



MALAYSIA • SINGAPORE • THAILAND • INDONESIA • HONG KONG

Ref : MXM/MEMO/18.08.2009/MRKT-021  
 Date : August 18, 2009  
 Attn. : MXM Business Partners / Service Centres / Branches / MXM Staffs  
 Re : **MONTHLY PAYMENT PLAN (MPP)**

## THE LONG AWAITED PAYMENT OPTION IS HERE!

Introducing the payment plan that everyone is waiting for, the **MXM MONTHLY PAYMENT PLAN (MPP)**.

Now, with the MXM Monthly Payment Plan, **EVERYONE** can get the ultimate in Hospitalization and Surgical Insurance under **SUPREMA-350 (PVM2a)**.

SUPREMA-350 BASIC MEMBERSHIP MONTHLY PAYMENT SCHEME						
Age of Next Birthday	PRINCIPAL		SUPPLEMENTARY		JUNIOR	
	Advance Membership Fee + 1st Month	Subsequent Monthly Fee	Advance Membership Fee + 1st Month	Subsequent Monthly Fee	Advance Membership Fee + 1st Month	Subsequent Monthly Fee
30 Days - 18 Years	RM 128 + RM 128	RM 128	RM 108 + RM 108	RM 108	RM 78 + RM 78	RM 78
19 Years - 25 Years	RM 128 + RM 128	RM 128	RM 108 + RM 108	RM 108	Not Applicable	
26 Years - 35 Years	RM 128 + RM 128	RM 128	RM 108 + RM 108	RM 108		
36 Years - 45 Years	RM 148 + RM 148	RM 148	RM 128 + RM 128	RM 128		
46 Years - 55 Years	RM 168 + RM 168	RM 168	RM 148 + RM 148	RM 148		
56 Years - 60 Years	RM 188 + RM 188	RM 188	RM 168 + RM 168	RM 168		
61 Years - 65 Years (renewal only)	RM 238 + RM 238	RM 238	RM 218 + RM 218	RM 218		
66 Years - 70 Years (renewal only)	RM 308 + RM 308	RM 308	RM 288 + RM 288	RM 288		

Cont...2/-

<b>XTRA (MCIS ZURICH) MONTHLY PAYMENT SCHEME</b>		
<b>XTRA (MCIS ZURICH)</b>	<b>PRINCIPAL / SUPPLEMENTARY / JUNIOR</b>	
	<b>Advance Membership Fee + 1st Month</b>	<b>Subsequent Monthly Fee</b>
XTRA SILVER	RM 35 + RM 35	RM 35
XTRA GOLD	RM 60 + RM 60	RM 60

**Standard Terms & Conditions**

1. This payment options is **ONLY** valid for subscription of **SUPREMA-350 Series of Membership Program** (hereby refer to as SUPREMA-350 Basic, SUPREMA-350 XTRA Silver and SUPREMA-350 Xtra Gold).
2. Commission payout for recruitment under the MPP Payment Option will be paid on a monthly basis and in accordance to the below arrangement:

<b>Transaction Date</b> (for 1 <sup>st</sup> + Initial Payment)	<b>Commission Pay Out Date</b> (for 1 <sup>st</sup> installment)	<b>Transaction Date</b> (for 2 <sup>nd</sup> installment)	<b>Commission Pay Out date</b> (for 2 <sup>nd</sup> installment)
1 <sup>st</sup> – 8 <sup>th</sup> of the month	On 8 <sup>th</sup> of the following next month	1 <sup>st</sup> , 2 <sup>nd</sup> or 3 <sup>rd</sup> of every month	On 8 <sup>th</sup> of the following next month
<b>Example:</b> on the 5 <sup>th</sup> Aug 09 (July Production month)	8 <sup>th</sup> Sept 09	2 <sup>nd</sup> Sept 09	8 <sup>th</sup> Oct 09
9 <sup>th</sup> – 31 <sup>st</sup> of the month	On 8 <sup>th</sup> of the following next month	15 <sup>th</sup> , 16 <sup>th</sup> or 17 <sup>th</sup> of every month	On 8 <sup>th</sup> of the following month next month
<b>Example:</b> on the 16 <sup>th</sup> Aug 09 (Aug Production month)	8 <sup>th</sup> Oct 09	16 <sup>th</sup> Sept 09	8 <sup>th</sup> Nov 09

3. A **Sixty (60) Days Discontinuation Notice** in writing prior to the date of expiry of his/her prevailing Membership is required for discontinuation of membership. Upon receipt of such Notice, MXM International Sdn Bhd shall utilize the Advance Membership Fee to off-set the final monthly installment payable for my Membership Fee.
4. In the event that the Advance Membership Fee collected is less than the chargeable monthly installments for the Membership Fee for my renewed Membership, MXM International Sdn Bhd or its authorized collection agent shall recover the difference between the Advance Membership Fee that has been charged and the new monthly installment payable.
5. In the event of changes in the Membership Fee due to change of age band and/or revisions to the Membership Fee and/or revisions to the Insurance Premium imposed by the Insurance Underwriter(s), MXM International Sdn Bhd shall charge the amount being the revised rates.
6. In the event that any monthly installment payment payable hereunder is not effected for any whatsoever reason, the Membership benefits and insurance policy will automatically be cancelled. The Insurance Underwriter(s), Pathlab Health Management (M) Sdn Bhd and/or MXM International Sdn Bhd shall not be held liable for any claims incurred thereafter.
7. MXM International Sdn Bhd reserves the right at its own discretion to vary, delete or add to any of these terms and conditions from time to time.

<b>MXM COMMUNITY REWARD PROGRAM (MONTHLY-PERSONAL)</b>					
Descriptions	SUPREMA-350			XTRA (MZ)	
	Principal	Supplementary	Junior	Silver	Gold
With Agent Account	RM 30/Month	RM 20/Month	RM7.50/ Month	RM 2/Month	RM4/Month
Without Agent Account	RM 20/Month				

<b>MXM COMMUNITY REWARD PROGRAM (MONTHLY-NETWORK)</b>				
POSITION	INCENTIVE	SUPREMA-350		
		PRINCIPAL	SUPPLEMENTARY	JUNIOR
<b>RISING STAR - RS</b>	<b>MANAGEMENT INCENTIVE</b> 1st Level Productions	RM 3 / Month	RM1.60 / Month	RM 0.50 / Month
<b>SUPER STAR - SS</b>	<b>MANAGEMENT INCENTIVE</b> 1st Level Productions	RM 3 / Month	RM1.60 / Month	RM 0.50 / Month
	<b>XTRA GROWTH INCENTIVE</b> 2nd Level Productions	RM 3 / Month	RM1.60 / Month	RM 0.50 / Month
<b>HYPER STAR - HS</b>	<b>MANAGEMENT INCENTIVE</b> 1st Level Productions	RM 3 / Month	RM1.60 / Month	RM 0.50 / Month
<b>HYPER STAR - HS</b> (Nova Star Status)	<b>XTRA GROWTH INCENTIVE</b> 2nd Level Productions	RM 3 / Month	RM1.60 / Month	RM 0.50 / Month
<b>HYPER STAR - HS</b> (Super Star Status)	<b>MOTIVATION INCENTIVE</b> 3rd Level Productions	RM 3 / Month	RM1.60 / Month	RM 0.50 / Month
	<b>INFINITE INCENTIVE</b> 4th Level Onwards (Unlimited Direct Group)	RM 3 / Month	RM1.60 / Month	RM 0.50 / Month
	3 HYPER STARS Spin-On Bonus	3 x RM 3 / Month	3 x RM1.60 / Months	3 x RM 0.50 / Months)
<b>LIFETIME FREE* FAMILY FUND</b>		<b>RM 5 per annum</b>	<b>RM 2 per annum</b>	<b>RM1 per annum</b>

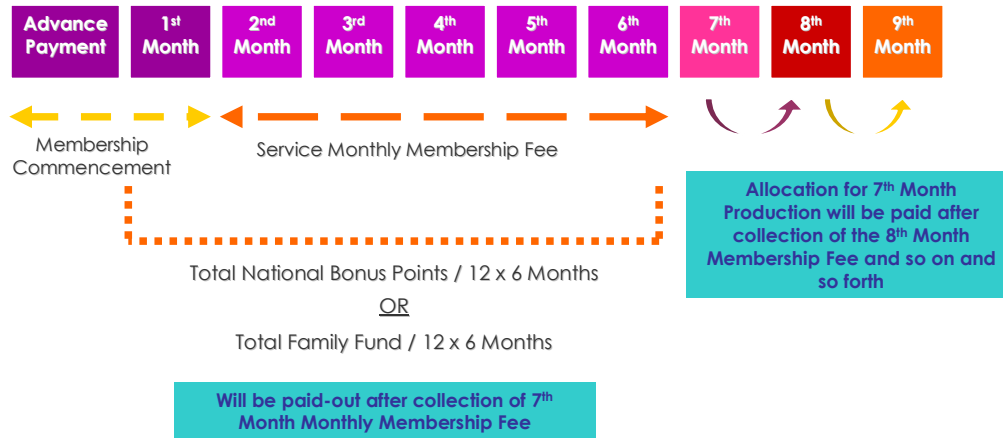
POINTS ALLOCATIONS					
Descriptions	SUPREMA-350			XTRA (MZ)	
	PRINCIPAL	SUPPLEMENTARY	JUNIOR	SILVER	GOLD
Maintenance Point	0.75	0.50	0.25	0.25	0.25
Promotion Points					

NATIONAL BONUS POINTS (YEARLY)				
Program	SUPREMA-350		SUPREMA XTRA	
	Personal	Group	Personal	Group
Principal	80	8	120	12
Supplementary	50	5	60	6
Junior	20	2	30	3

**Important Note:**

1. ALL National Bonus Points and Family Fund allocations stated above will only be credited into AGENT's Account on the 7<sup>th</sup> Month onwards.
2. On National Bonus Points, upon collection of the 7<sup>th</sup> Month's Monthly Membership Fee, the Points will be credited into AGENT's account calculated based on **(Total National Bonus Points / 12) x 6 Months**.
3. On Family Fund, upon collection of the 7<sup>th</sup> Month's Monthly Membership Fee, the Fund will be credited into AGENT's account calculated based on **(Total Family Fund / 12) x 6 Months**.
4. Therefore, subsequent month's National Bonus Points and Family Fund will be credited into AGENT's account upon collection of the next subsequent Monthly Membership Fee.

As Illustrated:



For further information and other enquiries, please do not hesitate to contact Marketing Department at **03-7721 2888**.

**MXM...MAKE YOUR DREAM COME TRUE!**

Marketing Department