



PROTEKTOR Preservation Fund

A smart choice when
changing jobs



OLD MUTUAL

Corporate

invest
in your
success

Preserving your retirement money



If you're changing jobs, preserving your retirement money will affect your future financial security. Nine out of ten South Africans do not retire with sufficient financial support to maintain their lifestyles in retirement. While it may be tempting to cash in your benefit, you should consider a preservation option such as Protektor before making any final decisions.

What is Protektor Preservation Fund?

- Offers specially designed preservation options should you resign from an employer and be entitled to Pension and/or Provident Fund benefits.
- Is governed by the special conditions applicable to preservation funds and fully compliant with regulatory authorities.

PROTEKTOR Preservation Fund Product Range



Investment Portfolios on offer under both Pension and Provident Fund

When you join the Protektor Preservation Fund, you choose between Investment Options and invest in the portfolio of your choice, namely:

Protektor Guaranteed Fund and Protektor Investment Choice

Offers a range of Old Mutual investment options - including Market-linked Portfolios, two Smoothed Bonus Portfolios and a Fixed Interest Portfolio.

Protektor Individual Option

Offers a range of Old Mutual and other asset manager investment options through the Investment Frontier Platform.

Members have control over their accumulated retirement money, as switching is allowed within each of the options.

Why choose Old Mutual Protektor Preservation Fund?



- The fund is managed by a board of eight Trustees - four are independent of Old Mutual.
- The ability to select investments to ensure that a variety of risk profiles are catered for.
- Investment channels are endorsed by the Trustees to ensure that most member risk profiles are sufficient and appropriately catered for.
- The flexibility to switch your retirement savings between the investment channels available.
- Access to Retirement Fund information via the Call Centre.
- Peace of mind that money will be available on retirement.
- Tax-efficient retirement provision.

Accredited PROTEKTOR Financial Adviser

Call Centre
0860 20 30 40

Email address
protektor@oldmutual.com

www.oldmutual.co.za



Disclaimer – while every effort has been made to ensure that the information contained in this brochure was correct at the time of going to print, legislative and market changes thereafter could have affected the validity of the content, and Old Mutual cannot accept any responsibility for this.

