C U R R I C U L U M   V I T A E

REGINALD THOMAS BESSELING

AMCISA, AFP, CEA, CERT. ESTTAX, CERT. ADVTAX (HONS) CERT. STRTAX, MFISA

V E R I F I A B L E   S K I L L S   &   C O M P E T E N C I E S

- Use of strategic thinking, critical analysis and in-depth knowledge of risks and the insurance market while acting as intermediary between high-end corporate, commercial and domestic clients and insurance companies (forty two years) including
- Establishment and strategic business management of respected financial services brokerage experiencing sustained growth over the past 35 years through application of integrity, future vision and entrenched understanding and experience within the insurance industry
- Chairman of the Liberty Life’s Legal Sub Committee responsible for the rewriting of all rules of Liberty Life’s affiliated funds, administration agreements, Investment Policies, Risk Policies, Codes of Practice, etc. – Position held for 3 years on rotation.
- Trustee of the Liberty Franchise Umbrella Fund for the past sixteen years and currently elected Chairman of the Board of Trustees
- Chairman of the Liberty Life’s Legal Sub Committee responsible for the legal interpretation and implementation of notices received from the FSB
- Display of leadership and ongoing mentorship during management of 8 members of staff and ensuring all professionals are aligned to their specialist industry sectors plus performance management
- On-going presentation of employer related Pension & Provident Fund presentations
- Design of financial services portal as electronic arm of company currently providing client benefits which include claims progress tracking, printable documents, portfolio management, etc.
- Licensed representative & consultant within several categorised areas including Pension, Investment, Long-Term & Short Term Insurance products
- Development, presentation and moderation of lectures for Post Graduate Banking students on estate planning in relation to ‘RISK’ at University of Johannesburg

TEL. 0828241054   **E-MAIL tombes@telkomsa.net**

P R I V A T E   &   C O N F I D E N T I A L

PERSONAL INFORMATION	**REGINALD THOMAS BESSELING**
Identity number	460806 5056 083
Date of birth	06 August 1946
Marital status	Married – 4 independent children
Nationality	South African
Languages	English (home language) & Afrikaans - Read, write & speak
Criminal offences	Nil criminal record
Drivers license	Code B + own reliable vehicle
Health	Excellent
Residential area	Fairland, Johannesburg
Postal address	P O Box 73247 FAIRLAND 2030
Telephone	011 678 7564 – Work 0866 181870 – Telefax 082 824 1054 – Cell
E-mail & website	tombes@telkomsa.net **(www.hypasurance.com)**

TERTIARY EDUCATION

CERT. ADVTAX – ADVANCED POST GRADUATE TAXATION* 2004
CERT. STRTAX - CERTIFICATE ADVANCED STRATEGIC TAX PLANNING* 2004
CERT. ESTTAX - ADVANCED CERT. ESTATE PLANNING & ADMINISTRATION* 2002
CEA - CERTIFIED ESTATE AGENT* 2000
NATIONAL TECHNICAL CERTIFICATE III 1964 - 1969
ADVANCED TECHNICAL CERTIFICATE 1 & 11 – BUILDING DESIGN
*** COMPLETED THROUGH UNISA**

DISSERTATION

AN ANALYSIS OF DEFERRED COMPENSATION SCHEMES, PENSION FUND AND OTHER RETIREMENT BENEFITS RECEIVED BY EMPLOYEES

- Publication of thesis and the reference thereto at a Financial Planning Conference (Johannesburg) in 2004, resulted in the exposure of the dismal rate of savings in South Africa
- Further volatile reactions resulted from the research on publication of a series of editorials by Bruce Cameron based on the thesis

SECONDARY EDUCATION

FLORIDA PARK HIGH SCHOOL – SENIOR CERTIFICATE 1963

PROFESSIONAL AFFILIATIONS

CHAIRMAN OF THE BOARD – LIBERTY LIFE FRANCHISE UMBRELLA FUND 2010
TRUSTEE OF THIS BOARD SINCE 1995
PAST CHAIRMAN & CURRENT TRUSTEE – LEGAL SUB-COMMITTEE* 2009

- Liberty Life Pension & Provident Funds
- AMALGAM Funds
- Liberty Life Franchise Umbrella Fund
- Vantage Funds

HEAD SUB-COMMITTEE –

- Disability Claims
- Death Claims
- Communications
- Legal

FOUNDER MEMBER & TREASURER – INDEPENDENT BROKER COUNCIL SA
COMPLIANCE INSTITUTE OF S.A. NR. 481 2007 - CURRENT
THE FINANCIAL PLANNING INSTITUTE – AFP 2002 – CURRENT
INDEPENDENT TRUSTEE – RETIREMENT FUND INDUSTRY

TRUSTEE CERTIFICATION – INSURANCE INSTITUTE OF SOUTHERN AFRICA 2001
MEMBER OF THE FIDUCIARY INSTITUTE OF S.A - MFISA
CERTIFICATES OBTAINED - TRUST ADMINISTRATOR, ESTATES ADMINISTRATOR, WILLS DRAFTER AND SENIOR ESTATE AND FINANCIAL PLANNING PRACTIONER

CAREER HISTORY — **HYPASURANCE INSURANCE CONSULTANTS (PTY) LTD 1981 - CURRENT**

Position holding — **CHIEF EXECUTIVE OFFICER & FOUNDER**

Key performance area — **Use of strategic thinking, critical analysis and in-depth knowledge of risks and the insurance market while acting as intermediary between high-end corporate, commercial and domestic clients and insurance companies including executive management of established brokerage firm**

Achievements

- **Establishment of brokerage organisation experiencing sustained growth over the past 34 years through application of integrity, future vision and entrenched understanding and experience within the insurance industry**
- **Responsible for the supervision of rewriting of all rules of Liberty Life's affiliated funds, administration agreements, Investment Policies, Risk Policies, Codes of Practice, etc. – Position held for 3 years**
- **Responsible for supervising the interpretation of legal information from SARS and the FSB.**

Duties

- Analysing financial and personal information sourced from clients to determine and recommend strategies clients can use to meet their financial goals and objectives
- Implementing of financial planning recommendations on acceptance within insurance cover, investment planning, risk management, etc.
- Ensure all documentation, recommendations, systems and procedures are fully compliant with all industry, ethical & government regulations
- Meet with relevant stakeholders including other client advisors, attorneys, accountants, trust officers, investment bankers, etc. to fully understand client's goals and circumstances
- Conducting of workshops and individual sessions on financial planning topics such are retirement & estate planning, evaluation of severance packages, and comprehensive short- & long term insurance product introductions
- Supporting all services with deep technical experience in focus area
- Continued reviewing of client accounts and plans to determine life changes, economic changes, or financial performance that indicates a need for plan reassessment
- Display of leadership and ongoing mentorship during management of 8 members of staff and ensuring all professionals are aligned to their specialist industry sectors plus performance management
- On-going presentation of employer related Pension & Provident Fund presentations
- Contract holding company for most key Short- & Long Term companies & Underwriting Managers
- Forming of strategic alliances and continued relationship development with external stakeholders and industry leaders
- Contracting of large Brokerages & Underwriting Managers if client needs require
- Monitor insurance claims to ensure they are settled equitably for both client and insurer
- Creating, implementing and management of all office support systems

including financial management, budget management and continued assessment of company risk, assets and projected performance

Continued/…

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Design of financial services portal as electronic arm of company (fully compliant with Financial Advisory & Intermediaries Services Act & Policyholder's Protection Rules currently providing client benefits which include –

- Exclusive for use of clients
- Claims progress tracking & procedures plus printable documentation
- Viewing & servicing of portfolios (all services),
- Policy wordings of all major Short Term Insurance Companies including Multimark 4
- Corporate administration
- Policy Holders Protection Rules for both the Long Term Insurance and Short Term Insurance industries

Company history

Increased products & services by buying and merging with 2 companies resulting in establishment of Short Term book of business – 1998 - 2000

- Marble Arch Financial Consultants
- Force5 Insurance Brokers
- Hypasurance Insurance Consultants

Licensed Financial Services

Summary of service lines and products under licence conditions permitted to market –

Product	**Intermediary & Advice**	**Advice only**
Category I Long-Term Insurance	Yes	-
Category A Short-Term Insurance	Yes	-
Personal Lines Long-Term Insurance	Yes	-
Category B1 & B2 Long-Term Insurance	Yes	-
Category C Retail Pension Benefits	Yes	-
Category C Retail Short-term Insurance	Yes	-
Commercial Lines	Yes	-
Pension Fund Benefits (excluding retail)	Yes	-
Securities & Instruments	-	Yes
Shares	-	Yes
Participatory interest in Collective Investment Schemes	Yes	-
Health Service Benefits	Yes	-
Deposits Defined in Banks Act – Exceeding 12 months	-	Yes
Deposits Defined in Banks Act – 12 months or less	-	Yes

Inclusive positions held

UNIVERSITY OF JOHANNESBURG – SENIOR LECTURER 2005 – 2008

- Development and presentation of lectures for Post Graduate Banking students on 'RISK' – In line with Tax & Estate duty effects on Savings, Estate Planning & Pension related Legislation plus the Administration of Insolvent Estates, Trusts & Companies

LIBERTY LIFE – FRANCHISE HOLDER 1994 – 2000

- Recruitment, training, management and mentoring of successful sales team responsible for marketing & sales of Liberty Life products and services
- Business management and end responsibility for achieving and exceeding of revenue targets
- Merged with Hypasurance to create more efficient composite business

INSURANCE BROKER & FINANCIAL SERVICES CONSULTANT 1981

BUSINESS ANALYST **1985 – 1990**

- Design, development and maintenance of computer systems including the monitoring of facultative re-insurance arrangements for:
    - Maritime & General Insurance Company Limited
    - AEGIS Insurance Company Limited

PREVIOUS EMPLOYMENT

LEGAL & GENERAL INSURANCE LIMITED **1969 - 1981**

MANAGER – JOHANNESBURG CITY BRANCH **1979 - 1981**

- Recruitment, mentoring & training of 25 sales consultants
- Established branch as second largest production branch nationally
- Continued meeting & exceeding of revenue targets and team goals

SALES CONSULTANT **1969 - 1981**

- Marketing & sales of Life Insurance products & Short Term products

OVE ARUP & PARTNERS – DESIGN DETAIL DRAUGHTSMAN **1964 – 1969**

- Creating of working drawings for large construction projects
- Liaison with professional teams

SOUTH AFRICAN RAILWAYS & HARBOURS – HOUSING CLERK **1963 - 1964**

- Evaluation of housing needs, applications and projects

COMPUTER LITERACY

- **MS WORD**
- **MS EXCEL**
- **MS POWERPOINT**
- **INTERNET & E-MAIL**
- **SYSTEMS DEVELOPMENT**
- **WINDOWS**

PERSONAL INTERESTS

Personal fitness – Gym, golf & outdoor activities
Meeting people, networking and forming alliances
Socialising with family and good friends
Researching business and financial markets
Reading
Travelling

REFERENCES

1. **Mr. Frank Millward**
   Company Secretary - Nestlé South Africa
   Chairman of the Board of Trustees –
   Defined Benefit & Defined Contribution Funds
   Tel. 011 889 6650

2. **Mr. Alan Mc Coulaugh**
   CEO – Liberty Pension Benefits Division (retired)
   Independent Chairman of the Board of Trustees
   Liberty Corporate Benefits Umbrella Fund
   Independent Trustee – Various additional funds
   Tel. 083 375 7588

3. **Ms. Leanne Dewey**
   Head Legal Service
   Liberty Life of Southern Africa Limited
   Tel. 011 408 3911