CURRICULUM VITAE
ASSURANCE INDUSTRY RELATED

MR ROB SANTINI

1. PERSONAL INFORMATION

Marital Status:	Married
Children:	3 Boys
Date of Birth:	10th September 1951
Religion:	Born again Christian who declares Jesus as his personal saviour. (*Unfortunately not as good Christian as I would like to be, but always striving to improve with God's Grace and help.*)
Credo:	The Assurance Industry is unfortunately full of BSBB. Very few Brokers know their products well, and even worse very few put their Client's needs first. This industry is supposed to be transparent and self-regulating: - nothing can be further form the truth. The above quickly became apparent when I joined this industry in 1986, and therefore I made the following pacts with myself:-

"You have to look in the mirror every day of your life and have to answer to yourself and to your God. Therefore at all times you will put the Client's needs above your own. The Client comes First "

"You will know your products backwards. You will analyse them in the finest detail so that you know them better than the Assurance Companies themselves, and at all times you will separate the BS from the reality."

"You will empower yourself to ensure you can prove your analysis and recommendations actuarially, and be able to stand up before any expert interrogation - at all times."

I am proud to say that I have complied with the above

2. QUALIFICATIONS

2.1. Matriculated: 1969. - Brothers of Charity College, (Pietersburg, T.V.L.)

2.2. Sales Diplomas:

2.2.1. I have a number of Sales and Management Diplomas, which have been done via the Companies I have worked for over the years.

2.3. D.I.S.L. - Doctorate in the School of Life

2.3.1. If monetary cost and personal experience, with the liberal expenditure of blood sweat and tears were the main criteria in judging the quality of any qualification, then the school fees that have been spent on achieving this ***"Doctorate"***, must make this the most prestigious degree in the world.

3. EXPERIENCE RELATING TO THE ASSURANCE INDUSTRY

3.1. 1986 – 1989

3.1.1. I joined Sanlam as an Agent at the age of 35 and because of extensive past sales experience I was able to excel at this challenging work.

3.2. 1989 – current

3.2.1. I formed Financial & Corporate Services cc (FCS) and became a Life Assurance Broker an ***Independent Financial Advisor*** as opposed to an Agent.

3.2.2. Over the years I have represented most of the top Life Companies out there, inter alia,

- PPS
- Old Mutual Life - Old Mutual Wealth (*was Fairburn Capital*)
- Sanlam Life - Sanlam Glacier Local - Sanlam Glacier International
- Discovery Life - Discovery Invest
- Discovery Health, NMP Health (*Now I only do medical aids in partnership with Specialists*)
- Investec, Coronation & Allan Gray
- Norwich (*Left the country*)
- Southern Life - now Momentum (*No longer use them*)
- Liberty (*No longer use them*)
- Hollard Life (*No longer use them*)

3.2.3. With respect to Employee Benefits,

- Discovery
- Old Mutual
- Sanlam
- Momentum Funds @ Work (*No longer use them, but could do if so required*)

4. SPECIALITIES

4.1. Over the years my clients included numerous corporates such as WBHO, Grinaker/LTA, WK Construction and Murray & Roberts to name a few. I specifically dealt with their senior management and personnel.

4.2. Today I tend to specialise in three main fields viz:

4.2.1. Group Employee Benefits

- This is a fascinating field and the competition is fierce.

4.2.2. Company Assurance - i.e. Buy & Sell Agreements - Key Man etc.

- A highly specialised field requiring intimate knowledge and personal business experience to be able to set up the correct legal agreements, and be able to advise on and navigate the potential minefields partners can face.

4.2.3. Private Life Assurance and Investment dealing mainly with Company Directors, top management and Degreed Professionals, i.e. Attorneys, Medical Professionals, Engineers, etc. who qualify for PPS benefits and Professional competitor products.

- My forte has always been Estate Planning, comprehensive analysis and the correct structuring of portfolios to suit each individual’s circumstances.

4.3. With respect to the main products I use today for Life Cover purposes, the main companies I utilise are PPS, Discovery Life, Sanlam and Old Mutual. Note that there is no such thing as one product fits all:- each person’s portfolio has to be structured to suit their needs.

4.4. In terms of investment the main companies I would use are Sanlam Glacier, Old Mutual Wealth, Allan Gray and Discovery Invest.

4.5. With respect to Short Term Insurance, I utilise Discovery Insure as they offer a very innovative and competitive product. Alternatively I refer the Client to **BSure** who have handled my other personal companies’ insurance requirements.

5. AWARDS RECEIVED

COMPANY	DIVISION	AWARD
Discovery	Broker	Independent Broker Awards
I.Q.A. International	Broker	International Quality Awards
Luasa	Broker	Gold Awards
Million Dollar Round Table	Broker	International Qualification for members who qualify based on premium and retention of business.
Momentum	Broker	Silver Awards
Old Mutual	Broker	Selected Independent Broker Awards
P.P.S.	Broker	Recognition of excellence Awards
Sanlam	Agency	Regional Champion of the year.
Sanlam	Broker	Diamond Awards
Sanlam	Broker	Sapphire Awards
Southern Life	Broker	Eagle Awards