

OLD MUTUAL UNIT TRUSTS RETIREMENT ANNUITY FUND

IMPORTANT INFORMATION

1. Please complete all the relevant sections and sign section 13. Investors in Shari'ah-compliant unit trusts must also sign section 6.
2. The completed form and a certified copy of your identity document/passport can be **scanned and emailed to uttransactions@oldmutual.com**, faxed to +27 (0) 21 509 7117. Illegible and incomplete forms may lead to delays. **Contact our Client Service Centre at 0860 234 234 if you have any queries.**
3. The Effective Annual Cost (EAC) is a standard industry measure for your information and to facilitate comparing the cost of an investment over specific periods. (Visit www.omut.co.za for more information and to access the EAC illustrator.)
The EAC of your investment will be confirmed in writing once your investment has been processed.
4. Once your application has been processed you will be a member of the Old Mutual Unit Trusts Retirement Annuity Fund (the Fund or OMUTRAF) and receive a contract accordingly.
5. Switch transaction forms are available on our website www.omut.co.za or from your financial adviser
6. Your investment will be made once we have received the completed application form and supporting documents and your money reflects in the Fund's bank account as reflected on page 2 of this application form.
7. Old Mutual's unit trusts are the investments with which you must structure your retirement annuity.
8. Your retirement annuity member investment contract must comply with regulation 28 of the Pension Funds Act, refer section 10.
9. **Once your account has been opened, you can register via www.omut.co.za to view and/or transact on your portfolio.**
10. It is important to provide a cellphone number, as daily transaction notifications are only sent via SMS.

PROCESSING TIMES

The same day's price is applied to transaction requests submitted (with all requirements met) by 15h00 (13h00 for all transactions involving money market funds). Transaction requests received after these times will be processed the next available working day, once all requirements have been met, with the same cut-off times applying.

ABOUT THE OLD MUTUAL UNIT TRUSTS RETIREMENT ANNUITY FUND

The Fund is a retirement annuity fund registered by the Registrar of Pension Funds in terms of the Pension Funds Act (Financial Services Board (FSB) Registration Number: 12/8/29715) and approved by the Commissioner for Inland Revenue (SARS Approval Number: 18/20/4/34515). The Fund is a pure savings vehicle and does not provide risk cover, investment smoothing or guarantees. Performance is dependent on the unit trust/s chosen and there is no guaranteed maturity value. All risks associated with this investment are therefore carried in full by the member. For this reason we recommend that this should not be your sole source of retirement income. It is vital that you understand these risks in light of your individual retirement needs. You can diversify your portfolio by investing in any of the unit trusts offered in this product (subject to regulatory constraints), thus aiming to manage this investment risk. Please check unit trust availability with the Client Service Centre (contact details above). The value of the portfolio becomes available at retirement.

Please complete this form using block letters and tick (✓) where appropriate.

APPLICATION TO BECOME A MEMBER OF THE FUND AND PURCHASE UNDERLYING UNIT TRUSTS

I hereby apply to become a member of the Old Mutual Unit Trusts Retirement Annuity Fund (the Fund) and to purchase units to the value of the amount referred to below.

Do you already have an Old Mutual Unit Trusts investment? No Yes If Yes, please provide

OMUTRAF contract number

Is this investment a transfer from another Fund? No Yes

Does this application to buy units include a Money Market Unit Trust Fund? No Yes

APPLICATION FOR EXISTING MEMBERS OF THE FUND WISHING TO OPEN A NEW CONTRACT

This section is for Fund members who invested before 1 April 2011 and have not made subsequent changes to their portfolio, and wish to retain its specific structure. Refer to **additional** investments and **legislative restrictions** under 'Product Features' in section 10 for more details.

Do you have a current OMUTRAF contract? No Yes If Yes, please provide

OMUTRAF contract number

Do you wish to open a new OMUTRAF contract? No Yes

1. MEMBER DETAILS

Title and surname

Full first names

Gender: Male Female Marital status: Married Single

Occupation:

Proof of Identity:

Please provide copy(s) of identification document(s) with this form

Type of Identification (ID or Passport) Refugee/Asylum Seeker	Country of issue (ID or passport)	ID/Passport number	Issue date	Expiry date of passport
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

Other State type eg. Social security number Country of citizenship:

Country of birth: Country of residence: Country of nationality:

Are you registered for Tax purposes in South Africa? Yes South African Income tax number

Retirement date Retirement age*

*This can be changed at any time by informing the administrator. Earliest age 55



1. MEMBER DETAILS CONTINUED

Cellphone Country dialling code No.

(For eg. South Africa +27)

Telephone (Home) Country dialling code No.

(For eg. South Africa +27)

Telephone (Work) Country dialling code No.

(For eg. South Africa +27)

E-mail Address

Old Mutual Unit Trusts' preferred method of communication is e-mail

Preferred method of communication E-mail Post

Residential address

My address **OR** Care of (c/o)* address Care of (c/o)* Name

* Care of: If you do not have a residential address of your own and require for your post to be directed to the care of this person

Address

Postal code

Country

Postal address, if different from residential address

My address **OR** Care of (c/o)* address Care of (c/o)* Name

* Care of: If you do not have a residential address of your own and require for your post to be directed to the care of this person

Address

Postal code

Country

2. BENEFICIARIES

You may nominate beneficiaries to receive the proceeds of this investment in the event of your death while you are still a member of the Fund. Note that in terms of the Pension Funds Act, the Board of Trustees is tasked with the equitable distribution of the benefit amongst your dependants and nominated beneficiaries. Although the Board of Trustees will take your wishes expressed in the Beneficiary Nomination Form (see below) into account, they are not bound by them but are also required to consider the claims of persons who were dependants, as defined by the Act, at the time of your death. This obligation is placed on the Board of Trustees by the provisions of section 37C of the Pension Funds Act. In order for them to have the most accurate information before them it is important that you regularly update your Beneficiary Nomination Form. If you have more than two beneficiaries, please attach their details to this form.

If you die before you retire from the OLD MUTUAL UNIT TRUSTS RETIREMENT ANNUITY FUND (the Fund), the trustees of the Fund are responsible for allocating your benefits in terms of Section 37C of the Pension Funds Act (the Act). According to the Act, the trustees must perform the following three duties:

- Identify and find all of your dependants. Section 1 of the Act defines dependants as spouses, children, anyone proven to have been financially dependent on you at the time of your death, anyone entitled to maintenance, as well as anyone who may in future have become financially dependent on you.
- Decide how to divide the benefit based on the outcome of their investigations. The individuals that you have asked the trustees to consider when they allocate the benefit (your nominees) will also be taken into account.
- Decide on how the benefit will be paid to your dependants and/or nominees.

1. Surname and initials

Title and first names

Gender: Male Female Relationship Benefit share %

ID/Passport number

Date of birth

Nationality

4. HOW TO INVEST *continued*

Minimum investment amounts apply to the unit trust/s you select. Distributions are automatically reinvested. Your OMUTRAF contract must comply with regulation 28 of the Pension Funds Act, refer to "Retirement Annuity Features" under section 10. For more information please contact 0860 234 234.

Please [click here](#) to view the full range of Old Mutual Unit Trust funds available to you for investment.

UNIT TRUST NAME	LUMP SUM	MONTHLY
TOTAL	R	R

Comencement date

Retirement date

Retirement age*

* This can be changed at any time by informing the administrator. Earliest age 55.

5. INCOME VERIFICATION

We require that you confirm your source of income and source of funds for this transaction in order for us to process your investment.

Source of income: Salary Bonus Inheritance Retirement benefit Other

Source of funds for this transaction

Industry/Nature of Business

What position do you hold?

6. TAX RESIDENCY DETAIL

As a financial institution we are obliged to comply with international agreements signed by our government aimed at combatting tax evasion. In terms of these agreements, we are required to collect information regarding where you are resident for tax purposes including the related tax reference numbers. If you are resident for tax purposes in a country other than South Africa, certain of your information will be reported to SARS who will automatically share this information with the participating countries where required.

Each country has its own rules for whether a person is resident for tax purposes or not. It is possible to be resident for tax purposes in more than one country. Depending on the rules of the country, tax residency may be determined by factors such as where you permanently live, where you were born, or if you live and work in the country for more than half the year. If you are a US citizen or hold a US passport or green card, you will also be considered resident for tax purposes in the US even if you live outside the US, unless you have given up your citizenship.

Please answer the following questions and complete your tax reference number(s) in the table below, along with details of your identifications and any other nationality or citizenship, providing identification for each country for which you are a resident for tax purposes.

	Yes	No	Country of tax residence	Income tax reference number (TIN) <small>(* mandatory - If you do not have an Income Tax reference number please select reason code (A/B/C) in table below)</small>	Foreign ID/ passport of country	ID type
Are you a resident for Tax purposes in South Africa?						
Are you a citizen and/or tax resident of the United States of America?						
If "Yes", please provide the following information						
Are you a resident for tax purposes in any other country?						
If "Yes", please provide the following information						
Country 1						
Country 2						
Country 3						

10. INSTRUCTION FOR PAYMENT OF ADVISER FEES (If applicable)

Note: Fees to the adviser can only be applied if this section is fully completed for all fees agreed.

Initial Adviser fee

An initial fee has been agreed between you, the member and your appointed intermediary as follows and will be deducted prior to the purchase of units: incl. VAT (max 3.45% incl. VAT)

which is R incl. VAT (Notes: If % and rand values differ, % amounts holds. No initial adviser fee is payable on amounts transferred from other retirement annuity funds.)

Please note that your intermediary is obliged to disclose this amount to you in monetary terms and the maximum amount payable is 3.45% (incl. VAT) of the investment amount. The amount of the adviser fee (if payable) on this retirement annuity contract is outlined in the OMUT Member Investment Summary. Old Mutual Unit Trust Managers (RF) (Pty) Ltd is not an intermediary nor does it employ intermediaries. However, those intermediaries employed by Old Mutual Personal Financial Advice receive remuneration partly in the form of reduced initial fees (if payable) and partly in the form of other benefits. The PWM financial consultant is a permanent employee of Private Wealth Management, a business of Old Mutual. The consultant is remunerated by way of salary and performance bonus.

ANNUAL ADVISER FEE

In addition, you may elect to pay an ongoing annual adviser fee, which should be confirmed annually. This fee is negotiated between yourself and your intermediary and is over and above the initial adviser fee stipulated above.

YES or NO

If yes, specify percentage . % (max. 1.15% p.a. incl. VAT) of this Old Mutual Unit Trusts Retirement Annuity Fund contract.

Note that this instruction overrides existing annual adviser fee agreements on retirement annuities.

A from Fund (one unit trust only) UT (unit trust account number)

OR

B proportionally across all my unit trusts.

Date

Signature of member

This annual fee is calculated as a percentage of the value of your unit trust portfolio. In addition, the Old Mutual Albaraka Equity Fund, Old Mutual Income Fund A3 and Old Mutual Balanced Fund A3 are excluded as they may pay a trail fee out of their annual service fee. The annual adviser fee is deducted monthly, through the sale of units from the nominated unit trust/s. If this fee is being paid from a single unit trust and there is at any time an insufficient number of units in the unit trust, the fee will automatically be deducted from your Money Market Fund, failing which, the largest unit trust in your portfolio. Where investments are held in more than one class in the same unit trust, the fee will be deducted from the class open to new business (unless the closed unit trust class is stipulated above). You will receive confirmation of the implementation of this fee, any adjustments made to the annual percentage or to the unit trust, as well as the cancellation thereof. This fee is based on an agreement between the client and the intermediary. You need to take into account whether your intermediary is VAT registered. Old Mutual Unit Trusts is not a party to the agreement and will cancel the fee on the written instruction of either party. The fee will further be cancelled by a change in servicing intermediary. Old Mutual Unit Trusts will change any erroneous instructions received, but will not rectify prior payments based on erroneous instruction.

11. DECLARATION BY INTERMEDIARY

SPECIAL INSTRUCTIONS

I, the undersigned, hereby declare and warrant that I am duly authorised to render financial services in respect of this product. All parties concerned have been identified and verified and all relevant documentation has been obtained and appropriate procedures have been applied.

Name of intermediary Branch Intermediary/Broker code Tel. no.

Intermediary's e-mail address Signature of intermediary

12. WHAT YOU SHOULD KNOW ABOUT JOINING THE OLD MUTUAL UNIT TRUSTS RETIREMENT ANNUITY FUND

The Fund is a separate legal entity to the Administrator, Old Mutual Investment Administrators (Pty) Ltd, and its sponsor, Old Mutual Unit Trust (RF) (Pty) Ltd, and is run by a Board of Trustees. For further details please refer to the bottom of page 6.

RETIREMENT ANNUITY FEATURES

- Distributions are automatically reinvested.
- Ownership of the underlying assets vests in the Fund, not the member.
- Retirement age is 55 years (subject to certain exceptions) and onwards.
- On retirement, a maximum of one-third of the investment may be taken in cash (a portion of this may be tax free), and the balance must be used to purchase a compulsory life or living annuity from the life insurance company of your choice.
- This investment cannot be ceded, pledged or attached, and no repurchases are permitted in terms of section 37A of the Pension Funds Act of 1956.
- The Fund reserves the right to charge a fixed administration fee. This fee is currently zero. Should the fee change, affected members will be notified in writing.

Tax benefits

There are tax concessions in respect of contributions and benefits (payouts), subject to statutory limits.

Additional investments

You can add to your investment at any time. **Note:** If your OMUTRAF contract predates 1 April 2011, and does not comply with the asset class exposure limits defined by Regulation 28 of the Pension Funds Act (refer legislative restrictions below), and if you wish to retain the current structure of that portfolio, it may benefit you to open a new contract that does comply with the new regulations, as any change to the original terms of your existing contract, by switch, transfer in, debit order increase, ad hoc investment, or a change in the frequency of your payments, may require you to align your existing contract with the amended Regulation 28.

Information

Full details of unit trusts, including performance, investment objectives, risk factors and fees, are available at www.omut.co.za. In addition, you can register to view your portfolio online or contact the service centre to obtain information on portfolio balances between statement mailings.

Benefits may be received prior to retirement:

- Where the value of the investment is less than the statutorily prescribed amount (currently R7 000).
- On emigration recognised by the South African Reserve Bank (SARB) subject to statutory requirements.
- Where a member is permanently incapacitated due to infirmity of body or mind.

Switches

Subject to regulatory limits, you are allowed to make changes to the composition of your portfolio at any time in order to match your changing risk profile. You are fully responsible for ensuring that the composition of your new contract and any review thereof complies with Regulation 28, despite the right of the Board of Trustees to make certain changes to your contract to ensure regulatory compliance. **Note:** If your OMUTRAF contract predates 1 April 2011, and you have chosen to retain that portfolio structure by not making a material change after that date, a switch may be considered to be a material change to the conditions of your contract, and therefore may require your existing contract to be adjusted to comply with the asset exposure limits of the new Regulation 28 of the Pension Funds Act.

Discontinuation of contributions

If you stop or reduce contributions earlier than the date elected, no penalties will apply to reduce your benefit.

Insolvency protection

If you become insolvent this investment cannot be attached by your creditors.

Disposition of benefits upon divorce

If the Fund is furnished with a valid court order issued in terms of the law, the Board of Trustees will comply with the order and make payment as required.

Legislative restrictions regarding asset structure and the right to rebalance individual members' portfolios

The Fund is required to comply with Regulation 28 of the Pension Funds Act, this means that a member's individual investment contract must abide with the following limits on maximum asset class exposure:

- Total equity: 75%
- Listed property: 25%
- Total offshore exposure: 30%
- Africa: 10% (over and above the allowed 30% offshore exposure)

The Board of Trustees has the right to restructure any individual's contract that is in breach of Regulation 28. Certain unit trusts may be closed from time to time.

Right to request a copy of your application form

You can ask for copies of this application form and the registered rules of the Fund, and are entitled to receive it within a reasonable time.

Governing legislation

The rules of the Fund are registered with the Registrar of Pension Funds and approved by the Commissioner for Inland Revenue. The investment must also comply with the regulations under the Pension Fund Act 24 of 1956 and the regulations under it, the Income Tax Act, any requirements of the relevant authorities, and any specifications made in relation to your membership of the Fund. The Fund is managed by a Board of Trustees that looks after the interests of members of the Fund. Ownership of the underlying assets vests in the Fund and not the member. The Fund reserves the right to amend member benefits in the event of a legislative change to taxation rates or the type of tax that may apply.

EXPENSE CHARGES

Potential initial product charges:

There is no initial administration charge on investments above the minimum investment amount of R500. Should you use an intermediary the agreed initial adviser fees of between 0% and 3.45% of the investment amount will be deducted prior to the purchase of units. Should exceptional permission be given to invest amounts below the product minimum, these investments will incur a 2.30% initial administration fee deduction.

Charges against the underlying unit trusts:

- An annual service fee is calculated daily on the daily market value of a unit trust's assets (excluding income and permissible deductions), deducted on a monthly basis from the unit trust portfolio. It is deducted daily from each underlying unit trust's portfolio.
- Further costs incurred by the unit trust may be deducted from its portfolio. These include compulsory and bank charges, brokerage, securities transfer tax, other taxes and levies, custodian and trustee fees, and audit fees.
- These fees are jointly reflected in the Total Expense Ratio of a unit trust, disclosing the historical fees paid over a one-year period. Refer to the individual unit trust fact sheets for these figures.

ACCESSING BENEFITS

You can obtain information regarding access to your benefits by contacting the Client Service Centre on 0860 234 234, which will inform you of the procedures to follow. Alternatively, you may visit your nearest Old Mutual branch.

FUND RULES

The Old Mutual Retirement Annuity Fund Rules are available on our website www.omut.co.za

UNCLAIMED ASSETS

- We subscribe to the ASISA standard on unclaimed assets and will follow the following process in the case of unclaimed assets:
 - we will contact you or your adviser on the contact details we have on record to confirm your existence;
 - we will endeavour to trace clients with unclaimed assets excluding those with investment amounts below R 1000 and the costs of tracing exceed the benefit of tracing;
- We will recover any reasonable direct administrative, tracing and management costs from you by deducting these costs from the value of your investment once you have been traced.
- It is your responsibility to inform us of any changes to your contact details to ensure that your contact information is kept up to date.

13. PROTECTION OF PERSONAL INFORMATION

Old Mutual would like to offer you ongoing financial services and may use your personal information to provide you with information about product or services that may be suitable for your financial needs.

Please indicate here if you do not wish to receive this.

We may use your information or obtain information about you for the following purposes:

- Fraud prevention and detection
- Market research and statistical analysis
- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Verifying your identity
- Sharing information with service providers we engage to process such information on our behalf or who renders services to us.

You may access the personal information that we hold and request us to correct any errors or to delete this information. To view our full privacy notice and to exercise preferences, visit our website on www.oldmutual.co.za.

14. STATUTORY INFORMATION RELATING TO INVESTING IN COLLECTIVE INVESTMENT SCHEMES (UNIT TRUSTS)

We aim to treat our clients fairly by giving you the information you need in as simple a way as possible to enable you to make informed decisions about your investments.

- We believe in the value of sound advice and so recommend that you consult a financial adviser before buying or selling unit trusts. You may however, buy and sell without the help of a financial adviser. If you do use a financial adviser, we remind you that they are entitled to certain negotiable adviser fees or commissions.
- You should ideally see unit trusts as a medium to long term investment. The fluctuations of particular investment strategies affect how a fund performs. Your fund value may go up or down. Therefore, we cannot guarantee the investment capital or return of your investment. How a fund has performed in the past does not necessarily indicate how it will perform in the future.
- Our cut-off time for client instructions (e.g. buying and selling) is at 15:00 each working day for all funds, except the Money Market Funds, which is at 13:00. These are also the times we value our funds to determine the daily ruling price (other than at month-end when we value the Old Mutual Index Funds and Old Mutual Multi-Managers Fund of Funds ranges at 17:00 close). Daily prices are available on our public website (www.omut.co.za) and in the media.
- The daily ruling price is based on the current market value of the fund's assets plus income minus expenses (NAV of the portfolio) divided by the number of units in issue.
- The fund fees and costs that we charge for managing your investment is accessible on the relevant fund's minimum disclosure document (MDD) or Table of fees and charges, both available on our public website (www.omut.co.za), or from our contact centre (0860 234 234).
- Additional information on this proposed investment can be obtained, free of charge, from our public website or our contact centre.
- Funds may borrow to pay client disinvestments and may engage in scrip lending. A process of ring-fencing of withdrawal instructions and managed pay-outs over time may be followed should excessive withdrawals from a fund place the fund under liquidity pressures.
- Old Mutual Unit Trusts has the right to close a portfolio to new investors in order to manage it more efficiently in accordance with its mandate.
- Old Mutual Unit Trust Managers (RF) (Pty) Ltd is a registered manager in terms of the Collective Investment Schemes Control Act 45 of 2002.
- Old Mutual is a member of the Association for Savings & Investment South Africa (ASISA).

Money Market Funds:

A Money Market Fund is not a bank deposit account. Its unit price aims to be constant but investment capital is not guaranteed. The total return is primarily made up of interest (declared daily at 13:00) 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 the case of abnormal losses, it can have the effect of reducing the capital value of the fund. The published yield is calculated using the average of the fund's previous seven days' net income (and assumes all income was reinvested). This figure is then annualised, which is the weighted average compound growth rate.

Income Funds:

Income funds derive their income primarily from interest-bearing instruments as defined. The published yield is a current yield and is calculated daily. The value of underlying assets of Income funds are marked to market on a daily basis.

Fund of Funds:

A fund of funds is a portfolio that invests in other funds in order to meet the investment objective of the fund of funds. Fund of funds can invest in local, foreign or offshore funds which levy their own charges, and may result in a higher fee structure.

Feeder Funds:

A feeder fund is a portfolio that invests all of its capital in a single underlying fund. This underlying fund can be a local, foreign or offshore fund and levy its own charges which may result in a higher fee structure.

Third-Party Named Funds (co-branded):

Old Mutual Unit Trust Managers (RF) (Pty) Ltd is the manager of Adviceworx and Old Mutual Multi-Managers suites of co-branded funds and retains full legal accountability.

Funds holding foreign assets:

Some funds hold assets in foreign countries and therefore may have risks, in these countries, regarding liquidity, the repatriation of funds, political and macro-economic situations, foreign exchange, tax, settlement and the availability of information.

15. MEMBER DECLARATION

I understand and agree that:

1. The application form, any applicable statutory provisions, the registered rules of the Fund and related documents form the sole basis of my membership of the Fund.
2. By signing this application form, thereby applying for membership of the Old Mutual Unit Trusts Retirement Annuity Fund, I acknowledge that I am aware of all initial and ongoing fees, risks, all information relating to the portfolio and am solely responsible for the selection of, and any changes to, the composition of my contract at all times. I agree to be bound by the registered rules of the Fund and acknowledge that the singular includes the plural in this application form.
3. All information given in this application, and in all documents which have been or will be signed by me in connection with this application, whether in my handwriting or not, is true and complete and shall be the basis of the proposed agreement.
4. I know that the cost of buying units may include initial charges plus VAT and that there are no guarantees on my capital. I acknowledge that there are further allowable deductions from the unit trust fund (e.g. annual service fee) and understand that any agreed annual adviser fee is an additional cost that will impact on the value of my investment.
5. I may only make withdrawals from this product if allowed to do so by legislation and the registered rules of the Fund.
6. I am aware of the unit trusts' objectives, risk factors, the charges and income distributions as set out in the unit trust fund fact sheet/s.
7. I acknowledge that Old Mutual Unit Trust (RF) (Pty) Ltd may borrow up to 10% of the portfolio to bridge insufficient liquidity.
8. I have read and fully understand this application and the Terms and Conditions included.
9. I am aware that I may view the Effective Annual Cost (EAC) of my investment on www.omut.co.za. Once my investment has been processed, Old Mutual Unit Trust Managers (RF) (Pty) Ltd will confirm the EAC to me in writing.
10. I have read and am aware of the unit trust's/unit trusts' objectives, risk factors, the charges and income distributions, as set out in the unit trust fund fact sheet/s (Minimum Disclosure Document).
11. I hereby consent to Old Mutual Unit Trust Managers (RF)(Pty) Ltd sharing my personal information with tracing agents in the event that my investments become unclaimed assets.

Signature

Date

D	D	M	M	C	C	Y	Y

CONTACT DETAILS

Complaints: Write to our Client Services Manager at the above address or call 0860 234 234. Compliance Department: +27 (0)21 503 1770

Old Mutual Unit Trust Managers (RF) (Pty) Ltd (Registration no. 65/08471/07)

Mutualpark, Jan Smuts Drive, Pinelands 7405, South Africa. PO Box 207, Cape Town 8000, South Africa. Telephone no.: +27(0)21 503 1770, Helpline: 0860 234 234, Fax no.: +27(0)21 509 7100, Internet address: www.omut.co.za, Email: unittrusts@oldmutual.com

Old Mutual Investment Administrators (Pty) Ltd (Administrator) (Registration no. 1988/003478/07)

Registered address: Mutualpark, Jan Smuts Drive, Pinelands 7405, South Africa. PO Box 207, Cape Town 8000, South Africa. Telephone no.: +27 (0)21 503 1770, Fax no.: +27 (0)21 509 7100. Compliance Department: +27 (0)21 503 1770. Professional indemnity cover and fidelity insurance cover are in place. The Administrator is a Section 13B approved administrator. Registration no.: 24/35. Old Mutual Investment Administrators (Pty) Ltd is a third party administration and service provider to Old Mutual Unit Trust Managers Limited and is a licensed financial services provider.

Old Mutual Unit Trusts Retirement Annuity Fund (FSB Registration Number: 12/8/29715)

SARS Approval Number: 18/20/4/34515

Registered address: Mutualpark, Jan Smuts Drive, Pinelands 7405, South Africa. PO Box 207, Cape Town 8000, South Africa.

Telephone no.: 0860 234 234 (RSA only), +27 (0)21 503 1770 (other countries), Fax no.: +27 (0)21 509 7117, Email: retire@oldmutual.com.

Principal Officer: Mr JP Malan, Trustees: Mrs EM Gamble (Chairperson)*, Ms KJ MacKenzie*, Mr BM Gouws, Ms L Williams, Ms F Samodien.

Visit www.omut.co.za for unit trust information, prices and news. Log in to view your portfolio online.

Clients who select email as their preferred correspondence method benefit from an enhanced communication offering.