

CALIPH

M E M O

DATE	OCTOBER 06, 2022
MEMO NO.	CALIPH/LEA/2022/004

TO	AGENCY DIRECTORS
FROM	GROUP AGENCY DIRECTOR
CC	CHIEF AGENCY OFFICER, DIRECTOR OF AGENCY DISTRIBUTION, BUSINESS DEVELOPMENT OFFICER & ASSISTANT BUSINESS DEVELOPMENT OFFICER

SUBJECT: AGENCY DIRECTOR PROMOTION RULES & REGULATIONS

Effective **1st January 2023**, the rules and regulations regarding Agency Director promotion stated in this memo will supersede all related memos issued previously. The rules and regulations are as follows:

1. Promotion application **must be submitted** via Caliph website latest by **25th of the month**. Once approved, promotion will be effective on the 1st of the following month.
2. No appeal will be entertained. Please make sure candidate has **fulfilled all the requirements before submitting** the application. Once rejected, you will need to reapply in the following month.
3. The promotion requirements are as follows:

No.	Criteria	Requirements
1	Personal Production	RM 90,000 ACE
2	Group Production	1st Year : RM 180,000 ACE 2nd Year : RM 250,000 ACE (Balance)
3	Manpower	Min 4 AEs with RM10,000 ACE each
4	Mandatory Training Enrollment	Key To Business Expansion
5	Performance Review Frequency	Year 1-2 : Quarterly Year 3 Onwards : Half Yearly

4. The validation for production credits are as follows:

No.	Criteria	Credits
1	Traditional Products	100%
2	Investment-linked Products	75%
3	Regular & Ad-hoc Top Up	Excluded
4	Terms Below 20 Years	Pro-rated

5. Only agency executives that are **directly recruited by the candidate** will be counted for promotion validation. If candidate get coded later than his/her recruitments, please submit recruiter change form **promptly** once candidate is coded.
6. For simultaneous promotion, **double counting is not allowed**. The production will be counted separately.
7. Agency executives who have met RM10,000 ACE, should **not have more than 1 months zero production record** prior to the promotion effective month. For example, if the application is submitted for promotion effective on 1st February 2023, last submission of the agency executives must be in December 2022.
8. If candidate has been working for more than a year, the production to be validated is **12 months from the application submission date**. For example, Candidate A has joined the agency since January 2022 and submits promotion application on 15th January 2023. His/her production will be counted for validation are from 16th February 2022 until 15th January 2023.

We hope Caliph Group will produce more of great leaders with quality in future.



MOHD HAMZAVI BIN MD ZAIN

CEO