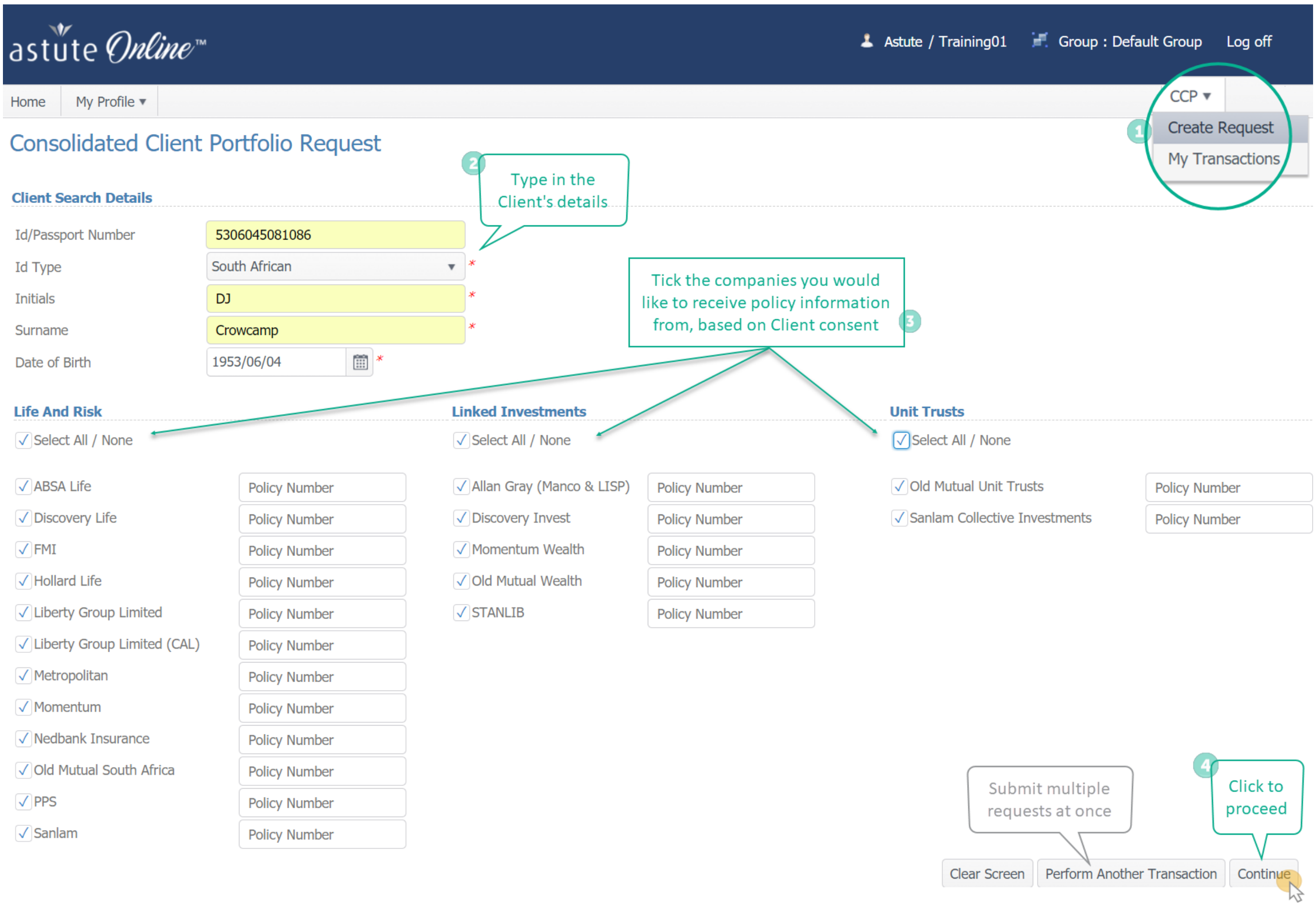
1 Create Request

Before submitting a request:

- obtain (manual or digital) consent from the client, first
- use a copy of the Client's Identity Document to ensure correct capturing

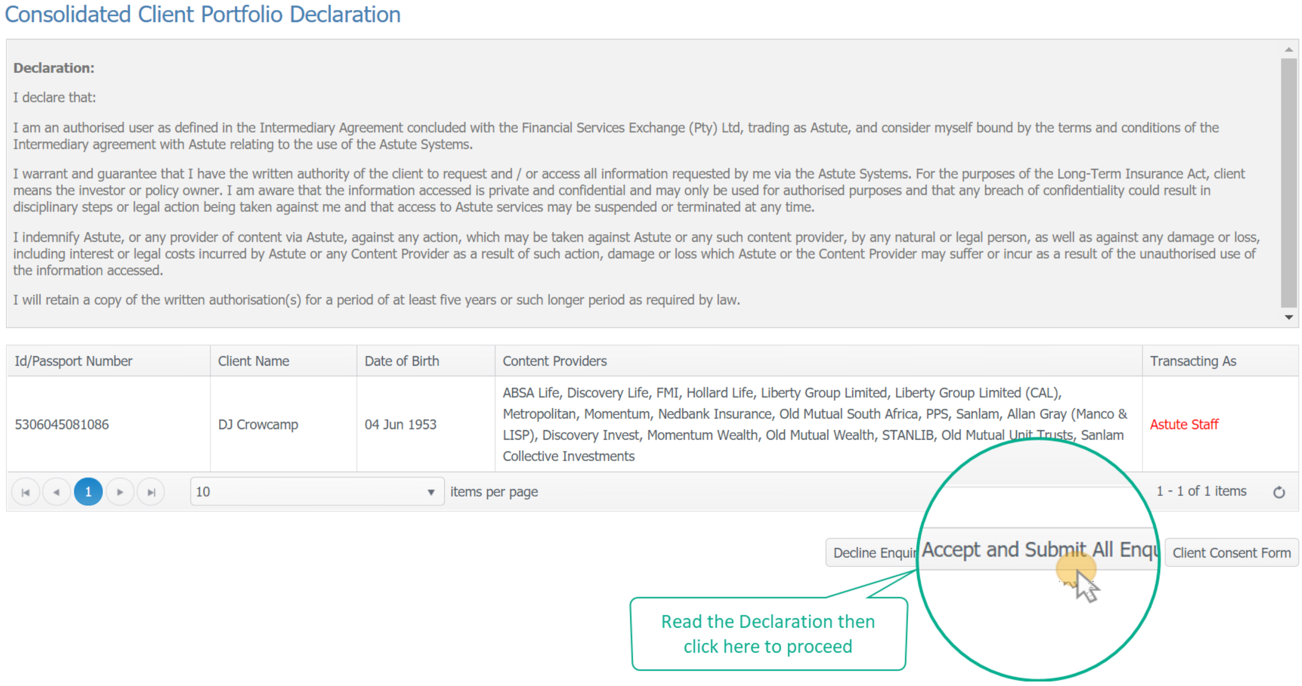
On Astute Online:

1. **click** on ***Create Request*** from the *CCP Menu*
2. **type** in the ***Client's details*** in the *Search Details* fields
3. **select** the ***Content Providers*** you would like to receive responses from, based on the client consent
4. **click** on the ***Continue*** button to proceed



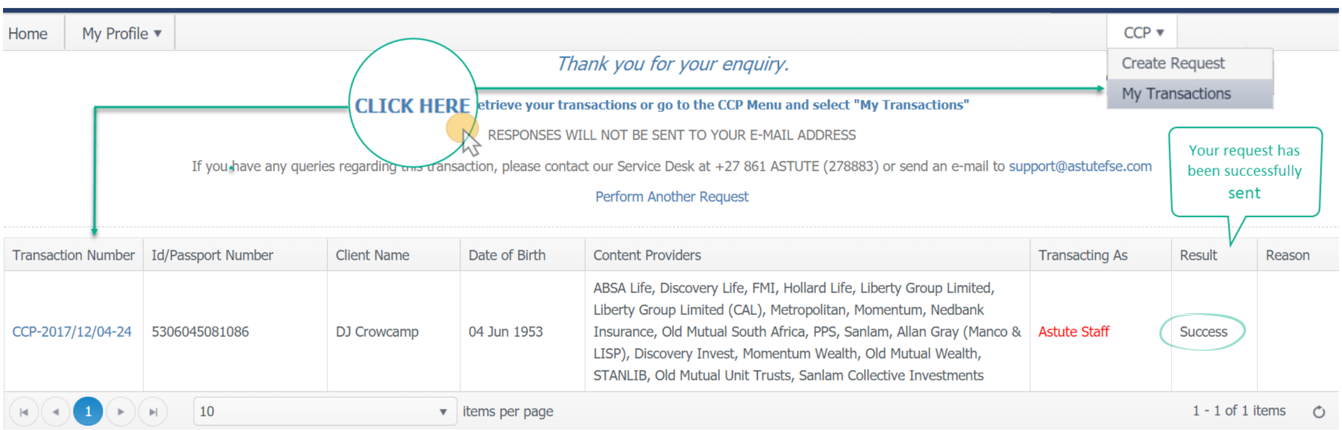
It is possible to send up to 10 different requests at once, by clicking the *Perform Another Transaction* button after typing each client's details in the search criteria and selecting the Content Providers. All these requests will be queued until you click *Continue*.

- On the Declaration screen, **read then click** on the ***Accept and Submit All Enquiry*** *button* to proceed.



The next screen shows the status of your submission in the results column. If it has been successfully submitted, **click on any of the following links** to proceed to view the response under *My Transactions* screen:

- the transaction number
- where it states ***Click Here***
- CCP Menu > My Transactions

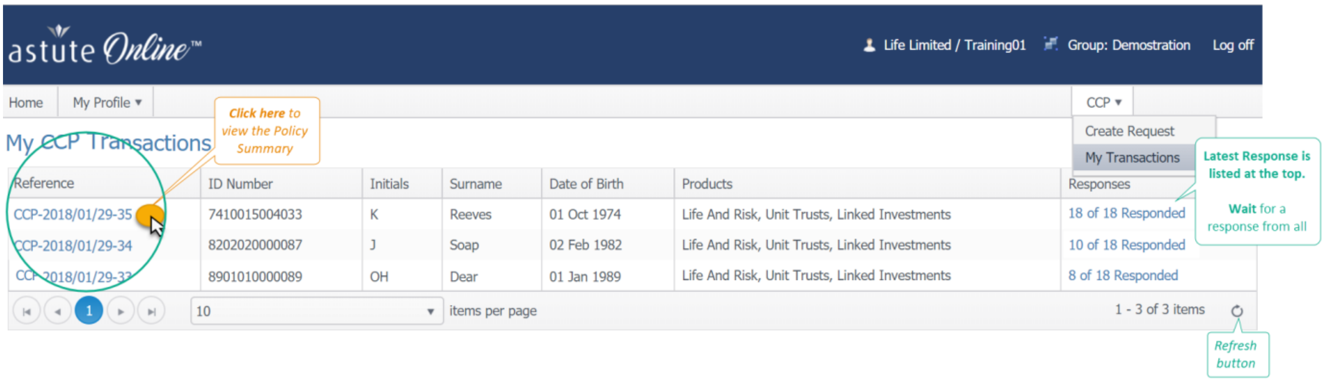


2 My Transactions / View the Response

This screen displays all the transactions that the User downloaded in the last 7 days (5 working days); then erased thereafter.

Requests that have been downloaded on a FNA: navigate to this screen, <u>without re-submitting</u> the request to view the raw data.

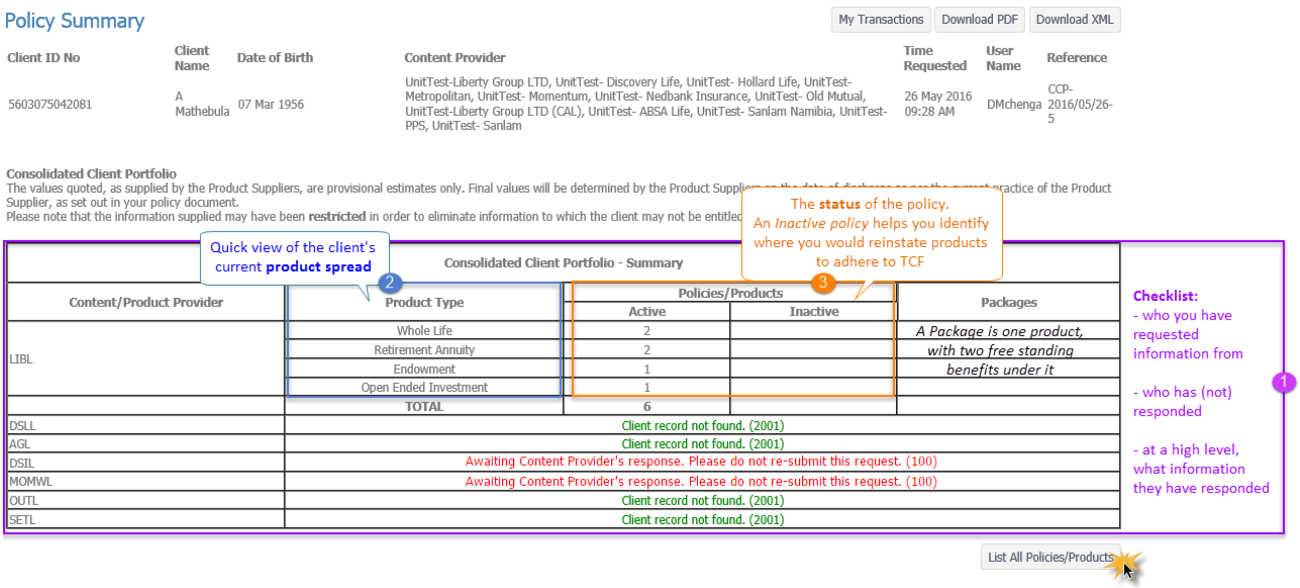
- **Click** on the **hyperlink reference number** to view the Policy Summary.



2.1 1st View

At a glance, the first view gives an idea of what **product spread** the client has, in terms of, the **type of policy and the status** of the policy

- **Scroll to the bottom of the page and click** on the ***List All Policies/Products*** button to proceed.



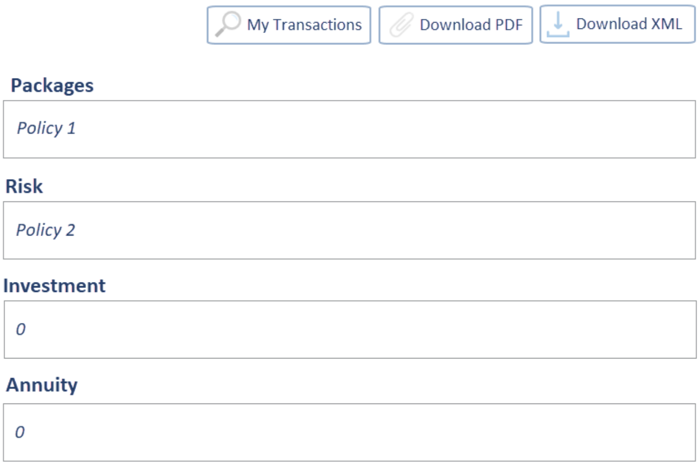
2.2 2nd View

The information on the second view is detailed information **(raw data) per product**, supplied directly from each Content Provider.

Layout

The policy information is **grouped by headings**, in the following order:

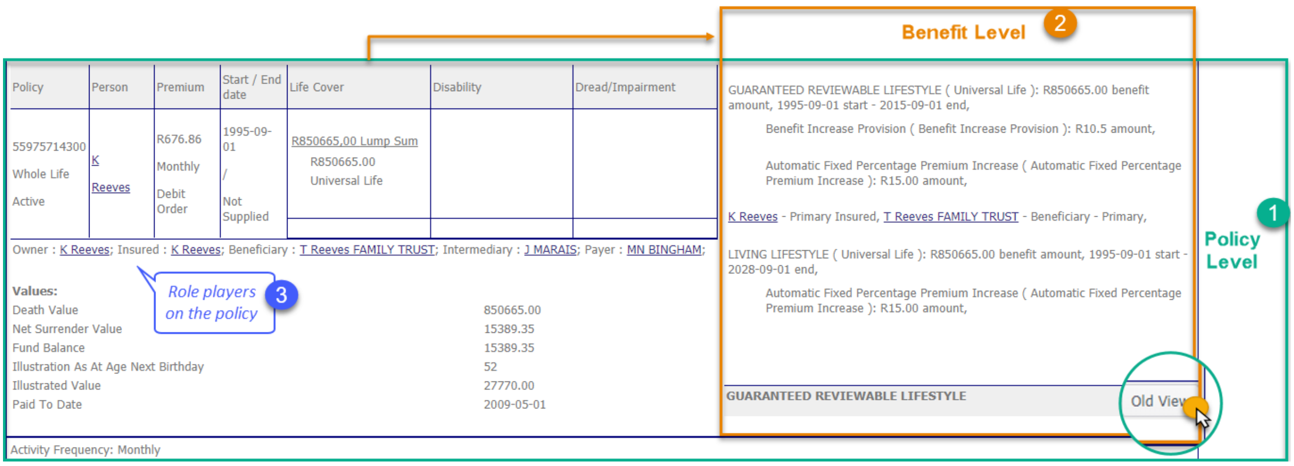
- **packages** are listed first
- followed by **risk** policies
- then **investment** policies
- **annuities** are listed last



The second view provides the following:

1. ***information at policy level*** - the information is split to **reflect each policy separately** and all pertinent information to that policy
2. ***information at benefit level*** – information pertaining to the benefits are displayed here
3. ***alerts who the different role players are*** **-** where the Life Assured and Owner of a policy are different and the enquiry is done on the Life Assured's name; the Intermediary will receive a limited amount of information. If the enquiry is done on the Owner, all policy information will be shown. There is clear indication of who the parties to the policy are and information will be displayed accordingly

- Each policy has an *Old View* button. **Click** on the **Old View** button to view the policy information is a structured format of the raw data.



2.3 3rd View

In this view, each policy is displayed in an **easy-to-read layout**, detailing the Client's Person Details, Policy Details and a ***Warnings*** section.

The purpose of the Policy Warnings is to point out existing or potential information that Intermediaries may not be aware of.

Life & Risk Detail

Pure Retirement Annuity	
Company	MOML
Policy Number	85711576

Intermediary Details	
Name & Surname	MR MJ Reeves

Warnings

Policy will never acquire a surrender value

Client Detail

K Reeves

Marital Status	Unknown

Policy Detail

Contract Detail	
Life Office	LIBL
Contract Number	55975714300

Contract Description	
GUARANTEED REVIEWABLE LIFESTYLE	OLI_CURRENCY_ZAR

Premium & Term	
Contract Status	Active
Contract Start Date	1995-09-01
Total Premium	676.86
Premium Frequency	Monthly
Paid to Date	2009-05-01

Contract Values	
Death Value	850665.00
Net Surrender Value	15389.35
Fund Balance	15389.35

Same information in a easy-to-read format

Investment Detail

Total Investment	0.00
VARIABLE	

Benefit Information

Universal Life	
Cover Amount	850665.00
Primary Insured	MR WE Reeves
Beneficiary - Primary	T Reeves FAMILY TRUST
Percentage Ownership	100
Status	Active
Start Date	1995-09-01
End Date	2015-09-01

Universal Life Options	
Benefit Increase Provision	10.50 %
Automatic Fixed Percentage Premium Increase	15.00

Universal Life	
Cover Amount	850665.00
Status	Active
Start Date	1995-09-01
End Date	2028-09-01

Universal Life Options	
Automatic Fixed Percentage Premium Increase	15.00

Other Detail

Contribution Increase	15.00 %

- **You can save and/or print this view.**

2.4 Client View

PURPOSE: *Identify where your* ***client*** *is at* ***risk for Unclaimed Benefits****.*

- **Click** on **any role player** on the 2nd view to view details on that individual and analyse the data:

DETAILS	Company A	Company B	Company C
Surname	SOAP	SOAP	SOAP
Firstname	JASMINE	- -	JASMINE
Initials	JS	JS	JS
Title	MISS	- -	- -
ID Type	National id doc (SA)	- -	National id doc (SA)
ID Number	9101010987088	9101010987088	9101010987088
Date of birth	1991-01-01	1991-01-01	1991-01-01
Marital Status	Single	- -	Married
Gender	Female	FEMALE	Female
Language	English	- -	English
Occupation	TRAINER -	- -	Unknown
Company name	- -	- -	- -
Residential Address	- -	- -	- -
Postal Address	- -	- -	- -
Home Phone	- -	- -	(011) 8527896
Home Country Code	- -	- -	- -
Business Phone	- -	0112140973	(011) 2342404
Business Country Code	- -	- -	- -
Business Fax	- -	- -	- -
Cellular Phone	- -	0795270035	0795270035
Cellular Country Code	- -	- -	- -
E-Mail	- -	jas.mine@gmail.com	JASMINE.SOAP@ASTUTEFSE.COM

Marital Status
Company C will look for a husband before benefits are paid out

Occupation
An *'Unknown'* or incorrect occupation may lead to non-payment of Disability benefits

Residential/ Postal Address
No address to send communication/ documentation to the client

Contact Details
Unclear of which is the most updated. Confirm all contact details:
- Home and Business phone
- Cellphone
- Email address

With the client's help, ensure that all information is correct and communicate the importance thereof - to make sure the client/ beneficiaries will receive the benefits, at claim stage.

- **You can save and/or print this view**