2026 Next Gen Millionaire New Application/Conversion Rules & Regulations Form

NEXT GEN MILLIONAIRE APPLICATION & COMMENCEMENT	
Entry Requirement	**Age**: 21 to 55 years old **Qualification**: Minimum academic qualification of a Diploma or 3 years working experience. **Income**: Minimum RM 3,000 average monthly income with past 3 months or past 1 year proof of income is required.
Conversion Application and Requirements	See below
Commencement for NGM	See below

Entry Requirement

Age	21 to 55 years old
Qualification	Minimum academic qualification of a Diploma or 3 years working experience.
Income	Minimum RM 3,000 average monthly income with past 3 months or past 1 year proof of income is required.

Conversion Application and Requirements

1. Applicable to RintiZ only. **Corporate Solution Products are excluded from AFYC & Case count.**
2. The conversion requirements for the 2026 Elite Academy Program are set forth in **Table 1** below:

Conversion Criteria	Conversion Requirements
	Next Gen Millionaire ("NGM")
AFYC and Cases	AFYC RM 9,000 + 9 cases
Persistency Rate (PR)	D0 90% and D1 85%, if available
Validation Period	Coded month (M0) + first 6 months (Within rolling past 3 months AFYC)

Table 1

3. Approval of Conversion
   a. Approval of conversion shall be contingent upon the following conditions:
      i. Full compliance with all conversion requirements
      ii. Submission of all required documentation in complete form
      iii. Successful completion of the conversion panel interview
   b. Upon fulfilment of all the foregoing conditions, the applicant shall be notified via email, and the applicant's Direct Leader shall be copied on such notification.
   c. Commencement of NGM status shall occur on the 1st day of the month immediately following approval.

Exception: If the applicant satisfies the bonus validation requirements within the approved month, commencement shall occur in the same month (M0).

Commencement for NGM

1. The NGM Program shall commence on the first (1st) day of the month immediately succeeding the month in which the applicant is coded ("M1"), unless otherwise provided herein.
2. **Exception**: If the applicant satisfies the Monthly Bonus Validation requirements during the coded month (M0), commencement shall occur in the same month (M0).

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NEXT GEN MILLIONAIRE BONUS VALIDATION REQUIREMENTS	
Next Gen Millionaire ("NGM") Monthly &Quarterly Bonuses	see tables below

Monthly Requirements			Monthly Bonus		
Segment	**Annualized First Year Commission (AFYC)**	**Cases**	**1st-6th Month**	**7th-12th Month**	**13th-24th Month**
Next Gen Millionaire ("NGM")	12,000	3	16,000	12,000	10,000
	9,000		12,000	9,000	7,500
	7,000		9,000	7,000	5,500
	5,000		6,500	5,000	4,000
	3,500		4,500	3,500	2,500

Quarterly Requirements			Quarterly Bonus		
Segment	**Annualized First Year Commission (AFYC)**	**Cases**	**1st & 2nd Quarter**	**3rd & 4th Quarter**	**5th & 6th Quarter**
Next Gen Millionaire ("NGM")	36,000	9	48,000	36,000	30,000
	27,000		36,000	27,000	22,500
	21,000		27,000	21,000	16,500
	15,000		19,500	15,000	12,000
	10,500		13,500	10,500	7,500

Bonus Validation Requirements

All bonus payouts under the NGM Monthly and Quarterly Bonus schemes shall be subject to validation by AIA Elite Academy in accordance with the following criteria and the AIA Elite Academy General Provisions:

I. Annualized First Year Commission ("AFYC")
II. Minimum Number of Cases
III. Persistency Rate (PR)
IV. Training and Supervisions (T&S)
V. Vitality Cases

AFYC Definition

Annualized First Year Commission	
Annualized First Year Commission ("AFYC") refers to annualized basic commission and balanced scorecard ("BSC") commission generated from Individual Life, Family Takaful, Personal Accident and Corporate Solution products. Single premium product AIA Infinite Prosperity will be included.	
Exclude	Yearly Renewable Term products, Single Premium policies, Schedule Top-Up/Ad-hoc Top-Up, A-Plus Saver equivalents, Single Trip & School Renewal PA, PRS, Mortgage and any Family Takaful equivalents.

Line of Business	AIA Elite Academy AFYC count	Annualized First Year Commission count	Case Count	Persistency Rate Validation
Life	Life	YES	YES	YES
	Takaful			
Non-Life	Corporate Solution		NO	NO
	Personal Accident		YES *(Exclude Single Trip & School Renewal PA)*	NO

Ref: Kindly refer to the latest Agency Compensation Handbook for AFYC calculation.

Case Count	1. Only cases from Individual Life, Family Takaful and Personal Accident products qualify. 2. Corporate Solution Products are excluded. 3. No transfer or sharing of cases is permitted, including cases submitted under another agent code prior to the participant's Elite Academy coded date. 4. Self-owned policies that lapse/surrender within first 12months will be netted off from case count.
Persistency Rate (PR)	The participating Life Planner must maintain a minimum PR of minimum D0 90%, D1 85% and D2 75% if available, cut off as of 15th of the previous month**.**
Training & Supervisions	Completion of all mandatory monthly training and supervision sessions, including assessments, if required. Please refer to respective program rules & regulations for specific training and supervisions requirements.
Vitality Cases	A minimum of one (1) new Life policy or Takaful certificate per month sold an existing or new AIA Vitality member A minimum of three (3) new AIA Vitality cases is required for the Quarterly Bonus Catch-Up Validation.
Quarterly Bonus Validation Requirements	**1. Accumulation of AFYC** AFYC generated during the coded month ("M0") may be accumulated into the NGM commencement month ("M1"), such that **M0 + M1 AFYC = M1 AFYC**. This accumulation privilege applies exclusively to new NGM applications and shall not apply to NGM conversion applications. **2. Case Shortfall Compensation** Upon meeting the quarterly AFYC validation threshold, any shortfall in the required number of cases may be compensated by an additional **AFYC RM 2,500** automatically. AFYC utilized for case count compensation shall be deducted from the total quarterly AFYC block of business. **3. Quarterly Bonus Catch-Up** 3.1. Quarterly Bonus catch-up shall be permitted provided that: • A minimum of one (1) case is captured per month; and • The Quarterly Bonus Validation requirements are satisfied. 3.2. Bonus pay out made at the end of the quarter will be the **"Quarterly Accumulated Bonus" minus "Total Monthly Bonus"** received in the same quarter. Should the NGM achieve higher accumulated monthly bonus by the end of the quarter, the accumulated monthly bonus will be paid.
NGM Monthly Bonus Payout	1. Bonus payments shall be effected via GIRO on the 15th day of the following month after completion of the validation exercise, with a permissible delay of two (2) working days. 2. No advance payout will be made even if requirements are met earlier. 3. Bonus Validation shall be based solely on the commencement month.

NEXT GEN MILLIONAIRE RETENTION REQUIREMENTS

Retention and Withdrawal

1. Automatic Withdrawal

Participants terminated from AIA for any reason shall be automatically withdrawn from AIA Elite Academy. Once withdrawn, re-entry into the program shall not be permitted.

2. Retention in Current NGM Category

2.1. NGM participants must achieve the required **AFYC, and case count** each quarter.

2.2. Failure to do so permits one (1) opportunity to remain in the program by satisfying the Quarterly Retention Requirement set forth in Table 2.

2.3. Retention Validation shall be based on cumulative AFYC from NGM commencement month to date.

2.4. Each participant may exercise Quarterly Retention Validation only once throughout the 24 months program.

Scheme	Quarterly Retention Validation Requirements	Retention requirements can only exercise ONCE (1x) throughout the entire program						
		Q1	Q2	Q3	Q4	Q5	Q6	Q7
NGM	Accumulative Cases	6	12	18	24	30	36	42
	Accumulative AFYC	7,000	14,000	21,000	28,000	35,000	42,000	49,000

Table 2

3. Withdrawal from NGM to Standard Life Planner

3.1. NGM will be withdrawn from Elite Academy if:

3.1.1. The participant fails to capture a minimum 3 cases within any quarter: or

3.1.2. The participant fails to meet quarterly AFYC and case requirements after exercising the one-time Retention Validation option.

3.2. Voluntary withdrawal from AIA Elite Academy is permitted upon submission of a written withdrawal letter endorsed by the Direct Leader and respective Agency BD/SD.

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NGM Program Duration

1. **Total program duration for RintiZ and NGM+ or NGM is 24 months.** In the event of RintiZ convert into any program above, the duration of the **NGM** program will be reduced by the number of months in RintiZ Program.
2. The scheme duration upon conversion to NGM+ or NGM program will be between 18 to 21 months depending on the conversion month from RintiZ.
3. Quarter-to-Date (QTD) validation will not be performed if the final quarter is shorter than three months.

Illustration (a)

Scheme Type	Contract	RintiZ		NGM+		Total Duration
Scheme Duration		M1 (Commencement Month)	M3 (Conversion to NGM)	M1 – M21 (Program duration of the converted scheme will be adjusted)		24 months
Date	January '26	February '26	April '26	May '26	January '28	

Illustration (b) for early start of RintiZ program: -

Scheme Type	Contract	RintiZ			NGM+		Total Duration
Scheme Duration		M1 (Commencement Month)	M4	M6 (Conversion to NGM)	M1 – M18 (Program duration of the converted scheme will be adjusted)		24 months
Date	February '26	February '26	May '26	July '26	August '26	January '28	

NEXT GEN MILLIONAIRE INCENTIVES & REWARDS

Incentives & Rewards

The following incentives and rewards shall apply:

1. **2026 Everyone Can Be A Double Millionaire Challenge**
2. **2026 Rookie Advisor Bonus**
3. **2026 Rookie Life Planner Convention**
4. **2026 AIA Elite Academy Conference**
5. **2026 Next Gen Leader (NGL) & Next Gen Leader+ (NGL+)**

All incentives and rewards shall be governed by the most current version of the respective Rules and Regulations ("R&R") documents.

The 2026 AIA Elite Academy Next Gen Millionaire R&R are available for download via ALPP under Resources > Forms Library > AIA Elite Academy.

Click HERE to visit 1LevelUp site for the incentives and rewards RR

CFI, Lapse and ROP

For further details, participants shall refer to the 2026 AIA Elite Academy General Provisions.

Important Governance

For further details, participants shall refer to the 2026 AIA Elite Academy General Provisions.

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NEXT GEN MILLIONAIRE TRAINING & SUPERVISION PLAN

Month	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13-M24
Training	Aviator *(by M2)*												
	Monthly Strength Building												
Engagement	Power 45, Weekly												
Supervision	Sales Builder Study Group (SBSG) , Weekly												

Training Validation:

- The participating Life Planner is required to register all training sessions via iLearn+ (AIA Learning Management System) before attending.
- Onboarding Training for Next Gen Millionaire is a compulsory training program to attend by Month 2 (M2) of the program
  I. Aviator – 4 days **physical** class
- AEA : Aviator dates for year 2026 are as below:

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
AEA: Aviator	12-15	9-12	9-12	6-9	4-7	8-11	6-9	3-6	7-10	5-8	2-5	7-10

- The participating Life Planner is required to attend a 3-hour physical Monthly Strength Building from Month 1 to Month 12. Invitations will be sent out to the participating Life Planner via email by respective Training Partners of every Regional Branches. Self-registration is not required.

Engagement & Supervision Validation:

- The leader is expected to conduct Joint Field Work sessions or provide coaching to support the participating Life Planner in achieving their target.
- Weekly Sales Builder Study Group (M1 – M24) – 2.5 hours **physical** class at respective branches with Agency Executives.
- The participating Life Planner is required to input weekly activities in the **E-Sales Builder** available in ALPA (mobile or iPad) to fulfill SBSG Attendance.
- Power 45 is a weekly 45-minutes virtual engagement session scheduled to be on **every Tuesday, 9-9.45am** except first week of the month. Flyer and link will be emailed to participating Life Planner. Power 45 can also be accessed via link posted on iLearn+. Registration is not required.

Notes: -

- Maximum 1-day excused absence is allowed per month in the required Training & Supervision programs (applicable to SBSG, Monthly Strength Building & Power 45 only).
- Training programs and dates are subject to change depending on circumstances (such as State Public Holidays).
- Training availability is subject to the number of newly recruited Next Gen Millionaire for each respective month.
- The participating Life Planner is advised to always refer to iLearn+ for the exact details of training programs and dates.

1. All bonus payments under the NGM Program are strictly contingent upon the participant's continued enrollment in the AIA Elite Academy at the time of payout.
2. No appeal or request for reconsideration shall be entertained in respect of any decision made under these Rules and Regulation will be entertained.
3. An annual review will be conducted on total cases. Any self-owned policies that have lapsed or surrender within 12 months will be excluded from the case count. If there is a shortfall, replacements must be made to meet program retention requirements.
4. Any breach of the AIA Elite Academy Rules and Regulations, including but not limited to the Company's Market Conduct Guidelines as currently in force or as may be amended from time to time, shall entitle the Company, at its sole and absolute discretion, to terminate the participant's status as a Life Planner within the AIA Elite Academy.
5. The Company reserves the absolute right to change or modify the Rules and Regulations as stated above or discontinue this program with notification to the agency force.
6. In the event of any dispute arising under or in connection with these Rules and Regulations, the decision of the Company shall be final, conclusive, and binding on all parties.

While every effort has been made to ensure the accuracy of the contents herein, the Company shall not be liable for any error or omission, whether typographical or otherwise. The Company reserves the absolute right to amend, withdraw, and reissue a corrected version of this document, and upon such issuance, any previous version shall be deemed null and void.

For further details, participants shall refer to the 2026 AIA Elite Academy General Provision.

AIA ELITE ACADEMY
Empowering Winners

AIA Vitality Membership for AIA Elite Academy Life Planners

1. As part of the AIA Elite Academy Program, the Company shall provide the participant with an AIA Vitality membership free of charge, subject to the terms and conditions herein.
2. Enrollment as an AIA Vitality member shall occur under the following conditions:
   - Membership shall commence on the 1st day of the month immediately following the participant's contracting as an AIA Elite Academy Life Planner.
   - Membership shall be provided free of charge for a period of one (1) year.
   - Membership shall automatically terminate upon the earlier of (a) expiration of the one-year period; or (b) termination or withdrawal of the participant from the AIA Elite Academy Program for any reason whatsoever.
3. Upon termination, the participant may continue AIA Vitality membership subject to the eligibility criteria applicable to a Normal Life Planner or customer.

By executing this AIA Elite Academy Program application form, the participant expressly consents to enrollment as an AIA Vitality member and agrees to the following:

1. That any personal information collected or held by AIA Health Services Sdn. Bhd. ("AHS") (whether contained in this application or otherwise obtained) may be held, used and disclosed by AHS to individuals/ organizations related to and associated with AHS or any selected third party (within or outside of Malaysia) for the purpose of processing this application and providing subsequent service for this and other financial products and service related to AIA Vitality and to communicate with me for such purposes. The participant further acknowledges the right to access and request correction of any personal information held by AHS concerning the participant, which may be exercised by contacting any AIA Customer Service Centre.
2. The participant understands and agrees that any health-related information provided on the AIA Vitality member portal shall not be used by AIA for insurance or Takaful underwriting or claims purposes, as AIA's underwriting and claims departments do not have access to such information. The participant further acknowledges that any health, medical, or other information that may affect risk assessment or coverage under any insurance or Takaful application must be separately disclosed to AIA as part of the application process, and the participant undertakes to do so.
3. The participant understands that any subsequent health, medical, or other information disclosed on the AIA Vitality member portal that may affect risk or coverage under any existing or new insurance/Takaful application shall not be accessible by AIA's underwriting or claims departments.

The participant hereby declares that he/she has read, understood, and agrees to be bound by the terms and conditions set forth herein.

Signature of Applicant: ____________________________

Name of Applicant: ____________________________

Agent Code: ____________________________

Agency Name: ____________________________

NRIC No.: ____________________________

Date: ____________________________

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Acknowledgment and Agreement

I, the undersigned, hereby declare and warrant that all information provided herein is true, accurate and complete. I further acknowledge that I have read and fully understood the contents of the AIA Elite Academy Next Gen Millionaire New Application and Conversion Rules & Regulations, and I agree to be bound by all terms and conditions therein.

For Next Gen Millionaire ("NGM") Conversion Only:

1.	**Life Planner Name:**	
2.	**Agent Code:**	
3.	**Agency Name:**	
4.	**Contract Date:**	____________________(DD/MM/YYYY)
5.	**For RintiZ Conversion Only:** **AFYC & number of cases within** **i. New RintiZ coded month(M0) + 6 months**	**Next Gen Millionaire conversion upon requirement is met within rolling past 3 months conversion.** **AFYC_____** **Cases_____** **D0 Persistency_____%** **D1 Persistency_____%**

For NGM New Application and Conversion Signatory:

Signed by: | *Witnessed by:* | *Endorsed by Agency Business /Agency Strategic Development Team:*

Signature of Applicant	***Signature of Agency Leader***	***Signature***	****Signature***
Name of Applicant	***Name of Agency Leader***	***Name***	***Name***
NRIC No.	***Agency Name***	***Date***	***Date***
	Agent Code		
