

# 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 R20 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 Funds 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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