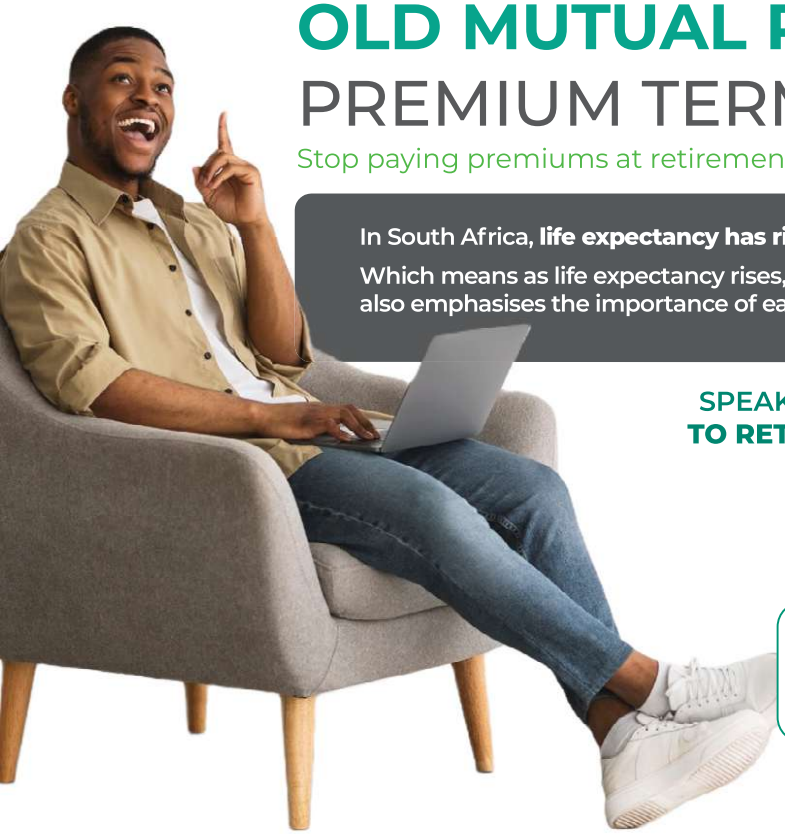
OLDMUTUAL

OLD MUTUAL PROTECT
PREMIUM TERM TO RETIREMENT

Stop paying premiums at retirement and still enjoy cover



In South Africa, **life expectancy has risen by nearly 8 years over the past decade. ****

Which means as life expectancy rises, people spend more years in retirement. While this is positive, it also emphasises the importance of early planning to sustain your current lifestyle.

SPEAK TO YOUR ADVISER ABOUT USING OUR **PREMIUM TERM TO RETIREMENT** OFFERING TO HELP SUSTAIN YOUR LIFESTYLE BEYOND RETIREMENT.

Click on the buttons below to find out more.

What does this mean?

How it works?

**Source - World Health Organisation

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

CLOSE X

A staggering **94% of South Africans won't be able to retire comfortably*****. What does this (retiring comfortably) mean to the average South African?



Whatever retiring comfortably may look like to you, inflation will always have an impact, living expenses are constantly rising and with a reduced income you may be forced to make incredibly difficult financial decisions.

FOR MANY, IT MEANS THEY MAY FIND IT CHALLENGING TO:

- Replace roughly 70–80% of their net income with retirement income****



- Have enough to maintain their lifestyle, cover necessities, and afford travel / hobbies without financial stress



- Cover private medical aid and rising healthcare costs
- Enjoy their retirement without remaining heavily dependent on continued work to support their livelihood.



***Source - businesstech.co.za

****Source - investonline.co.za

Imagine a solution that helps ease some of the most important financial decisions you'll face before and at retirement.

click here to find out more

We offer a **unique solution** where you only pay premiums until your chosen retirement age, but your cover continues for life or until the end of your selected benefit term.

Our premium term to retirement* allows you to:

Ensure your retirement income will not be reduced by the cost of your risk cover premiums.

The option to choose when to stop paying premiums, anytime from age 55 to 70 (subject to a minimum premium-paying term of 10 years).

Enjoy comprehensive cover, including Life, Disability, and Illness insurance.

So even after you retire, your protection (cover) remains active when you may need it most.

*Premium-payment duration to retirement may be selected only where retirement occurs before the cover end date (i.e., the premium term to retirement is shorter than the cover term).

CLOSE X



HERE'S AN EXAMPLE OF HOW IT WORKS

Meet Peter.

1 At 38, he wants R5 million at retirement. He understands that a serious illness or injury later in life could affect his ability to manage everyday activities, especially after retirement...

2
- He chooses a premium term to retirement
- Pays slightly higher premiums now
- Pays premiums until a pre-selected retirement age.(e.g., age 65).

3 When Peter retires.

- Pre-retirement cover of R5 million stays in place
- Retirement income not affected by insurance costs
- Retirement expenses will be reduced.

4
- No more premiums
- Still covered
- Savings not affected by risk policy

Plan ahead like Peter

By adding premium term to retirement* to his cover, Peter pays a little more now, but secures his cover for life. When he retires, he won't have to worry about premiums affecting his retirement income.