



Retirement Annuity Business

ETFSA recognises the importance that small and medium enterprises play in the South African economy. We would like to support small businesses and entrepreneurs ensure that their staff are well cared for as they save towards their retirement. We recognise that such schemes are important to attract and retain quality and loyal staff.

The ETFSA Group RA scheme is a flexible arrangement that avoids the need for a formal, cumbersome company run pension fund whilst still providing staff with such a benefit. It is a group based administration system that enables employers to make contributions to the RA on behalf of their employees.

Why get a retirement annuity through ETFSA?

A retirement annuity (RA) is a safe and tax-efficient financial savings product designed to help you save and make regular contributions towards your retirement. Our RA, consisting of ETF portfolios, gives you four main benefits:



Save

For your retirement safely and securely through the ETFSA RA fund, by investing either in lump sums or regular payments.



Benefit

from the tax deductions associated with RAs.



Grow

your money through the power of low-cost ETFs and passive investing to compound for your benefit.

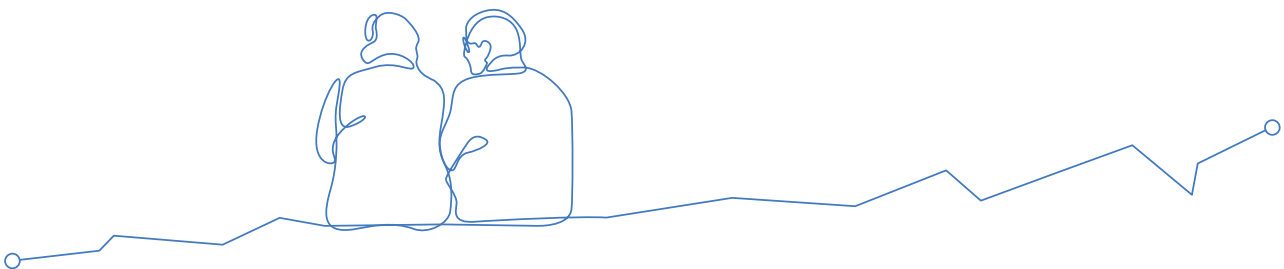


Get

regular income from your investment once you retire.

Why use it?

By combining the tax benefits of a retirement annuity with the low cost of ETFs, and then adding the power of compounding, you get the comfort of knowing that you'll be financially secure when you retire.





Knowledge is power

Retirement annuities can be complex financial products. We'll help you understand how they work and what the implications are before you invest in one.



All the benefits of ETFs in your RA

Get a diversified, low-cost investment portfolio where your money goes to growth - not fees.



No mysteries

Transparent, easy-to-understand fees and no performance fees.



An RA that works for you

Invest in a way that feels comfortable to you by selecting from five portfolios with different risk profiles.



All the help you need

Our expert ETFSA advisors are unbiased and completely committed to giving you the best possible investment advice.

ETFSA's choice of five portfolios are designed to meet different client risk profiles and retirement dates

The ETFSA Retirement Annuity Portfolios provide simple, transparent, and easy to maintain portfolios for retirement savings. These five portfolios are managed in compliance with Regulation 28 of the Pension Fund Act 1956, at all times.

- **ETFSA RA Wealth Protector Portfolio** *(Cash)*
- **ETFSA RA Wealth Conservator Portfolio** *(Income – Low Risk)*
- **ETFSA RA Wealth Builder Portfolio** *(Balanced – Medium Risk)*
- **ETFSA RA Wealth Default Portfolio** *(Strategic Asset Allocation Benchmark – Moderate Risk)*
- **ETFSA RA Wealth Enhancer Portfolio** *(Balanced – High Risk)*

What does it cost?

**Our aggregate fee excludes the underlying issuer charges but includes trading costs.*

Fee charged by the Retirement Fund
1.00% (incl. VAT)

Portfolio management
0.30% (ex. VAT)*

Ongoing support and service:

- HR to handle monthly collections and ongoing liaison with ETFSA
- Member: Online access to statements, tax certificates
- Access to advisor re: ongoing contribution, portfolio choice, retirement counselling etc.
- Access to ETFSA investor education and content

Email us

Our friendly team is here to help.

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Phone

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Office

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