

**IMPORTANT - Please read this information in conjunction with the other product information provided**

## With profits endowment savings plans PAST PERFORMANCE RESULTS



**The recent full-cost with profits endowment survey published by Moneyfacts Investment, Life & Pensions magazine shows that Sheffield Mutual continues to deliver market-leading returns to regular premium policyholders over 10, 15, 20 & 25 years.**

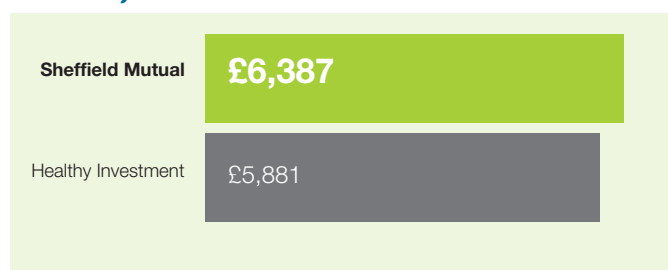
The figures shown are based on a non-smoking male aged 29 years 11 months at outset, saving £500 per annum in a full-cost with profits endowment savings plan, maturing on 1st June 2018. Source: Moneyfacts Investment, Life & Pensions Magazine published July 2018.

**The past performance figures quoted are not a reliable indicator of future results.**

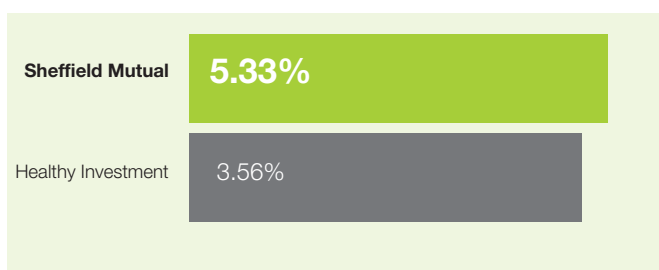
These tables show the top offices that have submitted performance data to Moneyfacts Investment, Life & Pensions. The figures for all offices relate to traditional with profits and may be closed issues of the plans.



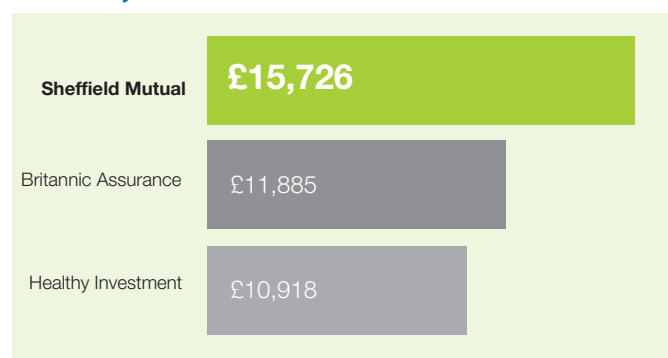
### Maturity Value after 10 Years



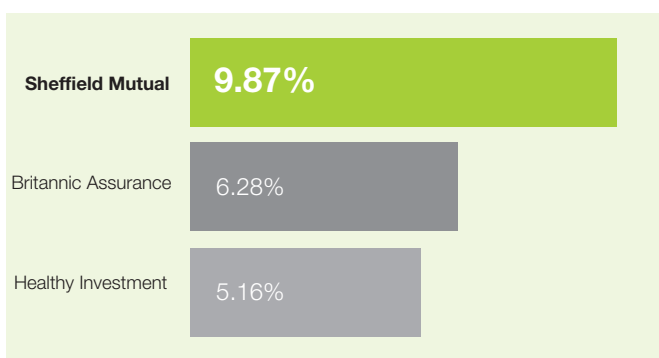
### Annual Growth Rate % after 10 Years



### Maturity Value after 15 Years



### Annual Growth Rate % after 15 Years



### How do we do it?

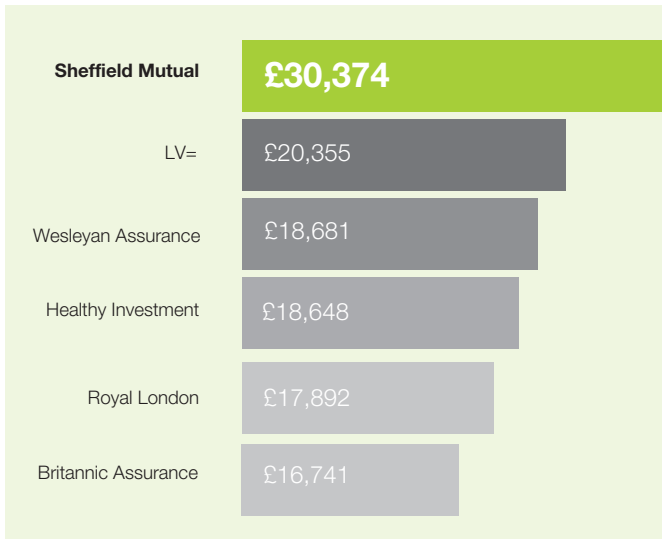
The performance data demonstrates that Sheffield Mutual has cemented its position over several years as a top performing product provider in the sector. Our ability to provide higher potential returns to policyholders is due to a combination of our member-owned mutual business model, a sharp focus on managing costs and a diversified 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.

**The past performance figures quoted are not a reliable indicator of future results.**

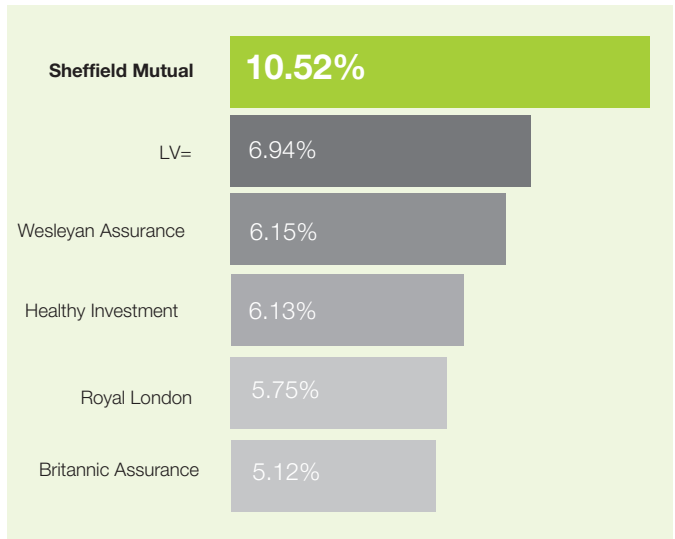
### We're ethical

It is our aim not to invest knowingly or directly in industries relating to armaments, tobacco, gambling or pornography.

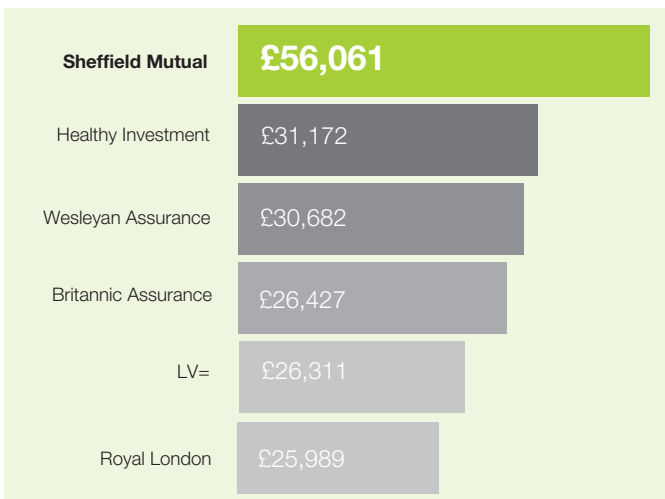
## Maturity Value after 20 Years



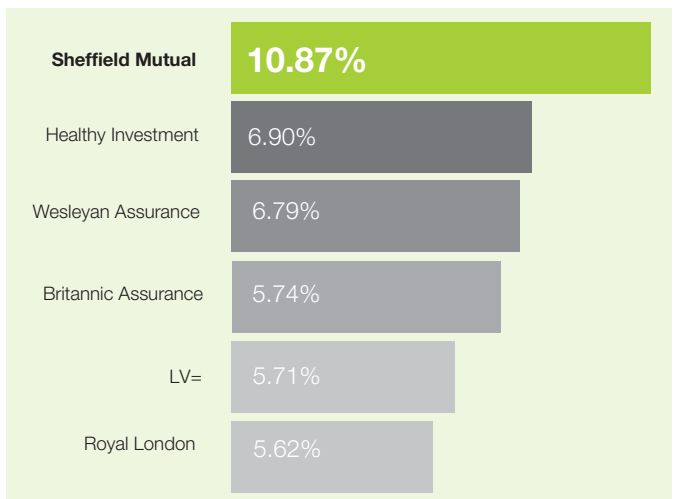
## Annual Growth Rate % after 20 Years



## Maturity Value after 25 Years



## Annual Growth Rate % after 25 Years



The past performance figures quoted are not a reliable indicator of future results

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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.



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