

INTRODUCTION

TTAIFA is the paramount provider of professional education for Life Insurance & Financial Advisors in Trinidad & Tobago. The Association offers a wide range of courses leading to designations such as: Life Underwriter Training Council Fellow (LUTCF), Financial Services Specialist (FSS), the Chartered Insurance Agency Manager (CIAM). The Agency Managers Training Course (AMTC) which is a 23 week skills training programme for managers is also offered by the organization. TTAIFA is also in the process of introducing new relevant programmes all in the continuing process of better educating and certifying our students.

Upon registering, each student of the Trinidad and Tobago Association of Insurance and Financial Advisers (TTAIFA) formally agrees to observe and obey all the policies and rules governing students and the operations of member associations and CARAIFA.

TTAIFA has the right to change any information appearing in this or any other publication relating to admissions, programme fees and the requirements for the granting of certification and any other matter.

Students are expected to familiarize themselves with the information in this Student Handbook.

GENERAL INFORMATION

THE PROCESS

Student Registration, Class Schedules and Examination Schedules are all organized by TTAIFA.

The final step in the registration process, ordering of course material from partner advocates, releasing of examination results and discretionary application of policies regarding extenuating circumstances are the direct responsibility of CARAIFA.

N.B—Course material orders are shipped directly from our partner advocates to TTAIFA and are not sent from CARAIFA.

All deadline dates in this publication are deadline dates by which members **MUST** submit the relevant information/documents to TTAIFA. Students **MUST** adhere to the association's deadlines. If students have met the association's deadlines, but for reasons outside of the students control the CARAIFA deadline is missed. Students will **not** be penalized.

ADMISSION

Application forms, Programme of Courses and Semester & Examination Schedules **MUST** be obtained TTAIFA.

Under-subscribed Courses

If registration is low for a particular course, the course

may not be offered, in which case the fees can either be refunded or deferred to the following semester with no penalties.

REGISTRATION—(Courses/Programmes)

In order to enroll in the courses offered by TTAIFA, a student MUST be a member who is in good standing, i.e., has paid all membership dues and has been in the business for at least one (1) year, with a valid life insurance license, or allowances are made for non members who are engaged in the financial services industry. An additional fee is required in this instance. Students are required to complete an evaluation form two (2) weeks prior to the end of class.

TTAIFA Operates a 12 month academic year consisting of **three (3) semesters**. Where applicable, classes are scheduled by member associations in keeping with agents schedules and demand. The schedule of the academic year is shown below.

Sem	Enrolment Deadline	Sem starts	Exam Dates:	Supp Exam Dates:
1	Oct 1 st	January	March	April
2	Feb 1 st	May	July	Aug
3	June 1 st	September	Nov	Dec

TTAIFA reserves the right to make changes to the above-outlined schedule.

Registration Form

Each student is required to complete and sign a registration form, which is to be submitted to your local member association.

Fee Payment

Fees charged for courses are set by TTAIFA under the guidance of CARAIFA. CARAIFA reserves the right to make changes in fees and procedures for payment

Fee Structure

The components of fees are as follows:

- Registration
- Course Material
- Shipping of Course Material
- Examination

Cancellation & Deferral Process

Students may cancel a **course no later than after 2 moderated classes OR 14 days of the start of classes whichever comes first to get a full refund (less administrative cost)**. The course material must be returned to the Local Association in good condition in order to be eligible for a refund. Students may also defer a course to the **next semester only, based upon approval from the Education management Committee chairman.**

Written notification of cancellations and deferral requests must be submitted to the TTAIFA Secretariat via e-mail or post. Any request to **cancel after the deadline** will be denied and no refund will be given **unless** proof of extenuating circumstances can be provided. This concession is granted based on TTAIFA's discretion.

A non-refundable administration fee will be charged for ***all*** courses for any cancellation or deferral. Refunds usually take four (4) weeks to process. Refund cheques will be sent to payee unless otherwise noted.

Individuals are not considered registered unless they have met all registration conditions. CARAIFA reserves the right to prohibit registration or withdraw an individual from a course/programme for failing to meet registration conditions. Unregistered individuals should not attend classes.

EXAMINATIONS:

Assessment of Courses

Most of the courses offered by TTAIFA are assessed by a final examination as well as course work and projects. See TTAIFA COURSES OF STUDY for more details.

Class Attendance & Eligibility for Examination

Class attendance is **compulsory for most courses**. To be eligible to sit the final examination students enrolled in the 8-week LUTC/FSS course, **may be absent from no more than 2 regularly scheduled classes** AND a grade for Incomplete WILL be entered for individuals who fail to meet the attendance requirement of the course.

Absence from Examinations

It is the responsibility of the candidate to submit written substantiation of medical or other legitimate reasons for missing an examination within five (5) working days of the date of the missed examination. This submission will be reviewed by the Education Management Committee for eligibility of a deferral to the following semester.

Candidates who absent themselves from final examinations without a valid reason, acceptable by TTAIFA, will receive a failing grade.

Candidates who identify clashes with moderated class schedules or examination schedules should report it immediately to the student affairs officer at TTAIFA.

Notification of Examination Results

Grades are released to members within 5 weeks of exam booklets being sent to the CARAIFA Secretariat. An exam status grade letter for each student on CARAIFA letterhead is then sent to the association for distribution

Supplemental & Re-enrolments

For courses with a classroom format, students who have failed the examination with a grade of at least 40%, will be permitted to sit a supplemental examination within five (5) weeks of the regular exam for a supplemental fee with the following conditions:

- Students MUST apply/register for the supplemental

examination (registration is not automatic)

- Moderator's grade MUST be at least 40%
- Supplemental examination is ONLY offered at the next available sitting after qualification.

For self-study courses, students who fail the examination with a grade of at least 40%, will be permitted to sit a supplemental examination under the same conditions as listed above except for the moderator's grade criteria.

Students who fail the supplemental examination or fail the regular examination with a grade of less than 40% will have to re-enrol in the course at a reduced cost, provided that new course material is not required. For the LUTC/FSS program, this means students will have to reattend all classes and re-do the moderated portion of the course as well as re-sit the examination. For self-study courses, students would only need to re-sit the examination. Final and supplemental examination scripts will remain the property of CARAIFA and stored for a period of 3-years. Students shall NOT have access to view examination scripts.

Instructions to Students taking Examinations

It is the responsibility of each student to make sure of the dates and times of the examination for which he/she is registered.

- Candidates should be at the examination room at least fifteen (15) minutes before the scheduled time of the examination.
- Candidates will not be admitted to the examination later than one hour after it has begun.
- All cellular phones and pagers should be turned off during the examination.
- Candidates must remain silent for the duration of the examination unless permission to speak is granted by the invigilator. Candidates must not converse, communicate with or willingly receive communication from any persons (other than the invigilator) in any way during the examination.
- All books, handbags, mobile phones and other electronic devices and materials should be placed on desks provided in the designated area(s) before the start of the examination.
- Reading or attempting to read the work of another candidate is not permitted.
- Photo identification card must be prominently displayed on the desk.
- ◆ Candidates who fail to present their identification

will not be permitted to sit the examination and will be required to sit the next regular-sitting of the examination *at an additional cost*.

- Candidates should ensure that they correctly complete answer sheets & examination booklets:
- ◆ Questions with more than one answer will be marked as incorrect.
- ◆ First and Last name as well as your birth date D/M/Y MUST be indicated on the answer sheet.
- ◆ Candidates MUST put their Student ID number on the answer sheet and on the examination booklet OR exam scripts will not be marked.
- ◆ Candidates MUST sign the front page of the examination booklet.
- ◆ Return BOTH the answer sheet and the examination booklet to the presiding Examiner.
- ◆ Candidates must answer all multiple-choice questions on the answer sheet. Candidates are not permitted to use sheets of scratch paper, but may use the examination booklets for rough work.
- Candidates with questions should raise their hand. If the candidate thinks that a question can be answered in more than one way, he or she should state the interpretation of the question and base the answer

on such interpretation.

- Candidates will not be permitted to leave the examination room during the writing of an examination.

In the event of an emergency however, and at the discretion of the presiding examiner, a candidate may be permitted to leave the examination room for a brief period.

- Candidates will be permitted to use pocketsize, battery-operated, silent calculators and mathematical slide rulers during the writing of an examination. Any type of calculator or slide ruler, which contains any information or performs any function other than mathematical calculations, shall not be permitted.

Be advised that examinations run for a continuous Two and a Half (2 ½) or Three Hour (3) without a break. Any violation of these regulations will be reported to TTAIFA and may result in the candidate(s) examination booklet being declared null and void. In addition, the Education Management Committee of CARIFA may prescribe the following penalties: a) Forfeiture of the course in that semester. b) Suspension from participating in any TTAIFA educational programmes for a period of up to two (2) years.

Re-mark Policy

All appeals of examination results must be done in writing within ten (10) working days of the grades being released to members.

Formal request for appeal of examination results should be addressed to the Education Management Committee Chairman.

The candidate will be requested to pay a fee for the remark of each script payable upon the submission of the request for re-mark. If the exam status changes to a “pass” the re-mark fee will be refunded. *Please note that grades within a 4-mark difference of the pass mark are automatically re-marked before they are released.*

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Re-marking will be carried out under the supervision of the Secretary General (CARAIFA) and a response will be sent to TTAIFA within 48 hours of the request and payment of the re-mark.

Student History Request (Transcript)

All requests for student history of courses done must be made via TTAIFA to CARAIFA. The transcript will be sent within two (2) working days of request and payment of the required fee.

LUTC Final Grade

The moderator's grade is an average of the grades students earned for class participation, written assignments, Sales Planning Projects, and Action Projects.

- If a student fails the examination (<70%) their

Final Grade = Exam Grade

- If a student passes the examination (>=70%)

their Final Grade is calculated as follows: -

(Moderator's Grade + Examination Grade)

Certification/LUTCF Designation

Upon completing the educational requirements for the LUTCF Designation, students are required to APPLY for the LUTCF Designation by completing a LUTCF application form (which they can source from their local association) and submit it to the CARAIFA Secretariat via email. Applications are accepted three (3) times per year: February, July and October.

Please note that passing the LUTC 290 course does not automatically give a student the right to use the LUTCF Designation. They MUST apply to CARAIFA via their Local Association and receive an LUTCF Certificate.

Course Description – LUTC

LUTC 201 – Techniques for Exploring Personal Markets

Using effective marketing and prospecting strategies to identify potential clients

Course Description:

This course explores using effective marketing and prospecting strategies to identify potential clients. It focuses on marketing that supports an overall client-focused selling strategy of building long-term, mutually beneficial relationships with clients. It teaches newer advisors how to develop basic marketing strategies for prospecting, target marketing, approaching prospects, and providing service within the personal insurance market. The course discusses how to identify what, to whom, and how to market.

Course Highlights:

Presents basic planning concepts and needs applicable to the personal insurance market

- Covers the process of prospecting, with an emphasis on referrals
- Discusses how to develop a strategy for identifying target markets
- Addresses the process of client-building through servicing and monitoring insurance plans
- Discusses the concept of “life-cycle segmentation” for prospecting
- Presents basic product knowledge for life insurance, disability income, Medicare supplement, and other products.

Course Format:

This LUTC course is a moderated course and entails

weekly classes and students MUST complete hand-in assignments and the final examination is in a multiple choice format. This is for every LUTC course except for LUTC 290.

LUTC 202 – Techniques for Meeting Client Needs

Uncover Your Clients’ Needs through Effective Communication

Course Description:

This course, now in a new format, offers an introduction to the life insurance sales career and the sales/planning process in the personal market. The course themes include total-needs selling, the consultative selling process, and the needs for personal life insurance. The course presents a discussion of skills used throughout the sales/planning process, from the initial client meeting, through fact-finding and sales presentations, to servicing and continuing a mutually profitable relationship. The course also reviews insurance products, policy provisions, underwriting, the taxation of life insurance and effective communication skills that will enhance an advisor’s business.

Course Highlights:

- Focuses on effective communication skills for use throughout the sales/planning process
- Presents basic sales skills to successfully conduct the sales/planning process
- Emphasizes the importance of relationship building skills as the basis of sales success.

LUTC 261 – Foundations of Retirement Planning

Course Description:

This course provides an overview of how changing demographics are creating increased numbers of prospects for retirement planning. It addresses how the responsibility for planning continues to shift to individuals, and focuses on long-term retirement planning goals.

Course Highlights:

- Addresses ways to accumulate money for retirement, to fund an education, to satisfy long-term needs, and more.
- Discusses the role of Social Security, Medicare and Medicaid, and tax policies in retirement planning.
- Explores the suitability of accumulation vehicles, including stocks, bonds, mutual funds, life insurance, and annuities.

LUTC 251– Essentials of Business Continuity

Course Description:

This course examines how the business owner can use life insurance to continue a business beyond his or her death or the death of another key person. It also explores the various organizational forms under which business owners operate and examines what to say, how to say it, and when to say it to capture the attention of the business owner. The course suggests effective words to use, sample letters and fact-finding forms, and presenting and closing techniques. The course covers how life and disability

income insurance can guarantee the control and value of a business following the owner's or key person's death or disability through buy-sell agreements and key person insurance. The course also explores the basics of estate planning for the business owner.

Course Highlights:

- Reviews the problems and solutions to those problems that result from the death or disability of a business owner or key employee for the business and its dependents
- Explores succession planning, with emphasis on buy-sell agreements funded with insurance
- Examines the ways in which a business owner can retain and continue the value of the business in the case of death, disability, or retirement from the business
- Discusses the various organizational forms under which business owners operate
- Presents the basics of estate planning for the business owner

LUTC 211 – Essentials of Disability Income

Course Description:

Disability income is a perfect complement to life insurance, offering cross-selling opportunities that increase agent productivity. This course examines disability income insurance and the related products of business buyout coverage, business overhead expense insurance, and long-term care insurance.

Course Highlights:

- Demonstrates what it means to be a true income protection expert.
- Reviews proven approaches used by the best in the business.
- Teaches how to overcome common objections and close the sale.
- Explains the critical need for disability income coverage.

LUTC 290 – Ethics for the Financial Services Professional

Course Description:

This self-study course, designed by the holder of the American College's Lamont Post, Chair of Ethics and the Professions, provides a practical, thought-provoking, and challenging presentation on ethical values in the decisionmaking processes of professionals in the financial services industry. The course goes beyond theoretical concepts by presenting a practical framework for making ethical business decisions; examining legal, compliance, and practice standards; and discussing ethical approaches to placing

financial products, determining suitability, and assessing risk.

This course is required to earn the LUTCF designation, concludes with a final examination, which also must be taken if state continuing education credits are sought

Course Highlights:

- Describes the evolution of the financial services market and its ethical problems
- Provides a framework for ethical decision making, including ethical sensitivity exercises and decision processes
- Discusses federal and state regulations, compliance limitations, the increasing emphasis on professionalism and ethics codes, and practice standards
- Explores the ethics of specific professional practices including unnecessary replacements, misleading sales practices, suitability requirements, and rebating, along with a discussion regarding conflicts of interest
- Examines the NASD Rules of Conduct and Fair Dealing with Customers
- Discusses the scope of responsibilities assumed by Registered Investment Advisors
- Discusses categories of investments, types of investment

risk, and risk management, and provides a useful tool for assessing an individual's risk tolerance and investment philosophy

Course Format:

This LUTC course is self-study course, but can be done in a classroom setting as arranged by students

Financial Services Specialist (FSS) Programme

FSS courses are all eight (8) week courses. All FSS courses are moderated courses. **Continuing Education (CE) is mandatory for maintaining the FSS designation (see CE credits for details).**

TTAIFA Members in the business of selling life insurance MUST earn the LUTCF Designation BEFORE doing the FSS (Exception: students who have the CLU or ChFC).

For new agents the Financial Services Specialist designation provides them with practical sales skills and introductory- level technical knowledge to help advance their career. For experienced advisors, these courses offer current knowledge on a wide range of products and services to help them explore new markets, retain your client relationship and compete for a larger share of their business. The FSS programme is a moderated programme.

After completing the LUTCF course requirements in order to attain the FSS designation students are required to do:

262 – Foundations of Financial Planning: An Overview

263 – Foundations of Financial Planning: The Process

264 – Foundations of Investment Planning

Persons eligible to do the FSS without having the LUTCF designation are CLU and ChFC designation holders. They are required to do the following:

262 – Foundations of Financial Planning: An Overview

263 – Foundations of Financial Planning: The Process

264 – Foundations of Investment Planning

290– Ethics for Financial Services Professional

N.B. - The FSS 262 course is a pre-requisite for FSS 263 and therefore MUST be completed before the FSS 263 course

FSS Final Grade

The moderator's grade is an average of the grades students earned for class participation, written assignments & Projects.

- If a student fails the examination (<70%) their Final Grade = Exam Grade

- If a student passes the examination (>=70%) their Final Grade is calculated as follows: -

(Moderator's Grade + Examination Grade)

Certification (FSS)

Upon completing the educational requirements for the FSS Designation, students are required to APPLY for the FSS Designation by completing a FSS application form (which they can source from their local association) and submit it to the CARAIFA Secretariat via email. Applications are accepted three (3) times per year: February, July and October.

Course Description for FSS

FA 262 - Foundations of Financial Planning: An Overview

Course Description:

Provides an overview of the major components that make up a comprehensive financial plan, including the six step planning process, insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning. The course also covers Social Security and Medicare and their importance as the foundation of a client's financial plan

FA 263 - Foundations of Financial Planning: The Process

Course Description:

This course examines the foundations of implementing the financial planning process with clients. It begins by reviewing the selling/planning process, and then proceeds to identifying markets and prospects. The course also covers the essential planning concepts of time value of money, risk tolerance determination and asset allocation solutions. Other topics include analyzing the factfinding information and preparing personal financial statements, developing, presenting, implementing and servicing the financial plan, and financial planning applications and case studies.

Course Highlights:

- Provides an in-depth review of the selling/planning process as used in financial planning

- Examines key skill sets used by financial planners in working with clients
- Discusses important planning techniques needed to implement a financial plan
- Studies cases as a method for developing planning skills and techniques
- Explores financial planning from the point of view of the practitioner.

FA 264 - Foundations of Investment Planning

Course Description:

Provides an overview of what investment planning and the investment planning process are all about. Examines the securities markets and their regulation, the tax treatment of investors, how to measure investment returns, and investment risk. All types of investments are investigated, including mutual funds and other types of pooled investments. Each step in the investment planning process is analyzed, followed by a discussion of the role of ethics.

FA 200 – Techniques for Prospecting: Prospect or Perish

Using strategies to approach and meaningfully engage prospects turning them into clients.

Course Description:

FA 200 Techniques for Prospecting: Prospect or Perish teaches advisors industry proven methods for successfully identifying, selecting, and approaching prospects for financial products and services. The course covers procedures for creating prospect awareness, target marketing concepts, and prospect qualification and

prioritization techniques. Strategic, tactical, and operational business planning processes are presented in detail. Professionalism and ethics are also explored throughout the course.

Course Highlights:

- An insightful collection of prospecting strategies for financial services professionals.
- Overcome the psychological barriers to prospecting
- Learn innovative approaches to setting income and activity goals
- Learn and utilize effective contact management systems

NB: The FA 200 course is **NOT** a mandatory course for either the LUTCF or FSS designation. Upon successfully completing the course, students will receive a certificate of completion.

TTAIFA CE Credit Programme

TTAIFA has adopted a continuing education programme for LUTCF and FSS designees. Continuing Education (CE) is mandatory for all LUTCF and FSS designation holders. These designees are required to earn a minimum of **30 CE credits each reporting period** from educational activities in acceptable subject matter areas. Designees with more than one designation may need only 30 credits to satisfy the requirements for both designations.

All first-time designees are exempt from CE requirements for the reporting period in which their first designation is received. **For example students who attained their designation in semester 1 2009 would begin reporting**

January 1st 2010. Therefore this student will have a moratorium until January 1, 2010 when that student's reporting period begins. Any deficiency in one reporting period must be made up by the next reporting period in addition to the full credit requirement for that period. Non-compliance will be subject to sanctions. **Sanctions will be determined by the Education Management Council of CARAIFA.**

Persons qualifying for CE Credits at whatever time during the year will commence reporting on January 1 the following year. If the agent loses the designation they cannot continue to use it until the designation is reinstated. Anyone who does not satisfy the requirements of the CE Credits for the renewal of their designation will first have 90 days grace period to make up the shortfall. In the absence of that there will be a revocation of their designation and the commencement of 2 years within

which time they must make the 30 CE Credits for the reinstatement of their designation with the designation being reinstated at the time of completion, at any time during the 2 year period, with the approval of the Education Management Council of CARAIFA.

His reporting period is therefore January 1, 2010 to December 31, 2011. Designees who have earned all 30 CE credits through courses offered by TTAIFA do not have to sign and file a Statement of Compliance. CARAIFA will record the credits and notify designees when they have met CE credit requirements. **Designees who have not earned the full 30 credits are required to file a signed Statement of Compliance and should be ready to independently verify credits if audited.**

Things to note

- **Exemption** may be granted to designees aged 60 or older who have complied with CARAIFA's CE credit requirements for at least two reporting periods. They may request Emeritus status, which means they no longer need to report CE activities. In addition, for reasons of hardship or disability, designees may request a temporary exemption for the current reporting period only. Each case must be presented in writing and will be reviewed by the Education Management Council.
- Credit requirement of 30 credits (not hours) every two years for all members.
- A student can attend one seminar and attain credit for both designations.

Below is the list of CE Credits that will be granted for members of Associations:

	Credits
CARAIFA Congress	10
Association's Local Congress	10
MDRT Meeting	5
One-day Seminar by local assoc. / company	3
Completion of CARAIFA Courses	15
Electronic questionnaire on CARAIFA	1
Moderator	10
(2) accredited workshops at congress/MDRT	2.5
Relevant non-CARAIFA courses	7.5

Any person who serves as teacher, speaker or moderator panellist in an educational meeting e.g. seminar or workshop earns one credit for each 30 minutes of participation activity

N.B – You cannot claim credit both for passing an examination and attending or teaching a course for that examination. In such a case you will be awarded credit for completing and passing the course and not as a moderator.

Courses in the following subject matter are acceptable for CE credits:

Disability Income Insurance, Long-Term Care, Business Law, Accumulation Planning, Medical Expense Insurance, Financial Planning, Business Ethics, retirement Planning, Property and Liability Insurance, Client Planning, Economics, Employee Benefit Planning, Pensions, Group Insurance, Financial Institutions, Accounting, Investments, Underwriting, Life Insurance, Risk Management, Taxation, Insurance Company Operations, Health Insurance, Business Planning, Annuities, Estate Planning, Regulation, Actuarial Science.

Courses pertaining to stress management, motivational speaking, or sales promotion do not qualify for CE credits. N.B. Applicants are required to pay an administrative fee for CE credits for each reporting period (24 months).

Agency Management Training Course (AMTC)

The insurance industry's premier skill-development program for field managers.

A skill-building course designed to improve skills in areas critical to agency management. Moderated by local, experienced, successful managers utilizing class discussion, skill demonstrations, role-play, planning projects, and action projects. Areas covered include planning, recruiting, selection, training, and performance appraisal.

Who should enroll?

The AMTC is designed for field managers making the transition from a position with production responsibility to one with managerial responsibility. It is also appropriate for agency heads or functional managers, those having specialized functions such as recruiting or training, and those who need to develop their management skills to increase performance.

Even established agency managers find AMTC valuable as a refresher of fundamental ideas and as a source of new ideas from fellow students.

What makes AMTC successful?

The AMTC is not a course that simply emphasizes the acquisition of knowledge. The prime reason for AMTC's continuing acceptance and success is that it is a skill-building course. AMTC

students not only acquire the information they need to be successful, but the course shows them how to apply that information in the field and in their offices where they work every day. The AMTC trains in 27 skills that LIMRA research has identified as critical to successful field management and, through a unique classroom environment, provides and experience that lasts a lifetime.

What happens in an AMTC class?

The AMTC is 23 weeks long and consists of one three-hour class each week. Different from many types of educational experiences, and AMTC class emphasizes adult learning techniques. There is much participation and students are responsible for taking an active part in the learning process. The first 30 minutes are spent reinforcing skills learned in previous sessions and from the field projects. **Action Projects** and **Planning Projects** are an integral part of the AMTC and allow the student to transfer what is learned to the field. The next 60 minutes of the class are devoted to presenting and discussing the new topic for that day's class. Ideas, methods, and necessary skills are discussed. Students will have prepared for the session through assigned reading from the text. For the next 75 minutes, students are shown models of the new skill they will learn. This modelling can be done through audio- or videotape or by the moderator. Students then role-play and practice the new skill based on the model. The final 15 minutes are spent summarizing the class and assigning new projects and reading material to prepare for the next class.

The insurance industry's premier skill-development program for field managers.

Who leads the AMTC class?

The AMTC is not a lecture course, so classes are led by moderators who facilitate lively discussion. AMTC moderators are accomplished field managers from your country who deliver the course in your language. For classes conducted in "your" company, moderators are selected, trained, and certified from your company.

What will I learn?

Throughout AMTC's 23 weeks of classes, you will acquire knowledge and develop skills in five critical areas of field management:

Planning -- You will develop a mission statement and build an annual plan to achieve your specific goals and objectives. A key project of the AMTC will allow you to set plans and goals for the future.

Recruiting -- You will be able to locate and talk to recruits with high potential using proven techniques of agent referral, warm nominators, and personal activity. You will develop approaches to these sources and learn alternate methods as well.

Selection -- You will discover proven selection methods and develop a process that can help reduce agent turnover.

Training -- You will learn training techniques that effect a change in behaviour in your agents. You will develop skills in setting training objectives, role-playing, fieldwork, training meetings, and clinics.

Performance Management -- You will develop key supervisory skills and use a proven problem solving process. You will learn to manage activity and customize the development of your agents.

AMTC improves recruiting, selection, and production

The AMTC Impact Research Project requested hard data from each enrollee concerning recruiting, selection, and production prior to taking AMTC and for one year after completing AMTC.

- Retention of full-time agents, up 22%
- New premium written by new full-time agents, up 31%
- Number of new agents contracted, up 24%
- Number of potential recruits, up 13%

AMTC graduates are rated higher by their managers.

Twenty-seven skills were identified and rated by the managers of AMTC graduates. Among those skills are:

- Developing and using an annual plan, up 25%
- Conducting individual agent reviews, improved by 24%
- Making a career presentation, improved by 22%
- Analyzing agent activity records, up 22%

POLICIES & PROCEDURES

- Student Grievance
- Equal Opportunity
- Health & Safety
- Human Resource
- Physical Resources
- Procurement
- Operations
- Admissions
- Information Technology

EVACUATION PROCEDURE

- 1) Sound the Alarm
- 2) Call 990
- 3) Attempt to put out the Fire, if possible
- 4) Evacuate the Building
- 5) Gather at the Muster Point
- 6) Take a Roll call

MEDICAL PROCEDURE

- **Emergency:** Global Medical Response –(868)624-4343
- Trained First Aid staff
- First Aid kit on site

COUNSELLING SERVICES

Franklin Dolly, Student Counsellor: (878) 622-8422
#22 Marli Street , Newtown

QUALITY POLICY STATEMENT

The Board of TTAIFA and the Education Committee are committed to ensuring that the delivery of its educational services meets and exceeds the expectations of its students and other stakeholders in the Financial and Insurance Advisory Industry.

To this end, the organization has established, documented and is committed to maintaining and continually improving a Quality Management System, to ensure the long term viability of the Institution.

We will ensure that resources are provided for adherence to all related regulatory and statutory requirements.

Everyone associated with the organization is responsible for quality and for ensuring that all objectives are achieved.

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