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### Message from Ian Middleton

I trust that you all enjoyed a restful holiday season with your families and that you are rejuvenated to take on 2011. At Masthead we are looking forward to an exciting and successful year.



We are committed to our product partners and members and with your support and enthusiasm I believe that the year ahead will be fruitful for all of us. At this stage, I think it's good to reflect briefly on the latter part of 2010 and look at some of the main activities at Masthead over that period. Enjoy the read.

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### Sales (YTD)

Masthead overall 2010 production was down 1.4% on business compared to the previous year. NRF business was up over 10% and RF business was down 2.5% compared to the previous year.

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### Compliance

The end of 2010 saw the successful completion of a series of "Compliance Workshops" which were very well attended and received by Masthead members.

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### Masthead in the media:

Masthead's media articles in the last quarter of 2010 included:

#### FANews:

[Find the gap and create value](#)

#### Business Report:

[Think twice before cutting out the 'middleman'](#)

#### Money Marketing:

[Does your compliance officer comply?](#)

#### FANews:

[Fair treatment should be business culture](#)

#### Money Marketing:

Profitability is key to success

#### RiskSA:

[What makes a top advisor?](#)

#### Money Marketing:

Procrastination can damage your practice

### Web usage

#### Masthead Connect

(secure member site):

24000 visits, an average of 3000 visitors per month.

An average of 1100 unique visits to the site per month.

Total page views of 205000, an average of 22000 page views per month.





### Members and contracts

We currently have just fewer than 2, 600 members and have 210 new members that have joined Masthead. We also had 14 members re-join Masthead after previously leaving. Of the total number of Masthead members, 1 653 have Sanlam contracts.

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### Practice Management

We have changed the name from Practice Management to **The Masthead Business Development Program** – or just Masthead Business Development.

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### Service and support

Positive feedback from our regions has been that the back-up and support received from Desmarie Van Wyk has been outstanding. The overall support from the different sales support assistance members, especially in Pretoria has been excellent.

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### Practice Valuations

Product Providers are very active in paying Independent Brokers (recruitment bonuses) to become Representatives.

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### Communication to members

10 newsflashes were sent to members in the last quarter of 2010.

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### Regulatory interaction

Over the last quarter, we had a number of interactions with the regulators, including participation in FSB conferences and workshops as well as meeting face-to-face with key FSB and FAIS Ombud staff.

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### 2011 Professional Development Days

The Masthead 2011 Professional Development Days will take place during the month of September. We will keep you posted with all details.



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