

# Momentum Wealth: Retirement Preservation Option

When you leave your employer, preserve and grow your retirement savings with tax-free benefits

Save enough before you retire so that you can



and



**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 **Retirement Preservation Option**. A preservation fund is an investment product that helps you to preserve your retirement savings and continue to grow it when you leave an employer's pension or provident fund.

## Retirement Preservation Option

### How it works

Invest lump sum amounts of at least R50 000 that you transfer from a pension or provident fund.

Choose any retirement date from age 55.

Choose suitable investment components to grow your money.

### Benefits

Tax-free growth.

Potential tax concessions when you retire.

Your retirement money is protected from creditors.

If you die before retirement, we pay the proceeds of your preservation fund directly to your dependants and/or beneficiaries you have nominated.

## 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.

The Retirement Preservation Option is a life insurance product, underwritten by Momentum Metropolitan Life Limited, a licensed life insurer under the Insurance Act and administered by Momentum Wealth (Pty) Ltd.

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