

SFP Employee Benefits

Service Model

Your needs as our client

Your needs for service are as specific and unique as you are. I strive to adapt my service to be as specific as possible to your expectations. Research has shown that clients in general require service based on trust, security, knowledge, reaction time and knowing you as unique individual.

Introduction to my Service Model

My service model to you as my client, consist of two distinctive parts. The first part is based on sound, unbiased financial advice and product solution implementation through me. I utilize state of the art industry tools, combined with sound qualifications and years of experience for this purpose.

The second and equally important part of our service promise to you is based on ongoing service and advice. My ongoing service to you and our client, consist of the following elements:

Availability

When you require my service, myself or my administration team will be available. We have several platforms through which you can access our services which include contacting me directly, by contacting our offices telephonically or by paying us a visit.

Communication

Effective communication with your client base is essential to any business. Confirming execution of client instructions or request is seen as the core to client communication in my service model.

Values

Professional client service in my financial advice practice is value driven. The conventional values of honesty, integrity, respect and quality is part of my value system, but what sets my service levels apart is the values that I embrace - from a culture perspective.



Tayla Uys

Registered Financial Advisor: Employee Benefits
BCOM: Financial Management



082 893 6671



tayla.uys@sfpadvice.co.za



99 Jip de Jager road, The Vineyards Office Estate,
Barinor's Vineyard North, Bellville, 7530

Quotation and Market Investigation Process

1. In order to quote I require member data in excel:
 - Initials
 - Surname
 - Gender
 - ID Number
 - Monthly / Annual Salary
2. Benefit structure, if possible
3. If it is an existing scheme, I require the following for my quotation request and comparative purposes:
 - Fund special rules
 - Risk benefit policies
4. If a letter of authorization is signed we can obtain the fund data on your behalf
5. Request quote from insurers
6. SLA is 3 to 5 business days
7. Prepare the cost comparison and make necessary recommendations
8. Present to client
9. Amend quotations if necessary
10. Conduct member sessions, if necessary
11. Administrate fund installation with advisor's assistance in obtaining installation documentation

Product providers I work with

- | | |
|--------------------------------------|---|
| - Sanlam Umbrella Fund | - Alexander Forbes Access Umbrella Fund |
| - Sanlam Group Risk | - Discovery Group Retirement and Risk |
| - Old Mutual SuperFund | - TSA |
| - Momentum FundsAtWork | - Brightrock |
| - Allan Gray Umbrella Fund | - Capital Alliance |
| - Liberty Corporate Umbrella Fund | - Hollard |
| - Fedgroup Distinction Umbrella Fund | |

Benefits I quote on

- Savings (pension, provident and group RA)
- Death cover
- Funeral cover and extended family funeral cover
- Education benefits
- Spouse death cover
- Accidental death cover
- Lump sum disability
- Critical Illness
- Group temporary income protection
- Disability income benefits
- Medical Aid
- Health Insurance

My specific service items to you as client

- Provide advice on benefits & fund structure (Pension, Provident, RA and Risk Only)
- Conduct market investigation for new and existing funds
- Compile cost, free cover limits, fund operating cost comparison report based on market investigation results
- Conduct presentation to clients on findings
- Administer fund / scheme installation
- Co-ordination and follow-up of documentation submission to the FSCA and receipt of fund/scheme documentation from the insurer. (Fund special rules and policy documents)
- Arrange training of employer and/or Human Resources staff on insurers online portal
- Arrange staff and member education/wellness days as required and approved by client
- Conduct member sessions, as required by client
- Underwriting process management, including monitoring, submission and tracking and payment of medicals
- Assist with product related & general member queries
- Obtain and provide member benefit statements
- Assist with beneficiary nomination changes
- Compile member communication as required by the client and/or legislation in instances of a fund/scheme moving to another insurer
- Rate review
- Negotiate with current service provider
- Test market
- Determine if any changes to need of client and therefore structure of fund/scheme
- Affordability
- If viable, re-broke (move to another service provider/insurer)

- Administration and processing of withdrawal, death, funeral, disability income, lump sum disability, trauma etc claims as applicable to employer
- Processing and administration of section 14 transfers – including drafting of all required documentation and member communication, when required (fund moves to another insurer)
- After all required documentation is provided by me, I work closely with each insurers Sec14 team to ensure they each provide necessary documentation within required timeframes
- Ensure transfer certificates are received and provided to client as proof that the members fund value has been received by the new service provider
- When required by client, I do the monthly contribution/premium confirmation on the respective insurers online portal after I request the client to confirm if there are any changes

Some of my current clients

