



NEW MARKET; NEW SALES OPPORTUNITY

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Old Mutual Unit Trusts Group Solution (Group Solution) is a great new sales opportunity! Introduce employers to a web-based administration platform, and negotiate the option to act as an adviser to their employees. While it is designed to cater for the needs of small to medium businesses, it may also be attractive to larger companies wishing to offer staff additional benefits, over and above their standard corporate package.

What is Group Solution?

It is a web-based administrative platform that enables employers to offer their staff the option to make investment contributions in Old Mutual Unit Trusts Retirement Annuity Fund (OMUTRAF), or a standard unit trust portfolio.

In both cases the employer will deduct the employees' contributions from their salaries prior to it being paid into their bank accounts and, in the case of OMUTRAF, it will be pre-tax – thereby enabling the employer to offer staff members attractive, competitive salary packages that make full use of legislated retirement benefits.

How it works

The Group Solution platform is simple to use and available to employers for free. All they need to do is register for access to this unique payroll management functionality and appoint an administrator who will manage staff payroll deductions and make a bulk electronic fund transfer (EFT) to Old Mutual Unit Trusts (OMUT) on the agreed-to date.

Participating staff members then apply for the product/s they have chosen, and in all respects enjoy the same rights as all our other investors do – including full ownership of their investments and the freedom to manage the composition

of their portfolios. They apply in the usual way – by filling out the relevant Group Solution application form, either online or by printing and faxing a hardcopy to the Client Service Centre.

The only difference is that, instead of a monthly debit order from their bank account, the contribution is deducted from their salary and paid to OMUT by their employer.

The benefits for you, the adviser

You will be in a position to act as financial adviser to the employees of each company you approach. When the employees opt to use your services, you are able to negotiate advice fees with individual employees. This includes both an initial adviser fee and an ongoing annual adviser fee. Your adviser fees will be paid to you by OMUT on a monthly basis, once the employer has made their monthly bulk payment. An added benefit is that, if the employee resigns from their employer, their OMUT investment account remains active in their name, and they can continue to make monthly and ad hoc contributions. Therefore, you are in a position to win clients for life.

This is an unique and attractive way for you to access a new client base. We envisage that entrepreneurs, professional firms, such as architects and dentists, as well as service industries, such as mechanics and caterers, will potentially be interested in this product.

Please refer to www.omut.co.za for detailed marketing material and technical descriptions, or ask your OMIGSA Sales Executive for more information.

Unit trusts are generally medium to long term investments. Past performance is no indication of future performance. 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. 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. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of future TERs. A schedule of fees, charges and maximum commissions is available from the Old Mutual Unit Trust Manager Ltd (OMUT). You may sell your investment at the ruling price of the day (calculated at 15h00 on a forward pricing basis (and 17h00 at month-end for Old Mutual RAR® 40 Tracker Fund and Old Mutual Top 40 Fund). The Old Mutual Money Market Fund unit price aims to be static but investment capital is not guaranteed. The total return is primarily made up of interest (declared daily at 13h00), but may also include any gain/loss on any particular instrument. In most cases this will merely have the effect of increasing or decreasing the daily yield, but in an extreme case it can have the effect of reducing the capital value of the Fund. Specialist equity funds may hold a greater risk as exposure limits to a single security may be higher. A feeder fund is a portfolio that, apart from assets in liquid form, consists solely of participatory interests in a single portfolio of a collective investment scheme. A fund of funds unit trust invests only in other collective investment schemes, which may levy their own charges. Certain funds may be capped to be managed in accordance with their mandates. Different classes of units apply to these portfolios and are subject to different fees and charges. Old Mutual Unit Trust Managers Ltd is a member of the Association of Savings and Investments South Africa (ASISA).