

THE BIZZ SOLUTION

RETIREMENT FUND

- Highly Attractive Pre-tax Investment
- Easy & Affordable
- Death, Disability & Funeral Cover
- No Medicals

THE BIZZ SOLUTION is a retirement solution for the modern day employer who is concerned about employee wellness. The fund is designed to cater for small and medium businesses with the packaged retirement fund including death, disability and funeral benefits without the hassle of medical underwriting.

INVESTMENT PORTFOLIOS

Guaranteed Capital Life-Stage

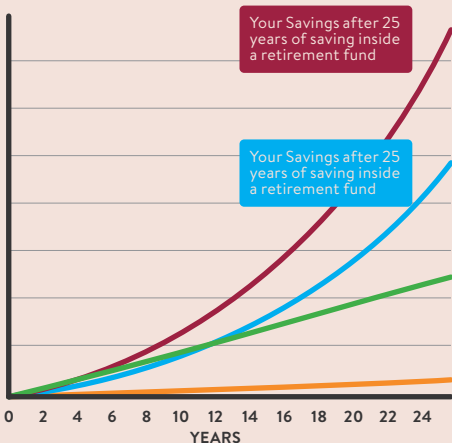
This portfolio has no smoothing reserve but investors receive the benefit of a capital guarantee whilst benefiting from all positive returns. Investments are selected with the aim to reduce volatility with added security for members nearing retirement.

Accelerator Life-Stage

This portfolio is fully discretionary with full exposure to investment risk. Investments are diversified across all asset classes and have a very low risk profile for members nearing retirement.

EARN MORE WITH PRE-TAX INVESTMENT

RETIREMENT SAVING
THE VALUE OF COMPOUND INTEREST

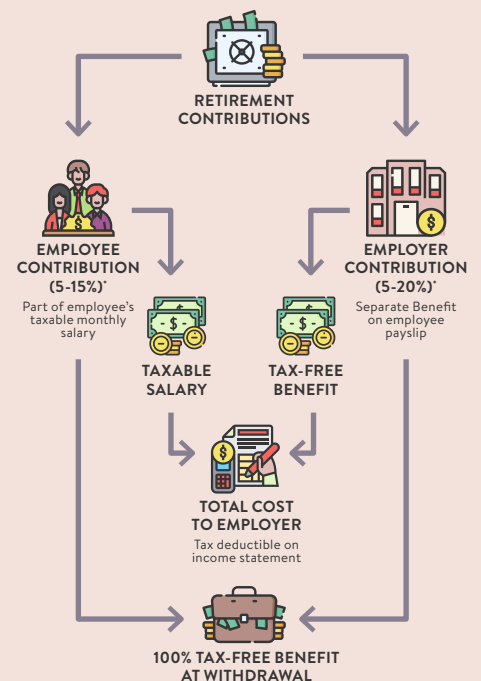


INVESTMENT PERIOD (YEARS) INTEREST REQUIRED FOR POST TAX INVESTMENT TO MATCH PRE-TAX INVESTMENT WHICH ACCRUED @ 9.0% P.A.

2	55.40%
5	25.09%
10	16.59%

In eSwatini, you would need an effective 50% return just to put you back in the same position you were in before tax

- Gross Contributions
- Total Fund Credit (The Bizz Solution)
- Expenses
- Investing the Same Amount After Tax



RETIREMENT BENEFITS

Contributions	Monthly
Withdrawal Benefit	Lump Sum (SoF)
Retirement Benefit	Lump Sum (SoF)
Tax on Contribution	Yes
Tax on Withdrawal	No
Tax on Retirement	No

INCLUDED RISK BENEFITS

Family Funeral Cover

The employer can choose between Option 1 and Option 2. The benefit covers the cost of providing for a funeral in respect of the insured person.

AGE OF PARTICIPANT AT DEATH	OPTION 1 BENEFIT AMOUNTS	OPTION 2 BENEFIT AMOUNTS
Member	E 5 000	E 10 000
Spouse	E 5 000	E 10 000
14 years and older	E 5 000	E 10 000
6 to 13 years	E 2 500	E 5 000
1 to 5 years	E 1 250	E 2 500
Less than 1 year	E 1 250	E 2 500
PREMIUM PER MEMBER	E 7.50	E 15.00

Group Life Assurance



The benefit amount, for each person, is equivalent to one year's salary, up to E500 000.



The benefit is payable to the member's nominated beneficiaries, upon death of a member covered under the policy.

Member Disability Benefit



The benefit amount, for each person, is equivalent to one year's salary, up to E500 000.



The disability benefit reduces by 10%, each year, for 10 years prior to retirement.



The Member Disability Benefit ceases at earlier of NRA or 65.



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