

# Thousands find new calling as Life Planners

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**A**IA Public Takaful Bhd recruited more than 4,000 takaful agents last year, creating jobs for Malaysians even as the Covid-19 pandemic ravaged the economy.

This was a 79 per cent year-on-year recruitment growth over 2019.

Since its incorporation 10 years ago, AIA Public Takaful remains invested in the long-term development of its agents, or better known as "Life Planners", as well as in redefining its agency professionalism through market-leading training programmes that address the needs of its key distribution force.

Chief executive officer Elmie Aman Najas said the company continued to stay resilient despite business challenges brought about by the pandemic and subsequent movement restrictions.

To this end, it equipped the Life Planners with tools that would enable them to continue servicing its customers.

"It was challenging and difficult period for our Life Planners, especially when the first Movement Control Order (MCO) was imposed last year, which restricted face-to-face selling.

This had pushed AIA Public Takaful to encourage its 11,000-strong agency force to embrace a whole new way of working, he told the *New Straits Times* in an interview recently.

"Leveraging our digital tools and capabilities, we provided a seamless end-to-end journey that allowed our Life Planners to continue to sell, recruit and manage their day-to-day activities remotely."

AIA Public Takaful was the first takaful operator to adopt a fully non-face-to-face digital sales process (remote selling capability) that allowed customers to sign-up for its products and services from the comfort of their home.

Shortly after, it launched its non-face-to-face Life Planner recruitment process to provide career opportunities to individuals whose

employment had been affected by the pandemic and MCO.

"This is a big step for us as it allows our Life Planners to conduct business without physical contact, enabling us to reinforce our strengths in technology and digitalisation.

"This has inevitably improved the productivity of our agency force and have allowed them to acquire new skills. Physical and geographical distance were no longer a challenge."

Elmie said all agency meetings and training had shifted to online platforms, ensuring that the Life Planners' progress and development remained uninterrupted.

"Throughout the MCO, we provided them access to various online facilities such as Microsoft Outlook and Teams to conduct meetings and townhalls, i-Recruit for agency leaders to enroll new Life Planners and also i-Learn for learning and training.

"Ninety-two per cent of our Bumiputera Life Planners are below the age of 45 years, which means they are more digitally-savvy and possibly one of the main reasons that over two-thirds of our agency force have adopted these new tools very well."

Following the increasing number of Covid-19 cases and implementation of MCO 2.0, Malaysia's unemployment rate rose to 4.9 per cent (782,500 persons) in January from 4.8 per cent (772,900 persons) in December last year, according to the Statistics Department.

This will likely be the trend until the middle of the year when economic activities recover.

Understanding the challenges



AIA Public Takaful Bhd chief executive officer Elmie Aman Najas says it has implemented a very clear training roadmap for every level of its agency force. PIC BY EIZAIRI SHAMSUDIN

and difficulties that many Malaysians might be facing, AIA Public Takaful wants to help aspiring individuals rebuild their careers and income through AIA Elite Academy (AEA), its market-leading recruitment programme.

"Due to the ill-effects of the pandemic and MCO, many might have either lost their jobs or affected by the hiring freeze. There are also fresh grads who are struggling to secure a place in the job market.

"We want to help fellow Malaysians who are looking for the opportunity to try something new, switch careers or build their own business with a stepping stone to new possibilities as an AIA Life Planner," said Elmie.

Launched in 2019, the AEA is a unique and exclusive 18-month training programme that aims to develop quality and professional Life Planners through a structured syllabus — offering best-in-class training that focuses on financial knowledge, social media marketing, individual coaching and mentoring as well as financing support scheme.

"AEA is the best platform for those who are not only looking for a crisis-resistant career but also a meaningful one. It is also the right choice for individuals who dream of owning their own business with zero amount of capital required.

"We have implemented a very clear training roadmap for every

level of our Life Planners to allow them to achieve their individual career aspirations based on their needs and unique circumstances," said Elmie.

AEA, which is the first of its kind in the insurance and takaful industry, offers several career development programmes, including Elite Lite, Elite/Elite Pro and Elite Premier Leader.

Elite Lite is a six-month programme suitable for those who are looking for a second source of income or want to have flexibility to pursue other passion.

"Elite Lite is part of a holistic career path built under AEA that provides greater flexibility, on-the-job training and the ability of working from anywhere, at any time. It also provides structured training and mentorship through our digital learning channels and webinar training sessions."

Those who have done well and are looking for a full-time position are then eligible to join a team of highly professional Elite Life Planners by enrolling in the Elite/Elite Pro or Elite Premier Leader programmes.

These programmes guide and assist Life Planners to be successful takaful entrepreneurs — building their own business and recruit their own professional team.

Not only does AEA offers the best training for its Life Planners, it also comes with a financial scheme that gives new recruits a sense of security when they first venture out into the takaful industry.

"We believe that producing quality Life Planners all begin with a firm foundation. Hence, our Elite programmes offer financial assistance to support our Life Planners' career growth — ranging from RM3,000 to RM9,000 monthly, depending on their productivity level

and rank," said Elmie.

The effectiveness of the AEA programme is well-proven as Elite Life Planners with diploma are able to generate over two-fold income compared to graduates with the same qualification in the job market, while Elite Life Planners who are degree or Master's holders can generate income of about three-fold more than their peers.

What sets AIA Public Takaful apart is its strong focus in producing world-class Life Planners.

Attaining the Million Dollar Round Table (MDRT) recognition — an international standard of excellence in the life insurance and financial services sector — is key in building a premier agency force that consists of the best of the best.

"At AIA, we strive to ensure our Life Planners successfully achieve their professional goals and achieve the MDRT status. We are proud that AIA has been the leading MDRT company in Malaysia for five consecutive years and is also the only Malaysian company to break into the world's Top 20 list of companies with the most number of MDRT members.

"This achievement is a testament to the commitment and dedication of our Life Planners in serving our customers."

He said the pandemic had increased the awareness on the need of financial protection among the public and that more people had begun accepting this career as a career of choice.

"Now is the best time to join the industry. To those seeking a purpose led career that is financially rewarding and meaningful, AEA is the answer."

For more information on the AIA Elite Academy, visit [www.aia.com.my](http://www.aia.com.my)

**Leveraging our digital tools and capabilities, we provided a seamless end-to-end journey that allowed our Life Planners to continue to sell, recruit and manage their day-to-day activities remotely.**

**ELMIE AMAN NAJAS**  
AIA Public Takaful Bhd  
chief executive officer