



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

PUBLIC MUTUAL BERHAD

“RISING UP TO THE CHALLENGES” TALK



conducted by

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“Together, We Can Make It Happen!”

9th December 2011

“RISING UP TO THE CHALLENGES”

FACING THE CHALLENGES AHEAD

Due to these rapid times, uncertainties and challenges in our competitive world, our personal and professional effectiveness in the unit trust business, requires a **drastic transformation**, a paradigm shift for all of us who aspire to scale greater heights of success.

Organisations that achieve continually optimal performance, higher sales productivity and profitability, are those that can really count on their well-trained, highly motivated competent leaders and their unit trust consultants of various agencies to achieve their personal and agency goals. These outstanding leaders and their people are well-equipped with new mindsets, latest business knowledge, essential selling skills, higher motivation and the right habits to rise up to their challenges and excel in changing times.



FIVE (5) STEPS TO RISE UP TO THE CHALLENGES SUCCESSFULLY

All of us can face up and even rise up to excel during these challenging times when we apply ardently these five (5) steps that will propel us to a higher level of sales performance and results.

1st Step

→ Fire Up With Our Meaningful Purpose Of Life And Work

1. Stay focused on our **mission** to achieve our **Vision** of **PUBLIC MUTUAL BERHAD** by upholding our **six (6) core values**.

- | | |
|----------------|----------------|
| i) Excellence | iv) Innovation |
| ii) Commitment | v) Teamwork |
| iii) Caring | vi) Integrity |

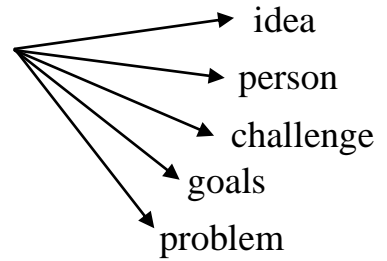
Tune out and turn off any irrelevant distractions or attractions.

2. Work with a sense of **purpose** and **passion** by aligning our daily actions to achieve higher **sales targets**.

2nd Step

→ Make Up Our Minds To Be Right, Bright And Tougher

Mental Attitude is the way we **respond** to a given stimulus.



Types of Attitude	Performance	Results
1. Negative	→ Low	→ Poor
2. Indifferent	→ Average	→ Mediocre
3. Good	→ Above Average	→ Satisfactory
4. Best	→ Outstanding	→ <u>Excellent</u>

Consequences → Having “negative”, “indifferent” or even “good” attitudes, we will not produce excellent results in our unit trust business.

6 Strategies to acquire “Best” Attitudes



1. **Change**
 - i) *Crisis into Opportunities*
 - ii) *Obstacles into Stepping Stones*
 - iii) *Problems into Solutions*
2. Change from “**Complacency**” to “**Inspirational Dissatisfaction**” in our sales performance. **Benchmark** against the best in our professions and in our unit trust business. Complacency often arises from being “too comfortable” and “satisfied” with our present sales performance and results.
3. Change from “**Re-active**” to “**Pro-active**” **Behaviour**. Do not wait for prospective customers to come to us, but instead have the **initiative** to plan, strategise, contact and meet up with them.
4. Change from “**Justifying**” to “**Taking Responsibility**” for our work/sales performance and results. Do not justify and give lame excuses when we are not achieving our sales targets and goals of our respective agencies.
5. Change from “**Passiveness**” to “**Passion**” for our unit trust business. Have a **strong enthusiasm** and a **burning desire** to be the best in our unit trust business.
6. Toughen both sides of our brain simultaneously by **Brain Synchronisation**
 - (i) Clap our hands enthusiastically and cheerfully.
 - (ii) Perform alternate crossing of our 2 hands while singing an upbeat song.

3rd Step

→ Charge Ourselves Up For Successful Productive Days

1. Be prepared **physically, emotionally and mentally.**

a) Be in **top shape** physically. Eat and drink right while getting enough rest, recreation, relaxation and exercise.

b) **Programme** our minds and hearts to have the best attitudes.

(1) Apply these **“best” energising boosters:-**

(i) **Smile** broadly and frequently.

(ii) Read **motivational poems.**

(iii) Use the **“language of success” →**

(Happy, Great, 很棒, Luar Biasa

Baik, Hebat, Bagus, Wonderful, Can Be Better, etc)

“From Good to Better and Best!”

Excellence is...
From Good, Better, Best;
But never let it rest,
Till my Good is Better,
And my Better is Best!

“I’ll give my very best,
& GOD will do the rest!”

(2) By **verbal, physical and emotional conditioning.**

“HWHS.Y” Method

1. **H-ealth!**

2. **W-ealth!**






3. **H-appiness!**

4. **S-uccess!**

5. **Oooo...Yes!**

**Method
(3 times daily)**

“HWHSOY” Method
Wong Pui Ty & Chin Eui Hui

- 1) **H-ealth!** 
- 2) **W-ealth!** 
- 3) **H-appiness!** 
- 4) **S-uccess!** 
- 5) **Oooo...Yes!** 

(3) By **mental visualisation** of our excellent sales performance to achieve our sales targets every night and morning.

2. Enhance our time to be **performance-based and result-driven.**

To achieve better sales results, work on our **important** and **urgent selling activities.**

a) **When selling:-**

i) **Suspecting Activity →** Obtaining many leads daily

ii) **Prospecting Activity →** Meeting required number of prospective customers every working day.

iii) **Selling Activity →** Conducting required number of sales meetings and fulfilling their needs and requirements.

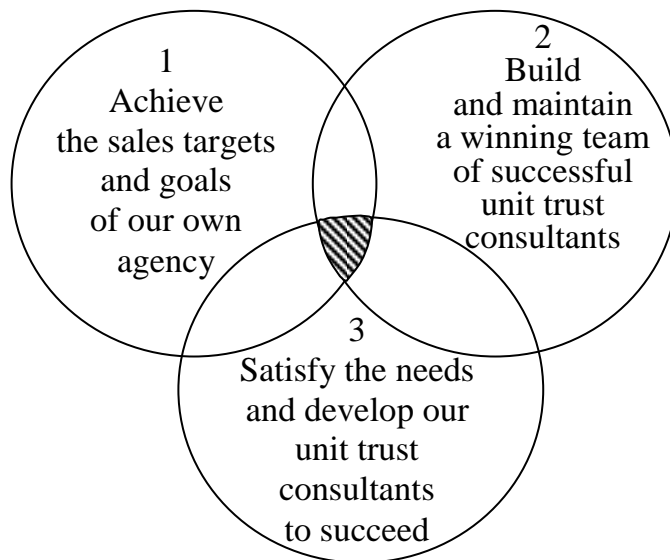
iv) **Customer Service Activity →** Providing total customer satisfaction and even customer delight!

4th Step

→ Build Up A High Performance Winning Team

1. Practical approach to build a high performance winning team is applying the “**Uni-team Leadership**” Concept. To become outstanding leaders and top sales achievers, we must fulfill these three (3) inter-related but distinctive vital requirements:-

- (a) to achieve the **sales targets** and **goals** of our team (agency).
- (b) to build and maintain a **winning team of successful unit trust consultants**.
- (c) to **satisfy the needs** and to **develop our unit trust consultants to succeed**.



2. Build a lasting relationship with teamwork and co-operation by applying the “**T.R.U.S.T.**” Method:-

T – ruthful in whatever we say and do

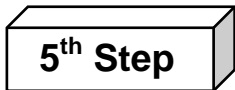
R – eliability and **R**esponsibility

U – ncommon Effort

S – erve sincerely and unselfishly

T – ackle any problem or complaint positively and quickly





→ Step Up To Our Next Higher Level Of Sales Performance And Results

- 1 a) Achieve the next level of sales performance and results by **breaking our personal records**.
- b) Have the **integrity, work ethics, innovation** and **resilience** to achieve break-thru' sales performance.
2. **Be committed** and **stay committed** to achieve our worthy goals for the **love** of our families, our people, our leaders, **PUBLIC MUTUAL BERHAD** and our customers.

PERSONAL AND TEAM COMMITMENT

We have to adopt and apply **new and different ideas now**, in order to perform better and attain greater achievements. If we have the genuine burning desire to successfully rise up to the challenges and **excel** as outstanding consultants, agency supervisors, agency managers and group agency managers in our unit trust business, we have to start right now to apply these five (5) steps. When we commit ourselves to apply these essential strategies immediately, we can achieve higher sales targets and goals, and make a difference to others.

***"Commit To A Worthy Purpose That Will Motivate Us,
Commit To A Passion That Will Sustain Us,
Commit To Our People Who Will Encourage Us."***

...by Dato' Lawrence Chan Kum Peng