



Momentum Golden Living Annuity overview

The purpose of this document is to provide performance and fee information (updated quarterly) for the portfolios that members can access within the Momentum Golden Living Annuity. It should be read in conjunction with the Golden Living Annuity brochure which explains the product.

Investment portfolios and fees*

Portfolio	Portfolio management fee	TIC**	5-year return	5-year benchmark
Momentum GLA Target Growth Plus	0,35%	0,58%	13,23%	13,09%
Momentum GLA Target Diversified Growth	0,35%	0,54%	12,35%	11,37%
Momentum GLA Target Cautious Growth	0,35%	0,53%	11,31%	10,32%
Momentum GLA Classic Growth Plus	0,80%	0,89%	12,04%	13,44%
Momentum GLA Classic Diversified Growth	0,80%	0,85%	12,37%	11,51%
Momentum GLA Classic Cautious Growth	0,80%	0,83%	10,80%	10,60%
Momentum GLA Enhanced Growth Plus	0,80%	1,13%	13,44%	13,44%
Momentum GLA Enhanced Diversified Growth	0,80%	1,12%	11,41%	11,51%
Momentum GLA Enhanced Cautious Growth	0,80%	1,08%	11,56%	10,60%
Momentum Shari'ah	0,90%	1,45%	11,76%	11,14%
Momentum Diversified Income	0,69%	0,79%	8,72%	7,30%
Momentum Money Market	0,29%	0,30%	6,69%	6,30%
Momentum GLA Global Equity	0,90%	0,90%	14,27%	14,56%
Momentum GLA Passive Factor 4	0,25%	0,30%	11,26%	10,85%
Momentum GLA Passive Factor 5	0,25%	0,30%	12,21%	11,10%
Momentum GLA Passive Factor 6	0,25%	0,30%	12,95%	12,04%
Momentum GLA Passive Factor 7	0,25%	0,30%	13,65%	12,95%
Momentum GLA Flexible Factor 4	0,80%	0,85%	11,73%	10,54%
Momentum GLA Flexible Factor 5	0,80%	0,85%	12,70%	11,44%
Momentum GLA Flexible Factor 7	0,80%	0,85%	13,66%	13,32%

Guaranteed Annuity Portfolio	You can choose to purchase this portfolio with a portion of your money from which a regular guaranteed income will be paid into your Living Annuity for as long as you live. Click here for more information.
------------------------------	---

*As at June 2025

**Total investment cost (including all fees) as at 31 March 2025

Platform fees

Standard platform fees pa		Effective platform fees***pa	
First R1,5m	0,50%	First R5,83m	0,30%
Next R3,5m	0,25%	Thereafter	0,15%
Thereafter	0,15%		

***All Golden Living Annuity portfolios are currently Momentum OBI portfolios, so a maximum of 0,30% applies resulting in the 'Effective platform fees' table above.