



CINDY LIM

MASTER FINANCIAL CONSULTANT
MDRT MEMBER 2012 - 2020, COT 2017 - 2019

Cindy Lim is a sales person at heart who has been working in the financial industry for over 14 years. Choosing to be a financial adviser didn't come naturally to her. Cindy started her first job as a recruiter when she was 20 years old and switched to become a financial adviser after getting a lot of recommendations from her friends.

As a financial adviser, Cindy belongs to a new elite-brand of successful achievers in the financial industry. She is equipped with an aptitude for public relations, the attitude of a winner and sheer determination to ascend to the highest altitude in her career. She is an expertise of all areas in personal wealth advisory and comprehensive financial planning advisory.

In regards to her experience with LDSY teachings, she has successfully improved her clients engagement skills through the NLP and sales skills she learned from the courses. This leads her to receive more referrals from her clients and increase her revenue.

Succeeding in her career, she believes that a good financial adviser has to have a strong will to push the boundaries and close the deals. Her key formula to success is to always prioritise client's needs above anything else, while being aggressive in closing the deals. As she put it: "At the end of the day, it's up to your clients whether or not they want to purchase the policies. All you can do is just do your best, so you won't regret anything."

THE IMPORTANCE OF BEING AGGRESSIVE

Through the lens of Cindy Lim

Can you tell us more about yourself?

I have been working in the financial industry for 14 years and have always been in the sales line since my early working years. I first started working when I was 20 years old as a recruiter. I ended up switching to finance because I wanted a higher pay and have a financial security.

How did you first know Peter Tan?

We are actually working in the same company and I have known him for a long time.

What was your expectation when you sign up for the Superstar Sales Programme (TOT Guaranteed)?

My expectation is to achieve TOT this year through this programme.

Did it meet your expectations?

Definitely. I got to know more people with the same goal and vision. We have the same synergy; thus, we learn from each other. I also got to learn from Peter in person as he has many experience that I can leverage on.

How has LDSY teaching improved your career?

I have definitely learnt a lot about sales and NLP skills. Peter helped me to restructure my sentences in my conversation with clients. This has improved my clients engagement. I now can build rapport and gain trust faster.

Has getting new clients become easier too?

Definitely. My clients understand the benefits I offer better, and are referring even more clients to me.

What are the most common concerns do your clients have?

The main concern is mostly about their financial advancement, on top of their medical, protection, retirement and education plans.

Name three things you wish everyone would do with their money.

- #1 Charity – helping others will make them happy and give us joy
- #2 Invest – to grow your money faster
- #3 Engage a financial adviser like me to manage your finances better

What's the most common smart-money habit you often teach your clients?

Always save for short, medium and long-term. Short-term savings is the money in the bank for cash flow, liquid and equitability purposes. Medium-term is for bigger items such as houses, cars or other big purchases. Long-term is retirement plans.

Would you advise your clients to save more or invest more?

A balance of both. You need to save and invest at the same time.

What are your favourite money management resources?

I would say that experience is the best resource. I have accumulated a lot of experiences over the years and I've learnt so much from them. Besides that, I also read blogs and newspapers to keep me updated on the industry trends.

What's your most memorable case with your clients?

I have this particular client who was diagnosed with cancer. At that point in time, I actually asked him to increase his protection. He declined, and his family ended up being in debt due to the medical bills.

I felt really guilty. I thought to myself: "why didn't I push him to increase his coverage". I was not aggressive enough. As a financial adviser, I think it is important to be more aggressive in convincing a client to take up a policy or increase their coverage. It's actually for their own good. If they still decline, at least I know I've done my best.

Would you advise young financial advisers to be aggressive then?

I feel that young advisers are hesitant to be aggressive because they don't want to push the clients away. If your main focus is to prioritise your client's needs, then being aggressive is okay. At the end, it is still the client's choice to purchase or not. At least we know we've done our best.

Why are you so passionate about being a financial adviser?

Growing up, I witnessed first-hand the repercussions of the lack of financial planning. It thus became my personal and professional goal to share my expertise with anyone who will benefit from it.

It is my privilege to guide many of my clients through the seasons of life, whether they are just starting out in their careers, about to settle down, raising young children, supporting elderly parents, or preparing for their own retirement.

What do you want to improve as a financial consultant?

To me, nothing keeps me going more than the sense of fulfilment I get knowing that I am an improved version of myself and able to do more for my clients and loved ones.

How is your typical day like as a financial adviser?

I usually wake up at 6 a.m. and start my day with yoga before going to the office. I start my day at work at 9:30 a.m., meet up with clients and clock out at 8:30pm. I work seven days a week. On weekends, I start working at the same time and finish at 4 p.m. If I have plans with my family, then I will block my schedule for dinner or lunch with them. Overall, I am a routine person.