

Employee Benefits Consulting

Innovative retirement solutions

GTC provides professional consulting services to employers - and their employees - to ensure cost-effective, streamlined, well-structured, and innovative retirement fund solutions. Our approach to managing retirement funds is both efficient and specialised, involving personal consultations by professionally qualified and registered financial consultants.

The consulting services GTC provides to umbrella and private fund clients include legal and technical consulting, fund benefit analysis and professional advice.

Integral benefit design and advice

Services provided by GTC include:

- Review the benefit structure of the retirement fund ensuring it meets the objectives of the members, the employer and all stakeholders, and make recommendations where appropriate.
- Manage the structure and cost of the insured benefits and make recommendations where appropriate.
- Manage risk benefits and claims ensuring a fair and optimal outcome for members.
- Ensure that funds consistently comply with all legislative requirements and contracts.
- Provide information - and discuss the implications - of bulletins, surveys and other relevant GTC client literature.
- Arrange and run all meetings to ensure effective fund management.
- Agree on a member communication strategy, including benefit statements and presentations to members, on the benefits and fund investment performances.
- Attend to enquiries from members and provide access to counselling and professional advice on the options available to members on 10 career milestone events, including joining or exit from the retirement fund.

Technology at your fingertips

In GTC's pursuit of a singular integrated platform that encompasses an investor's full array of investment choices and products - and in furthering a clients' holistic goal of financial freedom at a future point in time - we have constructed a technology interface which achieves all of this, and more. This technology platform is called **Altitude**.

Altitude was borne out of an altered attitude that raises the altitude at which clients interact with GTC and vice-versa.

Altitude is GTC's collection of innovative technology platforms encompassing everything from the corporate company sponsored retirement fund, to the individual private assets which an investor accumulates over their lifetime.

Altitude's tech-stack introduces members, through Unicore, assimilates their information through either Everest, Workflow, RunwayEdge and/or TrueNorth, and culminates in our reporting platforms Qlikview, FlightDeck and FlightSimulator.

GTC recognises that each investors' goals for financial freedom differ - even though a financially secure retirement is a common objective throughout. Other goals, some of which are integral to retirement savings, are shorter term such as acquiring a home - and other assets - funding family events, anniversaries, once-in-a-lifetime holidays, education, marriages, and even death.

Altitude underpins our competitive professional advisory practice.

The most significant platforms within Altitude are currently:

1. Unicore - GTC's proprietary member data transfer platform

Unicore enables the seamless capturing of member fund information directly from the employer payroll.

Often the initial introductory platform into Altitude, this time-saving seamless technology enables the uploading of membership data directly from the employer payroll to the fund administration platform. Unicore bypasses manual capturing - both at the employer and fund level - and therefore, reduces possible errors.

Unicore is the critical link to ensure timeous, thorough, and comprehensive counselling.

Very importantly, Unicore protects personal information in transit.

2. Everest - GTC's administration and business processing system for retirement funds

Everest - the pinnacle of retirement fund administration systems - is the source from which Altertude extracts relevant member data for reporting, transacting, counselling, and other personalised engagements. It is the platform upon which all our funds are administered, tracking integral member information, recording contributions, tracking investments, producing benefit statements, fund accounts and so much more.

Members' individual fund details are securely housed within Everest and are integral to the initiation of the following processes within Altertude:

- **Workflow:** Integrates with process tracking technology, ensuring Service Level Agreement (SLA) deliverables.
- **RunwayEdge:** Timeous, thorough, and comprehensive counselling.
- **TrueNorth:** Financial wellness platform.

3. Workflow - GTC's Proprietary integrated process tracking and compliance technology

Workflow is a comprehensive collection of member engagements and business transactions which manages service levels, employee tasks, and other processing within specified service deliverables.

Compliance

GTC's proprietary engineered client data management system which manages workflow, processes member engagements and business transactions.

Workflow ensures compliance with FAIS, FIC, POPIA, and other regulations. Workflow's powerful management engine drives focused reports and dashboards.

Encrypted business components such as finance, as well as intricate financial planning activities, are seamlessly integrated. It is the lubricant that allows the cost effective operation of our financial services business.

Automated processes

Workflow triggers pre-determined processes providing guidance to members (new entrants/exits) and introducing counselling and advice.

It is integral to the initiation of reporting.

4. Qlikview - GTC's personalised platform used to monitor, track and analyse data

Qlikview is GTC's Operational Risk Management analytics platform providing oversight and a "bigger picture" view, to facilitate more effective management of data housed within Altertude's tech-stack.

Qlikview delivers management analytics consolidating multi-sourced data within one platform, allowing the creation of meaningful dashboards which assist authorised users to unpack and understand data, and easily identify trends.

Risk items can be clearly and easily defined, segmented and tracked, leading to the creation of personalised Operational Risk Reporting models, thus placing information in the hands of the user for analysis and intuitive business or fund decision making.

5. RunwayEdge - GTC's Technology driven counselling and member engagement platform

RunwayEdge is an electronically triggered member communication platform, initiated within Unicare and enabled by Everest. This progressive interactive guidance interface introduces members to cost-efficient, secure and validated counselling and is a doorway to TrueNorth.

RunwayEdge encourages members to make informed decision and affords trustees with verified peace-of-mind, knowing that their Section 36 Pension Fund Act obligations have been taken care of.

6. TrueNorth - GTC's Proprietary financial analysis platform

TrueNorth enables an investor to personalise variables with a vision to create and maintain a life-long plan in their pursuit of financial wellness.

Investors, seeking empirical information - devoid of personal bias, populist thinking, and product provider favouritism - have access to TrueNorth, GTC's sophisticated financial planning toolkit. TrueNorth enables personalisation of variables to create, match, and maintain an investors' life-long plan in their pursuit of financial wellness.

TrueNorth's intrinsic embedded data seamlessly integrates - through Everest - with GTC's retirement funds, enabling independent actuarially driven scenario planning. TrueNorth allows private navigation via authenticated access. Members are encouraged to use GTC's qualified professional financial advisors for detailed or complicated financial planning. TrueNorth is a powerful tool, an ever-present objective overseer, and an impartial 'devil's advocate'.

7. FlightDeck - GTC's comprehensive reporting platform - Trustee dashboard

FlightDeck is designed to assist Trustees and Management Boards with operational risk and fund decision making. Live, accurate, and easily understood data is available on demand.

FlightDeck is a live reporting platform that provides access to statistical fund information, current investment tracking, administration overview, service level adherence, as well as annual fund financial reporting.

FlightDeck is a perfect example of the combined display of data from Workflow and Everest on one platform.

These live trustee packs allow real time decision making and enable more efficient and effective fund management.

8. FlightSimulator - GTC's personalised Human Resources (HR) access and reporting platform

FlightSimulator allows employers and HR - within our employer groups - direct access to relevant operational fund activity and reporting. Allowing a view of Workflow activity on a variety of levels - from the ability to view fund/employer collective transactions, to being able to drill down to individual transactions. This data can be dimensioned yearly, monthly, daily, hourly and half-hourly.

This access provides employers with direct live reporting, facilitating immediate answers and eliminating the need to lodge queries to resolve issues.

Technical services

GTC provides the following technical services:

- Advise members and employers about implemented and pending changes to social security, income tax and retirement fund legislation which may affect the fund and other employee benefits.
- Examine and update any fund-related contracts.
- Provide general technical advice and assistance in obtaining legal opinions on fund - and related benefits - matters.

Investments

GTC provides guidance and assistance on the following:

- Advice on the appropriateness of the current investment philosophy and objectives.
- Assist members and employers to understand the investment strategy necessary to achieve the investment objectives appropriate to the fund membership profile.
- Assist members to understand investment options and their practical implementation.
- Monitor and evaluate investment portfolio performance.
- Provide regular investment reports and market updates.
- Advise and guide trustees as to the regulatory and legal requirements that they need to comply with.

Administrative control and support

GTC will:

- Monitor the submission of the monthly payroll information. If this remains manual and un-encrypted, encourage the use of Unicore as the singular secure payroll interface platform.
- Ensure that the monthly fund contributions are paid and invested within the required time frames and report any non-compliance.
- Assist in the resolution of any administration problems.
- Monitor the payment of claims within the Service Level Agreement.
- Review administration and financial reports provided by the administrators.
- Ensure that the administrators update the administration system appropriately for changes in rules, benefits and costs.

GTC has consistently been recognised within the industry as conducting best practice, specifically being awarded various PMR awards over the years, culminating in the 2021 PMR.africa Diamond Arrow Award, honoured for being the highest rated in the category of pension fund administrators and consultants administering between 100 000 and 150 000 members.

The ability to consolidate employee benefits, private wealth management, and multi managed investment solutions on an integrated interactive platform, makes GTC a compelling provider from both a servicing and cost perspective.



GTC is a diversified and integrated financial services group, working with you to facilitate your **financial freedom**.

Our range of services include:

- Employee benefits consulting and administration
- Private client wealth management
- Healthcare consulting
- Short-term risk solutions
- Unit trust management
- Fiduciary services
- Asset management, with specific capabilities in stock broking, derivatives trading, multi management, asset consulting, smart beta tracking, indexation, construction of bespoke investment products and investment analytics.

GTC, formerly Grant Thornton Capital, is nationally represented with offices in Johannesburg, Cape Town and Durban.

We welcome the opportunity to present our unique capabilities to you.

For further information, please contact us on:

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