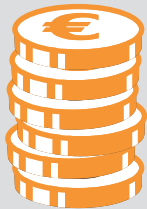


# THE REALITIES OF RETIREMENT IN SA

## MISTAKES MADE BY EMPLOYEES

**56%**

START SAVING AT 28  
-RECOMMENDED AGE 23



ON AVERAGE  
WE INVEST ONLY **7%**  
OF OUR SALARY EVERY YEAR  
- 15% IS MINIMUM NEEDED.

**90%**

OF US DON'T  
RELOOK RETIREMENT  
SAVINGS AFTER  
INITIALLY SIGNING UP



**38%**

OF US NEVER GET  
PROFESSIONAL ADVICE ABOUT  
OUR RETIREMENT SAVINGS

## REALITIES AFTER RETIREMENT

**ONLY  
15%**

OF PENSIONERS CAN  
RETIRE WITH THE SAME  
INCOME AS THEIR CURRENT  
LIVING STANDARD

**30%**

NEED TO REJOIN THE  
WORKFORCE AFTER RETIRING



**61%**

ARE UNABLE TO SAVE FOR  
A "RAINY DAY" FUND AFTER  
RETIREMENT DUE TO PRESSURE  
OF EXPENSES.

**33%**

ARE STILL IN DEBT  
AFTER THEY RETIRE



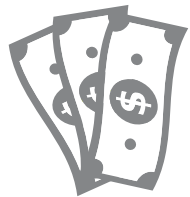
# DOES YOUR BUSINESS HAVE A RETIREMENT PLAN?

HOW DOES AN EXTRA  
**R20 MIL- R200 MIL**  
SOUND?

- WEB DEVELOPMENT
- IT SUPPORT SERVICES
- INSOURCING
- PHOTOGRAPHY
- OFFICE AUTOMATION
- GRAPHIC DESIGN
- CCTV & WI-FI INSTALLATIONS
- TECHNOLOGY PROCUREMENT
- DIGITAL MARKETING
- HUMAN RESOURCE OPTIMIZATION

HOW CAN WE  
ACHIEVE THIS?

BY SAVING YOU  
UP TO **40%**  
ON SERVICES YOU  
ALREADY USE &  
INVEST THE SAVINGS



SMALL BUSINESSES  
WE CAN SAVE  
UP TO **R44 840**



MEDIUM BUSINESSES  
WE CAN SAVE  
UP TO **R276 400**

INVESTED WITH OUR  
INVESTMENT PARTNER,  
ALLAN GRAY OVER A  
20 YEAR PERIOD

EQUATES TO  
**R20 MIL TO  
R200 MIL**

# THIS IS HOW TCEG DOES IT

See below a draft of what TCEG offers retainer clients in terms of retirement investments.

| <b>Annual expenses</b>  | <b>Small business</b> | <b>Medium business</b> |
|---|-----------------------|------------------------|
| web development & updates   | R 3 600               | R 8 000                |
| IT support  | R 5 000               | R 50 000               |
| Insourcing  |                       | R 150 000              |
| Photography   | R 3 000               | R 20 000               |
| Graphic Design  | R 5 000               | R 60 000               |
| CCTV & Wifi   | R 4 000               | R 25 000               |
| Technology procurement  | R 20 000              | R 100 000              |
| Digital Marketing   | R 20 000              | R 100 000              |
| Office automation (telephone & printing)  | R 50 000              | R 120 000              |
| Web & Email hosting   | R 1 500               | R 8 000                |
| Adsl internet   | R 6 000               | R 50 000               |
| More products & services to be added  |                       |                        |
| <b>Total</b>  | <b>R 118 100</b>      | <b>R 691 000</b>       |
| Cost saving of up to 40%  | R 44 840              | R 276 400              |
| <b>Savings split</b>  |                       |                        |
| TCEG 40%  | R 17 936              | R 102 560              |
| Your business 40%   | R 17 936              | R 102 560              |
| Charity 10%   | R 4 484               | R 25 640               |
| Upward Referral Comission 10%   | R 4 484               | R 25 640               |
| <b>Your annual investment value</b>   |                       |                        |
| Direct cashback   | R 17 936              | R 102 560              |
| Referral comission for 2 medium business and 3 small businesses.<br>This can be your contacts, suppliers, customers | R 64 732              | R 64 732               |
| <b>Annual investment on your behalf</b>   | <b>R 82 668</b>       | <b>R 167 292</b>       |
| Invested with our investment partner Allan Gray at institutional preferential rates over 20 years                   | <b>R 57 000 000</b>   | <b>R 114 000 000</b>   |

This amount takes an annual increase due to inflation into account and it assumes your business does not grow. If your business grows over time so will your costs and thus your investment

**Contact us for more information on how to become a retainer client with benefits.**

**Call: 061 473 2904 | Email: info@tceg.co.za**