



BASIC DIFFERENCES BETWEEN A RETIREMENT BENEFITS COUNSELLOR AND A FINANCIAL ADVISER

OLDMUTUAL

CORPORATE RETIREMENT SOLUTIONS

SUPERFUND

Retirement Benefits Counsellor (RBC)*

Financial Adviser

What is offered to you

Information and guidance on your Old Mutual SuperFund default retirement options

Recommendations of the appropriate solutions that suit your personal financial needs

Regulatory Requirements

- Aligned to Pension Funds Act regulations in terms of providing guidance
- Appointed and reviewed by Old Mutual SuperFund

- Required to be FAIS accredited
- Appointed by you

How is the service provided to you

- Telephonic
- Email
- Face-to-face at our Pinelands office
- MS Teams

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- Email
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What pre-retirement support is offered

- Your Retirement Benefits Counsellor actively contacts you
- Free Financial Wellbeing Training sessions
- Our retirement engagement journey starts once you become a member of the fund, with targeted engagements beginning 10 years before your fund's normal retirement date. You will have access to your Retirement Benefits Counsellor at all times

- Your financial adviser should actively contact you to provide you with financial advice and guidance
- Personal financial planning as and when required, with an annual review

What post-retirement support is offered

Depending on the annuity (pension) product you buy, your Retirement Benefits Counsellor will engage with you annually

Depending on the annuity (pension) product you buy, your financial adviser will engage with you annually or as required

What advice fees will be payable

This service is free to you as an Old Mutual SuperFund member

As negotiated between you and your financial adviser

How to make contact

Old Mutual Retirement Benefits Counsellor

- Access the My Retirement menu on Superfund WhatsApp and book an appointment with an Old Mutual RBC
- Email them on superfundannuity@oldmutual.com

Financial Adviser

- Contact your personal financial adviser
- If you are still employed, ask your HR department for your retirement fund intermediary or the Old Mutual Work Site Adviser contact details
- Call your Retirement Benefits Counsellor who will put you in touch with a financial adviser
- Access the My Retirement menu on Superfund WhatsApp and book an appointment with an accredited financial adviser.

Retirement Benefits Counsellor

Financial Adviser

* RBCs are not financial advisers and therefore will not give you financial advice.