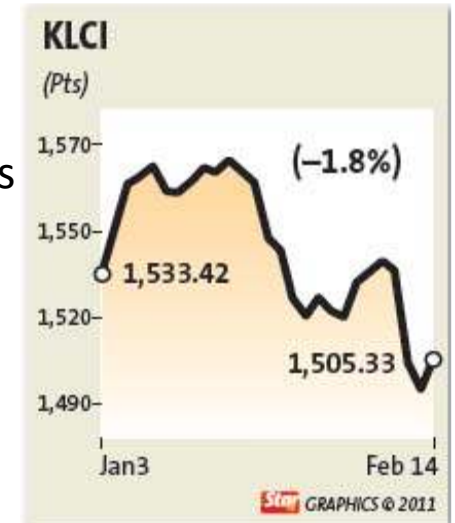


1. We held our meeting at **1.30pm yesterday Wed 16th Feb**, followed by the once a month - **agency meeting at 3pm** by the branch manager. For knowledge, Motivation and Credit Education Hours required by FIMM you should try to attend. Please remember to sign – in for any meetings.

Our own Group meeting at 1.30pm highlighted the following:-

AM Vincent Chai reminded us to check on **UTC online for registration of courses online** to avoid delay at PM counter.



GAM Florence Liew shows the difference in performances between the **PIDF, PDSF & PRSF (all declaring dividends soon)** Which one you should invest into at this time for better returns?

AM Vicky Fong reminded **Phuket qualifiers to register** otherwise they don't get any \$\$ back. Also Shared on **why you should be selling..** And how someone she met recently is using an **education loan to invest into ASM.**

AS Diana Teh read Vicky's slide on **current market** (dated 14th Feb). What has happened last few weeks is a natural market correction with profit taking...However KLCI target **1625** for 2011.

AS Ng Cho Hiang did a well presented topic on “ **In a well-managed business all promotions are self made. Your leaders only check carefully if you are on track. Share how you can organize Yourself. - Equipments & Manners** “ Her slides were very good.

2.
Monthly Agency Meeting yesterday
By Bus. Development Executive Angela Chang
And our Branch Manager Jones Chen

Summary of Kuching Branch Performance in the month of January.
Top Performer – Julaihi tops in Personal sale of **1.2million**. WOW!
Top GAM group – Zaidi
Top AM group – Vicky
TOP AS – Chong Wee Kok

A lot were shared but most importantly **it's the courses**.

F.I.R.S.T – for beginners this is a new course by Jones to help keen full time beginners to be successful in this business. Leaders to recommend.

ENPRO – never before such a dynamic program here in Kuching. Leaders will recommend selected UTC to company. However Public Mutual HQ will decide who they want to sponsor for this 13 weeks (½ day once a week) program by various KL trainers who will come here to help propel the selected UTC to greater heights. This program has been successful with their KL batch. Entry registration is only RM90 the rest sponsored.

Please see your leaders immediately if you have been call up.

3. The unit trust industry in Malaysia allows individuals to own a business with a step by step plan to progress.

They start up being a **sales person**.

Isn't all of us a sale person? **Selling our time for money.**

As the sales expand, they adopt the company system to run their business.

Soon they are the owners of a 'franchise' (business system) in unit trust business.

The power of the unit trust business is not on personal sales but on the **Group sales**. The number of active down-lines in a Group give the Group the power to grow.

Everyone just do its part.

This is the power of multiplication.

This is wonderful

because everyone progress upwards

from a **simple sales person** to

a successful business owner,
leader and mentor.



4. **NOTHING HAPPENS UNTIL A SALE TAKES PLACE.**

SALES PEOPLE ARE THE MOST IMPORTANT PEOPLE IN OUR SOCIETY.

EVERYONE IS SELLING PEOPLE SOMETHING WHETHER IT'S TANGIBLE OR INTANGIBLE PRODUCT.

IMAGINE IF EVERYONE STOP SELLING, WHAT WILL HAPPEN?



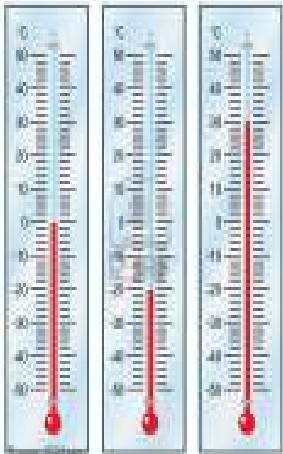
VICTORIA MM AGENCY

5

Refugees – Go into new country with Nothing.
But Soon Learn everything.
And Come up with **Something**.

Check your **Potential**.

Find out who's the Superstar. Go after the Star.
Be **Better**.



Stay out of your Comfort Zone.
Don't stay in the zone which is barely
surviving.
Change your **Financial Thermostat**.

