



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 2010.

Source: Money Management magazine published November 2010. 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	10,970	11.6
Healthy Investment	8,476	6.7
Kingston Unity	7,767	5.0
Shepherds Friendly	7,266	3.8
LV=	6,559	1.8
Scottish Life	6,417	1.3
Teachers Assurance	6,392	1.3
Forester Friendly	6,317	1
NFU Mutual	6,111	0.4

15 Year Plan		
The companies listed are still open to new with profits endowment Business.	Maturity Value £	Annual Growth Rate %
Sheffield Mutual	24,504	12.3
Kingston Unity	21,056	10.6
Healthy Investment	18,905	9.3
Forester Friendly	14,402	6.0
LV=	13,720	5.4
Shepherds Friendly	12,786	4.5
Teachers Assurance	11,664	3.4
NFU Mutual	10,851	2.4
Scottish Life	10,569	2.1

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.

Sheffield Mutual Friendly Society

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Investment Bond Performance Report - July 2010

Actual Cash in values for £10,000 with profits bond investment as at 1st May 2010 after 5 years.

Figures taken from Money Management Magazine July 2010.

The companies listed are still open to new with profits Bond Business.	Cash in value £	Annual Growth Rate %
Wesleyan	13,559	6.3
Scottish Equitable	13,434	6.1
Sheffield Mutual	12,738	5.0
Royal London	12,676	4.9
LV Growth	12,632	4.8
C G N U	12,351	4.3
Pru—Prspects Opt Bonus	12,246	4.1
Standard Life Stepped	11,997	3.7
LV Income	11,962	3.6
Standard Life Level	11,923	3.6

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 ten offices still open for business that have submitted performance data to Money Management.

Our Ethical Stance.

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

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