



OLD MUTUAL

# ORION INVESTMENT OPTIONS BROCHURE



# INTRODUCTION

Welcome to Orion's enhanced investment options designed to empower your employees with a secure and prosperous financial future. As part of our commitment to delivering tailored solutions, we present a range of investment portfolios that cater to various risk appetites and long-term financial goals.



## Orion Smoothed Choice (Default)

**Long-Term Target Return:**

**NCPI**  
**+3.96%**

### Brief Summary:

- A multi-asset fund providing smoothed, real returns with guarantees.
- Very low chance of negative returns month to month.

### Member Suitability:

- Ideal for members preferring stable retirement savings without monthly reduction
- Suited for those with a low-risk tolerance.



## Orion Trustee's Choice

**Long-Term Target Return:**

**NCPI**  
**+4.54%**

### Brief Summary:

- Combination of Balanced and Smooth Bonus portfolios.
- Designed for improved long-term returns with limited smoothing and capital guarantees.

### Member Suitability:

- Suited for members with a greater understanding of the investment market and higher risk tolerance.



## Orion Employer's Choice

**Long-Term Target Return:**

**Depends on fund selection**

### Brief Summary:

- Offers a variety of Balanced portfolios for maximum long-term returns.
- Employers can select 2-5 funds based on their preferences.

### Member Suitability:

- Ideal for members with a greater understanding of the investment market and a high degree of risk tolerance.



## Orion Capital Protection Option

**Long-Term Target Return:**

**NCPI**  
**+2% to 4%**

### Brief Summary:

- A multi-asset smoothed bonus fund offering 100% or 90% guarantee of capital and returns.
- Auto switch for members 3 years to retirement, with the option to opt-out.

### Member Suitability:

- Automatic switch for members close to retirement; optional for others.



Upper-quartile portfolio with impactful results



### Orion Trustee's Choice



**Brief Summary**  
Combination of portfolios from Old Mutual and other reputable funds



**Portfolio Strategy**  
Balanced approach with varied asset classes for diversification.



**Flexibility**  
Offers improved long-term returns with moderate risk.



### Orion Smoothed Choice (Default):



**Brief Summary**  
Fully invested in Old Mutual Namibia Absolute Guarantee Portfolio 50.



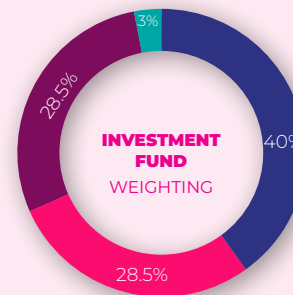
**Portfolio Strategy**  
Management fees based on a sliding scale, ensuring good downside protection.



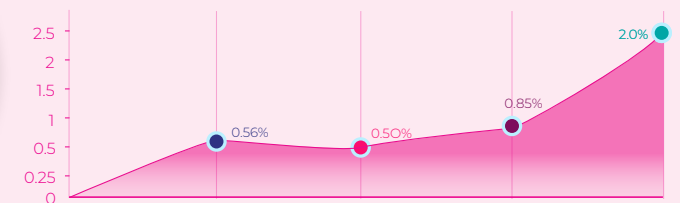
**Flexibility**  
Monthly smoothed returns with very low volatility.



**Performance**  
Smoothed bonus product targeting NCPI +4.0% - 6.0% over the long term



INVESTMENT MANAGEMENT FEE



Old Mutual Absolute Growth Portfolio - Smooth (50)

NAM Coronation Balanced Plus Fund

Allan Gray Namibia Balanced Fund

Caliber Capital



## Orion Employer's Choice:

**Brief Summary**  
Employers can select 2-5 portfolios, including Capital Guarantee and Balanced Market options

**Portfolio Strategy**  
Annual review and potential portfolio switch.

**Flexibility**  
Flexibility for members to choose within the selected range.

# ORION EMPLOYER'S CHOICE INVESTMENT OUTLOOK

	Old Mutual CoreGrowth Portfolio 100	Old Mutual CoreGrowth Portfolio 90	Allan Gray Namibia Global Balanced Fund	Ninety-One Managed Fund	Nam Coronation Balanced Plus Fund	OLD Mutual Namibia Profile Pinnacle
<b>TARGET</b>	NCPI +2% to 3% over medium to long term	NCPI +3.0% - 4.0% p.a. over medium to long term	NCPI +5% to 6% Over 3 years	NCPI +5% over 3 years	NCPI +4% to 5% over 5 years	NCPI +6% over 5 years
<b>FEES</b>	Investment management fee: 0.50% - 0.35% on AUM	Investment management fee: 0.50% - 0.35% on AUM	Investment Management Fee: 1%-2.5%	Investment management fee: 1.00%	Investment management Fee: 0.85%	Investment management Fee: local assets 0.55% per annum, and offshore assets 0.80% per annum.
<b>BRIEF SUMMARY</b>	The objective is to protect capital and the previous bonuses declared.	The objective is to protect capital and the previous bonuses declared.	It is managed using mainly the values strategy which focuses on identifying quality assets priced below their intrinsic value. This strategy provides a downside protection during bear periods.	This is a market linked pooled product.	The NAM Coronation Balanced Plus fund is a pooled market-linked fund managed through the manager's best views with an optimal combination of different asset classes.	This is a pooled market-linked balanced portfolio which places emphasis on asset allocation across all asset classes.
	The returns (bonuses) are smoothed monthly and have a distinct characteristic of a very low volatility because of the smoothing mechanism.	The returns (bonuses) are smoothed monthly and have a distinct characteristic of a very low volatility because of the smoothing mechanism.	It is suitable for investors with an average risk tolerance and is benchmarked against the mean performance of other large managers. It aims to outperform the average peer group on a three-year rolling cycle.	It is suitable for investors with a moderate risk tolerance and is benchmarked against the mean performance of other managers as surveyed by investment consultants.	The fund is managed to achieve long-term results, which by nature will have a strong bias towards local and international equities. Equity as an asset class may never comprise more than 75% of the fund's portfolio, while exposure to foreign assets is currently limited to 35%.	The portfolio is closely aligned with OMIGSA's multi asset class boutique's best investment view, emphasizing the portfolio's aim to have a balanced, optimal asset allocation to provide long-term growth.
	100% of capital invested and declared bonuses are guaranteed and this guarantee is underwritten by a premium of 1.8% per annum paid to Old Mutual. This is a perfect option for members 3 years to retirement.	90% of capital invested and declared bonuses are guaranteed and this guarantee is underwritten by a premium of 0.80% per annum paid to Old Mutual. This is a perfect option for members 3 years to retirement.	Returns on this investment are directly linked to a significant equity exposure and as such this investment is regarded as carrying a moderate risk and negative returns in the short term are possible.	This strategy invests in shares with upward earnings revisions and divests from those with downward trends. It maintains balance across asset classes for consistent 3-year returns, aiming to outperform peers.	This product is benchmarked against the average return of Namibia Peer Group Funds. It aims to outperform the average peer group on a five-year rolling cycle.	The strategy involves a moderate risk approach, aiming for consistent long-term real returns and outperforming peers. The portfolio targets upper-quartile performance over the medium term, reflecting a moderate to high-risk profile for substantial real returns.
<b>Style</b>	Capital Guarantee	Capital Guarantee	Value Manager	Growth Manager	Relative value	Maximum Equity

## ADVISORY REQUIREMENTS:

1

### CONSULTATIVE PROCESS:

- Intermediary/Consultant collaboration for asset manager selection.
- Consultation report with evidence of employee endorsement.

2

### RISK CONSIDERATIONS:

- Volatility, inflation, and manager selection risks highlighted.
- Emphasis on blending appropriate asset managers for a balanced strategy.

### Administration Process:

- Board instruction to the Administrator for portfolio switch within a 60-day period.

- Employers to advise the Administrator of the portfolio switch by April 30.

## YOUR PATH TO FINANCIAL CONFIDENCE

Orion's investment options empower employers and employees alike to navigate the financial landscape confidently. With a focus on risk-adjusted returns, capital protection, and flexibility, our solutions are tailored for a secure financial future. Consult with your intermediary or investment consultant to make informed decisions aligned with your long-term objectives.



For more information on Orion Namibia or to discuss the choices and options available, contact an Old Mutual Personal Financial Adviser, a qualified and registered intermediary, or an Old Mutual Corporate Consultant in your area.

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real answers to real needs