



OLD MUTUAL
EMPLOYEE GROUP IN SUPERFUND

NEWSFLASH



75% of MEMBERS UNDER 40 are MISSING OUT

DID YOU KNOW? **Three-quarters** of OMEGS members under the age of 40 are only on the **Core Cover** Life Cover benefit! These members are all **missing out on Full Cover**, and the chance to have between 2 and 3 times more Life Cover.

EXAMPLE

Lindi is **32**, with Pensionable Earnings of **R100 000** per year. She is on **Core Cover**. Her Life Cover benefit is currently **5.1 X R100 000 = R510 000**.

If Lindi goes for a free medical test and satisfies the requirements, she would have **Full Cover** of **12.3 X R100 000 = R1 230 000**.

If Lindi passed away, this benefit would be paid to her dependants or beneficiaries (e.g. spouse, children or other dependants).

Check out the handy [Full Cover Application Guide](#) to find out how to apply for Full Cover. Old Mutual pays for the cost of the medical tests – so you have nothing to lose!



INVESTMENTS: THINK LONG-TERM and KEEP YOUR EYE ON THE GOAL

When it comes to saving and investing for your retirement, the most important rule is this: **THINK LONG-TERM**. It is all about **time in the market**, not timing the market! Even if you are close to retirement, remember that your investment horizon doesn't stop on your last day of work. Your savings will still be invested for many years after you retire, so "THINK LONG-TERM" still applies.

With current volatile investment markets, it is easy to worry about the short-term bumpy ride and lose sight of the long-term perspective. It's tempting to try to 'do something', but often the worst thing you can do is take short-term action. It is very difficult to predict what will happen in future and, more importantly, what the effect will be on your

investments. In fact, studies have shown that switching into more conservative investments during volatile markets results in the destruction of value for most investors, because it is so difficult to predict when markets will fall and when they will rise. This is why sticking to your long-term investment strategy rather than chopping and changing between investments is so important.

If you are not confident about investment matters, the OMEGS JMC has put in place a default investment option (the Old Mutual Absolute Smooth Growth Portfolio) which provides a very good match for the majority of our members who are uncomfortable making investment decisions. It uses smoothing to make the ride less bumpy, while still providing scope for excellent long-term returns.

To find out more about OMEGS investment options, check out the [OMEGS website](#). An OMEGS-accredited financial advisor (see below), or your own trusted financial advisor, is able to help you with making the best long-term investment decisions.



FUNERAL SUPPORT SERVICES FOR YOU AND YOUR IMMEDIATE FAMILY

DID YOU KNOW? All OMEGS members qualify for **Funeral Support Service** from Old Mutual Group Assurance, at no cost!

- This service offers assistance in the event of your death or the death of someone in your immediate family (e.g. a spouse or dependent child).
- The Funeral Support Service covers the cost of **transporting the deceased** by road or air from anywhere in the world to the funeral home closest to the place of burial in South Africa or neighbouring countries. A relative of the deceased may accompany the body to the final funeral home. [Please note that this is not a monetary benefit to cover funeral costs.]
- The service also provides practical assistance with other matters related to the funeral.

To make use of this service in the event of a bereavement, you can **call 0860 000 500**. For more information, you can visit www.oldmutual.co.za/groupassurance.



OMEGS-ACCREDITED FINANCIAL ADVISORS

Make the most of your wealth in OMEGS by speaking to a financial advisor if you require help in making OMEGS-related or other financial decisions.

- You can consult one of a select group of **OMEGS-accredited Old Mutual financial advisors**. These advisors have had rigorous training on OMEGS and its benefits. There is no cost involved in respect of a consultation about your OMEGS benefits.
- If you prefer, you are welcome to consult any licensed financial advisor of your choice.

If you want to get in touch with an OMEGS-accredited advisor, you can find a list with contact details and more information on the [OMEGS website](#).

FUND CONTACT DETAILS

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DO GREAT THINGS



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INDEMNITY STATEMENT

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