LIFE PLANNERS

Generating MDRTs

A blueprint to develop Life Planners towards achieving Premier status in career, income and lifestyle.

FIST 3.0

First Introductory Sales Training

This program aims to equip new life planners with fundamental insurance knowledge and selling skills, while cultivating them with the right attitude and habits to kick-start their insurance business positively.

4 Days
Compulsary
FOC

Module/ Outline

- Embrace a winning attitude and stimulate a competitive spirit to succeed in the insurance business.
- Succeed in the business by performing consistently as a professional and productive Life Planner according to AIA Sales Cycle.
- Develop the right habits to perform the right activities in accordance to the Sales Compliance Guidelines.
- Develop effective time and activity management habits through the use of Sales Builder 2.0.
- Identify categories of prospects to kick start the business by completing the Project 100.

CHAMP 4.0

Commit to Higher Altitude and Master Performance

This program aims to increase the effectiveness of new life planners by sharpening their execution of the AIA Sales Cycle activities and inculcating the right entrepreneurship mindset of taking responsibility and accountability for their own actions and results.

4 Days 3 Nights
Compulsary for
NPA Life Planners
RM300
(no show fee)

Module/ Outline

- Effectively present needs-based solutions and ask for commitment from potential customers.
- Expand and secure new market for a continuous stream of prospects to achieve sustainable business growth.
- Apply SWOT Analysis to review past performance for future action planning.
- Inculcate the entrepreneurial mindset of self-management and accountability in gearing towards MDRT achievement and ultimately Agency Management.

Module/ Outline

- The programme is designed to equip Life Planners with the fundamentals and terminology of life insurance to enhance their life insurance knowledge. In addition, introduction of the Life Stages, AIA Sales Cycle and Buy-Sell Model will also enhance the life planners' selling skills as well as to emphasize the importance of needs-based selling through the Customer Fact Find (CFF) Form application.

1 Day
8 CPD
(Life)
FOC

SES M1

Sales Excellence Series

Fundamentals of Life Insurance

To help participants understand the concepts of life insurance through the different life stages and in relation to the AIA Sales Cycle and the Buy-Sell model. It emphasizes the importance of needs-based selling through the use of the Customer Fact-Finding (CFF) form in the insurance application. The course also equips participants with the common terminology used in life insurance and how to differentiate the characteristics of Traditional and Investment-Linked insurance plans.

Module/ Outline

- Fundamental concepts of income protection and how the insurance solutions can address the changing income protection needs of individuals as they progress through their life stages.
- Introduction of AIA's range of insurance product features and benefits that can meet these protection needs.
- Introduction of the Life Stages, AIA Sales Cycle and Buy-Sell Model that will also enhance the life planners' selling skills.
- Emphasis on the importance of needs-based selling through the Customer Fact Find (CFF) Form application that helps identify customer's needs.

1 Day
8 CPD
(Life)
FOC

SES M2

Sales Excellence Series

Income Protection & Debt Cancellation Planning

To equip participants with the concept of income protection and debt cancellation planning with the uinderstanding of needs-based selling and how to discover customer's needs through the Customer Fact-Find process. All this, coupled wtih the knowledge of the features and benefits of our investment-linked plans / riders, will enable the life planner to recommend a comprehensive protection package that meets the customer's needs.

Module/ Outline

- Fundamental concepts of Medical and Healthcare Planning and how the insurance solutions can address the changing medical and healthcare planning needs of individuals as they progress through their life stages.
- Introduction of AIA's range of insurance product features and benefits that can meet these medical and healthcare protection needs.
- Introduction of Life Stages, AIA Sales Cycle and Buy-Sell Model that will also enhance the life planner's selling skills.
- Emphasis on the importance of needs-based selling.

1 Day
8 CPD
(Life, Takaful)
FOC

SES M3

Sales Excellence Series

Medical/Healthcare Planning

To equip participants with the concept of medical and healthcare planning with the understanding of needs-based selling and how to discover customer's needs through the Customer Fact-Find process. This coupled with the knowledge of the features and benefits of AIA Medical and healthcare plans, will enable the life planner to recommend a comprehensive medical and healthcare protection package that meets the customer's needs.

Module/ Outline

- Fundamental concepts of savings/Education/Retirement Planning and how the insurance solutions can address the changing needs of individuals as they progress through their life stages.
- Introduction of AIA's range of insurance product features and benefits that can meet these Savings/Education/Retirement Planning needs.
- Introduction of Life Stages, AIA Sales Cycle and Buy-Sell Model that will also enhance the life planners' selling skills.
- Emphasis on the importance of needs-based selling.

1 Day
8 CPD
(Life, Takaful)
FOC

SES M4

Sales Excellence Series

Savings/Education/Retirement Planning

To equip participants with the concept of income protection and debt cancellation planning with the uinderstanding of needs-based selling and how to discover customer's needs through the Customer Fact-Find process. All this, coupled wtih the knowledge of the features and benefits of our investment-linked plans / riders, will enable the life planner to recommend a comprehensive protection package that meets the customer's needs.

SES[M5]

Sales Excellence Series

High Net-Worth Market

To equip participants with the basic understanding of personality and their preferred style in communicating for deepening the relationships with their current portfolio. With that, it allow the participants to move out of their comfort zone and change their personal selling style. Hence, it able to change to a long term sales concept that will suit customer's needs and deliver solutions.

Module/ Outline

- Building interest with your elevator speech to grab attention professionally in 30 seconds.
- Building rapport with colour psychology to connect with clients of different levels.
- Mindfulness: Releasing the old limiting beliefs, perception and fears about Sales and Portfolio Management.
- Putting the H.E.A.R.T back into communication and how Empathy can increase customer satisfaction and create new sales

1 Day
8 CPD
(Life, Takaful)
FOC

FUFT

Induction of Follow-Up Follow-Through

To help agents embrace a winning attitude and stimulate the competitive spirit to succeed in the insurance business. The program also helps to develop the right habits to perform the right activities in order to succeed in the business by performing consistently as a professional and productive Life Planner. Agents are also taught to have effective time management habits through the use of Sales Builder 2.0. Agents are also trained to generate new prospect leads consistently to replenish used leads in order to maintain 100 prospects at all times.

Module/ Outline

- Self Discovery and Income Needs Analysis through SMART
- Introduction of Sales Builders 2.0
- Sales Ideas
- Goal Setting (3 months period)
- Introduction of Sales Cycle
  - Prospecting
  - Approaching
  - Presentation
  - Handling Objections
  - Power of Closing
  - Referral

2 Days
16 CPD
(Life, Takaful)
4 FUFT
FOC

Module/ Outline

- Identify strengths and weaknesses in their sales activities by using Sales Builder reports to analyze key areas of improvement.
- Explore ways in capitalizing on market opportunities and alternatives in overcoming threats in the current environment for better business planning.
- Discover new ways of approaching clients through the effective usage of the Customer Fact Find (CFF) form, leading towards the development of future market opportunities.
- Identify internal motivation factors to maintain the positive momentum in challenging situations.

3 Days 2 Nights
(Life, Takaful)
RM500
(no show fee)

MBC

Motivational Boot Camp

A follow-up program for new Life Planners who have completed CHAMP 4.0 and have met the stipulated benchmark in NPA, this 3-Day 2-Night offsite training provides participants with reflective exercises to analyze past performances to identify improvement opportunities, as well as developing future business plans that allows them to achieve greater breakthroughs in their sales performance.

Module/ Outline

- Revisiting the Life Planner's income model. The importance of renewal business and additional income from renewals.
- Financial planning concept - Human capital and Financial Capital
- Understanding and Mastering the 4 Key Abilities:
  - Developing Trust - creating high trust with customers
  - Understanding Customer's Needs - asking discovery questions
  - Positioning Solutions - presenting solutions accordig to customer needs
  - Enriching Relationships - after sales service

2 Days
16 CPD
(Life, GI, Takaful)
RM50

GROW

What is grow?

To help Life Planners understand the relationship between their income model and the key areas they need to focus on in the business. It highlights the different financial needs and wants of customers as they go through the different life stages. The course emphasizes and helps participants master four (4) key abilities to help them secure and keep their customers.

Module/ Outline

- Overview of Field Underwriting and the Roles as a Field Underwriter
- An introduction to Life Underwriting and Risk Factors
- Common Underwriting Requirements
- Financial Underwriting Requirements

1/2 Day
3 CPD
(Life, Takaful)
FOC

TOP[1]

Field Underwriting

This program is designed to provide life planners with the knowledge and understanding of risk selection as well as the roles of a field underwriter. It also helps to reduce deferments with ultimate goal of expediting approval of new business, thus increasing the efficiency and productivity of the life planners.

Module/ Outline

- M1: Introduction & Time Value of Money
- M2: Insurance Planning
- M3: Investing for Education & Retirement Planning
- M4: Estate Planning
- M5 Assessment/ Case Studies & Presentation

5 sessions,
9 Days
72 CPD
(Life, GI, Takaful)
RM200

ACLPP

AIA Certified Life Planner Programme

This programme outlines comprehensive general principles of financial planning. It introduces the financial planning process and shows participants how to apply it in working with clients on setting goals and assessing risk tolerance. Participants will learn how to process and analyze information, construct personal financial needs, recommend appropriate insurance product solutions and understand the basic components of a financial plan. Participants will be equipped with tools to assist them in their selling process.

ACLPP+

AIA Certified Life Planner Programme+

ACLPP+ is an excellent programme for existing Life Planners who wish to bring positive change and elevation of results. This training will help life planners focus on understanding the customer's needs and desired outcome before providing the product solutions. This intensive training is aimed at helping Life Planners learn the fundamentals to sell big cases with savings and estate planning concepts. Life Planners will go through intensive role plays with scripts to ensure application of the skills learned.

Module/ Outline

- M1: Large Premium Saving Concept
  - Power of closing
  - Needs analysis
  - WInning concepts
- M2: Large Premium Estate Planning
  - Will & Trust
  - Large premium estate planning concept
  - Prospecting and making appointments
  - Needs analysis
  - Handling objections
  - Large premium closing
  - Referrals

2 sessions,
4 Days
32 CPD
(Life, GI, Takaful)
TBC

RESILIENCE MASTERY

Breaking through boundaries

This programme is designed to inspire the inner desire of life planners by breaking-through the boundaries of belief system and removing psychological obstacles, leading on to an improvement of confidence in their own capabilities to perform at a highly effective level.

Module/ Outline

- Undertake - the first part of the programme allows everyone to understand their responsibility in life, and hence lead them to find out their meaning of living, the reason to pursue the value of progression
- Challenge - The second part of the programme encourages everyone to leave their comfort zone and start exploring the boundaries of belief system. It will lead agents to step out from their comfort zone and hence enhance their potential of capabilities, in addition to breakthrough all the boundaries.
- Destroy - The third part of the programme, allows agents to experience the challenges that come after breaking through the boundaries of belief system. These include fear and some emotional that cannot be dealt with.
- Reborn - The last part of the programme, allows agents to digest their negative mindset and emotions, allow the agent to find a new course for breakthrough.

2 Days
16 CPD
(Life, Takaful)
FOC

SOCIAL MEDIA

Building Your Business with Social Media

This program is designed to provide life planners with hands on approach to win prospects' online so that they can immediately apply to build a stronger lead system, gain better referrals with more ease, expand their reach, and interact with their clients and prospects. It will also help life planners to develop a skill set of online credibility and relationship building using these social networking tools.

Module/ Outline

- Building Your Social Media Brand
- Prospecting on Social Media
- Recruiting on Social Media

1 Day
8 CPD
(Life, Takaful)
FOC

NEURO LINGUISTIC PROGRAMME

Getting inside the customers' mind

This program is designed to provide the right platform in nurturing life planners to realize their potential in achieving MDRT. The training module focuses on three key elements of a MDRT achiever: Desire, Belief and Focus. These elements will be the main values to be rekindled and instilled within each participant.

Module/ Outline

- Unstoppable Desire -
  Finding the in-depth core values to achieve targeted results
- Unbreakable Belief -
  Recognizing beliefs to reform for the better
- Unshaken Focus -
  Developing ways to stay focused

2 Days
16 CPD
(Life, Takaful)
RM200

Module/ Outline

- M1: Connect to close -
  How to get your prospects to like you, trust you and be open to your influence
- M2: Seed to Sell -
  How to arouse your prospect's curiosity and get them to ask you more about your membership
- M3: Persuade with Power -
  How to persuade people who do not want to be persuaded
- M4: The Loyalty Effect -
  Turning your prospects into raving fans of AIA

2 Days
16 CPD
(Life, Takaful)
FOC

HISS M1-M4

High Impact Selling Skills

This program focuses on behavioral change that drives Life Planners to take action to achieve the desired results. in this program, Life Planners will be trained to sharpen the 4 key people competencies in selling:

- Connect with your prospects and win them over;
- Conscious of body language to read buying signals;
- Create interest and buy-in for what you are selling;
- Cultivate win-win relationships that lead to repeated business and referrals.