

momentum

investments

Momentum Wealth
Linked Endowment Growth Option



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

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 term-certain annuity with the defined maturity value.

Linked Endowment Growth Option:



Linked Endowment Growth Option and Income:

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



The numbers in the examples above are for illustration purposes.



**Backed by leading
South African banks**

**Absa
FirstRand
Standard Bank
Nedbank or
Investec**

**Optimising
the group
structure**

**Momentum Wealth (Pty) Ltd
Administrator**

**Guardrisk Life Limited
Endowment underwriter**

**Momentum Metropolitan
Life Limited**

**Term-certain annuity
underwriter**

We have 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.

With us, it's personal

When it's personal, it really matters – you give it your best to make sure you are successful.

We understand everyone is different and to you, your investment isn't just another investment. You don't invest for the sake of investing. You invest to make your dreams and aspirations come to life.

With us, investing is personal. From how our experts push the boundaries to create innovative and tailored solutions that can help you achieve your goals on your investment journey, to how we act as the guardians of your legacy, it's personal.

It's your personal investment, with the unstoppable force of 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

Contact details

Momentum Wealth ShareCall number: 0860 546 533

Telephone: +27 (0)12 675 3000

Email: wealthservice@momentum.co.za

Web: momentum.co.za

Address: 268 West Avenue Centurion 0157

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

Momentum Wealth

Legal status: Registration no 1995/008800/07
Registered as an authorised financial services provider, FSP no 657

Contractual relationship: Binder holder under binder agreements with Guardrisk Life Limited and Momentum Metropolitan Life Limited

Physical address: 268 West Avenue, Centurion, 0157

Postal address: PO Box 7400, Centurion, 0046

ShareCall: 0860 546 533

Telephone: +27 (0)12 675 3000

Email: wealthservice@momentum.co.za

Guardrisk Life Limited

Legal status: Registration no 1999/013922/06
Registered as an authorised financial services provider, FSP no 76

Contractual relationship: Registered life insurer under the Long-term Insurance Act and underwriter of the Linked Endowment Growth Option

Physical address: The Marc Tower 2, 129 Rivonia Road, Sandton, 2196

Postal address: PO Box 786015, Sandton, 2146

Telephone: +27 (0)11 669 1000/0860 333 361

Email: complaints@guardrisk.co.za/info@guardrisk.co.za

Momentum Metropolitan Life Limited

Legal status: Registration no 1904/002186/06
Registered as an authorised financial services and credit provider, FSP no 6406

Contractual relationship: Registered life insurer under the Long-term Insurance Act and underwriter of the Momentum term-certain annuity

Physical address: 268 West Avenue Centurion 0157

Telephone: +27 (0)12 675 3000

Website: momentum.co.za

Ombud for Long-term Insurance

ShareCall: 0860 103 236

Telephone: +27 (0)21 657 5000

Fax: +27 (0)21 674 0951

Email: info@ombud.co.za

Postal address: Private Bag X45, Claremont, 7735

Fais Ombud

Telephone: +27 (0)12 762 5000

Fax: +27 (0)12 347 0221

Postal address: PO Box 74571, Lynnwood Ridge, 0040

The **Linked Endowment Growth Option** is a life insurance product, underwritten by Guardrisk Life Limited, a licensed life insurer under the Insurance Act and administered by Momentum Wealth (Pty) Ltd.

The **Term-certain Annuity** is a life insurance product, underwritten by Momentum Metropolitan Life Limited, a licensed life insurer under the Insurance Act and administered by Momentum Wealth (Pty) Ltd.

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