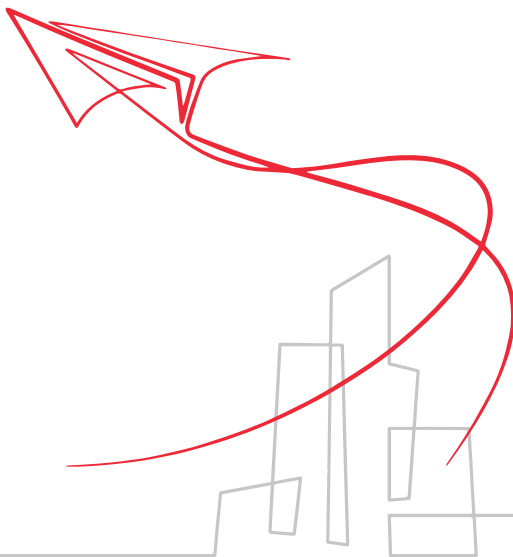


m cubed
GROUP



Trust

Healthy relationships harness trust. We work towards maintaining and building strong relationships with all our partners.

Simplicity

In an industry that is known for baffling the brains of people, we try our level best to keep it simple and to the point, making our processes, procedures and communications easy to understand and work with.

Transparency

mCubed has always put transparency as one of our main core elements. Allowing all members to fully understand the costs associated to the funds. Transparency in fees, investments and risk products where those fees or costs are used and why. An area that has been a hot debate within the industry for years





Accessibility

We don't want anyone having a tough time reaching us. We are available through a number of portals and aim to respond to all queries within 24 hours of receiving them.

Versatility

Being an independent 13B administrator, we have contracts with major financial providers, where we can offer an overall best collation of a variety of individual products that best suit the client's needs or requirements.





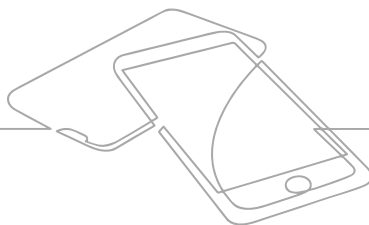
SERVICE offering

EMPLOYEE benefits

We provide a specialised retirement servicing platform to effectively manage pension and provident funds, while acting as a support base to our diverse broker market. We have an 'always on' approach regarding access to our systems and support this web access by a world class retirement fund administration service.

STAY CONNECTED TO ONE OF THE MOST
IMPORTANT ASPECTS OF YOUR LIFE –
YOUR FINANCIAL WELL-BEING!

DOWNLOAD THE MCUBED APP TODAY to have your investments and risk benefits right at your fingertips. The mCubed app communicates directly with you and keeps you informed and up-to-date with the latest industry news. You can upload all of your personal documents directly onto the app. All your documents will be kept safe and confidential on your very own online personal vault.





ASSET solutions

mCubed Asset Solutions (Pty) Ltd is the establishment born from a devotion to serious effort on rethinking investing, servicing and the ease of retirement. As an independent FAIS compliant company, we ensure solid partnerships between the trustees of the umbrella funds, investment managers, custodian of the investments and each member participating in a retirement fund. As a member, client or broker to one of our retirement funds, you will be given the best investment administration, investment advice, the best service and full transparency, in conjunction with your fund appointed FAIS accredited financial advisor.

mCubed Asset Solutions (Pty) Ltd strive to get you to a beautiful, **FINANCIALLY SOUND AND SUCCESSFUL RETIREMENT.**



PAYROLL solutions

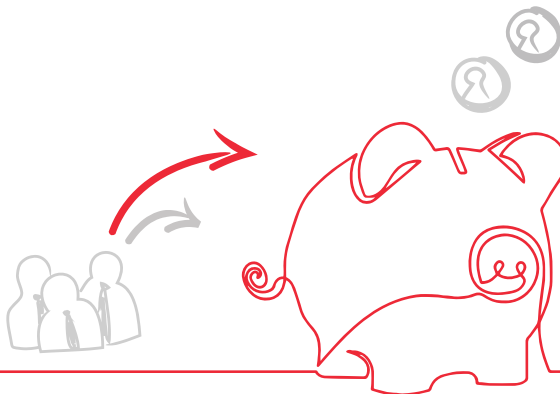
Vision

The vision is to offer an integrated payroll solution to both new and existing clients. We aim to partner with our clients in providing effective and efficient remuneration functions, using current best practice, whilst understanding each client's unique requirements.

A solution that works with the software you use enables your business to grow faster and more efficiently.

HR solution

An ideal HR solution must make up part of your everyday tools and is something that is used to help you do the best job possible. Most importantly, the payroll solution that you use should help you serve employees who are key to the lasting success of your business.



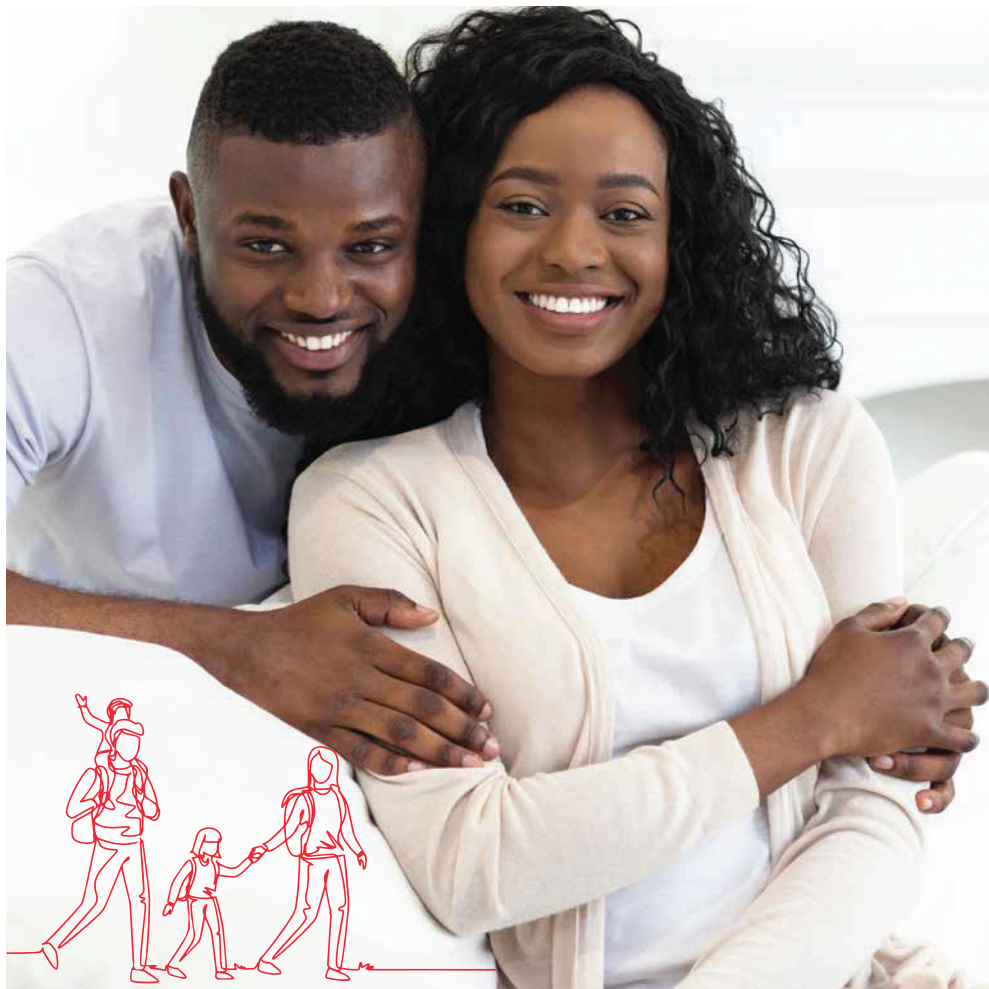


Effective tracking right from the start, through to the recruitment and hiring process and during your employees' entire career progression, is vital to keeping your workforce happy and productive.

A simple and more cost-effective way of your payroll being handled. Confidentiality is key when outsourcing your payroll as the payroll is kept and done off site and sent to the management team for approval.

We also offer all 3rd parties to be dealt with including SARS, Medical Aid, Labour/UIF Department, OID Returns/Workman's Comp

We also offer an expense module, leave module and online app to monitor all your payslips as well as your investments with mCubed



RISK solutions

Deton Group Risk provides an extensive range of group risk benefits within a unique environment, providing security and peace of mind to employers. This will enhance employee benefit packages, which plays a key role in attracting and maintaining employees. Our dedicated and experienced team strive to provide long lasting relationships and service excellence. We offer independent risk providers at competitive rates and cover all group risk benefits. Our comprehensive product offering provides flexibility to the employer on tailor-made solutions that will provide financial protection to employees and their dependents.

Our bespoke administrative service offering aids an employer with peace of mind by ensuring that their employees and their respective families are taken care of in the event of long-term illness or death during service. As group assurance forms the backbone of a sustainable organisation, group risk ensures that the claims thereof are handled seamlessly and take the administrative burden off the employer by providing a hands-on approach with personalised service for each employee. This evidently enhances employee benefit packages, which plays a key role in attracting and maintaining employees.

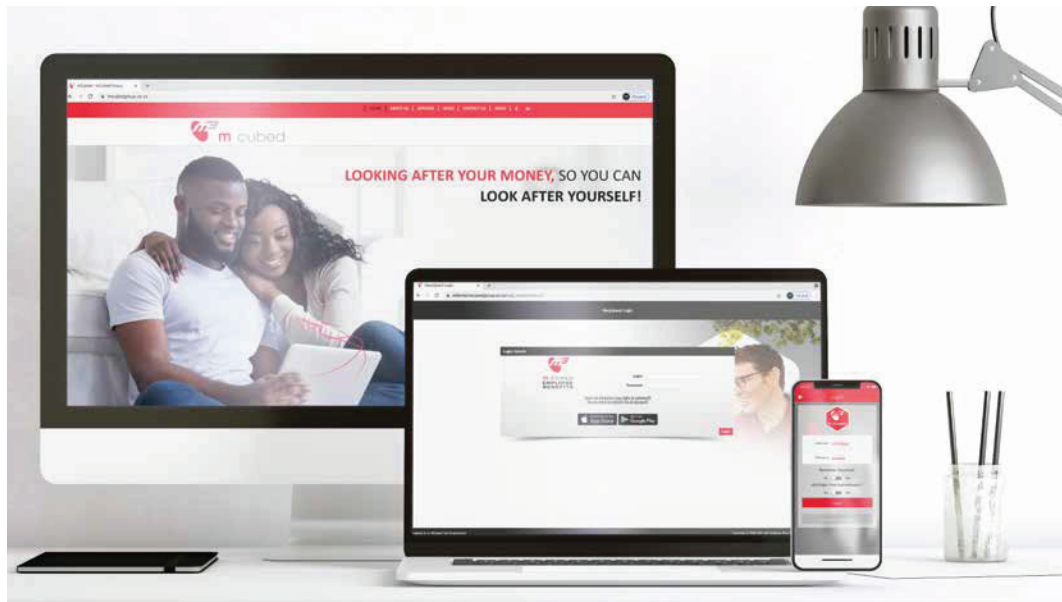
OUR DEDICATED, PASSIONATE AND
EXPERIENCED TEAM STRIVES TO PROVIDE
LONG LASTING RELATIONSHIPS AND SERVICE
EXCELLENCE, **keeping the employer top of
mind, with employee's best interest at heart.**



PLATFORM and ADVANTAGES

There has been a major shift in today's times, where **the company and its staff are digitally connected to their own business as well as the suppliers that the business interacts with.**

mCubed has adopted a business process socialization outlook on majority of our services and products. This allows us to provide specific users with the ability to request and alter the flow of work and its processes for their specific needs. This allows mCubed to adapt quickly whenever change is needed on both the clients as well as the regulators in the Financial Services industry.



Another concerning issue for users is the centralisation of member data, as well as its privacy and security. **mCubed's system allows centralised storage and accessibility to all data that a user uploads, which can be retrieved at any point in time,** even if the member no longer participates in the retirement fund. We allow life access to storage for all current and past members.

OUR app

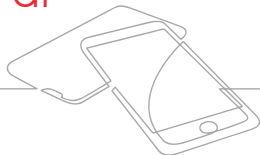
mCubed's app was designed to present the members record, data and financial transactions in an easy to view dashboard. It presents members static details, their financial contributions and risk covers, as well as all multimedia files that are uploaded into the member's vault.

What's new

mCubed is currently embarking on moving all the web processing workflows to the app. Members, consultants and employers will be able to control, change and access all aspects of their data.

The aim is to have full control of your retirement fund within the palms of your hands. Visit the Play Store or Apple App store to download our app.

**All your information at
your fingertips.**





APPOINTED FIDUCIARY representatives of the fund

All the Umbrella Funds, administered by mCubed are structured in such a way to provide members of the fund with the most diverse and cost effective benefit structures possible.

All funds have duly appointed Fiduciary Representatives whose roles and responsibilities are to ensure the effective operation of the fund and to protect the best interests of the members.

THESE APPOINTED FIDUCIARY REPRESENTATIVES CONSISTS OF THE FOLLOWING:

**PRINCIPAL
OFFICER**



**BOARD OF
TRUSTEES**



**RETIREMENT
BENEFIT COUNSELLOR**



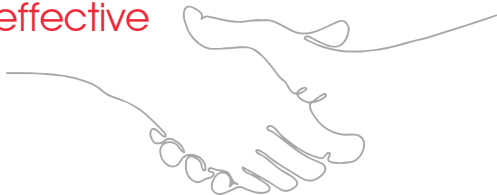
**INDEPENDENT
ACTUARIES**



**INDEPENDENT
AUDITORS**



The most diverse and cost effective
benefit structures





JOHANNESBURG

T: +27 11 677 7500 | F: +27 11 388 3286

newbusiness@mcubed.co.za

Bradford Manor, 10 Bradford Rd, Bedfordview, 2007
PO Box 2305, Bedfordview, 2008

DURBAN

T: +27 31 764 3166 | F: +27 11 388 3286

newbusiness@mcubed.co.za

Unit 8, Braehead Office Park, 1 Old Main Road, Kloof, 3610
PO Box 2305, Bedfordview, 2008