

RESPONSIBLE BUSINESS AT A GLANCE

Who we are

Old Mutual is an international investment, savings, insurance and banking Group. Based in London we are trusted by more than 17 million customers. For 170 years we have been serving the growing financial services needs of our retail and commercial customers.

What we do

Protection, savings and investments

Innovative long-term savings, protection, investments and lending solutions.

Asset Management

A diverse range of investment strategies and products, operating as OMAM, in the United States, and delivered via a multi-boutique model to institutional investors around the world.

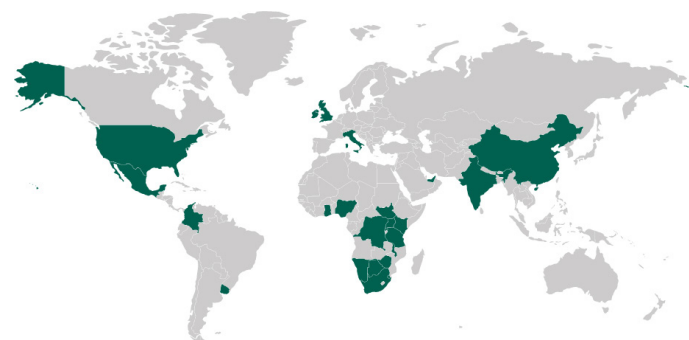
Banking

We have a majority shareholding in Nedbank, providing a wide range of wholesale and retail banking services, and a growing insurance, asset management and wealth offering.

Property and casualty insurance

We provide property and casualty insurance products and services in Africa operating as Mutual & Federal and iVYZE in South Africa.

Where we do it



Our vision and strategy

Our vision

To be our customers' most trusted partner – passionate about helping them achieve their lifetime financial goals.

Our strategic priorities

Growing and transforming our businesses to lead in a responsible and sustainable way.

- 1 In Africa – build a financial services champion
- 2 In the UK – build the leading retail investment business
- 3 In the US – grow our multi-boutique institutional asset management business
- 4 Across our markets – become recognised as the financial services leader in responsible business

Financial calendar

Q1 Interim Management Statement	14 May 2015
Annual General Meeting	14 May 2015
Interim Results	6 August 2015
Q3 Interim Management Statement	4 November 2015
Preliminary Results 2015	March 2016

Non-financial metrics

31 December	2014	2013
Number of customers (millions)	17.5	16.0
Group cultural entropy score (%)	12.3	11.7
Pre-tax profit invested in community causes (%)	1.1	1.0
Inclusion in FTSE4Good and JSE SRI Index	✓	✓

31 December	2014
Investment capabilities applying our Responsible Investment Standard (%)	40
Proxy votes cast in listed equity investments (%)	70
Employees who would recommend Old Mutual as a place to work (%)	75.2
Employees who volunteer during working hours (%)	18

Carbon emissions (tonnes of CO ₂ e)	Base		Target
	2010	2014	2020
Per employee in our employee occupied portfolios	4.17	3.60	3.336
Per m ² in our property portfolio	0.21	0.20	0.168

Top leadership

Chairman

Patrick O'Sullivan



Patrick has been non-executive Chairman since January 2010. He also chairs the Nomination Committee. He was formerly Vice Chairman of Zurich Financial Services (Zurich) from March 2007 until April 2009; Group Finance Director of Zurich between 2002 and 2007 and Chief Executive of Eagle Star Insurance Company from 1998 to 2002.

Group Chief Executive

Bruce Hemphill



Bruce Hemphill has been Group Chief Executive of Old Mutual plc since November 2015. He was previously Chief Executive of Wealth, Insurance and Non-Bank Financial Services at Standard Bank Group. From June 2006 to February 2014, he was Chief Executive of Liberty Holdings Ltd, having previously served as Chief Executive Officer of STANLIB. He also served in Corporate & Merchant and Investment Banking at Standard Bank.

Group Finance Director

Ingrid Johnson



Group Finance Director and Executive Director of the Board since 1 July 2014, having previously been Group Managing Executive of Nedbank Retail and Business Banking from August 2009 to June 2014. Prior to that she was appointed Managing Director of Nedbank Business Banking in 2005 and in 2004 she became Managing Director of Nedbank Corporate Banking.

Group Executive

Bruce Hemphill (Chief Executive Officer), Ingrid Johnson (Group Finance Director), Peter Bain (President and Chief Executive Officer, OM Asset Management), Mike Brown (Chief Executive: Nedbank Group), Paul Feeny (Chief Executive Officer: OM Wealth), Ian Gladman (Group Strategy Director), Paul Hanratty (Chief Operating Officer), Sue Kean (Chief Risk Officer), Gail Klintworth (Group Customer Director), Ralph Mupita (Chief Executive Officer: Old Mutual Emerging Markets), Don Schneider (Human Resources Director)

Non-Executive Directors

Mike Arnold, Zoe Cruz, Alan Gillespie, Danuta Gray, Adiba Ighodaro, Roger Marshall, Vassi Naidoo, Nkosana Moyo, Nonkululeko Nyembezi-Heita.



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Old Mutual Group history

1845	1855	1970	1973	2001	2004	2005	2006	2007	2008	2009	2012	2014
The Mutual Life Assurance Company founded in Cape Town	Skandia founded	Majority shareholding in Mutual & Federal acquired	Substantial shareholding in Nedbank acquired	Admitted to the FTSE4Good index	Old Mutual and Nedbank are listed on the JSE SRI Index	Broad-Based Black Economic Empowerment initiated in South Africa	Old Mutual acquires Skandia	The Masisizane Fund was established following the closure of the Old Mutual Unclaimed Share Trust	Adopt United Nations Global Compact principles	Old Mutual Group Responsible Business Policy launches	Adopt United Nations-supported Principles for Responsible Investment	Responsible Business included explicitly in Group strategy

Responsible business leadership

Group Customer Director and Responsible Business Lead
Gail Klintworth



Gail Klintworth has been Group Customer Director and Responsible Business Lead since August 2014. She had previously worked for Unilever for 28 years, most recently as their Chief Sustainability Officer from 2012 to 2014. She was appointed Executive Vice President Global Savoury Category, a €5 billion business with a presence in 150 countries, in 2010.

Our approach

Our aim is to embed responsible business deeply into all we do, recognising that it is in our core operations and day-to-day decisions that we evidence our responsible approach to business and build trust with our customers. Our commitment to be a leader in responsible business stems from our purpose in society, which is to help our customers thrive by enabling them to achieve their lifetime financial goals, while investing their funds in ways that will create a positive future for them, their families, their communities, and the world at large.

Our impact

Working with the Cambridge Institute for Sustainability Leadership, we have identified two areas where we can make the most material impact: enabling the financial wellbeing of our customers, and promoting responsible investment. Our focus on these two areas complements our existing five-pillar approach to responsible business – being responsible to our customers, communities, employees, the environment and in our investments – established following extensive stakeholder engagement in 2010 and reviewed in 2013.

OUR FOCUS AREAS & FIVE PILLAR FRAMEWORK

Increasing our impact through a focus on

ENABLING THE FINANCIAL WELLBEING OF OUR CUSTOMERS

We define financial wellbeing as:

Being and feeling financially secure, able to provide for yourself and your family, now and in the future.

At Old Mutual we focus on enabling financial wellbeing through improving access to financial services, providing products suitable for our customers' needs, and financial education.

As a responsible business, we supply the informal sector with loans to help them achieve their lifetime financial goals.



Carolyn Chelegat →
Peanut business owner and Faulu customer, Kibera, Nairobi

PROMOTING RESPONSIBLE INVESTMENT IN EACH OF OUR MARKETS

We define responsible investment as:

A cross-cutting approach to investment that integrates the consideration of material environmental, social and governance (ESG) factors into investment and ownership practices, as a basis for making the transition to a low-carbon, socially inclusive economy.

Campbell Global is working with partners in the United States on environmental enhancement projects, including landscape restoration.



Redwood Forest Foundation →
OM Asset Management affiliate, USA

Making a positive difference to society through our five pillar framework

OUR CUSTOMERS

RESPONSIBLE INVESTMENT

OUR EMPLOYEES

OUR COMMUNITIES

ENVIRONMENTAL MANAGEMENT

Group values

Despite our geographic and cultural diversity, we are bound together by our Group values and we expect all our employees to live and be judged by these values:

Accountability
Integrity
Respect
Pushing beyond boundaries

Contacts

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