



OLD MUTUAL UNIT TRUSTS TAX-FREE INVESTMENT FUND LIST

UNIT TRUST CATEGORY	INVESTMENT AIM	ANNUALISED SERVICE FEE (excl. VAT)	TOTAL EXPENSES (INCL. ANNUAL SERVICE FEE) AS AT 30 JUNE 2025			DISTRIBUTION DATES	RISK PROFILE
			Total Expense Ratio (TER) incl. VAT	Transaction Cost (TC)	Total Investment Charges		
Old Mutual Albaraka Balanced Fund A # †							
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%	1.49%	0.06%	1.55%	June, December	Moderate
Old Mutual Albaraka Equity Fund A †							
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%	0.08%	1.85%	June, December	Moderate to High
Old Mutual Albaraka Income Fund A # †							
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%	0.71%	-	0.71%	March, June, September, December	Low to Moderate
Old Mutual All Bond Index Fund A							
South African – Interest Bearing – Variable Term	The Fund is a specialist, index tracking portfolio which aims to deliver performance in line with the returns of the FTSE/JSE All Bond Index.	0.40%	0.51%	0.04%	0.55%	March, June, September, December	Low to Moderate
Old Mutual Balanced Fund A # †							
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%*	1.60%	0.10%	1.70%	June, December	Moderate
Old Mutual Bond Fund A							
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%	0.03%	0.92%	June, December	Low to Moderate
Old Mutual Capital Builder Fund A #							
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%	1.45%	0.07%	1.52%	June, December	Low to Moderate
Old Mutual Capped SWIX Index Fund A							
South African – Equity – SA 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%	0.60%	0.16%	0.76%	June, December	Moderate to High

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

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Old Mutual Core Balanced Fund A # †							
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 45% of its portfolio. The fund will have exposure to passively managed underlying securities.	0.50%	0.70%	0.07%	0.77%	June, December	Moderate
Old Mutual Core Conservative Fund A # †							
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 45% of its portfolio. The fund will have exposure to passively managed underlying securities.	0.50%	0.71%	0.05%	0.76%	June, December	Low to Moderate
Old Mutual Core Income Fund A							
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%	0.66%	0.02%	0.68%	Monthly	Low
Old Mutual Core Moderate Fund A # †							
South African – Multi-Asset – Medium Equity	The fund is exposed to all sectors of the market (shares, bonds, property and cash) with a maximum of 60% exposure to equities and may gain exposure to foreign assets up to a maximum of 45% of its portfolio. The fund will have exposure to passively managed underlying securities.	0.50%	0.77%	0.07%	0.84%	June, December	Moderate
Old Mutual Dynamic Floor Fund A # †							
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%	1.65%	0.12%	1.77%	June, December	Moderate
Old Mutual Equity Fund A †							
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%	1.68%	0.26%	1.94%	June, December	Moderate to High
Old Mutual ESG Equity Fund A †							
South African – Equity – SA 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%	1.10%	0.16%	1.26%	June, December	Moderate to High
Old Mutual Flexible Fund A †							
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%*	1.62%	0.13%	1.75%	June, December	Moderate to High

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Old Mutual FTSE RAFI® All World Index Feeder Fund A							
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%	1.34%	-	1.34%	December	Moderate to High
Old Mutual Global Currency Feeder Fund A							
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%	0.95%	0.02%	0.97%	December	Low
Old Mutual Global Equity Fund A							
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%	2.05%	0.14%	2.19%	June, December	Moderate to High
Old Mutual Global ESG Equity Feeder Fund							
Global – Equity – General	The fund aims to achieve medium to long term capital growth by investing in global shares with sound environmental and social characteristics.	0.80%	1.40%	0.15%	1.55%	December	Moderate to High
Old Mutual Global Islamic Equity Feeder Fund A							
Global – Equity – General	The fund aims to achieve long-term capital growth by primarily gaining exposure to the Old Mutual Global Islamic Equity Fund. This global 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.	0.80%	1.83%	0.12%	1.95%	December	Moderate to High
Old Mutual Global Managed Alpha Equity Feeder Fund A							
Global – Equity – General	The fund aims to achieve a return in excess of the MSCI All Country World Index by gaining exposure to the Old Mutual Global Managed Alpha Fund, a sub-fund of the Russell Investment Company Public Limited Company which is an actively managed fund investing in a diversified portfolio of global equity and equity related securities.	0.80%	2.00%	0.10%	2.10%	December	Moderate to High
Old Mutual Gold Fund A †							
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%	1.75%	0.02%	1.77%	June, December	High
Old Mutual Income Fund A							
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	Low

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Old Mutual Investors' Fund A7							
South African – Equity – SA 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%	1.57%	0.29%	1.86%	June December	Moderate to High
Old Mutual Managed Alpha Equity Fund A							
South African – Equity – SA 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%	0.22%	1.80%	June December	Moderate to High
Old Mutual Maximum Return Fund A †							
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%*	1.68%	0.11%	1.79%	December	Moderate to High
Old Mutual Mid & Small-Cap Fund A							
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%	1.77%	0.17%	1.94%	June December	High
Old Mutual Moderate Balanced Fund A # †							
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%*	1.59%	0.10%	1.69%	June December	Moderate
Old Mutual Money Market Fund A							
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 13 months.	0.50%	0.59%	-	0.59%	Monthly	Low
Old Mutual MSCI Emerging Markets Selection Index Feeder Fund A							
Global – Equity – General	The fund aims to achieve long-term capital growth by primarily gaining exposure to the MSCI EM (Emerging Markets) Selection Index. This is a free float-adjusted market capitalisation weighted index designed to represent the performance of companies listed on the MSCI Emerging Markets Index with environmental, social and governance (ESG) criteria.	0.45%	0.79%	0.01%	0.80%	December	High

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Old Mutual MSCI World Selection Index Feeder Fund A							
Global – Equity – General	The fund aims to achieve long-term capital growth by primarily gaining exposure to the MSCI World Selection Index. This is a free float-adjusted market capitalisation weighted index designed to represent the performance of companies listed on the MSCI World Index with environmental, social and governance (ESG) criteria.	0.45%	0.70%	0.02%	0.72%	December	Moderate to High
Old Mutual RAFI® 40 Index Fund A							
South African – Equity – SA 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	Moderate to High
Old Mutual Real Income Fund A # †							
South African – Multi-Asset – Income	The fund aims to provide the highest level of income that can be sustained without eroding the fund's inflation-adjusted capital base. The fund aims to minimise any losses over a 12-month period. The portfolio manager actively manages asset allocation to take advantage of changing market conditions.	0.80%	0.95%	0.03%	0.98%	March June September December	Low to Moderate
Old Mutual SA Quoted Property Fund A							
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%	0.03%	1.49%	March June September December	Moderate to High
Old Mutual Stable Growth Fund A # †							
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%*	1.55%	0.07%	1.62%	June December	Low to Moderate
Old Mutual Top 40 Index Fund A							
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%	0.72%	0.06%	0.78%	March June September December	Moderate to High

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OLD MUTUAL MULTI-MANAGERS							
Old Mutual Dynamic Equity Managers Fund A							
South African – Equity – General	A general equity portfolio aimed at long term capital growth. The portfolio will attempt to significantly outperform the FTSE/JSE Capped Shareholder Weighted All Share Index over longer time periods. This will be achieved through aggressive stock and sector selection.	0.95%	1.12%	0.33%	1.45%	June, December	Moderate to High
Old Mutual Multi-Managers Active Income Fund A							
South African – Multi-Asset – Low Equity	The fund is aimed at investors seeking to maximise income by primarily gaining exposure to both the South African money and bond markets as well as exposure to global markets.	0.80%	0.94%	0.06%	1.00%	March, June, September, December	Low to Moderate
Old Mutual Multi-Managers Aggressive Balanced Fund of Funds A # †							
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%	2.00%	0.11%	2.11%	June December	Moderate to High
Old Mutual Multi-Managers Balanced Fund of Funds A # †							
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%	1.97%	0.10%	2.07%	March June September December	Moderate
Old Mutual Multi-Managers Cautious Fund of Funds A # †							
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%	1.71%	0.05%	1.76%	March June September December	Low to Moderate
Old Mutual Multi-Managers Defensive Fund of Funds A # †							
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%	1.92%	0.08%	2.00%	March June September December	Moderate
Old Mutual Multi-Managers Enhanced Income Fund of Funds A							
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%	1.01%	0.01%	1.02%	March June September December	Low to Moderate

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Old Mutual Multi-Managers Equity Fund of Funds A							
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.	1.25%	1.64%	0.18%	1.82%	December	Moderate to High
Old Mutual Multi-Managers Maximum Return Fund of Funds A							
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%	1.60%	0.11%	1.71%	June December	Moderate to High
Old Mutual Multi-Managers Stable Income Fund A							
South African – Multi-Asset – Low Equity	The fund is aimed at investors seeking to secure high income while maintaining relative capital stability.	0.55%	0.67%	0.02%	0.69%	March, June, September, December	Low to Moderate
Old Mutual Multi-Managers Worldwide Multi-Asset Fund of Funds A							
Worldwide – Multi-Asset – Flexible	The portfolio aims to grow capital and income at a reasonable pace by gaining exposure to SA and global investments in a diversified portfolio of collective investment portfolios.	1.00%	1.43%	0.09%	1.52%	June December	Moderate to High

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