

## Momentum Savings

# Investments to achieve your goals

Momentum Savings offers two great solutions to **grow your money** and help you achieve your investment goals.

**Our Investo products help you to save consciously.**

### A retirement annuity



Imagine planting a young fruit tree that will bear succulent fruits ready for the picking **by the time you retire**. The more fertiliser you add during its lifetime, the better it will grow. But the bulk of the fruit is forbidden until you retire.

- 1 You contribute a certain **minimum amount every month**.
- 2 You have **access** to some of your savings **before age 55** but must keep most of it invested until then.
- 3 You can then take some money as a **lump sum** and use the rest to buy an annuity that will **pay you a regular income during retirement**.

### An endowment



This could be an acacia tree that has its own defence mechanism - the tannin it produces when an animal starts to eat it, makes the leaves indigestible. Similarly, an **endowment limits the amount you can be taxed on to 30%**. This solution will suit you if you are in a higher tax bracket.

- 1 You need to **stay invested for a minimum of five years**.
- 2 You can make a **withdrawal only once** during the first five years, with certain restrictions.

### Momentum Savings is about saving consciously for the long term



Making conscious saving a priority now, actively **shapes the life you want for tomorrow**. At Momentum Savings, we believe every action - no matter how small - adds up over time, reducing pressure later, even for retirement. Our financial expertise and unique product features **reward you for staying invested**.

- 1 **Time and discipline** are powerful tools, and long-term growth is the best and safest way to grow your savings and achieve your life goals.
- 2 Our track record proves that **conscious saving is a smart and proactive choice**.

Terms and conditions apply.

*Speak to your financial adviser.*

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