

CURRENT OPPORTUNITIES

Position: Operational Specialist [EL]
Closing Date: 19 May 2022
Department: Life Operations
Reporting Line: Manager Intermediary Services
Location: Johannesburg, Parktown

Purpose of the Job:

A member of the Life Operations team reporting to the Manager Intermediary Services. An Operational Specialist (EL) conducts evaluations and quality audits, assuring the PPS Eligibility criteria are applied and maintained, to ensure service and product integrity is preserved. The Specialist is required to create accurate membership records as well as assess cases within the framework of the PPS Eligibility Criteria. The Specialist must identify and support the online application process for continuous improvement.

Main duties and responsibilities:

Key Responsibilities

- Create and assess Membership Agreements to ensure adherence to the PPS Eligibility Criteria, supporting a quality online service experience
- Effectively capture and evaluate Member Applications, Student Upgrades and Change of Occupation
- Capture, monitor and evaluate inputs, i.e., online applications captured as per available data or confirmation of a signed declaration
- Assure eligibility criteria are applied as intended i.e., consultant product development to ensure clarity and consistency

Drive improvement and efficiency in the Online and Automated functionality:

- Understand changes in the Education Environment, and ensure actions are taken to address these
- Assist in defining and improving processes and identifying needs for operational efficiency
- Effectively propose and apply actions necessary for improvement
- Utilise relevant technology to enhance quality and function
- Assure the "right first time" principle – mistakes eliminated

Stakeholder management:

- Identify team training needs with management and trainers
- Provide support to the Sales teams
- Establish, maintain and build relationships with key stakeholders
- Promote risk consciousness through interactions and feedback on Eligibility Criteria and decisions

Education:

- Matric (Grade 12)
- A 3-year tertiary qualification (Degree/BTech) with relevant business orientation
- Education and Training qualification or Bachelor's degree In Business Administration, will be advantageous

Experience:

- Minimum of 2 years experience in the Insurance Industry
- 1 to 2 years of working experience in back-office processing is a clear advantage

Knowledge and Skills:

- Excellent verbal and written communication skills
- The ability to work with a diverse group of people like the managers in various areas as well as Business Process and Systems support towards propelling the organisational needs
- Strong computer skills, including Microsoft Office at a moderate level

Competencies:

- Problem-solving
- Business acumen
- Competent writing and communication skills
- Proactive thinking
- Able to handle pressure situations

Preference will be given to Employment Equity candidates.

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Position: Client Engagement Consultant
Closing Date: 19 May 2022
Department: Life Operations
Reporting Line: Team Manager: Member Services
Location: Johannesburg, Parktown

Purpose of the Job:

A member of the primary contact team reporting to the Team Manager: Member Services. This role will be responsible for providing a professional service to PPS members and associated parties via an Omni-channel contact centre model. Customer interaction via all available contact channels will be part of this individual's responsibilities and will entail shift work (between 7am and 9pm on weekdays and Saturdays).

Main duties and responsibilities:

- Respond to customer needs through all omnichannel contact points
- Engage and professionally respond to customer contact, regardless of the channel. Contact will be primarily inbound, however, outbound campaigns are also an integral part of this job function
- Take ownership of customer requests from receipt to conclusion
- Identify and escalate issues to supervisors
- Provide product and service information to all customers
- Research required information using available resources
- Research, identify, and resolve customer complaints using applicable software
- Route calls to appropriate people where required
- Document all call information according to standard operating procedures
- Follow up on customer calls where necessary
- Complete call logs and reports
- Take ownership of service level standards and ensure that they are reached consistently
- In addition to their regular duties of answering customers' basic questions, a Client Engagement Consultant is responsible for handling complaints that are too complex to be handled by junior employees

Assisting management and the Support Team:

- Agree on duties with team members to achieve operational targets, including prioritisation and work schedules
- Responsible for enforcing PPS's training and development programme; they may also be assigned a junior employee to mentor
- Execute policies and procedures related to service delivery in Operations and between other areas
- Build and maintain relationships with relevant stakeholders

Keeping track of customer trends:

- Use available software to document each customer interaction to help streamline the customer service processes, observing trends to report back to the Product Development team
- Identify process and procedure improvements and make recommendations to streamline and simplify processes
- Escalate system failures to the appropriate support team for the team to stay productive
- Recognise, document, and alert the management team of trends in customer calls

Maintaining Product Expertise:

- Act as an expert in the products offered by PPS to answer customer complaints and questions. This requires taking the initiative to master every feature and benefit of each product

Formal Qualifications:

- Matric (Grade 12)
- A 3-year tertiary qualification (Degree/BTech) with relevant business orientation

Experience and Knowledge:

- 3+ years' customer service experience
- 2+ years' working experience in call centre AND back-office processing is a clear advantage

Computer Literacy:

- MS Office package, particularly the Internet, Outlook, and Excel

Interpersonal and Intrapersonal Skills:

- Relating to customers
- Communicating in writing
- Communicating orally
- Quality orientated
- Reliable
- Customer focused
- Resilient
- Results-driven

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Position: Virtual Financial Advisor [12 Months Fixed Temp]

Closing Date: 19 May 2022

Division: Advisory Services and Enablement

Reporting Line: Regional General Manager and Call Centre Manager and Head Virtual Channel

Location: Johannesburg, Parktown

Purpose of the Job:

The key purpose of this role is to provide professional financial services to a client or a member via virtual platforms. The successful candidate will be responsible for sourcing, retaining and growing a membership and client base for eligible professionals by implementing PPS financial solutions in line with the clients' needs.

The Virtual Financial Advisor serves as a point contact (phone, email, SMS, WhatsApp, Skype, MS Teams, web chat) for the clients. The incumbent must be digitally astute and should ensure that client journey mapping is aligned to the needs of clients and members.

Main duties and responsibilities:

- Preparing and presenting proposals to existing and potential clients using state-of-the-art financial planning tools virtually
- Providing suitable advice to best fit the needs and requirements of professionals virtually
- Managing inbound calls, online and Virtual queries and requests from customers seeking advice on their Insurance needs
- Managing, reviewing and approving all clients' activity. Educating and guides our clients regarding services and products offered
- Selling products over the telephone in a hybrid mode i.e. inbound and Outbound
- Maximising each inbound call received by attempting to convert it into a sale
- Achieving sales targets and objectives
- Meeting clients virtually to understand their financial objectives
- Virtually explaining complex information relating to Financial Advisory in a clear and effortless way
- Managing, maintaining and building new and existing client relationships virtually
- Adhering to compliance, operational procedures and practice management standards to minimize business risk
- Staying abreast of product information, performance and industry changes
- Adapting and changing to fit in with changing business operational requirements
- Building a professional network and suitable business within the professional market in a virtual environment

Formal Qualifications:

- Matric (Grade 12)
- Relevant commercial/financial tertiary qualification (NQF 7)
- RE5 (compliance accreditation)
- Completed supervision
- Commercial insurance related qualification advantageous
- Post Graduate Diploma in Financial Planning or studying towards this qualification will be advantageous
- CFP advantageous

Experience and Knowledge:

- 2 years' experience in the Financial Services industry in a Sales role within the Long Term or Short-Term Insurance and/or Investments spaces
- Experience and track record in high-performance sales environments
- Previous experience in client services or call centre environment advantageous
- Short Term insurance experience beneficial
- Medical Aid experience beneficial
- Knowledge and understanding of financial planning through meaningful client engagements
- Good understanding of SLA in a contact centre space
- Experience using Digital Financial Planning tools (Avalon, X-plan, Asset Map) - advantageous
- Experience using Video conferencing tools (MS Teams, Skype for business, WhatsApp) – advantageous

Computer Literacy:

- MS Office package, particularly Internet, Outlook and Excel
- Exposure to tools such as digital signature software, video software, support software, Outlook, Excel, snipping tools will be advantageous

Interpersonal and Intrapersonal Skills:

- Able to understand and warmup clients through technology and innovation
- Able to close deals via virtual platforms (calls, video calls, etc)
- Good communicator - must be comfortable speaking on the phone and in video demonstrations
- Able to build and maintain relationships
- Excellent written and verbal communication skills
- Able to adapt quickly to changing requirements or environments
- Effective and concise communication with clients
- Able to work in a fast-paced, high-pressure environment
- Multi-tasking and time-management skills, with the ability to prioritise tasks
- Highly organised and detail-oriented
- Professionalism

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Position: LBS Broker Consultant
Closing Date: 19 May 2022
Division: Life Broker Services
Reporting Line: LBS Regional Sales Manager
Location: Pietermaritzburg

Purpose of the Job:

PPS Life Broker Services has an opportunity for a service-driven professional with a strong need for financial independence to build our base of intermediaries. The role involves business development and relationship management within a base of Life Assurance Intermediaries that we are intending to grow. The LBS Broker Consultant must work with and through others to build and maintain relationships, working closely and accurately within established guidelines is essential in this role. The LBS Broker Consultant must be aware of and responsive to the needs and concerns of customers.

Main duties and responsibilities:

- Support and service intermediaries in their sales efforts by preparing quotes, statements of benefits and other relevant supporting information
- Constant communication and feedback to Advisors relating to all aspects of intermediary operations
- Plan, organise and control liaisons with intermediaries, their managers
- Ensure continuous improvement of service standards to clients
- Ensure alignment to Treating Customers Fairly (TCF), in all business practices

Formal Qualifications:

- Matric (Grade 12)
- A three year or higher Bachelors degree or National Diploma is required
- A completed NQF 5 – Wealth Management or RFP 3 would be advantageous
- **South African drivers licence and must have own transport**

Experience and Knowledge:

- At least 2 years of experience in the Financial Services or Life Assurance industry in a sales and/or service-related role
- Intermediate knowledge of the Life Assurance or Financial Services Industry
- Knowledge (and skill) in how to successfully influence and persuade others by understanding how their individual needs and motivations link to goals is essential

Computer Literacy:

- MS Office package, particularly the Internet, Outlook, and Excel

Interpersonal and Intrapersonal Skills:

- Relating to customers
- Communicating in writing
- Communicating orally
- Quality orientated
- Reliable
- Customer focused
- Resilient

- Results-driven

Preference will be given to Employment Equity candidates.

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Position: Graduate Advisor

Closing Date: 19 May 2022

Division: Graduate Division

Reporting Line: Graduate Sales Manager

Location: Johannesburg North

Purpose of the Job:

This is a three-year internship position and is designed to be used as a springboard to launch a young graduate professional's career in the financial industry. The successful candidate must have the desire and long-term vision to build a professional practice for professionals by marketing risk and investment products from a well-established platform. Because this period is recognised as the building period, the intern will have to be target-orientated and motivated by incentive remuneration, as the package is incentivised and linked to sales targets.

The Graduate Advisor will be responsible for prospecting and building a client base within the young professional student base. **The successful candidate must have their own vehicle and driver's license.**

Main duties and responsibilities:

- Have a very focused approach toward becoming a professional Financial Planner
- Hosting financial workshops for students and young professionals
- Educating existing clients on sound financial principles
- Guiding students and young professionals to make the correct financial choices from the start
- Liaising with a PPS Marketing Specialist on all marketing activities and workshops on campus
- Making appointments with existing PPS student members to discuss the PPS student product range and benefits
- Building a client base by selling the PPS student product range to PPS student members
- Adhering to the regulatory and compliance process of the financial industry
- Staying up to date and excelling in terms of qualifications and knowledge of the financial industry
- Must be willing to be mentored and trained by experienced managers in this newly developed model

Formal Qualifications:

- Matric (Grade 12)
- A relevant Bachelors degree or equivalent qualification is required
- CFP would be advantageous
- **South African driver's license and must have own transport**

Experience and Knowledge:

- Insurance industry-related knowledge and experience would be advantageous
- Knowledge of the PPS product range and PPS membership would be an advantage

Computer Literacy:

- Computer Literate (MS Office Package)

Interpersonal and Intrapersonal Skills:

- Able to relate to customers within a diverse market
- Customer focused
- Good verbal and written communication skills
- Good presentation skills
- Results-driven
- Quality-orientated
- Reliable
- Resilient

Preference will be given to Employment Equity candidates.

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Position: Graduate Advisor

Closing Date: 19 May 2022

Division: Graduate Division

Reporting Line: Graduate Sales Manager

Location: Pretoria

Purpose of the Job:

This is a three-year internship position and is designed to be used as a springboard to launch a young graduate professional's career in the financial industry. The successful candidate must have the desire and long-term vision to build a professional practice for professionals by marketing risk and investment products from a well-established platform. Because this period is recognised as the building period, the intern will have to be target-orientated and motivated by incentive remuneration, as the package is incentivised and linked to sales targets.

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- Staying up to date and excelling in terms of qualifications and knowledge of the financial industry
- Must be willing to be mentored and trained by experienced managers in this newly developed model

Formal Qualifications:

- Matric (Grade 12)
- A relevant Bachelors degree or equivalent qualification is required
- CFP would be advantageous
- **South African driver's license and must have own transport**

Experience and Knowledge:

- Insurance industry-related knowledge and experience would be advantageous
- Knowledge of the PPS product range and PPS membership would be an advantage

Computer Literacy:

- Computer Literate (MS Office Package)

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Position: Graduate Advisor

Closing Date: 19 May 2022

Division: Graduate Division

Reporting Line: Graduate Sales Manager

Location: East London

Purpose of the Job:

This is a three-year internship position and is designed to be used as a springboard to launch a young graduate professional's career in the financial industry. The successful candidate must have the desire and long-term vision to build a professional practice for professionals by marketing risk and investment products from a well-established platform. Because this period is recognised as the building period, the intern will have to be target-orientated and motivated by incentive remuneration, as the package is incentivised and linked to sales targets.

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- **South African driver's license and must have own transport**

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- Knowledge of the PPS product range and PPS membership would be an advantage

Computer Literacy:

- Computer Literate (MS Office Package)

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Position: Manager: Group Finance

Closing Date: 19 May 2022

Department: Group Finance

Reporting Line: Senior manager: Finance

Location: Johannesburg, Parktown

Purpose of the Job:

Reporting to the Senior Manager: Finance, the role will be responsible for the full finance function of all reporting from the Insurance Administration System (IAA) for PPS South Africa and PPS Namibia, as well as responsible for the member profit allocation and all related reporting. The role will also source, analyse and submit data to the accountant responsible for IFRS17.

Responsible for liaising with external auditors on all matters relating to the statutory reporting as well as preparation and maintenance of the PPS Data & Reporting policy and Standard approved by the Group Executive Committee and the Group Risk Committee

Main duties and responsibilities:

IAA Accounting

- Approve all General Ledger entries for the IAA trial balance and non-standard reversing journals as and when needed
- Approve General Ledger reconciliations
- Overseeing that deliverables are managed including key reports from Operational Accounts department and Actuarial

IFRS17 Accounting

- Source relevant data from Operational Accounts department
- Analyse data and ensure completeness and accuracy before submitting to IFRS17 accountant
- Liaise with IFRS17 accountant on General Ledger, reconciliations, Management accounts and Annual Financial Statements insofar IFRS 17 transactions

Financial Reporting

- Oversee the preparation of monthly Management Accounts of Premiums, Claims, Commissions and Profit allocation
- Provide value added commentary on variances to budget.

Budgeting

- Oversee the preparation of the annual budget of Premiums, Claims and Commission liaising with Actuarial for key assumptions, ensuring accuracy of the Budget model used.
- Responsible for the Exco and Board budget presentation slides and providing value added commentary

Statutory Reporting

- Responsible for Premiums, Claims and Commission input into the preparation of the Annual Financial Statements.
- Responsible for all disclosures relating to the Policyholder liability, which includes accuracy of the DPF and Non DPF disclosures that are fed through from Actuarial.
- Responsible for all disclosures on the Profit allocations in the Annual Financial Statements.
- Providing input into tax and statutory reporting to all regulated authorities
- Assistance on the implementation of IFRS17 where requested by the Project leader
- Assist new auditors with a smooth onboarding & ensure all audit queries are addressed timeously.

Staff management

- Oversee the functions of one accountant

Ad hoc

- Assisting other members of Group Finance in times of leave
- Assisting the Senior manager and Executive Group Finance with all ad hoc requests

Education:

- Bachelors in Commerce/Accounting is essential
- Honours in Accounting is preferred
- A Chartered Accountant qualification would be advantageous

Experience:

- At least 5 years working experience in a similar role
- Experience in financial reporting
- Experience in a financial insurance industry

Knowledge and Skills [maximum of 10]:

- Knowledge of the Long term insurance industry an advantage
- Good technical accounting knowledge of IFRS
- Able to work with budget models and understand the key drivers
- Is adept in the use of the latest MS Office package, particularly Excel, Word and Power-point
- Knowledge of Great Plains an advantage

Competencies [maximum of 8]:

- Attention to detail
- Responsible and Accountable
- Good networking skills
- Good presentation skills
- Manages expectations
- Takes extreme ownership
- Eternally curious
- Integrity
- Professionalism
- Conflict resolution
- Effective communication skills

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