OLDMUTUAL



SOLUTIONS FOR **YOUR BUSINESS**

RETIREMENT | GROUP RISK | HEALTH | INVESTMENTS | EMPLOYEE WELLBEING | CONSULTING | SME

CORPORATE

DO GREAT THINGS EVERY DAY

TAILORED EMPLOYEE BENEFITS TO POWER YOUR BUSINESS

As a trusted partner to retirement funds and employers of all sizes, Old Mutual Corporate leverages decades of experience and insight to facilitate meaningful conversations that lead to solutions that are carefully tailored to your business' needs. We believe that through open and informed dialogue, we can guide better choices, protect what matters most, and help our clients and their employees navigate the complexities of business, work and life.

By partnering with us, you gain an ally in creating a workplace that truly supports your employees' diverse needs. Together, we can foster an environment where financial wellbeing, mental health and professional growth go hand in hand, empowering your workforce to thrive in all aspects of their lives.

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INTRODUCTION

The landscape of employee benefits in South Africa is evolving rapidly, creating challenges for employees and employers alike. The 2024 Old Mutual Workplace Benefits Primary Research study, powered by Limra, showed that while 80% of employees are generally satisfied with their benefits, one in five feel that there are unmet needs in their current packages.

The latest Old Mutual Savings and Investment Monitor (2025) adds further context showing that 38% of working South Africans remain considerably financially stressed, yet 75% believe their personal financial situation will improve in the next six months - the most optimistic outlook in five years. Income security has become the leading financial priority, with 60% of employees placing it above all else, followed closely by expense control and debt repayment. These findings reinforce the need for employers to take a more holistic approach to employee benefits, balancing current and future financial security with physical and mental wellbeing.

Importantly, the modern South African employee seeks more than just a competitive salary - in fact, **73% of employees** rank factors other than salary as their top priority when considering a new employer. The top three most valued core benefits are retirement savings, medical aid, and mental health benefits.

Additionally, **83% of employees** rate mental health benefits as crucial, closely followed by financial advice **(80%)** and employee assistance programmes **(80%).**

These statistics highlight the imperative for employers to take a more integrated and holistic approach to their employee benefits offerings, balancing current and future financial security with ensuring the physical and mental health of their employees.

73%
RANK FACTORS OTHER THAN SALARY AS THEIR TOP PRIORITY WHEN CONSIDERING A NEW EMPLOYER

38%
REMAIN **FINANCIALLY STRESSED**

83%
RANK **MENTAL HEALTH BENEFITS** AS CRUCIAL

80%
RANK **FINANCIAL ADVICE BENEFITS** AS CRUCIAL

80%
RANK **EMPLOYEE ASSISTANCE BENEFITS** AS CRUCIAL

60%
RANK **INCOME SECURITY** FIRST

Source: Old Mutual Savings and Investment Monitor 2025

OLD MUTUAL CORPORATE'S EMPLOYEE BENEFITS OFFERS
A COMPREHENSIVE RANGE OF SOLUTIONS

RETIREMENT

- **Pre-Retirement: Old Mutual SuperFund** is an industry-leading retirement fund solution, including South Africa's largest commercial umbrella fund
- **Post-Retirement: Annuity solutions - proven and trusted annuities** for reliable post-retirement income, including with-profit, inflation-linked, guaranteed escalation, and level annuities
- **Preservation Solutions**
- **Fund Administration and Member Servicing Solution**

INVESTMENTS

- **Investment portfolios** suited to the accumulation phase before retirement as well as the income drawdown phase during retirement
- **Select from a comprehensive range of solutions** including smoothed bonus, multi-managed, retirement driven and index tracking

GROUP RISK SOLUTIONS

- **Customisable risk cover solutions,** including group life assurance, group income protection, family funeral cover, and critical illness cover
- **Cell captive solutions** through Old Mutual Alternative Risk Transfer Limited (OMART) for clients wanting to meet insurance and profit-share objectives

CONSULTING

- **Professional consulting services** to optimise retirement funding and employee benefits
- Expertise in **benefits consulting, investment consulting, and actuarial consulting**
- **Remuneration research and consulting** through Remchannel, a leading total reward management business
- **Healthcare consulting** to assist clients in designing and implementing a healthcare strategy for the optimum health and well-being of their employees
- **Talent Vantage** draws on the strength of both Remchannel and Old Mutual Corporate Consultants, and offers a comprehensive suite of consulting services covering everything from guaranteed pay to employee benefits and variable pay.

HEALTH SOLUTIONS

Health solutions offer health insurance, medical aid, gap cover, occupational health, executive wellness, onsite clinic management and an employee assistance programme.

EMPLOYEE WELLBEING

- **Financial Wellbeing Programme (FWP)** offers free financial education to empower employees and enable them to achieve their best possible financial outcomes
- **Retirement Benefits Counsellors** provided to all Old Mutual SuperFund retiring members at no cost, offering guidance to help them make informed decisions
- **A range of financial and physical wellbeing tools including:**
  - **Right Track** – An analytical tool to identify cash flow issues to improve employees' financial wellbeing
  - **Smart Salary** – An early wage access tool to prevent financial stress and protect employees' savings
  - **Strove** – Gamified wellness platform promoting physical and mental health with analytics for employers

RETIREMENT BENEFITS

01





OLD MUTUAL **SUPERFUND**

At Old Mutual Corporate, we understand that addressing evolving needs begin with delivering a comprehensive range of employee benefit solutions designed to meet the needs of employers and their employees.

Its cost-effective, pre-packaged and customisable options help you retain staff and save money, while ensuring easy implementation and hassle-free administration. Talk retirement benefits with our experienced consultants and make the right choice for your organisation.

ADDRESSING SOUTH AFRICA'S RETIREMENT CRISIS TOGETHER, FOR MUTUAL BENEFIT

94%*

OF SOUTH AFRICANS CAN'T MAINTAIN THEIR LIFESTYLE IN RETIREMENT

*10X INVESTMENTS RETIREMENT REALITY REPORT 2023/2024

It's a crisis that not only impacts the financial futures of individuals, but also puts immense pressure on businesses to offer attractive, affordable retirement benefits without drowning in complex and time-consuming administration.

SUPERFUND OFFERS YOU A COMPREHENSIVE SOLUTION

Old Mutual SuperFund has revolutionised retirement provision for South African businesses of all sizes from 5 members and up, thanks to customisable, cost-effective plans that are easy to implement and manage.

At the end of 2024, SuperFund had:

- **R174,87 billion** in assets under management
- **5 730** participating employers
- Over **483 974 members**

As the largest commercial umbrella fund in South Africa, measured by participating employers and assets under management, SuperFund has the proven ability to empower your business to secure your employees' financial futures.

A SUPERFUND SOLUTION **TO SUIT EVERY EMPLOYEE**



1 SUPERFUND EASY

The ideal retirement and risk benefit solution for companies with five or more employees. This pre-packaged, no-fuss, cost-effective offering allows you to provide your staff with benefits similar to those offered by large corporates, without the hassle or high costs.

KEY FEATURES

- Pre-packaged retirement fund contribution levels for employers
- Easy to manage retirement and risk benefits
- No medical underwriting is required for participating employees

RETIREMENT INVESTMENTS

Employer and member contributions are placed in the Trustee Choice default investment package option, which offers a convenient, cost-effective, and high-growth default investment fund with smoothed returns. The smoothed bonus portfolio targets returns of CPI +5.5% over rolling 3-year periods and provides an **80% capital guarantee.**

RISK BENEFITS

Pre-packaged, fixed-risk benefits that require no medical underwriting:

- Group Life Cover
- Lump Sum Disability Cover
- Temporary Income Protection Cover (TIP)
- Lifestyle Cover
- Family Cover

2 SUPERFUND CHOICE

Suitable for medium to large organisations with diverse workforces, this flexible offering provides simple solutions for employers and great benefits for employees through a range of investment and risk benefit options.

KEY FEATURES

- Customisable retirement fund contribution levels for employers
- Easy to manage retirement and risk benefits

INVESTMENT OPTIONS

A trustee-designed set of retirement investments including default investment options (Trustee Choice, Lifestage, or Old Mutual Albaraka). Businesses with more than 50 employees, or a total payroll exceeding R250 000 per month, can unlock additional investment options from Old Mutual and selected external asset managers.

RISK BENEFITS

A selection of integrated risk benefit options from Old Mutual, including:

- Group Life and Accidental Death Cover
- Lump Sum Disability Cover
- Group Income Protection Cover (GIP)
- Temporary Income Protection Cover (TIP)
- Lifestyle Cover
- Family Cover

3

SUPERFUND CUSTOMISED

A fully customisable employee benefits solution designed for larger companies. This hands-on offering allows you to tailor retirement and risk benefits to suit your organisation's unique needs.

KEY FEATURES

- Fully customisable solution for hands-on involvement in formulating benefits
- Designed for businesses with R1bn in retirement fund assets
- Choose Old Mutual or any provider of your choice
- Access to approved, independent investment advisers

INVESTMENT OPTIONS

SuperFund Customised offers the flexibility to use Old Mutual's expertise and offerings or engage approved, independent investment consultants to assist in designing a tailored investment strategy.

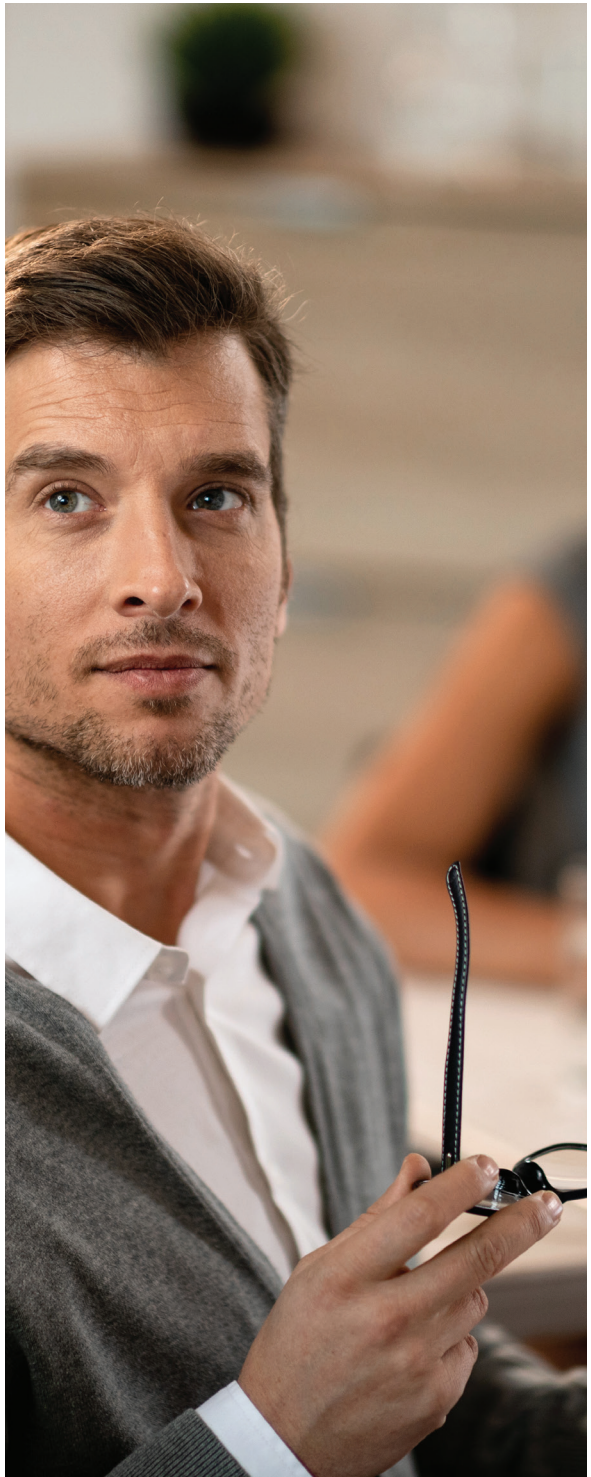
RISK BENEFITS

Provides a choice of integrated risk products from Old Mutual or fully customised product options from Old Mutual and approved external group risk insurers. Products include, but are not limited to:

- Group Life and Accidental Death Cover
- Lump Sum Disability Cover
- Group Income Protection Cover (GIP)
- Temporary Income Protection Cover (TIP)
- Lifestyle Cover
- Family Funeral Cover

ADDED VALUE

Old Mutual SuperFund also offers a range of value-added services and benefits designed to support and empower your employees throughout their financial journey. From easy retirement savings, preservation and trustee-endorsed annuity solutions to free decision support during key life events and valuable financial education. SuperFund goes beyond traditional employee benefits to deliver a comprehensive and holistic approach to financial wellbeing.



PRESERVATION

One of the key contributors to poor retirement outcomes for many South Africans is a lack of preservation. Many people still make the mistake of withdrawing some or all of their retirement fund savings when they leave the company or change jobs.

In fact, the 2025 Old Mutual Savings and Investment Monitor shows that while South Africans now allocate about 22% of their household income to savings, most of the remaining household income is quickly eroded by daily living costs, which consume 44%. The challenge is compounded by preservation habits. Of those who left the company or changed jobs in the past two years, only 29% preserved all their retirement fund savings. Encouragingly, 57% of South Africans report carrying less debt than a year ago - a positive shift that, if directed into retirement vehicles, could improve long-term outcomes.

Old Mutual SuperFund provides employers with a simple and seamless way to enable their employees to protect their retirement savings when changing jobs or leaving the company. By allowing employees to keep their retirement fund savings in the Old Mutual SuperFund retirement fund, you can help them maintain their financial wellbeing and stay on track with their retirement planning.

WITH OLD MUTUAL SUPERFUND PRESERVER, YOUR EMPLOYEES CAN:

- Keep their retirement planning on track
- Enjoy investment choice and flexibility
- Keep their options open - they can access their retirement savings at any time in the future, if needed
- Benefit from the same level of service they had while employed

KEY BENEFITS OF OLD MUTUAL SUPERFUND PRESERVER FOR YOU AS AN EMPLOYER:

- Demonstrates your commitment to your employees' long-term financial security
- Helps attract and retain top talent by providing a valuable post-employment benefit
- Ensures a seamless transition for employees leaving the company, reducing administrative burden

By offering Old Mutual SuperFund Preserver, you provide your employees with the tools and support they need to make informed decisions about their retirement savings, helping them stay on track towards a financially secure future.

Help your employees join the more than **48 893 Old Mutual SuperFund members** who have secured better retirement outcomes by preserving their retirement savings in SuperFund Preserver.

71%

OF JOB-CHANGERS CASH OUT THEIR RETIREMENT SAVINGS, JEOPARDISING THEIR FUTURE FINANCIAL SECURITY

AS AN EMPLOYER, YOU CAN HELP PREVENT THIS

Old Mutual SuperFund Preserver offers a seamless solution that not only allows you to help your employees preserve their retirement benefits when changing jobs, but also enhances your employer brand by making you the company that safeguards futures.

Source: Old Mutual Savings and Investment Monitor 2025



SUPPORTING YOUR EMPLOYEES **BEYOND RETIREMENT**



DEFERRED RETIREMENT

The Old Mutual SuperFund Deferred Retirement solution allows members to continue with their Old Mutual SuperFund membership after they retire from their employer. They receive the benefit of compound growth on their retirement savings while they decide on a more appropriate time to access their retirement benefit.

As an employer, your responsibility to your employees doesn't end on their last day of work. Today's employees expect employers to care about their financial wellbeing long after they've retired. Old Mutual's trustee-endorsed annuities allow you to meet your responsibility to your employees, while enjoying a number of benefits yourself, including:

- Enhanced reputation as a forward-thinking, caring, employer of choice
- Improved talent attraction and retention
- Reduced administrative burden managing retiree concerns



ANNUITIES

Saving is only one half of a successful retirement journey for your employees. Equally important is making the right decision about where to invest their savings when they reach retirement.

Old Mutual SuperFund is committed to being the trusted partner at this exciting, but often daunting point in their lives – offering them the guidance, support and annuity solutions they need to secure the retirement they deserve.

Old Mutual offers three trustee-endorsed annuity options that cater to all individual needs and preferences - ensuring your employees have access to the guidance and support they need for a confident retirement journey.

THE THREE ANNUITY OPTIONS ARE:

OLD MUTUAL **FUND SELECT ANNUITY**	A life annuity that pays a guaranteed retirement income for life, with the potential for yearly income increases based on the investment market performance.
OLD MUTUAL **MAX INCOME INVESTMENT FUNDED ANNUITY**	A living annuity that allows employees to invest their retirement savings into designated investment portfolios and choose a drawdown rate for their retirement income. Any remaining capital upon the employee's passing can be left to loved ones (as a lump sum or living annuity), or form part of their estate (if the employee has no dependents or beneficiaries).
OLD MUTUAL **SUPERFUND LIVING ANNUITY (IN-FUND LIVING ANNUITY)**	A living annuity where your retirement savings are retained within the fund to which you are a member, and the fund pays you a retirement income.

FUND ADMINISTRATION **& SERVICING**

Effective retirement fund administration and services play a crucial role in ensuring financial security for both pre-retirees and retirees. For those still in the workforce, proper management of contributions and investment strategies help keep retirement plans on track.

Retirees benefit from stable income and reliable support, maintaining their standard of living without financial stress. Beyond individual benefits, well-administered retirement funds and employee benefits contribute to job satisfaction, legal compliance, and overall employee wellbeing.

Old Mutual Corporate Administration and Servicing (CAS) employs highly-skilled subject matter experts with deep knowledge and understanding of employee benefits to deliver consistently excellent end-to-end administration and servicing of:

SUPERFUND UMBRELLA FUNDS

Providing a vital service to employers, intermediaries, members and sales consultants.

STANDALONE FUNDS

Supporting fund offices and members of standalone funds.

ANNUITIES

Providing essential services to post-retirees and pensioners.

Our capabilities are tailored to each client's individual requirements and differentiated across product lines. We have diverse skill sets that allow us to serve both employee benefits specialists and smaller broker offices.

For clients with complex benefit structures, we offer a range of bespoke services, including attendance of meetings with employers and their management committees (Mancos). This comprehensive approach ensures we can meet the unique needs of each client, regardless of their size or complexity.

THE ADMINISTRATIVE FUNCTIONS WE OFFER, INCLUDE:

- The onboarding of new participating employers onto umbrella funds, including claims and payroll training
- Collection, allocation and reconciliation of employer and employee contributions
- Managing compliance regarding contributions and member data through the Section 13A process
- Investment switches at employer and member level
- Processing and payment of claims and pensions
- Asset transfers between funds and to/from other administrators
- Managing scheme change requests and requotes
- Managing the annual rate and fee review process
- Completing participating employer termination and liquidation processes

We deliver our fund services offering via multiple channels, including a call centre staffed by skilled consultants, email support, and self-service options. SuperFund clients benefit from dedicated service consultants who are highly-trained to provide point-of-contact resolution. These consultants serve as liaisons between clients and various processing teams.

Performance is monitored through Service Level Agreements and regular operational reporting. Daily and monthly reports are available to intermediaries, employers, and members via self-service portals, including Secure Services, the MyOldMutual app, and WhatsApp. Members receive annual benefit statements and quarterly investment statements.

GROUP RISK SOLUTIONS

02



PROTECT YOUR **EMPLOYEES & YOUR BUSINESS**

Providing comprehensive risk cover is crucial for safeguarding your employees' financial security and ensuring a healthy and productive workforce.

The latest OMSIM results highlight the vulnerability of many households. No less than 54% of South Africans worry about losing their job or income, rising to 64% among lower earners, while nearly half (47%) say they frequently worry about debt. Against this backdrop, affordable and flexible group risk solutions provide not only protection but peace of mind for employees and their families.

Old Mutual's range of risk cover solutions allows you to offer your employees trusted risk protection that is:

- **Affordable and flexible** - tailored solutions that fit your business budget
- **Easy to implement** - simplified processes for stress-free set-up
- **Comprehensive and flexible** - robust coverage for death, disability and critical illness

Empower your employees and demonstrate your commitment to their wellbeing with Old Mutual's trusted risk cover solutions.

54% WORRY ABOUT **LOSING THEIR INCOME**

64% OF LOWER EARNERS **MOST AT RISK**

Source: Old Mutual Savings and Investment Monitor 2025

At Old Mutual Corporate, we believe in creating a supportive and secure work environment that empowers employees and their families to deal with the financial challenges of illness, disability and death. Our affordable and flexible risk cover solutions provide invaluable protection for your employees and their loved ones during their greatest time of need.

By offering risk cover to your employees, you demonstrate your commitment to their wellbeing and financial security, fostering a culture of trust and loyalty and positioning yourself as an employer of choice to attract and retain top talent.

GROUP LIFE & FAMILY COVER

- Group Life Cover provides financial protection for surviving family members in the event of the insured person's passing
- Customisation of risk options to meet employer and member needs, such as cover based on a multiple of annual salary, age-related cover structures based on a defined contribution, fixed insured amount, and more
- Family Cover helps loved ones shoulder the costs associated with a family member's passing, with comprehensive coverage for the primary insured person, the insured spouse, and the insured children

CRITICAL INCIDENTS COVER

- Minimises financial stress related to the high costs of treatment of various medical conditions
- A tiered structure that pays out a percentage of the cover based on the severity of the medical condition with multiple claim payouts covered under certain product options
- There are four product options: Cancer Protect, Essential, Comprehensive Plus, and Extensive Plus, each catering to diverse needs and budgets

DISABILITY INCOME COVER

- Flexible and affordable income protection cover that can be structured for long- and short-term inability to work
- Customisation to align with your organisation's needs and industry best practices, including replacement ratios, employer waiver, escalation options, waiting periods, and disability definitions

EDUCATION COVER (EDUCATE-A-CHILD)

- Enables employees' children to continue their education in the event of unforeseen passing of the main member
- Flexible payment options and the ability to use funds for various education-related expenses
- Inclusive coverage, allowing employees to nominate grandchildren or other beneficiaries, donate to educational organisations, or have funds paid into their estate

Invest in your employees' wellbeing and secure their financial future with Old Mutual's comprehensive risk product offering. Have a conversation with us about your requirements, and we'll help you harness our valuable risk benefit solutions to achieve a more resilient and engaged workforce.

VALUE-ADDED **SERVICES & BENEFITS**

1. **Optional Risk Benefit, also known as flexible risk benefits,** enables employees to voluntarily elect additional cover at certain life events or annually on the renewal of the group risk policy.

2. **Lump Sum Disability cover** traditionally tapered off as a member got closer to retirement, usually in the last 5 years prior to retirement. Instead of applying a straight reduction, income tapering aligns the cover with the member's income and time to retirement. Many members will therefore have more cover as they approach retirement.

3. Where cover is restricted to the evidence of health limit, **Accident Plus gives the insured person access to full cover** in the event of an accident.

4. **Cash4LovedOnes benefit** provides additional financial support for families of disability income claimants who pass away while receiving a disability income benefit payment from Old Mutual.

5. **An insured member of an Old Mutual group life or family cover** arrangement as well as their immediate family members qualify for the **Funeral Support Service at no extra cost.** The service includes transport of the deceased by road or air from anywhere in the world to the final funeral home closest to the place of burial in South Africa, if the place of death is more than a 50-kilometre radius away from the place of burial or neighbouring countries.

6. **Travelling nurses conduct on-site medicals,** depending on whether the employer makes additional cover available subject to underwriting.

7. **Members enjoy automatic cover for an unlimited duration while in a country approved by Old Mutual** (the countries are listed in the policy contract and tender document).



OMART LIFE'S EXPERIENCED TEAM IS READY TO WORK CLOSELY WITH YOU TO DEVELOP AN ALTERNATIVE RISK TRANSFER SOLUTION THAT ALIGNS WITH YOUR STRATEGIC GOALS AND RISK MANAGEMENT NEEDS

Old Mutual Alternative Risk Transfer Limited. Registration Number 1997/008994/06 is a licensed Life Insurer.

OMART LIFE

In the dynamic world of risk management, Old Mutual Alternative Risk Transfer Limited (OMART Life) is a provider of innovative and tailored cell captive solutions. Our extensive experience and expertise enable us to support businesses seeking to enter the insurance industry or optimise their profit-share potential.

With a comprehensive range of services and a commitment to customisation, OMART Life exists to provide solutions to your insurance challenges so you can focus on your core business.

SERVICES INCLUDE:

- Offer insurance products to cover the life risks of your customers
- Insure your own risks
- Expand your product offering and create new revenue streams
- Insure niche or uninsurable risks, giving you the flexibility to cover risks that may be difficult to insure through traditional means
- Share in the underwriting profits of insurance, allowing you an opportunity to greater rewards for your hard work
- Access insurance expertise and management while retaining exposure to risks, giving you the best of both worlds – the support of a leading insurer and the potential for greater rewards
- Structure profit-share arrangements for joint ventures, fostering collaboration and mutual success

THE OMART LIFE ADVANTAGE

BY PARTNERING WITH OMART LIFE, YOU GAIN ACCESS TO:

- A strategic partner who participates in the value chain of your business and co-crafts your market solution
- Customised structures designed to meet your unique insurance and profit-sharing objectives
- A ring-fenced cell that is managed separately from other cell owners' interests, guaranteeing integrity and independence
- Personalised service regardless of your size

OUR COMPREHENSIVE SERVICE OFFERING

OMART Life provides a wide range of services to support your cell captive solution, including:

- Actuarial services, such as product development, asset and liability valuation, and solvency assessment, ensuring that your offerings are financially sound and compliant with regulatory requirements
- The flexibility of administration options for premium collection, record-keeping, and claims handling
- Regular financial and management reporting, providing you with the insights and data needed to make informed decisions
- Access to OMART Life assets to meet capital requirements and ensure financial stability
- Facilitation of investment management and reinsurance arrangements, optimising your returns and mitigating risks
- Overall regulatory compliance assistance through the management of the regulators, allowing you to focus on your business

03

HEALTH SOLUTIONS



ENHANCE **EMPLOYEE HEALTH & PRODUCTIVITY**

Ensuring your workforce has access to essential healthcare is crucial for their productivity and wellbeing.

Many employees struggle to afford basic healthcare and look to their employers to bridge this gap. Old Mutual Health Solutions health insurance offers a cost-effective solution that provides access to private healthcare benefits and strengthens your employee value proposition.

KEY BENEFITS FOR EMPLOYERS:

- Low cost coverage access to quality private healthcare at affordable rates
- Employee loyalty - demonstrate commitment to employee health, enhancing morale and loyalty
- Improved healthcare outcomes for your employees, leading to reduced absenteeism and improved productivity
- Easy administration - simplified processes with minimal administrative requirements

The relentless upward trend in medical costs has become a pressing concern for individuals and medical aid schemes alike. At the same time, household responsibilities are expanding: 81% of working South Africans are supporting children financially, and 44% are part of the so-called "sandwich generation," caring for both children and older relatives*.

These pressures make cost-effective healthcare cover and employee assistance programmes more valuable than ever in reducing stress and absenteeism and supporting productivity.

THE OLD MUTUAL HEALTH SOLUTIONS HEALTH INSURANCE OFFERING INCLUDES A NUMBER OF OPTIONS TO MEET DIFFERENT EMPLOYEE NEEDS:

- **Comprehensive cover** for day-to-day needs, accident and illness hospitalisation, and more!
- **Choice –** range of options to meet different needs
- **Added benefits at no additional fee** such as a personal health adviser providing telephonic counselling and consultation 24/7; pharmacy nurse
- **Accidental death benefit**
- **A holistic wellbeing approach** – attractive range of value adds

CONNECTGAP

- Financial protection for employees against unforeseen medical expenses that may not be covered by their medical aid plans
- These include medical related benefits like tariff shortfalls at 600%; standard co-payments/deductibles; sub-limits; consumables; penalty co-and oncology co-payments; dental reconstruction; casualty; stepdown facility; and maternity booster.

MEDIHELP MEDICAL SCHEME COVER

We've collaborated with Medihelp Medical Scheme to provide our clients with a range of plans suitable for your employees, that blends medical cover and financial protection within a single, integrated benefits network.

OTHER HEALTHCARE SERVICES

- **Onsite clinic management**
  Bring quality healthcare directly to the workplace, making it easier for employees to access care, stay healthy, and remain productive.
- **Executive wellness**
  This provides access to a range of tests and assessments as well as experts such as doctors, nurses, pathologists, reflexologists, dieticians, and biokineticists. Services include: cardiac and stroke risk profiling; pathology tests with same-day results; pulmonary (lung function) testing; fitness testing, and more!

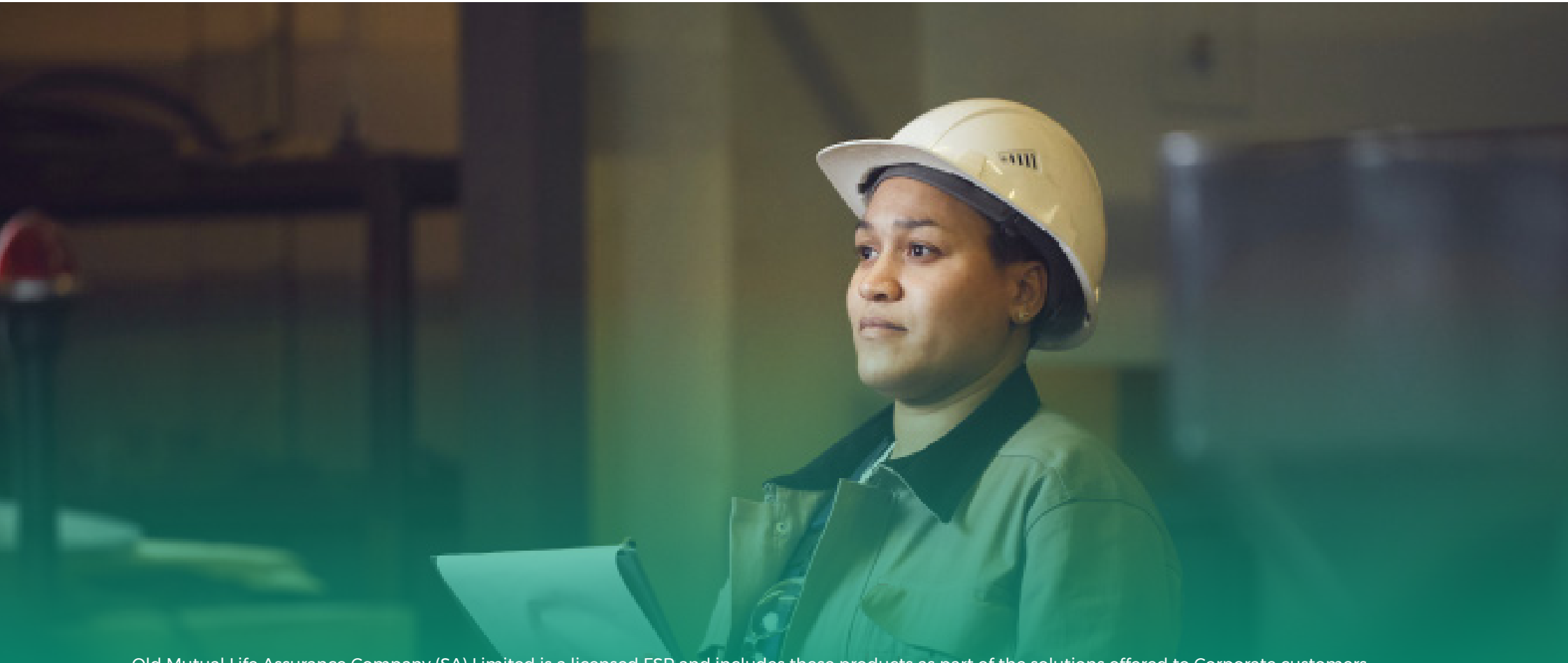
WHEN YOU OFFER OLD MUTUAL HEALTH SOLUTIONS TO YOUR EMPLOYEES, YOU:

- Enhance your employee value proposition and attract top talent with competitive health benefits
- Foster a healthier, more productive workforce with less time lost to sick leave
- No out-of-pocket expenses
- Provide them integrated health and wellbeing for better health outcomes
- Access to a full suite of services and benefits

With access to a full suite of services and benefits package, you not only demonstrate your commitment to your workforce's health and happiness but also position yourself as an employer that truly cares. Let's have a conversation about the ways we can partner to deliver the compelling benefits of

Old Mutual Health Solutions, and create a healthier, more engaged workforce that drives your business forward.

*Source: Old Mutual Savings and Investment Monitor 2025



Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and includes these products as part of the solutions offered to Corporate customers.

HEALTH INSURANCE:

This product is underwritten by GENRIC Insurance Company Limited (FSP 43638) an Authorised Financial Services Provider and Licensed non-life Insurer. National Health Group (Pty) Ltd (2015/130345/07) a registered Managed Care Organisation (MCO110) and Administrator (ADMIN72) is contracted to provide administration and managed care services.

GAP COVER

This product is administered by Kaelo Risk (Pty) Ltd is an authorised financial services provider (FSP: 36931) and underwritten by GENRIC Insurance Company Limited (FSP: 43638). GENRIC is an Authorised Financial Services Provider and licensed non-life Insurer.

These solutions are not medical schemes and the cover is not the same as that of a medical scheme. These are not substitutes for a medical scheme membership. Premiums are subject to an annual review. Terms and Conditions apply.

Visit our website oldmutual.co.za/healthsolutions for more information.

INVESTMENTS

04



INVESTMENT SOLUTIONS **FOR YOUR EMPLOYEES' FUTURE**

We recognise the diverse financial objectives, expectations, and preferences of our clients and fund members, which is why we offer a comprehensive range of pre- and post-retirement investment solutions designed to meet the unique requirements of your employees at every stage of their lives.

PRE-RETIREMENT INVESTMENTS

For those members accumulating savings towards retirement, our investment range includes smoothed bonus funds, multi-managed solutions, low cost index trackers and retirement-driven investments.

SMOOTHED BONUS

- For investors seeking consistent, targeted returns with reduced volatility and the option of various levels of capital protection.
- The bonuses for both portfolios are declared monthly in advance and are determined using a transparent, formula-based methodology.

OLD MUTUAL ABSOLUTE GROWTH

OLD MUTUAL COREGROWTH

More information

- Old Mutual Smoothed Bonus Funds provide stability for employees in today's uncertain environment.
- A **50-year track record** of consistent, inflation-beating returns.
- Unique smoothing mechanism that **protects against market volatility.**
- Backing by **Old Mutual's AAA** guarantee rating*.

MULTI-MANAGED

- For investors seeking diversified solutions that blend the best of South African and offshore asset managers.

SYMMETRY INFLATION PLUS

SYMMETRY BALANCED BLEND

SYMMETRY TRACKER

More information

- Choose from portfolios that combine specialist asset managers across different asset classes and geographies or blend multi-asset portfolios managed by different managers.
- More than two decades of researching, selecting and blending top asset managers to build portfolios that target different levels of inflation plus returns to suit different member needs.
- Including exposure to alternative assets like private markets and hedge funds.

RETIREMENT DRIVEN INVESTMENTS (RDI)

- For investors seeking an enhanced life stage solution that carefully and automatically phases a member's savings from a growth portfolio into a more defensive portfolio as they approach retirement.

OLD MUTUAL RDI GROWTH

OLD MUTUAL RDI DEFENSIVE

More information

- The Old Mutual Retirement Driven Investments (RDI) portfolios are actively managed, multi-asset class portfolios governed by a methodology that considers ongoing estimates of future salary levels, retirement fund contributions, inflation, investment returns, and ideal target retirement income.
- Designed for compliance with Regulation 37 of the Pension Funds Act, the RDI portfolios include explicit strategic asset allocations to African and Emerging Market equities, while local bond investments are governed by an explicit decarbonisation and just transition policy.

*Source: Debt Investors Credit Rating Announcement (OMLACSA), 19 Nov 2025
https://www.oldmutual.com/investor-relations/debt-investors/

9.4%*

ANNUAL RETURN

WITH AN ANNUALISED RETURN OF 9.4% OVER THE LAST 10 YEARS

THE OLD MUTUAL ABSOLUTE SMOOTH BONUS PORTFOLIO HAS PROVEN ITSELF AS AN INFLATION BEATER AND INDUSTRY LEADER

*Annualised return is based on gross AGP Smooth bonuses, less the capital charge, as on July 2024.





POST-RETIREMENT INVESTMENTS

ANNUITY STRATEGY FOR RETIREMENT FUND MEMBERS

Old Mutual's Annuity Strategy for Retirement Funds provides a comprehensive solution for retirees to secure their post-retirement income. To give effect to this strategy, we partner with retirement funds to offer members access to annuity products, along with guidance and support to help them make informed decisions.

The Annuity Strategy is designed to meet the diverse needs of retirees through three distinct annuity options, supported by dedicated Retirement Benefits Counselling services to guide members through the retirement process.

The annuities are:

OLD MUTUAL FUND SELECT ANNUITY (GUARANTEED LIFE ANNUITY)

The Fund Select Annuity pays a guaranteed retirement income for life. Depending on factors like investment performance, the retiree may receive yearly increases to their income that are also guaranteed for life and can never be taken away.

OLD MUTUAL MAX INCOME INVESTMENT FUNDED ANNUITY (LIVING ANNUITY)

This living annuity allows retirees to invest their retirement savings into a choice of designated investment portfolios. They choose what percentage of their total invested amount, called a drawdown rate, will be paid to them as retirement income each year.

If they pass away before depleting their capital, their nominated beneficiaries can elect to continue receiving the regular income or take the remaining capital as a lump sum. If no beneficiaries have been nominated, the capital can form part of their deceased estate.

OLD MUTUAL SUPERFUND LIVING ANNUITY (IN-FUND LIVING ANNUITY)

This easy and cost-efficient living annuity is provided by Old Mutual SuperFund itself. It allows for an effortless transition to retirement. If you select this option, you will remain a member of Old Mutual SuperFund, but your member status will change from "active member" to a "living annuitant". Your retirement savings will remain invested in Old Mutual SuperFund and your retirement income will be paid from the Fund. You can choose how much you want to receive as retirement income (a percentage of your capital amount, or drawdown rate) within certain predefined limits. Depending on your age, your recommended drawdown rate will be between 4% and 7% and your maximum drawdown rate will be between 6.5% and 11.5%. You can also choose which Old Mutual SuperFund investment portfolio(s) you would like to be invested in.

Our experienced investment professionals will work closely with you **to develop a tailored investment strategy** that aligns with your commitment to the financial wellbeing of your employees, as well as their risk tolerance levels and values.



EMPLOYEE WELLBEING SOLUTIONS

05



SAFEGUARD YOUR EMPLOYEES **FROM FINANCIAL PRESSURE**

With 45% of South African employees feeling financially strained and personal loan usage doubling since 2020, productivity and morale are at risk.

This financial instability bleeds into physical and emotional health, creating a cycle of declining employee wellbeing that can directly impact your bottom line.

The need for financial education is evident in the findings of the 2025 Old Mutual Savings and Investments Monitor which show that 94% of South Africans believe financial institutions should provide education, tools and calculators to help them make better decisions. In addition, 45% of employees now use financial advisers, with 83% of those consulting their adviser in the past year, showing a growing appetite for trusted guidance.

Old Mutual Employee Wellbeing Solutions address the physical, emotional and financial wellbeing of your employees. At the same time, your business benefits from:

- Increased productivity through reduced financial stress
- Lower absenteeism and healthcare costs
- Enhanced employee engagement and loyalty
- Improved retirement outcomes for employees
- Strengthened employer brand as a caring organisation
- Holistic support that goes beyond traditional benefits
- Tools to reward positive financial behaviours
- Expert-backed solutions from a trusted financial partner

Old Mutual Employee Wellbeing Solutions are designed to optimise financial outcomes by ensuring members are not just financially stable but also physically thriving and emotionally balanced. Recognising that these aspects are interdependent, we provide a holistic suite of financial and physical wellbeing tools and services that cater to all facets of employee wellness.



OLD MUTUAL EMPLOYEE **WELLNESS SOLUTIONS INCLUDE:**

FINANCIAL WELLBEING PROGRAMME (FWP)

The Financial Wellbeing Programme is a valuable free service designed to educate, enable, and empower retirement fund members to achieve optimal financial outcomes. The programme offers:

- **Free financial education** for members of Old Mutual-administered retirement funds. Since, education is a cornerstone of financial wellness, we prioritise access to education targeted at the knowledge level of each member. Our member education initiatives include:
  - **Online Financial Education Modules** - Members can enhance their financial literacy at their own pace with flexible, online educational modules that empower them with the knowledge to manage their financial wellbeing effectively
  - **Facilitated Financial Education Workshops** - These workshops are tailored to the specific needs and knowledge levels of attendees, providing a more personalised learning experience that addresses individual and group financial education needs
- **Access to trained and accredited Old Mutual Financial Advisers** - Members have the option to access personalised, one-on-one financial advice from either their scheme broker, worksite advisor or certified Old Mutual Personal Financial Planner. It ensures that members receive expert input to make sound financial and investment decisions, crucial for their long-term financial health.

94% OF SOUTH AFRICANS WANT FINANCIAL INSTITUTIONS TO **PROVIDE FINANCIAL TOOLS** AND EDUCATION.

Source: Old Mutual Savings and Investment Monitor 2025





SMART SALARY®

Smart Salary is our innovative New World of Work capability that gives employees limited access to their earned salary as an alternative to them accessing potentially expensive or predatory payday loans or their long-term savings in emergencies. Smart Salary provides for a responsible approach to this early access through requisite controls, to make it preventative and corrective in nature, and therefore, much more sustainable. Smart Salary is provided in partnership with Paycurve.

SMART SALARY: Provided by PayCurve



RIGHT TRACK®

A free service to employees of our existing clients, Right Track is our tangible financial wellness capability designed to get employees out of debt and address the prevalence of unethical lending practices that leave workers destitute. It leads with financial diagnosis, addressing reckless lending, illegal garnishees, debt collector harassment, removing cases of prescribed debt, as well as addressing insurance overselling.

The ultimate goal is to free up cashflow and give employees breathing space. It is a more sustainable alternative to accessing their Two-Pot or other long-term savings. The freed up cashflow can be used for consumption or building up 'real savings', etc.



STROVE®

A physical wellness tool that addresses the physical and mental wellbeing of employees by promoting healthy habits through behavioural science and gamification. Strove motivates employees to build and maintain healthy exercise habits by syncing health and wellbeing activity data through popular wearables and activity trackers.

Employees earn Strove points for achieving exercise goals, which can be redeemed for vouchers, discounts from global health and wellness brands, or used to fund reforestation projects and purchase carbon credits for a healthier planet. As an employer, you get access to detailed analytics about the health and wellbeing of your workforce, to inform your talent management strategy.



EMPOWER YOUR EMPLOYEES WITH **CUTTING-EDGE DIGITAL ACCESS**

Old Mutual offers your employees access to information about their employee benefits through a suite of digital platforms.

BY PARTNERING WITH US, YOU PROVIDE YOUR WORKFORCE OR FUND MEMBERS WITH:

- **Multi-channel information access** – We make it easy for your employees to stay connected through secure web access at oldmutual.co.za, WhatsApp, SMS functionality, and a dedicated call centre (0860 20 30 40).
- **Old Mutual Secure Services** – This comprehensive online portal allows members to securely monitor their retirement funds and other Old Mutual products in one place. They can view risk benefits, manage investments, update beneficiaries, access statements, and retrieve important documents.
- **SuperFund on WhatsApp (082 754 8146)** – This user-friendly service allows members to perform key transactions. They can check claim statuses, retrieve documents, download forms, access educational content, and calculate their tax due for withdrawal from their savings pot in preparation for the implementation of the Two-Pot legislation.
- **Old Mutual on WhatsApp (0860 933 333)** – Your employees can simply message 'Retire' to access benefit statements, new entrant certificates, and other useful fund information.

BY OFFERING THESE DIGITAL TOOLS, YOU EMPOWER YOUR EMPLOYEES TO:

- Stay fully informed about their benefits
- Make well-informed decisions about their financial future
- Easily manage their retirement journey

EARN MORE, SAVE MORE WITH **OLD MUTUAL REWARDS**

Did you know that your members' monthly retirement fund contributions earn them points automatically?

Their points are as good as cash and can be used for groceries, takeaways, airtime, petrol, etc. at more at 50+ partners!

HERE'S HOW THEY CAN EARN OLD MUTUAL REWARDS POINTS:

- Request financial advice
- Undertake Moneyversity online courses
- Sign up to the Vault22 budgeting app
- Request your Credit Report
- Complete Financial Assessments
- Use Financial Tools and Calculators
- Complete a Health Questionnaire
- Use Financial Interest Picker

Sign up to Old Mutual Rewards at oldmutual.co.za/rewards or on the Old Mutual App today!

THERE'S MORE! NOW THEY CAN EARN EVEN MORE REWARDS WHEN THEY:

- Move a lump sum from another retirement fund into Old Mutual SuperFund
- Choose to keep their retirement savings in Old Mutual SuperFund when leaving your employment
- When retiring, opt for the Old Mutual SuperFund Living Annuity or Fund Select Annuity
- Complete or update their nominated beneficiaries on Old Mutual's online platforms
- Meet with a Retirement Benefits Counsellor (RBC) within three months before leaving your employment



CONSULTING

06



EXPERT CONSULTING TURNS EMPLOYEE BENEFITS CHALLENGES **INTO A STRATEGIC ADVANTAGE**

In today's fast-paced business world, executives face a critical challenge when it comes to designing and delivering competitive employee benefits while juggling their countless other priorities.

OLD MUTUAL CORPORATE CONSULTANTS

A lack of time and specialised knowledge can result in sub-optimal solutions, impacting negatively on talent attraction and retention and undermining the performance of the business as a whole. Old Mutual Corporate Consultants (a division of Fairbairn Consult, FSP 9328) bridges this this gap by offering:

- Expert consultants with fresh perspectives and industry insights
- Tailored strategies to enhance your employee offerings
- Streamlined decision-making processes for busy executives
- Innovative solutions to boost operational efficiency

AS A RESULT, YOUR BUSINESS WILL:

- Attract and retain top talent with cutting-edge benefit strategies
- Save time and resources by leveraging specialised expertise
- Stay ahead of industry trends and compliance requirements
- Gain a competitive edge in the war for talent

Through insightful dialogue, Old Mutual Corporate Consultants harness their extensive industry knowledge, deep business acumen and member needs to deliver tailored solutions that drive tangible success. We foster a culture of trust and confidence, enabling employers and trustees to fulfil their fiduciary duties with ease.

Our advice philosophy is rooted in the power of conversations and collaboration, as we recognise the unique requirements of each organisation and individual. By actively listening and understanding your specific needs, we develop optimal strategies and solutions that align with your goals. This approach is supported by ongoing research, international best practices, and a commitment to supporting you and your employees or members to make fully informed decisions.



R200 BILLION
ASSETS UNDER ADVICE



500+ CLIENTS



100+ STAFF
GAUTENG
WESTERN CAPE
KWAZULU-NATAL
PORT ELIZABETH

OUR **CONSULTING SERVICES**

IMBASA YEGOLIDE AWARDS

WINNING ADVICE
INVESTMENT / ASSET / SOLUTION CONSULTANT OF THE YEAR 2017

irfa Institute of Retirement Funds Africa

BEST PRACTICE INDUSTRY AWARDS: COMMUNICATION AWARD
(CATEGORY: FINANCIAL MANAGEMENT & REPORTING)

GENERAL AND EMPLOYEE BENEFITS CONSULTING

Navigate the complex landscape of employee benefits with confidence. Our strategic insights ensure your benefits package attracts and retains top talent while optimising cost-efficiency. Our expertise covers the following aspects to list a few:

- Advice on fund management, structuring, and benefit design
- Risk benefit consulting
- Governance and compliance support
- Legal and secretarial services
- Service provider management and benchmarking

INVESTMENT CONSULTING

Our dedicated investment consulting service offers comprehensive investment strategies designed to safeguard your employees' financial futures while aligning with your corporate goals.

- Tailored to specific business or fund requirements
- Helps develop and deliver optimal investment strategies
- Underpinned by skilled resources

ACTUARIAL CONSULTING & SERVICES

Our actuarial expertise provides actionable insights that drive informed business decisions and mitigate financial risks. Our expertise supports employers, trustees and management committees, and seamlessly delivers the following:

- Technical aspects of fund oversight, management and development
- Goes beyond traditional regulatory valuations
- Provides valuable technical information and support for informed decision-making

POST RETIREMENT MEDICAL AID (PRMA)

Secure peace of mind beyond retirement for your employees' medical requirements by tapping into our expertise to navigate PRMA liabilities. Our specialised post-retirement medical aid consulting team offers the following:

- Comprehensive PRMA solutions
- Helps effectively manage and reduce risk exposure
- Tailored to specific organisational needs



Old Mutual Corporate Consultants is a division of Fairbairn Consult FSP 9328, a member of the Old Mutual Group. Fairbairn Consult is a licensed FSP. Registration Number 2015/036102/07. VAT number: 4200193235.

REMCHANNEL

Economic uncertainties and escalating living costs are reshaping the landscape of workforce compensation. Traditional salary adjustments are proving insufficient as employees struggle with rapidly rising prices for essentials like food, electricity, and transport.

This evolving situation demands a fresh approach to remuneration and benefits. Companies are now exploring innovative and flexible compensation strategies that go beyond basic pay increases, recognising that the future of work and productivity hinges on fair, responsible, and employee-centric policies that truly support workers in these challenging times.

Remchannel is an innovative remuneration and reward management platform and consultancy that empowers you as an employer to create defendable strategies through data-driven insights.

By participating in Remchannel's surveys, you gain access to extensive, up-to-date information on remuneration and reward trends across industries, enabling you to make informed decisions and align your policies with your overall business strategy.

REMCHANNEL PROVIDES YOUR BUSINESS WITH INVALUABLE INTELLIGENCE, INCLUDING:

- Extensive market-related remuneration, reward, and employee benefits information
- Real-time data accessed via a live database that is constantly updated
- Flexible, 24/7 data mining capabilities that allow users to define remuneration across industries, markets, job positions, and grades
- User-friendly, intuitive interfaces, including profiling and evaluation tools that allow for ease of data submission and retrieval
- Bespoke remuneration and reward consulting services by experienced remuneration experts

Remchannel's data is reliable and accurate, thanks to approximately 1 million data points, and undergoes ongoing rigorous testing to ensure validity and integrity. The platform's insights save you time, allowing you to focus on effective strategy implementation rather than research.

By harnessing the power of Remchannel, you can make informed recruitment decisions, develop a unique and compelling employee value proposition, and align reward policies with your HR strategy and business plans, ensuring your remuneration structures are competitive in the market.





EMPOWER YOUR COMPENSATION STRATEGY **WITH DATA-DRIVEN INSIGHTS**

REMCHANNEL

REMCHANNEL SERVICES INCLUDE:

REMCHANNEL SURVEY

- Extensive range of remuneration and reward surveys, including industry-specific and customised surveys
- Reliable, up-to-date data on salary, benefits, and other total reward trends
- Allows you to benchmark your remuneration practices against industry peers
- Helps attract, engage and retain top talent by ensuring competitive, fair and responsible remuneration packages

REMPROFILE

- A comprehensive online job profiling system that captures key information about job roles and responsibilities
- Allows you to create detailed and accurate job descriptions
- Facilitates job evaluations, skills matching, and succession planning
- Integrates with REMeasure to ensure consistent job grading and remuneration decisions

REMEASURE

- Helps you evaluate jobs based on factors such as decision-making, responsibility, and problem-solving and other key company sizing criteria
- Uses the Paterson job evaluation methodology, which is globally recognised and widely used
- Provides a consistent and objective framework for determining job grades and establishing pay scales
- Supports fair and equitable remuneration

REMCONSULTING

- Provides expert guidance and support for core and executive remuneration and reward management
- Enables remuneration strategy development, pay structure design, and total rewards optimisation
- Helps you align your remuneration practices with business objectives and market trends
- Helps you align and comply with regulations and good governance reporting requirements

TOTAL REMUNERATION MODULE

- The Total Remuneration module encompasses a wide range of remuneration insights, including performance based short and long-term incentives. This module will provide access to industry specific and national trends, enabling you to maintain competitiveness by comparing internal remuneration data with credible market information whilst ensuring alignment of your total reward offerings with your organisational goals

TREND SURVEYS

Gain a competitive edge with our value-adding trend surveys deliver deep, sector-specific insights into key reward elements—including long- and short-term incentives, salaries and wages, and employee benefits. These tailored sessions empower HR professionals and decision-makers with the knowledge needed to make informed, strategic choices.

WORKSHOPS

Unlock the full potential of your HR and leadership teams through our dynamic workshops. From job architecture and mastering the fundamentals of reward in our Reward Academy to crafting impactful reward strategies and navigating the complexities of Company Amendment Act implementations, our sessions equip HR practitioners and line managers with practical tools and insights to drive fair, transparent, and future-fit people practices.

REMCHANNEL (Pty) Limited is a member of the Old Mutual Group.

TALENT VANTAGE

Talent Vantage™ brings together the extensive experience of Remchannel in remuneration and incentive insights and advice as well as the renowned core benefits consulting practice of Old Mutual Corporate Consultants. This collaboration provides access to top-tier expertise in one solution. Our combined approach, driven by research and insights, empowers your business to develop comprehensive and optimised strategies for competitive and flexible remuneration and benefits for your people.

A FULL SUITE OF INTEGRATED SOLUTIONS

Talent Vantage™ offers a comprehensive suite of consulting services covering remuneration strategy, employee benefits, and variable pay schemes all geared towards enabling your organisation to craft a compelling employee value proposition.

With our expertise you can attract, engage, and retain top talent by competitive compensation structures, optimising benefits packages and implementing performance-based incentive schemes that drive short and long term success. Our holistic approach aligns total rewards with individual and organisational goals, fostering a culture of excellence and giving your organisation a competitive edge in talent acquisition and retention.

Brought to you by Remchannel and Old Mutual Corporate Consultants (a division of Fairbairn Consult).



BUSINESS OPERATIONS

07



SMEgo
BY OLD MUTUAL

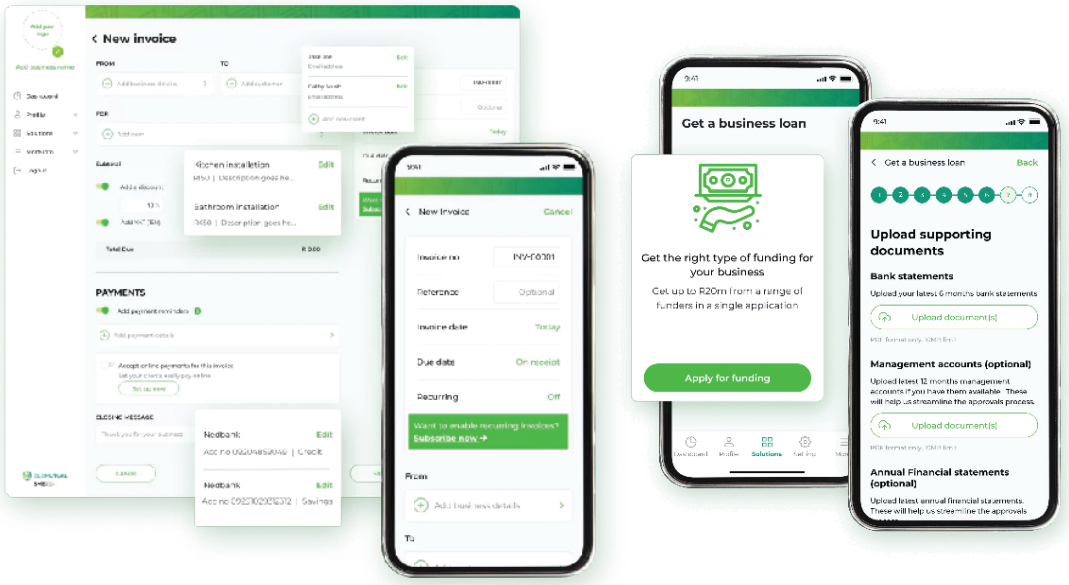
Small and medium enterprises (SMEs) are the backbone of South Africa's economy, driving innovation, creating jobs, and fostering economic growth.

Almost half of working South Africans now own or part-own a business (48%), with most being single-owner or micro operations; 56% are formally registered and 44% operate informally (2025 Old Mutual Savings & Investments Monitor).

However, these businesses often face significant challenges, particularly in financial management and access to resources. This is where the support and guidance of established corporate brands with proven track records become invaluable.

That's why Old Mutual developed SMEgo, a digital platform designed to simplify running, managing and growing a business. This one-stop solution allows business owners to efficiently streamline financial management, manage employees and payroll, get legal templates, apply for funding, and safeguard business assets, integrating essential business functions into a single, user-friendly interface. With 57% of South Africans now 'poly-jobbers' and 75% of 18–29-year-olds juggling multiple income streams, platforms that streamline, financial management, sales and operations as well as employees and sales are increasingly vital.

EXTENSIVE CAPABILITIES FOR SMOOTH OPERATIONS
With SMEgo, you have access to a full suite of business management tools, right in the palm of your hand. Features include:



- **Smart Invoicing** - Generate and send invoices easily via email or WhatsApp, with options to include QR codes for faster payments. Automated payment reminders help maintain cash flow. Set up weekly or monthly recurring invoices to save you time.
- **Payment Tracking** - Get paid quicker with multiple payment methods, including card and instant EFT. Track, record partial or full payments, and assign payments to customers and invoices, ensuring smooth account reconciliations. Get paid on the go using your Android NFC device, eliminating the need for a POS device.
- **Operational Tools** - Create and manage quotes, purchase orders, credit notes, and delivery notes seamlessly. Convert quotes to invoices or invoices to delivery notes with a click. Transition between documents effortlessly, enhancing operational efficiency.
- **Shared Admin** - Add team members to your SMEgo profile, delegating responsibilities to help reduce your administrative workload.

48% OWN OR PART-OWN **A BUSINESS.**

57% ARE **POLY-JOBBERS.**

Source: Old Mutual Savings and Investment Monitor 2025

CASH FLOW **MANAGEMENT**

Link your personal or business bank accounts from 6 banks for automatic tracking of income and expenses. Create custom categories and gain valuable insights to drive informed business decisions.

In addition to these and many other business-building features, SMEgo gives business owners access to innovative services, designed to protect and grow their enterprises:



FUNDING

Apply for tailor-made business funding to support your business's growth. SMEgo connects you with a variety of funders, offering loans up to R50 million for needs ranging from personal loans and general business loans to early invoice payment, and asset- trade- and contract finance.



INSURANCE FOR BUSINESS

Protect your business assets with simplified, digital insurance solutions. These are designed to be uncomplicated and affordable, providing immediate coverage with support just a chat or call away.



REFER & EARN

Start a side hustle and **get cash back for referring your network of entrepreneurs** to subscribe to a paid plan.

SMEgo is brought to you by Old Mutual Corporate Ventures, a company in the Old Mutual Group. Ts & Cs apply.

THERE'S A SMEgo PLAN TO SUIT YOU

SMEgo offers various plans to cater to your business needs, from a free SMEgo Basic plan to SMEgo Premium for just R99 per month, and SMEgo Premium Plus, which includes all the business-building features you need for R299 per month. You can also try out the Premium Plus plan for free for a month with no obligation!

Each plan is designed to help reduce administrative burdens, keep your business tools accessible on the go, and leverage Old Mutual's extensive experience in business growth.

SIGN UP **FOR SMEgo**

Go to
www.smego.co.za
and register for free.

You can also download the **SMEgo App** from:

GET IN ON Google Play

Download on the App Store

SMEgo is brought to you by Old Mutual Corporate Ventures, a company in the Old Mutual Group. Ts & Cs apply.

SCAN TO **VIEW MORE INFORMATION**



OUR EMPLOYEE BENEFITS



SIGN UP FOR SMEgo

LET'S START A CONVERSATION

employeebenefits@oldmutual.com

oldmutual.co.za/employeebenefits

OLDMUTUAL

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