

# Help your employees save for a better future



## Why it works




### The FNB Umbrella Fund flexible option

is a tailored solution with a choice of investment portfolios and fully customised life, disability and funeral cover. It is ideal for medium to large businesses, or businesses that need flexibility and choice to cater for their employees' needs and circumstances.

#### Why it works:

- ✓ We have a deep understanding of your business and can **customise an affordable solution** based on your current financial standing as well as your employee profile.
- ✓ Our team of experts (including asset managers, insurance specialists and our experienced management board) have selected **a range of investment portfolios and competitive risk benefits.**
- ✓ We use the information we already have to onboard your business, making it a **more convenient and seamless process.**
- ✓ We offer **one convenient point of contact**, backed by a team of specialists and financial advisors.

A woman with dark curly hair and glasses is looking at a tablet device. She is wearing a colorful, patterned top. The background is a blurred office environment with computer monitors and desks. At the top of the page, there are two vertical lines and a horizontal orange line.

How the flexible option works:  
**Scroll over** your selection to learn more



What are the fees:  
**Scroll over** your selection to learn more

 **Speak to your banker or FNB financial advisor** for more information

Terms and conditions apply.

\*eBucks terms, conditions and rules apply.

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