



Momentum Growth Optimiser Plus

Your goal is our benchmark

The Momentum Growth Optimiser Plus gives you certainty whilst enhancing the growth potential of your globally diversified investment.

Momentum Growth Optimiser Plus

As part of the Momentum Guaranteed Outcome-based Solution range, the Momentum Growth Optimiser Plus is a globally diversified outcome-based solution that is designed to provide you with the opportunity to benefit from enhanced upside investment returns, while at the same time offering you the assurance that your capital is protected and that you receive a secured return.

Outcome-based philosophy

The Momentum Outcome-based Investment philosophy is at the core of the design of this innovative investment solution. As an outcome-based solution, the Momentum Growth Optimiser Plus has been intentionally designed to cater for the specific outcome-based need of growth with capital protection.

Certainty whilst providing you with the opportunity for enhanced returns

The Momentum Growth Optimiser Plus gives you peace of mind and unrivalled certainty by offering you a secured return, and the potential for enhanced upside growth linked to a globally diversified basket of assets at the end of five years.

Why consider the Momentum Growth Optimiser Plus?

The Momentum Growth Optimiser Plus is suitable for you if you want the potential for enhanced upside investment returns that are linked to a globally diversified basket of assets, but are not comfortable with the prospect of your investment delivering negative returns should financial markets perform poorly over the term of the investment.

Introduction

The Momentum Growth Optimiser Plus is an innovative outcome-based investment solution. It helps you to achieve your investment goal while meeting your investment need for capital protection and real growth.

The Momentum Growth Optimiser Plus has a five-year term. It gives you enhanced upside returns linked to a globally diversified multi-asset index, while you will have the peace of mind that your capital is protected and that you will get a secured return, regardless of how markets perform.

If the underlying index performs poorly or the return is negative, you will still get your original capital back at maturity, plus the promised secured return. The Momentum Growth Optimiser Plus targets a return of inflation plus 5% per year, with a secured return of 15% over five years.

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This solution is ideal for you if you are willing to take on some **investment risk** and sacrifice secured returns for the prospect of enhanced growth linked to the globally diversified index.

If your future outcome-based investment goal matches these risk criteria, then you should consider the Momentum Growth Optimiser Plus. It protects your capital and **ensures a secured return of 15% after five years.**

The Momentum Growth Optimiser Plus has an annualised **inflation-linked target return of CPI +5%.** The minimum return is 15% on your original investment at the end of the investment term.

Growth

Note: All returns are quoted before tax.

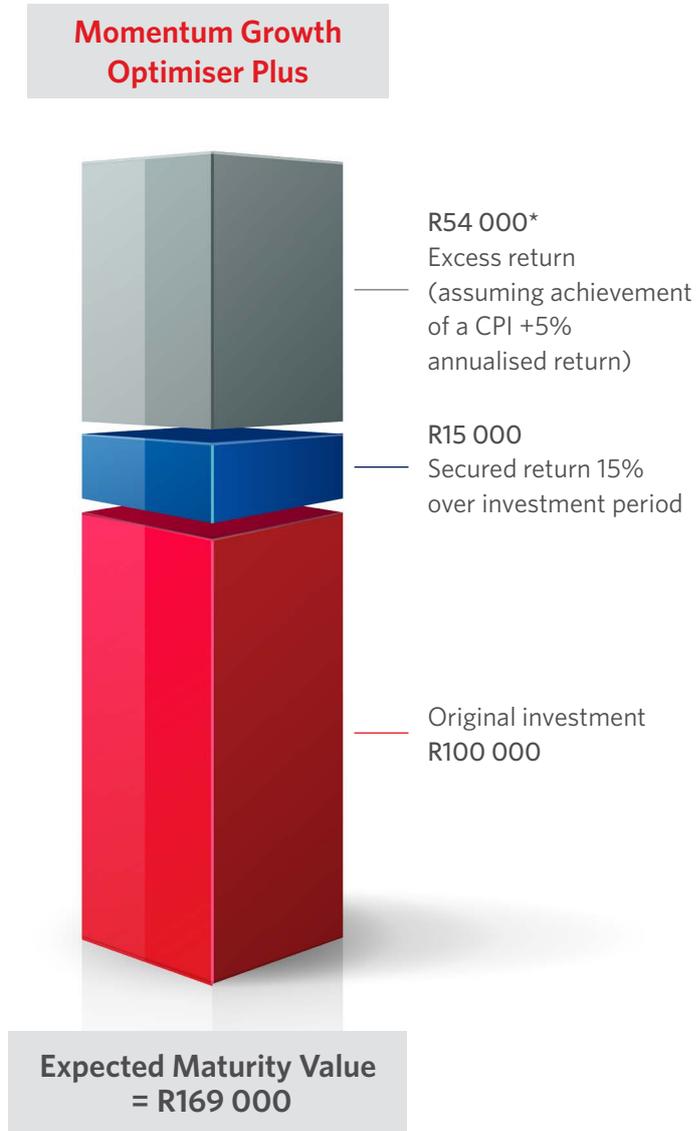
Fluctuations may influence the secured returns illustrated above. Refer to the latest Momentum Growth Optimiser Plus, Trade Sheet to confirm the applicable minimum return.

*MMI Group Limited does not guarantee the return of your capital. The guarantor (and not MMI Group Limited) provides the secured return for this structured investment at maturity. The protection on your whole investment and the secured return at maturity is given by the guarantor, given that no credit event or default of a payment obligation by the guarantor occurs. This means that if the guarantor fails or defaults, you may potentially lose your whole investment amount. The Trade Sheet has details on the guarantor.

Return scenarios

The scenarios below are for illustrative purposes only. They show how the Momentum Growth Optimiser Plus meets your outcome-based investment needs in different market scenarios.

Markets perform in line with inflation targets



The diagram above is for illustrative purposes only. The figures assume no early withdrawals and are shown before tax.

The secured return depends on local and international interest rates and may change closer to the trade date of the Momentum Growth Optimiser Plus. We will confirm the final level after the trade. MMI Group Limited can decide not to trade due to the occurrence of certain conditions such as where the level is materially different (Refer to 'My Investment' section the Investment Instruction document - page 2)

* Assumes a CPI of 6% per annum over the investment term. Excess return refers to the return achieved at maturity over and above the secured.

Negative or no market growth



The diagram above is for illustrative purposes only. The figures assume no early withdrawals and are shown before tax.

Will the Momentum Growth Optimiser Plus suit my investment needs and objectives?

01

Peace of mind

If the underlying index is negative at maturity, you will still get your original capital back plus the secured return.

02

To diversify your investment portfolio

Your investment gets exposure to an industry-leading index that seeks growth opportunities across the globe.

03

No currency exchange risk

There is no currency exposure. All foreign currency risk has been removed.

04

Capital protection and a secured return

It protects your capital and gives a secured return on your original investment at maturity.

05

Inflation-linked target returns

Annualised return targets are inflation-linked to protect or enhance purchasing power.

06

That advice or platform fees don't impact your unit allocation

We base returns on 100% of your original investment amount and you get 100% allocation to the Momentum Growth Optimiser Plus.

07

To invest for five years

This is an investment with a five-year term. You cannot access your money without incurring penalties.

You should consider investing in an alternative offering if you:

- don't need capital protection;
- want international currency exposure or prefer to invest directly offshore;
- need access to your money during the investment term;
- want to add more money to your investment at a later stage
- want to invest in local markets;
- are looking for an investment where you can invest a regular amount; or
- want to invest your money in a specialist asset mandate.

In which Wealth Investment Series products* can I invest in the Momentum Growth Optimiser Plus?

- Flexible Endowment Option
- Retirement Annuity Option**
- Retirement Preservation Option**
- Retirement Income Option

* Your investment has to adhere to the terms of the investment wrapper (product) you choose. For instance, for the Retirement Income Option, you may not invest more than 30% of your total assets in the Momentum Growth Optimiser Plus.

** Regulation 28 of the Pension Funds Act applies to these products. Please speak to your financial adviser for more information.

How do I invest?

This investment component is available for a limited time only. Please speak to your financial adviser to find out when you can invest. When you are ready to invest, you must review the Trade Sheet and complete and sign:

- our application form or switch instruction; and
- the Momentum Growth Optimiser Plus Investment Instruction.

Your financial adviser must then send these forms and all supporting documents (including proof of your deposit or electronic fund transfer) to us.

You can make payment through:

- electronic transfers into our bank account;
- bank deposits into our account; or
- switching the investment components from your existing investment to the Momentum Growth Optimiser Plus.

The guarantor protects your capital

The guarantor, and not MMI Group Limited, gives the capital protection and the secured return (before tax), at maturity. This means if the guarantor defaults on its payment obligations, you may potentially lose your whole investment amount.

It is important to understand the features, benefits and risks of the Momentum Growth Optimiser Plus before you invest. Speak to your financial adviser to see if this investment suits your overall financial needs and objectives. Apart from this brochure, you should also read the Trade Sheet for the Momentum Growth Optimiser Plus. You can download all documents from momentum.co.za or ask your financial adviser for them.

Momentum disclaimer:

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General investment risks

The investor accepts there are specific investment risks for every type of investment fund, such as shares, collective investment schemes and/or investment funds. Before subscribing to the investment funds or products contained in this document, it is your responsibility to read the Investment Instruction document or offering materials. You accept that evaluating and assessment of the investment funds on your own without the assistance of a financial advisor may be risky and may not be suitable for your risk profile. The following risks are specifically mentioned, but not limited hereto, and it remains the investors' responsibility to educate themselves and remain informed on investment risks that applies:

Currency risk

This investment is not intended for currency protection. Comparisons made in this document are merely for illustration purposes only and are not a substitute for detailed material regarding the performance of markets and/or the indices.

Important:

Please make sure that you download the latest available version of this brochure from our website.

Speak to your financial adviser before you invest. Your financial adviser will help you decide if this investment fits into your overall financial plan, needs and risk profile. You must regularly review this investment to make sure that it still forms part of your overall financial plan, needs and risk profile. If you do not do this, it may result in you not meeting your investment goals or the investment not performing according to your expectations

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