



OLD MUTUAL

EMPLOYEE GROUP IN SUPERFUND

INVESTMENT ALLOCATION GUIDE

CHANGING YOUR FUTURE CONTRIBUTIONS

PLEASE NOTE that there are two types of investment transactions available:

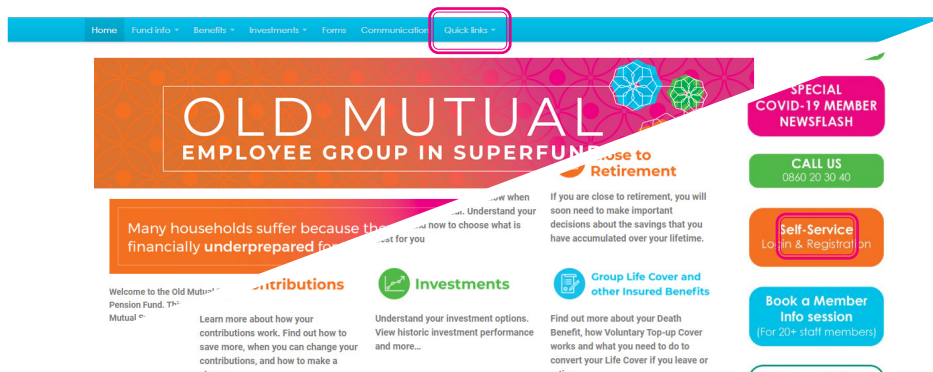
- **SWITCH REQUEST:** this is when you **switch part or all of your Member Account Balance** from its current investment portfolio to another investment portfolio/s. You can make a switch at any time in the month, and it will usually be completed within 3 to 5 working days. There is no cost to make an investment switch. **To find how to make a SWITCH REQUEST, click [HERE](#)**
- **INVESTMENT ALLOCATIONS:** this is when you elect to invest your **future Fund contributions** in another investment portfolio/s. There is no cost for making investment elections. If you submit your investment election before the 20th of the month, it will definitely be implemented before the month-end, so your new investment election will apply to that month's contributions. If you submit your investment election after the 20th of the month, your investment election may possibly only be implemented in the following month (depending on the date that payroll is processed by the Administrator in that month). **To find how to make an INVESTMENT ALLOCATION, read on below.**

It is important to note that these are two separate transactions. If you want to switch both your current Member Account Balance and your future contributions, you must give instructions for BOTH transactions.

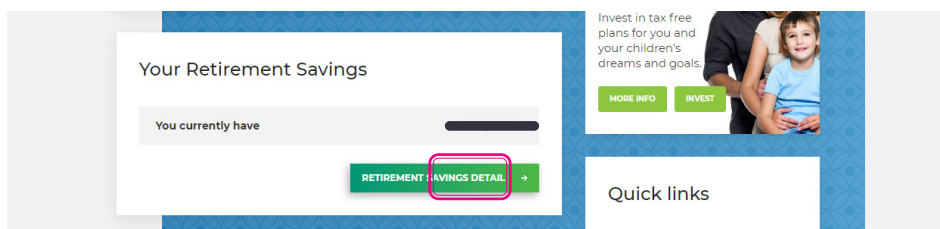
HOW TO MAKE INVESTMENT ALLOCATIONS (TO CHANGE FOR YOUR FUTURE CONTRIBUTIONS)

(PLEASE SEE THE SEPARATE GUIDE IF YOU WANT TO KNOW HOW TO MAKE A **SWITCH REQUEST** TO SWITCH YOUR MEMBER ACCOUNT BALANCE)

1. Login to **Secure Services** (a login link can be found at the top or right bar on the **OMEGS'** website homepage).



2. Select **MyPortfolio/** followed by **Retirement Savings detail** and follow the link as shown **on the right**.





OLDMUTUAL

3. Your **Old Mutual Employee Group in SuperFund details** should display. You then select **INVESTMENT ALLOCATION**

4. Once you select **CHANGE ALLOCATION** you will see where your contributions are currently invested. If you want to change the portfolio/s to which your contributions are invested, you must then indicate how your future contributions should be invested by choosing the fund and the percentage of your contributions you want to invest in.

Note: The total must always add up to 100 – remember **not** to include the % sign – just the number!

When you have made your election, tick the check boxes and click **Submit** to proceed.

5. Read and accept the conditions by clicking on the check box and then click on **ACCEPT**.

Terms & Conditions Investment Disclaimer

Every effort has been made to include accurate information on this statement, however you need to check it before making any decisions. Please refer to your member benefit statement and the Rules of the Fund for terms and conditions.

Balance amounts are reflected in South African Rand (ZAR). Balance amounts are calculated using the latest available unit prices. Pending transactions and switches will not be taken into account to determine the closing balance. The prices reflected here are as provided by the Investment Managers of the respective investment funds. Old Mutual will update the unit prices daily or, in the case of technical problems, will display the latest available price. A record of all the units purchased in each investment fund that you have selected is maintained. Please note that changes to your investment is binding once transacted.

Investments Declaration

I understand that I may only switch investments if my employer has elected a retirement fund investment option that facilitates member investment choice and switching. I waive any claim for any loss that I may sustain as a consequence of my own investment options and indemnify the Fund against any claims by me or my dependants arising from any losses as a consequence of this decision.

I accept the Internet as a legally binding delivery mechanism. The onus is on me to confirm receipt of my request by Old Mutual by calling 0860 203 040, if Old Mutual does not acknowledge receipt of my instruction within five working days, then the change may not have taken place.

I understand the risks associated with choosing my own investment portfolios.

I understand that there are additional monthly costs associated with selecting strategy or extended portfolios.

☒ I have read, understood and accept the above declaration.

Confirmation

You have successfully saved your change allocation



FREQUENTLY ASKED QUESTIONS:

1) When will my investment election be processed?

Your money will be invested in the new investment portfolio/s on the 1st business day of the following month.

2) How often can I make investment elections?

You can make investment elections (i.e. change the investment portfolio for your future Fund contributions) on a monthly basis.

3) What do I do if I want to cancel my investment election?

You can cancel your investment election by clicking on 'Cancel Investment Election' on the screen that appears when you select 'Investment Election' on the Transacting tab.

4) What is the closing date for making investment elections?

If you submit your investment election before the 20th of the month, it will definitely be implemented before the month-end, so your new investment election will apply to that month's contributions. If you submit your investment election after the 20th of the month, your investment election may possibly only be implemented in the following month (depending on the date that payroll is processed by the Administrator in that month).

5) Where can I find out what my Accumulated Credit is today?

Select Account Balances under the Financial Information tab in the left hand navigation on the Retirement Scheme Administration Website.

6) Will I receive official notification from the Administrator that my investment election was processed?

Once you have updated your election, you will receive a message on the screen saying that "your investment election request has been submitted".

7) How much will this investment election cost?

There is no cost for making investment elections.