Nexus

INDEPENDENT FINANCIAL PROFESSIONALS

ADVISER VALUE PROPOSITION

Who We Are

We are a proudly Independent Financial Advisory Firm and the preferred home of dynamic Independent Financial Advisers that are driven by a passion for working alongside their clients to give holistic, goals-based and independent financial advice.

Nexus Independent Financial Professionals opened in 2020 as a group of committed Financial Advisers with over 100 years' of combined expertise. We are part of the larger Nexus group and share a common heritage and shared set of customer values with Nexus Fiduciary Services and Nexus Employment Professionals.

We work on a governing set of principles that shape our thinking and our day-to-day interactions. Our firm is based on our non-negotiable values of:

- INDEPENDENCE
- INTEGRITY
- HONESTY
- ACCOUNTABILITY
- GRATITUDE
- RESPECT

Why We Do What We Do

We want to be the go-to company for committed Advisors who are passionate about placing clients at the centre of everything they do.

We started the firm to be a place where Advisers can grow their practice in **an environment that places advice over sales**, and allows Advisers to charge their clients for their professional advice, in a manner that suits both the Advisers as well as their clients. This could be by developing a fee-only approach or a hybrid fees-based and AUM model.

We want to help a forward-looking group of Advisers assist clients to understand the importance of great independent financial advice and coaching. We aren't interested in sales targets, or business churn and definitely don't like models where the client is incidental to the advice process. **We value deep relationships with our clients** with a focus on being the central go-to point for clients who have financial planning needs and questions.

We believe in partnership and utilising our team of professionals to assist clients in understanding and reaching their goals in life. We understand that not all Advisers are experts in all aspects of financial planning and we work with our Advisers to concentrate on what they are best at while delegating other aspects of their clients' needs to those who are happy and competent to assist.

Who We Like To Partner With

We love partnering with advisers who want to play a central part in their clients' lives by helping their clients:

- Understand why money is important to them.
- Articulate financial goals that require a tangible commitment.
- Understand whether they will meet these goals given their current situation.

We partner with Advisers who are interested in gradually expanding their role as investment managers and who are moving towards an integrated life-first adviser and wealth coaching relationship.

Advisers who assist clients comprehensively on investments, banking, healthcare, protection, taxes, estate, as well as financial wellness needs more broadly.

Advisers who value their independence and have a burning desire to grow their practices successfully in the direction that helps their clients reach their financial dreams.

We offer Advisers who prefer to specialise in a particular field of financial planning a group of like-minded professionals who can assist them and their clients with other aspects of financial planning to allow the client the benefit of holistic advice.

We value Adviser partners who want to work nationally in a virtual office environment to remain nimble and quick in the ever-changing financial advice landscape.

We prefer Advisers who work independently and don't need to be micro-managed on a day to day basis, who prefer to be go-getters to drive their own practice success.

We like assisting Advisers who have created a great practice and are interested in extracting value out of their practice with a view to consolidating their succession plan.

How We Build and Support Great Advisers

Our firm has a broad range of complementary services that we offer our Advisers, and through them to their clients. This comprehensive suite of offerings helps you as the Adviser to ring-fence your clients and places you at the centre of their financial planning needs as the team leader of a comprehensive financial planning team.

Administration & Compliance Hub

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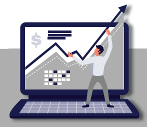
Marketing Support

+



Practice Management

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Specialist Support

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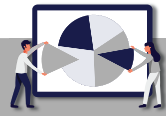

Leading Insurers & Investments

- Comprehensive **marketing support** with individualised client-facing adviser brochures, online digital business cards, company website, meeting messages, PowerPoint templates.
- A **dedicated compliance officer** to give your clients peace of mind that they are working with an adviser who centers advice around everything they do.
- A highly equipped centralised head office **administration hub.**
- Access to compile **comprehensive credit profiles** of your clients including debts and liabilities.
- Structured **business development** sessions to grow your practice and remain relevant.
- Access to **great CPD offerings** to keep Advisers up to date and compliant.
- **Support and administration** to help advisers structure their business to charge a service and/ or advice fee.
- A great **succession planning** value proposition to ensure your clients are always looked after while enjoying earnings from your hard work.
- **Boardroom facilities** available in Johannesburg as well as hot desk facilities in our Johannesburg Head Office, Nelspruit, Pretoria and Rustenburg offices.

> “ Invest in yourself. Your career is the engine of your wealth.
>
> \- Paul Clitheroe

- Agreements with all **leading life insurers and major investment platforms** both locally and offshore with an unmatched range of products and solutions.
- A dedicated **Corporate Benefits Division** to help and assist with **Employee Benefits** for corporate clients.
- A dedicated **Medical Aid Division** who can help you look after your clients' medical aid and gap cover requirements including all claims and annual membership benefit reviews.
- A dedicated **Short-term Broker Division** to put short-term insurance coverage for both individuals as well as businesses.
- An **Estates and Wills Company** from within our Group who will work hand in hand with Advisers to protect their clients' legacies, set up and manage Inter Vivos and Testamentary Trusts if appropriate and manage deceased estates and beneficiary guardianship requirements as needed.
- A **Tax & Accounting Specialist** for both clients and Advisers.
- An **Investment Specialist** who works together with Advisers to develop a recommended fund list to suit clients individual investment needs. They prepare a comprehensive report to show the probability of success for clients to meet their investment goals.
- A **cash management system** that provides an efficient, easy to use and convenient way to manage your clients’ cash investments. Enjoy the ability to offer your clients unique savings products that suit their needs at the touch of a button.
- **Debt Busters referral agreement** for clients who need debt counseling.

Our Remuneration Model

We believe that creating a shared vision of profitability for both our Independent Advisers as well as our firm allows all parties to reap the rewards. Our payment structure works as follows:

Commission Fee Category	First Year Commission/ Initial Advice Fee Split	Example of Adviser earnings - Quarterly (based on flows only)	Monthly equivalent to stay in Category
Diamond	85/15	> R 165 000	R 55 000 >
Gold	75/25	R 165 000 – R 45 000	R 55 000 – R 15 000
Silver	Flat fee of R 6000*	< R 45 000	< R 15 000

When the Adviser earns more than R100 000 per month, the monthly commission strip is capped at a fixed rate of R10 000* per month.

***This rate will be increased annually in line with inflation.**

Discretionary Profit Share on AUM in Nexus IFP Model Portfolios and CIS's – Per Adviser Book		
More than R50 million*	0.05% per annum on Models	0,10% per annum on CIS
More than R250 million*	0,1% per annum	0,20% per annum on CIS

***These values may be increased annually in line with inflation.**

The Fee Split Covers:

- FSP license
- FSCA Levies
- Key Individual services
- Product supplier contracts
- Astute usage
- Marketing and branding
- Commission management including consolidated Commission statements
- Compliance monitoring
- CRM system
- Tax and payroll services
- CMS Registration
- Digital Business Tools
- Administration Services
- Discretionary Fund Manager Selection and Use

Referral Commissions

We offer great referral agreement splits for business referred to our in-house partners and sister companies.

Partner	Referral Split
Fiduciary Specialist	S18(3) Estate Value of estate is less than R250 000.00 → **R1 000.00 Referral Fee** Estates over R250 000.00 Less than R30 000,00 → **R1 000.00 FA Referral Fee** R30 000,00 – R60 000,00 → **FA split 10% of the Executors Fee** R60 000,00 – R80 000,00 → **FA split 15% of the Executors Fee** R80 000 and above → **FA split 25% of the Executors Fee**
Medical Aid Specialist	Individual & Corporate Business → **30% Referring Advisor**
Short Term Insurance	Nexus Short-term → **40% of Broker Commission**
Employee Benefits (if not accredited)	New Funds Year 1 → **50/50** Year 2 → **60/40** Year 3 → **70/30**

Potential Annual Earnings: 100 Clients

We believe in creating income streams for an RDR world.

Item	Potential Annual Earnings (Before Tax) Excluding New Business
100 Million Assets Under Management	R 400 000.00
100+ Nexus Wills	R 60 000.00
100 Short-term Clients (R2 000 monthly premium)	R 180 000.00
100 Medical Aid Referral (30%)	R 35 000.00
100 Gap Cover Clients (30%)	R 35 000.00
	R 710 000.00

How We Help Advisers Integrate Into Our Firm

Adviser signs broker contract

- Background checks completed.
- FSP adviser categories confirmed.
- Broker code generated.
- Start date confirmed.

Onboarding orientation started

- Outstanding accreditations completed.
- Codes for providers issued.
- Introduced to support and complimentary services.

Marketing Collateral arranged

- Personalised and couriered.
- Online systems arranged and tested.

Clients are moved to Nexus

- Email templates.
- Head office admin hub support.

Is Nexus IFP the Right Fit For You?

- You value your independence.
- You prefer to work autonomously.
- You prefer advice over sales.
- You want to change your status quo.
- You want to create your legacy.
- You are interested in providing fee-based advice.

At Nexus Independent Financial Professionals we focus on making your dreams a reality by making the complex decisions around Financial Planning simple.

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