

# Momentum Savings

proudly brings you the

# Investo Endowment



## Investo Endowment

Making conscious saving a priority now, actively shapes the life you want for tomorrow.

Every action – no matter how small – adds up over time, reducing pressure later, even for retirement. Saving for the future is simpler than you think. That is why the Investo Endowment that Momentum Savings offers is for growing 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. You choose how long you want to invest to suit your goal and the investment options to grow your money. Whatever the legacy you want to leave, you want to tailor it your way.

But in the process, you don't want your tax obligations to eat into the growth, and your objective. You invest to make your money grow to have enough for your needs on your journey to success. We know your journey is unique - you may want to save for your children's education, a dream holiday or a nest egg for starting your own thing.

### How can the Investo Endowment help you?

This investment product has certain rules and restrictions. It may have tax and estate planning benefits depending on your circumstances. We pay tax on your behalf and you will benefit if your tax rate is more than 30%. You also get protection against debtors. You invest for at least five years, and the investment pays out a lump sum at the end of the term.

We want to be easy in, and on your pocket.

### Is it for you?

An endowment is for you if you have medium- to long-term investment goals and want to invest a regular amount with an optional lump sum.

### Features

The Investo Endowment offers features to encourage you:

- We **add to** your investment from our pocket if your recurring contributions are above a certain limit.
- A **loyalty bonus** at the end of the product term, as well as every five years during the product term, pays back most of the administration fees to reward your commitment.
- For a small portion of your contribution you can take out **cover** so that we pay your contributions when you no longer can because of disability or death.
- You can take a **payment breather** or two when you need to skip contributions.
- **Guarantees** can add some certainty about the minimum growth you can expect, or it can preserve your capital.



Choose  
how long  
you want to  
invest.

## 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, at most, in the first five years.

## How does it work?

<b>Who can invest?</b>	Individual investors, trusts, companies, close corporations and non-taxable entities.
<b>Minimum amounts</b>	<b>Regular contribution</b> <ul style="list-style-type: none"><li>• R500 monthly minimum (when you invest in Momentum funds)</li><li>• R750 monthly minimum (when you invest in one or more non-Momentum funds)</li><li>• R150 per month if you already have an Investo contract</li></ul> <b>Additional single contribution</b> <ul style="list-style-type: none"><li>• R5 000 minimum</li></ul>
<b>Term</b>	You decide, but the minimum is five years. There are restrictions during the first five years and any subsequent restriction period when you invest more.
<b>Which investment options can you choose?</b>	Choose from the Investo Fund Range, including the Momentum Investments outcome-based solutions range.
<b>Can you invest more?</b>	Yes, but it could mean a new period during which you will have restricted access to your money if you increase your contribution more than the amount legislation allows.
<b>Can you withdraw?</b>	<ul style="list-style-type: none"><li>• Yes, once during any restriction period. The amount is limited to your contributions plus 5% growth a year, but leave at least 20%.</li><li>• No limit after a restriction period has expired.</li></ul>
<b>Can you use it as security for a loan?</b>	Yes.
<b>Can you cancel?</b>	Yes, subject to certain rules. You could get back less than what you have invested.
<b>When you die</b>	The beneficiaries you nominated get the money.

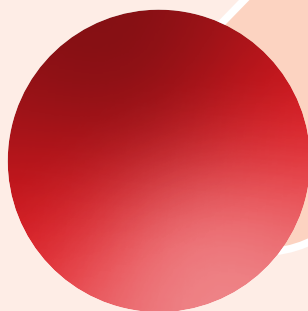
## What does it cost?

- 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 an Investo Endowment, your quote will set out the fees.
- Each fund fact sheet sets out the investment management fee for that fund.  
[Get the latest ones.](#)

## More advice on 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](https://momentum.co.za).





### Contact details

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### Disclaimer

This brochure is only for general information purposes and is not financial advice as defined in the Financial Advisory and Intermediary Services Act (FAIS), 37 of 2002. The information in this document does not take your personal financial circumstances into account. For this reason, the decision to invest must be made in consultation with your financial adviser, after assessing your financial situation and needs. This includes determining your specific risk profile and drawing up a plan to achieve your investment goals. The information in this document has been collected from sources we deem reliable, which are not necessarily all inclusive, but are accurate on the publication date. References to any tax rates, law and legislation are based on the current tax or laws and are subject to change. You rely on the information in this document at your sole discretion. Momentum will not be liable to you. The information is not contractually binding and the terms and conditions of the product contract will take priority in all instances.

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