

# Momentum Wealth: Retirement Preservation Option

When you leave your employer, preserve and grow your retirement savings with tax-free benefits



**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

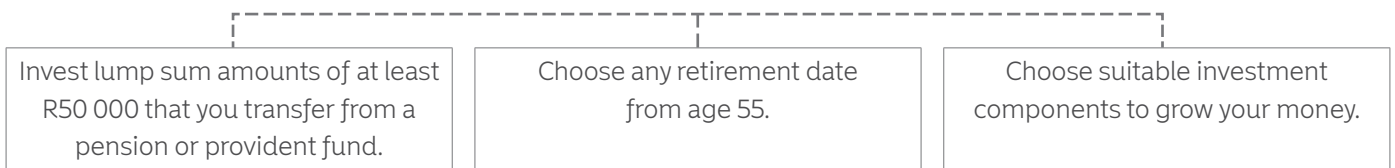
Before retirement, the sooner you start saving for it, the better. After you retire, you also need to make sure that you get more growth while living off the income you draw.

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

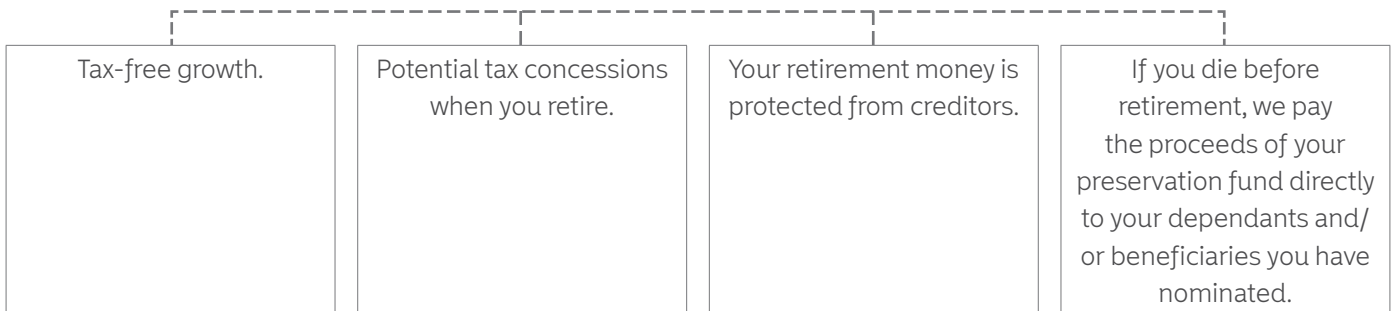
One of these products is the **Retirement Preservation Option**. A preservation fund is an investment product that helps you to preserve your retirement savings and continue to grow it when you leave an employer’s pension or provident fund.

## Retirement Preservation Option

### How it works



### Benefits



## Give your retirement planning Momentum

**Momentum Wealth** helps you build and protect your financial dreams on your journey to success, whether immediate or over the longer term.

With a world of choice to suit each person's investing needs, your financial adviser can guide you with sound financial planning and advice for your different financial goals.

**Momentum Wealth** is ideal if you prefer a **flexible approach** to saving and investing. It gives you the freedom to choose how you want to achieve your goals through a comprehensive product range. We have a range of local and global **unit trusts** to suit your personal investment needs and goals. You can also hold different types of investment components managed by other investment managers – an all-in-one convenient solution. Your financial adviser will help you choose the most suitable investment solutions.

The **Retirement Preservation Option** is a life insurance product, underwritten by Momentum Metropolitan Life Limited, a licensed life insurer under the Insurance Act and 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 nonproprietary 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 is part of Momentum Metropolitan Life Limited, an authorised financial services (FSP 6406) and registered credit provider.

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

[momentum.co.za](http://momentum.co.za)