

OLD MUTUAL MONEY MARKET FUNDS

31/12/15

RISK RATING

1	2	3	4	5
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FUND DESCRIPTION

The money market fund invests in short term money market instruments such as treasury bills, banker's acceptances and negotiable certificates of deposits. The duration of these investments is 12 months.

Money Market Gross Fund (GRS): No tax on interest payable.

Money Market Fund (MMF): Tax on interest payable.

FUND OBJECTIVES

The fund aims to preserve capital and generate regular income.

BENCHMARK

Inflation

FUND MANAGER

Old Mutual Investment Group Zimbabwe (Private) Limited (OMIG) Interest Bearing Investments Boutique.

RISK FACTOR

The interest rate fluctuates daily but this risk is minimised by the short term nature of the underlying securities invested in.

INCOME DISTRIBUTION

Distribution of income is done monthly. Investors can choose between an income payout and reinvestment.

MINIMUM INVESTMENT

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

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 short 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.

CHARGES

- Management fee 2% pa, accrued daily and paid monthly.
- Other charges include audit fees and trustee fees.
- No initial fee.

TAXATION

1. Money Market Fund

Withholding tax of between 5 to 15% is payable depending on the maturity profile of underlying money market instruments.

2. Money Market Gross Fund

No Withholding tax payable for tax exempt institutions. Investors who are 55 years and above (pensioners) at the beginning of each financial year, are exempt from withholding tax on interest up to a maximum of US\$250 per month (US\$3000 p.a.)

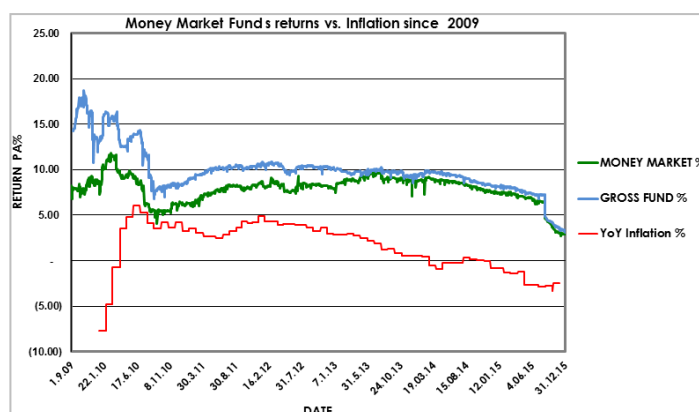
RECOMMENDED MINIMUM INVESTMENT TERM

1 Year +	3 Year +	5 Year +
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TARGET MARKET

Institutions and individuals with a low risk tolerance and have an appetite for liquid investments that deliver regular income and/ or capital preservation.

HISTORIC PERFORMANCE SINCE SEPTEMBER 2009



To view current rates visit

<http://www.oldmutual.co.zw/>.