



Employee Benefits BlueStar  
Your portal to Employee Benefits

Insurance

Financial Planning

Retirement

Investments

Wealth

# Employee Benefits BlueStar – Your Partner in Growth!

Employee Benefits BlueStar was established to meet Sanlam's strategic requirements, creating a platform for growth, by providing Employee Benefits support to intermediaries and their clients.

The model is available to all intermediaries who require a holistic Employee Benefits value proposition.

A specialist Employee Benefits services provider, Employee Benefits BlueStar is a business dedicated to intermediaries.

Employee Benefits BlueStar provides the full ambit of fund consulting and servicing, including adherence to regulatory and fund compliance requirements.

Operating in a technical and challenging environment where there is a convergence of institutional and retail financial services needs, two roles are undertaken in shared partnership:

- ① Intermediaries attend to individual and business financial planning – as the **Contracted Financial Adviser**
- ① Employee Benefits BlueStar has the responsibility to service retirement funds and group schemes – as the **Contracted Benefit Consultant**.

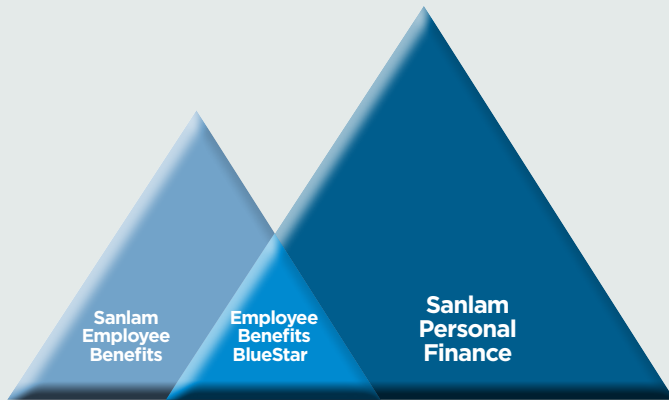
All stakeholders benefit from the collaborative and all-inclusive approach towards fund management, business assurance and individual financial planning. Testimony to this is the exceptional growth experienced in all facets of the business.

## Employee Benefits provides ...

- Practice building and a source of ongoing referrals
- Protection / ring-fencing your client base
- Annuity income
- Core benefits provision
- Structured business platform for Intermediaries



# Intermediary and Business Partnerships



Unburdened from the rigor of fund management, Intermediaries are now enabled to provide valuable member services, as the **Contracted Financial Adviser**, where individual leads and financial management is a continuum of fund membership, creating a compelling value add to clients – a true market differentiator!

With a national footprint Employee Benefits BlueStar attends exclusively to employee benefits requirements of the Clients of Sanlam Personal Finance Intermediaries.

Staff are salaried and any business or individual leads are always referred to the Contracted Financial Adviser, ensuring a synergistic partnership, with zero conflict of interest.

## Specialised Employee Benefits Business Unit aims to...

- **Significantly increase new business via Intermediaries**
  - Gain market share on institutional and retail business
  - Focus of referral business to Contracted Financial Advisers
- **Ensure governance and compliance requirements are attended to**
  - Historical and ongoing
  - Proactive and comprehensive servicing to clients of intermediaries
- **Demarcation and specialisation of roles**
  - Contracted Benefit Consultant (CBC) and Contracted Financial Adviser (CFA) approach to professional fund and member services
- **Establish partnerships, to become the centre of excellence in the Employee Benefits Industry**

**Dedicated to Sanlam Personal Finance as the portal for Sanlam Employee Benefits products and services**

# Value proposition to Sanlam Intermediaries

- ④ Dedicated to SPF; as an extension of Sanlam Employee Benefits – a strategic partner
- ④ Funded, endorsed and supported through Sanlam Employee Benefits and SPF partnership
- ④ Approved and endorsed by the Sanlam Umbrella Fund's Board of Trustees
- ④ National footprint
- ④ Salaried staff with many years industry and Sanlam Employee Benefits experience
- ④ Employee Benefits specialisation and focus. All other business opportunities referred to Intermediaries
- ④ Partnership where CBC role complements and strengthens CFA role
- ④ Intermediary retains primary Client relationship ownership, with EB BlueStar providing specialised Fund support
- ④ Service level agreements with unique needs of Intermediary and Client catered for
- ④ Attendance to governance, compliance, regulatory and fund requirements
  - Eligibility Conditions
  - Dependants and Beneficiaries
- ④ Time saving; for intermediary freeing them from the onerous Fund obligations
- ④ Business retention
- ④ Streamlined processes and up to date records
- ④ Continuous fund assessment in terms of market trends and regulatory changes – Fund Audits
- ④ Specialised services:
  - Fund maintenance
  - Administration
  - Retirement Fund Web reporting
  - Consulting
  - Joint Forums – implementation, training and meetings
  - Member communication, including education on beneficiary nomination matters
  - Net replacement ratio exercise for every Member
  - Trustee and Management Committee training
- ④ Lock out competitors
- ④ Fund upsell emphasis
- ④ Individual member lead push
  - Existing
  - New
  - Exiting
- ④ Glacier and Sanlam Private Wealth platform investment opportunities for members, with fees to Intermediary
- ④ Assisting with identification of new business opportunities
- ④ Instilling Client confidence
- ④ Potential CFA appointment to other Funds

**Partnership provides many opportunities and peace of mind!**

# Sales & consulting cycle





# Functions include...

	EB BlueStar	Intermediary
<b>Quotations</b> - Fund and Member	✓	
<b>New business</b>	✓	
<b>Medical underwriting</b>	✓	
<b>Monthly account statements</b> - Section 13A	✓	
<b>Credit control</b>	✓	
<b>Claims</b> - Withdrawal, Death, Disability, Trauma, Retirement	✓	✓
<b>Revisions</b> - Benefit Structuring, Cost Review, Investment Review	✓	
<b>Reports</b> - Fund Reports, Claims Reports, Joint Forum Report	✓	
<b>Record keeping</b>	✓	
<b>Queries</b>	✓	
<b>Legislation</b> - Governance & Compliance	✓	
<b>Client liaison</b> - Joint Forum, Employer, HR, Finance, Member, etc	✓	✓
<b>Administration support</b> - access, training on Retirement Fund Web	✓	
<b>Member communication</b>	✓	✓
<b>Upsell benefits</b>	✓	✓
<b>Terminations</b>	✓	

# Strength in numbers

With over 200 Financial Adviser partnerships actively involved in growing their employee benefits portfolio – many with multiple funds, Employee Benefits BlueStar provides sales, consulting, servicing and retention support.



# Further advantages

Through our partnership agreement with Succession Financial Planning Advisory Services, Intermediaries are now able to access and be appointed to funds with other administrators, as the Contracted Financial Adviser. This valuable facility offers many opportunities and is an excellent source of new corporate and retail business.

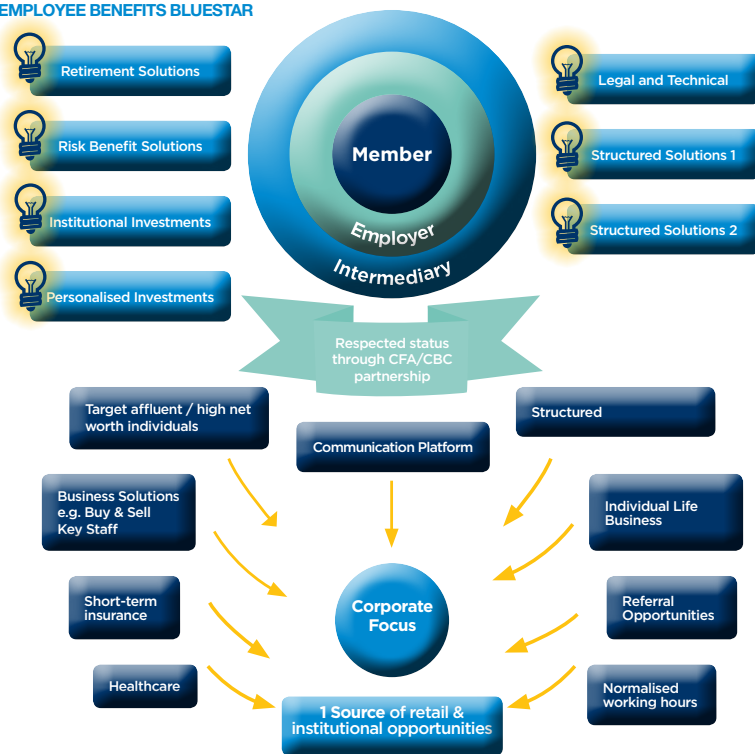
EB BlueStar in partnership with Sanlam Group Risk now offers SPF Intermediaries a Risk Umbrella with the most competitive rates and terms available.

This is for clients with an employer / employee relationship. For associations and voluntary membership, Employee Benefits BlueStar has partnered with Sanlam Sky.

Although Sanlam Employee Benefits focused, referrals and sales for Intermediaries are facilitated through Sanlam businesses, including but not restricted to – Glacier, Sanlam Private Wealth, Santam, Sanlam Trust and CompleteMed.

# Institutional and Retail Growth Opportunities

## EMPLOYEE BENEFITS BLUESTAR



## Not yet Partnering with Employee Benefits BlueStar?

### Please Contact:

<b>Johannesburg</b>	Rosebank Office Park, Block A, 181 Jan Smuts Avenue, Rosebank T: 011 550 4620
<b>Bloemfontein</b>	163 Nelson Mandela Drive, Bloemfontein T: 051 407 8379
<b>Cape Town</b>	2 Strand Road, Bellville T: 021 947 1102
<b>Somerset West</b>	Garden Fly Centre, 171 Main Road, Somerset West T: 021 852 0266
<b>Constantia Kloof</b>	Meersig Building, 2 William Nicol Road, Constantia Kloof T: 011 470 4757
<b>Durban</b>	2nd Floor, Milkwood Park North, Cnr Umhlanga Rocks Drive and Douglas Saunders, La Lucia Ridge, Umhlanga T: 031 300 0406
<b>Port Elizabeth</b>	Block 3, 78-84 2nd Avenue, Newton Park, Port Elizabeth T: 041 392 5018
<b>Pretoria</b>	Block B, Sanlynn Building, Sanlam & Alkantrand Road, Lynnwood Manor T: 012 470 0126

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