



TOKIO MARINE

Tokio Marine Life

TRAINING BOOKLET



TMTDA YOUR PARTNER IN SUCCESS

2012 EDITION

Table of Contents

❑ Message from Deputy CEO	3
❑ Company Profile	4
❑ TMTDA Vision & Mission	5
❑ TMTDA Training Team	6
❑ TMTDA Training Model	7-8
❑ TMTDA Programs	9
❑ Programs Serial No	10
❑ Continuous Professional Development	11
❑ Treat Customer Fairly (TCF)	12
❑ TMTDA Training Voucher	13
❑ TMTDA Ground Rules	14
❑ Training Programs	15-82
1. TM WHITE BELT	15-19
2. TM YELLOW BELT	20-30
3. TM GREEN BELT	31-37
4. TM BLUE BELT	38-41
5. TM BROWN BELT	42-51
6. TM BLACK BELT	52-58
7. TM TOURNAMENT-OPEN	59-82
❑ Tokio Marine Life Branches	83

Message from Deputy CEO



Jun Tokura (James)

Deputy CEO

Tokio Marine Life Insurance Malaysia Bhd.

As we enter the year 2012, we carry with us our success from the previous year. Taking this opportunity, I would like to extend my gratitude to everyone who has contributed to our productivity in 2011 and is still in strive to push the bar up higher.

Year 2011 was a success for us as we have increased our sales volume and significantly heightened our profit. This accomplishment can be attributed to the change of focus in our product mix which mainly comprises of the Regular Premium Investment-Linked (RPIL) and Non-Participating product line. This strategy has enabled us to penetrate into a bigger market and consequently improve our profit. While we are dedicated to providing a quality product line, the success of it would not have been possible without the efforts put in by our agency force.

Building a thriving agency business involves two main aspects; increase manpower through recruiting and increase the productivity of existing agents through coaching and training. We are committed to working alongside the agency force through the establishment and constant advancement of over 60 holistic training programs to sharpen essential skills, instill knowledge and shape the right attitudes. This booklet consists of a comprehensive overview of all the training programs, their objectives and benefits as well as the syllabus contained. It is in my pride to witness the development of Tokio Marine Training & Development Academy (TMTDA) in coherence with the growth of Tokio Marine Life.

The life insurance business model is one that is unique where the agency leader plays a very pertinent role in the productivity of the agency. As we are capable of providing the relevant training programs to support the agency's growth, we urge agency leaders to fully capitalize on the training resources that we have available to aid in boosting the agency's business. We aim at escalating the competency and confidence levels of the agency members to transform them into profitable, sustainable and professional life insurance practitioners. Let us be your partner in success!

Company Profile

130 Years Of Experience

Over 130 years of global expertise and over 60 years of local experience

Our Vision

The Preferred Life Insurer Trusted For Generations

Our Mission

We provide Financial Security, Peace of Mind and A Legacy for Future Generations

Our Shared Values

- **Accountability**

(Integrity, Honesty, Commitment, Fairness, Reliability, and Service Excellence)

- **Omoiyari**

(Kindness, Thoughtfulness, Value of Understanding, Respect and Acceptance of Others)

- **Excellence**

(Professionalism, Achievement, Goal Orientation)



Omoiyari

" Seeing beyond the obvious"

"A piece of paper, A world of possibilities"

Tokio Marine Training & Development Academy

Vision

We are dedicated to becoming the trusted and resourceful academy that nurtures profitable, sustainable and professional life insurance practitioners and future leaders.

Mission

- To align & support the management in achieving the entire organization's vision and mission;
- To condition, empower & actuate a competent, professional and talented team in establishing an exceptional training platform;
- To design, develop & execute proper and adequate training programs.

Value

- Accountability
- Omoiyari
- Excellence

Philosophy

- Accept
- Adjust / Adapt
- Achieve

TMTDA Training Team

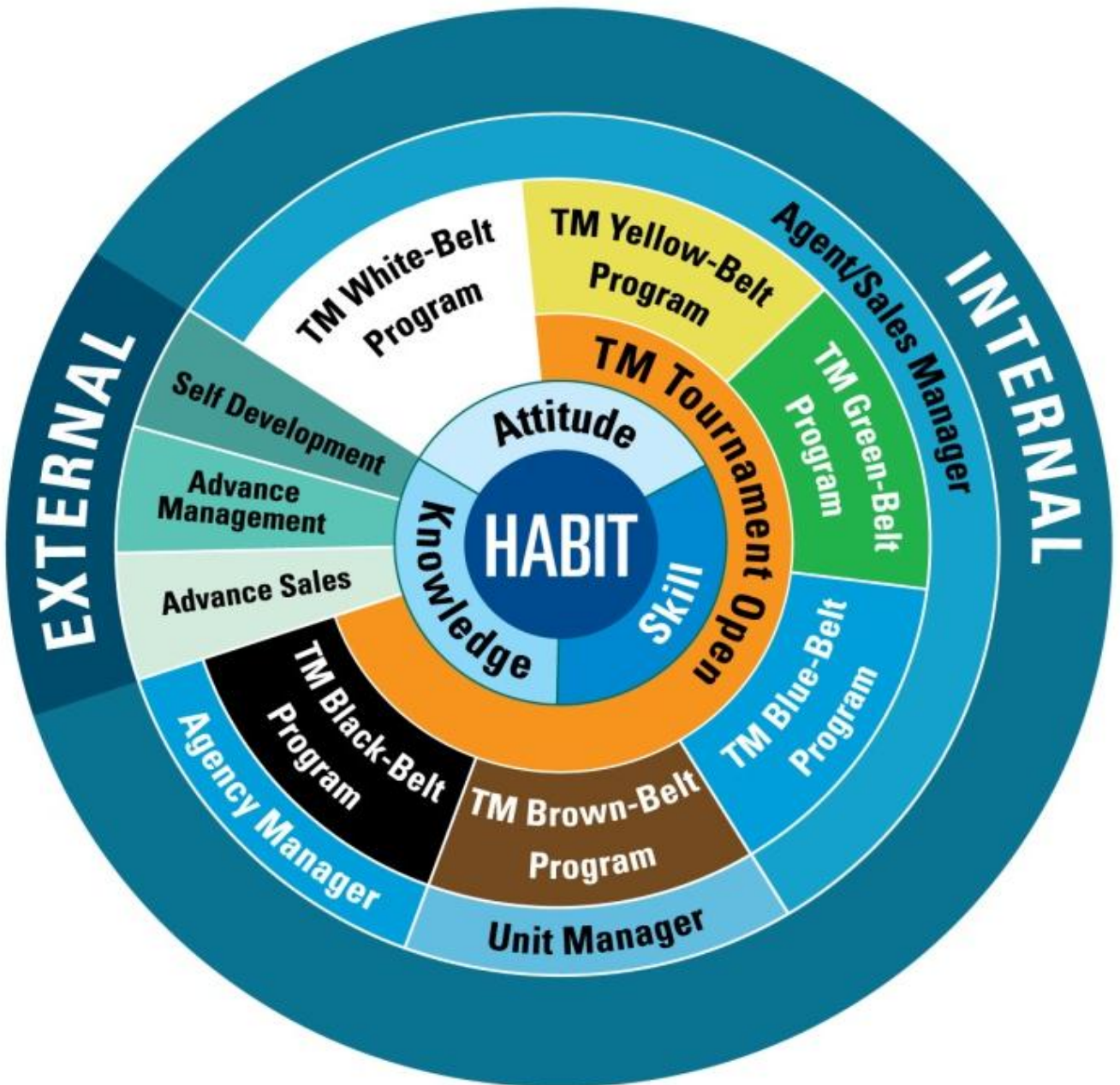
TMTDA is the abbreviation for Tokio Marine Training & Development Academy.

Its main role is to develop our agency members to achieve company's vision and mission.

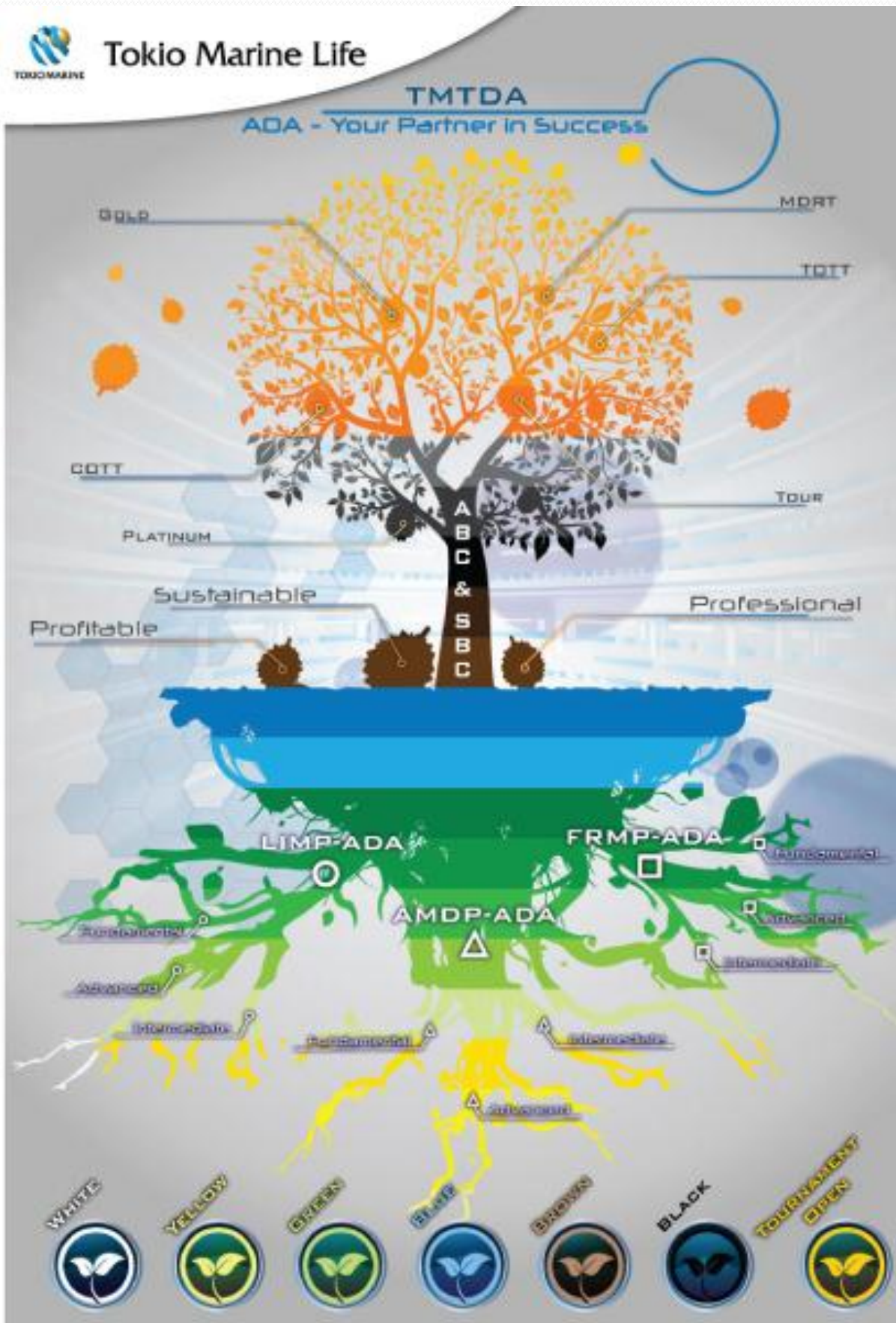
TMTDA has developed trainer and agency development paths – a series of structured developmental programs with the objectives of building Profitable, Sustainable & Professional life insurance practitioners.



TMTDA Training Model



TMTDA Training Model



TMTDA PROGRAMS

1. TM WHITE-BELT PROGRAMS
2. TM YELLOW-BELT PROGRAMS
3. TM GREEN-BELT PROGRAMS
4. TM BLUE-BELT PROGRAMS
5. TM BROWN-BELT PROGRAMS
6. TM BLACK-BELT PROGRAMS
7. TM TOURNAMENT-OPEN PROGRAMS

YOUR PARTNER IN SUCCESS

Programs Serial No.

1xxx – x	TM White-Belt Programs – For Pre-Contract Agent
2xxx – x	TM Yellow-Belt Programs – For Agent ≤ 12 months
3xxx – x	TM Green-Belt Programs – For Agent > 12 months
4xxx – x	TM Blue-Belt Programs – For Prospect SM/UM
5xxx – x	TM Brown-Belt Programs – For UM
6xxx – x	TM Black-Belt Programs – For AM
7xxx – x	TM Tournament-Open Programs – For All Ranks

x0xx – x	Internal Non-Compulsory, without CPD hour
x1xx – x	Internal Non-Compulsory, with CPD hour
x2xx – x	Internal Compulsory, without CPD hour
x3xx – x	Internal Compulsory, with CPD hour
x4xx – x	External Non-Compulsory, without CPD hour
x5xx – x	External Non-Compulsory, with CPD hour
x6xx – x	External Compulsory, without CPD hour
x7xx – x	External Compulsory, with CPD hour

xxxx – 0	Knowledge
xxxx – 1	Attitude
xxxx – 2	Skill
xxxx – 3	Knowledge & Attitude
xxxx – 4	Knowledge & Skill
xxxx – 5	Knowledge, Attitude & Skill
xxxx – 6	Habit

Continuing Professional Development (CPD)

Introduction

Effective 1st January 2011, Bank Negara Malaysia (BNM) and the Life Insurance Association of Malaysia (LIAM), had introduced additional compulsory continuing education program to enhance professionalism of insurance agents.

Hence, all life and composite insurers are required to implement accordingly. Below are given examples of the implementation:

Training Requirements For New Agents

Contractual Month	20 Hours Training Due Date	10 Hours Training Due Date	20 Hours CPD Commencement Date
January 2012	31 July 2012	31 January 2013	1 Jan – 31 Dec 2013
March 2012	30 September 2012	31 March 2013	1 Jan – 31 Dec 2013
May 2012	30 November 2012	31 May 2013	1 Jan – 31 Dec 2013
July 2012	31 January 2013	31 July 2013	1 Jan – 31 Dec 2013
October 2012	30 April 2013	31 October 2013	1 Jan – 31 Dec 2013
November 2012	31 May 2013	30 November 2013	1 Jan – 31 Dec 2013
December 2012	30 June 2013	31 December 2013	1 Jan – 31 Dec 2013

CPD Commencement Year For Agents

Contracted Year	20 Hours CPD (TMyellow3A-practitioner-plus) Commencement Date	30 Hours CPD Commencement Date
2010	N/A	1 January 2012
2011	1 Jan – 31 Dec 2012	1 January 2013
2012	1 Jan – 31 Dec 2013	1 January 2014

Registered Financial Planner (RFP) Course

Contracted Year	RFP Commencement Date For CPD	
	Atleast One Module (Module1 or 2)	Another Module (Module1 or 2)
2006	1 Jan 2008 – 31 Dec 2009	1 Jan 2010 – 31 Dec 2011
2007	1 Jan 2009 – 31 Dec 2010	1 Jan 2011 – 31 Dec 2012
2008	1 Jan 2010 – 31 Dec 2011	1 Jan 2012 – 31 Dec 2013
2009	1 Jan 2011 – 31 Dec 2012	1 Jan 2013 – 31 Dec 2014
2010	1 Jan 2012 – 31 Dec 2013	1 Jan 2014 – 31 Dec 2015

* Credit hour be earned only once for the same programme (per agency contract)

Treat Customer Fairly (TCF)

Introduction

Treat Customer Fairly (TCF) framework covers the whole spectrum of the provision of insurance, starting from prospecting and ending with exit of policyholder from the insurer. The intention is to ensure the policyholders are treated fairly from the prospecting stage to end of the contractual relationship.

The principle behind TCF are three-fold:

- (i) To avoid misselling
- (ii) To ensure fair terms and conditions, and
- (iii) Not to restrict customers freedom of choice.

Training requirements for agents as follows :

1. New Recruit

- Attend 1201-0 TMwhite4-product-overview and pass the assessment with minimum 70% before contract

2. 1st year Agent

- Complete 10 hours product training within 12 months after contracted and pass assessment with minimum 70% (Built in 2202-0 TMyellow3-practioner Part II)

3. All Agents (Exclude Agents Contracted in Year 2012)

- Attend 7301-0 (12)TMunderstanding-product 2012 (Refresher for Existing Products) once a year and pass the assessment with minimum 70%

4. All Agents (New Product)

- Attend any two newly launched product training and pass the assessment with minimum 70%

TMTDA Training Voucher

Since 2009, TMTDA has introduced an initiative (RM50 Training Voucher) to reward agents who have fulfilled the following training requirements early.

For more details, please refer to the table below:

	Fulfillments	Rewards
1	Newly contracted agents / leaders from 1 st Jan 2009 onwards who have completed the (TMyellow3-Practitioner) training course within first 3 months of appointment.	RM50.00 Training Voucher
2	Completed 30 CPD hours and RFP Modules (where applicable) by 30 th September every year .	RM50.00 Training Voucher

TMTDA Ground Rules



Be On Time

(Participants leaving early, being late, or leaving the class for more than 30 minutes will be considered absent)



No Smoking



Switch Off Hand phone

(or switch to silent mode)



No Side Talking



Proper Attire



Maintain Cleanliness

TM White-belt Programs

Serial No. Program Duration Page

1001-3	TMwhite1-intro	1 ½ Hrs	16
1002-0	TMwhite2-entrance	3 Hrs X 2	17
1003-0	TMwhite3-fundamental	2 Hrs x 3	18
1201-0	TMwhite4-product-overview	2 Hrs	19



1001-3 TMwhite1-intro

Objective

To inspire and convince potential recruits for a career in Tokio Marine Life through explanation and sharing.

Benefit

At the end of the session, you will be able to:-

- Make a wise decision
- Aware of the opportunities available in Tokio Marine Life

Syllabus

- The Life Journey
- Ideal Career
- What & How
- Can I
- Freedom to Choose

Who Should Attend

Prospective Agents

Registration : Respective Branches

Duration : 1 ½ Hours

CPD hours : Nil

Course Fee : Free Of Charge

Launch Date : Launched



1002-0 TMwhite2-entrance

Objective

Through explanation and revision, participants will be able to answer more than 70% of the questions correctly in the trial examination.

Benefit

At the end of the session, you will be able to:-

- Understand the fundamentals of insurance
- Understand the insurance market structure
- Understand the basic principles of insurance
- Identify various types of insurance product including MHI
- Get ready for PCE Examination on Part A & C

Syllabus

- Part A - Introduction to Insurance
 - Introduction to Medical and Health Insurance
- Part C - Life Insurance Preliminaries

Who Should Attend

Prospective agents who have enrolled for PCE

Registration : Respective Branches

Duration : 3 Hrs x 2 Parts

CPD hours : Nil

Course Fee : Free Of Charge

Launch Date : Launched



1003-0 TMwhite3-fundamental

Objective

To equip and prepare the new recruits for a career in Tokio Marine Life through discussion, explanation, demonstration, role-play and exercise.

Benefit

At the end of the session, you will be able to:-

- Understand the company background
- Understand the basic of sales cycle
- Learn the basic features & benefits of products offered by Tokio Marine Life
- Understand the reasons of buying life insurance

Syllabus

- 1003-0 (1) – Company & Career
- 1003-0 (2) – Overview of Sales Cycle
- 1003-0 (3) – Why Life Insurance

Who Should Attend

Prospective Agents and New Agents

Registration	: Respective Branches
Duration	: 3 Modules (2 Hours per Module)
CPD hours	: Nil
Course Fee	: Free Of Charge
Launch Date	: Launched



1201-0 TMwhite4-product-overview

Objective

To equip and prepare the new recruits about list of products available in Tokio Marine Life through discussion, explanation, and exercise.

Benefit

At the end of the session, you will be able to:-

- Learn the basic features & benefits of products offered by Tokio Marine Life

Syllabus

- Classes of Insurance
- Introduction to Products
- Basic Plans
- Supplementary Benefits

Who Should Attend

Prospective Agents and New Agents

Registration : Respective Branches

Duration : 2 Hours

CPD hours : Nil

Course Fee : Free Of Charge

Launch Date : Launched



TM Yellow-belt Programs

Serial No. Course Duration Page

2001-3	TMyellow1-orientation	3 Hrs x 3	21
2101-4 2102-4 2103-4	TMyellow2-starter	4 Hrs x 14	22
2202-0	TMyellow3-practitioner	4 days (8modules)	23
2301-4	TMyellow3A-practitioner-plus	3 days (4modules)	24
2104-4	TMyellow4-fact-finder	4 Hrs	25
2105-4	TMyellow5-market-explorer	4 Hrs	26
2106-4	TMyellow6-tele-communicator	4 Hrs	27
2107-4	TMyellow7-sales-communicator	4 Hrs	28
2108-4	TMyellow8-service-provider	4 Hrs	29
2002-0	TMyellow9-ceilli-tutorial	3 Hrs X 2	30



2001-3 TMyellow1-orientation

Objective

Through discussions and case studies, participants will have the right mental framework of the career, roles and responsibilities in life insurance selling.

Benefit

At the end of the session, you will be able to:-

- Understand your roles and responsibilities
- Understand what it takes to be successful in life insurance selling
- Know your career path
- Acquire and apply planning and goal setting skills

Syllabus

- 2201-3 (1) - Your Career and Roles in Tokio Marine Life
- 2201-3 (2) - Your Road to Success with Tokio Marine Life
- 2201-3 (3) - Your Sustainable Growth in Tokio Marine Life

Who Should Attend

New agents within the first 90 days
(*Ideal class size 30*)

Registration	: Respective Branches
Duration	: 3 Hrs X 3 Modules (or 1 day)
CPD hours	: Nil
Course Fee	: Free Of Charge
Launch Date	: Launched



2101-4 – 2103-4 TMyellow2-starter

Objective

To instill essential knowledge and skills needed in life insurance selling through explanation, exercises, demonstrations and role plays.

Benefit

At the end of the session, you will be able to:-

- Develop a list of 100 prospects to begin the business
- Learn simple & effective knowledge & skill to market specific products
- Learn simple & effective knowledge & skill to approach prospects

Syllabus

- 2101-4 – Prospecting – Natural Market
- 2102-4 – Product Workshops (4 hrs each)
 - 2102-4 (1) - ACM Plus
 - 2102-4 (2) - APEXtra
 - 2102-4 (3) - APE Plus
 - 2102-4 (4) - APC
 - 2102-4 (7) - i-Protect
 - 2102-4 (8) - Life Protector Excel
- 2102-4 (9) - i-Intellectual
- 2102-4 (10) - Asiamas Special Plus
- 2102-4 (11) - i-Protect 2
- 2102-4 (12) - Cancer Shield Plus
- 2102-4 (13) - i-Protect MHP
- 2102-4 (14) - Tokio Marine Xtra Cash
- 2103-4 – Telephone Approach – Natural Market

Who Should Attend

New agents within 1-3 months
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Hours per Module
CPD hours	: 4 Hours per Module
Course Fee	: RM 10 per Module
Launch Date	: Launched



2202-0 TMyellow3-practitioner

Objective

- To provide the participants a clear Mental Map in the life insurance business and manage their expectations through explanation, discussions, exercises and case studies.
- To be compliant with Bank Negara Malaysia (BNM) requirements.

Benefit

At the end of the session, you will be able to:

- Have a clear mental map of the roles and responsibilities of a life insurance agent
- Understand the products & riders available in Tokio Marine Life
- Understand the critical success factors of being a life insurance agent
- Understand the importance of compliance and planning

Syllabus

- Part I - 2202-0 (1) The Life Insurance Career
 - 2202-0 (2) The Overview of Sales Cycle
- Part II - 2202-0 (3) Fundamentals of Technical Knowledge
 - 2202-0 (4) Introduction to TMLIM Products (Part 1)
 - 2202-0 (5) Introduction to TMLIM Products (Part 2)
- Part III - 2202-0 (6) Basic Underwriting Guidelines
 - 2202-0 (7) RPIL Sales Approach
 - 2202-0 (8) Compliance & Planning

Who Should Attend

Compulsory course for all newly appointed agents & leaders within 1-6 months
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Days (8 Modules)
CPD hours	: Nil
Course Fee	: RM 10
Launch Date	: Launched



2301-4 TMyellow3A-practitioner-plus

Objective

To equip and enhance agents with necessary knowledge and skill in need-based selling approach through explanation, discussion and role play.

Benefit

At the end of the session, you will be able to:-

- Increase chances of survival by practicing effective prospecting management
- Practice need-based selling approach
- Understand basic time value of money knowledge

Syllabus

- 2301-4 (1) - Overview of sales cycle
- 2301-4 (2) - Prospecting process and methods
- 2301-4 (3) - Needs-based selling technique
- 2301-4 (4) - Basic time value of money knowledge

Who Should Attend

Compulsory course for all 2nd year agents.
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 3 Days (4 Modules)
CPD hours	: 24 Hours
Course Fee	: RM40
Launch Date	: Launched



2104-4 TMyellow4-fact-finder

Objective

Through discussions and role play, participants will learn and understand the importance of fact find and how to fill in the Tokio Marine Life Planner correctly.

Benefit

At the end of the session, you will be able to:-

- Understand the importance of Customer Fact Find Form
- Know how to complete the Customer Fact Find Form

Syllabus

- The Importance of Fact Find
- Proper Advice Practice Guidelines
- The Process To Be Followed
- Tokio Marine Life Planner (Customer Fact Find Form)

Who Should Attend

All Agents
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Hours
CPD hours	: 4 Hours
Course Fee	: RM 10
Launch Date	: Launched



2105-4 TMyellow5-market-explorer

Objective

Through explanation, discussion, exercise, demonstration and role-play, participants will learn how to survive and sustain in the business by practicing effective ways of prospecting.

Benefit

At the end of the session, you will be able to:-

- Learn an effective way to continuous prospecting
- Increase your confidence level in prospecting by using provided scripts

Syllabus

- Overview of Sales Cycle
- Maintaining The Prospects' Bank
- Referred Leads

Who Should Attend

All Agents
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Hours
CPD hours	: 4 Hours
Course Fee	: RM 10
Launch Date	: Launched



2106-4 TMyellow6-tele-communicator

Objective

To train participants in effective ways of securing an appointment through discussion, demonstration and role play.

Benefit

At the end of the session, you will be able to:-

- Learn and apply effective ways to secure appointment using the telephone
- Increase confidence in handling telephone objections by using provided scripts

Syllabus

- Overview of Sales Cycle
- Telephone Approach (Natural Market)
- Extended Market
- Preparation
- Telephone Interview Tips
- Telephone Approach Structure
- Telephone Interview – Script
- Handling Doubt

Who Should Attend

All Agents
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Hours
CPD hours	: 4 Hours
Course Fee	: RM 10
Launch Date	: Launched



2107-4 TMyellow7-sales-communicator

Objective

- To instill confidence into agents by sharpening their doubt handling skills, through discussion, demonstration and role-play.
- To equip & prepare the new recruits for their career in Tokio Marine Life.

Benefit

At the end of the session, you will be able to:-

- Understand the nature and types of objections
- Increase confidence level by using and practicing provided script

Syllabus

- Common Doubts & Types of Doubt
- Handling Doubt Approaches

Who Should Attend

All Agents
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Hours
CPD hours	: 4 Hours
Course Fee	: RM 10
Launch Date	: Launched



2108-4 TMyellow8-service-provider

Objective

To train agents on the importance of building good relationships with their clients and learn effective ways to deliver the Policy Contract through explanation, discussion, demonstration and role-play.

Benefit

At the end of the session, you will be able to:

- Learn effective ways to deliver policy contract
- Set future appointments with customers

Syllabus

- What is Customer Service
- Importance of Customer Service
- Fundamental Services
 - Policy Delivery
 - Yearly Update Review
 - Other On-going Services

Who Should Attend

New agents contracted less than 12 months
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Hours
CPD hours	: 4 Hours
Course Fee	: RM 10
Launch Date	: Launched



2002-0 TMyellow9-ceilli-tutorial

Objective

- Learn & understand basic knowledge about Investment-Linked Life Insurance.
- Prepare to sit for the CEILLI examination.

Benefit

At the end of the session, you will be able to:-

- Acquire basic concepts of Investment-Linked Life Insurance products
- Understand different types of investment tools and factors of consideration in investments
- Describe the structure of Investment-Linked funds, how it works and relevant risks and benefits
- Arm yourself for the CEILLI examination

Syllabus

- Introduction to Investment-Linked Life Insurance
- Key considerations in Investments
- Types of Investment Assets
- Investment-Linked Life Insurance – A World Scenario
- Types of Investment-linked Life Insurance Products
- Structure of Investment-Linked Funds
- How Investment-Linked Life Insurance Works
- Benefits & risks of investing in Investment-Linked Funds
- Comparison between Investment-Linked & Traditional with-profit Life Insurance Products
- Taxation & Law covering Investment-Linked Life Insurance Products
- Identifying & Satisfying Customer Needs
- Marketing & After-Sales-Services, Ethics & Code of Conduct

Who Should Attend

Agents who have enrolled for the CEILLI examination

Registration	: Respective Branches
Duration	: 3 Hrs X 2 Modules
CPD hours	: Nil
Course Fee	: Free Of Charge
Launch Date	: Launched



TM Green-belt Programs

Serial No. Course Duration Page

3101-0	TMgreen1-administrator	4 Hrs	32
3102-4	TMgreen2-sales-creator (1 – 9)	4 Hrs x 9	33
3701-0	TMgreen3-rfp1	4 Days	34
3702-0	TMgreen4-rfp2	4 Days	35
3103-0	TMgreen5-sales-model	4 Hrs	36
3104-4	TMgreen6-profitable-planning	4 Hrs	37



3101-0 TMgreen1-administrator

Objective

To train participants on the usage of a series of Tokio Marine Life record keeping tools through explanation, discussions, and role play.

Benefit

At the end of the session, you will be able to:-

- Know the systematic way of keeping records
- Increase sales efficiency

Syllabus

- Marketing Flow Chart
- TM White File
- TM Green File
- TM Yellow File
- TM Purple File
- TM White Card
- TM Green Card
- TM Yellow Card
- Policy Summary

Who Should Attend

All Agents (*Ideal class size 30*)

Registration	: Respective Branches
Duration	: 4 Hours
CPD hours	: 4 Hours
Course Fee	: RM25 (inclusive of white, yellow and green card)
Launch Date	: Launched



3102-4 TMgreen2-sales-creator (1-9)

Objective

To train agents a series of single need selling ideas, through explanation, discussion, demonstration and role play.

Benefit

At the end of the session, you will be able to:-

- Learn a series of single need techniques to market Tokio Marine Life products
- Broaden market segment
- Enhance selling skills

Syllabus

- 3102-4 (1) – Living Security
- 3102-4 (2) – Income Replacement
- 3102-4 (3) – Final Expenses
- 3102-4 (4) – Extra-Ordinary Saving
- 3102-4 (5) – No Risk Estate Creation
- 3102-4 (6) – Unusual Gift
- 3102-4 (7) – Retirement Plan
- 3102-4 (8) – Non-Forfeit Mortgage Plan
- 3102-4 (9) – Education Plan

Who Should Attend

All Agents
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Hours per Module
CPD hours	: 4 Hours per Module
Course Fee	: RM10 per Module
Launch Date	: Launched



3701-0 TMgreen3-rfp1

Objective

To expose agents to the Fundamentals of Financial Planning, through explanation, discussion and exercises.

Benefit

At the end of the session, you will be able to:-

- Acquire knowledge and develop expertise in all aspects of financial planning
- Be competent to recommend financial plans

Syllabus

- The Financial Planning Environment, Phenomenon and Process
- The Regulatory Environment for Financial Planners
- Ethics & Professionalism
- Personal Financial Statement
- Cash Flow Management
- Time Value of Money
- The Economic Environment & its Impact on Financial Planning
- Risk Tolerance
- Investment Planning
- Tax Planning
- Risk Management & Life Insurance Planning
- Estate Planning: Issues, Process, Personalities & Instruments
- Retirement Planning: Tools & Processes

Who Should Attend

Compulsory course for agents contracted after 2 years
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Days
CPD hours	: 15 Hours
Course Fee	: RM150
Launch Date	: Launched



3702-0 TMgreen4-rfp2

Objective

To expose agents to Risk Management & Insurance Planning, through explanation, discussion and exercises.

Benefit

At the end of the session, you will be able to:-

- Acquire knowledge and develop expertise in all aspects of financial planning
- Be competent to recommend financial plans

Syllabus

- Understanding Risks
- Risk Management
- Insurance Needs Analysis
- Life Insurance Policies
- Health Insurance Policies
- Annuities
- General Insurance Products in Insurance Planning
- Takaful
- Legal Principles and Relevant Legislations in Insurance
- Consumer Protection & Life Insurance Industry Codes of Practice
- The Financial Sector Master Plan (FSMP)
- Social Security: SOCSO

Who Should Attend

Compulsory course for agents contracted after 2 years
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Days
CPD hours	: 15 Hours
Course Fee	: RM150
Launch Date	: Launched



3103-0 TMgreen5-sales-model

Objective

To introduce an effective sales model through explanation, discussion and exercise.

Benefit

At the end of the session, you will be able to:-

- Understand what it takes to be an effective agent

Syllabus

- Types of Selling Approach
- TMTDA Sales Model
- Understanding Agent's Business
- Doing The Right Things
 - Key Results Areas (KRA)
 - Key Performance Indicators (KPI)
- Doing Things Right

Who Should Attend

All agents
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Hours
CPD hours	: 4 Hours
Course Fee	: RM20
Launch Date	: Launched



3103-0 TMgreen6-profitable-planning

Objective

To train & equip participants with appropriate techniques & knowledge required in planning through explanation, exercise and agreements.

Benefit

At the end of the session, you will be able to:-

- Learn an effective way of planning
- Identity development need
- Understand resources available

Syllabus

- Introduction to Planning
- Planning Process
- Looking Back (Diagnosing)
- Looking Ahead (Objective)
- Action Plan (Methodology)
- Control and Review (Evaluation)
- Summary

Who Should Attend

All agents
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Hours
CPD hours	: 4 Hours
Course Fee	: RM10
Launch Date	: Launched



TM Blue-belt Programs

Serial No. Course

Duration Page

4301-4	TMblue1-sales-manufacturer	3 Days	39
4101-4	TMblue2-business-expander	2 ½ Days	40
4701-0	TMblue3-bamc	4 Days	41



4301-4 TMblue1-sales-manufacturer

Objective

To train the agents on need-based selling through explanation, discussion, demonstration and role play.

Benefit

At the end of the session, you will be able to:-

- Anticipate future legislations
- Enhance sales process
- Analyze customers' situation and sell based on their needs

Syllabus

- Introduction to Need-Based Selling
- Opening
- Fact Finding
- Needs Analysis
- Presenting & Closing

Who Should Attend

Compulsory course for promotion to SM
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 3 Days
CPD hours	: 24 Hours
Course Fee	: RM40
Launch Date	: Launched



4101-4 TMblue2-business-expander

Objective

Through explanation, discussion, demonstration and role play to help the leaders to:

- understand the facts of recruiting & the 5 critical success factors in recruiting
- enhance the knowledge in recruiting and selection
- sharpen the skill in recruiting & selection
- develop a recruiting action plan
- increase recruiting activities and raise confidence levels

Benefit

At the end of the session, you will be able to:-

- Understand the importance of recruiting
- Develop a list of candidates
- Develop telephone & interview script
- Develop a recruiting action plan

Syllabus

- 4302-4 (1) – Recruiting Concept
- 4302-4 (2) – Derive A Potential Recruit List & Nominator Presentation Skill
- 4302-4 (3) – Develop A Telephone Approach Script
- 4302-4 (4) – Develop A Career Presentation Script
- 4302-4 (5) – Selection & Mutual Agreement
- 4302-4 (6) – Recruiting Action Plan

Who Should Attend

All Agency Leaders
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 2 ½ Days
CPD hours	: 20 Hours
Course Fee	: RM40
Launch Date	: Launched



4701-0 TMblue3-bamc

Objective

To prepare our potential Unit Manager (UM) to familiarize with MII BAMC text book contents, which will help them to pass the BAMC Examination. Furthermore, the course will help them to understand and manage their agency effectively.

Benefit

At the end of the session, you will be able to:-

- Enhance your understanding on the contents of BAMC
- Lift your confidence in answering the examination questions.
- Prepare yourself for the BAMC Examination

Syllabus

- 4701-0 (1)(A) – Preamble
- 4701-0 (1)(B) – Introduction To Agency Management
- 4701-0 (2) – Leadership & Planning
- 4701-0 (3) – Recruitment
- 4701-0 (4) – Selection
- 4701-0 (5) – Training
- 4701-0 (6) – Performance Management and Supervision
- 4701-0 (7) – Performance Management and Motivation
- 4701-0 (8) – Agency Building Road Map

Who Should Attend

Compulsory course for promotion to UM
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Days
CPD hours	: 30 Hours
Course Fee	: RM150
Launch Date	: Launched



Serial No	Course	Duration	Page
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5301-0 TMbrown1-amtp

Objective

To equip potential Agency Managers with necessary knowledge and critical success factors in agency management through explanation, discussion, exercise and assignment. Ultimately be a competent and excellent Agency Leader.

Benefit

At the end of the session, you will be able to:-

- Understand TMTDA Sales Management Model
- Understand goal setting processes and tools
- Understand the process and challenges of recruiting and selection
- Understand training purpose and methods
- Understand the purpose and methods of performance management

Syllabus

- Responsibilities as An Agency Leader
- Characteristics of A Successful Agency Leader
- Planning and Goal Setting
- Recruiting and Selection
- Training
- Performance Management

Who Should Attend

All Agency Leaders, compulsory course for promotion to AM
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Days
CPD hours	: 30 Hours
Course Fee	: RM150
Launch Date	: Launched



5101-4 TMbrown2-designer

Objective

To train and equip Agency Leaders with appropriate techniques and knowledge required in planning, through explanation, discussion, exercise and assignment.

Benefit

At the end of the session, you will be able to:-

- Understand the principles of planning
- Aware the importance of agency philosophy, vision and mission
- Develop agency planning system

Syllabus

- Agency Philosophy, Vision and Mission
- Planning Process
- Looking Back (Diagnose)
- Looking Ahead (Objective)
- Action Plan (Methodology)
- Control & Review (Evaluation)

Who Should Attend

All Agency Leaders
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



5102-4 TMbrown3-hunter

Objective

To train and equip Agency Leaders with appropriate techniques and knowledge required in recruiting, through explanation, discussion, exercise and assignment.

Benefit

At the end of the session, you will be able to:-

- Understand the principles of recruiting
- Aware the importance of recruiting philosophy
- Develop recruiting system

Syllabus

- Why Recruiting
- Recruiting Philosophy
- Recruiting Process
- Sources & Methods of Recruiting
- Conducting Business Opportunities Presentation (B.O.P)
- Recruiting Action Plan

Who Should Attend

All Agency Leaders
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



5103-4 TMbrown4-inspector

Objective

To train and equip the Agency Leaders with appropriate techniques and knowledge required in selecting the right candidates, through explanation, discussion, exercise and assignment.

Benefit

At the end of the session, you will be able to:-

- Understand the principles of selection
- Aware the importance of selection philosophy
- Understand and have a selection process

Syllabus

- Why Selection
- Selection Principles
- Decide Agent Profile
- Agent Competencies
- Initial Interview
- In-depth Interview

Who Should Attend

All Agency Leaders
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



5104-4 TMbrown5-farmer

Objective

To train and equip Agency Leaders with appropriate techniques and knowledge required in designing and conducting agency meetings, through explanation, discussion, exercise and assignment.

Benefit

At the end of the session, you will be able to:-

- Understand the purpose of training
- Increase the effectiveness of trainings
- Develop an effective agency training system

Syllabus

- Purpose of Training
- Developing New Agents
- Developing Experienced Agents
- Training by Objectives
- Training Process

Who Should Attend

All Agency Leaders
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



5105-4 TMbrown6-breeder

Objective

To train and equip Agency Leaders with appropriate techniques and knowledge required in monitoring and controlling performance, through explanation, discussion, exercise and role play.

Benefit

At the end of the session, you will be able to:-

- Understand the objectives philosophy
- Aware the importance of coaching
- Develop an effective coaching process

Syllabus

- Objectives of Coaching
- Process of Performance Management
- Importance of Observation and Feedback
- Feedback
- Understand the Agent
- Development Strategy
- The Three Consideration
- Best Practice

Who Should Attend

All Agency Leaders
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



5106-4 TMbrown7-agency-annual-planning

Objective

To train and equip participants with appropriate techniques and knowledge required in planning through explanation, exercise and assignment.

Benefit

At the end of the session, you will be able to:-

- Learn an effective way of planning
- Identify development need
- Understand resources available

Syllabus

- Introduction to Agency Annual Planning
- Planning Process
- Looking Back (Diagnosing)
- Looking Ahead (Objective)
- Action Plan (Methodology)
- Control and Review (Evaluation)
- Summary

Who Should Attend

All Agency Leaders
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 4 Hours
Course Fee	: RM20
Launch Date	: Launched



5107-4 TMbrown8-mentoring-program

Objective

To train and equip participants with appropriate techniques and tools required in convincing part time agents to become full-time agents through exploration, role play and assignment.

Benefit

At the end of the session, you will be able to:-

- Learn an effective approach to convince part-time agents to convert into full time agents by showing them a clear career path
- Understand the methods to train and coach full time agents

Syllabus

- Understand How to Sustain a Business
- The GPS Metaphor (Global Positioning System)
- Transformation Plan.

Who Should Attend

All Agency Leaders
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 2 Days
CPD hours	: 16 Hours
Course Fee	: RM 40
Launch Date	: Launched



5302-4 TMbrown9-agency-builder-practitioner

Objective

To expose newly promoted Unit Managers to a practical-based training on agency management through explanation, group discussion, demonstration, role play and assignment.

Benefit

At the end of the session, you will be able to:-

- Understand the business nature and how to be profitable
- Learn hands-on ways for recruiting and performance management

Syllabus

- Overview of Agency Management
- Planning
- Recruiting & Selection
- Training
- Performance Management

Who Should Attend

Newly Promoted UM, compulsory course to be completed within first 12 months of promotion
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 5 Days
CPD hours	: 40 Hours
Course Fee	: RM 100
Launch Date	: Launched



TM Black-belt Programs

Serial No. Course Duration Page

6101-5	TMblack1-agency-developer	1 Day	53
6102-5	TMblack2-agency-architect	2 Days	54
6103-5	TMblack3-agency-contractor	4 Days	55
6104-5	TMblack4-agency-builder	3 Days	56
6105-5	TMblack5-agency-controller	4 Days	57
6301-5	TMblack6-entrepreneur-builder	5 Days	58



6101-5 TMblack1-agency-developer

Objective

To explore and train Agency Leaders to develop an individual Agency Management System and its processes, through explanation, discussion, exercise and assignment.

Benefit

At the end of the session, you will be able to:-

- Understand the fundamentals of Agency Management System
- Develop an effective Agency Management System

Syllabus

- Overview of Agency Management
- Agency Core Value
- Roles and Responsibilities of Agency Manager
- Sales Management Effective Model
- Code of Ethics and Conduct

Who Should Attend

All AMs
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: 2012



6102-5 TMblack2-agency-architect

Objective

To train and coach Agency Leaders in developing individual Agency Planning System and its processes, through explanation, discussion, role play, exercise and assignment.

Benefit

At the end of the session, you will be able to:-

- create individual agency vision, mission, core value and philosophy
- create individual agency annual planning
- develop individual agency planning tool

Syllabus

- Objective of Agency Planning
- Benefits of Agency Planning
- Elements in Agency Planning

Who Should Attend

All AMs
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 2 Days
CPD hours	: 16 Hours
Course Fee	: RM30
Launch Date	: 2012



6103-5 TMblack3-agency-contractor

Objective

To train and coach Agency Leaders in developing individual Agency Recruiting and Selection System and its processes, through explanation, discussion, role play, exercise and assignment.

Benefit

At the end of the session, you will be able to:-

- Develop an individual comprehensive Agency Recruiting and Selection System

Syllabus

- Advance Recruiting & Selection In Application

Who Should Attend

All AMs
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Days
CPD hours	: 30 Hours
Course Fee	: RM50
Launch Date	: 2012



6104-5 TMblack4-agency-builder

Objective

To train and coach Agency Leaders in developing individual Agency Training System and its processes, through explanation, discussion, role play, exercise and assignment.

Benefit

At the end of the session, you will be able to:-

- Develop an individual comprehensive Agency Training System

Syllabus

- Advance Training In Application

Who Should Attend

All AMs
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 3 Days
CPD hours	: 24 Hours
Course Fee	: RM40
Launch Date	: 2012



6105-5 TMblack5-agency-controller

Objective

To train and coach Agency Leaders in developing individual Agency Performance Management System and its processes, through explanation, discussion, role play, exercise and assignment.

Benefit

At the end of the session, you will be able to:-

- Develop an individual comprehensive Performance Management System

Syllabus

- Advance Performance Management In Application

Who Should Attend

All AMs
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Days
CPD hours	: 30 Hours
Course Fee	: RM50
Launch Date	: 2012



6301-5 TMblack6-entrepreneur-builder

Objective

To expose newly promoted Agency Managers to a practical-based training on agency management through explanation, group discussion, demonstration, role play and assignment.

Benefit

At the end of the session, you will be able to:-

- Learn how to create a sales-driven environment in achieving a profitable, sustainable and professional life insurance selling business.

Syllabus

- Overview of Agency Management
- Planning
- Recruiting & Selection
- Training
- Performance Management

Who Should Attend

Newly Promoted AM, compulsory course to be completed within first 12 months of promotion.

(Ideal class size 30)

Registration	: Respective Branches
Duration	: 5 Days
CPD hours	: 40 Hours
Course Fee	: RM100
Launch Date	: Launched



TM Tournament-open Programs

Serial No. Program Duration Page

7102-0	TMclaim-procedures	1 Day	60
7103-0	TMunderwriting-procedures&guidelines	1 Day	61
7104-4	TMbusiness-continuation	1 Day	62
7105-4	TMsales-approach	1 Day	63
7106-4	TMsales-skill	3 Days	64
7107-4	TMhandling-doubt	1 Day	65
7108-4	TMAfter-sales-service	1 Day	66
7109-0	TMtechnical-know-how	1 Day	67
7110-4	TMtime-management	1 Day	68
7111-4	TMbusiness-insurance-overview	1 Day	69
7112-3	TMdiamond-theory	2 Days	70
7113-4	TMeffective-communication	1 Day	71
7114-4	TMselling-psychology	1 Day	72
7115-0	TMil-technical-knowledge	4 Hrs	73
7116-0	TMAgency-portal2	4 Hrs	74
7117-4	TMtvm-application	1 Day	75
7118-4	TMretirement-planning	1 Day	76
7119-0	TMestate-planning-overview	1 Day	77
7120-0	TMcustomer-service-procedure&guidelines	1 Day	78
7121-4	TMrpil-fundamentals	4 Hrs	79
7122-4	TMcash-flow-game	4 hrs	80
7201-0	TMamla	3 Hrs	81
7301-0 (12)	TMunderstanding-product 2012	3 Hrs	82

7102-0 TMclaim-procedures

Objective

To help participants learn about the claim procedures through explanation, class sharing, group discussion and exercise.

Benefit

At the end of the session, you will be able to:-

- Align with the claim guidelines and requirements
- Speed up the claim process and reduce unnecessary deferments

Syllabus

- Claim Procedures
- Roles of Agents and Claims Department
- Benefits of Understanding the Claims Procedures
- Types of Claims & Claims Workflow
- Minor, Major, and Other Claims
- Case Study
- Common Errors
- Disputes
- Checklist

Who Should Attend

All Ranks

(Ideal class size 30)

Registration : Respective Branches

Duration : 1 Day

CPD hours : 8 Hours

Course Fee : RM20

Launch Date : Launched



7103-0 TMunderwriting-procedures& guidelines

Objective

To help participants understand underwriting requirements and guidelines for the purpose of providing necessary advice to prospective clients accordingly.

Benefit

At the end of the session, you will be able to:-

- Align with the underwriting guidelines and requirements
- Reduce or eliminate deferments

Syllabus

- Underwriting Procedures
- Underwriting Department's Roles
- Roles & Responsibilities of Agents
- Underwriting Workflow & Payment Methods
- Types of Risks
- Underwriting Guidelines
- Common Errors & Other Related Information
- Case Study

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



7104-4 TMbusiness-continuation

Objective

To equip participants with necessary knowledge and skills in prospecting beyond natural market, through explanation, discussion, demonstration and role play.

Benefit

At the end of the session, you will be able to:-

- Increase chances of survival
- Learn an effective referral system

Syllabus

- Importance of Prospecting
- Sources of Prospect (Getting Names)
- Recording the Names
- Qualifying Prospects
- Prioritizing Prospect
- Maintaining Prospects' Bank
- Summary

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



7105-4 TMsales-approach

Objective

To equip participants with effective telephone and face to face approach techniques through explanation, exercise, demonstration and role play.

Benefit

At the end of the session, you will be able to:-

- Have an effective script in making appointment
- Overcome objections and increase effectiveness of asking for appointments

Syllabus

- Overview of Sales Cycle
- Introduction of Making Appointments
- Preparation
- Telephone Approach - Structure
- Telephone Approach - Script
- Handling Doubt
- Face to Face Approach - Structure
- Face to Face Approach - Script

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



7106-4 TMsales-skill

Objective

To introduce Needs Based Selling, enhance sales process, through explanation, discussion, demonstration, exercise and role play.

Benefit

At the end of the session, you will be able to:-

- Increase confidence in life insurance selling
- Learn an effective and systematic selling system

Syllabus

- Role of An Agent
- Why People Buy Life Insurance
- Overview of Sales Cycle
- Presentation
- Closing
- Prospecting
- Telephone Approach
- Customer Service

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 3 Days
CPD hours	: 24 Hours
Course Fee	: RM50
Launch Date	: Launched



7107-4 TMhandling-doubt

Objective

To train and equip participants with necessary skills and techniques in handling doubts, through explanation, demonstration, role play and exercise.

Benefit

At the end of the session, you will be able to:-

- Understand what is objection
- Improve objection handling skills
- Increase productivity

Syllabus

- Intro to Handling Doubt
- Types of Doubt
- Techniques in Handling Doubt

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



7108-4 TMAfter-sales-service

Objective

To train and equip participants in providing excellent value-added after sales services to their customers, through explanation, discussion, exercise and role play.

Benefit

At the end of the session, you will be able to:-

- Learn an effective after sales services system
- Develop loyal customers
- Set future appointments and get referred leads

Syllabus

- What is After Sales Service
- Importance of After Sales Service
- Types of Service & Best Practice
 - Fundamental Service
 - Others
 - Annual Review & Policy Update
- Conducting Annual Review & Policy Update

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



7109-0 TMtechnical-know-how

Objective

To equip participants with solid technical knowledge pertaining to provisions in life insurance contracts, policy privileges and benefits and payment of policy money under Insurance Act 1996.

Benefit

At the end of the session, you will be able to:-

- Understand the policy contract provisions
- Distinguish the differences of various assignment and its application
- Distinguish the differences of various beneficiary and its application

Syllabus

- Life Insurance Contract
- Policy General Provision
- Privileges & Benefits
- Payment of Policy Money Under A Life Policy or Personal Accident Policy

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



7110-4 TMtime-management

Objective

To equip participants with necessary tools and techniques in managing the key result area (KRA) through explanation, discussion and exercise.

Benefit

At the end of the session, you will be able to:-

- Understand the key result area in life insurance business
- Develop a system to enhance the effectiveness of your tasks

Syllabus

- What is Time Management
- Personal Time Table
- Time Allocation
- Role and Goal
- Managing Time Towards Goal

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



7111-4 TMbusiness-insurance-overview

Objective

To equip participants with necessary knowledge in exploring the business insurance market through explanation, discussion, demonstration and role play.

Benefit

At the end of the session, you will be able to:-

- Understand types of businesses and concerns
- Learn how to approach partnership and keyman insurance

Syllabus

- Definition of Business Insurance
- Major Functions of Business Insurance
- Types of Business Organization
 - Sole-Proprietor
 - Partnership
 - Corporation

Who Should Attend

All Ranks

(Ideal class size 30)

Registration : Respective Branches

Duration : 1 Day

CPD hours : 8 Hours

Course Fee : RM20

Launch Date : Launched



7112-3 TMDiamond-theory

Objective

To train participants the basic principles to be a highly effective life insurance practitioner through explanation, discussion and exercise.

Benefit

At the end of the session, you will be able to:-

- Understand the common characteristics & principles that differentiate the high performers from the mediocre
- Write your personal vision and mission statement
- Aware what it takes to be a highly effective life insurance practitioner

Syllabus

- The Principle Of Learning
- Factors That Affect Change
- Principle Of Growth
- 3 Stages Of Growth
- The 7 Effective Habits
- The Diamond Structure
- Learning Model

Who Should Attend

All Ranks

(Ideal class size 30)

Registration : Respective Branches

Duration : 2 Days

CPD hours : 16 Hours

Course Fee : RM30

Launch Date : Launched



7113-4 TMeffective-communication

Objective

To instill the necessary skills and knowledge needed to be an effective communicator through explanation, exercise, demonstration and role play.

Benefit

At the end of the session, you will be able to:-

- Become a better listener
- Become a good networker
- Make friends easily

Syllabus

- Fundamental of Effective Communication
- Type of Communication
- Active Listening

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



7114-4 TMselling-psychology

Objective

To boost the confidence level of the participants and help them understand customers' feelings in depth, through explanation, discussion, demonstration and role play.

Benefit

At the end of the session, you will be able to:-

- Understand feelings of customers
- Overcome fear in approaching customers

Syllabus

- Human Engineering
- Customer Buying Process vs Selling Process
- Customer Buying Motives
- Art of Asking

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: 2013



7115-0 TMil-technical-knowledge

Objective

To instill technical knowledge of Investment- Linked insurance to participants through explanation, class sharing, group discussion and exercise.

Benefit

At the end of the session, you will be able to:-

- Understand the fundamentals technical knowledge of Investment-Linked

Syllabus

- What is Investment-Linked
- How Investment-Linked Works
- Features of Investment-Linked
- Difference between Regular Premium IL Plans & Single Premium IL Plans
- Differences between Traditional and Investment-Linked
- Tokio Marine Life Investment-Linked Products

Who Should Attend

All Ranks

(Ideal class size 30)

Registration : Respective Branches

Duration : 4 Hours

CPD hours : 4 Hours

Course Fee : RM10

Launch Date : Launched



7116-0 TAgency-portal 2

Objective

To help participants learn about the Tokio Marine Life's corporation website, and the usage of both Agency Portal & i-Mobile through explanation and discussion.

Benefit

At the end of the session, you will be able to:-

- Understand the content & benefit of Agency Portal and i-Mobile

Syllabus

- Tokio Marine Life Corporate Website
- Tokio Marine Life Agency Portal
- Tokio Marine Life i-Mobile System

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Hours
CPD hours	: 4 Hours
Course Fee	: RM10
Launch Date	: Launched



7117-4 TMTvm-application

Objective

To equip participants with basic time value of money concepts and its applications, by using financial calculator.

Benefit

At the end of the session, you will be able to:-

- Application on Financial Calculation

Syllabus

- Introduction
 - What is Time Value of Money
 - Why Financial Calculator
- Basic Financial Terms
- Basic Financial Calculations
 - Simple Interest vs. Compound Interest
 - Nominal Rate vs. Effective Rate
 - Present Value vs. Future Value
 - Ordinary Annuity vs. Annuity Due
 - Principal Liquidation vs. Principal Intact
 - Growing Annuity
 - Inflation Adjusted Rate of Return
 - Investment Evaluation (Uneven Cash Flow Stream)

Who Should Attend

All Ranks

(Ideal class size 30)

Registration : Respective Branches

Duration : 1 day

CPD hours : 8 Hours

Course Fee : RM20

Launch Date : Launched



7118-4 TMretirement-planning

Objective

To train and equip participants retirement planning skill by completing a structured needs analysis form through explanation, discussion and role play.

Benefit

At the end of the session, you will be able to:-

- Understand the retirement planning process
- Analyze retirement needs

Syllabus

- Introduction to Retirement Planning
- The 6 Steps of Retirement Planning
- Opening
- Analysis of Information
- Case Studies

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



7119-0 TMestate-planning-overview

Objective

To equip participants with knowledge of Estate Planning through explanation, class training, group discussion and exercise.

Benefit

At the end of the session, you will be able to:-

- Understand how to use life insurance as funding tools for estate planning

Syllabus

- What is Estate Planning
- Definition of Estate Planning
- Why Estate Planning
- Key Consideration for Estate Planning
- Distribution of Estate
- Tools for Estate Planning (Will Planning)
- Role of Using Life Insurance as A Funding Tool for Estate Planning
- Case Study

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: Launched



7120-0 TMcustomer-service-procedures&guidelines

Objective

To equip participants with necessary knowledge on guidelines and be able to provide necessary guidance and advice to clients accordingly.

Benefit

At the end of the session, you will be able to:-

- Understand the customer service requirements and guidelines
- Speed up service process and increase customer satisfaction and loyalty

Syllabus

- What is Customer Service
- Roles of Agents and Customer Service Department
- Servicing Guides for Traditional Plan
- Servicing Guides for Investment-Linked Plan
- Case Study

Who Should Attend

All Ranks
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 1 Day
CPD hours	: 8 Hours
Course Fee	: RM20
Launch Date	: 2012



7121-4 TMrpil-fundamentals

Objective

To equip participants with regular premium Investment-linked concept and sales ideas on how to market Tokio Marine Life Regular Premium Investment-Linked products.

Benefit

At the end of the session, you will be able to:-

- Market RPIL effectively and confidently

Syllabus

- Why market Regular Premium Investment-Linked
- What is Regular Premium Investment-Linked
- How does Investment-Linked work
- How to sell Regular Premium Investment-linked
- Sales ideas on regular premium investment linked

Who Should Attend

All Ranks

(Ideal class size 30)

Registration : Respective Branches

Duration : 4 Hours

CPD hours : 4 Hours

Course Fee : RM10

Launch Date : Launched



7122-4 TMcash-flow-game

Objective

To expose participants to experience the impact of the decisions they make regarding Their finances and the realization that improved financial literacy can directly affect quality of life.

Benefit

At the end of the session, you will be able to:-

- Determine how to make decisions that have an impact on your finances
- Understand your financial position through a structured financial statement

Who Should Attend

All Agents.
(Ideal class size 15)

Registration	: Respective Branches
Duration	: 4 Hours
CPD hours	: 4 Hours
Course Fee	: RM10
Launch Date	: Launched



7201-0 TMamla

Objective

To create awareness in participants regarding: Money Laundering, Financing of Terrorism, Consequences of Being Involved in these Activities and Prevention Measures.

Benefit

At the end of the session, you will be able to:-

- Understand the basic principles of Anti-Money Laundering and its measures
- Understand Anti-Money Laundering framework, suspicious activities, and reporting processes

Syllabus

- What is Money Laundering & why
- What is Counter-Financing Terrorism & why
- Money Laundering Process & Cycle
- Latest Trend & News
- Statutory Act & Compliance
- Suspicious Transaction
- Know Your Customer
- Customer Due Diligence
- Example of High Risk Customer
- Product Risk Matrix
- Prevention Measures
- Offences under AMLA 2001

Who Should Attend

All Ranks

(Ideal class size 30)

Registration : Respective Branches

Duration : 3 Hours

CPD hours : Nil

Course Fee : Free Of Charge

Launch Date : Launched



7301-0(12) TMunderstanding-product 2012

Objective

To equip agents with the knowledge in features and benefits of each product line available in Tokio Marine Life through discussion, explanation and exercise in order to prevent misselling.

Benefit

At the end of the session, you will be able to:-

- Learn about all the products available under Tokio Marine Life
- Have improved knowledge in each product line to aid in making suitable recommendations to clients

Syllabus

- Overview of Product Line
- Whole Life Par & Non-par
- Endowment Par & Non-par
- Term Insurance
- Single & Regular Premium Investment-Linked
- Medical & Health Insurance

Who Should Attend

All Agents, compulsory course for all existing agents
(Ideal class size 30)

Registration	: Respective Branches
Duration	: 4 Hours
CPD hours	: 4 Hours
Course Fee	: Free Of Charge
Launch Date	: Launched



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282 2155/2007
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764 6623
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