

Momentum Wealth: Flexible Endowment Option

Choose how you would like to invest, benefit from tax-efficient growth and leave the legacy you planned for



When you have been managing your money and doing things according to a plan to grow it as well, you will be able to build a financially stable and wealthy future for yourself and your loved ones.

You will have peace of mind and be able to leave a legacy with confidence.

Save, invest and build your future wealth

Momentum has different products that you can use to save and invest to create your wealth.

One of these products is the **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.

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 you have nominated.

Build your future and create your wealth 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 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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