



HOW MUCH DO YOU HAVE?

Do you want to know how much you've got saved up in OMEGS? Or where you are invested? Or how much you have contributed?

Look out for your latest encrypted Quarterly Investment Statement, which should reach your mailbox later today. This statement will give you a snapshot of your Member Account Balance and underlying investments as at 31 December 2017.



TOP MONEY TIPS FOR 2018

TOP TIP 1: Make sure you are saving!

Steady saving is one of the keys to achieving any financial goal. We know it can hurt to get started, but regular saving can open up wonderful opportunities for you and your family. As an OMEGS member, you're already on the retirement savings journey - but please make sure that you are saving enough!

You can find out how much you have already saved in OMEGS by checking your emailed Quarterly Investment Statement. If you'd like more detail, you can log in to the [Old Mutual Secure Services website](#) (and then make sure you select the *Retirement Scheme Administration* section), where you can find a detailed Account Statement of transactions and details about your investment portfolio(s).

If you want to boost your OMEGS savings, you will have a chance to increase your contribution rate during the July or November payroll process. Look out in March for an opportunity to contribute a portion of your STI bonus.

TOP TIP 2: Invest with a long-term view

The local and global political and economic landscape can be quite unstable, creating short-term volatility in the market. The best thing you can do in these times is to keep calm and stick to your long-term investment strategy. Talk to your financial adviser before making any hasty decisions about switching investments!

TOP TIP 3: Get help

You can get tailor-made financial advice from an [accredited Old Mutual financial adviser](#) who has had training on the specifics of OMEGS and its benefits. If you already have a relationship with a licensed financial adviser that you trust, then we encourage you to maintain that relationship.

For information or assistance regarding the administration of your benefits, call the Old Mutual SuperFund Member Service Centre at 0860 20 30 40.

TOP TIP 4: Use credit wisely

The cost of borrowing can be very expensive. Avoid buying non-essentials on credit, and avoid taking out instant micro-loans, personal loans and the likes to cover monthly expenses.

DON'T KNOW WHERE TO START?

If you feel overwhelmed by financial matters, you can learn more using free financial and investment education online offered by the Old Mutual Financial Wellbeing Programme (FWP).

The Financial Wellbeing Programme was created by Old Mutual to help all South Africans make more informed financial and investment decisions*. The four easy-to-follow e-Learning topics include:

- Retirement Planning
- Short Term Insurance
- Wills and Estate Planning
- Financial Planning

The e-Learning site is compatible with most mobile devices, so you can expand your financial knowledge wherever you are, whenever you want. All it takes is a quick click to get started on the [updated FWP E-learning site](#).



** PLEASE NOTE: Although Old Mutual SuperFund works closely with the Financial Wellbeing Programme and considers it a very useful resource, the material has been designed for a broad audience and some of the details may not be specifically relevant to your situation.*

FUND CONTACT DETAILS

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DO GREAT THINGS



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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.

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