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Over a million of our retail customers look to us for positive returns and peace of mind, even in these tough times. We've never let them down.

In times like these, few investment companies have positive returns to speak of. We have. This year, like every year for the past 24 years, our range of retail Smoothed funds has delivered positive returns for over a million South Africans who invest with us. 'A certain friend in uncertain times', it's a promise we made over 160 years ago, it's a promise that our range of retail Smoothed funds is helping us keep today.

To invest in Old Mutual's range of retail Smoothed funds, contact your Old Mutual financial adviser, your broker, or call 0860 INVEST (468 378). www.oldmutual.co.za/smoothedfunds



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