



FSP No. 9309

Personal | Professional

CORPORATE CLIENTS - IN SHORT

How do you make sure that your employees make the right financial decisions to give them peace of mind? And to ensure that your organisation performs optimally?

There's a tendency among financial advisors to choose (for themselves) a preferred provider or set of providers and then to argue that these providers are the best solution for your company and your employees. Heritage Financial Consultants is an independent Employee Benefits Consultancy and we protect this independence fiercely.

We provide customized and personalised services to individuals and corporates. When it comes to Employee Benefits Solutions, Heritage prides itself on being both professional and personal.

- Heritage consults to corporate clients on Health Care and Retirement Fund structures. Our clients include small, medium and large organisations.
- Heritage has a staff compliment that collectively boasts years of industry-specific knowledge, experience and expertise. This industry experience coupled with continuous internal training and a hands-on approach makes the team service driven.
- Heritage has a solid foundation in retirement funds the investment management industry and we are well therefore positioned to provide a service of the highest quality.

HERITAGE OFFERS CORPORATE CLIENTS COMPANY-WIDE SOLUTIONS WITH PERSONAL ATTENTION

CORPORATE CLIENTS| RETIREMENT FUNDING

Heritage will assist Management to select the appropriate service providers for the different facets of the retirement fund, i.e. the administrator, the investment and risk benefits provider. Heritage has a strong focus on independence and believes each provider should be appointed on merit and their ability to deliver premium service.

The design of a group Retirement Fund should suit the needs of both the employer and the employees and meet the organisation's overall objectives. Only then will we recommend the most appropriate providers for the fund.

Heritage will assist your staff and Board of Management with the following:

- New entrant member education
- Exit member education and guidance
- Ability to ensure appropriately profiled risk groups are matched, to defensively position your fund from excess risk benefit increases into the future
- Setting up full trustee meetings, and guiding your Board of Management through the processes
- Review the investment provider, which aligns the strategic investment and compliance
- Due to our unique structure we are able to replace any of the service providers if they fail to perform without unwinding the full fund structure.

CORPORATE CLIENTS | MEDICAL AID

Heritage provides a range of healthcare services. For us, the starting point is to understand what you and your employees need at a personal, family, and an affordability level. We then base our selection of providers on this information. We work closely with our clients to ensure that our healthcare delivery model is the least complex and offers the most value for money.

Heritage has access to most of the major medical schemes in South Africa and offers a comprehensive service that includes:

- Implementation of the most appropriate staff medical aid scheme
- Management reports
- Analysis of existing structures
- Individual needs analysis
- Low cost options
- One on one education
- Billing Audit and Reconciliation

Other healthcare services include:

- Implementation of HIV/AIDS programmes
- Post retirement liability assessments
- Healthcare solutions for Africa and abroad

CORPORATE SOLUTIONS | FINANCIAL PRESENTATIONS

Are your employees experiencing financial stress and suffering?

Are you aware that this stress could be affecting their performance at work, and eventually your company's profit?

Our financial presentations will provide the answer.

Corporate Solutions will help your employees by presenting to them on financial topics of your choice. This should improve their knowledge of money matters and help them conduct their financial affairs better – leading to a happier, more productive work environment.





Financial Health

Heritage has designed our presentations with one purpose - to help your employees have a better understanding of various aspects in financial matters.

Different presentations are available depending on your needs and the skills you wish to equip your employees with:

- Money Management
- Behavioural Finance
- Retirement Planning
- Understanding the Economy
- Tax Issues
- Estate Planning
- Asset Classes and Investment Planning
- Financial Planning

Heritage believes in teaching people to fish for a lifetime – not in simply feeding them for a day. These presentations will prepare everyone who participates with an in-depth understanding of personal finance, financial planning and the financial planning process.

CORPORATE SOLUTIONS | FINANCIAL LITERACY

What stops people from being financially successful?

The fact that key financial principles are not being put to work for them! Financial literacy imparts some of the most important financial principles, which if applied, could change your employees' lives forever.

Yesterday, Today and Tomorrow...

The premise is that the life you are living today is largely because of the choices you made yesterday, and the life you will live tomorrow will be determined by the choices you make today. It stands to reason then, that you can improve the quality of your life tomorrow, by improving the quality of your choices today.

Corporate Solutions can help employees make better financial choices today through financial literacy sessions.

CORPORATE SOLUTIONS | FINANCIAL PLANNING WORKSHOPS

How financial planning workshops will help you and your employees?

Would you like to go on holiday this year? Planning to renovate? Starting a family? Does your salary somehow never seem quite enough?

The Corporate Solutions financial planning workshop sessions will help your employees discover their individual financial goals and objectives. The workshops will help employees develop their own unique plan, tailored to their personal circumstances and financial goals.

What are the benefits?

For employees...

1. A unique, personalised financial plan for each individual which they will compile themselves
2. A sense of security, direction and purpose towards future goals

For employers...

1. More focused and motivated employees



CORPORATE SOLUTIONS | ONE-ON-ONE FINANCIAL PLANNING

Heritage offers individual financial planning via a one-on-one consultation to develop financial plans on a personal needs basis.

The benefits

- A sense of control and purpose
- Confidence
- Peace of mind
- Getting value for your money
- Protection for yourselves and your family

CORPORATE SOLUTIONS | SEAMLESS TRANSITION

What is Seamless Transition?

This enables employees leaving a retirement fund to preserve their capital through a preservation fund. We help arrange a seamless transition from one to the other.

Who is Seamless Transition aimed at?

Our process of Seamless Transition is available to any of your employees who have resigned, or if your company is undergoing retrenchments.

Why Seamless Transition?

Seamless Transition will help your employees to see the impact it will have on their retirement if they either preserve the capital or spend it. For most of us, the money we have saved in our retirement fund is probably our largest pool of savings. Your employees retirement fund is certainly their most important asset and will largely determine how financially secure they will be when retiring one day.

It's about your pot of gold at the end of your rainbow

When changing jobs, there are three options when it comes to retirement savings...

1. Spend the money
2. Save it
3. Or both!

Making a decision.....

On retiring, would you rather that your children can depend on you without it effecting your life and way of living, than having to depend on them?

Heritage will assist you in reaching your goals and dreams through your retirement.

These are the questions that Heritage will answer and resolve.



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