momentum
Investo Endowment
**Investo Endowment**

You want to grow 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 for 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. You choose how you would like to invest, and the most suitable investment options to achieve your goal.

**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. It’s also suitable if you are in a higher income tax bracket and would like to save tax on your investments.

**Features**

The Investo Endowment gives you features to help you remain invested until the end of the product term:

- **A loyalty bonus** at the end of the product term pays back most of the administration fees to reward your commitment.
- **Contribution Replacer** will pay your contributions when you can’t because of certain disability events that we cover, or if you die before the end of the product term.
- **Contribution holidays** for when there is an unexpected financial bump in the road and you need to skip contributions for a couple of months. This applies if you are making monthly contributions.
- **Guarantees** can add some certainty about the minimum growth you can expect.

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?**

<table>
<thead>
<tr>
<th><strong>Who can invest?</strong></th>
<th>Individual investors, trusts, companies, close corporations and non-taxable entities.</th>
</tr>
</thead>
</table>
| **Minimum amounts** | **Regular contribution**  
- R500 monthly minimum  
- R150 per month if the investor already has an Investo contract |
|                     | **Additional single contribution**  
- R5 000 minimum |
| **Term**            | You decide, but the minimum term is five years. There are restrictions during the first five years and any subsequent restriction period when you invest more. |
| **Which investment options can I choose?** | Choose from the Investo Fund Range, including the Momentum Investments outcome-based solutions range. |
| **Can you invest more?** | Yes, but it could mean a new period during which you will have restricted access to your money if you invest more than the amount allowed according to legislation. |
| **Can you withdraw?** |  
- Yes, once during any restriction period. The amount is limited to your contributions plus 5% growth a year.  
- No limit after a restriction period has expired. |
| **Can you borrow from your investment?** | Yes, one interest-free loan during the first five years. |
| **Can you use it as security for a loan?** | Yes. |
| **Can you cancel?** | Yes, subject to certain rules set out in the terms. You could get back less than what you have invested. |
| **When you die**    | Your 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 minimum disclosure document (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.

Contact details

Investo ShareCall number: 0860 664 321
T +27 (0)12 675 3034 or +27 (0)12 675 3024
investo@momentum.co.za

Momentum is part of Momentum Metropolitan Life Limited, an authorised financial services provider (FSP6406) and registered credit provider (NCRCP173).

This brochure is only for general information purposes and does not constitute financial advice as defined in the Financial Advisory and Intermediary Services Act 37 of 2002 (Fais).

The information in this document does not take your personal financial circumstances into account. For this reason, the decision to invest in the Investo Endowment 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 deemed reliable by Momentum, which are not necessarily all inclusive, but are accurate as at the date of publication. References to any tax rates, law and legislation are based on the current tax or laws and are subject to change. Reliance upon information in this document is at the sole discretion of the reader. Momentum Metropolitan Life Limited will not be liable to the reader.