

TTAIFA PRESIDENT'S CORNER



From time to time it is important to sharpen the axe. This industry has allowed certain periods for us to do this. CARAIFA's Congress was held at the end of May along with MDRT at the end of June. One knows the information gleaned would help to build an all-round developed individual. For those of us who attended the CARAIFA congress, we heard about balancing the wheel, and MDRT got us to understand that we must have our signature move to keep our Promise.

Some people go right into implementing information gathered, and some use this period to take some quality time with family, friends, loved ones or oneself. Whichever choice is made, know the importance of retrospection, much needed R&R, and just unwinding. When all is said and done return refreshed, rejuvenated, re-energized, and focused on implementing that which has been learnt. All work and no play makes Jack a dull boy, or Jill a dull girl.

"The Power of Pause: Disconnect to reconnect. Take a brain break; pause and relax."

— Dr. Ronnie Mushtaq, MDRT 2018

TABLE OF CONTENTS

TTAIFA INDUSTRY Awards 2018 - "HATS OFF TO LOVE"	Page 2
EDUCATION STATISTICS 2018	Page 3
EDUCATION CALENDAR 2018	Page 3
CHAPTER ACTIVITIES	Page 4
THE TEN COMMANDMENTS OF PROSPECTING	Page 5
WELLNESS CORNER—TTAIFA GROUP INSURANCE PLAN	Page 7
TTAIFA UPCOMING EVENTS	Page 8

TTAIFA INDUSTRY AWARDS 2018 - "HATS OFF TO LOVE"

TTAIFA's 38th Annual Awards was held on May 25th, 2018 at the Hyatt Regency Hotel. The organizing committee was led by Mr. Wendell Noel of the Guardian Group. The feature speaker for this auspicious event was the reputable Mr. Ian Chinapoo, Executive Director, Unit Trust Corporation, UTC Financial Centre. In attendance were several company executives, TTAIFA Hall of Famers and Board Members.

BELOW ARE SOME PICTURES OF THE WINNERS IN ATTENDANCE:



STUDENT OF THE YEAR
NIRMALA KRISHNANAN
GUARDIAN GROUP



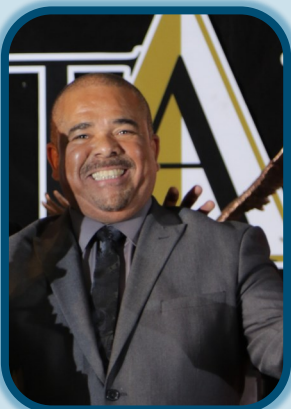
TOP ACRIVITY AWARD
SUSHILLA MC FARLANE
GUARDIAN GROUP



ROOKIE OF THE YEAR
ASHLEY SEEOBIN
GUARDIAN GROUP



TOP FEMALE PRODUCER
DIANNE MOHAMMED
GUARDIAN GROUP



**TOP GENERAL
INSURANCE PRODUCER**
DAVID STEPHENS
TATIL ASSURANCE LTD



UNIT OF THE YEAR
CALVIN MENDEZ
GUARDIAN GROUP



AGENT OF THE YEAR
RISHA BADALOO
MARITIME FINANCIAL GROUP



TTAIFA HALL OF FAME INDUCTEES 2018
EMMANUEL LAWERENCE &
JACINTO MARTINEZ

EDUCATION STATISTICS 2018

TTAIFA held regular exams on Wednesday 14th March, 2018 and supplemental exams on Wednesday 18th April, 2018 which took place at TTAIFA's Secretariat. Semester 1 saw four courses achieve a pass rate over 90% and five moderators achieved an 100% pass rate.

Examination Results 2018 (Semester 1)

RESULTS	FA 201	FA 202	FA 251	FA 257	FA 261	FA 290	FA 271	FP 99	FA 200
Number of Students	29	23	27	19	16	4	15	16	-
Number Passed	23	21	25	17	14	2	14	16	-
Pass Percentage	79%	92%	92%	89%	86%	50%	94%	100%	-

Stats on the number of advisors that completed exams and number of advisors that passed in Semester 1, Semester 2 and Semester 3, 2017 as well as the first Semester of 2018.

2017-2018	No. writing exams	Number passed	Pass Percentage
Semester 1	144	116	81%
Semester 2	120	105	88%
Semester 3	94	68	72%
Semester 1	149	132	88%

EDUCATION CALENDAR 2018

Semester	Semester Starts	Enrollment Deadline	Classes Begin	Exam Dates	Supplemental Exam Dates
1	January	November 13th	January 8th	March 14th	April 18th
2	May	March 12th	May 7th	July 11th	August 15th
3	September	July 9th	September 3rd	November 7th	December 12th

CHAPTER ACTIVITIES



East Chapter - Career Fair

East Chapter members were part of a Career Fair held by the Maloney Youth Group in conjunction with the Ministry of Sport and Youth Affairs to sensitize students as to the careers available apart from the traditional careers. A hamper was drawn and a member of the 999 unit won the hamper. In the picture are youth coordinators of the career fair, and the hamper winner with colleagues.



North Chapter - Are you up & Running?

The North Chapter hosted a seminar “Are you up & Running?” on Wednesday 18th April, 2018 at TTAIFA’s Secretariat. The illustrious panel of feature speakers included: Winston Williams of Pan American Life, Saad Baksh of Maritime Financial, Calvin Mendez of Guardian Group and Ralph Coutain of Sagikor Life Inc.



South Chapter - The Whole Person

The South Chapter hosted another Bi-Monthly Meeting titled “The Whole Person” at the Maritime Financial Building, Cipero Street, San Fernando. On Wednesday 16th of May, the feature speaker was Mr. Cecil Frederick, Agency Manager at Pan American Life and TTAIFA Hall of Famer.

THE TEN COMMANDMENTS OF PROSPECTING

If you had to pick one set of rules with staying power, the Ten Commandments tops the list. A second set of Ten Commandments, specifically written for prospecting, has come to light.

1. **Thou shalt not imagine business comes to you.** You must find it. You need some form of client acquisition strategy. It might be client-prospect dinners, cold calling, social media, networking, seminars, mailings or many other approaches. It must be active, not reactive. You must be able to drive the process. It must target your market segment, not just anyone.
2. **Thou shalt not have a sour attitude when prospecting.** It's a driver of future revenue, not a necessary evil. Prospects can sense the enthusiasm (or lack thereof) in your voice, posture and attitude. Don't overthink it. Once you get started and get into a rhythm, time passes quickly.
3. **Thou shalt prospect every day.** Get it done early when you are fresh. Time block. Don't skip it for four days and say you will spend all of Friday prospecting. You will end up calling in sick instead. Even the biggest producers allocate time to finding new business and new assets.
4. **Thou shalt use a script.** Thou shalt not wing it and make up every conversation as you go along. You initially need to get the prospect's attention, get them engaged and lower barriers. Sometimes they can make a comment or toss out a question that throws you off course. Working with a script allows you to easily get back on track.
5. **Thou shalt not take rejection personally.** You approach someone for business. They say "Get lost." Your entire relationship can be measured in seconds, not years. They don't even know you. They either aren't interested in buying now or don't have money available. They've actually done you a favor and saved you time.
6. **Thou shalt not do all the talking.** We think everyone else's time is more valuable than our own. We want to appear smart. We want to get our message across. We should be doing more listening. Draw the prospect out. Let them do the talking. If we learn more about their situation and their previous investing experiences, we will have a better idea how we can help them.
7. **Thou shalt not waste time.** The objective is to turn a prospect into a client. What needs to happen between talking on that first call and handing over a check with signed paperwork? Each call or conversation should have an objective, getting you closer to closing the business. It might be a face-to-face meeting, gathering information for a financial plan or presenting a proposal.

THE TEN COMMANDMENTS OF PROSPECTING

8. **Thou shalt not get discouraged.** You could call and people hang up. You send out LinkedIn invitations to connect and people don't respond. You invite people to a seminar and they don't show up. Take time to review what you are doing and improve the process. Get opinions from experienced people. Ask "What could I be doing better?" They might suggest you call up your confirmed seminar attendees, reminding them it's tonight, not tomorrow.
9. **Thou shalt not count chickens before they are hatched.** It's tempting to tell your manager about the big order you are about to close. You brag a bit. When the business comes in, they aren't that impressed because it was almost a done deal last week. If the business falls through, you've unintentionally raised expectations.
10. **Thou shalt not covet thy neighbor's practice.** You might sit near smug, successful looking people who hardly seem to work. They take long lunches. They don't make outgoing calls. You wish your business was that easy? They might have one big client. If something happens to that person, they have no more business coming in. They might have clients they can't stand. Their best clients are a competitor's best prospects. Those clients might be picked off by the firm across the street with questions like: "When was the last time you heard from your advisor?" Focus on building a clientele of clients you've found that bring a smile to your face when they call.

One additional commandment was uncovered:

11. **Thou shalt ask for the order.** You can't cultivate a prospect, present a proposal and hope for the best. They often say: "Let me think about it." You need to keep them engaged through the presentation process with questions like: "Does this make sense to you?" You need to confirm the proposal addresses their needs. You need to be upfront about costs and explain your value. You need to ask for the go-ahead to proceed with implementing your recommendations. You need to read the order back, so they know what they've agreed to. They need to know what happens next.

Prospecting is a process. It has steps. Properly done it brings in assets, revenue and even referrals.

*Bryce Sanders is president of Perceptive Business Solutions Inc. He provides HNW client acquisition training for the financial services industry. His book, "**Captivating the Wealthy Investor**," can be found on Amazon.*

WELLNESS CORNER—TTAIFA GROUP INSURANCE PLAN

***All Members of TTAIFA's Membership are eligible to join TTAIFA's Group Insurance Plan
Just complete the application. It is FREE!"***

DESCRIPTION OF BENEFITS

LIFE INSURANCE

The full amount of life insurance is payable to his/her beneficiary shall he/she die from ANY CAUSE WHATSOEVER, except suicide in the first year of coverage. Of course each member chooses the person to whom he/she wishes to leave this money and you may change your beneficiary at any time by completing the proper form and giving it to your employer.

If your insurance terminates for reasons other than the termination of the Group Policy, you will be entitled to have issued to you without medical examination any type of individual Life Insurance policy issued by Pan-American Life Insurance Company of Trinidad & Tobago, Ltd., except Term Insurance or any policy containing disability benefits or additional benefits in event of accidental death. The amount shall not be greater than the amount of your group insurance and at the rate for your attained age. You have 31 days within which to exercise this privilege.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

An additional amount equal to the amount of life insurance in force will be paid to the member's beneficiary in case of accidental death. Should the insured member, as a result of an accident, suffer any dismemberment, payment will be made in accordance with the Permanent Disablement Table.

CRITICAL ILLNESS

The Company agrees, upon receipt of due proof in writing satisfactory to the Company that the insured has suffered, for the first time in his life, from one or more of the following covered illnesses.

Payment in its entirety under this rider will only occur once in respect to a single covered disease. There is no reinstatement.

WELLNESS CORNER—TTAIFA GROUP INSURANCE PLAN

SCHEDULE OF BENEFITS

LIFE

Coverage per Member: 10,000.00

AD&D

Coverage per Member: 10,000.00

CRITICAL ILLNESS

Coverage per Member: 5,000.00

COVERED DISEASES

- A) Cancer
- B) Infarctus of the Myocardium
- C) Coronary Artery Disease Requiring Surgery
- D) Stroke
- E) Kidney Failure
- F) Transplant
- G) Blindness
- H) Paralysis
- I) Heart Valve Surgery
- J) Multiple Sclerosis
- K) Motor Neuron Disease
- L) Major Burns
- M) Loss of Hearing (Deafness)
- N) Benign Brain Tumor
- O) Loss of Limbs
- P) Loss of Speech
- Q) Coma

TTAIFA UPCOMING EVENTS

NIB SEMINAR - NIS: Much More than Retirement (Download Registration Form)	FRIDAY 24TH AUGUST, 2018
TTAIFA CONGRESS DAY (Download Registration Form)	WEDNESDAY 19TH SEPTEMBER, 2018
TTAIFA INSURANCE MONTH	SEPTEMBER