



# Sheffield Mutual



## 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 September 2011.

Source: Money Management magazine published November 2011. Past performance is not a guide to future performance.

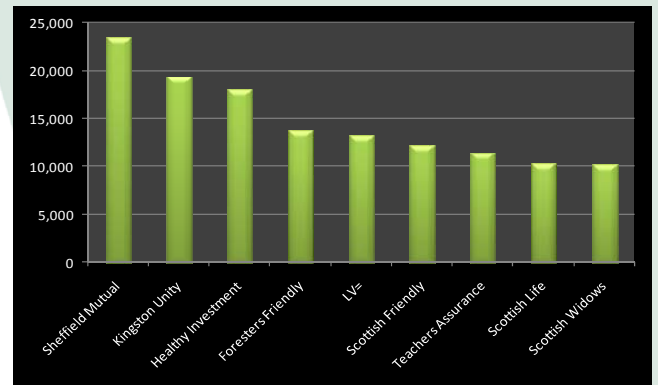
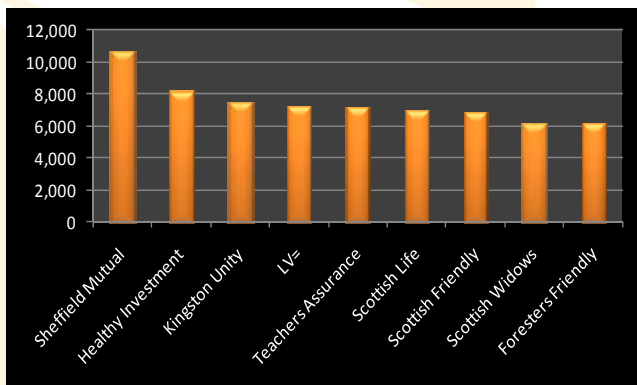
The payment of with-profits bonuses is not guaranteed and depends on the performance of the Society's investment fund.

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 nine 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 %
Sheffield Mutual	10,657	11.1
Healthy Investment	8,188	6.1
Kingston Unity	7,540	4.5
LV=	7,261	3.7
Teachers Assurance	7,138	3.4
Scottish Life	6,944	2.9
Scottish Friendly	6,902	2.8
Scottish Widows	6,154	0.5
Foresters Friendly	6,121	0.4

15 Year Plan		
The companies listed are still open to new with profits endowment Business.	Maturity Value £	Annual Growth Rate %
Sheffield Mutual	23,470	11.8
Kingston Unity	19,328	9.5
Healthy Investment	17,936	8.7
Foresters Friendly	13,836	5.5
LV=	13,234	4.9
Scottish Friendly	12,229	4.0
Teachers Assurance	11,345	3.0
Scottish Life	10,272	1.7
Scottish Widows	10,151	1.6



### 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.

We also top the tables over 20 & 25 years generating 11.8% and 11.1% respectively.



# Sheffield Mutual



## With Profits Investment Bond Performance Report - Compiled 9th January 2012 Moneyfacts.co.uk

**Best Returns on with-profits bonds over 5 years Surrender value of  
£10,000 investment as at 01/08/2011**

Company	Returns
AEGON	£14,742.00
Wesleyan Assurance	£12,718.19
<b>Sheffield Mutual</b>	<b>£12,497.33</b>
Aviva	£12,421.29
Prudential	£12,398.00
Healthy Investment	£11,728.00
NFU Mutual	£11,699.21
Legal & General	£11,197.19
Standard Life	£10,857.60

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.

### Our Ethical Stance.

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

Sheffield Mutual Friendly Society

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

South Yorkshire, S75 3DP

Tel: 01226 741000 Fax: 01226 741222 Url: [www.sheffieldmutual.com](http://www.sheffieldmutual.com)

Email: [enquiries@sheffieldmutual.com](mailto:enquiries@sheffieldmutual.com)

Authorised and regulated by the Financial Services Authority

UPDATED  
Jan 2012