

Affordable benefits for your staff

Unless you run a one-man show, generally three separate entities exist in a business, namely the owner, the business and its employees - each with its own unique financial planning needs.

In many instances, the financial needs of staff members are overlooked due to a variety of reasons. "However, such an approach may not be in the best interest of your business," says Riana Grobler, senior marketing consultant at Old Mutual Corporate "It can send a message that the business owner places little value on his/her staff's financial well-being."

"Having said that, consider the fundamental role that your staff play in creating wealth for your business," she said. To address your staff's personal financial needs, Old Mutual has introduced a cost-effective package specifically adapted for smaller businesses - the Easy Benefit Plan which offers a range of comprehensive benefits.

With the Easy Benefit Plan you will be able to show your personnel that you care about them, while it could also assist the business owner to attract and retain valuable employees.

The Easy Benefit Plan offers employee benefits such as life and disability cover, family funeral cover as well as a retirement savings vehicle, and this without any medical underwriting.

With the Easy Benefit Plan, your business will benefit in the following ways:

- Temporary and permanent disability benefits will help your business deal with extended employee absence due to incapacity as a result of ill-health.
- Life and family funeral benefits will offer your employees meaningful assistance when they need it most.
- Retirement savings will guarantee that your business fulfills its duty to ensure that your employees save for their retirement.

The Easy Benefit Plan is easy to purchase, activate and administer, and your business will receive

ongoing support, as well as free access to advice from a web-based employment law service.

To be eligible for the Easy Benefit Plan, your business must:

- employ five or more staff;
- have access to the Internet.
- have an accredited payroll system installed or make use of Microsoft Excel.

Concluded Grobler: "Old Mutual Easy Benefit Plan will add real value to your business, and will remove the pressures associated with employee benefits management. Designed by an organisation that understands the complex financial needs of smaller businesses, the Easy Benefit Plan will ensure that your most valuable resource, your staff, is taken care of."

Old Mutual Corporate has a range of retirement solutions that offers your business access to an existing retirement fund and risk benefits infrastructure. Old Mutual's Easy Benefit Plan is a comprehensive and affordable solution suited for small businesses, offering the business owner and his/her staff essential employee benefits such as Retirement Savings, Life and Disability cover and Family Funeral Benefits.

Riana Grobler
senior marketing
consultant



To find out more about Old Mutual's Umbrella Funds, speak to your financial adviser, or contact Ilze Nortje on (012) 366 1204 or via email inortje@oldmutual.com, or email Riana Grobler on rgobler@oldmutual.com www.oldmutual.co.za/superfund

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