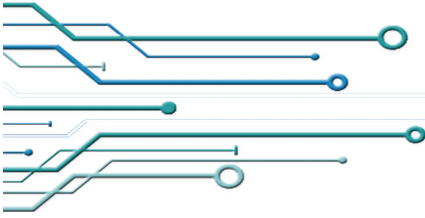




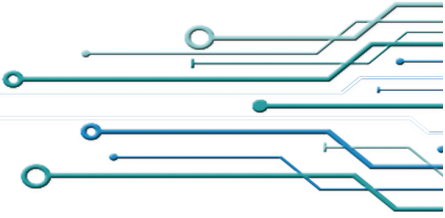
TRINIDAD AND TOBAGO ASSOCIATION OF
INSURANCE AND FINANCIAL ADVISORS



AGM REPORT 2019



TTAIFA'S PLEDGE

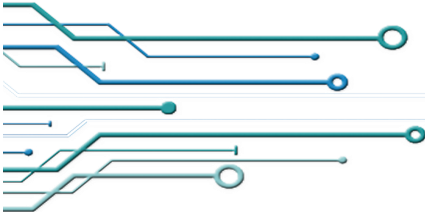


As a member of the Trinidad and Tobago Association of insurance and financial advisers.

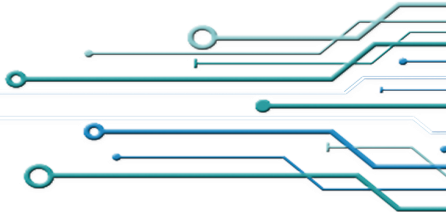
I pledge to place the interest of my clients and policy-holders above my own; and ensure that any advice I tender them will be without bias or regards for my own personal advantage.

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' policies, financial products or its agents under no circumstances to rebate or offer to rebate any part of a premium.



TTAIFA'S MISSION



WE EDUCATE OUR ADVISORS WITH KNOWLEDGE AND HOLISTIC DEVELOPMENT BY:

T – Transforming Advisors into Professionals and Prospects into Advocates

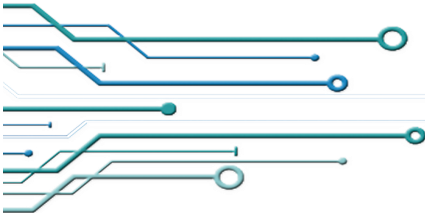
T – Technically Disseminating Information

A – Advocating Ethical and Best practices

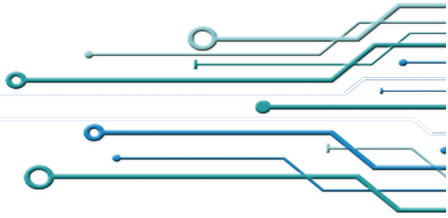
I – Inspiring and Informing

F – Focusing on Building Family Financial Strength

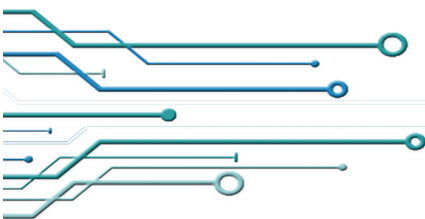
A – Alliances (with regulators, for the benefit of financial advisors and the Industry)



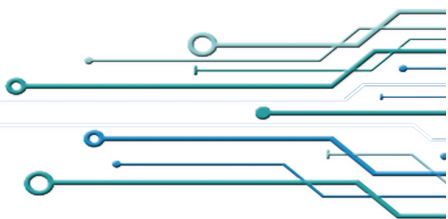
TTAIFA'S VISION



To be the recognized Association for Professional Educational Development of Insurance and Financial Advisors for the benefit of the Insurance Industry and the citizenry of Trinidad and Tobago.



TTAIFA'S PURPOSE



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

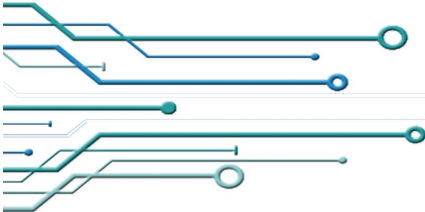
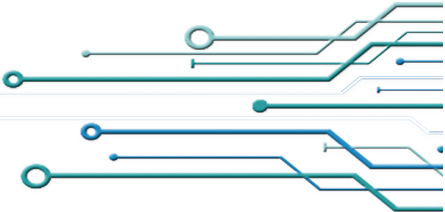
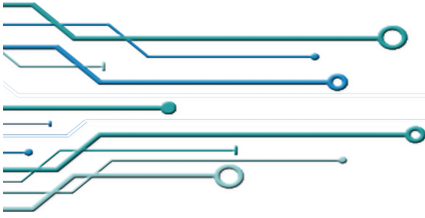


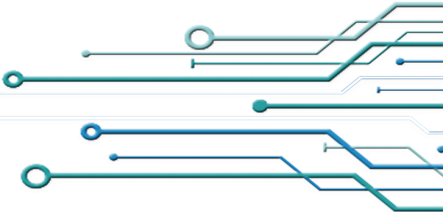
TABLE OF CONTENTS



PLEDGE	3
MISSION, VISSION AND PURPOSE	4
NOTICE OF MEETING	6
MEETING AGENDA	7
STANDING ORDERS	8
THE GOVERNANCE STRUCTURE - BOARD OF DIRECTORS	9
MINUTES OF ANNUAL GENERAL MEETING 2018	12
BOARD OF DIRECTORS' REPORT	17
AUDITED ACCOUNTS	23
ASSOCIATION ACTIVITIES	36
UPCOMING ACTIVITIES	42
FSCP AND AMTC GRADUATES	43
AGM ATTENDEES 2018	44
TTAIFA MEMBERSHIP LISTING 2019	45



NOTICE OF ANNUAL GENERAL MEETING 2019



Notice is hereby given that the Annual General Meeting of the Association will be held at the TTAIFA Secretariat, 129-131 Edward Street, Port of Spain on Friday 24th May, 2019 at 9:30am for the following purposes:

1. To receive the report of the President.
2. To receive the Audited Accounts for the year ended 2018.
3. To present the Board for the ensuing Term of 2019-2021.
4. To consider and pass the following resolutions which will be proposed as special resolutions.

THAT the Constitution of the Association be amended as it relates to:

- I. Classification of members
- II. National Association Officers
- III. Duties of Officers
- IV. Board of Directors
- V. Executive Committee

By order of the Board
Terrance Williams
Secretary/Treasurer

Registered Office
129- 131 Edward Street,
Port of Spain, Trinidad and Tobago

AGM AGENDA 2019

Time: 9:30am - 12:00pm

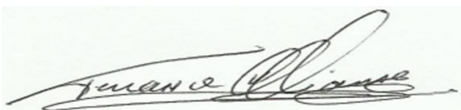
Date: May 24th, 2019

Venue: TTAIFA Secretariat

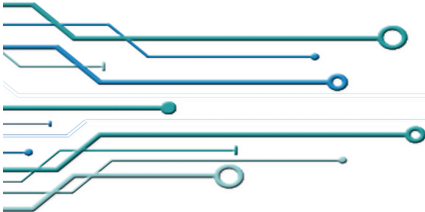
Officiating Officer: Mr. Terrance Williams

1. National Anthem
2. Invocation
3. TTAIFA Pledge
4. Welcome & Opening Remarks
5. Standing Orders
6. Minutes of the 2018 AGM
7. Confirmation of 2018 Minutes
8. Guest Speaker Presentation – Mr. Garth Thomas
9. Board of Directors' Report – Mrs. Mariana Galindo
10. Questions from the Floor
11. Adoption of the Board of Director's Report
12. Auditor's Report as at December 31, 2018 – Nerlin David, Auditor from S. Budhu and Associates
13. Questions from the Floor
14. Adoption of Auditor's Report
15. Re-Instatement of Auditor for period December 31, 2019 – December 31, 2020
16. Presentation of Resolutions
17. Adoption of Resolutions
18. Installation of 2019-2021 Board of Directors
19. Installation of Assistant Secretary/Treasurer for 2019-2020
20. Other Business
21. Close of Proceedings

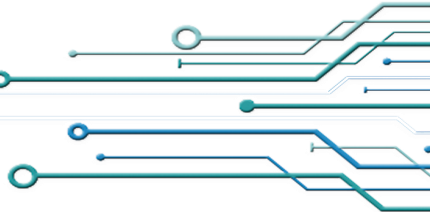
BY ORDER OF THE BOARD OF DIRECTORS



Terrance Williams - Secretary/Treasurer



STANDING ORDERS



- All mobile phones must be switched off or on silent.
A member shall stand when addressing the Chairperson
Speeches shall be clear and relevant to the subject before the meeting
- A member shall address the meeting when called upon by the Chairperson to do so, after which, he/she shall immediately take his seat.
- No member shall address the meeting except through the Chairperson.
- A member may not speak twice on the same subject, except:
The mover of a motion; who has a right to reply
He/She 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 Chairperson 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 Chairperson shall have the right to a “casting vote”.
- If there is an equality of voting on an amendment, and if the Chairperson does not exercise his/her casting vote the amendment is lost.
- Provision shall be made for protection by the Chairperson from vilification (personal abuse).
- No member shall impute improper motives against another.
- After giving a warning the Chairperson 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.

TTAIFA EXECUTIVES 2018-2019

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



TERRANCE WILLIAMS
TTAIFA'S SECRETARY/TREASURER
Pan American Life
E-mail: alphie0305@yahoo.com



FITZROY JACKMAN
TTAIFA'S ASSISTANT SECRETARY/TREASURER
Colfire
E-mail: jacko45@live.com



CHAPTER BOARD OF DIRECTORS 2018-2019

TTAIFA NORTH CHAPTER: BOARD MEMBERS 2018-2019



LOUIS MC MAYO
PRESIDENT
TATIL LIFE ASSURANCE



STEPHEN LEWIS
VICE PRESIDENT
GUARDIAN GROUP



FINBAR GARCIA
IMMEDIATE PAST PRESIDENT
GUARDIAN GROUP

TTAIFA EAST CHAPTER: BOARD MEMBERS 2018-2019



MARILYN GITTENS-OXLEY
PRESIDENT
SAGICOR LIFE INC.



DENISE STEEPL
VICE PRESIDENT
GUARDIAN GROUP



PATRICIA FERGUSON
IMMEDIATE PAST PRESIDENT
PAN AMERICAN LIFE

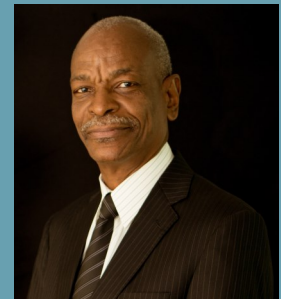
TTAIFA SOUTH CHAPTER: BOARD MEMBERS 2018-2019



WENDELL NOEL
PRESIDENT
GUARDIAN GROUP



LARRY TAI CHEW
VICE PRESIDENT
GUARDIAN GROUP



FITZROY JACKMAN
IMMEDIATE PAST PRESIDENT
COLFIRE

TTAIFA STAFF



The Staff from left to right:

Kimberly Hunte (*Data Clerk*), Leiselle-Ann Borel (*Education Officer*), Atiyah Edmond (*Administrative Assistant*), Audra Spence (*Administrative/Accounts Officer*), Cheryl Thomas (*Office Assistant*) and Darnelle Lovelace (*IT Assistant*).

TTAIFA COMMITTEES

EDUCATION COMMITTEE

Colleen Arneaud
Andrew Bates
Camille Sinanan
Alloy Dates
Audra Spence
Leiselle-Ann Borel
Mariana Galindo
Bernadette Stanley-Joseph

AWARD COMMITTEE

Wendell Noel
Ria Murray-Payne
Terrence Williams
Marilyn Gittens-Oxley
Mariana Galindo
Avalon Dhanraj
Stephen Lewis
Risha Baddaloo
Nichelle Emmanuel

INSURANCE MONTH COMMITTEE

Terrance Williams
Denise Steeple
Winston Williams
Gerald Cruickshank
Garth Thomas
Andrew Alleng
Carlyle Fletcher
Curtis Dass



TTAIFA MINUTES OF AGM 2018

Minutes of the Annual General Meeting of the Trinidad and Tobago Association of Insurance and Financial Advisors held on 20th April 2018.

Call to Order

The Chairperson, Mr. Terrance Williams, Secretary/Treasurer of the National Board, called the meeting to order at 9.30 a.m.

National Anthem, Invocation & Pledge

The National Anthem was sung by all. The Invocation was done by the North Chapter President Mr. Louis Mc Mayo. The Pledge was recited by all.

Opening Remarks

The Chairperson welcomed the President, attendees, and members of the board, the education committee and the feature speaker. He acknowledged Pamela Solano who played a big role in securing the land that TTAIFA has purchased. Mrs. Spence was recognized for her hard work. The auditor was also welcomed.

Standing Orders

The Standing Order was taken as read - Cell phones were to be switched off or placed on silent.

Feature Address

The feature speaker, Mrs. Susan Romano-Davis was introduced by Mr. Andrew Bates where her bio was read. Mrs. Romano-Davis gave a presentation on the theme "Service and Sustainability".

Mrs. Romano-Davis reflected on a 2013 presentation given by Mr. Heeralal in light of the same topic area

where he also mentioned that the insurance field is an attractive field to be in. TTAIFA has the responsibility to hold its members accountable for the practices of their agents. We should all be operating with moral and legal practices. We need to live by the pledge and respect the brand. Our rewards can also become our problems. Service to my clients has always taken priority. Education has become a requirement for the license renewal process. Because of this, we have seen an increase in numbers; why do we have to wait until it is mandated to learn? When you are clear about your purpose, you show up differently and you give of your best.

Authentic career advisors are able to stay the course because they understand the purpose of service to sustainability; purpose over profit. People know your motives by your actions; not your words. Serving people well requires knowing people well. TTAIFA need the support of all stakeholders for its sustainability. TTAIFA is the vine, those attached with gain. High achievers are celebrated in our industry but many times they are self-absorbed. You do not have to be in the spotlight to be successful.

Dr. Bines Munroe always spoke about servant leaders. He mentioned in his book that there is a difference between good leaders and great leaders. Good leaders employ people; great leaders deploy people; purpose impacts lives. Service and sustainability go hand in hand.

Minutes of 2017

The Minutes of 2017 were read and adopted by Mr. Gerald Cruickshank of Pan American Life and seconded by Mr. Wendell Noel of Guardian Group.

TTAIFA MINUTES OF AGM 2018

President's Report

The President gave a comprehensive report on TTAIFA's management, major activities and plans for the future. The report addressed:

- ◆ **Industry Review**
- ◆ **Management of TTAIFA** – Staff training for secretariat team and management of association funds.
- ◆ **Chapter Administration** – Activities of the Chapter
- ◆ **Education** – Enrolment, pass rates of 80% for 2017, and moderators' successes.
- ◆ **Issues of Concern** – FA 201 and FP 99 courses are the major challenges; orientation with the new students are now implemented.
- ◆ **Marketing and Promotions** – Communication continues and remains a priority, In the Loop quarterly newsletter is published, as well as TTAIFA's President's quote of the week .
- ◆ **Activities** – TTAIFA awards, DOCC, membership education update.
- ◆ **Major Accomplishments** – Mortgage in effect, first graduation ceremony, heads of sales meeting.

She concluded by thanking the core executive, fellow board members and staff of TTAIFA for their untiring support and feedback on all issues. American businessman John Rampton said "Your customers are the lifeblood of your business. Their needs and wants impact every aspect of your business, from product development to content marketing to sales to customer service".

Open Floor for Questions

The Chairman opened the floor for questions and comments.

QUESTION 1: Susan Romano-Davis

For persons in the business for a long time, do they need to complete the previous courses before FP99, was the issue ever brought up with CARAIFA?

ANSWER 1A: Mrs. Mariana Galindo

FSCP is the new designation. After LUTCF and FSS this follows. It is a personal decision if you would like to attain additional letters behind your name.

There are also other developmental courses in which you can take. For those new in the business, they will need to complete these courses to attain their designation.

ANSWER 1B: Mr. Andrew Bates

The LUTCF and FSS is to be equivalent to the FSCP which was the thinking. So either the both can be used, or only FSCP behind your name.

QUESTION 2

There are advisors in Tobago, what is happening with the Tobago chapter?

ANSWER 2: Mr. Terrance Williams

For Tobago, while I was President of East chapter, I was asked to be responsible for Tobago; which is currently being run under the East chapter.

We have an interim committee which is not functioning. We send moderators for courses to facilitate class and we are working to keep Tobago active.



TTAIFA MINUTES OF AGM 2018

Open Floor for Questions (Continued)

The Chairman opened the floor for questions and comments.

QUESTION 3: Pauline McKenna

As a board, what are you doing to sensitize the agents about TTAIFA? Most agents do not have a clue about who or what is TTAIFA.

ANSWER 3A: Mr. Terrance Williams

Through the chapters, and the board we try to go to the managers. If the managers do not buy in or support, then the agents will not either; this is where the problem lies. Persons will then see TTAIFA as an establishment that takes their money.

ANSWER 3B: Mrs. Mariana Galindo

Sagicor has a manager meeting currently. There are persons on the board who are at Sagicor training at this time. I understand what you are saying as we could have done more to highlight TTAIFA with this opportunity. We are asking for suggestions for us to encourage agents to participate and attend our meetings.

Mrs. Romano-Davis suggested that with the excitement from coming back from CARAIFA, persons can share their experiences at the Monday morning meetings while it is fresh. CARAIFA is linked to TTAIFA; these are the perks persons will get being attached to TTAIFA. Mr. Williams added that we had a great meeting with the Heads of Sales who is on board, now we need to get the managers on board.

Observation: Mrs. Coleen Arneaud made an observation. She stated that there are a lot of young persons entering the industry. They have asked about education.

I indulge them in TTAIFA and they are willing to do courses as they know it is important for their sustainability. They are willing to learn; we just need to make them aware of TTAIFA.

Ms. Pamela Solano mentioned that when she was north chapter president, she had to make appointments to see the managers asking to come in to branch and agency meetings. Some managers were extremely difficult, but she still pursued it. North chapter has the most membership, but it is the most difficult to get the managers to buy in. Mr. Mc Mayo added that the industry is a revolving door and faces are forever changing.

A constant affirmation of TTAIFA is needed as there is always a new crop of agents. There are some managers that have never even done AMTC and will also never change their frame of mind; there is nothing we can do to change some of their minds. They are afraid to send their agents for education as they will be exposed to more information which may work against them.

Mrs. Galindo added that there are certain rules for moderators; once a student comes to your class and left their company for your company, you will not be allowed to moderate.

Reisa Mark suggested that we start from recruitment stage. Therefore, from the beginning they know what is required so that they are aware moving forward. That way when TTAIFA dues are deducted they are informed.

Mr. Williams stated that an orientation for new agents was done by TTAIFA and the response was not great. We do however plan on continuing to try.



TTAIFA MINUTES OF AGM 2018

Adoption of President's Report

The President's report was adopted by Mrs. Coleen Arneaud-Rostant and seconded by Mr. Louis Mc Mayo.

Auditor's Report

The Auditor's Report as at December 31st 2017, prepared by S. Budhu and Associates, was read by Mr. Nerlin David, S. Budhu and Associates' representative.

Open Floor for Questions (Continued)

The Chairman opened the floor for questions and comments.

QUESTION 1: Audience Member

Kindly explain the negative in the cash flow for 2017?

ANSWER 1: Mrs. Audra Spence

The cash flow shows the viability of the association. A lot of our expenses increased for 2017 compared to 2016. There were a lot of fees to be paid to CARAIFA. This caused the deduction.

Adoption of Auditor's Report

The President's report was adopted by Ms. Denise Steeple and seconded by Mrs. Mariana Galindo.

Reinstatement of Auditors

S. Budhu and Associates, were re-instated for the year 2018 by votes of Mrs. Marilyn Gittens-Oxley and seconded by Mr. Gerald Cruickshank.

Other Business

Mr. Noel spoke of the upcoming South chapter event 'The Whole Person'. As it pertains to membership, the managers and the new members, his suggestion is to go to existing platforms as opposed to creating new ones. We can volunteer to visit orientations to share about TTAIFA. Also, TTAIFA awards carded for Friday 25th May 2018 at the Hyatt Regency Hotel. On the 19th September South chapter is having Congress Day at SAPA; Damien Crawford along with other regional speakers will be there.

Mr. Mc Mayo added that Peaches Simmonds won Speakers Forum at Congress this year.

In addressing a previous issue, Mrs. Oxley mentions that in Sagikor, they tried the in-house orientation for the new members, and they refused to even complete the TTAIFA form. The managers are the ones that give the agents a bad impression of TTAIFA and the agents were not interested.

East Chapter's signature event "Liming with the Stars" is on 6th July at the Guardian Building, St. Augustine. Going Green is our following event at the end of July at a date to be announced. Mr. Cruickshank informed every one of the celebrations of insurance month which recognized worldwide in the month of September. We want to educate the public of life insurance for the entire month.

A token of appreciation was given to the guest speaker on behalf of TTAIFA by Mrs. Oxley.

TTAIFA MINUTES OF AGM 2018

Board of Directors

The Mariana Galindo – President
Alicia Birch – Vice President
Gerald Cruickshank – Immediate Past President
Terrance Williams – Secretary/Treasurer
Fitzroy Jackman – Assistant Secretary/Treasurer

North Chapter Representatives

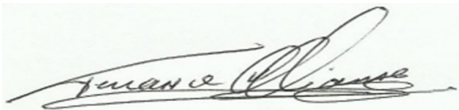
Louis Mc Mayo – North Chapter President
Stephen Lewis – North Chapter Vice President
Christopher Gouveia – North Chapter Secretary/
Treasurer

South Chapter Representatives

Wendell Noel – South Chapter President
Larry Tai Chew – South Chapter Vice President
Ria Murray-Payne – South Chapter Secretary/Treasurer

East Chapter Representatives

Marilyn Gittens-Oxley – East Chapter President
Denise Steeple – East Chapter Vice President
Irma Stanford – East Chapter Secretary/Treasurer



Terrance Williams
Secretary/Treasurer

BOARD OF DIRECTORS' REPORT 2018



Members of the head table; feature speaker and TTAIFA Hall of Famer; Mr. Garth Thomas, Chairman of the meeting; Mr. Terrance Williams, TTAIFA's Executive and Board members, fellow Insurance Agents, specially invited guests, good morning.

It is my distinct pleasure to address you on behalf of the Board of Directors and give you an update of our activities and accomplishments for the period 2018 into 2019.

TTAIFA's Management

"If we never have the courage to take a leap of faith, we'd be cheating God out of a chance to mount us up with wings like eagles and watch us soar."

- Jen Stephens

TTAIFA as an association not being immune to global changes and development has had to take a leap of faith in the management of TTAIFA even as we continue to be prudent and frugal in the management of the Association. In 2018, the Board ascertained the need for a corporate retreat and review of its overall

operations, since the last such exercise had been conducted approximately ten (10) years ago. Our Vision and Mission was redone, constitutional overview, along with strategic plans for the Association.

As President I can say it's not the easiest role, and not the hardest either. What I can say, it is truly a rewarding one. My team, and I mean, every member of the Executive and Board, by extension the chapters' Board Directors, each adding their flavour, that contributes to the overall progress of the organization. We continue to receive good support from all the various insurance companies and that is truly welcoming.

Chapter Activities

We are happy to report that we have seen increased activities among the three chapters over the period. This is a step in the right direction for TTAIFA since this shows a greater participation and interest in the local association by the agents. Some of these activities are 'Signature events', as they are held and looked forward to by both Agents, and the wider community where it's held.

Some of the activities of the Chapters over the period included:

1. East Chapter:

- a) **Going Green:** where plant seedlings are distributed free of charge to the wider community at the Trincity Mall.
- b) **East Chapter - Liming with the Stars:** This event was held on Friday 6th July, 2018. A well-attended annual after work lime filled with fun and activities such as All-Fours, Drafts, Karaoke, eats and drinks, and music!

BOARD OF DIRECTORS' REPORT 2018

- c) **Secondary Examination Assessment Kits:** The secondary examination was held on 4th April 2019, and the chapter distributed SEA Kits which contained a case with 2 pencils, eraser, sharpener, and a ruler for less fortunate school children of two primary schools. A donation that was well received.

2. South Chapter:

- a) **South Chapter - The Whole Person:** A Bi-monthly meeting held for the south chapter members in May 2018. They had the pleasure of having the Feature speaker; a TTAIFA Hall of Famer; Mr. Cecil Fredrick to enlighten their membership.
- b) **South Chapter Congress Day** - A full day seminar hosted by TTAIFA South Chapter on 19th September 2018. This included workshops and 13 main platform speakers both locally and regionally focusing on insurance related issues and motivational speeches.
- c) Under the theme **"Jingle and Mingle"**, in December 2018, the chapter had a free Christmas Lime for their members filled with fun activities like, Christmas Pictionary, Karaoke, Christmas Lip sync, Weigh the cake, Live parang band, food, drinks and prizes

3. North Chapter:

- a) North and East Chapter teamed up to host a NIS seminar on 19th October 2018 and South Chapter hosted another on 23rd October 2018. The both seminars were of the same content and was well attended. However, the different locations were to accommodate agents in different areas.

Education

Enrolment for 2018 was 381, with Semester III being the lowest enrolment period, in comparison to 2017 these figures are as similar.

Even though we foresee an increase in enrolment with the introduction of the Insurance Act 2018 Bill, which was assented to by Parliament on June 2018.

Of particular interest is the new regime which will require advisors to pursue Continuous Professional Development (CPD) to have their license renewed.

In this regard, we meet with Insurance Brokers Association of Trinidad & Tobago (IBATT), the Association of Caribbean Commonwealth Loss Adjusters (ACCLA) and Trinidad and Tobago Insurance Institute (TTII) to finalise the operation of the CPD administrative procedures for the industry.

From these meetings a general agreement and proposal was forwarded to Central Bank of Trinidad and Tobago (CBTT) for approval. We are hopeful the Act will come into effect before the end of 2019.

Our Pass Rates summary for our FSCP examination shows a steady improvement from 2016 to 2018, we continue to achieve our goal to have pass rates of 70% and over each year.

Our present cadre of Moderators which comprised of new and re-certified, totals twenty-four (24). We had three Moderators' training session for 2018, and we have scheduled at least two Moderators' training sessions for 2019; the first is carded for June 20th, 2019.

Our education management committee continues to achieve their mandate. We have increased our educational packages through short programs, and degree programs. You can check our website for further information.

BOARD OF DIRECTORS' REPORT 2018

COURSE PASS RATES PERCENTAGES - 2016/ 2017/2018 BY SEMESTER

	FA 201	FA 202	FA 211	FA 251	FA 257	FA 261	FA 290	FA 262	FA 263	FA 271	FP 99	FA 200
SEMESTER 1 (2016)	76	93	-	-	73	67	50	43	100	-	100	-
SEMESTER 2 (2016)	80	90	-	-	83	89	66	30	77	100	-	-
SEMESTER 3 (2016)	62	100	-	83	78	75	88	-	-	90	-	-
TOTAL	78% Pass Rate for 2016											
SEMESTER 1 (2017)	75	100	-	75	76	66	100	-	-	100	58	-
SEMESTER 2 (2017)	68	100	-	85	91	100	100	-	-	100	100	-
SEMESTER 3 (2017)	44	100	-	63	100	-	100	-	-	100	54	100
TOTAL	80% Pass Rate for 2017											
SEMESTER 1 (2018)	79	92	-	92	89	86	50	-	-	94	100	-
SEMESTER 2 (2018)	61	93	-	90	100	44	29	-	-	83	100	-
SEMESTER 3 (2018)	92	100	-	76	91	81	100	-	-	100	100	-
TOTAL	84% Pass Rate for 2018											

Marketing and Promotions

Globally the month of September has been designated Life Insurance Awareness Month and TTAIFA took the decision to recognize Insurance Awareness Month in September 2018. With the support of our member companies, our aim as an association was to try and change the views of our industry through educating the public about the importance of life insurance and its impact to families and the society at large.

The event was launched on September 3rd, 2018 at TTAIFA's head office via a Press Conference attended by the media, Company Executives and other officials. The mayor of Port-of-Spain was the main speaker, along with other Company officials. It was streamed live on TTAIFA's Facebook page, and was also viewed on National television at a subsequent broadcast.

We had a set weekly schedule of events to provide the necessary awareness amongst the T&T public in the following areas on the Importance of Life Insurance, Critical Illness/Health/Disability, Tertiary Education, and Retirement Planning. This was conducted through an awareness campaign with ten (10) promotional advertisements which was aired on radio stations, television, face book and other social media platforms.

Both radio and television talk shows were conducted during this month by Agents and Managers in our industry. A pre-recording of our panel discussion which was taped on Tuesday 21st August 2018 was aired twice in the month of September and consisted of the following company representatives:

BOARD OF DIRECTORS' REPORT 2018

Mr. Maxim Marquez	Vice President, Regional Director of Agencies / Pan American Life Insurance Group
Mrs. Mariana Galindo	TTAIFA President / Senior Life Underwriter / Sagicor Life Inc.
Mr. Lenox Barrow	Branch Manager / Guardian Life of the Caribbean
Mr Robert Trestrail	Executive Vice President and General Manager / Sagicor Life Inc.
Mrs. Alicia Birch	CARAIFA President / Unit Manager / Pan-American Life Insurance
Saad Baksh	Unit Manager / Maritime Financial Group / MDRT Regional Chair

We successfully provided information and acquired important statistical information.

Below are some examples of the impact our outreach and our initial statistical findings:

The **Life Insurance Awareness Month Panel Discussion** reached **7,410** people on Facebook, YouTube also provided the following information:

TRAFFIC SOURCES:

WhatsApp	39.6% of viewers
Facebook	26.9% of viewers
YouTube	16.5% of viewer
Instagram	1.7% of viewers
Other	

TOP COUNTRIES:

Trinidad & Tobago	81.0% of viewers
United States	2.4% of viewers
Other	

GENDER STATISTICS:

Female	74.3% of viewers
Male	25.7% of viewers

AGE STATISTICS:

13-17 Years	0.0% of viewers
18-24 Years	0.0% of viewers
25-34 Years	0.0% of viewer
35-44 Years	0.0% of viewers
45-54 Years	56.3% of viewers
55-64 Years	43.7% of viewers
65+ Years	0.0% of viewers

BOARD OF DIRECTORS' REPORT 2018



Focusing on the marketing of TTAIFA has remained a priority for us. We maintain constant contact with advisors through Mail Chimp, using various topics. One such topic is the TTAIFA President's quote of the week, as well as, President's corner in our 'In the Loop' newsletter which serves to inspire and motivate advisors.

The Newsletter is circulated on a quarterly basis and we encourage everyone to log into our website at ttaifa.com and Facebook page @ttaifanews.

We continue to have our meetings with the regulators; The Central Bank of Trinidad and Tobago. As a result of our strategic retreat done, and plans being implemented, our Association is now more recognized, since we have been asked to consult on matters affecting our National Insurance System, the New Real Estate Bill 2019, as well as meetings with the other Insurance Intermediaries such as ATTIC; Association of Insurance Companies of Trinidad and Tobago, ACCLA; Adjusters, IBATT; Insurance Brokers of Trinidad and Tobago, and TTII; The Trinidad and Tobago Insurance Institute to put together structures for the Continuing Professional Development CPD credits under the New Insurance Bill 2019.

CARAIFA Congress 2020

At a CARAIFA Annual General Meeting TTAIFA was asked to host Congress 2020. Since this is a decision for the Board, the President requested time to consult with the Board. At our first Board meeting held in July 2018 after our AGM and strategic planning retreat, the decision was taken to host the CARAIFA Congress 2020. Planning meetings have begun, and we are excited to host another fantastic congress, the last one we hosted was in 2015.

Our hosting of the Congress was launched at the CARAIFA Congress held in Belize as is customary the handing over after one congress for the other. Registration forms are ready, and our landing page are scheduled to be launched today. This means persons will have access to information and updates on the Congress, they will also have the opportunity to pay in instalments over a five-month period beginning from May 2019 month end. There are registration forms ready for persons who wish to be the first fifty early-bird registrants.

TTAIFA AWARDS

TTAIFA Awards 2018 was held on Friday May 25, 2018 after our last AGM. We inducted two stalwarts into our Hall of Fame at that awards in the persons of Mr. Emmanuel Lawrence and Mr. Jacinto Martinez. It was fabulous function.

The 2019 TTAIFA Awards function was a gala dinner and dance. It was held on Saturday 13th April 2019 at the Hyatt Regency with the theme "Celebrating Industry Gems...the Evolution of Insurance Icons". The Awards chairperson, our very own East Chapter President, Mrs. Marilyn Gittens-Oxley worked very hard with her committee and organized a successful event.

BOARD OF DIRECTORS' REPORT 2018

We recognised and invited some of the industry icons, installed the first female inductee into TTAIFA Hall of Fame, Mrs. Pamela Solano, who was also TTAIFA's first female President, and celebrated the industry's top production for the year 2018. The attendance was over 400 persons and the reviews continue to be positive. The formal part of the function began promptly at 6:00 p.m. and ended at 9:30 p.m. which was followed by dessert and dance which ran until midnight.

Day of Common Concern

On Wednesday 31st October 2018, each Chapter was present at an assigned mall in their jurisdiction to educate the public on the importance of health care as it relates to Kidney Disease and other lifestyle diseases.

Nurses were there to conduct blood pressure testing and sugar testing. Distribution of health material was done on the day as we seek to educate the citizenry at large, Mr. Terrance Williams, our Secretary/Treasurer had the responsibility of organizing its observance and from all accounts he did a great job.

A donation booklet was marketed with a ticket in varying amounts starting from Bronze to Platinum. Each donor was recognized with a certificate of appreciation from the DOCC Chairman and featured in our TTAIFA Quarterly newsletter.

Membership

In January/February 2019 TTAIFA staff headed by Mrs. Audra Spence, our Administrative/Accounts Officer, attended four out of five of the member companies' blast off /new day seminar meetings. There we shared an interesting 2-minute video presentation which provided agents with the role and purpose of TTAIFA as part of their

career's professional development. A Board member brought greetings from the Association, and packages were given to Agents and Managers which included the education schedule for 2019 among other upcoming courses.

Conclusion

TTAIFA has had quite a busy 2018 and into the beginning of 2019. We recognize we need to be mounted up and soar, for there is no time than the present. Those gone before started this work, and we are putting systems in place for those to come after to continue the work begun. It has been a journey, a very worthwhile one for our industry.

Steve Jobs says, *"Great things in business are never done by one person. They're done by a team of people"*.

This work could not have been done without my Board members and staff of TTAIFA. And so, I give thanks for my team for their full support in all decisions and undertakings.

It is said, "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."

Let us **Keep on going**. Let us **Remember why we started**."

Fellow members, I humbly submit the Board of Directors report for 2018/2019.

Respectfully submitted,



Mariana Galindo LUTCF MFA

AUDITOR'S REPORT AS AT DECEMBER 31, 2018

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 AUDITOR'S REPORT

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

Report on the Audit of the Financial Statements

Opinion

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 31st December 2018 and the Statements of Comprehensive Income, Statement of Changes in Equity and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory notes as set out on pages 4 to 14.

In our opinion, the financial statements present fairly, in all material respects, the financial position of the company as at 31st December 2018 and the result of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards for SMEs.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Trinidad and Tobago, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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-size Entities (IFRS for SMEs) and for such internal controls as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibility for the audit of the financial statements:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Audit - Accounting - Consulting - Tax Vat - Secretarial
An ACCA & ICATT Member Firm

AUDITOR'S REPORT AS AT DECEMBER 31, 2018

INDEPENDENT AUDITOR'S REPORT

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

Report on the Audit of the Financial Statements

(Continued)

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- ▶ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ▶ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- ▶ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ▶ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- ▶ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

S. Budhu & Associates
S. BUDHU & ASSOCIATES
Chartered Accountants

Trinidad & Tobago

21st May 2019

AUDITOR'S REPORT AS AT DECEMBER 31, 2018

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

Statement of Financial Position

		As At 31st December	
	Note	2018 \$	2017 \$
ASSETS			
Non-Current Assets			
Property, Plant and Equipment	2	4,221,090	4,430,800
Investments	4	131,000	150,200
Deferred Tax Asset	7	109,410	24,737
		<u>4,461,500</u>	<u>4,605,737</u>
Current Assets			
Cash and Cash Equivalents		574,350	602,904
Investments	4	413,432	813,056
Fixed Deposits	5	309,312	302,401
Trade Receivables and Prepayment		313,498	637,438
Taxation Recoverable		4,413	-
Total Current Assets		<u>1,615,005</u>	<u>2,355,799</u>
Total Assets		<u><u>6,076,505</u></u>	<u><u>6,961,536</u></u>
EQUITY AND LIABILITIES			
Capital and Reserves			
Retained Earnings		3,207,545	3,446,246
Foundation Account		52,688	52,635
Fred Williams Fund		28,647	28,647
		<u>3,288,880</u>	<u>3,527,528</u>
Non -Current Liabilities			
Borrowings	6	<u>2,605,459</u>	<u>2,741,681</u>
Current Liabilities			
Accounts Payable and Accruals		45,943	547,851
Borrowings	6	136,223	120,891
Taxation Payable		-	23,585
		<u>182,166</u>	<u>692,327</u>
Total Equity and Liabilities		<u><u>6,076,505</u></u>	<u><u>6,961,536</u></u>

The Financial Statements were authorised for issue by the Directors on the 21st May 2019.

Director:



Director:



AUDITOR'S REPORT AS AT DECEMBER 31, 2018

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

Statement of Comprehensive Income

	Note	Year Ended 31st December	
		2018 \$	2017 \$
Income			
Students Fees and Books		1,523,030	1,192,325
Membership Fees		1,397,755	1,160,433
Awards		198,000	161,315
Donations and Other Income		61,622	40,142
Congress		39,721	66,356
Investment and Interest		22,086	35,472
		3,242,214	2,656,043
Expenses			
Operating and Administration	12	1,520,164	1,192,368
Student Courses and Books		1,134,108	1,096,077
Awards Function		225,298	227,259
Depreciation	2	223,741	267,235
Congress		59,708	131,024
Marketing	13	28,148	65,649
Loss on Foreign Exchange		98,789	-
Loss on Revaluation of Investments		14,234	8,424
		3,304,190	2,988,036
Operating Loss		(61,976)	(331,993)
Finance Costs		232,417	198,153
Loss before Taxation		(294,393)	(530,146)
Taxation	8	(55,692)	(106,122)
Net Loss		(238,701)	(424,024)

AUDITOR'S REPORT AS AT DECEMBER 31, 2018

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

Statement of Changes in Equity

	Foundation Account	Fred Williams Fund \$	Retained Earnings \$	Total
Balance as at 31st December 2016	52,582	28,647	3,870,270	3,951,499
Interest Earned	53	-	-	53
Net Comprehensive Loss for the year	-	-	(424,024)	(424,024)
Balance as at 31st December 2017	52,635	28,647	3,446,246	3,527,528
Interest Earned	53	-	-	53
Net Comprehensive Loss for the year	-	-	(238,701)	(238,701)
Balance as at 31st December 2018	52,688	28,647	3,207,545	3,288,880

AUDITOR'S REPORT AS AT DECEMBER 31, 2018

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

Cash Flow Statement

	Year Ended 31st December	
	2018	2017
	\$	\$
Cash flows from Operating Activities		
Operating Loss	(61,976)	(331,993)
Adjustment to reconcile net profit to net cash from operating activities:		
Depreciation and disposal	223,741	267,235
Net Change in operating assets and liabilities	(177,968)	135,525
	(16,203)	70,767
Interest paid	(232,417)	(198,153)
Taxation paid	(56,979)	(5,558)
Net cash (outflow)/inflow from operating activities	(305,599)	(132,944)
Cash flows from Investing Activities		
(Decrease) / Increase in Investments	411,913	(2,532)
Purchase of fixed assets	(14,031)	(143,200)
Net cash (outflow)/inflow from investing activities	397,882	(145,732)
Cash flows from Financing Activities		
Increase in Reserves	53	53
Loan Repayments	(120,890)	(37,428)
Net cash (outflow)/inflow from financing activities	(120,837)	(37,375)
(Decrease)/increase in cash and cash equivalents	(28,554)	(316,051)
Cash and cash equivalents		
At start of year	602,904	918,955
At the end of year	574,350	602,904
Represented by:		
Cash and Cash equivalents	574,350	602,904

AUDITOR'S REPORT AS AT DECEMBER 31, 2018

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 investment and is included in the statement of comprehensive income.

AUDITOR'S REPORT AS AT DECEMBER 31, 2018

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.

AUDITOR'S REPORT AS AT DECEMBER 31, 2018

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.

AUDITOR'S REPORT AS AT DECEMBER 31, 2018

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 Comp Act of 1995 on the 27th September 2001. Its registered address is No. 129 Edward Street Port of Spain. Its principal activities 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	Buildings	Furniture, Fixtures and Computers	Office Equipment and Books	Total
	\$	\$	\$	\$	\$
As At 31st December 2018					
Opening Net book Amount	220,560	3,589,884	418,281	202,075	4,430,800
Additions	-	-	14,031	-	14,031
Disposals	-	-	-	-	-
Depreciation Charge	-	(71,798)	(111,416)	(40,527)	(223,741)
Net Book Value	220,560	3,518,086	320,896	161,548	4,221,090
As At 31st December 2018					
Cost	220,560	3,916,550	855,300	450,773	5,443,183
Accumulated Depreciation	-	(398,464)	(534,404)	(289,225)	(1,222,093)
Net Book Value	220,560	3,518,086	320,896	161,548	4,221,090
As At 31st December 2017					
Opening Net book Amount	220,560	3,584,535	539,828	209,912	4,554,835
Additions	-	75,883	21,436	45,881	143,200
Disposal	-	-	-	-	-
Depreciation Charge	-	(70,534)	(142,983)	(53,718)	(267,235)
Net Book Value	220,560	3,589,884	418,281	202,075	4,430,800
As At 31st December 2017					
Cost	220,560	3,916,550	841,269	450,773	5,429,152
Accumulated Depreciation	-	(326,666)	(422,988)	(248,698)	(998,352)
Net Book Value	220,560	3,589,884	418,281	202,075	4,430,800

3. Share Capital

Authorised

50,000 ordinal shares of no par value

Issued and fully paid

No shares have been issued

As At
31st December
2018 2017
\$ \$

_____ - _____ -

AUDITOR'S REPORT AS AT

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

4. Investments- At Market Value

			As At 31st December	
	Current Amount	Non Current Amount	2018 \$	2017 \$
<u>Guardian Group Trust Limited</u>				
TTD Monthly Income Fund - 33,674.0290 shares	336,740	-	336,740	558,226
<u>RBC Royal Bank (Trinidad & Tobago) Limited</u>				
TTD Income Fund - 0 Units (Account Closed)	-	-	-	178,911
<u>Unit Trust Corporation of Trinidad and Tobago</u>				
Growth and Income Fund	62,692	-	62,692	61,919
<u>Government Bonds</u>				
Government Bond- Zero Coupon Bonds	14,000	27,000	41,000	55,000
<u>JMMB Securities (T&T) Limited</u>				
Clico Investment Fund- 5,200 Shares	-	104,000	104,000	109,200
	413,432	131,000	544,432	963,256

The amounts represents financial assets measured at fair value at the reporting date.

5. Fixed Deposits

	As At 31st December	
	2018 \$	2017 \$
RBC Royal Bank (Trinidad & Tobago) Limited	37,360	37,341
Maritime Financial Group	271,952	265,060
	309,312	302,401

6. Borrowings and Bank Overdraft

			As At 31st December	
	Current Portion	Non Current Portion	2018 \$	2017 \$
Sagicor Life Inc.	136,223	2,605,459	2,741,682	2,862,572

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 facility 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.

AUDITOR'S REPORT AS AT DECEMBER 31, 2018

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

Notes to the Financial Statements

	As At 31st December	
	2018	2017
	\$	\$
7. Deferred Tax Asset		
Opening amount	(24,737)	104,971
Credit to income tax	(84,673)	(129,708)
Closing Amount	(109,410)	(24,737)

	Year Ended 31st December	
	2018	2017
	\$	\$
8. Taxation		
Current Tax Charge Comprises:		
Business Levy	19,321	15,724
Green Fund Levy	9,660	7,862
Deferred Tax Credit	(84,673)	(129,708)
	(55,692)	(106,122)

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

Loss before Taxation	(294,393)	(530,146)
Tax calculated at 30%, (2017-25%)	(88,318)	(132,537)
Green Fund and Business Levy at 0.9% of revenues	28,981	23,585
Net effect of allowances and other charges	3,645	2,830
	(55,692)	(106,122)

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.

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.

AUDITOR'S REPORT AS AT DECEMBER 31, 2018

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

Notes to the Financial Statements

	Year Ended 31st December	
	2018	2017
	\$	\$
12. Operating and Administration		
Salaries	437,676	403,806
C.A.R.A.I.F.A - Fees	59,140	58,845
- Meetings	111,056	40,951
- Foundation	6,994	430
Chapter	156,539	81,448
Insurance Month	109,479	-
Group and Health Plans	109,842	158,053
Retreat	72,091	28,939
Executive Honorarium	67,014	-
Car Park Rental	57,594	53,689
Repairs and Maintenance	55,803	44,579
Office	44,557	31,076
Electricity	41,537	60,956
Meetings	32,613	30,023
Insurances	32,535	13,076
Janitorial	32,150	33,325
M.D.R.T Expenses	26,481	26,012
Telephone and Internet	19,228	37,429
Audit Fees	12,750	12,500
Uniforms	9,205	3,234
Legal and Professional Fees	7,260	20,151
Security	6,517	32,146
Travelling and Subsistence	5,659	1,103
Subscriptions and Donations	3,395	11,773
Seminar and Convention	1,750	4,201
Rates and Taxes	1,299	4,623
	1,520,164	1,192,368
13. Marketing		
Advertising	25,644	20,413
Entertainment	2,504	4,103
Building Opening Ceremony	-	27,653
Bad Debts Write Offs	-	13,480
	28,148	65,649

ASSOCIATION'S 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 Sagicor Life Inc.



South Chapter - The Whole Person

The South Chapter hosted another Bi-Monthly Meeting titled "The Whole Person" at the Maritime Financial Building, Ciperio 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.

ASSOCIATION'S ACTIVITIES



TTAIFA North, South & East Chapter: Day of Common Concern

TTAIFA North & East Chapters participated in CARAIFA's Annual Day of Common Concern on Wednesday 31st October, 2018 at Long Circular Mall and Trincity Mall. TTAIFA South Chapter participated on Wednesday 31st October, 2018 at Gulf City Mall. Free blood pressure and blood sugar testing were provided to the public and donations were collected for Kidney Foundation.



TTAIFA South Chapter: Congress Day - Innovate, Integrate, Activate

TTAIFA South Chapter held its Congress Day titled Innovate, Integrate and Activate on Wednesday 19th September, 2018 at the Southern Academy for the Performing Arts. There were 13 presenters as well as multiple workshops on a variety of topics. There were over 400 members in attendance.



TTAIFA North, East & South Chapter: National Insurance System Seminars

TTAIFA North and East Chapters held an NIS Seminar on Friday 19th October at the TTAIFA Secretariat and the TTAIFA South Chapter held its NIS Seminar on Tuesday 23rd October at the Guardian Life Building, Hobson Court. Topics discussed were short-comings and Benefits of the NIS System. Both events saw good turnout.

ASSOCIATION'S ACTIVITIES



TTAIFA SOUTH CHAPTER'S AGM 2018

TTAIFA's South Chapter held its Annual General Meeting on Wednesday 21st February, at the Guardian Life Building, Hobson Court, San Fernando. There were 76 agents at the meeting. The feature speaker was Mr. Ricardo Smith, Assistant Branch Manager, Dale Mc Leod Agency. Many prizes were distributed most notably winners of the Largest Group - Zobida Mathura's Branch.

TTAIFA EAST CHAPTER'S AGM 2018

TTAIFA's East Chapter held its Annual General Meeting on Friday 16th February, at Maritime Office, Roundabout Plaza, Barataria. The feature speaker was Mr. Winston Williams, Manager.

TTAIFA NORTH CHAPTER'S AGM 2018

TTAIFA's North Chapter held its Annual General Meeting on Thursday 22nd February, at the TTAIFA Building, Edward Street, Port of Spain. The feature speaker was Mr. Dexter George, Branch Manager, Guardian Group.

ASSOCIATION'S ACTIVITIES

TTAIFA GRADUATION 2018

TTAIFA held its first graduation function for our 2016, 2017 FSCP and AMTC graduates. The thirty-three graduates in attendance comprised of Life Insurance Advisors from various Insurance companies; Guardian Life of the Caribbean, Maritime Financial Group, Pan-American Life, and Sagicor Life Inc. The Graduation ceremony was held on February 26th at TTAIFA Secretariat where our graduates were addressed by the His Worship the Mayor of Port of Spain, Alderman Joel Martinez and our very own CARAIFA Education Council Chairman, Mr. William Wiltshire.

AMTC GRADUATES 2017

From Left to Right:

Derrick Wallace, Saad Anthony Baksh, Clinton Corbin, Ricard Skerritt, David Gordon, Colleen Arneaud, Roger Brumant, Richard De Freitas, Darren Dickson, Anthony Davis and Louis Mc Mayo.



FSCP GRADUATES 2017

Front Row from Left to Right: Shazahra Khan, Natasha Grant-Daniel, Sabrina Ramsaran, Nicole Woods, Rose Ramoutar and Roslyn Keller.

Middle Row from Left to Right: Anju Balai, Yukchin Cheung, Kathy-Ann Kissoon, Nekeisha Lee, Joanne Frederick, Nadia Mahabir, Marsha Harripaul, Kathy Kahrim and Allison Diaz-Lewis.

Back Row from Left to Right: Kevern Dass, Nicole Matas, Brent Romano, Trudy Cuffie, Brian Dookeran, Pierre De Coteau and Merlene Alexander.



FSCP GRADUATES 2016

From Left to Right:

Camille Sinnanan, Risha Baddaloo, Shivan Maharaj, Jacqueline Pollinais and Roger Alcantara



ASSOCIATION'S ACTIVITIES

TTAIFA INSURANCE MONTH 2018

The First Annual Insurance Month was launched on September 3rd, 2018 at TTAIFA's head office via a Press Conference attended by the media, Company Executives and other officials. The mayor of Port-of-Spain was the main speaker, along with other Company officials. It was streamed live on TTAIFA's Facebook page and was also viewed on National television at a subsequent broadcast. The month long event syncretize the public on the importance of insurance in the areas of Critical Illness, Health, Disability, Tertiary Education and Retirement Planning, using newspaper advertising, radio talk shows, panel discussion on television and social media platforms advertising.

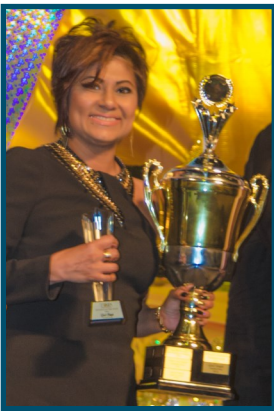


ASSOCIATION'S ACTIVITIES

TTAIFA 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



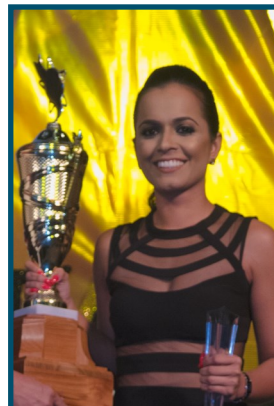
TOP GENERAL INSURANCE PRODUCER

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

UPCOMING ACTIVITIES

CARAIFA CONGRESS 2020

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

**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

TTAIFA
TRINIDAD AND TOBAGO ASSOCIATION OF
INSURANCE AND FINANCIAL ADVISORS



**YOU SHOULD
BE HERE!**

MORE UPCOMING ACTIVITIES

NIS SEMINAR 2019

JUNE 25TH

PROTOCOL AND ETIQUETTE

AUGUST

PUBLIC SPEAKING/TOASTMASTER

TBA

TTAIFA FSCP GRADUATES 2018

Semester 1

Semester 2

Semester 3

1	CAMEILLA ALI	SANDIE BHAGWANDEEN	INSHAN ALI
2	JUAN ALLEYNE	GALE DE SHONG	NATASHA CHARLES
3	TENILLE CAMPO-TAYLOR	JAIME GARCIA	DAMIAN CUFFY
4	KAELAN FERREIRA	MIRANDA GIRDHARIE	EDWARD DUCHESNE
5	JILLIAN FRANCIS	NIRMALA KRISHNANAN	CORINNE LABAN-MAHARAJ
6	ALYSSA HACKETT	JEANINE LUCAS	BRIAN PETERSON
7	AKIL HARRY	MURIEL CHATTERGOON	KURLENE PRINCE FRANCIS
8	JENNIFER KHAN	CHRISTOPHER MARAJ	DARREL RAMPERSAD
9	SEAN MC CLEAN	SHARON MARK	GEMMA SAUNDERS
10	SEVIL MOHAMMED FERNANDEZ	DALE RAMKISSOON	SHARON SINANAN
11	RAJ MOHAN	AMINA ROLAND	RIQUEN ALLEN
12	LILY MONIZ	QUINCY TYNER	
13	DARIEL PERREIRA	FAITH WILLIAMS-LEE	
14	VAROON RAMESAR		
15	ANDY RAMLOCHAN		
16	JENEEN SALIM		
17	DENISE STEEPLE		

TTAIFA AMTC GRADUATES 2019

1	IAN WILLIAMS
2	RICHARD DJERF
3	RISHA BADDALOO
4	CHARLENE MILLETTE-BLACKMAN
5	MIKEL GRANDERSON
6	KARLA RICHARDS-CUMBERBATCH
7	HAZEL-ANN EXETER-MURRAY

TTAIFA NATIONAL AGM ATTENDANCE 2018

	ATTENDEES	COMPANIES	CHAPTER
1	PAULINE MC KENNA	GUARDIAN LIFE OF THE CARIBBEAN	NORTH
2	ROSLYN KELLER	GUARDIAN LIFE OF THE CARIBBEAN	NORTH
3	STEPHEN LEWIS	GUARDIAN LIFE OF THE CARIBBEAN	NORTH
4	TERRANCE WILLIAMS	PAN AMERICAN LIFE	EAST
5	WENDELL NOEL	GUARDIAN LIFE OF THE CARIBBEAN	SOUTH
6	MARIANA GALINDO	SAGICOR LIFE INC.	EAST
7	GERALD CRUICKSHANK	PAN AMERICAN LIFE	EAST
8	COLLEEN ARNEAUD	GUARDIAN LIFE OF THE CARIBBEAN	NORTH
9	ALICIA BIRCH	PAN AMERICAN LIFE	EAST
10	SUSAN ROMANO-DAVIS	SAGICOR LIFE INC.	SOUTH
11	DENISE STEEPLE	GUARDIAN LIFE OF THE CARIBBEAN	EAST
12	CURTIS DASS	MARITIME FINANCIAL GROUP	SOUTH
13	JOANNE FREDRICK	GUARDIAN LIFE OF THE CARIBBEAN	NORTH
14	PAMELA SOLANO	PAN AMERICAN LIFE	NORTH
15	GARFIELD CLOUDEN	PAN AMERICAN LIFE	NORTH
16	LOUIS MC MAYO	GUARDIAN LIFE OF THE CARIBBEAN	NORTH
17	IRMA STANFORD	SAGICOR LIFE INC.	EAST
18	MARILYN GITTENS-OXLEY	SAGICOR LIFE INC.	EAST
19	FITZROY JACKMAN	COLFIRE	SOUTH
20	REISA MARK	GUARDIAN LIFE OF THE CARIBBEAN	EAST
21	RIA MURRAY-PAYNE	GUARDIAN LIFE OF THE CARIBBEAN	SOUTH
22	CAROL ANN JOSEPH	TTAIFA	GUEST
23	BEAULAH CASTELLE	PAN AMERICAN LIFE	NORTH
24	ANDREW BATES	TTAIFA EDUCATION BOARD	NORTH
25	MICHELLE HERNANDEZ	GUARDIAN LIFE OF THE CARIBBEAN	NORTH

TTAIFA MEMBERSHIP LISTING 2019

GUARDIAN LIFE OF THE CARIBBEAN

ABENA DAVIS	ASHVIN AKAL	CHERYL-ANN DARABIE
ADELLE FUENTES-GHANNY	BARRY GRAHAM	CHOYLING GUERIN
ADRIAN RAMDEO	BASIL JOSEPH	CHRISTA SINANAN
AKAASH KALLADEEN	BERNADETTE STANLEY- JOSEPH	CHRISTIAN MATHURA
AKILAH CLAXTON	BEVERLY ALI	CHRISTIAN SHIRAZ ALI
ALAFIA WHISKEY	BEVERLY RAMOUTAR	CHRISTINE SAYNEY
ALAIN WRIGHT	BRANDON KISSOON	CHRISTOPHER NANCOO
ALANA KING	BRENT DURITY	CINTRA RAMGOOLAM
ALEEMA MOHAMMED	BRENT JANKIE	CLAIRE WALCOTT
ALLAN JOSEPH	BRENT ROMANO	CLARENCIA AGUILLERA
ALLISENE TANNER	BRIAN DOOKERAN	CLEMENTINE JARDINE
ALLYSON HUMPHREY-MITCHELL	CALVIN MENDEZ	CLINTON CORBIN
ALTHEA MARTINEZ	CAMEILLA ALI	COLLEEN ARNEAUD
AMRALL ALI	CANDICE ANDREWS	COLLEEN GREAVES
ANDEL GEORGE	CANDY MOHAMMED	CRISHELL HUGGINS-ALEXANDER
ANDY RAMLOCHAN	CARLEEN VALDEZ	CRYSTAL BALDEO-HECTOR
ANGELA JOSEPH	CARLYLE FLETCHER	CRYSTAL RAMBISOON
ANGELA MASON	CAROL CAVE	CRYSTON LEWIS
ANGINEE RAMBERAN	CASSANDRA BOISSIERRE-MOHAMMED	CUBISON THORNE
ANN MARIE BOWRIN	CATHERINE BENNY	DALE MC LEOD
ANTHONY CRICHLLOW	CATHERINE JARDIM	DALE RAMKISSOON
ANTHONY DAVIS	CEYA BRUCE-BAHADOORSINGH	DANIEL DOOKIE
ANTHONY KING	CHARLES BALGOBIN	DANIELLE POUNDER
ANTHONY O'BRIEN	CHARMAINE HUTCHINSON	DARION SANKAR
ANTHONY TAITT	CHARRISTE LA POMPE	DARON JACOBS
ANTONIO ARRA	CHE AFONG	DARREL DUKHARAN
ANUPA SIEWNARINE	CHELSEA HAKIM	DARRELL RAMPERSAD
ARLENE PAUL-GRIFFITH	CHERYL MOONAH	
ASHLEY SEEGOBIN	CHERYL FORDE	

TTAIFA MEMBERSHIP LISTING 2019

GUARDIAN LIFE OF THE CARIBBEAN

DARREN BEPATH
DARREN DICKSON
DAVID BLANC
DAVID GORDON
DAVIKA RAMNARINE-RAGOO
DAYRON KHAN
DELON RAMSUNDAR
DENISE RICHARDSON
DENISE STEEPLE
DEORANIE DOOKIE-KATWAROO
DERRICK WALLACE
DESMOND JESSOP
DEVIKA BASSAWH-SAMPATH
DEVINDRA NAJAB
DEVON ANDY JOSEPH
DEXTER GEORGE
DIANNE MARTINEZ
DIANNE MOHAMMED
DINESH MAHARAJ
DIXIE LEE AMOW
DOMINIC HARDING
DOMINIC ROMAIN
DON ALI
DUANE LEE
DWINEL WARNER
EARL DAVIS
EDWARD DUCHESNE
ELIZABETH MITCHELL

ELIZABETH WHITE
ELIZABETH EDAN
ELIZABETH SIRJU
EMMA TAITT
ESBERT JOSEPH
FAITH WILLIAMS-LEE
FAIZAL MOHAMMED
FAREED MOHAMMED
FELICIA AMOW-HOSEIN
FELIX MAHADEO
FINBAR GARCIA
FIZE MOHAMMED
GABRIELLE ADDLEY
GAIL O'BRIEN
GAIL SINGH
GAIL STEELE
GALE RICHARDSON
GARRY ROOPCHAND
GARVIN KADOO
GARY BOODRAM
GARY SOOKDEO
GINA JULIEN
GLEN REDHEAD
GREGG MANETTE
GREGORY STONE
HARRILAL RAMJIT
HAYDEN BORRELL
HEATHER FERNANDO

HELEN FELICIAN
HILARY DANIEL-BROWN
HOSHAN SAWH
HYACINTH BOYCE
IAN PANCHU
IAN MICHAEL Cournand
IAN WILLIAMS
INDRANI PERSAD
INDRANI SARASINGH
ISABELLA WADE
JACQUELINE FOURNILLIER
JAIME GARCIA
JAMEELA ALI
JAMIE GERALD-HUTCHINSON
JANELLE FRANCIS
JANELLE WATTLEY
JANINE GUILLAUME
JASSODRA ALI
JAVID ALI
JAY HARRYNARINE
JAYA SANTANA
JAYSON FRASER
JEANINE LUCAS
JEFFREY WARD
JEFFREY MAZELY
JENEEN SALIM
JENNIFER GIRDHARIE
JEROTH NICOME

TTAIFA MEMBERSHIP LISTING 2019

GUARDIAN LIFE OF THE CARIBBEAN

JESSEL ALEXANDER	KATHRYN JARDINE- WILLIAMS	KWAME RISBROOKE
JESSIE PETERS	KATHY ANN KISSOON	KWAMI MAPP
JESU COPELAND	KAVIANN ALEXIS	KYLE BRITTON
JILLIAN LYNCH	KAVITA NOOR	KYLE ST. LOUIS
JILLIAN SHIRLYN FRANCIS	KAYODE MC SHINE	LARRY TAI CHEW
JOANNE ALLEN	KEHRON GRIFFITH	LARRY GOCOO
JOANNE FREDERICK	KEISHA ROBERTSON-AGUILLERA	LARRY SEBRO
JOEL QUAMINA	KELLY HARPER	LAURA BREWSTER-ISAAC
JOEY HARRYNANAN	KELLY-ANN JONES	LAUREN RAMKISSOON
JONATHAN CARVALHO	KELVIN GOPAUL	LAUREN BIROT
JORION MOORE	KENDALL LOWHAR	LAUREN COOPER
JOSHUA FRASER	KENT BAINEY	LAYNE RAMBARAN
JOSIANNE BOVELL	KERN RODRIGUEZ	LEAH PAUL
JOVAN SEETAL	KERRY LOVELACE	LENA-ANNE MENTOR-CUDJOE
JOY REID	KERWYN RAMROACH	LENNARD GAY
JOY SAMMAH	KEVIN RAGOO	LENORE ROBINSON
JUAN ALLEYNE	KEVIN SAHAI	LENOX BARROW
JUDITH VIRE	KHADINE MOHAMMED	LEROY SERRIES
JULIETTE JACOB-FELICIAN	KHEMRAJ SEECHARAN	LESLEY PLAZA
JUNE DAVID	KIERN ALMARALES	LESLIE ANN CRICHLLOW
JUNE RODRIGUEZ-CYRUS	KIMBERLY RATTAN	LESTER ALLEYNE
JUNIOR RAMSINGH	KIMBERLY SINGH	LESTER CASSIMY
KADISHA KENT	KIMMIE PHILLIP	LESTER DES VIGNES
KAELAN FERREIRA	KISHAN BHIMULL	LESTER PERSAD
KAMLA MOONASAR	KOMAL MAHARAJ	LILY MONIZ
KARAN RAMSUNDAR	KRIS DEONANAN	LINCOLN RAMROOP
KAREN MOHAMMED	KRISHNA RAMOUTAR	LINDA JOHN
KARL CROOKS	KURLENE PRINCE-FRANCIS	LINDA TAMMY OTWAY

TTAIFA MEMBERSHIP LISTING 2019

GUARDIAN LIFE OF THE CARIBBEAN

LISA INDALSINGH
LISA MARIA DEAN
LISA MAYERS
LISA POLLONAI
LORNA VALVERDE
LULLIANA RAGUNAN
LURTAN PATTERSON
LYNDON MC LEOD
MADIENNE MAHON
MAHLON HINDS
MAKEBA FRASER
MAKESI JAMES
MALA SEBARATH
MARCEL BENNETT
MARCIA WONG
MARCUS LYNCH
MARIA BREWSTER
MARK LYNCH
MARK ROBERTS
MARK RODRIGUEZ
MARSHA LYONS
MARTIN THOMAS
MARY-ANN MC DONALD
MAUREEN JOSEPH
MAURICIA GRAY
MEERA PERSAD-KHAN
MEIGHAN PRITCHARD
MELISSA ROMANY
MERLENE ALEXANDER

MICHA JOSEPH
MICHAEL BALLOO
MICHAEL AUSTIN
MICHAEL FYFE
MICHELLE DE FREITAS
MICHELLE FOSTER
MICHELLE PERSAD
MIRANDA GIRDHARIE
MOHANIE RAMNARINE
MRINALINI SUPERSAD
MULCHAN LEWIS
MURIEL CHATTERGOON
MYLES ACHAT-ALI
NADIA LASHLEY
NADIA MAHABIR
NADIA TYNER
NADIYAH BAKSH
NAKASHA MARSHALL- RAMDHAN
NANDIE DA SILVA
NARADA LATCHMAN
NARISHA MANNETTE
NARISSA MOHAMMED
NASHA ADHEEN
NATALIE MOHAMMED
NATASHA CHARLES
NATASHA BOISSON
NATASHA DWARIKA
NATASHA GRANT-DANIEL
NATASHA SAKOOL

NAVIN INDAR
NAZIR MOHAMMED
NEELA MOHAMMED
NEIL MOHAMMED
NEIL RAMNANAN
NEIL RAMSINGH
NEKEISHA LEE
NERESSA AFFAN-BARTHOLOMEW
NESHA HEERALAL
NICHELLE EMMANUEL
NICHOLAS BALLADIN
NICHOLAS QUINN YEE LOY
NICHOLAS RAMOO
NICHOLE QUAMINA
NICOLA HALL
NICOLE BLAKE
NICOLE BUTCHER
NICOLE CARTER
NICOLE JOSEPH
NICOLE MOHAMMED
NICOLE VALERE-GRIMES
NIGEL GARDNER
NIGEL SOOKBIR
NIKEISHA THOMAS
NIKOLAI GILLEZEAU
NIRMALA KRISHNANAN
NOYDENE GOOLCHARAN

TTAIFA MEMBERSHIP LISTING 2019

GUARDIAN LIFE OF THE CARIBBEAN

PAULA COURNAND
PAULINE DOUGLAS
PAULINE MC KENNA
PAVITRA DOOKIE-POONRAM
PEACHES SIMMONDS
PEARL RAMSAROOP
PETAL PHILLIP
PHILLIP WILSON
PIERRE DE COTEAU
PRAIMA HOSAM
PREMATEE RAMSOOMAIR
PREMCHAND DOOKRAN
PREMDATH SEEGOLAM
PRIMILLA DIAL-SEEPaul
PRUDENCE BAHAW
PYLAR SAMUEL
QUINCY TYNER
RABAH FIN SERVICES LTD
RACHEL ALI
RAJ MOHAN
RAJEEV GOBIN
RAJIN RAMKISSOON
RAMCHAND HOLASS
RAMIZ RAJACK
RAMLAL BASDEO
RAMLOCHAN BHAGWANDASS
RANDALL LYON
RANDOLPH ETHON GONZALES

RAPHAEL BOURNES
RAPHAEL GOVIA
RAPHAEL TEELUCK
RAYHAAN MOHAMMED
REISA MARK
RENE MARTINEZ
RENE WANLISS
RENISON RAMKHELAWAN
RESHMA BHAJAN
RHEA RAMDEO
RHONDA RAMSAHAI
RIA MURRAY-PAYNE
RICARD SKERRITT
RICARDO SMITH
RICHARD DE FREITAS
RICHARD DEMMING
RICKY RAMPERSAD
ROBERT BATES
ROBERT DYAL
RODERICK PINHEIRO
ROGER BRUMANT
ROGER WEBSTER
ROMEL BASTIEN
ROMONA PAREJO-LORD
RONALD BRIZAN
ROSLYN KELLER
ROSTON ALI
ROXANNE PACHECO-VELASCO

RUEBEN RAPHAEL
SABRINA RAMSARAN
SAMANTHA BEBE
SAMRAJ RAMDHANIE
SANDIE BHAGWANDEEN
SANDRA DEBRA DE SOUZA
SANDRA GOODING
SANDRA RAMJIT
SEAN DAVID
SELINA RAZACK
SEVIL MOHAMMED-FERNANDEZ
SHALIMA MAHADEO
SHANE PUSTAM
SHANEA BLAKE-RAMNANAN
SHANTAL THOMAS
SHARON SINANAN
SHARON LA FOND
SHARON MOORE-SINGH
SHARON ST. HILAIRE-NEVERSON
SHAZAHRA KHAN
SHERWIN WONG
SHIRLENE GREAVES
SHIVAN MAHARAJ
SHIVANI TEWARI
STACEY PAUL
STACY GREENE-MOHITH
STEFAN LEWIS
STEFAN SPOONER

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STEPHEN COODIE

STEPHENELLA HECTOR-LUKE

SUDESHNA JADOO

SUNIL BASDEO

SURENDRA RUDAL

SUSAN THOMAS

SUSHILLA MC FARLENE

TAMMY THOMPSON

TARA LAL CHAN

TEREK HASSAN ALI

TORZA DAVIS

TOTARAM BENASRIE

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TRISHANA SIRJU-ARJOON

TRISTA DES VIGNES

TRUDY CUFFIE

VANISSA SUKHBIR

VAROON RAMESAR

VERNELLE CUMBERBATCH

VICTORIA DIAZ

VIJANTIE RAMPERSAD

VIKARNO HUNTE

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WAYNE BLACKMAN

WAYNE JORDAN

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WHITNEY RICHARDS

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WILLIAM WILTSHIRE

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YANNICK JIEOVANE ANTOINE

ZAUTOEN BADLOE-KLAVERWEIDE

ZAMEER ALI

ZINA BOBB-VESPRESSY

ZOBIDA MATHURA

ZOLITA MOTILAL

MARITIME FINANCIAL GROUP

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ALCINA BLENMAN

ALENA MAHARAJ

ALFREDO GUERRA

ALYSSA HACKETT

AMOS SEENATH

ANDERSON SAMAROO

ANIL HARRICHARAN

ANITA BABULAL

ANJANI JOSEPH

ANJU BALAI

ANNIE RAGHUNANAN

AVALON DHANRAJ

AVIN RAMBHAROSE

AVINASH FELMINE

AZISA SINGH-SALAZAR

BEVERLY LOOBIE-ALLEYNE

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COLETTE SPRINGER

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DAMIEN JADOONANAN

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DONNA SALANDY

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JEROME EDWARDS
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KATHY ANN KHARIM
KENDELL BALKARAN
KENNEDY FLEMING
KERN DASS
KERRY LOCHAN
KEVERN DASS
KEVIN BALDEO
LACHME BALDEO
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RAJEEV SOONDARSINGH
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AKIM WALKER
ALICIA BIRCH

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ANTHONY BEHARRY
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ANTOINETTE EDWARDS
ASSAD MOHAMMED
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AYSHA DOUGLAS
BARBARA RENALES
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BEVERLY ROBIN
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CAROL PIERRE
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CHERRY-ANN PIERRE-WILLIAMS
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DINESH RAMKHELAWAN
DONNA JOBE
DYAN GUEVARA
EARLINE BRATHWAITE
EDERLE BARRY
EDMUND RILEY
ELLSA MC LEAN
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FARICA SANCHEZ
GAIL ALI-PAUL
GARFIELD CLOUDEN
GAVIN CORNWALL
GERALD CRUICKSHANK
GREGORY WILSON
HAMLET SIRJU
HANNAH ALS
HAYDEN RUDOLFO
ILITTY MOLLINO
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JAELL SALANDY
JANELLE RAMPERSAD
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JULIUS JAMES
JUNE MIKE
KAMELE CUDJOE
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KENRICK CUFFIE
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KEVAUGHN LEWIS
KEVIN VARGAS
KINDA JOSEPH
KIRON CHARLES
KIRT SALINE
KIYLAN OXLEY
KNALIDI VICTOR
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LEVI ETTIENNE
LINDY-ANN JULIEN-ALLAN
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LYDIA KHAN
LYSTRA BAPTISTE
MAHADEO RAMCHARAN
MAKIEBA GOMEZ
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MARIA GUNPAT
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MARSHA HARRIPAUL
MARTHA ALEXANDER
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NINA CRUICKSHANK
OMA RAMDEO-HARRIPERSAD
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PAUL FYFIELD
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SAMIR BAKSH
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SHARON MARK
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SUSAN CHANCE
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SUSAN SYLVESTER-BARKER
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SUZETTE HEERALAL-RAMDHAN
TAMARA WILSON-OROSCO
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ALLAN KERCELUS
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ANA MOYA-GRANT
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ANDREW ALLENG
ANDREW OHREE
ANDY DE VERT
ANITRA RAMPERSAD-GAYADEEN
ANN POWELL-POLLARD
ANNE-AMBAH LAMONT-CHARLES
ANNESTY MAHARAJ
ANTHONY CLARKE
ANTHONY LEZAMA
ANTHONY SUE
ARTURO RAUSEO
BALGOVIND INDAR LAL
BEATRICE BRIDGLAL

BERNADETTE KRETZSCHMAR
BRENT BALFOUR
CALISTON BRIDGEMOHAN
CAMILLE SINANAN
CARIS HENRY
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DAYNA VIEIRA
DEBORAH GAIL SEALEY
DEBRA DASS-JAIKARAN
DEBRA NANCOO
DEBRA PIERRE-DANIEL
DELANO RAUSEO
DENISE RAMDOO
DENNELL BREWSTER
DENZIL SUPERSAD
DEV LUM KIT
DEXTER AQUI
DILLON RAMPERSAD
DYAL RAMCHARAN
EDMUND CHAN
ELISHA RAMDASS
ELIZABETH GANGA
ELNA DU BOIS
ENRIQUE HUGGINS
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GAVIN GRANDERSON
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GEMMA HOSEIN
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HARDY HOBSON
HASHAMEEN MOHAMMED
HAZEL JACKSON
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HEIDI FARFAN
HENRY HARRY
INGRID BUFFONG
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JEFFERSON LAWRENCE
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JONATHAN DECLE
JOVAN ROBERTS
JUDY JOSEPH
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JUNE NOEL-LEZAMA
JUNE SEALY-WEBB
JUSTIN RAMPERSAD
KADEL ST. LOUIS
KAFFE' HENRY
KARLA RICHARDS-CUMBERBATCH
KESHMANIE SINGH
KEVIN RAMPERSAD
KEVON CHARLES
KIDO PHILLANDER
KIM ENEAU
KIM RAMPERSAD
KIRK MC IVOR
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LASHLEY BUTCHER

LATCHMIN SINGH
LECIA CHANG-WAI
LEE MITCHELL
LEE MUNGALDEEN
LEIGHTON DENNIS
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LENNON NAIPAUL
LINDON RUSSELL
LUKE MOUTTET
LYSTRA ALEXANDER
MAKEDA HUDSON
MANOJ RAMBADAN
MARC AANENSEN
MARCIA ASSAM
MARCIA SOBERS
MARIANA GALINDO
MARILYN GITTENS-OXLEY
MARLA PATLOO
MARLON CRAWFORD
MARLON DE LEON
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MARY LIGHTBOURNE
MEENAWATTI RAMPERSAD
MICHAEL ACEVERO
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MICHELLE DUKE
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NICOLE DANIEL
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NICOLE MATAS
NIGEL BURGESS
NIGEL DEOSARAN
NIKEISHA KELMAN
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PATTI HUDSON
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PHILLIP, JR RAPHAEL
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RADICA SAMMAH
RALPH COUTAIN

RAPHAEL CULPEPPER
RAYHAAN JOSEPH
REANN JOSEPH
REANN RAMCHARAN
RENEE WALCOTT
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RICHARD BANFIELD
RICHARD DALY
RICHARD HING
RIQUEN ALLEN
ROGER ALCANTARA
ROSANA LUE CHIN
SABRINA RAUSEO
SAJEEDAH SALAMUT
SAMANTHA BOODOO
SEAN DAVIS
SERGIO MARQUES-PITA
SHANICE RADHAY
SHARON BON
SHERESE BAPTISTE
SHERNANDAE PATTERSON
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SHIRMA MARAJ
SHIVA MAHARAJ
SIOBHIAN CHRISTOPHER
SOPHIA RAMSAROOP

STAFFORD RANSOME
STEFAN WILLIAMS
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SURINDRA MAHARAJ
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TAMIKA NIXON
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TESSA JOOGOON
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VICTOR CHINEMILLY
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VIVIAN RAMPERSAD
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WAYNE HAREWOOD
WAYNE LEZAMA
WAYNE MOHAMMED
WENDY CAMPBELL-HACKETT
WILFRED HOLDER
WILLIAM GIBBS

SCOTIA LIFE INSURANCE

HADASSAH LEWIS
EVANGALINE BABLALL - JAIPERSAD

DAMANI WARRICK
GIZELLE HERBERT

SHARDA SEERAJ
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ANUSHKA LALL	HERMAN CREQUE	PENELOPE BISsoon
BENECIA IRVINE	INDRANI AVATAR	RAYNATHA HERCULES
BERNADINE WILLIAMS-GROOME	INGA ANTHONY	RICARDO DUKE
BERNARD GREGOIRE	JACQUELENE BOBAN	RICARDO SEEREERAM
BRENDON GRAY	JAMALUDEEN HUSAIN	ROMMEL MANICKCHAND
BRYAN PEDRO	JEEVAN MOHESS	RUSSELL BHOLA
CANDICE MOHAMMED	JENNEIL MC KIE	RUTH SURAJ
CARL ANTHONY JAMES	JEWAN JAGGERNAUTH	RYAN JOHN
CHARMAINE PANNENBERG	JOANNE GRANT	SAHADAI RAMPERSAD
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CHRISTOPHER LYONS	KEITH CHARLES	SASHA BAIN
CHRISTOPHER WRIGHT	KENNY WILLIAMS	SETARA BALROOP
CINDY SEERAM	KEVIN PERSAD	SEUKARAN SOOKHOO
CLIFFORD AMEERAL	KHRISTA SOOKDEO-RAMPERSAD	SHAMIN MARCHAN
CURTIS ADAMS	KIDSINGH POWDER	SHARAN MOHAMED-ALI
CYRIL MURRAY	KIMLON ST. LOUIS	SHARON RAMRATTAN
DAVID CHARLES	KYRON MARCHAN	SHENELLE RAMKISSOON
DAVID STEPHENS	LETITIA LEE-RAMCHARAN	SUBATHIRA ARYADURAY
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DEOCHAN BISRAM	MARLON PASCALL	TRUDY PEDRO
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GALE ANN MERRICK	MULCHAN BASDEO	WALTER STEWART
GAYATREE NOYAN	NALENE LALLA	ZANAMOON KHAN