



Momentum Savings

proudly brings you the

Investo Linked Investment



Investo Linked Investment

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 Linked Investment 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 want to use interest and capital gains tax exemptions to minimise the 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. If your tax rate is less than 30% and you need more flexibility, you will choose a linked investment. You have access to the money but for the best results don't withdraw any.

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 single contribution. It's also suitable if you want to use interest and capital gains tax exemptions to minimise the 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:

- With the **enhanced allocation** we boost your savings by bumping up your regular contributions if they are above a certain amount.
- 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.
- You can take a **contribution holiday** when you need to skip contributions for a couple of months.



Adapt your
investment
to what you
need.

When is it not for you?

This is not for you if you always want access to your money – the longer you leave your money, the more it can grow.

How does it work?

Who can invest?	South African citizens, trusts, companies, close corporations and non-taxable entities.
Minimum amounts	Regular contribution <ul style="list-style-type: none">• R500 monthly minimum (for internal funds)• R750 monthly minimum (for one or more external funds) Additional single contribution <ul style="list-style-type: none">• R5 000 minimum
Term	Choose an initial savings term of five years or longer to suit your long-term goal.
Which investment options can you choose?	Choose from the Investo Fund Range, including the Momentum Investments outcome-based solutions range.
Can you invest more?	Yes, and you can request a yearly increase if you invest a regular amount.
Can you withdraw?	<ul style="list-style-type: none">• Yes, but leave at least 20% if you take some money.• When you cancel, you can take it all.
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.
Can you change ownership?	No.
When you die	Your money goes to your estate.

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 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 a financial adviser, go to momentum.co.za.



Contact details

Investo Contact Centre

ShareCall number: 0860 664 321

Email address: investo@momentum.co.za

268 West Avenue Centurion 0157

PO Box 7400 Centurion 0046

South Africa

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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For investments in unit trusts, refer to the fund fact sheet, which is available from the relevant unit trust manager.

The fund fact sheet contains important information about investments in the particular unit trust. The Investo Linked Investment Option is a Financial Sector Conduct Authority (FSCA) Category III administrative financial services provider (FSP) investment product, administered by Momentum Wealth (Pty) Ltd. Momentum Wealth has contracted Momentum Metropolitan Life Ltd (Momentum) to deal with administrative matters, including all communication on their behalf. Momentum Metropolitan Life Limited, an authorised financial services and registered credit provider (FSP 6406). Momentum Wealth (Pty) Ltd is an authorised financial services provider and part of Momentum Group Limited (FSP 657). Visit momentum.co.za.