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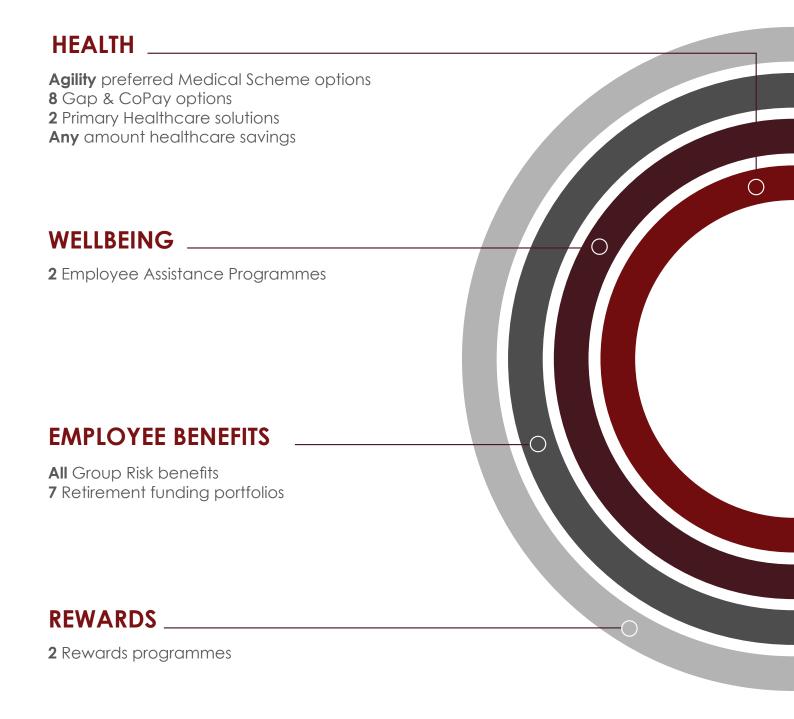
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GET READY TO PROSPER WITH AGILITY CORPORATE

A proven solution to healthier, happier staff who play an active role in the success of your business

BUILD YOUR OWN COVER

Your menu of products



GET READY TO PROSPER

INTEGRATED SOLUTION: Spans full employee benefit spectrum & all employee levels

INTEGRATED APPLICATION: One application and electronic on-boarding process across all products

INTEGRATED VALUE PROPOSITION:

Allows for best value

INTEGRATED PRICING: Allows for cost effective and discounted premiums, while eliminating duplicate benefits

INTEGRATED SERVICE: Single provider, partner and contact point

INTEGRATED CLAIMS: One claims process across related products

INTEGRATED PLATFORM: Full portfolio managed on single, intelligent system

INTEGRATED VIEW: Uses all data sources for accurate human capital risk predictions

INTEGRATED MANAGEMENT: Proactive & preventative human capital risk management strategies

INTEGRATED SIMPLICITY: One provider and partner, one point of contact, one service and technology platform





The team more than meets our high quality service standards and make sure we always have happy and informed clients. 99

NADEEM MOHAMED Jackie Steele and Associates





Being in the healthcare industry ourselves, we know what quality benefits look like. Partnering with Agility was an easy choice and we have never looked back since!

GERDA BENEKE Payroll Administrator: Africa Health Care

Agility Corporate proves that quality employee benefits isn't something that only large companies with large budgets can afford. The solution is not only cost effective, but flexible so that you can customise your cover according to your business' budget and needs.

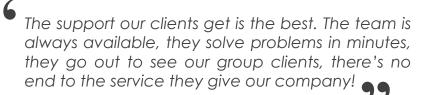
MIKE ANDERSON Founder & CEO of the National Small Business Chamber





My top 5 reasons for recommending Agility to our members? Affordability, accessibility, a world-class service, immediate access to the service offering, and a guarantee that... in terms of the product...you will never be disappointed in any way.

CHRISTO VAN DER RHEEDE Executive Director: Agri SA



JACKIE SWANEPOEL
Medical Aid Administrative Assistant: Niel Anderson and Associates





BUILD YOUR OWN COVER: Health

Agility preferred Medical Scheme options

8 Gap & CoPay options

2 Primary healthcare solutions

Any amount healthcare savings



BUILD YOUR OWN COVER

Your menu of Agility Preferred Medical Scheme options

OPTION RANGE	IDEAL FOR
ENTRY-LEVEL COVER	Lower-income staff
HOSPITAL OPTIONS Quality hospital cover + some day-to-day benefits	Affordable option with wide network of healthcare providers for young employees or entry level staff Expanded option for young employees or entry level staff with benefits accessed at any healthcare provider
PERSONALISED BENEFIT OPTIONS Best of both worlds with flexibility of	Mid-tier staff Junior Management team
medical savings account PLUS security of set, specified benefits	Middle and Senior Management team Senior Management & Executive team
SAVINGS OPTIONS Complete control over healthcare spend	Middle and Senior Management team
TRADITIONAL OPTIONS Security of set, specified benefits	Senior Executives

WHY AGILITY PREFERRED MEDICAL SCHEME

CHOICE	Perfect level of cover for every income level
SERVICE	Single, fully coordinated service
AFFORDABLE	 Affordable, benefit rich options Improved risk profile for reduced Group Risk premiums
VALUE-ADDS	Automatic, immediate, and FREE access to Agility Rewards & Agility Employee Wellbeing Core programmes
REWARDING	Exclusive rewards programme where members can add more than R40 000 to their healthcare cover per year
INTEGRATED	Full integration with Agility Gap & CoPay with benefits automatically paying out







More than covered from every angle

BUILD YOUR OWN COVER

Your menu of Agility Gap & CoPay options

CORPORATE 200

200% Gap cover

Unlimited co-pay cover

Wide variety of extra benefits

CORPORATE 500

500% Gap cover

Unlimited co-pay cover

Extensive range of extra benefits

WHY AGILITY GAP & COPAY

CUSTOMISED Specifically designed to complement medical scheme cover

AFFORDABLE Significant premium discounts for qualifying clients (see Corporate Rewards)

COMPREHENSIVE Excellent benefits at competitive rates





Affordable private healthcare benefits for lower-income employees

BUILD YOUR OWN COVER

Your menu of Agility Staffcare products

FLEXICARE

Wide range of benefits such as Unlimited GP Consultations + Medicine benefits + HIV cover + Emergency benefits

FLEXICARE+

Enhanced and extended cover such as Death Cover + Radiology + Pathology + Dentistry + Optometry

WHY AGILITY STAFFCARE

AFFORDABLE

- Cost effective private healthcare solution
- Significant premium discounts to qualifying clients (see Corporate Rewards)
- Fully tax deductible

COMPREHENSIVE

From GP and Medicine benefits to Maternity and Accidental Death cover

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INDUSTRIAL RELATIONS

Shows that your organisation truly values its staff and that their health and wellbeing is a top priority

INTEGRATED

- Easily integrates with existing primary healthcare strategies
- Combine with medical scheme cover for extra benefit provision





Any amount healthcare savings

WHY AGILITY HEALTHCARD

SECURE	 Money always belongs to the company All funds remain in the employer's dedicated Agility Healthcard bank account Money is only paid out when used All cards are PIN protected
FLEXIBLE	Choose any monthly contribution per employee
RESPONSIBLE	Funds are strictly limited to healthcare providers and services
ACCESSIBLE	Standalone healthcare savings productNot linked to a medical scheme
STAFF BONUS	Convert savings into year-end staff bonus
TRACKABLE	Simplified tax season with a full audit trail of healthcare spending at the click of a button
SELF-FUND	Add more than R40 000 per year to Agility Healthcard balance with Agility Rewards Platinum programme













Proactively managing human capital risks

BUILD YOUR OWN COVER

Your menu of Agility Employee Wellbeing programmes

CORE

Unlimited & toll-free psychosocial + financial + legal advice

COMPREHENSIVE

Unlimited & toll-free psychosocial + financial + legal + health advice + Wide variety of additional benefits such as face-to-face psychosocial counselling + Absenteeism management + Wellness Days + Preventative screening

WHY AGILITY EMPLOYEE WELLBEING

PROFITABLE	Reduces absenteeism and increases productivity
PROACTIVE	Identifies and responds to human capital risks before it negatively impacts employee performance
INTEGRATED	Easily integrates with, and complements, other employee benefits
ACCESSIBLE	Assistance provided in multiple languages
AFFORDABLE	 FREE entry-level programme Comprehensive programme at greatly reduced rates (see Corporate Rewards)











Group Risk solutions

BUILD YOUR OWN COVER

Menu of Group Risk products



LIFE COVER

Basic death cover that ensures financial security to an employee's family



FUNERAL COVER

Covers funeral costs of employee only or extended family benefit to include spouse, children or parents



LUMP SUM DISABILITY

Employee receives lump sum if they become totally or permanently disabled due to illness or injury



CREDIT LIFE

Covers outstanding loan amounts in the event of death or disability



ACCIDENTAL DEATH

Lump sum benefit paid to employee's family in case of accidental death



DISABILITY INCOME

Guaranteed monthly income should employee become disabled or unable to work due to accident or illness



CRITICAL ILLNESS

Covers any lifestyle changes required due to a critical illness

WHY AGILITY LIFE

CUSTOMISABLE	Build your own Group Risk portfolio
FLEXIBLE	Implement as standalone products, as part of a wider employee benefit solution or with the Agility Retirement Fund as approved solution
INTEGRATED	Seamless integration with disability cover, critical illness and health

SIMPLICITY Single point of contact for Health and Group Risk portfolio

VALUE-ADDS

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FREE access to **Agility** Employee Wellbeing Core and **Agility** Rewards programmes







Life-stage investment portfolios with proven returns

PROVEN RETURNS	Consistent and proven returns across all portfolios
TAILORED	Customised life-stage investment portfolios based on varying risk and asset class allocations
DIVERSE	Various well-diversified, globally balanced portfolios
EXPERIENCED	 Experienced team with strong Board of Trustees Time-tested investment philosophy & approach Solution partner manages and administers R228 billion in assets
INDEPENDENT	Administration process is independent from asset management with solid and trusted principles applied
SELF-FUND	Agility Rewards Platinum members can self-fund their retirement by allocating some, or all, of their cash-back rewards to the Agility Retirement Fund

CASE STUDY:

SELF-FUND YOUR RETIREMENT WITH AGILITY REWARDS PLATINUM

Platinum member exercises at gym

Platinum member participates in outdoor sporting event

Platinum member studies at tertiary institution

R14 400 cash-back reward

R2 500 cash-back reward

R5 000 cash-back reward

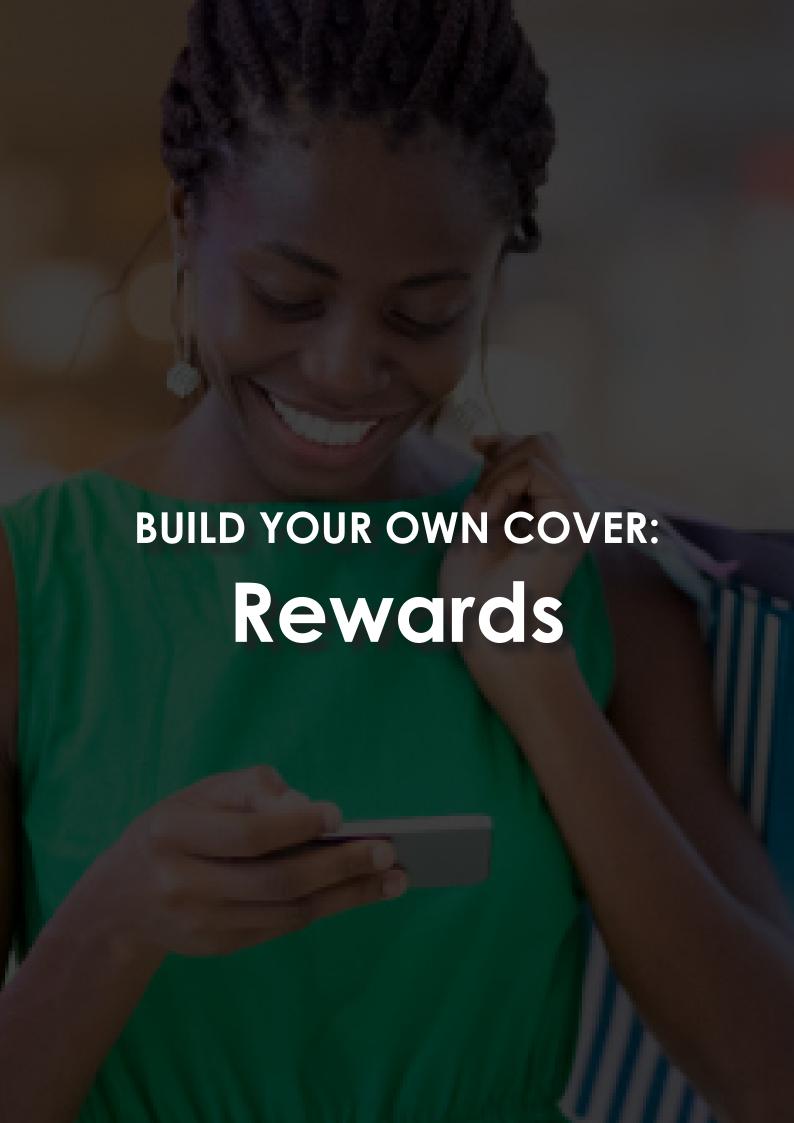
Total: R21 900

Rewards

Invests R18 000 in Agility Retirement Fund.









MORE CASH. MORE REWARDS. MORE OFTEN.

BUILD YOUR OWN COVER

Your menu of Rewards programmes

AGILITY REWARDS

- FREE to all **Agility** Corporate clients and their employees
- Discounts and cash-backs at various partners

AGILITY REWARDS PLATINUM

- Straightforward cash-back rewards
- No complicated points systems or hoops to jump through
- Immediate access to all benefits
- Use any provider



FREE	Immediate and FREE access
SIMPLICITY	Straightforward and easy to redeem
PROSPER	Benefits ranging from cash-backs on fuel and education to fitness and travel discounts
RELEVANT	Caters to every lifestyle, age and demographic
ACCESSIBLE	Geographically accessible benefits



CASH	Earn more than R40 000 in extra healthcare savings
MOTIVATES	Designed to motivate and encourage healthy lifestyles, hobbies and habits
SIMPLICITY	Immediate access to straightforward cash-back rewards
AUTOMATED	Agility preferred Medical Scheme claims automatically trigger any health-related cash-back rewards
ACCESSIBLE	Available at almost any facility, institution or provider
RELEVANT	Cash-back rewards for every lifestyle, age and demographic

GET READY TO PROSPER WITH

Agility Rewards Platinum







LIFESTYLE & TRAVEL



EDUCATION

R28 400	MAXIMUM CASH IN
R2 500	For sporting events
R4 500	For playing golf*
R7 000	For exercising with a fitness device*
R14 400	For gyming*

MAXIMUM CASH IN
YOUR POCKET

R15 250+	CASH IN YOUR POCKET
30c per litre	Fuel cash-backs
R3 000	For any domestic flight*
R2 000	For taking chronic medication
R10 250	For health checks

R5 000	At any tertiary institution*
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R6 750	School fee reimbursement*

R11 750	MAXIMUM CASH IN YOUR
	POCKET









Corporate Rewards includes a range of premium discounts and service commitments that are exclusively available to our **SILVER** and **GOLD** customers

How to become a Silver Group

Agility preferred Medical Scheme membership through subsidised benefits

2 other **Agility** Corporate products

How to become a Gold Group

Agility preferred Medical Scheme membership through subsidised benefits

At least 3 other **Agility** Corporate products

EXCLUSIVE PREMIUM DISCOUNTS

Product Discounts	Discount Period (number of months during first year of cover)	Corporate Rewards Gold	Corporate Rewards Silver
Agility Gap & CoPay: All products*	3	50%*	20%*
Agility Gap & CoPay: All products**	9	10%**	5%**
Agility Rewards Platinum***	3	50%***	20%***
Agility Rewards Platinum****	9	10%****	5%****
Agility StaffCare Flexicare	12	3%	2%
Agility StaffCare Flexicare Plus	12	3%	2 %
Agility Life	12	3%	1%
Agility Employee Wellbeing Core	12	100%	100%
Agility Employee Wellbeing Comprehensive	12	20%	15%
Annual Wellness Day	12	100%	100%
Agility Retirement Fund	12	Zero Asset Consulting (reduced asset management fees)	Zero Asset Consulting (reduced asset management fees)

^{*} Discount percentages based on Agility Gap 200 premiums across all Agility Gap & CoPay products, applicable to first three months of cover

^{**} Discount percentages based on Agility Gap 200 premiums across all Agility Gap & CoPay products, applicable for 9 months (after the initial 3-month discount period)

^{***} Discount applicable to first three months of cover

^{****} Discount applicable to first nine months of cover (after the initial 3-month discount period)

EXCLUSIVE SERVICE PROMISE



VIP Activation

- Full electronic take-on
- Group activation in less than 24-hours
- Card and welcome packs delivered within 24-hours



Expert Guidance

- Quarterly Dashboard Report & risk management analyses
- Quarterly presentation by executive experts
- In-depth induction programme for HR team



Dedicated Support

- Permanent resource on your premises*
- Weekly and monthly onsite visits
- Ongoing training and weekly induction sessions in required African languages
 - * Groups of 1 000+ at centralised location





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