

Three colorful geometric shapes (a purple one, a blue one, and an orange one) arranged in a cluster to the right of the main text.

## OLD MUTUAL EMPLOYEE GROUP IN SUPERFUND

NEWSFLASH



### **LOOK OUT FOR YOUR QUARTERLY INVESTMENT STATEMENT**

Want to know how much you've got saved up in OMEGS? Or where you are invested? Or how much you contributed? **Look out for your latest encrypted Quarterly Investment Statement from Old Mutual SuperFund**, which should reach your mailbox in the next few days. The Quarterly Investment Statement will give you a snapshot of your Member Account Balance and underlying investments as at 31 March 2018.



### **WHEN YOU READ BAD NEWS IN THE PAPERS... IS THERE ANY GOOD NEWS ABOUT YOUR RETIREMENT FUND?**

Every day we read about unsettling developments, both in our country and around the world. It might be about political upheaval, business fraud, conflict over land reform, problems at state-owned entities, or bad US relations with Russia and China. What does it all mean for your OMEGS retirement savings?

Although we can never predict the future, you can take comfort that **your retirement fund has several built-in features** to help you weather the shocks:

- **Retirement fund legislation emphasises good governance:**

The South African retirement fund legal framework requires the Old Mutual SuperFund Board of Trustees and the OMEGS Joint Management Committee (JMC) to ensure your savings are very carefully managed.

You may have been concerned by articles in the press suggesting that government has pressured the Public Investment Corporation (PIC) to invest in government initiatives. Such actions may not always be in best interests of the members of the Government Employees Pension Fund.

However, you can take comfort that **this is not allowed in private retirement funds like Old Mutual SuperFund**. In fact, the OMEGS JMC is responsible to closely monitor the chosen investment managers to ensure they are investing responsibly and sustainably and in your best interests as members.

- **Your retirement savings are invested in a diverse range of assets:**

The long-term OMEGS investment options are **invested across a wide range of industries and asset classes** (such as listed equity, property, fixed interest and alternative investments). They **also include a significant chunk of offshore investments spread across multiple regions**, including both developed and developing markets.

This diversification means that one particular event (such as the recent Steinhoff scandal) would usually only affect a portion of your retirement savings. Occasionally, global events (such as the 2008 global financial crisis) can affect the entire investment portfolio. However, even then, diversification across different investment markets can limit your exposure.

You can also benefit from the **smoothing of investment returns** offered by the default investment (the Old Mutual Absolute Smooth Growth Portfolio). This can give you an added layer of protection against market volatility.

- **You've got time on your side:**

Saving for retirement is a long-term process, and **time is a key ingredient which smooths out the shorter-term ups and downs** in the market, while enabling you to benefit from the power of compound growth.

Your retirement investing journey doesn't even stop when you retire, but it extends well into your retirement years! So remember - it is important to **look through "long term lenses" when thinking about your retirement savings**, rather than getting flustered by today's news.

## FUND CONTACT DETAILS

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## INDEMNITY STATEMENT

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