

# STRUCTURED GROUP BUSINESS PROFILE

We are here for you



Structured



**Structured**  
Administration Services



STRUCTURED RISK SOLUTIONS

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# About us

Structured Group is the holding company for Structured Risk Solutions, Structured Administration Services and Structured Assist Services.

Structured Risk Solutions is an authorised financial service provider, FSP 50618. Structured Risk Solutions ('SRS') has mandates with Safrican Insurance Company Limited, registered life insurer.

Structured Administration Services is an authorised financial service provider, FSP 51068. Structured Administration Services ('SAS') has mandates with Sanlam, registered life insurer. Our products are designed specifically for the funeral insurance market and our mandates allows us to offer you the market related products.

The functions we perform include but are not limited to marketing and selling funeral group schemes policies, entering into agreements with funeral service providers, juristic representatives and intermediaries to ensure that their funeral policies are underwritten; explaining the products offered; the collection of premiums; the administration of policies and settling of claims and determining the claim value.

Our experienced team understands that planning ahead is important which is why we've created essential policies and endeavoured to make the entire process of applying and claiming an easy and quick task. We pride ourselves in understanding your needs as a policyholder and as a business owner and providing tailor-made solutions unlike any other.



# Our Vision

Structured Group envisions a future where every individual can approach the inevitable with financial security and peace of mind. As a leading financial service provider, we aspire to continually innovate and refine our funeral insurance products to set industry standards. Our vision is to be the preferred insurance business partner who provide comprehensive and tailored insurance solutions. Through our dedicated team's commitment to excellence, transparency, and customer-centricity, we aim to be recognised as a trusted partner in safeguarding the well-being of our clients during life's most challenging moments.

## Our Mission

Structured Group is committed to providing innovative and reliable funeral insurance solutions, leveraging our expertise as an authorised financial service provider. Our mission is to empower individuals and families to plan for the future with confidence, offering market-related products that cater specifically to the funeral insurance market. Through strategic alliances, we aim to deliver unparalleled value by marketing and selling funeral group schemes, establishing agreements with funeral service providers, and ensuring seamless policy administration. At Structured Group, we prioritise understanding and meeting the unique needs of our clients, making the process of applying for and claiming insurance straightforward and efficient.



Our vision is to be the preferred insurance business partner who provide comprehensive and tailored insurance solutions.





## WHY PARTNER WITH US?

Structured Group only partners with the leaders and role models in the funeral services industry to ensure individual focus on partners and world class customer service

Our objective is to create a unique partnership between Structured Group and yourselves that will facilitate growth and mutual benefit to all parties. Structured Group brings to the table extensive skills in underwriting, financial management, business management, policy administration, marketing and business insights on a regular basis.

JOIN US ON A TRANSFORMATIVE PARTNERSHIP, WHERE EVERY INTERACTION IS A STEP TOWARDS BUILDING LASTING CONNECTIONS.



Contact us on: 010 085 7770 / 078 650 9236 | [info@structuredgroup.co.za](mailto:info@structuredgroup.co.za)

## Redefining Funeral Scheme Administration: Join the Future with Structured Group!

At Structured Group, we're not just changing the game; we're revolutionising it! We believe in building lasting connections with funeral service providers, leveraging cutting-edge technology to empower our clients. Our commitment extends to comprehensive training, ensuring that every interaction is seamless and meaningful. With us, efficient claims processing is not just a promise; it's a guarantee.

But we don't stop there. Structured Group actively engages in marketing new products, ensuring that you stay ahead of the curve. Our holistic approach is designed to simplify processes, empower clients, and completely redefine your funeral scheme experience.

Join the future of funeral scheme administration with Structured Group – where innovation meets compassion, and your peace of mind is our top priority.

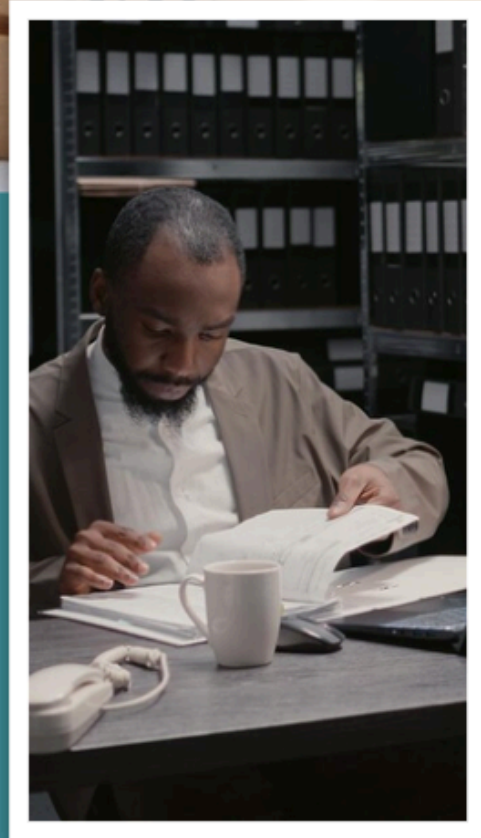


## TRANSFORM YOUR UNDERWRITING EXPERIENCE WITH PERSONALISED SUPPORT

Experience a seamless and personalised insurance journey with us! Our specialised approach ensures that we handle underwriting administration and provide comprehensive insurer support, including master policy agreements. Say goodbye to being just another client – we're committed to offering you a dedicated account manager who will personally address all your insurance needs. Elevate your experience with us and enjoy the assurance of tailored service and support.

### CONTACT US

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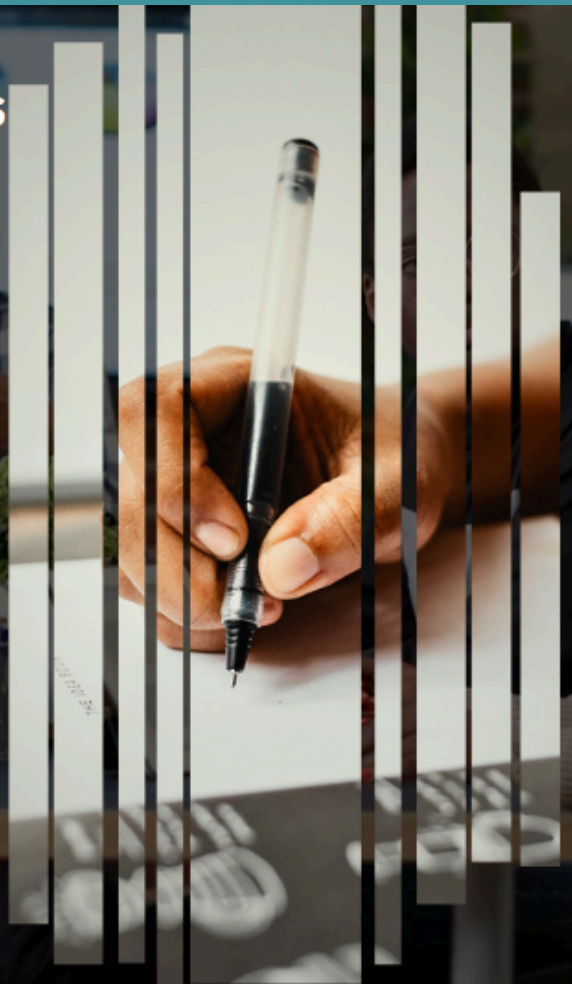


## Experience a new era of tailored solutions with us

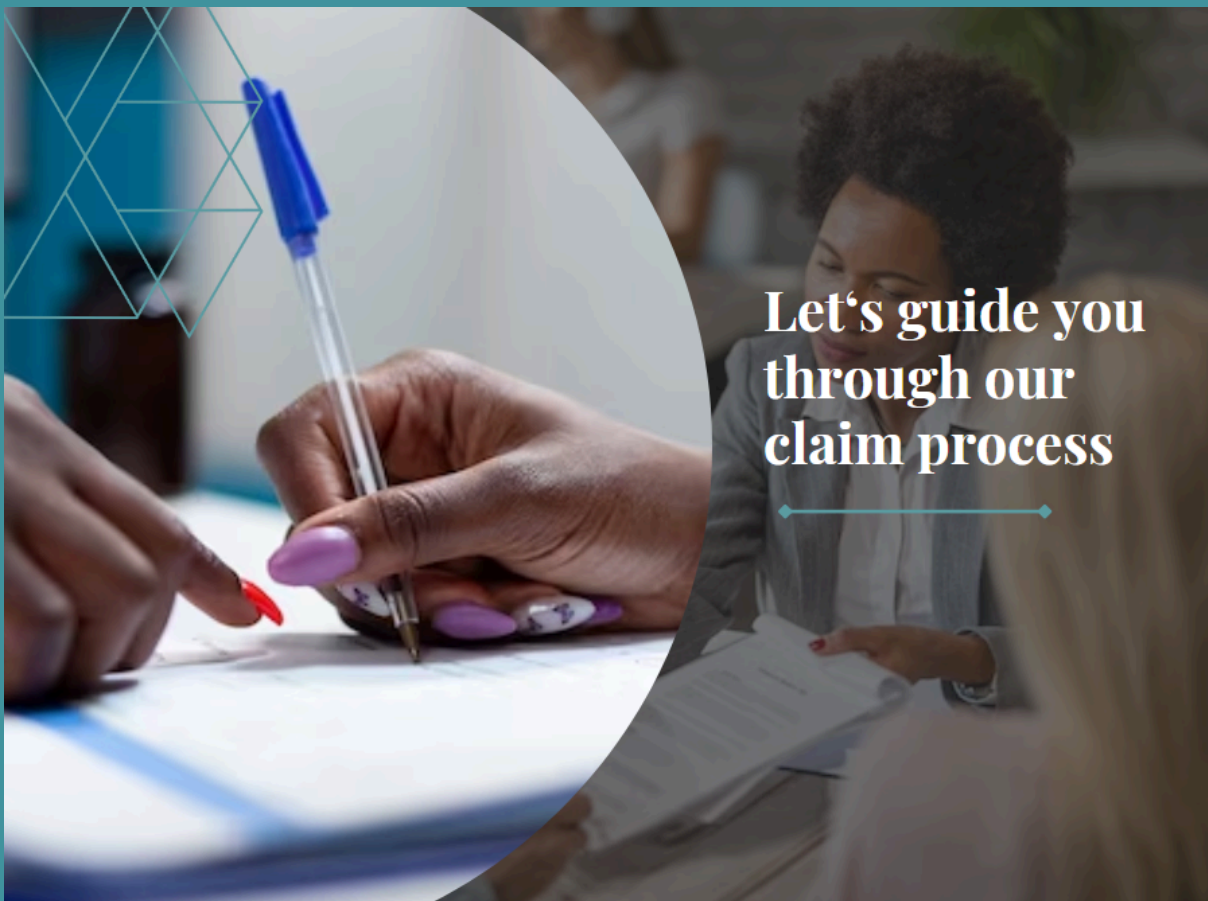
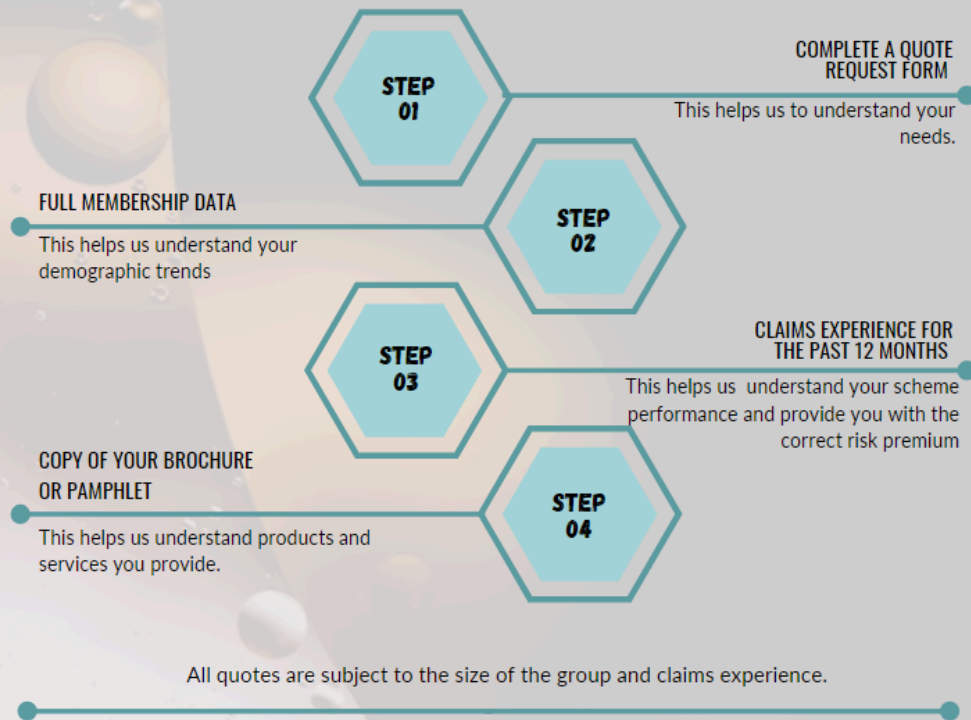
Gone are the days when clients settled for the ordinary – welcome to a world where customization meets excellence. At Structured Group we've redefined the game by actively crafting unique solutions that go beyond the standard offerings.

Dedicated to setting ourselves apart, we embrace a distinctive approach that transforms routine experiences into extraordinary moments. Our mission is clear: exceed conventional expectations and consistently surprise our clients with unparalleled service.

With Structured Group, you're not just a client; you're a part of a journey that values individuality.



## Our 4 simple steps to your customised quote





In the unfortunate event of death, you must submit a claim for the deceased person's funeral policy to initiate the assessment process.



## Claims Notification

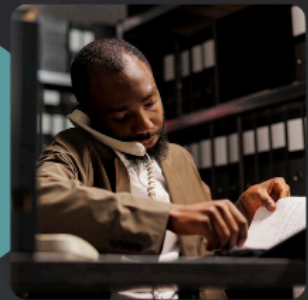
You provide your claim form along with all the necessary supporting documents.



## Document Review

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We will notify you upon the receipt of your claim and proceed with the processing of submitted documents.



## Capture Claim

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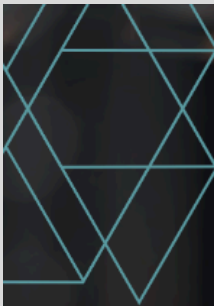
We'll process your payment claim and revise your contract accordingly.



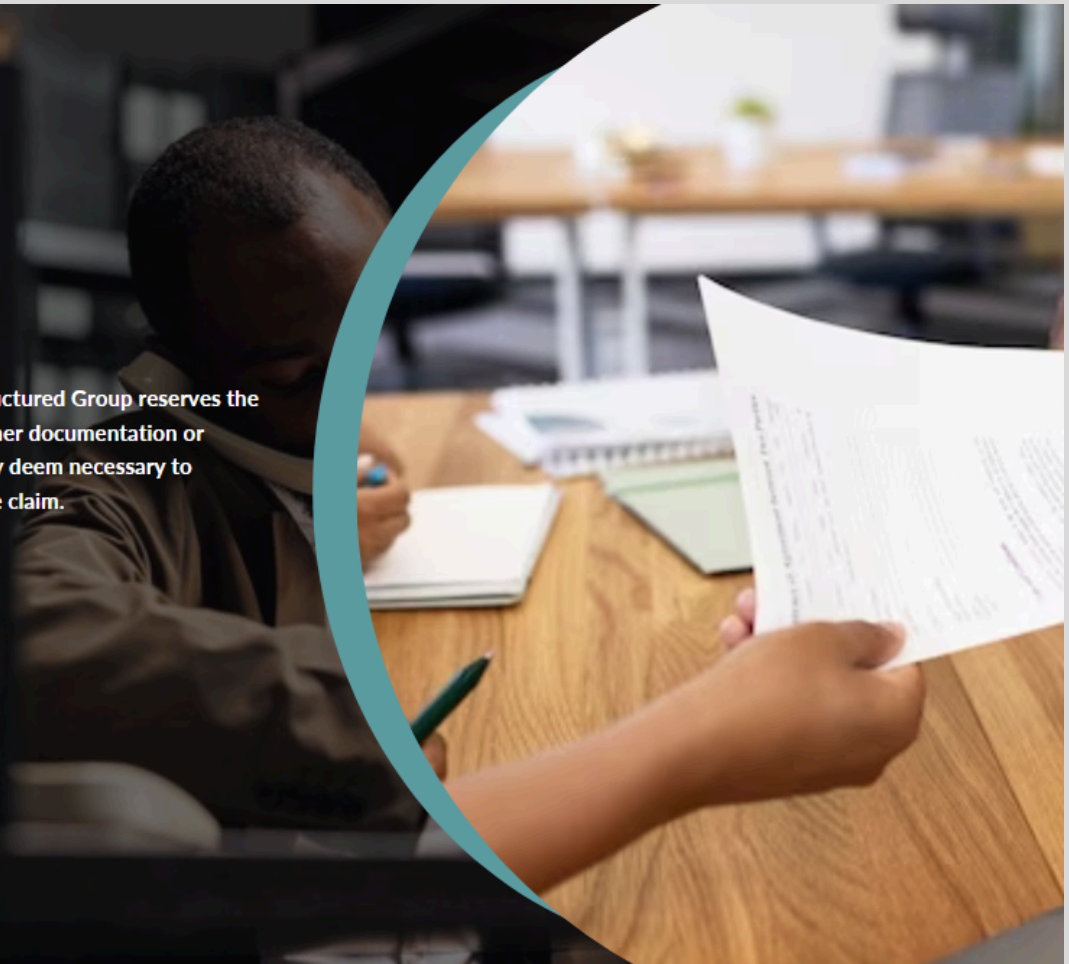


## Payment

Funds will be transferred to the designated beneficiary bank account, and a confirmation of the payment will be forwarded to you.



Please note that Structured Group reserves the right to request further documentation or information as it may deem necessary to accurately assess the claim.



# Comprehensive Compliance Solutions

1

## Regulatory Expertise:

We constantly track the latest legislative updates, guaranteeing your business stays fully compliant with all relevant laws.

2

## Customised Compliance Plans:

We work closely with funeral directors to craft personalised compliance solutions designed to meet their unique needs.

3

## Documentation and Record-Keeping:

We specialise in creating and managing detailed record-keeping systems, ensuring precision in every facet of your funeral operations.

4

## Training and Education:

We offer training programs that cover relevant regulations, ethical practices, and the latest industry standards.

5

## Technology Integration:

We bring you the perfect blend of advanced software tailored to streamline your documentation, scheduling, and communication needs

6

## Ongoing Support and Monitoring:

We go above and beyond initial assessments and implementations to ensure your compliance journey is seamless and worry-free.



# PRODUCT GUIDELINES

# Voluntary Schemes

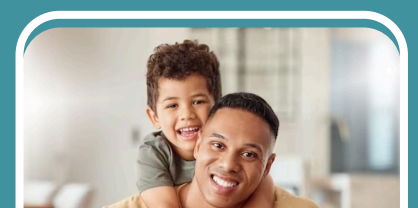
- Funeral Parlours
- Church Groups
- Burial Societies
- Unions

# Individual Insurance

- Wide variety of products on offer at our various branches

# PRODUCTS AVAILABLE : GROUPS / INDIVIDUALS

- Single Plans with/without children
- Family Plans with/without children
- Family Funeral Provider
- Extended Burial Plan
- Meat Policy
- Grocery Plan
- Tombstone Policy
- Repatriation Benefit
- New Products are developed on a regular basis to ensure YOU remain competitive



# VOLUNTARY SCHEME

Voluntary schemes pertain to individually marketed Funeral Insurance offered to the general public. Participants opt to join voluntarily and customise their coverage based on personal preferences. Additionally, they have the option to include a spouse, children, and even extended family members.

## THE MAIN MEMBER

This can be a single or married person who falls into an age category determined by the person's age next birthday.

## THE SPOUSE

The spouse must be married to the main member by tribal, custom or common law.

## THE CHILDREN

The children of the member and/or spouse are covered up to age 21 years or 25 years if they are still in school.





# SINGLE MEMBER SCHEME

## THE MAIN MEMBER

This scheme is available to a single person who falls into an age category determined by the person's next birthday age.

## THE SPOUSE

No spouse allowed.

## THE CHILDREN

May add up to 4 children or dependents at an additional cost.

## CHILD COVERS:

Stillborn: 20% of Main member cover

0-11 Months: 20% of Main member cover

1-5 Years: 25% of Main member cover

6-13 Years: 50% of Main member cover

14 and above: 100% of Main member cover

## THE EXTENDED FAMILY

This may be any extended family member for whom there is an insurable interest.

# SINGLE PARENT SCHEME



## **THE MAIN MEMBER**

This scheme is available to a single parent with up to 6 children who falls into an age category determined by the person's next birthday age.

## **THE SPOUSE**

No spouse allowed.

## **THE CHILDREN**

Up to 6 children or dependents up to the age of 21 or 25 years if they are still in school. Proof should be provided if still in school at an additional cost.

## **CHILD COVERS:**

Still-born: 20% of Main member cover

0-11 Months: 20% of Main member cover

1-5 Years: 25% of Main member cover

6-13 Years: 50% of Main member cover

14 and above: 100% of Main member cover

## **THE EXTENDED FAMILY**

This may be any extended family member for whom there is an insurable interest.

# FAMILY SCHEME

## THE MAIN MEMBER

This scheme is available to families with up to 6 children who fall into an age category determined by the person's next birthday age.

## THE SPOUSE

One spouse allowed.

## THE CHILDREN

Up to 6 children or dependents up to the age of 21 or up to 25 years of age if they are still in school can be added.

## CHILD COVERS:

Still-born: 20% of Main member cover

0-11 Months: 20% of Main member cover

1-5 Years: 25% of Main member cover

6-13 Years: 50% of Main member cover

14 and above: 100% of Main member cover

## THE EXTENDED FAMILY

Extended family members may be added up to a maximum of 4 at an additional cost depending on the age of the extended (refer to extended member plan for rates).



# BURIAL SOCIETY SCHEME

## THE MAIN MEMBER

The Member is the Individual (18-85 next birthday).

## THE SPOUSE

The Spouse is 18-85 next birthday and married by Tribal, Custom or Common Law.

## THE CHILDREN

Up to 9 Children, Dependents or Extended Family may be added to the policy. Children are persons up to 21 years of the Member and/or Spouse, and are covered pro-rata. Dependents or Extended family up to 85 next birthday are covered in full according to the specific plan chosen.

## CHILD COVERS:

Still-born: 20% of Main member cover

0-11 Months: 20% of Main member cover

1-5 Years: 25% of Main member cover

6-13 Years: 50% of Main member cover

14 and above: 100% of Main member cover

## THE EXTENDED FAMILY

This may be any extended family member for whom there is an insurable interest.



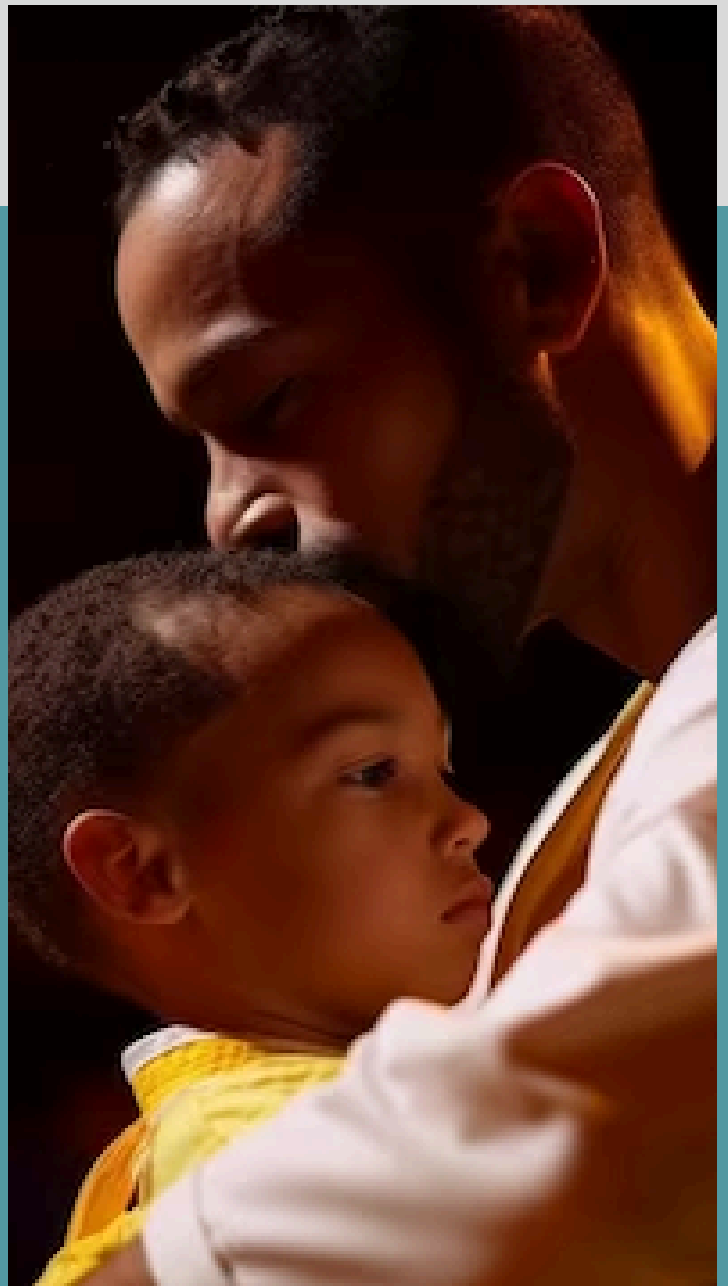


# ADDITIONAL PRODUCTS

Despite the fact that Funeral Insurance is a product required by every person, it is still just as much a challenge to sell as other products. Securing a client for the first time requires much hard work, time, effort and cost. It is therefore essential that we optimise our relationships with our clients and create a win-win situation for the client as well as the product supplier.

Re-selling to an existing client is proven to be more effective than convincing a potential customer to buy from you for the first time. Structured Group therefore developed a strategy and created an opportunity to capitalise on the concept of re-selling to your existing client base.

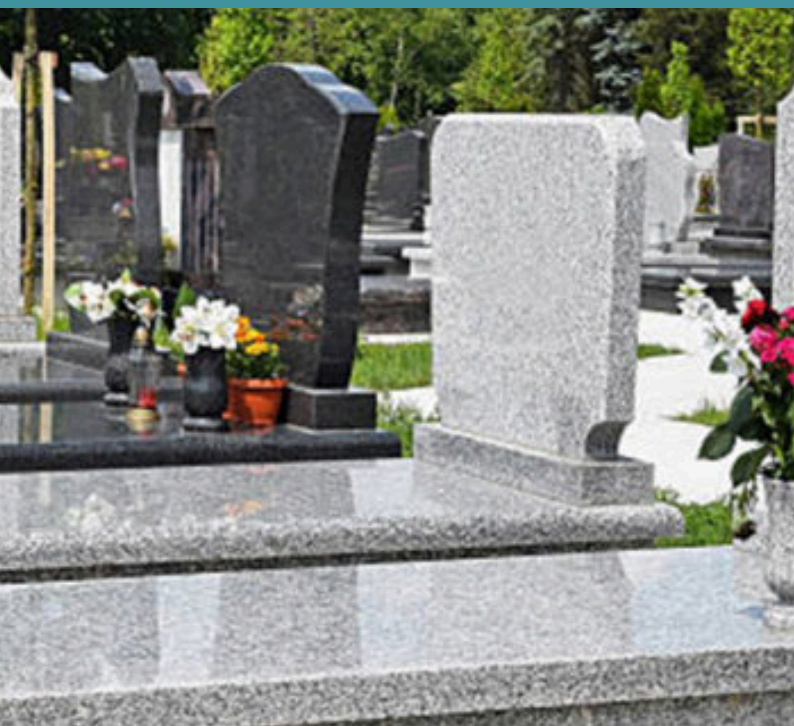
The selection of Additional Products developed for Structured Group clients has, over the years, aimed to determine and meet the specific needs of clients. It makes no sense to offer a client a solution that he/she does not need. We have therefore focused on determining the exact needs of our different communities to enable us to create products to serve these needs effectively.





## MEAT POLICY

Benefit up to the value of R10 000 provided at the time of death. Available to families 18-65 years or individuals between 18-84 years. Children covered pro-rata and suicide covered after 24 months from inception.



## TOMBSTONE POLICY

This benefit provides a cash benefit to acquire the tombstone. R10000 covers available for age groups up to 75 years next birthday.

# GROCERY POLICY

Add an interesting flavour to your existing funeral policy by adding the Grocery Policy that was created to fulfill the needs of our clients.



# REPATRIATION BENEFIT

The Repatriation benefit offers transport for the deceased from place of death in South Africa to the parlour closest to place of burial. We pay you to perform your own repatriation. Distance between the parlour and place of burial should be a minimum of 100km.



# EXTENDED BURIAL PLAN

With this product you can add Dependents onto your policy at a set rate of premiums with different options to suite your needs.





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# CONTACT US



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