Date: 29th August 2011

To : Distributors, Branches, Service Centres, Collection Centres and Staff

From : Fong Muntoh (Director of Business Development)

Ref : BD/C039/290811

MONTHLY IHM SALES DRIVE CONTEST FOR SEPTEMBER 2011

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

Contest Period : 1st September 2011 to 30th September 2011

Product : Millennium M/ship with any Insurance product

Qualifying Criteria : 5 New Sales

Reward : 3D2N Hatyai, Thailand

Terms and Conditions

- 1. Applicable to all IHM Insurance products
- 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 travel voucher 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 and earn your extra income and your vacation package

Yours Sincerely,	
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Fong Muntoh	
Director, Busines	s Development