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COLLAGE PORTFOLIO

The Art of Financial Planning

Retirement Planning

Preservation Fund

Investing your
retirement capital
when changing jobs



Saving Toward Retirement : The Preservation Fund

You will eventually need to retire some day, but your need to earn an income doesn't retire. Accumulate enough capital while you are working and you will be rewarded with a lifetime income when you reach the magical day when you retire from work. Meanwhile, if you change jobs during your career, preserve the nest egg you've built in your retirement account. Collage Portfolio encourages you to transfer your retirement account when you leave service to a Collage Preservation Fund where the investment account is customised to meet your unique needs.

Who This is for you if you are changing jobs and want to keep your retirement account from being taxed or spent. If you have R100,000 or more in your retirement fund, it is essential to preserve it. Otherwise it will be extremely difficult to catch up on lost retirement capital.

What A Preservation Fund from Collage Portfolio allows you to invest your retirement account when you resign or you are retrenched from your employer. A major advantage of investing your retirement fund is that SARS will not charge you any tax on your lump sum benefit. Collage will help you select and update the investments within your preservation fund policy based on your unique Investment Personality. We have an Investment Personality program on our website that will guide you to the best investment mix for your needs and preferences.

Why By preserving your retirement account with Collage Portfolio, you will be taking steps to ensure that at retirement, you will be one of the privileged few who can retire in financial comfort. Most people in SA are not so fortunate and thus have to deal with financial strife, dependency on family and basic indignity! Our Preservation Fund will save you huge amounts of tax, provide you with consistent capital growth and ensure that you get the maximum income at retirement. Most of all, it is satisfying to be financially independent.

When If you have a pension or provident fund at your present employer and you are about to change jobs or are retrenched, schedule an appointment with us to discuss your preservation fund.

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 Before you leave the services of your employer, find out how much your retirement account (pension or provident fund) is worth. Then schedule a consultation with us either via our website or by phone/e-mail. Once you have all the information, we prepare your preservation fund investment quotation. When you are satisfied with your quote, we complete an application form. Collage does all the paperwork and liaison with the administrator of your employer's retirement fund. The administrator settles your claim and your funds are invested. You then receive a policy document and regular communiqué. We provide you with a username and password if you wish to track your investment online, anytime.

More Info You may draw capital from your preservation policy, but only once. After that, capital will only be available at maturity (age 55 to age 69). We will adjust your portfolio with your consent over the duration of your policy when opportunities occur in the investment markets. Your beneficiaries will receive your policy benefits if you should die before the policy matures. The policy matures when you choose to retire (between ages 55 to 69). You may then transfer your maturity value to our Investment Linked Life Annuity (tax free), where you will enjoy a combination of capital and income rewards.