



# OLD MUTUAL REWARDS

SMALL STEPS. GREAT REWARDS.

Get ahead of your finances by joining Old Mutual Rewards.



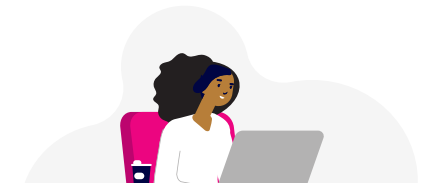
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## HOW DO I EARN POINTS?

Learn more about your own finances through videos, articles, quizzes, calculators and assessments.



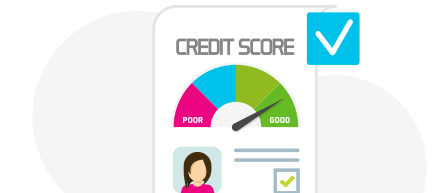
Request Financial Advice



Undertake Moneyversity Online Courses



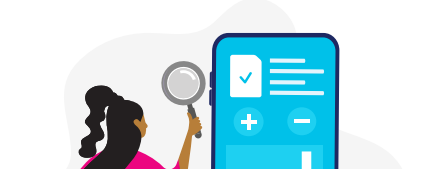
Sign up to 22Seven budgeting app



Request your Credit Report



Complete Financial Assessments



Use Financial Tools & Calculators



Complete Health Questionnaire



Use Financial Interest Picker

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## HOW DO I SPEND MY POINTS?

Spend points at any of our partners, in store or online, or save or donate them to a charity. **The choice is yours!**



And so many more...

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## HOW DO I UNLOCK MORE POINTS?

**Old Mutual customers are rewarded** with even more points for having the right financial solutions with Old Mutual. The rate at which you earn points is determined by your Old Mutual Rewards tier!

[CLICK HERE FOR INFO >>](#)



DO GREAT THINGS EVERY DAY

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

Join now for free. [Visit oldmutual.co.za/rewards](https://oldmutual.co.za/rewards)

## HOW DO I UNLOCK MORE POINTS?

	TIER 1	TIER 2	TIER 3	TIER 4	TIER 5
Number of <b>financial needs met (FNM)</b>	<b>0-1 FNM</b>	<b>2-3 FNM</b>	<b>4 FNM</b>	<b>5 FNM or Assets &gt;R25m</b>	<b>6 or more FNM or Assets &gt;R50m</b>
Life, Disability and Severe Illness Cover (Points earned as a % of premium)*	<b>5%</b>	<b>10%</b>	<b>20%</b>	<b>20%</b>	<b>35%</b>
Fitness Bonus Points (Points earned as a % of premium)*	<b>25%</b>	<b>50%</b>	<b>100%</b>	<b>100%</b>	<b>250%</b>
Health Bonus Points (Points earned as a % of premium)*	<b>0%</b>	<b>0%</b>	<b>50%</b>	<b>50%</b>	<b>215%</b>
Funeral Cover (Points earned as a % of premium)*	<b>5%</b>	<b>15%</b>	<b>25%</b>	<b>25%</b>	<b>50%</b>
Savings, Investments, Income Annuities and Lending: <b>(excluding Old Mutual Wealth, Private Client Securities and Unit Trust products)</b> (Points earned as a % of premium/contribution/instalment)*	<b>0.5%</b>	<b>1.5%</b>	<b>2.5%</b>	<b>2.5%</b>	<b>5%</b>
Old Mutual Wealth, Old Mutual Private Client Securities and Old Mutual Unit Trust <b>(excluding Non-Old Mutual Wealth products, e.g. Max Income) Old Mutual Investment Portfolios:</b> (Points earned as a % of market value of investments per annum. Points are calculated and awarded monthly)*	<b>0.05%</b>	<b>0.15%</b>	<b>0.25%</b>	<b>0.25%</b>	<b>0.50%</b>
Old Mutual Wealth, Old Mutual Private Client Securities and Old Mutual Unit Trust <b>(excluding Non-Old Mutual Wealth products, e.g. Max Income) Other Investment Portfolios:</b> (Points earned as a % of market value of investments per annum. Points are calculated and awarded monthly)*	<b>0.025%</b>	<b>0.075%</b>	<b>0.125%</b>	<b>0.125%</b>	<b>0.250%</b>
Short-Term Insurance (Points earned as a % of premium)*	<b>2.5%</b>	<b>5%</b>	<b>10%</b>	<b>10%</b>	<b>20%</b>
Money Account (Points earned as a % of transaction value)*	<b>1%</b>	<b>1%</b>	<b>1%</b>	<b>1%</b>	<b>1%</b>

\* The Points earned as a % of premium, contribution, instalment or transaction value may change over time and is rounded down to the nearest point.