



OLD MUTUAL EMPLOYEE GROUP IN SUPERFUND

NEWSFLASH



SUPERFUND IN YOUR POCKET

In the next two weeks, you will receive an email from Old Mutual SuperFund with a unique link which will assist you to **easily register and access your SuperFund (OMEGS) information via your computer or with the Old Mutual App**. The unique link will lead you through a process that has been pre-populated with your own personal information, making it much easier to register than it ever has been before. Don't miss this opportunity to get SuperFund and OMEGS in your pocket!



DID YOU KNOW: 3 OUT OF EVERY 5 OMEGS MEMBERS ARE ONLY ON CORE COVER!

Are you currently on OMEGS Core Cover? You may be able to increase your Life Cover benefit to up to 12.3 times your annual Pensionable Earnings /TGP (depending on your age) by doing a FREE confidential medical test! Find out more by [clicking here](#).



LOOK OUT FOR OUR OWN VERSION OF THE ELECTIONS

All active members of Old Mutual Employee Group in Superfund (OMEGS) will have an opportunity to **vote for the two candidates whom you believe will act in a responsible and committed way to assist with the efficient management and governance of OMEGS**. You will receive an email in the near future with details about the election process, and a link allowing you to read about the candidates and cast your vote.



IF YOU ARE LEAVING OLD MUTUAL'S EMPLOYMENT: TAKE NOTE

If you resign, are retrenched or dismissed from Old Mutual's employment, you will need to decide what to do with your Member Account Balance. **The choice you**

make about what to do with your Member Account Balance will have a huge impact on your future financial situation! You will have the following options available to you:

1. **Remain** a member of SuperFund, by utilising the **SuperFund Preserver** option. (Read more about Preserver below).
2. **Transfer** your Member Account Balance to another approved fund (often called **preserving** your benefit)
3. Take your Member Account Balance in cash, less tax.

You can read more about your options on the OMEGS [website](#). You may also benefit from obtaining [financial advice](#).

Please make sure that you complete Old Mutual's exit documentation when you leave Old Mutual. This can be accessed on Oldmutual.me, or by speaking to your business unit HR Consultant or line manager. If you don't provide any instruction to Old Mutual about how you want your Member Account Balance to be dealt with, it will **automatically be moved to the SuperFund Preserver option after 120 days** (subject to certain conditions). Please take particular care to select the appropriate investment option for your needs within SuperFund Preserver.



MORE ABOUT SUPERFUND PRESERVER

SuperFund Preserver allows you to remain a member of SuperFund should you leave Old Mutual's employment prior to retirement (if you resign, are dismissed or retrenched).

- Preserver is a special section of SuperFund for members who have left their employer. You can keep your retirement savings invested with SuperFund (subject to some conditions), and continue to earn tax exempt investment returns on your retirement savings for as long as you wish to. You can access or transfer your Preserver savings at a later date, or you can wait until you decide to retire from Preserver. You may elect to retire at any age after reaching your 55th birthday. Should you die before you access your Preserver savings, the value will be paid to your dependents and/or beneficiaries.
- Preserver offers a wide range of investment options, including the portfolios currently available to OMEGS members. It is important that you make an investment selection in Preserver, whether the transfer is intentional or by default. Should you not make an investment selection, you will be defaulted to the Superfund Trustee's default selection (currently the Old Mutual Absolute Stable Growth Portfolio). It is your responsibility to ensure that you select the right investment portfolio for your needs.

- A monthly rand-based fee will be deducted from your Member Account Balance to cover administration costs. This fee is dependent on the investment package you select within the Preserver.

You can read more about SuperFund Preserver by [clicking here](#).

FUND CONTACT DETAILS

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DO GREAT THINGS



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INDEMNITY STATEMENT

This Newflash 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 Newflash 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.