FIXED
ENDOWMENT
A competitive fixed return in a tax-efficient vehicle
www.fedgroup.co.za
FEDGROUP

ABOUT FIXED ENDOWMENT

The Fedgroup Fixed Endowment allows investors to capitalise on the inherent benefits associated with endowment vehicles and enhance the performance of their portfolios without sacrificing their peace of mind.

This endowment offering consists of a carefully curated combination of selected assets generating a fixed return, structured under our Life license to offer investors an unmatched investment product while benefitting from the regulated nature of the endowment structure.

We have employed our extensive experience in providing products that deliver competitive returns to develop a product that meets the overarching goals of preserving and growing investors' portfolios while providing capital security.

This approach gives investors a smoother investment journey to bring stability to the excitement and uncertainty that life can throw at them.

This product is available exclusively through financial advisors.

BENEFITS OF FIXED ENDOWMENT

Tax-efficient investing

Taxed in the hands of Fedgroup Life at a rate of 30%, this product represents an opportunity for investors in higher income brackets to enhance their returns and get the most out of their portfolios.

Fixed rate

A fixed rate means more peace of mind. The returns offered are directly linked to the underlying fixed-rate instruments, so investors know exactly what to expect.

Estate planning

Should the investor pass away, the funds are available to their nominated beneficiary with no delays and without having to pay executor fees.

WITHDRAWALS

A single withdrawal is allowed in the restricted period.
This is subject to maximums as below. A notice period of one calendar month is required.

Period	Maximum withdrawal
0-12 months	10%
13-24 months	20%
25-36 months	30%
37-48 months	40%
49-60 months	50%

An early withdrawal fee of 0.1% will be charged for every month remaining in the restriction period (initial 5-year term).

WHO SHOULD INVEST?

Fedgroup Fixed Endowment is ideal for high-net-worth investors who are looking for a competitive, fixed return in a highly regulated and tax-efficient vehicle.

INVESTMENT OVERVIEW

Minimum investment

Lump sum of
R100 000

Investment term

Five years

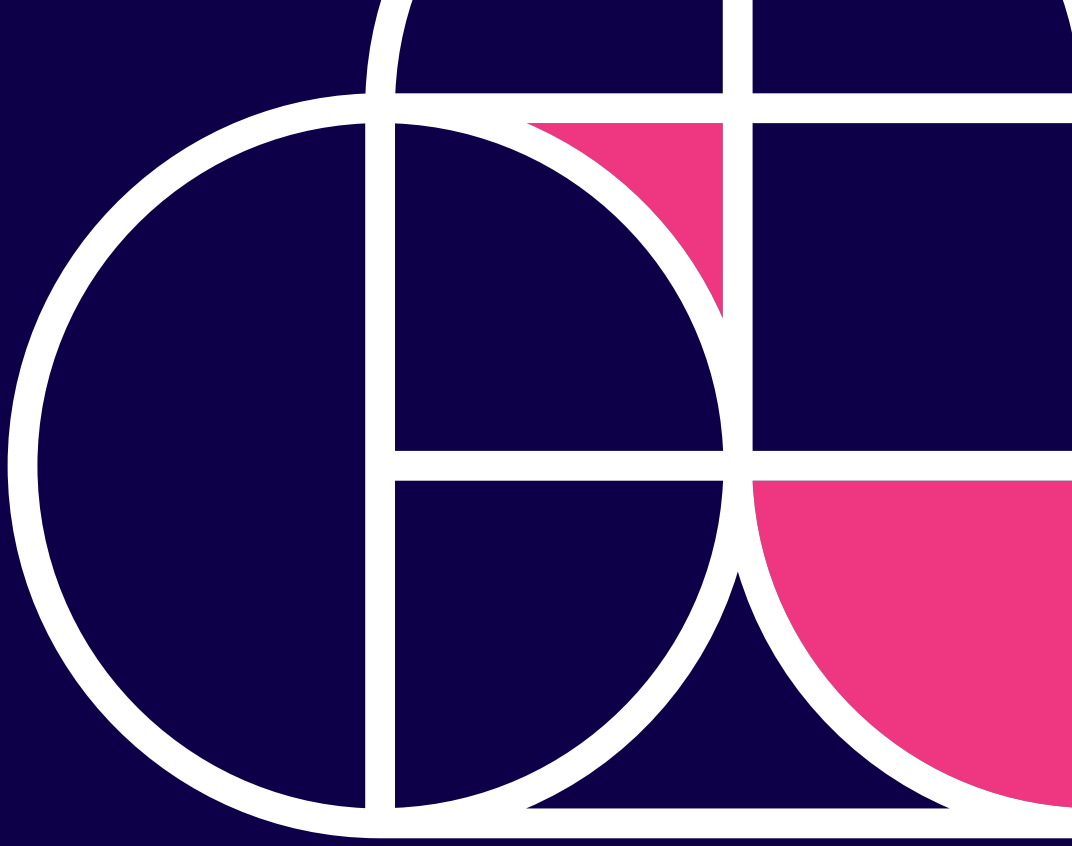
Fees*

0.50% investment management fee
0.28% policy fee
0.78% total investment management fee

Liquidity

One withdrawal allowed subject to withdrawal limits and early termination fees

**Fees are exclusive of VAT and include Asset Management fee and Annual Policy fee. Fees exclude any advisor fees.*



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Enhanced performance **meets peace of mind.**

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