



Our focus,
Our clients,
Our people,
Our business



Leader in People Benefits in Africa

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NBC Holdings (Pty) Ltd (“NBC”) is the first black-owned employee benefits company in South Africa



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NBC corporate profile

NBC Holdings (Pty) Ltd (“NBC”) is the first black-owned employee benefits company in South Africa. NBC pioneered the establishment of defined contribution funds, a trend that accelerated during the late 1980s and early 1990s. Trade unions gained more influence and companies took advantage of the commercial certainty offered by defined contribution funds.

Today NBC is a leading force in the South African employee benefits arena. NBC provides a comprehensive range of employee benefit products and services to more than 120 registered pension and provident funds. NBC represents the retirement fund savings of more than 350,000 members.

Vision

To be the leader in people benefits in Africa

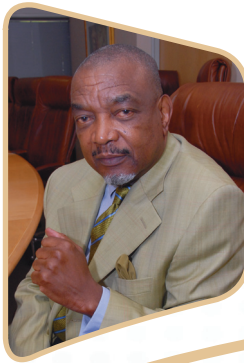
Mission

To provide cost efficient financial services that are designed to meet our clients’ needs which are achieved through sustainable partnerships with our clients, staff and stakeholders

NBC Time Line

1998 - 2015

Founder: Max Maisela



1998

NBC (Branch 7) buy out from Alexander Forbes to form independent first black-owned financial service company in South Africa

1999

NBC staff compliment grows from 150 to 400

2001

NBC consolidates fund administration under Fund Administration Services (Pty) Ltd

2004

NBC establishes its Investment Consulting Services (ICS) Department
NBC becomes an authorised financial service provider - Licence No: 991

2015

NBC Mozambique Micro Insurance is launched

2015 PMR Gold for Consulting and Actuarial Services

2015 PMR Diamond for Retirement Fund Administrators in Lesotho

2014

2014 PMR Gold for Retirement Fund Administrators

2014 PMR Diamond for Retirement Fund Administrators in Lesotho

2014 NBC wins Best Stand at IRF Conference

NBC Today

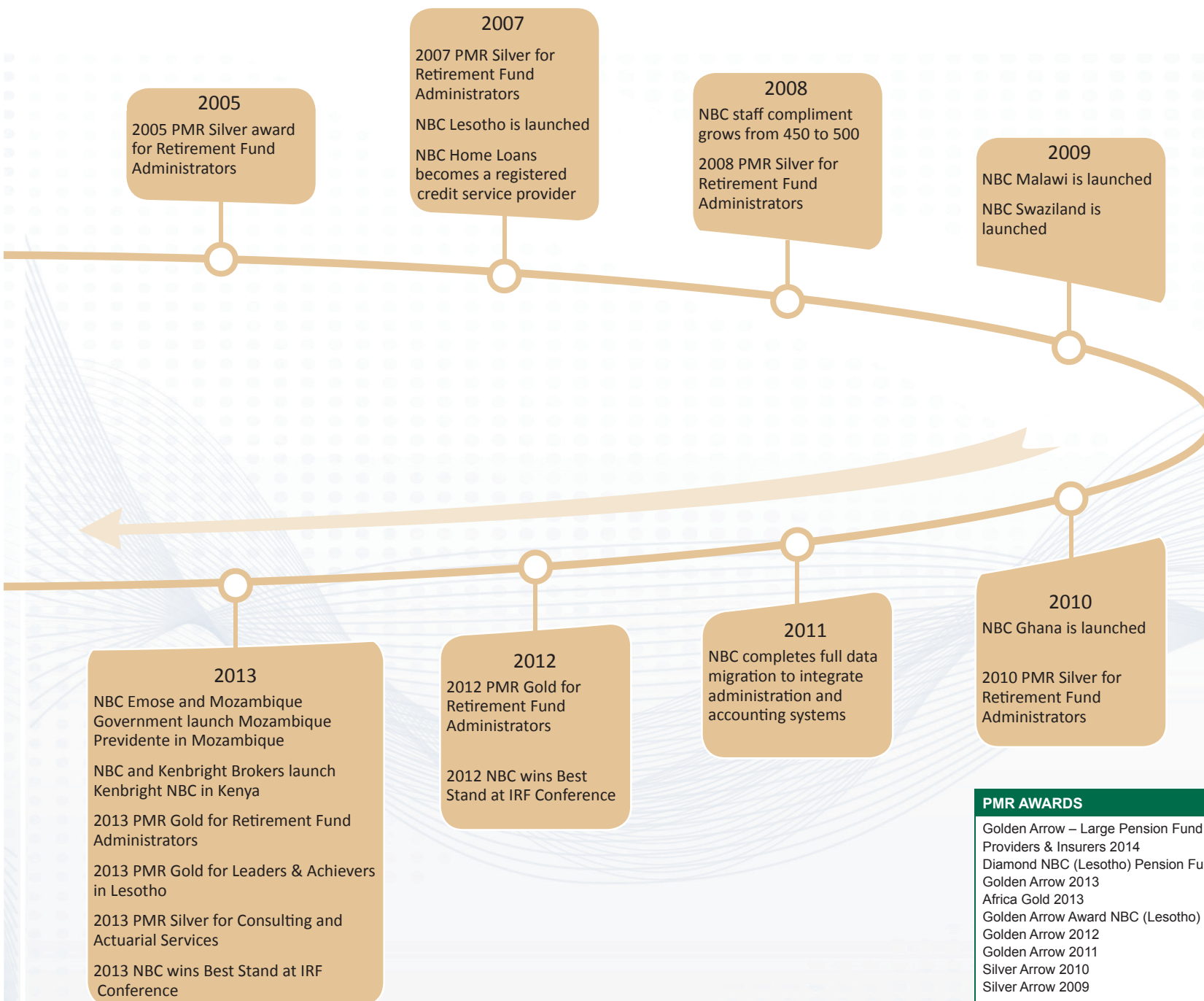
NBC Holdings (Pty) Ltd ("NBC") is the largest independent black-owned and managed employee benefits company in South Africa. We currently have approximately 520 staff members, based at our countrywide offices. More than 80% of our total staff are from previously disadvantaged backgrounds.

Today NBC is a leading force in the South African employee benefits arena, providing a comprehensive range of products and services to more than 120 registered pension and provident funds. This represents the retirement fund savings of more than 350,000 members.

Since our formation as a proprietary company, 17 years ago, NBC has been cash positive and financially independent. Organic growth and capacity building has been funded from retained earnings. This avoids reliance on external borrowings and the inevitable influence such borrowings could bring to bear on our business principles and philosophy. Apart from limited off-balance sheet lease financing of fixed assets, our approach to self-sufficiency underpins our position as the largest independent black-owned and managed employee benefits company in South Africa.



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PMR AWARDS	Top Performing Companies
Golden Arrow – Large Pension Fund Consulting Product Providers & Insurers 2014	Top Performing Companies 2013/14
Diamond NBC (Lesotho) Pension Fund Administrators 2014	Top Performing Companies 2011
Golden Arrow 2013	Top Performing Companies 2009
Africa Gold 2013	Top Performing Companies 2008
Golden Arrow Award NBC (Lesotho) 2013	Top Performing Companies 2004
Golden Arrow 2012	
Golden Arrow 2011	
Silver Arrow 2010	
Silver Arrow 2009	
	Africa Top 7 Award 2012

NBC Services

Retirement Fund Administration

NBC provides professional, cost-effective and service-driven retirement fund administration. We utilise the right people, the best systems, documented procedures and transparent communication. We see our people as our most valuable asset and through them, we proudly administer over 120 funds nationally. Through proven, tested policies and procedures we strive to ensure that quality of service is maintained at all times. We also subscribe to a philosophy of continual assessment and improvement.

Our retirement fund administration services include:

- Online access to our products portal, NBC-LAND
- Electronic client interfaces for a range of data uploads
- Fund accounting services, including financial statements
- Full benefit payment services, including automated SARS interfaces
- Integrated reporting to all fund stakeholders including trustees, employer representatives and members
- Cash-flow and administration reporting
- Investment reporting
- Online complaints reporting
- Full range of member communication services
- Management of all disaster recovery services
- Reporting to South African Reserve Bank
- Pensioner administration and payroll payments
- Management and administration of unclaimed benefits
- Document management services



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Retirement Fund Consulting Services

NBC offers a full range of retirement and other benefit consulting services to complement the Fund Administration function.

These services include:

- Benefit design
- Communication
- Governance
- Insured benefits
- Secretarial
- Legal and contractual
- Trustee training

Our approach to consulting services:

In a rapidly changing environment, our continued success as employee benefit consultants results from the clear objectives we set in advising clients, namely:

- Controlling costs
- Acting as problem solvers
- Being innovators
- Meeting our clients' needs within a framework of quality and service

We believe in pro-active rather than re-active consulting. Our approach to general consulting will be to work with you as a team. We place considerable importance on learning about your needs and concerns. Our aim is to help you establish financial objectives and solutions for your fund that reinforce your overall financial objectives and meet your requirements.

Retirement Fund Actuarial Consulting

Our actuarial consulting team focuses primarily on the reconciliation of valuation data and the valuation of assets. We work with each client to ensure that we meet the requirements of the fund trustees, in accordance with the relevant rules and legislation. We spend time ensuring that we fully understand all requirements before the commencement of work. We firmly believe in informing and guiding, rather than dictating.

Our actuarial consulting services include:

- Annual valuations, inclusive of the final interest allocation to member credits
- Determination of the monthly interest allocation to member credits
- Annual pension increase proposals
- Bulk transfer calculations, including the issuing of Section 14 certificates
- Individual member benefit calculations
- Certifying the correctness of rules and rule amendments, and assisting in the drafting of Rules where required
- Giving recommendations and comment on the benefit design of the fund, taking into account the financial status of the fund, the expectations of members, benefit trends in the South African market, and other relevant information
- Attending trustee meetings as and when required
- Assisting in the calculation of benefits by providing calculation sheets, programmes and tables
- Our Actuarial Consulting team makes extensive use of technology to fulfill their responsibilities. Furthermore NBC makes use of proprietary and in-house developed software to analyse, prepare and present actuarial data

Investment Consulting Services

NBC Investment Consulting Services (ICS) is a specialised investment services division. They assist and guide trustees to make appropriate decisions about their fund investments in an increasingly complex environment.

Services are independent of all investment managers, multi-managers or insurers and advice to trustees is totally unbiased.

ICS are keenly aware of the importance that trustees place on fulfilling their fiduciary duties. They can help trustees ensure that all decisions are well formulated, prudent and documented, as well as aimed at ensuring the long term financial soundness and success of the fund. Through sound advice, based on thorough analysis, research and effective risk management, ICS can assist trustees to achieve superior investment returns on fund assets.

Our investment consulting services include:

- The creation of an investment policy, goals and objectives for the fund
- Devising an investment strategy that will enable the fund to meet stated goals and objectives
- The selection of the appropriate asset manager(s) and investment vehicle(s) to implement the fund's investment strategy
- Managing the implementation process by clearly defining the investment mandate by which the fund's assets should be managed, as well as minimising transition costs
- Setting appropriate index and inflation based benchmarks in terms of which fund returns can be objectively measured
- The ongoing monitoring of the fund's performance and risk tolerance, via monthly and quarterly investment reports
- Daily financial index reports and pertinent economic updates
- Monthly market surveys to allow for appropriate peer group comparisons
- Ongoing communication to membership through the trustees



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What differentiates our investment services from those of our competitors:

- We tailor the level and type of service to meet each of our clients' unique needs
- Our advice is pro-active and solution-oriented
- Our consultants have a dual consulting/research role which results in client focused research and informed client consulting
- On-going investment manager research is shared with clients and, as a result, real-time information regarding investment managers is provided; thereby allowing for effective decision making

Trustee Training and Elections

At NBC, we understand the importance of the trustee's role. We take pride in our contribution by enhancing the knowledge and understanding of all stakeholders in our industry.

We aim to provide retirement fund trustees and people employed in the retirement fund industry, with an understanding of the responsibilities assigned to, and expected of them.

Due to a rapidly changing environment, trustees are demanding more extensive and formal training to support their development and NBC, through the Vukani Member Education programme, provides this essential training. Because trustees are required to have knowledge of the applicable laws and the pertinent Acts, our training programmes cover a wide range of topics.

These include:

- legal and investment aspects of retirement funds
- basic insurance principles
- retirement fund mechanisms
- risk benefits and the allocation thereof
- as well as the ancillary technical requirements

Trustee training is not an isolated event, but a progressive achievement of skills and NBC is there every step of the way.

In line with the vision of our late founder Mr Max Maisela, participation in the management structures of retirement funds is encouraged. A key characteristic of negotiated retirement funds is member representation on the boards of trustees. Fund Members are entitled to appoint at least 50% of their trustees while the employer may appoint the rest. The election of trustees can be complex and demanding but NBC can facilitate the process in an independent, cost-effective and efficient way. This ensures that elections are carried out freely, in a fair and compliant manner. To ensure transparency, the results of the elections are open to scrutiny by all stakeholders via independent auditors.

NBC Legal Services

We provide professional legal services to the NBC client base. Our legal services team comprises qualified lawyers and professional support staff, who deal with the complicated legal issues that retirement funds generally encounter.

NBC Legal Services provides generic, as well specific legal advice to NBC clients on all aspects of law applicable to the retirement fund industry, including but not limited to the following services:

Providing legal advisory support to NBC business departments

- Drafting fund rules, amendments, assisting with the drafting or vetting of policies, agreements and procedures applicable to individual fund requirements
- Liaising with authorities to ensure registration or approval of fund rules and amendments

Assisting in addressing technical queries and complaints from relevant stakeholders as they arise

- Conducting legal seminars and training workshops on topical issues to ensure that stakeholders are kept abreast of current legislative trends, and the retirement fund regulatory environment
- Issuing publications on industry trends in order to keep clients up to date with developments



Leader in People Benefits in Africa

NBC Legal Seminars

Equipping trustees and employers with appropriate technical knowledge through regular, free national seminars.

NBC introduced Legal Seminars in 2007 as a forum to equip trustees and prospective trustees to assist them in fulfilling their demanding responsibilities. The NBC Legal Seminars are organised at nine venues across the breadth of the country and are held twice a year.

The topics at the Legal Seminars are selected with active input from the delegates. The seminars are facilitated by speakers who are vastly experienced in their respective areas of operation (for example employee benefits, law, investment advisory, actuarial and administration).

The speakers are mindful that the audience could consist of both experienced and inexperienced delegates. The Legal Seminars mainly concentrate on new legislative developments and topical industry issues. Each consulting department at NBC is responsible for inviting their clients, although non-NBC clients delegates are also welcome to attend the Legal Seminars.

More information on these seminars can be found at:
www.nbc.co.za

Administration Services Kiosk (ASK)

NBC have created the Administration Services Kiosk (ASK) for retirement fund members. You can access your fund information wherever you are and whenever you need it. ASK has been designed to allow direct, uninterrupted access to information. With NBC there is no need to contact a call centre or to wait in a queue; you have direct access.

Using our experience to answer your questions

NBC have been answering questions about retirement funds for many years, so we know what you need when it comes to information about your fund. We have spent a great deal of time making sure that we provide you, our valued client, with all the answers that retirement fund members usually ask.

Retirement fund questions you may ASK

- Can I download a member certificate?
- When did I join the fund?
- Where can I get login details for the NBC smart app?
- How long do I have until normal retirement?
- How much do I have in my retirement fund?
- Where can I download a statement?
- What contributions have been made to my fund?
- How has my fund performed over the previous year?
- What is my home loan balance and how much can I still borrow?



NBC Products

NBC Umbrella Retirement Fund

This is a multi-employer retirement fund for the medium-sized employer who wants to provide professional, yet cost-effective, retirement fund solutions for employees.

The NBC Umbrella Retirement Fund is a professionally managed umbrella fund, set up in terms of the Pension Funds Act. The fund provides retirement, death and other benefits to members of participating employers.

Our multi-employer umbrella fund offers a secure, sound retirement fund solution for the employer who does not wish to set up a stand-alone fund.

Under the NBC Umbrella Retirement Fund employers are also able to:

- Choose a benefit design relevant to their unique requirements
- Select from a range of investment choices including, a money market fund, capital protection portfolios, three inflation-targeted and two global-balanced investment portfolios.
- Implement member-choice investments or life-stage modelling, if required
- Choose to implement a pension-backed lending home-loan scheme with credit-life insurance



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NBC Unclaimed Benefits Fund

NBC has a professionally managed Provident Preservation Fund created exclusively to preserve unclaimed benefits.

The NBC Unclaimed Benefits Fund is registered under the Pension Funds Act and allows the preservation of unclaimed benefits of members from their former provident funds.

The fund is managed by trustees whose sole objective is tracing members entitled to unclaimed benefits that have been transferred into the fund. Tracing is done in a professional, effective and efficient manner, in accordance with the tracing policy adopted by the trustees.

The trustees have to satisfy themselves that every benefit transferred qualifies as an unclaimed benefit.

The fund provides for economies of scale in that each unclaimed benefit member is liable for a proportionate share of the costs of the fund. Investment returns are constantly monitored, as are the tracing results, to minimise the erosion of benefits. The motivation to transfer unclaimed benefits out of retirement funds and into the NBC Unclaimed Benefits Fund is that active members of the original fund do not bear the burden of subsidising the costs of the unclaimed benefit members.



NBC Umbrella Beneficiary Fund

A professionally managed fund, designed to preserve a minor child's benefits following the death of a parent, is yet another NBC product.

The NBC Umbrella Beneficiary Fund accommodates death benefits from retirement funds. These benefits are most often allocated to minor beneficiaries or, with their consent, to major beneficiaries. The latter may not have an immediate need for cash and may wish to preserve their allocated benefits.

Where a portion (or all) of a death benefit is allocated to a minor child and the child's primary caregiver, or guardian, is unable to manage the benefit in the best interests of the child, the trustees of the retirement fund may choose to pay such benefit into a beneficiary fund. The NBC Umbrella Beneficiary Fund is designed to preserve such a minor child's benefit and acts in accordance with the Pension Funds Act.

The benefit would be housed in its own separate account and invested in terms of a suitable investment strategy, chosen by the trustees of the Beneficiary Fund. The interest on the benefit will be paid to the guardian or caregiver in specified instalments (e.g. monthly or quarterly).

NBC also offers an umbrella trust for benefits from sources other than retirement funds or, if the source is a retirement fund, where a trust has been specifically elected.



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NBC Savings Plans

NBC have identified Regulation 28 compliant unit trusts with award winning performance through which you can save with peace of mind, either monthly or by lump sum, towards your goals.

Start saving with as little as R200.00 per month or a lump sum of R5000.00.

People often think of saving and investing money as something complex – something best left to people far more qualified than they are. In fact, the process of saving and investing is not that different to the slow slog of getting physically fit – especially after a long, lazy winter or inactive holiday.

Saving simply takes time, dedication and patience. But, like getting fit, that's easier said than done. It helps enormously if you have someone on your side – someone who will help you reach your goals.

Save by using award winning unit trusts with defined investment objectives.

Getting in shape physically and financially are very similar:

- You need clear, realistic and purpose-driven goals
- You need discipline and commitment
- You need to quit your easier, lazier ways
- You need time

There is only one way to achieve your investment goals. Focus and discipline. Step by step. Month by month.





NBC Home Loans

NBC accessible home-loan finance for retirement fund members.

What do we offer?

Many South Africans do not meet the financial requirements of commercial banks and are unable to qualify for finance through the formal lending sector. Often these people are members of retirement funds and, where the facility exists, are able to apply for home loan finance using their retirement fund savings as a guarantee.

NBC Home Loans offer loans of this nature, referred to as 'Pension Backed Lending', where trustees of a fund may allow for loans to be taken using a member's withdrawal benefit as security.

Loans issued to members of retirement funds are governed by the provisions of the Pension Funds Act. Trustees ensure that this type of housing loan scheme is carefully managed according to the Act; loans will only be provided for housing purposes.

Qualifying criteria

Housing loans, in accordance with the Pension Funds Act, have a number of associated qualifying criteria (things that will determine if a loan can be issued or not). In order to qualify for this type of loan, a member must own a property or intend purchasing a property with the loan. Proceeds of the loan may be used to improve, repair or be used as a deposit when purchasing a home, or to improve or repair an existing home.



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Compulsory and Voluntary Funeral Cover

Funeral assurance is a form of life insurance designed to provide immediate financial assistance at the time of a death. Covering funeral costs is a heavy burden for most people, especially if it comes unexpectedly and at a stressful time. Having a funeral policy in place protects the family against this financial hardship and avoids the added stress of additional expenses, while dealing with a loss.

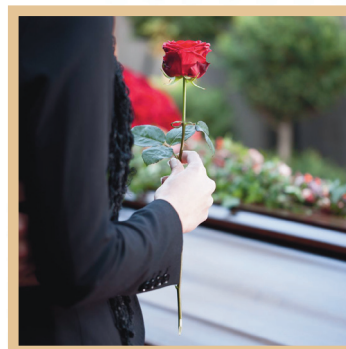
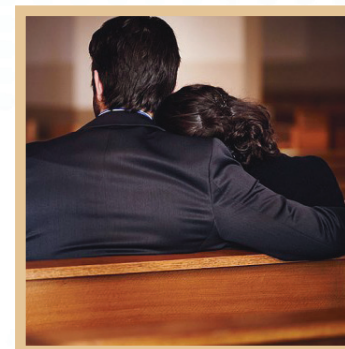
NBC provides a funeral product for the employer who wants to offer their employees cash benefits, in the event of a death.

The compulsory funeral cover pays a cash benefit to a nominated beneficiary, on the death of the insured. This can be the principal member or an immediate family member. Employers, or retirement funds, can choose to subscribe to such a funeral policy, and membership will be compulsory for all the members of a certain group, for example, all contributing members of the retirement fund.

In the event of a claim, payment of the benefit takes place within 48 hours of receipt of all documentation. As the arrangement is compulsory, the premiums tend to be more competitive than voluntary arrangements and there is no waiting period before cover commences.

Our voluntary funeral cover is offered on a group basis.

This affordable funeral cover is for the individual who wants a cash benefit in the event of a death in the family. The NBC voluntary funeral cover provides cash benefits for you, the principal member, your immediate family, or your nominated extended family members.





Health Risk Management Services

Organisations bear an enormous cost as a result of employee absenteeism, incapacity and disability. NBC Health Risk Management Services provide customised and integrated health risk management services to a range of employers, employees and underwriters across all sectors. We support over 273,000 employees in South Africa.

The key pillars of our integrated health risk management services are:

- **Absenteeism Management**
The core features of our Total Absence Management Product include prevalence assessment, attendance / absenteeism management training, data management and reporting, human resources management and strategy review
- **Incapacity and Disability Management**
The main goals of the NBC Incapacity and Disability management services are to precisely assess the level and extent of incapacity/disability and to make appropriate management recommendations. We recommend focussed, outcomes-based occupational rehabilitation interventions. Our services include, inter alia, medical and administrative case management as well as functional capacity evaluation
- **Employee Health and Wellness Programmes**
The NBC integrated Health and Wellness Programme is aimed at promoting health and wellbeing for client organisation's employees and enhancing productivity. It has the following components: Occupational Health and Safety, Employee Assistance Program (EAP), Health Risk Assessment, Executive Health, Health Screening, HIV Counselling and Testing plus Health Promotion (Life Management, e.g. personal financial wellness, mobile health, etc.)

The benefits of our integrated approach to absenteeism, incapacity, disability scheme management and employee health and wellness services for our clients include but, are not limited to:

- Performance improvement
- Synergy
- Programme interface
- Cost savings
- Efficiency and effectiveness
- Access to robust and seamless systems, efficient processes and innovation



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NBC Employee Assistance Programme (EAP)

The NBC EAP is a voluntary, work-based programme that offers free and confidential assessments, short-term counselling, referrals, and follow-up services to employees who have personal and/or work-related problems.

What kind of problems can be addressed by EAP?

Any concern which is impacting on an employee's ability to be engaged and productive may be brought to EAP. Issues which might be referred to EAP include, but are not limited to:

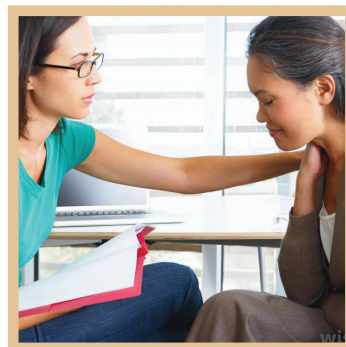
- Family / Marital / Parenting / Relationships
- Stress / Depression / Changes in the workplace
- Financial / Legal issues
- Counselling
- Drug / Alcohol
- Personal and interpersonal concerns
- Grief / Loss
- Anger and Anxiety
- Violence / Trauma
- Any other issues affecting life and work

Who is eligible to use the EAP?

Anyone who is an active employee can use the EAP, regardless of their status whether full-time, part-time or temporary, as well as their immediate family members.

Is the EAP confidential?

Yes, what we discuss at the EAP is treated confidentially. Release of any information generally requires knowledge and consent of the affected party. During an initial meeting, EAP will review any exceptions.



Personal Financial Advice

Providing specialist financial advice when you need it most.

No matter what you earn there is always a need to manage your finances better to achieve both short-term and long-term financial goals. With a financial plan in hand you will know exactly where you stand and what to expect in future. You would be ready to face any financial situation and life changing event, with the overall aim of achieving financial independence at retirement.

Our NBC Financial Advisors provide specialist advice to:

- Members who have resigned or been retrenched, who may wish to invest their retirement fund benefits in appropriate investment or capital preservation vehicles
- Members who are due to retire (ideally the process should commence at least 6 months before a member's retirement date)
- Beneficiaries who are due to receive lump sum pay-outs as a result of the death of a member
- Members who are due to receive lump sum disability benefits
- Beneficiaries who are due to receive a lump sum payment from an umbrella trust or beneficiary fund, upon reaching the age of majority
- Members who want to save additionally for retirement, over and above their current retirement fund contributions



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Insurance Broking

NBC has the expertise to address matters relating to personal, commercial, corporate and public sector insurance.

At NBC we believe insurance should not be a “grudge purchase”, but an effective management tool to mitigate risk.

Our services:

Access to all major insurers in South Africa enables us to give clients independent advice. We assist our clients through the process of risk identification, control and mitigation.

We strive to achieve competitive premiums, commensurate with risk and claims experience. Because we understand the importance of claims settlement, no matter how complex the claim, we commit to having it settled speedily and fairly. We engage directly with assessors, loss adjusters and insurers on your behalf, assisting you through the entire claims cycle, from claim registration to claim settlement.

For corporate clients, an annual risk management workshop and claim management meeting is implemented, at inception of the insurance term.

After assessing the risk, we determine the most cost-effective option available, comprising either a total outsourcing of the risk to an insurance company or retaining an element of self-insurance as a means of cost control.

Our insurance cover offerings include:

Transport	Liability	Engineering	Commercial	Personal	Personal Accident & Health
Private motor	General	Plant All Risks	Asset-Fire	Motor	Individual
Staff motor scheme	PI	Assembly All Risks	Theft	House Owners	Group
Motor fleets	Trustees	Contractors All Risks	Money	House Holders	
Aviation	Directors & Officers	Machinery Breakdown	Fidelity Guarantee	Personal Liability	
Marine	Environmental Products	Bonds and Guarantee	Loss of Profits	Travel	
			Goods in Transit/Marine		





Corporate and Social Investment (CSI)

NBC takes pride in its involvement in the development of South African youth. We enthusiastically support a number of programmes aimed at providing opportunities for disadvantaged students. CSI initiatives that NBC supports all seek to build, motivate and create a sense of ownership within the lives of young disadvantaged students.

These programmes include:

- Student Sponsorship Programme (SSP)
- Twigs Learnership Programme
- Take a Girl Child to Work
- Men in the Making
- Graduates Learnership Programme
- S.A.M.E. Foundation
- Itumeleng Sechaba Home-based Care
- Special Olympics



Leader in People Benefits in Africa

Contact Information

Head Office	Branches		
Johannesburg 76 Juta Street, Braamfontein, Johannesburg, 2017 P O Box 32528, Braamfontein, 2001 Tel: +27 (0) 10 206 0000 Fax: +27 (0) 86 688 5566 Website: www.nbc.co.za E-mail: info@nbc.co.za	Cape Town 12th Floor, 1 Thibault Square, Long Street, Cape Town, 8001 P O Box 1680, Cape Town, 8000 Tel: +27 (0) 21 403 9200 Fax: +27 (0) 21 421 5110	Durban 4th Floor, The Station Building, 160 Monty Naicker Road, Durban, 4001 P O Box 2183, Durban, 4000 Tel: +27 (0) 31 366 7700 Fax: +27 (0) 31 304 2418	Port Elizabeth Southern Life Gardens, Block A 70 - 2nd Avenue, Newton Park, Port Elizabeth, 6045 P O Box 27135, Greenacres, Port Elizabeth, 6057 Tel: +27 (0) 41 391 5200 Fax: +27 (0) 41 391 5240

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On Site Offices						
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