



Agri and Affiliated Sectors Provident Fund



Employee Benefits Solution for Workers

The Agri and Affiliated Sectors Provident Fund ("the Fund") is a unique Umbrella Fund that offers retirement, resignation, death, accidental death, total disability and funeral benefits to employees in the agricultural and affiliated sectors through a group scheme.

The Fund aims to create better conditions and a better future for the workforce in the agricultural and affiliated sectors. Continuous efforts must be made to promote the retention and development of the workforce.

LWO is one of the founders of the Fund.

The Fund has been trying since 1991 to improve the lives of workers in the agricultural and affiliated sectors by offering adjustable risk and retirement provision.

It is important to realize that employers also have a social responsibility towards their workers.

In this regard, the Agri and Affiliated Sectors Provident Fund offers the ideal instrument for the provision of:-

- **Retirement benefits,**
- **Withdrawal benefits**
- **Death-in-service benefits,**
- **Disability benefits, and**
- **Funeral benefits,**

all in one package!

The product is extremely adaptable and can meet a variety of needs at extremely competitive rates. Ongoing services are provided that are geared towards the needs of employers and employees.

The Board of Trustees who govern the Fund are assisted by the following operational specialists to ensure that the Fund is operated in accordance with the Pension Funds Act in terms of rules approved by the Financial Sector Conduct Authority (FSCA):

Administrators: Verso Benefits Administrator (Pty) Ltd

- Look after every aspect of the Fund's administration.

Benefit consultants: Simeka Consultants & Actuaries

- Advise the Board on employee benefits and regulatory operational issues.



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Investment consultants: Simeka Consultants & Actuaries

- Advise the Board on the Fund's investment portfolios.

Actuarial Services: Simeka Consultants & Actuaries

- Responsible for certifying that the assets and liabilities of the fund match and that the fund is in a sound financial position.

Underwriters of the Group Risk Benefits: Siyavika Risk Solutions & Sanlam SGR

- Specialist risk managers who cover the member and their family in case of death, accidental death and total disability.

"We empower you so you can empower your workforce."

For more details contact **Ben de Jager**.

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