ANNEXURE "D": CUSTOMISED BENEFIT STATEMENT

Prepared for:

Name:	EB Hub Consulting Services (Pty) Ltd
Contact:	Dr Johan Erasmus
Email:	johan@ebhub.co.za
Tel:	(012)3466333
Type:	Strategic Partner
Date:	9 May 2018

Prepared by:

Old Mutual Wealth Services Company (Pty) Ltd

Reg No.	2012/100073/07
Prepared By:	Charn Swart
Email:	charn.swart@omwealth.co.za

FEE SUMMARY

Prepared for

Name: EB Hub Consulting Services (Pty) Ltd

Contact Person: Dr Johan Erasmus

Type: Strategic Partner

Service Details	Fees Year 1	Fees Ongoing
Financial Planning Services		
Dr JGS Erasmus - IWP Coaching Programme - Year 1	15,300	8,200
FJ Van Biljon - IWP Introduction & Training - Year 1	8,500	3,900
M Conradie - IWP Coaching Programme - Year 1	15,300	8,200
Business Management Services (BMS)		
BMS Consulting - Maintenance	5,500	5,500
Additional Licenses		
n/a	0	0
Old Mutual Wealth Xplan Multi-site		
n/a	0	0
Sub Total	**44,600**	**25,800**
Less 10% (Strategic Partner Discount)	**-4,460**	**-2,580**
Total	**40,140**	**23,220**
Monthly debit order amount	**3,345**	**1,935**
Average monthly fee per planner	**1,115**	**645**

* All pricing includes VAT @15% Year 1 (R 5,235.65) Ongoing (R 3,028.70)

Commencement date year 1: 2018-05-01

Commencement date ongoing: 2019-05-01

Signed by: ____________________________ **Signature:** _________________________________

At _____________________________ **on this** ___________________**day** _________________

SERVICE DETAILS

FINANCIAL PLANNING SERVICES

Services are delivered per planner and include 1 support staff per planner

Planner Name	Service Option	Year 1	Ongoing
Dr JGS Erasmus	IWP Coaching Programme	15,300	8,200
FJ Van Biljon	IWP Introduction & Training	8,500	3,900
M Conradie	IWP Coaching Programme	15,300	8,200
	Total	**39,100**	**20,300**

IWP Introduction & Training

- Access to a one day Integrated Wealth Planning (IWP) Induction Workshop. (Unless maintenance option is selected).
- Access to a series of workshops to deepen your understanding of IWP. A total of 6 workshops will be held in the major regions over a period of 18 months and include topics such as:
  - o Coaching Conversations
  - o Initial Engagement
  - o Goal Setting
  - o Developing Scenarios
  - o Review
  - o Wealth Integrator.
- On-going telephonic support delivered.
- Practice branded financial plan and engagement letter.
- Wealth Integrator license.
- Qualifying planners have the option to obtain the IWP designation and, in doing so, become a member of the Partner Community and appear on Old Mutual Wealth's "Find a planner" website, when available.

IWP Coaching Programme

- Access to a one day Integrated Wealth Planning (IWP) Induction Workshop. (Unless maintenance option is selected).
- Access to a series of workshops to deepen your understanding of IWP. A total of 6 workshops will be held in the major regions over a period of 18 months and include topics such as:
  - o Coaching Conversations
  - o Initial Engagement
  - o Goal Setting
  - o Developing Scenarios
  - o Review
  - o Wealth Integrator.
- On-going telephonic support delivered.
- Practice branded financial plan and engagement letter.
- Wealth Integrator license.
- One-on-one coaching sessions with a Financial Planning Coach (25 hours in year 1, thereafter 10 hours per year).
- Development of customised financial planning documentation and process, together with the Financial Planning Coach.
- Option to purchase additional coaching hours (in bundles of 10) via www.knowmore.co.za.
- Qualifying planners have the option to obtain the IWP designation and, in doing so, become a member of the Partner Community and appear on Old Mutual Wealth's "Find a planner" website, when available.

Wealth Integrator Support hours

- The Wealth Integrator is supported via the OM Wealth Service Centre (0860 999 199).
- The support hours are from 08:00 to 18:00 during weekdays, excluding public holidays.
- The Wealth front-end is generally available 24x7, except during planned maintenance, but is dependent on back-end services that are typically unavailable between 21:00 and 07:00 to allow for back-ups and batch processing.

BUSINESS MANAGEMENT SERVICES

Services are delivered per practice

Service Option	Year 1	Ongoing
BMS Consulting	5,500	5,500
Total	**5,500**	**5,500**

BMS Consulting

- Access to selected online courses and business tools via www.knowmore.co.za.
- All courses, business tools and Wealth Intelligence online offer CPD points.
- Courses are aimed at financial planners as well as support staff.
- Business tools include gap analyses that test the practice's ability to implement and manage specific legislation, including RDR, TCF and PoPI.
- An annual Business Assessment Test license.
- An annual Client Satisfaction Survey.
- One-on-one coaching sessions with a Business Coach (20 hours in year 1, thereafter 10 hours per year).
- Option to purchase additional coaching hours (in bundles of 10) via www.knowmore.co.za.

ADDITIONAL LICENSES

Name	Business Assessment (BAT) (R500 per License)	Client Survey (CSS) (R1,000 per License)
n/a	0	0
Totals	**0**	**0**

OLD MUTUAL WEALTH XPLAN MULTI-SITE

Services are delivered per practice

Service Option	Year 1	Ongoing
n/a	0	0
Total	**0**	**0**