

## Momentum Wealth

### Flexible Investment Option

In the modern age we like to live freely. We don't like just anyone telling us what to do, or the burden of rules and restrictions. This can be what you're looking for in an investment – the freedom to tailor it to meet just what you need, and no regulatory restrictions. You can access it when you want and even request to withdraw a regular amount to supplement your income if you want to. You can change it when your circumstances change.

You invest to have enough for your needs on your journey to success. We know it's unique – whether you're investing for your children's education, a dream or leaving a legacy.

## Singular personalisation on your journey to success

Our investment platform helps you build and protect your financial dreams on your journey to success, whether immediate or over the longer term.

With singular personalisation, we reimagined the idea of an investment platform where technology makes personal objectives and goals the centre of all investment experiences. By offering 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.

Each person's investing journey to success is unique and personal.

With us, you can shape that journey in the most singular way.

## How can the Flexible Investment Option help you?

It gives you the flexibility and freedom you need to invest without restrictions. You choose how you would like to invest, and how much you want to withdraw whenever you need to. You also choose the most suitable investment solutions to help you achieve your goal. The longer you stay invested, the better.

### Is it for you?

- Yes, if you want a flexible investment solution.
- Yes, if you always want easy access to your money.
- Yes, if you want to invest a lump sum or a regular amount.
- Yes, if you want the choice to supplement your income with regular withdrawals from the investment.

### Features

- You can pick and choose from a wealth of investment solutions.

- You can keep your money invested until you've achieved your goal, or take it out when you need it.
- You can take as much as 20% a year as a regular withdrawal to supplement your income.
- You can use interest and capital gains tax exemptions to minimise the tax you pay.
- You can phase in your investment if you don't want to invest everything at once.

### When is it not for you?

- If you find it hard to keep your hands off your investment money.

## How does it work?

<b>Who can invest?</b>	Individuals, trusts, companies, close corporations and non-taxable entities.
<b>Minimum lump sum amount</b>	<ul style="list-style-type: none"> <li>▪ A lump sum of R50 000.</li> <li>▪ A regular amount of R1 000 per month (you can add this later).</li> <li>▪ Certain investment solutions have other minimums.</li> </ul>
<b>Term</b>	You decide.
<b>Which investment solutions can you choose?</b>	<ul style="list-style-type: none"> <li>▪ Our flagship range of local and global unit trusts.</li> <li>▪ Unit trusts and investment solutions from other investment managers.</li> </ul> <p>Your financial adviser will help you choose the most suitable investment solutions.</p>
<b>Can you invest more?</b>	Yes, and you can request a yearly increase if you invest a regular amount.
<b>Can you make changes?</b>	Yes, and you can choose other investment solutions if your needs change.
<b>Can you withdraw?</b>	<ul style="list-style-type: none"> <li>▪ Yes, but leave R20 000 if you take some money.</li> <li>▪ When you cancel, you can take it all.</li> </ul>
<b>Can you use it as security for a loan?</b>	Yes.
<b>Can you cancel?</b>	Yes, subject to certain rules set out in the terms. You could get back less than what you have invested.
<b>Can you change ownership?</b>	No.
<b>When you die</b>	Your money goes to your estate.

## What does it cost?

- Most investments typically 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 Investment Option, your quote will set out the fees. Your fees get less as you invest more. The minimum investment will incur costs.
- Each minimum disclosure document (fund fact sheet) sets out the investment management fee for that fund. [Get](#) the latest ones.

## More advice and how to invest

Speak to your financial adviser who will help you choose suitable investment options and start your personal investment. If you don't have one, go to [momentum.co.za](https://momentum.co.za)

## Contact us



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