





# Major (B) Leow Nan Chung AMN

# ORGANISING CHAIRMAN & AKARD CHAIRMAN



I feel humbled and honoured to be appointed the Organising Chairman for the 16th National AKARD awards Recognition Dinner.

To all awardees, we are proud of you, your achievement and your success. The recognition of all achievers of the 16th National AKARD awards will be a happy and glamorous event to remember. Tonight, Top 100 awardees are recognised in a grand dinner here in Putrajaya Marriott Hotel.

This year there are a total of 2,025 qualifiers. Their success will certainly motivate more insurance agents to qualify for following year's AKARD Awards. Also, on record we have awardees who have qualified for 15 cumulative years. That is a mark of consistency to be emulated and to be proud off.

Wishing all awardees another successful year. Better your best. There is no limit to your achievement.

Major (B) Leow Nan Chung AMN
Organising Chairman & AKARD Chairman



# Lim Hsin Ying

#### **GUEST OF HONOUR**

Insurance is important. It provides households and businesses the ability to remain financially resilient should the worse happen, yet many still perceive it to be too complex or unnecessary. The agency force continue to serve a key role in countering this misperception. Through your profession, you have all contributed to making an important difference in the lives of many individuals, families and business owners in the times they need it most. Addressing the protection gap in Malaysia is key to ensuring the well-being and resilience of households and businesses, and in turn the overall economy, is preserved.

Given the importance of the agency force as a key delivery channel, strengthening the professionalism of insurance and takaful agents to better serve consumers in Malaysia remains a key regulatory objective. Recognition programmes such as this promote the attainment of high standards of professionalism with the consumers' interests at heart, and serves as motivation to incentivise healthy sales practices by NAMLIFA members.



On behalf of Bank Negara Malaysia, I would like to extend my congratulations to all the recipients of the 16th National AKARD awards for your outstanding performance. Your efforts and dedication have surely contributed to reaching out to the broader segment of the life insurance and family takaful market. May you continue to strive for higher levels of customer service excellence for the betterment of all.

Lim Hsin Ying Director, Consumer and Market Conduct Department, Bank Negara Malaysia





#### NAMLIFA PRESIDENT



Welcome to the 16th Naional AKARD Award Recognition Night 2019.

It's indeed a great honour to be here today to celebrate the success of our AKARD awardees. I truly believe that it's all the hard work and sacrifices that you made to achieve this recognition and that's what makes you a Champion of Champions. Never give up and you will achieve your goals in your life.

AKARD has become the benchmark premium award recognition for business excellence amongst the Life Insurance and Family Takaful fraternity. It represents high quality, high performance integrity. With excellent leadership and quality of service. You all have become the STAR OF AKARD.

This year, NAMLIFA has introduced a new category, AKARD 101 to spur the Agency Force for more productivity towards greater case achievements. We have over 2,000 qualified awardees who will be honoured during the AKARD events nationwide. Among the Champion of Champions, Malaysia's top 100 will be awarded right here in Putrajaya Marriott Hotel.

My heartiest congratulations to all the AKARD Awardees for another year of outstanding achievements. Your drive, passion and above all, the commitment to rise above these challenging times are the traits that set you apart from the rest and make you the best of the best in the industry.

To all volunteers who have unconditionally helped to make this annual event a success, I wish to express my heartfelt thank you. You are indeed an asset and a gem to the members of NAMLIFA. Your service and contribution has not only made this event possible but more importantly, it has brought joy, fun and great memory to all present here today. And to the organising committee, congratulations on making this a successful and memorable night for everyone.

I hope you all will enjoy our celebrations this evening.

Thank you.





# James Bong CSSB CHAIRMAN

Warm welcome to the prestigious 16th National AKARD Awards night!

12 months of hard work has earned you the fame and reward that you truly deserved. As you march in to the presentation stage, thousands of eyes will stay focus on you for this heroic, awesome moment!

With a humble start in 2004, AKARD is now the premier award in Life Insurance & Family Takaful industries, a benchmark for excellence, nothing less.

AKARD has since inspired thousands of agents to break through every limit and mind-set to be accorded the honour at the highest level!

As we celebrate this auspicious occasion, the 16th National AKARD awards night will present the spectacular achievement of new records being created and excellence being duplicated!

Heartiest Congratulations to all Awardees! Your timeless efforts and fearless spirit to conquer the summit have positioned you right in front of the entire nation, for the stage has been prepared for this glorious moment of your life, to be crowned as Champion of Champions!

The path of success is rough and often tough... only those who are armed with bravery and determination to accomplish the mission are the true winners!

Success is not final, failure is not fatal: It is the courage to continue that counts! Persevere on, for everyone is born with the finest quality to be the Champ!





#### NATIONAL COUNCIL



#### Standing Left to Right

KRISHNAN APPANU Asst. Treasurer General, JOSEPH EKAMBARAM Council Member
G. SASEEDARAN 2nd Vice President, JAMES BONG Immediate Past President, MAJOR LEOW 1st Vice President
FH WONG Council Member, A.M. NAIDU Deputy President, ROSELA BONG Council Member, MANI RAJA Council Member

#### Sitting Left to Right

ZAINAL ABIDIN Treasurer General, KP LIM President, CHARLES THENA Secretary General



### **PAST PRESIDENT**



GOH KAH KENG 1978-1980 FOUNDER PRESIDENT



PETER FOO 1980-1982 DECEASED



ROBERT CHEAH BOOY 1982-1986



ETHAN HEONG KONG CHEE 1986-1988



K.KARUNAMOORTHY 1988-1990



DR. JEFFREY CHIEW KIM CHWEE 1990-1992



JAGEET SINGH 1992-1994



TENG LUEN FOONG 1994-1996



DR. PAUL NAIDU 1996-1998 DECEASED



IR OOI TONG HOON 1998-2000 DECEASED



LIM YUEN SEONG 2000-2002 DECEASED



PHANG SIANG YANG 2002-2004



KENNY CHONG CHING SHON 2004-2006



SK-SAMY 2006-2008



MICHAEL KOK FOOK ON,PKC 2008-2010



TANG KIA SING 2010-2012



SETHU KARUPPAN 2012-2014



VICTOR KHO 2014-2016



### STANDING COMMITTEE

#### **Conventions and Speakers Standards Board (CSSB)**



JAMES BONG CHAIRMAN



ZAINAL ABIDIN WAZID BOARD OF DIRECTORS



KRISHNAN APPANU BOARD OF DIRECTORS



ZAINOL TALIB BOARD OF DIRECTORS / OC of 2nd NTAC 2019



HAROLD TAN BOARD OF DIRECTORS

#### Financial & Life Practitioners Council (FLPC) Board



SK SAMY CHAIRMAN



G. SASEEDARAN VICE CHAIRMAN



K. KARUNAMOORTHY BOARD OF DIRECTORS



### CODE OF ETHICS OF AKARD



Members of AKARD should be ever mindful that complete compliancce with and observance of the Code of Ethics of AKARD shall serve to promote the highest quality standards of memberships. These standards will be beneficial to the public and the insurance, takaful and financial services profession.

#### THEREFORE, MEMBERS SHALL:

- Always place the best interest of their clients above their own direct or indirect interest.
- 2. Maintain the highest standards of professional competency and give proper advice to clients by seeking to maintain and improve professional knowledge, skill and competence.
- 3. Hold in the strictest confidence and consider as privileged, all business and personal information pertaining to their clients' affairs.
- 4. Make full and adequate disclosures of all facts necessary to enable thier clients to make informed decisions.
- Maintain personal conduct, which will reflect favourably on the life insurance and takaful industry and the AKARD.
- Determine that any replacement of a life insurance and takaful or financial product must be beneficial for the client.
- 7. Abide by and conform to all provisions of the laws and regulations in the jurisdictions in which they do business.



# Mark O'Dell CLU, ChFC, CFP

# CHIEF EXECUTIVE OFFICER LIFE INSURANCE ASSOCIATION OF MALAYSIA

It brings great pleasure for me to extend my heartiest congratulations to NAMLIFA on its 16th National AKARD Awards Night 2019, the celebration night for the champions!

Kudos to all champions. Indeed, this is the night to celebrate your success story!

Over the years, NAMLIFA has played an active role in promoting life insurance and financial planning, while consistently providing continued education to life insurance professionals and practitioners to develop their skills and professionalism.

LIAM would like to take this opportunity to laud NAMLIFA's effort in establishing a strong platform for agents to continuously develop and improve themselves and at the same time motivate them to maximise their potential in providing excellent service to their customers.

As a supporting organisation of this prestigious event, LIAM will continue to work hand in hand with NAMLIFA in elevating the industry to the next level of growth and professionalism. LIAM is confident that through this strong partnership with NAMLIFA and other industry players and stakeholders, we would be able to foster a stronger and more dynamic collaboration to increase insurance penetration rate in Malaysia.

To all recipients of the AKARD awards, my heartiest congratulations to you for your commitment, resilience and hard work in earning this recognition. We hope your achievement will inspire and motivate your fellow colleagues to emulate your success.

Thank you.



Great Eastern Life Assurance (Malaysia) Berhad is proud to be a sponsor of the 16th National AKARD awards Night 2019. My heartfelt congratulations to all award recipients who have put in much effort and hard work to reap their rewards today. Despite the challenging market conditions, these recipients have weathered the storm and proved their resilience and tenacity. While we cannot rest on our laurels, the journey ahead will be challenging, but I am confident that we can overcome them and continue to be committed to increase the insurance penetration rate in Malaysia. We understand the importance to maintain the growth momentum by improving operational efficiency,

boosting productivity, while customising products to meet evolving needs of the customers. We also understand the necessity of building digital capabilities and harnessing new technology to adapt to the changing economy and society. Talent transformation is a critical need and the key focus in developing business sustainability and improving performance. It is imperative that we continue elevating the standards of professional excellence in our industry and align our service levels with the industry balanced scorecard guidelines.

Building the key capabilities of the agency force through training and development certification programmes to enhance their advisory skills and boosting their competencies will help heighten the service professionalism. On the recruitment front, initiatives are based on efforts which emphasise on the holistic recruitment culture of growing the next generation of leaders. On that note, I urge all to continue to challenge themselves to do better and exceed customers' expectations in helping them chart their financial protection. As we celebrate our 111th anniversary this year, we will continue to pursue the highest levels of excellence and set new standards, whilst harnessing our strengths to deliver long term value to our customers and the industry. In closing, I would like to congratulate NAMLIFA for organising another successful National AKARD Awards Recognition Night and my best wishes for many more successful years ahead.

Warmest regards,

Dato Koh Yaw Hui Chief Executive Officer Great Eastern Life Assurance (Malaysia) Be**rha**d



Malaysian Takaful Association (MTA) is delighted to be a sponsor of the 16th National AKARD awards Recognition Night 2019. On behalf of the Takaful industry, my heartfelt congratulations to all award recipients. Your exemplary achievements truly deserve recognitions and celebrations.

MTA remains steadfastly committed to support the growth of the industry, working together with all stakeholders to increase the takaful penetration rate in Malaysia. The reason you are on the pedestal today is the very reason why we fully laud the importance of staying ahead of the curve; how technology and the digital revolution has affected lifestyle changes, social and economic changes, and how customers think and decide these days. New business opportunities come to those who adapt to these changes.

Your productivity and business transparency will give you the competitive edge whilst providing the platform for future sales as customers realise they are being looked after by true professionals dedicated to provide them with excellent service and appropriate advice. We are proud of how you have raised your capabilities with digital and social media skills to meet customers' expectations and elevate customers experience to the next level.

We acknowledge too that human touch, whereby providing professional and personal advisory remain a key element and trust is gained through proper respect and sincere care for each and every customer. Trust will be earned by enhancing your professional standards and today's awards justifies how member companies, through their rank and file, through various training regimes from the executives to the CEOs have worked hand in hand with you to boost their sales force to what it is today.

We, as professionals, have an important task in ensuring that takaful becomes part of every family and individual's financial planning. Yet, many Malaysians remain either underinsured or have inadequate coverage. The onus is on all of us to provide them information, advise and guidance to ensure they are well protected to achieve financial security for their future.

As we celebrate yet another successful 16th NATIONAL AKARD Awards Night, together, we are confident that we will continue to set new standards and deliver long term values to our customers. On that note, on behalf of MTA, kudos to NAMLIFA for organising an extraordinary NATIONAL AKARD Awards Recognition Night and all the best for more successful years ahead.

Encik Muhammad Fikri bin Rawi Chairman, Malaysian Takaful Association



Congratulations to all the AKARD Award Winners. Your achievements are a testament to your continued passion, dedication and commitment that you have shown in your professional career. Your success will inspire your peers to keep raising the benchmark and drive towards greater aspirations so that the entire industry will grow together.

The Government's objective of achieving a 75% life penetration rate in Malaysia by 2020 is driving progressive development and growth in the industry. One of it is the Balanced Scorecard to enhance agency professionalism and productivity levels, and subsequently improve the attractiveness of the industry. But can all of us adapt to it and bring about impactful growth to the

industry?

While change can sometimes be uncomfortable, there are also opportunities to be gained. To quote Charles Darwin: 'It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is the most adaptable to change.' We should view the above not just as regulatory requirements, but as an opportunity for us to adapt to 'change' and create the 'opportunity' to deliver a better customer experience through the enhancements in technology, improvements in the quality and delivery of our services, and continuous efforts to build our competencies and knowledge.

Let's bring Malaysia's insurance industry to greater heights!

Yours truly,

Gan Leong Hin Chief Executive Officer Prudential Assurance Malaysia Berhad





My warmest congratulations to NAMLIFA and the organising committee for hosting a very successful 16th National AKARD awards Recognition Night. To all award recipients, congratulations on your outstanding achievements, hard work, and dedication towards your craft.

In our profession as insurance providers, we have the moral responsibility to help people achieve lifetime financial security through life's important moments and also ensure protection for their loved ones. I believe it is crucial for us to provide outstanding value and make meaningful difference, both in terms of advisory and service, to our clients and the general public in order to increase the overall insurance penetration rate in Malaysia.

Within Sun Life, our agency teams in Asia have an intense focus on clients through our Most Respected Advisor ('MRA') initiative. MRA provides a structured focus for all advisors so that they will become the most respected within the industry and most importantly, in the eyes of the clients. MRA has the embedded core values of Caring, Professional, Inspiring, and Winning to guide insurance advisors through enhanced empowerment, performance, and productivity whilst serving their clients with high quality and holistic advice.

I believe there is definitely more room for growth within the industry and we should continue to seek closer collaborations to optimise and leverage on each other's strengths and experiences. Most importantly, we should continue to work together to produce insurance professionals who are passionate about their career, productive in their outputs, and competitive when it comes to industry standards.

Lastly, congratulations once again to this year's cream of the crop for raising the industry's professional standards. Your excellent performance is a great reflection of the hard work and commitment required for the industry to propel to greater heights.

Thank you and I wish all of you a pleasant evening.

Raymond Lew Chief Executive Officer & President / Country Head Sun Life Malaysia



Congratulations to NAMLIFA on successfully organising the 16th National AKARD Awards Recognition Night 2019 once again. To the organising team, I laud your efforts in making this event possible.

Today, we are honoured to be here to recognise the accomplished individuals and leaders of the industry, and their contributions through the prestigious National AKARD Awards. To all the award recipients, congratulations to all of you! We are indeed proud of your outstanding achievements!

This year's theme, "Champion of Champions," is fitting as it reflects the highest of standards that you continue to deliver as the front runners of this industry. As the industry continues evolving rapidly towards digitalisation, the way business is being conducted has changed. By embracing technology, you can enhance your professionalism and play a major role in guiding your customers to make well-informed decisions.

On that note, I urge all of you to seize this moment by continuing to refine your skills, enhance your professional standards and uphold professionalism at the highest level. Let us strive to do our best and deliver the highest level of excellence to meet our customer's needs. On its part, NAMLIFA has been playing an excellent role in providing all its members a platform to upgrade their professional skills. Hence, let's seize this opportunity to be on top of our game by constantly improving our skills through continuous learning.

Last but not least, as the saying goes, "Everyone has the fire, but the champions know when to ignite the spark!" With a strong will and the desire to strive for excellence, we will continue to achieve greater results, now and in the future. Let us continue to champion for a high level of performance and be an inspiration to those around us.

Once again, my heartiest congratulations to all the AKARD awardees on their outstanding performance! You are now the leaders with an enormous opportunity to lead the way for the rest of us. Continue to be the CHAMPIONS of our industry, and keep on winning!

Loh Guat Lan



On behalf of Manulife Insurance Berhad (MIB), I would like to convey my sincerest congratulations to all the award recipients. Your winnings this evening are commendable as your achievement recognises professionalism in the insurance industry and amongst the agency force.

My congratulations also go to NAMLIFA and the organising committee for successfully organising the 16th National AKARD Awards Recognition Night!

NAMLIFA has been playing a significant role in providing a platform for its members to upgrade their professional skills for over 40 years. The body understands the importance of professionalism among its members and agency force, as a way to strengthen the life insurance industry in Malaysia.

Manulife is truly supportive of the organisation's objective as we look to grow our presence, in line with increasing the insurance penetration rate in Malaysia.

Congratulations once again to all winners for professionally helping people protect their hopes and dreams. Your hard work, commitment and persistence have paved the way towards your achievement tonight and I wish all of you continuous success! Thank you.

Dangthin Cee

Mr Lee Sang Hui Chief Executive Officer Manulife Insurance Berhad





Dear Achievers,

Heartiest congratulations on your achievements.

As this is my first in being able to interact directly with the Top 100 NAMLIFA AKARD awardees, I am delighted in knowing that this recognition is reserved for the best of the best from amongst Malaysian life insurance and family takaful agents.

Qualifying for an award of this stature is a true testament of your perseverance, professionalism and pure dedication to excellence.

At this juncture, I'm proud to personally congratulate MCIS Insurance's Datuk Seri Haji Mohamad Fazil bin Shafie, who will be feted with the AKARD Mega Million Dollar Agency award while several other notable agency leaders will also be walking up the ramp to be duly recognised for their outstanding achievements.

Life insurance professionals such as you who form the lineup of award recipients today, are true leaders whom all of us look up to – the sheer determination and customer-centricity behaviour possessed by each is simply astounding.

Congratulations once again and keep up the good work.

Prasheem Seebran Chief Executive Officer MCIS Insurance



Congratulations to NAMLIFA and the organising committee for successfully hosting another National AKARD Awards Night!

This year it brings me great pleasure to celebrate the "Champion of Champions" and wish all the award recipients my utmost congratulations for all that you have achieved. Your hard work and dedication to your purpose has helped make a difference in Malaysia as we continue to reach out to more and more people collectively with the message of financial protection.

Today, insurance and takaful coverage remains an important part of every individual's and family's financial plan. However, Malaysia continues to face a large protection gap with only 54% of the population having life insurance or takaful plans. The low penetration rate provides us with more opportunities to grow as an industry, tapping particularly into the underserved areas in the country.

Let's embrace this responsibility and help as many Malaysians as we can to protect their hopes and dreams, and achieve financial security. We have this great opportunity to make a difference in their lives and that of their loved ones. It is not a role we should take lightly – and together we can continuously challenge ourselves to raise the professional standards and service levels of our industry to continue to secure the future of our country.

Congratulations once again on your success, keep up the good work and I wish you all the best for 2019 and beyond.

Best regards,

Ben Ng Country Manager, AIA Bhd.







I would like to extend my sincerest congratulations and best wishes to the organisers of the 16th National AKARD Awards Night 2019. The AKARD Awards Night is a highlight of Malaysia's insurance industry celebrating the pinnacle of achievement of the top professionals of the industry.

I would also like to heartily congratulate this year's award recipients for their outstanding contributions. You are the crème de la crème and I am truly inspired and amazed by your dedication and commitment to excellence.

With the landscape of the insurance industry becoming more dynamic and professional, there remains an abundant of growth opportunities for the agency channel with the infusion of new ideas and technology. I am sure that with your tenacity, creativity, and passion to protecting your customers' dreams, you will continue to soar to even greater heights.

Congratulations again and best wishes for the year ahead!

Rangam Bir President and Chief Executive Officer Gibraltar BSN Life Berhad





It is indeed my pleasure to pen a message for NAMLIFA's 16th National AKARD awards. My recollection of these AKARD recognition has been one that has flourished and grown to a higher level from the one held in the earlier inception days.

It is with great pride and satisfaction that I congratulate the recipients of this year's award who are among the "Champion of Champions" as the theme of this year's recognition night. Today's award ceremony honours individuals, whom, in addition to achieving outstanding achievement in providing services as an insurance intermediary, is making a significant and lasting social impact for Malaysians generally through risk mitigation, a key concept of financial planning. By most yardsticks, all the award recipients are change agents but the bigger picture of making a lasting difference in an individual's life stems from a holistic financial plan. In this regard, we are indeed glad to be working hand-in-hand with NAMLIFA and for this, we are proud to be given the opportunity to help enhance the

profile of life insurance field force and family takaful advisors.

We also would like to take the opportunity to mention here that NAMLIFA has featured prominently in the development of MFPC since our formation in the year 2004. We, therefore, wish to thank NAMLIFA for the good support and the continuous mutually beneficial relationship that we have established with them. As in the previous years, I am sure the award recipients at the 16th National AKARD awards recognition night comprise of individuals who are exemplary in their business performance and which clearly qualifies them to be within the cream de la cream in the industry.

Best wishes to all the participants. Hope you would all have another very fruitful event.

Thank You

Regards,

Mr Vincent Kwo Shih Kang President Malaysian Financial Planning Council









Datuk Seri Hj. Mohamad Fazil Bin Hj. Shafie 4th Runner Up

Lee Sue Wee, May 2<sup>nd</sup> Runner Up

Dato' Pang Kein Wai Champion

Kam Chee Meng 1st Runner Up

Tan Kok Weng 3<sup>rd</sup> Runner Up



Tan Lay Seong



**Dato Toh Chun Shiong** 



Yap Hui Sim, Jennifer



Datin Sri Wong Siaw Puie



Loh Chin Heng



Yen Sze Wei



Rashidah Binti Rahmat



**Thuang Tick Hong** 



Dato' Sri Mahadi Bin Badrul Zaman



Ng Lay Lan



Tan Kar Hui



Wong Kee Biau



Phua Yit Thong



Ng Hui Na



Tan Yok Toi







Thuang Tick Hong

4th Runner Up

Dato Toh Chun Shiong 2<sup>nd</sup> Runner Up Kam Chee Meng Champion Tan Lay Seong 1st Runner Up Yap Hui Sim, Jennifer 3<sup>rd</sup> Runner Up



Lee Sue Wee, May



Sow Gaik Kee



Dato' Pang Kein Wai



Ng Hui Na



Tan Lay Peng







Lee Sue Wee, May 4th Runner Up

Kam Chee Meng 2<sup>nd</sup> Runner Up

Dato' Pang Kein Wai Champion

Datin Sri Wong Siaw Puie 1st Runner Up

Yap Hui Sim, Jennifer 3<sup>rd</sup> Runner Up



Rashidah Binti Rahmat



Datuk Seri Hj. Mohamad Fazil Bin Hj. Shafie



Ng Lay Lan



Loh Chin Heng



Lau Mee Bey



Lee Chee Hooi



Tee Pei Ye



Chang Nyuk Len @ Chan Yuk Len



**Bo Chin Hoong** 



Dato' Gan Ai Ling



Dato Toh Chun Shiong



Dato' Gui Siew Luang



Lau Wai Seng



Tiw Lip Chai



David Thian Hon Jin







Tan Hooi Leng 4th Runner Up

Kuan Swee Lee 2<sup>nd</sup> Runner Up

Datin Sri Wong Siaw Puie Champion

Lee Sue Wee, May 1st Runner Up

Dato' Gan Ai Ling 3<sup>rd</sup> Runner Up



Whitney Tan Ann Nee



How Sze Wen



Hew Kar Wei



Lim Khee Kiat



**Dato Toh Chun Shiong** 







Wong Woon Hien



Jong Thian Lung



**Wong Ching Tee** 



Tee Huey Chyun



Wilson Ng



Hazamri Bin Ibrahim



Lee Bee Jiuan



Lee Kok Jin



Sim Sit Yee



Looi Siew Lan



Wong Chung Hua



Cheah Hau Teong



Md Zhafran Bin Md Yusof



Dato' Sim Sun Nny



**Ang Ching Yee** 



Eric Tiw Haojie



Ng Phei Fern



Lim Tian Sang



Hoi Chan Seng



Ho Bee Hian







Cha Yong Kian 4th Runner Up

Wong Ching Tee Champion

Ng Phei Fern 1st Runner Up

Tan Kang Sheng 3<sup>rd</sup> Runner Up



Tan Bee Imm



Chan Zhi Hao



Lee Jin Yuan



**Teo Cheng Sim** 



Tan Shan Wei







Yeo Boon Hao 4th Runner Up

Lee Bee Jiuan 2<sup>nd</sup> Runner Up

Tan Pok Mien Champion

Jocelyn Goh Lyn Chu 1st Runner Up

Gunalan Naidu Dorasamy 3<sup>rd</sup> Runner Up



Kwan Wai Choon



Muhammad Sabran Asma'i Bin Othman



Lim Yee Von



Lee Jiunn Yiing



Khaw Tzi Wei











Chew Siew Tian@ Chew Kian Poh, Andy



Chua Choon Hiong, Allen



David Thian Hon Jin



Goon Mei Lean



Koh Gek Tze



Lim Kheng Hian



Lim Soon Huat



Ngu Ngiik Huong



Ong Yee Soon



Ooi Poh Yoke, Joselin



Rosela Bong Sek Chin



Sow Gaik Kee



Tan Lay Peng



Tan Lay Seong











Dato' Paduka Dr. Frankie Chong Yoon Huat



Hazamri Bin Ibrahim



Ho Sou Xin



Kam Chee Meng



Kho Siang Kit



Law Kim Noi@ Lau Kim Noi, Kristy



Lee Sue Wee, May



Lim Kheng Yee



Ong Joo Lee



Pang Lee Mui



Rashidah Binti Rahmat



Tan@ Tang Pei Cheng



Tay Choo Geok



**Teoh Chin Hing** 



Thian Shui Lian



Ting Ching Sing







Ang Kok Ping



Dato' Sim Sun Nny



Gan Tian Chai, Thomas



Kuan Swee Lee



Ng Choy Wan



Ramasamy Simamuthu



Rumayee K. Muthusamy



Tan Meow Chu @ Tan Soh Chu



Wong Hoong Kong











Chong Mei Poh



Chu Kien Seong



Chu Yien Tieng



Dr. Lo Nyok Mooi



Goh Thai Khiong



H'ng Ai Line



Jin Lee Ching



Kho Mui Ping



Koo Wee Siong



Lai Poh Hwa



Lau Chun Hui



Leong Chai Ling



Lim Thean Ewe



Lim Tian Sang



Lock Teng Chai



Loh Swee Chuan



Loke Saw See



Lui Eng Tee



Nang Chian Terk



Pang Kim Shin



Siah Lee Huat



Tan Kim Hai, Tony



Tan Yong Choon



Teh Gaik Cheong



Teoh Ching Kwee, Kelvin



Then Ack Tiam



Then Sook Cheng



Thong Keing Owi



Wong Lui Lee



Yee Koh Mee



Yeo Eng Meng



Yeong Pui Kwan











Gan Mui Hua



Goh Peck Su



Jong Thian Lung



Khor Thing Thiam



Lau Keat Siang



Lee Sin Yuon



Liew Shu Fun



Loh Min Yuh



Lu Yuk Fung, Alison



Ng Kam Yuen



Ong Sim Ee



Soh Chun Cheng



Tan Ai Tin



Tan Eng Kiat



Tey Yee Sin



Toh May Fong



Wee Boon Hui, Lena



Wong Poh Chin



Wong Siong Lang







Bo Chin Hoong



Chen Li Sun



Chong Cheng Yong



Chong Nyuk Chui



Chong Pui Kim



Chung Swee Foong, Alvin



Dato' Pang Kein Wai



Datuk Seri Hj. Mohamad Fazil Bin Hj. Shafie



Hiew Chen Teng



Kee Keng Wee



Koh Soo Hoon



Koo Chee Show



Lai Yack Choo





Liew Gaik Pin



Lim Boo Yaw



Lim Seng Kian





Loh Chin Heng



Loh Kaw Yeh



Loo Sze Peng



Neoh Bee Bee



Ng Lay Lan



Ng Sheau Fern



Ravindren Nagarathanam



See Kok Meng



Soh Guat Ngoh



Soon Teck Choi



Tan Yih Yun



Teh Geok Bee, Amy



Thian Mei Ling



Tiew Way Chin



Toon Kock Keng



Wong Fong Chin



Wong Jian Yen



Yen Sze Wei



# Mega Million Pollar Agency



Chuah Beng Huoy



Datin Sri Wong Siaw Pule



Dato' Pang Kein Wai



Dato' Sri Mahadi Bin Badrul Zaman



**Dato Toh Chun Shiong** 



Datuk Seri Hj. Mohamad Fazil bin Hj. Shafie



Fauzul Nizam Bin Mohamed Zain



Fu Swee Jye



Kam Chee Meng



Lee Meng Huey



Lee Sue Wee, May



Liew Theam Hing



Loh Chin Heng



Mohd Fadzli Halimi Bin Zaulkefli



Ng Hul Na



Ng Lay Lan



Phua Yit Thong



Rashidah Binti Rahmat



Tan Kar Hui



Tan Kok Weng



Tan Lay Seong



Tan Yok Toi



Thuang Tick Hong



Wong Kee Blau



Yap Hui Sim, Jennifer



Yen Sze Wei







Ang Kok Ping



Ang Loong Thye



Ang Wei Siang



Ang Yong Leong



Anna Anak Ganai





Aw Yong Boon Tak



Bennie Hoo Wei Chuan



Bo Chin Hoong



Catherine Ong



Chai Chiew Swee





Chan Yoong Wah



Chang Ah Teck



Chang Nyuk Len @ Chan Yuk Len



Chay Chin Swee



Cheah Chun Leng



Chee Chun Hau



Cheow Nam Fee



Chew Ai Li



Chew Koon Lih



Chew Shi Lin



Chew Siew Lay



Chia Ai Huang



Chiew Kian Chai



Chin Meng Wei



Ching Kai Pin



Chong Cheng Yong



Chong Jit Shan



Chong Wei Liang



Chow Slow Meaw



Choy Peng Soon



Chu Chool Har



Chu Kien Seong



Chu Yien Tieng



Chua Choon Hiong, Allen



Chuah Soon Yee



Dato' Gui Siew Luang



Dato' Paduka Dr. Frankie Chong Yoon Huat



Dato' Yap Wal Fong



David Thian Hon Jin









Edmund Tan Chong Mong



**Eng Ching Yook** 



Eric Cham Chiah Way



Farah Inani Bt Rosli



Fo Mei Hoon



Fo Siew Mel



Foo Then Hin



Fu Cheh Shiun



Gan Mui Hua



Gan Tian Chai, Thomas



Gan Yee Chone



Goh Bee Lar



Goh Chee Ang



Goh Peck Su



Goh Thai Khiong



Goon Mei Lean



Gunalan A/I Sagaran



Gunalan A/I Sivalingam



Heng Heong Cher



Hiew Chen Teng



H'ng Ai Ling



Ho Meow Ling



Hoo Jone Teng



Hoo Lai Soon



How Keng Chuan



Jackie Chan Choon Bok



Jau Pool Ling



Jin Lee Ching



John Chia Hon Kiam



Julainah Binti Harith



Kam Jo Hao



Kam Wei Sin



Kam Yap Chin



Kathiresan A/I Arunachalam



Kee Keng Wee



Kho Siang Kit



Khor Thing Thiam



Koh Ker Lik



Koh Yee Min



Kok Jin Chong



Kong Chee Lian









Kumara Devan A/I Rasiah



Lai Chi Wah



Lai Pei Yeong



Lau Chun Hui



Lau Kiing Kiong



au Mee Be



Lau San Sian



Lau Wai Seng



Law Kim Noi @ Lau Kim Noi, Kristy



Lee Chee Hooi



Lee Chew Kiono



Lee Chung Haw



Lee Gaik Chin



Lee Kian San



Lee Wai Chee



Lee Wei Cheang



Lee Woei Shiang



Lee Yok Lan



Leong Chuen Wai



Leong Junfai



Leong Wai Keong



Liao Kian Teik, Andrew



Liew Gaik Pin



Liew Pei Yeng



Lim Boo Yaw



Lim Chew Min



Lim Chun Giap



Lim Fung Yang



Lim Hooi Vean



Lim Kheng Hian



Lim Meow Lih



Lim Seng Kian



Lim Soon Huat



Lim Tsuey Jian



Lim Zi Kiat



Ling Swee Loi



Lo Hui Zhen



Lock Teng Chai



Loh Bak Song



Loh Su Fang



Loke Mun Wal









Low Moi Fong



Low Wai Ming



Low Yong Hui



Low Yoong Kuang



Lui Eng Tee



Lye Shiau Ing



Muniandy A/I Velautham



Nang Chian Terk



Neoh Bee Bee



Ng Chin Aik



Ng Chong Kiang



Na Hooi Kir



Na Hui Wha



Ng Kim Hwa



Ng Kok How



Ng Ming Fhong



Ng Pui Fun



Ng Shen Fatt



Ng Swee Choi Jeremy



Ng V Pin



Ng Xin Nie



Ngew Poh Cheng @ Yeow Poh Cheng



Ngu Ngiik Huong



Ong Joo Lee



Ong Yee Soon



Ooi Lee Lee



Ooi Poh Yoke, Joselin



Oon Wel Fong



Phan Kar Yen



Phang Kit Ling @ Clarence Phang Teng Bong



Phen Pat Hoon



Pul Chaw Vul, Jack



Ramasamy A/l Simamuthu



Rumaye A/p K. Muthusamy



See Kok Meng



See Shong Jien



Slah Lee Huat



SII Chiu Pin



Sim Sit Yee



Soh Chew Ling



Soh Chun Cheng





Soh Guat Ngoh



Soh Hon Choo



Sow Gaik Kee



Tamil Selvi A/p Balasundaram



Tan Boon Hean



Tan Boon Li



Tan Chern Woen



Tan Chin Aik



Tan Chong Meng



Tan Kok Wan



Tan Lee Lim



Tan Liam Kiat



Tan Meow Chi



Tan Pui Kier



Tan Thian Teng



Tan Weng Heang



Tan Yan Kok



Tan Yong Choon



Tay Shin Yong



Tee Pei Ye



Teh Gaik Cheong



Teng Chong Hor



Tey Yee Sin



Then Ack Tiam



Thona Eui Eui



Ting Ching Sing



Ting Tiew Hing



Tiw Lip Chai



To Pel Hsia



Voon Chui Choo, Alice



Voon Chui Ser



Wong Bun Hin



Wong Chee Ming



Wong Ching Lih



Wong Shook Wan



Wong Siong Lang



Wong ZI Foo



Woon Pey Ling



Wynlon Khor



Yap Kien Lee



Yee Vern Foong



Yii Ming Yien





Yong Cheen Yen



Yong Yuong Choon



Yu Siong Choo



### Builder Award Diamond



Dato' Pang Kein Wai



Dato Toh Chun Shiong



Kam Chee Meng



Lee Sue Wee, May



Loh Chin Heng



Ng Hui Na



Sow Gaik Kee



Tan Lay Peng



Tan Lay Seong



Tan Meow Chu @ Tan Soh Chu



Thuang Tick Hong



Yap Hui Sim, Jennifer



Yen Sze Wei

### Builder Award Platinum



Chua Choon Hiong, Allen



David Thian Hon Jin



Heng Ken Long



Lau Kiing Kiong



Liew Theam Hing



Lim Kheng Hian



Nang Chian Terk



Ng Lay Lan



Phua Yit Thong



Rashidah Binti Rahmat



Voon Chui Choo, Alice



# Builder Award Gold



Bennie Hoo Wei Chuan



Cheah Chun Leng



Chee Chun Hau



Chong Yew Chung



Farah Inani Bt Rosli



Gan Tian Chai, Thomas



Goh Chee Ang



Goh Hin Teck



Goh Thai Khiong



H'ng Ai Ling



How Voon Hong



Julainah Binti Harith



Lau Wai Seng



Lee Meng Huey



Leong Junfai



Ling Swee Loi



Phan Kar Yen



Pul Chaw Vul, Jack



Saw Chee Klong



See Kok Meng



Tan Weng Heang



Tiw Lip Chai



# Builder Award Silver







Ang Kok Ping



Ang Loong Thye



Ang Shun Mau



Ang Wei Siang



Anna Anak Ganai



Chan Yoong Wah



Chay Chin Swee



Chew Shi Lin



Ch'ng Chun Cheak



Chong Cheng Yong



Chong Oi Oi



Chong Pui Kim



Chong Wei Liang



**Choy Peng Soon** 



Chu Chooi Har



Chu Kien Seong



Chu Yien Tieng



Datin Sri Wong Siaw Puie Edmund Tan Chong Mong





Fo Bee Bee



Goh Bee Lan



Hing Soh Long



Ho Bee Hian



Hoo Jone Teng



Kam Jo Hao



Koh Yee Min



Kok Jin Chong



Kumara Devan Rasiah



Lai Pei Yeong



Lee Chew Kiong



Lee Chung Haw



Lee Kok Yong



Lee Wai Chee



Lee Wei Cheang



Liao Kian Teik, Andrew



Liew Pei Yeng



Lim Chew Min



Lim Chun Giap



Lim Fung Yang



Lim Kheng Yee



Lim Soon Huat



### Builder Award Pilver



Lim Zi Kiat



Lock Teng Chai



Loo Yoke Lai



Low Moi Fong



Lui Eng Tee



Lye Shiau Ing



Nang Chian Yew



Ng Hui Whe



Ng Ming Fhong



Ng Pui Fun



Ng Shen Fatt



Ng Xin Nie



Ng Yoke Hwa



Ngu Ngiik Huong



Ong Yee Soon



Ooi Lee Lee



Ooi You Wai



Oon Wei Fong



Phang Kit Ling@ Clarence Phang Teng Bong



Sethu Karuppan



Siah Lee Huat



Sng Weoi Chian



Su Kui Hiong



Tan Chern Woen



Tan Ta Kia



Tan Yong Choon



Tay Shin Yong



Tee Pei Ye



Teng Chong Hau



Teoh Chin Hing



Thang Jun Shian



Thong Keing Owi



To Pei Hsia



Tracy Tan Lee Boon



Wong Chee Ming



Wong Siong Lang



Wong Zi Foo



Woo Chee Mei



**Woon Pey Ling** 



Wynlon Khor



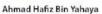
Yap Yin Rou



Yee Vern Foong









Anandan Pattapan



Ang Kok Ping



Ang Loong Thye



Ang Shun Mau



Ang Wei Siang



Ang Yong Leong



Anna Anak Ganai



Aw Yong Boon Hao



Azian Bte Ab Rahim



Azlyna Binti Minhad



Baharin Bin Muhamad Din



Bannavong Jenelle



Bennie Hoo Wei Chuan



Bharath Sivaraj



Bo Chin Hoong



Chai Wei Chu



Chai Yen Lin



Chan Nyut Lian



Chan Pei Hoon



Chan Yuan Nee



Chang Nyuk Len@ Chan Yuk Len



Chang Wei Chea



Chay Chin Swee



Cheah Chun Leng



Cheah Guat Peng



Cheah Siang Kim



Chee Choon Yung



Cheong Yoon Fatt



Cheu Chee Chong



Chew Han Chin



Chew Hann Yaw



Chew Koon Lih



Chia Ai Huang



Chiah Ho Wai



Chieng Su Siong



Chong Wei Liang



Choo Chern Tak



Choo Hong Wee



Choong Pui Sze



Chow Yoke Fan



Choy Peng Soon





Chu Chooi Har



Chu Yien Tieng



Chua Choon Hiong, Allen



Chua Ping Mei



Chung Siew Yian



Chung Swee Foong, Alvin



Datin Sri Wong Siaw Puie



Dato' Gan Ai Ling



Dato' Gui Siew Luang



Dato' Pang Kein Wai



Dato' Sri Mahadi Bin Badrul Zaman





Dato Toh Chun Shiong Datuk Seri Hj. Mohamad Fazil David Thian Hon Jin





Deborah Priya David Isaku



Edmund Tan Chong Mong



Ee Chin Hock



Er Boon Kok



Eric Cham Chiah Way



Eric Tang Wei Yin



Farah Inani Bt Rosli



Fo Bee Bee



Fu Swee Jye



Gan Tian Chai, Thomas



Gan Yee Chong



Goh Chee Ang



Goh Hoay Sun



Goh Kim Guan



Goh Sook Hui



Gunalan Naidu Dorasamy



Heng Sok Leng



Heng Wee Chen



Hew Kar Wei



H'ng Ai Ling



Hong Chow Peng



Hoo Jone Teng



How Keng Chuan



Jasni Bin Haroon



Jau Pool Ling



Kam Chee Meng



Kam Jo Hao



Kam Yap Chin









Kang Qian Wei



Keek Eng Wah



Khor Kim Sam



Koh Yoong Hoe



Kok Jin Chong



Kok Jin Yee



Kong Chee Lian



Kong Chung Yew



Koo Beng Teng



Koo Pey Gaik



Kuan Ann Ann



Kueh Choon lang



Kueh Siew Kiaw, Jennie



Kumara Devan Rasiah



Kwan Pooi Fan



Lai Chee Sin



Lai Pei Yeong



Lai Shiew Pick



Lam Chui Peng



Lau Kee Ping



Lau Kiing Kiong



Lau Mee Bey



Lau San Sian



Lau Wai Seng



Law Kim Noi @ Lau Kim Noi, Kristy



Lee Ai Tee



Lee Chee Hooi



Lee Chee Keong



Lee Chung Haw



Lee Foo Ho



Lee Fung Leng@ Lee Siew Chien



Lee Gaik Chin



Lee Kok Yong



Lee Puak Chen



Lee Sin Yuon



Lee Soon Fatt



Lee Sue Wee, May



Lee Sze Yoon



Lee Wei Chuen



Lee Yin Fang



Leong Chai Ling









Li Han Wei



Liao Kian Teik, Andrew



Liew Li Peng



Liew Tat Yoon



Liew Voon Chuen



Liew Win Khono



Liew Yeing Nee



Lily Wong Hie Li



Lim Bee Duan



Lim Fong Yoong



Lim Hon Mun



Lim Kay Hua



Lim Kheng Hian



Lim Kheng Yee



Lim Long Khai



Lim Seng Kian



Lim Soon Huat



Lim Tatt Boon



Lim Thean Ewe



Lim Wee Tet



Lim Wei Ghee



Lim Zi Kiat



Ling Liing Hing



Ling Swee Loi



Lo Hui Zhen



Lo Sin Sze



Loh Bak Song



Loh Chin Heng



Loh Su Fang



Loi Kok Liang



Long Chye Lee



Loo Min Yuh



Loo Sze Peng



Loo Yoke Lai



Loong Sek Kheng



Low Yoong Kuang



Lu Min Lian



Lye Yik Ming



Md Zhafran Bin Md Yusof



Melinda Yap Sook Phin



Mohd Azlin Bin Kamarulzaman





Mohd Fadzli Halimi Bin Zaulkefli



Mohd Hafiz Bin Abdul Razak



Mok Chan Hoy





Muhammad Fadhli Bin Mohamad Fazil



Nang Chian Terk



Nang Chian Yew



Ng Chong Kiang



Ng Hiok Ann



Ng Hui Na









Ng Nyuk Fun



Ng Pui Fun



Ng Shen Fatt



Ng Siew Lin



Ng Swee Choi Jeremy



Ng V Pin



Ngew Poh Cheng@ Yeow Poh Cheng



Nor Farahnatasha Binti Nordin



Nordiana Binti Amdan



Nur Amalina Bt Mohamad Fazil



Ong Sim Ee



Ong Wee Chin



Ong Yee Soon



Ooi Lee Lee



Ooi Lim Wai



Ooi Meng Yee



Pang Cheng Fui



Pang Xiao Wui



Phan Kar Yen



Phang Kit Ling@ Clarence Phang Teng Bong



Pok Chee Hua



Quek Geok Gee



Rajamal A/p S. Perumal



Rashidah Binti Rahmat



Roger Ngu Chung Wei



Rosela Bong Sek Chin



Sang Vun Siung



See Shong Jien



Selavathy





Shim Wen Yi



Siah Lee Huat



Sii Chiu Pin



Sim Sit Yee



Sin Lai Har



Sng Weoi Chian



Soh Guat Ngoh



Soh Kok Pun



Soo Yoke Lin



Soon Teck Choi



Sow Gaik Kee



Su Kui Hiong



Tan Ai Tin



Tan Beng Beng



Tan Boon Hean



Tan Boon Leong



Tan Boon Ling



Tan Boon Pin



Tan Chee Keong



Tan Chern Woen



Tan Chin Aik



Tan Chin Loo



Tan Ee Kai



Tan Hooi Ling



Tan Huey Ching



Tan Keok Hooi



Tan Kim Hai, Tony



Tan Liam Kiat



Tan Meow Chu@ Tan Soh Chu



Tan Mui Lin



Tan Shi Tyng



Tan Teng Wei



Tan Weng Heang



Tan Yong Choon



Tang Yoke Howa



Tay Chin Hwee



Tay Choo Geok



Tay Ngin Seng



Tay Phe Inn



Tee Pei Ye



Teh Geok Bee, Amy



Teh Keat Mei





Teh Kim Hong



Teh Ting Xi



**Teoh Chin Hing** 



Tey Chuee Siang



Tham Yuen Kuen



Then Sook Cheng



Thian Shui Lian



Tiew Way Chin



Ting Pi Hing



Ting Tiew Hing



Tiw Lip Chai



Toh Chee Sion



Toh Lay She



Tracy Tan Lee Boon



Valarie Anak Peter Chee



Voon Chui Choo, Alice



Voon Chui Sen



Wee Siok Ying



Wilson Ng



Winnie Lim



Wong Chee Tuck



Wong Ching Lih



Wong Chuan Yuan, Aaron



Wong Chun Hin



Wong Den Ping



Wong Siong Lang



Wong Zi Foo



Woon Pey Ling



Wynlon Khor



Yap Hui Sim, Jennifer



Yap Poh Hoi



Yap Yun Fah@ Chai Yun Fah



Yee Koh Mee



Yee Kok Cheak



Yen Sze Wei



Yong Cheen Yen



Yong Fui Fui



Yong Pow Rong





Ang Ching Yee



Ang Wei Pin



Awey Yen Ting



Bo Chin Hoong



Bon Sze Shean @ Woon See Shean



Bong Lee Hui



Cha Yong Kian



Chai Wei Chu



Chan Mee Kwan



Chan Yuan Nee



Cheah Hau Teong



Chew Seow Yan



Chin Shi Hui



Ching Mee Fen



Chong Kit Kuan



Chong Mei Poh



Chong Nyuk Chui



Choong Boon Huat @ Choong Ji Lieh



Chow Kin Fei



Chow Swet Sun



Chu Yien Tieng



Chua Tong Seng



Connie Chin Feng Mei



Datin Sri Wong Siaw Pule



Dato' Gan Ai Ling



Dato' Gui Siew Luang



Dato' Pang Kein Wai



Dato' Sim Sun Nny



Dato' Sri Mahadi Bin Badrul Zaman



Dato Toh Chun Shiong



Dato' Yap Wai Fong



Datuk Seri Hj. Mohamad Fazil Bin Hj. Shafie



Dr. Lo Nyok Mooi



Eric Tiw Haojie



Foo Li Chiau



Foo Seh Kai



Fu Cheh Shiun



Goh Wen Jie



Hazamri Bin Ibrahim



Heng Ying Hui



Hew Kar Wei



Ho Bee Hian





Ho Bing Ni



Hoi Chan Seng



How Sze Wen



**Hung Siew Lim** 



Janet Ng Tze Jan



Jong Thian Lung



Khaw Gaik Ling



Khaw Tzi Wei



Kiew Pei Ling



Koh Kean Yau



Koh Lay Chern



Kong Kah Lun



Kong Say Hong



Kuan Swee Lee



Kwan Wai Choon



Lai Lih Yih



Lai Poh Hwa



Lam Pui Ka



Law Suok Ung, Gladys



Lee Bee Jiuan



Lee Jiunn Yiing



Lee Kok Jin



Lee Mei Ling



Lee Shu Qin



Lee Sin Yuon



Lee Sue Wee, May



Lee Yen Fong



Lee Yok Lan



Lim Khee Kiat



Lim Lay Har



Lim Leng Tee



Lim Saw Kheng



Lim Su Chen



Lim Tian Sang



Lim Tong Ching



Lim Yee Von



Loke Saw See



Loo Chung Hon



Looi Siew Lan



Lu Chui Ngo



Md Zhafran Bin Md Yusof



Mohd Saiful Nizam Bin Shaik Alauddin





Muhammad Sabran Asma'i Bin Othman



Neoh Bee Bee



Ng Chin Aik



Ng Phei Fern



Ng Xin Nie



Norasikin Binti Mohamad Ali



Nurul Amira Binti Ahmad Yunan



Ong Hui Yen



Ong Kien Foo



Ong Shia Li



Phoon Yuh Jiun



Pook Kui Heng



Raymond Wong Jit Sheng



Ryan Lau Le An



Sathi Sukumaran



Sew Saw Pheng



Sim Sit Yee



Soong Yee Chian



Tamil Selvi Balasundarai



Tan Beng Beng



Tan Beng Siew



Tan Boon Ling



Tan Chern Woen



Tan Chooi Peng



Tan Hooi Leng



Tan Keng Cheong



Tan Kok Wan



Tan Pok Mien



Tan Sheing Kuang



Tee Huey Chyun



Teoh Ching Kwee, Kelvin



Tham Kah Yan



Tiew Way Chin



Ting Chun Lin



Toh May Fong



Wan Norazian Wan Sulaiman



Whitney Tan Ann Nee



Wilson Ng



Wong Chee Weng



Wong Ching Lih



Wong Ching Tee



Wong Chung Hua





Wong Jun Kit



Wong King Lee



Wong Szu Mun



Wong Woon Hien



Woo Chia See



Yee Koh Mee



Yeo Boon Hao



Yoong Wai Kuan













Ang Gaik Hoon



Ang Kok Ping



Ang Loong Thye



Ang Teing Teing







Angeline Teh Lye Theng Audrey Adeline Yap Mui Ling



Brandon Lim Joon Yik



Caren Lim @ Lim Jor Hang



Chai Kok Keong



Chan Jeak Sung





Chan Pei Yong



Chan Wei Jul





Chang Ka Yung



Charis Chan Han







Chee Wai Yan



Chen Yin Nee



Cherry Thuang Chi Yi



Chew Hann Yaw



Chew Siew Tian @ Chew Kian Poh, Andy





Chia Chii Chai



Chia Siang Keng



Chin Chew Sze



Chin Kok Wah @ Chan Kok Wah



Chin Xue Fen



Choi Lai Meng



Chok Cai Yie



Chong Chee Ting



Chong Thang Yuen



Chong Yat Goh



Choo Pei Yee



Choo Shu Ping



Chook Chee Wai



Choong Kok Leong





Choong Yen Teng



Chow Yoke Fan



Choy Yek Wan



Chu Yin Shan



Chua Sia Hwee



Chung Kiong Hing



Chung Mee Ling



Chung Yen Lin, Evon



Cindy Yeoh Gim Suan



Clara Voon Yee Chiat



Dancy Loh



Diong Ngung Chai



Er Kim Suan



Eric Tang Wei Yin



Evelyn Yeo Wan Ting



Fo Bee Bee



Foo Kim Wai



Fu Swee Jye



Gan Pick Ling



Goh Hoay Sun



Gunalan Naidu A/l Dorasamy



Hazlini Binti Abu Bakar



Heng Sok Leng





Ho Shu Yen





Hoo Jone Lee



Hooi Chiew Li



**Huang Ming Lie** 



Janie Chin Ruoh Lan



Jocelyn Goh Lyn Chu



Kang Pei Xian



Khaw Hing Theng



Kho Siang Kit



Khor Mooi Ngoh



Khor Pei Ting



Kiung Yee Lin



Koh Soo Hoon



Kong Chun Leong



Kong Mui Yean



Kong Nai Lin



Kueh Siew Kiaw, Jennie



















Lai Yack Choo



Lai Yit Chen



Lau Ai Ling



Lau Keat Siang



Lau See Hui



Law Kim Noi @ Lau Kim Noi, Kristy



Law Siew Yeong



Lee Chai Ling, Esther



Lee Jin Yuan



Lee Lai Ling





Lee Ming Pao



Lee Pei Yee



Lee Wan Ping



Lee Yam Lu



Lee Yap Kuan



Lem Zoo Liang



Leong Yong Aik



Leow Xhia Yhin



Liew Jit Yoong



Liew Li Peng



**Liew Siew Ling** 



Liew Suk Sing



Lim Choo Ling



Lim Pui Kim



Lim Slaw Fern



Lim Siew Moi



Lim Tatt Boon



Lim Tzn Hao



Lim Wan Leng



Lim Wei Long



Lim Xin Ni



Lim Zi Kiat 51



Loh Kaw Yeh



Loi Siol Ling



Loo Min Yuh











Low Suck Hoon



Low Wai Ming





Lui Jia Lin



Lum See Cheat



Lye See Ying



Lye Yik Ming



Maple Tiow Choo Lin



Mok Pik Yit



Mong Yoon Ting



Neo Kai Sin





Ng Kam Yuen



Ng Lee Leng



Ng Leng Keong



Ng Li Sie



Ng Sheau Fern



Ng Soon Hoe



Ng Syie Fern



Ng Wei Wei



Norlailatu Nadua Binti Abdullah Shaimi



Ong Chi Fong



Ooi You Wai



Peline Toon Siow Ling



Phan Kar Yen



Phan Shao Hui



Phang Ying Ying



Phoon Mee Ying



Poh Yi Cheng





Quah Yee Ming



Rajamal S. Perumal



Richard Chan Ching Keong



Sang Vun Siung



See Chin Jia



Seh Siew Choo 52



Siah Seow Wei



Siaw Hee Mooi



Sim Wei Jiang









So Chiat Chin





Soh Shin Yann



Soo Yik Hong



Su Kui Hiong



Tan @ Tang Pei Cheng











Tan Chee Huag



Tan Chee Seng



Tan Choon Yong





Tan Hooi Chin



Tan Jing Shin



Tan Kang Sheng



Tan Kok Yi





Tan Lee Kee



Tan Ling Huoy



Tan Mui Lin



Tan Rong Ping



Tan Shan Wei



Tan Siew Ping



Tan Sit Keow



Tan Sook Wah







Tan Ting Ting



Tan Wei Ping



Tan Xiu Ting



Tan Yean Phing





Tay Chin Hwee



Tay Choo Geok



Tay Ren Shen



Ted Mitchel Leong



Tee Siat Ching



Teh Kim Hong



Teh Sing Yee









Teng Chong Boon



Teng Kui Huong



Teo Cheng Sim



Teoh Lai Kum



Then Choo Teck



Thian Mei Ling



Tieh Pui Yen



Ting Kok Wei



Toh Chee Sion



Toh Yong Yang



Tsen Siew Hsia



Tsen Yee Teng



Tung Hooi Bee



Voon Oi Lean



Wang Tee Suan



Wong Chi Jeng



Wong Hoong Chun



Wong Pei Khyun



Wong Wai Kah



Wong Wan Ti'ng



Woo Khang Tee



Woon Li Wei



Woon Pey Ling



Woon Wai Ling



Yap Lav Si



Yap Poh Leng



Yap Siew M



Yeap Kar Lok



Yee Kar Chai



Yeo Siew Hui



Yeoh Chiew Nee



Yeow Chun Kitt



Yon Swee Kheng



Yong Kah Fung



Yong Yuong Ching



Yoong Hooi San





Adrianna Lasar Binti Mohd Norddin



Agnes Wong Su Su



Alan Tan Chun Keat



Albert Fan Tie Long



Amy Cheah Shin Yee



Andrea Tiong Meng Lin



Ang Chai Eng



Ang Gek Lian



Ang Hui Pheng



Ang Kian Sheng



Ang Minh Yi



Ang Pei Kian



Ang Pei Sin



Ang Shun Mau



Ang Shun Thai



Ang Siow Geok



Ang Wee Ying, Jane



Ang Yi Lee



Ang Yong Xiang



Anuradha Sathianarayanan



Bak Kum Siong



Bannavong Jenelle Tiffany Barnabas Wong Kah Hui





Beah Zi Yuan



Belvin Ang Teik Lai



Boey Wei Ing



Bong Awn Chee



Bong Chee Thien



Bong Min Chung



Bong Min Mei



Bong Slak Lee



Boo Dawn Ern



Candy Yee Hul Men



Cha Jia Yeh



Chai Chong Mooi



Chai Fel Mein



Chai Fui Lin



Chal Slew Ling



Chai Wan Tak



Chan Chew Ping



Chan Choi Ei



Chan Chou Wei









Chan Hwa Leong



Chan Kah Yee @ Chan Cheong



Chan Kim Son



Chan Mong Lian



Chan Pei Fen



Chan Wei Mei



Chan Yoon Thian



Chan Yuek Yun



Chandragandi A/p Alagapan



Chang Chee Wai



Chang May Chieng



Chang Siok Sin



Chay Siew Kwan



Cheah Chong Bey



Cheah Guat Peng



**Cheam Foong Nee** 



Chee Chew Siah



Chee Mui Wah



Chee Siew Chun



Chen Chin Huoi



Chen Fong Chin



Chen Hua Yik



Chen Li Sun



Chen Poon Wen



Chen Yoke Chan



Cheng Chun Ling



Cheng Su Huan



Cheong Chee How



Cheong Yen Li



Cheow Li Maan



Chew Chee Kit



Chew Ek Huang



Chew Jing Jiun



Chew Kean Khoon



Chew Pel Ying



Chew Shi Lin



Chew Shi Nee



Chew Shin Hong



Chew Soon Lee



Chew Wei Sheng



Chew Yong Hang









Chiang Bee Fong



Chiang Hai Pao



Chieng Su Siong



Chin Hsiao Hui



Chin Ke Fah



Chin Lih Yew



Chin Shook Lin



Chiong Ming Chuo



Chiong Sui Thiek



Ch'ng Chee Seng



Choi Chong Kee



Choi Choon Mei



Chok Yee Mui



Chong Cha Hui



Chong Chew Lan



Chong Fei Yoong



Chong Jun Hslung



Chong Ka Ren



Chong Kher Klah



Chong Kim Wah



Chong Kwang Hian



Chong Mei Chin



Chong Nyok Moy, Cathrine



Chong Pui Sim



Chong See Wen



Chong Sin Wei



Chong Wai Seen



Chong Wai Teng



Chong Yee Von



Choo Hong Wee



Choo Swee Woh



Choo Wan Chin



Chool Wal Kit



Choong Phool Ken



Choong Tai Moy



Chow Kah Wai



Chow Moy Yin



Chow Pei See



Chu Lee Hong



Chua Boon Poh



Chua Chiaw Ying









Chua San San



Chua Soo Hiong



Chua Soon Hua



Chua Thiam Meng



Chua Yar Ping



Chuah Boon Hooi



Chuah Chen Mei



Chuah Mui Li



Chuah Seong Aik



Chuah Tik Hoon



Chuei Wai Kuin



Chuw Chooi Fong



Chye Sook Tien



Corene Goon Swee Fong



Cot A/I Prayun



Debbie Tan Chui Jin



Dick Lee Wei Hao



Dineshwaran A/l Palani



Ding Diong Tien



Doris Chong Li Lian



**Eddy Tang Wei Keat** 



Ee Chea Chea



Ee Su Hua



Emily Ngui Shad Jin



Eng Ai Ten



Eng Eu Leng



**Eng Siew Yoong** 



Er Lee Hsi



Eric Hoo Wel Xlang



Eric Lee Slau Rong



Eu Yun Seng



Ewe Ghee Soon



Ewe Sulin



Faradiba Binti Mohd Affandi



Florence Cho Wai Fun



Fong Hang Yin



Fong Wai Kuan



Foo Chee Song



Foo Loke Shin



Foo Meow Kee



Foo Ming Qian







Foo Yong Yang



Foong Chee Tiong



Foong Sook Fun



Foong Wei Shee Ricky



Gan Be Ling



Gan Bee Yen



Gan Chee Seng



Gan Lak Bee



Gan Ree Shin



Gan Shwu May



Gan Siew Shia



**Gan Yong Shing** 



Gan Zhi Hong





Gary Lee Seng Kwan Geogiana Bajik Anak Lubu Gillian Bong Fung Fung





Go Chee Wei



Go Siew Ling



Goh Chee Chai



Goh Chia Wei



Goh Lean Heoh



**Goh Ngieng Heng** 



Goh Pei See



Goh Poh Chin



Goh Sook Hui



Goh Swee An



Goh Tan Meow



Goh Tan Yann



Goh Wei Ping



Goh Yen Nee



Goh Yik Hui



Goo Shyoan Chian



Goo Yen Nee



Gun La Yin



Gunalan A/I Sagaran



Hai Kim Hoong



Har Wal Meng



Heah Soo Theng



Hee Ken Wyn



Helen Wong Pao Yen



Heng Ken Long





Heng Pik San



Heng Siew Pin



Heng Sin Ying



Heng Yi Wel



Heng Yung Khim



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Hing Ai Long



H'ng Yap Choon



Ho Kian Sheng



Ho Pei Ling



Ho Po Nyan



**Ho Siong Wong** 



Ho Sou Xin



Hoe Chin Fong



Hoi Chin Yee @ Hew Chin Yee



Hong Siew Kuan



**Hoo Hong Yoong** 



Hoo See Yean



Hor Ping Wen



How Siew Poh



How Voon Juan



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Kelvin Kong Teck Khai



Keu Lian Yee



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Khoon Sui Ying



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Khor Kai Shen



Kiew Si Long



Kiew Sook Leng



Kiu Chiong Yaw



Koay Chian Ching



Koay Pei Shueng



Koay Sit Chet



Koh Gek Tze



Koh Lay Keem



Koh Pei Shi



Koh Pel Yee



Koh QI En



Kok Szu Hua



Kong Chee Sun



Kong Chung Yew



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Koo Cheng Tao



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Ong Shear Lee







Ong Soo Mee



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Ooi See Tieng



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Ooi Yin Chui



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Oon Lee Lein



Oon Siew Eng



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Tan Sai Guan



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Tan She Ching



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Tan Soon Foo



Tan Tee Kok









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Tan Zhi Yong



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Tang Yoke Howa



Tay Chung Hui@ Tay Chung Hoi



Tay Feng Nian



Tay Gek Hong



Tay Guang Siang



Tay Kok Fong



Tay Lee Cheak



Tay Li Ping



Tay Sok Zhen



Tay Yu Sin



Tee Chai Yin



Tee Choun Zhi



Tee Jun Yong



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Tee Saw Hoon



Tee Wee Siong



Tee Yen Ling



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Tong Chin Chuan



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Wong Fong Chin



Wong Fong Lan



Wong Foo Khay



Wong Foo Seng



Wong Hoong Kong



Wong Hui Wei



Wong Jian Yen



Wong Kar Fatt



Wong Kee Wei



Wong Kim Lan



Wong Li Chen



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Wong Sau Fun



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Wong Yoke Wei



Woo Chee Kuen









Woon Ser Ping



Woon Yea Ying



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Yap Cheng Hong



Yap Ching Ching



Yap Ean Mei



Yap Hooi Chieng



Yap Kian Loon



Yap Lai Ha



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Yong Moi Len



Yong Mok Lee



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Yong Swee Yung



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Yoo Shen Lan



Yoong Chai Pheng



Yu Kong Mee



Zarina Binti Mahadi



Zulkifly Bin Zaian



# Itar Rookie



Aida Ezrah Binti Amdin



Andrew Tan Siang Chew





Barnabas Wong Kah Hui Brenda Anak James Jimmy



Cha Yong Kian



Chan Pik Kuan



Chan Tian Hui



Chan Zhi Hao



Chee Kak Yan



Chee Siew Chun



Chen Ee Feng



Chen Mei Ting



Cheng Li Wei



Chong Ka Ren



Chong Lee Ping



Chong Sin Wei



Choo Shing Shin





Derrick Lee Huang Xian



Ewe Hong Sheng



Florence Wong Lee Nga



Foo Loke Shin



Foo Yong Yang



Goh Shir Fung



Goh Xin Ni



Hai Kim Hoong



Hew Yan Yee



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Hor Wan Yee



Izhar Husin Bin Bd. Rahman



Janalyn Hui Hui Bannavong



Jason Teoh Kean Loon



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Kang Ming Qian



Kek May Chin



Kiew Si Long



Koay Mei Fen



Kok Chee Mun



Koo Kien Seng



Kow Jing Chun



Lai Chia Chun



# Star Rookie



Lau Geok Sian



Law Tuan Hui



Lee Fee Chin



Lee Jia Chyi



Lee Jin Yuan



Lee Jing Ze



Lee Soon Keng



Lee Yee Mii



Leong Lee Ser



Leong Poo Yee



Leong Yong Aik



Ler Lian Yew



Liew Choon Fook



Liew Sheau Huah



Lim Kian Kok



Lim Ming Jin



Lim San Lu



Lim Tzn Hao



Lim Yen Shu



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Poi Li Yee



Por Yi H'ng



Raymond Wong Jit Sheng



Ryan Lau Le An



Seah Wen Yeek



See Wei Meng



Siew Lee Ping



Soi Tho Chooi Yee



Stevie Astly Anak Robbart



Tai Sheau Chun



Tan Bee Imm



Tan Chai Teng



# Star Rookie







Tan Chin Yann



Tan Choon Yong



Tan Jit Heng



Tan Kang Sheng



Tan Kok Yi



Tan Shan Wei



Tan Sook Wah



Tan Tze Chean



Tan Yong Heng



Tan Yu Xuan



Tang Khay Sze



Tay Yu Sin



Teng Phaik Ghim



Teo Cheng Sim



Thye Hong Chee



Tsen Siew Hsia



Vivian Chong Chin Tian



Wong Ching Tee



Wong Foo Khay



Wong Mun Chun



Wong Tian Seng



Wong Yee Khei



Wong Yoke Mei



Wu Sie Hian



Yeap Kar Lok



Yeo Yung Seong



Yeoh Ker Shin



Yeow Yih Tyhg



Yong Chee Nying



Yong Chew Mooi



Yong Keih Mun



# Akard 101





Chai Kok Keong



Chan Mee Kwan



Chia Siang Keng



Chook Chee Wai



Cindy Yeoh Gim Suan



Dato' Sim Sun Nny



Emily Ngui Shad Jin



Eric Tiw Haojie



Florence Wong Lee Nga



Foo Loke Shin



Goon Mei Lean



Gunalan Naidu A/l Dorasamy



Hang Bee Suan



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Lee Bee Jiuan



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Lee Sue Wee, May



Lee Yen Fong



Liang Kok Chun



Liew Siew Ling



Lim Slaw Fern



Lim Xin Ni



Lim Yee Von



Lim Yen Shu



Loi Siol Ling



Loke Saw See



Lu Chui Ngo



Muhammad Sabran Asma'i Bin Othman



Naaraissvaran A/l Annathan



Ong Shia Li



Stevie Astly Anak Robbart



Tan Beng Siew



Tan Hooi Chin



# Akard 101



















Tan Pok Mien

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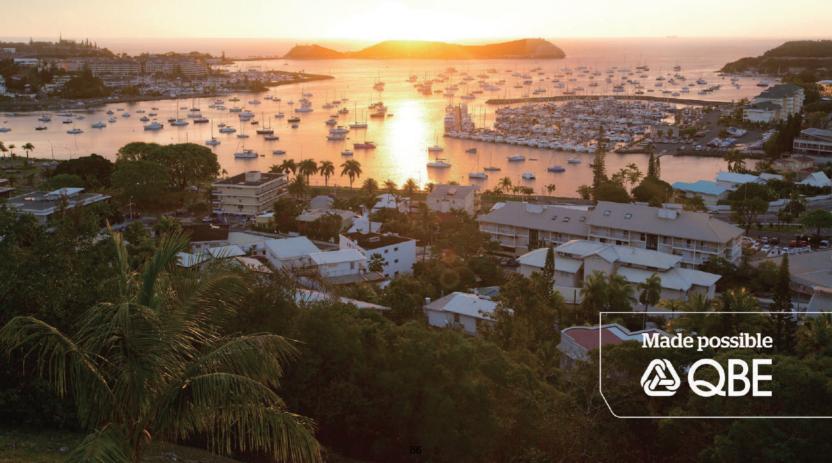


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# ACKNOWLEDGEMENT

National Association of Malaysian Life Insurance and Family Takaful advisors (NAMLIFA) and the other Organising Committee are indebted to all authorities, institutions and, notably the following, who have contributed generously in their own ways towards the success of our 16<sup>th</sup> AKARD Award Recognition 2019.

#### **Guest of Honour**

for the 16th National AKARD Award Recognition Night

Ms. Lim Hsin Ying, Director, Consumer and Market Conduct Department, Bank Negara Malaysia

#### **Silver Partners**

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#### **Our Distinguished Guests**

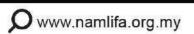
All Invited Guests, Committee Members and Special Advisors

"As every ray of sunshine lights your path ahead, and every moment of the Award fuels your ambitions, we will always remember with heartfelt appreciation and gratitude, the immense contribution of our friends, individually and collectively".

Our best wishes and prayers for your continued success in every endeavour. See you next year!

Terima kasih dan Selamat Jalan! Thank you and have a safe journey home.





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## The Story of AKARD

It was told in an ancient Babylonian clay tablet some five thousand years ago the story of a man, who through self-discipline and prudent management of his money, learns the magic of compounding interest from his regular saving and reinvesting a percentage of his income. Wise as he was, in the art of wealth accumulation and wealth preservation, he became the richest man in Babylon during his lifetime. This man was AKARD, who was trusted by the good King Sargon to teach the people of Babylon the art of accumulating wealth.

Inspired by this story, NAMLIFA recognizes the role played by Life Assurance Professionals and Financial Advisors in helping people to plan and accumulate wealth for their future and their loved ones and at the same time, utilizing the Magic of Life Assurance to create an umbrella to shield and protect against the loss of the human economic value. Thus, the introduction of the AKARD Award in year 2004 where members who are eligible for membership to this elite club which represents 5% of the top producers in the industry.

#### **AKARD PERSONAL AWARD**

This award is in recognition of individuals, who help people to acquire the art of wealth accumulation, preservation and distribution.

#### **AKARD LEADERS' AWARD**

This award is in recognition of Leaders, who share their abundant passion, knowledge and skills, to build individuals to become successful Life Insurance professionals and/or Finalcial Advisors.



NATIONAL ASSOCIATION OF MALAYSIAN LIFE INSURANCE AND FAMILY TAKAFUL ADVISORS