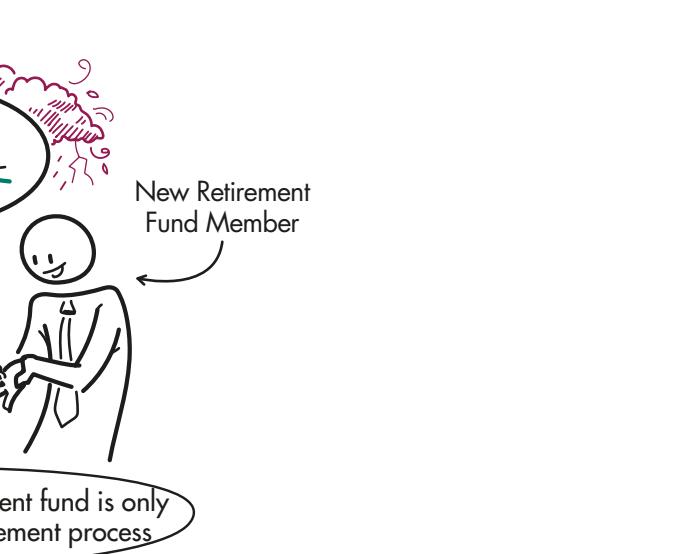


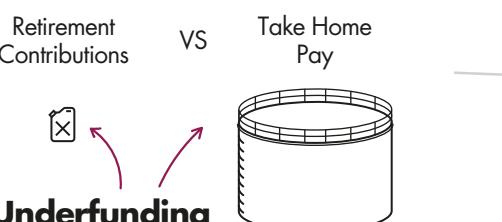
IS YOUR COMPANY RETIREMENT PLAN READY TO DELIVER MEMBERS TO THEIR DESIRED DESTINATIONS?

Giving employees access to a retirement fund is an excellent way to help them on their journey to the financially secure futures they desire. However, the mere fact that someone belongs to a retirement fund does not guarantee them a comfortable retirement. Employers need to ensure that their employees have the knowledge and guidance to make good retirement savings choices and that the retirement offering is structured to deliver the best possible retirement outcomes.



THE DANGERS OF A JOURNEY WITHOUT PLANNING

While a company may give its employees access to a retirement vehicle, it remains the task of the employee to properly pilot their investment to a successful landing. Sadly, all too many employees believe that simply having a retirement fund assures their financial security and find themselves in deep water when it's time to retire.



Underfunding

A significant cause of underfunding is that contributions are too low. This could be due to a low contribution rate for all members or because members have a choice of how much they want to contribute. Most members focus on higher take home pay now because they are not shown the impact of a low contribution on their future pension.

Failure to plan

Many members are out of their depth when it comes to setting appropriate retirement goals and making the right decisions to give themselves the best chance of funding what could be a lengthy retirement.



We're going down!

Unforeseen or unplanned circumstances and conditions can cause the member's retirement vehicle to nose-dive. Maybe a higher monthly contribution or a more appropriate investment portfolio would have been better.

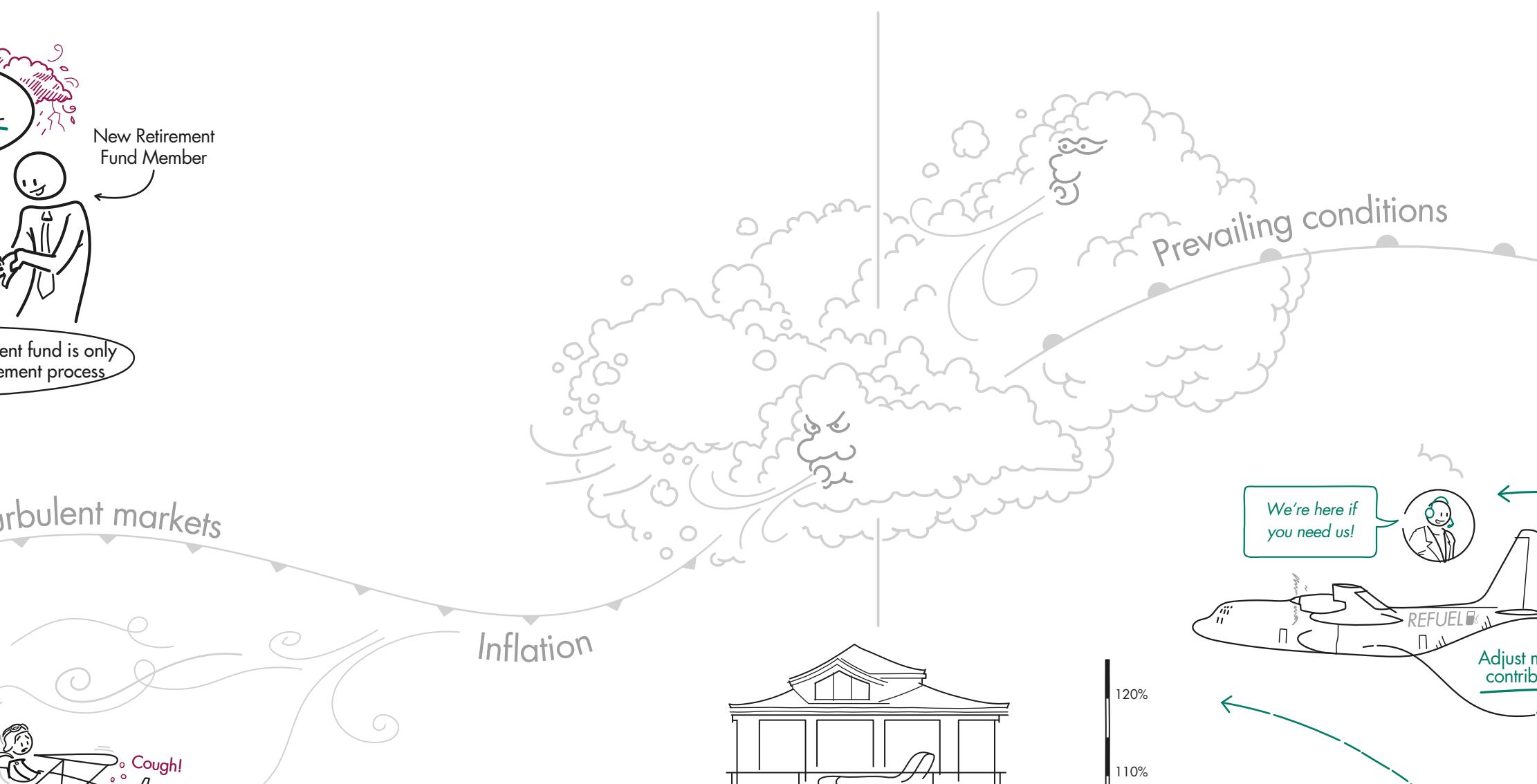


20/20 Hindsight

By the time the member is ready to retire the shortfall will become perfectly apparent. At this point it is far to late to make any meaningful course corrections to get them to the comfortable retirement they deserve.

Treading water

Without the necessary means to enjoy a comfortable retirement, the member can fall prey to many risks - from the need to borrow money from unscrupulous lenders, to being dependent on family or government for their survival. Some may even be unable to retire and have to continue working well into their old age.



A WELL-PLANNED RETIREMENT JOURNEY THANKS TO TARGETED RETIREMENT OUTCOMES

Targeted Retirement Outcomes (TRO) is an end-to-end retirement fund analysis and investment advisory service offered by Old Mutual Corporate Consultants. It combines comprehensive analysis of the retirement provision made by fund members with best advice to you as an employer or trustee board on the most appropriate member-focused actions, investment strategies and portfolio combinations to help fund members achieve their retirement objectives.

