



COMPETITION COMPETITION COMPETITION!

Currently the newsletter is nameless and we would like to invite you to participate in the naming process. Please email the suggested name of the newsletter to suggestions@odysseylife.co.za.

The competition closes on Friday the 23rd of January 2009 and the winner will be informed soon after that. The prize is a voucher of your choice for R150.

**"A goal is a dream
with a deadline"**

- Anonymous

Life is unpredictable. In fact, the only certainty is that your financial situation will change many times over the course of a ten or twenty year investment. On a recurring premium investment plan, you are still committing to pay a specific number of premiums in the Plan over time. For example, a ten

have control over how and when you make these payments.

Importantly, no extra charges are levied against your savings when you use this facility.

So the plan will remain in force and you continue to earn investment returns on the full value of your investment fund.

What's more, you are free to resume premium payments

at any stage.

You can simply pick up where you left off and pay the next premium due.

Odyssey Premium Gap protects your savings and allows you flexibility during times of financial uncertainty.

Lets talk Product!

year monthly premium plan would be a commitment to pay 120 premiums. Traditional products require that you pay one premium every month for 10 years, without skipping a beat. With **Odyssey Premium Gap**, we've changed the rules. We still need you to pay the number of premiums you've committed to paying, but now you

Important changes at Metropolitan

From 1 January 2009 the following products will no longer be available to market.

The Prospector Range of Savings (Goal Getter, ProVision plans, Retirement annuities, Endowments, Preservations Funds, Deferred Compensation)

The Joint Coverplan Risk Product

Conventional Metropolitan Odyssey Life Annuities

**METROPOLITAN
ODYSSEY**



News from the legal department!

Remember that the Financial Services Laws General Amendment Act (30 September 2008) determined that all divorce orders granted prior to 13 September 2007 will also enjoy the clean-break principle and it is deemed that the entitlement accrued on 13 September 2007.

For more information, please contact our legal advisors:

Leon Olivier on 021-914 5990

Sharon Teubes on 011-779 7824

Shivashni Bhogal on 031-279 3500

Bits and Pieces

- **Looking for guaranteed income plans? We offer some of the best rates in the market.**
- **PLEASE NOTE that the Odyssey investment Plan range will still be available but at new minimum premium levels.**

From the desk of Aletta Immelman-Schade

I am sure that 2009 will be a challenge in more than one way but I am convinced that at the end of the year we will all look back and think that the year passed so quickly. At Metropolitan we are looking forward to help grow your business in 2009. May it be a fantastic year for all of us!

Vince Lombardi said "It is time for us all to stand and cheer for the doer, the achiever- the one who recognizes the challenges and does something about it".

Let us embrace the year ahead and build long lasting memories.

Business Development Manager:
Western Cape
Metropolitan Retail
Corporates and Networks

Aletta

