



Your staff play a key role in the success of your business and should be your most valuable assets. Providing medical cover, retirement savings and risk solutions will provide employees with peace of mind that a vital part of their financial planning is taken care of. How do you mitigate your risk when signing surety for contracts, loans and overdraft facilities on behalf of the business? Your succession plan forms part of your legacy and funding this structure is an important aspect. Keeping your key staff from being head hunted and/or determining the cost of replacing a key staff member. These are all aspects that could have a huge financial impact on the cash-flow and success of your business.

We provide solutions for all your business assurance needs:

- Advise on the relevant Employee Benefits i.e. Retirement, group life cover, medical aid
- Implement the most appropriate group scheme and handle all administration for small business
- Cover the liabilities of the business and sureties by implementing contingent liability assurance
- Determine the costs to the business when losing a key staff member and implement key-man assurance
- Provide advice on incentive schemes and share options to key staff members
- Value your business and shareholding to provide buy and sell assurance and contracts
- Provide financial wellness workshops to employees
- Provide Wills and succession planning advice to employees
- Consult with employees on group benefits because of resignation/retrenchment/disability or retirement

