



**Tokio Marine Life Insurance
Malaysia Bhd.** (457556-X)
[formerly known as TM Asia Life Malaysia Bhd.]
Ground Floor, Menara Tokio Marine Life
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Tel : 03-20596188 Fax :03-21628068
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Attention To : **ALL MEMBERS OF THE AGENCY FORCE**
Circular No. : **AGT/04/2011**
Date : **06 January 2011**
Subject : **2011 Agency Tour ~ SWITZERLAND**

We are pleased to announce the destination for 2011 Agency Tour will be **SWITZERLAND** and the qualification requirements and rules of this Tour are as follows :

Period : **January to September, 2011** (Accounting month)

Categories and Requirements :

I. All Agents

Designation	Production (FYP)	Quota (RM)	Double Ticket (RM)
SA, SM, UM, AM	Personal	170,000* & 12 cases	340,000* & 18 cases
UM, AM	Unit	480,000*	n.a.
AM	Group	1,000,000*	n.a.

II. New Agents#

Designation	Production (FYP)	Quota (RM)	Double Ticket (RM)
SA	Personal	100,000# & 12 cases##	270,000 & 18 cases

- # : i. Agents contracted from 1/1/2011 onwards.
ii. Agents contracted from this date but whose previous agency agreements were terminated on or after 1/1/2009 will not qualify as New Agents.

: Agents contracted from 1 June, 2011 onwards need only produce a minimum of 8 cases

* : Premium composition for this Agency Tour must comprise the following minimum Traditional Non-Par and RPIL premiums :

<u>Category</u>	<u>Designation</u>	<u>Qualification Premium</u>	<u>Minimum Traditional Non-Par & RPIL Premium</u>
Personal	SA, SM, UM, AM (Double Ticket)	RM 170,000	RM 30,000
		RM 340,000	RM 60,000
	SA (Double Ticket)	RM 100,000	Not applicable
		RM 270,000	Not applicable
Unit	UM, AM	RM 480,000	RM 70,000
Group	AM	RM 1,000,000	RM 150,000

The premium composition requirement is not applicable to leaders who qualify under the recruitment of qualifying agents criteria.

III Early Bird Incentive (Not applicable for unit & group count)

- All new business (**REGULAR PREMIUM - OLP & OLPR**) submitted & turned into policy between 22 December 2010 to March 2011 (month end closing) will be counted as **150% FYP**
- All new business (**OLNP & RPIL**) submitted & turned into policy between 22 December 2010 to March 2011 (month end closing) will be counted as **200% FYP**

IV OLNP & RPIL Extra Incentive

Agents whose **OLNP & RPIL** personal production is at least **RM90,000 FYP & 12 cases** will be entitled to **1 Tour ticket**. This production & cases should not be double counted for qualification under category I above.



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Rules and Regulations :

1. Cost of the Tour (Ex: Kuala Lumpur) will be borne by the Company.
2. Tour will be arranged by the company in 2012.
3. Production count for the purpose of this Tour other than Early Bird Incentive are as follows :
 - i. For Traditional policies,
~ 100% for all Participating policies;
~ 130% for all Non-Participating policies.
 - ii. For i-Protect /i-Intellectual policies,
~ 120% on full premium
 - iii. For all other Single premium products, SPTU & RPTU will be calculated as follows:
~ 10% of premium ;
4. In calculating production, Extra Premiums (loaded premiums) and Group schemes of any type will not be taken into consideration.
5. UM can qualify under personal production **AND** direct unit production.
6. AM can qualify under personal production **AND** direct unit production **OR** group production.
7. UM and AM can also qualify for double-ticket qualification under personal production.
8. Only **NAMED** qualifiers are entitled to participate in the Tour. Tickets are non-transferable and no substitution will be allowed. For qualifiers who are unable to participate in the tour for whatsoever reasons (except medical with valid certification by the Company), no reimbursements will be made.
9. When a member of the agency force qualifies for 2, 3 or 4 tickets for the Agency Tour, the first ticket will be specifically accorded to the named qualifier under the conditions as stated in rule No.8 above. The second and / or third/fourth ticket can only be given to the named qualifier's spouse or a member of his / her team. If for whatsoever reasons that the spouse/member of the team is unable to participate in the Tour, a payment equivalent to 50% and / or 100% of the tour cost (less any cancellation charges) will be made in respect of the second and / or third/fourth ticket respectively.
10. Only single ticket qualifiers can purchase another ticket for their spouse. Qualifiers with more than 1 ticket are not allowed to purchase another ticket for their spouse.



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11. All new business proposals submitted during the contest period which have not been approved and converted to policies for whatsoever reasons in the accounting month of September 2011 would not be included in the contest quota. **No appeals will be entertained.**
12. At the time of departure, the qualifier must still be a contracted agent with our Company.
13. The company reserves all rights to replace the tour with a reward of an equivalent value.
14. The Management reserves the right to modify, change, amend or cancel these rules relating to conducted tours from time to time. In case of any dispute over the interpretation of any of the rules, the Company's decision shall be final.

In addition to the above, agency leaders are also entitled to 1 additional Tour ticket for every 10 new qualifying agents, ie agents with a minimum production of RM10,000 FYP, recruited in 2011 under the 'Recruiting Incentive Campaign' incentive.

SWITZERLAND, here we come!

Best regards,

PANG YOKE NAM
General Manager
Agency Management