

Circular No. 118
31 March 2026

ESTATE TRUST PERFORMANCE EXCELLENCE REWARD PROGRAM 2026

We are pleased to announce the launch of our *Estate Trust Performance Excellence Reward Program 2026* designed to recognise and reward outstanding sales performance.

Program Period: 1 April 2026 – 31 December 2026

Tentative Travel Period: Mid-March 2027 (subject to final scheduling and confirmation)

Minimum Accumulated Sales	Destination	Rewards
RM 1,000,000	South Korea	One (1) return flight ticket + Accommodation
RM 2,000,000	Switzerland	

Higher accumulated sales entitle participants to multiple reward packages of equivalent value (e.g. RM4,000,000 qualifies for either four (4) South Korea packages or two (2) Switzerland packages).

The final itinerary, including exact locations and duration of the trip, will be confirmed in due course as part of the overall travel experience.

Alternative Reward Option: (applicable only if the qualifier opts not to travel)

Destination of Choice	Destination
South Korea	RM 5,000 only
Switzerland	RM 11,000 only

Additional Terms & Conditions:

- All sales must be submitted within the campaign period to qualify.
- Conversion from Contingency Trust to Estate Trust upon maturity is acceptable.
- Cases that are cancelled, lapsed or not in-force will not be counted toward eligibility.
- Rewards are non-transferable and non-exchangeable unless otherwise stated.
- The Company reserves the right to adjust travel arrangements including duration and schedule.

We look forward to your active participation and wish you every success in achieving excellence.

Thank you.

MEGA TRUSTEE BERHAD