



# OLD MUTUAL SUPERFUND CHOICE

## WHAT DOES IT DO?

Provides simple solutions for employers and better benefits for employees, through varied levels of investment and insured benefit flexibility and choice.

## ISN'T THAT EXPENSIVE?

By keeping the choices to a standardised set of options, employers can keep costs down without sacrificing flexibility.

## WHO IS IT FOR?

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

- You employ 5 or more employees and your monthly contributions/premiums are R15 000 or higher
- Your business employs a range of staff members earning varied incomes
- You want to be able to tailor your retirement investment and risk benefits offering to address most of the needs of your diverse workforce
- You and your employees want, and are able to manage a level of investment and risk benefits choice
- You place a priority on staff retention by means of value-adding employee benefits

## WHAT DOES OLD MUTUAL SUPERFUND CHOICE OFFER?

Old Mutual SuperFund Choice offers excellent flexibility within a range of pre-determined offerings that will suit the majority of businesses and their employees.

## RISK BENEFITS

ELIGIBILITY 5 or more employees	ELIGIBILITY 20 or more employees	ELIGIBILITY 100 or more employees OR total monthly contributions of R200 000 or higher
<b>INTEGRATED RISK BENEFITS</b> (Old Mutual is the insurer)	<b>INTEGRATED RISK BENEFITS</b> (Old Mutual is the insurer)	<b>INTEGRATED RISK BENEFITS</b> (Old Mutual is the Insurer) <b>OR</b> <b>CUSTOMISED RISK BENEFITS</b> (Old Mutual or approved 'non-Old Mutual' risk provider)
All members must be covered. Only one level of cover for Group Life Assurance. For disability benefits members must be covered for either Lump Sum Disability or Group Income Protection.	All members must be covered. Different levels of cover allowed for Group Life Assurance. For disability benefits members must be covered for either Lump Sum Disability or Group Income Protection.	For Customised Risk benefits: Number of cover levels as per that agreed with risk provider.
Choice of benefits and cover levels from the following: • Group Life Assurance Cover (including Accident Plus) • Disability Cover (Group Income Protection, Temporary Income Protection and/or Lump Sum Disability, including Accident Plus) • Family Cover • Lifestyle Cover • Accidental Death Benefit	Choice of benefits and cover levels from the following: • Group Life Assurance Cover (including Accident Plus) • Disability Cover (Group Income Protection, Temporary Income Protection and/or Lump Sum Disability, including Accident Plus) • Family Cover • Lifestyle Cover • Accidental Death Benefit	For Customised Risk benefits: Employers can select from a wide range of insured benefits* provided by Old Mutual or from another approved insurer of their choice. (*excluding flexible, formula-based or scale-based risk and DC risk)



**CORPORATE  
RETIREMENT SOLUTIONS**

**DO GREAT THINGS EVERY DAY**

# OLD MUTUAL SUPERFUND CHOICE - Retirements benefits

## HOW DOES IT WORK?

**Old Mutual SuperFund Choice** provides access to a standard set of investment options selected by the Old Mutual SuperFund Trustees. The number of investment packages available to a Old Mutual SuperFund Choice member will differ from employer to employer based on eligibility and the choices made by the employer. If more than one investment package is available to the member, it is a requirement that the member must be fully invested in one of the available investment packages at any given time.

The process of selecting the investment options at employer scheme level is as simple as following these two steps:

STEP 1	STEP 2
<p>The employer decides if their employees need to have the option of making individual investment choices.</p> <ul style="list-style-type: none"> <li>• <b>Lifestage investment package</b> – a selection of smoothed or market-linked lifestage investment options within which employees are automatically switched, from aggressive investments to more conservative ones, as they progress through life and get closer to retirement age. This investment package is available to all employers (with 5+ employees).</li> </ul> <p>For businesses that employ more than 50 staff members (or have a total payroll of more than R250 000 per month), the following additional investment packages can be selected:</p> <ul style="list-style-type: none"> <li>• <b>Strategy investment package</b> – a selection of Old Mutual Group investment portfolios that can be combined to suit the individual investment strategy of each member.</li> <li>• <b>Extended investment package</b> – a wide selection of single and multi-managed investment portfolios offered by a variety of investment managers including, but not limited to the Old Mutual Group.</li> </ul>	<p>The employer selects the default investment package to offer their employees. Depending on the employees' needs and the number of staff employed, there are two investment packages for a default option:</p> <ul style="list-style-type: none"> <li>• <b>Trustee Choice</b> – The underlying investment portfolio is an aggressive balanced fund that provides smoothed returns and there is an 80% guarantee. This investment package is automatically available to all employers (with 5+ employees).</li> <li>• <b>Lifestage</b> - One of the Lifestage investment options.</li> </ul> <p>Both of these options require little to no involvement by the employer or employees. As default options they offer best-of-breed investment benefits that are fixed, or automatically adapt to the changing needs of members.</p>

**Doesn't sound right for you? Then speak to your Old Mutual Personal Financial Adviser, Intermediary or Old Mutual Corporate Consultant about other options, such as Old Mutual SuperFund Easy and Old Mutual SuperFund Customised.**

Note: It is important to note that these investment options are incremental, so Strategy can only be offered if Lifestage and Trustee Choice is also made available, and Extended can only be offered if Lifestage, Strategy and Trustee Choice are also made available.



## FIND OUT MORE

For more information on Old Mutual SuperFund Choice, 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
Pretoria	012 368 3540
Western Cape	021 509 9111/0700
KwaZulu-Natal	031 581 0600/0712
Eastern Cape	041 391 6300/6321
Bloemfontein	051 444 0831

### OLD MUTUAL CORPORATE DIRECT CLIENT CONSULTANTS

Johannesburg	011 217 1000/1210
Pretoria	012 368 3540
Western Cape	021 509 9111/0741
KwaZulu-Natal	031 581 0600/0706
Eastern Cape	041 391 6300/6304
Bloemfontein	051 444 0831

**Alternatively, visit**  
[oldmutual.co.za/superfund](http://oldmutual.co.za/superfund)

