

Liberty Corporate Consultants and Actuaries



Liberty Corporate - Consultants and Actuaries, is an **independent** employee benefit consultancy operating within Liberty Corporate, dedicated to providing quality **tailor-made** services specifically designed to meet the needs of large retirement funds. We are committed to providing administration and advice of the **highest quality** in **partnership** with all stakeholders as well as the following **comprehensive range of services**, as a total package or on an individual basis, through a **single entry point** into our Consultancy:

Administration services: We provide a globally competitive administration service by utilising the latest technology. Small multidisciplinary teams of professionals with **significant experience** in the retirement fund industry are assigned to service our clients. We offer various **administration solutions** to meet your needs. Full **security systems** protect your information from unauthorised access. Our administration systems are geared to support the **latest developments** in retirement fund administration, including individual investment choice and flexible benefit structures.

Actuarial Services: We provide a full actuarial consulting service covering **actuarial valuations** (either statutory valuations or intermediate valuations to assist with the management of the fund), **costing of benefit improvements** and individual calculations. Additional services include post-retirement medical liability valuations and **AC116/IAS19 reporting**.

Employee Benefits Consultancy: In partnership with all stakeholders, we provide a comprehensive service through the combination of **small dedicated teams of experts** working closely with our **highly professional** Fund Consultants to offer a single entry point to our Consultancy. We also provide the following services:

- **Risk Broking:** Systematic review of the competitiveness of the costs of insured death and disability benefits are performed across the market regularly.
- **Communication:** An employee benefit package is only as good as the stakeholders perceive it to be. We foster understanding amongst members by developing their understanding of the value of benefits provided, by means of group presentations, backed up by written documentation and individual statements.
- **Trustee Training:** General information concerning trends and the impact of legislative changes is also regularly communicated to trustees.
- **Individual Counselling:** Through our national network of consultants, backed by our "Blueprint Corporate" system, a leading financial needs analysis tool, we provide appropriate advice to members, for example, at the time of claim, as well as pre-retirement counselling.

Investment Consultancy: We are able to undertake a full **asset-liability modelling analysis** for clients, prepared by our team of actuaries and investment consultants and assist them in utilizing the tool to construct asset management solutions. We assist the Trustees in developing an appropriate long-term **investment strategy**, establishing an independent investment **performance benchmark** and measuring performance against the benchmark, thereby facilitating the **evaluation of investment managers** and their portfolios. We also provide advice in connection with individual investment choice and regularly provide a detailed investment report that is tailor-made to each fund.

For more information please feel free to contact Gillian de Jongh or Kieran Godden on (011) 408-3911 or visit our website, www.libertycorporate.co.za.



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