







From
Baby boomers
to
Generation X
to
Millennial (gen Y)
to
Generation alpha

Global investment needs Currency depreciation



Rand/dollar at June 1994













USD1: R3.65

Global investment needs Currency depreciation



Rand/dollar at December 2011











USD1: R8.15

Global investment needs Currency depreciation

momentum wealth international

Rand/dollar at June 2025











Global investment needs Cost of education

Rand: 1, USD: R17.60, GBP: R23.85

0 to 6 years



SA

USA

UK



R550 000

USD110 000

£75 500

Primary school



R640 000

USD85 000

£60 000

Secondary school



Total in rands

R1 000 000

R2 190 000

USD105 000

R5 280 000

£85 000

R5 258 925

Sources: lv.com/life-insurance/articles/cost-of-raising-a-child, smartasset.com/data-studies/cost-raise-child-metro-2025, goodto.com/money/how-much-does-it-cost-to-raise-a-child, South Africa - Momentum research

Global investment needs Yearly cost of education





R44 000 to R75 000

About **R60 000**



R41 000 to R86 000



R45 000 to R78 000



R50 000 to R76 000

Sources: <u>harvardmentoring.com/harvard-university-fees-for-international-students/?utm_source=chatgpt.com</u>. <u>admission.princeton.edu/cost-aid/fees-payment-options</u>, <u>theoxbridgeschool.com/international-students</u>, <u>up.ac.za/student-fees/article/2735910/undergraduate-tuitionfees-per-faculty</u>, <u>eafinder.com/za/stellenbosch-university-tuition/</u>, <u>eafinder.com/za/university-of-johannesburg-uj-tuition/</u>, services.nwu.ac.za/student-accounts-and-bursaries/payable-fees

Global investment needs Yearly cost of education





*R1 007 529 (USD57 246) About **USD60 000**

or R1 091 239

PRINCETON UNIVERSITY

> *R1 147 696 (USD65 210)



*R840 951 to R1 413 351

(£35 260 to £59 260)

About **£45 000**

or R1 077 613



*R584 491 to R1 526 161

£24 507 to £63 990

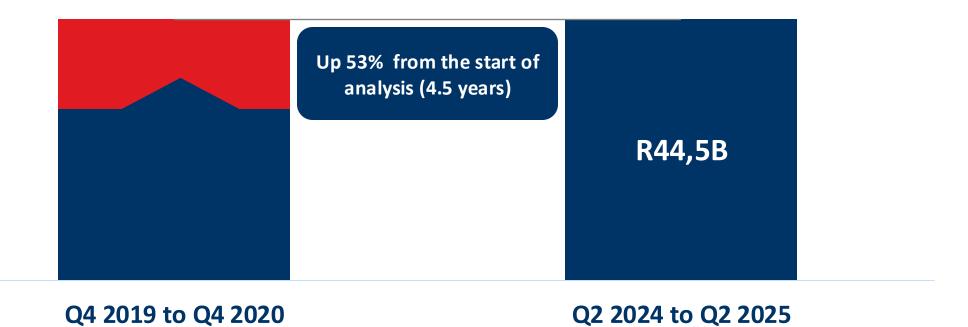
Sources: harvardmentoring.com/harvard-university-fees-for-international-students/?utm_source=chatgpt.com. admission.princeton.edu/cost-aid/fees-payment-options, theoxbridgeschool.com/international-students/?utm_source=chatgpt.com. theoxbridgeschool.com/international-students/?utm_source=chatgpt.com. theoxbridgeschool.com/international-students/?utm_source=chatgpt.com. theoxbridgeschool.com/international-students/?utm_source=chatgpt.com/, theoxbridgeschool.com/international-students-fees-payment-options, theoxbridgeschool.com/international-students-fees-payment-options, theoxbridgeschool.com/international-students-fees-payment-options, theoxbridgeschool.com/international-students-fees-payment-options, theoxor/international-students-fees-payment-options, theoxor/international-students-fees-payment-options, <a href="theoxor/international-students-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-payment-options-fees-pay







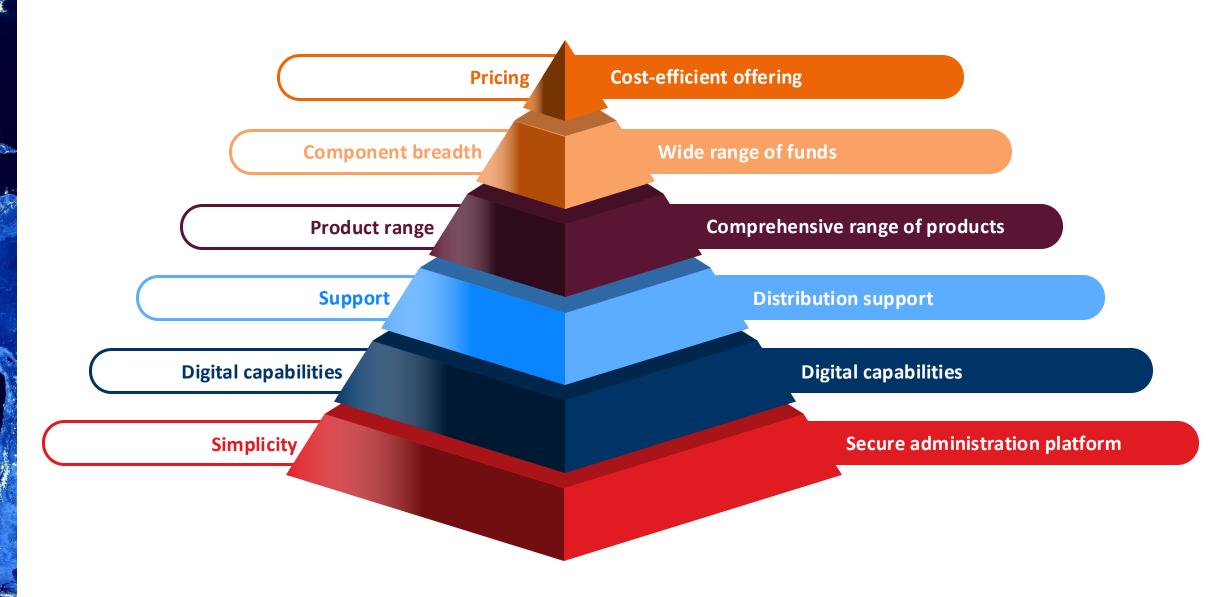
Annual new flows

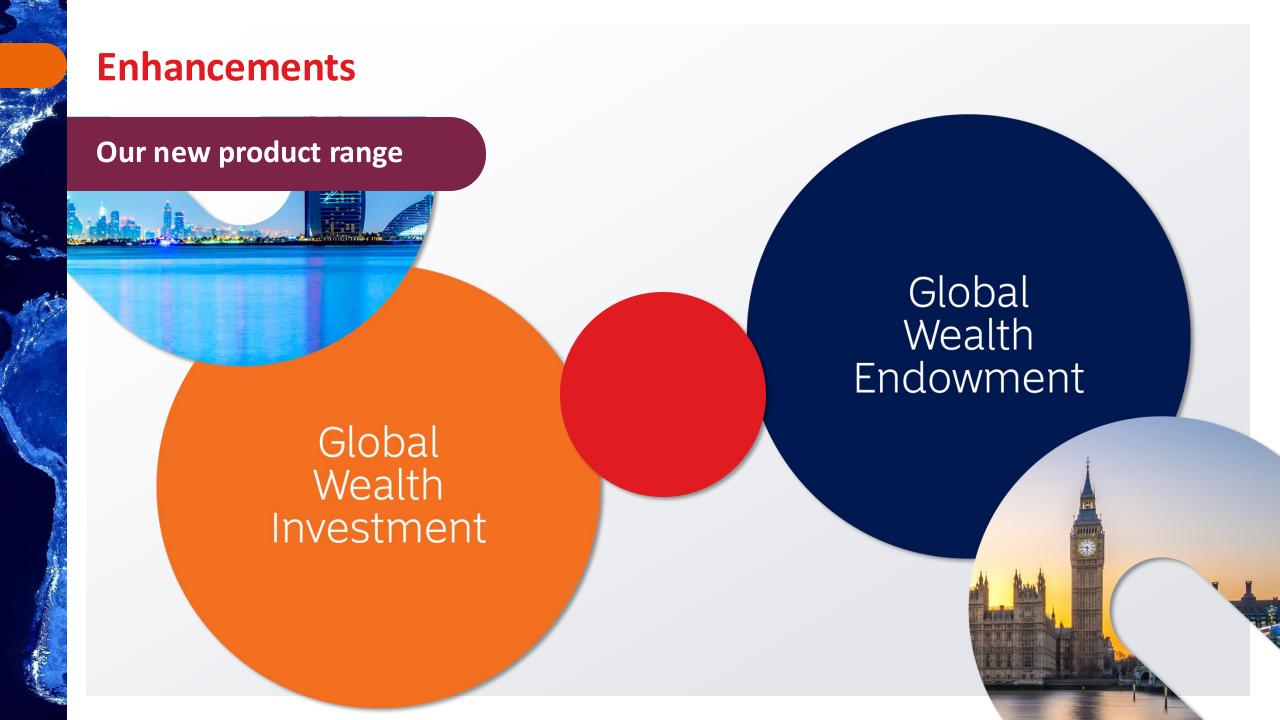


Source: NMG

A holistic platform value proposition









Our new product range

Global Wealth Investment

Global Wealth Endowment

2

Owner(s)

Joint and survivorship provision

Capital Redemption Bond*



Owner(s)

Joint and survivorship provision

A successor contract owner(s) (and alternate successors)

Life Insurance Bond



Owner(s)

Insured life or lives

Joint and survivorship provision

A successor contract owner(s)

Beneficiaries of death proceeds (and alternate beneficiaries)

*Sinking fund

Global Wealth Endowment









Tax efficiency







Investment options

Wealth planning



Reporting



Our new product range

Pricing

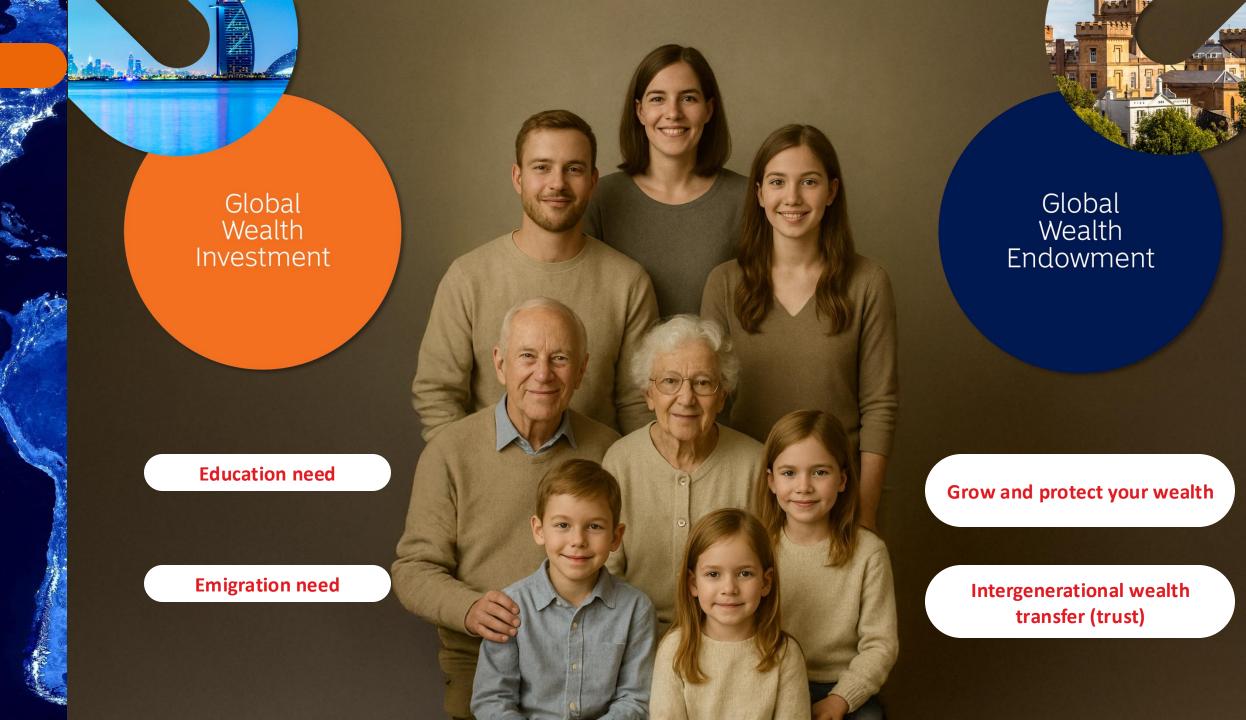
Simplicity

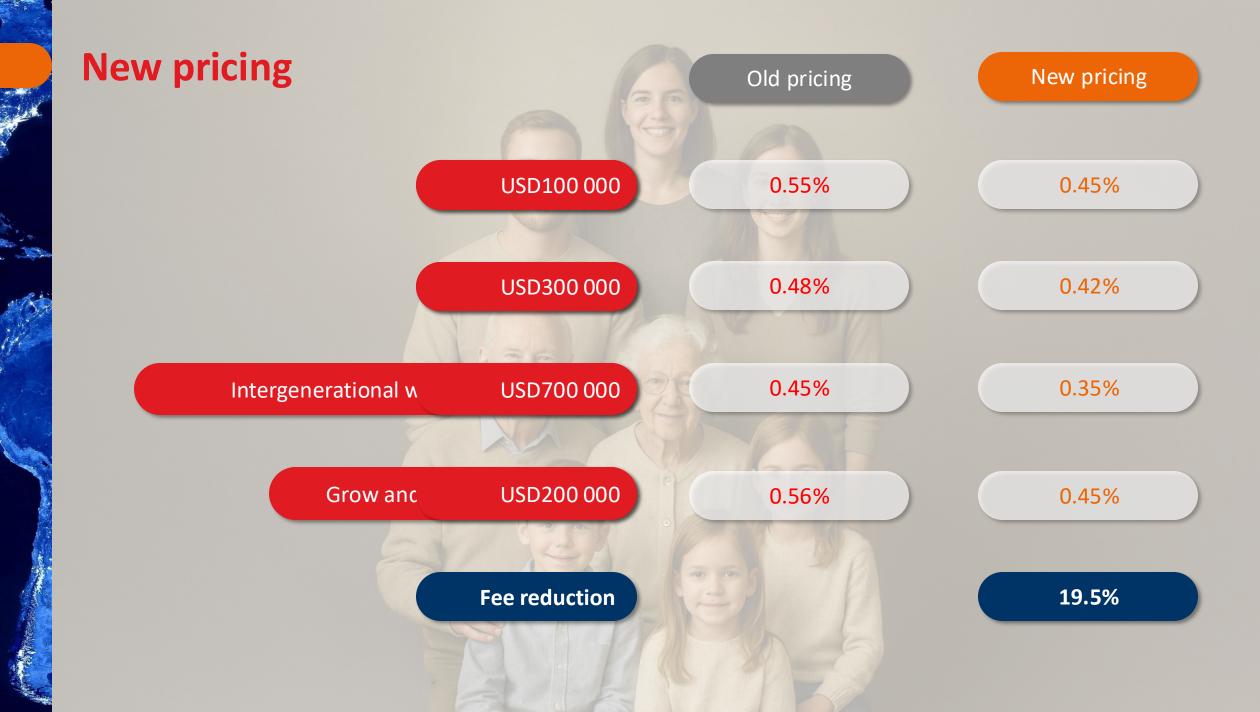
Component breadth

Asset swap

Support







Family pricing

Old pricing USD100 000

0.55%

USD300 000

0.48%

USD700 000

0.45%

USD200 000

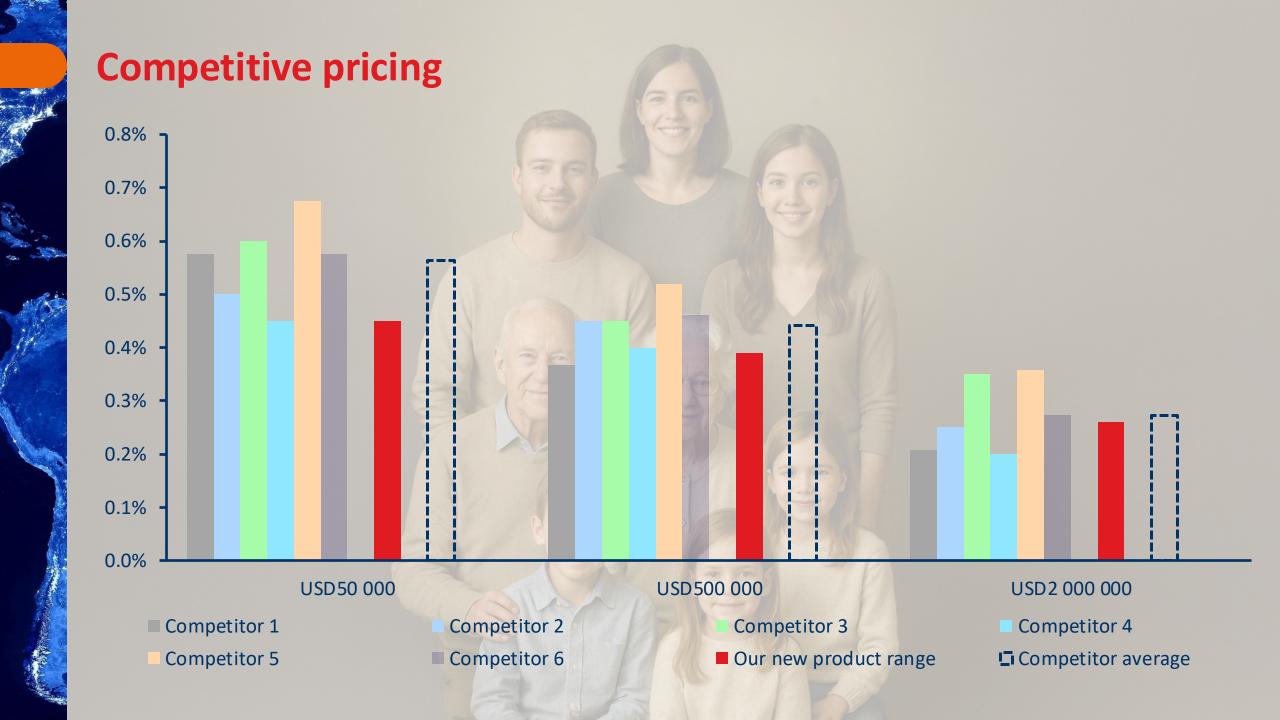
0.56%

Total fee reduction

Family pricing

0.29%

39.4%





Our new product range

Pricing

Simplicity

Component breadth

Asset swap

Support





Value proposition built on open architecture



Remove choice overload



Streamlined fund list

Alternate beneficiary and splitting of contracts



Our new product range

Pricing

Simplicity

Component breadth

Asset swap

Support



Investment choice



Unit trusts managed globally

curate

Discretionary model portfolios

equilibrium

International personal share portfolios

momentum securities

Exchange-traded funds

International personal share portfolio proposition



Different objectives leading to different holdings

Reducing share concentration

Tax efficiency

Changing objectives

ESG preferences

Currency exposure









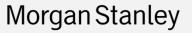
PEPSICO



















Portfolios to suit individual goals, risk profile and life stage

International personal share portfolio proposition



Stockbrokers















By end September, we will have 46 investment managers



Our new product range

Pricing

Simplicity

Component breadth

Asset swap

Support





Our new product range

Pricing

Simplicity

Component breadth

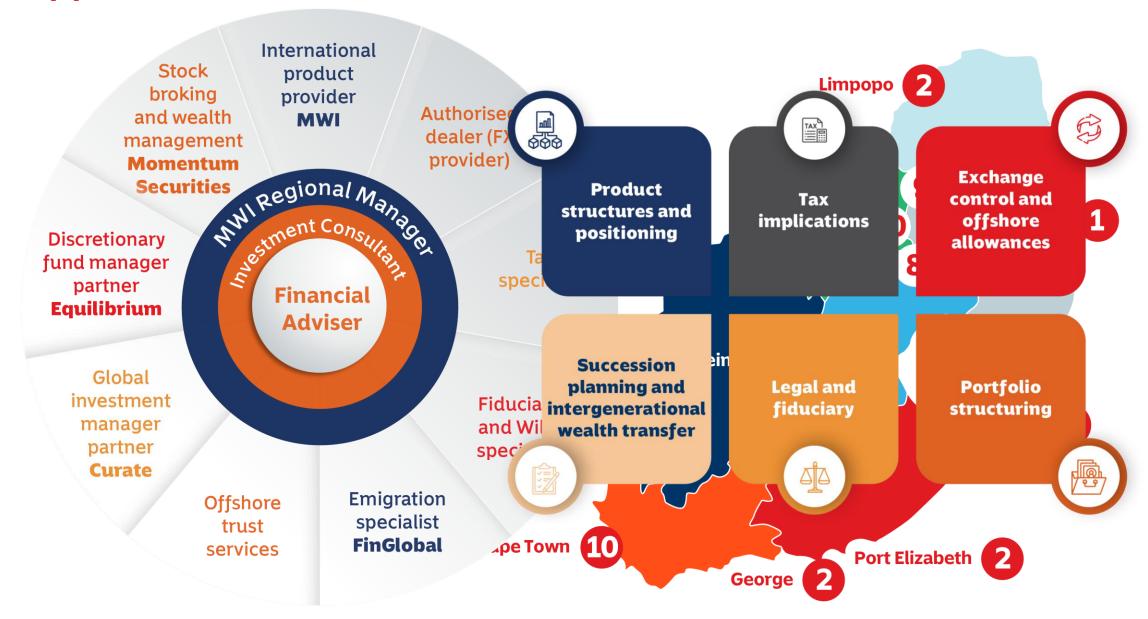
Asset swap

Support



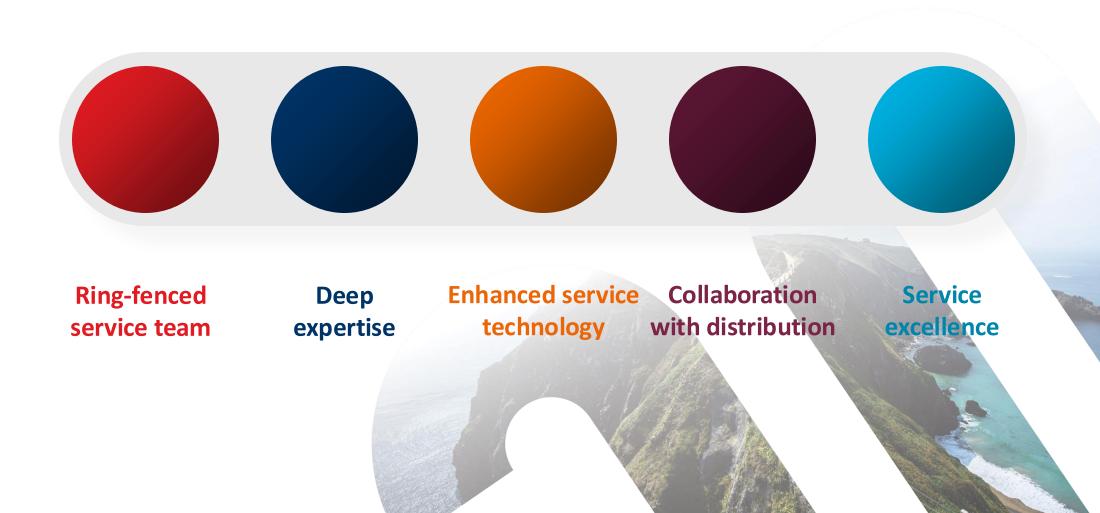
Support





Dedicated service centre







Our new product range

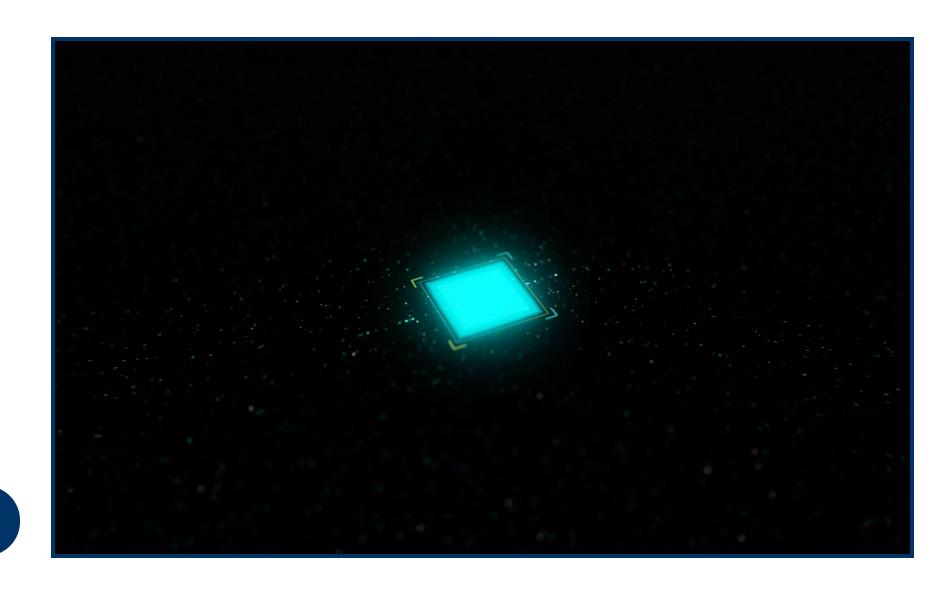
Pricing

Simplicity

Component breadth

Asset swap

Support



Why use MWI as your preferred platform?



