OLDMUTUAL

OLD MUTUAL SUPERFUND
INVESTMENT CHANGE FORM

For use by existing Preserver, Deferred Retirement or Choice members.

Please print in block letters using black or blue ink.

Email this form to superfund@oldmutual.com

Tick blocks where applicable.

☐ **Investment Package Change** (complete Section A).
This will affect the investment options available to you, and could affect the monthly administrative cost payable by you.

AND/OR

☐ **Investment Portfolio Switch** (complete Section B).
This will affect where your **Member Account** will be invested (i.e. transferring from one investment Portfolio to another, within the same Investment Package Option)

AND/OR

☐ **Future Contribution Election Change** (complete Section B).
This will affect where your **Future Contributions** will be invested.

AND/OR

☐ **Target Retirement Age Change** (Lifestage only – complete Section C).
This will default to the sub-fund's Normal Retirement Age if no selection is made.

EMPLOYER DETAILS (Not applicable to Old Mutual SuperFund Preserver and Deferred Retirement members)

Employer/ Company name

Scheme code

Member number

PERSONAL DETAILS

Surname

First name(s)

Identity number

CONTACT DETAILS

Telephone number Code No.

Fax number Code No.

Cellphone number*

Email address*

*A cellphone number OR email address is compulsory information to be provided in order to confirm your switch instruction. If you provide a cell number we will provide confirmation of the switch via SMS.

SECTION A PACKAGE OPTIONS

Select the Package Option (only ONE) in which your Member Account and future contributions will be invested.

☐ **LIFESTAGE**
If you choose Lifestage, complete Section C.

☐ **ABSOLUTE STABLE GROWTH**
If you choose Absolute Stable Growth, fill in your name and sign on page 4.

☐ **ALBARAKA**
If you choose Albaraka, fill in your name and sign on page 4.

☐ **STRATEGY**
If you choose Strategy, complete Section B (Strategy).

☐ **EXTENDED**
If you choose Extended, complete Section B (Extended).

SECTION B INVESTMENT PORTFOLIO SWITCH AND FUTURE CONTRIBUTION ELECTION CHANGE

STRATEGY

Portfolio available	Investment Portfolio Switch[1] Allocate member account % (No decimal points)	Future Contribution Election Change[2] Allocate future contributions % (No decimal points)
Old Mutual CoreGrowth 100 Fund**		
Old Mutual Absolute Stable Growth Portfolio**		
Old Mutual Absolute Smooth Growth Portfolio**		
Old Mutual Investment Group (Macro Solutions) – Profile Edge28 Portfolio		
Old Mutual Investment Group (Macro Solutions) – Profile Capital Portfolio		
Old Mutual Albaraka Balanced Fund (Shari'ah compliant)		
Symmetry 4 - 6 Tracker		
Symmetry 3 - 5 Tracker		
Symmetry Max 28		
Symmetry Managed		
Symmetry Defensive		
Symmetry 5 - 7		
Symmetry 3 - 5		
Symmetry 1 - 3		
Nedgroup Investments Core Diversified Fund		
Nedgroup Investments Core Guarded Fund		
Nedgroup Investments XS Diversified Fund of Funds		
Nedgroup Investments XS Guarded Fund of Funds		
	100%	**100%**

EXTENDED

Portfolio available	Investment Portfolio Switch[1] Allocate member account % (No decimal points)	Future Contribution Election Change[2] Allocate future contributions % (No decimal points)
Old Mutual CoreGrowth 100 Fund**		
Old Mutual Absolute Stable Growth Portfolio**		
Old Mutual Absolute Smooth Growth Portfolio**		
Old Mutual Investment Group (Macro Solutions) – Profile Edge28 Portfolio		
Old Mutual Investment Group (Macro Solutions) – Profile Capital Portfolio		
Old Mutual Albaraka Balanced Fund (Shari'ah compliant)		
Symmetry 4 - 6 Tracker		
Symmetry 3 - 5 Tracker		
Symmetry Max 28		
Symmetry Managed		
Symmetry Defensive		
Symmetry 5 - 7		
Symmetry 3 - 5		
Symmetry 1 - 3		
Nedgroup Investments Core Diversified Fund		
Nedgroup Investments Core Guarded Fund		
Nedgroup Investments XS Diversified Fund of Funds		
Nedgroup Investments XS Guarded Fund of Funds		
Nedgroup Investments Flexible Income Fund		
Allan Gray Global Absolute Portfolio		
Allan Gray Global Balanced Portfolio		
Allan Gray Global Stable Portfolio		
Coronation Global Houseview Portfolio (Pre September 2013)[3]		
Coronation Global Houseview Portfolio (Post September 2013)[4]		
Coronation Managed Portfolio (Pre September 2013)[3]		
Coronation Managed Portfolio (Post September 2013)[4]		
Coronation Global Absolute Portfolio (Pre September 2013)[3]		
Coronation Global Absolute Portfolio (Post September 2013)[4]		
FutureGrowth Core Money Market (OMIG SA Money Market)		
Ninety One Managed Fund		
Camissa Islamic Balanced (Shari'ah Compliant)		
AlexForbes Performer		
M&G Life Global Balanced Fund		
M&G Inflation Plus Fund		
Taquanta Enhanced Cash Portfolio		
Taquanta Optimal Income Fund		
Vunani BCI Multi Asset Fund		
	100%	**100%**

Instructions:

[1] There is no maximum number of investment portfolios in which a member can have retirement money invested at any one time.

[2] Contributions can only be allocated towards a maximum number of 10 portfolios. The allocation must be made in % terms (minimum percentage of 1% and % allocations to be specified without decimal points and the sum of these % allocations must add up to 100%).

[3] Applies to participating employers who joined Old Mutual SuperFund **before** September 2013.

[4] Applies to participating employers who joined Old Mutual SuperFund **after** September 2013.

Absolute Growth Portfolios	✓
Book Value Switch required	
Market Value Switch required	

**If you are invested in any of the Absolute Growth or CoreGrowth 100 Investment Portfolios, please indicate whether you would like to switch at Book Value or Market Value. Refer to notes below.

Notes:

1) The Fund encourages members to obtain **financial advice** to assist them with their investment decisions.
2) If you would like to be contacted by an accredited Old Mutual financial adviser, please call 0860 38 88 73.
3) You will receive a letter confirming the investment change from Old Mutual confirming that your change was implemented within **5 working days** from the processing date. If you do not receive the letter or you have any queries, please contact Old Mutual SuperFund Call Centre on 0860 20 30 40 or email superfund@oldmutual.com.
4) **Switches out of the Old Mutual Absolute Growth Portfolios and Old Mutual CoreGrowth 100 Fund**
   Members are allowed to make Book Value or Market Value Switches out of the Old Mutual Absolute Growth and the Old Mutual CoreGrowth 100 Fund.

   Book Value Switches:
   - Allowed at the **Investment Account value** twice a year on 30 September and 31 March.
   - A minimum of 3 months' notice for these switches is required, i.e. a completed switch form must reach Old Mutual at least 3 months before the switch date.
   - There is an annual limit to this Book Value Switch facility to protect investors in these portfolios in adverse market conditions when the Bonus Smoothing Reserve is negative.
   - If you want to switch on any date other than the two dates specified above, a Market Value Switch can be processed.

   Market Value Switches
   - Allows you to switch from the Absolute Growth and CoreGrowth 100 Portfolios on a monthly basis at **Investment Account value less a market value adjuster when applicable**.
   - Old Mutual must receive this instruction by close of business on the 20th of each month. Any instruction received after this date will only be processed in the following month.
   - The purpose of the Market Value Adjuster (MVA) is to protect the policyholders remaining in the fund.
   - An MVA is applied when the market value of the assets are less than the Investment Account value.
   - The MVA is expressed as a percentage (%) of the Investment Account, so the amount switched is reduced by Investment Account Amount x MVA%.
   - Old Mutual retains ultimate discretion on the level of an MVA.
   - Your estimated switch value can be obtained by calling the Old Mutual Member Servicing Centre on 0860 20 30 40.

     Example A: MVA = 0%; Investment Account = R1 000
     Member wants to switch all his money to another fund. Investment Account reduces by 0% and R1 000 is switched.

     Example B: MVA = 10%; Investment Account = R1 000
     Member wants to switch all his money to another fund. Investment Account reduces by 10% and only R900 is switched.
5) Voluntary contributions will be invested in the same way as recurring contributions.

SECTION C LIFESTAGE OPTIONS

If you have selected the Lifestage investment package option then you must elect ONE of the Lifestage options below, failing which the Trustee or Employer elected default will be applied:

Lifestage Option	Growth Phase	Near Retirement Phase	✓
Smoothing	Old Mutual Absolute Smooth Growth Portfolio	Old Mutual Absolute Stable Growth Portfolio	
Single Managers	Old Mutual Retirement-Driven Investment Growth Portfolio	Old Mutual Retirement-Driven Investment Defensive Portfolio	
Multi-Managers	Symmetry 5 - 7	Symmetry 3 - 5	
	Nedgroup Investments XS Diversified Fund of Funds	Nedgroup Investments XS Guarded Fund of Funds	
Index Tracker	Symmetry 4 - 6 Tracker	Symmetry 3 - 5 Tracker	
	Nedgroup Investments Core Diversified Fund	Nedgroup Investments Core Guarded Fund	

TARGET RETIREMENT AGE

The Target Retirement Age will default to the sub-fund's Normal Retirement Age when no selection is made by the member.
The minimum Target Retirement Age is 55 years, to any maximum. However, members who set their Target Retirement Age higher than the sub-fund's Normal Retirement Age should be made aware that they may be compelled to retire at the sub-fund's Normal Retirement Age.

SECTION D DECLARATION

STRATEGY & EXTENDED PORTFOLIOS

- I understand the risks associated with choosing my own Investment Portfolios.
- I understand that the investment risk is borne by me and that the Old Mutual SuperFund Pension/Provident Fund, the Trustees and the administrator of the Old Mutual SuperFund Pension/Provident Fund shall not be liable for any losses incurred by me as a result of the choices that I make.
- I understand that there are additional monthly costs associated with selecting Strategy or Extended.
- I understand that if the Asset Administration Fee option was selected and/or participation commenced after 16 July 2023, an Asset Administration Fee of 0.15% per annum, charged monthly, capped at R500.00 per member per month, will apply where non-Old Mutual investment funds are selected.
- I choose to invest my Member Account and Future Contributions as indicated in this form.
- I understand that the onus is on me to ensure that the investment change instruction is received by Old Mutual. Therefore, if Old Mutual does not acknowledge receipt of my instruction within five working days, then the change may not have taken place.
- I am aware that no administrative fee will be applied to any switching instruction.
- I understand that should this form be incomplete or inaccurately completed, the instruction may not be actioned by Old Mutual. Old Mutual and the Fund will not be liable for any losses should an incorrect or no transaction take place and I do not notify the Fund or Old Mutual within 1 month from the date of the investment change.
- I declare that I understand the risk profile of the investment portfolio(s) of my choice and that I have obtained advice where appropriate.
- I declare that I have obtained advice where appropriate and where I have not obtained advice, that I understand the implication and consequences of my choice.
- I indemnify the Fund, the Trustees, the Principal Officer of the Fund, and Old Mutual against any claims whatsoever arising from my investment portfolio choice.

OLD MUTUAL ABSOLUTE GROWTH AND COREGROWTH PORTFOLIOS

- I accept that switch restrictions will be applied and I have familiarised myself with these restrictions.
- I accept that switches out of these investment portfolios may be subject to a notice period. As such, these assets will remain invested in the said portfolio for the duration of the notice period, and will be based on the unit price as at the effective date of the switch.
- I am aware that, in respect of the my switch date will be subject to a waiting period of up to 5 business days from the date of request and that my switch value will be determined on the switch date.
- I understand that, for Old Mutual Absolute Growth Portfolios and/or Old Mutual CoreGrowth 100 Fund, there is an annual limit to Book Value Switches in order to protect investors in these portfolios.
- I also understand that for a Market Value switch out of Old Mutual Absolute Growth Portfolios and/or Old Mutual CoreGrowth 100 Fund, that the switch will be processed at lower of book and market value.
- The estimated switch value can be obtained by calling the Old Mutual Member Servicing Centre on 0860 20 30 40. I am aware that, in respect of Smoothed Bonus Portfolios (including but not limited to the Old Mutual Absolute and CoreGrowth Portfolios) my switch value may be equal to or lower than the requested withdrawal percentage applied to my fund balance.

Tick the applicable box below.

☐ **I am aware that financial advice is available from an accredited Old Mutual financial adviser, but I have elected not to make use of this service in making my decision.**

☐ **I received financial advice from a licensed financial adviser before making this decision.**

Member's name	
Member's surname	
Member's signature	

Date D D M M Y Y Y Y

COMPLIANCE WITH THE PROTECTION OF PERSONAL INFORMATION ACT (PPI, POPI)

This notice applies to members and beneficiaries of the Old Mutual SuperFund*

- Old Mutual SuperFund may collect, use and share personal information for the following purposes:
- To administer a member's membership of the Old Mutual SuperFund;
- To process and pay benefits from the Old Mutual SuperFund;
- To provide members with information about offerings that will support and enhance their retirement benefits;
- To provide products or services to you, to carry out the transaction you requested and to maintain our relationship;
- For underwriting purposes;
- To assess and process claims;
- To conduct credit reference searches or verification;
- To confirm and verify your identity, address or banking details;
- To verify that you are an authorised user for security purposes;
- For maintaining the accuracy of your personal information;
- For operational purposes, and where applicable, credit scoring and assessment and credit management;
- For purposes of claim checks (e.g. the Industry Life and Claims Register);
- For the detection and prevention of fraud, crime, money laundering or other malpractice;
- To trace you where you are uncontactable;
- To conduct market or customer satisfaction research or for statistical analysis;
- For audit and record keeping purposes;
- For social responsibility purposes;
- In connection with legal proceedings;
- To comply with legal and regulatory requirements or industry codes or when otherwise allowed by law.
- Sharing information with a member's employer (its intermediary/broker), your intermediary/broker (when applicable), service providers we engage to process such information on our behalf or who render services to us. These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information;
- Sharing information with other insurers, retirement funds and retirement annuity funds to obtain claim related information.

You agree that we may view, search and update your information and you further agree we may, where required, process your special personal information (and share this information with relevant third parties) in order to achieve a purpose set out above.

You warrant that when you give us personal information about third parties, this information is accurate and correct, and you have received their permission to share their personal information with us. You confirm that if you are giving consent for a person under 18 (a minor) you have the required authority to do so.

We may transfer your personal information to another country for processing or storage. We will ensure that anyone to whom we pass your personal information agrees to treat your information with the same level of protection as we are obliged to.

You may access the personal information that we hold about you and may also request us to correct any errors or, under certain circumstances request us to delete this information. In certain circumstances, you have the right to object to the processing of your personal information. To do this, simply contact us at the numbers/addresses listed below and specify what information you would like or if you have any questions about this Notice, please contact us at:

Old Mutual SuperFund Service Centre: 0860 20 30 40
Email: superfund@oldmutual.com

You have the right to complain to the Information Regulator, whose contact details are https://inforegulator.org.za/
General enquiries: enquiries@inforegulator.org.za
Complaints: popiacomplaints@inforegulator.org.za

You can also view our full Privacy Notice: www.oldmutual.co.za/corporate/employers/retirement-solutions/superfund/superfund-member-privacy-notice/

*In this Notice "Old Mutual SuperFund" refers to the Old Mutual SuperFund Pension and Provident Funds.

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