



Preserving your retirement savings

A preservation plan is a lump-sum investment designed to protect and grow your built-up retirement savings when you leave a company's pension or provident fund.

It is specifically designed to preserve your savings until you reach retirement. You will continue to enjoy the tax benefits of a retirement fund.

What retirement savings can you invest in a preservation plan?

Retirement savings from a **pension** fund

Retirement savings from a **provident** fund



Can only be invested in a pension preservation fund or lump-sum retirement annuity

Can be invested in a pension preservation fund or a provident preservation fund or a lump-sum retirement annuity





Five good reasons to invest in a Metropolitan Preservation Plan

1. You have access to one of five investment portfolios depending on your appetite for risk and the term of your investment.
2. You can switch between some of the investment funds when your needs or circumstances change.
3. You have one opportunity to withdraw all or part of your retirement savings before you retire. The amount depends on the rules of the fund. You cannot withdraw more than once from your retirement savings, even if you move to a different preservation fund.
4. A preservation fund can also be used to safeguard your portion of retirement savings from a divorce settlement.
5. At the end of your term, you do not have to retire from the preservation fund. You can leave your retirement savings invested in the preservation fund for as long as you wish until you need it.

