

# EMPLOYEE BENEFITS

Good for your employees  
and good for you



# Stand out as an outstanding employer



A well-thought-out and comprehensive employee benefits package can help you stand out among your competitors and improve your bottom line, **and may include...**



GROUP  
INCOME  
PROTECTION



GROUP LIFE /  
DEATH IN SERVICE



EMPLOYEE ASSISTANCE  
PROGRAMMES



GROUP  
CRITICAL ILLNESS



DENTAL



PRIVATE MEDICAL  
INSURANCE



HEALTH SCREENS



HEALTH CASH  
PLANS



INTERNATIONAL  
PRIVATE MEDICAL  
INSURANCE

# Helping you to...



- ▶ **Gain an edge when recruiting and retaining staff**
- ▶ **Improve staff productivity and motivation**
- ▶ **Reduce sick days through improved wellness**
- ▶ **Provide staff benefits they'd be unable to afford**

**Making your  
business an even  
better place to work**



**CLEAR**  
INSURANCE MANAGEMENT

# And Business Protection is there when you need it most

## SHAREHOLDER PROTECTION



Provides your business with a cash lump sum used to buy back a deceased/incapacitated individual's share of the business



## KEY PERSON COVER

Protects the profits of your business in the event of death/serious illness of your key employee/s



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**Contact us  
to learn  
more...**



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