 OLDMUTUAL	Old Mutual Head Office Harare 100 The Chase Emerald Hill Harare, Zimbabwe
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PRODUCT NAME	Money Market Funds

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 limited to 12 months.

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

Money Market Fund (MMF): All other investors that have no tax exemption on interest income.

FUND OBJECTIVES

The fund aims to preserve capital and generate income.

FUND MANAGER

Old Mutual Investment Group Zimbabwe (Private) Limited (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

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

Minimum investment period is 30 days.

CHARGES

Initial charge -nil

Management fee 2.75%pa, accrued daily and paid monthly.

Other charges include audit fees and trustee 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 who are 55 years or older (pensioners) at the beginning of the financial year, up to a maximum of \$250 per month is exempt from withholding tax.

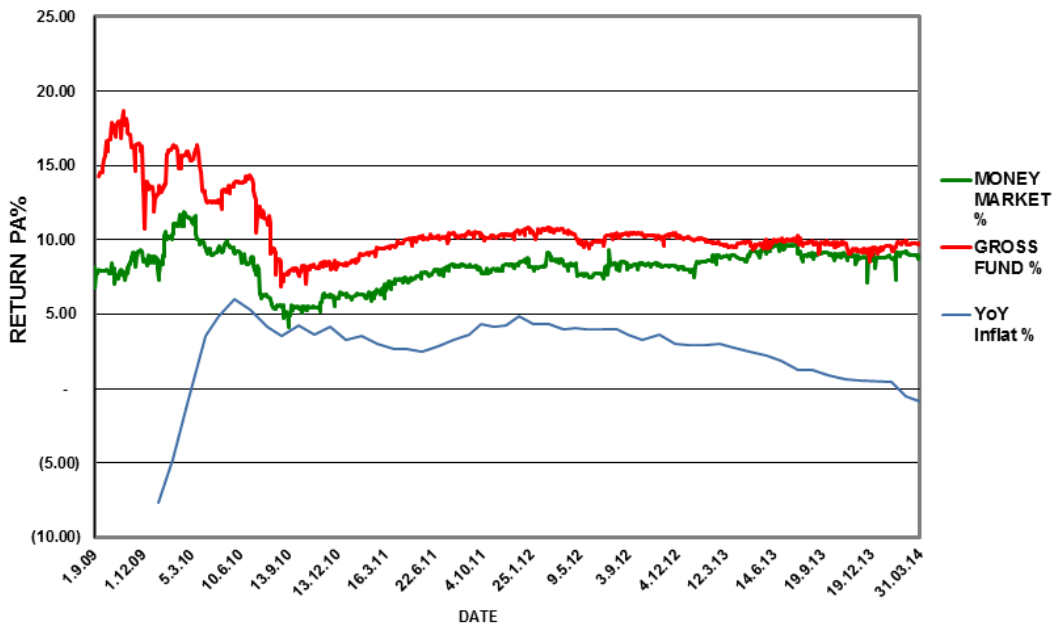
For tax exempt institutions, no withholding tax is deducted at all.

TARGET MARKET

Institutions and individuals with a short term investment horizon (less than one year).

Clients with a low risk tolerance.

HISTORIC PERFORMANCE SINCE SEPTEMBER 2009



To view current rates visit <http://www.oldmutual.co.zw/>.

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 or on our website.