



AGNES LIM

PRIVATE WEALTH ADVISER
TOP OF THE TABLE (TOT) ACHIEVER 2020

Growing up in a humble hawker family, Agnes has always dreamed to be a successful entrepreneur and a career woman.

Agnes started her path to success by embarking on a journey as a property agent for over 13 years. She was in charge of residential and commercial projects for both local and overseas market. She ended up making the jump to the financial service industry due to the limitation she faced when assisting clients on their asset management. She found that being in the financial service industry, she could use a more holistic approach to help her client's financial needs, including family protection, wealth management, legacy and estate planning. She immediately learned from her mentor how to effectively convert her leads to sales and excel in different areas of assistance.

Agnes believes that financial planning is similar with life planning, where it changes according to different life phases. As she grows her career, Agnes strongly holds on to her winning formula: action and perseverance. These are the ones that kept her going when she faced a lot of rejections before making her first deal.

According to her, in order for someone to be a good financial adviser, they must have a good mentor and the right mindset, because one must be ready to fall and go all out closing deals with clients.

EXCELLING THROUGH PERSEVERANCE AND POSITIVITY

Through the lens of Agnes Lim

How did you first meet Peter Tan?

I saw his Facebook Live and I thought the topics he shared were interesting to explore. That was how I got to know LDSY and signed up for the courses. I heard from my mentor that Peter is an insurance leader who is very well known in the industry. So I really want to learn from him through his classes.

How has LDSY teaching improved your career? How does Peter's teaching change your perspective?

LDSY has many interesting courses such as NLP and meditation, which have been really helpful in my career.

The courses have improved my career and the way I live my life. Especially the meditation class that has helped me to have a positive mindset and not give up easily on what I have set out to do in life.

Why did you sign up for the Superstar Management Programme? What was your expectation?

My mentor actually strongly encouraged me to take this programme. He felt that combining his teaching with Peter's teaching will set me up for success. I was hoping to learn from Peter on how to be a successful manager and improve my expertise in the industry.

Did it meet your expectations? What have you achieved from it?

I had only attended his recruitment training and it has definitely motivated me one way or another. I believe that in a management role there is still more to learn and I am looking forward to learning more from Peter.

What kind of leader do you aspire to be?

I would like to be a combination of both my mentor, Mervin and Peter. My mentor is a very good role model for me. Although I only joined the industry about one year ago, I got to understand that being a leader is not about grooming a sales champion. Being a leader is about the values that you teach your team as their guide and motivation. You need to know everyone's strengths and weaknesses and think about how you can help them excel.

How would you describe your relationships with your clients?

I treat my clients like friends. I believe in doing the extra mile for my clients by active-listening and understanding their needs. From there, I will tailor a product that suits them perfectly. I always personalise my approach; hence, my clients become my friends. They feel that I am not a pushy sales person. They know I genuinely care about their needs and concerns.

Name the most important values you should have to excel in the industry.

Integrity and positive mindset. These are also the core values that my mentor has highlighted to me. Before I joined the industry, he kept emphasising that these two values are key for my career growth.

How would your team differ from others in the industry?

I want to build a team like my mentor's team - a team of high-achievers. Being a leader is not easy. It requires a lot of hard work. I believe I am part of a very successful team and all the efforts need to be credited to my mentor. I want to duplicate his success, learn as much as I can from him and Peter and eventually create an even more successful team.

In a situation where your team has a problem, what would you do?

Problems will always be there - in life or career. However, there is always a solution for every problem. As a leader, we need to try our best to find a solution for our team. I will assist my team members and deal with the problem together rather than putting all the responsibilities to my team. It is very important to sit down with them, find the root cause and solve it together. As a leader, we need to be responsible for what our team does.

What is your winning formula?

Definitely perseverance and positivity. Before I had my first deal, I faced countless rejections. My mentor kept reminding me about the importance of goals setting. I pushed myself to complete the daily grinding and not giving up on the goals I had set.

I hit my first MDRT in three months and got my first COT in five months. We then aimed to run for Top Rookie and attained TOT. He came with a strategic plan for me. I can still remember the motivation to accomplish the impossible. This meant I had to triple my work efficiency. With only one month left, I told myself that I can do it and I have nothing to lose. The result was really a paramount accomplishment in my life. TOT in six months and Top Rookie in the company!

What is financial planning to you?

Financial planning is actually life planning. We need to make a good financial planning for every stage of our lives. Your financial planning for when you are single will be different from when you are married with kids or when you are planning your retirement.

What is your advice you would give to a new financial consultant?

The key to success is action and perseverance. You must find a good mentor that can go through thick and thin with you. Find a mentor who is always available to listen to you and plan together with you. You need to let your mentor know what you want and what your goal is. Your mentor must understand you inside out so they can give you a proper guidance for your growth. It is very important to have a two-way communication.

Having the right mindset is also important. If you don't have the right mindset, no matter how good your mentor is or your team members are, you won't succeed. You need to be positive and be ready to go all out.