



**Cube
Advice**
CONSULTING

Newsletter

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LIBERTY



Know TODAY exactly what you will retire on! Guaranteed.



The Agile Retirement Annuity gives you access to the Exact Income Fund, a unique fund that guarantees income at retirement no matter what the markets do. In addition you will also have the ability to invest a portion of your investment in multiple portfolios according to your retirement needs.

Agile Retirement Annuity is a tax effective retirement investment which is designed primarily for individuals who want to save additional amounts for retirement outside of any pension or provident funds that they may participate in.

Our Agile Retirement Annuity will allow you to split your money between the Exact Income Fund and various other investment portfolios depending on the level of certainty or growth you are looking for.

Benefits can be accessed from age 55 as retirement benefits. Invest from R15 000 lump sum or with recurring investments of at least R1 000 or more per month.

Exact Income Fund

The Exact Income Fund is a one-of-a-kind portfolio that guarantees exactly what your retirement income will be from the moment you invest. Each time you contribute to the fund, you purchase more guaranteed regular monthly income.



Now your choice is simple

In addition you have the choice of choosing various other investment portfolios from 15 of the top asset management companies in the country.

Flexibility

Invest through regular debit orders, lump sum investments or a combination of the two. You can even stop and re-start your investments at any time at NO COST!

Your money is safe from most creditors

Legislation only allows certain withdrawals prior to retirement (minimum of 55 years), such as payment in terms of a divorce or maintenance order.

Charges

The Exact Income Fund has no platform or portfolio fees. However, your investment in other portfolios will charge a platform fee of 0.3% per annum and the applicable portfolio management fee.

Source: www.liberty.co.za/our-products/investment-and-savings/Pages/investments/agile-retirement-annuity.aspx

Do not hesitate to contact us if you require any additional information or any clarity on your current portfolio :

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