ORACLE LIFE
ESWATINI

The Bizz Solution
Retirement Fund

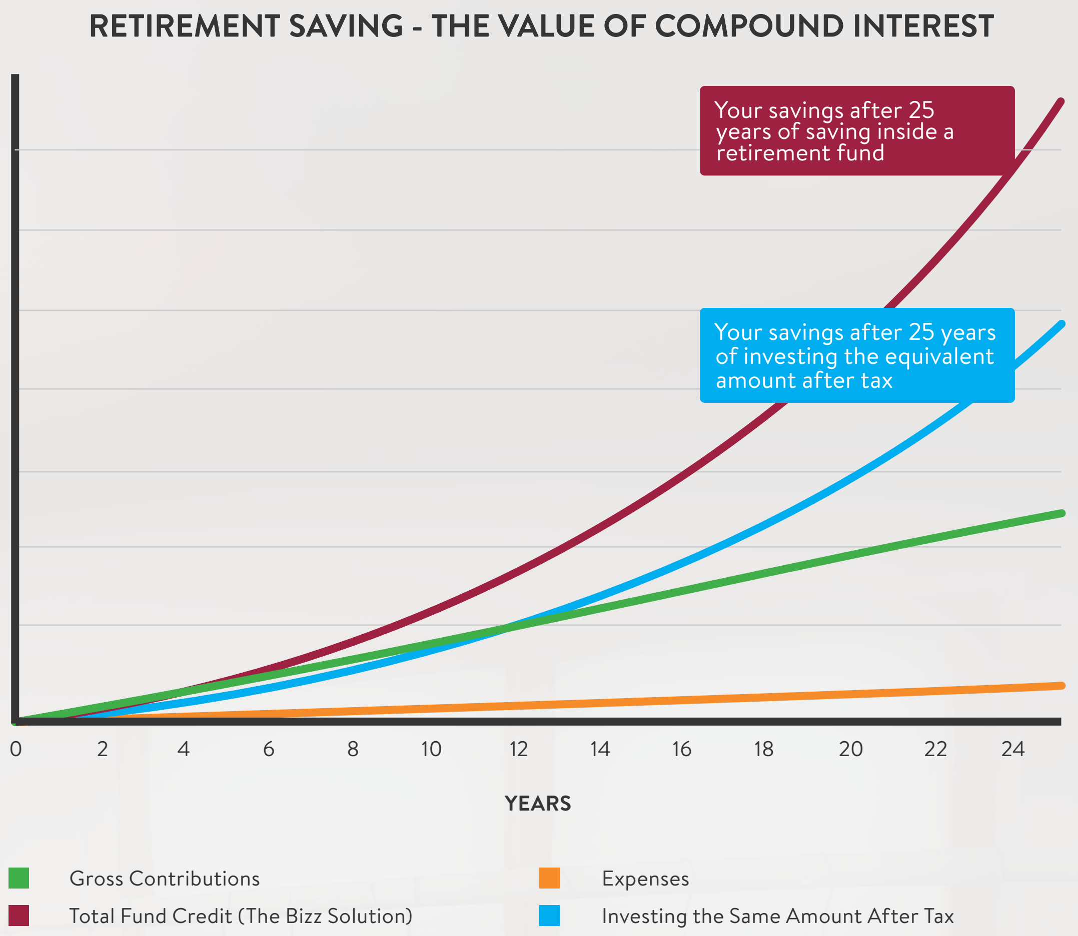
The Bizz Solution is a retirement fund for the modern day Employer who cares about staff/employee well-being. It is a provident fund, registered with the FSRA of Eswatini and approved by the ERA, designed to cater for small and medium businesses.

The solution is a packaged retirement fund that includes a death, disability and funeral benefit, without the hassle of medical underwriting. It is a part of the **Rainmaker Plus Provident Umbrella Fund** which make retirement saving for our clients an absolute pleasure by:

- Delivering above average investment returns through our investment portfolios that are managed by Vunani Fund Managers.
- Providing excellent client service and efficient administration;
- Offering competitive administrative costs and risk premiums.

Vunani Fund Managers is a well performing asset manager and was one of the winners of the Raging Bull Awards in 2018

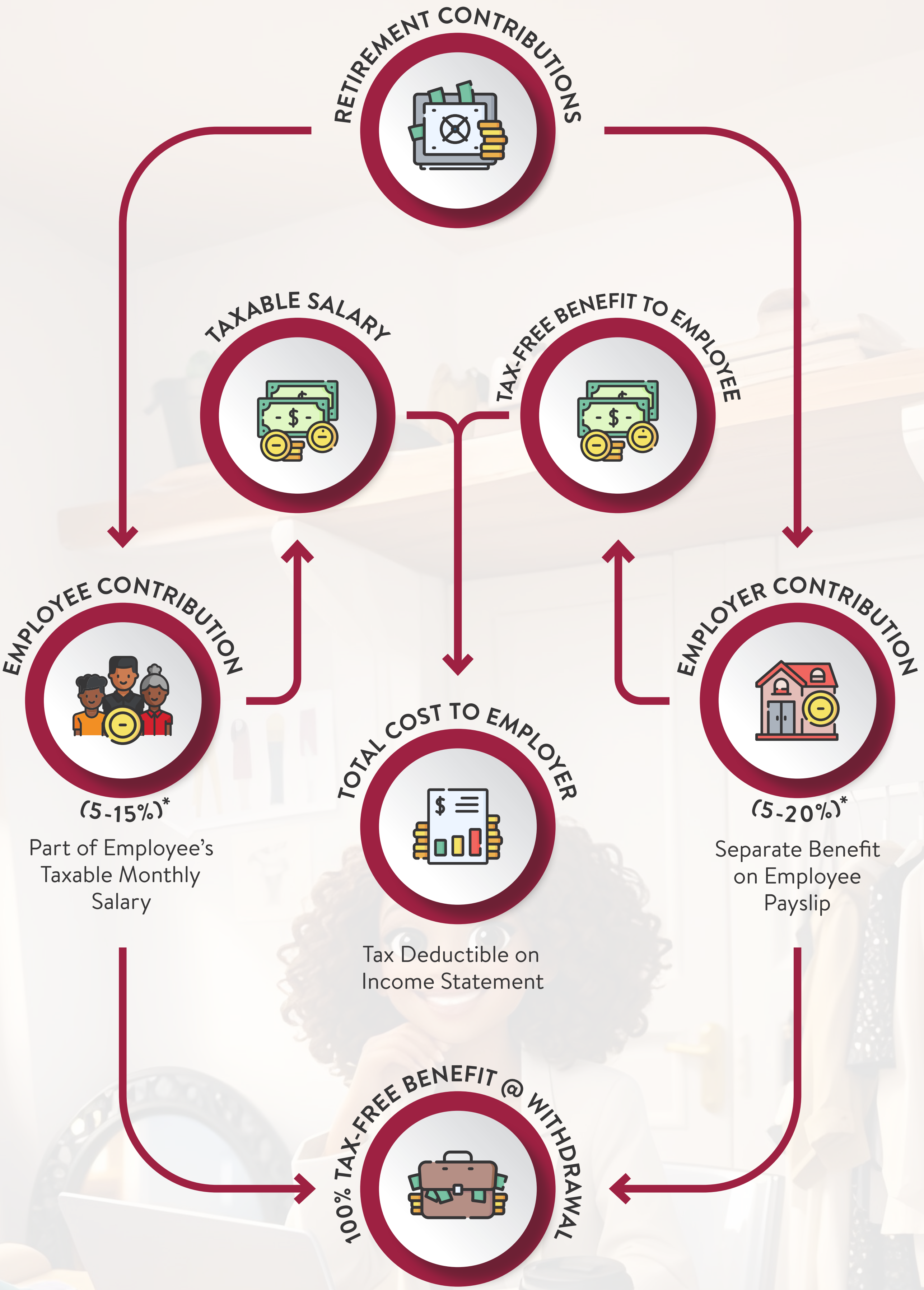
Pre-Tax Investment



Because of Investing before tax (PAYE) and compound interest, this is how your invested contributions accumulate over time.

Investment Period	Interest Required For Post Tax Investment to Match Pre-Tax Investment Which Accrued @ 9% p.a.
2	55.40%
5	25.09%
10	16.59%

In Eswatini, you would need an effective 50% return just to put you back in the same position you were in before tax



* See summary on page 8

Investment Portfolios

Guaranteed Capital Life-Stage

This is a Unit Linked Portfolio. All assets are invested in the required asset classes (equities, bonds, and cash) by making use of existing and carefully chosen collective investment schemes.

The portfolio targets a return of CPI + 4% per annum, net of all underlying asset charges but gross of investment management fees, over a five-year time horizon.

Key Points

Net Invested Capital or Contributions are guaranteed at ***100%***

The risk profile of the portfolio is moderate to low

Vunani Fund Managers (VFM) has the investment skill to seek the desired return

Accelerator Life-Stage

This is a Unit Linked Portfolio. It is more aggressive than the Guaranteed Capital Lifestage portfolio which aims to achieve consistent capital growth over the medium to long term, with low downside risk and low volatility.

The portfolio will target a return of CPI + (4% to 6%) - average 5% per annum (at the portfolio level), net of all underlying asset charges but gross of investment management fees, over a five-year time horizon

Key Points

The risk profile of the portfolio is moderate

Vunani Fund Managers (VFM) has the investment skill to seek the desired return

Investment Portfolios

Lifestaging Mechanism within the System

Lifestaging is automated as each member's age changes into the next investment age group

Members that are nearing retirement will have added protection ***by being invested in less risky local assets***

Investment Portfolios

Investments are distributed between the asset classes, below, using predetermined percentages for each age group. The exact percentage allocations are chosen to "match" the risk profile of each age group

<table>
<tr><th>Defined Age Groups</th><th>Asset Allocations</th></tr>
<tr><td>18 <= Ages < 35</td><td rowspan="3">1. Eswatini Cash and Eswatini Government Bonds
2. Listed South African Equities
3. Listed South African Bonds
4. Listed Global Equities</td></tr>
<tr><td>35 <= Ages < NRA - 5</td></tr>
<tr><td>NRA - 5 < Ages < NRA</td></tr>
</table>

Employee Participation

Participation is limited to Employees of the Participating Employer, subject to the following provisions:

Condition of Employment

Upon participation in the Rainmaker Umbrella, all new Employees must join the fund, subject to the Employer's eligibility conditions.

Withdrawal from the Fund

Employees may not withdraw from the fund whilst they remain in the service of the participating employer.

Withdrawal / Retirement Benefits

Member's accumulated Share of Fund, payable to the member as lump sum, on death, dismissal, retrenchment, resignation or retirement.

Share of Fund (SoF)

1. The accumulation of Contributions made by the member

+

2. The contributions made by the Employer for that member, net of all costs

+

3. The interest earned on the above contributions

Normal Retirement

Normal Retirement Age is as per employment contract

Early Retirement

Early Retirement is available from age 55 yrs

Included Risk Benefits

Group Life Assurance

The benefit amount, for each person, is a lump sum equivalent to one year's annual salary.

The benefit is payable to the member's beneficiaries, upon death of a member covered under the policy.

Formal notification of a claim, and all supporting information must be submitted within six months.

Cover begins upon acceptance of the quotation and installation, subject to the premium being paid on time.

Family Funeral Cover

Employer can select between Option 1 or Option 2. The benefit covers the cost of providing for a funeral in respect of the insured person.

AGE OF PARTICIPANT AT DEATH	OPTION 1	OPTION 2
Member	E 5 000	E 10 000
Spouse	E 5 000	E 10 000
14 years and older	E 5 000	E 10 000
6 years and older but younger than 6	E 2 500	E 5 000
1 year and older but younger than 6	E 1 250	E 2 500
Younger than 1 year (including stillborn)	E 1 250	E 2 500
Premium per member / month	**E 7.50**	**E 15.00**

Included Risk Benefits

Member Disability Benefit

The Lump sum benefit is equal to 1x the member's annual salary up to a maximum of E500 000.

There is a waiting period of 6 months to allow for claim validation.

The disability benefit reduces by 10% each year, for 10 years prior to retirement.

The Member Disability Benefit ceases at NRA or 65 years (whichever occurs first).

On the death of a permanently disabled member before normal retirement date, the difference between the lump sum disability benefit already paid and the lump sum death benefit will be paid to the member.

Definition Of Disability

In respect of drivers and pilots:

A condition in which, in the opinion of Oracle Life Eswatini, the MEMBER has been so disabled by injury or disease as to be continuously, permanently and totally incapable of engaging for remuneration or profit in any occupation;

In respect of all other members:

A condition in which, in the opinion of Oracle Life Eswatini, the MEMBER has been so disabled by injury or disease as to be continuously, permanently and totally incapable of engaging for remuneration or profit in his own occupation or in another/ suited occupation for which he is or could reasonably be expected to become qualified by virtue of his knowledge, training, education, ability and experience.

Summary

Pre-Tax Investment

Contributions	Monthly provided that : Employees contribute Min 5% & Max 15% of Salary Employers contribute Min 5% & Max 20%
Withdrawal Benefit	Lump Sum (SoF)
Retirement Benefit	Lump Sum (SoF)
Tax on Contribution	Yes
Tax on Withdrawal	No
Tax on Retirement	No

Email us on *eswatiniinfo@oraclesz.com* for a quote
and use BIZZ SOLUTION as reference

Call +268 3270 7500 or email eswatiniinfo@oraclesz.com to be secured.

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