



# Endowment Performance Report. Sheffield Mutual Maintains Top Spot !

The recent with-profits survey results published by Money Management magazine have shown that **Sheffield Mutual continues to deliver market-leading returns to regular premium policyholders.**

The figures shown below are based on saving £50.00 per month in a conventional with-profits endowment savings plan, maturing on 1 February 2011.

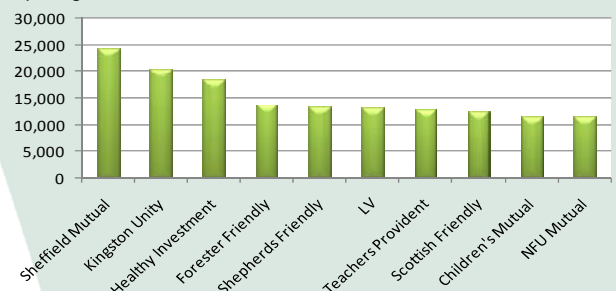
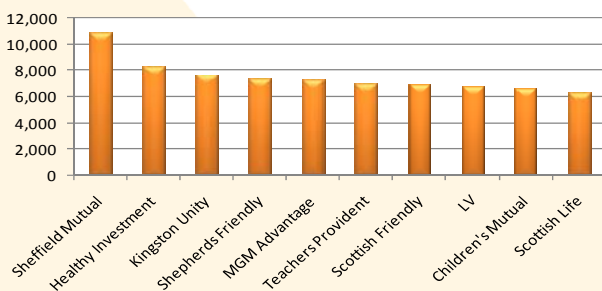
Source: Money Management magazine published April 2011. Past performance is not a guide to future performance. The payment of with-profits bonuses is not guaranteed and depends on the performance of the Society's investment fund. If a with-profits endowment savings plan is cashed in before the end of the term, then the investor may get back less than has been paid in. These tables show the top ten offices still open for business that have submitted performance data to Money Management.

10 Year Plan		
The companies listed are still open to new with profits endowment Business.	Maturity Value £	Annual Growth Rate %
<b>Sheffield Mutual</b>	<b>10,826</b>	<b>11.4</b>
Healthy Investment	8,287	6.3
Kingston Unity	7,600	4.6
Shepherds Friendly	7,318	3.9
MGM Advantage	7,230	3.7
Teachers Provident	7,006	3
Scottish Friendly	6,901	2.8
LV=	6,823	2.5
Children's Mutual	6,570	1.8
Scottish Life	6,349	1.1

15 Year Plan		
The companies listed are still open to new with profits endowment Business.	Maturity Value £	Annual Growth Rate %
<b>Sheffield Mutual</b>	<b>24,062</b>	<b>12.1</b>
Kingston Unity	20,338	10.2
Healthy Investment	18,415	9
Forester Friendly	13,836	5.5
Shepherds Friendly	13,238	4.9
LV=	13,019	4.7
Teachers Provident	12,811	4.5
Scottish Friendly	12,229	4
Children's Mutual	11,357	3
NFU Mutual	11,142	2.8

### How do we do it?

The performance data demonstrates that Sheffield Mutual has cemented its position over several years as a top performing product provider in the sector. Our ability to provide higher potential returns to policyholders is due to a combination of our member-owned mutual business model, a sharp focus on managing costs and a diversified low-to-medium risk with-profits investment fund. The fund is biased towards tenanted commercial property, which provides stable yields combined with the prospect of long-term capital growth.



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## With Profits Investment Bond Performance Report - January 2011

**Actual Cash in values for £10,000 with profits bond investment as at  
1st November 2010 after 5 years.  
Figures taken from Money Management Magazine January 2011 .**

The companies listed are still open to new with profits Bond Business.	Cash in value £	Annual Growth Rate %
Wesleyan	13,240	5.8
Norwich Union	12,610	4.7
<b>Sheffield Mutual</b>	<b>12,599</b>	<b>4.7</b>
Prudential	12,458	4.5
Foresters Friendly	12,016	3.7
Average UK Tracker Fund	12,003	3.7
Average Balanced Managed Fund	11,625	3.1
Standard Life	11,481	2.8
Average With Profits Bond	11,468	2.8
90 Day Deposit Account	10,536	1.0

Past performance is not a guide to future performance.

The Payment of with-profits bonuses is not guaranteed and depends on the performance of the Society's investment fund.

The Society's with-profits Investment Bond is designed to run for a minimum period of five years. Surrendering the Bond within five years could result in you receiving back less than you originally invested.

This table shows the top six performing product providers still open for business that have submitted performance data to Money Management. Where a provider has multiple funds, only the top performing fund is shown.

### Our Ethical Stance.

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

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