ANNEXURE "D": CUSTOMISED BENEFIT STATEMENT

Prepared for:

Name: Rutherford Wealth
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Tel: 021 870 1555 |
Type: Strategic Partner
Date: 14 September 2018

Prepared by:

Old Mutual Wealth Services Company (Pty) Ltd
Reg No. 2012/100073/07
Prepared By: Craig Lawrence
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FEE SUMMARY

Prepared for

Name:	Rutherford Wealth
Contact Person:	Graham Wilkins
Type:	Strategic Partner

Service Details	Fees Year 1	Fees Ongoing
Financial Planning Services		
Andre Kruger - IWP Coaching Programme - Year 1	15,300	8,200
Andre Sonnekus - IWP Coaching Programme - Year 1	15,300	8,200
Andrew Semple - IWP Coaching Programme - Year 1	15,300	8,200
Antonio Ultimo Leone - IWP Coaching Programme - Year 1	15,300	8,200
Bonita Koch - IWP Coaching Programme - Year 1	15,300	8,200
Eugene Carel Werth - IWP Coaching Programme - Year 1	15,300	8,200
Jan Martin van Zyl - IWP Coaching Programme - Year 1	15,300	8,200
Johan van der Westhuizen - IWP Coaching Programme - Year 1	15,300	8,200
Johann Bosman - IWP Coaching Programme - Year 1	15,300	8,200
Mandi Hanekom - IWP Coaching Programme - Year 1	15,300	8,200
Melanie Grubl - IWP Coaching Programme - Year 1	15,300	8,200
Neville Du Raan - IWP Coaching Programme - Year 1	15,300	8,200
Pieter Trytsman - IWP Coaching Programme - Year 1	15,300	8,200
Tanya Leone - IWP Coaching Programme - Year 1	15,300	8,200
Tinus Veldschoen - IWP Coaching Programme - Year 1	15,300	8,200
Yvonne Velthuysen - IWP Coaching Programme - Year 1	15,300	8,200
Business Management Services (BMS)		
BMS Consulting - Year 1	9,300	5,500
Additional Licenses		
n/a	0	0
Old Mutual Wealth Xplan Multi-site		
n/a	0	0
Sub Total	**254,100**	**136,700**
Less 10% (Strategic Partner Discount)	**-25,410**	**-13,670**
Less 20% (10 Planners or more)	**-50,820**	**-27,340**
Total	**177,870**	**95,690**
Monthly debit order amount	**14,823**	**7,974**
Average monthly fee per planner	**926**	**498**

* All pricing includes VAT @15% Year 1 (R 23,200.43) Ongoing (R 12,481.30)

Commencement date year 1: 2018-08-01

Commencement date ongoing: 2019-08-01

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
Andre Kruger	IWP Coaching Programme	15,300	8,200
Andre Sonnekus	IWP Coaching Programme	15,300	8,200
Andrew Semple	IWP Coaching Programme	15,300	8,200
Antonio Ultimo Leone	IWP Coaching Programme	15,300	8,200
Bonita Koch	IWP Coaching Programme	15,300	8,200
Eugene Carel Werth	IWP Coaching Programme	15,300	8,200
Jan Martin van Zyl	IWP Coaching Programme	15,300	8,200
Johan van der Westhuizen	IWP Coaching Programme	15,300	8,200
Johann Bosman	IWP Coaching Programme	15,300	8,200
Mandi Hanekom	IWP Coaching Programme	15,300	8,200
Melanie Grubl	IWP Coaching Programme	15,300	8,200
Neville Du Raan	IWP Coaching Programme	15,300	8,200
Pieter Trytsman	IWP Coaching Programme	15,300	8,200
Tanya Leone	IWP Coaching Programme	15,300	8,200
Tinus Veldschoen	IWP Coaching Programme	15,300	8,200
Yvonne Velthuysen	IWP Coaching Programme	15,300	8,200
	Total	**244,800**	**131,200**

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	9,300	5,500
Total	**9,300**	**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**