



OLD MUTUAL INTERNATIONAL'S (OMI) BENEFITS OF INVESTMENT PORTFOLIO+



TARGET MARKET

SA residents, trusts, companies and offshore trusts companies can obtain direct offshore exposure in a more tax efficient environment.



BENEFITS OF A PLATFORM

Consolidated reporting; Simple switching procedure; Lower fund management fees, "clean pricing"; and Access multiple asset managers via a single portal.



OPEN ARCHITECTURE

Access any unit trust in the world or trade shares directly on most exchanges in the world.



TAX REPORTING

OMI is responsible for paying all taxes, you therefore are no longer required to report on: Dividend or coupon receipts; Capital gains on any trades/switches; and Currency gains on any trades/switches.



LOWER TAX RATES

OMI is obliged to pay tax on your behalf in accordance with Section 29A of the Income Tax Act. Tax rates applicable are 12% CGT and 30% income tax, within the wrapper for individual investors. Other than direct bond holdings and direct property shares most assets attract capital gains tax only.



ESTATE BENEFITS

The Investment Portfolio (IP+) is a 99-year term contract, with no lives assured. You can have more than one Contract Holder, ensuring continuity if you have another Contract Holder. You can also nominate a beneficiary. This avoids probate and executor's fees, reduces delay and costs, and gives you the reassurance of knowing what will happen to your IP+ after your death.



U.K. & USA SITUS ASSETS

On death, the U.K. and USA inheritance taxes can be up to 40% on assets held in those countries. In the U.K. this applies to assets in excess of GBP325 000 and in the USA, in excess of USD60 000. These punitive taxes do not apply for assets held within the IP+ wrapper.



DEALING INSTRUCTIONS

Once the policy has been set up your trade instructions will continue in the usual manner when using a stockbroker. You do not need to involve OMI in the day to day trade activities.



LIQUIDITY

During the first five years you are limited to one withdrawal per policy, Old Mutual automatically issues up to 1 000 policies. The minimum balance to be maintained during the first 5 years is 10% of contribution. The maximum withdrawal during the first five years is contribution plus 5% growth per annum.

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www.omi-int.com

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Old Mutual Isle of Man Branch of Old Mutual Life Assurance Company (South Africa) Limited, is registered in the Isle of Man under number 005664F and whose principal place of business is 5A Village Walk, Onchan, Isle of Man, IM3 4EA, British Isles.

Permitted to carry on long-term insurance business in and from the Isle of Man by the Isle of Man Financial Services Authority.

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