

Momentum Wealth: Flexible Endowment Option

Invest a lump sum or regular amounts to grow your money so that you have the finances for what you would like to achieve in future



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 **Wealth Flexible Endowment Option**. An endowment is an investment product with certain rules and restrictions, and it may have tax- and estate planning benefits depending on your circumstances.

Wealth Flexible Endowment 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, with limited access to the money in your endowment during the first five years.

Choose suitable investment components to grow your money.

Benefits

Tax-efficient growth depending on your personal tax rate.

Compound growth gives your savings a boost over time.

If you take money out, there is no additional tax payable.

When you die, we pay the proceeds of your endowment directly to the beneficiaries that you have nominated.

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

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 Flexible Endowment 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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For investments in collective investments schemes (CIS) (unit trusts), refer to the minimum disclosure document (MDD), which is available from the relevant CIS manager. The MDD contains important information about investments in the particular CIS.

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