

OLD MUTUAL SUPERFUND

MEMBER NEWSFLASH



Our very first **Old Mutual SuperFund Member Newsflash** is here!

A monthly reminder of the ABC's and 123's of making good financial choices, as well as an update about relevant industry news.

"SAVE AS MUCH AS YOU CAN, FOR AS LONG AS YOU CAN!"

Yes, you may have heard this many times before. This is purely because this statement is 100% true.

Let's start with the Golden rules for saving that you always need to remember:

- Firstly, start saving early...**
This makes the power of compound interest work for you.
- Contribute the maximum allowed to your company's retirement fund (and when you change jobs, DO NOT cash these savings)**
Save as much as you can, from as early as you can, for as long as you can to make the most of this pre-tax money.
- Spend less than you earn and pay yourself first**
As hard as it may seem Warren Buffet provided good advice when he said "Do not save what is left afterspending, but spend what is left after saving".
- Lastly, you are your own greatest asset**
Pursue personal growth and learning and know that you are in control of your financial future.

For an illustrative example of the benefits of starting to save early, see the annexure below.

UPDATE YOUR CONTACT DETAILS

Please inform your Human Resource department or the Old Mutual Call Centre (0860 20 30 40) if your contact details (email, postal address or cellphone number) have changed.

DID YOU KNOW

Old Mutual Superfund was named the winner in the Fund Governance category by the Institute of Retirement Funds (IRF) Africa, for the 2015 Best Practices Industry Awards.

DO GREAT THINGS



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Old Mutual is a Licensed Financial Services Provider

Indemnity

While every effort has been made to ensure that the information in this newsletter is correct, Old Mutual Superfund Pension and Provident Funds and Old Mutual take no responsibility for any loss or damage suffered by any person as a result of their reliance on the information contained herein.

OLD MUTUAL SUPERFUND ANNEXURE

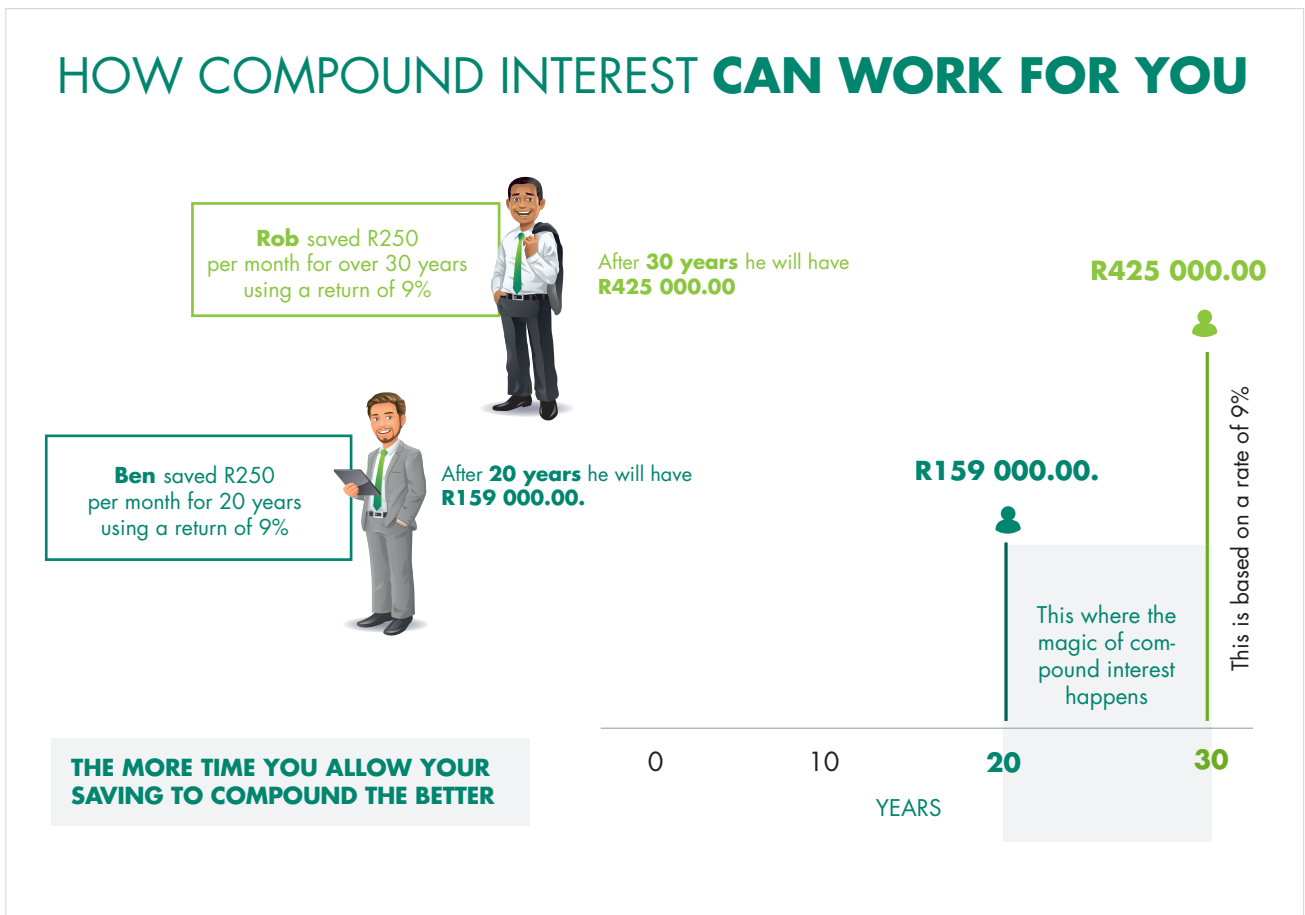


WHAT IS THE BENEFITS OF SAVING EARLY?

- The sooner YOU start to save, the less you have to save per month!
- By delaying your start date to save by 10 and 15 years, YOU will need to save 3.7 and 8 times more respectively!
- By saving more, YOU can reach your saving goal sooner.

The above facts are underpinned by the power of compound interest. To harness the power of compound interest, save as much as you can, as early as you can, for as long as you can.

EXAMPLE OF COMPOUND INTEREST:



ARE YOU READY TO START SAVING?

DO GREAT THINGS