

Leaving the Fund?

Make the most of your benefits...

Look before you leap

If you leave the Fund before your retirement, you have certain options as to what you can do with your retirement savings in the Fund. You should do your utmost to preserve your retirement savings - in this way they will be kept safe, will not be reduced by tax and will keep on growing. You should also take steps to preserve the life, disability and medical cover that you currently enjoy.

You can either get a financial adviser to help you decide what to do with your benefit, or you can do your own homework to decide what will work best for you. Whichever you choose, it would be valuable for you to work through the information in this document and the accompanying Member Information Guide to get an idea of the factors you should consider when making your decision.

Get advice

Before you make a final decision about what to do with your retirement benefit, it makes good sense to discuss your options with a financial adviser. An adviser will make sure that the decisions you make about your retirement fund are best suited to you, taking your future retirement needs into account. He or she can also help ensure that your life and disability cover is preserved, and also discuss medical scheme options with you.

If you do not already have a financial adviser or broker, or would like to speak to an accredited Old Mutual Financial Adviser, contact the Member Support Services at 0860 388 873 or membersupportservices@oldmutual.com to request access to advice.



Do your homework

If you want to preserve your retirement savings on a self-managed basis (i.e. without consulting an adviser), you will need to be sure that you have the necessary skills and knowledge to make the best decision for your circumstances.

Protektor & Galaxy Preservation Fund

You may want to consider the Protektor & Galaxy Preservation Funds. If you choose not to seek advice, there will be no advice fee payable on your transfer to the Protektor or Galaxy Preservation Funds.

A: Key information on the Protektor Preservation Fund

- A range of investment portfolios are also available under Protektor. Your benefit can, for example, be invested in the Old Mutual Guaranteed Fund, which provides capital protection. This is well suited to someone who does not need to change and review their investments on an ongoing basis.



- No upfront administration fees will be applied.
- Low ongoing administration fees of 0.5% per annum will apply.
- There is no minimum investment amount.

If you need more information, please visit: www.oldmutual.co.za/protector and click on Member Area. There you will find a brochure that provides more information on what the Protektor Preservation Fund has to offer.

If you wish to apply, click on Forms, to access the Application Form.

Should you need any further assistance, call Protektor at 0860 20 30 40.

B: Key information on the Galaxy Preservation Fund

- Under Galaxy you can choose from a wide range of investment portfolios, including those from asset managers other than Old Mutual. Suitable for investors who need the flexibility to review their investments on an ongoing basis and wish to have a wider choice of investment options available.

- Upfront administration fees are levied according to the following scale (fees quoted exclusive of VAT):
 - First R100 000: 2.5%
 - Next R400 000: 1%
 - Waived for investments of more than R500 000
- Ongoing administration fees are levied according to the following scale (fees quoted exclusive of VAT):
 - First R100 000: 0.75% p.a.
 - Next R400 000: 0.60% p.a.
 - Next R500 000: 0.40% p.a.
 - Next R4 million: 0.25% p.a.
 - Next R5 million: 0.20% p.a.
- There is a minimum investment of R100 000.
- Visit www.fairbairncapital.com for more information on what the Galaxy Preservation Fund has to offer.
- Should you decide to preserve your benefit with Galaxy on a self-managed basis:
 - Visit www.fairbairncapital.com and click on Invest Online to request an online quote.

Good luck with your decisions!