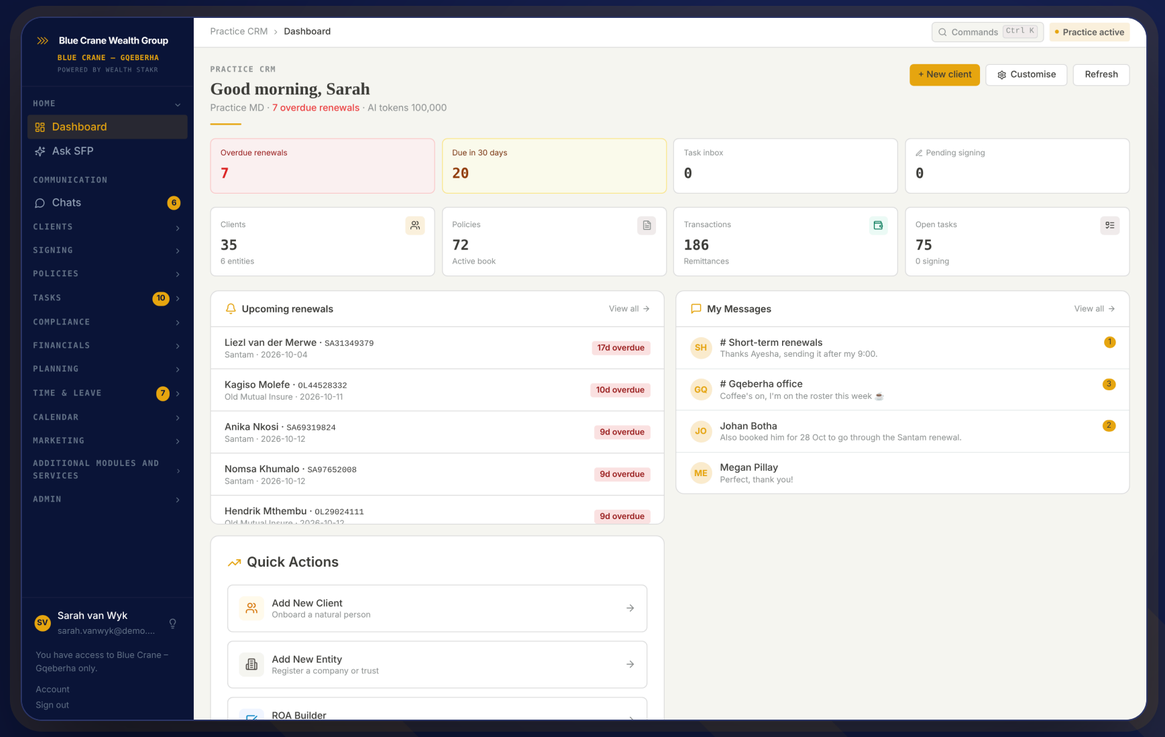
WEALTH STAKR

PLATFORM OVERVIEW

One platform for the whole advice business

Head office oversight and day-to-day practice management for South African financial advice firms.



Practice software for South African advice firms · hello@wealth-stakr.co

WHY WEALTH STAKR

Built inside a working South African advice practice

Instead of a CRM, a stack of spreadsheets and a shared inbox, Wealth Stakr puts the client book, compliance, commission and the team's work in one place, for one practice or a whole group.

01

Head office and practices on one system

Oversee every practice, sign off compliance and track commission received without switching tools.

02

Commission tied to compliance

New-business commission waits until head office approves that policy's compliance file.

03

Every adviser paid correctly

Policy-level splits with effective dates turn each remittance into a payment run per adviser.

04

One file per client

Onboarding, policies, tasks, renewals, planning and documents all live on the same client record.

HOW IT FITS TOGETHER

One head office, many practices

HEAD OFFICE

Group overview · Compliance sign-off · Commission received · Head office tasks

Compliance files go up for review; approvals and requests come back down

Provider statements are matched to the right practice and adviser

Time-limited access into one practice, with a stated reason

Practice · Gqeberha

Clients and onboarding · Tasks and inbox · Renewals · Compliance files · Commission and payment runs · Planning tools · Leave and time

Practice · Cape Town

Each practice runs its own book, team and workflow, with its data kept separate from every other practice.

+ more

Head office adds practices as the group grows

01

Head Office

See every practice, sign off the advice, run head office’s own work and track every rand received from providers.

Group overview | Compliance review | Adviser compliance | Head office tasks | Commission received

HEAD OFFICE · OVERVIEW

The whole group at a glance

Every practice in the group on one screen, with alerts when something needs attention.

Practice health

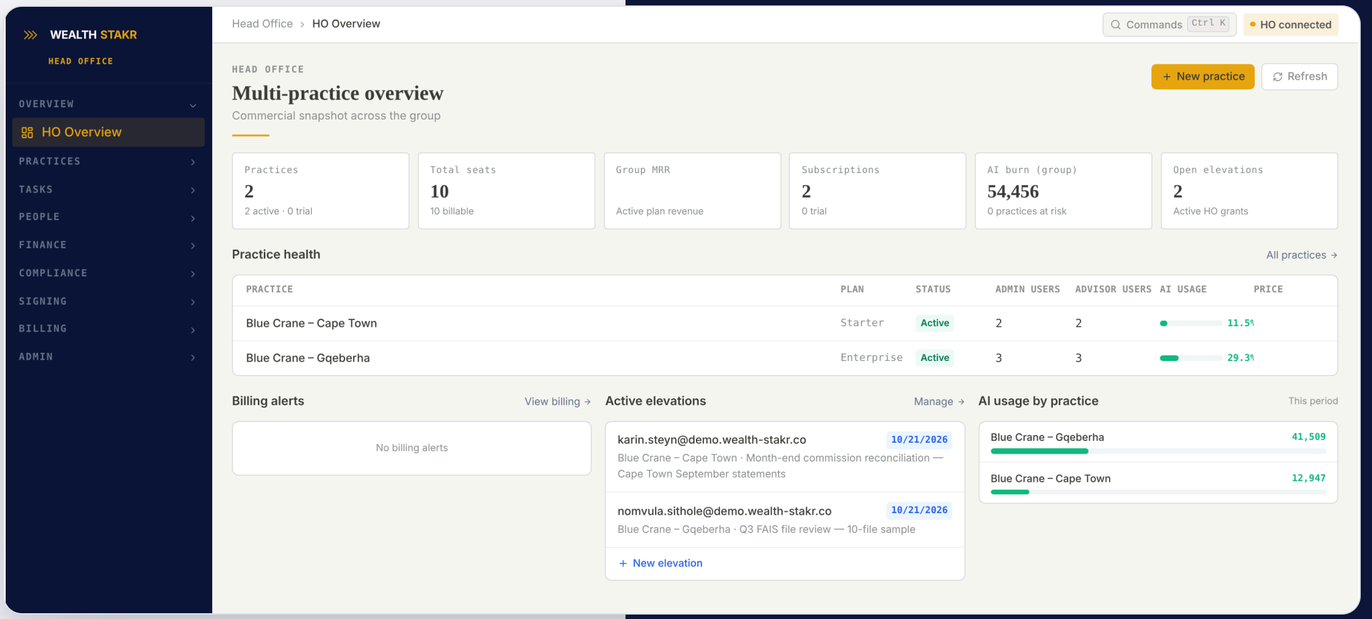
Status, admin and adviser users, and AI usage for each practice, side by side.

Controlled access into a practice

Head office staff get time-limited access (up to 8 hours) to one practice, with a stated reason. The practice sees it and can reject it.

New practices in minutes

Create a practice and invite its owner. It then appears in every head office report.



Fictional demo data

HEAD OFFICE · COMPLIANCE REVIEW

Head office signs off the advice

Practices build a compliance file per policy. Head office reviews it, and only head office can approve it.

A checklist per product type

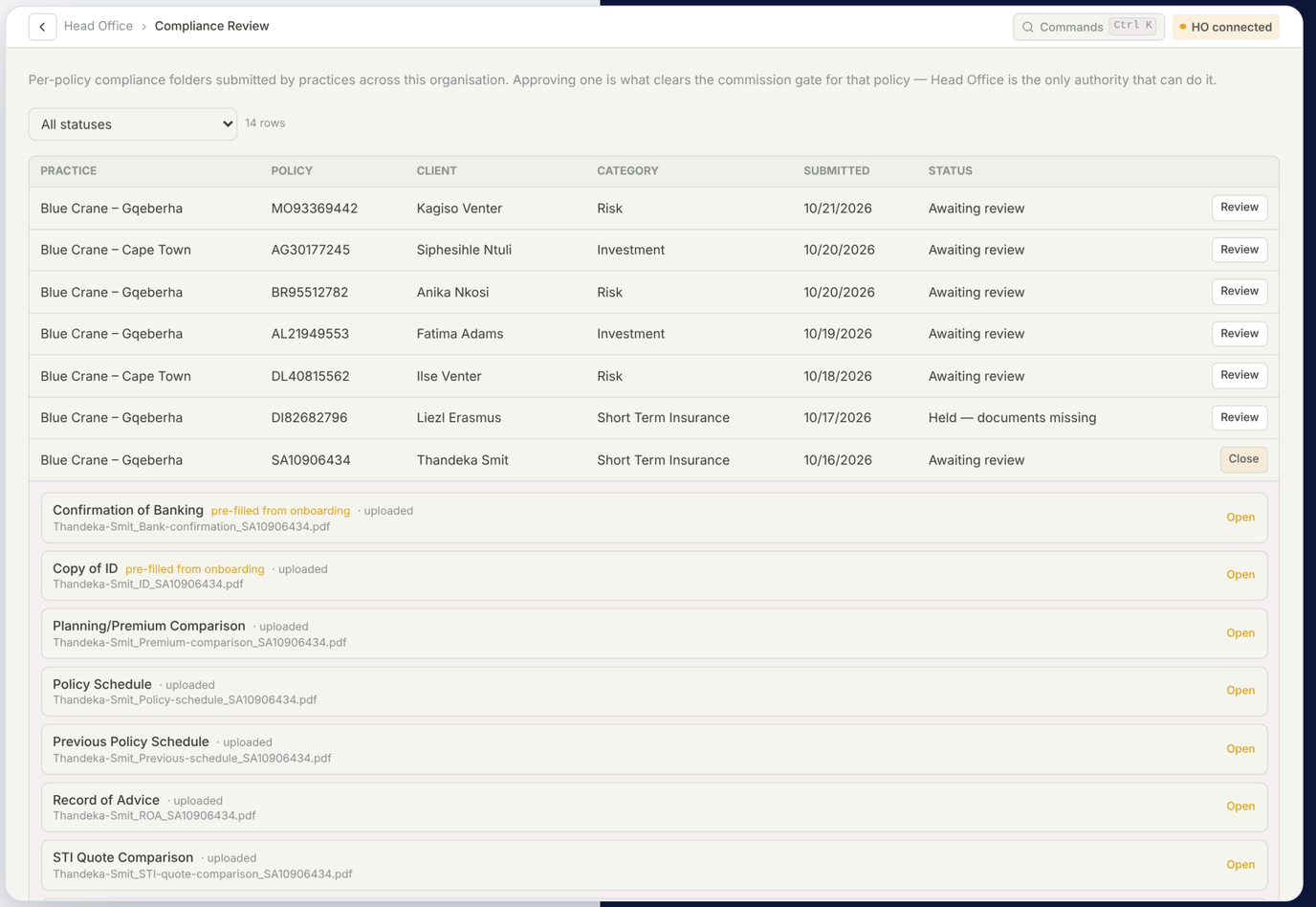
Risk, investment and short-term files each have a set document list. ID, banking and disclosure carry over from onboarding.

Approve, ask for more, or reject

Each request is pinned to the exact document, so the practice knows what to fix.

Approval clears the commission

First-year and renewal commission on a policy can be released only once its file is approved.



Fictional demo data

HEAD OFFICE · ADVISER COMPLIANCE

Every adviser's standing, in every practice

Fit and proper, CPD, FICA and debarment status per adviser, plus every open request across the group.

One profile per adviser per practice

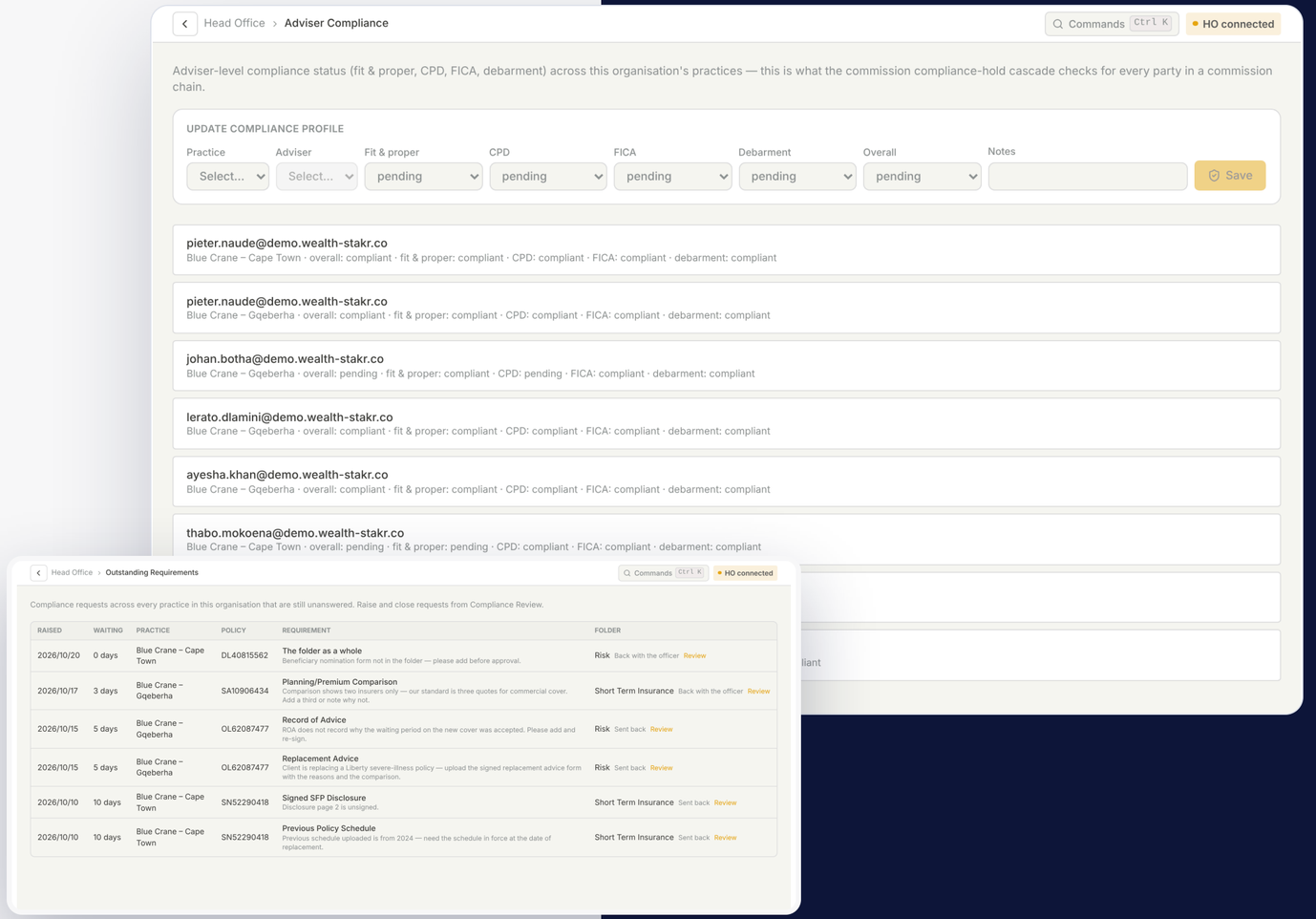
Compliant, pending or non-compliant at a glance.

Outstanding requirements

Everything head office has asked for and not yet received, with the days it has been waiting.

Access by role

A compliance officer can view; only roles with group-wide rights can change a profile.



Fictional demo data

HEAD OFFICE · TASKS

Head office’s own work, organised

A task list, board and inbox for the head office team, kept separate from the practices’ tasks.

Board or list

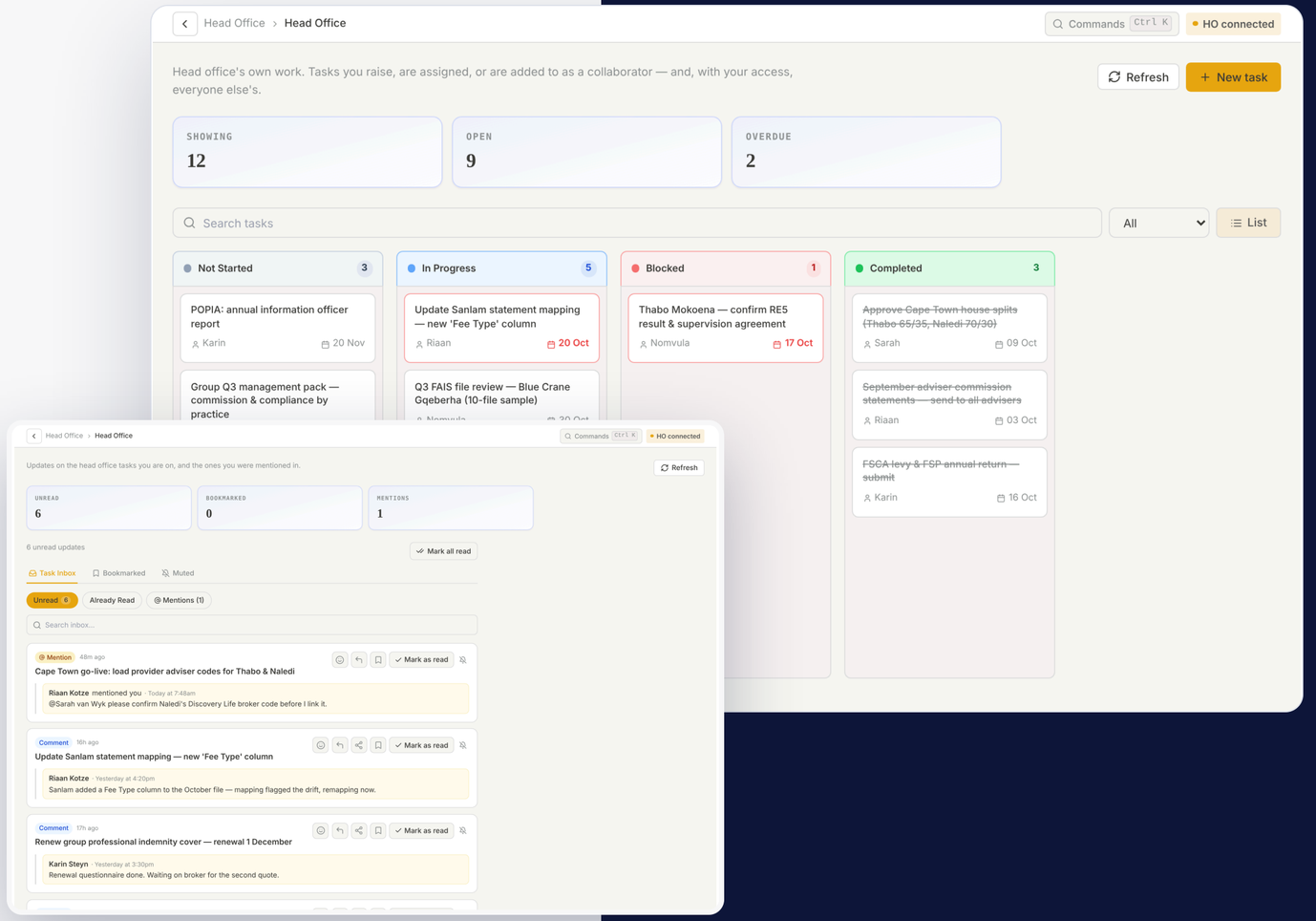
Not started, in progress, blocked and done, with overdue work flagged in red.

Everyone on a task stays informed

Any change notifies the others on it. Typing @name brings a colleague in.

Reusable task packs

New practice onboarding, the monthly commission run or a quarterly FAIS file review, set up in one click.



Fictional demo data

HEAD OFFICE · COMMISSION RECEIVED

One statement in, every adviser credited

Upload each provider’s statement once for the whole group. Wealth Stakr does the matching.

Mapped once per provider

Each provider’s layout is saved and reused, with a check for format changes.

Matched, never guessed

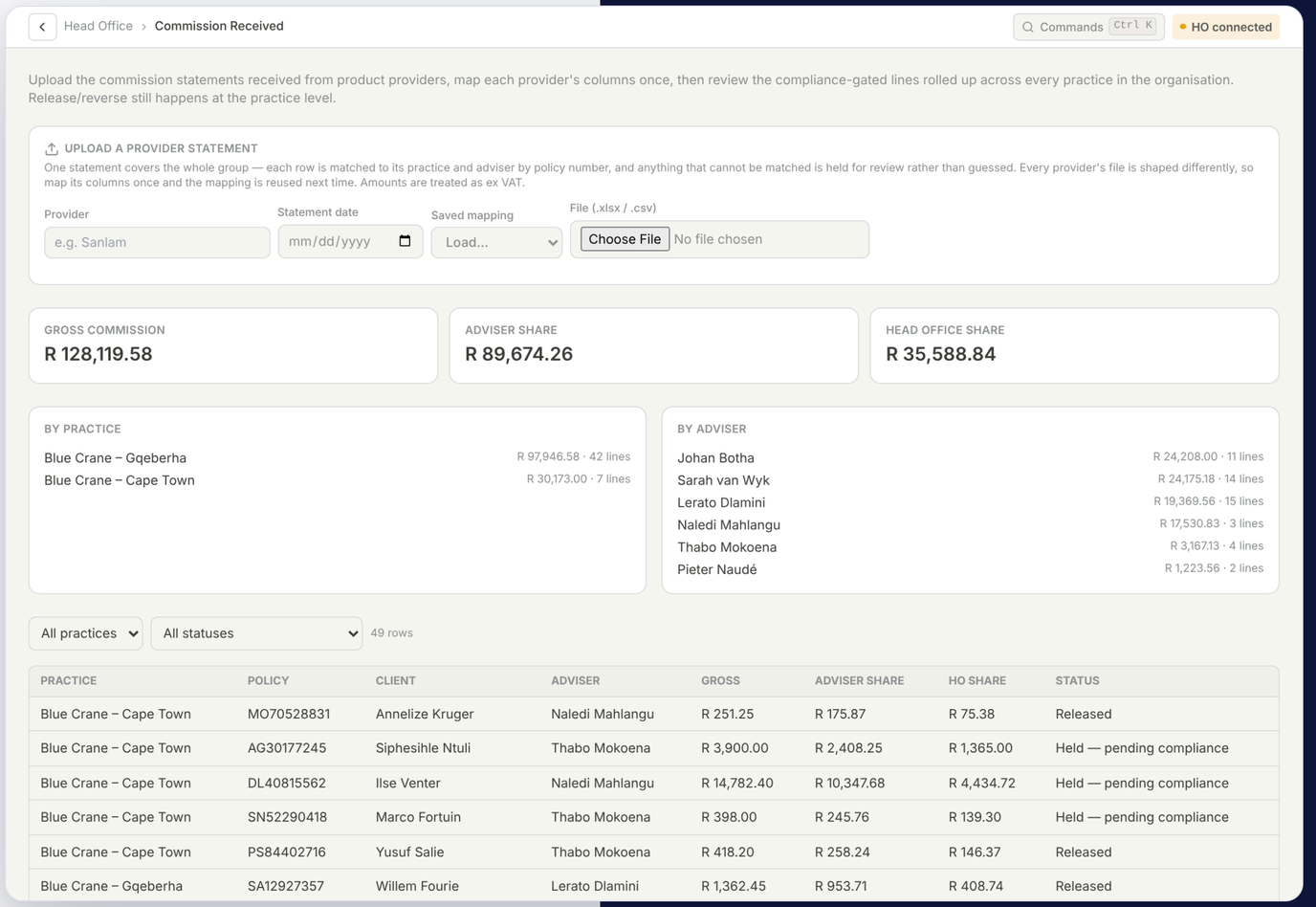
Lines match to practice and adviser by policy number and adviser code. Unmatched lines are held.

Splits applied for you

The adviser and head office split, and any reserve, is set per adviser with effective dates.

Held until compliant

New-business lines wait for an approved compliance file. Recurring commission is never held.



Fictional demo data

02

The Practice

Everything a practice runs on, from the first client meeting to the renewal a year later.

- Dashboard
- Client onboarding
- The client file
- Tasks
- Task inbox
- Templates and generators
- Renewals
- Quote comparison

PRACTICE · DASHBOARD

Everyone starts the day in the right place

Renewals due, messages and quick actions in one view that each person arranges for themselves.

Renewals that count themselves

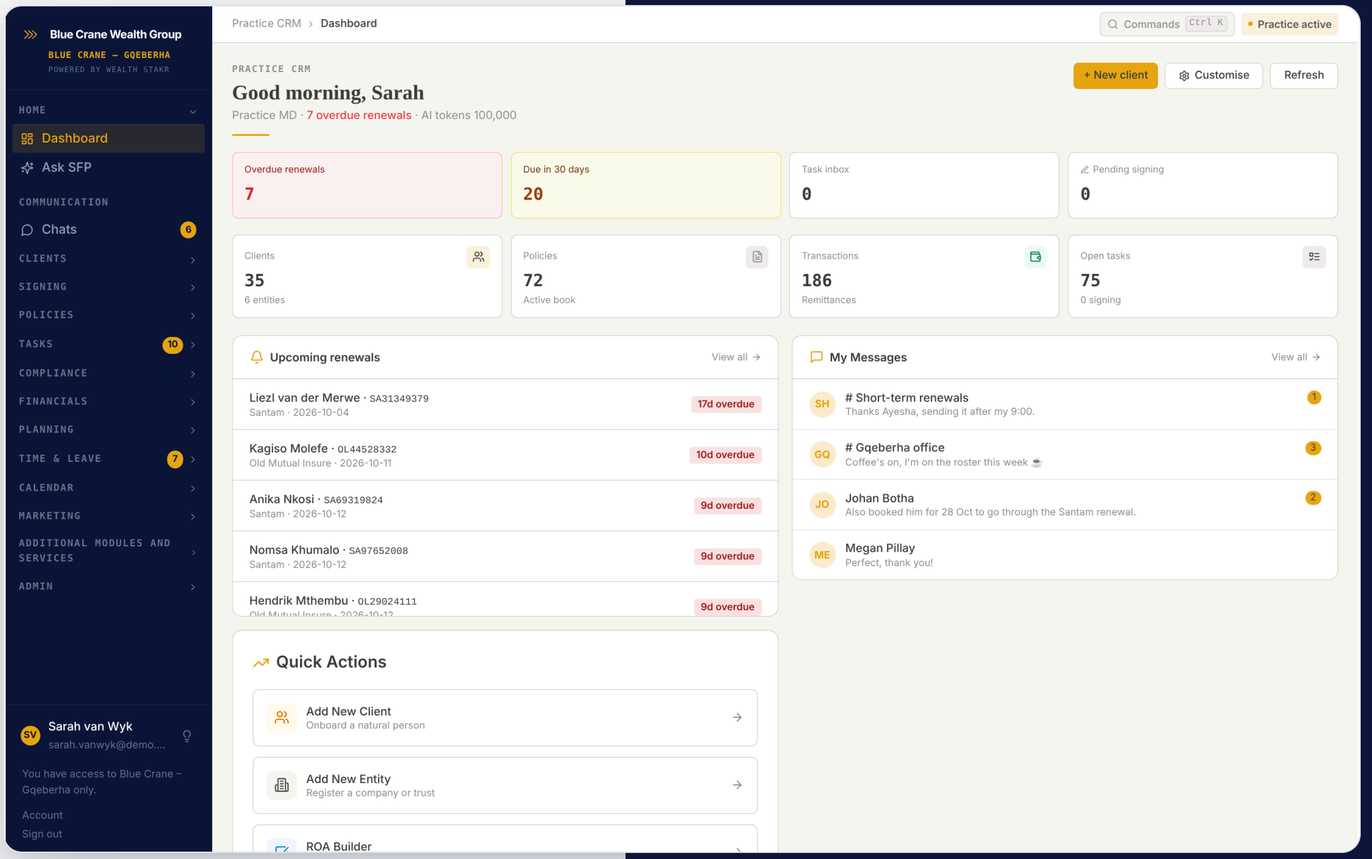
Overdue and due-in-30-days figures come straight from the policy book. No data entry.

Chats built in

Practice channels and direct messages with unread counts, inside the same system.

Quick actions

Add a client or entity, or start a Record of Advice, straight from home.



Fictional demo data

PRACTICE · CLIENT ONBOARDING

Onboard a client properly, first time

One form for personal details, services, banking, FICA, family, entities and address.

The ID number does the work

A valid SA ID fills in date of birth and gender, and catches typing mistakes.

No duplicate clients

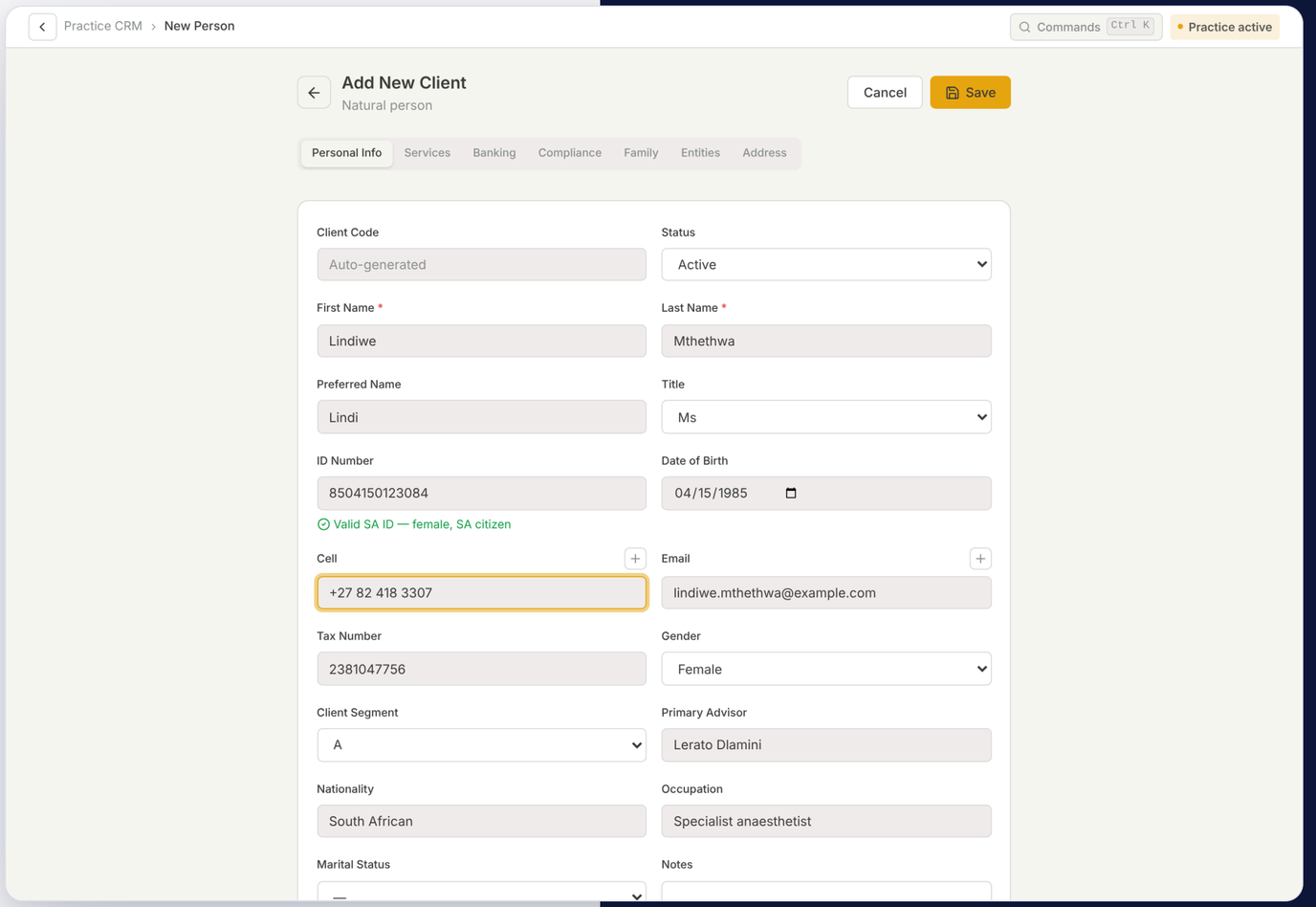
Saving checks for an existing client by name and ID number first.

The right people see the client

The primary adviser's book decides who can open the file.

Bring your whole book across

Import from CSV or Excel, map your columns and preview before anything is saved.



Fictional demo data

PRACTICE · THE CLIENT FILE

One file per client, everything on it

Policies, profile, calculators, tasks, documents, signing, advice records and notes on one record.

FICA at a glance

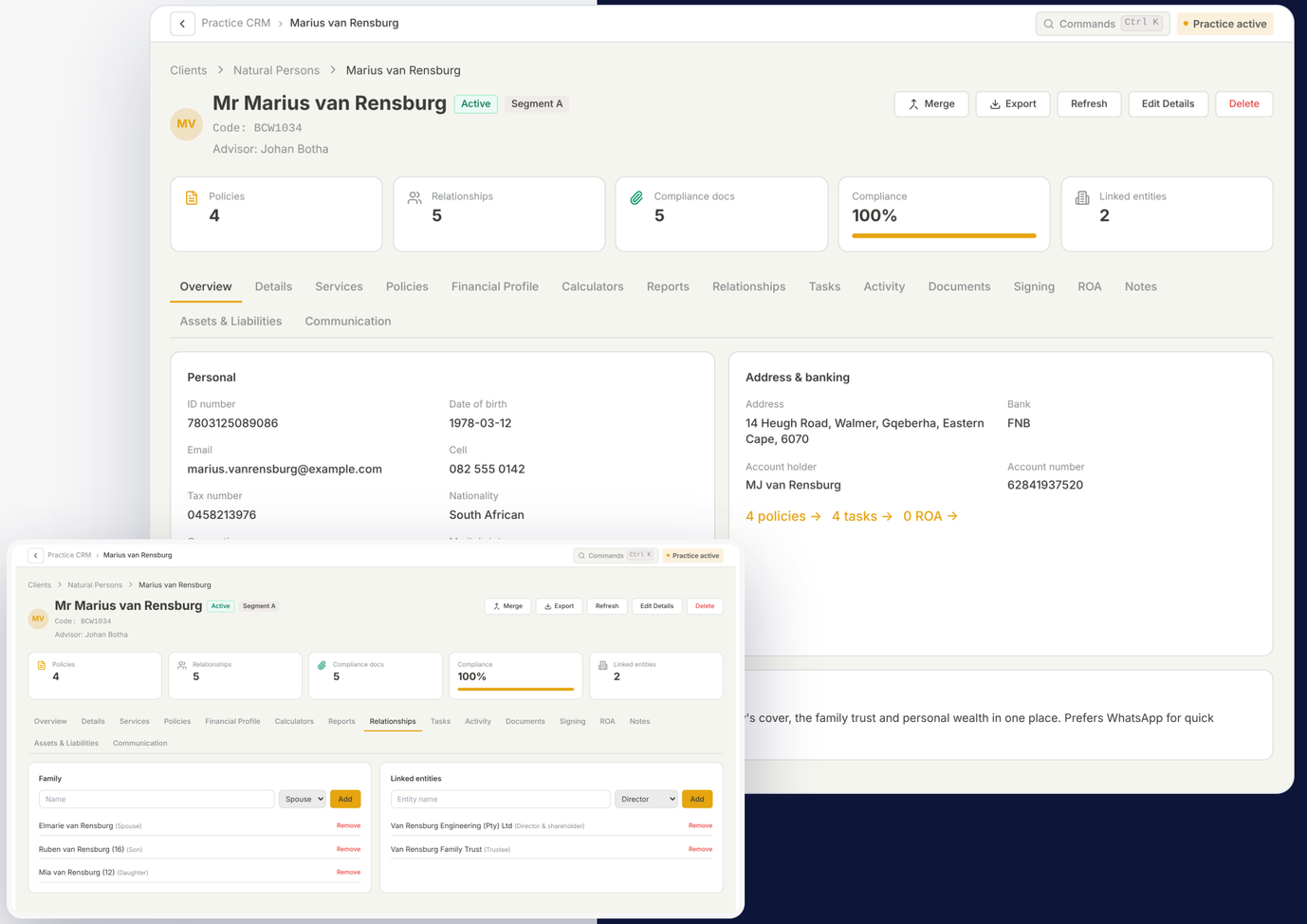
The compliance score shows how many required documents are on file.

Family and entities linked

A spouse links to her own client record. Companies and trusts carry their own details.

A full activity trail

Who changed what and when, alongside tasks, documents and notes.



Fictional demo data

PRACTICE · TASKS

Tasks that belong to people

Every task has an owner, a due date, the people working on it and the client it is for.

Mine, collaborating, everyone

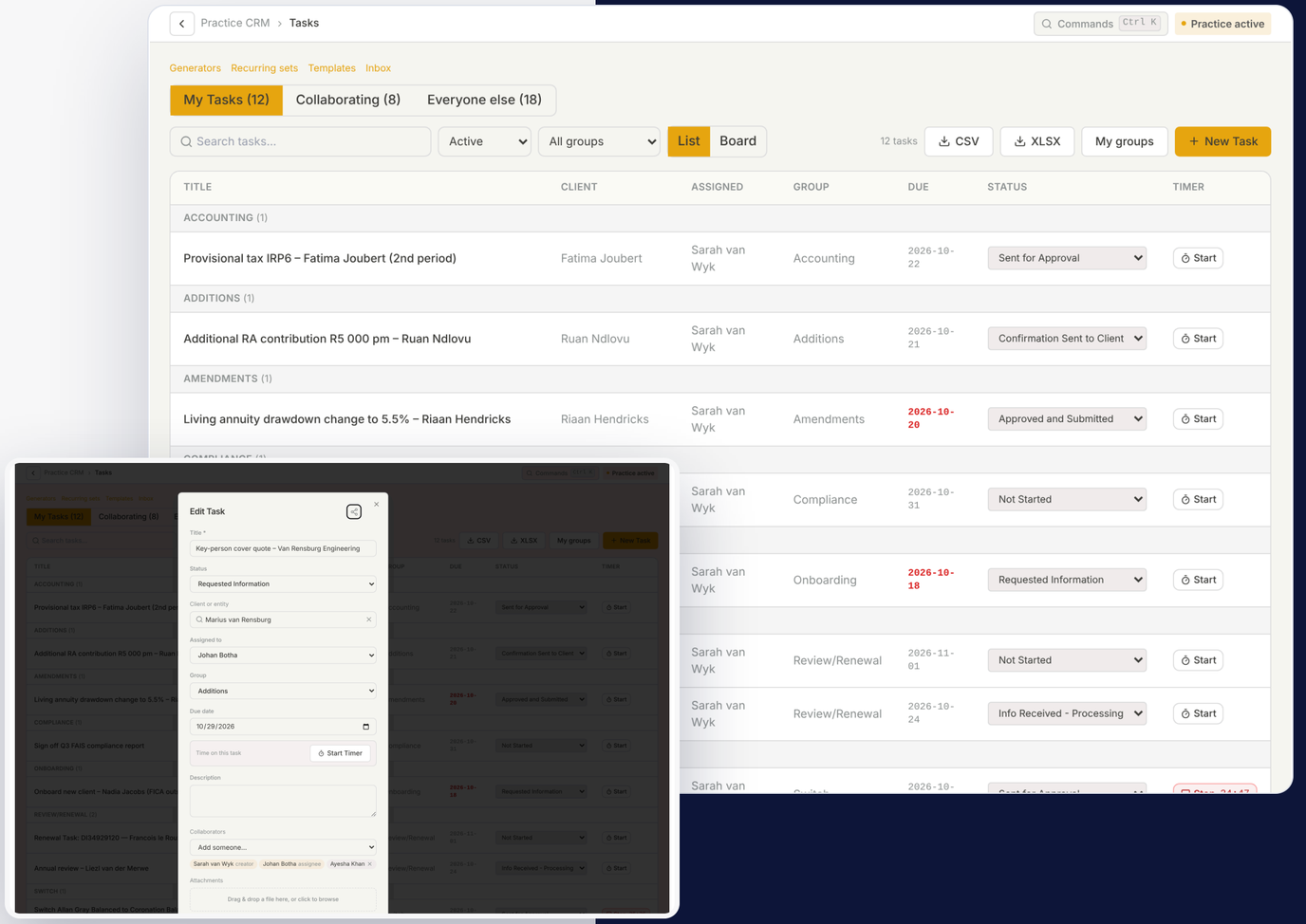
People see what they own, raised or help on. The practice MD sees the whole team.

Update without opening

Change the status in the row, drag cards on the board, start a timer on any task.

Groups that match your work

Onboarding, renewals, switches, wills, withdrawals, plus each person's own groups.



Fictional demo data

PRACTICE · TASK INBOX

Nothing gets lost in email

Every comment, status change and mention on your tasks lands in one inbox, grouped by task.

Only what you need

Everyone on a task hears about a change, except the person who made it.

@mention anyone

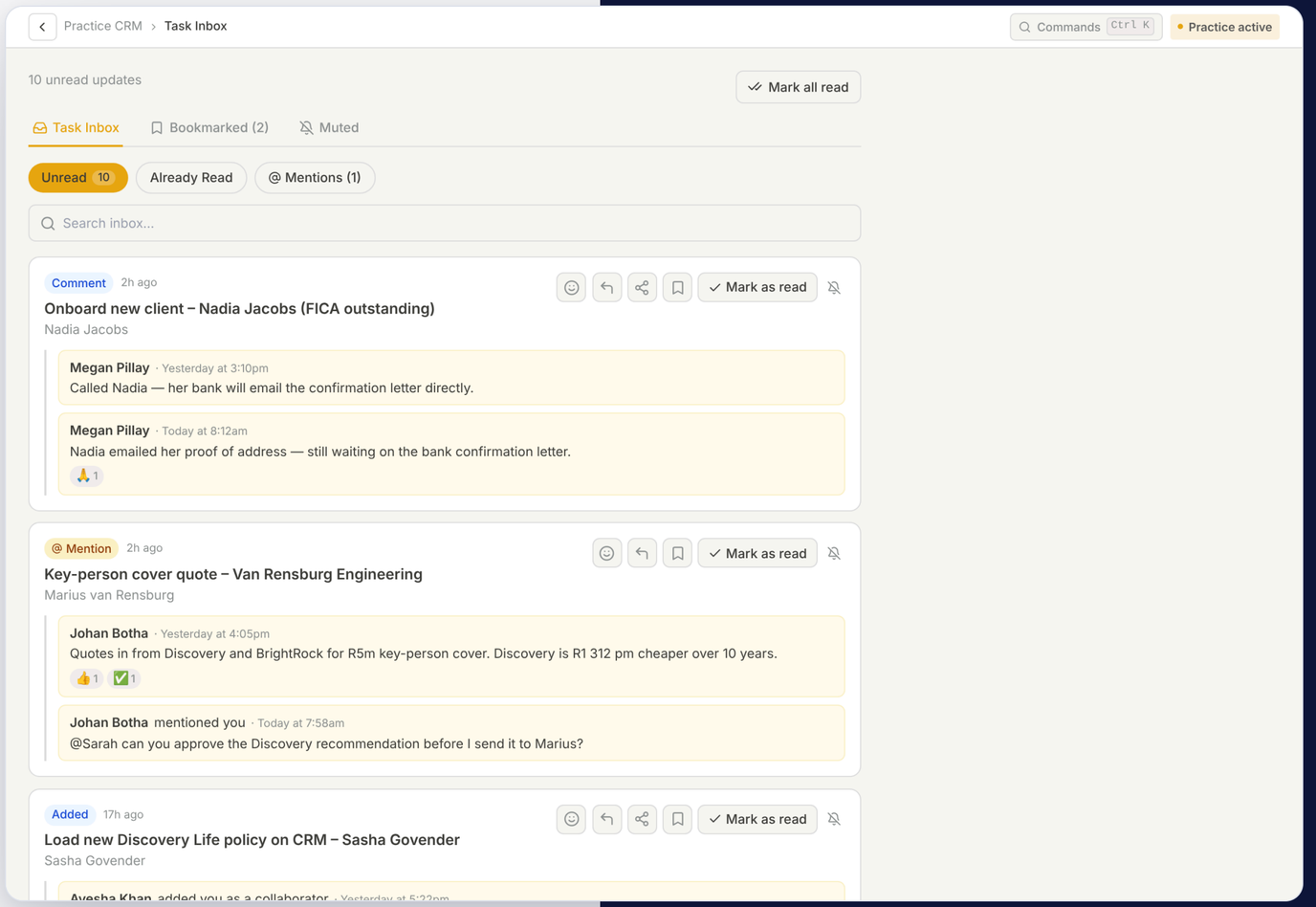
Ask a colleague who is not on the task. They answer from their inbox.

React, bookmark, mute

Acknowledge with a reaction, park an update for later, or quieten a busy task.

Share in a click

Send a task to a colleague in Chats. It opens only for people allowed to see it.



Fictional demo data

PRACTICE · TEMPLATES AND GENERATORS

Repeatable work, set up once

Standard processes become task packs, and recurring compliance work for tax clients creates itself.

Standard templates included

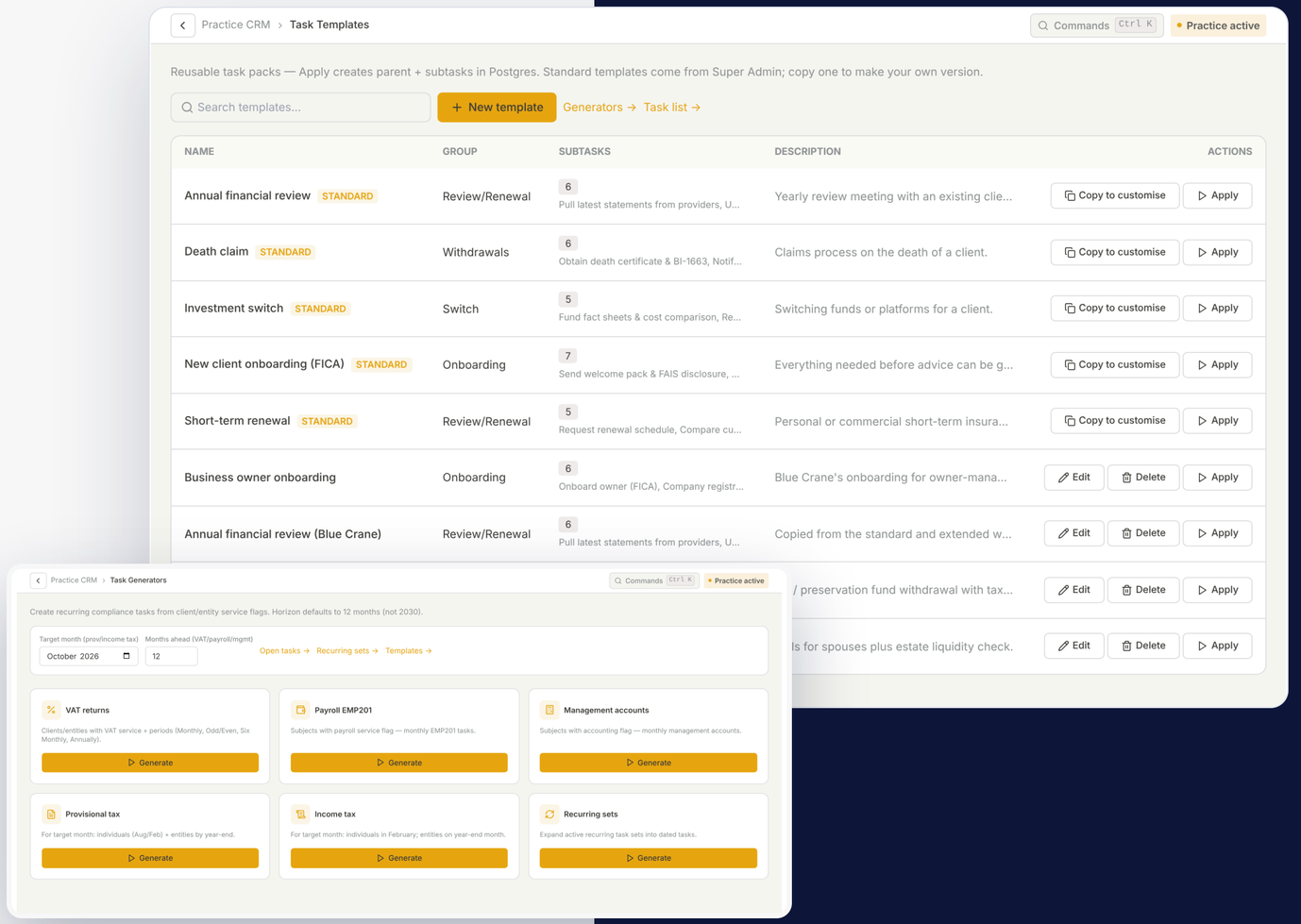
FICA onboarding, annual review, switches, death claims and short-term renewals. Copy and adapt.

Apply to a client

One click creates the main task and a sub-task for every step.

Task generators

VAT, EMP201, management accounts and tax returns raised months ahead from each client's services, without duplicates.



Fictional demo data

PRACTICE · RENEWALS

Short-term renewals that never slip

Every policy with a renewal date lands in a bucket: overdue, 30, 60 or 90 days.

Renewal tasks raised for you

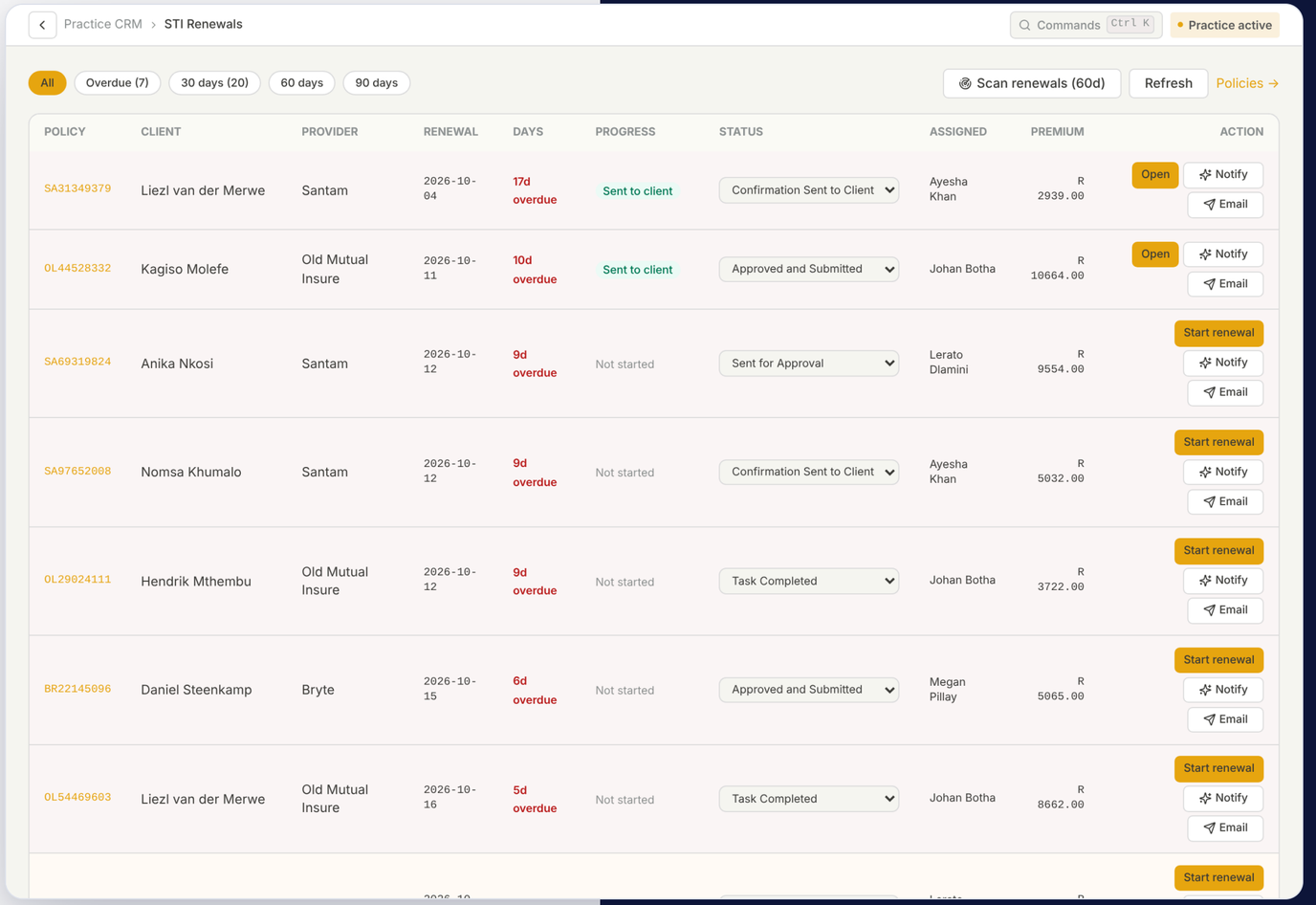
A scan creates one renewal task per policy due within 90 days, never twice.

Progress at a glance

See who is responsible and how far each renewal is, from schedules received to sent to client.

Tell the client

Email a renewal notice with the premium, your note and a link to book a meeting.



POLICY	CLIENT	PROVIDER	RENEWAL	DAYS	PROGRESS	STATUS	ASSIGNED	PREMIUM	ACTION
SA31349379	Liezl van der Merwe	Santam	2026-10-04	17d overdue	Sent to client	Confirmation Sent to Client	Ayesha Khan	R 2939.00	Open · Notify · Email
OL44528332	Kagiso Molefe	Old Mutual Insure	2026-10-11	10d overdue	Sent to client	Approved and Submitted	Johan Botha	R 10664.00	Open · Notify · Email
SA69319824	Anika Nkosi	Santam	2026-10-12	9d overdue	Not started	Sent for Approval	Lerato Dlamini	R 9554.00	Start renewal · Notify · Email
SA97652008	Nomsa Khumalo	Santam	2026-10-12	9d overdue	Not started	Confirmation Sent to Client	Ayesha Khan	R 5032.00	Start renewal · Notify · Email
OL29024111	Hendrik Mthembu	Old Mutual Insure	2026-10-12	9d overdue	Not started	Task Completed	Johan Botha	R 3722.00	Start renewal · Notify · Email
BR22145096	Daniel Steenkamp	Bryte	2026-10-15	6d overdue	Not started	Approved and Submitted	Megan Pillay	R 5065.00	Start renewal · Notify · Email
OL54469603	Liezl van der Merwe	Old Mutual Insure	2026-10-16	5d overdue	Not started	Task Completed	Johan Botha	R 8662.00	Start renewal · Notify · Email
									Start renewal

Fictional demo data

PRACTICE · RENEWAL REVIEW

Compare the renewal line by line

Drop in the current and renewal schedules. Wealth Stakr reads both and shows what changed.

Read item by item, then checked

AI reads each schedule. Figures are trusted only when the sections add up to the insurer's total.

Dropped cover and gaps

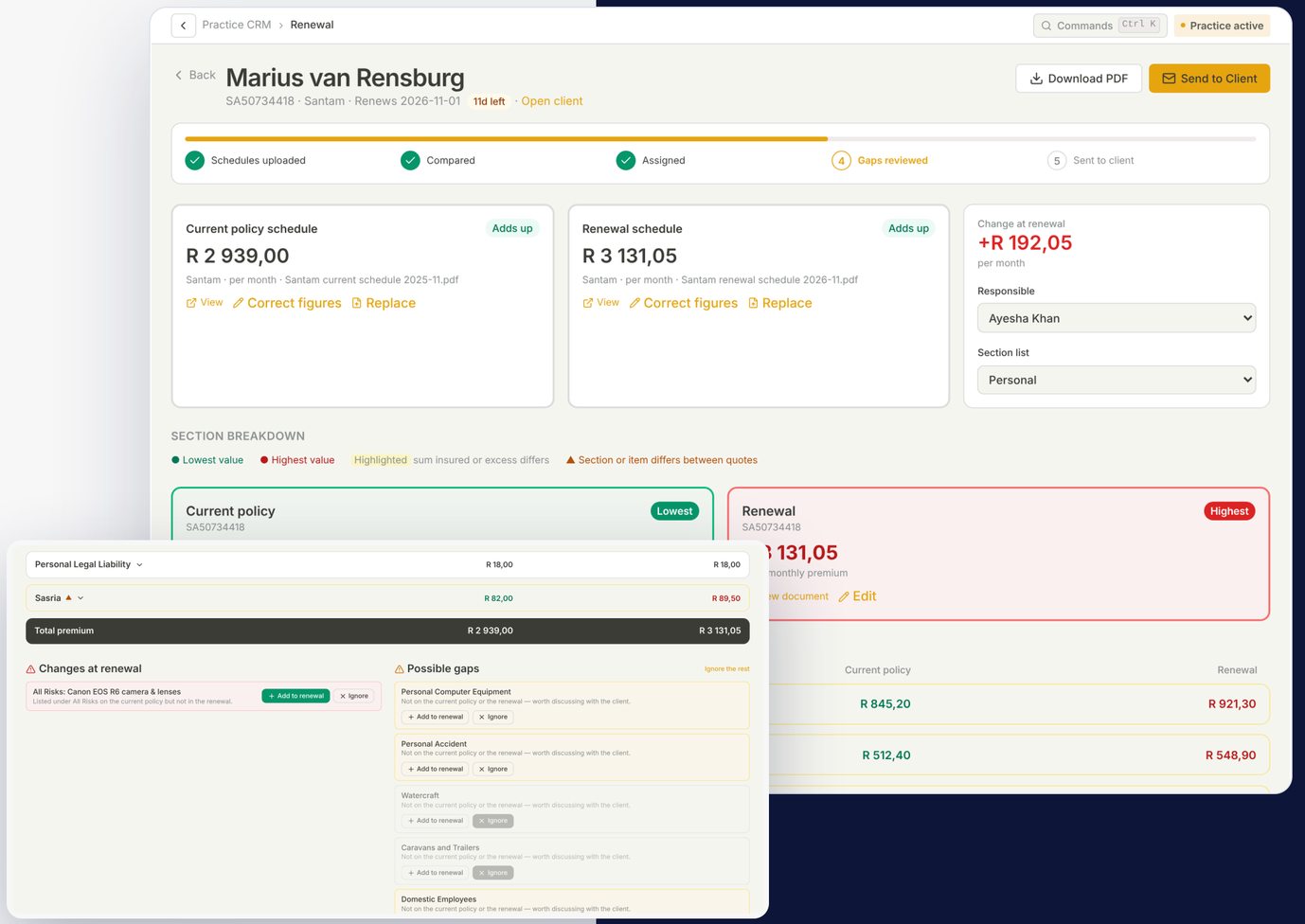
See cover the insurer removed, and sections the client holds on neither schedule.

Assigned and tracked

The responsible person gets a task and an inbox note. A progress bar shows each step.

Ready for the client

Download a renewal summary PDF or send it to the client by email.



Fictional demo data

PRACTICE · QUOTE COMPARISON

Compare up to five insurers side by side

Upload two to five short-term quotes and see them section by section, cheapest and dearest marked.

Like for like

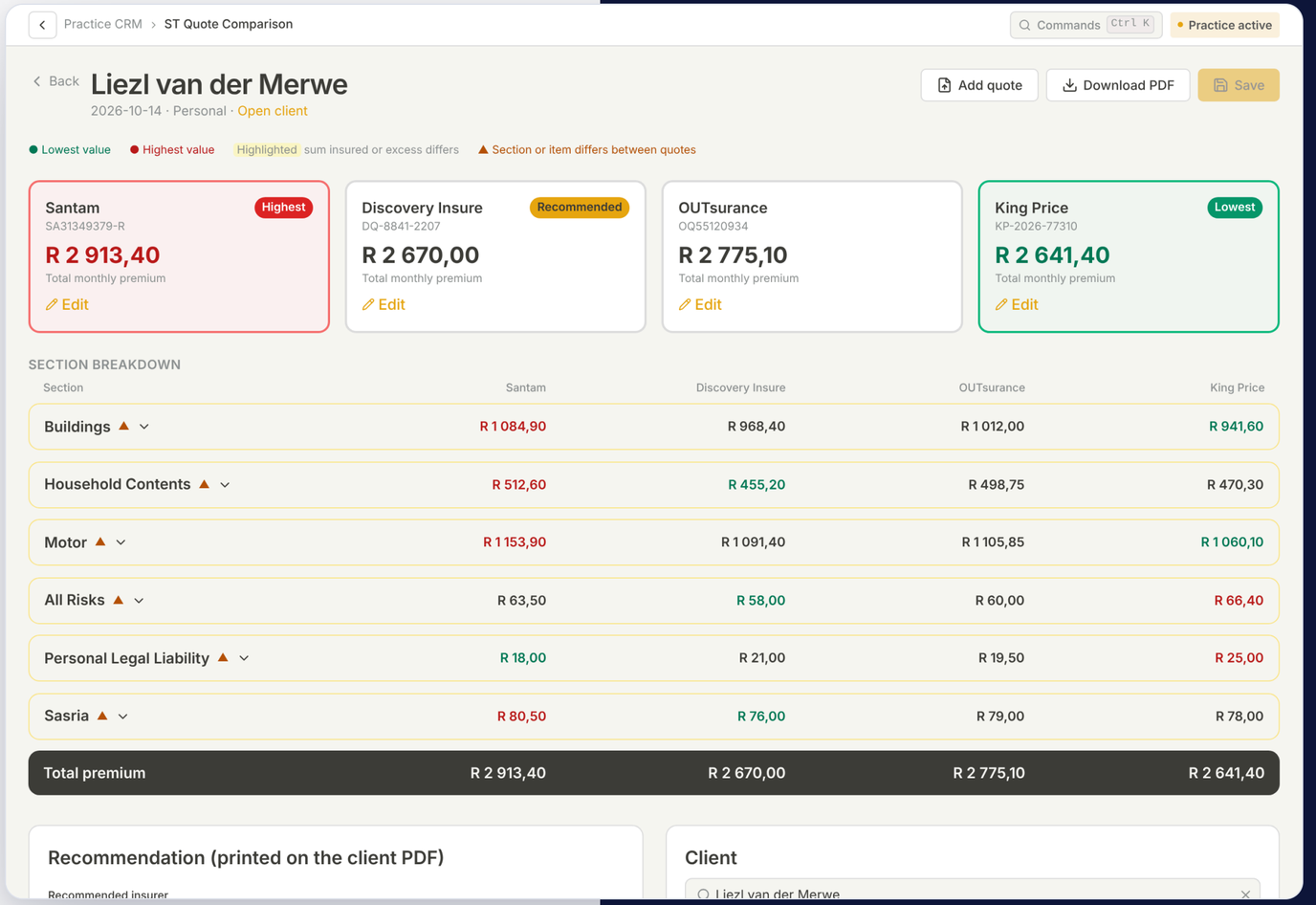
Buildings, contents, motor, all risks and more lined up across every insurer.

Your recommendation, on the PDF

Explain your choice once; it prints on the client report.

Checked before it goes out

A quote that doesn't add up is flagged and kept out of the client report until corrected.



Fictional demo data

03

Compliance and commission

Build the compliance file as you advise, then pay every adviser in the practice correctly from what head office remits.

- Compliance folders
- Record of Advice builder
- Commission report
- Adviser payment run
- Held commission
- Discrepancy check

PRACTICE · COMPLIANCE

Build the compliance file as you go

Open a folder for a client, tick the policies it covers and work through a set checklist.

FICA already there

ID, bank confirmation and disclosure pre-fill from onboarding. Drag the rest onto the list.

Checked before it is sent

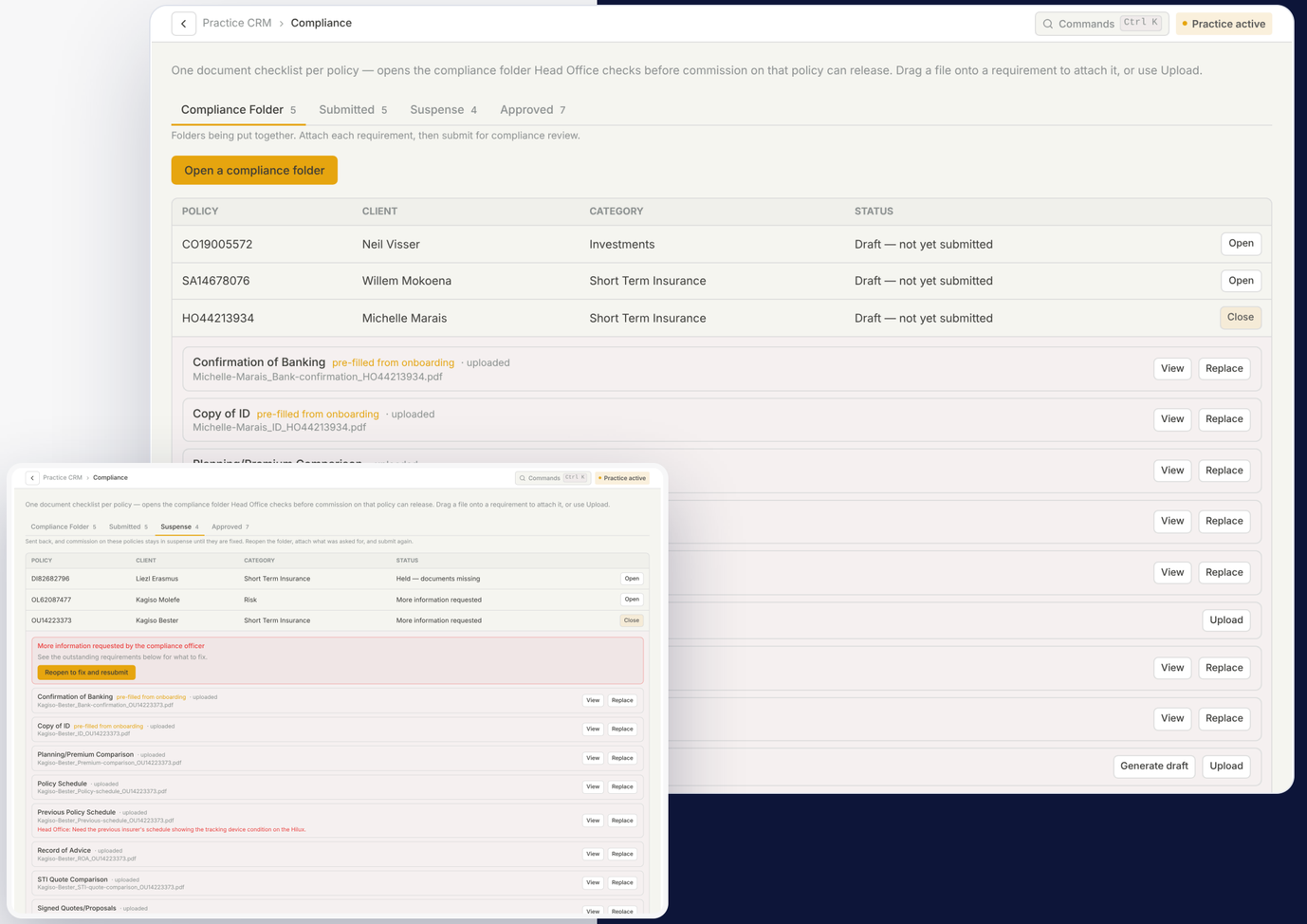
Submitting runs a completeness check. A folder missing documents is held back automatically.

Sent back? You see exactly why

Head office's requests show against the specific document. Fix, reopen and resubmit.

A record that stays

Notes and waived items keep their reasons; nothing is quietly deleted.



Fictional demo data

PRACTICE · RECORD OF ADVICE

Records of Advice, drafted from your documents

Upload the quotes, needs analysis and schedules. Wealth Stakr drafts every section for you to review.

Ten advice types

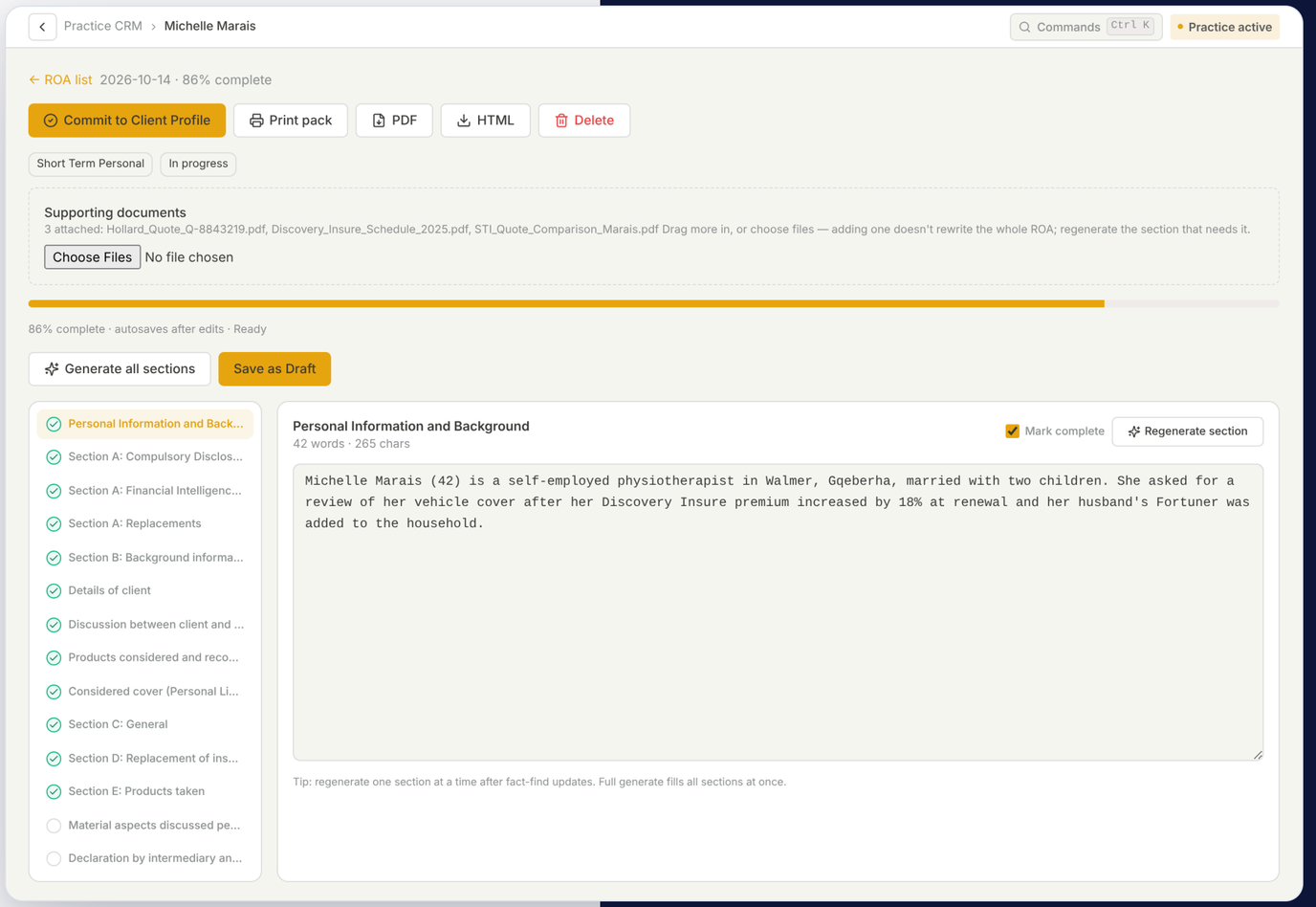
Risk, investment, business assurance, employee benefits, fiduciary, short-term, medical and gap cover.

Edit section by section

Add a document and regenerate only the section it affects. Progress shows what is left.

Filed on the client

Print the pack, export a PDF and commit the finished record to the client file.



Fictional demo data

PRACTICE · COMMISSION

From commission received to every adviser paid

1

Providers pay head office

One statement per provider covers the whole group.

2

Head office remits

House split applied; the adviser share goes to the practice.

3

Practice imports the run

The remittance file imports as is, one batch per run.

4

Policy splits applied

Each line shared by the splits in force on that date.

5

Every adviser paid

A payable per person, exported for payroll or EFT.

EXAMPLE · OCTOBER PAYMENT RUN IN THE DEMO PRACTICE



Lerato Dlamini	**R21,923**	Own book, plus 60% of a handed-over book
Johan Botha	**R10,047**	95% of own book, 40% of the handed-over book
Sarah van Wyk	**R8,899**	Own book, plus 50% of co-advised clients
Pieter Naudé	**R1,728**	50% of co-advised clients
Ayesha Khan	**R467**	5% as Johan’s advice administrator

PRACTICE · ADVISER COMMISSION

Pay every adviser in the practice correctly

One screen shows what to pay each person from the run just received, and why.

Splits per policy, with dates

Handovers, co-advised clients and admin shares, edited per policy or in bulk.

Drill into any adviser

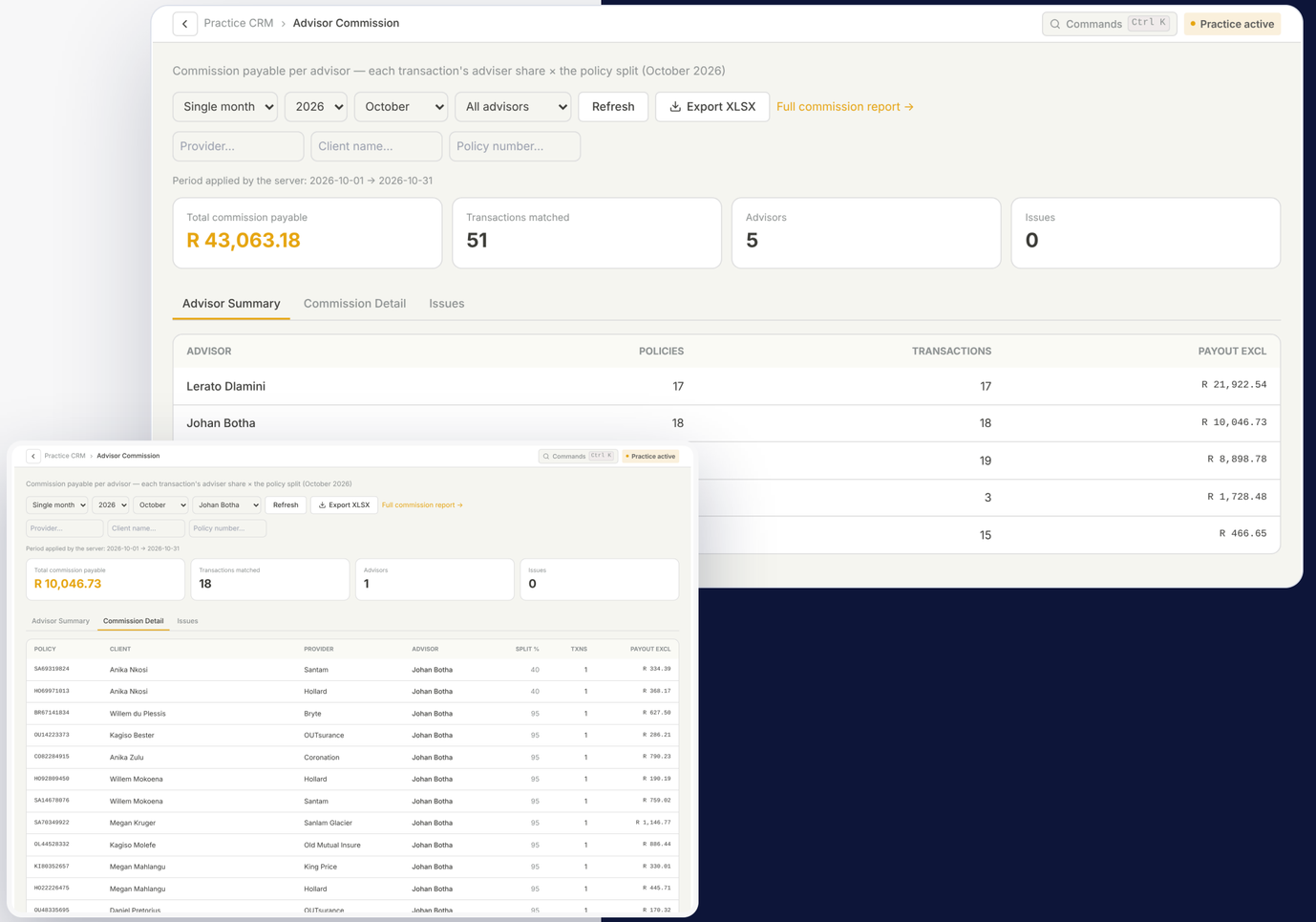
Policy by policy: provider, split and payout for the period.

Paid months stay paid

Changing a split starts a new period, so past payouts never move.

Each adviser sees their own

My Earnings shows only the signed-in person’s payout.



Fictional demo data

PRACTICE · COMMISSION CONTROLS

Held until compliant, checked against the book

Commission moves only when the file is right, and every remittance is reconciled.

Clear rules for holding

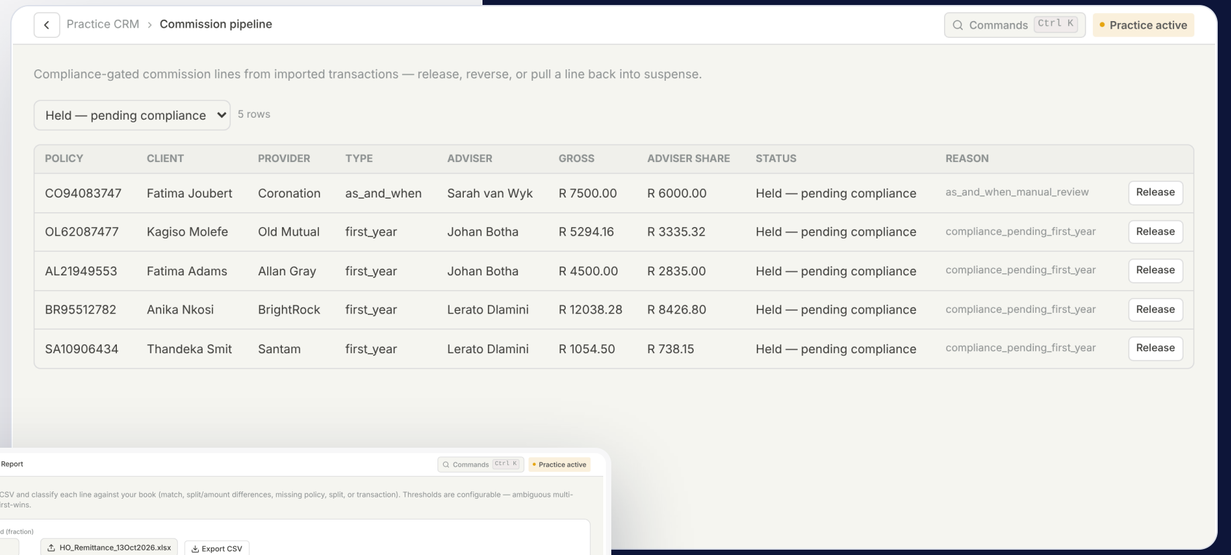
First-year and renewal commission waits for an approved file. Recurring commission is never held.

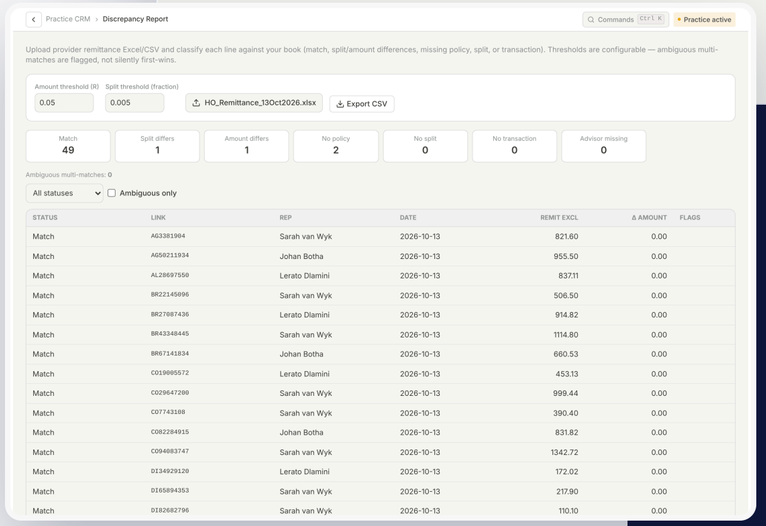
Released by the right person

Release and reverse need practice-wide commission rights, with a reason where it matters.

Discrepancy report

Each remittance line checked against your book: match, split differs, amount differs or no policy.





Fictional demo data

04

Planning, leave and time

Plan with the client’s real numbers, and run the team behind the advice: leave, time and workload.

- Financial profile
- Calculators
- Cover projections
- Report builder
- Leave management
- Time tracking

PLANNING · FINANCIAL PROFILE

One household, one live picture

Cover, savings, assets and liabilities for the client and spouse, on one page, as they stand today.

The household joins up

Each person gets a column, and joint assets count once for the household.

Linked to the policy book

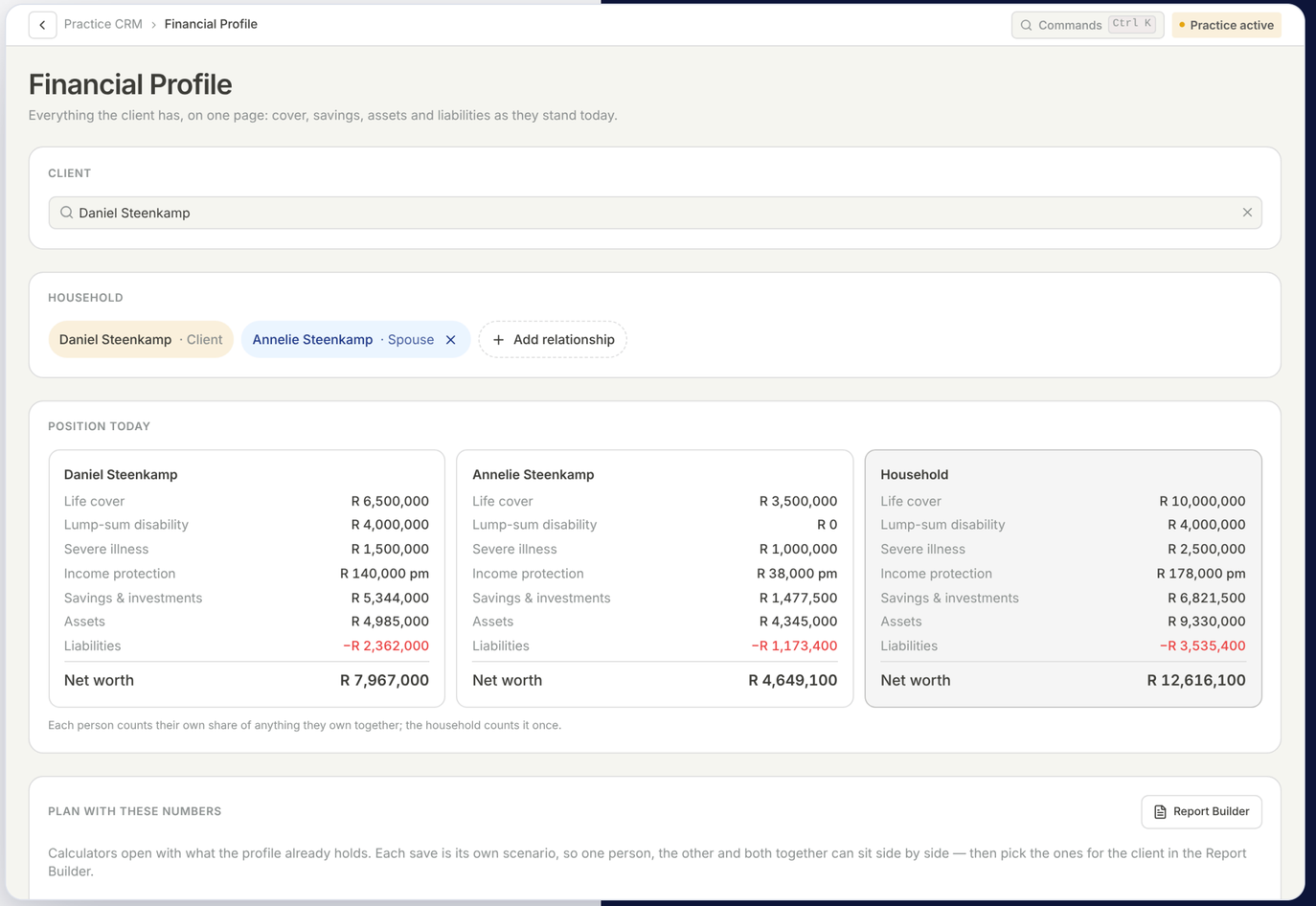
Cover lines read provider, policy number and premium live from the policy.

Plan with these numbers

Open a retirement or dependents calculation already filled in from the profile.

Saved to the client

Download any section as a branded PDF, or file it in the client's documents.



Fictional demo data

PLANNING · CALCULATORS

Calculators that save against the client

Each one is linked to a client, saved as a scenario and ready as a client report.

Retirement gap

Funded %, when capital runs out, and what closes the gap.

Provision for dependents

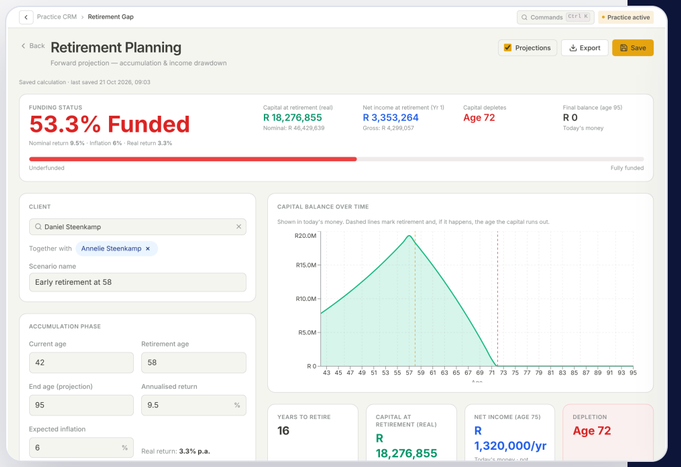
Income, education and debts against the capital available.

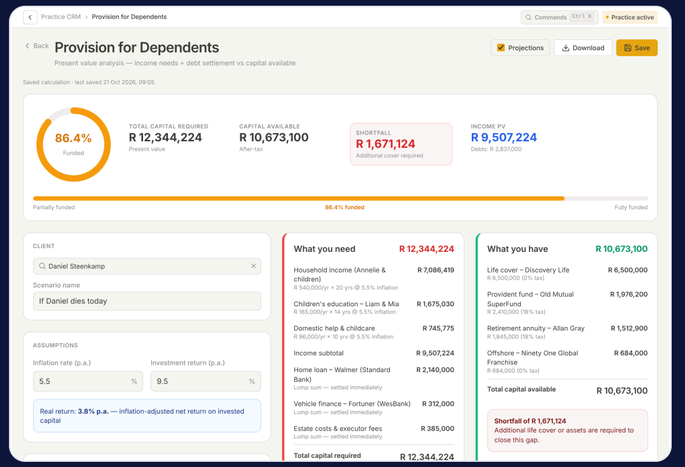
Estate planning

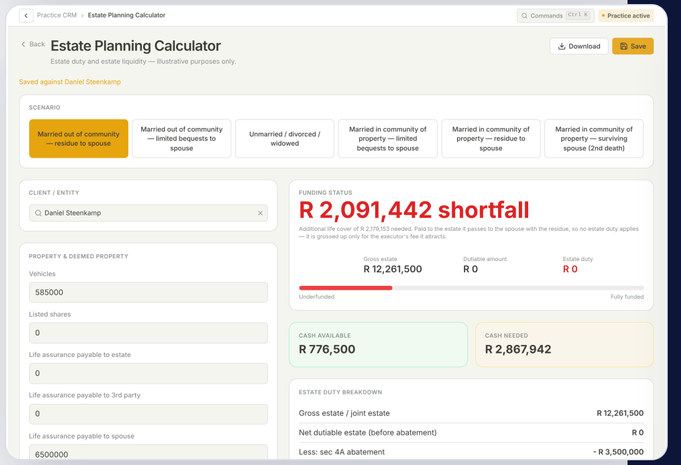
Estate duty and liquidity across six marital and bequest scenarios.

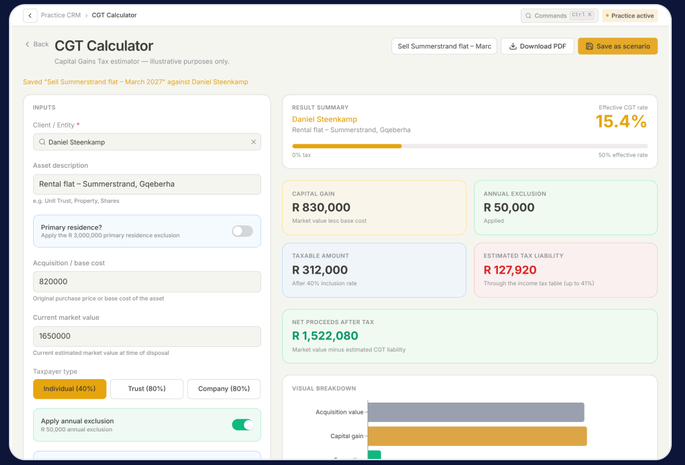
Capital gains tax

For individuals, trusts and companies, using the practice's tax tables.









Fictional demo data

PLANNING · PROJECTIONS AND REPORTS

Compare cover over time, then hand over one report

See how premiums and cover grow with each insurer, then bring the whole plan together.

Up to five insurers side by side

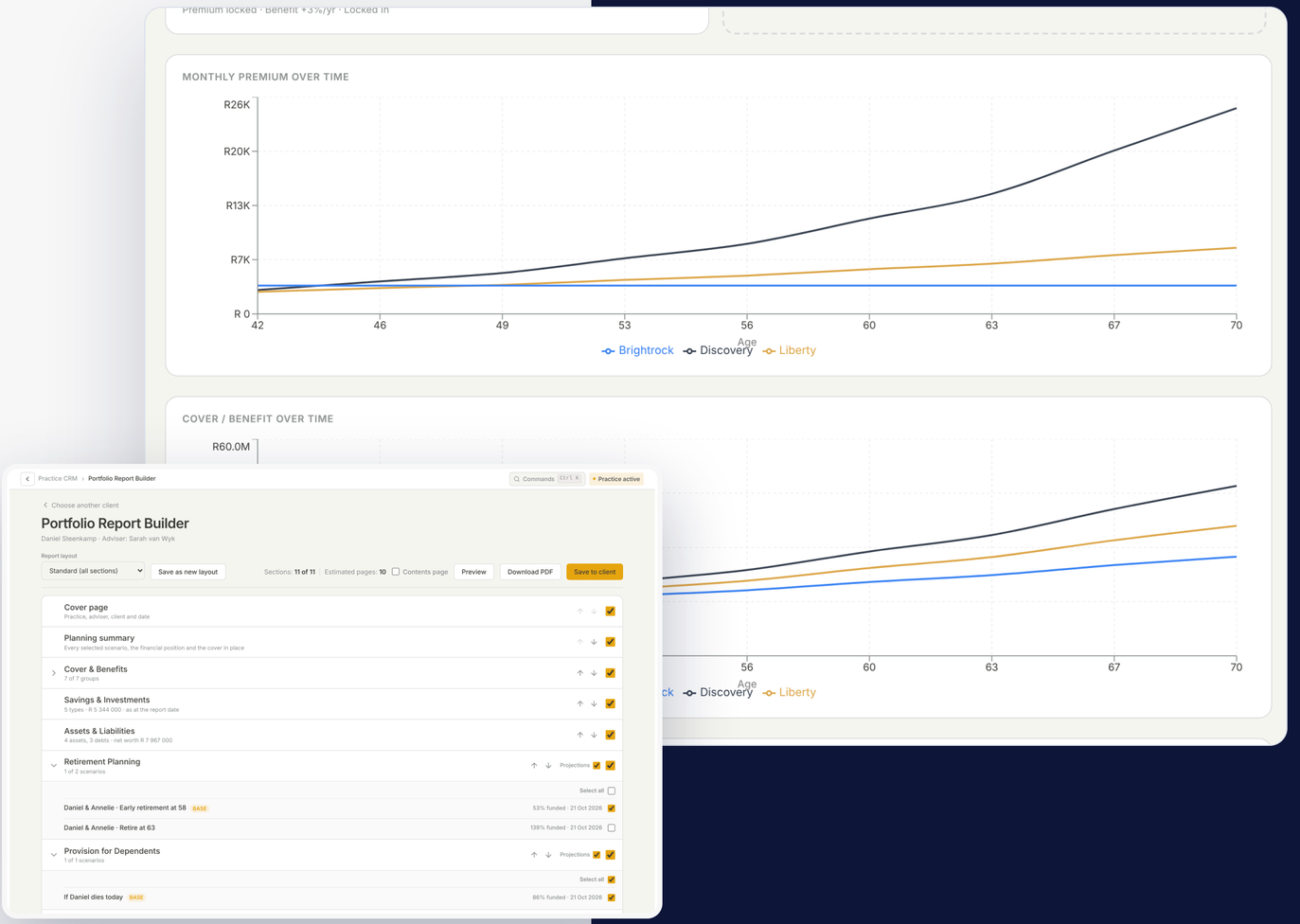
Level, fixed increase, locked-in or age-rated premiums, projected year by year with charts.

Portfolio report builder

Tick the sections and scenarios to include, reorder them and save the layout for next time.

A copy on file

Save the PDF to the client, so you keep exactly what was handed over.



Fictional demo data

TEAM · LEAVE MANAGEMENT

Leave without the spreadsheet

Balances, a team calendar, requests and approvals for the whole practice.

Your rules

Days per week, month or year for each leave type, with carry-forward on annual leave.

Approvers you choose

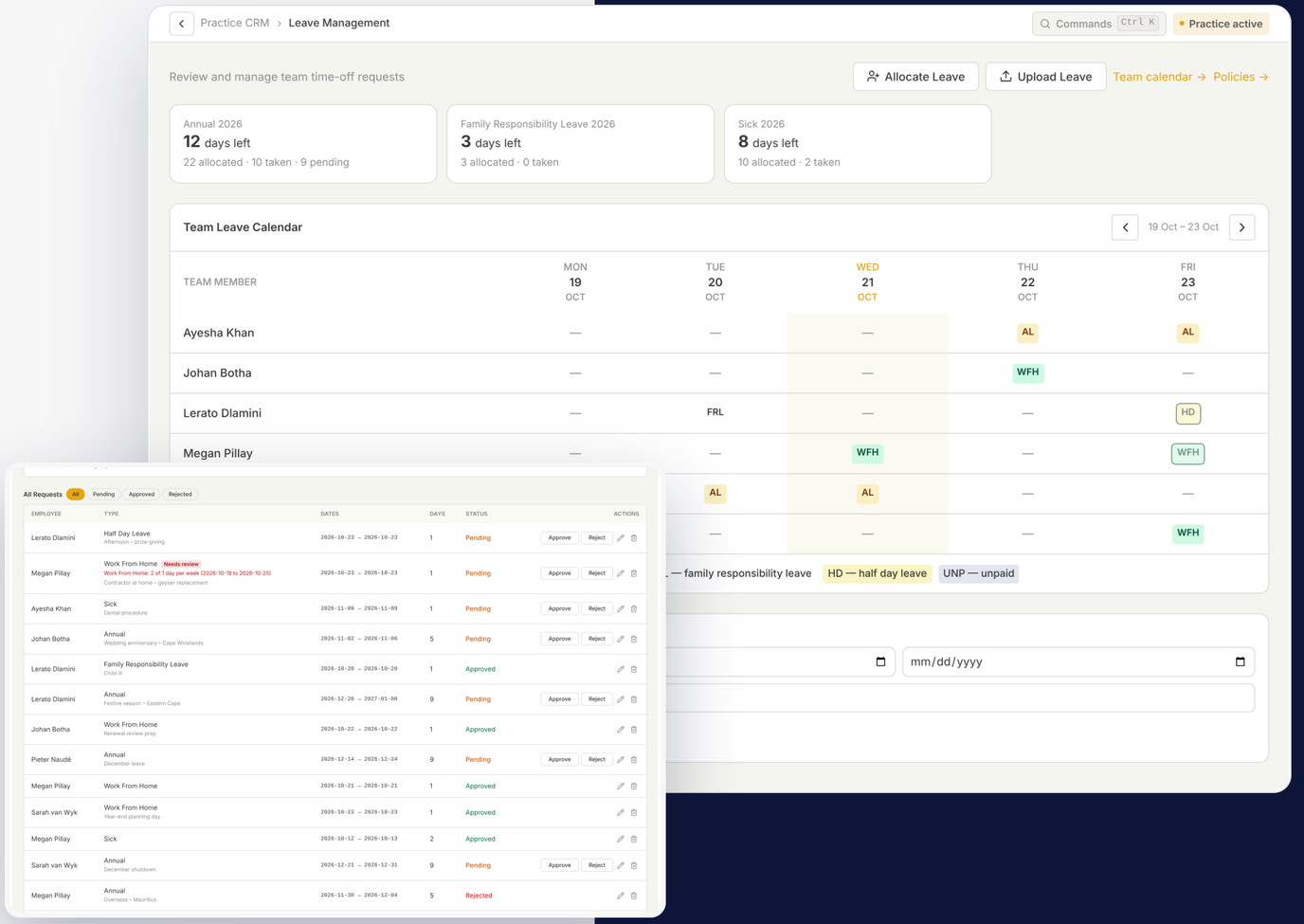
A tick on the role decides who can approve. Over-allowance requests are flagged to them.

Who’s in this week

Annual, sick, family responsibility, half days and work from home on one calendar.

Easy to move across

Allocate leave for someone, or upload existing leave from a spreadsheet.



Fictional demo data

TEAM · TIME TRACKING

Know where every hour goes

Time is logged against tasks, so it is linked to the client automatically.

One click to start

Start a timer from any task, or log time to admin categories like email or meetings.

Sensible controls

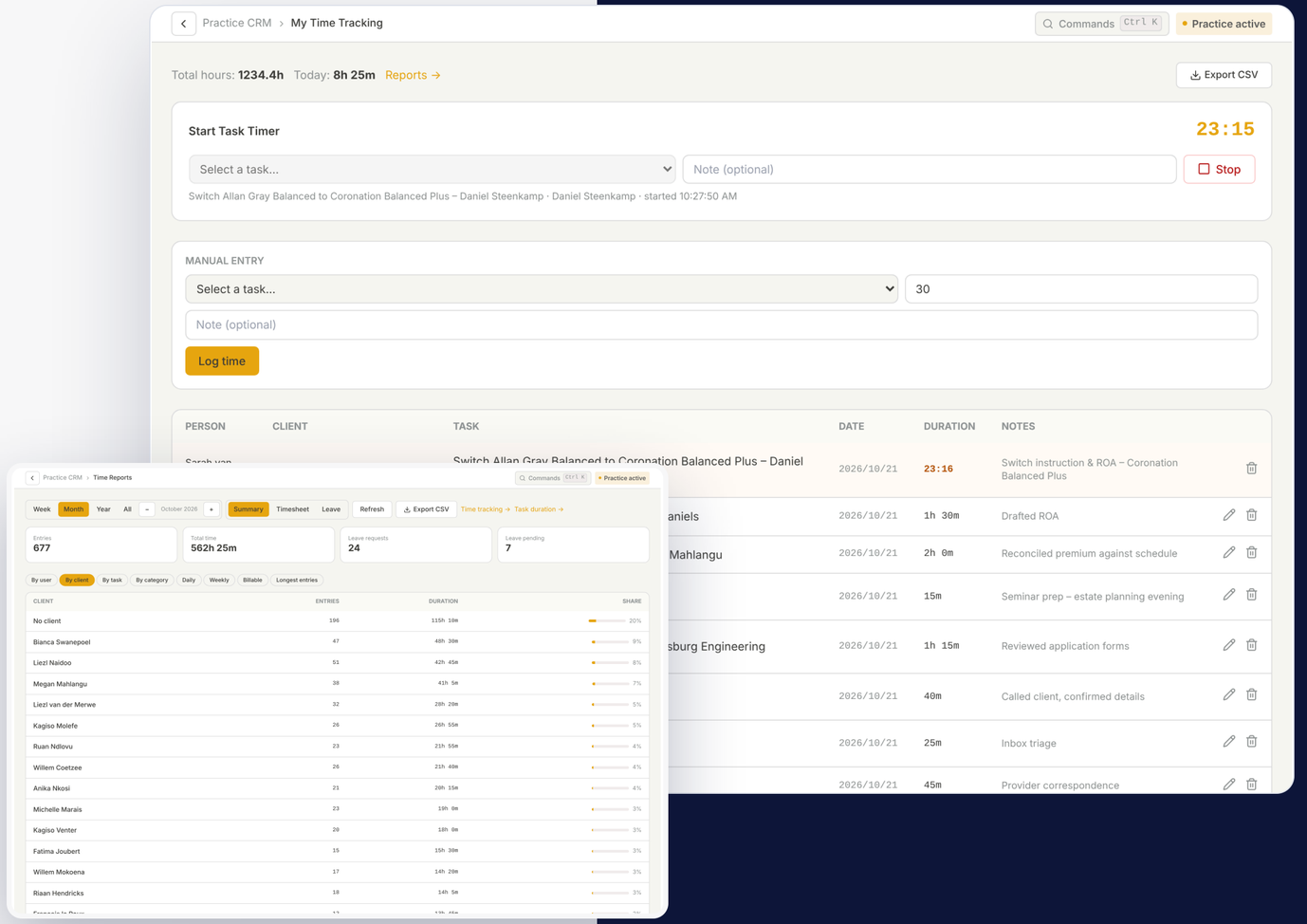
One running timer per person. People edit their own time; the MD can correct anyone’s.

Reports that answer questions

By person, client, task, category, billable or not, by week, month or year. Export to CSV.

Workload at a glance

Task duration shows how long work takes and what has been waiting too long.



Fictional demo data

TRUST AND DATA PROTECTION

Built for South African compliance

Each practice’s data kept apart

Separation is enforced in the database itself, not only on screen.

Roles and permissions

Decide what each role can see and do, down to an adviser’s own book.

Invitation-only access

Seats are issued by the practice owner or head office. Nobody signs themselves up.

Head office access that expires

Access into a practice needs a reason, has a time limit and is visible to the practice.

A trail for everything

Client changes, compliance notes and statement deliveries stay on record.

POPIA in mind

Your practice stays the responsible party. Client data is never shared between practices.

WEALTH STAKR

See it with your own practice in mind

Request a demo and we'll walk you through head office, compliance, commission and the day-to-day practice tools in detail.

hello@wealth-stakr.co

Wealth Stakr is a product of Stakr Software (Pty) Ltd · Screens shown use a fictional demo practice