



*Michael McBride*



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*Associates*

**DISCLOSURE DOCUMENT  
AND  
SERVICE LEVEL AGREEMENT**

PERSONAL AND CORPORATE INTERMEDIARY SERVICES, ADVICE AND PRODUCTS

ENTERED INTO BETWEEN MICHAEL MCBRIDE AND ASSOCIATES

**“ FSP ”**

MICHAEL MCBRIDE & ASSOCIATES CC

CK1995/052356/23

FINANCIAL SERVICES BOARD LICENCE NUMBER 3443

REPRESENTED BY, MIKE MCBRIDE

**“ CLIENT ”**

**PERSONAL**

**CORPORATE**

**TRUST**

NAME: \_\_\_\_\_ NAME: \_\_\_\_\_ NAME: \_\_\_\_\_

I.D. NO: \_\_\_\_\_ REF NO: \_\_\_\_\_ TRUST: \_\_\_\_\_

*Physical address: 108 Rathfelder Avenue, Constantia, 7806  
Registration no: 1995/052356/23    Vat no: 4910155391  
Authorised Financial Services Provider. Financial Services Board no: 3443  
Member: Mike McBride®*

## **OBJECTIVE OF FSP**

### **1. “Securing your Today and Tomorrow”**

(With Product and Planning)

### **2. “Helping Clients Understand their Today and Tomorrow”**

(By Reporting, Servicing and Advising.)

## **WHAT CLIENTS WANT MOST**

1. **“Know and Understand Me and my Family”**

2. **“Help Me and my Family with our Finances”**

3. **“Simplify our Finances and Take Away our Financial Stress.**

# 1. DISCLOSURE INFORMATION

In compliance with the Financial Advisory and Intermediary Services Act, (FAIS) we bring the following information to your attention.

## 1.1 MICHAEL MCBRIDE & ASSOCIATES CC (FSP)

The FSP is an authorized Financial Services Provider. Mike is employed by the CC, and the CC accepts responsibility for his activities. The CC is licensed to provide intermediary services, advice and product.

The FSP has a Category 1 license, with the following sub categories.

**1.1 Long-Term Assurance:** Category A (Funeral policies)

**1.2 Short-Term Insurance:** Personal Lines. Advice and service is not given. A referral contract is in place with Associated Insurance Broker (AIB) and with Glacier Asset Protection (GAP). This is a High Net Worth Brokerage for Domestic and Commercial, Short Term Insurance.

**1.3 Long-Term Assurance:** Category B1 (Life, Disability and Health with no fund values)

**1.4 Long-Term Assurance:** Category C (Credit Life)

**1.5 Retail Pension Benefits:** (Retirement Annuities, Pension and Provident funds, Annuities and Living Annuities.)

**1.7 Pension Fund Benefits:** (Employer owned Pension and Provident Funds and Group Risk Schemes)

**1.14 Collective Investment:** Schemes (Unit Trusts)

**1.16 Health Service Benefits:** (Medical Aid and Gap Cover)

**1.20 Long-Term Insurance: Category B2:** (Investment policies and Annuities)

A copy of our license, which contains details of the authorized financial services as well as any exemptions, (of which there are none) is available for inspection. Michael McBride & Associates CC has written authority to market the products of the following product suppliers.

Life companies : Discovery, Hollard, Liberty, Momentum, Old Mutual, Sanlam, PPS.

Employee Benefits : Discovery, Liberty, Momentum, Old Mutual, Sanlam.

Investments South African : Allan Gray Investment Services, Old Mutual Wealth, Sanlam Glacier, Coronation, Global, Worldwide, Regional: Nedgroup, Stanlib, Investec, Foord, Marriott

Investments Offshore : Allan Gray Offshore, Old Mutual International, Sanlam International

Health : Discovery Health

Short Term : Complimed and Sirago Underwriters (Gap Medical Cover)

Associated Insurance Brokers (AIB) in Association with Glacier Asset Protection  
(Referral agreement)

There are some categories that we are not licensed for. These are as follows:

**1.6 Short Term Insurance:** Commercial - (referral contract with AIB)

1.8 Shares, 1.9 Money Market Instruments, 1.10 Debentures, 1.11 Warrants and Other Instruments, 1.12 Bonds,

1.13 Derivates, 1.15 Forex, 1.17 Long Term deposits, 1.18 Short Term Deposits. All of these via a referral contract with Sanlam Private Investments.

**1.19 Friendly society benefits** (Stokvelle)

In addition to the above categories of products and the associated servicing and advice, we also have the following contract in place with a service level agreement:

**Sentinel International** in Cape Town and Johannesburg: Will and Trust Drafting and Review, Estate and Trust Administration Tax, Estate Planning.

**“Securing your Today and Tomorrow”**

## 1.2 MIKE MCBRIDE

Mike is accredited to market the products of the above suppliers. Mike has been an independent broker since 1982.

### Contact

He can be contacted in any of the following ways.

| PHYSICAL ADDRESS   | POSTAL ADDRESS   | CONTACT DETAILS   |
|--|--|---|
| "Heaven Scent"<br>108 Rathfelder Avenue<br>Constantia<br>Cape Town<br>Western Cape<br>South Africa<br>7806 | P.O. Box 170<br>Constantia<br>Cape Town<br>Western Cape<br>South Africa<br>7848<br>Lat. Lon. 34.0113°S,18.4371°E | Office 021 794 7136<br>Cell 082 556 1611<br>E-mail <a href="mailto:michael@mcbride.co.za">michael@mcbride.co.za</a><br>Skype mike.mcbride14<br>Facebook Michael John McBride<br>Facebook<br>Linkedin Mike McBride CFP |

## 1.3 QUALIFICATIONS

Mike and the FSP fulfil the terms of the "Fit and Proper" regulations and Mike has the following qualifications:

|   |                                |                         |      |
|---|--------------------------------|-------------------------|------|
| Post Graduate Diploma in Financial Planning : | Certified Financial Planner® : | Univ. of the Free State | 2007 |
| FSB Regulatory examination 1 :                | Key Individual :               | FSB                     | 2011 |
| FSB Regulatory examination 5 :                | Representative :               | FSB                     | 2011 |

## 1.4 FINANCIAL INTERESTS

The CC does not hold more than : 10% of any insurer's issued shares.

The CC does not receive more than : 30% of remuneration from any one insurer.

**PROFESSIONAL INDEMNITY** : Professional Indemnity Insurance with Santam  
R7.5 million per claim and R15 million per annum

## 1.5 COMPLIANCE AND MASTHEAD

Compliance with the Financial Advisors Intermediary Services Act (FAIS) is monitored by Masthead Distribution Services (MDS) (Pty) Ltd, a compliance practice approved by the Financial Services Board (FSB). Their postal address is PO Box 856, Howard Place, 7450. Their contact numbers are 021 555 4121 (w) and 021 686 3589(f). Megan Meyer is our compliance officer and can be contacted on 084 810 3878. Michael McBride & Associates CC is a member of the Masthead Financial Advisors Association, and they provide services such as, Practice Management and Technology Support. We strive to Treat our Customers Fairly (TFC) and provide clients with appropriate financial advice. Through the practice management support we run a Professional Practice. Please note that in accordance with legislation, we keep an updated disclosure register. This register informs you, our client of all financial and ownership interests that we may become entitled to and lists the business relationships that we have with product suppliers. This document ensures transparency in our dealings with our clients and is available for inspection. In the event that you are dissatisfied with any aspect of our service, a complaint should be addressed in writing to ourselves in the first instance. A copy of our Complaints Resolution Policy is available on request. If the complaint is not resolved, we will then provide you with the appropriate Ombudsman's details. Complaints sent directly to the respective Ombudsman will be rejected by the Ombud.

## 1.6 NON ADVICE GIVERS

The FSP employs Verna as an administrator and she is not licensed with the FSB. Accordingly, she is not an advice giver but rather information and service provider. Please do not act on her information.

## 1.7 FIC (FINANCIAL INTELLIGENCE CENTRE)

The FSP is an accountable institution. In terms of the Financial Intelligence Centre Act (FICA) we have an obligation to report any suspicious transactions to the FIC. This would be illegal activity, money laundering and undisclosed offshore investments.

## **1.8 SUCCESSION PLANNING**

The FAIS Act requires an FSP to institute a succession plan. The FSP is a closed corporation and does not terminate in the event of Mike McBride's death. Contracts remain in place while the Executor finds a suitable Key Individual for the business to continue, or buyer for the business if the FSP is to be sold. Key man Assurance has been effected and this provides funding during this period. Verna remains an employee and contracts are not terminated.

## **2. FSP AGREEMENT**

### **2.1 OUR OBLIGATION**

We undertake to act honestly and fairly, in accordance with Treating Customers Fairly (TCF), we act with skill, care and diligence in terms of FAIS. We have and employ effective resources, procedures, and appropriate technological systems for the proper performance of the agreed financial services. We seek from you, information regarding your financial situation, product experience and objectives in connection with the services required at date of advice. We will treat you fairly in a situation of conflicting interests. Make adequate disclosure of relevant information, include disclosure of costs and fees associated with services rendered or products sold to you and actual or potential own interests, in relation to dealings with you our client. We are responsible for adequate and appropriate record-keeping. We avoid fraudulent and misleading advertising, canvassing and marketing. We comply with all relevant regulatory and statutory requirements, codes of conduct and common law requirements, that impact on ourselves as FSP, including but not limited to, FAIS and FICA. We have no authority to :

- : incur any liability on behalf of you.
- : settle or waive any claim against or by you.
- : effect portfolio restructuring or switches, without your prior written consent.

### **2.2 CONFIDENTIALITY**

We acknowledge that in the course of rendering services to you in terms of this authority, we may obtain information of a confidential nature. We shall not, whether during the course of this agreement, or at any time thereafter, use or disclose or allow third parties, to use or disclose any of the confidential information, except to the extent permitted by you, in writing or as required by law.

## **3. CLIENT AGREEMENT**

### **3.1 YOUR OBLIGATION**

You must provide us with information required to perform services, within a reasonable time period, Provide us with written consent, completed application forms and transaction documentation, Inform us of any changes in your circumstances, which might effect a change in your planning. Inform us, if you wish to discontinue our relationship and lastly Acknowledge, and understand that, with regard to the completion or submission of any transaction requirement, all material facts must be accurately and properly disclosed, and that the accuracy and completeness of all answers, statements or other information provided by you, is your duty.

### **3.2 AUTHORISATION TO ACCESS INFORMATION**

You consent that we may access your financial information from third parties to enable us to assess your financial affairs and to adequately and professionally render a financial planning service. This will be from Astute and Assurance Companies, Insurance Medical Aid administrators and Asset Management companies.

**“Helping Clients Understand their Today and Tomorrow”**

## 4. ANALYSIS REQUIREMENT

An analysis is a requirement of the FAIS act. This is the starting point of our service. We would like to do a full Financial Needs Analysis however a single needs analysis can be requested. The cost of these two options for 2016 is as follows:

| Analysis | Verna Prep<br>Time/Cost | Mike Prep<br>Time/Cost | Mike Meeting<br>Time/Cost | Verna Admin<br>Time/Cost | Mike Admin<br>Time/Cost | Total<br>Time/Cost   |
|----------|-------------------------|------------------------|---------------------------|--------------------------|-------------------------|----------------------|
| Full     | 60 min R400             | 60 min R1200           | 120 min R2400             | 30 min R200              | 60 min R1200            | 330 min <b>R5400</b> |
| Single   | 30 min R200             | 30 min R600            | 60 min R1200              | 30 min R200              | 30 min R600             | 180 min <b>R2800</b> |

1. Full Analysis \_\_\_\_\_ Initial \_\_\_\_\_  
 2. Single Needs Analysis \_\_\_\_\_ Initial \_\_\_\_\_

Where you have not provided all information requested by us, or where we have been unable to conduct an analysis because there was not sufficient time to do so, there may be limitations in the appropriateness of the advice provided. It shall be your responsibility to take care to consider whether the advice is appropriate considering your objectives, financial situation and needs. If no analysis is done, then we will be simply supplying information.

## 5. ADVICE

### OPTING OUT

Where you elect to conclude a transaction that differs from that recommended by ourselves, or otherwise elect not to follow the advice furnished, or elect to seek more information or advice than we are able to provide, it shall be your responsibility to take care to consider the information and whether any product selected is appropriate to your needs, objectives and circumstances.

## 6. FICA

### FICA

In terms of FICA, the Financial Intelligence Centre Act, we will need the following before we can proceed with financial advice, services or product

| Personal                           | ✓<br>X | (Pty)Ltd                               | ✓<br>X | Business (Cc)                          | Trust                                    | ✓<br>X |
|------------------------------------|--------|--|--------|--|--|--------|
| Copy of ID or Passport             |        | CM42                                   |        | CK1 ,CK2                               | Trust Doc                                |        |
| Proof of residence<br>Utility bill |        | COR 15 Address<br>Authorised signatory |        | COR 15 Address<br>Authorised signatory | Proof of address<br>Utility bill/Tax doc |        |
| Proof of bank account              |        | Proof of bank account                  |        | Proof of bank account                  | Proof of bank account                    |        |

## 7. FINES, IMPRISONMENT AND DEBARMENT

Mike McBride and Michael McBride and Associates CC, are subject to numerous legislative requirements. These protect you and ourselves and for information purposes we show the maximum fines that can be applied.

| Legislation | Fine         | Imprisonment | Debarment |
|-------------|--------------|--------------|-----------|
| FAIS        | R800 000     |              |           |
| FICA        | R10 000 000  |              |           |
| POCA        | R100 000 000 |              |           |

As can be seen these are onerous and we need an honest and open relationship between Mike McBride, Michael McBride and Associates and yourself.

## 8. ANNUAL REVIEW REQUIREMENT

All products, investments and plans must be reviewed annually in terms of FAIS legislation. The review can be electronic or at a meeting. The annual review will be undertaken in the month that you request.

### 8.1 PERSONAL LIFE PRODUCTS AND INVESTMENTS

Two months prior to your company tax year end or policy anniversary

Month Selected : \_\_\_\_\_

### 8.2 COMPANY OWNED LIFE AND INVESTMENTS

Two months prior to your company tax year end or policy anniversary

Month Selected : \_\_\_\_\_

### 8.3 EMPLOYEE BENEFITS

Two months prior to the revision date salary review date

Month Selected: \_\_\_\_\_

### 8.4 MEDICAL AID

Month Selected: November

### 8.5 COST

Reviews take time and resources to prepare, conduct, implement changes and follow up.

| Type<br>Time/Cost | Verna prep<br>Time/Cost | Mike prep<br>Time/Cost | Mike Review<br>Time/Cost | Verna admin<br>Time/Cost | Mike admin<br>Time/Cost | Total  | Initial |
|-------------------|-------------------------|------------------------|--------------------------|--------------------------|-------------------------|--------|---------|
| Electronic        | 30 min R200             | 30 min R600            | n/a R0                   | 30 min R200              | 30 min R600             | R1 600 |         |
| Meeting           | 30 min R200             | 30min R600             | 60 min R1200             | 30 min R200              | 30 min R600             | R2 800 |         |

## 9. TERMINATION

This agreement, mandate and appointment, shall remain in force until terminated, by either party on giving the other party 30 days, written notice of termination. It shall not be required of such party to furnish reasons for the termination. An "investigation only" mandate will terminate once a report has been compiled, presented by the FSP and paid for by the client.

### SERVICES AND ADVICE NOT PROVIDED

We do not refer or provide advice or services in the following areas, as we are either not licensed for these, or because it is not our usual business:

1. Financial Accounting and Tax Advice.
2. Trading in Foreign Currency and Property Syndications.
3. Telephonic advice without consultation

**3."Simplify our Finances and Take Away our Financial Stress."**

## 10. CLIENT MANDATE

You mandate us to provide the following intermediary service, advice and product.

| <b>PERSONAL FINANCIAL PLANNING</b>  | Initial |
|---|---------|
| Risk (Life, Disability, Sicknes, Impairment, Dread Disease, Income Protection)        |         |
| Pre-Retirement, (RA's, Endowments and Unit Trusts)                                    |         |
| Post- Retirement (Income and Growth Plans and Annuities)                              |         |
| Estate Planning (Wills, Trusts, Estate Duty, Exec. Fees and C.G. T. and Liquidity     |         |
| Offshore Investments (Rand converted to Foreign Currency. USD, Pound and Euro)        |         |
| Asset Swap Investments (Rand's exposed to Foreign Investment. Rands In and Rands out) |         |
| Short Term Insurance (Gap cover and Personal lines )                                  |         |
| Life policy schedules and reporting   |         |
| Medical Aid   |         |
| Other   |         |

| <b>CORPORATE FINANCIAL PLANNING</b>  | Initial |
|--|---------|
| Business Assurance (Key man, Contingent Liability, Shareholders)                       |         |
| Business Investments (Sinking Funds, Money Markets)                                    |         |
| Medical Schemes  |         |
| Employee Benefits (Group Risk, Pension, Provident Funds and Group Retirement Annuities |         |
| Group Funeral Plans.   |         |
| Other  |         |

## 11. JOINT UNDERTAKING

We both undertake to honour the terms of this agreement. By signing, you acknowledge receipt of a copy of this agreement and you mandate us as FSP above , and give us authority to investigate your assurance and investments or appoint us as your broker.

## 12. NOTES AND SPECIFIC REQUESTS

|                               |             |
|-------------------------------|-------------|
| Home Doctor:                  | Accountant: |
| Lawyer:                       | Spouse:     |
| Will: Yes/No      Where kept: | Hobbies:    |

## 13. LETTER OF INVESTIGATION

You hereby agree that Michael McBride & Associates CC, Mike and Verna are to, Investigate and Report as indicated above. (This will not change the service and commission records of your existing products).

Signed at: \_\_\_\_\_  
 Client: \_\_\_\_\_  
 FSP: \_\_\_\_\_

Date: \_\_\_\_\_  
 Signature: \_\_\_\_\_  
 Signature: \_\_\_\_\_

Mike McBride CFP®



## 14. LETTER OF APPOINTMENT

You may appoint us as your Financial Service Provider after our initial investigation and reporting. We will supply you with the documents required. This will change the service and commission records of your existing products where applicable.

Signed at: \_\_\_\_\_  
 Client: \_\_\_\_\_  
 FSP: Michael McBride and Ass.

Date: \_\_\_\_\_  
 Signature: \_\_\_\_\_  
 Signature: \_\_\_\_\_  
**Mike McBride CFP®**

## 15. JOINT REMUNERATION AGREEMENT

### 15.1 REMUNERATION

The parties agree that Michael McBride & Associates CC shall be remunerated for intermediary Services, Advice and Products in various ways depending on the work undertaken or product placed and serviced. It costs us to employ staff, have computers, connectivity, printing and stationery, license and compliance fees, insurance, vehicles, petrol, accounting etc. This is R52 000/month and with 408 clients we need R127/client/month to simply open the door each day. Remuneration can be:

### 15.2 TIME BASED FEE (SERVICE AND ADVICE)

First hour of consultation is free of charge. Thereafter at a rate per hour. This will be charged by way of an invoice and payable within 30 days. Thereafter interest of 10% per annum will apply. The fee will be based on the amount of time spent by Mike McBride and his staff. We will revise the fees on an annual basis. For 2016

Mike R1 200/hour. (Plus Vat)  
 Verna R400/hour. (Plus Vat)

Certain tasks can be quoted on a fixed basis rather than an hourly rate.

Initial \_\_\_\_\_

### 15.3 ASSET BASED FEE (INVESTMENTS)

Financial adviser fees are a combination of an initial fee and an ongoing fee expressed as a percentage of the assets invested or as a percentage of the contribution. This will apply to new investments. Existing investments transferred to our control will have ongoing fees only. These fees are paid by the administrator to the intermediary on record in respect of services rendered. Fees are charged using different models in the industry and can be negotiated, based on the size of the investment.

Examples are now shown in order for you to understand the cost to your investment.

| Fee Options |              |                  | Cumulative percentage at year end |      |      |      |      |      |      |      |      |       |
|-------------|--------------|------------------|-----------------------------------|------|------|------|------|------|------|------|------|-------|
| Investment  | Upfront      | Ongoing          | 1                                 | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10    |
| R 1 million | 2.5% R25 000 | 0.5% R5 000 p/a  | 3.00                              | 3.50 | 4.00 | 4.50 | 5.00 | 5.50 | 6.00 | 6.50 | 7.00 | 7.50  |
| R 1 million | 0.0% R0      | 1.0% R10 000 p/a | 1.00                              | 2.00 | 3.00 | 4.00 | 5.00 | 6.00 | 7.00 | 8.00 | 9.00 | 10.00 |

Looks expensive
Breakeven
Now looks inexpensive

From the above you will see that the breakeven term is 5 years. You need to select the fees as follows:

Option 1      Term from 6 to 10 years and longer      Yes/No  
 Option 2      Term from 1 to 4 years      Yes/No

Initial \_\_\_\_\_

#### 15.4 COMMISSION (LIFE PRODUCTS, EMPLOYEE BENEFITS AND MEDICAL AID)

Michael McBride & Associates CC shall receive commission from the Product Provider as compensation for the introduction of you the client, to them in order to purchase a financial product. Such commission will be in accordance with product rules and legislation.

Initial \_\_\_\_\_

### 16. MONTHLY RETAINER

For the 2016 calendar year our retainer has been set as follows:

| Review     | Cost  | Analysis             | Cost p/a | Debit order /m |
|------------|-------|----------------------|----------|----------------|
| Electronic | R1600 | Single Needs – R2800 | R4400    | R366           |
| Meeting    | R2800 | Full – R5400         | R6200    | R516           |

### 17. VALUE PROPOSITION

A value proposition takes into account what we provide and what you pay. It's about benefits cost. Is there a "value add", and do you receive and perceive value?

| WE PROVIDE PRODUCTS  | YOU PAY  |
|--|--|
| Life Assurance   | Statutory Commission 0% to 85% on Annual premium   |
| Employee Benefits  | Statutory Commission 1% to 7.5% of Annual premium  |
| Medical Aid  | Statutory Commission 3% on Monthly premium Max R80   |
| Short Term Insurance   | Statutory Commission 12.5% x 20% other to 12.5% on premium x 50%   |
| Investments (-5 Years)   | 2.5% Initial and 0.5% p/annum Ongoing on Assets  |
| Investments (+ 5 Years)  | 0.0% Initial and 1.0%p/annum Ongoing on Assets   |
| WE PROVIDE TANGIBLE BENEFITS   | YOU PAY  |
| Annual product and Planning review   | YOU RECEIVE OR PERCEIVE VALUE  |
| Certified Financial Planner  | First hour of consultation and advice is free. Thereafter Mike. R1200 p/ hour + VAT. Verna R400 p/hour + VAT |
| Financial Services Board Licensed  | Statutory Commission   |
| Contracts with most Services and Products  | Retainer cost of R /month on debit order   |
| Death Claim Administration   | No charge  |
| Medical Aid Queries, Hospital Authorizations, Chronic Employee benefits withdrawal, Retirement and Death Tax Certificates. |  |
| International Travel Certificates  |  |
| 1.WE PROVIDE SERVICE   |  |
| Value added Service  |  |
| Portfolio Administration   |  |
| Monthly Investment Summary and Asset Allocation  |  |
| <b>Monthly Discovery Health Newsletter</b>   |  |
| <b>Changes of Address, Beneficiary, Debit Order,</b>   | No charge  |
| 34 Year Experience   | First hour of consultation and advice is free.   |
| Access to most financial products and services   | Thereafter. Mike. R1200 p/ hour + VAT. Verna R400 p/hour + VAT   |
| Portfolio Administration   | Statutory Commission   |

|  |  |
|--|--|
| Annual Fit and Proper declaration            | Retainer cost of R /month on debit order             |
| FSB registered                               | Retainer cost of R /month on debit order             |
| Investments                                  | No charge  |
| Investments                                  | No charge  |
| Annual product and financial planning review | Adviser Fees Investments 2.5% Initial & 0.5% ongoing |
| Certified Financial Planner                  | Adviser Fees or 0.00% Initial and 1.00% ongoing      |
|  | Included in retainer fee                             |
|  | No charge  |
| <b>Independent</b>                           |  |
| <b>5.WE PROVIDE INTANGIBLE BENEFITS</b>      | <b>YOU PAY</b>                                       |
| Independent Advice Driven Practice           |  |
| 34 Years Experience                          |  |
| Compliance Audited twice per year            |  |
| Continuous Professional Development          |  |

**“Cost is only an issue if clients can see no value”**  
**“Price is what you pay, Value is what you get”**

## 18. UNIQUE COMPETITIVE ADVANTAGE

We use the following six steps, best professional practice six core values and six future fit business features.

| <b>FINANCIAL PLANNING INSTITUTE SIX STEPS</b> | <b>CORE BEST PROFESSIONAL PRACTICE SIX VALUES</b> | <b>FUTURE FIT BUSINESS FEATURES OUR SIX COMPETITIVE ADVANTAGES</b> | <b>TREATING CUSTOMERS FAIRLY</b> |
|---|---|--|----------------------------------|
| 1.Establish and define relationship           | 1.Organisation                                    | 1.Speed of Business  | 1. Culture                       |
| 2.Gathering client data                       | 2.Accountable                                     | 2.Value Added Service  | 2. Design and Marketing          |
| 3.Analysing Information                       | 3.Objective                                       | 3.Good Staff   | 3. Clear Info                    |
| 4.Preparing and presenting advice             | 4.Proactive                                       | 4.Technology   | 4. SUITABLE ADVICE               |
| 5.Implementation                              | 5.Education                                       | 5.Experience, Skill, Resources                                     | 5. Expected Performance          |
| 6.Reviewing and Monitoring                    | 6.Partnership                                     | 6.Customer relationships, Trust                                    | 6. No post Sale Barriers         |

**AS PROVIDER OF SERVICE, ADVICE AND PRODUCTS TO YOU OUR CLIENT WE WILL HELP YOU WITH ANY OF THE ABOVE OR THE FOLLOWING BELOW:**

**1. PROVIDER OF INCOME**

LONG TERM ASSURANCE

**PERSONAL**

Life Cover  
Lump Sum Disability  
Monthly Disability Income  
Monthly Sickness Benefit  
Dread Disease/Severe Illness  
Medical Aid  
Medical Gap Cover  
Education Provision  
Tax Free Savings  
Endowments  
Unit Trusts  
Retirement annuities  
Retirement funds

**BUSINESS**

Shareholders  
Partnership  
Key man  
Contingent Liability  
Sinking Funds  
Group Medical Aid  
Investments

**2. OWNER OF ASSETS**

SHORT TERM INSURANCE

**PERSONAL**

Householders  
House owners  
All Risks  
Motor  
Aircraft  
Public Liability  
Personal Liability  
Marine

**BUSINESS**

Commercial Insurance  
Public Liability  
Employer Liability  
Professional Indemnity  
Contractors All Risk  
Motor Fleet  
Engineering Risks

**3. PLANNER FOR RETIREMENT**

INVESTMENT PLANNING

**PERSONAL**

Pension Maturity  
Provident Maturity  
Retirement Annuity Maturity  
Guaranteed Annuities  
Living Annuities  
Funded Medical Aid  
Tax Free Maturity Payouts  
Wills  
Inter Vivos Trusts  
Letter of Wishes  
Executorship  
Estate Administration  
Testamentary Trusts

**BUSINESS**

Buy and Sell Agreements  
Key man Agreements  
Debit Loan Account Agreements  
Credit Loan Account Agreements  
Contingent Liability Agreements