You want to invest your money over the medium to long term. You also want to adapt your investment to what you need and how much risk you can handle. And you want the freedom to keep adapting it, because you can. You choose how long you want to invest for to suit your goal and the investment options you need. Whatever the legacy you want to leave is, you want to tailor it your way. But in the process, you don’t want your tax obligations to eat into the growth too much, and your objective.

You invest to have enough for your needs on your journey to success. We know your journey is unique – you may want to invest for your children’s education, a dream holiday or a nest egg for starting your own thing.

Flexible Endowment Option
**Give your investments momentum**

We help you invest with confidence, and stay invested on your journey to success.

A safe journey with us starts with you and your financial adviser mapping out your destination and planning the best way to get there. You can choose from a wealth of investment options to suit each of your investment needs and goals. With us, your investments have momentum.

---

**How can the Flexible Endowment Option help you?**

It gives you the opportunity to enjoy tax-efficient growth potential if you are in a higher income tax bracket. You choose how you would like to invest, and the most suitable investment options to achieve your goal.

**Is it for you?**

- Yes, if you have medium- to long-term investment goals.
- Yes, if you want to invest a lump sum or a regular amount.
- Yes, if you are in a higher income tax bracket and would like to save tax on your investments.
- Yes, if you want to nominate a beneficiary for proceeds or ownership.

**Features**

- Gives you tax-efficient growth potential depending on your personal tax rate.
- Estate planning benefits – potential saving on executor fees.
- Compound growth can give your investments a boost over time.
- If you take money out, there is no additional tax payable after we’ve paid Sars.

**When is it not for you?**

- When you need access to all your money during the first five years. Invest only if you are happy with accessing your money twice in the first five years, and don’t expect to need more than your investment plus 5% growth.
What does it cost?

- Most investments have the following fees:
  - An investment management fee for the management of the funds you choose.
  - An administration fee to cover the cost of administering your investment.
  - An adviser fee for the advice and services you get from your financial adviser.
- Once you apply for a Flexible Endowment Option, your quote will set out the fees.
- Each minimum disclosure document (fund fact sheet) sets out the investment management fee for that fund. Get the latest ones.

Unlock more value
If you are a member of Momentum’s wellness programme, Multiply, you will get points for having investment products with us.
More advice and how to apply
Speak to your financial adviser who will help you to apply and choose suitable investment options. If you don’t have one, go to momentum.co.za.

Contact details
Momentum Wealth ShareCall number:
0860 546 533
Telephone: +27 (0)12 675 3000
Email: wealthservice@momentum.co.za