

2020 COMPENSATION

BSC SCORE

BALANCE SCORE CARD WEIGHTAGE CHANGES



	2019	2020
KPI 1: AFYP 50K OR 12 Cases	30% →	REMOVED
KPI 2: CFF (Option 1 or 2)	15% →	20%
KPI 3a: D1 Persistency	15% →	25%
KPI 3b: D2 Persistency	15% →	30%
KPI 4: Complaints	10%	10%
KPI 5: CPD hours	15%	15%

KPI 1: CUSTOMER FACT FIND



KPI	Weightage (%)	Year		Score				
				Downside		Normal	Upside	
				50%	75%	100%	125%	150%
KPI 1 : CFF completion for option 1 or 2	20	2019	CFF	10%	15%	20%	25%	30%
		2020	CFF	50%	60%	70%	80%	90%
			Additional Requirement	-				12 Cases or 30K ANP

KPI 1 will be based on current year achievement.

KPI 2a & 2b: PERSISTENCY



KPI	Weightage (%)	Score				
		Downside		Normal	Upside	
		50%	75%	100%	125%	150%
KPI 2a : D1 persistency	25	-	85%	90%	92.5%	95%
KPI 2b: D2 persistency	30	-	75%	80%	85%	90%

1. KPI 2 will be based on prior year achievement.
2. Persistency Rate for **January to December** block business will be used.
3. Final Persistency Report as of Jan 15th every year.

BUSINESS BLOCK for PERSISTENCY CALCULATION



For 2020: KPI 2a = D1 persistency



**NO
CHANGE**

NEW BUSINESS
captured from
1 Jan to 31 Dec 2018

Full 12 MONTHS collection by
31 Dec 2019

***2019 D1 Persistency Ratio will apply throughout 2020 BSC KPI 2a measurement**

BUSINESS BLOCK for PERSISTENCY CALCULATION



Where to check the Persistency details?

ALPP > Report > Persistency Bonus Rate Report

The screenshot shows the AIA Life Planner Portal navigation menu with the following options: HOME, REPORTS (highlighted), MY SERVICING, MARKETING RESOURCES, PREMIER ACADEMY, and MOBILE APPS. Below the menu, there are three columns of report categories:

- PERFORMANCE REPORTS**
 - AGENCY PERFORMANCE REPORT
 - DAILY SUBMISSION REPORT
 - PERSISTENCY REPORT
- TPC REPORTS**
 - ELITE CONVENTION
 - CONVENTION TRIP
 - MILLION DOLLAR AGENCY REPORT
 - PRESIDENT CLUB REPORT
 - TOTAL PRODUCTION CREDIT (TPC)
- COMPENSATION REPORTS**
 - 2 + 1 SPIN-OFF BENEFIT
 - AGENTYEARENEARNINGS
 - AOM & OSA
 - APF STATEMENT
 - COMPENSATION STATEMENT
 - COMPENSATION & BENEFIT REPORT
 - CP58
 - DEFERRED BENEFIT STATEMENT
 - DIRECT/INDIRECT PRODUCTION BONUS TRACKING
 - INCOME TREND REPORT
- Other Reports**
 - LIFE PLANNER TAX INVOICE
 - MANAGER DIRECT/INDIRECT PROVIDENT FUND
 - MOC REPORT
 - NEW UM START UP BONUS REPORT
 - PERSISTENCY BONUS PAYOUT REPORT
 - PERSISTENCY BONUS RATE REPORT** (highlighted with a red box)
 - PRODUCTION BONUS TRACKING REPORT
 - PROVIDENT FUND SERVICE
 - TERMINATED AGENT POLICY ASSIGNMENT

BUSINESS BLOCK for PERSISTENCY CALCULATION



PERSISTENCY BONUS RATE REPORT SUMMARY

PERSISTENCY BONUS RATE 2020	PERSISTENCY BONUS RATE 2019	PERSISTENCY BONUS RATE 2018
PERSISTENCY BONUS RATE 2017	PERSISTENCY BONUS RATE 2016	

2021 BSC

2020 BSC

 **PRINT**

Agent Code

[Search...](#)

Period :

SUBMIT

KPI 3: NUMBER OF COMPLAINTS



KPI	Score				
	Downside		Normal	Upside	
	50%	75%	100%	125%	150%
KPI 3 : Zero Substantial Complaint	-	-	Met	-	-

1. KPI 3 will be based on current year achievement.
2. This KPI will have a default score of set at 100% , score would be set to 0 in case of a substantial complaint that results in disciplinary action concluded by AIA Market Conduct Committee (MCC)
3. Based on the date when the complaint was concluded.

KPI 4: TRAINING & CPD



KPI	Weightage (%)	Score				
		Downside		Normal	Upside	
		50%	75%	100%	125%	150%
KPI 4: Training & CPD (25 hours + 5 Mandatory hours)	15	-	-	Met	-	-

1. KPI 4 will be based on prior year achievement.

- In 2020, completed CPD hours in 2019 be used for KPI 5 score.

ALPP > AIA APPLICATIONS > ILEARN



1

AIA IPAD/MOBILE APPS	AIA WEB PORTALS	MY IPOS SUMMARY
<ul style="list-style-type: none">IPOSMY EUWISERVELIFE PLANNER APPBUSINESS PLANNERAIA RECRUITERAIA ELITE ACADEMY	<ul style="list-style-type: none">PREMIER EMAILPREMIER ACADEMYILEARNIMO ERECRUITAIA MALAYSIA FACEBOOKMYSERVICE CORPORATE	<ul style="list-style-type: none">SUMMARY OF IPOS SUBMISSION CASES (LIFE/PA/TAKAFUL)DAILY SUBMISSIONIPOS SUBMISSIONS - PENDING MANAGER APPROVALSEARCH BY E-REFERENCE / CERTIFICATE NUMBERIPOS ELIGIBILITY TO SELL FOR AGENT (SEARCH)

2

	<p>TCF Products & Sales Compliance Refresher and BSC: Client Building for Sustainable Results (Conventional)</p> <p>Program, AIA Premier Academy</p> <p>DETAILS</p>
	<p>TCF Products & Sales Compliance Refresher and BSC: Client Building for Sustainable Results (Takaful)</p> <p>Program, AIA Premier Academy</p> <p>DETAILS</p>

2020 BALANCE SCORE CARD - REQUIREMENT



KPI	Weightage (%)	Score				
		Downside		Normal	Upside	
		50%	75%	100%	125%	150%
KPI 1 : CFF option 1 or 2	20	50%	60%	70%	80%*	90%*
KPI 2a : D1 persistency	25	-	85%	90%	92.5%	95%
KPI 2b: D2 persistency	30	-	75%	80%	85%	90%
KPI 3 : Zero Substantial Complaint	10	-	-	Met	-	-
KPI 4 : Training & CPD (25 hours + 5 Mandatory hours)	15	-	-	Met	-	-

* Subject to min 12 cases or 30K ANP

2020 BALANCE SCORE CARD – SCENARIO 1



KPI	Weightage (%)	Score				
		Downside		Normal	Upside	
		50%	75%	100%	125%	150%
KPI 1 : CFF option 1 or 2	20	50%	60%	70%	80%*	90%*
KPI 2a : D1 persistency	25	-	85%	90%	92.5%	95%
KPI 2b: D2 persistency	30	-	75%	80%	85%	90%
KPI 3 : Zero Substantial Complaint	10	-	-	Met	-	-
KPI 4 : Training & CPD (25 hours + 5 Mandatory hours)	15	-	-	Met	-	-

>= 30K ANP	
Achievement	Score
70%	20% x 100% = 20%
90%	25% x 100% = 25%
80%	30% x 100% = 30%
Met	10% x 100% = 10%
Met	15% x 100% = 15%
Total Score	100%

2020 BALANCE SCORE CARD – SCENARIO 2



KPI	Weightage (%)	Score				
		Downside		Normal	Upside	
		50%	75%	100%	125%	150%
KPI 1 : CFF option 1 or 2	20	50%	60%	70%	80%*	90%*
KPI 2a : D1 persistency	25	-	85%	90%	92.5%	95%
KPI 2b: D2 persistency	30	-	75%	80%	85%	90%
KPI 3 : Zero Substantial Complaint	10	-	-	Met	-	-
KPI 4 : Training & CPD (25 hours + 5 Mandatory hours)	15	-	-	Met	-	-

>= 30K ANP	
Achievement	Score
100%	20% x 150% = 30%
98%	25% x 150% = 37.5%
90%	30% x 150% = 45%
Met	10% x 100% = 10%
Met	15% x 100% = 15%
Total Score	137.5%

2020 BALANCE SCORE CARD – SCENARIO 3



KPI	Weightage (%)	Score				
		Downside		Normal	Upside	
		50%	75%	100%	125%	150%
KPI 1 : CFF option 1 or 2	20	50%	60%	70%	80%*	90%*
KPI 2a : D1 persistency	25	-	85%	90%	92.5%	95%
KPI 2b: D2 persistency	30	-	75%	80%	85%	90%
KPI 3 : Zero Substantial Complaint	10	-	-	Met	-	-
KPI 4 : Training & CPD (25 hours + 5 Mandatory hours)	15	-	-	Met	-	-

>= 30K ANP	
Achievement	Score
92%	20% x 150% = 30%
98%	25% x 150% = 37.5%
78%	30% x 75% = 22.5%
Met	10% x 100% = 10%
Met	15% x 100% = 15%
Total Score	115%

2020 BALANCE SCORE CARD – SCENARIO 4

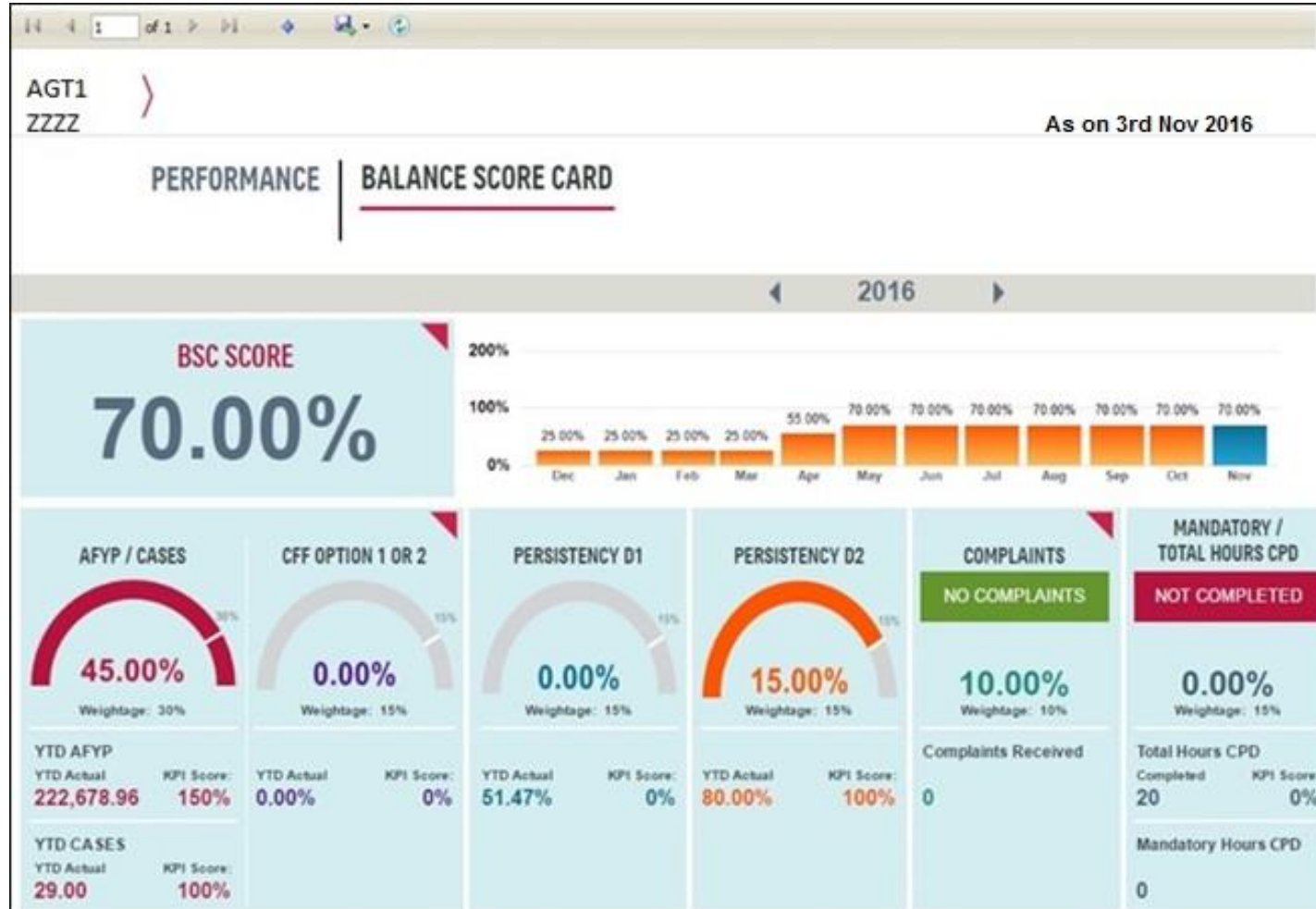


KPI	Weightage (%)	Score				
		Downside		Normal	Upside	
		50%	75%	100%	125%	150%
KPI 1 : CFF option 1 or 2	20	50%	60%	70%	80%*	90%*
KPI 2a : D1 persistency	25	-	85%	90%	92.5%	95%
KPI 2b: D2 persistency	30	-	75%	80%	85%	90%
KPI 3 : Zero Substantial Complaint	10	-	-	Met	-	-
KPI 4 : Training & CPD (25 hours + 5 Mandatory hours)	15	-	-	Met	-	-

>= 30K ANP	
Achievement	Score
95%	20% x 150% = 30%
91%	25% x 100% = 25%
76%	30% x 75% = 22.5%
Met	10% x 100% = 10%
Met	15% x 100% = 15%
Total Score	102.5%

**ACHIEVE
MORE THAN 100% BSC SCORE
IS NOT HARD AT ALL**

ALPP > BSC DASHBOARD (2018 & 2019)



Refresh daily

ALPP > BSC DASHBOARD (2020)

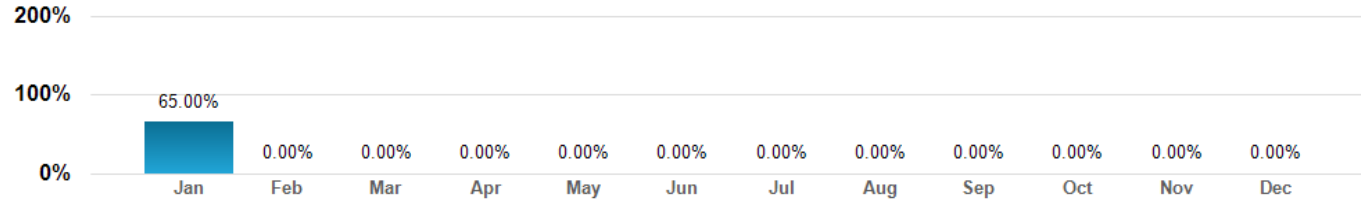


PERFORM
ANCE

BALANCE
SCORE CARD

◀ 2020

BSC SCORE
65.00%



Refresh daily

CFF OPTION 1 OR 2

0.00%
Weightage: 20%

YTD Actual: **0.00%** KPI Score: **0%**

YTD ANP YTD Case Count

PERSISTENCY D1

25.00%
Weightage: 25%

YTD Actual: **0.00%** KPI Score: **100%**

PERSISTENCY D2

30.00%
Weightage: 30%

YTD Actual: **0.00%** KPI Score: **100%**

COMPLAINTS

NO COMPLAINTS

10.00%
Weightage: 10%

Complaints Received: **0**

MANDATORY / TOTAL HOURS CPD

NOT COMPLETED

0.00%
Weightage: 15%

Total Hours CPD Completed: **0** KPI Score: **0%**

Mandatory Hours CPD: **0**

< BALANCED SCORE CARD i

as of 08 Jan

85.00%



CFF Option 1 or 2 ▲ Weightage: 20.00%

YTD Actual 100.0%	KPI Score 100.0%
YTD ANP 0	YTD Case Count 0



Persistency D1 ▼ Weightage: 25.00%



Persistency D2 ▼ Weightage: 30.00%



Complaints ▼ Weightage: 10.00%



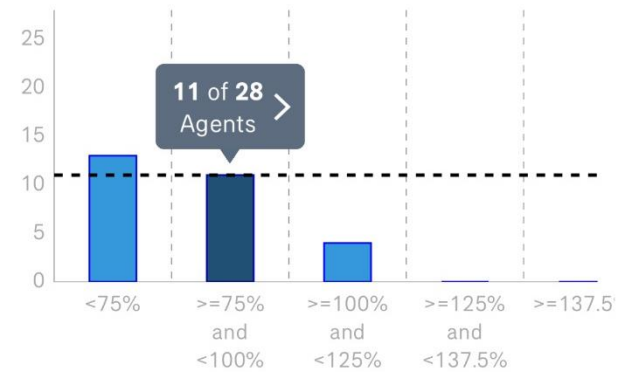
Mandatory/Total Hours CPD ▼ Weightage: 15.00%

< BALANCED SCORE CARD i

DIRECT

DISTRICT

No. of Agents



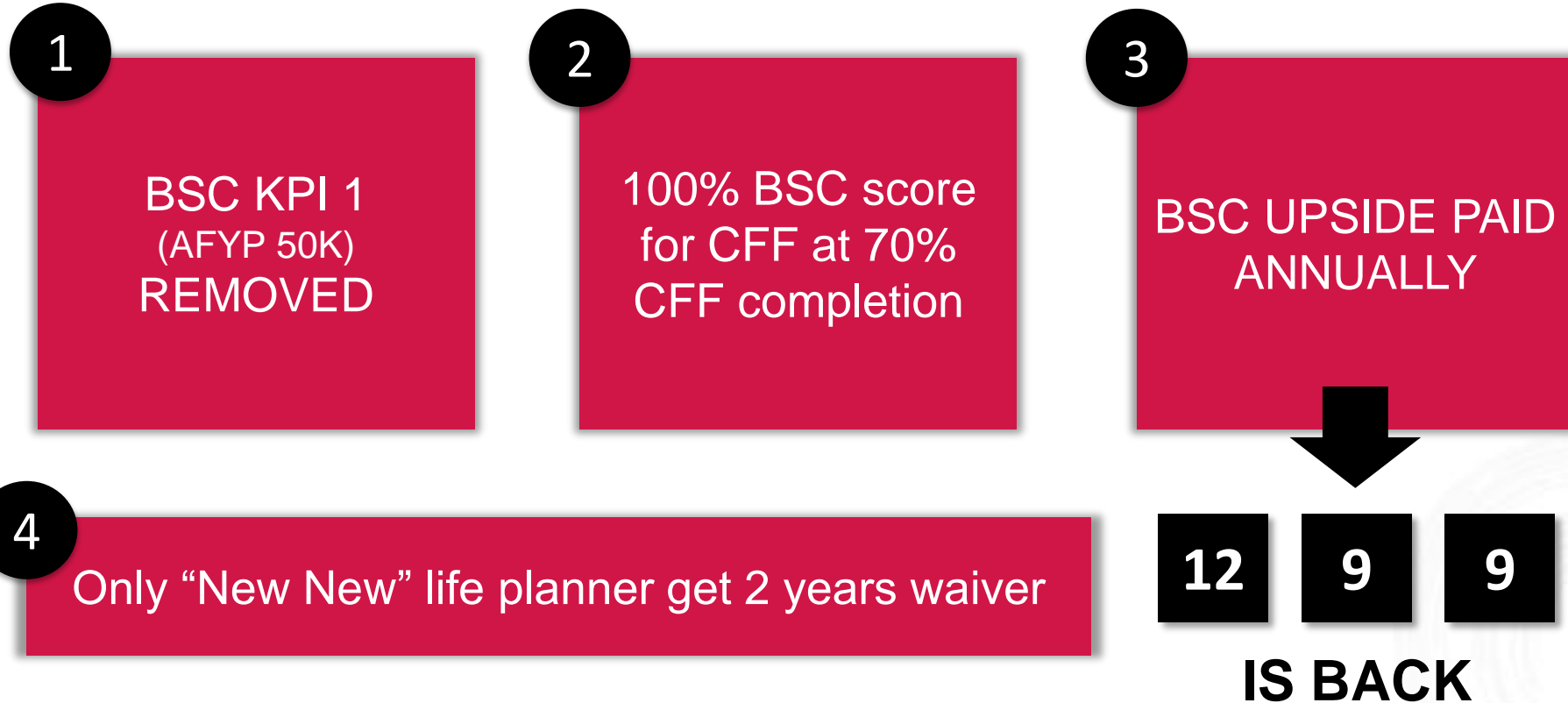
Last Update 04 Oct 2019

[VIEW MY PERFORMANCE](#)

BSC 2020



Summary of Changes



2020 COMPENSATION

PERSONAL SALES

YEAR END BONUS SUMMARY – Personal Sales



	Year 1	Year 2	Year 3
750K	16	11	11
600K	15	10	10
450K	12	9	9
300K	11	7	7
150K	10	7	6
80K	9	5	3
<80K	8	5	3

Year 1	Year 2	Year 3
2.8	4.7	3.4

Max Personal Sales
BSC Upside
Total 10.9%

Personal Sale ANP	Year 1	Year 2	Year 3
750K	13	6	8
600K	12	5	7
450K	9	4	6
300K	8	2	4
150K	7	2	3
80K	6	-	-
<80K	5	-	-

**Personal Sales
Centennial Bonus**

Rounded rates and inclusive of

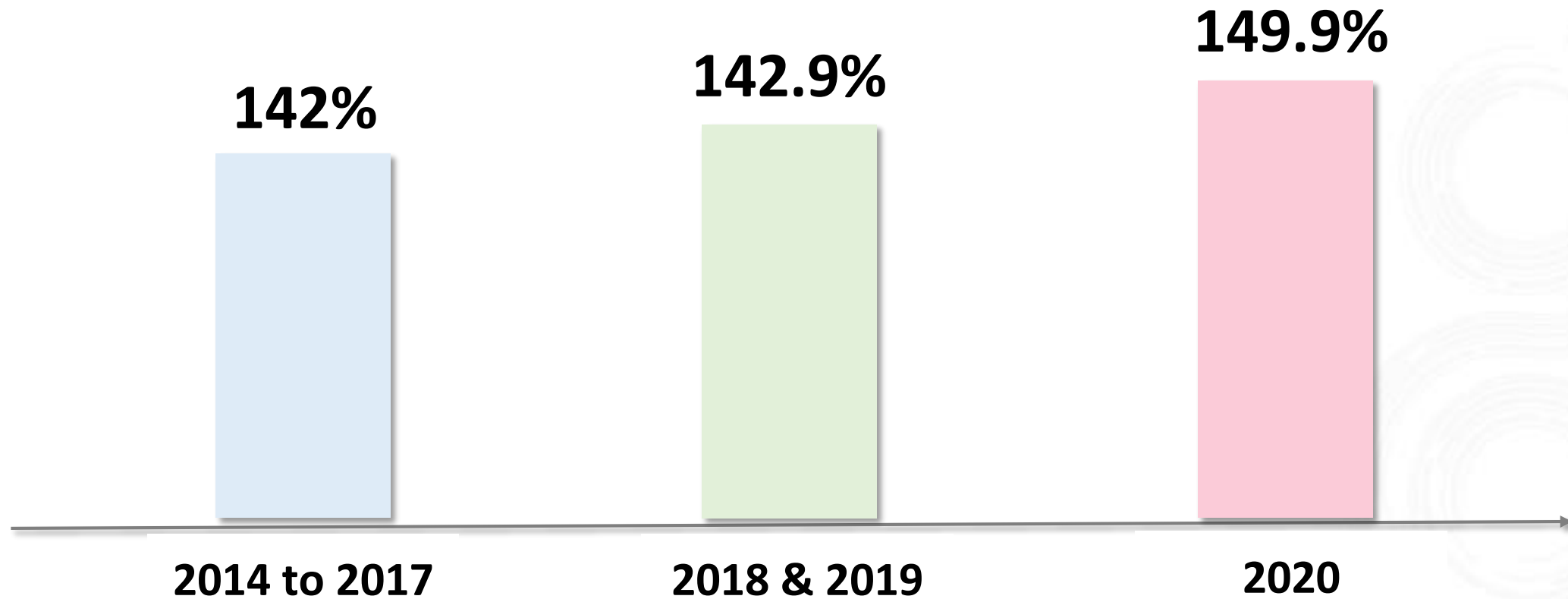
- Centennial Bonus (Personal Sales)
- BSC Upside (Personal Sales)

The rates illustrated for understanding purposes only, please refer to the final compensation handbook for details.

MAX TOTAL COMPENSATION – Personal Sales



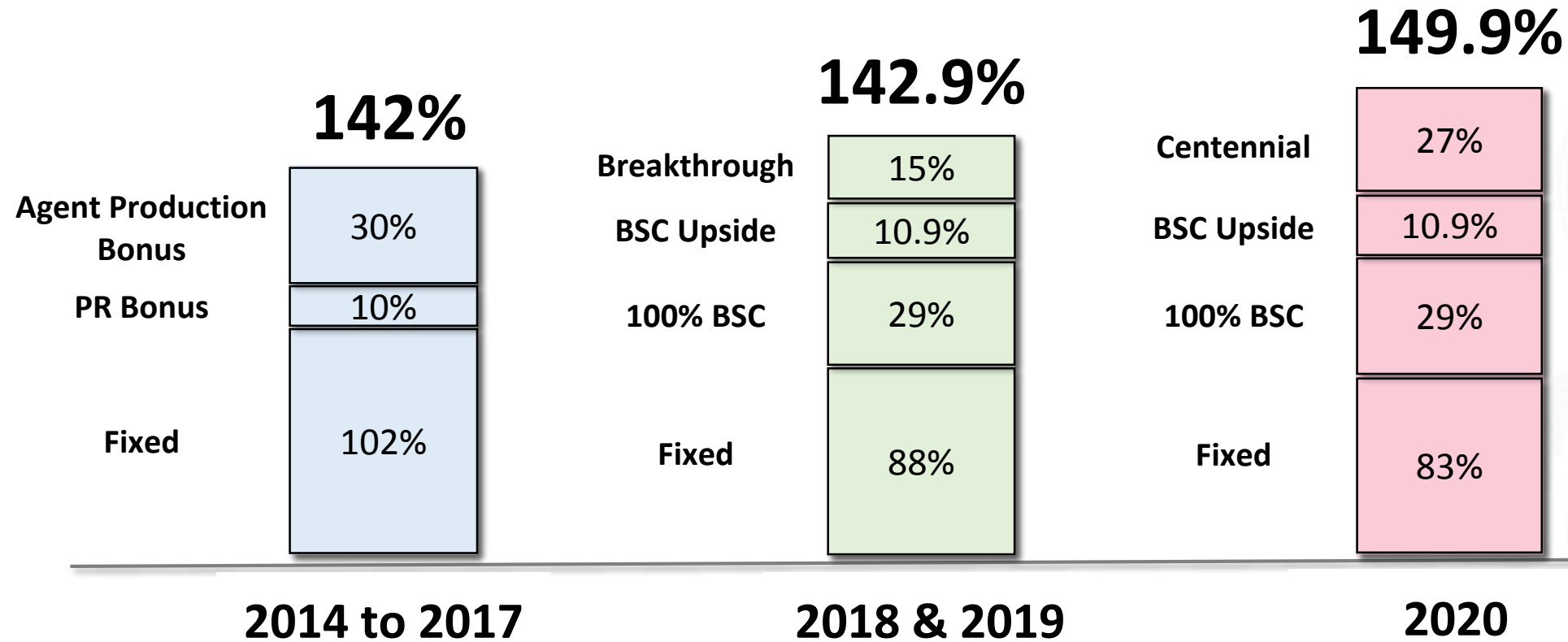
Payable over 6 years



MAX TOTAL COMPENSATION – Personal Sales



Payable over 6 years



MAX TOTAL COMPENSATION – Personal Sales



Payable over 6 years

M – Monthly 112%
Y – Year End 30%



M – Monthly 127.9%
Y – Year End 15%



M – Monthly 112%
Y – Year End 37.9%

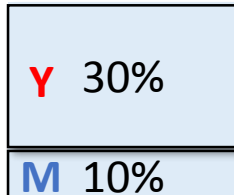


142%

142.9%

149.9%

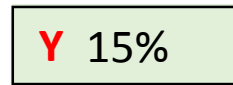
Agent Production Bonus



PR Bonus

Fixed

Breakthrough

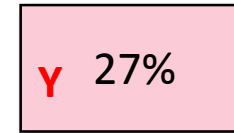


BSC Upside

100% BSC

Fixed

Centennial



BSC Upside

100% BSC

Fixed

2014 to 2017

2018 & 2019

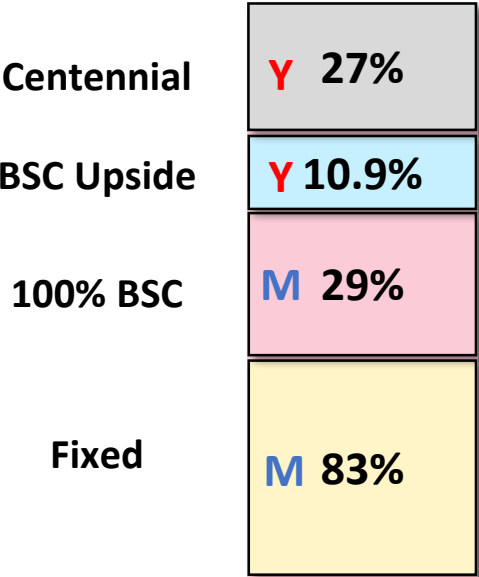
2020

YEAR BY YEAR COMPENSATION – 750K ANP (ILP)

Income = RM 1.124M

M – Monthly 112%
Y – Year End 37.9%

Total =149.9%

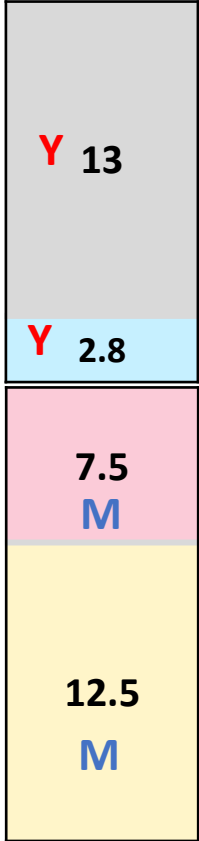


2020

PERSONAL SALES

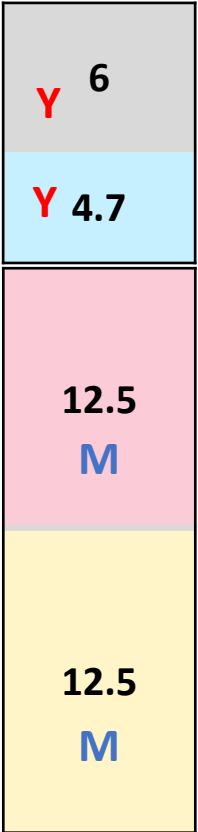
RM 268.5K

Year 1
35.8



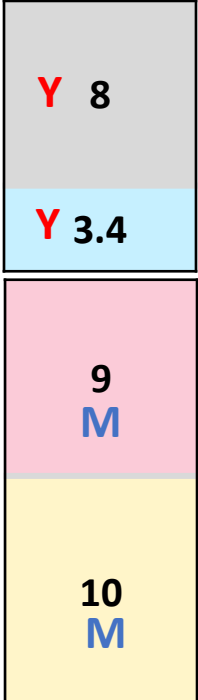
RM 267.8K

Year 2
35.7



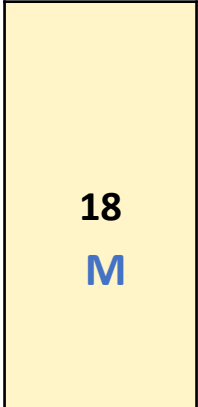
RM 228K

Year 3
30.4



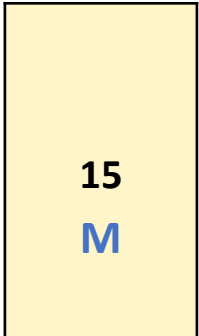
RM 135K

Year 4
18



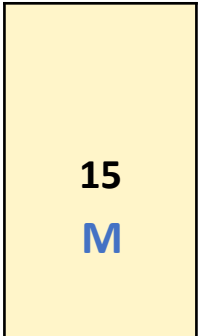
RM 112.5K

Year 5
15



RM 112.5K

Year 6
15



The rates illustrated for understanding purposes only, please refer to the final compensation handbook for details.

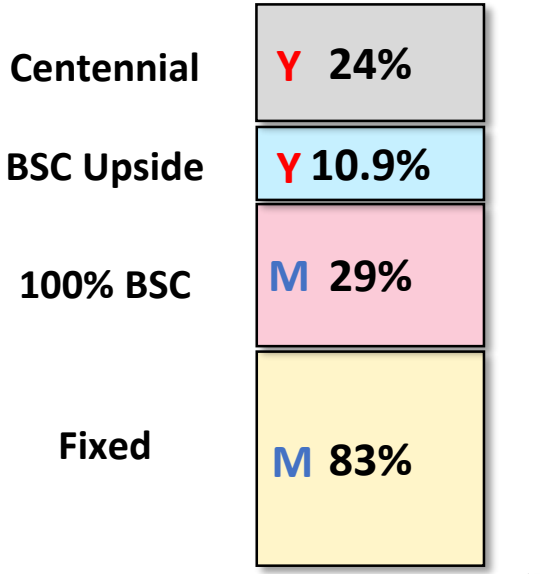
YEAR BY YEAR COMPENSATION – 600K ANP (ILP)

Income = RM 881.4K

M – Monthly 112%

Y – Year End 34.9%

Total =146.9%



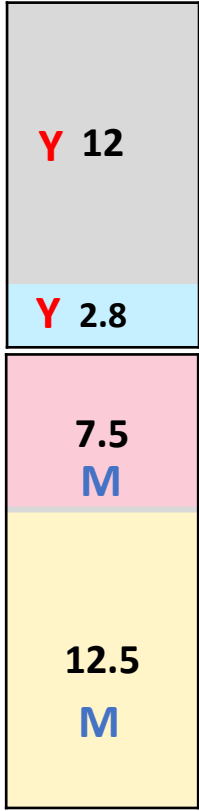
2020

PERSONAL SALES

RM 208.8K

Year 1

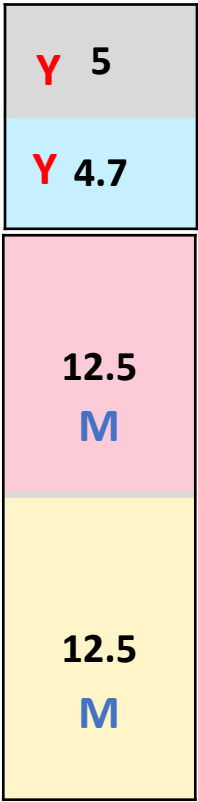
34.8



RM 208.2K

Year 2

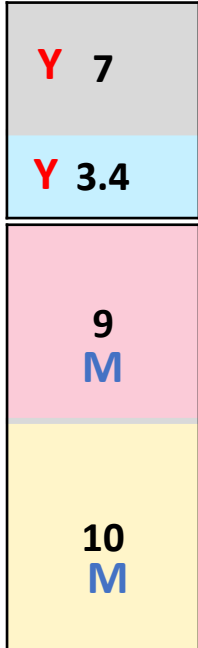
34.7



RM 176.4K

Year 3

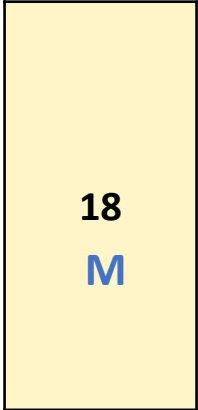
29.4



RM 108K

Year 4

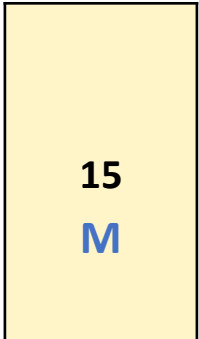
18



RM 90K

Year 5

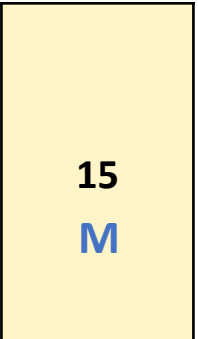
15



RM 90K

Year 6

15



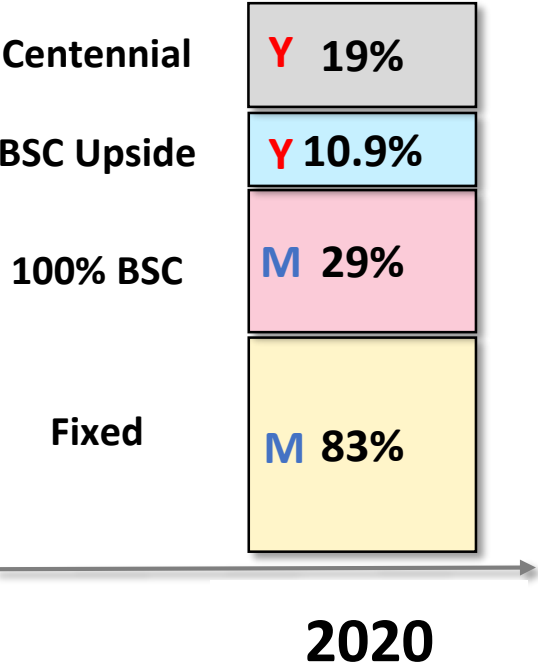
The rates illustrated for understanding purposes only, please refer to the final compensation handbook for details.

YEAR BY YEAR COMPENSATION – 450K ANP (ILP)

Income = RM 638.6K

M – Monthly 112%
Y – Year End 29.9%

Total =141.9%

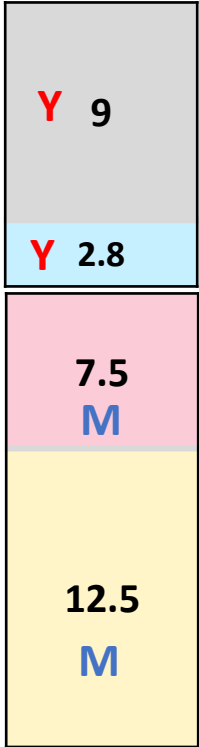


PERSONAL SALES

RM 143.1K

Year 1

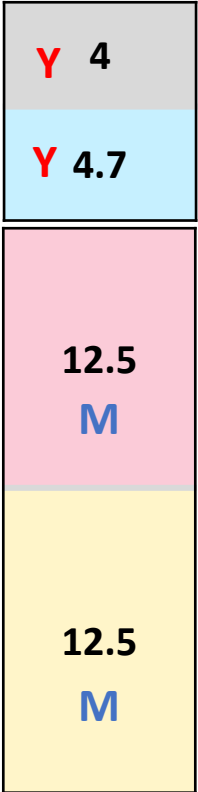
31.8



RM 151.7K

Year 2

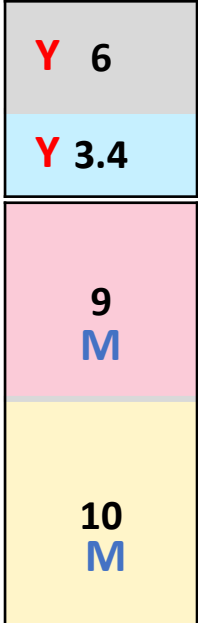
33.7



RM 127.8K

Year 3

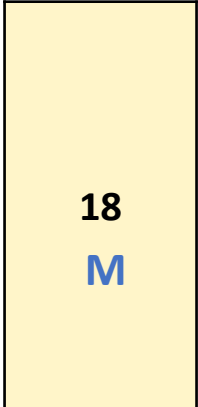
28.4



RM 81K

Year 4

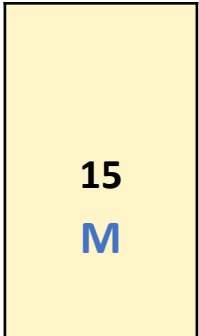
18



RM 67.5K

Year 5

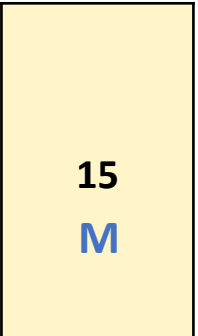
15



RM 67.5K

Year 6

15



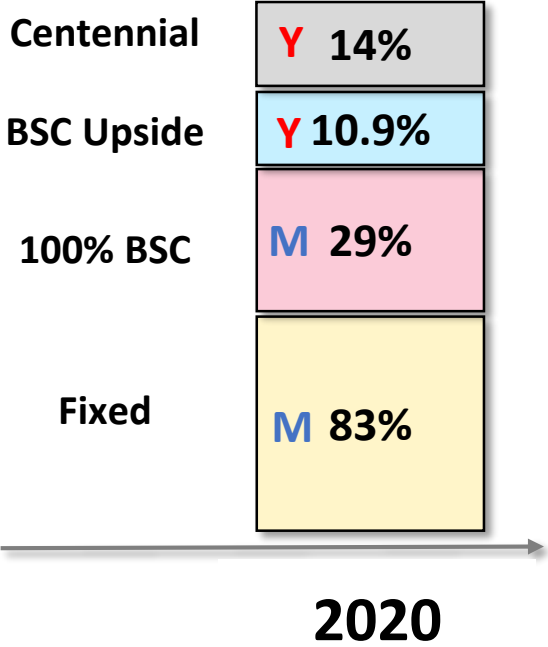
The rates illustrated for understanding purposes only, please refer to the final compensation handbook for details.

YEAR BY YEAR COMPENSATION – 300K ANP (ILP)

Income = RM 410.7K

M – Monthly 112%
Y – Year End 24.9%

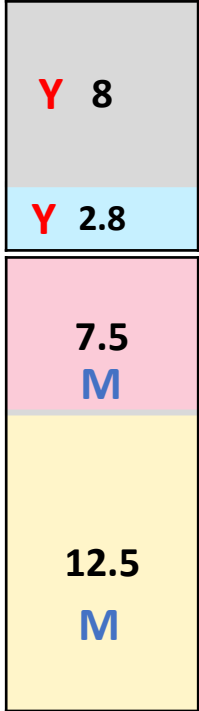
Total =136.9%



PERSONAL SALES

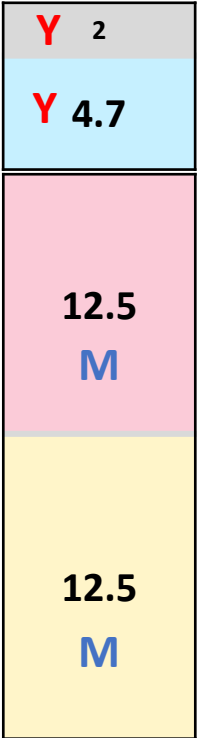
RM 92.4K

Year 1
30.8



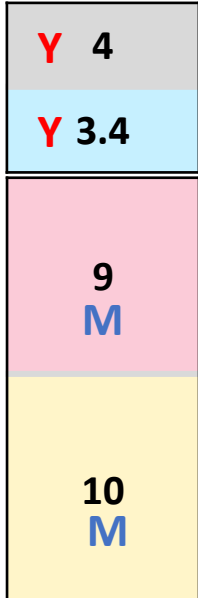
RM 95.1K

Year 2
31.7



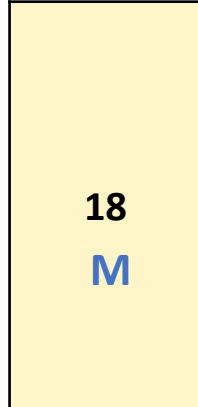
RM 79.2K

Year 3
26.4



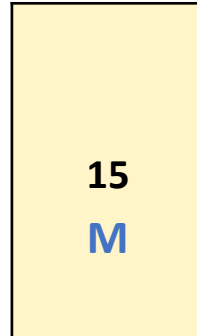
RM 54K

Year 4
18



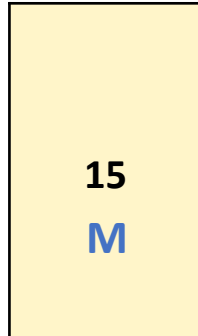
RM 45K

Year 5
15



RM 45K

Year 6
15



The rates illustrated for understanding purposes only, please refer to the final compensation handbook for details.

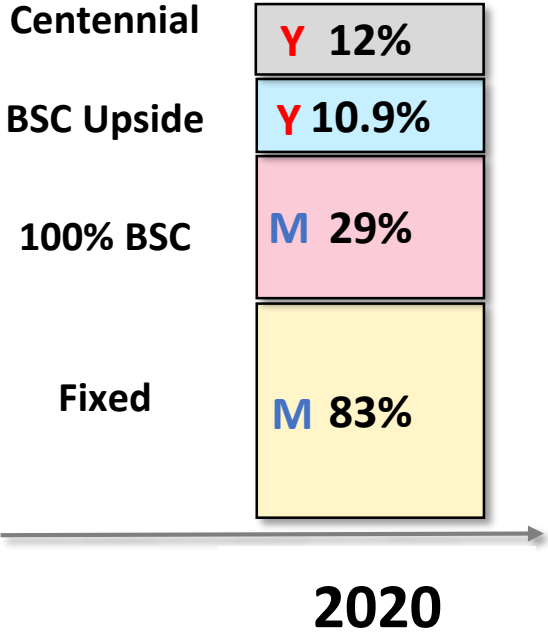
YEAR BY YEAR COMPENSATION – 150K ANP (ILP)

Income = RM 202.4K

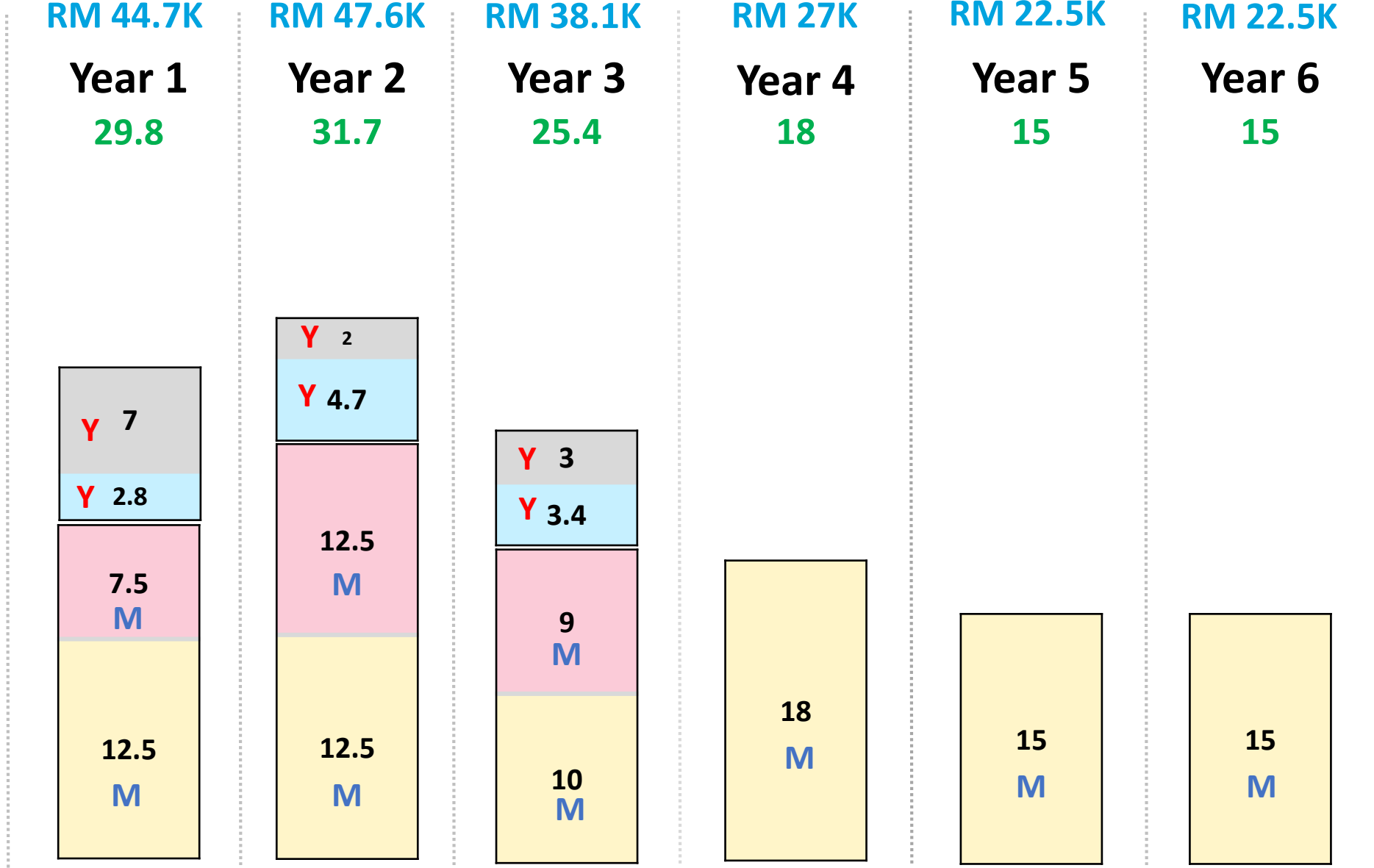
M – Monthly 112%

Y – Year End 22.9%

Total =134.9%



PERSONAL SALES



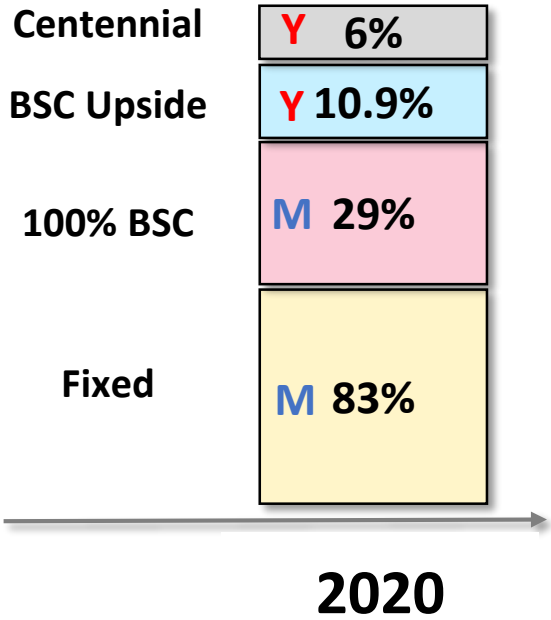
The rates illustrated for understanding purposes only, please refer to the final compensation handbook for details.

YEAR BY YEAR COMPENSATION – 80K ANP (ILP)

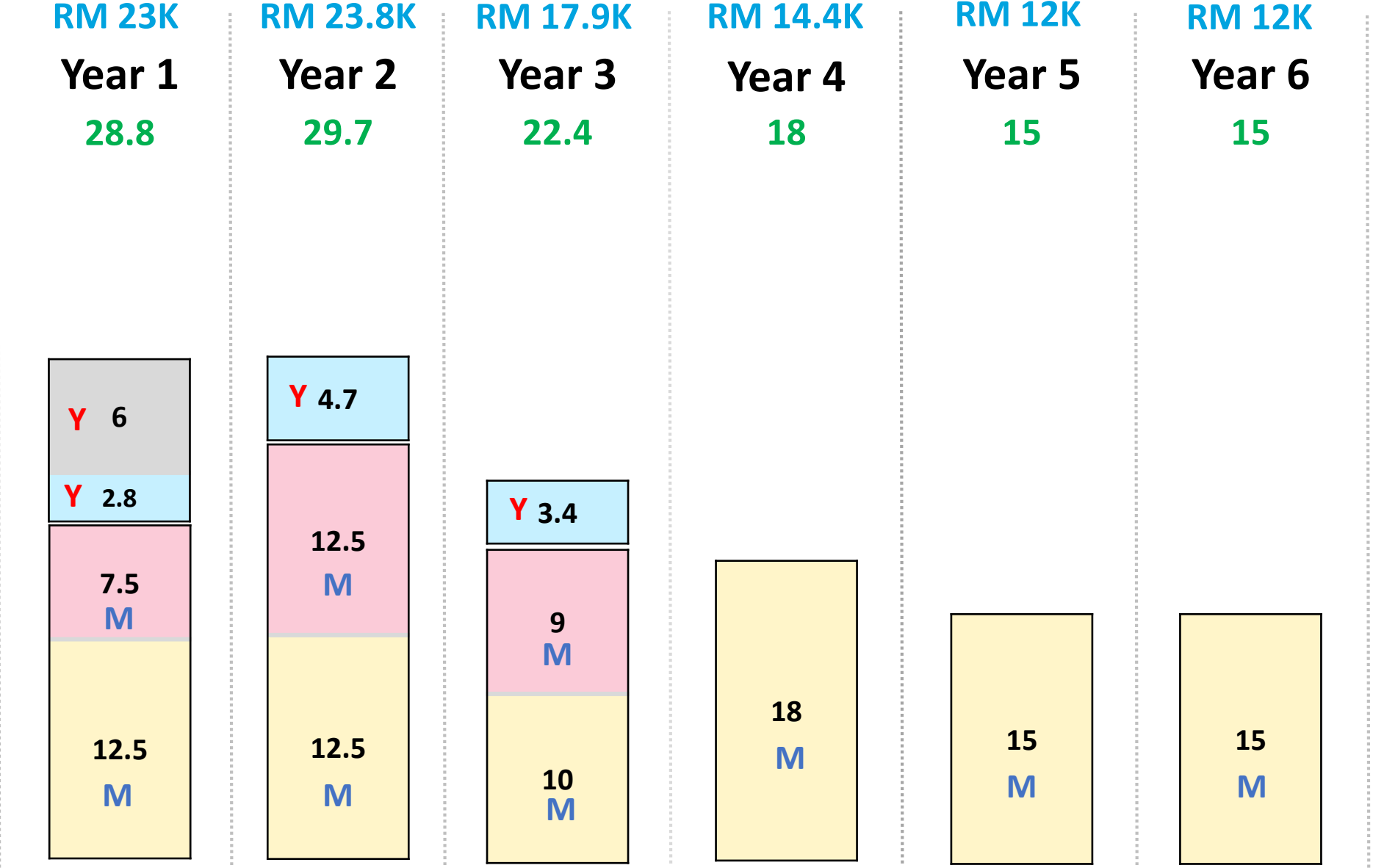
Income = RM 103.1K

M – Monthly 112%
Y – Year End 16.9%

Total =128.9%



PERSONAL SALES

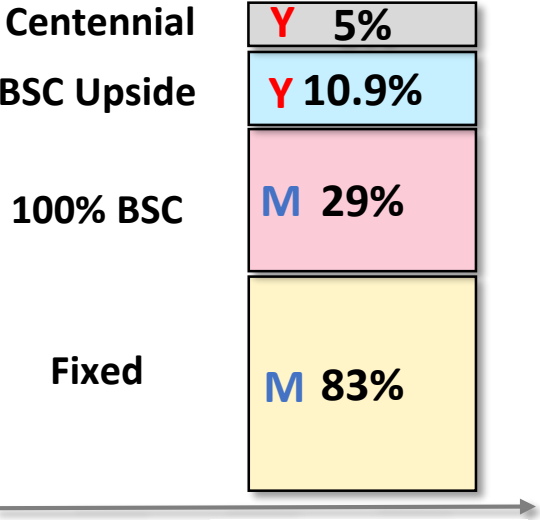


The rates illustrated for understanding purposes only, please refer to the final compensation handbook for details.

YEAR BY YEAR COMPENSATION – <80K ANP (ILP)

M – Monthly 112%
 Y – Year End 15.9%

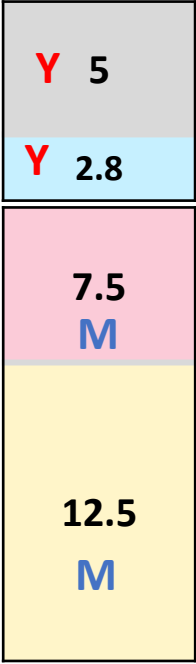
Total =127.9%



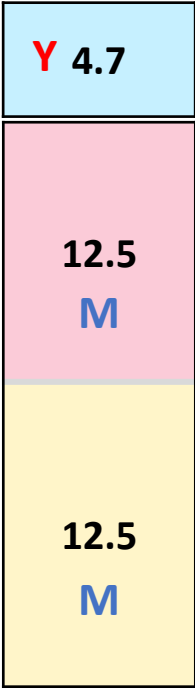
2020

PERSONAL SALES

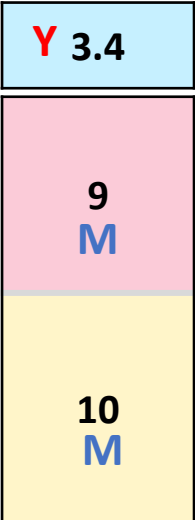
Year 1
27.8



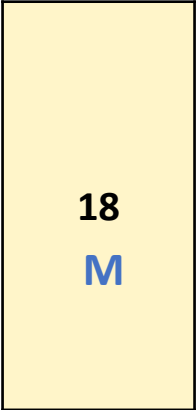
Year 2
29.7



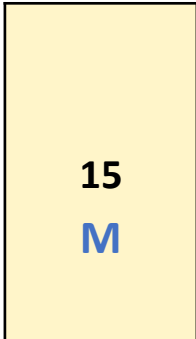
Year 3
22.4



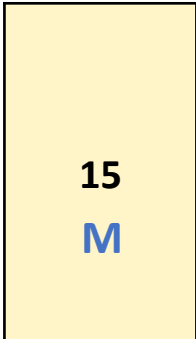
Year 4
18



Year 5
15



Year 6
15



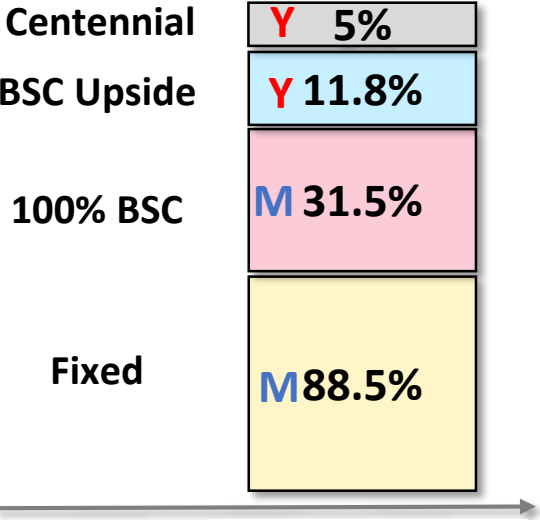
EVERYONE HAVE BONUS NOW

The rates illustrated for understanding purposes only, please refer to the final compensation handbook for details.

YEAR BY YEAR COMPENSATION – <80K ANP (TRAD)

M – Monthly 120%
 Y – Year End 16.8%

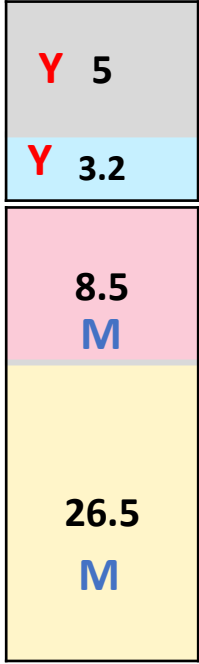
Total =136.8%



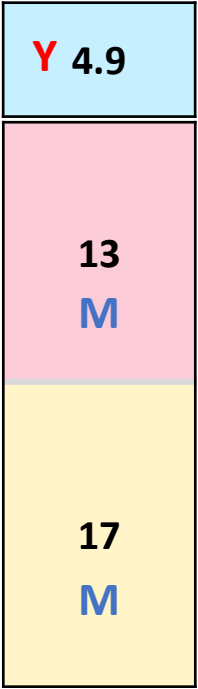
2020

PERSONAL SALES

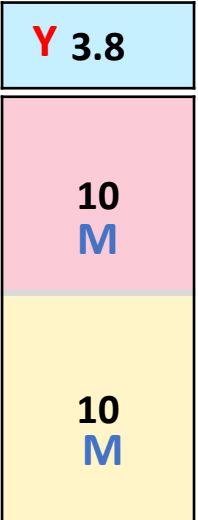
Year 1
 43.2



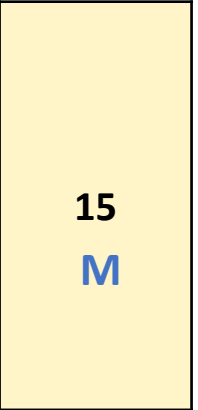
Year 2
 34.9



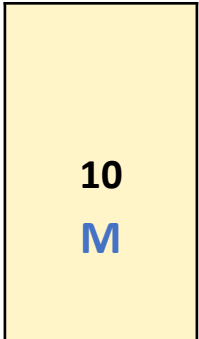
Year 3
 23.8



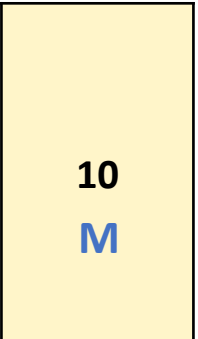
Year 4
 15



Year 5
 10



Year 6
 10



EVERYONE HAVE BONUS NOW

The rates illustrated for understanding purposes only, please refer to the final compensation handbook for details.