



# OLD MUTUAL SUPERFUND **MEMBER UPDATE**

DECEMBER 2015

## WHAT'S IN THIS **EDITION**

**HIT THE PAUSE BUTTON AND BOOST YOUR RETIREMENT SAVINGS!**

## MESSAGE FROM THE **PRINCIPAL OFFICER**

**Welcome to the December edition of the Old Mutual SuperFund Member Update.**

In this edition we focus on our new Old Mutual SuperFund Deferred Retirement solution. This newsletter provides you with the following information:

- How the Old Mutual Deferred Retirement solution works;
- The advantages of the Old Mutual Deferred Retirement solution;
- Links to access more information, such as the Old Mutual Deferred Retirement solution member guide.

### **Help us to help you!**

To improve the Fund's response time to your email queries or when requesting information from the Old Mutual SuperFund Member Service Centre (at [superfund@oldmutual.com](mailto:superfund@oldmutual.com)), please make sure that you include your identity (ID) number in your email.

We trust that you will find this issue informative.

Happy reading!

**Cheryl Mestern**  
**Old Mutual SuperFund Principal Officer**





# HIT THE PAUSE BUTTON **AND BOOST YOUR RETIREMENT SAVINGS!**

## **IS YOUR RETIREMENT DATE FAST APPROACHING?**

**Whether it's early retirement or normal retirement or it's due to ill health, if you:**

- A** Are not sure about how you should invest your retirement savings, and you need more time to think about it.
- B** Are taking up other employment after you retire from your Old Mutual SuperFund participating employer and don't need to tap into your retirement savings immediately.
- C** Have an alternative source of income and would like to keep your retirement savings invested in a cost effective solution.

**Then Old Mutual SuperFund has good news for you!**

With the launch of our Old Mutual SuperFund Deferred Retirement solution you can now continue your Old Mutual SuperFund Membership after you retire from your employer. You will receive the benefit of compound growth on your retirement savings while you decide on a more appropriate time to access your retirement savings. You will also enjoy investment choice and excellent service at a good price!

## HOW **OLD MUTUAL SUPERFUND DEFERRED RETIREMENT** WORKS



### **WHO CAN JOIN?**

To be eligible for Old Mutual SuperFund Deferred Retirement you need to be a member of the Old Mutual SuperFund who is retiring from the participating employer due to early, normal or ill health retirement.

Unfortunately, if you have an employer lien, you cannot join Old Mutual SuperFund Deferred Retirement.

### **CONTRIBUTIONS**



While Old Mutual SuperFund Deferred Retirement may keep on growing the retirement savings you have invested, you are no longer able to make any additional contributions.

### **CONSOLIDATE AND SAVE!**



If you have other pension, provident or preservation funds that you are a member of and the monies are available for transfer, you may transfer these savings to your Old Mutual SuperFund Deferred Retirement account, if the source rules allow for it.



# THE ADVANTAGES OF YOUR OLD MUTUAL SUPERFUND DEFERRED RETIREMENT MEMBERSHIP

**There are many advantages to being a member of the Old Mutual SuperFund Deferred Retirement, such as the following amongst others:**

**You have the opportunity to get your retirement plan back on track**

Postponing your retirement from the Old Mutual SuperFund will give your savings the extra boost needed for a more comfortable retirement.

**You are not forced to take your retirement benefit**

You can postpone taking your retirement benefit to when you want to and have considered all your options.

**You remain invested in a cost effective solution**

You benefit from low administration fees and institutional investment management fees.

**You enjoy flexibility in investment choice**

You decide how you want your savings to be invested from a range of investment packages.

**You can consolidate your retirement savings**

You can transfer your existing pension, provident or preservation fund savings with Old Mutual or third party financial service providers to Old Mutual SuperFund Deferred Retirement if the source fund rules allow for it.

**You can select your retirement age**

You have the flexibility to retire from Old Mutual SuperFund at any time.

**To join simply alert your employer, by selecting the 'Deferring retirement from the Fund' option on the Claim Form provided to you by your human resource department. Alternatively you can contact the Member Service Centre on 0860 38 88 73 and allow us to help you through this seamless process.**

**For more information regarding the Old Mutual Deferred Retirement solution please click on the following links:**

[Old Mutual SuperFund Deferred Retirement guide](#)

[Old Mutual SuperFund Deferred Retirement questions and answers](#)

[Old Mutual SuperFund Deferred Retirement Solution website](#)

[Old Mutual SuperFund Retirement Guide](#)



**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.