

Year Bonus Paid	Tax Exempt Savings Plan	Tax Exempt with life cover	Regular Savings Plan	Investment Bond	Income Bond	Pension Bond	Stocks & Shares ISA
2011 <i>Interim Rate</i>	2.25%	2.25%	1.75%	3%	3%	3.5%	5%*
2010	2.25%	2.25%	1.75%	RB 3.0% TB 5%	3%	3.5%	5%*
2010 interim rate	2%	2%	1.5%	RB 2.5% TB 5%	2.5%	3%	4.5%*
2009	2%	2%	1.5%	RB 2.5% TB 5%	2.5%	3%	4.5%*
2008	2%	2%	1.5%	RB 2.5% TB 5%	2.5%	3%	4%*
2007	4.5%	4.5%	3.5%	RB 4.5% TB 10%	4.5%	5.5%	7%*

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

## Key Facts

	2006	2007	2008	2009	2010
Premium Income £000's*	1285	1955	2381	2531	2716
Total Assets £m	20.4	21.6	20.5	29.6	39.4
Number of Members*	4867	5229	5710	6264	6912
Number of Policies*	5827	6188	6660	7201	8049

\* Excluding the Child Trust Fund

## Investment Strategy and Financial Strength as at 31st December 2010

We have assets of circa £40 million under Management with a free asset ratio of 11%\*

\*Excluding the Child Trust Fund, which has matched assets and liabilities, the free asset ratio is 17%  
 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.

## Benefits

The majority of our policies have a **Guaranteed Sum Assured**.

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

Once a bonus has been added it cannot be taken away. However, early encashment may incur a penalty.

The society has **never applied an MVR**, although this is no guarantee of the future.

Our fund is **low to medium risk**.

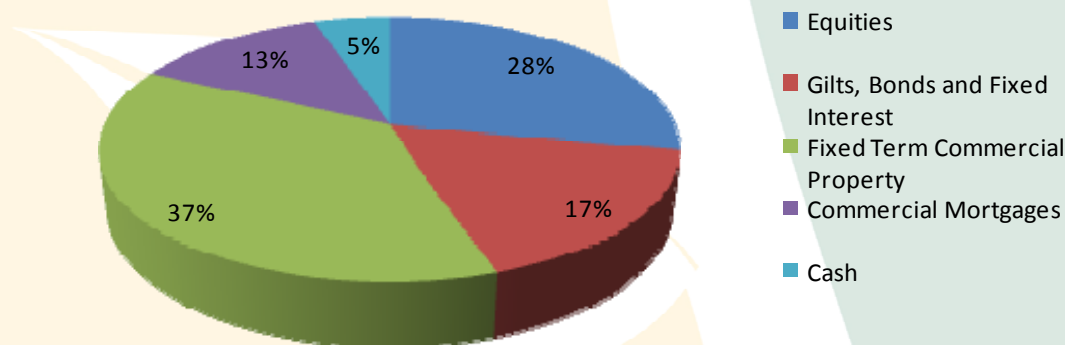
Being a Mutual Friendly Society we have no shareholders to satisfy, therefore **all our surplus profits are shared with our policy holder members**.

When you contact Sheffield Mutual you can be guaranteed a **friendly personal service**, you will never be put through to a call centre.

We are the **top performing product provider in the UK** for 10 and 15 year returns and one of the best for investment bonds.\*\*

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

## Asset Allocation at 31/12/2010



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.

\*\*Source Money Management Magazine April 2011

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Authorised and regulated by the Financial Services Authority

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