

# Investo Portfolio: Investo Endowment

Build your future and retire happily when you invest and see your money grow with compound interest



**Have you thought about your days when you retire? Whether you plan to just relax on the stoep, start a brand-new venture, or have more time with your grandchildren – you need the money to finance that lifestyle.**

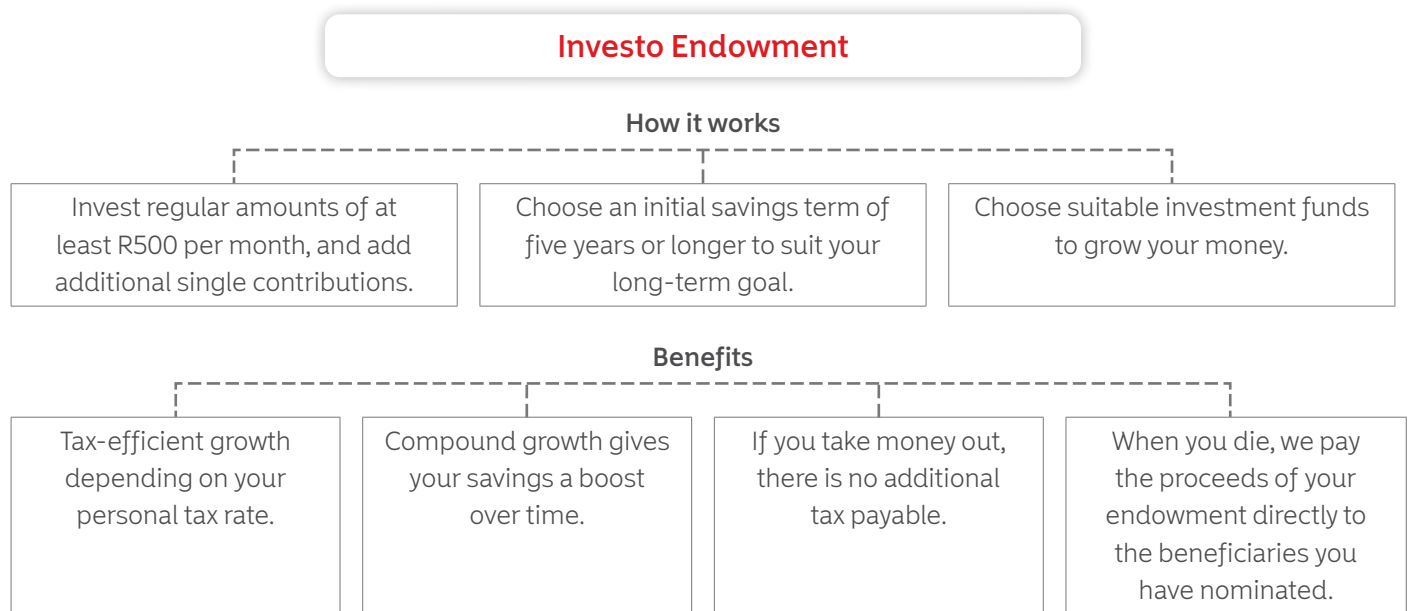
Making sure you have enough money for your retirement is an important part of your journey to success. Build up your savings so that you are financially prepared to live comfortably in your retirement years.

## Plan and save so that you can retire comfortably

Before retirement, the sooner you start saving for it, the better. After you retire, you also need to make sure that you get more growth while living off the income you withdraw.

Momentum has different products that you can use to save and invest to provide for your retirement.

One of these products is the **Investo Endowment**. An endowment is an investment product with certain rules and restrictions. It may have tax- and estate planning benefits depending on your circumstances. It is a great product to consider if you have exhausted your retirement tax breaks, or for other reasons your financial adviser suggest.



The Investo Portfolio platform is ideal if you prefer a **committed approach** to saving and investing. It offers certain features to help you remain invested until the end of the product term:

- A loyalty bonus at the end of the product term, as well as every five years during the product term, pays back most of the administration fees to reward your commitment.
- Enhanced allocations boost the contributions into your investment fund.
- Contribution holidays for when there is an unexpected financial bump in the road and you need to skip contributions for a couple of months.
- The contribution replacer will pay your contributions when you can't because of certain disability events that we cover, or if you die before the end of the product term.
- Guarantees can add some certainty about the minimum growth you can expect.

### **Give your retirement planning Momentum**

In keeping with our purpose of enhancing the journey to success of individuals, their families and their businesses, our investment philosophy prioritises the prospect of clients achieving their own unique investment goals. We call this revolutionary investment approach outcome-based investing.

For more information on outcome-based investing and Momentum Multi-manager [click here](#).

**At Investo we want to empower the future you, today.**