



WHO WE ARE

As South Africa's leading independent financial services provider, Fedgroup has carved a niche for ourselves by doing things differently.

Fedgroup's steep growth trajectory has in no way diminished our steadfast commitment to seemingly old-fashioned values of honesty, integrity and dignity. These priorities are supported by our development and use of class-leading technologies to streamline our ability to service our clients as quickly and efficiently as possible.

Our unique approach allows us to put people before profit and take care of our staff members to ensure that they in turn take care of our valuable clients, who span the spectrum from high-net-worth individuals to some of the most economically vulnerable members of our society.

Fedgroup has noted a growing distrust in the financial services industry because of the proliferation of products that are deliberately complex, which does not serve the purpose of assisting clients in making informed decisions.

We have therefore invested in making our products and services as easy to understand as possible. In addition, our investment in smart technology means that our clients can expect reliable and predictable service levels at all times.

“ Our commitment to innovation means that we continue to introduce new, exciting wealth creation products to the local market. We remain committed to grow the business through these advances, without ever losing the personal touch. ”



COMPANY STRUCTURE

Fedgroup Financial Holdings (Pty) Ltd

Fedgroup Management (Pty) Ltd

Fedgroup Life Limited

Fedgroup Financial Services (Pty) Ltd

Fedgroup Trust Administrators (Pty) Ltd

Fedgroup Employee Benefits (Pty) Ltd

Fedgroup Participation Bond Managers (Pty) Ltd

Fedgroup Asset Management (Pty) Ltd

Our offerings

Wealth

Beneficiary Care

Impact Farming

Group Retirement Savings

Unclaimed Benefits

Commercial Property Finance

Secured Investment

Tax-Free Savings

Unit Trusts

Life

Life Cover

Funeral Cover

Disability Cover

Education Cover

Critical Illness Cover

Future

Wills

Trusts

Estate Planning

Settlement Trust

Estate Administration

PRODUCT OVERVIEW

WEALTH

Secured Investment

Our Secured Investment is backed up by participation bonds, making it a secure, interest-bearing investment. The risk profile is conservative, which makes Secured Investments popular with individuals of all ages – and especially retirees. Pension funds, trusts, fund managers, charities and schools can also benefit. Secured Investment is FSB-approved and registered collective investment schemes. Fedgroup has offered this product to our clients for the last 30 years, combining high interest returns with capital security.

Impact Farming

Fedgroup's innovative Impact Farming concept allows investors to own a stake in groundbreaking farming ventures without the usual barriers to entry that exist in this space. This model does not require investor equity or the massive financial commitment that usually accompanies investments into agricultural undertakings. Instead, investors own the individual revenue-generating assets that provide an income that is both competitive and sustainable.

Tax-Free Savings

By adopting a holistic investment approach, you can benefit from all the tax breaks available to you. Therefore, Fedgroup's Tax-Free Savings represents a vital component of your overall investment strategy.

Commercial Property Finance

Through our innovative finance structure, Fedgroup facilitates the ownership of commercial property for business owners or investors who wish to diversify their portfolios to include a slice of the lucrative commercial property market. Fedgroup provides prospective property owners with loans of up to 75% of the property value. We are confident that we can structure a loan to meet your requirements. Because time is important, the turnaround time to provide prospective property owners with a loan decision is 48 hours.

Unit Trust Investment

For years, South African employers have trusted us to take care of their workers' futures through our umbrella funds that combine simplicity, transparency and low fees to ensure that they can save as much money towards their retirement as possible. Individual investors now have access to the same funds to add diversity to their portfolios. Choose from our diverse range of unit trust funds to suit your individual investment goals, risk profile and investment horizon.

PRODUCT OVERVIEW

Beneficiary Care

Fedgroup continues to be a leader in the beneficiary fund space. Beneficiary Care presents us with the opportunity to make a lasting difference in the lives of some of the country's most vulnerable individuals, which is why it is often referred to as the emotional anchor of our business. As such, all decisions made around the product are taken with care in mind. Beneficiary Care is built on three pillars: simplicity, responsiveness and value. Our fee structure is transparent and contains no hidden fees or sub-minimums as one often finds in the industry. We have developed our bespoke administration management system in-house to improve our responsiveness. This single-view system provides our administrators with all the relevant information regarding our beneficiaries in real time, to massively improve turnaround times and ensuring that there are no delays in effecting payment. Our value proposition flows from our commitment to providing real and lasting care. As such, we do not merely see our clients as numbers on a screen, and numerous services are built into the product. These include financial literacy training, social worker assistance and partner discounts. Fedgroup also has no fund size minimums, as we believe that those with small contributions are just as likely, if not more so, to need financial care and assistance.

Group Retirement Savings

Our Group Retirement Savings secures the retirement and group risk needs of smaller companies. The plans are well structured and cost effective, and aim to maximise the final payout for employees. Our pension and provident umbrella funds are defined contribution retirement funds that are registered with the Registrar of Pension Funds and approved by the South African Revenue Service. An employer may participate in either the pension or the provident umbrella fund arrangements.

Unclaimed Benefits

We establish unclaimed benefit funds to receive benefits due to fund members that could not be paid or traced within 24 months of the date on which it became legally due and payable. The main purpose of unclaimed benefit funds is to provide a vehicle to safeguard benefits and to trace members or beneficiaries in an effective and efficient manner, ensuring that the benefits get to those for whom they were intended.

PRODUCT OVERVIEW

LIFE

Life Cover

We offer Life Cover as a standalone product or as part of our award-winning Group Risk Cover. Fedgroup's commitment to putting people first has been recognised by the industry, as was evidenced with a seventh consecutive award at the PMR.africa awards in 2020. These awards are not open for entries and are instead the result of a national survey involving brokers and financial advisors, and are highly coveted in the industry due to their impartiality.

Funeral Cover

Our Funeral Cover requires no medical underwriting and funeral claims are usually paid within 48 hours. There is no waiting period on either natural or unnatural causes of death, which ensures family members can focus on making funeral arrangements with the financial support they need.

Critical Illness Cover

Our Critical Illness Cover employs an objective and fair system to assess a critical illness, based on medical impairment definitions and daily living. The impact that an illness, (or a combination of illnesses) may have on the daily life of a member is also considered if a claim does not qualify against a specified illness. We do not rate according to the severity of a critical illness. If an employee meets the clear, simple definitions, we will pay the full benefit. We will also pay out on multiple claims for unrelated illnesses, as the benefit doesn't fall away after an initial claim is made.

PRODUCT OVERVIEW

Disability Cover

If an employee's injury or illness renders him or her incapable of performing the material and substantial duties of his or her own or any other occupation, our disability income cover can come to the rescue. It pays members a monthly income if they become injured or ill to such an extent that they're temporarily or permanently prevented from doing their job, until they recover, reach retirement age or pass away.

Education Trust Cover

In the event of an employee's untimely death, Education Trust Cover will pay a lump-sum amount into trust to safeguard the educational future of employees' children. Unlike an indemnity benefit that does not have a defined benefit amount, Fedgroup's education trust cover defines the benefit amount as a percentage of a parent's annual salary.

“ In 2020, Fedgroup won Gold Arrows in the Group Pension and Provident Funds and the Investment Products categories at the annual PMR.africa Awards. ”

PRODUCT OVERVIEW

Future

Wills

The consultation for a Will goes beyond the mere completion of an application form. Our wills drafters are trained to identify potential pitfalls and alert the broker and client. We offer a comprehensive will advisory and drafting service, ensuring that the provisions of your will are linked to your overall estate planning needs.

Trusts

Fedgroup specialises in both testamentary trusts and inter vivos trusts. Our trust experts are able to advise on the best way forward to safeguard assets.

Estate Planning

Estate planning is the continuous process through which one accumulates assets and manages financial affairs in order to increase, preserve and protect those assets for the maximum benefit during one's lifetime, and to provide for the continued use thereof after death. Our estate planning service is aimed at the high-net-worth individual. The first 40-minute exploratory consultation is free of charge and any subsequent consultations are offered at an hourly rate.

Estate Administration

Fedgroup acts as executor and administrator of deceased estates to relieve the stress and burden that an untimely death places on family members and beneficiaries of the estate. Our professional administrators add a personal touch of care and compassion in the consultation with heirs, even to the extent of consulting with the family at their home.

Settlement Trust

Recipients of lump-sum payments from the Road Accident Fund or a medical malpractice settlement require a suitable financial instrument to manage their financial payout. To ensure the benefits received meet their intended social mandate, a Settlement Trust is often the preferred option selected by advocates and attorneys to administer settlement payouts and manage the preservation of these assets. Our unique and proprietary Settlement Trust offering has been designed from the ground up to tackle this specific issue. The Fedgroup Settlement Trust will assist claimants or their guardians and beneficiaries in ensuring that they derive meaningful benefit that will provide a future income.

INDUSTRY RECOGNITION

In 2020, Fedgroup continued its dominance at the coveted PMR.africa awards.

These awards survey the opinions of independent brokers who deal directly with employee benefit schemes on what provider they consider the best in the industry across a range of criteria.

In two of the three sections, Group Pension and Provident Funds and Investment Products, Fedgroup walked away with Diamond Arrows, while securing a Gold Arrow in the Group Life/Risk Products section. Only three awards are up for grabs in each section, a Gold, Silver and Bronze Arrow. In exceptional circumstances, a Diamond Arrow can also be awarded if a first-placed finalist receives an outstanding score from industry experts.

This is the seventh year in a row that Fedgroup has claimed honours at the awards, proving that its commitment to putting people ahead of profits is woven into the fabric of the business.

PMR.africa awards are highly sought after in the industry because they cannot be entered into.

They are based purely on the responses of a representative group of industry experts to a set list of questions that cover all areas of operations, including settlement speed, communication, transparency, product innovation, administration and returns relative to benchmark.



Group Pension and Provident Funds

*Diamond is awarded in exceptional circumstances if a first-placed finalist receives an outstanding score from industry experts.



Investment Products



Group Life/Risk Products

GOVERNANCE AND COMPLIANCE

Governance

Fedgroup is governed and regulated by two primary external parties, the Financial Sector Conduct Authority (FSCA) and independent auditors. There are also extensive internal measures to ensure the security of clients' money. Fedgroup carries sufficient professional indemnity, fidelity insurance and directors' and officers' liability cover.

The Board of Directors regularly reviews the mix of skills and experience of the administrators in order to assess the effectiveness of the administration offered. Fedgroup has an internal audit, risk and compliance committee that independently reports to the Board of Directors.

Internal Compliance Officer

Email: compliance@fedgroup.co.za

Compliance

Fedgroup's complaints resolution policy complies with the Financial Advisory and Intermediary Services Act (FAIS). This allows clients to contact the Compliance Officer and Management Team directly.

In addition, Fedgroup uses the services of a company of external compliance specialists that reports independently to the Audit and Risk Committee.

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YEARS

OF INDEPENDENT
FINANCIAL THINKING