

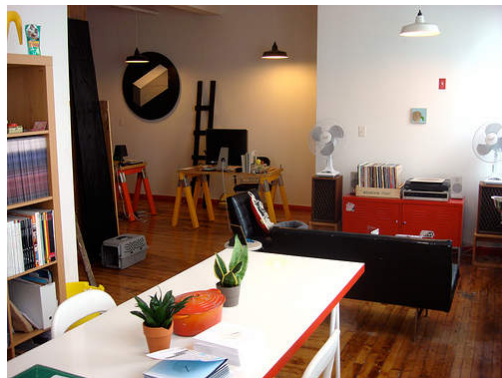
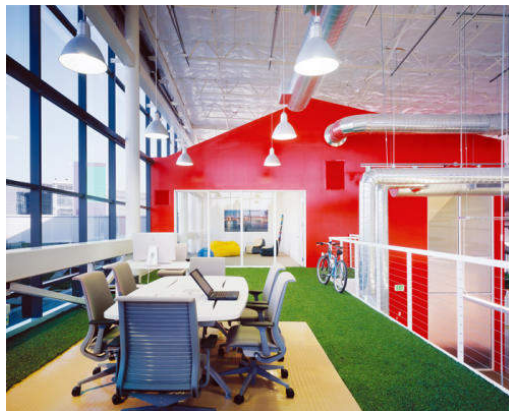


AGENCY DREAM

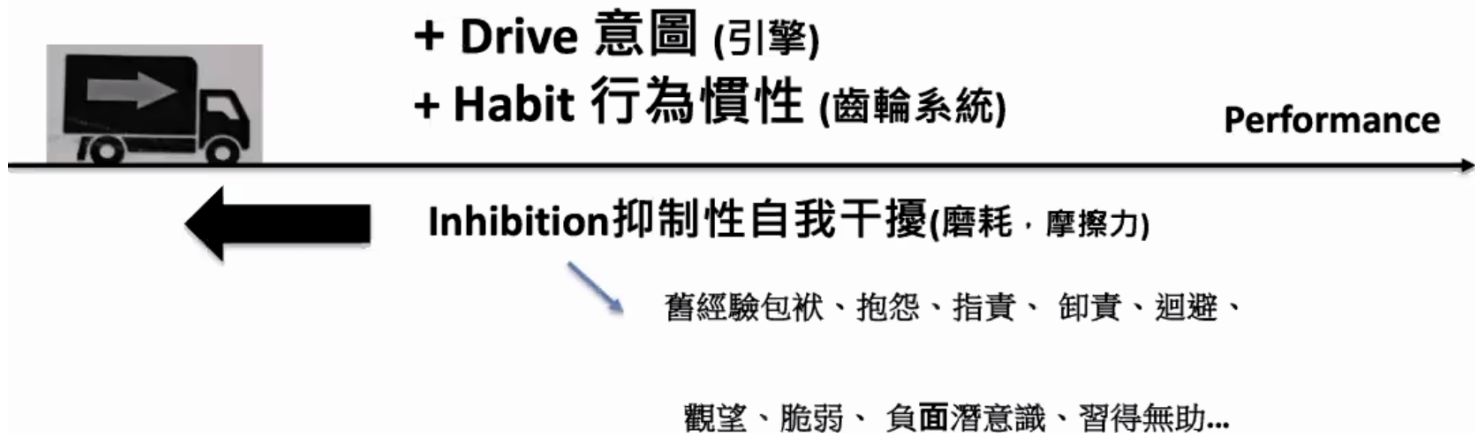
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Most Trusted & Professional Advisor



習慣(刺激與反應之間的穩定關係)



$$P \text{ 效能} = (H \text{ 習慣性} \times D \text{ 意圖}) - I \text{ 抑制性自我干擾}$$

A QUICK AND SIMPLE WAY TO THINK ABOUT THE BRAIN

Paul D. MacLean, MD, developed the concept of the triune brain in *The Triune Brain in Evolution: Role in Paleocerebral Functions*. Rick Hanson, PhD, author of *Hardwiring Happiness: The New Brain Science of Contentment, Calm, and Confidence* built on this original concept.

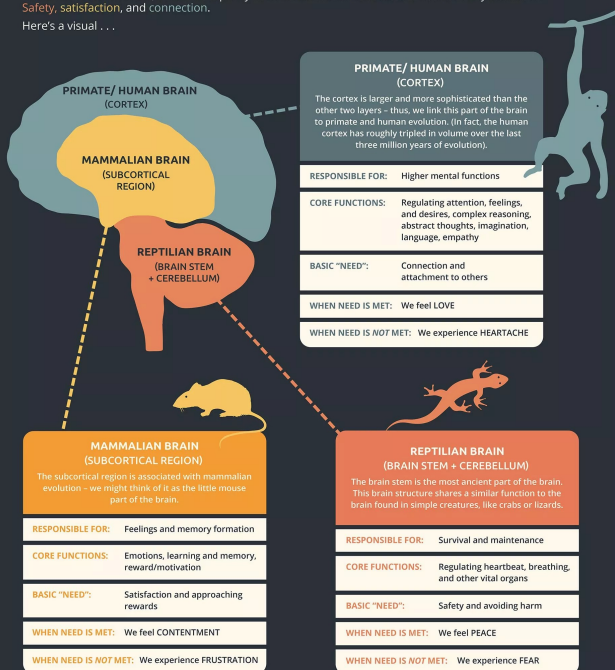
In many ways, the brain is considered the most complex of human organs. But complex doesn't have to mean complicated. Especially when we're trying to explain the brain's different but necessary functions.

Our brain structure can be divided into three layers – the brain stem, the subcortical region, and the cortex. And each layer can be loosely associated with the reptile, mammal, and primate/human phases of evolution, respectively.

So, if you think about it, it's almost as we're carrying a little lizard, a little mouse, and a little monkey inside our brains.

And as the brain evolved, so did its capacity to meet the three fundamental needs of any animal . . . Safety, satisfaction, and connection.

Here's a visual . . .



Three Stages of Brain Evolution

■ Reptilian:

- Brainstem, cerebellum, hypothalamus
- Reactive and reflexive
- Avoid hazards

■ Mammalian:

- Limbic system, cingulate, early cortex
- Memory, emotion, social behavior
- Attain rewards

■ Human:

- Massive cerebral cortex
- Abstract thought, language, cooperative planning, empathy
- Attach to "us"

Meeting Our Three Fundamental Needs



Safety

Avoiding
harms



Satisfaction

Approaching
rewards



Connection

Attaching
to others

特征	避免伤害系统	寻求回报系统	亲附他人系统
需求	安全感	满足感	关联感

圖表7-1 人類生存、生活目標的分類表

序	項目	主要內容
(1)	生存和安全 survival and security	生理健康（適當的體溫、血壓、生化狀況的平衡）；適當的（數量和質量）衣、食、住、行、空氣和水；職業和環境的安全；金錢和其他生活用品的獲得。
(2)	傳宗接代 perpetuation of the species	性生活；生育後代；保護後代；親密的家庭生活；健康和幸福
(3)	自我重要感 Self-importance feeling	自尊；他尊；成就；榮譽；威望；錢財的積累；權力和支配力的滿足；創造力的發揮；對別人的同情和保護；受到別人的同情和保護。
(4)	社會讚許 social approval	為社會、團體、他人做貢獻；受到社會、團體、他人的讚揚與尊重；獲得真誠的友誼；互相關心幫助；參與自己希望參與的團體；與團體的觀念、信仰、態度及行為的一致性。
(5)	感官上的快樂或滿足 sensuous gratification	性覺；視覺；聽覺；嗅覺；味覺；觸覺。
(6)	認識的一致性和好奇的滿足 cognitive consistence and curiosity	理想和行為的一致性；認識和言行的一致性；對科學、藝術、真理的探求；對新奇事物的喜聞樂道。
(7)	自我昇華 Self-actualization	有自決、自主、自立的能力、不隨波逐流；能從別人或社會的習慣、陳規、壓力中解脫出來；勇往直前地去實現自己的目標並為人類造福。

5个需求层次



2022年我内心的向往是什麼？



激励点 1. 2. 3. 4. 5. 6.

1. [Black bar] [Grey bar]

2. [Black bar] [Grey bar]

3. [Black bar] [Grey bar]

4. [Black bar] [Grey bar]

5. [Black bar] [Grey bar]

6. [Black bar] [Grey bar]

No.1: _____ No. 2: _____ No.3: _____



格中就写 {1}。记住是你喜欢而非对你比较重要。因为在这个比较中也许荣耀对你比较重要,但若你喜欢的是自主,当你碰到二者不能兼得时,一般上潜意识下你会更倾向自主。再一个例子,比如2.荣耀和5.权力比较,也许权力对你比较重要,但你更喜欢荣耀,那在空格就写 {2}。换句话说其实你更喜欢在集光灯下做演员而不是在幕后做导演。所以在做每一对比较时,请在一两秒中做出选择,因为如此你才能直接的反映你的感性需求。一旦你开始仔细思考分析,那很多时侯,你会选你的理性需求。並非理性需求不好,而是这个测试是想找出真正能触动你内心的元素。在做这对比之前,请先了解这十二个元素的定义:

- | | |
|----------------------------------|---------------------------------------|
| 1. 自主 : 追求自主没有框框條條的约束 | 2. 榮耀感 : 被認可及獲得尊重推崇 |
| 3. 成就感 : 成功突破障礙或達成設定的目標 | 4. 優閒 : 少壓力, 有自己的空間與時間 |
| 5. 權力 : 能夠自我掌控及影響別人 | 5. 身份像徵 : 被推崇, 羨慕, 景仰並能成為人上人 |
| 7. 金錢 : 財務自主, 物质的滿足 | 8. 自我挑戰 : 創記錄, 攀高峰 |
| 9. 價值感 : 自我貢獻感, 大我 | 10. 家庭 : 家庭的重要性, 能為家人創造更好的生活條件 |
| 11. 安穩 : 維護現狀, 確保今天不會比明天差 | 12. 自我成長 : 感覺日趨成熟, 成長, 提升的重要性 |

在做这个测试时,有一个至关重要的提醒,这个比较是跟据你目前的感觉而非未来.在不同阶段,它的选择很可能不一样.建议每年做一次並存起来,几十年后回顾,你就能够察觉到人生成长的轨迹.

下面的列表是一般人工作可能会得到的成果。每项成果的描述和问题解释了结果代表的意义。了解了所有的结果之后，将他们依照重要性的次序，从1到12做排名。1为最重要。

排名	结果	描述	问题
	独立 Independence	自由地进行你喜欢的商务活动，并独立完成工作... 有机会当“自己的老板”。	你有没有觉得受限制？你觉得受规则和繁文缛节约束？你是否常觉得与上级有分歧？
	识别 Recognition	在你做好工作之后获得有形的回报，例如受委派在大众面前演说	对你来说，获得胜出重要吗？当别人得到认可时你觉得如何？你会运用你自己的方式来赢得奖项吗？
	成就 Achievement	你成功完成工作的感觉... 克服障碍，达成目标	你的表现与你付出的努力相符吗？完成一项任务的感觉如何？你为自己设定了怎样的目标？
	休闲时间 Leisure Time	自在的利用你的时间，享受你的休闲时间	你发现自己忽略了些什么呢？你有没有将你所要做得事或活动推迟？你真正享受你的休闲时间吗？
	权利 Power	控制你自己的命运，也掌握他人的命运... 你能影响他人的行为	你觉得你控制自己的命运吗？人们往往依靠你，问你的批准来行事？你正在做的事情是你宁愿不做的吗？
	威信 Prestige	你的同行和你的单位/组织成员，及社区人士对你的尊重... 别人怎么觉得你在同行之间的突出表现	威信对你来说重要吗？别人往往推崇你吗？你觉得自己做事是为了建立威信吗？
	金钱 Money	你的工作所提供你的财务需求	你为你所赚取的收入感到自豪吗？你会与他人谈起金钱，或如何消费，储蓄，和投资吗？
	压力 Pressure	不断的要在工作绩效上持续表现/改善	你会因为不够的努力而自责吗？你会觉得你需要不断得付出更多吗？你需要上司不断的激励吗？
	自尊 Pride	自我价值... 在自己的心态上你会与你同龄的人做比较	你有信心，并为你所能为？你会因为表现不佳而有罪恶感？你满意自己的表现吗？
	家庭生活 Family Life	你与家人相处的质与量	你有花足够的时间与您的家人吗？你与家人相处有意义吗？他们是否有谈论你与他们相处的时间？
	安全 Security	你觉得要保持销售业绩的确定感... 的感觉，至少明天会像今天一样好	工作的安全感对你来说重要吗？你害怕尝试新的东西吗？你往往会尽你所能来保护你的工作吗？
	个人成长 Personal Growth	感觉到个人内在的增长，更具效率，更为能干 -- 一个更好的人	你认为你在过去一年中增长了吗？你做具体的事情来改善的结果吗？你有没有计划做得更多？
来源： LIMRA International			



習慣(刺激與反應之間的穩定關係)

更需要關心的是...

$$P_{\text{效能}} = (H_{\text{習慣性}} \times D_{\text{意圖}}) - I_{\text{抑制性自我干擾}}$$

trigger *trigger* *trigger*

Inhibition

舊經驗包袱、抱怨、指責、
卸責、迴避、觀望、脆弱、
負面潛意識、習得無助...

壓力下的慣性under stress

學習新事物、不確定性、快速競爭、挫敗以及人際衝突

所形成的壓力

In the Garden of the Mind

1

**Be with what
is there**

2

**Decrease
the negative**

3

**Increase
the positive**

Witness. Pull weeds. Plant flowers.
Let be. Let go. Let in.
Mindfulness is present in all three.

“Being with” is primary – but not enough.
We also need “wise effort.”

任它在：找到自己的需求，承认自己的感受，哪怕是让人不舒服的体验。

任它去：找到阻碍自己发展的诱惑或坏习惯，针对性摆脱。

任它来：专注于用正确的、有用的想法代替错误的、有害的想法。

Meeting Our Three Fundamental Needs



Safety

Avoiding
harms



Satisfaction

Approaching
rewards



Connection

Attaching
to others

特征	避免伤害系统	寻求回报系统	亲附他人系统
需求	安全感	满足感	关联感



The first step in planning for greater success is to find out how much you need to cover your expenses. Therefore, you

(A) Annual Expenses

	Monthly (RM)	Total Annual (RM)
Fixed Expenses		
Rent or mortgage payment		0
Utilities (gas, electric, water, phone, etc)		0
Personal accident / sickness insurance		0
Fire & general insurance payments		0
Income taxes		0
Property taxes		0
Others		0
Total	0	0
Living Expenses		
Food		0
Clothing & footwear		0
Laundry & dry cleaning		0
Non business meals		0
Car expenses		0
Medical : doctor, dentist, medicine		0
Home maintenance		0
Children's education		0
Others		0
Total	0	0
Business Expenses		
Sales promotion, advertisement		0
Self development, professional or trade association		0
Fees, services & periodicals		0
Telephone, stationary, postage supplies		0
Business travel & car expenses		0
Business entertainment		0
Telemarketing		0
Others		0
Total	0	0
Savings & accumulation		
Life insurance / pension		0
Savings account		0
Debt reduction (other than mortgage)		0
Investment		0
Others		0
Total	0	0
Miscellaneous		
Church, charities & zakat		0
Movies & entertainment		0
Club fees		0
Others	10000	120000
Total	10000	120000
Total Annual Expenses (A)		120,000.00



(B) Financial Goals

	Monthly (RM)	Total Annual (RM)
Savings & accumulation		
Personal		0
Spouse		0
Children		0
Investment		0
Others		0
Total	0	0
Miscellaneous		
Holiday expenses		0
Gifts		0
Assets		0
Others	5000	60000
Total	5000	60000
Total Financial Goals (A)		60,000.00



	A	B	C	D	E	F	G	H	I	J	K	L	M	
1	Income Needs Analysis													
2														
3	Total Annual Expenses				120000.00									
4														
5	Total Financial Goals				60000.00									
6														
7	Yearly Commission Required				180000.00									
8														
9														
10														
11	Success Ratio		10	Appointments		5	Appt Met		3	Closing interview		1	Cases	
12														
13														
14	Work required													
15														
16	Production Required (ANP)				per year									
17					1,028,571.43 (majority cases in monthly premium)									
18	(Yearly commisson required + 28% *ILP)				900,000.00 (majority cases in quarterly premium)									
19					771,428.57 (majority cases in half yearly premium)									
20	Average case size		3600											
21														
22														
23	No. of Cases needed		per year		285.7142857									
24	(majority cases in monthly premium)		per month		23.80952381									
25			per week		5.952380952									
26														
27														
28	Closing ratio		10	:	1									
29														
30	No. of Appointments needed per year				2857.142857									
31														
32	No. of work weeks		44											
33														
34	No. of Appointments needed per week				64.93506494					No. of Appointments needed per month				259.7402
35														
36	Work days per week		5											
37														
38	No. of Appointments needed per day				12.98701299									
39														
40														
41														
42														
43														



INCOME CALCULATOR



Policy Sales per Month

4 6 8 10 12

Average Policy Size (RM)

2,500 3,000 3,500 4,000 5,000

INDIVIDUAL ☒ LEADER

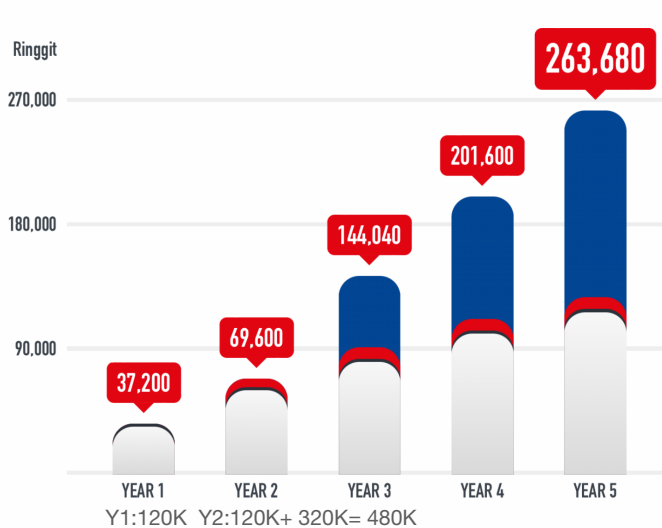
LEGEND



$4 \times 2500 = 10,000$
 $10,000 \times 12 = 120,000$ yearly
 $120,000 \times 31\% = 37200$



INCOME CALCULATOR



Y1:120K Y2:120K+ 320K= 480K

INDIVIDUAL



LEADER

Y3:120K + 480K=600K

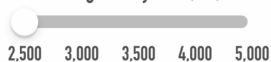
Y4:120K + 640K = 760K

Y5:120K + 800K = 920K

Policy Sales per Month



Average Policy Size (RM)



New Recruits per Year



Annual Production of Recruits



LEGEND



INCOME FROM OVERRIDING

AGENT'S PERSISTENCY BONUS

AGENT'S PRODUCTION BONUS

BASIC COMMISSION

Y4 PS : 120,000 yearly

New recruit

160,000 x 4

= 640,000

Total : 760,000

PS:113,040

OR Y1: 640,000 x 10% = 64,000

OR Y2: 480,000 x 10% = 48,000

Total = 228,040

Y1

4 x 2500 = 10,000

10,000 x 12 = 120,000 yearly

New recruit 4 x 40,000= 160,000

Y2 PS : 120,000 yearly

New recruit

160,000 + 160,000

= 320,000

Total : 480,000

Y3 PS : 120,000 yearly

New recruit

160,000 x 3

= 480,000

Total : 600,000

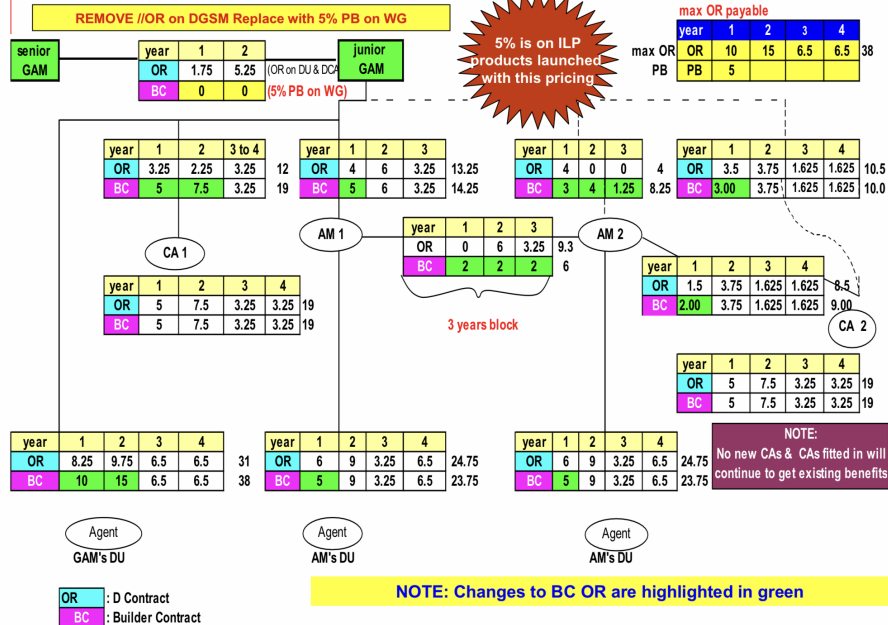
PS: 92,520

OR: 480,000 x 10% = 48,000

Total = 140,500

AM OR: Inv = 8.5 %

MAX OVERRIDING COMMISSION PAYABLE ON STD INVESTMENT LINK PLANS



Basic Commission and Overriding

Year of Premium Paid	Basic Commission			Overriding Commission*			Grand Total
	BSC	Non - BSC	Total	BSC	Non - BSC	Total	
1	7.000%	21.000%	28.00%	4.250%	12.750%	17.00%	45.00%
2	7.000%	21.000%	28.00%	4.250%	12.750%	17.00%	45.00%
3	3.8750%	11.625%	15.50%	1.125%	3.375%	4.50%	20.00%
4	3.8750%	11.625%	15.50%	1.125%	3.375%	4.50%	20.00%
5	3.750%	11.250%	15.00%	0.000%	0.000%	0.00%	15.00%
6	3.750%	11.250%	15.00%	0.000%	0.000%	0.00%	15.00%
>=7	0.000%	0.000%	0.00%	0.000%	0.000%	0.00%	0.00%
Total	29.250%	87.750%	117.00%	10.750%	32.250%	43.00%	160.00%

*Inclusive of Production Bonus, if any.

主管检测一:直轄团队成功方程式

30

总人数 ()

60%

活动率 ()

36

活动件数 ()

4.8K

件均保费 ()

X

X

X

增员和留存

培训和辅导

督导及 激励

市场提升(销售)



展望 2022

共同打造优质的主管与卓越的团队