



Retirement Funding and Group Risk needs in the time of COVID-19

In the current economic times, we are all facing uncertainties. But I believe that now more than ever, it is important for you to consider the risks associated with everyday living. We all had to face the harsh truth that your life could change in an instant. Who could have predicted that at the end of March we would go into a nationwide Lockdown because of a virus? Because life is unpredictable, it is crucial that you provide your employees with the best possible solutions to protect their financial futures and help them to be prepared for what may come their way.

Why should you speak to us today?

1. Independent Advice

Worldwide, the need for independent advice is growing. This is a non-negotiable: Good Governance demands independent consulting for employers and Board of Trustees.

As independent consultants, we are not tied to a specific service provider and can provide advice on the full spectrum of financial products and legislation across the retirement fund industry. When it comes to retirement funds and group risk schemes, specialists can help you navigate the complicated group risk and retirement landscape. Independent consultants are not incentivized to do business with specific product providers. We are able to recommend the most appropriate, best of breed solutions to your employees' respective needs

2. Cost-effective

In these uncertain times reducing your retirement funds costs, is one way to help your employees.

At Efficient Benefit Consulting, we consistently monitor and manage the balance between spending and investing to ensure that your fund maintain a healthy equilibrium. We also believe that, together with a suitable investment policy, careful monitoring and proper management provides your retirement fund with the best possible chance of ensuring that your members can retire with wealth and dignity.

The current pandemic is temporary, eventually, life will return to normal even if we do not know what it will look like, or when it will happen. If you act on poor, inappropriate advice now it will have a permanent impact on your and your employees' financial futures.

3. A Specialised, Qualified Team

As a team at Efficient Benefit Consulting, we pride ourselves on our ability to find new and innovative value-add solutions. As consultants we collectively have over 120 years of industry experience and have various industry-related and formal higher education qualifications. We believe that our qualifications and industry experience provide the differentiating factor and we take pride in offering the highest standard of professionalism, independence and integrity.

As a team we also believe in empowering members of retirement funds to take ownership of their retirement objectives and goals. We will help you, and your employees, to fully understand the terms of your Group Risk Policy, the consequences of taking a payment holiday or ceasing to pay premiums. We believe that member education programs are a crucial part of our service offering.

4. More than Member Benefits

Through our national network of qualified, professional advisors we take care of every employee's individual needs both pre- and post-retirement. You can be assured that your employees' every need can be addressed within the broader Efficient Group on an independent and objective basis.

5. Peace of mind

Let us take care of your employees' retirement fund and group risk benefit insurance needs so that you can take care of your business, knowing that we are taking of your most valuable asset: your employees! As an independent financial services provider, our clients' financial wellbeing is more important to us in this time than numbers on a spreadsheet. We can work together to evaluate your circumstances and find a way to still look after what is important to you. Whatever your needs, we have the solution.

6. Ease of Doing Business

At Efficient Benefit Consulting, we are truly specialists in our field and stay abreast with regulatory and industry developments which enable us to provide on-point advice and consulting cost-effectively and transparently

How to contact us !

We would like the opportunity to help you support your employees. We will be contacting you before the end of June but if you need a member of the Efficient Benefit Consulting team to contact you as soon as possible, please click here. info@efbc.co.za