p>Appointment Date : 1st December, 1st March, 1st June and 1st September</p> <p>4.1.1 Appointment Criteria</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #f4a460;"> <th style="width: 5%;">No</th> <th style="width: 75%;">Qualifying Criteria</th> <th style="width: 20%;">2016 onwards</th> </tr> </thead> <tbody> <tr> <td align="center">1</td> <td>TPC on Personal Sales (RM)</td> <td align="center">120,000</td> </tr> <tr> <td align="center">2</td> <td>Manpower meeting MOC</td> <td align="center">2</td> </tr> <tr> <td align="center">3</td> <td>Production period</td> <td align="center">Last 12 months</td> </tr> <tr> <td align="center">4</td> <td>Persistency Rate (D1)</td> <td align="center">85%</td> </tr> <tr> <td align="center">5</td> <td>Training</td> <td align="center">TOP</td> </tr> </tbody> </table> <p>Note</p> <ol style="list-style-type: none"> 1) All training course fees are not reimbursable 2) Manpower includes <u>direct</u> life planners introduced by the applicant. The applicant cannot be counted as manpower. Only maximum 1 immediate family member of the applicant (parents, children & spouse) can be counted as manpower 3) Production refers to the applicant's own personal sales. 4) D1 Persistency is based on the applicant's own personal sales from Conventional Life and Takaful (Individual Life and Investment-Linked Regular Premium) 5) Persistency for New / Rookie Life Planner is based on D0 persistency. 6) TOP = Technical and Operational Procedures (<i>This program has replaced SEED</i>). 	No	Qualifying Criteria	2016 onwards	1	TPC on Personal Sales (RM)	120,000	2	Manpower meeting MOC	2	3	Production period	Last 12 months	4	Persistency Rate (D1)	85%	5	Training	TOP	<p>Administration Module / Page 26 / Appointment To Higher Rank / Assistant Unit Manager (AUM) / Appointment Criteria / Clause 4.1.1</p> <p>4.1 ASSISTANT UNIT MANAGER (AUM)</p> <p>Applicable to : Life Planners</p> <p>Frequency : Quarterly</p> <p>Appointment Date : 1st December, 1st March, 1st June and 1st September</p> <p>4.1.1 Appointment Criteria</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #f4a460;"> <th style="width: 5%;">No</th> <th style="width: 75%;">Qualifying Criteria</th> <th style="width: 20%;">2016 onwards</th> </tr> </thead> <tbody> <tr> <td align="center">1</td> <td>TPC on Personal Sales (RM)</td> <td align="center">120,000</td> </tr> <tr> <td align="center">2</td> <td>Manpower meeting MOC</td> <td align="center">2</td> </tr> <tr> <td align="center">3</td> <td>Production period</td> <td align="center">Last 12 months</td> </tr> <tr> <td align="center">4</td> <td>Persistency Rate (D1)</td> <td align="center">85%</td> </tr> <tr> <td align="center">5</td> <td>Training (prior to appointment)</td> <td align="center">FLIM*</td> </tr> </tbody> </table> <p>Note</p> <ol style="list-style-type: none"> 1) All training course fees are not reimbursable. 2) Manpower includes direct life planners introduced by the applicant. The applicant cannot be counted as manpower. Only maximum 1 immediate family member of the applicant (parents, children & spouse) can be counted as manpower. 3) Production refers to the applicant's own personal sales. 4) D1 Persistency is based on the applicant's own personal sales from Conventional Life and Takaful (Individual Life and Investment-Linked Regular Premium) 5) Persistency for New / Rookie Life Planner is based on D0 persistency. 6) New Life Planners without D1 PR, must meet minimum D0 PR 85% to count as manpower for promotion purposes. 7) FLIM = Future Leaders In Making <p>*Effective 1st Sep 2017 onwards.</p>	No	Qualifying Criteria	2016 onwards	1	TPC on Personal Sales (RM)	120,000	2	Manpower meeting MOC	2	3	Production period	Last 12 months	4	Persistency Rate (D1)	85%	5	Training (prior to appointment)	FLIM*	<p>To update on AUM training and manpower requirements.</p> <p align="center">← ADDED</p> <p align="center">← ADDED</p> <p align="center">← ADDED</p>
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Please refer to APAC for more details on training-related matters.</p>		Qualifying Criteria	2016	Last 24 months	Service period	Min 24 months	No of cases (Personal case)	24	Training (prior to appointment)	BAMC+*	Last 12 months	TPC – Direct Team Production (RM)	300,000	TPC – Personal Sales Production (RM)	60,000	Manpower meeting MOC	6 (min 1 AUM)	Persistency Rate (D1)	85%	Appointment Date		1st Dec 2016	<p>To update on UM training and manpower requirements.</p> <p align="center" style="font-size: 2em; color: red; font-weight: bold;">← UPDATED</p> <p align="center" style="font-size: 2em; color: red; font-weight: bold;">← UPDATED</p> <p align="center" style="font-size: 2em; color: red; font-weight: bold;">← UPDATED</p>
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<p>Administration Module / Page 27 / Appointment To Higher Rank / Unit Manager (UM) / Rules / Clause 4.2.2</p> <p>f. Illustration:</p>  <p>g. The candidates must attend and pass the Basic Agency Management Course (BAMC) prior to appointment. If the examination date of the BAMC training has exceeded 2 years prior to appointment, the candidates are required to attend an additional Refresher Course.</p> <p>h. Life Planners recruited by the newly appointed UM but not included in the UM set-up form will not be transferred to the UM after appointment.</p>	<p>Administration Module / Page 27 / Appointment To Higher Rank / Unit Manager (UM) / Rules / Clause 4.2.2</p> <p>f. Illustration:</p>  <p>g. The candidates must attend and pass the Basic Agency Management Course Plus (BAMC+) prior to appointment. If the examination date of the BAMC+ training has exceeded 2 years prior to appointment, the candidates are required to attend an additional Refresher Course.</p> <p>h. Life Planners recruited by the newly appointed UM but not included in the UM set-up form will not be transferred to the UM after appointment.</p>	<p>To update on UM training requirements.</p> <div style="text-align: center; border: 2px solid red; padding: 5px; width: fit-content; margin: 20px auto;"> <p>← UPDATED</p> </div>


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Please refer to APAC for more details on training-related matters.</p>		No	Qualifying Criteria	2016 Onwards	1	Service period	Min 3 years as UM	2	TPC – District Production (including one level direct UM)	RM 1 million	3	Production period	Accumulated last 24 months	4	District Manpower – Life Planners and AUMs meeting MOC	10	5	One level down line UM* meeting MOC (excludes spouse UM)	2	6	Training (prior to appointment)	ELM*	7	Persistency Rate (D1)	85%	<p>Administration Module / Page 28 / Appointment To Higher Rank / District Manager (DM) / Appointment Criteria / Clause 4.3.1</p> <p>4.3 DISTRICT MANAGER (DM)</p> <p>Applicable to : Unit Manager (UM) only</p> <p>Frequency : Yearly</p> <p>Appointment Date : 1st December</p> <p>4.3.1 Appointment Criteria</p> <table border="1"> <thead> <tr> <th>No</th> <th>Qualifying Criteria</th> <th>2016 Onwards</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Service period</td> <td>Min 3 years as UM*</td> </tr> <tr> <td>2</td> <td>TPC – District Production (including one level direct UM)</td> <td>RM 1 million</td> </tr> <tr> <td>3</td> <td>Production period</td> <td>Accumulated last 24 months</td> </tr> <tr> <td>4</td> <td>District Manpower – Life Planners and AUMs meeting MOC</td> <td>10</td> </tr> <tr> <td>5</td> <td>One level down line UM* meeting MOC (excludes spouse UM)</td> <td>2</td> </tr> <tr> <td>6</td> <td>Training (prior to appointment)</td> <td>LIMRA Pacesetter**</td> </tr> <tr> <td>7</td> <td>Persistency Rate (D1)</td> <td>85%</td> </tr> </tbody> </table> <p>Note</p> <ol style="list-style-type: none"> All training course fees are not reimbursable Manpower – District manpower meeting MOC including Life Planners & AUMs from <u>direct team</u> and <u>indirect team</u> (from one level down line UM); and excludes UM & DM. 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New Life Planners without D1 PR, must meet minimum D0 PR 85% to count as manpower for promotion purposes. <p>*For DAUMs, they must have at least 36 months service period as a Life Planner in the insurance industry in Malaysia prior to application.</p> <p>**Effective 1st Dec 2016 onwards, ELM will be replaced by LIMRA Pacesetter. Potential DMs who had attended ELM prior to 1st Dec 2016 shall be counted as completed the pre-appointment training requirement. They still have to attend Pacesetter as Post DM Promotion Training Requirement. It's a "Vice Versa" approach for transition. 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<p>Administration Module / Page 32 / Maintenance of Contract (MOC) / Requirements / Clause 5.1</p> <p>d. New life planners who are in the 2nd financial year after contract are subject to yearly full MOC review. Example:</p> <ul style="list-style-type: none"> i. Life Planner A is contracted on 1st May 2014. ii. 1st financial year @ 30th Nov 2014: no requirement 2nd financial year @ 30th Nov 2015: full MOC review 	<p>Administration Module / Page 33 / Maintenance of Contract (MOC) / Requirements / Clause 5.1</p> <p>d. Effective 1st Dec 2016 onwards, a new automated process of termination/demotion will be adopted that will include auto generation of termination/demotion letter to the affected Agency Force members that had failed to meet the MOC requirements.</p> <ul style="list-style-type: none"> i. Termination of Life Planners will be on quarterly basis, while demotions of AUM, UM and DM ranks will be on annual basis. ii. Upon notification, Life Planners and AUM will have 15 calendar days, while UM and DM will have 30 calendar days before termination. 	<p>To replace auto issuance of MOC termination / demotion letter.</p> <div style="text-align: right;">  </div>



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<p>Administration Module / Page 33 / Maintenance of Contract (MOC) / Rules / Life Planner Review / Clause 5.2.1</p> <p>5.2.1 Life Planner Review</p> <p>a. Refer to "Requirements" section 5.1 above for MOC requirements.</p> <p>b. Effective from 1st Dec 2015, Life Planners with production below year-to-date pro-rated quota for 2 consecutive quarters will have their Agent contract reviewed by the Company wherein the Company may exercise its right to terminate the Agent Contract.</p> <p><u>Example:</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e91e63; color: white;"> <th>Q1 (Dec-Feb)</th> <th>Q2 (Mar-May)</th> <th>Q3 (Jun-Aug)</th> <th>Q4 (Sep-Nov)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Q1 YTD Pro-rated Quota = TPC 5K</td> <td style="text-align: center;">Q2 YTD Pro-rated Quota = TPC 10K</td> <td style="text-align: center;">Q1 YTD Pro-rated Quota = TPC 15K</td> <td style="text-align: center;">Q1 YTD Pro-rated Quota = TPC 20K</td> </tr> <tr> <td style="background-color: #ffc107;">TPC is ZERO → Termination</td> <td style="background-color: #17a2b8;"></td> <td style="background-color: #17a2b8;"></td> <td style="background-color: #17a2b8;"></td> </tr> <tr> <td style="background-color: #28a745;">TPC < 5K → Catch up in Q2</td> <td style="background-color: #28a745;">TPC < 10K → Termination</td> <td style="background-color: #17a2b8;"></td> <td style="background-color: #17a2b8;"></td> </tr> <tr> <td style="background-color: #ffc107;">TPC ≥ 5K → PASSED; proceed to Q2</td> <td style="background-color: #17a2b8;">TPC < 10K → Catch up in Q3</td> <td style="background-color: #28a745;">TPC < 15K → Termination</td> <td style="background-color: #17a2b8;"></td> </tr> <tr> <td style="background-color: #17a2b8;"></td> <td style="background-color: #28a745;">TPC ≥ 10K → PASSED; proceed to Q3</td> <td style="background-color: #28a745;">TPC < 15K → Catch up in Q4</td> <td style="background-color: #28a745;">TPC < 20K → Termination</td> </tr> <tr> <td style="background-color: #17a2b8;"></td> <td style="background-color: #17a2b8;"></td> <td style="background-color: #ffc107;">TPC ≥ 15K → PASSED; proceed to Q4</td> <td style="background-color: #ffc107;">If TPC < 20K → Termination</td> </tr> </tbody> </table>	Q1 (Dec-Feb)	Q2 (Mar-May)	Q3 (Jun-Aug)	Q4 (Sep-Nov)	Q1 YTD Pro-rated Quota = TPC 5K	Q2 YTD Pro-rated Quota = TPC 10K	Q1 YTD Pro-rated Quota = TPC 15K	Q1 YTD Pro-rated Quota = TPC 20K	TPC is ZERO → Termination				TPC < 5K → Catch up in Q2	TPC < 10K → Termination			TPC ≥ 5K → PASSED; proceed to Q2	TPC < 10K → Catch up in Q3	TPC < 15K → Termination			TPC ≥ 10K → PASSED; proceed to Q3	TPC < 15K → Catch up in Q4	TPC < 20K → Termination			TPC ≥ 15K → PASSED; proceed to Q4	If TPC < 20K → Termination	<p>Administration Module / Page 34 / Maintenance of Contract (MOC) / Rules / New Life Planner / New Life Planner / Life Planner Review / Clause 5.2.1</p> <p>5.2 RULES</p> <p>5.2.1 New Life Planner / Life Planner Review</p> <p>a. 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<p>Administration Module / Page 33 / Maintenance of Contract (MOC) / Rules / Life Planner Review / Clause 5.2.1</p> <p>c. Must undergo 30 hours of training within the 1st 12 months of appointment including FIST (First Introductory Sales Training) and the 4 Product Modules E-Learning</p> <ul style="list-style-type: none"> • Must be completed within 1st 12 months of contract. • COMPULSORY for Life Planners. <p>d. Failure to fulfil the training requirement may lead to incomplete training requirement; and will subsequently result in termination of the Life Planner's contract. However, the terminated Life Planner may be reinstated with the condition that they fulfil balance of the outstanding CPD hours by the end of the financial year of reinstatement.</p> <p>e. Any Registered Financial Planner (RFP) module must be completed within the 1st 4 years of appointment and the second module must be completed within the 1st 6 years of appointment.</p> <p>f. The 2nd year requires 20 CPD hours and the 3rd year onwards will require 30 CPD hours.</p> <p>g. The training requirements of 30 CPD hours are a combination of both Life and Family Takaful training attendance provided all mandatory trainings for both are completed. In addition, product trainings related to different business line are compulsory.</p>	<p>Administration Module / Page 34 / Maintenance of Contract (MOC) / Rules / New Life Planner / New Life Planner / Life Planner Review / Clause 5.2.1</p> <div style="border: 2px solid red; padding: 5px;"> <p>d. Must undergo 30 hours of training within the 1st 12 months of appointment including FIST 2.0 (First Introductory Sales Training 2.0) and the 4 Product Modules E-Learning</p> <ul style="list-style-type: none"> • Must be completed within 1st 12 months of contract. • COMPULSORY for Life Planners. </div> <p>e. Failure to fulfil the training requirement may lead to incomplete training requirement; and will subsequently result in termination of the Life Planner's contract. However, the terminated Life Planner may be reinstated with the condition that they fulfil balance of the outstanding CPD hours by the end of the financial year of reinstatement.</p> <p>f. Any Registered Financial Planner (RFP) module must be completed within the 1st 4 years of appointment and the second module must be completed within the 1st 6 years of appointment.</p> <p>g. The 2nd year requires 20 CPD hours and the 3rd year onwards will require 30 CPD hours.</p> <p>f. The training requirements of 30 CPD hours are a combination of both Life and Family Takaful training attendance provided all mandatory trainings for both are completed. In addition, product trainings related to different business line are compulsory.</p>	<p>To update latest FIST 2.0 training requirement.</p> <div style="text-align: center; border: 2px solid red; padding: 5px; width: fit-content; margin: 10px auto;"> <p>UPDATED</p> </div>
<p>Administration Module / Page 33 / Maintenance of Contract (MOC) / Requirements / Rules / Direct Appointed Unit Manager (DAUM) and Direct Appointed District Manager (DADM) Review / Clause 5.2.2</p> <p>5.2.2 Direct Appointed Unit Manager (DAUM) and Direct Appointed District Manager (DADM) Review</p> <p>a. 70% of ANP qualifying target is applicable to new Direct Appointment for 2 financial years from contracted date.</p> <p>b. Full manpower requirement will follow the respective UM and DM's requirements as provided in "Requirements" section 5.1 above.</p> <p>c. Must complete the following training requirements:</p> <ul style="list-style-type: none"> i. Sales Compliance E-Learning, iPoS and FIST (within the 1st 6 months of contract) 	<p>Administration Module / Page 35 / Maintenance of Contract (MOC) / Requirements / Rules / Direct Appointed Unit Manager (DAUM) and Direct Appointed District Manager (DADM) Review / Clause 5.2.2</p> <p>5.2.2 Direct Appointed Unit Manager (DAUM) and Direct Appointed District Manager (DADM) Review</p> <p>a. 70% of ANP qualifying target is applicable to new Direct Appointment for 2 financial years from contracted date.</p> <p>b. Full manpower requirement will follow the respective UM and DM's requirements as provided in "Requirements" section 5.1 above.</p> <p>c. Must complete the following training requirements:</p> <div style="border: 2px solid red; padding: 5px;"> <ul style="list-style-type: none"> i. Sales Compliance E-Learning, iPoS and FIST 2.0 (within the 1st 6 months of contract) </div>	<p>To update latest FIST 2.0 training requirement.</p> <div style="text-align: center; border: 2px solid red; padding: 5px; width: fit-content; margin: 10px auto;"> <p>UPDATED</p> </div>




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Currently Read As (per Version 5.1)	As Updated in Version 5.2 of Agency Compensation Handbook	
<p>Administration Module / Page 34 / Maintenance of Contract (MOC) / Requirements / Rules / Direct Appointed Unit Manager (DAUM) and Direct Appointed District Manager (DADM) Review / Clause 5.2.2</p> <p>i. 1st 12 months – Basic Agency Management Course (BAMC)</p> <p>ii. 2nd year (13th – 24th month) -</p> <p><u>Applicable to DAUM only:</u></p> <ul style="list-style-type: none"> • PLM (Premier Leader Management) from the <u>13th to 15th month</u>; • FUM (Follow-up Meetings) from the <u>16th to 24th month</u> <p><u>Applicable to DADM only:</u></p> <ul style="list-style-type: none"> • Agency Management Training Course 	<p>Administration Module / Page 35 / Maintenance of Contract (MOC) / Requirements / Rules / Direct Appointed Unit Manager (DAUM) and Direct Appointed District Manager (DADM) Review / Clause 5.2.2</p> <p>i. 1st 12 months – Basic Agency Management Course Plus (BAMC+)</p> <p>ii. 2nd year (13th – 24th month) -</p> <p><u>Applicable to DAUM only:</u></p> <ul style="list-style-type: none"> • PLM (Premier Leader Management) from the <u>13th to 15th month</u>; • FUM (Follow-up Meetings) from the <u>16th to 24th month</u> <p><u>Applicable to DADM only:</u></p> <ul style="list-style-type: none"> • GAMA ELM (Essentials of Leadership & Management) 	<p>To update on BAMC+ & GAMA ELM.</p> <p align="center"></p> <p align="center"></p>





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<p>Administration Module / Page 34 / Maintenance of Contract (MOC) / Requirements / Rules / District Manager (DM) Review / Clause 5.2.4</p> <p>5.2.4 District Manager (DM) Review</p> <p>a. Refer to "Requirements" section 5.1 above for MOC requirements.</p> <p>b. CPD training requirements:</p> <p>i. 1st 12 months of appointment – 40 hours of leadership training. MUST complete LIMRA Agency Management Training Course (AMTC) as part of the 40 hours of leadership training.</p> <p><u>Note</u></p> <ul style="list-style-type: none"> For new District Managers who have completed AMTC prior to December 2014 they are to attend Essentials of Leadership and Management (ELM) within 12 months after appointment <p>ii. 2nd year onwards – 30 hours</p>	<p>Administration Module / Page 36 / Maintenance of Contract (MOC) / Requirements / Rules / District Manager (DM) Review / Clause 5.2.4</p> <p>5.2.4 District Manager (DM) Review</p> <p>a. Refer to "Requirements" section 5.1 above for MOC requirements.</p> <p>b. CPD training requirements:</p> <p>i. 1st 12 months of appointment – 40 hours of leadership training. MUST complete GAMA ELM (Essentials of Leadership & Management) as part of the 40 hours of leadership training.</p> <p><u>Note</u></p> <ul style="list-style-type: none"> For new District Managers who have completed AMTC prior to December 2014 they are to attend Essentials of Leadership and Management (ELM) within 12 months after appointment. <p>ii. 2nd year onwards – 30 hours</p>	<p>To update on GAMA ELM.</p> <p align="center"></p>
<p>Administration Module / Page 38 / Maintenance of Contract (MOC) / Requirements / Termination / General Rules / Clause 5.6.1</p> <p>5.6 TERMINATION</p> <p>5.6.1 General Rules</p> <p>a. To be bound by Clause 25, 25a and 26 of the Life Planner's Contract.</p> <p>b. The Life Insurance license (LIAM) is the principal license for tied agency members where any termination of the Life license due to whatsoever reasons may result in termination of all other Business Lines' contracts as well.</p>	<p>Administration Module / Page 39 / Maintenance of Contract (MOC) / Requirements / Termination / General Rules / Clause 5.6.1</p> <p>5.6 TERMINATION</p> <p>5.6.1 General Rules</p> <p>a. To be bound by Clause 25, 25a and 26 of the Life Planner's Contract.</p> <p>b. The Life Insurance license (LIAM) or Takaful Insurance license (MTA) is the principal license for tied agency members respectively, where any termination of the Life or Takaful license due to whatsoever reasons will result in termination of respective business lines' contracts.</p> <p>c. Life license is also the principal license for GI license (PIAM), therefore if Life license is terminated, then GI license will also be terminated.</p> <p>d. For Hybrid Life Planners (having both Life and Takaful license), if only their Life license is terminated, then their Takaful license will still remain active, and vice-versa (unless both license is terminated).</p> <p>e. Hybrid Life Planners that have failed to meet MOC requirements, both their Life and Takaful license will be terminated.</p> <p>f. However, Hybrid Life Planners that have failed to meet either their Life or Takaful training requirements, the respective Life or Takaful license will be terminated accordingly.</p>	<p>To update on termination rules.</p> <p align="center"></p>


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<p>Administration Module / Page 43 / Other Administration / Life Planner Movement / Transfer / Clause 6.1</p> <p>6.0 OTHER ADMINISTRATION</p> <p>6.1 LIFE PLANNER MOVEMENT / TRANSFER</p> <p>Applicable to: All Life Planners and agency leaders of Agency Distribution Channel (Conventional Life and Takaful).</p> <p>6.1.1 Existing Life Planner with Valid Contract</p> <p>6.1.1.1 Rules</p> <p>a. Transfers of life planner to another agency are NOT allowed.</p>	<p>Administration Module / Page 46 / Other Administration / Life Planner Movement / Transfer / Clause 6.1</p> <p>6.0 OTHER ADMINISTRATION</p> <p>6.1 LIFE PLANNER* MOVEMENT / TRANSFER</p> <p>*This term is inclusive of agency leaders.</p> <p>Applicable to: All Life Planners and agency leaders of Agency Distribution Channel (Conventional Life and Takaful).</p> <p>6.1.1 Existing Life Planner with Valid Contract</p> <p>6.1.1.1 Rules</p> <p>a. Transfers of life planner to another agency are NOT allowed.</p>	<p>To clarify the term of life planner.</p> <p align="center"></p>
<p>Administration Module / Page 43 / Other Administration / Life Planner Movement / Transfer / Clause 6.1.3.</p> <p>6.1.3 Re-joined Life Planner from 13th to 24th Month from Termination Date</p> <p>6.1.3.1 Rules</p> <p>a. Life Planner will be assigned with a new code after a waiting period of 12 months but is subjected to the Company's approval.</p> <p>b. Life Planners must declare their past appointment history, if any, at the time of new Life Planner application submission. Should there be any dispute arising from this thereafter, the said Life Planner would be subjected to termination.</p> <p>c. The re-joined Life Planner will not be counted as New Quality Life Planner.</p> <p>d. The re-joined Life Planner will be given a new code, therefore, neither production transfers nor compensation and benefit transfers are allowed from the previous code to the new one.</p> <p>e. All outstanding balances derived from under the previous Life Planner code must be settled before transferring to another agency or unit.</p> <p>f. Re-joined Life Planner cannot claim back his old block of business that had been assigned.</p>	<p>Administration Module / Page 45 / Other Administration / Life Planner Movement / Transfer / Clause 6.1.3</p> <p>6.1.3 Re-joined Life Planner from 13th to 24th Month onwards from Termination Date</p> <p>6.1.3.1 Rules</p> <p>a. Life Planner will be assigned with a new code after a waiting period of 12 months but is subjected to the Company's approval.</p> <p>b. Life Planners must declare their past appointment history, if any, at the time of new Life Planner application submission. Should there be any dispute arising from this thereafter, the said Life Planner would be subjected to termination.</p> <p>c. Life Planner that re-joined within 5 years from the point of termination, will not be counted as New Quality Life Planner.</p> <p>d. Life Planner that re-joined after 5 years or more from the point of termination, will be recognized as New Life Planner.</p> <p>e. The re-joined Life Planner will be given a new code, therefore, neither production transfers nor compensation and benefit transfers are allowed from the previous code to the new one.</p> <p>f. All outstanding balances derived from under the previous Life Planner code must be settled before transferring to another agency or unit.</p>	<p>To clarify on re-joined LP and update on terminated LP for 5 years or more.</p> <p align="center"></p> <p align="center"></p>


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<p>Administration Module / Page 44 / Other Administration / Transfer of Policy Servicing Rights / Clause 6.2.</p> <p>6.2 TRANSFER OF POLICY SERVICING RIGHTS</p> <p>Applicable to: Policies that are lapsed, orphan policies or complains from policyholder only.</p> <p>6.2.1 Requirements</p> <p>a. All requests for transfer of servicing rights must be reinforced with the following:</p> <ul style="list-style-type: none"> i. Application for Policy Servicing Rights form ii. Consent Letter from policyholder iii. Release Letter from the immediate up line UM/DM <p>b. Reasons for transfer must be supported with solid proof to ensure its validity where only limited reasons are permitted such as the following:</p> <ul style="list-style-type: none"> i. Lapsed exceeding 90 days ii. Orphan policies iii. Policyholder complaint due to misrepresentation with proof after investigation 	<p>Administration Module / Page 46 / Other Administration / Transfer of Policy Servicing Rights / Clause 6.2.</p> <p>6.2 TRANSFER OF POLICY SERVICING RIGHTS</p> <p>Applicable to: Policies that are lapsed, orphan policies or complains from policyholder only.</p> <p>6.2.1 Requirements</p> <p>a. All requests for transfer of servicing rights must be reinforced with the following:</p> <ul style="list-style-type: none"> i. Application for Policy Servicing Rights form ii. Consent Letter from policyholder iii. Release Letter from the immediate up line UM/DM (orphan or lapse more than 90 days cases does not require approval from immediate up line UM/DM). <p>b. Reasons for transfer must be supported with solid proof to ensure its validity where only limited reasons are permitted such as the following:</p> <ul style="list-style-type: none"> i. Lapsed exceeding 90 days ii. Orphan policies iii. Policyholder complaint due to misrepresentation with proof after investigation 	<p>To update on transfer of policy servicing right requirement.</p> <p align="center"></p>																																				
<p>Compensation Module / Page 65 – 66 / Life Planner Category / Introducer Bonus / Clause 2.4</p> <p>(Refer to released Agency Compensation Handbook Version 5.1)</p>	<p>Compensation Module / Page 65 – 66 / Life Planner Category / Introducer Bonus / Clause 2.4</p> <p>(Whole section 2.4 is removed)</p>	<p>To remove Introducer Bonus.</p> <p align="center"></p>																																				
<p>Compensation Module / Page 104 / Leader Category / Direct Team Sales / Manager Direct Production Bonus & Provident Fund / Clause 3.2.2</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Total Life ANP <i>(Direct Team Life ANP only)</i></th> <th style="text-align: center;">Manpower <i>(QLP=Quality Life Planner AND NQLP=New Quality Life Planner)</i></th> <th style="text-align: center;">Manager Direct Provident Fund <i>(% x Year 2 Renewal Collected Regular Premium) ANP & Manpower Requirement</i></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1M and above</td> <td style="text-align: center;">Transition Period</td> <td style="text-align: center;">2%</td> </tr> <tr> <td style="text-align: center;">500K – 1M</td> <td style="text-align: center;">2014: 2 QLP (incl. 1 NQLP)</td> <td style="text-align: center;">1.5%</td> </tr> <tr> <td style="text-align: center;">300K - 500K</td> <td style="text-align: center;">2015: 3 QLP (incl. 1 NQLP)</td> <td style="text-align: center;">1%</td> </tr> <tr> <td style="text-align: center;">150K - 300K</td> <td style="text-align: center;">2016: 4 QLP (incl. 2 NQLP)</td> <td style="text-align: center;">0.5%</td> </tr> <tr> <td style="text-align: center;">150K - 300K</td> <td style="text-align: center;">Not Required</td> <td style="text-align: center;">0.5%</td> </tr> </tbody> </table>	Total Life ANP <i>(Direct Team Life ANP only)</i>	Manpower <i>(QLP=Quality Life Planner AND NQLP=New Quality Life Planner)</i>	Manager Direct Provident Fund <i>(% x Year 2 Renewal Collected Regular Premium) ANP & Manpower Requirement</i>	1M and above	Transition Period	2%	500K – 1M	2014: 2 QLP (incl. 1 NQLP)	1.5%	300K - 500K	2015: 3 QLP (incl. 1 NQLP)	1%	150K - 300K	2016: 4 QLP (incl. 2 NQLP)	0.5%	150K - 300K	Not Required	0.5%	<p>Compensation Module / Page 106 / Leader Category / Direct Team Sales / Manager Direct Production Bonus & Provident Fund / Clause 3.2.2</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Total Life ANP <i>(Direct Team Life ANP only)</i></th> <th style="text-align: center;">Manpower <i>(QLP=Quality Life Planner AND NQLP=New Quality Life Planner)</i></th> <th style="text-align: center;">Manager Direct Provident Fund <i>(% x Year 2 Renewal Collected Regular Premium) ANP & Manpower Requirement</i></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1M and above*</td> <td style="text-align: center;">Transition Period</td> <td style="text-align: center;">2%</td> </tr> <tr> <td style="text-align: center;">500K – 1M*</td> <td style="text-align: center;">FY2014: 2 QLP (incl. 1 NQLP)</td> <td style="text-align: center;">1.5%</td> </tr> <tr> <td style="text-align: center;">300K - 500K*</td> <td style="text-align: center;">FY2015: 3 QLP (incl. 1 NQLP)</td> <td style="text-align: center;">1%</td> </tr> <tr> <td style="text-align: center;">300K - 500K*</td> <td style="text-align: center;">FY2016 onwards: 4 QLP (incl. 2 NQLP)</td> <td style="text-align: center;">1%</td> </tr> <tr> <td style="text-align: center;">150K - 300K</td> <td style="text-align: center;">Not Required</td> <td style="text-align: center;">0.5%</td> </tr> </tbody> </table> <p align="center"><i>*If manpower requirement is not met, the Manager Direct Provident Fund will be 0.5%.</i></p>	Total Life ANP <i>(Direct Team Life ANP only)</i>	Manpower <i>(QLP=Quality Life Planner AND NQLP=New Quality Life Planner)</i>	Manager Direct Provident Fund <i>(% x Year 2 Renewal Collected Regular Premium) ANP & Manpower Requirement</i>	1M and above*	Transition Period	2%	500K – 1M*	FY2014: 2 QLP (incl. 1 NQLP)	1.5%	300K - 500K*	FY2015: 3 QLP (incl. 1 NQLP)	1%	300K - 500K*	FY2016 onwards: 4 QLP (incl. 2 NQLP)	1%	150K - 300K	Not Required	0.5%	<p>To clarify on manpower requirements.</p> <p align="center"></p> <p align="center"></p>
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<p>Compensation Module / Page 115 / Leader Category / District Sales / District Manager Spin-off Benefit / Rules / Clause 3.3.3</p> <p>2. Payable amount is 2% of the daughter District Manager's district FYP and 1% of the granddaughter District Manager's district FYP for the year.</p> <p>3. For spouse promotion, please refer to Spouse Promotion rule.</p> <p>4. In the event the District Manager fails to qualify due to not meeting the above requirements, the Loyalty Benefit entitlement will be forfeited and will not be rolled up.</p> <p>5. ANP and Persistency Requirements will be waived for District Managers who have achieved MOC waiver status by <u>30th November 2017</u>. There will be no more additional leaders to be granted with waiver after 1st December 2017.</p>	<p>Compensation Module / Page 115 / Leader Category / District Sales / District Manager Spin-off Benefit / Rules / Clause 3.3.3</p> <p>2. DADMs are not eligible for spin-off benefit.</p> <p>3. Payable amount is 2% of the daughter District Manager's district FYP and 1% of the granddaughter District Manager's district FYP for the year.</p> <p>4. For spouse promotion, please refer to Spouse Promotion rule.</p> <p>5. In the event the District Manager fails to qualify due to not meeting the above requirements, the Loyalty Benefit entitlement will be forfeited and will not be rolled up.</p> <p>6. ANP and Persistency Requirements will be waived for District Managers who have achieved MOC waiver status by <u>30th November 2017</u>. There will be no more additional leaders to be granted with waiver after 1st December 2017.</p>	<p>To update on spin-off benefit for DADM.</p> <p align="center"></p>

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<p>Compensation Module / Page 119 / Retirement Planning Option / Business Succession: 50%:50%</p> <p>BUSINESS SUCCESSION: 50% : 50% (PHASE 1 IMPLEMENTATION)</p> <p>ELIGIBILITY : Unit Manager and District Manager of Agency Distribution Channel (Conventional Life and Takaful).</p> <p>EFFECTIVE : 1st December 2015</p> <p>RULES</p> <p>1. Original leader: Unit Manager / District Manager who have fulfilled the following conditions:</p> <p>1.1 Attained 55 years and above <u>AND</u> with 15 years of continuous service, <u>OR</u></p> <p>1.2 With 20 years of continuous service.</p> <p>1.3 Continuous service is counted from the date of agent contract.</p> <p>2. Successor:</p> <p>2.1 Life Planner/leader who is from the same district / from the immediate down line's district (one level down) / from the immediate up line's district (one level up).</p> <p>2.2 Must complete BAMC and/ or AMTC prior to succeeding the Original Leader; all other mandatory leaders training within 2 years after succession.</p>	<p>Compensation Module / Page 119 / Retirement Planning Option / Business Succession: 50%:50%</p> <p>4.1 BUSINESS SUCCESSION: 50%:50% (PHASE 1 IMPLEMENTATION)</p> <p>ELIGIBILITY : Unit Manager and District Manager of Agency Distribution Channel (Conventional Life and Takaful).</p> <p>EFFECTIVE : 1st December 2015</p> <p>RULES</p> <p>1. Original leader: Unit Manager / District Manager who have fulfilled the following conditions:</p> <p>1.1 Attained 55 years and above <u>AND</u> with 15 years of continuous service, <u>OR</u></p> <p>1.2 With 20 years of continuous service.</p> <p>1.3 Continuous service is counted from the date of agent contract.</p> <p>2. Successor:</p> <p>2.1 Life Planner/leader who is from the same district / from the immediate down line's district (one level down) / from the immediate up line's district (one level up).</p> <p>2.2 Must complete BAMC+ and/or LIMRA Pacesetter prior to succeeding the Original Leader; all other mandatory leaders training within 2 years after succession.</p>	<p>To update on business succession: 50%:50%.</p> <div style="text-align: right; margin-top: 20px;">  </div>