

# Investo Portfolio: Investo Endowment

Save for your future needs, invest long-term for five years or more, earn a loyalty bonus and your commitment will pay



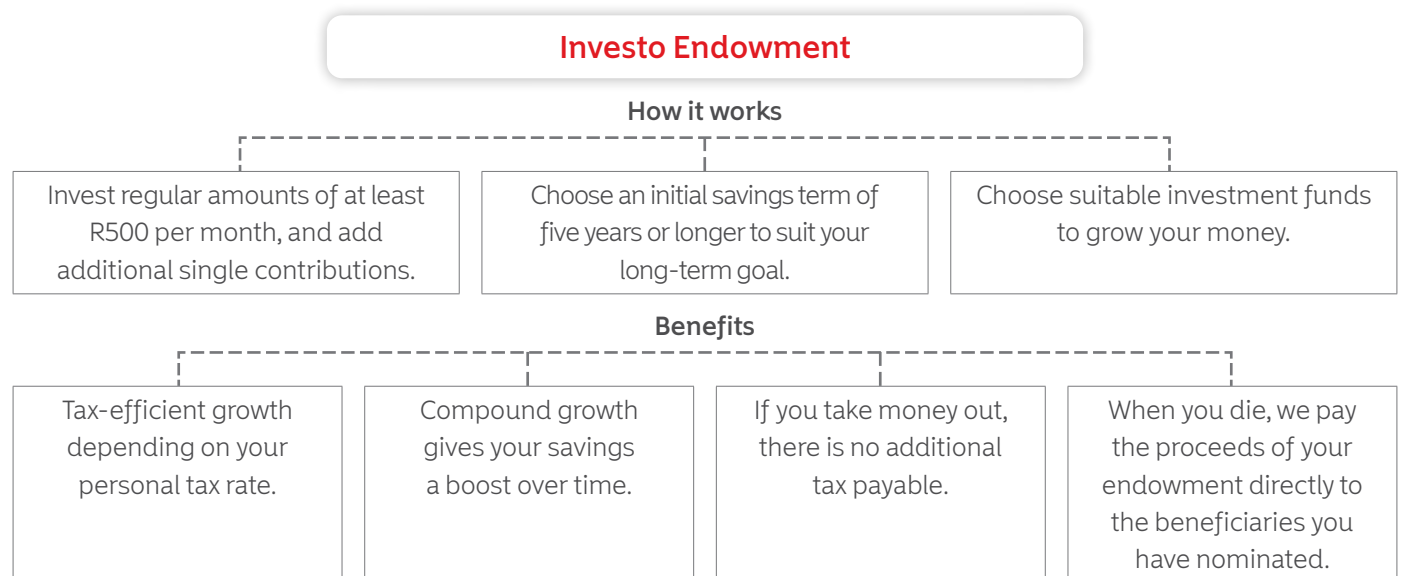
**Whether you want to save for a car, or that dream house at the beach, you can achieve that goal if you have a financial plan that you stick to.**

By doing this, you will be saving and investing regularly because you know what your needs are and what you want to achieve, while building your own future.

## Financial security for your future

Momentum has different products that you can use to save and invest for your future needs.

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.



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.

## **Save and invest with Momentum for what you want to achieve in the future**

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.**