

A photograph of two women standing in a doorway with blue-painted wooden frames. The woman on the left has curly hair and is wearing a blue shirt and a white apron. The woman on the right has dark hair and is wearing a white long-sleeved shirt and a yellow apron, holding a notebook. The background is dark, suggesting an interior space.

OLDMUTUAL

OLD MUTUAL SUPERFUND CHOICE INVESTMENTS

THE LIFESTAGE INVESTMENT PACKAGE



CORPORATE
RETIREMENT SOLUTIONS

DO GREAT THINGS EVERY DAY

Congratulations on becoming a member of **OLD MUTUAL SUPERFUND CHOICE** – the flexible retirement and risk benefits solution that offers you financial peace of mind today, and a better financial future tomorrow.

Your employer has chosen to make the Lifestage investment package available to you as a retirement investment option.

This fact sheet provides you with more information about this valuable retirement investment solution.

A BIT ABOUT LIFESTAGE INVESTMENT PACKAGE

This innovative and effective investment package gives you a choice of four distinct Lifestage investment styles depending on where you are in your life and career. Generally, this means when you are young and starting out, your money will be placed in more aggressive investments (because you need maximum growth and won't be too worried about risk). As you get closer to retirement, though, your investment will shift to be more conservative to protect your savings until you need them.

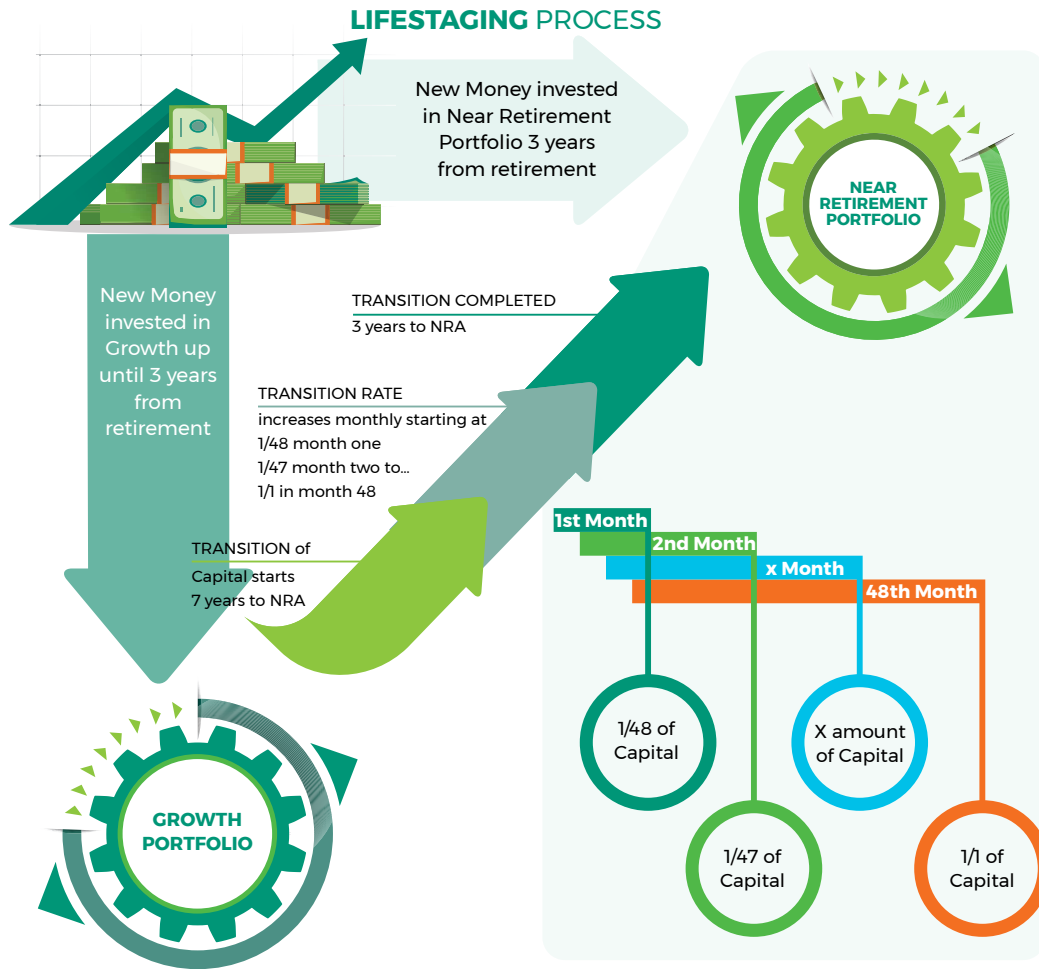
Lifestage is mostly a 'hands free' investment package that allows you to make some decisions regarding your investment. These decisions are usually made when you first invest, and then any changes to your investments are made automatically as you get closer to retirement.

IT SUITS YOU IF...

You want an automated managed investment solution that seamlessly switches your savings into appropriate investment portfolios as you move through life towards your retirement.



HOW DOES IT WORK?

You and your employer's retirement savings contributions will be invested in a growth investment portfolio for most of your working life, but then automatically transitioned to more conservative investments as you get near to retirement. This automated 'lifestaging' process is shown on the next page.



There are four Lifestage investment styles to choose from, each with their own performance objectives, fund management approach and transition options. These are shown visually below:

LIFESTAGE INVESTMENT OPTIONS

STYLE	RETIREMENT SAVINGS GROWTH PHASE TARGET CPI 5-7%	LINEAR MONTHLY TRANSITION	RETIREMENT SAVINGS NEAR RETIREMENT PHASE TARGET: CPI+3% (SMOOTHING: CPI+5.5%)	TRA TARGET RETIREMENT AGE
	 7 YEARS PRIOR	3 YEARS PRIOR		
SMOOTHING	OLD MUTUAL ABSOLUTE SMOOTH GROWTH	→	→ OLD MUTUAL ABSOLUTE STABLE GROWTH	
SINGLE MANAGER	OLD MUTUAL RETIREMENT-DRIVEN INVESTMENT GROWTH PORTFOLIO	→	→ OLD MUTUAL RETIREMENT-DRIVEN INVESTMENT DEFENSIVE PORTFOLIO	
MULTI-MANAGER	SYMMETRY 5 - 7	→	→ SYMMETRY 3 - 5	
MULTI-MANAGER	NEDGROUP INVESTMENTS XS DIVERSIFIED FUND OF FUNDS	→	→ NEDGROUP INVESTMENTS XS GUARDED FUND OF FUNDS	
TRACKER	SYMMETRY 4 - 6 TRACKER	→	→ SYMMETRY 3 - 5 TRACKER	
TRACKER	NEDGROUP INVESTMENTS CORE DIVERSIFIED FUND	→	→ NEDGROUP INVESTMENTS CORE GUARDED FUND	

WHAT YOU GET WHEN YOU INVEST

- **COMPETITIVE RETURNS**

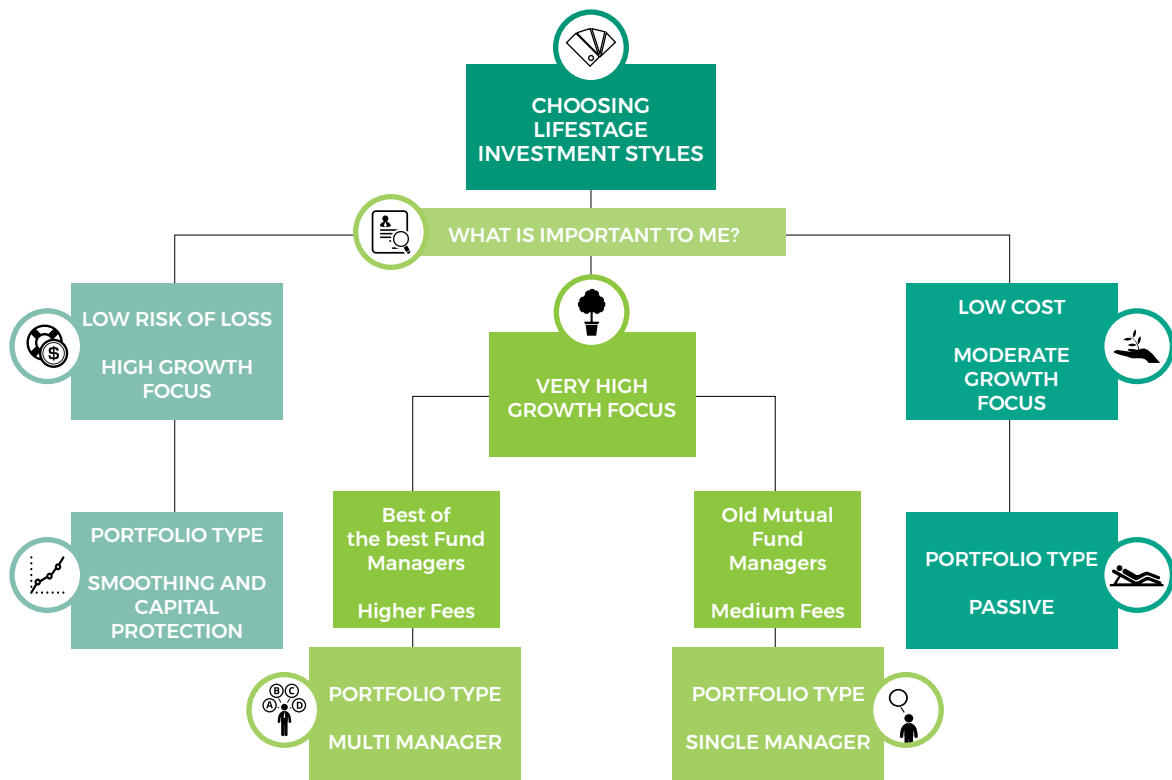
All the Lifestage investment styles offer the potential for consistent, inflation beating returns, particularly during the early, growth-focused phases. As you near target retirement age, these return targets remain above inflation, but the focus shifts more towards protecting the value that you have built up for your retirement.

- **INVESTMENT CHOICE**

The four Lifestage investment styles have been designed to cater for all risk/return preferences, so there's an investment approach that suits you no matter where in your career you may be.

- **FLEXIBILITY**

- You can choose to move in or out of the package at any time.
- You can also elect your own Target Retirement Age, based on when you want to retire. The minimum age is 55. If you do not elect a Target Retirement Age, you will default to your scheme's normal retirement age.



SOME **IMPORTANT INFORMATION** ABOUT CHOOSING YOUR INVESTMENT OPTION AND TARGET RETIREMENT AGE:

- You can move between the Lifestage options whenever you like, as long as 100% of your retirement savings and your future contributions are directed into just one Lifestage option at any given time.
- If you don't make a specific investment choice, your retirement savings will automatically be placed into the default investment portfolio chosen by your employer. The default investment portfolio will be either Trustee Choice or your employer-chosen Lifestage investment option.
- Members who set their Target Retirement Age higher than the scheme retirement age are warned that they may be compelled to retire at scheme retirement age. If a member does not choose a Target Retirement Age, they will default to the scheme retirement age.

NEED MORE INFORMATION OR GUIDANCE?

Before you make any investment decision, it is always a good idea to first speak to a qualified financial adviser. Remember that, in order to meet your needs when you retire, you need to consider many other factors as well, such as how much you are saving towards retirement and how long you have until your retirement. If you don't have your own adviser or broker, contact Old Mutual SuperFund on 0860 38 88 73 or email us at superfund@oldmutual.com and we will arrange for a personal financial adviser to call you.

A dedicated service centre is available on 0860 20 30 40. Consultants can answer all service queries, including questions about:

- Making a claim
- Updating personal details (via phone, sms, email, etc.)
- Updating beneficiary nomination
- Switching between investment packages

