

consult.
by momentum



*Your financial journey,
our expert advice.*

Consult Asset Protection

Value Proposition

Where advice becomes life-changing protection

Consult's short-term insurance distribution team



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A journey that sparks confidence

At Consult, we believe the true value of asset protection lies not in the product solution itself, but in what it makes possible, the preservation of critical assets, business continuity, income stability, and long-term security.

This is not about selling short-term insurance. It is about creating confidence in the face of uncertainty, helping individuals and business owners move forward knowing that what matters is protected. It is about truly understanding our clients and their businesses' unique risk landscapes—applying our skills, experience, and technology, all underpinned by a robust advice philosophy. We craft tailored, fit-for-purpose solutions that enable our clients and their businesses to navigate uncertainty and move forward with confidence. Our offerings are more than products; they are enablers of stability and continuity, empowering decisive action and long-term resilience.

We equip advisers with the strategy, structure, and support to guide clients through complexity, not just with product solutions alone, but with insight, empathy, and advice. Because when you protect an asset, you are protecting everything and everyone that depends on it.

Whether you are advising an entrepreneur, a property portfolio, or a specialist industry with complex risk, Consult empowers you to deliver advice that lives beyond the product solutions and proves its worth when it matters most. Our value lies in an active, enduring partnership between adviser and client—managing the full lifecycle of the policy, from initial risk analysis and solution design to proactive risk management, ongoing advice, and effective claims support. This ensures that clients are not only covered but continuously guided with relevant, responsive, and forward-looking advice.



Creating confidence in the face of uncertainty is the heart of real asset protection. This is where advice becomes life-changing.

What makes our asset protection advice different?

Traditional asset protection advice centres on quotes, cover and premium. We centre ours on risk, insight, solutions, partnership and relevance.

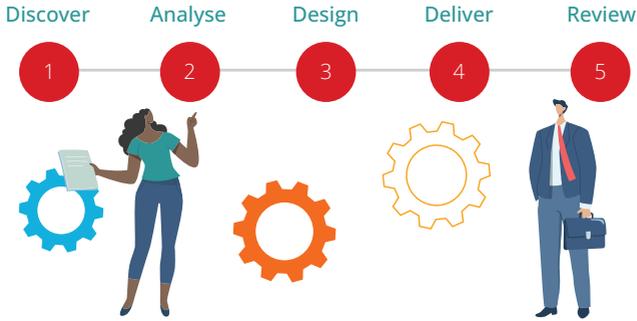
At Consult, our asset protection is a structured, supported, and fully compliant advice process, one that centres the client's risk, objectives, and financial reality at every step.

We harness best-of-breed technology and leverage strategic partnerships to seamlessly align the unique needs of each client with tailored, fit-for-purpose solutions.

The consult asset protection advice process:

- 1 **Discover** – Understand the client's and their business's unique circumstances, values, insurable assets, and specific objectives
- 2 **Analyse** – Identify, prioritise, and quantify the client's and their business's unique risks.

- 3 **Design** – Tailor a layered protection strategy.
- 4 **Deliver** – Implement fit-for-purpose product solutions.
- 5 **Review** – Assess the ongoing relevance and value of advice at every key interaction—including claims, amendments, and renewals—to ensure continued alignment with the client's evolving needs and objectives.



This is structured advice, not transactions, but long-term protection built on insight.

Unlocking your potential: a practice designed for impact and scale

As a Consult adviser, you are supported by an ecosystem designed to help you grow, professionally, sustainably, and with purpose.



Practice and operational support

Efficient support that keeps your business running smoothly, so your focus stays where it belongs, on advice and client relationships.

- Business coaching to help you grow strategically and stay aligned to your goals.
- Easy-to-use systems that integrates best-of-breed technology to enable efficient and streamlined workflows.
- Admin House partnership to handle submissions, documentation, and routine provider follow-ups on your behalf.
- Complaints, Claims and regulatory assistance so you stay aligned without being overwhelmed.
- Insurer and stakeholder coordination, ensuring smooth engagement with product providers, underwriters, and their support teams on your behalf.
- Dedicated distribution support structure ensuring that you have a partner on your journey
- Franchise best practice framework creating consistency in way of work, client experience and ensuring practice efficiency.



Technology that empower advice

Think visibility, efficiency, compliance, professionalism, business growth, operational efficiency and excellence, more insights, less admin, stronger relationships - our technology offers just that:

Consult Insure Digital

Consult Insure Digital is designed for advisers who want to position themselves as digital-ready professionals.

It is South Africa's first truly intermediated short-term insurance application, empowering clients to explore and manage their onboarding experience while you remain their trusted adviser. Key benefits for you include:

- Generate additional revenue through broker fee chargeable as additional services offered by franchise.
- Multiple quotes offered to the client through a digital application.
- Full visibility of your clients' activity and client data (quotes, active cover, renewals, claims), allowing you to guide, support, and advise when needed.
- Enhanced professional image as a digital-ready adviser offering South Africa's 1st truly intermediated short-term insurance application, which offers clients the ability to explore and own the onboarding experience.
- Enhanced communication capability through WhatsApp.
- Although the client has full autonomy in the explorative phase, you remain in control; the issuing of a policy or amendment is performed by the adviser.
- Compliance and record-keeping efficiency as the Record of Advice (ROA) process is automated which reduces compliance risk.
- Access to an Admin team (Brolink Team 24) to assist with back-office policy administration.
- Unlock exponential growth through marketing made easy as adviser has a QR code that can be displayed for marketing purposes. Allows for 24/7 lead generation when clients request quotes on their own.
- Help advisers scale; engage more clients in less time at reduced costs.
- Automated renewals and advice processes decrease advice risk.
- Automation reduces admin burden on advisers and their service teams.

insureConnect

insureConnect is a technological ecosystem, that combines several best-of-breed technology solutions to create a first of its kind adviser-focused insurance platform.

The platform aims to create a differentiated client engagement and advice experience, whilst optimising our franchise practices and building sustainable long-term value.

- Interact with multiple insurers through embedded system emails and API integration. You remain in-sync with your partners.
- Enhanced franchise management capability, through live reporting, task management, productivity management.
- Live client and risk insight enables proactive client portfolio management.
- Professional advice proposal delivers a differentiated advice experience.
- Build sustainable long-term value through data asset: portfolio growth, retention stats etc.
- Optimised client engagement features enable client to franchise interaction to be digitised and removes process friction.
- Intelligent renewal process enables you to track your "commission at risk".
- Enhanced client engagement features, solving for an ultra-personalization through Integration with Outlook, WhatsApp and telephony. Stand out in the market with tools that competitors typically lack.
- CRM-linked communication ensures nothing slips through the cracks, full client history captured across WhatsApp, email, calls, and consult insure digital (chats) activity.
- Best of breed technology that incorporates document reading and automation to reduce admin, manual capture & errors.
- Optimised business practices through embedded workflows that support compliance and record-keeping, reduce operational friction, and lower advice risk by creating a clear, auditable trail of advice, communication, and decision-making; with all client interactions timestamped and documented in a single system.
- Telephony integration ensures all calls are logged and recorded automatically enhancing record keeping and compliance.
- Richer insights support targeted portfolio strategies (upsell and cross-sell opportunities).
- Centralised "place of work" reduces fragmentation of systems and manual work.



A provider network that opens doors

With access to over seventy trusted product solution partners, you can design protection strategies that reflect each client's unique risk profile, whether they are safeguarding a home, managing a sectional title, running a business, or overseeing commercial assets. This is not just about having product variety, it is about having the ability to build personalised, high-impact solutions that protect what matters most.

The value to the client: beyond insurance. True protection.

Clients are not really looking for the cheapest premium, they are looking for peace of mind. They want a professional who understands their full picture, sees risks in context, and helps them protect what truly matters. As a Consult adviser, you become more than a product or service provider, you become a long-term partner in preserving their business, their assets, and their financial well-being. With a structured advice process and access to diverse, trusted solutions, you help clients make decisions with confidence and clarity.

What you deliver



Thorough risk assessments – grounded in advice, not assumptions.



Technology-enabled service – always-on, accessible, transparent.



Personalised protection plans – tailored to their needs and financial reality.



Annual reviews – to adapt to evolving risks and priorities.



Solutions beyond insurance – protecting continuity, income, and peace of mind.



A relationship that remembers – with documentation, service-level agreements, and consistent engagement.

You give your clients more than cover — you give them clarity, continuity, and care.

The Consult difference

- Adviser independence — delivered with structure and compliance.
- Client-centred, outcome-based advice frameworks.

- A fully integrated digital ecosystem that works for you and your clients.
- Access to over seventy product solution partners.
- Backed by the strength of Momentum.
- Designed for the future, scalable, significant.

This is not just a technology platform. It is a complete practice ecosystem for advisers who want to grow with purpose, serve with impact, and build lasting value, for their clients and their businesses.

Let us talk about your future

Your clients do not just need quotes, they need clarity.

They need someone who sees the risks they cannot, and who can guide them through life's uncertainties with confidence. And you deserve a business partner who supports your vision with the strategy, structure, and scale to deliver meaningful advice, at every stage.

This is where advice becomes meaningful, and protection becomes personal.
This is the Consult difference.



Your clients need more than quotes. They need your advice.





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Momentum Consult (Pty) Ltd is an authorised financial services provider (FSP5503), a subsidiary of Momentum Strategic Investments (Pty) Ltd.