

# Wealth Investment Series: 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 portfolios 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.

## Unlock more value

You can earn points with [Multiply Premier](#), Momentum's wellness programme, if you have savings and retirement products with Momentum.



Max points		SINGLE	500	FAMILY	1 000			
Activity	What to do	<1 year	1 year	2 years	3 years	4 years	5+ years	
Savings products with Momentum.	Keep your Momentum products active and automatically get points awarded every year.	70	80	90	100	110	120	

## Build your future and create your wealth with Momentum

Investment success is within everyone's reach with [Momentum Outcome-based Solutions](#).

We consider all clients' needs when we build these solutions. When you have decided on the outcome you want and your investment period, stay invested and maximise the chance to achieve your goal. In short, your goal is our benchmark.

The **Wealth Investment Series** 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. Our range of Momentum Outcome-based solutions caters for the full spectrum of investment outcomes. You can also hold different types of investment components managed by other investment managers – an all-in-one convenient solution.