

OLD MUTUAL

OLD MUTUAL CORPORATE VISUAL IDENTITY GUIDELINES 2020



CORPORATE
DO GREAT THINGS EVERY DAY



Primary Brand Elements

Primary Vignette Line | Colour Ratio

DO NOT create the communications lock-up, but use existing artwork available from Old Mutual Corporate.

THE PRIMARY VIGNETTE LINE is made up of the 3 greens in our primary colour palette. For use in generic print and digital applications.



OLDMUTUAL

OM_Future Green

R 141 G 198 B 63
HEX #8dc63f
C 50 M 0 Y 100 K 0
PANTONE 376 C

45° Gradient Angle

OM_Heritage Green

R 0 G 150 B 119
HEX/HTML #009677
C 100 M 15 Y 70 K 0
PANTONE 335 C

OM_Fresh Green

R 80 G 184 B 72
HEX/HTML #50b848
C 70 M 0 Y 100 K 0
PANTONE 354 C

40% 60%

40%

60%

NOTE: Both the primary and secondary vignette lines are available from the Old Mutual CI platform, or Brand Governance.

Primary Brand Elements

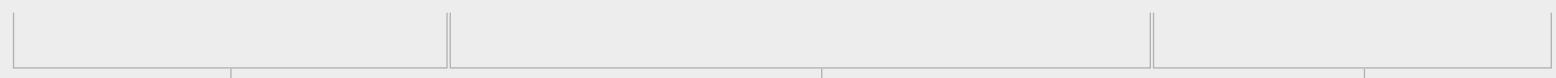
Secondary Vignette Line | Colour Ratio

DO NOT create the communications lock-up, but use existing artwork available from Old Mutual Corporate.

THE SECONDARY VIGNETTE LINE is only to be used in print applications where the secondary colours can be matched to the images or illustrations.



40% 60%



30%

55%

15%

Primary Brand Elements

Primary and Secondary Vignette Line | Colour Ratios

FOR USE ON ALL PRINT AND DIGITAL APPLICATIONS

PRIMARY
VIGNETTE LINE

SECONDARY
VIGNETTE LINES



OLDMUTUAL

LIVING
EXCEPTIONALLY
STARTS TODAY

Od&el illum hilt et as sum elicitas quid quam actiat
On re consept iuslct incil aspe non elum re officiis elecetum Do. tum locur ublitis con
inveruse deo vista o caecem et es acture tra consus ent: etri vs la sus? Dununt fecied
pronehebus? Nam nonscit sest. Cupiculum nocchil hoc ore prachimus virlevis pns sis rel
stingquam habunum me pra numerus in vittifera? Ximor in verolum acum conicam lam
apera il ulam tanum prem audi intman dacilo Catlese auce es caverfir ut quem.

[READ MORE at oldmutual.co.za/corporate](#)

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Old Mutual Life Assurance Company (2002) Limited is a licensed FSP and life insurer. See Services Online, Headphones P003, South Africa. The information contained in this document is provided for general information and does not constitute advice or an offer by Old Mutual. Every effort has been made to ensure that the provision of information is accurate and up-to-date. If you require specific advice, please consult your financial advisor. The Compliance Officer, Old Mutual Corporate, PO Box 1010, Cape Town 8000, South Africa.



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On re consept iuslct incil aspe non elum re officiis elecetum Do. tum locur ublitis con
inveruse deo vista o caecem et es acture tra consus ent: etri vs la sus? Dununt fecied
pronehebus? Nam nonscit sest. Cupiculum nocchil hoc ore prachimus virlevis pns sis rel
stingquam habunum me pra numerus in vittifera? Ximor in verolum acum conicam lam
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On re consept iuslct incil aspe non elum re officiis elecetum Do. tum locur ublitis con
inveruse deo vista o caecem et es acture tra consus ent: etri vs la sus? Dununt fecied
pronehebus? Nam nonscit sest. Cupiculum nocchil hoc ore prachimus virlevis pns sis rel
stingquam habunum me pra numerus in vittifera? Ximor in verolum acum conicam lam
apera il ulam tanum prem audi intman dacilo Catlese auce es caverfir ut quem.

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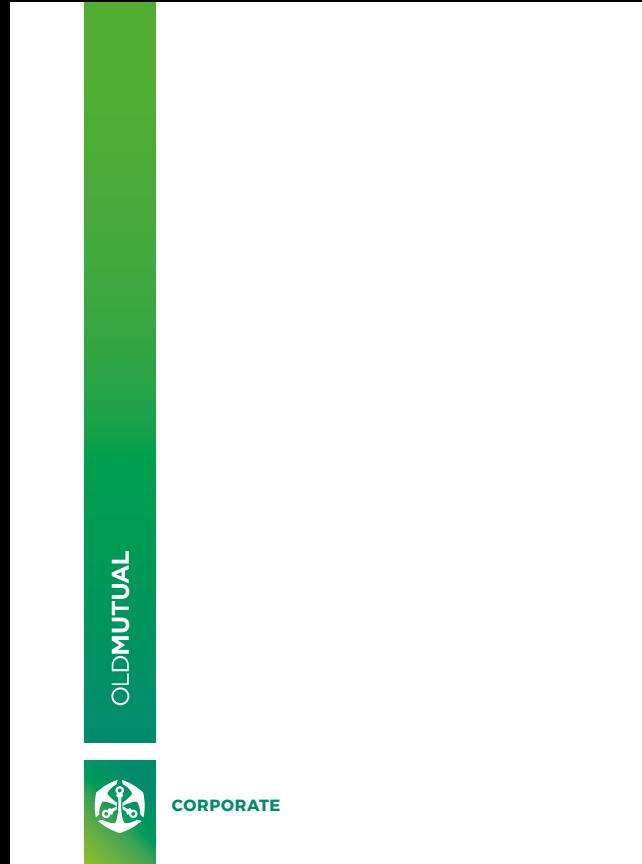
Secondary vignette lines should not be used where the image area has been reduced, as the vignette colour ratio will interfere with the Old Mutual wordmark. Clear space needs to be adhered to, as indicated.

NOTE: Secondary vignette lines may only be used where the secondary colours can be matched to the image, illustration or patterns used.

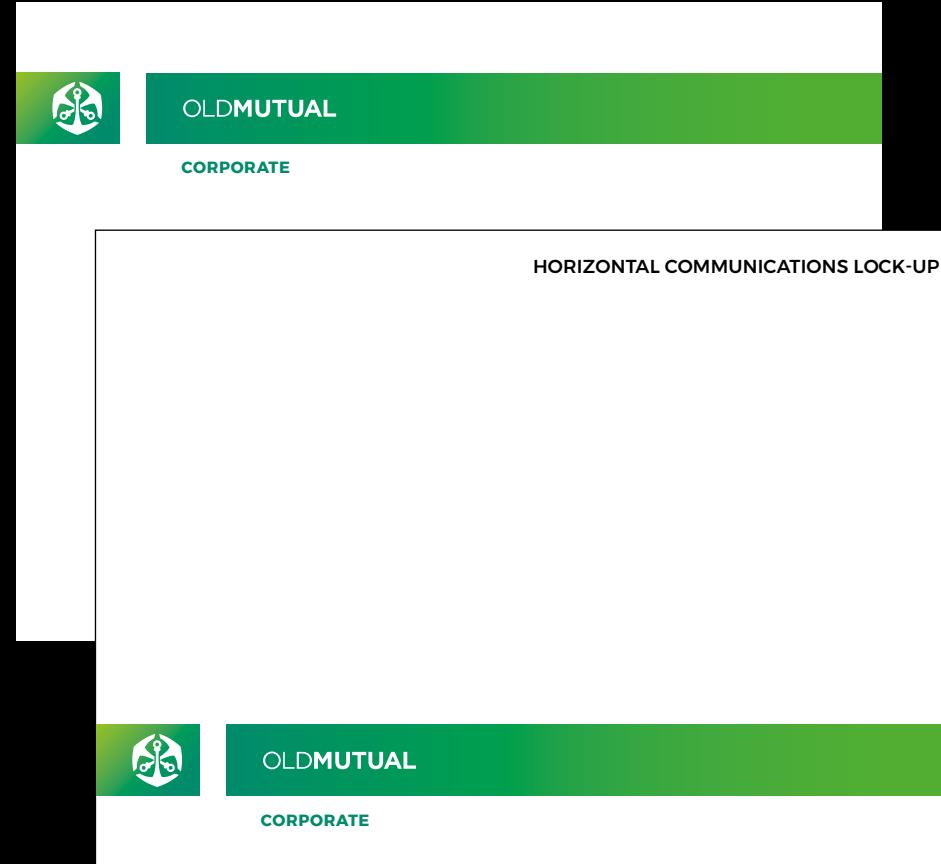
Primary Brand Elements

Vignette Line | Flexibility | Print Applications

This format is for examples of PRINT APPLICATIONS.



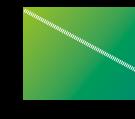
The anchor must always be upright.



- Used mostly on stationery, word docs and material where the vertical lock-up doesn't display well.
- When in doubt about which lock-up to use, step back and look at the general layout. If it's copy heavy, chances are that the horizontal lock-up will work best.



- VERTICAL VIGNETTE DIRECTION**
- Future green - bottom left
 - Heritage green - top right

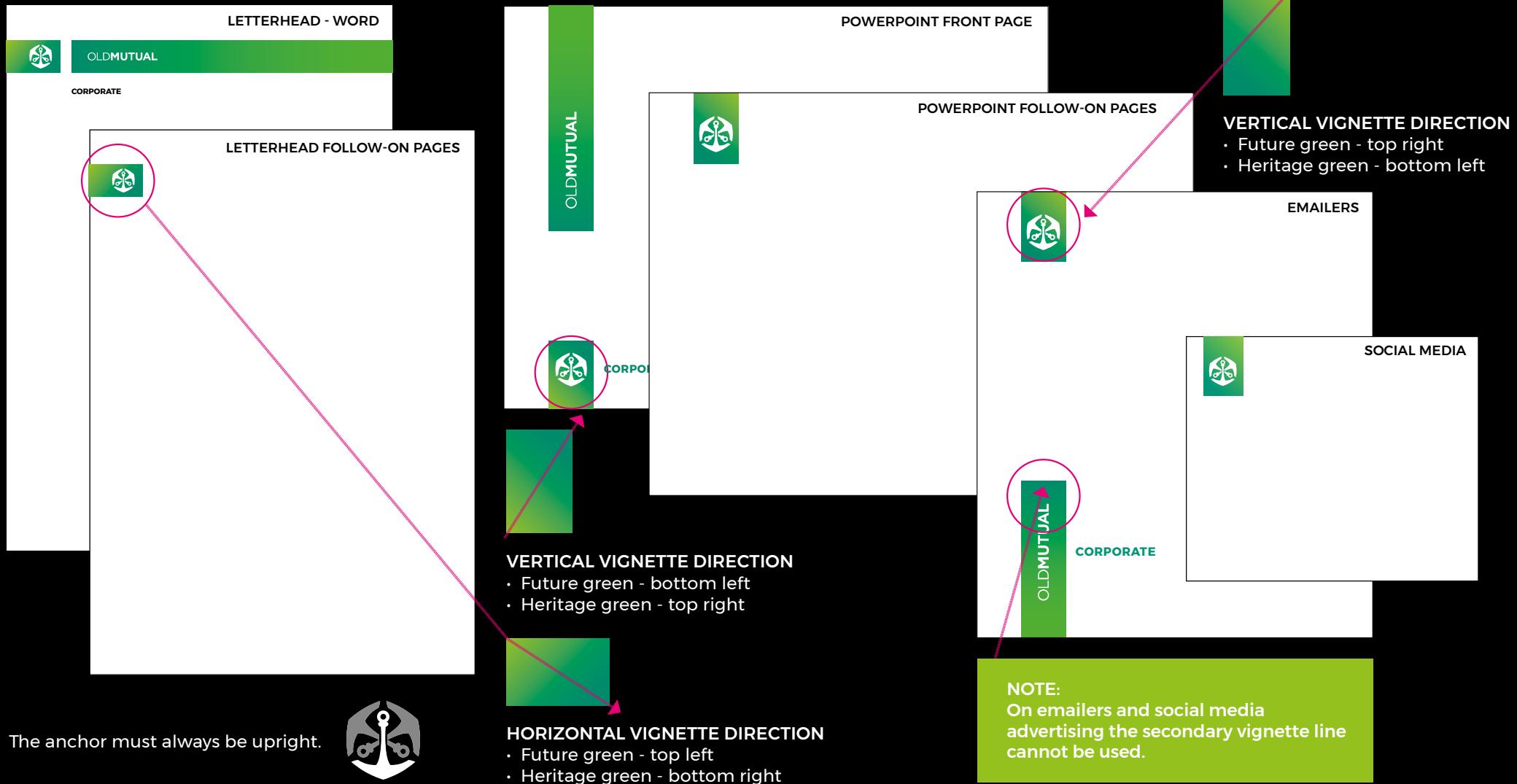


- HORIZONTAL VIGNETTE DIRECTION**
- Future green - top left
 - Heritage green - bottom right

Primary Brand Elements

Vignette Line | Flexibility | Digital Applications

This format is for DIGITAL APPLICATIONS.



Primary Identity Elements

Logo | Communications Lock-up | Sizing the Icon & Wordmark

STANDARD SIZES

MEASUREMENTS (MM)

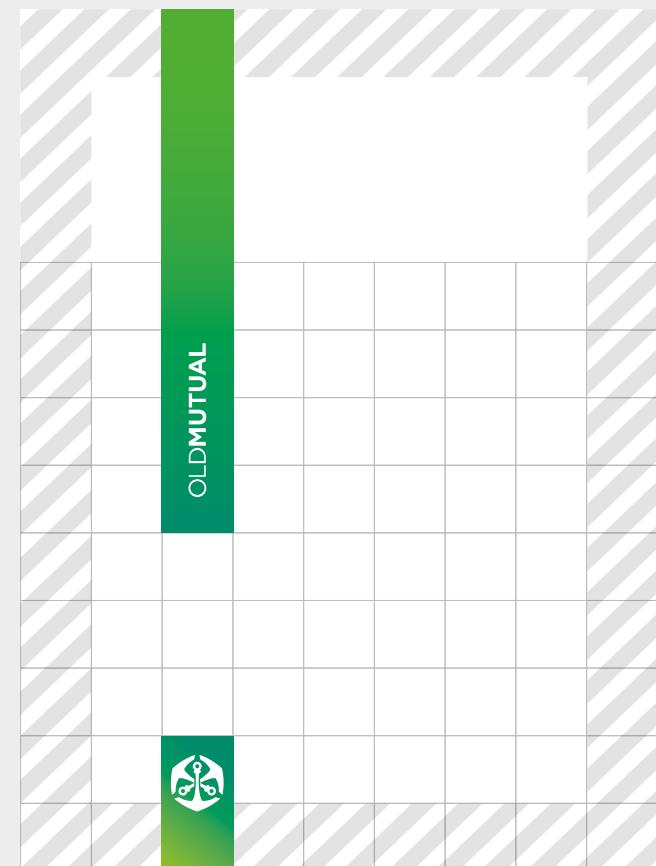
Format	A5	A4	A3	A2	A1	A0
Lock-up width	16.5	23	33	46.5	65.5	92
Icon width	12	17	25	34.5	48.5	67
Wordmark width (Vertical alignment - mm)	4	6	8	11.5	16	23




8mm ↑ OLD MUTUAL

Wordmark Width "O"
taken from height = 8mm
A3 example

Gradient Line
Width = Format
Width divided by 9



Primary Identity Elements

Colour Palette | Overview

Shades of the colours may be used in, e.g. graphs or as background colours.

PRIMARY COLOUR PALETTE

OM_Heritage Green

DIGITAL R 0 G 150 B 119
HEX #009677
PRINT C 100 M 15 Y 70 K 0
SPOT PANTONE 335 C

80%

60%

40%

OM_Fresh Green

DIGITAL R 80 G 184 B 72
HEX #50b848
PRINT C 70 M 0 Y 100 K 0
SPOT PANTONE 354 C

80%

60%

40%

OM_Future Green

DIGITAL R 141 G 198 B 63
HEX #8dc63f
PRINT C 50 M 0 Y 100 K 0
SPOT PANTONE 376 C

80%

60%

40%

OM_Black

DIGITAL R 0 G 0 B 0
HEX #000000
PRINT C 0 M 0 Y 0 K 100
SPOT PANTONE Black

DIGITAL R 87 G 87 B 87 PRINT C 0 M 0 Y 0 K 80

DIGITAL R 135 G 135 B 135 PRINT C 0 M 0 Y 0 K 60

DIGITAL R 178 G 178 B 178 PRINT C 0 M 0 Y 0 K 40

DIGITAL R 227 G 227 B 227 PRINT C 0 M 0 Y 0 K 15

DIGITAL R 246 G 246 B 246 PRINT C 0 M 0 Y 0 K 5

OM_Paper

DIGITAL R 255 G 255 B 255
HEX #ffffff
PRINT C 0 M 0 Y 0 K 0
SPOT PANTONE White

SECONDARY COLOUR PALETTE

OM_Sky

DIGITAL R 0 G 192 B 232
HEX #00c0e8
PRINT C 70 M 0 Y 5 K 0
SPOT PANTONE 3115 C

80%

60%

40%

OM_Sun

DIGITAL R 255 G 242 B 0
HEX # fff200
PRINT C 0 M 0 Y 100 K 0
SPOT PANTONE 116 C

80%

60%

40%

OM_Naartjie

DIGITAL R 243 G 112 B 33
HEX # f37021
PRINT C 0 M 70 Y 100 K 0
SPOT PANTONE 2018 C

80%

60%

40%

OM_Cerise

DIGITAL R 237 G 0 B 128
HEX # ed0080
PRINT C 0 M 100 Y 10 K 0
SPOT PANTONE 213 C

80%

60%

40%

Primary Identity Elements

Typography | Weight

PRIMARY FONT - MONTSERRAT

Montserrat Bold

Dd

Montserrat Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Montserrat Bold is used for **HEADINGS** and the **CALL TO ACTION**.

Montserrat Medium

Cc

Montserrat Medium

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Montserrat Medium is used for **HEADINGS** and **BODY COPY** when placed on an image.

Montserrat Light

Aa

Montserrat Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Montserrat Light is used for **HEADINGS**.

Montserrat Regular

Bb

Montserrat Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Montserrat Regular is used for **BODY COPY** and the **DISCLAIMER**.

Montserrat Regular is used for **DISPLAY BANNERS** and **SOCIAL MEDIA ADVERTISING**.

SECONDARY FONT - CENTURY GOTHIC

Century Gothic Regular

Aa

Century Gothic Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Century Gothic Regular is used for **BODY COPY** and the **DISCLAIMER**.

Century Gothic Bold

Bb

Century Gothic Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Century Gothic Bold is used for **HEADINGS** and **CALL TO ACTION**.

Century Gothic is used for PowerPoint, Emails, Word and other electronic/on-screen applications.

Brand Architecture

Monolithic Brand Structure | Capability and Sub-Capability

MONOLITHIC BRAND STRUCTURE

TYPE OF BRAND	RATIONALE	OVERVIEW AND VISUAL EXAMPLES	
MASTER BRAND	Represents multiple audiences and / or competencies.	 OLD MUTUAL	 DO GREAT THINGS EVERY DAY
CAPABILITY	To create consistency, capabilities and sub-capabilities are sign-posted next to the Old Mutual anchor. This acts as a sign-off to a layout /communication and also allows for the capability to be linked and aligned to the Old Mutual Brand, as it is centrally aligned to the anchor.	 CORPORATE	
SUB-CAPABILITY		 CORPORATE DO GREAT THINGS EVERY DAY	

CAPABILITY AND SUB-CAPABILITY

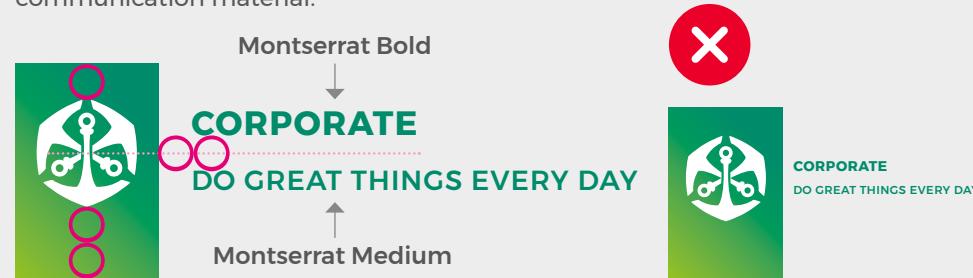
 CORPORATE DO GREAT THINGS EVERY DAY	 CORPORATE CONSULTING DO GREAT THINGS EVERY DAY	 CORPORATE RETIREMENT SOLUTIONS DO GREAT THINGS EVERY DAY	 CORPORATE GROUP ASSURANCE DO GREAT THINGS EVERY DAY	 CORPORATE RETIREMENT INVESTMENTS DO GREAT THINGS EVERY DAY	 ALTERNATIVE RISK TRANSFER DO GREAT THINGS EVERY DAY
--	--	--	---	--	--

Primary Identity Elements

Capability Name Specs and Placements

CAPABILITY NAME - VERTICAL LOCK-UP

Our capability name must always appear with our logo on all communication material.



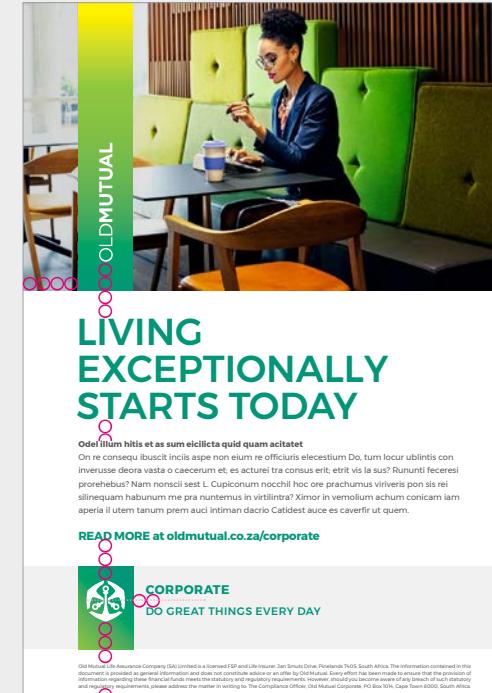
Our capability name and brand line is always centre aligned horizontally to the right of the icon as displayed per examples on this page.

The capability name, brand line and icon lock-up must be scaled proportionately.

SUB-CAPABILITY NAME - VERTICAL LOCK-UP



CAPABILITY NAME - HORIZONTAL LOCK-UP



Our capability/sub-capability name is in Heritage Green, all caps on a light background.



Our capability/sub-capability name is in white on a dark background.

SUB-CAPABILITY NAME - HORIZONTAL LOCK-UP

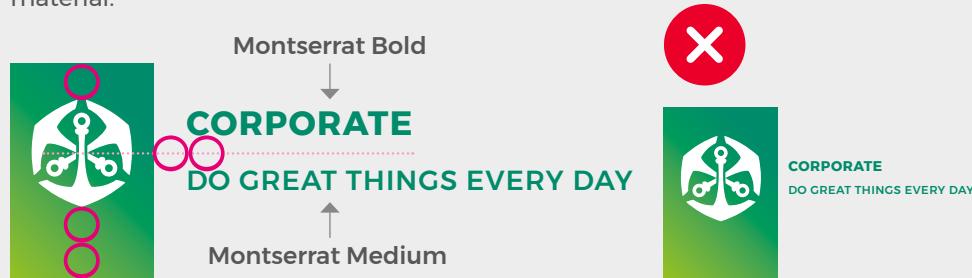


Primary Identity Elements

Brand Line Specs and Placements

BRAND LINE - VERTICAL LOCK-UP

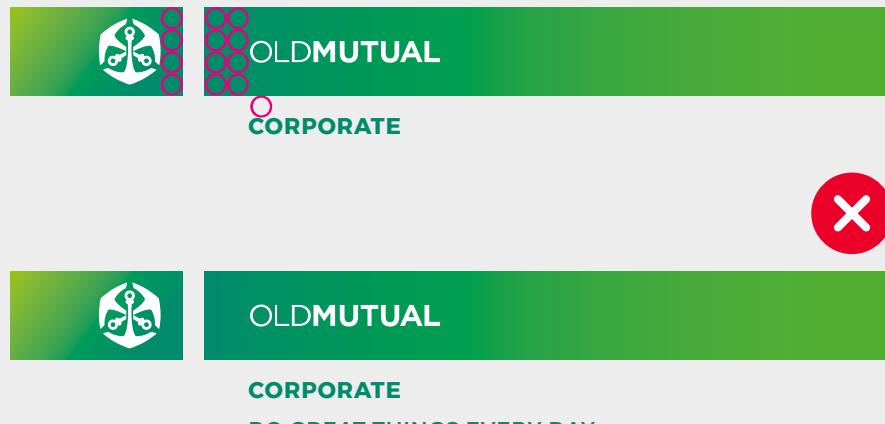
Our brand line appears with our logo on all above-the-line communication material.



Our capability name and brand line is always centre aligned horizontally to the right of the icon as displayed per examples on this page.

The capability name, brand line and icon lock-up must be scaled proportionately.

BRAND LINE - HORIZONTAL LOCK-UP



Our brand line is in Heritage Green, all caps on a light background.

Our brand line is in white on a dark background.



The brand line is not used on STRIP ADVERTS or HORIZONTAL LOCK-UPS.

Primary Identity Elements

Legal Disclaimer Specs and Placements

Must always be legible. Montserrat Regular, minimum size should be 6pt, 80% black.

LEGAL DISCLAIMERS

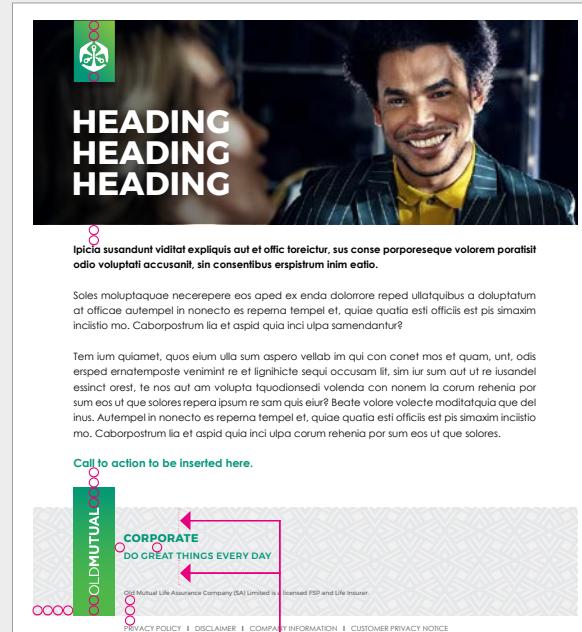
The relevant disclaimers must appear on ALL marketing and communication material, e.g. adverts, brochures, etc. or where legally required.

Legal disclaimers do not appear on promotional material, gift items or clothing.

A4 PRINT AD



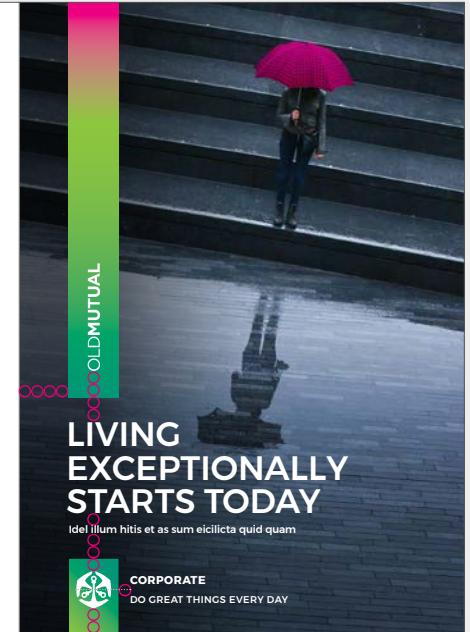
EXTERNAL EMAILERS



A4 BROCHURE - BACK COVER



A4 BROCHURE - FRONT COVER



Legal disclaimers are positioned below the brand line.

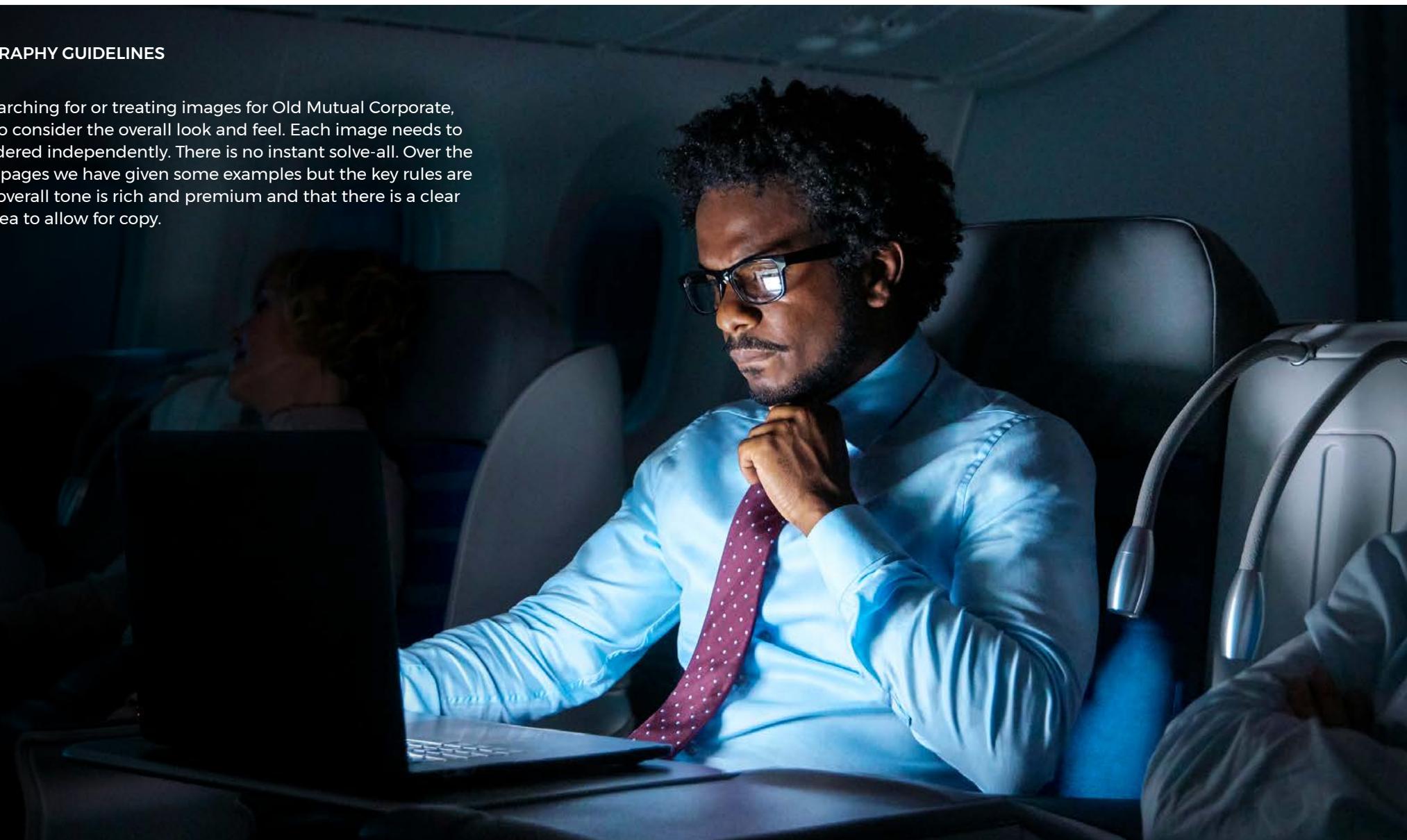
Use in white on a dark background.

Visual Treatment Guidelines

Photography Guidelines

PHOTOGRAPHY GUIDELINES

When searching for or treating images for Old Mutual Corporate, it's vital to consider the overall look and feel. Each image needs to be considered independently. There is no instant solve-all. Over the next few pages we have given some examples but the key rules are that the overall tone is rich and premium and that there is a clear darker area to allow for copy.



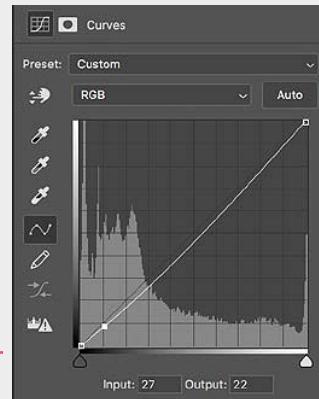
Visual Treatment Guidelines

Photography Guidelines | Image Treatment

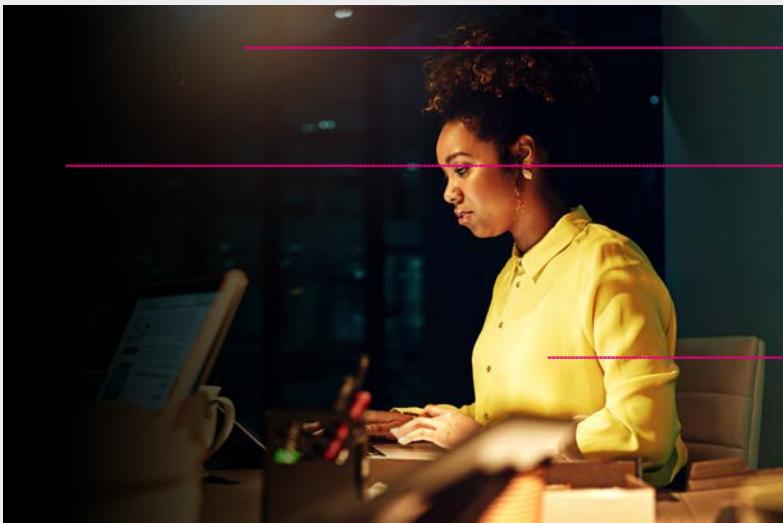
ORIGINAL IMAGE



- Original image already has deep and rich tonal qualities.
- Minimal curves are applied to slightly crush the blacks and increase contrast.



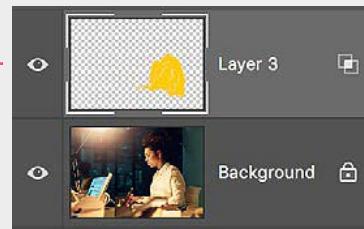
TREATED IMAGE



Gradient feather overlay for copy space can be applied non-destructively in InDesign with multiply effect applied over the image.



Highlight colour applied - use colours from secondary palette.



Visual Treatment Guidelines

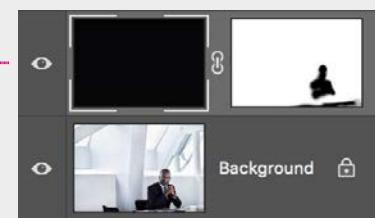
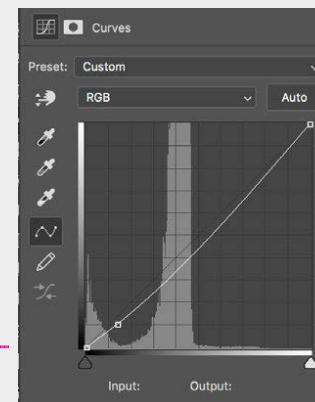
Photography Guidelines | Image Treatment

ORIGINAL IMAGE



- Original image has a background that is too busy.
- Darkening the image will help knock this back.

BLACK OVERLAY



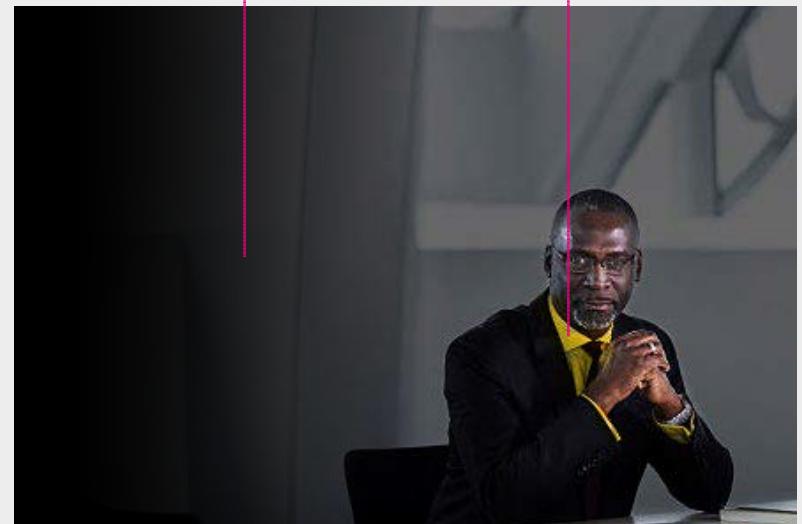
- Minimal curve adjustments deepen the dark areas.
- Black is overlaid over background (57% fill for this image) and set on multiply.
- Foreground figure is masked out of black overlay as well as some of the light reflected off the desk. Notice the mask is not too definite and allows some of the black to bleed into suit's darker areas. This achieves a better “mesh” with the background.
- Image is cropped tighter so the light streaming window is not so obvious.

Gradient feather overlay for copy space can be applied non-destructively in InDesign with multiply effect applied over the image.



Highlight colour applied - use colours from secondary palette.

TREATED IMAGE



Visual Treatment Guidelines

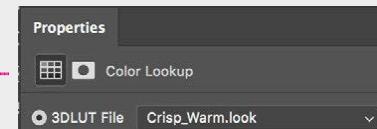
Photography Guidelines | Image Treatment

ORIGINAL IMAGE

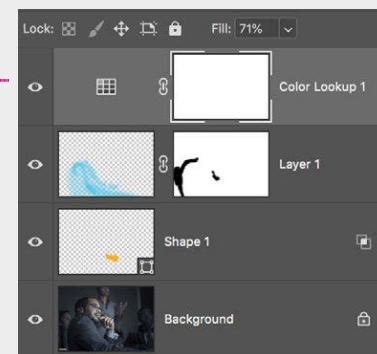


- Image has the right tonal qualities, but lacks contrast.
- It also has a predominantly blue cast, especially in the skin tone areas.

CRISP WARM LAYER



- To both warm the image and apply contrast, we add a Colour Lookup adjustment layer.
- From the 3DLUT drop down choose Crisp Warm.
- Reduce Fill (NOT OPACITY) to around 70%.



Highlight colour applied - use colours from secondary palette.

TREATED IMAGE



- Paint in colour highlight layers .
- In this case the suit was also coloured to offset the blue grey cast of the original image and provide some colour contrast.
- This image is already quite dark in the copy space area so no gradient feather overlay was applied.

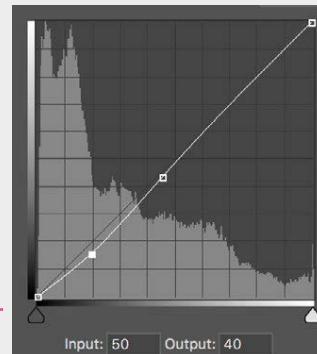
Visual Treatment Guidelines

Photography Guidelines | Image Treatment

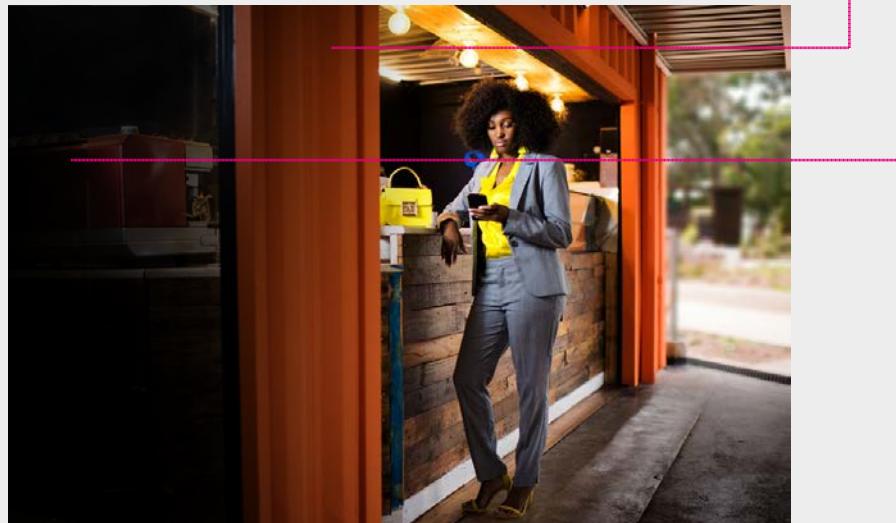
ORIGINAL IMAGE



This image requires little adjustment and only a slight deepening of darker areas of the curves was needed.



TREATED IMAGE



Gradient feather overlay for copy space can be applied non-destructively in InDesign with multiply effect applied over the image.



Visual Treatment Guidelines

Photography Guidelines | Image Treatment

NOTE: PREMIUM DOES NOT ALWAYS EQUAL DARK.

Do not impose too much of a dark gradient on images where natural daylight define the image. Rather ensure there is enough contrast. A gradient feather overlay can be subtly applied if necessary.



Visual Treatment Guidelines

Photography Brief

PHOTOGRAPHY BRIEF

- Our focus should always be on using uniquely South African characters, styled with a distinct African palette.
- Locations or props can be styled to reflect touches of a vibrant African palette and texture. This should be done in small touches as accents only.
- Images can mainly be categorised into 4 main focus areas, i.e.

1. MOVING THROUGH LIFE 2. RETIREMENT 3. THE MODERN WORKPLACE 4. DECISION MAKERS

MOVING THROUGH LIFE



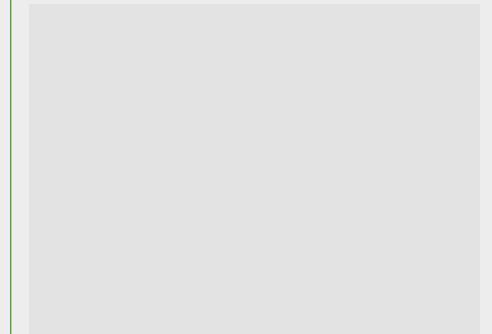
RETIREMENT



THE MODERN WORKPLACE



DECISION MAKERS



Visual Treatment Guidelines

Photography Brief

MOVING THROUGH LIFE

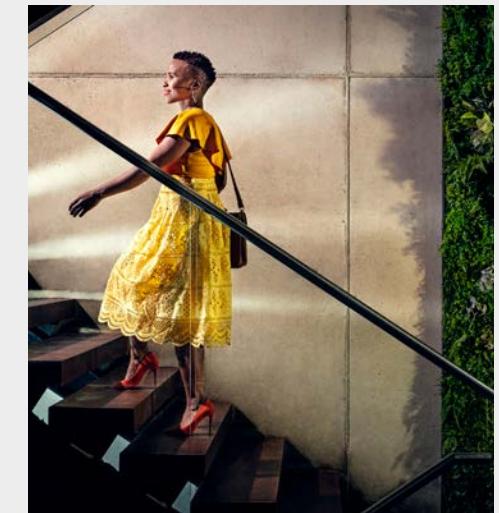
ARCHITECTURAL FOCUSED LOCATION

Capture overall theme of moving through life using architectural features:

- Doors
- Pathways
- Stairwells
- Different directions

Mix of singles, groups, interactions between two people, etc. Include shots with umbrellas.

Primarily exterior shots.



Visual Treatment Guidelines

Photography Brief

RETIREMENT

+

SME's

VARIOUS LOCATIONS

Retirement is increasingly being viewed as an opportunity for a second career, or a chance to pursue personal interest with renewed focus. It's not deck chairs on the beach - it's busy and fulfilling.

Shops (Food and Clothing)

- Counter shot
- Styling shot
- Drawing or planning
- Meeting at a coffee shop in casual clothes

Restaurants (Bistro style)

- Chef/manager/owner
- Interacting with customers
- Doing after-hours business

Small factories & home businesses (Carpentry, Glass)

- Consulting over work
- Garage style workshop

Working at home - garden, cooking

- Modern home business



Visual Treatment Guidelines

Photography Brief

MODERN WORKPLACE

+ SME's

OFFICES

Old Mutual Corporate understands the modern workplace.

They are experts across a variety of sectors. We need to show employees in both an office environment and in smaller more informal settings.

Primarily interior shots.

Office setting should not be too industry specific in order to be more versatile.



Visual Treatment Guidelines

Photography Brief

DECISION MAKERS

COPY

Copy

Visual Treatment Guidelines

Photography Brief

SECONDARY COLOUR PALETTE

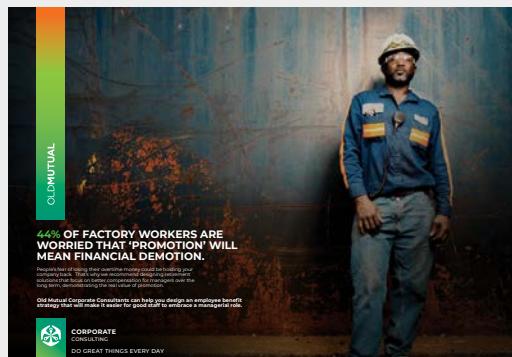


- The 4 secondary accent colours for Old Mutual should be used as a guide for accenting wardrobes and props.
- Use less of the pink.



WARDROBE FOR MEN

- Corporate with an African twist
- Neutrals with accents of colour (shirts, lapels, cuffs, accessories)
- Not over the top African styling with patterns
- Should be able to dress down to more casual



WARDROBE FOR WOMEN

- Corporate to casual with an African twist
- Neutrals and bold colour
- Not too over the top African styling with patterns, but more flexibility with women's wardrobe
- Should be able to dress down to more casual



Visual Treatment Guidelines

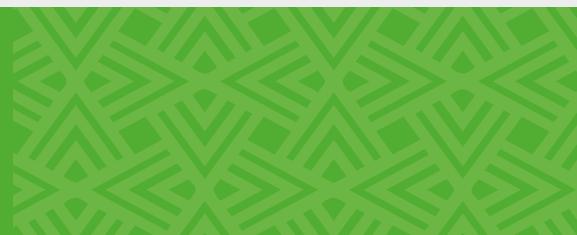
Patterning

FLEXIBLE PATTERN SCALE



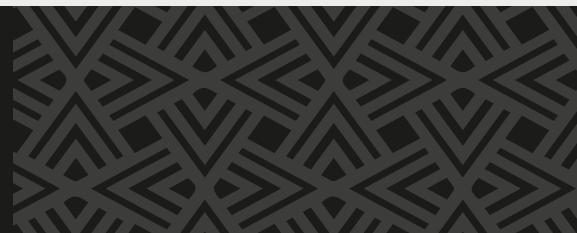
OM_Fresh Green

R80 G184 B72
HEX #50b848
C70 M0 Y100 K0
PANTONE 354C



OM_Black

R0 G0 B0
HEX #000000
C0 M0 Y0 K100
PANTONE Black

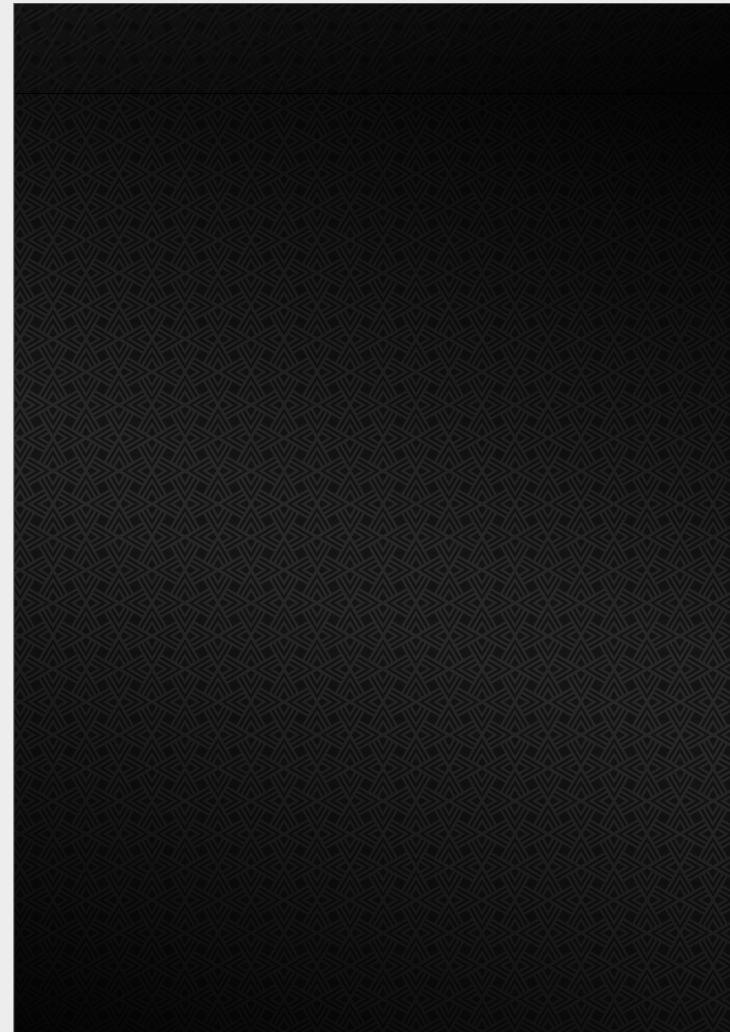


OM_Naartjie

R243 G112 B33
HEX #f37021
C0 M70 Y100 K0
PANTONE 2018C



OMBRÉ PATTERN TREATMENT

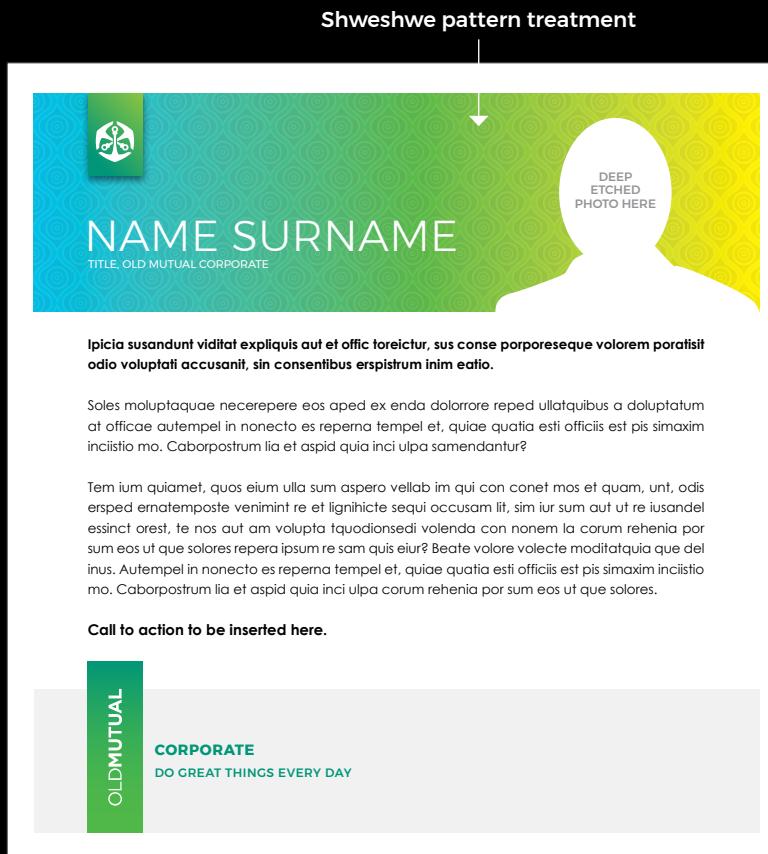


Premium application for digital, print and packaging design

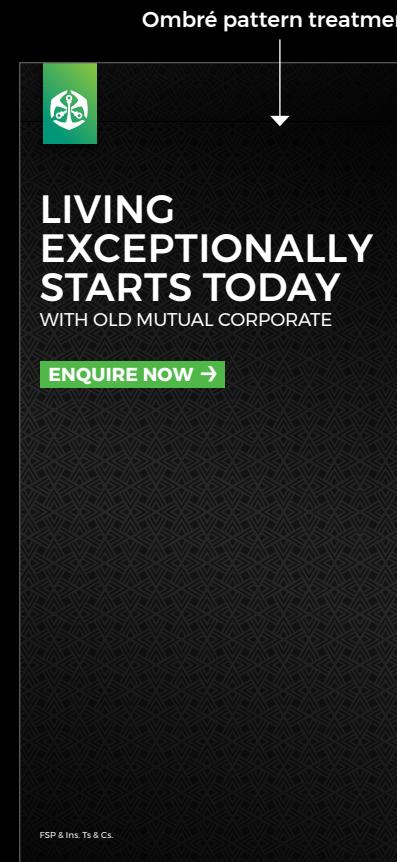
Visual Treatment Guidelines

Patterning Application

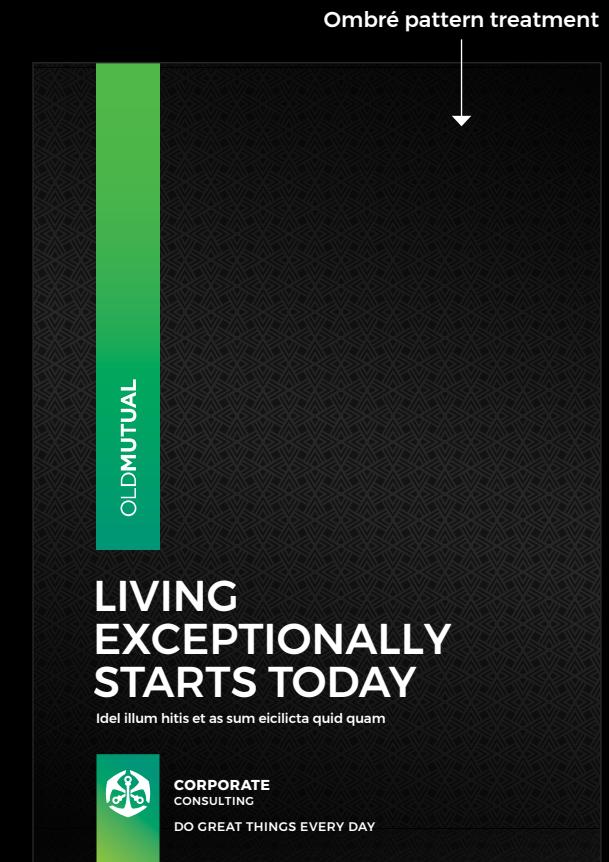
EMAILER PATTERN APPLICATION



WEB BANNER PATTERN APPLICATION



BROCHURE COVER PATTERN APPLICATION



Brand Application & Templates

Logo Application | Above-the-Line | A4 Print Ad

A4 PORTRAIT AD

5 523 CEOs VOTED FOR SUPERFUND

And no wonder. Old Mutual Corporate has been leading innovation in umbrella funds for 24 years, with R110 billion of assets under management and 427 660 participating members as at 30 June 2018.^{*}

Old Mutual SuperFund. Leading SA umbrella funds for 24 years.

*The 2018 Old Mutual SuperFund Annual Report

CORPORATE
DO GREAT THINGS EVERY DAY

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

OLD MUTUAL

LIVING EXCEPTIONALLY STARTS TODAY

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READ MORE at oldmutual.co.za/corporate

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OLD MUTUAL

LIVING EXCEPTIONALLY STARTS TODAY

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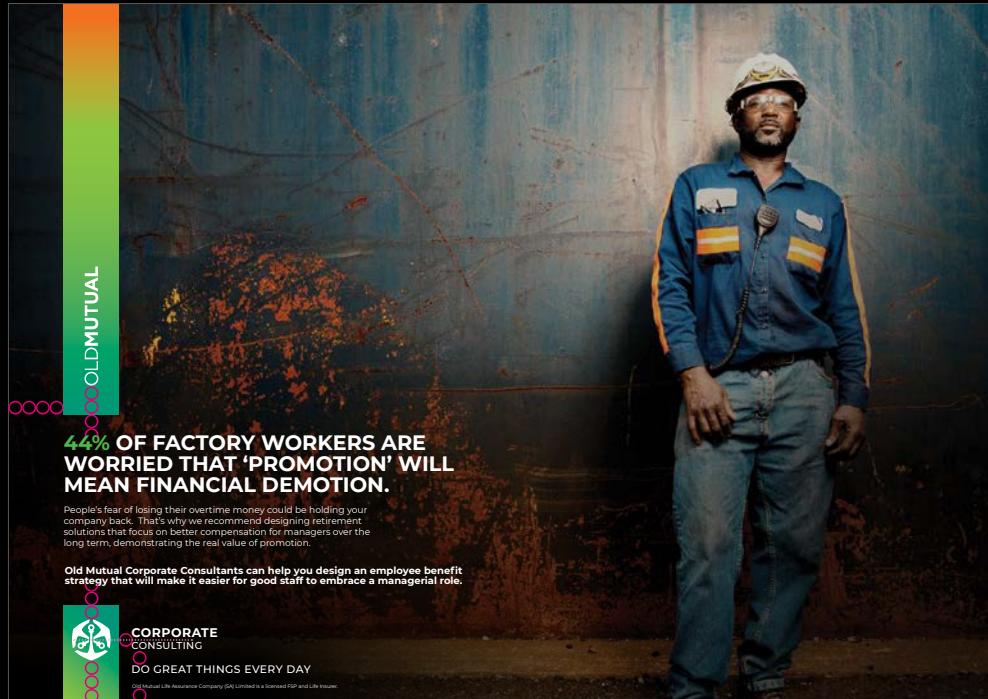
CORPORATE
DO GREAT THINGS EVERY DAY

Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and Life Insurer. Tel: Smart Drive, Pinelands, 7405, South Africa. The information contained in this document is provided as general information and does not constitute advice or an offer by Old Mutual. Every effort has been made to ensure that the provision of information regarding these financial funds meets the statutory and regulatory requirements. However, should you become aware of any breach of such statutory and regulatory requirements, please address the matter in writing to: The Compliance Officer, Old Mutual Corporate, PO Box 1014, Cape Town 8000, South Africa.

Brand Application & Templates

Logo Application | Above-the-Line | A4 Print Ad

A4 LANDSCAPE AD - SUB-CAPABILITY



Old Mutual logo bar (vertical gradient from orange to teal) on the left.

44% OF FACTORY WORKERS ARE WORRIED THAT 'PROMOTION' WILL MEAN FINANCIAL DEMOTION.

People's fear of losing their overtime money could be holding your company back. That's why we recommend designing retirement solutions that focus on better compensation for managers over the long term, demonstrating the real value of promotion.

Old Mutual Corporate Consultants can help you design an employee benefit strategy that will make it easier for good staff to embrace a managerial role.

CORPORATE CONSULTING
DO GREAT THINGS EVERY DAY

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



Old Mutual logo bar (vertical gradient from orange to teal) on the left.

THE AVERAGE CEO WORKS 62.50HRS PER WEEK.
Harvard Business Review Study

Are those hours being well spent?

There's no getting around it. Administering a comprehensive and effective Employee Benefits solution takes up huge amounts of time and energy. Old Mutual Corporate Consultants can help you design an employee benefits solution that you won't have to worry about at all – one that makes sure your people are protected now and in the future, leaving you with more hours to do what you do best – grow your business.

Call us today if you'd like to spend more time on your business and less time on ours.

CORPORATE CONSULTING
DO GREAT THINGS EVERY DAY

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

Brand Application & Templates

Logo Application | Above-the-Line | A4 Print Ad

A4 PORTRAIT AD - SUB-CAPABILITY



Brand Application & Templates

Logo Application | Above-the-Line | Strip Print Ad

The brand line DO GREAT THINGS
EVERY DAY is not used on STRIP
ADVERTS.

ADVERTORIAL STRIP AD

This strip print advertisement features a white background with a green gradient bar at the top. On the left, there's a small icon of a person with a briefcase. To its right, the text "LIVING EXCEPTIONALLY STARTS TODAY" is displayed in large, bold, green capital letters. Further right, the "OLD MUTUAL" logo is shown with "CORPORATE" written below it. Below the main headline, there's a section of placeholder Latin text ("Ode illum hitis et as sum eicilicta quid quam acitatem") followed by a descriptive paragraph about investment opportunities. At the bottom, there's a call-to-action button with the text "READ MORE at oldmutual.co.za/corporate or sms 'investment' to 000 000 0000". A small note at the very bottom states: "Old Mutual Life Assurance Company (SA) Limited is a licensed FSP and Life Insurer."

ADVERTORIAL STRIP AD - SUB-CAPABILITY

This strip print advertisement is similar in layout to the first one but includes the word "CONSULTING" below the "CORPORATE" text in the green bar. The main headline "LIVING EXCEPTIONALLY STARTS TODAY" remains the same. The placeholder text and call-to-action are identical to the first ad. The note at the bottom also remains the same, indicating the company is a licensed FSP and Life Insurer.

Brand Application & Templates

Logo Application | Above-the-Line | Advertorial Ad

ADVERTORIAL AD



IF YOU TRACK YOUR COMPANY PROFIT, YOU SHOULD TRACK YOUR RETIREMENT.



ONTRACK™ WITH RETIREMENT

When we have a retirement fund we expect it to provide a comfortable retirement (for ourselves and for our employees). Yet many people reach retirement and discover that their savings just aren't sufficient to maintain their standard of living.

Sometimes this is because of shortcomings in the retirement fund or funds. Sometimes it's because of bad decisions. But we believe that it's mostly because people actually have no idea whether their retirement is on track. Or not.

THE BIG BENEFITS!

It's proactive. OnTrack™ is specifically designed to shed light on a retirement fund's performance during that all-important time when an employee is still making monthly contributions.

OnTrack™ rating will compare it with other funds in the OMCC database, which will include funds in a similar broad industry as well as funds of a similar size in terms of membership. In so doing, funds (and the employers backing them) will be able to see how their employee benefits stack up against other funds.

It works for everyone. OnTrack™ tracks the fund and reports via the Old Mutual Corporate Consultant, taking the pressure off employers and making sure that employees are getting an optimal outcome.

Many people reach retirement and discover that their savings just aren't sufficient to maintain their standard of living.

OnTrack™ is a new tool from Old Mutual Corporate Consultants, that will help trustee boards and management committees to track the health of their retirement fund – making sure it's delivering on its promise to members during that all-important time when an employee is still making monthly contributions.

Would you like a report back on the profitability vs cost of your fund? Call us today.

CORPORATE CONSULTING
DO GREAT THINGS EVERY DAY

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

Brand Application & Templates

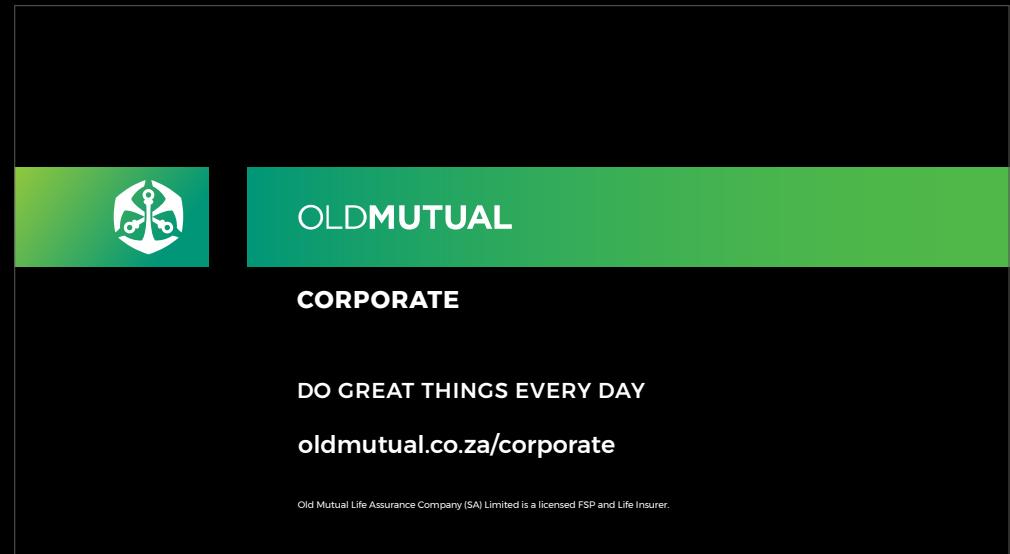
Logo Application | Above-the-Line | TV End frame

TV END FRAME

OPTION 1



OPTION 2



Brand Application & Templates

Logo Application | Below-the-Line | A4 Brochure Front and Back Cover

A4 BROCHURE - FRONT AND BACK COVER

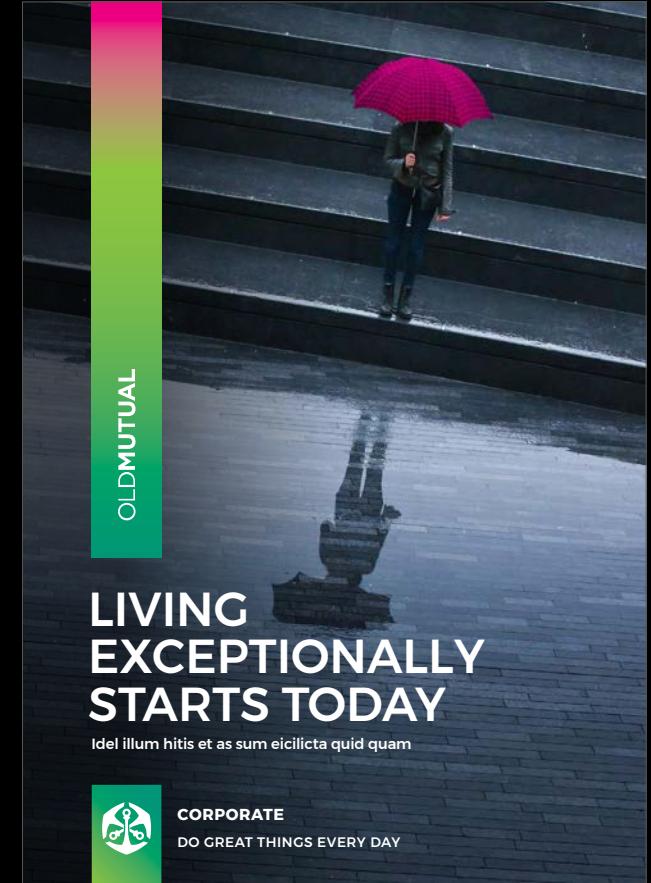
BACK COVER



FRONT COVER



FRONT COVER



Brand Application

Logo Application | Below-the-Line | A4 Brochure Inside Pages

A4 BROCHURE - INSIDE PAGES

HEADING STYLE

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**SOL RROREM
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VOLUTAMUS**

06



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NIHILLA PTAT VOLUTAMUS**

07

Brand Application & Templates

Logo Application | Below-the-Line | Product Examples

Secondary colours are used to differentiate the funds.

GENERIC

EASY

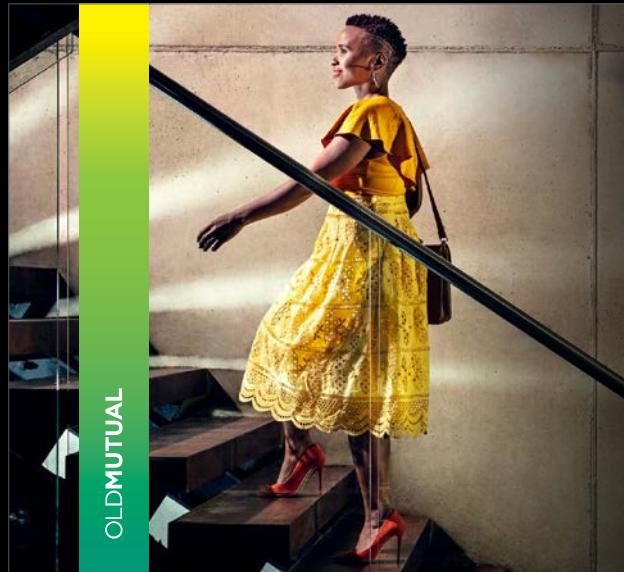
CHOICE

CUSTOMISED

CONNECT

SUB-CAPABILITY - RETIREMENT SOLUTIONS - SUPERFUND GENERIC

FRONT COVER



OLD MUTUAL SUPERFUND PENSION FUND AND PROVIDENT FUND

TERMS AND CONDITIONS OF PARTICIPATION



CORPORATE
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INSIDE PAGES

2.1 APPLICATION TO BECOME A PARTICIPATING EMPLOYER TO THE FUND

An application to participate must be made to Old Mutual and/or the Old Mutual SuperFund, on the basis of a Quotation. The Quotation is valid for a period of 90 days from the date on which it is issued.

Old Mutual can accept or decline the application in accordance with the authority delegated to it by the Fund.

Upon acceptance by Old Mutual of such application, the Quotation will form the basis of the:

- Special Rules, and/or
- The Policy Contracts, where risk benefits have been selected or included in the benefit selection

2.2 TRANSFER OF BUSINESS FROM ANOTHER FUND

If an Application to participate in the Fund is in respect of a Transfer Scheme in terms of Section 14 of the Pension Funds Act, please note that the Fund requires all the assets of the transferring fund to be paid over, in full, on approval of the transfer by the Registrar of Pension Funds. The Fund will not accept any transferring business where the assets will be paid over in instalments. The effective date of transfer should be the day following the date on which the transferring fund terminates.

2.3 DATE OF COMMENCEMENT OF PARTICIPATION

Commencement of participation may only take effect on the first day of the month, after receipt of the following:

- Signed Acceptance of Quotation
- Member Data Spreadsheet
- Authorised Collection Form
- Payroll Authoriser and Servicer Form
- Company Registration Document
- Company letterhead to confirm address and Proof of bank details

AND provided that the above documents have been completed and submitted to Old Mutual by:

- 15th of the month prior to date of commencement for Old Mutual SuperFund Easy and Old Mutual SuperFund Choice
- 6 weeks prior to date of commencement for Old Mutual SuperFund Customised and Old Mutual SuperFund Connect

By signing the Quotation, the Participating Employer agrees to discharge all its obligations specified in the Master Rules.

Should the actual membership data provided by the Participating Employer differ from the data provided in the application to participate, Old Mutual reserves the right to reassess contribution rates, costs and terms in accordance with the updated data.

2.4 COMMENCEMENT OF RISK COVER AND PAYMENT OF PREMIUMS

Where risk benefits have been selected, cover for this Scheme will commence on receipt of a duly completed and signed Quotation Acceptance Form. The due date for premiums is at the end of each month; cover will be terminated if premiums are not received within 30 days of the due date. Claims will only be considered where correct premiums have been received.

2.5 RETIREMENT FUND CONTRIBUTIONS AND DATA

If a Member must contribute to the Fund, the Participating Employer will deduct the contribution from the Member's earnings at the end of each pay-period. The Participating Employer must pay the contributions deducted plus the Employer's contribution due to the Fund, over to the Fund.

4

4.1 WITHDRAWAL, RETIREMENT AND DISABILITY BENEFIT CLAIMS

The Participating Employer must take all reasonable steps to procure such documentation, data and information relating to a Member's exit from the Fund (including signed payment instructions of a Member, other than in the case of his or her death), as Old Mutual requires in order to process and pay the benefit of such a Member. Old Mutual undertakes to inform each Member of any interest payable in terms of the Master Rules, as a result of the late payment of benefits.

4.2 DEATH BENEFIT CLAIMS

The Participating Employer must take all reasonable steps to procure such documentation, data and information concerning a deceased Member's dependants and nominees as the Management Board may require. The Management Board must specify in writing to the Participating Employer as to what documentation, data and information it requires.

The Fund shall ensure that the distribution of benefits on the death of a Member is done in accordance with the rules and Section 37C of the Pension Funds Act.



8

Brand Application & Templates

Logo Application | Below-the-Line | Product Examples

SUB-CAPABILITY - RETIREMENT SOLUTIONS - SUPERFUND EASY

FRONT COVER



OLD MUTUAL SUPERFUND EASY

ADDED VALUE BENEFITS FOR MEMBERS

Better for members. Simpler for Employers.



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RETIREMENT SOLUTIONS

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INSIDE PAGES

ADDED VALUE BENEFITS AT A GLANCE

OLD MUTUAL SUPERFUND PRESERVER Members get to continue their Old Mutual SuperFund membership, even if they leave their employer.	OLD MUTUAL FUND SELECT ANNUITY Cost-effective at-retirement annuity offering seamless pension investment, with a lifetime income guarantee.	FINANCIAL WELLBEING PROGRAMME Free financial education workshops for Old Mutual SuperFund members. *Minimum of 20 members	Cash4<hearts>Ones</hearts> R10 000 lump sum to dependents of a member who dies while receiving income protection.
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BENEFITS TO SUPPORT YOU

MEMBER SUPPORT SERVICES Access to professional financial advisers whenever members need help.	FUNERAL SUPPORT SERVICES Telephonic support for members and their families. Includes free transport of the remains of the deceased.
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BENEFITS THAT ADD CONVENIENCE

HR911 Phone-based support for employers who require assistance with disability claimants.	SELF-SERVICE Easy access to retirement savings values, member benefit statements, transactions and more. Register at oldmutual.co.za
---	---

BENEFITS TO KEEP YOU COVERED

COVER TO CONTINUE Group Life Assurance benefits continue for members claiming disability benefits.	EMPLOYER WAIVER Employer doesn't keep paying premiums when an employee becomes disabled.
--	--

ADDED VALUE BENEFITS IN DETAIL

OLD MUTUAL SUPERFUND PRESERVER	OLD MUTUAL FUND SELECT ANNUITY	OLD MUTUAL FINANCIAL WELLBEING PROGRAMME
<p>A unique benefit that allows people to remain Old Mutual SuperFund members, even when they leave their employer.</p> <ul style="list-style-type: none">Keeps retirement savings on trackKeeps options (withdrawal, preservation, transfer) openGives time to make good choicesChoice of retirement age (55 or older)	<p>Allows retiring members to easily transfer their retirement savings into a trustee-recommended, pre-packaged Old Mutual annuity option.</p> <ul style="list-style-type: none">FlexibleMeets post-retirement needs of most membersFavourable annuity rateIndividual or with or without financial adviceOffers life guarantee and inflation protectionFully supported by Old Mutual	<p>Offers employers an easy and cost-effective way of making financial education and advice available to their employees. FWP can be informed to provide employees with the information they need to make informed decisions and choices about their financial futures.</p> <ul style="list-style-type: none">Empowers employees through education.Provides access to financial advice and membership and other financial matters.Improves financial behavioursOffers access to advice and support if needed
<ul style="list-style-type: none">No additional costs	<ul style="list-style-type: none">Employer: No additional costMember: Competitive fees. Could pay the cost of financial advice required	<ul style="list-style-type: none">oldmutual.co.za/preserveroldmutual.co.za/fsaoldmutual.co.za/fwp
CASH4 <hearts>ONES</hearts>	MEMBER SUPPORT SERVICES	FUNERAL SUPPORT SERVICES
<p>If an Old Mutual SuperFund member passes away while receiving an Income Protection benefit, Old Mutual pays a R10 000 cash benefit to his or her family members.</p>	<p>Offered in partnership with the employer; call centre offers peace of mind and life-event help to members. Support is especially valuable when they join a funeral, are bereaved, renew or for any other event where they need to make important financial decisions.</p>	<p>Full support for members and their family members when dealing with the funeral of a loved one.</p> <ul style="list-style-type: none">24x7 call centre - all official languagesFree worldwide transport of the deceased to the place of burial in South Africa.Assistance with all necessary documentationReferral to a pathologist, psychologist and/or funeral directorDiscounted funeral packages
<ul style="list-style-type: none">No additional costs	<ul style="list-style-type: none">Employer: No costMember: No cost, unless professional financial advice is sought	<ul style="list-style-type: none">oldmutual.co.za/superfund0860 38 88 73oldmutual.co.za/superfund0860 00 05 00
HR911	COVER TO CONTINUE	EMPLOYER WAIVER
<p>A phone-based service for employers who have potential disability benefit claimants. Helps managers and human resource staff with claim submissions and managing employees with health conditions.</p> <ul style="list-style-type: none">Direct access to medically trained staffA no-stop claim process assistance serviceHelps speed up assessmentProduct help and information	<p>Enables members who become Income Protection claimants to remain covered for group life assurance</p>	<p>Allows member in receipt of an Income Protection Benefit to continue to receive life cover under Old Mutual SuperFund, without the employer being liable for the payment of any premiums</p>
<ul style="list-style-type: none">No additional costs	<ul style="list-style-type: none">No additional costs	<ul style="list-style-type: none">No additional costs

Brand Application & Templates

Logo Application | Below-the-Line | Product Examples

SUB-CAPABILITY - RETIREMENT SOLUTIONS - SUPERFUND CHOICE

FRONT



OLD MUTUAL SUPERFUND CHOICE

WHAT DOES IT DO?
Provides simple solutions for employers and better benefits for employees, through varied levels of choice 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
- 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
INTEGRATED RISK BENEFITS (Old Mutual is the insurer)	INTEGRATED RISK BENEFITS (Old Mutual is the insurer)	INTEGRATED RISK BENEFITS (Old Mutual is the insurer) OR STANDARDISED RISK BENEFITS (Old Mutual or approved non-Old Mutual risk provider)
All members must be covered. Only one level of cover for Group Life Assurance.	All members must be covered. Different levels of cover allowed for Group Life Assurance.	For Customised Risk benefits: Number of cover levels as per that agreed with risk provider.
For disability benefits members must be covered for either Lump Sum Disability or Group Income Protection.	For disability benefits members must be covered for either Lump Sum Disability or Group Income Protection.	For Customised Risk benefits: Employees can select from a wide range of insured benefits* provided by Old Mutual or another approved insurer of their choice. (*including flexible, formula-based or scale-based risk and DC risk)

CORPORATE RETIREMENT SOLUTIONS
DO GREAT THINGS EVERY DAY

BACK

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
The employer decides if their employees need to have the option of making individual investment choices.	The employer selects the default investment package to offer their employees. Depending on the employee's needs and the number of staff employed, there are two investment packages for a default option:
Lifestage Investment package - 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 automatically available all employers (with 5+ employees).	Trustee Choice - 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 all employers (with 5+ employees).
Lifestage - One of the Lifestage investment options.	Extended Investment package - 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.

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 1000/1210
Pretoria	012 368 3540
Western Cape	021 509 9110/700
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 9110/7041
KwaZulu-Natal	031 581 0600/0706
Eastern Cape	041 391 6300/6324
Bloemfontein	051 444 0831

Alternatively, visit
oldmutual.co.za/superfund

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.

 **OLD MUTUAL**

Brand Application & Templates

Logo Application | Below-the-Line | Product Examples

SUB-CAPABILITY - RETIREMENT SOLUTIONS - SUPERFUND CUSTOMISED

FRONT



OLD MUTUAL SUPERFUND CUSTOMISED

WHAT DOES IT DO?

Old Mutual SuperFund – a fully customisable hands-on employee benefits offering that allows for a very high level of involvement by an employer with almost unlimited flexibility in terms of the risk benefits and retirement investment options offered to employees.

WHO IS IT FOR?

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

- You want to be able to customise your employee benefits offering
- You prefer the expertise of a specialist investment consultant
- You are a large organisation (more than 100 employees and R100m in existing retirement fund assets, or monthly payroll of R2.5m or more)
- You place a priority on staff retention by means of value-adding employee benefits

WHAT DOES SUPERFUND CUSTOMISED OFFER?

Complete flexibility. Employers are able to structure the retirement and risk benefits options almost entirely according to their preferences and the needs of their employees.



CORPORATE
RETIREMENT SOLUTIONS
DO GREAT THINGS EVERY DAY

BACK

OLD MUTUAL SUPERFUND CUSTOMISED

HOW DOES IT WORK?

Retirement investments

Retirement Investments can be customised fully by employers who choose this option. Employers can make use of approved independent investment consultants, to assist with this investment structuring. The final selection will still need to be approved by the Old Mutual SuperFund Trustees as they have ultimate responsibility for all Old Mutual SuperFund governance and compliance requirements.

Risk benefits

There are two highly customisable options from which to choose:

INTEGRATED RISK BENEFITS

Choice of benefits from the following:

- Group Life Assurance Cover (including Accident Plus)
- Disability Cover (Group Income Protection, Temporary Income Protection or Lump Sum Disability, including Accident Plus)
- Family Funeral Benefits
- Lifestyle Cover
- Accidental Death Benefit

CUSTOMISED RISK BENEFITS

Employers can select from the full range of insured benefits provided by Old Mutual Group Assurance or request a quote from an insurer of their choice.

GROUP LIFE ASSURANCE COVER

A choice of cover levels are offered at member category level.

While employers can opt for the ease and cost-effectiveness of the integrated risk benefits offered by Old Mutual, SuperFund Customised allows employers to fully tailor their risk benefits offering, using Old Mutual or whichever other accredited risk benefit provider they choose.

FIND OUT MORE

For more information on Old Mutual SuperFund Customised, 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	012 369 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



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

Brand Application & Templates

Logo Application | Below-the-Line | Product Examples

SUB-CAPABILITY - RETIREMENT SOLUTIONS - SUPERFUND CONNECT

FRONT COVER



OLD MUTUAL SUPERFUND CONNECT

Connecting your employees to their best possible retirement outcome.



CORPORATE
RETIREMENT SOLUTIONS

DO GREAT THINGS EVERY DAY

INSIDE PAGES

These investment portfolios may also be used within a 2 phase lifestate default option as follows:

MANAGEMENT STYLE	GROWTH PHASE	TRANSITIONING (OPTIONAL)	PROTECTION PHASE
Smoothed	AGP50 ACP80		Coregrowth 100 AGP50 ACP80
Multi-Manager	OMIMM Max 28 OMIMM Inflation Plus 5-7%		OMIMM Inflation Plus 3-5% OMIMM Inflation Plus 5-7%
Single Manager	Old Mutual Profile Edge28 Old Mutual Albaraka		Old Mutual Profile Capital Old Mutual Nucleus Moderate
Index Tracker	Old Mutual Nucleus Balanced		

YOUR INVESTMENT PORTFOLIO CHOICE OPTIONS

Old Mutual SuperFund Connect utilises the existing Old Mutual SuperFund extended investment range which is approved by the Old Mutual SuperFund Management Board.

The Old Mutual SuperFund Management Board reviews the investment portfolios available on Old Mutual SuperFund and may, on an ongoing basis, choose to remove or add new investment portfolios based on prescribed criteria.

What this means is that all schemes under Old Mutual SuperFund Connect must at all times be aligned to the larger Old Mutual SuperFund extended investment universe.

SCENARIO

Scheme A selects Manager X for inclusion in their investment choice options.

Old Mutual SuperFund Management board reviews all investment portfolios and decides that Manager X is not meeting performance criteria and decides to remove Manager X from Old Mutual SuperFund.

Manager X will also be removed from Scheme A.

The manco of Scheme A must now consult with the investment consultant to select a suitable replacement for Manager X within Scheme A.

The investment consultant communicates and engages with the members of Scheme A about the change and what their options are.

Members must make new investment elections or their accumulated credit and contribution allocation will be defaulted into the appropriate replacement after a period of time.

02

WHAT YOU NEED TO DO TO GET STARTED

There are some key requirements which must be in place for an Old Mutual SuperFund Connect scheme to launch:

- The Employer appoints a Manco. The Manco appoints the approved Investment Consultant on behalf of the Board.
- The Investment Consultant must only make use of Investment Portfolios approved by the Old Mutual SuperFund Management Board.
- The Investment Consultant agrees to align to those approved investment portfolios at all times.
- The Employer must have a management committee in place.
- The Investment Consultant must ensure appropriate communication to employees.
- The Management Committee must provide the Management Board with a fully completed and signed Sub-Fund Investment Plan.

The investment consultant in partnership with the management committee should start by assessing the needs of the employer and employees and define the investment structure and investment options which best meet those needs.

The following should form part of the initial advice process:

- Analyse the employee risk profiles, investment objectives and other relevant factors.
- Provide rationale supporting the appropriateness of investment default selected.
- Document the investment strategy and implementation in the scheme's Investment Plan.
- Ensure that the Participating Employer and Members receive adequate information and education.

WHAT YOU NEED TO DO ON AN ONGOING BASIS

The investment consultant must include the following as part of the ongoing value add to Employers and Employees:

- An annual review of investment strategy taking into account any change in mentorship or objectives.
- Regular review of the investment performance.
- Ensure that the participating employer and members receive adequate information and education.

03



Brand Application & Templates

Logo Application | Below-the-Line | Product Examples

SUB-CAPABILITY - RETIREMENT INVESTMENTS - SMOOTHED BONUS

FRONT COVER



OLD MUTUAL SMOOTHED BONUS FUNDS

PIONEERING SMOOTH INVESTMENT
JOURNEYS FOR OVER HALF A CENTURY

2019 QUARTERLY REPORT Q3



CORPORATE
RETIREMENT INVESTMENTS
DO GREAT THINGS EVERY DAY

INSIDE PAGES



GLOBAL AND LOCAL ECONOMIC UPDATE



Johann Els
Old Mutual Investment Group, Chief Economist

GLOBAL ECONOMY

While the global economy remains on track for a year of better balanced and more synchronised growth as per my base case outlook, overall growth was always expected to be slower in 2019 than last year. Unfortunately, the prolonged trade war has meant that growth forecasts have been downgraded even further.

Throughout April and early May, optimism was still building that a trade deal between the USA and China could be signed by the end of May. However, negotiations broke down around mid-May and the USA raised tariffs from 10% to 25% on US\$200 bn worth of Chinese imports with threats of tariffs on the remaining US\$300 bn of untaxed imports as well. China retaliated quickly. This re-escalation hit business confidence hard and we have since seen a significant impact on the manufacturing purchasing managers' index (PMI) of a number of countries.

Apart from this extension to the trade war, the other surprise in Q2 was the easier policy stance virtually everywhere. While the policy stance of the Federal Reserve Board in the USA (the Fed) has already evolved from the tightening bias during 2018 to a more patient approach early this year, the resultant trade-related growth risks moved them to an easing policy stance at their June policy meeting. The Fed's dot-plot indicates that seven members of the Federal Open Market Committee (FOMC) – the Fed's policy-setting committee – now expect 50bps of rate cuts by year-end. Another member expects one cut, eight members expect rates to be unchanged and one expects a rate hike. This is a substantial shift from no cuts expected by the FOMC when the previous dot-plot was published in March. The market is now widely expecting a rate cut at the July meeting. The consensus expects two 25bp rate cuts in the second half of this year, but some arguments can also be made for a 50bp cut at the July meeting for this 'insurance' rate cut to be effective.

The European Central Bank (ECB) has turned more dovish and a rate cut is now on the cards within the next few months. Furthermore, the ECB could even extend Quantitative Easing (QE). Elsewhere, Australia, New Zealand, India, Russia, Malaysia and the Philippines cut rates recently. China, South Africa and others are expected to follow suit.

While easier policy will certainly help the global economy, it will not be enough on its own to engineer a stronger economic recovery. Confidence will only recover sufficiently once the trade war has been resolved. And though it is unlikely that a deal will be signed very soon, any news of progress on this front will help confidence.

OUTLOOK FOR THE GLOBAL ECONOMY

I remain of the opinion that recession risk remains low and growth rotation from the USA to elsewhere should mean better balanced and more synchronised growth – even if at a slower pace than in 2018. With USA rate cuts on the cards, I expect the dollar to weaken. This will still be a better environment for emerging markets in general and South Africa in particular.

PAGE 3



Premium Equity

The Premium Equity fund delivered 5.3% p.a. over the three-year period, outperforming the benchmark by 2.2% p.a. Strong Top 40 Index performance resulted in a negative option alpha. Although there has been some positive stock alpha, it is important to remember that the portfolio's stock selection is designed to provide a platform for alpha generation using options while limiting benchmark risk to reasonable levels. In the long run the portfolio would expect the alpha from stock selection to be negligible.

Old Mutual Multi-Managers

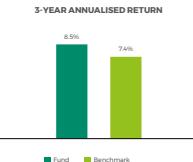
The OMMM Life Equity portfolio underperformed its benchmark by 3.2% p.a. over the last year. The underperformance of the benchmark over this time period was driven by the underperformance of four out of the five appointed managers, with the only manager outperforming over this time period being Sentio. Over the three-year period ending June 2019, the OMMM Life Equity portfolio returned 3.0% p.a. underperforming the benchmark by 0.7% p.a.

Local Interest-Bearing Assets

The local interest-bearing portfolio consists of bond and money market assets. These assets are managed by OMIC's Futuregrowth fixed income boutique.

Local Money Market

The money market assets are invested in a yield enhanced money market portfolio. The portfolio aims to generate returns through the active management of short to medium-term interest bearing instruments. The total performance of the portfolio is shown below:



The portfolio has performed well over 3 years outperforming its benchmark by 1.1% p.a. The fund has benefitted from the higher spreads earned on the Step Rate Notes and Floating Rate Credit Assets. The fund also benefitted positively from good duration management (fixed vs. floating) and asset selection.

Local Bonds

The bond strategy comprises a combination of a core bond and a yield-enhanced bond portfolio.

The core bond portfolio aims to generate returns primarily through the management of interest rate risk. Futuregrowth aim to implement their views on interest rates across various interest bearing assets and asset durations. The core bond portfolio also has a small allowance to invest in non-government bonds – which are expected to generate higher investment returns.

PAGE 9

Brand Application & Templates

Logo Application | Below-the-Line | Product Examples

SUB-CAPABILITY - GROUP ASSURANCE

FRONT COVER



GROUP ASSURANCE PRODUCTS **ACCREDITATION MANUAL**



CORPORATE
GROUP ASSURANCE

DO GREAT THINGS EVERY DAY

INSIDE PAGES

The inside page for the Family Cover section. It features a green decorative header with the text "FAMILY COVER" and "AT YOUR SIDE WHEN YOU NEED SUPPORT". Below the header is a photograph of a man and a child swinging together. The page contains sections for "INTRODUCTION", "BENEFIT DESIGN/STRUCTURING", and "PRODUCT FEATURES".

FAMILY COVER
AT YOUR SIDE WHEN YOU NEED SUPPORT

INTRODUCTION
When someone dies, the surviving members of the family are faced with the costs of funeral arrangements. The Family Cover policy is specially designed to help them meet these expenses. The Family Cover policy provides for diverse cultural requirements, as there are no restrictions on how the money should be used.

The insurance covers the Primary Insured Person, the spouse and the children. We can insure more than one spouse although our standard terms and conditions limit the number of spouse's claims to a maximum of 1 spouse's claims per review period. We can price for 2 spouses with a maximum of 2 spouses claims per review period which would come at additional cost if requested.

Cover amount for children are age-related (see table) and there are no limits on the number of claims for children in a year.

The benefit is paid out as a lump sum.

BENEFIT DESIGN/STRUCTURING
The cover for the Primary Insured Person is chosen by the Proposer and the cover is then scaled down for the spouse and children. The minimum cover available to the Primary Insured is R5 000.

There is no legal limit to the benefit that may be offered to the member, the spouse, or children aged 14 and over.

The client can choose the option of a lump sum payable on the death of extended family member's i.e. parents, siblings and grandchildren by opting for the Extended Family Cover benefit.

We will require the client to maintain updated beneficiary nomination forms for their employees in respect of this benefit.

A photograph of a man and a child swinging together on a swing set in a park-like setting.

26

The inside page for the Critical Incidents Cover section. It features a green decorative header with the text "CRITICAL INCIDENTS COVER" and "HELPS FINANCIALLY WHEN SURVIVING A HEALTH SHOCK". Below the header is a photograph of a person using crutches. The page contains sections for "INTRODUCTION", "PRODUCT FEATURES", and a photograph of a person using crutches.

CRITICAL INCIDENTS COVER
HELPS FINANCIALLY WHEN SURVIVING A HEALTH SHOCK

INTRODUCTION
Critical Incidents Cover is also known as "Dread Disease", "Living Assurance" and "Severe Illness" in the insurance industry. It is paid out as a lump sum to the member when a specified critical event (illness/injury/procedure) occurred.

Critical Incidents Cover can be structured as an accelerator to the Group Life Assurance Cover or as a freestanding product. In both instances it must be offered on an unapproved basis.

PRODUCT FEATURES
The benefit is paid out as a lump sum and is expressed as a multiple of salary (maximum of three times Annual Earnings) subject to an overall maximum benefit as a fixed Rand amount. Unless indicated, the benefit is 100% of the sum assured.

The annual salary used will be as at the earlier of the date of first occurrence of the event or first diagnosis.

If a claim is paid the benefit must not be aggregated with the disability benefits, i.e. that the Primary Insured can claim for both Critical Incidents and Disability.

Old Mutual will admit a claim if not deemed to be related to a Critical Incident for which a claim was previously admitted. Therefore, only one claim per incident is allowed.

A photograph of a person using crutches to walk on a paved path.

52

Brand Application & Templates

Logo Application | Below-the-Line | OMART

OLD MUTUAL ALTERNATIVE RISK TRANSFER LIMITED (OMART)

BROCHURE

SIMPLY EMPLOYER COMBO

YOUR POLICY DOCUMENT

POLICY PAY OUT

When will the policy be paid out?
If your employee dies, the lump sum you have chosen on the life cover and/or family funeral cover will be paid to the nominated beneficiary. If they are permanently disabled, the chosen disability benefit will be paid to them. If any of your employee's family members covered under the family funeral plan dies, the selected lump sum will be paid to them. A waiting period and exclusions apply.

Does that pay out ever happen early?
If your employee is diagnosed with a terminal illness and is expected to die within 12 months, the lump sum to help with the cost of the life cover paid in advance to them, or their beneficiary. If they opt for a 100% pay out, the policy will be terminated, even if they recover from their illness. Supporting medical evidence will be required to confirm the doctor's diagnosis, and that life expectancy is less than 12 months.

How long is your employee covered?
Your employee is covered for life - as long as the monthly premium is paid.

FAST FACTS

The beneficiary is the person who receives the lump sum if the insured employee dies.

Your employee can change or add a beneficiary at any time, but neither you nor any member of your family may be added as a beneficiary to this policy.

If your employee has not chosen a beneficiary, the money goes into your employee's estate.

If the beneficiary is a minor (younger than 18), the money goes to his/her guardian, for the benefit of the minor.

Your employee can have up to four beneficiaries on one policy.

PREMIUMS

The monthly premium
As the employer are the policyholder of this policy, and are responsible for paying the premium. Should you wish to stop paying the premium (for example, if your employee moves on to another job), please inform us, and we will give them, or their new employer, the option of taking over as policyholder and premium payer.

Premiums are paid monthly in advance, but are not guaranteed, which means that they may change at any time, provided the policyholder is given 30 days' notice. Premiums increase by 5% every year, but cover **does not** increase, unless the policyholder contacts us to increase it.

For detail of how the premiums will increase over the next 5 years, see your Policy Schedule.

What if a payment is missed?
There is 30 days' grace if you fail to pay a premium. This means your employee will still be covered until the next payment date. If that payment also fails, your employee's cover will lapse (come to an end).

What if the cover lapses, but you want to re-activate it?
If the policy lapses because the last premium wasn't paid, you can restart it without having to pay back missed premiums. If it restarts within 3 months of your first failed payment, the cover will carry on from where it left off. If more than 3 months have passed, you need to start a new policy, with new medical questions and a new waiting period. You can re-instate your policy a maximum of 5 times.

WAITING PERIOD

Policy waiting period:
This is the period directly after you've taken out the policy. You need to pay premiums but the cover is limited until you have paid 6 premiums. After that your employee will enjoy full cover.

What if a claim is submitted during the waiting period?
Death or disability related to accidental causes are covered during the waiting period. Death or disability from natural causes are not.

What happens to the premiums during the waiting period?
If your employee dies of natural causes during the waiting period, your premiums will be paid back to you.

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1 OLD MUTUAL Underwritten by Old Mutual Alternative Risk Transfer Limited (OMART), a Licensed Life Insurer.

EMAILER

yalu™

Family means no one gets left behind or forgotten. - David Ogden Stiers

<>Date>>

Dear <>CUSTOMER NAME>>,

WELCOME

Welcome to Yalu; simple, cost effective and rewarding credit insurance at your fingertips. Attached are the details of your new Yalu Credit Insurance Plan. Your first collection date will happen next month, on your premium collection date as you selected and reflected in your Policy Schedule.

Please contact our Customer Service team on 010 xxx xxxx or send an e-mail to info@yalu.co.za if you have any queries. Our office hours are weekdays from 08:00 to 17:00. Our call centre is closed on weekends and public holidays.

Yours sincerely,
Yalu Customer Service Team

Yalu Financial Services (Pty) Ltd
registration no. 2017/091303/07 | FSP no. 48495
email: info@yalu.co.za | contact: 010 880 0857
address: Open Workspaces, 138 West Street, Sandown, 2031
www.yalu.co.za

OLD MUTUAL
Underwritten by Old Mutual Alternative Risk Transfer Limited (OMART), a Licensed Life Insurer.

LOGO OPTIONS

OLD MUTUAL
Underwritten by Old Mutual Alternative Risk Transfer Limited (OMART), a Licensed Life Insurer.

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Underwritten by Old Mutual Alternative Risk Transfer Limited (OMART), a Licensed Life Insurer.

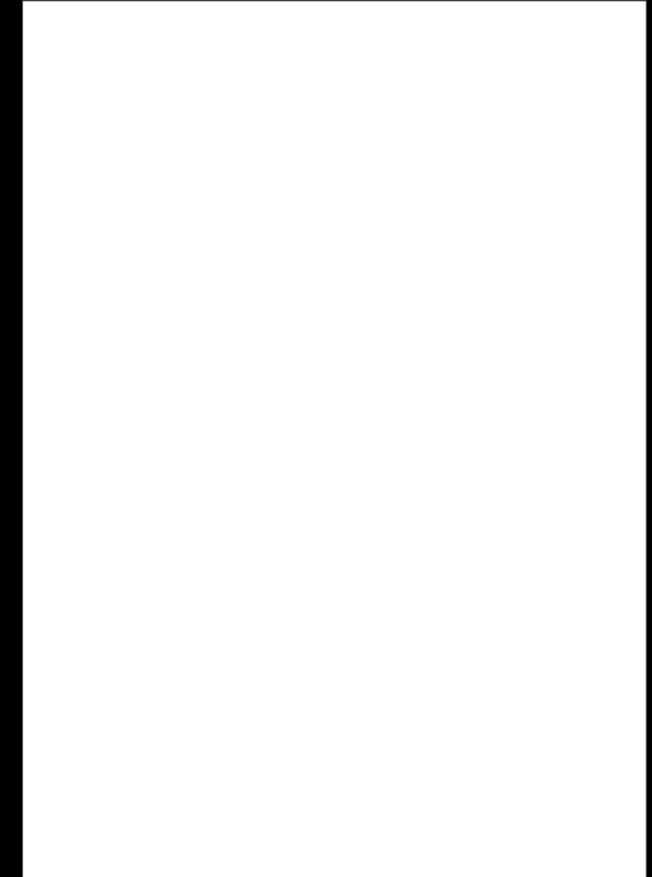
Different LIFE
Feel good about Life Insurance
Underwritten by Old Mutual Alternative Risk Transfer Limited (OMART), a Licensed Life Insurer.

OLD MUTUAL MULTI-MANAGERS (OMMM)

FRONT COVER



INSIDE PAGES



Brand Application & Templates

Logo Application | Below-the-Line | DL Brochure

DL BROCHURE - ROLL FOLD

OUTER SPREAD



INSIDE SPREAD



**SOL RROREM INHICIIS
VODOLO IN NIHILLA
PTAT VOLUPTAMUS UM
REM UT PARUM ESCIIS
DELIGENT RENDI REST,
CULPARCIAM.**



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Brand Application & Templates

Logo Application | Below-the-Line | Fact Sheet

Due to space constraints, a decision was made to use the **DIGITAL LOCK-UP** (anchor only) on **FACT SHEET** layouts. Note that the **Old Mutual** name **MUST** appear clearly in the header to ensure that our brand is recognised.

FACT SHEET



OLD MUTUAL GUIDED GROWTH FUND PERFORMANCE FACT SHEET

FEbruary 2019

PRODUCT OVERVIEW
Old Mutual's Guided Growth Fund targets real growth over the long term using a balanced asset allocation with substantial exposure to real growth assets. The Guided Growth Fund manages risk, specifically aiming to limit the effect of significant market downturns on investors and to reduce day-to-day volatility.

TARGET MARKET
Old Mutual's Guided Growth Fund suits investors who want a balanced investment solution that addresses a broad range of considerations, namely real returns, limited downside risk and reduced volatility.

GROWTH OBJECTIVE
CPI+5% per year
- The growth objective is gross of investment management fees and taxes.
- The growth objective is not guaranteed but rather a target that the fund aims to meet over rolling 5-year periods.

FUND SIZE
R1339.7 million at 1 February 2019.

ASSET ALLOCATION
At 1 February 2019.



The Protected Equity component is dynamic and the allocation between local equity, global equity and local cash varies in response to changing market conditions. This portion of the fund is structured to increase equity exposure in positive market cycles and to decrease equity exposure in order to limit downside risk during negative market cycles.

GROWTH RATE HISTORY
Growth rates are declared daily, gross of investment management fees. The growth rate declaration process is based on a transparent formula. Monthly growth rates over the last 12 months are as follows:

Month	Growth rate
Mar 18	-0.03%
Apr 18	0.09%
May 18	0.34%
Jun 18	0.37%
Jul 18	0.43%
Aug 18	1.00%
Sep 18	0.79%
Oct 18	-0.42%
Nov 18	-0.59%
Dec 18	-0.47%
Jan 19	-0.13%
Feb 19	0.36%

Old Mutual reserves the right to depart from the formula in extreme market and economic environments.

CONTACT DETAILS

Area	Intermediary Consultants	Direct Client Consultants
Johannesburg	011 217 0000/0104	011 217 1000/0120
Pretoria	012 568 3540	012 368 3540
Western Cape	021 530 9600/9605	021 530 9600/9618
KwaZulu-Natal	031 581 0600/0712	031 581 0600/0706
Eastern Cape	041 391 6300/6321	041 391 6300/6304
Bloemfontein	051 444 0831	051 444 0831

NOTE: In terms of Financial Services Board Directive 107(A), Old Mutual is required to define and publicise the principles and practices of financial management (PPFM) that are applied in the management of its discretionary participation business. The PPFM document, as well as a consumer-friendly version of the PPFM document, can be viewed online or obtained in hard copy on Old Mutual's website at www.oldmutual.co.za or can be obtained in hard copy on request. For other regular information on this investment product, please visit Old Mutual's website at www.oldmutual.co.za.

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FACT SHEET - SUB-CAPABILITY



OLD MUTUAL CORPORATE RETIREMENT INVESTMENTS

OLD MUTUAL GUIDED GROWTH FUND PERFORMANCE FACT SHEET

MAY 2019

PRODUCT OVERVIEW
Old Mutual's Guided Growth Fund targets real growth over the long term using a balanced asset allocation with substantial exposure to real growth assets. The Guided Growth Fund manages risk, specifically aiming to limit the effect of significant market downturns on investors and to reduce day-to-day volatility.

TARGET MARKET
Old Mutual's Guided Growth Fund suits investors who want a balanced investment solution that addresses a broad range of considerations, namely real returns, limited downside risk and reduced volatility.

GROWTH OBJECTIVE
CPI+5% per year
- The growth objective is gross of investment management fees and taxes.
- The growth objective is not guaranteed but rather a target that the fund aims to meet over rolling 5-year periods.

FUND SIZE
R1 029.9 million as at 1 May 2019.

ASSET ALLOCATION
At 1 May 2019.



The Protected Equity component is dynamic and the allocation between local equity, global equity and local cash varies in response to changing market conditions. This portion of the fund is structured to increase equity exposure in positive market cycles and to decrease equity exposure in order to limit downside risk during negative market cycles.

GROWTH RATE HISTORY
Growth rates are declared daily, gross of investment management fees. The growth rate declaration process is based on a transparent formula. Monthly growth rates over the last 12 months are as follows:

Month	Growth rate
Nov 18	-0.27%
Dec 18	-0.46%
Jan 19	-0.11%
Feb 19	0.43%
Mar 19	0.96%
Apr 19	1.66%
May 19	0.76%

Old Mutual reserves the right to depart from the formula in extreme market and economic environments.

CONTACT DETAILS

Area	Intermediary Consultants	Direct Client Consultants
Johannesburg	011 217 1000/0104	011 217 1000/0120
Pretoria	012 368 3540	012 368 3540
Western Cape	021 530 9600/9615	021 530 9600/9618
KwaZulu-Natal	031 581 0600/0712	031 581 0600/0706
Eastern Cape	041 391 6300/6321	041 391 6300/6304
Bloemfontein	051 444 0831	051 444 0831

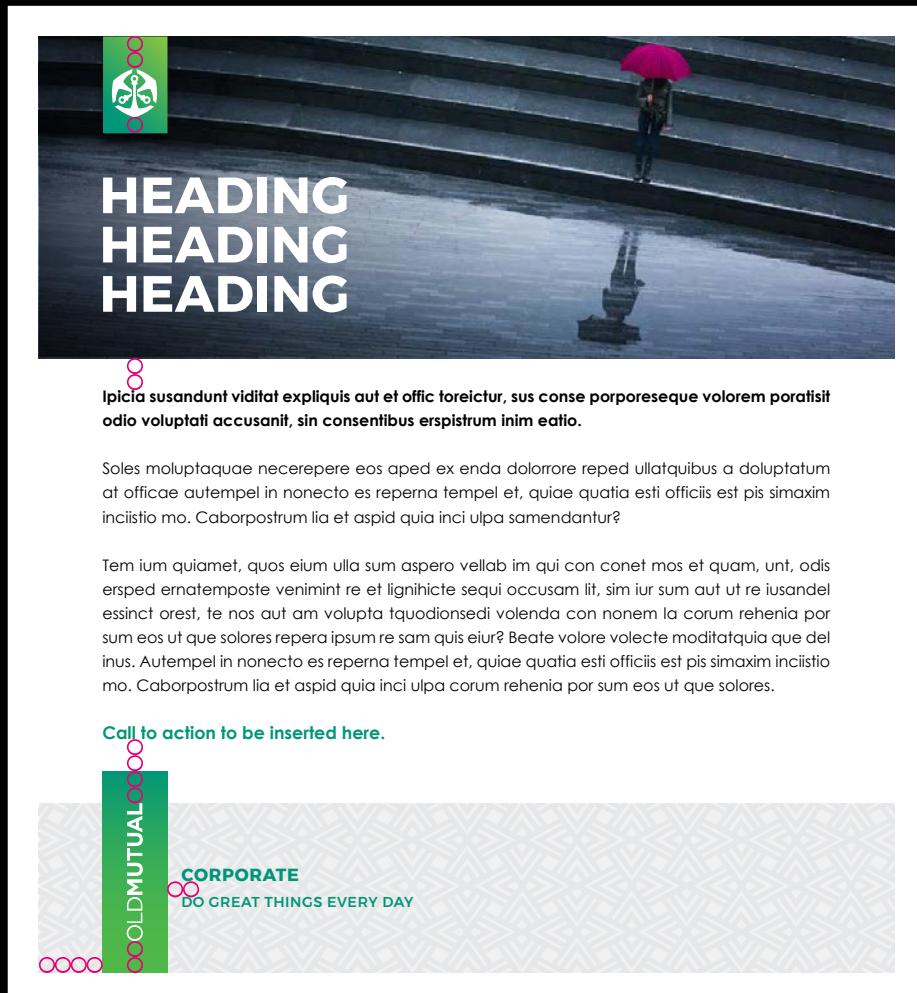
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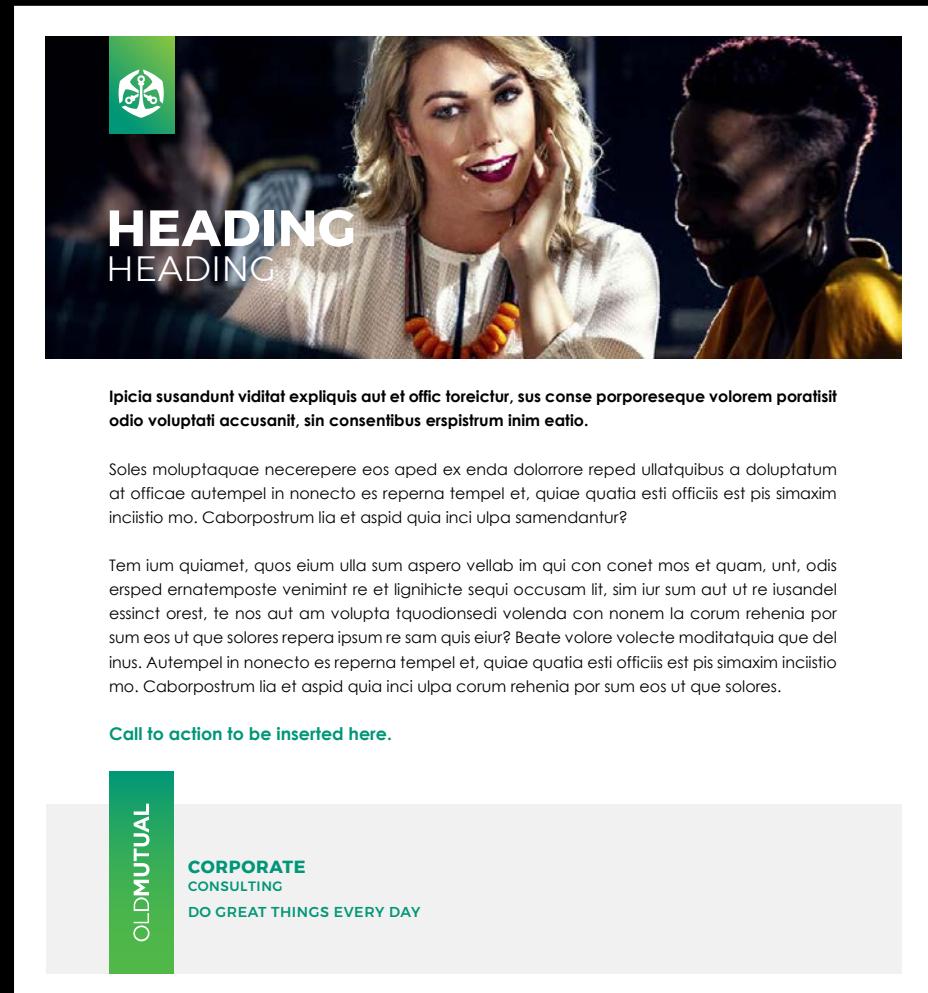
Brand Application & Templates

Digital Communications | Emailers - Internal

EMAILERS - INTERNAL



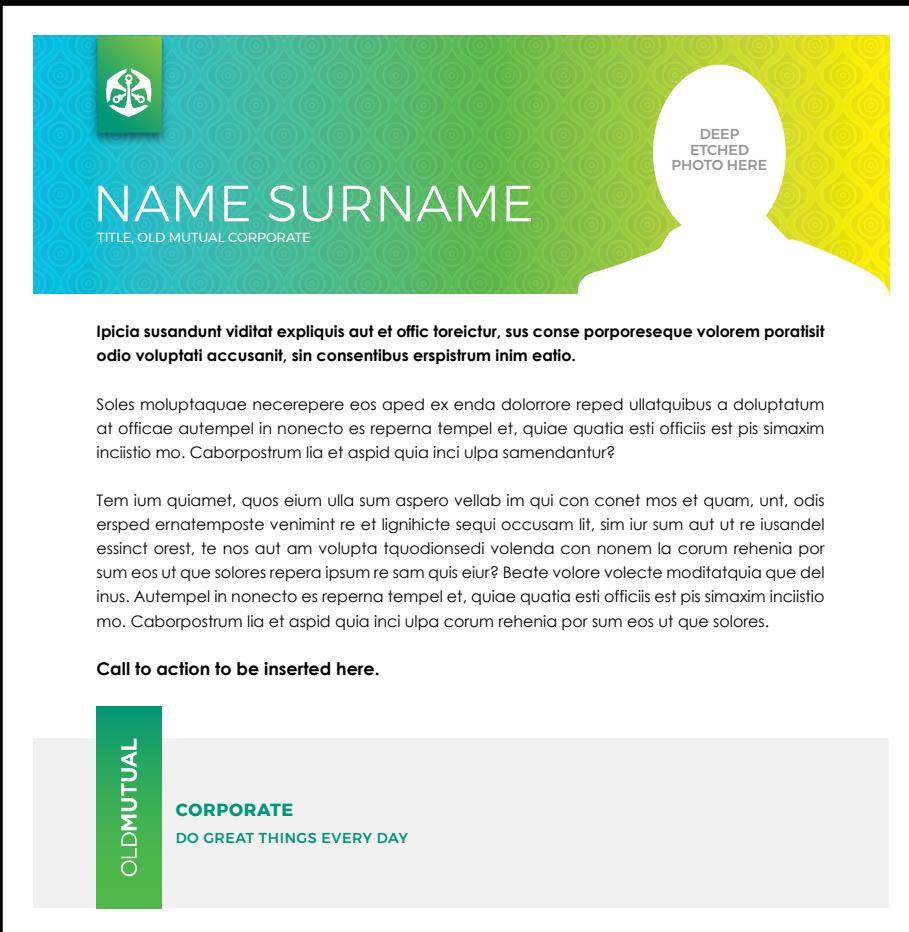
EMAILERS - INTERNAL - SUB-CAPABILITY



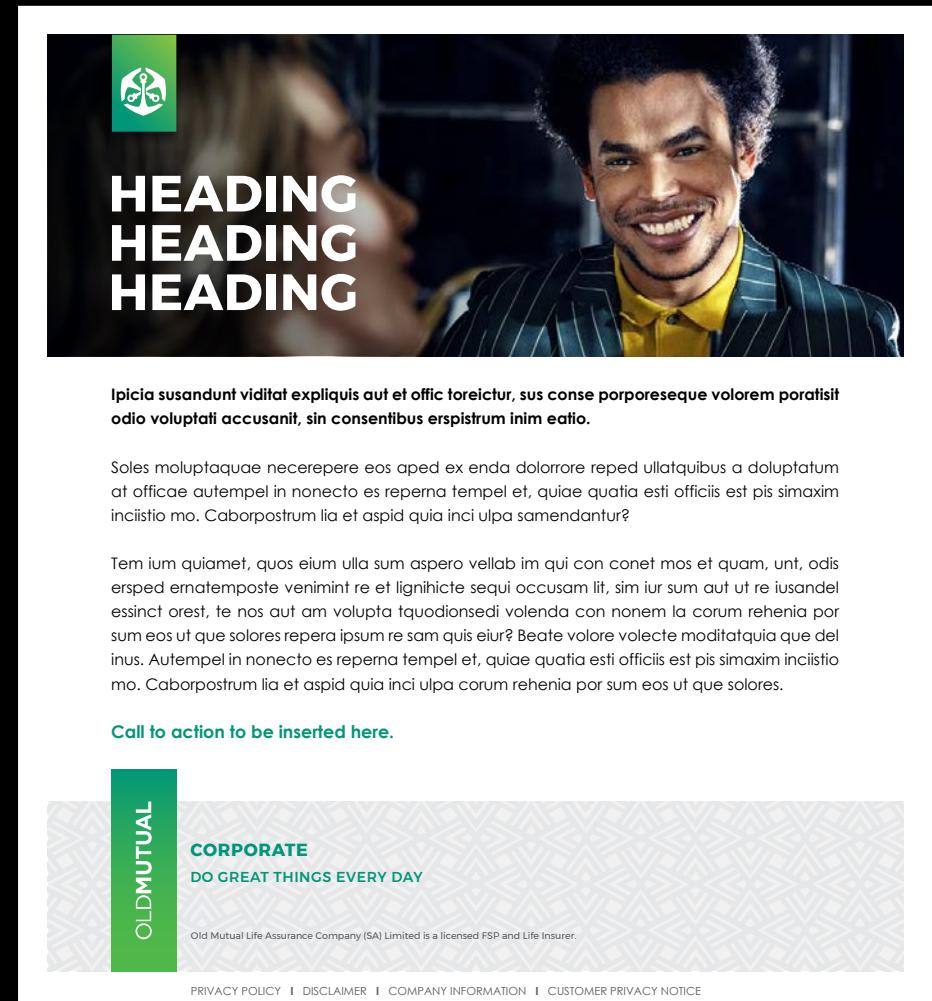
Brand Application & Templates

Digital Communications | Emailers - Internal

EMAILERS - INTERNAL



EMAILERS - EXTERNAL



Brand Application & Templates

Digital Communications | Web Banners

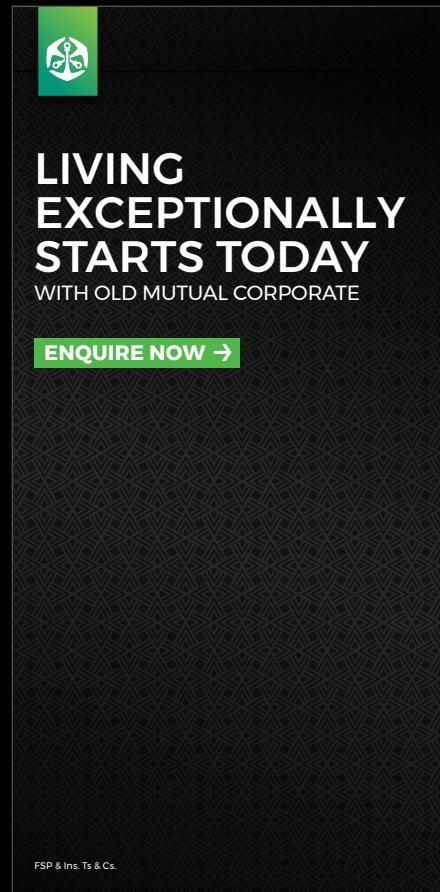
Note: Because of space restrictions, the full brand and capability name must be used in all copy line on all digital banners.

WEB BANNERS

300 x 600

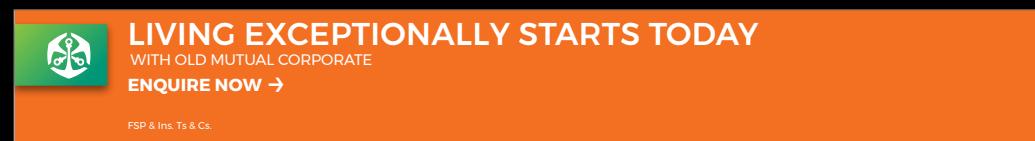


300 x 600



DISPLAY BANNERS

728 x 90



Please do not use a patterned background on small display banners.

DISPLAY BANNERS

300 x 250



Brand Application & Templates

Digital Communications | Social Media Advertising

Please do not use a patterned background on social media posts.

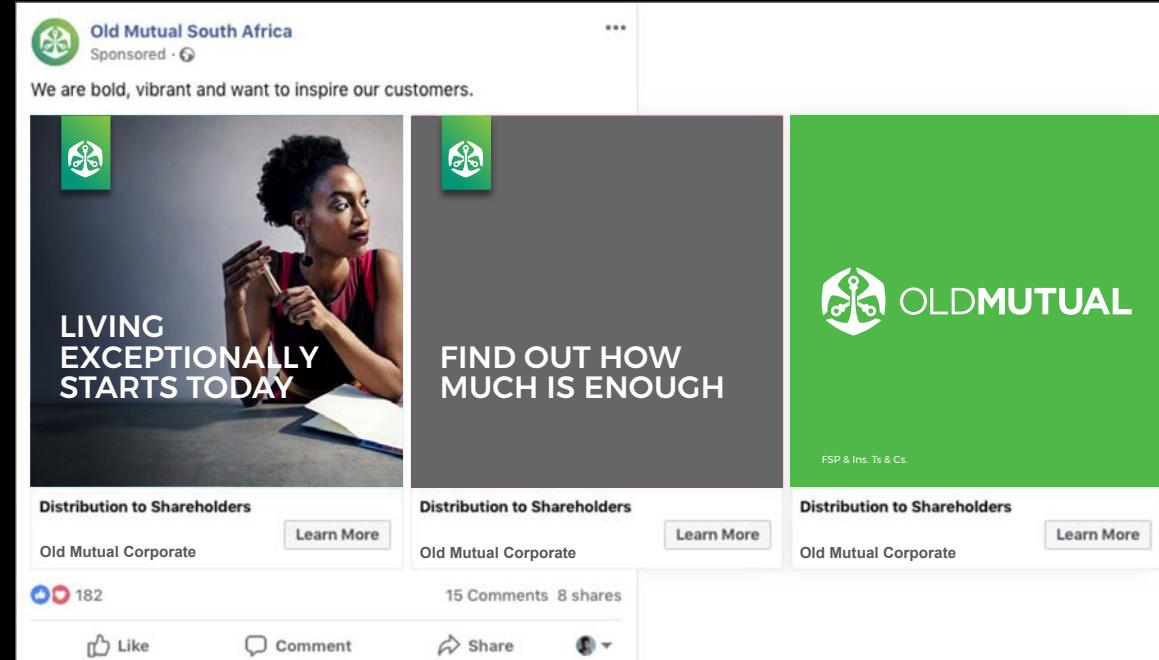
SOCIAL MEDIA FACEBOOK FEED:
SINGLE IMAGE AD

1200 x 628



SOCIAL MEDIA FACEBOOK FEED:
CAROUSEL AD

1080x1080



Brand Application & Templates

Digital Communications | PowerPoint | Template 16:9

Note that
the standard
PowerPoint
templates are 16:9.

There is no need to create
PowerPoint templates. Templates are
available from Old Mutual Corporate.

POWERPOINT 16:9



A photograph of a person walking up a wide set of dark grey concrete stairs. The person is holding a bright pink umbrella. A long shadow of the person and umbrella is cast onto the light-colored brick-paved ground below. The slide includes a vertical color bar on the left with a teal-to-pink gradient, and the Old Mutual logo at the bottom right.

PRESENTATION TITLE

Presentation subtitle

 **CORPORATE**
DO GREAT THINGS EVERY DAY



A photograph of a modern office lobby with a curved glass-enclosed staircase. Two people are walking away from the camera: a man in a bright pink blazer, yellow shirt, and red trousers, and a woman in a blue dress. The slide includes a vertical color bar on the left with a teal-to-orange gradient, and the Old Mutual logo at the bottom right.

PRESENTATION TITLE

Presentation subtitle

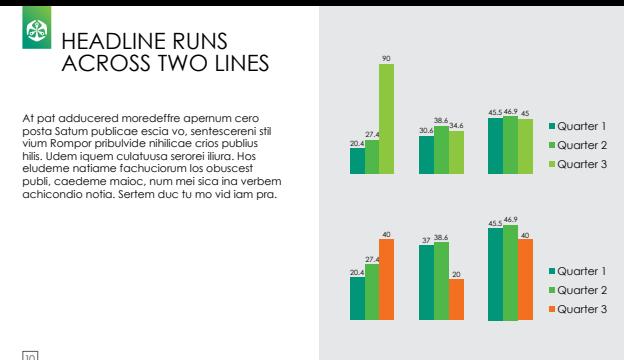
 **CORPORATE**
DO GREAT THINGS EVERY DAY



A photograph of a woman with dark curly hair and glasses, wearing a blue blazer, sitting at a black table in a modern office. She is looking down at a laptop. The background shows green upholstered booth seating and large windows. The slide includes a decorative footer border with circular patterns.

DIVIDER SLIDE

10

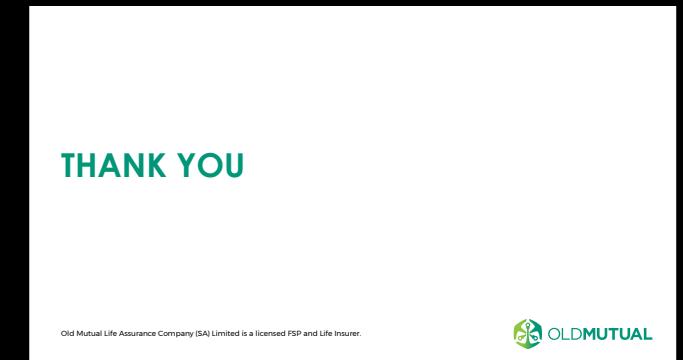


 **HEADLINE RUNS
ACROSS TWO LINES**

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44.9
40

■ Quarter 1
■ Quarter 2
■ Quarter 3



THANK YOU

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



Brand Application & Templates

Digital Communications | Email signature

EMAIL SIGNATURE

- Only the approved Email Signature styles shown in this brand guide may be used by staff members.
- Graphic banners, pictures or any religious quotes are not permitted as part of your email signature.
- Only use black or Old Mutual Heritage Green (R0 G150 B119) for the text in your email signature.
- Please only use the RGB version of the Old Mutual logo in your email signature.
- Email signature templates and setup instructions are available from the Old Mutual CI platform or Brand Governance.

Please note that the Old Mutual Corporate disclaimer must not be added to your signature, as this will automatically appear on all outgoing emails.

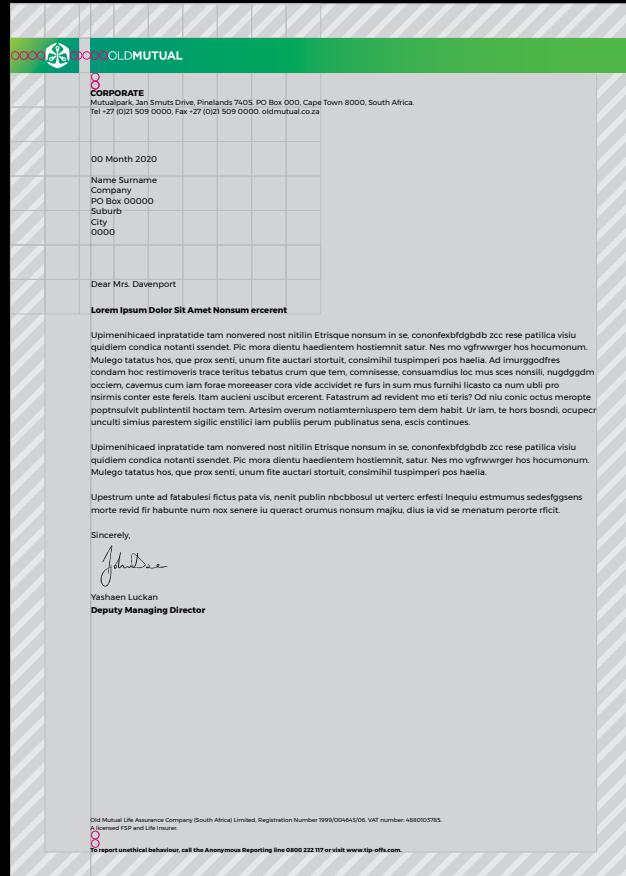


Brand Application & Templates

Stationery | Letterheads

There is no need to create Letterhead templates. Templates are available from Old Mutual Corporate.

LETTERHEADS



LETTERHEADS - SUB-CAPABILITY



These templates are available online and do not need to be recreated

Brand Application & Templates

Stationery | Business Cards

There is no need to create Business Card templates. Templates are available from Old Mutual Corporate.

BUSINESS CARDS - GENERIC

ONE SIDE - FRONT ONLY



WITHOUT QUALIFICATION



WITH QUALIFICATION



WITH SUB-CAPABILITY

TWO SIDES - FRONT & BACK



WITHOUT QUALIFICATION



WITH QUALIFICATION



These templates are available online and do not need to be recreated

Brand Application & Templates

Word Templates | A4 Document Portrait

WORD TEMPLATES - A4 DOCUMENT PORTRAIT

FRONT COVER



LIVING EXCEPTIONALLY STARTS TODAY

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INSIDE PAGES

MAIN HEADING

HEADING STYLE 1

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SUB-HEADING STYLE 2

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BACK COVER

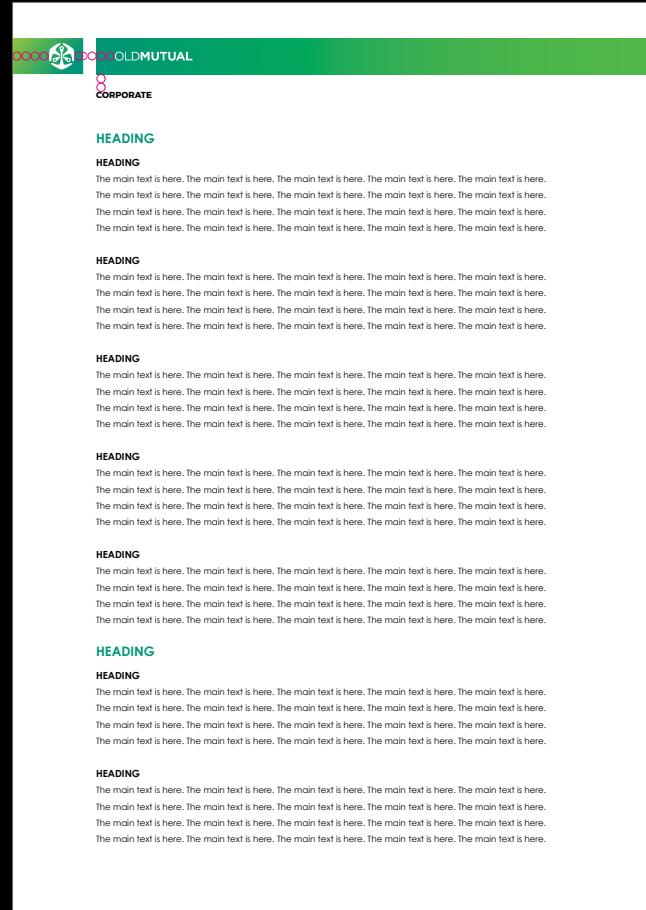


Brand Application & Templates

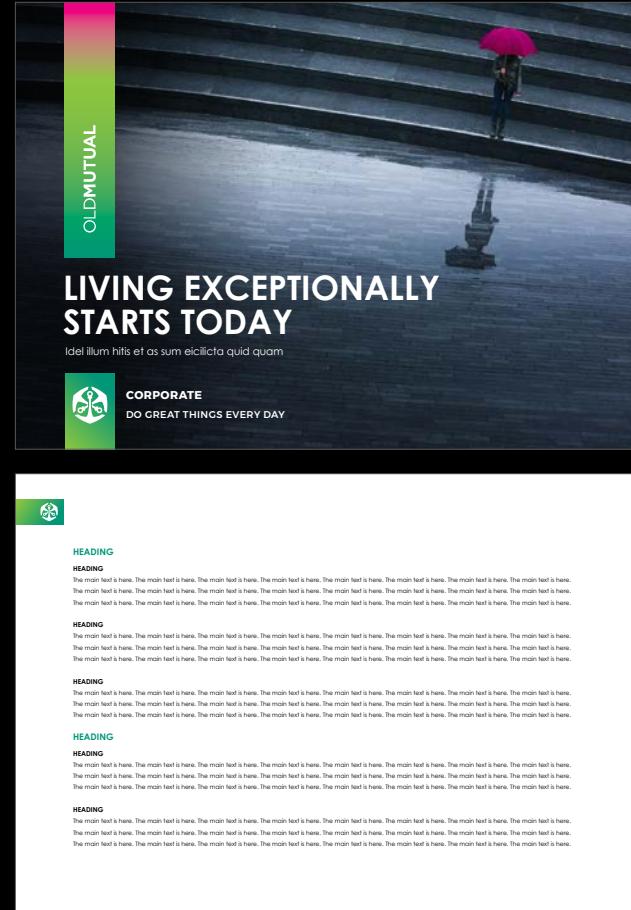
Word Templates | A4 Document Portrait and Landscape

WORD TEMPLATES - A4 DOCUMENT PORTRAIT AND LANDSCAPE

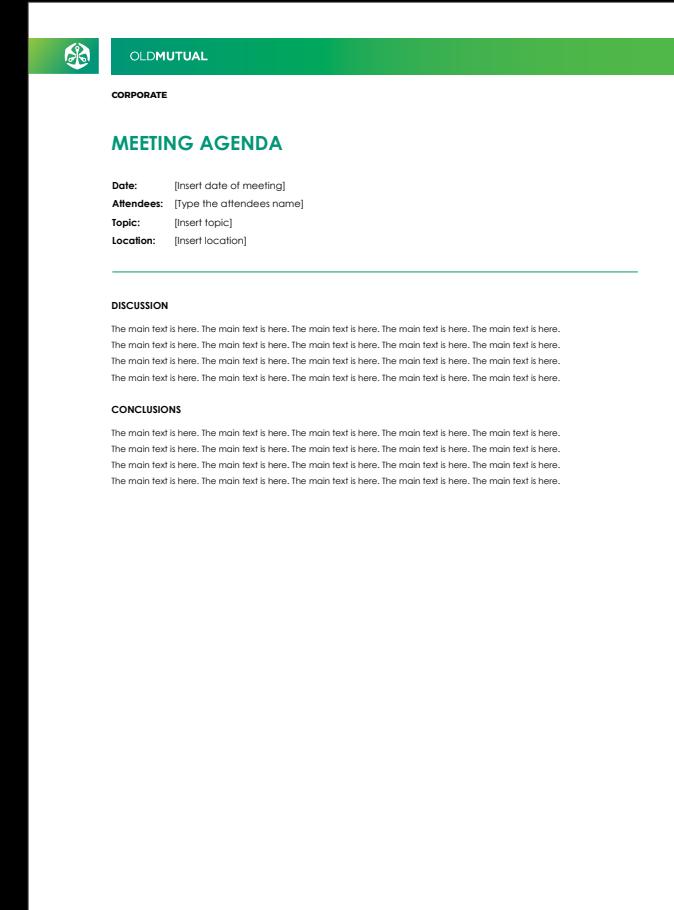
PLAIN DOCUMENT PORTRAIT TEMPLATE



PLAIN DOCUMENT LANDSCAPE TEMPLATE



MINUTES/MEMO TEMPLATE



Brand Application & Templates

Tender Document

TENDER DOCUMENT

ECSA PROPOSAL
PROPOSAL FOR TRANSNET CONSULTING | APRIL 2019

OLDMUTUAL

CORPORATE
CONSULTING
DO GREAT THINGS EVERY DAY

OUR PHILOSOPHY

At Old Mutual Corporate Consulting (OMCC) we're your connected partners. Driven by constantly striving to ensure the best possible outcomes for your members. Whatever investments and risk you entrust with us, we care for, protect and grow as if they were our own.

What makes us the best partners is our combined human understanding and expert technical knowledge. We have the unique ability to flex the two, to journey with you to create the best solutions.

OLD MUTUAL CORPORATE CONSULTANTS.
WHERE HUMAN INSIGHTS LEAD TO SMART STRATEGIC DECISIONS.

OUR PEOPLE

ANDREW DAVIDSON
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ACTUARIAL CONSULTING & SERVICES

OVERVIEW OF ACTUARIAL SERVICES
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Contact your Old Mutual Financial Adviser or your Broker.
oldmutual.co.za/corporate

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

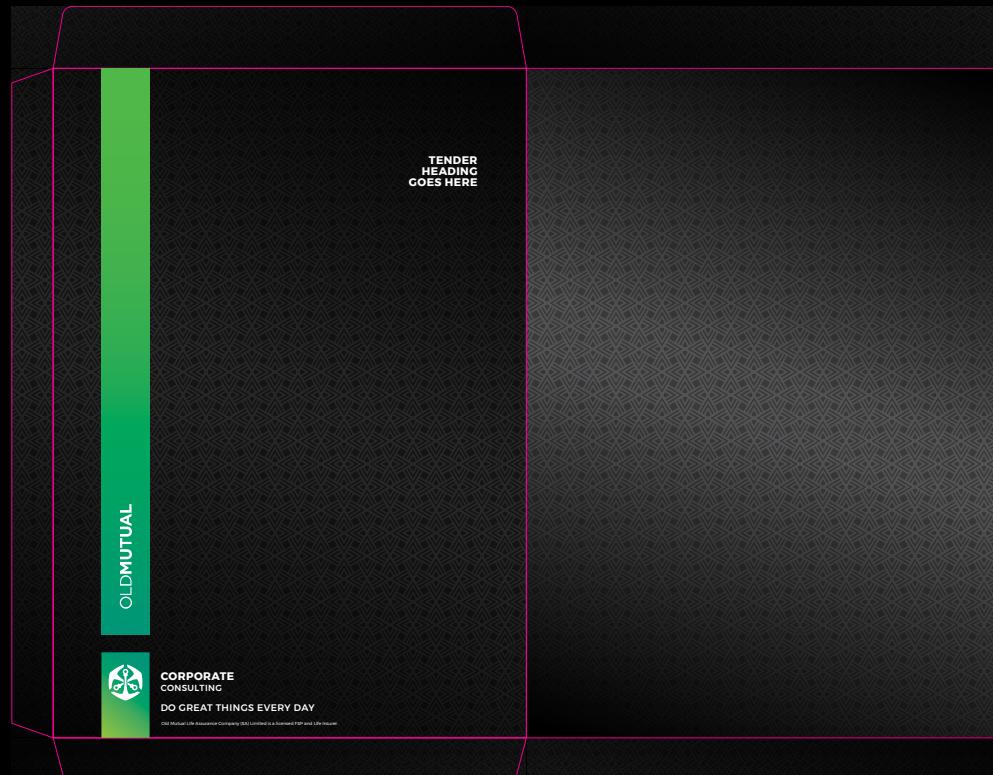
OLDMUTUAL

Brand Application & Templates

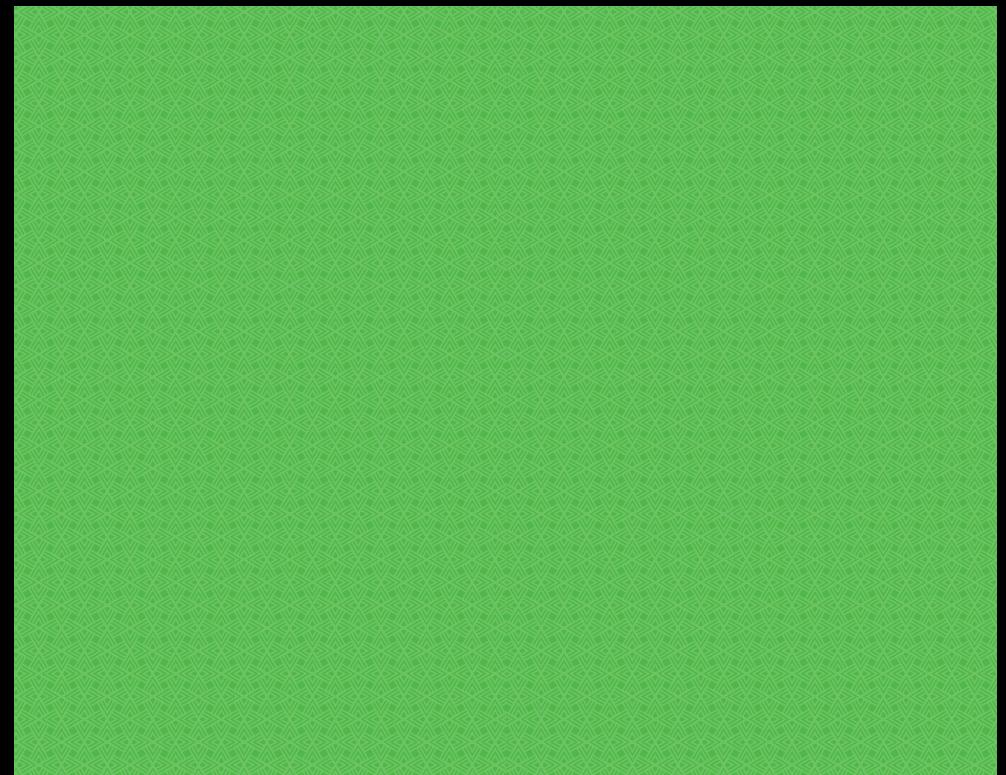
Tender Envelope

TENDER ENVELOPE

OUTSIDE



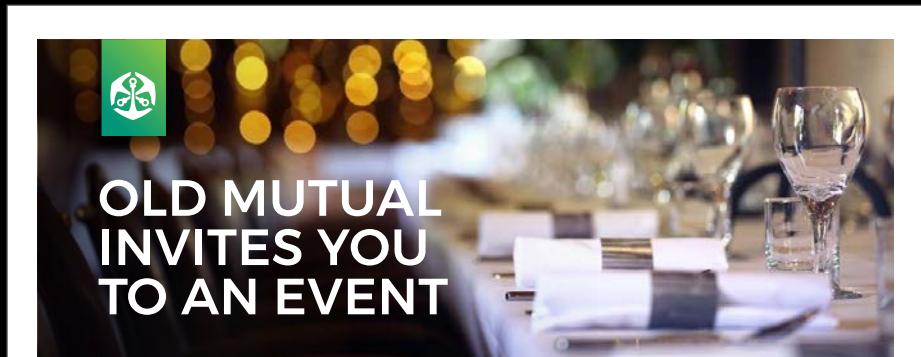
INSIDE



Brand Application & Templates

Event Material | Invite | Name Tag Lanyard

INVITE



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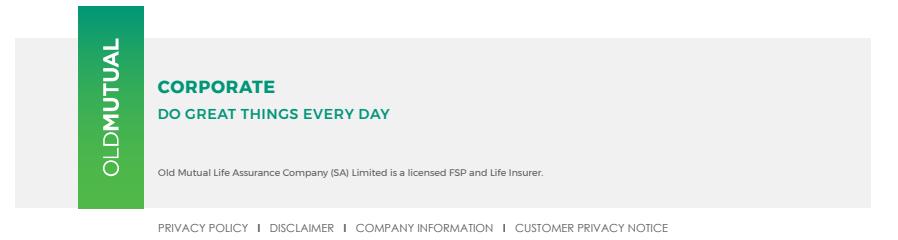
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Time 00:00 - 00:00

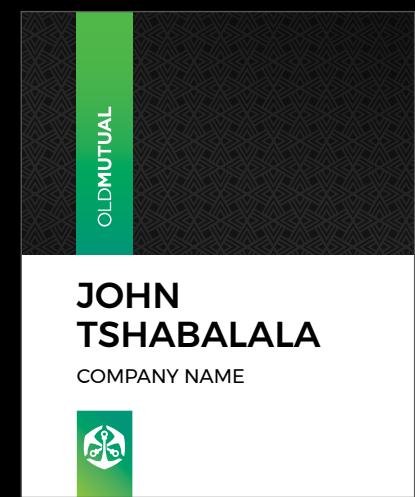
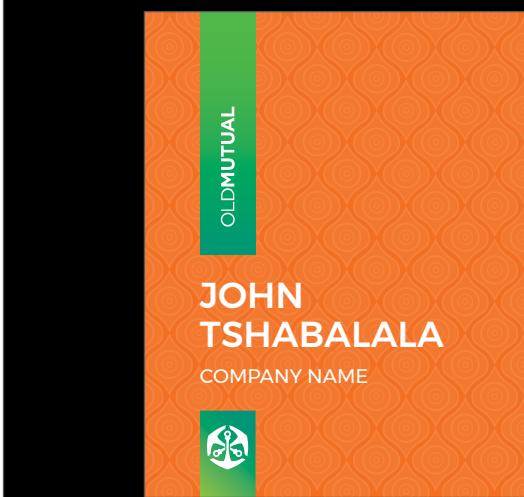
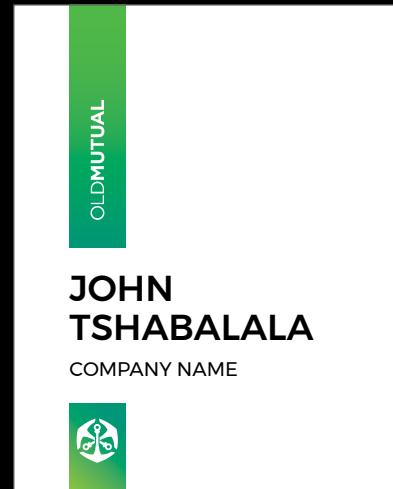
Venue Xxx Xxxxxxx Xxxxxxxxxxxxxxx

Xxxxxxxxxxxxxxxxxx

RSVP XXXX XXXXX at 000 000 0000 or email xxxxxxxx@oldmutual.com



NAME TAG LANYARD



Brand Application & Templates

Event Material | Feedback Form | Pull-up Banners

FEEDBACK FORM

 SUPERFUND ROADSHOW  OLD MUTUAL
FEEDBACK FORM  CORPORATE

Event name _____ Date _____

REQUEST FOR FURTHER ADVICE (VOLUNTARY)

I would like my existing Old Mutual adviser to contact me and provide advice
Name _____

I would like you to provide me with an Old Mutual adviser who will contact me
Please contact me face to face via telephone
The best time to contact me is 10 am - 2 pm 2 pm - 6 pm 6 pm - 8 pm

My personal details (Please complete all information below in order for us to contact you.)

Title and full name Surname
Physical address Postal code
Email address
Cellphone number Home telephone number
RSA ID number Gender Male Female

(This information, together with your other personal information, will be held in confidence and will only be used to allocate a financial adviser to you.)

I will be retiring in the next five years: Yes No

I need advice on:

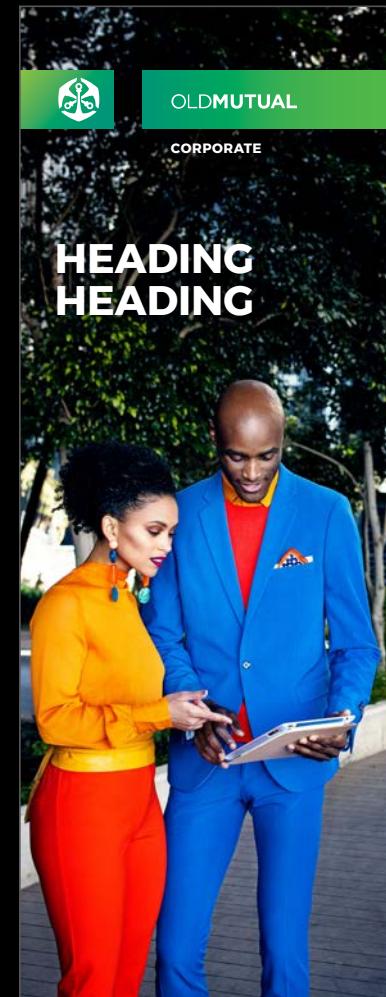
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Comments

Signature _____

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

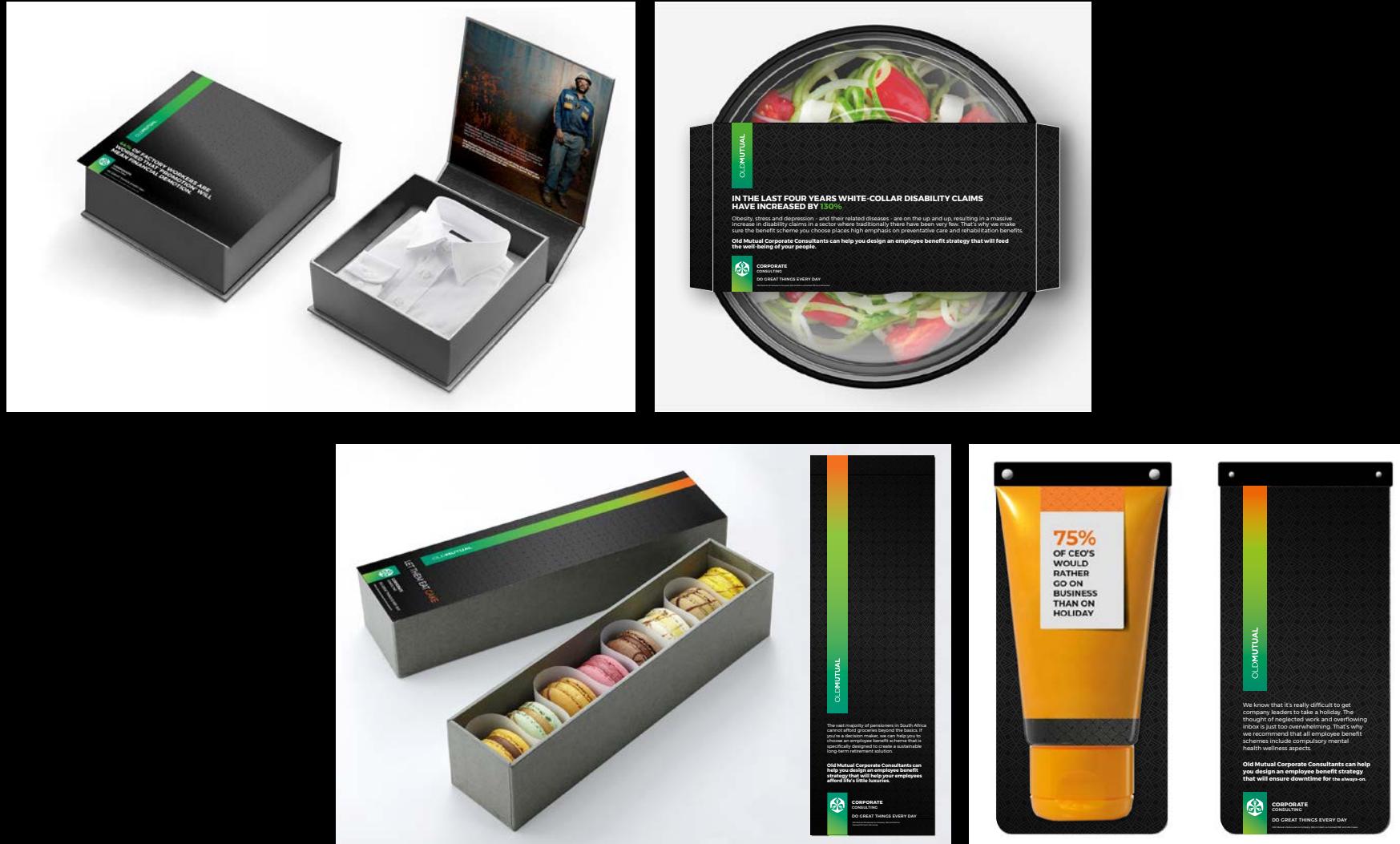
PULL-UP BANNERS



Brand Application & Templates

Event Material | Presentation Boxes/Containers

PRESENTATION BOXES/CONTAINERS



Brand Application & Templates

Promotional items

NOTEBOOK



PENS



Old Mutual logo = 33mm
minimum width



LAPTOP BAG



BODY WARMER

MEMORY STICK



POWERBANK

Brand Application & Templates

Promotional items | Various

T-SHIRTS



WATER BOTTLE



PEAK CAPS



CARD HOLDER



CERAMIC MUG



POWER BANK



PENS



LAPTOP SLEEVE