



BENEFICIARY CARE

Helping minor children thrive

www.fedgroup.co.za



FEDGROUP

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It's about much more than administration – it's about care, it's about service, it's about specialist capabilities. In fact, with 35 years' experience, we look after our beneficiaries from a more holistic point of view and ensure that guardians are in fact taking care of beneficiaries as they should.

Fees: where transparency meets simplicity

- We believe in keeping things straightforward: acceptance, monthly administration fee and with minimal fund costs
- No investment allocation or hidden fees
- Zero payment fees
- No termination fees
- No surprises. It's as clear as it gets

Eliminating fee minimums

- We strongly believe in fairness for all beneficiaries. That's why we charge no fee minimums, because we know this practice can unfairly burden the most vulnerable. We believe this heartless practice has no place in the industry.
- In addition, we have no minimum balance requirement. We trust that if you believe a beneficiary fund can support children, we are committed to stepping in and helping them.

SEAMLESS BENEFICIARY SUPPORT

We offer industry-leading setup and response times, ensuring beneficiaries get what they need timeously. This means that we actively manage beneficiaries' budgets, pay for their medical and school fees directly, and negotiate discounts.

Fedgroup operates the only bespoke beneficiary fund administration software platform in the industry. We recognised that modified pension fund systems are simply not up to the task, so we built our own. It is the only custom-built, modern end-to-end beneficiary fund system that can offer a single view of detailed beneficiary requests and interactions, comprehensive security and disaster recovery systems, integration into SARS and banks, automated asset management, buy and sell instructions and importantly, communicate via email, telephone, and SMS.

EFFECTIVE INVESTMENT MANAGEMENT

Fedgroup makes use of bespoke investment solutions which have been optimised to ensure the maximum capital is available to help raise the beneficiaries. We are one of the few to recognise the importance of low-volatility investments in this regard. Many providers opt for low risk, mistakenly thinking it's the same thing. Even worse, some opt for large cash holdings, which means funds can't keep up with inflation.

Our cash management can enhance returns by up to 2%.

Fedgroup also offers a proprietary cash management solution. This has been shown to reduce cash holdings by 10 times, and as such, effective investment returns have increased, e.g. our cash management can enhance returns by up to 2%. Importantly, our unique methods still allow us to respond to same-day payment needs for ad hoc requests.

ITEKE LEARNERSHIP PROGRAMME

At Fedgroup, we recognise that while our legal obligation to beneficiaries ends at age 18, it doesn't mean we stop caring. We operate a learnership programme for beneficiaries which enables them to spend a year rotating through Fedgroup's various departments while also attaining a tertiary qualification. The programme graduates are then invited to join Fedgroup full-time or spread their wings. This is fully funded by Fedgroup and approximately 10% of our staff are graduates of this programme.

VALUE OVER COST

Having helped to raise tens of thousands of young people who had a difficult start to life, we have learnt what really makes a difference. We prioritise the best outcomes for beneficiaries above all else, and while low cost is a factor in this, low cost alone does not ensure great outcomes.

THE POWER OF CONNECTING

We understand that people need a human touch. This is why Fedgroup can provide assistance in whatever form is needed. This includes social workers, counsellors, financial advisors and a team who are all parents or former beneficiaries. We can assist in all 11 national languages and develop lifelong relationships. Some of our proudest moments are when beneficiaries arrive at our offices to celebrate key life milestones with us. While we don't do this for recognition, it's nice to know we made a real difference.

Fedgroup Employee Benefits is a level 2 B-BBEE contributor and operates to the highest governance standards as a designated member of an insurance group.





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Welcome to the
Fedgroup family

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