EMPLOYEE BENEFITS



OLD MUTUAL SUPERFUND
VALUE ADDED SERVICES

QUICK REFERENCE GUIDE

INSURE I BANK I INVEST

MORE THAN JUST A RETIREMENT FUND

Being a member of **Old Mutual SuperFund** gives you access to more than just a retirement fund for your future. It connects you to a powerful range of value-added services, all designed to support your financial, emotional and practical wellbeing. These benefits are available to you at no cost, and they're designed to help you live well now, plan better for tomorrow, and eventually retire with confidence.

	PROFESSIONAL COUNSELLING, FINANCIAL COACHING, LEGAL ADVICE	FUNERAL SUPPORT SERVICES	WILLS AND ESTATE PLANNING SERVICES	FINANCIAL EDUCATION	BUDGETING APP WITH SMART MONEY TOOLS AND SOLUTIONS	RETIREMENT BENEFIT COUNSELLING AND GUIDANCE	REWARDS PROGRAMME
Name of the Value-Added service?	AskNelson Access	Funeral Support Services	Wills & Estate Assist	Moneyversity +	Vault22	Old Mutual Retirement Benefit Counsellors	Old Mutual Rewards
What is it?	Access to Emotional Counselling, Financial Coaching, and Legal Advice - all provided remotely through phone or online support. This service helps you deal with emotional challenges, money matters, and legal concerns.	Funeral Support Services offer your family and loved ones professional support during a time of loss, including guidance, assistance with arrangements, and practical support when it is needed most.	Create your will online for free and get support with estate planning	Access to online financial education to help you manage your money better	A smart way to help you track your income, set goals, budget and manage your money with confidence – all in one place.	Access to Retirement Benefit Counsellors who can provide support with clear, objective guidance on your retirement options	Get rewarded for decisions that grow your future and unlock exclusive discounts and cashback.
Service Provider	kaelolifestyle Administered by Kaelo Simply Healthcare (Pty) Ltd, registration number 2004/009584/07.	OLDMUTUAL	OLDMUTUAL	OLDMUTUAL	OLDMUTUAL	OLDMUTUAL	OLDMUTUAL
Description	AskNelson Access is your personal support service, offering you free access to trained professionals who can help you manage stress, cope with money issues and get answers to legal questions.	Under your life cover policy with Old Mutual Group Assurance, the insured person, their spouse and dependent children have access to Funeral Support Services at no extra charge. This benefit helps families navigate the practical and administrative requirements that arise following the loss of a loved one.	SuperFund members can draw up a legally valid South African will online, with no lawyer needed. You also have access to optional estate support services to help your family manage costs after your passing.	Moneyversity is Old Mutual's digital learning platform, built for real South Africans. It gives you free access to bite-sized courses on all things money - from budgeting and credit to tax, saving and retirement.	Vault22 helps you stay in control of your money by tracking how you spend, highlighting risks and giving you real-time feedback. It's like a financial coach in your pocket.	When you approach retirement, you don't have to figure things out alone. A licensed Retirement Benefit Counsellor (RBC) can explain your options, help with paperwork, and connect you to further advice if needed.	SuperFund members can earn points for actions that build long-term financial health – and then redeem them for airtime, fuel, groceries, deals on entertainment, travel or even investment top-ups.
Benefits available	• Talk to a qualified counsellor 24/7 for trauma, stress, grief or family concerns • Get help with budgeting, managing debt and planning ahead • Speak to a legal advisor and get a free 30-minute referral if needed • Access bail support and legal document drafting assistance	• Transportation of the deceased by road or air from anywhere in the world to the final funeral home closest to the place of burial in Southern Africa, namely South Africa, Namibia, Botswana, Zimbabwe, Mozambique (south of the 22nd parallel), Eswatini and Lesotho, where the place of death is more than 50km from the place of burial. • A relative may accompany the deceased during transportation and, where required, overnight accommodation will be provided • Assistance and advice on claims procedures • Support with legal and administrative requirements, including obtaining a death certificate and cross-border documentation where applicable • Referral to appropriate funeral service providers • Guidance and support with funeral-related arrangements	• Complete your will online in minutes from your phone or computer • Receive easy step-by-step guidance throughout the process • Courier your signed will to Old Mutual for safekeeping	• Learn at your own pace, on your phone or computer • No jargon — just real tips and local examples • Cover topics like budgeting, debt, investing and retirement • Access the On the Money SAQA-accredited programme	• Link your bank, store, credit and investment accounts • Set and monitor realistic savings and budget goals • Get nudges to improve your spending habits over time • Track your financial fitness score and progress	**An RBC can help you:** • Understand your options • Compare SuperFund's annuity options side by side • Get help with quotes and forms • Access support with no pressure and no commission payment	**You can earn Rewards by:** • Preserving your savings in SuperFund • Choosing an approved annuity at retirement • Meeting with a Retirement Benefit Counsellor • Updating your beneficiary information
How to access the service:	**WhatsApp:** Old Mutual SuperFund on number 082 754 8146 and send 'Hi' as a message • Follow the Select to Navigate prompt on screen • Choose Value Added Services • Select AskNelson Access **Call:** 0800 635 766 **Email:** asknelson@kaelo.co.za **USSD:** *134*928# **Send a "Please call me" to:** **MTN:** Dial *121*0726205699# **Vodacom:** Dial *140*0726205699# **Cell C:** Dial *111*0726205699# **Telkom Mobile:** Dial *140*0726205699# **Book virtual sessions:** kaelo.co.za	**Call:** 0860 000 500 (24 hours) **Visit:** oldmutual.co.za/groupassurance	**WhatsApp:** Old Mutual SuperFund on number 082 754 8146 and send 'Hi' as a message • Follow the Select to Navigate prompt on screen • Choose Value Added Services • Select OM Will services **Visit:** oldmutualwill.co.za	**WhatsApp:** Old Mutual SuperFund on number 082 754 8146 and send 'Hi' as a message • Follow the Select to Navigate prompt on screen • Choose Value Added Services • Select Learn money skills **Visit:** oldmutual.co.za/moneyversity	**WhatsApp:** Old Mutual SuperFund on number 082 754 8146 and send 'Hi' as a message • Follow the Select to Navigate prompt on screen • Choose Value Added Services • Select Budgeting app **Download** Vault22 from your app store **Visit** vault22.io	**Call** 0860 38 88 73 **Email:** superfundannuity@oldmutual.com **Visit:** oldmutual.co.za/superfundannuity	**WhatsApp:** Old Mutual SuperFund on number 082 754 8146 and send 'Hi' as a message • Follow the Select to Navigate prompt on screen • Choose Value Added Services • Select OM Rewards **Visit:** rewards.oldmutual.co.za

ADDITIONAL SUPPORT YOUR EMPLOYER COULD UNLOCK FOR YOU

In addition to the core SuperFund benefits and value adds outlined above, your employer may choose to give you access to a powerful set of employee wellbeing solutions designed to boost your financial, emotional and physical resilience. These services go even further in helping you manage everyday stress, stay on top of your money, and build better habits.

If offered by your employer, these include:



FINANCIAL WELLBEING PROGRAMME

Offers onsite or virtual financial education modules and optional access to personal financial advisers to help you make better financial decisions and plan with confidence.



RIGHT TRACK®

Helps identify and correct harmful debt issues, like illegal garnishee orders, prescribed debt and overcharged credit insurance, so more of your pay stays in your pocket.

Empower Financial Services is an authorised financial services provider: FSP No 44565



SMART SALARY®

Gives you safe, affordable access to part of your earned salary before payday, without needing loans or dipping into savings.



DEBT REPAIR

A debt solution to help you rehabilitate your credit scores by removing defaults, arrears, & judgments from your profile and helps you reduce your debt exposure through negotiated settlements on your debt.

TWO MOUNTAINS

TWO MOUNTAINS

Offers access to comprehensive funeral services designed to support families with dignity and care. From planning to coordination, it helps your family manage funeral arrangements during a difficult time. Members also benefit from discounted burial packages, making it easier to provide a dignified send-off for their loved ones.



HR911

HR911 is a phone-based service for participating employers or intermediaries who have potential disability claimants. Through HR911, we assist line managers and human resource staff with claim submission and the management of employees with health conditions.



TRAVELLING NURSES

Provides convenient, on-site medical underwriting support. Nurses visit employees at the workplace to complete required health assessments, making the underwriting process simpler and more accessible.



STROVE

A wellness app that tracks your activity, mood and sleep patterns, encourages healthy behaviours, and offers rewards or charitable donations for progress.

If your employer activates any of these services, you'll be notified through your HR team or directly by Old Mutual. They're designed to work alongside your SuperFund benefits to support you both now and in the long run.

Old Mutual Life Assurance Company (SA) is a licensed FSP and Life Insurer.

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