



Welcome to the Hereford Cape Town Team...

It's a pleasure to have you on board!

This booklet explains Hereford Cape Town in a little more detail. It includes some names, numbers and email addresses which you might find useful, especially in the beginning when you are trying to learn everything going on around you!

First things first – who fits in where ...

Michael 082 452 0024 – he's the Main Chief – ever need help or a good motivational chat – get to his office!

Karin 083 266 6870 – is the Operations Head for Cape Town, primarily responsible for the administration of business and general business development issues. Karin also makes sure compliance requirements are met in terms of FICA and FAIS.

The Mentor Group are:

Tristan Anderson	082 737 1382
Willem du Toit	082 338 5736
Ario Fusi	071 602 7293
Riaan Geldenhuys	083 519 6043
Kamil Kader	071 545 4983
Ray Middleton	082 821 9020

These guys are your lifeline and are responsible primarily for your success. More about them later...

Your support structures for specialized assistance or day to day queries are as follows:

- **Hereford Cape Admin Team:** Tania Dundulakis and Monica van Pletzen are there to assist with new business and servicing.
- Kim Jarvis (Johannesburg) is our **company secretary** and can handle any HR issues too.
- Karin is also our **Risk Product specialist** – chat to her if you have risk product queries – especially where our competitors are involved.
- Willem du Toit is our **Corporate Consultancy Services specialist** – contact Willem for any assistance in terms of presenting for, and closing, those corporate deals, or for any information regarding the administration around corporate funds.



- Nico Wegner (JHB) is our **Investment Management Services** guru – Nico constructs the Hereford houseview for investment portfolios across the various risk profiles. You can contact him on 082 571 3636.
- Rowan Matthews (KZN) is our **medical aid liaison** - he and his team will assist you with **medical aid queries** across the board. Contact them on 031 582 2300.
- Claire McTaggart is our consulting **tax practitioner**, and she is also a qualified CA and Auditor! Claire can assist you with clients who may have complex income or estate planning tax needs or requirements. Contact Claire on 021 930 3850.
- Jose Delgado (iProtect) is our **legal eagle** when it comes to complex risk planning and management, especially trusts and corporate structures – contact him on 021 671 5384.

Some Useful Numbers

HEREFORD CAPE TOWN

PHYSICAL ADDRESS : 11th Floor, Metropolitan Centre, 7 Coen Steytler Avenue, Foreshore, Cape Town, 8001
TELEPHONE NUMBER : 021 425 6096
FAX NUMBER : 021 425 5856
WEB ADDRESS : www.herefordgroup.co.za

LIBERTY LIFE CAPE TOWN – CENTURY CITY

PHYSICAL ADDRESS : Estuary Precinct, Century Boulevard, Century City
MAIN SWITCHBOARD : 021 526 1000

UNDERWRITING

PHYSICAL ADDRESS : Liberty Life, Estuary Precinct, Century Boulevard, Century City
MANAGER : Heinrich Folscher
TELEPHONE NUMBER : 021 526 1420
FAX NUMBER : 0866 881 555

LEARNING (DEVELOPMENT & ACCREDITIATION)

PHYSICAL ADDRESS : Liberty Life, Estuary Precinct, Century Boulevard, Century City
MANAGER : Angela Abbott
TELEPHONE NUMBER : 083 375 4670 or 021 526 1000 (Main Switchboard)



INVESTMENTS

PHYSICAL ADDRESS : Liberty Life, Estuary Precinct, Century Boulevard, Century City
CONTACT : Anwar Barendse 021 526 1226

OR

HEAD OF INVESTMENTS: Nico Wegner (Hereford Jhb)
TELEPHONE NUMBER : 082 571 3636

HEALTHCARE

PHYSICAL ADDRESS : Liberty Life, Estuary Precinct, Century Boulevard, Century City
CONTACT : Megan McWilliams
TELEPHONE NUMBER : 021 526 1391 or 072 408 5400

LEGAL

PHYSICAL ADDRESS : Liberty Life, Estuary Precinct, Century Boulevard, Century City
CONTACT : Jackie Govender
TELEPHONE NUMBER : 021 526 1298

ISS/BLEUPRINT HELP

PHYSICAL ADDRESS : Liberty Head Office
TELEPHONE NUMBER : 0800 110 997

LIBERTY LIFE HEAD OFFICE - JOHANNESBURG

PHYSICAL ADDRESS : Liberty Centre, 1 Ameshoff Street, Braamfontein, 2001
POSTAL ADDRESS : PO Box 10499, Johannesburg, 2000
TELEPHONE NUMBER : 0800 1158 51 (ask for the extension)
FAX NUMBER : 0800 1158 51 (ask for extension)
WEB ADDRESS : www.liberty.co.za



Principal of Progression within the Group

PRODUCTION CREDITS

Production Credits (PCR's) are worked out as follows: **Premium x 12 x term**

PRODUCTION AND COMMISSION LEVELS

Production Levels

0 - 12 million PCR'S : Financial Consultant
12 - 20 million PCR'S : Senior Consultant
20 + million PCR'S : Executive Consultant

Commission Level

82/30
92/50
92/70

MENTORS

Those highly experienced, successful consultants with long tenure.

BODY

Medium production, at least 12 months tenure and 12 million+ PCR'S.

ACADEMY

All consultants under 12 months regardless of production level.

4 Principles

PRODUCTION

Without reasonable levels of production, one cannot expect to progress through the consultant levels from Academy to Mentor.

ENGAGEMENT

Every consultant is expected to engage in the system of mentorship and communal knowledge.



CONTRIBUTION

Not everything is 100% efficient. If you have input, offer it.

EDUCATION

You are expected to maintain your own level of education at least Liberty's and FSB Levels.

Expectations

So that we do not have any confusion over what Hereford's expectations are of you, let's cover the basics:

MONTH 1

During this time, you will be doing self-study via Liberty's **Pre-Contract Training** programme (PCT). In addition, you will be required to go on **at least 6 joint calls** with **each of the mentors**, and you will be required to make at least **3 sales** (to non-family members, and this must be accepted business).

You will be monitored on your ability to achieve this target. The mentors will provide you with feedback on your performance and level of prospect.

MONTH 2

While you will attend formal training at Liberty Life Century City (for 12 full days training), you will still be required to go on at least **6 joint calls**, with each of the mentors within this month.

You will be monitored on your ability to achieve this target. The mentors will provide you with feedback on your performance and level of prospect.

MONTH 3

You will be required to go on at least **6 joint calls**, with each of the mentors.

You will be monitored on your ability to achieve this target. The mentors will provide you with feedback on your performance and level of prospect.

Please note that an inability to achieve a minimum of 2.25 million PCR's at this stage will result in a termination of your consultant code



MONTH 4- 6

You will be required to go on at least 6 joint calls, with each of the mentors. You will be monitored on your ability to achieve this target. The mentors will provide you with feedback on your performance and level of prospect.

There is a company expectation that you achieve a minimum of 4.5 million PCR's in the first 6 months.
Failure to do so will result in a termination of your consultant code

MEETINGS AND PHONE SESSIONS

- There are company meetings **every Monday and Wednesday at 8:30**. These meetings are **compulsory** as we invite guest speakers to address whatever is current.
- There are Academy meetings **every Monday at 9:30**, also compulsory. We sow extra skills and knowledge appropriate to your development level at these forums.
- You are expected to schedule the following in **your diary each and every morning**:
 - **An administration session** to ensure that you have adequate time to prepare for client meetings or to catch up on the necessary admin requirements, and communication with your existing clients where necessary.
 - **A phoning session** to ensure that you are booking appointments at least a week in advance with new clients, or 2nd appointments – OR even obtaining referrals.
- A joint phoning session will be held **every Friday morning** to ensure adequate skills and full diaries. These sessions will be monitored by one of the Mentors to keep you focused.

GENERAL HOUSE RULES

- **Telephones:** Please note that we do monitor telephone usage. It is our expectation that no abuse will occur. You have been allocated a R500 telephone budget. *This is not a target.* Should you wish to know how you are tracking speak to Kim or Karin.
- **Dress code:** We expect you to look professional at all times – and not only when seeing clients. Please don't come to the office dressed casually.
- **Office hours:** The official office hours are 8:00 to 4:30, many consultants will work past these times. You are also welcome to do the same if necessary, make sure you have keys if this is your intention.

Regards

Michael Dundulakis
Chief Executive Officer
Hereford Group of Companies