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## GROUP LIFE & DISABILITY

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- Customised solutions
- Own risk administration
- Market leading service delivery
- Unapproved or approved structures
- Risk assessment and benefit design
- Independent annual market test
- Active claims management

*We are proud of our industry-leading track record of claim payment turnaround levels.*

**Our success is due largely to our comprehensive administration platform which:**

- Monitors each step of the claim in order to expedite claim payments.
- Automates process workflow, which allows us to shift our attention to the quality aspects of claim service delivery.
- Facilitates rapid claim handling, as underwriting rules are built into our system.
- Provides real-time tracking through an automated audit trail.

*All of these Salt EB attributes allow us to exceed claim payment expectations.*

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## FUNERAL ADMINISTRATION & SCHEMES

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- Compulsory and voluntary schemes
- Extended family schemes
- Claims management
- Customised solutions
- Repatriation benefits
- Continuation option

With nearly **60 years of experience**, the administration of funeral schemes is a **traditional strength of Salt Employee Benefits**. We provide voluntary and compulsory funeral cover to employee or affiliated groups. We work closely with clients to ensure that **benefit structures meet expectations and budgets**. Our claim management processes provide essential controls.

Repatriation benefits are available to ensure that the member's mortal remains are returned home in a dignified manner. We can also offer relevant solutions to groups such as tombstone, transport, and grocery benefits.

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salt

EMPLOYEE BENEFITS

*Going the extra smile.*

Our brand promise is simple.  
We measure success by our ability  
to make our members smile.

FOUNDED IN 1953, SALT EMPLOYEE BENEFITS OFFERS AFFORDABLE AND SMART EMPLOYEE BENEFITS SOLUTIONS TO DISCERNING TRUSTEES, WHILE MEMBERS CAN LOOK FORWARD TO A RESPONSIVE AND PLEASANT EXPERIENCE.

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#### WHY SALT EB?

- Trustees enjoy access to the Salt EB's executive, making it easy to do business with us.
  - Third party administration is agile and smart, meeting today's needs and catering for tomorrow's requirements.
  - We manage arrangements with multiple providers and benefit structures and collect from multiple pay-points, presenting one point of contact.
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*Our edge lies in customising employee benefits solutions. It is our success in benefit structure design and cost optimisation that differentiates us.*

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#### PRODUCTS & SERVICES

##### Retirement Fund Solutions & Client Services

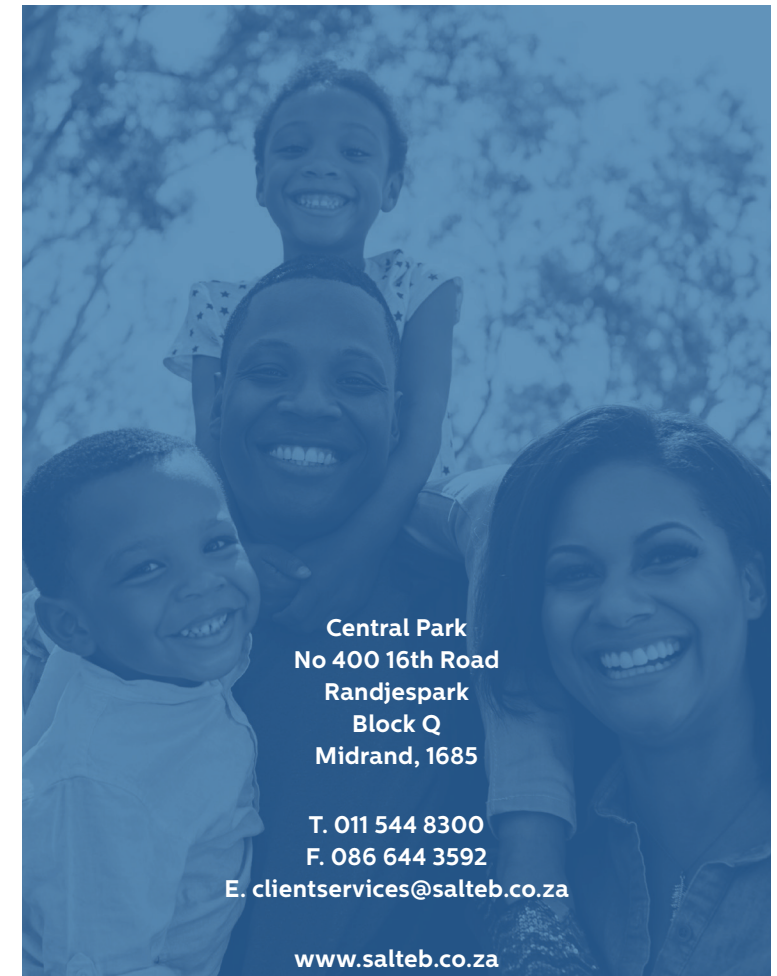
- Stand-alone or umbrella solutions.
- In-house and/or third party administration.
- Comprehensive benefit structures.
- Integrated administration system.
- Management of multiple benefits, pay-points and collections.
- Investment risk profiling and benefit design.
- Comprehensive human resources support .
- Service level managed workflow and escalations.
- Member education and support.

#### WHAT WE DO WELL:

- **Administration:** Assist our clients' finance, HR and payroll departments with effective retirement administration.
- **Members:** Members have access to online benefit statements and receive regular communications with world-class retirement education from Retirement Wise. Easy access via our Call Centre for queries reduces the burden on employers.
- **Compliance:** We make sure that the fund and its trustees meet all statutory and fiduciary obligations. Monthly reports detail service statistics and compliance with the service level agreements.

*The effective co-ordination of these three components ultimately delivers effective retirement fund administration. Being independent, Salt EB offers impartial advice to fund consultants or clients directly regarding the appropriateness of benefit structures.*

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