



OLD MUTUAL EMPLOYEE GROUP IN SUPERFUND (OMEGS) MEMBER ACCOUNT BALANCE SWITCH GUIDE

INSURE | BANK | INVEST

OVERVIEW

This guide explains how to change the investment portfolios for **your current and future Fund contributions** using the Old Mutual Portal.

Switch Request (Member Account Balance)

A switch request applies to part or all of your existing Member Account Balance.

- You may submit a switch at any time during the month.
- Switches are typically processed within **3 to 5 working days**.
- There is no cost to make a switch.

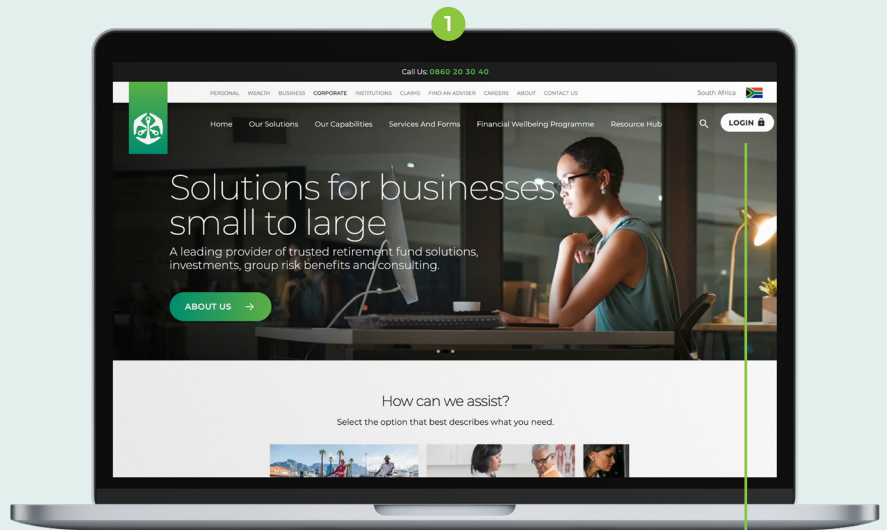
If you want to update both your current balance and future contributions, refer to Step 6.



HOW TO SWITCH YOUR MEMBER ACCOUNT BALANCE

Step 1: Log in to the Old Mutual Portal

1. Go to oldmutual.co.za and select login.
2. Insert your credentials.



Login to Old Mutual

Manage your portfolio, Old Mutual Rewards, Moneyversity, Wealth and Unit Trusts – all in one place.

Username* [Forgot Username?](#)

Password* [Forgot Password?](#)

[Login](#)

[Register](#)

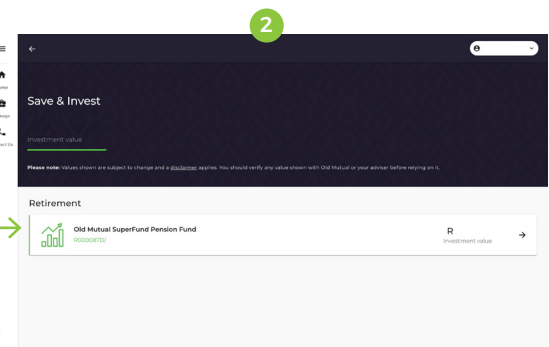
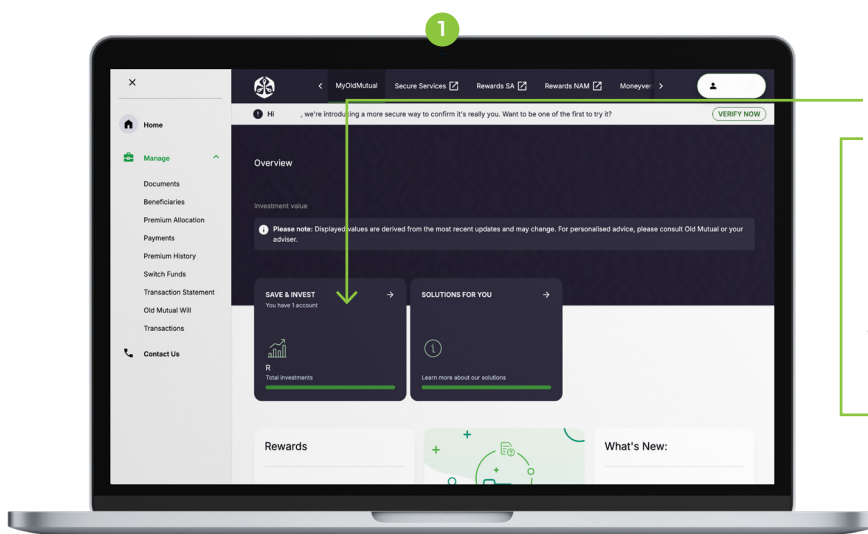
[Need help?](#)

Login to other Old Mutual portals

My Personal Loans	<input checked="" type="checkbox"/>	My OM Insure	<input checked="" type="checkbox"/>	OM Wills	<input checked="" type="checkbox"/>
Money Account Internet Banking	<input checked="" type="checkbox"/>	EGT	<input checked="" type="checkbox"/>	Remchannel	<input checked="" type="checkbox"/>

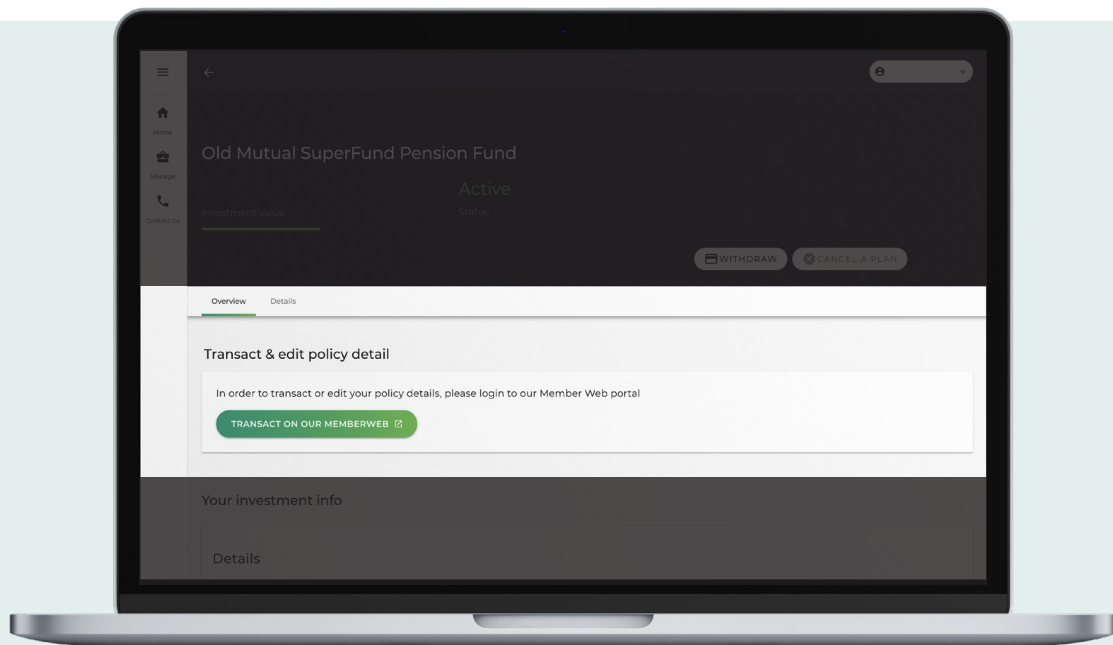
Step 2: Navigate to the MemberWeb

1. Select the **Save & Invest** tile.
2. Select **Old Mutual SuperFund Pension Fund**.



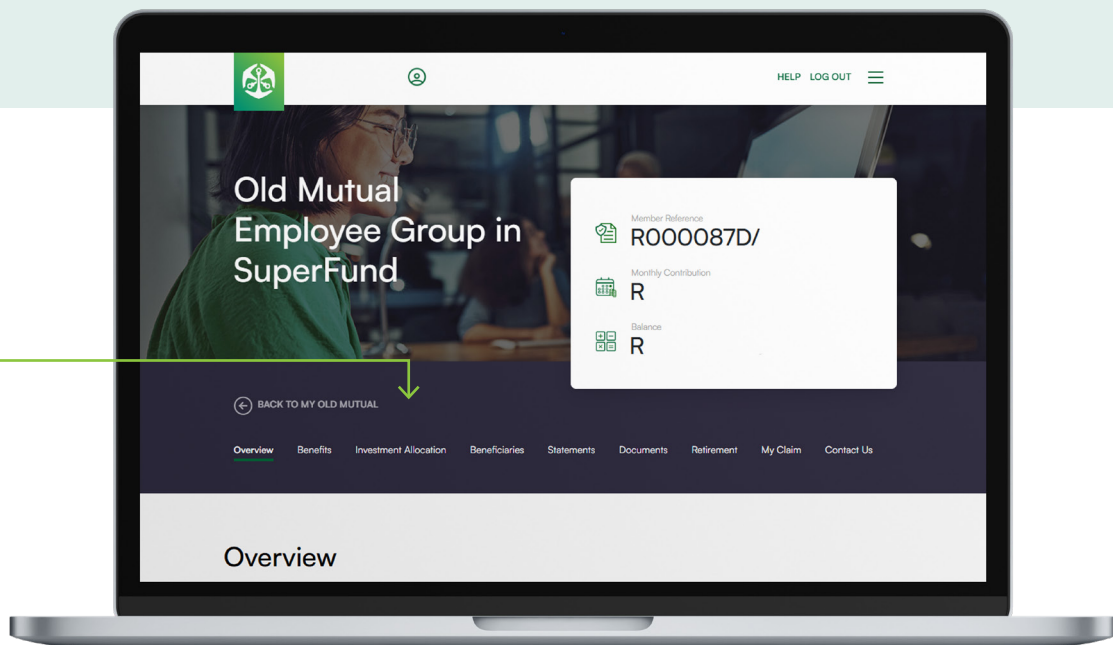
Step 3: Open the MemberWeb

Under **Overview**, select the **Transact on our MemberWeb** button.



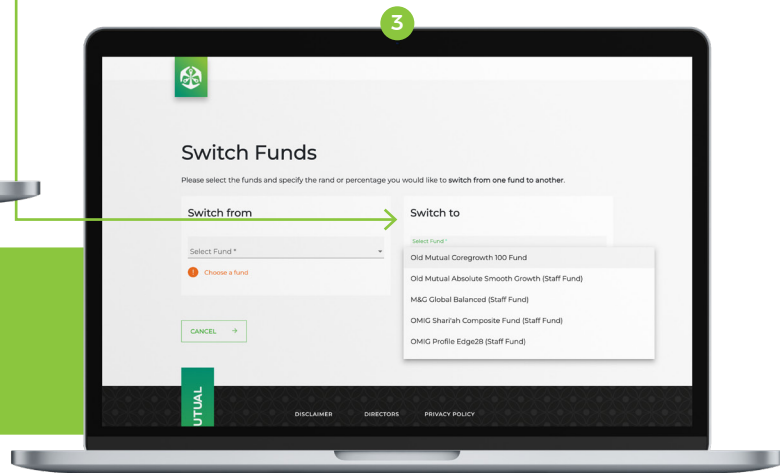
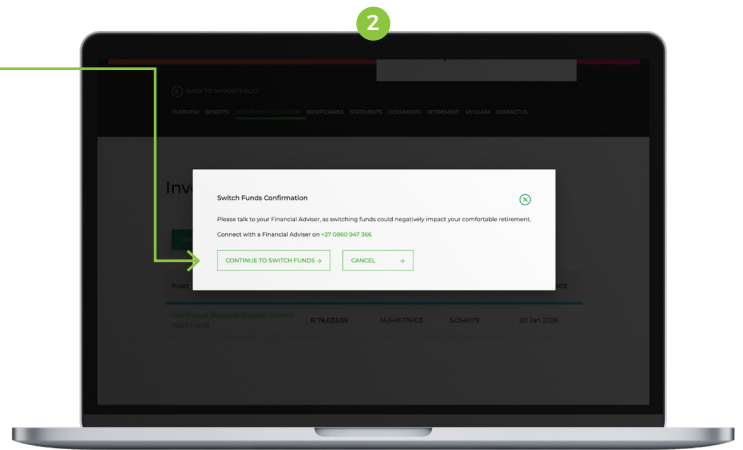
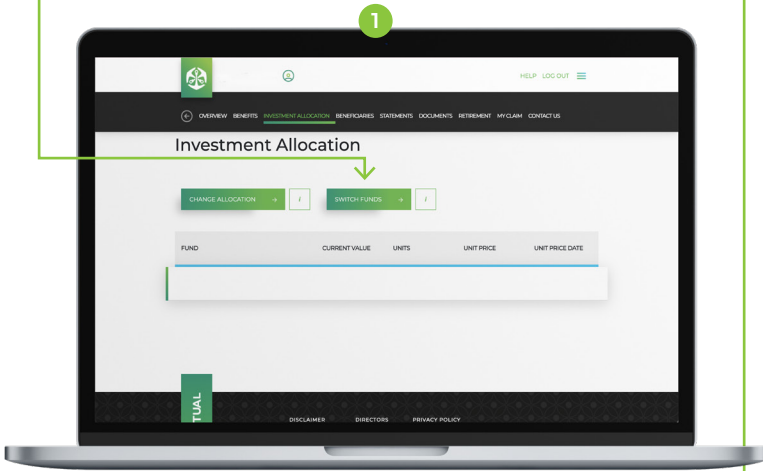
Step 4: Open Investment Allocation

Select **Investment Allocation**.



Step 5: Switch Funds

1. Select **Switch Funds**.
2. Select **Continue to Switch Funds**.
3. Select the portfolio(s) you wish to switch to.
4. Enter the percentage for each selected portfolio.



Important notes:

1. The total percentage allocation must equal 100.
2. Do not include the percentage symbol (%).
3. The allocation can also be made in Rand terms.
4. Enter the numbers only (up to two decimal points).

Step 6: Review and Submit

1. Review the switch details carefully.
2. If all details are correct, select **Submit** to proceed.
3. Please indicate whether you want your current portfolio elections to apply to future contributions by selecting Yes or No.

Would you like to apply these selections to your future contributions as well?

Yes No

SUBMIT →

EDIT →

CANCEL →

Step 7: Accept Terms and Conditions

Read the terms and conditions.

1. Tick the acceptance check box.
2. Select **Accept** to complete your request.

Terms & Conditions

Investment Disclaimer



Every effort has been made to include accurate information on this statement, however you need to check it before making any decisions. Please refer to your member benefit statement and the Rules of the Fund for terms and conditions.

Balance amounts are reflected in South African Rand (ZAR). Balance amounts are calculated using the latest available unit prices. Pending transactions and switches will not be taken into account to determine the closing balance. The prices reflected here are as provided by the Investment Managers of the respective investment funds. Old Mutual will update the unit prices daily or, in the case of technical problems, will display the latest available price. A record of all the units purchased in each investment fund that you have selected is maintained. Please note that changes to your investment is binding once transacted

Investments Declaration

I understand that I may only switch investments if my employer has elected a retirement fund investment option that facilitates member investment choice and switching. I waive any claim for any loss that I may sustain as a consequence of my own investment options and indemnify the Fund against any claims by me or my dependants arising from any losses as a consequence of this decision.

I accept the Internet as a legally binding delivery mechanism. The onus is on me to confirm receipt of my request by Old Mutual by calling 0860 203 040, if Old Mutual does not acknowledge receipt of my instruction within five working days. then the change may not have taken place.

I have read, understood and accept the above declaration. Terms & Conditions

ACCEPT →

CANCEL →

WHAT HAPPENS NEXT

- Your switch will usually be processed within **3 to 5 working days**.
- You will receive a switch certificate by email **within 5 days** after the switch has been processed.

FREQUENTLY ASKED QUESTIONS

When will my switch be processed?

Switches are usually completed within **3 to 5 working days**, unless a total account switch is selected.

Can I cancel a switch request?

Yes. Only switches with an **active** status can be cancelled.

To cancel a switch:

1. Select **Switches** under the **Transacting** tab.
2. Select **Cancel Switch Request**.
3. **Read and accept** the conditions.
4. Select **Submit**.

You will not be able to submit a new switch request until the previous switch has been cancelled by the Administrator.

Where can I view my current Member Account Balance?

You can view your Member Account Balance on the **home page of the Old Mutual Portal**, on the same page that displays the **Save & Invest** tile.

Is there a cost to switch investments?

No. There is no cost to make an investment switch.

How do Book Value Switches, Market Value Switches and the Market Value Adjuster (MVA) work in the Old Mutual Absolute Growth Portfolios?

Members may switch out of the **Old Mutual Absolute Growth Portfolios** by choosing either a **Book Value Switch** or a **Market Value Switch**.

Book Value Switches are available twice a year, on **31 March** and **30 September**. These switches are processed at the **full investment account value**. A minimum notice period of **three months** is required, and Old Mutual must receive a completed switch form by 31 December for a March switch and by 30 June for a September switch. An annual limit applies to Book Value Switches to protect members during adverse market conditions. If a member wishes to switch on any other date, a Market Value Switch will apply.

Market Value Switches are available on a **monthly basis**. The value of the switch may be reduced by a **Market Value Adjuster (MVA)**. Old Mutual must receive switch instructions by close of business on the **20th of each month**. Instructions received after this date will be processed in the following month.

An **MVA does not always apply**. It is only applied when the market value of the underlying assets is lower than the investment account value at the time of the switch. The purpose of the MVA is to protect members who remain invested in the portfolio. Old Mutual determines whether an MVA applies and the level at which it is set.

Members may request an estimated switch value by contacting the Old Mutual Member Servicing Centre on 0860 203 040.

For example, if a member has an **investment account value of R1 000** and **no MVA applies**, the full amount of **R1 000** will be switched. If an **MVA of 10 percent** applies, the **amount switched will be R900**.

NEED HELP?

Contact the Member Service Centre:

- Phone: 0860 20 30 40
- Email: superfund@oldmutual.com

