

THE LONGER YOU WAIT,

So, what is the 'it'?

'It' is your big life ambition, the one that needs funding to become a reality. 'It' is giving your child a better shot at the world with a better education. 'It' is your independence when you're too old to work.

Whatever your 'it' is, big or small or both, the sooner you start investing, the easier it gets. The longer you wait, the harder it gets. It's as simple as that.



The bad news.

Most South Africans do not make adequate provision for themselves later in life.

The good news.

Unit trusts are a great vehicle to invest in, because the longer you have them, the more powerful the effect of compounding is, which builds truly spectacular results.

Old Mutual Unit Trusts has identified five essential options out of a range of 40 unit trusts that cater for most types of investor.

We call it our Classic Investment Collection. Five hand-picked funds that should form part of everyone's investment portfolio catering for a range of investment needs. In the right hands your investment has the potential to become so much more.



To find out more or to make it happen right now:

- 1. Contact your Old Mutual Financial Adviser or your Broker and they will give you great advice as to which fund is right for you.**
- 2. On the phone – call 0860 WEALTH (932584) and one of our consultants will help you.**

THE HARDER IT GETS.

And if you're worried about being locked in, don't, because you aren't!

Unit trusts give you full control and flexibility.



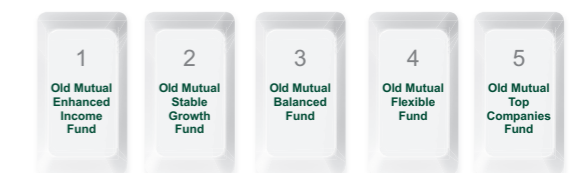
- No up-front admin fees, so 100% of your money starts working from day one.
- If you miss a monthly payment you will not be penalised and can continue with your payments when you're ready.
- If needed you can access all your money within 24 hours.

Bottom line, you call the shots!

- 3. Online – Try our 'Invest Right Tool' – It will help to determine how much you need to save to meet your goals. Or try our 'Fund Selection Tool', which helps you work out which fund is right for you. Sign up online at investmentcollection.co.za**

Oh, one last thing in case you forgot... the longer you wait, the harder it gets.

Classic 5 INVESTMENT COLLECTION



do great things

 **OLD MUTUAL**
Investment Group

Licensed Financial Services Provider



PUTTING IT OFF WON'T MAKE THE PROBLEM GO AWAY.

It's a lot easier to turn back the pages now than when you're sixty. Take the 2 minutes to read our previous ad. You have everything to gain and nothing to lose.

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Old Mutual Investment Group (South Africa) (Pty) Limited is a licensed financial services provider. Unit trusts are generally medium- to long-term investments. Past performance is no indication of future growth. Shorter term fluctuations can occur as your investment moves in line with the markets. Fluctuations or movements in exchange rates may cause the value of underlying international investments to go up or down. Unit trusts can engage in borrowing and scrip lending. Fund valuations take place on a daily basis at approximately 15h00 on a forward pricing basis. The fund's TER reflects the percentage of the average Net Asset Value of the portfolio that was incurred as charges, levies and fees related to the management of the portfolio.



CASH IN THE BANK?

MAY WE HAVE A QUIET WORD PLEASE.

OK, assuming you're guilty, let's examine why?

- "The bank gives me security."
- "The bank gives me accessibility."
- "The bank gives me interest."
- "After tax and inflation, hold on?
Hey, I'm actually losing money!!!"



Exactly!

Your rationale: "I don't know where else to put it."
 "Markets are too volatile, property prices are tanking, bonds aren't much better."

Don't worry. Read on. Unit trusts are the way to go.

- They do not lock you in.
- You can get access to your money in one day - without penalties.
- You can miss monthly payments. Also, no penalties.
- Plus, no up front admin fees, so your money works from day one.

And, here's the really good bit, thanks to the power of compounding over time, your returns promise to far exceed anything you imagined possible.

Let's put it another way. This is a no brainer.
You owe it to yourself to find out more.

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YOU'RE A CONTROL FREAK, RIGHT?

PERFECT!



Nothing wrong with that! It's your money and you want to call the shots. Makes sense.

That's why you keep your spare cash in the bank. This, of course, makes no sense at all. After tax and inflation, you're actually losing money.

A high price to pay for control!

"Where else can I put it?" You ask.

Unit trusts, that's where! The only difference here is, you get performance and control.

But you want to talk control first, don't you?

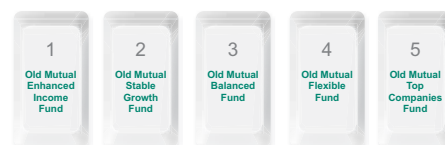
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And, thanks to the power of compounding over time, your returns will far exceed anything you imagined possible.

Put another way, this is a no-brainer! You owe it to yourself to find out more.

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