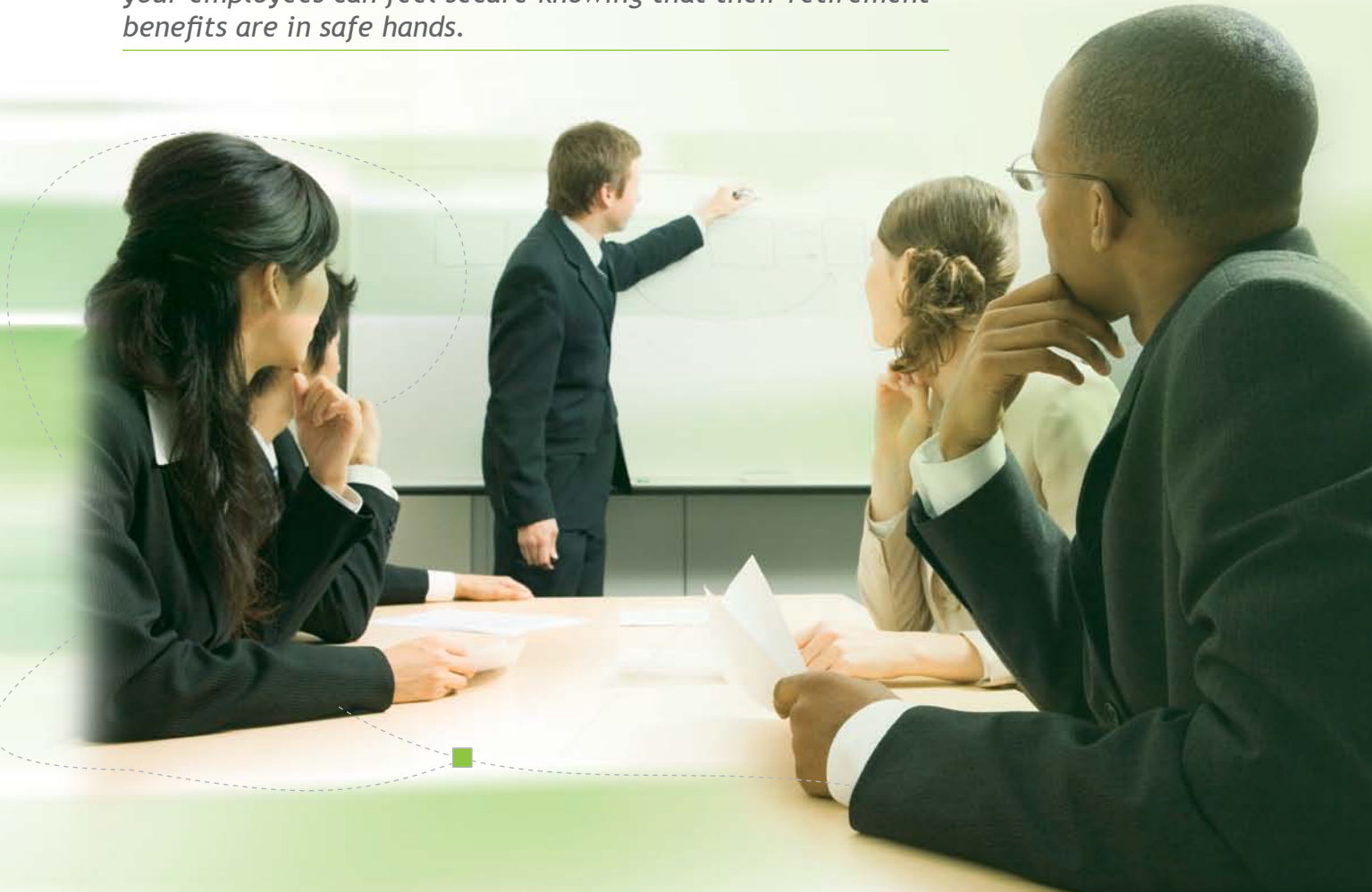


## OLD MUTUAL SUPERFUND




### 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	 <b>EASY BENEFIT PLAN</b>	 <b>ORION</b>	 <b>EVERGREEN</b>
	<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>
<b>Description in short</b>	Entry-level retirement / risk benefits solution Pre-determined <ul style="list-style-type: none"> <li>■ Fund benefits</li> <li>■ Contribution rates</li> <li>■ Expenses</li> </ul>	Mid-range, established retirement / risk benefits solution <ul style="list-style-type: none"> <li>■ Several benefit and contribution rate options</li> <li>■ Flexible risk benefits</li> </ul>	Advanced retirement / risk benefits solution <ul style="list-style-type: none"> <li>■ Optimal benefit range</li> <li>■ Vast choice for both employer and member</li> <li>■ Member education</li> </ul>
<b>Generally suited to</b>	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
<b>Choice around product structure</b>	<b>No employer choice</b> <ul style="list-style-type: none"> <li>■ Provident Fund only</li> <li>■ Trustees choose the investment portfolio</li> <li>■ Pre-defined death and disability benefits</li> </ul>	<b>Employer choice</b> <ul style="list-style-type: none"> <li>■ Pension or Provident Fund</li> <li>■ Investment options Smoothed Bonus Portfolio and Symmetry Multi-Manager</li> <li>■ Insured death and disability benefits</li> </ul>	<b>Employer choice</b> <ul style="list-style-type: none"> <li>■ Pension or Provident Fund</li> <li>■ Investment options</li> <li>■ Insured death and disability benefits</li> </ul> <b>Member choice</b> <ul style="list-style-type: none"> <li>■ 3 structures and associated options/costs</li> </ul>
<b>Insurance of Risk Benefits</b>	Tied - Old Mutual insures all risk benefits	Tied - Clients must reassure approved risk benefits with Old Mutual	Untied - any insurer can be used
<b>Pricing Structure</b>	<ul style="list-style-type: none"> <li>■ Percentage of salary</li> <li>■ Rand per member per month</li> </ul>	<ul style="list-style-type: none"> <li>■ Rand per participating employer per month, and</li> <li>■ Rand per member per month (converted to and charged as percentage of salary)</li> </ul>	<ul style="list-style-type: none"> <li>■ Rand per participating employer per month, and</li> <li>■ Rand per member per month according to option chosen</li> </ul>
<b>Member involvement</b>	Requires no member decision-making	Requires minimal member decision-making	Requires low to high member decision-making, depending on option chosen
<b>Service</b>	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 04-2011 72131

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, P O Box 728, Cape Town, 8000, South Africa.