ICON Advance Your World

Our Why and How – Icon

2019

Welcome to the Icon Family

This guide has been put together by the Icon Team to ensure you know exactly how we work and to ensure you get the maximum value out of our services. This document is just a guideline so please don’t take these words as hard-and-fast rules. If there’s anything that concerns you, let’s talk about it and come up with a solution that works for everyone!

Who we are and the problem we faced

We’re just a bunch of millennials (and two slightly older guys) trying to make the Financial Advisory Industry a better place.

While change is rampant these days and the role of the **advisor** is changing fast, the role of the **broker consultant** hasn’t changed much over the last half century. We realized that there was something missing.

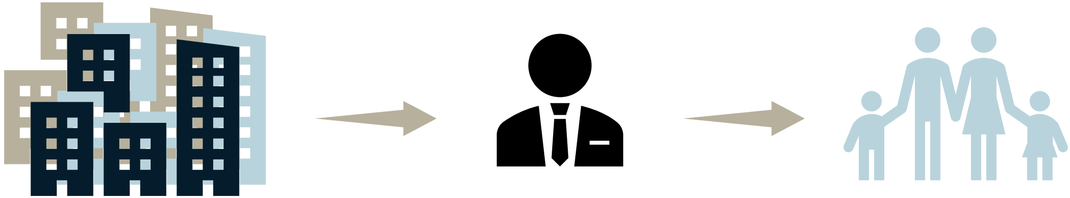
In much the same way you want to be an Independent Financial Advisor, we also wanted to be Independent Broker Consultants. We noticed a problem with traditional Broker Consultants being biased towards their own products.

We wanted transparency. We wanted simplicity.

So, in 2014 we decided to harness our unique position and to be the catalyst for change in the way products were distributed in the Insurance Industry.

How we do it

Icon puts **you** at the center of what we do, creating seamlessness between providers and customers. In doing so, we’re able to facilitate transactions better than anyone else, and ultimately create awesome experiences for you and your customers.



One of our core values is to save time for everyone we work with. Whether you use this to see clients or spend more time with your family.

To do this, we’ve consolidated and simplified.

Consolidation

We have partnered with some of the best insurers in the business. In doing so, we’re able to bring you a single solution, saving you time and energy.

glacier by Sanlam seed BRIGHTROCK FMI CAPITAL LEGACY leave a legacy

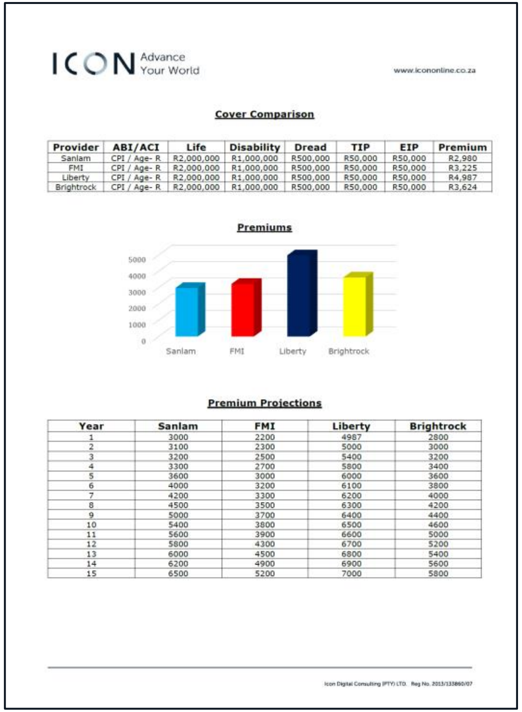
We’ve **consolidated** everything under one roof. So you only need to have one person on speed dial rather than a different person for each provider. No more lengthy coffee “catch-ups” - unless you’re into that kind of stuff.

With multiple contracts, we’re in the unique position to give you an objective view of the market, saving you from biased salespeople and lengthy **due diligence** exercises.

With a full view of your business, we can uncover **unique touch points** that will add extra value to your clients. Monthly campaigns focused on your existing clients will not only generate revenue for you and value for your customers, they create dialogue that help build relationships!

Simplicity

Multiple contracts means a lot of meeting preparation. Another way we save you time is through our meeting preparation packs created for our supporting advisors.



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Cover Comparison

Provider	ABI/ACI	Life	Disability	Dread	TIP	EIP	Premium
Sanlam	CPI / Age- R	R2,000,000	R1,000,000	R500,000	R50,000	R50,000	R2,980
FMI	CPI / Age- R	R2,000,000	R1,000,000	R500,000	R50,000	R50,000	R3,225
Liberty	CPI / Age- R	R2,000,000	R1,000,000	R500,000	R50,000	R50,000	R4,987
Brightrock	CPI / Age- R	R2,000,000	R1,000,000	R500,000	R50,000	R50,000	R3,624

Premiums

Premium Projections

Year	Sanlam	FMI	Liberty	Brightrock
1	3000	2200	4987	2800
2	3100	2300	5000	3000
3	3200	2500	5400	3200
4	3300	2700	5800	3400
5	3600	3000	6000	3600
6	4000	3200	6100	3800
7	4200	3300	6200	4000
8	4500	3500	6300	4200
9	5000	3700	6400	4400
10	5400	3800	6500	4600
11	5600	3900	6600	5000
12	5800	4300	6700	5200
13	6000	4500	6800	5400
14	6200	4900	6900	5600
15	6500	5200	7000	5800

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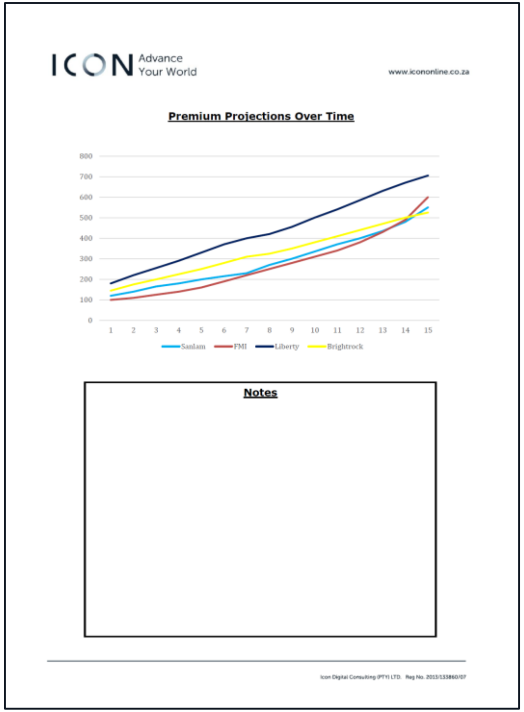

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Premium Projections Over Time

Notes

Icon Digital Consulting (PTY) LTD. Reg No. 2013/133860/07

These are custom branded and sent with each client proposal.

Improving how you manage your business

In addition to this, we want to spend less time pushing product and more time helping you build your business. So we’ve developed an **online platform** designed specifically with you in mind. From here, you’ll have access to various aspects designed to help you improve the way you manage your business.

Clean and store your data in a cloud-based environment.

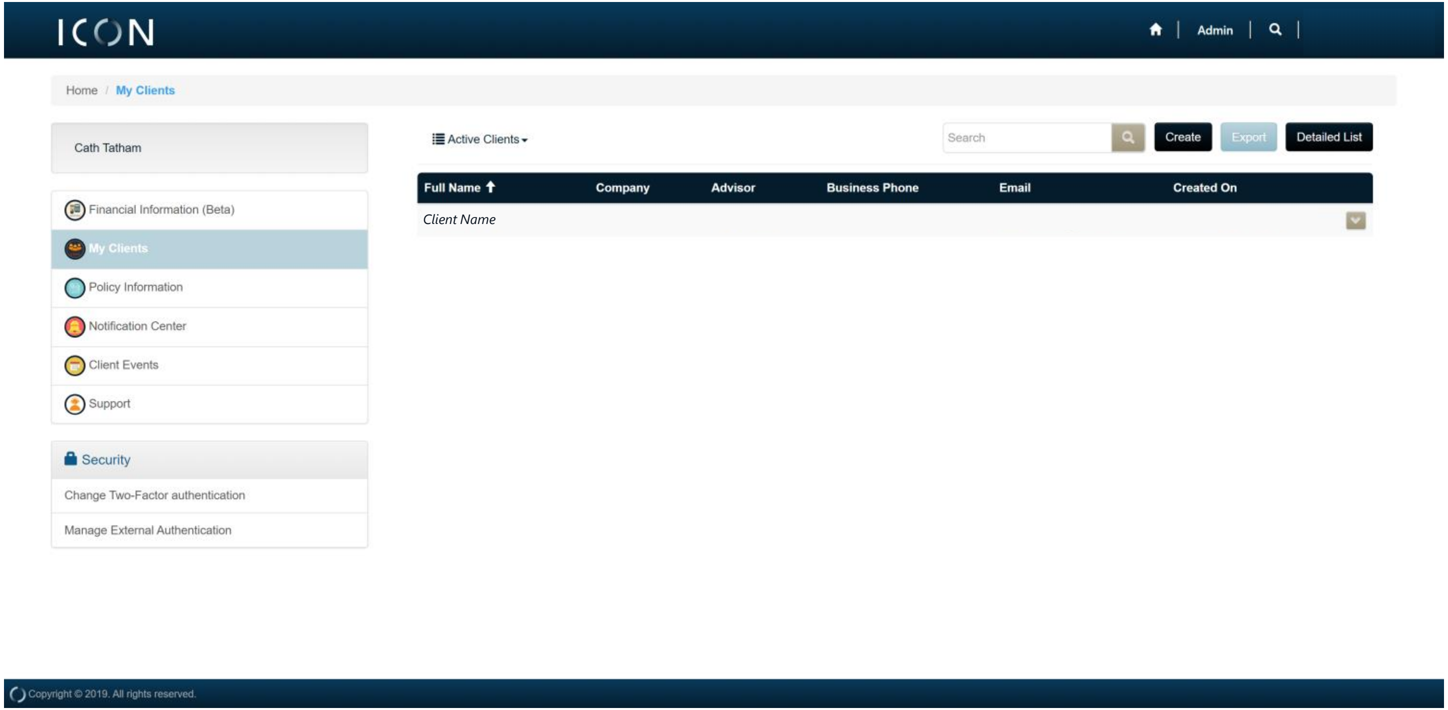
Send world class communications.

Analyse your data using simple, user-friendly dashboards.

Automate day-to-day activities.

Digitalizing your business

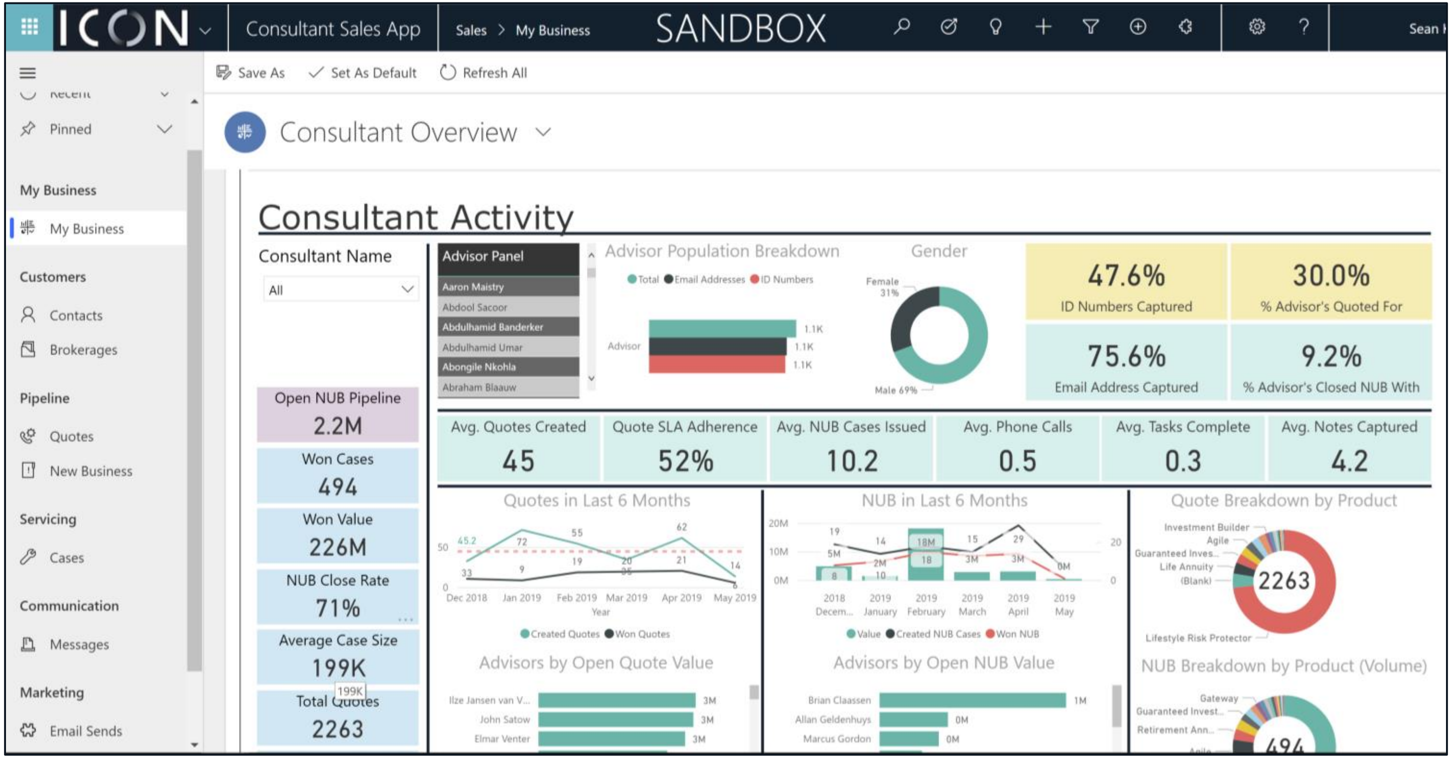
This solution is available free-of-charge for Icon advisors and completely optional.



If you need something built for your own unique needs, we can put in a good word for you and get it custom built for you!

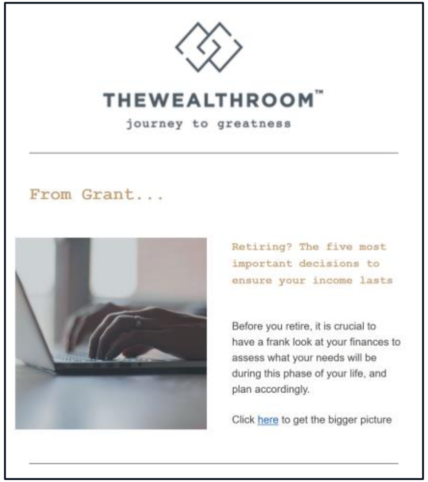
Business analytics

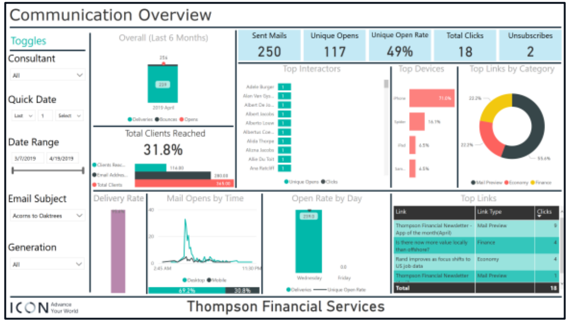
Understand what makes your business tick with a holistic view of your business through interactive dashboards.



Send professional communications

Send professional communications to your clients without having to do the work.





Dos and don’ts

Just to recap so that we’re all on the same page, here’s what we do and don’t do.

The services we offer are centred around you and your clients and designed to **improve the way you do new business.** As we're in a unique position and have access to multiple provider contracts, we're able to provide objective training and support across the providers, as well as para-planning quotation proposals. We can also assist with new business implementation, and product due diligence. And with a full overview of your business, we can help you to identify unique touch points with your existing clients to help generate extra revenue for you and added value for your clients. Lastly, we can assist on the tech side with easy to use CRM solutions and customer engaging services.

We don't process any servicing requests for in-force business. Our reasoning for this is simple - we can't process these requests in-house. Sending us your servicing requests simply adds an extra step to the process as we have to forward them on to the relevant product provider. If you do send these through to us, it will only delay the process as we will only send them back to you.

Icon Value Proposition 2019

We tailor our services based on support.

Blue

Default category for all advisors with Icon

<3 contracts
<1 case per month

- Quote and new business processing
- Product and system classes

Gold

Advisors may either find themselves in this category or can work toward achieving gold status

=>3 contracts

- Quote and new business processing
- Product and system classes
- Quotation summaries for all quotes over R3000
- Complimentary access to the Icon online platform
- Monthly leads nurturing analysis
- Invitation to quarterly master classes with industry experts

Purple

Advisors will have to work toward being inducted into the Icon Black segment.

=>3 contracts
=>1 case per month

- Quote and new business processing
- Product and system classes
- Quotation summaries for all quotes over R1500
- Complimentary access to the Icon online platform
- Monthly leads nurturing analysis
- Invitation to quarterly master classes with industry experts
- 1 complimentary communication per month
- Free birthday/review automations
- Management consulting sessions to help streamline your business
- Practice management solutions
- Use of hot desks available at Icon HQ

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