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COLLAGE PORTFOLIO

The Art of Financial Planning

Retirement Planning

**Investment Linked
Life Annuity**

**Your monthly salary
after you've retired**



Investing Capital at Retirement : The Investment Linked Life Annuity

If you are about to reach that magical retirement age and have managed to save up capital for retirement, congratulations. It is almost time to start the celebrations, but before you do, you have a very important life-changing decision ahead of you – how to wisely invest your retirement capital. Collage Portfolio will ensure that you get the best deal: More income for your capital, annual income increases to keep ahead of inflation and also capital growth so that your next of kin has a worthwhile inheritance.

Who The Investment Linked Life Annuity policy is for you if you are about to retire and have capital to invest. Capital may come from a variety of sources, such as a retirement annuity fund, or a pension / provident fund, or it could be from your general banking account or any other investment account.

What An Investment Linked Life Annuity policy with Collage Portfolio invests your retirement capital so that you earn an income every month from the day you retire. This replaces the salary you were accustomed to receiving during your career. Collage Portfolio is your investment partner to help you select from a wide variety of investments, based on your particular Investment Personality. Collage updates these investments as market conditions or your circumstances change. Your capital grows so that you receive income increases each year.

Why Investing your retirement capital in an Investment Linked Life Annuity will prevent SARS from charging you tax on your lump sum. The life annuity will also provide you and your family with a regular monthly income. Your unique investment mix within your policy will provide superior investment growth so that your income will keep ahead of inflation by rewarding you with annual income increases.

When The Investment Linked Life Annuity policy is suited to you when you approach retirement date and have a lump sum to invest. It is ideal to consult us personally or via our website a few months before you retire. You need to be age 55 or older to invest in this policy.

Where Contact us by phone, fax, e-mail or by scheduling a free consultation. Our contact details are listed at the top of this brochure.

How Once you have a general idea of how much capital you will have when you retire, you should be in touch with us for a consultation. The first step is to quote how much income your capital will produce each month and to work around your household budget. We will do this for you personally or you may help your self to our retirement calculator and budget facility on our website. The second step is to measure your Investment Personality. Once again, we'll do that for you or you may help yourself with the Investment Personality program on our website. We then prepare your detailed quote(s) and explain these to you. Once you are satisfied with the quote, we complete an application form. Collage submits the form to the administrator so that your capital can be invested. You receive a policy document and regular communication from us. We provide you with a username and password so you may track your investment online, anytime.

More Info You may not withdraw capital amounts from the policy. You may select your income level on each anniversary of the policy. Your income level is anywhere between 2.5% to 17.5% of the capital balance in your policy. Example: If your policy is worth R1million, the annual income (chosen by you) is no less than R25,000 per year and no more than R175,000 per year. Your beneficiaries will receive your policy benefits upon your death, ensuring that your beneficiaries are taken care of financially.