

## Memo

Our Reference : FTA/CC/202301-002

Date : 10 January 2023

To : All Group Agency Directors, Agency Directors & Agents,  
Etiqa Family Takaful Berhad

From : Head, Family Takaful Agency

## AIT RISING STAR 2023

**GOOD NEWS!** AIT Rising Star 2023 is back. Below are the details for AIT Rising Star 2023:

### Contest Requirement – Criteria & Rewards

Details	Criteria	Rewards	Others
Within 90 Days after contracted date	RM 24,000 AFYC <b>AND</b> Min 3 INFORCE Cases	1 ticket to Bali, Indonesia* <b>OR</b> RM1,800 iPad Cash	Attended eStar Program
Within 180 Days after contracted date	RM 48,000 AFYC <b>AND</b> Min 6 INFORCE Cases	1 ticket to Bali, Indonesia	

\* The New Recruit that have selected trip to Bali, Indonesia under 90 days category will not be entitled to qualify under 180 days category

Special Category	Requirements	Reward
Leaders (Direct Unit)	Min 3 Qualified Rising Stars within calendar year	1 ticket to Bali, Indonesia (Entitlement is for 1 trip package only throughout the campaign period of 2023)

Notes:

Rising Stars definition:

- Any reinstated / reappointed agent (with new agent's code or old agent's code with less than 12 months from the date of last termination) or direct appointment (DAAD) will not be counted as Rising Star.

**Rising Star is applicable to new agents' category only**

- a. Rewards are non- exchangeable and non- redeemable for cash except for medical reason/immigration cases

**Special Leader Category is applicable to Agency Leaders Direct Unit category only**

- a. The count of min 3 qualified and participating Rising Star is excluding him/herself within the campaign year period.
- b. Rewards are non- exchangeable and non- redeemable for cash.
- c. Entitlement is for 1 trip package only throughout the campaign period of 2023

**Terms & Conditions for AIT Rising Star Incentive Trip:**

1. This incentive trip is solely for qualified Rising Star and Leaders (Direct Unit - who have at least minimum of 3 qualified Rising Stars in 2023) qualifying for Special Leaders Category.
2. Rising Star is defined as those agents who are registered from January 2023 – December 2023.
3. All qualifiers compulsory to attend the "eStar Program" training within 90 days or 180 days from contracted date to participate in the trip.
4. Note for Rising Star Trip;
  - i. Must achieve minimum number of 30 participants for every trip otherwise company has the right to cancel the trip and all qualifiers will be compensating with the max of 75% from the total package trip (for whatever reason/ground).
  - ii. All qualifiers are not allowed to opt for the next trip (must stick with grouping decide by the company) and if you fail to follow the time table given by the company, company has the right to pay the max 75% from the total package trip
5. Only in forced submissions within the said campaign period is counted for the reward.
6. Strictly no Single Top-up or Regular Top Up contribution will be included in AIT Rising Star calculation.

7. Production of AIT Rising Star category will be counted for Summit & Star Agency Incentive Trips qualification.
8. All General Terms & Conditions for AIT qualifiers apply.
9. For each ticket, the qualifiers are entitled to the following package as described in the table below:

Ticket to	Trip Duration	Round Trip Flight (including ground transfer)	Accommodation
Bali, Indonesia	4 nights	Economy Class	Twin sharing basis

If you have any enquiries you can contact our Director of Agency and Agency Development Manager for each region. They are able to provide and serve you for the better in 2023.

Thank you

**-Original memo signed-**

**MOHD ROHAIZAD SAMSUDDIN**  
**Head Family Takaful Agency**  
**Etiqa Family Takaful Berhad**

C.C : Chief Executive Officer, Etiqa Family Takaful Berhad  
Head Family Operations, Etiqa Family Takaful Berhad  
Heads, Family Takaful Agency, Etiqa Family Takaful Berhad  
Directors of Agency, Family Takaful Agency, Etiqa Family Takaful Berhad  
Agency Development Manager, Family Takaful Agency, Etiqa Family Takaful Berhad