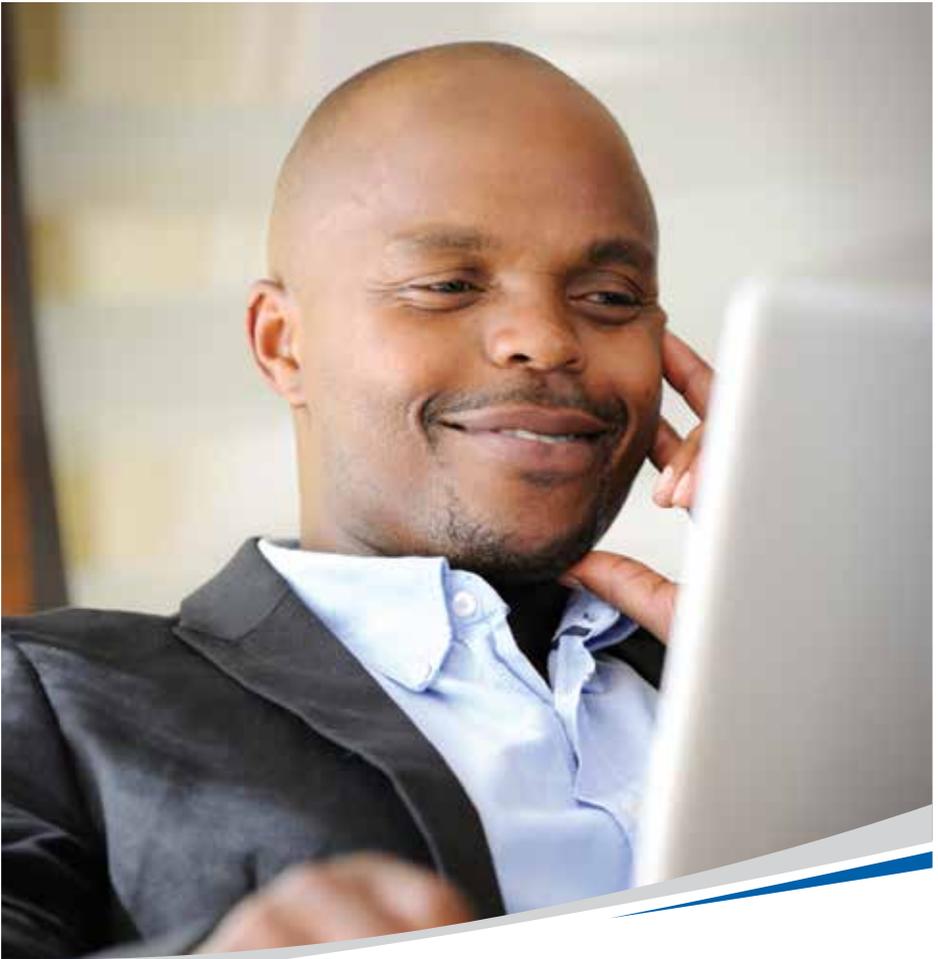


# LUMP SUM INVESTMENT SOLUTIONS



METROPOLITAN 

# METROPOLITAN'S INVESTMENT OPTIONS

Metropolitan offers solid investment options for you to choose from.

Your financial adviser will help you select the investment option that provides you with the best income, guarantees and growth potential.

Metropolitan offers the following investment options to make your money work for you:

- Voluntary annuities
- Capital Preservation Income Options (CPIO) - Investment Income Plan
- Wealth Maximiser

# VOLUNTARY ANNUITIES

If you only want to receive an ongoing income and benefit from Metropolitan's competitive annuity rates, then it might be worth your while to consider a voluntary annuity. There are two types of voluntary annuities, namely Life and Term certain annuities.

- **Life annuity – ongoing income for life**

A Life annuity, also known as an immediate annuity, pays you an income for the rest of your life. You will receive the income immediately after you invest your capital with Metropolitan. You can choose between:

- Single life annuity – the annuity is based on the life of one person only and the income is paid until you pass away.

- Joint life annuity – the annuity is based on the lives of two people (husband and wife/life partners) and the income is paid until both people pass away.

You can select to have the income remain level or reduce when the first person passes away.

- **Term certain annuity – ongoing income for a certain period**

A Term certain annuity pays you an income for a fixed period once you have invested your capital with Metropolitan. You decide if you want to receive this income for a minimum of five years or up to a maximum of twenty years. When the term ends, you will no longer receive any income or capital.

# WHY INVEST IN A VOLUNTARY ANNUITY?

### Life annuity

A Life annuity is ideal if you want to receive an income for life. You may choose a guaranteed term to ensure that if you pass away, the income will be paid to your dependants for the rest of the guaranteed term.

### Term certain annuity

A Term certain annuity is the ideal investment if you need to supplement your income for a specified term. It guarantees

how much and for how long we will pay your income. This annuity works well if you have extra financial commitments for a defined number of years, such as paying for your child's education, or repaying a loan.

You may choose to receive the income monthly, quarterly, half-yearly or once a year. There is also an option to have the income increase by a fixed percentage yearly to better keep up with inflation.



# CAPITAL PRESERVATION INCOME OPTIONS INVESTMENT INCOME PLAN

Capital Preservation Income Options gives you an income for life and preserves your capital. When you pass away, the income payments stop and the capital you preserved

(choose between 25% - 100% of your original capital amount) is paid to your nominated beneficiaries.

## CHOOSE BETWEEN LEVEL AND INCREASING INCOME

- A level income means that your income will remain the same during your lifetime.
- An increasing income means that your income will automatically increase between 3% and 15% every year to ensure that your income keeps up with the rising cost of living.

## OTHER INCOME OPTIONS AVAILABLE

You may choose from the following income boost options:

- No Income Boost option: the capital you preserved remains unchanged.
- Phased Income Boost option: your income will increase each time the capital preserved reduces\*.
- Immediate Income Boost option: your initial income level will be higher at the start taking into account the future reductions\* in the capital preserved.

*\* The amount of capital preserved will reduce by 10% every 5 years until the minimum preservation amount of 25% is reached. This may be more suitable for customers who have younger dependants or high liabilities. As their dependants grow older and/or their liabilities reduce they are less likely to need as much capital preserved.*



If you choose one of the Income Boost options, your yearly increase plus your Income Boost option increase will be added to your income.

# WEALTH MAXIMISER

Metropolitan has developed Wealth Maximiser for investors looking for a secure investment with the potential of inflation-beating growth. Wealth Maximiser also preserves your capital until the policy matures.

The Wealth Maximiser is a five-year term investment and you only pay one premium to

invest. We guarantee a minimum payout when you apply for this investment option. Wealth Maximiser is invested in Metropolitan's smooth bonus portfolio that ensures your initial capital contribution will enjoy stable growth.

## WHY INVEST IN WEALTH MAXIMISER?

- All your capital is allocated to the investment fund.
- You get a maturity bonus of 2% of the capital when you invest R1 million or more.
- You get a bonus of 0.5% of the investment for each year that you reinvest with Metropolitan after the 5-year term ends.
- Your beneficiaries will receive the total of the investment fund less any commission charged to the policy if you pass away before the term ends.



# MAKE THE MOST OF YOUR CAPITAL WITH OUR LUMP SUM INVESTMENT RANGE

Metropolitan is committed to protecting and growing your wealth. Our financial solutions seek to provide for your future needs. Partner with Metropolitan to help you choose the best way to get an income while ensuring capital preservation and growth.

**Contact Metropolitan and together, we will help you make the most of your capital.**

**Speak to your Metropolitan financial adviser or broker today.  
Alternatively call us on 0860 724 724 or visit your nearest  
Metropolitan regional office.**

CONTACT DETAILS OF YOUR FINANCIAL ADVISER

Together we can **METROPOLITAN**



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