



OLDMUTUAL

OLD MUTUAL SUPERFUND

PRODUCT RANGE OVERVIEW

An innovative, accessible and flexible retirement and employee benefit solution offering a range of choices for your business and employees.



CORPORATE
RETIREMENT SOLUTIONS

DO GREAT THINGS EVERY DAY

WHICH OLD MUTUAL SUPERFUND SOLUTION IS RIGHT FOR YOU AND YOUR EMPLOYEES?

	OLD MUTUAL SUPERFUND EASY	OLD MUTUAL SUPERFUND CHOICE	OLD MUTUAL SUPERFUND CUSTOMISED
What is it?	<ul style="list-style-type: none"> A convenient, pre-packaged retirement and risk benefits solution 	<ul style="list-style-type: none"> A flexible retirement and risk benefits solution offering a choice between pre-defined and employee-chosen investments and cover 	<ul style="list-style-type: none"> Fully customised retirement and risk cover solution that can be tailored to the needs of employers and employees
Why choose it?	<ul style="list-style-type: none"> Convenience of a pre-packaged offering Comprehensive employee benefit solution Cost-effective Easy to manage 	<ul style="list-style-type: none"> Provides increasing and varied levels of investment and insured benefit flexibility More choice for eligible businesses Standardised choice options keep admin and costs low Option to offer member-level choice 	<ul style="list-style-type: none"> Fully customisable, hands-on employee benefits offering Allows for maximum involvement by an employer Complete flexibility in terms of the benefits and retirement options Can use Old Mutual or any provider of your choice (from the list of Trustee approved Investment Managers) Advice offering available if required
Who is it best suited to?	<ul style="list-style-type: none"> Perfect for employers who want a hassle-free pre-packaged offering of retirement and risk benefits Eligibility: <ul style="list-style-type: none"> Small to Medium size companies with 5 or more employees 	<ul style="list-style-type: none"> Ideal for all types of companies, especially medium to large sized companies, with diverse employees, seeking benefit structure flexibility Eligibility: <ul style="list-style-type: none"> 5+ members: Risk Only clients 5+ members and R15 000 per month total contribution: Smoothed Lifestage (Trustee-selected investment portfolio), Absolute Stable Growth, other Lifestage portfolios, and Albaraka (Shariah-compliant) investment packages. 50+ members or R250 000 total monthly salaries: Lifestage, Absolute Stable Growth, Albaraka, Strategy or Extended investment packages. 	<ul style="list-style-type: none"> Mainly very large organisations and corporates Employers that want to offer their employees flexible and tailored retirement and risk benefit solutions Eligibility: <ul style="list-style-type: none"> At least R1 billion in assets
INVESTMENTS			
Underlying Investments	<ul style="list-style-type: none"> Old Mutual SuperFund Trustees' preselect investment portfolio 	<p>Depending on employee numbers and retirement benefit requirements, select between:</p> <ul style="list-style-type: none"> Smoothed Lifestage (Trustee-selected default): smoothed returns with 50% guarantee Absolute Stable Growth (alternative default): smoothed returns with a 80% guarantee Lifestage (alternative default): market-linked investments with automatic switching as members age Old Mutual Albaraka (alternative default): An ethical investment that provides steady, long-term capital growth Strategy investment package: a selection of Old Mutual managed investment portfolios Extended investment package: a wide selection of single- and multi-managed investment portfolios (not limited to Old Mutual) 	<ul style="list-style-type: none"> Open to full choice and customisation by employer's management committee and approved investment consultant Old Mutual's investment managers are available to assist if required Final selection must be approved by Old Mutual SuperFund Trustees
Investment Choice	<ul style="list-style-type: none"> Employer selects Old Mutual SuperFund Easy with Trustee-approved investments 	<ul style="list-style-type: none"> Employer selects the investment packages that will be made available Member has choice of investment portfolios if Lifestage, Strategy or Extended is selected 	<ul style="list-style-type: none"> Employer and member can exercise investment choice
Lifestage Investment Option	<ul style="list-style-type: none"> Not available 	<ul style="list-style-type: none"> Available depending on the investment options selected by the employer 	<ul style="list-style-type: none"> Can be included, depending on the investment options selected by the employer
GOVERNANCE			
	<ul style="list-style-type: none"> Member representation (management committee) at employer level: Voluntary 	<ul style="list-style-type: none"> Member representation (management committee) at employer level: Voluntary 	<ul style="list-style-type: none"> Member representation (management committee) at employer level: Compulsory
RISK BENEFITS			
Risk Cover Choices	<ul style="list-style-type: none"> Pre-packaged 	Choice of Integrated Risk Cover through Old Mutual OR Customised Risk Benefits (100+ members or R200 000 total monthly contribution) as per non-integrated risk provider (Old Mutual Group Assurance/Non-Old Mutual)	
Group Life Assurance (GLA) Lump sum payment to surviving family when a member dies.	Members younger than 50: <ul style="list-style-type: none"> GLA up to 1.5 x annual salary (max benefit R780 000) Members older than 50 years: <ul style="list-style-type: none"> GLA up to 1.25 times annual salary (max benefit R650 000) 	Integrated Risk Option: <ul style="list-style-type: none"> Multiple of salary up to maximum of 10x annual salary (0.5 decimals of cover allowed) (includes Accident Plus, which provides access to full cover in case of accident) Conversion Option available 	
Accidental Death Benefit An extra lump sum payment if member's death is accidental if cover selected by the employer.		Integrated Risk Option: <ul style="list-style-type: none"> Multiple of salary up to a maximum of 5x annual salary (0.5 decimals of cover allowed) Not offered without GLA 	
Lump Sum Disability (LSDB) Pays a lump sum to assist a member who becomes permanently disabled.	GLA Accelerator - Members younger than 50: <ul style="list-style-type: none"> Permanent disability cover up to 1.5 x annual salary (maximum benefit R780 000) GLA Accelerator - Members older than 50: <ul style="list-style-type: none"> Cover up to 1.25 times annual salary (maximum benefit R650 000) 	Integrated Risk Option: <ul style="list-style-type: none"> Multiple of salary up to maximum of 5x annual salary (0.5 decimals of cover allowed) Not offered without GLA and LSDB multiple must equal GLA multiple Includes Accident Plus, which provides access to full cover in case of accident Conversion Option available 	
Group Income Protection (GIP) A monthly income paid to a member who becomes temporarily disabled and unable to work.	<ul style="list-style-type: none"> Not available 	Integrated Risk Option: <ul style="list-style-type: none"> 50% to 100% Group Income Protection Benefit including waiver (Includes Accident Plus, which provides access to full cover in case of accident) Conversion Option available 	
Temporary Income Protection (TIP) Set monthly payments for members who can't work for a limited period of time due to temporary disability.	<ul style="list-style-type: none"> Cover for temporary disability of up to 80% of annual salary up to a maximum of R34 667 per month. A maximum of five monthly payments in any 24-month period applies. A waiting period of one month applies before the benefit is available. 	Integrated Risk Option: <ul style="list-style-type: none"> 50% to 100% Temporary Income Protection Benefit including waiver (Includes Accident Plus, which provides access to full cover in case of accident) Not offered without LSDB 	
Family Cover Lump sum for burial costs of a member or immediate family.	<ul style="list-style-type: none"> R20 000: main member, spouse and children aged 14 years and older R8 500: children <14 years (including stillborn) 	Integrated Risk Option (at scheme or member category level): <ul style="list-style-type: none"> Member R5 000 to R60 000 Spouse and Children 14 years and older R5 000 to R30 000 Children <14 years (including still born) R5 000 to R10 000 	
Lifestyle Cover (Dread Disease Type Benefits) Cover that pays out in the event of cancer, heart attack, stroke, paralysis, or permanent loss of hearing, sight or one limb.	<ul style="list-style-type: none"> R15 000 	Integrated Risk Options: <ul style="list-style-type: none"> R50 000 or R75 000 or R100 000 1, 2 or 3 times annual salary 	
VALUE-ADDED PRODUCTS AND SERVICES			
Value Adds	<ul style="list-style-type: none"> Seamless in-fund preservation through Old Mutual SuperFund Preserver plus Old Mutual SuperFund Deferred Retirement option Old Mutual Fund Select Annuity (Guaranteed Annuity) and Old Mutual Max Income (Living Annuity) - Trustee recommended post-retirement annuity solution Old Mutual Protektor Preservation Fund The Old Mutual Financial Wellbeing Programme AskNelson Access Member Support Services Funeral Support Services HR911 Mobile App Whatsapp "Hi" to 0860 933 333 for instant access to retirement savings 	<ul style="list-style-type: none"> Seamless in-fund preservation through Old Mutual SuperFund Preserver plus Old Mutual SuperFund Deferred Retirement option Old Mutual Fund Select Annuity (Guaranteed Annuity) and Old Mutual Max Income (Living Annuity) - Trustee recommended post-retirement annuity Old Mutual Defined Benefit Umbrella Fund Old Mutual Protektor Preservation Fund The Old Mutual Financial Wellbeing Programme AskNelson Access Member Support Services Travelling Nurses Cash4♥Ones Housing Loan Surety Member Web Whatsapp "Hi" to 0860 933 333 for instant access to retirement savings Funeral Support Services HR911 Accident Plus Mobile App 	

FIND OUT MORE

For more information on Old Mutual SuperFund or to discuss the choices and options available, contact an Old Mutual Personal Financial Adviser, a qualified and registered intermediary, or an Old Mutual Corporate Consultant.

CONTACT

Old Mutual Corporate Consultant at
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