

## Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

### Old Mutual Global Portfolios - Balanced Fund - Class - A (ISIN:LU0778115914)

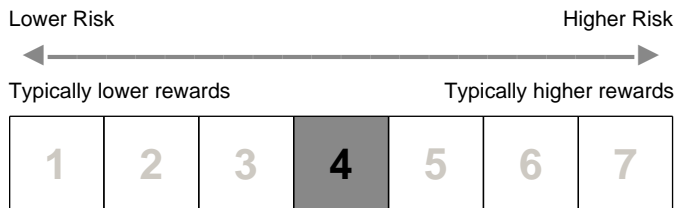
#### a sub-fund of OLD MUTUAL GLOBAL PORTFOLIOS

This fund is managed by Andbank Asset Management Luxembourg

#### Objectives and Investment Policy

- The Investment Objective of the Sub-Fund is to maximize total return (the combination of income and growth of capital) through investments in a diversified range of asset types.
- Typically, the Sub-Fund will have 60% exposure to equities. According to market circumstances, the Investment Manager will have the flexibility to reduce the equity exposure to a minimum of 25% of the portfolio or to increase it to a maximum of 85% of the portfolio.
- The Sub-Fund may use financial derivative instruments for hedging and/or investment purposes. Any resulting leverage will be within the limits specified by the Regulations. The Sub-Fund is expected to have a maximum of 20% derivatives exposure (netted).
- The reference benchmark for this Sub-Fund is: Equity (60%) - MSCI World Index (MXWO Index) Fixed income (40%) - JPMorgan Hedged USD GBI Global (JHDCGBIG Index)
- Shareholders may redeem their shares in the Sub-Fund on each business day in Luxembourg.
- The Sub-Fund may have the possibility to be 100% invested in cash and equivalent for a limited period of time in order to protect shareholder in case of adverse market conditions.
- The investment objective is achieved through a diversified portfolio that invests, primarily via open ended investment companies, exchange traded funds and other collective investment schemes, across a wide range of asset classes in varying proportions over time. These include equities, fixed income, cash, properties, commodities and other alternative investments in compliance with the Law of 2010. The portfolio may also invest directly in Transferable Securities and/or unit trusts.
- Shares are non-distributing: any income generated by the compartment is reinvested to grow the value of shares.

#### Risk and Reward Profile



- Historical data used may not be a reliable indication of the future risk profile of the sub-fund.
- This category is not guaranteed to remain unchanged and may shift over time.
- The lowest class does not mean that the investment is risk free.
- This fund was categorised in risk class 4 because, in accordance with the investment policy, the value of the investments may fluctuate moderately. Consequently, both the expected return and the potential risk of loss may be average. This indicator is based on simulated historical data based on the last 5 years volatility and places the compartment in this category.

#### The sub-fund is subject to the following risks:

- **Credit risk:** the Fund invests in securities which are exposed to the risk that the issuer will be unable to meet its repayment obligations. The credit rating and risks associated with such securities can change over time and therefore affect the value of the investments.
- **Liquidity risk:** Securities may become less liquid during extreme market conditions and it may be difficult for unitholders to get redemption proceeds in a timely manner.
- **Counterparty risk:** Risk that the counterparty to mutually agreed contracts does not meet its obligations.
- **Operational risk:** Risk of material loss resulting from human error, technical faults, inappropriate procedures or controlling.
- **Use of derivatives:** The sub-fund invests in derivatives for hedging and other investment purposes, increasing or reducing exposure to underlying assets.
- **Currency risk:** Investments in securities denominated in currencies other than the Sub-fund's Base Currency may be subject to adverse fluctuation in currency exchange rates.
- **Duplication of certain fees and expenses:** Where investments are made in other funds, this might result in duplication of certain fees and expenses for investors. Investors are also subject to potential risks associated with such funds.
- **Market risk:** The value of assets in the Portfolio is typically dictated by a number of factors, including the confidence levels of the market in which they are traded.

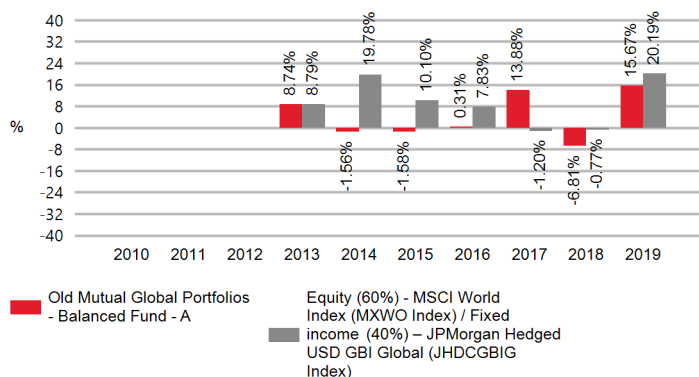
## Charges

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry Charges	None
Exit Charges	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing Charges	1,73%
Charges taken from the fund under certain specific conditions	
Performance fee	None

- The **entry and exit charges** shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.
- The **ongoing charges** figure is based on expenses for the year ending 31 December 2019. This figure may vary from year to year. It excludes: Portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.
- For more information about charges, please refer to the fund's prospectus available at the registered office of the fund and on the following website:  
<https://www.andbank.com/luxembourg/>

## Past Performance



- The performance figures shown in the bar chart are not a reliable indication of future performance.
- The calculation of past performance includes ongoing charges but does not include entry charge
- The sub-fund and the Class were launched on 23 April 2012.
- The currency of the sub-fund and Class is USD.

## Practical Information

- The Depositary of the fund is The Bank of New York Mellon (Luxembourg) S.A.
- Prospective investors should inform themselves as to the tax consequences within the countries of their residence and domicile for the acquisition, holding or disposal of shares in the fund.
- Copies of the prospectus and of the last annual and semi-annual reports of the entire fund as well as other practical information such as the latest price for the units may be obtained free of charge, in English, at the registered office of the fund: 4, rue Jean Monnet L-2180 Luxembourg, Grand Duchy of Luxembourg and on the following website: <https://www.andbank.com/luxembourg/>.
- The tax legislation in Luxembourg may have an impact on your personal tax position.
- Conversion in and out between compartments/classes of shares within the fund is allowed.
- The fund is an umbrella fund offering several compartments whose assets and liabilities are legally segregated between each other. Such document only describes Class A of Old Mutual Global Portfolio - Balanced Fund. Class C and Class I are also available within this compartment. Further information on such classes is available on the following website: [www.andbank.lu](http://www.andbank.lu).
- Old Mutual Global Portfolios may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the fund.
- Information related to the remuneration policy of Andbank Asset Management Luxembourg is located in the prospectus and available at <https://www.andbank.com/luxembourg/> A paper copy may be obtained free of charge upon request at the Fund's registered office.

This fund is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier (CSSF)

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This key investor information is accurate as of 19/02/2020