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Investing for a
world of change

General Practice management

Jean Nasser
13 July 2023



Assessments


Date	Module	Topic	Presenter
4 May	Module 1	Ninety One IP Products	Jocelyn Morgan
18 May	Module 2	Tax matters	Janine Langenhoven
1 June	Module 3	Web tips	Candice Wilson-Moore
15 June	Module 4	Offshore	Albert Coetzee
29 June	Module 5	Transfers made easy	Noelene Pillay
13 July	Module 6	General Practice management	Jean Nasser



Average test scores

Modules	Average score
IP Products	81%
Tax matters	74%
Web tips	83%
Offshore	89%
Transfers	81%

| All assessments will be available until 28 July 2023

The background features a dark green field on the left and a light orange field on the right, separated by a diagonal boundary. The orange field contains several overlapping, angular shapes that create a layered, architectural effect.

What is general practice
management?

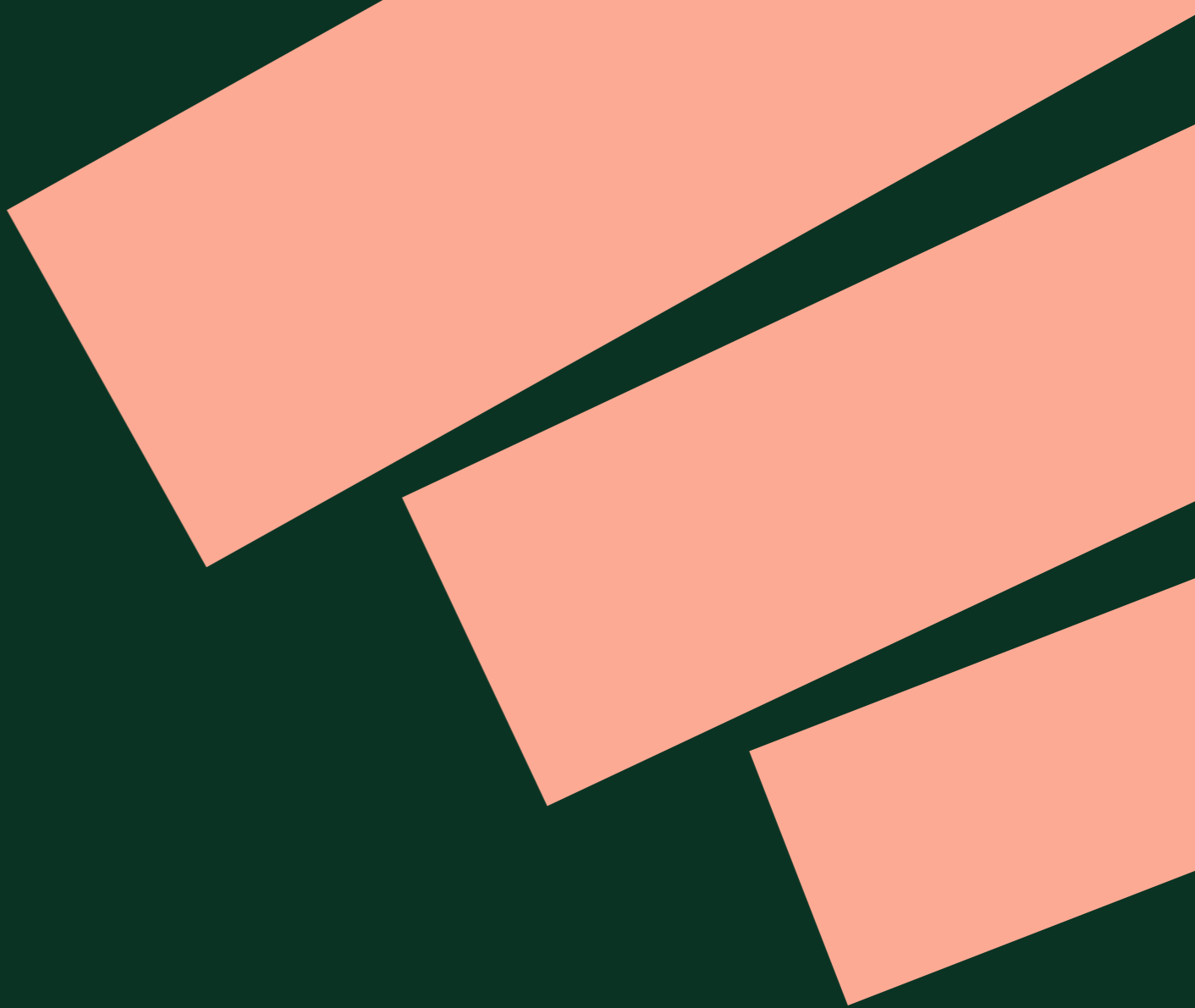


... also known as housekeeping

- Managing a clean investment book with IP
- Leading to:
 - Ease of doing business
 - Faster turnaround times
 - Fewer admin errors
- Mini – projects

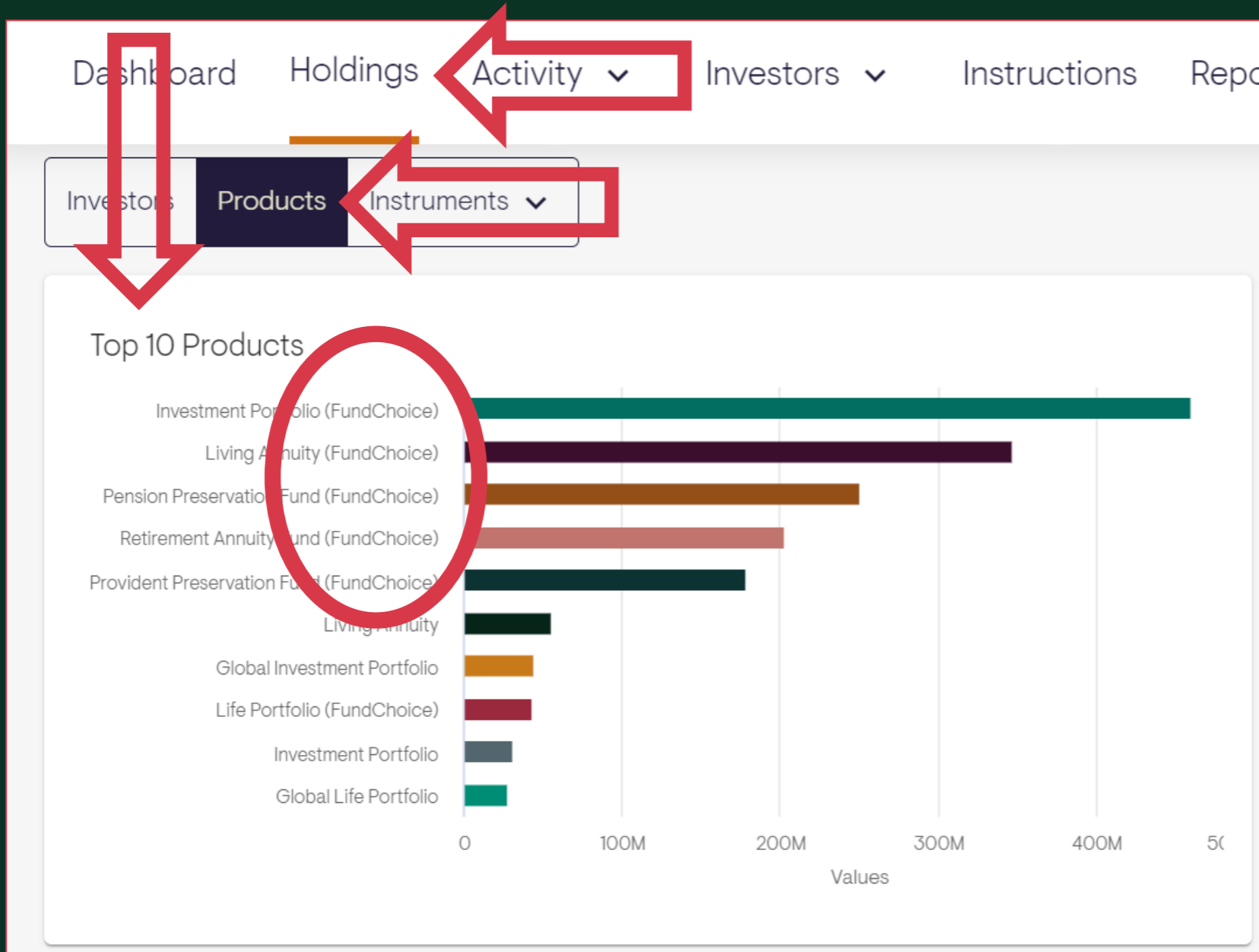
| ... ultimately leading to a better client experience!

Housekeeping





Platforms

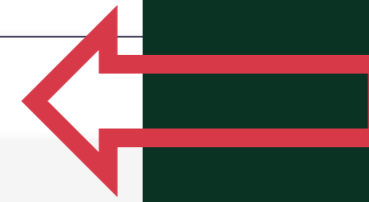


- Old platform – Fundchoice, Fundselect, iSelect
- New platform – Investment platform (IP)
- Different pricing
- Multiple products
- Multiple fund classes



Transferring to IP

Product name	Number of investors
Investment Portfolio (FundChoice)	<u>896</u>
Living Annuity (FundChoice)	<u>1264</u>
Pension Preservation Fund (FundChoice)	<u>482</u>
Retirement Annuity Fund (FundChoice)	
Provident Preservation Fund (FundChoice)	




Investment Portfolio (FundChoice) 896 Investors		
Investor number	Investor name	Value
314273	<u>People Name 314273, First Name 314273</u>	R 13 495 736
207812	<u>People Name 207812, First Name 207812</u>	R 12 582 417

Form found on brochure website

Ninety One Investment Platform

Ninety One IP Products

Transferring between product platforms



Please complete the form using **BLOCK CAPITALS** in the fields provided, any writing outside these fields will be ignored.

Please email this form together with the following documentation to ipinstructions@ninetyoneadmin.com. Kindly refer to the Ninety One IP Combined Terms



Why are beneficiaries important?

- For RA's and Pres Funds
 - Retirement funds are subject to Section 37C of the Pensions Fund Act
 - Guide the trustees on death
- For Living annuities, local and offshore Policy Wrappers
 - Avoid's money being paid to estate
 - No estate duty
 - No delay on death – Deeds office
- Alternative beneficiaries
- Spreadsheet request from Sales/AL consultant



Managing beneficiaries

← **First Name 1251 People Name 1251**
Investor number: 1251

Dashboard Products **Inbox** Tools ▾ Activity ▾ Profile Manage & transact ▾

Living Annuity 1 Contract **R 24 942 373** ▾

INVLA / 525488
Living Annuity
Inception date: 08 Jan 2020

Recurring (monthly equivalent):
Income R 54 340 p/m
Contributions -

R 24 942 373

View
Beneficiaries ▾

↓ SUMMARY STATEMENT **ADDITIONS** SWITCH ...

Deal	Beneficiary type	Name	ID / Registration number	Relationship	% Benefit
1	Beneficiary	First Name 649614 People Name 649614	6709300610086	Daughter	34.00%
1	Beneficiary	First Name 649612 People Name 649612	-	Son	33.00%
1	Beneficiary	First Name 649616 People Name 649616	7608070214088	Daughter	33.00%

Updating beneficiaries

The screenshot shows a user interface for managing beneficiaries. A menu is open over a table, with a red arrow pointing to the 'Manage beneficiaries' option. The main interface is divided into two sections: 'Primary Beneficiaries' and 'Alternate Beneficiaries'. Red arrows point to the 'ADD EXISTING BENEFICIARY' button in the primary section, the 'Yes' radio button in the alternate section, and the 'NEXT' button at the bottom right.

Primary Beneficiaries

Beneficiary name	ID/Reg number	Relationship	% Benefit
Brooke Forrester	7009190239088	Wife	100.00%
+ ADD NEW BENEFICIARY + ADD EXISTING BENEFICIARY			Total 100%

Alternate Beneficiaries

Would you like to add alternate beneficiaries?

Yes No

Beneficiary name	ID/Reg number	Relationship	% Benefit
Stephanie Forrester	6109290453081	Ex-wife	100.00%
+ ADD NEW BENEFICIARY			

Navigation: CANCEL, SAVE, SUMMARY, NEXT

Updating beneficiaries cont.

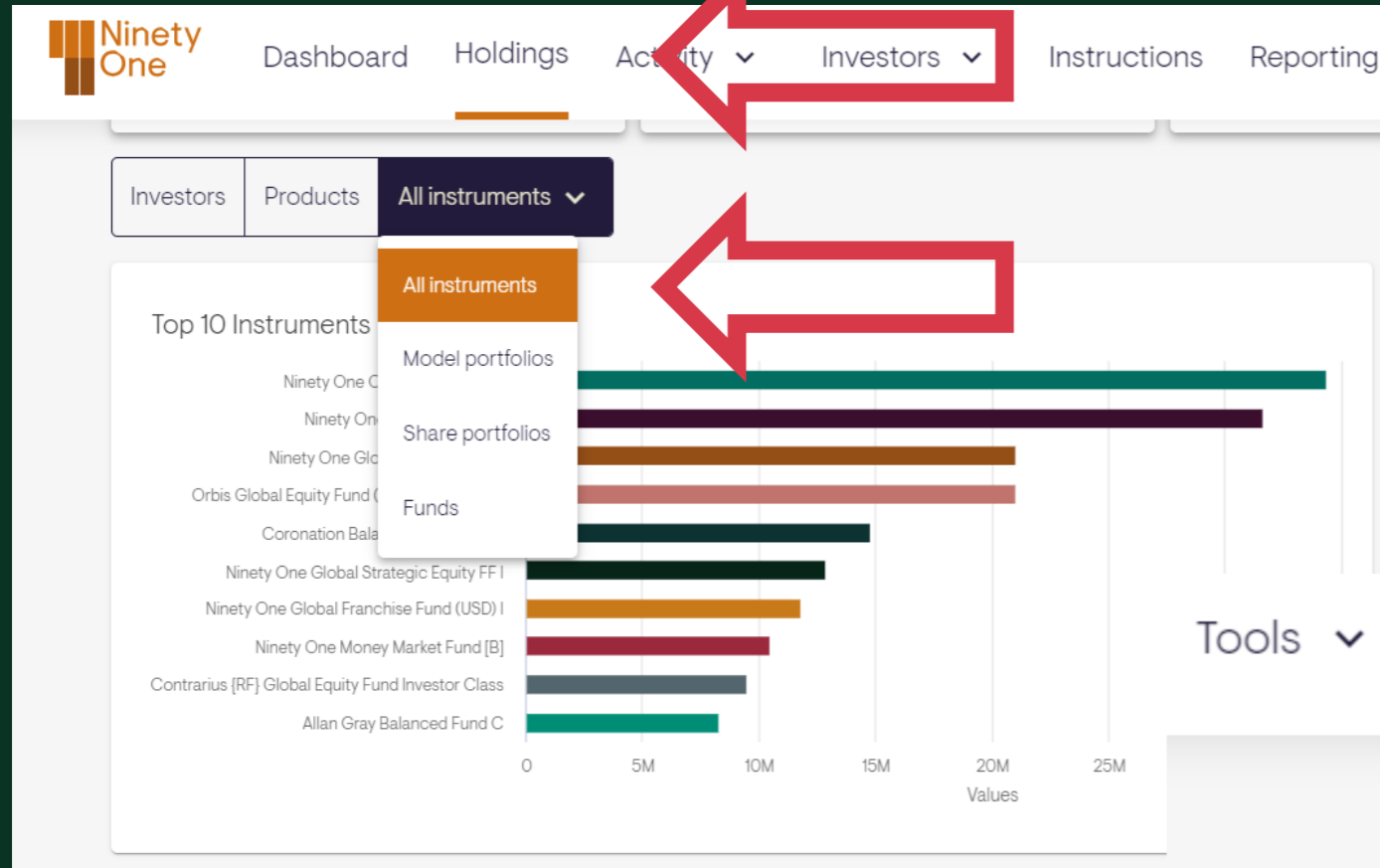
The screenshot displays a user interface for managing investment contracts. At the top, a navigation bar includes a back arrow, the user's name 'First Name 331764 People Name 331764', and the investor number 'Investor number: 331764'. The main navigation menu contains 'Dashboard', 'Products', 'Inbox', 'Tools', 'Activity', 'Profile', and 'Manage & transact'. A red arrow points from the 'Profile' menu item to the right.

Below the navigation bar, two investment contracts are listed:

- Global Life Portfolio** (1 contract) with a current value of \$ 160 084. The contract ID is GAPU/536573. It shows an inception date of 03 Jun 2020 and recurring income/contributions of R 0 p/m. A red arrow points to the 'Switch' button in the action bar.
- Retirement Annuity Fund** (1 contract) with a current value of R 1433 146. The contract ID is INVRA/268861 and it is marked as 'Compliant' under Regulation 28. It shows an inception date of 13 Mar 2008 and recurring income/contributions of R 0 p/m. A red arrow points to the 'Switch' button in the action bar.

Each contract's action bar includes buttons for 'Addition', 'Withdraw', 'Edit reporting currency', 'Switch', 'Manage Beneficiaries', and 'Quote' (or 'Deal Switch' and 'Renew Fee' for the Retirement Annuity Fund).

Fund Selection and clean up



- Different classes
- Funds/classes not offered anymore
- Tedious reporting
- No CGT when switching between classes

The screenshot shows the bottom right corner of the dashboard. It includes navigation links for 'Tools' and 'Inbox', a graduation cap icon with a '0' badge, a circular profile icon with 'FP', and the text 'First Name 564609 People ... Advisor'. Below these is a prominent button labeled 'HOLDINGS' with a download icon.



Fund analysis

Instrument name	Instrument type	Number of investors	Value	% ↓
Ninety One Opportunity Fund I	Fund	<u>90</u>	R 34 391 460	10.22%
Ninety One Managed Fund I	Fund	<u>46</u>	R 31 640 615	9.40%
Ninety One Global Franchise FF I	Fund	<u>123</u>	R 21 053 989	6.26%
Orbis Global Equity Fund (USD) Limited RRF	Fund	<u>8</u>	\$ 1 115 042	6.25%
Coronation Balanced Plus Fund P	Fund	<u>39</u>	R 14 810 010	4.40%
Ninety One Global Strategic Equity FF I	Fund	<u>38</u>	R 12 855 184	3.82%
Ninety One Global Franchise Fund (USD) I	Fund	<u>12</u>	\$ 624 240	3.50%
Ninety One Money Market Fund [B]	Money Market Fund	<u>35</u>	R 10 454 400	3.11%
Contrarius {RF} Global Equity Fund Investor Class	Fund	<u>1</u>	\$ 503 779	2.83%
Allan Gray Balanced Fund C	Fund	<u>40</u>	R 8 279 831	2.46%





Fund analysis

Ninety One Equity Fund E	Fund	1	R 192	0.00%
Ninety One Equity Fund H	Fund	1	R 1 656 154	0.49%
Ninety One Equity Fund I	Fund	<u>20</u>	R 4 776 885	1.42%
Ninety One Equity Fund J	Fund	<u>21</u>	R 1 169 976	0.35%
Ninety One Equity Fund R	Fund	<u>16</u>	R 471 836	0.14%

Ninety One Managed Fund H	Fund	<u>7</u>	R 1 483 978	0.44%
Ninety One Managed Fund I	Fund	<u>46</u>	R 31 640 615	9.40%
Ninety One Managed Fund J	Fund	<u>25</u>	R 3 254 817	0.97%
Ninety One Managed Fund R	Fund	<u>29</u>	R 2 354 813	0.70%

Items per page: 50 101 – 150 of 221



Instrument name	Instrument type	Number of investors	Value	% ↓
STANLIB Global Growth Feeder Fund B1	Fund	1	R 1001	0.00%
PSG Global Equity FF E	Fund	1	R 946	0.00%
Invest High Equity Balanced Fund B1	Fund	1	R 539	0.00%
Ninety One Money Market FF [B]	Money Market Fund	2	R 522	0.00%
Old Mutual Global Currency FF A	Fund	1	R 392	0.00%
Invest Global Government Bond Index FF B1	Fund	1	R 384	0.00%
Ninety One Global Multi-Asset Income FF H	Fund	1	R 367	0.00%
Ninety {RF} One Opportunity Fund R	Fund	1	R 297	0.00%
2374 TFSA Test Model	Model Portfolio	1	R 273	0.00%
Ninety One Equity Fund E	Fund	1	R 192	0.00%

Total number of funds held: 221
70% of book held in 20 funds



Fund favourites

Ninety One Dashboard Holdings Activity ▾ Investors ▾ Instructions Reporting ▾ Tools ▾ Inbox ▾ FP First Name 564609 People ... Advisor

Fund favourites

Add funds

Search and add the funds you want to have as part of your onshore fund favourites

Search onshore funds

Onshore fund favourites list

Onshore fund favourites (7/50)

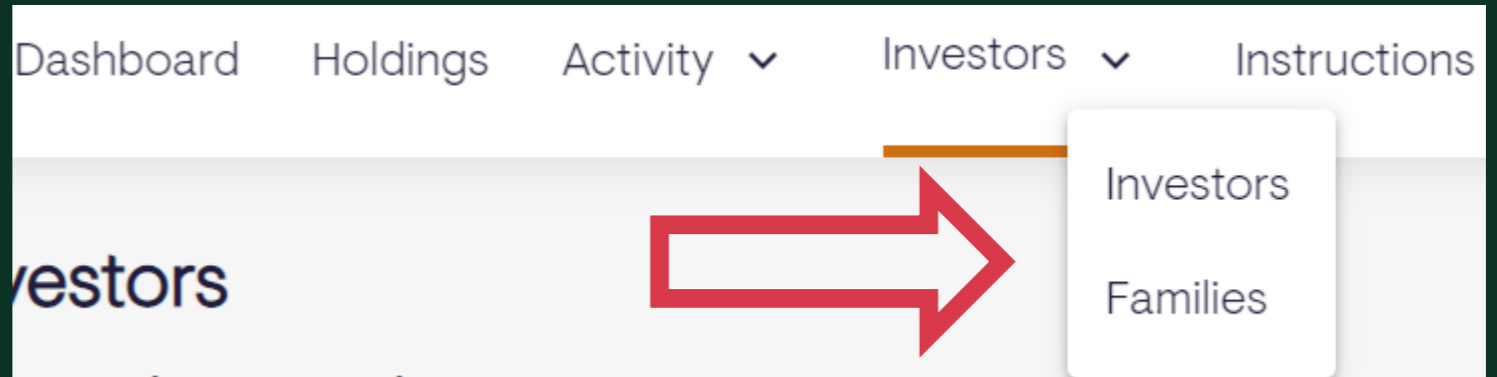
Investment type	Investment name	Amount	%	Actions
Fund	Ninety One Diversified Income Fund I	R 0.00	56.79%	✕
+ ADD INVESTMENT		Total 56.79 %		✕
		% must sum to 100%		✕
	Ninety One Absolute Balanced Fund I			✕
	Ninety One Cautious Managed Fund I			✕
	Ninety One Equity Fund I			✕
	Ninety One Gilt Fund I			✕
	Ninety One Global Environment FF H			✕
	Ninety One Global Franchise FF I			✕

Deal 2



Family office linking

- 2 parts – reporting and pricing
- Process guide available



Families

Show all families

Search by...

Family name Keyword

Family name	No. of members	No. of products	Total holdings
Albrecht	3	6	R 69 955 247.09 ▾
Bobs Family	4	4	R 10 797 578.81 ▾
Family Name 1140	5	6	R 10 027 742.41 ▾
Family Name 1145	3	4	R 8 580 575.38 ▾
Family Name 1233	4	2	R 2 058 469.68 ▾



Family Pricing linking

Forrester Family 4 7 R 15 957 476.25 ^

Principal member: People Name 545081, First Name 545081

Principal member contact details: test@gmail.com, +27113025450

Additional members	Relation	Email	Mobile number	Status	Fee aggregation
People Name 192871, First Name 192871	Spouse	192871@silica.net	+27113021928	-	<input type="checkbox"/> Include in this principal's fee family
		396486@silica.net	+27113023964	-	<input type="checkbox"/> Include in this principal's fee family
		753891@silica.net		-	<input type="checkbox"/> Status

Status	Fee aggregation
Pending	<input checked="" type="checkbox"/> Is a member of this principal's fee family
Pending	<input checked="" type="checkbox"/> Is a member of this principal's fee family
Pending	<input checked="" type="checkbox"/> Is a member of this principal's fee family

SEND TO PRINCIPAL

Awaiting Consent

Awaiting Consent

Awaiting Consent

Approved

Approved

Approved



Book transfers

- Cleaning up books
 - 3rd party platforms
 - Direct unit trust
 - Offshore (Guernsey/Luxembourg)
- Learning different platforms
- Login's, websites, processing times
- Making use of Family office
- Available online with Docu-sign
- Book transfers team
- Weekly/Bi-monthly feedback

Section 14 transfers to Ninety One Investment Platform			
	AIMS	AlexForbes	Allan Gray
Initial requirements			
Application for section 14 Fund Transfer Out form fully completed and signed by the member		•	•
Letter of Intent signed by the member confirming the transfer from Manco to Ninety One IP (indicating investment number and reason for transfer)	•	•	•
Replacement Policy Advice Record (RPAR) fully completed and signed by the member and financial advisor. Please ensure that the Manco Policy number is completed on the RPAR as well as 'Ninety One IP TBC' under the Receiving company's details.			
Manco Contractual Transfers form fully completed and signed by the member	•	•	
Ninety One IP New Business Application Form fully completed and signed by the member	•	•	•
Statement of transfer benefit not older than 1 month for unit transfers only	•	•	•
Clear copy of member's identity document (in the case of a Smart Card, include both sides)	•	• Certified ID	•
Proof of address not older than 3 months		•	
Confirmation whether a cash or unit transfer is to be affected	•	•	•
Ninety One IP Quote (signed and dated)			
Manco only processes cash transfers			
Procedure			
All Section 14 requirements must be submitted via the web	•	•	•
If applicable, Ninety One IP will request any outstanding documentation from the financial advisor	•	•	•
Once all requirements have been provided, Ninety One IP will email the Section 14 Transfer instruction to the Manco within 5 days and request the Form H	•	•	•
Manco will email the Member Declaration form to Ninety One IP who will forward the form to the financial advisor to obtain the member's signature			
On receipt of the Manco's Member Declaration form, Ninety One IP will return the form to Discovery and request the Form H			
Ninety One IP will sign Form H on receipt and return it to the Manco, requesting Form J, Zero Balance Statement and Tax Directive	•	•	•
On receipt of Form J, Zero Balance statement, Tax Directive and payment into the relevant Ninety One IP product bank account, Ninety One IP will process the instruction	•	•	•



Email addresses

- Sales managers – Product info, proposals, website – name.surname@ninetyone.com
- AL consultant – queries, processes, instructions – name@ninetyone.com
- Instructions – instruction/supporting docs to be processed – ipinstructions@ninetyoneadmin.com
- Estate lates – IP.estates@ninetyone.com
- Transfers – ipbooktransfers@ninetyone.com

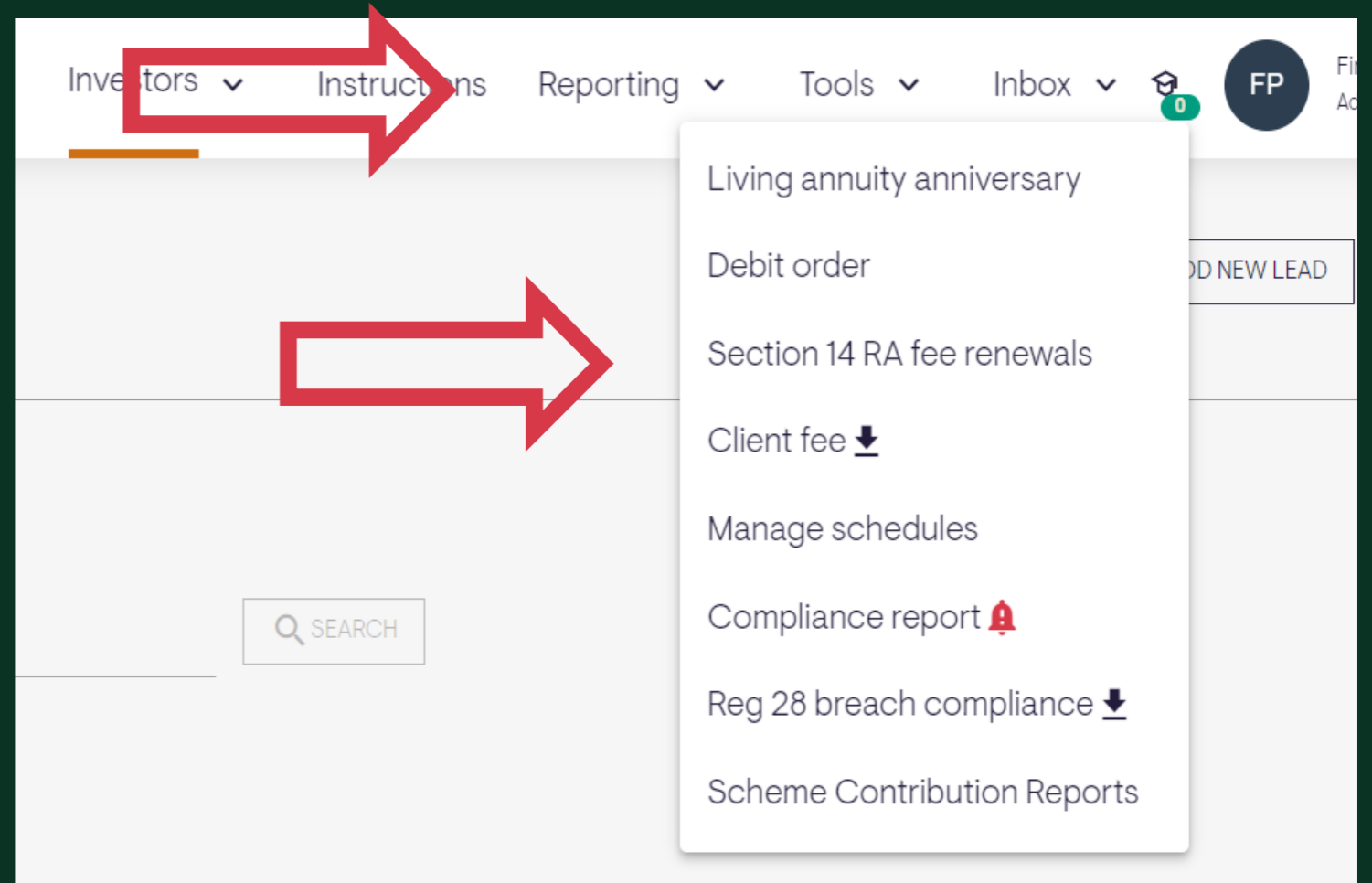
Important to note:

- Only send instructions as a PDF
- Include one client instruction per email
- Good practice to use investors full name with entity number/ID number in subject line
- Use only the “To” field, not “CC” field (will not be received)
- Confirmation of receipt



Reporting

- Easily pull data
- Manage an investment book
- Book analysis
- All can be downloaded into Excel





Section 14 fee report

Section 14 RA fee renewal

Search by...

Investor name

Keyword

Keyword

SEARCH

DOWNLOAD

Overdue (no advice fees are accrued or paid on these investments) 25 fee renewals



Overdue (no advice fees are accrued or paid on these investments) 25 fee renewals



Deal No.	Renewal date	Start date	Investor No.	Investor	Contract number	Fee % (Expired)		Current value
2	09 Jul 2016	10 Jul 2015	58791	First Name 58791 People Name 58791	361886	0.00%	RENEW FEE	R 95 064
1	08 Mar 2012	09 Mar 2011	65476	First Name 65476 People Name 65476	312282	0.00%	RENEW FEE	R 835 022
2	13 Feb 2021	14 Feb 2020	102585	First Name 102585 People Name 102585	278569	0.00%	RENEW FEE	R 313 823



Client fee report

Clipboard		Font		Alignment		Number		Styles		Cells		Editing	
B1													
	B	C	H	I	K	M	N	O					
1	Investor Name	Investor AUM	Product Name	Fee Description	Fee Frequency	Fee Percent excl VAT	VAT Percent	Fee Percent incl VAT	Description				
2	First Name 1251 People Name 1	15,412,170.07	Living Annuity	Administrator Annual Fee	Annually	0.59	0.00	0.59					
3	First Name 1251 People Name 1	15,412,170.07	Living Annuity	Advisor Annual Fee	Annually	0.00	15.00	0.00					
4	First Name 1251 People Name 1	832,134.23	Living Annuity	Administrator Annual Fee	Annually	0.59	0.00	0.59					
5	First Name 1251 People Name 1	832,134.23	Living Annuity	Advisor Annual Fee	Annually	0.00	15.00	0.00					
6	First Name 1251 People Name 1	8,698,068.72	Living Annuity	Administrator Annual Fee	Annually	0.16	0.00	0.16					
7	First Name 1251 People Name 1	8,698,068.72	Living Annuity	Advisor Annual Fee	Annually	0.00	15.00	0.00					
8	First Name 7704 People Name 7	2,093.07	Investment Portfolio (FundChoice)	Administrator Annual Fee	Annually	0.81	15.00	0.93					
9	First Name 7704 People Name 7	2,093.07	Investment Portfolio (FundChoice)	Administrator Processing Fee	Single	0.00	15.00	0.00					
10	First Name 7704 People Name 7	2,093.07	Investment Portfolio (FundChoice)	Advisor Annual Fee	Annually	0.00	15.00	0.00					
11	First Name 7704 People Name 7	814,092.79	Investment Portfolio	Administrator Annual Fee	Annually	0.40	15.00	0.46					
12	First Name 7704 People Name 7	814,092.79	Investment Portfolio	Advisor Annual Fee	Annually	0.00	15.00	0.00					
13	First Name 37044 People Name	2,234,516.92	Pension Preservation Fund	Administrator Annual Fee	Annually	0.24	15.00	0.28					
14	First Name 37044 People Name	2,234,516.92	Pension Preservation Fund	Advisor Annual Fee	Annually	0.00	15.00	0.00					



Book analysis

Ninety One Dashboard Holdings **Activity** Investors Instructions Reporting Tools Inbox FP First Name 564609 People Advisor

Investor no.	Investor name	Investment term	Age of investor	Onshore value	Offshore value	Total value ↓	%
1251	People Name 1251, First Name 1251	18.64	82	R 24 942 373	R 0	R 24 942 373	7.41%
375673	People Name 375673, First Name 375673	15.61	54	R 4 865 460	R 18 245 360	R 23 110 819	6.87%
591231	People Name 591231, First Name 591231	0.57	55	R 0	R 21 902 051	R 21 902 051	6.51%
115967	People Name 115967, First Name 115967	16.29		R 13 260 747	R 0	R 13 260 747	3.94%
553094	People Name 553094, First Name 553094	7.13	50	R 10 874 888	R 237 605	R 11 112 493	3.30%
431124	People Name 431124, First Name 431124	11.46	46	R 10 917 752	R 0	R 10 917 752	3.25%
331764	People Name 331764, First Name 331764	15.3	55	R 2 927 621	R 6 638 083	R 9 565 704	2.84%
698532	People Name 698532, First Name 698532	2	80	R 8 815 665	R 0	R 8 815 665	2.62%
341211	People Name 341211, First Name 341211	13.87	78	R 8 722 124	R 0	R 8 722 124	2.59%
545081	People Name 545081, First Name 545081	7.36	58	R 7 809 080	R 0	R 7 809 080	2.32%



Age analysis

Investor no.	Investor name	Investment term	Age of investor ↓	Onshore value
614105	People Name 614105, First Name 614105	4.95	90	R 500 630
7704	People Name 7704, First Name 7704	3.3	86	R 816 186
100414	People Name 100414, First Name 100414	24.79	85	R 207 069
294657	People Name 294657, First Name 294657	18.22	84	R 4 507 169
1251	People Name 1251, First Name 1251	18.64	82	R 24 942 373
698532	People Name 698532, First Name 698532	2	80	R 8 815 665
112366	People Name 112366, First Name 112366	23.3	80	R 29 096
341211	People Name 341211, First Name 341211	13.87	78	R 8 722 124
109901	Investor (UAT), Scott Carr	23.55	78	R 2 211 725
721009	People Name 721009, First Name 721009	1.37	78	R 97 351

FP First Name 564609 People ...
Advisor

0

more

↓ HOLDINGS



Exporting to excel

Advisor holdings summary export for 01 Jul 2023.xlsx

	H	I	J	K	L	M
1	Full name	Id/passport/reg	Primary email	Primary phone	Birth date	Age in years
2	People Name 533573, First Name 533573	5311245030081	533573@silica.net	+27113025335	24/Nov/1953	69
7	People Name 192871, First Name 192871	6308015172084	192871@silica.net	+27113021928	01/Aug/1963	59
11	People Name 468703, First Name 468703	6308075025081	468703@silica.net	+27113024687	07/Aug/1963	59
18	People Name 88103, First Name 88103	6403185053089	88103@silica.net	+27113028810	18/Mar/1964	59
34	People Name 373416, First Name 373416	7403165081083	373416@silica.net	+27113023734	16/Mar/1974	49
37	People Name 388474, First Name 388474	7309190088086	388474@silica.net	+27113023884	19/Sep/1973	49
40	People Name 422032, First Name 422032	7311285021089	422032@silica.net	+27814452225	28/Nov/1973	49
45	People Name 468134, First Name 468134	7405200237083	468134@silica.net	+27113024681	20/May/1974	49
49	People Name 486783, First Name 486783	7312260005089	486783@silica.net	+27113024867	26/Dec/1973	49
50	People Name 504515, First Name 504515	7405270199080	504515@silica.net	+27113025045	27/May/1974	49
519	People Name 590179, First Name 590179	7307125063083	590179@silica.net	+27113025901	12/Jul/1973	49
629	People Name 369460, First Name 369460	8403280162080	369460@silica.net	+27113023694	28/Mar/1984	39
642	People Name 418746, First Name 418746	8402105011084	418746@silica.net	+27113024187	10/Feb/1984	39
644	People Name 456153, First Name 456153	8403035014081	456153@silica.net	+27113024561	03/Mar/1984	39
646	People Name 533575, First Name 533575	8307220243084	533575@silica.net	+27113025335	22/Jul/1983	39
647	People Name 535389, First Name 535389	8311290112088	535389@silica.net	+27113025353	29/Nov/1983	39
662	People Name 535657, First Name 535657	8403220211088	535657@silica.net	+27113025356	22/Mar/1984	39
664	People Name 571597, First Name 571597	8405290227084	571597@silica.net	+27113025715	29/May/1984	39
675	People Name 590030, First Name 590030	8403300169081	590030@silica.net	+27113025900	30/Mar/1984	39
678	People Name 639164, First Name 639164	9311050083080	639164@silica.net	+27113026391	05/Nov/1993	29

- Entity type
- ID numbers
- Email address
- Phone number
- Date of birth
- Number of products
- Inception date of investments
- Investment terms
- Total AUM



Monthly mailer



Important information

June 2023 Update

Dear Advisor/Assistant,

We are pleased to share our monthly Ninety One Investment Platform Update, which includes important information to help you with your planning for the year.

Click on any of the links below to quickly view the relevant section.

Contents:

1. [Ninety One online functionality – New releases](#)
2. [Ninety One online training sessions](#)

Contents:

1. [Ninety One online functionality – New releases](#)
2. [Ninety One online training sessions](#)
3. [Ninety One Assistants' Masterclass](#)
4. [Ninety One manual forms](#)
5. [Ninety One Investment Platform – latest practice notes](#)
6. [Events calendar and freeze periods](#)
7. [Income changes and income payment dates – June 2023](#)
8. [The importance of effective dates for living annuity income amendments](#)
9. [Living annuity income payment schedule for 2023](#)

Ninety One online functionality – New releases

As we continue to expand our online functionality, we will be removing any



Thank you

—
Investing for a
world of change





Disclaimer

All information and opinions provided are of a general nature and are not intended to address the circumstances of any particular individual or entity. We are not acting and do not purport to act in any way as an adviser or in a fiduciary capacity. No one should act upon such information or opinion without appropriate professional advice after a thorough examination of a particular situation. We endeavour to provide accurate and timely information but we make no representation or warranty, express or implied, with respect to the correctness, accuracy or completeness of the information and opinions. We do not undertake to update, modify or amend the information on a frequent basis or to advise any person if such information subsequently becomes inaccurate. Any representation or opinion is provided for information purposes only.

Ninety One Investment Platform is an authorised financial services provider.