




momentum
investments

Momentum Wealth
Traditional annuities



Our outcome-based annuities range can meet your unique income needs.

Annuities can help you on your investment journey by protecting your income against market fluctuations and making sure that you have an income for as long as you need it. Our wide range of annuities can meet different income needs.

What is an annuity?

An annuity pays you a regular income in return for a lump sum purchase amount. Traditional annuities guarantee an income that either increases or remains the same. You can also choose if your income must be paid for the rest of your life or for a specific term.

You should consider a traditional annuity if you:

- need a regular income;
- require a guaranteed income that will not reduce over time;
- want to make sure that you don't outlive your savings;
- need a guaranteed income for a specific term;
- want to remove the uncertainty of investment markets and safeguard your future; and
- are relatively healthy.

Why choose a traditional annuity?

It guarantees an income for life or a chosen term

We will pay you a guaranteed income for as long as you live or for the term that you choose. You can also make sure that a minimum number of income payments are made in the event of you passing away prematurely. By choosing a minimum period for which income must be paid, you are able to provide for loved ones even after you have passed.

Your income will stay the same or increase

The income you receive is protected and will never reduce for as long as you live or over the term that you chose. You can also choose that your income increases yearly by a fixed percentage, in line with inflation or by inflation plus a fixed percentage.

It takes the guesswork out of investing for an income

Choosing investment assets can be risky and stressful, especially when you rely on them to provide a monthly income that will last. You can remove this uncertainty rest assured that your future retirement is secure.

Increasing investment charges will not affect the income we pay you in the future

We calculate the cost of your annuity at the start of the annuity. The total cost of the annuity is taken into account when we calculate the income that we will pay you for the rest of your life or chosen term. This means that your income cannot decrease because of increasing costs.

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.

We offer three different types of guaranteed annuities

Life	Term linked	Capital Protector
<p>This annuity pays an income for as long as you live.</p> <p>You can choose between a single-life annuity or joint-life annuity. The single-life annuity pays an income for the lifetime of the insured. The joint-life annuity has a second insured person who will continue to receive the agreed income after the first insured person dies.</p> <p>You can also choose a guarantee term for your income to make sure that a minimum number of income payments are made from the annuity, even in the event of your premature passing.</p>	<p>A term-linked annuity pays an income for a chosen period.</p> <p>You can choose between a term-certain or temporary annuity. The term-certain annuity guarantees that the income will be paid for the chosen term, even if you die before the end of the term.</p> <p>The temporary annuity also pays an income for a chosen term, but the income stops if the insured person dies during the term.</p>	<p>The Capital Protector combines a life annuity (single-life or joint-life) with a life insurance policy.</p> <p>The value of the life insurance policy is equal to your initial purchase amount and will be paid to your beneficiaries or deceased estate when the last insured person dies.</p>

Additional information

	Guaranteed annuity type			
	Temporary	Term certain	Life	Capital Protector
Voluntary or compulsory	Voluntary	Voluntary ¹	Both	Both
Income is paid for	Lifetime or the chosen term, whichever is the shortest	The chosen term	Lifetime or the chosen term, whichever is the longest	Lifetime
Investment term	5 to 25 years ²	5 to 25 years ²	Life	Life
Income guarantee term	No	Equal to chosen term	Yes, 5 to 25 years ²	No
Level, fixed increase, inflation-linked and inflation plus a fixed increase	All	All	All	Level or fixed increase
Single-life or joint-life	Single	Single	Both	Both
What happens when you die?	Income payments will stop	Income payments will continue until the end of the chosen term	Income payments stop or continue until the end of the guarantee term, if applicable	Income payments stop, life insurance policy pays out
Minimum purchase amount	R50 000	R50 000	R50 000	R50 000

Notes:

¹ Compulsory option available for orphan money only.

² Terms available depend on age next birthday at inception.

Important:

Please make sure that you download the latest available version of this brochure from our website.

We recommend that you speak to your financial adviser before you invest. Your financial adviser will help you decide which investment product fits into your overall financial plan, needs and risk profile.

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.

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Traditional annuities and the **life insurance policy** for the Capital Protector are life insurance products, 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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