



2026 RintiZ New Application Rules & Regulations Form



RINTIZ APPLICATION & COMMENCEMENT																																				
Entry Requirement	Age	18 years old and above																																		
	Qualification	Minimum SPM holder and above.																																		
Commencement Month for RintiZ	Commencement Month (M1) will be set on 1 st day of the following month or earlier when RintiZ captured minimum 1 case with RM 300 AFYC.																																			
	Candidate	Coded Month	M0	M1	Captured Min. RM 300 AFYC (Activated)	RintiZ Commencement Date																														
	A	Jan	Jan	Feb	YES; Jan	Jan (M1)																														
	B	Jan	Jan	Feb	YES; Feb	Feb (M1)																														
	C	Jan	Jan	Feb	NO; Jan & Feb	Withdrawn from RintiZ. Status will be changed to Standard Life Planner																														
Table 1																																				
RINTIZ BONUS VALIDATION REQUIREMENTS																																				
RintiZ Monthly Bonus	1. The RintiZ Life Planner shall be entitled to an additional RM200 upon fulfilling the validation requirement for the second month within a given quarter. Subsequently, an additional RM500 shall be awarded upon successful completion of the third monthly validation requirement within the same quarter. 2. There is no quarter catch-up Bonus on Consistency Booster. 3. The requirements for the 2026 AIA Elite Academy RintiZ bonus are described in Table 2.																																			
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RINTIZ QUARTERLY BONUS VALIDATION REQUIREMENTS

Quarterly Bonus Validation Requirements

1. Missing Consistency Booster cannot be recovered within a quarter. Quarterly catch-up applies only to Basic Bonus.
2. Quarterly Bonus catch-up shall be permissible provided that the RintiZ participant captures a **minimum of 1 case per month in any 2 months within the relevant quarter**.
3. Bonus payments shall be calculated as the Quarterly Accumulated Bonus less the Total Monthly Bonus paid within the same quarter. Where the accumulated monthly bonus exceeds the quarterly amount, the higher monthly bonus shall prevail.

Quarterly Requirements		Quarterly Bonus	
Annualized First Year Commission (AFYC)	Cases	1st & 2nd Quarter	3rd & 4th Quarter
15,000	6	10,800	7,800
12,000		8,400	6,000
9,000		6,000	4,200
6,000		3,600	2,400
3,000		1,200	900

Table 3

RintiZ Quarterly Catch-up Bonus Validation Illustration:

RintiZ		M1	M2	M3	Total QTD
Scenario 1	Monthly AFYC	4k AFYC + 2 Cases	500 AFYC + 2 Cases	4.5k AFYC + 2 Cases	9k AFYC + 6 Cases
	RintiZ Basic Bonus	2,800	0	RM 6,000 - RM 2,800 = RM 3,200	
	Consistency Booster		0	RM 200	
	Total Bonus	RM 2,800	0	RM 3,400	

Scenario 2	Monthly AFYC	500 AFYC + 2 Cases	500 AFYC + 2 Cases	8k AFYC + 2 Cases	9k AFYC + 6 Cases
	RintiZ Basic Bonus	0	0	RM 6,000	
	Consistency Booster		0	0	
	Total Bonus	0	0	RM 6,000	

RINTIZ BONUS VALIDATION REQUIREMENTS

Bonus Validation Requirements

Elite Academy validates all payout to the following requirements: for more information, please refer to AIA Elite Academy General Provisions.

- AFYC
- Number of Cases
- Persistency Rate (PR) - Achieve minimum D0 90%, D1 85% and D2 75% if available, cut off as of 15th of the previous month.
- Training & Supervisions (T&S)

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.

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



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		Line of Business	AIA Elite Academy AFYC count	Annualized First Year Commission count	Case Count	Persistency Rate Validation																																								
		Life	Life	YES	YES	YES																																								
			Takaful		NO	NO																																								
		Non-Life	Corporate Solution		YES (exclude Single Trip & School Renewal PA)	NO																																								
			Personal Accident																																											
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.																																													
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.																																													
Bonus Payment Schedule	1. Bonus payments shall be effected via GIRO on the 30th day of the following month after completion of the validation exercise, with a permissible delay of two (2) working days. 2. No advance payments shall be made notwithstanding early fulfillment of requirements.																																													
RINTIZ MANDATORY TRAINING																																														
Training & Supervision Requirement	1. All RintiZ Life Planners shall attend mandatory training sessions organized by AIA Elite Academy for a duration not exceeding 12 months. 2. Training schedules and program content may be amended at AIA Elite Academy's discretion.																																													
RINTIZ MANDATORY TRAINING																																														
Training & Supervision Requirements	Completion of mandatory monthly T&S within the month, inclusive of any assessment required. Refer to Table 4 for RintiZ Training & Supervision Plan. <u>RintiZ Training & Supervision Plan as per Table 4:-</u> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #f8719d;"> <th></th> <th>M0-M1</th> <th>M2</th> <th>M3</th> <th>M4</th> <th>M5</th> <th>M6</th> <th>M7-M12</th> </tr> </thead> <tbody> <tr> <td style="background-color: #f8719d;">Training</td> <td></td> <td colspan="2" style="text-align: center;">MVP I or MVP II (by M3)</td> <td colspan="3" style="text-align: center;">MVP I and MVP II (by M6)</td> <td></td> </tr> <tr> <td style="background-color: #f8719d;">Engagement</td> <td style="text-align: center;">Onboarding Briefing (by M1)</td> <td colspan="6"></td> </tr> <tr> <td style="background-color: #f8719d;">Supervision</td> <td></td> <td colspan="6" style="text-align: center;">Jumpstart, Monthly</td> </tr> <tr> <td></td> <td></td> <td colspan="6" style="text-align: center;">Monthly Sales Activity Planning with Leader</td> </tr> </tbody> </table> <i>Table 4</i> 1. RintiZ must complete either MVP I or MVP II by Month 3 (M3) and finish the subsequent training by Month 6 (M6). 2. Onboarding Brief is a 45-min virtual briefing to be completed within M0 or M1 of the program. 3. RintiZ is required to attend Jumpstart; a 2-hour virtual session as a monthly touchpoint on sales productivity. 4. Monthly Sales Activity Planning with Leader 4.1 Direct leader must perform Monthly Sales Activity Planning with the RintiZ and key in the Monthly Sales Activity Coaching Log. 4.2 Click here to key in Monthly Sales Activity Review via: https://forms.office.com/r/7HpnyMSgDB or Go to ALPP > Home > References > Monthly Sales Activity Planning with Leader. 4.3 Monthly Sales Activity Planning Form must be submitted monthly for each RintiZ by 30th of the month, except for the month of February (to be submitted by 28th February) upon completion. 4.4 Any submission after 30th of the month will be treated as late submission and will not be validated. 4.5 Any wrongly keyed in RintiZ code will not be validated. 4.6 Late or missed submission of the form will result in forfeiture of that month's bonus amount towards RintiZ. <u>Notes:</u> RintiZ is required to self-register the following programs via iLearn+ (AIA Learning Management System). ▪ My Venture Point I (MVP I) ▪ My Venture Point II (MVP II) ▪ Jumpstart							M0-M1	M2	M3	M4	M5	M6	M7-M12	Training		MVP I or MVP II (by M3)		MVP I and MVP II (by M6)				Engagement	Onboarding Briefing (by M1)							Supervision		Jumpstart, Monthly								Monthly Sales Activity Planning with Leader					
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RINTIZ RETENTION

RintiZ Retention

1. Each RintiZ participant shall remain in ACTIVE status by satisfying the following conditions:
 - a. **Capture a minimum of one (1) case generating Annualized First Year Commission ("AFYC") of RM300 in any two (2) months within a quarter; and**
 - b. **Capture at least one (1) new Life or Family Takaful insurance policy or certificate issued to an existing or new Vitality member within the same quarter**
2. Retention will validate quarterly in Month 3 (M3), Month 6 (M6) and Month 9 (M9) of the program.
3. Failure to satisfy the retention requirements shall result in immediate withdrawal from the RintiZ Program, with the participant's status converted to Standard Life Planner.
4. Any participant whose agency agreement with AIA is terminated for any reason shall be automatically withdrawn from the RintiZ Program.
5. Once withdrawn, a participant shall be permanently ineligible for re-enrollment in the RintiZ Program.

RINTIZ INCENTIVES & REWARDS

Incentives & Rewards

Subject to compliance with all applicable program requirements, RintiZ participants may qualify for the following incentives and rewards:

- 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 RintiZ 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

OPTIONS FOR RINTIZ CONVERSION

Eligibility

1. The provisions herein shall apply exclusively to participants enrolled in the RintiZ Program.
2. There shall be no modification to the entry requirements applicable to the Next Gen Millionaire+ ("NGM+") Program. Each RintiZ participant shall comply with all NGM+ entry requirements, except for the educational qualification criterion.
3. Any RintiZ participant holding a Sijil Pelajaran Malaysia ("SPM") qualification shall, prior to submitting an application for conversion to Next Gen Millionaire ("NGM") or NGM+ status, is required to complete at least 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



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Conversion Requirements and Validation	1. Requirements for the 2026 AIA Elite Academy NGM / NGM+ Conversion are described in <i>Table 5</i>. Corporate Solution Products are excluded from AFYC & Case count. <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <tr style="background-color: #ff0000; color: white;"> <th style="text-align: center;">Conversion Criteria</th><th colspan="2" style="text-align: center;">Conversion Requirements</th></tr> <tr style="background-color: #ff0000; color: white;"> <th></th><th style="text-align: center;">Next Gen Millionaire (NGM)</th><th style="text-align: center;">Next Gen Millionaire+ (NGM+)</th></tr> <tr> <td style="text-align: center;">AFYC and Cases</td><td style="text-align: center;">AFYC RM 9,000 + 9 cases</td><td style="text-align: center;">AFYC RM 18,000 + 9 cases</td></tr> <tr> <td style="text-align: center;">Persistency Rate (PR)</td><td colspan="2" style="text-align: center;">D0 90% and D1 85%, if available</td></tr> <tr> <td style="text-align: center;">Validation Period</td><td colspan="2" style="text-align: center;">Coded month (M0) + first 6 months (Within rolling past 3 months AFYC)</td></tr> </table> <i>Table 5</i> 2. NGM+ Package offer by options below, whichever higher: - Option 1: Achieve conversion requirement as stated in Table 3 and based on past 12 months Average Monthly Income (with proof of income required) for package RM 17,000 and above. OR Option 2: Based on average AFYC contributed within rolling past 3 months. <i>Illustration Table 6: RintiZ contributed RM 62K AFYC within rolling past 3 months.</i> <table border="1" style="width: 100%; border-collapse: collapse; margin: 10px 0;"> <tr style="background-color: #4a5568; color: white;"> <th style="text-align: center;">Past 3 months Total AFYC*</th><th style="text-align: center;">Average past 3 months AFYC</th><th style="text-align: center;">NGM+ Package (A)</th></tr> <tr> <td style="text-align: center;">RM 62,000</td><td style="text-align: center;">RM 20,667</td><td style="text-align: center;">RM 21,000</td></tr> </table> <i>Table 6</i> 3. Conversion Application Process Flow: - Complete and submit “2026 AIA Elite Academy Next Gen Millionaire (NGM) / Next Gen Millionaire+ (NGM+) New Application/ Conversion Rules & Regulations Form” to Agency Strategic Development Team upon meeting the requirements. - Mandatory documents (refers to “2026 AIA Elite Academy Next Gen Millionaire (NGM) / Next Gen Millionaire+ (NGM+) New Application/ Conversion Rules & Regulations Form”) must be presented by applicant during Panel Interview. - Email notification will be sent out to successful applicants and direct leader. - Conversion to NGM+ requires additional requirement; past 12 months proof of income required for package offer RM 17,000 and above.	Conversion Criteria	Conversion Requirements			Next Gen Millionaire (NGM)	Next Gen Millionaire+ (NGM+)	AFYC and Cases	AFYC RM 9,000 + 9 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)		Past 3 months Total AFYC*	Average past 3 months AFYC	NGM+ Package (A)	RM 62,000	RM 20,667	RM 21,000
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Commencement Month for New Next Gen Millionaire (NGM)	<u>Commencement for Conversion</u> - Commencement of NGM / 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).																					



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Program Duration

Program Duration

- Total program duration for RintiZ & NGM or NGM+ is 24 months.** In the event of RintiZ convert into any Elite Program above, the duration of the latter program will be reduced by the number of months in RintiZ Program.
- The scheme duration upon conversion to NGM+ or NGM program will be between 18 to 21 months depending on the conversion month from RintiZ.

Illustration (a)

Scheme Type	Contract	RintiZ		Next Gen Millionaire+ (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			Next Gen Millionaire+ (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	

CFI, Lapse and ROP

- For further details, participants shall refer to the 2026 AIA Elite Academy General Provisions > Quality Business > Cancellation, Replacement and Lapse.

Important Governance

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



2026 RintiZ New Application Rules & Regulations Form



Important Terms:

1. All bonus payments under the RintiZ 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 within 12 months will be excluded from the case count.
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.

Acknowledgment and Agreement

I hereby declare that all information provided herein is true and accurate. I further acknowledge that I have read, understood, and agree to be bound by the AIA Elite Academy RintiZ Rules and Regulations as set forth above.

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 RintiZ New Application 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:
 - a. Membership shall commence on the 1st day of the month immediately following the participant's contracting as an AIA Elite Academy Life Planner.
 - b. Membership shall be provided free of charge for a period of one (1) year.
 - c. 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: _____