Our Investments offering



Tax-free investments

Enjoy growth not subject to income tax or capital gains tax



Retirement solutions

Save for your retirement in a taxefficient manner with our **Retirement** Annuity and/ or transfer your existing retirement

savings to our **Preservation Fund** solutions.



Easy and affordable access to equities, bonds and other

markets

Local unit

trust funds



Offshore unit trust funds

Global diversification is no longer a nice-tohave, but a necessity. Access to some of the best global expertise, backed by a rigorous global investment process



Bespoke investment opportunities

Local and offshore Structured products

Life Investment

Policy

Investments

Tax-free

investments

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.

Product rules

• 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

Any withdrawal will impact lifetime contribution.

Funds available

Shorter term

Investec

BCI Active

Income Fund of Funds

Longer term

Investec

BCI Equity

Fund

Medium term Investec BCI

Balanced Fund of

Local

Investec BCI Diversified Growth Fund

World Axis Core Feeder of Funds Fund Investec BCI Balanced High Equity

Medium term

Investec BCI

Global Equity Feeder Fund Investec BCI Global Leaders Feeder Fund

Longer term

Investec BCI World Axis

BCI World Axis Flexible Feeder Fund

Investec

Offshore

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

Retirement nnuity

with us and/or transfer ar existing one Contribution of 27.5% of

· Start a new Retirement Fund

- 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
- of R1 000 • No withdrawals prior to the age of 55

· Minimum monthly debit order

Regulation 28 compliant funds Client becomes a member

Only able to invest in

- of the South African Independent Retirement fund administered by FNZ Financial Administration solutions No admin fees charged
- · Transfer of existing

Medium term Investec BCI

Invested BCI Active Income Funds of Funds

Shorter term

Shorter term

Investec BCI

Active Income

Funds of Funds

of Funds

Balanced Funds

Equity Fund Investec BCI Diversified Growth Funds of Funds

Longer term

Investec BCI

Balanced High

Local

Preservation **Fund**

- retirement savings: Pension
 - Provident · Preservation

prior to retirement

Only able to invest in Regulation 28 compliant

One lump sum withdrawal

contributions to this investment · Client becomes a member of the Ninety One Preservation

Fund (administered by

scale: from 0.46%

Ninety One)

• Unable to make additional

Admin fee levied on a sliding

Investec BCI Balanced Funds

Medium term

of Funds

Investec BCI Diversified Growth Funds of Funds

Longer term

Investec BCI

Balanced High

Equity Fund

Local

Unit trusts provide easy and affordable

Local unit trust funds

access to equities, bonds and other markets and 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.

· Minimum monthly debit order of R1 000

Minimum lump sum

contribution of R10 000

Investec BCI Balanced Funds

Medium term

Investec BCI Active Income Funds of Funds

of Funds

Investec BCI **Diversified Growth** Funds of Funds Investec BCI Equity Fund

Longer term

Investec BCI

Balanced High

Equity Fund

Shorter term

Local

Global diversification is no longer a nice -tohave, but a necessity.

Offshore unit trust funds

best global expertise, backed by a rigorous global investment process.

Access to some of the

Minimum lump sum contribution of R200 000 · Done via an Asset Swap -

Our offshore unit trust range is available to through the

you give us rands to convert and invest • With this option you use the

invest offshore

following options

Asset swap

Currency conversion and SWIFT fee charged Via Investec App or Online

bank's SARB allowance to

- **Direct offshore** • New minimum of USD10 000 • Done via International
- Payments on Investec Online • Client will use own SDA or FIA

· Currency conversion and

assist to complete your

SWIFT fee charged • Email us at investments@ investec.co.za and we will

instruction

Bespoke investment opportunities

Medium term

Investec World

Axis Core Fund

Offshore

These structured products are only available at certain times during the

Investec World Axis Flexible Fund

Longer term

Investec World Axis Global

Equity Fund

Investec Global Leaders Fund

with a fixed investment return after tax

Local and offshore structured products Various structured products

outcomes based on the

performance

offerings in tranches that offer clients unique investment opportunities with capital

protection and/or pre-defined

year.

Our uniquely created structured products enable you to access global stock markets, while our life investment policies provide you

We will communicate these launch dates throughout the year.

Life Investment Policy (Fixed Return Endowment)

Life Investment Policy

(endowment)

Structured Products

of an index. Local and offshore fixed return

Minimum investment of: Local policy R500 000

Offshore policy USD20 000

• 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

Benefits of our Life Investment Policy

• Tax-efficient wrapper offering with guaranteed after-tax return · Taxed at 30% within the fund

Weekly guaranteed rate

- use their annual interest exemption interest exemption • Beneficiary nomination which creates liquidity for beneficiaries and
- · Payouts do not attract further tax • Beneficial for higher income earners in high tax bracket who already

reduces estate costs in the form of executor's fees

Get in touch

welcome to get in touch. **6.5 0861 468 387** (08:00 to 17:00, Monday to Friday)

If you have any queries about My Investments, you are

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