

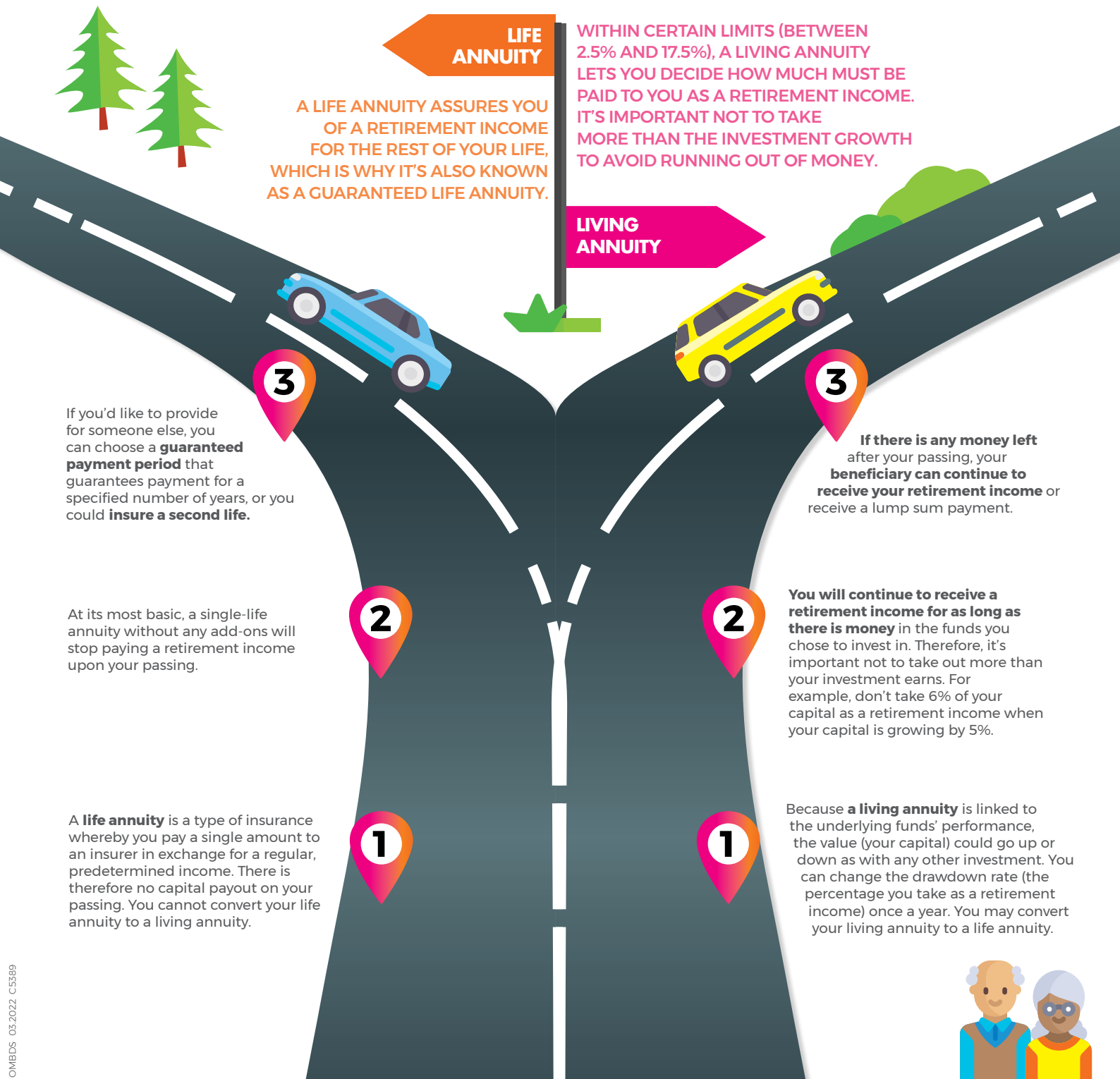


LIFE OR LIVING ANNUITY?

OLDMUTUAL

CORPORATE

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.



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.