

momentum

investments

Momentum Wealth
Linked Endowment Growth Option

With us,
investing is personal



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

If you need certainty about what you will get from your investment at the end of the investment term, you could consider the Linked Endowment Growth Option as part of your overall investment portfolio.

Our wide range of capabilities and licenses in the Momentum Metropolitan group gives us the unique ability to structure investment solutions to suit your needs.

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 that may include exposure to South African Government Bonds, and the endowment is underwritten by Guardrisk Life Limited.

If the bank or the South African Government defaults, then you may receive less than the defined maturity value after five years.

If you are looking for income during the five-year term, you can choose to include a term-certain annuity.

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.



Provided by major banks in South Africa

Absa
FirstRand
Standard Bank
Nedbank
Investec



Momentum Wealth (Pty) Ltd
Administrator

Guardrisk Life Limited
Endowment underwriter

Momentum Metropolitan Life Limited
Term-certain annuity underwriter

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.

Role of the bank

The bank provides the certainty of the defined after-tax growth at the end of 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 (Pty) Ltd 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



Ideal for **medium-term investment goals**



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



Option of a **guaranteed 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 (Pty) Ltd

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: Licensed life insurer under the 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 or 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: Licensed life insurer under the 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

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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