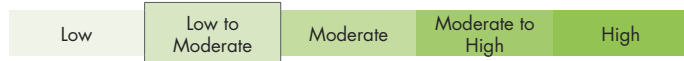


OLD MUTUAL MAXIMISED INTEREST FUND (LIFE)

FUND INFORMATION

RISK PROFILE



RECOMMENDED MINIMUM INVESTMENT TERM



FUND OBJECTIVE

The fund aims to provide investors with a stable return which consistently outperforms money market or other short term assets over the same period.

WHO IS THIS FUND FOR?

This fund is suitable for investors wanting a low cost investment aiming to achieve a stable return by outperforming money market and short term assets. The interest rate is fixed for a forward looking 3-month period.

INVESTMENT MANDATE

The fund invests policyholder assets with Old Mutual Finance (Pty) Ltd (OMF), a member of the Old Mutual Group, who in turn provides the interest rate return on capital invested. The interest rate earned from the fund will be quoted as an annual effective rate compounded monthly. The rate will be recalculated at the start of each calendar quarter and then remain fixed until the end of the quarter. The rate is linked to the movement in the 3-month JIBAR rate. The rate currently applicable is shown under the heading CURRENT INTEREST RATE. Old Mutual does not guarantee any capital invested in the fund or the rate declared by OMF.

PERFORMANCE TARGET: A market-related return with reference to movements in the 3-month JIBAR interest rate.

FUND MANAGER(S): Old Mutual Finance (Pty) Ltd (OMF)

LAUNCH DATE: 01/08/2016

CURRENT INTEREST RATE*	
01 October 2018	8.48%

The next interest rate review date is 2 January 2019.

* Annual effective rate compounded monthly (net of Management Fee).

OTHER INVESTMENT CONSIDERATIONS

INITIAL CHARGES:

There is no initial administration charge on the fund.

ONGOING	
Annual service fees	0.25%
Total Expenses	
Total Expense Ratio (TER)	0.25%
Transaction Cost (TC)	-
Total Investment Charge	0.25%

TER is a historic measure of the impact the deduction of management and operating costs has on a fund's value. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER, which includes the annual service fee, may not necessarily be an accurate indication of future TERs. Transaction Cost (TC) is a necessary cost in administering the fund and impacts fund returns. It should not be considered in isolation as returns may be impacted by many other factors over time including market returns, the type of fund, the investment decisions of the investment manager and the TER.

PRODUCT AVAILABILITY	Old Mutual Wealth	Max	XtraMAX	OM Invest
Investment Plan (LIFE)				•
Investment Plan (LISP)				
Retirement Annuity				
Preservation Fund				
Living Annuity				

FUND PERFORMANCE as at 30/11/2018

	% PERF.		% PERF. (P.A.)					Since Inception
	3-Mth	6-Mth	1-Yr	3-Yr	5-Yr	7-Yr	10-Yr	
Fund*	2.0%	4.1%	8.4%	-	-	-	-	8.5%
Benchmark	1.7%	3.5%	7.2%	7.3%	6.8%	6.4%	6.8%	7.4%

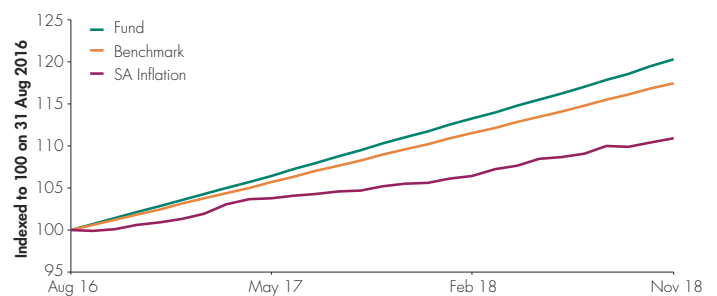
* Fund returns are net of fees and tax.

Performance measurements over periods shorter than the recommended investment term may not be appropriate. Past performance is no indication of future performance.

Sources: Old Mutual & Morningstar as at 30/11/2018

Rolling 12-Month Return	Highest	Average	Lowest
Fund (Since Inception)	8.7%	8.6%	8.3%

Performance Since Inception



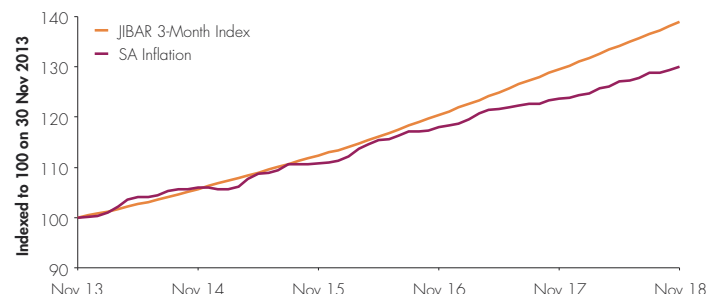
Past performance is no indication of future performance. Fund returns are net of fees.

Risk Statistics (Since Inception)

Maximum Drawdown	0.0%
Months to Recover	N/A
% Positive Months	100.0%
Annual Standard Deviation	0.1%

Risk statistics are calculated based on monthly performance data from inception of the fund.

Benchmark Performance: 5 Years to 30 November 2018



Funds are available via:

Old Mutual Invest Tax Free Plan

Tel +27 (0)860 50 60 70

Fax +27 (0)860 60 7500/9500

Email service@oldmutual.com

Internet www.taxfreesignup.co.za

