



THE RIGHT  
**RETIREMENT**  
SOLUTIONS FOR YOU



DO GREAT THINGS



**OLDMUTUAL**

**No matter what life stage you are in right now, being able to retire with an income that will sustain your lifestyle is a dream that all of us wish for. The journey from savings to retirement starts with a simple step.**

Old Mutual has designed a range of retirement solutions to help you save for your dream retirement. Our expert advisers are here to identify the right retirement solution or combination of solutions to optimise your tax benefits.

**Start today and ensure that you take the first step toward the retirement you deserve.**

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## SAVE FOR THE **RETIREMENT** **YOU DESERVE**

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# WHAT ARE YOUR **OPTIONS?**

## 1. **MAX INVESTMENTS OPTIMAL RETIREMENT PLAN**

The **Max Investments Optimal Plan** is a recurring-premium retirement annuity that allows you to increase the amount you invest as you are able to. You can also decrease your payments, or take a payment holiday when life throws you that unexpected curve ball. After five years, it also gives you Investment Boosters that increase your fund value.

### WHO THIS SOLUTION IS SUITABLE FOR

THE **OPTIMAL RETIREMENT PLAN** IS SUITABLE FOR YOU IF YOU'D LIKE TO:

- Make a minimum regular investment of R250 per month
- Receive Investment Boosters after five years
- Change or stop your payments – with no penalties
- Add premium protection – this means we'll pay your premiums if you become disabled

## 3. **MAX INVESTMENTS FLEXIBLE RETIREMENT PLAN**

The **Flexible Retirement Plan** allows you to boost your retirement savings whenever you're able to. Unlike the Tax Free Plan, the Flexible Plan is a retirement annuity that allows you to receive tax deductions on your contributions.

### WHO THIS SOLUTION IS SUITABLE FOR

THE **FLEXIBLE RETIREMENT PLAN** IS SUITABLE FOR YOU IF YOU'D LIKE TO:

- Invest an initial lump sum minimum of R10 000 and/or set up a regular investment of R500 per month
- Add a minimum additional investment of R500 when you can



## 2. OLD MUTUAL INVEST TAX FREE PLAN

The **Tax Free Plan** is a great discretionary investment vehicle that can also be used to boost your retirement savings. This plan provides tax-free growth and puts you in control of your savings by giving you the peace of mind that you can access your money at any time.

### WHO THIS SOLUTION IS SUITABLE FOR

THE **TAX FREE PLAN** IS SUITABLE FOR YOU IF YOU'D LIKE TO:

- Get tax-free growth on your investment
- Make a minimum regular payment of R350 per month or make a minimum initial lump sum payment of R5 000
- Use your tax-free allowance to complement your retirement savings
- Access your money when needed
- Change or stop your payments if necessary – with no penalties
- Enjoy tax-free proceeds

## 4. XTRAMAX RETIREMENT ANNUITY

The **XtraMAX Retirement Annuity** is a single premium investment that adds 5% extra upfront to your minimum investment of R50 000. This means you could receive growth on this additional amount from day one.

### WHO THIS SOLUTION IS SUITABLE FOR

THE **XTRAMAX RETIREMENT ANNUITY** IS SUITABLE FOR YOU IF YOU'D LIKE TO:

- Invest a minimum lump sum of R50 000
- Benefit from growth on the extra 5% enhancement



## A QUICK GLANCE TO HELP YOU DECIDE WHICH SOLUTION IS BEST FOR YOU ...

FEATURE	OPTIMAL RETIREMENT PLAN	TAX FREE PLAN	FLEXIBLE RETIREMENT PLAN	XTRAMAX RETIREMENT ANNUITY
QUALIFY FOR TAX DEDUCTIONS	✓	X	✓	✓
TAX-FREE GROWTH	✓	✓	✓	✓
INVESTMENT BOOSTERS	✓	X	X	✓
FLEXIBLE PAYMENT OPTIONS	X	✓	✓	X
MINIMUM INVESTMENT	R250 per month	R350 per month	R10 000 lump sum or R500 per month	R50 000 (or R25 000 if you have an existing XtraMAX plan)
MINIMUM INVESTMENT PERIOD	5 years (subject to age 55 attained)	None	None	5 years (subject to age 55 attained)
ACCESS YOUR MONEY AT ANY TIME	X	✓	X	X

## HOW DO YOU PROTECT IT?

### PROTECT YOUR RETIREMENT WHEN LIFE HAPPENS

Your income determines your lifestyle and quality of life. It's used to pay for everyday expenses such as food, clothing, bond repayments, education costs and saving for your retirement. But what if you become injured or ill and can't work? Will you still be able to save for your retirement?

#### Protect yourself with GREENLIGHT disability cover.

You can choose to get a monthly income to help replace any lost income if you can't work, even if it's for a couple of days or longer. Or, you can get a lump sum for upfront costs such as making adjustments to your home or vehicle.

Anyone can suffer a severe illness and the recovery process can put financial strain on your and your family's lifestyles. If you suffer a severe illness, will you have to use your retirement savings to cover some of the costs?

**GREENLIGHT severe illness cover** can help to pay for the unexpected indirect expenses of a severe illness such as rehabilitation expenses or alternative therapies so that you don't have to use your retirement savings.

Consider a **GREENLIGHT final expenses benefit** to help pay for funeral costs if you don't have, or need more funeral cover.

