Morebo Careers

MOREBO

For more than **18** *years our professional financial advice has assisted people to LEAVE A LEGACY and make their hopes become a reality.*

At Morebo, we understand you have hopes and dreams

- For more than 18 years our professional financial advice has assisted our clients to LEAVE A LEGACY and make their hopes become a reality by offering expert financial advice, backed up by a range of financial solutions, to meet our client's needs at every stage of life.
- In so doing, we have become one of the leading financial advisory firms in the country, helping to create wealth and leave legacies. Our vision: To embark on a transformational journey of discovering and entrenching our unmistakable pulse on the financial services sector in which unity, upliftment and empowerment is at the forefront of it all. To tirelessly explore, innovate and implement new strategies that make Morebo iconic, profitable and attractive as a financial services company of choice.

Why Join Morebo?

Morebo continues to be a leader in the financial services industry.

Our leaders place strong emphasis on the development of our advisers, evidenced by the career progression and success of our advisers. Our Sales Leaders are dedicated and committed thus ensuring support with new administrative and compliance requirements as a result of the changing legislative landscape.

This is further supported by their, humble and inclusive leadership style and commitment to living the Morebo values.

Our advisers are confident when it comes to the stability and sustainability of their income as well as their growth prospects. This is largely due to Morebo's status as a stable, well-established company with a strong reputation and legacy.

Morebo's astute administrative procedures as well as compliance with all statutory regulations assure our advisers that they are dealing with a reputable company, whose products they can confidently recommend to their clients. Furthermore we offer comprehensive vesting support for new advisers.

We pride ourselves as:

- ✓ Being an established business;
- ✓ Being a Top 10 advisory business in SA;
- ✓ Having an undeniable culture of entrepreneurial success;
- ✓ Having undisputed knowledge in financial advisory services;
- ✓ Being well respected in the industry;
- ✓ Exceptional track record.

Morebo is a professional environment with a family-oriented culture offering support and the flexibility that enables our advisers to maintain a healthy work-life balance. The organisational structure ensures that our advisers receive support based on their needs during specific stages of CRAFTING their careers.

As a financial advisor your income will be commission driven. We offer a variety of contracts ranging from a standard advisor contract to a teaming contract.

The available commission structures in place are as follows:

- First year commission;
- Renewal commission and
- Automatic contribution increase commission.

The financial advisor portfolio and clients profile determines the following support structure:-

- Market specialist;
- Worksite specialist (ECM);
- Sales consultant and
- Development Manager.

In addition advisers also have access to:

- Quality and risk consultants
- Legal services via financial planning analysts
- Specialist consultants from product providers (risk, investments, STI, wills, trusts, etc.) and
- Corporate consultants

The philosophy underpinning our remuneration structures is to reward advisers through a high-performance culture. The percentage of maximum commission payable is determined by an adviser's productivity level and quality of advice. Advisers can qualify for added benefits, ie. Performance bonuses, awards and recognition.

Morebo recognises the cost of doing business and therefore offers support on contracts where this complies with the regulatory framework. With new business, annual earnings of R500k will benefit you personal administrative support for half day, and new business annual earnings over R750k will benefit you personal administration support full day, to mention a few. This includes infrastructure, office rental, printing, telephony and email costs etc.

Live to Leave a Legacy

Let us be the difference

YOUR PRACTICE AND CLIENT LIFE CYCLE

Your practice life cycle is determined by your own life stage, plus the life stage and needs of your clients.

CLIENT LIFE STAGE

STUDENT	YOUNG PROFESSIONAL	ESTABLISHED PROFESSIONAL	RETIRING OR RETIRED PROFESSIONAL
Young, starting career, low insurance needs and premiums.	Marriage, children, career advancement, increase in earning ability, can afford higher insurance premiums, debt.	Reaches highest earning potential, career advancement and stability, needs diversified insurance, starts thinking about retirement, lots of debt, dependents still dependent on income.	Need for risk insurance decreases, however some benefits are still required. Servicing of existing benefits requires more investment and retirement planning.

INTERMEDIARY LIFE STAGE

INTRODUCTION PHASE	GROWTH PHASE	MATURITY PHASE	CONSOLIDATION PHASE
Start-up, low cash flows, needs cash to service clients.	Provide specialised advice, cross-sell opportunities, referrals for business. Need possible cash injection to expand business to be able to better service growing client base.	Review portfolio more regularly in line with earnings, start consulting clients more on retirement and investments, admin support for clients, e.g. claims submission. Business is matured, need reliable income stream, in preparation for own retirement.	Less opportunities to sell risk, but still servicing customers, premiums still being received, focus shifts to investments. Need regular, reliable income stream. Succession planning or sale of practice.

- **We value and foster long-term relationships with our stakeholders and clients. We are truly client-centric.**
- **Financial advice does not end when the initial advice has been rendered.**
- **We persistently endeavour to attain excellence in all aspects of service delivery.**
- **We listen, digest and process what we have heard, advise accordingly, and implement.**
- **We encourage lateral thinking that leads to innovative tailor-made solutions, which ideally meet our clients' financial needs and objectives.**

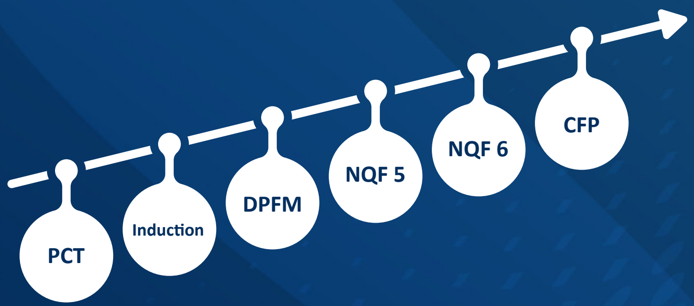
Our Human Capital

Morebo "Tied" advisers are accredited to predominately advise on and sell Liberty and Stanlib products and services. Liberty supports with training, compliance and advice tools. Our association with Liberty provides us with access to professional training programmes which will equip you with the knowledge, skills and habits necessary to become a successful advisor. You will undergo a thorough process to assist you in developing your sales and technical skills .

Included in this process is training in the use of Liberty's software packages and Morebo's in-house systems.

The Recruitment and Selection process enables Morebo to appoint the best professionals the industry has to offer. New recruits to Morebo are guaranteed support from a network of highly competent professionals who are committed to the highest standards of governance and ethics. These stringent checks and balances ensure we recruit the right person for the job.

Our recruitment and selection process is complemented by a structured training programme for all new recruits.



Morebo Independent Financial Advisors

Our Independent Financial Advisors (IFA) have access to products and in return earn broker commission.

Subject to conditions, these advisers can take advantage of retirement fund membership, medical aid and death cover, disability, income protection and funeral cover.

Benefits

- Flexible working hours;
- High commission earning (commission only plus benefits);
- Training and development;
- Access to specialised support;
- The opportunity to write your own cheque (the effort you put in will directly determine your remuneration - you have the power to make yourself successful).

Options are available to climb the corporate ladder within Morebo and its subsidiary companies.

The career you are embarking on is as rewarding as it is challenging. You are ideally placed to offer valuable financial advice that impacts families thus creating generations of wealth.

Multi-generational financial planning. Understanding that today impacts you and your descendants future!

Contact Morebo TODAY and make your dream career a reality –

www.morebo.co.za or careers@morebo.co.za