GROUP RISK BENEFITS

Tailor-made solutions to protect your employees’ financial well-being
Who we are

Alexander Forbes Life is an independently registered life insurance company, providing leading benefits since 1997 in the Alexander Forbes group, currently located at the head office in Sandton, South Africa. We specialise in risk insurance benefits including life, disability income protection, critical illness, education, spouse’s life and funeral cover on a group and individual basis.

At Alexander Forbes Life we strive to build long-lasting relationships based on the value of trust – with the higher purpose of enriching people’s lives by providing them with impactful service.

For more information, visit www.alexanderforbes.co.za.
We strive to be flexible and accommodating, while treating our clients fairly. Our purpose is to structure your risk funds with top products to improve your and your employees’ overall financial well-being.

Our dedicated and experienced consultants acknowledge and respond to queries efficiently with a personal touch and every client has direct access to key decision-makers for technical or urgent queries.

We constantly look for better ways to balance the price-quality ratio to provide the best rate for your company, based on the interpretation of your environment, employee-base structure and demographics.

This includes:
- rate guarantees
- profit-sharing structures
- special arrangements and structures
- multinational pooling.

Our cost-effective risk solutions to employees enable you to:

- enhance employee benefit packages, which are an important component of the total offering when attracting and retaining employees
- provide financial protection to employees and their dependants in the event of death or a long-term illness, while still in employment
- provide for risk events such as death or disability which can be a costly exercise with a number of complexities and uncertainties, unless effectively managed.
Our focus is on you

Service
Your dedicated fund consultant offers one point of contact for personalised service. Our consultants are highly experienced to provide expert risk advice and technical support, as well as regular updates and trends in the market.

Claims management
We have developed our service offering with a clear understanding of how absenteeism affects business throughout South Africa. The claims management team identifies where you can make fundamental differences for employee change behaviour. We provide an integrated, customised solution looking at risk management, case management, rehabilitation and disability management.

Our holistic approach includes and is not limited to:
- hands-on claims management, including occupational and medical therapy to enable employees to return to active and gainful employment
- a claims and disability management programme that helps employees and employers find appropriate positions once the rehabilitation process is complete, including stepped re-integration of employees back into the workplace
- a comprehensive disability information handbook to guide the employer through the full claims processes, where we:
  • conduct environmental assessments to gain a better understanding of the employee profile
  • use sick leave data to analyse and identify potential claimants and trends
  • train human resources to assist in streamlined and effective processes
  • process initiators’ employees who have been off for more than 20 working days
  • handle case management to ensure that employees are on optimal and reasonable treatment
  • liaise with our payments department to ensure that all claims are processed in good time.

Our disability claims team is made up of highly qualified medical professionals and occupational therapists with many years of experience, who pride themselves on professionalism, fairness and balanced decision-making. Our priority is to ensure that the best interests of all parties are considered in every decision.
Underwriting
Our underwriting philosophy is to make sure the underwriting process is seamless and effortless for your employees. A dedicated Alexander Forbes Life medical practitioner or nurse will visit your employee at work or at home at their convenience.

We have contracted with a professional and highly skilled service provider who manages the medical underwriting process. We can also arrange group bookings for five or more employees per session. The services include:

- professional nurses and paramedics available for medical appointments after hours, on weekends and on public holidays
- extensive national and cross-border coverage (Swaziland, Botswana and Namibia)
- rapid turnaround times (appointment confirmation within 24 hours, completed medicals within 48 hours).

Personal interaction and professional service are important to us. You will have access to a dedicated senior underwriter who will manage all your communication, appointments and medical results.

To simplify the process and avoid unnecessary assessments, we also use existing medicals that are in place, such as:

- executive medicals
- aviation medicals
- insurance medicals
- wellness day medicals.
Our tailor-made solutions

Trust managed solutions from a specialist group risk insurer, committed to serve.

Group life benefit
Our benefit pays a lump-sum benefit to your employees’ beneficiaries should they pass away before normal retirement age. Our tailor-made approach ensures that you have the flexibility to agree on the best multiple of salary for your employees to ensure that the insurance compensation to their family is more than adequate. Additional features include:

- **Accidental cover** for death can also be provided.
- **Continuation option**. If an employee leaves the company and chooses the continuation option to keep their cover with Alexander Forbes Life, if they pass away within 31 days of having left the company, their family still qualifies for the group life benefit as well.
- **The group life benefit continues** even when the employee is disabled and qualifies for a claim under the group disability income benefit.
- **Terminal illness benefit**. Where an employee has less than six month’s life expectancy, they can choose to receive an advance lump-sum payment.
- **Spouse’s life benefit**. Optional cover for your employees’ life partners.
- **Education benefit**. Managed by the Alexander Forbes Trust & Beneficiary Fund Services, this benefit covers the education and living costs of your employees’ minor children in the event of an employee’s death before normal retirement age.
- **Flex cover benefit** allows employees to increase their sum assured without underwriting.

**Click here** to view the group life benefit brochure for detailed product information.

Spouse benefit
Our spouse’s life benefit is designed to assist bereaved employees cope with the financial strain of funeral expenses, potential medical expenses, outstanding accounts and high bond repayment costs after the loss of a life partner.

**Click here** to view the spouse benefit brochure for detailed product information.

ExecuPlus
Simple, effective and comprehensive benefits for executives who require a wider range of benefits and higher levels of cover. This cover is unique to the market and gives you a distinct opportunity to afford your executives and senior managers an exceptional benefit.

**Click here** to view the ExecuPlus brochure for detailed product information.

Group disability income benefit
As part of our personal approach, we look at your employee base and circumstances to ensure that we identify, understand and meet your requirements in the best way possible. We offer you the flexibility to choose a definition of disability that best meets your employees’ needs. The benefit then pays a secured monthly income stream as income replacement for any of your employees who become permanently or temporarily disabled. Additional features include:

- **Continuation option** for employees to keep their cover when they leave the company.
- **Automatic escalation** of benefits at pre-determined rates.
- **Retirement contribution waiver** secures the employee’s retirement funding while disabled.
- **Medical premium waiver** pays all contributions to the employee’s medical aid for up to 24 months.
- **Group life benefit**. While on disability management, employees remain covered for the life benefit.

5 | ALEXANDER FORBES LIFE | GROUP RISK BENEFITS
- Benefit payback options pay the benefit during the waiting period following a claim.
- Funeral cover, if taken up, continues while the employee is on disability cover.

Click here to view the disability income benefit brochure for detailed product information.

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**Group disability lump-sum benefit**
Disability cover protects you and your employees against financial loss if an employee is diagnosed with total and permanent disability. Additional features include:
- Continuation option for employees to keep their cover when they leave the company.
- Flex cover which allows employees to increase their cover limits.

Click here to view the disability lump-sum benefit brochure for detailed product information.

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**Group critical illness benefit**
The financial consequences of a critical illness can often have long-term effects on the lifestyle and emotional well-being of an entire family. The critical illness benefit covers most known severe illnesses and dread diseases including cancer, leukaemia, heart disease and strokes.

Click here to view the critical illness brochure for detailed product information.

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**Group education benefit**
In the case of the death of an employee, the education benefit offers cover to help the surviving spouse meet education and living expenses for their children.

Click here to view the education benefit brochure for detailed product information.

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**Group funeral cover**
With a funeral benefit employees are given some peace of mind that they can afford to bury their loved ones with dignity and respect. Our cover extends to a maximum of two spouses and four children per employee.

Click here to view the funeral cover brochure for detailed product information.

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**Top up cover**
We offer a simple process of topping up life and critical illness cover to employees individually to ensure they have the level of cover that they require for their financial well-being.

Click here to view the top-up brochure for detailed product information.

Click here to view the life brochure for detailed information on individual cover.

We offer you tailor-made solutions to address all of your risk concerns and needs.
Contact us

For more information or a quotation, kindly contact your Alexander Forbes Life adviser or our direct sales team.

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