



BASIC DIFFERENCES BETWEEN A RETIREMENT BENEFITS COUNSELLOR AND A FINANCIAL ADVISER

OLDMUTUAL

CORPORATE RETIREMENT SOLUTIONS

ANNUITY STRATEGY

Retirement Benefits Counsellor (RBC)*

Financial Adviser

What is offered to you

Provides information and guidance on your retirement options**

Provides 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 by your retirement fund as part of the retirement options

- Required to be FAIS accredited
- Appointed by you

How is the service provided to you

- By telephone
- By email

- By telephone
- By email
- Face-to-face
- Face-to-face via video call

What pre-retirement support is offered

You have access to an Old Mutual RBC 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, an Old Mutual RBC 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 negotiated between you and your financial adviser

How to make contact

Old Mutual Retirement Benefits Counsellor

- Call an Old Mutual RBC on 0860 388 873
- Email them on omannuitystrategy@oldmutual.com

Financial Adviser

- Contact your personal financial adviser
- Call an Old Mutual RBC who will put you in touch with a financial adviser

Retirement Benefits Counsellor

Financial Adviser

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

** If your retirement fund is not one of the funds to which an Old Mutual RBC has been appointed, an Old Mutual RBC will not be able to provide you with guidance and information. Instead, you will need to liaise with your retirement fund for information about your retirement options.