



Frequently asked questions about the Investo Linked Investment change within Momentum



1. What is changing?

Momentum is enhancing your investment experience by changing the features and terms of your Investo Linked Investment to be similar to that of a Momentum Wealth Flexible Investment Option (FIO).

This change has been designed to give you:

- greater flexibility;
- continued investment choice; and
- a smooth client experience.

2. What does this mean for me?

Your investment will continue seamlessly on the Momentum Wealth platform:

- Your money remains invested.
- Your existing funds stay the same (but the fund class may change).
- Your monthly contributions remain unchanged.
- Your financial adviser relationship stays exactly as it is.

You'll also benefit from greater flexibility and more investment options available on the Wealth platform going forward.

3. Do I need to do anything?

The changes will apply to your investment automatically unless you choose to withdraw your money instead.

If you want to withdraw, please inform your financial adviser or our contact centre (see details on the last page).

4. What choices do I have?

You have two options:

- **Option 1** – Continue your investment (default option)
Your contract remains invested with updated contract terms and enhanced features.
- **Option 2** – Withdraw your investment
If you prefer not to continue your investment, you may withdraw your money and we will charge you no fees from 7 April 2026.
You may withdraw before or after 25 May 2026, but you may not withdraw during the finalisation and trade freeze from 8 May 2026 until 24 May 2026.

5. Will I be financially affected?

No. Momentum will ensure that all linked investment clients will be in the same financial position or better from 25 May 2026. Clients won't be negatively affected by the new terms of the linked investment contract.

6. Will my money stay invested in the same funds?

Yes. But the fund class may change.

Your funds will remain the same. If you're invested in Momentum or Curate funds, they will just continue in the most appropriate fund class on the Wealth platform.

You will also have access to a wider range of additional funds and investment options in case you want to make changes in the future.

7. What does a fund class change mean?

A fund class difference usually refers to costs, and is indicated at the end of a fund name, for instance Momentum Focus 7 Fund of Funds (I). The underlying assets are exactly the same. We set out which class will change or switch to which one below. But whatever class you change to, **your total costs**, including administration, will not be more than it currently is. It will also not trigger capital gains tax.

Current	Switch to
Curate Momentum Flexible Income (I)	Curate Momentum Flexible Income Fund (C)
Curate Momentum Income Plus (I)	Curate Momentum Income Plus Fund (C1)
Momentum Bond (I)	Momentum Bond Fund (C1)
Momentum Diversified Income (I)	Momentum Diversified Income Fund (C1)
Momentum Equity (I)	Momentum Equity Fund (C1)
Momentum Focus 3 Fund of Funds (I)	Momentum Focus 3 Fund of Funds (B2)
Momentum Focus 5 Fund of Funds (I)	Momentum Focus 5 Fund of Funds (B2)
Momentum Focus 6 Fund of Funds (I)	Momentum Focus 6 Fund of Funds (C)
Momentum Focus 7 Fund of Funds (I)	Momentum Focus 7 Fund of Funds (B2)
Momentum International Income (I)	Momentum International Income Fund (C1)
Momentum Money Market (I)	Momentum Money Market Fund (C1)
Momentum Optimal Yield (I)	Momentum Optimal Yield Fund (C1)
Momentum Real Growth Property (I)	Momentum Real Growth Property Fund (C1)
Momentum Small/Mid-Cap (I)	Momentum Small to Mid-Cap Fund (C1)

8. Will there be any tax impact following the changes?

No. This change doesn't trigger any tax consequences, including capital gains tax.

9. Will my costs increase?

There will be no overall increase:

- As part of the updated terms and conditions, your linked investment contract will change onto a competitive fee structure.
- Certain funds may move to different fee classes.
- When combined, the total cost position of their linked investment remains positive for clients.

10. What happens to the loyalty bonus?

The vested loyalty bonus will be added to your investment value, however once the terms change, it will no longer accrue. Although there will not be a loyalty bonus or an enhanced allocation, the lower Wealth fees on the linked investment contract will result in the same, if not better, end result.

11. Will my monthly contributions stay the same?

Yes.

- Your contribution amount won't change.
- Your adviser fee on current contributions will also remain unchanged.

As part of the updated terms and conditions, certain minimum contribution and balance requirements that normally apply won't be enforced for existing contracts. This means your contract will continue exactly as it is today.

12. Will there be a minimum investment term?

No. When your contract is administered on the Wealth platform:

- There will be no minimum investment term.
- You may withdraw your money at any time without exit fees.
- You can stop or change contributions whenever you wish.
- You can adjust your investment choices with full flexibility.

13. Can I nominate a beneficiary?

Under the Flexible Investment Option:

- Beneficiaries are not nominated directly on the investment.
- In the event of death, we pay your investment proceeds into your estate and it will be distributed according to your will.

14. What will happen to the enhanced allocation benefit?

There is no enhanced allocation benefit in the FIO.

15. There is no contribution holiday at Wealth. What will I do if I need a contribution breather?

On the Wealth platform, you have full flexibility to manage your regular investments according to your needs. You can:

- start or stop a regular contribution at any time;
- adjust your contributions whenever needed;
- apply yearly increases (optional) to keep up with inflation; and
- all of this can be done without any penalties or additional costs.

If you have taken a payment breather from Investo during the transition time, your contract will have a “non-contribution-paying” status. At any time after 25 May 2026, when you are ready, you can tell the Wealth service team that you want to resume paying contributions.

16. Can I have my debit orders grouped at Wealth?

Yes. Debit orders can be grouped across all investments administered on the Wealth platform, allowing you to consolidate multiple contributions into a single, convenient debit order. You can ask for this to be done after 25 May 2026.

Financial advice

17. Will my financial adviser still work with me?

Yes.

- Your adviser will continue to service your investment. Incentives and fees remain regulated and transparent.
- Any future changes to adviser fees would occur only with your written consent.

18. Who should I speak to if I have questions?

Your financial adviser remains your primary point of support and can:

- answer questions specific to your investment;
- help review your fund choices; and
- help if you are considering withdrawal or changes.

The change

19. When will the changes apply to my contract?

The change date is 25 May 2026.

You will receive a formal communication in the beginning of April 2026 that outlines the following:

- The value of your investment.
- What to do if you want to withdraw instead.
- We will share a link to the old and new terms and a FIO brochure alongside these frequently asked questions.

The administration

20. Will my statements or service experience change?

Yes. You'll enjoy the following:

- Updated statements and reporting.
- A new contract number.
- Improved digital servicing tools.
- A streamlined investment management experience.

21. Will I need to sign any new documents after 25 May 2026?

No. You will remain on your existing contract, and the changes will take place automatically – we won't ask you for any paperwork.

22. What happens if my debit order date falls in the freeze period?

If your debit order falls between 16 and 24 May 2026, we won't be able to deduct the money from your account as usual; instead the debit order will be deducted on 25 May 2026. After that, your debit order date will revert back to the original day.

23. Will I need to update my debit order details if I continue my investment from on the Momentum Wealth platform?

No, but the transaction on your bank account will have a "MAS" prefix.

24. What do I need to know regarding my debit order if I continue on Wealth?

The collection of debit orders will transition from Momentum Metropolitan Life Limited to Momentum Wealth (Pty) Limited:

- There will be no material changes to your contract. The agreement remains between you and Momentum Wealth (Pty) Limited.
- Your existing debit order instructions, according to the application form you previously signed, will remain in effect.
- This change is purely administrative.
- Going forward debit order transactions will reflect in your account with the prefix "MAS".

If you are not the contribution payer for your contract, the debit order change will apply to your contribution payer's account. Make sure that your contribution payer gets this message.

25. Are stop order and electronic funds transfer (EFT) payments allowed at Wealth?

No. Very few Investo clients pay by stop order and EFT. If you pay using either of these methods, the Investo contact centre will reach out to your financial adviser, and if you don't have an adviser, to you. It will assist with the process to change to debit order payments; it involves the *Investo change contribution payer form* (Investo010).

26. Where can I see the paperwork of my existing contract?

You can log in to momentum.co.za. Your Momentum portfolio will display. Scroll to the **Investments and Savings** tab and click on your Investo Linked Investment. You can click on **View statement**, and a document with all the contract information opens up. A how-to guide on momentum.co.za has all the details: **How to find my Investo contract information on the Momentum website**. Your financial adviser can also help you find the information you are looking for.

27. Where will I find my tax certificate at the end of the tax year?

You will find your Momentum Investo and all other Momentum tax certificates in the same place. You will log in to momentum.co.za, your Momentum profile will open and you can click on the drop-down arrow next to your name at the top right corner. Click on **Tax certificates**. There are two how-to guides on momentum.co.za, also for the Momentum app, and your financial adviser can also help you find your tax certificates.

New terms and features

28. Does the name of the investment change?

Yes, it is called a Flexible Investment Option (FIO).

29. Where can I find out more about the Flexible Investment Option?

You can click on the Investments tab on momentum.co.za and scroll to it, or you can find everything [here](#).

30. My current monthly contribution is lower than the usual minimum for the Flexible Investment Option. Will I be required to increase it?

No, but when you make any contractual change, the minimum requirements will apply.

31. Can I add single, once-off contributions to the Flexible Investment Option? And if so, what is the minimum once-off contribution?

Yes, you can add once-off contributions of more than R5 000 each.

32. Are there any new contract rules I should be aware of?

Yes, here are some of the rules that you should be aware of:

- There is no minimum investment term; you can therefore add contributions or withdraw from your investment at any time.
- If a withdrawal causes the remaining value of the investment to be below the minimum investment size of R20 000, you will have to withdraw the full investment.
- There will be new administration fees applicable to your investment.
- Although there will not be a loyalty bonus or an enhanced allocation, the lower Wealth fees on the linked investment contract will result in the same, if not better, end result.

The FIO product brochure and the terms and conditions have more information.

Withdrawal

33. Can I withdraw my investment if I want to?

Yes. You can choose to withdraw:

- now, before the change takes effect; or
 - after your investment has continued onto the Momentum Wealth platform on 25 May 2026.
- There will be a finalisation and trade block from 8 May 2026 until 24 May 2026. During this time you may make no changes to your investment.

From 7 April 2026, no fees apply.

34. How do I withdraw?

You can ask your financial adviser to withdraw on your behalf. There is an easy online process they can follow.

If you want to withdraw on your own steam, you can phone or email the Investo contract centre (see details below).

Here are the documents you should attach to your email:

- Fill out the *Application for cash withdrawal or surrender* (Service002). You can download the form from momentum.co.za. Click on the **Savings** tab on the landing page, the pop-up window shows **Forms** under **Resources for individuals**.
- Copy of a valid South African identity document (both sides of a smart ID card), or copy of a valid passport.
- A bank statement not older than three months, or bank confirmation letter, and, if it is for Tyme Bank, a copy of the bank account card as well.
- Proof of residence.
- If there is a collateral cession on the contract, we need confirmation from the cessionary.

Service contact details

35. What are the Momentum Investo contact details?

ShareCall number: 0860 664 321

Email address: investo@momentum.co.za

36. What are the Momentum Wealth contact details?

ShareCall number: 0860 546 533

Email address: wealthservice@momentum.co.za