

GV Career Orientation

2022



**How do you
see your
career path ?**



Have you ever given a rating to your existing career?

*If you were to rate from 1 to 10 (1 for the least and 10 for the best), how would you rate the following.....(kindly “**Tick**” the number)*

1. How is your existing working **environment**?
2. Is your salary **commensurate** with your effort?
3. Are you **satisfied** with your existing job?

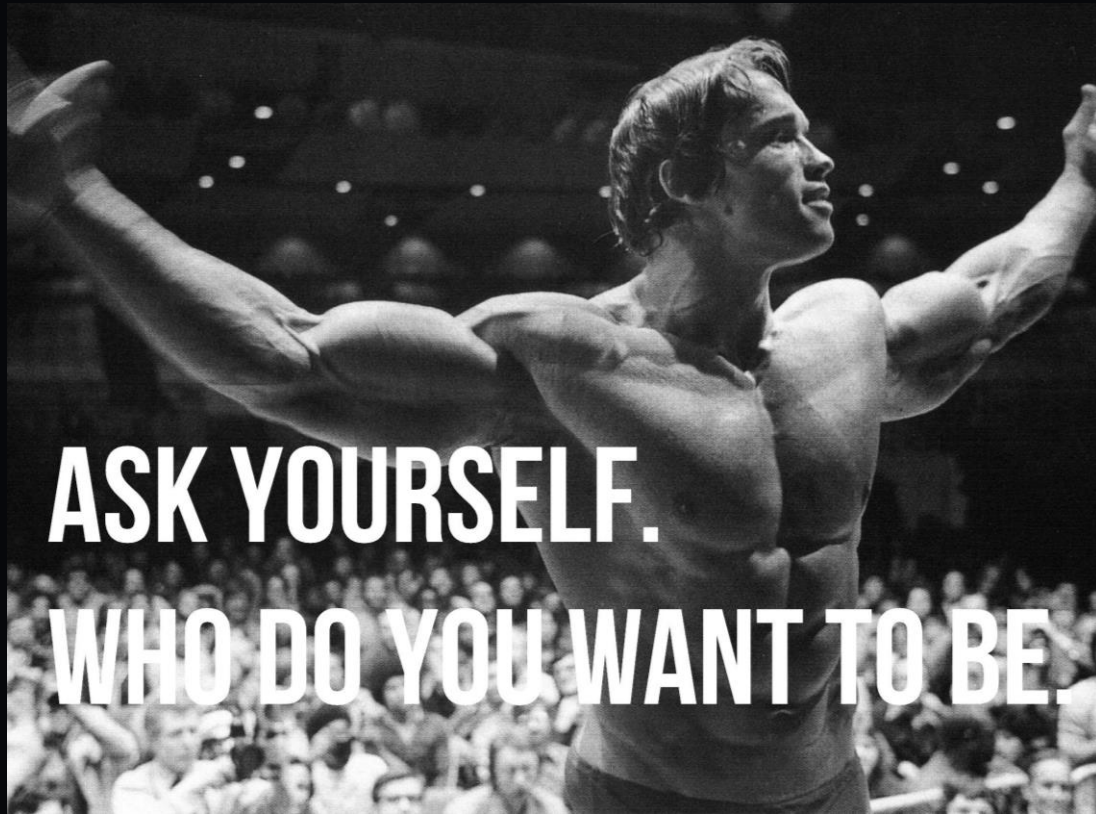
1 2 3 4 **✓** 5 6 7 8 **9** 10
1 2 3 **✓** 4 5 6 7 **8** 9 10
1 2 3 4 5 **✓** 6 7 8 **9** 10

*If you are given a chance to choose, how would you want it to be better? (kindly “**Circle**” your desired number of the above question)*

There's a **GAP!**

Would you want to do
something to
CLOSE the GAP

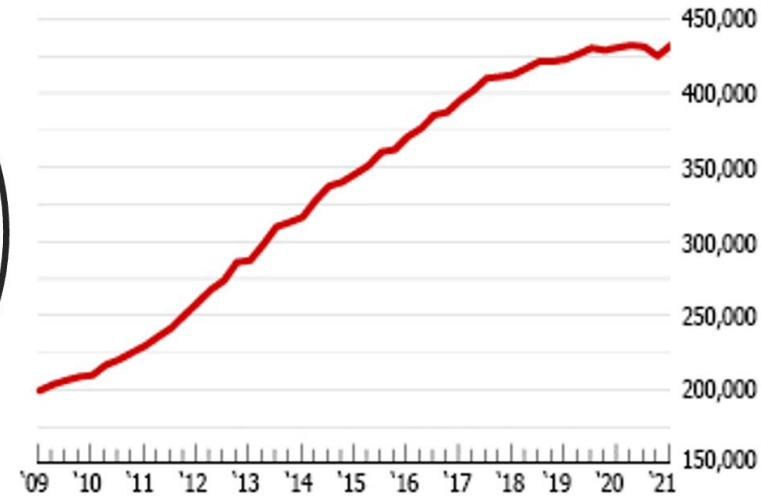
What do you want to achieve in next 3 to 5 years?
Who do you want to be?





Growth in property value VS Growth in Graduate's Salary

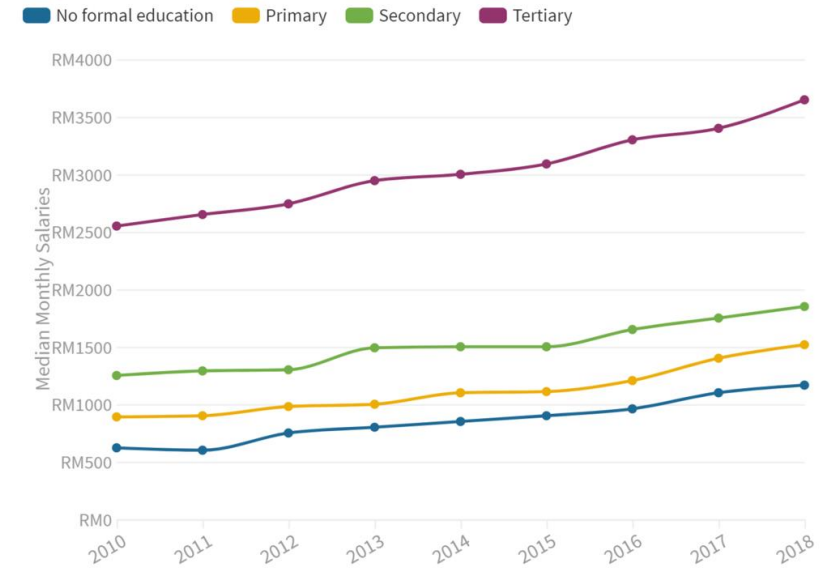
Average House Prices (MYR)



Source: Valuation & Property Services Department, Global Property Guide



Median Monthly Salaries and Wages of Malaysians



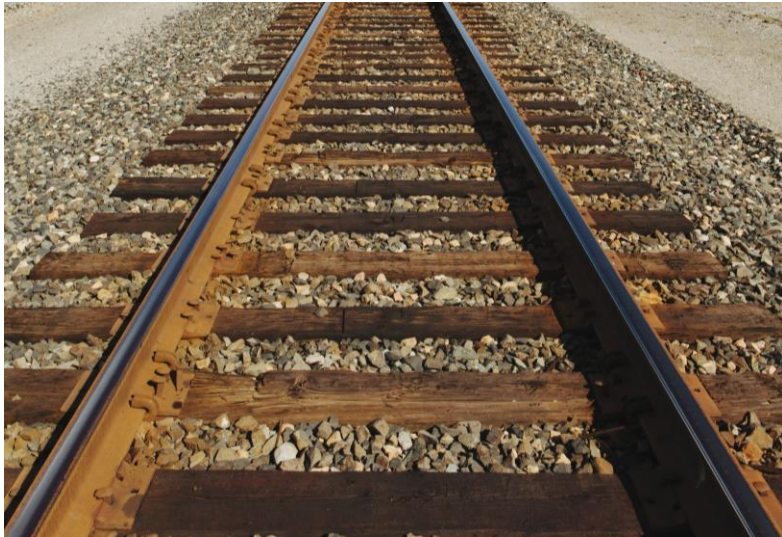
Source: Department of Statistics Malaysia

Expected and average starting monthly salaries for fresh graduates

Academic qualification	Expected salary (RM)	Actual salary (RM)
Diploma	1,879	1,704
Basic Degree	2,496	2,391
Degree with Honours	2,729	2,626
Master's Degree	3,417	3,285

Source: Malaysian Employers Federation Salary Survey for Executives 2019



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Talking: Andy Tang

You are screen sharing Stop Share


EVERYbody
Con**CERN**.....



GREAT VISION

Talking: Andy Tang

You are screen sharing Stop Share



People are
concern about
money....

GREAT VISION

Financial industry – a proven
all weather industry



Which
industry
shall I
involve?

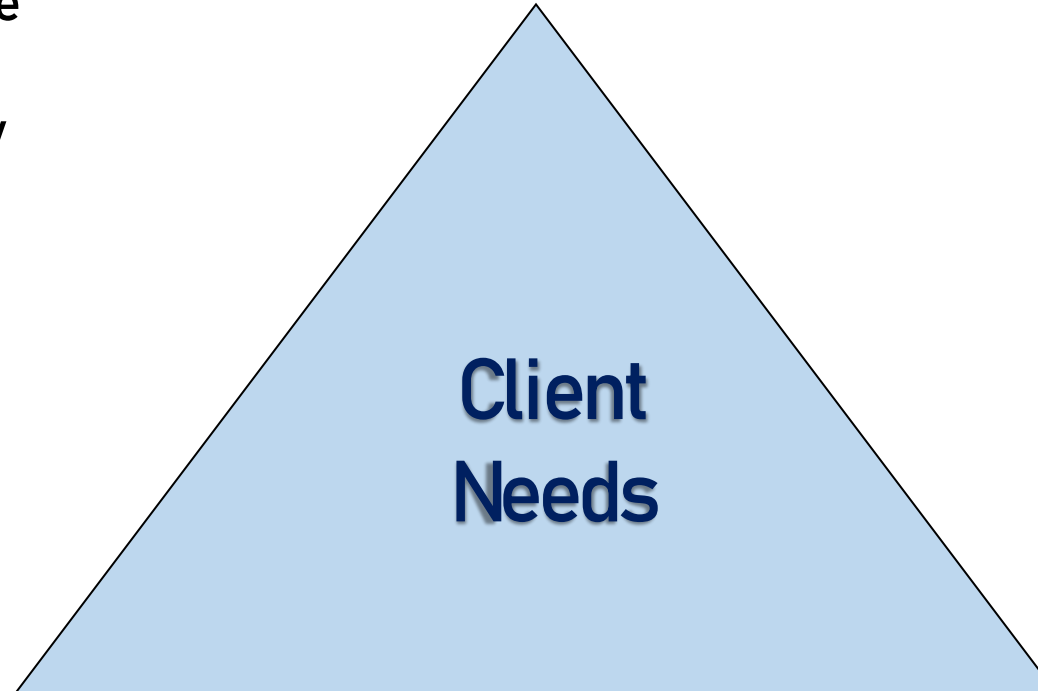
Financial Planning Industry is All Weather Industry!

Market Good

1. Easy in **making decision** for any life coverage products
2. Have **money to invest** and although market good but still not dare to move to equity, Funds investment with steadily growth is a choice
3. People **tend to buy property** when market good because of buying power

Loans

Risks



Client
Needs

Market Bad

1. Concern about **what if unfortunate things happen**, thus review policy for necessity
2. Even FD also not the right approach, then they **look for something higher than FD** but not too risk. Funds investment is a choice
3. People **tend to refinance, remortgage** or loans restructuring when market bad because of cashflow, interest rate or consolidation

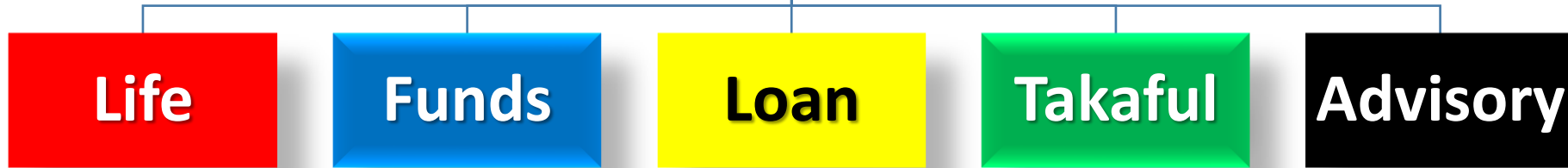
Funds

Great Vision



Future Begins NOW.





Our Unique Platform – ONE Stop Financial Services





Market Potential

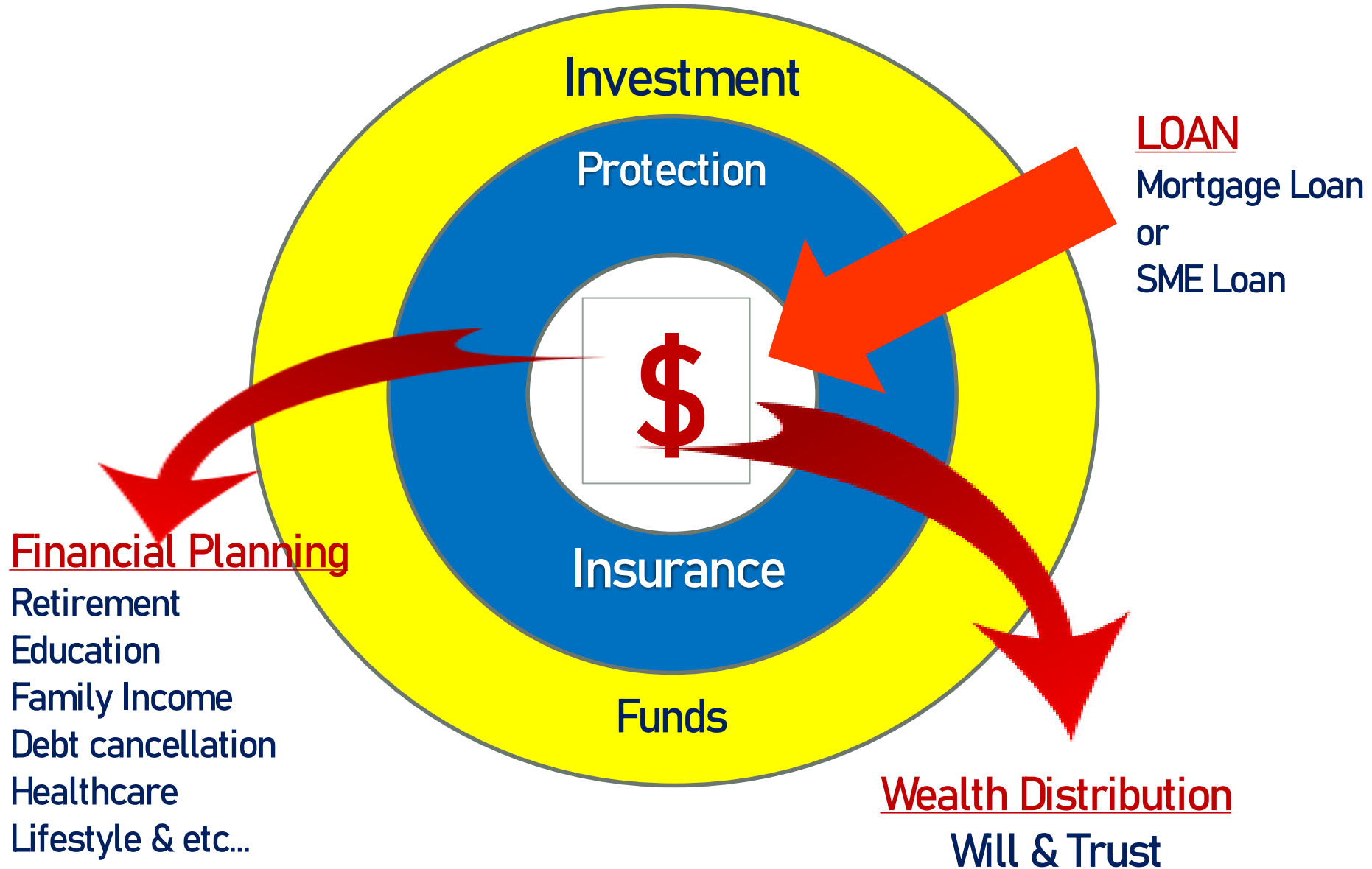
Individual

Family

Business



Personal Financial Planning



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Asset Management



Financial Service Platform



GV – Financial Associates

Mortgage Loan

Clients

Healthcare Planning

Retirement Planning

Financial Needs

Education Planning

Family Income Protection

Debt Cancellation



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Our Collaboration Partners



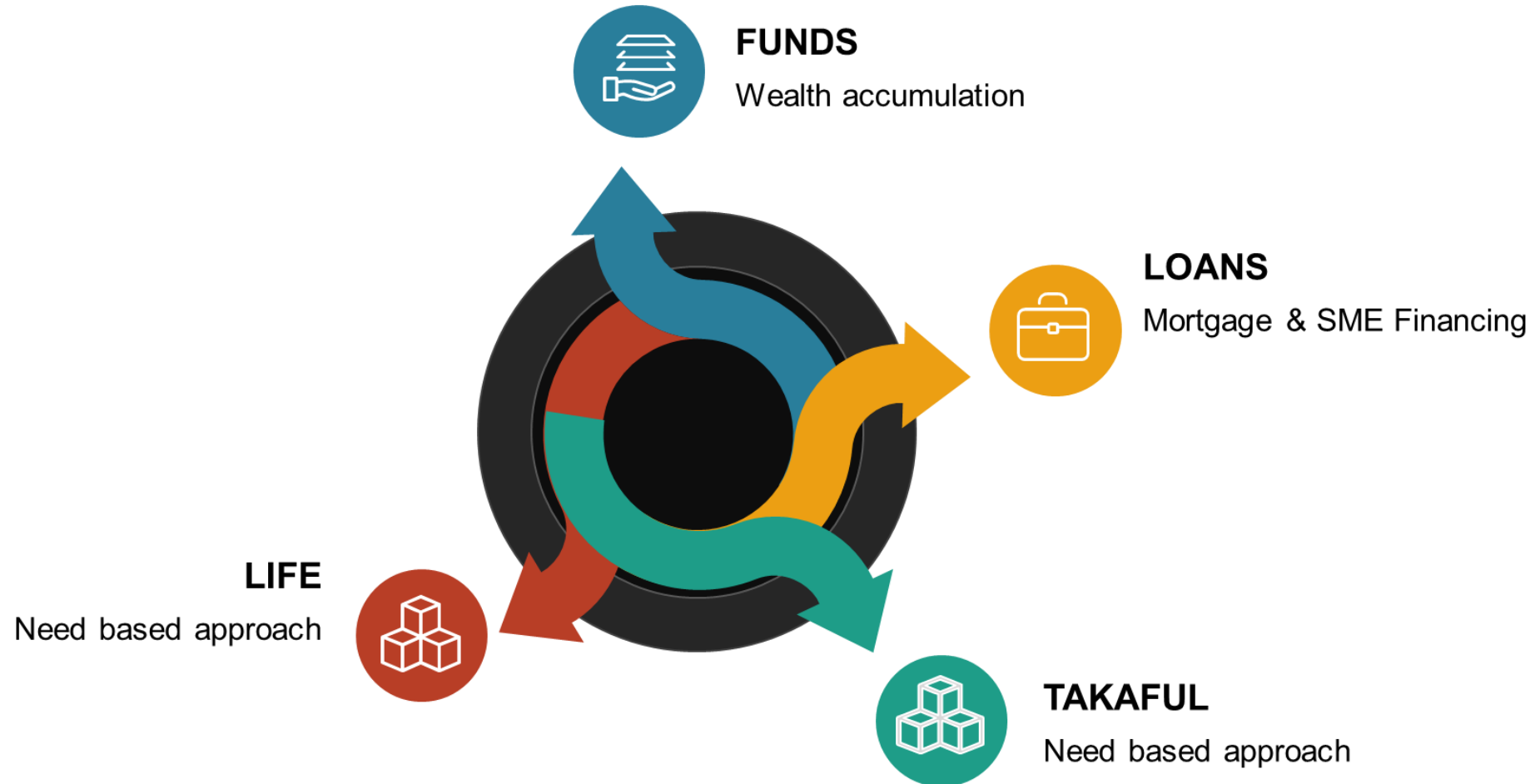
Asset Management





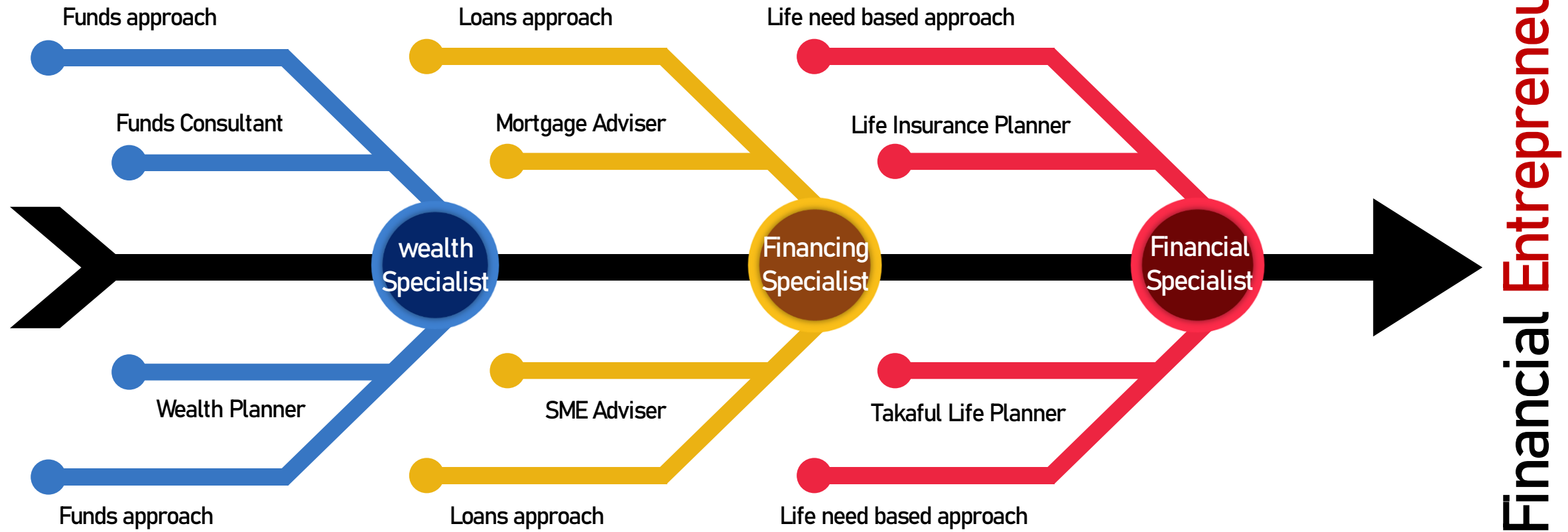
Flexible Entry Approach

You may start with Life or Loan or Funds approach



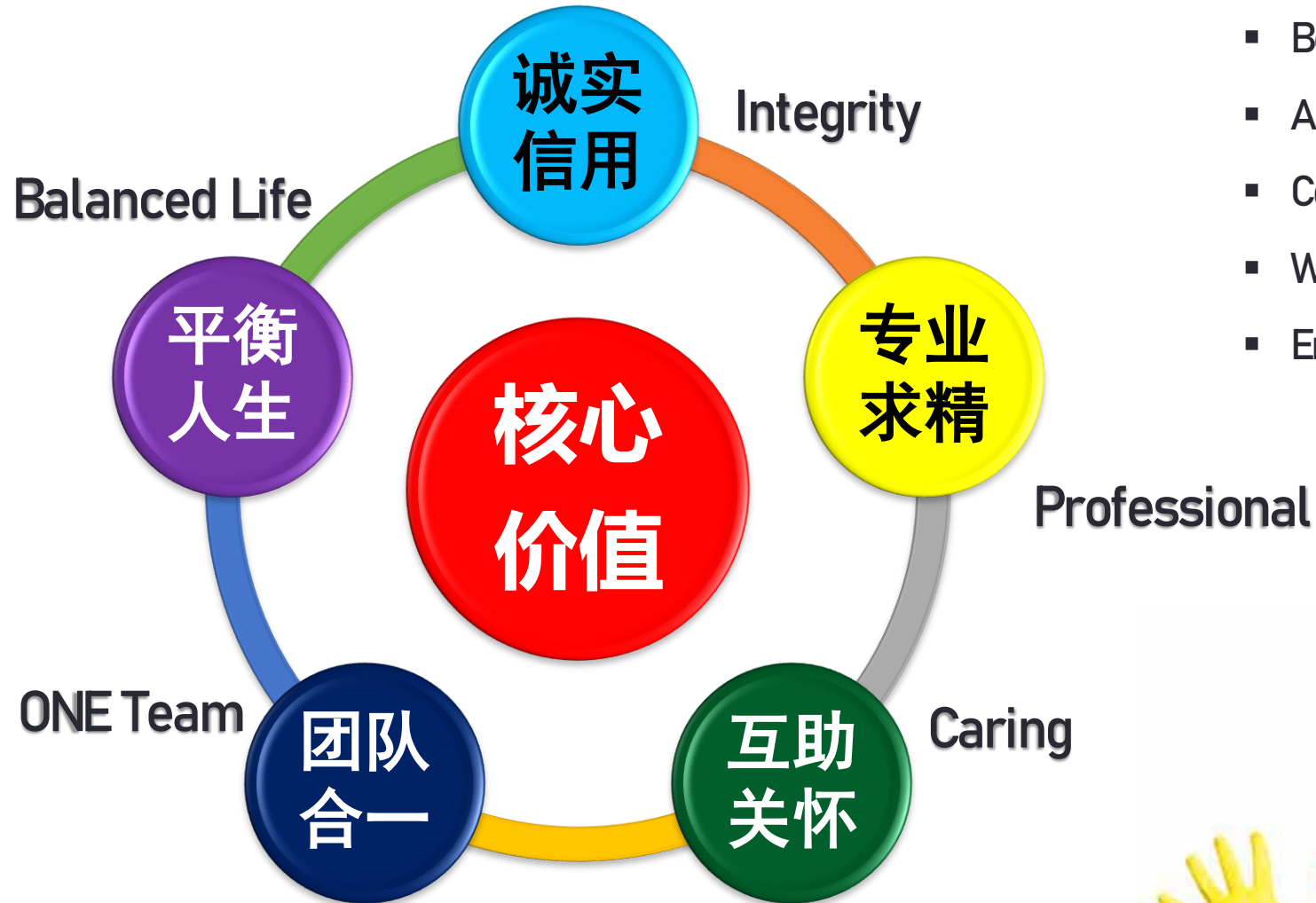
From Specialist to Financial Entrepreneur

Who do you want to be?



Financial Entrepreneur

OUR CORE VALUE 核心价值



- Be **Integrity** at all times
- Always deliver our **Professional** services
- Concern on how much we **Care**
- Work as **ONE Team**
- Enjoy with **Balanced Lifestyle**



Our model :

Great Vision Business Model



U

OUR SERVICES

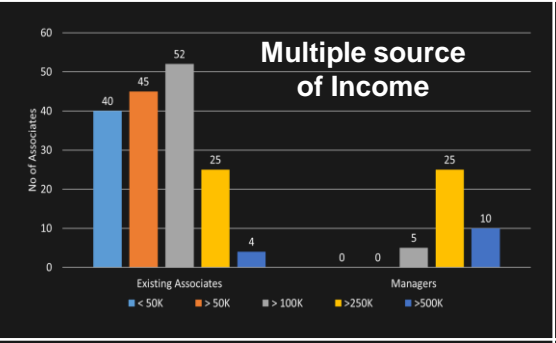
Unique Platform – ONE STOP Financial Services

Nationwide Strategic Location

Borderless Recruitment Model

S

Flexible Entry Approach



Unlimited Incentives & Rewards

Flexible Entry Approach

You may start with Life or Loan or Funds approach

P

Financial Solution	Active Income	Recurring Income	Passive Income
Life Insurance	• Standard Commission	• Renewal Standard Commission • Overriding Commission on Group New Business • Overriding Commission on Group Renewal Business	• Spin off benefit on new business • Spin off benefit on renewal business
Funds Investment	• Standard Commission on front end load	• Standard Commission on On-going investment • Standard Commission on On-going EPF investment • Overriding Commission on Group Sales	• Trailer Commission on personal sales • Trailer Commission Group Sales
Loans - Mortgage or SME	• Loan commission • Legal Fee sharing • Fee based commission sharing	• Overriding Commission on group loan business • Overriding on group Legal Fee sharing • Overriding on Fee based commission sharing	

Promotion Structure & Requirement

Single Need Approach

Multiple Needs Approach

Financial Planning Approach

Duplicable Business System

R

Personal Performance Million Dollar Round Table (MDRT)

4 Basic Approaching Methods

- FHS – Financial Health Scan
- Two Things in Life
- Financial Pyramid
- Financial Life Cycle (FLC)

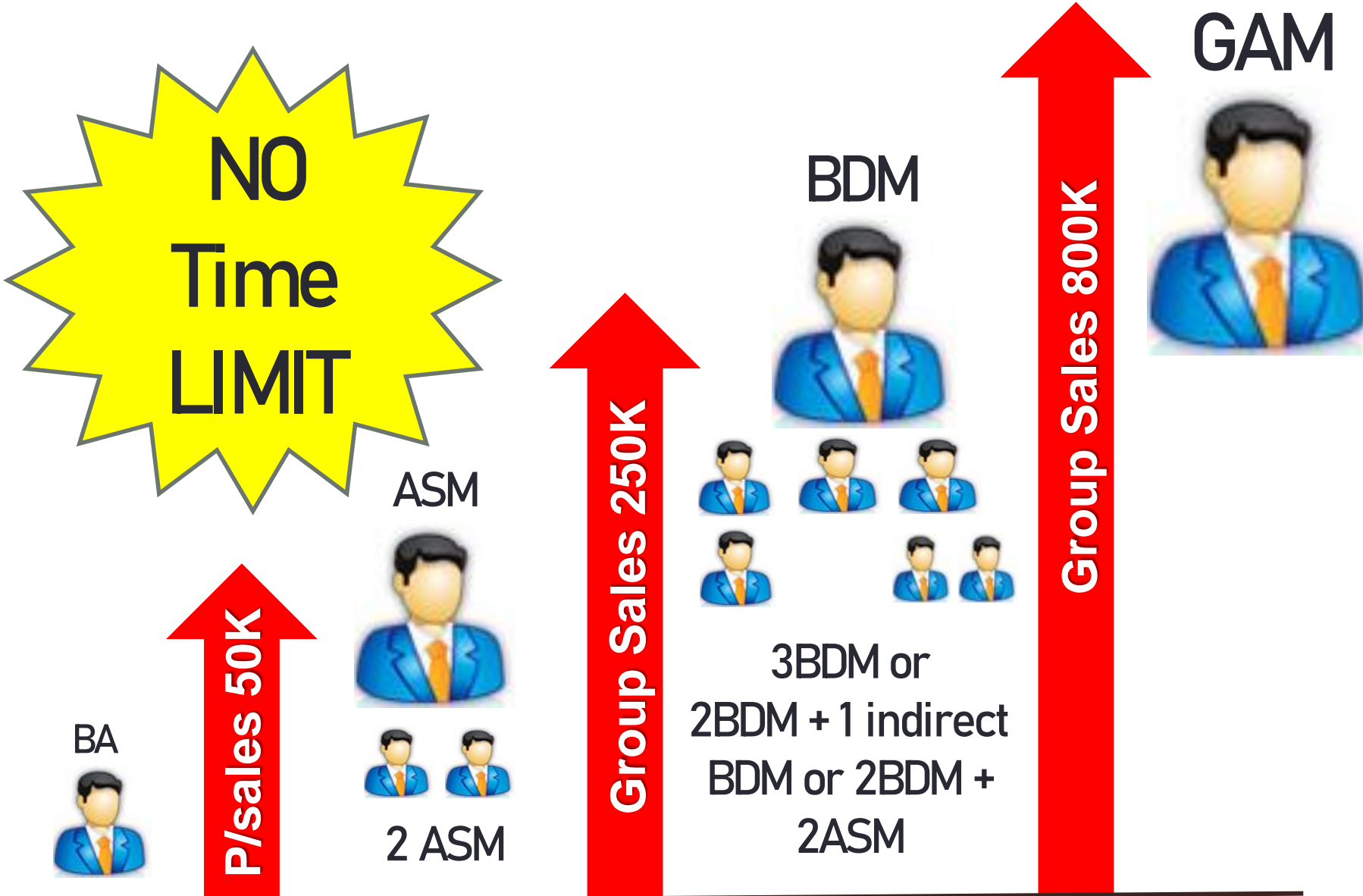
Lunch and Learn (L&L)

Wealth Protection	Wealth Accumulation	Wealth Distribution
Personal <ul style="list-style-type: none"> Family Income Protection Healthcare Planning APA - Asset Protection Account Debt Cancellation Business <ul style="list-style-type: none"> Cashflow Management BAPA – Business Asset Protection Account Debt Cancellation Keyman Insurance Employee Benefit – Healthcare & Life coverage 	Personal <ul style="list-style-type: none"> Education Planning Retirement Planning Lifestyle Planning Saving solution Mortgage Loan Investment Planning Business <ul style="list-style-type: none"> Employee Benefit – Retention Program Director Remuneration Business / SME Financing Corporate Funds Investment 	Personal <ul style="list-style-type: none"> Legacy Planning Will Writing Trust Creation Family Trust Charitable Trust Business <ul style="list-style-type: none"> Shareholder agreement Business Trust Structure arrangement Business Restructuring Buy-sell agreement IPO arrangement

UNIQUE **PROMOTION STRUCTURE** --- **& COMPENSATION SCHEME**

Great Vision Business Model

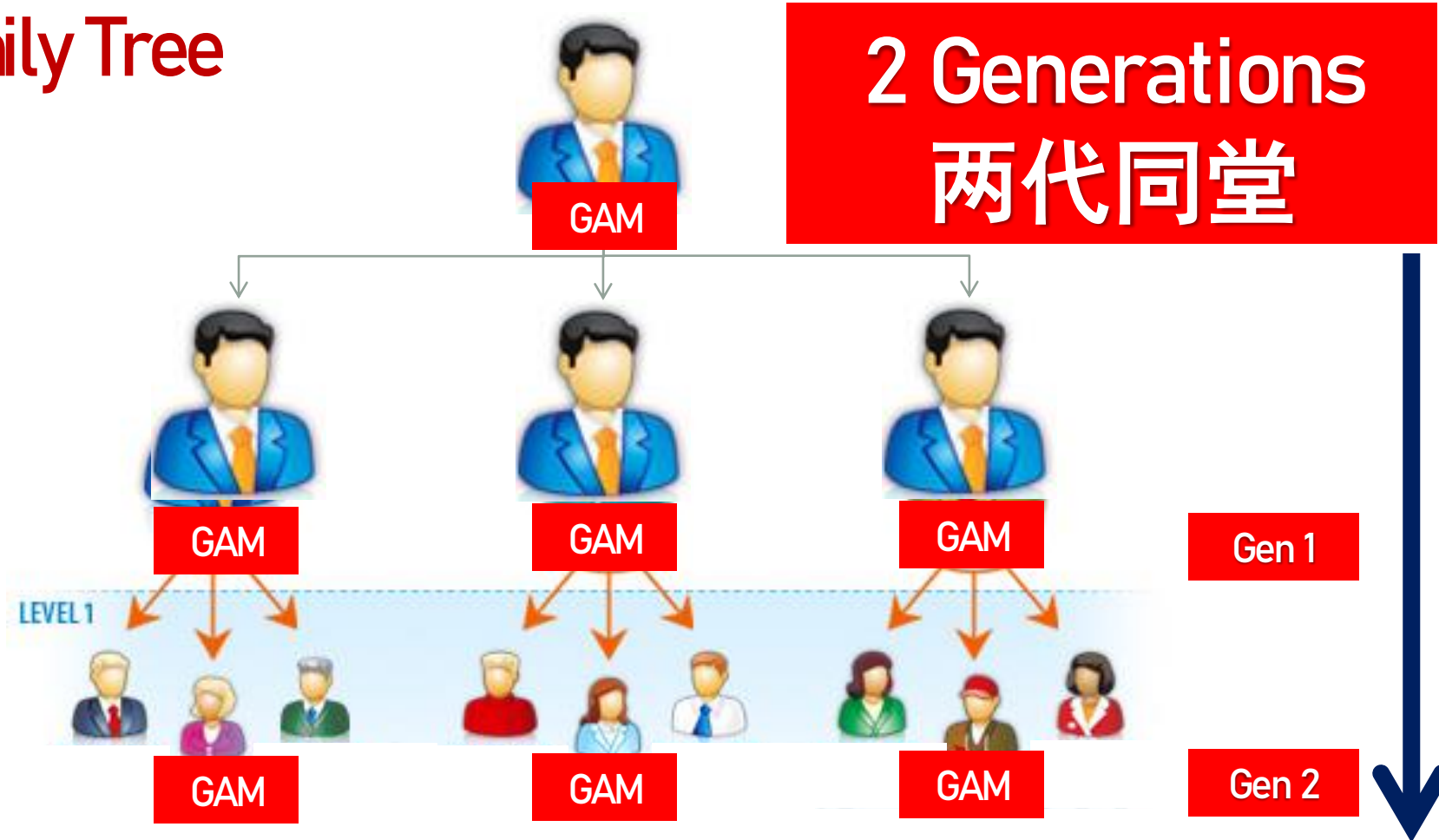
Promotion Structure & Requirement



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Note: PR1 with 85%

Family Tree

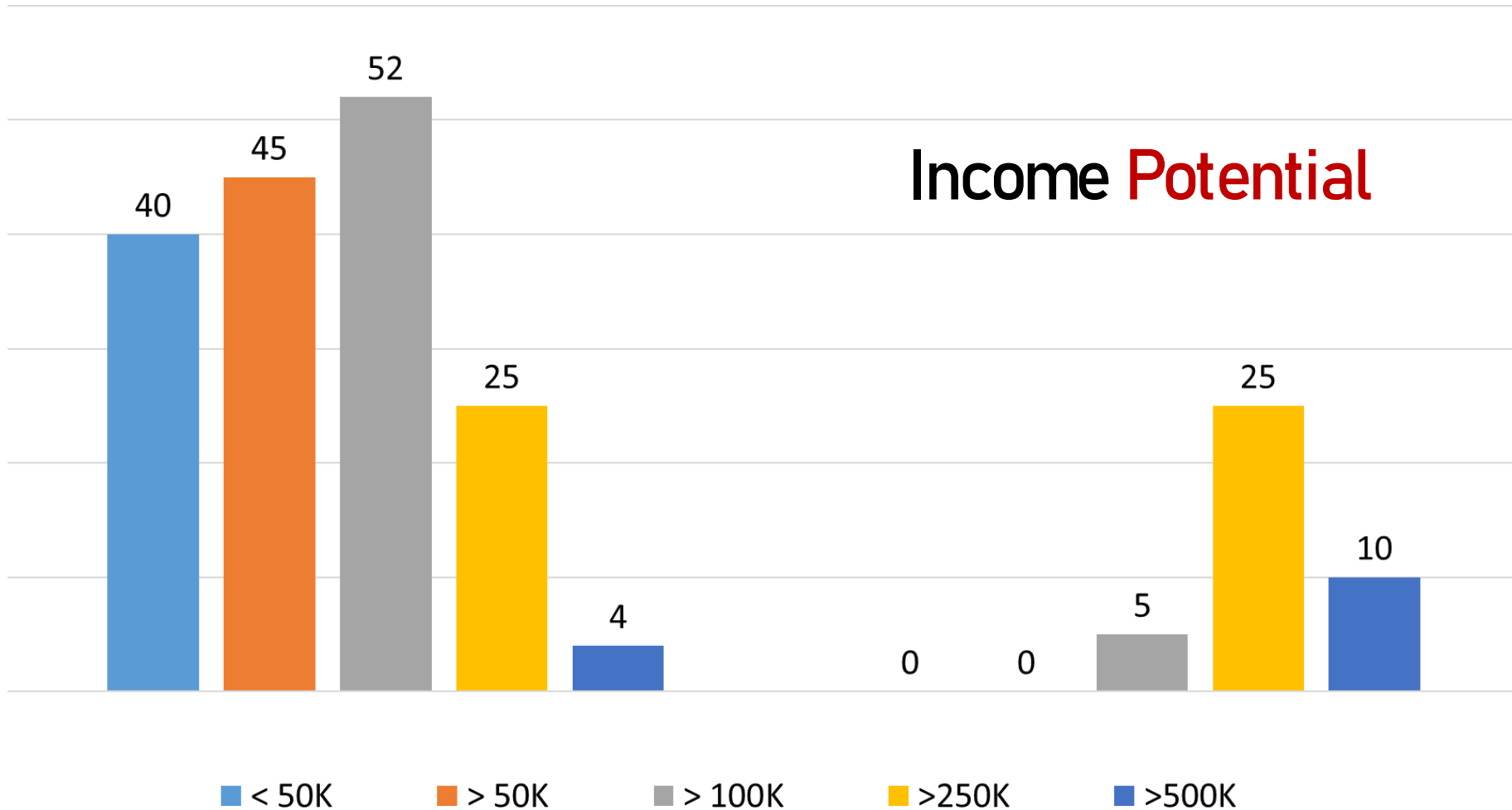


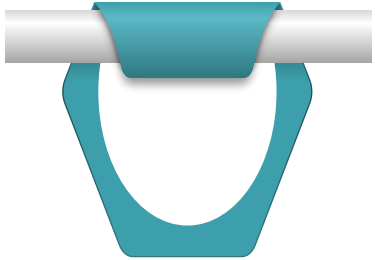
Enjoy 2 Generations
Spin-Off Benefits



Multiple source of Income

Commission, fees, overriding, incentives, bonus come from various services offered to clients





Passive Income Model

Create passive income via recurring & perpetual stream of commission

Financial Solution	Active Income	Recurring Income	Passive Income
Life Insurance	<ul style="list-style-type: none"> Standard Commission 	<ul style="list-style-type: none"> Renewal Standard Commission Overriding Commission on Group New Business Overriding Commission on Group Renewal Business 	<ul style="list-style-type: none"> Spin off benefit on new business Spin off benefit on renewal business
Funds Investment	<ul style="list-style-type: none"> Standard Commission on front end load 	<ul style="list-style-type: none"> Standard Commission on On-going investment Standard Commission on On-going EPF investment Overriding Commission on Group Sales 	<ul style="list-style-type: none"> Trailer Commission on personal sales Trailer Commission Group Sales
Loans – Mortgage or SME	<ul style="list-style-type: none"> Loan commission Legal Fee sharing Fee based commission sharing 	<ul style="list-style-type: none"> Overriding Commission on group loan business Overriding on group Legal Fee sharing Overriding on Fee based commission sharing 	

Types of Income – Multiple source of Income

Life Comm

Year	1 st	2 nd	3 rd	4 th	5 th	6 th
BA	16	12	13	14	13.5	13.5
Variance	7	8	1			
BDM	5	7	4	4		
Variance	2	2	0			
GAM	3	3	2	2		
Variance	2	2	0			
Gen-1	2	2	1	1		
Gen-2	1	1	1	1		
BDF	0	1	1	1	1	1
GV	2	2	2	2	0.5	0.5
Total	40	40	25	25	15	15

Loan Comm

PRODUCTS	SME	MORTGAGE	AIA MORTGAGE	LEGAL FEE	SME FEE	FSR/LISF FEE
PLANNER	0.10%	0.10%	0.15%	80%	50%	50%
MANAGER DIRECTOR	0.02%	0.02%	0.02%	BDM3% GAM 2%	BDM2% GAM1%	BDM2% GAM 1%
TOTAL	0.12%	0.12%	0.17%	85%	53%	53%

*LOAN COMMISSION IS PAYABLE BASED ON LOAN EXECUTION.

*FEE BASED IS PAYABLE BASED ON ACTUAL FEE COLLECTED.

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UPFRONT DIRECT COMMISSION

Funds Comm

Rank/ S.C	Factor	5.50%	3.00%	2.50%	2.00%	1.00%
WA	55%	2.87%	1.60%	1.34%	1.08%	0.54%
WM	10%	0.52%	0.29%	0.24%	0.20%	0.10%
GM	8%	0.42%	0.23%	0.20%	0.16%	0.08%
SGM	5%	0.26%	0.15%	0.12%	0.10%	0.05%

How much is my commission if client invested RM 100k?

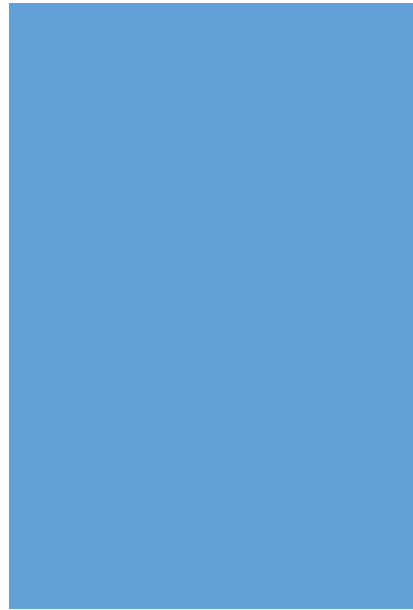
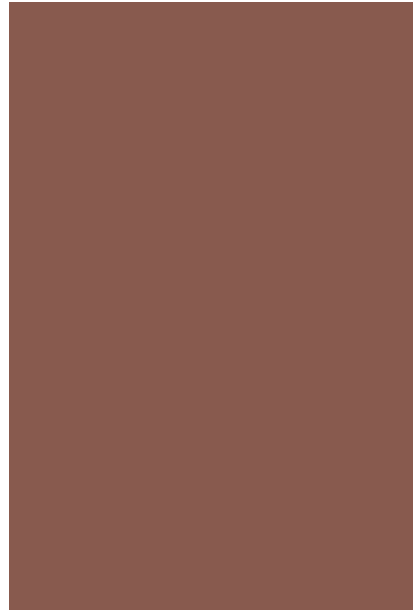
IF CLIENT INVEST RM :		100,000				
WA		2,867	1,602	1,341	1,078	545
WM		521	291	244	196	99
GM		417	233	195	157	79
SGM		261	146	122	98	50

ANNUAL TRAILER COMMISSION

Rank/ S.C	Factor	0.50%	1.00%	1.50%	1.80%
WA	18%	0.090%	0.180%	0.27%	0.32%
WM	3%	0.015%	0.030%	0.05%	0.05%
GM	5%	0.025%	0.050%	0.08%	0.09%
SGM	3%	0.015%	0.030%	0.05%	0.05%

How much is my trailer commission if my AUM is RM 10 mil?

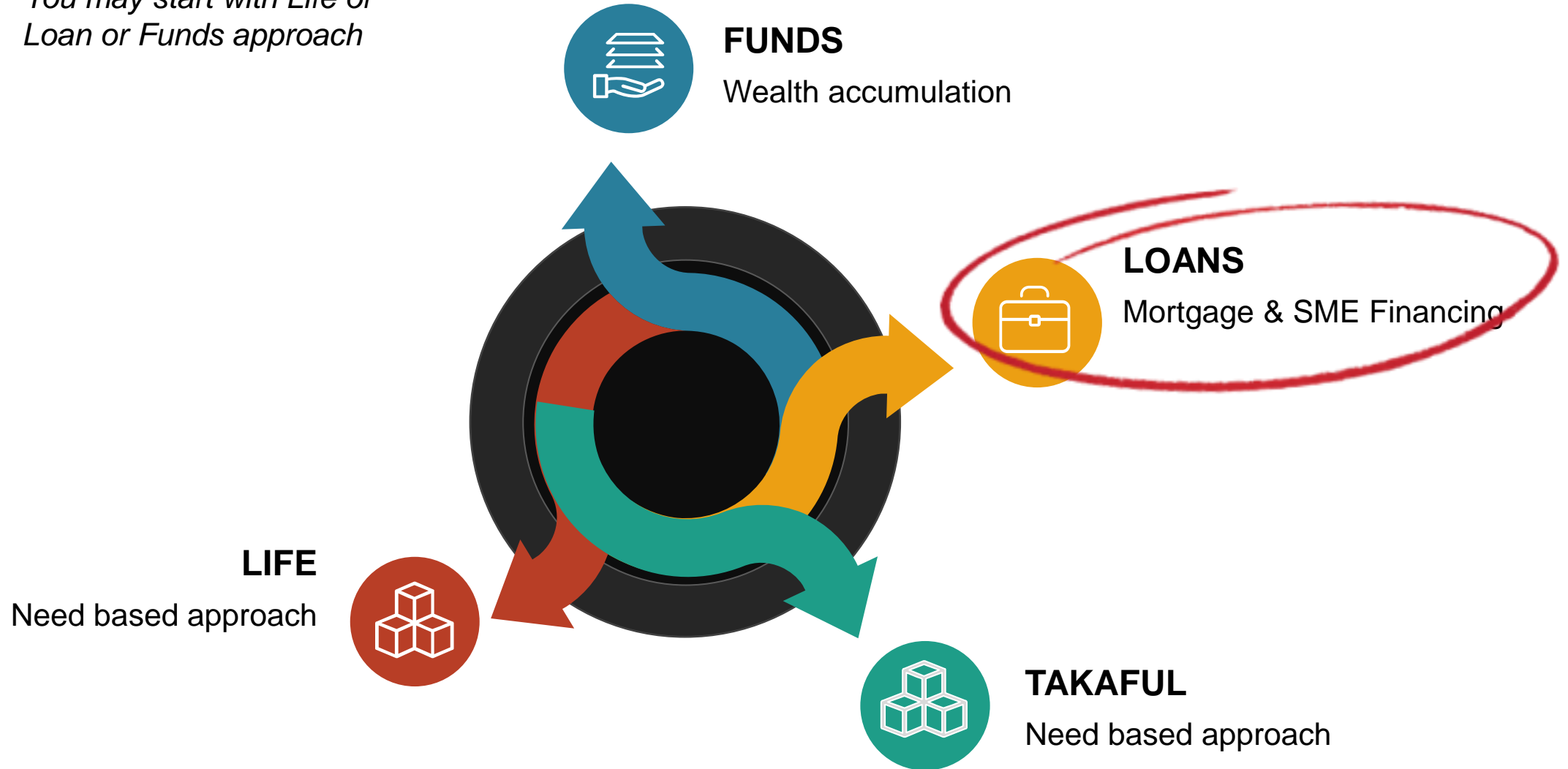
IF AUM RM :		10,000,000			
WA		9,000	18,000	27,000	32,400
WM		1,500	3,000	4,500	5,400
GM		2,500	5,000	7,500	9,000
SGM		1,500	3,000	4,500	5,400





Flexible Entry Approach

You may start with Life or Loan or Funds approach





Flexible Entry Approach

You may start with Life or Loan or Funds approach



LOANS

Mortgage & SME Financing

Mortgage	Loan Commission
What is in it for me?	Legal Fee Sharing
	Life Insurance Commission on APA

500K Loan
0.1% = RM500

500K Loan
Comm = RM2,500

500K Loan
Premium around 1% or 2% of the loan
Comm = RM1,000 to RM2,000

Total: RM4,000 to RM6,000 per Client

Loan Application

Risk Management - APA

Overall Financial Review

SME	Fee Based
What is in it for me?	Legal Fee Sharing
	Life Insurance Commission on BAPA

How many client you want to plan for per month?

Depends on how hungry you are!

Every month 4 cases, 2Mil Loan per month

24Mil Loan sales in a year

GV Business Model Income Projection

Note: Please key in those shaded with

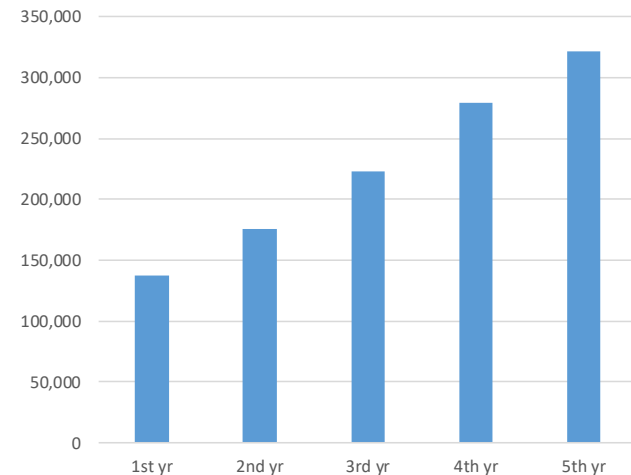
Personal Sales Production

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	24,000,000	24,000,000	24,000,000	24,000,000	24,000,000
SME Financing	-	-	-	-	-
Life (FYP) from Loan	192,000.00	192,000.00	192,000.00	192,000.00	192,000.00
Life (FYP) from Need Based	-	-	-	-	-
Funds	-	-	-	-	-
APA or BAPA closing ratio	80%				

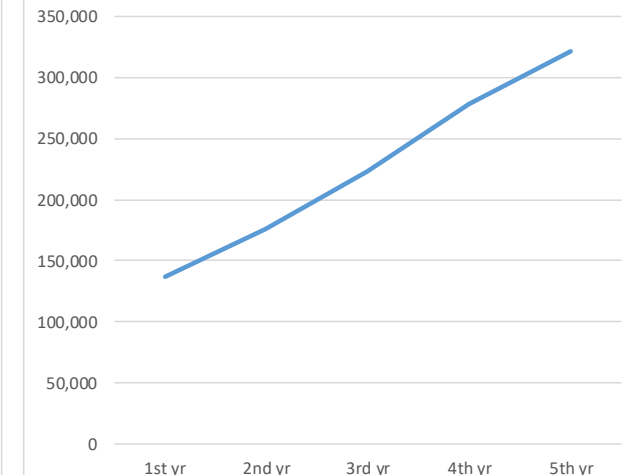
GV Business Model - 5 Years Income Projection

Year	1st yr	2nd yr	3rd yr	4th yr	5th yr	Total 5 Years
Active Income	137,280	175,680	202,560	229,440	255,360	1,000,320
Passive Income	0	0	20,832	49,440	66,720	136,992
Grand Total	137,280	175,680	223,392	278,880	322,080	1,137,312

5 Years Income Projection



5 Years Income Projection



Note:

Active Income including personal sales on new business & renewal business income

Passive income refers to group overriding income on new business & renewal business (apparently calculation based on own personal sales only, no group sales)

The above Income projection taking into assumption that this candidate will be promoted to Business Development Manager in 3rd year & promoted to Group Agency Manager in 4th year

GV Business Model Income Projection

Associate's Name: **Mr. Loan**

Dated: **15th Nov 2021**

Note: Please key in those shaded with

Personal Sales Production

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	24,000,000	24,000,000	24,000,000	24,000,000	24,000,000
SME Financing	-	-	-	-	-
Life (FYP) from Loan	192,000.00	192,000.00	192,000.00	192,000.00	192,000.00
Life (FYP) from Need Based	-	-	-	-	-
Funds	-	-	-	-	-
APA or BAPA closing ratio	80%				

Total Group Sales Production (Excluded Personal Sales)

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	-	-	-	-	-
SME Financing	-	-	-	-	-
Life (FYP) from Loan	-	-	-	-	-
Life (FYP) from Need Based	-	-	-	-	-
Funds	-	-	-	-	-
APA or BAPA closing ratio	80%				

When are you being promoted?

		<u>Parameters</u>	
Promotion to ASM / WM at Year	2	Fund Sales Charge	3.0%
Promotion to BDM / GM at Year	3	Funds Trailer	1.50%
Promotion to GAM / SGM at Year	4	Mortgage Loan Comm	0.10%
		SME Fee charge	1.0%
		How many % of SME Loan with Loan commission	20.0%
		Associate Legal Fee	80%

5 Years Income Projection

Financial Services		1st	2nd	3rd	4th	5th	Total
Mortgage Loan		24,000	24,000	24,000	24,000	24,000	120,000
SME Financing		-	-	-	-	-	-
Life	1st	44,160	38,400	26,880	26,880	25,920	162,240
	2nd		44,160	38,400	26,880	26,880	136,320
	3rd			44,160	38,400	26,880	109,440
	4th				44,160	38,400	82,560
	5th					44,160	44,160
Legal Fee		69,120	69,120	69,120	69,120	69,120	345,600
Funds	1st	-	-	-	-	-	-
	2nd		-	-	-	-	-
	3rd			-	-	-	-
	4th				-	-	-
	5th					-	-
Total Active & Recurring Income		137,280	175,680	202,560	229,440	255,360	1,000,320
BDM Life & Loan OR Commission		-	-	20,832	38,112	45,792	104,736
GAM Life & Loan OR Commission		-	-	-	11,328	20,928	32,256
WA Trailer Comm		-	-	-	-	-	-
WM Funds OR & Trailer Comm		-	-	-	-	-	-
GM Funds OR & Trailer Comm		-	-	-	-	-	-
SGM Funds OR & Trailer Comm		-	-	-	-	-	-
Total Passive Income		-	-	20,832	49,440	66,720	136,992

Grand Total	137,280	175,680	223,392	278,880	322,080	1,137,312
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Disclaimer: The above is a gross calculation on income projection based on the expected sales given. This copy is strictly for internal use only.

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Mortgage Planner Training Program

Mortgage Fast Start Program

1. Mortgage Loan
2. Generic & Technique (Products, Procedures & Practices)
3. Debt Cancellation (APA)
4. SME Property Biz Financing
5. Compliance
6. Assignment with 5 FHS (Financing Health Scan)

Jointly managed by GV & Panel Banks

SME GROW Program

1. Generic & Technique (Products, Procedures & Practices)
2. BAPA
3. Compliance

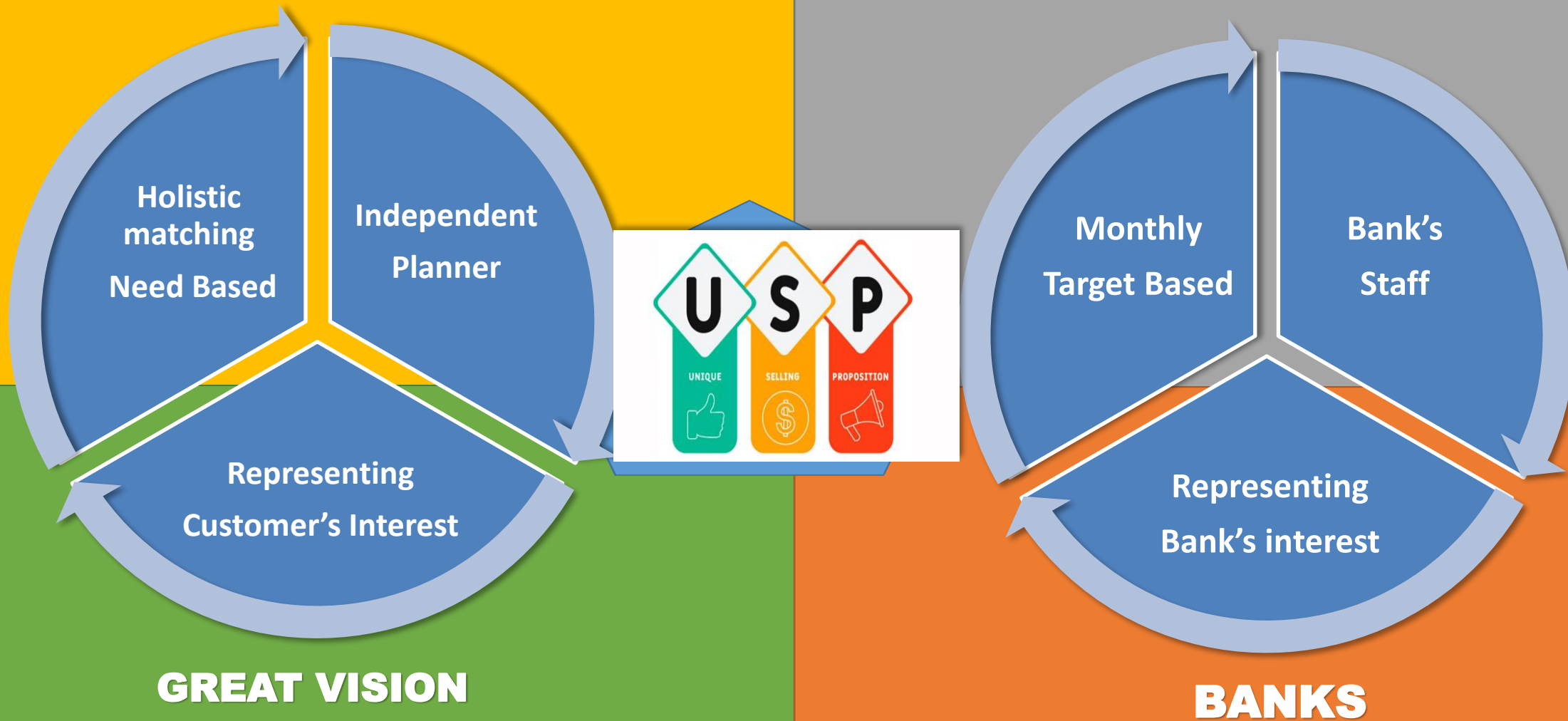
Note: Only for Planner who attended Module 1

Jointly managed by GV & Panel Banks

SME PLUS Program

1. Generic & Technique (Products/Procedures/Practices)
2. Compliance
3. Pre-IPO Nurturing
4. Financial Standing Analysis Skill
5. Cross Selling into Protection & Funds

Note: Only for Planner who are Elite Loan Adviser & SME Focus Group





Times saving
With panel
bankers
fully support

Increase cross
sales income



Why GVMA For YOU




Increase
conversion rate

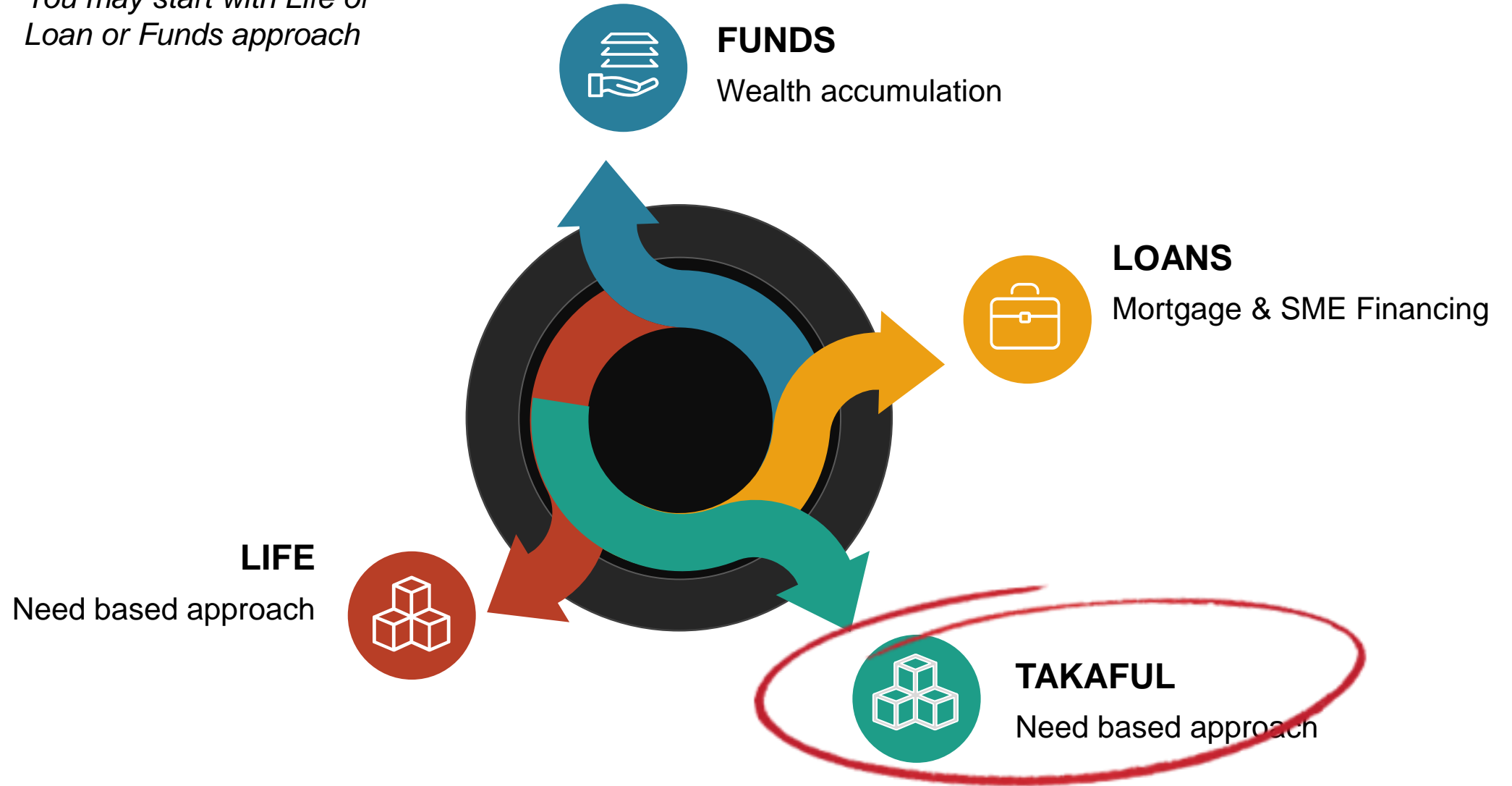
Increase
retention
rate





Flexible Entry Approach

You may start with Life or Loan or Funds approach





Flexible Entry Approach

You may start with Life or Loan or Funds approach



TAKAFUL

Need based approach



LIFE

Need based approach

Need based approach (FHS)

Financial Solutions

Overall Financial Review

Need based

Life Insurance Commission on....*(standard commission, renewal commission, overriding commission)*

- Healthcare Planning
- Family Income Protection
- Debt Cancellation
- Saving Program
- Education Planning
- Retirement Planning

Note:

1. *For Life Protection of 500K, its premium is around 1% of the Sum Assured, which is RM5,000*
2. *For Critical illness is about 2%*

Every month 4 cases, each case RM3,000
total RM12K per month

RM150K sales in a year

GV Business Model Income Projection

Note: Please key in those shaded with

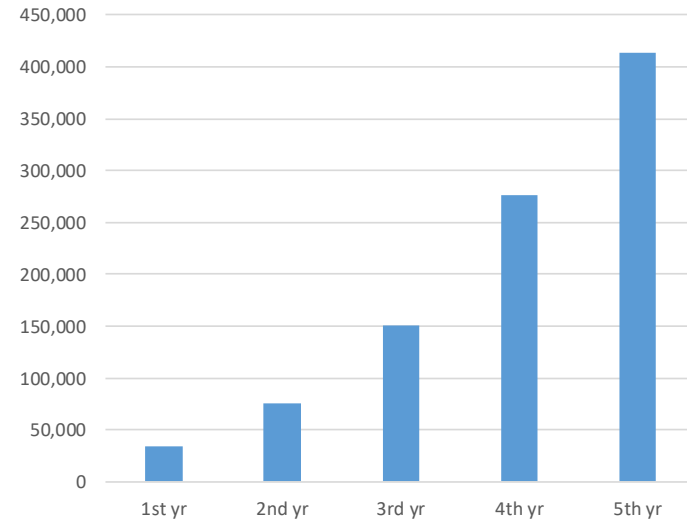
Personal Sales Production

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	-	-	-	-	-
SME Financing	-	-	-	-	-
Life (FYP) from Loan	-	-	-	-	-
Life (FYP) from Need Based	150,000.00	200,000.00	300,000.00	400,000.00	500,000.00
Funds	-	-	-	-	-
APA or BAPA closing ratio	80%				

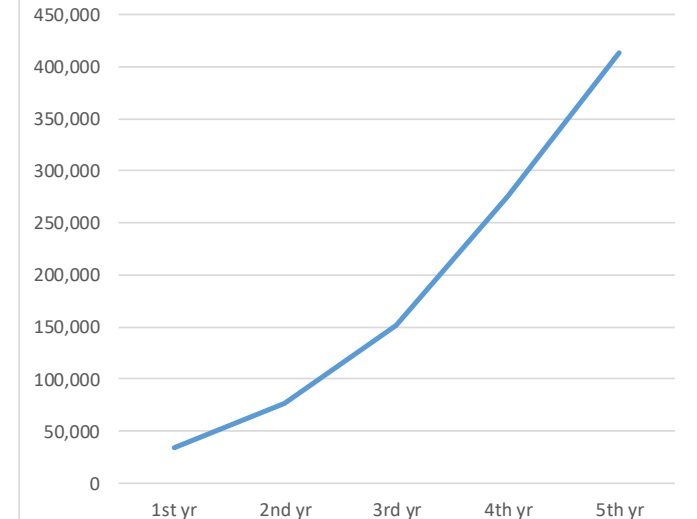
GV Business Model - 5 Years Income Projection

Year	1st yr	2nd yr	3rd yr	4th yr	5th yr	Total 5 Years
Active Income	34,500	76,000	130,000	201,000	285,250	726,750
Passive Income	0	0	21,000	75,000	128,000	224,000
Grand Total	34,500	76,000	151,000	276,000	413,250	950,750

5 Years Income Projection



5 Years Income Projection



Note:

Active Income including personal sales on new business & renewal business income

Passive income refers to group overriding income on new business & renewal business (apparently calculation based on own personal sales only, no group sales)

The above Income projection taking into assumption that this candidate will be promoted to Business Development Manager in 3rd year & promoted to Group Agency Manager in 4th year

GV Business Model Income Projection

Associate's Name:

Mr. Need Based

Dated:

15th Nov 2021

Note: Please key in those shaded with

Personal Sales Production

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	-	-	-	-	-
SME Financing	-	-	-	-	-
Life (FYP) from Loan	-	-	-	-	-
Life (FYP) from Need Based	150,000.00	200,000.00	300,000.00	400,000.00	500,000.00
Funds	-	-	-	-	-
APA or BAPA closing ratio	80%				

Chart Area

Total Group Sales Production (Excluded Personal Sales)

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	-	-	-	-	-
SME Financing	-	-	-	-	-
Life (FYP) from Loan	-	-	-	-	-
Life (FYP) from Need Based	-	-	-	-	-
Funds	-	-	-	-	-
APA or BAPA closing ratio	80%				

When are you being promoted?

Promotion to ASM / WM at Year	2
Promotion to BDM / GM at Year	3
Promotion to GAM / SGM at Year	4

Parameters

Fund Sales Charge	3.0%
Funds Trailer	1.50%
Mortgage Loan Comm	0.10%
SME Fee charge	1.0%
How many % of SME Loan with Loan commission	20.0%
Associate Legal Fee	80%

5 Years Income Projection

Financial Services		1st	2nd	3rd	4th	5th	Total
Mortgage Loan		-	-	-	-	-	-
SME Financing		-	-	-	-	-	-
Life	1st	34,500	30,000	21,000	21,000	20,250	126,750
	2nd		46,000	40,000	28,000	28,000	142,000
	3rd			69,000	60,000	42,000	171,000
	4th				92,000	80,000	172,000
	5th					115,000	115,000
Legal Fee		-	-	-	-	-	-
Funds	1st	-	-	-	-	-	-
	2nd		-	-	-	-	-
	3rd			-	-	-	-
	4th				-	-	-
	5th					-	-
Total Active & Recurring Income		34,500	76,000	130,000	201,000	285,250	726,750
BDM Life & Loan OR Commission		-	-	21,000	55,000	83,000	159,000
GAM Life & Loan OR Commission		-	-	-	20,000	45,000	65,000
WA Trailer Comm		-	-	-	-	-	-
WM Funds OR & Trailer Comm		-	-	-	-	-	-
GM Funds OR & Trailer Comm		-	-	-	-	-	-
SGM Funds OR & Trailer Comm		-	-	-	-	-	-
Total Passive Income		-	-	21,000	75,000	128,000	224,000

Grand Total		34,500	76,000	151,000	276,000	413,250	950,750
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OUR SUPPORT : Performance Development Program

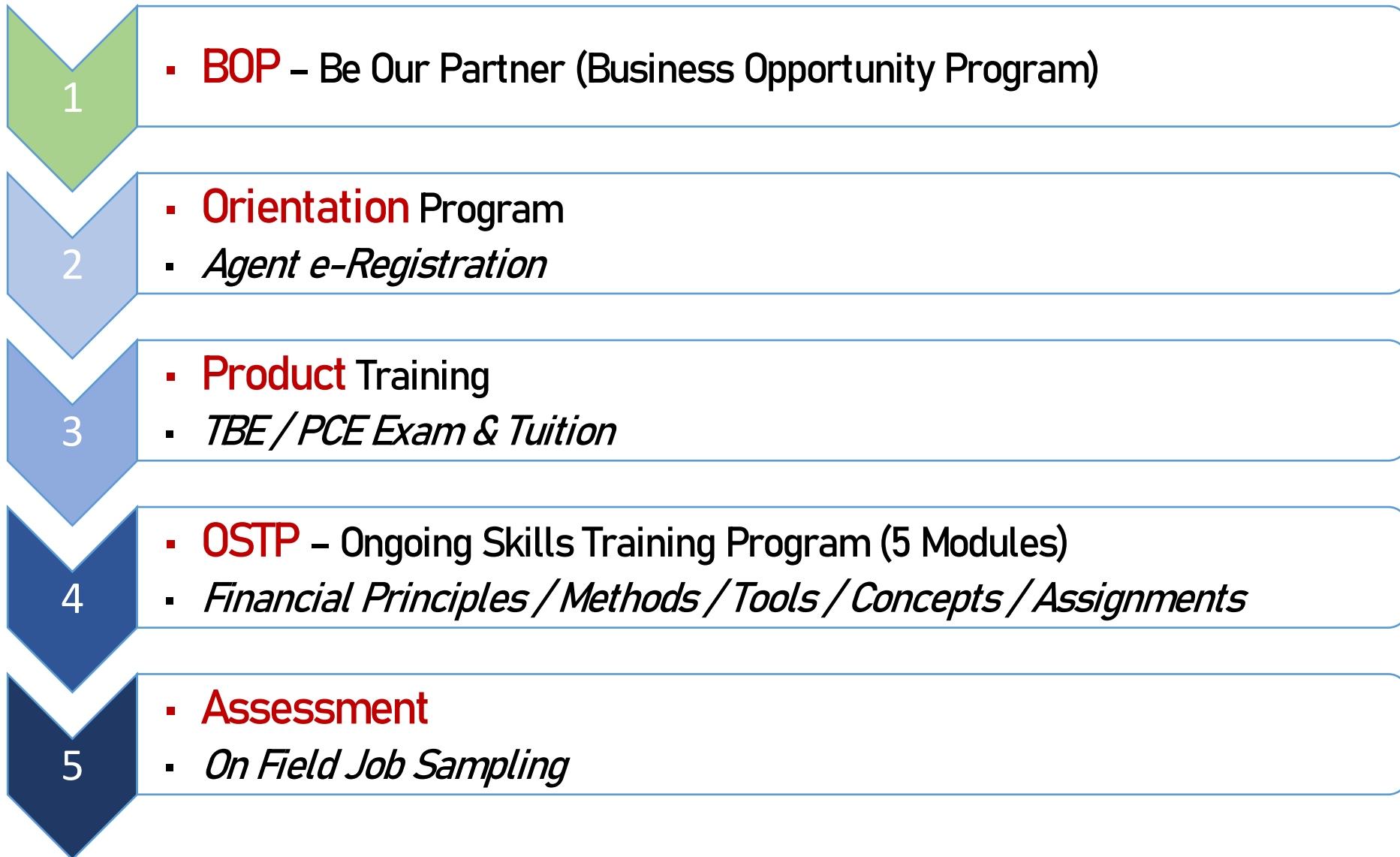


New Associate Training Program

1. On-Boarding Program
 - Product Knowledge
 - Need Based Training (OSTP)
 - Healthcare Planning
 - Family Income Protection
 - Debt Cancellation
2. New Business Submission Procedure
3. Policy Servicing & Claim Procedure
4. Activities Management (ACT) – SIT Plan
5. Case study & role play



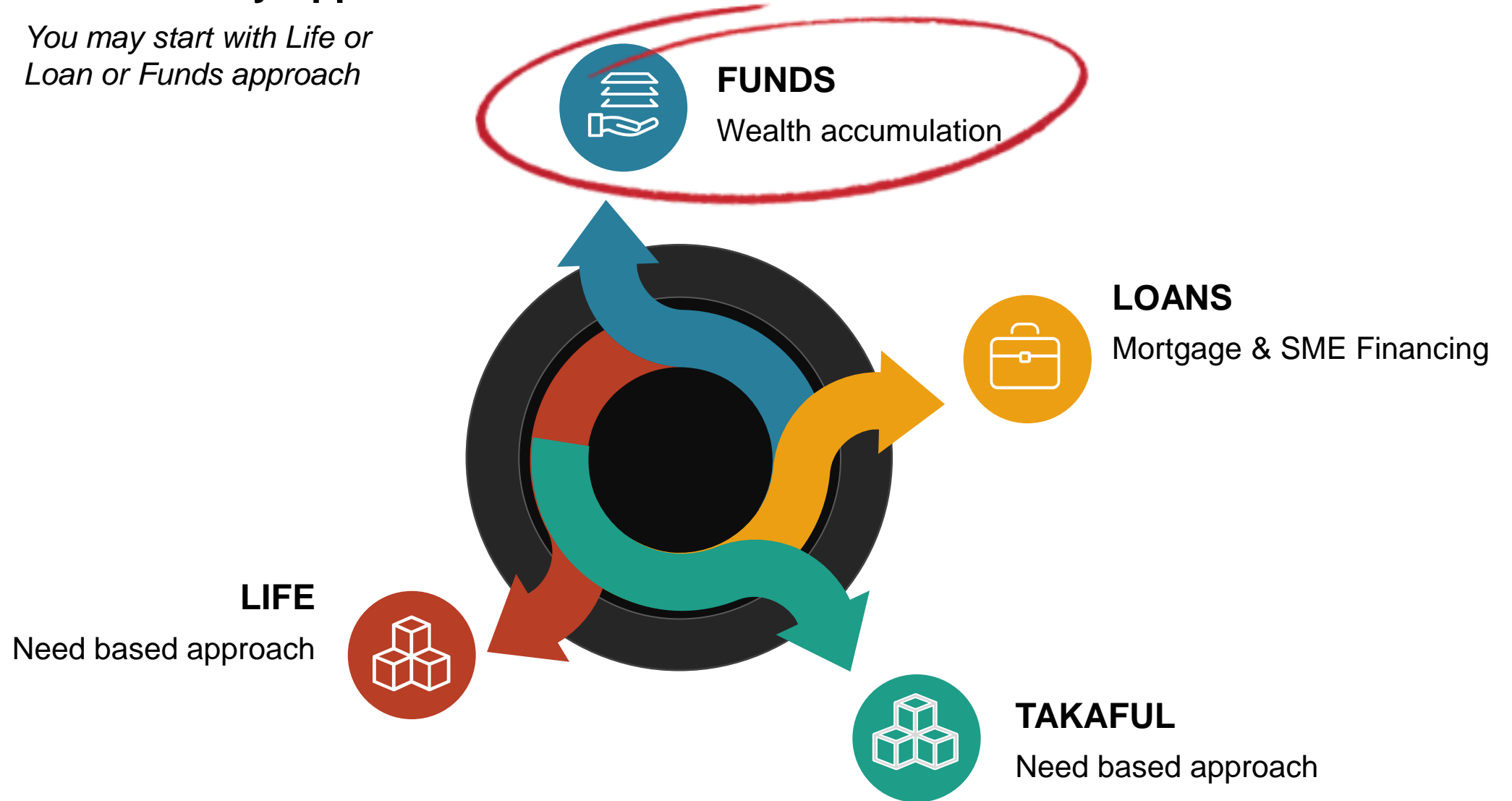
On Boarding Training Program





Flexible Entry Approach

You may start with Life or Loan or Funds approach





Flexible Entry Approach

You may start with Life or Loan or Funds approach



FUNDS

Wealth accumulation

Financial Health Scan

Wealth Solutions

Overall Financial Review

Wealth Planning

Funds Commission on.... *(Standard commission, overriding commission, Trailer commission)*

Saving Program

Education Planning

Retirement Planning

Legacy Planning

Short Term Goal

Long Term Goal

Every month 4 cases, each case
RM100,000 total RM400K per month

RM5,000,000 sales in a year

GV Business Model Income Projection

Note: Please key in those shaded with

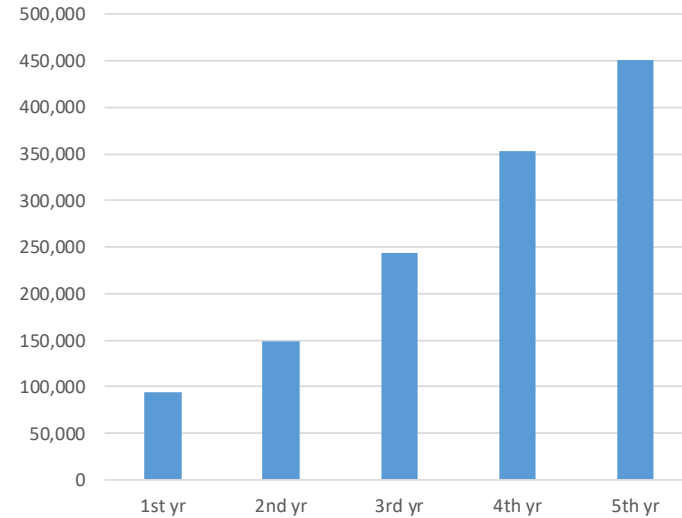
Personal Sales Production

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	-	-	-	-	-
SME Financing	-	-	-	-	-
Life (FYP) from Loan	-	-	-	-	-
Life (FYP) from Need Based	-	-	-	-	-
Funds	5,000,000	6,000,000	8,000,000	10,000,000	12,000,000
APA or BAPA closing ratio	80%				

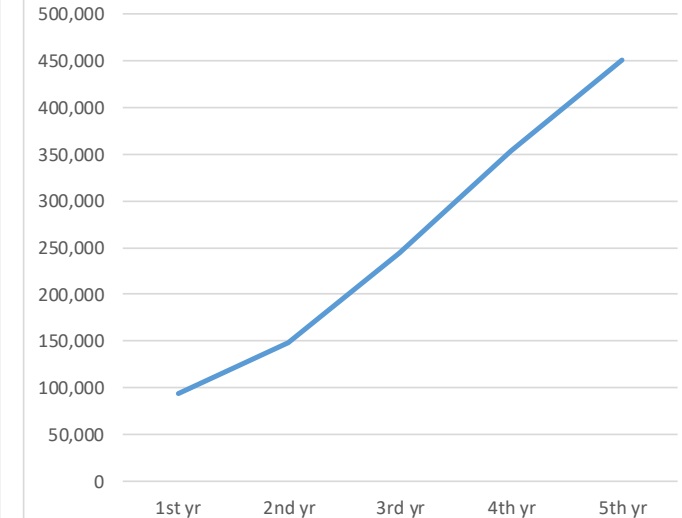
GV Business Model - 5 Years Income Projection

Year	1st yr	2nd yr	3rd yr	4th yr	5th yr	Total 5 Years
Active Income	80,000	96,000	128,000	160,000	192,000	656,000
Passive Income	13,500	52,050	115,700	193,150	258,750	633,150
Grand Total	93,500	148,050	243,700	353,150	450,750	1,289,150

5 Years Income Projection



5 Years Income Projection



Note:

Active Income including personal sales on new business income

Passive income refers to income on group new business & AUM income (apparently calculation based on own personal sales only, no group sales)

The above Income projection taking into assumption that this candidate will be promoted to WM in 2nd year, GM in 3rd year & SGM in 4th year

GV Business Model Income Projection

Associate's Name:

Mr. Funds

Dated:

15th Nov 2021

Note: Please key in those shaded with

5 Years Income Projection

Personal Sales Production

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	-	-	-	-	-
SME Financing	-	-	-	-	-
Life (FYP) from Loan	-	-	-	-	-
Life (FYP) from Need Based	-	-	-	-	-
Funds	5,000,000	6,000,000	8,000,000	10,000,000	12,000,000
APA or BAPA closing ratio	80%				

Financial Services		1st	2nd	3rd	4th	5th	Total
Mortgage Loan		-	-	-	-	-	-
SME Financing		-	-	-	-	-	-
Life	1st	-	-	-	-	-	-
	2nd		-	-	-	-	-
	3rd			-	-	-	-
	4th				-	-	-
	5th					-	-
Legal Fee		-	-	-	-	-	-
Funds	1st	80,000	-	-	-	-	80,000
	2nd		96,000	-	-	-	96,000
	3rd			128,000	-	-	128,000
	4th				160,000	-	160,000
	5th					192,000	192,000
Total Active & Recurring Income		80,000	96,000	128,000	160,000	192,000	656,000
BDM Life & Loan OR Commission		-	-	-	-	-	-
GAM Life & Loan OR Commission		-	-	-	-	-	-
WA Trailer Comm		13,500	29,700	51,300	78,300	110,700	283,500
WM Funds OR & Trailer Comm		-	22,350	31,750	42,050	53,250	149,400
GM Funds OR & Trailer Comm		-	-	32,650	44,750	58,350	135,750
SGM Funds OR & Trailer Comm		-	-	-	28,050	36,450	64,500
Total Passive Income		13,500	52,050	115,700	193,150	258,750	633,150

Total Group Sales Production (Excluded Personal Sales)

Financial Services	1st	2nd	3rd	4th	5th
Mortgage Loan	-	-	-	-	-
SME Financing	-	-	-	-	-
Life (FYP) from Loan	-	-	-	-	-
Life (FYP) from Need Based	-	-	-	-	-
Funds	-	-	-	-	-
APA or BAPA closing ratio	80%				

Grand Total	93,500	148,050	243,700	353,150	450,750	1,289,150
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When are you being promoted?

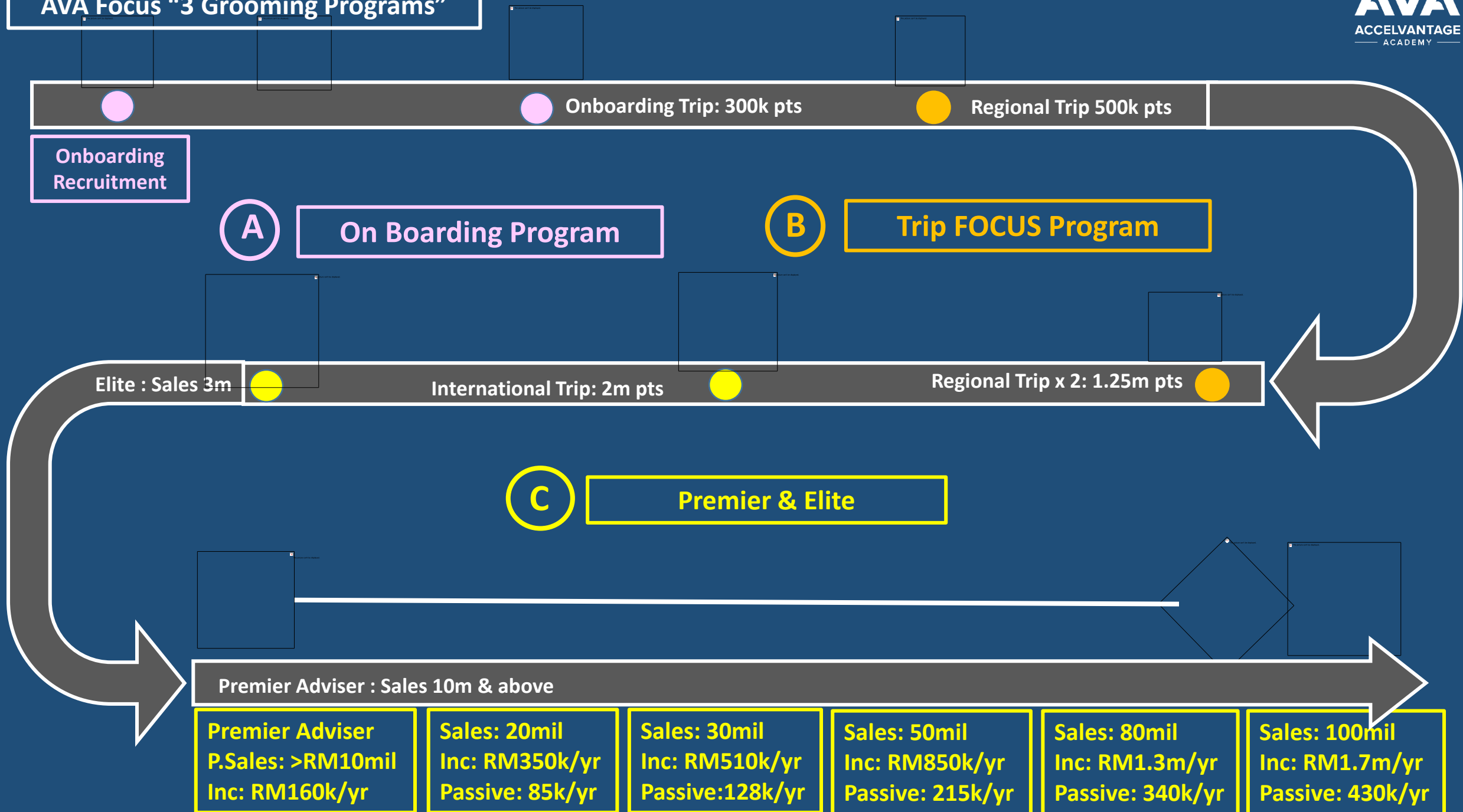
Parameters

Promotion to ASM / WM at Year	2	Fund Sales Charge	3.0%
Promotion to BDM / GM at Year	3	Funds Trailer	1.50%
Promotion to GAM / SGM at Year	4	Mortgage Loan Comm	0.10%
		SME Fee charge	1.0%
		How many % of SME Loan with Loan commission	20.0%
		Associate Legal Fee	80%

Disclaimer: The above is a gross calculation on income projection based on the expected sales given. This copy is strictly for internal use only.

Disclaimer: This slide is strictly for internal training use only

AVA Focus "3 Grooming Programs"



Onboarding Modules



English -

90 Days Program (12 sessions)

(every Tuesday 2.00pm - 3.30pm)

Mandarin -

Onboarding Group (12 sessions)

(every Saturday 2.00pm - 3.30pm)

New Joiner (Pre-code) submitting or submitted documents for CUTE Exam can **join either one or both** Onboarding Modules:

Open also to:

Rookies with UT code for 1 year or less

Point to Ponder

I can earn RM400,000 a year

If you are earning RM3,000 a month which is RM36,000 a year, you need to work for at least **11 years**

If I work for the next 5 years, you have to **WORK for 55 years** in order to Match my Income

TIME IS
PRECIOUS

What if I works for 10 Years



What kind of Support?

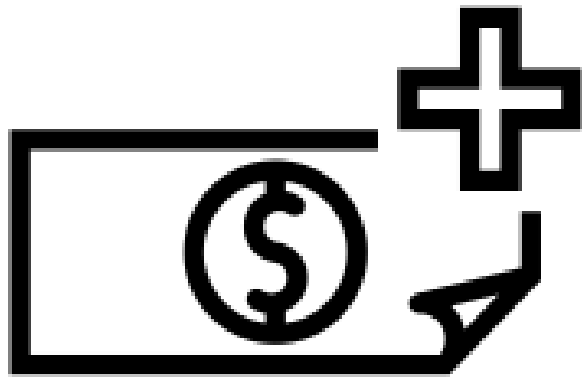


Financial Allowance for Business Kick Start

- ✓ AFS
- ✓ MBP
- ✓ TES
- ✓ iWAP
- ✓ Alpha
- ✓ LP

Learn more about
it via the Initial
meet with
respective Leader





Financial Allowance for Business Kick Start (AFS/TES/iWAP/Alpha)

- Recommendation from the leader
- Special interview with the respective division is required
- Extra allowance per month for the next 6 months on top of the commission received from the financial solution with a condition to achieve the sales target requirement:
 - Minimum successful cases per month and
 - Minimum total sales per month
- Catch up plan available at every quarterly basis.
- Quality sales is required and full collection of the entire 12 months is needed.



♥ KNOW yr-SELF



In order to be **better**.....

1st Thing First

Get to Know yourself



1. Character Assessment



English



Bilingual

2. Career Suitability Assessment



English



Bilingual



Character & Career Suitability Assessment Result



Results

没有不满

就没有改变的

【动机】



跟对人、入对行、进对组织



方向对了、路再遥远也会到达



Your next step....

- Set an initial meet with leader
- Register for the necessary License
- Participate in our routine events or meetings



A hand holding a pen writing on a document, with a laptop keyboard visible in the background. The scene is dimly lit, creating a professional and focused atmosphere.

**Thank
You.**

