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

SECTION 1: PACKAGE TERMS		
NEXT GEN MILLIONAIRE+ ("NGM+") APPLICATION & COMMENCEMENT		
Entry Requirement	**Age**	25 to 55 years old
	Qualification	Minimum academic qualification of the following: - Academic Degree with 3 years working experience, or - Academic Diploma with 5 years working experience
	Income	1. Applicants must furnish proof of income for the preceding twelve (12) months to qualify for a package offer of Ringgit Malaysia Seventeen Thousand (RM17,000) and above. 2. Average monthly income shall be determined based on the preceding twelve (12) months' income or business profit, substantiated by any of the following: - Monthly salary pay slips and/or EA Form accompanied by an EPF detailed statement; or - CP58 (for applicants engaged as agents, distributors, or dealers whose income comprises incentives, bonuses, allowances, etc.); or - Borang B (LHDN) together with certified copies of the last twelve (12) months' bank statements evidencing business transactions (for applicants who are business proprietors).
Application and Selection	Applicants may be required to attend an interview conducted by the Agency Executive Team and designated leaders. All requisite documents must be produced during the interview. Completion of the AE Interview Form is mandatory for all applicants under the Next Gen Millionaire+ ("NGM+") Package. NGM+ is currently open to all applicants with experience in **Financial Services Industry**. The Company reserves the right to request additional documentation to satisfy entry requirements.	
Commencement	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. In the event the applicant satisfies the Monthly Bonus Validation Requirements within the coded month ("M0"), the commencement shall be deemed to occur in the same month ("M0").	

NEXT GEN MILLIONAIRE+ PACKAGE & VALIDATION REQUIREMENTS

NGM+ Package

NGM+ Package is offered subject to the following terms and conditions**:**

1. **NGM+ Package** is a 24-month program and determined by **past 12 months total annual income x 150%.**
   Illustration 1.1: - NGM+ Package: RM21,000.

Past 12-months Total Annual Income*	Average past 12 months Income	NGM+ Package (A)
RM 250,000	RM 20,833	RM 21,000

*Total Annual Income is referring to your ANNUAL GROSS INCOME before taxes and deduction which includes basic salary/commission/earning and all forms of compensations such as bonuses, allowance etc.

Total NGM+ Package*	First Year Commission	Start-Up Capital (A*12*150%)	Second Year commission	Ascend Bonus
RM 1,111,320	RM 189,000	RM 378,000	RM 378,000	RM 166,320

*Projected Total NGM+ package with assumption: -
- Commission including BSC bonus: 100% annual mode, 100% ILP, 100% PR, 100% BSC.

2. NGM+ package is offered at 100% of the candidate's average monthly income over the past 12 months. The offered package amount can be lowered to any amount but capped at 50% of the average monthly income. NGM+ package will be adjusted to the closest RM1,000, either by rounding up or rounding down as necessary. NGM+ package ranges from RM 17,000 to RM 100,000.
3. First Year & Second Year Commission payout will be made **according to Agency Compensation Handbook Version 7.4>Section 3.1 Life Planner Fixed Commission & Section 3.2 Life Planner BSC Bonus. Startup Capital** payout will be made monthly at a reducing ratio upon applicant fulfilling Program YTD Validation requirements.
   Illustration 1.2: - NGM+ Package: RM21,000.

Package Payout	M1 – M6	M7 – M12	M13 – M24	Total Package Payout*
First Year Commission (RM)*	15,750	15,750	15,750	378,000
Startup Capital (RM)	21,000	16,800	12,600	378,000
Second Year Commission (RM)*	N/A	N/A	15,750	189,000
Total Monthly Package Payout (RM)	**36,750**	**32,550**	**44,100**	**945,000**

*Projected total package payout with assumption: -
- Commission including BSC bonus: 100% annual mode, 100% ILP, 100% PR, 100% BSC.

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<table>
<tr><td>Program YTD Validation Requirements</td><td>
All bonus payouts shall be subject to validation by AIA Elite Academy in accordance with the following criteria and the AIA Elite Academy General Provisions:
<table>
<tr><th>No</th><th>Program YTD Validation Requirements</th><th>Terms & Conditions</th></tr>
<tr><td>1</td><td>Program YTD AFYC</td><td>
<table>
<tr><td colspan="2">Annualized First Year Commission (AFYC)
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.</td></tr>
<tr><td>Exclude</td><td>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.</td></tr>
</table>
<table>
<tr><th>Line of Business</th><th>AIA Elite Academy AFYC count</th><th>Annualized First Year Commission Count</th><th>Case Count</th><th>Persistency Rate Validation</th></tr>
<tr><td rowspan="2">Life</td><td>Life</td><td rowspan="4">YES</td><td rowspan="2">YES</td><td rowspan="2">YES</td></tr>
<tr><td>Takaful</td></tr>
<tr><td rowspan="2">Non-Life</td><td>Corporate Solution</td><td>NO</td><td>NO</td></tr>
<tr><td>Personal Accident</td><td>YES
(Exclude Single Trip & School Renewal PA)</td><td>NO</td></tr>
</table>

Program YTD AFYC is the required AFYC to be produced by the participating Life Planner starting from program commencement date to program year to date according to offered package.
Accumulation of coded month (M0) AFYC into following month, NGM+ commencement month (M1) is allowed. {M0+M1 total AFYC = M1 total AFYC}. Accumulation is only applicable to new NGM+ application. Not applicable to NGM+ conversion.
Individual Program YTD AFYC Target shall be specified in the “2026 Next Gen Millionaire+ R&R Section 2: Application & Offer”.
Kindly refer to the latest Agency Compensation Handbook for AFYC calculation.

</td></tr>
<tr><td>2</td><td>Program YTD cases</td><td>

Cases that are captured from Individual Life, Family Takaful, EXCLUDE Corporate Solution Products.
No transfer or sharing of cases is allowed; including cases submitted under other agent code prior to AIA Elite Academy coded date.
Program YTD cases are cases captured & accumulated by the participating Life Planner starting from program commencement date to program year to date according to offered package.
Individual Program YTD Cases Target shall be specified in the “2026 Next Gen Millionaire+ R&R Section 2: Application & Offer”.
Self-owned policies that lapse/surrender within first 12months will be netted off from case count.

</td></tr>
<tr><td>3</td><td>Persistency Rate (PR)</td><td>Achieve min. D0 90%, D1 85% and D2 75% if available, cut off as of 15th of the previous month.</td></tr>
<tr><td>4</td><td>Training & Supervisions (T&S)</td><td>Completion of mandatory monthly T&S within the month, inclusive of any assessment required. Refer to latest Next Gen Millionaire+ Training & Supervision Plan.</td></tr>
<tr><td>5</td><td>Program YTD Vitality Cases</td><td>Program YTD Vitality Cases refers to the total 12 cases of Life/ Takaful insurance policy/ certificate sold to existing or new Vitality member within every 12 months period from the program commencement dates.</td></tr>
<tr><td>6</td><td>Active</td><td>Capture ONE new Life/Takaful/PA insurance policy/certificate within the month.</td></tr>
</table>
</td></tr>
</table>

Package Payout	

Package Payout

1. **Package Payout** will be made **monthly** upon Program YTD Validation Requirements are met.
2. **Monthly Actual Payout = (Targeted YTD Package Payout) – (YTD Total Actual Payout)**

   Illustration 1.3: NGM+ Package - RM 21,000

   *Projected total monthly payout with assumption: -
   - Commission including BSC bonus: 100% annual mode, 100% ILP, 100% PR, 100% BSC.

Program Month	M1	M2	M3	M4	M5	M6
Program YTD Validation Requirement	Meet	Meet	Meet	Meet	Meet	Meet
First Year Commission (RM)* (A)	**15.75K**	**15.75K**	**15.75K**	**15.75K**	**15.75K**	**15.75K**
Targeted YTD Package Payout (RM)	21K	42K	63K	84K	105K	126K
Monthly Actual Payout (RM) (B)	**21K**	42K-21K = **21K**	63K-42K = **21K**	84K–63K = **21K**	105K–84K = **21K**	126K-105K = **21K**
YTD Total Actual Payout (RM)	21K	42K	63K	84K	105K	126K
Total Monthly Payout* (A + B)	**36.75K**	**36.75K**	**36.75K**	**36.75K**	**36.75K**	**36.75K**

- **EARLY ACHIEVEMENT PAYOUT** - If the Program YTD Validation Requirements (including AFYC and Cases) are achieved ahead of schedule, the package payout will be disbursed monthly once the YTD Validation Requirements for all other applicable Programs have been met.
- **CATCH UP PROVISION** – If the Program YTD Validation Requirements are not met within the stipulated timeframe, a catch-up is permitted. Upon successful completion of the catch-up requirements, the package payout will be processed **in the next scheduled payment cycle**.

Illustration 1.4: NGM+ Package - RM 21,000 with the **assumption of not meet Training Requirements.**

Program Month	M1	M2	M3	M4	M5	M6
Program YTD Validation Requirement	Meet	Not Meet	Not Meet	Not Meet	Meet	Meet
First Year Commission (RM) (A)	**15.75K**	**15.75K**	**15.75K**	**15.75K**	**15.75K**	**15.75K**
Targeted YTD Package Payout (RM)	21K	42K	63K	84K	105K	126K
Monthly Actual Payout (RM) (B)	**21K**	**0**	**0**	**0**	**105K–21K = 84K**	**126K-105K = 21K**
YTD Total Actual Payout (RM)	**21K**	**21K**	**21K**	**21K**	**105K**	**126K**
Total Monthly Payout* (A + B)	**36.75K**	**15.75K**	**15.75K**	**15.75K**	**99.75K**	**36.75K**

*Projected total monthly payout with assumption: -
- Commission including BSC bonus: 100% annual mode, 100% ILP, 100% PR, 100% BSC.

3. Monthly bonuses pay out will be made on the 15th of the following month after validation, with one payout per month (received within 15th + 2 days). No advance payout if requirements are met earlier.
4. NGM+ must remain **ACTIVE** in AIA Elite Academy Program to be eligible for bonus.
5. Any reduction of package will result in recalibration of total program package requirements which might cause payout deduction in the following months.

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CHECKPOINT & PROGRAM RETENTION REQUIREMENT

Checkpoint Review & Reassignment

1. The 24-month program is built with checkpoints to allow NGM+ to **REMAIN/REDUCE/INCREASE** the program package within the range of 50% to 120% of **NGM+ Entry Package** or **Reassignment to Next Gen Millionaire ("NGM").**
2. The minimum package under **NGM+** shall be maintained at **RM17,000**. If a participating Life Planner holding a package valued at RM17,000 unable to meet the checkpoints, they may opt for **reassignment to the NGM program**.
3. Table below summarizes options for checkpoint review available in NGM+

Checkpoint*		**1 (M3)**	**2 (M6)**	**3 (M9)**	**4 (M12)**
Options	**(A) Remain/ Reduce/ Increase Package**	**50% - 120% of NGM+ Entry Package** *(min. capped at RM17k package)*			
	(B) Reassignment into Next Gen Millionaire	**Continue remaining scheme in NGM** *(no backpay mechanism)*			

4. Illustration indicates reassignment to NGM if the participating Life Planner opt to select Option (B) to remain in AIA Elite Academy. The continuity of the program period shall be remained in the new NGM program.

Scheme Duration	**Maximum 24 months start-up support**							
	Q1	**Q2**	**Q3**	**Q4**	**Q5**	**Q6**	**Q7**	**Q8**
Participating Scheme	NGM+	NGM+	Unable to meet NGM+ Retention	Reassignment to NGM	NGM	NGM	NGM	NGM
	9 months in NGM+			**15 months in NGM**				

5. To **INCREASE** the package, NGM+ must **achieve 100% of Program YTD Validation Requirements** at any checkpoint.
6. The revision of package made at any checkpoints, package payout and Program YTD Validation Requirements will be adjusted to the latest approved package. The new package will take effect on the 1st of Month 4 (M4) for Checkpoint 1, and the 1st of the following month of all other checkpoints.
7. **Total Package Paid** prior to any checkpoint shall be locked in review for the purpose of recalibration of any payout or deduction in the following months. The maximum number of allowable movements for the program package is limited to two (2) times. Program YTD Validation Requirement catch-up at checkpoints of the remaining package bonus will be released as below.

Package adjustment	**Package Payout Mode**
Adjust to Higher Package	One Lump-sum
Adjust to Lower Package	Monthly

8. ***Documentations for Checkpoint Options:** both available options require an interview with the respective Agency Executives as part of the validation process:
   a. Option (A) SUBMIT the signed AIA Elite Academy **New Next Gen Millionaire+ (NGM+) New Application / Conversion R&R** to respective Agency Executives for any adjustment to the package.
   b. Option (B) SUBMIT the signed AIA Elite Academy **New Next Gen Millionaire (NGM) New Application / Conversion R&R** to respective Agency Executives for further processes. **Only ONE TIME reassignment movement to NGM is allowed**. There will be no back pay on previous quarter upon reassignment. Elite Academy Life Planner is required to meet 50% of YTD AFYC & Cases Target as retention requirement to enable reassignment.
9. The package will remain unchanged if no action is taken.

Program Retention & Withdrawal

The Elite Academy Life Planners who fail to meet the retention requirements shall be withdrawn from AIA Elite Academy.

- **Retention in NGM+**
  - a) The NGM+ must remain active for a minimum of **10 months within any 12-month period**.
- **NGM+ Month 12 Checkpoint**
  - a) **minimum of 50% Program YTD AFYC, &**
  - b) **minimum of 50% program Number of cases, &**
  - c) D0, D1 & D2 (if available) Persistency requirements.
- **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.

CONVERSION APPLICATION & COMMENCEMENT

Eligibility

1. Applicable to RintiZ only.
2. There shall be no variation to the entry requirements prescribed for the *NGM+* program, save and except for the educational qualification criterion. All other *NGM+* entry requirements must be duly satisfied.
3. In the event the applicant holds a Sijil Pelajaran Malaysia (SPM) qualification, the applicant shall, prior to submitting an application for conversion to *NGM+*, successfully complete **one (1)** of the following programs:
   i. FPAM Prior Learning Recognition Assessment (PLRA), or
   ii. FPAM M2 PITO Program, or
   iii. MFPC PITA RFP Module 2, or
   iv. MII eRFP Module 2

Requirements

1. The Conversion requirements for the 2026 AIA Elite Academy NGM+ Conversion are described below. **Corporate Solution Products are excluded from AFYC & Case count.**

Conversion Criteria	NGM+ Conversion Requirements
AFYC and Cases	AFYC RM 18,000 + 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)

2. NGM+ Package shall be offered based on the higher of the following options: -
   Option 1: Based on applicant's average monthly income for the preceding twelve (12) months, subject to submission of satisfactory proof of income, for package offers of RM 17,000 and above.
   OR
   Option 2: Based on average AFYC contributed within rolling past 3 months.

   Illustration 2.0: RintiZ contributed RM 62,000 AFYC within rolling past 3 months.

Past 3 months Total AFYC	Average past 3 months AFYC	NGM+ Package (A)
RM 62,000	RM 20,667	RM 21,000

Application and Selection

1. RintiZ is required to complete and submit "2026 AIA Elite Academy Next Gen Millionaire+ New Application/Conversion Rules & Regulations Form" to Agency Strategic Development Team upon meeting the requirements.
2. Mandatory documents must be presented by applicant during Panel Interview. **AE Interview Form are required for conversion application.**
3. Email notification will be sent out to successful applicants and direct leader.

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.

Training & Supervision Validation:

Month	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13-M24
Training	ATAS *(by M2)*												
		Monthly Strength Building											
Engagement		Power 45, Weekly											

- 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. The participating Life Planner is required to complete mandatory training program by Month 2.
    - ATAS – 2 days physical class
- The participating Life Planner is required to attend a 3-hour physical Monthly Strength Building from Month 1 to Month 12. Training programs for Monthly Strength Building can be found in iLearn+.
- The participating Life Planner is required to attend a virtual Power 45 weekly and Monthly Strength Building from Month 1 to Month 12.
- Power 45 is a weekly 45-minutes virtual learning session scheduled to be on every Tuesday except first week of the month.
- Maximum 1-day excused absence is allowed per month in the required supervision programs (applicable to SBSG, Monthly Strength Building & Power 45 only).

Notes: -

- 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.

Next Gen Millionaire+ is advised to always refer to iLearn+ for the exact details of training programs and dates.

Important Terms: -

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 Provisions.

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

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: ____________________________

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

SECTION 2: APPLICATION & OFFER

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+ Rules & Regulations, and I agree to be bound by all terms and conditions therein.

1.	**Life Planner Name:**	
2.	**Agent Code:**	
3.	**Agency Name:**	
4.	**Contract Date:**	____________________(DD/MM/YYYY)

5. Applied for Next Gen Millionaire+ ("NGM+") Startup Package:

NGM+ Startup Package AFYC & Case Target

NGM+ Startup Package	Startup Target	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
RM17,000	Program YTD AFYC	12,750	25,500	38,250	51,000	63,750	76,500	89,250	102,000	114,750	127,500	140,250	153,000
	Program YTD Cases	2	4	6	8	10	12	14	16	18	20	22	24
	Targeted Monthly Package Payout	17,000	17,000	17,000	17,000	17,000	17,000	13,600	13,600	13,600	13,600	13,600	13,600

NGM+ Startup Package	Startup Target	M13	M14	M15	M16	M17	M18	M19	M20	M21	M22	M23	M24
	Program YTD AFYC	12,750	25,500	38,250	51,000	63,750	76,500	89,250	102,000	114,750	127,500	140,250	153,000
RM17,000	Program YTD Cases	2	4	6	8	10	12	14	16	18	20	22	24
	Targeted Monthly Package Payout	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200	10,200

Application Screening for New Applications

1. The applicant shall be subject to the successful completion of the application screening and/or background check process.
2. Failure to faithfully and accurately furnish all supporting information and documentations shall entitle the Company to withdraw or terminate the applicant at any time if the screening process reveals misrepresentation, non-disclosure, or any grounds to doubt the applicant's personal integrity, probity, or suitability for participation.

Application for Conversion

1. Total program duration for RintiZ and NGM+ is 24 months.
2. In the event of RintiZ convert into NGM+ Program, the duration of the NGM+ program will be reduced by the number of months in RintiZ program.

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		

2026 Next Gen Millionaire+ New Application/Conversion R&R Form_08.01.2026_Final

Initial here: