



## BOBATS LOW-RISK FIXED AFTER-TAX RETURN ENDOWMENT TERM DEALS

INVESTMENT OPTIONS					PAY-OFF PROFILE EXAMPLES		
Service provider	Minimum investment amount	Term	Effective return % per annum (after tax)	Income Plan or Growth Plan	Assumed Investment amount	Guaranteed pay-out value at period end	Income plan monthly income (after tax)
Old Mutual Wealth ABSA Islamic Sukuk Endowment (OMWAISE)	R5 000 000	5 years	6,51%	Growth	R5 000 000	R6 627 500	R0
Old Mutual Wealth Growth Plan	R2 000 000	5 years	6,40%	Growth	R5 000 000	R6 818 332	R0

**Suitable for high income-earning investors looking for a low-risk investment that earns attractive, fixed, after-tax returns**

**Sound structure** - a regulated endowment that holds assessed losses (tax treatment handled within structure, no SARS reporting by investor)

**Bank-guaranteed investment** - Conventional Fixed Deposit or Islamic Term Deposit with a Tier 1 bank (ABSA, Standard Bank, FNB, Nedbank, Investec)

<b>Income Plan or Growth Plan</b>	Growth plan - guaranteed return of capital and returns (after-tax) at end of term, no monthly income received Income plan - guaranteed monthly income (after tax) during the term, guaranteed return of capital at end of term
<b>Shariah investment effective return % per annum (after tax)</b>	For the Shariah investment, this rate of return is a simple rate, not an effective rate of return

*To match a 6.5% per annum after-tax return (assuming the investor is in the 45% marginal tax bracket), the investor would need to achieve a guaranteed pre-tax return of 11.7% per annum in a competing investment*

*\*Rates are available for investment during the week starting 4th October 2024*