MEMP GROUP (PTY) LTD.

COMPANY PROFILE

AUTHORISED FINANCIAL SERVICES PROVIDER
2017/663149/07
CMS ORG 4741
FSP 49562

2021

CONTENTS

MEMP Financial Services was founded in 2000 by owner and CEO, Rob Immelman. When asked why he started MEMP, he said "I had been exposed to corporate consulting, which was predominantly employer focused. I envisioned a company with more of an employee focused strategy, so excitingly MEMP was born."

In 2021, MEMP merged with a national company in the hopes of being able to touch more lives. Unfortunately the ethos of the businesses were not aligned, forcing Rob to leave behind what was MEMP Financial Services, but resulting in the exciting venture that is the MEMP Group.

The employee focused strategy established in 2000, remains the basis of our philosophy, but paired with a vision to do more for our members and now clients, allowing all our dealings to be met with the following two objectives:

- To provide a personal and genuine service to the employees (actual members of employee benefit funds), and individuals looking to secure their financial future.
- To empower them with knowledge on how to make the most informed financial decisions.

Over the years, MEMP FS received multiple service awards from various medical schemes and assurers, recognizing our ability to maintain a high level of servicing.

- Rob Immelman, MEMP Group CEO

In the new era of the MEMP Group brand, we aim to not only maintain servicing standards, but continually surpass expectations and deliver on the exceptional.

> *Working for MEMP Group gives me an opportunity every single day to add meaningful and tangible value to people and their families. It is a culture and ethos we as the MEMP team have embraced, and are enthusiastic about achieving for our members at every opportunity.*

OUR STORY

"MEMP Group has been advising us on, and actively managed, our group's medical aid and provident funds since January 2000. During this time we have had nothing but commitment, efficiency and passion for the business from their staff. We hope that our relationship may continue to flourish for many years to come."

Marthinus Steyn, Financial Director of Bracken Timbers -

WHO WE ARE

PURPOSE

We create empowerment opportunities so that our members and clients can make more informed decisions.

VISION

To positively touch as many lives as possible.

MISSION

To empower our society, whilst providing effective and life-changing assistance to our members and clients through empathic and genuine service.

VALUES

EMPATHY
We care about all people and their situations

TENACITY
We strive to go above and beyond, always

TRUST
We gain and give trust, with all

INTEGRITY
We remain transparent and ethical in all dealings

CONSISTENCY
We endeavour to consistently provide quality service, for the right reasons

INDEPENDENCE
We represent our members and clients first, and always

EMPOWERMENT
Knowledge is power, and the most informed decisions are the best decisions. We empower each other, our members, clients and our service providers at every opportunity.

TEAMWORK
We accept that together; we are stronger, better, and more able to provide for our members and clients.

EMPATHY
We empathize and treat each member and client's case as if it was our own, thus allowing us the emotional drive to go the extra mile- every time.

COMMUNICATION
Our communication with ourselves, our colleagues, our members, our clients and our service providers is the KEY to our success. We communicate openly, honestly and often.

COMMITMENT
We are committed 100% to our MEMP Group team, our MEMP Group philosophy, and to our members and clients. We effect lives on a daily basis, based on the commitment to our vision, mission and culture of MEMP Group.

INTEGRITY
We are ethical, compliant, and proud of our business standards and procedures. We strive to always do the right thing, for the right reason, no matter what.

TENACITY
We do not give up. We make sure that every angle is approached before we offer a conclusion.

TRUST
Trust is our foundation. Trust between each other, us and our members/clients, and us and our service providers. Trust is MEMP Group.

ACCOUNTABILITY
We hold each other accountable, in all aspects of our professional relations. This, to further motivate and encourage the best of ourselves and our team, at all times.

CONSISTENCY
Consistency is key, every step of the way. We endeavour to provide a service that is consistently proficient and pleasant.

TRANSCENSION
We consistently aim to transcend all boundaries, both personal and professional. We will not stop growing, improving or learning.

EXUBERANCE
We strive to consistently create an environment that encompasses positivity, excitement and success, thus creating a contagiously exuberant environment for our team, our members, our clients and our service providers.

RELATIONSHIPS
We place a strong emphasis on the relationships we make; with each other, our members, our clients and our service providers. We believe in building and enhancing relationships, over and above solving challenges. We are the power of people.

OUR CULTURE

"The service I have received from you has been exemplary. Every time I contact you with a query and questions I have concerning my medical aid, you are friendly, pleasant and always explain so that I understand. Thank you for the service you have extended to me."

Mrs C. Marais, Individual Member -

WHAT WE DO

We are a team of financial professionals, offering consulting services and management of:

- Medical Aid
- Medical Insurance
- GAP Cover
- Funeral Plans
- Retirement Funds (Provident & Pension)
- Risk Funds (Group Life)
- Life Policies
- Investments
- Short Term Personal Lines
- Short Term Commercial Lines

METHODS OF CONSULTING

- One on one (in person)
- Group presentations
- Virtual meetings
- Telephonically (call and text)
- Hardcopy education
- Company specific requirements

WHAT MAKES US UNIQUE

Our member focused philosophy and client-specific servicing, wherein the interests of our members and clients are protected first and foremost, is ultimately what sets us apart from the rest.

We do not only service based on the issue at hand, but at every interaction, we assist members and clients to make the most informed decisions about their financial well-being.

GROUP AND CORPORATE CONSULTING

At *NO ADDITIONAL COST* to the member or company, we take full responsibility for managing the member's healthcare and employee benefit programs, thus the onus of servicing administration falls on us instead of HR.

In turn, we:

- Free up the HR department to focus on other responsibilities
- Improve HR and employee relations
- Educate members, which ultimately reduces downtime and increases productivity
- We save the members money
- Provide client-specific servicing plans

Lastly, we do not refer members to the call centres. Our servicing strategy is hands on, with an emphasis on visibility and personal attention.

INDIVIDUAL CONSULTING

Our mission of empowering our society, whilst providing effective and life-changing assistance is the driving force behind our individual consulting divisions, being Wealth (Personal and Family Financial Planning) and Short Term.

We consistently strive to provide a service that leaves our clients well informed, confident, and comfortable with their financial position.

We do not just service, we build relationships whereby our members and clients know us, trust us and rely on us.

HOW WE CAN BE OF SERVICE

- WE GUARANTEE TO LISTEN
- WE GUARANTEE TO CARE
- WE GUARANTEE TO SEE NO STONE UNTURNED

WE MAY MANAGE, ADMINISTER AND/OR CONSULT ON:

- Member risk & needs analysis
- On-site servicing
- One-on-one or virtual member assistance
- Applications
  - Membership certificates
  - Benefit Brochures
- Addition of dependents
- Removal of dependents
- Changing of options
- Pre-authorisations
- Ordering of membership cards
- Member (benefit) education
- Scheme & Option comparisons
- Registration for Chronic medication and/or treatment
- Registration on special programs
  - Maternity
  - Wellness
- Resolving service provider errors
- Claim submissions
- Claim queries
- Assistance in applying for "ex-gratia" payments
- Providing doctor choices
- Providing network provider choices
- Medical Aid tax certificate distribution
- Reconciling monthly premium schedules
- Annual fund review

WE MAY MANAGE, ADMINISTER AND/OR CONSULT ON:

- Member risk & needs analysis
- On-site servicing
- One-on-one or virtual member assistance
- Applications
  - Benefit Statements
  - Master policy documents
- Addition of dependents
- Removal of dependents
- Removal/Addition of employees
- Changing of options
- Member (benefit) education
- Scheme & Option comparisons
- Resolving service provider errors
- Claim submissions
- Claim queries
- Benefit payouts
- Fund reconciliation assistance
- Re-broking and recommendations
- Establishment of trusts for minor dependents (in event of principle member's death)
- Reconciling monthly premium schedules
- Annual fund review

DIVISION

SHORT TERM

WE MAY MANAGE, ADMINISTER AND/OR CONSULT ON:

- Member/Client risk & needs analysis
- On-site servicing
- One-on-one or virtual member/client assistance
- Personal insurance
- Business insurance
- Specialist insurance
- Applications
  - Benefit schedules
  - Master policy documents
- Changing of cover
- Member/Client (benefit) education
- Insurer & Cover comparisons
- Resolving service provider errors
- Claim submissions
- Claim queries
- Re-broking and recommendations
- Annual fund review

JUST A FEW

EXAMPLES

WE MAY MANAGE, ADMINISTER AND/OR CONSULT ON:

- Member/Client risk & needs analysis
- On-site servicing
- One-on-one or virtual member/client assistance
- Applications
  - Benefit schedules
  - Master policy documents
- Beneficiary nominations
- Changing of options
- Member/Client (benefit) education
- Scheme & Option comparisons
- Resolving service provider errors
- Claim submissions
- Claim queries
- Rewards programs such as:
  - Vitality and Multiply
- Minor financial planning
- Budgeting
- Estate planning
- Retirement planning
- Bond cover
- Advice
- Withdrawals
- Ad-hoc contributions
- Tax certificates
- Market Trends and information
- Annual fund review

CLIENT PORTFOLIO

We pride ourselves on our ability to service members and clients from all walks of life. With our versatile and comprehensive team of servicing consultants, we are able to service:

- Individuals
- Groups
- Private Institutions
- Public Institutions
- Blue collar workers
- White collar workers
- Management
- Directors
- Young adults
- Adults
- Retirees

The MEMP brand have serviced a variety of clientele within various sectors of the economy, both local and national, showing our ability to service with effect but not limited to, the below:

- Tertiary Institutions
- Unions
- Semi-Government Sectors
- Engineering Industry
- Manufacturing Industry
- Agricultural Industry
- Motor Industry
- Local Government Sectors
- Medical & Health Sectors
- Professional Companies

INDUSTRY RECOGNITION

The following awards were given to MEMP Financial Services over the years, from various medical schemes and assurers:

- Top Performing Broker
- Top New Business Producer
- Top 10 Brokers
- BEA GOLD
- Top 20 Recognition
- BEA Silver
- Top 10 Private Business Owners
- *Write up in Herald E-Edition (2019)*

EMPLOYER OF CHOICE

We believe that an incentivized and happy team is a productive one, thus we provide our permanent staff with employee benefits.

We also consistently aim to provide an empowered and exuberant workplace, and the support our team needs to be the very best they can be for themselves, and for you the members and clients.

Our CULTURE breeds teamwork and efficiency.

MEMP BRAND PORTFOLIO

"I need to honestly thank you from the bottom of my heart that you are able to act as an intermediary with Bonitas! You have been so helpful and professional and it's a breath of fresh air to have some decent assistance!"

Taryn Prazek-Van Heerden, Naptosa Member -

We look forward to hearing from you...

THANK YOU FOR YOUR TIME

CHIEF EXECUTIVE OFFICER
DIRECTOR

ROB IMMELMAN
rob@mempgroup.co.za
082 573 1060

CHIEF OPERATIONS OFFICER
DIRECTOR

CAYLEIGH KOHLER
kohlerc@mempgroup.co.za
083 215 9962

CHIEF RELATIONS OFFICER
KI

FIONA DRAKE
fiona@mempgroup.co.za
072 727 9696

www.mempgroup.co.za