




1

 <b>Agenda</b>		
Item	Time	Presenter
1 Welcome	5 mins	Jamie-Lee Pillay
2 On the Money Presentation	60 mins	Ayanda Mkhize
3 Bula Tsela Financial Update	30 mins	Jamie-Lee Pillay
4 Q&A	5 mins	All
5 Singular to assist Shareholders with profile related queries	30 mins	Singular Services
6 Commissioner of oaths to certify affidavits	60 mins	

JHB Event to begin at 9am until 10.30am and thereafter Shareholders will be assisted with documentation and profile queries and certification of affidavits.  
Pretoria Event to begin at 1.15pm until 2.45pm and thereafter Shareholders will be assisted with documentation and profile queries and certification of affidavits.

2

OLD MUTUAL  
**ON THE MONEY**

MANAGING YOUR  
CURRENT  
FINANCES

OLD MUTUAL

THE BIG 5 SECRETS OF MONEY MANAGEMENT  
A FINANCIAL BEHAVIOUR CHANGE EXPERIENCE

The advertisement features a large clock on the right side, showing the time as approximately 10:10. Below the clock, there are five circular icons, each containing a different animal: a green circle with a white horse, a green circle with a white lion, a pink circle with a white elephant, an orange circle with a white rhino, and a blue circle with a white bull. The Old Mutual logo is visible on the left side of the advertisement.

3

OLD MUTUAL  
**ON THE MONEY**

Take control of your money,  
live your best life!

The advertisement shows a woman with dark curly hair wearing a yellow sweater and white headphones. She is smiling and looking at a laptop screen. The background is a blurred indoor setting with a plant and a shelf. The Old Mutual logo is in the top right corner.

4





**We are going to show you the five secrets of money management that will let you live your best life.**




- Be fearless** like the lion and take control of your money.
- Pay attention** like the elephant. Know your income, track your expenses and make informed choices.
- Charge down your debt** like a rhino. Don't let your debt run your life.
- Focus on your goals** like the leopard stalks its prey.
- Protect yourself**, your herd's (family) wealth.

5



**Be fearless** like the lion and take control of your money.



**CORPORATE**  
DO GREAT THINGS EVERY DAY

6

**BULA TSELA**

## What influences your decisions about money?

To become fearless like the lion, we need to understand what influences our thoughts, emotions and decisions on money.

- Family
- Advertising
- Personal Circumstances
- Social Media
- Dreams and Goals
- Friends

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**BULA TSELA**

## Tricks advertisers use to make you spend money



- 1 Create scarcity
- 2 Influencer marketing
- 3 Buy One, Get One Free (BOGOF)

Ibili - Natura Copper Non-Stick Frying Pan

From R 399

Only 9 left



8



**Pay attention like the elephant.** Know your income, track your expenses and make informed choices.

**CORPORATE**  
DO GREAT THINGS EVERY DAY

9




## Take control of your finances – set up a budget





### Steps

- 1**  
Know what money is **coming in**
- 2**  
Figure out what money is **going out**
- 3**  
**Categorise your expenses** and adjust your budget
- 4**  
**Monitor** your budget

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## Common myths about budgeting

			
<b>I don't have time to budget.</b>	<b>I am not good at math.</b>	<b>Budgeting will force me to sacrifice all the things I want.</b>	<b>I don't have a regular income, why should I budget?</b>
Start with small steps. Write down everything you spent your money on today!	You can also use an app like 22seven that does the math for you.	You don't want to give up that Steers burger or those Levi's jeans. No problem. Put it in your budget and plan for it.	As long as you spend money, you can budget and take control of your life.

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**STEP 1**






## You can build financial resilience by diversifying your sources of income.

- If you earn a salary, see whether you can start a side hustle
- Invest some of your salary to earn a return

**The COVID-19 pandemic has taught us the importance of income diversification. About 49% of people show a negative impact on their income during a pandemic.**

Source: Old Mutual Savings and Investment Monitor 2020

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## DIVERSIFYING YOUR INCOME

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**BU TSEL** **STEP 2** **MONEY OUT**



## Understand what you spend on




 <b>Mortgage or Rent</b>	 <b>Groceries</b>	 <b>Takeout</b>	 <b>Electricity and Water</b>	 <b>Debt Repayment</b>
 <b>Entertainment</b>	 <b>Personal Care</b>	 <b>Education</b>	 <b>Transport</b>	 <b>Data and Airtime</b>

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**STEP**  
**BULASEL 2**  
**MONEY OUT**

**Needs are must-haves – things** that are essential for living



**Wants are our desires,** things that we want but could also do without

**Budgeting is about ensuring that we meet all our needs and plan for your wants.**

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**BULA TSELA**

## How to manage your expenses better?




Before buying something, ask yourself...





- 1**  
**Can I really afford this item?** Is it in my budget?
- 2**  
**Do I really need this item?**
- 3**  
**Can I use less of this item?**
- 4**  
**Is there a cheaper alternative?** Can I get a better price elsewhere?
- 5**  
**If I borrow to buy it, how much will it cost me in total?**

**Budgeting is about ensuring that we meet all our needs and plan for your wants.**


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**Focus on your goals**  
like the leopard stalks its prey.





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## Setting goals

Now that you have a good idea of your financial position, you are in a better position to set goals.



<b>Short Term</b>	<b>Up to 1 year</b>
<b>Medium Term</b>	<b>1-5 years</b>
<b>Long Term</b>	<b>&gt;5 years</b>

1. Identify your short, medium and long-term goals
2. Set a deadline for each goal
3. Identify the main actions you need to take to achieve your goal
4. Monitor progress towards your goal

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## Mpho's goals



Time Horizon	Timeframe	Goal	Action
Short Term	Up to 1 year	Pay off my credit card balance of R5 500	Pay minimum balance and R 300 extra every month
Medium Term	1-5 years	Save for R20 000 for the deposit on my apartment	Set R500 aside every month in a money market account
Long Term	>5 years	Start my own business with capital of R50 000	Save 50% of all my bonuses every year

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## Nudge yourself towards your goal




**Stick your goals on a wall in your bedroom**, on the fridge or by your mirror so you can see them everyday.


**Talk to your family about your goals** and set up regular imbizos to track your progress.




**Use your phone to set reminders** for you to take action.

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## Three types of savings you should have





	<b>Now Money</b>	<b>Emergency Fund</b>	Enough saving to cover at least 3-6 months of living expenses
	<b>Dream Money</b>	<b>Goal-driven Saving</b>	E.g. for lobola, for a wedding, deposit for your house/car, or that holiday
	<b>Future Money</b>	<b>Retirement Saving</b>	To cover your living expenses when you retire

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**Charge down your debt like a rhino.**  
Don't let your debt run your life.

**CORPORATE**  
DO GREAT THINGS EVERY DAY

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## Distinguishing between good and bad debt

### Bad Debt


**Typically high cost and drains your wealth**

- Food on credit
- Borrowing money to pay for other credit
- Luxury cars and holidays you can't afford

### Good Debt

**Builds your wealth and improves your financial position**

- Student loan
- A bond
- Business loan (to grow your operations)



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## Make debt work for you, don't work for your debt!



**1**

Only take on **debt that you can afford**



**2**

If you need to take on debt, **use debt to achieve your long-term goals** (e.g. buying a house)



**3**

Shop around for the **best interest rates and terms**



**4**

**Pay your credit card** balance every month




**5**

If you are in debt, **get out of it quickly**



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## Credit reports and scores

### What is a credit report and score?


- There are 25 million credit active customers in South Africa
- Each credit active consumer has a profile with a credit bureau
- A **credit report** has information on how you manage your credit (e.g. whether you pay on time, are in arrears or have judgements against you)
- Each credit report has a **credit score**. A good credit score might lower the interest rates on your loans. This means you pay less interest.

### How does your credit score work?

Excellent	767-999
Good	681-766
Favourable	614-680
Average	583-613
Below average	527-582
Unfavourable	487-526
Poor	0 - 486

Source: TransUnion

25




## How long do credit bureaus keep your information?

<b>Enquiries by credit providers on your record</b>	<b>Information on when you pay your accounts (e.g. store account)</b>	<b>Information on action taken by a credit provider to get a consumer to pay</b>	<b>Adverse classification of a consumer because of non or irregular payment</b>
6 months	5 years	1 year or when settled	1 year or when settled
<b>Information on debt review</b>	<b>Civil courts judgements including default judgements</b>	<b>Maintenance judgements in terms of the Maintenance Act</b>	<b>Sequestration</b>
Within prescribed period or until clearance certificate	5 years or until abandoned by credit provider	Until rescinded by a court order	5 years or until rehabilitated

<http://ndma.org.za/credit-bureau-information-retention-periods>


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### What affects your credit score?

- 1 Payment history
- 2 Too much debt
- 3 Late payments, defaults
- 4 Length of credit history
- 5 Account activity

### How can you improve your credit score?



Pay your accounts **on time**

Only **use credit** when you absolutely need it!

Maintain a **healthy mix of credit** (e.g. not too many payday loans)

Check your **credit record** regularly

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## You are entitled to 1 free credit report every year!

TransUnion<sup>tu</sup>

experian<sup>TM</sup>

 My Credit Check

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**BULA TSELA**

## Challenges with debt? How to get out of financial trouble

Feeling overwhelmed by financial stress? Stay positive, you can get out of it.

- 1** **Take inventory** – write down all your debt, income and expenses
- 2** **Look at your expenses** – cut and reduce them to the bare bones.
- 3** **Is there any way to increase your income?** (e.g. Part time job, sell things you don't need)
- 4** **Stop taking on new debt** until you are in a better financial position
- 5** Focus on paying off your debt **using the snowball or avalanche technique**
- 6** **Check your progress every week** to make sure you are on track

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**OLD MUTUAL ON THE MONEY**

**OLD MUTUAL**

**Protect and grow your herd's (family) wealth.**

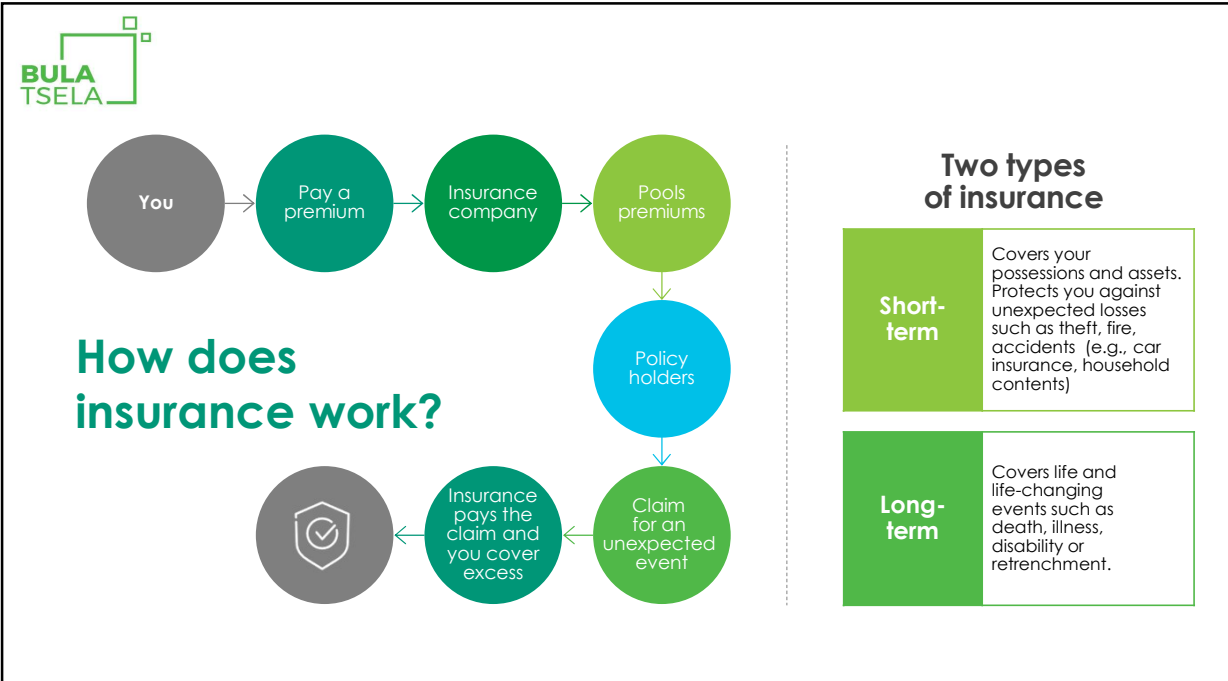
**CORPORATE**  
DO GREAT THINGS EVERY DAY

30



**Protect yourself, your family and your assets**

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**BULA TSELA**

**How does insurance work?**


```

    graph LR
      You((You)) --> PayPremium((Pay a premium))
      PayPremium --> InsuranceCompany((Insurance company))
      InsuranceCompany --> PoolsPremiums((Pools premiums))
      PoolsPremiums --> Policyholders((Policy holders))
      Policyholders --> ClaimEvent((Claim for an unexpected event))
      ClaimEvent --> InsurancePays((Insurance pays the claim and you cover excess))
      InsurancePays --> Shield((Shield icon))
    
```

**Two types of insurance**






<b>Short-term</b>	Covers your possessions and assets. Protects you against unexpected losses such as theft, fire, accidents (e.g., car insurance, household contents)
<b>Long-term</b>	Covers life and life-changing events such as death, illness, disability or retrenchment.

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## Types of insurance


### Long term insurance

-  Medical aid
-  Life insurance
-  Income protection
-  Disability cover
-  Funeral cover

### Short term insurance

-  Household contents
-  Building
-  Business
-  Cellphone
-  Car
-  Hospital gap cover
-  Livestock
-  Credit life

You can also get combined insurances (e.g., car, home and building combos)



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## Your road to your best life!


The sooner you start the better your prospects for a **healthy financial future**




- 1 Understand what influences your money decisions
- 2 Manage your money well
- 3 Set actionable financial goals
- 4 Take control of your debt
- 5 Protect yourself and your family



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OLD MUTUAL  
ON THE  
MONEY





## Take action

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## Creating a financial habit






Create a weekly **savings habit**





Evaluate your budget **every month**



**Do an annual**  
"finances health check"

Remember to schedule these events in your calendar.

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## What are some of the actions you can take now to build a better financial future?

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## How can a financial advisor help you?

 A financial advisor can help you to:

- **Understand** your financial situation
- **Protect** your family by helping you to draft a will and plan your estate
- **Evaluate** what insurance products you and your family need
- **Identify** the investment products that will meet your financial goals
- **Find** the best way for you to save money
- Help you with a **Financial plan**
- **Retirement planning**

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**OLD MUTUAL  
ON THE  
MONEY**

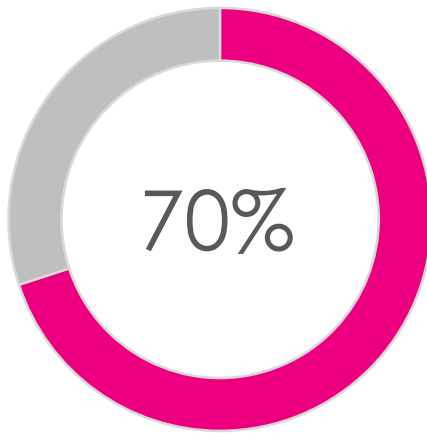
**WHERE THERE'S A  
WILL, THERE'S A WAY**

**THE BIG 5 SECRETS OF MONEY MANAGEMENT**  
A FINANCIAL BEHAVIOUR CHANGE EXPERIENCE

The slide features five circular icons representing the Big 5 animals: a lion (green), a leopard (green), an elephant (pink), a rhino (orange), and a buffalo (blue).

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**THE WORLD WE LIVE IN...**



70%

Of working South Africans don't have wills

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## THE WORLD WE LIVE IN...

### The Risk of losing breadwinners



More than **78 000** lives lost due to Covid



Thousands of widows, widowers and even orphans left behind

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## THE WORLD WE LIVE IN...

**94 625** children became Covid-19 orphans in the last 12 months.

It's now more than ever, extremely important to have an open attitude towards financial planning and drafting a valid will



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## EVEN IF YOU'RE RICH AND FAMOUS...

**Nelson Mandela's will leaves money for family and staff but nothing for Winnie**

Widow Graça Machel likely to waive share of inheritance but feuds over anti-apartheid leader's trusts could still go to court



FILE PICTURE: King Goodwill Zwelithini

**Zulu royal family feud over king's will set for court battle**

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## OR AN ORDINARY MAN ON THE STREET

UNNAMED GRANDMOTHER  
INHERITED GRANDSON'S ESTATE  
AND NOT FATHER

**News24**  
**Granny was the 'true parent', court rules in R15m inheritance case**  
Shortly before the child died, a protracted legal battle was ... The father argued that the intestate inheritance in South Africa was "blind ...  
26 Nov 2020

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## IT IS IMPORTANT TO LEAVE A LEGACY FOR YOUR LOVED ONES



Whether you're rich, famous, young, royal, male, female, married, single, divorced, childless or you have children, we all need to ensure that we spare our loved ones from any legal issues and fallouts when we die, by having a clear and proper will in place.

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## Why is Estate Planning important?



- Allows you to plan what happens when you leave this earth
- Makes it easier for your loved ones to deal with your death
- Ensures that your loved ones are protected so that they can access money to carry on (especially if you were the main breadwinner)

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## What is planning an estate?

Estate planning is the process of preparing the legal documentation to wind up your estate.





### Wills

Drafting a will that specifies who will inherit your estate and how it will be divided. If you have minor children, then you need to plan for how they will be taken care of.



### Retirement Funds

Making sure that you have nominated beneficiaries for your retirement fund and that their contact details are up to date.



### Taxes


Estimating what taxes your estate will have to pay.




### Business

Deciding what happens to your business (if you own one).

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## What constitutes a valid will?



**For a last testament and will to be valid in South Africa, it must:**

- Be in writing (either by hand or typed out)
- Signed by the Testator (male) or Testatrix (Female)
- Witnessed by two persons who are not benefiting from the will aged 16 and older.

**Remember to update your will when you go through major life events like getting married, having children or getting divorced.**



**Your will should contain the following information:**

- Your full names and surname
- ID Number
- Marital status
- Revocation of former wills
- Names and details of your executor
- Nomination of a guardian (in the case of minor children)
- Distribution of assets (who gets what)
- Signatures and initials of the testator/testatrix and witnesses.

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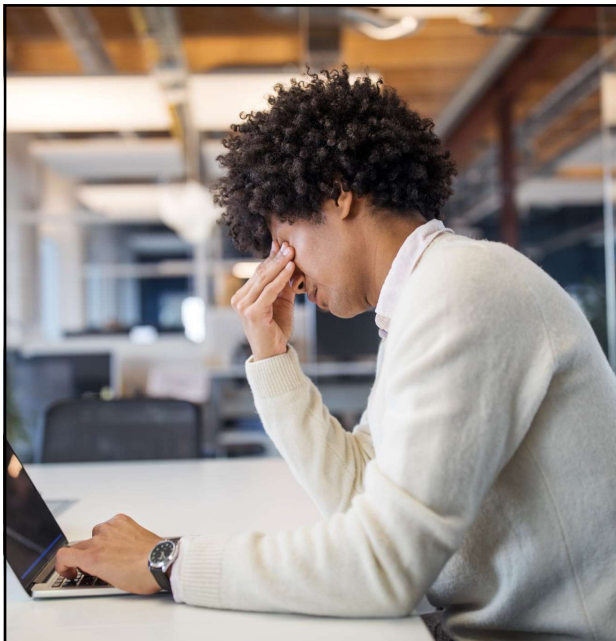
## HOW LEAVING A LEGACY BENEFITS YOUR LOVED ONES

### BY HAVING A WILL IN PLACE YOU PROTECT:

- All your financial dependents
- Minor children
- Children from a previous marriage
- Children out of wedlock
- Spouse/lifetime partner



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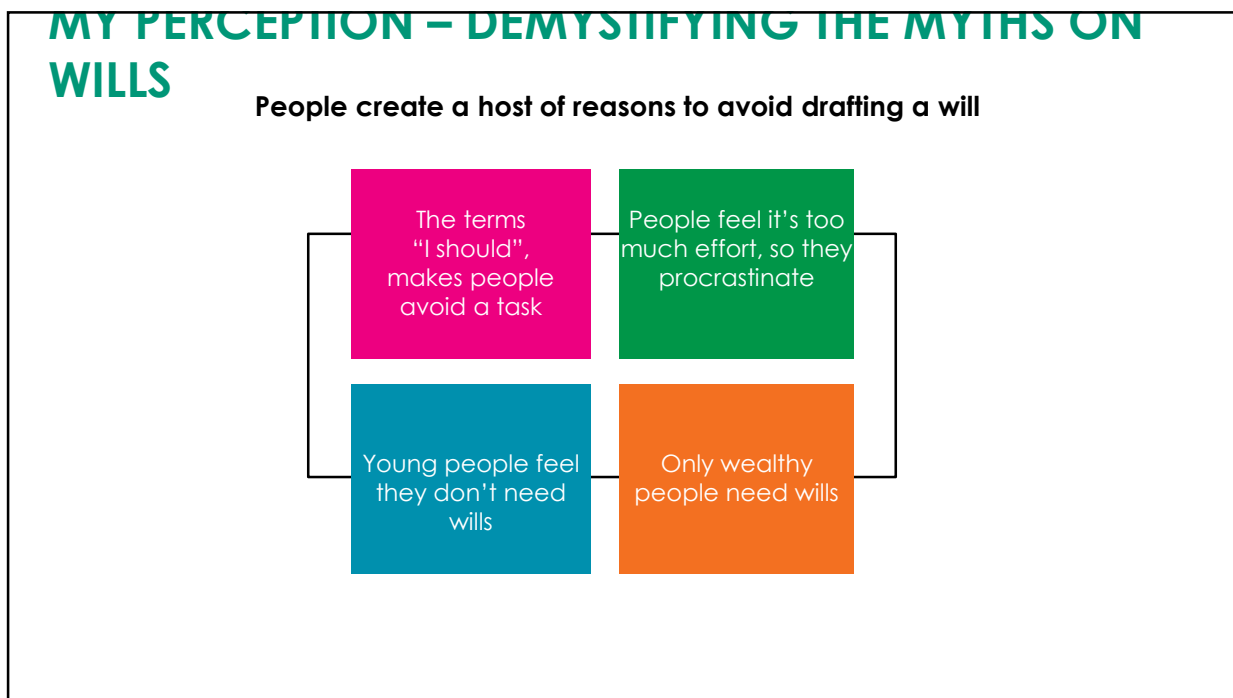


MY REALITY  
VS  
MY PERCEPTION

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<b>MY REALITY</b>	
<b>5 Main reasons why families fight regarding matters of inheritance</b>	
IGNORANCE	PROCRASTINATION
<p>What are you protecting?</p> <ul style="list-style-type: none"> <li>• Property</li> <li>• Children</li> <li>• Spouse</li> <li>• Loved Ones</li> </ul>	<p>Humans are genetically predisposed to competition and conflict</p>
	<p>Our psychological sense of self is intertwined with the approval that an inheritance represents</p>
	<p>We are genetically hardwired to be on the lookout for exclusion</p>
	<p>Families fight because the death of a loved one activates the anxieties of those left behind</p>
	<p>In some cases, one or more members of a family has a partial or full blown personality disorder that causes them to distort and escalate</p>

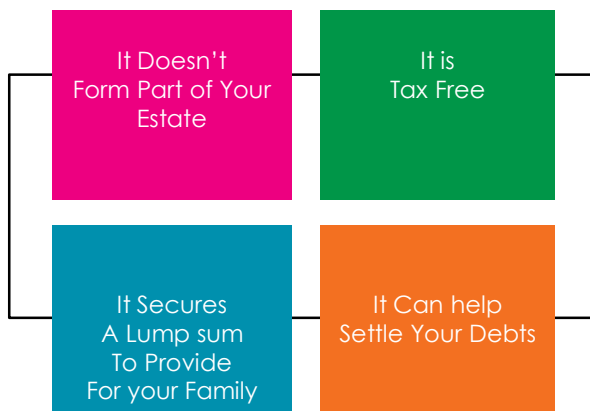
53



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## Why is life Cover Important ?

### PEACE OF MIND FOR YOUR FAMILY



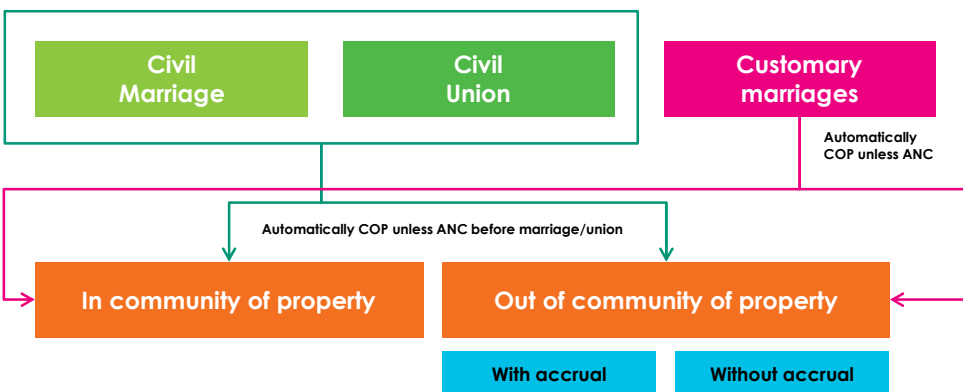
55



## Marriage and money – I can before I do!

For many of us, marriage or a civil union is a life goal

Types of marriage



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## PROTECT YOUR SPOUSE/PARTNER

Don't leave your wife destitute

Family could evict your wife out of her own home



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## MARRIAGES & WILLS

Married in community of property means you share a joint estate with your partner

Both spouses remain jointly liable for each other's debt, including any debt that either spouse incurred before the marriage



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## PROTECT YOUR HOME

Take care of your family

Have a life cover linked to your bond if you are still paying it off

Make sure your liabilities do not exceed your assets

Make sure your life cover, covers all your liabilities so that you don't leave your family in debt

NB: The beneficiaries on your life policies override your will

**“When they lose you, they don't have to lose their home too”**



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## PROTECT YOUR LAND


Land could create generational wealth for your loved ones



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## Types of insurance

Long term insurance	Short term insurance		
 <b>Medical aid</b>	 <b>Household contents</b>	 <b>Car</b>	 <b>Building</b>
 <b>Life insurance</b>	 <b>Hospital gap cover</b>	 <b>Business</b>	 <b>Livestock</b>
 <b>Income protection</b>	 <b>Cell phone</b>	 <b>Credit life</b>	
 <b>Disability cover</b>	<p>You can also get combined insurances (e.g., car, home and building combos)</p>		
 <b>Funeral cover</b>			



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## QUESTIONS ABOUT WILLS THAT WE FREQUENTLY GET ASKED



- What if I don't want to leave my estate to my family?
- What happens if I have a child outside of wedlock?
- If I draw up a will, my beneficiaries might have an incentive to "off" me.
- Do I need a lawyer to draft my will?
- What happens if I die without a will?
- What happens if a beneficiary is a minor?

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## WILLS AND CHILDREN

### What happens if I have a child outside of wedlock?

- Under the law, the child has equal rights as the child born within your marriage
- This includes adopted children and children outside wedlock.

### What happens if a beneficiary is a minor?

- A minor cannot inherit an estate in their personal capacity, however a trust can be created in the will for them.
- If the assets pass onto a minor or the parent dies interstate, then the funds will be transferred to a Guardian's Fund administered by the Master of the High Court.
- Parents can avoid their monies going into the Guardian's fund by setting up a trust while they are alive.

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## WILLS AND FAMILY

### What if I don't want to leave my estate to my family?

- You can specify in your will who will benefit from your estate.
- However, if you are married in community of property, your spouse can claim up to 50% of their share. So you cannot exclude them from your will.
- If you are married out of community of property, things become more complicated.

### If I draw up a will, my beneficiaries might have an incentive to "off" me.

- You can keep your will secret.
- Most financial institutions or financial advisors will keep your will.
- You can also appoint an independent executor to wind up your estate.

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## LEGAL INFORMATION AROUND WILLS

### What happens if I die without a will?

**Do I need a lawyer to draft my will?**

- No, you can do it yourself
- You can make use of Old Mutual's free online wills tool
- Your financial adviser can also assist you

The court will apply the provisions of the Intestate Succession Act

Only survived by a spouse, spouse inherits

}

No close relatives, estate **forfeited to the state**

Survived by spouse and children, spouse receives a child's share or R250 000 and children get equal shares

}

Only survived by children, children get equal shares.

}

No children or spouse, then person's parents, aunts/uncles or siblings

}

If no immediate family, close relatives will inherit

}

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## THE CONSEQUENCES OF AN INVALID WILL

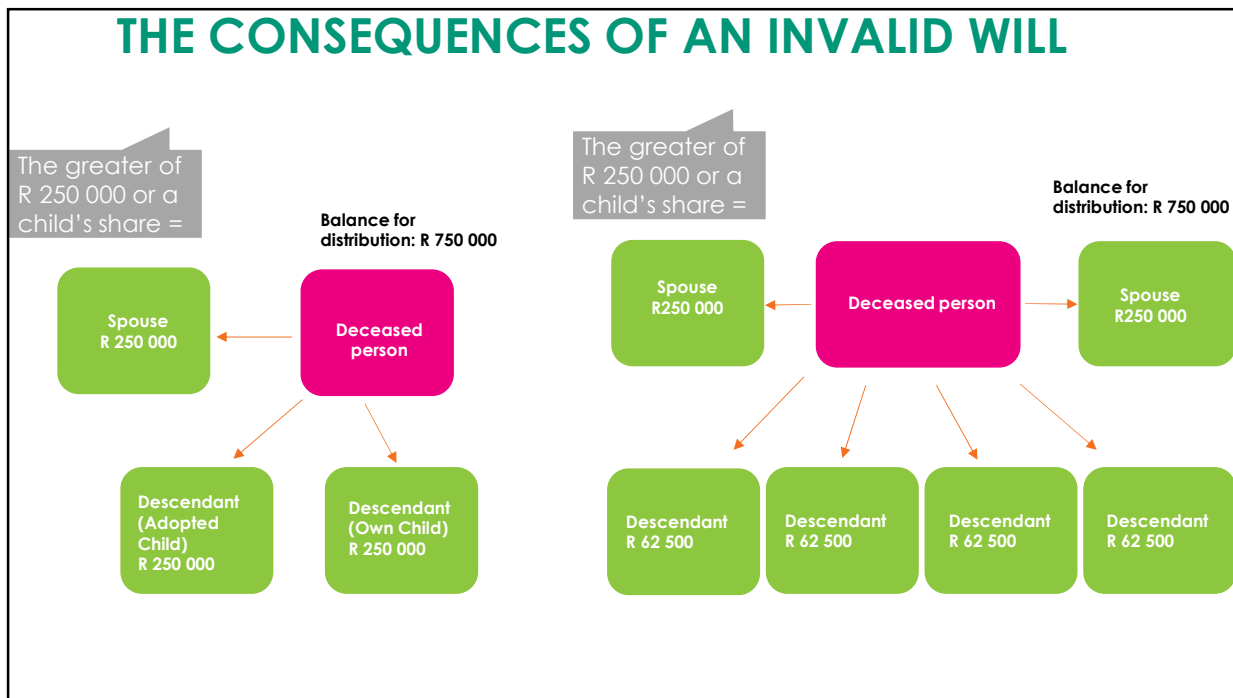
Intestate succession ... a few scenarios

Spouse 100%

←

Deceased person

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## START SPEAKING OPENLY ABOUT MONEY & WILLS WITH YOUR FAMILY

Make sure your loved ones know where a copy of your latest will(s) is and details of where the original is held and who the administrators are

In your will create an addendum that provides your loved ones with the necessary access codes for important information


Make sure your trusted loved ones know about your:

- Life insurance and other policies
- Information about any existing home and other loans


Being on top of your finances now and in the future, means that you can leave a legacy behind to your loved ones, if properly managed .

**NB! Your will is confidential and can be kept confidential, provided you have the right measures in place**

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## Estate planning 101



**Assets**

E.g. property, investments, fixed deposits, ownership in a business, cash in the bank


—



**Liabilities**

E.g. credit card balances, mortgage, pay days loans and store accounts

=




**Net Estate**

Money available for distribution to beneficiaries after settling debts

**Your executor will pay off all your debts before distributing any more to your beneficiaries**

Note: Your pension or retirement fund is not included in your estate.

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## How does Estate Tax work?

**20%** on net estate below **R30 million**

**25%** on net estate over **R30 million**

Rebate of **R3.5 million** on the net estate value

**Included in your estate are:**

- Investments
- Savings
- Business profits or shares

**Excluded from the dutiable estate**

- Retirement annuities**
- Living annuities
- Insurance policies in terms of an ANC
- Key man policies from your business

Estate tax must be paid within 30 days of date of assessment, or penalties will be levied.

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**BULA TSELA**

## Example

Siya is **68 years old**. He falls ill and passes away.

He owns a **house valued at R2 100 000** and has a **remaining balance on his bond of R150 000**.

He has a **fixed deposit** that earns interest on a lump sum of **R1 000 000**.

He also owns **units trusts that are valued at R550 000** and has saved **R200 000 in a money market account**.

He still has an **outstanding payment of R100 000 on his car** and **R15 000 in credit card debt**.

He is married to Lethabo in **community of property**.






How much **estate tax** does his estate pay?

ASSETS	AMOUNT
House	R 2 100 000
Fixed Deposit	R 1 000 000
Unit trusts	R 550 000
Money Market	R 200 000
<b>Total assets</b>	<b>R 3 850 000</b>
LIABILITIES	
Bond	R 150 000
Car loan	R 100 000
Credit card	R 15 000
<b>Total liabilities</b>	<b>R 265 000</b>
Net asset value	R 3 585 000
<b>Section 4A Rebate</b>	<b>R 3 500 000</b>
Net taxable income	R 85 000
Tax payable (@20%)	R 17 000

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## LOST A LOVED ONE? WHAT NOW?

### The process to follow when someone close to you passes away

-  Report the death to a GP or the police
-  Obtain a death certificate in order for the administrative process to begin
-  **Find the will:** By law, the Master of the High Court must receive notification of the deceased's estate within 14 days from the date of death
-  Notify institutions like banks of your spouse's passing
-  **Contact the deceased's Financial Adviser,** stockbroker, etc.

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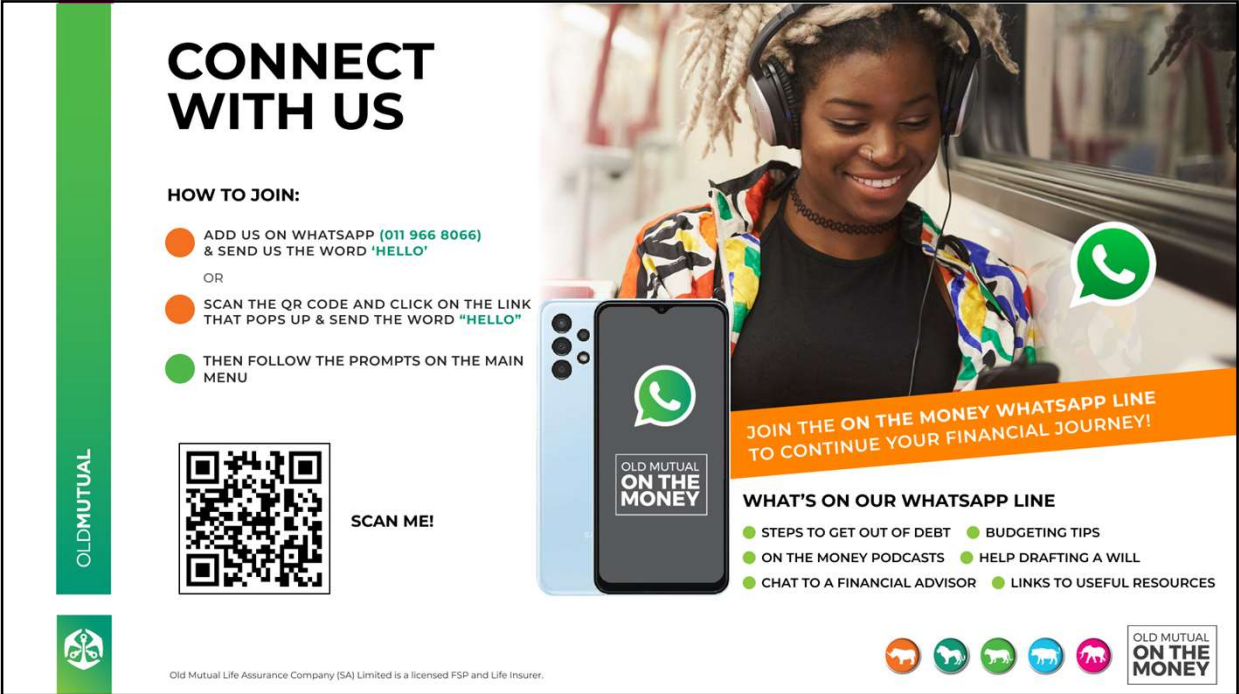


OLD MUTUAL  
ON THE MONEY

# NOBODY PLANS TO FAIL, BUT MANY FAIL TO PLAN

This presentation does not constitute advice in terms of the Financial Advisory and Intermediary Services Act.

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## CONNECT WITH US

**HOW TO JOIN:**

- ADD US ON WHATSAPP (011 966 8066) & SEND US THE WORD 'HELLO'
- OR
- SCAN THE QR CODE AND CLICK ON THE LINK THAT POPS UP & SEND THE WORD "HELLO"
- THEN FOLLOW THE PROMPTS ON THE MAIN MENU

SCAN ME!

OLD MUTUAL

JOIN THE ON THE MONEY WHATSAPP LINE TO CONTINUE YOUR FINANCIAL JOURNEY!

**WHAT'S ON OUR WHATSAPP LINE**


- STEPS TO GET OUT OF DEBT
- BUDGETING TIPS
- ON THE MONEY PODCASTS
- HELP DRAFTING A WILL
- CHAT TO A FINANCIAL ADVISOR
- LINKS TO USEFUL RESOURCES

Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and Life Insurer.










OLD MUTUAL  
ON THE MONEY






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# THANK YOU

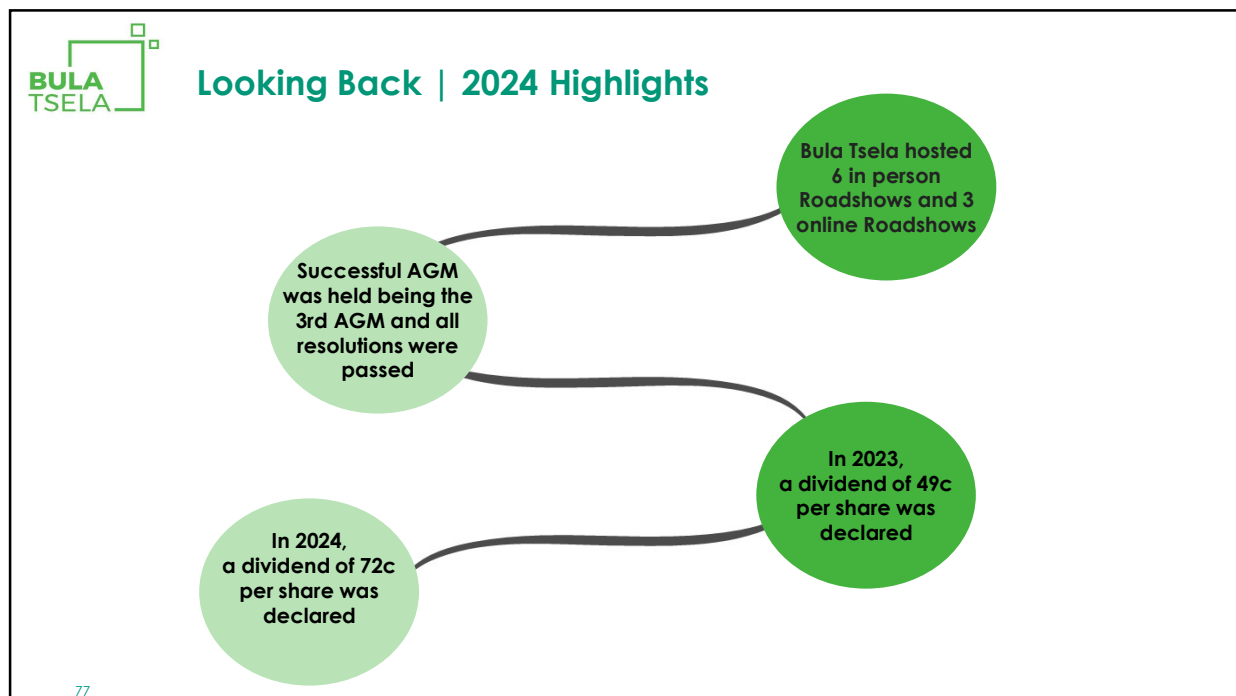


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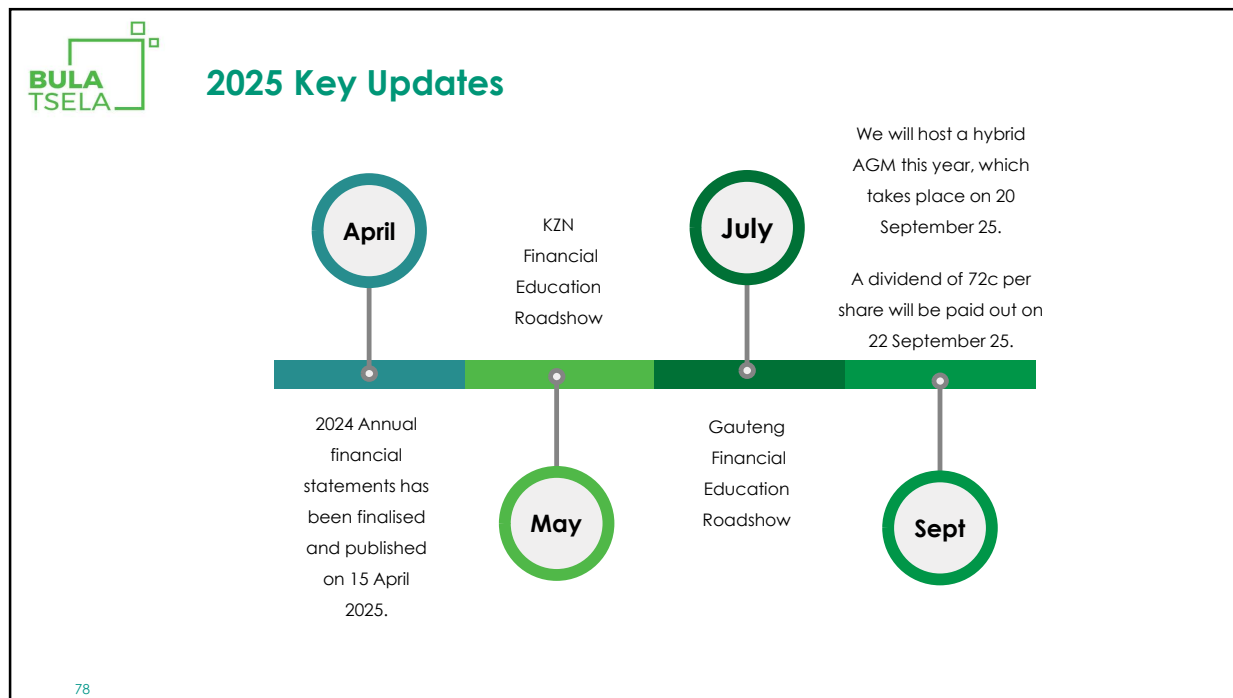


**BULA  
TSELA**

## Looking Back | 2024 Highlights

- Successful AGM was held being the 3rd AGM and all resolutions were passed
- Bula Tsela hosted 6 in person Roadshows and 3 online Roadshows
- In 2023, a dividend of 49c per share was declared
- In 2024, a dividend of 72c per share was declared


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**BULA TSELA**

## Annual General Meeting – September 2025

 It is important for Shareholders to attend the AGM as it ensures transparency, accountability and it provides a platform to exercise your voting rights and engage with the Board.

### Actions to take if you want to attend the AGM in person

If you, as a Beneficial Owner of Shares, wish to attend, participate in and vote at the AGM yourself, and wish to do so physically, or wish to appoint your own representative to physically attend, participate in and vote at the AGM on your behalf, you should advise Singular Systems thereof:

If you, as a Beneficial Owner of Shares, are a **company or otherwise not a natural person**, you **must additionally provide to Singular Systems a resolution (or other acceptable written delegation of authority) of your board or controlling body (Authorising Resolution) confirming the granting of authority to the person selected by you to act as your representative at the AGM**. Such resolution must be delivered to Singular Systems:

- ✓ at 25 Scott Street, Waverley, Johannesburg, 2090, South Africa by no later than 09:00 (South African Standard Time) on **Thursday, 18 September 2025**; or
- ✓ by post sent to PO Box 785261, Sandton, 2146, South Africa, so as to be received by Singular Systems by no later than 09:00 (South African Standard Time) on **Thursday, 18 September 2025**; or
- ✓ on telephone number 0870150395 by no later than 09:00 South African Standard Time on **Thursday, 18 September 2025**; or
- ✓ by email sent to bulatsela@singular.co.za, so as to be received by Singular Systems before the commencement of voting at the AGM; or
- ✓ at the AGM Venue on the date of the AGM, before the commencement of voting.

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## Annual General Meeting – September 2025



It is important for Shareholders to attend the AGM as it ensures transparency, accountability and it provides a platform to exercise your voting rights and engage with the Board.

### Actions to take if you want to attend the AGM electronically

If you, as a Beneficial Owner of Shares, wish to participate in, and/or vote at the AGM yourself, or through a representative, and wish to do so electronically, not physically please note that an interactive electronic platform is being made available by The Meeting Specialist Limited (TMS), in order to facilitate electronic participation and voting and you must advise Singular Systems thereof:

- ✓ at 25 Scott Street, Waverley, Johannesburg, 2090, South Africa by no later than 09:00 (South African Standard Time) on **Thursday, 18 September 2025**; or
- ✓ by post sent to PO Box 785261, Sandton, 2146, South Africa, so as to be received by Singular Systems by no later than 09:00 (South African Standard Time) on **Thursday, 18 September 2025**; or
- ✓ on telephone number 0870150395 by no later than 09:00 South African Standard Time on **Thursday, 18 September 2025**.

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## Annual General Meeting – September 2025




It is important for Shareholders to attend the AGM as it ensures transparency, accountability and it provides a platform to exercise your voting rights and engage with the Board.

### Actions to take if you do not want to vote, and do not wish to appoint a representative to vote, at the AGM (i.e., neither physically nor electronically), but you still want to have the votes attaching to the Shares of which you are the Beneficial Owner exercised at the AGM.


Complete a voting form which will be provided in the notice of AGM and deliver it to Singular Services either by : **Voting Form**), and deliver it to Singular Systems:

- ✓ at 25 Scott Street, Waverley, Johannesburg, 2090, South Africa by no later than 09:00 (South African Standard Time) on **Thursday, 18 September 2025**; or
- ✓ by post sent to PO Box 785261, Sandton, 2146, South Africa, so as to be received by Singular Systems by no later than 09:00 (South African Standard Time) on **Thursday, 18 September 2025**; or
- ✓ on telephone number 0870150395 by no later than 09:00 South African Standard Time on **Thursday, 18 September 2025**.

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## Additional details to note



Any changes to contact details, banking details or any other details relating to the share portfolio must be done through Singular Services:

- 087 015 0395; or
- email [bulatsela@singular.co.za](mailto:bulatsela@singular.co.za); or
- via WhatsApp <https://wa.me/message/BOT7UO75IUVJD1?src=qr>.



FICA requirements when a shareholder becomes a major:

- When minor children become majors (i.e. turn 18 years of age), then they need to submit their FICA information to Singular.
- Singular will automatically delink you as the parent acting on behalf of your child when they turn 18, unless the relevant power of attorney is signed by your child to allow you to continue acting on their behalf.

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# THANK YOU

Old Mutual Bula Tsela Retail Scheme (RF) Limited.

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