



C.E.O. Point of View

By Arsy Grindulo, Jr.



A Time to Rejoice In This Very Difficult Times

Who would expect that the spiral economic downturn would stick around longer? Not surprisingly, we are hearing mixed forecasts from different institutions that the road to recovery will be felt by the main population soon. Home foreclosures, rising unemployment and poor business activities are just some of the many hot topics that are usually being discussed in various media outlets. It's becoming too frustrating and discouraging upon hearing this news over again, and again. This has been a very difficult time for a lot of people; wealthy and middle class, young and old, alike. Our normal lives have been badly shaken, from business executives to cab drivers, from restaurant owners to dishwashers, from real estate brokers to construction workers, and lately, yes, from insurance marketing organizations to insurance brokers as well. The list goes on and on and on.

Very few individuals are spared unless you're a super genius and are able to determine your financial future 2 to 3 years down the road in order to be able to make the right choices and avoid risky ventures or bad decisions. It is perfectly clear and it would be foolish not to admit that people are hurting financially. Drastic measures and major changes are to be made for survival reasons. "Tougher times are still ahead", predicts many economic analysts.

Let there be no mistake about it. It is a fact that life has its "ups and downs". As difficult as it may sound, there is always a saying that, "There is a light at the end of the tunnel". Things and events like this do happen with a purpose. Imagine how someone would feel at work, who is abruptly notified by an immediate superior or the company's human resources department that his/her services will no longer be needed. It's hard and painful to imagine this scenario considering the everyday worries of financial obligations on a regular basis. But, in the end, it could be somewhat of a blessing for a number of people. Did you ever thought or had any personal experience in your lifetime that an "adversity" may turn, or has resulted in an "opportunity" for you? Think about it.

I remember a couple of years back, one of our top producers who worked fulltime informed me that she just got laid off from her job as an accountant. I told her that she is a smart, very efficient and hard working individual. I then told her that she would probably end up with a more stable company, love what she's doing, and get paid a lot more. One month later, she called and said that I was correct and she now works in one of the most highly renowned cancer hospitals in Duarte, CA in their accounting department. And to make things even better for her, she continues to maintain her position as one of our top producers for the past 8 years, from the time she passed and received her life insurance license.

Everyone should always remember that as long as you never give up on what you think is right for you, you will find success. This definitely applies to our insurance business philosophy. By the end of this year, if you are still active in life insurance sales, **Congratulations!** You are a survivor. Wealth Financial made it in 2009 and we are definitely here to stay. I am very optimistic that 2010 will reach new major records in life and annuity production. We are silently and meticulously putting together one of the most stable and comprehensive sales and marketing system for our present and future associates. Diversified product portfolio, enhanced website for associates to take advantage of, and additional carriers are just some of the important improvements we are tackling and hopefully finishing during the 1st quarter of 2010. We are working very hard so that "room for failure" will never become an issue, or an excuse, provided of course that the system which Wealth Financial will be providing and adopting shall be religiously followed by our associates.

It is very important to remember the presence of "hope". There is always a good fighting chance for anyone as long as hope exists in one's rational mind. Once one has hope then one can have patience, great determination, perseverance and staying focused on what you do. Indeed, these qualities are some of the best ingredients to overcome our very difficult and challenging times. Continuous whining and complaining will not do anybody any good." It is what it is", as the saying goes. And as Martin Luther King once said, "We shall overcome". One of my all time favorite is the very famous phrase by Napoleon Hill of "Think and Grow Rich", *"In every adversity, every failure, and every headache, carries with it the seed of an equivalent, or a greater benefit"*.

Pilot Project with Aviva Officially Starts on January 2010

Good news! Our pilot project with Aviva Life will officially start on January 11, 2009. These are the latest news which I received from Bob Antonowich, our AVIVA Sales VP. A month of delay in launching was based on two major factors. First, AVIVA wanted to make sure that all important logistics are in place. Secondly, a December launching would not be the best timing because people will be busy with their holiday activities. For those of you who are not aware about this pilot project by AVIVA, in which they are aggressively undertaking, let me provide to you these important information:

Wealth Financial is one of only five IMO's in the country selected by AVIVA Life to be on board on their pilot project for non-medical existing permanent plans. The non-medical underwriting covers ages 20 to 60. Applicants may be approved non-tobacco preferred best, preferred or standard up to 500,000 face amounts depending on current health conditions, and based on what is called, "analytical underwriting approach". Application questions must be thoroughly and vigorously answered in great detail in order to get the possible and most accurate outcome. For further information, please check my Oct-Nov Newsletter article.

May you have a Wonderful Holiday Season and a Happy and a Prosperous New Year!

