

OUR PEOPLE



The expert and specialised services we offer are made possible through the combined efforts of our diversely talented and highly skilled people.

Not only are our staff imbued with a wealth of experience, they are also eminently qualified in their specific areas of expertise.

Our consultants' high level of technical expertise has been garnered through their extensive — and ongoing — involvement in the industry, ensuring they remain constantly in touch with current and future market developments.

OUR FUTURE



We are dedicated to meeting the needs of our clients in dependable and innovative ways, without losing our characteristic personal touch and results-driven approach. We will continue to grow our existing high levels of trust and professionalism, as well as to upgrade our services as the needs of our clients grow, or as legislation changes.

OUR SERVICES



Gallet Group Employee Benefits and its subsidiaries, offer a wide range of services, including employee benefit consulting, healthcare brokering and consulting, actuarial services, payroll services, retirement fund administration and legal services, investment planning, wills and estate planning.

OUR HISTORY



Founded in 1974, the Gallet Group has developed into a dynamic, outsourced service provider within the retirement, financial planning, employee benefits and healthcare industries. Our business focus has always centred around our clients' specific needs, and throughout our existence we have strived to provide exceptionally high levels of personalised service. Our staff display the complementary combinations of the wisdom gained from experience as well as innovation, putting us in a unique position to find effective solutions to all our clients' varying and exacting needs.

In applying the highest ethical standards to all areas of our business since inception, we have built our reputation on the solid foundations of trust, reliance and dependability; attributes that have contributed to our continued success over the last 36 years.

With our client base continually growing and expanding, it seems that our ethos of "Getting the job done right first time" is certainly paying dividends.

OUR PHILOSOPHY



A number of years ago, the company made a market-focussed decision to develop its products and services around the needs of its clients. The result is a broad range of highly specialised, dynamic and results-driven services and product ranges, aimed at satisfying the needs of our diverse and continually expanding client base.

Through the years we have also been careful to maintain our independence and are therefore not bound to any particular institution or third party — this enables us to provide our clients with the best range of products to meet their specific requirements.



OUR EMPLOYEE BENEFIT SERVICES

CONSULTING



There are tangible benefits to be derived from being advised by a firm of professional employee benefit consultants like Gallet EB Support Services. This is largely because we have wide experience in our field and have established a reputation for sound advice and customer centeredness.

Our consultancy stays abreast of developments in the market and constantly applies innovative thinking in order to proactively present our customers with dynamic strategies to benefit their employees' best interests.

ADMINISTRATION



Thorough administration is key to the success of any employee benefit package and encompasses the critical day-to-day running of the retirement fund.

Gallet Retirement Fund Administrators boasts a skilled team of seasoned administrators who are all extremely proficient. Included in their areas of expertise is the all-important administration of Private Funds. We are thus able to offer an integrated professional service based on our wealth of human capital and intellectual property.

Backed up by a state-of-the-art computer system, Gallet's administration services are rated by our clients as both highly efficient and cost-effective.

RISK ADMINISTRATION



Our Risk Admin division does not underwrite and remains completely independent of any specific Assurer, ensuring clients get the best rates. This division performs a host of key administrative functions for the management of our clients' risk products.

Some of the benefits to our clients are: significantly lower premiums; greatly improved communication regarding medicals; facilitation of the medical underwriting process and faster claims processing.

INVESTMENT PLANNING



The financial solidity and potential growth of a fund hinges on well-informed investment decisions. Gallet EB Support Services have a proven track record in the area of investment planning and have, through their experience over the years, developed effective tools for evaluating investment performance — all performance data would amount to nothing without the proper interpretation and analysis. We use this information to assist Trustees in making meaningful investment decisions, as well as in the formulation of an appropriate investment strategy.

PRIVATELY ADMINISTERED FUNDS



We boast a superior team of administrators who are experts in their field. Included in their area of expertise is, in particular, the administration of Private Funds. We have no call centres, and our administrators manage every aspect of the administration of a Privately Administered Fund, ensuring a seamless relationship between Employer, Trustee and Fund.

UMBRELLA FUND ADMINISTRATION



Gallet offers employers the opportunity of participating in a range of free-standing Pension or Provident Umbrella Funds — this allows participating employers the flexibility of tailoring their contributions and benefits with variably-priced options to suit the need.

The administration of these Umbrella Funds is comprehensive - it includes day-to-day admin; drafting and submission of rules to employers; compilation of all statutory, SARS and SARS returns; complete fund accounting. To maintain personal service, there are no call centres.



HEALTHCARE



Having always assisted our clients in providing for their retirement, it was a natural extension of our services to assist them in the management of their healthcare requirements as well.

Gallet's Healthcare division is committed to ensuring that their clients' specific medical aid requirements are met by performing a thorough analysis of all the available products.

Careful financial management, correct and informed product selection and professional knowledge are essential in any well-balanced healthcare package. Our Healthcare division prides itself on finding this delicate balance, and then on educating its members as to the opportunities at hand.

ACTUARIAL



Actuarial input is vital to ensure the financial integrity of any retirement funding vehicle. Gallet are able to offer this highly sophisticated service as an integral part of our clients' employee benefit package. But, we are equally happy to work with actuaries outside of our organisation, such as those that may be recommended by our clients.

ASSET ADMINISTRATION



Gallet Asset Admin enables clients to receive efficient daily unit pricing, meaningful investment reporting and, most importantly, the ability to access most investment managers at a reduced fee.

PERSONAL FINANCIAL PLANNING



Gallet's Personal Financial Planning Services focus on the wealth accumulation and preservation needs of the individual and extends to, amongst other services, risk benefit analysis and retirement planning. In order to provide the individual, and business's, with the most appropriate programmes on offer, these recommendations are tailored to suit their individual requirements. We ensure that we are fully up-to-date and au fait with the latest products from all major investment and insurance companies.

Gallet's Personal Financial Planning also includes retirement planning and assistance with the drafting of wills, and setting up trusts.

PAYROLL



Gallet's Payroll Services provide comprehensive and effective solutions to companies who prefer to outsource this admin intensive function. The reduction in costs associated with not appointing dedicated internal payroll staff, as well as the benefit of allowing seasoned professionals to manage this key area, make our payroll services very attractive to a wide range of clients.

Gallet's Payroll Services include: processing of the monthly payroll, printing of all documentation and distribution thereof, year-end reconciliations and submission of tax returns, provision of payroll data for analysis by client's management team (BIM – Business Intelligence Manager) and communication of all other relevant information affecting a companies' payroll function.

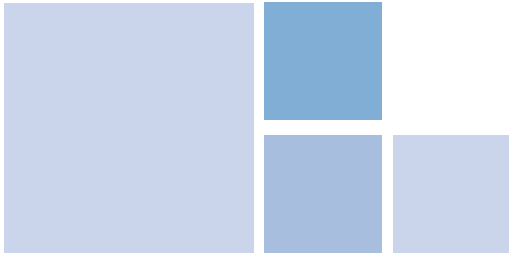
Our payroll service fees are discounted to our EB clients.

LEGAL



The legal requirements surrounding the employee benefits industry are complex and require constant monitoring to meet the ever increasing demands of new labour and fiscal legislation. With Gallet's in-house legal expertise, our clients are assured that all the relevant legal requirements will be met.





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REGISTRATIONS:

Gallet Group Employee Benefits (Pty) Ltd - Reg. No. 2010/019631/07

Gallet Retirement Fund Administrators (Pty) Ltd - Reg. No. 1967/008174/07 - FSP No. 5538 13B Licence No 24/80

Gallet EB Support Services (Pty) Ltd - Reg. No. 1980/006347/07 - FSP No. 5667 CMS 232

Gallet Risk Admin (Pty) Ltd - Reg. No. 1999/013536/07

Gallet Financial Planning (Pty) Ltd - Reg. No. 2003/016826/07 - FSP No. 5731

Gallet Asset Admin (Pty) Ltd - Reg. No. 2009/014708/07 - FSP No.41129

- Retirement Fund Administration
- Retirement Fund Consulting Services
- Retirement Fund Rules and Legal
- Fund Accounting
- Employee Benefit Risk Administration
- Asset Administration
- Financial Planning
- Wealth Management
- Investment Planning
- Retirement Planning
- Wills and Trusts
- Healthcare
- Actuarial Services
- Payroll Services

