it more efficiently in accordance with its mandate.

Old Mutual Unit Trust Managers (RF) (Pty) Ltd has the right to close the portfolio to new investors in order to manage borrow to fund client disinvestments and may engage in scrip lending. The daily price is based on the current market value of the fund’s assets plus income minus expenses (NAV of the portfolio)

Diversified returns are calculated using the sectors weighted evenly at 20%.

Sources: MacroSolutions, Morningstar, Category returns

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 an adviser, we remind you that they are entitled to certain negotiable adviser fees or commissions. Additional information of the proposed investment, including brochures, application forms and annual or quarterly reports, can be obtained free of charge from Old Mutual Unit Trust Managers (RF) (Pty) Ltd, from our public website at www.omut.co.za or our contact centre on 0860 234 234. 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. The fund fees and costs that we charge for managing your investment are set out in the relevant fund’s Minimum Disclosure Document (MDD) and in the table of fees and charges, both of which are available on our public website, or from our contact centre. Our cut-off time for client instructions (e.g. buying and selling) is at 15:00 each working day for all our funds, except the Money Market Funds, the price of which is set at 15:00. 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 range at 17:00 close).

Diversified returns are calculated using the sectors weighted evenly at 20%.