Dear Young Abi,

Always grab opportunities as they present themselves. If they do not present themselves, keep looking till you find them. Be fearless! Stand for what you believe in and do not waiver. Study harder, hug harder, care harder, play harder and challenge yourself harder. If you believe in yourself, the world has no choice but to believe in you. You are smart, you are brave, and you are resilient so continue to be determined to make an impact in everything you do. Remain focused, make lots of lists and keep being organised and meticulous in your endeavours.

Remember, the world is your oyster, ensure you aspire to fulfil your purpose in life.

With Love,
Matured Abi.
Head, Corporate Responsibility & Sustainability
AIICO Insurance Plc

Dear Young Abiola,

This is Afolabi Abiola your future self. A graduate of History & International Studies. Several years down the line there was no job in sight. One day I got an offer to work as an insurance agent in an insurance company which I wanted to decline. firstly, because I didn't have any knowledge of insurance and secondly, there was no salary attached but commissions.

I was encouraged to start with the agency job and I got to know so much about insurance which later led me to start writing my CIIN exams and got qualified as a professional. I spent seven years in my first insurance company as an agent and got promoted as a Unit Supervisor. Presently, I work as a Zonal Sales Manager in another company and I can say all things work together for good.

First lesson to learn is that there is no knowledge lost. Secondly, Insurance is part of our lives and everyone should know about it.

Yours truly, Abiola Afolabi Zonal Sales Manager, Zenith Insurance

Dear Young Adetola,

Life is not a straight path. The wisdom of the journey is as much a part of who you would become. You will find the insurance profession a most rewarding discovery.

You will not see male, female, black or white, but the person; and, you will learn about peoples' prejudices but will not give yourself to these because sex and colour are genetic adjustments of the same congealed blood. You will be seen as "difficult" and "blunt" of your truths.

Own it. "Help" is not always positive. Thrive regardless of what slows you down.

Yours truly,
Adetola Adegbayi, Lagos Nigeria.
Executive Director, General Insurance Business Division
Leadway Assurance Company Limited

Dear Young Bisola,

"Life", is a series of lessons to shape you into becoming a better person; as go on, take notes and make the best of the lessons. Life is as beautiful as you desire it; your desires are achievable if you keep working at them. Inspiration comes from within. Push your own buttons. Everyone else is busy with theirs.

Be purposeful, fuel your passion. Where these two collide, you are fulfilled. The most reliable guide to fulfilment is to follow whatever makes you happy and be excited doing it.

Confidence, good character, a smile and genuine laughter - You are most beautiful when you adorn yourself with these ornaments; they stand you out among crowds.

Never forget to love and nurture yourself. Enjoy the journey, stop to take deep breaths and be grateful to God for the smallest things!

Yours truly, 'Bisola Elias Finance Manager AIICO Insurance

Dear Young Bolanle,

I know you cannot see into the future and in your usual way always worrying about everything. Not to worry this time, I am still you but older and wiser.

I know you have spent the most part of your years being an introvert, hiding in your shell, not questioning and taking no for an answer.

Insurance was definitely not your career choice, it happened by chance and you did not have an inkling of what insurance was about. It was hard initially especially as a young woman in a male dominated sector.

Looking back now, I must tell you to be bold and believe more in yourself because you've got so much potentials girl. Do not let the fear of the unknown hold you back from achieving your dreams, do not let anyone put a ceiling on what you can achieve or how far you can go, ask questions, be creative, continuously seek to know and broaden your horizon. This is one sure way to succeed in your life. In the words of Jackie Robinson ' Life is not a spectator sport. If you are going to spend your whole life in the grandstand just watching what goes on, in my opinion your're wasting your life'.

So dear younger self, don't waste your life! Come out of your shell, take that risk, make every moment count, build relationships and don't worry just be grateful always because I know you will SUCCEED!

Yours Truly Bolanle Anjorin Team Lead, Speacilty Team YOA Insurance Broker Ltd

Dear Young Faith,

Here are some things I wish I knew before embarking on this career journey in the Insurance sector. One, I wish I took internship opportunities from various investment organization either for free or for the stipend.

Secondly, taking up as many certifications and trainings as much possible in my leisure time so I wish while I was in school I started my ICAN certification or CFA FOUNDATION and any other related courses and not just focusing on my purse during my undergraduate days. I wish I had actually taken up certifications that would improve my chances of working out my dream company now.

I wish I took advantage of foreign and local scholarship opportunities available. So dear young me, I am taking advantage of opportunities available to me now.

Yours truly,
Faith O. Ajayi
ARM Investment Management
Internal control analyst

Dear Young Funke,

Charting a definite and clear course in the pursuance of life's goals is essential. It helps in moulding and shaping your raw talents in line with your chosen discipline.

It is also important to seek the right mentorship, this can either make or mar your drive towards attainment and fulfilment.

Accord due reference and respect to those you found in the fore; for you will be accorded same when the time is ripe.

Aspire to scale heights which are seemingly elusive and impossible; this allows you to garner momentum to reach for that desired peak.

Never back down even in the face of staring failure, rather, forge ahead with mustered courage.

Your courage becomes your inner strength and makes you dauntless in your race towards achievement of set goals and objectives.

Remember, leaving indelible marks in the sands of time ought to be etched boldly on your personal bucket list you have drawn up for yourself.

Listening to your heart too helps you find your bearing and individuality, as self discovery plays a vital role in making your mark and claiming that special spot in your field of endeavour.

In all, always strive to be the very best in whatever you do! A personalized motto that must never leave your subconscious!

Regards, Funke Dodo Senior Associate, YOA Insurance Broker

Dear Young Ibironke,

Your grades do matter. Being a top professional starts from your first day in uni. So do all you can to make those good grades girl, because while you need great networking skills to get into the room, you still need your grades and skills to get chosen.

Don't let your work define you. Live your values and follow your beliefs, work isn't all you boil down to. It always gets better. Every task/stage comes with it's own challenges, but with hard work and consistency, you'll always come out with high shoulders.

Never let fear limit you. You'll find that sometimes the best way to do it is to do it afraid.

Lastly, enjoy the journey dear.

Lots of love,
Ibronke Ibikunle ACA.
Head, Finance and Admin
Moneytronics microfinance bank Ltd

Dear Young Janet,

In hindsight, I now know that life is a series of seasons with no replays. The only guarantees being time will pass and change will come.

Appreciate and be grateful for the positive sound direction of parents, siblings and those in authority. They help nurture a solid foundation to fall back on in each season of life. Their lessons on valuing self, time management, hard work, integrity, discipline and drawing closer to God. Be true to your resulting personal brand of excellence and righteousness.

Recognize the season you are in, enjoy it and strive to fulfill its mission.

Yours truly,
Janet Kiunga
Assistant Director (Finance & Administration)
African Reinsurance Corporation

Dear Young Kikelomo,

Take risks! The worst that can happen is you fail. I still struggle to say "take risks" because naturally I'm inclined to put a break on things.

I figured one way I become excellent at anything is by failing. Don't be afraid to fail. You just try again. Try not to worry about your career, your finances, your future. It all works out. Your career would take off... it always does if you put in the right energy. So try not to get caught up.

Finally remember to make family your priority, worry less and love yourself more.

Yours truly, Kikelomo Fischer Chief Risk Officer Leadway Assurance Company Limited

Dear Young Silifat,

Congratulations on your recruitment as a graduate trainee at Deloitte Nigeria.

As you prepare for a journey in the accounting profession, I will like to share some key points to achieving overall success.

- 1. The first degree is a starting point in your career.
- 2. Your choice of accounting profession is good but you must continue to develop interest in it and not just a means of livelihood. It is the interest that will drive the passion for greater height and ultimately lead to success.
- 3. It is important to always strike a right balance between work and life. I wish you all the very best in the future.

Yours truly,
Silifat Akinwale
Assistant Director (Financial Reporting)
African Reinsurance Corporation