

Date : 13th December 2011
To : Distributors, Branches, Service Centres, Collection Centres and Staff
From : Balasingam
Ref : BD/C043/131211

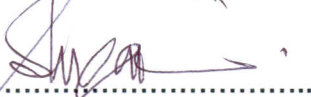
YEARLY QUOTA FOR NEW SALES (Monthly Payment)

With effect from 15th December 2011, all New Sales with monthly payment will be considered as yearly QUOTA subject to the following terms and conditions:

1. All payments must complete 12 monthly instalments
2. Other terms and conditions for yearly quota will remain

With the introduction of the above, we hope that you can achieve your goal and earn extra income

Yours Sincerely,



BALASINGAM
Manager, Business Development