

INVESTMENT DIVERSIFICATION

1

RETIREMENT ANNUITY

Yearly tax deduction. With the new two pot system you have access to 1/3 of your investments from 1 September 2024. 2/3 are accessible from age 55.



2

FLEXIBLE INVESTMENT

Fully liquid investment. Client's are responsible for their tax. Growth in the funds is taxed at individual tax rates and according to the underlying asset class invested. Individuals get R23,800 interest and R40,000.00 CGT exemptions per tax year.



3

TAX FREE SAVINGS

- No tax on Capital Gains
- Maximum of R3000 per month or R36 000 per year
- Maximum Contribution per lifetime is R500 000
- Withdrawal possible at any time, no fixed term



4

ENDOWMENT

Gains taxed within the fund, proceeds are paid to the investor after tax. Capital Gains tax at 12% for individuals. A minimum of a 5-year term, with one full or partial withdrawal allowed during the first 5 years. Fully liquid thereafter. Can be SA or offshore-based.



5

GUARANTEED PLAN

Guaranteed Growth Plan

- Term Investment
- All tax is taken into consideration in maturity value

Guaranteed Income Plan

- Term Investment
- All tax taken into account

