Global Wealth Investment

momentum wealth international

South Africa represents less than one percent of the world economy. With international exposure, clients could benefit from being invested in some of the biggest global companies and markets. This can enhance diversification opportunities when they invest, and can provide protection against rand weakness to help them grow their wealth over the long term.

Clients invest to make their money grow to have enough for their needs on their journey to success. We know their journey is unique – they may want to invest for a nest egg or build their legacy, while using a product that can be customised to meet their needs.

Singular personalisation on their journey to success

Our investment platform helps clients build and protect their financial dreams on their journey to success, whether immediate or over the longer term.

With singular personalisation, we reimagined the idea of an investment platform where technology makes personal objectives and goals the centre of all investment experiences. By offering a world of choice to suit each person's investing needs, financial advisers can guide their clients with sound financial planning and advice for their different financial goals.

Each person's investing journey to success is unique and personal.

With us, they can shape that journey in the most singular way.

How can the Global Wealth Investment help clients?

Available through **Momentum Wealth International**, the Global Wealth Investment gives South African clients with a medium to long-term investment horizon the opportunity to meet their offshore investment needs.

Momentum Wealth International, based in Guernsey, is an offshore investment platform providing a truly global investment experience and opportunities for diversification through access to various international markets.

The tax in the Global Wealth Investment is not handled within the product but rather in the client's hands, according to their local tax jurisdiction. This means clients can live and move globally without the need to potentially restructure their investment, making the Global Wealth Investment a powerful solution for portability, control, and transparency.

Journey to financial success

5 Financial success
Achieve financial goals and secure long-term financial stability

4 Personalised journey
Embark on a unique investment journey tailored to personal needs

3 Financial planning
Develop a comprehensive financial plan with expert advice

2 Technology integration
Use technology to tailor investment experiences

1 Personal objectives
Define individual financial goals and objectives

Who can invest?

- South African individuals who want to use their offshore investment allowance.
- South African individuals, companies, trusts, and other corporations wanting to invest money that is already held offshore.
- Clients who want to make use of prudential limit capacity, also known as ‘asset swap capacity’.
- Foreign tax residents.

South African individuals
Individuals using offshore investment allowance

Offshore money investors
Entities investing money already held offshore

Prudential limit investors
Clients using ‘asset swap capacity’

Foreign tax residents
Individuals residing outside of South Africa

Why invest?

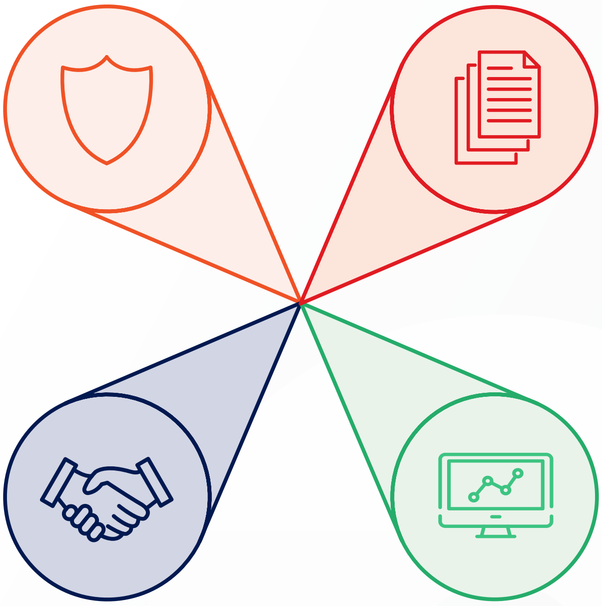
- Clients can choose from a broad range of global investment components and instruments to suit any investment objective, from investment funds and model portfolios to exchange-traded funds, as well as international personal share portfolios.
- Clients enjoy consolidated valuation reporting via our secure website or through their appointed financial adviser, and we provide access to investment funds in various currencies in one investment contract.
- Clients can benefit from the joint and survivorship provision.
- Clients can use their investment as collateral security with a regulated financial services provider in South Africa and abroad.

Collateral security

Clients can use their investment as collateral security. This is with a regulated provider.

Investment choices

Clients have a broad range of investment choices.



Survivorship provision

Clients can benefit from joint and survivorship provision. This ensures smooth transfer.

Valuation reporting

Clients enjoy consolidated valuation reporting through the website. They can access funds in multiple currencies.

The value of financial advice

Financial advisers integrate their expertise in tax regimes with research and current knowledge of the investment landscape when developing a financial strategy tailored to their clients' circumstances and financial planning needs. We recognise the significance of engaging a financial adviser and, consequently, make the use of one a prerequisite for using the Global Wealth Investment to invest.

Regularly consulting a financial adviser and doing so before making any changes to investments can assist clients in remaining invested and increasing their likelihood of achieving their financial goals. The decisions made regarding an investment portfolio will directly impact its returns. For this reason, we believe that financial advisers are ideally positioned to help clients make these essential decisions.

Technical details

Minimum investment amount and additional investments

The minimum investment amount is USD25 000 (or currency equivalent).

Clients can add money to their Global Wealth Investment contract at any time. The minimum additional investment amount is USD7 500 (or currency equivalent).

Minimum amounts for investment funds and other investment components are set by the underlying investment managers and component providers, which can vary.

Investment choice

The Global Wealth Investment is administered by Momentum Wealth International. Clients have access to a broad range of global investment components and instruments to suit any investment objective, from investment funds and model portfolios to exchange-traded funds, as well as international personal share portfolios.

The range of investment funds includes access to many of the world's leading investment funds and investment managers, as well as funds in a range of currencies. Please refer to the fund list to see all available funds.

Consolidated valuation reports are available in various currencies, namely the US Dollar, Pound Sterling, Euro, Yen, HK Dollar, Australian Dollar, Swiss Franc and South African rand. All valuation statements are available online from our website at momentum.co.gg.

Tax considerations

A client's tax liability depends on their personal circumstances and where they are domiciled or resident for tax purposes. Momentum Wealth International recommends that clients seek independent tax advice to understand the tax implications of using a Global Wealth Investment to invest.

To assist clients with completing their tax returns, Momentum Wealth International issues a capital gains report when a potential capital event arises, such as the sale of units or change of ownership. Momentum Wealth International also issues an interest and dividend report to clients via their appointed financial adviser every year.

Accessing money from the investment

Withdrawals

Clients can submit an instruction to withdraw money at any time. The minimum withdrawal amount is USD7 500 (or currency equivalent) and is subject to any underlying fund liquidity restrictions. Withdrawals paid by electronic bank transfer are net of bank charges.

Multiple investment owners

There is no limit to the number of contract owners. The contract will be owned equally between all contract owners.

Fee Deposit Account

To prevent unnecessary redemptions from underlying investment funds for fees and commission, 2% of a client's portfolio value is held separately in a Fee Deposit Account within their investment.

Security assignment (cession)

Clients may assign their investment as collateral security either in South Africa or abroad. Once assigned , the assignment holder must approve and sign all instructions for this investment.

What happens at death?

Unless expressly excluded by any contract owner, this investment automatically incorporates joint and survivorship provisions for contracts owned by two or more people. This means that on the death of a contract owner, that deceased person's contract interest will directly accrue to the remaining contract owners. Momentum Wealth International will, if its requirements are met, transfer such portfolio interest to the entitled persons.

Administration fees

We show the administration fees charged on the Global Wealth Investment on the investment statement. The fee schedule of the Global Wealth Investment gives more information about the fees charged.

Investment information and statements online

Clients and their financial advisers can visit momentum.co.gg to view investment information and get investment statements.

Client information is secure. Only clients and their financial advisers can see the details of their investments with us.

Remember

The secret to successful investing is for clients to start investing in investment solutions that suit their needs and circumstances as soon as possible and to leave their money invested for as long as possible. Stay invested and keep focusing on the goal even in difficult financial climates. Financial markets generally go through cycles over time, which means that the value of the investment portfolio in the Global Wealth Investment can go down as well as up.

Please read this brochure together with the Global Wealth Investment's terms and conditions.

Contact us

Registered address

La Plaiderie House, La Plaiderie, St Peter Port, Guernsey, Channel Islands, GY1 1WF

T +44 (0)1481 735 480

Client service

268 West Avenue, Centurion, Pretoria, 0157
PO Box 7400, Centurion 0046, South Africa

ShareCall (from South Africa) 0860 444 433
T +27 (0)12 684 5008

client.services@momentum.co.gg

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The **Global Wealth Investment** is an investment service offered by Momentum Wealth International Limited.

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For investments in collective investments schemes (CIS) (unit trusts), refer to the minimum disclosure document (MDD), which is available from the relevant CIS manager. The MDD contains important information about investments in the particular CIS.

Fluctuations in the value of underlying assets of an investment portfolio, the income from them and changes in interest or exchange rates mean that the value of the portfolio and any income arising from it may fall as well as rise and is not guaranteed.

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Financial advisers are advised to always consult the latest version of this document. This document should be read in conjunction with the relevant product terms and conditions.

Momentum Wealth International Limited

Registered address: La Plaiderie House, La Plaiderie, St Peter Port, Guernsey, Channel Islands, GY1 1WF Postal address: PO Box 166, La Plaiderie House, La Plaiderie, St Peter Port, Guernsey, Channel Islands, GY1 4HE T +44 (0) 1481 735 480

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