



THE BENEFITS OF OLD MUTUAL SMOOTHED BONUS FUNDS

OLDMUTUAL

CORPORATE

FOR FINANCIAL ADVISERS AND INTERMEDIARIES

GOOD FOR YOUR CLIENTS AND GOOD FOR YOU

Smoothed Bonus Funds manage volatility, deliver long-term growth and offer a range of guarantees depending on the fund you select.

While all of these features make these funds very attractive to investors, they also present a number of advantages for advisers and intermediaries.

Here's a look at just some of the benefits Old Mutual Smoothed Bonus Funds offer you:

1 YOU CAN SPEND LESS TIME EXPLAINING

A typical market-linked balanced fund goes through regular ups and downs in line with market movements. Clients in these funds may not check on their returns very often, but if they do and their fund value has fallen, the usual reaction is to demand that their adviser explains the drop. If you have many clients following this process, you may end up spending a lot of your time trying to put their minds at ease and convincing them to stay invested and focussed on their long-term investment goals.

A Smoothed Bonus Fund helps avoid this time-consuming practice by striving to ensure that whenever a client checks on their fund, it is growing smoothly. So their concerns are kept to a minimum and your precious time is not spent reassuring them.

2 YOU CAN SPEND MORE TIME SELLING

Linked to the previous point, if your existing clients are not using up your time looking for reasons why their returns have suddenly dropped, you can invest that time in gaining new clients, or up-selling the ones you have who are happy with the investment solution you provided.

3 YOUR SALES JOB IS MADE EASIER

The beauty of a Smoothed Bonus Fund is that it sells itself. All you need to do is make sure your client understands the way the product works and how it manages their risk while raising their chances of getting good long-term returns and they will very likely be signing up then and there.

4 YOU WILL BUILD SOLID, LONG-TERM RELATIONSHIPS WITH YOUR CLIENTS

Your success as an adviser or intermediary hinges mainly on the trust your clients have in you. When you offer your client a solution that helps them to meet their retirement (or other) investment needs in a consistent, stable and secure way, the relationship you have is immediately strengthened.

5 YOU HAVE THE SUPPORT AND ENDORSEMENT OF OLD MUTUAL

Apart from the peace of mind that comes from having the backing of one of South Africa's most respected financial brands, you can be confident that the Smoothed Bonus Funds you offer your clients are secured by Old Mutual's industry leading AAA guarantee rating.

For more information about Old Mutual's range of Smoothed Bonus Funds, please visit www.oldmutual.co.za.