

OLD MUTUAL SUPERFUND CHOICE INVESTMENTS



THE TRUSTEE CHOICE INVESTMENT PACKAGE

Congratulations on becoming a member of **OLD MUTUAL SUPERFUND CHOICE** – the flexible retirement and risk benefits solution that offers you financial peace of mind today, and a better financial future tomorrow.

Your employer has selected Trustee Choice as a default investment option.

This fact sheet provides you with more information about this valuable retirement investment solution.

A BIT ABOUT TRUSTEE CHOICE

This investment solution provides the potential for high capital growth with smoothed returns and an 80% capital guarantee. It is a completely 'hands-off' solution – which means you don't need to be involved in any decisions regarding your investment. You can leave all of that up to the Old Mutual SuperFund Trustees.

IT SUITS YOU IF...

You don't have any (or many) other retirement savings vehicles other than the fund provided by your employer and you prefer your investment to give you stable returns without too much risk.

HOW DOES IT WORK?

When you invest in the Trustee Choice option, your retirement savings contributions, and those made by your employer, are all put into a single investment portfolio that has been selected by the Old Mutual SuperFund trustees.

Currently, the Trustee Choice investment portfolio for all Old Mutual SuperFund members who select this option is the Old Mutual Absolute Stable Growth Smoothed Bonus portfolio. The portfolio aims to deliver yearly investment returns equal to CPI (inflation) plus 5.5%.

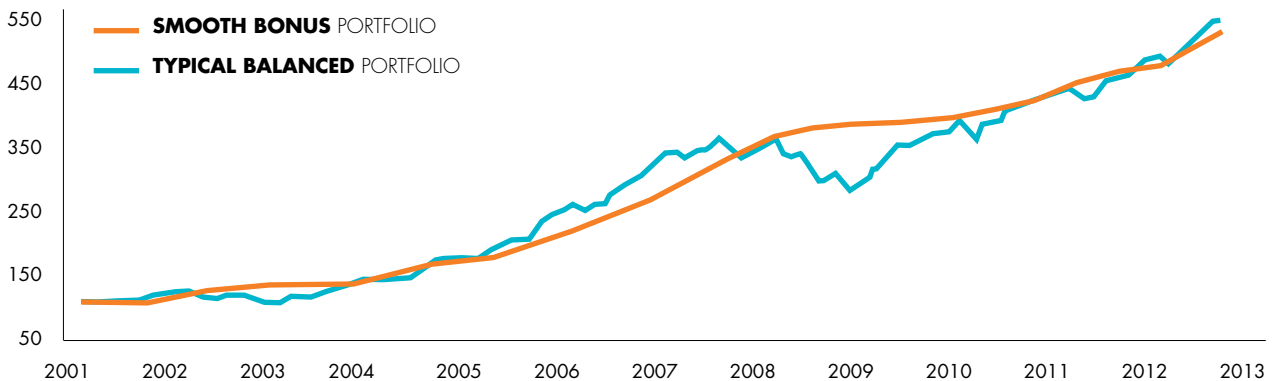
Below is a graph that shows the performance of this portfolio since 2001 as well as the effect that smoothing has on evening out volatility over time.

DO GREAT THINGS



OLD MUTUAL
CORPORATE

OLD MUTUAL ABSOLUTE STABLE GROWTH PERFORMANCE



WHAT YOU GET WHEN YOU INVEST

- COMPETITIVE RETURNS**
 The Old Mutual Absolute Stable Growth Smoothed Bonus portfolio is designed to help your retirement savings grow at a level well in excess of inflation.
- PROTECTION OF YOUR RETIREMENT SAVINGS**
 A big drop in the investment markets can cause investors to lose a lot of money. But you don't need to worry about that because when you invest in Absolute Stable Growth, Old Mutual guarantees that the value of your retirement savings in will never fall by more than 20% of the highest value they have ever reached. So, even if the markets suddenly lost 50%, your retirement savings would still remain largely protected and secure.
- SMOOTH PERFORMANCE IN ANY MARKET CONDITIONS**
 The performance of the investment market will always move up and down, but thanks to the smoothing that's built into Absolute Stable Growth, your retirement savings won't ever be as volatile as the market.

SOME IMPORTANT INFORMATION ABOUT CHOOSING YOUR INVESTMENT:

- If other investment package options are available to you, your retirement savings have to be fully invested in only ONE of the packages at any given time. Investments cannot be split across packages. You can, however, switch between packages at any time.

- If you don't make a specific investment choice, your retirement savings will automatically be placed into the default package chosen by your employer. The default investment package will be either Trustee Choice or Lifestage.

NEED MORE INFORMATION OR GUIDANCE?

If your employer has also made other investment solutions available, you will need to decide which is best for you. Before you make any investment decision, it is always a good idea to first speak to a qualified financial adviser. Remember that, in order to meet your needs when you retire, you need to consider many other factors as well, such as how much you are saving towards retirement and how long you have until your retirement. If you don't have your own adviser or broker, contact Old Mutual SuperFund on 0860 38 88 73 or email us at superfund@oldmutual.com and we will arrange for a personal financial adviser to call you.

A dedicated service centre is available at 0860 20 30 40. Consultants can answer all service queries, including questions about:

- Making a claim,
- Updating personal details (via phone, sms, email, etc.),
- Updating beneficiary nomination, and
- Switching between investment packages.



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