



OLD MUTUAL MAXIMISED INTEREST FUND (LIFE)

APRIL 2026

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

Please note the fund's underlying investment strategy was changed to a composite blend of 70% Old Mutual Core Income Fund and 30% Old Mutual Money Market Fund effective from 20 June 2025. The investment remains in a sound blend of short-term assets that provide capital preservation, yield and liquidity.

FUND INFORMATION

RISK PROFILE



RECOMMENDED MINIMUM INVESTMENT TERM



FUND OBJECTIVE

The fund aims to deliver returns which consistently outperform money market or other short term interest bearing investments over the same period.

WHO IS THIS FUND FOR?

This fund is suitable for investors with a short-term investment horizon who require some capital protection and high liquidity from their investment.

INVESTMENT MANDATE

The fund invests in a combination of a specialist yield-enhanced interest-bearing portfolio with exposure to short-term debt instruments and money market securities thereby offering diversification, high liquidity and low volatility.

BENCHMARK:	STeFI Composite Index
Note: Benchmark was change from JIBAR 3-month to STeFI Composite Index effective from 1 June 2025	
LAUNCH DATE:	31/08/2016
SIZE OF FUND:	R686m

OTHER INVESTMENT CONSIDERATIONS

INITIAL CHARGES:

There is no initial administration charge on the fund.

ONGOING

Total Expenses	
Annual service fees	0.30%
Total Expense Ratio (TER)	0.33%
Transaction Cost (TC)	-
Total Investment Charge	0.33%

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.

FUND PERFORMANCE AS AT 30/04/2026

	% PERF.		% PERF. (P.A.)					Since Inception
	3-Mth	6-Mth	1-Yr	3-Yr	5-Yr	7-Yr	10-Yr	
Fund*	1.8%	3.8%	8.5%	9.3%	8.1%	7.7%	-	8.0%
Benchmark	1.6%	3.4%	7.2%	7.2%	6.3%	6.0%	6.5%	6.4%

* Fund returns are net of fees and tax.

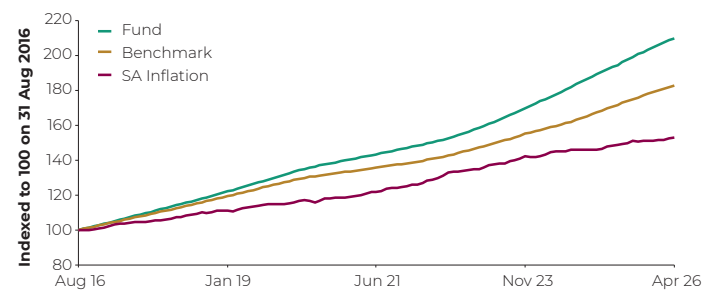
Performance measurements over periods shorter than the recommended investment term may not be appropriate.

Past performance is no indication of future performance

Sources: Old Mutual & Morningstar as at 30/04/2026

Rolling 12-Month Return	Highest	Average	Lowest
Fund (Since Inception)	9.9%	7.9%	5.0%

Cumulative Performance Since Inception



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

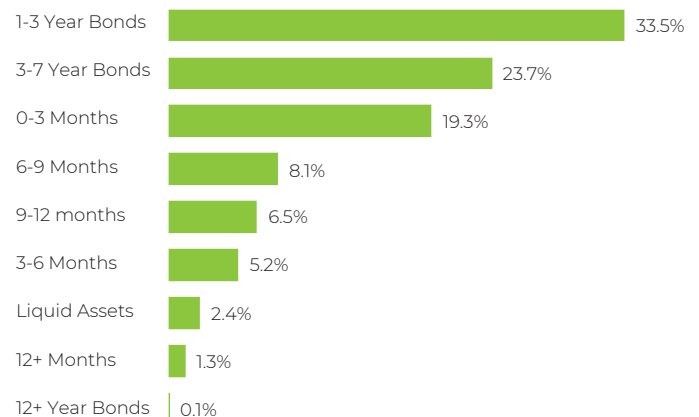
Risk Statistics (Since Inception)

Maximum Drawdown	0.0%
Months to Recover	NA
% Positive Months	100.0%
Annual Standard Deviation	0.4%

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

FUND COMPOSITION

ASSET & PERCENTAGE ALLOCATION



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