

Memo

Our Reference : FTA/CC/202301-003

Date : 12 January 2023

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

From : Head, Family Takaful Agency Etika Family Takaful Berhad

ANNUAL DINNER & AWARDS PRESENTATION (ADAP) 2023

The ADAP event is a platform where Agents and Leaders are given prestigious awards in various categories of achievements. These highly sought after awards and recognition creates a competitive atmosphere amongst the agency force, thus creating high impact on sales productivity.

This contest is open to all Agents & Leaders.

Contest Period: 1 January 2023 – 31 December 2023

ADAP Qualifiers Category – Invitation to Premier & ADAP Dinner

Club	Details Requirement		Rewards
	Category	AFYC	
President Club	Agent	RM160,000	1 ticket to ADAP, Lapel pin, Certificate & Plaque
	Agency Director	RM680,000	
	Group Agency Director	RM2,000,000	
Producer Club	Agent	RM110,000	1 ticket to ADAP, Lapel pin, Certificate & Plaque
	Agency Director	RM340,000	
	Group Agency Director	RM1,000,000	
Achiever Club	Agent	RM50,000	1 ticket to ADAP, Lapel pin, Certificate & Plaque
	Agency Director	RM170,000	
	Group Agency Director	RM500,000	

ADAP Special Recognition Categories

#	Categories	Rewards
1	Ultimate Star Agency Leaders (Direct Unit)	1 Additional Spouse ticket to ADAP, Blazer, Sach, Single Room, Certificate & Plaque
2	Million Ringgit Agency (Group)	1 ticket to ADAP, Blazer, Sach, Certificate & Plaque
3	The Best Digital Agency	1 ticket to ADAP, Certificate & Plaque
4	Evergreen Group Agency Director <ul style="list-style-type: none"> - Achieved min MOC RM500,000 - Age more than 60 years in 2023 - Recognition entitlement is only for once in a lifetime 	
5	Young Gun Group Agency Director <ul style="list-style-type: none"> - Achieved min MOC RM500,000 - Age less than 35 years in 2023 - Recognition entitlement is only for once in a lifetime 	
6	Newly Promoted Group Agency Director	
7	Newly Promoted Agency Director	
8	*TOT – Top Of The Table	1 ticket to ADAP, Lapel Pin, Certificate & Plaque
9	*COT – Court Of the Table	
10	*MDRT	
11	100 Apps Club	1 ticket to ADAP, Certificate & Plaque
12	50 Apps Club	

*Please refer to the MDRT 2023 Memo

ADAP Top 3 Categories

#	Categories	Rewards
1	Top 3 Group Agency Director (Whole Group)	1 ticket to ADAP, Certificate, Champion is entitled for 1 Single Room Accommodation & Sach
2	Top 3 Group Agency Director (Direct Group)	
3	Top 3 Group Agency Director Rookie (1 st Year)	
4	Top 3 Recruiter (Direct Leader)	
5	Top 3 Direct Leaders - Highest Number Of Cases	
6	Top 3 Agency Director	

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7	Top 3 Agency Director Rookie (1 st Year)	
8	Top 3 Introducer (Non Leader)	
9	Top 3 Personal Producer - Highest Number Of Cases (Non Leader)	
10	Top 3 Personal Producer AFYC (Non Leader)	
11	Top 3 Aspiring Sales Manager / Career Agent	
12	Top 3 Agent	
13	Top 3 Rookie	
14	Top 3 CYNR	
15	Top 3 Business Quality Agents - PR 80% & Min AFYC RM50,000	
16	Top 3 Business Quality AD (Direct) - PR 80% & Min AFYC Direct RM170,000	
17	Top 3 Business Quality GAD (Group) - PR 80% & Min AFYC Group RM500,000	

Terms & Conditions

1. Paid submission and in forced New Business from 1 January 2023 - 31 December 2023 (except advance payment) shall be counted for ADAP for year 2023.
2. Only in-forced submission within the said campaign period is counted for the reward.
3. To qualify for ADAP 2023, certificates must remain in force until 12 months failing which claw back will be done in 2025. Should the qualified agent be terminated, the claw back shall be taken from the leaders.
4. Definition for CYNR:
 - Must be recruited from 1 January 2023 – 31 December 2023.
 - 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 new recruit
5. Definition for Rookie:
 - Newly contracted agents for a period of 18 months and below within 2023 (e.g. Newly contracted agents from 1st July 2022 are eligible for Rookie Category).
6. For ADAP Special Recognitions all qualifiers must achieve min MOC for each category. The details as per below:

Category	Min MOC 2023
Agent	RM15,000 AFYC or 12 Cases
Agency Director	RM170,000 AFYC
Group Agency Director	RM500,000 AFYC

7. 50 & 100 Apps Club refer to the 50 & 100 INFORCE cases in 2023.
8. Direct & Group category production shall include Leader's Personal Production
9. Group Agency Director Rookie and Agency Director Rookie define as 1st year appointed in 2023.
10. Newly Promoted Group Agency Director & Agency Director refer to Newly appointed Leaders in 2024 using 2023 Production.

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11. Strictly no Single Top-up or Regular Top Up contribution will be included in ADAP calculation
12. Business Quality refers to the 13th month persistency – business block from 1 January 2022 to 31 December 2022. The PR calculation will be based on 13 times payment for the said block of business.
13. The company reserves the absolute right to amend, waive and/or substitute the before mentioned award, criteria, and conditions in part or in total at its sole discretion, in the manner and time it deems appropriate.
14. In the event of any dispute or disagreement over the final result, the decision of the company is final.
15. The Company reserves the right to disqualify the qualifier should there be found any ROP cases, under investigation and any breach of the regulations under the Company and Bank Negara Malaysia guidelines. All ADAP Ticket of the qualifiers and / or any paying guest(s) shall be forfeited and retracted accordingly.

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
Etiqua Family Takaful Berhad

C.C: CEO, Etiqua Family Takaful Berhad
Head Operations Etiqua Life Insurance & Takaful
All Heads, Family Takaful Agency
Director of Agency's, Etiqua Family Takaful Berhad
Agency Development Managers, Etiqua Family Takaful Berhad