



**NEDGROUP  
INVESTMENTS**

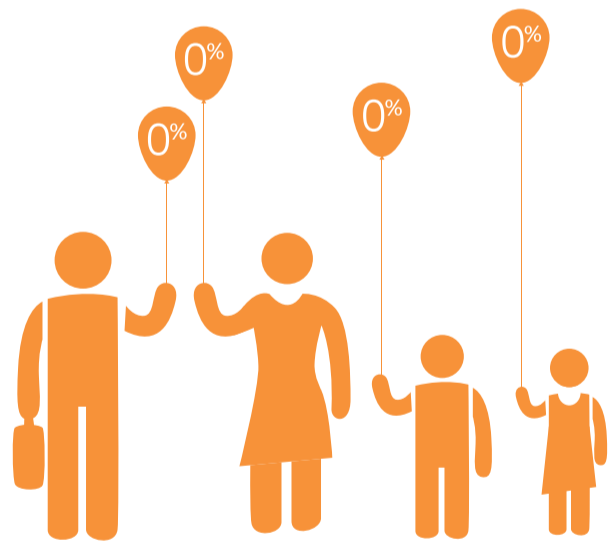
# 0% TAX

## IT'S A NO BRAINER!

### THE BIG BENEFIT OF TAX-FREE INVESTMENT - IT'S FOR EVERY SINGLE ADULT AND CHILD.

**Not only can you reward yourself with tax-free savings, you can also invest on behalf of your whole family.**

**Every single individual is entitled to a personal tax-free allowance of his or her own.** This means that by opening a tax-free investment on behalf of your children (or other family member), you can unlock the full power of compound interest by leaving it to grow until they are old enough to use it!



THAT'S  
0%

- No dividend tax.
- No income tax.
- No capital gains tax.



Described as a “no-brainer” by the financial sector, a tax-free investment is absolutely the first thing you should consider after retirement planning – whether you are already saving, or planning to start.

So take the first step today for yourself and everyone else in your family. Sign up for as much tax-free savings benefit as you can afford.

### Take the first step



**CONTACT YOUR FINANCIAL PLANNER TO INVEST TODAY.**

For more information go to:  
[nedgroupinvestments.com](http://nedgroupinvestments.com)

# EVERYTHING YOU NEED TO KNOW ABOUT THE TAX-FREE INVESTMENT OPPORTUNITY.

# 0%



## HOW MUCH CAN I INVEST?

The limit is R33 000 per tax year, per individual, with a lifetime limit of R500 000. Although these amounts may be adjusted over time by National Treasury to keep pace with inflation.

**Remember, you don't have to invest R33 000 – you can invest any amount up to that. (Minimums apply)**



## IS MY MONEY LOCKED IN OR CAN I ACCESS IT?

You can absolutely access your money, within 1 – 3 working days. There are no exit penalties and the only thing to remember is that once you have contributed the full R33 000, if you withdraw, you can't replace it. This is to encourage you to keep your long-term savings intact.



## DO I HAVE TO PUT IN A WHOLE R33 000 AT ONCE?

No, you can contribute a lump sum (or several) or you can contribute through a regular monthly payment.

**NB: It's important not to over-contribute so make sure you are keeping track of your contributions. Should you contribute more than R33 000 a year, the over-contribution portion will be taxed at a flat rate of 40%.**



## CAN I CONTRIBUTE ON BEHALF OF MY CHILD OR ANY OTHER FAMILY MEMBER?

Yes, you can contribute on behalf of a third party. And, if you open an account for someone else in your family, you also pay no tax provided you are within the annual allowance and do not exceed your donations tax allowance.



## IS MY MONEY DEFINITELY TAX-FREE?

**Yes absolutely 0% tax.** No dividend tax. No income tax. No capital gains tax.

## WHAT CAN I INVEST IN?

Unit trusts are flexible, cost effective and well regulated, making them an ideal vehicle for long-term savings. Nedgroup Investments offers a wide range of funds that suit your individual needs.



## IS THERE A SPECIFIC FUND THAT NEDGROUP INVESTMENTS RECOMMENDS?

Everyone has different savings goals and different time horizons. We recommend that you speak to your financial planner to choose the best combination of funds for your unique needs.



## WHY SHOULD I BE DOING THIS?

Everyone should be trying to do this, even if they are not already saving. Your money can grow faster in a tax-free investment than in a regular savings account because you don't pay tax on the investment return.

## WHY INVEST WITH NEDGROUP INVESTMENTS?

We have received consistent industry recognition over the years as one of South Africa's top investment houses.



**Raging Bull Overall House award**  
Top 3: 2014, 2013, 2012, 2011,  
2010, 2009, 2005



**Morningstar Overall Large House award**  
Top 3: 2012, 2011, 2010, 2009,  
2008, 2002



**No. 1 rated investment manager**  
South African unit trusts and  
FSB-approved offshore funds