



OLD MUTUAL SUPERFUND EASY



WHAT DOES IT DO?

A completely pre-packaged offering that means employers don't need to make any choices, yet still receive a comprehensive result for all your employee benefit needs. The convenient and cost effective benefits making up Old Mutual SuperFund Easy, includes retirement, death, disability and dread disease benefits as well as funeral cover.



WHO IS IT FOR?

As an employer, Old Mutual SuperFund Easy is ideal for you if:

- You are a small to medium-sized company with 5 or more employees who wants an easy-to-manage retirement and risk benefits solution
- You prefer a pre-packaged option
- Your business wants to benefit from offering comprehensive employee benefits, but without high levels of involvement in the management of those benefits
- You place a priority on staff retention by means of value-adding employee benefits



WHAT DOES OLD MUTUAL SUPERFUND EASY OFFER?

Convenient and cost-effective options that are pre-selected and packaged by qualified and experienced Old Mutual SuperFund Trustees.

Employers are able to select their retirement fund contribution levels above a specified minimum. The risk benefits are fixed, and pre-priced, so members do not need to undergo medical check-ups as no medical underwriting is required.

TOTAL CONTRIBUTION OF 8.500% OF MONTHLY SALARY MADE UP AS FOLLOWS:

Retirement Savings
5.563%

Expenses
0.807%

Risk Benefits
2.130%



CORPORATE
RETIREMENT SOLUTIONS

DO GREAT THINGS EVERY DAY

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HOW DOES IT WORK?

Retirement investments

Employer and member contributions are placed in the Trustee Choice default investment package option, as selected by the Old Mutual SuperFund Trustees.

Risk benefits

Employers who elect the Old Mutual SuperFund Easy solution give their employees access to a core offering of pre-packaged risk benefits:

| | MAIN MEMBER YOUNGER THAN 50 YEARS | MAIN MEMBER 50 YEARS OR OLDER |
|------------------------------------|---|--|
| Group Life Assurance | Group Life Assurance cover of 1.5 times annual salary* (maximum benefit R585 000) | Group Life Assurance cover of 1.25 times annual salary* (maximum benefit R487 500) |
| Lump Sum Disability | Permanent disability cover of 1.5 times annual salary* (maximum benefit R585 000) | Permanent disability cover of 1.25 times annual salary* (maximum benefit R487 500) |
| Temporary Income Protection | Cover for temporary disability 80% of annual salary* (maximum benefit R26 000 per month)** | |
| Lifestyle Cover | Cover of R15 000 in the event of cancer, heart attack, stroke, paralysis, or permanent loss of a limb, hearing or sight | |
| Family Cover | For the main member, spouse and children aged 14 years or older – R20 000 lump sum cover For children younger than age 14 (including still born) – R8 500 lump sum cover Maximum of one claim per spouse per year | |

Terms and conditions apply.

* For purposes of all risk benefit calculations, annual salary is defined as the member's actual salary on which contributions were based over the preceding 12 months. A maximum of R390 000 annual salary applies.

** Waiting period of one month applies. Maximum of five monthly payments in any 24-month period.

Note: Exclusions apply to the above mentioned risk benefits.



FIND OUT MORE

For more information on Old Mutual SuperFund Easy, or to discuss the choices and options available, contact an Old Mutual Personal Financial Adviser, a qualified and registered intermediary, or an Old Mutual Corporate Consultant in your area.

OLD MUTUAL CORPORATE INTERMEDIARY CONSULTANTS

Johannesburg 011 217 1000 / 1104
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KwaZulu-Natal 031 581 0600 / 0712
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Alternatively, visit

oldmutual.co.za/superfund

