

TTAIFA AGM

For the benefit of advisors who did not attend the AGM, a summary of the income statement is seen below. The Association continues to be profitable.

Summary of the Budget 2014 - 2015

	2014	2015
TOTAL INCOME	TT \$3,200,713	TT \$5,647,830
TOTAL EXPENSES	TT \$2,319,975	TT \$4,943,448
OPERATING PROFIT	TT \$880,738	TT \$704,382
FINANCE COSTS	TT \$12,083	TT \$36,105
PROFIT BEFORE TAXATION	TT \$868,655	TT \$668,277
NET PROFIT	TT \$648,774	TT \$485,722



PURSUE EXCELLENCE!

(An excerpt from a speech delivered by Saad Baksh, MDRT Regional Chair for Caribbean and Latin America and Unit Manager of The Maritime Financial Group)

My hope is to change some lives for the better. My friends, I never entered this business to give it a try; I never came into this profession to see if I could make it.

I came into this profession to give 100% and then some.

I come to get the job done.

I come to work every day to win.

I will live till I die.

We are only on this earth once. We must make the best of it.

Excellence speaks of being the best, performing at the highest possible standard and establishing a benchmark for others to follow. When you hear about a relentless pursuit of excellence, who do you think of? Who or what comes to mind? You see having the passion for excellence is not all, that is merely a dream.

Two motivational speakers John Maxwell and Casey Combden both shared the exact same philosophy with regard to excellence and life.

They described life as three phases: ***Dream, Struggle & Victory***

They went on to say: ***Know what you want, Know what it costs & Pay it***

Life is not a destination, it is a journey.

I always think of Michael Jordan when I hear the word excellence. The man who branded the NBA and the Chicago Bulls and who is still today, even though out of basketball, is endorsed by Nike with the "Jordan" brand. But Michael Jordan was cut from his high school basketball team at a very young age. This would have ended the dream for many children but Michael Jordan went back to the gym every morning and evening and practiced his game because he had a 'relentless pursuit for excellence'. He wanted to be the best!!

TTAIFA, how many of you have that drive? So you did not win rookie or top advisor or make MDRT last year but is that going to kill your dream? Are you going to allow one instance of defeat to defeat you permanently?

Walt Disney was fired from a newspaper for "lacking imagination and having no original ideas". Did he give up? No!!! Relentless pursuit!!!

Oprah Winfrey was fired from her job as a news anchor because she wasn't "fit for television" Oprah owns her own television network today!!

Do not allow others to dictate your future!

TTAIFA AWARDS

The Awards Ceremony was held at a different venue this year - the UWI Teaching and Learning Centre. The Reception was hosted at the UWI Inn. From all reports, it was a great success. The only complaint was on the length of the ceremony. This was inevitable since so many advisors performed creditably and had to be rewarded. The only solution is to further reduce the number of categories that appear on stage and this will be a bit of a disappointment to those who would want to cross the stage. Our MC s were outstanding and injected a measure of humour in the proceedings to the enjoyment of the audience. Cheers to Mr. Errol Fabien and Mr. Garth Thomas. Food and Drinks were in good supply.

Congrats to TTAIFA and its organizing committee led by Mrinalini Supersad and Mr. Garth Thomas.

Summary of the Awards Qualifiers:

	Guardian Group	Maritime	Pan American	Sagikor	TATIL	TOTAL
National Sales Achievement	58	11	15	32	-	116
Ruby Production Awards	68	15	11	17	4	115
Diamond Seal Awards	83	5	14	12	2	116
Platinum Production Awards	50	2	6	8	3	69
Excalibur Achievement Awards	90	8	4	14	18	134
Centurion Awards	53	6	5	9	2	75
Activity Awards	18	3	4	1	-	26
MDRT Qualifiers	49	11	2	16	-	78
Silver Awards	-	5	-	-	-	5
Gold Awards	-	3	-	-	-	3
Diamond Awards	-	8	-	-	-	8
Platinum Awards	-	1	-	-	-	1
Excalibur Awards	-	8	-	-	-	8
TOTAL	469 (62%)	86 (11%)	61 (8%)	109 (15%)	29 (4%)	754

List of winners of the Special Awards:

	Winner	Company
Student Of The Year	Yukchin Cheung	Pan American Life
Top Activity Award	Sushilla Mc Farlane	Guardian Group
Best All Round Agent Of The Year	Risha Baddaloo	Maritime Financial
Rookie Of The Year	Krishna Ramoutar	Guardian Group
Top Producer - Male	Dale Mc Leod	Guardian Group
Top Producer - Female	Trudy Pedro	TATIL
Top Producer General Insurance	Saad Baksh	Maritime Financial
Unit Of The Year	Calvin Mendez	Guardian Group
Best All Round Agency	Trevor Baddaloo	Maritime Financial

TTAIFA AWARDS



UPCOMING EVENTS

TTAIFA East Chapter's Liming With The Stars

Date: Friday 8th July, 2016.

Click Here to see more: [Liming with the Stars Flyer](#)

TTAIFA South Chapter's MDRT Day

Date: Wednesday 21st September, 2016.

Click Here to see more: [MDRT Day "Mine Yuh Business"](#)



TAX SEMINAR

A Seminar on 'All about Individual and Corporation Tax' was held on the 22nd June at the UWI Teaching and Learning Centre. The presenters were officials from the Board of Inland Revenue - Ms. Jacinta Garcia Ray and Mr. Frederick Peter. Approximately 190 advisors attended the seminar. Three (3) CE credit points will be given for this seminar. This seminar will be repeated in Tobago on the 7th of July, 2016.

Education - CARAIFA'S 7th Advisory

Please find [attached](#) a SEVENTH official advisory re the Financial Services Certified Professional™ Designation (FSCP™) with current changes effective Semester 2, 2016.

Click Here to read more: [CARAIFA'S 7th EDUCATION ADVISORY](#)



YES... THIS IS IT!

Progress made to date.

Construction work began early in the beginning of 2016 and by September 2016, our new facility is scheduled to be opened for business. You will enjoy the comfort of newly furnished classrooms, state of the art IT room and comfortable office space for your friendly office staff!

WELLNESS CORNER

Want to feel better, have more energy and perhaps even live longer? Look no further than exercise. The health benefits of regular exercise and physical activity are hard to ignore. The benefits of exercise are yours for the taking, regardless of your age, gender or physical ability. Need more convincing to exercise? Check out these FOUR ways exercise can improve your life.

No. 1: Exercise controls weight

Exercise can help prevent excess weight gain or help maintain weight loss. When you engage in physical activity, you burn calories. The more intense the activity, the more calories you burn. Simple ways to get more active throughout the day are - taking the stairs instead of the elevator or revving up your household chores.

No. 2: Exercise combats health conditions and diseases

Being active boosts high-density lipoprotein (HDL), or "good," cholesterol and decreases unhealthy triglycerides. This one-two punch keeps your blood flowing smoothly, which decreases your risk of cardiovascular diseases. In fact, regular physical activity can help you prevent or manage a wide range of health problems and concerns, including stroke, metabolic syndrome, type 2 diabetes, depression, and certain types of cancer, arthritis and falls.

No. 3: Exercise improves mood

Physical activity stimulates various brain chemicals that may leave you feeling happier and more relaxed. You may also feel better about your appearance and yourself when you exercise regularly, which can boost your confidence and improve your self-esteem.

No. 4: Exercise boosts energy

Regular physical activity can improve your muscle strength and boost your endurance. Exercise and physical activity deliver oxygen and nutrients to your tissues and help your cardiovascular system work more efficiently. And when your heart and lungs work more efficiently, you have more energy to go about your daily chores.