Introducing the SUPERSERVE REWARDS programme

At Alexander Forbes everything we do has an effect on people and their money. We SERVE real people. Each one of us who works at Alexander Forbes is also a real person with real problems, and every day we find real solutions.

That’s why star employees deserve real recognition and tangible rewards. Those real rewards go beyond lip service to a cash-equivalent reward scheme that tangibly rewards real effort.

The programme aims to recognise you for behaviours that support and realise the SERVE model and the Treating Customers Fairly (TCF) campaign.

How does it work?

You will get an invitation to register as a SUPERSERVE member on the website. To access your secure account, you need to log on to the website using your employee number and the password you get in your invitation. You can change your password after your first login.

Once you are logged in, you can reward your colleagues and see the rewards you’ve received from colleagues and managers. Keep an eye on the website for news and updates, to find out who the latest winners are and when the annual Platinum Awards event will be.

What are SUPERSERVE REWARDS?

SUPERSERVE REWARDS is an employee recognition and reward programme. The aim of this programme is to recognise employees who are making a positive difference to the lives of our clients and other employees.

The programme works on four levels:

- **Bronze**: Peer-to-peer recognition
- **Silver**: Manager to team member on-the-spot rewards
- **Gold**: Quarterly award winners
- **Platinum**: Annual award winners.

At the heart of the SUPERSERVE REWARDS is the Alexander Forbes SERVE model, which provides the judging criteria. The programme rewards people who make our business exceptional through the SERVE model and the Treating Customers Fairly (TCF) campaign.

The SERVE model drives the way we do business. We strive to deliver Simple, Expert, innovative solutions that build long-lasting Relationships founded on the Value of trust. All this in the service of Enriching people’s lives with impactful service.

The Treating Customers Fairly (TCF) outcomes

1. Customer confidence that treating customers fairly is central to our culture.
2. Products and services are designed to meet the identified needs of specific customer groups and are targeted accordingly.
3. Customers receive clear information and are kept appropriately informed before, during and after the sale.
4. Where customers receive advice, it is suitable and takes their circumstances into account.
5. Products perform as customers are led to expect, services are of an acceptable standard and are delivered as customers have been led to expect.
6. Customers do not face unreasonable after-sale barriers imposed by the company to change products, switch providers, submit claims or make a complaint.

Our approach to TCF

1. We embrace it.
2. It is the right thing to do – and we do the right thing.
3. It is good for business – and we apply it in a way that makes good business sense.
4. It supports our strategic objectives to increase value for our clients.
5. It supports our higher calling of enriching people’s lives.
6. It presses us to consider the client’s best interest in all we do.
7. It aligns completely with our SERVE model.
A quick overview

<table>
<thead>
<tr>
<th>Level</th>
<th>Bronze</th>
<th>Silver</th>
<th>Gold</th>
<th>Platinum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>24/7</td>
<td>Continuous on the spot</td>
<td>Quarterly</td>
<td>Annual</td>
</tr>
<tr>
<td>Who can recognise?</td>
<td>Anyone can recognise anyone 360</td>
<td>Managers</td>
<td>Divisional Exco</td>
<td>Group Exco</td>
</tr>
<tr>
<td>Who can be recognised?</td>
<td></td>
<td>All permanent employees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reward</td>
<td>Non-monetary fan badges</td>
<td>R500 MasterCard gift card</td>
<td>R1 500 MasterCard gift card</td>
<td>R15 000 MasterCard gift card</td>
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**SUPERSERVE BRONZE**

Fan badges

The Bronze level is a way to say thank you to your colleagues. You can send fan badges to acknowledge your colleagues for helping you out, friendly service, a ‘how can I add value’ attitude and behaving in a way that supports SERVE and Treating Customers Fairly (TCF). Sending fan badges is a simple, fun and relevant way to acknowledge colleagues. This is a real show of appreciation and the badges serve as acknowledgement of a job well done.

Sending a fan badge is easy: choose a fan badge from the list of SERVE and TCF behaviours displayed, select a message, write a personal note and send it to a colleague.

Getting a BRONZE reward is just two steps away from GOLD and three away from PLATINUM. So being a SUPERSERVE BRONZE achiever is a great first step, but it is ONLY the first step.

**SUPERSERVE SILVER**

Spot rewards

This is the second level of the programme where line managers can acknowledge and reward you.

SILVER rewards are presented to individuals or teams who do something that is worth more than a fan badge. This is where managers can reward extra efforts you make beyond your normal scope of work, extra time taken, added value and behaviour that meets the SILVER level criteria (see recognition criteria). Your line manager will load your SUPERSERVE REWARDS gift card with R500. The rewards will be publicised in internal communications and you will get a certificate.

SILVER reward winners form the foundation of the quarterly GOLD rewards.
SUPERSERVE GOLD

Quarterly rewards
Every quarter, employees who have behaved exceptionally against the SERVE and TCF criteria will be nominated as SUPERSERVE Gold achievers. Winners will have R1 500 loaded onto their SUPERSERVE REWARDS gift card. This will be publicised internally and you will get a certificate.

Employees who get SILVER rewards are prime candidates for GOLD rewards. The following behaviours qualify employees for GOLD rewards:

- Demonstrated quantifiable value ad
- Behaviour to retain a client
- Acquired a new client (outside scope of work)
- Developed a new product outside scope of work
- Provided exceptional customer service
- Recognition criteria.

Division heads and Exco will choose winners every quarter. The Group Chief Human Resources Officer will formally announce the winners.

SUPERSERVE PLATINUM

Annual awards
Being nominated for a PLATINUM award means that you have outshined all your peers. It is an accolade that you can be proud of and aspire to. This is the ultimate prize, with even more rand value added to your SUPERSERVE REWARDS gift card. PLATINUM winners will be announced at an exclusive SUPERSERVE AWARDS event. At these awards, a special SUPERSERVE PLATINUM achiever award will be handed out, along with a framed certificate.

All GOLD reward winners are automatically entered into the PLATINUM AWARDS. The following behaviours are the criteria for PLATINUM awards:

- Adding real value
- Making significant effort
- Working way beyond the call of duty
- Demonstrating real leadership
- Creating new way of doing things in the company
- Wowing clients and employees.

### SERVE criteria | TCF behaviours | SERVE behaviours

<p>| Simplicity (HOW we deliver) | If involved in client communication, written or spoken, ensure it is designed for the audience, it is clear and easy to understand. Ensure nothing is hidden in the fine print and nothing is misleading. Make sure the content is simplified, knowing that customers do not understand financial products and jargon the way we do. If involved in designing a service process or a product, make sure it is simple for the customer to understand and use. | Reduce complexity by ensuring frequent communication with colleagues across the organisation. Eliminate complexity to ensure employees constantly listen to customers. Create simple processes that facilitate speedy and creative responses to customer concerns. Demonstrate the ability to explain complex products to ordinary people by eliminating jargon, increasing visual representation and connecting products with people's lives. Foster innovative problem-solving to streamline delivery processes. |
| Expert innovative solutions (WHAT we deliver) | Actively look out for ways to uncover and understand the needs of the customer. Take time to consider how we could be better meeting the needs of our customers. Speak up if you believe a certain product will not be suitable for certain customers, or if you find that a customer has bought a product that isn’t right for them. | Demonstrate a high level of technical expertise (10 000 hour rule). Understand Alexander Forbes value proposition, and be able to identify unique solutions to meet customers’ unique needs. Demonstrate thought leadership by regularly writing or presenting cutting-edge ideas in multiple forums. Frequently educate customers and other stakeholders about Alexander Forbes products. |</p>
<table>
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<tr>
<th>SERVE criteria</th>
<th>TCF behaviours</th>
<th>SERVE behaviours</th>
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<tr>
<td>Relationships (WHAT we strive for)</td>
<td>Be quick to expose where someone is taking advantage of a customer’s ignorance. Ensure quick, accurate and high-quality delivery of your part of any service to the client. If involved in client communication, ensure it is appropriate, in good time and takes their circumstances into account. Communicate everything they need to know.</td>
<td>Partner internally to integrate all of Alexander Forbes offerings. Actively collaborate internally to ensure there is unified Alexander Forbes voice in communication with stakeholders (regulators, customers, investors). Collaborate across business units to quickly address complaints. Maintain transparency when working with stakeholders (regulators, customers, investors’ vendors, employees, community leaders). Excel at building long-term relationships of trust with customers.</td>
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<td>Value of trust (WHAT we stand for)</td>
<td>Keep promises and competently fulfil your role to ensure the Alexander Forbes promise is upheld at all times. Understand customer expectations and take time to consider how we could more efficiently and effectively exceed them. Identify ways to proactively protect the interests of our clients. Take extra steps to help clients get the best out of our offering.</td>
<td>Trusted by people throughout the organisation. Demonstrate trust for colleagues. Do not tolerate unethical behaviour. Demonstrate through actions that they consistently live by a moral code. Consistently keep promises and integrity.</td>
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<tr>
<td>Enrich people’s lives (WHY we exist)</td>
<td>Think of ways to make life easier for customers. Think of the best interests of our customers. Place as much emphasis on customer needs and benefits as on company profits and success. Be very good at what you do. Improve yourself all the time. With everyone doing this, it will ultimately enrich our clients’ lives and increase their confidence in our ability to serve them well.</td>
<td>Actively encourage employees to find creative solutions by viewing the world through the eyes of the customer. Experiment with new approaches based on customer needs to provide leading edge solutions. Actively learn from best practices to identify creative solutions.</td>
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**Practical examples**

1. A secretary whose boss is out of the office on business receives a call from a client on a Friday needing a response to a query by Monday. She realizes this will not be in time if she merely takes a message. She finds out what the client needs, finds the right person and gets the response to the query. She then phones the client and provides them with the response and contact details of the responsible person if the client needs to discuss or requires further information.

2. A co-worker who goes the extra mile to ensure that a new employee understands the different products and solutions offered by Alexander Forbes. She spends an hour every day for the first two weeks explaining the various products and services. She becomes the new employee’s informal buddy and coach. All without it being part of her role requirement.

3. An employee in group functions gets involved with new product development in his area of expertise that can be offered to clients as an add on or value adding service.
4. An employee hears in a social gathering about a potential problem with our service to a client. He raises the concern with the responsible person outside his department and in doing so ensures the service to the customer is restored to the required level and facilitates customer retention.

5. An employee who commits to her team to deliver a solution for a problem outside her scope of work. The employee is known to be a real team player and takes on issues to improve the team functioning and service. She does not just stand by and add to “the problem is” conversation but says “I will see what can be done and report back next week”.

6. An employee who hears about a potential new client for a service outside his area of work makes the time to facilitate a meeting between the client and the responsible employee. He sets up the meeting, introduces the parties and facilitates the new relationship.

SUPERSERVE REWARDS PROGRAMME RULES

1. This recognition programme is conducted by Alexander Forbes.

2. Right of admission to the programme is reserved.

3. To participate in SUPERSERVE REWARDS, you must be a permanent ALEXANDER FORBES employee unless specifically agreed to by the divisional representative.

4. Only permanent employees are eligible to earn rewards or to be selected as quarterly or annual winners for the rewards.

5. Participation by commission earners will be decided by divisional Excos.

6. You may not participate in SUPERSERVE REWARDS if you are a temporary employee, consultant, contract worker via a labour broker or via outsourced functions.

7. If you qualify to participate in the SUPERSERVE REWARDS and you are successfully recognised, your reward will automatically be paid into a MasterCard gift card.

8. All rewards are subject to fringe benefit tax and deemed VAT. The tax will be carried by Alexander Forbes.

9. You cannot exchange your rewards for cash.

10. If you spend less than the value loaded on your card, any unused portion will remain as a credit on the card.

11. You cannot transfer your rewards to other programme participants.

12. Valid rewards issued remain the property of the SUPERSERVE participants whether the programme is terminated or if participants leave the employ of ALEXANDER FORBES for whatever reason but has to be redeemed within three months of exit or termination of the programme.

13. Programme end procedures:
   i. Should SUPERSERVE REWARDS or the participant’s employment at ALEXANDER FORBES be terminated for whatever reason, and should there be any unspent money at such time owing to the participant, the participant has three months to redeem after which it will revert to Alexander Forbes.
   
   ii. If you’re rewarded, money is loaded onto your gift card and held in your name. You can spend it for up to three years from date of issue. Subject to the programme being active.

14. In the event of a participant’s death, the participant’s beneficiary(ies) must give ALEXANDER FORBES written notice of the participant’s death to redeem the deceased’s rewards. The rewards must be spent within three months of the person’s death, after which the balance will be forfeited and returned to ALEXANDER FORBES. All SUPERSERVE REWARDS participants and winners indemnify ALEXANDER FORBES, its affiliated companies, employees, advertising agencies, suppliers, advisers and nominated agents against any and all claims (including wilful misconduct or negligent act or omission) from their participation in this recognition programme.

15. The participant is responsible for keeping the SUPERSERVE REWARDS gift card safe. If the card is lost or stolen, the participant must inform the programme organisers via the website who will then cancel the card within one working day.

16. All participants and winners agree to be bound by these rules, which will be interpreted by ALEXANDER FORBES, and their decision in any dispute will be final and binding. ALEXANDER FORBES reserves the right to amend, modify or change these rules at any time during the programme period.

17. If there are any disputes that arise out of any element of the programme, these will be dealt with according to normal ALEXANDER FORBES dispute or grievance resolution processes in consultation with the programme organisers. All such decisions will be final and no correspondence will be entered into.

18. See the programme website (www.afsuperserve.co.za) for more information about the programme rules or for all rules about the redemption of gift cards.