

Did you know?

You don't pay tax with a tax-free investment

Tips for using a tax-free investment optimally

With a tax-free investment you can:

- Invest up to **R500 000** in your lifetime, **tax-free**
- Your **yearly** limit is **R46 000 (R3 833 per month)**

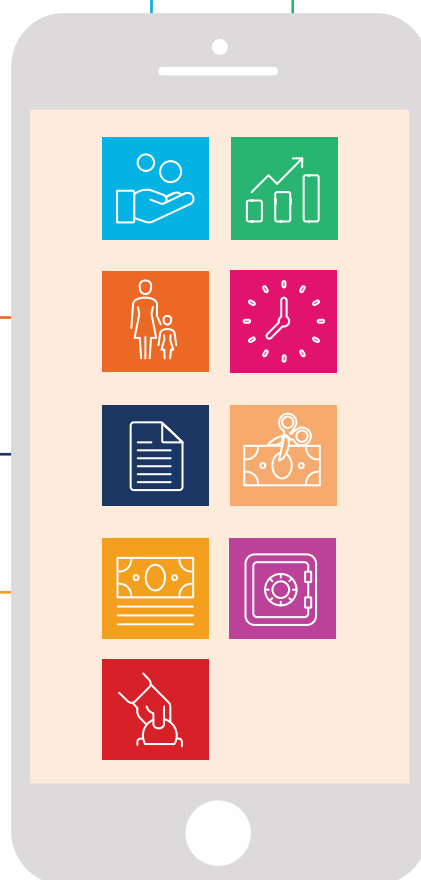
Invest for:

- Your **retirement**
- Your kids' **future**

Remember it's a **long-term investment**. **Don't act irrationally** when the markets go down. Speak to your financial adviser.

It's never too late to start.

The best time to start investing was 20 years ago. The second best time, is **now**.



You get:

- **Tax-free** growth
- **Pay no tax** when you take your money out
- When you die, your **money is paid** directly to your **nominated beneficiaries**.

When you've reached your lifetime limit, **leave your money invested**. The longer you leave it, the more it can **grow**.

Make sure you **don't exceed your limit**, because you will pay **tax penalties**.

Leave your money invested. You can take money out at any time but if you invest, for example, R30 000 and withdraw R10 000 before the end of that year, the R10 000 that you withdraw will still be part of your **yearly limit**.

Start as **early as possible** and **consistently invest** as much as you can, within the yearly and lifetime limits.

Visit momentum.co.za for more information

momentum.co.za

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