TRINIDAD AND TOBAGO ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

AGM REPORT 2017

ENHANCING PERFORMANCE CAPABILITIES

From Left to Right: *Leiselle-Ann Borel (Education Officer)*

Atiyah Edmond (Administrative Assistant)

Darnelle Lovelace (IT Assistant)

Carol Salim (General Manager)

Audra Spence (Accounts Officer)

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TTAIFA’S PLEDGE

As a member of the Trinidad and Tobago Association of insurance and financial advisers.

I pledge to place the interest of my clients and policy-holders above my own; and ensure that any advice I tender them will be without bias or regards for my own personal advantage.

To respect the confidence of any clients and prospects and carefully guard any information which becomes known to me concerning their personal affairs.

To refrain from making statements of a misleading or derogatory nature which might cause the public to lose confidence in any Life Insurance company, its’ polices, financial products or its agents under no circumstances to rebate or offer to rebate any part of a premium.

TTAIFA'S MISSION

We empower our stakeholders with knowledge and training through quality holistic development programmes by providing the following:

T – Transformational Development

T – Technical Advancement

A – Attitudinal Change

I – Insightful Resourcefulness

F – Foundation Building

A – Alliances

TTAIFA'S VISION

To be the foremost and trusted provider of professional services for the Insurance and Financial sector.

TTAIFA'S PURPOSE

"To Enrich T&T one family at a time by ensuring the long- term growth of our Industry".

STANDING ORDER

- All mobile phones must be switched off or on silent.
  - A member shall stand when addressing the Chairman
  - Speeches shall be clear and relevant to the subject before the meeting
- A member shall address the meeting when called upon by the Chairman to do so, after which, he shall immediately take his seat.
- No member shall address the meeting except through the Chairman.
- A member may not speak twice on the same subject, except:
  - The mover of a motion; who has a right to reply
  - He rises to object or to explain (with the permission of the chair)
- No speeches shall be made after the question has been put and carried or negative.
- The mover of a procedural motion – (adjournment, lay on the table, motion to postpone), shall have no right reply.
- A member rising on a “point of order” shall state the point clearly and concisely (a point of order must have relevance to the standing orders).
- A member shall not “call” another “to order” but may draw the attention to the Chairman to a “breach of order”.
- Only one amendment shall be before the meeting at one and the same time.
- When a motion is withdrawn, any amendment to it falls.
- The Chairman shall have the right to a “casting vote”.
- If there is an equality of voting on an amendment, and if the Chairman does not exercise his casting vote the amendment is lost.
- Provision shall be made for protection by the Chairman from vilification (personal abuse).
- No member shall impute improper motives against another.
- After giving a warning the Chairman shall have power to expel a member from the proceedings.
- Only financial members of the Association shall be allowed to participate actively in the meeting, this includes voting rights.

AGENDA

Time: 9:30am - 12:00pm
Date: May 12th, 2017
Venue: TTAIFA Secretariat
Officiating Officer: Carol Salim

1. Call to Order
2. National Anthem
3. Invocation
4. TTAIFA Pledge
5. Welcome & Opening Remarks – Ms. Carol Salim, GM TTAIFA
6. Standing Order
7. Guest Speaker Presentation – Trevor Baddaloo (Branch Manager Maritime)
8. Minutes of the 2016 AGM
9. Confirmation of 2016 Minutes
10. President's Report – Mr. Gerald Cruickshank
11. Open Floor for Questions
12. Adoption of the President's Report
13. Auditor's Report as at December 31, 2016
14. Open Floor for Questions
15. Adoption of Auditor's Report
16. Re-Instatement of Auditor for period December 31, 2016 – December 31, 2017
17. Installation of Board of Directors 2017—2019
18. Installation of Assistant Secretary/Treasurer 2017-2018
19. Incoming President's Address
20. Other Business
21. Close of Proceedings

TTAIFA's Board of Directors 2017-2019

BY ACCLAMATION

MARIANA GALINDO
TTAIFA'S PRESIDENT
Sagicor Life Inc.
E-mail: mariana_galindo@sagicor.com

ALICIA BIRCH
TTAIFA'S VICE PRESIDENT
Pan American Life
E-mail: aveesbirch@hotmail.com

GERALD CRUICKSHANK
TTAIFA'S IMMEDIATE PAST PRESIDENT
Pan American Life
E-mail: gdc352@hotmail.com

TO BE INSTALLED

TTAIFA SECRETARY/TREASURER - TERRANCE WILLIAMS

TTAIFA ASSISTANT SECRETARY/TREASURER (2017-2018) - FITZROY JACKMAN

TTAIFA EAST CHAPTER EXECUTIVE

PRESIDENT - MARILYN GITTENS-OXLEY
VICE PRESIDENT - DENISE STEEPLE
SECERTARY/TREASURER - SHIRMA MARAJ

TTAIFA NORTH CHAPTER EXECUTIVE

PRESIDENT - ANTHONY MOORE
VICE PRESIDENT - LOUIS MC MAYO
SECERTARY/TREASURER - STEPHEN LEWIS

TTAIFA SOUTH CHAPTER EXECUTIVE

PRESIDENT - WENDELL NOEL
VICE PRESIDENT - LARRY TAI CHEW
SECERTARY/TREASURER - NALINI COEPPICUS

Chapter Board of Directors 2017-2019

TTAIFA EAST CHAPTER BOARD MEMBERS 2017 - 2019			
	NAMES	**POSITION**	**COMPANY**
EXECUTIVES	MARILYN GITTENS-OXLEY	President	Sagicor Life Inc.
	DENISE STEEPLE	Vice President	Guardian Group
	PATRICIA FERGUSON	Immediate Past President	Pan American Life
	SHIRMA MARAJ	Secretary/Treasurer	Sagicor Life Inc.
	MARY ANN MC DONALD	Asst. Secretary/Treasurer	Guardian Group
DIRECTORS	RHONDA TIMOTHY	Director	Guardian Group
	MARSHA LYONS	Director	Guardian Group
	EARL DAVIS	Director	Guardian Group
	IRMA STANFORD	Director	Sagicor Life Inc.

TTAIFA NORTH CHAPTER BOARD MEMBERS 2017 - 2019			
	NAMES	**POSITION**	**COMPANY**
EXECUTIVES	ANTHONY MOORE	President	Guardian Group
	LOUIS MC MAYO	Vice President	Guardian Group
	FINBAR GARCIA	Immediate Past President	Guardian Group
	STEPHEN LEWIS	Secretary/Treasurer	Guardian Group
	VARSHA HANOOMAN	Asst. Secretary/Treasurer	Pan American Life
DIRECTORS	NICOLE WOODS	Director	Guardian Group
	BRENT DURITY	Director	Guardian Group
	ROBIN BALJOHN	Director	Guardian Group

Chapter Board of Directors 2017-2018

TTAIFA SOUTH CHAPTER BOARD MEMBERS 2017 - 2019			
	NAMES	**POSITION**	**COMPANY**
EXECUTIVES	WENDEL NOEL	President	Guardian Group
	LARRY TAI CHEW	Vice President	Guardian Group
	FITZROY JACKMAN	Immediate Past President	Colfire
	NALINI COEPPICUS	Secretary/Treasurer	Sagicor Life Inc
	RIA MURRAY- PAYNE	Asst. Secretary/Treasurer	Guardian Group
DIRECTORS	RISHA BADDALOO	Director	Maritime Financial
	SOODIE JAIKARAN	Director	Pan American Life
	TRUDY PEDRO	Director	TATIL
	SHAZARA KHAN- CAMACHO	Director	Guardian Group

MINUTES OF AGM 2016

Minutes of the Annual General Meeting of the Trinidad and Tobago Association of Insurance and Financial Advisors held on 15th May 2016 at Kapok Hotel.

CALL TO ORDER

The Chairman of the Meeting, the General Manager of TTAIFA, Ms. Carol Salim called the meeting to order at 9.15 a.m. and invited all to stand for the national anthem, the invocation and the recital of the pledge.

NOTICE OF THE MEETING

The official notice of the meeting was read.

WELCOME

The Chairperson welcomed everyone present. She commended them for attending this meeting and spoke about TTAIFA'S commitment to a culture of learning, the role of an advisor and the need for compliance. She reminded the advisors present to ask questions about our finances and comment on our future plans.

STANDING ORDERS

The Standing Orders were taken as read and all were in favour.

FEATURE ADDRESS

The Chair introduced the Feature Speaker, Mr. Saad Baksh. He began by declaring that his intention was 'to inspire and motivate you in your RELENTLESS PURSUIT OF EXCELLENCE' . He reminded the audience that "The heights by great men reached and kept were not attained by sudden flight but they, while their companions slept, were toiling upward in the night." (Henry Wadsworth Longfellow in the Ladder of Saint Augustine)

He urged that "To be the best and to be truly successful an individual needs to have that inner drive, believing in a dream and going for it, that ability to overcome challenges, defeat the nay-sayers, that fight to be the best, to go against all the odds and to prove that they have what it takes to win!!!

He enquired ' I ask you this morning…… do you all have that relentless pursuit for excellence???"

Ms. Salim thanked Mr. Baksh for his stirring advice which she knew would inspire all present. Mrs. Spence presented Mr. Baksh with a token of appreciation.

MINUTES OF 2015

The Minutes of 2015 were read and confirmed. The Minutes were adopted by Mrs. Alicia Birch of Pan American and seconded by Mr. Gerald Cruickshank of the same Company.

PRESIDENT'S ADDRESS

The President thanked all for attending and spoke extensively on the management of TTAIFA, Chapter Administration and Activities, Education- enrollment, success rates and issues of concern; Marketing Efforts, Development Plans of the Association and the advent of the New Insurance Bill.

On Education, he reminded that education was the main business of the association and also the revenue earner. For the year 2015, 335 advisors enrolled to pursue courses. He was particularly proud of the historic achievement of students in the FP 99 course which was new to the Caribbean. All seven of them were successful making this country the home of the highest number of Financial Services Certified Professionals in the region.

He was also pleased with our pass rates, only two courses fell below our goal of 70%.

QUESTIONS FROM THE FLOOR

The comments coming from the floor were complimentary and expressed hope that the issues mentioned would be pursued.

ADOPTION OF THE PRESIDENT'S REPORT

Mrs. Mariana Galindo of Sagicor Life Inc. agreed to the adoption of the report and Mr. Terrance Williams of Guardian Group seconded.

AUDITORS' REPORT BY SENIOR AUDITOR

Mr. Nerlin David of S. Budhu & Associates read the Auditors report for the year ended December 31st 2015.

QUESTIONS FROM THE FLOOR

There were no questions.

ADOPTION OF AUDITOR'S REPORT

Mr. Terrance Williams from Guardian Group adopted the report and Mr. Wilfred Holder seconded.

SELECTION OF AUDITOR

S. Budhu & Associates were re installed as the Auditors for the year ending 31st December 2016.

OTHER BUSINESS

There was no other business.

CLOSE OF PROCEEDINGS

The Chairperson moved the vote of thanks and there being no other business, the meeting was closed at 11.55 a.m.

PRESIDENT'S REPORT

Good Morning and welcome to the Annual General Meeting of the Trinidad & Tobago Association of Insurance & Financial Advisors (TTAIFA). Special thanks to our feature speaker this morning Mr. Trevor Badalloo our own Industry 2015 Top Agency Manager, AMTC moderator and senior manager at Maritime Life.

INDUSTRY REVIEW

The insurance sector remained stable during the year 2016. Premium income continued to be driven by unit-linked and annuity products, but the still-low interest rate environment impacted on investment income. Consequently, some life insurance companies focused attention on other instruments like residential mortgage lending. Profits remained comparable with the past year. In the non-life sector, premium growth was driven by the property and motor lines of businesses. However, as energy prices declined and the scarcity of foreign exchange pushed the rate of exchange upwards and consequently the general price level, the sector experienced increased operating expenses and lower levels of underwriting profits which, together with a decline in investment yields, resulted in low overall profitability.

"The Central Bank continues to work with the insurance companies to strengthen their corporate governance and risk management practices, capital and internal controls and compliance with regulatory requirements."

"The status of the Insurance Bill has remained the same as 2015.- The Bill was revised during the year and passed in the Senate on May 23, 2015. Thereafter, the Bill was laid in the Lower House but lapsed due to the dissolution of Parliament on June 17, 2015. The intent of the Bill was to improve regulatory oversight of insurance companies and to strengthen prudential requirements, corporate governance and market conduct. The Central Bank plans to convert key regulations which accompany the Bill into guidelines."

MANAGEMENT

The corporate governance body and management – the Executive and Board of TTAIFA, in accordance with the Constitution, each met five (5) times for the year to ensure that the policies and procedures consistent with the mission and vision were implemented as envisaged.

CHAPTER ADMINISTRATION

South Chapter continued to hold up a candle. They have been very active, hosting 'Mine yuh Business', convening regular chapter meetings, and recreational activities. They joined the North and East Chapters in recognizing Day of Common Concern with the testing of blood pressure and diabetes in the new Gasparillo Mall.

The East Chapter also successfully held all the activities planned for the year- distribution of SEA Kits, Going Green, and Liming with the stars and their membership meetings.

Tobago Chapter is well on its way to being self-sufficient again and was able to organize two seminars which were well attended and recorded profits. This achievement is laudable and I congratulate them and their caretaker chapter the East Chapter who has been working alongside them to get them back to full chapter status once again..

The brisk activity noted in the East and South was not apparent in the North. A seminar was organized and DOCC was recognized. This lack luster performance has been existing for some time and is uncharacteristic of earlier times. The Chapters have all held their respective AGMs and named their new Boards. In this economic climate, it has become more imperative that Chapters find the balance between income earning activities and charitable events. More publicity must also be given to those activities that reflect our Corporate Social Responsibility.

PRESIDENT'S REPORT

EDUCATION

Enrollment

Enrollment at the end of 2016 had risen to 409 from 335 in 2015. However, this low in 2015 had followed a peak of 542 in 2014. It is expected that the recovery in 2016 will be sustained with the introduction of the Insurance Bill. The Bill mandates that advisors continue to educate themselves to have their licenses renewed. Companies too have cautioned that eligibility for promotion will depend on levels of qualification. Advisors therefore will have to invest more in educating themselves.

Pass Rates

Pass rates in 2016 improved considerably. Our goal to have pass rates of 70% and over in each course was almost achieved. In semester 3 of 2016, FA 201 dropped from 76 and 80 in the first two semesters to 62%. The self-study module FA 290 showed results of 50, 66 and 88 respectively in the three semesters, and FA 262 was discontinued. These are final results and there is still a concern that too many students have to write supplemental exams. Although this number is falling, after increased efforts by moderators, in the form of reviews, the number will only be satisfactory when it is close to zero.

ISSUES OF CONCERN

The FP 99 was an online course and has reverted to a paper based examination. This is not a welcome change for TTAIFA since our goal is to have all examinations completed online. This will improve transparency and eliminate several administrative tasks like having the papers mailed to and from Jamaica, manual correction of papers and emailing of results. In fact, electronic assessment is more in keeping with the leaps in technology and global trends.

MARKETING AND COMMUNICATION

TTAIFA has tried to maintain regular weekly contact with advisors through Mail Chimp. However, it has been observed that some persons still do not open or receive our mail due mostly to incorrect email addresses, etc. So please insert your correct email address on the registration form today. Ask your fellow colleagues at your branch to contact the office or pop into our secretariat to update their contact information.

Our 'In the Loop' newsletter is circulated online on a quarterly basis and we encourage everyone to log into our website. There you will see lovely pictures of our AGM and Awards Function going back a few years plus information on Chapter Events. Also, like our face book page since we want to keep in touch with you via social media.

On the website we post information on CARAIFA Sales Congresses which some of you may be attending this year in Barbados later this month. The experience is priceless with renowned international and local speakers to help reboot your mindset and motivate you to increase your overall sales for the year. It is almost comparable to MDRT meetings and you truly get to make friends throughout the region. Note that the next CARAIFA Sales Congress will be held in Jamaica in April/May 2018, so looking forward to seeing you there.

AWARDS

Industry Awards was held on the 4TH June 2016 at the UWI Teaching and Learning Centre. A total of 753 persons qualified for awards. The ceremony reverted from a morning function to an evening of celebration and dance. TTAIFA inducted four (4) outstanding advisors in their Hall of Fame after a number of years (see the list of Hall of Famers in the appendix). All advisors in attendance enjoyed the evening and welcomed the resumption of honoring advisors who had served with distinction during their career as advisors.

DAY OF COMMON CONCERN (DOCC)

The Day of Common Concern was observed in October as is the usual practice. Free diabetes and blood pressure testing were done in Long Circular Mall, the Trincity Mall and for the first time in the South at the new mall in Gasparillo. This initiative by the South Chapter to use the new mall was well received by the public and they showed their appreciation by donating generously to the Kidney Foundation.

PRESIDENT'S REPORT

MAJOR ACCOMPLISHMENT

Ladies and gentlemen, it was in 1994 that TTAIFA formerly LUATT moved to this location from our then offices at Cotton Hill in La Seiva and began paying the rent. However, not to long thereafter in 1995 the Board took the decision to enter into a mortgage with Guardian Life to purchase the old property. This mortgage was paid off several years after and we owned the property. Thereafter, we negotiated to purchase a small parcel of land next to it to serve as a car park for about three cars.

I am pleased to report that after 22 years with no major renovations done to the building TTAIFA's Board was able to secure another mortgage, this time with SAGICOR Life to fully renovate and refurbish the entire building into what you see here today. The journey was one that took a few years to have plans drawn, seek all regulatory approvals which was really rough at times but we continued to push on through all the ups and downs. Finally construction work on the old building began in March 2016 and took just 12 months to complete. Our Secretariat building is now completed, our grand opening was held on April 16th 2017 and as President I was pleased to cut the ceremonial ribbon with our very own Mayor of POS His Worship Alderman Joel Martinez. Other guests included our member companies CEO's, Heads of Sales, Company Training & Development Officers, Past Presidents, Hall of Famers and Other Specially Invited Guests.

We now have additional floor space where we can boast of two fully operational class rooms, a fully computerized room which has recently been fully approved as a Pearson Vue Center with 15 state of the art computers for use by our members and the general public to do all Online Examinations at a minimal cost. There is also a separate floor to host Board Meetings and a rooftop terrace for hosting small events overlooking the city. We can all be proud of our new TTAIFA Building.

Note that all this was completed within budget and within the allotted time schedule that was initially set. (See pictures in Appendix)

DEVELOPMENT PLANS

Our plans are follows:

To expand our curriculum - Research and conduct a programme to which FSCP graduates can matriculate.

To work with CARAIFA to have all our exams completed at our Pearson Vu Centre. Online testing is now a global trend which affords greater transparency, gives immediate results and eliminates administrative processes like mailing examination papers to and from Jamaica and the attendant manual correction.

To work with the Central Bank and other stakeholders to ensure continuous professional development of advisors.

MEETING WITH STAKEHOLDERS

Accreditation Council of Trinidad &Tobago (ACTT)

The Council was pleased with our management and granted us re-registration for another three year period. Three years is the longest period approved and is given only to institutions that have fully satisfied their seven (7) criteria and twenty one (21) standards.

Central Bank

We have kept our commitments with the Central Bank and met with them twice per year. In these meetings pertinent matters relating to our management and the insurance industry are discussed. The Bank spoke about the importance of compliance and the difficulties experienced with license registrations and renewals. We presented a case for the management of the Continuous Development Points (CPD) as mandated in the Bill.

Trinidad & Tobago Insurance Institute

The relationship between TTAIFA and TTII is strengthening, your President is invited to attend all TTII Council of Trustee Meetings and we graciously provided accommodation at a cost for one of their programs that dealt with Motor Insurance. We would continue to assist as requested.

CONCLUSION

"The achievements of an organization are the results of the combined effort of each individual"

Vince Lombardi

As President for the last two years I can only hope that my Board and I were able to deliver on our promises made as we heeded the call to duty from our peers in May 2015. At that time I immediately set out to get our member company heads to be more involved in what our association was all about with regard to the future of our association.

I also felt it important to continue the great job done by my predecessors in having the Central Bank as well as ATTIC & TTII know that we were not to be taken likely and that we were a force to be reckoned with, since we represented a very large membership of Professional Insurance Advisors, Unit Managers and Managers who collectively contributed significantly to the country's GDP and in so doing help thousands of families lead a better life based on the decisions they help clients make for themselves and their families on a daily basis.

I am always happy to be of service to our association and will continue to lend my full support to our incoming President and the rest of the Board. I sincerely thank my Board members for their support, their contributions and their objective analysis at our meetings, all towards one common goal which was to ensure the business of TTAIFA was conducted above board in a very professional manner and that we remained in the black and not end the year in a negative.

Allow me this opportunity to say a heartfelt thank you to our General Manager Ms. Carol Salim, our Accounts Officer, Audra Spence and Alicia Birch who held many hats during my term in office since she is also the VP of CARAIFA and our very dedicated and hardworking staff at the secretariat for always going that extra mile to make sure we operated smoothly for the benefit of our membership.

Ladies and Gentlemen I thank you for attending our AGM today, May God continue to bless you and keep you safe.

I Thank You.

GENERAL MANAGER'S REPORT

The year 2016 tested the performance capabilities of our staff. Two intensive projects were added to our usual slate of activities – aggressive management of the renovation of our old headquarters in the stipulated timeframe from a temporary accommodation site and completion of our application for re registration with the Accreditation Council of Trinidad and Tobago (ACTT).

We are proud to record successes in both these projects. Our headquarters was completed within the expected timeframe (a rare outcome in Construction) and we relocated in December of 2016, as planned, in readiness for the prompt start of semester 1 2017. ACTT was again quite pleased with our management, as meticulously documented in our application, and registered us for another three year period.

In the midst of this, our education programme unfolded as planned and the success rates of students had improved notably over the past years. Our goal is to encourage all members to invest in education and to acquire that insurance acumen which will redound to the benefit of clients. In so doing, while we anxiously await the introduction of the new Insurance Bill, we would already be fulfilling the mandate given by the Bill to continually educate ourselves and produce the necessary evidence in the form of Continuous Professional Development (CPD) points. In actual fact, we have been recording for many years what we term Continuous Education Credits (CE Credits) which determine whether advisors would maintain their designations.

Also, as we observe the country's drop in the Global Competitive Index and the emphasis on poor work ethics and corruption as major contributors, rigorous pursuit of high ethical industry standards has become more urgent-standards that are just and equitable, standards that can arrest the pervading concerns of bias, favoritism and arrogance and win the confidence of stakeholders.

Stay engaged with us, update your contact information so information may flow freely and seize all opportunities to enhance your performance capabilities. Remember Will Rogers's advice… "Even if you are on the right track, you will get run over if you just sit there".

Carol Salim

General Manager

Email: info@ttaifa.com

Website: www.ttaifa.com

Auditor's Report as at December 31, 2016

S. Budhu & Associates
Chartered Certified Accountants

Surindranath Budhu CA, FCCA

LP 433 Chase Village
Carapichaima
Trinidad & Tobago
West Indies
Phone and Fax: (868) 671-7041/
222-3841
Cell: 755-9128
email: sunilbudhu@gmail.com

Independent Auditors' Report

To the Members of
The Trinidad and Tobago Association of Insurance
and Financial Advisors (TTAIFA) Ltd

Report on the Financial Statements:
We have audited the financial statements of The Trinidad and Tobago Association of Insurance and Financial Advisors (TTAIFA) Ltd which comprises the Statement of Financial Position as at 31 December 2016, and the Statements of Comprehensive Income and Cash flows for the year then ended and a summary of significant accounting policies and other explanatory notes as set out on pages 4 to 14.

Management's Responsibility for the Financial Statements:
Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards for Small and Medium-sized Entities (IFRS for SMEs). This responsibility includes: designing, implementation and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances

Auditor's Responsibility:
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material mis-statement.
An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness on the entity's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
We believe that our audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Opinion:
In our opinion, the financial statements present fairly the financial position of The Trinidad and Tobago Association of Insurance and Financial Advisors (TTAIFA) Ltd, as at 31 December 2016 and the results of its operations for the year then ended in accordance with International Financial Reporting Standards for SMEs

S Budhu's Associates
S. BUDHU & ASSOCIATES
Chartered Certified Accountants
Trinidad & Tobago, West Indies

Auditor’s Report as at December 31, 2016

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Statement of Financial Position

	Note	As At 31st December 2016 $	As At 31st December 2015 $
ASSETS			
Non-Current Assets			
Property, Plant and Equipment	2	4,554,835	680,568
Investments	4b	172,624	187,300
Deferred Tax Asset	7	-	22,244
		4,727,459	**890,112**
Current Assets			
Cash and Cash equivalents		918,955	1,714,822
Investments	4a	794,845	778,166
Fixed Deposits	5	295,656	291,063
Trade Receivables and Prepayment		558,832	60,050
Total Current Assets		**2,568,288**	**2,844,101**
Total Assets		**7,295,747**	**3,734,213**
EQUITY AND LIABILITIES			
Capital and Reserves			
Retained Earnings		3,832,937	3,541,408
Fred Williams Fund		28,647	28,607
Sales Congress Fund		89,916	89,916
		3,951,500	**3,659,931**
Non -Current Liabilities			
Deferred Tax Liability	7	104,971	-
Borrowings	6	2,832,027	-
		2,936,998	-
Current Liabilities			
Accounts Payable and Accruals		333,719	46,030
Borrowings	6	67,973	-
Taxation Payable		5,557	28,252
		407,249	**74,282**
Total Equity and Liabilities		**7,295,747**	**3,734,213**

The Financial Statements were authorised for issue by the Directors on the 10th May 2017.

Director: ____________________ Director: ____________________

The accounting policies on pages 8-10 and notes on pages 11 to 14 form an integral part of these financial statements.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Statement of Comprehensive Income

	Note	Year Ended 31st December 2016 $	Year Ended 31st December 2015 $
Income			
Students Fees and Books		1,442,775	1,243,981
Membership Fees		1,228,099	1,307,170
Congress		417,175	2,828,232
Awards		152,332	194,581
Donations and Other Income		24,747	39,092
Investment and Interest		22,770	34,774
		3,287,898	**5,647,830**
Expenses			
Operating and Administration	**12**	1,112,045	1,035,861
Student Courses and Books		682,579	897,817
Congress		369,795	2,753,256
Awards Function		219,552	187,339
Depreciation	**2**	88,076	44,891
Marketing	**13**	29,549	24,284
		2,501,596	**4,943,448**
Operating Profit		**786,302**	**704,382**
Finance Costs		45,821	36,105
Profit before Taxation		**740,481**	**668,277**
Taxation	**8**	183,209	182,555
Net Profit		**557,272**	**485,722**

The accounting policies on pages 8-10 and notes on pages 11 to 14 form an integral part of these financial statements.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Statement of Changes in Equity

	Fred Williams Fund	Sales Congress Fund $	Retained Earnings $	Total
Balance at 31st December 2014	28,387	85,481	3,055,686	3,169,554
Movement In Fund	220	4,435	-	4,655
Net Profit	-	-	485,722	485,722
Balance at 31st December 2015	**28,607**	**89,916**	**3,541,408**	**3,659,931**
Movement In Fund	40	-	-	40
Prior Year Overstatement of Congress Income			(265,743)	(265,743)
Net Profit	-	-	557,272	557,272
Balance at 31st December 2016	**28,647**	**89,916**	**3,832,937**	**3,951,500**

The accounting policies on pages 8-10 and notes on pages 11 to 14 form an integral part of these financial statements.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Cash Flow Statement

	Year Ended 31st December 2016 $	2015 $
Cash flows from Operating Activities		
Operating Profit	**786,302**	**704,382**
Adjustment to reconcile net profit to net cash from operating activities:		
Depreciation and disposal	88,076	44,891
Net Change in operating assets and liabilities	(211,093)	1,165,626
	663,285	**1,914,899**
Interest paid	(45,821)	(36,105)
Taxation paid	(78,689)	(339,181)
Net cash (outflow)/inflow from operating activities	**538,775**	**1,539,613**
Cash flows from Investing Activities		
(Decrease) / Increase in Investments	(6,596)	(262,996)
Purchase of fixed assets	(3,962,343)	(208,914)
Net cash (outflow)/inflow from investing activities	**(3,968,939)**	**(471,910)**
Cash flows from Financing Activities		
Increase in Reserves	40	4,655
Loan Proceeds	2,900,000	-
Prior Period Adjustment	(265,743)	-
Net cash (outflow)/inflow from financing activities	**2,634,297**	**4,655**
(Decrease)/increase in cash and cash equivalents	**(795,867)**	**1,072,358**
Cash and cash equivalents		
At start of year	1,714,822	642,464
At the end of year	**918,955**	**1,714,822**
Represented by:		
Cash and Cash equivalents	918,955	1,714,822
	918,955	**1,714,822**

The accounting policies on pages 8-10 and notes on pages 11 to 14 form an integral part of these financial statements.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Accounting Policies

The principal accounting policies adopted in the preparation of these financial statements are set out below:

1. Basis of Preparation

The financial statements are prepared under the historical cost convention and comply with International Financial Reporting Standards (IFRS) for Small and Medium -sized Entities approved in Trinidad and Tobago. These financial statements are expressed in Trinidad and Tobago Dollars

2. Foreign Currencies

Foreign currency transactions are accounted for at the exchange rates prevailing at the date of the transactions: gains and losses resulting from the settlement of such transactions and from the translation of monetary assets and liabilities denominated in foreign currencies, are recognised in the Statement of Comprehensive Income. Such balances are translated at year-end exchange rates.

3. Financial Instruments

Financial instruments carried on the Statement of Financial Position include cash and bank balances, investments, receivables, trade creditors and borrowings. The particular recognition methods adopted are disclosed in the individual policy statements associated with each item.

4. Property, Plant and Equipment

Fixed Assets are stated at cost less accumulated depreciation. Depreciation is provided on the reducing balance basis, at the following rates designed to write off assets over their estimated useful lives.

Buildings	2%
Office Furniture and Equipment	20% -25%
Plant and Machinery	25%
Motor Vehicles	25%

No Depreciation is provided on land

The assets' residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, if there is an indication of a significant change since the last reporting date. An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.
Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised in the Statement of Comprehensive Income.

Impairment of non-financial assets other than inventories

At each reporting date, property and equipment are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset (or group of related assets) is estimated and compared with its carrying amount.
If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount and an impairment loss is recognised in the Statement of Comprehensive Income.

5. Cash and Cash Equivalents

For the purposes of the cash flow statement, cash and cash equivalents comprise cash in hand, deposits held at call with banks, and investments in money market instruments, net of bank overdraft.

6. Investments

Investments are stated at fair value. Changes in the fair values of investments are recognised as a gain or loss on investmen is included in the statement of comprehensive income.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Accounting Policies

7. Current and Deferred Income Taxes

Current Income Tax

Current income tax liabilities and assets for the current and prior periods are measured at the amount expected to be paid to or recovered from the taxation authorities, using the tax rates and laws that have been enacted, or substantively enacted, by the reporting date.

Deferred Income Tax

Deferred income tax is provided, using the liability method, for all temporary differences arising between the tax bases of assets and liabilities and their carrying values for financial reporting purposes. Currently enacted tax rates are used to determine deferred income tax.

Under this method the company is required to make provision for deferred income taxes on the revaluation of certain non-current assets and, in relation to an acquisition, on the difference between the fair values of the net assets acquired and their tax base.

The principal temporary differences arise from depreciation on property, plant and equipment, revaluation of certain non-current assets, provisions for pensions and other post retirement benefits and tax losses carried forward.

Deferred tax assets relating to the carry forward of unused tax losses are recognised to the extent that it is probable that future taxable profit will be available against which the unused tax losses can be utilised.

8. Revenue recognition

Sales are recognised upon delivery of products and customer acceptance, if any, net of sales taxes and discounts. Other revenues earned by the company are recognised on the following bases:

Other income - on an accrual basis in accordance with the substance of the relevant agreement.

Interest income - as it accrues unless collectability is in doubt.

9. Accounts Receivable

Accounts receivable are carried at anticipated realisable value. An estimate is made for doubtful receivables based on a review of all outstanding amounts at year end. Bad debts are written off during the year in which they are identified.

10. Trade Payables

Accounts payable are obligations on the basis of normal credit terms and do not bear interest.

11. Financial Risk Management

Financial Risk Factors

The company is exposed to interest rate risk, credit risk, liquidity risk, currency risk, operational risk, compliance risk and reputation risk arising from the financial instruments that it holds. The risk management policies employed by the company to manage these risks are discussed below:

Interest Rate Risk

Interest rate risk is the risk that the value of financial instruments will fluctuate due to changes in market interest rates. The Company's income and operating cash flows are substantially independent of changes in market interest rates as the Company has no significant interest bearing assets. The company is exposed to interest rate risk in relation to its current deposits. Borrowings issued at variable rates expose the company to cash flow interest rate risk. Borrowings issued at fixed rates exposed the Company to fair value interest rate risk. The company's management monitors the interest rate fluctuations on a continuous basis and acts accordingly.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Accounting Policies

Credit Risk

Credit risk arises when a failure by counter parties to discharge their obligations could reduce the amount of future cash inflows from financial assets on hand at the reporting date. The company has no significant concentration of credit risk. The Company has policies in place to ensure that sales of goods are made to customers with an appropriate credit history and monitors on a continuous basis the ageing profile of its receivables. Cash balances are held with high credit quality financial institutions and the company has policies to limit the amount of exposure to any financial institution.

Liquidity Risk

Liquidity risk is the risk that arises when the maturity of assets and liabilities does not match. An unmatched position potentially enhances profitability, but can also increase the risk of losses. The Company has procedures with the object of minimising such losses such as maintaining sufficient cash and other highly liquid current assets and by having available an adequate amount of committed credit facilities.

Currency Risk

Currency risk is the risk that the value of financial instruments will fluctuate due to changes in foreign exchange rates. Currency risk arises when future commercial transactions and recognised assets and liabilities are denominated in a currency that is not the Company's measurement currency. The Company's management monitors the exchange rate fluctuations on a continuous basis and acts accordingly.

Operational Risk

Operational risk is the risk that derives from the deficiencies relating to the Company's information technology and control systems as well as the risk of human error and natural disasters. The Company's systems are evaluated, maintained and upgraded continuously.

Compliance Risk

Compliance risk is the risk of financial loss, including fines and other penalties, which arise from non-compliance with laws and regulations of the state. The risk is limited to a significant extent due to the supervision applied by the Compliance Office, as well as by the monitoring controls applied by the company.

Reputation Risk

The risk of loss of reputation arising from the negative publicity relating to the Company's operations (whether true or false) may result in a reduction of its clientele, reduction in revenue and legal cases against the Company. The Company applies procedures to minimize this risk.

12. Employee Retirement Arrangements

The Company contributes to individual pension plans for certain employees. The Company's Liability is limited to its contribution, which is accounted for on the accruals basis.

13. Comparative Information

Where necessary comparative figures have been adjusted to conform to changes in presentation in the current year. These changes have no effect on the results for the prior year.
The prior year's figures were audited by another firm of Chartered Accountants.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Notes to the Financial Statements

1. Incorporation and Principal Activity

The company was incorporated in the Republic of Trinidad and Tobago on 18th November 1987 and continued under the Companies Act of 1995 on the 27th September 2001. Its registered address is No. 129 Edward Street Port of Spain. Its principal activities are to provide its members and other persons employed in the area of marketing insurance and financial services with knowledge and training through holistic development of programs through work shops and congress.

2. Property, Plant and Equipment

	Land	Building	Furniture, Fixtures and Computers	Office Equipment and Books	Total
	$	$	$	$	$
Year Ended 31st December 2016					
Opening Net book Amount	220,560	346,554	92,346	21,108	680,568
Additions	-	3,249,656	499,917	212,770	3,962,343
Disposals	-	-	-	-	-
Depreciation Charge	-	(11,675)	(52,435)	(23,966)	(88,076)
Net Book Value	**220,560**	**3,584,535**	**539,828**	**209,912**	**4,554,835**
As At 31st December 2016					
Cost	220,560	3,840,667	819,833	404,892	5,285,952
Accumulated Depreciation	-	(256,132)	(280,005)	(194,980)	(731,117)
Net Book Value	**220,560**	**3,584,535**	**539,828**	**209,912**	**4,554,835**
Year Ended 31st December 2015					
Opening Net book Amount	220,560	176,079	91,762	28,144	516,545
Additions	-	177,548	31,366	-	208,914
Disposal	-	-	-	-	-
Depreciation Charge	-	(7,073)	(30,782)	(7,036)	(44,891)
Net Book Value	**220,560**	**346,554**	**92,346**	**21,108**	**680,568**
As At 31st December 2015					
Cost	220,560	591,011	319,916	192,122	1,323,609
Accumulated Depreciation	-	(244,457)	(227,570)	(171,014)	(643,041)
Net Book Value	**220,560**	**346,554**	**92,346**	**21,108**	**680,568**

	As At 31st December	
3. Share Capital	**2016**	**2015**
	$	$
Authorised		
50,000 ordinal shares of no par value		
Issued and fully paid		
No shares have been issued	-	-

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd
Notes to the Financial Statements

4a.Quoted Equity Investments at market value: Short Term Investments	As At 31st December 2016	2015
Guardian Asset Management	550,235	547,597
Roytrin Mutual Fund	169,415	156,376
Trinidad and Tobago Unit Trust Corporation	61,195	60,193
CLICO (Trinidad) Limited-Bonds	14,000	14,000
	794,845	**778,166**

4b. Long Term Investments

	2016	2015
CLICO (Trinidad) Limited-Bonds	55,000	69,000
CLICO Investment Fund	117,624	118,300
	172,624	**187,300**

5. Fixed Deposits	As At 31st December 2016 $	2015 $
RBC Royal Bank Limited	37,322	37,303
Maritime Financial Group	258,334	253,760
	295,656	**291,063**

6. Borrowings and Bank Overdraft	Current Portion $	Non Current Portion $	As At 31st December 2016 $	2015 $
Sagicor Life Inc.	67,973	2,832,027	**2,900,000**	-

Loan Repayment:

The mortgage with Sagicor Life Inc is for a period of sixteen years with the first year being reserved for construction and repayable by interest only. After one year the loan is to be repaid over the remaining fifteen years by instalments of $25,262 at an annual interest rate of 6.5% for the first five years after which the rate would be reviewed.

The loan with Sagicor Life Inc is secured by:

1. A registered first demand mortgage stamped to cover advances of $2,900,000.
2. Fully comprehensive insurance over the property at #129 Edward Street, Port of Spain insured for the full replacement value of $3.1 million.

Bank Overdraft facility

The Overdraft facllity of $30,000 with RBC Royal Bank (Trinidad & Tobago) Limited is secured by a hypothecation of RBC Royal Bank (Trinidad & Tobago) Limited certificate of deposit stamped to secure $30,000.

7. Deferred Tax Liability / (Asset)	As At 31st December 2016 $	2015 $
Opening amount	**(22,244)**	**(22,244)**
Charge to income tax	127,215	-
Closing Amount	**104,971**	**(22,244)**

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Notes to the Financial Statements

	Year Ended 31st December 2016 $	2015 $
8. Taxation		
Current Tax Charge Comprises:		
Corporation Tax	47,080	161,539
Green Fund Levy	8,914	5,618
Deferred Tax	127,215	-
Prior Year Taxes	-	15,398
	183,209	**182,555**

The tax on profit before tax differs from the theoretical amount that would arise using the basic rate of tax as follows:

	2016	2015
Profit before tax	**740,481**	**668,277**
Tax calculated at 25%	185,120	167,069
Green Fund Levy at 0.3% of revenue (2015 -0 .1%)	9,864	5,648
Net effect of allowances and other charges	(11,775)	9,838
	183,209	**182,555**

9. Financial Instruments

(i) Credit Risk

The company has no significant concentration of credit risk

(ii) Fair Values

The carrying amount of the following financial assets and liabilities approximate to their value: cash, investments, receivables, payables, short term and long term borrowings.

10. Capital Commitments and Contingencies

The Company had no capital commitments at year end. (2015 - $2.9 million relative to building improvements)

The Company had no material contingencies which could affect these statements at year end

11. Subsequent Events

There were no subsequent events which could materially affect the financial statements at year end.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Notes to the Financial Statements

	Year Ended 31st December 2016	2015
12. Operating and Administration	$	$
Salaries And Employee Benefits	391,903	396,671
Chapter	152,708	15,470
Group and Health Plans	121,280	126,328
C.A.R.A.I.F.A Fees	58,496	56,928
Car Park Rental	45,600	46,950
Telephone and Internet	47,189	46,083
Security	44,475	7,105
C.A.R.A.I.F.A Meetings	42,863	61,714
Janitoral	36,542	25,000
M.D.R.T Expenses	26,542	15,340
Insurances	25,155	17,639
Office	27,969	34,917
Meetings	23,596	47,946
Repairs and Maintenance	12,981	11,959
Audit and Accounting Fees	12,500	45,800
Seminar and Convention	12,074	4,850
Electricity	14,242	17,281
C.A.R.A.I.F.A Foundation	8,490	25,140
Subscriptions and Donations	3,950	16,741
Legal and Professional Fees	2,300	10,615
Rates and Taxes	680	572
Travelling and Subsistence	510	4,812
	1,112,045	**1,035,861**
13. Marketing		
Bad Debts Write Offs	22,760	-
Entertainment	5,349	9,618
Advertising	1,440	9,173
Fund Raising	-	5,493
	29,549	**24,284**

ANALYSIS OF ACCOUNTS 2016

INCOME

In 2016, total income decreased by 42% over the previous year. Mainly accounting for this decrease was income from Congress of $2.8 million in 2015. Congress can be considered as an extraordinary accounting item. In 2015, this country hosted Congress and hence the significant inflow.

In 2016, although the Congress was held in Antigua, our advisors paid their attendance fees to us and this sum had to be remitted to Antigua minus any costs incurred in making the transactions. When this figure is subtracted from 2015 and 2016 income, total income in 2016 actually increased over 2015 by 2%.

The important income streams like 'Student fees and books' rose by 16% while 'membership fees' declined by 5.6%. All other income components like 'Awards', 'Donations and other income' as well as 'investment and interest' declined in 2016 by 22%, 37% and 34% respectively.

EXPENSES

Total expenses decreased by 49% in 2016 but when Congress expenses were subtracted from total expenses, there was a marginal increase in expenses by 2.4%. Expenditure on 'Student Books & Courses' fell by 24%. All other expenses, Awards, Depreciation and Marketing rose by 17%, 96% and 22% respectively.

PROFITS

Notably, the Association remained profitable despite its major construction activity and rising price levels. Net profit showed an increase of 14.9% over 2015.

ASSETS

Total assets more than doubled over 2015. Non-Current Assets increased markedly from less than 1 million to 4.7 million or 331% This can mainly be attributed to the expansion in 'Property, Plant and Equipment evidenced by this new facility.

Current Assets: Current Assets fell by 9.6%. Cash and cash equivalents declined by 46% but was offset by a significant increase in Trade Receivables and prepayments

EQUITY AND LIABILITIES.

Capital and Reserves increased by 8% as retained earnings rose in similar proportion.

Non-Current Liabilities: Borrowings was a new item in 2016 and was sourced to finance Property, Plant and Equipment.

Current Liabilities reflected significant activity under accounts payable and accruals.

WEATHERING THE STORM… UMBRELLAS OF STRENGTH

DEPUTY CEO – BUSINESS GENERATION, FIRST CITIZENS BY JASON JULIEN

Mr. Julien is a Chartered Financial Analyst with over 20 years of experience in the financial services industry. He is the holder of a BSc in Management Studies with honours from the University of the West Indies, and an MBA from Edinburgh Business School. His career has covered consultancy with Pricewaterhouse-Coopers and management positions at an international bank. He was also employed with one of the largest financial services conglomerates in the Caribbean, where he managed over $8 Billion in assets.

Let me begin by expressing my sincere appreciation to the Directors of TTAIFA for your kind invitation to this auspicious occasion and for the honour of addressing you, the true champions of the industry.

Congratulations to you all, in particular, I wish to commend the awardees this morning for your sterling performance and your demonstrated commitment to TTAIFA's core values of integrity, collaboration, impartiality, commitment and service.

This morning's theme "Weathering the storm… Umbrella of strength" resonates with me because I believe that it is particularly relevant and representative of the times in which we live. Our current reality is that we are already in the midst of an economic and societal "storm", all one need to do is look at the daily headlines that we are fed in the press.

When we think of Storms we usually envision mammoth forces of nature that bear down upon us and that destroy everything in their path. Brutal hurricanes that force us to run for cover, to find safety, shelter and comfort. All we need to do is survive the night and tomorrow will be a better day. We just need to stay, safe and dry in our comfort and wait because the storm will soon past.

I want to argue that the nature of the Storm that we now face is not a hurricane coming towards us that will soon pass by but is instead a massive tropical depression that is pouring down upon us, slow and steady. No massive gale force winds that will soon pass us by but instead the slow, cumulative impact of every day being a rainy day.

Now this distinction is important. Because it will determine our response and our posture. Are we and our clients hoping that this will soon pass?

Or are we making the necessary adjustments to prepare for the slowly rising flood waters and the gradual erosion that comes with steady rainfall?

What is our current economic reality?

Trinidad and Tobago has a sound balance sheet with a little under USD9 Billion in Foreign Exchange Reserves, Investment grade Credit Rating "A- " S&P and "Baa3" Moody's, 5th Best Credit Rating in the Americas – behind Canada, USA, Bermuda and Chile, 4th Highest GDP Per Capita in the Americas – behind USA, Canada, and The Bahamas. We are currently in a protracted recession with rising Government Expenditure, significantly Declining Energy Revenues, and Government Debt is projected to reach 80% of GDP by 2021.

For decades we have enjoyed a Current Account surplus, with our foreign exchange earning Exports far outstripping our foreign exchange depleting Imports, sadly we are no longer in this favourable situation. We are now for the first time in a very long time in a Current Account Deficit with the expenditure on our Imports far exceeding the earnings from our Exports. This scenario is not expected to reverse anytime soon, and may actually worsen as we are projected by the IMF to be in deficit until 2021.

WEATHERING THE STORM… UMBRELLAS OF STRENGTH

DEPUTY CEO – BUSINESS GENERATION, FIRST CITIZENS BY JASON JULIEN

Today is that proverbial rainy day. Are we and our clients prepared?

Now more than ever we must be equipped as Insurance Agents and Financial Advisors to be that "Umbrella of Strength" to see our clients through these uncertain times. This requirement goes beyond sales and selling tactics, but requires us to truly have an understanding of the times and the ability to provide relevant and appropriate counsel to our clients.

The successful Advisors in these times will be the ones who can add the most value to their Clients' lives.

Interestingly, the word "Value" in its purest origins means to be strong, powerful, influential, healthy and to prevail!

According to the Scriptures, a giant storm sent by God flooded the Earth. The flood covered even the highest mountains and all the creatures died; except for those that were in the Ark. It's time for us to build the Arks that our Clients need.

I encourage each of you, to leave here doing your best to add value. So that we may return here next year with the recognition and comfort that for every award received and commendation given that their clients that we have helped to prevail against the storm and whose affairs are healthier and stronger because of us.

Thank you for allowing me to share a few words.

AGM NOTICE

NOTICE is hereby given that the Annual General Meeting of Trinidad and Tobago Association of Insurance and Financial Advisors (TTAIFA) will be held at **TTAIFA Secretariat, on Friday 12th May, 2017 at 9:30am**.

AGENDA:

To Consider

Minutes of the 2016 Annual General Meeting

President's Report

Auditor's Report

Installation of Auditor for period December 31, 2017 – December 31, 2018

Secretary/Treasurer's Report

Installation of the National Board of Directors 2017 - 2019

Installation of the Chapter's Board of Directors 2017 - 2019

Installation of Assistant Secretary/Treasurer 2017 - 2018

BY ORDER OF THE BOARD OF DIRECTORS

APPENDICES

TTAIFA OLD AND NEW

TTAIFA'S MEMBERSHIP LISTING

GUARDIAN GROUP

ABENA DAVIS
ABBEOMIE ESI WILSON
ADELLE FUENTES-GHANNY
ADRIAN RAMDEO
AINSLEY RAMDWAR
AKAASH KALLADEEN
AKILAH CALLISTE
ALAFIA WHISKEY
ALAIN WRIGHT
ALEEMA MOHAMMED
ALFRED PATRICK
ALICIA O'BRIEN SAMUEL
ALIMUDDIN MOHAMMED
ALLAN JOSEPH
ALLISENE TANNER
ALLOY DATES
ALLYSON HUMPHREY-MITCHELL
ALTHEA MARTINEZ
AMANDA MOHAMMED
AMANDA TAYLOR
AMINA HASSIM
AMRALL ALI
ANDEL GEORGE
ANDRE CHARLES
ANDRE PERSAD
ANDREA BARRY
ANDREW HACKETT
ANDY RAGHUNANAN
ANDY RAMLOCHAN
ANGEL LANDEAU
ANGELA JOSEPH
ANGELA MASON
ANGINEE RAMBERAN
ANN MARIE BOWRIN
ANNE-MARIE BREWSTER
ANTHONY CRICHLOW
ANTHONY DAVIS
ANTHONY KING
ANTHONY MOORE
ANTHONY O'BRIEN
ANTHONY TAITT
ANTHONY WONG SANG
ANTONIO ARRA
ARLENE PAUL-GRIFFITH
ASHA SINGH
ASHLEY SEEGOBIN
ASHVIN AKAL
BARBARA ROBERTS-ITON
BARBARA SINGH
BARRY GRAHAM
BASIL JOSEPH
BEVERLY ALI
BEVERLY RAMOUTAR
BEVERLY WILLIAMS
BIANCA GARRAWAY
BRANDON ABASS
BRANDON KISSOON
BRENT JANKIE
BRENT ROMANO
BRIAN DOOKERAN
CALVIN MENDEZ
CAMEILLA ALI
CANDICE ANDREWS
CANDY MOHAMMED
CARLEEN VALDEZ
CARLTON WONG
CARLYLE FLETCHER
CARLYLE LASANA FLETCHER
CASSANDRA BOISSIERRE-MOHAMMED
CATHERINE BENNY
CATHERINE JARDIM
CHARLES BALGOBIN
CHARMAINE HUTCHINSON
CHE AFONG
CHERYL FORDE
CHERYL-ANN DARABIE
CHOYLING GUERIN
CHRISTIAN GRANT
CHRISTIAN SHIRAZ ALI
CHRISTINE SAYNEY
CHRISTOPHER NANCOO
CINTRA RAMGOOLAM
CLEMENTINE JARDINE
CLINTON CORBIN
CLYDE PAYNE
COLLEEN ARNEAUD
COLLEEN GREAVES
CRYSTAL RAMBISSOON
CRYSTON LEWIS
CUBISON THORNE
CURT GORIB
DALE MC LEOD
DALE RAMKISSOON
DAMIAN CUFFY
DANIEL DOOKIE
DANIELLA WADE
DANIELLE FREDERICK
DARREL DUKHARAN
DARRELL RAMPERSAD
DARREN BEPATH
DARREN DICKSON

DARRYL KASSIE
DAVID BLANC
DAVID GORDON
DAVID WEBSTER
DAVIDSON CHARLES
DAVIKA RAMNARINE-RAGOO
DAWN CUNNINGHAM
DAYRON KHAN
DEBBIE HOSEIN-MOHAMMED
DELON RAMSUNDAR
DENIS NURSE
DENISE RICHARDSON
DENISE STEEPLE
DEORANIE DOOKIE-KATWAROO
DERRICK WALLACE
DESMOND JESSOP
DEVIKA BASSAWH-SAMPATH
DEVINDRA MOONESAR
DEVON ANDY JOSEPH
DEXTER GEORGE
DIANNE MOHAMMED
DINDIAL PALTOO
DIXIE LEE AMOW
DOMINIC HARDING
DOMINIC ROMAIN
DONNA FRANK-PIERRE
DUANE LEE
DWINEL WARNER
EARL DAVIS
EDWARD DUCHESNE
ELIZABETH SIRJU
ELIZABETH WHITE
ELLIOT PIERRE
EMILE GREGORY JOSEPH
ENA DALLSINGH
ESBERT JOSEPH
FAITH WILLIAMS-LEE

FAIZAL MOHAMMED
FAREED MOHAMMED
FELIX MAHADEO
FINBAR GARCIA
FIZE MOHAMMED
FREDERICK MARYUEN
GABRIELLE ADDLEY
GAIL O'BRIEN
GAIL SINGH
GAIL STEELE
GALE RICHARDSON
GARRY ROOPCHAND
GARTH THOMAS
GARVIN KADOO
GEDDES MC CLEAN
GEM RAMSUMAIR
GEORGE RAMSEY
GERHARD AKIEN LTD
GISELLE LAWRENCE
GLEN REDHEAD
GLENN FREDERICK
GREGG MANETTE
GREGORY STONE
HARRILAL RAMJIT
HAYDEN WALDRON
HEATHER FERNANDO
HEIDI DUPONT-DE LANCY
HILARY DANIEL-BROWN
HYACINTH BOYCE
IAN MICHAEL COURNAND
IAN PANCHU
INDRANI CELINA ALI
INDRANI PERSAD
IRMA ST. LOUIS
JACQUELINE FOURNILLIER
JAIME GARCIA
JAMEELA ALI

JANELLE WATTLEY
JANET THOMAS
JASSODRA ALI
JAVID ALI
JAYSON FRASER
JEFFREY GAJADHAR
JEFFREY MAZELY
JEFFREY WARD
JENEEN SALIM
JENNIFER GIRDHARIE
JESSEL ALEXANDER
JESSIE PETERS
JESU COPELAND
JILL HARRIPAUL
JILLIAN LYNCH
JILLIAN SHIRLYN FRANCIS
JOANNE ALLEN
JOANNE FREDERICK
JOEL QUAMINA
JOEY CALLISTE
JONATHAN CABRALIS
JOSIANNE BOVELL
JOVAN SEETAL
JOY REID
JOY SAMMAH
JUAN ALLEYNE
JUAN MOSCA
JUDITH VIRE
JUDY MARCHAN
JULIETTE JACOB-FELICIAN
JUNE MAYNARD
JUNE RODRIGUEZ-CYRUS
KALOUTIE RAGOONAN
KAMLA MOONASAR
KARAN RAMSUNDAR
KAREN MOHAMMED
KARL CROOKS

KATHRYN JARDINE-WILLIAMS
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KHEMRAJ SEECHARAN
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NICHELLE EMMANUEL
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NICHOLAS QUINN YEE LOY
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NICOLE BUTCHER
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PREMCHAND DOOKRAN
PREMDATH SEEGOLAM
PRIMILLA DIAL-SEEPAUL
PYLAR SAMUEL
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RACHEL MOHAMMED
RAJ MOHAN
RAJIN RAMKISSOON
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RAMLAL BASDEO
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RANDALL LYON
RAPHAEL BOURNES
RAPHAEL GOVIA
RAPHAEL TEELUCK
RAY TUITT
RAYMOND ELIAS
RAYMOND TIM KEE
REGINALD ALLEYNE
REISA MARK
RENE MARTINEZ
RENE WANLISS
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SHELDON MUNRO
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SHIVAN MAHARAJ
SHIVANI TEWARI
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STACY ANN WELSH
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STEPHEN HARPER
STEPHEN KANGALEE
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TRUDY CUFFIE
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ANJU BALAI
ANNIE RAGHUNANAN
AVALON DHANRAJ
AVIN RAMBHAROSE
AVINASH FELMINE
BEVERLY LOOBIE-ALLEYNE
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DENISE BISSESSAR-DASS
DHANMATEE RAGOONATH
DINESH DASS
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EMILE DEAN
GARETH ALLAIN
GEETA GUNNESS
GLENFORD SAMUEL
HEMAWATIE HARRICHARAN
IAN WILLIAMS
IKEMA EDWARDS
INSHAN ALI
JAGDISH RAMKISSOON
JANELLE FRANCIS
JEROME EDWARDS
JOEL GORDON
JOYCE JASMATH-SEEJOOR
JUNIOR RAMSINGH
KAELAN FERREIRA
KATHY ANN KHARIM
KENDELL BALKARAN
KENNEDY FLEMING
KENNETH JALSA
KERN DASS
KERRY LOCHAN
KEVERN DASS
LACHME BALDEO
LESTER PERSAD
LEVI HENRY
LINCOLN TIRBANY
LISA SYDNEY
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VANCE KALLICHARAN
VAUGHN MAHARAJ
VINDRA RAMKISSOON
WENDELL BOBB

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PAN-AMERICAN LIFE

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ALICIA LEWIS-SPROTT
ALICIA SINGH
ALICIA WELLS-BIRCH
ALLAN LEE
ALLAN TANG CHOON
ALLAN SUN
ALLISON DIAZ-LEWIS
AMARDEEP BHAGWANDEEN
ANASTASIA BURROUGHS
ANDY MC KENZIE
ANISA WILSON
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ANN FOSTER
ANN MARIE NICHOLAS
ANTHONY RAMSINGH
ANTHONY SUI
ANTHONY BEHARRY
ANTOINETTEEDWARDS
ANTON GRANTUM
ASSAD MOHAMMED
ATHELINE VALENTINE
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DIANNE DEONARINE
DINESH RAMKHELAWAN
DIVYA MAHARAJ
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GARFIELD CLOUDEN
GAVIN CORNWALL
GERALD CRUICKSHANK
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KENWYNE JAMES

KERRY RAMJAG
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LYSTRA BAPTISTE
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MAKIEBA GOMEZ
MARCIA CALLENDER - DAVIS
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OMA HARRIPERSAD
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SUSAN CHANCE
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SUSAN JACHDEO

SUSAN SYLVESTER-BARKER

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SUZETTE HEERALAL-RAMDHAN

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THEMBEKA JARAMOGI

UMELLA BLACKMAN-DENOON

VALENTINE FRANK

VARSHA HANOOMAN

VERNIKA BOODOO

VERNON GRAY

WALTON BARKER

WAYNE LUKE

WENDELL NURSE

YUKCHIN CHEUNG

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JUNE NOEL-LEZAMA
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KADIM MOHAMMED
KAREN BARTHOLOMEW
KARLA RICHARDS-CUMBERBATCH
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KEITH WOOD
KERRY BISSOON
KERWIN KITSON
KESHMANIE SINGH
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KIDO PHILLANDER
KIM ENEAU
KIM HUMPHREY
KIM RAMPERSAD
KIRK MC IVOR
KRYSTAL HINKSON
LALCHAN SOOKNANAN
LASHLEY BUTCHER
LATCHMIN SINGH
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LENNON NAIPAUL
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LEZA SAMUEL
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LISA BRODBIN
LUKE MOUTTET

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ORLANDO WIGGINS
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WAYNE MOHAMMED

WAYNE GRIFFITH

WAYNE LEZAMA

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GAYATREE LISA NOYAN
GLORIA SEUCHARAN
HARDEO SEUKUMAR
HERMAN CREQUE
INDRANI AVATAR
INGA ANTHONY
JANET SKERRITT
JAVED RAZACK
JEEVAN MOHESS
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MULCHAN BASDEO
NICOLE THONG-REIS
PHILLIP WILLIAMS
RANDOLPH SAMUEL
RAYNATHA HERCULES
RICARDO DUKE
RUSSELL BHOLA
RUTH SURAJ
SAHADAI RAMPERSAD
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SASHA BAIN
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SUZAN MARTIN
TONYA MARHUE-MARAJ
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ZANAMOON KHAN