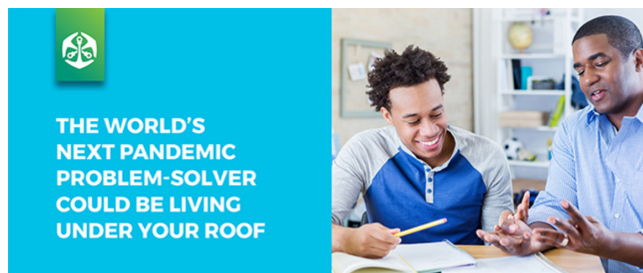


Subject line: Hi Marina, your commitment today will ensure a future tomorrow



Hi Marina

The doctors, nurses, scientists, front-line retirement home caregivers, PPE manufacturers and countless decision-makers around the globe are amongst the thousands of people we will never get to personally thank.

They are the unsung heroes of 2020 who have touched and saved countless lives. Could your child end up being a future pandemic problem-solver, credited with rolling up his/her sleeves and helping fight a future global crisis?

After 175 years of helping South Africans create positive futures, we understand that parents need their child's education to be certain even when nothing else is.

Now, maybe your child isn't heading off to university because an online course on computer coding is a better fit. On the other hand, maybe they are considering taking a gap year and traveling overseas to blow off some steam before committing to the books again.

Every education planning scenario is different, but a simple commitment to start saving something today is a placeholder pencilled into all our tomorrows, not only your child's future.

Monitor also found that parents delay saving for their child's education when they are under financial pressure. If you're part of the 55% of parents not yet saving for their child's education, the time is now to start putting plans in place.

* Old Mutual Savings and Investment Monitor.

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WHY SAVE YOUR HARD-EARNED MONEY WITH OLD MUTUAL?



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Earn REWARDS points for each monthly investment towards your child's education; in addition earn additional REWARDS for engaging with the programme like accessing the education calculator to check if you are on track when it comes to saving for your child's education



With a minimum regular payment of R400 per month, the Tax-Free Savings Account provides tax-free growth - Being able to save tax-free means all your growth goes towards saving for your child's goals and dreams.



Option to invest in the Old Mutual Maximised Interest Fund (LIFE) offering one of the best-fixed returns for our customers

Crunch the numbers to see how much you should be setting aside for your children's future. **Try our free online education calculator [here](#).**

Your children have a unique set of talents, burning passions and wonderful insights. Will they follow a traditional route and head up in university? Or will they take a more non-conventional path? It really doesn't matter as long as you are behind them with a commitment to furthering their education.

The time is now to get the right advice if you're not part of the 45% of urban South African parents who are saving for their child's education. Call me on 823456797 or [let me contact you](#).

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Kind Regards

Mr Rossouw
Financial adviser

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Subject line: Hi Fehmieda, your commitment today will ensure a future tomorrow



**THE WORLD'S
NEXT PANDEMIC
PROBLEM-SOLVER
COULD BE LIVING
UNDER YOUR ROOF**

Hi Fehmieda

The doctors, nurses, scientists, front-line retirement home caregivers, PPE manufacturers and countless decision-makers around the globe are amongst the thousands of people we will never get to personally thank.

They are the unsung heroes of 2020 who have touched and saved countless lives. Could your child end up being a future pandemic problem-solver, credited with rolling up his/her sleeves and helping fight a future global crisis?

After 175 years of helping South Africans creative positive futures, we understand that parents need their child's education to be certain even when nothing else is.

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Every education planning scenario is different, but a simple commitment to start saving something today is a placeholder pencilled into all our tomorrows, not only your child's future.

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According to the 2019 Old Mutual Savings and Investment Monitor, 45% of urban South African parents are saving for their children's education. Understandably, the Savings Monitor also found that parents delay saving for their child's education when they are under financial pressure. If you're part of the 55% of parents not yet saving for their child's education, the time is now to start putting plans in place.

* Old Mutual Savings and Investment Monitor.

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The time is now to get the right advice if you're not part of the 45% of urban South African parents who are saving for their child's education. Call me on or [let me contact you](#).



It's important to review your financial plan annually. If you don't have a plan, you can develop one now with the financial advice of an accredited adviser. [Click here](#) for an annual review with an accredited Old Mutual adviser.

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Kerrin Land
Managing Director: Personal Finance

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