momentum
investments

Momentum Wealth
Flexible Endowment Option

You want to invest your money to achieve your goals. You also want to adapt your investment to what you need and how much risk you can handle. And you want the freedom to keep adapting if your circumstances change. You choose how long you want to invest for to suit your need and choose the investment solutions that can help you achieve your goal. Whatever the legacy you want to leave, you want to tailor it your way.

You invest to have enough for your needs on your journey to success. We know your journey is unique – you may want to invest for your children's education, a dream holiday or a nest egg for starting your own thing.

With us, investing is 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.

How can the Flexible Endowment Option help you?

It gives you the opportunity to enjoy tax-efficient growth potential if you are in a higher income tax bracket. You choose how you would like to invest, and the most suitable investment solutions to help you achieve your goal.

Is it for you?

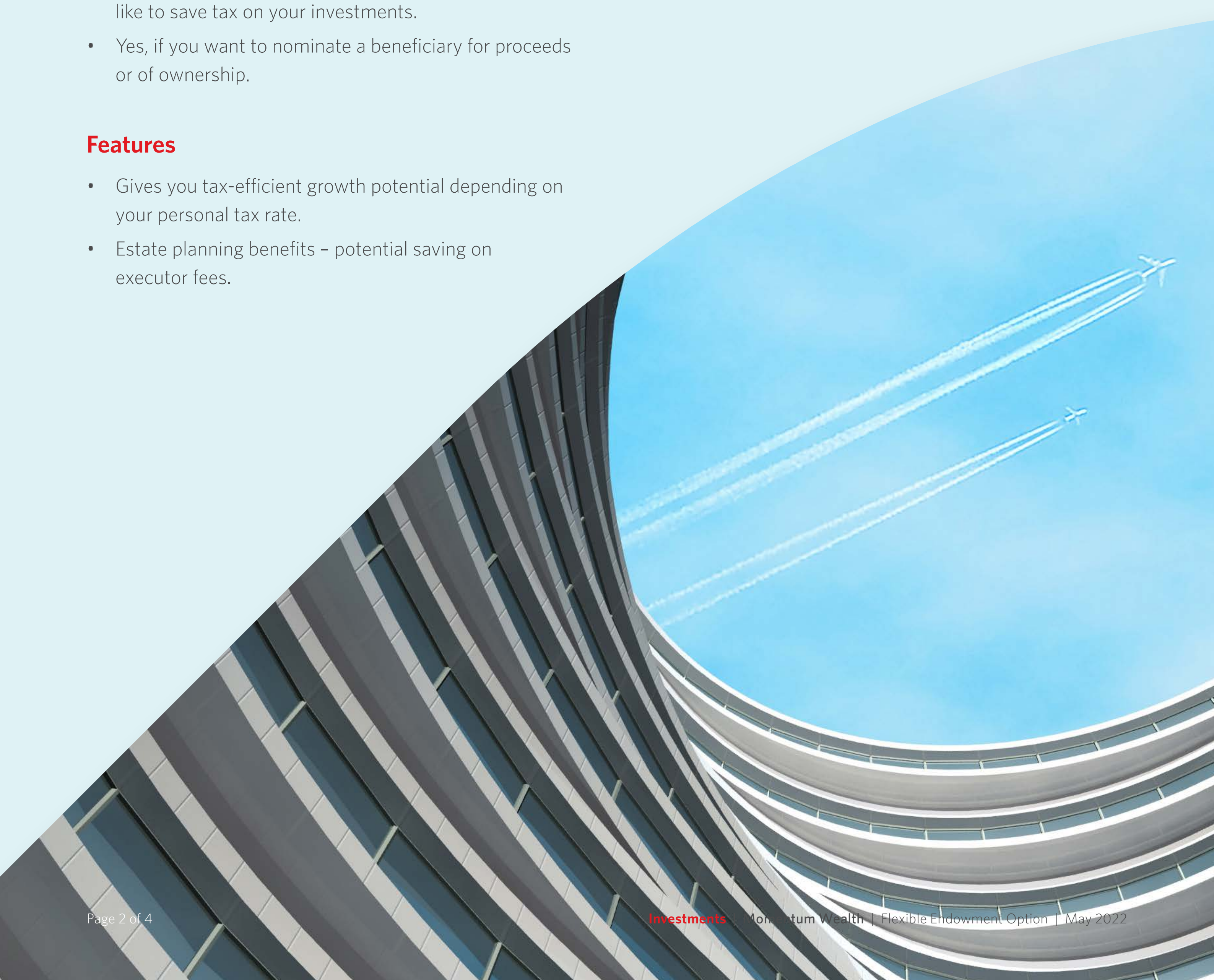
- Yes, if you want to invest a lump sum or a regular amount.
- Yes, if you are in a higher income tax bracket and would like to save tax on your investments.
- Yes, if you want to nominate a beneficiary for proceeds or of ownership.

Features

- Gives you tax-efficient growth potential depending on your personal tax rate.
- Estate planning benefits – potential saving on executor fees.
- Compound growth can give your investments a boost over time.
- If you take money out, there is no additional tax payable after we've paid Sars.

When is it not for you?

- When you need access to all your money during the first five years. Invest only if you are comfortable that you can only access your money twice during the first five years.



How does it work?

Who can invest?	Individual investors, trusts, companies, close corporations and non-taxable entities.
Minimum amount	• A lump sum of R50 000. • A regular debit order of R1 000 per month (you can add this later). • Certain investment solutions have other minimums.
Term	You decide, but there are restrictions during the first five years and any subsequent restriction period when you invest more.
Which investment solutions can I choose?	• Our flagship range of local and offshore unit trusts. • Other investment solutions managed by Equilibrium, Momentum Outcome-based Solutions, Momentum Asset Management and Momentum Securities. • Unit trusts and investment solutions from other investment managers. Your financial adviser will help you choose the most suitable investment solutions.
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 make changes?	• Yes, you can choose other investment solutions if your needs change. • Yes, you can change your beneficiaries.
Can you withdraw?	• Yes, once during any restriction period. The amount is limited to your initial investment plus 5% growth a year. • Full access after a restriction period has expired.
Can you borrow from your investment?	Yes, once 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 get the money.

What does it cost?

- Most investments typically 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 a Flexible Endowment Option, 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.

Unlock more value

If you are a member of Momentum's wellness programme, Multiply, you will get points for having investment products with us.

More advice and how to invest

Speak to your financial adviser who will help you choose suitable investment options and start your personal investment. If you don't have one, go to momentum.co.za.

Contact details

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The **Flexible Endowment Option** 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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For investments in collective investments schemes (CIS) (unit trusts), refer to the minimum disclosure document (MDD), which is available from the relevant CIS manager. The MDD contains important information about investments in the particular CIS.

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