

## Momentum Wealth **Traded Endowment Option**

With a Traded Endowment Option you get all the advantages of an endowment with very little restrictions. The word 'traded' means it's a 'second-hand' endowment that you've taken over from someone else. You don't have to keep your money invested for any specific term and you also have easy access to it. It gives you the freedom to tailor your investment to meet your investment needs and take on the risk you can handle. Just be aware of the tax implications. You may have to pay tax on the amounts you take.

Growing your money is part of your journey to success. Your needs are unique – whether you need the money for fulfilling a dream, for a venture, or as a supplement to your retirement income.

## 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 Traded Endowment Option help you?

It can help you grow your money while still giving you access to it. You can get tax-efficient growth depending on your personal tax rate. You can choose from a variety of investment solutions so that you spread the risk and you can adjust your investment as your needs change.

#### Is it for you?

- Yes, if you want your investment to continue after your death because of the estate planning benefits.
- Yes, if you want access to your investment at any time.
- Yes, if you want to change your investment when your needs change.

#### Features

- You have exposure to market growth.
- Compound growth gives your investment a boost over time.

- You can take money out of your investment regularly if you want to supplement your income.
- There will be no executor's fees payable if you don't nominate your estate.
- You can phase in a lump sum if you don't want to invest everything at once.

#### When is it not for you?

- When you won't benefit from the features of this specific investment structure.

## How does it work?

Who can invest?	Individual investors, trusts, companies and non-taxable entities.
Minimum amount	<ul style="list-style-type: none"><li>A lump sum of R50 000.</li><li>Certain investment solutions have other minimums.</li></ul>
Term	There is no term.
Which investment solutions can I choose?	<ul style="list-style-type: none"><li>Our flagship range of local and offshore unit trusts.</li><li>Other investment solutions managed by Equilibrium, Momentum Outcome-based Solutions, Momentum Asset Management and Momentum Securities.</li><li>Unit trusts and investment solutions from other investment managers.</li></ul> <p>Your financial adviser will help you choose the most suitable investment solutions.</p>
Can you invest more?	Yes, but it could mean a new period during which you will have restricted access to your money.
Can you make changes?	<ul style="list-style-type: none"><li>Yes, you can choose other investment solutions if your needs change.</li><li>Yes, you can change your beneficiaries.</li></ul>
Can you withdraw?	Yes.
Can you borrow from your investment?	Yes, you can take interest-free loans.
Can you use it as security for a loan?	Yes.
Can you cancel?	Yes, in the first 30 days.
When you die	Your beneficiaries or estate gets 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 Traded Endowment Option, your quote will set out the fees.
- [Read more](#) about our administration fees.
- Each minimum disclosure document (fund fact sheet) sets out the investment management fee for that fund. [Get](#) the latest ones here.

### 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](https://momentum.co.za).

## Contact details

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The **Traded 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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