

WEALTHPORT

WEALTHPORT PENSION PRESERVATION FUND

A tax-efficient savings vehicle, where you can preserve your employer-linked retirement savings for your retirement and are able to structure your investment using any combination of allowed Regulation 28 compliant instruments, available on the Wealthport Investment Platform.

Allowed Instruments in your Wealthport Pension Preservation Fund

- A Regulation 28 Compliant Model Portfolio investment selection
- A Regulation 28 Compliant combination of Unit Trust Funds
- Money Market Funds

Contributions to your Wealthport Pension Preservation Fund

- The minimum initial investment amount is R50 000
- You may transfer your employer-linked Pension Fund or Provident Fund to the Wealthport Pension Preservation fund
- You may transfer an existing Pension or Provident Preservation Fund to the Wealthport Pension Preservation Fund
- No additional contributions are allowed

Access to your Wealthport Pension Preservation Fund

- One pre-retirement withdrawal is allowed, subject to SARS Withdrawal Tax Tables
- At retirement (from the age of 55)
- If the total fund value is below R247 500, you may take 100% of your Wealthport Pension Preservation Fund in cash, subject to SARS Retirement Tax Tables
- If your total fund value is above R247 500, 1/3rd can be taken as cash, subject to tax. The remaining 2/3rds must be used to purchase an annuity

What happens to my investment upon my death?

- As per Section 37C of the Pensions Fund

Act, we will pay the proceeds of your Preservation Fund as determined and distributed by the trustees of the fund.

Additional Information regarding the Wealthport Pension Preservation Fund

- Please consult your Financial Adviser or Tax Specialist regarding the tax implications of this product.
- Your Preservation Fund is protected against creditors
- Only South African Tax Residents may invest in a Preservation Fund
- The investment returns are not guaranteed, and the market value comprises of the underlying instruments that you have chosen to invest in.

Your best interest is our priority

It is always important to consult with your Financial Planner and/or a specialist professional to ensure that you understand all the relevant Wealthport and Product terms and any tax related aspects of your investment where applicable.

ADMINISTERED BY:

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