



m CUBED

Richard Farrow

Sponsor Trustee and Chairman

Richard Farrow emigrated from the United Kingdom in 1982 after completing his O-levels. In early 1983, Richard joined the employee benefits division of Fedsure as a quotations clerk in the new business department – this department helped build the core base of his extensive industry knowledge.

In 1988 Richard moved to the administration department of Fedsure and over the next 13 years worked his way up from administrator to team leader and eventually to senior manager, while controlling the administration departments responsible for a number of key broker books and Fedsure branches countrywide. During this time, Richard was extensively involved in the development, conversion and running of the in-house administration system.

In early 2002, Richard decided to seek new challenges and accepted the opportunity of joining the employee benefits division newly acquired by mCubed Holdings. Over the ensuing 3 ½ years, Richard worked in the administration and operations departments of this division – during this time, Richard was appointed as a sponsor trustee of the administrator's 5 main umbrella funds.

In late 2005, Richard formed part of the team that completed a management buy-out of the employee benefits division from mCubed Holdings. After the management buy-out Richard continued to work in the administration and operations departments and in 2007 was promoted to head of company finance, although he remained active in the administration functions through day to day support and as head of the death claims department. In 2011 Richard was appointed as head of operations and administration within mCubed and remains in this key position.

Richard was elected as chairman of the umbrella funds in 2007 and remains an integral part of the board.