



# 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



**Application Types:**

- Elite Pro I       Elite Pro II
- New Application       Conversion

ELITE PRO I & II APPLICATION & COMMENCEMENT											
<b>Entry Requirement</b>	<p>1. The requirements for the 2024 AIA Elite Academy Elite Pro Entry Requirement are described in <i>Table 1</i>.</p> <p><b>Note: Elite Pro = Elite Pro I and Elite Pro II</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e91e63; color: white;"> <th style="width: 15%;"></th> <th style="text-align: center;">Elite Pro I &amp; II</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>Age</b></td> <td style="text-align: center;">25 – 45 years old</td> </tr> <tr> <td style="text-align: center;"><b>Qualification</b></td> <td> <ul style="list-style-type: none"> <li>Degree and above with minimum 3 years working experience.</li> <li>Diploma and above with minimum 5 years working experience.</li> </ul> </td> </tr> <tr> <td style="text-align: center;"><b>Income</b></td> <td> <ul style="list-style-type: none"> <li>Elite Pro I - Minimum RM 3,200 average monthly income with past 3 months or past 1 year proof of income is required.</li> <li>Elite Pro II – Minimum RM 5,000 average monthly income with past 3 months or past 1 year proof of income is required.</li> </ul> </td> </tr> <tr> <td style="text-align: center;"><b>Others</b></td> <td> <ul style="list-style-type: none"> <li>Full time only. Submission of resignation letter from previous employer is required.</li> <li>Bumi applicant: <u>PCE + CEILLI license/ PCIL OR TBE</u> license upon contract.</li> <li>Non-Bumi applicant: <u>PCE and CEILLI/ PCIL</u> license upon contract.</li> <li>No license can be contracted with other insurance company. Any additional licenses (PCE/CEILLI or TBE) must be contracted with AIA Bhd./AIA PUBLIC Takaful Bhd.</li> <li>Life Planners who are re-contracted with AIA less than 5 years from their last Termination Date is not eligible to participate as Elite Pro.</li> <li>The company reserves the right to request additional information and document deemed necessary.</li> </ul> </td> </tr> </tbody> </table> <p style="text-align: center;"><i>Table 1</i></p>		Elite Pro I & II	<b>Age</b>	25 – 45 years old	<b>Qualification</b>	<ul style="list-style-type: none"> <li>Degree and above with minimum 3 years working experience.</li> <li>Diploma and above with minimum 5 years working experience.</li> </ul>	<b>Income</b>	<ul style="list-style-type: none"> <li>Elite Pro I - Minimum RM 3,200 average monthly income with past 3 months or past 1 year proof of income is required.</li> <li>Elite Pro II – Minimum RM 5,000 average monthly income with past 3 months or past 1 year proof of income is required.</li> </ul>	<b>Others</b>	<ul style="list-style-type: none"> <li>Full time only. Submission of resignation letter from previous employer is required.</li> <li>Bumi applicant: <u>PCE + CEILLI license/ PCIL OR TBE</u> license upon contract.</li> <li>Non-Bumi applicant: <u>PCE and CEILLI/ PCIL</u> license upon contract.</li> <li>No license can be contracted with other insurance company. Any additional licenses (PCE/CEILLI or TBE) must be contracted with AIA Bhd./AIA PUBLIC Takaful Bhd.</li> <li>Life Planners who are re-contracted with AIA less than 5 years from their last Termination Date is not eligible to participate as Elite Pro.</li> <li>The company reserves the right to request additional information and document deemed necessary.</li> </ul>
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<b>Application and Selection</b>	<ul style="list-style-type: none"> <li>Submission of Elite Pro application using AIA Recruiter by selecting “<b>ELITE PRO I</b>” or “<b>ELITE PRO II</b>”.</li> <li>Applicants may receive panel interview invitation with AE (Agency Business/Agency Strategic Development Team) and selected leaders by Agency Strategic Development team respectively. Required documents (<b>refer to page 13</b>) must be presented by applicants during the panel interview.</li> <li>Agent's appointment is subject to successful completion of all pre-coding assessments, due diligence screening and may be withdrawn or terminated at any time if the screening result reveals that agent has misrepresented and/or fail to disclose the information required in agent's application and/or there are grounds to doubt his/her personal integrity, probity or suitability for appointment or continued engagement as AIA life planner.</li> <li>Applicant must pass all assessments, background screenings including spouse’s basic industry background check.</li> </ul>										



# 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



<b>Conversion Application and Requirements</b>	<p>1. The 2024 Elite Academy Conversion Requirements are described in <i>Table 2</i>.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; vertical-align: top; padding: 5px;"><b>Conversion Requirements and Validation</b></td> <td style="padding: 5px;"> <p>1. 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Upon fulfilment of all the above, Elite Pro I &amp; II shall commence in the following month (1<sup>st</sup> day of the month).</li> </ol> </li> <li>6. In the event the Elite Pro meets the bonus validation requirements in the approved month, the commencement month will be on the same month.</li> </ol> <p style="text-align: center;"><i>Table 2</i></p> </td> </tr> </table> <p><b>Elite Pro I &amp; II Conversion Application Process Flow:</b></p> <ul style="list-style-type: none"> <li>Complete and submit “2024 AIA Elite Academy Elite Pro I &amp; II New Application/ Conversion Rules &amp; Regulations Form” to Agency Strategic Development Team upon <b>meeting the requirements</b>.</li> <li>Mandatory documents (<b>Refer to Page 13</b>) must be presented by applicant during Panel Interview.</li> <li>Email notification will be sent out to successful applicants and direct leader.</li> </ul>	<b>Conversion Requirements and Validation</b>	<p>1. 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<b>Commencement Month for New Elite Pro</b>	<ul style="list-style-type: none"> <li>Elite Pro Program will commence on the 1<sup>st</sup> day of the immediate month (M1) after applicant is coded (M0).</li> <li>In the event the Elite Pro meets Monthly bonus validation requirements in the coded month (M0), the commencement month will be on the same month (M0).</li> </ul>																



# 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



## ELITE PRO I & II BONUS VALIDATION REQUIREMENTS

Elite Pro I & II  
Monthly &  
Quarterly Bonuses

### Elite Pro II

Monthly Requirements		
Segment	Annualized First Year Commission (AFYC)	Cases
Elite Pro II	11,700	4
	8,800	
	6,500	
Quarterly Requirements		
Segment	Annualized First Year Commission (AFYC)	Cases
Elite Pro II	35,100	12
	26,400	
	19,500	

Monthly Bonus		
1st-6th Month	7th-12th Month	13th-18th Month
15,000	12,000	9,000
11,000	9,000	7,000
9,000	7,000	5,000
Quarterly Bonus		
1st & 2nd Quarter	3rd & 4th Quarter	5th & 6th Quarter
45,000	36,000	27,000
33,000	27,000	21,000
27,000	21,000	15,000

### Elite Pro I

Monthly Requirements		
Segment	Annualized First Year Commission (AFYC)	Cases
Elite Pro I	5,200	4
	3,800	
	3,000	
Quarterly Requirements		
Segment	Annualized First Year Commission (AFYC)	Cases
Elite Pro I	15,600	12
	11,400	
	9,000	

Monthly Bonus		
1st-6th Month	7th-12th Month	13th-18th Month
7,000	5,000	4,000
5,000	4,000	3,000
4,000	3,000	2,500
Quarterly Bonus		
1st & 2nd Quarter	3rd & 4th Quarter	5th & 6th Quarter
21,000	15,000	12,000
15,000	12,000	9,000
12,000	9,000	7,500



## 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



<b>Bonus Validation Requirements</b>	<b><u>ELITE PRO I &amp; II Monthly/ Quarterly Bonus payout terms and conditions.</u></b>	
	No	Bonus Validation Requirements
	1	<b>AFYC</b>
	2	<b>Number of cases</b>
	3	<b>Persistency Rate (PR)</b>
	4	<b>Training &amp; Supervisions (T&amp;S)</b>
	5	<b>Vitality Cases</b>
		<b>Definition</b>
		Required Annualized First Year Commission (AFYC) <b>generated</b> within the month/quarter.
		Required number of cases <b>captured</b> within the month/quarter.
		Achieve <b>min. D0 90%, D1 85% and D2 75%</b> if available, cut off as of 15 <sup>th</sup> of the following month.
		Completion of mandatory monthly T&S within the month, inclusive of any assessment required.
		Min. ONE new Life/ Takaful insurance policy/ certificate sold to existing or new Vitality member within the month. (Min. THREE Vitality cases count in Quarterly Bonus Catch Up Validation requirement)



## 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



<b>AFYC</b>	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #d9e1f2;"> <th style="padding: 5px;">Line of Business</th> <th style="padding: 5px;">AIA Elite Academy AFYC count</th> <th style="padding: 5px;">Annualized First Year Commission count</th> <th style="padding: 5px;">Case Count</th> <th style="padding: 5px;">PR validation</th> </tr> </thead> <tbody> <tr> <td rowspan="2" style="padding: 5px;">Life</td> <td style="padding: 5px;">Life</td> <td rowspan="4" style="padding: 5px;">YES</td> <td style="padding: 5px;">YES</td> <td style="padding: 5px;">YES</td> </tr> <tr> <td style="padding: 5px;">Takaful</td> <td style="padding: 5px;">YES</td> <td style="padding: 5px;">NO</td> </tr> <tr> <td rowspan="2" style="padding: 5px;">Non-Life</td> <td style="padding: 5px;">Corporate Solution</td> <td style="padding: 5px;">YES</td> <td style="padding: 5px;">NO</td> </tr> <tr> <td style="padding: 5px;">Personal Accident</td> <td style="padding: 5px;">NO</td> <td style="padding: 5px;">NO</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #d9e1f2;"> <th colspan="2" style="padding: 5px;">Annualized First Year Commission (AFYC)</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">•</td> <td style="padding: 5px;">Annualized First Year Commission (AFYC) is referring to annualized fixed commission + BSC Commissions generated from all Conventional Life, Takaful, Personal Accident and Corporate Solution product.</td> </tr> <tr> <td style="padding: 5px;">•</td> <td style="padding: 5px;">The aggregated amount of Corporate Solution AFYC is capped at maximum 30%.</td> </tr> <tr> <td style="padding: 5px;"><b>Exclude</b></td> <td style="padding: 5px;">Single Premium policies, A-Plus Signature Saver, A-Plus Saver, Schedule Top-Up/Ad-hoc Top-Up, <b>Single Travel PA</b>, PRS, Mortgage and its Family Takaful equivalents.</td> </tr> </tbody> </table>	Line of Business	AIA Elite Academy AFYC count	Annualized First Year Commission count	Case Count	PR validation	Life	Life	YES	YES	YES	Takaful	YES	NO	Non-Life	Corporate Solution	YES	NO	Personal Accident	NO	NO	Annualized First Year Commission (AFYC)		•	Annualized First Year Commission (AFYC) is referring to annualized fixed commission + BSC Commissions generated from all Conventional Life, Takaful, Personal Accident and Corporate Solution product.	•	The aggregated amount of Corporate Solution AFYC is capped at maximum 30%.	<b>Exclude</b>	Single Premium policies, A-Plus Signature Saver, A-Plus Saver, Schedule Top-Up/Ad-hoc Top-Up, <b>Single Travel PA</b> , PRS, Mortgage and its Family Takaful equivalents.
Line of Business	AIA Elite Academy AFYC count	Annualized First Year Commission count	Case Count	PR validation																									
Life	Life	YES	YES	YES																									
	Takaful		YES	NO																									
Non-Life	Corporate Solution		YES	NO																									
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<b>Quarterly Bonus Validation Requirements</b>	<ol style="list-style-type: none"> <li>1. Accumulation of coded month (M0) AFYC into following month, Elite Pro commencement month (M1) is allowed. {M0+M1 total AFYC = M1 total AFYC}. Accumulation is only applicable to new Elite Pro application. Not applicable to Elite Pro conversion application.</li> <li>2. Upon meeting the <b>QUARTERLY</b> validation threshold, for every case short of the requirement, it can be compensated with an additional <b>AFYC RM 2,500 automatically</b>. Any AFYC used for case count will be deducted from Quarterly AFYC total block of business. <b>Only applicable to Individual Life Policies and Family Takaful Certificates.</b></li> <li>3. Quarterly Bonus catch-up is applicable, provided Elite Pro meet the <b>minimum 1 case captured per month</b> and the Quarterly Bonus Validation requirement.               <ol style="list-style-type: none"> <li>a. Case count is <b>Individual Life Policies, Family Takaful Certificates and Corporate Solution</b> only.</li> <li>b. Cases that fall under <b>CFI, Surrender, Lapse and ROP will cause commission and case count deduction.</b></li> <li>c. Bonus pay out made at the end of the quarter will be the <b>“Quarterly Accumulated Bonus” minus “Total Monthly Bonus”</b> received in the same quarter. Should the Elite Pro achieve higher accumulated monthly bonus by the end of the quarter, the accumulated monthly bonus will be paid.</li> </ol> </li> </ol>																												



# 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



## ELITE PRO I & II MANDATORY TRAINING & SUPERVISION

### Training & Supervision

All Elite Pros are required to attend and complete mandatory AIA Elite Academy training and supervision programs according to respective segments, which inclusive of training assessments.

- Total duration of required Training & Supervision programs is up to 18 months.
- Maximum 1-day excused absence is allowed per month in the required Training & Supervision programs.
- Refer Appendix for detailed Training & Supervision Plan.
- Training programs and dates are subject to change depending on circumstances.
- Training availability is subject to the number of newly recruited Elites for each respective month.
- Elite Pros are required to input minimum weekly activities in E-Sales Builder which available in ALPA mobile or IPAD to fulfill SBSG Attendance.
- Monthly intake starts with onboarding program (Aviator). The intake dates for year 2024 as below:

Category	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Elite Pro I & II	Aviator	8-11	5-8	4-7	2-5	6-9	10-13	9-12	5-8	9-12	7-10	4-7	9-12



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## ELITE PRO I & II RETENTION REQUIREMENTS

<b>One-Time Movement (Move Up or Move Down)</b>	<p><b>Eligibility</b></p> <p>Participants in the program are only allowed to make <b>One-Time Movement</b> throughout the entire 18-month duration.</p> <ul style="list-style-type: none"> <li><b>One-Time Movement</b> refers to <b>either</b>:             <ol style="list-style-type: none"> <li><b>Move Up</b> from Elite Pro I to Elite Pro II. Requirements are described in <i>Table 1</i>.</li> </ol> </li> </ul> <div style="border: 1px solid black; padding: 5px; margin: 10px auto; width: fit-content;"> <table style="border-collapse: collapse;"> <tr> <td style="background-color: red; color: white; padding: 5px; text-align: center;"><b>Move Up Requirements</b></td> <td style="padding: 5px;">Meet AFYC <math>\geq</math> RM 19,500 + 12 Cases. (Within a quarter and apply)</td> </tr> </table> <p style="text-align: center; margin-top: 5px;"><i>Table 1</i></p> </div> <p style="text-align: center; margin-top: 10px;"><b>OR;</b></p> <ol style="list-style-type: none"> <li><b>Move Down</b> from Elite Pro II to Elite Pro I when Elite Pro II is meeting Retention Requirements for the <b>second time</b> (Refer to Retention and Withdrawal section table 3).</li> </ol> <ul style="list-style-type: none"> <li>Movement exercise and validation are done every 3 months from the commencement month.</li> <li>New segment will take effect in the 1<sup>st</sup> of the following month after each movement exercise.</li> </ul>	<b>Move Up Requirements</b>	Meet AFYC $\geq$ RM 19,500 + 12 Cases. (Within a quarter and apply)										
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<b>One-Time Movement Process</b>	<p><b>Move Up</b> from Elite Pro I to Elite Pro II:</p> <ul style="list-style-type: none"> <li>Only applicable to Elite Pro I who meets <b>Move Up requirements</b>.</li> <li>Elite Pro I <b>must submit</b> their applications by end of program month 3 (M3), month 6 (M6), month 9 (M9), month 12 (M12) or month 15 (M15).</li> <li>New program segment will start on the 1<sup>st</sup> of the following month. Eg: 1<sup>st</sup> day of Month 7 for application in Month 6.</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px auto;"> <tr> <td style="background-color: red; color: white; padding: 5px;"><b>Apply By End of</b></td> <td style="padding: 5px;">M3</td> <td style="padding: 5px;">M6</td> <td style="padding: 5px;">M9</td> <td style="padding: 5px;">M12</td> <td style="padding: 5px;">M15</td> </tr> <tr> <td style="background-color: red; color: white; padding: 5px;"><b>New Program Segment Effective Month</b></td> <td style="padding: 5px;">M4</td> <td style="padding: 5px;">M7</td> <td style="padding: 5px;">M10</td> <td style="padding: 5px;">M13</td> <td style="padding: 5px;">M16</td> </tr> </table> <ul style="list-style-type: none"> <li>Click here to submit Move Up application: <a href="https://forms.office.com/r/HvkatWQbub">https://forms.office.com/r/HvkatWQbub</a></li> <li>Only successful applicants will be notified via email.</li> </ul> <p><b>Move Down</b> from Elite Pro II to Elite Pro I:</p> <ul style="list-style-type: none"> <li>Only applicable to Elite Pro II.</li> <li><b>Voluntary Move Down</b> <ul style="list-style-type: none"> <li>Elite Pro II must at least meet Elite Pro II Retention Requirements (Refer to Retention and Withdrawal section table 3).</li> <li>Submission of Move Down application by end of program month 3 (M3), month 6 (M6), month 9 (M9), month 12 (M12) or month 15 (M15) to AIA Elite Academy with direct leader and respective Agency BD/SD's endorsement.</li> </ul> </li> <li><b>Involuntary Move Down</b> <ul style="list-style-type: none"> <li>Elite Pro II will automatically move down to Elite Pro I when meeting Retention Requirements for the second time (Refer to Retention and Withdrawal section table 3).</li> </ul> </li> <li>New program segment will start on the 1st of the following month. Eg: 1st day of Month 7 for application in Month 6.</li> </ul>	<b>Apply By End of</b>	M3	M6	M9	M12	M15	<b>New Program Segment Effective Month</b>	M4	M7	M10	M13	M16
<b>Apply By End of</b>	M3	M6	M9	M12	M15								
<b>New Program Segment Effective Month</b>	M4	M7	M10	M13	M16								



# 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



## Retention and Withdrawal

Participants who are terminated from AIA for any reason will be withdrawn from AIA Elite Academy automatically. Once a participant has withdrawn from the AIA Elite Academy program, he/she will not be allowed to rejoin the program.

### 1. Retention in current Elite Pro I & II category

- 1.1. Elite Pro must minimally achieve required **AFYC and Number of cases** every quarter according to bonus validation requirements as describe in Table 2.

Minimum Quarterly Bonus Requirements		
	Annualized First Year Commission (AFYC)	Cases
Elite Pro II	RM 19,500	12
Elite Pro I	RM 9,000	

*Table 2*

- 1.2. Failure to meet requirement as stated *Table 2*, Elite Pro has one chance to continue in the program by meeting Quarterly Retention Requirement as described in Table 3.
- 1.2.1. Retention Validation requirement is validated on total accumulative AFYC from Elite Pro commencement month to date as described in *Table 3*.
- 1.2.2. Elite Pro is required to achieve Vitality Silver status during Retention Validation.
- 1.2.3. Every Elite Pro can only exercise **Quarterly Retention Validation ONCE** throughout 18 months program.

Segment	Quarterly Retention Validation Requirements	Retention requirement can only exercise ONCE (1x) throughout the entire 18 months program				
		Q1	Q2	Q3	Q4	Q5
Elite Pro II	Accumulative Cases	8	16	24	32	40
	Accumulative AFYC	13,000	26,000	39,000	52,000	65,000
Elite Pro I	Accumulative Cases	8	16	24	32	40
	Accumulative AFYC	6,000	12,000	18,000	24,000	30,000

*Table 3*

### 2. Elite Pro Month 12 check point

- 2.1. Progressing to program Month 13, Elite Pro shall achieve 2024 **Life Advisor** requirements within rolling Month 1 to Month 12.
- 2.2. Fail to meet **Life Advisor** requirements will be withdrawn from the program and become Standard Life Planner.

### 3. Withdrawal from Elite Pro to Standard Life Planner

- 3.1. Elite Pro I & II will be withdrawn from Elite Academy if:
- 3.1.1. Fail to capture minimum 3 cases within a quarter.
- 3.1.2. Fail to meet Vitality Silver status.
- 3.1.3. Elite Pro I who fails to meet required Quarterly AFYC and number of cases and has exercised **(ONCE)** Retention Validation requirement. (Refer to table 2 & 3)
- 3.1.4. Elite Pro I and II who fails to meet **both** required Quarterly AFYC and number of cases and Retention Validation requirements in their respective segments. (Refer to table 2 & 3)
- 3.2. Voluntary withdrawal from AIA Elite Academy is allowed subject to submission of withdrawal letter by Elite Pro to AIA Elite Academy with endorsement from Direct leader and respective Agency BD/SD.





# 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



ELITE PRO I & II BONUS PAYOUT																	
<b>Monthly bonus payout</b>	<ul style="list-style-type: none"> <li>For first month bonus pay out, payment will be made on 12<sup>th</sup> of the following month after first month's validation exercise via GIRO process and 1 pay out per month (receiving within 12<sup>th</sup> + 2 days).</li> <li>For second month bonus pay out and onwards, payment will be made on 28<sup>th</sup> of the following month after each month's validation exercise via GIRO process and only 1 pay out per month (receiving within 28<sup>th</sup> + 2 days). No advance payout will be made if requirements are met earlier.</li> <li>Bonus Validation for Elite Pro will be paid based on the commencement month only.</li> <li>No transfer or sharing of cases is allowed; including cases submitted under other agent code prior to AIA Elite Academy coded date.</li> <li>All cases and AFYC are for approved and in-force cases only, captured by the last date of the validation month. ROP/ ROC cases will not be counted for any validation.</li> <li>Must meet latest Persistency Rate (PR) requirement during any bonus pay out cycle.</li> <li>Monthly/ Quarterly catch-up bonus payout will be forfeited if the Elite Pro does not meet all payment validation requirements.</li> </ul>																
<b>CFI, Lapse and ROP</b>	<ul style="list-style-type: none"> <li>CFI = Cancelled From Inception, ROP = Replacement of Policy and ROC = Replacement of Certificate.</li> <li>If policy/ certificate sold earlier and subsequently classified as ROP/ ROC or CFI, Elite Pro must replace the policy for validation and bonus payout. Only successful released ROP/ ROC will be counted for AFYC &amp; number of cases on the ROP/ ROC release month.</li> <li>For lapsed cases, every effort should be made to immediately reinstate the policy/ certificate.</li> <li><b>When CFI policies are detected during or after program, and affected bonus validation requirements, claw back of previous month bonus will take place.</b></li> </ul>																
<b>Quality Business</b>	<p><b>Quality Business: -</b></p> <ul style="list-style-type: none"> <li>At any point of time, the block of business that produced for bonus validation when D1 PR falls below 85% &amp; D2 PR falls below 70% is available for In-Scheme/Graduated Elite Pro, claw back of bonus payout will take place.</li> </ul> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <table border="1" style="border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #4a7ebb; color: white;"> <th style="padding: 5px;">PR D1</th> <th style="padding: 5px;">Claw Back Ratio</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">&lt;70%</td> <td style="padding: 5px;">100%</td> </tr> <tr> <td style="padding: 5px;">70% - 79%</td> <td style="padding: 5px;">50%</td> </tr> <tr> <td style="padding: 5px;">80% - 85%</td> <td style="padding: 5px;">25%</td> </tr> </tbody> </table> <table border="1" style="border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #4a7ebb; color: white;"> <th style="padding: 5px;">PR D2</th> <th style="padding: 5px;">Claw Back Ratio</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">&lt;55%</td> <td style="padding: 5px;">100%</td> </tr> <tr> <td style="padding: 5px;">55% - 64%</td> <td style="padding: 5px;">50%</td> </tr> <tr> <td style="padding: 5px;">65% - 70%</td> <td style="padding: 5px;">25%</td> </tr> </tbody> </table> </div>	PR D1	Claw Back Ratio	<70%	100%	70% - 79%	50%	80% - 85%	25%	PR D2	Claw Back Ratio	<55%	100%	55% - 64%	50%	65% - 70%	25%
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55% - 64%	50%																
65% - 70%	25%																
<b>Important Governance</b>	<ul style="list-style-type: none"> <li><b>Client Phone Number:</b> All new AIA Elite Academy Life Planner policies/ certificates must include a valid phone number. Cases found with life planner's own phone number (unless it is their own policy/ certificate or family members' policy/ certificate) will not be recognized as a case count and AFYC.</li> <li><b>Elite Pro will be terminated if fraud/ misconduct is detected, and all policies serviced by the terminated Life Planner will be transferred under Company Direct (i.e. AIA) and will NOT be assigned to any Life Planners.</b></li> <li><b>The company reserves the right to claw back 100% of total bonus pay out from the Elite Pro and take legal action against the Elite Pro and Leaders to recover all losses paid if fraud/ misconduct is detected.</b></li> <li><b>In the event if the Elite Pro is contracted and licensed as insurance agent or leader with other insurance company within 12 months from the resignation/withdrawn/graduated/termination date of AIA Elite Academy program, 100% of total bonus pay out from AIA Elite Academy will be clawed back. The total bonus clawed back are inclusive of all relevant contests launched for AIA Elite Academy.</b></li> <li><b>The company reserves the right to take legal action against the Elite Pro to recover all outstanding debit balance owed to the company.</b></li> </ul>																



# **2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations**



## **ELITE PRO I & II INCENTIVES & REWARDS**

### **Incentives & Rewards**

- 1) **2024 Double Millionaire Challenge**
- 2) **2024 AIA Elite Academy Supreme MDRT Fast Start Bonus**

**For full Terms & Conditions, refer to latest version of respective Rules & Regulations document.  
The R&R is also available to download in ALPP under Resources > Forms Library > AIA Elite Academy.**



# **2024 AIA Elite Academy** **Elite Pro I & II New Application/** **Conversion Rules & Regulations**



## **Important Terms:**

1. Elite Pro must remain in the AIA Elite Academy for any bonuses to be paid out.
2. No appeal will be entertained.
3. If there is any breach of “AIA Elite Academy” rules and regulations including of the Company’s Market Conduct Guidelines currently in-force and or as issued by the company from time to time, termination of Life Planner from AIA Elite Academy is at the discretion of the company.
4. The Company reserves the absolute right to change or modify the Rules and Regulations as stated above or discontinue this program with notification to the agency force.
5. In the event of any dispute, the Company’s decision is final.
6. While every effort is made to ensure the accuracy of the contents of this document; in the unlikely event of any error and/or omission (typographical or otherwise), the Company reserves the absolute right to amend, withdraw and reissue an amended version, wherebythe previous version shall be rendered null and void.



## 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



I hereby declare that all information provided herein are genuine and I have read and understood the contents of AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations as stated above and agree to be bound by it.

**For Elite Pro I & II Conversion Only:**

1.	I am applying for:	<input type="checkbox"/> Elite Pro II <input type="checkbox"/> Elite Pro I
2.	Life Planner Name:	
3.	Agent Code:	
4.	Agency Name:	
5.	Contract Date:	_____ (DD/MM/YYYY)
6.	<b><u>For Elite Lite Conversion Only:</u></b> AFYC & number of cases within i. New Elite Lite coded month(M0) + 6 months	Elite Pro I & II conversion upon requirement is met within rolling past 3 months conversion.  AFYC _____ Cases _____ D0 Persistency _____% D1 Persistency _____%

**For Elite Pro I & II New Application and Conversion Signatory:**

Agree and Sign by:

Witness by Agency Leader:

Endorse by Agency Business /Agency Strategic Development Team:

\_\_\_\_\_  
*Signature of Applicant*

\_\_\_\_\_  
*Signature of Agency Leader*

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*\*Signature*

\_\_\_\_\_  
*Name of Applicant*

\_\_\_\_\_  
*Name of Agency Leader*

\_\_\_\_\_  
*Name*

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*Name*

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*NRIC*

\_\_\_\_\_  
*Agency Name*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Agent Code*

*\*Applicable for Conversion 2:1 interview*



## 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



**For Office Use Only**

Received Date	Document checklist for 2:1 Interview (CONVERSION)	Conversion 2:1 Interview Date	Result (For Office Use Only)
	<input type="checkbox"/> Past income document before joining AIA. <input type="checkbox"/> Require acknowledgement from HR or previous employer on resignation letter. <input type="checkbox"/> Project 100 during interview. <input type="checkbox"/> EPF detailed statement or CP58 or Borang B (LHDN) & certified copies of the last 6 months bank statement. <small>(Refer to Agency Circular 015/08/2023/APAC/CIR for details)</small> <input type="checkbox"/> Self-declaration letter if <b>NO</b> EPF detailed Statement or CP58 or Borang B (LHDN) & certified copies of the last 6 months bank statement.		<input type="checkbox"/> Accept <input type="checkbox"/> Reject  (Conversion from Elite Lite only)
<b>Application Screening</b>	<ol style="list-style-type: none"> <li>Applicant is subject to the successful completion of the application screening or background check process.</li> <li>Failure to faithfully and accurately furnish all supporting information and documents to support the process, applicant may be withdrawn or terminated at any time if the application screening or background check process reveals that you have misrepresented and/or fail to disclose the information required in your application and/or there are grounds to doubt your personal integrity, probity, or suitability for this application.</li> </ol>		
<b>Checked by:</b>    			



# 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



### AIA Vitality Membership for AIA Elite Academy Life Planners

The AIA Vitality membership will be given to you free of charge as part of the AIA Elite Academy program. You will be enrolled as an AIA Vitality member under the following conditions:

1. Your AIA Vitality membership will begin from the 1<sup>st</sup> of the next month after you are contracted as a AIA Elite Academy Life Planner.
2. Your membership will be provided free for one (1) year.
3. Your membership will be terminated after one year, or when you are terminated or withdrawn from the AIA Elite Academy program due to whatever reason, whichever occurs first. You may continue the AIA Vitality membership following the eligibility criteria of a Normal Life Planner or customer.

-----  
**By signing the AIA Elite Academy program agreement, I give my consent to AIA Bhd/ AIA PUBLIC Takaful Bhd. to enroll me as a member of AIA Vitality and agree with the following Terms & Conditions:**

1. That any personal information collected or held by AIA Health Services, AHS (whether contained in this application or otherwise obtained) may be held, used and disclosed by AHS to individuals/ organizations related to and associated with AHS or any selected third party (within or outside of Malaysia) for the purpose of processing this application and providing subsequent service for this and other financial products and service related to AIA Vitality and to communicate with me for such purposes. I understand that I have a right to obtain access to and request correction of any personal information held by AHS concerning me. Such request can be made to any of AIA's Customer Service Centre.
2. That any information regarding my health that I provided on the AIA Vitality member portal will not be used by AIA for my insurance/Takaful application as AIA's underwriting and claims department is not privy to such information. I understand that any health, medical or other information that may affect the risk or coverage under any of my insurance/Takaful application must be separately disclosed and provided to AIA as part of my insurance/Takaful application and I agree to do so.
3. I also understand that any subsequent disclosure that I made on the AIA Vitality member portal on my health, medical or other information that may affect the risk or coverage under any of my existing insurance/Takaful or new application are not accessible by AIA's underwriting or claims department.

-----  
I hereby declare that I have read and understood the contents of the Terms & Conditions as stated above and agree to be bound by it.

Signature of Applicant: \_\_\_\_\_

Name of Applicant: \_\_\_\_\_

Agent Code: \_\_\_\_\_

Agency Name: \_\_\_\_\_

I.C. Number: \_\_\_\_\_

Date: \_\_\_\_\_



# 2024 AIA Elite Academy Elite Pro I & II New Application/ Conversion Rules & Regulations



## ELITE PRO I & II TRAINING & SUPERVISION PLAN

Training Intake Month	M1	M2	M3	M4	M5	M6
<b>Training</b>	(1) AEA: Aviator (2) AEA: Leap Ahead with THS (3) AEA: Strive with TWS	(4) AEA: Spin Your Network for Growth (5) AEA: Elevate Health & Wealth with CI	(6) AEA: Customer Engagement PRO (7) AEA: Wealth Distribution with Nomination	(8) AEA: Progress to EPL	(9) AEA: Perfecting Protection Needs & Gap	(10) AEA: Managing Business Sustainability
<b>Supervision</b>	Weekly Sales Builder Study Group (SBSG)					
	Weekly AIA Morning Meet (except 1 <sup>st</sup> week of the month)					

Training Intake Month	M7	M8	M9	M10	M11	M12	M13	M14	M15	M16	M17	M18
<b>Training</b>		(11) AIA Certified FinCoach Part I		(12) AIA Certified FinCoach Part II								
<b>Supervision</b>	Weekly Sales Builder Study Group (SBSG)											
	Weekly AIA Morning Meet (except 1 <sup>st</sup> week of the month)											
	Monthly Strength Check											

Remarks:

- Elite Pro is required to register the following Training & Supervision sessions via iLearnX (AIA Learning Management System) prior attending:
  - I. Aviator – 4 days **physical** class.
  - II. Training 2 to 10 – 3.5 hours **physical** class.
  - III. Training 11 – 2 days **physical** class.
  - IV. Training 12 – 4 days **physical** class.
  - V. Monthly Strength Check – 45 min **Virtual Classroom**.
- SBSG is conducted at respective agency office by leaders, unless informed otherwise by AE.
- AIA Morning Meet is a weekly event that is scheduled on every Wednesday from 8.30am to 9.30am. Elite Pro is required to:
  - I. M1-M6 – Attend Physically at the branch. Elite Pro is responsible to get from AE the exact venue of Morning Meet at branch.
  - II. M7-M12 – Attend via MS Teams Live Event. Access link is available on iLearnX .
- For AIA Certified FinCoach (ACFC) Part I & Part II, Elite Pro is to complete latest by M8 and M10 respectively. Early completion is allowed, eg. Attend ACFC Part I during M7.