ANNEXURE "D": CUSTOMISED BENEFIT STATEMENT

Prepared for:

Name:	PJ TEST IBC PARTNER
Contact:	PJ
Email:	pj@overdrive.co.za
Tel:	0214485759
Type:	Strategic Partner
Date:	7 December 2018

Prepared by:

Old Mutual Wealth Services Company (Pty) Ltd

Reg No.	2012/100073/07
Prepared By:	Willem Janse v Vuuren
Email:	Willem.JansevanVuuren@omwealth.co.za

FEE SUMMARY

Prepared for

Name: PJ TEST IBC PARTNER

Contact Person: PJ

Type: Strategic Partner

Service Details	Fees Year 1	Fees Ongoing
Financial Planning Services		
PJ Thunder Merwe - IWP Introduction & Training - Year 1 *Integrated Behavioural Coaching Course (Cape Town): R10,000	8,500	3,900
Business Management Services (BMS)		
BMS Diagnostic - Year 1	2,600	2,600
Additional Licenses		
n/a	0	0
Old Mutual Wealth Xplan Multi-site		
n/a	0	0
Sub Total	**11,100**	**6,500**
Less 10% (Strategic Partner Discount)	**-1,110**	**-650**
Total	**9,990**	**5,850**
Monthly debit order amount	**833**	**488**
Average monthly fee per planner	**833**	**488**

All pricing includes VAT @15% Year 1 (R 1,303.04) Ongoing (R 763.04).

*Integrated Behavioural Coaching Course (Cape Town): R10,000. Note that the fees for the above course, R10,000 per person (including VAT), will be deducted by means of an additional debit order, over 12 months, at a rate of R833.33 per person per month, starting in December 2018 and ending in November 2019.

Commencement date year 1: 2018-12-01

Commencement date ongoing: 2019-12-01

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
PJ Thunder Merwe	IWP Introduction & Training	8,500	3,900
	Total	**8,500**	**3,900**

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.

Integrated Behavioural Coaching Course (Cape Town): R10,000

The objective of this course is to assist financial planners in building a deeper understanding of their clients' relationships with money, how they make decisions, gain understanding and build new behaviour patterns. The course is structured within the Integrated Wealth Planning Framework which is supported by **neuroscience** and **proven coaching principles**.

To better equip financial planners to:

- Have deeper, more meaningful coaching conversations with their clients so that they are open to new possibilities and different relationships with their money.
- Help clients who are struggling to make financial decisions or sticking to their plans so that they can be more effective and successful in their financial lives.

Benefits to financial planners:

- Build stronger relationships with your clients through deeper, more meaningful conversations.
- Differentiate yourself as an Integrated Behavioural Coach and during the process better justifying your fees.

Course summary:

- **Coaching** around the three centres of expression - head, heart and gut - in the following money areas:

  o Commitment and values

  o Money beliefs

  o Dreams and goals

  o Budgeting, cash flows, spending, earning, saving and investing to achieve these goals

  o Understanding money and how it works

  o Planning scenarios

  o Taking action

  o Sticking with the plan.

- **Practicing**

  o Powerful questioning

  o Deeper listening

  o Better use of language

  o Better understanding and using body language.

- **Self-learning**

  o Getting to know ourselves better by deliberately creating deeper insight and awareness of our own patterns of behaviour in order to see our clients clearly, without judgement.

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 Diagnostic	2,600	2,600
Total	**2,600**	**2,600**

BMS Diagnostic

- 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.

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**