

Unit trusts

A lot of investors would like exposure to investment markets through shares, property or bonds for example, but find it quite daunting. If this is you, a collective investment scheme or unit trust fund may be the answer. It gives smaller and bigger investors exposure to the markets without them having to make the difficult decisions where to invest, or having to pay a lot of money for a share or property that's quite expensive. It is also much easier to get in and out of the markets this way, as you can buy and sell units at any time and don't have to wait for units to become available – they always are.

Growing your money is part of your journey to success. We know your goal is unique – whether you want to build up an emergency fund, plan to add to your retirement savings, plan a great trip, start a new venture or want to buy something expensive.

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 unit trusts help you?

Even if you start with a small amount, you can choose from our range of unit trust funds and spread your risk. Unit trusts break major investments up into affordable chunks. Professional investment managers make the choices and manage the funds. The secret to successful investing is still to leave your money invested for as long as possible, but to buy and sell is easy and you can access your money quickly, often within a couple of days.

Is it for you?

- Yes, if you can match your investment horizon with the fund's investment horizon.
- Yes, if you want exposure to the markets without direct investing in shares.
- Yes, if you want to decide when and how much you want to invest.
- Yes, if you want easy access to your money.

Features

- For even a small amount you can get exposure to different asset classes, like shares, property, bonds and cash, in one fund.
- It's easy to invest more or take money out.
- An investment professional does the detailed choosing and investing on your behalf.
- The regulator watches these funds like a hawk.

When is it not for you?

- If your specific investment needs are not the same as the unit trust fund's investment mandate.

How does it work?

Who can invest?	Individuals and entities.
Minimum amount	<ul style="list-style-type: none">▪ A lump sum of R2 000.▪ A regular amount of R250 per month.
Investment term	You choose, but middle- to long-term is better if you want better growth potential from riskier assets like shares and property.
Which unit trust funds can I choose?	From the Momentum Investments outcome-based solutions fund range or from a list of other unit trusts funds. See our range of unit trust funds.
Can you invest more?	Yes, at any time.
Can you make changes?	Yes, you can switch to another unit trust fund.
Can you withdraw?	Yes, you can take all or part of your investment at any time.
Can you borrow from your investment?	No.
Can you use it as security for a loan?	Yes, if the bank will allow you.
When you die	Your estate decides on how to deal with this investment.

What does it cost?

- A unit trust has an investment management fee and a financial adviser fee, if you use one.
- 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 apply

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

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