



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. Qick here for more information.

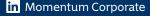
Platform fees

	Standard platform fees pa
First R1,5m	0,50%
Next R3,5m	0,25%
Thereafter	0,15%

	Effective platform fees***pa		
First R5,83m	0,30%		
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.

momentum.co.za



Disclaimer

Copyright reserved @ Momentum Metropolitan 2025 - Momentum Corporate is a part of Momentum Metropolitan Life Limited (registration number 1904/002186/06), a wholly owned subsidiary of Momentum Group Limited. The document is for illustrative purposes only and does not constitute tax, legal, accounting, or financial advice. You rely on the contents at your sole discretion. We recommend that you consult with a financial adviser before making any changes to your group employee benefits. Momentum Group Limited, its subsidiaries, including Momentum Metropolitan Life Limited, will not be liable for any loss, damage (whether direct or consequential) or expenses of any nature which may be incurred because of, or which may be caused, directly or indirectly, to the use or reliance on this publication. Terms and conditions apply.

^{*}As at June 2025

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