



Your **journey** to **success**

Structured Investments
and Annuities



Unmatched annuity capabilities designed for today's needs and beyond retirement.

1

How does Momentum Corporate collaborate with businesses?

We partner with the employer and their appointed financial adviser. Together, we create and deliver employee benefits solutions that talk to the heart of your business and your people.

2

Why should your business invest in Momentum's Structured Investments and Annuities?

Investing in Momentum's Structured Investments and Annuities allows your business to strengthen its employee benefits offering while reducing long-term financial and administrative risk. By de-risking pensioner liabilities to Momentum, you gain a trusted partner who ensures professional, compliant management of retirement obligations. At the same time, employees benefit from inflation-targeting investment growth and secure, expertly managed retirement solutions over the long-term – enhancing your company's reputation, attracting top talent, and reinforcing your position as a responsible, forward-thinking employer.

3

Why should you use Momentum's With-Profit annuity plans?

Choosing a With-Profit annuity isn't just about picking a product – it's about trusting the insurer behind it. Momentum is one of South Africa's leading and most established providers of annuity solutions, backed by strong financial stability to ensure that your income is secured for life.

We are committed to helping your employees build and protect their futures. We were one of the first insurers in South Africa to offer With-Profit annuities, and we've continued to lead the way with innovative solutions and strong risk management that set us apart in the market. With the trust of thousands of annuitants already receiving their retirement income through us, we have a proven track record of delivering sustainable annuity products and excellent service.

**4**

What is the difference between a Living Annuity and a Guaranteed Life Annuity?

A Guaranteed Life Annuity provides a guaranteed income for life that never decreases, offering security and certainty regardless of market conditions. In contrast, a Living Annuity is a market-linked investment that offers flexible income options and the potential for growth, but its value can fluctuate with market performance – with any remaining funds paid to beneficiaries after the pensioner's death.

**5**

What is a With-Profit Annuity and what does Momentum Corporate offer?

A With-Profit annuity provides the pensioner with the security of a guaranteed income for life. Annuity increases are declared every year and once an increase is granted it can never be taken away. The new higher amount is guaranteed for the rest of their life. Momentum Corporate has designed these products, Life Horizon Annuity, Golden Income With-Profit Annuity, and Golden Growth With-Profit Annuity.

**6**

What is the minimum criteria to invest in the With-Profit annuities?

For all three options, the client needs to have at least R100 000 to invest.

**7**

What is smoothing?

Smoothing means holding back some of the returns in the good years and giving them back in the bad years. This allows your increases to remain relatively stable over the long-term despite the uncertainty of future market movements.

8

What investment portfolios does Momentum Corporate offer through this service?

Each person has a unique life journey, throughout their working life and into retirement. Retirement funds focus on their members' financial security during this journey. Our range of smooth bonus can be tailored to suit your employee's retirement goals and investment needs.

9

What makes Smooth Bonus portfolios ideal for your business?

The Smooth Bonus investment portfolios, whether fully vested or partially vested, is ideal for businesses wanting stable, protected growth, even in volatile markets. Our partially guaranteed and smoothing only capabilities also give investors less interested in capital protection the opportunity to smooth out some of the market volatility. With returns declared through regular bonuses and capital protection guaranteed, employers can provide employees with a secure, consistent investment option that balances growth potential and peace of mind.

Speak to a Momentum Corporate Specialist and see how Structured Investments and Annuities can help your business.

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Momentum Corporate

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