

momentum

Momentum Growth Enhancer



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Introduction

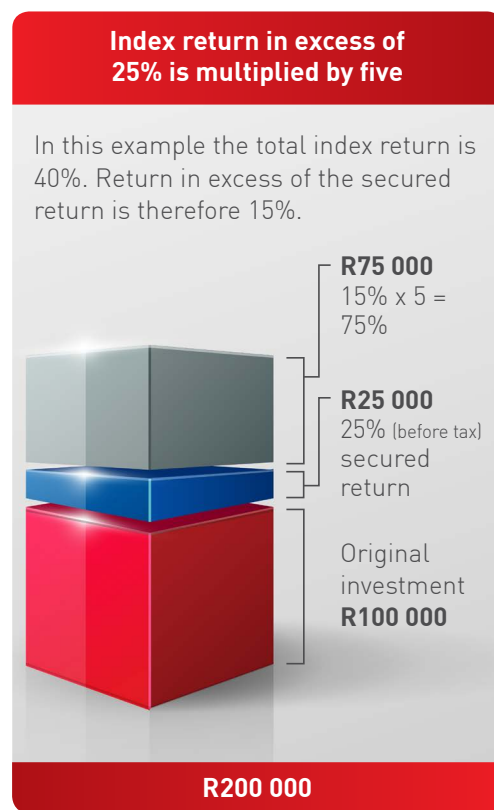
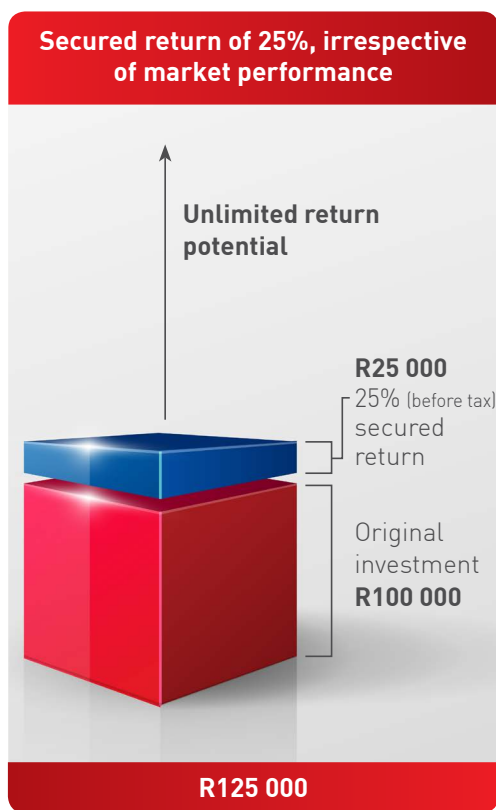
It is often said that you can't get exceptional returns by following a cautious investment approach.

Momentum is challenging this thinking.

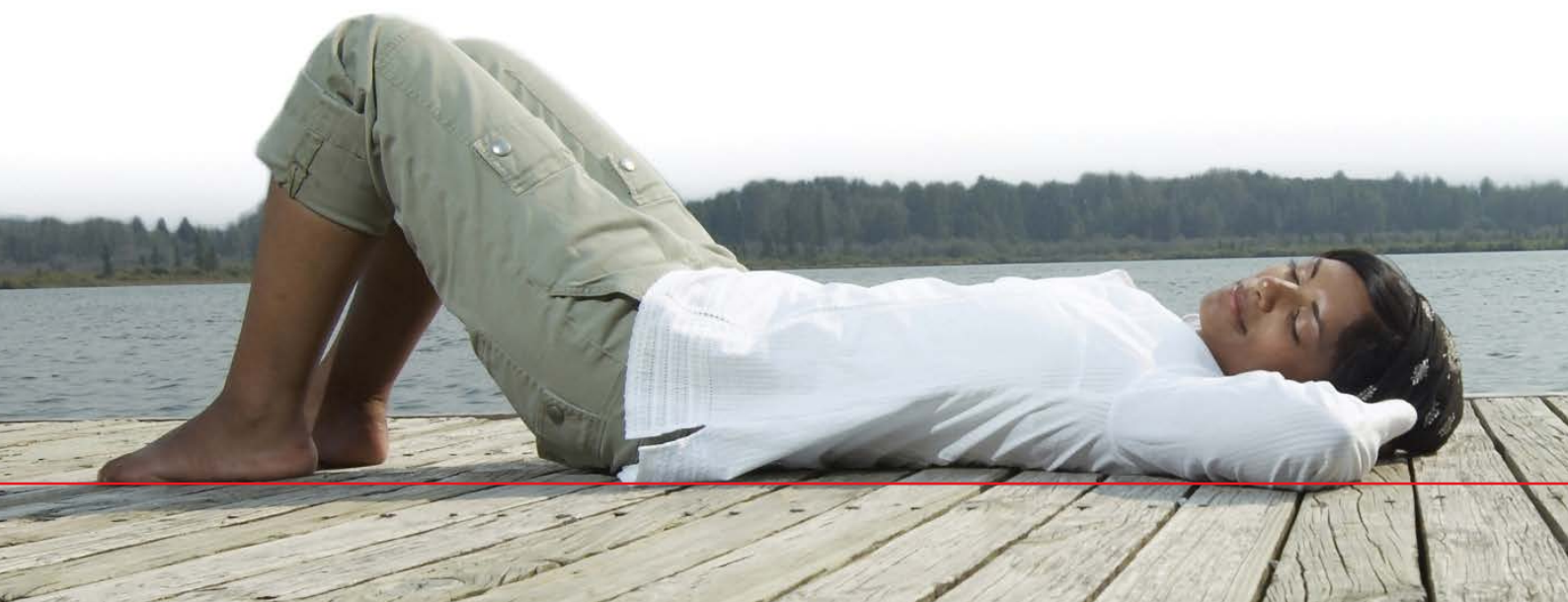
We are turning investing convention on its head by introducing **the Momentum Growth Enhancer** - an investment designed to give you the best of all worlds:

- Certainty of a secured return of 25% (before tax) at maturity
- The potential for an unlimited enhanced return
- An opportunity to invest in global markets

How does this investment actually work?



For illustrative purposes only.



What are the benefits of investing in the Momentum Growth Enhancer?

It is an investment with a **five-year term** that gives you a **secured return at maturity** as well as **enhanced return potential** linked to a diversified global index**.

At the end of five years you'll get a **secured return of 25%** (before tax) on your original investment amount. If for example you invest R100 000, we will pay you a total of **R125 000 before tax** at maturity if you remain invested for the full term, even if markets perform negatively during the period.

In addition, **we enhance all index returns above 25% by 500%***. This means we **multiply any returns above 25% by five**, which gives you **unlimited upside return potential**.

We link your investment return to a global multi-asset index. Your investment will be in **South African rand** but will **not be exposed to any currency risk**.

We allocate 100% of your investment amount to this investment. Initial adviser as well as our initial platform fees are deducted from the daily price. Please speak to your financial adviser for more information regarding fees.

We do not charge any ongoing advice or platform fees during the investment term.

* The 500% return enhancement and 25% secured return are subject to local and international interest rates and may change closer to the trade date of the Momentum Growth Enhancer. The final levels will be confirmed after the trade, but will not be materially different from those stated in this document.

** Refer to 'Please take note' on Page 7

What is the return of the Momentum Growth Enhancer linked to?

The enhanced return of the Momentum Growth Enhancer is calculated based on the return of the BNP Paribas Multi-Asset Diversified Vol 8 Future Index. This index invests only in futures, and is broadly diversified across the globe. It covers a wide range of risky assets such as developed market equity, emerging market equity and commodity futures. It also includes defensive assets such as government bond and gold futures.

For your convenience, this document has been embedded with an innovative QR code™. Please use any mobile device to scan this QR code™ to see the real-time performance and other information regarding the index.



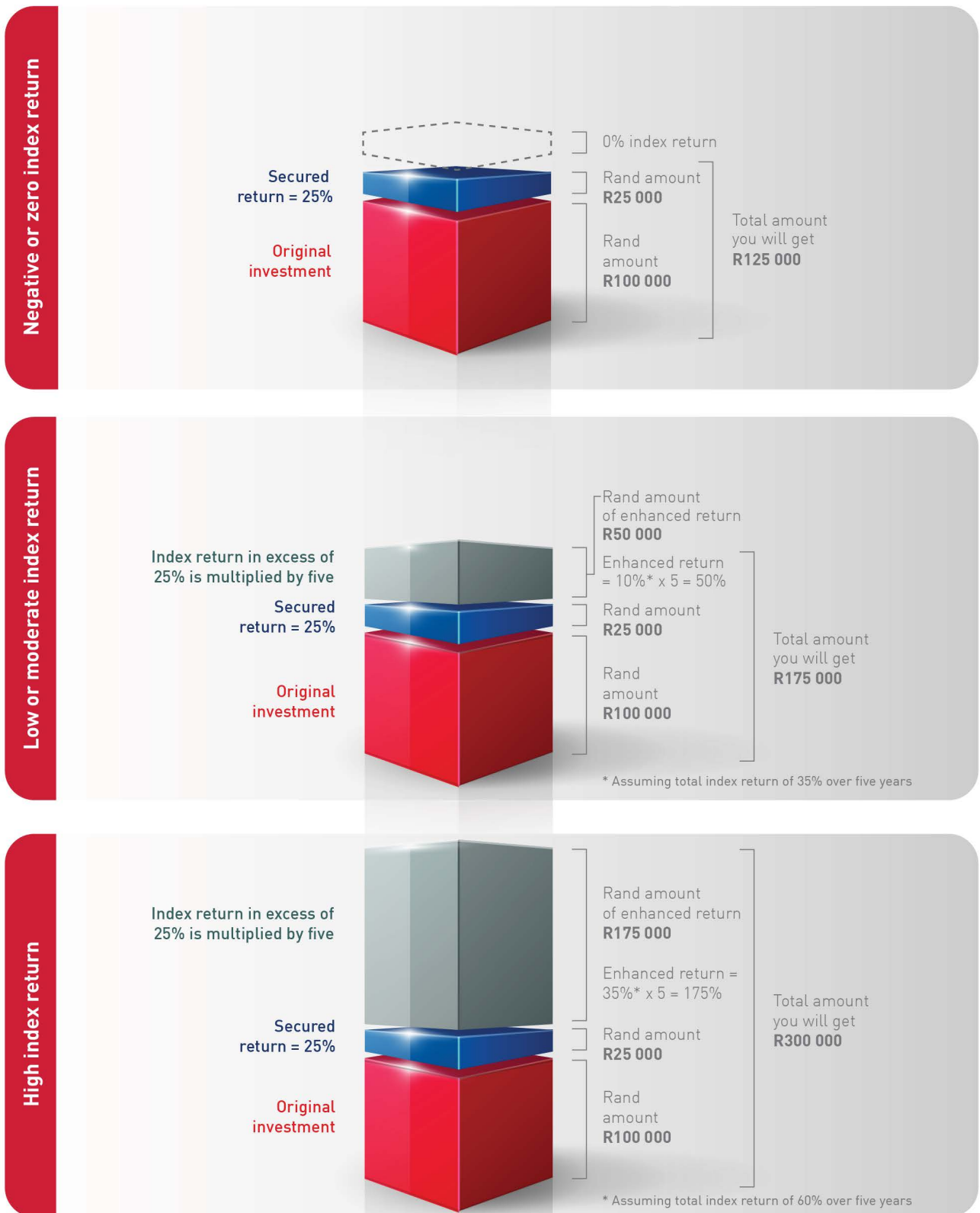
Index Assets: Futures in any of the following:

- Government bonds
- Gold
- Emerging market equities
- Commodities
- Developed market equities

Note: The index can allocate between any of these assets at any time.



Examples of potential return scenarios at maturity



For illustrative purposes only.

Will the Momentum Growth Enhancer suit my investment objectives?

You can consider investing if you:

- are looking for safety and the potential for exceptional returns;
- are prepared to invest for five years without making any withdrawals;
- want to know that you will receive a secured return of 25% (before tax) at maturity, irrespective of market movements;
- want unlimited upside return potential;
- want to expose your money to a diversified global multi-asset index;
- do not want your investment exposed to currency risk and fluctuations; and
- do not want advice or platform fees to impact your investment allocation as the full amount is invested from the outset.
- are comfortable with bearing the credit risk of BNP Paribas (refer to 'Please take note' on Page 7).

You should consider investing in an alternative offering if you:

- are looking for an investment vehicle allowing regular cash withdrawals without incurring material penalties;
- are looking for a recurring premium investment vehicle;
- want to invest your money in a specialist asset mandate;*
- require exposure to currency risk and fluctuations; and
- require a shorter term investment than 5 years

In which Wealth Investment Series products can I invest the Momentum Growth Enhancer?

- Flexible Endowment Option
 - Retirement Annuity Option*
 - Retirement Preservation Option*
 - Retirement Income Option
- * Regulation 28 applies to these products. Please speak to your financial adviser for more information.

How much do I need to invest?

The minimum investment amount is **R50 000**.

The minimum amount to invest in the **Retirement Annuity Option, Retirement Preservation Option and Retirement Income Option is R10 000**.





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How do I invest?

This investment is available for a limited time only. Please speak to your financial adviser to find out when you can invest.

When you are ready to invest, you must complete and sign:

- our application form or switch instruction; and
- the Momentum Growth Enhancer investment instruction.

Your financial adviser must then send these forms and all supporting documents (including proof of your deposit or electronic fund transfer) to us.

You can make payment through:

- electronic transfers into our bank account;
- bank deposits into our account; or
- switching the investment components in your existing investment to the Momentum Growth Enhancer.

Please take note

BNP Paribas, and not MMI Group Limited, provides the secured return of 25% (before tax) as well as the enhanced return at maturity. This means that if BNP Paribas defaults, you may potentially lose your whole investment amount. BNP Paribas is a leading global bank, and has credit ratings of A/A1/A+ from S&P, Moody's and Fitch respectively.

It's important to understand the features, benefits and risks of Momentum Growth Enhancer before you invest.

Please speak to your financial adviser to determine if this investment suits your overall financial needs and objectives.

Apart from this brochure we have also compiled a document with frequently asked questions. You can download both documents from momentum.co.za.

Momentum disclaimer

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Currency risk

This investment is not intended for currency protection. Comparisons made in this document are merely for illustration purposes and are not a substitute for detailed material regarding the performance of markets and/or the indices.



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