

Save for a bright future

A little thought and some proper planning now can help you and the people you care about make dreams come true and create wonderful memories.

A gift that lasts a lifetime

Only you know the dreams you have for your children and the people you care about. Giving them the means to a good education is a great financial start in life and it's probably the best gift you can give them.

Create a lifetime of wonderful memories

An important milestone, travel, a personal achievement, a new home, a graduation. Whatever it is you want to do or remember, the special things in life deserve to be celebrated. Don't let them pass you by.

The importance of time

Why wait to start saving?

Let's look at the impact of time on the savings of twin brothers Peter and Mike. Both are now 60 years old.

Peter saved R100 per month for 20 years from the age of 40. Mike decided to wait. He saved R200 per month for 10 years.



Peter

At 60, Peter's savings growth was R44 000 and he ended with R68 000.

R100 R44 000 R68 000



Mike

Mike's savings growth was R8 000 and he ended with R32 000.

R200 R8 000 R32 000

Money put in per month Growth Ended with

Even though Peter saved less per month, he ended with much more because he saved for longer. Why wait?

* Based on 5.5% savings growth per year



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Start saving today

Our commitment and purpose is to help you reach your life goals. Whatever they are, saving is an excellent and disciplined way to make your money grow.

Let a Metropolitan financial adviser help and guide you to properly understand your financial situation. Together, you can work out a plan that suits your life goal needs.

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.

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Together we can

Speak to an adviser today

We are still a
Leader

in the latest South African Customer
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SA-csi

Metropolitan Life is part of Momentum Metropolitan Life Limited, a licensed life insurer
and an authorised financial services (FSP44673) and registered credit provider (NCRCP173).
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Metropolitan Endowment Savings Plan

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Time and your money

If you plan ahead and know how much you can afford, the most important partner you have in reaching your goal, is time. When you start with a savings plan for a life goal, think about what you want to save for, how much you can save every month, and how long must you save to reach that goal.

The thought of saving money may seem impossible, but start with what you can afford and add to it over time as your financial situation improves. Even the smallest start can make a huge difference in your life and the lives of the people you care about.

Inflation, your money's biggest enemy

It doesn't matter how hard you've worked, your money simply becomes worth less as time goes by, because of inflation. This is the rise in the costs of goods and services over time, and as the prices go up, you can buy less in future than you can buy with the same amount today.

The best thing to do to make sure you can reach your life goal is to increase your regular payments each year by the general inflation rate, at the least.

Compound interest, your money's biggest and best friend

There are other things that can help your money grow. But compound interest is probably the one thing that can make it grow, even if inflation eats away at it over time.

Compound interest means that over time you get interest on the payments you make, and then you get interest on the interest, and so on. So not only does your money grow, but the interest you get grows too; you get interest on interest.

Don't allow yourself to run out of time. Start saving what you can as soon as you can, because even if you can only start saving a little, it's better than nothing at all.

What this plan offers you

What it is

You can use this plan to save for medium to long-term savings needs from 5 to 15 years.

How we invest your money



We invest your money in a smoothed bonus fund that's made up of a balanced selection of assets, which includes shares, properties, bonds, and cash. The split of assets will differ from time to time. The growth you get depends on investment market activities. Because of this, we've taken care to design the fund to give your investment some form of protection. We do this by passing the growth on to you in the form of bonuses, which evens out, or smooths, the growth in the fund over time.

Increase your payment automatically every year



Our Value Protection (add-on benefit) helps protect your savings against an increase in the price of goods and services (inflation) over time. If you choose this benefit, your payment automatically increases once a year by a percentage between 5% and 10%. You can change, remove, or add this benefit at any time.

Making changes to your plan



You can change your payment if you need to, but limits may apply. The size of the increase amount may result in limits to when and how much money you can withdraw from your plan.

Take money from your plan if you need it



When you take money from your plan during the savings term, it affects your savings goal. You may end up not having enough money for that goal when you reach your end date.

Someone who gets the money if you pass away



Make sure your money goes to the right people. You can name up to four people as your beneficiaries on this plan. Review them regularly and keep them up to date especially when things in your life change.

A payout guarantee at the end of your savings term



We pay you a guaranteed amount at the end of the savings term if the value in the investment fund is less than that and you haven't made any changes to your plan.

Carry on with your plan at the end of your savings term



When you reach the end of your savings term, you can keep your plan open and carry on making payments if you wish.

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