



HEALTHIER, LONGER,
BETTER LIVES



SEPTEMBER 2021

V+ QUANTUM LEAP

challenge

PERSONAL SALES

UP TO

50%

EXTRA BONUS

For eSales Builder and iCARI users!

10%

EXTRA BONUS

If Same or Higher Tier compared to August

RM 200 ADDITIONAL BONUS

For September 2021 V+ Quantum Leap Challenge Qualifiers with Higher ANP/ANC Tier compared to September 2021 First 10 Days Challenge

DIRECT TEAM

DMs & UMs get up to **2%** of captured **ANP/ANC** + up to **RM156*/downline** with RM13K ANP/ANC & up to **RM96*/downline** with RM8K ANP/ANC

Note* - for downline who meet eSB requirement.

INDIRECT TEAM

DMs get up to **1%** of captured **ANP/ANC** + **RM1600/UM Team** with RM160K ANP/ANC & **RM800/UM Team** with RM80K ANP/ANC

SPECIAL PRODUCTION BONUS

1.5x CREDIT

APPLICABLE PRODUCTS OR CASES

- A-Life Wealth Builder (ALWB)
- A-Life Wealth Premier (ALWP)
- A-Life Legasi
- Life-in-Group (LIG)

- All Individual Life and Family Takaful Products captured from Leads from the "Free COVID-19 Hospital Income Benefit for Children & Pregnant Women"

Excludes: 1. Any short pay (i.e. less than 10 years policy paying terms) 2. Single premium 3. Ad hoc top ups

Please refer to the R&R for more details
Contest Period: **1 - 30 September 2021**

September 2021 V+ Quantum Leap Challenge

A) Contest Period

1 – 30 September 2021

B) Eligibility

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

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

Table 1

2. NLP must be contracted with AIA **from 1 January 2020 – 30 September 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: September 2021 V+ Quantum Leap Challenge** and **Group B, C and D: V+ Quantum Leap Extra Bonus** for **Personal Sales** category are as described in Tables 2 and 3 respectively:

Group A: September 2021 V+ Quantum Leap Challenge (Personal Sales)				
Tier	Min Requirements	Rewards		
		Tier A1 to A3 : % of collected FYP in September 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	150,000	20%	10%	5%
A2	75,000	16%	8%	4%
A3	39,000	12%	6%	3%
A4	26,000	1,000		
A5	13,000	500		

Table 2

Group B, C and D: V+ Quantum Leap Extra Bonus (Personal Sales)		
Tier	Min Requirements	Additional Bonus
B1	Complete at least 80 eSales Builder Activities OR 20 iCari Activities	20%
B2	Complete at least 80 eSales Builder Activities AND 20 iCari Activities	50%
C	Achieved Same or Higher Tier in September 2021 vs August 2021	10%
D	Achieved Higher Tier in September 2021 V+ Quantum Leap Challenge vs September 2021 First 10 Days Challenge	RM 200

Notes:

- IMPORTANT:** Each participant can only qualify for either one (1) Additional Bonus under Group B.
- IMPORTANT:** Each participant **MUST** be a member of at least one (1) Peer Group to fulfill the **80 eSales Builder Activities**.
- Activities that are counted towards the **80 eSales Builder Activities** are as follows:
 - Successfully scheduling appointments with customers on eSales Builder.
 - Successfully updating call outcome after calls with customers on eSales Builder.
- Activities that are counted towards the **20 iCari Activities** are as follows:
 - Must generate and **share** at least 20 unique Content Links via iCari.
 - Each content shared must have views/clicks from customers/prospects to be counted.
- The **10% Additional Bonus** under Tier C is only calculated for **Group A and B**. Group D is **NOT** included.

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 – 30 September 2021** will qualify for the rewards accordingly.

1.1.3. Tier A1 to A3:

- Rewards will be calculated based on the FYP collected within 1 – 30 September 2021 and each policy's Policy Paying Term respectively.

b) 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, C and D:**

- 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 only qualify for max 3 tiers of the rewards under this category as per the following combinations:
 a) Tier B1 + C + D
 b) Tier B2 + C + D
- 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 and B2:**

- a) Each participant can only qualify for additional bonus under either one (1) of the tiers.
 b) **Tier B1** – Each participant must perform at least **80 eSales Builder Activities** **OR** at least **20 iCari Activities** to qualify for the **20% Additional Bonus**:

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

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

(ii) **20 iCari Activities** is counted upon fulfilling all the following:

- Must generate and share at least 20 unique Content Links via iCari.
- Each content shared must have views/clicks from customers/prospects to be counted.
- Note: Kindly refer to the “iCari” section for more details.

(iii) The above requirements must be fulfilled **within 1 – 30 September 2021**.

- c) **Tier B2** – Each participant who performs at least **80 eSales Builder Activities** **AND** at least **20 iCari Activities** will qualify for the **50% Additional Bonus**.

(i) The above requirements must be fulfilled **within 1 – 30 September 2021**.

d) Illustration

No.	80 eSales Builder Activities	20 iCari Activities	Qualified Tier	Qualified Additional Bonus	Remarks
1	Yes	Yes	B2	50%	Meets both 80 eSales Builder Activities and 20 iCari Activities.
2	No	Yes	B1	20%	Only meets 20 iCari Activities.
3	Yes	No	B1	20%	Only meets 80 eSales Builder Activities.
4	No	No	-	Zero	Failed to meet either 80 eSales Builder Activities and 20 iCari Activities.

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) The **10% Additional Bonus** is only calculated after the qualified rewards from Group A and any qualified Additional Bonuses from Group B.
- c) Each participant must achieve the **same or higher tier in September 2021 vs August 2021** to qualify for the **10% Additional Bonus**.
- d) Any participants who failed to qualify for either one (1) of the tiers (i.e. **Tier A1 to A5**) in the **August 2021 V+ Quantum Leap Challenge: Rise Above!** will **NOT** be eligible for the Additional Bonus under this tier:
 (i) Kindly refer to the “August 2021 V+ Quantum Leap Challenge: Rise Above!” R&R for more details.

e) Illustration

No.	Sep 2021 Qualified Tier	Aug 2021 Qualified Tier	Qualified under Tier C	Qualified Additional Bonus	Remarks
1	A1	A1	Yes	10%	Achieved <u>same</u> tier in Sep 2021 vs Aug 2021.
2	A1	A2	Yes	10%	Achieved <u>higher</u> tier in Sep 2021 vs Aug 2021.
3	A4	A3	No	Zero	Failed to achieve same or higher tier in Sep 2021 vs Aug 2021.
4	A5	Did not qualify	No	Zero	Failed to qualify for any tier in Aug 2021.

1.2.6. **Group D: Tier D:**

- a) Refers to Additional Bonus on-top of the rewards from **Group A, B and C** upon fulfilling the respective requirements.
- b) Each participant must achieve a **higher tier under this contest (September 2021 V+ Quantum Leap Challenge) vs September 2021 First 10 Days Challenge** to qualify for the **RM 200 Additional Bonus**:
 - (i) Participants who qualify under **Tier A1** in the September 2021 First 10 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 September 2021 First 10 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 **September 2021 First 10 Days Challenge: V+ Quantum Leap** will **NOT** be eligible for the Additional Bonus under this tier.
 - (iv) Kindly refer to the “September 2021 First 10 Days Challenge: V+ Quantum Leap” R&R for more details.

c) Illustration

No.	Sep 2021 First 10 Days Challenge Qualified Tier	Sep 2021 V+ Quantum Leap Challenge Qualified Tier	Qualified under Tier D	Remarks
1	A1	A1	Yes	Achieved <u>higher</u> tier in Sep 2021 V+ Quantum Leap Challenge vs Sep 2021 First 10 Days Challenge.
2	A1	A4	Yes	Achieved <u>higher</u> tier in Sep 2021 V+ Quantum Leap Challenge vs Sep 2021 First 10 Days Challenge.
3	A1	A5	No	Failed to achieve <u>higher</u> tier in Sep 2021 V+ Quantum Leap Challenge vs Sep 2021 First 10 Days Challenge.
4	A2	A4	Yes	Achieved <u>higher</u> tier in Sep 2021 V+ Quantum Leap Challenge vs Sep 2021 First 10 Days Challenge.
5	A2	A5	Yes	Achieved <u>higher</u> tier in Sep 2021 V+ Quantum Leap Challenge vs Sep 2021 First 10 Days Challenge.
6	Did not qualify	A5	No	Failed to qualify for any tier in Sep 2021 First 10 Days Challenge.

1.3. Any participant who qualifies under both this contest and **September 2021 First 10 Days Challenge: V+ Quantum Leap** 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 “September 2021 First 10 Days Challenge: V+ Quantum Leap” 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 – 30 September 2021**:

- a) Only cases that are captured **from 1 – 30 September 2021**, the collected FYP will be counted.
- b) For cases that are captured **prior to 1 September 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 – 30 September 2021** will be counted.

1.4.5. Any flow over FYP collected from **outside 1 – 30 September 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 E: September 2021 V+ Quantum Leap Challenge** and **Group F and G: V+ Quantum Leap Extra Bonus** for **Direct Team** category are as described in Tables 4 and 5 respectively:

Group E: September 2021 V+ Quantum Leap Challenge (Direct Team)				
Tier	Min Requirements	Rewards		
		Tier E1 to E3 : % of Captured ANP/ANC in September 2021 Tier E4 and E5 : Cash Reward (RM)		
	Direct Team	Policy Paying Term		
	ANP/ANC (RM)	≥ 20 Years	10 – 19 Years	5 – 9 Years
E1	600,000	2.00%	1.00%	0.50%
E2	450,000	1.50%	0.80%	0.40%
E3	300,000	1.00%	0.50%	0.25%
E4	160,000	1,600		
E5	80,000	800		

Table 4

Group F and G: V+ Quantum Leap Extra Bonus (Direct Team)		
Tier	Min Requirements	Additional Bonus
F	Achieved Same or Higher Tier in September 2021 vs August 2021	10%
G1	For each downline LP who meets min RM 13K Personal Sales ANP/ANC AND performs at least 30 eSales Builder Activities	RM 156 per LP to the immediate upline UM/DM (20% Extra Bonus)
G2	For each downline LP who meets min RM 13K Personal Sales ANP/ANC only	RM 130 per LP to the immediate upline UM/DM
G3	For each downline LP who meets min RM 8K Personal Sales ANP/ANC AND performs at least 30 eSales Builder Activities	RM 96 per LP to the immediate upline UM/DM (20% Extra Bonus)
G4	For each downline LP who meets min RM 8K Personal Sales ANP/ANC only	RM 80 per LP to the immediate upline UM/DM
Notes:		
1. IMPORTANT: Each participant MUST be a member of at least one (1) Peer Group to fulfill the 30 eSales Builder Activities .		
2. Activities that are counted towards the 30 eSales Builder Activities are as follows:		
2.1. Successfully scheduling appointments with customers on eSales Builder.		
2.2. Successfully updating call outcome after calls with customers on eSales Builder.		
3. The 10% Additional Bonus under Tier F is only calculated for Group E . Group G is NOT included.		

Table 5

2.1. **Group E: Tier E1 to E5:**

- 2.1.1. Each participant can only qualify for the rewards under either one (1) of the tiers.
- 2.1.2. Only participants who have captured the min **Direct Team ANP/ANC within 1 – 30 September 2021** will qualify for the rewards accordingly.
- 2.1.3. **Tier E1 to E3:**
- Rewards will be calculated based on the ANP/ANC captured **within 1 – 30 September 2021** and each policy's Policy Paying Term respectively.
 - For Rewards calculation purposes, the Captured ANP/ANC in September 2021 **EXCLUDES** all the following:
 - Single premium
 - Ad hoc top ups
 - Any Special Production Bonus Earned in September 2021.

c) Illustration

No.	Captured ANP/ANC (RM)	Special Production Bonus Earned (RM)	Total ANP/ANC for Tiering Benchmark	Qualified Tier	Rewards Calculation	Final Reward (RM)
1	550K	150K	700K	E1	550K × 2.0%	11,000
2	350K	100K	450K	E2	350K × 1.5%	5,250

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 F and G:**

- 2.2.1. Refers to Additional Bonus on-top of the rewards from **Group E** upon fulfilling the respective requirements.
- 2.2.2. Each participant can qualify for Additional Bonus under multiple tiers (i.e. Tier F and Tier G1 to G4).
- 2.2.3. Any participants who failed to qualify for either one (1) of the tiers under Group E, will **NOT** be eligible for any of the V+ Quantum Leap Extra Bonus.
- 2.2.4. **Group F: Tier F:**
- a) Each participant must achieve the **same or higher tier in September 2021 vs August 2021** to qualify for the **10% Additional Bonus**.
 - b) Any participants who failed to qualify for either one (1) of the tiers (i.e. **Tier B1 to B5**) in the **August 2021 V+ Quantum Leap Challenge: Rise Above!** will **NOT** be eligible for the Additional Bonus under this tier:
 - (i) Kindly refer to the “August 2021 V+ Quantum Leap Challenge: Rise Above!” R&R for more details.

c) Illustration

No.	Sep 2021 Qualified Tier	Aug 2021 Qualified Tier	Qualified under Tier F	Qualified Additional Bonus	Remarks
1	E1	B1	Yes	10%	Achieved <u>same</u> tier in Sep 2021 vs Aug 2021.
2	E1	B2	Yes	10%	Achieved <u>higher</u> tier in Sep 2021 vs Aug 2021.
3	E4	B4	No	Zero	Failed to achieve same or higher tier in Sep 2021 vs Aug 2021.
4	E5	Did not qualify	No	Zero	Failed to qualify for any tier in Aug 2021.

2.2.5. **Group G: Tier G1 to G4:**

- a) Each downline LP who meets the respective requirements (i.e. RM 8K or RM 13K Personal Sales ANP/ANC and 30 eSales Builder Activities) can only be counted for either one (1) of the Tiers (i.e. Tier G1 to G4).
 - (i) **30 eSales Builder Activities** is counted upon fulfilling all the following:
 - Must enroll in eSales Builder.
 - **IMPORTANT:** Must be a member of at least one (1) Peer Group.
 - Must perform at least **30 eSales Builder Activities** as follows:
 - Successfully scheduling appointments with customers on eSales Builder.
 - Successfully updating call outcome after calls with customers on eSales Builder.
 - Note: Kindly refer to the “eSales Builder” section for more details.
- b) **Tier G1:**
 - (i) For each downline LP within the UM/DM’s Direct Team that meets all the following **within 1 – 30 September 2021**, the respective immediate upline UM/DM will receive the **RM 156** additional bonus:
 - min **RM 13K** Personal Sales ANP/ANC
 - Perform at least 30 eSales Builder Activities.
- c) **Tier G2:**
 - (i) For each downline LP within the UM/DM’s Direct Team that meets min **RM 13K** Personal Sales ANP/ANC only **within 1 – 30 September 2021**, the respective immediate upline UM/DM will receive the **RM 130** additional bonus.
- d) **Tier G3:**
 - (i) For each downline LP within the UM/DM’s Direct Team that meets all the following **within 1 – 30 September 2021**, the respective immediate upline UM/DM will receive the **RM 96** additional bonus:
 - min **RM 8K** Personal Sales ANP/ANC
 - Perform at least 30 eSales Builder Activities.
- e) **Tier G4:**
 - (i) For each downline LP within the UM/DM’s Direct Team that meets min **RM 8K** Personal Sales ANP/ANC only **within 1 – 30 September 2021**, the respective immediate upline UM/DM will receive the **RM 80** additional bonus.

f) Illustration

No.	Total downline LP qualifiers from Group G				Additional Bonus	Total Additional Bonus (RM)
	Tier G1	Tier G2	Tier G3	Tier G4	Calculation	
1	30	0	0	0	$(30 \times \text{RM } 156) + (0 \times \text{RM } 130) + (0 \times \text{RM } 96) + (0 \times \text{RM } 80)$	4,680
2	0	20	0	0	$(0 \times \text{RM } 156) + (20 \times \text{RM } 130) + (0 \times \text{RM } 96) + (0 \times \text{RM } 80)$	2,600
3	10 [Note 1]	5 [Note 1]	8 [Note 1]	5 [Note 1]	$(10 \times \text{RM } 156) + (5 \times \text{RM } 130) + (8 \times \text{RM } 96) + (5 \times \text{RM } 80)$	3,378

Note 1: The 10 LPs under Tier G1, 5 LPs under Tier G2, 8 LPs under Tier G3 and 5 LPs under Tier G4 are not the same individuals.

2.3. The ANP/ANC 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 H: September 2021 V+ Quantum Leap Challenge** and **Group I and J: V+ Quantum Leap Extra Bonus** for **Indirect Team** category are as described in Tables 6 and 7 respectively:

Group H: September 2021 V+ Quantum Leap Challenge (Indirect Team)				
Tier	Min Requirements	Rewards		
		Tier H1 to H3 : % of Captured ANP/ANC in September 2021 Tier H4 and H5 : Cash Reward (RM)		
	Indirect Team ANP/ANC (RM)	Policy Paying Term		
		≥ 20 Years	10 – 19 Years	5 – 9 Years
H1	1,200,000	1.00%	0.50%	0.25%
H2	900,000	0.75%	0.40%	0.20%
H3	600,000	0.50%	0.25%	0.13%
H4	320,000	1,600		
H5	160,000	800		

Table 6

Group I and J: V+ Quantum Leap Extra Bonus (Indirect Team)		
Tier	Min Requirements	Additional Bonus
I	Achieved Same or Higher Tier in September 2021 vs August 2021	10%
J1	For each downline UM who meets min RM 160K Direct Team ANP/ANC	RM 1,600 per UM to the immediate upline DM
J2	For each downline UM who meets min RM 80K Direct Team ANP/ANC	RM 800 per UM to the immediate upline DM
Note:		
1. The 10% Additional Bonus under Tier I is only calculated for Group H . Group J 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 H: Tier H1 to H5:**

- 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 – 30 September 2021** will qualify for the rewards accordingly.
- 3.2.3. **Tier H1 to H3:**
- a) Rewards will be calculated based on the ANP/ANC captured **within 1 – 30 September 2021** and each policy's Policy Paying Term respectively.
 - b) For Rewards calculation purposes, the Captured ANP/ANC in September 2021 is **EXCLUDES** all the following:
 - (i) Single premium
 - (ii) Ad hoc top ups
 - (iii) Any Special Production Bonus Earned in September 2021.

c) Illustration

No.	Captured ANP/ANC (RM)	Special Production Bonus Earned (RM)	Total ANP/ANC for Tiering Benchmark	Qualified Tier	Rewards Calculation	Final Reward (RM)
1	1.1M	300K	1.4M	H1	1.1M × 1.0%	11,000
2	800K	200K	1M	H2	800K × 0.75%	6,000

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 I and J:**

- 3.3.1. Refers to Additional Bonus on-top of the rewards from **Group H** upon fulfilling the respective requirements.
- 3.3.2. Each participant can qualify for Additional Bonus under multiple tiers (i.e. Tier I, J1 and J2).
- 3.3.3. Any participants who failed to qualify for either one (1) of the tiers under Group H, will **NOT** be eligible for any of the V+ Quantum Leap Extra Bonus.
- 3.3.4. **Group I: Tier I:**
- a) Each participant must achieve the **same or higher tier in September 2021 vs August 2021** to qualify for the **10% Additional Bonus**.
 - b) Any participants who failed to qualify for either one (1) of the tiers (i.e. **Tier C1 to C5**) in the **August 2021 V+ Quantum Leap Challenge: Rise Above!** will **NOT** be eligible for the Additional Bonus under this tier:
 - (i) Kindly refer to the “August 2021 V+ Quantum Leap Challenge: Rise Above!” R&R for more details.

c) Illustration

No.	Sep 2021 Qualified Tier	Aug 2021 Qualified Tier	Qualified under Tier I	Qualified Additional Bonus	Remarks
1	H1	C1	Yes	10%	Achieved <u>same</u> tier in Sep 2021 vs Aug 2021.
2	H1	C2	Yes	10%	Achieved <u>higher</u> tier in Sep 2021 vs Aug 2021.
3	H4	C3	No	Zero	Failed to achieve same or higher tier in Sep 2021 vs Aug 2021.
4	H5	Did not qualify	No	Zero	Failed to qualify for any tier in Aug 2021.

3.3.5. **Group J: Tier J1 and J2:**

- a) Each downline UM who meets the respective requirements (i.e. RM 80K or RM 160K Direct Team ANP/ANC) can only be counted for either one (1) of the Tiers (i.e. Tier J1 or J2).
 - (i) The **Direct Team ANP/ANC under Group J** is **EXCLUDING** the downline UM's own Personal Sales.
- b) **Tier J1:**
 - (i) For each downline UM within the DM's Indirect Team that meets min **RM 160K** Direct Team ANP/ANC **within 1 – 30 September 2021**, the respective immediate upline DM will receive the **RM 1,600** Additional Bonus.
- c) **Tier J2:**
 - (i) For each downline UM within the DM's Indirect Team that meets min **RM 80K** Direct Team ANP/ANC **within 1 – 30 September 2021**, the respective immediate upline DM will receive the **RM 800** Additional Bonus.

d) Illustration

No.	Total downline LP qualifiers from Group J		Additional Bonus	Total Additional Bonus (RM)
	Tier J1	Tier J2	Calculation	
1	6	0	$(6 \times \text{RM } 1,600) + (0 \times \text{RM } 800)$	9,600
2	0	4	$(0 \times \text{RM } 1,600) + (4 \times \text{RM } 800)$	3,200
3	3 ^[Note 1]	2 ^[Note 1]	$(3 \times \text{RM } 1,600) + (2 \times \text{RM } 800)$	6,400

Note 1: The 3 LPs under Tier J1 and 2 LPs under Tier J2 are not the same individuals.

4. Further details on the contest are as follows:

4.1. **ANP/ANC** refers to Annualized New Premium (ANP)/Annualized New Contribution (ANC) captured for Individual Life and Family Takaful products:

4.1.1. All cases are captured when the premiums/contributions are paid and set in force.

4.1.2. All cases must be captured within the contest period, **by 30 September 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 30 September 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.

D) Special Production Bonus

1. Special Production Bonus for all participants are as follows:

Qualifying Period	Special Production Bonus	Applicable Products/Cases	EXCLUDES
1 – 30 September 2021	1.5X Credit	1) A-Life Wealth Builder (ALWB) 2) A-Life Wealth Premier (ALWP) 3) A-Life Legasi 4) Life-in-Group (LIG) 5) All Individual Life and Family Takaful Products captured from Leads under the “Free COVID-19 Hospital Income Benefit for Children & Pregnant Women”	1) Any short pay (i.e. less than 10 years policy paying terms) 2) Single premium 3) Ad hoc top ups

1.1. **Life-in-Group (LIG):**

- 1.1.1. 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).
- 1.1.2. The Members can be the Life Assured or Policyholder for the Individual Life or Family Takaful cases.
- 1.1.3. 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.
- 1.1.4. **In the event if the LIG cases is the same as any other products listed in the Special Production Bonus; the max is still capped at 1.5X Credit.**

1.2. **Leads under the “Free COVID-19 Hospital Income Benefit for Children & Pregnant Women”:**

- 1.2.1. 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**).
- 1.2.2. **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.
- 1.2.3. **Leads** who had subsequently **purchased any Individual Life or Family Takaful policy, within 1 – 30 September 2021**, the respective LP/Leader will be entitled for the **1.5X Credit**:
 - a) The Leads must be registered under the LP/Leader to be counted.
 - b) Any new policies captured by any LP/Leader sharing the same District Group as the registered LP is counted:
 - (i) 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 **1.5X Credit** will be counted under LP **Y**.
 - (ii) 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, LP **Y** will **NOT** be entitled for the **1.5X Credit**.

1.3. Illustrations:

No.	Product Captured	Product is LIG Policy	Customer is a Lead	Original ANP/ANC (RM)	Special Production Bonus Entitlement	Calculation	Final ANP/ANC (RM)	Remarks
1	A-Life Wealth Premier	Yes	Yes	15K	Yes 1.5X Credit	1.5 x 15K	22.5K	The ALWP is under LIG definition and Customer is a Lead (Max is still capped at 1.5X Credit)
2	A-Life Wealth Premier	Yes	No	15K	Yes 1.5X Credit	1.5 x 15K	22.5K	The ALWP is under LIG definition.
3	A-Life Wealth Premier	No	Yes	15K	Yes 1.5X Credit	1.5 x 15K	22.5K	The ALWP is sold to a Lead.
4	A-Life Wealth Premier	No	No	15K	Yes 1.5X Credit	1.5 x 15K	22.5K	The ALWP is on the list.
5	A-Life Ikhtiar	Yes	Yes	10K	Yes 1.5X Credit	1.5 x 10K	15K	The A-Life Ikhtiar is under LIG definition and Customer is a Lead (Max is still capped at 1.5X Credit)
6	A-Life Ikhtiar	Yes	No	10K	Yes 1.5X Credit	1.5 x 10K	15K	The A-Life Ikhtiar is under LIG definition.
7	A-Life Ikhtiar	No	Yes	10K	Yes 1.5X Credit	1.5 x 10K	15K	The A-Life Ikhtiar is sold to a Lead.
8	A-Life Ikhtiar	No	No	10K	No	-	10K	The A-Life Ikhtiar is not on the list.

Note: All products mentioned above are based on 20 years Policy Paying Term.

E) Illustrations

1. Illustrations on Rewards Calculation for Group A: September 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	-	1,000	Fixed Cash reward for Tier A4 and A5.
4	12K	3K	-	-	Zero	Failed to meet min RM 13K 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: September 2021 V+ Quantum Leap Challenge and Group B, C and D: V+ Quantum Leap Extra Bonus for Personal Sales category:

Scenario 1:				
<ul style="list-style-type: none"> LP A qualifies for the following: <ul style="list-style-type: none"> RM 10,000 from Tier A1 50% Additional Bonus from Tier B2 10% Additional Bonus from Tier C RM 200 Additional Bonus from Tier D 				
Reward from Group A (RM)	Reward after Additional Bonus from Group B (RM)	Reward after Additional Bonus from Group C (RM)	Reward after Additional Bonus from Group D (RM)	Final Reward (RM)
10,000	15,000 10,000 + (10,000 × 50%)	16,500 15,000 + (15,000 × 10%)	16,700 16,500 + 200	16,700
Note:				
1) The 10% Additional Bonus under Tier C is only calculated for Group A and B. Group D is NOT included.				

Scenario 2:				
<ul style="list-style-type: none"> LP B qualifies for the following: <ul style="list-style-type: none"> RM 10,000 from Tier A1 20% Additional Bonus from Tier B1 10% Additional Bonus from Tier C RM 200 Additional Bonus from Tier D 				
Reward from Group A (RM)	Reward after Additional Bonus from Group B (RM)	Reward after Additional Bonus from Group C (RM)	Reward after Additional Bonus from Group D (RM)	Final Reward (RM)
10,000	12,000 10,000 + (10,000 × 20%)	13,200 12,000 + (12,000 × 10%)	13,400 13,200 + 200	13,400
Note:				
1) The 10% Additional Bonus under Tier C is only calculated for Group A and B. Group D is NOT included.				

Scenario 3:				
<ul style="list-style-type: none"> LP C qualifies for the following: <ul style="list-style-type: none"> RM 10,000 from Tier A1 20% Additional Bonus from Tier B1 10% 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)	Reward after Additional Bonus from Group D (RM)	Final Reward (RM)
10,000	12,000 10,000 + (10,000 × 20%)	13,200 12,000 + (12,000 × 10%)	13,200 (Did not qualify for Tier D)	13,200
Note:				
1) The 10% Additional Bonus under Tier C is only calculated for Group A and B. Group D is NOT included.				

Scenario 4: <ul style="list-style-type: none"> LP D qualifies for the following: <ul style="list-style-type: none"> RM 10,000 from Tier A1 10% 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)	Reward after Additional Bonus from Group D (RM)	Final Reward (RM)
10,000	10,000 (Did not qualify for Tier B1 or B2)	11,000 10,000 + (10,000 × 10%)	11,000 (Did not qualify for Tier D)	11,000
Note: 1) The 10% Additional Bonus under Tier C is only calculated for Group A and B. Group D is NOT included.				

3. Illustrations on Rewards Calculation for Group E: September 2021 V+ Quantum Leap Challenge for Direct Team category:

No.	Captured ANP/ANC (RM)	Special Production Bonus Earned (RM)	Total ANP/ANC for Tiering Benchmark	Qualified Tier	Rewards Calculation	Final Reward (RM)	Remarks
1	550K	150K	700K	E1	550K × 2.0%	11,000	-
2	350K	100K	450K	E2	350K × 1.5%	5,250	-
3	70K	20K	90K	E4	-	800	Fixed Cash reward for Tier E4 and E5.
4	60K	19K	79K	-	-	Zero	Failed to meet min RM 80K 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 H for Indirect Team category has the same principles as per above.

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

Scenario 1: <ul style="list-style-type: none"> Leader A qualifies for the following: <ul style="list-style-type: none"> RM 15,000 from Tier E1 10% Additional Bonus from Tier F 30 downline LP qualifiers under Tier G1 (30 × RM 156 = RM 4,680) 			
Reward from Group E (RM)	Reward after Additional Bonus from Group F (RM)	Reward after Additional Bonus from Tier Group G (RM)	Final Reward (RM)
15,000	16,500 15,000 + (15,000 × 10%)	21,180 16,500 + 4,680	21,180
Note: 1) The 10% Additional Bonus under Tier F is only calculated for Group E. Group G is NOT included. 2) Group H, I and J for Indirect Team category has the same principles as per above.			

Scenario 2: <ul style="list-style-type: none"> Leader B qualifies for the following: <ul style="list-style-type: none"> RM 10,000 from Tier E1 10% Additional Bonus from Tier F 10 downline LP qualifiers under Tier G1 (10 × RM 156 = RM 1,560) 5 downline LP qualifiers under Tier G2 (5 × RM 130 = RM 650) 8 downline LP qualifiers under Tier G3 (8 × RM 96 = RM 768) 5 downline LP qualifiers under Tier G4 (5 × RM 80 = RM 400) 			
Reward from Group E (RM)	Reward after Additional Bonus from Group F (RM)	Reward after Additional Bonus from Tier Group G (RM)	Final Reward (RM)
10,000	11,000 10,000 + (10,000 × 10%)	14,378 11,000 + 1,560 + 650 + 768 + 400	14,378
Note: 1) The 10 LPs under Tier G1, 5 LPs under Tier G2, 8 LPs under Tier G3 and 5 LPs under Tier G4 are <u>not the same</u> individuals. 2) The 10% Additional Bonus under Tier F is only calculated for Group E. Group G is NOT included. 3) Group H, I and J for Indirect Team category has the same principles as per above.			

Scenario 3:			
<ul style="list-style-type: none"> • Leader C qualifies for the following: <ul style="list-style-type: none"> ○ RM 5,000 from Tier E3 ○ 20 downline LP qualifiers under Tier G2 (20 × RM 130 = RM 2,600) 			
Reward from Group E (RM)	Reward after Additional Bonus from Group F (RM)	Reward after Additional Bonus from Tier Group G (RM)	Final Reward (RM)
5,000	5,000 (Did not qualify for Tier F)	7,600 5,000 + 2,600	7,600
Note:			
<ol style="list-style-type: none"> 1) The 10% Additional Bonus under Tier F is only calculated for Group E. Group G is NOT included. 2) Group H, I and J 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 800 from Tier E5 			
Reward from Group E (RM)	Reward after Additional Bonus from Group F (RM)	Reward after Additional Bonus from Tier Group G (RM)	Final Reward (RM)
800	800 (Did not qualify for Tier F)	800 (Did not qualify for Tier G1 to G4)	800
Note:			
<ol style="list-style-type: none"> 1) The 10% Additional Bonus under Tier F is only calculated for Group E. Group G is NOT included. 2) Group H, I and J 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 **30 September 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

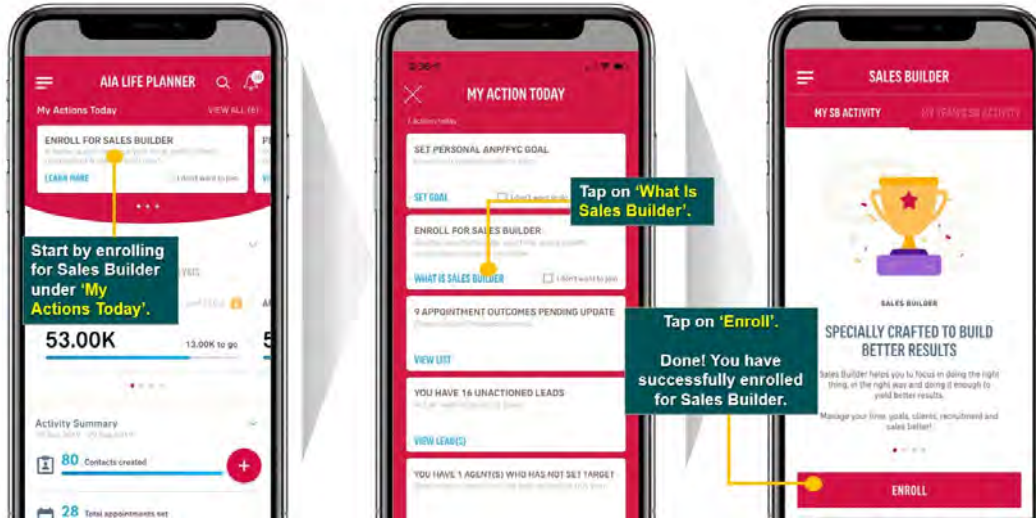
1. Applicable for all self-purchased policies by the participants for their own-self or their immediate family members (i.e. parents, children or spouse).
2. Any such policies that are withdrawn under any circumstances after the contest has been closed, AIA reserves the rights to perform any adjustment 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

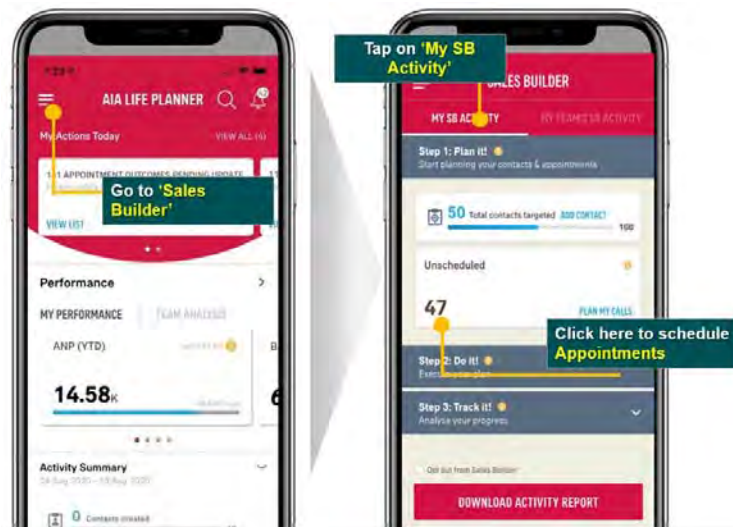
1. All cash rewards qualified from this contest will be counted for MDRT/COT/TOT qualification under Method 3 Annual Income:
 - 1.1. Only cash rewards from Personal Sales category will be counted.
 - 1.2. These will be counted for Total Annual Income and New Business Income under Unlimited Credit.
2. 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

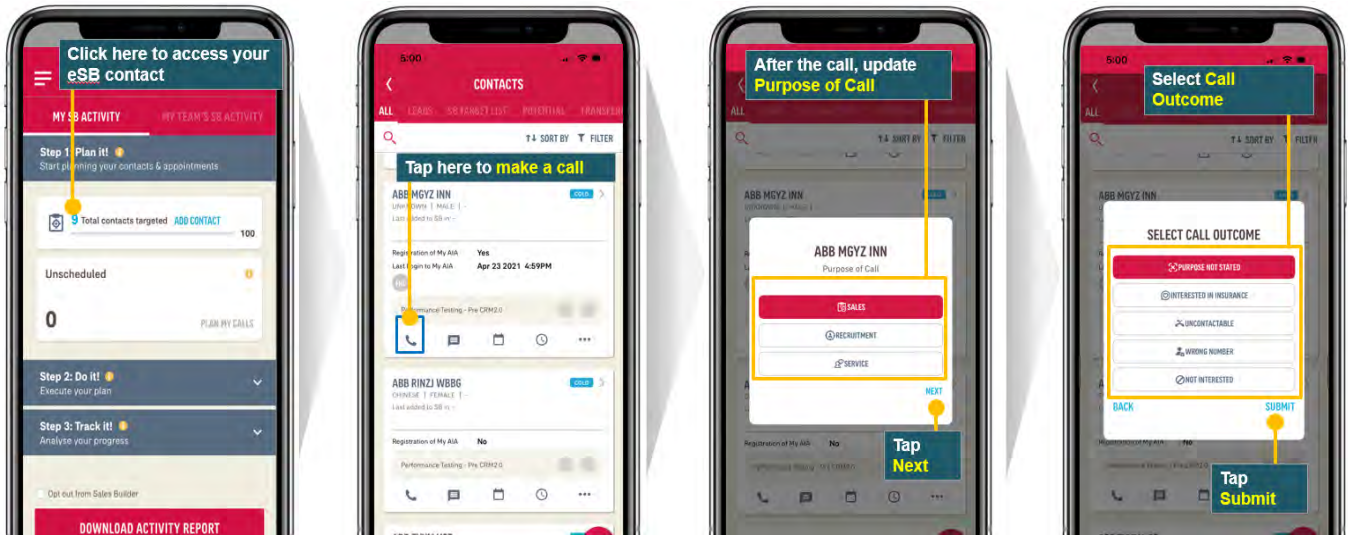
1. Steps to enroll in eSales Builder:



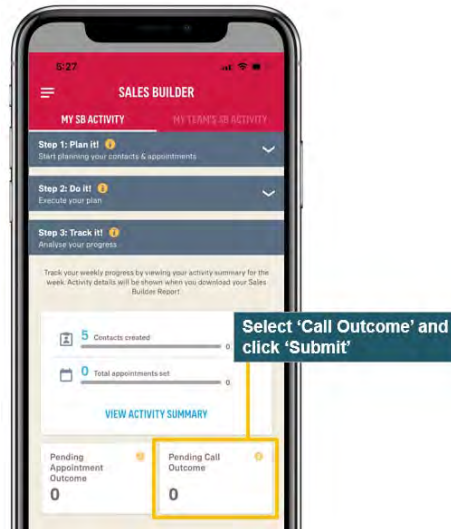
2. Steps to schedule appointment with customers in eSales Builder:



3. Steps to update call outcome in eSales Builder:



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

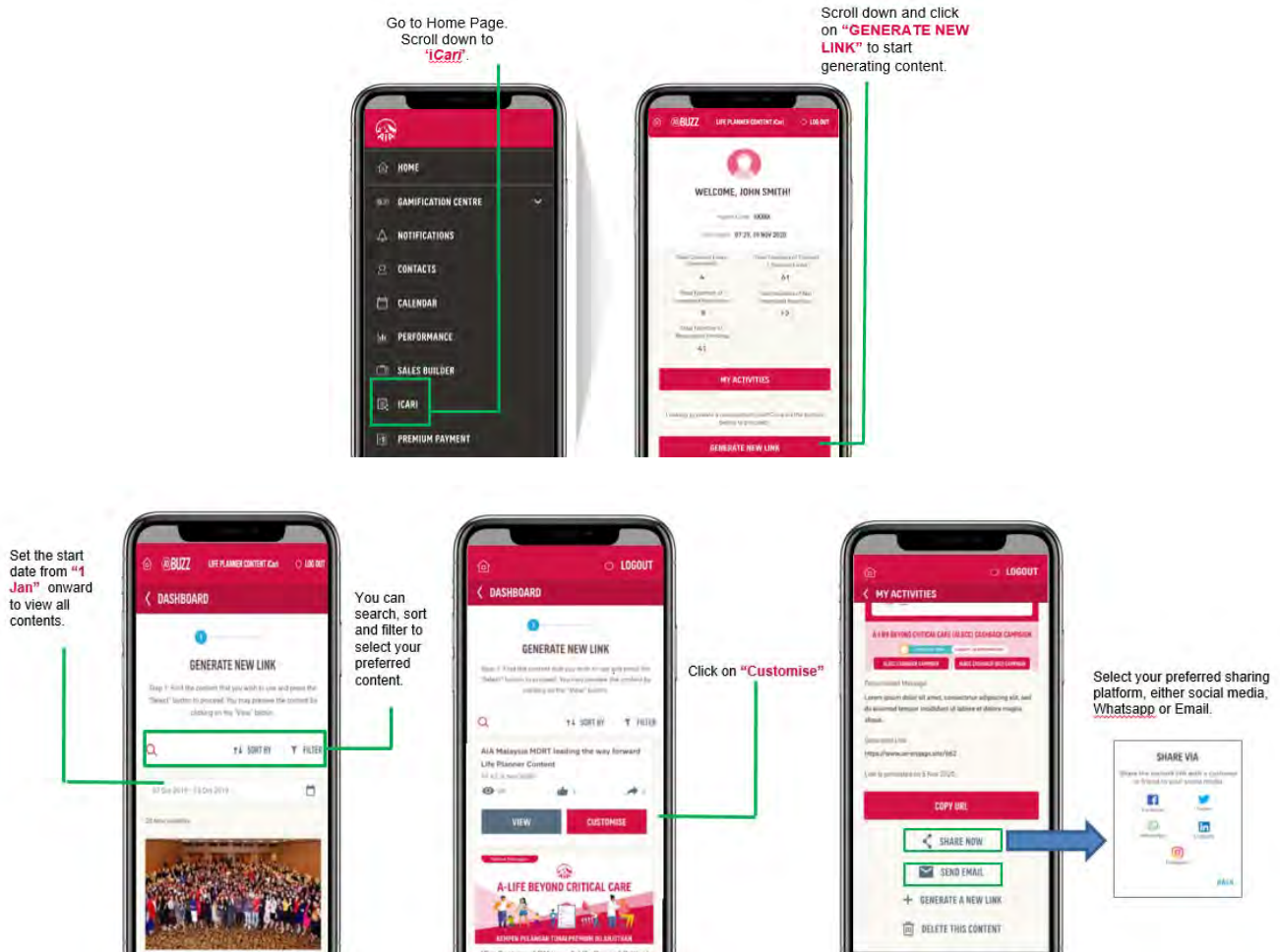


4. For further details, kindly refer to following resources:

- 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.