

# CALIPH

M E M O

<b>DATE</b>	<b>OCTOBER 07, 2022</b>
<b>MEMO NO.</b>	<b>CALIPH/GEN/2022/005</b>

<b>TO</b>	<b>AGENCY DIRECTORS &amp; AGENCY EXECUTIVES</b>
<b>FROM</b>	<b>GROUP AGENCY DIRECTOR</b>
<b>CC</b>	<b>CHIEF AGENCY OFFICER, DIRECTOR OF AGENCY DISTRIBUTION, BUSINESS DEVELOPMENT OFFICER &amp; ASSISTANT BUSINESS DEVELOPMENT OFFICER</b>

## SUBJECT: NEW COMMISSION STRUCTURE FOR TRADITIONAL PRODUCTS

Effective on 1st October 2022, the new commission structure for all traditional products and riders are as below:

Basic Commission							
Year	1	2	3	4	5	6	Total
<b>Rate</b>	32.00%	20.00%	15.00%	15.00%	10.00%	10.00%	<b>102.00%</b>

Direct Group Overriding					
Year	1	2	3	4	Total
<b>Rate</b>	15.00%	10.00%	5.00%	5.00%	<b>35.00%</b>

Generation Development Incentive				
Year	1	2	3	Total
<b>G1</b>	9.00%	4.00%	3.00%	<b>16.00%</b>
<b>G2</b>	2.00%	2.00%	1.00%	<b>5.00%</b>
<b>G3</b>	2.00%	2.00%	1.00%	<b>5.00%</b>
<b>G4</b>	2.00%	2.00%	1.00%	<b>5.00%</b>
<b>Total</b>	<b>15.00%</b>	<b>10.00%</b>	<b>6.00%</b>	<b>31.00%</b>

Although the basic commission rate has been reduced from 35% to 32%, with the new launched production bonus, agents will be able to boost their income and receive from 36% up to 45% commission payout.

Do not waste the opportunity to seize the production bonus rewards.



MOHD HAMZAVI BIN MD ZAIN  
CEO