momentum

Investo Linked Investment
**Investo Linked Investment**

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 want to use interest and capital gains tax exemptions to minimise tax payable on your investment. 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 Linked Investment help you?**

You adapt the contract to meet your specific needs. You also choose how you would like to invest, and the most suitable investment options to achieve your goal.

**Is it for you?**

An Investo Linked Investment 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 want to use interest and capital gains tax exemptions to minimise tax payable on your investment.

**Features**

The Investo Linked Investment 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 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.

Adapt your investment to what you need.
When is it not for you?
This is not for you if you want continuous access to your money – the longer you leave it, the more it will grow.

How does it work?

<table>
<thead>
<tr>
<th>Who can invest?</th>
<th>South African citizens, trusts, companies, close corporations and non-taxable entities.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum amounts</td>
<td>Regular contribution</td>
</tr>
<tr>
<td></td>
<td>• R500 monthly minimum</td>
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<tr>
<td>Additional single contribution</td>
<td>• R5 000 minimum</td>
</tr>
<tr>
<td>Term</td>
<td>Choose an initial savings term of five years or longer to suit your long-term goal.</td>
</tr>
<tr>
<td>Which investment options can I choose?</td>
<td>Choose from the Investo Fund Range, including the Momentum Investments outcome-based solutions range.</td>
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<tr>
<td>Can you invest more?</td>
<td>Yes, and you can request a yearly increase if you invest a regular amount.</td>
</tr>
<tr>
<td>Can you withdraw?</td>
<td>• Yes, but leave at least 10% if you take some money.</td>
</tr>
<tr>
<td></td>
<td>• When you cancel, you can take it all.</td>
</tr>
<tr>
<td>Can you use it as security for a loan?</td>
<td>Yes.</td>
</tr>
<tr>
<td>Can you cancel?</td>
<td>Yes, subject to certain rules set out in the terms. You could get back less than what you have invested.</td>
</tr>
<tr>
<td>Can you change ownership?</td>
<td>No.</td>
</tr>
<tr>
<td>When you die</td>
<td>Your money goes to your estate.</td>
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</tbody>
</table>

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 the Investo Linked Investment, 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

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The information in this document does not take your personal financial circumstances into account. For this reason, the decision to invest in the Investo Linked Investment 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.