

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

The screenshot shows the 'Consolidated Client Portfolio Request' page. At the top right, the user is logged in as 'Astute / Training01' with a 'Group : Default Group' and a 'Log off' option. A 'CCP' dropdown menu is visible, with 'Create Request' highlighted (callout 1). Below this, the 'Client Search Details' section contains fields for 'Id/Passport Number' (5306045081086), 'Id Type' (South African), 'Initials' (DJ), 'Surname' (Crowcamp), and 'Date of Birth' (1953/06/04) (callout 2). The 'Life And Risk' section has a 'Select All / None' checkbox and a list of providers with checkboxes (callout 3). The 'Linked Investments' section also has a 'Select All / None' checkbox and a list of investments with checkboxes. The 'Unit Trusts' section has a 'Select All / None' checkbox and a list of unit trusts with checkboxes. At the bottom, there are buttons for 'Clear Screen', 'Perform Another Transaction', and 'Continue' (callout 4). A callout box above the 'Continue' button says 'Submit multiple requests at once'.

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.

Consolidated Client Portfolio Declaration

Declaration:

I declare that:

I am an authorised user as defined in the Intermediary Agreement concluded with the Financial Services Exchange (Pty) Ltd, trading as Astute, and consider myself bound by the terms and conditions of the Intermediary agreement with Astute relating to the use of the Astute Systems.

I warrant and guarantee that I have the written authority of the client to request and / or access all information requested by me via the Astute Systems. For the purposes of the Long-Term Insurance Act, client means the investor or policy owner. I am aware that the information accessed is private and confidential and may only be used for authorised purposes and that any breach of confidentiality could result in disciplinary steps or legal action being taken against me and that access to Astute services may be suspended or terminated at any time.

I indemnify Astute, or any provider of content via Astute, against any action, which may be taken against Astute or any such content provider, by any natural or legal person, as well as against any damage or loss, including interest or legal costs incurred by Astute or any Content Provider as a result of such action, damage or loss which Astute or the Content Provider may suffer or incur as a result of the unauthorised use of the information accessed.

I will retain a copy of the written authorisation(s) for a period of at least five years or such longer period as required by law.

Id/Passport Number	Client Name	Date of Birth	Content Providers	Transacting As
5306045081086	DJ Crowcamp	04 Jun 1953	ABSA Life, Discovery Life, FMI, Hollard Life, Liberty Group Limited, Liberty Group Limited (CAL), Metropolitan, Momentum, Nedbank Insurance, Old Mutual South Africa, PPS, Sanlam, Allan Gray (Manco & LISP), Discovery Invest, Momentum Wealth, Old Mutual Wealth, STANLIB, Old Mutual Unit Trusts, Sanlam Collective Investments	Astute Staff

10 items per page 1 - 1 of 1 items

Decline Enquiry **Accept and Submit All Enquiry** Client Consent Form

Read the Declaration then click here 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

Home My Profile ▾ Thank you for your enquiry.

CCP ▾ Create Request My Transactions

CLICK HERE Retrieve your transactions or go to the CCP Menu and select "My Transactions"

RESPONSES WILL NOT BE SENT TO YOUR E-MAIL ADDRESS

If you have any queries regarding this transaction, please contact our Service Desk at +27 861 ASTUTE (278883) or send an e-mail to support@astutease.com

Perform Another Request

Your request has been successfully sent

Transaction Number	Id/Passport Number	Client Name	Date of Birth	Content Providers	Transacting As	Result	Reason
CCP-2017/12/04-24	5306045081086	DJ Crowcamp	04 Jun 1953	ABSA Life, Discovery Life, FMI, Hollard Life, Liberty Group Limited, Liberty Group Limited (CAL), Metropolitan, Momentum, Nedbank Insurance, Old Mutual South Africa, PPS, Sanlam, Allan Gray (Manco & LISP), Discovery Invest, Momentum Wealth, Old Mutual Wealth, STANLIB, Old Mutual Unit Trusts, Sanlam Collective Investments	Astute Staff	Success	

10 items per page 1 - 1 of 1 items



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, without re-submitting 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.

Policy Summary

Client ID No: 5603075042081 | Client Name: A Mathebula | Date of Birth: 07 Mar 1956 | Content Provider: UnitTest-Liberty Group LTD, UnitTest- Discovery Life, UnitTest- Hollard Life, UnitTest- Metropolitan, UnitTest- Momentum, UnitTest- Nedbank Insurance, UnitTest- Old Mutual, UnitTest-Liberty Group LTD (CAL), UnitTest- ABSA Life, UnitTest- Sanlam Namibia, UnitTest- PPS, UnitTest- Sanlam | Time Requested: 26 May 2016 09:28 AM | User Name: DMchenga | Reference: CCP-2016/05/26-5

Consolidated Client Portfolio - Summary

Content/Product Provider	Product Type	Policies/Products		Packages
		Active	Inactive	
LIBL	Whole Life	2		A Package is one product, with two free standing benefits under it
	Retirement Annuity	2		
	Endowment	1		
	Open Ended Investment	1		
TOTAL		6		
DSL		Client record not found. (2001)		
AGL		Client record not found. (2001)		
DSL		Awaiting Content Provider's response. Please do not re-submit this request. (100)		
MOMWL		Awaiting Content Provider's response. Please do not re-submit this request. (100)		
OUTL		Client record not found. (2001)		
SETL		Client record not found. (2001)		

Checklist:
 - who you have requested information from
 - who has (not) responded
 - at a high level, what information they have responded

[List All Policies/Products](#)



2.2 2nd View

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

Layout

[My Transactions](#)
[Download PDF](#)
[Download XML](#)

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

Packages

Policy 1

Risk

Policy 2

Investment

0

Annuity

0

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 in a structured format of the raw data.

Policy	Person	Premium	Start / End date	Life Cover	Disability	Dread/Impairment
55975714300	K Reeves	R676.86	1995-09-01	R850665.00 Lump Sum		
Whole Life	Reeves	Monthly	/	R850665.00 Universal Life		
Active		Debit Order	Not Supplied			
Owner : K Reeves; Insured : K Reeves; Beneficiary : T Reeves FAMILY TRUST; Intermediary : J MARAIS; Payer : MN BINGHAM;						
Values:						
Death Value					850665.00	
Net Surrender Value					15389.35	
Fund Balance					15389.35	
Illustration As At Age Next Birthday					52	
Illustrated Value					27770.00	
Paid To Date					2009-05-01	
Activity Frequency: Monthly						

Benefit Level 2

GUARANTEED REVIEWABLE LIFESTYLE (Universal Life): R850665.00 benefit amount, 1995-09-01 start - 2015-09-01 end,

Benefit Increase Provision (Benefit Increase Provision): R10.5 amount,

Automatic Fixed Percentage Premium Increase (Automatic Fixed Percentage Premium Increase): R15.00 amount,

K Reeves - Primary Insured, T Reeves FAMILY TRUST - Beneficiary - Primary,

LIVING LIFESTYLE (Universal Life): R850665.00 benefit amount, 1995-09-01 start - 2028-09-01 end,

Automatic Fixed Percentage Premium Increase (Automatic Fixed Percentage Premium Increase): R15.00 amount,

1 Policy Level

Old View



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		Intermediary Details	
Company	MOML	Name & Surname	MR MJ Reeves
Policy Number	85711576		

Warnings

Policy will never acquire a surrender value



Client Detail

K Reeves	
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Marital Status: Unknown

Policy Detail

Contract Detail		Contract Description	
Life Office	LIBL	GUARANTEED REVIEWABLE LIFESTYLE	OLI_CURRENCY_ZAR
Contract Number	55975714300		
Premium & Term		Contract Values	
Contract Status	Active	Death Value	\$50665.00
Contract Start Date	1995-09-01	Net Surrender Value	15389.35
Total Premium	676.86	Fund Balance	15389.35
Premium Frequency	Monthly		
Paid to Date	2009-05-01		

Same information in a easy-to-read format

Investment Detail

Total Investment	0.00
VARIABLE	

Benefit Information

Universal Life		Universal Life Options	
Cover Amount	\$50665.00	Benefit Increase Provision	10.50 %
Primary Insured	MR WE Reeves	Automatic Fixed Percentage Premium Increase	15.00
Beneficiary - Primary	T Reeves FAMILY TRUST		
Percentage Ownership	100		
Status	Active		
Start Date	1995-09-01		
End Date	2015-09-01		
Universal Life		Universal Life Options	
Cover Amount	\$50665.00	Automatic Fixed Percentage Premium Increase	15.00
Status	Active		
Start Date	1995-09-01		
End Date	2028-09-01		

Other Detail

Contribution Increase	15.00 %
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- 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

