



**MAHARISHI**  
INVINCIBILITY INSTITUTE

—  
YOU WERE BORN TO BE GREAT

# BRYTE INSURANCE ACADEMY

Choose an exciting  
career as an Insurance  
Professional





**MAHARISHI**  
INVINCIBILITY INSTITUTE

# INSURANCE ACADEMY PARTNER

Choose an exciting  
career as an Insurance  
Professional



1,000 JOBS  
COMMITTED  
BY BRYTE OVER  
10-YEARS

# INTRODUCTION

The Bryte Insurance Academy develops the individual's knowledge of the South African insurance industry. Typical students for the Academy are interested in pursuing a career in Insurance in positions such as short-term and long-term insurance Brokers; Independent Agents; Insurance Consultants; Financial Advisors; Claims Managers; Underwriters; and other related insurance roles.

Classes are led by experts with many years of insurance industry experience, serving in both academic and practical disciplines. The program ensures that students gain real insights into insurance operations through work programs, are prepared to pass the FAIS qualification, and that the courses are directly relevant for employment in the industry as emerging insurance professionals.

Bryte has pledged to train 1,000 individuals with Maharishi Invincibility Institute for jobs through the Bryte Insurance Academy over a 10-year period.

## FOUNDING SPONSOR



## CAREER OPPORTUNITIES

Insurance Tied Agent | Insurance Broker – short term insurance and long term (life) insurance | Independent Agent | Insurance Consultant | Financial Advisor | Claims Manager | Underwriter



# THE PURPOSE OF THE INSURANCE ACADEMY

“The Bryte Insurance Academy is intended to empower learners to acquire knowledge, skills, attitudes and values required to operate confidently as insurance professionals in the South African economy, and to respond to the challenges of the economic environment and changing world of work in the financial services industry. The programme should add value to the qualifying learner in terms of enrichment of the person, their status and recognition.

This academy will teach you how to approach risk with purpose, and ultimately contribute to skills development for the insurance industry.



# ABOUT BRYTE

## A PLACE WHERE PEOPLE MATTER MOST

### EMPLOYEE VALUE PROPOSITION (EVP)

- Bryte has a rich history that spans over a 100 years. Our people are more than employees; we are a family who value being fair and friendly. We truly care for one another and for our customers and partners. At Bryte you are not just a number – we look after people's holistic well-being with compassion whilst cultivating a feeling of belonging and togetherness.

## CULTURE

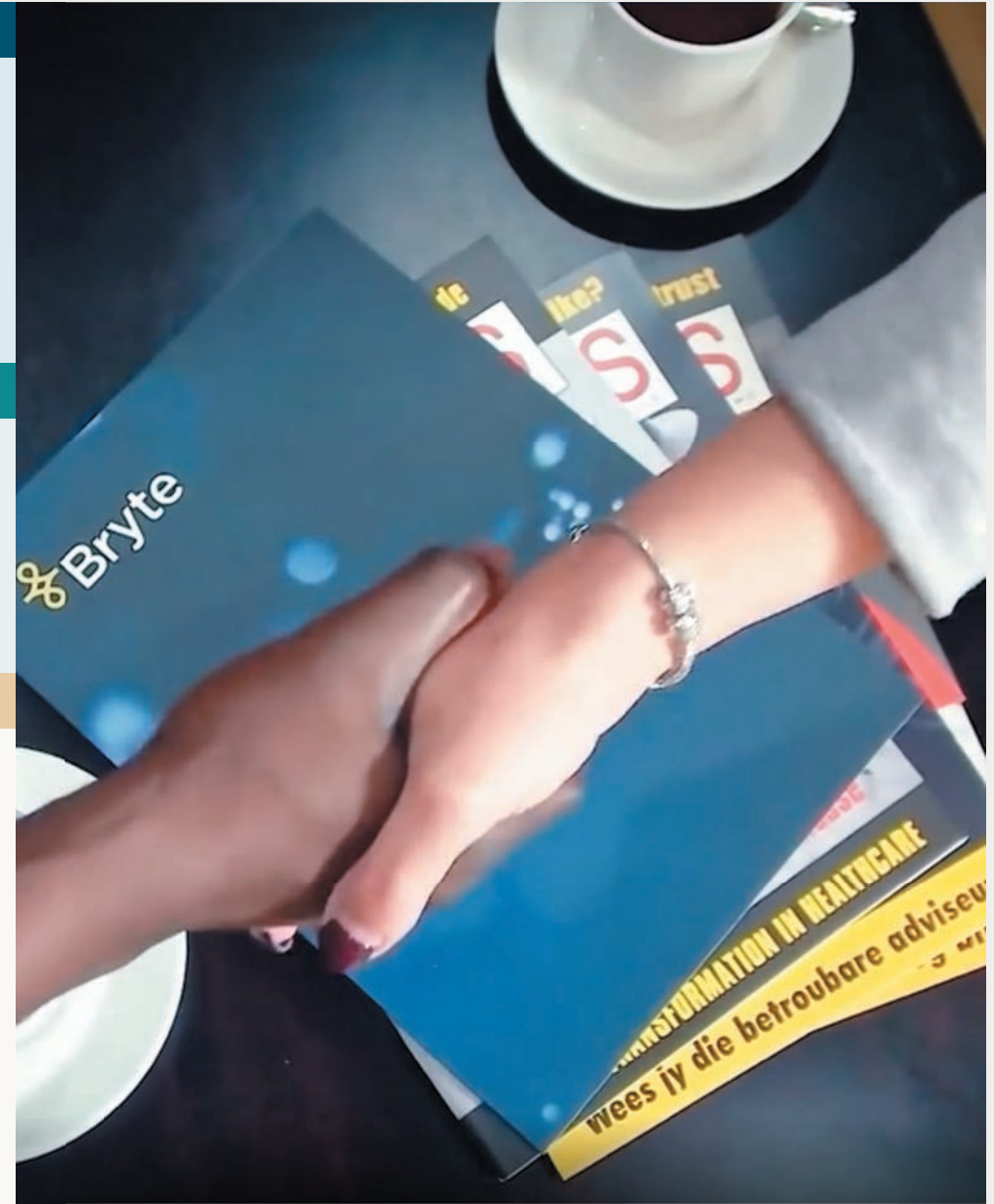
### OUR CULTURE DIFFERENTIATES US FROM OUR COMPETITORS. AT BRYTE THE EMPLOYEE IS AT THE HEART OF EVERYTHING THAT WE DO.

- We have a diverse workforce where people treat one another with respect, at the same time, we find strength and value in our diversity. We are team players who work hard and recognise people's efforts and know how to celebrate our successes.

## PIONEERS IN THE INSURANCE INDUSTRY

### SHAPING THE FUTURE OF THE INSURANCE INDUSTRY

- Partnership with Maharishi Invincibility Institute & Bryte
- 1000 Tied Agents to be trained over the next 10 years
- Broker online academy
- Graduate Programmes & Learnerships – talent pipeline
- YES programme participation
- Learning programmes aligned to sector skills
- Bryte Academy Future plans: focus on specialist insurance skills
  - Risk engineering Academy
  - Marine Academy



# ABOUT BRYTE

## GROWTH

People are empowered and supported to grow their careers and find their passion.

## CARE

At Bryte we look after people's holistic well-being with compassion whilst cultivating a feeling of belonging and togetherness.

## REWARDS

We pride ourselves in rewarding excellence. We know how to have fun at work!



# BRYTE INSURANCE ACADEMY CURRICULUM

## WHO IS ELIGIBLE

**Year 1**  
**ALL (Qualifying)**  
**MII Phase 2**

## THEORY: Introduction to Insurance & 'Insurance User'



## PRACTICALS

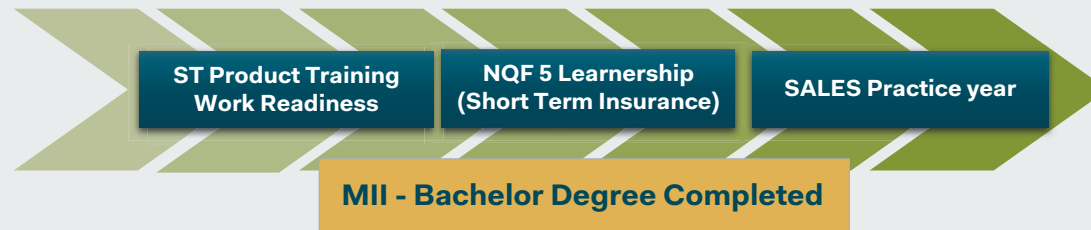
Soft Calls

**Year 2**  
**SELECTED MII Phase 3**  
**(4-hours per day)**



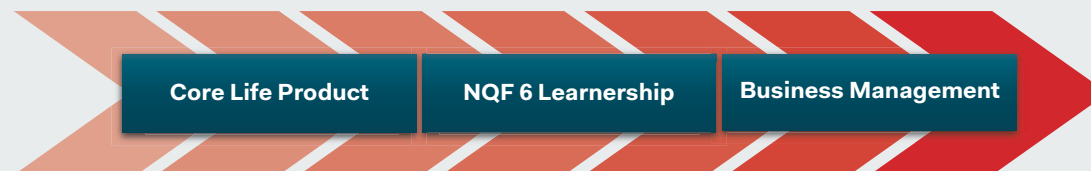
Soft Calls

**Year 3**  
**SELECTED MII Phase 3**  
**(4-hours per day)**



Insurance Sales+

**Year 4**  
**TOP 50%: Graduates:**  
**Full-time with Bryte:**  
**(9-hours per day)**



Full time  
 Tied-Agent

# BRYTE ACADEMY

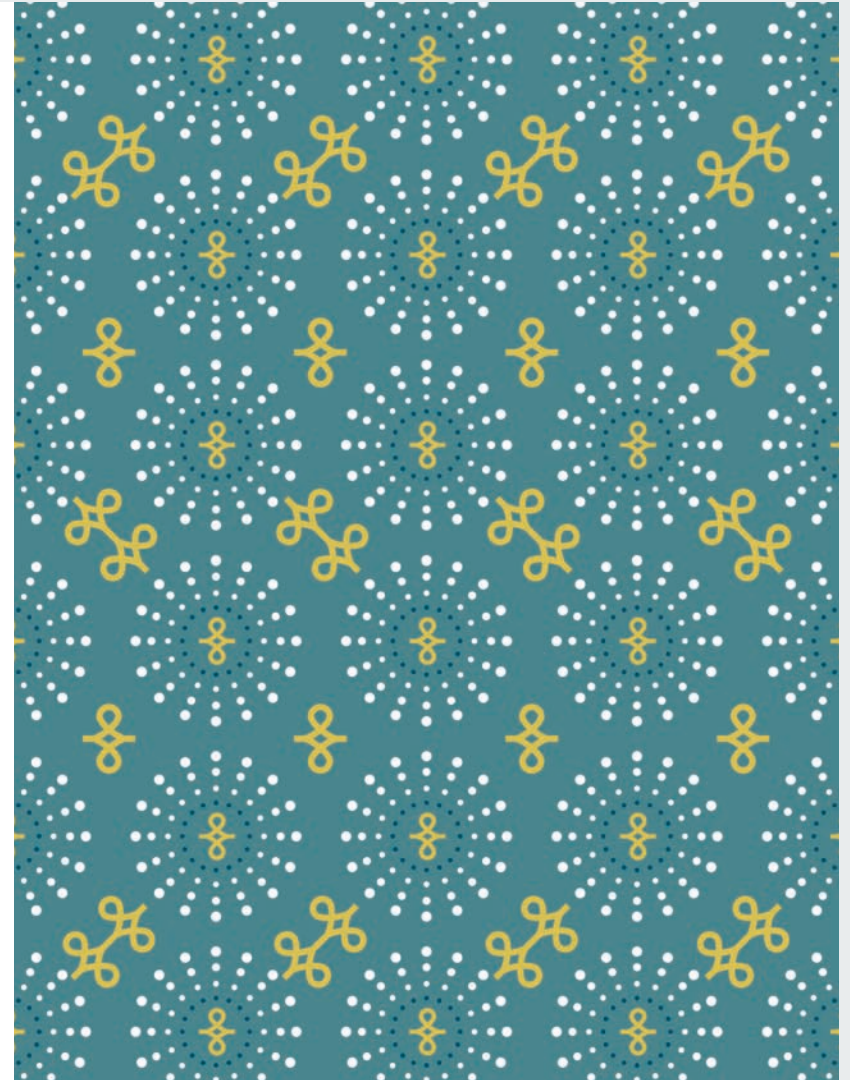
## CAREER DEVELOPMENT STUDY PATHWAY DEFINED

### ○ YEAR 1

#### GENERAL MANAGEMENT: BECOMING INSURANCE SAVVY

- MII Students in 3'rd Year become Bryte employees and learn about Insurance, Leadership and Management:
- Bryte funds the GENMAN 5 programme for all eligible students which directly counts to the BBA Degree
- This year anchors the whole Insurance Academy programme, and will find the most passionate students to proceed on the Insurance Career path in year 2.
- Profiling selection tools used to find students passionate about sales and entrepreneurship.
- WORK EXPERIENCE COMPONENT: SOFT CALLS: Practicals to include POPI/ opt-in/ Lead generation/ Data work.

**Year 2  
Selection  
Top 50%**





# BRYTE ACADEMY

## CAREER DEVELOPMENT STUDY PATHWAY DEFINED

### YEAR 2



### YEAR 3



#### LONG TERM INSURANCE: YEAR OF FAIS (RE5)

- Study for the famous FAIS (RE 5) compliance qualification, while enrolled in a long-term Insurance Learnership.
- NQF4: Long Term Insurance qualification through the INSETA.
- Students given additional work readiness training within a comprehensive skills programme, covering topics such as: Consumer Education, Sales, Product and Soft Skills. Learn about sales and selling first-hand through an expert sales trainer.
- WORK EXPERIENCE COMPONENT: SOFT CALLS: racticals to include POPI/ opt-in/ Lead generation/ Data work.

#### SHORT TERM INSURANCE: YEAR OF IDP

- NQF 5: Short Term Insurance qualification through the INSETA while walking through your Individual Development Plan
- WORK EXPERIENCE COMPONENT: **Insurance Sales**



# BRYTE ACADEMY

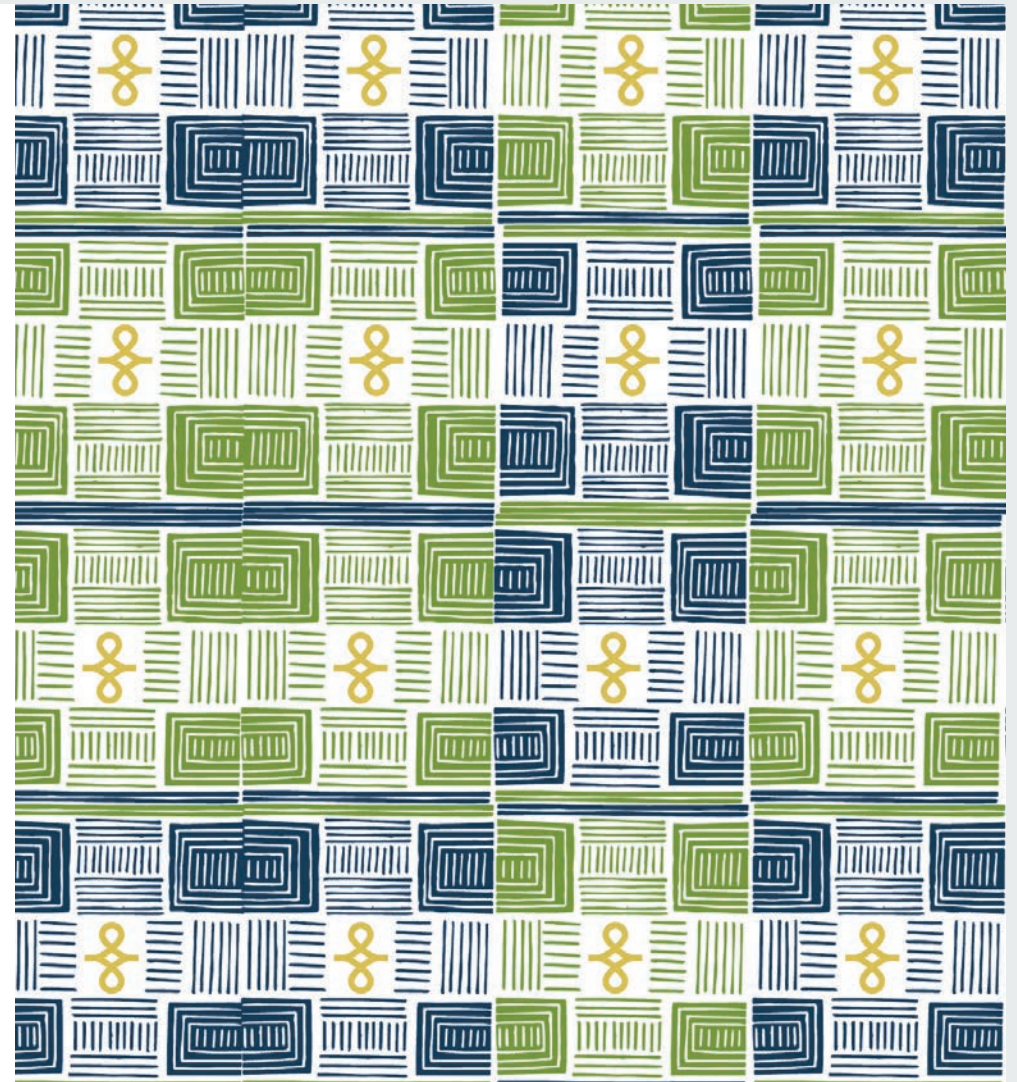
## CAREER DEVELOPMENT STUDY PATHWAY DEFINED



### ○ YEAR 4

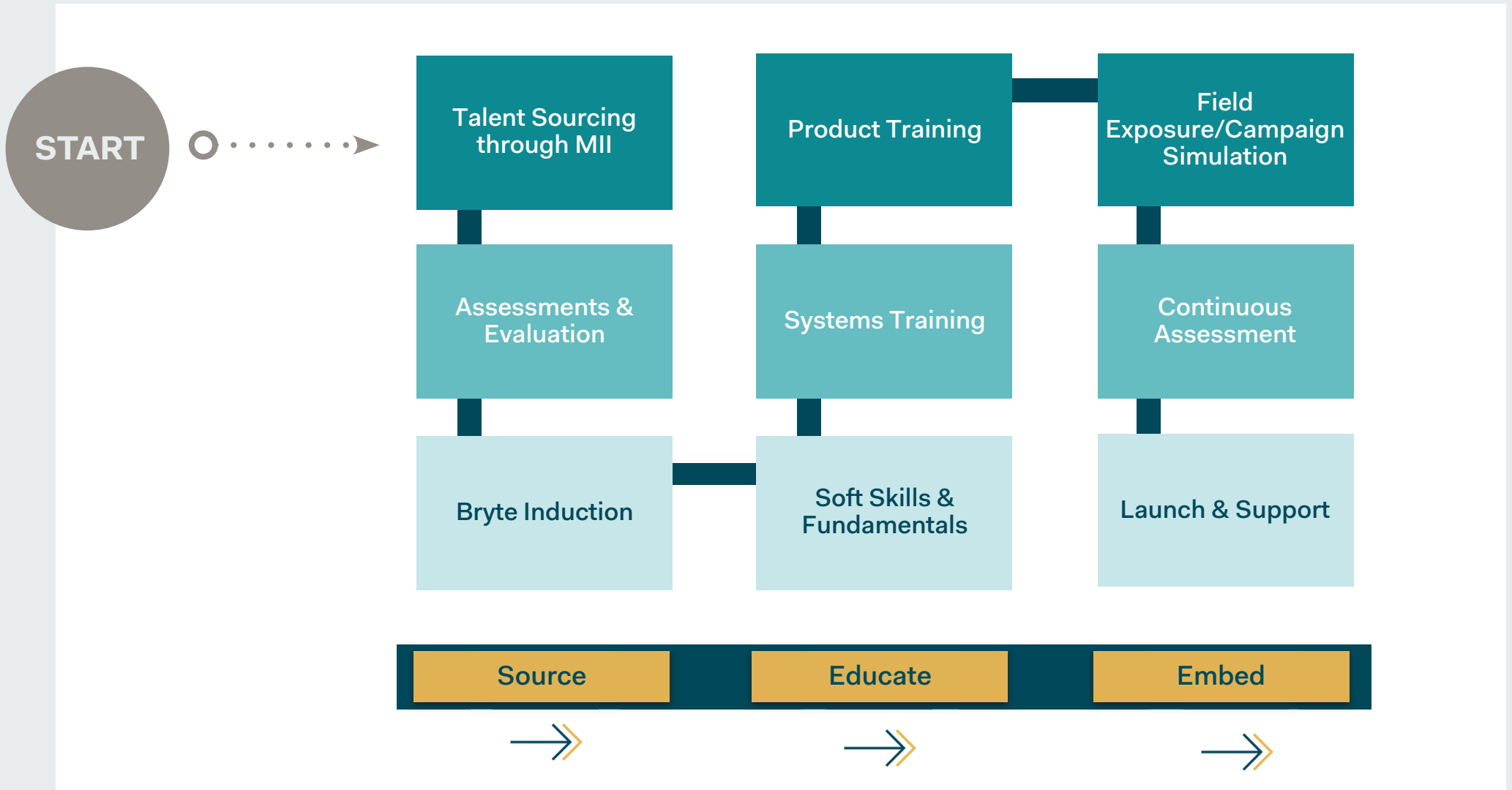
#### GRADUATE YEAR: GOING INTO THE BIG WORLD

- Become a full-time Bryte Tied-Agent, develop further Business Management Skills, with comprehensive Career Development pathways
- NQF 6: Qualification still to be confirmed
- WORK EXPERIENCE COMPONENT: Insurance Sales: Full time work
- Core Life Product



# INSURANCE ACADEMY

## PROCESS FLOW



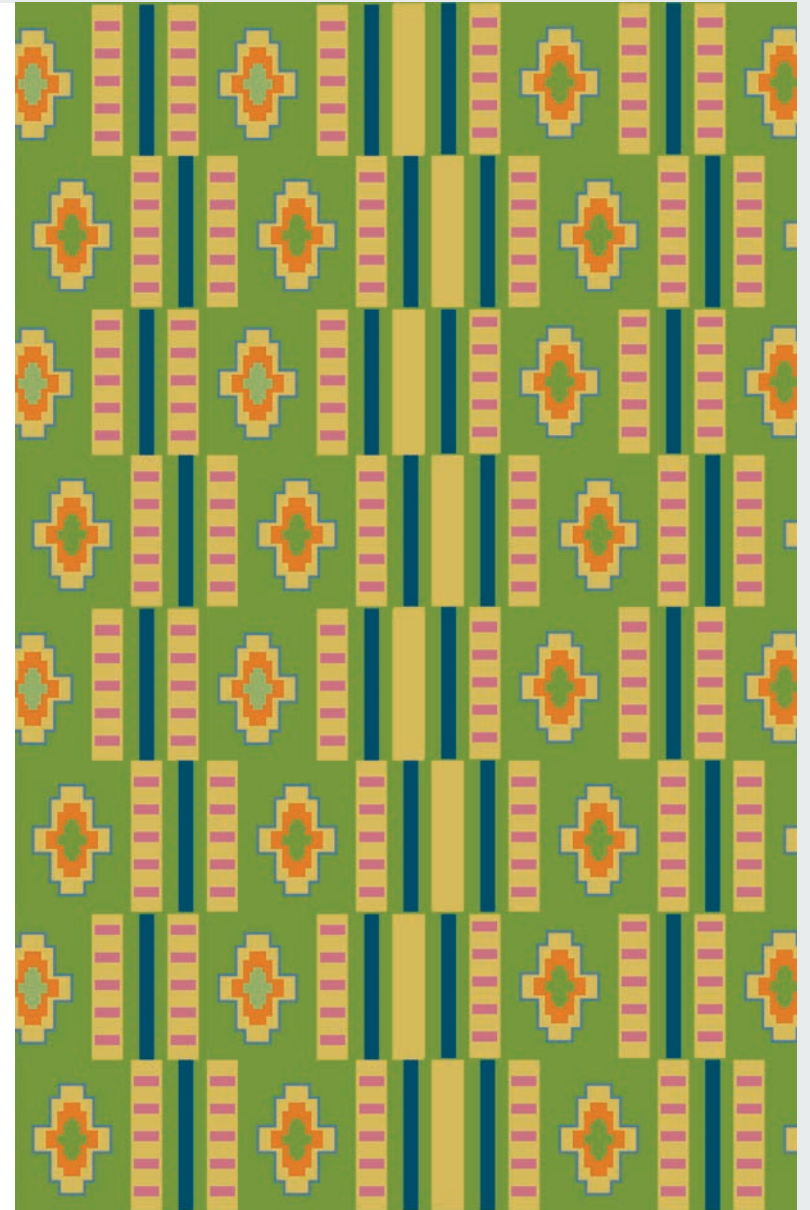
# ABOUT THE COURSES



# ABOUT THE COURSES

## DEFINITIONS

- **AML** – Anti-Money Laundering compliance for insurance companies
- **COB** – Class of Business
- **CPD** – Continuing Professional Development (points)
- **FAIS** – Financial Advisory and Intermediary Services (the FAIS Act was established to regulate the giving of advice and the provision of intermediary services)
- **FICA** – Financial Intelligence Centre Act (In 2001, the South African government introduced the Financial Intelligence Centre Act (“**FICA**”) and other applicable Anti Money Laundering and Countering of the Financing of Terrorism legislation to combat money laundering and the financing of terrorism)
- **FSP** – Financial Services Provider
- **POPI** – Protection of Personal Information (The Protection of Personal Information Act (or **POPI** Act) is **South Africa's** equivalent of the EU GDPR. It sets some conditions for responsible parties (called controllers in other jurisdictions) to lawfully process the personal information of data subjects (both natural and juristic persons))
- **TCF** - Treating Customers Fairly



# ABOUT THE COURSES

## FAIS – RE5 QUALIFICATION

FAIS, or the **Regulatory Examinations (RE examinations)** were introduced to assess financial advisors' competency and application of knowledge relating to the regulatory framework of the financial services industry.

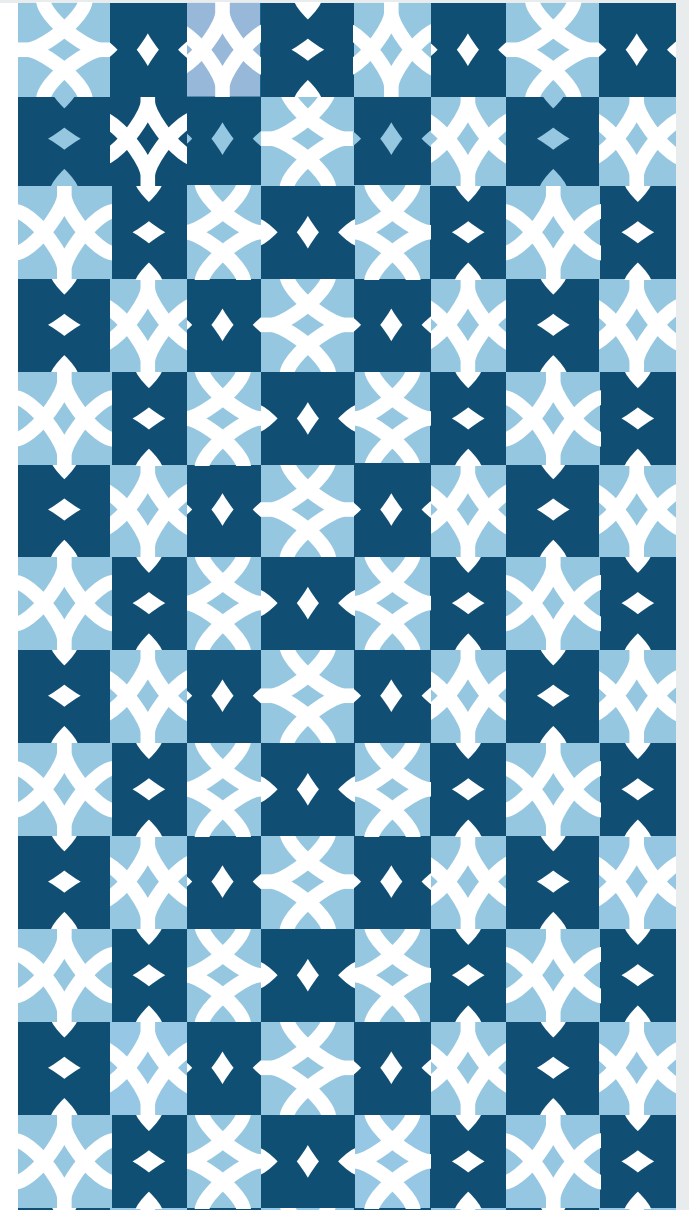
**What is the RE5 Qualification** - All Representatives, including those employed or mandated by an FSP, who render a financial service to a client (excluding a person rendering clerical, technical, administrative, legal, accounting or other service in a subsidiary or subordinate capacity which does not require judgment or does not lead to a specific transaction in respect of a financial product in response to general enquiries) are required to write this examination.

The compliance and regulatory e-learning in the programme cover **POPIA, AML, FICA**, all of which impact Bryte and other insurance companies.

Concepts like **TCF (Treating Customers Fairly)** and the **long-term Insurance Act** are covered as part of the product training and there is a module called **Ethics and Compliance Issues** in the learnership.

The following are also covered to comply with FAIS in the 2nd and 3rd year when students start selling insurance products:

- COB (class of business)
- CPD for (long-term insurance)





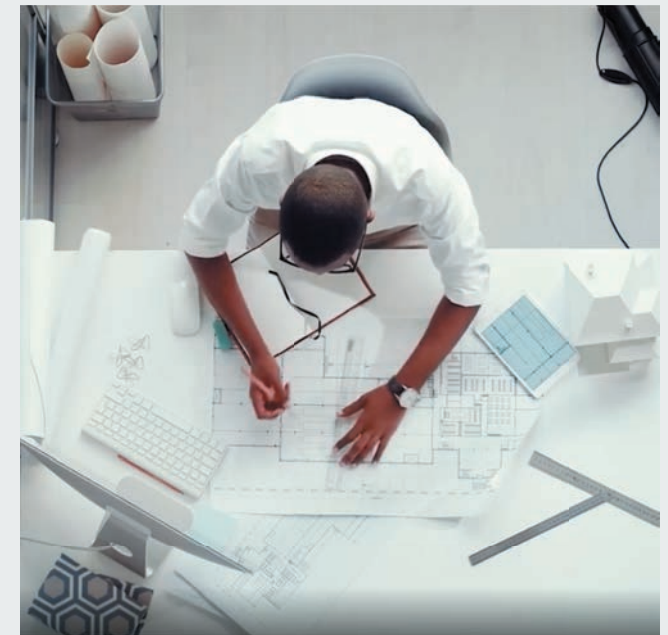
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# INSURANCE ACADEMY

The National Certificate: Generic Management,  
through the Services SETA NQF 5

## PURPOSE

- Person acquiring this qualification will be able to manage first line managers in an organisational entity. First line managers may include team leaders, supervisors, junior managers, section heads and foremen. The focus of this qualification is to enable learners to develop competence in a range of knowledge, skills, attitudes and values including:
- Initiating, developing, implementing and evaluating operational strategies, projects and action plans, and where appropriate, recommending change within teams and/or the unit so as to improve the effectiveness of the unit.
- Monitoring and measuring performance and applying continuous or innovative improvement interventions in the unit in order to attain its desired outcomes, including customer satisfaction, and thereby contributing towards the achievement of the objectives and vision of the entity.
- Leading a team of first line managers, by capitalising on the talents of team members and promoting synergistic interaction between individuals and teams, to enhance individual, team and unit effectiveness in order to achieve the goals of the entity.
- Building relationships using communication processes both vertically and horizontally within the unit, with superiors and with stakeholders across the value chain to ensure the achievement of intended outcomes.
- Applying the principles of risk, financial and knowledge management and business ethics within internal and external regulatory frameworks in order to ensure the effectiveness and sustainability of the unit.
- Enhancing the development of teams and team members through facilitating the acquisition of skills, coaching, providing career direction, and capitalising on diversity in the unit.



## CAREER OPPORTUNITIES

The National Certificate: Generic Management, NQF Level 5 forms part of a learning pathway of management qualifications across various sectors and industries. It is specifically designed to develop management competencies required by learners in any occupation, particularly those who manage first line managers.



### ARTICULATION OPTIONS

This qualification will enable the qualifying candidate to progress to learning for other national management diplomas on NQF Level 6 and national first degrees in management on NQF Level 7. This qualification provides entry to qualifications in management, business management, business administration, and organisational leadership.

This qualification articulates horizontally with: all management qualifications at Certificate, Diploma and Bachelors Degree Level, as well as with qualifications in Project Management and Education Management.

Vertical articulation is possible with the following qualifications:

- National Diploma: Management, NQF Level 6.
- National Degree: Management, NQF Level 6.
- ID 20901: National Diploma: Marketing Management, NQF Level 6.
- ID 20909: National Diploma: Customer Management, NQF Level 6.
- ID 20240: National Diploma: Public Finance Management and Administration, NQF Level 6.



### KNOWLEDGE ASSUMED TO BE IN PLACE

It is assumed that the learner accessing this qualification is competent in:

- Communication at NQF Level 4.
- Mathematical Literacy at NQF Level 4.







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# GENERAL MANAGEMENT

## NQF 5



### LEADERSHIP

- **120300** - Analyse leadership and related theories in a work context
- **252037** - Build teams to achieve goals and objectives
- **15224** - Empower team members through recognising strengths, encouraging participation in decision making and delegating tasks

### DIVERSITY AND CONFLICT MANAGEMENT

- **252043** - Manage a diverse work force to add value
- **117853** - Conduct negotiations to deal with conflict situations
- **114226** - Interpret and manage conflicts within the workplace

### RELATIONSHIP MANAGEMENT

- **252027** - Devise and apply strategies to establish and maintain workplace relationships
- **252031** - Apply the principles and concepts of emotional intelligence to the management of self and others
- **12433** - Use communication techniques effectively

### PEOPLE MANAGEMENT

- **252029** - Lead people development and talent management
- **252034** - Monitor and evaluate team members against performance standards
- **12140** - Recruit and select candidates to fill defined positions
- **252035** - Select and coach first line managers

## LEARNING PROGRAMS

### FINANCIAL MANAGEMENT

- **252036** - Apply mathematical analysis to economic and financial information
- **252040** - Manage the finances of a unit

### CHANGE MANAGEMENT

- **252026** - Apply a systems approach to decision making
- **252020** - Create and manage an environment that promotes innovation

### BEST PRACTICE MANAGEMENT

- **252042** - Apply the principles of ethics to improve organisational culture
- **252044** - Apply the principles of knowledge management
- **252024** - Evaluate current practices against best practice

### RESULTS BASED MANAGEMENT

- **252022** - Develop, implement and evaluate a project plan
- **252032** - Develop, implement and evaluate an operational plan
- **252025** - Monitor, assess and manage risk





## PURPOSE

The purpose of the Qualification is to build knowledge and skill required by employees in Long-term Insurance who have had schooling at or below NQF level 4.

It serves as a bridging Qualification into Long-term Insurance as learners will not have acquired the necessary knowledge and skills as part of the school curriculum.

It is intended to empower learners to acquire knowledge, skills, attitudes and values required to operate confidently as individuals in the South African community and to respond to the challenges of the economic environment and changing world of work in the financial services industry.

It should add value to the qualifying learner in terms of enrichment of the person, status and recognition.

## CAREER OPPORTUNITIES

Learners employed in Long-term Insurance at this level may be Administrators, Consultants, Personal Assistants, Secretaries, Service Centre Staff or Category B Intermediaries, Term Broker Consultants, Client Liaison Officers, IT Systems Designers and Analysts in Long-term organisations, Product Developers or Business Analysts in Personal or Corporate Benefits, Marketing or Life Administration.

They do work that requires an understanding of the Long-term sub-sector within the context of the Financial Services Industry and some specialisation in their selected career path.

They require insurance knowledge at a fundamental level and are required to interpret information and may be required to adjust an application of Scheme/ Policy rules. Trustee training has been identified as a necessity by the Department of Finance and the Financial Services Board.



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# LONG-TERM INSURANCE

NQF 4 MODULES - ID 49649



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INSURANCE SECTOR EDUCATION  
AND TRAINING AUTHORITY

## FUNDAMENTALS



### FINANCIAL LITERACY

- **117156** – Interpret basic financial statements
- **117158** – Investigate ways in managing financial risks in own lives
- **117127** - Describe and apply the basic principles of personal income tax

### COMMUNICATION – 1ST LANG.

- **8974** - Engage in sustained oral communication and evaluate spoken texts
- **8975** - Read analyse and respond to a variety of texts
- **8976** - Write for a wide range of contexts
- **8979** - Use language and communication in occupational learning programmes

### MATHS LITERACY

- **7468** - Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues
- **9016** - Represent analyse and calculate shape and motion in 2-and 3-dimensional space in different contexts
- **9015** - Apply knowledge of statistics and probability to critically interrogate and effectively communicate findings on life related problems

### COMMUNICATION – 2ND LANG.

- **8968** - Accommodate audience and context needs in oral communication
- **8969** - Interpret and use information from texts
- **8970** - Write texts for a range of communicative contexts
- **8973** - Use language and communication in occupational learning programmes

## SKILLS PROGRAM 1



### LIFE INSURANCE

- **117146** - Indicate the scope of Life insurance in South Africa
- **114983** - Describe life insurance
- **114960** - Investigate the need to provide financially for own retirement
- **14994** - Demonstrate knowledge and understanding of insurable risk

### LONG TERM INSURANCE PRODUCTS

- **119478** - Analyse the different products available in the Long-term Insurance industry and the benefits of each
- **114956** - Describe Funeral Services
- **117137** - Describe group insured benefits

### CUSTOMER CARE

- **119676** - Apply the skills of customer care in a specific work environment





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# SHORT-TERM INSURANCE

NQF 5 - ID 57918



**inseta**  
INSURANCE SECTOR EDUCATION  
AND TRAINING AUTHORITY



## PURPOSE

The purpose of the National Certificate: short-term Insurance: Level 5 is to build the knowledge and skills required by senior employees in short-term Insurance who have achieved the Qualification requirements for the Fit and Proper Determination for short-term Insurance and are ready to study at Level 5.

It is intended to empower learners to acquire knowledge, skills, attitudes and values required to operate ethically and responsibly in the highly regulated Financial Services environment and to respond to the challenges posed by the changing nature of the Financial Services Industry. It should add value to the qualifying learner in terms of enrichment of the person, status, and recognition both in South Africa and Internationally.

## CAREER OPPORTUNITIES

- The National Certificate: short-term Insurance: NQF Level 5 is a specialist Qualification that requires the application of technical knowledge of Risk Management and short-term insurance to complex Corporate and/or Commercial risks. Learners at this level are required to analyse, interpret, think out of the box and adapt to change within the highly competitive and regulated insurance market.
- The Qualification is intended for people in senior positions and management roles in the short-term Insurance Industry (Personal, Commercial and Corporate lines) including, but not limited to, Intermediaries Senior/experienced Underwriters, Senior/experienced Claims Administrators, Loss Adjusters, Auditors who specialise in short-term insurance and Compliance Practitioners.



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# SHORT-TERM INSURANCE

NQF 5 - ID 57918



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INSURANCE SECTOR EDUCATION  
AND TRAINING AUTHORITY



## ARTICULATION OPTIONS

This Qualification articulates horizontally with:

- The National Certificate: Financial Services: Long-Term Risk Assessment: Level 5, SAQA ID: 49834.
- The National Diploma: Financial Services: Long-Term Risk Assessment: Level 5, SAQA ID: 49860.
- The National Certificate: Wealth Management: Level 5, SAQA ID: 57608.

This Qualification articulates vertically with:

- Bachelor of Commerce: Insurance Science Level 6, SAQA ID: 7075



## KNOWLEDGE ASSUMED TO BE IN PLACE

- Communication at NQF Level 4
- Mathematical Literacy at NQF Level 4
- insurance and Compliance Practitioners.



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# SHORT-TERM INSURANCE

NQF 5 - ID 57918



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INSURANCE SECTOR EDUCATION  
AND TRAINING AUTHORITY

A MINIMUM OF 120 CREDITS ARE  
REQUIRED TO COMPLETE THE  
QUALIFICATION WHICH IS MADE UP  
OF THE FOLLOWING COMPONENTS:

- **FUNDAMENTAL: 30 CREDITS**
- **CORE: 45 CREDITS**
- **ELECTIVES: 45 CREDITS**

**TOTAL: 120 CREDITS**  
**BASIC ECONOMIC PRINCIPLES TO  
THE FINANCIAL**



## FUNDAMENTALS

- **230071**- Apply basic economic principles to the financial services sector Level 5 Level TBA: Pre-2009 was L5 5
- **243173** - Apply technical knowledge and understanding of the origin and use of technical market data in the insurance industry Level 5 Level TBA: Pre-2009 was L5 4
- **120075** - Demonstrate insight into current affairs in the Financial Services sector Level 5 Level TBA: Pre-2009 was L5 10
- **230075** - Demonstrate knowledge and insight into the changing nature of the financial services industry and its consumers Level 5 Level TBA: Pre-2009 was L5 6
- **230070** - Present an informed argument on a current issue in a business sector Level 5 Level TBA: Pre-2009 was L5 5

## CORE

- **242608** - Apply technical knowledge to explain business risk and possible strategies to finance risk Level 5 Level TBA: Pre-2009 was L5 10
- **242602** - Apply the risk management process to investigate alternatives for risk transfer Level 5 Level TBA: Pre-2009 was L5 5
- **242615** - Demonstrate knowledge and understanding of the financial consequences of a large claim to a client Level 5 Level TBA: Pre-2009 was L5 3
- **243168** - Demonstrate knowledge and understanding of the financial consequences of a large claim to an insurer or reinsurer Level 5 Level TBA: Pre-2009 was L5 5
- **242562** - Demonstrate knowledge and understanding of the fundamental principles of risk finance in order to propose an insurance solution Level 5 Level TBA: Pre-2009 was L5 5
- **242554** - Research information in order to assist in conducting a financial risk assessment Level 5 Level TBA: Pre-2009 was L5 7
- **230078** - Apply the principles of ethics to a business environment Level 6 Level TBA: Pre-2009 was L6 10





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# QUALIFICATION TBC

NQF 6 MODULES - ID



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INSURANCE SECTOR EDUCATION  
AND TRAINING AUTHORITY

A MINIMUM OF 120 CREDITS ARE  
REQUIRED TO COMPLETE THE  
QUALIFICATION WHICH IS MADE UP  
OF THE FOLLOWING COMPONENTS:

- FUNDAMENTAL: 30 CREDITS
- CORE: 45 CREDITS
- ELECTIVES: 45 CREDITS

TOTAL: 120 CREDITS  
BASIC ECONOMIC PRINCIPLES TO  
THE FINANCIAL

## FUNDAMENTALS

- 

## CORE

# ADDITIONAL SPECIALIST ONLINE ACADEMY COURSES



# APPENDICES

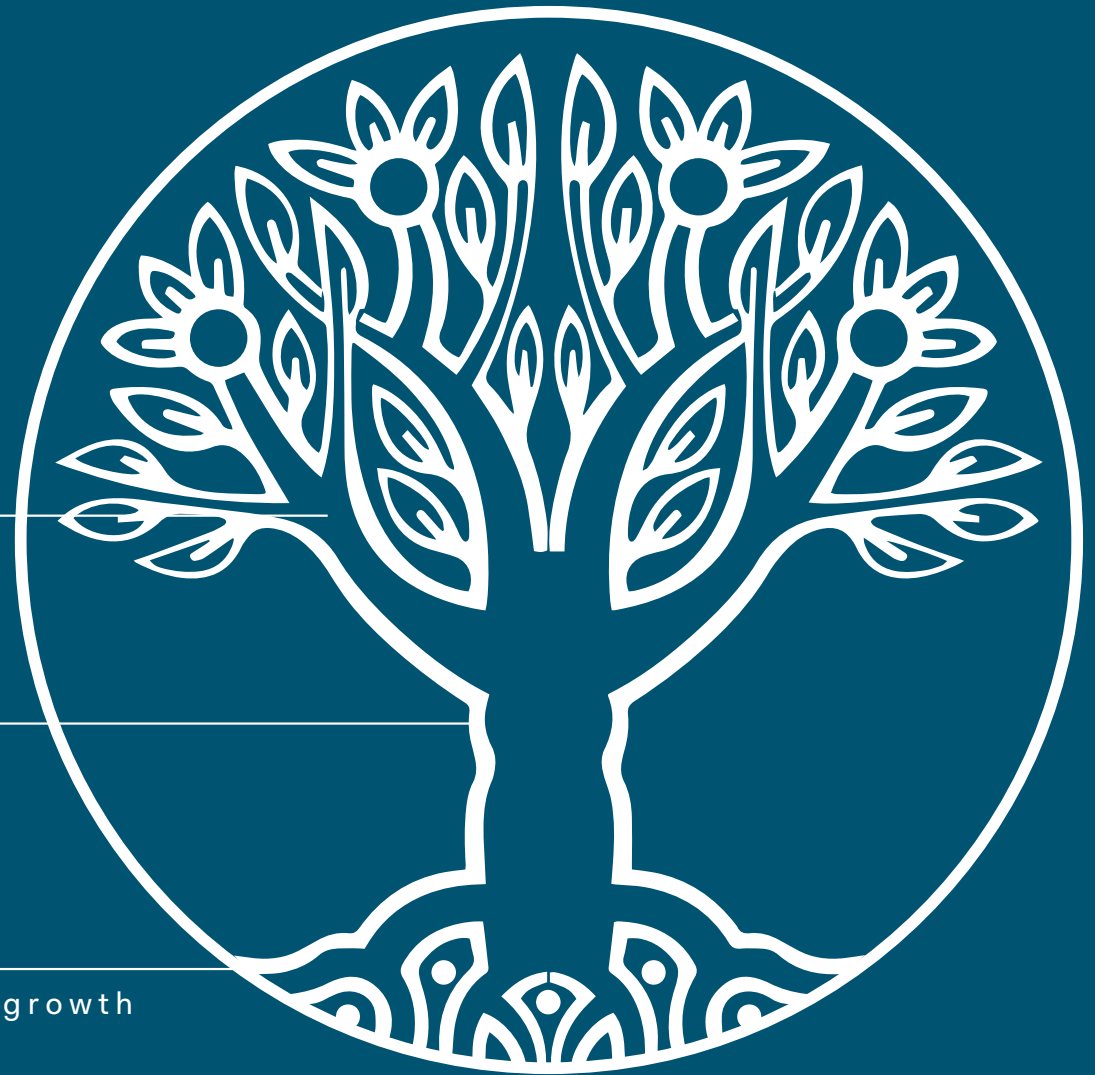


MII NPC  
STUDY PATHWAY

**BRANCHES:** \_\_\_\_\_  
Industry academies/ verticals

**TRUNK:** \_\_\_\_\_  
Entrepreneurship and  
management courses

**ROOTS:** \_\_\_\_\_  
Consciousness Development; Personal growth  
Maths; English; Computer; Life Skills





## HOLISTICALLY DIFFERENTIATED

1. Holistic – Consciousness-Based Education growth from within/ leadership/ professional & life skills
2. Internationally recognised Business Degree (BBA). Local and International post-grad opportunities
3. Bryte Insurance Academy– Levels 4 & 5 (long term and short term insurance) through the INSETA
4. Industry Exams including FAIS (RE 5)
5. 3 Years Insurance Work Experience
6. Entrepreneurship/ Sales experience

# TIED AGENT DISTRIBUTION



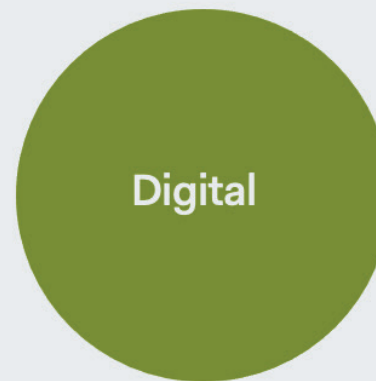


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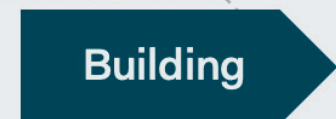
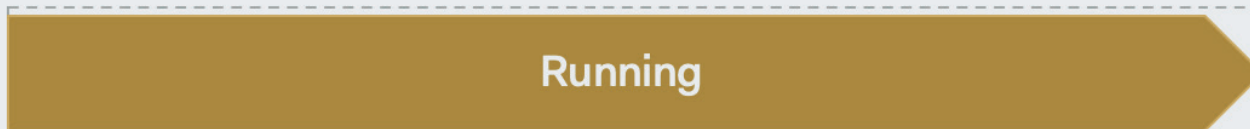
NEW MARKETS | TIED AGENT DISTRIBUTION

# CONCEPT DEVELOPMENT

## Context



Bryte Owned

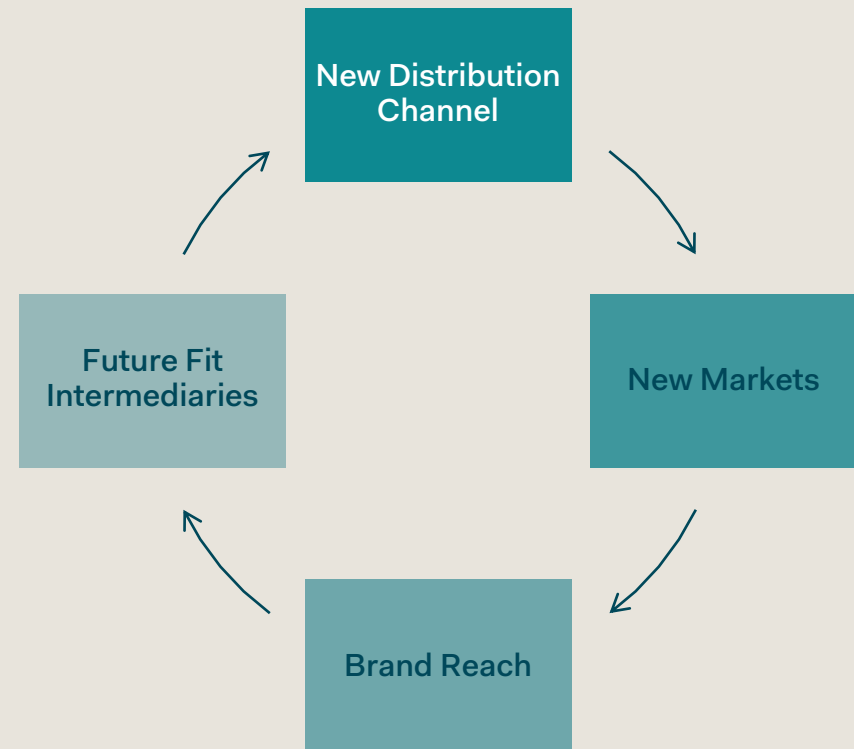




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# NEW MARKETS | TIED AGENT DISTRIBUTION WHY?

Investing in the Future for Market Transformation



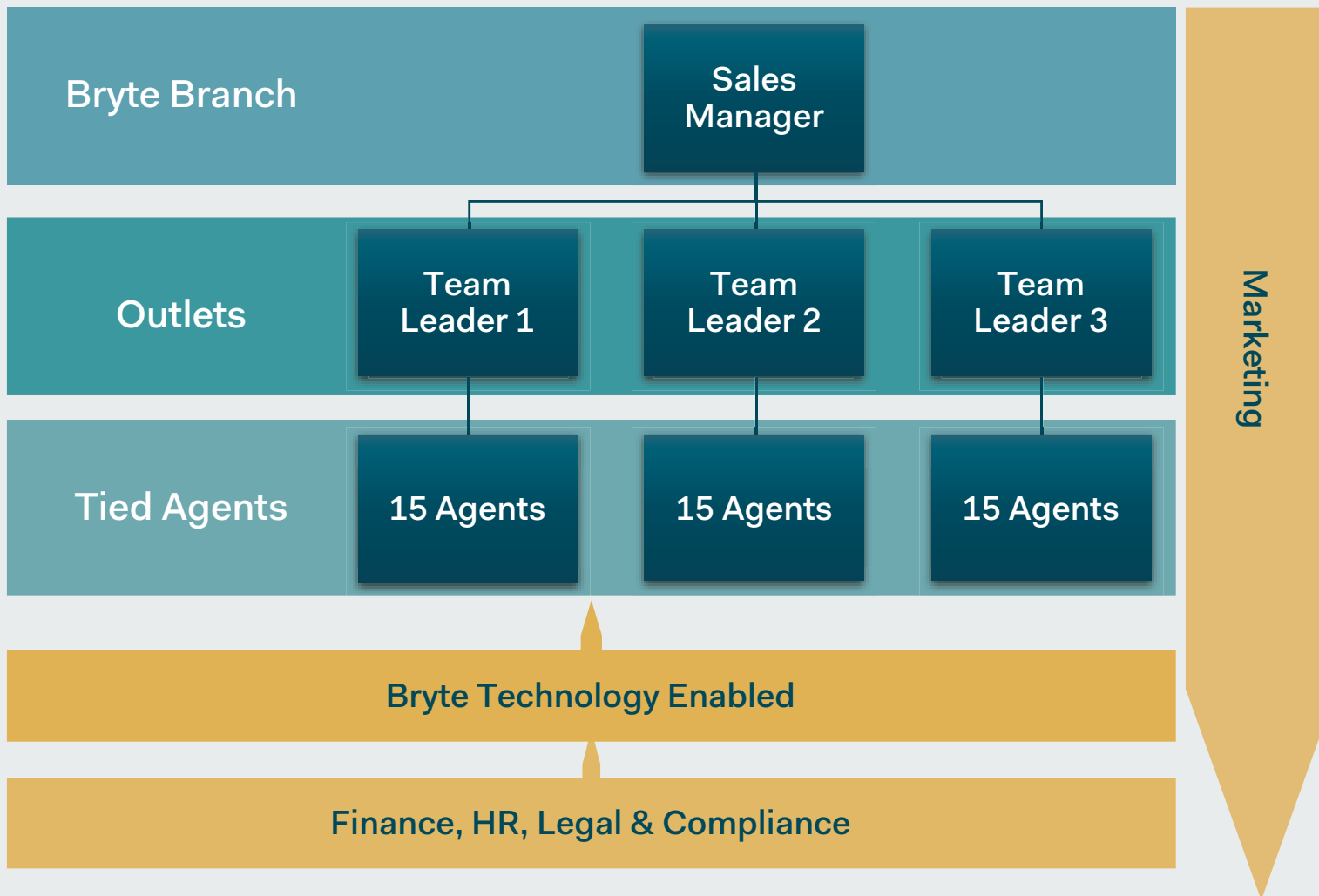




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NEW MARKETS | TIED AGENT DISTRIBUTION

# BUSINESS ARCHITECTURE

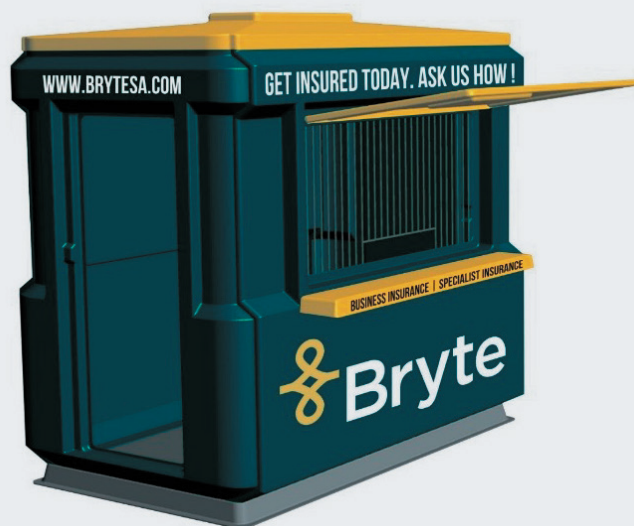




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NEW MARKETS | TIED AGENT DISTRIBUTION

# BRYTE IN COMMUNITIES



Educate

Policy and  
Claims  
Services

Brand Visibility



# MAHARISHI

## INVINCIBILITY INSTITUTE

YOU WERE BORN TO BE GREAT

The Maharishi Invincibility Institute (“MII”) is a breakthrough in the provision of holistic, affordable, high quality University-level and professionalised industry education for talented young Africans. MII utilizes the approach of Consciousness-Based Education – a system of education becoming globally-renowned and extensively scientifically studied for developing the brain, creativity, IQ, and ability to focus and concentrate, thereby improving academic results.

Students registered with MII gain a four-year internationally recognised BA degree in Business Administration through the Maharishi International University (MIU), USA (MIU’s MBA Degree was ranked by [onlinecolleges.net](http://onlinecolleges.net) as the third best online MBA in the USA in 2016). The BA degree is recognised by SAQA (South African Qualifications Authority) and all universities in South Africa for post-graduate study. The Financial Services Conduct Authority (FSCA) in South Africa has vetted, approved, and authorised this four-year Degree as a fitting base for a career in the financial markets.

The Maharishi Invincibility Institute offers full tuition, textbooks, course notes, and professional examination fees to all eligible students as part of the bursary package. The package provided to qualifying students includes a one-year bridging programme to allow access to a far wider pool of students that otherwise would never be able to attend any higher educational institution. Enrolled students are also provided with opportunities to access recognised South African NQF certificate courses and exposure to work-integrated learning while studying, allowing them to gain some professional work experience and enhance post-graduation job skills.

Other Professional Academies or vertical streams are offered in a growing number of areas of specialisation by the Maharishi Invincibility Institute.

Corporate partners looking to develop youth for their industry, needing to achieve Skills Development targets, or run learnerships for unemployed persons would be most welcome to discuss partnership opportunities within the Bryte Insurance Academy or other business fields of specialisation.



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# BRYTE INSURANCE ACADEMY

Choose an exciting  
career as an Insurance  
Professional

