Date : 1st September 2010

To : All Leaders & Distributors.

Cc : HOD, OSC, Branches, Service Centres and Collection Centres

From : Fong Muntoh – Director, Business Development Department

Ref No: BD/C028/080910

Re : AMMEDIC HATYAI CONTEST

Dear Dynamic Distributors. The Management is pleased to announce the "AmMedic Hatyai Contest" as an extra incentive to further increase your sales and build your network.

1.0 Contest Period 15th September to 15th November 2010

2.0 Qualifying Criteria

Insurance Premium Only RM3,000 (New Sales Only)

2.1 Qualifying Reward 3days 2nights

Hatyai, Thailand (Free n Easy)

Terms and Conditions

- 2.1 Applicable to AmMedic IHM product only
- 2.2 All submissions with full payment must be received by IHM Head Office or any branches, service centres latest by 15th November 2010.
- 2.3 Proof of posting (via direct mail, courier, by hand or through any other means) is not proof of receipt.
- 2.4 Only approved cases will be considered.
- 2.5 The prizes cannot be converted into cash.
- 2.6 Prize won is not transferable.
- 2.7 The Company reserves the right to replace the prize with an equivalently priced alternative.
- 2.8 The Company's decision is final. Any appeals will not be entertained.
- 2.9 Departure is ex-KUL.
- 2.10 Qualifiers must possess a minimum of 6mths validity prior to expiry of passport.

Set your sights on *Hatyai*, *Thailand* — there's ample time to chart your strategies to be part of the *WINNING TEAM*. Remember, "It's the set of the sail that determines the direction of the boat".

Yours sincerely,

FONG MUNTOH

Director, Business Development