

## Momentum Wealth **Flexible Investment Option**

In the modern age we like to live freely. We don't like just anyone telling us what to do, or the burden of rules and restrictions. This can be what you're looking for in an investment – the freedom to tailor it to meet just what you need, and no regulatory restrictions. You can access it when you want and even request to withdraw a regular amount to supplement your income if you want to. You can change it when your circumstances change.

You invest to have enough for your needs on your journey to success. We know it's unique – whether you're investing for your children's education, a dream or leaving a legacy.

## With us, investing is personal

When it's personal, it really matters – you give it your best to make sure you are successful.

We understand everyone is different and to you, your investment isn't just another investment. You don't invest for the sake of investing. You invest to make your dreams and aspirations come to life.

With us, investing is personal. From how our experts push the boundaries to create innovative and tailored solutions that can help you achieve your goals on your investment journey, to how we act as the guardians of your legacy, it's personal.

It's your personal investment, with the unstoppable force of momentum.

## How can the Flexible Investment Option help you?

It gives you the flexibility and freedom you need to invest without restrictions. You choose how you would like to invest, and how much you want to withdraw whenever you need to. You also choose the most suitable investment solutions to help you achieve your goal. The longer you stay invested, the better.

### Is it for you?

- Yes, if you want a flexible investment solution.
- Yes, if you always want easy access to your money.
- Yes, if you want to invest a lump sum or a regular amount.
- Yes, if you want the choice to supplement your income with regular withdrawals from the investment.

### Features

- You can pick and choose from a wealth of investment solutions.

- You can keep your money invested until you've achieved your goal, or take it out when you need it.
- You can take as much as 20% a year as a regular withdrawal to supplement your income.
- You can use interest and capital gains tax exemptions to minimise the tax you pay.
- You can phase in your investment if you don't want to invest everything at once.

### When is it not for you?

- If you find it hard to keep your hands off your investment money.

## How does it work?

<b>Who can invest?</b>	Individuals, trusts, companies, close corporations and non-taxable entities.
<b>Minimum lump sum amount</b>	<ul style="list-style-type: none"><li>▪ A lump sum of R50 000.</li><li>▪ A regular amount of R1 000 per month (you can add this later).</li><li>▪ Certain investment solutions have other minimums.</li></ul>
<b>Term</b>	You decide.
<b>Which investment solutions can you choose?</b>	<ul style="list-style-type: none"><li>▪ Our flagship range of local and global unit trusts.</li><li>▪ Other investment solutions managed by Equilibrium, Momentum Outcome-based Solutions, Momentum Asset Management and Momentum Securities.</li><li>▪ Unit trusts and investment solutions from other investment managers.</li></ul> <p>Your financial adviser will help you choose the most suitable investment solutions.</p>
<b>Can you invest more?</b>	Yes, and you can request a yearly increase if you invest a regular amount.
<b>Can you make changes?</b>	Yes, and you can choose other investment solutions if your needs change.
<b>Can you withdraw?</b>	<ul style="list-style-type: none"><li>▪ Yes, but leave R20 000 if you take some money.</li><li>▪ When you cancel, you can take it all.</li></ul>
<b>Can you use it as security for a loan?</b>	Yes.
<b>Can you cancel?</b>	Yes, subject to certain rules set out in the terms. You could get back less than what you have invested.
<b>Can you change ownership?</b>	No.
<b>When you die</b>	Your money goes to your estate.

## What does it cost?

- Most investments typically have the following fees:
  - An investment management fee for the management of the funds you choose.
  - An administration fee to cover the cost of administering your investment.
  - An adviser fee for the advice and services you get from your financial adviser.
- Once you apply for a Flexible Investment Option, your quote will set out the fees. Your fees get less as you invest more. The minimum investment will incur costs.
- Each minimum disclosure document (fund fact sheet) sets out the investment management fee for that fund. [Get](#) the latest ones.

## More advice and how to invest

Speak to your financial adviser who will help you choose suitable investment options and start your personal investment. If you don't have one, go to [momentum.co.za](https://momentum.co.za).

## Contact details

**Momentum Wealth ShareCall number:**

0860 546 533

**Telephone:** +27 (0)12 675 3000

**Email:** [wealthservice@momentum.co.za](mailto:wealthservice@momentum.co.za)

The **Flexible Investment Option** is a Financial Sector Conduct Authority (FSCA) Category III Administrative financial services provider (FSP) investment product, administered by Momentum Wealth (Pty) Ltd.

The information in this document is for general information purposes and not an invitation or solicitation to invest. The information is not intended to be accounting, tax, investment, legal or other professional advice or services as set out in the Financial Advisory and Intermediary Services Act 37 of 2002 (FAIS), or otherwise. The information in this document, including opinions expressed, is derived from proprietary and non-proprietary sources that Momentum deems reliable. It is not necessarily all-inclusive but is accurate at the publication date. While we make all reasonable attempts to ensure the accuracy of the information in this document, neither Momentum Wealth (Pty) Ltd, Momentum Metropolitan Life Limited, nor any of their respective subsidiaries or affiliates make any express or implied warranty about the accuracy of the information in this document. Past performance is not necessarily a guide to future returns. Financial advisers should conduct a suitability analysis and due diligence with clients on the investments mentioned in this document as part of their investment mandate and investment advice process. Terms apply. Available from your financial adviser and Momentum.

For investments in collective investments schemes (CIS) (unit trusts), refer to the minimum disclosure document (MDD), which is available from the relevant CIS manager. The MDD contains important information about investments in the particular CIS.

Momentum Wealth (Pty) Ltd is part of Momentum Metropolitan Life Limited, an authorised financial services and registered credit provider. (FSP 6406)

Momentum Wealth (Pty) Ltd is an authorised financial services provider and part of Momentum Metropolitan Holdings Limited. (FSP 657)

**[momentum.co.za](https://momentum.co.za)**