

CALIPH

M E M O

DATE	NOVEMBER 14, 2022
MEMO NO.	CALIPH/GEN/2022/007

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

SUBJECT: DEMOTION & TERMINATION FOR MOC 2022 (ACE REQUIREMENT)

As per informed previously, all Agency Executives & Agency Directors need to meet their 2022 Maintenance of Contract (MOC) for ACE requirement **by 31st December 2022**.

The 2022 MOC set for Agency Executives are as below:

No	Agent Contracted By	ACE by 31 Dec 2022
1	Before 01 Jan 2022	RM30,000 ACE
2	01 Jan 2022 - 31 Mar 2022	RM22,500 ACE
3	01 Apr 2022 - 30 Jun 2022	RM15,000 ACE
4	01 Jul 2022 - 30 Sep 2022	RM7,500 ACE
5	01 Oct 2022 onwards	No MOC yet

The 2022 MOC set for Agency Directors is as below:

No	Director Promoted By	ACE by 31 Dec 2022
1	Before 01 Jan 2022	RM150,000 ACE
2	01 Jan 2022 onwards	Pro-rate

For those who failed to meet their 2022 MOC for ACE requirement by 31st December 2022, the agency will proceed with demotion & termination **on 09th January 2023**.

There is no failure except in no longer trying. We hope to start 2023 strong with best of the best Caliphians.



MOHD HAMZAVI BIN MD ZAIN
CEO