Did you know?

By being tax-savvy you can get your fair share

Three ways to make your retirement money grow faster

1 Get more

Two tax opportunities

Retirement annuity:

- Deduct the money that you invest in your retirement annuity from tax.
- How much can I deduct in a tax year? **Up to 27.5%** of what you earn, with a maximum of R430 000.

Tax-free investment:

- Never pay tax – while you invest or when you take money out.
- How much can I invest? Up to **R46 000 (R3 833) per month)** every tax year, limited to R500 000 over your lifetime.

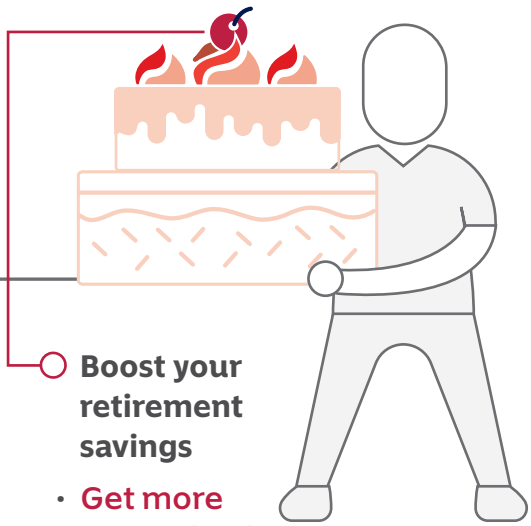
2 ... and more

Tax-free growth

The money in your retirement annuity **grows free of any tax** from the word go.

The money in your tax-free investment **grows free of any tax** from the word go.

3 ... and the cherry on top



Boost your retirement savings

- **Get more money back** if you invest your tax refund back into your retirement annuity.
- **Get more growth** on the money in your retirement annuity and your tax-free investment when you put as much **money in as early as possible** every tax year.

Use tax opportunities to your advantage and get the taxman to help you put even more money away for your future.

With some smart tax planning you can have your cake and eat it too.

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