

Retirement Investment Solutions

Liberty Investments



Retirement – it’s closer than you think...

It’s difficult to plan for something that seems a really long time off, like retirement. Most of us prefer to rather spend our money on something we can enjoy now – like a deposit on a new car or saving for an overseas holiday. But sometimes reality has a way of creeping up on us... especially our own retirement!

In fact, research shows that as many as **94%** of South Africans do **not** make sufficient provision to enjoy a comfortable retirement. Fortunately, that doesn’t need to be your future – not with **Liberty Investments by your side!** Our flexible range of **retirement investment solutions** makes the best use of the time you have left until retirement so that you can look forward to what should be a truly special time in your life.

And remember, even if you belong to a pension or provident fund it is always a wise financial decision to make **additional provision** by means of a retirement annuity.

And here’s more great news: as a retirement annuity functions **independently** of your employment or employer, changing jobs has **no impact** on your savings! It also makes retirement savings easier if you are self-employed.

Tailored retirement plans

Our retirement annuities will help you **reach your retirement goals** – whether you’re dreaming of retiring to a seaside cottage or looking forward to travelling the world – at your own pace. In addition, our **preserver** products enable you to safeguard any pension or provident fund payouts you may receive if you change jobs.

- Liberty Investments’ **Retirement Annuity Builder** allows you to take advantage of the generous tax concessions currently available to **retirement** funds in South Africa. Your regular premiums allow you to build capital for your retirement, which you can then use to purchase an **annuity** when you retire. At retirement, up to one third of the proceeds of the investment may be taken as a lump sum, while the balance must be used to purchase a compulsory annuity.

- The tax-efficient **Retirement Annuity Plan** provides access to world-class investment management and portfolios that have been constructed to meet the needs of long-term investors. It is aimed at investors who would like to make a lump sum investment, but it also offers you the flexibility to pay additional amounts into the policy at any time. At retirement, up to one-third of the proceeds of the investment may be taken as a lump sum, while the balance must be used to purchase a compulsory annuity.
- Our **Pension Fund Preserver** and **Provident Fund Preserver** are both tax-efficient single premium retirement investments that enable you to **preserve retirement fund payouts** from your prior membership of a pension or provident fund. It’s a smart way to preserve your money as you will pay no tax on the transferred funds into the preserver policy.



Your Options at Retirement

With the compulsory portion of the proceeds from your retirement products you can either:

- buy a **Life Annuity** that will provide a guaranteed regular income for life, or
- invest in a **Living Annuity** that gives you the flexibility to change your level of income over time (but the monthly income amount is not guaranteed).

Attractive extras

With Liberty Investments you always get **more than you expect** – because that's the way life's supposed to be!

Investment portfolios

We offer you a comprehensive range of protected and unprotected investment portfolios. It is important not to only look at the numbers, but also to consider your unique needs. The selection of portfolios will allow you to tailor-make and manage your investment according to your investment objectives, risk appetite and the time left to your dream retirement.

Investment guarantees

We understand that you may need **guarantees** and the peace of mind that comes with it. An investment guarantee **protects** your retirement funds against the volatility of the investment markets, ensuring that you will always receive a **minimum guaranteed return** irrespective of market movements.

Death benefit

This benefit is already included in your retirement product at **no extra charge**. The death benefit equals the higher of the

total premiums invested (less any legislative withdrawals) and the value of the retirement fund.

In addition, the following benefits are also available under the Retirement Annuity Builder:

Maternity leave premium holiday

Mothers-to-be have the option on the **Retirement Annuity Builder** to suspend their premium payments for up to six months while they are on maternity leave with no early termination charges applying.

Policy bonus

On the Retirement Annuity Builder, you will receive **25%** of the accumulated ongoing management fees deducted during the first five years as a **policy bonus** at the fifth policy anniversary. However, the policy bonus only applies if the total of the regular premiums during the first five years add up to R30 000 or more.

Optional benefits

Because we never know what awaits us around the next corner, we offer you **two optional benefits** under the Retirement Annuity Builder, just in case...

Retrenchment cover

Should you be **retrenched** and unable to find employment within a month, Liberty Investments will pay all the regular premiums for the **next 12 months** (excluding additional increases to the regular premium and automatic premium increases in the preceding 12 months). This benefit will pay for 12 months even if you find employment in the meantime. Why must you risk losing your retirement planning when you lose your job?

Disability cover

Should you become disabled, Liberty Investments will pay all the regular premiums due on your **Retirement Annuity Builder** until the end of the benefit term. The benefit excludes ad hoc increases to the regular premium and automatic premium increases in the preceding 12 months.

There you have it – with Liberty Investments' **straight-forward retirement solutions** there's no reason why your retirement should catch you off guard! On the contrary, with us as your retirement partner you can start looking forward to this special time in your life.

If you would like to find out more about a retirement solution from Liberty Investments, please speak to your Liberty Wealth Adviser or contact our call centre on **0860 456 789** or visit **www.liberty.co.za**.

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