



OLDMUTUAL

OLD MUTUAL SUPERFUND

**BETTER BENEFITS FOR MEMBERS
SIMPLER SOLUTIONS FOR EMPLOYERS**



CORPORATE

DO GREAT THINGS EVERY DAY

WHY OLD MUTUAL SUPERFUND WORKS FOR YOU AND YOUR EMPLOYEES

- Offering employee benefits adds to your appeal as an employer
- An umbrella fund offers unique advantages in terms of employee benefit and retirement solutions
- Old Mutual are the pioneers of umbrella funds in South Africa
- With Old Mutual SuperFund, you get a comprehensive, holistic solution for your people
- The three smart solutions are designed to meet the needs of every employer and employee

HOW YOU CAN PROVIDE A POSITIVE FUTURE FOR YOUR PEOPLE AND YOUR BUSINESS

There's a very compelling argument for providing employee retirement and group risk benefits. It begins with helping you to attract and keep the best people and includes the advantages of being protected from potential cash shocks down the road.

An argument so strong that for most businesses the question is not around the wisdom of providing an employee benefits plan, but more around which solution to choose. Which is where we come in.



CHOOSE THE SOLUTION THAT'S RIGHT FOR YOU

OLD MUTUAL SUPERFUND

Old Mutual SuperFund meets the needs of employers and employees in one holistic solution. Plus you get something that we know is important to you... more choice.

ONE FUND AND THE BENEFIT OF CHOICE

UMBRELLA FUNDS

BETTER BENEFITS FOR MEMBERS | SIMPLER SOLUTIONS FOR EMPLOYERS

Also known as multi-employer funds, umbrella funds offer everyone the type of employee benefit solutions that would otherwise only have been available to employees of larger corporate organisations.

They also offer a host of additional features and advantages like:

- **Ease of use**
Whether large or small, businesses get to offer their employees access to traditional 'big company' benefits without the complexities of setting up their own stand-alone retirement fund or employee benefit structures.
- **Economies of scale**
Due to the size and operational efficiencies of an umbrella fund, employers benefit from much lower direct and indirect costs.
- **Choice**
Because they are built for purpose, umbrella funds offer employers and their employees the appropriate choices for what they require.



4 SOLUTIONS ALL LEADING TO A SUCCESSFUL FUTURE. CHOOSE THE ONE THAT'S RIGHT FOR YOUR BUSINESS

Old Mutual has been in the business of helping people to plan their futures for more than 172 years, and we know that every individual is unique. And, while they all want financial reassurance, they have differing life-circumstances, different needs, different goals and very different ideas about what is important to them. (If you run, or help to run, a company then you will understand this better than most.)

OLD MUTUAL SUPERFUND HAS MADE IT EVEN EASIER TO GIVE YOUR PEOPLE EXACTLY THE FEATURES, CHOICES AND BENEFITS THEY WANT.

Which is why Old Mutual SuperFund offers a choice in terms of the amount of flexibility and involvement that your business needs by offering four separate, but equally smart solutions:

1.

OLD MUTUAL SUPERFUND EASY

A fully convenient and very affordable pre-packaged retirement and risk benefits solution. (Perfect for small to medium sized businesses and available if you have five people or more.)

2.

OLD MUTUAL SUPERFUND CHOICE

Offering more flexibility, this option provides increasing and varied levels of investment and risk benefit flexibility to employers and employees'. (Typically suited for medium to large companies.)

3.

OLD MUTUAL SUPERFUND CUSTOMISED

A highly customised solution, which gives you almost unlimited say over the investment and insured risk benefits you choose to make available to your staff.

4.

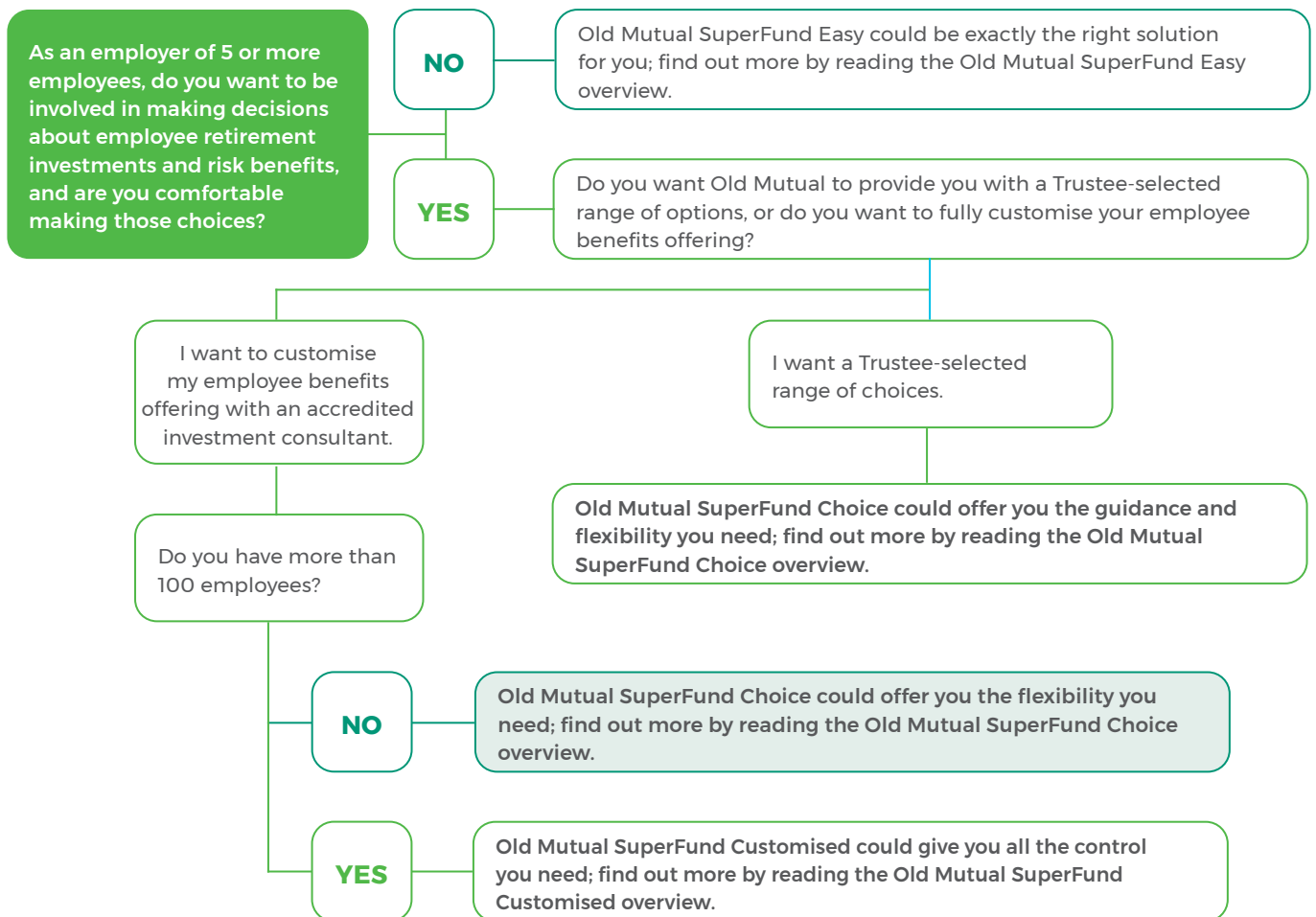
OLD MUTUAL SUPERFUND CONNECT

Connecting your employees to their best possible retirement outcome through a partnership between employer and the investment consultant.

SO WHICH OLD MUTUAL SUPERFUND SOLUTION IS RIGHT FOR YOU?

Use this fast-track guide to pinpoint the right solution for your business. Find out more by reading the Old Mutual SuperFund solution overview included with this folder and by speaking to your financial adviser or Old Mutual corporate consultant.

FOR MORE INFORMATION VISIT www.oldmutual.co.za/superfund



REMEMBER, BUSINESSES ADAPT AND GROW.

So while this guide may point you in the right direction, right now, your needs may change as your business evolves. The good news is that Old Mutual SuperFund is designed to change with your business and allows you to easily move between the three solutions - there's always an Old Mutual SuperFund solution that's perfect for you and your employees.

SO MUCH MORE THAN JUST A RETIREMENT FUND

In addition to a holistic and comprehensive retirement and risk benefits solution, Old Mutual SuperFund includes a valuable in-fund retirement savings preservation option, Old Mutual SuperFund Solutions At Retirement and an array of value added services.

OLD MUTUAL SUPERFUND PRESERVER

Old Mutual SuperFund Preserver allows members to continue their Old Mutual SuperFund membership, even if they leave their employer. This way their retirement savings stay invested so they can continue to grow, keeping their investment plan on track.

OLD MUTUAL SUPERFUND DEFERRED RETIREMENT

Old Mutual SuperFund **allows retired members to continue their membership even though they have retired** from their employer. This means that you are no longer forced to retire from the Fund when you still have other sources of income and don't need your retirement benefit yet.

Old Mutual SuperFund Deferred Retirement **provides you with the option to keep your retirement savings invested**, protected and growing while you decide on a more appropriate time to access your retirement benefit. This is especially important if you are concerned that you may not have enough saved to retire comfortably, or if you want to give your accumulated savings an extra boost.

OLD MUTUAL SUPERFUND SOLUTIONS AT RETIREMENT

When members retire from a retirement fund, they are faced with the complex choice of what to do with their retirement savings. Old Mutual SuperFund Solutions At Retirement offers you two annuity options to meet the different needs of Old Mutual SuperFund members.

These annuities are:

- Old Mutual Fund Select Annuity (Guaranteed Annuity)
- Old Mutual Max Income Annuity (Living Annuity)

These annuities are supported by a helpful at-retirement guidance process that you can follow with the help of either your Old Mutual SuperFund Member Retirement Counsellor or your Personal Financial Adviser.



ONE FUND,
4 SOLUTIONS

PLUS ENJOY THESE FEATURES AND BENEFITS, AT NO ADDITIONAL COST:

- **The Old Mutual Financial Wellbeing Programme (for a minimum of 20 employees)**
 - A range of informative financial education workshops designed to equip employees, at all levels, with the knowledge they need to achieve their financial goals. The Financial Wellbeing Programme is free to Old Mutual SuperFund clients and their employees.
- **Member Support Services** – To help employees make the right choices at key life events, such as changing jobs, Old Mutual SuperFund offers comprehensive Member Support Services, which gives employees access to qualified and professional financial advisers, whenever they need it.
- **Funeral Support Services** – Members of the Old Mutual Group Life or Family Funeral Cover policy, and their immediate family, have access to funeral support and assistance, at a time when they need it most. This service includes transportation of the deceased, from anywhere in the world, to the final funeral home within South Africa and neighbouring countries.
- **Travelling Nurses** (for those Old Mutual SuperFund Choice and SuperFund Customised members who require this service) – We understand that it can be difficult for employees to find time to visit a doctor to do the medical tests required for death and disability cover. Old Mutual's Travelling Nurses visit employees at work to administer any tests that may be required.
- **HR911** – A phone-based service for participating employers or intermediaries who have potential disability income claimants. We assist line managers and human resource staff with claim submission and the management of the employees with health conditions.
- **Cash♥LovedOnes** – If a disabled member, in receipt of a monthly income protection benefit, dies, we will pay an amount of R10 000. If a disabled member, in receipt of a monthly Income Protection Benefit, dies, we will pay an amount of R10 000 to the nominated beneficiary or estate.
- **Accident Plus**
- **Housing Loan Surety**
- **Mobile App**
- **Member Web**
- **Old Mutual Home Solutions**

PROTECT TOMORROW BY MAKING SMART CHOICES TODAY

Old Mutual SuperFund is a comprehensive solution that ticks all the boxes for your business and your people. A lifetime solution that can grow and adapt as your needs change.

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 DIRECT CLIENT CONSULTANTS

Johannesburg	011 217 1000 / 1210
Pretoria	012 368 3540
Western Cape	021 509 9111 / 0700
KwaZulu-Natal	031 581 0600 / 0706
Eastern Cape	041 391 6300 / 6304
Bloemfontein	051 444 0831

OLD MUTUAL CORPORATE INTERMEDIARY CONSULTANTS

Johannesburg	011 217 1000 / 1104
Pretoria	012 368 3540
Western Cape	021 509 9111 / 0741
KwaZulu-Natal	031 581 0600 / 0712
Eastern Cape	041 391 6300 / 6321
Bloemfontein	051 444 0831

Alternatively, visit www.oldmutual.co.za/superfund

