



# OLD MUTUAL UNIT TRUSTS FUND LIST

UNIT TRUST CATEGORY	INVESTMENT AIM	ANNUALISED SERVICE FEE (excl. VAT)	TOTAL EXPENSES (INCL. ANNUAL SERVICE FEE) AS AT 30 JUNE 2020			DISTRIBUTION DATES	RISK
			Total Expense Ratio (TER) incl. VAT	Transaction Cost (TC)	Total Investment Charges		
<b>Old Mutual Albaraka Balanced Fund A # †</b>							
South African – Multi-Asset – Medium Equity	This Shari'ah-compliant fund aims to offer investors steady, long-term capital growth, as well as a moderate level of income via a portfolio that diversifies across asset classes.	1.25%	1.48%	0.15%	1.63%	June, December	Moderate
<b>Old Mutual Albaraka Equity Fund A †</b>							
South African – Equity – General	This Shari'ah-compliant fund invests in a broad spectrum of shares that are not associated with alcohol, gambling and non-halaal food stuffs and do not generate interest income.	1.50%	1.77%	0.25%	2.02%	June, December	Moderately Aggressive
<b>Old Mutual Albaraka Income Fund A †</b>							
South African – Multi-Asset – Income	The fund aims to offer investors an ethical investment vehicle providing income and relative capital stability over time. Income will be provided to clients through investment in Shari'ah compliant short- and longer-term SA and global non-equity securities.	0.60%	0.74%	0.03%	0.77%	March, June, September, December	Conservative
<b>Old Mutual Balanced Fund A # †</b>							
South African – Multi-Asset – High Equity	The fund aims to offer investors long-term capital growth. It invests across shares, bonds and cash, with a bias towards shares. The fund conforms to Retirement Fund legislation.	1.30%*	1.63%	0.10%	1.73%	June, December	Moderate
<b>Old Mutual Bond Fund A #</b>							
South African – Interest Bearing – Variable Term	The fund aims to offer a combination of capital growth and high income yields. It invests in public and private sector bonds and deposits, with at least 50% invested in bonds.	0.75%	0.89%	0.01%	0.90%	June, December	Moderate
<b>Old Mutual Capital Builder Fund A #</b>							
South African – Multi-Asset – Low Equity	The fund aims to produce cash + 2% a year (gross of fees), over rolling three-year periods, while limiting the possibility of capital loss over any quarter in all market conditions. The fund conforms to the legislation governing retirement funds. The fund's performance target is managed on tax quarters and not calendar quarters. Although positive returns are targeted, this is not guaranteed.	1.20%	1.40%	0.04%	1.44%	June, December	Moderately Conservative
<b>Old Mutual Capped SWIX Index Fund A</b>							
South African – Equity – General	The fund aims to provide long-term capital growth and income by tracking the performance of companies listed on the FTSE/JSE Capped Shareholder Weighted All Share Index. The fund may gain exposure to offshore assets listed on the index.	0.50%	0.75%	0.21%	0.96%	June, December	Moderately Aggressive

## MINIMUM INVESTMENTS:

• Monthly: R500 • Lump sum: R10 000 • Ad hoc: R500

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The initial adviser fee will be between 0% and 3.45%. Please refer to the respective Minimum Disclosure Document for more detail.

The Total Expense Ratio (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 TER's.

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.

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<b>Old Mutual Core Balanced Fund A # †</b>							
South African - Multi-Asset - High Equity	The fund is exposed to all sectors of the market (shares, bonds, property and cash) with a maximum exposure of 75% to equities and may gain exposure to foreign assets up to a maximum of 30% of its portfolio (with an additional 10% for African ex-SA investments). The fund will have exposure to passively managed underlying securities.	0.50%	0.78%	0.12%	0.90%	June, December	Moderate
<b>Old Mutual Core Conservative Fund A # †</b>							
South African - Multi-Asset - Low Equity	The fund is exposed to all sectors of the market (shares, bonds, property and cash) with a maximum of 40% exposure to equities and may gain exposure to foreign assets up to a maximum of 30% of its portfolio (with an additional 10% for African ex-SA investments). The fund will have a minimum of 50% exposure to passively managed underlying securities.	0.50%	0.80%	0.07%	0.87%	June, December	Moderately Conservative
<b>Old Mutual Core Moderate Fund A # †</b>							
South African - Multi-Asset - Medium Equity	The fund aims to achieve long-term inflation-beating growth from a cost-efficient balanced portfolio with an equity exposure typically displayed by multi-asset medium equity portfolios conforming to the regulations governing retirement fund investments.	0.50%	0.86%	0.13%	0.99%	June, December	Moderate
<b>Old Mutual Dynamic Floor Fund A # †</b>							
South African - Multi-Asset - Medium Equity	The fund strives for long-term capital growth as well as offering a level of capital protection (aiming to protect at least 90% of your net investment over a 12-month period). The fund invests across shares, bonds and cash.	1.35%	1.58%	0.06%	1.64%	June, December	Moderate
<b>Old Mutual Equity Fund A †</b>							
South African - Equity - General	The fund aims to offer long term capital growth through investing in a broad spectrum of South African and international shares.	1.35%	1.71%	0.30%	2.01%	June, December	Moderately Aggressive
<b>Old Mutual ESG Equity Fund A †</b>							
South African - Equity - General	The fund aims to achieve long-term capital growth by primarily gaining exposure to companies with a superior ESG score relative to their peers. The fund will target a lower carbon footprint and a higher ESG profile relative to its benchmark.	0.90%	1.07%	0.11%	1.18%	June, December	Moderately Aggressive

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<b>Old Mutual Flexible Fund A †</b>							
South African - Multi-Asset - Flexible	The fund aims to maximise returns over the longer term. It invests across shares, bonds and cash, actively taking advantage of changing economic and market conditions.	1.30%*	1.64%	0.13%	1.77%	June, December	Moderately Aggressive
<b>Old Mutual FTSE RAFI® All World Index Feeder Fund A</b>							
Global - Equity - General	The fund aims to provide long-term capital growth by gaining exposure to the FTSE RAFI® All World 3000 Index.	0.70%	1.19%	0.04%	1.23%	December	Moderately Aggressive
<b>Old Mutual Global Currency Feeder Fund A</b>							
Global - Interest Bearing - Short Term	The fund aims to maximise total return to investors through full exposure to a basket of major foreign currencies by investing in a foreign collective investment scheme focusing on global currencies. Any income earned will be of an incidental nature.	0.53%	0.97%	0.02%	0.99%	December	Conservative
<b>Old Mutual Global Equity Fund A</b>							
Global - Equity - General	The fund aims to offer superior returns over the medium to longer term. This rand-denominated fund invests in quality shares from around the world.	1.75%	2.09%	0.16%	2.25%	June, December	Moderately Aggressive
<b>Old Mutual Gold Fund A †</b>							
Worldwide - Equity - Unclassified	The fund aims to offer superior returns over the medium to longer term through investment in the shares of companies involved in gold and other precious metals.	1.50%	1.77%	0.29%	2.06%	June, December	Aggressive
<b>Old Mutual Income Fund A</b>							
South African - Interest Bearing - Short Term	The fund aims to offer a high level of income, without putting the investor's money at undue risk. The fund invests in local interest-bearing investments (bonds, fixed deposits and other high income earning securities).	0.75%	0.88%	0.01%	0.89%	March, June, September, December	Conservative
<b>Old Mutual Interest Plus Fund A</b>							
South African - Interest Bearing - Short Term	The fund aims to deliver returns in excess of those offered by money market funds and similar levels of liquidity, without significantly increasing risk.	0.55%	0.65%	-	0.65%	Monthly	Conservative
<b>Old Mutual Investors' Fund A</b>							
South African - Equity - General	The fund aims to offer long term capital growth through investing in a broad spectrum of South African shares. The exposure to South African shares will focus predominantly on the top 100 shares by market capitalisation as listed on the FTSE/JSE All Share Index.	1.35%	1.56%	0.29%	1.85%	June, December	Moderately Aggressive

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<b>Old Mutual Managed Alpha Equity Fund A</b>							
South African – Equity – General	The fund aims to offer long term capital growth through investing in a broad spectrum of South African shares by applying a proprietary quantitative investment process.	1.35%	1.58%	0.29%	1.87%	June December	Moderately Aggressive
<b>Old Mutual Maximum Return Fund of Funds A †</b>							
Worldwide – Multi-Asset – Flexible	The fund aims to generate the maximum possible investment return over a long-term investment horizon. While the primary focus is on shares, nothing prevents the fund manager from gaining exposure to bonds, listed property, cash or other asset classes in order to maximise long-term growth.	1.30%*	1.80%	0.09%	1.89%	December	Moderately Aggressive
<b>Old Mutual Mid &amp; Small-Cap Fund A</b>							
South African – Equity – Mid & Small Cap	The fund aims to offer superior returns over the medium to longer term. It invests in mid- and small-sized companies falling outside the FTSE/JSE Top 40 Index.	1.50%	1.76%	0.23%	1.99%	June December	Aggressive
<b>Old Mutual Moderate Balanced Fund A # †</b>							
South African–Multi-Asset – Medium Equity	The fund aims to achieve long-term inflation-beating growth from an actively managed investment portfolio with a moderate balanced nature. The equity exposure will be commensurate with the exposure typically displayed by multi-asset medium equity portfolios.	1.30%*	1.62%	0.11%	1.73%	June December	Moderate
<b>Old Mutual Money Market Fund A #</b>							
South African – Interest Bearing – Money Market	The fund aims to preserve investors' capital while offering high levels of income. It invests in money market securities with a maturity of less than 12 months.	0.50%	0.59%	-	0.59%	Monthly	Conservative
<b>Old Mutual MSCI Emerging Markets ESG Index Feeder Fund A</b>							
Global – Equity – General	The fund aims to achieve long-term capital growth by primarily gaining exposure to the MSCI Emerging Markets ESG Leaders Index, a free float-adjusted market capitalisation weighted index designed to measure the equity market performance of companies with high Environmental, Social and Governance (ESG) performance relative to their sector peers across emerging markets worldwide.	0.45%	0.90%	0.11%	1.01%	December	Aggressive
<b>Old Mutual MSCI World ESG Index Feeder Fund A</b>							
Global – Equity – General	The fund aims to achieve long-term capital growth by primarily gaining exposure to the MSCI World ESG Leaders Index, a free float-adjusted market capitalisation weighted index designed to measure the equity market performance of companies with high Environmental, Social and Governance (ESG) performance relative to their sector peers across developed markets worldwide.	0.45%	0.74%	0.13%	0.87%	December	Moderately Aggressive

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<b>Old Mutual RAFI® 40 Index Fund A</b>							
South African – Equity – General	The fund's primary objective is to provide long-term capital growth, with a secondary objective of delivering a reasonable income over time. It achieves this by tracking the FTSE/JSE RAFI® 40 Index.	0.75%	0.89%	0.08%	0.97%	June December	Moderately Aggressive
<b>Old Mutual Real Income Fund A # †</b>							
South African – Multi-Asset – Low Equity	The fund aims to provide an income that grows in line with inflation, while sustaining the level of capital over time and minimising any losses over a 12-month period. The portfolio manager actively manages asset allocation to take advantage of changing market conditions.	1.20%	1.40%	0.04%	1.44%	March June September December	Conservative
<b>Old Mutual SA Quoted Property Fund A</b>							
South African – Real Estate – General	The fund aims to generate sustainable pre-tax income whilst growing the original capital invested. It invests in a selection of listed commercial and industrial property shares.	1.25%	1.46%	0.05%	1.51%	March June September December	Moderately Aggressive
<b>Old Mutual Stable Growth Fund A # †</b>							
South African – Multi-Asset – Low Equity	The fund aims to achieve real returns of CPI + 2% over rolling 3-year periods. It also aims to minimise the risk of capital loss over 18 months. The fund conforms to Retirement Fund legislation.	1.30%*	1.57%	0.06%	1.63%	June December	Moderately Conservative
<b>Old Mutual Top 40 Index Fund A</b>							
South African – Equity – Large Cap	The fund aims to provide long-term capital growth by tracking the performance of the FTSE/JSE Top 40 Index.	0.60%	0.73%	0.15%	0.88%	March June September December	Moderately Aggressive
<b>OLD MUTUAL MULTI-MANAGERS</b>							
<b>Old Mutual Multi-Managers Aggressive Balanced Fund of Funds A # †</b>							
South African – Multi-Asset – High Equity	The portfolio invests in a diversified blend of South African and global managers who may invest in listed shares, fixed interest securities, listed property and cash. The portfolio aims to achieve a return in the range of 5% to 7% per annum above inflation over rolling seven-year periods.	1.50%	2.03%	0.18%	2.21%	June December	Moderately Aggressive
<b>Old Mutual Multi-Managers Balanced Fund of Funds A # †</b>							
South African – Multi-Asset – High Equity	The portfolio invests in a diversified blend of South African and global managers who may invest in listed shares, fixed interest securities, listed property and cash. The portfolio aims to achieve a return in the range of 4% to 5% per annum above inflation over rolling five-year periods.	1.50%	2.02%	0.17%	2.19%	March June September December	Moderate

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<b>Old Mutual Multi-Managers Cautious Fund of Funds A # †</b>							
South African – Multi-Asset – Low Equity	The portfolio invests in diversified blend of South African and global managers who may invest in listed shares, fixed interest securities, listed property and cash. The portfolio aims to achieve a return in the range of 2% to 3% per annum above inflation over rolling two-year periods.	1.35%	1.80%	0.07%	1.87%	March June September December	Moderately Conservative
<b>Old Mutual Multi-Managers Defensive Fund of Funds A # †</b>							
South African – Multi-Asset – Medium Equity	The portfolio invests in a diversified blend of South African and global managers who may invest in listed shares, fixed interest securities, listed property and cash. The portfolio aims to achieve a return in the range of 3% to 4% per annum above inflation over rolling three-year periods.	1.50%	2.00%	0.11%	2.11%	March June September December	Moderately Conservative
<b>Old Mutual Multi-Managers Enhanced Income Fund of Funds A</b>							
South African – Multi-Asset – Income	The portfolio is invested in a blend of South African managers who may invest in interest-bearing securities and listed property. The portfolio aims to outperform cash over a rolling one-year period.	0.85%	1.09%	0.01%	1.10%	March June September December	Moderately Conservative
<b>Old Mutual Multi-Managers Equity Fund of Funds A</b>							
South African – Equity – General	The fund aims to achieve superior long-term returns, investing in shares across all sectors of the stock market. It aims to outperform its peer group in the long term.	1.35%	1.62%	0.25%	1.87%	December	Moderately Aggressive
<b>Old Mutual Multi-Managers Maximum Return Fund of Funds A</b>							
Worldwide – Multi-Asset – Flexible	The portfolio invests in a diversified blend of South African and global managers who will invest predominantly in listed shares, but may have exposure to fixed income, listed property and other asset classes from time to time in order to maximise long term growth. The portfolio aims to achieve the maximum possible investment return over rolling ten-year periods.	1.00%	1.96%	0.17%	2.13%	June December	Moderately Aggressive

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