

SETTLEMENT TRUST MEMBER BOOKLET



FEDGROUP

30
YEARS



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Welcome to the Fedgroup Family

Disclaimer

This is not a legal document. The information in this booklet is only a summary of the rules of Settlement Trust. The rules of the fund will apply in all cases.

Fedgroup Trust Administrators Pty Ltd (Reg. No. 1951/003389/07)

1 WHY WAS MY SETTLEMENT TRUST CREATED?

Your Settlement Trust was set up to manage the money you received from your court settlement. The purpose of the trust is to assist you to pay for your daily living expenses.

The trust is designed to last until it terminates and the monthly amount that you receive is based on a needs analysis and the funds available.

11 Official spoken languages

Our administration team speaks all 11 official languages, so you are able to communicate in your own language should you wish.

“ The purpose of the trust is to assist you to pay for your daily living expenses. ”

2 HOW DOES MY SETTLEMENT TRUST WORK?

Our administration team speaks all 11 official languages, so you are able to communicate in your own language should you wish.

A Money from your court settlement is paid into your Settlement Trust.

B We invest the money.

C And investment returns are added.

D Your Settlement Trust is looked after by Fedgroup Trust Administrators.

Two types of payments can be made from your Settlement Trust

- Regular monthly payments.
- Ad-hoc payments can be requested when there is a need that cannot be covered by the monthly payments. Because this is a special need, all ad-hoc payments must be approved by a Fedgroup trustee before the money can be paid out.

3 WHO LOOKS AFTER MY SETTLEMENT TRUST?

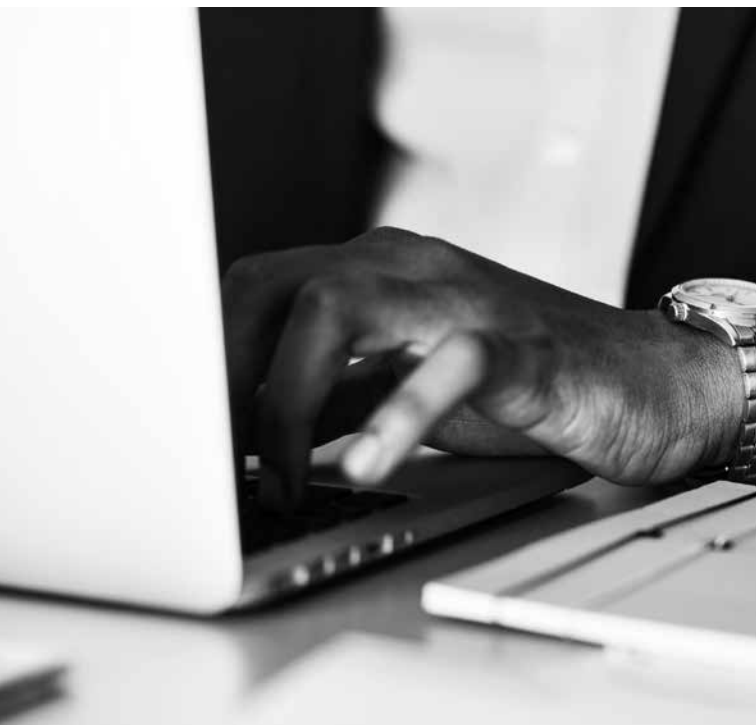
Your Settlement Trust is looked after by:

A board of trustees

Day-to-day decisions about your Settlement Trust are made by one of our trustees.

Fedgroup's administrators

Our administrators ensure that payments are approved. They also deal with all your questions and prepare your annual financial statements.



4 PAYMENTS

REGULAR PAYMENTS

These payments help to take care of your day-to-day needs such as food and general wellbeing.

Food and wellbeing items

An amount is paid to you monthly and depends on:

- The size and value of your trust (the larger the fund, the more money we can pay).
- Your age (the younger you are, the longer your money will have to last. This means that your regular payments would need to be smaller).
- Your current and future needs.

How to make sure that regular payments don't stop

Our administrators need to make sure that your monthly payments are made to the right person. To ensure this, we require a certificate of existence to be completed on an annual basis. If there is any change in your bank account details, proof of bank details should be sent to us.

Why completing my certificate of existence is so important

Around July each year, you will be sent a certificate of existence to complete. You have three months to do this, otherwise your regular payments will automatically be stopped.

A certificate of existence is important as it ensures that we pay your regular income into the correct account.

SPECIAL PAYMENTS

Ad-hoc payments take care of your other wellbeing-related needs and medical costs, and need to be approved by the trustees.

Other wellbeing and medical costs

If there are education or medical costs that cannot be covered by your monthly payments, you can request an ad-hoc payment.

- You need to request this payment, which will be paid on a once-off basis, if approved by the trustees.
- Fedgroup makes third-party payments on your behalf. For example, we pay school fees directly to the school.

How to request an ad-hoc payment

If you need money for things such as medical costs, you need to send us the banking details where the payment must go.

Our trustees will look at your request. If your request is approved, Fedgroup will pay the amount directly to the supplier.

5 EDUCATION AND MY SETTLEMENT TRUST

If you require financial assistance with school, college or university fees, you need to provide us with the following documentation:

If you are attending school:

- A statement from the school showing outstanding school fees.
- A quotation from a supplier of school uniforms or stationery.
- Proof of bank account details from both the school and supplier.
- Your latest school report.

If you are attending a university or college:

- A statement from your university or college that confirms which course you are studying, how long you will study for, and how much your course will cost.
- A copy of your matric results or latest university results.
- A quotation from the supplier of your textbooks and stationery.
- Proof of bank account details from your university or college, as well as the supplier.

6 WHAT THE TRUST DOESN'T PAY FOR

Because the trust must last for as long as you live, it cannot pay for special exceptions, including:

- Supporting someone other than the beneficiary
- Lobola
- Weddings
- Traditional circumcision (we can only assist when done through a registered doctor)
- Funerals, memorial services or headstones
- Requests from people other than the beneficiary or a minor beneficiary's guardian

Renovations

Renovations to your property are a special consideration and trustees will decide whether to pay out this money on a case-by-case basis. Please keep the following in mind if you are considering renovations to your house:

- The renovations must improve the beneficiary's quality of life. Payments will not be made for cosmetic renovations.
- The property must be registered in the name of the beneficiary. Proof of ownership will be required.

“

Renovations to your property are a special consideration and trustees will decide whether to pay out this money on a case-by-case basis

”

7 MY SERVICES

Fedgroup goes beyond merely providing monthly payments

Debt mediation assist: We help you negotiate payments on overdue accounts, to dispute incorrect credit information and dealing with garnishee orders.

Legal assist: We give you telephonic legal advice on personal finance and consumer disputes.

Financial coach: We help you set financial goals with the help of our financial coach. Together we set financial goals and the steps needed to achieve them.

Home ownership programme: We discuss the benefits of owning your own home and help you to find the right bond at the right price.

Debt counselling: We offer discounted fees for debt counselling, mediation services, voluntary debt review, administration orders and negotiating lower monthly payments.

Budget assist: We help you set a monthly budget, with the focus on setting goals and achieving them.

Credit repair: We help you improve your credit score by assisting with administration orders, garnishee orders and disputing incorrect credit information.

Tax advice: We help you with personal tax questions and referral to an appropriate tax specialist.

7.3 PARTNER DISCOUNTS

We have a large list of discount partners that offer discounts of up to 20%.

You can see the list of partners by dialing your USSD number ***120*15560#**, or by calling the call centre. Our partners include retailers, pharmacies, distance learning colleges, bus services and stationery shops.



*Partner list is subject to change.

Introducing the Fedgroup Mall www.fedgroupmall.co.za

7.4 MEDICAL SUPPORT

Emergency medical assistance

Our emergency medical assistance is operated by Netcare 911 and includes guaranteed hospital admission of up to R5 000.

Personal medical advice

Our specialists can answer your questions about general health, symptoms, medicines, surgery, illnesses and treatment, 24 hours a day.

7.5 EDUCATION SUPPORT

We provide you with an after-hours homework helpline where qualified tutors help learners with homework questions.

7.6 FAMILY WELLNESS

A strong education is difficult to achieve if there are family challenges. Our family wellness support helps families to address these needs.

Trauma assist

Our confidential and professional counselling facility is available every day of the year for all incidents of violent physical attacks. This support is given by professionally trained counsellors.

Our association with Tough Love South Africa

We will provide you with the services of Tough Love South Africa, where needed. This organisation gives help to families that are torn apart by unacceptable behaviour such as drugs, alcoholism, substance abuse, verbal abuse or physical abuse.

Our association with The South African Depression and Anxiety Group

This non-profit organisation helps individuals and families to deal with mental health problems.

My Services helpline 0860 102 480

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COMMUNICATION I WILL GET FROM FEDGROUP

A yearly benefit statement will be sent to your guardian around July each year and will show you:

- How the money is invested in your trust
- How much money you have used, if any
- How much money is left in your trust
-

Along with this statement, your guardian will also receive a certificate of existence to complete.

Additional communication may be sent to you via SMS, email, telephone, fax and post.

Telephonic and electronic communication may be monitored and recorded. Fedgroup will verify the identity of any person involved in any form of communication.

A call from a consultant to do a needs analysis/budget.



9 WHAT IF

I do not receive a certificate of existence to complete?

If, for some reason you do not receive a certificate of existence from Fedgroup, you need to send an affidavit to confirm your current details. This affidavit must include your full names and must tell us if any of your details have changed.

I've lost my membership card

You can replace your membership card by calling us at:

0860 387 878. New cards cost R20, which we will deduct from your trust.

I've changed my telephone number

You can update your telephone number by calling us at:

0860 387 878. Please allow 72 hours for the services to become active. During this time, you will not be able to access our partner discounts.



CONTACT US

MY PAYMENTS

Tel: 0860 387 878

E-mail: STcare@fedgroup.co.za

Whatsapp: 072 961 2095

MY SERVICES

My Services USSD Code: *120*8370#

My Services helpline: 0860 102 480

Physical Address:

89 Bute Lane, Sandown
Sandton, 2196

Postal Address:

PO Box 782823, Sandton, 2146

www.fedgroup.co.za

FEDGROUP WESTERN CAPE

Physical Address:

Fedgroup Place, 2nd Floor, Willie van Schoor Avenue, Bellville, 7530

Postal Address:

PO Box 4660, Tygervalley, 7536

FEDGROUP KWA-ZULU NATAL

Physical Address:

1st Floor, Liberty Life Building, 21 Aurora Drive, Umhlanga Ridge, 4301

Postal Address:

PO Box 50258, Musgrave, 4062

FEDGROUP EASTERN CAPE

Physical Address:

Fedgroup House, 65 Pickering Street, Newton Park,
Port Elizabeth, 6045

Postal Address:

PO Box 7242, Newton Park, Port Elizabeth, 6055

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YEARS

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