VALUE PROPOSITION

IEMAS
FINANCIAL SERVICES
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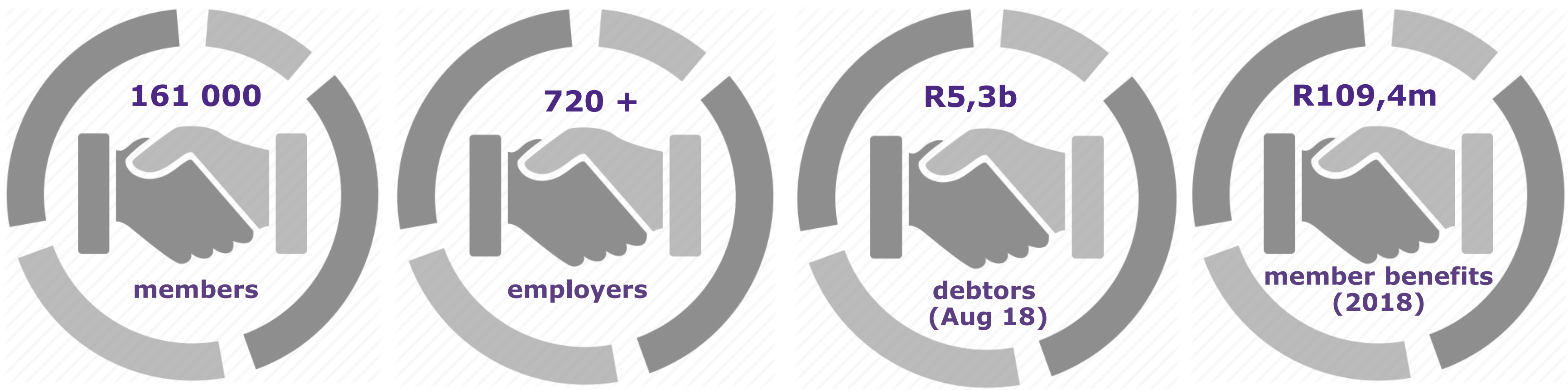
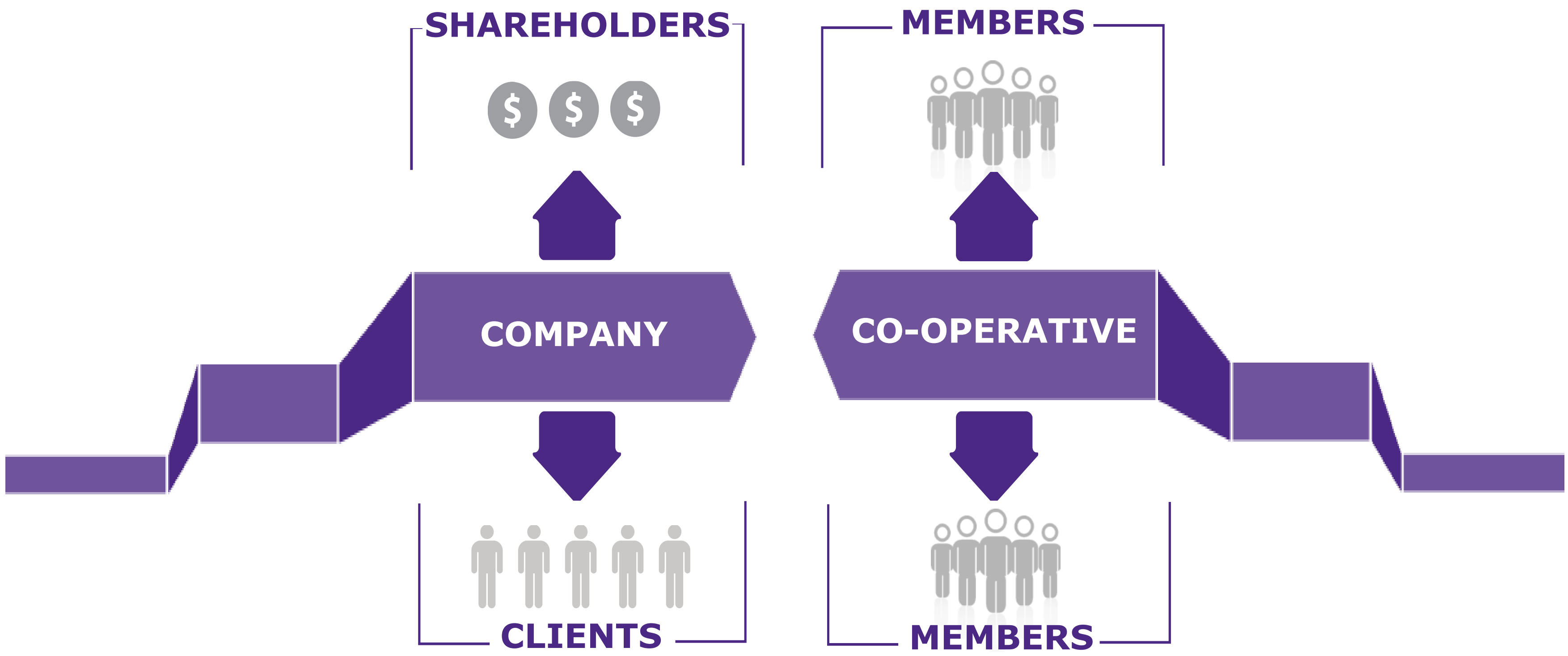
WHO WE ARE

LEADING FINANCIAL SERVICES TRADE CO-OPERATIVE IN SOUTH AFRICA

Established 1937

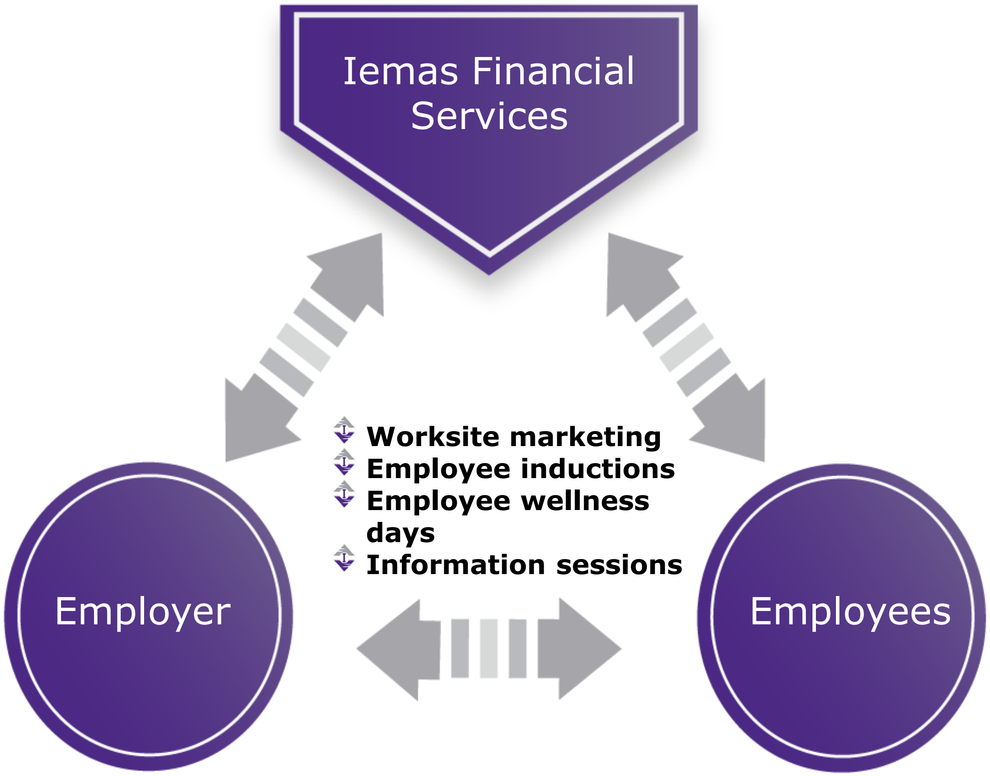


COMPANY VS CO-OPERATIVE



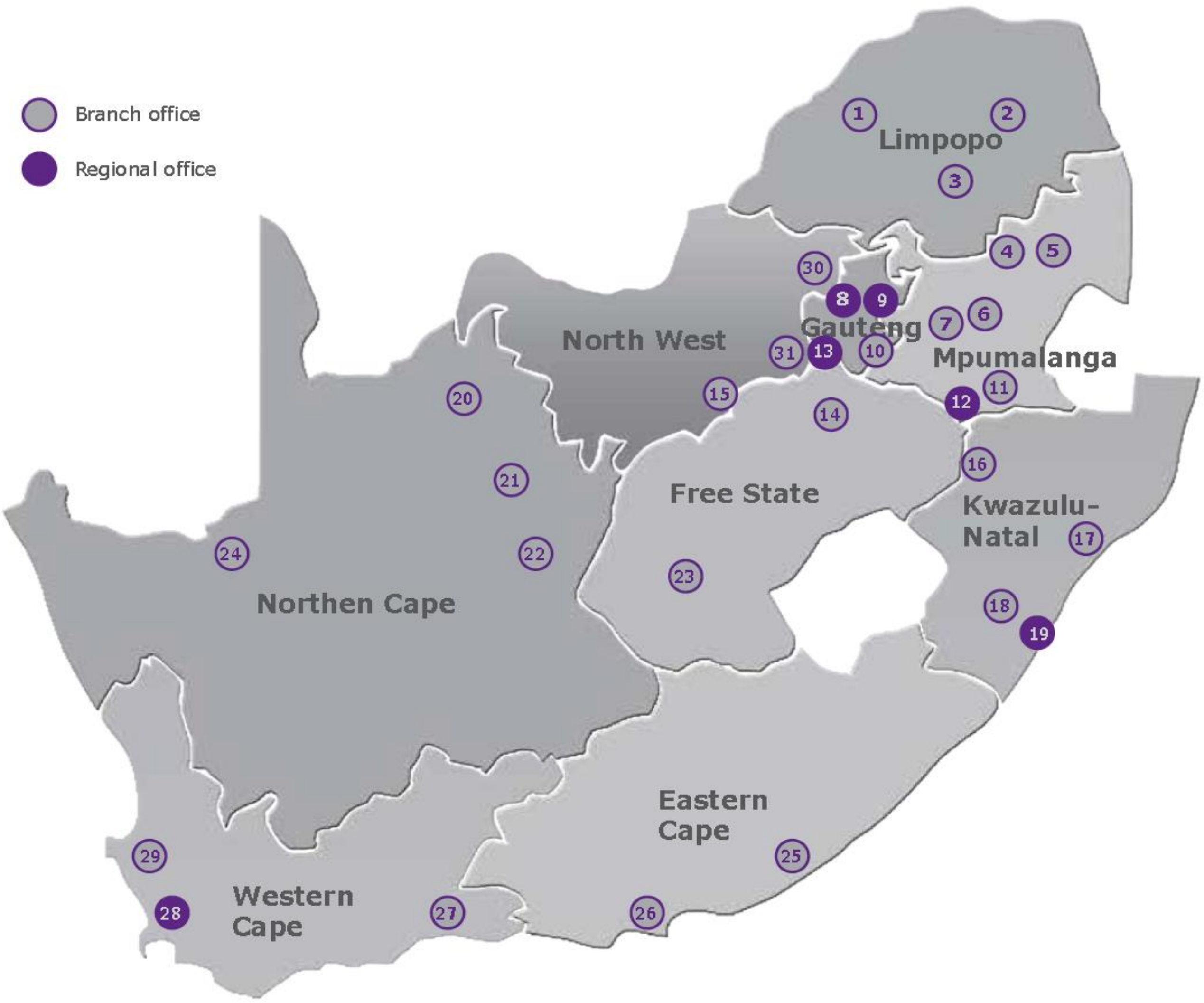
Iemas BUSINESS MODEL

- Operational structure; entering into agreements with employer groups
- Iemas' products available to employees at participating employer groups
- Permanent employees
- Salary deductions
- Employee who uses Iemas' range of products and services becomes a member of the co-operative and therefore a co-owner of the business
- Active members are rewarded annually with a tax-free benefit allocation based on their business with the co-operative throughout the year
- No waiting period to become a member
- No cost to the employer or member



— NATIONAL —
FOOTPRINT

1. Lephalale
2. Phalaborwa
3. Polokwane
4. Steelpoort
5. Mbombela
6. Middelburg
7. Emalahleni
8. Centurion Regional office
9. Head office (Centurion)
10. Boksburg
11. Secunda branch
12. Secunda regional office
13. Vanderbijlpark Regional office
14. Sasolburg
15. Klerksdorp
16. Newcastle
17. Richards Bay
18. Pietermaritzburg
19. Durban Regional office
20. Blackrock
21. Kathu
22. Postmasburg
23. Bloemfontein
24. Aggeneys
25. East London
26. Port Elizabeth
27. Mossel Bay
28. Bellville Regional office
29. Vredenburg
30. Rustenburg
31. Carletonville



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PARTICIPATING EMPLOYERS

Higher Education

- Tshwane University of Technology — *We empower people*
- Universiteit van Pretoria / University of Pretoria / Yunibesithi ya Pretoria
- University of Johannesburg

Media

- Media24
- Times Media Group
- MultiChoice — Enriching Lives

State owned Enterprises

- PetroSA
- Auditor-General South Africa

Mining

- Kumba Iron Ore
- AngloAmerican
- Exxaro — Powering Possibility
- Samancor Cr

Healthcare

- Mediclinic — Expertise you can trust.
- bestMed — Better living. Better life.

Local Government

- Mangaung — At the heart of it all
- Mbombela
- City of Tshwane — Igniting Excellence

Other

- Santam
- Airlink — Freedom of the African Sky
- Alexander Forbes — Securing your financial well-being
- aurecon
- altron
- dimension data
- bigen
- Sanlam
- vodacom
- T-Systems
- sappi
- Mercedes-Benz

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PRODUCTS & SERVICES WE OFFER

- **Vehicle Financing**
- **Loans**
- **Educational Loans**
- **Purchase Card**
- **Short-term Insurance, Life & Funeral Cover**
- **Housing Solutions**
- **Financial Wellness Training**
- **Life File Training**

VEHICLE FINANCING

- We can source a new vehicle on the member's behalf
- We can quote on existing finance (refinancing)
- We do pre-approvals on vehicle finance
- Financing for private transactions available
- Maximum repayment term of 72 months
- Value adding products:
  - Mechanical breakdown insurance
  - Possible short-fall cover
  - Various short-term insurance products
- Competitive interest rates

Annual member benefit (2018 = 8% on interest)

LOANS

Personal loan	Emergency loan	Mini loan	Maxi loan
Secured/Unsecured personal loans	Used for emergencies such as death, illness, medical condition and damage to home. Proof of incident is needed.	Suitable for smaller expenses such as school uniforms, text books etc.	Ideal for larger expenses and loan consolidations.
Up to R200 000 depending on individual credit profile and income or affordability	No security or deposit needed	No security or deposit needed	Up to R80 000
Payback term up to 72 months	Payback term of 12 months	Maximum loan amount up to R15 000	Payback term up to 60 months
	Maximum loan amount up to R6 000	Payback term up to 12 months	

Member benefit 2018 = 10% on interest

GradUcare
EDUCATIONAL LOANS

- **Very competitive interest rates based on personal credit profile *(prime -1% to prime +3%)***
- **Loan amount depends on individual affordability**
- **Money can only be used for school and tuition fees (education purposes)**
- **Money paid directly to the institution**
- **Repayment term up to 60 months**

2018 annual member benefit on interest paid = 10%

HOUSING SOLUTIONS

Includes:

- **Pension-backed home loan product** only available to members employed at employers where Iemas has a contract with both the employer and the pension / retirement fund

- A **bond origination** service which can be used by any Iemas member to apply for a mortgage bond

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PURCHASE CARD

Member benefit on purchases 2018 = 3% (excluding fuel)

- Up to 55 days interest-free credit
- Safe and convenient
- Budget facility available at competitive interest rates over a term of 3 to 60 months
- Additional cards for family members
- Low cost structure
- No transaction fees
- 10,000+ retailers, including but not limited to;

Edcon
CLICKS
Bata
poetry
SHOPRITE & Checkers
WOOLWORTHS
builders
Dis-Chem PHARMACIES Pharmacists who care
Pick n Pay
game

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FINANCIAL WELLNESS TRAINING

Are your employees struggling with garnishee/administration orders or zero balance payslips? Are they close to retirement or need better financial planning?

- **6 module programme**
- **Presented in various languages & literacy levels**
- **Presented at the workplace, FREE of charge!**
- **Include as part of induction and/or skills development programmes**

1	2	3	4	5	6
Budgeting and setting financial goals	Debt spiral and consequences of not managing debt	Investigate investment and savings mechanisms and the impact of taxation	Short-term and long-term insurance & estate planning (importance of keeping a life file)	Buying a house, knowledge of mortgage bonds, location, security and safety	Buying a car, costs associated with buying a car and explaining vehicle financing options

LIFE FILE
TRAINING PROGRAMME

Educational value-add initiative

- Educate employees about the importance of having an updated Life File available in the event of an emergency or death
- Educate employees about the required documents that should be kept in one's Life File
- Education is done at the workplace at times convenient to the employer, ensuring easy and convenient access for employees
- Free of charge
- Attendees receive a Life File, which includes:
    - A template for important contact information (Doctor, Executor, etc.)
    - A check list of all documents required, specifying the required format (e.g. original, certified copy etc.)
    - A template for a Last Will and Testament
    - Actual file in which to keep documentation

SHORT-TERM INSURANCE BROKERAGE

- Agreements with reputable insurers including:

  Santam

  Mutual and Federal

  Regent

  Insurance driven by the AA

- All risk, household content and vehicle cover
- Multiple quotations are available
- Multiple value-added products available

Insurance claims do not affect annual co-operative member cash-back benefit (2018 = 4% on premiums)

LIFE & FUNERAL INSURANCE BROKERAGE

Life and disability cover

- Financial care for you and/or your next of kin should you die or become disabled
- Risk cover policies to secure your property should you die or become disabled

Educational plans to provide for your children's future, retirement and savings plans

Estate planning and wills

- Iemas Life File and Wills programme
- Iemas can assist in drawing up a will to protect your assets and to take care of your next of kin.

Iemas Group Schemes

- The Iemas Member Voluntary Group Funeral Assistance Scheme **"The Funeral Care Plan"**

- The Iemas Umbrella Group Funeral Assistance Scheme that provides funeral cover to eligible employees of participating Iemas employer groups

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EXAMPLE OF A
BENEFIT ALLOCATION

Product	Amount	Benefit	Reserve fund first year	Cash benefit first year	Reserve fund over 5 years	Cash benefit over 5 years
Iemas card	R2 000 per month (R24 000 **spent** pa)	3%	0	R720		R3 600
Short-term insurance	R1 500 per month (R18 000 on **premiums** pa)	4%	0	R720		R3 600
Vehicle finance (R250k @ 10,25% x 60 months)	R23 764,49 on **interest** first year	8% in the 1st year	R1 426	R475	*R4 233	*R1 411
Total Deferred Bonus Payment Fund (Reserve Fund)			**R1 426**		***R4 233**	
Total Cash benefit				**R1 915**		***R8 611**
Total reserve fund and cash benefit for first year			**R3 341**			
Total reserve fund and cash benefit over 5 years					***R12 844**	

An additional benefit of **6,5% interest**

was paid on member's reserve fund for 2018

Example is based on benefit allocation for 2017/18 financial year

***Amount will vary depending on interest paid in each year (vehicle finance interest paid by member and interest paid on member`s reserve fund)**

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ANNUAL MEMBER
BENEFIT PAYOUT SUMMARY

2018: R109.4 Million

2017: R109.7 Million

2016: R123.5 Million

2015: R135 Million

2014: R127 Million

Since 1937

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THANK YOU

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