
OLDMUTUAL
OLD MUTUAL
REWARDS
SMALL STEPS. GREAT REWARDS.
DO GREAT THINGS EVERY DAY

OLD MUTUAL REWARDS

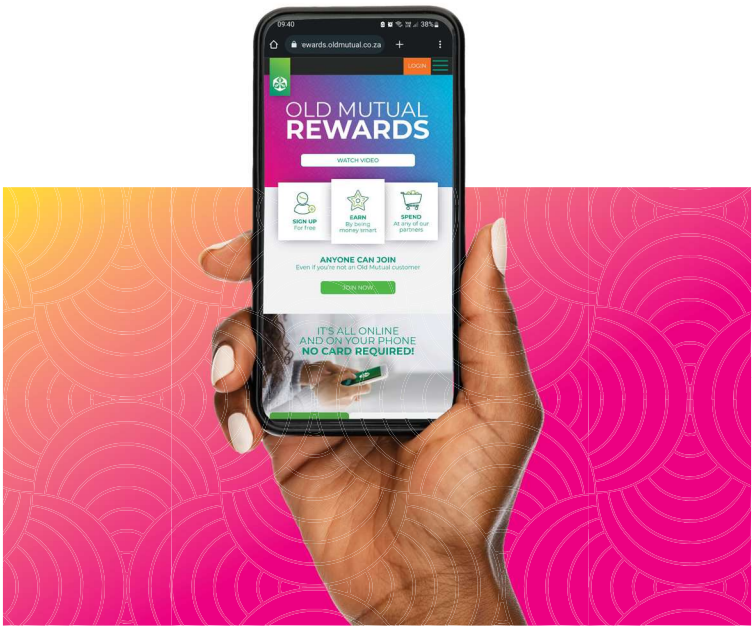
GET AHEAD OF YOUR FINANCES IN FOUR EASY STEPS

1. **JOIN NOW**
   It's free and open to everyone.

2. **LEARN & EARN**
   Get free access to financial tools that will help you manage your finances.

3. **EARN MORE**
   Unlock your financial goals and earn a percentage of your premiums on qualifying products in rewards points monthly

4. **GET REWARDED**
   Spend your points at any of our over 35 amazing partners in-store or online, or even save or donate them - the choice is yours!



1. JOIN NOW

Our easy and safe sign up process takes less than 5 minutes. **Visit Old Mutual Rewards website or download Old Mutual App.**



Join now for free at
oldmutual.co.za/rewards
or on the Old Mutual App

Available on the App Store | GET IT ON Google Play | EXPLORE IT ON AppGallery

The Old Mutual Rewards Programme offers you various member benefits as a member of the Programme.

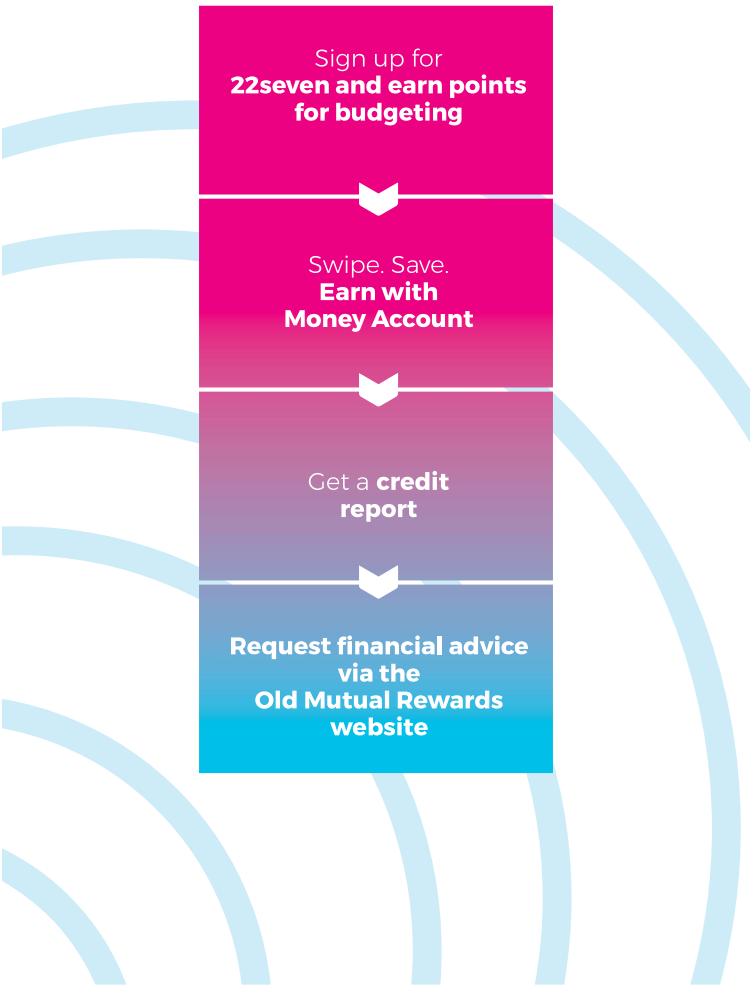
	TIER 1 0 - 1 financial need met	TIER 2 2-3 financial needs met	TIER 3 4 financial needs met	TIER 4 5 financial needs met or Assets >R25m	TIER 5 6 or more financial needs met or Assets >R50m
Free Credit Report	✓	✓	✓	✓	✓
Dis-Chem	**5% MORE**				
Movies	**10% MORE**	**15% MORE**	**20% MORE**	**25% MORE**	**50% MORE**
TaxTim	**30% OFF**	**37.5% OFF**	**FREE**	**FREE**	**FREE**
Flight Discounts - Domestic	**R150**				
Flight Discounts - International	**R250**				
Bus trips	**Access to booking bus trips**				
Take Me Home Rides	-	-	-	-	**3 PER YEAR**
Legal Assistance	-	✓	✓	✓	✓
Emergency Medical	-	✓	✓	✓	✓
Gym Membership	-	-	**50% REBATE**	**50% REBATE**	**100% REBATE**

2. LEARN & EARN

Learning about your finances has just become simpler. Reward yourself by getting more knowledge on how to:

- manage your money more effectively with our financial assessments and surveys
- stay committed to your financial plans with our savings calculators and our budgeting tools
- increase your financial knowledge with our online courses and learning activities to make better financial decisions

The more you learn and engage, the more points you'll earn.



3. EARN MORE

Your Old Mutual Rewards tier is determined by the number of financial needs met with Old Mutual. You also get rewarded for the level of member engagement on the various financial wellbeing online courses, assessments and tools offered by the Old Mutual Rewards programme.

THE 10 FINANCIAL NEEDS INCLUDE:

FINANCIAL NEEDS/PRODUCT CATEGORIES	EXAMPLES OF QUALIFYING PRODUCTS*
1. Transactional	• Old Mutual Money Account
2. Lending	• Old Mutual Finance Loans • Old Mutual Home Loans
3. Funeral cover	• Old Mutual Group Schemes Individual Funeral Plans • GREENLIGHT Final Expenses (standalone) Policy • Old Mutual Flexi Funeral Cover Policy • Old Mutual Protect Funeral Cover
4. Life cover	• GREENLIGHT Life Insurance Policy • Old Mutual Group Schemes Pure Life, Life and Disability and Accidental Death and Disability Plans • Legacy Pure Life Cover Policies • Old Mutual Protect Policy: Life Cover, Accidental Death Cover, Accidental Disability and Death Cover
5. Disability cover	• Old Mutual Group Schemes Disability Cover Plans • Old Mutual GREENLIGHT or Old Mutual Protect policy with one/more of the following cover types: – Disability Cover – Functional Impairment – Physical Impairment – Disability Income Cover – Functional Impairment Income Cover Plans
6. Severe Illness cover	• GREENLIGHT or Old Mutual Protect Severe Illness Policy (standalone or accelerator)
7. Savings & investments	• Old Mutual Group Schemes Savings Plans • Legacy Savings, Investments and Endowment Plans • Investment Horizons Savings Plan • Max Investments (including SmartMAX Education Plan) • Old Mutual Tax Free Savings Plan • Old Mutual Wealth Investments • Old Mutual Unit Trust Funds (excluding retirement annuities) • Investment Frontiers branded products • Future Invest savings products
8. Retirement savings	• Private Client Securities (including My Wealth Trader) • Group Schemes Retirement Annuity Plans • Legacy Retirement Annuity Plans • Investment Horizons Retirement Annuity/ Preservation Funds • Max Investments Retirement Annuity • Old Mutual Wealth Retirement Annuity and Preservation Funds • Old Mutual Unit Trust Retirement Annuity and Preservation Funds • Investment Frontiers Retirement Annuity and Preservation Funds • Old Mutual SuperFund Umbrella Solutions
9. Income annuities	• Legacy Annuities • Old Mutual Wealth Annuities • Old Mutual Unit Trust Living Annuities • Investment Frontiers Retirement Income Portfolio • Max Income Annuities
10. Short-term insurance	• Elite Wealth Assets • **all**sure • **pro**sure • **motor**sure • SPIGS

The table above may be updated or changed from time to time.

*See Terms and Conditions of the Old Mutual Rewards programme on the website for the full list of qualifying products.

YOUR REWARDS EARN ACTIVITIES

	TIER 1 0 - 1 financial need met	TIER 2 2-3 financial needs met	TIER 3 4 financial needs met	TIER 4 5 financial needs met or Assets >R25m	TIER 5 6 or more financial needs met or Assets >R50m
Life, Disability and Severe Illness Cover (Points earned as a % of premium)*	5%	10%	20%	30%	35%
Fitness Bonus Points (Points earned as a % of premium)*	25%	50%	100%	125%	250%
Health Bonus Points (Points earned as a % of premium)*	0%	0%	50%	100%	215%
Funeral Cover (Points earned as a % of premium)*	5%	15%	25%	35%	50%
Savings, Investments, Income Annuities and Lending: (**excluding Old Mutual Wealth, Private Client Securities and Unit Trust products**) (Points earned as a % of premium/ contribution/instalment)*	0.5%	1.5%	2.5%	3.5%	5%
Old Mutual Wealth, Old Mutual Private Client Securities and Old Mutual Unit Trust (excluding Non-Old Mutual Wealth products, e.g. Max Income) **Old Mutual Investment Funds**: (Points earned as a % of market value of investments per annum. Points are calculated and awarded monthly)*	0.05%	0.15%	0.25%	0.35%	0.50%
Old Mutual Wealth, Old Mutual Private Client Securities and Old Mutual Unit Trust (excluding Non-Old Mutual Wealth products, e.g. Max Income) **Other Investment Funds:** (Points earned as a % of market value of investments per annum. Points are calculated and awarded monthly)*	0.025%	0. 075%	0.125%	0.175%	0.250%
Short-Term Insurance (Points earned as a % of premium)*	2.5%	5%	10%	15%	20%
Money Account (Points earned as a % of transaction value) *	1%				

*The Points earned as a percentage of premium/contribution/instalment/transaction value may change over time and is rounded down to the nearest point

To calculate the number of points you can earn by having your financial needs met with Old Mutual, simply follow these steps:

1. Count the number of financial needs you have covered with Old Mutual.
2. Check the tier table for your tier level and percentage you need to apply.
3. Calculate your premium points.

For example:

In the previous month, you have the following Old Mutual Products which qualify for Old Mutual Rewards premium points:

- a Funeral Plan (not through Old Mutual Wealth or Unit Trusts) with a monthly premium of R100
- a Tax Free Savings Plan with a monthly premium of R1 000

You therefore have two product categories covered and are on Tier 2.

In this month, you will earn:

- 15% X R100 = 15 points for the Funeral Plan
- 1.5% X R1 000 = 15 points for the Tax Free Savings Plan
- Total monthly points = 15 + 15 = 30 points.



BONUS POINTS FOR STAYING PHYSICALLY FIT AND HEALTHY

Old Mutual Rewards members with qualifying Old Mutual Protect cover now earn up to 500%* of their monthly premium in Old Mutual Rewards points for maintaining a healthy lifestyle and being physically fit. *If you are a tier 5 member. For example, 500% of a premium of R1 000 is 5 000 points.



Have a product & keep qualifying premium up to date.

Do an endurance event or take a fitness assessment and complete the annual health questionnaire.

Get underwritten and do an annual health assessment, and health questionnaire.

Fitness Bonus Points

Old Mutual Rewards members with qualifying Old Mutual Personal Cover solutions can earn bonus points for meeting our Fitness Bonus Points criteria. You could earn up to 250% of the qualifying premium in bonus points.

Health Bonus Points

Old Mutual Rewards members with qualifying Old Mutual Personal Cover solutions where the cover amounts are greater than or equal to R3 million, can earn bonus points for meeting our Health Bonus Points criteria. For taking care of your health, you could earn up to 215% of the qualifying premium in bonus points.

Qualifying Old Mutual Personal Cover for Fitness and Health Bonus Points:

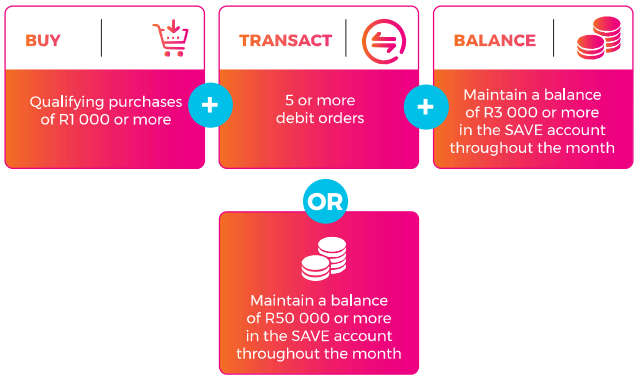
- Old Mutual Protect Life Cover
- Old Mutual Protect Disability Income Cover
- Old Mutual Protect Life Income Cover
- Old Mutual Protect Functional Impairment Cover
- Old Mutual Protect Disability Cover
- Old Mutual Protect Functional Impairment Income Cover
- Old Mutual Protect Physical Impairment Cover
- Old Mutual Protect Severe Illness Cover



EARN POINTS EVERY TIME YOU SWIPE

You earn 1% on your Old Mutual Money Account transactions (rounded down to the nearest point) on qualifying purchases.

Requirements for your Old Mutual Money Account to contribute to your financial needs met for Tier calculation purposes:



4. GET REWARDED

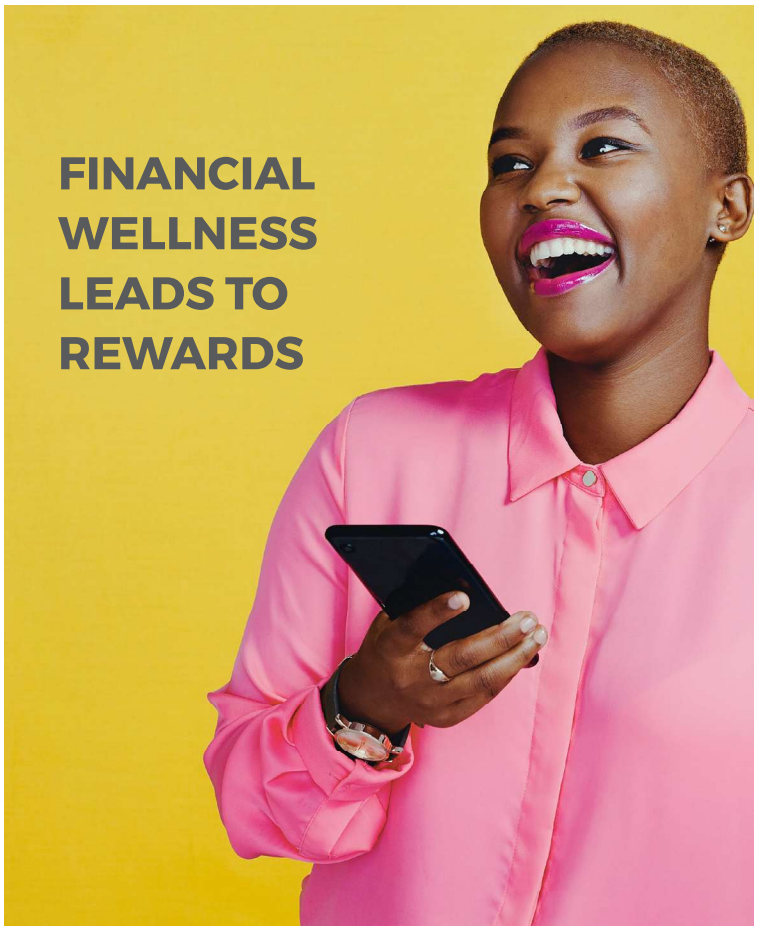
Spend your points at any of our amazing partners or save them to reach your dreams faster. Points are redeemed via **digital codes** and **vouchers.**

1. **You can save your points in the savings portion of your** OLD MUTUAL **MONEY ACCOUNT**
2. **Reward yourself with all our great partners:**

TotalEnergies · SHOPRITE · Checkers · STEERS · WIMPY · It's finger lickin' good · PRIMI · KAUAI · nü · Nando's · HUNGRY LION · Krispy Kreme · Dis-Chem PHARMACIES · babycity · BABIES R US · TOYS R US · Sorbet · makro · Uber · Uber Eats · WOOLWORTHS · TFG · EDGARS · LEGIT · XBOX · PlayStation · STEAM · showmax · Telkom · vodacom · MTN · Cell C · NuMetro · SK GREAT MOMENTS AT THEIR GREATEST · CYCLE LAB · THE PRO SHOP Your Golf. Our Game. · Sportsmans Warehouse winning starts here · OUTDOOR WAREHOUSE for every adventure · travelstart

3. **Or donate your points to the charities featured on the Old Mutual Rewards website.**

Please visit our website for a list of all our Rewards partners.



oldmutual.co.za/rewards

Contact Centre: **0860 700 800**

Contact Hours: **08:00 - 17:00 Monday to Friday**

Email: **rewards@oldmutual.com**

We are also available on Old Mutual App

Whatsapp: **0860 933 333 and USSD: *120*6672#**

OLDMUTUAL

Old Mutual Rewards (Pty) Ltd. is a company in the Old Mutual Group.
Terms, Conditions and Programme Rules apply.

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

Old Mutual Wealth is an elite service offering brought to you by several licensed FSP's in the Old Mutual Group.

The Old Mutual Money Account is an offering by Old Mutual Transaction Services (Pty) Ltd. (Reg No. 2012/225985/07), in association with Bidvest Bank Ltd (reg No. 2000/006478/06), a licensed FSP NCRCP17.

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