



HEALTHIER, LONGER,
BETTER LIVES

OCTOBER 2021

V+ QUANTUM LEAP CHALLENGE

Double Boost!

PERSONAL SALES

UP TO

80% EXTRA BONUS

- Complete at least 80 eSales Builder Activities
- Generate at least 30 Leads via iCari
- Capture at least 2 Life-in-Group (LIG) Cases
- Capture at least 2 cases from Leads under the "Free COVID-19 Hospital Income Benefit for Children & Pregnant Women"

RM 200 ADDITIONAL BONUS

For October 2021 V+ Quantum Leap Challenge Qualifiers with Higher ANP/ANC Tier compared to October 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 **RM150*/downline** with RM15K ANP/ANC
- ✓ Up to **RM90*/downline** with RM9K ANP/ANC

INDIRECT TEAM

**20%
ADDITIONAL
BONUS**

- ✓ DMs get up to **1%** of captured **ANP/ANC**
- ✓ Achieve at least 60% eSB Rate within Indirect Team (With at least 12 LPs, each of them completing 30 eSales Builder Activities)
- ✓ **RM2,000/UM Team** with RM200K ANP/ANC &
- ✓ **RM1,000/UM Team** with RM100K ANP/ANC

Please refer to the R&R for more details
Contest Period: **1 - 31 October 2021**

October 2021 V+ Quantum Leap Challenge: Double Boost!

A) Contest Period

1 – 31 October 2021

B) Eligibility

1. All Life Planners and Leaders are to participate based on their ranks as at, **31 October 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 – 31 October 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: October 2021 V+ Quantum Leap Challenge** and **Group B and C: V+ Quantum Leap Extra Bonus** for **Personal Sales** category are as described in Tables 2 and 3 respectively:

Group A: October 2021 V+ Quantum Leap Challenge (Personal Sales)				
Tier	Min Requirements	Rewards		
		Tier A1 to A3 : % of collected FYP in October 2021 Tier A4 and A5 : Cash Reward (RM)		
	Personal Sales	Policy Paying Term		
	ANP/ANC (RM)	≥ 20 Years	10 – 19 Years	5 – 9 Years
A1	180,000	20%	10%	5%
A2	90,000	16%	8%	4%
A3	45,000	12%	6%	3%
A4	30,000	1,050		
A5	15,000	550		

Table 2

Group B and C: V+ Quantum Leap Extra Bonus (Personal Sales)		
Tier	Min Requirements	Additional Bonus
B1	Complete at least 80 eSales Builder (eSB) Activities	20%
B2	Generate at least 30 Leads via iCari	20%
B3	Capture at least 2 Life-in-Group (LIG) Cases	20%
B4	Capture at least 2 cases from Leads under the “Free COVID-19 Hospital Income Benefit for Children & Pregnant Women”	20%
C	Achieved Higher Tier in October 2021 V+ Quantum Leap Challenge vs October 2021 First 11 Days Challenge	RM 200

Notes:

- IMPORTANT:** Each participant **MUST** be a member of at least one (1) Peer Group to fulfill the **80 eSB Activities**.
- Activities that are counted towards the **80 eSB Activities** are as follows:
 - Successfully scheduling appointments with customers on eSB.
 - Successfully updating call outcome after calls with customers on eSB.
- 30 iCari Leads Generated** refers to unique and valid Leads generated from content links shared via iCari.
- Only Individual Life and Family Takaful cases will be counted for Tier B4.
- 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 A5:

- Each participant can only qualify for the rewards under either one (1) of the tiers.
- Only participants who have captured the min **Personal Sales ANP/ANC** within **1 – 31 October 2021** will qualify for the rewards accordingly.
- Tier A1 to A3:**
 - Rewards will be calculated based on the FYP collected within 1 – 31 October 2021 and each policy's Policy Paying Term respectively.
 - Illustration

No.	Captured ANP/ANC (RM)	FYP Collected (RM)	Qualified Tier	Rewards Calculation	Final Reward (RM)
1	200K	80K	A1	80K × 20%	16,000
2	50K	15K	A3	15K × 12%	1,800

Note: All scenarios mentioned above are based on the assumption that all policies sold are 20 years Policy Paying Term.

- All collected FYP is limited to regular basic premium collected on Individual Life and Family Takaful business lines only, and **EXCLUDES** all the following:
 - single premium
 - Ad hoc top ups or regular top ups (e.g. A-Saver).
- Kindly refer to Clause 1.4 for further details on FYP.

1.2. **V+ Quantum Leap 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 to B4 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+ Quantum Leap Extra Bonus.
- 1.2.4. **Group B: Tier B1 to B4:**

a) **Tier B1** – Each participant must perform at least **80 eSales Builder (eSB) Activities** to qualify for the **20% Additional Bonus:**

(i) **80 eSB Activities** is counted upon fulfilling all the following:

- Must enroll in eSB.
- **IMPORTANT:** Must be a member of at least one (1) Peer Group.
- Must perform at least **80 eSB Activities** as follows:
 - Successfully scheduling appointments with customers on eSB.
 - Successfully updating call outcome after calls with customers on eSB.
 - Note: Kindly refer to the “eSales Builder” section for more details.

(ii) The above requirements must be fulfilled **within 1 – 31 October 2021.**

(iii) Illustration

No.	eSB Activities Completed	Qualified Additional Bonus	Remarks
1	80	20%	-
2	79	Zero	Failed to meet min 80 eSB Activities.

b) **Tier B2** – Each participant must generate at least **30 Leads via iCari** to qualify for the **20% Additional Bonus:**

(i) **30 Leads Generated via iCari:**

- Only unique and valid Leads will be counted.
- Valid Leads refers to Leads with valid Name and Contact information.
- Note: Kindly refer to the “iCari” section for more details.

(ii) The above requirements must be fulfilled **within 1 – 31 October 2021.**

(iii) Illustration

No.	iCari Leads Generated	Qualified Additional Bonus	Remarks
1	35	20%	-
2	29	Zero	Failed to meet min 30 iCari Leads Generated.

c) **Tier B3** – Each participant must capture at least **2 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	3	20%	-
2	1	Zero	Failed to meet min 2 LIG Cases.

- d) **Tier B4** – Each participant must capture at least **2 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 B3 or B4 (not both).
 - Upon fulfilling the minimum requirements for Tier B4, additional cases captured may be counted under Tier B3.

(iii) Illustration

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

1.2.5. **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 (October 2021 V+ Quantum Leap Challenge) vs October 2021 First 11 Days Challenge** to qualify for the **RM 200 Additional Bonus**:
- (i) Participants who qualify under **Tier A1** in the October 2021 First 11 Days Challenge must qualify under **Tier A4 or higher** (i.e. Tier A1 to A4) in this contest to qualify for the **RM 200 Additional Bonus**.
- (ii) Participants who qualify under **Tier A2** in the October 2021 First 11 Days Challenge must qualify under **Tier A5 or higher** (i.e. Tier A1 to A5) in this contest to qualify for the **RM 200 Additional Bonus**.
- (iii) Any participants who failed to qualify for the **October 2021 First 11 Days Challenge: V+ Quantum Leap: Double Boost!** will **NOT** be eligible for the Additional Bonus under this tier.
- (iv) Kindly refer to the “October 2021 First 11 Days Challenge: V+ Quantum Leap – Double Boost!” R&R for more details.

c) Illustration

No.	Oct 2021 First 11 Days Challenge Qualified Tier	Oct 2021 V+ Quantum Leap Challenge Qualified Tier	Qualified under Tier C	Remarks
1	A1	A1	Yes	Achieved <u>higher</u> tier in Oct 2021 V+ Quantum Leap Challenge vs Oct 2021 First 11 Days Challenge.
2	A1	A4	Yes	Achieved <u>higher</u> tier in Oct 2021 V+ Quantum Leap Challenge vs Oct 2021 First 11 Days Challenge.
3	A1	A5	No	Failed to achieve <u>higher</u> tier in Oct 2021 V+ Quantum Leap Challenge vs Oct 2021 First 11 Days Challenge.
4	A2	A4	Yes	Achieved <u>higher</u> tier in Oct 2021 V+ Quantum Leap Challenge vs Oct 2021 First 11 Days Challenge.
5	A2	A5	Yes	Achieved <u>higher</u> tier in Oct 2021 V+ Quantum Leap Challenge vs Oct 2021 First 11 Days Challenge.
6	Did not qualify	A5	No	Failed to qualify for any tier in Oct 2021 First 11 Days Challenge.

1.3. Any participant who qualifies under both this contest and **October 2021 First 11 Days Challenge: V+ Quantum Leap – Double Boost!** 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 “October 2021 First 11 Days Challenge: V+ Quantum Leap – Double Boost!” R&R for more details.

1.4. **FYP** refers to 1st year (1st – 12th months) regular premiums captured/approved/set in-force and collected on Life and Takaful policies:

1.4.1. All FYP must be collected within **1 – 31 October 2021**:

- a) Only cases that are captured **from 1 – 31 October 2021**, the collected FYP will be counted.
- b) For cases that are captured **prior to 1 October 2021**, but FYP is collected thereafter will **NOT** be counted

1.4.2. FYP are captured when the premiums/contributions are paid and set in force.

1.4.3. All collected FYP is limited to regular basic premium collected on Individual Life and Family Takaful business lines only, and **EXCLUDES** all the following:

- a) single premium
- b) Ad hoc top ups or regular top ups (e.g. A-Saver).

1.4.4. Only FYP collected within **1 – 31 October 2021** will be counted.

1.4.5. Any flow over FYP collected from outside 1 – 31 October 2021 will **NOT** be counted.

1.4.6. Any Advanced Payment will **NOT** be counted, and the rewards calculation will only be counted up to the Max Threshold Amount based on the Payment Mode:

Payment Mode	Max Threshold Amount
Yearly	12 months
Half-Yearly	6 months
Quarterly	3 months
Monthly	2 months

a) Illustration

No.	Policy ANP/ANC (RM)	Payment Mode	Max Threshold Amount	Payment Made (RM)	FYP Counted for Rewards (RM)	Remarks
1	12K	Yearly	12 months = RM 12K (12K ÷ 12 × 12)	12K	12K	-
2	12K	Half-Yearly	6 months = RM 6K (12K ÷ 12 × 6)	12K	6K	Max Threshold Amount is RM 6K
3	12K	Quarterly	3 months = RM 3K (12K ÷ 12 × 3)	6K	3K	Max Threshold Amount is RM 3K
4	12K	Monthly	2 months = RM 2K (12K ÷ 12 × 2)	2K	2K	-

1.4.7. Kindly refer to the “Agency Compensation Handbook” for more details on FYP.

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

Group D: October 2021 V+ Quantum Leap Challenge (Direct Team)				
Tier	Min Requirements	Rewards		
		Tier D1 to D3 : % of Captured ANP/ANC in October 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	650,000	2.00%	1.00%	0.50%
D2	500,000	1.50%	0.80%	0.40%
D3	350,000	1.00%	0.50%	0.25%
D4	200,000	1,800		
D5	100,000	900		

Table 4

Group E and F: V+ Quantum Leap 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 15K Personal Sales ANP/ANC only	RM 150 per LP to the immediate upline UM/DM
F2	For each downline LP who meets min RM 9K Personal Sales ANP/ANC only	RM 90 per LP to the immediate upline UM/DM

Notes:

- 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.
- 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:**

- Each participant can only qualify for the rewards under either one (1) of the tiers.
- Only participants who have captured the min **Direct Team ANP/ANC within 1 – 31 October 2021** will qualify for the rewards accordingly.

2.1.3. **Tier D1 to D3:**

- Rewards will be calculated based on the ANP/ANC captured **within 1 – 31 October 2021** and each policy's Policy Paying Term respectively.
- For Rewards calculation purposes, the Captured ANP/ANC in October 2021 **EXCLUDES** all the following:
 - Single premium
 - Ad hoc top ups

c) Illustration

No.	Captured ANP/ANC (RM)	Qualified Tier	Rewards Calculation	Final Reward (RM)
1	700K	D1	700K × 2.0%	14,000
2	500K	D2	500K × 1.5%	7,500

Note: All scenarios mentioned above are based on the assumption that all policies sold are 20 years Policy Paying Term.

2.2. **V+ Quantum Leap 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+ Quantum Leap 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** as follows:
 - Successfully scheduling appointments with customers on eSB.
 - Successfully updating call outcome after calls with customers on eSB.
 - Note: Kindly refer to the “eSales Builder” section for more details.

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

$eSB \text{ Rate for Direct Team} = \frac{\text{Total no. of LP within Direct Team who have each completed 30 eSB Activities}}{\text{Total LPs within Direct Team}}$
<p>Notes:</p> <ol style="list-style-type: none"> 1. New Recruits (NR) who are contracted from 1 – 31 October 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 9K or RM 15K Personal Sales ANP/ANC) can only be counted for either one (1) of the Tiers (i.e. Tier F1 or F2).
- b) **Tier F1:**
- (i) For each downline LP within the UM/DM's Direct Team that meets min **RM 15K** Personal Sales ANP/ANC only **within 1 – 31 October 2021**, the respective immediate upline UM/DM will receive the **RM 150** additional bonus.
- c) **Tier F2:**
- (i) For each downline LP within the UM/DM's Direct Team that meets min **RM 9K** Personal Sales ANP/ANC only **within 1 – 31 October 2021**, the respective immediate upline UM/DM will receive the **RM 90** additional bonus.
- d) Illustration

No.	Total downline LP qualifiers from Group F		Additional Bonus	Total Additional Bonus (RM)
	Tier F1	Tier F2	Calculation	
1	30	0	$(30 \times \text{RM } 150) + (0 \times \text{RM } 90)$	4,500
2	0	20	$(0 \times \text{RM } 150) + (20 \times \text{RM } 90)$	1,800
3	10 [Note 1]	8 [Note 1]	$(10 \times \text{RM } 150) + (8 \times \text{RM } 90)$	2,220

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: October 2021 V+ Quantum Leap Challenge** and **Group H and I: V+ Quantum Leap Extra Bonus** for **Indirect Team** category are as described in Tables 6 and 7 respectively:

Group G: October 2021 V+ Quantum Leap Challenge (Indirect Team)				
Tier	Min Requirements	Rewards		
		Tier G1 to G3 : % of Captured ANP/ANC in October 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	1,300,000	1.00%	0.50%	0.25%
G2	1,000,000	0.75%	0.40%	0.20%
G3	700,000	0.50%	0.25%	0.13%
G4	400,000	1,800		
G5	200,000	900		

Table 6

Group H and I: V+ Quantum Leap 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 200K Direct Team ANP/ANC	RM 2,000 per UM to the immediate upline DM
I2	For each downline UM who meets min RM 100K Direct Team ANP/ANC	RM 1,000 per UM to the immediate upline DM
Note:		
1. The 20% Additional Bonus under Tier H is only calculated for Group G . Group I is NOT included.		

Table 7

3.1. Indirect Team:

- 3.1.1. Refers to the DM's downline UM's Direct Team.
- 3.1.2. 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:

- 3.2.1. Each participant can only qualify for the rewards under either one (1) of the tiers.
- 3.2.2. Only participants who have captured the min **Indirect Team ANP/ANC within 1 – 31 October 2021** will qualify for the rewards accordingly.

3.2.3. Tier G1 to G3:

- a) Rewards will be calculated based on the ANP/ANC captured **within 1 – 31 October 2021** and each policy's Policy Paying Term respectively.
- b) For Rewards calculation purposes, the Captured ANP/ANC in October 2021 is **EXCLUDES** all the following:
 - (i) Single premium
 - (ii) Ad hoc top ups

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	G2	1M × 0.75%	7,500

Note: All scenarios mentioned above are based on the assumption that all policies sold are 20 years Policy Paying Term.

3.3. V+ Quantum Leap 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+ Quantum Leap 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** as follows:
 - Successfully scheduling appointments with customers on eSB.
 - Successfully updating call outcome after calls with customers eSB.
 - Note: Kindly refer to the “eSales Builder” section for more details.

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

$$eSB \text{ Rate for Indirect Team} = \frac{\text{Total no. of LP within Indirect Team who have each completed 30 eSB Activities}}{\text{Total LPs within Indirect Team}}$$

Notes:

- 1. New Recruits (NR) who are contracted from **1 – 31 October 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 100K or RM 200K 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) **Tier I1:**

(i) For each downline UM within the DM's Indirect Team that meets min **RM 200K** Direct Team ANP/ANC **within 1 – 31 October 2021**, the respective immediate upline DM will receive the **RM 2,000** Additional Bonus.

c) **Tier I2:**

(i) For each downline UM within the DM's Indirect Team that meets min **RM 100K** Direct Team ANP/ANC **within 1 – 31 October 2021**, the respective immediate upline DM will receive the **RM 1,000** Additional Bonus.

d) Illustration

No.	Total downline LP qualifiers from Group I		Additional Bonus Calculation	Total Additional Bonus (RM)
	Tier I1	Tier I2		
1	6	0	(6 × RM 2,000) + (0 × RM 1,000)	12,000
2	0	4	(0 × RM 2,000) + (4 × RM 1,000)	4,000
3	3 [Note 1]	2 [Note 1]	(3 × RM 2,000) + (2 × RM 1,000)	8,000

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 31 October 2021**.

4.1.3. **All cases must be submitted via iPoS to be counted.**

4.1.4. 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 31 October 2021**.

4.2.3. **All cases must be submitted via iPoS to be counted.**

4.2.4. **All cases from Medical Upgrade Campaigns:**

a) ANP/ANC will be counted.

b) Number of Cases will be counted.

E) Illustrations

1. Illustrations on **Rewards Calculation for Group A: October 2021 V+ Quantum Leap Challenge for Personal Sales** category:

No.	Captured ANP/ANC (RM)	FYP Collected (RM)	Qualified Tier	Rewards Calculation	Final Reward (RM)	Remarks
1	200K	80K	A1	80K × 20%	16,000	-
2	50K	15K	A3	15K × 12%	1,800	-
3	30K	10K	A4	-	1,050	Fixed Cash reward for Tier A4 and A5.
4	14K	4K	-	-	Zero	Failed to meet min RM 15K ANP/ANC.

Note: All scenarios mentioned above are based on the assumption that all policies sold are 20 years Policy Paying Term.

2. Illustrations on **Rewards Calculation for Group A: October 2021 V+ Quantum Leap Challenge and Group B and C: V+ Quantum Leap Extra Bonus for Personal Sales** category:

Scenario 1:

- LP A qualifies for the following:
 - RM 10,000 from Tier A1
 - 80% Additional Bonus from Tier B1, B2, B3 and B4
 - 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)
10,000	18,000 10,000 + (10,000 × 80%)	18,200 18,000 + 200	18,200

Note:

- 1) The 80% Additional Bonus under Tier B is only calculated for **Group A**. Group C is **NOT** included.

Scenario 2:

- LP B qualifies for the following:
 - RM 10,000 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)
10,000	14,000 10,000 + (10,000 × 40%)	14,200 14,000 + 200	14,200

Note:

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

Scenario 3:

- LP C qualifies for the following:
 - RM 10,000 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)
10,000	10,000 (Did not qualify for Tier B1 to B4)	10,200 10,000 + 200	10,200

Scenario 4:

- LP D qualifies for the following:
 - RM 10,000 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)
10,000	10,000 (Did not qualify for Tier B1 to B4)	10,000 (Did not qualify for Tier C)	10,000

3. Illustrations on **Rewards Calculation** for **Group D: October 2021 V+ Quantum Leap 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	500K	D2	500K × 1.5%	7,500	-
3	100K	D5	-	900	Fixed Cash reward for Tier E4 and E5.
4	90K	-	-	Zero	Failed to meet min RM 100K ANP/ANC.

Note 1: All scenarios mentioned above are based on the assumption that all policies sold are 20 years Policy Paying Term.

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

4. Illustrations on **Rewards Calculation** for the **Group D: October 2021 V+ Quantum Leap Challenge** and **Group E and F: V+ Quantum Leap Extra Bonus** for **Direct Team** category:

Scenario 1:

- Leader A qualifies for the following:
 - RM 15,000 from Tier D1
 - 20% Additional Bonus from Tier E
 - 30 downline LP qualifiers under Tier F1 (30 × RM 150 = RM 4,500)

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%)	22,500 18,000 + 4,500	22,500

Notes:

- The 20% Additional Bonus under Tier E is only calculated for **Group D**. Group F is **NOT** included.
- Group G, H and I for Indirect Team category has the same principles as per above.

Scenario 2:

- Leader B qualifies for the following:
 - RM 10,000 from Tier D1
 - 20% Additional Bonus from Tier E
 - 10 downline LP qualifiers under Tier F1 (10 × RM 150 = RM 1,500)
 - 8 downline LP qualifiers under Tier F2 (8 × RM 90 = RM 720)

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%)	14,220 12,000 + 1,500 + 720	14,220

Notes:

- The 10 LPs under Tier F1 and 8 LPs under Tier F2 are not the same individuals.
- The 20% Additional Bonus under Tier E is only calculated for **Group D**. Group F is **NOT** included.
- Group G, H and I for Indirect Team category has the same principles as per above.

Scenario 3:

- Leader C qualifies for the following:
 - RM 4,000 from Tier D3
 - 20 downline LP qualifiers under Tier F2 (20 × RM 90 = RM 1,800)

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)
4,000	4,000 (Did not qualify for Tier E)	5,800 4,000 + 1,800	5,800

Notes:

- The 20% Additional Bonus under Tier E is only calculated for **Group D**. Group F is **NOT** included.
- 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 900 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)
900	900 (Did not qualify for Tier E)	900 (Did not qualify for Tier F1 an F2)	900
Notes:			
1) Group G, H and I for Indirect Team category has the same principles as per above.			

F) Rewards Payment

1. Rewards Payment:

- 1.1. All payments to qualifiers will be processed after **31 October 2021** once the validation has been finalized.
- 1.2. Qualifiers will receive notification via AIA Life Planner App (ALPA) upon release of payments.

G) 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.

H) 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.

I) eSales Builder (eSB)

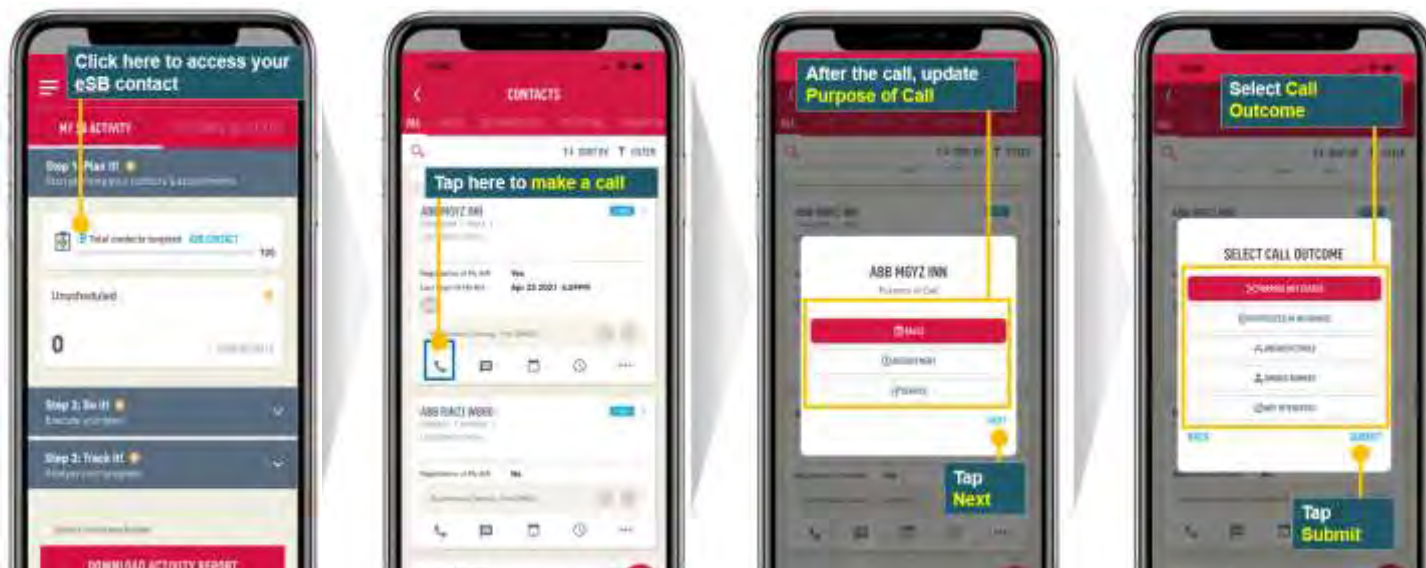
1. Steps to enroll in eSB:



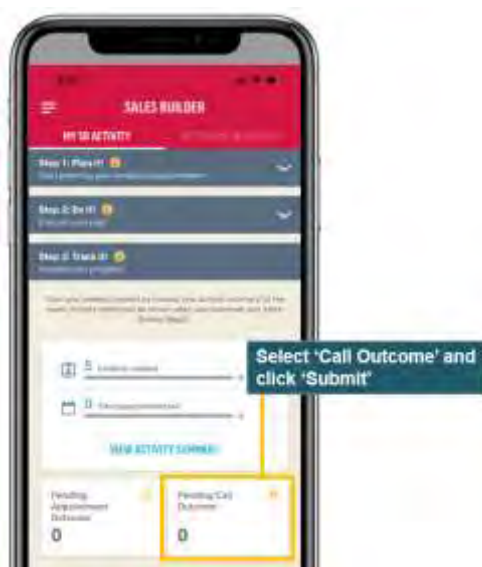
2. Steps to schedule appointment with customers in eSB:



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:

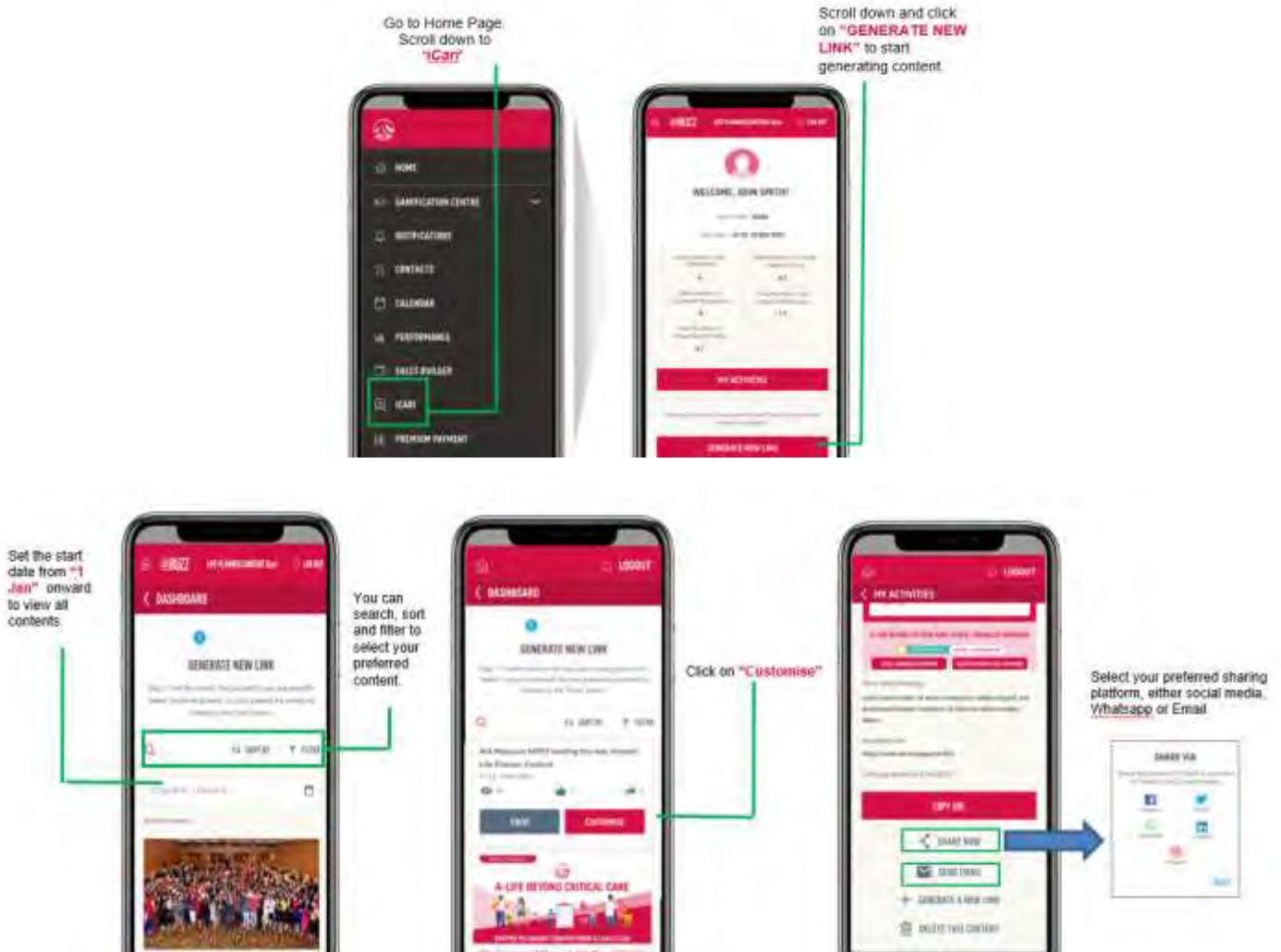


4. For further details, kindly refer to following resources:

- 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](#)

J) iCari

1. Steps to Generate and share Content links:



2. For further details, kindly refer to "Agency Circular 013/01/2021: Launch of iCari – Simple & Powerful Tool to Help You Generate Hot Leads" which was published on 13 January 2021 in AIA Life Planner Portal (ALPP).

K) General Provisions

1. Kindly refer to the "2021 Agency Contest's General Provisions" for more details.