

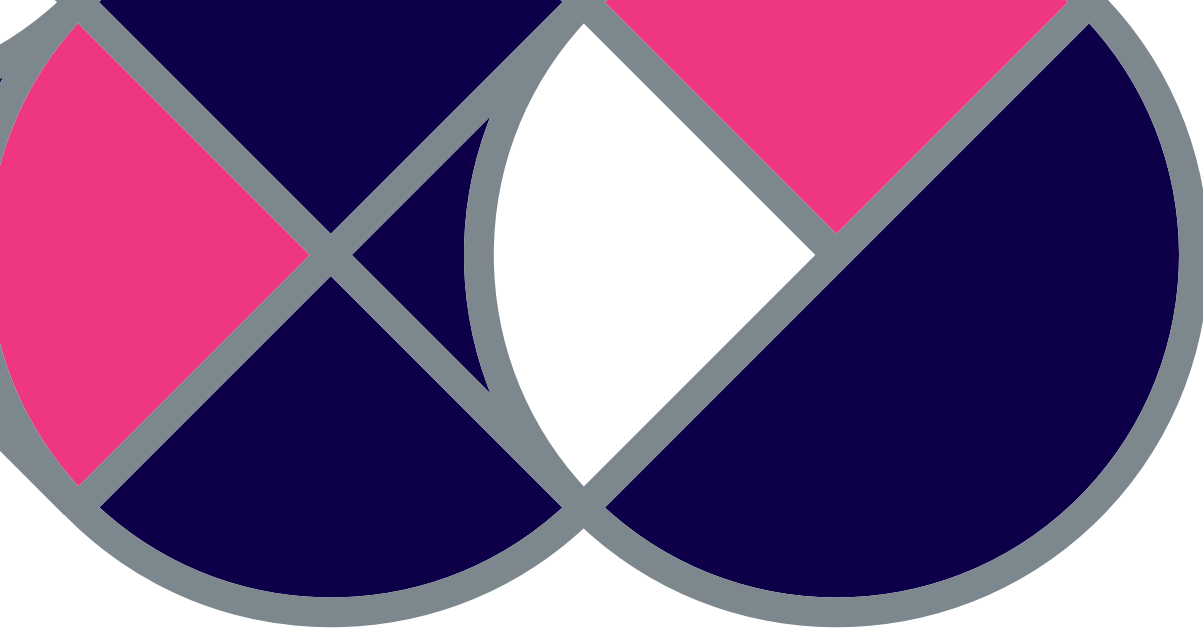


GROUP BENEFITS

Voted best Group Benefits provider in South Africa

www.fedgroup.co.za

 **FEDGROUP**



ABOUT GROUP RETIREMENT SAVINGS

In our quest to give our members what they deserve, we recognised three major industry problems: unnecessary complexity and unnecessary fees. These have a major impact on the final amount you are able to save for retirement.

Fedgroup is a specialist financial services provider. Since we opened our doors in 1990, we have been driven by the strong will to challenge conventional thinking and putting people before profits. By targeting the inefficiencies and unfair pricing structures inherent in the industry, we are able to deliver a superior product at an affordable price.

At Fedgroup, we look for reasons to pay claims, not reject them. What's more, we look to pay claims quickly, which is why we have invested in an in-house administration platform that enables us to achieve industry leading turnaround times on claims, facilitated by our highly skilled staff members.

With Fedgroup Group Benefits, you can secure your employees and their families' futures through our award-winning Group Retirement Savings and Group Risk Cover solutions. Our superior offering therefore aims to fix industry shortcomings through a unique, three-pronged approach: appropriate simplicity, appropriate choice and appropriate fees.



Simplicity

Fedgroup's Group Retirement Savings offering is simplified to facilitate transparency and responsiveness.



Choice

Our solution is simple and transparent, ensuring members get a product tailored to their needs without extra complexity.



Fees

Fedgroup employs a single, transparent fee structure that is both easy to understand and affordable.

Our asset management strategy

Fedgroup's approach of providing maximum retirement value for our members is supported by our unique investment strategy that targets long-term growth through exposure to all asset classes. These include immovable property, equities, debt instruments, participation bonds and cash, with a bias towards equities that offer long-term value.

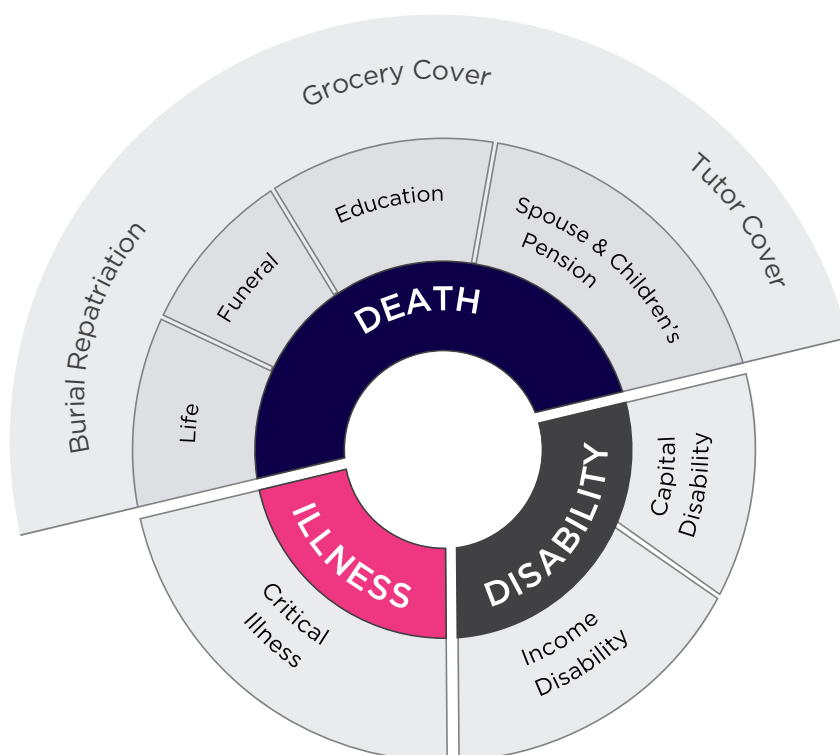
Industry recognition

For the last few consecutive years, Fedgroup was voted the best provider in the country in all three financial services categories at the coveted PMR.africa awards. The PMR.africa awards are highly sought after in the industry as they cannot be entered into. They are based purely on the replies of industry experts to a list of questions. These experts include brokers, intermediaries and financial advisors.

Fedgroup was named the best financial services provider in the country in the Group/Life Risk Products, the Group Pension and Provident Fund and in the Investment Products subcategories. Fedgroup has won the PMR.africa awards consecutively for the last seven years, improving on the score from previous years at each subsequent event. Thereby underlining our longstanding commitment towards excellence.

ABOUT GROUP RISK COVER

Providing your employees with the tools to save towards a comfortable retirement is only one component of securing their futures, as well as that of their families. We therefore also offer a comprehensive Group Risk Cover solution to cover the three unexpected major life events: illness, disability and death.



Death

Life Cover

Life Cover pays a lump-sum amount in the event of an employee's death, giving their family much-needed financial support. Employers choose a lump-sum amount that is either a multiple of annual salary or a flat rand amount.

Funeral Cover

Fedgroup's Funeral Cover usually pays out within 48 hours. Employers can easily choose between our three options: employee only, family (employee, spouse and child) and extended family (employee, spouse, child and parents).

Education Trust Cover

Education Trust Cover takes care of children's futures by paying an education lump-sum amount into a trust. The lump-sum amount is calculated as a percentage of an employee's annual salary. It is available either as a standalone benefit or as part of Life Cover.

Spouse and Children's Pension Cover

In the event of the death of an employee, the Spouse and Children's Pension Cover provides a lump-sum amount towards the cost of purchasing an annuity for the spouse and/or children.

Burial Repatriation

This is an optional benefit available on Life Cover and Funeral Cover. Upon death, this benefit provides for transport of the deceased family member from anywhere in South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia or Mozambique (south of the 22-degree latitude) to the funeral home closest to the place of burial in South Africa.

Grocery Cover

Grocery Cover is a benefit option available on Life Cover and Funeral Cover and pays out an amount (as specified on the benefit schedule) via EFT upon the death of the member, spouse, child or parent to assist the beneficiary with family expenses.

Tutor Cover

Tutor Cover is a telephonic offering providing academic assistance that allows learners to interact with a qualified teacher on a variety of subjects. The cover is available to school going children from grade 4 to grade 12 whose parents or guardians have any risk benefits with Fedgroup.

Disability

Income Disability Cover

Income Disability Cover takes care of employees who become incapable of performing their jobs, whether temporarily or permanently. The benefit remains in place until they recover, reach the benefit expiry age or pass away.

Capital Disability Cover

Capital Disability Cover protects employees who become permanently and totally incapable of performing their job, either with their current employer or any other employer.

Illness

Critical Illness Cover

Critical Illness Cover provides a standalone benefit in the event of an employee contracting a life-threatening disease or disorder. Critical Illness Cover can also be extended to the employee's spouse.



Group Pension and Provident Funds

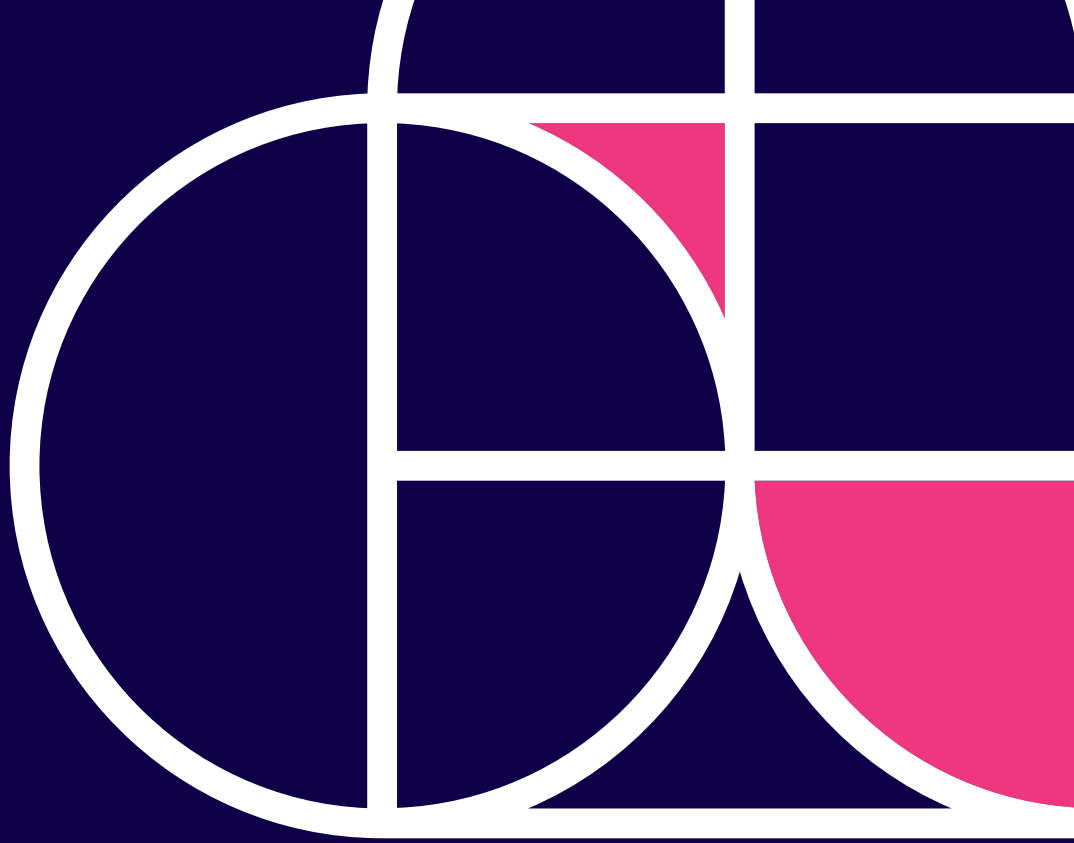


Group Life/Risk Products



Investment Products

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



FEDGROUP

Cover you can understand,
cover you can trust.

www.fedgroup.co.za

This brochure is used for information purposes only and does not constitute financial advice.

Speak to your financial advisor for advice that suits your individual needs.

Fedgroup Financial Holdings (Pty) Limited is a licensed controlling company and companies within the Group are authorised FSPs.

Fedgroup Life Ltd is a licensed life insurer. (Reg. No. 2007/018003/06)