JUSTIN VAN DER LINDE

PERSONAL INFORMATION

Nationality/Visa:	South African,
Residence:	26 Monterey Complex, Cashan Ext. 20, Rustenburg, South Africa, 0299
Contact number:	+27 (0)83 459 2878
Email:	Justin.vanderLinde@liblink.co.za

PROFILE

With a Post Graduate Diploma in Financial Planning (NQF8)(UOVS) ,registered member and certified professional with Financial Planning Institute of South Africa (CFP®), a Bachelor's Degree in Accounting (UNISA) and RE1(5), I have gained over 15 years' professional experience within accounting, managing clients' wealth portfolios, estate planning, long-term insurance, financial advisory, financial markets, direct client sales of financial products, marketing and report writing.

CHARACTERISTICS & COMPETENCIES

- **Quality and result oriented:** History of exceptional achievement in the professional, academic and sporting environments.
- **Strong numerical abilities:** History of exceptional academic performance in all numerical subjects, particularly in Accounting and Financial Planning.
- **Self-starter who shows initiative:** In the marketing and sales environment, I have been successful in rolling out new marketing initiatives and developing new markets, as well as expanding existing client bases through innovative thinking and ideas. Completed all my studies through correspondence whilst working a full time job.
- **Leadership and supervisory experience:** Elected to various leadership positions by peers throughout academic career. Quickly progressed to a supervisory position upon entering the professional environment.
- **High level of computer literacy:** High skill level in MS Office products; Proficient use of financial needs analysis' software programmes and the use of the internet.
- **Confident with strong interpersonal & communication skills:** Naturally confident; Fluent in English and Afrikaans; Presentations presented to various internal and external clients, including High Nett worth clients and forums.
- **Analytical problem solver:** Using an organised, educated and structured working approach to provide the optimal solution for clients.
- **Ability to manage conflicting priorities in order to meet deadlines:** Holds experience working to tight deadlines and targets within high paced sales environments.
- **Committed to continuous learning:** Recently completed postgraduate studies via correspondence; Completed various in-house and external work related courses.
- **Report writing:** As part of FAIS, it is imperative to compile sound financial reports for clients to ensure they understand my advice and product(s) that have been sold. Also regular feedback given to clients was done in a professional manner.

EMPLOYMENT HISTORY

Employer:	Liberty Wealth Consultancy (Pty) Ltd
Period:	October 2016 to current
Position Held:	Senior Financial Adviser

Liberty Wealth Consultancy (Pty) Ltd is an Independent Financial Advice company and has contracts with all the major insurance companies within South Africa. The company was founded within Liberty Life Ltd and uses the same FSP licence as that of my previous employer. Therefore there was an opportunity for me to move my client base over to Liberty Wealth Consultancy (Pty) Ltd and by doing so, I am able to offer my clients more product options and can source products that suit their needs best. I believe that this is a better value offering for my clients and hence I decided to join this company.

Employer: New Flow Plumbing (Pty) Ltd
Period: August 2016 to current
Position Held: 50% Shareholder and Financial Director

As part of my entrepreneurial skills, vision and drive, I saw an opportunity in the construction market to start up a plumbing company. My partner, Rall van Zyl, is a qualified plumber and owns the other 50% shares. He heads up the operational side of the business and I manage the finances, payroll and taxes. This I do in conjunction with my brokerage as it helps me to meet new clients.

Employer: Geonet Financial Services (Pty) Ltd – Liberty Agency Franchise
Period: May 2013 to September 2016
Position Held: Senior Financial Adviser

Geonet Financial Services (Pty) Ltd is a Liberty Life Agency Franchise that is owned by George Lottering. He has owned this franchise for the past 13 years and has about 40 agents working in his franchise. Part of his expansion ideas was to expand into Rustenburg and hence he appointed me to start up and manage this branch for him and at the same time still advise clients.

Part of my duties is the daily management of the Rustenburg branch, strategic and operational level, to train and assist newly appointed agents in order to develop them into successful advisers. As financial adviser, my responsibilities include selling, managing and analysing clients' risk, investment and retirement portfolios, assessing clients' financial needs by completing financial needs analysis, assessing financial statements and cash flows, making optimal recommendations to suit their needs and implementing recommendations, monitoring financial markets and giving investment advice, drafting of wills, estate planning, assisting companies in implementing structures to ensure successful succession and protection of assets and writing reports to every client. Regularly revisiting clients to ensure their needs are satisfactory being satisfied.

Employer: Nedbank Ltd Business Bank, Rustenburg, South Africa
Period: January 2011 to 30 April 2013
Position Held: Financial Adviser

Nedbank Group Limited is a bank holding company, with its principal banking subsidiary being Nedbank Limited. The company's ordinary shares have been listed on JSE Limited since 1969 and on the Namibian Stock Exchange since 2007. Was named South African Bank of the Year 2011. Nedbank Group is South Africa's fourth largest banking group measured by assets, with a strong deposit franchise and the second largest retail deposit base.

As financial adviser, my responsibilities include selling, managing and analysing clients' risk, investment and retirement portfolios, assessing clients' financial needs by completing financial needs analysis, assessing financial statements and cash flows, making optimal recommendations to suit their needs and implementing recommendations, monitoring financial markets and giving investment advice, drafting of wills, estate planning, assisting companies in implementing structures to ensure successful succession and protection of assets and writing reports to every client. Regularly revisiting clients to ensure their needs are satisfactory being satisfied.

Employer: Liberty Life, Rustenburg, South Africa
Service Period: January 2006 to December 2010
Last Position Held: Executive Wealth Consultant

Liberty Life Insurance is a member of the Standard Bank group and claims to be the 3rd largest life insurance office in South Africa. They also have a market capitalization of twenty billion rand.

As a Wealth Consultant my role was to train and market Liberty Life's product range to financial advisers in the region, assist in selling the product range to clients, expand existing and develop new markets for advisers particularly with Standard Bank, presentations to prospective clients, guide advisers within investment markets and portfolio selections, marketing initiatives to assist sales drives and adviser support. This role was sales driven and commission based and I needed to motivate my advisers to meet sales targets.

Employer:	Enslins Inc, Kimberley, South Africa
Service Period:	January 2002 to December 2005
Last Position Held:	Senior Article Clerk

Enslins Inc is a Chartered Accountants' firm in Kimberley at which I did my articles as an accountant. It was also during this time that I was studying my degree through correspondence. I gained a vast knowledge of the accounting world during this time and was exposed to company audits, income tax, VAT, financial statements and pastel software.

EDUCATION

Postgraduate Qualification

Degree obtained:	Certified Financial Planner (CFP) postgraduate diploma (2012)
University:	University of the Free State

Undergraduate Qualification

Degree obtained:	Bachelor degree in Accounting Science, 2009
University attended:	University of South Arica (UNISA)

Professional Certifications

Certification obtained:	Certified Financial Planner® (2012)
Certification Body:	Financial Planning Institute of South Africa
Certification obtained:	RE1 (RE5) (2011) Representative
Certification Body:	FSB

Secondary Qualification

School attended:	Northern Cape High School, Kimberley, South Africa, 1997 to 2001
Special Achievements:	Matriculated with distinction
	Achieved 3 subject distinctions (Equivalent to 3 A's at A-level)

LEADERSHIP ROLES, WORKING & EXTRAMURAL ACHIEVEMENTS

Leadership positions held:	As an Executive Wealth Consultant, I managed 12 Standard Bank Financial Advisers (2007 – 2010)
	Senior Clerk at Enslins Inc. where 2 junior clerks reported to me.
	Head boy of Northern Cape High School Student council (2001)
	Captain of various school and provincial sport sides at age-group level (1997-2001)
Working achievements:	Achieved Senior Financial Adviser Status in 2014
	Achieved Financial Adviser Status in 2013
	Top 20 Rookies at Nedbank for 2012
	Was in Top 25 Consultants at Liberty Life in 2007.
	Ended 3rd in Rookies division at Liberty Life in 2006.
Extramural achievements:	Obtained provincial colours in various sporting codes (cricket, hockey, soccer & body building) at age-group level (1991-2011).
	Obtained provincial hockey colours at senior level (2011).

REFEREES

Mr Jaco Klopper
Sales Manager – Liberty Life, +27 83 376 9960, jaco.klopper@liberty.co.za

Mr Pieter van der Walt
Sales Manager – Liberty Life, +27 82 903 0358, Pieter.vanderwalt@liblink.co.za

Mr George Lottering
Geonet Financial Services - +27 82 880 2980

Mr Roberto Myburgh
Liberty Wealth Consultancy - +27 82 498 6740