





Together we can





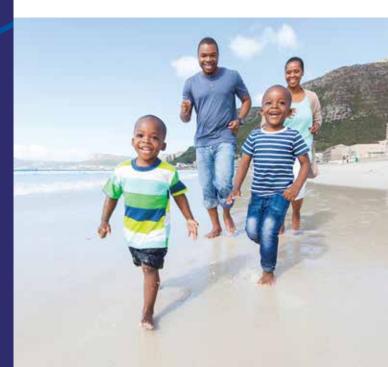
Are you saving for a specific goal?

Your goal may be to buy a house or a car, to have a big wedding or to enjoy an overseas holiday.

What about your children and their education?

Start saving towards it now and give them the chance to live their dreams. It's the best possible gift you can give them.

Whatever your goal is, saving is an excellent and disciplined way to make your money grow, and to put your life goals within your reach.



# Features and benefits of Metropolitan's savings plans

		FutureBuilder Savings Plan	FutureChoice Endowment	FutureBuilder MultiCash Plan
CALENDAR -MONTH- -Pay	<b>Monthly premium –</b> The amount of money you can save towards your savings goal(s) every month	From R200 per month	From R200 per month	From R270 per month
	Smooth Bonus Fund only	<b>✓</b>		V
5	Five risk-profiled funds to choose from		V	
	Fund switching		V	
	Premium bridging	V	V	V
	<b>Cash withdrawals</b> After five years: One withdrawal per year			V
	Payout - Tax-free maturity payout	<b>~</b>	~	V
efits	Automatic Inflation Management benefit	V	V	V
Optional benefits	Premium Waiver on Death*	<b>v</b>	~	V
O WAIVER C	Premium Waiver on Disability*	V	V	V

<sup>\*</sup>This benefit is available at an additional cost and a six-month waiting period may apply.

#### The benefits include:

#### **Smooth Bonus Fund**



The Smooth Bonus Fund offers stable long-term returns, even if there are sudden changes in the investment market. You benefit from steady investment growth that will help you to meet your long-term goals.

### Five risk-profiled investment funds



People like choice.

The FutureChoice Endowment offers a selection of five risk-profiled funds ranging from conservative to aggressive to suit your individual savings needs. Your financial adviser will conduct a risk profile and recommend a suitable fund choice based on your age, risk appetite and savings term.

#### **Fund switching**



This feature allows you to change funds when your circumstances or risk appetite changes. You can make unlimited switches between funds.

#### **Premium bridging**



You may skip premiums for a limited time if you become unemployed, go on maternity leave, study full-time or suffer a major illness.

#### **Cash withdrawals**



You can withdraw up to 30% of your investment penalty-free every year, after you have saved for five years.

#### **Automatic Inflation Management**



This benefit can help protect your savings against an increase in the price of goods and services (inflation). Each year your premium will automatically increase. You can choose a yearly fixed premium increase of between 5% and 10%.

#### **Premium Waiver on Death**



You can choose this benefit on the life of the premium payer.

Metropolitan will pay your premiums on your behalf until the end of the savings term if the premium payer passes away.

#### **Premium Waiver on Disability**



If you choose this benefit, Metropolitan will pay your premiums on your behalf if you become disabled and are unable to work as a result of illness, accident or disease:

- · until the age of 65, or
- until the end of the savings term (whichever event happens first).

## A choice of flexible savings plans

For your savings and education life goals

#### **FutureBuilder Savings Plan**

You can save from as little as R200 each month.

#### **FutureChoice Endowment Plan**

You can choose one of five risk-profiled investment funds. They range from high to lower levels of risk to suit your needs.

#### Metropolitan FutureBuilder MultiCash Plan

You can make cash withdrawals every year after five years, for your education needs.





#### **METROPOLITAN**

#### Start saving today

You can partner with a qualified financial adviser to draw up a financial plan.

Metropolitan's experienced financial advisers will consider what you need and what fits your pocket. Then they will help you to find the most suitable savings solution.

Together we can help you achieve your financial life goals.

Call centre: 0860 724 724

Fax: 021 940 6124

Send us a WhatsApp to 0860 724 724 and start the process by typing 'Hi'.

E-mail: info@metropolitan.co.za Website: www.metropolitan.co.za

Speak to a financial adviser

or call 0860 724 724 for more information.

Together we can



Speak to an adviser today



\*South African Customer Satisfaction Index, independently conducted by Consulta



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