



FAIRHEADS

Benefit Services

Fairheads Unclaimed Benefit Preservation Pension Fund and Fairheads Unclaimed Benefit Preservation Provident Fund

**We trace, verify and pay out members
on behalf of retirement funds**



Fairheads Benefit Services (Pty) Ltd is an authorised
financial services provider FSP 18428

WHY USE AN UNCLAIMED BENEFIT FUND?

Retirement funds have an obligation to ensure that the benefits due to members are paid to them. These benefits have the potential to improve the lives of members and their families and provide opportunities for economic growth and security.

Unclaimed benefits can be a huge challenge for retirement funds because for the most part, funds do not have the extensive resources required to trace, verify and pay out members with whom they have lost contact. The established relationship that retirement funds enjoy with their membership often relies heavily on the employer to play a facilitation role. In the absence of this role, retirement funds can find it difficult to fulfil their obligations to their members.

An unclaimed benefit fund, if chosen well, can shoulder the burden of tracing, verifying and paying out members more efficiently and effectively because they are established for this very purpose.

As Southern Africa's largest independent benefits administrator, Fairheads Benefit Services is in a position to take up the challenge.



WHAT DO FAIRHEADS' UNCLAIMED BENEFIT PRESERVATION FUNDS OFFER?

- Our aim is to pay out benefits, not accumulate assets.
- Independent investment management.
- A well-established track record of servicing a geographically spread membership, without reliance on funds and employers to play a facilitation role.
- Comprehensive tracing capabilities include internal tracing, external tracing and investigative tracing.
- High-level fraud detection and prevention capabilities in order to prevent attempted fraud.
- Consistently high service levels with a member-centric approach to client service.
- A wide-spread distribution footprint to make it easy for members to submit information and queries. This includes guardian roadshow and field agent programmes and partnerships.

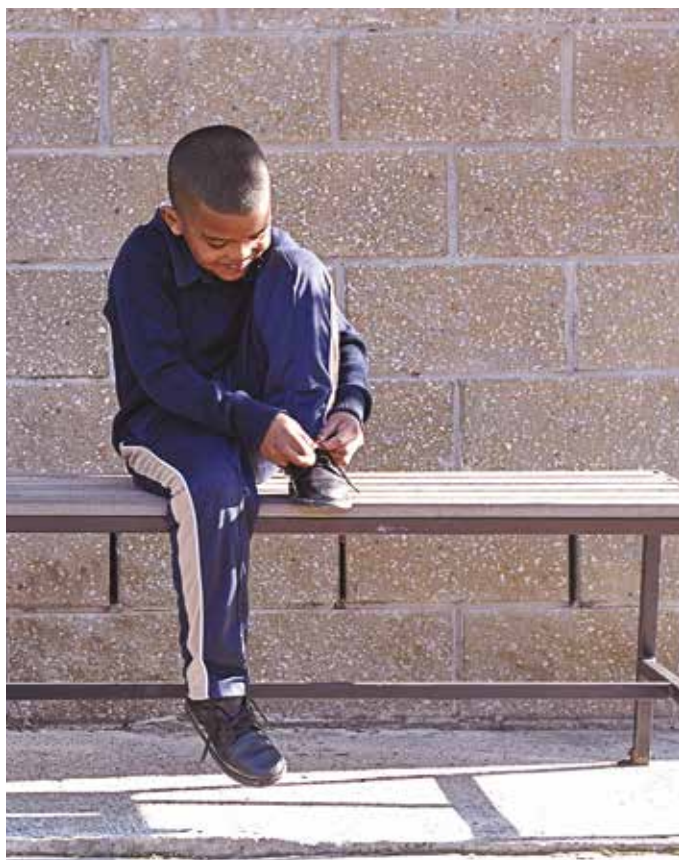


FAIRHEADS BENEFIT SERVICES

Fairheads Benefit Services (Pty) Ltd is Southern Africa's largest independent benefits administrator. The Fairheads group was established in 1925 and evolved to meet the needs of the retirement fund industry, based on our core service of independent administration.

Fairheads has a proven track record in the administration of retirement fund benefits, having participated in the pioneering of umbrella trusts and beneficiary funds. With more than R6 billion under administration and caring for over 75 000 beneficiaries, Fairheads' capabilities are geared towards service excellence.

Fairheads Benefit Services is a section 13B licensed administrator and an authorised service provider in terms of FAIS legislation.



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Cape Town

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