

BREAKTHROUGH AWARD

1 JAN - 31 DEC 2022

**Stand a chance to win
luxury watches worth
RM70,000!**

 
ROLEX OMEGA

2022 CALIPH BREAKTHROUGH AWARD

A) Contest Period

1st January 2022 – 31st December 2022

B) Eligibility

1. New Agency Executives / Agency Executives / Agency Directors as described in *Table 1*.

Rank	Category	Direct Unit Sales	Direct Unit + G1	Direct Unit + G1 + G2
	Personal Sales			
New Agency Executives	Yes	-	-	
Agency Executives	Yes	-	-	
Agency Director	Yes	Yes	Yes	Yes

Table 1

C) Requirements

1. The requirements for the 2022 Caliph Breakthrough Award.

Category	Qualifying Period	FYC Requirements	Rewards Entitlement
Breakthrough MDRT	1 st January 2022 – 31 st December 2022	330,900	Watch : Omega (Worth not more than RM22k)
Breakthrough COT	1 st January 2022 – 31 st December 2022	992,700	Watch : Rolex (Worth not more than RM50k)
Breakthrough TOT	1 st January 2022 – 31 st December 2022	1,985,400	Watch : Rolex (Worth not more than RM70k)

Table 2

3. Contest Credit:

- 3.1 All products counted
- 3.2 All non-full pay products Traditional or Investment Link Product (less than 10 years policy paying term) will be counted at 50%
- 3.3 **Only basic regular contribution will be counted. Regular top-up will not be counted.**
- 3.4 **Ad-hoc Top-up and Single Contribution plans will not counted.**
- 3.5 Contest credit will be captured under the original selling consultant based on the inception modal contribution of the certificate. Credit will not be transferred to another consultant in the event of certificate transfers from one consultant to another.
- 3.6 DTC Product not counted for this contest.

4. Further details on the contest are as follows:

- 4.1 Only applications **PAID & SUBMITTED WITHIN CONTEST PERIOD** and **APPROVED** by 31st December 2022.

Note: No appeals will be entertained.

- 4.2 New business cases contributions which are found to be reduced or cancelled within the contest period or within 6 months from the end of the contest period, shall be adjusted accordingly. This will cause the total production count to be negatively affected for the period concerned and may affect compensation and/or qualification for incentives accordingly.
- 4.3 Similarly, any incident of Replacement of Certificate (ROC), Free Look Cancellation will be applied on the date on which the incident occurred. The application will not be backdated to the policy's initial captured date.
- 4.4 Similarly, any incident of new business which are found lapsed within the contest period or within 6 months from the end of contest period, shall be adjust accordingly. (The cut-off date FWD to run final report must 3 months after contest ended).
- 4.5 Results verification process starts when the final report released, for a period of 2 weeks. Any results and verification request after the 2-week period will not be entertained.
- 5. Agent who are terminated for one reason or another during the contest period will automatically cease to participate in the contest.
- 6. Rewards won by qualifiers are not transferable.
- 7. Agent who are terminated for one reason or another during the contest period will automatically cease to participate in the contest.
- 8. Qualifier who are terminated by the Company before the rewards are disbursed, will have their rewards forfeited.
- 9. Benefit in Kind (BIK)
Please be informed that the cost of the rewards in the event of your participation is taxable under the directive of the Inland Revenue Board (IRB)"



Amsterdam Contest

2 JULY – 31 DECEMBER 2022

Amsterdam Contest

Contest Period

2 July 2022 to 31 Dec 2022

A) Eligibility of Participation & Reward

1. Agency Executive & Agency Director are to participate based on rank as at 30 June 2022

B) Requirements

2. All cases must be submitted within contest period and approved by 31 Dec 2022.

Category	ACE Requirements	Rewards	200% Credit	150% Credit
			CDB Participants / Biro Angkasa	Non-CDB Participants
			7 July to 21 July	
Personal Producer	175,000	1 Ticket		
DU + G1	490,000	1 Ticket		
DU + G1 + G2	950,000	1 Ticket		

CDB - Caliph Daily Booster (Mon - Thu)

3. **Double counting** with Cruise Contest Phuket Thailand
4. Double Credit & 150% Credit is for submission & approved within 7 July to 21 July. No appeal
5. AD can win the reward from **one category only** (whichever brings the **highest final reward amount**).
6. CDB - Caliph Daily Booster full attendance at the below dates
 1. 30 June 2022 - Thursday - 9.30am
 2. 4 July - 7 July 2022 - Monday to Thursday - 9.00am **OR**
 3. 13 & 14 July, 18 - 21 July 2022 - 9.00am

D) Production Credit Calculation

1. All payment methods **EXCEPT DIRECT BILLING (CASH)**
2. Ad-hoc & regular top up premiums are given full ACE credit, but limited up to one time of the regular premium portion. Excess will be excluded. Ad-hoc/single plan is excluded
3. Short pay products with payment term less than 10 years will be given 50% production credit.
4. No double counting between Caliph Group & FWD Contest

E) General Provisions

1. New business premiums which are found to be reduced or cancelled, within the contest period or within 6 months from the end of the contest period, shall be adjusted accordingly and subjected to claw back of prizes / commission, where applicable.
2. All cases with dishonoured cheques submitted but not replaced within the contest period will be automatically excluded.
3. Only new business premiums from new cases will be counted. Advanced premiums paid for old cases are excluded.
4. Only new business cases originally credited to a AE/AD will be counted. Transfer of cases from one AE/AD to another, will not be allowed at any stage.
5. AE/AD who are terminated for one reason or another during the contest period will automatically cease to participate in the contest.
6. Qualifiers who are terminated by the Company before the rewards are disbursed, will have their rewards forfeited.
7. Rewards won by qualifiers are strictly not transferable
8. The Company's decision on any matter concerning these rules is final.
9. The Company reserves the right to make any amendments to the existing rules & regulations, including its positioning, as and when deemed necessary.



Q4 2022 Bonus Contest

Personal Production & PR Bonus

1st January to 31st December 2022

Production/Persistency Bonus

Contest Period : 1st January 2022 to 31st December 2022

Eligibility of Participation & Reward

1. Agency Executive & Agency Director are to participate based on rank as at 30 Sept 2022 based on personal production

Requirements

1. All cases must be submitted within contest period and approved by 31 Dec 2022.

	Both Inv Link + Traditional		Traditional Product Only
Category	% x FYC	2022 Cases	% x 2nd Year Renewal
ACE Requirement	PR D0 – 90%	Requirement	PR D1 – 85%
360k	13%	14	8%
240k	11%	14	6%
120k	9%	14	5%
90k	8%	12	2%
60k	6%	12	1%
40k	4%	12	0%
Less than 40k	0%		0%

2. New Agency Executive coded on 1 June 2022 onwards only required to do 70% of the ACE & Cases to qualify for the bonus
3. 2nd year bonus only applicable for Traditional Products only.
4. Validation will be carried out from 1 Jan 2023 – 28 Feb 2023 to ensure all policies remains in-force until 28 Feb 2023
5. Persistency ratio is calculated as at 28 Feb 2023. Bonus payout is expected to be paid on 15 March 2023 – 31 March 2023

Production/Persistency Bonus

Contest Period : 1st January 2022 to 31st December 2022

Production Credit Calculation

1. All payment methods **EXCEPT DIRECT BILLING (CASH)**
2. Ad-hoc & regular top up premiums are **EXCLUDED**
3. Short pay products with payment term less than 10 years will be given 50% production credit.
4. No double counting between Caliph Group & FWD Contest

General Provisions

1. New business premiums which are found to be reduced or cancelled, within the contest period or within 6 months from the end of the contest period, shall be adjusted accordingly and subjected to claw back of prizes / commission, where applicable.
2. All cases with dishonoured cheques submitted but not replaced within the contest period will be automatically excluded.
3. Only new business premiums from new cases will be counted. Advanced premiums paid for old cases are excluded.
4. Only new business cases originally credited to a AE/AD will be counted. Transfer of cases from one AE/AD to another, will not be allowed at any stage.
5. AE/AD who are terminated for one reason or another during the contest period will automatically cease to participate in the contest.
6. Qualifiers who are terminated by the Company before the rewards are disbursed, will have their rewards forfeited.
7. Rewards won by qualifiers are strictly not transferable
8. The Company's decision on any matter concerning these rules is final.
9. The Company reserves the right to make any amendments to the existing rules & regulations, including its positioning, as and when deemed necessary.

Production/Persistency Bonus

Contest Period : 1st January 2022 to 31st December 2022

General Provisions

8. The Company's decision on any matter concerning these rules is final.
9. The Company reserves the right to make any amendments to the existing rules & regulations, including its positioning, as and when deemed necessary.



Q4 2022 Bonus Contest

Productivity Bonus

1st October to 31st December 2022

Productivity Bonus

Contest Period : 1st October 2022 to 31st December 2022

Eligibility of Participation & Reward

1. Agency Executive & Agency Director are to participate based on rank as at 30 Sept 2022 based on personal production

Requirements

1. All cases must be submitted within contest period and approved by 31 Dec 2022.

Category	Oct	Nov	Dec	Catch Up	Cash Rewards
1	1	1	1	5	RM 300.00
2	2	2	2	8	RM 600.00
3	3	3	3	1	RM 900.00
4	4	4	4	14	RM 1,200.00
5	5	5	5	17	RM 2,000.00

2. Minimum premium size RM2,400 and D0 persistency is 85%
3. Validation will be carried out from 1 Jan 2023 – 28 Feb 2023 to ensure all policies remains in-force until 28 Feb 2023
4. Persistency ratio is calculated as at 28 Feb 2023. Bonus payout is expected to be paid on 15 March 2023 – 31 March 2023

Production Credit Calculation

1. All payment methods **EXCEPT DIRECT BILLING (CASH)**
2. Ad-hoc & regular top up premiums are **EXCLUDED**
3. Short pay products with payment term less than 10 years will be given 50% production credit.
4. No double counting between Caliph Group & FWD Contest

Productivity Bonus

Contest Period : 1st October 2022 to 31st December 2022

General Provisions

1. New business premiums which are found to be reduced or cancelled, within the contest period or within 6 months from the end of the contest period, shall be adjusted accordingly and subjected to claw back of prizes / commission, where applicable.
2. All cases with dishonoured cheques submitted but not replaced within the contest period will be automatically excluded.
3. Only new business premiums from new cases will be counted. Advanced premiums paid for old cases are excluded.
4. Only new business cases originally credited to a AE/AD will be counted. Transfer of cases from one AE/AD to another, will not be allowed at any stage.
5. AE/AD who are terminated for one reason or another during the contest period will automatically cease to participate in the contest.
6. Qualifiers who are terminated by the Company before the rewards are disbursed, will have their rewards forfeited.
7. Rewards won by qualifiers are strictly not transferable
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Q4 2022 Bonus Contest

Recruitment Super Booster

1st October to 31st December 2022

Recruitment Super Booster

Contest Period : 1st October 2022 to 31st December 2022

Eligibility of Participation & Reward

1. Agency Executive & Agency Director are to participate based on rank as at 30 Sept 2022

Requirements

1. All cases must be submitted & approved within contest period.

ACE Requirements	Non CP/CPE	CP/CPE
	Recruiter Cash Rewards	Recruiter Cash Rewards
25,000	RM 700.00	RM 1,500.00
40,000	RM 1,500.00	RM 3,000.00
60,000	RM 2,000.00	RM 4,000.00
80,000	RM 3,000.00	RM 6,000.00

2. Validation will be done from 1 March 2023 until 31 May 2023. Payout is expected to be on 15 June 2023 – 30 June 2023
3. D0 persistency for newly recruited AE is 90% by 15 June 2023
4. New Agency Executive refers to Agency Executive contracted with the company from 1 Oct 2022 to 31 Dec 2022
 - a. Rejoined Agency Executive and Direct Appoint Agency Director are not counted as New Agency Executive.
 - b. No maximum limit on the reward entitled by the qualifiers.
 - c. If the direct leader is the also recruiter, he / she will be entitled for both introducer and recruiter cash rewards.
5. Recruiter will have FULL 3 months to qualify for the contest.
 - a. This is counted from the month AFTER the contracted date.
 - b. The New Agency Executive's contracted month will be considered as a bonus month, where any requirements met within this period will be recognized and counted.

Recruitment Super Booster

Contest Period : 1st October 2022 to 31st December 2022

Production Credit Calculation

1. All payment methods **EXCEPT DIRECT BILLING (CASH)**
2. Ad-hoc & regular top up premiums are given full ACE credit, but limited up to one time of the regular premium portion. Excess will be excluded. Ad-hoc/single plan is excluded
3. Short pay products with payment term less than 10 years will be given 50% production credit.
4. No double counting between Caliph Group & FWD Contest

General Provisions

1. New business premiums which are found to be reduced or cancelled, within the contest period or within 6 months from the end of the contest period, shall be adjusted accordingly and subjected to claw back of prizes / commission, where applicable.
2. All cases with dishonoured cheques submitted but not replaced within the contest period will be automatically excluded.
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