

# Nedgroup Investments Endowment



## Characteristics

**An endowment policy is a life insurance contract that:**

- Life insurance contract with a minimum restriction period of five years;
- Allows for one withdrawal in the restriction period and thereafter unlimited withdrawals;
- Has tax benefits for investors; and
- Provides investors with full access to their savings after the minimum term of five years, or on death.



## Benefits

**The Nedgroup Investments Endowment offers investors:**

- Significant tax benefits on the investment returns (for the tax bracket of more than 30%);
- Access to a wide range of Nedgroup Investments funds;
- The ability to make early withdrawals without penalties; and
- The ability to open multiple accounts, allowing for one withdrawal from each account.



## Who should consider this investment?

**The Nedgroup Investments Endowment is suitable for any investors who:**

- Would like to commit to a disciplined, long-term savings plan;
- Would like to structure their investments in a more tax-efficient manner;
- Want beneficiaries to be paid out quickly on death; and
- Are looking for exposure to growth assets like shares.