

BE THE BEST, BE...

MILLION

VISION

PLANNER

MOST

VALUABLE

PLAYER

BY MVP



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ABOUT US

MILLION VISION PRACTITIONERS:

- 1. CREATE MILLION DOLLAR VALUE FOR OUR CLIENTS**
- 2. BUILD MILLION DOLLAR TEAM**
- 3. EARN MILLION DOLLAR INCOME**

25% of our Life Planners are MDRT Qualifier.

We have groomed 9 Leaders including 2 District Managers & 7 Unit managers since 2015

Our focus is to help our planners achieve their dreams and raise the quality of life of their family members by grooming excellency in terms of personal and group performance.

We provide advisory and services:

1. Life insurance.
2. Takaful.
3. Estate planning.
4. Private retirement funds.
5. General insurance.
6. Corporate solutions.

MANAGEMENT TEAM

Managing Director: Albert Phua

Sales & Performance: Tan Shi Tyng

Project Management: Tan Bee Yee

Administration: Lilian Low

Recruitment: Justin Cheong

Training: Adam Tee

OUR VISION & MISSION

Our Vision:

We set to be the Preferred financial planning Organisation for our clients and a platform for Success to our Life Planners.

Our Mission:

To be the Leading Organisation in AIA, in terms of Quality Manpower & Quality Production.
To create the Best professional practice & Best working culture in industry standard.

Our Philosophy:

Our Philosophy is Simple, Honesty & Sincerity will lead us a Long way.

CODE OF ETHICS

To Client

- The greatest product we sell is PROVIDING QUALITY ADVICE & SERVICES to our clients and their loved ones through Financial Planning.
- We must strive to be PROFESSIONAL in the eyes of our clients.

To Team

- We must TAKE PRIDE in Our Associates, Our Team, our Company and Ourselves.
- Everyone is Responsible to work in a positive environment surrounded by people with positive attitudes, in order to build a WINNING TEAM.
- RECRUITMENT and Productivity brings Business Growth. We must stay manpower focused and recruit quality people.
- Every member of the Team must understand their respective Roles and Responsibilities and COMMUNICATION must flow through the proper channels.

Self Ethics

- We are in the BUSINESS for ourselves but not by ourselves and we must organise, manage and assume the risks of business in line with the direction of our Team.
- The success of our business can only come with DESIRE to succeed, only those willing to Pay the Price for the success through Training, Skill Development, Positive Attitude and Formation of Good Habits will succeed.
- All members of the Team must have the Perpetual Quest for KNOWLEDGE and SKILLS.

CAREER PATH

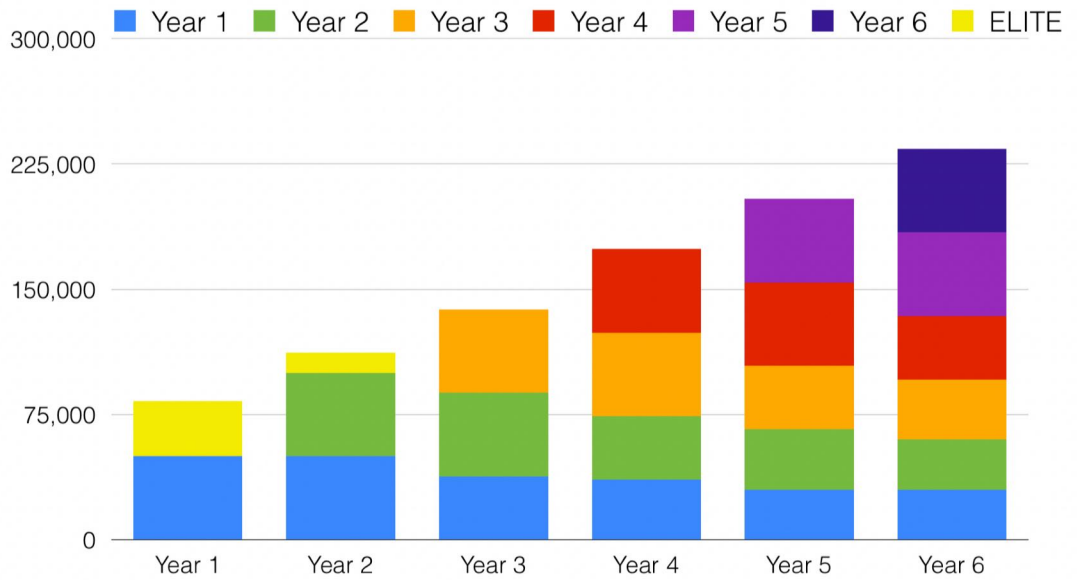


COMPENSATION



POWER OF ACCUMULATION

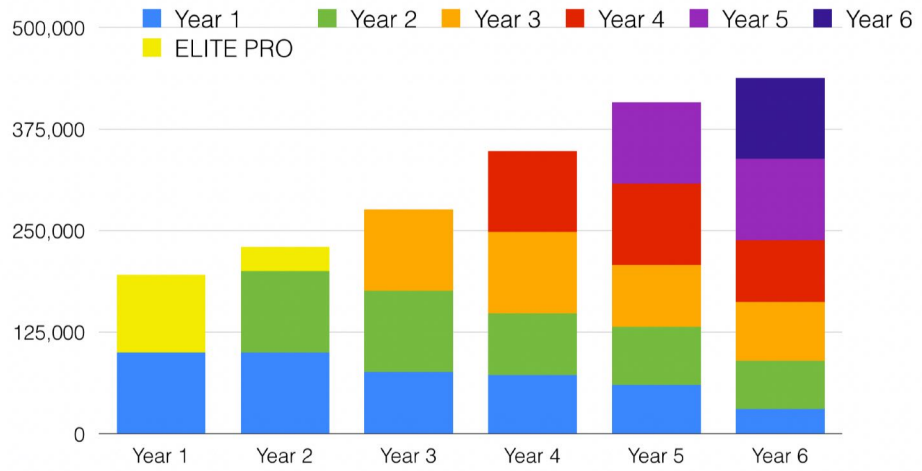
Closing **5:1**
See **250** People
50 People say Yes
Average Case Size
RM4000
Annual Sales
RM200,000



COMPENSATION



Closing 5:1
See 250 People
50 People say Yes
Average Case Size
RM8000
Annual Sales
RM400,000



ELITE ACADEMY: ELITE PRO 1 & 2



HEALTHIER, LONGER,
BETTER LIVES



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			

ELITE PREMIER LEADER



	<ol style="list-style-type: none"> Participants are required to join in the immediate training intake upon commencement in the AIA Elite Premier Leader (EPL) program. Training program may be conducted via classroom, online or virtual conference (VC) platform. Training program schedule will be communicated by AIA Premier Academy (APAc) to successful applicants during EPL Orientation. 																						
Monthly Bonus and Payout Validation Requirement	<table border="1" data-bbox="424 678 1380 891"> <thead> <tr> <th colspan="4">Monthly Validation Criteria & Payout (12 Months/18 Months)</th> </tr> <tr> <th>Monthly EPL Personal AFYC</th> <th>Monthly Active Elite</th> <th>Monthly Direct Team AFYC</th> <th>Monthly Bonus</th> </tr> </thead> <tbody> <tr> <td rowspan="5">1,300</td> <td>1</td> <td rowspan="3">7,800</td> <td>3,000</td> </tr> <tr> <td>2</td> <td>4,000</td> </tr> <tr> <td>3</td> <td>5,000</td> </tr> <tr> <td>3</td> <td>13,000</td> <td>7,000</td> </tr> <tr> <td>3</td> <td>20,800</td> <td>10,000</td> </tr> </tbody> </table> <p>Monthly Bonus Payout Terms and Conditions:</p> <ol style="list-style-type: none"> Must achieve EPL personal AFYC, number of active Elite and direct team AFYC in accordance with the monthly requirement. <ul style="list-style-type: none"> Annualized First Year Commission (AFYC) refers to annualized fixed commission and BSC commission generated from Individual Life, Family Takaful, Personal Accident and Corporate Solution products. Exclude: Single Premium policies, A-Plus Signature Saver, A-Plus Saver, Schedule Top-Up/Ad-hoc Top-Up, Single Travel PA, PRS, Mortgage and its Family Takaful equivalents. Active Elite is referring Elite Pro/Elite Lite in Direct Team with minimum 1 Life/Takaful case captured in the respective validation month. Graduated Elite and withdrawn Elite will not be counted. Every 2 active Elite Lite will be counted as 1 active Elite. Does not include EPL (self) as count for active Elite. <ul style="list-style-type: none"> Excludes active Elite from another downline AUM/EPL's direct team. Direct Team AFYC <ul style="list-style-type: none"> Includes AFYC from direct team only. Excludes AFYC from another downline AUM/EPL's direct team. Completion of mandatory training and supervision program according to the respective segments and period in AIA Elite Premier Leader (EPL) program. Persistency Ratio Requirement <ul style="list-style-type: none"> EPL who are not UM rank: Must achieve 90% personal D0, 85% personal D1 and 75% personal D2 persistency if available, cut off as of 15th of the month during all payout validation. EPL who are UM rank: Must achieve 90% direct team D0, 85% direct team D1 and 75% direct team D2 persistency if available, cut off as of 15th of the month during all payout validation. EPL participant must retain in EPL program during bonus payout at all times. No bonus catch-up of missed bonuses payout is allowed. 	Monthly Validation Criteria & Payout (12 Months/18 Months)				Monthly EPL Personal AFYC	Monthly Active Elite	Monthly Direct Team AFYC	Monthly Bonus	1,300	1	7,800	3,000	2	4,000	3	5,000	3	13,000	7,000	3	20,800	10,000
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ELITE PREMIER LEADER PRO

Progression to EPL Pro	1. Entry Requirement																																																											
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ELITE LITE BONUS VALIDATION REQUIREMENTS				
Elite Lite Monthly & Quarterly Bonuses	The requirements for the 2024 AIA Elite Academy Elite Lite Bonus are described in <i>Table 1</i> .			
	Monthly Requirements		Monthly Bonus	
	Annualized First Year Commission (AFYC)	Cases	1 - 6th Month	7 - 12th Month
	5,000	2	3,500	2,500
	4,000		2,800	2,000
	3,000		2,100	1,500
	2,000		1,400	1,000
	1,000		700	500
	Quarterly Requirements		Quarterly Bonus	
	Annualized First Year Commission (AFYC)	Cases	1st & 2nd Quarter	3rd & 4th Quarter
	15,000	6	10,500	7,500
	12,000		8,400	6,000
9,000	6,300		4,500	
6,000	4,200		3,000	
3,000	2,100		1,500	
<i>Table 1</i>				

Bonus Validation Requirements	Elite Lite Monthly/ Quarterly Bonus payout terms and conditions as per <i>Table 2</i> :		
	No	Bonus Validation Requirements	Definition
	1	AFYC	Required Annualize First Year Commission (AFYC) generated within the month/ quarter.
	2	Number of Cases	Required number of cases captured within the month/ quarter.
	3	Persistency Rate (PR)	Achieve min. D0 90% and D1 85% if available, cut off as of 15th of the following month.
	4	Training & Supervision (T&S)	Completion of mandatory monthly T&S within the month, inclusive of any assessment required.
5	Vitality Status (For Quarterly Catch-Up only)	Elite Lite is required to achieve Vitality membership Silver status for Quarterly Bonus catch-up validation within M7 to M12 .	
<i>Table 2</i>			



C) Requirements

2024 Everyone Can Be A Double Millionaire Challenge – 2024 Elite Pro / Elite Lite / New Recruit				
Min Requirements	Eligibility			Reward (RM)
	2024 Elite Pro	2024 Elite Lite	2024 NR	
Personal Sales				
5x SMDRT + 1x SCOT	•			1,000,000
3x SMDRT + 3x SCOT		•	•	1,000,000
Group Sales				
3x SMDA + 3x SMDD	•	•	•	1,000,000
6x SMDD	•	•	•	1,000,000

Notes:

- Definitions:
 - Supreme MDRT (SMDRT)
 - Supreme COT (SCOT)
 - Supreme MDA (SMDA)
 - Supreme MDD (SMDD)
- Kindly refer to the “Advancing to 2025 Advisory Journey” and “Building Healthier Longer Better Agency (Supreme MDL)” respectively for more details; In the event if there are any changes or updates to the requirements, all participants should refer to the respective updated requirements from time-to-time.
- For SMDA and SMDD – Both titles are mutually exclusive; meaning both titles are not exchangeable; achieving SMDD doesn’t mean SMDA is achieved, and vice-versa.
- The qualifying period will remain the same end date as per the contest period regardless of any movement.
- 2024 Elite Lite / NR promoted to UM/DM rank after Dec’24; must continue to achieve 3x SMDRT, and 3x SCOT.
- 2024 Elite Lite who had withdrawn from the Elite Pro program must continue to achieve 3x SMDRT and 3x SCOT.
- 2024 Elite Pro promoted to UM/DM rank after Dec’24; must continue to achieve 5x SMDRT, and 1x SCOT.
- 2024 Elite Pro who had withdrawn from the Elite Pro program:
 - They must participate as Existing LP in the section; must achieve 3x SMDRT and 3x SCOT.
 - Kindly refer to the next section for more details.
- All qualifiers must meet all PR requirements according to the titles achieved, and MOC requirement.
- Max reward per qualifier per lifetime is capped at RM 2M:
 - Refers to any circumstances whether the qualifiers are still in-forced with AIA or had rejoined years later.
 - Limited to this contest, previous Double Millionaire, and any similar form of such contest.
 - Max capped reward is RM 1M for Personal Sales.
- Any participants who qualify multiple titles within the same year (e.g., SMDRT, SMDA, or SMDD), only either one (1) of the titles will be counted towards the qualification.
- Exceptions are only allowed for year 2024, 2025, or during the year when the participants are promoted to higher rank, where max 2 counts of the titles are allowed; If promotion year falls under year 2024 or 2025, max count is still capped at 2 titles.
- Subject to D2 PR validation for all blocks of business.

INCOME GOAL FORMULA

My 1st 12 Months Income Goal

"I Reap What I Sow"

By end of 12 Months, I want to Have Commission Income of
RM _____/month

Annual Income RM _____ / Commission 25%

= ANP _____ Production / Average Cases ANP3600

= _____ Cases / 12 months

= _____ Cases per month/ Closing Ratio 10%

= _____ Prospects per Month / 4 Weeks

= _____ Prospects per week / 30%

= _____ Calls Per week

3 STEPS SALES PLANNING.

STEP 1: NAMELIST (IPAD REMINDER APP)

Hot

Prospects that are ready to sign the deal

Focus on them

Warm

Prospect that we already open case or presented, to Follow Up

Keep following Up with by Building Rapport

Enhance on Sales Concepts

Cold

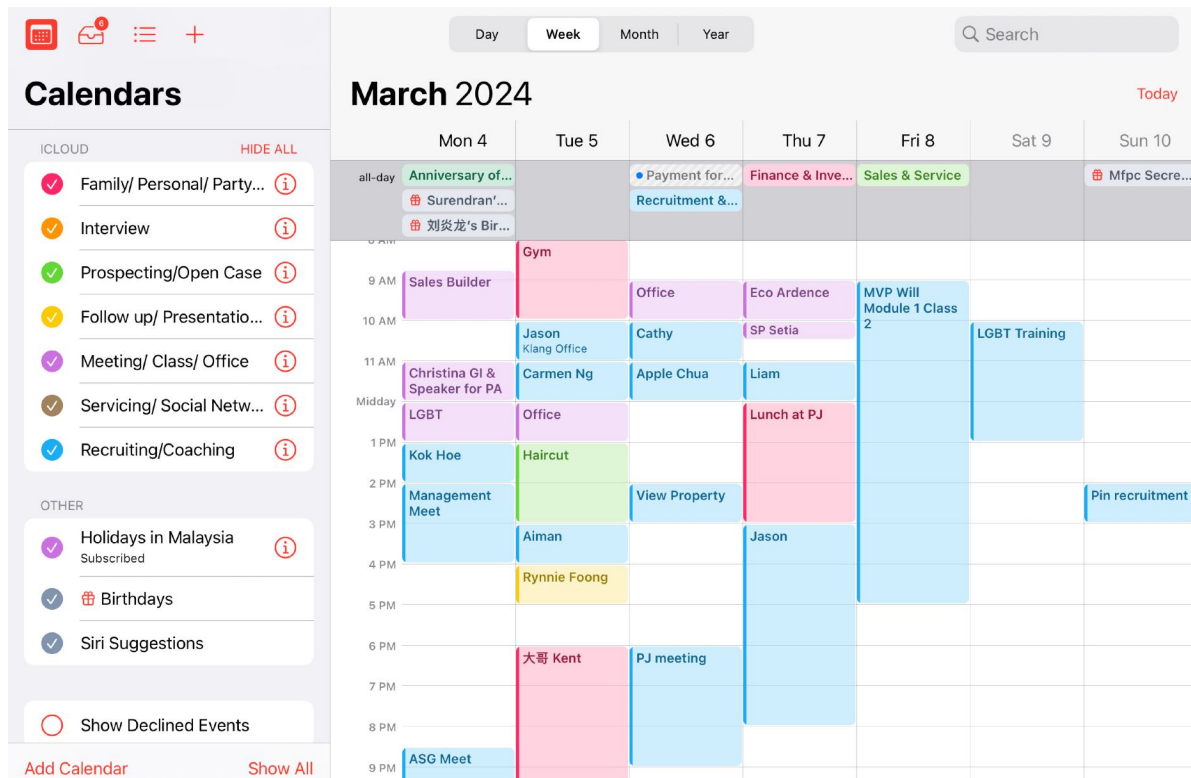
Contacts that you have yet to Open case

Contacts that rejected you

Build Rapport

Do More Fact Findings

STEP 2: CALL TO SET APPOINTMENT



STEP 3: 1 GOLDEN HOUR

SET 1 HOUR PER DAY TO DO PLANNING AND MAKE CALLS

MVP MEETING : KASH

Our agency meeting focus on KASH.

Knowledge: Product & Financial Advisory

Knowledge is power, it will create more opportunities to us to do and achieve anything that we want. Continuous learning is important because the world keep changing in fast pace, especially in this digital era.

Be a professional, learn financial planning concepts to better advise our clients, and be familiar with our products to give the best solutions to our client's needs.

Attitude: Positive Culture and Environment

Attitude is the willingness to do something with full passion and to excel. Positive mental attitude unlock all possibilities that most people see its impossible yet we can do it, by focusing on solutions.

Skills: SALES CYCLE STEPS

1. Lead Generation
2. Approaching
3. Presenting
4. Handling Objection
5. Closing
6. Servicing/ Referrals

To achieve the best results, we must do role play until we act and sound natural and convincing.

Habits: Sales Builder Study Group

Habits build or kill a person, forming a successful habit until it become natural in our daily life.

Form the habits of time management to have productive activities with Sales Builder System.

MVP AWARDS & RECOGNITIONS

*All group sales must have active agent.

Annual Awards & Recognition				My Target
	Categories	Requirement	Rewards	
1	Top 10 Personal Sales	Min TPC230,000	Trophy	
2	Top 3 Recruiters	Min 4 New Life Planners	Trophy	
3	Top 3 Direct Team	Min TPC500,000	Trophy	

Monthly Awards & Recognitions				My Target
	Categories	Requirement	Rewards	
1	Top 3 New Life Planner	Min ANP12,000 & 4 cases	Certificate	
2	Top 3 Star Club	Min 4 cases	Certificate	
3	Top 3 Summit Club	Min ANP20,000 & 4 cases	Certificate	
4	Top Assistant Sales Manager	Min ANP25,000*	Certificate	
5	Top 3 Direct Team	Min ANP40,000*	Certificate	
6	Top Recruiter	Min 1 Contract with Case	Certificate	

MY 2024 GOAL

I want to	Dreams	Achieve Month
HAVE		
DO		
LEARN		

SALES CYCLE: LEAD GENERATION

The most important step in Sales Cycle, your prospecting skill will determine your Success in the business.

Start with Project 100.

Our method including Referrals, Online Leads, Roadshow & Seminar Selling.

Our past Corporate Projects including:

Petronas

Hewlett Packard

Exxon Mobile

Maxis

UITM

Trade Winds

Brahim

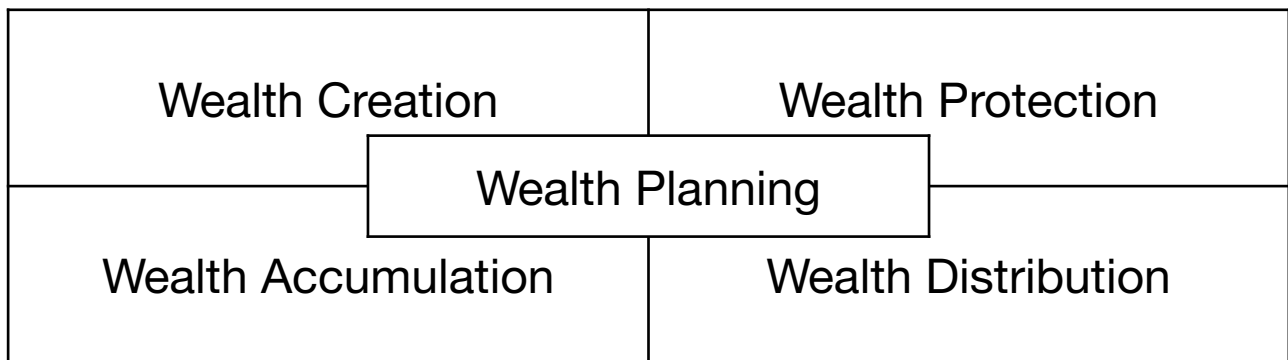
Standard Chartered



PRESENTATION: SALES CONCEPTS

Financial Planning Concept	Income Replacement	Retirement Savings	Medical
Financial Triangle	Create and save	BRWD Timeline	2 in 1 Account
Mercedes concept	4 level of lifestyle	Create and Save for Retirement	
Wealth Planning	Income vs Expenses	Create and Save for Education	

WEALTH PLANNING



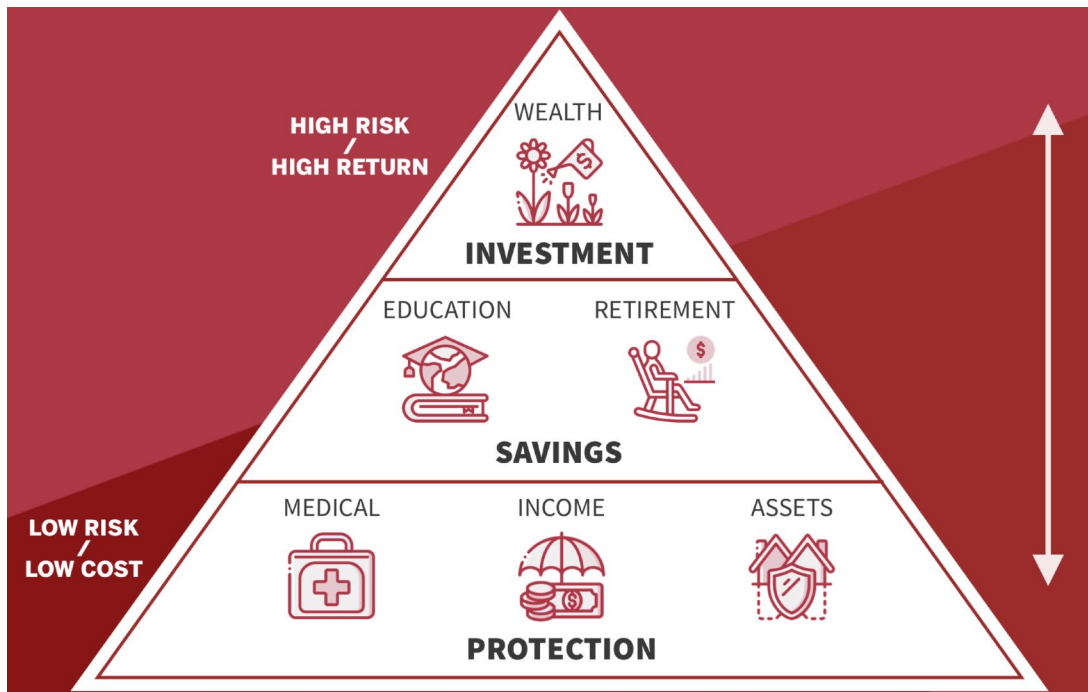
<u>WEALTH CREATION</u> Life Coverage : 5 - 10X of Annual Income OR Youngest Child 25 Age - Current Age Current Life Insurance Company & Sum Insured	RM _____ RM _____ RM _____
<u>WEALTH PROTECTION</u> Critical Illnesses: 3 - 5X of Annual Income Medical Plan Annual Limit > RM10,000,000 Current Medical Plan Company & Annual Limit	RM _____ YES/ NO RM _____
<u>WEALTH ACCUMULATION</u> Retirement Savings: 10% - 30% of income OR Target Retirement Fund: Current Retirement Savings Company & Amount	_____ % RM _____ RM _____
<u>WEALTH ACCUMULATION</u> Education Savings: 5% - 10% of income Or Target Educational Fund: Current Education Savings Company & Amount	_____ % RM _____ RM _____
<u>WEALTH DISTRIBUTION</u> Will OR Trust: Legacy Funding:	YES/ NO RM _____

Date:

Initial:

WEALTH PLANNING

NAME: _____



	<p><u>WEALTH CREATION</u> Life Coverage : 5 - 10X of Annual Income <u>OR</u> Youngest Child 25 Age - Current Age Current Life Insurance Company & Sum Insured</p>	<p>RM _____ RM _____ RM _____</p>
	<p><u>WEALTH PROTECTION</u> Critical Illnesses: 3 - 5X of Annual Income Current Medical Plan Company & Annual Limit Current Critical Illness Sum insured</p>	<p>RM _____ RM _____ RM _____</p>
	<p><u>WEALTH ACCUMULATION</u> Retirement Savings: 10% - 30% of income <u>OR</u> Target Retirement Fund:</p>	<p>_____ % RM _____</p>
	<p><u>WEALTH ACCUMULATION</u> Education Savings: 5% - 10% of income Or Target Educational Fund:</p>	<p>_____ % RM _____</p>
	<p><u>WEALTH DISTRIBUTION</u> Will OR Trust:</p>	<p>YES/ NO</p>

Date:

Initial:

MERCEDES CONCEPT

INCOME VS EXPENSES

**CREATE AND SAVE:
INCOME REPLACEMENT**

CREATE AND SAVE: EDUCATION

CREATE AND SAVE: RETIREMENT

4 LEVELS OF LIFESTYLE

HANDLING OBJECTION

NO MONEY
NO HURRY
NO NEED
NO TRUST

Positioning	Positioning will set the perspective of how prospect look at you. Are you here to make money out of me? Will you give up after I buy from you?
	Mr Prospect, today I'm here not to represent AIA. I'm here to represent your wife and children. You are a responsible father, you work to give them a better lifestyle. However, especially after MCO, we often hear people of all ages. Gone just like that. Just in case, this happen to you, not only they lost a father, a husband, they lost your income and lifestyle you've been working so hard to provide for them.

Objections	Handling Script
No Trust	Prospects don't care how much you know, until they know how much you care. Build rapport and Fact find their needs. Remember your best friends were strangers once upon a time. How you became best friends?
Fact Find	Family Occupation Recreation Motivation
No money	Mr Prospect, do you want this situation to be temporary or permanent? Is the problem here no money, or no savings? Every dollar save is every dollar earned.
No Money	Mr Prospect, there're 2 types of people in this world. A) Save and spend. B) Spend and save. Which type do you think will have money? Which type are you? Shall we start by resetting your priority so that you have money?
No Money	Mr Prospect, if you have trouble to save RM300/mth today. What happen when you need RM50,000 for Medical bills or income replacement for your family?
No Need	That's perfect, Insurance is something we buy when we don't need it, because we can't buy when we need it.
No Need	Mr Prospect, imagine you're on a plane and it is going down. If you don't have a parachute during that time, what will happen? Insurance is something we must have before anything happen.
No Need	Mr Prospect, a dollar to a wife is a dollar, a dollar to a widow could means bread, milk, car or house instalments.
No Hurry	Mr Prospect, do you know which 1 will come 1st? Accident or tomorrow? We never know! Lets start saving in insurance to create your family protection

CLOSING

1. Mr Prospect, today you have RM300, would you save in Acc 1 or Acc

2? **Why?**

2. Mr Prospect, who would you like to nominate as beneficiary? **Why?**

3. If disability happen & you do not have this benefits. What would happen them?

4. So, Mr Prospect, today we open this account, not only for us, its for our loved one too. RM10/day to make a difference to our loved one, is it worth it?

5. Would you want to start with Half a Million or 1 Million?

MVP EVENTS



Date:

Initial:

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ALL STARS EVENTS



NOTES:



Million Vision Practitioner