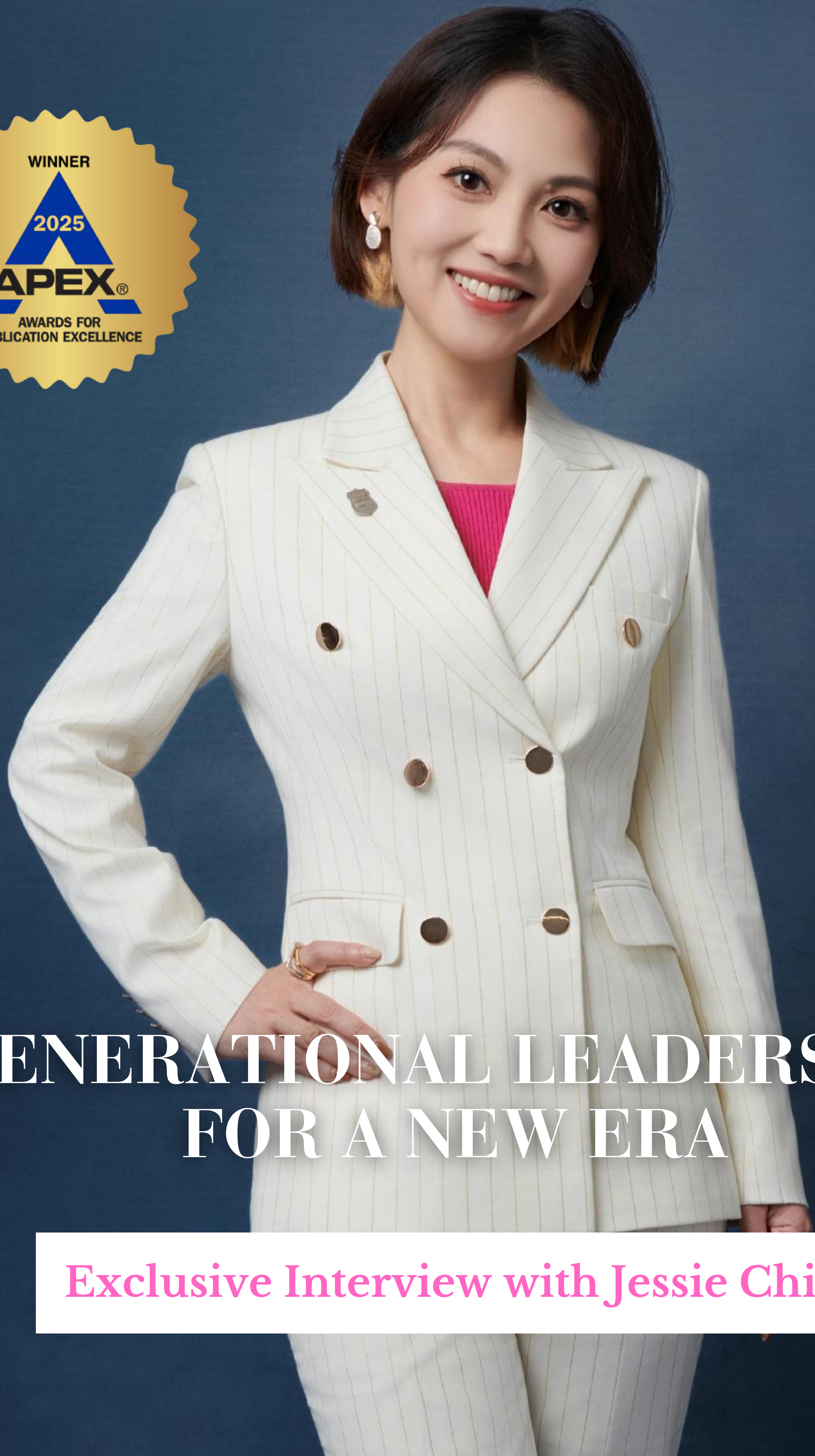
THE MAGAZINE FOR MULTI-MILLION-DOLLAR AGENCY BUILDERS

INSPIRE

ISSUE 3, 2026

WINNER 2025 APEX® AWARDS FOR PUBLICATION EXCELLENCE



GENERATIONAL LEADERSHIP FOR A NEW ERA

Exclusive Interview with Jessie Chiu

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PUBLISHER NOTES

ALWAYS EMPOWERING, ALWAYS INSPIRING.

Happy New Year, and welcome to Issue Three of *Inspire Magazine*. As we step into 2026, it is a natural moment to pause, reflect, and look ahead with renewed purpose. Leadership journeys evolve, markets shift, and expectations rise, but the pursuit of meaningful scale, lasting impact, and legacy remains constant. Recognized with the **2025 APEX Award for Publication Excellence**, *Inspire* remains committed to spotlighting leaders who are shaping the future of our industry with clarity, conviction, and care.

We begin the year with a compelling cover feature on **Jessie Chiu**, a leader who represents the next generation of agency leadership. Through a thoughtful blend of heritage and innovation, Jessie illustrates how clarity, systems, technology, and humanity can work together to build sustainable, multi-million-dollar agencies grounded in trust, purpose, and a long-term vision.

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

In a powerful narrative of personal transformation, **Vinol Priyasenarath** shares how mindset, intelligence, and systems shaped his evolution from producer to leader. His story reveals the inner architecture required to build a disciplined, scalable, million-dollar agency.

Jim Kerley then introduces the Agency Leadership Bicycle Model, a practical framework that challenges leaders to align structure, momentum, and purpose. His insights remind us that sustainable growth is never accidental; it is engineered through balance and intentional leadership habits.

Our leadership journey continues with **Ms. Diem Nguyen**, who shares a deeply personal story of courage evolving into consistency. Her journey highlights how discipline, values-driven leadership, and perseverance form the foundation of a resilient, people-centered agency culture.

Leadership through service takes center stage in **Bun Hokchhun's** journey from service to significance. His story illustrates how belief in people, discipline, and mentorship creates leaders who multiply impact and shape the next generation of financial professionals.

In another deeply moving feature, **Napatcha Pongwattanakitkul** shares her journey from hardship to purpose. Her story highlights how resilience, financial knowledge, and discipline can create freedom, impact, and leadership that uplift others.

From there, **Marc J. Bernstein** reframes the advisory conversation, urging professionals to lead with process before products. By integrating financial psychology, disciplined discovery, and thoughtful sequencing, he shows how trust is earned and client relationships are elevated over time.

Taking us into the future of distribution strategy, **Mangesh Vaitla** explores the evolution of agent segmentation toward a true "segment of one" model. His article shows how digital distribution transformation enables personalized KPIs, compensation, and support to attract and retain top advisors.

We close the issue with a timely and thought-provoking piece by **Andrew A. Cohen**, who challenges agency leaders to rebalance high-tech with high-touch. His reminder is clear: technology may enhance efficiency, but it is human connection, coaching, and mastery that ultimately build enduring, million-dollar agencies.

Kathy Yong follows with a grounded perspective on purpose-driven leadership. Through consistent coaching, structured recruitment, and a clear business-owner mindset, she demonstrates how strong systems and people development sustain long-term agency success.

Each contribution in this issue reflects a shared truth: **lasting success is built not just on performance, but on people, purpose, and principled leadership.**

Enjoy Issue Three, and as always, stay inspired.

Truly yours,

Andy Khoo

ANDY KHOO
Publisher

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INSPIRE

Inspire Magazine is an award-winning quarterly premier 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.

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CREATIVE DIRECTOR: KYLIE KHOO

FEATURED COVER: JESSIE CHIU

Vinol Priyasenarath is a distinguished AIA Sri Lanka agency leader and District General Manager known for developing large, performance-driven teams grounded in clarity, discipline, and vision.

THE INNER
ARCHITECTURE OF SUCCESS

M

Mindset • Intelligence • System
The Philosophy Behind Vinol's
Million-Dollar Agency

Vinol began his career as an insurance advisor in 2002. He achieved MDRT in 2005 and attended the Annual Meeting in California in 2006. Over time, he transitioned from producer to leader, focusing on developing people and building an agency structure that could grow.

In 2013, at a Leaders' Summit in Malaysia, Vinol watched a Thai agency leader walk on stage to share her success: a team of more than 1,500 planners and her own office building.

That moment shifted his thinking and expanded his sense of what could be possible for his own future.

“In that moment, I saw a version of myself I had never imagined before.”

He returned home with a new conviction that success must be created in the mind before it appears in reality. This belief eventually shaped the leader and the agency he would build in the years ahead.

By 2016, his agency had achieved:

- Rs. 43 million (≈ USD 146,200) in new business
- 40 Wealth Planners
- 1 Wealth Planner Manager

These early achievements formed the base for the larger scale he aimed for.

By 2024, his organization had become one of the most dynamic in the country:

- Rs. 308 million (≈ USD 1,047,200) in new business
- 222 Wealth Planners
- 28 Wealth Planner Managers
- Achieved Million Dollar Agency status
- Earned AIA Supreme Agency recognition

“Either I lead with vision, or I let circumstances lead me.”

enjoy every moment.

His progression was further recognized when AIA appointed him District General Manager, the first leader from the agency distribution model to reach this level.

Vinol built a state-of-the-art office that inspires people to show up with pride, work with happiness, and experience the culture of a truly great workplace.

THE THREE PILLARS OF SUCCESS

At the core of Vinol's leadership is a simple, powerful philosophy:
Mindset. Intelligence. System.

These three pillars form the foundation of his growth strategy.

Mindset

For Vinol, everything begins internally.
A leader must mentally construct the outcome before it becomes reality.
This belief guides his leadership and shapes how he sets goals for himself and his agency.

Intelligence

Vinol views intelligence as the ability to learn, adapt, understand people, and make clear decisions. For him, intelligence is not academic. It is practical leadership ability. This mindset drives continuous learning across his agency.

System

Systems create consistency and help leaders scale with confidence.
Vinol believes that predictable structures, clear processes, and leadership pipelines are essential for sustainable growth. This philosophy guides the way he builds his agency and develops his team.

"You cannot attract what you do not already possess in your mind."

VISION 2028

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Looking forward, Vinol aims to reach:

- Rs. 3,000 million (≈ USD 10,200,000) in new business
- 1,000 Wealth Planners
- 250 MDRTs
- A fully self-sustaining leadership ecosystem

He believes this future can be achieved through the consistent application of the three pillars. It reflects the culture he wants to create—one of pride, energy, and professionalism.

His achievements include multiple AIA Group President's Club awards and the prestigious SLIM NASCO "Best of the Best" national award across all industries. He has won AIA president club award multiple times. But to him, these recognitions reflect not just performance, but philosophy.

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"Success is not something you pursue. It is something you design with a mindset, intelligence, and system."

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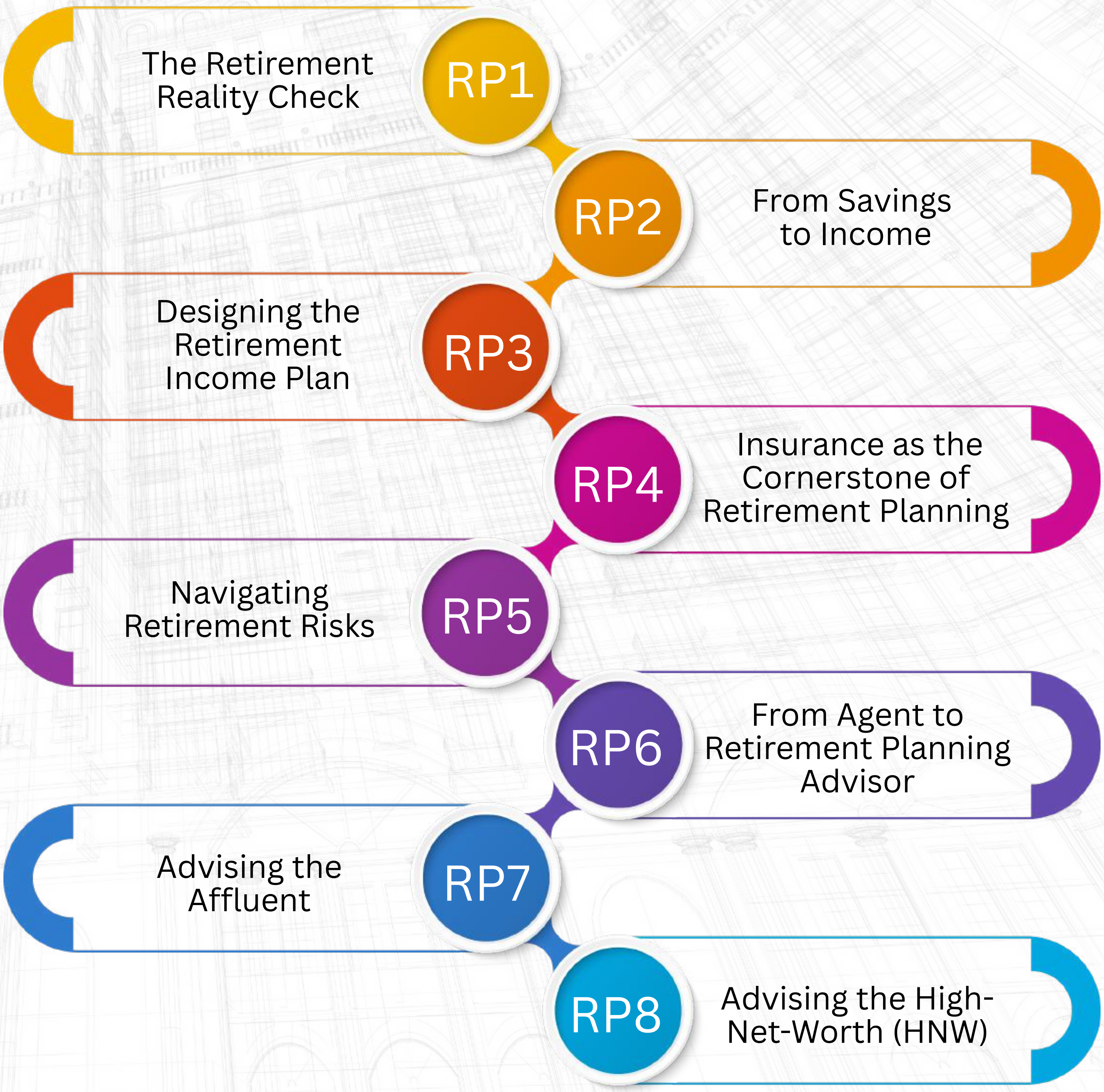
THE CERTIFICATION THAT TURNS AGENTS INTO TRUSTED RETIREMENT PLANNING ADVISOR

The **Certified Retirement Planning Advisor (CRPA)** is the professional designation awarded to agents who have mastered the frameworks, skills, and advisory competencies required to design and sustain lifetime income for diverse clients. This structured learning path elevates agents into trusted planners capable of delivering protection, income, risk management, and legacy strategies across every stage of retirement readiness.



The Agency Leadership Bicycle Model

A Performance-Driven Framework for Modern Insurance Leadership

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


The Agency Leadership Bicycle Model
A Performance-Driven Framework for Modern Insurance Leadership
THE SEAT
Advisor Experience & Motivation
THE FRAME
Leadership Structure & Stability
THE HANDLEBARS
Strategy & Decision-Making
THE GEARS
Adaptation & Flexibility
THE BRAKES
Compliance & Risk Control
THE CHAIN
Skill Transfer & Knowledge Flow
THE PEDALS
Recruitment & Talent Motion
THE TIRES
Momentum & Market Pressure

How many of us have used a bicycle for fun, adventure, commuting, or earning a living? In Asia, there are nearly a billion bicycles in use, yet only a few riders ever reach the elite level of cycling performance. The same is true for life insurance agency leaders. Many lead agencies, but only a few become elite in agency leadership.

So why not use the Agency Leadership Bicycle Model as a metaphor for growing a sustainable, high-performing agency?

Every agency is built to move toward growth, toward scale, and toward legacy. Yet far too often, leaders feel as though they are pedaling hard without gaining speed. The secret is not more effort. It is better alignment.

The Agency Leadership Bicycle Model reframes each part of the bicycle into a leadership principle that determines an agency's speed, balance, and forward momentum. Is it time for you to tune up your bike?

1. The Tires

Momentum and Market Pressure

Tires create traction. Without traction, the bike spins but does not move.

In an agency, traction comes from activity and market awareness.

The tires represent advisor daily activity, market opportunity size, consumer readiness, competitive landscape, and lead quality and flow.

Flat tires result in flat momentum.
Well-inflated tires create faster forward motion.

2. The Frame

Leadership Structure and Stability

The frame holds the agency's leadership architecture.

It determines the strength of the entire organization.

Key elements include leadership hierarchy, division of responsibilities, leader enablement, manager coaching capability, and accountability systems.

A strong frame creates confidence.
A weak frame creates wobble at every level.

3. The Pedals

Recruitment and Talent Motion

Pedals are the engine of movement.

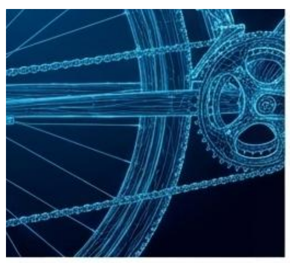
They symbolize recruiting, the constant motion that keeps the agency alive and expanding.

The pedals represent consistent recruiting activity, referral-based recruiting, career path clarity, targeted candidate selection, and field relationship building.

If recruiting stops, the bike may coast briefly.
Eventually, it falls.

4. The Chain

Skill Transfer and Knowledge Flow



The chain connects the leader's effort to the team's output.

It represents training, skill transfer, and knowledge systems.

These include onboarding structure, field development, role-play processes, skill progression milestones, and product and planning expertise.

A broken chain stops all motion, even when the pedals are active.

> **“Momentum alone does not build an elite agency. Direction keeps it on course. Experience keeps people in the ride.”**

5. The Handlebars

Strategy and Decision Making

Handlebars determine direction and decision clarity.

In this model, they represent strategic leadership and the intentional choices that guide the agency forward.

These include market positioning, product focus, advisor segmentation, territory or demographic strategy, and differentiation from competitors.

Leaders who wobble the handlebars confuse the entire agency.

6. The Gears

Adaptation and Flexibility

Gears help the bike respond to changing conditions. In leadership, gears represent the ability to shift when needed.

They reflect adjusting expectations in challenging markets, changing recruiting tactics, realigning activity standards, embracing new technologies, and rebalancing roles and responsibilities.

Staying in the wrong gear burns energy without gaining speed.

7. The Seat

Advisor Experience and Motivation

The seat determines the ride's comfort.

In an agency, it represents the advisor experience and how advisors feel, grow, and stay.

It includes culture, recognition, performance feedback, support systems, and community and belonging.

Uncomfortable advisors exit the ride early. Supported advisors stay for the journey.

8. The Brakes

Compliance and Risk Control

Growth without control leads to disaster.

Brakes ensure safety, quality, and longevity. They represent ethical standards, suitability and compliance, risk oversight, quality reviews, and performance correction.

Brakes do not hinder growth. They protect it.

Why This Model Works

The Agency Leadership Bicycle Model keeps leaders focused on the eight elements that determine whether an agency moves forward, stays balanced, scales efficiently, retains people, and performs consistently. It gives managers language they can understand, visual cues they can teach, and a leadership system they can use.

Using This Model with Your Team

Leaders can apply this model during kickoff training, leadership meetings, coaching conversations, recruiting discussions, and strategic planning sessions.

It is simple, strategic, and instantly relatable.

Going the Distance

An elite agency is not defined by how hard its leaders work, but by how well they have assembled the bike.

When the tires grip, the pedals turn, the gears shift, the seat supports, and the handlebars point forward, growth is not just possible; it is inevitable. It becomes sustainable.

The real question is no longer how hard you are pedaling.
It is whether your agency bike is built to go the distance.

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Final Thought

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The real question is no longer how hard you are pedaling.
It is whether your agency bike is built to go the distance.

> **"You do not win the race by pedaling harder. You win by building a bike that sustains speed, balance, and direction when the climb gets tough."**

INSPIRE

FROM COURAGE TO CONSISTENCY

Building the Foundations of a Multi-Million-Dollar Agency

I did not begin with privilege or certainty. I began with discipline, love, and a quiet promise to myself: to build a better life for the people I care about.

I grew up in an ordinary family, one grounded in structure, responsibility, and care. Those early limits shaped me more than comfort ever could. They taught me that nothing meaningful comes without effort and that progress must be earned. Even then, I knew I wanted more than stability. I wanted purpose.

Ms. Diem Nguyen, Senior Executive Business Partner, AIA Vietnam, is a multi-year MDRT and COT-level leader developing high-performing advisory teams and future financial leaders in Vietnam.

“I never chased success. I focused on creating value. Success followed.”

My early working years were formative. They taught me discipline, perseverance, and accountability. I worked hard and learned quickly, yet something felt incomplete. I was building skills, but not a future with meaning. I felt capable of more, but I had not yet found the right direction.

It was during this period that I entered the life insurance industry. I did not join because I did not fully understand the profession at the time. I joined because I saw potential. Potential to grow through effort. Potential to build a career without limits. And, most importantly, the potential to make a real difference in people’s lives. What began as a career choice gradually became a calling.

There was a defining moment when I realized I was not meant to treat this as just another job. I chose to commit fully to this profession, not because it was comfortable, but because it demanded courage, discipline, and long-term thinking.

The beginning was not easy. The early years were filled with rejection, pressure, and constant self-doubt. Fear was present almost every day. Yet those same years built the foundation every sustainable, scalable agency requires: resilience, discipline, and consistency.

“Leadership begins when an agency can grow beyond the leader.”

If given the chance again, I would not change the struggle. I would only start earlier.

I never chased recognition or shortcuts. I focused on creating value, serving clients properly, and building habits that could last. Over time, success followed. That journey led to sustained MDRT and COT recognition, as well as the opportunity to serve as a business director, developing high-performance financial advisory teams with purpose and direction. But leadership, to me, has never been defined by personal production alone.

True leadership begins when an agency can grow beyond the leader, when systems replace dependency. When people are developed, not just production numbers.

Multi-million-dollar agencies are not built on individual brilliance. They are built by leaders who create depth, discipline, and duplication across teams.

“Freedom is not excess wealth. It is the ability to build a business aligned with conviction.”

This profession gave me something no previous work ever could. It gave me growth. Confidence. Freedom. And the right to rewrite my own life. Freedom, in my definition, is not excess wealth. It is the ability to live by conviction, build a business aligned with values, and dream without asking for permission.

When I found the right path, clarity followed. No more hesitation. No more doubt. Only one direction remained: to become better than yesterday, every day.

Even today, my greatest challenge remains unchanged. I must continue to overcome myself. Success can quietly lead to comfort, and comfort can slow growth. Building an agency designed to scale requires discipline long after results appear.

“Titles or trophies do not measure legacy, but families who stood strong because we did our work well.”

I am not climbing to stop. I am climbing to see how much further my team and my impact can go. My focus is on building leaders, strengthening teams, and helping clients feel secure through responsible, professional advice. I want my people to be stronger, my clients to feel more confident, and my community to better understand the true value of life insurance.

In the end, legacy is not measured by titles or trophies. It is measured by how many families stood strong because we did our work well.

My most powerful moment was not an award ceremony. It was the realization that a single policy I once signed with trembling hands helped protect a family when life tested them.

There were times I wanted to stop. But I remembered why I started and why I could not stop. Because if we do not do this work with integrity and purpose, no one else will.

That belief keeps me moving forward.

And that is how the foundations of a multi-million-dollar agency are truly built.

INSPIRE

From Service to Significance

THE LEADERSHIP JOURNEY OF BUN HOKCHHUN

A LEADER WHO BELIEVES IN DEVELOPING PEOPLE

Some careers are built through personal achievement. Others are built through the achievements of people we lift along the way. For Bun Hokchhun, a senior executive business partner at Manulife Cambodia, both stories are true. His decade-long journey reflects discipline, vision, and a deep belief that growth becomes meaningful when it is shared with others.

Hokchhun graduated with a Master of Business Administration from the National University of Management in Phnom Penh. Before joining Manulife, he accumulated years of experience in the hotel industry and limousine transportation service. These early roles shaped his understanding of professionalism, service culture, and the importance of building strong relationships. They also prepared him for a very different but life-changing path in financial services.

He joined Manulife in 2014. What began as a career transition soon became a purpose-driven mission.

A DECADE OF ACHIEVEMENT AT MANULIFE

Since stepping into the financial services industry, Hokchhun has achieved exceptional results. His performance has taken him to more than ten countries for recognition trips and leadership events. He has guided more than ten advisors to become MDRT qualifiers and has also coached a rising leader to reach the prestigious COT level. His consistency and commitment earned him the title of top sales leader from 2023 to 2025.

These achievements reflect skill and discipline, yet they are only part of what makes his story stand out.

> **“Success is not measured by what I achieve. It is measured by what others become because of my guidance.”**

DEVELOPING CAMBODIA’S NEXT GENERATION OF ENTREPRENEURS

When asked about his most memorable experience at Manulife, Hokchhun does not mention awards or international trips. Instead, he speaks about people. He finds deep meaning in helping young Cambodians build careers in financial services, guiding them to become confident entrepreneurs and responsible leaders.

His approach is centered on belief. Many young recruits enter the industry with uncertainty. Some come from modest backgrounds. Others have never imagined themselves in a professional or leadership role. Under Hokchhun’s guidance, they learn to see their potential, strengthen their mindset, and build a career that offers both income and purpose.

He views mentorship as the heart of sustainable agency growth. Strong businesses grow when leaders are willing to invest time, wisdom, and patience into developing others. This is the foundation of his work and the legacy he strives to leave behind.

Bun Hokchhun, MBA, Senior Executive Business Partner, Manulife Cambodia, is a multi-year top sales leader, MDRT & COT level developer, and dedicated visionary for Cambodia's next generation of financial leaders.

> **My proudest achievement is watching young people rise to become leaders."**

LEADERSHIP LESSONS FROM BUN HOKCHHUN

1. Leadership begins with genuine belief in people.
Hokchhun invests in young professionals because belief builds confidence. Confidence builds action. Action builds results.

2. Consistency creates trust.
Daily discipline and clear routines shape long-term performance.

3. Mentorship is the most powerful tool in agency building.
Coaching and developing others accelerates business growth and multiplies impact.

4. A leader's role is to guide, encourage, and strengthen.
People rise faster when someone stands beside them and shows the way.

Believe in people. Invest in their development. Build leaders who build more leaders.

A LEADER SHAPING THE FUTURE OF CAMBODIAN FINANCIAL SERVICES

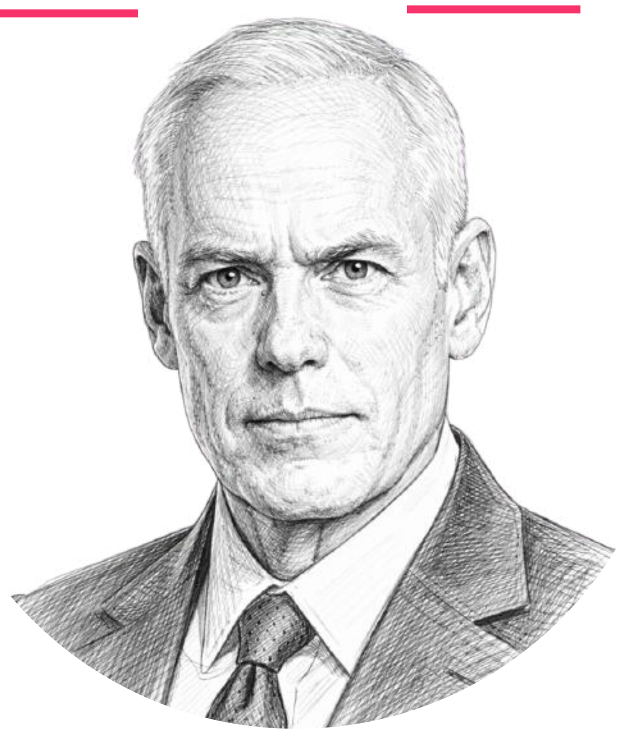
Today, Bun Hokchhun stands among Manulife Cambodia's most respected leaders. His track record is impressive, yet the true power of his work rests in the people he has developed and the lives he has influenced. His journey reflects the evolution of Cambodia's financial industry and the growing impact of well-trained, purpose-driven advisors who help families secure a stronger future.

Hokchhun continues to inspire aspiring leaders across the organization. He believes the next generation will play an even greater role in raising professional standards, improving financial literacy, and expanding access to quality advice. To him, leadership is not a title. It is a responsibility to guide others forward.

His message to the industry is clear:

Believe in people. Invest in their development. Build leaders who build more leaders.

Hokchhun's story is a reminder that significance is created through service, and true success is measured by the lives we transform along the way.



Jim Collins is a renowned researcher and author of Good to Great. His work focuses on what differentiates enduring organizations from average ones, highlighting disciplined leadership, the right people, and consistent execution over time.

Great vision without great people is irrelevant."

Jim Collins reminds us that "great vision without great people is irrelevant."

For agency leaders, this means vision alone will never build a multi-million-dollar agency. What matters is whether leaders are developing capable producers, future managers, and consistent performers who can carry the vision forward long after the initial excitement fades.

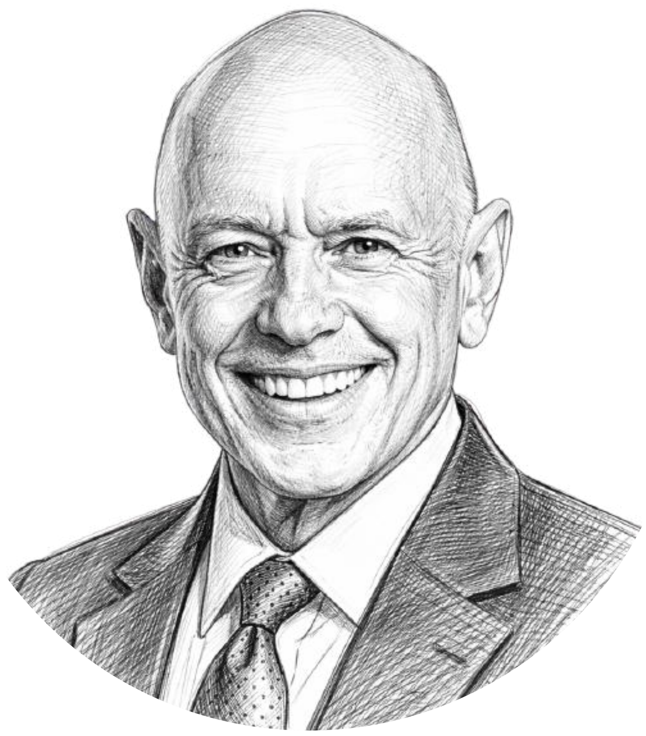
Sustainable growth is not driven by charismatic leadership. It is driven by disciplined people executing disciplined systems.

The key is not to prioritize what's on your schedule, but to schedule your priorities."

Stephen Covey reminds us that "the key is not to prioritize what's on your schedule, but to schedule your priorities."

In life insurance agencies, this principle shows up clearly in what leaders choose to track and reinforce. Production numbers reflect outcomes, but priorities are revealed through what leaders consistently review, coach, and follow up on. Activity discipline, recruitment quality, coaching rhythm, and retention behaviors determine whether growth is intentional or accidental.

High-performing agencies are built by leaders who align their priorities with their metrics and ensure that what truly matters is acted on every week, not just reviewed at year-end.



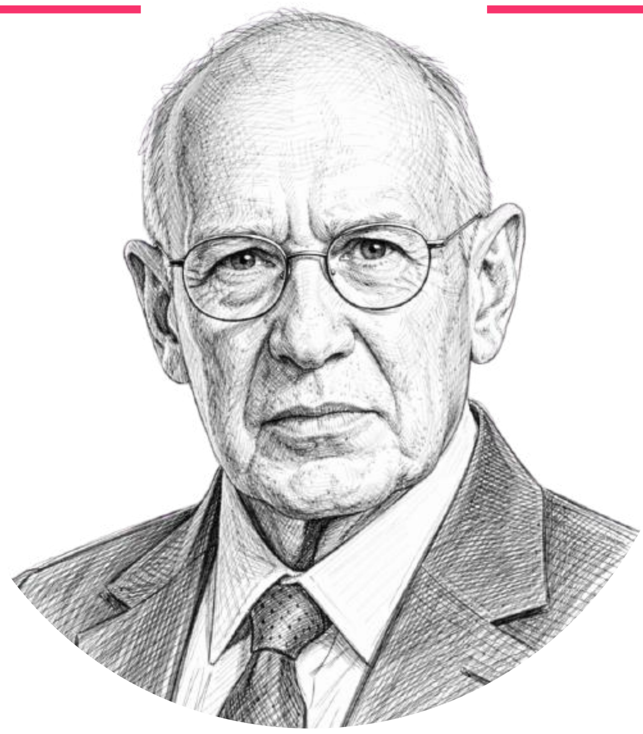
Stephen Covey was a globally respected leadership thinker and author of The 7 Habits of Highly Effective People. His work emphasizes principle-centered leadership, personal discipline, and aligning daily actions with long-term priorities.

Culture eats strategy for breakfast."

Peter Drucker famously said, "Culture eats strategy for breakfast."

In a life insurance agency, this is why even the most ambitious growth plans fail when daily behaviors do not change. You can roll out new initiatives, roadmaps, and incentives, but if leaders do not model discipline, coaching, and accountability in the field, strategy never reaches execution.

Agencies do not grow because of plans on paper. They grow because of habits on the ground.



Peter Drucker is widely regarded as the father of modern management. His work shaped how leaders think about organizations, performance, and execution, emphasizing results, discipline, and the responsibility of leadership in turning ideas into action.

Everything rises and falls on leadership."

John Maxwell is one of the world's most influential leadership authors and speakers. His work focuses on leadership responsibility, influence, and developing leaders at every level of an organization.

John Maxwell's statement that "everything rises and falls on leadership" is not a slogan in agency building. It is a responsibility.

When recruitment slows, activity drops, or morale weakens, the issue is rarely the market. It is leadership presence, clarity, and follow-through. Agency performance reflects leadership behavior long before it shows up in the numbers.

Strong agencies are not built by chance. They are built by leaders who take ownership of both results and people.

FROM NOTHING TO PURPOSE

How One Woman Turned Hardship Into Freedom, Impact, and Leadership

Some people are born with advantages.
I was born with the word "nothing."

Nothing to inherit.
Nothing to fall back on.
Nothing to rely on except the determination inside me.

But "nothing" became the fuel that carried me through every stage of life.

This is my journey from scarcity to freedom, from confusion to clarity, and from being someone who simply survived to someone who lifts others to rise higher.

Napatcha Pongwattanakitkul, CFP, of Muang Thai Life Assurance, is a six-time consecutive MDRT qualifier and a respected agency leader dedicated to developing purpose-driven, high-performing financial advisors.

THE SEEDS OF A DREAM

Growing up poor, I saw early on that the world was not equal. I did not understand much as a child, but I knew I was different from the other kids. While some had pocket money, I saved coins in a small jar. It was my silent promise to myself that my life would change one day.

My mother always said that education was the only way to create a better future. So I studied hard, carrying her hopes on my shoulders. When I earned a place at Chulalongkorn University, I saw pride in her eyes that I had never seen before. It felt like my first real victory.

I continued with an MBA in Finance and Marketing. Every step was motivated by one desire: to build a life that my mother never had the chance to experience.

> “When I retired at 45, I discovered a life I had only imagined.”

DISCOVERING THE TRUE MEANING OF SUCCESS

My early career was a mix of discovery and frustration. I worked as a securities analyst and later started several businesses. Each experience taught me something important.

Success is not just talent.
Success is consistency, discipline, patience, communication, and the courage to keep going even when everything feels uncertain.

Yet one dream kept growing inside me: I wanted to retire early. I did not want to wait until 60 to start living. I wanted to enjoy life while I was still young enough to run, explore, and feel alive.

So I worked, planned, invested, and built passive income.

At 45, I retired.
And for the first time in my life, freedom was not something I dreamed about. It was something I lived.

A NEW WORLD OPENS

Retirement did not slow me down. It gave me time to finally explore my curiosity. I realized something surprising. I had always bought insurance but hardly understood the policies. That curiosity led me to join a life insurance company as an agent.

At first, I learned more than I sold. I attended every training and every workshop I could find. The more I learned, the more I fell in love with the industry. For six years, I learned as a student and observed as a customer.

Then came the moment that changed everything.

The company encouraged me to take the license for unit-linked products. Completing that led me straight into the Certified Financial Planner program.

CFP became a turning point in my life.
It showed me that financial knowledge can change families, futures, and lives.
It inspired me to write an e-book, build a financial education website, and complete all six CFP modules in one year.

This new direction eventually pulled me into full-time agency work, but this time with purpose.

MY FIRST YEAR OF FEAR AND GROWTH

My first year as a full-time agent was filled with fear. I questioned myself often. *Was I good enough? Was I too late to start? Was I capable of making this work?*

Yet I discovered something important.
Growth happens when fear and effort meet.

I learned to listen attentively to clients.
I learned to recommend only what they truly needed.
I learned to stay patient even when clients asked endless questions or rejected me.

Every rejection became a lesson.
Every mistake became a stepping stone.
Every small success became a spark of confidence.

> “This profession gave me both time and financial freedom. It gave me my life back.”

A CAREER THAT GAVE ME EVERYTHING I WAS LOOKING FOR

I have tried many jobs and run several businesses, but none of them gave me what this profession provided: freedom and limitless potential.

I can travel with my family.
I can work from anywhere.
I can build income without sacrificing time.

Online tools transformed the way I connected with clients, closed cases, and provided after-sales service. For the first time, I felt like my life and career were moving in the same direction.

Over time, my efforts paid off.
I became a full-time professional, qualified for MDRT, and achieved multiple awards.

THE CLIMB CONTINUES

There are days I feel like I am climbing my own Mount Everest. Every mountain I climbed in life has taken me higher, and I am still climbing.

My next five years will be about exponential growth: more responsibility, a bigger team, better results, and higher impact.

In 2026, I will turn 60.
Many people retire at that age.
I choose to rise even higher.

I do not know whether I will reach the summit I dream of.

But I know I will never regret trying, because I will give everything I have.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Marc J. Bernstein, JD, ChFC®, CLU®, CAP®, is a financial planner and founder of MarchFWD, LLC, creator of Forward Focus Forums, and author of the Amazon best seller The Fiscal Therapy Solution.

"The most powerful shift in financial advice is not better products, but a better sequence."

Beyond Products:

Why Process-First Financial Planning Transforms Client Outcomes

The Sequence Problem in Advisory Work

The financial advisory profession faces a persistent challenge. In our eagerness to solve problems, we often reach for products before we truly understand what we are solving for. We present insurance solutions, investment portfolios, and tax strategies, all valuable tools, yet find ourselves frustrated when clients hesitate, second-guess, or fail to follow through.

The issue is not the products.
It is the sequence.

After three decades of working with business owners, executives, and entrepreneurs, I have become convinced that lasting client relationships and meaningful financial outcomes emerge only when we commit to a planning process before we ever discuss implementation vehicles.

The Case for Process Over Products

Consider your last difficult client conversation. Perhaps a client resisted a recommendation you knew was right for them. Or they agreed in the moment but never returned the paperwork. These are not failures of logic or evidence. They are symptoms of a relationship that has not been properly built.

When we lead with products, we are essentially asking clients to trust our conclusions without participating in the discovery. We have done the analysis, run the numbers, and arrived at the solution. But the client is being asked to buy an answer to a question they have not fully articulated or may not even know they have.

A process-first approach inverts this dynamic. It positions you not as a salesperson with solutions, but as a guide helping clients understand themselves. And here is what I have learned. When clients genuinely understand their own relationship with money, they do not need to be sold. They become active participants in their financial future.

“When clients understand their own relationship with money, they do not need to be sold. They become partners.”

Start With Yourself

Before you can effectively guide clients through a discovery process, you must walk that path yourself. This is not optional professional development. It is foundational to your credibility and effectiveness.

Ask yourself: What are your earliest memories of money? What financial fears keep you awake at night? When you made your worst financial decisions, what emotions were driving you? What would financial freedom actually look like in your own life, not the textbook definition, but your version?

These questions may feel uncomfortable. That discomfort is precisely why they matter. When you have examined your own financial psychology, you develop the empathy and authenticity necessary to help clients explore theirs. You learn to recognize fear masquerading as caution or impulsiveness hiding behind confidence. You know when to challenge and when to listen simply.

If you have not examined your own financial story, how can you help clients examine theirs?

A Framework for Process-First Planning

While every advisor will develop their own approach, effective process-first planning typically includes several core elements. Think of these not as rigid steps, but as themes that recur throughout the client relationship.

Building Awareness

Most clients can recite their income and expenses. Few can explain why they spend, save, or invest the way they do.

Your role is to surface the “why” beneath the “what.” This means asking questions that feel more reflective than transactional. How did your parents talk about money? When you think about retirement, what emotion surfaces first? What financial decision are you most proud of? Most ashamed of?

These conversations reveal the beliefs driving behavior. You might discover that a client’s resistance to life insurance stems from losing a parent at a young age, making mortality planning emotionally overwhelming. Or that their excessive cash position reflects family stories about banks failing during economic crises.

As advisors, we must create space for clients to acknowledge these influences before we can help them move beyond them.

Clarifying Vision

“Financial freedom” and “retirement security” remain abstractions until they are made tangible. What does your client’s ideal Tuesday look like fifteen years from now? Where are they? Who are they with? What are they doing? What are they not doing?

These questions shift the conversation from numerical targets to lived experiences. A client may realize they do not want to retire at 65 but instead want the flexibility to work differently. Another may recognize that an aggressive savings strategy is driven more by anxiety than aspiration.

Vision work requires patience. Clients often articulate what they think they should want before expressing what they truly want. Your role is to listen for that distinction and gently challenge assumptions.

Creating Organization

Once you understand the emotional landscape, you can organize the financial landscape with context. Assets, liabilities, income streams, and obligations are mapped not just to spreadsheets but also to values and priorities.

This is where your technical expertise shines. Yet notice that you are still not recommending products. You are creating clarity. You are helping clients see their complete financial picture, often for the first time, and connecting it to the vision they have articulated.

This step frequently brings immediate relief. Anxiety thrives in ambiguity. When clients can see everything in one place, aligned with what matters to them, the path forward often becomes clear even before a single solution is proposed.

Moving to Implementation

Only after awareness, vision, and organization do you introduce specific strategies and products. By then, the conversation has shifted. You are no longer convincing; you are confirming.

The product becomes the logical expression of what you have discovered together. The plan serves the vision, and the vision emerged from self-awareness. For example:

“Based on your goal of ensuring your business can fund your children’s education even if something happens to you, and given your expressed concern about being a burden to your family, here’s how we might structure protection…”

At this stage, implementation feels aligned and obvious because it is grounded in the client’s own priorities and understanding.

Maintaining Accountability

Implementation is not a conclusion. It is a commitment.

Markets change. Life evolves. The discipline you demonstrated by not rushing to solutions must now extend to regular, honest check-ins. These conversations revisit not only performance but also emotional alignment. Is the plan still relevant? Has the vision changed? Are new fears or aspirations emerging?

Accountability prevents drift. It is what transforms a one-time plan into a long-term relationship.

Practicing Celebration

This is perhaps the most overlooked element of financial advising, yet one of the most powerful. When clients make progress—funding that account, updating the estate plan, having that difficult conversation with adult children—acknowledge it.

Celebration reinforces confidence and trust. It reminds clients that financial planning is about progress, not just protection. It transforms you from someone who only appears with warnings into someone who recognizes growth.

The Business Case for Process

Some advisors worry this approach takes too much time or that clients want faster answers. My experience suggests the opposite.

Process-first planning accelerates relationship development by eliminating false starts. You spend less time overcoming objections because they never fully form. You manage fewer confused or fearful clients because clarity is built early.

Clients who experience a meaningful discovery process become powerful referral sources, not because of the products they purchased, but because they felt understood. That is what people recommend.

Implementation in Your Practice

Start small. Choose one new client or one existing relationship that feels stuck. Slow down. Resist the urge to recommend. Invest several meetings in discovery, listening deeply, and reflecting on what you hear.

Observe how the client engages differently when exploring rather than when being advised. Notice how your own confidence grows when you understand not just the numbers, but the person behind them.

Expand from there deliberately. Each client you serve this way becomes a model for how financial advice can feel different for them and for you.

A Different Kind of Professional

The financial services industry has spent decades trying to establish itself as a profession rather than a sales function. We have earned designations, mastered technical complexity, and embraced fiduciary standards.

Yet perhaps the most powerful professional choice is the simplest one: understanding before prescribing.

Doctors begin with a diagnosis. Attorneys begin with listening. Financial advisors should be no different.

"Choosing to understand before prescribing is the clearest signal that you are a professional, not a salesperson."

When you commit to process before products, you signal what you value. Depth over speed. Understanding over transactions. Relationships over commissions.

Money is never just about money. It is about people trying to build meaningful lives.

When you help clients understand that truth about themselves, everything else becomes easier. The planning. The implementation. The trust. The longevity of the relationship.

That is the practice worth building.

INSPIRE

Real conversations. Real founders. Real lessons.

Founders' Forum is a radio show and podcast where founders of businesses and not-for-profit organizations share real, unfiltered stories—what worked, what didn't, and the lessons that mattered most.

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Legacy. Leadership. Renewal.

By Andy Khoo

Every generation of agency leaders faces a pivotal question:
How do we build something that lasts far beyond ourselves?

In today's rapidly shifting industry landscape, the answer no longer lies in production alone. Sustainable, multi-million-dollar agencies are built on systems, professionalism, client-centricity, and a deep understanding of legacy. Nowhere is this more evident than in the rise of second-generation leaders who are reshaping the agency model.

They inherit more than a business.
They inherit responsibility, relationships, and the collective trust built over decades.
And they carry the task of elevating that legacy into a modern, scalable, digital-first ecosystem.

Among this emerging class of leaders, Jessie Chiu stands out for her thoughtful integration of tradition and innovation. Her story captures the essence of this edition's theme. She honors the principles her mother built her career upon while redesigning agency structures, team collaboration, and client value creation for the next era of growth.

Her journey is not only inspiring. It offers a blueprint for leaders who want to move from short-term production to long-term excellence. Jessie represents the strength of continuity, the power of innovation, and the courage required to build a business that can be inherited with pride.

This is the future of sustainable agency leadership.

Andy Khoo

Publisher of *Inspire*

Generational Leadership for a New Era

How heritage, innovation, and long-term vision are shaping sustainable multi-million-dollar agencies.

> "I realized I was not stepping into a job.
> I was stepping into a legacy."

Jessie represents a new generation of agency leadership: one that values heritage as much as innovation and believes that sustainable growth is built through clarity, structure, and trust. Raised in a family shaped by her mother's three-decade career, Jessie combines timeless values with a modern, system-driven approach to advisory excellence. Her ability to unite personal connection with digital intelligence has transformed her agency into a model of long-term, meaningful growth.

In this conversation with *Inspire*, Jessie reflects on her journey and shares the frameworks, philosophies, and leadership principles she uses to build a sustainable, future-ready agency.

Q. Jessie, what inspired you to enter the insurance industry?

I entered the industry very unexpectedly. When I moved back to Hong Kong from the United States with two young children, I needed a career that offered flexibility, stability, and purpose. Although I grew up watching my mother serve clients with deep commitment for more than 30 years, I never imagined myself following in her footsteps.

Insurance did not feel prestigious or exciting at the time. Still, I gave myself one year to explore it. I told myself that if it truly were not the right fit, I would return to my prior career.

What changed everything was attending my first MDRT Annual Meeting. I saw families walking together across generations. Grandparents, parents, and adult children united in the same profession. At that moment, I felt clarity. Insurance was not just a job. It was a legacy built on trust and service. I realized I was continuing the mission my mother began.

That insight became the foundation of my career.

Jessie Chiu is a TOT, MDRT Life member, and agency director at FWD Hong Kong dedicated to sustainable, values-driven leadership and future-ready agency growth.

> My mother taught me that sustainable success is built through integrity, consistency, and care.”

Q. How did your mother influence your leadership philosophy?

My mother shaped my leadership in ways I only understood years later. She taught me two important principles.

The first is **resilient long-termism**. She believed that trust is built over many years and that professionalism is a promise you honor every day. Her work ethic taught me that sustainable success never comes from shortcuts. It comes from consistency, integrity, and commitment.

The second principle is **authentic client-centricity**. I watched her handle claims with precision and empathy. She listened carefully, explained clearly, and acted with sincerity. For her, clients were not transactions. They were families who entrusted their future to her.

These lessons guide me every day. They form the foundation for how I lead, coach my team, and plan for long-term agency sustainability.

Q. As a second-generation leader, what strengths do you bring to the agency?

Being a second-generation leader gives me a unique advantage. I understand the emotional depth of this profession because I lived it from childhood.

Clients often tell me they feel connected to the values my mother established. That inherited trust is powerful, but it also brings responsibility. My role is to elevate it and modernize the structures around it.

I also have a global perspective shaped by my education and experience overseas. I am comfortable adopting digital tools, modern financial planning frameworks, and data-driven insights. These help me update traditional models and build scalable, repeatable systems.

In many ways, I stand between tradition and innovation. I carry the heart of the first generation while building the systems needed for the next.

> “I stand between tradition and innovation. I carry the heart of the first generation while building the systems for the next.”

Q. You created the Smart Policy Diagnostic System to strengthen client engagement. What inspired that?

I noticed early that we had many long-standing clients with deep trust in the agency. However, their needs had changed significantly. Many had new responsibilities, new family roles, and new financial priorities, yet we did not always revisit their plans with the right structure in place.

Younger advisors often felt uncertain about how to re-engage these clients in a professional and meaningful way.

The Smart Policy Diagnostic System was born from this gap.

I wanted a model that preserved personal connection but added more clarity, structure, and intelligence. A model that elevated our service. A model that made every advisor more confident and every client more informed.

Q. How does the Smart Policy Diagnostic System work?

It is a three-stage approach that blends emotional engagement with analytical precision.

Stage 1. Personal Discovery Conversation

We begin with a warm, structured conversation that explores family changes, lifestyle needs, life-stage transitions, income shifts, and future goals.

This raises important insights that traditional conversations sometimes miss.

Stage 2. AI-Driven Coverage Analysis

With the client's consent, we use digital tools to analyze their existing coverage and compare it with their updated needs. The system produces a Coverage Gap Report that identifies potential risks, under-protection, or outdated policies.

This step brings clarity. It removes guesswork. It allows the advisor to speak with greater confidence and professionalism.

Stage 3. Holistic Planning Recommendations

We present solutions that match the client's values, needs, and long-term protection goals. Clients leave with clarity, not confusion.

This system strengthened our advisory conversations and significantly improved client satisfaction. It also helped younger advisors feel more skilled and structured in their approach.

> “Technology did not replace our connection with clients. It strengthened it.

Q. What impact has this system had on your agency's sustainable growth?

The results have been meaningful.

- More than 80 percent of our legacy clients re-engaged.
- We generated over $4 million in new premium income in 6 months.
- Advisors gained confidence because they had a clear process to support them.
- Clients appreciated the transparency and clarity.
- The agency strengthened its long-term client relationships and referral potential.

Most importantly, it helped us shift from reactive service to proactive advisory.

That shift is essential for sustainable, multi-million-dollar growth.

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Q: How do you build sustainability into your agency’s structure?

Sustainable growth requires architecture. It cannot rely solely on personal effort. To build a sustainable agency, I focus on four pillars.

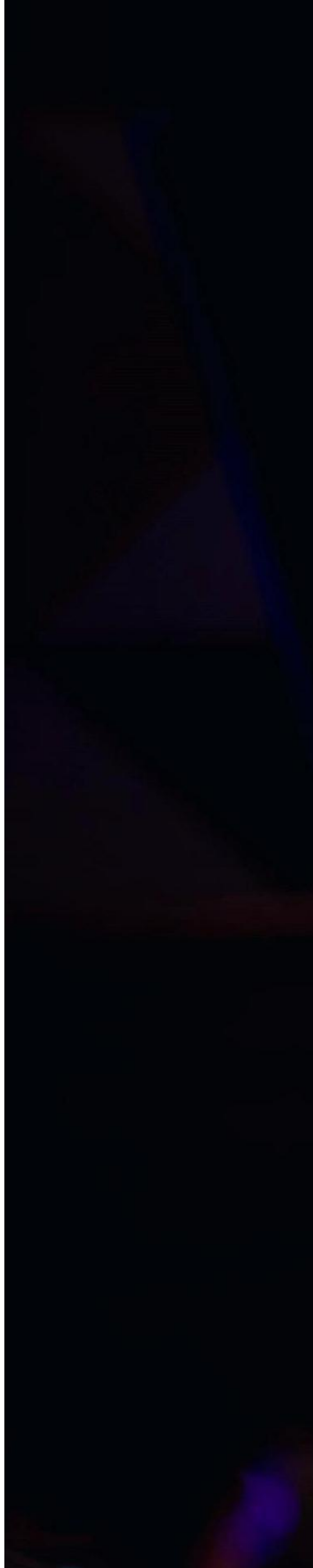
1. Knowledge Transfer
My mother’s experience taught me that knowledge must not depend on a single person. I created a sales-underwriting-claims handbook, digital case libraries, and structured training to ensure new advisors develop with confidence.

2. A Collaborative Advisory Ecosystem
Modern families need guidance across health, wealth, education, retirement, and global mobility. We built a team with diverse professional backgrounds to support holistic planning.

3. Role Specialization
We moved away from the “everyone handles everything” model. Advisors, case consultants, relationship managers, and digital support each focus on their strengths. This improves efficiency and service.

4. Professional Standards
We adopted the International Dragon Award (IDA) 36-case model to reinforce responsible advisory and year-round consistency. Each case represents one family served with clarity and care.

These pillars allow the agency to grow steadily, sustainably, and professionally.



"Sustainable growth does not rely on individuals. It relies on systems that last."

Q. How did you transition from being a personal performer to a leader, and how did this shape your beliefs about developing people?

This was one of the most meaningful transformations in my career. Early on, I believed that leading meant performing well personally. Over time, I realized that leadership is measured by how many people grow because of you.

I shifted my focus from personal production to coaching, guiding, and developing others. I joined advisors on joint fieldwork, reviewed cases with them, and created a rhythm of weekly team sessions and transparent communication.

Leadership requires patience. It requires consistency. It requires the willingness to let others shine. When your team grows, the agency grows with them.

This transformation also deepened my belief in lifetime learning, mentorship, and leading with humanity. These values became essential in shaping the culture I wanted for my agency.

> “Leadership is measured by how many people grow because of you.”

Q. You mentioned that lifetime learning, mentorship, and humanity are central to your leadership. What do these mean to you, and how do they shape your agency's culture?

Lifetime learning is one of the most important commitments I make as a leader. Every year, I challenge myself to grow through global learning opportunities, advanced courses, and international leadership programs. I was fortunate to be selected among the first group of top leaders to attend the leadership program at INSEAD in France. Experiences like these broaden my perspective and allow me to bring back new ideas, strategies, and best practices that uplift my team. When leaders grow, the entire agency grows with them.

Mentorship is another pillar of sustainable leadership. To me, mentorship is not simply about teaching skills. It is about building confidence, trust, and a sense of belonging. I want my team to feel supported, valued, and guided as they progress in their careers. At the same time, mentorship must be systematic. I turn knowledge, scripts, and lessons into repeatable tools so success is not accidental. It becomes a system that everyone can learn and benefit from. This is how we continue developing TOT, COT, MDRT, and IDA qualifiers year after year.

Humanity is what gives our work meaning. Gratitude, inclusiveness, and generosity define our culture. We honor those who trust us. We support teammates not just professionally but personally. And we practice generosity in how we serve clients and the community. One of the initiatives I promote is "policy donation," encouraging clients to extend the protection of their insurance to those in need. Many clients respond with remarkable kindness.

To me, the highest form of insurance is when protection flows beyond families we know and becomes a gift that touches strangers in meaningful ways. When the light in human nature is kindled, it inspires others. This is the kind of culture and legacy I hope to pass on.

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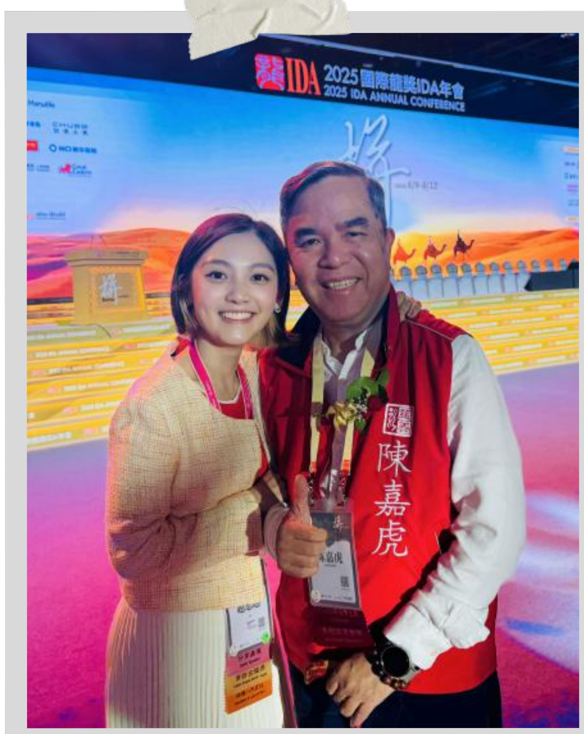
"When leaders grow, everyone around them rises. Lifetime learning, mentorship, and humanity are the foundations of our culture."

Learning. Mentorship. Humanity.



Q. What leadership principles guide you in building long-term growth?

My leadership is guided by five principles.

1. **Lead with clarity**. People perform better when expectations are clear.
2. **Model professionalism**. Advisors follow what you do, not what you say.
3. **Empower through structure**. Systems remove fear and uncertainty.
4. **Build trust through transparency**. Honest conversations shape solid culture.
5. **Celebrate progress**. Sustainable growth is built on steady steps, not sudden leaps.

These principles help me maintain direction during growth and transition.

Q. Finally, what is your vision for the future of agency leadership?

I believe the future belongs to leaders who honor heritage and embrace innovation. Both are necessary.

Values give us a foundation.
Systems give us stability.
Technology gives us clarity.
People give us purpose.

Agencies of the future will be holistic advisory centers that support families through every stage of life. They will integrate global resources, digital intelligence, and professional standards into a seamless client journey.

And they will be led by individuals who understand that legacy is not something you inherit. It is something you strengthen and pass forward.

"Dedication and resilience turn legacy into renewal. That is how we build agencies that endure."

"Legacy is not something we inherit. It is something we strengthen and pass forward."

Podcast

INSIGHTFUL RESEARCH-BASED DIALOGUES

Asia's Widening Health and Mortality Protection Gaps

Why Demand Is Rising but Adoption Is Not

Based on insights from the Swiss Re Institute Asia Life and Health Consumer Survey 2025

←

Scan the QR Code or click here to listen

Podcast Abstract

Asia is experiencing rapid economic growth, longer life expectancy, and rising healthcare costs. Yet across both emerging and advanced markets, life and health insurance coverage continues to lag behind real protection needs.

This podcast explores the widening health and mortality protection gaps across Asia, drawing on findings from the Swiss Re Institute Asia Life and Health Consumer Survey 2025 across 12 key markets. While awareness of financial risk is rising and consumer intent to buy protection remains strong, millions of households remain underinsured or uninsured.

The discussion examines two critical gaps shaping the region's risk landscape. The health protection gap reached USD 258 billion in 2024, driven by rising out-of-pocket medical costs, while the mortality protection gap climbed to USD 132 billion as income growth outpaces life insurance adoption.

Despite these challenges, the data points to opportunity rather than decline. Consumers are not rejecting insurance. They are constrained by affordability, complexity, and relevance. Closing Asia's protection gap will require clearer value articulation, stronger advisory conversations, and a renewed focus on trust and long-term planning across Asia's life and health insurance ecosystem.

"THE PROTECTION GAP IS NOT A LACK OF DEMAND. IT IS A GAP IN RELEVANCE, UNDERSTANDING, AND TRUST."

Key Insights

1. The Protection Gap Is Growing, Not Shrinking
Across Asia, health and mortality protection gaps continue to widen. Rising medical costs, longer lifespans, and income dependency are outpacing insurance coverage, particularly in emerging markets.

2. Economic Anxiety Shapes Buying Behavior
In emerging Asia, unemployment and job security are the top financial fears. In advanced Asian economies, rising living costs dominate. These anxieties delay insurance decisions even when awareness is high.

3. Health Costs Are the Primary Stress Point
Nearly half of health-related financial stress comes from chronic conditions, not just critical illnesses. This has created a USD 130 billion non-treatment gap as consumers delay or avoid care due to affordability concerns.

4. Intent to Buy Is High, but Action Lags
Around 60 percent of consumers in emerging Asia intend to buy life insurance within the next year. The main barriers are perceived high cost, limited product understanding, and products that feel disconnected from real-life needs.

5. Product Expectations Are Changing
More than 90 percent of consumers prefer bundled solutions rather than pure life policies. Integrated life, health, and critical illness coverage, combined with preventive services, is increasingly seen as the preferred model.

6. Severity-Based Payouts Better Match Real Needs
Traditional lump-sum payouts often misalign with how illness progresses. Severity-based payouts provide staged financial support, improve affordability, and preserve long-term protection, especially for younger and cost-sensitive consumers.

How Life Insurance Agencies Navigate These Market Shifts

Asia's protection gap is not simply a product issue. It is a leadership and execution challenge. For life insurance agencies, the implications are clear.

Shift from Selling to Educating
The research shows that lack of understanding is a major barrier, especially among younger consumers. High-performing agencies must elevate advisors from product sellers to risk educators, helping clients understand long-term health risks, income vulnerability, and how protection evolves across life stages.

Lead with Health-Centric Conversations
Health costs have become the primary trigger for insurance consideration. Agencies that anchor conversations around health protection, critical illness, and income continuity will be more effective in engaging modern consumers than those leading with traditional life products alone.

Simplify the Purchase, Clarify the Value
Bundled products simplify buying decisions but increase complexity after purchase. This places greater responsibility on advisors to clearly explain coverage overlaps, limitations, and long-term value. Clarity at the point of sale is now a competitive advantage.

Embrace Prevention and Value-Added Services
Consumers strongly value preventive services such as medical checkups, wellness programs, and health management tools. Agencies should position these as integral to protection, reinforcing the insurer's role as a long-term partner in health rather than a payer of claims.

Prepare Advisors for Next-Generation Products
Severity-based critical illness designs and functional impairment-based coverage resonate strongly with younger and lower-income consumers. Agencies that upskill advisors to confidently explain these newer concepts will unlock affordability, relevance, and earlier engagement.

The Multi-Million-Dollar Agency Perspective

For agency leaders building sustainable, multi-million-dollar organizations, Asia's widening protection gap reinforces a fundamental truth.

Large agencies are not built by selling more policies alone. They are built by solving larger problems for more people, consistently and at scale.

The protection gap represents one of the largest unmet needs in Asia's financial landscape. Agencies that scale successfully over the next decade will share common traits. They operate with a business-owner mindset, invest early in leader development and coaching rhythms, and focus on long-term client value rather than short-term transactions.

Closing protection gaps requires scale, but scale without leadership collapses under its own weight. The next generation of high-performing agencies will be defined not by motivation alone, but by disciplined execution, professional advisory standards, and leaders who can translate insight into consistent field behavior.

Asia's protection gap is not just a statistic. It is a leadership moment. And for those prepared to rise to it, it represents one of the greatest growth opportunities of the decade.

This article draws on publicly available research from the Swiss Re Institute Asia Life and Health Consumer Survey 2025. Swiss Re Institute is not affiliated with *Inspire Magazine*, and all interpretations and views expressed are those of the author.

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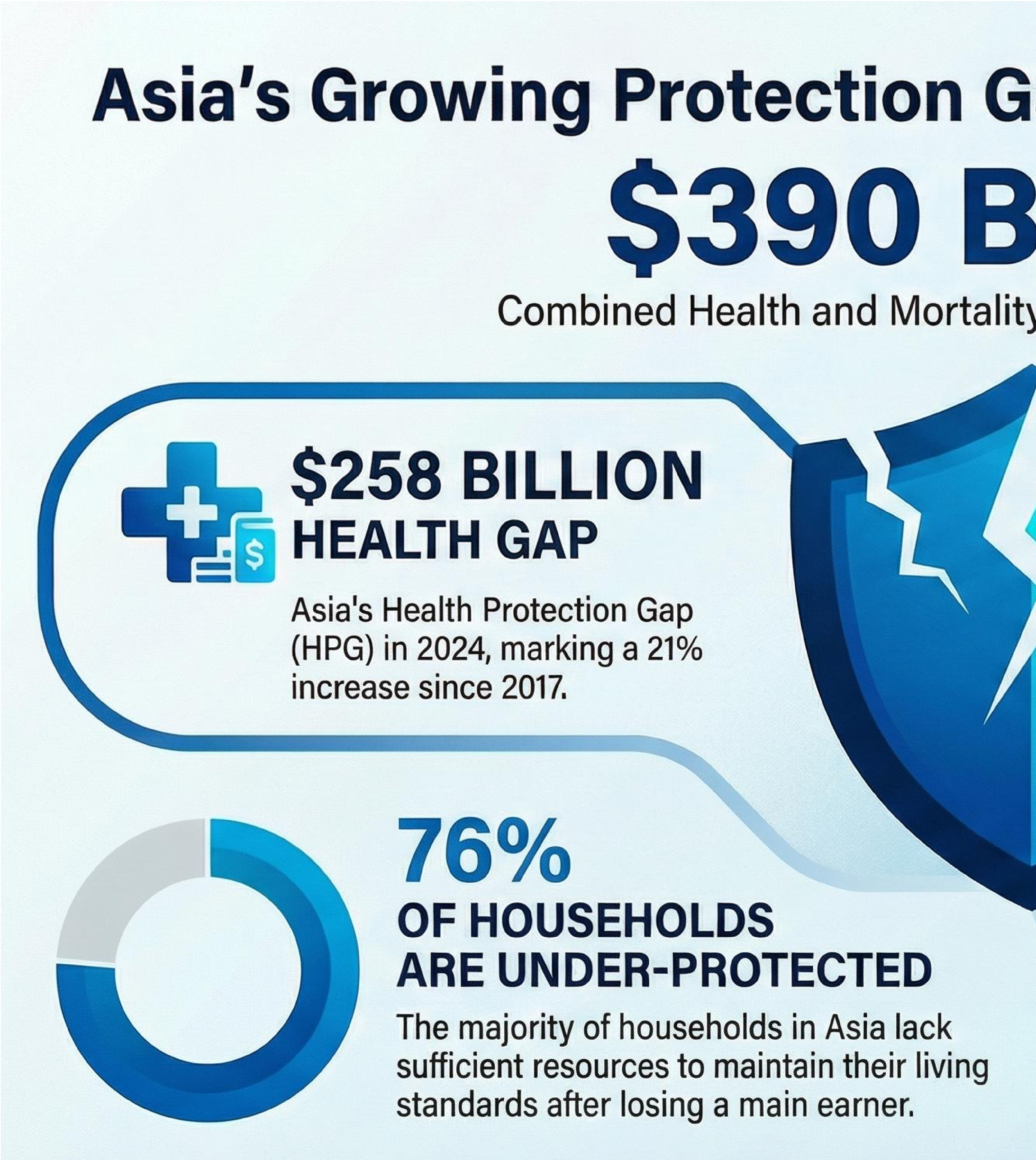
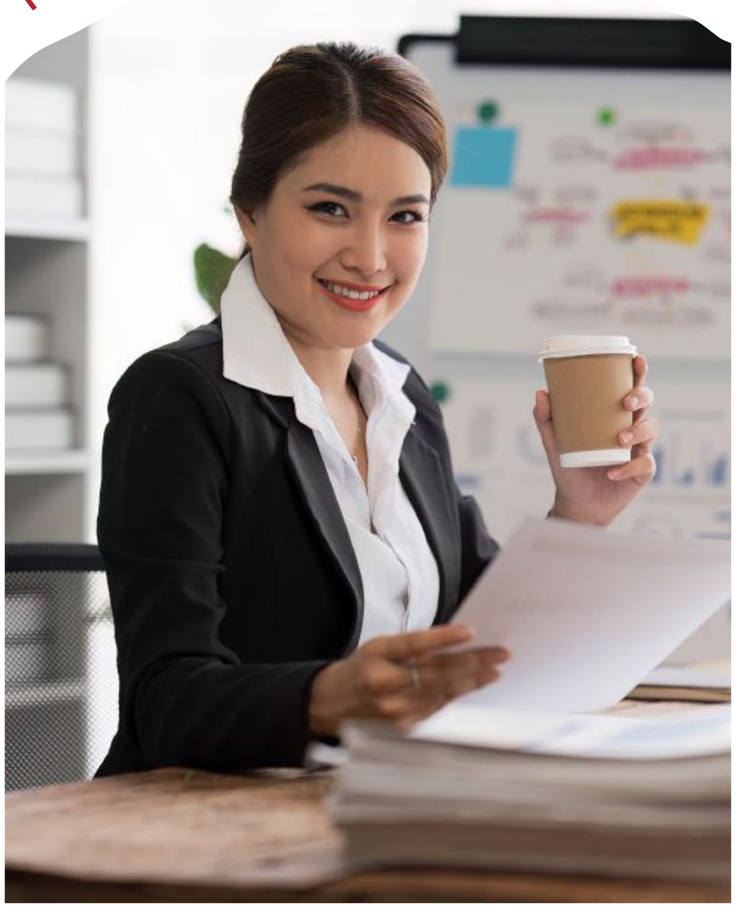

Asia's Growing Protection G
$390 B
Combined Health and Mortality
$258 BILLION
HEALTH GAP
Asia's Health Protection Gap (HPG) in 2024, marking a 21% increase since 2017.
76%
OF HOUSEHOLDS ARE UNDER-PROTECTED
The majority of households in Asia lack sufficient resources to maintain their living standards after losing a main earner.


ap: A $390 Billion Challenge
ILLION
y Protection Gap in Asia (2024)
$132 BILLION
MORTALITY GAP
Asia's Mortality Protection Gap (MPG) in 2024, a significant 35% increase since 2017.
60%
PLAN TO BUY
60% of consumers in emerging Asia plan to purchase life insurance within the next year.

THE PATH TO ACHIEVING "SEGMENT OF ONE" IN INSURANCE DISTRIBUTION



Agent Segmentation

Mangesh Vaitla, Co-Founder of C2L BIZ, brings over 30 years of digital and distribution transformation experience, shaping high-impact technology adoption for insurers across Asia.

Traditional agent segmentation models can no longer keep pace with today's competitive distribution landscape. To attract, develop, and retain top performers, insurers must offer differentiated KPIs, compensation structures, and service experiences. Digital Distribution Transformation is enabling insurers to personalize their approach down to the individual advisor. This is the new standard for distribution excellence.

Rethinking Segmentation for a New Distribution Era

Competition for top advisors is rising quickly. Insurers that wish to stand out must shift from broad-tier classifications to precision-based segmentation. Success now depends on personalization, targeted support, and what many refer to as "mass customization." The aspiration is to manage advisors at a "segment of one."

> "The real competitive advantage comes from understanding each advisor as a unique value creator."

Agent segmentation enables this shift. It allows insurers to design reward structures that reflect individual performance and potential. Examples include flexible commission scales, exclusive incentive pools for elite performers, accelerated commission payouts, and tailored contests designed to motivate high achievers.

Segmentation also supports differentiated underwriting. High-value advisors can receive priority case handling, dedicated underwriter access, and customized processes that enhance the client experience.

On the service side, segmentation strengthens loyalty through dedicated helpdesks, priority servicing, or exclusive client-hosting spaces.

> "Segmentation is no longer about categories. It is about clarity, precision, and personalized support."

When thoughtfully executed, segmentation becomes a strategic lever for attracting and retaining exceptional advisors.

A Time to Reimagine the Rules

Modern segmentation requires more than renaming tiers. It requires redefining how insurers evaluate and reward advisors.

Legacy indicators such as MDRT or corporate tiers are still relevant but no longer sufficient. Insurers today blend quantitative and qualitative KPIs to build a more accurate picture of advisor performance.

Many insurers also face limitations in their legacy administration systems. Long-term contracts, renewable health and non-life policies, and complex bonus structures exceed the capabilities of standard commission calculators. This results in manual workarounds that create operational risk.

These challenges are magnified in broker-driven environments where advisors represent multiple insurers. Fast, differentiated compensation models are essential for strengthening loyalty and reducing churn.

> “Distribution leaders now need systems that adapt as quickly as the market they serve.”

Building flexible, scalable, and transparent distribution engines has become an urgent priority.

Building the Foundation for a Segment-of-One Future

Digital Distribution Transformation is more than an app or portal upgrade. It requires an integrated ecosystem where onboarding, hierarchy management, KPIs, compensation, and servicing work in complete alignment.

Segmentation begins at onboarding. New advisors can be placed on differentiated career tracks based on potential rather than automatically assigned to standard contracts. For existing advisors, segmentation can incorporate a wide range of performance drivers:

- New business premiums
- Year-on-year growth
- Persistency and renewal quality
- Straight-through processing ratios
- Product mix and cross-sell activity
- Claims experience and loss ratios
- Complaint rates and compliance indicators
- Team contributions and recruitment influence

> “Segmentation allows insurers to reward quality, not just quantity.”

With these insights, insurers can identify and accelerate top-tier performers. For instance, underwriting can be prioritized for advisors with strong performance, improving turnaround and elevating service.

As distribution models become more fragmented, segmentation enables insurers to use split-credit structures that recognize every contributor in the sales and service cycle.

Regulators are also raising expectations for transparency and accountability. A well-designed segmentation framework helps insurers meet compliance standards while strengthening advisor trust.

INSPIRE

THE ROAD AHEAD: BUILDING A FUTURE-READY DISTRIBUTION MODEL

Transformation projects across global markets show a clear pattern. Effective performance management requires real-time dashboards supported by flexible, intelligent engines. They allow insurers to track success rates, behavioral metrics, and quality indicators to form a complete performance picture.

With these capabilities, insurers can deploy targeted incentives, recognize unique strengths, and build loyalty across their distribution channels.

Automation is a critical enabler. Automated underwriting, dynamic compensation structures, and intelligent service routing free advisors from administrative tasks and focus them on client engagement.

The mandate ahead is clear. Insurers must transform their core distribution processes and prioritize segmentation of advisors and partners. Digital distribution transformation provides the foundation for this shift.

Those who succeed will operate as true “segment of one” organizations, winning loyalty, raising business quality, and strengthening long-term competitiveness.

> “Future-ready insurers will personalize engagement at scale while maintaining total transparency.”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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 2 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 2: Ascending the Value Ladder — Navigating the Affluent Market

Part 2 of 3 in the Up-Market Growth Series for Agency Leaders

For life insurance agencies seeking to scale from modest revenue to multi-million-dollar enterprises, the shift from transactional selling to strategic client advisory represents a critical inflection point. After building competence in the mass affluent segment covered in Part 1, the next frontier is serving affluent clients. This demographic has more sophisticated financial lives, broader risk tolerance, and higher expectations for integrated planning.

Affluent clients offer agencies the opportunity to significantly increase premium per case, deepen product penetration, and improve persistency. However, this is only achievable if advisors deliver holistic financial value rather than focusing on product selling alone.

Understanding the Affluent Client in Asia

In wealth management terms, affluent clients typically have investable assets ranging from USD 1 million to USD 5 million and annual incomes that allow for discretionary investment in insurance and wealth solutions. Across many Asian markets, these clients include successful entrepreneurs, business owners, senior executives, professionals, real estate investors, and family enterprise owners.

This segment is expanding rapidly across Asia Pacific, driven by entrepreneurship, digital wealth creation, and property and financial market growth. Research indicates that the affluent segment will account for approximately 34 percent of onshore personal financial assets in Asia Pacific by 2027, underscoring the scale of opportunity for advisors who can operate beyond the middle market.

Source McKinsey Global Wealth Research

Key Characteristics of Affluent Clients

Affluent clients differ from middle-market buyers in ways that materially affect how advisors must engage them.

Financial Complexity
They often manage multiple income streams, diversified asset classes, business interests, and cross-border exposures.

Advisor First Mindset
They expect strategic advice that integrates insurance, tax considerations, estate planning, and investment alignment rather than isolated product discussions.

High Service Expectations
They value personalized communication, proactive updates, priority access, and consistent professional follow-up.

Family and Legacy Focus
Their goals frequently include education funding, intergenerational wealth transfer, estate liquidity planning, and philanthropic intentions.

Risk Reward Sophistication
They are open to moderate- to higher-risk strategies when these are clearly structured, explained, and aligned with long-term objectives.

From Product Push to Consultative Engagement

Affluent clients are rarely persuaded by generic product presentations. They respond to clarity, strategic thinking, and customized solutions aligned to their broader life goals. Agencies that wish to win in this segment must guide advisors through a fundamental mindset shift from selling policies to designing financial strategies.

CORE SKILLS ADVISORS MUST DEVELOP

Comprehensive Financial Needs Analysis
Advisors must go beyond basic fact-finding and learn to conduct scenario-based planning around income sustainability, liquidity needs, tax exposure, and legacy outcomes.

Personalized Solution Architecture
Plans should integrate whole life, universal life, investment-linked products, annuities, and protection solutions in a coherent structure tied to specific client objectives.

Tax and Legacy Literacy
Advisors must understand how insurance supports estate liquidity, tax efficiency, business succession, and asset protection so they can communicate value with confidence.

Professional Collaboration
Strong affluent practices involve collaboration with accountants, lawyers, trust specialists, and private bankers to deliver coordinated advice.

Client Education and Trust Building
Complex ideas must be simplified using visuals, storytelling, and relevant case examples that help clients see practical outcomes rather than technical details.

Case Study: From Transactional Seller to Trusted Advisor

Daniel is a 39-year-old life insurance advisor based in Singapore. For over a decade, he built his practice serving mass affluent and upper-middle-income professionals, primarily through employer referrals and personal networks. While his activity levels were strong, his average case size stagnated, and most clients viewed him as a reliable product specialist rather than a strategic advisor.

Recognizing the limitation of this positioning, Daniel invested in consultative advisory training and deliberately redesigned his client engagement model. He shifted away from product-centric meetings and began offering structured financial reviews focused on income sustainability, asset protection, and legacy considerations. He also started hosting small invitation-only client conversations and cultivated professional relationships with accountants, private bankers, and estate planning lawyers.

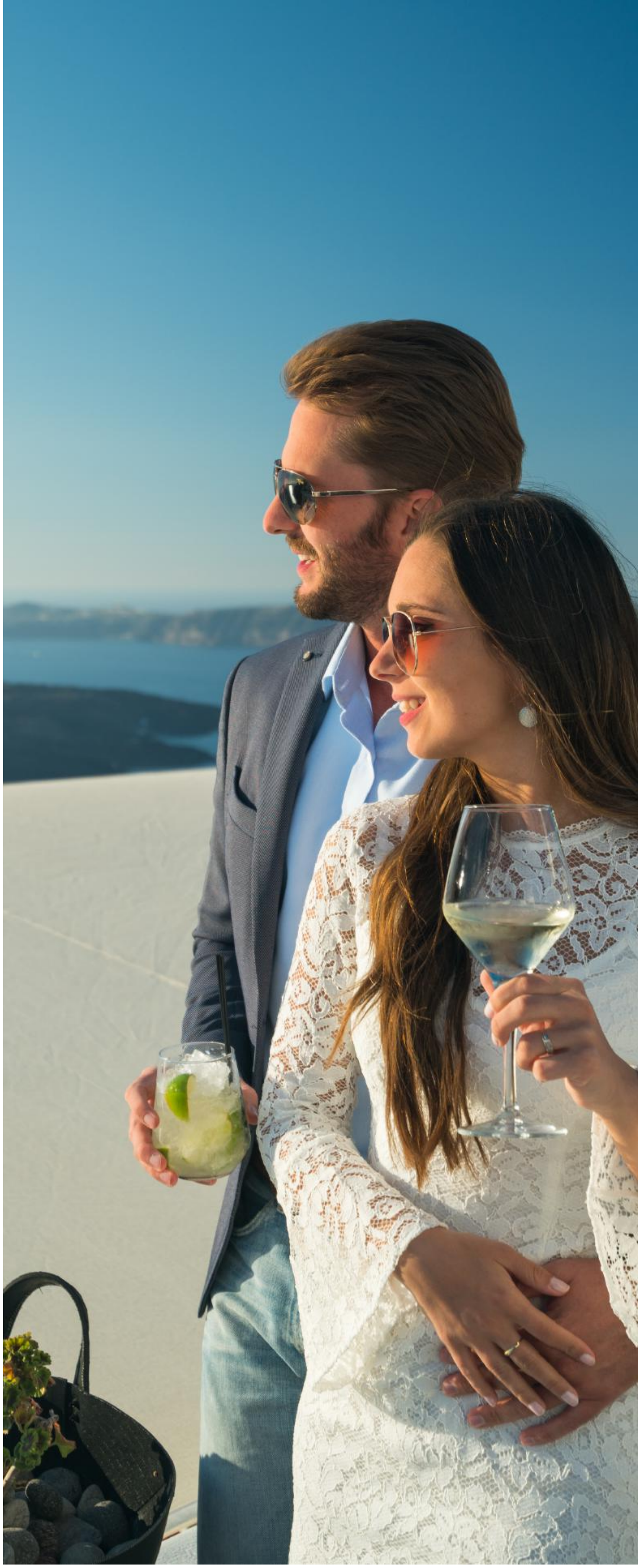
In one notable engagement, Daniel worked with an affluent dual-income couple, both senior professionals with regional responsibilities. He helped them structure an integrated insurance strategy that addressed long-term income continuity, funded their children's overseas education, and created estate liquidity to support efficient wealth transfer. The engagement resulted in a six-figure premium and positioned Daniel as the family's lead financial advisor.

Referrals from this single relationship introduced Daniel to several peers within the same professional network, leading to multiple affluent client engagements over the following year. Within 18 months, his average premium per case more than tripled, and he became the preferred advisor within select executive and professional circles.

Advisor Insight

Affluent clients in Singapore reward advisors who bring structure, clarity, and foresight to complex financial decisions. Success is not defined by technical depth alone, but by the ability to translate complexity into confidence and action.

“You do not grow into the affluent market by selling bigger policies. You grow into it by becoming a bigger thinker for your clients.”



Strategic Agency Actions to Win the Affluent Segment

Affluent market success does not happen by chance. It must be institutionalized through deliberate agency strategy.

ACTION STEPS FOR AGENCY LEADERS

Select and Train a Core Team
Identify five to ten high-potential advisors and invest in structured development focused on affluent advisory skills, such as GITSA's Affluent Selling Program.

Elevate the Advisory Brand
Develop premium client materials, clear service standards, and defined client segmentation frameworks that signal professionalism and credibility.

Build Thought Leadership
Encourage advisors to publish insights, host client education sessions, and build digital credibility through professional content.

Establish Strategic Alliances
Form partnerships with accounting firms, legal practices, trust companies, and private banks to create a strong referral ecosystem.

Refine Performance Metrics
Shift measurement from policy count to average case size, persistency, and multi-line penetration, which are more meaningful indicators of affluent success.

Side Story: The Bigger Picture Asia Pacific Wealth Momentum

While individual advisors focus on upgrading skills and client conversations, the broader wealth environment in **Asia Pacific is moving decisively in their favor**.

The Asia Pacific wealth management market is estimated at approximately **USD 27.6 trillion in 2025** and is projected to exceed **USD 39 trillion by 2030**, representing sustained **annual growth of about 7.3 percent**. This expansion is fueled by entrepreneurship, professional income growth, and increasing regional investment activity[1]. (Source:

At the same time, **WealthTech adoption is accelerating rapidly**. Assets under management across Asia Pacific digital wealth platforms are expected to reach approximately **USD 2.25 trillion by 2027**, driven largely by affluent clients seeking integrated advisory, planning transparency, and seamless digital engagement[2]. (Source: McKinsey and Finews Asia)

Why This Matters to Agency Leaders
These trends confirm that the **affluent segment is not a niche market**. It is a **core and durable growth engine** for forward-looking agencies that invest early in advisory capability, professional positioning, and scalable client engagement models.

Citations
[1]Mordor Intelligence Asia Pacific Wealth Management Market Report)
[2]McKinsey and Finews Asia

Conclusion: Elevating Your Value Proposition

Winning in the affluent segment is one of the most decisive growth moves an agency can make on its journey toward becoming a multi-million-dollar enterprise. This market rewards advisors who can move beyond transactional selling and operate confidently as strategic partners, guiding clients through complex financial decisions with clarity and structure.

Success with affluent clients is built on advanced consultative capability. Advisors must demonstrate strong needs discovery, scenario-based planning, and long-term advisory thinking while integrating protection, wealth accumulation, and legacy considerations into cohesive strategies. Agencies that help their teams master these skills position themselves to increase case size, deepen client relationships, and build durable referral networks within professional and executive circles.

For agency leaders, the mandate is clear. Create an environment that systematically develops these competencies through targeted training, disciplined execution, and intentional leadership focus. Programs such as GITSA’s Mass Affluent Selling Course provide a strong foundation for advisors who are progressing toward affluent client engagement and higher-value advisory conversations.

When executed well, the outcome is not only higher revenue. It is stronger client relationships, higher retention, improved case quality, and a sustainable pathway toward building a multi-million-dollar agency.

Next in the Series

In Part 3, we turn our focus to the high net worth market and examine what it takes to serve clients with more than USD 5 million in investable assets, including how to build ultra-premium advisory teams capable of managing wealth across generations.

INSPIRE

POWER PAUSES

Where Ultra-High-Net-Worth Leaders Travel to Think Long-Term

As agency leaders cross into the multi-million-dollar stage, the nature of leadership changes. Growth is no longer constrained by ambition or activity but by judgment, perspective, and the ability to build beyond oneself. The question shifts from *how do I grow faster?* to *how do I build something that endures?*

In this issue, we explore places where ultra-high-net-worth individuals travel when clarity, discretion, and long-term thinking matter most. These are not destinations chosen for status or spectacle. They are environments selected for rhythm, restraint, and reflection — spaces that allow leaders to step away from daily execution and think deeply about scale, leadership succession, and legacy.

For elite agency builders, travel becomes a strategic pause. It is where leaders recalibrate their role, reassess what must be delegated, and ensure that growth is not only impressive, but sustainable across cycles and generations.

St. Moritz, Switzerland

LEGACY THINKING AND GENERATIONAL WEALTH

For more than a century, St. Moritz has been a discreet gathering ground for royalty, industrial families, and global capital. It is a place where relationships span generations and reputation matters more than visibility. The rhythm here is unhurried, the conversations intentional, and the decisions rarely short-term.

For agency leaders, St. Moritz reinforces the discipline of building beyond personal success. It prompts reflection on ownership mindset, leadership continuity, and how today's structures will perform when the founder steps aside. This is where leaders shift from building an income engine to building an institution.

Agency Builder Insight:
Build an agency designed to outlast its founder, not depend on one.

PROCESS, DISCIPLINE, AND ENDURING CULTURE

Kyoto attracts UHNW individuals who appreciate mastery, restraint, and systems refined over centuries. The private ryokan experience reinforces discipline, routine, and respect for process. Excellence here is quiet, consistent, and deeply ingrained.

For agency leaders, Kyoto is a reminder that sustainable performance is cultural, not charismatic. Agencies that endure are built on repeatable systems, leadership standards, and values that persist long after individual leaders move on.

Agency Builder Insight:
Legacy agencies are sustained by process, not personality.

Kyoto, Japan (Private Ryokan Experience)

Amalfi Coast, Italy (Private Yacht)

SUCCESSION, DETACHMENT, AND PERSPECTIVE

Experiencing the Amalfi Coast by private yacht introduces a different rhythm entirely. The sea enforces boundaries. Time slows. Distance from the shore creates mental separation from urgency and operational noise.

UHNW leaders often use this environment to reflect on delegation, leadership handover, and personal identity beyond execution. For agency builders, it becomes a space to confront a difficult question: What happens to the agency when I am no longer at the center of everything?

Agency Builder Insight:
Succession begins when leaders learn to let go without losing direction.

Gstaad, Switzerland

QUIET INFLUENCE AND LEADERSHIP MATURITY

Gstaad attracts ultra-high-net-worth individuals who value understatement and trust over attention. There are no grand gestures here, only long relationships and quiet influence. Leadership in Gstaad is subtle, grounded, and deeply relational.

For agency builders, Gstaad mirrors the leadership transition from hands-on control to stewardship. It encourages leaders to examine whether they are still central to every decision or whether they have truly empowered capable successors to lead with confidence and alignment.

Agency Builder Insight:
Scale accelerates when leadership influence replaces leadership control.

SCALE THROUGH ACCESS AND STRATEGIC PROXIMITY

Courchevel is less about leisure and more about convergence. Each season, global elites arrive through private aviation corridors, creating a unique environment where access, timing, and proximity matter. Decisions are often shaped in informal settings rather than formal meetings.

For agency leaders, Courchevel highlights the importance of operating within the right ecosystems. Sustainable scale is rarely built in isolation. It is often accelerated through exposure to higher standards, stronger peers, and leadership circles that challenge thinking and expand ambition.

Agency Builder Insight:
Your agency grows faster when your leaders operate in the right environments.

Courchevel 1850, france

Amanpuri, Thailand

CLARITY BEFORE THE NEXT PHASE OF GROWTH

Amanpuri is renowned among UHNW individuals for one defining trait: absolute discretion. The absence of intrusion creates a rare mental environment where leaders can think clearly about expansion, restructuring, or leadership transitions without distraction.

Agency builders often reach a stage where growth decisions carry irreversible consequences. Amanpuri supports the kind of deep reflection required before committing to the next phase, ensuring that scale is intentional rather than reactive.

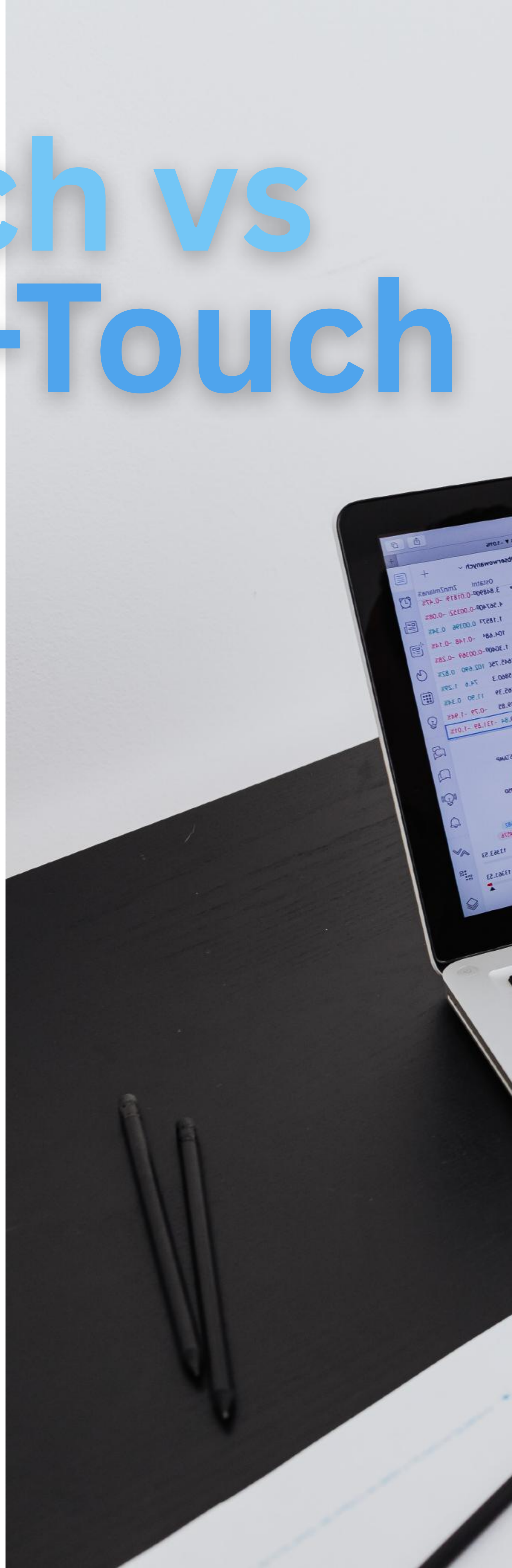
Agency Builder Insight:
The most consequential growth decisions are made in silence.

High-Tech vs High-Touch

If you want to build a million-dollar agency, you have to get beyond the misconception that computers will make presentations for your agents and close the sale or that the training department is solely responsible for training your agents. We have lost our ability to ask questions, listen, and truly connect with clients.

We have become so dependent on a **high-tech system** that we have lost the skills, abilities, and techniques required to be **high-touch** with clients.

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.



> “We have become so dependent on high-tech that we have lost the techniques required to be high- touch.”

Most company training departments do a good job of training agents on products' FABs (features, advantages, and benefits), presentations, compliance, completing forms, understanding underwriting, and compensation for products. Often included in the product training are spreadsheets, PowerPoint presentations, and product brochures. Typically, in training classes, little time is spent teaching agents how to connect with the client, ask questions, and genuinely listen to their answers. Agency leaders and unit managers are the sales experts.

At the end of training, the agent must pass an exam confirming their ability to demonstrate the product to clients.

The agent likely leaves the training energized—fueled by a new product and a motivational speech from a top performer that closes the session.

They head into the field like a gladiator on a mission, eager to meet clients and tell them everything about the product.

But once seated across from the client, the agent defaults to what they know: a PowerPoint or video shown exactly as it was in class, followed by a flood of spreadsheets spread across the table, an attempt to overwhelm with information and force a close.

They may say, “Well, Mr./Ms. Client, are you ready to move forward with this plan?”

The clients will likely respond, “I want to think about it,” which really means one or more of the following:

- I didn’t understand all the information you just dumped on me.
- This is all too complicated.
- I am at information overload.
- You have not clearly connected your product with my short-term and long-term financial objectives.
- If I am interested, I will call you; don’t call me.

The agent leaves the appointment confused, thinking: *I did everything I saw in training class.*

In this era of high-tech, this is known as a chronic disease in sales called:

DEATH BY SPREADSHEET & POWERPOINT.

Put simply, if a client wants to know the time, all they need is a watch; they don’t need to understand how it was made or how it works.

Every company and country regulator has requirements, whether strict or liberal, for what must be shown to a client and for the client to sign or initial copies of certain information documents. It is the job of the unit manager and the agency manager to separate must-know from nice-to-know information, while adhering to both company policies and country-specific regulations.

Rather than reading every slide or reviewing every spreadsheet line by line, your role is to build a mega agency by empowering agents to develop **high-touch skills** and **deeper client connections.**

There are no shortcuts. High-touch capability is built through practice, observation, and repetition.

How?

There are no shortcuts. Mastery comes only through extensive in-office practice, recording presentations, and allowing agents to review their own performance. Smartphones should be used to record sales training videos. Agents must be given structured training and strong role models to emulate. When an agent returns from training, do not assume they are fully prepared to sell.

Trainers often say, "It's the managers' and unit managers' responsibility to teach agents how to sell." With large classes to manage, whether an individual agent succeeds or fails has little impact on a trainer's career, compensation, or bonuses.

For managers, however, the outcome matters greatly. If an agent cannot sell, it directly affects the unit manager, the agency manager, and ultimately the goal of building a million-dollar agency.

Managers will say, "They went to training. It is the trainers' job. I am not a professional trainer; I am a *sales* manager." That may be true. But when an agent fails to sell, it is not because they attended training. Rather, it is because the unit and agency managers did not reinforce, model, and coach the practical nuances of selling in the field.

Here are 12 steps to train your agents in high-touch selling:

1. In sports and sales, the most spectacular results are preceded by unspectacular practice and repetition.

2. Understand that sales is both an art and a skill.

3. The sales presentation is a "performance art," meaning the ability to present information clearly every time. Think of a live show performance. Broadway actors say the same lines many times, but their job is to make them sound fresh for every new audience.

4. Ask your company if they have videos of successful agents making presentations. If not, create them in your office using top agents as the presenters. Show them to your agents in the office. Have them watch the video with you and/or their unit manager in the room, write a script, and then present it as if to a client. You should aim to copy success.

"Spectacular results are always preceded by unspectacular practice."

5. If your company does not have a collection of sales videos, download a presentation from a past MDRT conference. There are many available online.

6. Ask your agent to make the same presentation in roleplay multiple times.

7. Listen to your agent's voice, inflection, and speed. Too many agents speak too fast because they are afraid of the client asking a question, so they "fire hose" the client with words.

4. Observe how your agent uses sales tools, presentation materials, spreadsheets, and other devices. Guide them on how to use these tools effectively without overwhelming the client with excessive information.

5. Unless you *personally* observe the agent making a high-touch presentation multiple times, do not assume they can do it.

6. Seeing a presentation once does not mean the agent is trained. In theater, sports, and business presentations, perfect performance is achieved through perfect practice and consistent repetition—resulting in a polished presentation for the audience or client.

7. Joint fieldwork is critical. Suppose a manager accompanies their agents on appointments. In that case, the manager can observe how the agent presents, correct the agent after the appointment, or, if necessary, demonstrate the presentation for the agent. Managers should not ask their agents to do something they themselves cannot do perfectly.

8. Repetition and feedback are essential. Reinforce this by saying terms like, "Do it again. And again—until it's right. Watch me do it. Now you do it. Model your approach after mine. We'll record your presentation, review it together, and discuss what you observe."

The Leadership Mandate

High-touch selling is the foundation of every million-dollar agency. Product knowledge opens the door, but conversations close the sale. Technology improves efficiency, but human connection drives loyalty, referrals, and long-term value.

Managers who master the art of developing high-touch capability build teams that grow faster, sell better, and retain more clients.

Million-dollar agencies are not built on software.

They are built on conversations.
They are built on confidence and clarity.
They are built by leaders who develop people, not just presentations.

High-tech makes the work easier.
But high-touch makes the work exceptional and allows for the creation of million-dollar agencies.

In closing, remember that...

There is no shortcut to building high-touch skills. When helping your agents develop critical skills, it requires discipline from both you and the agent.

Do not give them the freedom to fail.

"Do not give agents the freedom to fail. Give them the coaching to succeed."

INSPIRE

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Leading With

Kathy Yong is an MDRT and Court of the Table qualifier and an agency leader at AIA Malaysia, dedicated to purpose-driven leadership and building sustainable, high-performing agencies.

Purpose:

Building a Million Dollar Agency

An exclusive interview with a proven agency leader, Kathy Yong

For almost a decade, Kathy Yong has led one of the industry's most consistent million-dollar agencies. Her leadership is built on discipline, culture, systems, and a deep belief in helping people grow. In this extended conversation with *Inspire Magazine*, Kathy shares the mindset and agency practices that helped her rise from top producer to respected leader, as well as the lessons she believes every aspiring agency leader should know.

"Build while you sell. Grow leaders while you grow yourself."

Q: You have led a million-dollar agency for many years. What do you see as the foundation of a high-performing team?

Kathy: Everything begins with selecting the right individuals. Skills matter, but I look for people who believe in the value of protection, who have a strong desire to succeed, and who remain coachable. When someone is willing to learn and grow, many things become possible.

A high-performing team also requires structure. You need a clear coaching rhythm, consistent performance tracking, and a system that supports lead generation for both prospecting and recruitment. Opportunity should not be something you wait for. It should be created intentionally.

Culture is equally important. From the first day, I encourage every agent to think like a leader. We provide a clear path for them to grow into leadership roles within five years. When people can see their future, they take ownership of the journey.

Q: Many producers struggle when transitioning into leadership. How did you manage this shift, and what guidance would you give others?

Kathy: The transition must begin with purpose. You need to understand clearly why you want to lead. Leadership is about lifting others, not simply doing more work yourself. Without a strong personal reason, the leadership journey will feel heavy and unsustainable.

Culture also plays a major role here. Recruitment and leadership development must feel like a shared mission. The team must work toward a common goal.

My own transition was gradual. I started by spending about twenty percent of my time on recruitment and team building while still maintaining my personal sales. Over time, I increased this to a fifty-fifty balance. Only when the foundation was strong did I fully step into a leadership role. The principle is simple. Continue building while you grow your leadership skills. Never abandon the habits that built your success in the first place.

Leading With Purpose

Q: Achieving MDRT or COT requires consistency. What habits helped you reach this level year after year?

Kathy: Consistency is built on discipline. One of the most powerful habits in my career is the 3-5-3 formula. The goal is three appointments a day, and in each appointment, I spend the final few minutes asking for three referrals. This simple routine keeps the pipeline healthy year-round.

I also treat this career as a mission. We protect lives and futures. That purpose gives me energy, especially during challenging seasons. Every quarter, I take time to revisit my purpose and realign with my mission. When you have the right mindset and a clear system, MDRT and COT become natural outcomes rather than stressful targets.

“A growing agent is a staying agent.”

Q: Recruiting and retaining talent remain major challenges in the industry. What lessons have you learned about building a stable team?

Kathy: The most important lesson is that recruitment must never stop. When recruitment pauses, agency growth slows. Even strong teams experience natural attrition. Consistent recruitment is the only way to maintain momentum.

Retention is built on relationship and responsibility. I remind myself that my agents have trusted me with their careers. Their growth is my responsibility. In the first year, I commit to weekly one-on-one coaching because new agents need clarity and confidence quickly. From the second year onward, coaching becomes more in-depth and strategic, with a focus on income growth and leadership development. When people feel supported and see progress, they stay. A growing agent is a staying agent.

"Sustainable agency success is built when leaders grow people with purpose, discipline, and structure."

Q: You mentioned three core principles that guide your leadership. What are they, and why are they important?

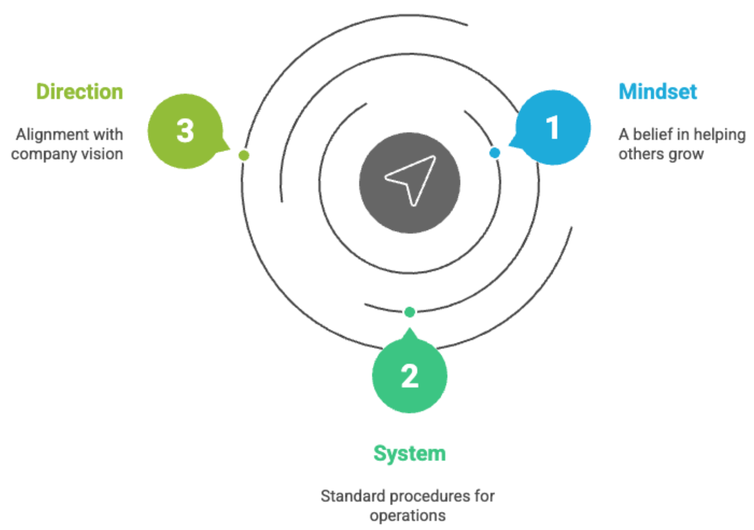
Kathy: Over the years, I discovered that sustainable agency growth does not come from tactics alone. It comes from the principles that anchor your decisions, shape your culture, and influence how you lead your people. These principles have guided every major stage of my leadership journey.

First is mindset. I believe we grew because someone helped us, and now we must help others grow because of us. A giving mindset is the foundation of leadership.

Second is the system. A strong agency operates with clarity. You need standard procedures for sales, recruitment, and coaching. Structure creates consistency, and consistency allows the agency to scale.

Third is direction. I believe in following well. Align your team with the company's vision, strategy, and initiatives. Clear direction provides stability and allows growth to happen with confidence.

Three Pillars of Kathy's Leadership



Q: You hold several professional certifications. How have these shaped your career, and would you recommend the same path to agency leaders today?

Kathy: Yes, professional certifications have strengthened my credibility, deepened my knowledge, and elevated my branding. Prospects, clients, and recruits can sense the difference immediately. It communicates professionalism and commitment.

More importantly, when leaders invest in learning, the entire agency follows. A leader who grows consistently creates a team that evolves consistently.

Q: If you could highlight one mindset shift that changed everything for you, what would it be?

Kathy: Treating my agency as a real business. When I began operating it like a franchise, everything changed. The business became structured, duplicable, and scalable. I established annual planning systems, created a clear agency vision, sought mentors who could challenge me, and built operational support around my goals.

However, none of this matters without discipline and focus. Discipline turns plans into progress. Focus turns ideas into outcomes. These two qualities have made the greatest difference in my entire career.

"We have grown because someone helped us. Now we must help others grow because of us."

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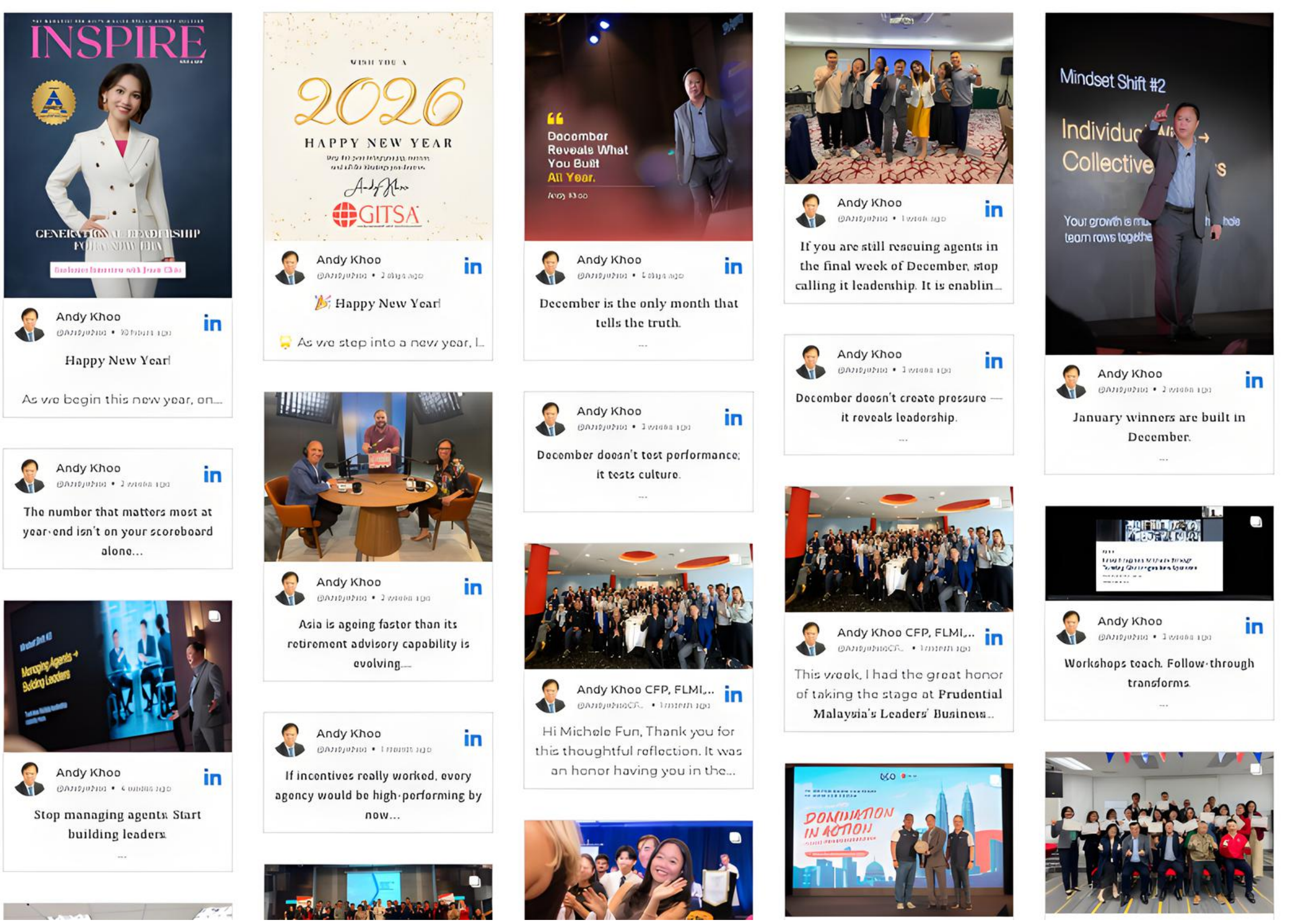

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