



ICTS GROUP OF COMPANIES

ABOUT US

Investment Consulting and Trustee Services (ICTS) is a niche financial services company providing independent support services to administrators, consultants and trustees/ Manco's in the retirement fund industry.

Established in 1995, we have developed long term partnerships with our clients, built on trust and consistent delivery.

ICTS has been acknowledged by trustees, Principal Officers and service providers in the industry for our contributions in education, tracing and technology.

Importantly, ICTS is independent and unaffiliated to any service providers, funds or industry organisations.






TRUSTEE AND MEMBER EDUCATION

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Members are a focal point within the retirement fund framework and ICTS has a number of courses designed around enhancing member knowledge on the importance of saving for retirement as well as the preservation and annuitisation of their benefits.

Our trustee educational suite is useful for trustees who wish to focus on specific topics and bespoke training or who require more generic information.

Trustees

With over 25 years' experience, ICTS is one of the most experienced and trusted training providers in the industry.

Our training workshops:

- Are **well researched** and technically **up to date**.
- Cover a variety of **relevant and meaningful topics**.
- Cater for **all levels of understanding** – from onboarding new fund officials to refreshing knowledge for the more experienced.
- Are run by **qualified trainers** with practical industry experience.

You are welcome to attend one of our scheduled workshops during the year or we are able to tailor our

course material into bespoke solutions that meets your fund's specific training needs in the context of your rules, investments and unique issues.

Members

Our courses are flexible and are able to deal with members during their accumulation stage and prior to retirement. This service is enhanced by our unique e-learning programmes which add enormous value to the benefit counselling process. These e-learning programmes are easily rolled out to members of retirement funds.

For a more detailed listing of what's on offer please visit our website at www.icts.co.za.

MEMBER & BENEFICIARY TRACING SERVICES

TREVOR GLASSOCK

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ICTS Tracing Services provides a full suite of tracing services to enable funds to meet their commitments to former members, beneficiaries and unclaimed benefits. We continually invest in new technologies that make us more effective and ensure our success rates remain the highest in the industry. Our state of the art call centre staffed by highly experienced, multi-lingual staff is available to assist your fund in finding members.

The following levels of tracing are available:

- **Data enhancing** - a high level, electronic enhancement of member data utilising numerous data bases.
- **Member contact and validation tracing** - We will make contact with the former member and verify and capture their telephonic and electronic contact details.
- **Member contact and validation tracing with document collation** - after contacting the traced member, we are able to distribute any documentation the fund may wish to issue (claim forms, requests for information, etc). We will collect and collate the completed documents and provide the fund with a "ready-to-pay" client file.
- **Investigative tracing** - A specialised, more advanced investigative trace to find the member or beneficiary where the initial trace may not have been successful.
- **Investigative tracing with document collation** - the investigative trace together with the additional service of document collection and collation to produce a "ready-to-pay" client file.
- **Confirmation of death** - confirmation of the former member's decease date.
- **Bank verifications** - The verification and validation of an individual's bank account details.



DEATH BENEFIT CONSULTING

ROBYNNE KRIEK

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One of the most difficult and time consuming processes for trustees and fund service providers is the investigation and distribution of death benefits as set out in Section 37c of the Pension Funds Act. ICTS Death Benefit Services has a professional and experienced team of people, supported by a custom-built software programme, who provide a comprehensive service to ensure funds meet their onerous responsibilities.



Our process includes:

- Beneficiary and nominee **identification**
- **Tracing of dependants** - both in South Africa and abroad (if necessary).
- A thorough **investigation** into levels and types of **dependency** - by way of friends, neighbours, colleagues and line managers.
- Full **documentation and collection**.
- Formalised **reporting and presentation** of the case to the fund (per your requirements).
- A **technically sound distribution recommendation** aligned with the requirements of Section 37c and Adjudicator determinations.
- The above recommendation is provided by way of the **fund resolution** setting out the trustees' deliberation and decision.


Our **proprietary software system** is a valuable risk mitigation tool and provides a systematic electronic process for the investigation and distribution of benefits. In addition, all documents are saved and stored, and are available to you should you need to refer to them in the future.



RETIREMENT FUND COMMUNICATION

MANDI ROBERTS

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Our key communication competencies are conceptualising, writing, editing, designing and project managing.

ICTS is perfectly positioned to assist and support your fund in delivering high quality communication and education material to fund members, including:

- Developing and implementing a **communication policy** and strategy.
- Producing “standard” **communications** like annual trustee reports, member booklets, newsletters and posters.
- **Presentations** to members to update them on their benefits or developments within their fund.
- **Project management** of any ad hoc projects that may arise - from conceptualising the message, writing the material, delivering the material and then finally measuring its effectiveness.
- **Bulk sms communication campaigns** - including tracing of members' cell phone numbers.
- Online systems development of **fund internet sites**.
- Development and editing of animated **e-learning programmes** through our unique software.
- **Translation** of material into any or all the official **South African languages**.
- **Logo or fund identity** design and **brand management**.

We have also established long term relationships with our trusted suppliers and are able to project manage the printing process and offer complex labelling and dispatching for large numbers of members.

We are also able to meet any **corporate communication / public relations** needs you may have. Through our extensive distribution channels, we can assist in getting your corporate message to all industry stakeholders.

INDEPENDENT TRUSTEE SERVICES

DAVID WEIL

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082 445 8852

The appointment of an independent trustee or Principal Officer introduces a valuable level of governance to the decision making process in a retirement fund.

ICTS has a number of **independent professionals** who can add a **different perspective and skill set** on your fund's board of management. These individuals have practical industry experience that translates into great insight when considering fund reports and feedback from various fund service providers. Our experience shows that these independent trustees are also very effective when mentoring newly appointed trustees.

In addition, ICTS is uniquely positioned to assist your board with an independent **assessment of your fund's service providers or umbrella fund options**. Our independence means we are not invested in any particular outcome of these assessments, but rather in translating the very technical, and often very different, services pitched to your fund.

STRATEGIC INVESTMENT CONSULTING

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ICTS has been involved in asset consulting since 1995. It has provided insights to surveys and to asset managers for many funds over the years. The advice framework has evolved significantly over time and offers funds and trustees a unique angle on fund analysis.

Services such as **implementing and reviewing** investment policy statements, selection of **asset managers**, providing unique **insight into emerging managers, in depth cost analysis**, not only of the total investment cost but the entire fund expenses.

The advice provided is **independent** of any service provider, reports are in depth and offer trustees and members enormous value.

ICTS Legal Services offers a comprehensive range of expert legal services providing practical support to corporates, financial services companies and retirement funds.

Our legal services include:

- **Contracts, mandates and service level agreements** – whether with service providers, agents, customers, employees, partners or others (including corporate agreements).
- **Document review and due diligence.**
- **Complaint responses** and drafting – Adjudicator, Ombud or other.
- Drafting of retirement **fund rules** and other umbrella fund and stand-alone fund documentation.
- **Publications** - financial services industry, legislative, regulatory and legal updates.
- Assistance with **employee benefit and retirement fund** matters and queries: divorce and maintenance orders, death claims, new products, 37D deductions and legal queries.
- Managing or supporting **litigation** (together with your chosen law firm, should a law firm be necessary).
- **Training and seminars** for employees, consultants, legal advisors and trustees on legal issues. The content of these training initiatives is sent to the various designation bodies to allocate continuous **professional development** points towards ongoing **accreditation**.
- Assistance with the legal issues around **internal restructuring** - such as regulatory and legislative requirements.
- Assistance with, training and consulting on regulatory and compliance projects and deliverables such as **Protection of Personal Information Act** and Complaints Management.
- Policy drafting.
- Administrative services related to the above, for example, **submission and management** of **rule amendments and Adjudicator cases**.





WEALTH SERVICES

TREVOR GLASSOCK

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We have expanded our service offering into the financial services arena in South Africa with the introduction of ICTS Wealth. As an established business, together with the vast experience of the executive management in the financial services industry we are well positioned to assist individuals and business's in the following areas:

Formulated solutions for your business include:

- Retirement funds
- Employee benefits
- Group risk schemes
- Group medical aid
- Business assurance
- Tax planning
- Cash management

We also provide affordable support and financial advice for individuals:

- Wealth Management
- Financial Planning
- Local and Offshore Investments
- Life Assurance
- Estate Planning
- Tax Planning
- Healthcare Planning

Our wealth of experience in finance will pay the best dividends.



DIGITAL TECHNOLOGY SERVICES

CHRIS BRITS

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ICTS supports the industry's growth in the digital arena.

EBnet is the preferred website for all role players in our industry to keep updated on industry news, network with other like-minded individuals and remain informed and engaged. Our wide audience includes Principal Officers, trustees, fund members, human resources professionals and service providers. Remain relevant by reading up on the latest news or receiving our weekly newsletter. Be visible to the industry stakeholders

We also distribute an electronic board meeting software programme. Focus your meetings on the right priorities by digitising your agenda and allocating tasks. A structured agenda keeps your meetings on track and the document library means you are able to easily access your latest rules, policies and mandates online while in your meeting.

www.ebnet.co.za

INDUSTRY PUBLICATION

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Pensions World[®]

SOUTH AFRICA

Pensions World falls under the ICTS Group of Companies, and uses the EBnet distribution platform to reach the industry.

Pensions World SA is a quarterly journal, which is available in print and online, that includes articles from employee benefit practitioners throughout the spectrum of organisations throughout South Africa.

The publication keeps our readers up-to-date on topical aspects of retirement funds, including developments in the legal, taxation, investment, wellness and financial planning areas. Our articles cover topical issues and challenges facing the employee benefits market and also provide educational information for trustees. Affiliated with IRFA and FPI, each issue awards you with CPD points.


Stay up to date with industry trends and visit www.pensionsworldsa.co.za or www.ebnet.co.za



ASSET MANAGEMENT

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Reshaping the South African Asset Management industry by promoting transformation, gender equality, skills development and stimulating economic growth through supporting and investing with transformed asset management companies.



Motswedi Emerging Asset Managers are an independent asset manager research business focusing on the South African investment management industry with specialisation in transformation initiatives. We are the industry leader in providing insight and access to the new generation of emerging asset managers in South Africa. We encourage the development of a more diverse industry that can contribute towards economic growth

As an asset manager research business, we have a core competence in the understanding of and in-depth research of emerging asset managers. We offer a full-suite of investment manager research, implemented consulting solutions and off-the-shelf empowered multi-managed investment products.

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