

Date : 1<sup>st</sup> November 2011  
To : Distributors, Branches, Service Centres, Collection Centres and Staff  
From : Fong Muntoh (Director of Business Development)  
Ref : BD/C041/011111

**MONTHLY IHM SALES DRIVE CONTEST FOR NOVEMBER & DECEMBER 2011**

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The Management is pleased to announce the following contest as appended below:

**Contest Period** : 1<sup>st</sup> November 2011 to 31<sup>st</sup> December 2011  
**Product** : Membership with any Insurance product  
**Qualifying Criteria** : RM9,000 Total Sales  
**Reward** : 4D3N, Hatyai and Krabi, Thailand

**Terms and Conditions**

1. Applicable to all IHM Programme and Premium
2. Applicable for New Personal Sales only.
3. Only approved cases will be considered.
4. All submission with payment must be received by IHM Head Office, branches or service centres before the closing date of the contest.
5. Proof of posting (via direct mail, courier, by hand or through any other means) is not proof of receipt.
6. The prize cannot be redeemed for cash
7. The company's decision is final. Any appeals thereafter will not be entertained.
8. Departure is ex - KUL

Start selling now to earn your extra income and your vacation package

Yours Sincerely,



**Fong Muntoh**  
**Director, Business Development**