

# Embrace your future, a career full of rewards!

Rencanakan masa depan anda, kerjaya yang penuh dengan ganjaran!  
追逐梦想，实现理想!



**AZ.MY/CEO-PROGRAMME**

**Allianz Life Insurance Malaysia Berhad 198301008983 (104248-X)**  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)





## Raymond Cheah

Chief Sales Officer,  
Allianz Life Insurance Malaysia Berhad



Whether you're a fresh graduate eager to kickstart your career or a working adult seeking a second chance, seize this opportunity to become an

## Allianz Life Changer

an angel on earth for Malaysian families, securing their futures with Allianz Life<sup>1</sup> and Allianz General<sup>2</sup> protections, all while embarking on an entrepreneurial journey that fast-tracks your path to financial freedom and realising your dream life.

Count on Allianz for unwavering support throughout your entrepreneurial journey. Our commitment is steadfast as we offer a comprehensive insurance advisor development programme tailored to empower you every step of the way.

## Allianz C.E.O. Programme

(Career of Excellence & Opportunity)

Join us to create endless possibilities and leave a lasting legacy together!






<sup>1</sup>Allianz Life Insurance Malaysia Berhad

<sup>2</sup>Allianz General Insurance Company (Malaysia) Berhad






# Join the best, be the best!

Find comfort in your journey with us, for we proudly stand as:

-  The world's #1 insurance brand (Interbrand's 2023 Best Global Brands)
-  One of the world's largest asset managers
-  #1 general insurance provider and fastest-growing life insurance provider in Malaysia
-  Highest Million Dollar Round Table (MDRT) Ratio
-  Worldwide Olympic and Paralympic Insurance Partner

Whether you're

-  Stepping into your first career post-graduation
-  Seeking a second chance to redefine your path
-  Exploring entrepreneurial ventures with a potential legacy for future generations

Becoming an **Allianz Life Changer** is an unmissable career opportunity

At Allianz, we fast-track your growth to be a best-in-class Allianz Life Changer through the

## Allianz C.E.O. Programme

A 24-month comprehensive programme designed to develop and help you master your business skills. Tailored guidance ensures personalised growth, whether you aim to excel in sales, achieving the prestigious Million Dollar Round Table (MDRT), or in recruitment, paving your path to leadership while building your insurance empire.





## Attractive financial support

Up to RM12,000 fixed income, plus bonus/cash incentives.

Improve your lives and provide your family and loved ones with financial support.



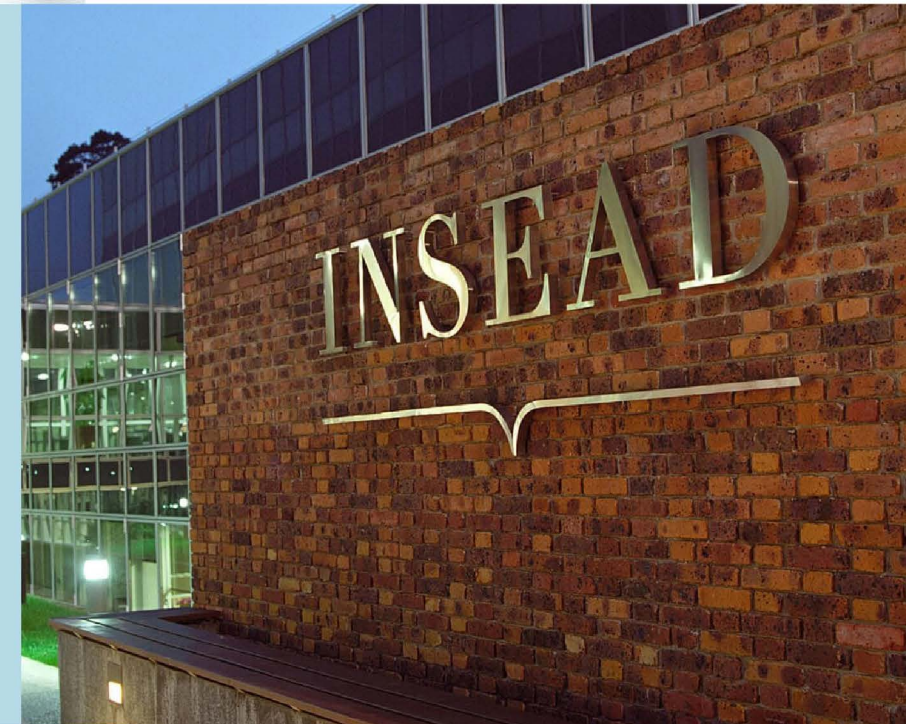
## Strongly connected and supportive community

A conducive environment is crucial to facilitate healthy competition while also providing support for one another.

Work with like-minded people who can offer you assistance and advice when needed.

## Have you heard of INSEAD Business School?

Established in 1957, INSEAD is a globally esteemed business school that emphasizes the cultivation of thoughtful and responsible entrepreneurs and leaders.



## Lifestyle with work flexibility

It's not a myth to achieve work-life balance as an Allianz Life Changer.

Perks of managing your own schedule as your own boss and improving your overall wellbeing.



## Coached by the award-winning team

Benefit from guidance by seasoned professionals who will help you hone your skills.

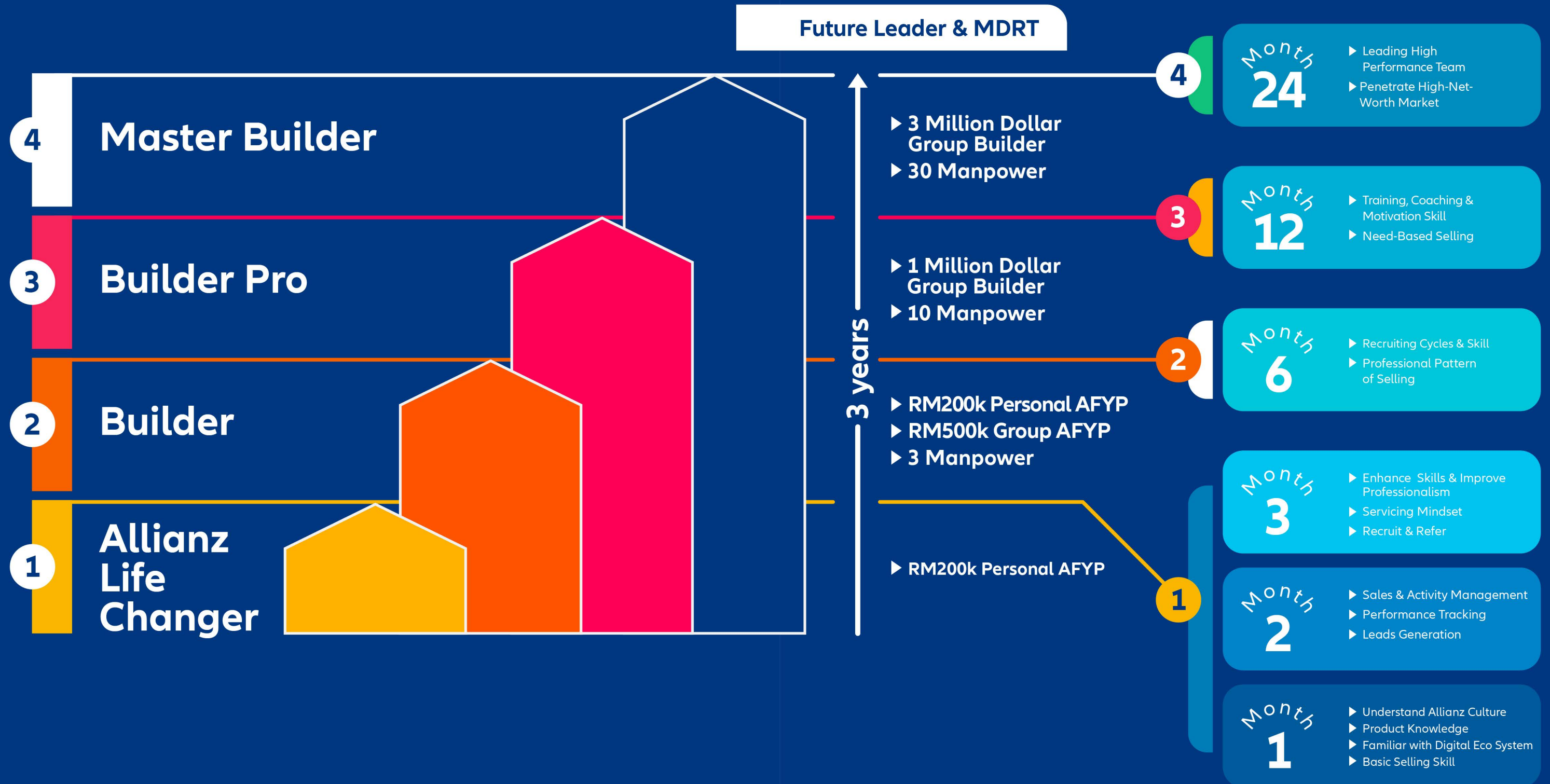


To further enhance professionalism among Allianz Life Changers, Allianz and INSEAD co-created a first-of-its-kind 6 month program - the INSEAD Agency Training Programme. This program offers access to top professors, industry experts, and a comprehensive curriculum that fosters peer learning and networking, aiming to cultivate a highly skilled and differentiated agency force for Allianz.



# Development Roadmap

At Allianz, we are dedicated to prepare you for success with our proven module. The question is: do you want to be the next MDRT? Or a future leader? Why not BOTH? If you wish to have a better understanding of what's coming for you upon signing up as an Allianz Life Changer, the information chart below will give you a quick 360 view.





## Sustainability of Insurance business

Did you know that:



Over a third of Malaysians do not have insurance<sup>1</sup>



Fewer than 40% of Malaysians own a life insurance policy<sup>2</sup>



90% of Life-Insured Malaysians are under-insured<sup>2</sup>



Malaysia's double-digit medical inflation in 2020 was among the highest in Southeast Asia<sup>3</sup>, hitting 13.6% compared to 12.4% in 2018



Only 12% of Malaysians are adequately prepared for retirement<sup>4</sup>



## Testimonial

These success stories of the top achievers from the Allianz C.E.O. Programme truly serve as role models for the industry players and especially for those who are starting out in the industry. Do check out what they have to say!



### Joe Tan

Joined in May 2022  
Tour guide to 2x MDRT  
& Centurion achiever

I was a tour guide before the pandemic brought the travel industry to a halt. That's where I discovered insurance industry and Allianz C.E.O. Programme. Through this programme, I gained the necessary knowledge and values of how insurance can benefit others. I am very fortunate to have a good mentor and to be supported by Allianz's reward system, which has enabled me to travel around the world. Thank you Allianz, you've changed my life.

### Isaac Tan

Joined in Jun 2021  
Corporate finance to 2x  
MDRT achiever

Having a fixed income in today's rising inflation environment doesn't allow me to earn the desired income. I was eager to join the insurance industry; however, relying solely on commissions to meet my monthly commitments was not feasible. The Allianz C.E.O. Programme provided me with a fixed income for 2 years while I built my commissions. Now, I make twice as much as before.

### Bryan Tan

Joined in July 2022  
Fresh grad from Allianz  
Student Entrepreneur to  
2x MDRT & Centurion  
achiever

I joined insurance right after graduating, with no skills, network, or blessings from parents. Through the Allianz C.E.O. Programme, I received mentorship that eventually helped me achieve Outstanding Rookie Agent and 1-Star Producer status, all within 2 months. Never did I expect that as a fresh graduate, I would be able to earn RM100k within the first year of my first job.

### Hester Hew

Joined in Mar 2022  
Corporate sale to 2x  
MDRT & Centurion  
achiever

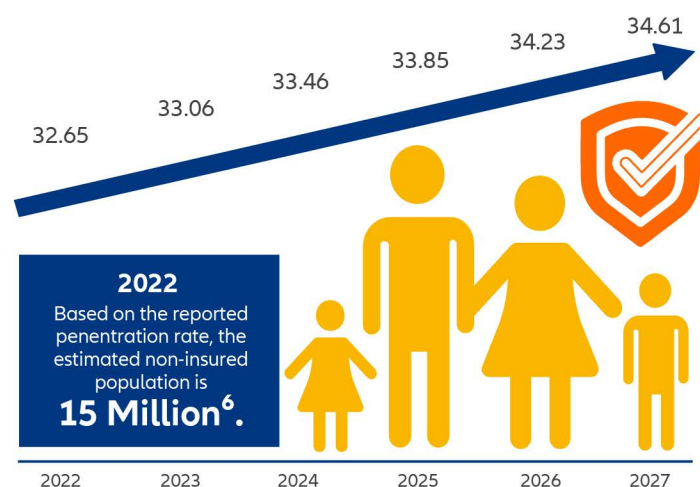
Coming from a sales background, I worked around the clock and had no sense of time management. The Allianz C.E.O. Programme changed all that for me. I now have control over my timetable, creating a better work-life balance for me and my loved ones. This year, I managed to travel to 4 countries and had the chance to upgrade to a Mini Cooper Countryman.

**The Allianz C.E.O. Programme is designed to cultivate your skills as a professional advisor, empowering you to safeguard more families across Malaysia.**

## Life Insurance market opportunities

Malaysia's Life Insurance penetration rate<sup>5</sup> is only **54%**

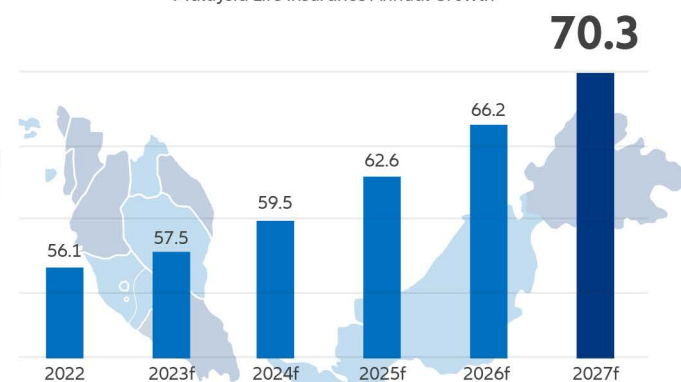
Growth of Total Population in Malaysia (in Million)



**2022**  
Based on the reported penetration rate, the estimated non-insured population is **15 Million<sup>6</sup>**.

With the growing population, Malaysian Life Insurance Industry is projected to grow and achieve **RM70.3bil by 2027<sup>7</sup>**.

Malaysia Life Insurance Annual Growth



Source:

- [1] <https://theedgemalaysia.com/article/more-third-malaysians-do-not-have-any-personal-insurance-protection-says-zurich>
- [2] <https://www.nst.com.my/news/nation/2020/09/623238/liam-urges-malaysians-get-lifeinsurance-coverage>
- [3] <https://focusmalaysia.my/mainstream/medical-insurance-a-necessity-not-everyone-can-afford/>
- [4] <https://www.3age.com.my/read-this-if-you-are-not-saving-enough/>
- [5] <https://www.pwc.com/my/en/assets/publications/2023/20230416-revolutionising-financial-inclusion-through-digital-insurance-and-takaful.pdf>
- [6] <https://www.statista.com/statistics/318725/total-population-of-malaysia/>
- [7] <https://www.nst.com.my/business/2023/05/910709/malaysian-life-insurance-industry-hit-rm703bil-2027>

GET IN TOUCH



Reach out to any Allianz Life Changer to learn more or WhatsApp/call the Allianz Recruitment Hotline: 013-3106688 today!

Visit our website at <https://az.my/ceo-programme>





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