

Momentum Growth Enhancer

A solution that provides both certainty and potential for accelerated growth



Product features



Five-year investment term,

Secured return of 25% at maturity (before tax) with additional growth potential,

Additional growth linked to the performance of a **globally diversified** multi-asset index by BNP Paribas,

All growth above 25% is **geared** by a factor of 5x (**500%**) with **no cap**,

Currency fluctuation has been stripped out of the product.

Investment terms



R50,000 minimum lump sum investment (no ad hoc contributions permitted)

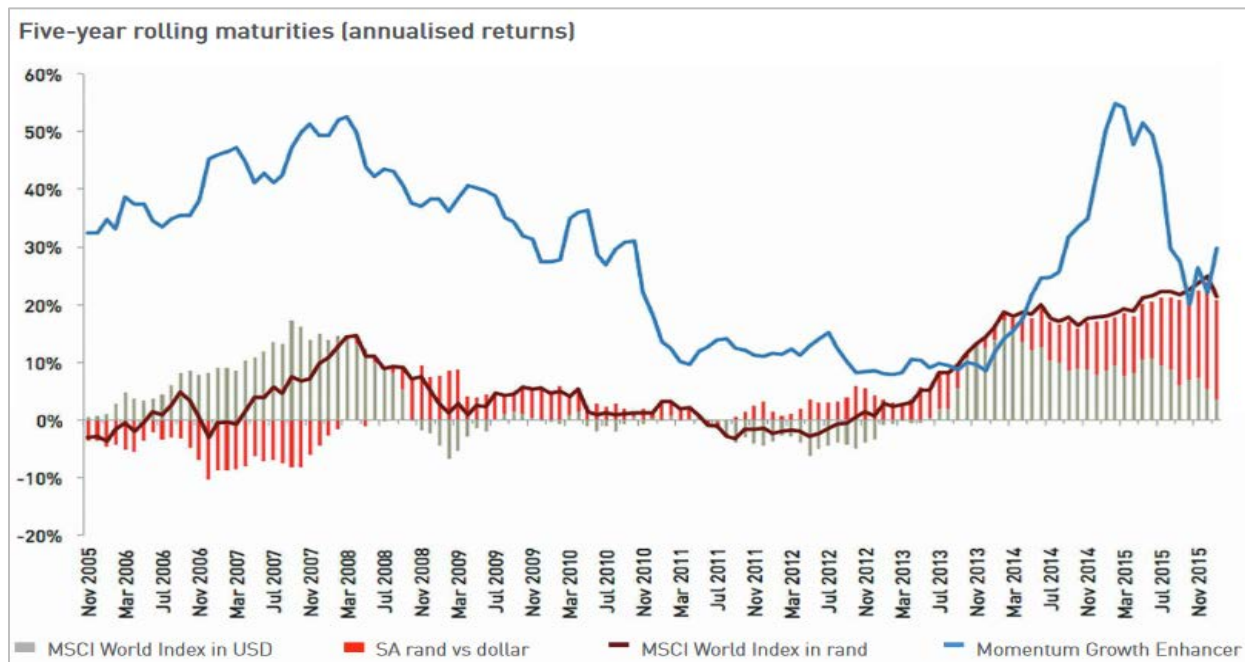
Available in the following **Momentum products**

- Flexible Endowment Option (FEO)
- Retirement Annuity Option (RAO)
- Retirement Preservation Option (RPO)
- Retirement Income Option (RIO)

Classified as **International** for Reg 28 purposes

Early termination at **market value**

How does the product compare to an investment in the MSCI World Index?



Maximum cumulative return 908%

Average cumulative return 300%

Minimum cumulative return 41%

Outperformed MSCI World in ZAR 92% of time

Source: I-Net and BNP Paribas for index return, Momentum Investments for back-testing
Returns are quoted before tax

Note: Back-testing was done with historic index data, and utilising historically prevailing interest rates and volatility to determine historic gearing levels



What is the growth component?

The BNP Paribas Multi-asset Diversified Global VOL 8 Index

- A **multi-asset** index that is **globally diversified**
- Exposure to **equities** (Europe, US, Japan, China and Emerging markets), **bonds** (Germany, Japan and US), **real estate** (Europe and US) and **commodities** (energy, metals and gold) across developed and emerging markets
- Stringent **risk control** measures to lower volatility
- Follows a rules-based **quantitative** and **dynamic** asset allocation strategy that aims to achieve optimisation of the efficient frontier
- Asset allocation calls can be both **long and short** the underlying asset

Who should invest in Momentum Growth Enhancer?



Investors who

- want to **protect** their wealth
- want to earn a **fixed return** after five years, regardless of market returns
- want to **participate** in global markets, but are uncertain how to do so
- are uncertain about **currency risk** and the value of the ZAR and whether they missed the opportunity to invest offshore
- **won't** need access to their capital within five years

Investment restrictions



- Retirement Annuity Option (RAO) and Retirement Preservation Option (RPO):
Momentum Growth Enhancer is classified as international assets for Regulation 28 purposes. The total offshore allocation in the RAO and RPO cannot exceed 25%
- Retirement Income Option:
Investors in the RIO may invest a maximum of 25% of their investment portfolio in Momentum Growth Enhancer
- Section 14 transfers into Momentum Growth Enhancer are not allowed