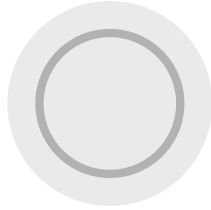


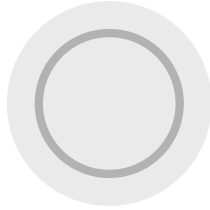
EMPLOYER NAME:

REPORTING PERIOD:

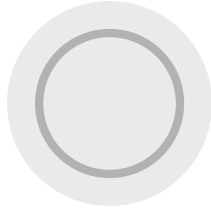
PARTICIPATION INDICATORS



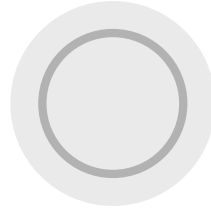
TOTAL PRINCIPAL MEMBERS (SCHEME)



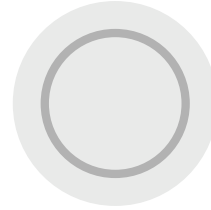
DEPENDENTS (SCHEME)



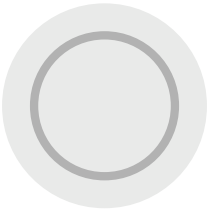
OF NEW MEMBERS (SCHEME)



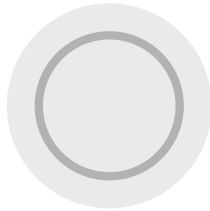
OF STAFF ON **Agility** StaffCare



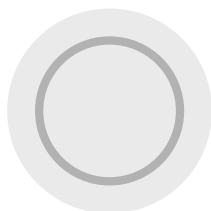
OF STAFF ON **Agility** Healthcard



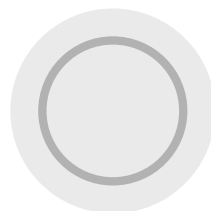
OF STAFF ON **Agility** Employee Wellbeing Comprehensive



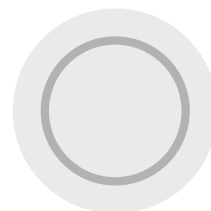
OF STAFF ON **Agility** Employee Wellbeing Core



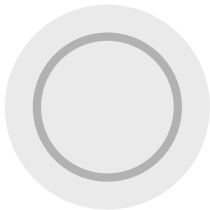
OF STAFF ON **Agility** Gap & CoPay



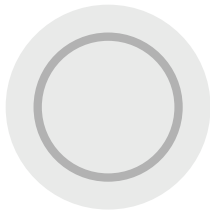
OF STAFF ON **Agility** Rewards



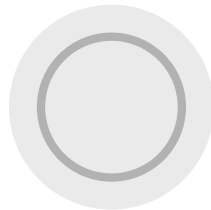
OF STAFF ON **Agility** Rewards Platinum



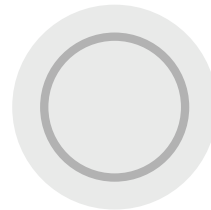
OF STAFF ON **Agility** Life Group Risk Group Life



OF STAFF ON **Agility** Life Group Risk Disability Cover



OF STAFF ON **Agility** Life Group Risk Funeral Benefit



OF STAFF ON **Agility** Retirement Funds



AGILITY HEALTHCOIN INDICATOR

SILVER

GOLD

FACTORS TO NOTE

HEALTH SQUARED
Contribution Claims Ratio

Agility Gap & CoPay
Premium Claims Ratio

OF STAFF
Medical Aid where claim/
benefit ratio >80%

OF STAFF
Gap Cover where claim/
benefit ratio >80%

% EAP Utilisation

OF STAFF
Employees on the medical
scheme with confirmed
chronic diseases

Value of Group Risk
claims paid

Provident Fund
Total value of investment

Absenteeism Rate
Ideal Absenteeism
Rate - 1.5%
Current South African
Norm - +/- 3.5%

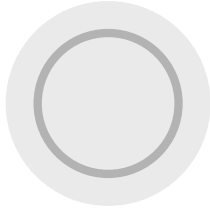
Agility
Healthcard Total
value

NEWSFLASH

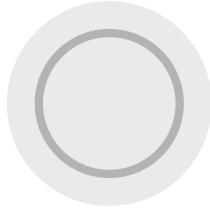
EMPLOYER NAME:

REPORTING PERIOD:

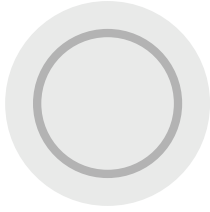
PARTICIPATION INDICATORS



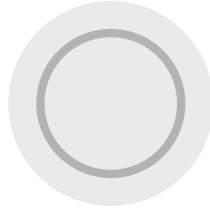
Utilisation of Toll-Free Helpline



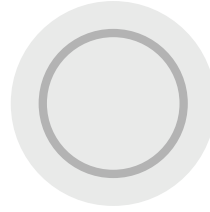
Utilisation of financial, legal & psychosocial advice



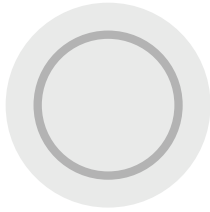
Utilisation of Face-to-Face Counselling



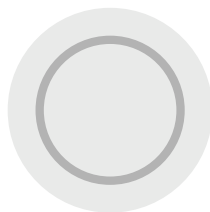
Utilisation of Critical Incident Management



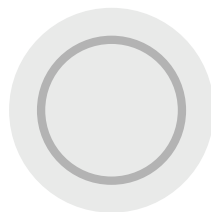
OF Wellness days



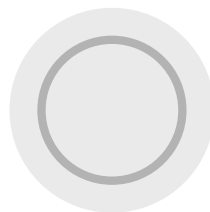
Utilisation of Management consultation



Prevalence of HIV



OF VCT campaigns



Proactive disease management

ABSENTEEISM MANAGEMENT



% Sick Leave



% Family Responsibility Leave



% Annual Leave



% Maternity Leave



% MIA



% Other



MESSAGE BOX

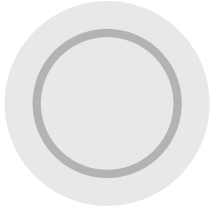


FACTORS TO NOTE

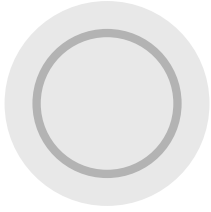
EMPLOYER NAME:

REPORTING PERIOD:

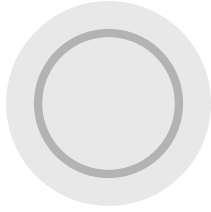
PARTICIPATION INDICATORS



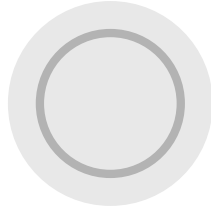
OF STAFF ON
Agility Gap 200



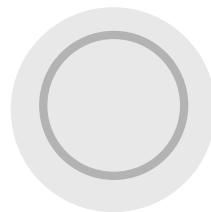
OF STAFF ON
Agility Gap 500



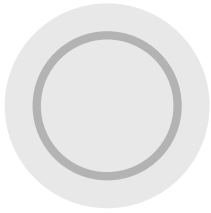
OF STAFF ON **Agility**
Combined 200



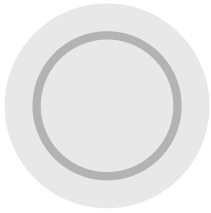
OF STAFF ON **Agility**
Combined 400



OF STAFF ON **Agility**
Combined 500



OF STAFF ON **Agility**
Corporate 200



OF STAFF ON **Agility**
Corporate 500



MESSAGE BOX

FACTORS TO NOTE

% Claims Ratio

OF STAFF
Who Utilised Benefits

EMPLOYER NAME:

REPORTING PERIOD:

PARTICIPATION INDICATORS

GROUP RISK COVER

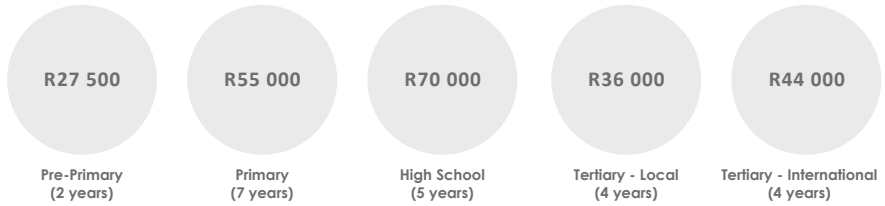
GROUP LIFE COVER



EDUCATOR BENEFIT



MAXIMUM TUITION FEES & PAYMENT PERIOD



ACCIDENTAL DEATH



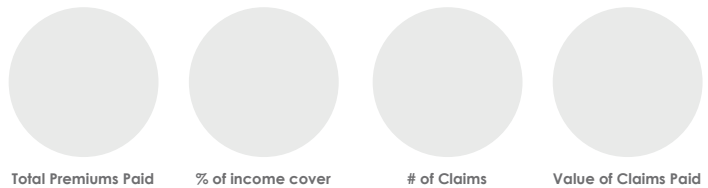
SPOUSE DEATH



DISABILITY LUMP SUM



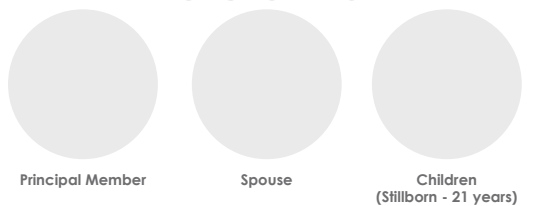
DISABILITY INCOME



FUNERAL COVER



VALUE OF CLAIMS PAID



CRITICAL ILLNESS



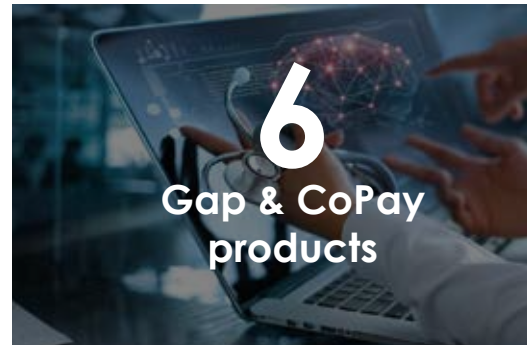
EMPLOYER NAME:

REPORTING PERIOD:

▶ **PRODUCT FEATURES**



10
Medical Scheme Options
Ideal option across all income levels



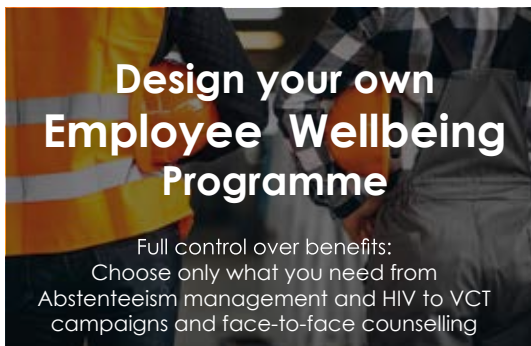
6
Gap & CoPay products



3
Primary Healthcare Solutions
Ideal for lower income staff



Build your own healthcare savings solution
Full control over monthly contribution



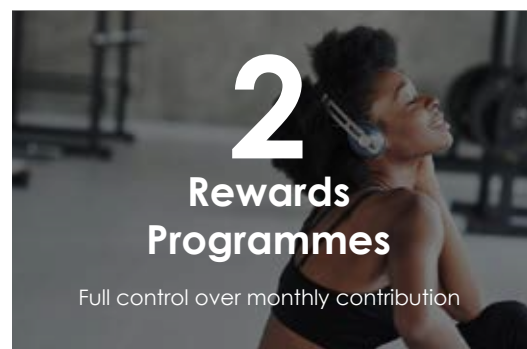
Design your own Employee Wellbeing Programme
Full control over benefits:
Choose only what you need from
Abstenteeism management and HIV to VCT
campaigns and face-to-face counselling



Choose your Group Risk Benefits



7
Retirement Funding Investment portfolios
Ideal for lower income staff



2
Rewards Programmes
Full control over monthly contribution

EMPLOYER NAME:

REPORTING PERIOD:

PARTICIPATION INDICATORS

PROVIDENT FUND



Total Employer Contribution



Total Employee contribution



Total value of funds



of withdrawals



Value of withdrawals

PENSION FUND



Total Employer



Total Employee



Total value of funds



of withdrawals



Value of withdrawals



PORTFOLIO SUMMARY

AGILITY MODERATE FUND



31 JULY 2019

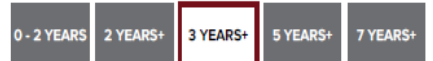
PORTFOLIO MANAGERS **SYGNIA LIFE LIMITED**
REGULATION 28 **COMPLIANT**
INCEPTION **1 MARCH 2009**

OBJECTIVE

RISK PROFILE



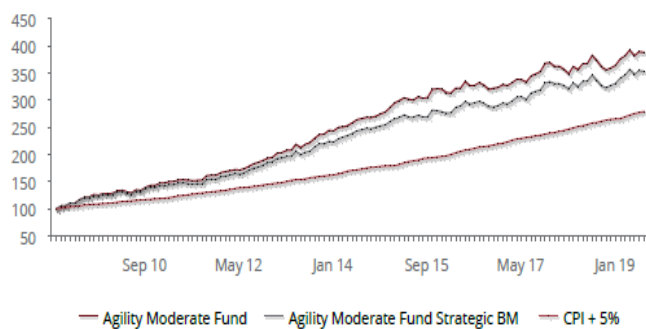
TIME HORIZON



MAXIMISATION OF LONG TERM RETURNS WITH SOME FOCUS ON MANAGING THE RISK OF SHORT-TERM CAPITAL LOSS POOLED FUND POLICY

LEGAL STRUCTURE

CUMULATIVE INVESTMENT PERFORMANCE



ASSET ALLOCATION

ASSET CLASS	PERCENTAGE	ALLOCATION
SA Equities	38.1%	<div style="width: 38.1%;"></div>
SA Bonds	13.6%	<div style="width: 13.6%;"></div>
SA Income	14.7%	<div style="width: 14.7%;"></div>
SA Money Market	4.9%	<div style="width: 4.9%;"></div>
International	25.6%	<div style="width: 25.6%;"></div>
TAA	3.1%	<div style="width: 3.1%;"></div>

PERFORMANCE ANALYSIS

PERIODIC PERFORMANCE	FUND	*BM	DIFFERENCE
1 Month	-0.4%	-0.4%	0.0%
3 Months	-1.1%	-1.0%	-0.1%
6 Months	6.6%	6.6%	0.0%
Year to Date	8.0%	8.0%	0.0%
1 Year	5.6%	5.4%	0.2%
3 Years	5.8%	6.2%	-0.3%
5 Years	7.8%	7.5%	0.3%
Since Inception	13.9%	12.9%	1.0%

* 40.33% SWIX | 17.33% ALBI | 16.33% STeFi Call | 19.67% MSCI All Country Index | 4.34% Barclays Global Aggregate Bond Index | 2% Offshore Cash

TOP 10 SA EQUITY HOLDINGS

ASSET	% OF SA EQUITY
Naspers Ltd	20.5%
Anglo American Plc	4.4%
Standard Bank Group Ltd	3.8%
British American Tobacco Plc	3.6%
MTN Group Ltd	3.4%
FirstRand Ltd	3.3%
Sasol Ltd	2.9%
BHP Group Plc	2.6%
Absa Group Ltd	2.3%
Sanlam Ltd	2.2%



EMPLOYER NAME:

REPORTING PERIOD:

INVESTMENT PERFORMANCE