

Call centre 0860 20 30 40, E-mail RFAMembers@oldmutual.com, Internet www.oldmutual.co.za/protektor

Please print in block letters using black or blue ink.

Please fax this Protektor Switch Form to +27 (0)21 504 9384

1. IMPORTANT

Units will be sold from one fund and purchased in the other fund after acceptance of this request. The value of such units may fluctuate and is not guaranteed.

Please note: In terms of the Rules of the Fund, investment rules apply for switches from the Guaranteed Fund, CoreGrowth and Absolute Stable Growth Portfolios. You have one of the following options:

i) Switch at Book Value

- Switches are allowed twice a year.
- Notice of your intention to switch must be given four months in advance via Fax or the Internet service.
- The Administrator will inform you if the Guaranteed Fund interim rate reduced during the 4 month notice period or if the value of switch instructions exceeds 10% of the value of the fund portfolios.

CoreGrowth and Absolute Stable Growth Portfolios	Guaranteed Fund
- Switch on 1 March provided notice is received on or before 1 November; or - Switch on 1 September provided notice is received on or before 1 May.	- Switch on 1 January and 1 July provided notice is received on or before 1 September or 1 March respectively; - On receipt of your request a benefit value will be provided, using the prevailing interim bonus rate up to the date that you intend to switch. If the interim rate reduces during the notice period, you will have the opportunity to withdraw your instruction.
Protektor reserves the right to limit the total amount that may be switched out of Guaranteed Fund and CoreGrowth if they exceed 10% of the total value of the Guaranteed Fund portfolio held by each of the Protektor Pension and Provident Preservation Funds.	

ii) Switch at Market Value

- Switches are allowed once a month.
- Notice of your intention to switch must be given one calendar month in advance via Fax or the Internet service.
- The amount available will be the lower of your accumulated credit (book value) in the Guaranteed Fund, Coregrowth or Absolute Stable Growth Portfolios or the market value of the actual assets underlying your investment.
- An estimated value will be provided on your request and this amount will be available for re-investing in other options.

2. MEMBER DETAILS

Full names of member

Identity number Fund code

Date of birth Reference number

Telephone: (H) Code No. (W) Code No.

Fax: Code No.

Cell

E-mail address

3. SWITCHING DETAILS

FUND	FROM		TO	
	Percentage (%)	Amount (R)	Percentage (%)	Amount (R)
Old Mutual Absolute Stable Growth Fund				
Old Mutual Balanced Fund				
Old Mutual Bond Fund				
Old Mutual CoreGrowth Fund				
Old Mutual Money Market Fund				
Old Mutual Flexible Fund*			(NOT AVAILABLE)	
Old Mutual Guaranteed Fund*			(NOT AVAILABLE)	
Old Mutual Income Fund*			(NOT AVAILABLE)	

* Portfolio closed for new business

PLEASE NOTE:

No switches into Flexible Fund, Guaranteed Fund and Income Fund.

Only full (100%) switches out of Old Mutual Flexible Fund and Income Fund.

4. DECLARATION

- I understand the risk associated with choosing my own investment portfolio;
- I understand the investment risk is borne by me and that the Protektor Funds, the Trustees and the Administrator of the Funds will not be held liable for any losses incurred by me as a result of the choices that I make;
- I understand the costs associated with the different portfolios;
- I understand that portfolios require minimum investment amounts, as follows:
 - Guaranteed Fund : R6 000 (closed for new business)
 - Money Market Fund : R30 000
 - All other portfolios : R10 000
 - Absolute Stable Growth Portfolio : R6 000

Signature of member

Date

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