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**GARRUN EMPLOYEE  
BENEFITS**

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Established in 2003, Garrun Group Employee Benefits (GGEB) is housed in the same building as the Garrun Group head office in Houghton, Johannesburg and is a joint partnership between Manny Garrun & Sons and Mark Schlome. The business consults to retirement funds across industry sectors and is well placed to assist clients with different solutions, depending on the needs of their employees.

Headed up by Mark Schlome, who has over 26 years experience in the retirement fund industry, GGEB provides consulting and support services to company pension and provident funds, including:

- Assessing existing benefits of the fund and making recommendations;
- Developing investment strategies for members of the retirement fund;
- Reviewing risk benefits (i.e. death and disability) in terms of changing market conditions;
- Assisting companies to comply with governance and legislative requirements as this pertains to retirement funds;
- Communicating with fund members by conducting verbal presentations and compiling documents, such as explanatory booklets; and
- Guiding companies and retirement fund committees through the process of appointing and/or replacing service providers of the fund.

Due to the onus placed on companies and trustees of retirement funds in terms of legislation, GGEB has established umbrella pension and provident funds to assist employers in making it easier to provide retirement benefits for their staff. This has proved to be very popular as these funds are able to utilise the services of a number of service providers (e.g. investments, insurance benefits and administration provided by different companies). Doing so also allows for more transparency, compared to funds that use one company for all services, and in most cases this approach has achieved cost savings, which have allowed companies to increase their contributions towards retirement savings.

Mark and his team welcome the opportunity to meet with your company or retirement fund committee regarding group retirement fund needs.