



LIBERTY
In it with you

Umbrella Funds Special Offer.

Help your clients help their employees with up to a 100% discount on investment admin fees.

Looking after the financial and emotional wellbeing of employees is now more important than ever for your corporate clients. However, the economic pressure brought on by the COVID-19 pandemic has made it harder for South African businesses to afford it.

Help your clients care for their employees by introducing them to the financial and emotional support solutions our holistic Umbrella Fund offering provides. Your clients will have the peace-of-mind of knowing that their employees have the risk protection and retirement provision they need as well as access to emergency and other assistance services to care for their emotional wellbeing.

And, to make it easier for you to write more business, we're offering fee discounts on our Corporate Selection Umbrella Fund, making the protection they need more affordable for your clients and their employees.

How does this offer work?

This offer provides qualifying Corporate Selection Umbrella Fund clients, within the Corporate Selection suite of Umbrella Funds (CSUF), with an automatic fee discount if certain criteria are met. These fee discounts reduce the total cost to clients (shown on quotations as Retirement Savings Cost (RSC) disclosures), ultimately providing clients with increased returns and enhanced value.

The qualifying criteria are based on the below factors:



Membership size



Annual Premium Income (API) size



Investment in Trustee Default Investment Portfolios



Asset size



Online billing through Liberty Corporate Connect

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Corporate Selection Umbrella Fund clients can receive a 100% discount on the Investment Administration Fee (IAF), when meeting all five qualifying criteria as detailed in the table below. If the asset size criteria is not met, however, these clients can still receive a reduced Investment Administration Fee by paying a flat 0.45% IAF (instead of the tiered fee scale), if the other four qualifying criteria are met.

The qualifying criteria to determine whether Corporate Selection Umbrella Fund clients will be eligible to qualify for this special offer of discounted Investment Administration Fees are set out below.

Qualifying criteria.	Parameter to be met.	Flat 0.45% IAF.	Zero IAF.
1 Number of members per scheme.	50	Yes	Yes
2 Investment portfolios.	Trustee Default portfolios	Yes	Yes
3 Annual Premium Income (API).	R4 million	Yes	Yes
4 Scheme's total asset value.	R15 million	No	Yes
5 Billing.	Online, through Liberty Corporate Connect	Yes	Yes

Terms and Conditions:

- The special offer period runs until 31 March 2022.
- The special offer is available to new business during the period. Existing business will not qualify for the offer.
- The special offer is applicable to the Corporate Selection Umbrella Fund product. The special offer is not available on Liber8.
- The special offer is only applicable on meeting certain qualifying criteria, as detailed in the table above.
- All documentation must be completed and received by 31 March 2022, before the end of the special offer period, in order to qualify.
- The Trustee Default Investment Portfolios, as one of the qualifying criteria, include the Liberty Corporate Core Investment Portfolios and the Liberty Corporate Stable Growth Portfolio.