

LEGACY



Sun Life

Brighter Academy

2022



SUN LIFE CEOs
ON THE
TREMENDOUS
POWER OF
THE MULTI-
GENERATIONAL
BUSINESS

**RUNS IN
THE FAMILY:**
SHARING
SUCCESSSES FROM
ONE GENERATION
TO THE NEXT

**HOW AGENCY
LEGACY** LED TO
BOLDER LIVES

MESSAGES



Clement Lam
CEO, SUN LIFE HONG KONG

BEYOND GENERATIONS

THIS YEAR MARKS 130 YEARS OF SUN LIFE IN HONG KONG: a city where the life expectancy is one of the longest in the world. And this is no coincidence. For over a century, our 2,000+ advisors, have protected and served our Clients with passion through all of the city's ups and downs.

We see our Clients as lifelong partners, and we are confident that our comprehensive products and quality services help them feel more optimistic about their future. This year, however, we're going bigger and bolder than ever. We're encouraging our advisors to lead their lives through our core company values of action and delivery. To do this, our advisors will be even more open to listening and learning, being driven not just by plans but by outcomes, empowering one another and always being resilient in the face of challenges.

Living longer *and* stronger, has become an increasingly important goal for many Hongkongers. And our advisors are playing a critical role in helping them achieve this goal. Every day, our advisors are helping our Clients to ensure a comfortable and fulfilling 'second' life by providing them with insight and support in their retirement. Our advisors also act as ambassadors for our brand, by bringing our company's purpose to life and solidifying our position as one of the world's

most trusted brands. Their unwavering commitment is driven by the passion to deliver a positive impact for our Clients and their families, as well as an enduring belief in the value of insurance protection against the unknown, and a strong sense of fulfillment.

Our Sun Life family is also continuing to grow stronger, with many second generation advisors now joining our workforce. Inspired by the success of their parents and other family members, these young people have been motivated to build rewarding careers with us. Like their relatives, they long to make a positive change in the community by helping others to achieve lifetime financial security and live longer, stronger and healthier lives. At the same time, they are given the opportunity to develop their entrepreneurial spirit and reach their own financial goals too. With the establishment of our new Brighter Academy, and the comprehensive support we provide our advisors, we are certain they will thrive with Sun Life and provide even greater service to Hong Kong.

At Sun Life, we're fulfilling big dreams together. This year, we will reach even greater heights by capitalizing on the growing business opportunities in the Hong Kong and Greater Bay Area. The sun really does shine brighter across generations. ☀️

Agency Legacy





MESSAGES

 **Elin Waty**
PRESIDENT DIRECTOR,
SUN LIFE FINANCIAL
INDONESIA

BUILDING GENERATIONS OF SUCCESS

SINCE 1995, Sun Life has provided millions of Indonesian families with excellent services that have resulted in lifelong financial security. While our advisors work tirelessly to make a positive impact on their Clients' lives, we also encourage them to do the same with their own families. This is why we created Agency Legacy, an initiative to help our advisors ensure the sustainability of their business that have been built over many years. Advisors are encouraged to recruit their family members, allowing them to pass the business down from generation to generation. These generational ties within Sun Life have also led to greater trust from our Clients, who value the family unit.

As well as ensuring that their legacy continues to grow, Agency Legacy gives advisors the opportunity to work closely with their loved ones. Coaching and training sessions strengthen the family unit, sustain deep-rooted values, and create healthy family relationships through a meaningful bond. In addition, achieving goals


together feels even more rewarding. The initiative also provides enormous potential for our advisors hoping to expand and reach more Clients. It gives them the opportunity to tap into cross-generational clientele through multi-generational promotion that may have been challenging to reach before. This is already common practice in other Asian countries, and I strongly encourage our Sun Life advisors in Indonesia to start considering the benefits of Agency Legacy. We believe it will help families build brighter futures together.

On a final note, I would like to express the highest appreciation for our four groups of advisor ambassadors in Indonesia who keep inspiring everyone in Sun Life with their Agency Legacy stories: Kom Kastawan Tantraningrat, Ida Ayu Putu Dekiawati and Andika Satria Dwi Pratistha, Cokro Gunawan Widjaja, Inneke Widjaja and Jessica Widjaja, Januerika and Richard Andrew Tandean, Linda Surjadi and Nadia Suparman. 🌟

Agency Legacy



MESSAGES

 **Benedict Sison**
COUNTRY HEAD & CEO,
SUN LIFE PHILIPPINES

CHAMPIONING FAMILY


'FULFILLMENT' IS THE WORD that comes to mind when I think about the term "Agency Legacy." I believe it is fulfillment in the work they do that prompts our seasoned advisors to pass on the legacy to their family members. The next generation, in turn, are inspired by their family members and follow in their footsteps, wanting to experience the same fulfillment for themselves.

As our experienced advisors pass the torch to the next generation in their families, Clients are assured that they will continue to have the most passionate and committed allies at Sun Life. This also allows the next generation of advisors to help more Filipinos achieve a brighter future, bringing our purpose to life for more years to come. They have a solid foundation as they embark on this journey, and can further build on it by embracing new technology and trends, especially in today's fast-paced times.

With both generations unleashing their full potential, Sun Life finds itself in a better

position to engage Clients, who expect continued service given our promise to be their Partner for Life. This allows us to sustain our business, secure our leadership, and deliver on our purpose.

Sun Life is happy to support all advisors eager to take this path. We aim to empower our seasoned advisors to become the best they can be. We will guide them in pursuing business continuity and succession planning. The next generation of advisors can look forward to enriching what they have learned from their family mentors. We will not only help them develop the skills they need to succeed in their careers, but welcome their ideas and contributions.

I highly encourage all our Sun Life advisors to create their very own Agency Legacy. This will add a new dimension to their experience as advisors, and it will bring them a deeper sense of fulfillment as they champion Sun Life's purpose. 

Agency Legacy

EDITOR'S NOTE

LEADING BOLDER LIVES

SINCE BEING FOUNDED IN CANADA 157 YEARS AGO, Sun Life's goal has been to help Clients live healthier lives and achieve lifetime financial security. Today, the company has flourished in Asia, touching the lives of millions of Clients across across the continent. As our advisors continue to guide generations of families around the world, Sun Life urges them to do the same at home. Our Agency Legacy program encourages our advisors to recruit members of their family. This doesn't only help them build multi-generational businesses, but also gives their Clients lifelong service. Agency Legacy benefits both advisor and Client equally. Clients are given consistency and reassurance knowing that the next generation of advisors are not only well-versed with their history, but also trustworthy and loyal. Meanwhile, second generation advisors will be able to help their parent's business grow, introducing new Clients from new generations.

In this magazine, you will read success stories from Sun Life families in Hong Kong, Indonesia, and the Philippines, who have effectively incorporated Agency Legacy into their businesses. These exemplary individuals are the cream of the crop. They have impressive resumes (many of which boast Million Dollar Round Table [MDRT] citations), have strengthened their businesses since recruiting family members, and are now flourishing as some of the company's brightest superstars. We hope the stories within this edition of LEGACY will inspire you to reach greater heights, and to create an everlasting business empire with people whom

Agency Legacy

you love and trust. Many of these individuals share their success with one another, resulting into stronger family ties, happier Clients, financial freedom, and a great sense of personal satisfaction.

One common theme you will find between these trailblazers is that they all practice BOLDER behaviors, helping Sun Life to think and act like a digital company and achieve our ambitious goals:

Biased for action (have the courage to act quickly on the best information available)

Open to listen (values diverse input to challenge our expert opinions, biases and the status quo)

Learn all the time (be curious, seek to understand new ideas and build new skills and capabilities)

Drive outcomes (focus on rapid delivery of top priorities and continually measure Clients impact)

Empowered (think and act like owners, through informed decisions and managed risks)

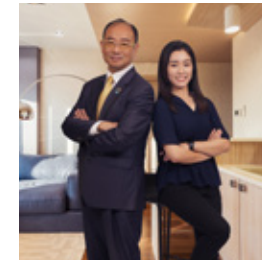
Resilient (thrive through change by knowing when to push, when to pivot and when to let go)

Each family you will read about today has embodied these behaviors effectively, and we're delighted to share their stories. We hope that their success inspires you to lead to BOLDER lives.

Your editors,
Steven Lam
Marilyn Wang
Iris Ngai

TABLE OF CONTENTS

HONG KONG



10 Anthony Hui
Natalie Hui



12 Jackie Liu
Erica Lee



14 Sandy Szeto
Eddie Tsang



16 Radcliffe Lee
Wallace Lee
Haze Cheung

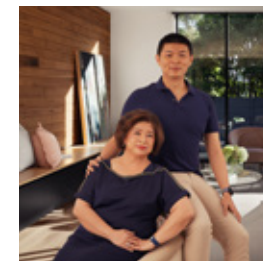
INDONESIA



18 Kom Kastawan
Tantraningrat,
Ida Ayu Putu Dekiawati,
Andika Satria
Dwi Pratistha



20 Cokro Gunawan Widjaja
Inneke Widjaja
Jessica Widjaja



22 Januerika
Richard Andrew Tandean



24 Linda Surjadi
Nadia Suparman

PHILIPPINES



26 Mary Chan
Christine Chan-Lee



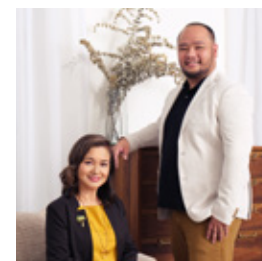
28 Susan Lee
Zlleenn Lee



30 Amelita Reyes
Vanessa May Reyes



32 Nelson Sequitin
Gigi Sequitin
Ginelle Sequitin



34 Rosemarie Villanueva
Yosef Brian Villanueva



36 Nanette Yu
Joseph Yu
Janine Yu



38 Corazon De Mesa
Margareth De Mesa-Go



40 Estella Ng
Stephanie Ng



Anthony Hui (Executive Agency Director of CottonTree Direct) with his daughter Natalie (Manager, Financial Planning of CottonTree Direct)

A Daughter's Greatest Fan

 **HONG KONG**
Anthony Hui
Natalie Hui

NATALIE DID NOT CONSIDER HERSELF A GOAL-ORIENTED PERSON in her younger years. However, after seeing her father Anthony lead a very successful life as a Sun Life leader, she was inspired to do the same. She set out to follow in her father's footsteps, but kept in mind that one day, she would step out of his shadow. To her, it was important that she wasn't known simply as "Anthony's daughter", but rather, the other around. It should be: "Anthony is Natalie's father." Because of her hard work, she is now frequently cited in the Million Dollar Round Table (MDRT), an exclusive group of insurance professionals noted for their overwhelming success in the industry. Despite making her name independently, Natalie still credits her father for the support he has given her. She says her fast growth and development is due to emulating her prosperous dad.

When she was green in the industry, Natalie says Anthony was a big help in mentoring her on various Client's cases. He would occasionally join her during field work and meetings, as well

as demonstrating how to thoroughly make a Financial Needs Analysis (FNA). Anthony did not directly give his Clients to Natalie. Instead, he encouraged her to undergo the same basic training and development as other advisors, to help her find her own feet in the industry. In his free time, he would give her personal feedback and review her work. This made her hungrier for success.

The father-daughter power team both agree that Agency Legacy has benefited their careers. They say that their Clients have peace of mind after seeing their strong commitment as a tandem. Together,

BOLDER STATEMENT

Natalie's resilience and openness to listen has brought her great success in the industry. Under her father Anthony's great tutelage, the two have become a model team for the Sun Life family.

they always put the Client's personal interest above the rest, creating sound financial advice that helps build brighter futures. Happy with their guidance, these Clients continue to recommend them to their family and friends. In addition, Anthony isn't worried about his retirement, knowing his legacy is in good hands. On the weekends, the two enjoy winding down with red wine with their close family and friends. Anthony loves to boast how much he enjoys working with his daughter and sharing her latest achievements. 🌟

Agency Legacy

Spreading the Warmth

 **HONG KONG**
Jackie Liu
Erica Lee

JACKIE TRULY BELIEVES in the importance of leaving a lasting legacy. With almost 30 years of experience in the industry, she was longing to pass down her wisdom to the next generation. When her daughter Erica returned to Hong Kong after living in the United States for a decade, Jackie asked her if she'd like to join her team at Sun Life. Erica was inspired by her mother's continual growth and development within the company, and wanted the same for herself. She signed on and began training as a financial planner.

Erica admits that she didn't have a large network after moving back from the US. She had to proactively put herself out there by joining different events and networking activities to build her Client list. In addition, her mother's guidance played a large role in her success.

Agency Legacy

Jackie strongly believes running her team is an art, rather than a science. It's all about development, and not outright discipline. "Team culture is very important" she shares. "My team fosters the culture of being supportive, helpful and caring."

Due to their caring and open nature, the two have created a tightly knit team. For instance, while talking to Clients, they opt to do it via joint call together. Their warmth with one another is infectious, giving their Clients stronger trust in them. The mother-daughter tandem is very proud of what they've built together. They consider themselves pioneer influencers in recruiting family members within their team. Today, their agency team includes two sisters and their younger brother, as well as Carmond, their agency head, who successfully recruited his own daughter two years ago. 🌟

BOLDER STATEMENT

Jackie's sharp mind and glowing career influenced her daughter Erica to start a career in insurance. Years later, they are an unstoppable duo who empower their team with their warmth, courage, and savvy business ethic.



Jackie Liu (District Director of APS Integrity) with her daughter Erica Lee (Assistant Manager, Financial Planning of APS Integrity)

When Two Generations Meet



Mother and son team Sandy Szeto (Branch Manager of Gemini Direct) and Eddie Tsang (Unit Manager of Gemini Direct)

 **HONG KONG**
Sandy Szeto
Eddie Tsang

WHEN EDDIE MOVED BACK TO HONG KONG from England, he never thought of working in the insurance industry. A product of a restless generation, he moved from job to job, exploring different industries to see what he desired. However, his heart kept coming back to Sun Life. His mother Sandy had worked with the company since 1991 and is considered one of the company's top advisors. Eddie had fond memories visiting her at work as a child. Everyone at the Gemini Agency were his "aunties" and "uncles". The great working environment was also something he admired. By the time Eddie wanted to settle down, he remembered his mother's life as an insurance advisor being long term, secure, and very motivating. This inspired him to take the leap and follow in her footsteps. He joined the company after Sandy suggested he take part in Sun Life's Brighter Gen program.

In some ways, Eddie is very lucky because he was a "Sun Life kid". The company's core values were ingrained in him at a very young age. In addition, his mother's great contributions to Sun Life inspired him to reach the same level of success. As a spirited young man with a great interest in technology, Eddie is poised for great things in the future. He has already achieved Million Dollar Round Table (MDRT). One of the great benefits of working with his mom means that he can help continue Sandy's service legacy and create the unique family business. Policies can be serviced by Eddie, ensuring that their Clients will have lifelong service. This means that Sandy's endeavour to

BOLDER STATEMENT

Despite belonging to different generations, this mother-son team has found a fruitful common ground. Sandy's empowerment, legacy and courage to take things as they come, has sparked Eddie's imagination and drive. With his mother as his inspiration, Eddie is now just as driven, curious and resilient as his successful mother.

maintain Client relationships will never be in vain. It is protected by the next generation. In this case, in the hands of her talented young son.

As a seasoned veteran, Sandy has embraced her son's unique business style. She often asks him for advice on how to deal with changing technologies of the time. In return, she shares her decades' long experience of how to make good use of the company's enormous resources. Sandy's long-term determination and trust built from Clients complements her son's energy and tech-savvy lifestyle. For instance, Clients can now reach them any time of the day. Sandy continues to foster her strong relationships with Clients during work hours. However, if something urgent happens late at night, she can rest assured that Eddie can be assisted, taking care of things. They complement each other beautifully and are a great example on how Sun Life has overcome generational gaps. The mother-son team is proof that there can be a great balance between the dynamic tech generation and the quiet strength of the old guard. 🌟

Agency Legacy

All for One, and One for All



HONG KONG
Radcliffe Lee
Wallace Lee
Haze Cheung

BOLDER STATEMENT

Driving outcomes and resilience have become a major factor in the success of Radcliffe, Wallace and Haze. When working together, the close-knit relatives put their Clients above the rest, delivering top tier-service that gains their confidence. In addition, their willingness to continue learning from each other has strengthened their relationships, just as it has for their business.

RADCLIFFE, WALLACE, AND HAZE are a unique Sun Life Team from the same family. Radcliffe had worked for the company for years. Her success eventually inspired her niece Haze to proactively join her, while Radcliffe’s younger brother, Wallace, was recruited when his big sister encouraged him to try a new career. While they all have different leadership styles, the three came together to create the perfect synergy.

Although they have a close familial bond outside of the office, the trio explained that there was a little bit of friction in the early years. However, work was work, and they accepted each other’s advice as “tough love”. Both Wallace and Haze recognized that learning from Radcliffe would mean quicker growth within the company. Radcliffe put all her trust into her family members, who she knew would have her back. Because they embraced each other’s strengths, they have built a prosperous partnership. Today, they

work like a well-oiled machine. For instance, while Haze prepares the core proposal, Radcliffe can build upon it because of her longer experience. At the same time, Wallace is already working on calculations to present to their Clients. They share that this tactic has proven to be very effective, and has led to a higher success rate for the business.

As a team, the three are best friends who share the same goal. They are partners who have learned to perfect the art of gaining their Client’s confidence. While Radcliffe remains their senior, she still makes time to share her wisdom with the other two. She hopes that they earn enormous success under her tutelage. This exceptional family team loves working with one another because they feel that they are using each other’s resources to make them stronger. The success of one is the success of all three. With that in mind, they continue to work hard and strive to lift each other up to greatness. 🌟



Radcliffe Lee (Branch Manager of Phoenix, far right) with her younger brother Wallace Lee (Senior Financial Planner of Phoenix), and their niece Haze Cheung (Senior Unit Manager of Phoenix)

A Strong Tree for a Family of Three



INDONESIA

Kom Kastawan Tantraningrat
Ida Ayu Putu Dekiawati
Andika Satria Dwi Pratistha

enthusiasm rubbed off onto their son Andika, who joined his parents after finishing school in 2006. Just like them, he started out as an agent, but is now a successful Director. Kom and Ida can now rest assured that their son will keep their legacy alive and thriving.

Matriarch Ida was first to join Sun Life in February 2000 after she was recruited as an agent. Ida was interested in the job because of the large commission it offered, something she never experienced in her previous work as a civil servant. She saw the opportunity as a great financial move for her family. Two months later, her husband Kom left his job to join her. Together, the couple focused on selling insurance. While they were more successful than ever, they longed to reach even higher heights. They decided to be proactive about their situation and sought advice from their leaders on how to further grow. The couple learned that the JRP strategy (selling promotional recruits) was their best chance at achieving their financial goals. They established the Pegasus Family Team, and got to work building a brighter future. Today, both hold Executive Director positions.

The three certainly work like a well-oiled machine who support each other through thick and thin. They are not short of kind words for one another. In fact, they continuously shower each other with compliments and words of affirmation. In addition, they all share the same vision and mission for the Pegasus Family—which is to continue earning big income not only for themselves, but also for their hardworking team. Ida, Kom and Andika find it extremely important to lead by positive example. They motivate their team by always recognizing their accomplishments through congratulatory messages or award ceremonies at the end of the year. Because of this, everybody working with them feels like a tight-knit family who relish each other's success. Sometimes, a family tree is built on the common goal of making something great. This is one of those instances. 🌟

The couple strongly believe in the concept of Sun Life's One System Under the Sun strategy. "The compensation is clean, very profitable," they said in a joint statement. "What we have been doing so far will provide income for us in the long term. When we finally retire, the business we have built with Sun Life will continue. This is because our legacy can continue through the next generation." With such strong passion for the company, it is no surprise that their

BOLDER STATEMENT

Ida, Kom, and Andika ensure the safety of their future by building a strong and healthy business. By sharing the same vision and bias for action, this family unit continues to build a resilient legacy.

Agency Legacy



Kom Kastawan Tantraningrat (Senior Executive Director of Sun Pegasus, standing) with his wife Ida Ayu Putu Dekiawati (Executive Director of Sun Pegasus Ultra) and son Andika Satria Dwi Pratistha (Director of Sun Pegasus Ultra Sonic)

Just Do Your Best, and Let God Do the Rest

INDONESIA
Cokro Gunawan Widjaja
Inneke Widjaja
Jessica Widjaja

HUSBAND AND WIFE TEAM Cokro and Inneke started at Sun Life at the same time as Agency Directors. Inneke quickly became a trusted Brighter Gen coach, and managed to garner a top 2 position in the AD Canada Trip Contest. On the other hand, Cokro became the youngest Senior Director in Sun Life Indonesia after only a year. He quickly became a staple in Million Dollar Round Table (MDRT), which he achieved four years in a row. "My wife and I have different roles that complement each other," he shares. "I work more on concepts, leadership, recruiting, and our vision for the future. Meanwhile, Inneke is more involved in practical matters, such as sales, building relationships, and motivating our team." Although they work hard to achieve their goals, the couple notes that God plays a large role in their everyday lives. "Just do your best and let God do the rest" is a life motto they often like to say to each other.

Later, their daughter Jessica joined them in the company as an Agency Manager. Although she was hesitant to follow in their footsteps at the

Agency Legacy

beginning, she noticed how much fun they were having in their careers. She eventually caved, and started to seriously recruit and sell. However, she initially found her methods to be unsuccessful. Jessica turned to her parents for advice. "They told me to try other methods, like hanging out with my Clients in-person or having fruitful family discussions, until I found my pattern. They also reminded me not only to focus on work, but also to pray." Jessica found solace in this advice. In two short years, she became one of the company's top managers.

The Widjaja family says that communication is key to their fruitful partnership. They often share family meals to discuss work in a more relaxed environment. Jessica notes that it's important to listen to what each person says. She says it's empowering to hear her parents talk about their successes and their failures. The knowledge and stories she hears around the table have become her guidelines on how to become a good leader. While they are all very immersed in their careers, the family says they know where to draw the line with their personal lives. On weekends and holidays, business talk is done, and bonding time begins. The Widjaja's aren't only a good example of work-life balance, but also how familial synergy could lead them to a brighter future. 🌟

BOLDER STATEMENT

While Jessica was initially hesitant to join her parents Cokro and Inneke in business, her openness to listen and their ability to empower their daughter has led them all down the path of success.



Cokro Gunawan (Senior Director of Sun Koala Nusantara, seated center), wife Inneke (Agency Director of Sun Koala 1 Nusantara, seated right) and their daughter Jessica Widjaja (Agency Manager of Sun Koala 1 Nusantara)

Just Do It

 **INDONESIA**
Januerika
Richard Andrew Tandean

JANUERIKA WAS ALREADY A VETERAN of the industry before joining Sun Life Indonesia in 2019. She was the head of a sub-branch of a bank in the country, and has been building her impressive portfolio for two decades. When she was offered a position by the company bigwigs, she accepted with the intention of building a successful business with that golden Million Dollar Round Table (MDRT) recognition. She came on board as Director of Sun Bright Royal Prosperity, and has since had a flourishing career. One of Januerika's main inspirations for working hard is her family. She says that becoming a great leader was important so that she could give her family financial freedom. It's no surprise that her son Richard eventually joined Sun Life as an advisor, after being influenced by her "strong will to move forward". "As someone who sees and learns directly from my mother daily, I have gained the best experience and expertise which have strengthened my career in the insurance business," he shares.

The pair are no-nonsense individuals who tackle their work in a very proactive way. When faced with road bumps in their careers, they often say "just do it" before jumping right in. Their fearless attitudes have resulted into a productive partnership. They are

quick in finding solutions to any problems they might encounter. Richard shares that Januerika is so hands-on that she is always on standby in case he needs her. On occasion, she even offers to accompany him to meet potential Clients. She is there for never ending advice and guidance. Januerika also encourages her son to watch her at work. This way, he'll learn by example and might be able duplicate her success on his own. In return, Richard helps his mother by providing her a list of advisor prospects amongst his young friends. Both mother and son tandem have recognized each other's strengths. They never let a good opportunity pass by, especially if they think it will help them build a more successful business. "Opportunities can come at any time," Januerika says. "When you have it, don't let it go. Don't give up. Just do it!" 🌟

BOLDER STATEMENT

Proactive mother-son tandem Januerika and Richard have built their success based on their no-nonsense attitude and their willingness to learn from each other. Their passion to never let a good opportunity pass by has turned them into one of Sun Life Indonesia's most resilient teams.

Agency Legacy



Mother Januerika (Director of Sun Bright Royal Prosperity) and son Richard Andrew Tandean (Advisor of Sun Bright Royal Prosperity)

A Bright New Chapter

 **INDONESIA**
Linda Surjadi
Nadia Suparman

LINDA'S INTRODUCTION TO SUN LIFE was born through tragic necessity. When her husband died in 2007, she found herself with three young children to support. She had no income and was unsure how she would be able to provide for her family. However, after talking to her friend Silverster Winarto, who worked at Sun Life, she was inspired by the idea of starting a career in insurance. He told her about his experiences and successes. This opened Linda's eyes, and she realized she had found her new life-calling. The single mother started her career as a Financial Advisor for Sun Lion Agency. While she struggled at the start, Linda says her leaders continuously provided her with the right tools and training to succeed. She eventually found her rhythm and has since obtained several awards, including Agent of the Year, Top Agent TAAJI, Million Dollar Round Table (MDRT) and COT consecutively every year, and in 2022, an MDRT Life Membership. Her incentive trip abroad only made the deal sweeter.

"I was inspired by my mother's success in this industry," says Nadia, Linda's daughter who now works at Sun Lion Agency as a Manager. "My mother was a housewife and single parent, but she was able to become so successful. She wasn't only successful in her career, but also successful in raising us when our father passed away. Even before I joined Sun Life, my mom invited me to travel abroad on a trip from them. This made me very interested in following in her footsteps." While Nadia enjoys the benefits of her successful new career, she says that family is still a top priority. She often invites

Agency Legacy

BOLDER STATEMENT

While Linda's Sun Life journey was born out of tragic circumstances, her unwavering commitment to family, dedication to get things done, and openness to learn from her teammates, has turned the single mother into a company superstar. Her daughter Nadia witnessed this journey, and is now eager to emulate her mother's success.

her siblings to join them for team lunches, stating that it's very important that her family get to know her work, so that they would give her the full support she needs to grow. Linda, the "matriarchal" figure of the group, treats her colleagues like her own children.

"As Sun Lion, our team always supports each other as a family," she shares. "For example, when leaders give direction, they don't only want you to focus on targets, but rather, explain how these are needed to reach better results in the future. Thus, we never feel burdened, and we work with passion." Linda says that there are many positive things that came out of her Sun Life journey. She remembers some time back, when she won the Agent of the Year award, her leaders invited her father and children to attend ceremony. "They were impressed and proud of me. Now, they always support my business," she looks back with nostalgia. Today, her own daughter is forging her own path, creating a life of immeasurable success. To the mother-daughter team, Sun Life was a surprising gift and the first chapter of a new life. 🌟



Linda Surjadi (Advisor of Sun Lion) and daughter Nadia Suparman (Manager of Sun Lion)

Transcend to Ascend



PHILIPPINES
Mary Chan
Christine Chan-Lee

MARY, WHO HAS BEEN WITH SUN LIFE for more than 40 years, is well-versed with the ups and downs of the insurance industry. The path to becoming a New Business Manager was not easy, and she took all the necessary steps to be successful in the field, such as going door-to-door to offer insurance to complete strangers. While she experienced rejection at the beginning, it never discouraged her. Mary believed what she was doing was “a noble mission to help people”. Christine, inspired by the example set by her mother, created a name for herself and built a team of hardworking advisors that sought to enlighten others on the benefits of financial literacy.

Success is not a rarity within the Sun Life family. What is incredibly worth telling is how these women go beyond what is expected to inspire success for themselves and those around them. It is a culture embedded in the company, exemplified by these advisors. Christine explains, “One of the things that I believe sets the company apart from the rest is the way it values and takes care of its people. I can see and feel that Sun

Life really cares about the people who work for it. It is a company that loves you back. For those looking for a company that cares, for work with a purpose: this is the ideal career at an incredible company!”

Leaders like Mary exceed expectations by guiding their teams in the right direction. She shares a simple yet effective strategy, “I respect every advisor who works according to how they perceive themselves. Every person has a different personality, character, values, abilities and capabilities that make up their mindset. To achieve our branch targets, I need to talk to them in one-on-one meetings. This allows me to draw out the best in them. It will be easy for me to integrate all their strengths into reaching targets.”

Christine agrees. Helping team mates reach their goals is also her way of paying it forward. “Reaching targets for me goes beyond the number: I am motivated by wanting all my advisers to earn their first million at Sun Life, by encouraging them to meet the financial goal they set for themselves. It is, after all, the reason they joined Sun Life, isn’t it? And my main motivation is seeing to it that they realize it, that I was able to lead them to the brighter life.”

Raise the bar of excellence, Mary concludes. The winners’ circle is within reach if one puts in the hard work and dedication. Christine couldn’t agree more. 🌟

BOLDER STATEMENT

Leading a team requires heart and dedication. But above genuine will, is the skill to explain not just the why but also the how. Mother and daughter Mary Chan and Christine Chan-Lee demonstrate leadership that inspires purpose by action — brilliant examples for every aspiring Sun Life leader.

Agency Legacy

Mary Chan (New Business Manager of Redwood New Business Office) and her daughter Christine Chan-Lee (New Business Manager of Red Spruce New Business Office)

Learning to Listen

 **PHILIPPINES**
Susan Lee
Zzlleenn Lee


ZZLLEENN SHARES that it was through her mom, Susan, that she learned of and grew to love the Sun Life family. Having been through tough times before finally finding her place as a successful and respected practitioner in the insurance industry, Susan knew how a thriving career could be life-changing for her daughter. She urged her to follow in her footsteps. Zzlleenn soon agreed, "What was there to lose? I have seen how my mom fed the five of us and was able to give us a good lifestyle."

While it has been more than a decade since Zzlleenn joined Sun Life, Susan is still inspired by her daughter's journey. "She is so motivated!" she says proudly. "She'll come home so excited. She'll always share her stories whether good or bad, funny or sad." Zzlleenn, in turn, replies graciously, "We would motivate each other by talking about our prospects, how we're able to approach and close the Clients."

Their close relationship is a shining example for leaders and aspiring leaders. The two embody the importance of having someone you can trust and talk to in times when you need motivation. Zzlleenn agrees, "My mom is a superstar in what she does. I'm so blessed to have

her as a mentor. She also shares her challenges by telling me about her Client cases. She would tell me about her successes and failures, and I would cheer her on."

This openness to learning from one another extends to teams who have grown to depend on their wisdom and kindness. Susan stresses the importance of being there for them especially when they need you the most, always ready to lend an ear. "When they call you, and you miss their call, you have to call back. I would always go out of my way, such as to speak to Underwriting on their behalf, if needed. I try to find ways to help them use what I know and what I can do."

For this admirable transparency to work, Zzlleenn tells us that you also have to be willing to learn. She imparts valuable advice to new players in the field, "Have a mentor. Be humble and listen closely as they have reached where they are today because of their skills and achievements. Listen closely as they can guide you to the same path. You may choose a different way and innovate along the way, but in the end, their guidance is essential to reach your success." 

BOLDER STATEMENT

Empowered by her commitment to touching lives, Susan Lee inspired her daughter Zzlleenn to carve her own path of purpose. In their distinct Sun Life journeys, these two women have established successful careers by thoughtfully listening to the needs of each other and their teams as well.



Susan Lee (New Business Manager of Sequoia New Business Office) with daughter Zzlleenn Lee (Unit Manager of Sequoia New Business Office)



From One Winner to Another

 **PHILIPPINES**
Amelita Reyes
Vanessa May Reyes

“I JOINED BECAUSE MY MOM asked for help. At that time, she was working on being a New Business Manager,” Vannie shares. While she was hesitant at first, she powered through, keeping in mind that succeeding meant her mother’s success as well. Once Amy achieved her goal, it was time she pushed Vannie to become a winner on her own.

Amy is proud to have a family of Sun Life advisors. Learning from different generations enlightened her on how team dynamics play an important role in cultivating a culture of success. It also enabled her to become a more capable leader. She explains, “Being around with my children in the workplace gives me a different perspective on how the industry is evolving. We are different – they are millennials and I am a Baby Boomer. I learned about their priorities, their drive, and the desire to achieve their life purpose. I also get a better sense of what my branch needs in support, for example, which lets me evolve and grow as a leader.”

She adds, “Being in the industry for more than three decades means I have accumulated my share of clientele. These Clients are now being actively serviced by my children. Their next generation family members

have been my children’s Clients as well. There are times when I would also join them during Client meetings.”

Reaching a level of comfort and finding her place among the company’s prestigious circle of winners as her mother did wasn’t an easy journey. But Vannie is grateful for the experience. She offers advice for those on the same path as her, “Trust the process and listen to your leaders. Be accountable and be responsible with your dreams and success. The company, the branch, and the leaders and mentors are here to guide and help you. But at the end of the day, it will all boil down to you. Take your place. Don’t let anybody say otherwise. Know what you want, focus on it and work hard for it.” 🌟

BOLDER STATEMENT

Amy and Vannie have proven that skill and talent can be passed on from one generation to the next. Amy empowers Vannie with wisdom gained from experience and allowed her to flourish in her own way. By training her to be results-oriented, she was soon ready to conquer and make milestones of her own.

Agency Legacy

Vanessa May Reyes
 (New Business Manager
 of Myrtle New Business
 Office) with her mother
 Amelita (New Business
 Manager of Mulberry
 New Business Office)

The A-Team



PHILIPPINES

Nelson Sequitin
Gigi Sequitin
Ginelle Sequitin

PROUD MOTHER GIGI beams with pride as she talks about the joys of having her husband Nelson and daughter Ginelle with her in the industry. “The good thing about our family or team is that we have found our purpose here at Sun Life. And yes, of course, we share our struggles with each other. That’s what family is for. We help each other in everything we do especially in reaching our targets.”

Nelson explains how their teamwork does wonders. “We have complementary strengths and weaknesses. Her strength is my weakness, and her weakness is in my strength. She’s focused on initially increasing our sales as a team, so she did the training on sales. I did the management on a day-to-day basis, and I did recruitment as well to grow the team to what it is right now.”

As for Ginelle, her role is to update the team’s learning capacities. She goes out of her way to not only attend symposiums and other fora to gain new knowledge, but she also returns to impart what she has learned. “We practice reverse mentoring, where I’m the one who enrolls in outside training, workshops, and programs then I share it with them. We make sure we update ourselves with new ideas

and we’re on track with the new technologies and business models that we can apply to our advisors.”

Ginelle sees their collective growth as a way for her to expand her vision and develop her own definition of success. Her parents are beyond proud of her achievements. “I learned from her new things which we don’t normally see from the older generations, as well as her passion to learn new things and create value for people,” Nelson shares. As for his wife, he is also ready with compliments, “I admire my wife’s perseverance, grit, and ability to overcome whatever difficulty she encounters. I try to emulate the same attributes.” Gigi gushes, returning sweet words, “He is an active listener not only to his advisors but to other teams as well. He is a natural motivator and a hype man.”

Nelson concludes by encouraging his fellow advisors to build their own Sun Life empire, “Recruit your family into this mission. However, before you can recruit them, make sure you let them see your success, your happiness, and your transformation as a person after you joined Sun Life. Your success will inspire them to join you so recruiting them will be easier.” 🌟

BOLDER STATEMENT

The Sequitins are a proud family—determined to achieve goals at home and at work. Cultivating a culture of excellence is a creed they demonstrate effectively, driving outcomes that are inspired: from ideas to implementation. Many can learn from Nelson, Gigi, and Ginelle’s smart and calculated approach to securing victories.

Agency Legacy


The Sequitin family: father Nelson (Sales Manager of Hyperion Tree, standing), mother Gigi (New Business Manager of Hyperion Tree NBO, seated), and their daughter Ginelle (Unit Manager)



Yosef Brian Villaneuva (New Business Manager of Coffee Tree New Business Office) with his mother Rosemarie (New Business Manager of Coconut New Business Office)



From Bond to Brilliance


 **PHILIPPINES**
Rosemarie Villanueva
Yosef Brian Villanueva

HER MATERNAL INSTINCT told Rosemarie that her son Brian would be capable of achieving great things, so she encouraged him to join Sun Life. Cognizant of his mother's achievements and the rewards that await those who follow the path, Brian gladly accepted to train under her wing. Brian soon found his niche as an advisor educating Clients on financial planning. It wasn't an easy journey, but he eventually claimed his own set of victories. "You know the general anecdote that the best way to learn how to swim is to jump into the deep and fight for your life? Those were the moments that me and my mother had the most," he says proudly.

Rosemarie admits how her son inspires her as well. She said, "I am also motivated by him, especially when faced with situations where his ideas are helpful. We work together

and strategize on our plans to reach targets." While discussing business matters during family gatherings are unavoidable, Brian has learned to accept that Sun Life is part of that family. He says, "There was never a line between business talk and family time, but we have adapted a great work-life integration."

Rosemarie confirms, "Brian and I only talk about work when we are alone – rarely in front of the family, especially the children."

Fueled by genuine support for one another, Brian feels incredibly lucky to have his mother by his side. He offers valuable advice to those in the same position as him, "Trust one another completely. Look out for one another. Wish for both your successes. As with a parent, spouse, or any other family member you are in business with, they want you to succeed, and they will do their best to keep pushing you forward. They are the only ones who are present for the good and the bad parts of your life." 

BOLDER STATEMENT

Inspired by a community culture that aims to embolden one another's dreams, Rosemarie pushed Brian to his own success story. With rewards in sight, she nurtured her son to own his 'how' and accomplish his dream. It is a proud legacy inherited from one generation of advisors to another.

Agency Legacy

Pushing Possibilities

 **PHILIPPINES**
Nanette Yu
Joseph Yu
Janine Yu

NANETTE YU, NEW BUSINESS MANAGER of Majesty NBO, discusses the realities of her career choice. “The insurance industry can be a lucrative proposition with relatively high-paying commissions and with flexible hours. However, it is not an easy job. You can expect rejection, stress and attrition.”

Even more challenging is balancing family life with business matters, especially if family members are in the same line of work. Her husband Joseph is a Sales Manager and their daughter Janine is a Unit Manager from the same NBO. But the trio have learned to compartmentalize and ensure that their relationships in and out of work are equally successful. Joseph advises, “As long as you’re willing to put in hard work and effort, you’ll be able to keep your business going without compromising time spent with the ones you love.”

Nanette reveals their dynamic, “We motivate each other with clear frequent communication, sharing ideas and experiences – good or bad. We encourage each other to reach our targets by identifying each one’s responsibility.” Joseph replies that it is through his family that he discovers more opportunity to grow, citing the genuine support, borrowed strength, and heartfelt encouragement he constantly receives.


Through it all, it’s about keeping the momentum going, never stopping and always working on improving. Janine elaborates, “Of course, there will always be highs and

BOLDER STATEMENT

Guiding a team of inspired advisors is not an easy task. It takes a lot of patience, passion, and understanding to motivate everyone to reach objectives and succeed collectively. But what use is empowered will without action? Nanette, Joseph, and Janine Yu demonstrate how doing is the first step to winning.

lows in careers. During those times when things are not so good, we build each other up. We strategize together, we motivate each other and respect our individual contributions in that matter. In good times, we celebrate the success of everyone, whether it is big or small.”

What inspires them is their extended family. Joseph explains, “Success for me is when I see my people successful in their field under my leadership. Reaping the benefits of my success is traveling with my people. I want my people to experience the places I’ve been through. I shared to them the blessings I got, because without them I would not be successful.”

If there’s one thing the Yus can advise, it is to never give up. Pressure entails opportunities, Janine offers. “Good things don’t come easy. But never fail to try more,” adds Nanette, something she learned from Joseph. He affirms, lovingly, concluding with a message of hope. “It may take some time to reach success, but as long as you remain dedicated to your goals and have the right mindset, it can happen.” 

Agency Legacy



Mother Nanette (New Business Manager of Majesty New Business Office), her husband Joseph (Sales Manager), and their daughter Janine Yu (Unit Manager)



Corazon De Mesa (New Business Manager of Mulawin New Business Office) with her daughter Margareth De Mesa-Go (Sales Manager)

Grit and Gratitude

 **PHILIPPINES**
Corazon De Mesa
Margareth De Mesa-Go

“EVERY DAY IS A GOD-GIVEN GIFT, and I always look at the brighter side of life,” said Corazon, who, for more than 40 years, has been part of the Sun Life family. Commended by her peers in the industry for her outstanding performance throughout her long tenure, her core beliefs: *“Sipag, tiyaga, at diskarte,”* or hard work, patience, and grit, have rewarded her with a comfortable life and a happy family. Her daughter, Margareth soon followed in her footsteps after seeing how Sun Life’s culture had given them incredible opportunities.


Like Corazon, Margareth radiates the same optimism and gratitude, able to provide the same set of joys to her own family unit thanks to Sun Life. With wisdom instilled by her mother, she encourages those about to tread the same path, “Work hard, nothing beats that. Beat your numbers. Don’t look at others and compare yourself. Look at your strengths. Maximize your talent.” Margareth also believes that meetings with Clients shouldn’t always be strictly business. She makes it a point to catch up with them by simply grabbing coffee and catching up on life. This has helped her build trusting relationships that have endured over the years.

Both mother and daughter agree that having a specific target is key to success. “It is a must-do,” Corazon

BOLDER STATEMENT

Corazon’s perseverance is an inherent trait she passed on to her equally determined daughter, Margareth. They demonstrate how mastery of the craft is empowering and, thus, rewarding, making their legacy well worth the journey.

affirmed. For Margareth, it is going beyond individual success. She elaborates, “My target is reaching milestones for my advisors and managers. Reaching targets alone is empty, I cannot feel the win when it happens. I have to win with the team. When they reach a milestone, I get the exhilarating feeling. It never gets old.”

“My parents have been good examples of hard work and action,” Margareth tells us of Corazon. “Acting on your plans and working hard are my best tools to get to where I want to be. I have seen my mom work hard every day, and she set the example and tempo for us. She guided me in balancing my strategy and emotions in handling financial advisors. You have to strike a balance between those two. You cannot be a pure strategist with financial advisors and not too emotional. You have to understand what they are going through when they are at their lowest.” 

Agency Legacy

Live, Love, and Learn

 **PHILIPPINES**
Estella Ng
Stephanie Ng

STEPHANIE NG WAS PERSUADED by her family to join Sun Life after witnessing the camaraderie and growth they have experienced. Their noble mission inspired and resonated with her, and she fell in love with the industry immediately. Her mother, Estella, is proud of her daughter, and together they have built a legacy of helping others to financial freedom.


“My mother has always been one of my sources of motivation,” shares Stephanie. “When I first saw her speaking and conducting a branch meeting in my first year, her passion for Sun Life really shone through. The energy she gives off when she talks about Sun Life has always remained the same, even though she has been with the company for over 40 years.”

Throughout challenges and achievements, the women have stood by one another. Their passion to be outstanding motivates them to learn from experience and share their lessons to those around them. Stephanie says proudly, “Since we are mother and daughter, we are able to speak candidly – there is a safe space to voice out everything.” Estella chimes in, “We do not keep any secrets from each

BOLDER STATEMENT

Bonded by blood and inspired by a curiosity to upskill, Estella and Stephanie Ng cultivate a passion to improve one’s self and imbibe values learned from peers, one another, and the Clients they deal with every day. The willingness to excel in their craft compounded by their genuine interest to grow makes them model advisors at Sun Life.

other. We discuss our struggles and heartaches. While on the road, we give feedback to each other – straight to the point and very honest. Feedback may be painful but we learn a lot from it.”

Hurdling obstacles and overcoming challenges together make for remarkable hallmarks in their careers, but the two still manage to take a breather and enjoy the fruits of their labor. Estella beams with pride, “Because of Sun Life, I was able to raise a family and give my children the things they need and want. I strongly believe Sun Life can change lives and that is why I have remained very loyal to the company.” 

Agency Legacy



Mother-daughter tandem Estella (New Business Manager of Chestnut New Business Office) and Stephanie Ng (Unit Manager)



Sun Life

Brighter Academy



