



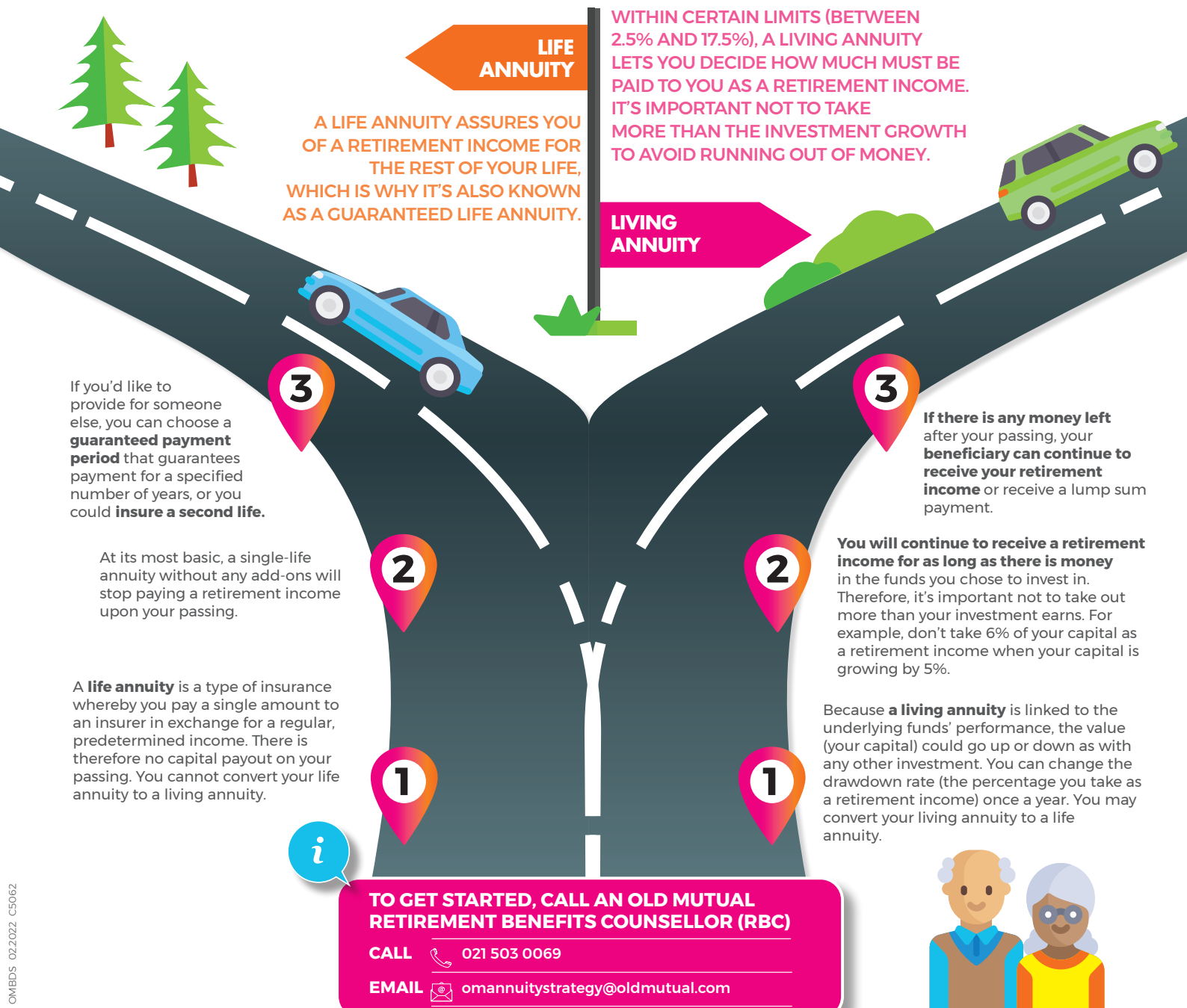
LIFE OR LIVING ANNUITY?

OLDMUTUAL

CORPORATE

JANUARY 2022

Currently, unless you're in a provident fund and were aged 55 or older on 1 March 2021, you are legally required to invest at least two-thirds of your retirement fund savings in an annuity (which provides you with an income in retirement) when you retire. At that point, you will have to decide between a life or a living annuity, each with its own benefits.



GOOD TO KNOW

SPEAK TO AN OLD MUTUAL EXPERT FOR FREE

An Old Mutual RBC will help you understand your options at retirement so that you can make the best choice for you and your future. Note that the RBCs are not financial advisers and therefore will not give you financial advice. They also don't earn commission for the guidance or information they give you. If your retirement fund is not one of the funds to which an Old Mutual RBC has been appointed, the Old Mutual RBC will not be able to provide you with the information. Instead, you will need to liaise with your retirement fund for information about your retirement options. Alternatively, for more options contact your financial adviser.

IMPORTANT NOTE: This guide is NOT financial or investment advice and does not give information on specific Old Mutual products. It is intended to help you understand the differences between the two main at-retirement annuities so you can make an informed decision about which one is best for you in consultation with your financial adviser.

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