



12 REASONS TO INVEST IN OLD MUTUAL SMOOTHED BONUS FUNDS

OLDMUTUAL

CORPORATE

1

THERE'S A FUND FOR EVERYONE

A wide selection of Smoothed Bonus Funds offers a range of targeted returns and guarantees to meet the savings needs of most investors.

2

A SOLID TRACK RECORD

Old Mutual Smoothed Bonus Funds have a history of delivering strong, inflation-beating growth over the long term.

3

CONSISTENCY

They are proven to deliver stable and consistent returns from one year to the next, despite what the markets may be doing.

4

MANAGED EMOTIONS

Since your investment stay stable year after year, you do not experience the bouts of anxiety and fear that often lead to bad investment decisions.

5

EFFECTIVE RISK MANAGEMENT

A selection of guarantees means you can control the amount of risk your money is exposed to.

6

BACKED BY THE BEST

Old Mutual backs the guarantees on these funds so you have peace of mind that your investment is backed by the insurer with the highest guarantee rating (AAA) in South Africa.

7

NO SURPRISES

Old Mutual offers the Absolute Growth Portfolios which have bonuses that are worked out using set formulae so you always know how your bonuses are determined and that they are fair and consistent.

8

TRANSPARENCY

Costs are calculated using simple and clear fee structures

9

A STEADY INCOME

If you depend on a living annuity retirement solution, smoothed bonus funds can provide you with stable and consistent income during retirement.

10

RELIABLE SUPPORT AND SERVICE

Whether you're an investor, fund member, employer or intermediary, you have easy access to dependable, qualified and excellent service and support.

11

A LEGACY OF EXCELLENCE

Old Mutual started smoothed bonus funds in South Africa and has been one of the industry leaders in these innovative investments for almost 50 years.

12

THE BEST CHANCE OF POSITIVE INVESTMENT OUTCOMES

In all the years that Old Mutual has offered smoothed bonus funds, it has never declared a negative bonus. It's an unbeaten performance track record you can have confidence in.

For more information about the Old Mutual smoothed bonus funds and how they can grow and protect your most important investments, speak to your financial adviser or broker or visit oldmutual.co.za/smoothedbonus