MEMBER ACCOUNT BALANCE SWITCHING GUIDE

There are two types of investment transactions available.

☐ **SWITCH REQUEST:** this is when you **switch part or all of your Member Account Balance** from its current investment portfolio to another investment portfolio/s. You can make a switch at any time in the month, and it will usually be completed within 3 to 5 working days. There is no cost to make an investment switch. **To find how to make a SWITCH REQUEST, read on below.**

☐ **INVESTMENT ELECTIONS:** this is when you elect to invest your **future Fund contributions** in another investment portfolio/s. There is no cost for making investment elections. If you submit your investment election before the 20th of the month, it will definitely be implemented before the month-end, so your new investment election will apply to that month's contributions. If you submit your investment election after the 20th of the month, your investment election may possibly only be implemented in the following month (depending on the date that payroll is processed by the Administrator in that month). **To find how to make an INVESTMENT ELECTION, click HERE**

It is important to note that these are two separate transactions. If you want to switch both your current Member Account Balance and your future contributions, you must give instructions for BOTH transactions.

HOW TO MAKE A **SWITCH REQUEST** (to switch your MEMBER ACCOUNT BALANCE)

(Please see the separate guide if you want to know how to make an **INVESTMENT ELECTION** *change)*

1. Login to **Secure Services** (a login link can be found at the top of the homepage of the **OMEGS**' website).

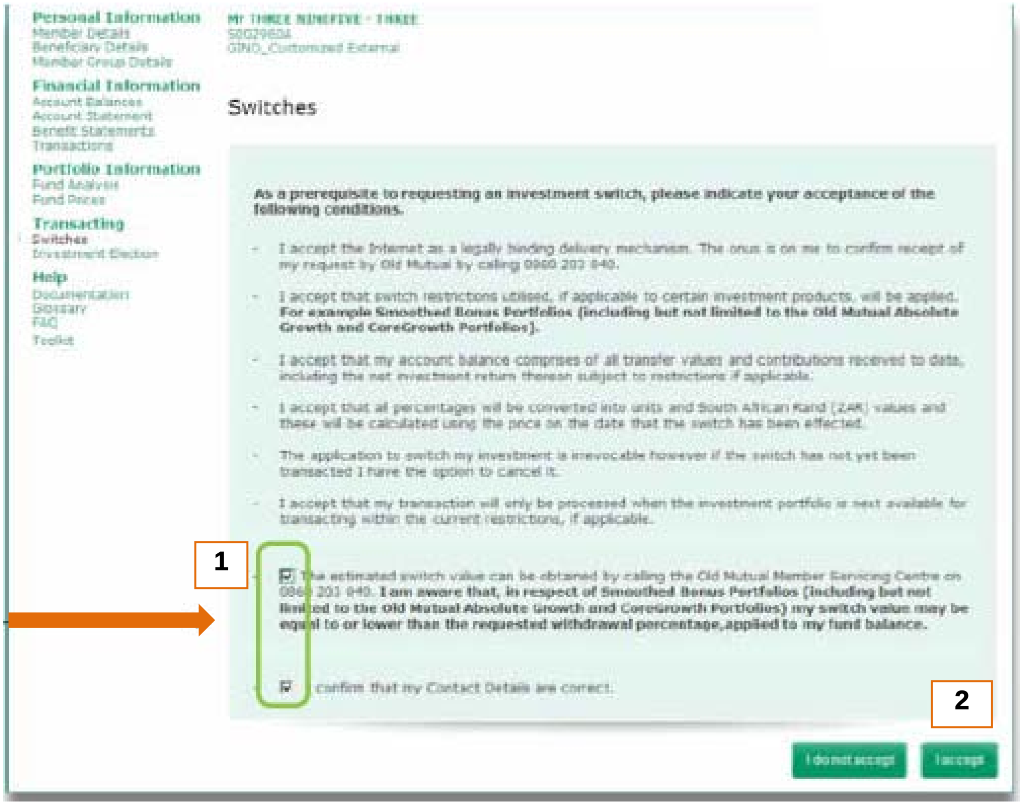
2. Select **Retirement Scheme Administration Transact.** (Note: If you are only able to select an option labelled "Retirement Scheme Administration View", please contact the Call Centre on 0860 20 30 40).

3. Select the **Old Mutual Employee Group in SuperFund**.

4. Select Switches under the Transacting tab on the left hand menu – You will see the following screen - Click on **Switch Request**.

5. Read and accept the conditions by clicking on both check boxes **[1]** and then click on

I ACCEPT [2].



6. The following screen will appear. The pop-up is a note regarding the importance of getting financial advice. If you would like to be contacted by an accredited Old Mutual financial adviser, please call **0860 388 873** directly **(+27 21-504 3020** if you are outside South Africa) or email membersupportservices@oldmutual.com

Click **OK** to continue **[1]**

7. The next screen (see below) indicates when a market account or total account switch is allowed.

- You must enter what percentage of your current Member Account Balance you want to switch. Enter the percentage but **do not include a % sign [1].** In the example, the member is switching 50% of his Member Account Balance.
- Choose the portfolio you want to move it too **[2]** and the relevant percentage **[3].**
- When you have made you selection, read and then tick the check boxes **[4]** and click **Submit** to proceed **[5]**.

8. The switch detail that you have requested is displayed **[1].** Review the switch details and click on '**Confirm**' if you want to proceed **[2].**

9. A summary of your switch details will now be displayed and a notification that your switch request has been submitted **[1]**.

FREQUENTLY ASKED QUESTIONS:

1) **When will my Member Account Balance switch be processed?**
The switch will usually be completed within 3 to 5 working days (unless you select a Total Account Switch).

2) **What do I do if I want to cancel my switch?**
Only switches with an active status can be cancelled. You can cancel your switch by selecting Switches under the Transacting tab on the menu. Then select Cancel Switch Request. Read and accept the conditions and click on Submit to proceed. You will not, however, be able to request a new switch until your previous switch instruction has been cancelled by the Administrator. Please contact the Member Service Centre on 0860 20 30 40 once you have cancelled your switch so they can notify you when you can make another switch.

3) **How do I know if my switch is a Market account or a Total Account switch?**
Market account switches can be made at any point in time. Total Account switches are only available on the Old Mutual Absolute Smooth and Secure Growth Portfolios. Total Account switches can only be made twice a year, on 31 March and 30 September each year. You must apply for a Total Account switch at least three months before those dates, i.e. by 31 December and 30 June respectively.

4) **Where can I find out what my Member Account Balance is today?**
Select *Account Balances* under the Financial Information tab in the left hand navigation pane on the Retirement Scheme Administration Website.

5) **Will I receive official notification from the Administrator that my switch was processed?**
Yes. You will receive a switch certificate (sent to the email/contact address you provided) within 5 days from the date that your switch was processed. If you do not receive a certificate or have any queries, please contact the Fund's Member Service Centre on 0860 20 30 40 or email superfund@oldmutual.com

6) **How much does switching cost?**
There is no cost to make an investment switch.