KYN

ACCOUNTANT PARTNER RESOURCE

The consent-first referral field guide

A reusable playbook for helping accounting clients request a regulated financial-planning conversation - without transferring a client database or turning the accountant into a product salesperson.

Built for

Accounting practices across South Africa

Used with

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THE MODEL

One client. Complementary expertise.

Accountants often see the financial signal first: cash-flow pressure, a tax-year decision, a new shareholder, an unfunded succession plan, a retirement gap or an employee-benefit concern. The accountant remains central to the trusted relationship. Regulated financial-planning support is introduced only when the client chooses it.

The accountant stays central Accounting, tax, reporting, business structure and governance remain with the accounting practice.	**The adviser handles regulated advice** Needs analysis, disclosures, suitability, product information and recommendations happen in the appropriate advice process.
The client controls the handoff The client submits their own details and separately chooses contact permission and optional permission to share with Sanlam.	**The system keeps an audit trail** Source, wording version, timestamp, consent events and later withdrawals are recorded in a tamper-evident history.

The operating principle

The accountant identifies a possible need and offers a safe link. The accountant does not diagnose, recommend a product, promise an outcome or transfer a private client list.

A good referral protects the accounting relationship because the client knows who is doing what, why their information is needed and what permission they have given.

REFERRAL TRIGGERS

What to notice - and how to frame it

Use observable client circumstances. Avoid product conclusions. A trigger means 'this may be worth a conversation', not 'the client needs this product'.

What you may notice	A safe conversation starter
Retirement contributions are absent, irregular or disconnected from the owner's plan.	"Would you like to speak with a regulated adviser about your retirement-planning options?"
Surplus cash is accumulating with no documented time horizon or risk discussion.	"Would an investment-planning conversation help you clarify goals, access and risk?"
A business depends heavily on one owner or key employee.	"Have you considered what happens to cash flow and continuity if that person cannot work?"
There are multiple shareholders but no clear funded succession arrangement.	"Would you like help exploring the financial-planning side of succession and buy-sell funding?"
The business is hiring or reviewing retention and benefits.	"Would a specialist conversation on retirement and group-risk benefit structures be useful?"
Marriage, children, property, inheritance or a business change affects the estate picture.	"Would you like an estate-planning conversation that can coordinate with your legal advisers?"

Useful planning categories

Retirement annuities and preservation; personal investments and tax-free savings; business assurance; key-person and buy-sell planning; employee benefits and group risk; estate planning and wills. These are broad categories only. Terms, costs, tax treatment, risk, availability and suitability must be confirmed in the relevant regulated process.

STEP BY STEP

How to use the referral page

Every firm can use the same guide and a source-specific link. Replace the example firm code and accountant name with your own approved details.

01 **Request your source link** Use tax.knowyournumbersa.expert/?ref=your-firm&accountant;=Your%20Firm. Keep the code short, recognisable and firm-specific.	**02** **Select a relevant client** Offer the link in a genuine service context. Do not upload or send a personal database. Bulk direct marketing needs its own lawful basis and controls.
03 **Explain the boundary** Tell the client you noticed a possible planning question. You are not recommending a financial product through the referral.	**04** **Let the client submit** The client enters their own information and chooses contact permission. Permission to share with Sanlam is a separate optional checkbox.
05 **Let Calendly show live slots** After consent is recorded, the client sees available 30-minute times from the connected Johannesburg calendar.	**06** **Keep feedback permission-based** The lead remains in an owner-only dashboard. Progress is shared with the accountant only where there is an appropriate basis and client permission.

Copy-and-paste introduction

"I noticed a financial-planning question that may be worth exploring with a regulated adviser. I am not recommending a product, and I will remain responsible for your accounting and tax work. If you would like a conversation, use this private link to submit your own details, choose your permissions and book a time. There is no guaranteed outcome and no obligation to proceed."

OBJECTION HANDLING

Respond without pressure

The goal is not to win an argument. Clarify the process, respect the client's choice and leave the relationship stronger.

I already have an adviser.

That is useful to know. This link is optional. You can continue with your adviser, or use the conversation only if you want another perspective or better coordination.

I do not want a sales call.

The first conversation clarifies priorities and the applicable process. Your accountant is not recommending a product. You decide whether to continue.

I am too busy.

The booking is 30 minutes and Calendly shows only real available times. If now is not suitable, keep the link and use it later.

I cannot afford another product.

No product decision is made at referral stage. A conversation can clarify priorities, affordability and whether any action is appropriate. No outcome is promised.

I do not want my details shared.

You submit your own information. Contact permission is required only to respond. Permission to share with Sanlam is separate and optional.

My accountant should handle this.

Your accountant stays central for accounting and tax. Regulated financial advice, where needed, is handled by the authorised adviser through the required process.

I think I am already covered.

That may be the case. The conversation can focus on whether existing arrangements still align with current needs. No change is assumed.

What return or tax saving will I get?

Do not quote or promise a result. Explain that returns, risks, tax treatment, costs and suitability depend on the client's circumstances and the regulated advice process.

Stop signals

If the client says no, withdraws permission, asks not to be contacted or appears uncomfortable, stop. Do not keep persuading, do not put them on a marketing list and do not share their details.

SAFE OPERATING CHECKLIST

Protect the client, the practice and the referral

Do Use a relevant one-to-one service conversation. Give the client the consent-enabled link. Record who provided the link. Keep accounting and regulated advice roles clear.	**Do not** Do not scrape, buy, infer or transfer private data. Do not upload a client list. Do not pre-tick consent. Do not promise returns, tax savings, cover acceptance or legal outcomes.
Before sending the link Confirm the client is the intended recipient, the trigger is relevant and the communication is appropriate. Use the firm's approved source link.	**After the client submits** Do not ask for dashboard access. The owner reviews the record and consent evidence. Any feedback to the accountant requires an appropriate basis and client permission.

- [ ] The client entered their own personal information.
- [ ] Contact consent was unticked and actively granted.
- [ ] Optional Sanlam sharing consent was recorded separately.
- [ ] No marketing permission was inferred from the enquiry.
- [ ] The referring accountant or firm is recorded for attribution.
- [ ] The owner-only dashboard is used for personal contact details.
- [ ] An opt-out or withdrawal is applied immediately to the suppression process.
- [ ] No product recommendation or guaranteed outcome appears in the referral message.

QUICK START

Your first 30 days

Start with a small, observable pilot. Measure relevance and client experience before expanding.

WEEK 1	WEEK 2	WEEK 3	WEEK 4
Agree role boundaries, contact person, link code and approved wording.	Identify a small set of relevant conversations. Do not export a client list.	Review response time, consent completion, calendar opens and client questions.	Assess experience, objections, source accuracy and whether to continue the pilot.

Useful measures

Relevant link shares; form starts; valid contact consents; optional Sanlam sharing consents; first-contact SLA; Calendly opens; completed bookings; reasons clients do not proceed; privacy withdrawals; and partner source accuracy. Measure quality, not pressure.

LIVE PAGE	CONTACT
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Source and scope note

This guide adapts the consent-first operating model used in an earlier accountant partnership proposal found in the owner's mailbox. General planning categories were cross-checked against official Sanlam pages covering retirement administration, employee benefits and investment information, reviewed 4 August 2026: sanlam.co.za/corporate/retirement/retirementfundadministration; sanlam.co.za/corporate; sanlam.co.za/factsheetcentre; and app.sanlam.co.za/dailyprices. Product details change and must be confirmed in the current approved material and regulated advice process.

This guide is operational information only. It is not financial, tax or legal advice and does not guarantee any outcome. Firm-specific commercial terms, co-branding, incentives or product wording require separate approval.