

OLD MUTUAL MONEY MARKET FUND

FUND DESCRIPTION

This is a short term interest bearing investment, investing in short term Money Market instruments such as treasury bills, banker's acceptances and negotiable certificates of deposits. The duration of these investments is limited to 12 months.

Money Market Gross Fund (GRS): for pensioners and withholding tax exempt institutions e.g. schools etc.

Money Market Fund (MMF): all other investors with no tax exemption on interest income.

FUND OBJECTIVES

The fund aims to preserve capital and pay regular interest payments

FUND MANAGERS

Old Mutual Investment Group (OMIG).

RISK FACTOR

This is a low risk fund. The interest rate fluctuates daily but this risk is minimized by the short term nature of the securities invested in.

INCOME DISTRIBUTION

Income accrues daily and is paid monthly, on the first of each month. Investors can choose between an income payout and reinvestment.

MINIMUM INVESTMENT AND WITHDRAWALS

New Accounts	\$100.00
Ad hoc deposits	\$ 10.00
Monthly debit order	\$ 10.00

Minimum investment period 30 days NO withdrawals allowed.

For withdrawals over \$ 5,000 a notice period of at least 14 days is required.

CHARGES

Initial Charge - nil
Service (Management) Fee 3% p.a., accrued daily and paid monthly.
Other charges include Audit fees and Trustee's fees.

TAXATION

Investors below the age of 55 years are taxed on the total interest income earned. This tax is deducted as withholding tax on interest at source by the seller of the instrument.

For investors over the age of 55 years (pensioners) the income earned, up to a maximum of \$250.00 per month, is exempt from withholding tax.

For exempt institutions, no withholding tax is deducted at all.

TARGET MARKET

Institutions and Individuals with a short term investment horizon, (less than one year), perhaps seeking a safe haven whilst contemplating the next investment move or awaiting payment of short term obligations. Clients with a low risk tolerance.

HOW TO INVEST

Contact any of the following:-

OMUT Offices on 04 302127

OM Group Call centre 0800 4302

Service Centre at 100 The Chase, Emerald Hill, Harare

Or your OMUT registered Financial Advisor.

PERFORMANCE RATES

Fund yields per annum as at 30/12/11

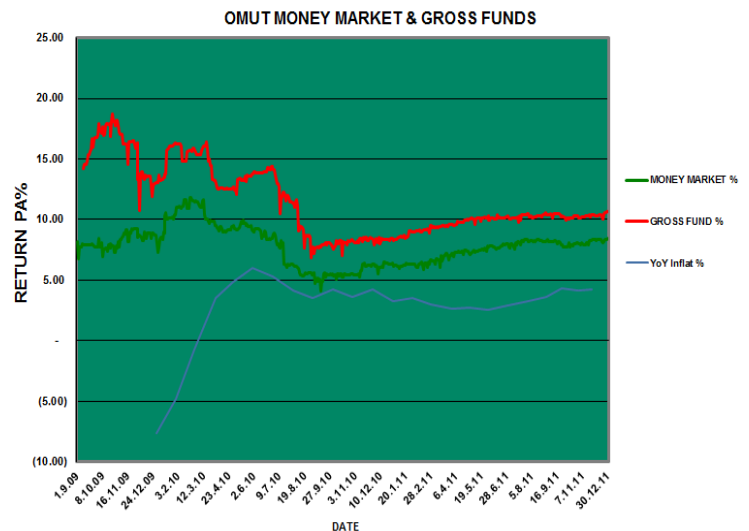
MMF 8.47 % p.a.

GRS 10.62% p.a.

HISTORIC PERFORMANCE

Future performance is not guaranteed based on these historical returns.

OMUT MMF & GRS funds interest rates since September 2009.



Unit Trusts are generally medium to long term investments. Past performance is no indication of future growth. It is important that you are prepared for some shorter term fluctuations as your investment moves in line with the markets. A schedule of fees and charges is available on request from the management company. Withholding tax on the sale of units is applicable. You can easily sell your investment at the ruling price of the day (calculated at 16h00 on a forward pricing basis). There are no guarantees on capital. OMUT reserves the right to change without prior notice its business conditions and charges. All accounts in our books are subject to OMUT's terms and conditions which can be obtained during working hours at our offices or on our website