THE MAGAZINE FOR MULTI-MILLION-DOLLAR AGENCY BUILDERS

INSPIRE

ISSUE 2, 2025

WINNER 2025 APEX® AWARDS FOR PUBLICATION EXCELLENCE

SHE SAID YES TO HERSELF —AND BUILT A MULTI-MILLION-DOLLAR EMPIRE

Exclusive Interview with Jaslyn Ng


GITSA™
GLOBAL INSURANCE TALENT SOLUTIONS ACADEMY
The SALES
EFFECTIVENESS SERIES
SAY GOODBYE TO GENERIC SALES TRAINING AND HELLO TO TARGETED, CUTTING-EDGE KNOWLEDGE AND ADVANCED SKILL SOLUTIONS.
Click here to learn more

THE GITSA SOCIAL WALL

LinkedIn Highlights: Our Professional Journey

Been to a GITSA event? Scan here to share your experiences with us!

Real Stories. Real Impact.

Updated Weekly

Andy Khoo CFP, FL... in
@Andy Kho... • 23 hours ago

📕 Our Summer 2025 Issue Has Arrived – And It's Unmissable...

Andy Khoo CFP, FL...

Andy Khoo CFP, FL... in
@Andy Kho... • 2 weeks ago

It was a pleasure to continue facilitating GITSA's Fast Track to Financial Planning and...

Andy Khoo CFP, FL... in
@Andy Kho... • 1 year ago

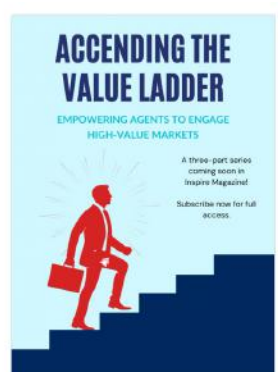
I recently had the privilege of catching up with Mark O'Dell, CEO of the Life Insurance...

Andy Khoo CFP, FL... in
@Andy Kho... • 1 month ago

It was a great pleasure and privilege to recently facilitate GITSA's (Global Insurance...

Andy Khoo CFP, FL... in
@Andy Kho... • 1 year ago

After facilitating training courses, one of my favorite activities is spending time...



Andy Khoo CFP, FL... in
@Andy Kho... • 2 months ago

Coming Soon in Inspire Magazine: Ascending the Value Ladder—Empowering...

Andy Khoo CFP, FL... in
@Andy Kho... • 4 months a...

What a privilege it was to catch up with one of the true legends in our industry—my...

Andy Khoo CFP, FL... in
@Andy Kho... • 1 year ago

Thank you, Grace Noveria Napitupulu. It's a pleasure to have you in the class, and yo...

PUBLISHER NOTES

ALWAYS EMPOWERING, ALWAYS INSPIRING.

Welcome to Issue Two of Inspire Magazine, where we continue to spotlight bold agency builders who are reshaping leadership, performance, and purpose in today's dynamic insurance world.

We open with a powerful cover story featuring Jaslyn Ng, whose journey from a corporate HR employee to a Top of the Table (TOT) leader is nothing short of inspiring. She didn't just build a multi-million-dollar agency—she built a movement of empowered working mothers, proving that leadership, motherhood, and ambition can thrive together. Her story sets the tone for an issue centered on purposeful growth and transformative leadership.

ANDY KHOO, CFP, FLMI, AIAA, ACS, MBA, LLIF, a seasoned insurance professional with over three decades of experience, is the Founder and Managing Director of GITSA and the Publisher of Inspire Magazine. He has dedicated his career to elevating global life insurance salesforce performance and standards.

INSPIRE

Khun Mongkol Lusamlit then shares how structured training and mentorship can fast-track financial planners' development while strengthening long-term team performance. From there, our Inspire editorial team explores how the best advisors are shifting from a product focus to a lifelong client care approach—blending protection, planning, and trust.

Luo Yan reflects on her 23-year journey from rookie to Champion Team leader, showcasing how professionalism, consistency, and purpose-driven leadership can leave a lasting impact. Jim Kerley then challenges leaders to go beyond individual performance—focusing on aligning the right people, habits, and purpose to build high-growth agencies.

Andrew Cohen offers a strategic blueprint for tapping into the affluent client market. His practical take on mindset, credentials, and presentation gives agents and managers a clear roadmap to success in this lucrative space. Meanwhile, Pak Joe takes us into the future of agency distribution—demonstrating how AI tools like spAIder can turn raw leads into warm prospects and drive scalable growth.

Andy Ng highlights that mega agency growth begins with a bold vision, RFP-certified advisors, and scalable systems. Building on the theme of intentional leadership, Rustan Tjong emphasizes the power of servant leadership—growing people first, like bamboo roots—by leading with humility, trust, and purpose.

In a more personal narrative, Phen Putdelen shares how a profound loss led her to a mission-driven career in life insurance. By leading with empathy and emotional intelligence, she built a million-dollar agency rooted in care, culture, and people-first values. Shifting to a future-facing perspective, Kobus Kleyn explores how AI is transforming financial advice, unlocking new opportunities while redefining the advisor's role.

Our second feature from the Inspire team shifts the focus to mass affluent clients, highlighting how digital trust-building, consultative sales, and needs-based planning can elevate both client experience and agency performance.

Each feature in this issue offers not only insights but also inspiration, to help you lead with clarity, grow with purpose, and build a lasting agency legacy.

Enjoy the read—and as always, stay inspired.

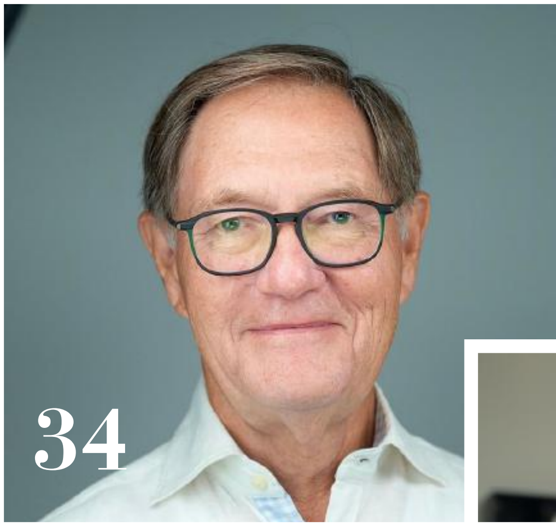
Truly yours,

Andy Khoo

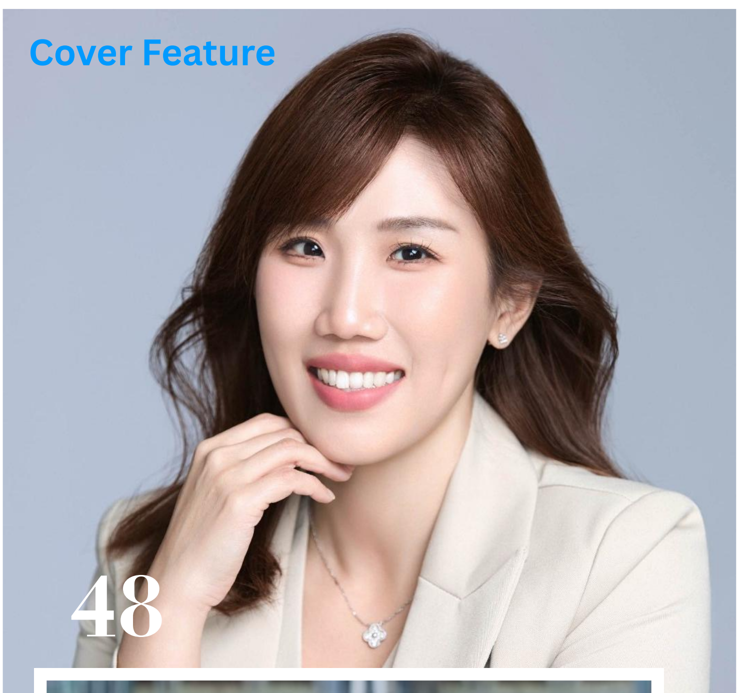
ANDY KHOO
Publisher

Table of CONTENTS

ISSUE 2, 2025


34


12


Cover Feature
48


28

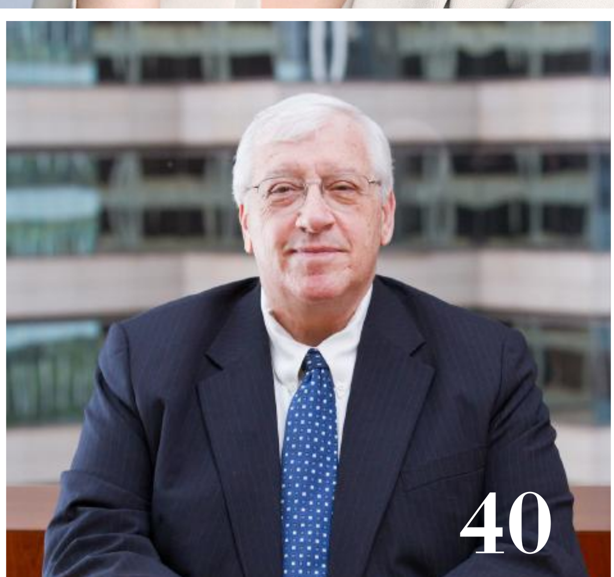

40

Table of CONTENTS

ISSUE 2, 2025


84


62


94


98


90

GITSA
GLOBAL INSURANCE TALENT SOLUTIONS ACADEMY

GITSA AGENCY EXECUTIVE DEVELOPMENT PROGRAMS

Are Your Agency Executives Rising to the Challenge?

GITSA's agency executive programs empower company leaders with the skills and strategies to **align field performance** with corporate goals, **lead transformation**, and **shape the future of the agency force.**

Click here to discover more

INSPIRE

Inspire Magazine is a bi-monthly luxury publication for life insurance professionals and agency leaders, offering innovative strategies, success stories, and industry insights to build multi-million-dollar agencies. Each issue delivers expert advice, trends, and tools for exceptional results, setting the standard for leadership excellence. Explore our latest issue for strategies and inspiration to lead in the industry with distinction.

GET IN TOUCH

Please email us your feedback at
feedback@inspire-mag.com

For advertising inquiries, email us at
advertise@inspire-mag.com

Scan the QR Code to subscribe for a **free** digital copy.

Visit our website for more content.
www.inspire-mag.com

PUBLISHER: ANDY KHOO

CREATIVE DIRECTOR: KYLIE KHOO

FEATURED COVER: JASLYN NG

NOTE TO READERS:
THE VIEWS AND OPINIONS EXPRESSED IN THIS ARTICLE ARE THOSE OF THE AUTHOR(S) AND MAY NOT REFLECT THE OFFICIAL STANCE OF INSPIRE MAGAZINE. INSPIRE MAGAZINE IS NOT LIABLE FOR THE ACCURACY OR COMPLETENESS OF THE INFORMATION PROVIDED BY CONTRIBUTORS.

BUILDING A SUSTAINABLE FINANCIAL PLANNING ORGANIZATION

The life insurance and financial planning industry has evolved significantly—shifting from simple product sales to holistic financial consulting, from mass recruitment to selective hiring of high-caliber professionals, and from transactional sales to long-term client relationships.

Yet, amidst all these changes, one truth remains constant: effective leadership is the cornerstone of a successful, sustainable agency.

To build a multi-million-dollar agency, leaders must go beyond managing teams. They must develop professionals, nurture expertise, and create an ecosystem of continuous growth.

From my experience successfully leading Thailand's financial planning organizations, I have been guided by the principle that **leaders build organizations, organizations develop people, and people drive results.** This philosophy has shaped my leadership approach for over 30 years.

By Mongkol Lusamlit, RFC, FChFp, CEO of WDC Group and Senior District Director at AIA Thailand; a seasoned mentor, speaker, author, and President of GAMA Thailand.

Two Key Strategies For Developing The Next Generation Of Financial Planners

1 THE ROLE OF LEADERSHIP IN PROFESSIONAL DEVELOPMENT

One of the most critical skills for leaders is the ability to identify opportunities for growth and long-term sustainability. With over 18 years as a pioneer in Thailand’s financial planning industry, I founded WDC Group to provide comprehensive, client-centric services. As the driving force behind the company, I have consistently witnessed that sustainable growth comes from developing people while continuously adapting to market demands and technological advancements.

2 IDENTIFYING OPPORTUNITIES AND FUTURE TRENDS

The financial and insurance industries are constantly evolving. Digital transformation, artificial intelligence (AI), and Big Data are playing an increasingly vital role in enhancing customer insights and streamlining service delivery. Therefore, modern financial planners must develop proficiency in utilizing cutting-edge financial technology to optimize their advisory services and stay ahead of market trends. Continuous learning and professional development are essential for financial planners to provide in-depth, value-driven financial advice.

A Structured Approach to Training and Developing New Financial Planners

At WDC Group, we have established a systematic, technology-driven approach to onboarding and developing new financial planners. The process begins with a rigorous selection phase, where we interview and assess high-potential candidates who align with our organization's values and vision. Once selected, they complete a structured online training program that equips them with the necessary financial knowledge, business ethics, and technical skills.

This initial learning phase consists of 30 short video lessons, each lasting 10 to 15 minutes, covering essential topics such as client relationship management, financial analysis, and ethical selling. After completing this foundational stage, candidates enter the Pre-Career Program, an immersive, in-person training experience that includes practical case studies and real-world financial planning scenarios.

OUR 30-DAY FAST START TRAINING STRUCTURE

1 Orientation: Setting the Foundation for Success

- Cultivating the right mindset and professional work ethic
- Understanding the role and responsibilities of financial planners
- Preparing for required licensing and industry certifications

2 First Impression: Building Client Trust from Day One

- Developing compelling storytelling skills to establish credibility
- Practicing client engagement strategies and relationship-building techniques

3 Risk Management: Protecting Client Assets

- Learning the fundamentals of life and health insurance planning
- Conducting risk assessments and designing personalized protection plans

4 Financial Planning Process: The Core of the Business

- Mastering the step-by-step financial planning methodology
- Conducting comprehensive client data collection and analysis
- Gaining hands-on field training with experienced mentors

5 Sales & Business Development: Growing a Client Base

- Creating tailored financial plans using company templates
- Enhancing sales, negotiation, and deal-closing skills
- Leveraging digital marketing and social media for lead generation

> *“Success doesn’t start with talent—it starts with structure, coaching, and consistent execution.”*

Our 30-day training series is designed to provide financial planners with a comprehensive framework for launching a successful career, equipping them with the tools and strategies needed to build a multi-million-dollar organization. The program focuses on key elements such as:

- **Consistency in Execution** – A structured tracking system ensures new planners follow a systematic approach.
- **One-on-One Coaching** – Mentors provide personalized guidance and continuous support.
- **Intensive Training & Skill Development** – Real-life simulations and case studies build confidence in sales and financial consulting.
- **Learning from Real Experience** – Fieldwork and direct client interactions provide hands-on exposure and business insights

Watchara Navy:
A Fast-Track Success Story

One standout example from WDC Group is Wachara Navi, a financial planner who achieved MDRT (Million Dollar Round Table) status within nine months. His success resulted from his commitment to following structured work plans, maintaining disciplined appointment scheduling, and applying the sales and advisory skills gained through training.

His rapid career growth demonstrates the effectiveness of our structured development system and highlights the importance of mentorship, dedication, and ongoing professional education.

Financial planners like Wachara succeed by developing the key qualities needed for a sustainable and rewarding career. To achieve long-term success in financial planning, professionals must cultivate the following characteristics:

- **Developing the Right Mindset** – Financial planners must recognize and believe in the value of their work and its impact on clients' lives.
- **Setting Clear Goals** – Defining achievable, growth-oriented objectives to stay motivated and focused.
- **Mastering Time Management** – Balancing personal development, client acquisition, and service delivery efficiently.
- **Building Strong Professional Networks** – Establishing and nurturing relationships to accelerate business growth and enhance credibility.
- **Embracing Technology & Innovation** – Utilizing digital tools and data-driven insights to enhance financial planning strategies.

Achieving success as a new financial planner requires a comprehensive training system, structured coaching, and continuous support. At WDC Group, we believe that with the right approach, strong mentorship, and a commitment to lifelong learning, financial planners can develop into professionals who grow steadily, serve clients effectively, and build long-term, rewarding careers.

"With the right mindset, structure, and mentorship, extraordinary success is not a matter of time—it's a matter of commitment."


GITSA™
GLOBAL INSURANCE TALENT SOLUTIONS ACADEMY
Recruiting Series
Establish a recruiting system
Overcome your fears and boost confidence
Recruit to Retain
10X
Your Agency Recruiting Results
Contact:
info@gitsagroup.com
gitsagroup.com/recruiting-series

From Coverage to Care

The Future of Insurance Advisory

By *Inspire* Team

The insurance industry is undergoing a profound transformation. What was once a business built on transactional coverage—selling policies, closing deals, and moving on—has begun to shift toward a more enduring, service-driven model. The future of insurance advisory lies not in what we sell but in how we serve. It lies in moving from coverage to care.

This shift is not just timely—it's inevitable. Around the world, rising healthcare costs, increased life expectancy, and changing consumer expectations are redefining what people want from insurance. Today's clients no longer seek protection alone; they seek guidance, reassurance, and continuity. In this new landscape, insurance agents who succeed will be those who evolve into lifelong advisors—integrating health, wealth, and well-being into their value proposition.

The End of the Transactional Era

For decades, life insurance sales revolved around a single question: “What do you want to protect?” The conversation focused on risks—death, disability, and illness—and the solutions were product-centric: term life, whole life, critical illness, riders. Sales techniques were honed in on objection handling, product comparisons, and benefit illustrations.

But today, the transactional model is losing ground. Clients are more informed, more skeptical, and more demanding. They don’t want to be sold to; they want to be understood. They’re asking deeper questions:

- *How do I balance health and financial priorities?*
- *What happens if medical costs spiral beyond my savings?*
- *Can my insurance plan adapt to my life stage, family, or career changes?*

These are not questions that a product brochure can answer. They demand a relationship, and that is where the future of insurance advisory begins.

Why the Shift Matters

There are three converging trends driving this evolution.

1. Health is Becoming Financial

In the past, health and finance were treated as separate domains. You bought health insurance for medical bills and life insurance for income protection. But as healthcare costs soar—particularly in APAC, where medical inflation exceeds 10% in many countries—the financial implications of illness have grown deeper. For many families, one major diagnosis can derail years of savings.

This has given rise to a new kind of client: one who sees health and wealth as interconnected. Insurance advisors are now being asked to bridge that gap, helping clients think strategically about protection, out-of-pocket expenses, long-term care, and even wellness incentives. The advisor who can speak fluently across both worlds, encompassing both coverage and care, will be invaluable.

2. The Rise of Preventive and Personalized Care

Healthcare systems worldwide are shifting toward prevention. Governments and insurers alike are promoting wellness programs, digital health tracking, and early intervention as ways to reduce claims and increase longevity. This opens a new door for insurance professionals, not as sellers of post-crisis protection but as partners in preventive well-being.
Advisors can play a role in educating clients on how lifestyle choices impact premiums, how wearables influence underwriting, or how certain plans reward healthy behaviors. This turns the advisor-client relationship into an ongoing dialogue, instead of a one-time transaction.

3. Trust and Human Connection Still Matter

Despite the rise of digital platforms and AI chatbots, most clients still prefer to talk to a real person when making important insurance decisions. But they want more than just a "seller." They want someone who listens, empathizes, and helps them make informed decisions.

This is especially true for complex products like long-term care, income replacement, or health-linked savings plans. These are not easily explained through self-service portals. They require context, nuance, and trust, which are qualities that only a skilled human advisor can provide.

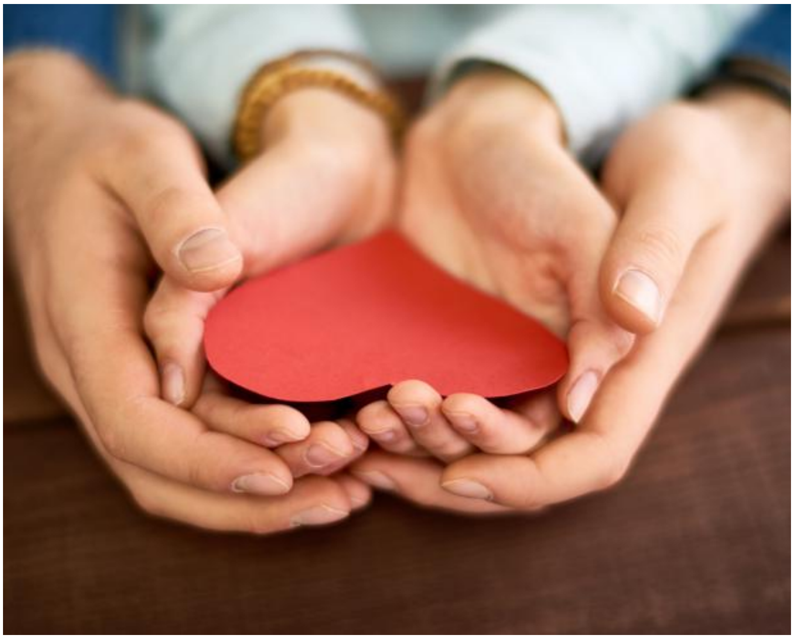
What "Care" Looks Like in Practice

Care is not a product feature—it's a mindset and a method.

To embrace this new model, advisors must change not just what they sell but how they engage. Care is not a product feature—it's a mindset and a method.

- Listening before advising: Truly understanding a client's concerns, fears, and priorities before recommending any solution.
- Proactive engagement: Reaching out during life events, annual reviews, or policy anniversaries—not just at the point of sale.
- Adapting with the client: As clients age, marry, change careers, or face health challenges, the advisor adjusts the plan, and not just the premium.
- Educating, not just explaining: Helping clients see the "why" behind their choices, not just the "what."

When done right, this approach builds lifetime value, for both the client and the advisor. Persistency improves. Referrals grow. Satisfaction deepens. Insurance becomes less about crisis and more about confidence.



The Role of Agency Leaders

The shift from **coverage** to **care** doesn't happen by accident. It requires leadership.

This shift from coverage to care doesn't happen by accident. It requires leadership.

Agency leaders play a crucial role in shaping culture, setting expectations, and building systems that support this transformation. They must:

- Invest in training that goes beyond product knowledge, focusing on emotional intelligence, client discovery, and long-term relationship management.
- Redesign incentives that reward ongoing service and client outcomes over sales volume.
- Promote a culture of purpose, where advisors see their role as stewards of client well-being, not just policy placement.

Above all, agency leaders must lead by example, showing that care is not a soft skill but a strategic one.

The future of insurance advisory is not just about selling more — it's about becoming more.

A New Era, A New Identity

The future of insurance advisory is not just about selling more—it's about becoming more. The agent of tomorrow is not a salesperson. They are a guide, a planner, and a partner. They are someone who helps clients face uncertainty with confidence, complexity with clarity, and risk with resilience.

Moving from coverage to care means embracing this new identity. It means redefining success as the positive impact on human lives. And it means understanding that in a world of rising costs and rising expectations, the real premium clients are willing to pay is for genuine human connection.

That is the future. And it's already here.

INSPIRE


GITSA™
EMPOWER · TRANSFORM · EXCEL
Build your first-time MDRT achievers
By leveraging our practical training, AI-powered technology, and a disciplined sales activity regime.
Contact us at
info@gitsagroup.com
for more MDRT Bootcamp details

BY Luo Yan, a steadfast leader who led Ping An’s renowned Champion Team in Wuhan, China, to prominence through 23 years of skill and grit.

Reflecting on my 23 years with Ping An China, I'm filled with pride, gratitude, and a deep sense of purpose. What began as a leap of faith in 2001 has transformed into a career defined by resilience, growth, and a tapestry of triumphs and challenges. My journey has been about positively impacting my team, my clients, and the industry.

Starting with a Dream

When I joined Ping An China, I knew little about insurance but was eager to learn. I started from the ground up, immersing myself in every industry detail. I studied tirelessly, attended training, and sought to understand my clients' needs deeply. I quickly learned that insurance is more than a product — it's a promise. This realization shaped the way I approached my work. I wasn't just selling policies but providing peace of mind and security to the people I served. Those early days weren't easy, but I believed in the mission of insurance. That belief carried me through moments of doubt and fueled my determination to build something meaningful. I knew that results would follow if I focused on learning and serving.

FROM DREAMS TO TRIUMPH:

MY 23-YEAR JOURNEY IN INSURANCE

The Power of Professionalism and Service

From the beginning, I understood that professionalism was the foundation of success in this industry. Therefore, I devoted myself to continuous improvement, attending every training session I could to refine my skills. I also realized that expertise alone wasn't enough; true excellence required building genuine personal connections. I prioritized putting my clients first, listening to their concerns, responding with patience, and always acting in their best interests. This principle of "customer first" became the cornerstone of my career. Building trust with my clients not only strengthened our relationships but also gave me a sense of fulfillment that went far beyond any financial reward.

"PROFESSIONALISM LAID THE FOUNDATION, BUT PUTTING CLIENTS FIRST BUILT THE LEGACY."

Becoming a Leader

As my career progressed, I discovered a new passion: leadership. I came to understand that true success meant moving beyond personal goals and embracing a commitment to uplifting others. I began building a team, which I affectionately call the "Champion Team." Watching my team members grow and succeed has been one of the most rewarding parts of my journey.

Leadership has taught me to embrace change and adapt to new challenges. I've worked hard to stay ahead of industry trends, integrating financial technology and digital tools to keep my team agile and competitive. For me, leadership is most about empowering others to reach their potential. Seeing my team rise to challenges and achieve incredible results fills me with pride and gratitude. In 2023, our team achieved milestones that once felt like distant dreams: 17 MDRTs, 77 IDA members, and a total premium of 270 million RMB. These numbers go beyond mere statistics - they represent the passion, resilience, and dedication of every team member. Today, our division leads in manpower scale, team performance, and productivity in Hubei Province.

Overcoming Challenges

The insurance industry is full of a variety of challenges: market fluctuations, industry transformations, and economic pressures. Still, I've always believed that challenges are opportunities in disguise. They push us to think differently, innovate, and grow. Through strategic thinking and adaptability, I've led my team to overcome obstacles and achieve growth, even in tough times. Every challenge has been a chance to learn and become stronger. I've learned that a strong sense of resilience is required to flourish despite adversity.

A Mission, Not Just a Career

Insurance is more than a job to me — it's a mission. Every policy we deliver represents security, hope, and peace of mind for our clients. This belief has driven me for 23 years and inspires me daily. As I look back on my journey, I'm deeply grateful for the opportunities I've had, the people I've met, and the lessons I've learned. At the same time, I'm energized by the road ahead. I want to continue empowering my team, serving my clients, and contributing to the growth of our industry.

Inspiring the Next Generation

My advice to those just starting their journeys of building multi-million-dollar agencies is simple: dream big, embrace challenges, and never stop striving to make a difference. The path won't always be easy, but with passion, perseverance, and a commitment to serving others, there's no limit to what you can achieve. My journey has taught me that success isn't defined by where you start but by how far you're willing to go. So, dare to dream boldly, work tirelessly, and make every moment count. Together, we can make an extraordinary impact on the lives of those we serve.

"Insurance is not just a profession; it is a mission. Through insurance, we can help others gain security and happiness. I am committed to this industry and will continue to work hard to contribute to the safety and well-being of others."

Luo Yan

ASIAN HEALTH INSURANCE

INSTITUTE

CERTIFIED EXPERTISE. BRIDGE GAPS.

Become a Certified Health Insurance Planner (CHIP®) and gain the expertise to bridge Asia’s $1.8 trillion health protection gap.

Lead the change.
Earn the CHIP® designation.

Contact Us Today: info@gitsagroup.com

Do you have the right

Mindset

To become

A Multi-Million-Dollar Agency Leader ?

BY Jim Kerley, Managing Partner at Clearview Partners LLC, who advises executives and agency leaders on strategic growth. Email: jkerley@clearviewpartnersusa.com

They say that the first million is the hardest to earn. Assuming you have achieved this goal, what will it take to become a multi-million-dollar agency leader?

It all starts with the desire to build something greater than what you have achieved so far. If you are like many million-dollar agency leaders, you have done most of the work. The success of your agency has been a result of your individual efforts, the relationships you have made, and the sales you have closed. Having the desire to build a greater agency will require moving past your individual achievements. But remember, simply wanting or wishing for something to happen will not make it happen.

Transforming your desire into your **purpose**—the driving reason behind your actions or creations—can turn it into reality. Your purpose is the guidepost of your future success. To become a multi-million-dollar agency leader, you'll have to reimagine what it is that you want to build, why you want to build it, and with whom you want to build it.

In his incredible book *The Road to the Bountiful Life*, Harry Hoopis tells us that "purpose is the objective one strives for." He then poses a thought-provoking question: "Have you defined your purpose?" Hoopis emphasizes that "your purpose has to provide the fuel necessary for extraordinary performance...only the extra in extraordinary will help you get what you want out of life. If you can do some extra ordinary things, not extraordinary but rather extra ordinary things, or more ordinary things than anyone else—you will achieve surprising and amazing things".

> **"Your purpose has to provide the fuel necessary for extraordinary performance... only the extra in extraordinary will help you get what you want out of life."**
>
> – Harry Hoopis

According to Hoopis, a well-defined purpose will drive good habits. So, if your desire is to build a multi-million-dollar agency, then you need to start with an amazing, well-defined purpose.

Answer the following questions thoroughly, and you'll be on your way to becoming a multi-million-dollar agency leader:

- **What is your purpose?**
- **What new habits will you need to develop to fulfill your goals?**
- **With whom do you want to build your multimillion-dollar agency?**

Once you define your purpose, you can develop the right mindset for success, which includes building new habits and getting your team in place.

YOU CAN DO IT!

James Kerley
Managing Partner for Clearview Partners, LLC

Build Your Multi-Million-Dollar Mindset Today

Step into the opportunity to turn desire into purpose, build lasting habits, and develop your team into leaders.

CONTACT US—YOUR FIRST COACHING SESSION IS FREE.

Clearview Partners
→ Shaping careers with mentorship and coaching
→ Teaching leaders to adapt and thrive
→ Guiding teams to achieve success

Let a professional coach guide your journey to growth
Text or email to get started
+1 781-856-7109
Jkerley@clearviewpartnersusa.com

CLEARVIEW PARTNERS

Podcast

INSIGHTFUL RESEARCH-BASED DIALOGUES

FEATURED EPISODES

AI Trends and Adoption in Insurance

This podcast explores how life insurance agency leaders can use AI to save time, strengthen client relationships, and grow smarter. It highlights practical applications like automating admin tasks, personalizing communication, improving marketing, and nurturing clients throughout their journey. While challenges like outdated systems, data quality, and staff resistance exist, the episode emphasizes that thoughtful AI adoption can boost efficiency and competitiveness. Listeners are encouraged to start small, stay ethical, and use AI to enhance—not replace—the human touch.

SCAN ME OR CLICK HERE TO LISTEN

Insights for Affluent Wealth Advisory in Asia

This podcast explores the evolving wealth management landscape in Asia-Pacific, driven by the rise of mass affluent and high-net-worth segments and younger, tech-savvy investors. It addresses challenges like economic uncertainty, digital competition, and shifting client preferences. Despite self-directed tools, human advisors remain essential for personalized advice. The podcast shares how advisors can adapt by deepening client relationships, enhancing value, and leveraging technology—while preserving the all-important human touch.

SCAN ME OR CLICK HERE TO LISTEN

Podcast

INSIGHTFUL RESEARCH-BASED DIALOGUES

OTHER EPISODES

SCAN ME OR CLICK HERE TO LISTEN

Life & Health Insurance: Agent Insights

This podcast explores the evolving life and health insurance landscape in Asia-Pacific, offering insights for agents to boost performance. It highlights rising consumer interest post-pandemic, driven by financial anxiety and demographic shifts. Key topics include digital transformation, the role of social media, and client education. Listeners are encouraged to embrace technology, personalize interactions, and adopt a trust-based, consultative approach—especially when engaging younger, tech-savvy clients like millennials.

Agency Conflict and Resolution Strategies

This podcast tackles the everyday challenge of conflict within established life insurance agencies and offers practical strategies for agency leaders to manage it effectively. It explores common causes—like unclear roles, personality clashes, and perceived unfairness—and emphasizes early intervention, active listening, and setting a safe, respectful tone. Tools like collaborative problem-solving and emotional intelligence help transform tension into growth opportunities. The takeaway: conflict is inevitable, but when handled well, it strengthens teams, boosts morale, and improves overall agency performance. Leaders are encouraged to build a culture of open, proactive communication.

SCAN ME OR CLICK HERE TO LISTEN

By Andrew A. Cohen, CLU, CHFC, LLIF, an insurance veteran with 40+ years as an agent, manager, trainer, and consultant. You can reach him at aaclgm@hotmail.com.

HOW TO CREATE
& BUILD A WEALTH

ADVISORY PRACTICE

As markets mature and evolve, there is usually a growing middle class, upper middle class, and wealthy segment who have disposable income to save and invest beyond what is required for them to pay for essential resources. While all clients may share common needs, the requirements become more significant and complex for wealthy clients. The immediate questions for agents to address should be:

- As an agent or financial advisor working in the middle market, how can I move into the wealthy market?
- As a manager who wants to build a multi-million-dollar agency, what must I provide to assist my agents in upscaling their practice to serve wealthy clients?

Now, let's turn the question around to consider the client's point of view:

- What do wealthy clients need and want from their financial wealth advisor(s)?
- How do wealthy clients screen or vet potential advisors?
- What must wealth advisors "bring to the table" to be credible to wealthy clients?
- How do wealth advisors interact and work with other professionals in their network, such as lawyers, accountants, family members, and trust officers?

Below is a diagram that illustrates the key needs of wealthy clients. Do you or your agents have experience, knowledge, or expertise in these areas? How can an agent or manager develop the skills needed to effectively address these needs? Reflecting on these questions will help you identify your strengths and weaknesses, allowing you to craft a personalized strategy for entering and succeeding in this market.

What do wealthy clients need?

- **Savings**
- **Asset Accumulation & Protection**
- **Tax Planning**
- **Risk Management (life and non-life)**

What do they expect from their wealth manager?

- **Quality Advice**
- **Trusted Qualified Advisors**
- **Protection**
- **Wealth Management**

Which needs will your company support?

- **Legal Advice**
- **Investment**
- **Retirement Income Strategy and Planning**

The Elevator Talk

Imagine you are in a tall office building. As you get into the elevator, a very well-dressed couple joins you in the elevator. You overhear them discussing their visit to the building—they're here to interview wealth managers at a firm located inside. You introduce yourself, give them your business card, and explain that you are a wealth advisor. The couple tells you that you have 60 seconds, or until the elevator reaches the ground floor, to tell them why they should consider you as their wealth advisor.

What do you say?

What do you present to them?

As a manager, you need to prepare your agents well for this type of scenario. Wealthy clients have spent their lives and careers acquiring and building their wealth. Therefore, they only want to deal with certified professionals who are knowledgeable and offer solutions specific to their needs. They don't want to deal with a "policy pusher" who sells one type of policy to everyone, irrespective of their unique situations and identities.

Questions to Address When Working with High-Net-Worth Clients:

1. What unique insights do you bring to the table?
Wealthy clients may already have lawyers, accountants, tax professionals, and trust officers advising them.

2. Do you hold any professional designations, training, or specialized expertise?
Credentials can help establish credibility and trust.

3. Have you enrolled in and completed relevant local or international courses?
Consider U.S., U.K., Australia, or global programs like GITSA's CWA to broaden your perspective and credentials.

4. Do you regularly read local and international financial publications?
Staying informed positions you as a knowledgeable and up-to-date advisor.

5. Are you committed to continuous self-improvement? What actions do you take consistently?
A growth mindset helps you adapt, stay relevant, and better serve your clients over time.

6. Do you attend professional seminars?
Topics may include savings strategies, investments, risk management, tax planning, and estate planning—all of which are critical for complex client needs.

Continued...

7. Do you participate in regional MDRT conferences?
Engaging with top professionals can offer insights and networking opportunities.

8. Are you well-versed in your company's product offerings?
Being able to match solutions precisely to client goals is essential.

9. Do you maintain a network of contacts for services your company doesn't offer?
A well-connected advisor can provide more holistic solutions.

10. Can you offer alternatives to life insurance?
Many wealthy clients may be older and have health concerns that make life insurance impractical.

11. Do you understand legal and estate planning tools?
Wills, trusts, healthcare proxies, and powers of attorney are essential components for wealthy clients.*

12. Do you have a network of professionals to form a collaborative advisory team?
Delivering comprehensive, team-based solutions adds tremendous value.

Wealthy clients are looking for more than just a product—they want a trusted advisor who can provide personalized, sophisticated solutions. The elevator pitch, or a similar encounter, serves as your chance to prove you are that advisor, and that you have the expertise and resources to help them manage their wealth in a way that aligns with their goals.

*It is important to note that unless you are a lawyer, you should not give advice regarding legal matters. Limit any advice to your areas of insurance and financial services expertise.

Vital Tips for Leaders Seeking to Build a Mega Wealth Advisory Agency

Segment Your Agent Team
Not all agents are suited for wealth advisory roles; only a select few have the potential to thrive in that space. Choose candidates who show promise, such as those with the necessary education, strong motivation, and excellent communication skills, to work with wealthy clients.

Encourage Education and Certification
As a manager, encourage your agents to take the necessary courses and earn relevant credentials, education, and experience to present themselves confidently to clients. Lead by example by completing the same courses and earning the designations or degrees you expect from your agents.

Hold Wealth Management Workshops
Organize workshops in your agency that focus on case studies. Simply motivating agents to move upscale or offering abstract ideas isn’t enough. Provide your agents with valuable knowledge, expertise, and situational experience with wealthy clients through case studies and real-world scenarios.

Bring in Outside Experts
Invite outside speakers such as trust officers, lawyers, accountants, or top producers from your company to share their insights. These experts can offer invaluable advice and perspectives that will help your agents grow in the wealth advisory space.

Utilize Advanced Underwriting Experts
Many companies have “Advanced Underwriting” experts at the head office. If your company doesn’t have this resource, collaborate with management to connect with an expert from regional or corporate offices.

Ensure Your Agents Present Well
If you want your agents to attract upscale clients, they need to look the part. Make sure they present themselves with polished shoes, well-groomed nails, a quality wardrobe, and tasteful accessories such as a stylish pen or a refined briefcase—without the need for anything overly expensive.

Building a successful wealth advisory practice demands expertise, ongoing learning, and understanding wealthy clients’ needs. Prepare your team through professional development and collaboration, ensuring they’re knowledgeable and well-presented. Success comes from delivering tailored solutions that meet complex financial goals, benefiting both clients and your practice.

CERTIFIED WEALTH ADVISOR® (CWA®) DESIGNATION

Instructions:

🎲 **Roll Like a Pro.**

Build your Wealth Advisor Cube and give it a roll.

Because selling to the affluent takes more than luck. It takes skill, strategy, and standout marketing.

🎓 Start your CWA journey:

https://gitsagroup.com/certified-wealth-advisor/

GITSA™
GLOBAL INSURANCE TALENT SOLUTIONS ACADEMY

Courageous

She took a bold leap from a stable career into the unknown, driven by purpose, not certainty.

Empowering

She uplifts mid-career women, especially working mothers, creating a culture of mentorship and shared success.

Resilient

Through sleepless nights, financial pressure, and self-doubt, she stayed disciplined and pushed through with grit.

SHE SAID YES TO HERSELF — AND BUILT A MULTI-MILLION-DOLLAR EMPIRE

JASLYN NG

Financial Services Director, Prudential Singapore

CLU, ChFC, FCHFP, CIAM, EMBA

Inspire Magazine is honored to interview Jaslyn Ng, a remarkable businesswoman who transformed her life from financial insecurity to leading a multi-million-dollar agency. Jaslyn has multiplied her income several times over while working only three to four days a week, achieving Top of the Table (TOT) status—the highest honor in her industry—and consistently helping her team reach the prestigious Million Dollar Round Table (MDRT) and clear the Multi-Million Dollar Agency (MMDA) year after year. Under her leadership, her agency has become known for its unique team of mid-career working mothers who thrive through her strategic mentorship and empowering culture. All while being a single woman balancing the demands of motherhood and leadership, Jaslyn shatters barriers in a competitive industry. Her story is a powerful testament to determination, strength, and female empowerment. Inspire Magazine is proud to share the inspiring success of a woman who continues to motivate others to rise above challenges and achieve greatness.

Q: You made a bold mid-career transition from corporate HR to building a multi-million-dollar agency and becoming a top performer in the industry within eight years. What was the biggest challenge you faced during this switch, and how did you overcome it?

Jaslyn: The biggest challenge was taking the leap of faith itself. I was new to sales, coming from an introverted HR background with no experience selling. The fear of the unknown was overwhelming—not just the work or outcome, but the uncertainty about leaving a stable, well-paying corporate job for something completely foreign to me.

Unlike someone just starting out in the industry, I had a lot to lose: a guaranteed salary, benefits, and financial stability. The possibility of months without commission was daunting, especially as I was the primary financial support for my family. Balancing a steep learning curve while raising two young kids, my day ran from 5 a.m. to 10 p.m. Mornings were for studying product details and planning strategies before my kids woke up, then back-to-back client appointments filled the rest of the day.

But I learned to reframe this fear as "eustress"—positive stress that fueled my motivation instead of paralyzing me. I told myself: *It's okay. While I can't control the outcome—whether the prospect buys from me or not—I can control how well I explain the value to each prospect.* This shift in mindset boosted my confidence and shaped my work ethic. I worked seven days a week, often sleeping only three hours every night. After sending my kids to school, I would rush to the office, then spend the rest of the day attending back-to-back client appointments, sometimes continuing well past 10 p.m.

I couldn't control the outcome, but I could control how well I explained the value. That mindset turned my fear into fuel and discipline into results.

After just my first month in the industry, I achieved significant sales success, qualifying for the Quality Club Elite level, which recognized the top 30% of the company. This early achievement led to enhanced financial support under the company's prestigious Management Associate Program (MAP), which came with very high performance expectations and received monthly allowance.

Driven by a deep-rooted fear of financial insecurity, I pushed myself relentlessly. I worked tirelessly until I cleared the entire validation requirement within 18 months, proving to myself that with discipline and mindset, it was possible to overcome even the most daunting challenges. This mindset and work ethic laid the foundation for my growth and achievements in the industry.

Q: What were some of the early struggles you faced when starting your agency, and what key lessons did you learn that helped you scale quickly?

Jaslyn: Early in my leadership journey, I thought I had to be “Miss Nice”—always available to help everyone as I was growing in this career myself as a newbie. There was this desire that I should not let my team members make the same mistakes as I did. I tried to be of service to every member on my team. I would respond to every question, listen to their personal struggles for hours, and take on the responsibility for underperformance as if it were my own failure. Over time, I also came to the understanding that everybody has their own journey and needs to learn from their own experiences, including setbacks. I also realized that my time and energy are finite, and my role is not to fix everyone else’s problem. This lesson was driven home by a mentor who bluntly told me, “You’re too free. That’s why everyone comes to you!”

From these experiences, I learned several key ideas that reshaped my approach to leadership:

- **The 80/20 Rule**
  Distributing my time equally across all team members wasn’t effective. Instead, I focused on spending 80% of my time developing the top 20% of motivated performers who truly drive results. The bottom 20%, no matter how much time I invested in them, often wouldn’t improve without intrinsic motivation.

- **Being a GPS**
  I view myself as a GPS guiding each team member, who is the driver of their own journey. I can show the best route and offer guidance, but if they choose to stop moving forward, no GPS can get them to their destination.

- **Attending Leadership Courses**
  Continuous learning has been essential. Certifications like CIAM helped me grow beyond theory, gaining practical insights through classroom discussions and shared experiences with fellow leaders.

- **Having Lifelong Mentors**
  Mentors such as Jaden Wang, Michael Seow, Mr. Chan Keng Leong, Mr. Samuel Goh, Benjamin Loh, and Jensen Siaw have been instrumental in my leadership journey. Their wisdom and encouragement have helped me navigate challenges, sharpen my skills, and build both professional and personal resilience.

I’m a GPS, not the driver. I guide, but they must choose to move forward.

Q: What's one unconventional strategy or mindset shift that played a crucial role in your rapid growth?

Jaslyn: Mastering growth is about choosing wisely what deserves your "yes" and what requires a firm "no."

I learned early on that saying no to most things protects your time and energy. It teaches others, including clients, colleagues, and even team members, to respect your boundaries.

For example, I say no to one-on-one coffee chats. As much as I'd love to help everyone individually, I simply don't have the capacity. At one point, when I was running on minimal sleep, giving an hour to every request wasn't sustainable.

I also say no to meetings without a clear agenda. My team meetings are efficient—typically 30 to 60 minutes. We cut to the chase, focus on the key takeaways, and highlight what's in it for each person.

Another example: I say no to repetition. I'll teach something once. If someone misses it, I'll ask a fellow team member to step in. This reinforces a culture of paying it forward and fosters the belief that "when you teach, you learn twice."

But while I've learned to say no to things that drain me, I've also committed to saying yes to opportunities that intimidate me—because that's where real growth happens.

One defining moment: when I was just a four-month-old rookie, someone challenged me to pitch to the then-CEO of Prudential Singapore. I said yes—and he said yes too. Afterwards, not only did his entire family become my clients, but he also featured me in a widespread company newsletter, sharing that he had purchased 17 policies from me. It stunned the entire agency force, prompting them to ask: "Who is Jaslyn?!"

I've also said yes to agency sharing sessions, no matter how big or small. I saw them as opportunities to impact more lives. That mindset led to international exposure, like being invited to speak on the main platform at MDRT Global Conference 2023 and being selected again as an MDRT Speaks speaker for the 2025 MDRT Annual Meeting. Over the years, I've spoken more than 90 times across local, regional, and international platforms.

During the pandemic, I came up with a creative way to turn down coffee chats without shutting people out: the Charity Coffee Chat initiative. Instead of meeting one-on-one, I hosted Zoom sessions for those with similar questions and invited them to donate what they would have spent on coffee to a charity I supported. With Prudential Singapore's dollar-for-dollar matching, we've raised over $50,000 in the last four years.

Saying no has helped me protect my energy. But saying yes, especially when it's uncomfortable, has been the catalyst for breakthroughs I never imagined.

Q: Your team is largely made up of working mothers who have also made mid-career switches. How did you attract and build such a unique team, and how do you create an agency culture that supports them, especially during career transitions?

Jaslyn: Building a team of mid-career working mothers wasn't intentional, but it naturally evolved from my daily actions and experiences. I initially reached out to former HR colleagues interested in financial planning, and when they saw how much happier I was after my own career switch, they were inspired to consider the same path. A big part of our growth also came through my younger sister, who walked a similar HR path and actively recommended friends to join. Additionally, my consistent presence on LinkedIn and social media attracted like-minded professionals.

This shared background has helped to create a unique team DNA that's central to our success. Working mothers deeply value work-life balance and efficiency—they want to maximize productivity within limited time so they can prioritize family. Also, as mid-career professionals, they bring strong work ethics, discipline, and extensive networks, which are vital in this industry where warm referrals are key.

As a leader who is also a working mother, and a single mom at that, I understand firsthand the common challenges that my team faces. I openly share my struggles and successes, which fosters trust and openness within our community. I emphasize that money is a tool to solve life's challenges, whether that involves childcare, elder care, or marital issues, so that my role motivates them to increase their income and improve their lives.

Ultimately, it's about priorities. For example, one financial consultant came to me saying she wanted to take several months off to focus on coaching her child for the PSLE—Singapore's crucial Primary 6 exam—which fell in the same year she planned to complete her COT (Court of the Table) qualification. I encouraged her to prioritize her child's exam, assuring her the qualification could wait. She felt truly understood and supported. After taking time off, she returned fully refreshed, and within two months, she doubled her previous sales performance, clearing her first COT by December. This showed me that supporting flexible priorities leads to stronger, more motivated leaders.

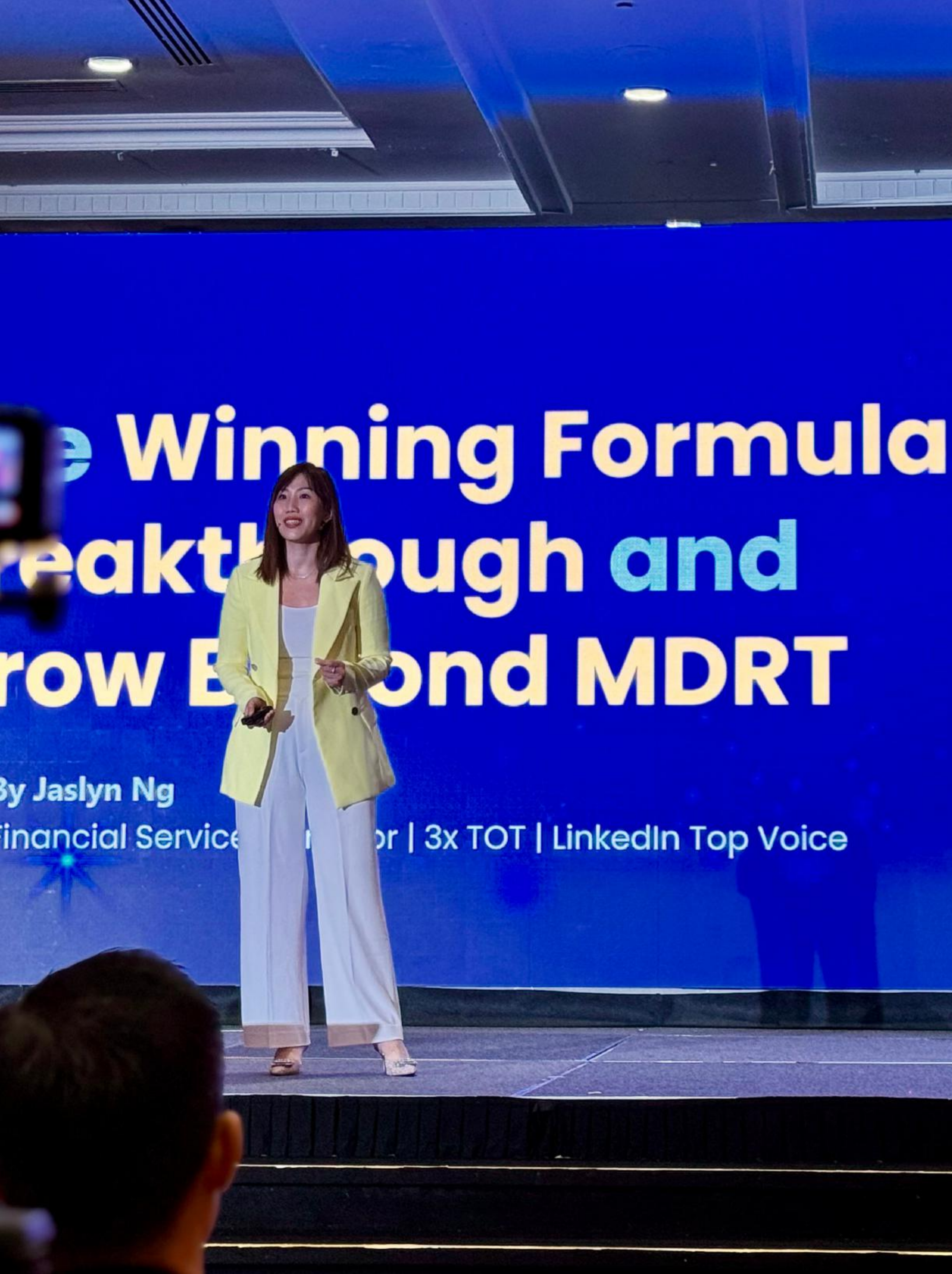
Q: As a woman in leadership, what barriers have you encountered in the industry, and how have you turned them into opportunities?

Jaslyn: One of the biggest challenges for female leaders is mother's guilt. This is a constant struggle for all working mothers, and what makes it even harder is the critical judgment that comes not only from ourselves—often our harshest critics—but also from others around us.

When a man succeeds, no one questions whether he's spending enough time with his kids or family. But when a woman succeeds, there are often stigmas like, "No wonder the kids aren't doing well at school—she must not be a good mother because she's working too much," or "You're spending too much time at work and neglecting your children's well-being." On top of external judgment, there's our own internal guilt. I missed many important milestones with my kids, like their first steps, first words, school excursions, and parent-teacher meetings, because I was focused on work.

What helped me shift this mindset was learning about the six key pillars of life through Neuro-Linguistic Programming (NLP) and setting clear KPIs (Key Performance Indicators) under each pillar. People often feel stressed because they don't have true clarity about what it takes to balance life in all its dimensions. I decided that if I could define measurable goals for each pillar and check them off, I could be confident I was doing my best in every area. By doing this, I moved beyond the typical one-dimensional focus on work goals. Instead, I embraced work-life integration, aiming for an optimal balance across all areas of my life.

This shift made me a more balanced and happier person. Now, I overachieve in multiple areas because I'm mindful of where I expend my energy and focus on the key result areas that truly drive my big-picture goals.


Winning Formula
and
MDRT
By Jaslyn Ng
| 3x TOT | LinkedIn Top Voice

"I said
yes to the fear,
yes to the challenge, and
yes to the life I wanted,
because success begins
the moment you stop
waiting for permission."

— Jaslyn Ng


MDRT
ANNUAL
MEETING
2025
MIAMI BEACH

LEADERSHIP ISN'T ABOUT DOING IT ALL. IT'S ABOUT KNOWING WHAT ONLY YOU CAN DO, TEACHING OTHERS TO RISE, AND LETTING YOUR CHILDREN WITNESS THE LEGACY YOU'RE BUILDING.

Q: How do you balance being a leader, a mentor to your team, and your personal life, especially as a working mother?

Jaslyn: In the early years, I definitely struggled with balancing it all. I'm not the typical leader—I operate at the TOT level, which means I'm fully involved in sales while leading a team. I held myself to high standards: giving 100% as a financial consultant, 100% as a leader, and 200% as a mother.

Over time, I learned to compartmentalize. I became more efficient, delegated more to my incredibly capable PA, and focused on managing my time wisely. I prioritized what I do best, which is selling, and made sure to pass those skills on to my team. I coach them on pitching, selling, and strategizing so they can reach new heights.

I'm also very intentional about how I use my time. I avoid administrative tasks because I recognize the value of my time. At MDRT meetings, we're often reminded: if a task can be done for less than $25 an hour, outsource it.

A big part of my leadership philosophy is cultivating a culture of sharing and paying it forward. I always remind my senior team members to remember the days when I personally trained them. Now, it's their turn to step up, lead by example, and teach others, even if they don't hold a formal leadership title yet. As a leader, I can't just focus on sharpening my own skills. I need to develop the next generation of leaders who can grow beyond me.

When it comes to my kids, I involve them in my work. They've sat in on Zoom meetings with clients and helped at appreciation events, whether it's setting up banners, handling registration, or greeting guests. The earlier they're exposed to what I do, the more they understand and appreciate the demands of my career.

Too many parents keep work and family completely separate, which can lead to confusion or resentment. By including mine in my professional life, they've become my biggest supporters. They even track my progress, asking about who on my team has qualified for MDRT and how close I am to TOT!

Q: Looking ahead, what's your vision for empowering more women—especially those making mid-career pivots—to step into leadership and entrepreneurship in this industry?

Jaslyn: Don't be afraid to excel. We often hear people say, "Women can't have it all." But the truth is, women *can* have it all, especially in this industry. Why? Because we own our time. We have the autonomy to manage our schedules without being bound by rigid work hours. As long as you put in the same eight to ten hours and maintain a strong work ethic, you can earn a higher income, manage your own time, and still make a meaningful impact on others' lives.

Today, I've multiplied my income several times over, while working only three to four days a week. My weekends are free. I can sponsor up to four family trips a year, for my parents, my two kids, my sister, and myself. I take two months off annually to attend courses. I've achieved TOT and helped my team consistently hit MDRT and clear our MMDA every year.

But before all of that, at the foundation, you need courage to take that leap of faith. Many women hesitate to pivot careers later in life due to fear or self-doubt. But often, circumstances push us to take that leap when staying put no longer aligns with our priorities or personal values.

For me, it was a combination of professional crossroads, health challenges, and family responsibilities that demanded change. The uncertainty of leaving a stable, well-paying role for something new was daunting. I faced questions like: C*ould I afford the pay cut? Could I sacrifice time with loved ones? Could I manage my health while pursuing a new path?* However, my desire to be present for my family made me realize I truly couldn't continue down the same path I was on.

My advice to anyone contemplating a similar leap is this: Growth demands both vulnerability and vision. It requires saying no to what no longer serves you and yes to the possibilities that scare you. When you hold space for both, you open doors to outcomes beyond your imagination.

Once, when I announced my decision to leave my previous career, an ex-HR direct report asked me, "Jaslyn, what if you fail?" My reply was simple: **"What if I make it? What would be the story I could tell years from now?"**

INSPIRE

ARTIFICIAL

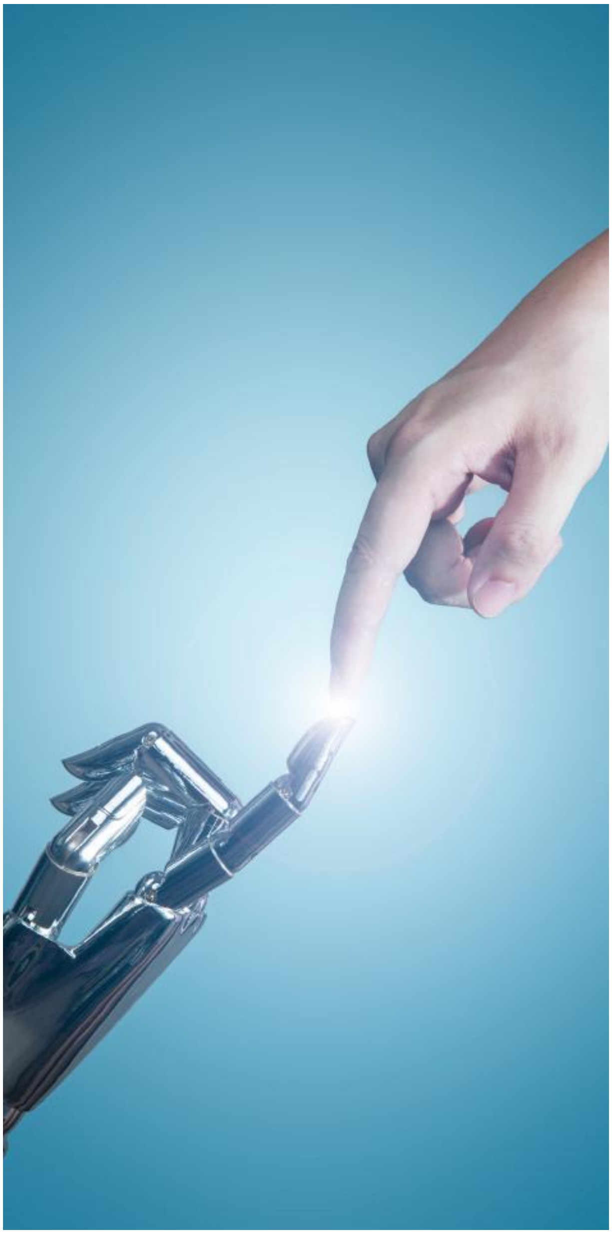
SCALING
SMARTER:

INTELLIGENCE

The AI Edge for Agency Growth

By Ragunath 'Pak Joe' Murthy
Founder & Chief Rainmaker at ReAInmaker AI

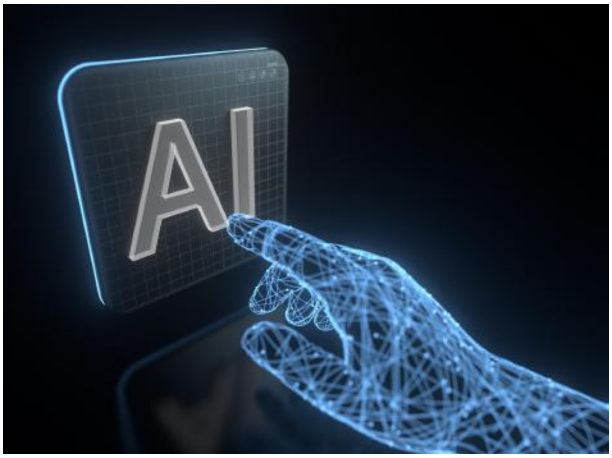
pakjoe@reainmaker.ai | +6012 376 5555
Follow him on LinkedIn or visit www.reainmaker.ai



In today’s hyper-competitive world, where attention spans are shrinking and client expectations are rising, building a multi-million-dollar life insurance agency requires more than just adding headcount. It requires adding intelligence.

Smart agency leaders aren’t just growing teams—they’re upgrading how their teams think, engage, and perform. The focus has shifted from sheer volume to precision-driven, value-led growth.

Enter Artificial Intelligence (AI), not as a buzzword, but as a real-world business multiplier.



WHY AI IS BECOMING A MUST-HAVE FOR AGENCY LEADERS

Today's clients expect relevance, speed, and personalization. They want to feel seen, understood, and valued.

For agency leaders looking to scale with purpose and profitability, AI offers powerful advantages:

- Turns cold leads into warm, insight-rich opportunities
- Equips every advisor to engage like a top performer
- Deepens client loyalty through hyper-personalized conversations
- Boosts conversion rates while reducing wasted effort

The result?

A smarter, sharper, more scalable agency built on performance, not just persistence.

FROM INSIGHT TO IMPACT: A REAL-WORLD EXAMPLE

One standout innovation in this space is spAIder (pronounced “Spider”), a proprietary AI-powered sales enablement platform developed by ReAInmaker AI.

spAIder enriches leads, identifies behavioral patterns, and empowers advisors to deliver hyper-personalized, relevant conversations at scale.

But what makes spAIder truly transformative isn’t just automation—it’s democratization. Every advisor, regardless of experience, gains access to the kind of client insight once reserved for the elite few.

The Two Phases of Precision Selling

At ReAInmaker AI, we believe AI should be more than an automated system. Instead, it should inform, enrich, and empower. That’s why spAIder is built around two core phases designed to give advisors a distinct edge:

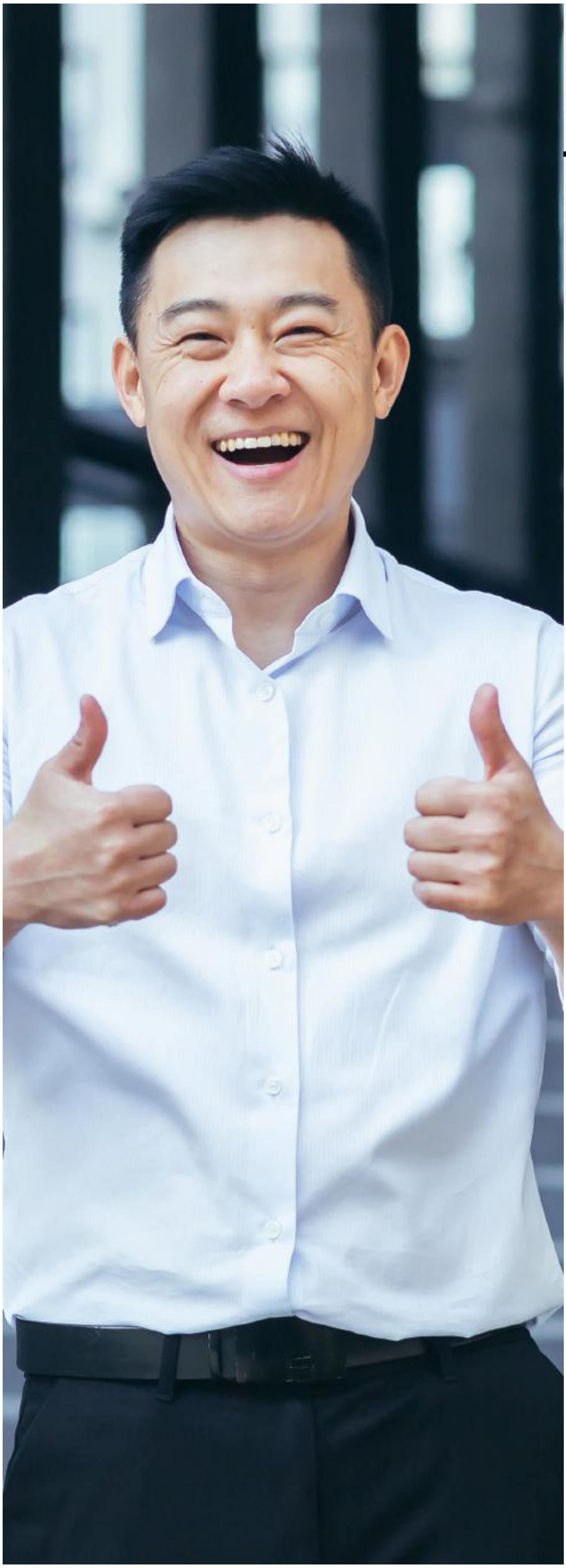
Phase 1: Digital Persona Profiling

- **Personal Interests & Hobbies:** Build rapport with relevance
- **Career & Education:** Create instant credibility and connection
- **Mutual Connections:** Enable warm intros through shared networks
- **Digital Behaviors:** Tailor messages to what clients care about most
- **Inferred Milestones:** Detect buying triggers like home ownership or life events

Phase 2: Behavioral & Household Intelligence

- **Spending & Buying Patterns:** Customize offers to match financial habits
- **Household Composition:** Uncover opportunities around education, health, and legacy planning
- **Financial Priorities:** Match solutions to both essential and aspirational goals

With these insights, advisors connect with confidence, clarity, and care.



SMARTER SYSTEMS, SCALABLE GROWTH

The magic of platforms like spAIder lies in the transformation they unlock through technology.

AI empowers advisors to:

- Engage more meaningfully
- Prioritize leads more intelligently
- Recommend solutions more precisely
- Operate with greater confidence, especially early in their careers

Instead of hours spent researching, advisors get instant insights. Instead of linear growth by adding headcount, agencies unlock exponential gains in performance.

SMARTER TEAMS. STRONGER RELATIONSHIPS. BIGGER RESULTS.

What was once the edge of elite advisors can now be shared across entire teams. With the right AI tools, new advisors engage like pros, and those seasoned pros sharpen their edge even further.

Agency leaders no longer have to choose between scale and personalization. AI makes both possible.

THE FUTURE BELONGS TO INTELLIGENT BUILDERS

In the race to build bigger, those who build smarter will win.

AI eliminates guesswork, enhances human connection, and frees up time for what matters most: real conversations, long-term relationships, and sustainable results.

For agency leaders committed to building the next generation of high-performing teams, AI isn't a "nice-to-have"—it's the ultimate multiplier.

Smarter systems.
Empowered teams.
Mega growth.

That's the AI advantage.

INSPIRE

Top 3 Ways AI Accelerates Advisor Performance

1. Warmer Leads = Higher Conversions

AI tools like spAIder enrich raw leads with behavioral insights and personal context. Advisors begin conversations with confidence, leading to better rapport, more relevant offers, and higher close rates.

2. Faster Onboarding for New Advisors

Instead of months of trial and error, new advisors are equipped with ready-to-use insights from day one. This helps to shorten the learning curve and fast-track success.

3. Scalable Personalization

AI automates the research while preserving authenticity. Advisors can deliver tailored messages and solutions to hundreds of clients, without compromising the personal touch.

Bottom Line:

AI isn't here to replace your team—it's here to elevate them.

YOUR AI ELEVATION HUB

reAInmaker
www.reainmaker.ai

spAIder

eglEYE.ai

butterfAIy

fAIreant

ReAInmaker is revolutionizing industries with cutting-edge artificial intelligence, transforming how businesses operate and thrive in the digital age. At the heart of ReAInmaker's success is its powerful suite of AI-powered engines, designed to address diverse industry challenges.

Backed by a powerhouse team of over 200 software developers and 40+ AI engineers, ReAInmaker is at the forefront of AI excellence.

THE LATEST
FROM
THE GITSA TECH
SPHERE

TECH

LEAP INTO SUCCESS WITH “MY SALES COACH”

Introducing a new innovative mobile app for mastering sales with AI coaching, on-demand masterclasses, and real-time sales activity tracking.

CONTACT US
TO REQUEST A
DEMO!

info@gitsagroup.com

Developed
by practitioners,
for practitioners!

Simple + Practical + Effective

NEW FEATURE

ASK AN AI-POWERED COACH

Get Instant Answers

Simply click on the ready-to-use prompts to get answers to your sales challenges instantly.

TRACK SALES ACTIVITY

Monitoring + Measuring

Managers can instantly oversee producers' activities and locations.

WATCH MASTERCLASS

Boost Skills and Knowledge

Watch on-demand masterclass microlearning videos, accessible 24/7, anytime you need.

Unlock the power of the LEAP App to jumpstart new producers, reenergize inactive ones, and supercharge your sales force for unmatched productivity.

GITSA™
GLOBAL INSURANCE TALENT SOLUTIONS ACADEMY

FAST TRACK SERIES

Fast Track Your Way to Success: Practical Skills, Real Results.

Courses:

Financial Planning
Creating Lifetime Clients
Responsible Selling
Creating Client-Centric Solutions
Professional Consultation Practice
Building Trust with Clients
And More

Most Popular Courses 2024

Contact Us Today: info@gitsagroup.com

Ascending the Value Ladder: Empowering Agents to Engage High-Value Markets

Offering our 3-Part Up-Market Growth Series to empower agency leaders to scale smarter, capture premium markets, and build unstoppable mega agencies.

By *Inspire* Team

YOUR ULTIMATE
UP-MARKET GUIDE

PART **1** OF 3 IN THE
UP-MARKET GROWTH SERIES
FOR AGENCY LEADERS

Intro

From Growth to Greatness: The 3-Part Up-Market Series.

Up-Market Growth Series for Agency Leaders

Agency leaders aiming to scale toward multi-million-dollar success must elevate business quality. One of the fastest and most strategic ways to accelerate agency growth is by helping agents move up the market, targeting clients with greater financial potential. Our three-part Up-Market Growth Series for Agency Leaders explores how to guide agents through this progression, beginning with the mass affluent segment and advancing to affluent and high-net-worth clientele. Each article offers actionable insights to equip agency leaders with tools to unlock new revenue streams, increase retention, and solidify long-term profitability.

Part 1: Ascending the Value Ladder — Engaging the Mass Affluent Market

Part 1 of 3 in the Up-Market Growth Series for Agency Leaders

One of the most effective ways for agency leaders to grow their insurance agency into a multi-million-dollar business is to help their agents shift from transactional sales to value-based advisory by moving up-market. Among the high-potential customer segments, the mass affluent market stands out as the most accessible and scalable entry point. These clients sit between the middle class and the high-net-worth (HNW) elite—financially empowered, aspirational, and actively seeking guidance for long-term wealth accumulation and family protection.

This article is the first in a three-part Inspire Magazine series designed to help agency leaders strategically develop their producers to win higher-value clients. We begin with the mass affluent segment and then progress to the affluent and high-net-worth (HNW) markets.

Who Are the Mass Affluent?

The mass affluent are typically defined as individuals or households with

- Annual incomes of US$75,000 to US$200,000
- Investable assets ranging between US$100,000 to US$1 million
- A desire to build wealth, educate their children, and secure retirement while preserving their upward mobility

The members of the mass affluent market are not yet financially complex like HNW clients, but they are aspirational. Often, they are in their 30s to 50s and working as professionals, entrepreneurs, or mid-level executives. They value trust, digital convenience, and personalized financial guidance and are heavily influenced by social proof and thought leadership.

According to recent data, over 33 million U.S. households fall within this category and control more than 43% of the nation's investable assets—a statistic echoed across emerging economies in Asia-Pacific and Latin America.[1]

Why Focus on the Mass Affluent?

The Mass Affluent segment offers a “sweet spot” for growth-minded agencies because:

- They are easier to reach than the HNW via digital and referral-based channels
- They require financial advisory, not just product sales, offering greater case sizes and persistency
- They grow with you, often becoming Affluent or HNW clients in 5–10 years if guided well

With the right approach, your agency can achieve higher revenue per case, stronger client loyalty, and increased referrals from upwardly mobile households.

Planning Needs of Mass Affluent Clients

Financial advisors serving mass affluent clients must address a range of needs-based solutions, including:

1. Retirement Planning
- Investment-linked policies (ILPs) and annuity plans provide long-term growth and income security.
- Advisors must help clients visualize retirement gaps and provide structured savings vehicles.

2. Education Savings
- Education funding is a top priority, especially in Asian markets.
- Endowment policies, education-linked ILPs, and unit trusts are highly relevant.

3. Wealth Accumulation
- Clients seek a mix of capital appreciation and protection.
- Insurance products that combine savings, investment, and protection (e.g., whole life with riders) are popular.

4. Protection Planning
- High medical costs and lifestyle risks require comprehensive health, disability, and critical illness coverage.
- Advisors must ensure protection keeps pace with clients' rising incomes and liabilities.

How Advisors Can Win

To successfully engage this segment, your producers must shift their positioning from insurance sellers to consultative partners. Here's how:

1. Elevate Sales Conversations

- Focus on needs-based assessments, future goals, and cash flow priorities, not just product features.

2. Use Hybrid Engagement Channels

- Mass affluent clients are digitally savvy but still value human connection.
- Incorporate webinars, digital calculators, and video consultations alongside face-to-face meetings.

3. Emphasize Long-Term Value

- Demonstrate how insurance solutions support wealth-building goals through case studies and projections.
- Position ILPs and whole life plans as financial tools, instead of expenses.

4. Become a Trusted Educator

- Provide financial insights through LinkedIn posts, newsletters, and workshops.
- Host education-based events (e.g., "How to Secure Your Child's Education Plan") to build trust.

“Mass Affluent clients aren’t just prospects—they’re future HNW relationships in the making.”

SIDE STORY: THE RISE OF THE MASS AFFLUENT IN ASIA

In recent years, the mass affluent market in Asia has seen rapid growth. **According to a report by Credit Suisse in 2020, Asia's high-net-worth population is expected to grow by 8-10% annually, with a large portion of this growth coming from mass affluent individuals.** As more individuals in China, India, and Southeast Asia reach higher income levels, they are increasingly seeking wealth-building strategies, retirement planning solutions, and financial security options. This rapid shift is influencing the financial industry, creating opportunities for professionals to tap into this growing market.

In 2023, the number of wealthy individuals in Asia rose by 4.8% to 7.4 million. This growth is largely attributed to the expanding Mass Affluent segment, which continues to drive economic consumption and investment across the region.

Countries like China, India, and Indonesia are witnessing rapid increases in their mass affluent populations, leading to greater demand for financial products, including life insurance, retirement planning, and investment solutions. This demographic shift presents significant opportunities for financial professionals to tailor their services to meet the evolving needs of this growing market.

Case Study: The Wong Family

Jason (45) and **Michelle Wong (42)** are a dual-income couple in Penang, Malaysia, with two school-aged children. Jason runs a small IT consultancy, while Michelle is a finance manager in a multinational firm. They have a household income of RM 360,000 (approx. US$80,000) and investable assets of around RM 400,000.

They initially purchased a basic life insurance plan when their first child was born. Recently, their advisor conducted a policy review and introduced a more holistic plan. The advisor recommended:

- **Education ILPs** for their children with auto-increase options
- **Whole Life policy with critical illness riders** for Jason, funded via premium financing
- **Private Retirement Scheme (PRS)** contribution with tax relief benefits for Michelle (up to RM3,000 annually).
- **Quarterly planning reviews** aligned with their annual tax filings and education savings milestones

This upgraded plan increased their annual premium contribution from RM 8,000 to RM 26,000 and significantly deepened their loyalty to the advisor and agency. The Wongs have since referred two colleagues to their advisors and are now discussing estate planning.

Strategic Implications for Agency Leaders

For agency leaders, the Mass Affluent segment represents a scalable market that accelerates agency income growth without requiring the complex financial planning expertise demanded by HNW clients. Developing a strategy around this market segment enables:

- Higher persistency ratios and premium per case
- Better lead quality through education-based marketing
- Faster career development for agents, as consultative sales build long-term confidence

Citations
[1]Capgemini World Wealth Report (2023)

Final Thoughts

If your goal is to develop a multi-million-dollar agency, the first strategic step is to help your agents learn to engage and serve mass-affluent clients. This transformation requires skill-building in consultative sales, needs discovery, and long-term planning conversations.

GITSA's Mass Affluent Selling Course is a great starting point, designed specifically for life insurance professionals seeking to elevate their advisory value. To explore the course and empower your team, feel free to reach out—or visit the dedicated program page here.

Next in the Series: In **Part 2**, we move up the ladder to explore the affluent market. Discover how to engage clients with $500K to $5M in investable assets and position your agents to deliver tailored strategies that build trust, deepen relationships, and grow share of wallet.

INSPIRE

Greatest Quotes from Business Icons

"When something is important enough, you do it even if the odds are not in your favor."

ELON MUSK

CEO of Tesla and SpaceX, Musk is known for revolutionizing electric vehicles, space exploration, and AI.

Elon Musk famously said this in reference to launching SpaceX, a venture many saw as irrational—even reckless—at the time. In 2002, after selling PayPal, Musk risked a huge portion of his personal fortune to fund SpaceX, despite having no background in aerospace.

His vision? To make space travel more affordable and eventually colonize Mars. He faced immense skepticism, three failed rocket launches, and came dangerously close to bankruptcy. Most would have walked away. But for Musk, the mission was too important.

In 2008, SpaceX's fourth rocket launch finally succeeded—just as funds were running out. That launch not only saved the company but secured a NASA contract that changed everything.

This quote is a window into Musk's mindset: when the purpose is big enough, the risk becomes secondary. For agency leaders, it's a reminder that building something meaningful often means pushing forward—especially when the odds aren't in your favor.

"Build your business around your passion, and success will follow."

SIR RICHARD BRANSON

Sir Richard Branson, Founder of the Virgin Group, is known for redefining industries from music to airlines through bold innovation and a passion-driven approach to business.

Richard Branson has lived this philosophy from the very beginning. As a teenager with no formal business training, he launched Student Magazine simply because he was passionate about giving young people a voice. That same passion led him to start a mail-order record business, which evolved into Virgin Records—a company that challenged the music industry's status quo.

Branson didn't pursue Virgin to get rich; he pursued it because he loved music and believed he could do it better. His passion fueled innovation, attracted talent, and built customer loyalty—ultimately turning Virgin into a global empire of more than 400 companies.

This quote reflects his belief that passion is more powerful than profit in building something extraordinary. When you genuinely care about what you do, success becomes a natural byproduct—not just in revenue, but in impact and legacy.

— And the Stories Behind Them

"Don't worry about being successful but work toward being significant and the success will naturally follow."

OPRAH WINFREY

Media mogul, philanthropist, and founder of OWN, Oprah is one of the most influential women in the world.

Oprah Winfrey rose from a childhood marked by poverty and hardship to become one of the most influential media personalities in the world. In the early years of The Oprah Winfrey Show, she wasn't chasing ratings or celebrity status—she was focused on creating meaningful conversations that empowered and healed.

Her turning point came when she shifted the show's format from tabloid-style drama to purpose-driven storytelling. She wanted to use her platform to uplift, not just entertain. This decision wasn't driven by metrics, but by mission—and it transformed her brand into a movement.

By focusing on significance—on impact, honesty, and authenticity—Oprah didn't just become successful. She became iconic. This quote encapsulates that journey: success follows those who serve a greater purpose. For agency leaders, it's a reminder to lead with meaning. When your work creates real value in people's lives, success becomes inevitable.

"If you do build a great experience, customers will tell each other about it. Word of mouth is very powerful."

JEFF BEZOS

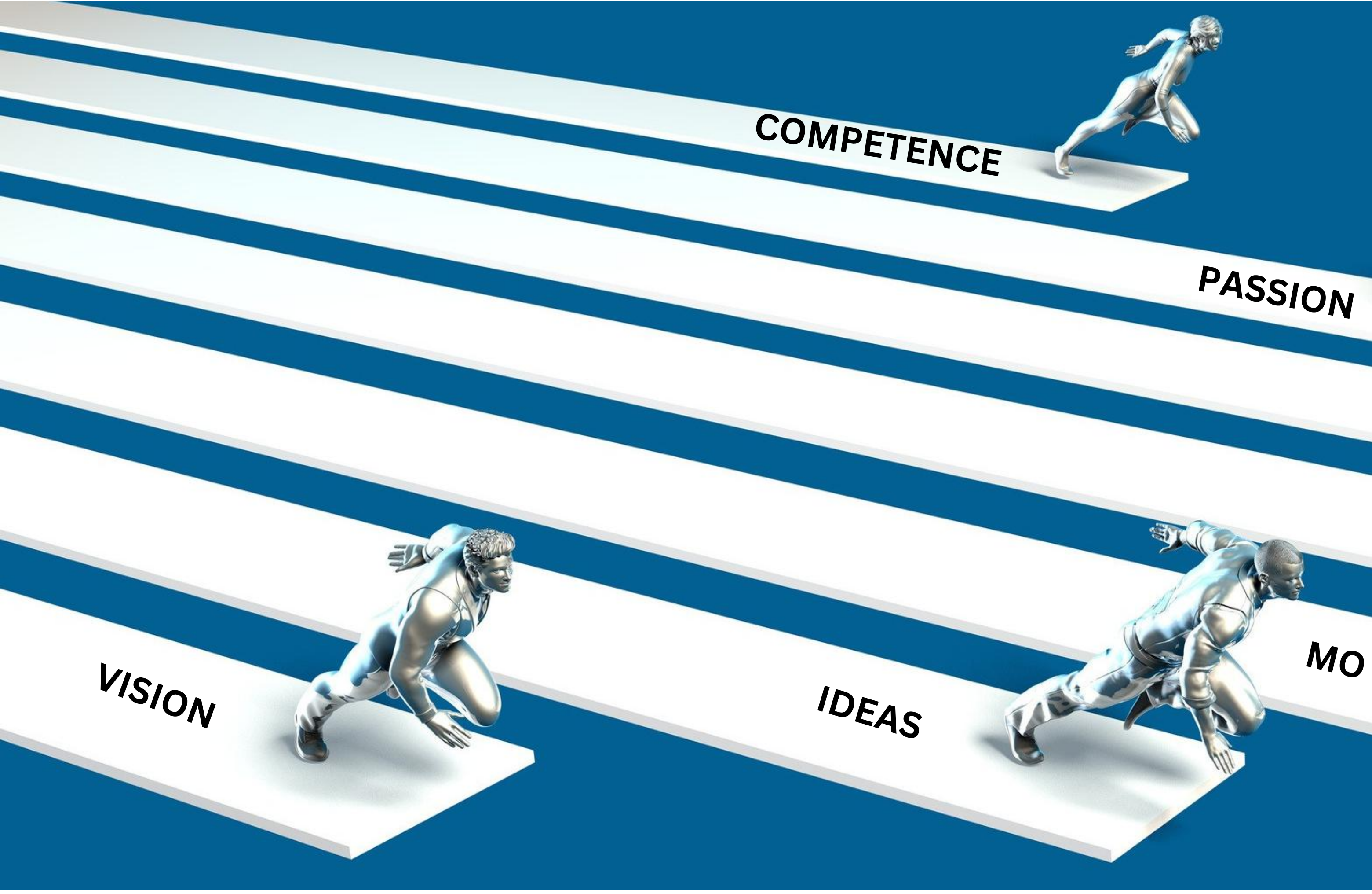
Founder of Amazon and Blue Origin, Jeff Bezos transformed e-commerce and continues to pioneer space innovation.

When Jeff Bezos founded Amazon in 1994, his vision wasn't just to sell books online—it was to build the world's most customer-centric company. From the start, he obsessed over user experience: fast shipping, transparent pricing, personalized recommendations, and responsive customer service.

Bezos believed that every customer interaction was a branding opportunity. While competitors spent heavily on advertising, Bezos poured resources into improving the customer journey—knowing that if people were delighted, they would do the marketing for him.

This strategy paid off. Amazon's early explosive growth wasn't fueled by flashy campaigns, but by loyal customers who raved to others about how easy and enjoyable it was to shop there.

This quote reflects one of Bezos's core business beliefs: sustainable success isn't bought—it's earned through experience. For agency leaders, it's a powerful reminder that when you serve your clients well, they'll become your most valuable advocates.



Crafting Excellence:

What drives every successful athlete? It begins with a deep desire to achieve breakthrough results and bring glory to their country. Similarly, insurance agency leaders aspiring to build multi-million-dollar mega agencies must cultivate their goals authentically, driven by a desire to think big and set ambitious targets. This drive, fueled by a compelling 'Why,' motivates and accelerates the pursuit of excellence. A clear vision, mission, and purpose statement should resonate with every agency member, fostering a sense of belonging.

BY Andy Ng Yen Heng, President ,
Malaysian Financial Planning Council
B.Econ., Dip Banking & Fin., RFP,
Shariah RFP, FLMI

Professional Practice and Systems for Mega Insurance Agency Growth

Once the 'Why' is clear, the next step is defining the 'What' or the desired outcome. Agency leaders should set bold, achievable, and measurable goals to realize the agency's vision and fulfill its purpose. Break these goals into actionable objectives that drive success.

The next key focus is the 'How,' particularly on two major aspects: Financial Advisory Practice and Systems/Processes. To build proficiency in these areas, a key initiative is empowering agents through the Registered Financial Planner (RFP) qualification. Pursuing this advanced certification enhances their financial advisory practice, equipping them with the expertise and confidence needed to deliver measurable results.

The RFP certification extends beyond individual growth, driving agency-wide improvements through increased case volumes, expanded case sizes, and improved Persistency Ratios—all of which align seamlessly with the overarching goal of building multimillion-dollar mega agencies.

The RFP program equips agents with expertise in critical financial disciplines, such as risk management, investment planning, retirement strategies, and estate planning. With this knowledge, agents transition from product-focused sales to a professional advisory role, enabling them to deliver comprehensive solutions that address clients' financial needs holistically. By adopting a structured and informed approach, RFP-trained agents build credibility and confidence, helping clients navigate complex financial decisions and secure their financial futures.

The RFP qualification is more than an academic credential—it is a transformative tool that empowers agents and agencies alike.

A well-grounded financial advisory practice naturally integrates customer-centricity. Agents with RFP certification are better positioned to understand their client's unique goals, concerns, and aspirations. This deep understanding allows them to create personalized strategies that resonate with clients, fostering trust and long-term relationships. As clients see the tangible value provided, they are more inclined to commit to larger case sizes and recommend their advisor's services to others, resulting in increased business opportunities.

For insurance agencies, RFP-qualified advisors enhance the agency's reputation in the marketplace and strengthen its competitive edge, enabling it to attract high-net-worth clients, retain top-performing talent, and position itself for sustainable growth.

Importantly, the RFP qualification is more than an academic credential—it is a transformative tool that empowers agents and agencies alike. Ultimately, investing in agent development is a win-win strategy. It not only elevates the profession's standards, but also enhances productivity and profitability for agencies. Furthermore, the qualification aligns with the Malaysian Financial Planning Council's mission to uphold excellence in financial planning and ensures that agencies contribute meaningfully to Malaysia's broader socioeconomic goals.

The growth of a mega insurance agency requires more than skilled advisors. Robust systems and processes, much like those used by successful fast food franchises, are essential to sustained success. Systems for recruitment, training, performance management, and client relationship management (CRM) are key for scalability and efficiency. A strong recruitment system ensures the right candidates are onboarded, while training programs, including RFP certification, build advisors' expertise. Performance management systems with defined Key Performance Indicators (KPIs) and data analytics track productivity and motivate top performers. A robust CRM system fosters personalized client engagement, enhancing trust and loyalty. By integrating these systems, a mega insurance agency can create a solid foundation for sustainable growth and success.

In conclusion, building a mega insurance agency requires a clear vision, professional practice, and strong systems. These elements must be enabled by technology to empower advisors to drive growth, excellence, and lasting impact.

"The growth of a mega insurance agency requires skilled advisors and robust systems and processes."

INSPIRE

RFP
REGISTERED FINANCIAL PLANNER

Your Pathway to Professionalism

HRD CORP CLAIMABLE

REGISTERED HRD CORP TRAINING PROVIDER

MyCoID : 0402045

HRD CORP REGISTERED COURSE/ PROGRAMME NO:10001241103

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

Suruhanjaya Sekuriti
Securities Commission Malaysia

The RFP Programme is recognised by Bank Negara Malaysia and Securities Commission Malaysia as the approved qualification for Financial Adviser's Licence and Capital Market Services Licence respectively

MFPC Malaysian Financial Planning Council

RFP CAPSTONE PROGRAMME

"A Swift Path Forward to RFP Designation"

GIFA GLOBAL ISLAMIC FINANCE AWARDS

Championship Award (Islamic Finance Qualifications) 2021 / 22 /23
Best Islamic Wealth Management Qualification 2018/19/20
Championship Award (Advocacy) 2019
Best Islamic Finance Qualification 2016
Best Islamic Finance Education Provider 2015

WORLD EDUCATION CONGRESS
Best Educational Institute in Banking and Insurance 2016 Awards

Honourable Commendation for Financial Planning Awareness Programs
Wen Hui Award for Educational Innovation 2014

MFPC embraces SUSTAINABLE DEVELOPMENT GOALS

SUSTAINABILITY & CSR MALAYSIA AWARDS 2021

SUSTAINABILITY & CSR MALAYSIA AWARDS 2022

One of the aims of Malaysia's New Economic Roadmap is to increase the pool of well-trained and educated human capital in the nation and to address the critical need for qualified Financial Planners to position Malaysia as the regional hub for Banking and Fiannce. This is a fast track pathway for Senior Executives and Regulators, for example those working with Bank Negara Malaysia, Securities Commission Malaysia, Inland Revenue Board of Malaysia, Employee Provident Fund, and those in Financial Services Institutions and Institutions of Higher Learning. Participants of the RFP Capstone Programme who successfully pass all the assessments and examina- tions shall be conferred the RFP designation.

REGISTER ONLINE
1stMFPC Portal
1st.mfpc.org.my

PROGRAMME OUTLINE

- **Module 1 - Fundamentals of Financial Planning**
- **Module 2 - Risk Management & Insurance Planning**
- **Module 3 - Investment Planning**
- **Module 4 - Zakat & Tax Planning**
- **Module 5 - Estate Planning**
- **Module 6 - Retirement Planning**
- **Module 7 - Applications in Financial Planning**

MFPC eLearning

eLearning.mfpc.org.my

Your One Stop Learning Solution powered by MFPC

Download Now :

MFPC eLearning

ANDROID APP ON Google play

SCAN HERE TO REGISTER

30 CPD HOURS MFPC | 30 CPD HOURS LIAM | 30 CPD HOURS MTA | 20 CPD POINTS SIDC | 16 CPD HOURS FIMM

Explore two engaging class mode options:

Online Mode: 8 days of immersive learning

or

Hybrid Mode: Experience 4 days online, continued by 3 days of interactive physical sessions.

Scan Here to Check Schedule

ENTRY REQUIREMENTS

- **Minimum 3 years' full-time working experience in a financial related industry and**
- **Shariah RFP, CFP, CIFP (Part 1) or**
- **Membership of MIA, MICPA, CPA (Aust.), ACCA, Bar Council, ICSA, MAICSA, CIMA or**
- **Relevant PhD, Masters or Bachelor's degree**

ASSESSMENTS :

Project paper on Financial Plan & 100 Questions (MCQ)

Course Fee

RM2,988.00

Inclusive of 8% SST
(5% Discount of tuition fee for registered MFPC member only)

- Only softcopy materials will be provided.
- The hardcopy is still available (upon payment) at 40% discount on Standard Rate
- No class recording is available

MFPC Malaysian Financial Planning Council

For enquiries, please contact :
Education and Examination Department
Call :+603 - 6203 5899
Email : education@mfpc.org.my

Lessons from a Life Insurance Legend

Image: The Feldman Agency

BEN FELDMAN
Life Insurance Legend

"The easiest way to get a million dollars' worth of business is to sell a million-dollar policy."

— Ben Feldman

Learning from the experiences of renowned life insurance leaders can provide valuable insights for aspiring agency builders. Here are five key lessons drawn from the legacy of Ben Feldman, widely regarded as one of the greatest life insurance salespeople in American history:

1. EMBRACE FAILURE AS A LEARNING OPPORTUNITY

Even legends start with obstacles. Ben Feldman began his career selling chicken feed and struggled with public speaking. But instead of seeing his challenges as setbacks, he treated them as opportunities to sharpen his skills and build confidence, eventually going on to write more than $1.8 billion in life insurance.

2. PRIORITIZE CUSTOMER NEEDS

Feldman believed in helping people understand the value of what they could lose without proper protection. His consultative approach focused on solving real financial problems, not just making a sale — an enduring reminder that serving the client well leads to long-term success.

3. CONTINUOUS LEARNING AND ADAPTABILITY

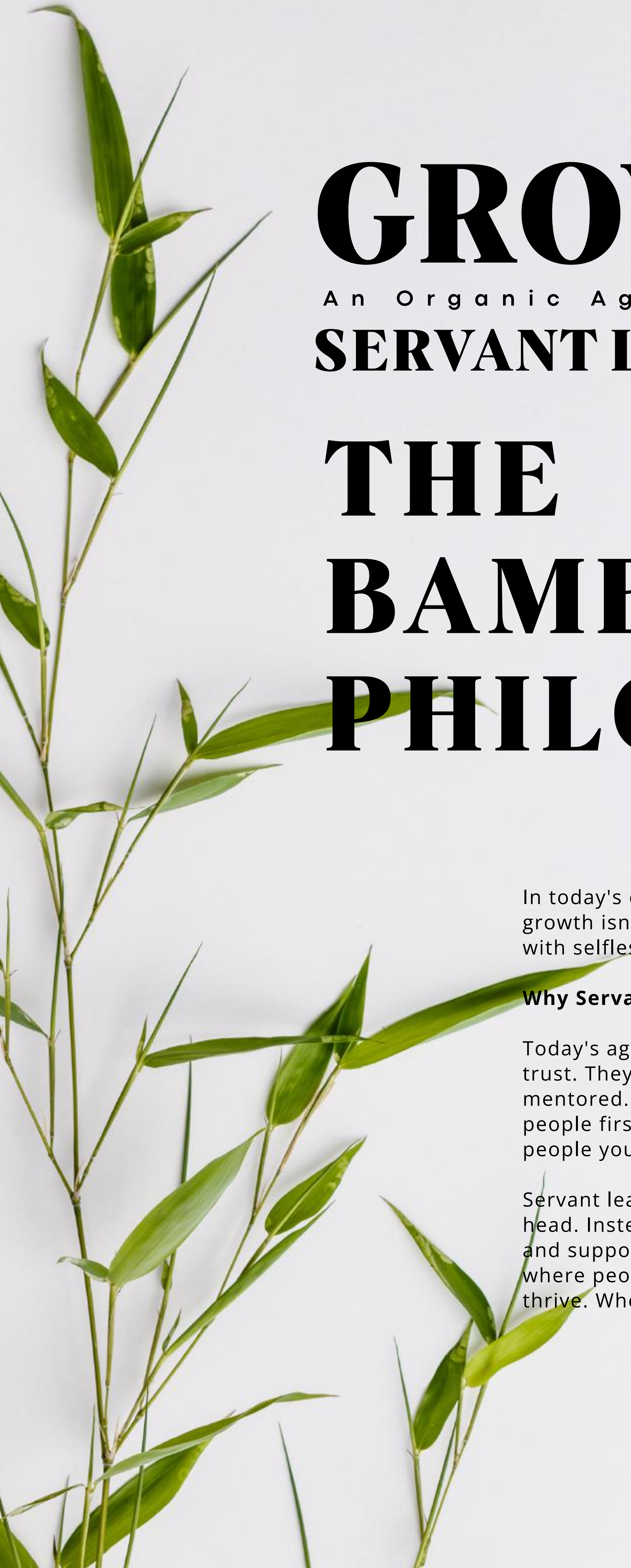
Despite being a master of his craft, Feldman was a lifelong student of sales psychology and human behavior. He regularly refined his scripts, honed his pitch, and adjusted his strategies to stay relevant in a changing market, showing that mastery comes from constant learning.

4. BUILD A STRONG SYSTEM

Feldman didn't rely on talent alone. He used structured sales scripts, powerful one-liners, and disciplined follow-ups to consistently close large cases. His famous saying, "Don't sell life insurance. Sell what life insurance does," helped his clients connect emotionally to the solution.

5. CULTIVATE A STRONG VISION

Feldman sold with purpose and passion, viewing himself not just as a salesman but as a financial guardian for American families. He carried the belief that life insurance professionals could profoundly change lives, helping shape the modern-day image of the trusted advisor.



GROWING

An Organic Agency Starts with

SERVANT LEADERSHIP:

THE BAMBOO PHILOSOPHY

In today's competitive insurance industry, sustainable growth isn't driven by pressure or hierarchy. It begins with selfless leadership that serves our agents.

Why Servant Leadership?

Today's agents don’t follow authority alone—they follow trust. They don’t want to be managed; they want to be mentored. This is why servant leadership matters: it puts people first. Success is not measured by how many people you lead, but by how well you help others grow.

Servant leadership turns the traditional model on its head. Instead of teams serving leaders, leaders serve and support their teams. It fosters a culture of care where people feel valued, seen, and empowered to thrive. When people grow, the business grows naturally.

BY Rustan Tjong, AEPP, a 20-year experienced leader from MSIG Life Insurance Indonesia, leading 537 manpowers with 30 leaders.

What Servant Leadership Means to Me

For me, servant leadership is a mindset—a daily commitment to listen, empower, and lead with humility. It means prioritizing people over performance and shaping a work environment where individuals feel inspired to give their best.

It also means embodying the characteristics of a leader you'd want your own children to work for: compassionate, consistent, and courageous. When leadership is rooted in service, trust is built, loyalty is earned, and growth happens naturally.

In our agency, we apply servant leadership in the following ways:

- **Continuous Learning:** Growth happens daily. We provide practical education and accessible tools to support ongoing development.
- **Leading by Example:** Along with instructing, we demonstrate. Leadership isn't about control; it's about setting a standard others aspire to follow.
- **Empowering Individual Strengths:** We don't create clones; we cultivate unique talents and help individuals become the best version of themselves.

> **Success is not measured by how many people you lead, but by how well you help others grow.**

Our Five Supporting Pillars

1. Bamboo Philosophy: Grow slow, grow strong. True success takes time.

2. Deep Roots: Build character before performance. A strong foundation ensures lasting growth.

3. Power of One: One committed individual can create a significant impact.

4. Sustainability: Think long-term and act with purpose. Growth should be meaningful and enduring.

5. Happiness: People perform best when they are joyful and fulfilled.

We heavily prioritize the first supporting pillar, deemed the "Bamboo Philosophy," since it serves as a foundation for the rest of them. True growth, like that of bamboo, begins beneath the surface. Before bamboo shoots up, it spends years developing deep, strong roots. We embrace the same principle, prioritizing values, mindset, and culture as the foundation. When the roots are strong, growth is swift and resilient.

True leadership isn't about reaching the top; it's about lifting others up. If you want to build a truly organic agency, start with servant leadership. Focus on growing people, and success will follow.

*“Grow slow, grow strong—
like bamboo. Deep roots build
resilient, lasting success.”*

Rustan Tjong

BY Mrs. Phen Putdelen, a proud MDRT 2025 achiever and an accomplished business manager at Prudential Cambodia, leading one of the company top-performing million-dollar agency teams.

From Grief to Greatness:

How I Turned Pain into a Million-Dollar Purpose

During my 15-year career in accounting and human resources, life was comfortable, stable, and predictable. However, within me, a quiet dream persisted: to enter an industry that makes an impact beyond spreadsheets and policies, one that truly touches and transforms lives. That dream came into sharp focus—and my ambition deepened—when I lost my father to cancer. As I navigated the emotional and financial aftermath of his passing, I came to a profound realization:

Life insurance isn't just a product; it's a promise—a lifeline that protects families when they need it most.

In that moment of heartbreak, I understood how powerful and personal this industry truly is. That realization changed everything. I stepped into life insurance, not just as a career change, but also with a mission. I wanted to help families like mine, and I vowed to never let anyone face vulnerability alone.

In 2024, after finding longevity and success in the life insurance industry, I achieved Million Dollar Round Table (MDRT) status. I've built my million-dollar agency team around three pillars: the backroom (for strategy), support (for client care), and frontline sales (for sales closing). I personally engage with customers by leading by example because true leadership is about showing up and being present.

"Emotional strength is just as critical as technical skill."

What has driven—and contributes to driving—my success? At the heart of it all is people-first leadership. For me, this career milestone wasn't just about hitting numbers—it was about building something bigger: a million-dollar agency rooted in purpose, people, and possibility. When you put people first, success isn't far behind.

"When you put people first, success isn't far behind."

Most importantly, I lead with empathy. When I coach my team on sales, I prioritize emotional intelligence, resilience, and social skills. I hold the strong belief that emotional strength is just as critical as technical skill.

We live and work by three core values:

1. A Culture of Sharing
2. The Million-Dollar Mindset
3. Taking Ownership

Every week, our team meets to celebrate wins, solve problems, and grow together. Open communication is our superpower, and balance is non-negotiable; we work hard, and at the same time, we live fully.

Thanks to Prudential's training and constant support, I've been able to turn my personal loss into a legacy. I now wake up every day knowing I'm part of an industry that truly protects and empowers families during their most vulnerable moments. My mission is to pass on this "Million-Dollar DNA" to empower my team in becoming the next generation of MDRT leaders.

I'm living proof that purpose, passion, and perseverance can change everything. And if I can do it, so can you.

INSPIRE

"Laughter & Lessons for Leaders"

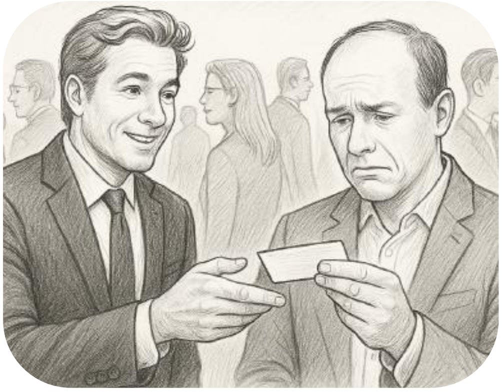
The Business Card Blunder

An agency leader proudly hands their business card to a potential client at a networking event. The client squints, flips it over, and says,

“Is this your phone number or your MDRT ranking?”

The leader, slightly flustered, replies, **“Depends on the month.”**

Takeaway: Confidence is key. So is proofreading your card design.



The Referral Roulette

A life insurance agent tells a friend, “***I get most of my business from referrals***.”

The friend nods and asks, “***From satisfied clients?***”

The agent shrugs and says, “***Mostly from relatives trying to avoid buying from me***.”

Takeaway: Sometimes, rejection leads to redirection — and a better pitch.

INSPIRE

NEW ERA OF FINANCIAL GUIDANCE

NEW ERA OF FINANCIAL GUIDANCE

BY Kobus Kleyn, CFP®, is an award-winning South African financial planner, author, and thought leader, recognized with multiple lifetime achievement awards for his impact on the advice profession.

AI, Foundational Support, and a Clear Professional Trajectory!

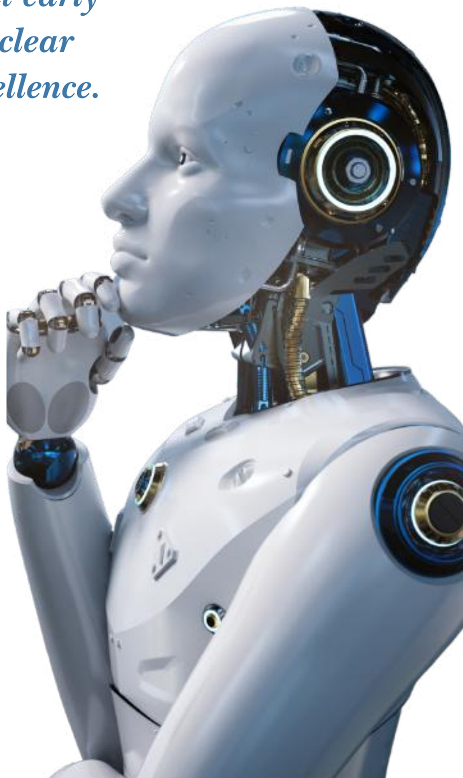
Financial advisors are moving beyond traditional sales roles to become true, evolved professionals. For agency leaders committed to achieving sustainable, multi-million-dollar success, combining AI with targeted early support and a clear professional pathway can truly inspire future advisors.

Artificial intelligence (AI) revolutionizes how advisors process client information, detect trends, and deliver tailored recommendations. By utilizing AI-powered platforms, professionals can tap into real-time data and predictive analytics, formulating strategies that precisely address each client's requirements. This shift from fundamental transactional interactions to deeply personalized consultations strengthens client trust and positions advisors as forward-thinking experts.

Yet, technology alone cannot suffice. The initial phase of an advisor's career is pivotal, and comprehensive early support can be transformative. Leaders offering financial backing, subsidizing essential technology investments, and establishing structured mentorship programs empower emerging advisors to overcome early hurdles and refine their expertise. When financial professionals receive this foundational support, they can concentrate on honing their skills and cultivating lasting, meaningful relationships with their clients, setting the stage for enduring success.

The fusion of advanced AI technology with solid early support, alongside a well-outlined professional pathway, creates an ecosystem that genuinely enables financial advisors to excel. By blending digital innovation with human insight, advisors transition from routine interactions to strategic planning and thoughtful engagement. This evolution is about more than boosting individual performance, it is about nurturing a culture of excellence that uplifts entire teams and enriches the client experience.

AI empowers, but early support and a clear path sustain excellence.



A clearly defined professional pathway is vital in elevating financial guidance into a respected and robust profession. Similar to the well-established programs in law and accountancy, a formal period of supervised practice can imbue emerging advisors with the discipline, technical skill, and ethical rigour needed for excellence. Ongoing professional development, accreditation through respected certifications such as the Certified Financial Planner (CFP) designation, and regular collaborative training sessions establish a benchmark of high standards, enhancing the competence and confidence of the professionals serving their clients.

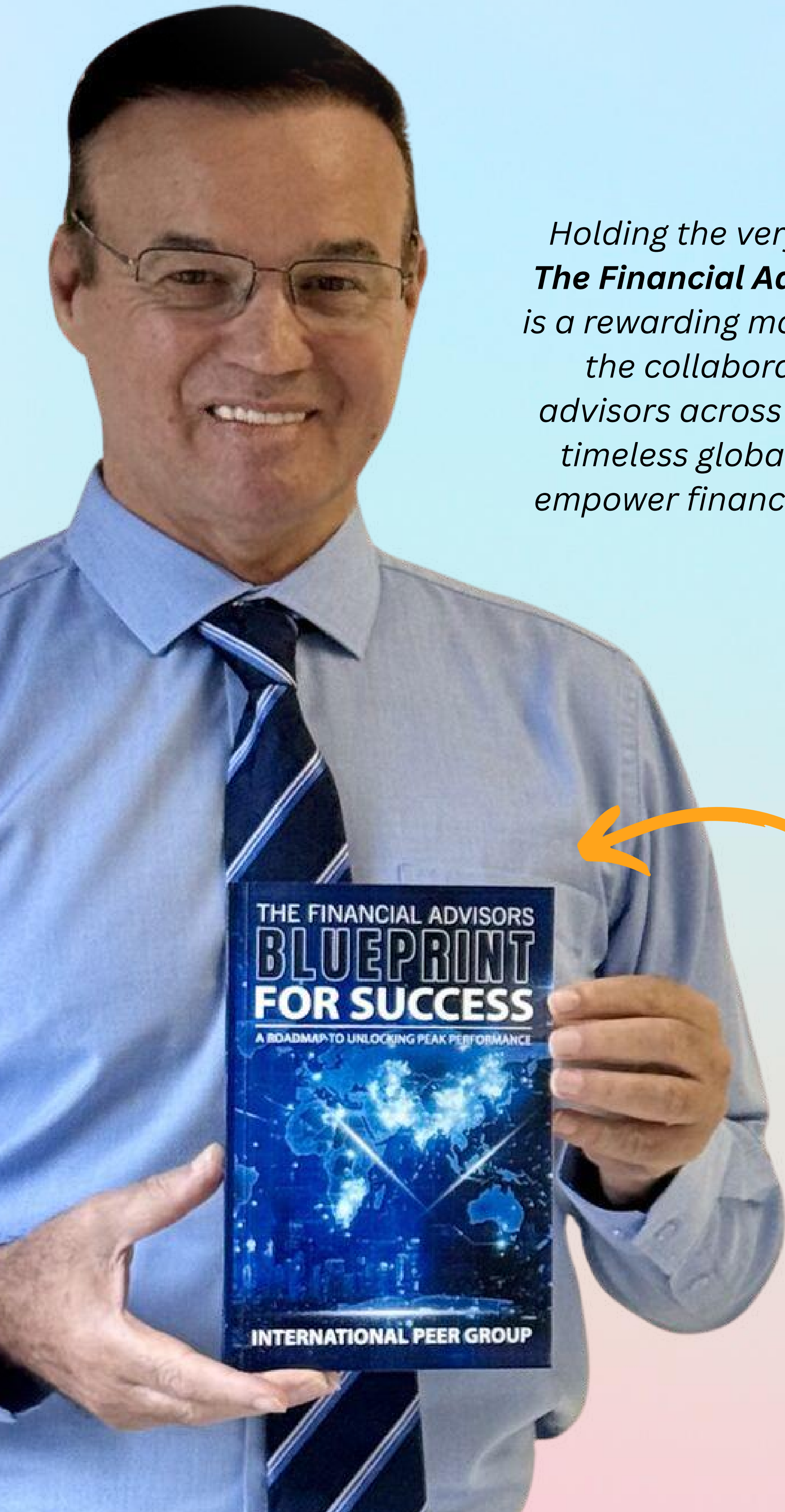
“Inspire” is not merely the title of this publication, it is an invitation to action. It challenges us to drive the future of financial guidance by inspiring and empowering the next generation of professionals. Leaders can revolutionize how financial advice is delivered by advocating for cutting-edge technology, providing indispensable early support, and outlining a clear path for career advancement. This call to action encourages us to discard outdated practices and embrace an era in which every advisor is equipped to address complex challenges with poise and proficiency, forging a prosperous future in opportunity and promise.

To conclude, the evolution of financial guidance is ushering in a new era characterized by innovation, unwavering support, and a commitment to perpetual improvement. By merging advanced AI capabilities with comprehensive foundational support and a delineated career pathway, leaders can set an inspiring example that motivates professionals to reach their highest potential. This transformative shift ensures that advisors are prepared to meet today’s demands and are poised to lead confidently. Let us join hands in embracing change and building a legacy that reflects our shared pursuit of excellence.

INSPIRE

"Great advisors aren’t born—they’re developed through guidance, growth, and grit."

SUCCESS ISN'T A SECRET.

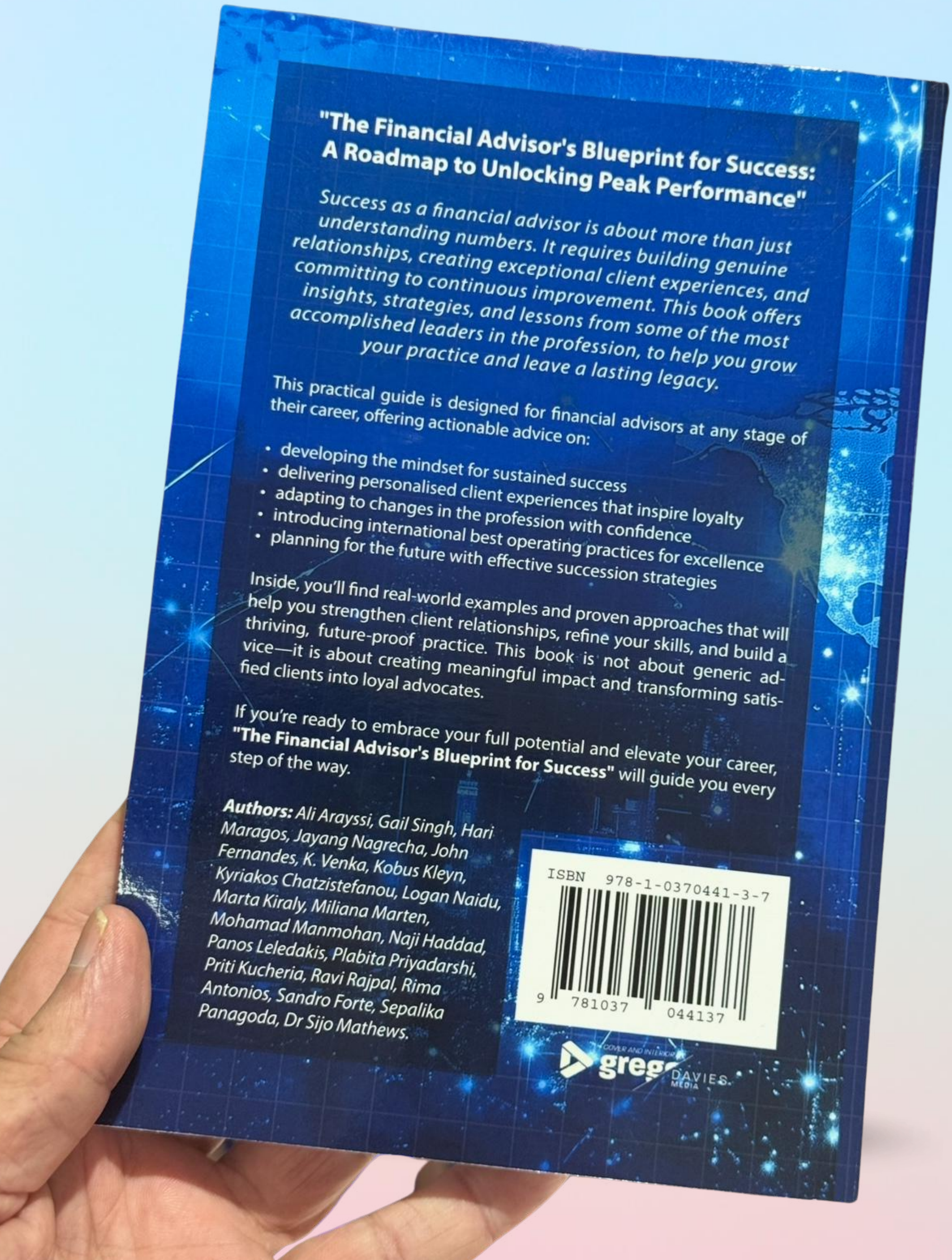


Holding the very first copy of our new book, ***The Financial Advisors Blueprint for Success****, is a rewarding moment. This project, born from the collaboration of 21 senior financial advisors across 14 countries, brings together timeless global best practices designed to empower financial professionals everywhere.*

Available Now at Amazon

Grab Your Copy and Kickstart Your Breakthrough Year Today!

IT'S A BLUEPRINT.



"The Financial Advisor's Blueprint for Success: A Roadmap to Unlocking Peak Performance"

Success as a financial advisor is about more than just understanding numbers. It requires building genuine relationships, creating exceptional client experiences, and committing to continuous improvement. This book offers insights, strategies, and lessons from some of the most accomplished leaders in the profession, to help you grow your practice and leave a lasting legacy.

This practical guide is designed for financial advisors at any stage of their career, offering actionable advice on:

- developing the mindset for sustained success
- delivering personalised client experiences that inspire loyalty
- adapting to changes in the profession with confidence
- introducing international best operating practices for excellence
- planning for the future with effective succession strategies

Inside, you'll find real-world examples and proven approaches that will help you strengthen client relationships, refine your skills, and build a thriving, future-proof practice. This book is not about generic advice—it is about creating meaningful impact and transforming satisfied clients into loyal advocates.

If you're ready to embrace your full potential and elevate your career, **"The Financial Advisor's Blueprint for Success"** will guide you every step of the way.

Authors: Ali Arayssi, Gail Singh, Hari Maragos, Jayang Nagrecha, John Fernandes, K. Venka, Kobus Kleyn, Kyriakos Chatzistefanou, Logan Naidu, Marta Kiraly, Miliana Marten, Mohamad Manmohan, Naji Haddad, Panos Leledakis, Plabita Priyadarshi, Priti Kucheria, Ravi Rajpal, Rima Antonios, Sandro Forte, Sepalika Panagoda, Dr Sijo Mathews.

ISBN 978-1-0370441-3-7
9 781037 044137

COVER AND INTERIOR greg DAVIES MEDIA

GITSA™
EMPOWER · TRANSFORM · EXCEL

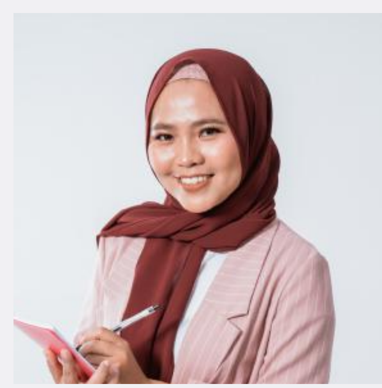
MOST COMPREHENSIVE

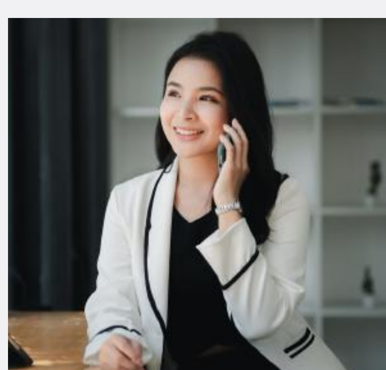
Gen Z Solutions

Unlock the Secrets to Attract, Empower, and Lead Gen Z Talent

RECRUITING

DEVELOPING





LEADING

Contact us at info@gitsagroup.com
for GEN Z SERIES details

Power Pauses:

Transformative Travel for the Million-Dollar Mindset

As a multi-million-dollar agency leader, your calendar is packed with high-impact decisions, team growth strategies, and continuous performance pressure. But sustained excellence requires intentional recovery. High-luxury travel experiences that blend indulgence with wellness offer more than rest — they create space to recharge, reflect, and reignite your leadership edge — physically, mentally, and emotionally.

BY *Inspire* Team

T R A V E L   A N D   W E L L N E S S

1. PRIVATE ISLAND RETREAT WITH EXECUTIVE COACHING

Spend a week on a secluded private island (like Necker Island in the British Virgin Islands or COMO Parrot Cay in Turks and Caicos) with access to personalized executive coaching and goal-setting sessions. It's the ultimate reset: crystal waters, no distractions, and high-level reflection.

2. YACHT WELLNESS CRUISE THROUGH THE MEDITERRANEAN

Charter a luxury wellness yacht (e.g., The AURA Yacht Experience) for a curated journey through the Amalfi Coast or Greek Isles. Enjoy onboard spa treatments, personal chefs, morning pilates, and sunset strategy journaling - all while sailing through azure blue waters.

3. HIGH-ALTITUDE CLARITY RETREAT IN THE SWISS ALPS

Escape to a five-star alpine wellness resort like The Chedi Andermatt or Badrutt's Palace. Combine snowshoe treks and forest bathing with thermal baths, gourmet clean eating, and fireside reflection. The altitude and serenity help detox the mind and stimulate creative visioning.

4. ART & ARCHITECTURE IMMERSION IN KYOTO, JAPAN

Recharge your soul with a cultural sabbatical. Stay at a luxury ryokan, visit zen temples, and enjoy exclusive art studio visits. Private tea ceremonies and calligraphy classes encourage mindfulness, while Japan's aesthetic minimalism offers mental clarity and refined inspiration.

5. AFRICAN SAFARI WITH WELLNESS & PHILANTHROPY

Book a luxury safari experience like Singita in Tanzania or Angama Mara in Kenya. Integrate game drives with spa rituals, sunrise yoga overlooking the savannah, and optional philanthropic field visits. It's a journey of purpose and perspective, grounding you deeply in gratitude and leadership renewal.

6. DESTINATION SPA IMMERSION AT LANSERHOF TEGERNSEE, GERMANY

Go all-in with a luxury medical spa detox. Lanserhof offers advanced diagnostics, gut restoration, sleep therapy, and energy optimization. It's where high achievers go to hit reset, backed by science and serene alpine beauty.