



## OLD MUTUAL EMPLOYEE GROUP IN SUPERFUND

NEWSFLASH  
JANUARY 2015



### NEW YEAR'S RESOLUTION: Make the most of every opportunity!

**Welcome to 2015! We trust you feel rejuvenated and optimistic about the year ahead.**

To kick-start the year, why not take a moment to visualise your financial future. What are your dreams? Perhaps you dream of the day you'll be financially free and able to explore all of South Africa's nooks and crannies at leisure. Perhaps you look forward to a retirement spent with your family and friends. Maybe you can't wait to get more involved in community work; or pursuing your hobbies and passions. Perhaps you're excited about travelling more.



Now the important question is: **Will you have the financial freedom to pursue your dreams when you retire?** The answer to that question depends on the choices and plans that you make during your working years. **It doesn't matter whether you are 21 or 61** – the choices you make THIS YEAR will affect your financial future and your retirement!

**OMEGS** wants to help you understand the many ways you can work towards your ideal retirement years. 2015 can be the year that you make the most of every opportunity, and take charge of your retirement planning!

Visit the [OMEGS website](#) for more information about how to maximise your benefits.



### Were you 34, 37, 40, 43, 46, 49, 52, 55 or 58 on 1 January 2015?

Your Fund Life Assurance Benefit is equal to a multiple of your annual pensionable earnings, and it is determined by your age on 1 January each year. If you are in the **Full Cover** group (i.e. you have been for a voluntary medical test and satisfied medical requirements) and you have changed age bands, you will have experienced a drop in your level of cover. You may have received an automated email from Oracle HRMS in December 2014 if you fall into this category.

The good news is that **you can "top-up" the cover you lose by taking out voluntary top-up life assurance cover**, at an extremely low cost, and without needing to go for any kind of medical test.

**If you have changed age bands, you have the opportunity to apply for Voluntary Top-up Life Cover until the close of the February payroll.**

[Click here](#) for the form and more information, or consult [Groupnet](#) for more details.



### Look out for the 2015 OMEGS Road Show

**We are bringing OMEGS to you!** During February and March 2015 we will be hosting presentations in major centres across South Africa. This is your chance to find out more about OMEGS, understand your benefits, and how to make the most of every opportunity.

Look out for more Road Show details in the near future!

REGION	DATE	EVENT	TIME	VENUE/ ADDRESS
CAPE TOWN	18 & 19 February	EXPO	ALL DAY	Auditorium – Executive Lounge Mutual Park, Jan Smuts Drive Pinelands, Cape Town
		PRESENTATION	10h00 – 11h00 12h00 – 13h00	
DURBAN	23 - 27 February	PRESENTATIONS	Various time slots	Various venues in Durban
JOHANNESBURG- SANDTON	3 & 4 March	EXPO	ALL DAY	Isibaya Ground Floor Dining Hall, Mutual Square, Sandton
	3 March	PRESENTATIONS	14h00 – 15h00	
	4 March		11h00 – 12h00 14h00 – 15h00	
PRETORIA	3 March	PRESENTATION	11h00 – 12h00	Pretoria Boardroom - 105 Club Avenue, Waterkloof Heights, Pretoria
PORT ELIZABETH	Dates to be confirmed	PRESENTATION	To be confirmed	To be confirmed
BLOEMFONTEIN	Dates to be confirmed	PRESENTATION	To be confirmed	To be confirmed

If you can arrange a minimum of 30 confirmed attendees at a venue in your region- we could bring the Presentation to your region as well! Please email: [OldMutualEmployeeGroupinSuperFund@oldmutual.com](mailto:OldMutualEmployeeGroupinSuperFund@oldmutual.com) to make a booking.



### Leaving OM? Look out for the Life Assurance Conversion Benefit!

- If you are leaving Old Mutual, you can convert your cover into a life insurance policy in your own name, without having to provide medical evidence of good health. This Conversion Option is also available when you reach age 61, which is the Normal Retirement Age for Old Mutual employees.
- You need to conclude your new life insurance policy within 60 days of your last day of work (or reaching age 61) to take advantage of this benefit.

Find out more about the Life Assurance Conversion Benefit on the [website](#).

#### FUND CONTACT DETAILS

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#### INDEMNITY STATEMENT

This Newsflash was produced by Old Mutual Corporate Consultants on behalf of the Old Mutual Employee Group in SuperFund (OMEGS), Mutualpark, Jan Smuts Drive, Pinelands 7405. It represents an overview of the topics currently under discussion. While every effort has been made to ensure that the information in this Newsflash is correct, the Joint Management Committee (JMC) take no responsibility for any loss or damage suffered by any person as a result of their reliance on the information contained herein.