



OLD MUTUAL SUPERFUND

- SUPER GOVERNANCE
- SUPER VALUE
- SUPER SERVICE
- SUPER EASY



Offer your employees comprehensive retirement and risk benefits - no matter what size your business or how diverse your and your employees' needs are.

THE TRUTH ABOUT RETIREMENT

It's a sad fact that while most people look forward to retirement as a time to live life the way they choose, the vast majority are not saving enough to enjoy the lifestyle they dream of when they retire.

It's likely that some of those people are your employees.

You can help them by providing a retirement and risk benefit solution to grow their wealth and protect them financially in case of death and disability, in a way that will still allow you to concentrate on the management of your company.

Old Mutual SuperFund is that solution.

MORE ABOUT MULTI- EMPLOYER FUNDS

Stricter legislation, increased governance requirements and greater accountability for investment performance has resulted in a shift towards multi-employer funds (also known as Umbrella Funds), such as those offered by Old Mutual SuperFund. With these funds, employers can offer employees a range of retirement and risk benefits, without the time-consuming effort of running the arrangement themselves.



OLD MUTUAL SUPERFUND

All businesses, regardless of size, can now offer their employees big, company-style benefits with Old Mutual SuperFund suite of multi-employer solutions.

Enjoy all these benefits when you choose any of the retirement fund arrangements within Old Mutual SuperFund:

Super governance

Old Mutual SuperFund is managed according to the highest standards of good governance. A board of highly qualified and skilled Trustees make sure that you can focus on your core business and your employees can feel secure, knowing their money is in safe hands.

Super value

Every rand of unnecessary cost erodes the retirement savings of your employees. At Old Mutual we use our size and efficiencies to operate at the lowest possible cost. We pass these savings on to you in the form of lower fees - this means your employees get more out when they leave the Fund. There are no hidden costs and you only pay for what you use.

Super service

No matter where you are in South Africa, you have access to Old Mutual's expertise. Whether you are a broker, intermediary, business owner or member - our services are within easy reach. Our experts are there to help you make the right choices and guide you through every step.

Super easy

Old Mutual SuperFund solutions are easy to access, easy to use, and easy to understand. It's easy to choose a solution that will meet the needs of your particular business... *and* easy to change that solution if your requirements change.



The solutions offered under Old Mutual SuperFund enable you to:

- Get on with running your company, knowing that your employees' benefits are managed by a Board of Trustees and administered by Old Mutual, in accordance with all relevant legislation.
- Enjoy complete financial control - all fees and charges are completely transparent and there are no hidden costs.
- Offer your employees competitive, affordable (and where required, flexible) employee benefits - and so create a more satisfied, loyal and productive workforce.



WANT TO KNOW MORE?

For more information or advice, contact your Corporate Consultant, Financial Adviser, your Broker, or call the Service Centre at 0860 20 30 40.

Region	Intermediaries	Direct Clients
Johannesburg	011 217 1249	011 217 1537
Pretoria	012 360 0001	012 360 0000
Western Cape	021 530 9604	021 509 1094
KwaZulu-Natal	031 275 0841	031 275 0803
Eastern Cape	041 391 6319	041 391 6300

visit our website: www.oldmutual.co.za/superfund

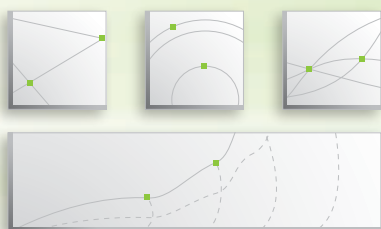
Old Mutual Corporate is a division of Old Mutual Life Assurance Company (South Africa) Limited, Jan Smuts Drive, Pinelands, 7405, South Africa. Registration no: 1999/004643/06. Old Mutual Life Assurance Company (South Africa) Limited is a licensed financial services provider authorised in terms of the Financial Advisory and Intermediary Services Act, 2002, to furnish advice and render intermediary services with regard to long term insurance and pension fund benefits, as well as providing intermediary services as a discretionary investment manager. Please note that this licence does not cover the marketing of this product by persons other than Old Mutual and its staff. Every effort has been made to ensure that this document and the products referred to, meet the statutory and regulatory requirements, pertaining to the manner and format in which information regarding financial products is presented. However, should you become aware of any breach of such statutory and regulatory requirements, please address the matter in writing to: The Compliance Officer, Old Mutual Corporate, PO Box 728, Cape Town 8000, South Africa.

ommis 02.2012 T3596



OLD MUTUAL
Corporate

Licensed Financial Services Provider






OLD MUTUAL SUPERFUND Product Overview

Whatever the size and nature of your business, Old Mutual SuperFund has a solution to meet your employee benefit needs.

With its highest standards of good governance and a board of highly qualified and skilled Trustees, Old Mutual SuperFund offers you the peace of mind to focus on your core business, and your employees can feel secure knowing that their retirement benefits are in safe hands.



Old Mutual SuperFund offers the following multi-employer, defined contribution arrangements:

Name	 EASY BENEFIT PLAN	 ORION	 EVERGREEN
	<i>The easy and affordable way to help your employees save for retirement.</i>	<i>The comprehensive retirement and risk benefit solution that suits your business.</i>	<i>The retirement solution that offers choice to meet the diverse needs of your business and employees.</i>
Description in short	Entry-level retirement / risk benefits solution pre-determined <ul style="list-style-type: none"> ■ Fund benefits ■ Contribution rates ■ Expenses 	Mid-range, established retirement / risk benefits solution <ul style="list-style-type: none"> ■ Several benefit and contribution rate options ■ Flexible risk benefits 	Advanced retirement / risk benefits solution <ul style="list-style-type: none"> ■ Optimal benefit range ■ Vast choice for both employer and member ■ Member education
Generally suited to	Small/start-up business wanting maximum simplicity and cost-effectiveness Monthly salary R5 000 to R15 000: 5 to 15 employees Monthly salary less than R5 000: 5 to 50 employees	Small/medium business looking for slightly more choice, but still requiring simplicity and cost-effectiveness Monthly salary more than R15 000: Less than 50 employees Monthly salary R5 000 to R15 000: 15 to 100 employees Monthly salary less than R5 000: More than 50 employees	Medium/large business looking for more choice and flexibility, both for the business and the employee Monthly salary more than R15 000: More than 50 employees Monthly salary R5 000 to R15 000: More than 100 employees Smaller companies with high earning employees
Choice around product structure	No employer choice <ul style="list-style-type: none"> ■ Provident Fund only ■ Trustees choose the investment portfolio ■ Pre-defined death and disability benefits 	Employer choice <ul style="list-style-type: none"> ■ Pension or Provident Fund ■ Investment options Smoothed Bonus Portfolio and SYmmETRY Multi-Manager ■ Insured death and disability benefits 	Employer choice <ul style="list-style-type: none"> ■ Pension or Provident Fund ■ Investment options ■ Insured death and disability benefits Member choice <ul style="list-style-type: none"> ■ 3 structures and associated options/costs
Insurance of Risk Benefits	Tied - Old Mutual insures all risk benefits	Tied - Clients must reassume approved risk benefits with Old Mutual	Untied - any insurer can be used
Pricing Structure	<ul style="list-style-type: none"> ■ Percentage of salary ■ Rand per member per month 	<ul style="list-style-type: none"> ■ Rand per participating employer per month, and ■ Rand per member per month (converted to and charged as percentage of salary) 	<ul style="list-style-type: none"> ■ Rand per participating employer per month, and ■ Rand per member per month according to option chosen
Member involvement	Requires no member decision-making	Requires minimal member decision-making	Requires low to high member decision-making, depending on option chosen
Service	Service relationship with employer	Established service relationships with intermediaries	High level of member servicing



PROTEKTOR PRESERVATION FUND

Preserving retirement savings beyond employment

Protektor Preservation Fund is an easy to use low cost solution, designed to help employees preserve their retirement savings - regardless of where they are employed - to ensure that their retirement planning remains on track.

An added advantage is that Old Mutual will not levy any upfront administration fees for existing Old Mutual clients transferring to Protektor, meaning more value for you.

omms 2.2012 T3598

Old Mutual Corporate is a division of Old Mutual Life Assurance Company (South Africa) Limited, Jan Smuts Drive, Pinelands, 7405, South Africa. Registration no: 1999/004643/06. Old Mutual Life Assurance Company (South Africa) Limited is a licensed financial services provider authorized in terms of the Financial Advisory and Intermediary Services Act, 2002, to furnish advice and render intermediary services with regard to long term insurance and pension fund benefits, as well as providing intermediary services as a discretionary investment manager. Please note that this licence does not cover the marketing of this product by persons other than Old Mutual and its staff. Every effort has been made to ensure that this document and the products referred to, meet the statutory and regulatory requirements, pertaining to the manner and format in which information regarding financial products is presented. However, should you become aware of any breach of such statutory and regulatory requirements, please address the matter in writing to: The Compliance Officer, Old Mutual Corporate, PO Box 728, Cape Town 8000, South Africa.



OLD MUTUAL SUPERFUND Easy Benefit Plan

The easy and affordable way to help your employees save for retirement.

OVERVIEW

Easy Benefit Plan is an easy to use comprehensive package of retirement and risk benefits solutions. There are no complex choices, no medical tests and no lengthy tender processes.

Retirement savings are invested in Old Mutual's market-leading Absolute Stable Growth Portfolio and included in this easy to use package are group life assurance, disability and family funeral benefits.

Easy Benefit Plan is ideally suited to smaller businesses that are implementing employee benefits for the first time.



EASY BENEFIT PLAN IS PART OF OLD MUTUAL SUPERFUND RANGE OF SOLUTIONS. THAT MEANS YOU AUTOMATICALLY ENJOY:

SUPER GOVERNANCE

Old Mutual SuperFund is managed according to the highest standards of good governance. A board of highly qualified and skilled Trustees makes sure that you can focus on your core business and your employees can feel secure, knowing their money is in safe hands.

SUPER VALUE

Every Rand of unnecessary cost erodes the retirement savings of your employees. At Old Mutual we use our size and efficiencies to operate at the lowest possible cost. We pass these savings on to you in the form of lower fees - this means your employees get more out when they leave the Fund. There are no hidden costs and you only pay for what you use.

SUPER SERVICE

No matter where you are in South Africa, you have access to Old Mutual's expertise. Whether you are a broker, intermediary, business owner or member - our services are within easy reach. Our experts are there to help you make the right choices and guide you through every step.

SUPER EASY

Old Mutual SuperFund solutions are easy to access, easy to use, and easy to understand. It's easy to choose a solution that will meet the needs of your particular business... and easy to change that solution if your requirements change.

IN ADDITION, EASY BENEFIT PLAN OFFERS: SIMPLICITY

With the Easy Benefit Plan, you don't have to make any decisions about structuring your employees' benefits - an optimal contribution and benefit structure has already been developed for you by the experts.

TRANSPARENCY

Easy Benefit Plan has a predetermined fee structure, so there are no surprises - what you see is what you get.

MAXIMUM COST-EFFECTIVENESS

An advantage of the predetermined structure is that this is the most inexpensive solution within Old Mutual SuperFund range of offerings.

ADDITIONAL RESOURCES

You also get free access to Old Mutual's "IR online" web-based resource, a comprehensive labour law/industrial relations service specifically aimed at small businesses.

STRUCTURING YOUR SOLUTION

Easy Benefit Plan offers:

- A defined contribution structure
- One retirement savings vehicle
- Various risk benefits
- A balanced investment strategy

CONTRIBUTION STRUCTURE

CORE COVER (compulsory)

Employer-paid retirement savings	5.2% of retirement funding income (less R21 per member for admin costs)	PLUS	Employer-paid retirement savings	Employer and/or employee decides on amount of voluntary contributions, if any.
----------------------------------	---	-------------	----------------------------------	--

Employer-paid insurance
Employer-paid scheme expense fee

2.5% of retirement funding income
0.8% of retirement funding income



RETIREMENT SAVINGS VEHICLE

Members of the Easy Benefit Plan participate in a registered provident fund within Old Mutual SuperFund.

RISK BENEFITS

Risk benefits offered by Easy Benefit Plan include a temporary disability income benefit, death and disability insurance and family funeral benefits underwritten by Old Mutual.

INVESTMENT STRATEGY

Retirement savings are invested in Old Mutual's Absolute Stable Growth Portfolio.

Old Mutual continues to manage this portfolio within their long-term aims, to deliver returns in excess of inflation, while significantly reducing short-term volatility by smoothing the returns earned over time.



FIND OUT MORE ABOUT EASY BENEFIT PLAN FROM OLD MUTUAL SUPERFUND

Obtain all the information you need on Easy Benefit Plan by calling Old Mutual SuperFund Service Centre at 0860 20 30 40 or visiting www.oldmutual.co.za/easybenefitplan

Old Mutual Corporate is a division of Old Mutual Life Assurance Company (South Africa) Limited, Jan Smuts Drive, Pinelands, 7405, South Africa. Registration no: 1999/004643/06. Old Mutual Life Assurance Company (South Africa) Limited is a licensed financial services provider authorized in terms of the Financial Advisory and Intermediary Services Act, 2002, to furnish advice and render intermediary services with regard to long term insurance and pension fund benefits, as well as providing intermediary services as a discretionary investment manager. Please note that this licence does not cover the marketing of this product by persons other than Old Mutual and its staff. Every effort has been made to ensure that this document and the products referred to, meet the statutory and regulatory requirements, pertaining to the manner and format in which information regarding financial products is presented. However, should you become aware of any breach of such statutory and regulatory requirements, please address the matter in writing to: The Compliance Officer, Old Mutual Corporate, PO Box 728, Cape Town 8000, South Africa.

omms 02.2012 T3598



OLD MUTUAL SUPERFUND

Orion

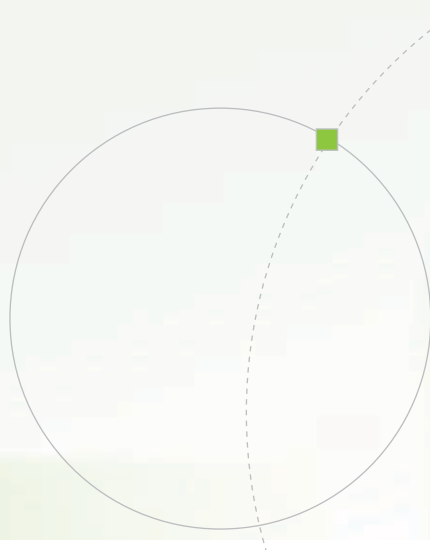
The comprehensive retirement and risk benefit solution that suits your business.

OVERVIEW

Orion is South Africa's top employee benefit solution for small and medium businesses. It offers clients exceptional value, thanks to Old Mutual's scale and experience. Orion is renowned for its simplicity and Old Mutual's large support footprint. Orion has stood the test of time and was the first umbrella fund product in South Africa.

Orion offers a wide range of choices to meet the needs of employers. Retirement savings are either invested in Old Mutual's market-leading Absolute Stable Growth Portfolio that has never experienced negative returns, despite the recent market crash or one of the SYmmETRY Multi-Managed Portfolios that include an Islamic option. Insured benefits can be tailor-made from a range of group life, disability and funeral benefit options.

Orion is ideally suited to a small and medium sized business looking for a simple and cost-effective solution that is tailor-made to their needs.



ORION IS PART OF OLD MUTUAL SUPERFUND RANGE OF SOLUTIONS. THAT MEANS YOU AUTOMATICALLY ENJOY:

SUPER GOVERNANCE

Old Mutual SuperFund is managed according to the highest standards of good governance. A board of highly qualified and skilled Trustees makes sure that you can focus on your core business and your employees can feel secure, knowing their money is in safe hands.

SUPER VALUE

Every Rand of unnecessary cost erodes the retirement savings of your employees. At Old Mutual we use our size and efficiencies to operate at the lowest possible cost. We pass these savings on to you in the form of lower fees - this means your employees get more out when they leave the Fund. There are no hidden costs and you only pay for what you use.

SUPER SERVICE

No matter where you are in South Africa, you have access to Old Mutual's expertise. Whether you are a broker, intermediary, business owner or member - our services are within easy reach. Our experts are there to help you make the right choices and guide you through every step.

SUPER EASY

Old Mutual SuperFund solutions are easy to access, easy to use, and easy to understand. It's easy to choose a solution that will meet the needs of your particular business... *and* easy to change that solution if your requirements change.

IN ADDITION, ORION OFFERS: CHOICE

Understanding that members' needs differ when it comes to retirement, a feature of Orion is the choice offered to the participating employer and employee. Employers can choose from a range of risk benefits to suit the unique requirements of their workforce, as well as choose from various investment portfolios.

TRACK RECORD

Orion was the first multi-employer retirement fund arrangement in South Africa. Since its establishment in 1985, it has become a recognised market leader in the field of multi-employer fund arrangements for South African companies and their employees.

STRUCTURING YOUR SOLUTION

Orion offers:

- Two savings types
- Flexible benefit design
- A limited range of investment portfolios

RETIREMENT SAVINGS

There are two Old Mutual SuperFund Retirement Funds available under Orion - a registered pension fund and a registered provident fund.

FLEXIBLE RISK BENEFIT DESIGN

Risk benefits can be structured by the employer to include, for example, Death Benefits (group life cover, accident cover and family funeral benefits) and Disability Benefits (Lump Sum and Disability Income benefits).

A RANGE OF INVESTMENT OPTIONS

Orion recognises that people have different investment needs and therefore offers their clients access to the following investment portfolios:

Smoothed Bonus Portfolio

- Absolute Stable Growth Portfolio

Market-Linked Portfolio

- The SYmmETRY Aggressive Fund
- The SYmmETRY Balanced Fund
- The SYmmETRY Conservative Fund
- The SYmmETRY Islamic Fund





FIND OUT MORE ABOUT ORION FROM OLD MUTUAL SUPERFUND

Obtain all the information you need on Orion by calling Old Mutual SuperFund Service Centre at 0860 20 30 40 or visiting www.oldmutual.co.za/orion

Old Mutual Corporate is a division of Old Mutual Life Assurance Company (South Africa) Limited, Jan Smuts Drive, Pinelands, 7405, South Africa. Registration no: 1999/004643/06. Old Mutual Life Assurance Company (South Africa) Limited is a licensed financial services provider authorized in terms of the Financial Advisory and Intermediary Services Act, 2002, to furnish advice and render intermediary services with regard to long term insurance and pension fund benefits, as well as providing intermediary services as a discretionary investment manager. Please note that this licence does not cover the marketing of this product by persons other than Old Mutual and its staff. Every effort has been made to ensure that this document and the products referred to, meet the statutory and regulatory requirements, pertaining to the manner and format in which information regarding financial products is presented. However, should you become aware of any breach of such statutory and regulatory requirements, please address the matter in writing to: The Compliance Officer, Old Mutual Corporate, PO Box 728, Cape Town 8000, South Africa.

omms 02.2012 T3598



OLD MUTUAL SUPERFUND Evergreen

The retirement solution that offers choice to meet the diverse needs of your business and employees.

OVERVIEW

Designed for larger and more sophisticated companies that want to offer their employees investment choice in their retirement funds, Evergreen offers a broad range of features, such as built-in education. Evergreen has led the market in governance and introducing pay-for-what-you-use charging.

Evergreen offers an extended range of options to cater for the largest and most demanding employers. Retirement savings are either invested in a broad range of investment options from different managers and insured benefits can be sourced from any approved insurer.

Evergreen is ideally suited to an employer who requires more choice and flexibility.



EVERGREEN IS PART OF OLD MUTUAL SUPERFUND RANGE OF SOLUTIONS. THAT MEANS YOU AUTOMATICALLY ENJOY:

SUPER GOVERNANCE

Old Mutual SuperFund is managed according to the highest standards of good governance. A board of highly qualified and skilled Trustees make sure that you can focus on your core business and your employees can feel secure, knowing their money is in safe hands.

SUPER VALUE

Every Rand of unnecessary cost erodes the retirement savings of your employees. At Old Mutual we use our size and efficiencies to operate at the lowest possible cost. We pass these savings on to you in the form of lower fees - this means your employees get more out when they leave the Fund. There are no hidden costs and you only pay for what you use.

SUPER SERVICE

No matter where you are in South Africa, you have access to Old Mutual's expertise. Whether you are a broker, intermediary, business owner or member - our services are within easy reach. Our experts are there to help you make the right choices and guide you through every step.

SUPER EASY

Old Mutual SuperFund solutions are easy to access, easy to use, and easy to understand. It's easy to choose a solution that will meet the needs of your particular business and easy to change that solution if your requirements change.

IN ADDITION, EVERGREEN OFFERS: FLEXIBILITY AND CHOICE

Understanding that all members' needs differ when it comes to retirement, a key feature of the Evergreen solution is flexibility in terms of the range of choice offered to both participating employer and employee. This choice ranges from investment selection to benefit design, to the ability to attach the best ancillary benefits available in the market to the employer and members.

TRANSPARENCY

Evergreen prides itself on being the most transparent multi-employer fund available to participating employers today - not only in terms of cost structures.

MEMBER EDUCATION

Evergreen provides national member education sessions, at no additional cost to the employer, ensuring that all members are well informed of their current retirement provisions. Evergreen offers this education to members in all 11 official languages.

ADMINISTRATION VALUE-ADD

Evergreen offers participating employers web-enabled access and allows members to view their details and benefits online. Furthermore, all administration is transferred between employers and Evergreen via a secured system.

STRUCTURING YOUR SOLUTION

Evergreen offers:

- Two savings types
- Flexible benefit design
- A range of package investment options

RETIREMENT SAVINGS

There are two Old Mutual SuperFund Retirement Funds available through Evergreen - a registered Pension Fund and a registered Provident Fund.

FLEXIBLE BENEFIT DESIGN

Ancillary risk benefits (disablement, including early retirement due to disability, and death) can be structured and underwritten by a life assurer of choice.

A RANGE OF PACKAGE AND INVESTMENT OPTIONS

Evergreen allows members to decide:

- how involved they want to be in their retirement funding,
- how much they want to actually invest, and
- where they want to invest it.



There are three package options available, from which members can switch at no cost.

LOW CHOICE	MANAGED CHOICE	FLEXIBLE CHOICE
There are three package options available, among which members can switch at no cost:		
Offers security and peace of mind without members having to make investment decisions. Default package option.	Allows switching between investment options as needs change, with investments automatically adjusted over time to offer more protection as the member nears retirement.	Highest level of investment choice - allows member to structure investment portfolio using a range of investment options, and switching between these.
How do members' costs compare?		
Lowest cost option	Medium cost option	Highest cost option
Who selects the investment fund(s)?		
Management Board selects investment fund	Management Board selects a limited range of investment funds. The member then makes a selection from these according to tolerance of volatility risk.	Member selects from a wide range of investment funds chosen by the Management Board.
What investment funds are currently available?		
Smoothed Bonus	<ul style="list-style-type: none"> ■ Smoothed Bonus ■ Lifestaging - Defensive - Stable - Aggressive ■ Affinity Groups 	<ul style="list-style-type: none"> ■ Smoothed Bonus ■ Lifestaging - Defensive - Stable - Aggressive ■ Affinity Groups ■ A wide range of specialist funds
Whom would it typically suit?		
This option may typically be chosen by members with limited savings outside their fund and a need for less volatile investment returns. They will seldom have access to expert advice.	A wide range of members may choose this, but they will all share a preference for the Management Board selecting the funds, and a decreasing volatility risk tolerance as they grow older. They will use expert advice from time to time.	Members who choose this option typically have a high tolerance for volatility risk and a good understanding of financial matters. They want hands-on management of their money and will have regular access to expert advice.

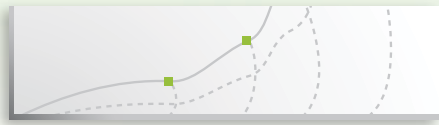


FIND OUT MORE ABOUT EVERGREEN FROM OLD MUTUAL SUPERFUND

Obtain all the information you need on Evergreen by calling Old Mutual SuperFund Service Centre at 0860 20 30 40 or visit www.oldmutual.co.za/evergreen

Old Mutual Corporate is a division of Old Mutual Life Assurance Company (South Africa) Limited, Jan Smuts Drive, Pinelands, 7405, South Africa. Registration no: 1999/004643/06. Old Mutual Life Assurance Company (South Africa) Limited is a licensed financial services provider authorized in terms of the Financial Advisory and Intermediary Services Act, 2002, to furnish advice and render intermediary services with regard to long term insurance and pension fund benefits, as well as providing intermediary services as a discretionary investment manager. Please note that this licence does not cover the marketing of this product by persons other than Old Mutual and its staff. Every effort has been made to ensure that this document and the products referred to, meet the statutory and regulatory requirements, pertaining to the manner and format in which information regarding financial products is presented. However, should you become aware of any breach of such statutory and regulatory requirements, please address the matter in writing to: The Compliance Officer, Old Mutual Corporate, PO Box 728, Cape Town 8000, South Africa.

omms 02.2012 T3598



OLD MUTUAL SUPERFUND Protektor Preservation Fund

Preserving retirement savings beyond employment

Protektor Preservation Funds are an easy to use low cost solution designed to help employees preserve their retirement savings - regardless of where they are employed - to ensure that their retirement planning remains on track.

An added advantage of moving from any of Old Mutual SuperFund retirement arrangements to Protektor, is that Old Mutual will not levy any administration fees for the transfer, meaning more value for you.

Protektor is ideally suited to employees that want to preserve their retirement fund savings when leaving their employer's retirement fund.



PROTEKTOR IS PART OF OLD MUTUAL SUPERFUND RANGE OF SOLUTIONS. THAT MEANS YOU AUTOMATICALLY ENJOY:

SUPER GOVERNANCE

Old Mutual SuperFund is managed according to the highest standards of good governance. A board of highly qualified and skilled Trustees make sure that you can focus on your core business and your employees can feel secure, knowing their money is in safe hands.

SUPER VALUE

Every Rand of unnecessary cost erodes the retirement savings of your employees. At Old Mutual we use our size and efficiencies to operate at the lowest possible cost. We pass these savings on to you in the form of lower fees - this means your employees get more out when they leave the Fund. There are no hidden costs and you only pay for what you use.

SUPER SERVICE

No matter where you are in South Africa, you have access to Old Mutual's expertise. Whether you are a broker, intermediary, business owner or member - our services are within easy reach. Our experts are there to help you make the right choices and guide you through every step.

SUPER EASY

Old Mutual SuperFund solutions are easy to access, easy to use, and easy to understand. It's easy to choose a solution that will meet the needs of your particular business... and easy to change that solution if your requirements change.

IN ADDITION, PROTEKTOR OFFERS: INVESTMENT CHOICE

Members' needs differ when it comes to the investment of their retirement savings. That's why Protektor offers choice around investment portfolio selection.

REDUCED COST TO TRANSFER

An added advantage of moving from any of the SuperFund retirement solutions to Protektor, is that Old Mutual will not levy any administration fees for the transfer.

STRUCTURING YOUR SOLUTION

Protektor offers:

- Two savings types
- A range of package investment options

RETIREMENT SAVINGS

There are two Old Mutual SuperFund Retirement Funds available under Protektor - a registered pension fund and a registered provident fund.

A RANGE OF PACKAGE AND INVESTMENT OPTIONS

Old Mutual Protektor Preservation Fund offers a range of investment portfolios to meet specific investor needs. Options are designed to offer investors competitive, inflation-beating, long-term growth, while protecting invested capital against market volatility. The fund's investment strategy involves maximizing returns over the long-term by investing across equity, bond and money markets and a choice between fixed interest, Smoothed Bonus and Market-Linked Portfolios.

FIND OUT MORE ABOUT PROTEKTOR FROM OLD MUTUAL SUPERFUND

Obtain all the information you need on Protektor by calling Old Mutual SuperFund Service Centre at 0860 20 30 40 or visiting www.oldmutual.co.za/protektor

Old Mutual Corporate is a division of Old Mutual Life Assurance Company (South Africa) Limited, Jan Smuts Drive, Pinelands, 7405, South Africa. Registration no: 1999/004643/06. Old Mutual Life Assurance Company (South Africa) Limited is a licensed financial services provider authorized in terms of the Financial Advisory and Intermediary Services Act, 2002, to furnish advice and render intermediary services with regard to long term insurance and pension fund benefits, as well as providing intermediary services as a discretionary investment manager. Please note that this licence does not cover the marketing of this product by persons other than Old Mutual and its staff. Every effort has been made to ensure that this document and the products referred to, meet the statutory and regulatory requirements, pertaining to the manner and format in which information regarding financial products is presented. However, should you become aware of any breach of such statutory and regulatory requirements, please address the matter in writing to: The Compliance Officer, Old Mutual Corporate, PO Box 728, Cape Town 8000, South Africa.

omms 02.2012 T3698