RECRUITER FIELD BRIEF | GAUTENG

Will-Referral Programme

How to identify suitable clients, share a consent-enabled link, handle objections responsibly and understand the R750 successful-interview payment cycle.

R750	Maximum 5
per verified attended client interview	accepted new submissions per recruiter per day
Cycle closes	**Payment**
19th of each month	30th or month end

Client page: legacy.knowyournumbersa.expert
Recruiter guide: legacy.knowyournumbersa.expert/recruiters
Programme owner: Simbarashe Nyatsambo
Operational email: simba.nyatsambo@sanlam4u.co.za

01

Opportunity and current client profile

This ongoing activity can fit around downtime on other research or recruitment projects. Recruiters introduce the opportunity; the client remains in control of the submission and permissions.

Criterion	Current rule
Age	18 or older
Geography	Gauteng
Targeting guide	LSM 8-10. Do not infer or store an LSM score.
Assets	Client self-confirms estimated household assets of at least R900,000. Exact values are not collected.
Intent	Open to a professional will and estate-planning meeting
Consent	Client personally completes the website and unticked choices

Minimum-data rule

Do not collect identity numbers, exact asset values, bank or policy balances, health information, beneficiaries, children's information, documents or will instructions.

What recruiters do

- Use a lawful source and the approved permission-first script.
- Share only the assigned link or QR code.
- Allow the client to complete the form privately.
- Record minimum approved activity and attribution information.
- Stop immediately when someone declines or withdraws.

02

Fee, successful interview and payment cycle

The proposed fee is R750 for each verified successful client interview. It is earned for an attended introduction, not for the sale of a policy or product.

Potentially payable	Not payable by itself
Client meets current criteria	A name or uncontacted lead
Client submitted own details and permissions	A recruiter-completed form
Unique recruiter attribution is valid	A direct or disputed source
Client attends the scheduled meeting	A booking, cancellation or no-show
No duplicate household or suppression issue	A second spouse submitted as another client

One household, one fee

A husband and wife or couple applying together count as one household client case and can generate no more than one R750 fee for the same meeting journey.

Payment timetable

By the 19th	After the 19th	30th or month end
Verified attended interviews enter the current cycle.	Verified interviews move into the following cycle.	Approved amounts are paid under the signed agreement.

Payment remains subject to the signed recruiter agreement, verified attendance and attribution, compliance approval, dispute controls and any required invoice or tax documentation.

03

Daily workflow and permission-first scripts

Every recruiter uses a unique link. The system accepts no more than five new client submissions per recruiter link per Gauteng calendar day.

1	**Use a lawful source** Do not scrape, buy or copy databases. Check the approved suppression and contact process.
2	**Ask permission** Identify yourself, explain the purpose and stop if the person declines.
3	**Screen carefully** Use Gauteng and R900,000 household-assets criteria. Do not collect exact values.
4	**Send the unique link** The interested client completes the form and consent choices privately.
5	**Wait for verification** Central operations verify consent, contact, attendance and payout eligibility.

Suggested opener

Permission first

"May I share a short opportunity for people in Gauteng who may want professional help reviewing or putting a will in place? You do not need to give me private financial or family information."

Qualification explanation

"The current programme is aimed at adults in Gauteng whose household assets are estimated at R900,000 or more. You only confirm the threshold on the website; you do not enter exact values."

Link invitation

"If you are interested, I will send you my Know Your Numbers link. You complete the form privately, choose how you may be contacted and separately decide whether your information may be shared with Sanlam Legacy. I do not complete it for you."

04

Objection handling without pressure

Answer clearly, handle one or two questions, then step back. Never diagnose a legal or financial need.

Prospect says	Approved-style response
I already have a will.	If your circumstances have changed, you can ask a specialist whether a review may be worthwhile.
I do not want a sales pitch.	The first meeting is about the will and estate-planning enquiry. Any optional financial-services conversation must be separate and handled by an authorised professional.
I am too busy.	The website lets you choose a preferred contact time. The team will confirm availability with you.
I do not trust links.	You can inspect the Know Your Numbers domain and privacy notice first. The form does not ask for an ID number, exact balances or will contents.
Is the will guaranteed to be free?	Qualifying clients may receive complimentary will drafting under the programme's current terms. The authorised professional confirms eligibility and scope.
I need to think.	Of course. Keep the link and decide in your own time. There is no need to submit now.

No fear or pressure

Do not create artificial urgency or use fear about death, family loss, taxation or estate consequences. Do not claim that an existing will is invalid or unsuitable.

05

Recycled research leads

A person from another research project is not automatically available for this programme. Reuse needs a lawful, documented basis and the individual's explicit agreement.

All five conditions must be documented

- The original privacy notice and lawful basis permit the new use, or a new lawful basis has been established.
- The new will-referral purpose is compatible with what the person was originally told.
- The relevant suppression or do-not-contact check is clear.
- The person has explicitly agreed to receive the programme link.
- The recruiter records only minimum outreach evidence and does not transfer a database.

Never upload a recycled database

Do not send contact lists, screenshots, spreadsheets or exports to the campaign owner. Do not complete the client form for a research participant. If the lawful basis is uncertain, do not contact the person and escalate the source for review.

Direct-marketing basics

- Identify the sender and the purpose.
- Use the approved permission request for first-time electronic outreach.
- Provide an easy way to refuse or stop.
- Record and honour every opt-out immediately.
- A research response or service enquiry is not marketing consent for this programme.

06

Non-negotiable rules and launch approvals

The recruiter role is limited to ethical introduction and link sharing. Advice, data transfer and pressure are outside scope.

Recruiters must never

- Submit a client's details or tick consent on their behalf.
- Upload, email or transfer a personal database.
- Infer or record a person's LSM score.
- Collect identity numbers, exact asset values, financial balances, medical information, beneficiaries, children's information, documents or will instructions.
- Give legal, tax, estate-planning or financial advice.
- Promise a free service, product benefit, payment or successful outcome beyond approved wording.
- Continue after an opt-out or expose one client's details to another recruiter.

Before recruitment begins, record approval for

[ ] Signed recruiter agreement and R750 fee basis	[ ] Conflict-of-interest and remuneration disclosure wording
[ ] Complimentary will-drafting proposition and current terms	[ ] Recruiter scripts, objections and direct-marketing process
[ ] Partner links, daily limit and suppression process	[ ] Successful-interview definition and attendance evidence
[ ] Payment reconciliation, tax documentation and dispute process	[ ] Complaint, privacy and incident escalation contacts

Important qualification

The R750 arrangement, recruiter disclosure and complimentary-will wording should not be used until the supervising FSP and relevant Sanlam compliance process have approved the final arrangement and exact wording.

07

Contacts, source links and final reminder

Programme owner

Simbarashe Nyatsambo
simba.nyatsambo@sanlam4u.co.za

Client page

https://legacy.knowyournumbersa.expert

Recruiter guide and PDF

https://legacy.knowyournumbersa.expert/recruiters

Official reference points

- Information Regulator: Guidance Note on Direct Marketing under POPIA, 3 December 2024.
- Financial Sector Conduct Authority: General Code of Conduct changes and conflict-of-interest material.

Final reminder

This is an operational guide. It is not legal, tax or financial advice and does not guarantee any client, appointment, payment, will or product outcome.