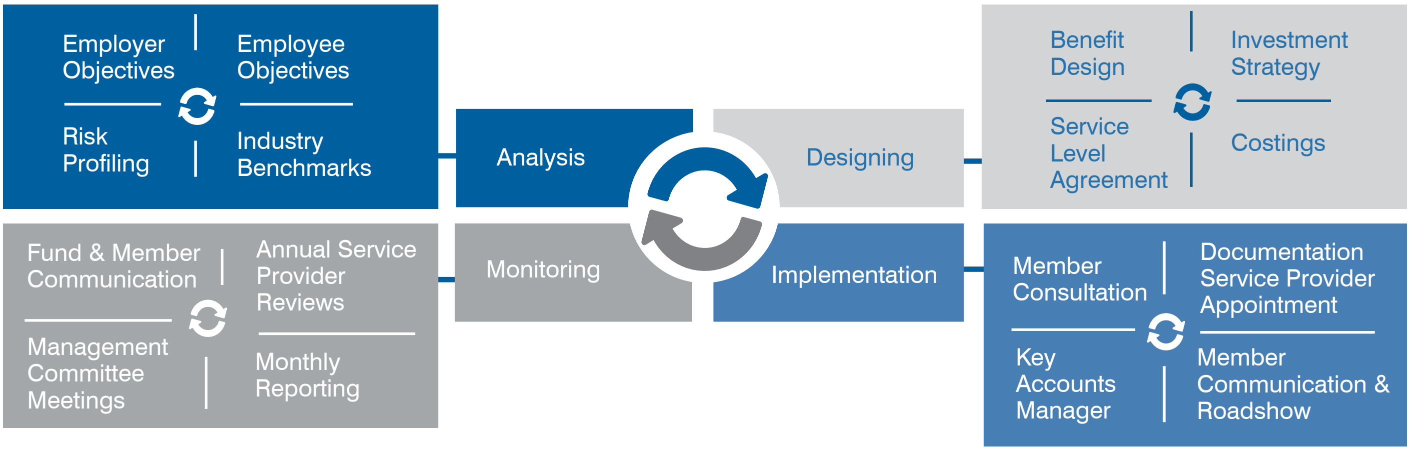
HEREFORD GROUP
An Affiliate of LIBERTY

Corporate Consulting and Benefit Design

Hereford Corporate is dedicated to providing quality employee benefit consulting services to organisations of all sizes. We are able to provide guidance and advice across all the major risk, investment and administration platforms.

We have a team of experienced professionals, including actuaries, who are able to develop and implement the most suitable benefit design strategy and structure. Our solutions are uniquely and independently structured, complemented by the specialist skills of independent professionals.

Consulting Process



Our Services

Administration Services

Hereford Corporate is accredited with all the major administration platforms. This ensures that we are able to provide objective independent guidance and advice on the appointment of a suitable fund administrator.

Group Risk Services

Hereford Corporate can work with any risk provider. When we are required to act as a broker, we are able to negotiate risk rates and benefit structuring with all the major life companies.

Actuarial Services

Hereford Corporate is able to work with any actuary but at the same time we have access to our own in house actuarial team.

Investment Consulting

This service ranges from reporting on fund returns and market trends to investment recommendations specific to your fund. We assist our clients to compile an investment risk profile for their retirement fund and to establish a suitable investment strategy.

Asset and Liability Consulting

Asset-Liability Modelling is a sophisticated statistical technique that aims to provide clients (corporate and individual members) with an investment strategy that is suited to their unique liabilities.

Member Net Replacement Ratio's

The definition for net replacement ratio is the percentage of working income that an individual needs to invest in order to maintain the same standard of living in retirement.

Financial Management Workshops

Our financial management presentation is geared towards empowering employees with the necessary tools to implement a holistic financial plan and to deal with issues of investment planning, retirement planning and general financial matters.

Member One-on-One Financial Planning

Besides individualised retirement fund advice, members will have access to financial professionals who are able to assist members set and achieve their long-term financial goals, through investments, tax planning, asset allocation, risk management, retirement planning and estate planning.

What employers can expect

Management Committee Meeting	Management Committee Training	Advice and Insight on Legistlation and Market Trends
Regular Management Committee Feedback	Annual Benefit Structure Review and Guidance	Compliance and Corporate Governance
Secretarial Services	Payroll Assistance and Guidance in terms of Fund Contributions	Investment Policy Statement and Adherence to Regulation 28

What members can expect

Financial Coaching and Investment Planning Presentations	Dedicated On Site Consultant	Retirement Fund Road Shows
Individual Specific Investment Advice	Holistic and General Financial Planning Advice	Personalised Investment Policy Statement and Individual Member Retirement Replacement Ratios

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