



OLD MUTUAL SUPERFUND CHOICE, PRESERVER AND DEFERRED RETIREMENT INVESTMENT PORTFOLIOS AND FEES LIST

Risk Profile	Fund Profile	Fund Name	Basic Annual Charge	Other Fees/Additional detail	Life Policy or Unit Trust	Insurer/Management Company
TRUSTEE CHOICE INVESTMENT PACKAGE						
Medium Reward - Medium Volatility	Smoothed Bonus	Old Mutual Absolute Stable Growth Portfolio	0.55%	Capital Charge: 0.70% per annum, deducted before declaration of bonus.	LIFE	Old Mutual Life Assurance Company (SA) Limited
LIFESTAGE INVESTMENT PACKAGE						
Smoothing Lifestage Investment Option						
Medium Reward - Medium Volatility	Smoothed Bonus	Old Mutual Absolute Smooth Growth Portfolio	0.55%	Capital Charge: 0.20% per annum, deducted before declaration of bonus.	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Absolute Stable Growth Portfolio	0.55%	Capital Charge: 0.70% per annum, deducted before declaration of bonus.	LIFE	Old Mutual Life Assurance Company (SA) Limited
Single Manager Lifestage Investment Option						
Medium Reward - Medium Volatility	Market-Linked	Old Mutual Investment Group (Macro Solutions) - Profile Edge28 Portfolio	0.71%	Basic annual charge is made up of 0.65% on domestic assets plus an additional fee ranging between 0.7% to 0.8%, depending on asset class, levied on international assets. Performance fees in respect of alternative investments only may apply.	LIFE	Old Mutual Life Assurance Company (SA) Limited
Lower Reward - Lower Volatility	Absolute Return	Old Mutual Investment Group (Macro Solutions) - Profile Capital Portfolio	0.50%	Basic annual charge is made up of 0.40% on domestic assets plus an additional fee ranging between 0.7% to 0.8%, depending on asset class, levied on international assets. Performance fees in respect of alternative investments only may apply.	LIFE	Old Mutual Life Assurance Company (SA) Limited



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Multi-Manager Lifestage Investment Option						
Higher Reward - Higher Volatility	Market-Linked	Old Mutual Multi-Manager Inflation Plus 5 - 7	0.85%	Investment management fee may change depending on tactical asset allocation. In addition performance fees are payable on some asset classes.	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Nedgroup Investments XS Diversified Fund of Funds	0.81%		UT	Nedgroup Collective Investments (RF) Proprietary Limited
Lower Reward - Lower Volatility		Old Mutual Multi-Manager Inflation Plus 3 - 5	0.81%	Investment management fee may change depending on tactical asset allocation. In addition performance fees are payable on some asset classes.	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Nedgroup Investments XS Guarded Fund of Funds	0.69%		UT	Nedgroup Collective Investments (RF) Proprietary Limited
Index Tracker Lifestage Investment Option						
Medium Reward - Medium Volatility	Market-Linked	Old Mutual Multi-Managers Balanced Tracker Fund	0.30%		LIFE	Old Mutual Life Assurance Company (SA) Limited
		Nedgroup Investments Core Diversified Fund	0.38%	Basic annual charge is made up of 0.30% on domestic assets and additional 0.04% on global assets plus VAT.	UT	Nedgroup Collective Investments (RF) Proprietary Limited
Lower Reward - Lower Volatility		Old Mutual Multi-Managers Moderate Tracker Fund	0.30%		LIFE	Old Mutual Life Assurance Company (SA) Limited
		Nedgroup Investments Core Guarded Fund	0.38%	Basic annual charge is made up of 0.30% on domestic assets and additional 0.04% on global assets plus VAT.	UT	Nedgroup Collective Investments (RF) Proprietary Limited

Risk Profile	Fund Profile	Fund Name	Basic Annual Charge	Other Fees/Additional detail	Life Policy or Unit Trust	Insurer/Management Company
STRATEGY INVESTMENT PACKAGE						
Lower Reward - Lower Volatility	Smoothed Bonus	Old Mutual CoreGrowth 100 Fund	0.31%	Capital Charge: 1.80% per annum, deducted before declaration of bonus.	LIFE	Old Mutual Life Assurance Company (SA) Limited
	Market-Linked	Nedgroup Investments Core Guarded Fund	0.38%	Basic annual charge is made up of 0.30% on domestic assets and additional 0.04% on global assets plus VAT.	UT	Nedgroup Collective Investments (RF) Proprietary Limited
		Nedgroup Investments XS Guarded Fund of Funds	0.69%		UT	Nedgroup Collective Investments (RF) Proprietary Limited
		Old Mutual Multi-Managers Conservative Tracker Fund	0.30%		LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Investment Group (Macro Solutions) - Profile Capital Portfolio	0.50%	Basic annual charge is made up of 0.40% on domestic assets plus an additional fee ranging between 0.7% to 0.8%, depending on asset class, levied on international assets. Performance fees in respect of alternative investments only may apply.	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Multi-Manager Inflation Plus 1 - 3	0.65%	Investment management fee may change depending on tactical asset allocation. In addition performance fees are payable on some asset classes.	LIFE	Old Mutual Life Assurance Company (SA) Limited
	Absolute Return	Old Mutual Multi-Managers Defensive Balanced Fund	0.77%	Basic annual charge is made up of the underlying manager fees and Old Mutual Multi-Managers administration and platform fees. Excludes performance fees that may apply.	LIFE	Old Mutual Life Assurance Company (SA) Limited
Medium Reward - Medium Volatility	Smoothed Bonus	Old Mutual Absolute Smooth Growth Portfolio	0.55%	Capital Charge: 0.20% per annum, deducted before declaration of bonus.	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Absolute Stable Growth Portfolio	0.55%	Capital Charge: 0.70% per annum, deducted before declaration of bonus.	LIFE	Old Mutual Life Assurance Company (SA) Limited
	Market-linked	Nedgroup Investments Core Diversified Fund	0.38%	Basic annual charge is made up of 0.30% on domestic assets and additional 0.04% on global assets plus VAT.	UT	Nedgroup Collective Investments (RF) Proprietary Limited
		Nedgroup Investments XS Diversified Fund of Funds	0.81%		UT	Nedgroup Collective Investments (RF) Proprietary Limited
		Old Mutual Albaraka Balanced Fund	0.86%		UT	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Multi-Managers Moderate Tracker Fund	0.30%		LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Multi-Manager Inflation Plus 3 - 5	0.81%	Investment management fee may change depending on tactical asset allocation. In addition performance fees are payable on some asset classes.	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Multi-Manager Inflation Plus 5 - 7	0.85%	Investment management fee may change depending on tactical asset allocation. In addition performance fees are payable on some asset classes.	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Multi-Managers Managed	0.72%	Basic annual charge is made up of a 0.78% p.a. investment management fee and excludes performance fees.	LIFE	Old Mutual Life Assurance Company (SA) Limited
Old Mutual Investment Group (Macro Solutions) - Profile Edge28 Portfolio	0.71%	Basic annual charge is made up of 0.65% on domestic assets plus an additional fee ranging between 0.7% to 0.8%, depending on asset class, levied on international assets. Performance fees in respect of alternative investments only may apply.	LIFE	Old Mutual Life Assurance Company (SA) Limited		
Higher Reward - Higher Volatility	Market-linked	Old Mutual Multi-Managers Max 28	0.84%	Total Fee (excluding performance fees).	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Multi-Managers Balanced Tracker Fund	0.30%		LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Investment Group Shari'ah Composite	0.86%		LIFE	Old Mutual Life Assurance Company (SA) Limited

Risk Profile	Fund Profile	Fund Name	Basic Annual Charge	Other Fees/Additional detail	Life Policy or Unit Trust	Insurer/Management Company
EXTENDED INVESTMENT PACKAGE						
Lower Reward - Lower Volatility	Money Market	FutureGrowth Core Money Market (OMIG SA Money Market)	0.25%		LIFE	Old Mutual Life Assurance Company (SA) Limited
		Taquanta Enhanced Cash Fund	0.25%		LIFE	Taquanta Asset Managers (PTY) Ltd
	Fixed-Interest	Nedgroup Investments Flexible Income Fund	0.58%		UT	Nedgroup Collective Investments (RF) Proprietary Limited
		Taquanta Optimal Income Funds	0.40%		LIFE	Taquanta Asset Managers (PTY) Ltd
	Smoothed Bonus	Old Mutual CoreGrowth 100 Fund	0.31%	Capital Charge: 1.80% per annum, deducted before declaration of bonus.	LIFE	Old Mutual Life Assurance Company (SA) Limited
	Market-linked	Allan Gray Global Stable Portfolio	0.95%	Basic annual charge is made up of 1% p.a. levied on domestic assets. The portion of the basic annual charge applicable to international assets ranges between 0.60% p.a. to 1.5% p.a. depending on strategy. Performance fees on international assets range between 12.5% and 25% of outperformance of the benchmark and may be subject to a refund in the case of underperformance.	LIFE	Allan Gray Life Limited
		Nedgroup Investments Core Guarded Fund	0.38%	Basic annual charge is made up of 0.30% on domestic assets and additional 0.04% on global assets plus VAT.	UT	Nedgroup Collective Investments (RF) Proprietary Limited
		Nedgroup Investments XS Guarded Fund of Funds	0.69%		UT	Nedgroup Collective Investments (RF) Proprietary Limited
		Old Mutual Multi-Managers Conservative Tracker Fund	0.30%		LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Multi-Manager Inflation Plus 1 - 3	0.65%	Investment management fee may change depending on tactical asset allocation. In addition performance fees are payable on some asset classes.	LIFE	Old Mutual Life Assurance Company (SA) Limited
Absolute Return	Old Mutual Multi-Managers Defensive Balanced Fund	0.77%	Basic annual charge is made up of the underlying manager fees and OM Multi-Managers administration and platform fees. Excludes performance fees that may apply.	LIFE	Old Mutual Life Assurance Company (SA) Limited	
	Old Mutual Investment Group (Macro Solutions) - Profile Capital Portfolio	0.50%	Basic annual charge is made up of 0.40% on domestic assets plus an additional fee ranging between 0.7% to 0.8%, depending on asset class, levied on international assets. Performance fees in respect of alternative investments only may apply.	LIFE	Old Mutual Life Assurance Company (SA) Limited	

Risk Profile	Fund Profile	Fund Name	Basic Annual Charge	Other Fees/Additional detail	Life Policy or Unit Trust	Insurer/Management Company
EXTENDED INVESTMENT PACKAGE						
Medium Reward - Medium Volatility	Smoothed Bonus	Old Mutual Absolute Smooth Growth Portfolio	0.55%	Capital Charge: 0.20% per annum, deducted before declaration of bonus.	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Absolute Stable Growth Portfolio	0.55%	Capital Charge: 0.70% per annum, deducted before declaration of bonus.	LIFE	Old Mutual Life Assurance Company (SA) Limited
	Market-linked	Allan Gray Global Balanced Portfolio	0.53%	Basic annual charge is made up of 0.50% p.a. levied on domestic assets. The portion of the basic annual charge applicable to international assets is 0.60% p.a. Domestic assets are subject to a performance fee of 20% applicable on benchmark outperformance, subject to a maximum total fee of 2% p.a. (inclusive of basic annual charge). International assets are subject to a performance fee of 25% applicable on benchmark out performance together with a refund at the same rate applicable on benchmark underperformance.	LIFE	Allan Gray Life Limited
		Coronation Global Houseview Portfolio (Pre September 2013) ¹	0.71%		LIFE	Coronation Life Assurance Company Limited
		Coronation Global Houseview (Post September 2013) ²	0.65%	Performance fee: 15% of benchmark outperformance, capped at 1.2% per annum. An additional fee is charged ranging from 0.5% to 1.5% on international assets.	LIFE	Coronation Life Assurance Company Limited
		Alexander Forbes Investments Limited Performer	0.83%	Basic annual charge is made up of 0.67% on domestic assets plus an additional fee of 0.16% p.a. levied on offshore assets.	LIFE	Alexander Forbes Investments Limited
		Nedgroup Investments Core Diversified Fund	0.38%	Basic annual charge is made up of 0.30% on domestic assets and additional 0.04% on global assets plus VAT.	UT	Nedgroup Collective Investments (RF) Proprietary Limited
		Nedgroup Investments XS Diversified Fund of Funds	0.81%		UT	Nedgroup Collective Investments (RF) Proprietary Limited
		Old Mutual Albaraka Balanced Fund	0.86%		UT	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Investment Group (Macro Solutions) - Profile Edge28 Portfolio	0.71%	Basic annual charge is made up of 0.65% on domestic assets plus an additional fee ranging between 0.7% to 0.8%, depending on asset class, levied on international assets. Performance fees in respect of alternative investments only may apply.	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Multi-Managers Moderate Tracker Fund	0.30%		LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Multi-Manager Inflation Plus 3 - 5	0.81%	Investment management fee may change depending on tactical asset allocation. In addition performance fees are payable on some asset classes.	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Multi-Manager Inflation Plus 5 - 7	0.85%	Investment management fee may change depending on tactical asset allocation. In addition performance fees are payable on some asset classes.	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Prudential Life Global Balanced Fund	0.60%	The basic annual charge is levied on all assets. The Fund can invest portions of its assets into underlying international investments for which a fee of 0.65% applies.	LIFE	Prudential Portfolio Managers (SA) Life Limited
		Old Mutual Multi-Managers Managed Fund	0.72%	Basic annual charge is made up of a 0.78% p.a. investment management fee and excludes performance fees.	LIFE	Old Mutual Life Assurance Company (SA) Limited

Notes:

¹ Applies to participating employers who joined Old Mutual SuperFund before September 2013.

² Applies to participating employers who joined Old Mutual SuperFund after September 2013.

Risk Profile	Fund Profile	Fund Name	Basic Annual Charge	Other Fees/Additional detail	Life Policy or Unit Trust	Insurer/Management Company
EXTENDED INVESTMENT PACKAGE						
Medium Reward - Medium Volatility	Absolute Return	Coronation Global Absolute Portfolio (Pre September 2013) ¹	0.50%	Performance fee: 15% of outperformance of CPI + 7% over rolling 36 months, capped at 1.5% per annum. An additional fee is charged ranging from 0.5% to 1.5% on international assets.	LIFE	Coronation Life Assurance Company Limited
		Coronation Global Absolute Portfolio (Post September 2013) ²	0.63%	Performance fee: 15% of outperformance of CPI + 6% over rolling 36 months, capped at 1.4% per annum. An additional fee is charged ranging from 0.5% to 1.5% on international assets.	LIFE	Coronation Life Assurance Company Limited
		Old Mutual Guided Growth Fund	0.95%		LIFE	Old Mutual Life Assurance Company (SA) Limited
		Prudential Inflation Plus Fund	0.69%	The basic annual charge is levied on all assets. The Fund can invest portions of its assets into underlying international investments for which a fee of 0.65% applies.	UT	Prudential Portfolio Manager Unit Trusts Limited
High Reward - High Volatility	Market-linked	Allan Gray Global Absolute Portfolio	1.06%	Basic annual charge is made up of 1.25% p.a. on domestic assets. The portion of the basic charge applicable to international assets is 0.60% p.a. International assets are subject to a performance fee of 25% applicable on benchmark outperformance together with a refund at the same rate applicable on benchmark underperformance.	LIFE	Allan Gray Life Limited
		Coronation Managed Portfolio (Pre September 2013) ¹	0.51%	Performance fee: 20% of outperformance capped at 1.5% per calendar year. An additional fee is charged ranging from 0.5% to 1.5% on international assets.	LIFE	Coronation Life Assurance Company Limited
		Coronation Managed Portfolio (Post September 2013) ²	0.64%	Performance fee: 20% of outperformance of quant benchmark over rolling 36 month, capped at 1.2% per annum. An additional fee is charged ranging from 0.5% to 1.5% on international assets.	LIFE	Coronation Life Assurance Company Limited
		Ninety One Managed Fund	0.55%	Performance fee: 20% of outperformance to a maximum of 2.60% per annum (inclusive of basic annual charge)	LIFE	Ninety One Fund Managers
		Kagiso Islamic Balanced Fund	0.85%		UT	Kagiso Asset Management
		Old Mutual Multi-Managers Max 28	0.84%	Total Fee (excluding performance fees).	LIFE	Old Mutual Life Assurance Company (SA) Limited
		Old Mutual Multi-Manager Balanced Tracker Fund	0.30%		LIFE	Old Mutual Life Assurance Company (SA) Limited
	Old Mutual Investment Group Shari'ah Composite Fund	0.86%		LIFE	Old Mutual Life Assurance Company (SA) Limited	
	Absolute Return	Coronation Global Absolute Portfolio (Pre September 2013) ¹	0.50%	Performance fee: 15% of outperformance of CPI + 7% over rolling 36 months, capped at 1.5% per annum. An additional fee is charged ranging from 0.5% to 1.5% on international assets.	LIFE	Coronation Life Assurance Company Limited
		Coronation Global Absolute Portfolio (Post September 2013) ²	0.63%	Performance fee: 15% of outperformance of CPI + 6% over rolling 36 months, capped at 1.4% per annum. An additional fee is charged ranging from 0.5% to 1.5% on international assets.	LIFE	Coronation Life Assurance Company Limited
Vunani Global Inflation +7%		0.75%		UT	Vunani Asset Management	

Notes:
¹ Applies to participating employers who joined Old Mutual SuperFund before September 2013. ² Applies to participating employers who joined Old Mutual SuperFund after September 2013.

Please Note:

- Charges quoted include VAT, where applicable. VAT is charged on Unit Trust investment portfolios, but not on Life Policy investment portfolios.
- Certain managers have higher investment charges on international assets than domestic assets. Basic Annual Charge combines domestic and international fees based on current exposure, or is estimated assuming a 30% exposure to international assets, except where indicated otherwise.
- These fees are applicable as at 1 April 2020 and do not include any changes effected after that date.
- Every effort has been made to ensure the accuracy of the information in this document. The fees are subject to the charges and fees that the investment manager charges and these may change from time to time. If an error has been made in the information supplied above, the actual charges and fee of the investment manager will be applied by Old Mutual SuperFund to your investment in the relevant portfolio.

For more information on any of the investment portfolios listed above, please refer to the Investment Portfolio Fact Sheets in the Old Mutual SuperFund investments area at www.oldmutual.co.za/SuperFund.

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