

TTAIFA PRESIDENT'S CORNER



Mariana Galindo
LUTCF, MFA
TTAIFA President

“Real transformation requires real honesty. If you want to move forward – get real with yourself.” Bryant McGill

We are at the end of the second quarter of 2019, at the end of the first half of the year 2019, or more so the beginning of the second half of 2019. We ask ourselves, “Am I where I had envisioned for myself? Am I where I said I would be at this period? Am I comfortable with me?” Before transformation can take place for us to shoot into this next period where the best is yet to come, we must be honest with ourselves.

“It’s not about perfect. It’s about effort. And when you implement that effort into your life. Every single day, that’s where transformation happens. That’s how change occurs. Keep going. Remember why you started.” Anonymous

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EDUCATION STATISTICS

TTAIFA held regular exams on Wednesday 13th March, 2019 and supplemental exams on Wednesday 17th April, 2019 which took place at TTAIFA's Secretariat. Semester 1 saw four (4) courses achieve a pass rate over 90% and six (6) moderators achieved an 100% pass rate.

RESULTS	FA 201	FA 202	FA 251	FA 257	FA 261	FA 290	FA 271	FP 99	FA 200
<i>Number of Students</i>	22	19	10	24	7	5	16	26	-
<i>Number Passed</i>	16	18	8	23	4	3	16	26	-
<i>Pass Percentage</i>	73%	94%	80%	96%	57%	60%	100%	100%	-

COURSES OFFERED FOR 2019

<i>Financial Services Certified Professional (FSCP)</i>	<u>Click Here to View Brochure!</u>
<i>The CLU/ChFC Designations</i>	<u>Click Here to View Brochure!</u>
<i>The AFA/PFA/MFA Designations</i>	<u>Click Here to View Brochure!</u>
<i>Agency Managers Training Course (AMTC)</i>	<u>Click Here to View Brochure!</u>
<i>The AIAM/CIAM/CFMA Designations</i>	<u>Click Here to View Brochure!</u>
<i>TTAIFA Education And Training Brochure 2019</i>	<u>Click Here to View Brochure!</u>

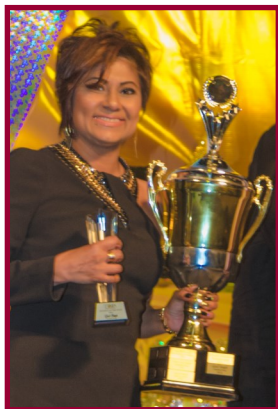
EDUCATION CALENDAR FOR 2019

Semester	Semester Starts	Enrollment Deadline	Classes Begin	Exam Dates	Supplemental Exam Dates
1	January	November 16th	January 7th	March 13th	April 17th
2	May	March 11th	May 6th	July 10th	August 14th
3	September	July 8th	September 2nd	November 6th	December 11th

TTAIFA'S INDUSTRY AWARDS 2019

TTAIFA's vision of education is displayed most aptly through the successes of the agents and of the Insurance companies. We are pleased to congratulate the awardees for their production in 2018.

TTAIFA's 39th National Annual Awards was held on May 4th, 2019 at the Hyatt Regency Hotel. The organizing committee was led by Mrs. Marilyn Gittens-Oxley of Sagicor Life Inc. There were 420 awardees attendees as well as several company executives, Board Members of TTAIFA and the media.



STUDENT OF THE YEAR
GAIL SINGH
GUARDIAN GROUP



ROOKIE OF THE YEAR
SURENDRA RUDAL
GUARDIAN GROUP



TOP ACTIVITY AWARD
SUSHILLA MC FARLANE
GUARDIAN GROUP



TOP FEMALE PRODUCER
DIANNE MOHAMMED
GUARDIAN GROUP



TOP UNIT MANAGER
IAN WILLIAMS
GUARDIAN GROUP



UNIT OF THE YEAR
CALVIN MENDEZ UNIT
GUARDIAN GROUP



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



**HALL OF FAME
INDUCTEE 2019**
PAMELA SOLANO



AGENT OF THE YEAR
RISHA BADALOO
MARITIME FINANCIAL



AGENCY OF THE YEAR
DALE MC LEOD AGENCY
GUARDIAN GROUP

TTAIFA'S ANNUAL GENERAL MEETING 2019

TTAIFA's held it's Annual General Meeting on Friday 24th May, at the TTAIFA Secretariat, 129 - 131 Edward Street, Port of Spain. The feature speaker was Mr. Garth Thomas, TTAIFA Hall of Famer. In accordance with the meeting agenda the Minutes of the 2019 Annual General Meeting, Board of Directors' Report and Auditor's Report were received and adopted by the members present. Ms. Pamela Solano, TTAIFA Hall of Famer, undertook the responsibility of installing the Board of Directors for the 2019 - 2021 period. Resolutions to the constitution were proposed and approved by the members present. To close proceedings a powerful message conveyed through spoken word was performed by Mr. Riquen Allen and a token of appreciation presented by TTAIFA President, Mariana Galindo to a long standing member of the TTAIFA Executive Board, Mr. Fitzroy Jackman of the South Chapter for his continued support throughout the years.



TTAIFA'S NIS WORKSHOP



Radesh Bassant
Public Relations Officer, NIB



Roger Brumant
Unit Manager, Guardian Group

TTAIFA's hosted a National Insurance System Workshop on Wednesday 26th June, 2019 at the TTAIFA Secretariat. Agents in attendance were informed on the limitations of National Insurance System (NIS) Benefits, How payments are computed, Claims and who is entitled and much more by NIB's Public Relations Officer. While Mr. Roger Brumant provided a comparison between NIS and Industry Products and more through Case Studies, etc. Feedback on the workshop was very positive.

UPCOMING EVENTS

North Chapter Seminar – Pick Up Something & Run With It	3rd July, 2019
East Chapter's Liming With the Stars	5th July, 2019
Digital Marketing Workshop	15th — 16th August, 2019
Protocol and Etiquette	August, 2019—TBA
Public Speaking / Toastmaster - "Talk Yuh Talk"	10th & 17th September, 2019
South Chapter's Post Budget Discussion	September, 2019—TBA
TTAIFA Graduation 2019	October, 2019—TBA

CARAIFA CONGRESS 2020

**HYATT
REGENCY
HOTEL**

**TRINIDAD
& TOBAGO**

**Early Early Bird
Registration**

Register by September 30th and pay only
or Five Consecutive Month Payment Plan

\$1750 USD	Single Occupancy
\$1450 USD	Double Occupancy
\$1200 USD	Live Out

**FIRST 50 REGISTRANTS ONLY!
NO CANCELLATIONS ALLOWED**

Early Bird Registration!

Register by December 31st and pay only

\$1850 USD	Single Occupancy
\$1550 USD	Double Occupancy
\$1300 USD	Live Out



**MAY 3RD - 6TH
2020**





**CARAIFA 34th
ANNUAL SALES
CONGRESS 2020**
HOSTED BY TTAIFA




Congress 2020 to be held in Trinidad and Tobago at the Hyatt will take place from Sunday May 3rd to Wednesday May 6th 2020 under the theme "Tick Tock". TTAIFA's Website is updated with a Congress 202 landing page where persons can register and pay online as well as get regular updates on all Congress Activities at <http://congress2020.ttaifa.com/>.

Monthly payment plans are offered until December 2019.

WHY AM I NO GOOD AT PROSPECTING? BY BRYCE SANDERS

Ever think, "My pipeline has run dry. What am I going to do?" Successful financial advisors and insurance agents are always adding new clients. They look for business because they know it won't just come to them. What am I doing wrong? How can I fix this problem?

Let's examine the problem and find a solution.

1. You're looking for the silver bullet. Over the years, advisors have looked for the magic strategy that will get prospects lining up at their door, without much effort on their part. In the '90s, it was the internet. In the 2000s, maybe you felt an email campaign was the answer. Today, it's social media.

Solution: Technology helps, but you must sit yourself opposite your prospect and look them in the eyes. Technology should be a tool that helps you talk live with a prospect and schedule an appointment.

2. You don't have a formal procedure. You've heard trainers explain an A to Z process. Your prospect is at point A. Signing the paperwork and handing over a check is point Z. What has to happen in the middle? Do you have a series of steps or do you just keep talking to them, as they put you off?

Solution: You need a series of steps you can move people through. Talking, getting an appointment, doing a plan, presenting the plan with recommendations, follow-up.

3. It's not a daily activity. Many established producers prospect every day. In the past, they shut the door for an hour and get on the phone. They would chase away people who interrupt them. They get it out of the way early in the day.

Strategy: Does your daughter take violin lessons? Is your son on the basketball team? Do you tell them "Practice when you feel like it?" No. You hold their feet to the fire. Follow the advice you would give your children.

4. You aren't persistent. A California advisor told me "You can chop down a tree with a hammer." Persistence pays off. Prospects distribute themselves along a bell-shaped curve. Some commit immediately, others never will. The big bulge is in the middle. Some advisors bring a strategy to the point where it's about to start getting results, then abandon it because "It's not working." They start with a new strategy.

Strategy: Pick a strategy. Stick with it. Fine tune along the way.

5. You think "one and done." You hold a seminar. No business comes. "That's the last seminar I'll ever hold."

Solution: Many successful advisors plan a series of the same activity. A seminar a month. They recycle attendees from one to another, adding new ones along the way.

WHY AM I NO GOOD AT PROSPECTING? BY BRYCE SANDERS

6. You don't invest in your business. You want wholesalers or the office to cover all the costs of a seminar or client/prospect dinner. If someone else won't pay, you aren't interested.

Solution: The people who put up money want to see a level of commitment from the advisor. You know you will work harder if your own money is on the table. Think about companies that reimburse employees for college courses they take. If they get top marks, they might get everything covered. Just squeaking through or failing will cost you money.

7. Not asking for referrals. How many times have you heard a successful advisor at a conference explain "I grow my business through referrals." It's great if you can get your client to do the heavy lifting, delivering a prospect to your door. Does your client know you are accepting referrals? Do they know how you help people?

Solution: Let your clients know you are looking to add clients. Give them a profile. "Just like you" is pretty good. Tell them about the types of problems where they can help. Coach them how to bring up your name.

8. Your follow-up stinks. Someone is interested. You commit to doing something. You don't send something out or never call back until you find their name again two months later. The moment has passed.

Solution: Use that expensive CRM system the firm installed to track leads and remind you when to get back in touch.

9. You delegate prospecting. Congratulations! You are so successful the firm has supplied a newer advisor to work alongside you. Since you despise prospecting, you make "new client acquisition" their primary role. You don't understand why so many of these folk quit.

Solution: You need to prospect personally. You will win a person over with the strength of your personality and industry experience. Your junior advisor isn't you.

10. You think the good times will last forever. Prospecting has suddenly worked! After three years in the business, you have a book! Clients come to you with more money. They introduce you to their extended family members. We can turn the page on prospecting. The nightmare is over.

Solution: This is like the gig economy. You have assignments. More are coming in. You think this is the new normal. Things run in cycles. Feast or famine. You need to keep the pipeline filled.

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.

ABOUT TTAIFA

Support your Insurance Industry, Protect yourself and your Clients.

Our TTAIFA association was successfully formed in 1975 to mainly assist with the continuous education and professional development of all Insurance and Financial Advisors in Trinidad & Tobago. In spite of all the diversity within the industry the characteristics of those who join TTAIFA remains the same.

Trinidad and Tobago Association of Insurance & Financial Advisors (TTAIFA) provides education for Insurance & Financial Advisors in Trinidad & Tobago. Through a frame work of cooperation with the American College and the Centre for professional Development, the Association has provided open enrollment program delivery and facilitation services.

TTAIFA is also in the process of introducing new relevant programmes all in the continuing process of better educating and certifying students.

TTAIFA MEMBERS

Our TTAIFA membership attracts top performers who are civic minded. This hard working group of people focus on the process of continually building their business, increasing knowledge & enhancing skills. Our educational offerings provide members with the professional development and continuing education needed. Additionally TTAIFA offers more programs: FSCP, AMTC, MFA, AIAM, CMFA, CIAM, and Prospect or Perish. All professional programs are ratified since we are registered as an ACTT registered educational association.

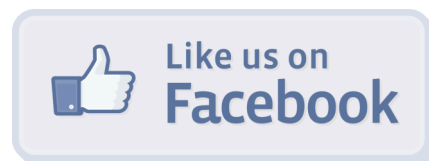
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