

OLD MUTUAL AT A GLANCE

Who we are

Old Mutual is a leading international long-term savings, protection, banking and investment Group. Based in London we are trusted by more than 14 million customers. For over 166 years we have been serving the growing insurance and investment needs of local customers, companies and their advisors.

What we do

Long-term savings and investments

Investment management and innovative life assurance based solutions, addressing both protection and savings needs.

US Asset Management

Growing our customers' savings and wealth, whether through active and direct asset management or the selection of funds and managers for customers to invest in.

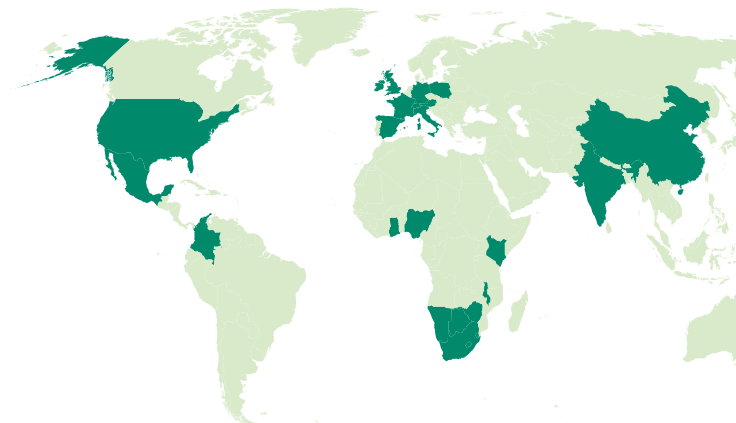
Banking

We have a majority shareholding in Nedbank, providing retail and corporate banking products to customers in southern Africa.

Short-term insurance

We provide short-term insurance products and services in southern Africa through Mutual & Federal.

Where we do it



Our vision and strategy

Our vision

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

Our strategy

To continue to build a long-term savings, protection, banking and investment Group by leveraging the strength of our people and capabilities in South Africa and around the world.

We will focus, drive and optimise our businesses to enhance value for shareholders and customers.

Financial highlights¹

31 December	2012	2011
Net client cash flow (£bn)	5.0	(11.4)
Funds under management (£bn)	262.2	267.2
Adjusted operating profit (IFRS) (£m)	1,614	1,515
Adjusted Group MCEV per share (p)	220.3	194.1
Earnings per share (p) ²	17.5	18.0
Return on Equity (%)	13.0	14.6
Dividend per share (p)	7.0	5.0

¹ Core operations. As reported – no adjustment for currency.

² 2011 adjusted operating profit earnings per share has been restated to take account of the 7for8 share consolidation that took effect on 23 April 2012.

Financial calendar

Preliminary Results	1 March
Q1 Interim Management Statement	9 May
Annual General Meeting	9 May
Interim Results	7 August
Q3 Interim Management Statement	6 November

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

Julian Roberts



Group Chief Executive since September 2008 and non-executive director of Nedbank. Appointed to the Board as Group Finance Director in August 2000 and appointed as Chief Executive of Skandia in February 2006. He was formerly Group Finance Director of Sun Life and Provincial Holdings plc. Before that he was a director and Chief Financial Officer of Aon UK Holdings Limited.

Group Finance Director

Philip Broadley



Group Finance Director since November 2008, having previously been Group Finance Director of Prudential plc from 2000 to March 2008. Prior to that, he was a Partner at Arthur Andersen. He has also been chairman of the 100 Group of Finance Directors, was a founding member and Trustee of the CFO Forum of European Insurance Company Finance Directors and a member of the IASB's Insurance Working Group. He is currently a member of the Code Committee of The Takeover Panel.

Group Executive

Julian Roberts (Group Chief Executive), Philip Broadley (Group Finance Director), Mike Brown (Chief Executive, Nedbank Group), Peter Bain (CEO, US Asset Management), Paul Hanratty (Group Operating Officer), Don Schneider (Group Human Resources Director), Ian Gladman (Group Strategy Director), Sue Kean (Chief Risk Officer), Ralph Mupita (CEO, Emerging Markets), Paul Feeney (CEO OM Wealth), Carlton Hood (Group Customer Director).

Non-Executive Directors

Mike Arnold, Zoe Cruz, Russell Edey, Alan Gillespie, Danuta Gray, Adiba Ighodaro, Reuel Khoza, Roger Marshall, Nkosana Moyo, Nonkululeko Nyembezi-Heita, Lars Otterbeck.



OLDMUTUAL

Company history

1845	1953	1979	1986	1995	1999	2000	2006	2011	2012
Founded in South Africa as the Mutual Life Assurance Society of the Cape of Good Hope	Skandia launches in Colombia	Skandia launches in the UK	Acquired a majority stake in Nedbank, the fourth largest bank in South Africa	Old Mutual Investment Advisers established in Boston, USA	Demutualised and listed on LSE, JSE, MSE, NSX and ZSE. Moved headquarters to London	Acquired United Asset Management in US	Acquired Skandia	Sold US Life	Sold Skandia Nordic

Our businesses

Long-term savings and investments

Emerging Markets: Old Mutual South Africa, Old Mutual Investment Group (SA) and our other African businesses, operations in Colombia and Mexico and joint ventures in India and China.

Old Mutual Wealth: UK, International, Old Mutual Wealth Europe, Old Mutual Global Investors

Business lines: Life assurance, savings, investments and asset management

Distribution: A combination of tied agents, IFA's, bank distribution, corporate advisers and direct distribution

Core capabilities: Investment platforms, distribution relationships and management, product solutions and low-cost administration

US Asset Management

- Operates a multi-boutique model (9 affiliates)
- Offers institutional clients access to a range of unique entrepreneurial asset managers backed by the stability and resources of a large international company

Banking

- Nedbank (52% owned at 31 December 2012) is one of the four largest banking groups in South Africa
- Offers a wide range of wholesale and retail banking services

Short-term insurance

- Mutual & Federal provides insurance services to the personal, commercial and corporate markets and includes iWYZE, a direct short-term insurance provider

Responsible business

We are committed to being a responsible corporate citizen in the many communities in which we operate. We express this through our corporate values, our interaction with our stakeholders, and through active investment in our communities and our natural environment.

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:

- Integrity**
- Respect**
- Accountability**
- Pushing beyond boundaries**

Share listing

Our primary listing is on the London Stock Exchange (LSE)

Country of Registration: England & Wales

Registered number: 3591559

Date of incorporation: 26 June 1998

Listing date: 12 July 1999

Ticker symbol: OML

We also have secondary listings on other exchanges:

Johannesburg (JSE) No. 1999/004855/10

Malawi (MSE) No. 5282

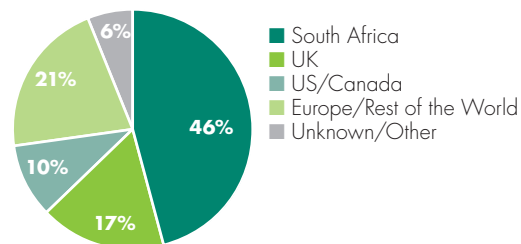
Namibia (NSX) No. F/3591559

Zimbabwe (ZSE) No. E1/99

Total number of shares in issue at 31 Dec 2012 was 4,892 million

Geographic shareholding

at 31 December 2012



Company advisors

Auditors: KPMG Audit plc

Bankers: National Westminster Bank plc

Registrars: Computershare Investor Services plc

Corporate Brokers: Bank of America Merrill Lynch, Deutsche Bank, Goldman Sachs

Company information

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