

OTS Newsletter Issue 1

THE FAST AND THE FURIOUS

&



TOP 10 Tips for New Agents

TOP 5 MDRT Tips to Stay On Top of The Game

10 Things Authentic Leaders Do



otsgroup
opportunity to succeed



otsgroup
opportunity to succeed



VISIONS

The Fastest Growing, Most Profitable and The Best Lifestyle Entrepreneur Agency in The Financial Industry.

The Best Working Place in Malaysia.

TAGLINE

ONE WORLD.

People from all walks of life, regardless of age, sex, race, educational background, etc.

ONE DREAM.

Every member holding on to the same Philosophy, working together on ONE Common Goal... and marching toward a Same Direction...
“Completing own self and others” (成就自己, 造就他人)

ONE 26.

126...This lucky number is where the name of **OTS** originated from, and it's also the idea which triggered the founder, Michael Tan in the formation of OTS Group. “OTS” stands for *Opportunity To Succeed, or One Two Six*. When this number were to be pronounced in Cantonese, it sounds exactly like the phrase “搵到食”, which means “Everyone prosperous together”.

CULTURES

LEARNING • SHARING • CARING
• CONTRIBUTING • GROWING



Congratulations TO ALL OF YOU FOR A REMARKABLE YEAR.

With you, we have created many new heights & records in year 2012/2013. We thank you for your total commitment to strive for excellence.

Because of you, OTS has...

- ★ occupied 100% in HLA Top **5** MBA Ranking
- ★ MBA Champion with **177** points
- ★ Top Recruiter with the highest number of **137** new recruits
- ★ **3** Agencies achieved above DU FYP RM 5.0 Mil.
- ★ **6** Agencies achieved above DU FYP RM 3.0 Mil.
- ★ **9** Agencies achieved above DU FYP RM 2.0 Mil.
- ★ **25** Agencies achieved above DU FYP RM 1.0 Mil.
- ★ OTS achieved **FYP 115.5M** with **1,453** new recruits

We are very proud of these results. Your disciplined approach – Focus, Commitment and Skillful Execution each and every day enabled us to achieve excellence in these two critical drivers of growth - **Recruitment** and **Production**. Let's take advantage of this momentum to further accelerate growth in the new FY 2013/2014.

"When Love and determination work together expect a masterpiece". Your success is OTS's success story. Have a great year and let's win together!



Best wishes,
Michael Tan RFP, FChFP, ChLP
Managing Director



Fast & Furious LEADERSHIP?

Be Fast In Capturing The Market Share

In this past couple of years since I been in HLA, OTS, I have seen the number of Agents, MDRTs, COTs, Managers grow tremendously. To a certain extent, this is down to the luck of the economy being fairly strong, evidenced by practically 80% of property doubling in price over the 2008-2012 period.

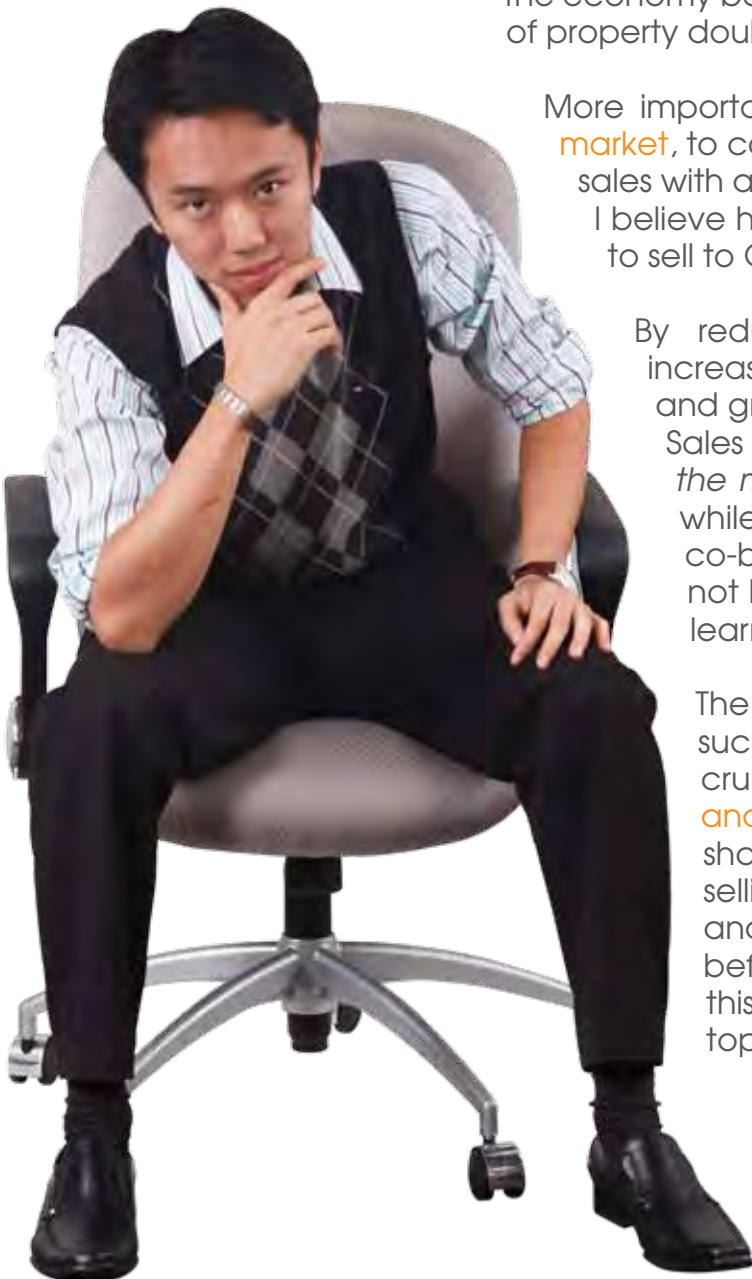
More importantly, it is the **🔗 embracing of the cold call market**, to capture greater market share, whilst maximizing sales with assistance from warm market and referrals. This, I believe has been key to OTS growth since it enables us to sell to Other People's Warm Market!

By reducing other people's warm market, and increasing our sales, we have attained market share and growth that has been unprecedented. With our Sales Achievements, we have then been *fast into the market, recruiting aggressively with our Brand*, while making it easy for others to join through the co-broke system, ensuring that new agents would not be overwhelmed with the amount of things to learn.

The important lesson we must all learn from our success in this past couple of years, is that, it is crucial to **🔗 enter the market with a unique strategy and move faster than others** in capturing market share, whether it is for sales or recruitment. By selling before others, we gain sales market share, and with that success snowball it by recruiting before others, we gain agent market share. With this, first to market strategy, it enables us to be on top of the competition and grow at a fast pace.

Lim Keat Kuang

Industry & HLA Youngest Record Breaker
Achieved DU FYP 12.6 Mil & 357 MBA Points (FY2011/2012)



“What the mind of man can conceive and believe, he can achieve.”

New

MARKET & INDUSTRY Outlook

How then should we proceed over the next few years?

To be able to plan well, we need to first understand well, the Insurance Industry outlook. To understand the Insurance Industry outlook, we must first understand the Economy outlook.

In my opinion, the economy as a whole has had some challenges over the past few years, for the insurance industry. However, with 💡 household debts in Malaysia reaching dizzyingly high levels, Bank Negara Malaysia has finally stepped in by imposing certain cooling measures recently upon property loans, 35 years maximum tenure, personal loans, 10 years maximum tenure, banning of preapproved personal financing products.

💡 This is an opportunity for us and a threat for us simultaneously. A threat to us because clients will have less cash to splurge, potential recruits might have tighter cash flow concerns to join an industry that does not provide a basic salary. An opportunity to us because clients will have less opportunities to invest in other products, potential recruits might have a clearer view that with a traditional career path, their future might be bleak.

The 💡 industry is competitive; there is no doubt in that. Due to our past success and growth, many have followed in our footsteps, many insurance companies and agencies are more aggressive in recruitment, in cold calling. HLA agents have largely been lagging behind on a new trend in the insurance industry, Investment Linked Products.

“How to act fast in Capturing the **MARKET SHARE**”

I believe with greater competition comes greater opportunities. With more agents joining other insurance companies and agencies, acceptance of one's career path to be an insurance agent has been increased. As such, this is a threat, and an opportunity. Threat due to the fact that they might eat into our market share. Opportunity due to the fact that it would be easier for us to recruit.

It would be easier for us to recruit if we are constantly proving great results. Success begets success; it is as simple as that. In the past couple of years, OTS has demonstrated a dominance in the results within HLA, and it is up to us to make use of this success to recruit further and grow further. It is probable that we seem a lot more attractive than a lot of insurance agencies or teams, and it is up to us to take advantage of our strength in unity and numbers.

With the additional competition as well, leaders would have to be stronger in mindset and hungrier, despite past success. With the reformatting the existing leadership programs to have **FLY** (Finding Leadership in You) and **YES** (Your Entrepreneurial Supervision Course), as a strong foundation for all our potential leaders, this would enable agents to learn from different people, thus, breeding new and strong leaders.

We should also embrace Investment Linked Products, as it is obviously from HLA direction, that we will be rewarded if we do so. Although savings plans have brought us our current success, we should not be just stuck in our comfort zone. What would bring us the greatest earnings should be what we focus on. Failing to adapt faster than others would ensure that we would fall from our seat of dominance.

In short, to succeed in this environment, it is essential to use our brand name well, to recruit, use our diversity well, to learn and use our tools (Investment Linked Products) provided by HLA well, to earn.

Here's wishing a better financial year for all!

“Those who Fail to Adapt, **WILL FAIL**”

FAST & FURIOUS LEADERSHIP POWER

THE FURIOUS FIVE

OTS TOP 5 ROOKIE UNIT MANAGERS

MIKI LOH

“Living a few years of your life like most people won't; so that, you can spend the rest of your life like most people can't.”

HLA cum OTS Champion

Acting **FAST & FURIOUS** is the **KEY** to **WIN**

10 years ago, while most people are still testing water in the life insurance business, OTS has been capturing its major shares in the industry, successfully building up its own branding as Industry's No.1 Largest Life Insurance Agency in Malaysia. The principle of “大吃小” (BIG eating SMALL) was what we believed in those days, but the trend nowadays had evolved into “快吃慢” (FAST eating SLOW). Hence, OTS is continuously enhancing and upgrading its System and Leadership Courses, to ensure all our 1st year Leaders will be FAST and FURIOUS enough to stay ahead ... and WIN.

Winning an **AMAZING RACE**

HLA cum **OTS** Newly born **C**harisma **H**umble **A**mbitious **M**otivational **P**rogressive **I**ntelligent **O**pportunist **N**ever-give-up --- **MIKI LOH**, with his 1st year Top Achievement (DUFYP RM5.76 Mil.) in HLA as a RUM (FY 2012/2013), successfully won his Championship title with 1.1 million ahead of the 2nd contestant, being the only RUM in HLA, and 1 out of the only 4's Million Dollar Agencies in HLA, breaking through DUFYP of 5 Millions and above.



“Danger is REAL... but the FEAR is a Choice...”

Bravo to OTS Top 5 Rookie Unit Managers, because of you, OTS is moving into its 5th year for occupying 60% in HLA Top 5 **Rookie Unit Manager (RUM)** Ranking.



KENNY YEO
1ST Runner-up
(RM 2.87 Mil.)



TANNY TEE
2ND Runner-up
(RM 2.77 Mil.)



VIVIAN LOO
3RD Runner-up
(RM 2.77 Mil.)



TERRY YAP
4TH Runner-up
(RM 2.13 Mil.)

Rookie Unit Manager FY 2012/2013 (DUFYP RM 5.76 Mil. with 89 New Recruits)

This Visionary leader got to know OTS through his hairstylist --- Janice Kam 1 year ago, joined the big family in his young age of 26. Different from other RUMs who will first go through their 2 years' Agent Career before advancing to a Leader in their 3rd year, Miki took the courage to be appointed directly as an Unit Manager in his 1st year in HLA. "I have seen the tremendous opportunities in this career as a leader, so I tell myself, why waits? When my planning comes into action, everything just sailed through smoothly like what I have expected. In just a short period of 70 days, my team has breakthrough our 1st Million milestone, 2.6 million in another 90 days, and the 4th million in the next 90 days. Being the 1 and only 1 RUM in HLA who have reached 5 Million Dollar benchmark, I have successfully triple up my income within just a year (300% growth), and being recognized in all HLA and OTS Platforms." said Miki.

Miki attributes all these good results to the strong support from OTS. "I learnt

a lot from all OTS leaders, especially Calvin Kong and my direct reporting leader --- Sammi Kum. They have always been providing me with a clear direction and lots of guidance. Also, working closely with my partner Joanne Ng, 1 of my unit Top Producers cum 2 times MDRT, and 2 of my Potential Unit Managers Darren Thuang and Billy Yong, enables me to focus on my recruitment while the 3 of them taking care of my team's sales and training."

Secrets behind the SUCCESS of Miki

In this line of business, to win, and to stay far ahead from all your competitors, you must first **be FAST...** act before others have even start thinking about it, when you lead the game, you make the call, and you set the rules of the game.

Secondly, one must always **stay "HUNGRY"** and **stay "FOOLISH"**. Never

get yourself contented, so you won't lose the fighting spirit nor getting yourself fall out of track from your Initial Goal. Stay "FOOLISH", never act SMART or pretend to be one, so you won't have any doubt in following the right things to do and the right advises from your leaders and peers.

Last but not least, be a **RISK TAKER with a Business Mindset**. Everything worth it a try, moreover, in our business, it doesn't costs you a single cent to start-up, just be willing to take up the challenge you never have tried or imagined before, be willing to invest your time and thoughts in growing your agency like any other businessman does. An ordinary business may take 3 years and above to see the returns, but in agency building, you can easily see the change in your lifestyle, personal development and agency growth within the 1st year... TRUST ME... and have your TRUST in OTS!! You will definitely be what and who you want to be!!!

RUM KENNY YEO

1st Runner-up



Never work for your interest, **work for your FUTURE**

To most people in their age of 21, it may still seem to be their college honeymoon year. But to Kenny Yeo, one who loves to cook ever since he was young, had aspires to become a chef when he grown up. Right after Kenny left his school, he started a course and internship in the culinary field, got his first job offer from an International 5 stars hotel --- "Shangri-La", as a Commis 3 Chef. However, the career advancement and salary increment is very limited and slow in this field, and it doesn't take him long to realize that "a chef"... is not what he wanted for his lifetime career.

It's always good to start young, as you won't have too many worries or hesitation to take on another new challenge or change in your life... even though it's a totally different industry, you can afford to start all over again from "0"!

Luxury Overseas Trips triggered Kenny for a **CHANGE**

Growing up from a middle-income family, to have the chance to travel abroad for maybe just once in a lifetime, is something luxury and impossible for Kenny. But after discovering one of his brother's good friend, who is also Kenny's current leader --- Kevin Wong, been travelling to many different countries ever after he joined HLA, OTS as an insurance agent, made him curious in finding out more about this career. "Sooner after meeting Kevin for my 1st time, seeing and witnessed the big changes in him, I had immediately made up my mind to join HLA, successfully qualified for my MDRT 2011 and MDRT 2012 in the 1st 2 years, together with all Overseas Conventions that I have been dreaming for so long. By making just a right decision, it had made so much different in

my life, my career. Over the past 3 years, **my income level has grown by 14 times**; it may sound unbelievable, but for those who are in this business, they will know for sure how this magic works." said Kenny.

A "Delicious Meal" and A "Successful Team"

...Both required the right ingredients

Any best team need the best players, but without the best coach who can understand each members' personalities and motivating factors inside-out, never expect for the best result!

“You will never know how strong you are, until being **STRONG** is the only **CHOICE** you have!”

"Getting the right person to the team and to maintain good relationship with every team members is equally important in my Agency. As most of the agents in my team are relatively young, they need more

care and attention, for their every single action or achievement. Over the years, I am so proud that I have groomed **3 MDRTs in a row**... Ng Sin Yee, Edwin Ariyan Chan and Loo Wai Leng, all having different background and personality, but willing to follow my advices and guidance towards accomplishing their MDRT Dreams. I do believe by knowing how to treat your business partners, colleagues and people around you sincerely, always respect and put yourself in their shoes, they will definitely feel it and are willing to trust you and support whatever you do!" said Kenny.

Last but not least, for all my achievements in FY 2012/2013, millions of thanks from the bottom of my heart to OTS Group, Francis Tan Agency, my beloved leader Kevin Wong, and all my counterparts who have been doing cold-calling and co-broking with me those days, and not forgetting all my dedicated team members, my achievements today are belong to everyone of you.

RUM TANNY TEE

2nd Runner-up

Building up a **CAREER KINGDOM** of my own "Mix with the BEST, to become the BEST". Tanny Tee, a lady who married to a Successful Businessman with 3 adorable kids, should be just like any other Celebrity wives, enjoyed their Luxury life and focused in nurturing their kids as a full time mother, had yet made a totally different choice in a her life --- to build a CAREER KINGDOM of her own. This entrepreneurial mindset has started in Tanny far before she had decided to venture into this life insurance business 3 years back, she is a successful entrepreneur who owned a few businesses in different field.

Creating **REMARKABLE RECORDS** at every point I stopped

"Living a Brilliant Life" is always the end in mind for Tanny. She is a born Superstar, no matter where she goes, she is the FOCUS of all, be it for her charming outlook, or her friendliness personality, this has added up to her advantage in this servicing line, where relationship comes before anything. The moment she joined HLA, she knew that **striving for the BEST is the only thing to do**, this strong belief push her further to create records over records in every stages of her Career as an Agent, or even as a Leader. As an agent, she is the **Champion Rookie Agent** of the Year 2011 with FYP 1.7 mil., qualified for **MDRT 2011** and **MDRT 2013** (in just 6 months), and even tripled her success in 2011 to be qualified as a **Court of Table 2012**. As in agency management, she is one of the few influential female leader in HLA, only in her 1st year of Unit Manager's appointment, she had groomed 3 MDRT 2013 in her team within the 1st 6 months, creating an excellent result of DUFYP RM 2.77 Mil. for her group, getting herself Top 3 in OTS, Top 5 in HLA's Rookie Unit Manager Category.

“ People who succeed have momentum. The more they succeed, the more they want to succeed, and the more they find a way to succeed. ”

The Vulnerable Side of this **IRON LADY**

Always maintaining at the Top position in this business is not as easy as we may have thought. Every successful people faced obstacles or even fell many times before reaching to the Top, there were many challenges and hard times behind Tanny's success too. Being inexperienced as a 1st year leader in managing all members' expectations had turned her down at times, but all the mistakes made along the way allowed Tanny to pick up new skills and knowledge, which enable her to improve over her leadership and management skills thereafter. Also, having an understanding and supportive husband make her stronger when faced with obstacles, and her husband's corporate leadership as a Managing Director is also a great reflection to her success in Agency Building.

The Ultimate Goal – Towards My **MDRT EMPIRE**

In moving forward, this ambitious and visionary lady is going to give us another big surprise... giving the industry another wave of new record, to be the **1st Female Leader Building up her 1st ever biggest MDRT Empire**, which is totally make sense to a leader who have been a 2 times MDRT and 1 time COT herself in the past. For that, let's borrow strengths to this Iron lady, to accomplish this MISSION POSSIBLE in the year to come.

Last but not least, to all who wish to live a different life, Tanny has some words for you: "Never live in others' expectations, live for the life you ever wanted... You will never know how great you can become!"



RUM VIVIAN LOO

3rd Runner-up

“吃別人所不能吃的苦，
忍別人所不能忍的气，
做別人所不能做的事，
就能享受別人所不能享受的一切。”

SUCCESS comes to Those who Work Hard, and Least Expect It!

Vivian Loo, a successful and yet humble leader, joined HLA, OTS in Year 2010, won herself the titles of HLA Top Rookie Agent 2011, consecutive 2 years MDRT Qualifiers (MDRT 2011, 2012), International AKARD Personal Platinum Award, and many more. Unlike most newly appointed leaders, she is one who never thought of venturing into Agency Management, to be a leader. She always thought she is not talented in doing recruitment or even to lead a whole TEAM; held herself accountable for everyone's dream is almost impossible in her capability.

But believe it or not, god sometimes will play a joke on you, “无心插柳，柳成荫”，when you are just doing your best without aiming for anything, you will somehow unintentionally getting extremely good results. This is exactly what happened to Vivian in her second year as an Agent, she had successfully built a team with total Direct Unit FYP of RM2.3Mil., with only a total man power of 10 active agents. This brilliant result has wakened up the hidden agency building spirit deep within Vivian.

“When you Lose, Don't Lose the Lesson”

Obstacles are those frightful things you see when you take your eyes off the goal.

“Rookie Unit Manager 3rd Runner-Up, isn't what I aimed for seriously, we can do much more better, I admit I have made many mistakes along the way, doing many realignment and handling certain agency conflicts that had caused some delays in the overall progress, but I am still very grateful to my team, who have never giving up their faith in me. One thing for sure, with all the lessons



learnt, I am sure in my 2nd year of enhanced leadership, our team can definitely doubled or tripled up our performance in Year 2013/2014!” said Vivian.

Life is Fragile... Cherish the MOMENT 珍惜当下

“For all my past success, I have no special talents, I am just passionately doing what I think is right, and keep doing it until Mission is completed! Way to keep yourself passionate and motivated all the time is just to “enjoy the ride when you are on it”. When you are HAPPY, Positive Energy hits you like crazy waves, you just couldn't stop it anyway.” said Vivian. Lastly, Vivian attributes her great success to her MOM, the most important person in her life, but is also the one that made her find herself so guilty for not being able to spend more quality times with her, especially in her age of 76 this year. Vivian had been fighting hard over the past 3 years, just wanted her MOM to be proud of her one day, to cheer for all her achievements, and now she can proudly say this: “Mom, I did it, thank you for your unconditional loves and supports, I love you!”

No PAIN;
GAIN

RUM TERRY YAP

4th Runner-up



A Strong Person is Not the One Who Doesn't Cry...

“A **STRONG PERSON** is The One Who *Cries and Sheds Tears* for a Moment, then **GETS UP** and **FIGHTS AGAIN!**”

Our CHOICES shows What We Truly Are, Not ABILITIES

Many decades ago, insurance agent is an occupation of the last choice for people who couldn't find a job, or having earned a very bad income which can't even survive for their current living. In the recent 10 years, people started to change their perception, and slowly accepted life insurance business as a Professional career. A lot of people may wonder why Terry Yap, a Senior Negotiator in Real Estate Field, earning a 5 figures income a month, will have decided to make a change in his career, to join HLA, OTS as an Insurance Advisor.

“My buddy, my mentor, Francis Tan, who is also a friend of mine since high school to college, to society, as compared to him, he is having good living standards, he has a driver, stay in a luxury house, and most importantly, he is 1 year younger than me, has impressed and inspired me to pursue my dreams, whom 3 years ago have nothing, but debts before joining HLA.” said Terry. “*Life is a matter of choice, do you want to play it safe and be good or do you want to take a chance and be great?*” Being one who has been working for many professions on commission-based structure, Terry really attracted by the lucrative 6-year compensation scheme in life insurance business. Especially in OTS, where everyone focus on chasing their DREAMS in

life, Terry strongly felt that, “If we don't build our dream, someone else will hire you to help them build theirs”, and needless to say, Terry had chosen to be the former.

PASSION + FAITH + PERSISTENCE = My SUCCESS Ingredients

“To be successful, the first thing to do is to fall in love with your work.” To Terry, PASSION is the No.1 criteria to success in this career. No.2, have FAITH in everyone from all walks of life, regardless of their background, age, or industry. Everyone can be built, as long as they have the “Passion” and “Heart” in Agency Building, they will work hard towards their dreams. Communicate your agency's Goal, Direction and Vision well to all your partners is also very crucial, good communication avoids unnecessary misunderstanding which can turned into agency conflicts in future. Last but not least, for changes to be of any true value, they've got to be lasting and consistent. “*NEVER GIVING UP* too soon just because you didn't see any good returns at the initial stage, this is what I keep on reminding myself and all my team members.” added Terry.

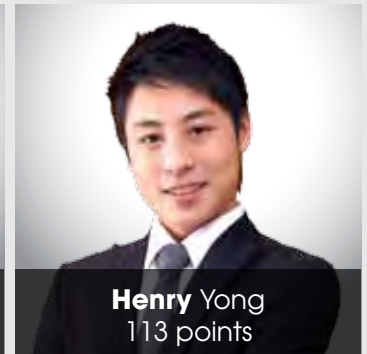
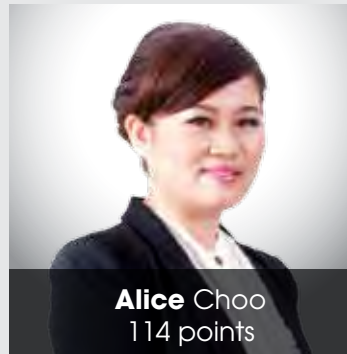
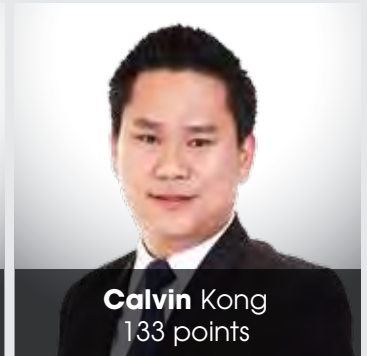
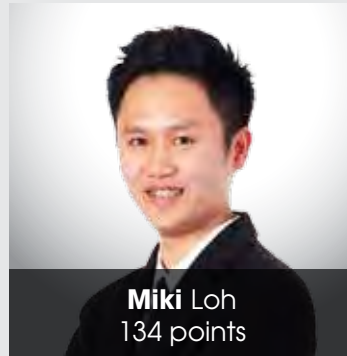
Live Your LIFE with NO REGRET

“For all my great achievements in FY2012/2013, bravo and big thanks to all my team members. It's truly amazing throughout my journey with a bunch of young energetic partners who have been so supportive. Though the current achievement is not as per my actual plan, but it's definitely a pass to my greater success in coming years! said Terry.

To people out there who are still looking for their BEST Career, “There is no BEST Career, there is only A Better one! No one can make you feel inferior without your consent. *Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do...* So live your life now to the fullest, and with No Regrets.” advised Terry.

THE HALL OF FAME FY 2012/2013

Bravo & Congratulations



TOP 5 AGENCY MANAGERS (by Direct Unit)



to All **OTS** SUPERSTARS for Your **GLORIOUS ACHIEVEMENTS**

in FY 2012/2013

TOP 5 AGENCY MANAGERS (by Group)



Michael Tan
GFYP RM 6.41 Mil.



Calvin Kong
GFYP RM 18.43 Mil.



Francis Tan
GFYP RM 27.82 Mil.



Jeff Ooi
GFYP RM 9.68 Mil.



SK Lim
GFYP RM 5.95 Mil.

TOP 5 UNIT MANAGERS



Michael Fong
DU FYP RM 6.44 Mil.



Lim **Keat Kuang**
DU FYP RM 6.07 Mil.



Miki Loh
DU FYP RM 5.76 Mil.



Alice Choo
DU FYP RM 4.15 Mil.



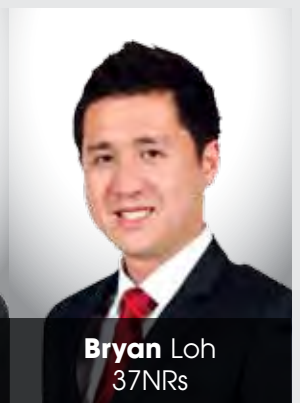
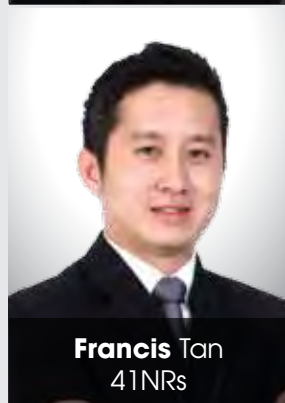
Kingsley Yong
DU FYP RM 3.42 Mil.

THE HALL OF FAME FY 2012/2013

TOP 5 ROOKIE UNIT MANAGERS



TOP 5 RECRUITERS



TOP 5 PRODUCERS



Eric Tan
FYP RM 1.23 Mil.



Ashley Loke
FYP RM 787k



Celest Chew
FYP RM 702k



Chloe Koay
FYP RM 673k



Tan Soon Lee
FYP RM 667k

43

MDAS

In FY 2012/2013

5 MILLION & ABOVE



Francis Tan
DU FYP RM 4.3 Mil.



Michael Fong
DU FYP RM 6.44 Mil.



Lim Keat Kuang
DU FYP RM 6.07 Mil.



Miki Loh
DU FYP RM 5.76 Mil.

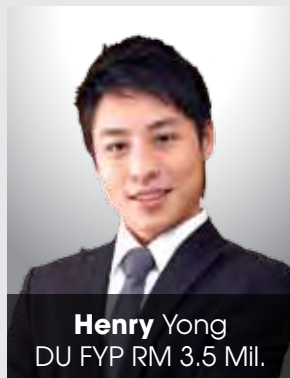
3 MILLION & ABOVE



Alice Choo
DU FYP RM 4.15 Mil.



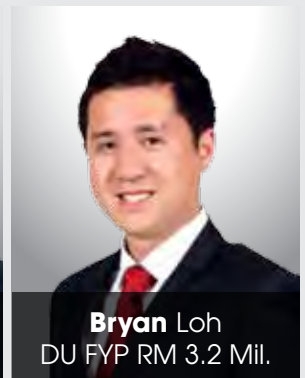
Calvin Kong
DU FYP RM 4.08 Mil.



Henry Yong
DU FYP RM 3.5 Mil.



Kingsley Yong
DU FYP RM 3.42 Mil.



Bryan Loh
DU FYP RM 3.2 Mil.

THE HALL OF FAME FY 2012/2013

2



Kenny Yeo
DU FYP RM 2.87 Mil.



Apple Chuah
DU FYP RM 2.81 Mil.



Tanny Tee
DU FYP RM 2.77 Mil.



Vivian Loo
DU FYP RM 2.77 Mil.

MILLION & ABOVE



SK Lim
DU FYP RM 2.74 Mil.



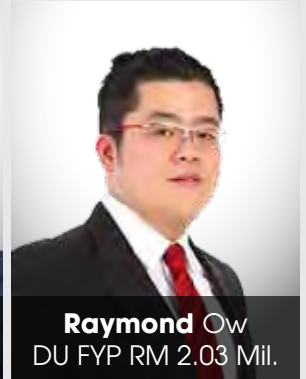
Alex Teoh
DU FYP RM 2.66 Mil.



Taka Fong
DU FYP RM 2.22 Mil.



Terry Yap
DU FYP RM 2.13 Mil.



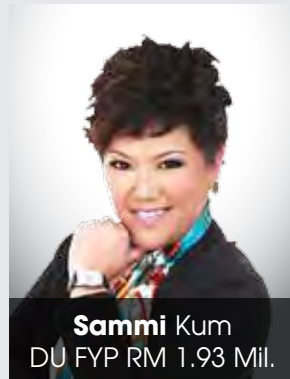
Raymond Ow
DU FYP RM 2.03 Mil.

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MILLION & ABOVE



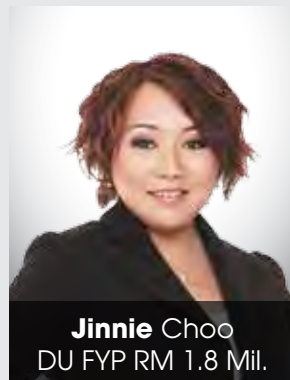
Tim Long
DU FYP RM 1.98 Mil.



Sammi Kum
DU FYP RM 1.93 Mil.



Venus Low
DU FYP RM 1.83 Mil.

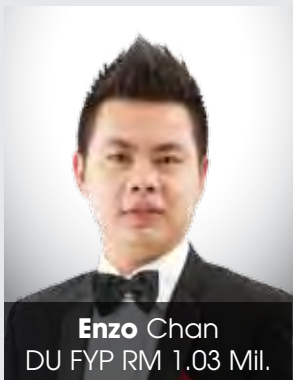
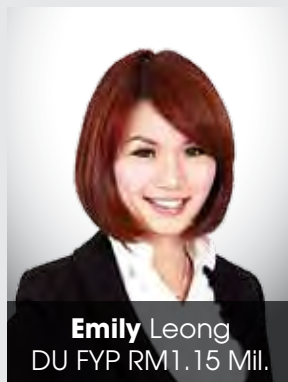
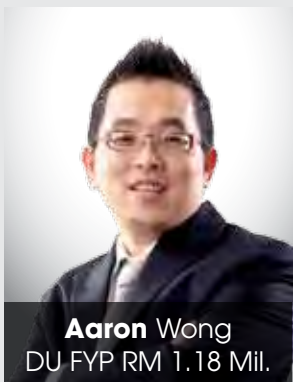
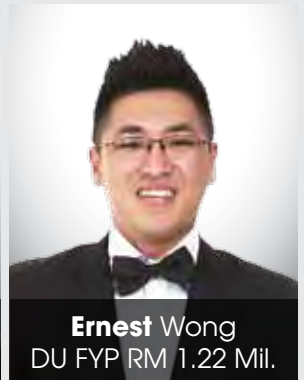


Jinnie Choo
DU FYP RM 1.8 Mil.



Alex Tong
DU FYP RM 1.66 Mil.

1 MILLION & ABOVE (cont')



TOP 10 TIPS FOR NEW AGENTS

- networking•expert•mentor•read•interaction
- share•likeable•value•please•love



“The big secret in life is that there is no big secret. Whatever your goal, you can get there if you’re willing to work.”

- Oprah Winfrey

1. Get involved with every networking, trade, or social service group you can.

These are not places where you will make immediate sales, but they are a great place to meet, interact, learn, and share with others. You can also meet some great strategic partners.

2. Become an expert in a certain niche or two.

The market is tough out there. Find out the kinds of prospects/clients you deal best with focus on that. By becoming the expert, you can overcome age, experience, and many other hurdles when you are competing for business. Plus you will be more confident in your knowledge and ability.

3. Find a mentor.

Maybe someone in your office or another agent that you don’t directly compete against. Tell them that you respect what they do and would love to learn about what has helped to make them successful. If you buy them lunch and provide some flattery, most people love to share their experiences.

4. Read, read, read, read, read, and read some more.

This is the one thing most people tend to miss out on their first few years in the business. After graduating from college, most people thought they could stop reading. This is when reading just begins. Learn about selling, marketing, relationships, business, finance. Keep learning. Remember the famous quote from Charlie “Tremendous” Jones, “The only difference from where you are right now to where you will be in five years are the books you read and people you meet.”

5. Treat every interaction with another person as a chance to share, learn, educate, and grow.

Every contact you make is an opportunity. Maybe not always a sales opportunity, but you can definitely learn more in non-sales interactions than any other time.

6. Help people get what they want.

Your prospects/clients don’t want insurance. They want peace of mind, convenience, knowledge, etc. Find out what they want and try to provide it.

Be likeable.

7. As Jeffrey Gitomer says, “People buy from people they like.”

8. Deliver more than a policy. Provide value.

It could be your personal attention, referrals, knowledge, social media help, etc. Be different and you will turn prospect into the clients, clients into happy clients, and happy clients into referrals.

9. You can’t be all things to all people.

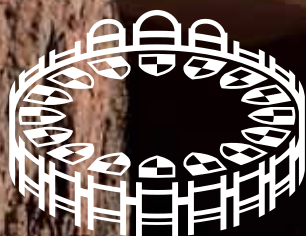
This can be one of the greatest obstacles for most people. We tend to be a people pleaser, but the reality is that we can’t make everyone happy. Do what you do best and focus on your strengths. It may take some time to figure this out, but for long-term, it will make you and your clients happy.

10. Love your clients.

Follow the golden rule and treat others how you would want to be treated.

TOP MDRT TIPS

**To Help You
Stay On Top
of Your Game**



MDRT®

We are all capable of being successful – however we define it. The question is – once we reach it, how will we stay on top? This is the true test of what will set you apart from other financial advisors. Perhaps it's just as simple as doing the things that helped you achieve high performance. However, this information alone won't sustain success. It's how you implement and maintain it in your daily and work life. So give it a try and at the next MDRT or TOT meeting, see you at the Top!

“If you live each day as if it was your last, someday you’ll most certainly be right.”

- Steve Jobs

The financial services business is made up of a variety of advisors. Many who started left the business in the first few years, some are struggling to make a steady income and others have achieved a significant level of success.

The definition of success varies for each of us and comes from both business and personal activities and accomplishments. Everyone has the opportunity to reach their full potential in every area, but few feel they actually made it.

Whether you’re a seasoned advisor or a new agent, you may benefit from these five success strategies to stay ahead and remain on top of your game.

SEE YOU AT THE TOP!!!

1

STAY TRUSTWORTHY

It’s important to not only build trust with your clients, but with everyone they know. Clients are looking for assurance that their life insurance and investments are being monitored by a committed advisor. If clients’ receive exceptional service, in return they will tell their business associates, family and friends how good the relationship with you and your firm has been. This is an effective way to generate prospects and establish credibility.

2

STAY CONSISTENT

It’s key to deliver what you say you’re going to deliver. There has to be serious congruency. When you give clients a specific deadline to deliver a proposal, time for an appointment or promise to recommend a great pizza place, you must follow through and do what you say you will do.

3

STAY ACTIVE

If you are aspiring to reach top producer level, you need to stay active in a financial organization. MDRT is the biggest and most efficient “study group” in the world. It is a place to get to know other financial professionals who have experienced all of the hurdles you could possibly stumble upon and offer guidance. If you take advantage of MDRT’s networking opportunities, you can stay on top of the industry to get ahead of the curve.

4

STAY BALANCED

In today’s world of information overload, the use of new technology can be key to help you increase productivity. Many people thought technology would replace face-to-face meetings, and for simpler decisions, email and webinars have been effective. However, when clients are making critical decisions regarding their business and family, nothing takes the place of an in-person meeting with an advisor. You need to strike a balance of using new forms of technology in tandem with traditional communication skills.

5

STAY PREPARED

It is always best to plan ahead for the possibility of a client missing an appointment. You can prepare by scheduling appointments similar in time and proximity. In your efforts to stay productive, it’s important to remember to dedicate enough time to give each client the personal attention they deserve.

10 Things TOP Authentic Leaders Do



Authentic leadership is all about being the person you know in your heart you have always been destined to be. Authentic leadership does not come from your title or from the size of your pay check. Instead, this form of leadership comes from your being and the person that you are.

“A leader is one who knows the way, goes the way, and shows the way.”

-John C. Maxwell

Here are **10** things that authentic leaders do on a regular basis:

1 They speak their truth. In agency management today, we frequently 'swallow our truth'. We say things to please others and to look good in front of The Crowd. Authentic leaders are different. They consistently talk truth. They would never betray themselves by using words that are not aligned with who they are. This does not give anyone a license to say things that are hurtful to people. Speaking truth is simply about being clear, being honest and being authentic.

3 They have rich moral fiber. Who you are speaks far more loudly than anything you could ever say. Strength of character is true power - and people can feel it a mile away. Authentic leaders work on their character. They walk their talk and are aligned with their core values. They are noble and good. And in doing so, people trust, respect and listen to them.

4 They are courageous. It takes a lot of courage to go against the crowd. It takes a lot of courage to be a visionary. It takes a lot of inner strength to do what you think is right even though it may not be easy. We live in a world where so many people walk the path of least resistance. Authentic leadership is all about taking the road less travelled and doing, not what is easy, but what is right.

6 They deepen themselves. The job of the leader is to go deep. Authentic leaders know themselves intimately. They nurture a strong self-relationship. They know their weaknesses and play to their strengths. And they always spend a lot of time transcending their fears.

7 They are dreamers. Einstein said that, "Imagination is more important than knowledge." It is from our imaginations that great things are born. Authentic leaders dare to dream impossible dreams. They see what everyone else sees and then dream up new possibilities. They spend a lot of time with their eyes closed creating blueprints and fantasies that lead to better products, better services, better workplaces and deeper value. How often do you close your eyes and dream?

8 They care for themselves. Taking care of your physical dimension is a sign of self-respect. You can't do great things at work if you don't feel good. Authentic leaders eat well, exercise and care for the temples that are their bodies. They spend time in nature, drink plenty of water and get regular massages so that, physically, they are operating at planet-class levels of performance.

10 They leave a legacy. To live in the hearts of the people around you is to never die. Success is wonderful but significance is even better. You were made to contribute and to leave a mark on the people around you. In failing to live from this frame of reference, you betray yourself. Authentic leaders are constantly building their legacies by adding deep value to everyone that they deal with and leaving the world a better place in the process.

2 They lead from the heart. Agency Building is about people. Leadership is about people. The best leaders wear their hearts on their sleeves and are not afraid to show their vulnerability. They genuinely care about other people and spend their days developing the people around them. They are like the sun: the sun gives away all it has to the plants and the trees. But in return, the plants and the trees always grow toward the sun.

5 They build teams and create communities. One of the primary things that people are looking for in their work experience is a sense of community. In the old days, we got our community from where we lived. We would have block parties and street picnics. In the new age of work, employees seek their sense of community and connection from the workplace. Authentic leaders create workplaces that foster human linkages and lasting friendships.

9 They commit to excellence rather than perfection. No human being is perfect. Every single one of us is a work in progress. Authentic leaders commit themselves to excellence in everything that they do. They are constantly pushing the envelope and raising their standards. They do not seek perfection and have the wisdom to know the difference. What would your life look like if you raised your standards well beyond what anyone could ever imagine of you?

well no **BALANCE** no **CHALLENGE**



“The major work of the world is not done by geniuses. It is done by ordinary people, with balance in their lives, who have learned to work in an extraordinary manner.”

Everyone who owns their own business has to deal with the day-to-day decisions on how to grow their business. Everyone who owns their own business has to deal with marketing strategies, networking, cash flow analysis and perhaps the most common trial... **how to balance their personal and professional life.**

Same things apply to our line of business - **Agency Building.**

Agency Building is a Challenging yet rewarding career, if you are able to have a great vision, managing all your members' expectation well, getting them to work hand-in-hand with you towards your agency's common goal without a doubt; you will definitely be very successful in your CAREER. But having said that, a man that succeeded in his career, may not be 100% perfect in his other areas, like said PERSONAL and SOCIAL LIFE, SELF-DEVELOPMENT, SPIRITUALLY, etc.

“Without balance, a life is no longer worth the effort.”

Work Life balance is a very personal thing and it is different for everyone. Generally speaking, having a good work life balance means that your actions and priorities are aligned in a way that is taking care of what is really important to you. But the concept of “BALANCE” ... is normally easy to be said than done, as most of the time, we always struggling in the attempt to accomplish everything 100%. As for me, the following sharing is how I used to allocate my time and priorities across all the important elements in life.

“得人心,得天下;
骄兵必败,进者取胜”

Michael Fong

HLA Champion Unit Manager cum Champion Recruiter
Achieved DU FYP 6.4 Mil & 137 New Recruits (FY2012/2013)

**“Life is about balance.
The good and the
bad. The highs and
the lows.”**

FAMILY OR CAREER 1st?

There is a famous Chinese saying “修身、齐家、治国、平天下”... which in other words mean... “Family comes 1st... followed by your Career”... but then again, if career is not progressing, how we are going to give a better lifestyle to the family. Hence, Family Focus or Career Focus? To many of us, this is still a very subjective question.

If you are struggling to juggle your home life with your career commitments, both can suffer. Part of the solution may be to treat time with your family as a priority. When you're facing an avalanche of appointments, book time to spend with your family -- **put it in your work diary**. Having a regular quality time with family at least once a week is a constant motivator for me to move further in my career. Apart from that, staying in touch with all my friends via “whatsapps chatting”, “Yum Cha” & “Sports” sessions, enable myself to keep up-to-date to what's happening around and to maintain a good relationship with everyone, this does help me to push my career to another level as well.

RECRUITMENT OR PRODUCTION 1st?

I think to most leaders, if not all, the No.1 important task and also the most challenging things to manage well, would be the role change, from an Agent, whose main job function is to solicit business (Production) and a Leader whose main responsibility is to continuously bringing in new bloods for agency growth and sustainability (Recruitment). This is indeed a very dilemma situation, as in what is the right time to switch roles and how I should handle this transition period. To me, since these 2 areas are equally important and it always work like a railway platform, cannot without each single side, I will ensure planting the right mindset to all agents at the initial stage for the time allocation and percentage in both Recruitment and Production. Every new agent who first joined my team has been tilted towards an aggressive AGA mentality. I will even make it a MUST for them to bring in AGAs even within their 1st 90 days, so they will see the benefits of AGA immediately within the fast-start stage.

Learn to “say NO” to some things

“Success is a balancing act between what to choose and what not to.”

First, you have to decide what is important. What do you really want to be and do with your life. What is your mission? What do you want people to say about you 30 or 40 years from now? Then, look at what is being asked of you and see if those things are a part of your life's important goals. If not, smile and say “no.”

If you've really decided what is important, you can become an agent in helping the people you work with, your family, friends and boss, know and understand your top priorities. This takes courage. It means you have to stand up for what you feel is important and help others understand why. Reaching a level of life balance where you are learning to say “no” to the urgent and unimportant gives you time for things such as professional development activities.

However, many at times, the urgent task seem to get more attention than the non-urgent ones and we almost always fall into the trap that it will never be too late to do them. Just like time management, life balance is based primarily on managing oneself, instead of managing stuffs outside us. Only if we know “who we are”, can we know what is first things, and how to balance things around the first things and principle.

Success works as a cycle - growth and contraction, balancing and unbalancing, all while you're encountering hurdles that get higher and higher over time.

Good luck.

OTS EVENTS

FY 2012/2013



2012

25 AUG

OTS Grand BOP @ Wisma Bentley Music

Theme : "Changing Life"

No. of Pax : Approx. 800 Potential Recruits

Speakers : **Calvin Kong, Desmond Tan, SK Lim, Alex Tan & Francis Tan**

14 JUL

OTS New Financial Year Kick-Off @ Wisma Bentley Music

Theme : Morning Session "Aloha Hawaii",
Afternoon Session "Olympic Nite"

No. of Pax : Approx. 800 Agents

12 OCT

OTS Lady BOP @ Wisma Bentley Music

Theme : "女人我最大"

No. of Pax : Approx. 800 Female Potential Recruits

Speakers : **Candy Wong, Sammi Kum & Lily Pang**



12 Oct



26 Jan



2013

22 FEB

OTS MDRT & Recruiter Club Gala Nite

Venue : Golden Dragon Boat Restaurant

Theme : "Traditional Chinese Costume"

No. of Pax : 600 Leaders & Agents

26 JAN

OTS 126 Annual Award Presentation cum Gala Nite 2013

Venue : Sunway Convention Center

Theme : "The Red Carpet Nite"

No. of Pax : 1500 Leaders & Agents

1-3 MAY

National Achievers Congress 2013 @ MIECC

"OTS 1st Ever Strategic Partnership with Success Resources" Attended by 8,000 guests around the world, approximately 500 OTS members participated in this Event.

CENTERS' EVENT UPDATES

CENTERS' EVENTS

FY 2012/2013

Quarter 1 (July - Sept'12)



WPP Center

10.07.12 - 13.07.12
Kick-Off @ Hua Hin,
Bangkok

28.07.12
Movie Day @ Sunway
Gold Class Cinema

05.08.12
Olympic Celebration
Night @ Tiffany i-Zen

CK Center

12.07.12 - 14.07.12
Closed Door Meeting
@ Cameron Highlands

19.07.12
New FY Kick Off cum
Lucky Draw Celebration
@ Oriental Banquet

Tropicana Center

21.07.12
Bowling Session
@ 1 Utama

25.08.12
Paintball Session
@ Sungai Buloh

Uptown Center

13.07.12 - 15.07.12
Kick-Off
@ Pangkor Island

MSQ Center

10.08.12 - 12.08.12
Team Building
@ Langkawi

YCW Center

07.09.12
Celebration Dinner
@ Imperial Garden

Quarter 3 (Jan - Mar'13)



FT Center

03.01.13
Team Building
@ Pangkor Island

21.02.13
Charity Day

WPP Center

03.01.13
Charity Day
@ Pertubuhan
Kebajikan Anak Yatim
Mary Air Panas

07.01.13 - 09.01.13
Club Med Exclusive
Challenge

MSQ Center

04.02.13
Chinese New Year
Celebration Dinner
@ Imperial Garden

CK Center

18.02.13
Chinese New Year Lion
Dance

18.02.13
CNY cum Angpow
Challenge

28.03.13
Office Opening
@ Perdana

YCW Center

20.02.13
Chinese New Year
Lion Dance

Uptown Center

30.03.13
BOP @ PJ Uptown

Quarter 2 (Oct - Dec '12)



CK Center

24.10.12 - 26.10.12
Team Building @ Cherating

24.12.12
Christmas Gift Exchange Party @ Uptown

31.12.12
Financial Year Closing Celebration Dinner
@ Ceriaan Kiara Condo

WPP Center

31.10.12
Halloween Party
@ The Journey

FT Center

05.11.12
Promotion Dinner for
Alex Tong & Terry Yap
@ Oriental Banquet

MSQ Center

07.11.12
1st Branch Office Opening (Michael Fong Agency)

20.11.12
2nd Branch Office Opening (Raymond Ow Agency)

28.12.12
2013 New Year Eve Party @ Backyard, MSQ

Quarter 4 (Apr - Jun '13)



WPP Center

19.04.13
Award Presentation cum
Celebration Dinner
@ Friendschino

CK Center

22.04.13
Movie Challenge
@ Sunway BeaniePlex

26.04.13
Final Push Dinner
@ Oriental Banquet

21.06.13
Financial Year Closing
Celebration @ OVO Live Bistro

MSQ Center

27.04.13
Movie Night @ GSC Signature, Mid Valley

01.05.13
1st BOP @ PJ City

02.06.13
2nd BOP @ PJ City

21.06.13
Financial Year Closing Celebration
@ iDarts Jaya One

FT Center

03.05.13
Movie Day
@ GSC Signature, The Gardens

18.05.13
Final Push Dinner
@ Golden Dragon Boat

25.05.13
Office Opening "1 Mont Kiara Mall"

18th Summit Club Convention Paris & Athens

Reward 1

Early Bird Qualifier 1 or 2 Ticket(s)
Qualifying Period: 24 June - 31 December 2013

2 Tickets

1. **FYP RM396,000 with 24 Cases OR FYP RM594,000 with 12 Cases**
**** Both inclusive of min. RP ILP FYP RM30,000 (personal production only)*
2. **85% 2nd year persistency by premium**
3. **Max. AGA computation allowable is FYP RM198,000**

1 Ticket

1. **FYP RM198,000 with 12 Cases OR FYP RM297,000 with 6 Cases**
**** Both inclusive of min. RP ILP FYP RM20,000 (personal production only)*
2. **85% 2nd year persistency by premium**
3. **Max. AGA computation allowable is FYP RM99,000**

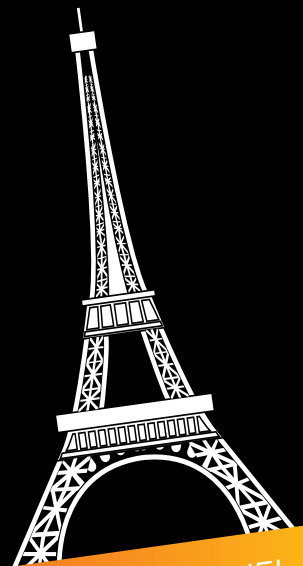
Reward 2

100% Qualifier 1 Ticket
Qualifying Period: FY 2013 / 2014

1. **FYP RM250,000 with 24 Cases OR FYP RM375,000 with 12 Cases**
**** Both inclusive of min. RP ILP FYP RM30,000 (personal production only)*
2. **85% 2nd year persistency by premium**
3. **Max. AGA computation allowable is FYP RM125,000**

Find out more from memo ref: AF1199/2013/ASP/at on how to qualify for:

1. **Pocket Money** (Ranging from RM 4,000 to RM 16,000)
2. Be the Top15 Agents to qualify for **CEO Summit Club Convention** to fly to ATHENS
3. Win the **President or Vice President** Title
4. Fly to Paris on **Business Class**



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