


STEP UP TABLE BOP

Suggested Spiels

Slide	Script
 <p>The graphic features a lightbulb on the left, the AIA logo with the tagline 'HEALTHIER. LONGER. BETTER LIVES.' in the top left, and the text 'STEP UP BUSINESS OPPORTUNITY PROGRAM' in large, bold, red and black letters. Below the text is a blue silhouette of a person climbing a stack of gold coins. At the bottom, there is a red banner with a white circular arrow icon.</p>	<p>“Good morning! I hope you are having a wonderful morning/ afternoon. Thank you, once again, for saying yes to my invitation. I am also excited for us to talk about a life- changing career that you might want to explore further.”</p> <ul style="list-style-type: none"> • <i>Get to know the Recruit</i> • <i>Share a brief overview your career story to build credibility:</i> <ol style="list-style-type: none"> 1. <i>Number of years in the business (AIA Philippines)</i> 2. <i>Highlight briefly: Why you chose this career and milestones</i> <p>“But this is not about my story. I’m here to share with you HOW YOU CAN STEP UP YOUR CAREER with the exciting business opportunity that AIA Philippines offers, and to give you an insight on why we do what we do as Insurance Entrepreneurs.”</p>



INTRO

“Why are we so passionate about this business? Speaking of being passionate, let me ask you, what are you very passionate about in your life? Why do you work so hard?”

- *Allow for Recruit to respond*





“All of us have dreams, or aspirations. For the younger generation, they call it, #lifegoals (hashtag lifegoals). What are your life goals?”

- *Allow for Recruit to respond*

Some expected responses: building dream home, starting your own family, traveling the world, having a balanced lifestyle, having a successful career, building your retirement or helping the community.

- *Share with the Recruit your life goals as well*

	<p>“While we have these goals in mind, however, along the way, we may face life’s uncertainties that may hinder us or delay us in achieving our life goals not just for ourselves but for our loved ones. These are the harsh realities or risks in life.</p> <ol style="list-style-type: none"> 1. Dying too soon 2. Living too long 3. Getting sick <p>Dying too soon Do you ever think what might happen when you are suddenly taken out of the picture? Who will take care of your loved ones’ financial needs? When something untoward happens to you, your dreams for you family will die with you.</p> <p>Living too long On the other end of the spectrum, how do you prepare for your golden years? Gone are the days when pension can keep up with the lifestyle that you want. Not to mention the healthcare maintenance that comes with age. (Cite examples). Most common scenario among Filipino household is that when we retire, we depend on our children’s financial support.</p> <p>Getting Sick It is true, health is wealth. But, how do you make sure you are prepared to face a medical emergency? For those who are not prepared, they will financially be burdened and will resort to loaning money or selling property – their car, their house, their lots, the list go on, <i>just</i> to settle their medical expenses.</p> <p>These are the realities of life. And we, Filipinos are not prepared for them.”</p>
	<p>“Let me show you some statistics.</p> <p>Here’s a sad reality: the insurance penetration in the Philippines is only at 1.65%. The Philippines is far way behind among its Southeast Asian neighbors.</p> <p>Another sad fact is that only 16% of Filipinos said that they are financially prepared in the face of serious health conditions.</p> <p>Moreover, only 63% of Filipinos say that they have started setting aside savings for retirement or are on track with their retirement savings.”</p>

	<p>“What’s even more alarming is that more than 75 Million Filipinos have NO IDEA about insurance, inflation and savings account. Part of the reason Filipinos remain poor is lack of financial knowledge.”</p>
	<p>“This is our MISSION. Our mission as Insurance Entrepreneurs is to help people have the right information to protect their and their families from those risks. Our job is not about selling. Our job is about engaging in meaningful conversations and giving information so that our clients would have an informed decision in making necessary steps toward their goals of financial security and freedom despite life’s many uncertainties.</p> <p>As Insurance Entrepreneurs, we are here for a noble cause. We HELP people become financially ready. We HELP people have the peace of mind that no matter what their goals are – they will be realized through right financial planning. That is why we do what we do.”</p>
	<p>“It’s not only because of our MISSION and PURPOSE why we do what we do. In reality, we also see a POTENTIAL in this business.</p> <p>There are over 41.5 million Filipino employed. However, the insurance penetration in the Philippines is still low at 1.65%. This means that the protection is so huge.</p> <p>And, currently, we only have 45,000 Financial Advisors. Just imagine, 41.5 million employed Filipinos and there are only 45,000 financial advisors out there to help these Filipinos to become financially secure. That’s about 1:1,000 ratio. 1 Financial advisor for every 1,000 employed Filipinos.</p> <p>This is the huge BUSINESS OPPORTUNITY that sits right in front of us.”</p>
	<p>“Before I go any further, I would like you to also listen to a message from no other than our CEO himself, Mr. Kelvin Ang.”</p> <ul style="list-style-type: none"> • <i>Play CEO KA’s Video</i>



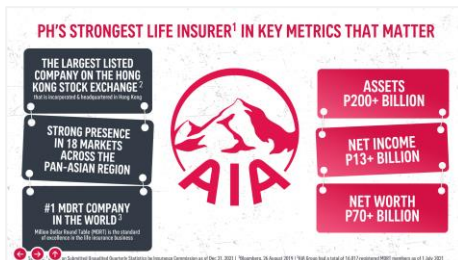
“Now, let me share with you, in detail, who AIA Philippines is, and explain how we can partner with you in building your business. Sounds exciting?”

Before entering into a partnership, what do you usually look for or consider in a company? What else? When franchising a business, for example.”

- *Allow for Recruit to respond*



- *Read through slide*



STRONG BRAND

“We are AIA Philippines bringing together over 70 years of local experience and strength of one of the largest life insurance companies across the Asia-Pacific Region protecting millions of Filipinos to live Healthier, Longer, and Better Lives.

With a future of possibilities, we are excited to begin this new, exciting journey with YOU. By fully embracing our heritage, we are a stronger force to be reckoned with, combining our deep understanding of our customers and strengthened by the global capabilities open to us through our parent company.

One thing that is more relevant here is the fact that AIA has been a home for the MOST Number of MDRT Members worldwide. MDRT stands for Million Dollar Round Table, which is the global standard of excellence in the life insurance business. This is a prestigious title that you cannot buy, this is a title that you can earn by achieving a certain level of business volume / income. And when you become a MDRT, you basically represent the Top 1% of Financial Advisors all over the world. Clearly, this demonstrates our strong commitment & capability to develop & nurture successful AIA Insurance Entrepreneurs & elite members of the global MDRT Club.

We are also proud to say we have been the market leader in the industry in key metrics that matter the most to our customers. I won't dwell too much on the figures you see on screen, as these numbers can speak already for themselves. But how do these numbers relate to your future business? As a future AIA Insurance Entrepreneur, you'd normally ask

	<p>your clients to do is to set aside their hard-earned money / savings in the long term so that they are prepared for & protected from life's many uncertainties. This NOW gives you & your future clients the level of confidence in the company's financial strength & stability in fulfilling its promises."</p>
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WORLD-CLASS TRAINING

“How do we prepare you to become a successful Insurance Entrepreneur?”

In AIA Philippines, we will teach you the right fundamentals / equip you with the right knowledge & skills about the business via our World-Class Training.

Proven & Effective – Not just purely theory-based learning, but a lot are based on real life experiences / practical approaches which stood the test of time.

Global – Plus, we’ve partnered with international brands (i.e. GAMA, LIMRA, AIA Premier Academy) to ensure training contents and/or modules are relevant and up-to-date, and leverage on the best practices all over the world

Personalized – Because we understand that no two (2) Advisors are alike - Different skill sets / widely varying learning curve. Whatever that is, we have developed personalized programs to address individual knowledge & skills gaps.

Digital – What’s even more exciting is the fact that we’ve taken things to the next level, and ensure our Financial Advisors continue to learn something new every single day while enjoying the comfort & convenience at home.

Whether it’s a self-paced online training or a live webinar session, we have all these things for you, just to make sure that YOU are prepared to be World-Class Insurance Entrepreneurs of today.”



FULL SUITE OF SOLUTIONS

“Now, we talk about the lifeline of the business- our products. When building a business, it is important to have a good product. Good product means that it is easy to sell in the market.

In AIA Philippines, we do not just discuss about the product features and benefits, we do financial needs analysis to carefully identify the need of our clients.

AIA Philippines has created comprehensive product solutions that address the need at every life stage of a client’s life cycle.”



INNOVATIVE DIGITAL TOOLS

“In AIA Philippines, we are proud to say that we have been at the forefront in using technology to help drive business change & improvement. In fact, we continue to flex our muscles in building an end-to-end digital ecosystem.

From learning about business to acquiring the right skills & knowledge, we have our online training platform via Learning Management System. AIA Philippines Insurance Entrepreneurs continue to earn even more as they are empowered to conduct Online Financial Needs Analysis, generate Digital Application, capture eSignature & ePayment, and submit via iPos. They are now able to enlarge their market without the need to go out for a face to face meeting or fly out and go to another location.

You can also service your clients whenever / wherever through your Mobile Office – Agency Portal.

Remember, it is not just about building your business, but it is also about providing a strong after-sales support to your clients.

We have empowered them to do self-servicing via ePlan (Online Customer Portal).

Clients can make real-time inquiry via our interactive Chatbot Aya that is accessible via FB Messenger and other social media platforms.

The Financial Advisors today can provide after sales support independently 24/7 because of iServe.

Coffee Closing Project – A platform that can provide customers a way to protect themselves and their families under the same time it takes to buy a coffee and finish it before it gets cold – all within the comforts of their own home.

This is what we mean by end-to-end digital ecosystem. From the time you enter the organization or from the time you enter into a sale, to the time that you service your client, you have all the digital tools & technology that you need to run your own insurance business at the comforts of your home.”



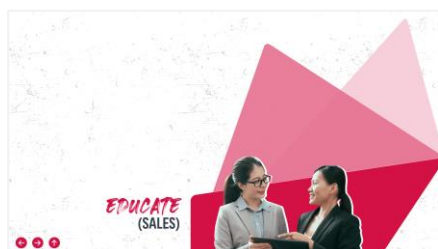


REWARDING BUSINESS

“So how do you achieve the huge income potential and the rewards in this business? There are three (3) ways –

1. Educating Filipinos about the business of protection
2. Expanding your business by inviting more Filipinos to join the Protection Mission
3. Empowering to lead more Insurance Entrepreneurs

Whichever path you choose, it's all about activity / how much time / energy you put in building your business.”



EDUCATE

“Let's say this is how your week will look like –

You talk to at least two (2) people a day. That's 10 people in a week. On a worst-case scenario, only 1 out of the 10 people may be willing to act and plan for their future with a premium of 50,000.

With an average commission of 30%, you can potentially earn 15,000 in commission.

On the second week, you can practically do the same activity, achieve the same result & income.

Let's say on the third week, you felt tired and had no major sales activities, but you decided to bounce back on the fourth week.

BE A FINANCIAL ADVISOR
(ANNUAL SIMULATION)

	SALES CALL	CLOSED SALE	PREMIUM	COMMISSION
WEEK 1	10	1	50,000	15,000
WEEK 2	10	1	50,000	15,000
WEEK 3	0	0	0	0
WEEK 4	10	1	50,000	15,000

540,000 POTENTIAL INCOME

On your first month, you get to earn at least 45,000. Not bad right? And if you repeat the same performance throughout the year, you can potentially earn a total of 540,000 in a year. That's for your 1st year alone.

You might be asking, how about in the long run? With the same routine, the people who purchased the previous year, will continue to pay for their premiums in the current year. With that, you can potentially earn 270,000 from these businesses.

BE A FINANCIAL ADVISOR
(ANNUAL SIMULATION)

	COMMISSION	TOTAL
YEAR 1	540,000	540,000
YEAR 2	270,000	810,000
YEAR 3	135,000	945,000

PLUS! PERFORMANCE BONUSES, TRAVEL INCENTIVES & MORE!

- *Read through potential year on year income from the slide.*

Plus, you can enjoy travel incentives, rewards, recognition and bonuses. This year, you may qualify to the following travel destinations:

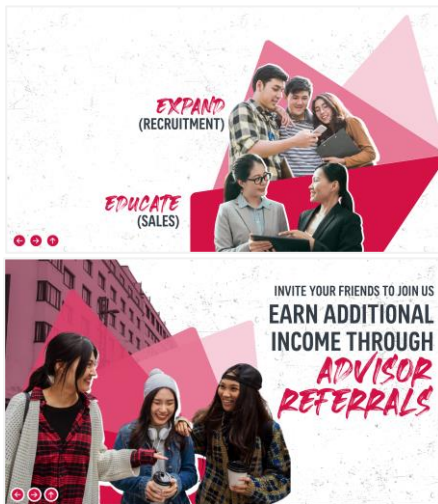
- *Enumerate ongoing travel incentives*

Income grows by just doing the same effort – Building your customer base and building that portfolio.”



“Be a Next Gen Advisor! You will be in a 6-month performance-based development platform designed to help you fast start your business. This is **UNIQUE** in the life insurance industry.

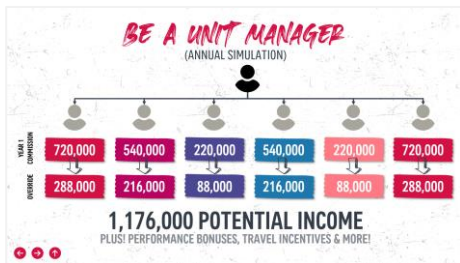
You can earn an **ADDITIONAL** Monthly Activity Bonus of PhP 10,000.00 for a period of **SIX (6)** months upon successful achievement of the Monthly Validation Requirements. The Monthly Activity Bonus is given **ON TOP OF** the commissions and other bonuses. That’s a total of PhP 60,000 additional support in building your AIA business.”



EXPAND

“But it does not stop there! Your clients will become curious. Some of them may not end up being your client, but they can become part of your team. That is where expansion comes in.

On top of the revenue you generate as an advisor, you can also generate **MORE ACTIVE INCOME** through advisor referrals. As they grow in this industry, you would also have started developing your own organization; your first steps towards becoming a Leader. You are cultivating your own team of Insurance Entrepreneurs. That means, you are already playing an active part in Agency Building!”



EMPOWER TO LEAD

“As a result of your continuous efforts to invite more people to be part of our mission, you are empowered to become a CEO of your own business.

Let’s say, through active recruitment you managed to form a team of six (6) people. Some may be doing better than you, some may be just as good, or even half as good as you. Even with varying performance levels, one sure thing is that, as they earn, you are also earning from them by way of overrides. The potential income that you can generate from the people whom you invited is at least 1.2 M. You are not just growing your client base, but you are also starting to grow an organization. Eventually, these people who became part of your team, will follow your steps, and they would eventually want to grow their business and expand as well.”



“As you go through this process, you will already have developed not only Financial Advisors, but Agency Leaders, as well. You would become an Agency Manager, where you will no longer earn based on your personal sales activities, but a Manager of Managers who is generating income from a whole organization of advisors and leaders. This can all happen in a span of 5 years. You entered as an advisor, but you will emerge as a CEO of your own insurance business empire.

Does this excite you?

The AIA Philippines business model will not only equip you with the best product, best training, and best tool, but this is a business model that will reward you for every effort that you put in building your business.”



“There you have it! I have already shown you how to build a highly relevant and life changing profession that may change your story for the better!

Take that bold step FAST and take charge of your career by becoming an AIA Philippines Insurance Entrepreneur.

So now, let’s talk about the next steps.

What questions do you have?”

- Proceed with the Post- BOP conversation