

## Get more out of your investments

Momentum Savings will support you on your investment journey so you can achieve your goals and dreams with their Investo products.

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### Get more out of your investment with these features:

#### Loyalty bonus

If you **stay invested** until the end of your investment term, **we reward your commitment** with a loyalty bonus. You get back most of the administration fees you paid, and see the positive effect on your growth. *It's free. You get it automatically.*

#### Contribution replacer

**We pay your contributions** when you die or become disabled. This could be the biggest gift to you, your loved ones or the employees of your small company. *You pay for it. The cost depends on your personal circumstance.*

#### Enhancer benefit

At retirement, instead of taking a lump sum in cash, your money is **paid out into an endowment** contract that can **last for as long as you want**. You can also **add money**. The tax you pay on the growth in your fund is capped at 30%, which means you will have **more in your pocket** (if you are a high-net-worth client). You can then withdraw this money as you wish without paying tax on the income you withdraw. *It's free. You get it automatically.*



## Guarantees

We guarantee that **your capital will be safe**, or that your **growth** will reach a certain percentage. With the **Volatility Protector** you are protected against market antics to avoid an unpleasant surprise just as your investment is about to pay out. *Some guarantees are inherent to the fund, and you don't pay extra for it. For others you pay. The cost depends on the investment term and what level of guarantee you want.*

## Enhanced allocation

We **boost your savings** by bumping up your regular payments if they are above a certain amount. If you invest more than R1 250, **we add 0,5% from our pocket** to your investment, and if you invest more than R3 130, **we double that to 1%**. *It's free. You get it automatically.*

## Retirement booster

This feature pays out **an additional tax-free amount** when you retire if your retirement annuity is **linked to qualifying Momentum Life Insurance risk benefits** such as various death, disability, income protector or critical illness benefits. *It's free. You get it with your life insurance.*

## Get these benefits with these solutions:

Investo Retirement Annuity	Investo Endowment
<ul style="list-style-type: none"><li>✓ Loyalty bonus</li><li>✓ Contribution replacer</li><li>✓ Guarantees</li><li>✓ Enhanced allocation</li><li>✓ Enhancer benefit</li><li>✓ Retirement booster*</li></ul>	<ul style="list-style-type: none"><li>✓ Loyalty bonus</li><li>✓ Contribution replacer</li><li>✓ Guarantees</li><li>✓ Enhanced allocation</li></ul>

\*Feature linked to qualifying Momentum Life Insurance risk benefits.

Terms and conditions apply.

Speak to your financial adviser.

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