

BUSINESS CONTINUITY PLAN

FSP Name:	Manage All (Pty) Ltd
FSP Number:	14445

INSTRUCTIONS:

- As part of the continued compliance with Section 8(3)(j) of Board Notice 106 of 2008 and Section 20(b) of the General Code of Conduct, an FSP must ensure that internal controls are in place as part of an FSP's business continuity
- The purpose of this document is to provide the FSP with guidelines, as well as a framework within which to elaborate on the measures implemented in order to establish a business continuity plan
- This document (in its uncompleted layout) should in no way be interpreted to constitute a standalone continuity plan
- Consider the "foreword" section of this document
- Continue to the relevant heading depending on whether the FSP's license has been issued as a "Sole Proprietor" or "Closed Corporation / Company"
- Complete and print the relevant sections depending on your FSP license issue type
- Attach copies of agreements that the FSP may have entered into as annexure to this document
- Inform all Key Individuals, Compliance Officers and pertinent Support Staff of the business continuity plan
- Complete and sign the document
- Retain a copy of the plan on the FSP's compliance file for inspection purposes
- Review the plan on an annual basis

FOREWORD

Business continuity planning is the process whereby a structured plan is put in place to provide for any contingency that may threaten the continued existence or uninterrupted operation of a FSP's business.

The plan must therefore not only make provision for death events, but also the processes that will be followed if a Key Individual is unable to perform his or her functions.

Although certain aspects of the plan may never be implemented, the existence of a business continuity plan during a crisis situation will limit the potential damage that may be caused to the business as a result.

The two main areas of a business continuity plan are:

- **Succession Planning:** where provision is made for a Key Individual's retirement or death
- **Business Continuation:** where provision is made for a Key Individual's absence due to sickness or vacation

In order to compile an appropriate business continuity plan for the FSP you must complete either the section applicable to "Sole Proprietor" or "Closed Corporation / Company"

You will notice that the outline of any particular section provide blank spaces that are preceded by accompanying guidance notes. Consider the guidance notes and enter specific instructions on the blank spaces provided in order to document the arrangements that have been implemented.

The instructions must therefore stipulate what needs to be done, by whom and by when.

SOLE PROPRIETOR

BUSINESS CONTINUATION

In the event of the Key Individual's temporary absence (*i.e. the expected absent period is to exceed two weeks*) due to illness, accident or vacation the following person will be responsible to ensure the orderly implementation and execution of the procedures indicated below:

Responsible Person's Name:	R.A
Contact Number:	

During the absence of the Key Individual, the following individual(s) will continue to perform essential administrative tasks (*i.e. all tasks excluding the rendering of financial services*)

1	(support staff name) _____	INITIAL
2	(support staff name) _____	INITIAL
3	(support staff name) _____	INITIAL

Guidance Notes

- All parties affected by the Key Individual's absence must be notified accordingly by either the remaining, representative(s), support staff and/or next of kin (where applicable)
- If the FSP does not employ additional support staff, identify standby parties outside the business which will be able to oversee the day-to-day operations of the business
- All support staff must see to the continued day-to-day operations of the FSP whilst the Key Individual is indisposed
- Identify specific employees who must take responsibility for specific functions, depending on the circumstances
- Set out the responsibilities of key personnel with regard to clients and product suppliers in order to ensure that maximum service levels are maintained at all times
- Consider attaching a detailed organogram to this document indicating the responsibilities of personnel
- Support staff may not perform the functions of the Key Individual insofar the rendering of financial services (*i.e. furnishing of advice and/or the rendering of intermediary services*)
- Indicate the arrangements that have been made to ensure that the Key Individual's clients are able to reach him or her during a client emergency and that the clients' interests have been taken into account

- Implement an "out of office" reply on the Key Individual's email account explaining the Key Individual's absence, expected date of return as well as alternative contact numbers
- Implement an automated voicemail on the Key Individual's telephone account explaining the Key Individual's absence, expected date of return as well as alternative contact numbers

Support Staff specific instructions (**General**)

Support Staff specific instructions (**Clients**)

Support Staff specific instructions (**Product Suppliers**)

(any additional comments/instructions are attached as an annexure hereto)

During the absence of the Key Individual, the following FSP will be responsible to facilitate emergency financial services (i.e. only individuals that are authorised to render financial services)

FSP Name:	
FSP Number:	
FSP Contact Number:	

During the absence of the Key Individual, the following representative(s) will be responsible to facilitate financial services (i.e. only individuals that are authorised to render financial services)

1	(representative name) _____	INITIAL
2	(representative name) _____	INITIAL
3	(representative name) _____	INITIAL

Guidance Notes

- Reasonable care must be taken to ensure that any outstanding business is promptly completed
- If the Sole Proprietorship has Representatives linked to the license, identify the individual(s) that will be responsible for the indisposed Key Individual's client portfolio. Irrespective of the FSP's authorised license categories, such Representative(s) may only render financial services on the license categories for which he or she is authorised for
- If the FSP does not have any additional Representatives linked to the license, consider approaching suitable external parties with whom the Key Individual can agree on acceptable terms, to attend to certain aspects of the business during the Key Individual's absence
- Implement an "out of office" reply on the Key Individual's email account explaining the Key Individual's absence as well as contact numbers of Representatives (where applicable)
- Implement an automated voicemail on the Key Individual's telephone account explaining the Key Individual's absence as well as contact numbers of Representatives (where applicable)
- Implement an "out of office" reply on the Key Individual's email account explaining the Key Individual's absence as well as contact numbers of alternative FSPs and/or Product Supplier(s) (where applicable)

- Implement an automated voicemail on the Key Individual's telephone account explaining the Key Individual's absence as well as contact numbers of alternative FSPs and/or Product Supplier(s) *(where applicable)*

Key Individual / Representative specific instructions:

_____ *(any additional comments/instructions are attached as an annexure hereto)*

SUCCESSION PLANNING

In the event of one (or the only) of the FSP's Key Individuals death or permanent incapacity the following person will be responsible to ensure the orderly implementation of the procedure indicated below:

Responsible Person's Name:	
Contact Number:	

Guidance Notes

- A sole proprietorship license is inexorably linked to the Key Individual within whose name it has been issued
- A sole proprietorship license cannot be transferred or ceded in any way to another person
- A sole proprietorship license cannot be inherited by anyone
- In the event of the Key Individual passing away, or any situation that will render a Key Individual unable to perform his or her duties in terms of the FAIS Act, will result in the license having to be lapsed and the business will cease to exist

- The Financial Services Board needs to be informed should any of the above-mentioned events occur
- All affected clients must immediately be notified should any of the above-mentioned events occur
- Should any of the above-mentioned events occur, reasonable steps must be taken to consult with the clients and product suppliers concerned in order to ensure that any outstanding business is promptly completed
- Should any of the above-mentioned events occur, reasonable steps must be taken to consult with the clients and product suppliers concerned in order to ensure that all business is transferred to another FSP
- Consider incurring the once-off costs of registering a close corporation or private company and applying for a new license. New business may be phased under the name of the new entity once the license is approved. Discuss any such plans with your product suppliers of long standing, with emphasis on recurring commissions and other income emanating from business completed under the Key Individual's own name
- Consider whether it would be practical and financially justified to transfer the FSP's business to a legal entity such as a private company or business trust
- The Key Individual should consider approaching representatives linked to his or her license, possibly entering into a agreement with a view to purchase the FSP's business book in the event of death or other circumstances which may render the Key Individual incapable of continuing his or her business.
- Consider identifying other FSPs that operate a similar business as that of the FSP with a view to purchase the FSP's business book in the event of death or other circumstances which may render the Key Individual incapable of continuing his or her business
- The Key Individual should consider possibly entering into a formal reciprocal agreement with another FSP who finds himself in the same position, in terms whereof either party provides the other party with a binding, written offer to purchase the other's book on agreed terms of how the price will be determined if and when it becomes necessary
- Obtain legal advice on the above mentioned issues in order to make informed decisions
- The business continuity plan should in no way be construed as a last will and testament

Responsible Person specific instructions: **(General)**

Responsible Person specific instructions: **(Clients)**

Responsible Person specific instructions: **(Product Suppliers)**

(any additional comments/instructions are attached as an annexure hereto)

IMPORTANT CONTACT DETAILS

1

Key Individuals

Key Individual(s) linked to the license contact details are annexed hereto / or, contact details are documented at this location:

2

Representatives

Representatives(s) linked to the license contact details are annexed hereto / or, contact details are documented at this location:

3 Next of Kin

Next of kin contact details are annexed hereto / or, contact details are documented at this location:

4 Clients

Client contact details are annexed hereto / or, contact details are documented at this location:

5 Product suppliers

Product Supplier contact details are annexed hereto / or, contact details are documented at this location:

6 Accountants & Attorneys

Accountants & Attorneys contact details are annexed hereto / or, contact details are documented at this location:

DECLARATION OF INTENT:

The purpose of this business continuity plan is to provide for the contingency of an indisposed Key Individual that may no longer be able to act in his or her capacity as Key Individual, due to death or an event that has led to the Key Individual's permanent incapacity. This instructions recorded herein is not a last will and testament, nor is the business continuity plan intended to replace or amend an existing last will and testament.

As the duly nominated Key Individual of (FSP name) _____

I, (name) _____ hereby confirm the instructions recorded herein.

Nominated Key Individual Signature & Date

Compliance Officer Signature & Date

CLOSED CORPORATION AND COMPANY

BUSINESS CONTINUATION

In the event of one of the Key Individual's temporary absence (i.e. the expected absent period is to exceed two weeks) due to illness, accident or vacation the following person will be responsible to ensure the orderly implementation and execution of the procedures indicated below:

Responsible Person's Name:	<i>Rg Van lensburg</i>
Contact Number:	<i>082 745 0000.</i>

During the absence of the Key Individual, the following individual(s) will continue performing necessary administrative tasks (i.e. all tasks excluding the rendering of financial services)

1	<i>Client Services Karen Botha.</i>	INITIAL <i>B</i>
2	<i>New Business Annelie Henning</i>	INITIAL <i>Henning</i>
3	<i>General Admin & Finance G.v. Lensburg</i>	INITIAL <i>[Signature]</i>

Guidance Notes

- All parties affected by the Key Individual's absence must be notified accordingly by either the remaining Key Individual(s), representative(s), support staff and/or next of kin (where applicable)
- If the FSP does not employ additional support staff, identify standby parties external to the business who would be able to oversee the day-to-day operations of the business
- All support staff must see to the continued day-to-day operations of the FSP whilst the Key Individual is indisposed
- Identify specific employees who must take responsibility for specific functions, depending on the circumstances
- Set out the responsibilities of key personnel with regard to clients and product suppliers in order to ensure that maximum service levels are maintained at all times
- Consider attaching a detailed organogram indicating the responsibilities of personnel
- Support staff may not perform the functions of the Key Individual insofar the rendering of financial services (i.e. furnishing of advice and rendering of intermediary services)
- Indicate the arrangements that have been made to ensure that the Key Individual's clients are able to reach him or her during a client emergency and that the clients' interests have been taken into account

- Implement an "out of office" reply on the Key Individual's email account explaining the Key Individual's absence, expected date of return as well as alternative contact numbers
- Implement an automated voicemail on the Key Individual's telephone account explaining the Key Individual's absence, expected date of return as well as alternative contact numbers
- Implement an "out of office" reply on the Key Individual's email account explaining the Key Individual's absence as well as contact numbers of alternative FSPs and/or applicable Product Supplier(s) *(where applicable)*
- Implement an automated voicemail on the Key Individual's telephone account explaining the Key Individual's absence as well as contact numbers of alternative FSPs and/or applicable Product Supplier(s) *(where applicable)*

Support Staff specific instructions (General)

Do tasks as per job description.

Support Staff specific instructions (Clients)

Do tasks as per job description.

Support Staff specific instructions (Product Suppliers)

Do tasks as per job description.

 _____ (any additional comments/instructions are attached as an annexure hereto)

During the absence of the Key Individual, the following Key Individual / FSP will be responsible to facilitate emergency financial services (i.e. only individuals that are authorised to render financial services)

Key Individual Name: <i>(if applicable)</i>	
Key Individual Contact Number: <i>(if applicable)</i>	
FSP Name: <i>(if applicable)</i>	
FSP Number: <i>(if applicable)</i>	
FSP Contact Number: <i>(if applicable)</i>	

Alternatively, during the absence of the Key Individual, the following representative(s) will be responsible to facilitate emergency financial services (i.e. only individuals that are authorised to render financial services)

1 (representative name)	Caren Bohra.	INITIAL CB
2 (representative name)		INITIAL
3 (representative name)		INITIAL

Guidance Notes

- Reasonable care must be taken to ensure that any outstanding business is completed promptly
- If the FSP has Representatives linked to the license, identify the individual(s) that will be responsible for the indisposed Key Individual's client portfolio. Irrespective of the FSP's authorised license categories, such Representative(s) may only render financial services on the license categories for which he or she is authorised for
- If the FSP does not have any additional Representatives linked to the license, consider approaching suitable outside parties with whom the Key Individual can agree on acceptable terms, to attend to certain matters of business during the Key Individual's absence

- Implement an "out of office" reply on the Key Individual's email account explaining the Key Individual's absence as well as contact numbers of alternative Key Individuals and/or Representatives
- Implement an automated voicemail on the Key Individual's telephone account explaining the Key Individual's absence as well as contact numbers of alternative Key Individuals and/or Representatives
- Implement an "out of office" reply on the Key Individual's email account explaining the Key Individual's absence as well as contact numbers of alternative FSPs and/or applicable Product Supplier(s) (*where applicable*)
- Implement an automated voicemail on the Key Individual's telephone account explaining the Key Individual's absence as well as contact numbers of alternative FSPs and/or applicable Product Supplier(s) (*where applicable*)

Key Individual / Representative specific instructions:

As per job descriptions.

(any additional comments/instructions are attached as an annexure hereto)

SUCCESSION PLANNING

In the event of any (or the only) of the FSP's Key Individuals death or permanent incapacity, the following person will be responsible to ensure the orderly implementation of the procedure indicated below:

Responsible Person's Name:	<i>P. V. Leusberg / W. Hermans</i>
Contact Number:	<i>082 745 0000 / 082 718 6023</i>

Guidance Notes

- Unlike a sole proprietorship where the Key Individual is inexorably linked to the license, a close corporation or company is a separate legal entity and the Key Individual is therefore not directly attached to the license
- Therefore, in a situation where a close corporation or company only has one Key Individual, and that person dies or becomes incapable of performing his or her functions as Key Individual, the license will remain intact and the business will continue to exist. However, in order for the business to continue as an authorised FSP, a new Key Individual will have to be appointed and authorised as such by the FSB. However, until such time that the indisposed Key Individual of the close corporation or company is formally approved by the FSB, the close corporation or company will not be permitted to conduct any regulated functions
- In a situation where a close corporation or company has more than one key individual linked to the license, the passing away or occurrence of any situation that will lead to one of the Key Individuals not being able to perform his or her duties in terms of the FAIS Act will not have an effect on the status of the FSP
- The Financial Services Board needs to be informed should any of the above-mentioned events occur
- Should any of the above-mentioned events occur reasonable steps must be taken to consult with the clients and product suppliers concerned in order to ensure that any outstanding business is promptly completed
- Should any of the above-mentioned events occur reasonable steps must be taken to consult with the clients and product suppliers concerned in order to ensure that all business is transferred to another Key Individual or Representative. Irrespective of the FSP's authorised license categories, such Key Individual or Representative may only render financial services on the license categories for which he or she is authorised for
- In situations where a close corporation or company only has one Key Individual, consider approaching representatives linked the FSP license and possibly entering into an agreement with a view to purchase the Key Individual's business book in the event of death or other circumstances which may render the Key Individual incapable of continuing his or her business
- In situations where a close corporation or company only has one Key Individual, consider identifying other FSPs that operate a similar business as that of the FSP with a view to purchase the Key Individual's business book in the event of death or other circumstances which may render the Key Individual incapable of continuing the business. You could possibly enter into a formal reciprocal agreement with another FSP who finds itself in the same position, in terms

whereof either party provides the other party with a binding, written offer to purchase the other's book on agreed terms of how the price will be determined if and when it becomes necessary

- In situations where a close corporation or company only has one Key Individual, consider selling the interests or shares therein at any time during your lifetime or upon retirement, to an appropriately qualified person(s).
- In situations where a close corporation or company only has one Key Individual, consider bequeathing the interest or shares, but keep in mind that if the beneficiary/ies are not qualified to conduct regulated business, a suitable person(s) will have to be identified and approved by the FSB to fulfil these functions
- In situations where a close corporation or company has more than one Key Individual linked to the license, consider updating the membership or shareholders agreement to specifically address the aspect of continuation of the business in the event of indefinite absence, retirement or death of a member or shareholder
- In situations where a close corporation or company has more than one Key Individual (whom are also co-owners of the business) linked to the license, consider entering into a "buy-and-sell" agreement. Buy and sell insurance is risk insurance that business co-owners take out on one another's lives to enable them to buy a diseased or disabled co-owner's share in the business. The agreement requires all co-owners to take out life insurance on one another's lives. In case of the death of one of the co-owners (i.e. Key Individuals) the insurer pays the proceeds to the survivors as owners of the policy.
- Obtain legal advice on the above mentioned issues in order to make informed decisions
- The business continuity plan should in no way be construed as a last will and testament

Responsible Person specific instructions: **(General)**

As per job descriptions.

Responsible Person specific instructions: **(Clients)**

Responsible Person specific instructions: **(Product Suppliers)**

(any additional comments/instructions are attached as an annexure hereto)

IMPORTANT CONTACT DETAILS

1 Key Individuals

Key Individual(s) linked to the license contact details are annexed hereto / or, contact details are documented at this location:

R Ackerman *082 5516025*

2 Representatives

Representatives(s) linked to the license contact details are annexed hereto / or, contact details are documented at this location:

See annexure.

3 Next of Kin

Next of kin contact details are annexed hereto / or, contact details are documented at this location:

See annexure.

4 Clients

Client contact details are annexed hereto / or, contact details are documented at this location:

As per system back up.

5 Product suppliers

Product Supplier contact details are annexed hereto / or, contact details are documented at this location:

6 Accountants & Attorneys

Accountants & Attorneys contact details are annexed hereto / or, contact details are documented at this location:

Stydom. Britz. Mhvatzi - Attorneys 012 365 1887.
JS Jacobs & Ass - Accountants 012 654 4774.

DECLARATION OF INTENT:

The purpose of this business continuity plan is to provide for the contingency of an indisposed Key Individual that may no longer be able to act in his or her capacity as Key Individual, due to death or an event that has led to the Key Individual's permanent incapacity. This instructions recorded herein is not a last will and testament, nor is the business continuity plan intended to replace or amend an existing last will and testament.

As the duly nominated Key Individual of (FSP name) Wanage All (Pty) Ltd.
Ruddolph Akermann

I, (name) Ruddolph Akermann hereby confirm the instructions recorded herein.

Ruddolph Akermann 2011/03/16

Nominated Key Individual Signature & Date

[Signature] 19/4/2011

Compliance Officer Signature & Date

084 990 1627



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Checklist

Date: _____

To Do:	Follow-Up:					Description:	Estimated Time:
	Daily	Every 3 Days	Every 5 Days	Every 14 Days	Every 30 Days		
Capture Medical Applications – Status 28	✓					Capture daily as applications come in	5 min per app
Admin Check Medical Applications	✓					Admin Check daily as applications are captured	5 min per app
Request outstanding information/documentation from Consultant/Client – Status 30	✓		✓			Request info/docs after admin check and follow up after 5 days of initial request	2 min per app
Submit complete application to fund – Status 40	✓		✓			Scan and email app as soon as it is complete and submit to fund. Follow up after 5 days of initial submission	3 min per app
Request outstanding information/documentation requested by fund from Consultant/Client – Status 33	✓		✓			Request info/docs after it is received by funds and follow up after 5 days of initial request	2 min per app
Re-submit information/documentation to fund – Status 42	✓	✓				Scan and email info/docs as soon as it is received and submit to fund. Follow up after 3 days of initial re-submission	3 min per app
Send Letter of Acceptance to Consultant/Client – Status 46	✓		✓			Send letter to Consultant/Client and follow up after 5 days of initial request	2 min per app



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CONTRACTS WITH MEDICAL AIDS

1. Bestmed Medical Scheme (Telemed 01/01/2010)
2. Bonitas Medical Scheme
3. Compcare Wellness Medical Scheme (Cimas / Lifemed / Compcare)
4. Discovery Health Medical Scheme
5. Fedhealth Medical Scheme
6. Good Hope
7. Hosmed
8. Keyhealth (Munimed / Global)
9. Liberty Medical Scheme (Medicover 01/01/2010)
10. Medihelp (Open Plan – Metropolitan Open Plan, Renaissance)
11. Medshield (Oxygen 01/10/2010 & Gen-Health 13/10/2010)
12. Momentum Health (Ingewe 01/09/2010)
13. Pharos Medical Scheme
14. Profmed
15. Resolution Health
16. Selfmed Medical Scheme
17. Sizwe Medical Fund
18. Spectramed
19. Topmed (Bepmeds 01/01/2011)

"We manage all your medical scheme needs"

Directors: R Ackermann (Managing), PS Mangwato (Non-Executive), AJ Minnaar (Non-Executive)

REPRESENTATIVES

	CONSULTANTS	REGION		CELLPHONE NO	E-Mail	ID Number
1	Ackermann Rudolph	Gauteng	BR 37	082 551 6025	rudolph@manageall.net	540818 5109 08 9
2	Barnard Johan	Cape Town	BR 27007	082 223 1860	johan@manageall.co.za	860218 5154 08 0
3	Barnard Schalk	Gauteng	BR30990	073-946-3208	schalk@manageall.net	780109 5128 08 2
4	Beine Anne	East Rand	BR30208	072 247 7233	eabeine@gmail.com	670827 0068 08 5
5	Botes Trevor	George	BR 8402	083 442 1957	erane.botes@gmail.com	670201 5071 08 2
6	Botha Chantelle	PE	BR25527	082 559 9313	pe@manageall.co.za	760404 0157 08 5
7	Botha Karen	Gauteng	BR 27225	082 876 1374	karen@manageall.co.za	640312 0092 08 5
8	Brouwer Riaan	Gauteng	BR30991	079-824-1848	riaan@manageall.net	870506 5133 08 0
9	Coetzer Gert	Gauteng	BR30149	072 073 1296	g.coetzer@kwanda.co.za	580524 5008 08 8
10	Dorasamy Harold	KZN	BR 21075	073 277 7809	harold@saol.com	630110 5183 08 7
11	Dreyer Ernst	Klerksdorp	BR23682	082 564 0690	ernst@manageall.net	480514 5101 08 3
12	Erasmus Jeffrey	Gauteng	BR30992	082-718-4271	jeffrey@manageall.net	830320 5003 08 0
13	Harmsen Willie	Free State	BR 8391	082 718 6023	willie@manageall.net	480121 5031 08 6
14	Johnson Marguerite	Cape Town	BR6346	082 876 9617	empowerlife@telkomsa.net	760519 0078 08 8
15	Kies Dirk	Gauteng	BR30993	082-649-9758	dirk@manageall.net	880704 5251 08 9
17	van Heerden Venessa	Bloemfontein	BR30340	078 801 2336	venessa.13@hotmail.com	760713 0129 08 8

~~Karen Smith~~

082 8761374
072 267 0691



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Checklist

Date: _____

To Do:	Follow-Up:				
	Daily	Every 3 Days	Every 5 Days	Every 14 Days	Every 30 Days
Answer all incoming calls – direct line	✓				
Check inbox for new e-mails – Urgent e-mails	✓				
Move all queries to query folder	✓				
Process all mails in query folder and move to follow up folder	✓				
Print all documents (claims) and file query sheets	✓				
Follow up queries in follow up folder	✓			✓	✓
Make sure that all follow up calls have reference numbers	✓				
Member amendments (receiving daily from Rudolph)	✓				
Called/phone suspended member / outstanding Professional Fees / outstanding Multiply/Vitality	✓				
Check problem queries in file and follow up, update notes	✓				✓
Update Allmed /Cura members details online – add note on system	✓				
Check for outstanding pre-authorizations and follow up with MSO or Scheme	✓				
Register Cura claims online	✓				
Give advice to clients – Cura and Medical	✓				
Help walk in clients (advice)	✓				
Representative - Leads	✓				