



HOW CAN I SHOW MY EMPLOYEES THAT I CARE ABOUT THEM?

LET'S TALK **OLD MUTUAL CORPORATE**

INVESTMENTS | SAVINGS | INSURANCE



ABOUT OLD MUTUAL CORPORATE

RISK SOLUTIONS

Group Life Assurance

Provides life cover for members of a group and pays out a lump sum to dependents. On the death of a member, a predetermined (defined) lump sum will be paid to the nominated beneficiary.

Group Life Add On Cover Option

The death of a member's spouse can have dramatic financial consequences, whether the spouse was a breadwinner or not. **Spouse's Life Cover** provides an effective way to insure a member's partner at low premiums, with little or no medical underwriting.

Lump Sum Disability

Pays out a lump sum in case of permanent disability, to replace lost future income.

Funeral Cover

Provides a lump sum payout for funeral costs and other related expenses. The cover provided is for the principal member, but can optionally extend to his/her spouse and children.

Credit Life Assurance

If an individual should die or become disabled, he or she may have accumulated debt in the form of outstanding loans. Credit life assurance protects the borrower and his/her family against such eventualities by paying the balance of an outstanding loan.

Lihawu Umbrella Pension and Provident Fund

Small and Medium sized businesses have always struggled to compete with the employee benefits that bigger companies are able to offer staff, and the sense of security that comes with it. The Old Mutual Lihawu Umbrella Pension and Provident Fund may be exactly the right solution for your business. It offers a cost-effective package designed specifically for small, medium and large businesses, like yours.

Permanent Health Insurance

Provides monthly income benefits should one become disabled.

INVESTMENT SOLUTIONS

Offering your employees a choice of investment options

THE ABSOLUTE GROWTH PORTFOLIO

The **Absolute Growth Portfolio Swaziland** is an investment that is well suited to retirement funds that would like to reduce the volatility of their investment while still enjoying a real or absolute return in excess of inflation over the medium to long term.

This product offers comprehensive guarantees on benefit payments and a transparent bonus declaration process.

A key feature of the Absolute Growth Portfolio is being able to meet client expectations. A reserve system absorbs the impact of market peaks and troughs while delivering real returns.

Old Mutual Swaziland currently offers investors two types of Unit Trust funds:

1 BALANCED FUND

The Old Mutual Balanced Fund offers investors long-term capital growth. It invests across Equities, Bonds and Cash offering long term value.

This fund is ideal for those wanting moderate to high long-term capital growth. It is suitable as a stand-alone retirement investment.

Key features include:

- An upfront once off administration fee of 2% for individuals. There is no administration fee for Corporate customers.
- Distributions are declared half yearly - June and December.
- The monthly fund minimum is E500 for individuals or a minimum lump sum of E10 000 for both individuals and corporates.
- Investors have access to an online view of their investment portfolio as and when they need to.
- The fund is managed by Old Mutual Investment Group (OMIGSA) – Macro-Solutions.



2 ENHANCED MONEY MARKET FUND

The Old Mutual Swaziland Enhanced Money Market Fund has been designed specifically for the investor who wants a liquid investment that delivers a regular income with capital protection.

It aims to deliver regular income and to outperform bank deposits over time, while preserving capital.

Key features include:

- There are no upfront fees.
- Interest is declared daily and paid on the first business day of every month.
- The monthly fund minimum is E1 000 for individuals **OR** a minimum lump sum of E10 000 for both individuals and corporates.
- Zero percent initial administration charge.
- The fund is managed by Old Mutual Investment Group (OMIGSA) – Futuregrowth Asset Management.

CONTACT DETAILS

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Terms and Conditions Apply

