OUR **PROFESSIONAL FUND RANGES**

MARCH 2017

OLDMUTUAL WEALTH

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This booklet contains information about the Old Mutual Wealth funds currently available through our products. The information is updated monthly.

Please note that past performance is not a guide to future performance. You should read Old Mutual Wealth's relevant product literature before considering any product or service. Please consult your financial adviser before making any investment decisions.

Old Mutual Wealth does not provide advice on selecting investments.

FUND STATISTICS IN **OUR FUND RANGES**

QUARTILE RANK

This is a rating of performance on a scale of 1 to 4, where 1 is best and 4 is worst. The entire performance range of a sector is divided into 4, with each quartile rank corresponding to 25% of the range. Quartile ranks are based on a fund's main unit or share type according to Financial Express. Percentage growth figures are based on the specific fund unit or share class available through Old Mutual Wealth.

MORNINGSTAR ANALYST RATINGS

Ratings awarded are Gold, Silver, Bronze, Neutral and Negative (G,S,B,N and i).

There are several key factors which lead to the final Morningstar Rating determination, including the strength of investment process and length of time it and the investment team have been in place, durable investment style and a strong and consistent past performance record, with favourable risk adjusted returns.

The Morningstar Ratings are more focused towards qualitative appraisals.

CITYWIRE RATINGS

Citywire considers all managers who run actively managed retail funds, assigning ratings to managers who achieve or exceed demanding 36-month risk-adjusted returns thresholds. Of those that are given a rating:

AAA goes to the top 10%

AA goes to the next 20%

A goes to the next 30%

\+ goes to the remaining 40%

RAYNER SPENCER MILLS FUND RATING

Rayner Spencer Mills use quantitative research to provide a forward-looking view of a manager's ability to deliver strong, consistent performance and face to face meetings to gain a qualitative view of the manager's approach. A rating scale is not used and a fund is either R (R) or Under Review (U).

SECTOR AVERAGES

Sector averages denote the average performance of all funds within that particular sector for the period. Sector classifications are governed by Financial Express.

LOOKING FOR A FUND'S AMC OR TER?

For our platform funds only

Following the implementation of the Retail Distribution Review or RDR on 31 December 2012, we now operate three different Charge Bases on our platform depending on the type of Old Mutual Wealth Charge applicable for an account and how the financial adviser is paid for their advice (see www.oldmutualwealth.co.uk/rdr for more information). Old Mutual Wealth receives rebates on the fund manager's Annual Management Charge (AMC) for each fund and this is distributed differently for each Charge Basis. This means that a fund's Total Expense Ratio (TER) will vary depending on the Charge Basis of an account.

Consequently, 'Our fund ranges' no longer displays AMC or TER figures for our platform funds, and these can be found in the Funds lists for Charge Bases 1, 2 and 3 available at www.oldmutualwealth.co.uk/literaturelibrary

HOW TO
USE INDICATOR

THE INDICATOR PROVIDES UK INVESTORS WITH A 12-MONTH STOCK MARKET OUTLOOK FROM A SELECTION OF FUND GROUPS LINKED TO OLD MUTUAL WEALTH. WE PROVIDED THE FUND GROUPS WITH A RANGE OF SECTORS AND ASKED THEM HOW THEY THINK EACH SECTOR WILL PERFORM OVER THE NEXT 12 MONTHS.

These views are not fund specific. We have asked the fund groups to provide an outlook for each sector as a whole.

POSITIVE CURRENCY OUTLOOK

If the Indicator shows a positive view for the US$, Euro or Yen, this represents a view of sterling depreciating against that currency, which will have a positive impact on the returns from overseas investment.

Example: £1 = YEN 100

You, as an investor, buy Japanese shares costing YEN 100. After buying your shares, sterling depreciates to £1 = YEN 90, this means you only need YEN 90 to buy back your original £1. You have YEN 100 which, divided by the exchange rate of £1/YEN 90, actually gives you £1.11.

If the fund group view for Japanese equities is positive and their outlook for the £/YEN is positive, then the overall outlook for the UK investor into Japan is positive. This is because the positive currency outlook increases the returns to the investor from the equity investment.

NEGATIVE CURRENCY OUTLOOK

If the Indicator shows a negative view for the US$, Euro or Yen, this represents a view of sterling appreciating against that currency, which will have a negative impact on the returns from overseas investment.

Example: £1 = YEN 100

You, as an investor, buy Japanese shares costing YEN 100. After buying your shares, sterling appreciates to £1 = YEN 110, this means you will need YEN 110 to buy back your original £1. You have YEN 100 which, divided by the exchange rate of £1/YEN 110, actually gives you £0.91.

If the fund group view for Japanese equities is positive but their outlook for the £/YEN is negative, then the UK investor would need to exercise a degree of caution when considering the Japanese market. This is because currency movements could adversely affect the positive equity returns.

INDICATOR CATEGORIES

The outlook provided by the fund group for equities ignores the effect that currency movements can have on the market. For example, if the fund group believes the US outlook is positive, but believes the strength of Sterling will be a deterrent for UK investors, they will still show a positive outlook for the US market.

The outlooks for equities, bonds and property relate to the specific indices shown in the 'benchmarks and market movements' table below the indicator grid. The performance information shown in this table is calculated in Sterling terms.

The currency outlook provides an outlook for Sterling-based investors.

OUTLOOK GUIDELINES

▲ A POSITIVE OUTLOOK

the fund group believes the sector will perform positively over the next 12 months.

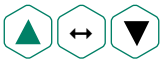
↔ A NEUTRAL OUTLOOK

the fund group believes the sector's performance will be relatively neutral over the next 12 months with largely neither positive or negative performance.

▼ A NEGATIVE OUTLOOK

the fund group believes the sector will perform negatively over the next 12 months.

INDICATOR



MARCH 2017

These are Investment House views and are not fund-specific.

▼ Negative
↔ Neutral
▲ Positive
– View not provided
↑ Positive shift
↓ Negative shift

	Equities								Property	Bonds			Currencies		
	UK	UK Smaller Companies	US	US Smaller Companies	Europe	Japan	Pacific ex Japan	Emerging Markets	Property	UK Government	UK Corporate	Global	£/$	£/Euro	£/Yen
Aberdeen*	↔ ↑	–	▼	–	↔	▲	▼	↔	↔	↔	↔	↔	↔	↔	▼
Aviva Investors	▼	▼	▲	▲	▲	↔	↔	▲	▼	▼	↔	▼	▼	↔	▲
Barings	▼	▼	↔	↔	▲	▲	↔ ↓	↔ ↑	↔	↔	↔	↔	↔	▲ ↑	↔
BNP Paribas	▼	↔	▼	↔	▼	▼	↔	↔	▲	▲	↔	↔	↔	↔	↔
BNY Mellon	▲	↔	▼	↔	▲	▲	↔	▲	↔	▼	▼	↔	↔	↔	▼
BMO	↔	↔	↔	↔	▲	▲	▼	↔	–	▼	↔ ↑	↔	–	–	–
Columbia Threadneedle	↔	↔	↔	↔	↔	▲	▲	↔	▲	▼	↔	▼	▼	▲	▲
Fidelity **	▼	–	▲	–	▲	↔	↔	▼	–	–	▼	–	–	–	▼
Henderson	▼ ↓	▼ ↓	▼ ↓	▼ ↓	↔ ↓	↔ ↓	↔ ↑	↔ ↑	▼ ↓	↔ ↑	↔	↔ ↑	↔	↔	↔ ↓
HSBC	▼ ↓	–	▼	–	▲	▲	▲	▲	↔	▼	↔	▼	–	–	–
Invesco Perpetual	↔	↔	↔	↔	▲	↔	▲	↔	↔	▼	▼	▼	↔	↔	↔
Investec	▼	↔	▲	▲	↔	▲	↔	↔	↔	↔	↔	▼	▲	▲	▲
JPMorgan	▼	–	▲	–	↔	▲	–	▲	–	–	–	–	–	–	–
M&G	▲	▲	↔	↔	▲	▲	↔	↔	↔	▼	▲	↔	▼	↔	▲
Pictet	▼	↔	▼	↔	▲	▲	▲ ↑	▲	↔	↔	↔	↔ ↓	▲	↔	▲
Rathbones	↔	↔	▼	▼	▼	▲	↔	▼	▼	▼	↔	▼	↔	↔	▲
Schroders	↔	↔	↔	↔	▲	▲	↔	↔	▲	▼	–	–	↔ ↓	▼	↔
Concensus	▼	↔	▼	↔	▲	▲	↔	↔	↔	▼	↔	↔	↔	↔	▲
Indices Monthly % Performance	2.43	2.91	4.19	3.92	0.45	2.15	3.36	3.34	2.39	3.37	2.23	1.07	1.10	-0.59	1.71

** This is the view of the Aberdeen Solutions Team, they do not represent those of Aberdeen Asset Management PLC or of other underlying investment teams. These views are general indicators and do not specify a numerical value in relation to their outlook.*

*** This is the view of Fidelity Multi Asset' Tactical Asset Allocation team. It does not represent those of Fidelity Multi Asset, or Fidelity International more broadly. These views give an overall sense of our investment view, but do not indicate a specific numerical value or index in relation to their outlook.*

BENCHMARKS AND **MARKET MOVEMENTS**

percentage growth

Equities	3 months	6 months	1 year	3 years	5 years	10 Years
UK	6.95	7.37	18.93	16.96	59.13	72.03
UK Smaller Companies	9.81	11.40	20.99	22.03	90.64	110.03
US	8.01	15.50	36.02	65.59	117.56	174.73
US Smaller Companies	6.27	18.21	46.92	60.26	123.74	223.91
Europe	8.02	7.58	22.98	25.63	72.66	75.85
Japan	5.55	12.73	35.24	57.88	83.07	66.74
Pacific ex Japan	7.58	9.76	38.87	45.50	51.17	139.41
Emerging Markets	9.35	10.34	42.04	37.15	24.55	92.25
Property						
Property	4.09	2.45	10.96	29.79	48.99	12.09
Bonds						
UK Government	2.66	-6.05	6.83	25.00	24.99	73.86
UK Corporate	3.14	-1.78	11.04	18.46	33.59	58.06
Global	2.25	1.40	12.56	21.39	24.62	89.40

Past performance is not a guide to the future. The value of units may fall as well as rise.

Source for all performance information: FE Analytics. Total return, bid to bid, over period 1 March 2007 to 28 February 2017. All asset classes are represented by the equivalent IA sector average.

You should note that past performance is not a guide to future performance.

PROFESSIONAL **FUNDS**

The OMW Professional Fund range is available under the following pension plans:
Personal Retirement Account, Executive Retirement Account, Trustee Retirement Account, Free Standing AVC Account and Personal Retirement Income Account

	Percentage growth and quartile ranks calculated to 28 February										Annual performance % over one year to end February												
	Cumulative										Annual												
	3 Mths	Qtl	1 Yr	Qtl	3 Yrs	Qtl	5 Yrs	Qtl	10 Yrs	Qtl	2017	Qtl	2016	Qtl	2015	Qtl	2014	Qtl	2013	Qtl	TER	Fund Type	OBSR Fund Rating	Citywire Rating
ASIA PACIFIC EXCLUDING JAPAN																								
Professional Pacific Index	**9.53**	**1**	**43.19**	**2**	**43.53**	**3**	**54.33**	**2**		**2**	**43.19**	**2**	**-9.47**	**2**	**10.72**	**4**	**-8.46**	**2**	**17.47**	**2**	**0.21**	**F**	**B**	
Sector Average	8.06		39.86		45.52		51.01		149.49		39.86		-10.06		15.69		-9.64		14.83					
EUROPE EXCLUDING UK																								
Professional Euro Index	**10.23**	**1**	**25.70**	**2**	**26.94**	**2**	**67.72**	**3**	**70.08**	**3**	**25.70**	**2**	**-4.85**	**4**	**6.13**	**2**	**14.60**	**3**	**15.29**	**3**	**0.17**	**F**	**B**	
Professional Henderson Eu Sel Opps	7.88	3	20.03	3	27.01	2	83.90	1	110.51	1	20.03	3	-1.93	2	7.90	1	19.60	1	21.06	1	1.05	F	S	+
Sector Average	8.23		22.45		26.55		72.19		78.51		22.45		-1.48		4.90		15.59		17.71					
FLEXIBLE INVESTMENT																								
Professional Fidelity Multi Asset Adventurous[1]	6.16	2	26.38	1	35.28	1	60.46	2			26.38	1	-5.09	3	12.78	2	6.64	3	11.23	3	1.40	F		+
Professional Perpetual Managed	7.09	1	26.51	1	33.81	2	84.09	1	110.42	1	26.51	1	-4.47	3	10.73	2	19.33	1	15.29	1	0.70	F		
Sector Average	5.07		18.23		27.01		50.66		67.76		18.23		-2.48		10.15		7.57		10.28					
GLOBAL EQUITIES																								
Old Mutual Professional Voyager Gbl Dyn Eq[1]	**7.21**	**3**	**33.23**	**2**	**27.67**	**4**	**47.80**	**4**			**33.23**	**2**	**-12.39**	**4**	**9.39**	**3**	**3.14**	**4**	**12.24**	**4**	**1.47**	**F**		
Professional Ethical ▲	**6.52**	**4**	**34.04**	**2**	**44.47**	**2**	**94.91**	**1**	**89.97**	**3**	**34.04**	**2**	**2.28**	**1**	**5.37**	**4**	**17.43**	**1**	**14.89**	**2**	**0.87**	**F**		
Professional Liontrust Global Income	5.56	4	27.29	3	24.65	4	65.92	4	46.62	4	27.29	3	-7.39	4	5.74	4	12.48	2	18.33	1	1.21	F		
Professional Old Mutual Fidelity Global Focus	9.00	1	35.85	1	57.62	1	98.14	1	166.96	1	35.85	1	-0.14	1	16.18	1	8.84	3	15.51	2	1.20	F		
Sector Average	7.39		29.21		41.69		75.74		106.55		29.21		-2.76		12.77		9.70		13.07					
JAPAN																								
Old Mutual Professional Japanese Index	**5.04**	**3**	**34.06**	**3**	**60.77**	**2**	**80.18**	**3**	**63.86**	**3**	**34.06**	**3**	**1.21**	**2**	**18.49**	**1**	**5.00**	**2**	**6.74**	**3**	**0.18**	**F**	**G**	
Sector Average	5.36		34.96		58.61		83.75		70.11		34.96		0.99		16.37		6.80		8.47					
MIXED INVESTMENT 20%-60% SHARES																								
Old Mutual Professional Voyager Diversifie[1]	**4.53**	**2**	**14.71**	**2**	**5.43**	**4**					**14.71**	**2**	**-9.04**	**4**	**1.03**	**4**	**5.45**	**3**			**1.20**	**E**		
Sector Average	4.33		14.68		20.80		38.65		57.07		14.68		-2.36		7.88		5.03		9.28					
MIXED INVESTMENT 40%-85% SHARES																								
Professional Index Balanced[1]	**7.36**	**1**	**25.40**	**1**	**36.46**	**1**	**67.44**	**1**	**98.65**	**1**	**25.40**	**1**	**-3.00**	**2**	**12.19**	**1**	**9.55**	**1**	**12.01**	**1**	**0.33**	**F**		
Professional Old Mutual Foundation 4	6.51	1	28.34	1	27.70	2					28.34	1	-8.29	4	8.50	3					0.63	E		
Professional Schroder Managed Balanced[1]	6.10	2	21.62	2	25.98	2	55.41	2			21.62	2	-5.11	4	9.17	2	9.45	1	12.70	1	0.65	E		
Sector Average	5.50		18.86		25.58		47.80		69.09		18.86		-3.19		9.13		6.93		10.07					
MONEY MARKET																								
Professional Sterling Deposit	0.06	1	0.41	1	1.33	1	2.32	1	17.45	1	0.41	1	0.47	1	0.44	1	0.41	1	0.57	1	0.09	B		
Sector Average	0.15		0.65		1.11		1.62		11.38		0.65		0.00		0.45		0.13		0.38					
NORTH AMERICA																								
Professional US Index	**8.48**	**2**	**38.80**	**2**	**75.55**	**2**	**129.81**	**2**	**195.37**	**2**	**38.80**	**2**	**2.66**	**2**	**23.20**	**2**	**13.05**	**3**	**15.79**	**2**	**0.23**	**F**	**G**	
Sector Average	7.77		37.02		67.91		117.84		174.50		37.02		0.96		21.38		13.91		13.90					
STERLING FIXED INTEREST																								
Professional Fixed Interest[1]	3.61	1	10.18	2	21.69	2	35.26	2	82.19	1	10.18	2	-1.01	4	11.57	2	3.03	1	7.89	1	0.40	C		
Sector Average	3.27		11.87		26.03		33.70		77.18		11.87		-0.09		12.75		0.56		5.49					
STERLING LONG BONDS																								
Professional Fidelity Institutional Lng Bd	4.88	1	12.07	3	45.44	1	50.55	2	133.85	1	12.07	3	4.27	2	24.47	1	0.83	2	2.66	2	0.35	C		+
Sector Average	3.95		14.21		39.58		47.30		104.89		14.21		1.44		20.48		0.82		4.68					
STERLING STRATEGIC BOND																								
Professional Henderson Pref&Bd	3.76	1	11.03	3	18.02	1	46.01	1	74.48	2	11.03	3	-1.68	1	8.10	1	6.94	3	15.69	1	1.15	C	S	
Sector Average	2.76		10.12		13.08		34.81		60.78		10.12		-3.14		6.02		6.49		11.94					
UK ALL COMPANIES																								
Professional Foreign & Colonial Inv Trust	9.00	1	34.68	1	58.97	1	103.44	1	145.04	1	34.68	1	-4.20	3	23.20	1	10.33	2	16.00	1	0.85	F		
Professional Liontrust UK Growth	8.77	1	24.69	1	33.41	1	70.97	1	127.63	1	24.69	1	-0.67	1	7.72	1	13.75	3	12.66	3	1.20	F	B	AAA
Professional UK Dynamic[1]	**7.50**	**2**	**23.36**	**1**	**26.25**	**1**	**88.55**	**1**	**86.76**	**1**	**23.36**	**1**	**-3.75**	**2**	**6.33**	**1**	**24.73**	**1**	**19.74**	**1**	**0.72**	**F**		
Professional UK Equity[1]	**7.63**	**2**	**22.96**	**1**	**24.47**	**1**	**77.11**	**1**	**82.00**	**2**	**22.96**	**1**	**-4.92**	**2**	**6.46**	**1**	**21.40**	**2**	**17.21**	**1**	**0.60**	**F**		
Professional UK Index	**7.98**	**1**	**22.02**	**2**	**20.13**	**2**	**51.48**	**3**	**68.91**	**2**	**22.02**	**2**	**-7.81**	**3**	**6.78**	**1**	**13.28**	**3**	**11.32**	**4**	**0.31**	**F**		
Sector Average	6.76		18.03		15.87		54.95		67.35		18.03		-5.68		4.08		17.60		13.71					
UK DIRECT PROPERTY																								
Professional Aviva Property Trust	1.05	4	-2.85	4	7.63	4	22.99	4	-11.89	4	-2.85	4	-0.12	4	10.91	4	13.68	1	0.53	3	1.69	G		
Professional Property	**1.66**	**3**	**-3.40**	**4**	**16.19**	**4**	**37.54**	**2**	**6.67**	**3**	**-3.40**	**4**	**8.21**	**3**	**11.15**	**4**	**15.00**	**1**	**2.94**	**1**	**1.16**	**G**		
Sector Average	2.54		0.42		24.14		35.93		9.10		0.42		8.49		13.96		8.75		0.68					
UK EQUITY INCOME																								
Sector Average	6.38		17.42		20.30		61.19		67.43		17.42		-4.58		7.37		17.19		14.34					
UK SMALLER COMPANIES																								
Professional Liontrust UK Smallr Companies	10.74	2	27.06	1	43.66	1	145.51	1	243.28	1	27.06	1	15.51	1	-2.12	2	35.12	2	26.47	1	1.18	F	B	AAA
Sector Average	9.92		19.84		23.63		97.27		112.25		19.84		6.42		-3.05		32.39		20.52					

Please consult your financial adviser before making any investment decisions.

▲ Ethical profile.

♦ Fund less than one year old, no performance information can be shown for regulatory reasons.

♣ All the fund performance statistics in **Our fund ranges** are produced to the date detailed at the top of each page. However, this fund will close over the coming month. Visit the Old Mutual Wealth Fund news webpage for more information on fund events. **www.oldmutualwealth.co.uk/funds-news**

[1] Multi-Manager Fund.

Source for all performance information: Financial Express Limited, bid to bid, in sterling, with gross income reinvested back into the fund.

Investors should be aware that unit prices and the income from units may fall as well as rise and that past performance is not a guide to the future.

Please note the volatility of individual funds may be significantly higher or significantly lower than the volatility of the sectors into which the funds are classified.

Where a fund invests in securities designated in a different currency to the fund, or where an underlying fund is denominated in a different currency, investments may rise and fall purely as a result of exchange rate fluctuations.

Sector classifications are governed by Financial Express.

The TER figures quoted exclude any product charge which is reflected in the pricing of the fund.

Please also note that sector performances include funds with charges taken through the fund price and those with charges taken outside of the fund price.

The OBSR rating relates to the underlying Unit Trust/OEIC; the Citywire ratings relate to the fund manager individual managing the underlying Unit Trust/OEIC.

For more information regarding the statistics shown in **Our fund ranges** please see the Fund News page.

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OBSR Ratings: Source and copyright Old Broad Street Research Limited.

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For more comprehensive information about the way each fund works and its investment risks, please refer to the Key Investor Information Document or the Simplified/Full Prospectus issued in English by the fund provider.

To find out more about Key Investor Information Documents please visit our website www.oldmutualwealth.co.uk/KIID

The performance figures include all external fund management fees and (for Old Mutual Wealth Life Assurance funds) the life company's Annual Management Charge, but do not include any other product charges. All Old Mutual Wealth products are subject to their own charges as well as those reflected in the unit prices. Fund performance figures shown are not therefore an indication of the performance of any particular product.

For ISA, the performance does not allow for tax reclaims that have been available at various times in the past.

For Old Mutual Wealth Life Assurance funds invested in unit trusts or OEICs, the performance of the Old Mutual Wealth fund will not mirror the performance of the underlying fund because of product charges, taxation adjustments (where appropriate) and the life company investment process.

Where a fund invests in securities designated in a different currency to the fund, or where an underlying fund is denominated in a different currency, investments may rise and fall purely as a result of exchange rate fluctuations.

Special risks apply to emerging market funds in addition to the normal risks of investing in securities. Their prices may fluctuate considerably, and local dealing restrictions may make some securities illiquid. Investment in these funds should be regarded as long-term in nature and is only suitable for investors who understand the risks involved.

The inclusion of any particular fund in Our fund ranges does not imply that it is suitable for a particular investor. Old Mutual Wealth does not provide advice on selecting investments – investors should consult their financial adviser on the merits of any particular investment.

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