



LIBERTY

# LIBERTY ADVANCED GLOBAL EQUITY

ADVICE INSURE INVEST

With the Liberty Advanced Global Equity Tranche 1 portfolio, you can grow and preserve your investment, regardless of market conditions.

This portfolio is the ideal investment for exposure to the largest companies in the world, whilst having your initial investment guaranteed. When the indices perform well, you make significant returns, as the portfolio gives you the opportunity for good growth. At the same time, it also protects your initial investment, so that no matter how poorly the markets perform, you will not lose your money.

## HOW THE PORTFOLIO WORKS

1. You invest a minimum of R250 000. This amount is held in a holding fund that gives you STANLIB Money Market returns.
2. The portfolio calculates your investment growth by pinning it to an underlying index. When the index shows positive growth, you will receive a minimum return. If the index performs better than the minimum return, your investment grows with it. If the index reduces over the term, your investment's original value is preserved.
3. On the date your investment starts (your strike date), your money is moved into the Liberty Advanced Global Equity T1 portfolio. The amount that is invested will be your investment amount plus any enhancements, less initial advice fees, plus any applicable interest generated in the holding fund.
4. With investments in excess of R1 million, you receive an enhancement of 1% on your investment. And with investments in excess of R3 million, you receive an enhancement of 2% on your investment.
5. The Liberty Advanced Global Equity T1's underlying index is linked to the S&P 500 and Euro Stoxx 50 indices. The former is the American stock market index based on the 500 largest companies listed on the NYSE and NASDAQ. The latter is a European index based on 50 of the largest blue-chip companies operating in Europe.
6. During the investment period, you may withdraw all or a portion of your funds. If you withdraw a portion of your funds, the remainder will stay invested in the structured portfolio.
7. At the end of 5 years, on your Maturity Date:  
If the underlying index has grown by **over 65%** (73% gross of tax), you receive **your initial investment plus all applicable growth**.  
If the underlying index has grown by **less than 65%** (73% gross of tax), you receive your **initial investment plus 65% growth**. The 65% is net of all fees and taxes.  
If the underlying index has experienced **negative growth**, you receive your **full initial investment back**, less any initial adviser fees.

8. At the end of the investment period, you can choose to withdraw all your invested funds, or reinvest into other available portfolios.
9. Should you pass away during the investment period, whilst invested in the Liberty Advanced Global Equity T1 portfolio, the amount payable is the greater of
  - i) your investment value based on the sell price or
  - ii) the initial amount invested less any withdrawals and advice fees. This amount will be paid to your estate.

## WHY YOU SHOULD CONSIDER THIS PORTFOLIO



### Significant growth while ensuring your investment risk is minimized.

You can give your investment the chance to grow in line with the performance of the largest companies in the US and Europe, while ensuring a safety net on your initial investment against market volatility.



### No currency exposure

If the Rand weakens, your investment returns are not affected.



### Transparent market movements

By linking the portfolio to an underlying index, your returns are calculated according to a straightforward and transparent method: when the index grows, your investment grows.

## ADDITIONAL INFORMATION:

- The 65% return quoted is current. The final amount at strike date may be different.
- Should any tax changes occur during the investment term, it will impact your net return.
- The benefits stated only apply if you stay invested for the full term. If you make an early withdrawal, the return will be different. There are no guarantees on the value of the investment during the term. Therefore, the value you receive on early withdrawal may be higher or lower than the initial amount invested.
- Liberty offers you this product by using BNP Paribas. You are therefore exposed to BNP Paribas' credit events. This means that you may be at risk if BNP Paribas is unable to honour their obligations.

Speak to your Liberty financial adviser or broker about the Liberty Advanced Global Equity Tranche 1 portfolio or [visit www.liberty.co.za](http://www.liberty.co.za) for more information.