



OLD MUTUAL SUPERFUND

MEMBER NEWSLETTER

DECEMBER 2021

MESSAGE FROM THE PRINCIPAL OFFICER

As the end of this year approaches and the beginning of another is on the horizon, it is a good time to reflect on the year that was and plan for the year to come.

Looking back, SuperFund has worked tirelessly to find innovative ways to improve your experience with the Fund. Some recent developments include:

- Showing your **Estimated Retirement Income** in your **2021 Annual Member Benefit Statement**.
- Including the **Effective Annual Cost** in your **Statement of Benefits**. You can find your Statement using our WhatsApp Service.
- Adding New Entrant Certificates and Claim Payment Letters to our **WhatsApp Service**.



Looking ahead to 2022 and beyond, we are busy with many initiatives to ensure that we are always evolving, both to comply with legislation and to meet your ever-changing needs.

Ultimately, it is the partnership between you and SuperFund that will equip you to make good choices and reach your retirement goals. As we head into the "silly" season, please be wary that many people fall into the trap of overspending during this time. This year, let's try to be financially responsible, enjoy the time with our loved ones and avoid the dreaded "January blues".

[Click here](#) for some tips on how you can save money this holiday season.

Further on in this edition we introduce you to our Retirement Benefits Counsellors, talk about the importance of **taking care of your loved ones** and provide an overview on the importance of viewing your **Annual Member Benefit Statement**.

As the holiday season approaches and we find ourselves in the fourth wave of the Covid 19 pandemic, it is important that we remain alert and vigilant and take every precaution to protect both ourselves and our loved ones.

Since this is our last Newsletter for 2021, I would like to take the opportunity to thank you for interacting with our Fund during this past year and wish you a very happy holiday season and a peaceful and prosperous 2022.

Happy reading & stay safe!
Fiona Reynolds
Independent Principal Officer



MEET YOUR SENIOR RETIREMENT BENEFITS COUNSELLORS



THAMI MNGUNI

As part of our continued commitment to helping you make informed choices that should lead to a comfortable retirement, we would like to introduce you to our Retirement Benefits Counsellors.

Thami and Edward are available to help you understand the options and choices available to you when you withdraw or retire from SuperFund.

Click here to [read more](#) about how they can help you!



EDWARD BARLOW



TAKING CARE OF YOUR LOVED ONES

Earlier we talked about heading into the "silly" season. This means that **now** more than ever, it is so very important to have your Beneficiary Nominations up-to-date. In the unfortunate event of your death, there may be different benefits due to your family or financial dependants. These benefits are payable from insurance policies owned either by your Employer (e.g. funeral cover) or your retirement fund (e.g. your accumulated retirement savings plus a lump sum death benefit). If the time ever comes, please help us to ensure that these benefits are paid to the correct beneficiaries as quickly as possible. You can do this by completing your Beneficiary Nomination Forms, and if already completed, keeping them updated.

Click here to [read more](#) about how you can make sure that you have completed all the relevant documentation and why this is so important.



ANNUAL MEMBER BENEFIT STATEMENT (MBS)

You should have recently received your SuperFund Annual Member Benefit Statement. This is easily the most important communication you receive from us. Please take time to carefully read your MBS as it will help you understand your current financial position and achieve your retirement goals.

If you have missed it, you can access your MBS using our WhatsApp Service (0860 933 333). This Service offers you instant, secure information 24/7 just a few clicks away. We have added even more important documents to WhatsApp so go and explore!

You can find out more about our WhatsApp Service by clicking any of the following links:

- [Old Mutual SuperFund on WhatsApp Video](#)
- [User guide](#)

Once you have read your MBS, take ownership of YOUR financial future by simply considering the following:

- Will I have enough to retire in comfort? Check the Estimated Retirement Income and Retirement Planning Status sections of your MBS.
- How much do I have? Check the closing balance as at 30 June 2021 on you MBS.
- If necessary, consider what you can do to bridge the gap. Have a look at the article below.

In addition, you can click here to [read more](#) about five easy fixes to increase your retirement savings.

COVID-19

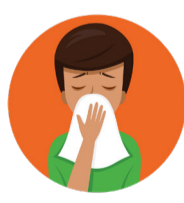
STAY ALERT, STAY SAFE.



Wash your hands frequently using soap and water or an alcohol-based hand rub.



Wear a mask in public to protect those around you from your germs.



Cover mouth and nose with tissue or flexed elbow when coughing or sneezing. Dispose of tissue immediately.



Avoid close contact with anyone who has flu-like symptoms.



Seek medical care early if you or your child has a fever, cough or difficulty breathing.

LIKE DISLIKE

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DO GREAT THINGS EVERY DAY

Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and Life Insurer.