



INTRODUCING OLD MUTUAL UNIT TRUSTS PRESERVATION FUNDS

September 2011

Old Mutual Unit Trusts now offers unit trust-based preservation funds that offer you flexibility, transparency and tax efficiency, at very low costs. These add to the Old Mutual Unit Trusts Retirement Annuity Fund and Old Mutual Unit Trusts Living Annuity to complete our retirement planning range of products.

Preservation funds are designed specifically to receive lump sum transfers from an employer's retirement fund if an investor leaves a job before retirement.

- Old Mutual Unit Trusts Preservation Pension Fund receives money from pension funds.
- Old Mutual Unit Trusts Preservation Provident Fund receives money from provident funds.

Old Mutual Unit Trusts' Preservation Funds offer investors:

Cost efficiency

- Minimum investment amount: R30 000.
- No hidden costs. Investors will only incur the fees and charges associated with the unit trusts they select.

Investment choice and flexibility

Investors can tailor a portfolio to suit their specific profile from our comprehensive range of local and international unit trusts. All portfolios need to comply with asset class exposure limits laid out in Regulation 28 of the Pension Funds Act:

- Equities: maximum 75%
- Offshore assets: maximum 25%
- Listed property: maximum 25%
- Africa: maximum 5%

They can select funds from our Classic Investment Collection, a smart selection of unit trust funds designed to meet the changing needs of most investors throughout their life stages, or choose from our entire suite of over 40 unit trust funds by visiting our fund centre on www.omut.co.za.

Speak to your Old Mutual Sales Executive for more information, or visit www.omut.co.za to download information and application forms.

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 adviser fees is available from Old Mutual Unit Trust Managers 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 RAFI@ 40 Tracker Fund, Old Mutual Top 40 Fund and SYmmETRY Equity Fund of Funds). 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 is a member of the Association for Savings and Investment South Africa (ASISA).