



JFM CONTEST 2026

ROAD TO VICTORY

WMS ELITE - SPAIN SUMMIT

AN EVENT THAT REDEFINES SUCCESS.

Contest - 1st Jan 2026 Till 31st March 2026

Option 1

Option 2

BWRP Premium Target	Payout	Rewards - JFM' 2026	BWRP Premium Target	Payout	Rewards - JFM' 2026
7,00,000	NIL	Fly to Spain (Barcelona & Madrid) without Regular Payout - 4 N / 5 D	20,00,000	Regular Payout	Fly to Spain (Barcelona & Madrid) with Regular Payout - 4 N / 5 D

BWRP Premium Slabs

Reward Points

50000

750

100000

2000

200000

6000

300000

10500

500000

20000

700000

30000

1000000

45000

1500000

75000

Option 1

Option 2

- Partners / POSP achieving ₹7 Lakh BWRP will be entitled for a Contest without any Payout.
- Partners / POSP may avail more than one ticket, in multiples of ₹7 Lakh BWRP.
- Achieving ₹7 Lakh BWRP secures the Spain trip as a Mega Reward. Premiums beyond this amount will be eligible only for Regular Payouts, with no extra Contest Rewards.
- Payouts will be made after the JFM quarter ends, for those NOP only exceeding the ₹7 Lakh BWRP value.
- Option Selection: Partners / POSP must choose either Option 1 or Option 2 by 20th January 2026.
- Default Option : If no option is selected within the deadline (20th January 2026), Option 2 will automatically apply.

- Partners / POSP will be awarded a ticket upon achieving the required BWRP, along with Regular Payouts.
- Partners / POSP may avail more than one ticket, in multiples of ₹20 Lakh BWRP.
- Achieving ₹20 Lakh BWRP secures the Spain trip as a Mega Reward. Premiums beyond this amount will be eligible only for Regular Payouts, with no extra Contest Rewards.
- Option Selection: Partners / POSP must choose either Option 1 or Option 2 by 20th January 2026.
- Default Option : If no option is selected within the deadline (20th January 2026), Option 2 will automatically apply.

Product

PPT

BWRP - Weightage

Term / Traditional

>=10

100%

Term / Traditional

<10

80%

ULIP + TERM (ONLY TATA LIFE)(TULIP)

>=10

100%

ULIP + TERM (TULIP)

<10

70%

ULIP + TERM (TULIP)

2 Pay & Above

50%

Guarantee Pension Plan

Regular

30%

ULIP

Single

20%

Single Premium

5%

Product

Sum Assured

BWRP - Weightage

Health

>=5 L

100%

Health

<= 4.99 L

30%

Comprehensive Motor

40%

*Terms & Conditions

• Contest Period - 1st January 2026 to 31st March 2026 and Issued until 15th April 2026 will be considered for the Contest.

• Final Result of the Contest will be declared by 18th May 2026.

• The Contest Options need to be exercised on or before 20th January 2026. If not exercised on or before 20th January 2026 then Option 2 will be considered as default options. No further change in exercising of the Options will be entertained.

• Any Additional / Extra payout over and above the JFM'26 Rate Card will not be considered in the contest. The particular case will get excluded from the contest MIS.

• Contest MIS will be published only considering issued cases no pending or rejected cases will be included till the time it gets issued.

• Renewal Cases (Life, Health and Motor) will not be considered in the contest.

• All cases which are under customer disputes would be removed from the contest and included once the dispute is resolved.

• Only the first premium (Only BWRP) will be considered for the contest.

• Cheque dishonor, free look cancellations & other rejected business will not be considered in the contest.

• Portability, GMC, SME, Two-wheeler & 3rd party insurance cases will not be considered in the contest.

• Contest weightage will be calculated on the basis of net premium (Excluding GST).

• POSP Certification is mandatory.

• As per the Provisions of Section 194 R of Income Tax Act, 1961 the Company is liable to deduct TDS on Amount of any trip benefit and such TDS will be reflecting in your 26AS.

• With respect to Tax Applicability if any on Travel benefits for the trip organized by the Company, Please consult your Tax Consultant.

• Travel will be subject to management decisions. If travel does not happen, an equivalent amount of gift voucher (tax applicable) will be rewarded.

• Trip Will be arranged tentatively in the month July / August 2026.

• AngelOne does not guarantee the Visa approval. If the visa gets rejected no reimbursement will be paid towards the trip.

• Trip will be Ex - Mumbai , Ex - Delhi, Ex - Hyderabad, Ex - Bangalore, Ex - Kolkata & Ex - Ahmedabad.

• Travel from Partners respective Location to Hub would be arranged by Bus / Train (3 - Tier Ac) Any other Mode of Travel will be borne by the Qualifier.

• Any online single premium policy will not be considered for this contest.

• Management reserves the right to Modify or Cancel the Contest and the decision of the Management will be final.