

## Linked Endowment Growth Option

Client brochure

Give your  
investments **momentum**



# Peace of mind with defined after-tax growth at the end of five years, regardless of market movements.

At Momentum Investments we want to help you achieve your investment goals. The Linked Endowment Growth Option gives you the certainty to plan for the future.

## The Linked Endowment Growth Option

The Linked Endowment Growth Option provides a fixed after-tax maturity value at the end of five years. The benefit is based on assets from South Africa's leading banks, and the endowment is underwritten by Guardrisk Life Limited.

Investors looking for income during the five-year term can choose to include a Momentum term-certain annuity with the defined maturity value.



**Backed by leading  
South African banks**

Absa  
FirstRand  
Standard Bank  
Nedbank or  
Investec

## Linked Endowment Growth Option:

You invest  
**R1 000 000**

Stay invested  
for **5 years**

Maturity value  
**R1 338 382**

Optimising  
the group  
structure

## Linked Endowment Growth Option and Income:

Choose your income (within limits) and the rest contributes towards your maturity value.

You invest  
**R1 000 000**

Income of  
**R5 108  
per month**

Maturity value  
**R1 000 000**

**Momentum Wealth (Pty) Ltd**  
Administrator

**Guardrisk Life Limited**  
Endowment underwriter

**Momentum Metropolitan  
Life Limited**  
Term-certain annuity  
underwriter

The numbers in the examples above are for illustration purposes.

Momentum Investments has access to a wide range of capabilities and licenses in the Momentum Metropolitan group, which gives us the unique capability to structure solutions that can address your needs. We've partnered with one of the companies in the group, Guardrisk, to bring you this solution.

We believe that the science with which we approach investing gives you a better chance of success. With our approach, you have more control on your journey to success. We will manage the mass and velocity of your investments as best we can. We promise to give your investments magnitude and direction. We will give your investments momentum.

## Role of the bank

The bank provides the certainty of the defined after-tax growth at the end of five years. If the assets issued by the bank defaults, then you may receive less than the defined maturity value after five years.

South Africa has a well-developed banking and financial market. The South African regulatory authorities are continuously following and implementing international good-practice initiatives.

Guardrisk Life Limited or Momentum Wealth do not provide any guarantees for this investment.

## Key features of the Linked Endowment Growth Option



**Available to individuals and trusts** with natural person beneficiaries



Solves for **medium-term investment goals**



**Defined maturity value after five years**, net of tax and fees



Option of a **regular income**



**Lump sum investment amount of at least R50 000**



Possible **estate planning and tax benefits**



**A single full withdrawal allowed at the prevailing market value**

### Advice

Speak to your financial adviser to see if the Linked Endowment Growth Option is suitable for your investment strategy.

If you don't have a financial adviser, go to **momentum.co.za**



## Contact details

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### Disclaimer

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