



Make your
career work
for you

Sanlam Financial Advisers

For more
than

95

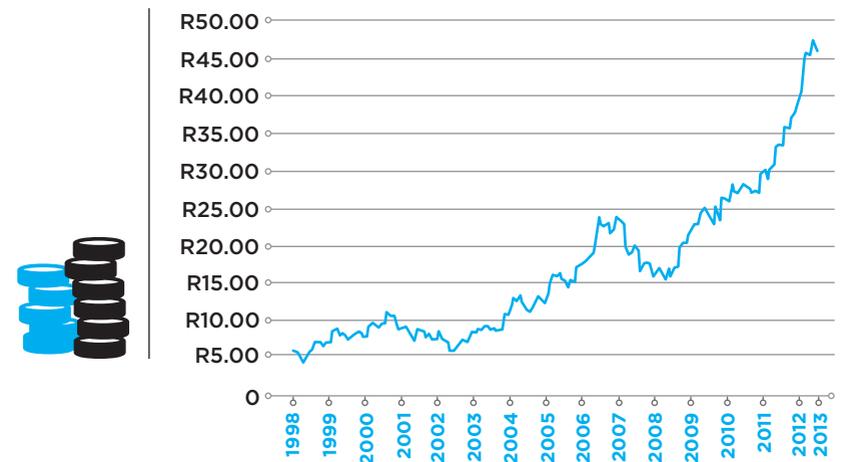
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This is Sanlam

At Sanlam, we understand that people have hopes and dreams - hopes for themselves, for their children, for their future. For more than 95 years, our aim has been to help people to make these hopes come true by offering expert financial advice, backed up by a range of financial solutions to meet our client's needs at every stage of life. In so doing, we have become one of the leading financial institutions in the country, helping to create wealth for all South Africans.

Our vision is to be a world-class, truly South African financial services group, a leader in wealth creation and protection wherever we operate, living our corporate citizenship and, through continuous internal and external transformation initiatives, to remain the financial services group that our clients, staff and other stakeholders deserve.

Our shareholders also have great confidence in Sanlam's future. This is evident when we look at how the share price has increased since Sanlam listed on the JSE.



This is Sanlam Financial Advisers (SFA)

SFA, an integral part of Sanlam, is in the business of professional financial advice and planning. It delivers needs-driven advice to clients in the following market segments via a team of professionally accredited and passionate individuals:

- Employed Individuals
- Business assurance, catering for the business needs of business professionals
- Professionals (employed and self-employed)
- Affluent market – Glacier by Sanlam
- High net worth market

SFA's vision is to be the most professional and client-centric financial advice sales organisation in South Africa. We aim to treat clients fairly whilst doing business in a profitable and sustainable way.

A Financial Adviser's role is to meet the evolving needs of their clients throughout their lifetime. This is achieved by forming professional relationships with clients; considering the client's financial and personal situation in order to construct a financial plan; and managing the plan in partnership with the client.

This process requires our advisers to consider several needs including tax; health planning; capital needs in the event of disability, death or dread disease; educational needs; retirement planning; investment planning; short-term insurance needs; estate planning; and business assurance needs.

Why should you join SFA?



OUR LEADERSHIP PROMISE

We place a high value on strong leadership, which ensures that Sanlam continues to be a leader in the financial services industry. Our SFA Managers are dedicated, committed to the company and trustworthy. This is further

supported by their diligence, approachability, good communication skills, humble and inclusive leadership style and commitment to living the Sanlam values.

Our managers place strong emphasis on the development of our advisers, evidenced by the career progression and success of our advisers over the years. Managers are also available to offer support with new administrative and compliance requirements as a result of the changing legislative landscape.



REMUNERATION AND REWARD

We offer a variety of contracts ranging from an employee contract (up to 85% of broker commission with added benefits) to a contract where maximum allowed broker commission.

The philosophy underpinning our remuneration structures is to reward advisers through a high-performance culture, i.e. the percentage of

maximum commission payable is determined by an adviser's productivity level and quality of advice. Some of our advisers qualify for added benefits, such as performance bonuses. Sanlam recognises the cost of doing business and therefore offers support on contracts where this complies with the regulatory framework.

Our advisers are confident when it comes to the stability and sustainability of their income as well as their growth prospects. This is largely due to Sanlam's status as a stable, well-established company with a strong reputation and legacy.

Sanlam's astute administrative procedures as well as compliance with all statutory regulations reassures our advisers that they are dealing with a reputable company, whose products they are confident to sell to their clients. Furthermore we offer comprehensive vesting support for new advisers.



WORKING ENVIRONMENT

SFA has created a family-oriented environment characterised by cohesion, mutual support and the flexibility that enables our advisers to maintain a healthy work-life balance. Our specialised organisational structure ensures

that our advisers receive support based on their needs during specific stages of their careers. Based on the profile of the adviser's client portfolio, he or she will be supported by a:

- Market Specialist
- Worksite Specialist
- Sales Consultant
- Development Manager
- BlueStar Consultant

In addition to these dedicated support roles, Sanlam financial advisers also have access to:

- Quality and Risk Consultants
- Legal services via Financial Planning Analysts
- Specialist consultants from the various product providers (Risk, Investments, STI, Glacier, Trusts, etc.)
- Technology Consultants



DEVELOPMENT AND CAREER PROGRESSION

People development is a key factor in our success to date. SFA offers its advisers several business options.

Tied Agent

Sanlam "tied" advisers are accredited to mainly advise on and sell Sanlam products and services. Sanlam stands surety for the advice

that the Sanlam financial advisers give to clients and supports advisers with training, compliance and advice tools. It is also possible for an adviser to eventually move into the management structure of Sanlam Financial Advisers.

Sanlam Independent Financial Planners

Our Sanlam Independent Financial Planners sell products of competitors with whom Sanlam has marketing contracts in place, and in return earn pure broker commission. Subject to certain conditions, these advisers can take advantage of retirement fund membership, medical aid and death, disability, trauma, income protection and funeral cover. Sanlam may also provide financial assistance during the vesting phase. As with Tied Agents, Sanlam stands surety for the advice given by an Independent Financial Planner.



DEVELOPMENT AND CAREER PROGRESSION CONTINUED

Associates

An associate is similar to a Tied Agent. However the Associate works within an existing practice run by a senior, vested adviser. The Associate has access to the senior adviser's client base – the associate gets leads from the client base and works under the mentorship of the senior adviser.

BlueStar Business

The **BlueStar Business** model is aimed at the salaried and affluent market segments. A BlueStar business consists of a professional and administrative division. The administrative division is based in a legal entity – The principal member of the professional business must have at least a 51% shareholding in the administrative business, with the other 49% held by other approved stakeholders. No advice may be given by the administrative business.

The principal Sanlam adviser and other professionals conduct their business under the Sanlam FSP license. The principal adviser may take on associates to grow the business. The associates work for the principal adviser and not for Sanlam. Sanlam runs a 24-month training program for the adviser to equip them with the necessary skills and acumen to run a successful business.

This model allows a commission split between the principal and the legal entity which enable the business to receive a pre-taxed income.

The legal entity is branded as separate business under the Sanlam name.

Each BlueStar business develops its own client value proposition ensuring that they are able to deliver on their service promise.

BlueStar gives you the ability to start your own business with an established corporation as your partner. Sanlam will equip you with financial planning skills so you can manage the flow of money in your business and understand its value. This will allow you to optimise its potential through strategic business partnerships.



RECRUITMENT, SELECTION AND VESTING

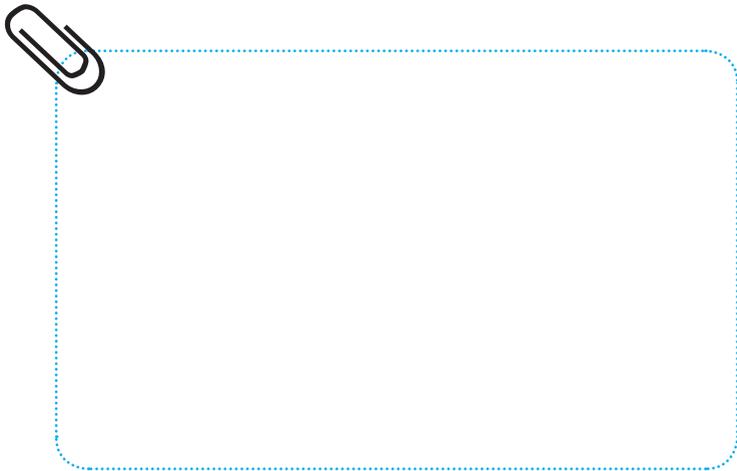
The Sanlam Recruitment and Selection process enables Sanlam to appoint some of the best professionals the industry has to offer. New recruits to Sanlam are guaranteed support from a network of highly competent professionals who are committed to the highest standards of governance and ethics. These stringent checks and balances ensure we recruit the right person for the job.

Our recruitment and selection process is complemented by an intensive vesting process, which includes a structured training programme for all new recruits.



Make your career dream a reality by contacting Sanlam today.

If you'd like to join our growing team of dynamic and successful financial advisors, please contact



You can also visit our website at www.sanlam.co.za/recruitment

www.sanlam.co.za/careers

LICENSED FINANCIAL SERVICES PROVIDER

