

Momentum Corporate's objective

Structured Investments and Annuities overview

Structured Investments and Annuities value

Client value proposition



momentum
corporate

Your journey to success

Information pack for
Structured Investments
and Annuities



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Empowering your business with our employee benefits solutions

Momentum Corporate is dedicated to supporting both employers and employees as they pursue their financial goals, striving to provide services that contribute meaningfully to their success. Choosing our services means selecting a partner that provides financial solutions and products designed to meet your needs.



Structured Investments and Annuities overview

In the complex world of employee benefits, Momentum Structured Investments and Annuities provides intelligent, tailored solutions that meet the unique needs of each client. Through our expertise in product design, smoothed bonus returns, balance sheet services, structured deals, and post-retirement solutions, we create offerings that deliver both stability and growth. Our ability to manage complexity and customise across diverse client contexts makes us the preferred partner for sustainable wealth generation and innovative, future-focused investment solutions.

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



Ability to customise across diverse client contexts.



Cost effective annuity options.



Reducing the investment risk through our With Profit Annuity.

Investments

Unmatched investment capabilities designed for future growth



Enjoy security through our guaranteed products.



Versatility in meeting diverse client requirements.



Putting the client's investment goals at the centre.

Annuities



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Providing goal-focused solutions that align with your employees' unique journey and needs.

What
we offer for
employers
and financial
advisers



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Investments

Investments and Annuities

Annuities

**What
Structured
Investments
and Annuities
can offer your
employees**



Structured Investments and Annuities

Employer choice



Annuities for institutions



Annuities for retirement funds



Smoothed Bonus portfolios



Balance sheet services



Investment capabilities



Post retirement annuities



Post retirement medical aid solutions

Institutions

Annuities



Level Annuities



Fixed Escalating Annuities



Inflation-Linked Annuities



Life Horizon With-Profit



Golden Income With-Profit



Golden Growth With-Profit



Golden Income With-Profit Performer Life



Golden Living Annuity

Investments



Smoothed Bonus



Smoothing only portfolios



Index guaranteed solutions



Bespoke structured solutions

- Partially guaranteed portfolios
- Partially vesting portfolios
- Fully vesting portfolios

- Selection of local and global indices



Dedicated actuarial team



Dedicated deals team

Value-added services

Employee benefits with access to **effective solutions** that **deliver visible, value-for-money** outcomes with transparent fees.

Core benefits

Unique propositions around solutions crafted towards the needs of financial adviser clients and the employer's workforce. Helping retain businesses in a complex market with complex needs.

Guaranteed Life Annuities

Guaranteed life annuities pay a regular income for life to the pensioner and could include their spouse and dependants.

Annuity options



Life Horizon

Part of the trusted Golden Income With-Profit Annuity range, the Life Horizon Annuity gives you a guaranteed monthly income for life, with the potential to increase your income over time to help you keep up with the rising cost of living.

Life Horizon Waterfall

Life Horizon Waterfall provides a higher starting income with smaller increases over time and is best for prioritising immediate cash flow needs such as daily expenses or family projects. Increases are designed to be lower than inflation (approximately 30% - 40% of inflation) over the long-term (> 10 years) to provide a maximum starting income that will be guaranteed for life. While it offers more money upfront, it provides weaker inflation protection, meaning income may not keep up with rising costs in the long run.





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Life Horizon Peak

Life Horizon Peak starts with a lower initial income and larger increases over time making it best for retirees focused on long-term inflation protection. It offers steady growth to help maintain purchasing power and cover future expenses as living costs rise. The Life Horizon Peak Annuity is a competitive alternative to inflation-linked annuities because it targets inflationary annuity increases over the long-term.

Learn more



Golden Income With-Profit

The Golden Income With-Profit Annuity provides a guaranteed income for life, giving retirees the security of knowing their payments will never decrease. Each year, annuity increases may be declared based on the performance of the underlying investments, and once granted, these increases are locked in permanently. It also offers flexibility and protection, with options to include a spouse's income or a guaranteed payment period, ensuring continued financial stability for loved ones.

Learn more

At least R100 000
to invest

Bonus generating
portfolio

Matching fixed
income portfolio

Golden Growth With-Profit

The Golden Growth With-Profit Annuity offers retirees a lower starting income than the Golden Income With-Profit, but targets higher increases each year, ensuring long-term financial security. Each year, income increases may be declared based on investment performance, and once granted, these increases are permanent. It also provides flexible options, such as including a spouse's income or setting a guaranteed payment period, giving peace of mind for both the retiree and their loved ones.

Learn more

At least R100 000
to invest

Bonus generating
portfolio

Matching fixed
income portfolio



Golden Income With-Profit - Performer Life

The Golden Income With-Profit - Performer Life Annuity provides retirees with a guaranteed income for life that never decreases, offering lasting financial security. Annual income increases are based on the investment returns of the Alex Forbes Performer Life portfolio, and once granted, they are guaranteed for life. Developed in partnership with Alexforbes, this annuity combines expert investment management and flexible options - including spouse and guarantee period choices, to ensure steady, reliable income in retirement.

At least R100 000
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[Learn more](#)



Living Annuities

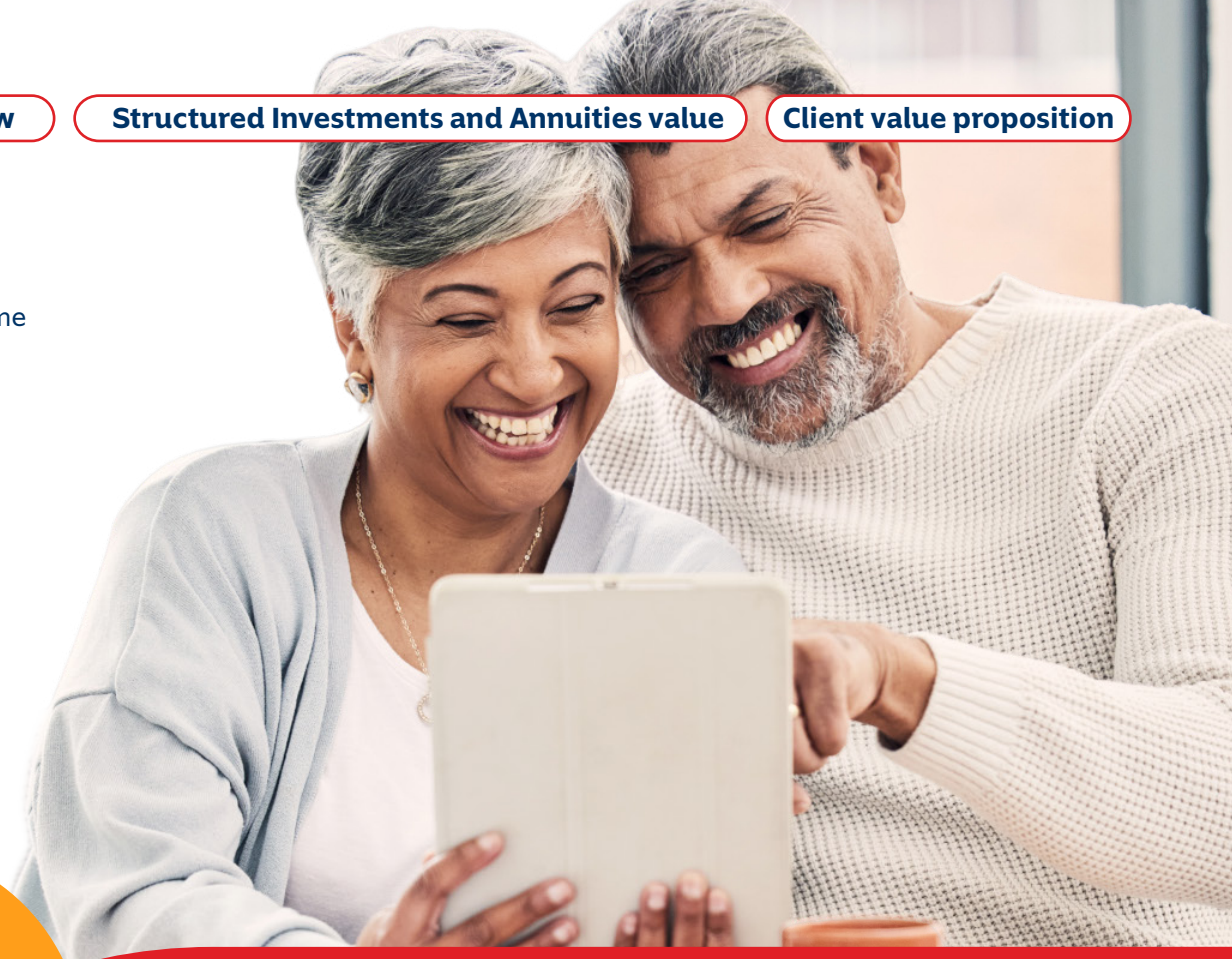
A living annuity is a market-linked investment that gives pensioners a regular retirement income while at the same time aiming to grow their retirement savings.

[Learn more](#)

Golden Living Annuity

The Golden Living Annuity offers retirees a flexible, market-linked income that can be adjusted annually to suit their changing needs. It provides access to easy-to-understand investment portfolios, including Momentum's outcome-based investing range. With the added Guaranteed Annuity Portfolio (GAP) option, retirees can secure a guaranteed income for life to cover essential expenses while leaving any remaining funds to their beneficiaries.

At least
R100 000 to
invest

[Learn more](#)

Investments

Smoothed Bonus portfolios

Momentum's Smoothed Bonus portfolios provide real returns over the medium to long-term and aim to reduce the impact of market volatility on investment returns. It gives you the ability to invest in a range of assets such as equities, bonds, cash, property and global assets while providing downside protection. Receive investment returns through regular bonus declarations.

Partially Guaranteed and Smoothing range has a percentage of the positive bonus rate that is guaranteed, which will be equal to the guaranteed level of portfolio. The guaranteed level for the UFSRF is 50%.



Universal Fifty Smooth
Return Fund (UFSRF)

Partially Vesting Smoothed Bonus range declare monthly bonus rates in advance. The monthly bonus rate consists of a vested and non-vested component. Apart from Smooth-Edge, the long-term target vested ratio for partially vested portfolios is between 80% - 90%.



Momentum
Universal Multi-
Manager Smooth
Growth Fund
(Universal
MMSGF)



Momentum
Universal Smooth
Growth Fund
(Universal SGF)



Momentum
Smooth-Edge
Fund
(Smooth-Edge)



Momentum
Multi-Manager
Smooth Growth
Fund Global
(MMSGF Global)



Momentum
Smooth Growth
Fund Global
(SGF Global)



Fully Vested Smoothed Bonus range declare monthly bonus rates in advance, consisting of vested components only. Monthly bonus rates are declared gross of the investment management fee, sometimes referred to as the policy fee depending on the portfolio, but net of the capital charge and any net priced asset management fee. The monthly bonus rates, that do not utilise a liability-driven investment strategy, are calculated using the smoothing formula.

Smooth bonus

Momentum Smart
Guaranteed +3

Momentum Multi-Manager
Secure Growth Fund Global



Momentum
Multi-Manager
Secure
Growth Fund
(MM Secure)



Momentum
Universal Smart
Guarantee +3
(USG +3)



Alexforbes
Global FullVest
(AF Global
FullVest)



Alexforbes
Domestic FullVest
(AF Domestic
FullVest)





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

Emailus@momentum.co.za

momentum.co.za

 Momentum Corporate

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