









Service	Provider	Role
<p>Consulting Services</p> 	<p><b>Seshego Benefit Consulting (Pty) Ltd</b> Building 21A, The Woodlands 20 Woodlands Drive Woodmead <a href="http://www.seshego.co.za">www.seshego.co.za</a> Tel: +27 11 802 8011</p>	<p>Seshego provides the Fund with consulting services. This position carries the responsibility of ensuring that the trustees' decisions are carried out and that the Fund complies with legislative requirements.</p>
<p>Administrator</p> 	<p><b>EBS Africa</b> 25 Superior Road Midrand <a href="https://portal.ebsafrica.co.za/ASPOnlineFA">https://portal.ebsafrica.co.za/ASPOnlineFA</a> Tel: +2710 822 5047</p>	<p>EBS Africa provides the administration services to the fund. This includes maintaining member records, as well as preparing the accounts and financial statements of the Fund. EBS Africa also needs to ensure that the Fund complies with certain legislative requirements. The services provided by EBS Africa are monitored and evaluated by the Fund's Administration subcommittee.</p>
<p>Provision of actuarial services</p> 	<p><b>Willis Towers Watson</b> 1st Floor 44 Melrose Boulevard Melrose Arch <a href="http://www.towerswatson.com">www.towerswatson.com</a> Tel: +27 11 912 9000</p>	<p>The Fund is exempt from Section 9A of the Pension Funds Act, which requires that the Fund have a Valuator to assess and report on the financial condition of the Fund. Willis Towers Watson is appointed to provide actuarial services to the Fund. The services provided by Willis Towers Watson are monitored and evaluated by the Fund's Governance, Risk and Audit subcommittee.</p>
<p>Investment Consultant</p> 	<p><b>NMG South Africa</b> The Gihon, 4th Floor Cnr Bill Bezuidenhout &amp; Sportica Streets Tyger Valley Cape Town <a href="http://www.nmg.co.za">www.nmg.co.za</a> Tel: +27 21 943 1800</p>	<p>An Investment Consultant assists the Fund's Investment Subcommittee by providing in-depth analysis of the performance of the Fund's invested assets. They assist the Fund in formulating Investment Strategies and guides them to fulfil the Fund's needs and investment goals. NMG are appointed to provide the services of the Fund's Investment Consultant. The services provided by NMG are monitored and evaluated by the Fund's Investment subcommittee.</p>
<p>Investment Multi-Manager</p> 	<p><b>Old Mutual Multi-managers</b> 2 Oxbow Crescent, The Estuaries, Century City, 7441 P.O. Box 44604 Claremont 7735 <a href="http://www.ommultimanagers.co.za/Home.aspx">www.ommultimanagers.co.za/Home.aspx</a> Tel: +27 (0)21 524 4430</p>	<p>An Investment Multi Manager provides the trustees with the investment portfolios and platforms within which to invest its assets. They are responsible for the appointment of asset managers who then directly invest the Fund's money in different asset classes. The performance of the multi-manager is monitored by the Fund's Investment sub-committee in consultation with its investment consultant.</p>
<p>Group Life Insurers (General Category members)</p> 	<p><b>Hollard</b> 22 Oxford Road Parktown Johannesburg <a href="https://www.hollard.co.za/">https://www.hollard.co.za/</a> Tel: 0861 000 107</p>	<p>This insurer provides life cover in the event of member's death, so that the multiple of salary promised in terms of the Fund Rules, can be met. The premiums charged by the insurer for the life policy are evaluated by the trustees and the Governance, Risk and Audit committee on an annual basis.</p>

Disability insurer  
(General Category members)

**BRIGHTROCK**

**BrightRock**  
165 West Street,  
Sandton  
Gauteng  
South Africa.  
[service@brightrock.co.za](mailto:service@brightrock.co.za)  
Tel: 0860 00 77 44

This insurer provides the Fund members with a monthly benefit on both Temporary and Permanent Disability that impedes the member's ability to earn a monthly income. This policy is owned by DSV as the employer but is managed and evaluated by the trustees of the Fund. The premiums charged by the insurer for the disability policy are evaluated by the trustees and the Governance, Risk and Audit committee on an annual basis.

Group Life and Disability Insurers  
(NBC Category members)

 **OLD MUTUAL**

**Old Mutual – Employee Benefits**  
[www.oldmutual.co.za](http://www.oldmutual.co.za)  
Tel: +27 11 217 1990

This insurer provides life cover in the event of member's death, so that the multiple of salary promised in terms of the Fund Rules, can be met. This insurer provides the members with a lump sum benefit on Permanent Disability that impedes the member's ability to perform his/her duties as defined in terms of the policy wording. This policy is in the name of the Fund. The premiums charged by the insurer for life and disability policies are evaluated by the trustees and the Governance, Risk and Audit committee on an annual basis.

Funeral Cover  
General and NBC Category

 **OLD MUTUAL**

**Old Mutual – Employee Benefits**  
[www.oldmutual.co.za](http://www.oldmutual.co.za)  
Tel: +27 11 217 1990

This insurer provides the Fund members' dependents with a Funeral benefit in the event of the member's death, or their family member's death [see conditions]. This policy is owned by DSV as the employer but is managed and evaluated by the trustees of the Fund. The premium charged by the insurer for Funeral cover is evaluated by the trustees and the Governance, Risk and Audit committee on an annual basis.

Housing Loans

 **FNB**  
First National Bank

**FNB**  
FNB Call Centre on 0860762278

Pension backed housing loans are provided to members by an accredited financial institution which uses member's retirement fund benefits as surety against the loan.

Auditor

 **MOORE**

**Moore Johannesburg Inc**  
50 Oxford Road  
Parktown  
Johannesburg 2193  
South Africa

Section 9 of the Pension Fund Act requires every Fund to have a registered auditor. A retirement plan audit verifies that all employee and employer contributions were paid over within the allowable time limits, benefit payments were made appropriately, investment accounts were reported correctly and no prohibited transactions occurred during the year.

Regulatory Oversight

 **FSCA**  
Financial Sector  
Conduct Authority

**Financial Sector Conduct Authority**  
Riverwalk Office Park  
Menlo Park, Pretoria  
[www.fsb.co.za](http://www.fsb.co.za)  
Tel: +27 12 428-8000

Although not a service provider, the FSCA is a statutorily established market regulator whose purpose is to promote a safe and stable environment for members of Retirement Funds, so that obligations of all stakeholders are met when due and are in accordance with legislation.

Ombudsman

 **PFA**  
Pension Funds Adjudicator

**Pension's Fund Adjudicator (PFA)**  
Riverwalk Office Park  
Menlo Park, Pretoria  
[www.pfa.org.za](http://www.pfa.org.za)  
Tel: +27 12 346 1738

Although the not a service provider, the Pension Funds Adjudicator is a statutory body that resolves retirement fund related disputes. The office of the adjudicator investigates and determines complaints of abuse of power, maladministration, disputes of fact or law and employer dereliction of duty in relation to pension funds.