



# PENSION/RETIREMENT FUND ADMINISTRATION

Pensions, social security, and elderly social assistance schemes in Sub-Saharan Africa face challenges that are in many ways similar to those faced in other parts of the world. Contributory schemes have proven useful for workers with consistent wage incomes, but large informal and rural labour forces have generally resulted in very low coverage for those who retire from working and the elderly. Contributory schemes tend to benefit retirees the most, while the elderly rely on social assistance, often leaving them invariably financially insecure.

## WHO WE ARE

### BECAUSE ONE SIZE DOES NOT FIT ALL

Our Pension & Retirement Funds Administration division translates complex data into actionable insights using a holistic global approach. We help identify risks and opportunities, offering cost-efficient strategies that align with your organization’s guiding principles, by forging long-lasting relationships which are mutually beneficial. This expertise, combined with Minet’s vast knowledge of the African continent, allows us to provide clients with tailor-made packages that best suit their needs.

## OUR SOLUTIONS

We are dedicated to providing our clients with technical pension experts who utilize robust tools, quality control measures and best practices to deliver high-quality, accurate and compliant services. By helping our clients identify the risks that could threaten their strategy, operations, and success, we can help them thrive. Our team analyses and provides coverage solutions to risks including, recommending our fit for purpose products on funds or schemes such as:



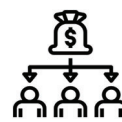
Stand-Alone Retirement Funds



Umbrella Funds



Preservation Funds



Beneficiary Funds



Individual Retirement Funds



Group Provident Funds



Individual Provident Funds



Umbrella Provident Funds

## YOUR BENEFITS

Our Pension & Retirement Funds Administration solutions are designed to address our clients’ total cost of risk; the advantages are, among others:

- As we are Aon’s largest Global Network Correspondent, we have access to over 50’000 colleagues in 120 countries as well as to their proprietary data, research and analysis, enabling us to manage and secure the risks of our clients
- Our ability to scrutinise prevailing legislation ensures that our solutions are in synch with the law, in a cost efficient manner, where all the existing tax incentives are taken advantage of and put to effective use by our clients.
- Our focus on high ethical standards, professionalism and innovation enables us to deliver effective risk solutions, supported by personal service for which we have built an unrivalled reputation
- Our advanced ecosystems for communication and claims management work constantly to update staff members on key information about benefit utilization and issue resolution to ensure a seamless customer experience