


**momentum**  
wealth

Momentum Wealth  
**Guaranteed annuities**







## Our outcome-based annuities range can meet your unique income needs.

Annuities can help you on your investment journey by protecting your income against market fluctuations and making sure that you have an income for as long as you need it. Our wide range of annuities can meet different income needs.

### What is an annuity?

An annuity pays you a regular income in return for a lump sum purchase amount. Guaranteed annuities guarantee an income that either increases or remains the same. You can also choose if your income must be paid for the rest of your life or for a specific term.

#### You should consider a guaranteed annuity if you:

- need a regular income;
- require a guaranteed income that will not reduce over time;
- want to make sure that you don't outlive your money;
- need a guaranteed income for a specific term;
- want to remove the uncertainty of investment markets and safeguard your future; and
- are relatively healthy.

### Why choose a guaranteed annuity?

#### It guarantees an income for life or a chosen term

We will pay you a guaranteed income for as long as you live or for the term that you choose. You can also make sure that a minimum number of income payments are made in the event of you passing away prematurely. By choosing a minimum period for which income must be paid, you are able to provide for loved ones even after you have passed.

#### Your income will stay the same or increase

The income you receive is protected and will never reduce for as long as you live or over the term that you chose. You can also choose that your income increases yearly by a fixed percentage, in line with inflation or by inflation plus a fixed percentage.

#### It takes the guesswork out of investing for an income

Choosing investment assets can be risky and stressful, especially when you rely on them to provide a regular income that will last. You can remove this uncertainty and rest assured that your future is secure.

#### Increasing investment charges will not affect the income we pay you in the future

We calculate the cost of your annuity at the start of the annuity. The total cost of the annuity is taken into account when we calculate the income that we will pay you for the rest of your life or chosen term. This means that your income cannot decrease because of increasing costs.

### Personalised control through certainty

We help you to have more control through the most comprehensive range of guaranteed solutions, including annuities, in the market. You can benefit from having control over the amount of investment risk you are taking by including a portion of or all your money into these solutions. This can help you remain calm during even the biggest market downturns. Each person's journey to success is unique and personal. With us, you can shape that journey in the most singular way.

## We offer three different types of guaranteed annuities

| Life  | Term linked  | Capital Protector  |
|---|--|--|
| <p>This annuity pays an income for as long as you live.</p> <p>You can choose between a single-life annuity or joint-life annuity. The single-life annuity pays an income for the lifetime of the insured. The joint-life annuity has a second insured person who will continue to receive the agreed income after the first insured person dies.</p> <p>You can also choose a guarantee term for your income to make sure that a minimum number of income payments are made from the annuity, even in the event of your premature passing.</p> | <p>A term-linked annuity pays an income for a chosen period.</p> <p>You can choose between a term-certain or temporary annuity. The term-certain annuity guarantees that the income will be paid for the chosen term, even if you die before the end of the term.</p> <p>The temporary annuity also pays an income for a chosen term, but the income stops if the insured person dies during the term.</p> | <p>The Capital Protector combines a life annuity (single-life or joint-life) with a life insurance policy.</p> <p>The value of the life insurance policy is equal to your initial purchase amount and will be paid to your beneficiaries or deceased estate when the last insured person dies.</p> |

### Additional information

|   | Guaranteed annuity type                                |  |   |  |
|---|--|--|---|--|
|   | Temporary  | Term certain   | Life  | Capital Protector                                    |
| Voluntary or compulsory   | Voluntary  | Voluntary <sup>1</sup>   | Both  | Both   |
| Income is paid for  | Lifetime or the chosen term, whichever is the shortest | The chosen term  | Lifetime or the chosen term, whichever is the longest                               | Lifetime   |
| Annuity term  | 5 to 25 years <sup>2</sup>                             | 5 to 25 years <sup>2</sup>                                     | Life  | Life   |
| Income guarantee term   | No   | Equal to chosen term   | Yes, 5 to 25 years <sup>2</sup>   | No   |
| Level, fixed increase, inflation-linked and inflation plus a fixed increase | All  | All  | All   | Level or fixed increase                              |
| Single-life or joint-life   | Single   | Single   | Both  | Both   |
| What happens when you die?  | Income payments will stop                              | Income payments will continue until the end of the chosen term | Income payments stop or continue until the end of the guarantee term, if applicable | Income payments stop, life insurance policy pays out |
| Minimum purchase amount   | R50 000  | R50 000  | R50 000   | R50 000  |

#### Notes:

<sup>1</sup> Compulsory option available for orphan money only.

<sup>2</sup> Terms available depend on age next birthday at inception.

#### Important:

Please make sure that you download the latest available version of this brochure from our website.

We recommend that you speak to your financial adviser before you invest. Your financial adviser will help you decide which investment product fits into your overall financial plan, needs and risk profile.



## 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://www.momentum.co.za).

## Contact details

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The **Guaranteed Annuity** and the **life insurance policy** for the Capital Protector are life insurance products, underwritten by Momentum Metropolitan Life Limited, a licensed life insurer under the Insurance Act.

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