

# 2021 Agency Contest's General Provisions

## A) Disclaimer

1. The Rules and Regulations (R&R) as stated under this document are **STRICTLY** applicable to all agency contests issued under AIA Agency Distribution effectively **from 1 January 2021 onwards**, unless specified otherwise in the respective individual contest R&Rs.
2. In the event of any inconsistencies or discrepancies between this document and the respective individual agency contests, the rules and regulations in accordance to the respective individual agency contests R&Rs shall take precedence as final reference point.

## B) General Provisions

1. Production and/or case count for new business cases which are found to be reduced or cancelled within the contest period shall be adjusted accordingly:
  - 1.1. If the reduction or cancellation happens after the end of the contest period, the adjustments shall take place in the period where such an event occurs.
  - 1.2. This will cause the total production count to be negatively affected for the period concerned and may affect compensation and/or qualification for incentives accordingly.
2. Similarly, any incidents of Replacement of Policy (ROP), Cancellation from Inception (CFI) or Free Look Cancellation (FLC) will be applied on the date on which the incident occurred:
  - 2.1. The application will not be backdated to the policy's initial captured date.
3. Only new business cases originally credited to a Life Planner/Leader will be counted:
  - 3.1. Transfer of cases from one Life Planner/Leader to another, will not be allowed at any circumstances.
4. Life Planners/Leaders who are terminated for one reason or another during the contest period will automatically cease to participate in the contest.
5. Qualifiers who are terminated by AIA before the rewards are disbursed, will have their rewards forfeited.
6. Rewards qualified are not transferable, and if not in the form of cash, are not redeemable for cash unless specific provisions are indicated.
7. Results verification process starts when the final results are released, **for a period of 2 weeks**:
  - 7.1. Any results and verification requests after the abovementioned period will not be entertained, unless specified otherwise in the respective contest R&R, where in such scenario, the respective contest R&R shall take precedence as final reference point.
8. AIA reserves the rights to make any amendments and/or corrections to the existing rules and regulations, including its positioning, as and when deemed necessary.
9. AIA reserves the rights to perform verification and audit on the qualified Life Planners/Leaders within or after the contest period, where if the qualifiers are found to have manipulated the contest, they will be subjected to appropriate actions by AIA including but not limited to:
  - 9.1. Banned from any contest for **up to 6 months**.
  - 9.2. Forfeiture or claw back of the respective rewards.
10. AIA reserves the rights to withhold all reward payments for Life Planners/Leaders who are suspended and/or under any pending investigations:
  - 10.1. AIA reserves the rights to forfeit the rewards based on case-to-case basis.
  - 10.2. In the event if the Life Planner/Leader is terminated, all rewards withheld will be forfeited.
11. AIA's decision on any matter concerning these rules is final.

## C) Production Credit Calculations

1. AHM/AHM-i will be given 100% production credit, for annual payment mode only.
2. 1-year term renewable cases will **NOT** be counted.
3. A-Life Medik Famili (ALMF) will be given 100% production credit.