OLD MUTUAL
EMPLOYEE GROUP IN SUPERFUND

MEMBER ACCOUNT BALANCE SWITCH GUIDE

CHANGING YOUR FUTURE CONTRIBUTIONS

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

- **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, click HERE**

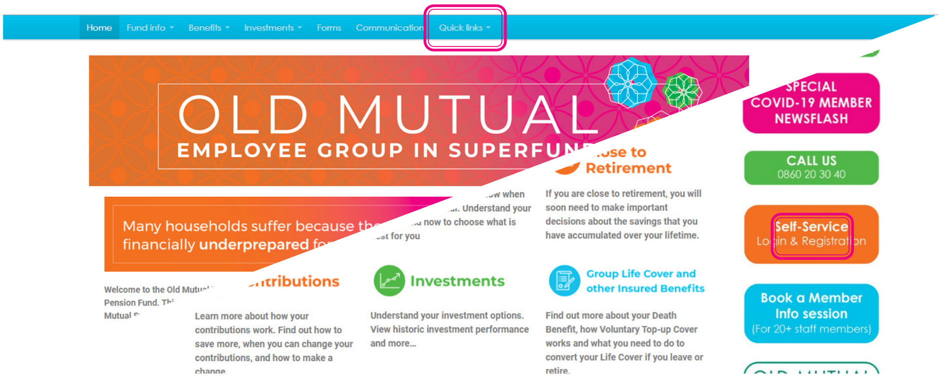
- **SWITCH REQUEST:** this is when you **switch part or all of your Member Account Balance** from its current investment portfolio to another investment portfolio/s. You can make a switch at any time in the month, and it will usually be completed within 3 to 5 working days. There is no cost to make an investment switch. **To find how to make a SWITCH REQUEST, 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 <u>and</u> your future contributions, you must give instructions for BOTH transactions.

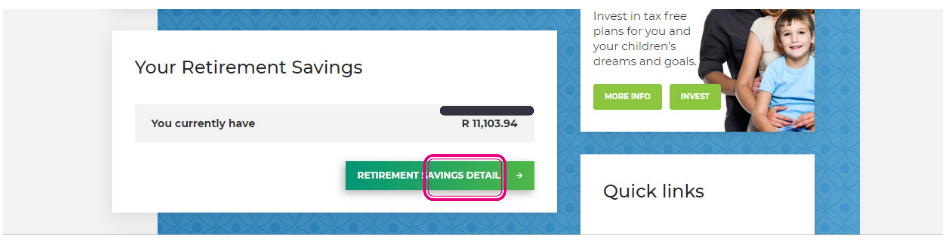
HOW TO MAKE A SWITCH REQUEST (TO SWITCH YOUR MEMBER ACCOUNT BALANCE)

(PLEASE SEE THE SEPARATE GUIDE IF YOU WANT TO KNOW HOW TO MAKE INVESTMENT ALLOCATIONS TO CHANGE FOR YOUR FUTURE CONTRIBUTIONS

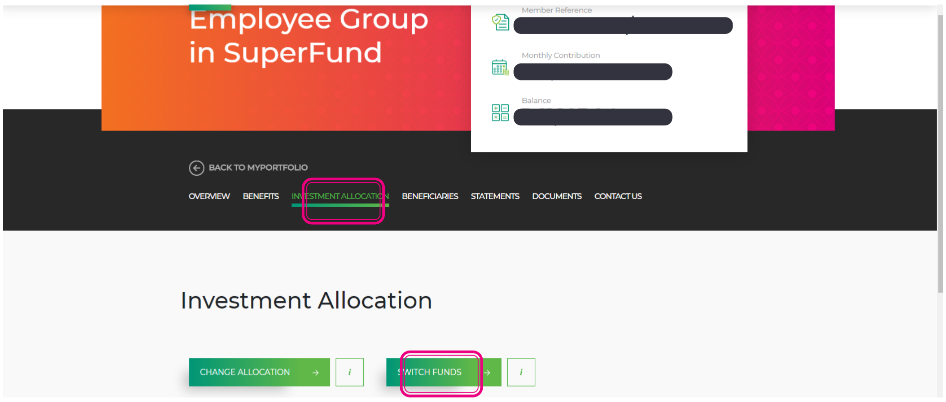
1. Login to **Secure Services** (a login link can be found at the top or right bar on the **OMEGS'** website homepage).



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



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

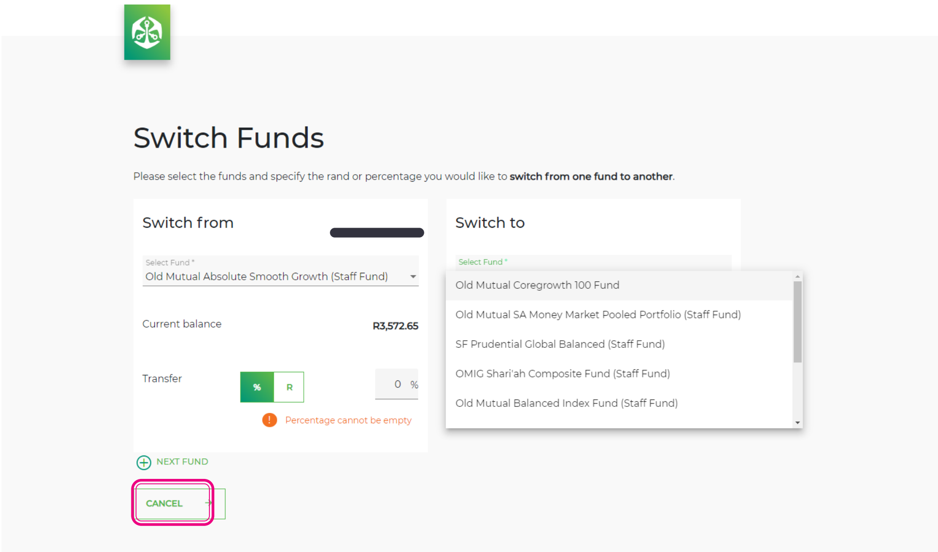


4. Once you select **SWITCH FUNDS** you will see where your contributions are currently invested. If you want to change the portfolio/s, choose the portfolio you want to move it to, and the relevant percentage.

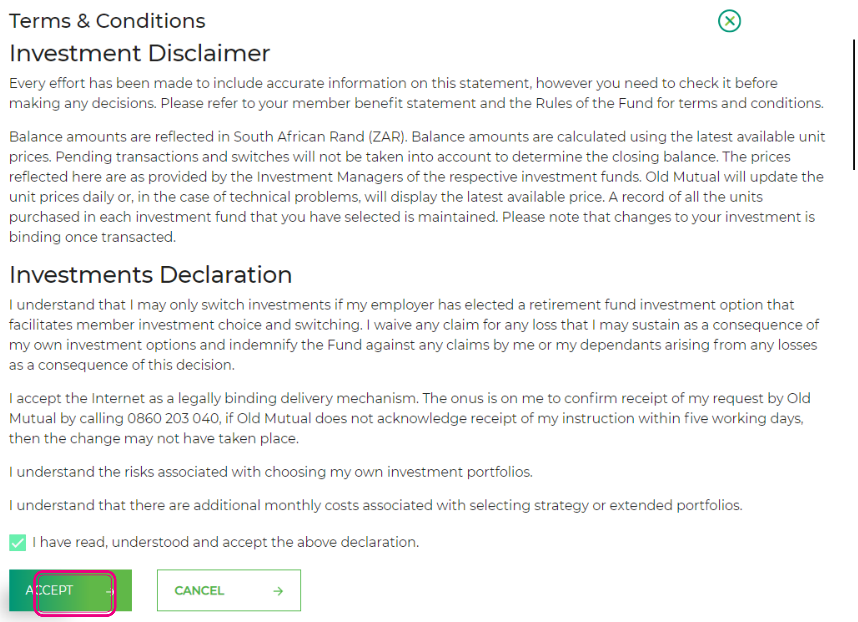
Note: The total must always add up to 100 – remember **not** to include the % sign – just the number!

When you have made you selection, read and then tick the check boxes and click **Submit** to proceed.

The switch detail that you have requested is displayed. Review the switch details and click on **Confirm** if you want 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.

ACCEPT

CANCEL

FREQUENTLY ASKED QUESTIONS:

1) **When will my Member Account Balance switch be processed?**
   The switch will usually be completed within 3 to 5 working days (unless you select a Total Account Switch).

2) **What do I do if I want to cancel my switch?**
   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?**
   Only switches with an active status can be cancelled. You can cancel your switch by selecting Switches under the Transacting tab on the menu. Then select Cancel Switch Request. Read and accept the conditions and click on Submit to proceed. You will not, however, be able to request a new switch until your previous switch instruction has been cancelled by the Administrator. Please contact the Member Service Centre on 0860 20 30 40 once you have cancelled your switch so they can notify you when you can make another switch.

4) **Where can I find out what my Member Account Balance is today?**
   Select Account Balances under the Financial Information tab in the left hand navigation on the Retirement Scheme Administration Website.

5) **Will I receive official notification from the Administrator that my investment election was processed?**
   Yes. You will receive a switch certificate (sent to the email/contact address you provided) within 5 days from the date that your switch was processed. If you do not receive a certificate or have any queries, please contact the Fund's Member Service Centre on 0860 20 30 40 or email superfund@oldmutual.com

6) **How much will this investment election cost?**
   There is no cost to make an investment switch.