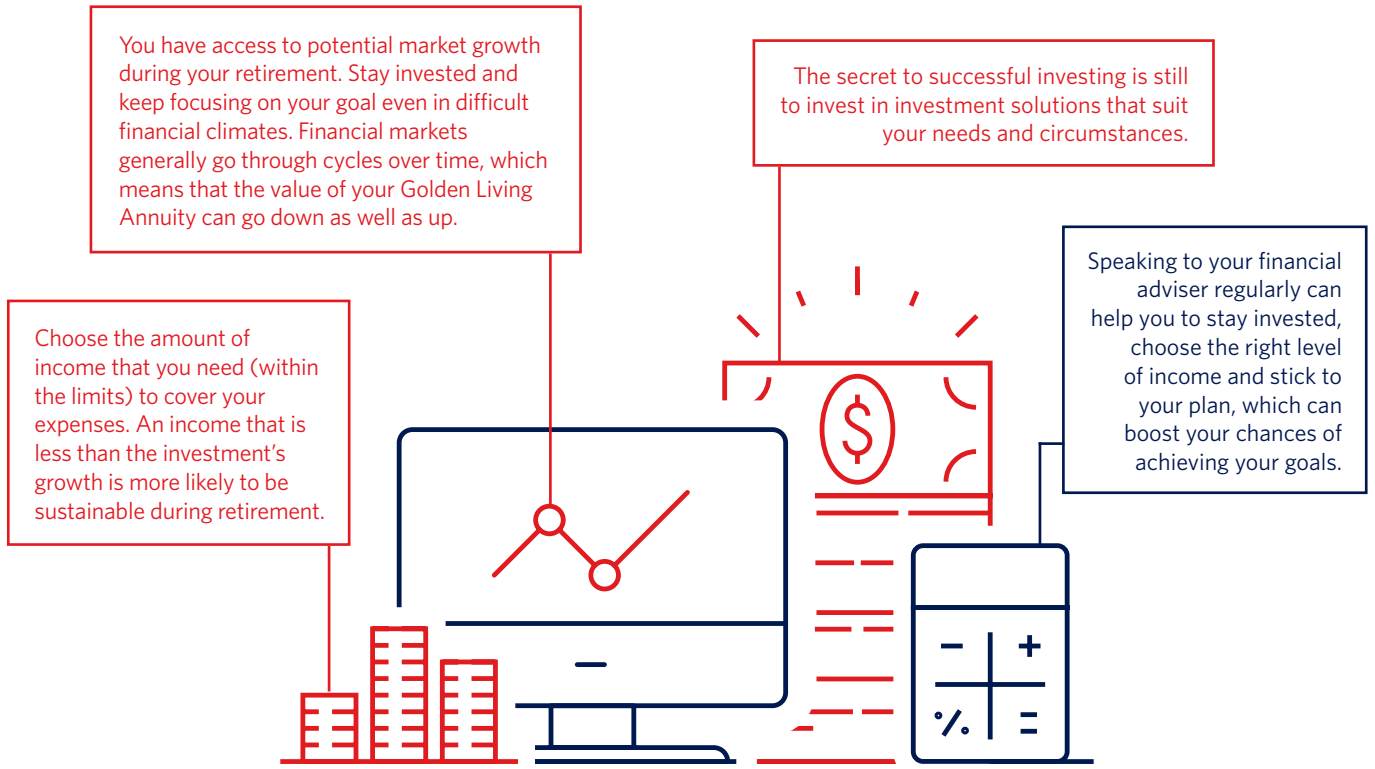


The **Golden Living Annuity** helps you grow your retirement savings while providing you with a regular income after you retire.





## Getting in touch with us

### Financial adviser



Always speak to your financial adviser before making any changes. Your financial adviser can help you make changes when you need to. They are best equipped to help you with your investment needs so that you can achieve your goal.

### View your investment information and get statements online

Visit [momentum.co.za](https://momentum.co.za) to view your investment information and get your investment statements



Your information is secure. Only you and your financial adviser can see the details of your investments with us.

Follow these easy steps to create your personal online profile:



Once logged in, you can view your personal information that we have on record and important details about your investment. You can make changes to your details and your investment, and request a variety of investment statements and tax certificates.

## Contact us

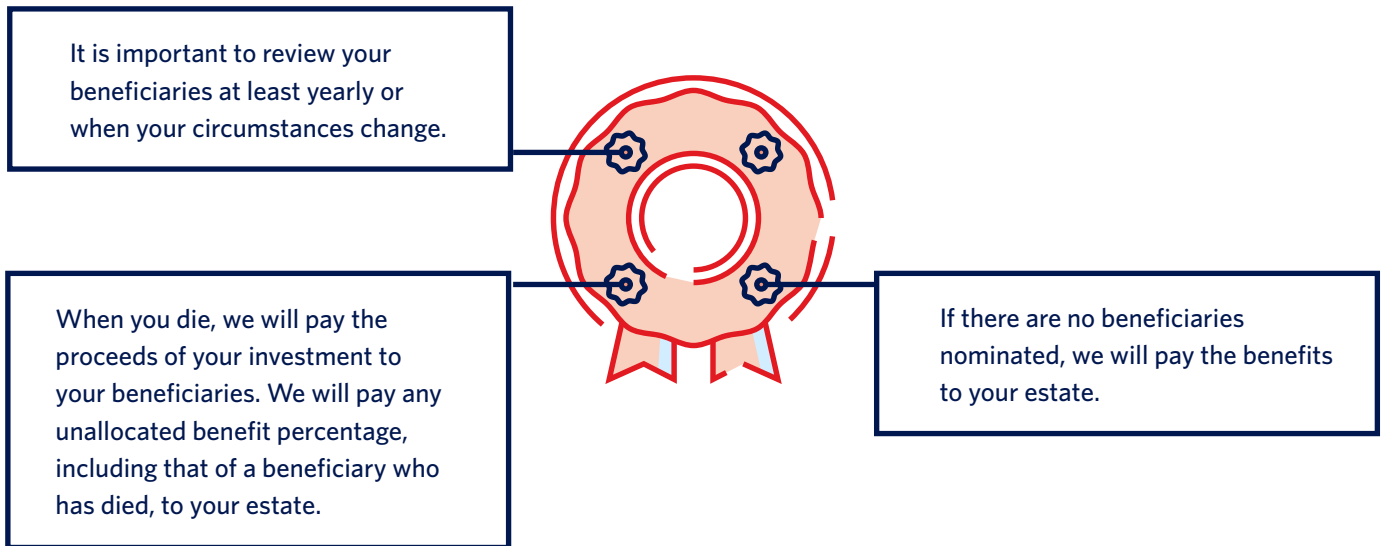


You can request a variety of information about your investment by using our real-time SMS and email service (see table below). We must have your most recent cell phone number and email address on record for this service to work.

	Send an SMS to 32746 (type in the body of your SMS)	Send an email to 32746@momentum.co.za (type in the subject of your email)
Balance		Balance PPnumber
Short statement		Statement Short PPnumber
Detailed statement		Statement Detail PPnumber
Period statement		Statement Period PPnumber
Duplicate tax certificate		DTAX year PPnumber

For more information or to confirm or update your contact details, call us on 0860 65 75 65 or email us at [momentumcorporateclient@momentum.co.za](mailto:momentumcorporateclient@momentum.co.za)

## The importance of keeping your beneficiaries' details updated



## Tax considerations

- You pay no South African tax on investment growth.
- The income you take will be taxable as normal income.
- We will issue a tax certificate every tax year that you can use when completing your tax return.

## Accessing your investment

- You can get a yearly income level of 2,5% to 17,5% of the investment value as long as there is money in your investment. These limits are prescribed by legislation.
- We will send you a yearly review letter where you can change this income level.
- You can cancel the product and take the money if the investment value falls below R125 000.
- You can transfer this investment to another living annuity fund.

**You also have the option to purchase a life annuity that will provide you with a guaranteed income for as long as you live. We offer guaranteed income products that you can choose from.**

- If you change your mind about this investment, you can contact us to cancel (cool-off) this investment not later than 60 days after the investment start date. If you want to cancel the agreement and we have already received your investment amount, the amount we will pay back to you is the sale proceeds after tax and any costs. Changes in the investment market and exchange rates between currencies can affect the investment value, which means you could get back less than what you have invested. If you wish to exercise your cooling-off rights, please contact us.

## Fees

Most investment products like yours have investment management fees for the management of the investment funds you choose, administration fees to cover the costs of administering your investment and adviser fees for the advice and services you get from your financial adviser. We show these fees on your investment statements.

## About Momentum Investments

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

We understand that 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.

This is your personal Golden Living Annuity, with the unstoppable force of momentum.

We offer a diverse range of investment and retirement solutions with access to local and international investment markets to suit all your investment needs on your journey to success. Whether you need to grow your money, protect it or get an income from it, we have a personal investment solution for you.

For more information about your Golden Living Annuity and the other investment solutions that can help you on your journey to success, please speak to your financial adviser, visit [momentum.co.za](http://momentum.co.za) or [contact us 0860 65 75 65](tel:0860657565).

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### Momentum Corporate

268 West Avenue Centurion 0157 PO Box 7400 Centurion 0046  
Client service 0860 65 75 85 [momentumcorporateclient@momentum.co.za](mailto:momentumcorporateclient@momentum.co.za) [www.momentum.co.za](http://www.momentum.co.za)

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