

Investo Portfolio: Investo Retirement Annuity

Before you retire, start saving and investing early, then stay invested and live comfortably during your retirement



Have you thought about your days when you retire? Whether you plan to just relax on the stoep, start a brand-new venture, or have more time with your grandchildren – you need the money to finance that lifestyle.

Making sure you have enough money for your retirement is an important part of your journey to success. Build up your savings so that you are financially prepared to live comfortably in your retirement years.

Plan and save so that you can retire comfortably

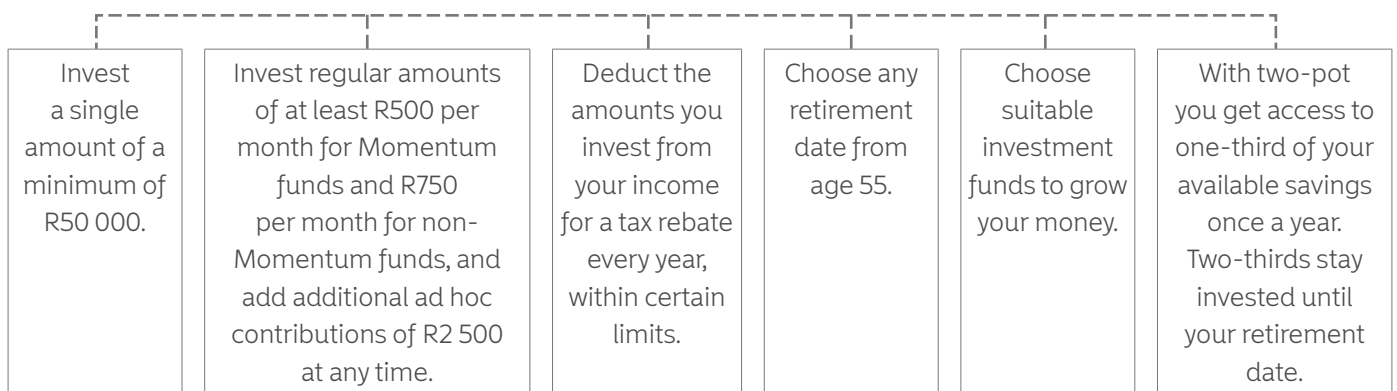
Before retirement, the sooner you start saving for it, the better. After you retire, you also need to make sure that you get more growth while living off the income you draw.

Momentum has different products that you can use to save and invest to provide for your retirement.

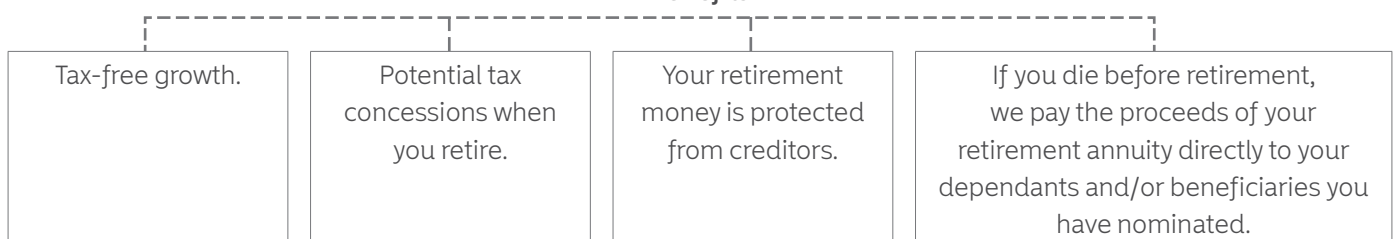
One of these products is the **Investo Retirement Annuity**. A retirement annuity is designed to **help you grow your savings money for retirement so that you can receive a regular income during your retirement.**

Investo Retirement Annuity

How it works



Benefits



The Investo Portfolio platform is ideal if you prefer a **committed approach** to saving and investing. It offers certain features to help you remain invested until the end of the product term:

- A loyalty bonus if you stay invested until your contract ends. We pay a portion of the bonus, or in certain instances all of it if you leave, but you get more if you stay invested until the end.
- Enhanced allocations boost the contributions into your investment fund.
- Contribution holidays for when there is an unexpected financial bump in the road and you need to skip contributions for a couple of months.
- The contribution replacer will pay your contributions when you can't because of certain disability events that we cover.
- Guarantees can add some certainty about the minimum growth you can expect.
- An additional tax-free Retirement Booster loyalty reward of between 10% and 15% of your Momentum Life Insurance premiums, on qualifying benefits, if you keep your Momentum Life Insurance policy and qualifying benefits until you retire, today.
- Our enhancer benefit gives you the opportunity to structure your retirement plan for tax efficiency when you retire.

Give your future Momentum

The Investo Portfolio platform offers a **comprehensive range of investment funds** to make it easier for you to choose the most suitable funds.

At Investo we want to empower the future you, today.