

Momentum Wealth: Flexible Investment Option

Have money available to cover any emergencies that may arise by investing a lump sum and regular amounts and leaving it to grow



44.7% of households that are financially well do not have access to savings in case of emergencies, compared to 73% of financially unwell households*.

*Momentum/UNISA Household Financial Wellness Index 2018

If something happens that could have a negative financial impact on you, your family and your future, you will need money to make sure that you can cover it. If you save regularly and put money aside for emergencies, you will be able to pay for any future emergencies without going into debt.

Have sufficient savings, in case of emergency

Momentum has different products that you can use to save for emergencies.

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

Keep your money invested until you need it.

Choose suitable investment components to protect 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.

Build your emergency savings with 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 hold different types of investment components managed by different investment managers, both locally and offshore – an all in one convenient solution. Your financial adviser will help you choose the most suitable investment solutions.

The **Flexible Investment Option** is a Financial Sector Conduct Authority (FSCA) Category III Administrative financial services provider (FSP) investment product, administered by Momentum Wealth (Pty) Ltd.

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