



OLDMUTUAL

# OLD MUTUAL SUPERFUND

## PRODUCT RANGE OVERVIEW

An innovative, accessible and flexible retirement and employee benefit solution offering a range of choices for your business and employees.



**CORPORATE**  
RETIREMENT SOLUTIONS

DO GREAT THINGS EVERY DAY

# WHICH OLD MUTUAL SUPERFUND SOLUTION IS RIGHT FOR YOU AND YOUR EMPLOYEES?

	OLD MUTUAL SUPERFUND EASY	OLD MUTUAL SUPERFUND CHOICE	OLD MUTUAL SUPERFUND CUSTOMISED
<b>What is it?</b>	• A convenient, pre-packaged retirement and risk benefits solution	• A flexible retirement and risk benefits solution offering a choice between pre-defined and employee-chosen investments and cover	• Fully customised retirement and risk cover solution that can be tailored to the needs of employers and employees
<b>Why choose it?</b>	<ul style="list-style-type: none"> <li>• Convenience of a pre-packaged offering</li> <li>• Comprehensive employee benefit solution</li> <li>• Cost-effective</li> <li>• Easy to manage</li> </ul>	<ul style="list-style-type: none"> <li>• Provides increasing and varied levels of investment and insured benefit flexibility</li> <li>• More choice for eligible businesses</li> <li>• Standardised choice options keep admin and costs low</li> <li>• Option to offer member-level choice</li> </ul>	<ul style="list-style-type: none"> <li>• Fully customisable, hands-on employee benefits offering</li> <li>• Allows for maximum involvement by an employer</li> <li>• Complete flexibility in terms of the benefits and retirement options</li> <li>• Can use Old Mutual or any provider of your choice (from the list of Trustee approved Investment Consultants)</li> <li>• Advice offering available if required</li> </ul>
<b>Who is it best suited to?</b>	<ul style="list-style-type: none"> <li>• Perfect for employers who want a hassle-free pre-packaged offering of retirement and risk benefits</li> </ul> <b>Eligibility:</b> <ul style="list-style-type: none"> <li>• Small to Medium size companies with 5 or more employees</li> </ul>	<ul style="list-style-type: none"> <li>• Ideal for all types of companies, especially medium to large sized companies, with diverse employees, seeking benefit structure flexibility</li> </ul> <b>Eligibility:</b> <ul style="list-style-type: none"> <li>• <b>5+ members: Risk Only clients</b></li> <li>• <b>5+ members and R15 000 per month total contribution:</b> Trustee Choice investment package (Old Mutual SuperFund Trustees pre-select investment portfolio) or Lifestage investment package.</li> <li>• <b>50+ members or R250 000 total monthly salaries:</b> Trustee Choice, Lifestage, Strategy or Extended investment packages.</li> </ul>	<ul style="list-style-type: none"> <li>• Mainly very large organisations and corporates</li> <li>• Employers that want to offer their employees flexible and tailored retirement and risk benefit solutions</li> </ul> <b>Eligibility:</b> <ul style="list-style-type: none"> <li>• At least R1 billion in assets</li> </ul>
INVESTMENTS			
<b>Underlying Investments</b>	• Old Mutual SuperFund Trustees' preselect investment portfolio	<b>Depending on employee numbers and retirement benefit requirements, select between:</b> <ul style="list-style-type: none"> <li>• <b>Trustee Choice (default):</b> smoothed returns with 80% guarantee</li> <li>• <b>Lifestage (alternative default):</b> smoothed or market-linked investments with automatic switching as members age</li> <li>• <b>Old Mutual Albaraka (alternative default):</b> An ethical investment that provides steady, long-term capital growth</li> <li>• <b>Strategy investment package:</b> a selection of Old Mutual managed investment portfolios</li> <li>• <b>Extended investment package:</b> a wide selection of single- and multi-managed investment portfolios (not limited to Old Mutual)</li> </ul>	<ul style="list-style-type: none"> <li>• Open to full choice and customisation by employer's management committee and approved investment consultant</li> <li>• Old Mutual's investment consultants are available to assist if required</li> <li>• Final selection must be approved by Old Mutual SuperFund Trustees</li> </ul>
<b>Investment Choice</b>	• Employer selects Old Mutual SuperFund Easy with Trustee-approved investments	<ul style="list-style-type: none"> <li>• Employer selects the investment packages that will be made available</li> <li>• Member has choice of investment portfolios if Trustee Choice, Lifestage, Strategy or Extended is selected</li> </ul>	• Employer and member can exercise investment choice
<b>Lifestage Investment Option</b>	• Not available	• Available depending on the investment options selected by the employer	• Can be included, depending on the investment options selected by the employer
GOVERNANCE			
	• Member representation (management committee) at employer level: Voluntary	• Member representation (management committee) at employer level: Voluntary	• Member representation (management committee) at employer level: Compulsory
RISK BENEFITS			
<b>Risk Cover Choices</b>	• Pre-packaged	Choice of Integrated Risk Cover through Old Mutual OR Customised Risk Benefits (100+ members or R200 000 total monthly contribution) as per non-integrated risk provider (Old Mutual Group Assurance/Non-Old Mutual)	
<b>Group Life Assurance (GLA)</b> Lump sum payment to surviving family when a member dies.	<b>Members younger than 50:</b> <ul style="list-style-type: none"> <li>• GLA up to 1.5 x annual salary (max benefit R652 500)</li> </ul> <b>Members older than 50 years:</b> <ul style="list-style-type: none"> <li>• GLA up to 1.25 times annual salary (max benefit R543 750)</li> </ul>	<b>Integrated Risk Option:</b> <ul style="list-style-type: none"> <li>• Multiple of salary up to maximum of 10x annual salary (0.5 decimals of cover allowed) (includes Accident Plus, which provides access to full cover in case of accident)</li> <li>• Conversion Option available</li> </ul>	
<b>Accidental Death Benefit</b> An extra lump sum payment if member's death is accidental if cover selected by the employer.		<b>Integrated Risk Option:</b> <ul style="list-style-type: none"> <li>• Multiple of salary up to a maximum of 5x annual salary (0.5 decimals of cover allowed)</li> <li>• Not offered without GLA</li> </ul>	
<b>Lump Sum Disability (LSDB)</b> Pays a lump sum to assist a member who becomes permanently disabled.	<b>GLA Accelerator - Members younger than 50:</b> <ul style="list-style-type: none"> <li>• Permanent disability cover up to 1.5 x annual salary (maximum benefit R652 500)</li> </ul> <b>GLA Accelerator - Members older than 50:</b> <ul style="list-style-type: none"> <li>• Cover up to 1.25 times annual salary (maximum benefit R543 750)</li> </ul>	<b>Integrated Risk Option:</b> <ul style="list-style-type: none"> <li>• Multiple of salary up to maximum of 5x annual salary (0.5 decimals of cover allowed)</li> <li>• Not offered without GLA and LSDB multiple must equal GLA multiple</li> <li>• Includes Accident Plus, which provides access to full cover in case of accident</li> <li>• Conversion Option available</li> </ul>	
<b>Group Income Protection (GIP)</b> A monthly income paid to a member who becomes temporarily disabled and unable to work.	• Not available	<b>Integrated Risk Option:</b> <ul style="list-style-type: none"> <li>• 50% to 100% Group Income Protection Benefit including waiver (Includes Accident Plus, which provides access to full cover in case of accident)</li> <li>• Conversion Option available</li> </ul>	
<b>Temporary Income Protection (TIP)</b> Set monthly payments for members who can't work for a limited period of time due to temporary disability.	• Cover for temporary disability of up to 80% of annual salary up to a maximum of R29 000 per month. A maximum of five monthly payments in any 24-month period applies. A waiting period of one month applies before the benefit is available.	<b>Integrated Risk Option:</b> <ul style="list-style-type: none"> <li>• 50% to 100% Temporary Income Protection Benefit including waiver (Includes Accident Plus, which provides access to full cover in case of accident)</li> <li>• Not offered without LSDB</li> </ul>	
<b>Family Cover</b> Lump sum for burial costs of a member or immediate family.	<ul style="list-style-type: none"> <li>• R20 000: main member, spouse and children aged 14 years and older</li> <li>• R8 500: children &lt;14 years (including stillborn)</li> </ul>	<b>Integrated Risk Option (at scheme or member category level):</b> <ul style="list-style-type: none"> <li>• Member R5 000 to R60 000</li> <li>• Spouse and Children 14 years and older R5 000 to R30 000</li> <li>• Children &lt;14 years (including still born) R5 000 to R10 000</li> </ul>	
<b>Lifestyle Cover (Dread Disease Type Benefits)</b> Cover that pays out in the event of cancer, heart attack, stroke, paralysis, or permanent loss of hearing, sight or one limb.	• R15 000	<b>Integrated Risk Options:</b> <ul style="list-style-type: none"> <li>• R50 000 or R75 000 or R100 000</li> <li>• 1, 2 or 3 times annual salary</li> </ul>	
VALUE-ADDED PRODUCTS AND SERVICES			
<b>Value Adds</b>	<ul style="list-style-type: none"> <li>• Seamless in-fund preservation through Old Mutual SuperFund Preserver plus Old Mutual SuperFund Deferred Retirement option</li> <li>• Old Mutual Fund Select Annuity (Guaranteed Annuity) and Old Mutual Max Income (Living Annuity) - Trustee recommended post-retirement annuity solution</li> <li>• Old Mutual Protektor Preservation Fund</li> <li>• The Old Mutual Financial Wellbeing Programme</li> <li>• Member Support Services</li> <li>• Funeral Support Services</li> <li>• HR911</li> <li>• Cash4♥Ones</li> <li>• Mobile App</li> <li>• Member Web</li> </ul>	<ul style="list-style-type: none"> <li>• Seamless in-fund preservation through Old Mutual SuperFund Preserver plus Old Mutual SuperFund Deferred Retirement option</li> <li>• Old Mutual Fund Select Annuity (Guaranteed Annuity) and Old Mutual Max Income (Living Annuity) - Trustee recommended post-retirement annuity</li> <li>• Old Mutual Defined Benefit Umbrella Fund</li> <li>• Old Mutual Protektor Preservation Fund</li> <li>• The Old Mutual Financial Wellbeing Programme</li> <li>• Member Support Services</li> <li>• Funeral Support Services</li> <li>• Travelling Nurses</li> <li>• HR911</li> <li>• Cash4♥Ones</li> <li>• Accident Plus</li> <li>• Housing Loan Surety</li> <li>• Mobile App</li> <li>• Member Web</li> <li>• Whatsapp "Hi" to 0860 933 333 for instant access to retirement savings</li> </ul>	

# FIND OUT MORE

For more information on Old Mutual SuperFund or to discuss the choices and options available, contact an Old Mutual Personal Financial Adviser, a qualified and registered intermediary, or an Old Mutual Corporate Consultant in your area.

## OLD MUTUAL CORPORATE INTERMEDIARY CONSULTANTS

Johannesburg	011 217 1000 / 1104
KwaZulu-Natal	031 581 0600 / 0712
Pretoria	012 368 3540
Eastern Cape	041 391 6300 / 6321
Western Cape	021 509 9111 / 0700
Bloemfontein	051 444 0831

## OLD MUTUAL CORPORATE DIRECT CLIENT CONSULTANTS

Johannesburg	011 217 1000 / 1210
KwaZulu-Natal	031 581 0600 / 0706
Pretoria	012 368 3540
Eastern Cape	041 391 6300 / 6304
Western Cape	021 509 9111 / 0741
Bloemfontein	051 444 0831

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### Regulatory information

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