

World-class

World-class Employee Benefits Solutions

“In these uncertain times, it is our product innovation, customised service delivery and professional approach that make us consistently the obvious choice when it comes to Employee Benefit solutions.”



Metropolitan Employee Benefits is a well established, truly African-based business providing aspirational individuals and the people who represent them, with world class customised employee benefit solutions. We pride ourselves on providing affordable financial solutions that create financial growth and security.

We create meaningful relationships with our clients by putting them in direct contact with our team of experts, and in delivering effective, flexible and focussed solutions. As a proud subsidiary of Metropolitan Holdings Limited, we are also able to guarantee our clients rock-solid financial security and over 110 years' of financial services experience.

We continually strive to remain pioneers, constantly innovating, adapting and developing to be able to deal with tomorrow's challenges.

Together we can

METROPOLITAN
EMPLOYEE BENEFITS



Metropolitan Life Limited is an authorised Financial Services Provider.

Customised Solutions

What sets Metropolitan Employee Benefits apart from other providers is our proven ability to deliver.

- The single most important differentiator that sets Metropolitan Employee Benefits apart is its ability to deliver the basics better than the competition.
- We work hard to establish and maintain excellent relationships with our clients.
- Well-trained, experienced and multi-skilled staff members.
- Effective management and control systems e.g. work management and delivery time controls.
- Excellent technological infrastructure with financial integration and controls with no legacy system issues.
- A strong performance-based culture permeates the organisation.
- We operate an extremely successful 'values process' whereby, on a monthly basis, the work of achievers is recognised and rewarded.
- Product innovation, particularly the ability to offer customised solutions and direct access to key decision-makers ensures that clients can talk directly to a handpicked team of industry experts.

We support the development of an ethos that promotes the creation of new products, services and ideas.



“Hard hats are required where risk is involved, which is why, when it comes to protecting your assets, we proudly wear blue hard hats.”

Innovative Products

Asset protection is central to Metropolitan Employee Benefits' positioning and nothing reinforces this positioning more so than using an iconic symbol – in our case it is the Blue Hard Hat. The Blue Hard Hat speaks for itself, but coupled with specific messaging it has a great impact. So when it comes to protecting retirement fund assets, Metropolitan Employee Benefits has got it covered.

Expect to see a lot more of the Blue Hard Hat as we strive to reinforce the importance of asset protection in times of market uncertainty, industry scandals, poor corporate governance and onerous trustee responsibilities.



Innovative Products and Services

Our products and service offering remains unrivalled, and extends from Investment Services and Consulting to award-winning Group Risk & Retirement Fund Administration.

Group Risk Solutions

In the course of our lives, unfortunate events do happen. Within a short space of time, one's life or the life of one's family could be turned upside down – often with enormous long-term physical or financial implications. Employers should take on some of the responsibility of providing for employees' families when disaster hits. Metropolitan has created a select range of risk products designed to help employers and employees prepare financially for events such as death and disability.

Our full-spectrum range includes provision for every possibility, namely:

- Group Life
- Lump Sum Disability
- Dread Disease
- Spouses Benefits
- PHI/ICB
- Managed Disability (*Enabler*)
- Funeral and Family Assistance Benefits.



Superior Service

Retirement Administration

“We are committed to helping our clients achieve financial security in retirement – hence our leading range of tailor-made products and our client-centred focus”.

Retirement funds represent the major, and often the only, savings many of us have. These savings are critically needed for times when we are without work, whether due to old age, sickness or retrenchment. So, because of the profound importance of retirement funds to all of us, it is absolutely critical that they be administered professionally. Members need to ensure that:

- They are paid the correct benefits as and when they become due;
- They are fully and correctly informed of their benefits (*to help them plan for the future*) and
- The fund remains in good standing with the regulatory authorities.

Our commitment is to deliver on these fundamental requirements and at the same time provide a flexible and affordable service. We realise that people’s retirement needs are as different and diverse as people themselves and that’s why we offer an extensive range of products especially tailored to meet their retirement objectives.

Our wide variety of products include:

Neon: a Top class Individual Member Choice administrative capability under an umbrella arrangement. Free-standing funds can also be customised under this arrangement.

Rainmaker: Retirement solutions for small and medium-sized businesses under an umbrella arrangement.

MRA: Designed for administration of large funds as well as offering its clients’ access to its leading administration platform called **Benchmark**.

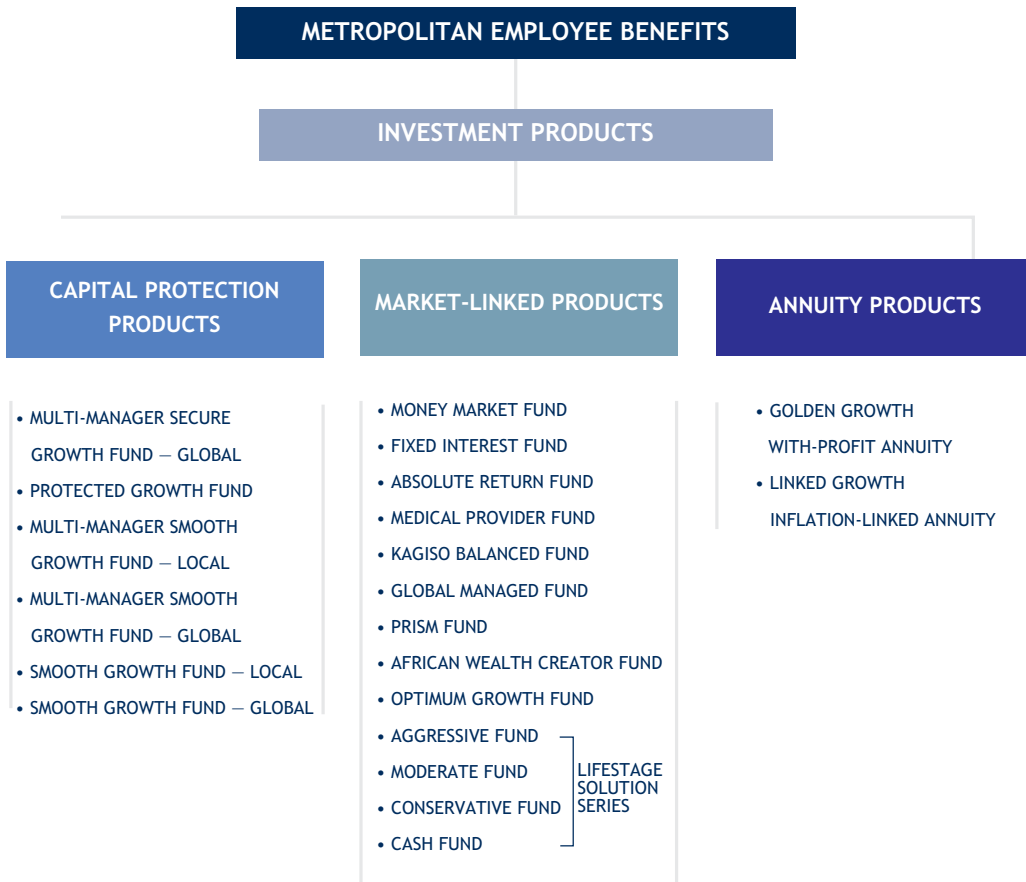
Leaders in Transparency

Investments

Metropolitan Employee Benefits offers a wide range of investment products. A number of which provides members with benefit payment guarantees protecting them against market volatility and ensuring growing returns. Our market-linked products cover a full spectrum of risk from Money Market to aggressive, equity heavy funds. Our Smooth Growth Fund has delivered leading performance and has been a pioneer in terms of transparency. Metropolitan is the preferred choice when it comes to optimum protection of retirement fund assets. We guarantee member capital while outperforming inflation and providing real returns, not just keeping up with inflation.

Investment products include:

Products that range from a conservative Money Market, to a moderate Smooth Growth Fund to an aggressive Managed Fund as well as a Lifestage Range.



Superior Intellectual Capital

Annuities

South Africa's annuity market is extremely competitive. Our annuity products are designed to assist our clients in meeting the challenge of retirement.

Our first-class portfolio includes options with direct links to inflation, smooth investment returns with growth, as well as an option that allows an annual fixed rate increase Pensioner Outsourcing (Golden Growth and Linked Growth).

Consulting

Metropolitan Employee Benefits understands the challenges of business today. Our response to these challenges takes the form of relevant and innovative product offerings. We provide a comprehensive range of actuarial and other consulting services that create dynamic, customised solutions that offer real value to our clients.

Preservation Funds

Preservation of retirement benefits

All too often employees who leave their company's retirement fund due to resignation or retrenchment are tempted to spend their payout on a trip overseas or some other extravagance. But by making the wise choice to participate in Metropolitan's Preservation Fund, the member's accumulated funds from their previous employer's fund are automatically preserved.

Members may transfer their lump-sum payout from a pension fund into the Preservation Pension Fund, and from a provident fund into the Preservation Provident Fund.

“Relevant and innovative
product offerings”

An Award-Winning Company

The Award-Winning Company

Metropolitan Employee Benefits is truly an award-winning organisation and when one considers our impressive array of industry awards, it becomes evident that constantly striving to be the best does pay off.

Metropolitan Employee Benefits remains the front-runner in empowerment, risk, investments, as well as administration.

“An impressive array of industry awards.”



Although our aim is not recognition and the purpose of reconciliation is not applause, awards serve as motivation. To us they prove once again how together we can bring to life our vision of a country that grows and prospers towards an abundant future for all.

Empowerment

- Metropolitan ranked Top in the insurance industry in the Standard Corporate Merchant Bank Black Economic Empowerment ratings.
- Metropolitan tops Empowerdex empowerment ranking and claims 8th position in the overall ranking (all sectors).
- Black Management Forum's top "Progressive Company of the Year" award for Black Economic Empowerment and Employment Equity.

Talk to us

Investment

- Metropolitan Employee Benefits was ranked Top Company in the industry for Investment Products by the PMR (*Professional Management Review*) Survey.

Administration

- Metropolitan Employee Benefits was ranked Top Company in the industry for Group Provident and Pension Funds by the PMR (*Professional Management Review*) Survey.

Risk

- Metropolitan Employee Benefits was awarded the POA (*Principle Offices Association*) 'Imbasa Yegolide' (Golden Trophy) Risk Manager/Underwriters of the Year.

Talk to us

Please contact Metropolitan Employee Benefits for more information on our revolutionary range of Employee Benefit solutions: