




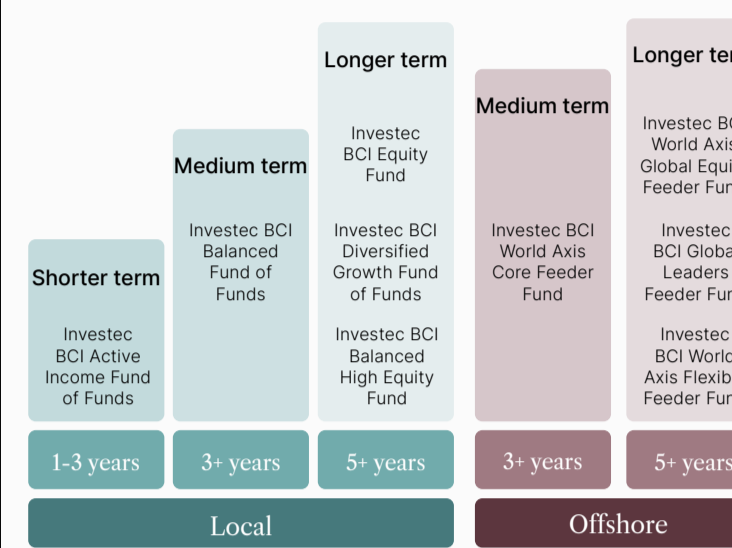


My Investments

Investment solutions

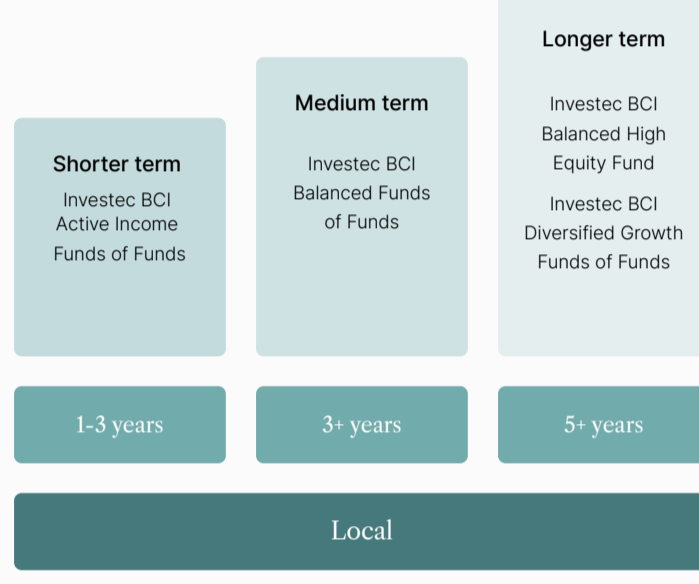
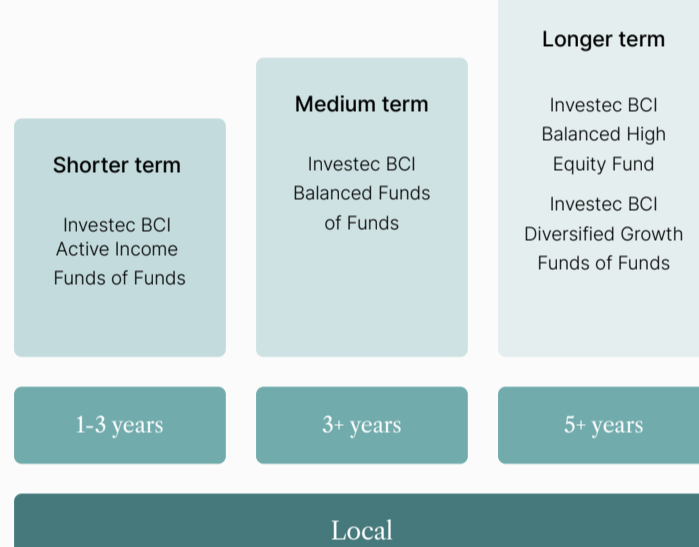
Our Investments offering

 <p>Tax-free investments</p> <p>Enjoy growth not subject to income tax or capital gains tax</p>	 <p>Retirement solutions</p> <p>Save for your retirement in a tax-efficient manner with our Retirement Annuity and/or transfer your existing retirement savings to our Preservation Fund solutions.</p>	 <p>Local unit trust funds</p> <p>Easy and affordable access to equities, bonds and other markets</p>	 <p>Offshore unit trust funds</p> <p>Global diversification is no longer a nice-to-have, but a necessity. Access to some of the best global expertise, backed by a rigorous global investment process</p>	 <p>Bespoke investment opportunities</p> <p>Local and offshore Structured products Life Investment Policy</p>
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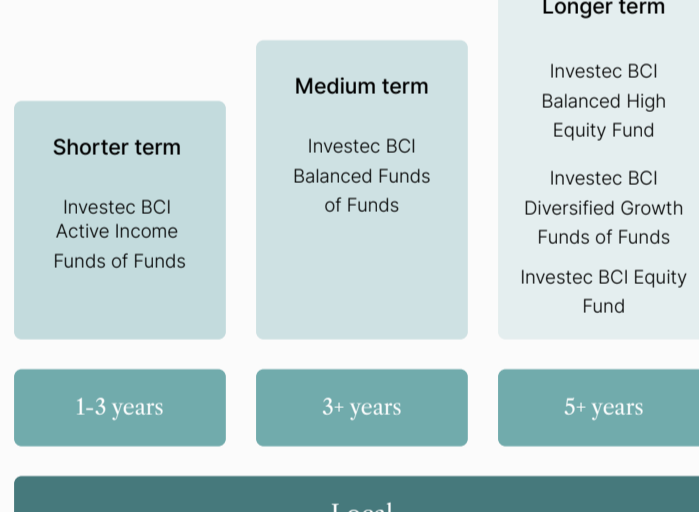
Investments	Product rules	Funds available
<p>Tax-free investments</p> <p>Investments that are not subject to income or capital gains tax and provide a convenient way to accumulate wealth, save towards a goal or supplement retirement savings.</p>	<ul style="list-style-type: none"> Minimum lump sum contribution of R10 000 Minimum monthly debit order of R1 000 Maximum annual contribution of R36 000 Maximum lifetime contribution of R500 000 <p>Any withdrawal will impact lifetime contribution.</p>	

Retirement solutions

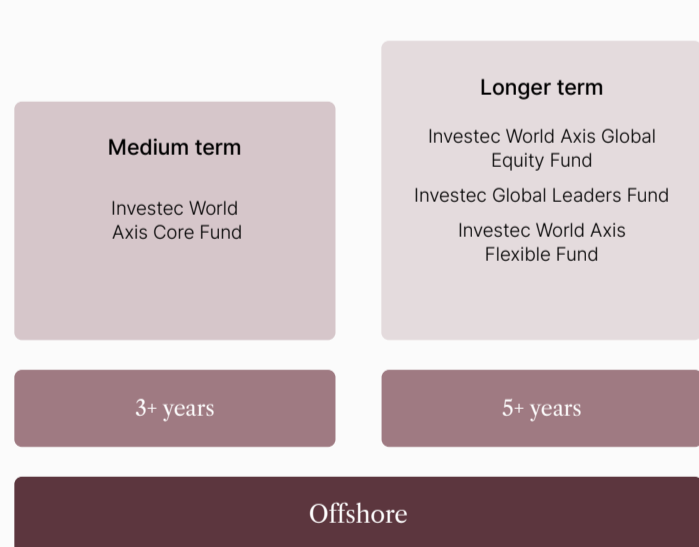
Save for your retirement in a tax-efficient manner with our **Retirement Annuity** and/or transfer your existing retirement savings to our **Preservation Fund** solutions

<p>Retirement Annuity</p> <ul style="list-style-type: none"> Start a new Retirement Fund with us and/or transfer an existing one to us Contribution of 27.5% of taxable income up to a maximum of R350 000 per annum. Any contributions in excess of this would be carried forward Minimum lump sum contribution of R10 000 Minimum monthly debit order of R1 000 No withdrawals prior to the age of 55 Only able to invest in Regulation 28 compliant funds Client becomes a member of the South African Independent Retirement fund administered by FNZ Financial Administration solutions No admin fees charged 	
<p>Preservation Fund</p> <ul style="list-style-type: none"> Transfer of existing retirement savings: <ul style="list-style-type: none"> Pension Provident Preservation One lump sum withdrawal prior to retirement Only able to invest in Regulation 28 compliant funds Unable to make additional contributions to this investment Client becomes a member of the Ninety One Preservation Fund (administered by Ninety One) Admin fee levied on a sliding scale: from 0.46% 	

Local unit trust funds

<p>Unit trusts provide easy and affordable access to equities, bonds and other asset classes. Our funds are actively managed by our team of highly experienced fund managers based in South Africa, UK and Switzerland. They are a convenient way to accumulate wealth or save towards a specific goal.</p>	<ul style="list-style-type: none"> Minimum lump sum contribution of R10 000 Minimum monthly debit order of R1 000 	
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Offshore unit trust funds

<p>Global diversification is no longer a nice-to-have, but a necessity. Access to some of the best global expertise, backed by a rigorous global investment process.</p>	<p>Our offshore unit trust range is available to through the following options</p> <p>Asset swap</p> <ul style="list-style-type: none"> Minimum lump sum contribution of R200 000 Done via an Asset Swap - you give us rands to convert and invest With this option you use the bank's SARB allowance to invest offshore Currency conversion and SWIFT fee charged Via Investec App or Online <p>Direct offshore</p> <ul style="list-style-type: none"> New minimum of USD10 000 Done via International Payments on Investec Online Client will use own SDA or FIA Currency conversion and SWIFT fee charged Email us at investments@investec.co.za and we will assist to complete your instruction 	
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Bespoke investment opportunities

Our uniquely created structured products enable you to access global stock markets, while our life investment policies provide you with a fixed investment return after tax

<p>Structured Products</p>	<p>Local and offshore structured products</p> <p>Various structured products offerings in tranches that offer clients unique investment opportunities with capital protection and/or pre-defined outcomes based on the performance of an index.</p>	<p>These structured products are only available at certain times during the year.</p> <p>We will communicate these launch dates throughout the year.</p>
<p>Life Investment Policy (endowment)</p>	<p>Local and offshore fixed return</p> <p>Minimum investment of:</p> <ul style="list-style-type: none"> Local policy R500 000 Offshore policy USD20 000 	<p>Life Investment Policy (Fixed Return Endowment)</p> <ul style="list-style-type: none"> 5-year fixed term investment After tax pay-out after the 5-year term with option to roll over Guaranteed after-tax return quoted at inception Weekly guaranteed rate <p>Benefits of our Life Investment Policy</p> <ul style="list-style-type: none"> Tax-efficient wrapper offering with guaranteed after-tax return Taxed at 30% within the fund Payouts do not attract further tax Beneficial for higher income earners in high tax bracket who already use their annual interest exemption interest exemption Beneficiary nomination which creates liquidity for beneficiaries and reduces estate costs in the form of executor's fees

Get in touch

If you have any queries about My Investments, you are welcome to get in touch.

0861 468 387 (08:00 to 17:00, Monday to Friday)

investments@investec.co.za



OUT OF THE ORDINARY