



OLDMUTUAL

# OLD MUTUAL SUPERFUND

**BETTER BENEFITS FOR MEMBERS  
SIMPLER SOLUTIONS FOR EMPLOYERS**



**CORPORATE  
RETIREMENT SOLUTIONS**

**DO GREAT THINGS EVERY DAY**

## WHY OLD MUTUAL SUPERFUND WORKS FOR YOU AND YOUR EMPLOYEES

- Offering employee benefits adds to your appeal as an employer
- An umbrella fund offers unique advantages in terms of employee benefit and retirement solutions
- Old Mutual are the pioneers of umbrella funds in South Africa
- With Old Mutual SuperFund, you get a comprehensive, holistic solution for your people
- The three smart solutions are designed to meet the needs of every employer and employee

## HOW YOU CAN PROVIDE A POSITIVE FUTURE FOR YOUR PEOPLE AND YOUR BUSINESS

There's a very compelling argument for providing employee retirement and group risk benefits. It begins with helping you to attract and keep the best people and includes the advantages of being protected from potential cash shocks down the road.

An argument so strong that for most businesses the question is not around the wisdom of providing an employee benefits plan, but more around which solution to choose. Which is where we come in.



**CHOOSE THE SOLUTION THAT'S RIGHT FOR YOU**

## OLD MUTUAL SUPERFUND

Old Mutual SuperFund meets the needs of employers and employees in one holistic solution. Plus you get something that we know is important to you... more choice.

### ONE FUND AND THE BENEFIT OF CHOICE

## UMBRELLA FUNDS

### BETTER BENEFITS FOR MEMBERS | SIMPLER SOLUTIONS FOR EMPLOYERS

Also known as multi-employer funds, umbrella funds offer everyone the type of employee benefit solutions that would otherwise only have been available to employees of larger corporate organisations.

They also offer a host of additional features and advantages like:

- **Ease of use**  
Whether large or small, businesses get to offer their employees access to traditional 'big company' benefits without the complexities of setting up their own stand-alone retirement fund or employee benefit structures.
- **Economies of scale**  
Due to the size and operational efficiencies of an umbrella fund, employers benefit from much lower direct and indirect costs.
- **Choice**  
Because they are built for purpose, umbrella funds offer employers and their employees the appropriate choices for what they require.



## 3 SOLUTIONS ALL ASSISTING TO ACHIEVE A SUCCESSFUL FUTURE. CHOOSE THE ONE THAT'S RIGHT FOR YOUR BUSINESS

Old Mutual has been in the business of helping people to plan their futures for more than 175 years, and we know that every individual is unique. And, while they all want financial reassurance, they have differing life-circumstances, different needs, different goals and very different ideas about what is important to them. (If you run, or help to run, a company then you will understand this better than most.)

### OLD MUTUAL SUPERFUND HAS MADE IT EVEN EASIER TO GIVE YOUR PEOPLE EXACTLY THE FEATURES, CHOICES AND BENEFITS THEY WANT.

Which is why Old Mutual SuperFund offers a choice in terms of the amount of flexibility and involvement that your business needs by offering three separate, but equally smart solutions:

1.

#### OLD MUTUAL SUPERFUND EASY

A fully convenient and very affordable pre-packaged retirement and risk benefits solution. (Perfect for small to medium sized businesses and available if you have five people or more.)

2.

#### OLD MUTUAL SUPERFUND CHOICE

Offering more flexibility, this option provides increasing and varied levels of investment and risk benefit flexibility to employers and employees'. (Typically suited for medium to large companies.)

3.

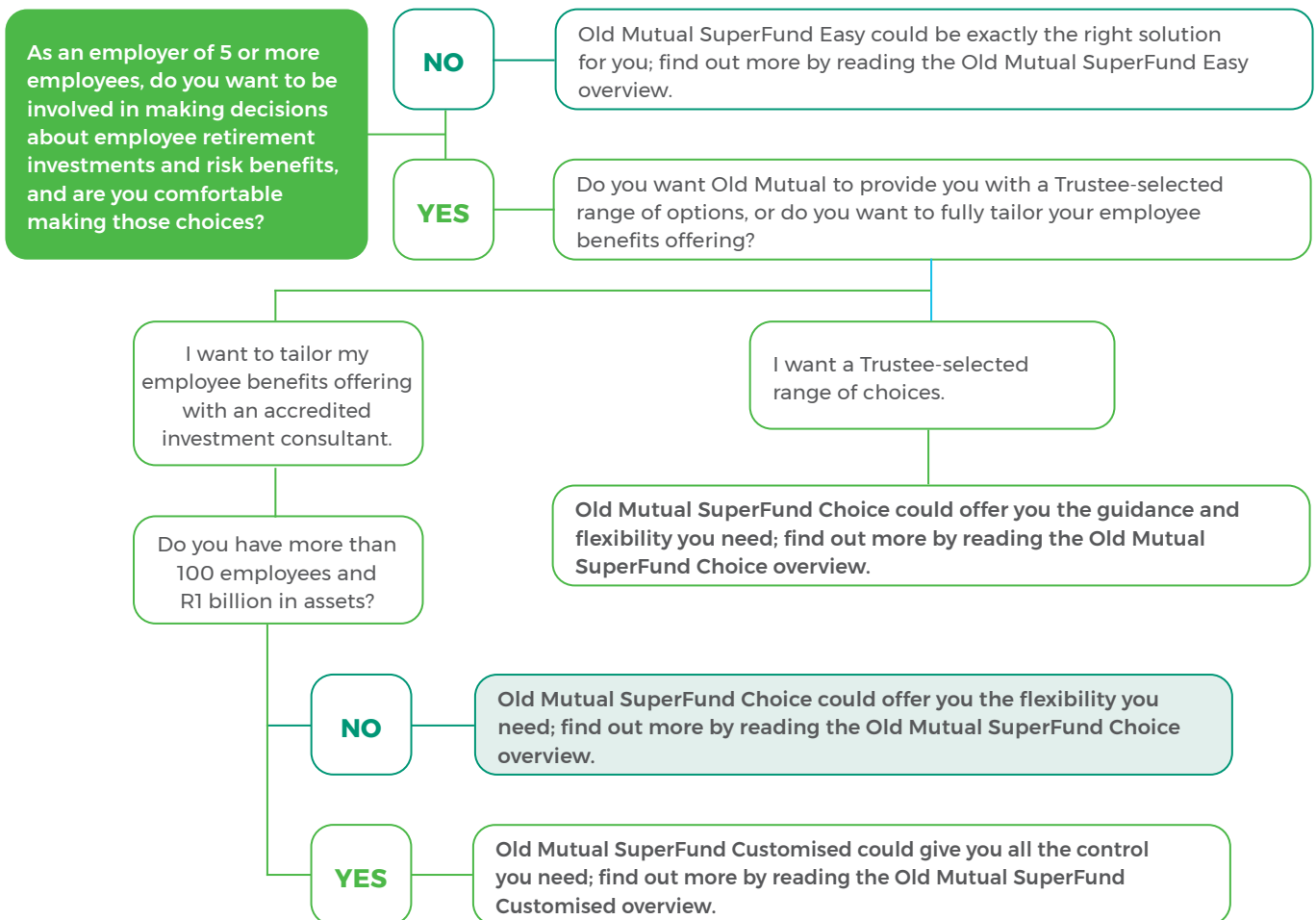
#### OLD MUTUAL SUPERFUND CUSTOMISED

A highly customised solution, which gives you almost unlimited say over the investment and insured risk benefits you choose to make available to your staff.

# SO WHICH OLD MUTUAL SUPERFUND SOLUTION IS RIGHT FOR YOU?

Use this fast-track guide to pinpoint the right solution for your business. Find out more by reading the Old Mutual SuperFund solution overview included with this folder and by speaking to your financial adviser or Old Mutual corporate consultant.

FOR MORE INFORMATION VISIT [www.oldmutual.co.za/superfund](http://www.oldmutual.co.za/superfund)



## REMEMBER, BUSINESSES ADAPT AND GROW.

So while this guide may point you in the right direction, right now, your needs may change as your business evolves. The good news is that Old Mutual SuperFund is designed to change with your business and allows you to easily move between the three solutions – there’s always an Old Mutual SuperFund solution that’s perfect for you and your employees.

# SO MUCH MORE THAN JUST A RETIREMENT FUND

In addition to a holistic and comprehensive retirement and risk benefits solution, Old Mutual SuperFund includes a valuable in-fund retirement savings preservation option, Old Mutual SuperFund Solutions At Retirement and an array of value added services.

## OLD MUTUAL SUPERFUND PRESERVER

Old Mutual SuperFund Preserver allows members to continue their Old Mutual SuperFund membership, even if they leave their employer. This way their retirement savings stay invested so they can continue to grow, keeping their investment plan on track.

## OLD MUTUAL SUPERFUND DEFERRED RETIREMENT

Old Mutual SuperFund **allows retired members to continue their membership even though they have retired** from their employer. This means that you are no longer forced to retire from the Fund when you still have other sources of income and don't need your retirement benefit yet.

Old Mutual SuperFund Deferred Retirement **provides you with the option to keep your retirement savings invested**, protected and growing while you decide on a more appropriate time to access your retirement benefit. This is especially important if you are concerned that you may not have enough saved to retire comfortably, or if you want to give your accumulated savings an extra boost.

## OLD MUTUAL SUPERFUND SOLUTIONS AT RETIREMENT

When members retire from a retirement fund, they are faced with the complex choice of what to do with their retirement savings. Old Mutual SuperFund Solutions At Retirement offers you three annuity options to meet the different needs of Old Mutual SuperFund members.

**These annuities are:**

OLD MUTUAL FUND SELECT ANNUITY (FSA)	OLD MUTUAL MAX INCOME LIVING ANNUITY	OLD MUTUAL SUPERFUND LIVING ANNUITY
<p>This is a <b>life-guaranteed with-profit annuity</b>. It is an <b>out-of-fund</b> annuity; therefore it is purchased in your name and your retirement income is paid by Old Mutual Life Assurance Company (South Africa) Limited.</p>	<p>This annuity is a <b>living annuity</b>. It is an <b>out-of-fund</b> annuity; therefore it is purchased in your name and your retirement income is paid by Old Mutual Life Assurance Company (South Africa) Limited.</p>	<p>This is a <b>living annuity</b>. It is an <b>in-fund</b> annuity where your retirement savings remain invested in the Fund and your retirement income is paid by Old Mutual SuperFund.</p>
<p>For more information or to obtain a copy of the Member Fact Sheets for each of these three options, refer to the Retirement Benefits Counsellors by emailing <a href="mailto:superfundannuity@oldmutual.com">superfundannuity@oldmutual.com</a></p>		

These annuities are supported by a helpful at-retirement guidance process that you can follow with the help of either your Old Mutual SuperFund Member Retirement Counsellor or your Personal Financial Adviser.

## PLUS ENJOY THESE FEATURES AND BENEFITS, AT NO ADDITIONAL COST:

- **The Old Mutual Financial Wellbeing Programme (for a minimum of 20 employees)**
  - A range of informative financial education workshops designed to equip employees, at all levels, with the knowledge they need to achieve their financial goals. The Financial Wellbeing Programme is free to Old Mutual SuperFund clients and their employees.
- **Member Support Services** – To help employees make the right choices at key life events, such as changing jobs, Old Mutual SuperFund offers comprehensive Member Support Services, which gives employees access to qualified and professional financial advisers, whenever they need it.
- **Funeral Support Services** – Members of the Old Mutual Group Life or Family Funeral Cover policy, and their immediate family, have access to funeral support and assistance, at a time when they need it most. This service includes transportation of the deceased, from anywhere in the world, to the final funeral home within South Africa and neighbouring countries.
- **Travelling Nurses** (for those Old Mutual SuperFund Choice and SuperFund Customised members who require this service) – We understand that it can be difficult for employees to find time to visit a doctor to do the medical tests required for death and disability cover. Old Mutual's Travelling Nurses visit employees at work to administer any tests that may be required.
- **HR911** – A phone-based service for participating employers or intermediaries who have potential disability income claimants. We assist line managers and human resource staff with claim submission and the management of the employees with health conditions.
- **Cash4♥Ones** – If a disabled member, in receipt of a monthly income protection benefit, dies, we will pay an amount of R10 000. If a disabled member, in receipt of a monthly Income Protection Benefit, dies, we will pay an amount of R10 000 to the nominated beneficiary or estate.
- **Accident Plus** – Where a person with cover above the Evidence of Health (Free Cover) limit is declined or does not go for underwriting, Accident Plus will provide insurance against accidental causes for the difference between the Evidence of Health limit and their full potential cover – right up to the product maximum. This means that Members will still have access to their full cover in some form and that premiums will be charged up to their full potential cover.
- **Housing Loan Surety** – Employees who are Members of Old Mutual SuperFund may qualify to use part of the member account balance in the Old Mutual SuperFund as surety to take a loan from one of the major banks. However, the Participating Employer must have entered into an agreement with an accredited bank. The interest rate applicable will be dependent on the terms set by the chosen bank. The housing loan can be any amount from R5 000 up to 80% of the after-tax benefit they would receive on withdrawal from the Old Mutual SuperFund, although this is subject to the criteria as stipulated in the National Credit Act and the banks requirements. Repayments must comply with the terms and conditions of the Bank.
- **Mobile App** – As a Member of Old Mutual SuperFund, you can register for Old Mutual's Online Secure Services. Here you will be able to access the following information:
  - View your personal and scheme information
  - View your financial information Investment Portfolio information
  - Transact (submit switch requests or cancel requests)Visit the Apple App Store, Google Playstore (device dependant) or Huawei App Gallery (Search "Old Mutual (New)" in the search bar)
- **Member Web** – The Member Web is available via our Secure Web and offers:
  - 24/7 secure access to fund values and personal details
  - The ability to view current and previous reports and statements
  - The ability to switch between investment portfolios

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# **PROTECT TOMORROW BY MAKING SMART CHOICES TODAY**

Old Mutual SuperFund is a comprehensive solution that ticks all the boxes for your business and your people. A lifetime solution that can grow and adapt as your needs change.

## **FIND OUT MORE**

**For more information on Old Mutual SuperFund, contact an Old Mutual Personal Financial Adviser, a qualified and registered intermediary, or an Old Mutual Corporate Consultant.**

**Email: [corporatesalesqueries@oldmutual.com](mailto:corporatesalesqueries@oldmutual.com)**

**Website: [oldmutual.co.za/superfund](http://oldmutual.co.za/superfund)**

**For any SuperFund, Preservation or Protektor members requiring assistance, contact:**

**Tel: 0860 20 30 40**

**Email: [superfund@oldmutual.com](mailto:superfund@oldmutual.com)**

