



# Retirement Annuity

Brought to you by Investec



— OUT OF THE ORDINARY

# Welcome

You might never be ready to slow down, but making sure you have enough retirement savings is an essential part of planning for your future and leaving a legacy for your family.

With Investec's Retirement Annuity (RA) solution you gain access to Investec Wealth and Investments, backed by a tried and tested global investment strategy. The funds we have made available for your selection within the retirement portfolio are actively managed, regulation 28 compliant and draw on the insights of an experienced team of investment professionals based in South Africa, Switzerland and the United Kingdom.

## Immediate, secure online access

You have immediate, secure access to Investec's RA solution through My Investments on Investec Online and the Investec App. You can start investing from a lump sum of R10 000 or a monthly debit order of R1 000. Your money will be managed by our Wealth & Investment experts and supported by our rigorous global investment process.

You have access to the Ninety One Retirement fund solution through My Investments. You can transfer your existing, retirement annuity, provident or pension fund to Investec. This product is offered and administered by Ninety One. The rules of the Fund(s) can be found [here](#).

## Benefits of a Retirement Annuity through Investec

### Saving for retirement

You can save for your retirement and the contributions are tax deductible (in terms of the current legislation).

### Tax free

You do not have to pay any taxes on the interest, dividends and capital gains earned on your investments within the RA. This allows you to capitalise on the benefit of compounding returns during the term of your investment.

### Flexibility

You can invest funds whenever you like and you can choose how you want to invest – with lump sums, regular contributions, or a combination of these two.

### Growth potential

To ensure you continue to benefit from the potential growth, our funds are regulation 28 compliant which ensures that the fund are invested in different asset classes thus spreading investment risk. The interest and dividends on the underlying investments in the fund are used to purchase additional units on your behalf.

### Transparent fees

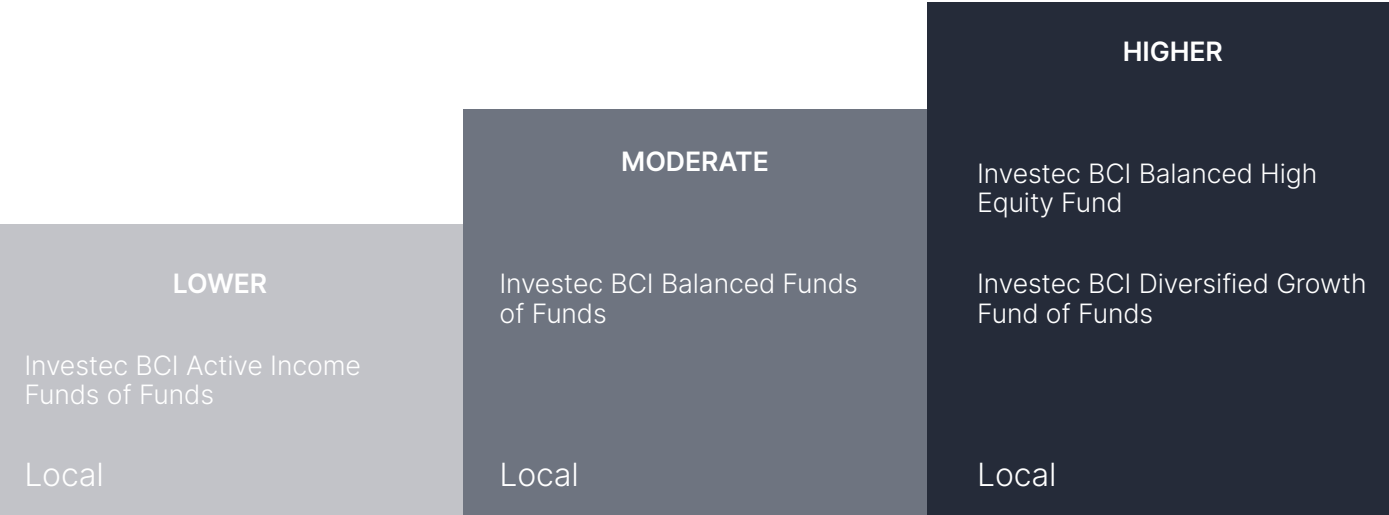
We do not charge any advice fees or commission. This helps you to reduce your cost base and boost your growth over the term of the investment. Fund management fees are levied within our funds as per the fund factsheet and a platform fee is charged by Ninety One for the administration of the Retirement fund as per the table below:

INVESTMENT AMOUNT	ANNUAL FEE EXCL VAT
R0 - R1 500 000	0.40%
R1 500 001 - R6 000 000	0.20%
Thereafter	0.10%

# It's your choice

Our funds are managed by our Investec Wealth & Investment experts and fully backed by our rigorous global investment process. The fund you select will depend on your investment objective and your retirement plan. Once you understand your investor profile, you will be in a better position to choose the fund that best suits your requirements.

AS A LOWER RISK INVESTOR	AS A MODERATE RISK INVESTOR	AS A HIGHER RISK INVESTOR
<ul style="list-style-type: none"> <li>I am looking for greater certainty and stable returns.</li> <li>I prefer less exposure to equities, listed property or other higher risk investments.</li> </ul>	<ul style="list-style-type: none"> <li>I am looking for higher potential returns and growth.</li> <li>I understand that to achieve this I need to take investment risk and tolerate periods of potential return volatility to meet my long-term goals.</li> <li>I want a balanced investment with a mix of higher and lower risk investments.</li> </ul>	<ul style="list-style-type: none"> <li>I want the best growth opportunities and inflation-beating long-term investment returns.</li> <li>I understand that I need to take investment risk and tolerate periods of potential return volatility to meet my long-term goals.</li> <li>I understand this potentially means a reduction in the value of my investment in the short-term.</li> <li>I want my investment to be primarily in higher risk investments, such as equities, property and private equity/unlisted investments, with a small portion in bonds and cash.</li> </ul>




- The Investec BCI Active Income Fund of Funds aims to provide investors with a high level of income and capital stability. The Fund is an actively managed multi-asset portfolio that aims to produce enhanced cash returns over the medium-term.
- The Investec BCI Balanced Fund of Funds aims to achieve long-term growth of capital and income by investing in a diversified range of assets.
- The Investec BCI Balanced High Equity Fund is designed to deliver consistent growth of capital and income over the long- term with a bias toward equity investments.
- The Investec BCI Diversified Growth Fund of Funds aims to offer investors a moderate to high long-term total return with a focus on investment growth by investing across a diversified range of asset classes and underlying portfolios.





## Get in touch

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

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

 [investments@investec.co.za](mailto:investments@investec.co.za)

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