

## Bonus History

Year Bonus Paid	Tax Exempt Savings Plan	Tax Exempt with life cover	Regular Savings Plan	Investment Bond	Income Bond	Pension Bond	Stocks & Shares ISA
<b>2010</b> interim rate	<b>2%</b>	<b>2%</b>	<b>1.5%</b>	<b>RB 2.5% TB 5%</b>	<b>2.5%</b>	<b>3%</b>	<b>4.5%*</b>
<b>2009</b>	<b>2%</b>	<b>2%</b>	<b>1.5%</b>	<b>RB 2.5% TB 5%</b>	<b>2.5%</b>	<b>3%</b>	<b>4.5%*</b>
<b>2009</b> interim rate	<b>2%</b>	<b>2%</b>	<b>1.5%</b>	<b>RB 2.5% TB 5%</b>	<b>2.5%</b>	<b>3%</b>	<b>4%*</b>
2008	2%	2%	1.5%	RB2.5% TB 5%	2.5%	3%	4%*
2007	4.5%	4.5%	3.5%	RB 4.5% TB 10%	4.5%	5.5%	7%*
2006	5%	5%	4%	RB 5% TB7.5%	5%	6%	8%*

\* Before deduction of the annual management charge for ISAs - 2.5% in year one and 1.5% in second and subsequent years.

## Key Facts

2005                      2006                      2007                      2008                      2009  
\*(Excluding Child Trust Fund)

<b>Premium Income £000's*</b>	<b>599</b>	<b>1285</b>	<b>1955</b>	<b>2381</b>	<b>2531</b>
<b>Total Assets £m</b>	<b>18.1</b>	<b>20.4</b>	<b>21.6</b>	<b>20.5</b>	<b>29.6</b>
<b>Number of Members*</b>	<b>4587</b>	<b>4867</b>	<b>5229</b>	<b>5710</b>	<b>6264</b>
<b>Number of Policies*</b>	<b>5605</b>	<b>5827</b>	<b>6188</b>	<b>6660</b>	<b>7201</b>

Investment Strategy & Financial Strength as at 31st December 2009

We have assets of over £29 million under Management with a free asset ratio of 12% \*

\*Excluding the Child Trust Fund, which has matched assets and liabilities, the free asset ratio is 16%

The Funds are actively managed to try and provide greater potential returns, with low to medium risk

The Society's strategy is to achieve a balance of income & capital growth through a combination of

Government Securities, Fixed Interest Stock, Equities, Property & Commercial Mortgages.

<b>Asset Allocation at 31/12/2009</b>	<b>2010</b>
<b>Equities</b>	<b>27%</b>
<b>Gilts, Bonds &amp; Fixed Interest</b>	<b>16%</b>
<b>Fixed term leased Commercial Property</b>	<b>34%</b>
<b>Commercial Mortgages</b>	<b>16%</b>
<b>Cash</b>	<b>7%</b>

Past performance is not a guide to future performance and cannot be guaranteed.

For a full explanation of the above figures or an illustration please contact us on the details below.

**Sheffield Mutual Friendly Society**

3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley, S75 3DP

tel: 01226 741000 url [www.sheffieldmutual.com](http://www.sheffieldmutual.com) email: [enquiries@sheffieldmutual.com](mailto:enquiries@sheffieldmutual.com)

Authorised and regulated by the Financial Services Authority

## Benefits

The majority of our policies have a guaranteed sum assured and in most cases will be for more than the total premiums paid.

Bonuses are calculated as a percentage of the guaranteed sum assured.

Once a bonus has been added it can not be taken away.

The society has never applied an MVR, although this is no guarantee of the future. Our policies are a low to medium risk.

**Our Ethical Stance.**  
We only invest in companies that are not involved in the production of Armaments, Tobacco or Pornography.

We are  
**confident**  
Our Asset  
allocation Is  
**well balanced.**