momentum

Momentum Wealth: Flexible Investment Option

Choose how long you want to invest for, and which portfolios to grow your money in, as you build your future retirement savings

Save enough before you retire so that you can

1 be **financially prepared**

and

2 live **comfortably**

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 draw.

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

One of these products is the **Flexible Investment Option**. This is an investment product where you can take out some or all your money whenever you need to.

Flexible Investment Option

How it works

- Invest a lump sum amount of at least R50 000, and/or regular amounts of at least R1 000 per month, and add additional amounts at any time.
- Choose how long you want to invest for to suit your goal.
- Choose suitable investment components to grow your money.

Benefits

- Use interest and capital gains tax exemptions to minimise tax payable on your investment.
- You can access your money whenever you need to.

Give your retirement planning Momentum

Momentum Wealth helps you build and protect your financial dreams on your journey to success, whether immediate or over the longer term.

With a world of choice to suit each person's investing needs, your financial adviser can guide you with sound financial planning and advice for your different financial goals.

Momentum Wealth is ideal if you prefer a **flexible approach** to saving and investing. It gives you the freedom to choose how you want to achieve your goals through a comprehensive product range. We have a range of local and global **unit trusts** to suit your personal investment needs and goals. You can also hold different types of investment components managed by other investment managers – an all-in-one convenient solution. Your financial adviser will help you choose the most suitable investment solutions.

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